

Peak Health Marketplace Privacy Notice

Effective Date: October 1, 2026

Notice

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Contact Information

Peak Health Privacy Officer
1085 Van Voorhis Road, Suite 300, Morgantown, WV 26505
PeakHealthPrivacyOfficer@peakhealth.org | 1-855-962-7325
www.peakhealth.org/privacy

Uses and Disclosures of PHI

Peak Health may use and disclose PHI for Treatment, Payment, and Health Care Operations and other purposes permitted or required by law.

Marketplace Information and PII

Peak Health may collect, receive, use, maintain, store, and disclose personally identifiable information in connection with Marketplace eligibility, enrollment, premium assistance, appeals, quality improvement, fraud prevention, and plan administration.

What Is PII?

PII includes names, addresses, telephone numbers, email addresses, dates of birth, Social Security Numbers, household, income, eligibility, enrollment, and coverage information.

Legal Authority

Peak Health collects, uses, maintains, and discloses information pursuant to applicable federal and state laws governing Qualified Health Plans, the Affordable Care Act, HIPAA, Marketplace operations, eligibility, enrollment, premium administration, and program integrity activities.

Purpose of Information Collection

To determine eligibility, process enrollments and disenrollments, administer APTC and CSR programs, administer benefits, process claims, coordinate benefits, provide customer service, conduct quality improvement, prevent fraud, waste and abuse, and comply with legal requirements.

Authorized Uses and Disclosures

Information may be used and disclosed as permitted by law for eligibility determination, enrollment processing, billing, member services, care coordination, audits, appeals, grievances, compliance reviews, and regulatory reporting.

Recipients of Information

Information may be disclosed to CMS, Marketplace authorities, federal and state agencies, Medicaid and CHIP agencies, providers, business associates, contractors, auditors, regulators, licensed agents, brokers, approved web-brokers, Enhanced Direct Enrollment entities, and other authorized parties.

HealthSherpa and Enrollment Platforms

Peak Health may receive information from approved Enhanced Direct Enrollment entities and web-broker platforms including HealthSherpa and other authorized enrollment partners, subject to applicable privacy and security safeguards.

Voluntary and Mandatory Information

Providing information is generally voluntary; however, certain information is required to determine eligibility, process enrollment, administer benefits, maintain coverage, and comply with legal obligations.

Effects of Non-Disclosure

Failure to provide requested information may prevent eligibility determinations, enrollment, premium assistance administration, claims processing, appeals handling, or other plan functions.

Security Safeguards

Peak Health maintains administrative, technical, and physical safeguards designed to protect information against unauthorized access, use, disclosure, alteration, and destruction.

Data Retention

Peak Health retains information only as long as necessary to satisfy operational, legal, regulatory, auditing, reporting, and record-retention requirements and securely disposes of information when no longer required.

Website Privacy

Peak Health websites may use cookies, analytics, and similar technologies to improve services, website functionality, security, and user experience.

Fraud Prevention and Compliance

Information may be used for audits, investigations, eligibility verification, program integrity activities, regulatory oversight, and compliance with government requirements.

Breach Notification

Peak Health will investigate and provide notice of certain unauthorized uses or disclosures as required by applicable law.

Your Rights

You may request access to, copies of, correction or amendment of information, confidential communications, restrictions, an accounting of disclosures, and a paper copy of this notice. Requests may be made through the Privacy Officer.

Complaints

You may file a complaint with Peak Health or the U.S. Department of Health and Human Services. Peak Health will not retaliate against any individual for filing a complaint.

Changes to This Notice

Peak Health reserves the right to revise this notice. Revised notices will apply to existing and future information and will be posted on the Peak Health website.

Our Responsibilities

Peak Health is required by law to maintain privacy protections, provide this notice, notify affected individuals of certain breaches, and comply with the terms of this notice.

Product Applicability

This notice applies to Qualified Health Plans offered through the Health Insurance Marketplace and should be read together with other applicable Peak Health member privacy materials.