Privacy Policy for PrimehealthMN

Effective Date: October 6, 2026
Entity: PrimehealthMN Inc. ("Prime Health," "we," "us," or "our")
Website: https://www.primehealthmn.com
At Prime Health, protecting your privacy and maintaining the security of your personal information is at the heart of our mission. As a MNsure Health Care Connector agency, we are committed to handling your data with complete transparency, confidentiality, and integrity. This Privacy Policy explains how we collect, use, protect, and share your information when you visit our website, schedule appointments, or utilize our enrollment assistance services.

1. Information We Collect

To assist you with MNsure health insurance enrollment and post-enrollment support, we may collect the following types of information:

A. Personal & Demographic Data

- Full name, date of birth, household composition, and contact details (email, phone number, physical address).
- Social Security Numbers (SSNs), immigration or citizenship documentation status, and photo identification (required for official health insurance applications).

B. Financial & Income Information

- Tax returns, pay stubs, proof of income, or employer details necessary to determine eligibility for financial assistance, tax credits, Medical Assistance, or MinnesotaCare.

C. Health & Coverage Details

- Current insurance status, household health coverage history, and specific healthcare access needs.

D. Digital & Technical Information

- Website usage data collected via cookies or standard web analytics (IP address, browser type, device details, and pages visited) when you interact with our website.

2. How We Use Your Information

We use the information you provide strictly to deliver our free enrollment assistance and support services, including:

- **Eligibility & Intake Assessment:** Triaging your specific needs and determining eligibility for MNsure programs, tax credits, and state health plans.
- **Enrollment Processing:** Completing and submitting health insurance applications on your behalf through official state portals.
- **Appointment Scheduling & Communications:** Confirming appointments, sending reminders via call, text, or email, and responding to inquiries.
- **Post-Enrollment Support:** Assisting with life event changes, document verification requests, and notices from MNsure or the Minnesota Department of Human Services

(DHS).
- **Service Improvement:** Enhancing our website, community outreach programs, and customer service experience.

3. How Your Information Is Shared

We do not sell, rent, or trade your personal information. Your data is shared only under strict conditions:

- **Authorized State & Federal Agencies:** We share relevant application data directly with MNsure, the Minnesota Department of Human Services (DHS), and official health plan issuers solely to process your insurance application.
- **Certified Navigators & Staff:** Access to your sensitive information is strictly restricted to certified MNsure navigators and staff involved in your application.
- **Legal Requirements:** We may disclose information if required by federal or state law, subpoena, or official regulatory inquiry.

4. SMS & Mobile Communications

If you opt-in to receive text messages from Prime Health (e.g., appointment reminders or enrollment updates):

- Your phone number will be used solely for transactional and operational service updates.
- Mobile information will **not** be shared with third parties or affiliates for marketing or promotional purposes.
- You may opt out of SMS communications at any time by replying **STOP**.

5. Information Security

We implement robust technical, administrative, and physical safeguards designed to protect your Personal Identifiable Information (PII) from unauthorized access, loss, misuse, or disclosure. Our digital tools and intake systems adhere to strict state and federal privacy guidelines governing healthcare enrollment assistance.

6. Data Retention

We retain personal information only for as long as necessary to fulfill the purpose for which it was collected, comply with state record-keeping requirements for healthcare navigators, and resolve any post-enrollment notices or disputes.

7. Your Privacy Rights & Choices

You have the right to:

- **Access & Review:** Request a copy of the personal information we hold about you.
- **Request Corrections:** Ask us to update or correct inaccurate or incomplete details.
- **Opt-Out:** Unsubscribe from non-essential communications, email newsletters, or SMS

notifications at any time.

8. Third-Party Links

Our website may contain links to external websites (such as MNsure.org or partner organizations). Prime Health is not responsible for the privacy practices or content of these external sites. We encourage you to review their privacy policies when leaving our site.

9. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or how your information is handled, please contact us:

PrimehealthMN Inc.

- **Phone:** +1 (612) 207-8566
- **Email:** info@primehealthmn.com
- **Website:** https://www.primehealthmn.com
- **Office Location:** Brooklyn Park, Minnesota