

# Privacy Policy

This privacy policy discloses the privacy practices for Sheron E Sidbury. According to the agreement I have with CMS (The Centers for Medicare and Medicaid) and HHS (The Department of Health and Human Services) I am required to provide you with this notice before assisting you with your application for health insurance. It also applies when you use my services to obtain any other life insurance or financial product. It describes what you can expect from me as your insurance agent. This privacy policy applies solely to information collected by me when I collect Personal Identifiable Information from you to complete an application for health insurance via a Health Insurance Marketplace whether it's on the federal or state exchange and when you apply for any other insurance or financial product. It also applies to how I handle Personal Identifiable Information for all types of insurance policies and financial that I sell. I am authorized to collect personal information to complete your application for health insurance, life insurance or other financial products. This includes any supporting documentation, including social security numbers, under the Patient Protection and Affordable Care Act (Public Law No. 111-148), as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law No. 111-152), and the Social Security Act. By receiving this privacy policy and using my services to complete an application for Health Insurance through a Federal or State based Marketplace or for any other type of insurance or financial product you agree that you have read and understand the information in this notice.

## **It will notify you of the following:**

1. What personally identifiable information is collected, how it is used and with whom it may be shared.
2. What choices are available to you regarding the use of your data.
3. The security procedures in place to protect the misuse of your information.
4. How you can correct any inaccuracies in the information.

## **Information Collection, Use, and Sharing**

During the application process you will be asked to provide information such a valid social security numbers, name, address, phone, number, email address, employment information and other personal details.

Only authorized persons will have access to the information collected. I only have authority to collect information that you voluntarily give me via secure email or

other direct contact from you. I will only exchange personal identifiable information (PII) via secured email or other encrypted methods. You agree to respond to me via secured email which requires the creation of a username and password. If your email service provider does not accept secured emails you agree to contact me via phone, email or postal mail. I will choose another secured method of communication. If you choose to send PII to my business email address which is not secured without encrypting it you do so at your own risk and will be responsible for any compromise that occurs with your sensitive information.

I will not sell or rent your information to anyone.

I will use your information to respond to you, regarding the reason you contacted me. I will not share your information with any third party outside of my organization, other than as necessary to fulfill your request, such as contacting the Health Insurance Marketplace or the Insurance company or other financial institutions on your behalf with your prior consent.

Unless you ask me not to, I may contact you via postal mail, email, or text message in the future to tell you about changes to this privacy policy.

### ***Your Access to and Control Over Your Information***

You may opt out of any future contacts from me at any time. You can do the following at any time by contacting me via the email address or phone number or address given in this notice:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

### **Security**

I take precautions to protect your information. When you provide sensitive information your information is protected both online and offline.

Wherever I collect sensitive information (such as credit card data, social security numbers, etc), that information is encrypted and transmitted in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

You will be able to see this if we are filling out the application face to face or via a screen sharing session.

While all of the sites I use to submit applications on your behalf use encryption to protect sensitive information transmitted online, I also protect your information offline. Only authorized persons with your consent who need the information to perform a specific job (for example resolving errors on your application with the Health Insurance Marketplace, resolving a billing or claims issue with your Life or Health Insurance Carrier) are granted access to personally identifiable information.

The computer servers in which I store necessary personally identifiable information are encrypted and secure.

**We follow the following procedures:**

1. I shred all hard copies of verification documents after they are uploaded to the Health Insurance Marketplace. Insurance and financial documents and any other documents that are required to be kept by law are scanned encrypted and stored securely.
2. All Documents containing Personal Identifiable Information (PII) stored on computers are encrypted and password protected.
3. I will only contact you via secure email or via postal mail should I need to send (PII) to you.

**To file a complaint you can do so online or by mail at the following website:**  
[https://www.scc.virginia.gov/pages/File-an-Insurance-Complaint-\(1\)](https://www.scc.virginia.gov/pages/File-an-Insurance-Complaint-(1)) or call:  
**Toll-free number: 1-877-310-6560**

**Updates**

*Our Privacy Policy may change from time to time and all updates will be published and sent to you.*

*If you feel that I am not abiding by this privacy policy, you should contact me immediately via telephone at 571-636-9366 or via email at*

*[sheron@sesinsureme.com](mailto:sheron@sesinsureme.com) or via postal mail at Sheron Sidbury 7708 Richmond Hwy #1060 Alexandria, VA 22306*

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***Updated 04/11/2025***