

Privacy Policy

Thank you for visiting our website. This policy details certain practices and policies of Affinity Health Group (Affinity). This Privacy Policy outlines what information about you we collect, how and when we collect that information, how we use that information, and with whom we may share that information.

This Privacy Policy also applies to various Affinity products, communications, and digital experiences including websites, online platforms, mobile applications, our personal interactions with you or third parties, whether this Privacy Policy is referenced or not (all such interactions referenced here are Services).

Your voluntary use of our Services, including but not limited to accessing or navigating any Affinity website, shall mean that you (i) acknowledge that you have read and understand this Privacy Policy; and (ii) agree that your access to and use of the Services are subject to this Privacy Policy. We reserve the right to change the Privacy Policy at any time so please make it a regular practice to both review the Privacy Policy and note any changes.

WHAT PERSONAL INFORMATION WE MAY COLLECT

Through your use of Affinity websites and Services, we may collect personal information. Personal information generally refers to any information that can be linked to an identifiable person. Please note that while some information may not be identifiable by itself (e.g., your address) the information may become personally identifiable if combined with other information (e.g., address and age). Personal information also includes sensitive personal information that often receives additional protections and/or are subject to additional restrictions under applicable laws (for example, HIPAA). Please click on our [HIPAA Notice of Privacy Practices](#) to learn more about how we collect, protect, and use your protected health information.

The Personal Information that we may collect or have collected about you varies with the Services you choose and use. Personal information collected about you includes but is not limited to:

Direct and Personal Identifiers: Information that identifies you including, but not limited to, your name, email, any username, and password that you may provide, your address, your tax identification number or social security number, unique identifiers (such as a mobile device ID) and your email and other personal contact information.

Demographic Information: Information regarding your gender, race, or other protected class of data.

Commercial Information: Information about products or Services you considered utilizing through mobile applications, application data, and pricing information. We collect information from you when you provide us with feedback, and we may collect information regarding your receipt and interaction with emails and other messages that you receive from us.

Payment or Banking Information: Credit card number, name on credit card, expiration date, security code, bank routing and account numbers, and billing address.

Electronic Network Activity: Information regarding your use of our websites and mobile applications including but not limited to Internet Protocol address information, information obtained through weblogs concerning your activity on our websites and applications, mobile device identifiers and other related metadata regarding use of our mobile applications. We may collect information, including your browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned or permanently assigned to a computer when the Internet is used), domain name, device ID, language preferences, referring website, the length of time you are visiting our website, and/or a date/time stamp from your visit. We may also collect such information in relation to monitoring potential malicious code on our systems, such as through the collection of metadata and traffic data, or portions or hashes (a file that has been converted into a numerical string by a mathematical algorithm) of any of the information listed here.

Geolocation Information: Information about the location from which you are accessing our mobile applications. For more information relating to the use of such tools, review our “Cookies” section below.

Audio, Visual or Other Information: Photographs or other images you provide that may identify you through certain of our mobile applications. If you visit one of our locations, or call our call center, we may record your image or voice.

Inferences: We may develop inferences about you using the data set forth above.

SOURCES OF PERSONAL INFORMATION

We collect your Personal Information in the following ways, pursuant to applicable law:

Directly From You, when you use our Services, register for an account, complete documents, or forms, contact us, respond to a survey, sign up to receive emails, text messages, and/or postal mailings.

Through Our Use of Cookies and Other Automatic Data Collection Technologies, when you visit our websites, use our mobile applications, open or click emails we send you, or interact with our advertisements or surveys. We or third parties we work with automatically collect certain information using technologies such as, but not limited to, cookies, web beacons, clear GIF, pixels, internet tags, web server logs, and other data collection tools. Our use of cookies is discussed in more detail below.

From Our Third-Party Partners, including from third parties that we have partnered with to provide you the Services that you have requested from us.

Other Sources, including data analytics providers or publicly available sources.

HOW WE USE YOUR PERSONAL INFORMATION

We use your Personal Information for the following business purposes (“Processing Purposes”) associated with our general business operations. We may collect your Personal Information:

Providing our Services

To provide you the Services, including health insurance products, wellness products or provider information.

To process your payments, claims, and send notifications to you related to your account.

To enable you to access and use our websites and mobile applications.

Communicating With You

To communicate with you and to respond to your requests, questions, comments, and other inquiries.

To understand what partner resources you use, if any, and to connect you to additional resources at your request.

To send marketing and promotional materials, including information relating to our products, Services, sales, or promotions or those of a third party.

Analytics and Administration of Website

To administer, maintain, evaluate, and improve our websites, mobile applications, and Services, and to develop new products and services.

To conduct research and analytics related to our websites and Services, including combining any or all of the information that we collect or obtain.

Core Business Functions

To manage our business operations, perform our obligations and exercise our rights under any agreement that you or your organization has with us.

For other purposes with your consent, or as otherwise permitted or required by applicable law.

Data Aggregation

We may de-identify and aggregate your information, including sensitive personal information, to conduct analytics and improve our Services.

Legal Obligations

We use Personal Information to comply with our legal or regulatory obligations, to establish or exercise our rights, and to defend against a legal claim.

Security and Fraud Prevention

We use Personal Information to detect, investigate, prevent, or act regarding possible malicious, deceptive, fraudulent, or illegal activity, including fraudulent transactions, attempts to manipulate or violate our policies, procedures, and terms and conditions, security incidents, and harm to the rights, property, or safety of Affinity and our users, customers, employees, or others.

COMMUNICATION PREFERENCES

Email and Direct Mail: We may send you email regarding products and Services. In addition, we may occasionally send you direct mail about products and services that we think may be of interest to you. Only Affinity (or agents working on our behalf) will send you emails and direct mailings. If you do not wish to receive such emails, you may opt out of future emails by following the directions at the bottom of each email to unsubscribe. If you do not wish to receive direct mailings, you may call the number on the back of your ID card or contact us using the information at the bottom of this Privacy Policy.

Text Messages: If we send you text messages, we may also collect the information you provide, including your telephone number(s), when you read a text message, and information relevant to any request you make. You may opt out or stop receiving Text Messages, by replying STOP.

In some cases, we are required by law to mail information to you, so even if you request not to be contacted by mail, you will still receive some information by mail from Affinity.

HOW WE SECURE YOUR INFORMATION

We use industry standard technology and best practices in an effort to keep your information confidential and secure. Your encrypted (encoded) sensitive information is protected using Transport Layer Security (TLS) as it passes between your browser and this website. We follow generally accepted industry standards to protect the personal Information submitted to us, both during transmission and once we receive it.

No method of transmission over the internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. Only authorized persons are permitted to access your personal information, and it is our practice to ensure that such authorized people have access only to information needed for us to provide Services. All authorized persons must abide by security, privacy, and confidentiality agreements as well as receive annual training on information and security practices.

If you access an Affinity website or internet portal, whether by laptop, tablet, mobile device, or other means of access to the internet, we may use COOKIES and your continued use of our Services, including use of our websites, shall be consent for such use. Cookies are small text files that are placed on your computer or mobile device when you visit a website. For purposes of this

Privacy Policy, cookies also include similar technologies, such as pixels, web beacons, and social network plugins (collectively “cookies”). Cookies help the website remember information about your visit, which can make it easier to visit the website again and make the site more useful to you. Some cookies are deleted once you close your browser (session cookies), while other cookies are retained even after you close your browser so that you can be recognized when you return to a website (persistent cookies). We use cookies to identify and track visitors, their usage of our websites, and their website access preferences across multiple requests and visits. We may link the information we store in cookies to your personally identifiable information in our possession. In the event that we wish to collect more detailed information regarding your use of our website and applications, we will obtain your further consent as applicable.

Additionally for website users, Affinity routinely gathers data on website usage including but not limited to how many people visit the site, the sections they visit, what time they visit, or how long they stay. We collect and store at least the following information: the name of the domain from which you access the Internet [for example, yahoo.com if you are connecting from a Yahoo account]; the browser version from which you access our site; the date and time you access our site; any text you entered on the website; your email address and phone number; and the Internet address of the website from which you linked directly to our site. We use this information for many purposes, for example to measure the number of visitors to different sections of our site and to help us make our site more useful to visitors.

We utilize Google Analytics in relation to personal information and websites. You can learn how Google collects and processes data by visiting “How Google uses information from sites or apps that use our services” located at www.google.com/policies/privacy/partners/.

DATA RETENTION

We retain your personal information for the legally allowed and required period of time for the specific purposes for which we use it. Affinity will also keep your personal information for as long as you are a registered customer or user of our Services or for as long as we have a valid business purpose to do so and, thereafter, for no longer than is required or permitted by law, as reflected in Affinity’s internal Records Retention Policy.

THIRD-PARTY SITES AND LINKS

You may encounter links to third-party websites to offer you additional information and services while consuming or using our Services. In some such instances, you may see our Affinity logo, name, or other references next to, on the same page as, or within the same document as the third party's logo. In such instances, you should confirm which entity’s privacy policy and collection practices are controlling. Affinity may not have control over a third party’s use of your information. Please consult each site’s privacy policy. We are not responsible for the policies or practices of third parties.

CHILD PRIVACY ISSUES

We understand the importance of protecting children's privacy, especially in an Internet environment. It is our policy never to knowingly collect information from children by way of our website.

PRIVACY POLICY UPDATES AND CHANGES

This Privacy Policy is effective as of September 2023 and was last updated September 2023. This Privacy Policy is not intended to and does not create any contractual or other legal rights with or on behalf of any party.

Evolving technology will continue to provide us with new and better ways to collect and use information so that we may better serve your health coverage needs. We may revise or update this Affinity Privacy Policy in the future to reflect these technological advances, and we encourage you to return to this page from time to time for any updates. You will be able to determine if you are reading the latest revision from this section as it will note both the date that this policy was effective as well as the date any subsequent changes were made.

If you do not agree with the changes, then you must stop using our website and Services and notify us that you do not want your personal information used in accordance with the changes.

CONTACT US

This website is maintained by Affinity Health Group, 5525 Reitz Avenue, Baton Rouge, Louisiana 70809. You may also contact us by calling us at (225) 298-1751 or 1 (855) 258-3746.