

Mellott Agency Privacy Policy

At Mellott Agency, your privacy is very important to us. This Privacy Policy describes what information we collect, how we use your information, the purpose for collecting your information and who your information is shared with to complete the application and enrollment process. This privacy policy only applies to clients, active or inactive, applying for and enrolling in a Qualified Health Plan (QHP) offered through the state-based exchange, the Virginia Insurance Marketplace (VIM), to consumers residing within the Commonwealth of Virginia.

- The Centers for Medicare & Medicaid Services require agents to verify the identity of consumers. To verify identity, Agents have the legal authority to collect Personally Identifiable Information (PII).
- The purpose of collecting personal information is to search for existing marketplace applications. Completing an application for eligibility to enroll in a Qualified Health Plan or other government insurance affordability programs, such as Medicaid and FAMIS, or Advanced Premium Tax Credits (APTC) to help reduce the amount of monthly premiums. Agents may require PII to provide ongoing maintenance and enrollment assistance.
- At Mellott Agency, only agents with a valid Virginia Health Insurance Producers License and required credentials to advise and enroll consumers in ACA marketplace qualified health plans that are your Agent of Record, or are assisting your agent with your case, will have access to your PII. Mellott Agency only keeps digital files unless otherwise required by law. Digital files are encrypted and stored in the cloud and are not on any physical device. Virginia law required all records to be kept for a period of 10 years.
- Whether the request to collect PII is mandatory for your agent to access your application. Beginning PY2025, all consumers are required to provide their social security numbers to process an application for eligibility. The information that you provide will be submitted to CMS (a federal government agency) and will be maintained in a federal System of Records.
- If you choose not to release the required PII, you may either call the marketplace directly and request them to record the necessary PII or enter your information in your marketplace portal where required. If the required PII is not provided, your application may not be accepted and your eligibility to purchase coverage may be denied.