



Health Insurance Marketplace

Navigator Organization: **North Dakota Navigators**

500 University Avenue W, Memorial Hall 203

Minot, ND 58707

Phone: 1-800-233-1737

NDNavigators@MinotStateU.edu | www.ndcpd.org/ndnavigator

Protecting your privacy is very important to us. This document describes what information we collect from you, why we collect it, and what we do with it. North Dakota Navigators only collect information that you choose to give us. We use your information to help you find and apply for the most affordable health coverage.

As part of their job, a Navigator will:

- Tell me about all the qualified health plans, options, and insurance affordability programs for which I may be eligible
- Tell me about other healthcare options, like ND Medicaid and CHIP programs, for which I may be eligible
- Assist me when I sign up for a health plan
- Refer me to another agency to help with complaints or questions about my health plan, coverage, or a decision made by a plan or coverage
- Refer me to another Navigator or the federal Marketplace Call Center if needed
- Help me with complaints or questions about my health plan, coverage, or a decision made by a plan or coverage
- Contact me to share information about renewal, special savings opportunities, or follow-up on assistance provided

A Navigator may never:

- Choose a health insurance plan for me
- Re-use my personal information for any purposes other than to do their job as a Navigator
- Charge me a fee for any help provided
- Give me tax or legal advice, or serve as a tax advisor or lawyer

Navigators may ask for certain personally identifiable information to help you apply for health coverage. Personally identifiable information includes things like your name, address, phone number, or income that could reveal your identity. A Navigator may only use personally identifiable information in order to do their job. The Navigator can help only with the amount of information they are given. However, if the information is not correct or incomplete, the Navigator may not be able to offer all the help that is available.

Before a Navigator asks you for this information a Navigator will review a consent form with you that describes how your information is collected, handled, shared, stored, and used. If your appointment is virtual, this form may be sent to you upon request after your verbal consent is received. If your appointment is in-person, you will be able to read and sign a consent form at your appointment and will be given a copy of it upon request. ND Navigators will protect your personally identifiable information by keeping any paper files in locked file cabinets and digital files in password protected encrypted devices.

- If you have complaint about ND Navigators, contact the North Dakota Office of the Commissioner of Insurance by going to <https://www.insurance.nd.gov/>. If you believe that ND Navigators have discriminated against you on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the U.S. Department of Health and Human Services, Office for Civil Rights.

<http://www.hhs.gov/ocr/office/file/index.html> | Call 1-800-368-1019, 1-800-537-7697 (TDD)