



Privacy Warning and Rules of Behavior

Creating an account is the first step to determine eligibility for benefits and to choosing a plan, and MNsure must verify your identity during the account creation process.

The purpose and intended use of collecting the requested data

In order to verify your identity, MNsure collects private data, including your name, address, Social Security number, and birthdate. MNsure does not collect, maintain or use genetic information. Your social security number is used to tell you apart from other people. MNsure shares identity information with the Federal Data Services Hub and Experian, an external identity verification provider, in order to retrieve information necessary to perform identity verification. You will be prompted to answer identity verification questions based on your credit history and federal sources. An inquiry will be made against your consumer report and will not affect your credit score. MNsure does not retain the credit report questions and answers that you are prompted to answer. The inquiry for “CMS Proofing Services” will be removed from your Experian consumer report after 25 months. For information on this service, please see <http://www.experian.com/help/>.

Whether legally required

You are not legally required to provide this data, and you may refuse to provide the data. However, we may not be able to create your account without it.

Known consequences for supplying or refusing to provide the data

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. If you knowingly provide false information, you may be subject to investigation and possibly face criminal or civil penalties. Refusal to provide data means we may be unable to verify your identity in order to create an online account.

Identities of persons or entities authorized by state or federal law to receive the data

Designated employees within MNsure may use this data to provide customer service or assistance in identity verification. Designated employees within MNsure may also access this data to perform quality and technical assurance, conduct audits, and investigate fraud. MNsure also shares identity information with dedicated staff in federal agencies in order to retrieve information necessary to perform eligibility verifications. An inquiry will be made against data held by federal agencies including the Department of Homeland Security to verify citizenship and immigration status, the Social Security Administration to verify incarceration status, and other federal insurance sources to verify minimum essential coverage. Others who may have access include: designated DHS employees working on behalf of MNsure, representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order.

Records Retention

Certain identity information collected and shared with the Federal Data Services Hub and

Experian (an external identity verification provider), including credit report questions and answers that you are prompted to answer, are not retained by MNSure. MNSure's complete record retention schedule is available at www.mnsure.org/resources/terms-conditions.jsp. After the appropriate time period, MNSure will destroy the data in a manner that prevents their contents from being determined, including the shredding of paper files and permanently removing electronic data so as to prevent the possibility of recovery.

This system is the property of the State of Minnesota and is subject to the Minnesota Government Data Practices Act. By using this system, you are representing yourself as an authorized user, and as such, you agree to use the system for authorized purposes only and in compliance with state and federal law and the MNSure Terms and Conditions available at www.mnsure.org/resources/terms-conditions.jsp.