

MARLEN RODRIGUEZ INC

PRIVACY POLICY

Effective Date: October 19, 2026

1. Introduction

MARLEN RODRIGUEZ INC (“Company,” “we,” “us,” or “our”) is a health insurance agency committed to protecting the privacy and security of personal information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, retain, and protect personal information when you visit our website, contact our agency, request health insurance assistance, apply for or renew coverage, or consent to receive communications from us, including SMS text messages.

By interacting with our agency, you acknowledge that you have had the opportunity to review this Privacy Policy. Where consent or authorization is required, we will obtain it as applicable. This Privacy Policy does not replace any separate consent, authorization, or disclosure required by law or by the Health Insurance Marketplace.

2. Information We Collect

Depending on the services you request, we may collect the following categories of information:

Personal and identification information: Name, date of birth, mailing address, and other identification information necessary to provide requested insurance services.

Contact information: Telephone numbers, email addresses, and communication preferences.

Marketplace application information: Household composition, household income, eligibility details, tax-related information when necessary, and other information required to assist with Health Insurance Marketplace applications and financial assistance eligibility.

Insurance information: Enrollment status, plan selections, policy or application details, renewal information, and related records necessary to assist with insurance services.

Documents and verification information: Documents and information you provide or authorize us to access to help verify identity, eligibility, application details, or other requirements. We will request or handle such information only as permitted and necessary for the requested services.

Communication information: Customer inquiries, messages, service requests, appointment details, and communication history.

SMS consent information: Records of consent to receive text messages, the date and method of consent, messaging preferences, and opt-out requests.

Website and technical information: Basic technical information, such as browser type, device information, website usage data, and similar information where applicable.

We collect information reasonably necessary for our business purposes, the services you request, and applicable legal and contractual obligations.

3. How We Collect Information

We may collect information directly from you when you complete forms, contact us by telephone, email, or text message, provide documents, request insurance assistance, or consent to receive communications.

When assisting with Marketplace applications, we may access or process information through authorized platforms, including HealthSherpa and HealthCare.gov, subject to applicable permissions and consumer authorization.

We may also receive information from authorized insurance carriers, Marketplace systems, and service providers when permitted by law and necessary to provide requested services.

We do not intentionally access Marketplace information outside the scope of applicable authorization, permissions, and program requirements.

4. How We Use Your Information

We may use your information to:

- Provide health insurance assistance and customer service.
- Help prepare, review, and submit Marketplace applications and enrollment requests.
- Assist with eligibility questions, coverage options, renewals, and enrollment requirements.
- Communicate about appointments, applications, enrollment deadlines, and requested services.
- Request information or documentation needed to complete authorized services.
- Send only conversational text messages related to your interactions with us, with your consent.
- Maintain consent records, authorization records, and communication preferences.

- Protect against fraud, unauthorized access, and misuse of our services.
- Maintain business records and meet applicable legal, regulatory, contractual, and Marketplace requirements.
- Respond to inquiries, complaints, and disputes.

We use Marketplace information only for authorized purposes and in accordance with applicable requirements.

5. Marketplace Information and Consumer Authorization

MARLEN RODRIGUEZ INC respects the privacy of individuals seeking health insurance through the Health Insurance Marketplace.

Before accessing or assisting with a consumer's Marketplace application, we obtain and document the consumer consent or authorization required for the applicable activity.

We use personal information only as permitted for the requested insurance assistance and applicable Marketplace requirements.

We do not submit an application, make changes to an application, or complete a renewal on a consumer's behalf without the authorization and consent required for that activity.

Consumers may be required to complete identity verification or agent authorization procedures through the applicable Marketplace platform. These procedures help protect consumer information and reduce the risk of unauthorized access or fraudulent activity.

Consumers should review their application information for accuracy and completeness before submission. We will document consumer review and confirmation as required by applicable Marketplace rules.

For covered Marketplace activities, we maintain consumer consent and application-review documentation for at least the applicable required retention period. CMS requirements generally establish a minimum 10-year retention period for agents and brokers assisting with specified Marketplace enrollments and eligibility applications.

For plan years beginning January 1, 2028, CMS has finalized a standardized consumer consent form requirement for covered Marketplace enrollments. We will follow the applicable requirements and effective dates governing our activities.

6. How We Protect Personal Information

We maintain administrative, technical, and organizational safeguards designed to protect consumer personal data against unauthorized access, use, or disclosure.

Depending on the information and systems involved, safeguards may include access restrictions, account security measures, secure handling procedures, employee or contractor confidentiality obligations, and appropriate service-provider safeguards.

We limit access to personal information to authorized individuals and service providers who need it for legitimate business purposes.

We expect service providers handling information on our behalf to maintain appropriate safeguards, subject to applicable contractual and legal requirements.

No method of electronic transmission or storage is completely secure, and we cannot guarantee absolute security.

7. Consumer Data Sharing and Use

Consumer personal data will not be sold, transferred, shared, or disclosed to external organizations or affiliates for their independent use, even with consumer consent.

We disclose information only as necessary for requested services or legal obligations, including to:

- Authorized insurance carriers and their systems.
- Health Insurance Marketplace platforms, including HealthCare.gov.
- Authorized enrollment and technology platforms, including HealthSherpa.
- Service providers supporting operations, communications, security, or recordkeeping.
- Government agencies, regulators, courts, or other parties as required by law.

We may disclose information as necessary to comply with legal process, protect our rights, investigate fraud, or address security incidents. These disclosures do not authorize independent use and remain subject to the commitment above.

Service providers may process personal data only as necessary to perform their services for us, must maintain appropriate safeguards, and may not use it for their own purposes, including marketing or promotions.

Mobile Information and SMS Consent

Mobile information and SMS opt-in data and consent will not be sold, transferred, shared, or disclosed to third parties or affiliates for their independent use. Messaging providers may process these records only to deliver and administer our messages, subject to the same restrictions and safeguards above.

8. SMS Terms and Conditions and Privacy

By opting in to receive SMS messages from MARLEN RODRIGUEZ INC, you consent to receive only conversational messages related to your interactions with us.

- Message frequency: Message frequency may vary. On average, 1-2 messages per month.
- Rates: Message and data rates may apply.
- Opt-out: Reply STOP to unsubscribe at any time.
- Help: Reply HELP for assistance.

Consent to receive SMS messages is not a condition of purchase.

We maintain records of messaging consent and opt-out requests as necessary to administer our messaging program and comply with applicable requirements.

SMS consent and opt-in information will not be sold, rented, or shared with third parties or affiliates for their own marketing or promotional purposes.

We may use messaging service providers to deliver and administer text messages. Those providers may process information only as necessary to provide their services, subject to applicable requirements.

9. Data Retention

We retain personal information only for as long as reasonably necessary to provide services, fulfill legitimate business purposes, maintain required records, comply with applicable laws and Marketplace requirements, and resolve disputes.

We retain consumer consent and authorization records, application-review documentation, and SMS consent records for the periods required by applicable regulations, contracts, and program requirements.

For covered Marketplace activities, agents and brokers generally must maintain the required consumer consent and application-review documentation for a minimum of 10 years.

When information is no longer required, we take reasonable steps to dispose of it securely, subject to applicable record-retention obligations.

10. Your Privacy Choices and Rights

Depending on applicable law, you may have rights to request access to, correction of, or deletion of certain personal information.

You may change your communication preferences or opt out of SMS messages at any time by replying STOP.

To submit a privacy request, please contact us using the information listed in Section 20. We may need to verify your identity before responding to certain requests.

Some information may need to be retained to comply with legal, regulatory, insurance, or Marketplace recordkeeping obligations. Where applicable law permits or requires continued retention, we may not be able to delete that information immediately.

11. Third-Party Websites and Platforms

Our business may use third-party platforms, including HealthSherpa, HealthCare.gov, insurance carrier systems, and communication providers, to support requested services.

Your use of third-party websites and platforms may also be governed by their own privacy policies, terms, and security practices. We encourage you to review those policies when using their services.

We do not control the independent privacy practices of third parties. We access and process information through these platforms only as permitted by applicable authorizations, permissions, and legal requirements.

12. Children's Privacy

Our services may involve applications that include household members or dependents, including minors.

We handle information relating to minors only as permitted by applicable law and as necessary for authorized insurance services.

We do not knowingly collect personal information directly from children in violation of applicable law.

13. Changes to This Privacy Policy

We may update this Privacy Policy to reflect changes in our business practices, services, technology, or legal requirements.

Updated versions will be published on our website with a revised effective date. We encourage visitors to review this policy periodically.

Where required, we will provide notice of material changes or obtain additional consent.

14. Accuracy of Information and Consumer Responsibilities

We rely on information provided by consumers and authorized sources to assist with health insurance applications, eligibility determinations, enrollment, and renewals.

Consumers should provide accurate and complete information, review application details before submission, and notify the Marketplace or their authorized agent of changes that may affect eligibility or coverage, including changes in household size, income, address, or other relevant circumstances.

We may request additional information or documentation when necessary to provide requested assistance or comply with applicable requirements.

We do not guarantee eligibility for financial assistance, approval of coverage, premium amounts, enrollment outcomes, or decisions made by the Health Insurance Marketplace or an insurance carrier.

15. Security Incidents and Unauthorized Access

If we become aware of a security incident involving personal information, we will take reasonable steps to investigate, contain, and address the incident.

When notification is required by applicable law or contractual obligations, we will provide the required notices to affected individuals, regulators, or other appropriate parties within applicable timeframes.

We encourage consumers to notify us promptly if they suspect unauthorized access to their personal information, communications, or insurance application.

16. Confidentiality and Secure Communications

We take reasonable measures to protect confidential information when communicating with clients and handling insurance-related documents.

Consumers should exercise caution when sending sensitive personal information through ordinary email or text messages. SMS text messages may not be encrypted end-to-end. We encourage consumers to use authorized and appropriate channels when providing sensitive documents or information.

We use reasonable safeguards when receiving, accessing, transmitting, or storing personal information, consistent with our business operations and applicable requirements.

Consumers should never share passwords, identity verification codes, or account security credentials with unauthorized individuals. When identity verification is required, consumers should follow instructions provided through the official Marketplace or an authorized platform.

17. Insurance Services and Third-Party Decisions

MARLEN RODRIGUEZ INC provides health insurance assistance and enrollment support within the scope of its authorized services.

Eligibility determinations, enrollment confirmations, coverage terms, premium amounts, financial assistance, claims, and benefit decisions are subject to applicable Marketplace rules, insurance carrier policies, and governing requirements.

Consumers should review official plan documents, notices, and coverage information issued by the Marketplace or their insurance carrier.

Nothing in this Privacy Policy changes the terms of an insurance policy or the requirements governing Marketplace eligibility and enrollment.

18. Privacy, SMS Terms, and Consent

The SMS Terms and Conditions in Section 8 apply to conversational messages from MARLEN RODRIGUEZ INC.

Our SMS Terms and Conditions explain our messaging services, message frequency, potential message and data rates, opt-out instructions, and how to request assistance.

We use mobile telephone numbers and SMS consent records as described in this Privacy Policy and our SMS Terms and Conditions.

Consumers may opt out of SMS messages at any time by replying STOP. For assistance, consumers may reply HELP or contact us using the information provided in our published policies.

We obtain and maintain separate consent or authorization when required for Marketplace assistance or SMS communications. Consent for one purpose does not automatically constitute consent for another purpose.

19. Legal and Regulatory Compliance

MARLEN RODRIGUEZ INC handles personal information in accordance with applicable privacy, data security, insurance, consumer protection, and Health Insurance Marketplace requirements.

The specific requirements applicable to our agency depend on the information we handle, the services we provide, our contractual relationships, and applicable law.

We maintain consumer consent and authorization records, application-review documentation, and other records as required by applicable laws, regulations, and Marketplace program requirements.

This Privacy Policy does not itself establish that our agency is a covered entity or business associate under the Health Insurance Portability and Accountability Act (HIPAA). The applicability of HIPAA and other privacy laws depends on our role, relationships, and activities.

If a provision of this Privacy Policy conflicts with a mandatory legal requirement, the applicable legal requirement will control to the extent of the conflict.

20. Consumer Contact for Message Sender

MARLEN RODRIGUEZ INC is the message sender. For questions, requests, or concerns about this Privacy Policy, our text messaging program, messaging practices, or your personal information, contact us directly using the phone number, email address, or mailing address below.

MARLEN RODRIGUEZ INC

Phone: 786-298-9678

Email: leyssy.millan@gmail.com

Website: <https://marlenrodriguez.novehs.com>

Mailing Address:

7620 SW 46th Ave
Miami, FL 33183
United States

For SMS assistance, reply HELP to a message from us. To stop receiving text messages, reply STOP.

End of Privacy Policy