

ARKANSAS COMPREHENSIVE HEALTH INSURANCE POOL PRIVACY STATEMENT

Protecting your privacy and your personal information that we use to provide you with health insurance coverage is important to the Arkansas Comprehensive Health Insurance Pool ("CHIP"). CHIP understands and appreciates that you place your trust in us to properly handle and protect your personal information. CHIP's policy is to protect the confidentiality of all personal information we obtain in the course of providing coverage to you. Our pledge to protect your privacy is reflected in this privacy statement, which outlines our principles in collecting, using and safeguarding your personal information and information about your relationship with us.

As required by law, your insurance coverage with CHIP is managed and administered by a separate insurance company called the plan administrator ("Administrator"). Presently, CHIP's Administrator is BlueAdvantage Administrators of Arkansas (BlueAdvantage). CHIP and BlueAdvantage are parties to a contractual agreement which prohibits BlueAdvantage from disclosing or using your personal information for any purpose other than to carry out the administration of your insurance coverage through CHIP.

Personal Information CHIP Collects

CHIP only collects personal information as necessary to provide health insurance coverage to you. We limit the collection of personal information to what we believe is needed to effectively provide you with insurance coverage. The personal information we collect may include:

- Information you share with us either directly or through your agent (such as the information on your application, other forms you may complete or bank account draft information);
- Information you provide or which is obtained through processing your application or handling a claim (such as information from a consumer reporting agency or health provider); and
- Information from your transactions with us (such as the number of years you have been in the CHIP program or the type of plan you have purchased through us).

How We Use Personal Information

CHIP and our Administrator use your personal information to underwrite your policies, administer, service and manage your account, benefits and claims, and ensure proper billing.

Disclosure of Personal Information

In compliance with federal and state laws, we may share information we collect about our customers and former customers (as described above) with our Administrator, as well as other businesses that perform services or functions, including marketing services, on our behalf (such as our attorneys, accountants, and vendors we hire to assist in providing insurance coverage to you or to respond to customer requests, provide you with information about our plans, or maintain or develop software for us).

In compliance with federal and state law, CHIP and our Administrator may share information we collect about our customers and former customers (as described above) for purposes of servicing or processing an insurance product you request, underwriting your insurance, and servicing and maintaining your account, benefits and claims.

CHIP does not sell or give your personal information to other businesses or organizations, other than for the sole purposes described above.

Policies and Practices With Respect to Security of Personal Information

We restrict access to your personal information to only those persons who need to know that information in order to provide you with coverage through CHIP. We also maintain physical, electronic, and procedural safeguards that comply with federal and state standards to protect the privacy of your personal information.