

Local Government Health Insurance Board

Internet Terms of Use and Privacy Policy

Security Practices

We recognize and respect your desire for privacy when it comes to your personal and health care affairs. We make every effort to protect online information according to established LGHIB security standards and practices and federal law. The LGHIB staff is continually evaluating new technologies for safeguarding information.

Use of Email

Please use your own best judgment when sending information via the Internet to an email address. Email sent via the Internet may pass through private and public networks with varying levels of security. Some networks may have taken steps to secure email transmissions while others have not, thereby compromising the privacy and integrity of an email. An email may be copied, altered, or destroyed.

If you have personal or confidential information to relay to the LGHIB, please call us.

We preserve the content of your email, your email address, and our response so that we can efficiently respond to questions you might have. We also do this to meet legal and regulatory requirements. We will respect your request to be, or not to be, contacted by email.

Surveys and Forms

You may have the opportunity to provide information to us through online surveys and forms. We use this information to better serve your health care needs.

The LGHIB wants your visit to our website to be informative and enjoyable. We plan to use any information we obtain from you to help us continually improve the content, functionality, and overall usefulness of our website. The LGHIB will only make specific and individually identifiable information given to us available as allowed by law and/or with your consent.

Other Information About Visitors to the Website

The LGHIB constantly seeks to maintain the integrity of, and make improvements to, the LGHIB website. As part of these efforts, we collect and analyze certain aggregate information about how visitors use the website. When you visit our website, we may collect various types of technical data including, but not limited to, IP addresses, browser and platform types, domain names of your access provider, access times, referral data (the last site you visited before logging into our site and the first site or URL you visit after leaving our site), and/or your activity while using or reviewing our site.

We also use “cookies” or other similar technologies to gather statistical information concerning Web Traffic and usage patterns. Cookies are small pieces of information that our server places

on a visitor's computer to enable that person to more easily communicate and interact with the website and to provide us with important information on how visitors use the LGHIB website. While a code in the cookie file enables the site to label you as a particular user, it does not identify you by name or address unless you have provided the site with such information or set up preferences in your browser to do so automatically. Cookies allow us to evaluate what our members want, provide adequate capacity for our visitors, display information in the best manner, select a preferred location view and default home page view, and to let you access recently visited links more easily. Although many Web browsers are automatically set to accept cookies, you may change your browser settings to either reject cookies or notify you when a cookie is about to be placed on your computer. Please note, however, that rejecting cookies while visiting the LGHIB website may result in certain parts of the website not operating correctly or as efficiently as if they were allowed.

In addition, we may use "pixel tags," "web beacons," "clear GIFs" or similar means (collectively, "Pixel Tags") embedded in the LGHIB website's content to collect data. A Pixel Tag is an electronic image, often a single pixel (1x1), which is ordinarily not visible to website visitors and may be associated with cookies on the visitor's computer. The data we collect includes, but is not limited to, which operating system and browser you use, how you navigate to and through our site, and how long you stay on our web pages. This information is anonymous and does not include your name, email address or any other contact information. Please note that certain aggregate information may be linked with personally identifiable information. Any such linked information will be treated as protected health information for the purposes of this Policy if it is so linked.

What can we do with aggregate information collected on the LGHIB website?

Because aggregate information collected on the LGHIB website does not personally identify you, we may use aggregate information for any purpose, and share aggregate information with third parties for any purpose. We may share the information gathered using cookies, Pixel Tags and other similar technologies with a third-party vendor of our choosing, who would give us reports of this aggregated data. We use compiled aggregate data to improve our site by responding to our user's interests and providing more relevant and useful information. For example, we may use aggregate information collected on the website to evaluate how the website is being used. In addition, we may collect and analyze information about how many visitors arrived at certain pages of the website, how long they stayed on those pages, and where they went afterwards. This information allows us to determine which pages might be the most interesting to and popular with visitors and enables us to provide visitors with a better and richer experience on the website. In addition, we may share statistical information derived from the information submitted with third parties; however, such statistical information is not associated with any individual in a personally identifiable manner.

Links to Other Websites

This website may contain links to other websites. The operator of such other website may collect information about you, including through cookies or other technologies. If you navigate to another site by way of a link from the LGHIB website, you will leave this website and this Policy will not apply to your use of and activity on those other sites. If you provide personally identifiable information through any such site, your transaction will occur on that site (not the LGHIB website) and the personally identifiable information you provide will be collected by and controlled by the privacy policy of that site's operator. Links on the LGHIB website to other websites are provided only as a convenience, and the inclusion of such links does not imply endorsement of the linked site. We encourage you to read the legal notices posted on those sites, including their privacy policies. We shall have no responsibility for your visitation to, and the data collection and use practices of, such other sites. This Policy applies solely to online information collection and use practices in connection with this specific website. We are not responsible for the privacy practices or the content of any other websites that are hyperlinked to or from this website.

Where will we store information?

We maintain this website in the United States. Further, please note that any communication you send to an LGHIB email address will necessarily be routed to the United States. By providing personally identifiable information and other information to this website, and/or by sending a communication to an LGHIB email address, you understand and consent to the collection, use, processing, disclosure, and transfer of such information to the United States and other countries or territories, which may not offer the same level of data protection as the country where you reside, in accordance with the terms of this Policy.

Can I use this website if I am a Child?

The LGHIB website is intended for use by adults. It does not target children, and our requests for information are not directed to children. The Children's Online Privacy Protection Act (COPPA) protects the online privacy and personal information of children under 13 years of age. In compliance with COPPA, we do not promote online to children or intentionally collect any personally identifiable information from children under 13. If registration or other information is provided through the LGHIB website reveals that the visitor is a child, we will not allow the child to continue to provide personal information and any information provided to that point will be deleted from our records. We do not filter advertisements or other content that children may view through the public portions of our website.

Disclaimer

The information, materials, products, and services on this website are subject to change. You are bound by any such revisions if you continue to use the website after we have posted the changes. The LGHIB suggests that you periodically visit this page to review the most recent Terms of Use and Privacy Policy.

The LGHIB does not warrant the accuracy, adequacy, completeness, or timeliness of the information, materials, products and services on this website or the error-free use of this website. All website content is provided “as is” and “as available” and without warranties of any kind, express or implied, including but not limited to, the warranties of non-infringement of third-party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus. You are bound by any such revisions if you continue to use the website after we have posted the changes.

Limitation of Liability

As a state agency, in no event shall the LGHIB be liable for any damages, losses or liabilities, including without limitation direct or indirect, special, incidental, consequential damages, losses or liabilities in connection with your use of this website or your reliance on or use or inability to use the information, materials, products, and services on this site, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if the LGHIB is advised of the possibility of such damages, losses, or expenses.

Updates to this Policy and Terms of Use

Evolving technology will continue to provide us with new and better ways to collect and use information so that we may better serve your health coverage needs. We may revise or update this Terms of Use and Privacy Policy in the future to reflect these technological advances, and we encourage you to return to this page from time to time for any updates.

Confidentiality

Again, please use your own best judgment when sending information via the Internet to an email address.

If you have personal or confidential information to relay to the LGHIB and have concerns about the security of your email, please call us.

If you do provide personal information, such as an email, telephone or fax number, or other identifying information, we will only disclose it as provided by law and/or with your consent. We maintain this information, as well as all web-based transactions, according to our security and confidentiality standards