

Robinhood Care LLC Privacy Policy

Effective Date: September 23, 2026 | Last Updated: September 29, 2026

Robinhood Care LLC (“Robinhood Care,” “we,” “us,” or “our”) respects your privacy and is committed to protecting the personal information entrusted to us by our clients, prospective clients, website visitors, and other individuals who interact with our services.

This Privacy Policy explains how Robinhood Care collects, uses, discloses, stores, and protects personal information when you visit our website, contact us by phone, text message, email, or other communication channels, request information or assistance, or use our insurance-related services.

Robinhood Care LLC is located in El Paso, Texas.

By using our website or voluntarily providing information to us, you acknowledge the practices described in this Privacy Policy.

Mobile Information Disclaimer: No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Text messaging opt-in data and consent will not be shared with any third parties for marketing purposes. Information may be processed only by service providers that deliver our messages on our behalf, as described in Sections 3 and 6 below.

1. Information We Collect

Depending on your interaction with Robinhood Care, we may collect:

Personal and Contact Information

- Full name
- Date of birth
- Mailing and residential address
- Email address
- Telephone and mobile numbers
- Preferred communication method
- Identification information
- Social Security number or other identification information when required for an insurance transaction

Insurance and Household Information

When assisting you with health insurance or related services, we may collect:

- Household size and household-member information
- Income information
- Employment information
- Employer-sponsored insurance information
- Current or prior insurance coverage
- Insurance policy and member identification numbers
- Marketplace application information
- Eligibility information
- Dependent information
- Information necessary to obtain insurance quotes or enroll in coverage

Health-Related Information

Depending on the services requested, you may provide information relating to:

- Medical conditions
- Diagnoses
- Medications
- Health-care providers
- Medical services
- Health insurance claims
- Health coverage needs
- Other health-related information

We seek to limit the collection and use of sensitive information to what is reasonably necessary for the services we provide or as otherwise permitted by law.

Communications

We may retain information contained in communications with you, including:

- Emails
- Text messages and text messaging opt-in and consent records, including records of verbal consent obtained using the script in Section 11 below
- Telephone communications
- Website forms
- Appointment information
- Customer-service inquiries
- Insurance-related correspondence

Website and Technical Information

Our website may automatically collect:

- IP address
- Browser type
- Device type
- Operating system
- Pages visited
- Referring website
- Date and time of visits
- Website usage information

We may use cookies and similar technologies to operate, secure, analyze, and improve our website.

2. How We Use Information

Robinhood Care may use information to:

- Provide insurance-related services
- Obtain or prepare insurance quotes
- Assist with insurance applications and enrollment
- Assist with renewals
- Communicate regarding insurance coverage
- Respond to inquiries
- Schedule consultations
- Provide customer service
- Maintain client records
- Verify information
- Administer our business
- Improve our services and website

- Prevent fraud and unauthorized activity
- Protect our legal rights
- Comply with legal and regulatory requirements
- Fulfill contractual obligations
- Carry out purposes disclosed to you when information is collected

We will not use personal information for materially incompatible purposes except as permitted or required by applicable law.

3. SMS Consent and Phone Numbers

When you provide your telephone number and consent to receive SMS communications from Robinhood Care, whether in writing, online, or verbally using the script in Section 11 below, your SMS consent and telephone number are used to provide the communications and services you have requested.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Text messaging opt-in data and consent will not be shared with any third parties for marketing purposes.

SMS consent is not shared with third parties or affiliates for their own marketing purposes.

Phone numbers collected for SMS communications are not sold, rented, or shared with external organizations for marketing purposes.

Robinhood Care does not transfer SMS opt-in data or telephone numbers to external organizations for their own marketing purposes.

Your telephone number and SMS consent information may, however, be processed by service providers that provide technical services to Robinhood Care, such as telecommunications, messaging, customer relationship management, hosting, or information-technology services, when reasonably necessary to provide those services to Robinhood Care.

Such service providers are not authorized to use your information for their own independent marketing purposes.

We may also disclose information when required or permitted by applicable law, legal process, or governmental authority.

4. Data Sharing Restrictions

Robinhood Care maintains restrictions on the sharing of user data.

We prohibit the sharing of user data, including telephone numbers and SMS opt-in data, with external organizations for their own marketing purposes. No mobile information is shared with third parties or affiliates for marketing or promotional purposes.

We do not sell personal information, telephone numbers, or SMS consent information.

Information may be disclosed only when reasonably necessary to:

- Provide services requested by you;
- Operate and maintain Robinhood Care's business;
- Use service providers acting on Robinhood Care's behalf;
- Process insurance applications or provide insurance-related services;
- Comply with applicable law;
- Respond to lawful legal or governmental requests;
- Protect the rights, safety, or property of Robinhood Care, our clients, or others; or
- Carry out another purpose permitted by applicable law or authorized by you.

Where third-party service providers process information on our behalf, we seek to require appropriate confidentiality and security protections consistent with the nature of the information and the services being provided.

5. Insurance Companies and Related Organizations

When you request insurance-related services, Robinhood Care may need to provide information to insurance carriers, health plans, Marketplace-related organizations, administrators, government programs, or other organizations directly involved in processing your application or administering your coverage.

These disclosures are made to facilitate the services you have requested and are different from sharing information with an external organization for that organization's own marketing purposes. Your mobile telephone number and SMS opt-in information are not shared with these organizations for marketing purposes.

6. Service Providers

Robinhood Care may use third-party service providers to help operate our business.

These providers may include companies providing:

- Customer relationship management
- Telephone services
- SMS/text messaging
- Email
- Website hosting
- Data storage
- Information technology
- Cybersecurity
- Scheduling
- Document management
- Administrative services

Service providers may receive access to information only as reasonably necessary to perform services on behalf of Robinhood Care.

Service providers receiving telephone numbers or SMS opt-in information are not authorized by Robinhood Care to use that information for their own independent marketing purposes.

7. Safeguards

Robinhood Care maintains administrative, technical, and physical safeguards designed to protect user data from unauthorized access, use, disclosure, alteration, loss, or sharing.

These safeguards are designed to apply to user information maintained by Robinhood Care, including:

- Personal information
- Contact information
- Telephone numbers
- SMS consent and opt-in information
- Insurance information
- Household information
- Health-related information
- Application information

- Other sensitive information maintained in connection with our services

Depending on the circumstances, safeguards may include access controls, authentication procedures, employee access restrictions, secure systems and communications, vendor controls, security monitoring, data-retention procedures, and other appropriate security measures.

No electronic transmission, storage system, or security measure can guarantee absolute security.

8. Sale of Personal Information

Robinhood Care does not sell personal information for monetary consideration.

This includes telephone numbers and SMS opt-in information.

We do not sell, rent, or exchange telephone numbers or SMS consent information with third parties for their marketing purposes.

9. Sensitive and Health Information

Some information provided to Robinhood Care may be sensitive or health-related.

We maintain reasonable safeguards designed to protect such information and limit access to individuals and service providers who have a legitimate business or service-related need to access it.

HIPAA does not automatically apply to every organization that handles health-related information. Whether Robinhood Care is subject to HIPAA depends on its specific activities, relationships, and legal status under HIPAA.

Where HIPAA or another applicable privacy law governs particular information or activities, Robinhood Care will comply with the applicable requirements.

10. Text Messages and Telephone Communications

If you provide your telephone number, Robinhood Care may contact you regarding services you have requested, insurance applications, quotes, renewals, appointments, customer service, and other permitted communications.

Robinhood Care sends customer care text messages only, and does not send marketing or promotional text messages.

Where legally required, we will obtain appropriate consent, whether in writing, online, or verbally using the script in Section 11 below, before sending marketing or automated communications.

You may opt out of text communications by replying STOP or UNSUBSCRIBE, or by using another reasonable opt-out method. For help, reply HELP. To opt back in, reply SUBSCRIBE or JOIN.

Message and data rates may apply.

Our SMS/Text Messaging Policy below provides additional information about text communications. Our Terms & Conditions, including our SMS disclosure and verbal opt-in script in Section 10, are available at <https://robinhoodcare.com/wp-content/uploads/2026/09/Terms-and-Conditions-Robinhood-Care-LLC.pdf>

11. Verbal Opt-In Script and Privacy Policy Disclosure

Robinhood Care obtains verbal consent to send text messages only by reading the following script aloud, word for word, to the person before any text messages are sent:

“Robinhood Care LLC would like to send you customer care text messages at the mobile number you provided, about your health insurance coverage, appointments, and applications. Message frequency varies. Message and data rates may apply. Reply STOP or UNSUBSCRIBE at any time to opt out, and reply HELP for help. Consent to receive text messages is not a condition of purchasing insurance or receiving our services. We do not share your mobile number or text message opt-in information with third parties for marketing purposes. Our Privacy Policy explains how we collect, use, and protect your information, including your text message opt-in information, and it is available at <https://robinhoodcare.com/wp-content/uploads/2026/09/Privacy-Policy-Robinhood-Care-LLC.pdf> Do you agree to receive text messages from Robinhood Care LLC at this number?”

This script discloses that a Privacy Policy exists, describes what it covers, and gives the exact web address where it can be read. The representative reads the full web address aloud, repeats it if asked, and may also send it by text or email so the person has a working link to this Privacy Policy. A representative sends text messages only after the person clearly answers yes. Robinhood Care keeps a record of each verbal opt-in, including the date, time, mobile number, and the representative who obtained consent. After consent is recorded, the opt-in confirmation message described in the SMS/Text Messaging Policy below is sent.

12. Cookies

Our website may use cookies and similar technologies to:

- Operate the website
- Remember preferences
- Analyze traffic
- Improve functionality
- Maintain security
- Measure website performance

You can control cookies through your browser settings, although disabling certain cookies may affect website functionality.

13. Data Retention

We retain information for as long as reasonably necessary to:

- Provide services
- Maintain business and insurance records
- Fulfill contractual obligations
- Comply with legal and regulatory requirements
- Resolve disputes
- Prevent fraud
- Enforce agreements
- Protect our legal rights

When information is no longer reasonably necessary and no legal retention requirement applies, we may delete, destroy, or de-identify it.

14. Texas Privacy Rights

Depending on applicable law and any applicable exemptions, Texas residents may have rights concerning their personal information, including rights to:

- Confirm whether personal data is being processed

- Access personal data
- Correct inaccuracies
- Request deletion
- Obtain data in a portable format
- Opt out of certain processing
- Appeal certain privacy-request decisions
- Receive equal treatment for exercising applicable privacy rights

The Texas Data Privacy and Security Act provides qualifying Texas consumers with these and other rights, subject to statutory exemptions.

15. Privacy Requests

Privacy requests may be submitted to:

Robinhood Care LLC
El Paso, Texas
Email: support@robinhoodcare.com
Phone/Text: (915) 843-3423

We may request information reasonably necessary to authenticate your identity or authority to make a request.

Where applicable law establishes a response deadline, we will respond within the required period.

16. Appeals

If applicable law provides a right to appeal a privacy-request decision, you may submit an appeal using the contact information above.

17. Children's Privacy

Our website and services are not directed to children for purposes prohibited by applicable law.

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

18. Third-Party Websites

Our website may contain links to third-party websites, including insurance carriers, government agencies, healthcare organizations, and other service providers.

Robinhood Care does not control the privacy practices or security of third-party websites.

19. Changes to This Privacy Policy

We may update this Privacy Policy periodically.

The “Last Updated” date will identify the most recent version.

If required by law, we will provide additional notice regarding material changes.

20. Contact Us

Robinhood Care LLC
El Paso, Texas
Email: support@robinhoodcare.com
Phone/Text: (915) 843-3423

SMS / TEXT MESSAGING POLICY

Effective Date: September 23, 2026 | Last Updated: September 29, 2026

This SMS/Text Messaging Policy explains how Robinhood Care LLC ("Robinhood Care," "we," "us," or "our") uses text messaging to communicate with clients and individuals who request information or services.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Text messaging opt-in data and consent will not be shared with any third parties for marketing purposes.

1. Consent to Receive Text Messages

By providing your mobile telephone number to Robinhood Care and, where required, providing consent to receive text messages (in writing, online, or verbally using the script in Section 11 above), you agree that Robinhood Care may send customer care text messages. Messages are limited to:

- Information about your health insurance coverage;
- Appointment scheduling, confirmations, and reminders;
- Application and enrollment status updates;
- Requests for information or documents needed for your application, enrollment, or renewal; and
- Customer service responses and follow-up on your requests.

Robinhood Care does not send marketing or promotional text messages.

Message frequency varies depending on your interaction with Robinhood Care.

2. SMS Consent and Phone Number Privacy

SMS consent is not shared with third parties or affiliates for their own marketing purposes.

Phone numbers collected for SMS communications are not sold, rented, or shared with external organizations for their own marketing purposes.

SMS opt-in data and telephone numbers are not transferred to external organizations for their own marketing purposes.

Robinhood Care may use third-party service providers to deliver SMS messages and operate communication systems. These providers may process telephone numbers and SMS-related information solely as reasonably necessary to provide services to Robinhood Care.

These service providers are not authorized by Robinhood Care to use telephone numbers or SMS opt-in information for their own independent marketing purposes.

Nothing in this section prevents disclosures that are required or permitted by law or that are necessary to provide services requested by you.

3. Data Sharing Restrictions

Robinhood Care prohibits the sharing of user data, including telephone numbers and SMS opt-in data, with external organizations for their own marketing purposes.

Robinhood Care does not sell or rent telephone numbers or SMS consent information.

User information may be shared with service providers acting on Robinhood Care's behalf when reasonably necessary to provide services such as telecommunications, SMS delivery, customer relationship management, hosting, information technology, or security.

4. No Marketing or Promotional Messages

Robinhood Care sends customer care text messages only. We do not send marketing or promotional text messages.

5. Message Frequency

Message frequency varies depending on your interaction with Robinhood Care.

6. Message and Data Rates

Message and data rates may apply depending on your mobile carrier and wireless plan. Robinhood Care is not responsible for carrier charges.

7. How to Opt Out

You may opt out of text messages at any time by replying:

STOP or **UNSUBSCRIBE**

You may also use another reasonable message clearly indicating that you no longer wish to receive text messages.

Robinhood Care will send one message confirming your opt-out and will process opt-out requests within the timeframe required by applicable law.

8. Help

For assistance, reply:

HELP

or contact:

Robinhood Care LLC

Email: support@robinhoodcare.com

Phone/Text: (915) 843-3423

9. Re-Enrollment

If you opt out and later wish to receive text messages again, reply **SUBSCRIBE** or **JOIN**, or contact Robinhood Care and provide new consent where required.

10. Automated Confirmation Messages

The following automated messages are sent in response to opt-in, opt-out, and help requests:

Opt-in confirmation message: "Thank you for opting in to receive information of your health insurance coverage from Robinhood Care LLC. Msg frequency varies. Message and data rates may apply. Reply HELP for help. Reply STOP to opt out."

Opt-out confirmation message: "You've opted out to receive messages from Robinhood Care LLC. You will receive no further messages. To opt back in, reply SUBSCRIBE or JOIN."

Help confirmation message: "Thank you for reaching out to Robinhood Care LLC. Please call us at +1 915 843 3423 or email us at support@robinhoodcare.com for support. Reply STOP or UNSUBSCRIBE to opt out."

11. Telephone Number Changes

You agree to notify Robinhood Care if the mobile telephone number associated with your account changes.

You should not provide Robinhood Care with a telephone number belonging to another person unless you are authorized to do so.

12. Safeguards

Robinhood Care maintains administrative, technical, and physical safeguards designed to protect user data from unauthorized access, use, disclosure, or sharing.

These safeguards apply to all user data maintained in connection with our SMS communications, including:

- Telephone numbers
- SMS consent records
- SMS opt-in information
- Communication records
- Personal information
- Insurance-related information
- Other information associated with your communications with Robinhood Care

Security measures may include access controls, authentication procedures, employee access restrictions, secure systems and communications, vendor controls, security monitoring, and other appropriate safeguards.

No electronic transmission or storage system can guarantee absolute security.

13. Wireless Carrier Disclaimer

Wireless carriers are not liable for delayed or undelivered messages.

Message delivery depends partly on the wireless network and your mobile device.

14. Privacy

Information collected through text-message communications is handled in accordance with Robinhood Care's Privacy Policy, available at <https://robinhoodcare.com/wp-content/uploads/2026/09/Privacy-Policy-Robinhood-Care-LLC.pdf> Our Terms & Conditions are available at <https://robinhoodcare.com/wp-content/uploads/2026/09/Terms-and-Conditions-Robinhood-Care-LLC.pdf>

Some communications may contain sensitive insurance or health-related information. Robinhood Care uses reasonable safeguards designed to protect information in accordance with applicable law.

15. No Emergency Communications

Robinhood Care's text messaging service is not an emergency service.

Do not use text messaging to report a medical emergency or request emergency medical assistance.

For a medical emergency, contact 911 or seek immediate medical attention.

16. Changes to This Policy

Robinhood Care may update this SMS/Text Messaging Policy periodically.

The latest version will be posted on our website with the applicable effective date.

17. Contact

Robinhood Care LLC

El Paso, Texas

Email: support@robinhoodcare.com

Phone/Text: (915) 843-3423