

Terms & Conditions

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

Welcome to Robinhood Care LLC (“Robinhood Care,” “we,” “us,” or “our”). These Terms & Conditions (“Terms”) govern your use of our website, online services, communications, and related services (collectively, the “Services”).

Robinhood Care LLC is located in El Paso, Texas.

By accessing or using our website or Services, submitting information to us, requesting assistance, communicating with us, or otherwise interacting with Robinhood Care, you acknowledge that you have read, understood, and agree to these Terms.

If you do not agree with these Terms, please do not use our website or Services.

1. Our Services

Robinhood Care provides insurance-related assistance and customer support services, which may include:

- Helping individuals and families understand available health insurance options;
- Assisting with health insurance applications and enrollments;
- Providing information regarding Marketplace and other health insurance products;
- Assisting existing clients with insurance-related questions and administrative matters;
- Communicating with clients regarding enrollment periods, renewals, eligibility information, plan options, and other insurance-related matters; and
- Providing other services described on our website or agreed upon between Robinhood Care and the customer.

Our Services may involve products offered by independent insurance carriers, insurance companies, government marketplaces, or other third parties.

Robinhood Care does not itself issue, underwrite, administer, or guarantee insurance policies unless expressly stated otherwise.

2. Insurance Information and Plan Availability

Insurance plans, benefits, premiums, deductibles, copayments, coinsurance, provider networks, formularies, eligibility requirements, subsidies, and other plan terms are determined by the applicable insurance carrier, government agency, Marketplace, or other authorized entity.

Information presented by Robinhood Care is provided for informational and enrollment-assistance purposes and may change.

A quote, estimate, recommendation, application, or discussion with Robinhood Care does not constitute a guarantee that:

- You will qualify for a particular insurance plan;
- You will qualify for a premium tax credit or other financial assistance;
- An insurance carrier will approve your application;
- A particular premium will remain available;
- A provider, facility, medication, or service will be covered;
- A claim will be paid;
- A particular benefit will be available; or
- Coverage will become effective on a particular date.

Your actual coverage is governed by the applicable insurance policy, certificate of coverage, Evidence of Coverage, Summary of Benefits and Coverage, Marketplace determination, or other official plan documents.

You should review your official plan documents carefully before relying on any information regarding coverage.

3. Eligibility and Enrollment

Insurance eligibility may depend on information including, but not limited to:

- Household size;
- Household income;
- Age;
- Address and residency;
- Citizenship or immigration status;
- Existing health coverage;
- Employer-sponsored coverage;
- Special Enrollment Period eligibility;
- Medicaid or CHIP eligibility;
- Tax information; and
- Other information required by the applicable insurance program or carrier.

You are responsible for providing accurate, complete, and current information.

Robinhood Care is not responsible for delays, denials, loss of eligibility, incorrect determinations, or other consequences resulting from inaccurate, incomplete, outdated, or misleading information provided by you or by a third party.

Submitting an application does not necessarily mean that coverage has been approved or activated.

4. Your Responsibilities

When using our Services, you agree to:

1. Provide truthful, accurate, and complete information;
2. Promptly notify us if your information changes;
3. Review applications and documents before submitting or signing them;
4. Review communications from insurance carriers and government agencies;
5. Pay premiums and other amounts owed directly to the appropriate party when required;
6. Protect your account credentials and other confidential information;
7. Use our website and Services only for lawful purposes; and
8. Notify us promptly if you believe information associated with your account is inaccurate or has been compromised.

You are responsible for reviewing your final application and confirming that the information submitted on your behalf is accurate.

5. No Guarantee of Coverage

Robinhood Care does not guarantee that you will obtain or maintain insurance coverage. Coverage decisions are made by the applicable insurance carrier, government Marketplace, governmental agency, or other authorized entity.

Robinhood Care cannot guarantee:

- Enrollment approval;

- Eligibility for financial assistance;
- Premium amounts;
- Coverage effective dates;
- Provider participation;
- Medication coverage;
- Claims payment;
- Prior authorization approval;
- Referral approval;
- Continuation of a particular plan; or
- Availability of any particular insurance product.

Insurance plans and government programs may change from year to year.

6. Third-Party Insurance Carriers and Services

Our Services may provide information about or facilitate enrollment in products offered by third-party insurance carriers and other organizations.

Those third parties maintain their own policies, contracts, terms, privacy practices, provider networks, claims procedures, and customer-service processes.

Robinhood Care is not responsible for the acts, omissions, systems, websites, products, policies, claims decisions, provider networks, or services of third parties.

When you enroll in an insurance product, your contractual relationship concerning the insurance coverage is generally with the applicable insurance carrier or program, subject to the terms of the applicable policy or program documents.

7. Website Information

We make reasonable efforts to provide information that is useful and accurate. However, we do not warrant that all information on our website will always be complete, accurate, current, or error-free.

Insurance information can change without notice.

Information on our website should not be considered a substitute for reviewing official insurance plan documents or communicating directly with the applicable insurance carrier or government agency.

If there is a conflict between information displayed on our website and official plan documents, the official plan documents control.

8. No Legal, Tax, or Medical Advice

Unless expressly stated otherwise, Robinhood Care does not provide legal, tax, accounting, financial, or medical advice.

Insurance-related information provided through our Services is intended to assist you in understanding insurance options and administrative processes.

You should consult an appropriately licensed attorney, tax professional, accountant, healthcare professional, or other qualified professional regarding matters outside the scope of our insurance-related services.

9. Communications

By providing your telephone number, email address, mailing address, or other contact information, you authorize Robinhood Care to communicate with you regarding your requested services, insurance

applications, enrollment, renewals, account-related matters, appointments, customer service, and other communications related to your relationship with Robinhood Care.

Communications may be made by:

- Telephone;
- Email;
- Text message/SMS (see Section 10 for our SMS Disclosure);
- Automated communications, where permitted by law;
- Postal mail; or
- Other communication methods you have provided or authorized.

You may request that certain types of communications be discontinued, subject to communications that are necessary to provide requested services or comply with legal or regulatory obligations.

10. SMS / Text Messaging Terms and Disclosure

SMS Disclosure Summary: By opting in, you agree to receive recurring customer care text messages from Robinhood Care LLC about your health insurance coverage, appointments, and applications. Message frequency varies depending on your interaction with Robinhood Care. Message and data rates may apply. Reply **STOP** or **UNSUBSCRIBE** to opt out at any time. Reply **HELP** for help. Consent is not a condition of purchase. No mobile opt-in or consent information will be shared with third parties or affiliates for marketing or promotional purposes. Read our Privacy Policy at <https://robinhoodcare.com/wp-content/uploads/2026/09/Privacy-Policy-Robinhood-Care-LLC.pdf>

If you opt in to receive text messages from Robinhood Care LLC (for example, by checking a consent box on a web form, providing your number and agreeing verbally using the script in Section 10.7 below, or texting us first), you consent to receive recurring customer care SMS or text messages from Robinhood Care at the mobile telephone number you provide. The full terms of our text messaging program are described below and in our SMS/Text Messaging Policy, which is part of our Privacy Policy at <https://robinhoodcare.com/wp-content/uploads/2026/09/Privacy-Policy-Robinhood-Care-LLC.pdf>

10.1 Types of Messages You Can Expect

Robinhood Care sends customer care text messages only. Messages we send 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.

We do not send marketing or promotional text messages.

10.2 Message Frequency

Message frequency varies depending on your interaction with Robinhood Care.

10.3 Message and Data Rates

Message and data rates may apply, depending on your mobile carrier and plan. Robinhood Care does not charge for text messages, but is not responsible for charges from your wireless carrier.

10.4 How to Opt Out

You may opt out of SMS communications at any time by replying **STOP** or **UNSUBSCRIBE** to any text message from Robinhood Care. You may also use another reasonable method to tell us you no longer want text messages, such as contacting us by email or phone. After you opt out, we will send one

message confirming your request, and you will not receive further text messages unless you opt in again. To opt back in, reply **SUBSCRIBE** or **JOIN**. Opting out of text messages does not affect other communications (such as telephone or email) that are necessary to provide services you requested or to comply with legal or regulatory obligations.

10.5 Help

For assistance, reply **HELP** to any text message from Robinhood Care, or call us at +1 915 843 3423 or email support@robinhoodcare.com.

10.6 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.”

10.7 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 contains a disclosure that a Privacy Policy exists and explains how information is handled, and it states the exact web address where that Privacy Policy can be read. The representative reads the full web address aloud and repeats it if asked, and may also send it by text or email so the person has a working link. A representative sends text messages only after the person clearly answers yes to this script. 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 Section 10.6 is sent.

10.8 Consent Is Not a Condition of Purchase

SMS consent is not a condition of purchasing insurance or receiving insurance-related services from Robinhood Care.

10.9 Privacy and SMS Data Sharing

Our collection, use, and protection of your information, including your mobile telephone number, is described in our Privacy Policy, which you can read at <https://robinhoodcare.com/wp-content/uploads/2026/09/Privacy-Policy-Robinhood-Care-LLC.pdf>

Robinhood Care does not sell SMS consent information. **No mobile opt-in information or SMS consent will be shared with third parties or affiliates for marketing or promotional purposes.** Phone numbers and SMS opt-in information are not transferred to external organizations for their independent marketing purposes.

Robinhood Care restricts the sharing of user data, including phone numbers and SMS opt-in information, except when disclosure is necessary to provide requested services, operate our communications systems (for example, service providers that deliver our text messages on our behalf and are not permitted to use your information for their own marketing), comply with applicable law, protect our rights, or otherwise as disclosed in our Privacy Policy and permitted by law.

10.10 Other Text Messaging Terms

Wireless carriers are not liable for delayed or undelivered messages. Message delivery depends partly on the wireless network and your mobile device. Our text messaging service is not an emergency service; for a medical emergency, call 911 or seek immediate medical attention. Please notify us if your mobile number changes, and do not provide a telephone number that belongs to another person unless you are authorized to do so.

11. Privacy

Your use of our Services is also subject to our Privacy Policy, available at <https://robinhoodcare.com/wp-content/uploads/2026/09/Privacy-Policy-Robinhood-Care-LLC.pdf> which explains how Robinhood Care collects, uses, protects, and discloses information.

Our Privacy Policy is incorporated into these Terms by reference.

If there is a conflict between these Terms and the Privacy Policy regarding privacy practices, the Privacy Policy will control with respect to those privacy practices.

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

However, no electronic transmission, website, database, or storage system can be guaranteed to be completely secure.

12. Sensitive and Insurance Information

Because insurance services may require sensitive personal information, you should use reasonable care when submitting information through our website, email, text messages, or other communication channels.

Depending on the service requested, information may include personal, financial, insurance, or health-related information.

You should not submit sensitive information through a public or unsecured communication channel unless instructed by Robinhood Care to do so.

Robinhood Care will handle information in accordance with applicable law and our Privacy Policy.

13. Website Security and Prohibited Activities

You agree not to:

- Use the website for unlawful purposes;
- Attempt to gain unauthorized access to our systems;
- Introduce malicious software or code;
- Interfere with website functionality;
- Attempt to access another person's account;
- Collect information from the website through unauthorized automated methods;
- Impersonate another person or organization;
- Submit false or misleading information;
- Use the website to conduct fraudulent activity; or
- Otherwise interfere with the security or operation of the website.

We reserve the right to suspend or terminate access to our Services if we reasonably believe these Terms have been violated.

14. Intellectual Property

Unless otherwise stated, the content on the Robinhood Care website, including text, logos, graphics, designs, images, trademarks, service marks, and other materials, is owned by or licensed to Robinhood Care LLC.

You may view and use website content for your personal, non-commercial purposes.

You may not reproduce, distribute, modify, publish, sell, license, or commercially exploit our content without prior written permission.

15. Links to Third-Party Websites

Our website may contain links to websites operated by third parties.

These links may be provided for convenience or informational purposes.

Robinhood Care does not control third-party websites and is not responsible for their content, availability, security, privacy practices, products, or services.

Your use of third-party websites is subject to the applicable third party's terms and policies.

16. Fees and Payments

Unless otherwise disclosed, Robinhood Care will communicate any applicable fees before charging you for a service.

Insurance premiums are generally separate from fees charged by Robinhood Care, if any, and are subject to the terms established by the applicable insurance carrier or program.

Robinhood Care is not responsible for a carrier's premium billing system, payment processing system, payment deadlines, late-payment policies, reinstatement policies, or termination of coverage due to nonpayment.

You are responsible for making required insurance premium payments directly to the applicable insurance carrier or other authorized entity unless otherwise expressly agreed.

17. Cancellation and Termination

You may discontinue your use of Robinhood Care's Services at any time.

Robinhood Care may suspend or terminate access to website features or Services when reasonably necessary, including when:

- These Terms are violated;
- Fraudulent or unlawful activity is suspected;
- Security concerns arise;
- Required information is not provided;
- Services are discontinued; or
- Required by law or regulatory authorities.

Termination of your relationship with Robinhood Care does not automatically terminate an insurance policy.

Insurance policies must be cancelled, changed, or terminated according to the procedures established by the applicable insurance carrier or government program.

18. Disclaimers

To the maximum extent permitted by applicable law, the website and its content are provided on an “as available” and “as is” basis.

Robinhood Care does not warrant that:

- The website will always be available;
- The website will be uninterrupted or error-free;
- Information will always be current or complete;
- Communications will always be delivered without delay;
- Third-party systems will operate without interruption; or
- Any particular insurance product or service will be available.

Nothing in these Terms is intended to exclude or limit rights or protections that cannot legally be excluded or limited under applicable law.

19. Limitation of Liability

To the maximum extent permitted by applicable law, Robinhood Care LLC and its owners, employees, contractors, representatives, and service providers will not be liable for indirect, incidental, consequential, special, exemplary, or punitive damages arising from your use of the website or Services.

This may include losses arising from:

- Website interruptions;
- Delayed communications;
- Third-party systems;
- Insurance carrier decisions;
- Government eligibility determinations;
- Application processing delays;
- Coverage denials;
- Claims decisions;
- Provider network changes;
- Premium changes;
- Loss of coverage resulting from failure to pay premiums; or
- Information supplied incorrectly by the user or another third party.

Nothing in these Terms limits liability to the extent such limitation is prohibited by applicable law.

20. Indemnification

To the extent permitted by applicable law, you agree to defend, indemnify, and hold harmless Robinhood Care LLC and its owners, employees, contractors, representatives, and service providers from claims, liabilities, damages, losses, and expenses arising out of:

- Your violation of these Terms;
- Your misuse of the website or Services;
- Information you knowingly provide that is false or misleading;
- Your violation of another person's rights; or
- Your unlawful use of the website or Services.

21. Dispute Resolution

Before initiating formal legal proceedings, the parties agree to make a good-faith effort to resolve disputes by contacting Robinhood Care directly.

Nothing in this section prevents a consumer from exercising rights that cannot lawfully be waived.

Nothing in these Terms limits a consumer's right to contact or file a complaint with an appropriate governmental or regulatory agency.

22. Governing Law

These Terms are governed by the laws of the State of Texas, without regard to conflict-of-law principles, except to the extent federal law controls.

Any provisions that are required to be governed by federal law will be governed accordingly.

23. Changes to These Terms

Robinhood Care may update these Terms from time to time.

When changes are made, the updated version will be posted on our website with a revised "Last Updated" date.

Your continued use of the website or Services after an updated version becomes effective constitutes acceptance of the revised Terms, to the extent permitted by applicable law.

If a material change requires additional notice or consent under applicable law, Robinhood Care will provide that notice or obtain the required consent.

24. Severability

If any provision of these Terms is determined to be invalid, unlawful, or unenforceable, that provision will be interpreted or modified to the minimum extent necessary to make it enforceable, and the remaining provisions will continue in effect.

25. Entire Agreement

These Terms, together with the Robinhood Care Privacy Policy and any additional agreements or disclosures specifically applicable to particular Services, constitute the agreement governing your use of the website and Services, except where a separate written agreement expressly controls.

Insurance policies and official plan documents are separate contracts and control with respect to the insurance coverage they govern.

26. No Waiver

A failure by Robinhood Care to enforce any provision of these Terms does not constitute a waiver of its right to enforce that provision in the future.

27. Contact Information

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

For questions regarding these Terms & Conditions, please contact Robinhood Care using the information above.

28. Acknowledgment

By using the Robinhood Care website or Services, you acknowledge that:

- You have read these Terms & Conditions;
- You understand their contents;
- You agree to comply with these Terms;
- You understand that insurance coverage is subject to the applicable carrier or government program's official terms;
- You understand that submitting an application does not guarantee approval or coverage; and
- You understand that you are responsible for providing accurate and complete information.