

HORIZONS FINANCIAL HEALTH & WELLNESS SERVICE

POLICIES IN REGARD TO YOUR RIGHT TO PRIVACY

Horizons is committed to assuring the privacy of the Individuals and families who have contacted us for assistance. We realized the concerns and information you bring to us are highly personal in nature. We assure you that all information shared with us by you, both orally and in writing will be managed within all legal and ethical considerations and protocols. The following are examples of how the information you provide us may be used:

1. To assist us in providing the best service to you, our staff may seek supervision/consultation with professional colleagues within the agency. With your written authorization, we may consult with other resources in the community, where appropriate and necessary, to assist with the resolution of the issues you present to us.
2. For the purpose of evaluating our services, or gathering data that will be used to improve or design our programs, we may use aggregate data obtained from your case file. This information would not be used in any way that would personally identify you.
3. With your authorization, either verbal or written, Horizons, or its agents, may confirm with your creditors, if asked:
 - the date of your appointment, either pending or past
 - Information we receive from you on our applications or other forms, or which you provide verbally.
 - the outcome of the counseling session, which may include, but is not limited to, budget counseling, debt management, or referral for legal advice, and the details of the case plan we have developed for you.
4. For clients entering a debt management program, in addition to the above information, we may disclose the following information to creditors that are included in the plan:
 - Your address and home phone number (if listed), but not cell phone numbers.
 - Information regarding your debts including the names of your creditors, balances owed, and status of the account.
 - Your gross and/or net income.
 - Your living or household expenses
 - Personal information concerning your financial circumstances, but not your lifestyle or personal habits.
 - Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions, and credit card usage.
5. We will not disclose telephone numbers of your place of employment or cell phone numbers. Your place of employment will be verified only.
6. We restrict access to non-public, personal information about you to those employees, and agents of our agency, who need to know that information in order to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to safeguard your non-public, personal information.
7. In all other situations, your information may be released to appropriate individuals, agencies or other entities upon your written authorization, or when our staff has been served with a valid subpoena.
8. To ensure that we are in compliance with all regulations pertaining to the services we provide your file may be reviewed by the government agencies that regulate us, including, but not limited to, the U.S. Department of Justice, the Iowa Division of Banking, and the U.S. Department of Housing and Urban Development (HUD).
9. The use of "we" and "our" and "us" in this document means Horizons, its staff and designated agents.