



Cove Health

ADVOCACY AS A SERVICE

Privacy Policy

Effective: August 1, 2026 · Version 1.0

This Policy explains what we collect, why, who we share it with, and what control you have. It covers covehealth.net, app.covehealth.net, and all Cove Health services. It is incorporated into the Terms of Service.

1. Our regulatory posture — read this first

Cove Health is generally **not** a HIPAA covered entity and, in most engagements, **not** a business associate. You give us your records directly, as a consumer, and we act on your written authorization. That means your information with us is governed by this Policy, your Records Authorization, and applicable state consumer-health-data and data-security laws — **not by HIPAA's patient-rights framework.**

We say this plainly because the difference matters: HIPAA's access, amendment, and accounting rights run against your providers and your plan, not against us. Where we act as a business associate of a covered entity under a written agreement, that agreement controls for that data.

Regardless of how it is classified, we treat your records as sensitive health information and apply the protections described below.

2. What we collect

Category	Examples	Source
Account data	Name, email, password hash, mailing address, phone	You
Health and case data	Medical records, denial letters, EOBs, plan documents, diagnoses, medications, clinical history, prescriber details, your description of the issue	You; providers or plans you authorize us to contact
Insurance data	Plan name, member and group ID, claim numbers, coverage terms	You
Designated recipients	Names and contact details of plans, physicians, agencies, or benefits administrators you tell us to contact	You
Payment data	Billing address, last four digits, transaction history. Full card numbers are handled by our processor and never stored by us.	You, via processor
Communications	Emails, support tickets, in-product messages, call notes	You
Technical data	IP address, device and browser type,	Automatic

	pages viewed, timestamps, referring URL, cookie identifiers	
Marketing attribution	Creator link tags (utm_source, src) showing which post you arrived from	Automatic

Free denial checker. Your answers stay in your browser and are not transmitted to us unless you choose to start a case.

Sensitive information. Health and insurance data are sensitive categories under several state laws. We collect them only to provide the Services you request.

3. How we use it

- To review your case, assess merit, and draft and transmit advocacy correspondence
- To run AI-assisted analysis of your records against clinical guidelines, coverage criteria, and administrative precedent, with physician review of the result
- To create and manage your account, process payments, and administer your Membership
- To communicate with you about your case, billing, and service changes
- To operate, secure, debug, and improve the Services
- To detect and prevent fraud, abuse, and security incidents
- To comply with law, respond to lawful requests, and establish or defend legal claims
- To send marketing communications, where you have not opted out

Legal basis and limits. We use your health and case data only for the purposes above and as authorized by you. We do not use it to make decisions about your insurance, employment, credit, or eligibility for anything.

4. AI processing

Your records are processed by proprietary software and by third-party AI model providers under contract. Those contracts prohibit the provider from using your data to train their general-purpose models and require deletion on the schedule we set. A licensed physician reviews the output before any letter is signed or sent.

We do not use your identifiable records to train publicly available AI models. We may use de-identified and aggregated information — stripped of direct identifiers and processed so it cannot reasonably be used to identify you — to improve our own systems, measure quality, and publish statistics. We will not attempt to re-identify de-identified data and will contractually bind recipients not to.

You may request non-AI handling of your case by writing to info@covehealth.net; we may decline the case if we cannot reasonably accommodate it.

5. What we never do

- **We do not sell your personal information**, and we do not sell, share, license, or trade your health information for money or other valuable consideration.
- **We do not share your health information for cross-context behavioral advertising** or targeted advertising.
- We do not disclose your health information to your employer, your insurer, or anyone else except as you direct or as Section 6 permits.

6. Who we disclose it to

At your direction. The recipients you designate — your health plan, a treating physician, a government body, a workplace program — receive your correspondence and the supporting records needed to advance your matter. **You control this list.** We will not contact a party you have not designated except as required by law.

Service providers, under written contracts limiting them to our instructions: cloud hosting and storage, AI model providers, payment processing, email and messaging delivery, secure document transmission, error monitoring, analytics, and customer support tooling.

Physicians and contractors who review cases and sign letters, bound by confidentiality and professional obligations.

Legal and safety: to comply with law, subpoena, warrant, or regulatory demand; to enforce our Terms; to investigate fraud or a security incident; to protect the rights, safety, or property of any person; or where we reasonably believe disclosure is necessary to prevent serious harm.

Corporate transactions: in a merger, acquisition, financing, reorganization, or asset sale, subject to this Policy or notice of any material change.

7. Security

We use encryption in transit (TLS) and at rest, access controls limiting record access to personnel with a business need, authentication controls, logging and monitoring, vendor security review, and employee confidentiality obligations.

No system is perfectly secure. We cannot guarantee that your information will never be accessed without authorization, and you transmit it at your own risk. If a breach of unencrypted personal information occurs, we will notify affected individuals and regulators as required by Florida’s Information Protection Act and other applicable law.

Use a strong, unique password. Do not send records over unsecured email; use the in-product upload.

8. Retention

Data	Retained for
Case records and correspondence	5 years after case closure, supporting appeals, audits, and defense of claims
Account data	5 years after the account is closed
Billing and tax records	As required by law, typically 7 years
Technical logs	2 years
De-identified data	Indefinitely

We may retain information longer where required by law, or where it is subject to a litigation hold.

9. Your choices and rights

Everyone, regardless of state:

- **Access and correction** — request a copy of your information or correct inaccuracies
- **Deletion** — request deletion, subject to our need to retain records for legal, billing, and claim-defense purposes
- **Revoke authorization** — withdraw your authorization to contact recipients prospectively at any time
- **Marketing opt-out** — unsubscribe from marketing email; reply STOP to texts. We will still send transactional messages about your case and billing.
- **Close your account** — write to us

Submit requests to info@covehealth.net. We respond within 45 days, extendable once where permitted, and will verify your identity before acting. We will not discriminate against you for exercising a right.

State-specific rights. Residents of California, Colorado, Connecticut, Virginia, Texas, Oregon, Montana, and other states with comprehensive privacy laws additionally have rights to know the categories collected and disclosed, to data portability, to limit use of sensitive personal information, to opt out of sale, targeted advertising, and profiling with legal effects, and to appeal a denied request. **We do not sell or share personal information or use it for targeted advertising or profiling.** To appeal a denied request, reply to our decision with “Appeal”; we will respond within 45 days and, if we deny the appeal, tell you how to contact your state attorney general.

Washington, Nevada, and Connecticut consumer health data. Residents of these states have specific rights regarding consumer health data, including the right to withdraw consent to collection and sharing, and the right to have consumer health data deleted, including from backups on the schedule the law allows. **We do not sell consumer health data, and no valid authorization for sale will be sought.** Washington residents may exercise rights under the My Health My Data Act at info@covehealth.net.

Authorized agents may submit requests with proof of authority.

10. Cookies and tracking

We use strictly necessary cookies for authentication and security, and limited analytics cookies to understand site usage.

We do not place advertising or cross-site tracking pixels on pages where health information is entered or displayed — no third-party ad tag runs in the case portal. Creator link tags identify which post a visitor arrived from and carry no information about the visitor. Browser Global Privacy Control signals are honored as an opt-out of sale and targeted advertising where state law requires.

11. Children

The Services are not directed to children and we do not knowingly collect personal information directly from anyone under 18 as an account holder. **A parent or legal guardian may open an account and submit a minor's records on the minor's behalf.** That information is treated as health information under this Policy. If we learn a minor has created an account independently, we will close it and delete the data.

12. Where we operate

The Services are offered in the United States and information is processed here. If you access the Services from outside the United States, you consent to that processing.

13. Changes

This Policy is subject to change at Cove Health's sole discretion and is updated from time to time. We will post any revised Policy with a new effective date. For material changes affecting how we use or disclose health information, we will notify registered users by email or in-product notice before the change takes effect, and where consent is required by law, we will obtain it.

14. Contact

Cove Health · info@covehealth.net