

Move Health

Terms of Service · Version tos-2026-10-19 · Published October 19, 2026 · takes effect January 15, 2027
<https://movehealth.io/legal/terms/v/2026-10-19> · Fingerprint 185226e3

Move Health Terms of Service

Last updated October 19, 2026. Version tos-2026-10-19. For existing account holders, this version takes effect January 15, 2027; the prior version applies to them until then.

These Terms of Service ("Terms") are an agreement between you and Move Health, LLC, an Indiana limited liability company ("Move Health," "we," "us," or "our").

- **Part A (General Terms)** applies to everyone who visits www.movehealth.io or our related websites (the "Site").
- **Part B (Client Terms)** also applies if you create a HealthPlanner client account, or if you work with Move Health's licensed agents to review, compare, or enroll in health insurance or Medicare coverage (a "Client"). If Part A and Part B conflict, Part B controls for Clients.
- **Part C (Advisor Platform Users)** also applies if you use HealthPlanner as a financial advisor, firm administrator, or other user of a firm that is a Move Health customer (an "Advisor User"). If Part A and Part C conflict, Part C controls for Advisor Users.

Financial advisors and their firms. The relationship between Move Health and a customer firm is governed by the firm's Master Service Agreement with Move Health (the "MSA"). These Terms do not change the MSA. Part C governs only your own conduct as an individual Advisor User, and if Part C conflicts with the MSA, the MSA controls. Part B does not apply to Advisor Users.

PLEASE READ SECTION 15 CAREFULLY. IT REQUIRES MOST DISPUTES TO BE RESOLVED BY INDIVIDUAL ARBITRATION AND WAIVES CLASS ACTIONS AND JURY TRIALS.

Part A: General Terms

1. Who We Are

Move Health is a licensed insurance agency that provides healthcare planning, health insurance and Medicare education, and enrollment assistance. We also provide the HealthPlanner platform to financial advisors and their firms. Our offices are at 401 SE 6th St, Ste 205, Evansville, IN 47713.

2. Accepting These Terms

By using the Site, you agree to these Terms. If you create a HealthPlanner client account or engage our agents as a Client, you will be asked to agree to these Terms by checking a box or clicking a button, and that agreement applies to Part A and Part B. If you are an Advisor User, you will be

asked to agree the first time you sign in to HealthPlanner, and that agreement applies to Part A and Part C. If you do not agree, do not use the Site or our services.

3. Changes to These Terms

We may update these Terms from time to time. We will post the updated Terms with a new effective date. If you have an account and a change is material, we will notify you by email or in your account at least thirty (30) days before it takes effect. Your continued use of the Site or our services after a change takes effect means you accept the updated Terms. Changes do not apply to a dispute that arose before the change, and Section 15 may be changed only as described in that Section.

4. Privacy

Our Website Privacy Policy explains how we handle information collected through the Site. If you are a Client, our Client Privacy Policy explains how we handle the information you share with us as your insurance agency. If you are an Advisor User, our Advisors Privacy Policy explains how we handle your information and the client information you enter. They are available at movehealth.io/legal/privacy, movehealth.io/client/privacy, and pro.movehealth.io/advisor/privacy, and are incorporated into these Terms.

5. Electronic Communications and Signatures

You agree that we may provide notices, disclosures, agreements, and other communications to you electronically, by email, through your account, or by posting them on the Site, and that these satisfy any legal requirement that they be in writing. You agree that your electronic signature, checkbox, or click has the same effect as a handwritten signature.

6. Eligibility and Accounts

You must be at least 18 years old to create an account or use our client services. The Site is not directed to children under 13, and we do not knowingly collect personal information from them.

If you create an account, you agree to provide accurate information, keep your login credentials confidential, and notify us promptly of any unauthorized use. You are responsible for activity under your account. Accounts may not be transferred. We may suspend or close an account that violates these Terms or that we reasonably believe is being used fraudulently or unlawfully.

7. Acceptable Use

You agree not to:

- use the Site or our services for any unlawful purpose or in violation of these Terms;
- interfere with, damage, overburden, or disrupt the Site or the systems that run it;
- access the Site through automated means (such as bots or scrapers) or attempt to gain unauthorized access to any account, system, or data;

- reverse engineer, copy, or create derivative works from the Site, except as the law allows;
- submit false information, impersonate any person, or submit information about another person without authority to do so; or
- post or send content that is unlawful, harassing, defamatory, infringing, or unsolicited advertising.

If the Site offers interactive features such as messaging or chat, you are responsible for what you post. We may review, remove, or decline to post content at our discretion.

8. Intellectual Property

The Site, HealthPlanner, and their content, software, and design are owned by Move Health or its licensors and are protected by intellectual property laws. We grant you a limited, revocable, non-transferable license to use the Site and our services for your personal, non-commercial use under these Terms, or, for Advisor Users, as described in Part C. All rights not expressly granted are reserved.

9. Feedback

If you send us suggestions or feedback, we may use it without restriction or compensation to you.

10. Third-Party Sites and Services

The Site may link to third-party websites, including insurance carrier and government sites. We do not control and are not responsible for their content or practices. Your use of them is governed by their own terms and privacy policies.

11. Disclaimers

THE SITE AND ITS CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE." TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. General information on the Site is educational and is not medical, legal, tax, or investment advice. It is not a recommendation of any specific plan; plan recommendations are made only by our licensed agents based on your circumstances.

12. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, MOVE HEALTH WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS OR DATA, ARISING FROM YOUR USE OF THE SITE. OUR TOTAL LIABILITY FOR ANY CLAIM ARISING FROM YOUR USE OF THE SITE WILL NOT EXCEED ONE HUNDRED DOLLARS (\$100). Some jurisdictions do not allow these limitations, so they may not apply to you. Nothing in these Terms limits liability that cannot be limited by law, including liability for our gross negligence or willful misconduct, or any duty we owe you as your licensed insurance agent under applicable insurance law.

13. Indemnification

You agree to indemnify and hold harmless Move Health and its officers, employees, and agents from third-party claims arising from your violation of these Terms or of law, or from content you submit.

14. Termination

We may suspend or end your access to the Site at any time if you violate these Terms. Sections that by their nature should survive (including Sections 8, 11 through 13, 15, 16, and 17, Part B's provisions on records and ongoing service, and Part C's provisions on client information and confidentiality) will survive.

15. Dispute Resolution: Arbitration and Class Action Waiver

Informal resolution first. Before starting arbitration, you and we agree to try to resolve any dispute informally for at least thirty (30) days after written notice to the other (to us at legal@movehealth.io).

Binding individual arbitration. Any dispute arising out of or relating to these Terms, the Site, or our services will be resolved by final and binding arbitration before a single neutral arbitrator, administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules, except that either party may bring an individual claim in small claims court. The Federal Arbitration Act governs this Section. The AAA rules determine how fees are allocated, and we will pay any fees the AAA rules require a business to pay. The arbitration may take place in your county of residence or by video, at your choice.

Class action and jury waiver. You and we may bring claims only individually, and not as a plaintiff or class member in any class, collective, or representative proceeding. The arbitrator may not consolidate claims of more than one person. **YOU AND WE WAIVE ANY RIGHT TO A JURY TRIAL.**

Opt-out. You may opt out of this Section 15 by emailing legal@movehealth.io within thirty (30) days after you first accept these Terms, stating your name and that you opt out of arbitration.

Changes to this Section. If we make a material change to this Section, it will not apply to any dispute of which we had notice before the change.

16. Governing Law and Venue

These Terms are governed by the laws of the State of Indiana, without regard to conflict of laws principles, except that the Federal Arbitration Act governs Section 15. For any matter not subject to arbitration, the state and federal courts located in Vanderburgh County, Indiana have exclusive jurisdiction, unless the law of your state of residence requires otherwise.

17. General

These Terms (together with the documents they incorporate) are the entire agreement between you and Move Health about their subject matter. If any provision is unenforceable, the rest remains in effect. Our failure to enforce a provision is not a waiver. You may not assign these Terms without our consent; we may assign them in connection with a merger, acquisition, or sale of assets. Except as described in Part B, these Terms do not create a partnership, joint venture, employment, or agency relationship.

Part B: Client Terms

18. Our Role as Your Insurance Agency

When you work with Move Health as a Client, Move Health acts as your insurance agency. Our agents are licensed in the states where they help you. When you enroll in a plan with our help, Move Health or its licensed agent may be listed as your agent or broker of record for that coverage.

We help you understand your options; you make the final decision about whether and in what to enroll. Your coverage itself is provided by the insurance carrier or government program, under the terms of your plan documents (such as the Evidence of Coverage), and not by Move Health.

19. Cost to You and How We Are Paid

Move Health does not charge you a fee for our healthcare planning or enrollment assistance. Move Health may receive compensation from insurance carriers when you enroll in a plan through us. Our agents are salaried and are not paid commissions that depend on which plan you choose. Any premiums are paid to your carrier, not to Move Health.

20. Your Financial Advisor

If a financial advisor or their firm referred you to Move Health or invited you to HealthPlanner ("your Advisor"):

- **Your Advisor's firm pays Move Health** a subscription for HealthPlanner and our services.
- **Your Advisor is not Move Health's agent** and does not sell insurance on our behalf. Insurance recommendations come only from Move Health's licensed agents.
- **Sharing with your Advisor.** Information your Advisor entered about you is already available to your Advisor. You authorize Move Health to share with your Advisor the additional HealthPlanner information about you that your Advisor needs to support your overall financial planning, including cost estimates, plan comparisons, the coverage you select, and your enrollment status. We share health details, such as your prescriptions, providers, and health needs, with your Advisor only if you give a separate authorization, by electronic signature or verbally on a recorded call with our agent. You may withdraw this authorization at any time by contacting us, which will limit what your Advisor can see going forward.

- **If your Advisor's relationship with Move Health ends**, we will continue to service your coverage as your agent unless you choose another agent.

21. Medicare and Coverage Disclosures

- Move Health is not connected with or endorsed by the United States government or the federal Medicare program.
- We may not offer every plan available in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.
- Eligibility, enrollment, coverage, benefits, premiums, subsidies, and claims are determined by the applicable carrier, Medicare, the health insurance marketplace, or other program, not by Move Health. We do not guarantee that you will be enrolled in or approved for any plan.
- Cost estimates, projections, and comparisons in HealthPlanner are estimates based on the information available to us and the information you provide. Your actual costs may differ.
- Nothing we provide is medical advice. Talk with your healthcare provider about your medical care.

22. Calls, Texts, and Recordings

Consent to contact. If you give us your phone number and separately agree when you create your account or request help, you consent to receive calls and text messages from Move Health at that number about your healthcare planning, coverage, and enrollment, including calls and texts made using automated technology or prerecorded or artificial voice messages. Your consent is not a condition of purchasing any product or service. Message and data rates may apply. Reply STOP to stop texts, or tell us in any reasonable way that you want to stop calls. We honor do-not-call requests.

Call recording. Calls with our agents are recorded, including as Medicare rules require for many calls about Medicare plans. By continuing a call after being told it is recorded, you consent to the recording. We keep recordings as long as the law requires.

23. Your Responsibilities

You agree to give us accurate and complete information, including about your current coverage, health needs, providers, and medications as relevant to your planning, and to tell us about changes. You are responsible for reviewing your plan documents, paying your premiums to your carrier, and meeting enrollment deadlines. If you share information about other members of your household, you confirm that you are authorized to do so.

Information on applications must be complete and accurate. Inaccurate or incomplete information can lead to denied claims, changes to premiums or subsidies, or cancellation of coverage by the carrier or program. Move Health is not responsible for those outcomes when they result from information you provided.

24. Authorization to Act on Your Behalf

When you ask us to help with coverage, you authorize Move Health and its licensed agents to:

- communicate with insurance carriers, Medicare, the health insurance marketplace, and related programs about your coverage and applications;
- obtain information about your current coverage, plan options, and enrollment status, and, where you permit, your prescriptions and providers, to support your planning;
- prepare and submit applications and enrollment requests that you have reviewed and approved; and
- serve as your agent or broker of record for coverage you obtain through us.

Some actions require a specific form, signature, recorded verbal authorization, or documented consent, such as a Medicare Scope of Appointment, an enrollment application, or the consent required before an agent helps with a health insurance marketplace application. We will ask for those separately, and these Terms do not replace them. You may limit or withdraw this authorization at any time, except for actions already taken.

25. Your HealthPlanner Account

If your Advisor set up your account or entered information about you before inviting you, your Advisor can see the information they entered. What your Advisor can see of the information you add, and of our work with you, depends on the authorization in Section 20, which you can withdraw at any time.

Your account is yours. If you stop working with your Advisor, or your Advisor's firm stops working with Move Health, your Advisor's access ends, and you can keep your account and continue working with us directly.

26. Household Members

Each adult household member who wants their own coverage reviewed or enrolled should have their own account or give us their consent directly, because Medicare and most coverage decisions are made individually. You may enter information about dependents you are legally responsible for.

27. Your Records and Ongoing Service

We keep records of your planning and enrollment as required by insurance and Medicare rules and as needed to continue servicing your coverage, as described in our Client Privacy Policy. You may choose a different agent or broker at any time by contacting us or your carrier, and we will stop servicing your coverage when that change takes effect.

Part C: Advisor Platform Users

28. Who Part C Covers and Its Relationship to the MSA

Part C applies to each Advisor User. Your access to HealthPlanner is provided under your firm's MSA with Move Health (your "Firm"). Your access ends when your Firm's access ends or your Firm removes you. The MSA governs the relationship between Move Health and your Firm, including fees, service commitments, data ownership, and liability, and it controls over Part C if they conflict. Part C does not make you personally responsible for your Firm's obligations under the MSA. It governs your own use of HealthPlanner.

Subject to these Terms and your Firm's MSA, Move Health grants you a limited, non-transferable right to use HealthPlanner for your Firm's internal business purposes during the time your Firm authorizes you to use it.

29. Your Account

Your login credentials are for you alone. Do not share them or let anyone else use your account. Use any security features we provide, such as multi-factor authentication, and tell us and your Firm promptly if you believe your account has been used without authorization. If you are a Firm administrator, you are responsible for adding only authorized users and for removing users promptly when they leave your Firm or no longer need access.

30. Client Information You Enter

- Enter information only about clients you or your Firm are authorized to serve, and only for their planning.
- Before you enter a client's information, make sure the client has received the notices and given the consents your Firm's policies and the law require, including informing the client that Move Health, a licensed insurance agency, will receive the information and may contact them.
- Enter only the information HealthPlanner asks for, and keep it accurate.
- Do not download, copy, or share client information or HealthPlanner reports except for that client's planning and as your Firm permits.

31. Insurance Recommendations and Licensing

Insurance recommendations and enrollment through HealthPlanner are provided by Move Health's licensed agents. Unless you hold the required insurance licenses and are acting within them, you will not solicit, sell, or recommend specific insurance plans, or present HealthPlanner outputs as your own insurance recommendation. You will use Move Health's name and materials only as Move Health approves, including any materials about Medicare plans.

32. Acceptable Use and Confidentiality

In addition to Section 7, you will not use HealthPlanner to build or support a competing product or service, and you will not share HealthPlanner, its reports, pricing, or other non-public information outside your Firm, except sharing a client's own reports with that client. Non-public information about HealthPlanner and Move Health is confidential, and you will protect it with reasonable care during and after your use of HealthPlanner.

33. Activity Records

We keep records of activity in HealthPlanner, such as sign-ins, data entry, and report views, for security, compliance, and support. Your Firm's administrators may be able to see activity under their Firm's account, including yours.

34. Suspension and Ending Access

We may suspend your access if we reasonably believe you have violated Part C, your account is compromised, or suspension is needed to protect clients, the platform, or our compliance. Where we can, we will notify you or your Firm. When your access ends, Sections 30, 32, and 33 continue to apply to the information you accessed.

Contact

35. Contact Us

Move Health, LLC, 401 SE 6th St, Ste 205, Evansville, IN 47713. Questions about these Terms: product@movehealth.io. Legal notices and arbitration opt-outs: legal@movehealth.io.