BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 2011

Updated November 2026

Your Data Rights in Plain English

Ohio and the federal picture — what the law actually gives you, and how to use it

Tech Made Simple. Service Made Personal.

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1 The Short Version

People often ask what rights they actually have over the information companies collect about them. It is a fair question with a genuinely confusing answer, because there is no single, tidy law that covers it all. Here is the whole picture in a nutshell.

- There is no single American privacy law that gives everyone sweeping control over their data. The rules are a patchwork.
- Ohio, as of 2026, has not passed a broad consumer privacy law. It handles data in pieces, such as a law requiring companies to tell you about a breach.
- The federal government also works in pieces, with separate laws for credit reports, health records, and bank information.
- A growing number of other states have passed strong rights — and because companies find it simpler to treat everyone alike, you often benefit from those rights even here in Ohio.

> **GOOD TO KNOW**
>
> This guide explains the rights you have. A companion guide walks through actually sending a request to see or delete your data. And as always, this is general information, not legal advice — check the official sources it points to for your own situation.

2 Why There Is No Single Privacy Law

It surprises many people to learn that the United States has never passed one broad national privacy law of the kind some other countries have. Instead, protections grew up one industry at a time, usually after a particular problem drew attention. The result is a quilt of rules rather than a single blanket.

That is why the answer to "what are my rights?" depends so much on which kind of information you mean. Your medical records, your credit report, and your shopping habits are each governed by different rules, or in some cases by very little at all.

- No single federal law covers all personal data.
- Separate laws cover credit, health, and finance.
- States have begun filling the gaps on their own.
- The picture keeps changing year to year.

3 Where Ohio Stands in 2026

Let me be straight about our own state, because there is a lot of confusion online. As of 2026, Ohio has not enacted a broad consumer data-privacy law that would give residents general rights to access, delete, and opt out the way some states have. Ohio instead regulates data by sector, addressing specific issues one at a time.

You may read claims online that Ohio already has such a law — those are not accurate as of this writing. A broad bill, sometimes called the Ohio Personal Privacy Act or the Ohio Privacy Act, has been proposed more than once but has not become law.

Saying Ohio lacks a broad law does not mean Ohioans have no protections. Several specific rules apply, and they matter in everyday life.

- A data-breach notification law requires companies to tell affected Ohio residents when their information is exposed, generally within a set number of days.
- The 2018 Ohio Data Protection Act offers businesses a cybersecurity "safe harbor" if they follow recognized security practices; it is aimed at businesses, not a list of consumer rights.
- General consumer-protection law still forbids unfair and deceptive business practices.

> **WATCH OUT**
>
> Laws change, and a bill can pass after this guide is written. For the current status, check the Ohio Attorney General's office and the Ohio Legislature's own website rather than trusting a random article.

4 The Breach-Notification Right, Explained

The breach-notification law is the Ohio protection you are most likely to see in action, usually as a letter in the mail that begins "We are writing to inform you of a data security incident." It is easy to toss aside, but it is worth reading. The law exists so that companies cannot quietly sit on bad news while your exposed information is misused. Being told promptly is what lets you change a password or watch your accounts before trouble starts. When one arrives, work through these steps.

1. Read the letter to see exactly what information was exposed.
2. Change the password for that account, and anywhere you reused it.
3. Turn on two-step verification if you have not already.
4. Accept any free credit monitoring the company offers.
5. Watch for scam messages that use the leaked details to sound real.

5 The Federal Picture, One Piece at a Time

The federal government protects personal information through several targeted laws rather than one broad one. You do not need to memorize them, but knowing they exist helps you understand which rights you can lean on in a given situation. Think of these as separate doors, each opening onto a specific kind of information.

What is covered	The law
Credit information	The Fair Credit Reporting Act
Health information	The law known as HIPAA
Bank and financial privacy	The law known as GLBA
Children under 13	A law called COPPA
Unfair and deceptive practices	The Federal Trade Commission Act

Unwanted calls and texts	Telemarketing rules and the national Do Not Call list
Commercial email	Rules requiring a working way to unsubscribe

6 Your Credit-Report Rights

The strongest everyday federal rights most people have concern their credit. Under the Fair Credit Reporting Act, you have real, usable tools that cost nothing, and they are the backbone of protecting yourself against identity theft.

- You can get your credit reports for free and review them.
- You can dispute information you believe is wrong and have it investigated.
- You can freeze your credit for free, blocking most new accounts in your name.
- A company that uses a report to deny you must tell you and name the source.

GOOD TO KNOW

These credit rights are so useful that they have their own guides in this series — one on freezing your credit, and one on fraud alerts and your free reports. They are the first place I send worried neighbors.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 Your Health-Record Rights

Health information carries some of the clearest protections, under the law most people know as HIPAA. It governs how doctors, hospitals, and insurers handle your records, and it gives you rights many folks never use.

- You can get a copy of your own medical records.
- You can ask for corrections to mistakes in them.
- You can learn, in many cases, who your information was shared with.
- Providers must take care to keep your records confidential.

WATCH OUT

HIPAA covers doctors, hospitals, and insurers — not every app. A health or fitness app you download on your own is often outside HIPAA, so read what it says it does with your information before trusting it.

8 Your Financial-Privacy Rights

Banks, credit unions, and other financial companies operate under their own privacy rules, under the law known as GLBA. This is the reason you receive those dense "privacy notice" pamphlets from your bank once a year. Buried in that pamphlet is often a genuine choice: the right to opt out of having some of your information shared with certain outside companies. Most people throw the notice away unread, which quietly leaves the default sharing in place.

TIP

Next time your bank's annual privacy notice arrives, look for the opt-out section. Exercising it can reduce how widely your financial information travels, and it takes only a few minutes.

9 Calls, Texts, and Email

Two more federal laws shape the nuisance side of privacy: the rules around unwanted calls and texts, and the rules around commercial email. They are not perfect, but they give you footing to push back. The law provides the backing; the practical opt-out lists are how you put it to work in daily life.

- Telemarketing rules restrict certain unsolicited calls and texts, and support the national Do Not Call list.
- Commercial email must offer a way to unsubscribe and must honor it, generally within a short window.
- Robocall rules have tightened in recent years, including around artificial-voice calls.

The unsubscribe rule is one you can put to work every single day. Look for the "unsubscribe" link, usually at the very bottom of a marketing email. Using it on mail from real companies you recognize genuinely reduces the flow. But do not click unsubscribe on obvious spam from unknown senders — clicking links in true spam only confirms your address is live.

> **TIP**
>
> When in doubt, use your email program's "junk" or "spam" button rather than a link inside the message. That teaches your inbox to filter the sender without confirming your address.

10 How Other States' Laws Help You

Here is a genuinely encouraging piece of the picture. Even though Ohio has not passed a broad privacy law, a growing number of other states have — California was first, and others have followed. Those laws give their residents the right to see, delete, and stop the sale of their personal information.

So why does that help an Ohioan? Because many national companies find it simpler to offer the same privacy choices to every customer than to sort out who lives where. When you see a "Do Not Sell or Share My Personal Information" link, it very often works for you too.

You will notice companies choose their words carefully, insisting they do not "sell" your data even as they "share" it widely. Some state laws gave the word "sell" a precise legal meaning, so companies parse it closely. For your purposes, the distinction rarely matters. Whether money changes hands or not, the practical question is whether your information leaves the company's hands, and the opt-out

links generally cover both cases.

WATCH OUT

Do not get tangled in the wording. If a page offers any way to limit, opt out, or "do not sell or share," use it. The result matters far more than the label.

11 The Rights You Most Commonly Have — and Their Limits

Pulling the threads together, here are the rights you can most often actually use, whether they come from federal law, another state's law extended to everyone, or a company's own policy.

- The right to see what a company holds about you.
- The right to ask that it be deleted, within limits.
- The right to opt out of the sale or sharing of your information.
- The right to correct information that is wrong.
- The right to be told about a breach that exposed your data.

It is only fair to be honest about where these rights stop, so you are not disappointed when a request does not do everything you hoped.

- Deletion often does not cover information a company must keep by law, such as certain financial or tax records.
- Public records remain public and cannot simply be erased on request.
- A company may need to verify who you are before acting, which is reasonable.
- Some small companies may fall outside a given law entirely.

GOOD TO KNOW

The realistic goal is meaningful reduction and real transparency, not a perfect erasing of your existence from every database. Within those bounds, these rights are genuinely worth using.

12 Scams That Hide Behind "Your Rights"

Unfortunately, the language of privacy rights has itself become bait for scammers. A message claiming you must "verify your identity to exercise your privacy rights" can be a trap to collect the very information you are trying to protect. The same caution applies to anyone who phones offering to "remove you from the internet" or "enforce your privacy rights" for a fee out of the blue. Legitimate help does not arrive as a cold call demanding payment and urgency.

> **WATCH OUT**
> Never start a data-rights request by clicking a link in an unexpected email or text. Go directly to the company's own website and find its privacy page yourself. A legitimate right never requires you to act on a surprise message in a hurry.

13 A Guided Example — Asking What a Company Has

Rights can feel abstract until you watch one in action. Say a store you shop at online seems to know a great deal about you, and you would like to see what it has on file. You scroll to the bottom of the store's website and look for a link that says something like "Your Privacy Choices," "Privacy Rights," or "Do Not Sell or Share My Personal Information." That link leads to a form or a set of options. Here is how it usually goes, start to finish.

1. Find the privacy link at the bottom of the company's own website.
2. Choose the option to access or see your data.
3. Verify your identity when asked.
4. Wait the stated period, often up to about forty-five days.
5. Review what they send, and follow up with a deletion request if you wish.

GOOD TO KNOW

Many companies honor these requests for everyone, not only residents of states with privacy laws. It never hurts to ask, and the worst case is a polite no.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

14 After a Breach — Free Monitoring vs a Freeze

After a company is breached, it often offers affected customers a stretch of free credit monitoring as a goodwill gesture, and sometimes as part of a settlement. Accepting is usually fine and costs you nothing, but it is worth understanding the difference between monitoring and a freeze. Monitoring watches and alerts you after something happens; a freeze actually blocks most new accounts before they can be opened. The free monitoring is a helpful extra, not a substitute for the stronger, free freeze.

- Sign up for the free monitoring if it is genuinely from the breached company; verify through official channels, not a surprise email.
- Do not pay to "upgrade" unless you have weighed it carefully.
- Freeze your credit as well — it is free and it is the stronger protection.
- Keep watching your own statements regardless; no service replaces a careful eye.

WATCH OUT

Scammers send fake "your free monitoring is ready, confirm here" messages after well-known breaches. Go to the official enrollment site named in the company's mailed letter rather than clicking a link in an email.

15 Special Cases Worth Knowing

A few situations come up often enough among my neighbors to deserve their own notes.

Students and school records

A federal law protects the privacy of student records held by schools. Parents can generally review their child's education records and ask to correct ones they believe are mistaken, and schools must have permission before sharing most records, with some exceptions. These rights transfer to the student once they turn eighteen or enter college. If you run into trouble getting records corrected, the school district and the federal Department of Education are the places to turn.

Helping as a patient's caregiver

Health-privacy law both protects the patient and allows for help, when it is set up properly. A patient can give written permission for a provider to share information with a named caregiver, and a formal health-care power of attorney grants broader authority to act for someone. Without permission, a provider may be limited in what it can share, even with close family. Setting up these permissions in advance, while everyone is well, spares a great deal of frustration later.

Insurance and your information

Insurance companies collect and share a surprising amount of information, some of it through industry databases most people have never heard of. You can often request a report of the claims history insurers have on file about you, dispute errors in it, and use financial-privacy rules to limit some sharing. Mistakes can quietly raise your rates, so an occasional check is worthwhile, much like reviewing your credit report.

Government data and your benefits

Agencies like Social Security and Medicare hold sensitive records and are frequent subjects of impersonation scams. Setting up your official online account yourself keeps a scammer from doing it in your name. Guard your Medicare and Social Security numbers like a bank account number.

WATCH OUT

A caller claiming to be from Social Security or Medicare, warning that your number is "suspended" and demanding action, is a scam. These agencies do not operate that way. Hang up and, if unsure, call the agency back at its official number.

16 A Note for Small-Business Owners

Some of my neighbors run small businesses and wonder what these rules mean from the other side of the counter. The honest answer is that it depends on your size, your industry, and where your customers live.

- Handling credit, health, or financial information brings specific federal duties.
- Customers in other states may bring those states' privacy rules into play.
- Good security practices can matter under Ohio's safe-harbor law.
- Being honest in your privacy promises keeps you clear of deceptive-practice rules.

GOOD TO KNOW

This is exactly the kind of question worth taking to a qualified attorney, because the stakes and the specifics vary so much. The practical technology side I can help with; the legal questions deserve a professional.

17 Everyday Habits That Keep You in Control

Beyond the big rights, a few small habits quietly put the power back in your hands.

Read a privacy policy without the headache

Privacy policies are long and dense, and nobody reads them in full — including the people who write them. You do not need to. A few targeted glances tell you most of what matters in a couple of minutes.

1. Use your browser's find feature to search the page for the word "sell" or "share."
2. Look for a section headed "Your choices" or "Your rights."

3. Check whether there is an opt-out link, and use it.
4. Note whether they share with "third parties" for advertising.

A plain word about consent

You will hear a lot about consent — the idea that companies need your agreement to use your information. In practice it is often far weaker than it sounds, because it is buried in long terms you accept with a single tap. That is not a reason to feel foolish; it is a reason to lean on the opt-out tools rather than trusting that you never agreed to something.

Treat any pre-checked box or "by continuing you agree" line as a prompt to look for the opt-out, not as the end of the story.

Keep your own copies of key documents

When you hold your own organized copies of the records that matter, you are never at the mercy of a company's slow response. Keep recent copies of your credit reports, your insurance policies and claims records, and important medical records and your medication list — ideally both on paper and in a protected digital place. A tidy folder is also a gift to the family who may one day need to find it.

When a company ignores you

Sometimes you exercise a right and nothing happens. You are not without recourse. Keep a record of what you asked, when, and how; follow up once in writing; and if still ignored, file a complaint with the Ohio Attorney General or the Federal Trade Commission — the Consumer Financial Protection Bureau also takes credit complaints. Companies generally pay more attention once a complaint is on file, and filing one costs nothing and needs no lawyer.

Opting out of data brokers

Some states have begun passing laws aimed squarely at data brokers, requiring them to register and, in at least one state, letting residents request deletion across many brokers at once. Ohio has not adopted such a system as of 2026, so the reliable path here is the free, site-by-site opt-out covered in the data-broker guides, or a paid service that does it for you. The direction of travel is toward more control, not less.

18 Where to Check the Current Rules

Because this area changes often, the most valuable habit is knowing where to look for the current, official answer rather than relying on any single article, including this one. Year by year, more states pass privacy laws and more companies offer broad opt-out choices, so the tools keep improving — it is wise to use the good ones today while keeping a casual eye on the news.

- The Ohio Attorney General's office — for Ohio consumer protections and scam alerts.
- The Federal Trade Commission's consumer site — for plain-English explanations of federal rights.
- A company's own privacy page — for the specific choices it offers.
- The Ohio Legislature's website — to see whether a new privacy bill has actually passed.

> **GOOD TO KNOW**
> Official government sites end in a familiar way and do not pressure you or ask for payment to explain your rights. When in doubt, those are the sources to trust.

19 Common Questions, Answered Plainly

Does Ohio let me demand a company delete my data?

Not through a broad Ohio law, as of 2026. But many companies honor deletion requests for everyone, so it is often worth asking anyway.

Is my information protected because I never agreed to share it?

Not reliably. Much data collection happens through public records and fine-print agreements, which is why the opt-out tools matter so much.

Can I sue a company for having my data?

Generally not just for having it. Specific laws allow action in specific situations, which is a question for a lawyer, not a guide.

Is this guide legal advice?

No. It is general, plain-English information to help you understand the landscape and find the official sources that apply to you.

20 You Have More Footing Than You Think

The law in this area is a patchwork, and Ohio's corner of it is still thin. But put the pieces together and you have more footing than the confusion suggests: real credit rights, real health and financial protections, breach notices that keep you informed, and opt-out tools that reach you through other states' laws. Understanding your rights is the foundation; using them is the house you build on it.

- Your credit-report rights power the credit freeze and fraud alerts.
- Other states' laws power the "Do Not Sell or Share" links.
- The breach-notification law is what prompts you to change a password in time.
- Simply knowing your rights makes you far harder to frighten or fool.

> **GOOD TO KNOW**
>
> You will not find one magic law that does it all, and you do not need one. You need to know what you have and to use it, calmly and a little at a time. If you would like help turning any of these rights into action — a request, a freeze, a bank opt-out — that is just the sort of thing I am glad to sit down and do with you, in plain English and with no rush.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
Know the big picture	No single U.S. privacy law; rights are a patchwork of federal, state, and company policies.
Ohio in 2026	No broad consumer privacy law yet; you do get breach notices and sector protections.
Your strongest tools	Free credit reports, disputes, and a free credit freeze under federal law.
Use the opt-out links	"Do Not Sell or Share" pages often work for everyone, thanks to other states' laws.
See or delete your data	Use the privacy link at the bottom of the company's own site; verify your identity when asked.
Check official sources	Ohio Attorney General and the FTC consumer site — not random articles.
If a company ignores you	Document it, follow up in writing, then complain to the Ohio AG, FTC, or CFPB — free.
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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