



## **Producers Advisory Committee June 17, 2013**

### **Recommendations for requirements all brokers selling coverage in DC Health Link must meet:**

The DC Health Benefit Exchange Authority is taking an open door approach to brokers selling qualified health plans in DC Health Link.

- Brokers must hold a resident or non-resident license in the District of Columbia.
- Brokers must register with the DC Health Link and successfully complete training as required.
- Brokers must be contracted or appointed with all health insurance carriers who offer their products in DC Health Link, and carriers shall accept such contracts and appointments from brokers that meet their licensure and insurance requirements. The objective of this requirement is:
  1. Consumer protection and program integrity - errors and omissions coverage is a broker requirement of appointment with carriers in the District market;
  2. Knowledge of qualified health plans – carriers will be in contact with and know all brokers participating in DC Health Link and will promote education of their specific health plan offerings with those brokers;
  3. Protection from real or perceived steorage – brokers will have a relationship with and knowledge of all carriers and their plans.This requirement shall be implemented in a manner to meet these objectives as feasible and creating the least burden on brokers and carriers.

### **Recommendations on Training:**

- Training for resident producers should cover:
  - (1) ACA reforms and the market structure and rules for non-group and small-group insurance,
  - (2) Eligibility rules for Premium Tax Credits and Cost-Sharing Reduction subsidies and small business tax credits,
  - (3) Eligibility and referral protocols for Medicaid and the DC Healthcare Alliance,

- (4) Application of the individual responsibility requirement as it relates to small businesses,
- (5) SHOP eligibility and rules and the employer responsibility requirement,
- (6) How to use DC Health Link, including the broker portal, to serve clients, to share resources, and to enroll clients in qualified health plans in the Exchange,
- (7) Appeals rights and processes for individuals and small groups,
- (8) Procedures and contacts for referrals, and
- (9) District specific policy and information from general training in 1-8.

- Training for non-resident producers who are certified to sell in another state-based exchange or a federally-facilitated exchange should have training that covers District specific policies from the general training categories of 1-8 for resident brokers.
- Producer training requirements for DC Health Link should fulfill continuing education (CE) requirements currently in place for licensure, to the extent feasible.
- Training costs should not be a barrier to producers selling coverage through the exchange.
- Resident, non-resident, and any additional annual training should be available on-line and may also be offered in person, to the extent feasible. Such training should utilize existing distribution channels including third party administrators, wholesalers, and general agents where feasible.
- Ongoing training will only be required if District or federal policy or IT changes necessitate it. If needed, such training should fulfill continuing education requirements, to the extent feasible.