

District of Columbia Health Benefits Exchange (DC HBX)
Insurance Subcommittee
FAQ: Agents and Brokers (Producers) and the DC HBX
October 2012

1. Will producers be able to work with small businesses and individuals in the District's Exchange?

- Yes. Producers will be able to provide the same services to individuals and small businesses in the Exchange as they do today.
- The success of the DC HBX, especially the small group market, will rely on the expertise and employer relationships that producers have cultivated throughout their careers.
- Producers will have the ability to access the DC HBX to get information on available plans and to directly enroll clients in plans through the HBX.
- The DC HBX Executive Board and Insurance Subcommittee are working with stakeholders to define exactly how producers will interact with the DC HBX. We encourage all producers to join our regular stakeholder meetings to discuss appointment and compensation in the Exchange.

2. What is the role of Navigators and will they replace the role of producers in the DC HBX?

- Navigators and producers will largely provide different functions and serve different populations in the District's Exchange, with distinct roles for each.
- Mandated by the Affordable Care Act (ACA), Navigators will help individuals and some small groups understand their health insurance options in the District's Exchange.
- Additional information on the District's Navigator program can be found in the Operations Subcommittee Navigator recommendations on the health reform website [here](#).
- Under the ACA, Navigators cannot be licensed producers and cannot be paid a commission.
- Navigators will be prohibited from engaging in the functions of producers- the sale, solicitation, or negotiation of health insurance plans.
- The District envisions Navigators working with historically underserved groups who may not have much understanding of the commercial health insurance market to educate them so they can make informed decisions on the selection of health insurance.

3. How will producers interact with the DC HBX?

- The District's IT blueprint calls for producers to have a specific log-on to the DC HBX so that they can perform their traditional functions.
- Producers will be able to:
 - Compare price, quality, and network information for all small group and individual health insurance plans available in the District;
 - Access validated insurance plan information;
 - Sign up employers to purchase coverage through the DC HBX;
 - Input employee information to develop quotes for small group insurance plans; and
 - Facilitate the enrollment of employees and individuals into QHPs through the DC HBX.

4. How will sales made through the DC HBX be credited to the appropriate producer?

- Producers will be given a unique ID number upon registering for the DC HBX.
- This unique ID number will be used by the DC HBX and carriers to track activities and transactions and to assign credit for sales.
- The producer will have to be logged into the system to initiate the sale process for an individual or small business.
- If an employer or an individual initiates the process and they have a producer they would like to continue working with, the system will provide the option for inputting a producer's ID number for credit to be assigned.

The DC HBX Executive Board and all District agencies implementing the DC HBX encourage producers to participate in public meetings and working groups that occur no less than every other week. There are several operational issues and policies that must be formalized and finalized including producer compensation, carrier appointments, and DC HBX-specific training.

If you have any additional questions or would like to sign up for updates and meeting notices, please visit healthreform.dc.gov or contact Brendan Rose (Brendan.Rose@dc.gov) or Andre Beard (Andre.Beard@dc.gov).