



Securing A Healthier Future for the District of Columbia

Producers (Insurance Agents & Brokers)

Frequently Asked Questions

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

A. Yes. Producers will be able to provide the same services to individuals and small businesses in the District's Health Benefit Exchange (HBX) as they do today. The success of the 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 HBX to get information on available plans and to directly enroll clients in plans through the District's Exchange.

The HBX Executive Board and the Mayor's Health Reform Implementation Committee (HRIC) Insurance Subcommittee are working with stakeholders to define exactly how producers will interact with the District's Exchange. We encourage all producers to join our regular stakeholder meetings to discuss appointment and compensation in the Exchange. To sign up for updates, visit www.dchbx.com

Q. What are Navigators?

A. Navigators, a requirement of the Affordable Care Act, are individuals and organizations that assist small businesses and individuals understand their health insurance options once the individual mandate begins in 2014. They also assist with enrollment in Qualified Health Plans through the Health Benefit Exchange.

Navigators are not the same as licensed producers and cannot be paid by commission from insurance companies, but they will likely be licensed by the Department of Insurance, Securities and Banking and receive compensation through a grant program run by the District's HBX.

The HBX is currently working to design a Navigator Program that meets the needs of District residents, including providing support to historically underserved groups who may not have experience purchasing commercial health insurance.

Navigators will be prohibited from engaging in the functions of producers—to sell, solicit, or negotiate insurance.

Visit www.dchbx.com for more information.

Q. What is the role of Navigators and will they replace producers in the District's Health Benefit Exchange?

A. Navigators and producers will largely provide different functions and serve different populations in the District's Exchange, with distinct roles for each.

As required by the Affordable Care Act (ACA), Navigators will help individuals and some small businesses understand their health insurance options in the District's Health Benefit Exchange. Additional information on the District's Navigator program can be found by visiting www.dchbx.com.

Under the Affordable Care Act, 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.

Q. How will producers interact with the DC Health Benefit Exchange?

A. Producers will be able to use the District's HBX marketplace to assist with enrolling small businesses and their employees in coverage. Producers will have access to the District's HBX web portal so that they can perform their traditional functions directly in the HBX online.

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 District's HBX;
- Input employee information to develop quotes for small group insurance plans, and
- Facilitate the enrollment of employees and individuals into qualified health plans.

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

A. Producers will be given a unique ID number upon registering for the District's HBX. This unique ID number will be used by the Exchange 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.

Q. How can producers participate in District's Health Benefit Exchange planning and implementation efforts?

A. The HBX Executive Board and all District agencies implementing the 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 HBX-specific training. If you have any additional questions, visit www.dchbx.com



The D.C. Health Benefit Exchange Authority is charged with implementing and operating the District of Columbia's health insurance exchange in accordance with the Patient Protection and Affordable Care Act (PPACA). The Authority ensures access to quality and affordable health care for all residents and small businesses in the District of Columbia.