



RESOLUTION

**EXECUTIVE BOARD OF THE DISTRICT OF COLUMBIA
HEALTH BENEFIT EXCHANGE AUTHORITY**

To establish a DC Health Link Contact Center Preferred Broker Program to enable consumers to request immediate assistance from a broker and to provide consumer guidance for selecting a broker on DCHealthLink.com.

WHEREAS, the Health Benefit Exchange Authority Establishment Act of 2011, effective March 4, 2012 (D.C. Law 19-94; D.C. Official Code § 31-3171.01 *et seq.*) (“Act”) created the District of Columbia Health Benefit Exchange Authority (“Authority”), an independent authority of the Government of the District of Columbia, and its governing Executive Board;

WHEREAS, §1312e of the Affordable Care Act of 2010 (P.L. 111-148 & P.L. 111-152) (“ACA”) requires States to establish procedures that allow brokers *“to enroll individuals and employers into any qualified health plans in the individual or small group market as soon as the plan is offered through an Exchange in the State;”*

WHEREAS, on December 12, 2012, The Executive Board established the Producers (Brokers and Agents) Advisory Committee (“Producers Advisory Committee”) to advise on all aspects of producer engagement in Authority policy and activities as requested by the Executive Board or Authority staff;

WHEREAS, on July 11, 2013, The Executive Board approved a resolution containing consensus recommendations from the Producer Advisory Committee that established standards to allow brokers to sell all qualified health plans on DC Health Link and established producer training requirements.

WHEREAS, The Producer Advisory Committee met on August 23, 2013 and September 17, 2013 and reached consensus recommendations to establish a DC Health Link Contact Center Preferred Broker Program to enable consumers to request immediate assistance from a broker and be transferred directly to a DC Health Link registered broker during Contact Center operating hours, and that DCHealthLink.com provide consumer guidance for selecting a broker.

NOW, THEREFORE, BE IT RESOLVED that the Executive Board hereby approves the consensus recommendations from the Producer Advisory Committee with regard to DC Health Link Contact Center Preferred Broker Program and consumer guidance for selecting a broker as follows:

DC Health Link Contact Center Preferred Broker Program:

In general, the Producer Advisory Committee recommends that as part of the Contact Center's standard operating procedure a "warm transfer" process be facilitated to DC Health Link registered and approved brokers. The DC Health Link Contact Center Preferred Broker Program enables consumers to request immediate assistance from a broker and be transferred directly to a registered broker from the Contact Center. The call is not released from the Customer Service Representative until the two parties have been introduced.

Specific Program Guidelines include the following criteria:

- 1) **Program participation:** In order to participate in the Contact Center Preferred Broker Program, a broker must:
 - a. Be an approved registered DC Health Link broker
 - b. Complete registration and agree to the terms required to serve as a Contact Center Preferred Broker. Terms include:
 - Ability to accept a "warm transfer" from a Contact Center Customer Service Representative during all Contact Center hours.
 1. **Warm transfer** is defined as accepting calls from the Contact Center, with the customer also on the line, so that the Customer Service Representative can make introductions and transfer the customer directly to the broker. The broker will discuss with the customer their health care needs and facilitate enrollment, if officially designated by the consumer as their broker of record in the DC Health Link system.
 2. **Contact Center Hours:** From October 1, 2013-March 31, 2014, the Contact Center will offer extended hours of service – potentially as much as 24-7. After that date, the Contact Center will operate from 8:00 a.m. – 8:00 p.m., Monday through Saturday.
 3. **Quality Service:** The DC Health Benefit Exchange will monitor the operation of the Contact Center Preferred Broker Program for quality. A broker's participation in the Contact Center Preferred Broker Program will be terminated if the Contact Center is unable to complete warm transfers to a particular broker after three different attempts. Consumer complaints will also be monitored and may result in termination. Brokers can re-apply after no sooner than three months following termination.
- 2) **Callers who refuse a warm transfer:**

For consumers who wish to receive assistance from a broker, but elect to not be immediately referred through warm transfer, an option to select a broker from a list of registered brokers generated randomly through the DC Health Link online system shall be provided. Such random selection will be based on information provided by registered brokers at the time of DC Health Link registration and preferences expressed by the

consumer to help facilitate the random search process [e.g. location, language preference, practice area (group or individual), etc.].

- 3) **Warm transfer failures:** Contact Center Representatives will call up to three Contact Center Preferred Brokers in order to facilitate a warm transfer. In instances where a warm transfer is not successful, the above random selection procedure will be used.

Consumer Guidance on Selecting and working with a Broker

It is recommended that guidance be provided to consumers for selecting a broker and that this information be posted on the dhealthlink.com website for reference. Such guidance shall be modeled on guidance provided by the Financial Planning Association.

I HEREBY CERTIFY that the foregoing Resolution was adopted on this 26th day of September, 2013, by the Executive Board of the District of Columbia Health Benefit Exchange Authority in an open meeting.

Khalid Pitts, Secretary/Treasurer
District of Columbia Health Benefits Exchange Authority

Date