

Delaware Health Insurance Exchange Planning Frequently Asked Questions:

Agents and Brokers

These FAQs address concerns commonly voiced from our insurance agent and broker community.

1. What role do brokers and agents play in the Exchange?

According to current federal guidance, the US Department of Health and Human Services (HHS) expects that licensed agents and brokers will continue to assist consumers in accessing health insurance coverage, and plans to work with agents and brokers to promote enrollment through the Exchange.

Agents and brokers will be permitted to enroll individuals in a qualified health plan (QHP) through the Exchange if the agent or broker ensures that the individual completes the eligibility verification and enrollment application using the Exchange internet site, or the agent or broker's site that meets certain conditions. The agent or broker must meet requirements including an agreement, training, and registration.

More details on these requirements are expected in the form of a proposed rule from HHS early in 2013.

2. Will agents and brokers have access to the Exchange website to enroll individuals?

Per current guidance, the State expects that HHS will provide licensed agents and brokers with a portal to the federally facilitated exchange (FFE). Delaware is awaiting further guidance from HHS on the details of this portal's functionality or timeframe for implementation.

3. What will be the compensation for brokers through the Exchange?

According to current guidance, the State expects that agents and brokers will be compensated for enrolling individuals by way of issuer commissions, as they are today.

4. Will there be different pricing for plans if an individual purchases outside of the exchange versus purchasing through the exchange?

No, prices for identical plans offered by the same insurance company must be the same inside and outside the Exchange. It is required that rating rules must be the same inside and outside the exchange.

5. Is the individual exchange separate from the Small Business Health Option Program (SHOP)?

Yes. Current federal guidance on FFE State Partnerships indicates that the Individual and SHOP Exchanges will maintain separate risk pools and will be accessed through separate web portals on the Exchange Website.

6. What will be the role of agents and brokers in the SHOP exchange?

HHS expects that agents and brokers will continue to play an integral role in helping businesses assess their coverage options on the SHOP. HHS anticipates that agents and brokers will also continue to offer assistance and guidance for a variety of administrative, billings, and claims-related issues, and work with the SHOP to resolve these issues.

7. Will Navigators or Marketplace Assisters interact with Agents and Brokers?

The State expects that Navigators and Marketplace Assisters will be required to complete a series of trainings, including training on the required handoffs to Agents and Brokers per Delaware state law.

8. How can agents and brokers engage with the process of implementing the Delaware Exchange?

Shortly after the Affordable Care Act became law the State began openly engaging a wide spectrum of stakeholders which included insurance carriers, agents, and brokers. The engagement process included both individual meetings with various stakeholder groups as well as public forums. Because of the critical need to include stakeholder input, early on the State established the Delaware Health Care Commission (HCC) as the formal venue for communicating matters concerning the exchange and health care reform. Stakeholders are encouraged to participate in the monthly HCC meetings where reports on exchange activities are given. Additionally stakeholders can send comments and questions to the HBE Inbox (HBE_Delaware@state.de.us).

9. How can agents and brokers obtain detailed information regarding rate filings?

Considerable information is available on the National Association of Insurance Commissioners website (www.naic.org) and on the System for Electronic Rates and Forms Filing website (www.SERFF.com). Additionally, continue to consult the Department of Insurance website (<http://delawareinsurance.gov/default.shtml>) for state-specific information and news blasts. To better ensure a level playing field, the DOI will make issuer filings for certification and the accompanying rate filings public after all issuers have filed their plans and rates.