



FOR SMALL  
BUSINESS

## Agent of Record Policy Covered California for Small Business

### **Background**

Employer can *delegate* their application to Certified Insurance Agents (Agents) on their paper application to assist them with the entire enrollment process including filling out the application, submitting the application, making changes to cases, terminating cases, renewing coverage, selecting a plan, etc.

### **Agent Delegation for Initial Application Submission**

An employer enrolling onto Covered California for Small Business (CCSB) plan can delegate an agent by completing Step 3 “Agent Information” on the Small Business Health Options Program (SHOP) Application for Employers (<http://www.coveredca.com/PDFs/paper-application/SHOP-Employer-Application.pdf>). CCSB will review the application and will add the agent to the case.

### **Agent Delegation after Application Submission and Changing Agent of Record**

CCSB requires the employer to complete the Covered California for Small Business Agent of Record Transmittal Form ([http://hbex.coveredca.com/toolkit/forsmallbusiness/downloads/AGT-001\\_AgentofRecordTransmittal%20Form-CCSB.pdf](http://hbex.coveredca.com/toolkit/forsmallbusiness/downloads/AGT-001_AgentofRecordTransmittal%20Form-CCSB.pdf)) if the agent was not initially delegated on the employer’s original application form or if the employer is requesting to change the agent of record. The completed document should be sent to: [Agents@covered.ca.gov](mailto:Agents@covered.ca.gov).

CCSB will review the request and will make necessary changes in our system as appropriate:

- Agent of Record forms that are submitted on or before the 8<sup>th</sup> of the month, the changes will reflect on the employer’s case on the following coverage month and the contracted commission will be paid to the newly delegated agent.

**For example:**

Agent of record change was submitted on Feb. 8<sup>th</sup>, the changes will be effective March 1<sup>st</sup>.

- Agent of Record forms that are submitted on or after the 9<sup>th</sup> of the month, the changes will reflect on the employer’s case on the following two months and the contracted commission will be paid to newly delegated agent.

**For example:**

Agent of record change was submitted on Feb. 9<sup>th</sup>, the changes will be effective April 1<sup>st</sup>.