



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.

### **Initial Agent Delegation**

Covered California for Small Business (CCSB) requires the employer to complete the Covered California for Small Business Agent of Record Transmittal Form (form can be found [here](#)) if the agent was not initially delegated on the employer's original application form. 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:

- The initial agent delegation will be effective the following month that the employer group's invoice is being generated by the system.

### **Changing Agent of Record**

Covered California for Small Business (CCSB) requires the employer to complete the Covered California for Small Business Agent of Record Transmittal Form (form can be found [here](#)). 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:

- If the agent of record change is made before the 8<sup>th</sup> of the month, the changes will reflect on the employer's invoice on the following coverage month and the contracted commission will be paid to newly delegated agent.

**For example:**

Agent of record change was submitted on Feb. 8<sup>th</sup>, the changes will reflect on the employer's March invoice.

- If the agent of record change is made after the 9<sup>th</sup> of the month, the changes will reflect on the employer's invoice 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 reflect on the employer's April invoice.