



## Delegation and Delegation Change Request Policy 2017 Individual Marketplace

### ***Background***

Consumers can *delegate* their application to Certified Insurance Agents (Agents) and Certified Enrollment Counselors (CECs) in the online application to assist them with the entire application process including filling out the application, submitting the application, making changes to cases, terminating cases, renewing coverage, selecting a plan, etc.

### ***How Consumers Delegate Applications***

Consumers may delegate to Agents and CECs at any point in the application process using the "Find Local Help" link after a consumer has created an account. They can then search for Agents and Certified Enrollment Entities based on location and language. Once they find an Agent or CEC, consumers can send their delegation request to the Agent or CEC.

Agents and CECs can then accept pending delegation requests once they login to their portal in CalHEERS. Once accepted, they have the ability to complete the application and enrollment process.

Agents and CECs also have the ability to start new applications on behalf of consumers from their login in the online application. When an application is created directly from an Agent or CEC portal, the delegation is automatically created and viewable under the *Manage Delegates* link from the Individual Home Screen.

### ***Consumers can Manage their Delegations***

A consumer may login to their account at any time and remove any delegation from the *Manage Delegates* link found on their home screen. Consumers are able to delegate to Agents and CECs or remove delegations at any time. Consumers may also contact the consumer Service Center (800) 300-1506 to request additions or changes of a delegation at any point. Covered California will honor all authorized consumer requests.

### ***Important Delegation and Appointment Information***

Covered California Service Center Representatives may assist consumers with delegating applications to Agents and CECs or removing delegations at any point. Service Center Representatives are never delegated to applications the way Agents and CECs are delegated. When Service Center Representatives assist consumers with applications or delegation requests, they do not remove the Agent or CEC delegation. Service Center Representatives do not have goals or quotas for consumer delegations.

Certified Enrollment Counselor delegations are not reported to Covered California health insurance companies.



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Agent Delegation information is reported to Covered California health insurance companies immediately. The Covered California health insurance companies are required to approve Certified Insurance Agent appointments and update their systems within (5) days.

The health insurance companies may delegate the agency, or primary agent at the agency, in lieu of the specified Agent who enrolled the consumer. **Agents and agencies should ensure that they have been appropriately appointed with each company, and that each company has the correct appointment information for agents affiliated to agencies, sole proprietorships, etc.**

Consumers may authorize changes to their delegated Agent or CEC at any point in time. Approval of Covered California health insurance companies is not required. The delegation must be approved and updated in the insurance companies systems within five days and notify the existing Agent of the delegation change within ten business days.

### ***Covered California Family Dental Plan Delegations and Appointments***

Delegations in the online application apply to both the Medical and Dental plans. Certified Insurance Agents are encouraged to seek appointment information directly with each Covered California Dental Insurance Company.

### **Delegation Requests California**

#### **Consumer Service Center (800) 300-1506**

- Agents, CECs, and consumers can request delegation additions, changes, and removals
- Covered California will honor all consumer requests to delegate and remove delegations
- If an Agent or CEC caller requests a delegation addition or change, Covered California must authenticate the consumer's identity
- The consumer must be on the line when requesting delegation additions or changes

#### **CEC/PBE Help Line (855) 324-3147**

- CECs can request delegation additions, changes, and removals
- Covered California must authenticate the consumer's identity
- The consumer must be on the line when requesting delegation additions or changes
- Covered California will honor all consumer requests to delegate and remove delegations, without regard to existing delegations

#### **Agent Service Center (877) 453-9198**

- Agents can request delegation additions, changes, and removals
- Covered California must authenticate the consumer's identity
- The consumer must be on the line when requesting delegation additions or changes
- Covered California will honor all consumer requests to delegate and remove delegations, without regard to existing delegations