



Agent of Record Policy 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 household information has been entered. 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 a delegation to an Agent or CEC.

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 need to remove the Agent or CEC delegation. Service Center Representatives do not have goals or quotas for consumer delegations.

Certified Enrollment Counselors are delegated to applications in the online application, but are not appointed to policies with health insurance companies. Certified Enrollment Counselor delegations are not reported to Covered California Health Insurance Companies. The appointment process only applies to Certified Insurance Agents.

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 at Covered California Service Centers



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Consumer Service Center (800) 300-1506

- Covered California will authenticate the consumer's identity
- Covered California will honor all consumer requests to delegate and remove delegations when the consumer contacts the Covered California Consumer Service Center

Agent Service Center (877) 453-9198

- Agents can contact the Service Center with the consumer on the line
- Covered California will authenticate consumer's identity and request authorization to make a delegation change:
 - Addition Of Agent To Policy With No Current Agent
 - Covered California will delegate the application in CalHEERS
 - Change From One Agent To Another Agent
 - Covered California Service Centers will not be able to fulfill the change request in keeping with industry-standard practices
 - **An agent of record change request should be sent directly to the applicable health plan, at the email address shown below**
 - In the case that there is no health plan selected on the case, the Service Center will complete the delegation request
 - The health plan will review the request, and the approval or declination of the request is made solely by the health plan, not by Covered California
 - The health plan will communicate agent of record change requests to the consumer and/or agent directly
 - Upon approval, the new agent will be advised directly by the health plan that the Agent of Record change has been completed
 - The health plan will forward the change to Covered California and Covered California will update the online application
 - Both systems will then reflect the same agent of record information for the consumer

Agent of Record Change Requests – Contact Information*

Anthem Blue Cross:	agent.support@wellpoint.com
Access Dental:	Elizabeth@PremierLife.com
Blue Shield of California:	IPFBORChange@blueshieldca.com
Chinese Community Health Plan:	brokers@cchphealthplan.com
Delta Dental:	producerservices@delta.org
Health Net:	ifp.brokerservices@healthnet.com
Kaiser:	coveredcaagents@kp.org
L.A. Care:	agentsupport@lacare.org
Molina Healthcare:	mpbrokerssupport@molinahealthcare.com
Oscar:	brokers@hioscar.com
Premier Access:	Elizabeth@PremierLife.com
Sharp Health Plan:	shp.commercialsales@sharp.com
United Healthcare:	commissions@unhone.com
Valley Health Plan:	BrokerRelations@vhp.sccgov.org
Western Health Advantage:	individualsales@westernhealth.com