



Anthem Blue Cross
Anthem Blue Cross Life and Health Insurance Company

Administrative Guideline
Agent of Record Designation and Changes

The purpose of this Agent of Record Designation and Changes Administrative Guideline (“Guideline”) is to describe Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company’s (“Anthem”) rules and requirements relating to Agent of Record (“AOR”) designations and AOR changes on Anthem Individual health benefit plans.

Effective Date of Membership

For the purpose of this Guideline, the following terms shall be defined as follows:

“Member Effective Date” shall mean the date when a member first becomes effective under an Anthem individual health benefit plan.

“Original Effective Date” shall mean the first effective date of an individual health benefit plan placed by Agent and accepted by Anthem, the date when a member first becomes effective under an Anthem individual health benefit plan.

AOR Designation for New Membership

Off exchange individual health benefit plans - For any new business with an Original Effective Date of 1/1/14 or after, Anthem will only recognize as the AOR the agent whose name is designated as the enrolling agent on the last enrollment form that is submitted. Under the Agent Agreement and this Guideline, an enrollment will only be considered to be **new** membership if there has been no prior coverage through Anthem, or if any prior coverage through Anthem has lapsed for a period of three (3) months or greater.

The only exception to the above is where an individual who was previously covered as a dependent on an existing individual health benefit plan is assisted by an agent in obtaining a new individual health benefit plan as an independent subscriber. In such circumstance that assisting agent will be recognized as the AOR of the new individual health benefit plan.

On Exchange individual health benefit plans - For new membership with an Original Effective Date of 1/1/14 or after, enrolled on a plan sold through **Covered California**, Anthem shall recognize as the AOR the agent identified as the AOR in the enrollment information received from Covered California. If no AOR is designated in the enrollment information received from Covered California, Anthem shall have no obligation to recognize any claimed existing agent-client relationship. Under the Agent Agreement and this Guideline, an enrollment will only be

considered to be **new** membership if there has been no prior coverage through Anthem, or if any prior coverage through Anthem has lapsed for a period of three (3) months or greater.

Members With Prior MRMIP Coverage - An agent who received a fee for assisting a member with enrollment into **MRMIP** is not recognized as the AOR for that enrollment, and therefore any member who moves from MRMIP to a commercial Anthem product shall be considered a new enrollment for the purposes of AOR designation, and all terms of the Agent Agreement and this Administrative Guideline will apply to that new enrollment.

AOR Change Requests

Pursuant to the Agent Agreement:

Business with Member Effective Date prior to January 1, 2012, Anthem will only recognize an AOR change request where the existing AOR agrees in writing to the new AOR designation, either by assignment or release.

Business with Member Effective Date from January 1, 2012 to December 31, 2013, Anthem will, at its discretion, recognize an AOR change request without requiring a release from the existing AOR, but only for business in effect for at least twelve (12) consecutive months. Anthem will accept a maximum of one (1) AOR change request for that business every twelve (12) months.

Business with Member Effective Date on or after January 1, 2014, Anthem will no longer recognize “vesting” with respect to AOR. If Anthem receives an AOR request from an existing customer, Anthem will honor the request, assuming all other requirements for an AOR change have been met.

No AOR change request will be accepted or processed for any **business sold directly by Anthem** (“house” business).

AOR Change by Assignment

Agents who are designated as the AOR on Individual or Medicare Supplement plans may assign those plans and the related renewal commissions to a new AOR subject to the conditions described in the Agent Agreement. Small group business is not assignable.

All AOR change requests and assignments must include 1) a signed and dated request from the Member for Anthem to recognize the new AOR, and 2) a signed and dated affirmation by the agent (on their agency letterhead) affirming that they assume all obligations relating to servicing the member. AOR changes shall be effective the first of the month following receipt of the change request.

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