

Health Connector Policy: Broker

Policy #: **GME-14**

Date revised: **6/27/2017**

Category: **Other**

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Approved by: **Ed DeAngelo**

Applicable to all Small Group products (Qualified Health Plan or QHP/ Qualified Dental Plan or QDP)

An employer group may assign to its account an insurance producer (“Broker”) who:

1. Holds a valid health producer’s license issued from the Commonwealth of Massachusetts to sell, solicit or negotiate small group health insurance;
2. Has completed training as required by the Health Connector;
3. Has obtained appointments from all of the health and dental insurance carriers offering coverage through the Health Connector;
4. Has agreed to comply with the Health Connector’s regulations, policies, and terms and conditions including but not limited to any privacy and security standards; and
5. Has created an account on the Health Connector website.

Employer Groups: Adding, modifying and removing a Broker

An employer group may add a Broker to its account at any time. To do so, the employer group must log in to their online account, then search for and select a broker.

An employer group may terminate the Broker associated with its account at any time. To do so, the employer group must log in to its online account and select the “Terminate Broker” option. After termination, an employer group may add a new Broker to its account at any time.

The request to add or remove a Broker from an employer group account will be processed effective immediately.

Broker of Record

The Broker of Record on a given employer group at any time will be determined solely by the association of said broker to the employer group in the Health Connector’s systems. An employer group may only have one broker associated at any time, and it is at the sole discretion of the employer group to add or remove a broker.

Premium Payments

The Health Connector may accept premium payments from a Broker on behalf of an employer group.

Broker Commissions:

The Health Connector will pay commissions to the authorized broker of an Eligible Employer. Commissions will be paid out on a monthly basis as determined by the Health Connector's Broker Commission Schedule, as published on the Health Connector's website.

In the event of an addition or removal of a Broker from an employer group, any changes to commission payments will occur as of the first day of the month following the month in which the request was received