



May 20, 2024

Line of Business:

Individual Family Health Plans (Exchange/ACA)
AmeriHealth Caritas (AHC) Next
First Choice (FC) Next

Agent of Record Changes

Appointed agents are compensated to write a member with an AHC/FC Next plan and for that member to maintain their plan through the end of the year. Additionally, AHC/FC Next will allow Agent of Record (AOR) changes for existing/enrolled individuals--exchange customers throughout 2024 with the following considerations.

Agents compensation is for all the work that goes into explaining plans and benefits. It is expected that agents will guide members in choosing the best product according to the members' specific needs.

Any issues or questions that a member has regarding premium payments, providers, or claims should be directed through member services. Our member services will best navigate a member through specific AHC policies and procedures regarding their coverage. Also, this will protect agents from making claims about benefits and providers that may not be accurate.

AOR CHANGES WILL BE ALLOWED

AOR changes will be allowed throughout the year, during both Open Enrollment and Special Enrollment Periods. The AOR change will become effective with the policy effective date of the benefit change to the member's existing policy.

For **policy renewals**, if a member rolls over to the next plan year without submitting a new application, the designated AOR will also roll over and be locked in for the next policy plan year. If a new application is submitted for a renewal but the benefit does not change, the agent listed on the first active application will be locked in as the AOR for the new policy plan year.

WHEN AOR CHANGE MAY BE MADE

- The member must make a benefit change from their renewal plan to assign a different AOR.
- Adding and/or removing dependents from the policy does not prompt the opportunity for an AOR change.
- For existing members who are changing from On- to Off-Marketplace, or Off- to On-Marketplace, the agent assisting the customer with the new application will be assigned the AOR for the member.
- A change in income or an address change will not constitute a change in the AOR.
- If the member changes to a benefit plan other than the renewal or mapped plan, then the AOR will change.
- The mapped plan is the renewal plan. To become the AOR, the member must change to a different plan than the mapped plan.
- Members who request a change to their agent of record without any plan changes will not be considered at this time. We will continue to reevaluate how we can best accommodate such a member request in the future.

IMPORTANT REMINDERS

When a National Producer Number (NPN) on a Marketplace application is changed from one broker NPN to another, the new broker must obtain consent from the consumer (or their authorized representative) and document that consent before assisting with applying for or enrolling in Marketplace coverage, under the CMS requirements in the 2024 Payment Notice.

CMS will not tolerate the behavior of accessing or changing a member's record without their permission. Should AHC become aware of a broker engaging in these practices, AHC reserves the right to terminate their appointment immediately.