



State of Utah

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Insurance Commissioner

Insurance Department

BULLETIN 2011-3

To: Insurers and Producers Selling Health Benefit Plan Insurance
From: Neal T. Gooch, Insurance Commissioner
Date: May 4, 2011
Subject: Producers Authorized to Sell on the Health Insurance Exchange

The purpose of this bulletin is to provide guidance to insurers and producers regarding the requirements for a producer to be authorized to sell products on the Health Insurance Exchange (Exchange). Utah Code Annotated § 31A-30-209 was modified during the 2011 General Legislative Session by HB128, *Health Reform Amendments*. The changes to Utah Code Annotated § 31A-30-209 clarified the requirements that insurers and their producers must observe to sell products through the Exchange.

In order for a producer to be authorized to sell products on the Exchange, a producer is required have an individual producer license, must have completed the defined contribution market training that includes training on premium assistance, and have a direct individual appointment with all carriers that offer a defined contribution arrangement on the Exchange. Agencies will not be authorized to sell on the Exchange. However, if an individual producer is associated with an agency, the agency's name will appear with an individual producer in a search of the producer database on the Exchange.

The Office of Consumer Health Services is currently developing the new training courses to be available during the months of July and August. Course date, time and location will be available through their monthly newsletter and website.

Individual producers who do not have direct appointments with all carriers on the Exchange, including any that are appointed only through an agency on the Exchange are strongly encouraged to seek direct appointments with all the carriers immediately. All carriers offering products on the Exchange are strongly encouraged to grant direct individual appointments to all producers that are qualified to sell on the Exchange.

Producers currently authorized to sell products on the Exchange should complete the additional training and secure direct appointments with all carriers no later than August 28, 2011.

Dated this 4th day of May 2011.

Neal T. Gooch
Insurance Commissioner