



Horizon Blue Cross Blue Shield of New Jersey

Broker-of-Record Letter (Individual Market)

Broker Administration Services, Attn: Doug Hsu
Horizon Blue Cross Blue Shield of New Jersey
3 Penn Plaza East, PP-13E
Newark, NJ 07105-2200
broker_commission_inquiry@horizonblue.com

Member ID or SSN
Last Name, First Name
Effective Date
Agent NPN
On Exchange Member

Dear Commissions Department:

Please be advised that I am appointing _____ and
as the Broker of Record for my Horizon Blue Cross Blue Shield of New Jersey coverage.

I understand that the agent/broker is contracted with Horizon BCBSNJ and the agent has informed me of their functions and responsibilities, including all consumer protection standards that apply to their agent/broker role.

I understand it is my responsibility to provide complete and accurate information to the agent, without misrepresentation and I must notify the Marketplace of any inaccurate information included in my eligibility determination.

I provide consent for the agent to use my personally identifiable information (PII) such as names, dates of birth, financial information, or SSNs only to carry out authorized functions regarding my policy. The agent has provided me with a copy of their Privacy Notice Statement outlining their intended use(s) along with their privacy and security standards.

I understand once effective, commissions will be paid according to Horizon BCBSNJ's commission guidelines in the Individual Market and this authorization will replace any current Broker of Record.

I acknowledge I may revoke this authorization and/or provide limitations on the access or use of my personally identifiable information (PII) at any time by advising the agent in writing.

Print Name

Date

Signature

2019 INDIVIDUAL MARKET BROKER OF RECORD GUIDELINES

1. All agents selling ON or OFF Individual Marketplace or SHOP products must complete the yearly Gorman Sentinel Elite registration process tying them to one GA/Master Broker for the entire 2019 calendar year. Agents without a registered NPN number on file will not receive compensation from Horizon BCBSNJ until registration is complete.
2. Agents must update Gorman Sentinel Elite registration annually between the period of September 15th through December 31st to be tied to one GA/Master Broker for the upcoming calendar year.
3. During the Open Enrollment Period an agent will become the Broker of Record automatically for any business submitted through the Horizon Broker Portal and will not need to submit a Broker of Record letter.
4. We are unable to guarantee agent information will accurately transfer in electronic format for any business submitted outside of the Horizon Broker Portal and will require a Broker of Record letter to ensure credit.
5. Please be advised that if an individual member calls Horizon BCBSNJ's tele-sales area and speaks with a representative to convert or make changes to their current plan, the BOR will automatically transfer to that Horizon BCBSNJ representative.
6. Bulk transfers from one MB to another are only allowed between October 1st and December 31st for a January 1st effective date.
7. Horizon BCBSNJ has revised the existing BOR letter to comply with CMS standards for agents obtaining a form of consent prior to assisting consumers with Marketplace plans.

FREQUENTLY ASKED QUESTIONS

1. **When is the last day an agent can take over as broker of record for an Individual consumer?** An agent has through the end of the OEP (December 31st) to take over as broker of record either by letter or receipt of a completed application. The Broker of Record will begin as of January 1st or the effective date of the policy (SEP) and the agent will remain until the consumer elects another agent during the next OEP or the policy is no longer active.
2. **How does Horizon BCBSNJ confirm brokers are tied to consumer applications submitted via the Marketplace?** Horizon BCBSNJ will provide On-Exchange reporting for submissions written through the Horizon Broker Portal along with monthly commission statements to each GA/Master Broker agency.
3. **Will there be a process and accountability in place for Horizon BCBSNJ to respond to BORs that are received?** GA/Master Brokers should continue using the designated inquiry email address, broker_commission_inquiry@horizonblue.com for the Commissions Area to submit BORs
4. **How does an agent move his Individual Market book of business from Master Broker A to Master Broker B?** Agents with existing On Exchange Consumer business are tied to a Master Broker through their NPN number and their Sentinel Elite Registration. Agents with existing Off Exchange business will need to obtain a new BOR or complete a Block Transfer Request form as consumers are tied to the Master Broker vendor number not their NPN.
5. **What is the deadline for submitting Block Transfer requests?** Block transfers will be allowed from October 1st through December 31st.