

ATTENTION AGENTS AND BROKERS: PLEASE READ THE FOLLOWING CAREFULLY

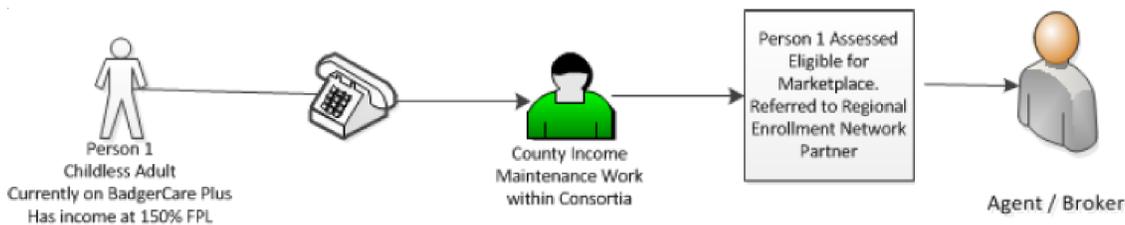
This document has been prepared by the agent/broker trade associations in order to provide guidance to agents/brokers seeking to sell health insurance in the individual federally facilitated marketplace (exchange).

Recent changes to Medicaid included in the 2013-15 Wisconsin State Budget have created an opportunity for agents (that have interest in the individual health market). While the 2013-2015 budget expands coverage to all individuals under 100% of poverty, it also requires those over 100% of poverty and currently enrolled in Medicaid to transition to private coverage. Agents serving the individual market will have the opportunity to work in a coordinated effort to enroll all consumers – including 232,551 parents/caretaker relatives, 459,757 childless adults and those transitioning from Medicaid to private coverage into a qualified health insurance plan (QHP) offered in the exchange.

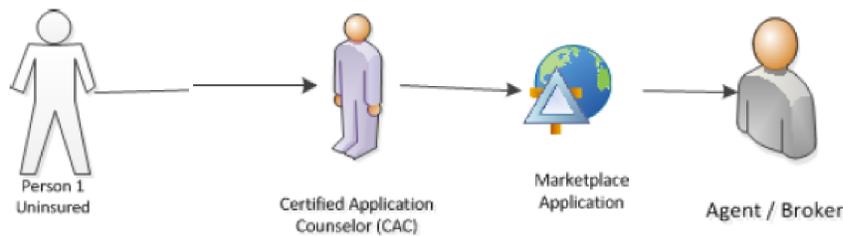
The Blueprint

The Wisconsin Department of Health Services (DHS) is developing a strategic outreach plan to provide education and guidance to the Medicaid population (approximately 92,000 persons) that will be transitioning from the Medicaid program to the federally facilitated marketplace (exchange). DHS, using their existing Income Maintenance Consortia as well as Regional Enrollment Networks, will begin contacting members who will no longer be eligible for Medicaid coverage after September 20, 2013. Income maintenance workers will provide outreach and education to this population on their options within the federally facilitated marketplace and assist in facilitating their enrollment. If the consumer is seeking information and advice that is beyond the scope of service that is allowed under the law, they will then be connected (presumably via telephone) with a federally certified agent/broker to place the business in a federal marketplace (exchange). The agents/brokers who will do this are expected to complete four (4) hours of continuing education (CE).

Scenario 1- County Income Maintenance Worker



Scenario 2- Regional Enrollment Network

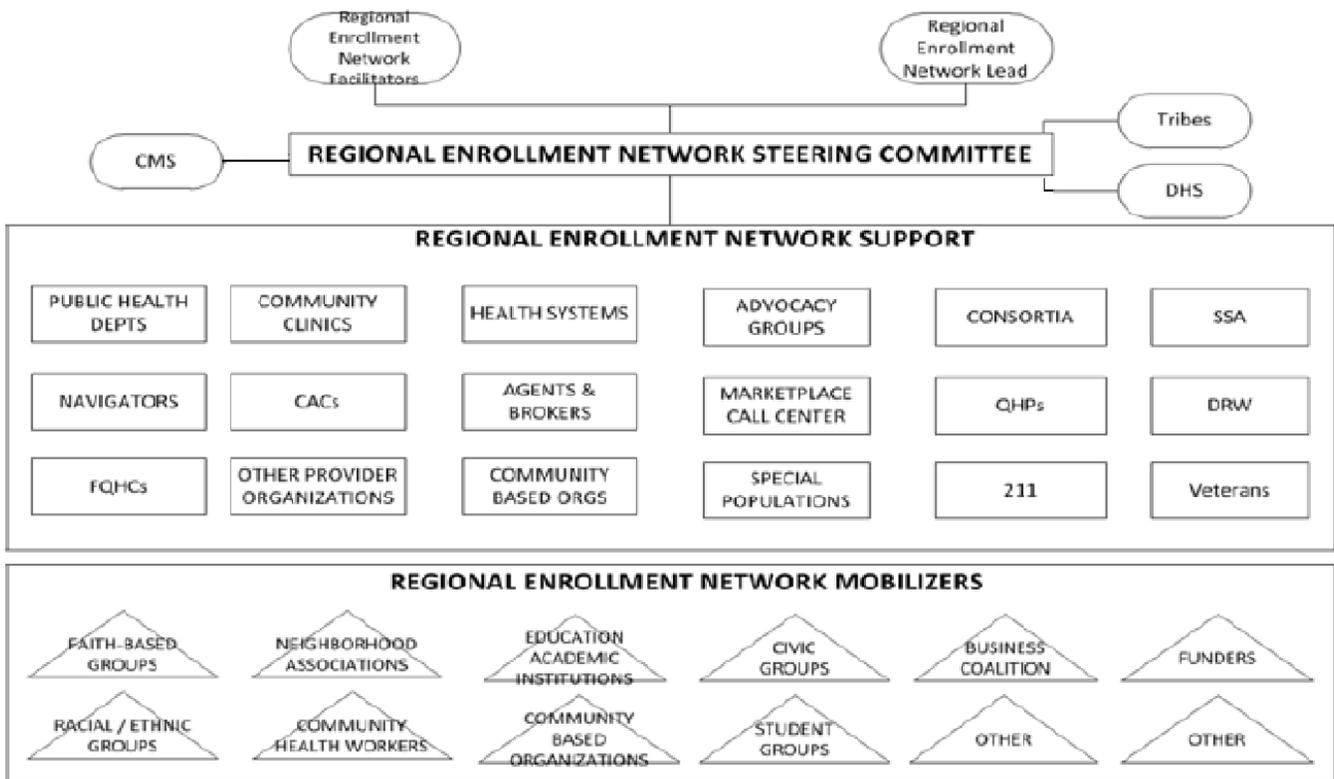


Conceptually, consumer will be connected to or “handed off” to the agent or broker by the income maintenance worker, Navigator, Certified Application Counselor (CAC) or other Regional Enrollment Network Support Personnel. These assistors will recap the consumer’s options and answer any consumer questions before the “hand-off”. The agent will then have access to that individual’s prefilled application; will be to assist the consumer in selecting a specific insurer and plan, and to enroll that individual into the plan through the exchange. An agent/broker will be eligible for their standard commission from the insurer on that transaction. It is the expectation that the consumer will be pre-qualified and as a result the agent/broker’s time will be spent efficiently. The enrollment specialist or CAC will have reviewed tax credit eligibility, explained plan premiums, reviewed cost sharing, and described plan options. Any premium payment due may be collected in the same way it is paid and collected in today’s individual market. There are ongoing discussions on the workflow and process of collecting premiums from those that do not possess a checking account or credit card.

Additional discussions and details on workflow, process and the “hand off” to an agent are likely to take place within each Regional Enrollment Network.

Regional Enrollment Networks

There are 11 Regional Enrollment Networks that have been formally established by DHS to provide application and enrollment assistance, while mobilizing other local resources to assist people in gaining health care coverage.



Federal law clearly differentiates the role of the agent/broker and the rest of the regional enrollment network support personnel, including CACs and Navigators. While other entities have clear limitations, agents/brokers do not. If done correctly, this streamlined process presents agents/brokers, who feel it fits within their agency’s business model, with an opportunity to sell insurance to a new population in an effective and efficient manner. This coordinated effort has been established in order for qualified agent/brokers to play a predominate role in enrolling the segment of the population seeking coverage in the individual federally facilitated marketplace.

Agents/brokers are also strongly encouraged to contact and work directly with the Regional Enrollment Network administrators. In addition you are encouraged to attend the meeting in your region.

Region	Counties	Date	Location	Contact
Bay Lake	Brown, Door, Marinette, Menominee Oconto, Shawano	Tuesday, August 20 th	University Union, University of Wisconsin-Green Bay (Room Phoenix B)	Elizabeth Jungers Elizabeth.jungers@dhs.wisconsin.gov
Southern	Crawford, Grant, Green, Iowa, Jefferson	Tuesday, August 20 th	Hilton Garden Inn – Middleton, WI	Julie Milleson Julie.milleson@dhs.wisconsin.gov

	Lafayette, Rock			
East Central	Calumet, Green Lake, Kewaunee, Manitowoc, Marquette, Outagamie, Sheboygan, Waupaca, Waushara, Winnebago	Wednesday, August 21 st	Winnebago County Expo Center, 500 E. County Road Y, Oshkosh, WI	Elizabeth Jungers Elizabeth.jungers@dhs.wisconsin.gov
Great Rivers	Barron, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, St. Croix, Washburn	Wednesday, August 21, 2013	Wisconsin Indianhead Technical College (WITC) Rice Lake, WI	Michelle Larson Michelle.Larson@wisconsin.gov
Capital	Adams, Columbia, Dane, Dodge, Juneau, Richland, Sauk	Thursday, August 22 nd	Alliant Energy Center, Madison, WI (Mendota Rooms 2-4)	Amy Bell Amy1.bell@dhs.wisconsin.gov
Northern	Ashland, Bayfield, Florence, Forest, Iron, Lincoln, Price, Rusk, Sawyer, Taylor, Vilas, Wood	Friday, August 23 rd	Flat Creek Inn, 10290 Highway 27 South Hayward, WI	Melody Yeager Melody.yeager@dhs.wisconsin.gov
		Monday, August 26 th	Eagles Club, 1104 South Oak Avenue, Marshfield, WI	
		Wednesday, August 28 th	Forest County Potawatomi Auditorium, 5416 Everybodys Road, Crandon, WI	
Central	Langlade, Marathon, Oneida, Portage	Tuesday, August 27 th	Best Western Midway Hotel, Wausau, WI	Bill Hanna William.hanna@dhs.wisconsin.gov
Moraine Lakes	Fond du Lac, Ozaukee,	Tuesday, August 27 th	County Springs Hotel and	Angie Moran Angela.moran@dhs.wisconsin.gov

	Walworth, Washington, Waukesha		Conference Center, Waukesha, WI	
Western	Buffalo, Clark, Jackson, La Crosse, Monroe, Pepin, Trempealeau, Vernon	Monday, August 26 th	Lunda Center, Western Technical College, LaCrosse, WI	Jamie Fawcett Jamie.fawcett@dhs.wisconsin.gov
WKRP	Kenosha, Racine	Wednesday, September 4 th (*10:30am – 3:30pm)	Gateway Technical College Auditorium, Sturtevant, WI	Sarah Fraley Sarah.fraley@wisconsin.gov

Please register no later than Friday, August 16, 2013 at

<http://4.selectsurvey.net/dhs/TakeSurvey.aspx?PageNumber=1&SurveyID=761L4pm5&Preview=true>

These administrators, in collaboration with DHS, will be tasked with creating the organizational structure, the “handoff”, and identifying enrollment assisters, facilitators, agents/brokers, and other stakeholders. In addition, these 11 Regional Enrollment Networks will begin working immediately to determine the roles, responsibilities and capacity of each entity to facilitate enrollment.

4- Hour Continuing Education Course

The Office of the Commissioner of Insurance (OCI) has indicated that each agent/broker who wants to have their contact information distributed among the Income Maintenance Consortia and regional enrollment networks should take a four-hour CE course designed by DHS and OCI that focuses on Medicaid and its interactions with the commercial market. This course is particularly important to understand this population, and to help consumers understand their options as their income changes. Each agent that completes the four hour CE course (separate from the Federal training and certification course) will be included on a list that will be used by and distributed to Income Maintenance Consortia and regional enrollment networks to connect consumers (Medicaid and uninsured) with agents and brokers for enrollment in the insurance marketplace. It is important to note that the CE class is not a pre-requisite for selling in the individual health insurance exchange. However, if you want your contact information distributed to these groups who will be directly reaching out to consumers and connecting them with agents/brokers, it is recommended that you take this CE course in order to get on the list.

The IIAW in cooperation with the Department of Health Services and the Office of the Commissioner of Insurance has produced a webinar, available to all agents/brokers titled *“From Medicaid to the Exchange: What Agents Should Know”* to satisfy the guidelines described above. The webinar will be available

beginning on September 4, 2013 and will run three times a week.

Interested agents/brokers should go to [From Medicaid to the Exchange: What Every Agent Should Know Webinar](#).

Each agent who wants to sell in the individual federally facilitated marketplace should ask themselves...

Can I afford not to be a part of this process and do my due diligence to determine whether or not this presents an opportunity for my business model?

Your next steps should be to: 1. Contact your local Regional Enrollment Network administrator if you want to be a part of the process outlined above and, 2. Take the four hour continuing education course to get on the list.