

# Key Updates Regarding Individual/Family Plans (SoloCare)

We remain committed to enhancing broker support and safeguarding our members' interests. Please familiarize yourself with the following critical updates and industry-wide challenges. Misleading advertisements and lack of proper guidance when enrolling have led to an increase in member enrollment complaints.

### Enrollment Concerns

• Online ads programmed by lead generation companies asking the member to provide personal information and enroll in the best no-cost plan, without ever speaking to the broker.

 $\cdot$  Ads promoting government allowances up to \$1,400 a month for health care and everyday needs.

• Ads offering \$500 Visa gift cards and no-cost health insurance with certain health coverage provider logos.

### **Our Commitment to Support and Protect**

- We expect professional brokers to proactively discuss coverage options and recommendations with clients, ensuring informed decisions based on individual needs.
- We disapprove of practices involving online consent forms or ads for sales. Accurate information and transparency are paramount.
- Only authorized use of the Alliant Health Plans logo and branding in advertisements is permitted. Please seek approval beforehand.

### **CMS Prior Consent Requirement**

CMS implemented new requirements to document and maintain records that a consumer or their authorized representative has provided consent before assisting with applying for or enrolling in Marketplace coverage, as well as reviewed and confirmed the accuracy of their eligibility application information before applying to Marketplace.

### FAQ 2024 Payment Notice Requirements

## **Broker of Record Updates**

To address misleading enrollments, the Broker of Record for 2024 will be locked in, requiring proper licensing and certification. The designated Broker of Record as of December 31, 2023, will be retained throughout 2024 for all memberships.

## Post January 1, 2024 Enrollments

The Broker of Record will be the broker listed on the enrollment file. For renewals without a new application, the Broker of Record will carry over. New applications or SEP changes allow for Broker of Record updates. We will also allow Broker of Record assignment updates at the time of a Special Enrollment Period (SEP).

### **Upholding Member Choice**

Members can change their Broker of Record through a recorded call or by completing the CMS Prior Consent or Broker of Record form.

### 2024 Commissions

January 2024 commissions will be paid following the new Broker of Record rule described above. The first 2024 commissions will be processed by February 15th. We encourage you to actively engage with your Alliant members.

For the 2024 Commission Schedule and any inquiries, please contact your Account Executive.