

Second Regular Session
Seventieth General Assembly
STATE OF COLORADO

DRAFT
10.8.15

Bill 4

LLS NO. 16--0284.01 Kristen Forrestal x4217

COMMITTEE BILL

Colorado Health Insurance Exchange Oversight Committee

House Committees

Senate Committees

A BILL FOR AN ACT

101 CONCERNING THE USE OF QUALIFIED INSURANCE BROKERS TO ENROLL
102 ELIGIBLE PARTICIPANTS IN HEALTH BENEFIT PLANS THROUGH
103 THE COLORADO HEALTH BENEFIT EXCHANGE.

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://www.leg.state.co.us/billsummaries>.)

Colorado Health Insurance Exchange Oversight Committee.
The bill requires the Colorado health benefit exchange (exchange) to establish a system to refer consumers to qualified insurance brokers to

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
Capital letters indicate new material to be added to existing statute.
Dashes through the words indicate deletions from existing statute.

enroll consumers in health benefit plans. To be qualified, an insurance broker must be licensed by the commissioner of insurance and be certified by the exchange.

The system must include the installation of a call center and the necessary software to make the referrals.

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, **add** 10-22-112 as
3 follows:

4 **10-22-112. Health benefit exchange - referral to private**
5 **insurance brokers.** (1) ON OR BEFORE NOVEMBER 1, 2016, THE
6 EXCHANGE SHALL ESTABLISH A SYSTEM FOR QUALIFIED INSURANCE
7 BROKERS, AS DETERMINED UNDER SUBSECTION (2) OF THIS SECTION TO
8 ASSIST CONSUMERS IN ENROLLING IN HEALTH BENEFIT PLANS. A
9 CUSTOMER SERVICE REPRESENTATIVE FROM THE EXCHANGE SHALL ASSIST
10 CONSUMERS WITH THE ELIGIBILITY APPLICATION PROCESS. IF IT IS
11 DETERMINED THAT A CONSUMER IS NOT ELIGIBLE FOR MEDICAID OR
12 ANOTHER GOVERNMENTAL HEALTH BENEFIT PROGRAM, THE CUSTOMER
13 SERVICE REPRESENTATIVE SHALL OFFER TO TRANSFER THE CONSUMER TO
14 A QUALIFIED INSURANCE BROKER. UPON TRANSFER OF A CONSUMER FROM
15 THE EXCHANGE, THE QUALIFIED INSURANCE BROKER SHALL ASSIST THE
16 CONSUMER WITH THE HEALTH INSURANCE ENROLLMENT PROCESS.

17 (2) IN ORDER TO BE QUALIFIED TO RECEIVE A REFERRAL FROM THE
18 EXCHANGE, AN INSURANCE BROKER MUST BE CERTIFIED BY THE EXCHANGE
19 AND BE LICENSED PURSUANT TO ARTICLE 2 OF THIS TITLE.

20 (3) THE SYSTEM ESTABLISHED BY THE EXCHANGE SHALL:

21 (a) INCLUDE A CALL CENTER WHERE CONSUMERS CAN BE
22 TRANSFERRED TO QUALIFIED INSURANCE BROKERS FOR IMMEDIATE
23 ASSISTANCE;

1 (b) ALLOW BROKERS TO QUEUE INTO THE SYSTEM WHEN THEY ARE
2 AVAILABLE TO ASSIST CONSUMERS; AND

3 (c) MAKE THE NECESSARY SOFTWARE AVAILABLE TO QUALIFIED
4 INSURANCE BROKERS.

5 (4) AS USED IN THIS SECTION, "INSURANCE BROKER" MEANS AN
6 INSURANCE PRODUCER AS DEFINED IN SECTION 10-2-103.

7 **SECTION 2. Safety clause.** The general assembly hereby finds,
8 determines, and declares that this act is necessary for the immediate
9 preservation of the public peace, health, and safety.