

**Second Regular Session
Seventieth General Assembly
STATE OF COLORADO**

REVISED

*This Version Includes All Amendments Adopted
on Second Reading in the Second House*

LLS NO. 16-0284.01 Kristen Forrestal x4217

SENATE BILL 16-006

SENATE SPONSORSHIP

Martinez Humenik, Lundberg, Roberts, Tate

HOUSE SPONSORSHIP

Sias, Landgraf

Senate Committees
Health & Human Services

House Committees
State, Veterans, & Military Affairs

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/bills summaries>.)

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

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.*

HOUSE
Amended 2nd Reading
April 28, 2016

SENATE
3rd Reading Unamended
February 10, 2016

SENATE
Amended 2nd Reading
February 9, 2016

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 INCLUDE THE FOLLOWING IN ITS PROTOCOL FOR
7 INTERACTING WITH CONSUMERS IN ORDER TO ASSIST CONSUMERS IN
8 ENROLLING IN HEALTH BENEFIT PLANS: UPON A CONSUMER'S CONTACT
9 WITH THE EXCHANGE WHEN SEEKING ASSISTANCE IN SELECTING A
10 QUALIFIED HEALTH PLAN, WHETHER ONLINE, BY TELEPHONE, OR ON THE
11 INTERNET, THE EXCHANGE SHALL INFORM THE CONSUMER THAT HE OR SHE
12 HAS THE OPTION OF SELECTING COVERAGE ONLINE OR WITH THE
13 ASSISTANCE OF A NAVIGATOR OR WITH THE ASSISTANCE OF A QUALIFIED
14 INSURANCE BROKER; THE EXCHANGE SHALL INFORM THE CONSUMER THAT
15 A NAVIGATOR MAY ASSIST WITH A HEALTH BENEFIT PLAN SELECTION, BUT
16 MAY NOT OFFER ADVICE ON A HEALTH BENEFIT PLAN BASED ON THE
17 CONSUMER'S INDIVIDUAL SITUATION, WHEREAS A QUALIFIED BROKER MAY
18 OFFER ADVICE BASED ON THE CONSUMER'S PERSONAL AND FAMILY
19 SITUATION AT NO ADDITIONAL COST TO THE CONSUMER; AND THE
20 EXCHANGE SHALL MAINTAIN WEB-BASED TOOLS THAT ALLOW INSURANCE
21 BROKERS TO DEVELOP AND MAINTAIN CLIENT RELATIONSHIPS FOR
22 CUSTOMERS WHO ARE ELIGIBLE TO ENROLL IN PRIVATE HEALTH BENEFIT
23 PLANS, WHEN APPROPRIATE, IF THE CLIENT REQUESTS THIS OPTION.

24 **SECTION 2. Safety clause.** The general assembly hereby finds,

- 1 determines, and declares that this act is necessary for the immediate
- 2 preservation of the public peace, health, and safety.