





# FEDERAL UPDATES

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- CMS Proposed Rules
- Medicaid Unwinding
- Family Glitch
- Commission Transparency Reporting
- CAA Transparency, ER Responsibilities
- Medicare Recording Requirements
- Anthem/Blue Cross Blue Shield of LA
- Individual Consent Requirements



## CMS REPORTS

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- Agent/Brokers were responsible for 71% of individual enrollments across the US



## CMS PROPOSED RULES

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- Requires agents to obtain consent prior to assisting consumers.
- Agents are responsible for incorrect income projections
- Navigators are allowed to go door-to-door



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# MEDICAID UNWINDING

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- Estimated 5 to 14 million consumers will be removed from Medicaid roles
- LA will start sending out letters to recipients April 1<sup>st</sup> for 12 months
- 280,000 – 350,000 affected in LA
- CMS Medicaid Unwinding Pilot Project



# FAMILY GLITCH

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- Possible Game Changer
- Affordability calculations for spouse & dependents
- Opportunity to receive a tax credit and obtain Marketplace coverage
- Do Not Lose your Commissions!

# COMMISSION TRANSPARENCY REPORTING

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- It is the Law!
- Effective December 27, 2021
- Transparency required for Medical, Dental and Vision Commissions.



# CAA TRANSPARENCY EMPLOYER REQUIREMENTS

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- If they offer a group health plan, then the CAA applies.
- Whether fully insured or self-funded, don't be mistaken; they have the ultimate responsibility and liability to ensure compliance for the plan and members.
- If the plan is fully insured, the good news is that most of the heavy lifting will be done by the insurance carriers, but that doesn't let them, as the plan sponsor, off the proverbial hook.



# MEDICARE RECORDING REQUIREMENTS

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- It applies to all agents and brokers who sell Medicare
- All calls must be recorded
- Zoom is not considered a F2F meeting



# **HUMANA LEAVES THE GROUP MARKET**

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# ANTHEM/ELEVANCE BCBSLA



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- WHAT WE KNOW TODAY!

# NEW CMS RULES CONSENT REQUIREMENTS

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- Requirements/Rules for Agent/Brokers working in the Individual Market
- Rules designed to stop BAD Agents!



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