MARYLAND HEALTH CONNECTION

AUTHORIZED BROKER MANUAL

2026-2027

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CHAPTER 1 – Manual Purpose

The Maryland Health Benefit Exchange Act of 2012 enables the Maryland Health Benefit Exchange (MHBE) to adopt policies, procedures, and regulations to meet federal and state requirements. This manual contains information on the policies, procedures, and regulations that have been adopted by the Maryland Health BenefitExchange (MHBE) Board of Trustees. The purpose of this manual is to provide brokers with the adopted policies, procedures, and regulations that are relevant to them.

Maryland Health Benefit Exchange (MHBE) refers to the public corporation and independent unit of state government.

CHAPTER 2 – About MHBE

On March 23, 2010, the Patient Protection and Affordable Care Act (ACA) was signed into law by President Barack Obama. The law provides for the creation of health insurance exchanges for all states. A health insurance exchange is a marketplace to help individuals, families and small businesses shop for coverage through easy comparison of available plan options based on price, benefits and services, and quality.

2.1 Maryland's Model: A State-Based Marketplace

The ACA provides each state the flexibility to determine the design and operating model that will work best for its citizens. An exchange may be operated by the state government, the federal government, or through services coordinated in a state-federal government partnership.

In a letter dated October 9, 2012, to U.S. Secretary of Health and Human Services Kathleen Sebelius, Governor Martin O'Malley formally declared the State of Maryland's intention to establish a state-based health insurance marketplace (SBM). In December 2012, the State of Maryland received conditional approval to operate the Maryland Health Connection, Maryland's state-based marketplace.

As a state-based exchange, Maryland is responsible for the development and operation of all core functions including:

- Consumer support for coverage decisions
- Eligibility determinations for individuals
- Enrollment in qualified plans
- Approval of participating carriers
- Certification of plans
- Operation of a Small Business Health Options Program (SHOP), branded as Maryland Health Connection for Small Business
- Consumer Assistance program

2.2 Maryland Health Benefit Exchange

Maryland Health Benefit Exchange (MHBE) is responsible for the administration of Maryland Health Connection. MHBE works with Maryland Department of Health, Maryland Insurance Administration, Department of Human Services and stakeholders statewide.

More information can be found at https://www.marylandhbe.com/ including:

- Enrollment Dashboard
- Broker Tools & Resources
- Press Releases
- Policy & Regulations
- Social Media Kits

CHAPTER 3 – The MHBE-Broker Partnership

3.1 Overview

Insurance brokers play an important role in ensuring Marylanders have access to affordable health care insurance options. As trained and licensed professionals, insurance brokers are the only consumer assistance workers who are qualified to advise their consumers on enrolling in a plan that is best suited to their needs. The Maryland Health Benefit Exchange understands the importance of insurance brokers to the general public, and as a result, we have created the Broker Authorization Program.

3.2 The Broker Authorization Program

The MHBE has designed a three-step process for licensed health insurance brokers seeking their initial authorization. Please note: brokers must personally complete their application in Salesforce, the required training, the exam, and any ongoing required training. Brokers may not use assistants, office staff, etc. to complete these requirements.

- Step 1 – Submit the Broker Authorization Application with required documentation
- Step 2 – Complete the MHBE Training
- Step 3 – Receive Notification of Authorization from MHBE

Upon completion of these three steps, licensed brokers will be authorized to sell plans offered on Maryland Health Connection for a period of two years. Only brokers who have received authorization can sell Maryland Health Connection plans.

Out-of-state and/or Federal Exchange authorization will not be accepted as a replacement for Maryland authorization.

Both resident and non-resident brokers are eligible to apply.

3.3 Application Updates

Authorized brokers must notify MHBE of any changes to the information provided on their application. These changes include updates to a broker's name, contact information, and/or agency. The change of information should be completed by logging into Salesforce at https://mhbe.my.site.com/training/ and updating the application.

3.4 Mid-year Documentation Updates

During the year, if an Authorized Broker's license issued by the Maryland Insurance Commissioner is about to expire, or if the broker's Errors & Omissions (E&O) insurance is about to expire, MHBE Broker Operations will contact the broker to request an updated Maryland Insurance License and/or an updated E & O Certificate. If this information is not uploaded to the broker's application in Salesforce LMS at https://mhbe.my.site.com/training/ prior to the expiration date of the current document, this will result in the suspension or revocation of a broker's authorization.

3.5 Authorization Renewal

Broker authorization expires two years after the date it is issued. MHBE will send out a renewal notice to authorized brokers no later than 60 days prior to the expiration of their authorization. If a broker wishes to renew their authorization, the broker will need to submit a renewal application with the required documentation. Once the broker has submitted the required renewal information, MHBE Broker Operations will confirm the broker's eligibility to renew and issue the broker a new MHBE Authorization Letter with a new two-year term.

3.6 Required Annual Retraining

Authorized Brokers will be required to meet annual retraining requirements prior to Open Enrollment each year. MHBE Broker Operations will send Authorized Brokers an email when retraining requirements need to be met, including detailed instructions on how to complete the required training. Brokers are required to personally complete the Annual Training. Office Staff, Assistants, etc. are not permitted to complete required training on behalf of the broker.

3.7 Broker Conduct

Authorized brokers are required to maintain professionalism in all his/her dealings as an Exchange producer including but not limited to his/her dealings with Consumer Assistance Workers certified or licensed to enroll individuals and/or small employers through Maryland Health Connection, when applicable. Failure to adhere to this guideline may result in suspension or revocation of authorization.

3.8 Suspension or Revocation

The MHBE may suspend or revoke a broker's authorization as set forth under Insurance Article, §31-113(m)(3), Annotated Code of Maryland.

3.9 Authorization Reinstatement

If a broker's authorization is suspended, the broker can contact MHBE Broker Operations to ascertain what requirements need to be met for reinstatement, if the broker is still in the two year authorization period listed on their Authorization Letter. The broker can contact MHBE Broker Operations at mhbe.producers@maryland.gov.

If a broker is suspended and their two-year authorization period lapses, the broker will need to complete a new Authorization Application in order to be reinstated.

3.10 Broker Compensation

As indicated in the Maryland Health Benefit Exchange Act of 2012, an insurance broker may not be compensated by the individual exchange for the sale of a qualified health plan or qualified dental plan offered in the individual exchange; carriers will continue to be responsible for compensation of brokers that sell plans on Maryland Health Connection. Carriers will continue to develop their own models of compensation for brokers. Carriers are expected to develop equivalent compensation and incentives for sales inside and outside of Maryland Health Connection.

Additionally, carriers are required to collect and maintain broker compensation data including agreements, policies, procedures, programs and other information regarding broker compensation both within Maryland Health Connection and in the individual and small group insurance markets outside of Maryland Health Connection.

Contracting requirements and contact information can be found within the MHBE Commission FAQ document.

3.11 Broker of Record Policy

Once a broker is authorized, they will receive log-in credentials for the Broker Portal on Maryland Health Connection. The Broker Portal allows the broker to connect with consumers through a "tango" process. Brokers are required to use their Broker Portal to assist consumers. Brokers may not obtain &/or use a consumer's credentials. Brokers are prohibited from sharing their Broker Portal Credentials. The tango process allows the brokers to track the consumers they assist and enroll through the Exchange. The tango process must be completed so that the broker's name and NPN are submitted to the carrier with the consumer's enrollment as the Broker of Record. If the tango process is not completed before enrollment, the tango can be completed later, but commission is paid from the date of tango, not the original date of enrollment, so best practice is to tango at the beginning of the broker-consumer relationship.

3.11.1 Becoming a Broker of Record

The below procedure outlines how to become the Broker of Record before completing the enrollment:

Step 1: The consumer should log into their consumer account at www.marylandhealthconnection.gov and select "Find Assistance" on their home page. The consumer should then search for and select the broker they wish to designate as their Broker of Record.

Step 2: The broker must then log into their Broker Portal and select "accept Client Partnership Request." Once the broker "accepts," the subsequent new enrollment file will go to the carrier with the broker as the Broker of Record.

3.11.2 Broker of Record Special Circumstances

Maryland Health Connection reserves the right to make a Broker of Record change under special circumstances, such as:

- Broker death or disability
- Broker retirement
- Suspension or revocation of the broker's license by the Maryland Insurance Commissioner or revocation of authorization by MHBE.

3.11.3 Broker of Record Issues

From time to time, brokers find that they are not receiving a commission for one or more of their enrollments. When this situation occurs, brokers should confirm the enrollment in question is on the Book of Business.

Brokers can export their Book of Business from the My Clients page in the broker portal.

If the enrollment is not listed on the broker's Book of Business, the broker should send a secure email to MHBE Broker Operations through the broker portal. MHBE Broker Operations will investigate why the enrollment is not in the Book of Business and will advise on how to proceed.

If the enrollment is listed on the broker's Book of Business, the broker should proceed as follows:

- If the broker uses a TPA, the broker should have their TPA contact the carrier to address the commission issue.
- If the broker does not use a TPA, the broker should contact the carrier directly to address the commission issue.

The carrier will be able to advise whether there is a contracting issue, whether the consumer was terminated for non-payment, etc. If the carrier says that MHBE did not send a file with the broker listed as the Broker of Record, the broker should escalate the commission issue through the broker portal.

Please note, MHBE does not pay commissions. Commission disputes should be addressed with the carrier. MHBE can only assist in ensuring that a broker is listed as the Broker of Record at the carrier if the concern is reported timely. MHBE cannot assist with Commission issues older than 18 months.

3.12 Marketing & Outreach Guidelines for Authorized Insurance Brokers

3.12.1 General Guidelines

The Maryland Health Connection logo may not be used or displayed on marketing materials or websites developed by authorized brokers; only the seal "Authorized Insurance Broker/Maryland Health Connection" may be used on marketing and outreach materials.

Insurance brokers authorized by the Maryland Health Benefit Exchange to sell plans through Maryland Health Connection will receive a "seal" to display on marketing materials, including: brochures, business cards, advertisements, pamphlets, etc.

PowerPoint presentations and PDFs may not be altered or reproduced without the consent of the Maryland Health Benefit Exchange.

Authorized insurance brokers may attend community outreach events organized by Maryland Health Connection, and they may distribute business cards at these events. Pamphlets or other marketing materials may not be distributed unless prior advanced authorization has been obtained through the marketing department at the Maryland Health Benefit Exchange two weeks prior to the event.

Authorized brokers may print and distribute materials with the Maryland Health Connection logo if the pdf is obtained through the MHBE marketing department. They may not alter the copy in any way or add their own contact information to the materials. They also may print and distribute resources from this page:
https://www.marylandhealthconnection.gov/resources-and-fact-sheets/

Authorized brokers may host community outreach events. All events must include information about all insurance companies and health plans available through Maryland Health Connection in an unbiased manner.

3.12.2 Social Media Community Guidelines

Authorized insurance brokers may participate in Maryland Health Connection's social media community on Facebook, Twitter, Instagram, LinkedIn and YouTube as long as they abide by the Social Media Policy:

https://www.facebook.com/MarylandConnect/app/1718780348366121/

The Social Media Policy applies to all of Maryland Health Connection's social channels. Please take special note of the provision: "Maryland Health Connection does not accept promotional posts, including advertisements for commercial or business transaction and/or recruitment of any kind." Maryland Health Connection reserves the right to moderate and/or delete comments if the policy is violated.

3.13 Broker Support

MHBE is committed to providing the support necessary to ensure the success of Authorized Brokers.

3.13.1 The Broker Operations Team

MHBE has established a Broker Operations team to provide support to Maryland's Brokers.

The Broker Operations team can help with:

- The MHBE Broker Authorization Program
- Maryland Health Connection policies and procedures
- Broker system access issues (passwords, etc.)

The Broker Operations team cannot help with:

- Non-Maryland Health Connection market issues
- Broker relationships with exchanges in other states
- General, non-exchange-related aspects of health reform under the ACA

To reach the Broker Operations team, send an e-mail to mhbe.producers@maryland.gov

3.13.2 The Broker Support Hotline

The MHBE Call Center has a designated team of Broker Support Representatives who can help Authorized Brokers with their consumer enrollment issues. If a broker is unable to assist a consumer due a language barrier, the broker should refer the consumer to another broker. The Broker Support Hotline will not be able to offer an interpreter.

The Broker Support Hotline can help with:

- Consumer enrollment issues
- Consumer system access issues (passwords, etc.)
- Broker system access issues (passwords, etc.)

The Broker Support Hotline cannot help with:

- Broker Authorization issues
- Broker training issues

To reach the Broker Support Hotline, call 844-224-6761.

3.13.3 Escalated Cases Support

From time to time, brokers may find a consumer has a problem with their on-Exchange application or enrollment. When situations like this occur, brokers can escalate these cases via one of two channels:

- By calling the Broker Support Hotline at 844-224-6761
- By escalating through the broker portal (for system error escalations only).

3.13.4 The Maryland Health Connection for Small Business Team

This section is intended to assist you, as MHBE brokers, in guiding small employers on how to provide health coverage to their employees through the MHC for Small Business program.

To access the MHC for Small Business Broker Portal, visit:
www.marylandhealthconnection.gov/smallbusiness

Note: Your login credentials for the MHC-SB broker portal are separate from the Individual Marketplace broker portal.

The Small Business Team does not support Individual Marketplace policies or enrollment questions. For MHC-SB portal-related technical or account issues, brokers should contact the MHC-SB Call Center directly.

MHC-SB Call Center:

- Toll-free: 877-637-6249 (877-MD-SM-BIZ)
- Hours: Monday to Friday, 8 a.m.–6 p.m.
- Broker Support E-mail: mhc.smallbiz@maryland.gov
- Broker Issue Escalations- 410-412-2411

3.13.5 MHBE Training Support

MHBE's Training Support Team operates an email support box to help brokers with their training-related issues. The MHBE Training Support Team can help with:

- Issues with accessing, starting, or completing training

The MHBE Training Support Team cannot help with:

- Broker Authorization issues
- Consumer issues

To reach the MHBE Training Support team, write to mhc.trainingsupport@maryland.gov

3.13.6 Broker Responsibilities with Learning Opportunities & Changes in Policy/Procedures

MHBE hosts monthly Broker Operations meetings and frequent live training webinars. It is the broker's responsibility to stay current with information, either by attending meetings or by reviewing recordings &/or recaps once published. Brokers are expected to review all communications sent by the Broker Operations team.

CHAPTER 4 – PII

4.1 Definition

During the enrollment process, brokers are on the receiving end of information from consumers. This information will relate to personal identity, income and other information. Much of the information received by brokers is considered Personally Identifiable Information (PII).

PII may include, but is not limited to:

- First and last name
- Address
- Date of birth
- Social Security Number
- Email address
- Phone number
- Insurance/Medicaid ID number
- Passport/alien number
- Place of employment
- Income information

4.2 Broker Responsibilities

Brokers have several responsibilities regarding PII. These responsibilities include, but are not limited to, protecting consumers' PII from unauthorized use, access and disclosure. Brokers should refer to their Non-Exchange Entity Agreement for a full list of their responsibilities regarding PII. If a broker needs a copy of their signed Non-Exchange Entity Agreement, they can login to Salesforce LMS via https://mhbe.my.site.com/training. .

Brokers must only use their Broker Portal to assist consumers. Brokers may not obtain or use a consumer's credentials. Brokers are prohibited from sharing their Broker Portal credentials with anyone.

Brokers must also respond directly and within one business day to any request, whether written or verbal, for information relating to a consumer complaint submitted by an individual or small employer enrolled by the broker through Maryland Health Connection, or to any request related to the breach of MHC consumer Personally Identifiable Information committed by the broker, to any request related to information sought for purposes of an audit, or to any request from MHBE Broker Operations.

4.3 Electronically Transmitting PII

When communicating by email with Maryland Health Benefit Exchange about a consumer, Authorized Brokers must take steps to protect the consumer's privacy:

- When communicating by email, identify consumers by Person ID or Application ID or household member status (husband, wife, dependent, etc.)
- Instead of emailing consumer details, call the Broker Support Hotline at 844-224- 6761 or escalate through the Broker Portal (system errors only).

4.4 PII Breach Penalties

Brokers who violate the terms of the Non-Exchange Entity Agreement may be subject to fines, legal action, and/or the revocation of their Broker Authorization.

CHAPTER 5 – Additional Questions Not Covered Elsewhere in This Manual

5.1 How do I log into my Broker Portal?

- Go to www.marylandhealthconnection.gov
- Click on "Sign In"
- Enter your User ID and Password
- Complete MFA verification

5.2 What if I don't receive the MFA verification code?

The first step is to make sure your MFA phone number and email address are correct on your broker application.

Brokers should expect to receive e-mail from the address

MarylandHealthConnection@info.maryland.gov with the subject of "Verify Your Maryland Health Connection Account." Brokers who do not receive these e-mails in a timely fashion should check their Spam or other filtered folders, and possibly contact their local IT support or service providers to ensure the e-mail address is not blocked.

If you are still unable to receive the code after completing the above steps, send an email to mhbe.producers@maryland.gov for assistance.

5.3 I receive an error when I try to access the MHC website. What should I do?

This usually occurs if you are accessing the website using a bookmarked URL. Occasionally bookmarks need to be updated by going directly to the website: www.marylandhealthconnection.gov

If this does not resolve the issue, the next step is to clear your browser's cache.

If these steps have been completed and you are still unable to access the MHC website, send an email tomhbe.producers@maryland.gov with a screenshot of the issue (without PII).

5.4 How long does it take for an escalation to be resolved?

Most escalated issues are resolved in 3-5 business days, although some issues are complex and require more time. Brokers can call the Broker Support Hotline to request the status on any escalation.

5.5 Where can I find my certificate/letter of authorization?

Your letter of authorization (the certificate you provide to the carriers) is emailed to you when you become authorized. You can also view and download the letter at https://mhbe.force.com/training/CustomCommunityLogin within your latest approved application.

5.6 What are the Broker Achievement Awards?

Annually, MHBE recognizes the Top Brokers based upon open enrollment and annual performance at a yearly recognition & awards ceremony. MHBE reserves the right to establish the selection criteria, which includes brokers must have a resident license in Maryland & must maintain an active MHBE authorization. Brokers must also have a clean record with zero privacy incidents or violations in the past year.

5.7 What is the Broker Connect Program?

Broker Connect is a program where participating brokers are provided with free leads/referrals from consumers in their area. Marylandhealthconnection.gov uses a "round robin" algorithm to search brokers based on consumer entered zip code, language spoken, and miles range. All available brokers within the search criteria (language, distance from Zip Code) will be selected and ordered in chronological order of their last referral, and then by the distance from the zip code. MHBE reserves the right to establish the selection criteria, which includes brokers must have a resident license in Maryland & must maintain an active MHBE authorization. Brokers must also have a clean record with zero privacy incidents or violations in the past year & have been authorized at least one entire Open Enrollment period.

5.8 What is the BATPhone Program?

BATPhone is a program which integrates authorized producers (brokers) with our Consolidated Services Center (CSC). Participating brokers are in a "virtual call center" accessible by CSC Customer Service Representatives (CSRs), which allows live transfers of QHP-eligible consumers directly to participating brokers for plan shopping. MHBE reserves the right to establish the selection criteria, which includes brokers must have a resident license in Maryland & must maintain an active MHBE authorization. Brokers must also have a clean record with zero privacy incidents or violations in the past year & have been authorized at least one entire Open Enrollment period. Brokers who meet the selection criteria are sent a Request for Application form & participants are selected & notified.