



Rules of the Road Carrier Guidance

In an effort to ensure you're remaining compliant while utilizing the Enroll Your Clients platform, we've created a guide to better serve this mission.

This guide will serve as a tool for official policies and procedures while working with insurance carriers, the registration process, enrollments, and managing your account.

It is our policy that all users of the EYC portal receive a copy of this document and agree to follow all guidelines as well as with any applicable state, federal, or carrier-specific requirements.

Agents should be licensed and appointed with each carrier and in each state displayed on their EYC portal profile and must be certified for the applicable year for each product line they will be selling.

Failure to verify license, appointment, or certification status may result in revocation of compensation, disciplinary action, termination by the carrier, or removal from the EYC portal.

Agents should only use EYC in the manner allowed by each specific carrier (e.g., broker link, face-to-face enrollment, passive link, or telephonic enrollment) as outlined this document. Agents found to be using the portal in a non-compliant manner may face disciplinary action including but not limited to, coaching and retraining, suspension from the platform, or termination by the carrier.

If you should have any questions regarding the EYC Rules of the Road, please contact the Enroll Your Clients Support Team at info@enrollyourclients.com.

Compliance Reminder

All HIPAA rules and regulations should be followed when using the EYC platform. This includes, but is not limited to:

- Agents should not share their logins with other agents or individuals. EYC contain private health information and personally identifiable information that should not be shared or accessed by other individuals who do not need this information for legitimate business purposes.
- Take measures to safeguard your EYC login information. Don't save your password to your computer or have the login information printed and saved near your computer.
- Computers and laptops used to access the EYC portal should be encrypted according to HIPAA standards.

In addition, agents are prohibited from using another agent's EYC login to enroll clients. Enrollments are tied to each individual user's NPN and carrier writing numbers.

Sharing logins will cause enrollments to be tied to the incorrect agent which can result in commission errors, sales allegations, corrective actions, or even termination.

Agents found to be sharing logins are subject to disciplinary action or loss of access to the EYC portal.

Registration Process

When registering for your EYC platform it is imperative you follow the guidance provided below:

You must provide your National Producer Number to register. If you're unsure of your NPN, [you can utilize the National Insurance Producer Registry](#). The NPN you provide will also be the username for accessing your EYC portal. This cannot be changed.

The email address and telephone number you provide to EYC is the information that will be made available on your passive link and within any email communications (e.g., quick quotes) sent to your clients. The email address provided is also used for communications regarding updates to your EYC account and used to assist with any technical support, password changes, etc.

When entering your appointment information, it is your responsibility to verify your license, appointment, and certification status. You should always check your license, appointment, and certification status prior to selling. It is also your responsibility to notify EYC so that your portfolio can be updated to show accurate information should you need to update your license, appointment, or certification status. This process must be completed each Plan Year to avoid any compliance issue that may occur with appointments and state license information. When selecting the active carrier appointment, you must select the active state(s) in the field associated with the carrier appointment selected. Please select all states that apply to the specific carrier appointment. You may do so by holding the CTRL key and clicking all state options. You can also choose states by selecting one at a time. Please do not select the same carrier for multiple active appointment options. This will result in a delay of activating your account.

You must submit your website for review to EYC Compliance when using the PURL. By adding the EYC PURL provided after registration to your website before receiving review and approval to use the PURL, you accept full responsibility of any compliance violation.

Enrollment Options

Broker Link

This allows an agent to send a link to their clients via email in the event the individual is not ready to enroll at the time of the meeting or would like to discuss their options with someone prior to making an enrollment decision. The client will enroll using the link provided in the email. The Broker Link option should be used only after a plan has been selected and once a fully compliant presentation has been made.

Telephonic Enrollment via Broker Link

Some carriers allow agents to complete a compliant sales presentation over the phone and send the Broker Link to the client so they may enroll using the agent's link. Please keep in mind this is not allowed by all carriers so please make sure you are following the carrier-specific rules regarding telephonic enrollments.

Face-to-Face Enrollments via Broker Link

Agents should complete enrollments via the Broker Portal whenever they are in a face-to-face setting, a plan has been chosen and presented, and the client has indicated they wish to enroll at that time.

Data Only

Agents may use EYC to compare plans and provide a snapshot of benefits but enrollment is not permitted by these carriers through the portal.

Passive Link (PURL)*

Agents have the option to place a PURL on their own client-facing website. The PURL, or passive link, allows clients to enroll into a plan without the assistance of an agent or without a presentation being completed – similar to how someone would enroll on Medicare.gov. Clients can enter their medications, compare plans, and enroll all through the PURL. **This link should not be used if a presentation has been completed by an agent but the client is not yet ready to enroll.**

***Agents who wish to use a passive link on their consumer-facing website must submit the website for review and approval. Websites should be submitted through enrollyourclients.com/compliance-review. The Compliance and Oversight Board will review each site and make recommendations, approvals, and denials based on the website's content. Agents should notify EYC if any changes are made to their site once the passive link has been placed.**

Carrier Do's & Don'ts

Aetna

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Anthem

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✓ Allows the use of Telephonic Enrollment via Broker Link

BayCare

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Bright Health

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✓ Allows use of Telephonic Enrollments via Broker Link

Centene

- ✗ Does not allow the use of a Passive Link (PURL)
- ✗ Does not allow the use of Broker Link
- ✓ Allows the use of Face-to-Face Enrollment
- ✗ Does not allow the use of Telephonic Enrollments via Broker Link

Cigna Medicare

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Carrier Do's & Don'ts

Geisinger

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Health Alliance

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Humana

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✓ Allows use of Telephonic Enrollment via Broker Link

Medica

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Molina

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✓ Allows use of Telephonic Enrollments via Broker Link

Mutual of Omaha

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Oscar

- ✗ Does not allow use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✓ Allows use of Telephonic Enrollments via Broker Link

Scott and White Health Plan

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

SilverScript

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

Simply Healthcare

- ✗ Data Only

The Health Plan

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

United Healthcare

- ✓ Allows use of Passive Link (PURL)
- ✓ Allows use of Broker Link
- ✓ Allows use of Face-to-Face Enrollment
- ✗ Does not allow use of Telephonic Enrollment via Broker Link

WellCare

- ✓ Allows use of Passive Link (PURL)
- ✗ Data only through Broker Link