

Second Regular Session  
Seventieth General Assembly  
STATE OF COLORADO

**PREAMENDED**

*This Unofficial Version Includes Committee  
Amendments Not Yet Adopted on Second Reading*

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/billsumaries>.)*

**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.*

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.

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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.