

Health Coverage Guides & Brokers

A Snapshot of Differing Responsibilities

Both Health Coverage Guides* and Brokers are trained and certified by Connect for Health Colorado®. Both provide application assistance to help customers enroll in Marketplace health insurance and apply for financial assistance to help reduce costs. Here are some differences:

Health Coverage Guides

Brokers

1 Advising the Customer

Provide impartial information concerning the full range of health plan options. They cannot recommend a specific plan or health insurance company to a customer.

Trained and licensed to make recommendations about plan options based on the customer's budget and specific life circumstances.

2 Acting on Behalf of the Customer

Cannot make decisions or account changes of any kind on behalf of a customer.

Can be authorized to make decisions or account changes on the customer's behalf.

3 Licensing

Are not licensed by the State of Colorado. Not having a license limits their ability to make specific recommendations and act on behalf of the customers.

Are licensed by Colorado's Division of Insurance. This license allows a Broker to assume a role in helping the customer make decisions regarding their health insurance.

4 Community Outreach

Health Coverage Guides are employed by trusted, community-based organizations called Assistance Sites. They are required to conduct education and outreach about the availability and affordability options of qualified health plans.

Brokers are not required to conduct education and outreach, but may attend events hosted by Connect for Health Colorado. Brokers typically conduct their own marketing to attract customers.

5 Compensation

Health Coverage Guides are not employees of Connect for Health Colorado. They are employed by organizations who receive grant funding through Connect for Health Colorado. They receive no commission for the enrollments they facilitate.

Brokers contract with health insurance companies to sell their products. They receive commissions from them on all commercial plans they sell. They do not receive a commission on Medicaid/Child Health Plan *Plus* enrollments.

** Also known as Navigators, Health Coverage Guides are a requirement of the Affordable Care Act*