

| Article | Section # | Comment  | Covered CA Response   |
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| 3       | 3.3       | We respectfully request that "Certified" not be removed. Although there is a definition, the intent is more clear, as in 2.4 Certified Plan Based Enroller Program.  | Thank you for your comment. Covered California removed "Certified" in front of "Agent" to align with the defined term within Article 14 - Definitions. The intent of the requirement remains the same as prior years. <b>Agent(s)</b> – Individuals who are licensed and in good standing as a life licensee under Insurance Code § 1626 by the California Department of Insurance to transact in accident and health insurance. The term used in this Agreement will only apply to Agents certified by Covered California to transact business in Covered California for the Individual and Covered California for Small Business Markets. No change will be made. |
| 4       | 4.3.2     | We respectfully request that "Covered California and" be removed from network adequacy standards. Per last cycle comments, there will not be additional requirements beyond the DMHC. If necessary, a new sentence should be added instead that Covered California will work closely with state regulations. | Amendments to Section 4.3.2 are meant to capture Covered California's role in ensuring network adequacy standards in close partnership with state regulators, as required by 45 C.F.R. § 155.1050. QDP issuers continue to be subject to the robust network adequacy requirements imposed by their state regulators. Covered California will communicate with QDP issuers should there be any efforts to develop additional requirements beyond those imposed by state or federal law. No change will be made.  |