



# Health Care Sharing Ministries Policy and Procedures

<p><b>General Policy</b></p>	<p>The mission of the California Health Benefit Exchange/Covered California (Exchange/CC) is to ensure that consumers have good health insurance products that will provide high-quality care when they need it.</p> <p>Exchange/CC trains and certifies independent insurance agents to provide consumers with personalized guidance to better support them in navigating the plans and options available on the California Health Benefit Exchange and individual market. It is the goal of Exchange/CC to make sure consumers are well-informed so they can choose the best product for them.</p> <p>It is the policy of Exchange/CC to require Exchange/CC-certified agents who present a Health Care Sharing Ministry option to a consumer to provide full disclosure about the benefits and advantages of the comprehensive plans found on CoveredCA.com and to compare those benefits and advantages to some of the features of Health Care Sharing Ministry products.</p> <p>This policy applies to all individuals licensed by the California Department of Insurance (CDI) who are additionally certified by the Exchange/CC to sell Qualified Health Plan policies.</p>
<p><b>Legal Authority</b></p>	<p>Amendment to the Agency Agreement</p>
<p><b>Definitions</b></p>	<p><b>Health Care Sharing Ministry:</b></p> <p>A Health Care Sharing Ministry is a voluntary association in which members who share moral or religious values agree to pay the medical costs of other members. These organizations are not insurance companies, and payment for services and benefits are administered by membership organizations that are unregulated by the State of California, are not certified by Covered California, and are not required to meet financial solvency requirements to ensure there is enough funding to pay claims.</p> <p>Members can refuse to pay for some members' medical costs, including those costs deemed non-compliant with the Sharing Ministry's values. Health Care Sharing Ministries do not meet the minimum essential benefits required by the Affordable Care Act.</p> <p><b>Certified Insurance Agent:</b></p> <p>A Certified Insurance Agent (CIA) is an individual who maintains an active license with the California Department of Insurance to sell</p>



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	<p>health insurance products in the State of California, who is additionally certified and trained by Covered California to sell Qualified Health Plan products on the health insurance marketplace.</p>
<p><b>Consequences</b></p>	<p>Failure to comply with the responsibilities of this policy, including the reasonable access provision, will result in a written warning from Exchange/CC. Additional noncompliance will be evaluated by Exchange/CC who will, in its sole discretion, weigh the totality of circumstances in the individual Certified Insurance Agent's behavior and noncompliance. Exchange/CC may take disciplinary action, up to and including CIA decertification to prevent writing new on-exchange business.</p>
<p><b>Responsibility</b></p>	<p><b><u>Responsibilities of Exchange/Covered California:</u></b></p> <ul style="list-style-type: none"> <li>• Exchange/CC shall require Certified Insurance Agents (CIAs) to obtain a Consumer Acknowledgement and Full Disclosure Form from each consumer who signs up for a Health Care Sharing Ministry.</li> <li>• Exchange/CC shall require CIAs to maintain Consumer Acknowledgement and Full Disclosure Forms for up to three (3) years, in either hard or electronic copy.</li> <li>• Exchange/CC shall conduct, at random, requests for access to CIA Consumer Acknowledgement and Full Disclosure Form records.</li> <li>• Exchange/CC shall modify the Covered California Agent Agreement to explicitly include Consumer Acknowledgement and Full Disclosure Forms in the record access, retention, and audits sections.</li> <li>• Exchange/CC shall require CIA attestation to intent to fully comply with the requirements of this policy, to be collected during annual web-based training conducted by Covered California University through its Learning Management System (LMS).</li> <li>• Exchange/CC shall require those CIAs who sell Health Care Sharing Ministries to disclose the number of Health Care Sharing Ministries sold by the CIA during the previous plan year, to be collected during annual web-based training conducted by Covered California University through its Learning Management System (LMS).</li> </ul> <p><b><u>Responsibilities of Certified Insurance Agents:</u></b></p> <ul style="list-style-type: none"> <li>• Certified Insurance Agents (CIAs) shall, as required by their Agency Agreement and individual Agent Contract, "use</li> </ul>



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	<p>[CalHEERS, the] single streamlined application to determine eligibility and to collect information necessary for enrollment in a QHP, advance payments of the premium tax credit, cost-sharing reductions; and, where applicable, enrollment in Medi-Cal or CHIP.” CIAs shall share any eligibility and financial assistance determinations with a consumer prior to participation in a Health Care Sharing Ministry.</p> <ul style="list-style-type: none"><li>• CIAs shall obtain a Consumer Acknowledgement and Full Disclosure Form from each consumer who participates in a Health Care Sharing Ministry.</li><li>• CIAs shall maintain Consumer Acknowledgement and Full Disclosure Forms for up to three (3) years, in either hard or electronic copy.</li><li>• CIAs shall make their Consumer Acknowledgement and Full Disclosure Forms available to Exchange/CC upon reasonable request.</li><li>• CIAs shall annually attest to their intent to comply with this policy of Exchange/CC when completing their annual web-based training.</li><li>• CIAs who sell Health Care Sharing Ministries shall disclose the number of Health Care Sharing Ministries sold by the CIA during the previous plan year. This information shall be provided when completing their annual web-based training.</li></ul>
<b>Questions</b>	If you have any questions regarding this matter, please contact <a href="mailto:AgentContracts@covered.ca.gov">AgentContracts@covered.ca.gov</a>