



## Covered California for Small Business Agent Code of Conduct

### Background

Covered California's mission is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers Consumers<sup>1</sup> to choose the health plan and providers that give them the best value. Covered California contracts with Agencies and Agents to implement this mission. To ensure that its Consumers receive quality service that addresses the Consumer's particular needs, Covered California relies on Agencies and Agents for enrollment assistance. Agencies and Agents are entrusted to guide Consumers through the eligibility and enrollment experience. It is important that all enrollment partners prioritize the Consumer's needs and avoid engaging in deceptive practices solely designed to increase commissions. Covered California treats Agent certification as a privilege and will only contract with those enrollment partners who strive to fulfill its mission in an ethical manner.

As such, Covered California has developed this Code of Conduct to promote ethical sales practices, in order to preserve the integrity of its mission and the trust of its Consumers. Agencies and Agents must comply with the below rules as a condition to being certified with Covered California. These rules focus on ensuring that Consumers have a positive experience that sufficiently addresses their particular health needs without jeopardizing their finances.

Failure to comply with the following rules constitutes a breach of the Agency or Non-Monetary Agent Agreement and thereby justifies Covered California to terminate said Agreement for cause pursuant to Section E of Exhibit C. Please thoroughly review these rules and contact Covered California for any questions related to compliance.

### Rules

1. Agency and Agent agrees to fairly and affirmatively promote Covered California health plans to Consumers.
2. Agency and Agent will not charge any form of a fee to Consumers for performing any service under the Agency Agreement or Non-Monetary Agent Agreement. If Agency of Agent sells a supplemental product to a Consumer, the Agent must inform the Consumer that the fee is associated with the ancillary or supplemental product and that it is not associated with any Covered California product.
3. Agency and Agent agrees to assist Consumers in finding the best health plan for their particular health and financial needs. Agency and Agent will not "steer" Consumers to the health plans that will net higher commissions unless those health plans best address the Consumer's health and financial needs.
4. Agency and Agent will not mislead Consumers into purchasing supplemental products as a requirement to purchasing a Covered California products. Agency and Agent must inform the Consumer that the purchase of supplemental products is an optional purchase and is not required to obtain a Covered California health plan.

<sup>1</sup> "Consumer" is defined pursuant to Section B of Exhibit A in both the CCSB Agency and Non-Monetary Agent Agreement



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5. Agency and Agent will not purposefully steer Consumers to health plans with lower monthly premiums in order to increase the likelihood that the Consumer will purchase a supplemental product that does not sufficiently address the Consumer's health and financial need.
6. Agency and Agent will provide enrollment assistance to Consumers even if they do not want to purchase a supplemental product.

Pursuant to Section C of Exhibit A, this Code of Conduct is incorporated by reference into the CCSB Agency Agreement as well as the CCSB Non-Monetary Agent Agreement. Agencies and Agents are hereby mandated to comply with the rules as set forth in this document. Covered California reserves the right to modify or amend this Code of Conduct at any time and without prior notice to Agency or Agent. Any changes shall be posted to (<http://www.coveredca.com/agents/become-an-agent/>). In advance of amending the Code of Conduct, Covered California will communicate any such changes to Agencies and Agents via the appropriate communication channels. For any questions regarding the Code of Conduct, please contact [AgentContracts@covered.ca.gov](mailto:AgentContracts@covered.ca.gov).

<sup>1</sup> "Consumer" is defined pursuant to Section B of Exhibit A in both the CCSB Agency and Non-Monetary Agent Agreement