

## Bright Health Group Contracting & Certification Guide (for Agents/Agencies)

Welcome Agents/Agencies! We are excited to get you onboarded with Bright HealthCare, Brand New Day and/or Central Health Plan. Our priority is to make it easy for you and your downline to represent Bright Health Group. Use this guide to help you get started.

### 1 Gather required documents

- NPN or SSN (if an agency – Tax ID Number)
- E&O Insurance
- Banking Information (or TIN if selecting to pay an agency)
- W9 Form
- Individual & Family Plan Agents: FFM and/or state exchange certifications is selling On Exchange
- Medicare Agents: 2023 AHIP or NAHU Certification

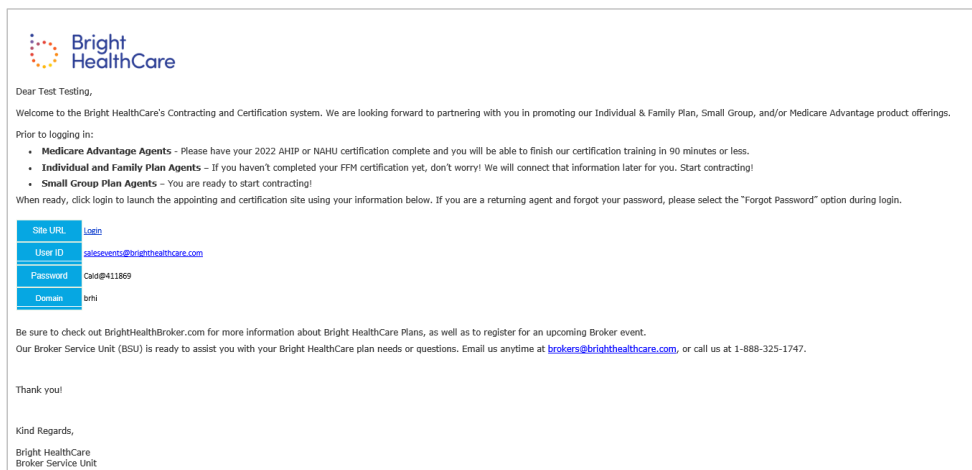
Have all documents? You are now ready to access the Bright Health Group Contracting website.

### 2 Access the Bright Health Group Contracting website

- You can access the Bright Health Group Contracting website 2 different ways

Your upline creates your contracting case	You create a contracting case
Your upline will submit your information to create a contracting case on your behalf	<a href="#">Click here</a> and select either 'Agent Appointment' or 'Agency Appointment' to start contracting * Please note: If you are contracting an Agency as well as yourself, please contract your Agency first

- You will receive an onboarding invitation email with a link to access the case (Site URL) and log-in credentials (User ID, Password & Domain) (From: donotreplyBSU@brighthealthcare.com; Subject: Onboarding Invitation)



- Click on the Log-in link within the email and reset your password
- Enter your NPN to retrieve your NIPR licensing information (If you do not know your NPN, you can enter your SSN to retrieve it.)

### 3 Complete the contracting application

- You will see the tabs below and must complete all information within each tab.

#### Onboarding Checklist:

<p>1. General Information Tab</p> <ul style="list-style-type: none"> <li>Most fields are pre-populated from NIPR so you will need to confirm the information is correct</li> </ul>	
<p>2. Licenses Tab</p> <ul style="list-style-type: none"> <li>Active licenses according to NIPR are displayed at the top of the tab</li> <li>Select the State(s) and corresponding Lines of Business that you would like to apply for appointment <ul style="list-style-type: none"> <li>Place a checkmark beside the state(s) you want to be appointed in</li> <li>Place a checkmark beside the corresponding Line of Business you want to offer (Individual ACA and/or Medicare).</li> </ul> </li> <li>Individual ACA-GA and/or FMO selection: (If the field is populated, please continue to next tab. If this field is <u>not</u> populated, read below) <ul style="list-style-type: none"> <li>Individual ACA-GA: You must select a GA from the drop-down list if you're contracting to sell Individual &amp; Family Plans. If you are not contracting to sell Individual &amp; Family Plans, leave blank.</li> <li>FMO: You must select an FMO from the drop-down list if you're contracting to sell Medicare Advantage. If you are not contracting to sell Medicare Advantage, leave blank.</li> </ul> </li> </ul>	
<p>3. Appointments Tab (No action needed)</p>	<p>4. Background Questionnaire Tab</p> <ul style="list-style-type: none"> <li>Answer the 6 Yes/No Questions</li> </ul>
<p>5. Background Agreement Tab</p> <ul style="list-style-type: none"> <li>Open ALL three required forms, review, and electronically sign for the background check. (FCRA Agreement, Disclosure Agreement, and Authorization Agreement)</li> <li>Be sure your name matches what is listed on the General Information tab.</li> </ul>	<p>6. E&amp;O Insurance Tab</p> <ul style="list-style-type: none"> <li>Enter the required information from your E&amp;O insurance and upload a copy</li> </ul>
<p>7. Banking Information Tab (Bright Health can pay either an agency or the agent directly)</p> <ul style="list-style-type: none"> <li>Pay selection: Yourself or Agency <ul style="list-style-type: none"> <li>If selecting "I pay myself or I am contracting my agency and want to pay my agency", please enter your personal banking and W9 information.</li> <li>Upload a voided check</li> </ul> </li> <li>If selecting "I pay an Agency", please enter the Agency TIN (agency must be contracted with Bright Health Group).</li> </ul>	
<p>8. W9 Tab</p> <ul style="list-style-type: none"> <li>Upload your W9</li> <li>Use the download button to verify that the information on the W9 is correct.</li> </ul>	<p>9. Agreement Tab</p> <ul style="list-style-type: none"> <li>Review and Accept the Agent Agreement.</li> <li>Be sure to enter your name as it appears on the General Information Tab (First, Middle, Last).</li> </ul>
<p>10. Certification 1 Tab</p> <ul style="list-style-type: none"> <li>For Individual Plan Agents: ACA Individual Certification <ul style="list-style-type: none"> <li>Enter your FFM User ID</li> <li>Select <b>Off Exchange Only</b> or <b>Off/On Exchange</b>.</li> </ul> </li> <li>For Medicare Agents: <ul style="list-style-type: none"> <li>Upload your AHIP or NAHU and enter the completion date</li> </ul> </li> </ul>	<p>11. Certifications 2 Tab (For Medicare Advantage agents)</p> <ul style="list-style-type: none"> <li>Complete your Medicare Product Certification with a score of 85% or higher</li> </ul>
<p>12. Submit Tab</p> <ul style="list-style-type: none"> <li>Click Submit</li> </ul>	

#### 4 Next Steps

- The Broker Service Unit will review your information and submit the background check request. Process normally take 3-5 days.
- Once it is all complete, you will receive an email with your writing number, link to the Bright Broker Resources.
- For Individual agents, you will also receive a separate email with access to our IFP Quoting and Enrollment Portal within 5 business days.
- Don't forget to attend a local Training Event! Contact your local Broker Manager for upcoming dates.

#### Please note:

- If you select the wrong General Agency/Field Marketing Organization when contracting with Bright Health Group (agent/agency contracting status = Onboarded and is not showing up in your Down Line Report in ICM), you then have **72 hours** after being Onboarded to contact the Broker Service Unit via email to request an upline change.
- When contracting an agency, the agency principle **MUST** also be contracted for their agency and upline to receive commission and/or override payments.

QUESTIONS: Please feel free to reach to the Broker Service unit (BSU) or your local Bright HealthCare, Brand New Day or Central Health Plan representative.