



## Broker-of-Record Letter (Individual Market)

Broker Administration Services  
Horizon Blue Cross Blue Shield of New Jersey  
3 Penn Plaza East, PP-13E  
Newark, NJ 07105-2200  
[broker\\_borrequest@horizonblue.com](mailto:broker_borrequest@horizonblue.com)

Member ID or SSN  
Last Name, First Name  
Effective Date  
Agent NPN  
On Exchange Member

Dear Commissions Department:

Please be advised that I am appointing \_\_\_\_\_ and \_\_\_\_\_ as the Broker of Record for my Horizon Blue Cross Blue Shield of New Jersey coverage.

I understand that the agent/broker is contracted with Horizon BCBSNJ and the agent has informed me of their functions and responsibilities, including all consumer protection standards that apply to their agent/broker role.

I understand it is my responsibility to provide complete and accurate information to the agent, without misrepresentation and I must notify the Marketplace of any inaccurate information included in my eligibility determination.

I provide consent for the agent to use my personally identifiable information (PII) such as names, dates of birth, financial information, or SSNs only to carry out authorized functions regarding my policy. The agent has provided me with a copy of their Privacy Notice Statement outlining their intended use(s) along with their privacy and security standards.

I understand once effective, commissions will be paid according to Horizon BCBSNJ's commission guidelines in the Individual Market and this authorization will replace any current Broker of Record.

**I acknowledge I may revoke this authorization and/or provide limitations on the access or use of my personally identifiable information (PII) at any time by advising the agent in writing.**

Print Name

Date

Signature

## 2023 INDIVIDUAL MARKET BROKER OF RECORD GUIDELINES

1. All agents selling ON or OFF Individual Marketplace or SHOP products must complete the annual Convey Miramar Agent registration process tying them to one GA/Master Broker for the entire 2023 calendar year. Agents without a registered NPN number on file will not receive compensation from Horizon BCBSNJ until registration is complete.
2. Agents must complete Convey Miramar Agent registration by November 15<sup>th</sup> prior to assisting consumers with Individual Marketplace products. Agents must submit a request to change GA/Master Broker by December 31<sup>st</sup> or be tied to the same GA/Master Broker for the full upcoming calendar year.
3. During the Open Enrollment Period an agent will become the Broker of Record automatically for any enrollments submitted through the Horizon Broker Portal and will not need to submit a Broker of Record letter.
4. We are unable to guarantee agent information will accurately transfer in electronic format for any business submitted outside of the Horizon Broker Portal and will require a Broker of Record letter to ensure credit.
5. Please be advised that if an individual member calls our Horizon BCBSNJ telesales area and speaks with a representative to convert or make changes to their current plan requiring a new enrollment application, the BOR will automatically transfer to that Horizon BCBSNJ representative.
6. BOR request forms are only allowed between November 1<sup>st</sup> and December 31<sup>st</sup> for a January 1<sup>st</sup> effective date unless a valid enrollment application is received.
7. Horizon BCBSNJ has revised the existing BOR letter to comply with CMS/NJDOBI standards for agents obtaining a form of consent prior to assisting consumers with NJSBE/Marketplace plans.

### FREQUENTLY ASKED QUESTIONS

1. **When is the last day an agent can take over as broker of record for an Individual consumer?** An agent has until December 31<sup>st</sup> to assume BOR for an existing member by submitting this form. The BOR will begin as of January 1<sup>st</sup> or the effective date of the policy during a qualifying SEP and the agent will remain until the consumer elects another agent during the next calendar year OEP season or the policy is no longer active.
2. **How does Horizon BCBSNJ confirm brokers are tied to consumer applications submitted via the NJSBE/Marketplace?** Horizon BCBSNJ will verify agent NPN information using the 834 enrollment files received daily from the New Jersey State Based Exchange.
3. **Will there be a process and accountability in place for Horizon BCBSNJ to respond to BORs that are received?** GA/Master Brokers should continue using the designated inquiry email address, [broker\\_commission\\_inquiry@horizonblue.com](mailto:broker_commission_inquiry@horizonblue.com) for the Horizon BCBSNJ Commissions Area. Please review enrollment and commission reports once OEP is complete for confirmation of agent of record updates.
4. **How does an agent move his Individual Market book of business from Master Broker X to Master Broker Z?** Horizon BCBSNJ tracks all ON and OFF Exchange Consumer business by agent NPNs and will have cases moved automatically once an agent completes Miramar Agent registration. Agents with existing OFF Exchange business tied to a Master Broker agency NPN will need to obtain a new BOR or complete a Block Transfer Request form. Block transfers will be allowed from November 1<sup>st</sup> through December 31<sup>st</sup> for a January 1<sup>st</sup> effective date.