



Agent Issues with Licensing & Policy Holder Services



Hot Topics



A Look at PHS

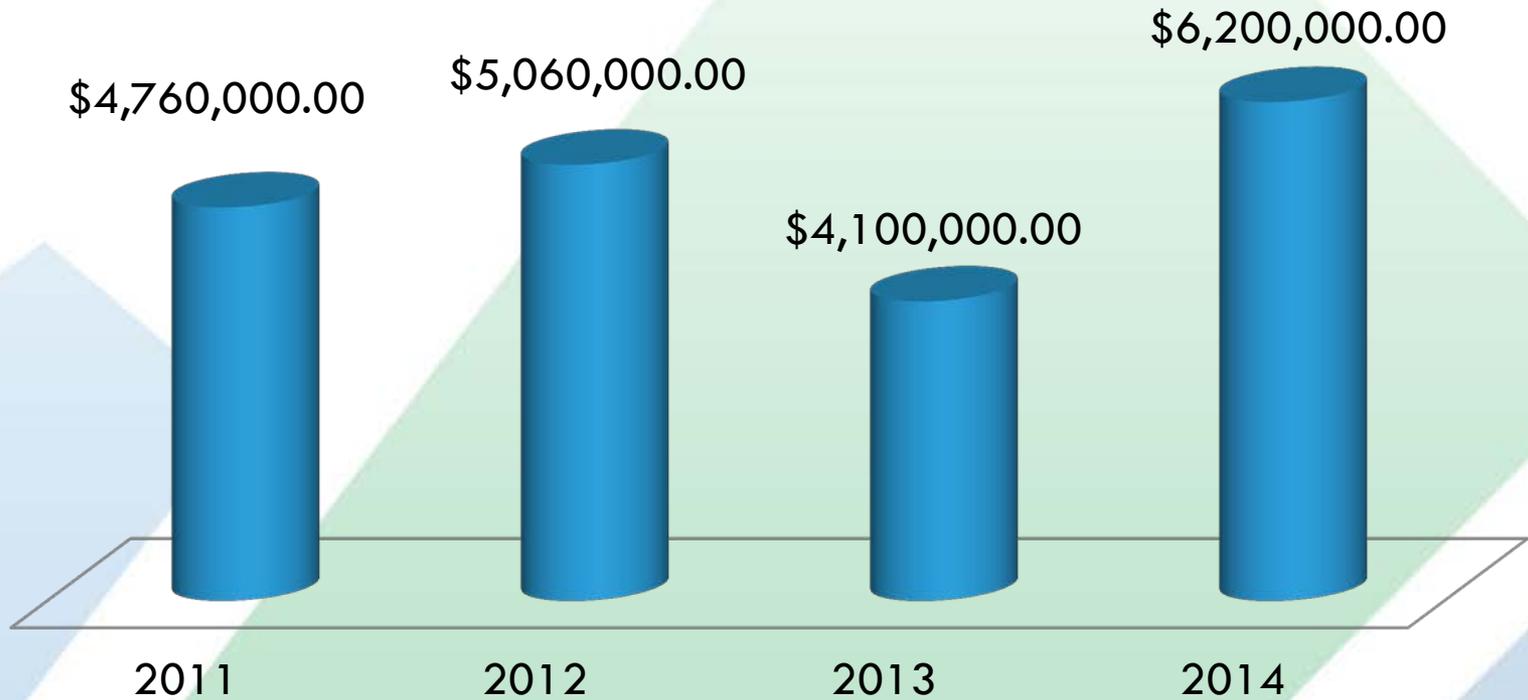


- Protects Montana consumers from unlawful insurance business practices
- Conducts statewide consumer outreach and education to insurance consumers, medical providers, and senior citizens



PHS :: Highlights

Monetary Recoveries





On a National Level

- Company Appointments
- Continuing Education
- Marketplace Sales Nationwide

Are we



One Happy Family





How we get there!

- NAIC Producer Licensing Working Group
 - **How does it work?**
 - **Who is involved?**
 - **Time frame for getting things done?**





Appointments

- What's required in Montana?
- What's the confusion with other states?
- Where do we go from here?



Continuing Education



- **Test or not to test?**
- **Technology provides both options and challenges.**
- **Safeguards we've put in place**



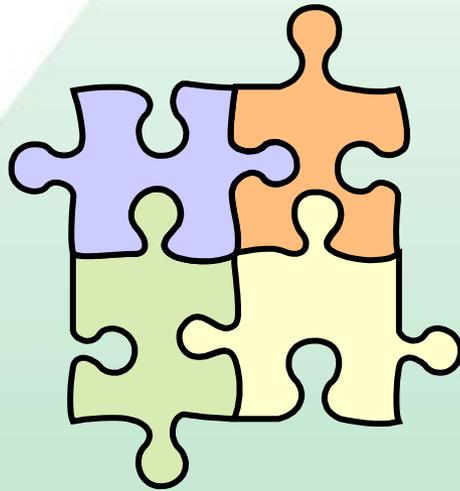
State vs. Federal Marketplace

- What's the difference?
- Can I sell in both?
- Resources



Montana's Marketplace

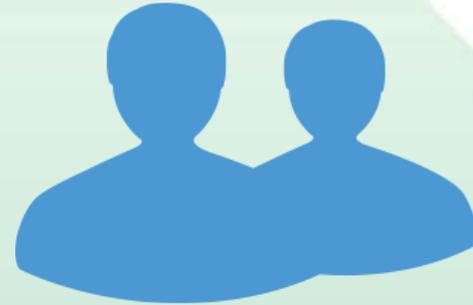
- Healthcare.gov, CMS, CSI-How do the pieces come together?





Assistors

- Certified Exchange Producer
- Navigators
- Certified Application Counselors





SHOP

- Who can help?
- Requirements for consultants