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

2011: $4,760,000.00
2012: $5,060,000.00
2013: $4,100,000.00
2014: $6,200,000.00
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?
• 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
• Who can help?

• Requirements for consultants