



AGENT OF RECORD (AOR) POLICY

General Policy Guideline

It is the intent of ATRIO Health Plans to compensate the producing agent or agency that has primarily assisted a prospect or member to enroll or reenroll in coverage with our company. Support of the independent agent distribution system is a core value of ATRIO and our Agent of Record Policy is intended to maintain the integrity of the agency relationship we have with our appointed producers. We are also supportive of agency relationship insurance agencies have with their internal producers. It is not our intent to support--or be made a party to--predatory practices, the existence of which, if so determined, would likely lead to the termination of our appointment with the offending agent or agency.

Agent of Record (AOR) Policy

The following summarizes the procedures we will follow in establishing the agent of record for ATRIO members.

1. We will recognize the signing agent on an individual Application or Plan Change/Change of Status form as the Agent of Record (AOR) for the balance of the plan year in which the member is enrolling.
2. AOR letters received seeking a mid-year change to the current Agent of Record will be handled as follows:
 - a. Members who seek to change the agent with whom they are working may do so at any time by completing and submitting an AOR letter.
 - b. AOR letters must be **fully completed (all fields) by the member**, including the reason(s) for making the change and the member's dated signature.
 - c. AOR letters received for mid-year changes will be processed with an **effective date assigned the first of the year following**.
 - d. Members **MUST ALSO** complete and submit an **Authorized Representative form**, specifically listing the new agent, with the mid-year AOR form, which will allow us to begin working with the new agent on the member's behalf.

ATRIO reserves the right to evaluate any and all AORs received to determine whether they fall within our guidelines of acceptability.

As always, there will be exceptions for which we reserve the right to determine our handling on a case by case basis. For example, valid mid-year changes may include such situations as the sale of a book of business, transfers due to producer changes within an agency, etc. Exceptions may be made when we determine it is in the best interest of the parties involved.