



CareFirst Sales Flash



For Distribution to Brokers/General Producers/Full-Service Producers Only
(Not intended for distribution to Groups and Members)

Date: October 18, 2017
Market: All

CareFirst releases 2018 Agent Agreement for Group Market Products

CareFirst BlueCross BlueShield and CareFirst BlueChoice (CareFirst) is releasing the 2018 Agent Agreement for Group Market Products beginning Thursday, October 19. The new agreement, formerly known as the Broker/Agent Agreement, has been updated to be clear, concise and easy to understand. We have streamlined the Agreement to outline and clarify roles, responsibilities, and expectations. Most importantly, it provides new incentives to expand your business and earn rewards with CareFirst.

CareFirst is using DocuSign to recontract with all active agencies. The new agreement must be signed and returned to CareFirst via DocuSign, with updated credentials (e.g., license(s), Certificates of Insurance) attached. We are releasing the new agreement in October to ensure appropriate time for your review, execution and submission by December 31, 2017, in advance of the February 1, 2018 effective date. The agreement will only be sent to the Principal Broker of Record in our system.

When you receive the 2018 Agent Agreement via DocuSign, you will need to:

- Electronically sign the agreement which incorporates the Compensation Schedules (Exhibit A) and the newly required Business Associate Agreement (Exhibit B)
- Attach a Certificate of Insurance (COI) for each of the following coverages in DocuSign. The required limits are described in the agreement. CareFirst has updated our insurance requirements to better protect our members:
 - Errors and Omissions Insurance
 - Privacy Liability Insurance
 - Commercial General Liability Insurance
- Attach copies of your license(s) for appropriate jurisdiction(s) in DocuSign
- Confirm the General Producer(s) and/or Full-Service Producer(s) you are currently using for your agencies' block of business, or confirm your status as a direct Agency with CareFirst
- **Submit your completed 2018 Agent Agreement to CareFirst via DocuSign by the deadline of December 31, 2017**

The DocuSign process is automated and reminders will be sent to you periodically. To avoid disruption of commission payments, the signed agreement and all credentials must be complete and accurate prior to the effective date of February 1, 2018. Otherwise, commission payments will cease and the contract will be terminated. There will also be no opportunity for retroactive commission payment. If an agency becomes fully credentialed following the effective date of February 1, 2018, commissions will become effective starting the 1st of the month following credentialing.

CareFirst remains committed to keeping our broker and distribution channel partners engaged and informed. Should you have any questions, please inquire at bcc@carefirst.com.

Christopher Culotta
Director
Broker Administration & Compliance