

For brokers, general producers and full-service producers

Not intended for distribution to groups or members

Date: May 29th, 2018

**Market: Small and Large
Groups**

New CareFirst Broker of Record and/or Administrator of Record

CareFirst is pleased to provide a newly enhanced Broker of Record and/or Administrator of Record (BOR/AOR) Change Cover Memo. This new form, attached for your review, offers groups the following three options:

Option 1: **Broker of Record** - the group is only changing their broker and/or agency

Option 2: **Administrator of Record** - the group is only changing their administrator, i.e., a change in FSP, GP or Hub Direct Agency (HDA)

Option 3: **Broker of Record and Administrator of Record** - the group is changing *both* the broker (and/or agency) and their administrator

Along with the completion of the new BOR/AOR Change Cover Memo, a written letter or email of notification from the Group Administrator of the employer group requesting the change must also be included.

For your reference, the following definitions apply:

- **Broker of Record** means a change in a broker or agency representing an employer group. This designation determines who earns broker commissions.
- **Administrator of Record** is a change in the entity who handles administration for the group (i.e. enrollment, billing, etc.). The services provided depend on the arrangement. This designation determines who earns administrative fees of which there are four options:
 - Hub Direct Agency
 - Full Service Producer (i.e. TPA)
 - General Producer (i.e. wholesaler)
 - Direct – where CareFirst handles all administration

Specific instructions and the calendar of effective date of change is outlined in both the Agent Administrative Manual and the CareFirst Administrative Guidebook for General Producers, Full-Service Producers and Hub Direct Agents.

Until the new Agent Administrative Manual is released, please refer to the calendar of effective dates and direct any questions to bccgeneral@carefirst.com.

A handwritten signature in black ink that reads "Chris Culotta". The signature is written in a cursive style with a long horizontal stroke at the end.

Christopher Culotta
Director, Broker Administration and Compliance



CareFirst Broker and/or Administrator of Record Change Cover Memo

INSTRUCTIONS	
Depending on who is the 'gaining' administrator, submit this form as follows:	
1. If using a general producer (GP) or full service producer (FSP): The gaining broker submits this form to the gaining GP or FSP, who in turn submits the form to BCCBORS@carefirst.com .	
2. If using a Hub Direct Agency: The gaining broker submits this form to BCCBORS@carefirst.com .	
3. If a direct relationship with CareFirst (no GP, FSP or Hub Direct Agency): The gaining broker submits this form to BCCBORS@carefirst.com .	

BROKER AND GROUP INFORMATION		
Broker name	Date form completed	
Broker email	Group name	
Broker phone	Group ID	Group renewal date
Broker fax	Group location (state) MD VA DC	Off-cycle benefit change Yes No

REQUESTED CHANGE	
Option 1: The group is changing just the broker and/or agency (broker of record).	➔ Additional required step: Complete Table A below.
Option 2: The group is changing just the administrator (administrator of record).	➔ Additional required step: Complete Table B below.
Option 3: The group is changing the broker (and/or agency) and administrator.	➔ Additional required step: Complete both Table A and Table B below.

TABLE A—CHANGING BROKER AND/OR AGENCY (CORRESPONDS TO OPTION 1 OR OPTION 3)	
Gaining broker name	Gaining broker SSN
Gaining agency name	Additional steps: Attach a written request (letter or email) from the Group Administrator of the employer group requesting the change. Required details for these requests are described in the Agent Administrative Manual.
Gaining agency tax ID	
Gaining agency code (HDA or Direct code) (if known)	
<i>Effective date of change is described in the Agent Administrative Manual</i>	

TABLE B—CHANGING ADMINISTRATOR (CORRESPONDS TO OPTION 2 OR OPTION 3)		
Losing administrator name (if none, type DIRECT)	Select administrator type (leave blank if direct)	
	Full Service Producer	General Producer Hub Direct Agency
Gaining administrator name (if none, type DIRECT)	Select administrator type (leave blank if direct)	
	Full Service Producer	General Producer Hub Direct Agency
Gaining administrator code (FSP, GP, HDA, or Direct code) (if known)		
If switching from Full Service Producer to Hub Direct Agency only—Did the previous administrator provide the following? (if yes, CareFirst will reach out to you to discuss the specifics)		
Special billing arrangements Yes No	COBRA services Yes No	Additional step: Attach an Administrative Transfer Letter
<i>The criteria and effective date for the change in administrator is outlined in the CareFirst Administrative Guidebook.</i>		

BROKER CONTRACTING AND COMPLIANCE—INTERNAL OFFICE USE ONLY

BROKER CHANGES (CORRESPONDING TO OPTION 1 OR OPTION 3)

Losing broker name	Losing broker SSN
Losing agency name	
Losing agency tax ID	Losing agency code

ADMINISTRATOR CHANGES (CORRESPONDING TO OPTION 2 OR OPTION 3)

Losing administrator name	Select administrator type: Full Service Producer General Producer Hub Direct Agency
Losing administrator tax ID	Losing administrator code

INTERNAL SALES CHANGES

Gaining account manager name	Gaining account manager rep code
Losing account manager name	Losing account manager rep code

ADDITIONAL ACTIONS (CHECK WHEN COMPLETED)

Verify broker's contract status
Update MCSR (if applicable)
Update billing information (if applicable)
Complete confirmation letters
Add BOR letter to S-drive
Add CareFirst Portal/CFP to all Wholesale/Direct under 50 groups: 55555555 **Term for all Full-Service Producer Groups
Send copy of this form to HubTransfer@carefirst.com if group is transferring from an FSP/GP to an HDA

Broker of Record/Administrator of Record Transfer Calendar Schedule

BOR/AOR/Block Transfer Received by CareFirst Date	BOR/AOR/Block Transfer Effective Date
01/01/2018 – 01/31/2018	03/01/2018
02/01/2018 – 02/29/2018	04/01/2018
03/01/2018 – 03/31/2018	05/01/2018
04/01/2018 – 04/30/2018	06/01/2018
05/01/2018 – 05/31/2018	07/01/2018
06/01/2018 – 06/30/2018	08/01/2018
07/01/2018 – 07/31/2018	09/01/2018
08/01/2018 – 08/31/2018	10/01/2018
09/01/2018 – 09/30/2018	11/01/2018
10/01/2018 – 10/31/2018	12/01/2018
11/01/2018 – 11/30/2018	01/01/2019
12/01/2018 – 12/31/2018	02/01/2019