

# An Act

SENATE BILL 16-006

BY SENATOR(S) Martinez Humenik, Lundberg, Roberts, Tate, Cooke, Grantham, Lambert, Marble, Scheffel, Woods, Cadman;  
also REPRESENTATIVE(S) Sias, Landgraf, Conti, Pettersen, Ryden, Van Winkle.

CONCERNING THE USE OF QUALIFIED INSURANCE BROKERS TO ENROLL ELIGIBLE PARTICIPANTS IN HEALTH BENEFIT PLANS THROUGH THE COLORADO HEALTH BENEFIT EXCHANGE.

*Be it enacted by the General Assembly of the State of Colorado:*

**SECTION 1.** In Colorado Revised Statutes, add 10-22-112 as follows:

**10-22-112. Health benefit exchange - referral to private insurance brokers.** ON OR BEFORE NOVEMBER 1, 2016, THE EXCHANGE SHALL INCLUDE THE FOLLOWING IN ITS PROTOCOL FOR INTERACTING WITH CONSUMERS IN ORDER TO ASSIST CONSUMERS IN ENROLLING IN HEALTH BENEFIT PLANS: UPON A CONSUMER'S CONTACT WITH THE EXCHANGE WHEN SEEKING ASSISTANCE IN SELECTING A QUALIFIED HEALTH PLAN, WHETHER ONLINE, BY TELEPHONE, OR ON THE INTERNET, THE EXCHANGE SHALL INFORM THE CONSUMER THAT HE OR SHE HAS THE OPTION OF SELECTING COVERAGE ONLINE OR WITH THE ASSISTANCE OF A NAVIGATOR OR WITH THE

ASSISTANCE OF A QUALIFIED INSURANCE BROKER; THE EXCHANGE SHALL INFORM THE CONSUMER THAT A NAVIGATOR MAY ASSIST WITH A HEALTH BENEFIT PLAN SELECTION, BUT MAY NOT OFFER ADVICE ON A HEALTH BENEFIT PLAN BASED ON THE CONSUMER'S INDIVIDUAL SITUATION, WHEREAS A QUALIFIED BROKER MAY OFFER ADVICE BASED ON THE CONSUMER'S PERSONAL AND FAMILY SITUATION AT NO ADDITIONAL COST TO THE CONSUMER; AND THE EXCHANGE SHALL MAINTAIN WEB-BASED TOOLS THAT ALLOW INSURANCE BROKERS TO DEVELOP AND MAINTAIN CLIENT RELATIONSHIPS FOR CUSTOMERS WHO ARE ELIGIBLE TO ENROLL IN PRIVATE HEALTH BENEFIT PLANS, WHEN APPROPRIATE, IF THE CLIENT REQUESTS THIS OPTION.

**SECTION 2. Safety clause.** The general assembly hereby finds,

determines, and declares that this act is necessary for the immediate preservation of the public peace, health, and safety.



Bill L. Cadman  
PRESIDENT OF  
THE SENATE



Dickey Lee Hullinghorst  
SPEAKER OF THE HOUSE  
OF REPRESENTATIVES

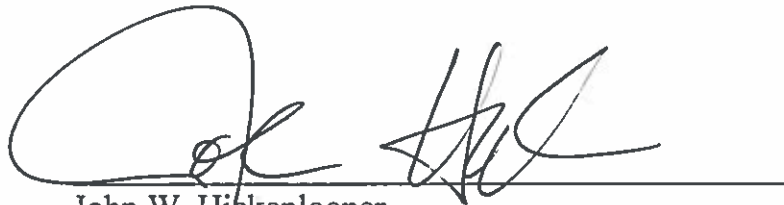


Effie Ameen  
SECRETARY OF  
THE SENATE



Marilyn Eddins  
CHIEF CLERK OF THE HOUSE  
OF REPRESENTATIVES

APPROVED 9:09 am 6/10/16



John W. Hickenlooper  
GOVERNOR OF THE STATE OF COLORADO

State of Colorado

Senate Bill No. 16-006

By Senator(S) Martinez-Humenik, Lundberg, Roberts, et al.;

Also Representative (S) Sias, Landgraf, Conti, et al.

An Act CONCERNING THE USE OF QUALIFIED INSURANCE BROKERS TO ENROLL ELIGIBLE PARTICIPANTS IN HEALTH BENEFIT PLANS THROUGH THE COLORADO HEALTH BENEFIT EXCHANGE.

STATE OF COLORADO, SS.

THIS ACT ORIGINATED IN THE SENATE

[Signature] Secretary of the Senate

STATE OF COLORADO, )

GOVERNORS OFFICE ) SS.

This Act was filed in my office this 10 day of June

A.D. 20 16, at 9:09 o'clock A M.

[Signature] Governor

By [Signature]

STATE OF COLORADO, )

SECRETARY'S OFFICE ) SS.

This Act was filed in my office this \_\_\_\_\_ day of \_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

\_\_\_\_\_  
Secretary of State

By \_\_\_\_\_  
Deputy Secretary