

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

January 14, 2014

BULLETIN NO. 2-2014

TO: ALL AGENTS, BROKERS, GUIDES, ETC., WANTING TO ASSIST CONSUMERS WITH PURCHASING POLICIES ON THE MARKETPLACE.

FROM: ARKANSAS INSURANCE DEPARTMENT

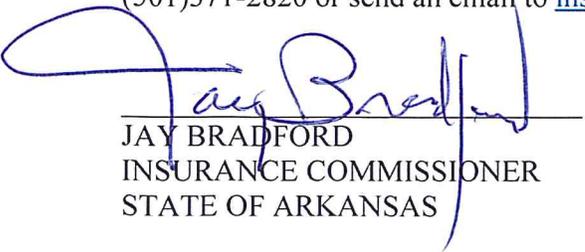
SUBJECT: REQUIREMENTS FOR ASSISTING CONSUMERS ON THE MARKETPLACE UNDER ARKANSAS TRADE PRACTICES ACT AND ARKANSAS LICENSING REQUIREMENTS

All Agents, Brokers, IPA Guides, Navigators, Outreach Enrollment Assisters, and Certified Application Counselors intending to assist consumers with the purchase of health insurance policies through the Arkansas Marketplace or the Arkansas Private Option are required to be licensed under Arkansas Health Insurance Marketplace (HIM) Navigator, Guide, and Certified Application Counselors Act (the Arkansas Licensing HIM Act), Ark. Code Ann. § 23-64-601 et seq., before assisting consumers with purchasing policies on the Marketplace.

Additionally, all agencies intending to collect commissions for the sale of insurance through the Marketplace, including Marketplace plans available to Health Care Independence Program participants, are also required to be licensed under Ark. Code Ann. § 23-64-503 for the Marketplace line of authority by no later than October 15, 2014. Failure to become licensed before assisting consumers on the Marketplace, will result in a violation of the Arkansas Licensing HIM Act and the Arkansas Trade Practices Act. Civil and criminal penalties could apply pursuant to Ark. Code Ann. § 23-64-611 and § 23-66-512.

Agencies having questions concerning how to become licensed, please contact the Licensing Division at (501) 371-2750 or send an email to insurance.License@arkansas.gov. Individuals having questions concerning how to become licensed, please contact the IPA Guide Program at (501) 683-2781 or send an email to: ipaguideprogram@arkansas.gov.

If you have any additional questions related to this Bulletin, please contact the Legal Division at (501)371-2820 or send an email to insurance.Legal@arkansas.gov.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS

January 16, 2014
DATE