

Producer Affairs News

Producer of Record Policy Changes

Two of Highmark's Producer of Record Policies have been revised to reflect changes in business practices:

- **POR-1-E: Submission and filing of Producer of Record (POR) Letters – all size groups**
References to “Highmark Blue Cross Blue Shield” have been removed from both the policy and from the two “Sample” POR letters attached to the policy. It has been replaced by the term “Highmark” to make it generally applicable to Highmark companies. Effective with this notification, POR letters should include the revised language.
- **POR-2-E: Effective date for Producer of Record (POR) Letters – all size groups**
Although the original POR letter will still be required to begin payment to a new Agency, **Highmark will now accept a FAX or scanned copy of the POR letter as Highmark's notification to cease payment to the current Agency.** In addition, it will signal the Client Manager to send the "Notification letter". A “Sample Notification Letter to the Prior Agency” is attached to the policy.

Copies of these policies are included in the attachment. Please review and distribute them to your producers and administrative staff as appropriate. For future reference, the revised version of the Policies will be posted on the Producer Portal replacing the current version.

Inside This Issue:

Producer Affairs News:

- Producer of Record Policy Changes 1
- Policy Review Reminder 2

Bulletin Attachments:

- Senior Markets Bulletin
 - Producer Commission Guidelines



*Please review the
Producer Policies!*

Producer Policy Review Reminder

Producer Policies have been published to make it easier for you to do business with Highmark. Please review the attached policies.

(To access the policies on the Producer Portal, select the “Resources” Tab on the home page and then click “Producer Policies” from the menu on the left of the screen. Click on the policy name or the attachment name to navigate to a particular document, then press ‘Ctrl + Home’ to return to the top of the document.)

Policies include:

- Brand Compliance-1-E: Producer Compliance with Blue Cross and Blue Shield Association (BCBSA) Brand Regulations. *Attachment: What Producers Need to Know About “Blue” Brand Regulations.*
- COR- 1-E: Submission and Filing of Consultant of Record (COR) Letters – For New-to-Blue Fee-Based Business and Changes for Existing Fee-Based Business (51 or more employees). *Attachment: Sample Consultant of Record (COR) Letter*
- Data Release-1-E: Release of Reports@Hand to Agencies/Producers -- Western Regional Accounts ASO clients and insured clients with 100+ employees only
- Data Release-2-E: Release of Client Risk Profiles to Agencies/Producers -- for Western Regional Accounts ASO clients. *Attachment: A Reference Guide to the Client Risk Profiles*
- Disclosure-1-E: Disclosure of Commission Amounts - 51 or More Employees (experience rated and self-insured) and 50 or Fewer Employees (demographically rated groups). *Attachments: Sample Commission Disclosure Certification Form; sample Commission Discrepancy Form*
- LOA-1-E: Letters of Authorization -- all size markets. *Attachment: Sample acknowledgement letter to the client*
- Pool-1-E: Effective Date for Commission payments for "Pool to Pool" movement - all size markets
- POR-1-E: Submission and Filing of Producer of Record (POR) Letters -- all size groups. *Attachments: Sample letter for groups with 51 or more employees; sample letter for groups of 50 or fewer employees*
- POR-2-E: Effective date for Producer of Record letters -- all size markets. *Attachment: Sample rescission letter*
- POR-3-E: Retroactive commission payments for Producer of Record -- all size markets
- Producer Affairs Procedure #2007-02: Notification by a Highmark Blue Cross Blue Shield (HBCBS) General Agency When a Highmark Appointed Producer Leaves the Agency. *Attachments: Sample Notification Form; sample Producer Portal Access Request Form; sample Producer Transfer Form*

If you have any questions concerning items in this Producer News, please contact your Highmark Client Manager.

Sincerely,

A handwritten signature in black ink, appearing to read "Reginald E. Brown". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Reginald E. Brown
Director, Producer Affairs, West

Issue 06-2010 bulletins include:

- Senior Markets Bulletin – Producer Commission Guidelines

Attachments 2:

ProducerPoliciesWest4_2010.pdf

Senior Markets Bulletin – Producer Commission Guidelines.pdf