

PRODUCER AFFAIRS WEST POLICY

POLICY NO.: **COR-1-E**

EFFECTIVE DATE: **01/01/2009**

Revised: 03/17/2009

SUBJECT: **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)**

POLICY

Consultant of Record (COR) letters are required for all New to Blue medical and vision groups and for COR changes to ensure that the General Agency's fee-based business is correctly tracked to the General Agency. Fee-based business will not be added to your Agency's Active Report until the COR letter is received.

The following will be required for COR letters (see sample letter – Attachment I):

- Letters must be dated and on the client's letterhead; only originals will be accepted.
- Letters must be signed by an owner/officer or owner-authorized signer of the company.
- Letters must designate the full name(s) of the General Agency and of the agent (producer) and the requested effective date.
- Letters may authorize the release of requested applicable and relevant Benefit Booklet(s), executed Administrative Services or Insurance Contract(s) to the Consultant of Record - subject to each being confidentially maintained.

Effective Date for Consultant of Record (COR) Changes: All Consultant of Record (COR) changes received by Highmark by the 15th of the month will be effective the first of the following month. COR's received after the 15th of the month will not be effective until the succeeding month. For example, if the COR change is received on the 16th of March, the COR effective date will be the 1st of May.

To facilitate processing, it is recommended that COR letters be forwarded to the Highmark Client Manager via Certified Mail.

SAMPLE CONSULTANT OF RECORD (COR) LETTER

Applies to COR letters for new-to-Blue fee-based business and changes to existing fee-based business (51 or more employees)

Consultant of Record letters must be on the client's letterhead, be signed by an authorized company representative, e.g., owner, partner, officer, human resources director, etc. Original signature is required.

(DATE)

(Name of Highmark Blue Cross Blue Shield Client Manager)

Highmark Blue Cross Blue Shield
120 Fifth Avenue: Suite **(Number)**
Pittsburgh, PA 15222-3099

RE: Consultant of Record

To: **(Name of Highmark Blue Cross Blue Shield Client Manager)**

(Company name) has named **(General Agency name, producer (individual) name)** as its Consultant of Record effective **(insert effective date)**, for group health care benefits offered through Highmark Blue Cross Blue Shield for the following lines of business: **(client should specify medical, HMO, vision, etc, AND applicable group numbers, if known)**. The Consultant of Record Letter will remain in effect until Highmark Blue Cross Blue Shield is notified via a revised Consultant of Record Letter, or the group health care benefits contract is terminated. In addition, **(Company Name)** hereby authorizes release of requested applicable and relevant Benefits Booklets, executed Administrative Services or Insurance Contracts to Consultant of Record - subject to each being confidentially maintained.

(Company name) recognizes that the Consultant of Record, as indicated above, is acting as an agent for Highmark Blue Cross Blue Shield in accordance with the Highmark Inc. Producer Agreement.

Sincerely:

(Name of Authorized Company Representative)

Title: _____