



**POLICY AND PROCEDURE
MANUAL**

POLICY NUMBER: MS28

SECTION: Medicare Sales
SUBJECT: Broker Contract Release
Policy – Direct, Upline, and FMO

Applicable line of business:

Commercial		Medicaid	
Medicare	X	ACA	

POLICY:

Geisinger Health Plan recognizes there are times when it is appropriate for an agent to pursue a contract release, either direct with carrier or their upline/FMO. The guidance for submitting a contract release request is outlined within this policy.

REQUIRED DEFINITIONS:

1. **Attachment** – a supporting document that is developed and maintained by the policy writer or department requiring/authoring the policy.
2. **Exhibit** – a supporting document developed and maintained in a department other than the department requiring/authoring the policy.
3. **Devised** – the date the policy was implemented.
4. **Revised** – the date of every revision to the policy, including typographical and grammatical changes.
5. **Reviewed** – the date documenting the annual review if the policy has no revisions necessary.

ADDITIONAL DEFINITIONS:

GENERAL INFORMATION:

PROCEDURE:

Broker Contract Release Request:

Geisinger Health Plan recognizes there are times when it is appropriate for an agent to pursue an upline release, either from their FMO/MGA or existing direct contract and will honor uncontested contract release requests received by brokers provided the broker's request is signed by the broker's top level upline/FMO. Additionally, the request must not fall within Geisinger's blackout period. Should a broker's contract release request be contested by the



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FMO or not acknowledged Geisinger Health Plan will address per process outlined within this policy.

Broker Contract Release Types:

- Uncontested – Broker's current FMO signs /approves the release request, no wait period
- Contested – FMO does not approve of release request; 90-day wait period required from last piece of business written.

Blackout Period:

Geisinger Health Plan has imposed a blackout period (September 30th – December 31st) whereby no hierarchy changes will be processed. If a request is received during that time period, it will be processed for the first month after the Annual Enrollment Period, becoming effective February 1st.

The Process and Requirements for an Uncontested Broker Contract Release:

- Broker completes Geisinger Health Plan's (Geisinger Gold) Broker Contract Release Request Form (see attached)
- Broker attaches Broker Contract Release Request Form to their handwritten or electronic/ email request to their current FMO
- Upon receiving signed release from FMO, Broker forwards signed release to Geisinger Health Plan's Broker Operations Department: brokers@thehealthplan.com and appropriate Broker Manager.
- Broker Operations Department and Broker Manager reviews and processes the change for an immediate release. The broker and FMO will be notified via email upon completion of processing said Release.
- Updates will be made in appropriate Geisinger Health Plan systems by Broker Operations staff.
- Change is effective the first of the following month.



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The Process and Requirements for a Contested Broker Contract Release:

- Broker completes Geisinger Health Plan's (Geisinger Gold) Broker Contract Release Request Form (see attached)
- Broker attaches Broker Contract Release Request Form to their handwritten or electronic/email request to their current FMO
- FMO **contests** Broker Contract Release (unwilling to sign form) and/or will not acknowledge or respond to request
- Broker and/or FMO notifies Geisinger Health Plan of the FMO's decision to contest release sending notification to Geisinger Health Plan's Broker Operations Department: brokers@thehealthplan.com and appropriate Broker Manager.
- Broker Operations Department and Broker Manager reviews and documents FMO's decision regarding release initiating process to monitor for last application written by broker
- Broker will be released from current FMO and transfer to new FMO 90 days after last application written
- The broker and both new and former FMO will be notified via email upon completion of the 90-day wait period that the release is effective.
- Updates will be made in appropriate Geisinger Health Plan systems by Broker Operations or Medicare Sales Operations staff.
- Release/Change is effective 90 days after last business written under former FMO

Contract Releases are not final until all documents have been reviewed and approvals received by Geisinger Health Plan's Broker Manager(s) and Broker Operations Manager. The broker and/or FMO/EMO will be notified via email upon completion of processing said Release. For contested releases, the broker and both new and former FMO will be notified via email upon completion of the 90-day wait period that the release is effective.



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**THIS POLICY WILL BE REVISED AS NECESSARY AND
REVIEWED NO LESS THAN ANNUALLY.**

Signed:  _____

Title: Chief of Sales

Date: 3/3/2023

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Contract Release Policy 2023\MS28 Broker Contract Release Policy - Direct Upline FMO - March
2023.doc

Devised: 02/2023

Reviewed:

Revised: