



Consumers and Employers Turn To CAHU Certified Insurance Agents for Exchange Help

October 30, 2013 (Sacramento) With the October 1st opening of the Exchange/Marketplaces across the country, individual consumers and employers are trying to negotiate the websites and call centers operated by the Marketplace. Many are trying to gain access to information and aren't sure where to turn for help.

The new Marketplaces were created to simplify the process of shopping for rates, benefits, and plan options available in that consumer's area - a function that insurance professionals have been providing for decades. Agents provide an unsurpassed level of service, which might include meeting in the consumer's home or the employer's place of business.

Agents have been on the forefront of health care reform for many years. Licensed agents are required to undergo continuous education, training, rigorous testing, and are held to the highest standards of ethical conduct. Professional agents provide in-depth analysis and customized solutions tailored specifically to their client's individual needs.

Covered California, the State's new Marketplace, is offering agents an opportunity to participate representing the Exchange as a Certified Insurant Agent (CIA). Therefore, an agent must complete additional levels of education, training, and testing to achieve the distinguished designation of CIA. Those agents that successfully complete the CIA training will be licensed to assist individual consumers and employers with the myriad of Covered California information and plans. However, many agents are still working with Covered California to complete their certification process.

Certified agents will be available to advise and assist individual consumers and employers with their selection of plan options, and potential tax credits that will be available through Covered California. Certified agents, including those members of California Association of Health Underwriters (CAHU), are educated and trained to represent the Exchange/Marketplace plans and products as well as the robust insurance portfolio offered separately in the Private Marketplace.

Professional licensed agents have been advocates for consumers and employers for decades - in California and across the nation. Therefore, consumers and employers may continue to utilize the services of their professional insurance agent to shop both the new Marketplaces and the Private Market at no additional cost to their rates. Providing personal attention and timely expertise to consumers and employers making tough health insurance decisions is a time-honored hallmark of agent service.

To find a professional insurance agent who is a member of the California Association of Health Underwriters go to www.CAHU.org and click the "Find a Licensed CAHU Health Insurance Agent".

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Contact:
California Association of Health Underwriters
800/322-5934 or info@cahu.org
Susan Peters, Executive Director