2017 ACA Commissions Assistance Protocol

When missing clients on your commission statement, complete the steps below. Please do not call or email PPI **until** you complete this process.

If you have not been paid on any particular case(s), then except in extremely rare occasions, neither has PPI. We want you to get paid as promptly as possible for every single client you have.

YOUR ROLE IN THE PROCESS:

A. Check your statements every month to make sure they include all of your sales.
B. Complete the protocol listed below. We are unable to help you until you answer these important questions:

NOTE: When speaking to a carrier regarding your missing commissions, please address with them whether you are the agent of record and/or the status of the policy/premium payment (not when/if you will be getting paid). Once you have confirmed that you are the agent of record and that the policy is active, relay your findings to commissions@ppisales.info (see step #3). *Because PPI is paying your commissions, the carrier will not speak to you regarding when you will be paid commissions.*

1. CONTACT YOUR CLIENT TO MAKE SURE THAT THEY HAVE:

- Received their policy, and that they are actually "effectuated."
- Made a payment. If not, help them do this ASAP, before the grace period ends.
- If the client believes they paid, but the payment has not been applied, engage with healthcare.gov and/or the carrier, to help get client payment processed. Assist the client with setting up a bank draft for future payments. (PPI cannot assist with this step.)

2. DETERMINE IF YOU ARE THE AGENT OF RECORD:

- Contact the carrier and/or healthcare.gov to see if you are the Agent of Record.
- If you are not, then you must resolve this between the carrier and healthcare.gov, before contacting PPI. The "834" form (which identifies you as AOR) is generated by the FFM and only the FFM can correct this.
- If you do have documentation that you wrote the policy (a signed AOR and a screen shot from your ACA software or healthcare.gov) and both the carrier and healthcare.gov will still not credit you as the AOR, then contact commissions@ppisales.info for any help/guidance we may be able to provide.

3. CREATE DOCUMENTATION OF MISSING POLICIES:

- After you have determined that you are the Agent of Record, create an excel spreadsheet of those who are making payments for which you are not being paid.

- Excel spreadsheet needs to include the following information:
    - Member's Full Name
    - Member's Social Security #
    - Member's Date of Birth
    - Policy Effective Date
    - Product sold (including company and plan name)
    - Agent name and writing number

- Send your client spreadsheet to PPI, using a secure email service to commissions@ppisales.info or fax to PPI (Attn: Lynda) at 800-539-1021.

4. FOR BCBS OF SC, CHECK THE BASES WEBSITE TO SEE YOUR CLIENT RECORD.

- Use this as your first resource to check on the status of your issued business. If it doesn't appear, then please follow the protocol as laid out above. You may also reach out to the regional BCBS of SC sales rep (you'll see their contact info on our website, on the BCBS of SC page). That rep might suggest a short cut process when you know the client is active and has paid premiums.

Access the Blue Cross of SC "BASES" tool to view your book of business:

- Website Link – BASES
- Instructions on how to use the BASES tool

5. ADDITIONAL NOTES:

- Research statement to confirm if some policies were paid for multiple months. If so, you may go a month, two or more without additional payments, because of the earlier "advance."

We will do all that we can to help you receive your commissions promptly.

Clay Peek and the Commissions Team at Peek Performance Inc.
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