



"Advocating Free Market Insurance Choices"



Commissioner Michael Conway  
Division of Insurance, Department of Regulatory Agencies  
1560 Broadway, Suite 850  
Denver, CO 80202

The Colorado State Association of Health Underwriters (CSAHU) is Colorado's largest professional association of brokers, agents and producers in the health care industry. Their members assist thousands of Colorado businesses and individuals each year in selecting and enrolling in a health plan that best meets their medical needs and their financial situation as well as continuing to provide services to the consumer throughout the year. CSAHU advocates on behalf of its broker members and their clients.

CSAHU is submitting informal comments to the Division of Insurance on Draft Emergency Regulation 18-E-03. Thank you for your consideration.

CSAHU would encourage DOI to allow a producer / broker to charge fee to their clients for the sale of an individual health benefit plan on a contingent compensation or commission tiered plans and rebate clients/consumer if commission threshold is met. Not all brokers / producers will meet the contingent commission levels and therefore would not get paid for their services. This was not the intent of SB18-136. Brokers / producers that achieve the contingent compensation thresholds to receive commissions from health insurance carriers, will refund the charged fees back to clients/consumers. CSAHU members will be tracking this information anyway and will be able to rebate their clients.

SB18-136 did not reference compensation, only commissions.

Thank you for your consideration. If you have questions or would like additional information, please feel free to contact me.

Sincerely,

Scott Lilley  
CSAHU President

Tim Hebert  
CSAHU Legislative Chair