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12/15/2015

Director, Bruce Gilbert
Board of Directors

Please enter this letter and the attachment into the record for the 12/17/2015 and distribute it to all directors.

I received the attached letter from Kim Sonerholm at HPN,SHL,UHC regarding the discontinuing of paying commissions for Exchange business written after 2/1/2016.

Since Nevada allows a Special Enrollment Period for specific events in peoples lives, this move by the Insurance Carrier appears to provide a huge disservice to both the broker and the public in general.

HPN plans are for the most part the best value on the Exchange. By instituting this program they have put an unfair burden on the broker, who now has to either do the enrollment as a non commissionable item, direct the public to an exchange representative or push the customer into a higher priced plan. Either way the public (tax payer) has not been served.

It seems to me that Exchange, by allowing this type of action by a carrier, has created a contradiction to the entire premises of enrollment.

I must ask the exchange to address the issue with HPN and it's affiliates to discontinue this proposed plan.

Thank you,
Lou Cila

attachment: email from HPN & affiliates

Subject: HPN/SHL/UHC Broker eCom - 2016 On-Exchange Commissions

Date: Mon, Dec 14, 2015 3:06 pm



Please be aware of the following change. Effective February 1, 2016, there will be no commissions paid for any new On-Exchange enrollments received on or after this date. We'll continue to pay commissions for any On-Exchange enrollments received before February 1, 2016.

On-Exchange plans remain available and the change in commissions does not affect our members' provider networks, plan benefits or the servicing of plans. In addition, there are no changes to commissions for our commercial plans, Medicare, or individual Off-Exchange plans.

Thank you for working with us. If you have any questions, please contact your account representative.



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