



# Zero Tolerance Policy

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Dear Agents and Agencies,

Adroit Health Group (AHG) will be implementing zero tolerance rules and guidelines for all sales effective immediately. Please review these rules and guidelines carefully. If you wish to continue selling through AHG, we expect your complete adherence to these rules and guidelines. Any agent or agency that is identified violating these rules and guidelines will have access to our selling platform terminated on the first offense.

## Selling Rules & Guidelines

1. Zero tolerance for writing members that have chronic and or critical medical conditions and need a major medical policy or qualify for a subsidy (unless selling products alongside an ACA plan). **NOTE! These members should be assisted by referring them to Healthcare.gov (ACA plan) for more information.**
2. Zero tolerance for not adhering to all FTC rules and regulations provided by the TCPA relating to telemarketing such as Do Not Call lists, Robo-Dialing, carrier Do Not Call Lists, etc.
3. Zero tolerance for not adhering to professional and ethical sales practices.
4. Zero tolerance for soliciting members in states where you do not hold an insurance license and/or an appointment with the carrier as required.
5. Zero tolerance for not fully disclosing exclusions and limitations, pre-existing conditions policy and waiting periods, if any.
6. Zero tolerance for misrepresenting Short Term Medical or Fixed Benefit Plans as plans that qualify as an approved ACA plan. Clearly point out the differences so they are understood.
7. Zero tolerance for not educating your client if they qualify for a tax subsidy.
8. Zero tolerance for failing to notify Adroit Health Group customer service immediately if a client threatens to contact the BBB, DOI or any other government authority or any escalated calls that need AHG supervisory attention.
9. Zero tolerance for not cancelling a product when a customer makes it clear they want to cancel.
10. Zero tolerance for not fully disclosing all the products the client is purchasing and clearly articulating the cost for each product. An e-signature or voice verification is required for each product sold.
11. Zero tolerance for not responding expeditiously to a request from AHG when an agent statement is required.

If you have questions regarding this notification, please contact Agent Services at (800) 319-7061.

Thanks,  
Adroit Health Group