

## New Brokers - How to Become A DC Health Link Registered Broker

**Who is this guide for?** Brokers that hold a DC resident or non-resident health insurance producer license that is active and in good standing and who wish to become a Broker registered to sell on DC Health Link. This guide will discuss what the requirements are, how to complete the requirements, and how to complete a DC Health Link Broker application.

### Requirements

To become a DC Health Link Registered Broker, you must:

- Complete the DC Health Link policy and systems training course administered jointly with the National Association of Health Underwriters (NAHU - worth 4 C.E. credits)
- Obtain Carrier Appointments with all health insurance carrier licensed entities for the market in which you intend to sell
- Possess a DC resident or non-resident health insurance producer license that is active and in good standing

### Step 1: Carrier Requirements

To become a DC Health Link Registered Broker, you must obtain appointments with each carrier's licensed entities in D.C. for the market in which you intend to sell. This resolution was made by the DC Health Benefit Exchange Authority's Producer Advisory Committee. The [Producer Advisory Committee's resolution](#) provides additional context on the requirements.

Brokers selling in the **individual market only** must be appointed with the following licensed entities:

- [CareFirst](#)
  - CareFirst BlueChoice, Inc.
  - Group Hospitalization and Medical Services, Inc.
- [Kaiser Permanente](#)
  - Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Brokers selling in the **small group market only OR the small group AND individual markets** must be appointed with the following licensed entities:

- [Aetna](#)
  - Aetna Life Insurance Company
  - Aetna Health Inc.
- [CareFirst](#)
  - CareFirst BlueChoice, Inc.
  - Group Hospitalization and Medical Services, Inc.

- [Kaiser Permanente](#)
  - Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
- [UnitedHealthcare](#)
  - Optimum Choice, Inc.
  - United Healthcare of the Mid-Atlantic, Inc.
  - UnitedHealthcare Insurance Company

To verify your carrier appointments:

- Go to the National Association of Insurance Commissioners' [License Lookup Directory](#)
- Enter your first and last name
- Select Submit
- Select your name in the search results

**NOTE:** If you have clients needing assistance while your Broker registration is pending, please send us the client's name and the issue they are experiencing, so that we can resolve the issue for your clients while we resolve your outstanding registration.

## **Step 2: Complete the DC Health Link Broker Policy Training Course**

To complete the DC Health Link Broker Training course:

- Go to the [DC Health Link training](#) administered by NAHU
- Create a login
- Complete the six hour training course, policy and web components

If you any questions about the training or experience any technical difficulties, please reach out to NAHU at (877) 880-1335 or [email DC Health Link: dchl.producer@dc.gov](mailto:dchl.producer@dc.gov).

## **Step 3: Submit an Application to DC Health Link**

Go to [dchealthlink.com](http://dchealthlink.com) and select "Register" under the "Broker" drop down menu in the upper right corner, or visit the [Broker Registration page](#).

For Brokers who work with an agency and receive the message that the Broker Agency is already in use, please use your personal FEIN or your SSN when completing the registration form.

## **Process and Timing**

Once all requirements have been satisfied and an application has been submitted, please allow up to 7-10 business days for your application to be reviewed and processed.

If there are any unsatisfied requirements, you'll receive an email notification detailing any outstanding requirements that must be satisfied before your application can be approved.

Upon approval of your registration, you'll receive an email from [noreply@dchealthlink.com](mailto:noreply@dchealthlink.com) with important information about how to access your broker portal.

### **Dental Carrier Appointments**

Brokers are not required to be appointed with dental carriers to assist consumers, employees, and employers with selecting dental coverage. However, in order to be eligible to receive commissions, brokers must be appointed with these carriers.

- [Delta Dental](#)
  - Fill out a [W-9 FORM](#) and return it to Delta Dental
- [Dominion](#)
  - [Request a Dominion Producer Kit](#) by emailing [agent@dominiondental.com](mailto:agent@dominiondental.com)
- [CareFirst](#)
  - Brokers who are appointed for medical do not need to obtain an additional appointment for dental
- [MetLife](#)