USE

**Colorado Health Benefit Exchange (COHBE)**

**BN-002A Select Broker Use Case**

**Version 1.1**

**October 22, 2012**

REVISION HISTORY

|  |  |  |  |
| --- | --- | --- | --- |
| Version | Date | Modified By | Description |
| 0.1 | 2012-09-24 | Kevin Sudnik | Created new Use Case |
| 0.2 | 2012-10-05 | Kevin Sudnik | Updated Use Case based on Discovery session |
| 1.0 | 2012-10-17 | Kevin Sudnik | Updated Use Case based on Elaboration session |
| 1.1 | 2012-10-22 | Kevin Sudnik | Updated Use Cased based on Verification session |
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# Use Case: Select Broker

## Goal

The goal of this Use Case is for an Individual or Employer to authorize a Broker to do business in the Exchange, with the exception of purchasing plans, on its behalf.

This Use Case completes succesfully when an Individual or Employer has authorized a Broker to do business in the Exchange on its behalf.

## Brief Description

Either with or without an account, the Individual or Employer accesses the directory of Brokers certified to use the Exchange. The customer then decides if it wants to filter the list, and if so, enters any filter criteria and clicks filter. The customer can then contact the Broker and, should he or she choose to, authorize the Broker to conduct business on his or her behalf, with the exception of purchasing plans. In the Create Proposal Use Case, as a last step before finalizing and purchase, the system must provide for client verification that they have reviewed the information provided to COHBE and wish to purchase the product(s) illustrated.

## Requirements Traceability

The following requirements are covered within this Use Case:

* GF076: Service Representatives will be able to perform all of the activities of the System on behalf of Customers, should Customers need assistance or not have access to the System. Activities of Service Representatives will be limited to the functions required by their roles.
* SH090: The System shall contain a filterable and sortable directory of eligible Brokers containing contact information, logos, etc. which employers and individuals can access.
* SH125: The System must provide customers with the ability to authorize and de-authorize brokers to conduct business on their behalf up to the point of purchasing insurance for the customer. Additionally, as a last step before finalizing and purchase, the system must provide for client verification that they have reviewed the information provided to COHBE and wish to purchase the product(s) illustrated. CR #29

## Primary Actor

### Individual

An Individual is a primary actor in the Select Broker Use Case. The Individual views the full list of Exchange Certified Brokers, and if he or she chooses to, filters the Broker directory. The customer then communicates with a Broker and, if he or she chooses to, authorizes a Broker to conduct business in the Exchange on his or her behalf, with the exception of purchasing plans.

### Employer

An Employer is a primary actor in the Select Broker Use Case. The Employer views the full list of Exchange Certified Brokers, and if he or she chooses to, filters the Broker directory. The customer then communicates with a Broker and, if he or she chooses to, authorizes a Broker to conduct business in the Exchange on his or her behalf, with the exception of purchasing plans.

## Secondary Actor

### Broker

A Broker is a secondary actor in the Select Broker Use Case. Once the Individual or Employer has found the Broker in the Broker directory, the Individual or Employer contacts the Broker. The Broker communicates with the Individual or Employer.

### The Exchange

The Exchange is a secondary actor in the Select Broker Use Case. The Exchange filters the Broker directory based on the customer’s filter criteria and displays the information on the Individual or Employer user screen. When the Individual or Employer authorizes or de-authorizes a Broker to conduct business on his or her behalf, the Exchange updates its customer account and sends a notification to the Broker.

### Service Representatives

Service Representatives can only provide guidance to the Employer or Individual to complete this Use Case. The exception to this would be a Service Representative can authorize the Broker on behalf of the customer.

## Pre-Conditions

The Select Broker Use Case has the following pre-condition:

* Prior to the Select Broker Use Case beginning, the list of certified Brokers has been loaded to the Exchange (via at least one execution of the Broker Certification Use Case).
* The customer has launched the Broker directory from the Provide Assistance to Customers Use Case.
* Data elements received from Certify Broker Use Case are listed in Filter criteria/results in Section 5.

## Successful Post-Conditions

The Select Broker Use Case will have the following successful post-conditions:

* A Broker has been authorized to conduct business on behalf of an Individual or Employer, with the exception of purchasing plans.
* The customer account has been updated to reflect the connection between the customer and the Broker.
* A broker may have been de-authorized in conducting business on behalf of an individual or employer. Thus the connection between the customer and broker has been deactivated. The customer is reflected as an “ex-client” for the de-authorized broker.

## Triggers

The following events trigger the Select Broker Use Case:

* The Individual or Employer is interested in seeking assistance from a Broker.
* De-selecting a Broker from Maintain Employer and Manage Individual Information Use Cases.
* The Individual or Employer has launched the Broker directory from the Provide Assistance to Customers Use Case.

## Assumptions

The following assumption is made for the Select Broker Use Case:

* Brokers may contact prospective customers directly. This would not be addressed in this Use Case, but rather by the Maintain Book of Business Use Case.
* A customer can only have one authorized Broker at any point in time in the Exchange.
* Customers can still search for and contact other Brokers in this Use Case whether the customer already has an authorized Broker or not.
* Only a Broker with a Broker of record agreement with a customer can view that customer’s Exchange account.
* A Broker authorized to assist an Employer can also assist that employer’s employees. Employees do not have the right to select a “personal” Broker.

# Flow of Events

The Business Process Activity diagram below shows the COHBE processes for the Select Broker Use Case. The steps numbered on the diagram above have detailed explanations in the sections that follow.





## Basic (Main) Flow – Select Broker

An Individual or Employer accesses the full Broker directory. The customer then decides if he or she wants to filter the list of Exchange certified Brokers. If so, the customer enters any filter criteria and clicks filter. The Individual or Employer then contacts and authorizes the Broker to conduct business on its behalf, with the exception of purchasing plans.

### Accesses Broker Directory

The Individual or Employer accesses the Broker directory which contains a full listing of Brokers certified to use the Exchange. This screen will be launched from the Provide Assistance to Customer Use Case (Business Rule, Section 5.1.1).

### Does Customer Want To Filter Broker Directory?

The Individual or Employer decides if he or she wants to filter the Broker directory.

### Certified Broker List

The Exchange contains a list of Brokers certified to use the Exchange (Business Rule, Section 5.1.1).

### Enters Filter Criteria and Clicks Filter

The Individual or Employer enters its filter criteria and clicks filter (Business Rule, Section 5.1.1).

### Retrieves List of Exchange Certified Brokers Meeting Filter Criteria

The Exchange accesses the list of certified Brokers and returns the results meeting the Individual or Employer’s filter criteria.

### Views Broker Results

The Employer or Individual views the filtered results of the Broker directory.

### Does Employer/Individual Want to Contact a Broker From Results?

The Employer or Individual decides if it wants to contact one of the Brokers displayed from the filtered results.

### Contacts Broker

The Employer or Individual contacts one of the Brokers returned in the filtered results. This may be via phone call or e-mail (an e-mail containing the Broker’s pre-populated e-mail address).

### Communicates With Prospective Client

The Broker communicates with the Employer or Individual who contacted him or her.

### Does Employer/Individual Want to Authorize Broker?

The Employer or Individual decides if he or she wants to authorize the Broker with which he or she has communicated.

### Allow Broker to Establish Customer/Broker Relationship?

The customer decides if he or she wants to allow the Broker to continue the process of creating the connection within the Exchange between the customer and the Broker.

### Does Employer/Individual Have An Account?

The Employer or Individual determines if he or she currently has an account. The Exchange will provide guidance to the customer in the directory indicating that the customer must have an account and must be logged in in order to authorize a Broker.

### Is Employer/Individual Logged In?

The Employer or Individual determines if he or she is currently logged in. The Exchange will provide guidance to the customer in the directory indicating that the customer must have an account and must be logged in in order to authorize a Broker.

### Authorizes Broker

The Employer or Individual authorizes the Broker to conduct business in the Exchange on his or her behalf, with the exception of purchasing plans (Business Rule, Section 5.1.2).

### Does Employer/Individual Currently Have an Authorized Broker?

The Exchange determines if the customer currently has an authorized Broker (Process Rule, Section 5.2.1).

### Receives Broker Authorization

The Exchange receives the Employer or Individual’s authorization of the Broker (Business Rule, Section 5.1.2).

### Updates Customer Account

The Exchange updates the customer’s account to show customer/Broker relationship (Business Rule, Section 5.1.2, and Business Rule, Section 5.1.3).

### Customer Accounts

The Exchange contains the customer’s account which reflects the customer/Broker relationship (Business Rule, Section 5.1.2, and Business Rule, Section 5.1.3).

### Notifies Broker of New Client

The Exchange sends a notification to the Broker indicating a new client has authorized it to conduct business on its behalf (Business Rule, Section 5.1.3).

### Receives Notification of New Client

The Broker receives the notification from the Exchange that a new client has authorized him or her to conduct business on its behalf.

### Next Steps

Next Steps for the Main Path of this Use Case include:

* Initiate the Create Proposal Use Case.

# Alternate Flows

## Views Unfiltered Broker Directory

The customer decides to not enter any filter criteria into the Broker directory and continues to view the unfiltered directory.

### Views Unfiltered Results

The Employer or Individual views the unfiltered Broker directory.

## Maintain Book of Business Use Case

This is a separate Use Case that will handle cases where Employers or Individuals have searched for, communicated with and wish to allow the Broker to continue with creating the systematic connection between the Broker and the customer.

### Maintain Book of Business Use Case

If the Employer or Individual wishes to allow the Broker to continue with creating the systematic connection between the Broker and the customer, the Maintain Book of Business Use Case will be initiated.

## Create Individual Account or Create Employer Account

If the Employer or Individual has decided it does not want to allow the Broker to continue the process, but does not currently have an account in the Exchange, the customer will proceed to the Create Individual Account Use Case or the Create Employer Account Use Case.

### Create Individual Account or Create Employer Account

The Individual proceeds to the Create Individual Account Use Case or the Employer continues to the Create Employer Account Use Case.

## Employer/Individual Logs In

If the Employer or Individual has an account but is not currently logged in and wishes to authorize the Broker to conduct business on his or her behalf, the Employer or Individual will proceed to log in to his or her account.

### Employer/Individual Logs In

The Employer or Individual logs in to his or her account in the Exchange.

## De-Authorize Current Broker (Authorize New Broker)

If the Employer or Individual currently has an authorized Broker, the system will prompt the customer to de-authorize his or her current Broker prior to authorizing the new Broker.

### De-authorize Current Broker Question

The Exchange provides a screen that prompts the Employer or Individual and asks if he or she would like to de-authorize the customer’s current Broker. The screen will also indicate to the customer that he or she cannot authorize a new Broker until the current Broker has been de-authorized. The customer will be able to provide a reason code for the de-authorization of his or her current broker.

### Does Employer/Individual Want to De-Authorize Current Broker?

The Exchange will determine what the customer’s response was to the De-authorize Current Broker Question (Process Rule, Section 5.2.2).

### Receives Broker De-Authorization

The Exchange receives and processes the current Broker de-authorization.

### Updates Customer Account

The system updates the customer’s account to reflect the de-authorization of the current Broker (Business Rule, Section 5.1.4).

### Notifies Broker of De-Authorization

The system sends a notification to the current Broker indicating the customer has de-authorized him or her to be its Broker (Business Rule, Section 5.1.5).

### Receives Notification of De-Authorization

The Broker receives the notification from the system of the customer’s de-authorization of him or her as its Broker.

## De-authorize Current Broker

The Exchange provides a screen that allows customers to de-authorize their current Brokers. The Exchange will update the customer’s account and notify the Broker of the de-authorization.

### Does Customer Want to De-Authorize its Broker?

The customer decides if it wants to de-authorize its current Broker.

### De-authorize Broker

The customer de-authorizes its current Broker. The customer will be able to provide a reason code for the de-authorization of the broker (Business Rule, Section 5.1.4).

### Receives Broker De-Authorization

The Exchange receives the Broker de-authorization.

### Notify Broker of De-Authorization

The Exchange sends a notification to the Broker of the de-authorization.

### Receives Notification of De-Authorization

The Broker receives the notification of the de-authorization.

### Updates Customer Account

The Exchange updates the customer’s account to remove the connection between the customer and Broker (Business Rule, Section 5.1.4).

### Customer Accounts

The Exchange contains the customer’s account which reflects the removal of the connection between the customer and Broker.

### Next Steps

Next steps for this alternate flow include:

* Customer proceeds to the Step 2.1.1.
* Customer continues using the Exchange without the assistance of a Broker.

# Exception Flows

## Next Steps

The Individual or Employer has opted to not contact or authorize a Broker to conduct business on its behalf. The Individual or Employer proceeds to continue using the Exchange without the assistance of a Broker or repeats the Use Case.

### Next Steps

Next steps for the Exception Path of this Use Case include:

* The Individual or Employer proceeds to continue using the Exchange without the assistance of a Broker.
* The customer repeats the Use Case.

# Specifications

## Business Rules

### Retrieve List of Exchange Certified Brokers

The Employer or Individual accesses the Broker directory containing the full list of Brokers certified to use the Exchange (Step 2.1.1). The Individual or Employer decides if he or she wants to enter any filter criteria (Step 2.1.2). The Individual or Employer then enters his or her Broker filter criteria and clicks filter (Step 2.1.4). The Exchange returns the results matching the filter criteria (Step 2.1.5). The results of this filter will be displayed on the Employer or Individual’s user screen (Step 2.1.6).

The Broker Filter criteria may include:

* Broker Listing Name
* Broker Agency Name
* Broker Number
* CPN (COHBE Producer Number)
* City
* Zip code
* Languages Supported

The Broker Results to be displayed may include:

* Broker Listing Name
* Broker Agency Name
* Broker Number
* Broker logo
* CPN (COHBE Producer Number)
* Broker Phone Number
* City
* Zip code
* Languages Supported
* Broker E-mail
* Broker Website URL

### Update Customer Account (Authorize Broker)

After the Individual or Employer has decided to authorize a Broker to conduct business in the Exchange on its behalf (Step 2.1.13) and, if applicable, the current Broker has been de-authorized (Steps 3.4.3, 3.4.4), the Exchange receives the Broker authorization (Step 2.1.15) and updates its authorized Broker list and the customer’s account (Step 2.1.16). This list will provide a link between the Broker and specific Individuals or Employers for which the Broker is authorized to conduct business in the Exchange and the customer’s account will also reflect this connection (Step 2.1.16). The authorization of a broker in this Use Case substitutes a Broker of Record letter.

### Notify Broker of New Client

Once the Exchange has updated its authorized Broker list, the Exchange will send a notification to the Broker that it has been authorized to conduct business on behalf of the Individual or Employer (Step 2.1.18).

### Update Customer Account (De-Authorize Broker)

Once the Exchange has processed the customer’s response to the de-authorize Broker question (Step 3.5.1) and the customer has indicated it would like to de-authorize his or her current Broker in order to authorize a new Broker or if the customer just wants to de-authorize its current Broker (Step 3.6.2), the Exchange will update the customer account to remove the link between the customer and the Broker and capture the reason code provided, if applicable. The customer will also be reflected as an “ex-client” in the de-authorized broker’s book of business (Steps 3.5.4, 3.6.6).

Reason codes for De-authorizations/Ex-Clients include:

* Lost Broker of Record.
* Business Closed.
* Business Acquired.
* Lapsed for Non-Payment.
* Discontinuing Employer-sponsored Insurance.
* Broker Decertification.
* Withdrawn by Broker.
* Unknown.

### Notify Broker of De-Authorization

Once the Exchange has de-authorized the customer’s current Broker, the Exchange will send a notification to the Broker informing them of the de-authorization (Steps 3.5.5, 3.6.4).

## Process Rules

### Does Employer/Individual Currently Have an Authorized Broker?

After the customer has logged into its account and has indicated he or she wants to authorize a new Broker, the Exchange will determine if the customer currently has an authorized Broker (Steps 2.1.15).

* If Yes, the Exchange will prompt the customer to indicate if it would like to de-authorize its current Broker (Step 3.5.1).
* If No, the Exchange will proceed to update its authorized Broker list (Step 2.1.16).

### Does Employer/Individual Want to De-Authorize Current Broker?

After the customer has indicated her or she would like to authorize a new Broker, the Exchange has determined that the customer currently has an authorized Broker and the customer has indicated whether or not it would like to de-authorize his or her current Broker, the Exchange processes the response (Step 3.5.2):

* If Yes, the Exchange will proceed to de-authorize the current Broker (Step 3.5.3).
* If No, the Exchange will proceed to the exception path next steps (Step 4.1.1).

## Workflow

There are no worklists associated with the Select Broker Use Case.

## UI Screen Details

### UI Flow Considerations

The screen used for viewing and filtering the Broker directory should also include a means for Individual or Employer to authorize the Broker to conduct business on its behalf.

The Broker directory is launched from the help launch screen accessed in the Provide Assistance to Customers Use Case.

### Filterable and Sortable Broker Directory

This screen will allow an Employer or Individual to enter filter criteria for Brokers. The filtered results will contain the Broker’s name, contact information, etc. This screen will also provide a means for the Employer or Individual to authorize a Broker to conduct business on its behalf.

## Communications

### Imaging Requirements

There are no imaging requirements associated with the Select Broker Use Case.

### Form Requirements

There are no form requirements associated with the Select Broker Use Case.

### Notices Requirements

#### Notify Broker of New Client

The Exchange will notify a Broker that a new client has authorized the Broker to conduct business on his or her behalf.

#### Notify Broker of De-Authorization

The Exchange will notify a Broker that he or she has been de-authorized by a current customer to conduct business on his or her behalf.

#### Notify Client of Broker Authorization

The Exchange will notify a client that he or she has authorized a Broker to conduct business on his or her behalf.

#### Notify Client of Broker De-Authorization

The Exchange will notify a client that he or she has de-authorized a Broker to conduct business on his or her behalf.

### Other Communication Requirements

The Broker and Employer or Individual will most likely communicate with each other prior to the Employer or Individual authorizing the Broker to conduct business on its behalf. This communication, however, will most likely take place outside of the Exchange (phone, e-mail).

## Interfaces

There are no interface requirements associated with the Select Broker Use Case.

## Reporting

The following report attributes were identified for the Select Broker Use Case:

* Number of Individuals that use a Broker by location (zip, county), etc.
* Number of Employers that use a Broker - by Standard Industry Classification, location.

## User Security

Prior to the Select Broker Use Case executing successfully, a Broker will not be able to perform activities and conduct business in the Exchange on behalf of the Individual or Employer.

After the Select Broker Use Case executes successfully, the Broker will be able to perform activities and conduct business in the Exchange on behalf of the Individual or Employer with the exception of purchasing insurance.

## Activity Log and Audit Trail

The Exchange should track the authorizations/de-authorizations of Brokers.

# Future Release Notes

A future capability would be for the Exchange to initiate a pre-populated e-mail, including subject and text to be launched when an Individual or Employer clicks on the Broker’s email listing in the Select Broker screen.

# Appendix A - Glossary

| Term | Definition |
| --- | --- |
| Account | An “Account” is the means by which a user can access a computer system |
| Activity Log | An “Activity Log” is a chronological record of every action taken by each user, and by the System on behalf of each user.  The activity log includes actions and events pertaining to transactions, workflow, security (including SIEM), Alerts, Notifications, Approvals and interactions between the user and the System such as submissions of forms, data and documents. |
| Audit Trail | An “Audit Trail” is a subset of records in the Activity Log that are selected and correlated by criteria provided by the auditor or requesting authority. |
| Authorization | “Authorization” is confirmation by a higher or secondary authority of the validity of an action taken by either a lower or primary actor of workflow on the System |
| Brokers | “Brokers” are persons authorized to assist Employers and or Individuals in their activities to shop for insurance through the Exchanges. |
| Carriers | “Carriers” are providers of insurance who will sell Qualified Health Plans (QHPs) in the Exchange. Occasionally, the term Health Plans is used to mean Carriers. Where it is not clear if the term Health Plan means an offering of a Carrier or the Carrier itself, the context should be used to help clarify meaning. Carriers may also be referred to as “Issuers”. |
| COHBE | Colorado Health Benefit Exchange, “COHBE” is used interchangeably with “Exchange” throughout the documents. |
| Customer | “Customers” or “Consumers” may be used interchangeably and are terms meant to define individuals or small employers or employees of small employers learning about opportunities to purchase, shopping to purchase, purchasing insurance through the Exchange, or modifying insurance purchased through the Exchange. References to Customers include, as appropriate, dependents of Customers, employees and dependents of employees and others covered by insurance purchased by Customers through the Exchange. |
| DOI | The Colorado “Division of Insurance” regulates the insurance industry and assists consumers and other stakeholders with insurance issues. |
| DOI Authorization Standards | At this time Brokers are required to comply with the DOI Broker certification exam. Navigator’s authorization standards are TBD. |
| Employer | An “Employer” is a company or small business who participates in the Exchange to offer insurance and/or premium assistance to its Employee(s) or its Employee(s) and their dependents. |
| Exchange | During the implementation phase, the terms “Exchange” or “Exchanges” are meant to include technology, services, business processes, people, and other resources required to implement, operate and/or maintain the requirements or functions needed to support the ability for consumers to shop for and purchase health insurance. Specifically related to interpretation of a requirement, the term “Exchange” implies that the implementation of a requirement is not strictly limited to a technology solution.   * Individually, the term “Exchange” refers to each Exchange or both Exchanges as appropriate in the context. * The Exchange is NOT a state agency but a standalone non-profit entity. It will serve as an aggregator of individual policies sold by private insurers and underwritten using the new federal and state underwriting and rating rules. * The Small Business Health Options Program (SHOP) Exchange will support the specific needs of small employers. * For context, the Exchanges will act much like an “Expedia or Orbitz for Health Insurance” system. They will allow individuals and small firms to obtain information, compare and purchase private health insurance plans. The Exchanges will also be the entities that will evaluate whether or not a particular insurance policy meets the criteria set out by the new federal rules for policies offered to individuals and small employers. |
| Escalation | “Escalation” shall mean re-assignment by the System or a user of the System of an action to a higher authority. |
| SIC | Standard Industrial Classification - is a [United States government](http://en.wikipedia.org/wiki/United_States_government) system for classifying [industries](http://en.wikipedia.org/wiki/Industry) by a four-digit code |
| Service Representatives | Service Representative (ServRep or SR): A COHBE representative who assists Participants, Customers, and/or Users in using the Exchange and/or the System. NOTE: CSR is used to mean Cost Sharing Reductions and shall not be used to mean ‘customer service representative’. |
| System | The “System” means all of the software, configurations, data, processes, and equipment used to provide the Exchanges and the System is also referred to as the “solution.” During the implementation phase, “System” is taken to mean the technology component of the Exchange. |
| Users | “Users” are users of the Exchange authorized by COHBE and may include operators, administrators, customers, brokers, navigators, etc., who interact with the System. Users may be internal or external to COHBE. |