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Individual Health Plans
GetCoveredNJ

GetCoveredNJ Marketplace Broker Services

Acknowledgment of Consumer Consent Authorization & Privacy Notice

GetCoveredNJ Consumer Consent Authorization: The Department of Health & Human Services requires licensed sales agents and brokers to obtain consumer consent prior to providing assistance to GetCoveredNJ consumers for 2024 Open Enrollment. There is no charge to you when you assign and maintain a GCNJ broker relationship. Carriers compensate brokers for their time, expertise, consultation and enrollment services on a monthly basis when premiums are paid.

This form acknowledges and authorizes Chris Kudryk of KBenefits as my GetCoveredNJ broker. As my broker working with GetCoveredNJ, he may create, collect, disclose, access, maintain, store, and/or use my PII for the purpose of performing a consumer search in the GCNJ database in order to obtain or renew a health insurance policy. To remove consumer consent visit GetCoveredNJ online at nj.gov/getcoverednj or by calling GetCoveredNJ at 1-833-677-1010.

Here is a list of functions & responsibilities of a GetCoveredNJ broker:

- Assist with completing a GetCoveredNJ eligibility application
- Illustrate multiple health plan options from GetCoveredNJ healthcare marketplace
- Make specific recommendations about your coverage options
- Assist with health plan selection, premium payment and enrollment
- Collaborating with GetCoveredNJ help desk and member services
- Liaison service with GetCoveredNJ and your insurance carrier
- Providing relevant resources, education, links to consumer tools & Open Enrollment preparation
- Assist with ongoing service questions, claims, billing & maintenance during the year
- See the next page for a comprehensive list of free GCNJ broker services

All applicants must attest that by completing a GetCoveredNJ eligibility application under penalty of perjury you are providing accurate information to the best of your knowledge. False information can be subject to penalties under Federal law if the information provided is intentionally false.

Signature of Consumer or Authorized Representative:

Consumer Name: _____
Consumer Signature: _____
Date: _____

Visit www.kbenefits.com/getcoverednj/ for more information on our services.

Broker compensation disclosure: Broker commissions are received from the carrier when a member submits premium payments and the broker is actively assigned as the broker. If the Broker relationship is terminated, commissions cease to exist. If the Broker relationship is terminated prior to Open Enrollment for unjust reason KBenefits reserves the right to request up to \$200 broker fee for services rendered.



GetCoveredNJ Broker Services (continued):

- Navigation, Expertise, Knowledge & Information.
- Stay up-to-date with the latest information on plans, network & coverage options.
- Stay up-to-date with the latest information on ACA laws & regulations.
- Help you understand the complexities of health insurance. (kbenefits.com/open-enrollment/)
- Navigate the Insurance market: on/off Market Individual, Small/Large Group, Medicare, Medicaid.
- Guide you to making informed decisions.
- Save you time & effort by gathering information from multiple carriers, networks and plans.
- Present multiple plans from multiple carriers and provide recommendations
- Allow you to compare coverage, premiums & benefits.
- Help you find an in-network provider or a lower-cost prescription.
- Completing the necessary paperwork and procedures before the due dates.
- Ongoing Support from Enrollment to Renewal/Enrollment, answer your questions.
- Act as a liaison between you and the insurance company, helping to resolve any issues that may arise.
- Review Letters/Notices and assist with policy changes or updates.
- Assistance with Enrollment, claims, billing & appeals.
- Extremely valuable during Open Enrollment, significant life events and/or loss of coverage
- Providing additional insurance options such as dental, vision, life insurance, home and auto options
- **Brokers are a no-cost service to you.** Like life, auto, home, disability, long-term care, dental and vision policies, there are no charges for working with a broker or agent. We are here to help and work on your behalf.

Visit www.kbenefits.com/getcoverednj/ for more information on our services