

I remember the first time that I came here for Public Comment. I was pretty nervous and someone suggested to me to "just keep the customers interests first" . I was reminded the other day by another agent that that has been faced with a situation that can be perceived as steering do to commission structures for Connect for Enrollment center. He told me that all of his agents are instructed to just do what's right for the client first. It has come to my attention from multiple Connect for Health enrollment centers that have signed confidentiality contracts with Kaiser to receive up to \$30 per new member per month that are steered into the enrollment centers and steered into a Kaiser plan. No other agencies or brokers were offered this commission in Colorado; it was only Connect for Health enrollment centers that received this way over the top offer. While the rest of Connect for Health certified broker continues to shrink and are offered zero compensation to do what is "right for the customer first", the Enrollment Centers have the opportunity receive millions of dollars in commissions. Connect for health should weigh the bad optics of these "no longer a big secret back room deal " contracts .I would ask Connect for Health to ensure that they are not steering clients to these enrollment centers and away from other non-enrollment center brokers. Had Bright Health had their original filings approved for 7 percent less than Kaiser vs the approval which appears to be 1 percent more, none of this would relevant as most clients just want the lowest priced plan. Instead Bright is now going with the higher premiums and offered out a huge bonus to all agents .What if they decide to go to Connect enrollment centers and offer them more than the other certified loyal brokers? Where does it end? Connect and DOI should sit down with Kaiser and say hey instead of paying a dozen enrollment centers millions and the rest of us zero why not just be fair across the broker community with commissions and then all residents in Colorado can be assured they are getting the best possible enrollment assistance everywhere with every broker in Colorado.