

CSAHU is requesting time to review and provide feedback on the Masters Certification Program mentioned at yesterday's meeting before it is implemented. While we understand that C4HC has had some brokers express interest in this program, our initial impression is that it will have no benefit for the consumer and could negatively impact your relationship with some of our members that have only a few clients enrolled with C4HC.

With over 50% of C4HC business coming from brokers, and CSAHU being the largest health insurance broker organization in Colorado, we hope to become a resource that your organization will confer with on matters such as this, that directly affect brokers, while they are still in the planning stages.

Upon initial review of what we know about the program:

1. We believe C4HC's time, human resources, and monies are better spent on improving the IT systems and overall customer service. For example, many of our brokers are still struggling to get clients added and deleted on a timely basis; some cases are taking 2 - 3 months, even now. When working directly with the carrier, these types of requests are usually processed within a day.
2. We do not believe this program provides any real value. A broker that has enrolled 100+ clients through C4HC, but does not take the course, is certainly no less qualified to submit business through C4HC than a broker who has submitted 10 cases, but takes the Masters Certification course. However, the certification would lead a consumer to believe otherwise.
3. This program does not appear to provide any benefit to the consumer.
4. Further, we believe that the Masters Certification program falls under HB1148 and therefore requires public notice three weeks prior to the date of the board meeting at which it will be discussed.

Below are questions we have for you regarding the program.

- **Why? What's the goal?**
- **How does it help consumers?**
- **How does it entice more broker participation?**
- **How do Master Certified Brokers benefit? More leads? Higher visibility on website, etc?**
- **Did the master certification go through HB1148 transparency process?**
- **How much C4 staff, resources, money and payroll have been dedicated to this project? How much do you project this program will cost on an ongoing basis?**
- **Were brokers and consumer groups consulted?**
- **Why was CSAHU not consulted?**
- **Is it your opinion that a broker who completes the certification is a better broker?**