



Agent/ Agency Release and Hierarchy Change Rules

1. Agent/Agency movement between and among FMO's is allowed as follows:
 - a. During the first 6 months of being contracted with KCA or within 6 months of hierarchy change, an Agent or Agency must secure a written release from their current Top of Hierarchy FMO to be eligible for a release and hierarchy change.
 - i. *The written release must be on the current Top of Hierarchy's Agency letterhead or be an official email from the principal of the Top of Hierarchy's Agency bearing:*
 1. The date and signature of the principal or his/her designee
 2. Agents'/principal's name as it appears on the KCA agreement
2. The Agent/Agency must submit the release letter/email along with the KCA FMO Hierarchy Change Form.
 - a. The hierarchy change will be effective on the date on which the change is processed.
 - b. Hierarchy changes are submitted to kcabrokersupport@kelseycareadvantage.com by the Top of Hierarchy FMO only. Requests received from Agent/Agency will be returned unprocessed.
 - c. The Agent/Agency will be notified at the email address we have on file when the change has been made. The releasing FMO will see the Agent/Agency removed from their KelseyPortal and the new FMO will see the Agent/s populate in their KelseyPortal.
 - d. FMOs releasing an Agent/Agency will continue to be paid Admin Fees on business written while the Agent was under their hierarchy. Enrollments processed after the transfer is made will be credited to the new Agency. The Agent/Agency retains their book of business after the transfer is complete.
 - e. Hierarchy changes involving an entire Agency require that the Agency maintain the same administrative fee level under the new hierarchy as they had under the releasing Agency for minimum of 6 months.
3. Agents/agencies who have been contracted longer than 6 months or who have not changed hierarchies within the previous 6 months may change hierarchies if, they have been granted a release by existing FMO and submitted proof that Agency/Agent was granted release. If FMO denies release, Agency/Agent will require a 30-day waiting period for release. Once complete, the Hierarchy Change Form must be submitted for approval and processing at kcabrokersupport@kelseycareadvantage.com.
4. An Agent/Agency may not change hierarchies more than once in any 12-month period.
5. No releases or hierarchy changes will be processed or honored between September 1 and December 31 (blackout dates). Any received during this time will not be held for processing.
6. The Agent/Agency must be in Good Standing with KCA to be eligible for a hierarchy change.