



MEDICARE HIERARCHY CHANGE AND BOOK OF BUSINESS RELEASE REQUESTS

Hierarchy Change Guidelines

We accept hierarchy change requests when submitted in accordance with the Transfer Release guidelines outlined in this section. These change requests apply to:

- ❖ Medicare Advantage and Prescription Drug Plans
- ❖ Medicare Supplement

Brokers may transfer away from their current hierarchy including:

- Field Marketing Organization (FMO) to FMO or General Agency
- General Agency to FMO or General Agency

The following Transfer/Release guidelines apply:

1. Depending on your production, you must then follow the process below:

- **If you've had NO production in the past three months**

If you and/or your downline brokers have had NO production in the past three months, a Transfer Release Form is not required. You must submit a new contract via Highmark's electronic contracting process through the link provided to you from your new Top of Hierarchy.

- **If you've had production within the past three months**

You must submit a completed Medicare Broker Hierarchy Change Form indicating release by your current Top of Hierarchy.

-OR-

If you are unable to obtain a signed release from your current Top of Hierarchy, you must still submit a Medicare Broker Hierarchy Change Form and complete sections 1 and 3, indicating in Section 1 that you wish to submit an Intent to Transfer. The transfer will take effect the first of the month, following the third month after the Intent to Transfer request is received by Highmark.

In either situation, you must submit a new contract via Highmark's electronic contracting process through the link provided to you from your new Top of Hierarchy. The transfer cannot be processed until both the new contract and the Medicare Hierarchy Change Form are received.

2. Changes will be processed on a monthly basis effective the 1st of the following month after all required documentation is received unless otherwise noted.

- Transfer/Release requests will not be accepted nor processed between 10/1 - 12/10
- Any required release forms from previous hierarchy must be included with new contracting paperwork

In the event that an exception request is required, please contact your FMO Manager.

3. Brokers are permitted to request one transfer per calendar year and must be appointed with Highmark for a minimum of three months prior to requesting a transfer. If a broker previously has used the Intent to Transfer option, they must remain with their current Top of Hierarchy for a minimum of 12 months before submitting their next transfer request.

4. All transfer/release requests should be submitted to HighmarkSeniorMarkets@highmark.com

Additional Notes

- Should a broker transfer hierarchies, the commissions for existing business will continue to pay through the applicable top of hierarchy in place during the time the policy was initially submitted. If a broker is requesting to move their entire book of business to a new top of hierarchy, a written release of all applicable hierarchy's agencies is required.

For information on transfer request of other lines of business please contact your Highmark representative for that particular line of business.

Book of Business Release Guidelines

We accept Book of Business release requests when submitted in accordance with the Book of Business Release guidelines outlined in this section. These change requests apply to:

- ❖ Medicare Advantage and Prescription Drug Plans
- ❖ Medicare Supplement

Brokers may request a transfer of their Book of Business in the following situations:

- When transferring to a new Top of Hierarchy
- Broker assumes a book of business from another broker within the same or different hierarchy

The following Book of Business Release guidelines apply:

1. Brokers requesting book of business release must obtain completed Medicare Book of Business Release Form signed by principal at original top of hierarchy.

2. Changes will be processed on a monthly basis. Changes submitted by the 10th of the month will be effective the 1st of following month. Changes submitted between the 11th and the end of the month will be effective the 1st of the subsequent month.

3. Book of business transfers will be processed upon receipt of completed release forms and will be reflected on the following commission statement. Any commission payments that have already occurred for dates after the effective date of transfer will be retracted from the original top of hierarchy and repaid to the new top of hierarchy.

- Transfer/Release requests will not be accepted nor processed between 10/1 – 12/10

4. If Book of Business Release Form is not signed and approved, then the Book of Business remains under the current Hierarchy with the same agent of record.

5. As of the effective date of this transfer, any credits against the prior agency will be charged against the new agency. For details regarding these credits, please reach out to: HMSeniorCompensation@Highmark.com.

All transfer/release requests should be submitted to HighmarkSeniorMarkets@highmark.com

For information on transfer request of other lines of business please contact your Highmark representative for that particular line of business.

Additional Notes

- In the event the original broker is unavailable to sign off on the book of business release, written notice from the principal of the FMO or GA, of the extenuating circumstances will be required with the Book of Business Release Form.
- If a broker assumes a book of business from another broker. The broker who will become the broker of record is required to submit a release from the existing broker or record. If the new broker of record is within a different hierarchy, a release for the book of business being transferred must be received from the current FMO/GA.