



Client Authorizations and the Retail Producer Portal

When completing an online application in the Retail Producer Portal, there are two types of client authorizations. You must select one.

The FIRST type of client authorization is when you have a signed paper app in-hand and you enter the data from the paper app into the online app. You keep the paper app with your client's signature for your records.

The SECOND type of client authorization says you're assisting your client "in person."

Until further notice, we consider the phrase "in person" to mean a telephone or online conference (such as Skype, FaceTime or Zoom) or any other real-time communication.

The screenshot shows the Retail Producer Portal interface. At the top is a navigation bar with tabs: Home, Client Info, E-Communication, Quotes, Resources, Training, and Enrollment. The Enrollment tab is selected. Below the navigation bar is a large text box containing a COVID-19 notice. A callout box points to the top of this notice, stating: "Details about Client Authorizations are included here, at the top of the Enrollment tab." Below the notice is the "Agent Assisted Enrollment" section. It has two expandable sections: "Application Information" and "Authorization". The "Authorization" section is expanded, showing two radio button options. The second option is selected and highlighted with an orange box: "I confirm/attest that I am assisting my client in person. That all the terms, agreements, acknowledgements and authorizations displayed on the paper application have been presented and communicated to my client."

Home Client Info E-Communication Quotes Resources Training Enrollment

In light of the recent COVID-19 outbreak and the need therefore to protect our employees, producers, members and prospective members, HCSC will until further notice consider the term 'in person' to mean a face-to-face meeting; a telephone conference; a FaceTime conference; a Skype conference; or any other mode of real-time communication by and between the producer and his/her client, for purposes of any required producer attestation.

The current state of emergency has restricted ability to obtain a face-to-face or in-person handwritten signature. On an interim basis, signature requirements may be met in the following manner:

(1) By either e-mailing or printing and mailing the original written signature is acceptable for this purpose.

If a signature cannot be obtained in the manner described in (1) above, signature requirements may be met in the following manner:

(2) By indicating approval of the document in another manner such as an e-mail.

(3) By obtaining signature authority verbally.

Any deviation from current policy should be fully documented to reflect that the process was deviated from only during the emergency and that the client/beneficiary clearly understood what we were doing. If a signature is obtained in method (2) or (3) above, we recommend the following attestation be used:

I fully discussed the contents of the attached [document] and hereby attest that _____ represented to me that they understood the contents of the [document] and conveyed their approval of the contents of the [document] to me. I explained that the [document] would be submitted by me on their behalf.

Agent Assisted Enrollment

Application Information

Authorization

☐ I confirm/attest that my client has completed and signed a paper application, and as the producer of record, I will be completing and submitting the application on their behalf. I will keep a record of the paper application for minimum of two years from the submit date.

☒ I confirm/attest that I am assisting my client in person. That all the terms, agreements, acknowledgements and authorizations displayed on the paper application have been presented and communicated to my client.

To meet the requirements for this second type of authorization, you have three options.

1. You can obtain it by either emailing or printing and mailing required documents and requesting a signature and return. A fax or a copy of an original written signature page is acceptable for this purpose.

If an authorization can't be obtained in the manner described in (1.) above, you could obtain it one of these ways:

2. By the client/applicant indicating approval of the document in another manner such as an email.
3. By the producer obtaining a signature authorization verbally.

We recommend creating an attestation statement *each time* a signature is obtained by method (2.) or (3.). You could use the following example attestation. Be sure to save attestations for your records.

I fully discussed the contents of the attached [DOCUMENT NAME] and hereby attest that [CLIENT/APPLICANT NAME] represented to me that they understood the contents of the [DOCUMENT NAME] and conveyed their approval of the contents of the [DOCUMENT NAME] to me. I explained that the [DOCUMENT NAME] would be submitted by me on their behalf.