

Georgia Access

Agency Administrator Policy Manual PY26

Change Log

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1.0 Overview

1.1 Purpose

This policy manual establishes the roles, responsibilities, and certification requirements for Georgia Access Agency Administrators (“Admins”) who support Certified Agents and agencies participating in Georgia’s State-Based Exchange (SBE), known as Georgia Access. Agency Administrators are non-licensed individuals who perform critical administrative functions—such as document management, account support, and system navigation—within the Georgia Access Agent Portal or through an approved Enhanced Direct Enrollment (EDE) Partner platform.

This manual outlines the standards, restrictions, and procedural requirements that govern how Agency Administrators operate in support of the Georgia Access marketplace. All activities must comply with state regulations, data privacy protocols, and Georgia Access operational policies. The content of this manual is reviewed and updated annually to reflect changes to the Georgia Access marketplace, supporting platforms, and related procedures prior to each Open Enrollment period.

1.2 Background

Georgia Access is a division of the Office of Commissioner of Insurance and Safety Fire (OCI) and is responsible for operating the State-Based Exchange (SBE) marketplace in Georgia. After initially functioning as a State-Based Exchange on the Federal Platform (SBE-FP) for Plan Year (PY) 2024, Georgia Access transitioned to a fully independent SBE for PY 2025. Beginning November 1, 2024, consumers gained the ability to shop for and enroll in health coverage directly through GeorgiaAccess.gov.

To ensure consumers receive efficient and compliant assistance throughout the enrollment process, Georgia Access authorizes **Certified Agents** to provide plan guidance and enrollment support. Certified Agents may be supported by **Agency Administrators**, who handle administrative responsibilities but are not licensed to sell insurance or engage in plan selection.

Agency Administrators contribute to the success of the Georgia Access marketplace by supporting Certified Agents through administrative functions performed within the **Georgia Access Agent Portal** or an approved **Enhanced Direct Enrollment (EDE) Partner platform**.

1.3 Key Terms

Accident and Sickness License: A license issued by the Georgia Office of Commissioner of Insurance that permits individuals to sell accident and sickness insurance products. This license is a prerequisite for agents and Limited Subagents but does not by itself authorize participation in the Georgia Access marketplace. Certification through Georgia Access is still required.

Agency Administrator (“Admin”): A non-licensed individual affiliated with a certified agency who performs administrative tasks to support Certified Agents. Admins are prohibited from conducting

consumer enrollments, making plan recommendations, or engaging in sales. Their responsibilities include document uploads, consumer account support, and system navigation.

Certified Agent: A licensed insurance agent who has completed the Georgia Access Certification Training and is authorized to assist consumers with eligibility and enrollment in qualified health plans (QHPs) and standalone dental plans (SADPs).

Enhanced Direct Enrollment (EDE) Partner: A third-party technology platform approved by Georgia Access that allows agents (and Admins in a support role) to assist consumers with shopping for and enrolling in health coverage. EDE Partners must be certified by CMS and authorized by Georgia Access.

Georgia Access: Georgia's State-Based Exchange (SBE) marketplace, operated by the Office of Commissioner of Insurance and Safety Fire (OCI). Georgia Access allows consumers to shop for and enroll in health coverage through GeorgiaAccess.gov.

Georgia Access Agent Portal: A state-managed portal used by agents and Agency Administrators to manage consumer records, upload documents, access training materials, and submit support tickets. Admins must activate a profile to access system functionality.

Georgia Access Certification: The process required for Admins to be authorized to support agents within Georgia Access systems. Certification includes completing training modules, passing an exam, and attesting to Georgia Access policies.

Learning Management System (LMS): The online training platform used by Georgia Access for certification. Admins must register on the LMS to complete the Agency Administrator Certification Training and pass the certification exam.

Limited Subagent: A licensed individual who assists with administrative tasks similar to Agency Administrators. Although they hold an Accident and Sickness license, Limited Subagents are not authorized to enroll consumers, recommend plans, or act as Certified Agents. Once certified by Georgia Access, Limited Subagents function solely in an administrative support capacity, following the same permissions and restrictions as non-licensed Admins.

Personally Identifiable Information (PII): Information that can be used to identify an individual, such as name, date of birth, address, or Social Security number. Admins must handle all PII in accordance with Georgia Access data privacy and security protocols.

Sircon / National Insurance Producer Registry (NIPR): Licensing systems used to manage agent and subagent credentials, including license applications, renewals, and status verification. These systems are used by Georgia OCI to confirm license eligibility for participation in Georgia Access.

2.0 Certification Requirements and Responsibilities

2.1 Georgia Access Certification Training Overview

All Agency Administrators must complete the Georgia Access certification process before performing administrative functions or accessing system tools such as the **Georgia Access Agent Portal** or **Enhanced Direct Enrollment (EDE) platforms**. Certification is required annually to ensure that Admins understand Georgia Access operational procedures, data privacy expectations, and platform navigation.

Although Admins do not engage directly with consumers for eligibility or enrollment, they serve a critical support role in safeguarding agent operations and maintaining system compliance. Only individuals who have successfully completed Admin certification and passed the Georgia Access certification exam are authorized to support agents within Georgia Access systems.

2.2 Required Admin Profile Fields

To complete certification, Agency Administrators must first create a profile in the Georgia Access Learning Management System (LMS) and complete the required training and exam. The certification process varies slightly for new versus returning Admins, but all individuals must provide specific information and complete a formal attestation to finalize certification.

2.2.1 New Administrator Certification Process

New Agency Administrators must register on the Georgia Access Learning Management System (LMS) and complete the full Agency Administrator Certification Training. During registration, Admins must provide:

- Full legal name (matching professional records)
- Unique personal email address
- Affiliated agency name
- Name of Supervising Agency Manager

Once registered, Admins will gain access to training modules and the Georgia Access Certification Exam. They must pass the exam with a score of **80% or higher** to earn certification. Certification is valid only for the plan year in which it is earned.

2.2.2 Returning Administrator Certification Process

Returning Agency Administrators do not need to create a new LMS account. Instead, they must log in to their existing account each plan year and complete the returning Admin certification training. Admins who have forgotten their login credentials should use the "**Forgot Your Password**" function on the LMS sign-in page.

2.2.3 Certification Agreement and Attestation

After completing the required training and passing the certification exam, Admins must review and electronically sign the **Georgia Access Agency Administrator Certification Agreement**. This attestation

confirms the Admin's agreement to comply with all Georgia Access policies, data privacy expectations, system use standards, and role-based restrictions. Certification is not considered complete until this agreement is signed.

2.3 Exam Attempts and Appeals

Admins are allowed up to **three (3) attempts** to pass the Georgia Access Certification Exam. A passing score of **80% or higher** is required for certification.

If an Admin does not pass the exam within the three allowed attempts, they may submit a **Certification Appeal Request** to Georgia Access to request additional opportunities. Appeals must be submitted using the official **Certification Appeal Request Form**, available in the **Georgia Access Learning Management System (LMS) Agent Resource Center**.

The completed appeal form must include the following:

- Full name, National Producer Number (NPN), and affiliated agency (if applicable)
- A brief explanation of the circumstances that impacted exam performance
- Acknowledgment of willingness to complete additional training, if directed
- Supporting documentation for the selected appeal reason(s)

Acceptable appeal reasons include:

- Medical emergency
- Family emergency
- Significant technical disruption during the exam
- Other clearly documented extenuating circumstances

Appeals must be submitted within **five (5) business days** of receiving the third exam failure notice. Appeals will be reviewed on a case-by-case basis by the Georgia Access team. Applicants will receive a final decision via email within seven **(7) business days** of submission.

If the appeal is approved, the Admin will receive **three (3) additional exam attempts**. If the appeal is denied, the Admin must wait until the next Plan Year to reapply for certification. This appeal process applies only to exam failure. It does not apply to certification suspensions, revocations, or other disciplinary actions unrelated to exam performance.

2.4 Certification Validity and Recertification

Georgia Access Certification is valid from the date of completion until **October 31 of the applicable Plan Year**. Admins must complete recertification annually to maintain active status and retain access to Georgia Access systems.

Certification for the upcoming Plan Year typically becomes available in the **Georgia Access LMS Agent Resource Center** July 31st. During the overlap period (typically July 31st through October 31st), Admins may see certification training for both the current and upcoming Plan Year. Admins should complete

certification for the Plan Year(s) they intend to support. Georgia Access will communicate certification launch dates and training updates through email, monthly newsletter, and office hour sessions.

2.5 Certification Attestation and System Access

Certification is not considered complete until the Admin has successfully passed the Georgia Access Certification Exam and signed the **Georgia Access Agency Administrator Certification Agreement**. This attestation confirms the admin's agreement to comply with all Georgia Access policies, system use expectations, and data security protocols.

First-time Admins must **complete certification and sign the attestation** before initiating portal access. After completing certification, the Admin must contact their **Agency Manager**, who is responsible for creating the Admin's profile in the Georgia Access Agent Portal. Once the profile has been created, the Georgia Access Agent Team will verify the Admin's certification and attestation status before granting system access.

Returning Admins who complete recertification for the upcoming Plan Year and sign the required attestation will retain uninterrupted system access. A new access request is not required unless the Admin's access was previously suspended, revoked, or deactivated.

All Admins are required to activate their profile in the Georgia Access Agent Portal, even if they are supporting agents through an Enhanced Direct Enrollment (EDE) Partner platform. Georgia Access uses the Agent Portal to verify certification status, manage access, and maintain centralized records.

All Admins are required to maintain an active and accurate profile in the Georgia Access Agent Portal. The email address used during certification must remain current and must match the Admin's registered portal account. Agencies are responsible for ensuring that only certified and active Admins are permitted to access consumer or agent information.

Access may be suspended or revoked if the Admin fails to maintain certification, violates data privacy standards, or engages in prohibited activities. Admins must complete recertification and renew attestation annually to retain access.

3.0 System Use and Role-Based Restrictions

Agency Administrative Staff are granted system access to the Georgia Access Agent Portal based on their certification and their assigned permission level. These roles are designed to support agents in managing administrative tasks while protecting the integrity of consumer enrollment processes.

Portal access is limited to certified Admins who have completed the required training modules and received access approval from both their agency manager and Georgia Access. The **agency manager is responsible for designating the Admin's permission level—Level 1 (L1) or Level 2 (L2)—at the time the profile is created.**

All Admin activity must support a certified agent associated with the agency. Admins are not permitted to operate independently or engage in enrollment functions.

3.1 Level 1 (L1) Admin Permissions

L1 Admins have access to core administrative and consumer support functions. They may:

- Assist consumers already designated to a certified agent within their agency
- Help consumers begin or update applications (without submitting them)
- Accept or decline agent designation requests on behalf of a certified agent
- Upload documentation for Data Matching Issues (DMI) and Special Enrollment Period (SEP) verification

Note: L1 Admins are prohibited from accessing Level 2 functionality.

3.2 Level 2 (L2) Admin Permissions

L2 Admins have all permissions granted to L1 users, plus additional agency-level capabilities. L2 Admins may:

- Add or remove certified agent records and manage agent records
- Move consumers between certified agents within the agency
- Update agency information including operating hours and contact details
- Create new certified agent accounts and new Admin accounts within the agency
- Disable Admin or agent accounts as needed

L2 permissions are intended for Admins supporting agency operations at a supervisory or management level.

3.3 Prohibited Activities

Regardless of permission level, Admins are strictly prohibited from:

- Providing guidance or advice to consumers on plan selection
- Enrolling or switching consumers into a health plan
- Accessing plan shopping pages
- Submitting eligibility applications
- Accessing consumer records for agents outside their agency
- Receiving commissions or compensation related to enrollments

Any violation of these restrictions may result in immediate suspension or revocation of system access and certification.

3.4 Best Practices

Agency Administrative Staff are expected to follow best practices that promote consumer protection, efficient agency operations, and proper collaboration with certified agents.

- Never share login credentials or allow unauthorized system access.
- Handle all consumer data with strict confidentiality and in accordance with privacy and security protocols.
- Prioritize consumer support tasks tied to enrollment deadlines.
- Maintain accurate and up-to-date agency and agent contact information in the Georgia Access Agent Portal.
- Collaborate proactively with certified agents and refer all plan guidance or enrollment-related questions to a licensed and certified agent.
- Monitor system access regularly and report any suspected misuse or security issues to Georgia Access.

Failure to follow these practices—particularly those related to data privacy, system access, and consumer misdirection—may result in certification revocation and system access suspension.

4.0 Limited Subagents: Licensing, Certification, and System Use

Limited Subagents are licensed individuals who assist Certified Agents and agencies with administrative support functions within the Georgia Access Agent Portal. **However, they are not authorized to enroll consumers, recommend plans, or act as Certified Agents unless they complete the full Georgia Access Agent Certification.** Their responsibilities are limited to administrative duties aligned with their assigned system role (L1 or L2).

Although Limited Subagents hold an Accident and Sickness License, Georgia Access considers them administrative users within the marketplace. They must complete the same certification and attestation steps as Agency Administrators and must be approved for system access through the standard agency manager and Georgia Access verification process. They do not receive commissions and must operate entirely under agent supervision.

4.1 Certification Requirements

To participate in Georgia Access systems, Limited Subagents must:

- Complete the Georgia Access Agency Administrator Certification Training through the LMS
- Achieve a passing score of 80% or higher on the certification exam
- Sign the Georgia Access Agency Administrator Certification Agreement
- Be assigned an L1 or L2 access level by their Agency Manager
- Be verified and approved by Georgia Access before portal access is granted

Limited Subagents who mistakenly register for the Agent Certification track will be notified and required to complete the Administrative Staff training to be certified. Georgia Access sends targeted reminders to ensure Limited Subagents complete the correct training prior to each Open Enrollment period.

4.2 Georgia Access Admin Portal Use Policy

All Limited Subagents are required to activate and use a profile in the Georgia Access Agent Portal. Although some agencies may use EDE Partner platforms, Limited Subagents are not permitted to operate within these systems, as current EDE platforms do not differentiate between agent and subagent roles. This lack of separation creates a compliance risk and may grant unauthorized permissions.

As a result:

- Certified Limited Subagents must use the Georgia Access Agent Portal for all administrative activities
- Access to EDE platforms is not authorized for Limited Subagents

All portal activity must be compliant with Georgia Access system use policies. Misuse of portal access or failure to comply with certification requirements may result in **revocation of access and certification**.

4.3 Limited Subagent Licensing and Continuing Education (CE) Considerations

Limited Subagents are not required to hold an Accident and Sickness License to function as Agency Administrative Staff within Georgia Access. To operate in this administrative capacity, Limited Subagents must:

- Complete the Georgia Access Agency Administrator Certification
- Pass the certification exam with a score of 80% or higher
- Sign the Georgia Access Agency Administrator Certification Agreement
- Be assigned an L1 or L2 access level by their Agency Manager
- Use the Georgia Access Agent Portal exclusively for all administrative responsibilities

Limited Subagents are so named because they must be sponsored by a Certified Agent in order to participate in Georgia Access systems. However, if a Limited Subagent intends to function as a Certified Agent—supporting consumers directly with plan selection and enrollment—they must meet all requirements for agent certification, including:

- Hold an active Accident and Sickness License
- Obtain sponsorship by a Certified Agent
- Complete the Georgia Access Agent Certification Training
- Pass the Agent Certification Exam with a score of 80% or higher
- Sign the Georgia Access Agent Certification Agreement

Once fully certified as a Georgia Access Agent, the individual is no longer restricted to using the Georgia Access Agent Portal and may instead operate through an approved Enhanced Direct Enrollment (EDE) Partner platform.

4.4 Continuing Education (CE) Credit Status

Georgia Access certification does not currently qualify for continuing education (CE) credit with the Georgia Office of Commissioner of Insurance (OCI). However, this is under review in coordination with OCI.

Limited Subagents who hold an Accident and Sickness License are still responsible for maintaining their license and meeting all CE requirements as defined by OCI. These obligations must be managed through Sircon or NIPR, as Georgia Access does not oversee CE tracking or license renewal.

Agencies and Limited Subagents will be notified if CE credit becomes available for Georgia Access certification in the future.

5.0 Oversight, Monitoring, and Decertification

Georgia Access maintains the right to monitor system usage, enforce certification compliance, and take corrective action when necessary to protect consumer data and maintain program integrity. All certified Admins and Limited Subagents are subject to periodic audits, policy enforcement measures, and immediate intervention in cases of misuse.

5.1 Monitoring and Compliance

Georgia Access monitors access logs, certification status, and system usage patterns to ensure that Agency Administrators and Limited Subagents are operating within the scope of their assigned roles.

Examples of monitored activities include:

- Use of the Georgia Access Agent Portal for permitted vs. prohibited tasks
- Attempts to perform agent-level activities (e.g., plan selection, application submission)
- Unauthorized access to consumer records outside of the assigned agency
- Incomplete or missing certification and attestation records

Georgia Access may investigate potential violations at any time. Agencies are expected to cooperate fully with compliance reviews.

5.2 Violations and Decertification

Admins and Limited Subagents may face decertification or access suspension if they:

- Perform prohibited functions (e.g., enrolling consumers, recommending plans)
- Misrepresent their role or attempt to operate as an agent without proper certification
- Share login credentials or allow unauthorized system access
- Access records or tools beyond their assigned permissions

- Falsify information during certification or system access requests

Upon verification of a violation, Georgia Access may take the following actions:

- Immediate suspension of portal access
- Formal revocation of certification
- Notification to the affiliated agency
- Denial of recertification for the current or future plan year

5.3 Reconsideration Requests

If certification or portal access is revoked, the Admin or Limited Subagent may submit a written request for reconsideration. The request must include:

- Full name and agency affiliation
- Description of the event(s) leading to revocation
- Corrective actions taken or mitigating circumstances
- Any supporting documentation

Georgia Access will review reconsideration requests on a case-by-case basis. Final decisions will be communicated via email within 15 business days of submission. Reinstatement is not guaranteed.

5.4 Agency Responsibilities

Agencies are responsible for ensuring that all Admins and Limited Subagents operating under their supervision:

- Complete the required Georgia Access certification and attestation
- Are assigned the appropriate permission level (L1 or L2) based on job function
- Maintain active and accurate profiles in the Georgia Access Agent Portal
- Use the portal in accordance with Georgia Access policies
- Do not exceed the scope of their assigned roles or system access

Agency Managers must review and manage Admin and Limited Subagent accounts regularly. This includes:

- Deactivating access for staff who have left the agency or changed roles
- Updating staff contact information and designations as needed
- Ensuring Admins do not perform agent-level functions without full certification
- Monitoring for potential misuse or unauthorized access

Failure to comply with agency oversight responsibilities may result in certification revocation, restriction of administrative access, or additional corrective actions by Georgia Access.

6.0 Administrative Information and Support Resources

6.1 Appeals Process Reference

The Georgia Access appeals process for certification exam attempts is covered under Section 2.2.3 – Certification Agreement and Attestation.

Reconsideration of revoked certification or system access is outlined in **Section 5.3 – Reconsideration Requests**. All appeals must be submitted using the official forms available in the Georgia Access LMS Resource Center.

Agencies and staff are responsible for reviewing and following the procedures outlined in the relevant sections. All decisions issued by Georgia Access regarding appeals are final.

6.2 Contact Information

For questions related to certification training, exam access, or LMS navigation:

- **Certification and Training Support:**
Email: agents@georgiaaccess.ga.gov
Use for questions about **LMS registration**, **certification training**, and the **certification exam**.
- **Technical Support:**
Use the technical support link on the LMS login page for help with login issues or course access.
- **Agent Portal Support Technical Support (Non-LMS Issues):**
Contact Center: 1-888-312-4237

6.3 Agency Policy Compliance and Acknowledgement

Agencies that employ or supervise Agency Administrative Staff, including Limited Subagents, are responsible for ensuring that their staff review, understand, and comply with this policy manual.

Georgia Access may require Agency Managers to acknowledge receipt and understanding of this policy as part of the annual onboarding or recertification process. Agencies must maintain internal documentation verifying that each Admin and Limited Subagent operating under their supervision has been provided access to this manual and is aware of their role-based responsibilities and limitations.

Failure to adhere to this policy, or to ensure compliance among administrative staff, may result in revocation of certification or system access privileges for the agency or individual. This acknowledgment may be incorporated into the certification agreement or required as a separate attestation via LMS.

6.4 Document Maintenance and Version Control

Georgia Access is responsible for maintaining and updating this policy manual. Updates are communicated through:

- Official email communications
- Monthly Georgia Access Agent Newsletter
- Announcements during Agent Office Hours
- Policy notifications posted on the Georgia Access website

Admins are not responsible for tracking policy changes but are expected to review updates and comply with new requirements upon notice.

