

Georgia Access

Agent and Agency Manager Policy Manual PY26

Change Log

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1.0 Overview

1.1 Purpose

ASSOCIATED FEDERAL REGULATION: 45 CFR 155.220

ASSOCIATED STATE AUTHORITY: O.C.G.A. Title 33, Chapter 23

This policy manual establishes the roles, responsibilities, and certification requirements for Georgia Access Certified Agents and Agency Managers (“Agents,” and “Agency Managers”) who assist consumers in enrolling in health coverage through Georgia’s State-Based Exchange (SBE), known as Georgia Access, for Plan Year 2026. Certified agents and agency managers play a critical role in supporting consumer access by providing enrollment assistance, education on plan options, and on-going support throughout the coverage year within the Georgia Access Agent Portal or through an approved Enhanced Direct Enrollment (EDE) Partner platform.

1.2 Background

Georgia Access is Georgia’s State-Based Exchange (SBE), operated by the Office of Commissioner of Insurance and Safety Fire (OCI). Georgia Access is responsible for administering and managing the State’s SBE, ensuring consumer access to Qualified Health Plans (QHPs) and Standalone Dental Plans (SADPs) in accordance with federal and state requirements. Georgia Access operated as a State-Based Exchange on the Federal Platform (SBE-FP) for Plan Year 2024, transitioned to a fully independent State-Based Exchange (SBE) for Plan Year 2025, and continues to operate as a fully independent SBE for Plan Year 2026.

All agents and agency managers must meet updated certification, compliance, and data security requirements to support consumer enrollment, protect sensitive information, and ensure marketplace integrity.

Agents and agency managers play a critical role in facilitating consumer access, ensuring compliance, and upholding the standards of the Georgia Access program. The procedures and standards in this manual are updated annually to reflect changes in federal or state law, operational enhancements, and feedback from previous Open Enrollment cycles.

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 Licensing

2.1 Licensing Requirements

Agents are individuals licensed by the OCI Agent Licensing Division to sell health insurance products in Georgia and who have received certification from Georgia Access to sell health insurance plans through Georgia Access. Agents may assist consumers with the application and enrollment processes, receive Certificates of Authority (“appointments”) from Georgia Access insurance companies, and are compensated via insurance company commissions.

Agents must have an active Accident and Sickness License in the State of Georgia to participate in Georgia Access. An Accident and Sickness License is valid for two years and must be renewed by the last day of the agent’s birth month. Agents who already have an Accident and Sickness License must complete timely license renewals to maintain Georgia Access eligibility.

There are two types of Accident and Sickness Licenses: Resident and Non-Resident. An agent’s license type is determined by whether their personal or business address resides in Georgia. More information for each license type is provided in Sections 2.1.1 (Resident Licensing Requirements) and 2.1.2 (Non-Resident Licensing Requirements).

2.1.1 Resident Licensing Requirements

Agents with a resident license are residents of Georgia or have a Georgia business address. To receive a resident Accident and Sickness License, agents must:

- Be at least 18 years of age
- Be a resident of Georgia or have a Georgia business address
- Be in good standing as outlined in O.C.G.A. 33-23-212
- Complete pre-licensing education and/or continuing education (CE) requirements for renewals
- Complete a citizenship affidavit for new applicants
- Apply for a resident Accident and Sickness License in Georgia through the National Insurance Producer Registry www.nipr.com or Sircon at www.sircon.com/georgia
- Achieve a passing score on the Accident and Sickness licensing examination (for new agents or those adding the qualification)
- Complete electronic fingerprints (for new resident agents and agents applying for reinstatement, if inactive for more than six months)

2.1.2 Non-Resident Licensing Requirements

Non-resident agents who hold a resident license in another state are not required to complete the pre-licensing course, Accident and Sickness licensing examination, or fingerprinting in Georgia. To receive a non-resident Accident and Sickness License, agents must:

- Be at least 18 years of age
- Hold a resident license in their home state
- Be in good standing as outlined in O.C.G.A. 33-23-21
- Complete a citizenship affidavit
- Apply for a non-resident Accident and Sickness License in Georgia through the National Insurance Producer Registry www.nipr.com or Sircon www.sircon.com/georgia

3.0 Georgia Access Certification Training for Agents

All agents must complete Georgia Access Certification Training and pass the required certification exam annually to be eligible to assist consumers with enrollment through the Georgia Access SBE. Certification is valid from the time of approval through October 31 of the approved plan year. Certified agents may support enrollments during Open Enrollment (OE) and Special Enrollment Periods (SEPs) for the plan year in which they are certified.

Training for the upcoming plan year is typically posted on the Georgia Access website each July, prior to the start of OE. The training remains available through October 31 of the respective plan year.

During an **overlap period**, two plan years' trainings are available simultaneously to ensure agents can assist with both current and upcoming enrollments:

- **PY25 Certification:** July 31, 2024 – October 31, 2025
- **PY26 Certification:** July 31, 2025 – October 31, 2026
- **Both PY25 and PY26 Certification Available:** July 31, 2025 – October 31, 2025

Agents assisting consumers for the current plan year must complete the current year's training. Agents assisting with enrollments for the upcoming plan year must complete the upcoming year's training.

Agents must meet all Georgia Access licensing and certification requirements to participate in Georgia Access. Certification requirements and training materials are available in the [Georgia Access Learning Management System](#) (LMS).

To obtain Georgia Access Certification, agents must:

- Hold a Georgia Accident and Sickness License
- Complete the Georgia Access Certification Training

- Pass the Georgia Access Certification Exam with a score of 80% or higher
- Attest to all Georgia Access policies and procedures

3.1 New Agent Certification Registration

New Agents must register in the [LMS](#) to complete the New Agent Certification training. During registration, agents are required to provide:

- Full Name (matching licensing record)
- Unique Personal Email (matching license registration)
- National Producer Number (NPN)
- Agency Affiliation
- **Independent Agents** agency affiliation defaults to their **first and last name**

Once an account is created, the Georgia Access Agent Team will review the provided information. Upon verification and approval, agents will be notified and may begin the certification training.

3.2 Returning Agent Certification Registration

Returning agents do not need to register a new LMS account. Instead, they must log into their existing account to complete the Returning Agent Certification Training for the new plan year. Agents who have forgotten their login credentials should use the “Forgot Your Password” link on the [LMS](#) sign-in page. To reset their password, agents must enter their username or registered email address.

3.3 Certification Exam Attempts and Appeals

3.3.1 Exam Attempt Limit

Agents must pass the Georgia Access Certification Exam with a minimum score of 80% to earn certification. Agents are permitted up to three (3) exam attempts per certification cycle. Agents who do not pass within three attempts are considered ineligible for certification. However, these agents **may request an exception by submitting an appeal**, as outlined in Section 2.3.2.

3.3.2 Appeal Process

Agents who do not pass the Georgia Access Certification Exam within three (3) attempts may request an exception by submitting a Certification Appeal Request to Georgia Access.

Appeals must be submitted within five (5) business days of receiving notification of the third failed exam attempt. Agents must use the official Certification Appeal Request Form, which is accessible through the Georgia Access [LMS](#) Agent Resource Center.

The completed appeal must include:

- Agent's full name, National Producer Number (NPN), and affiliated agency (if applicable)
- A clear explanation of the circumstances that affected exam performance
- Supporting documentation corresponding to the selected appeal reason(s)
- An attestation agreeing to complete additional training if required

Upon submission, the appeal will be reviewed by the Georgia Access Agent Team, which serves as the Appeals Committee. The Committee may request additional information or clarification during the review process.

3.3.3 Acceptable Appeal Reasons

Georgia Access may grant an appeal if the agent demonstrates that their inability to pass the Certification Exam within three (3) attempts was due to **documented, extenuating circumstances** beyond their control.

Extenuating circumstances are defined as **serious, unforeseen, and unavoidable events** that significantly impair an agent's ability to prepare for or perform on the certification exam. These must be supported by appropriate documentation and will be evaluated on a case-by-case basis by the Georgia Access Appeals Committee.

Acceptable reasons for appeal generally include, but are not limited to:

- Medical Emergency
- A serious illness or injury affecting the agent or an immediate family member that required hospitalization, urgent medical care, or resulted in temporary incapacitation.
- Family Emergency
- Death, critical illness, or an unforeseen crisis involving a spouse, child, parent, sibling, grandparent, or legal dependent.
- Military Duty
- Active-duty deployment, reassignment, or mandatory training that conflicted with exam access or preparation time.
- Legal Obligation
- Jury duty or mandatory court appearances that interfered with the ability to prepare for or complete the exam.
- Significant Technical Disruption
- Verified system failures or platform errors during the online exam that prevented completion or materially impacted performance.
- Previously Undiagnosed Learning Disability

- A new diagnosis, supported by official documentation, showing that the agent experienced a learning or cognitive barrier not previously accommodated.

Note: Appeals based on general exam anxiety, insufficient preparation, or unsubstantiated scheduling conflicts will not be approved.

3.3.4 Appeal Decision and Notification

All Certification Appeal Requests are reviewed by the Georgia Access Agent Team, which serves as the official Appeals Committee for the certification process.

The Committee will evaluate:

- The nature and timing of the extenuating circumstances
- The completeness and credibility of supporting documentation
- The agent's prior exam performance and preparation efforts
- The likelihood of successful performance if additional attempts are granted

Agents will be notified of the Committee's decision within **seven (7) business days** of Georgia Access receiving a completed appeal.

If the appeal is **approved**:

- The agent will be granted three (3) additional exam attempts during the same certification cycle.
- Georgia Access may require the agent to complete additional training or remediation prior to retesting.

If the appeal is **denied**:

- The original exam limit stands, and the agent remains ineligible for certification for the current plan year.
- The agent may reapply for Georgia Access Certification in the next certification cycle, subject to applicable training and testing requirements.

The Committee's decision is final and cannot be appealed further.

3.4 Agent Certification Agreement

After successfully completing the Georgia Access Certification Training and passing the Certification Exam, agents must electronically sign the Georgia Access Agent Agreement within the Learning Management System (LMS) to finalize their certification.

By completing this attestation, the agent confirms:

- That all information provided during the certification process is true, complete, and accurate
- That they will adhere to all Georgia Access policies, procedures, and operational guidelines
- That they understand their role and responsibilities as a Certified Agent and the consequences of non-compliance, including potential decertification

This attestation is required to activate Georgia Access Certification for the current plan year. Upon signing, agents will be issued a **downloadable certificate of completion** confirming their certification status.

Certification remains valid until October 31 of the applicable plan year, unless otherwise revoked by Georgia Access due to non-compliance, license expiration, or voluntary withdrawal.

4.0. Agent Portal Registration and Login

All certified agents are **required to have an active Georgia Access Agent Portal profile**, regardless of whether they intend to manage their book of business through the Georgia Access Agent Portal or an approved Enhanced Direct Enrollment (EDE) platform. Portal activation is essential to maintain participation eligibility, ensure record accuracy, and enable secure communication with Georgia Access.

4.1 New Agent Registration Process

1. Eligibility Confirmation:

Once Georgia Access confirms that an agent has met all licensing and certification requirements, the Agent Team will send an email notification to the agent's registered email address.

2. Portal Access Instructions:

The email will contain instructions and a link to the Agent Portal Profile Creation Tool, which can also be accessed on the [Georgia Access website](#) under the "Agents" section.

3. Email Address Consistency Requirement:

Agents must use the **same email address** for the Learning Management System (LMS), Georgia Access **Agent Portal** profile, and **Sircon**. Inconsistent information across systems may result in delays or access issues.

4. Profile Review and Approval:

The Agent Team will review all submitted portal profile requests to ensure accuracy and consistency with licensing and certification records.

5. Activation Link and Expiration:

Once approved, the agent will receive an activation email with a secure link. This link is valid for **24 hours**. Agents should check spam or junk folders if the email is not received.

6. Expired Links or Technical Issues:

If the activation link expires or is not received, agents must contact the Georgia Access Contact Center or email the Agent Team to request a new link.

4.1.1 Required Agency Setup for Independent Agents

Independent agents—those not affiliated with a separate agency—are required to create their own agency account when setting up their Agent Portal profile. The agency name should be the agent's first and last name, followed by "Insurance Agency" (e.g., John Smith Insurance Agency). Independent agents must also select "Agency Manager" as their role when creating the agency account, as this role grants full permissions to manage agency functions within the portal.

Failure to complete agency setup correctly may delay profile approval and restrict access to book of business tools.

4.1.2 Required Agent Profile Fields

New agents registering through the Georgia Access Agent Portal must complete all required profile fields accurately to ensure successful certification and system access. The following fields must be entered during the registration process:

- Full Legal Name, as listed on the agent's insurance license
- License Number
- National Producer Number (NPN)
- Unique Email Address that matches across the **LMS, Agent Portal, and Sircon**
- Direct Phone Number (shared or customer service numbers are not permitted)
- **Business Name** - Independent agents **must use their first and last name** as the **business name** when completing their profile.
- **Allow Consumer Search** - When prompted, select "Yes" to ensure visibility in the Georgia Access Broker Directory.

4.2 Returning Agent Login Instructions

Returning agents are **not required to create or activate a new Georgia Access Agent Portal account**. Agents who previously registered should log in using their existing credentials.

If a returning agent does not remember their login information, they should:

- Use the "Forgot Password" link on the Georgia Access Agent Portal login page, or

- Contact the Georgia Access Contact Center for assistance with account recovery.

Agents should ensure that their credentials remain secure and up to date to maintain uninterrupted access to the Agent Portal.

4.2.2 Agency Managers – Profile Creation Responsibilities

For agencies participating in Georgia Access, the designated Agency Manager holds primary responsibility for establishing and managing all associated profiles within the Georgia Access Agent Portal.

This includes:

- **Creating the Agency Account:**
The Agency Manager must create the agency profile in the portal. This step is required before any agent or administrative staff can be affiliated with the agency.
- **Creating Agent Profiles:**
For agents affiliated with the agency, the Agency Manager is responsible for creating their portal profiles. Once created, these profiles will be routed to Georgia Access for review and approval. Agents cannot create their profiles when affiliated with an agency. Admins do not hold insurance licenses and may not conduct enrollments, make plan recommendations, or engage in sales. They are authorized to assist with document uploads, account support, and portal navigation under the supervision of the Agency Manager.
- **Creating Agency Administrator Profiles:**
The Agency Manager must also create profiles for Agency Administrators (Admins) — individuals who provide administrative support within the agency.

Note: For additional instructions on setting up Agency Administrator profiles, Agency Managers should refer to the **PY26 Agency Administrator Policy Manual** available in the [LMS Agent Resource Center](#). A copy is also accessible on the [Georgia Access website](#).

All profile creation actions must be completed using accurate, verifiable information that aligns with certification and licensing records. Georgia Access reserves the right to delay or deny profile approvals if submitted information is incomplete, inconsistent, or inaccurate.

4.3 Agent and Agency Manager Contact Requirements

ASSOCIATED FEDERAL REGULATION: 45 CFR § 155.220(c)(3)(i)(C)

All certified agents and agency managers participating in Georgia Access must maintain accurate and accessible contact information within the Georgia Access Agent Portal. Contact information is used by

consumers, Georgia Access, carriers, and agency partners to facilitate timely communication and ensure proper handling of enrollment-related correspondence.

4.3.1 Required Contact Information for Agents

- **Email Address and Phone Number:**

Agents must maintain a valid email address and phone number that are unique to the agent and actively monitored. These fields are required to ensure that Georgia Access and consumers can contact the agent as needed.

Note: Shared email accounts, generic inboxes, or customer service phone numbers (e.g., 800 numbers used for call centers) may not be used to fulfill this requirement.

- **Correspondence Address:**

The correspondence address field determines the address that appears on consumer notices issued through the Georgia Access system. Agents are advised not to use their home address in this field unless they are comfortable with it being printed on consumer-facing documents. Agents are encouraged to use a business P.O. Box or agency mailing address instead, if privacy is a concern.

- **Business Address (Public-Facing):**

The business address field is a required field in the Georgia Access Agent Portal. This address is used for public-facing purposes, including publication in the Georgia Access Broker Directory. To ensure their listing appears in the directory, agents must also select “Yes” for the “Allow Consumer Search” option in their portal profile settings. The business address provided must be professional and appropriate for public visibility.

4.3.2 Required Contact Information for Agency Managers

Agency Managers must maintain a direct, professional **email address and phone number** where they can be personally reached. Use of a general customer service line or shared inbox is **not permitted** as the sole contact method. This ensures that Georgia Access staff, agents, and agency administrators can reach the designated manager responsible for account and profile oversight.

Agency Managers are also responsible for ensuring that the **business** and **correspondence** address fields for affiliated agents are entered accurately and reflect the agent’s privacy preferences and operational location.

Ongoing Profile Maintenance:

- Agents and agency managers must periodically review and update all contact fields within the Georgia Access Agent Portal to prevent outdated or incorrect information from appearing on notices or in directories.

- **Independent agents** may update their own business and correspondence addresses.
- **Agency-affiliated agents** must request updates through their designated Agency Manager.

Failure to maintain current and accurate contact information may result in delayed communication, consumer complaints, or administrative action.

4.3.3 AgentConnect Program Participation

ASSOCIATED PROGRAM GUIDANCE: Georgia Access AgentConnect Terms of Use

AgentConnect is an optional lead distribution program administered by Georgia Access to connect certified agents with consumers seeking enrollment assistance. Participation in AgentConnect allows agents to receive consumer referrals through the Georgia Access platform based on geographic and programmatic matching criteria.

4.3.4 AgentConnect Participation Requirements

- **Eligibility:**
Agents must be certified and in good standing with Georgia Access in order to participate in AgentConnect.
- **Opt-In Process:**
Agents may opt into AgentConnect by accessing their Georgia Access Agent Portal profile, navigating to the "My Information" section, and selecting **"Yes" under the field labeled "Broker Connect."**

Note: "Broker Connect" is the internal portal label for the AgentConnect program. Georgia Access may update this field name for clarity in future releases.

- **Terms of Use:**
Agents must read and accept the **AgentConnect Terms of Use** and the Georgia Access Acceptable Use Policy before participating in the program.
- **Lead Management:**
Once enrolled, agents may receive consumer referrals through the Georgia Access system. Agents are expected to follow up promptly and provide enrollment support in accordance with Georgia Access service standards.
- **Physical Business Address Requirement:**
Agents who elect to participate in AgentConnect must provide **a physical business address** that reflects a location where they actively conduct business. This address is used to help route consumers based on geographic proximity.

Agents are prohibited from listing addresses in states where they **do not maintain a valid business location**. Submitting a false or misleading business address may result in removal from the AgentConnect program and may subject the agent to further compliance review.

4.3.5 Agent Responsibilities

- **Timely Response:**
Agents must respond to consumer referrals in a timely and professional manner to ensure effective assistance and maintain the integrity of the referral program.
- **Compliance:**
All participating agents must comply with applicable federal and state laws, CMS guidelines, and Georgia Access policies when assisting referred consumers.
- **Profile Maintenance:**
Agents are responsible for ensuring that their contact and business information is accurate, up to date, and reflective of their current licensure and practice status.

Participation in AgentConnect is voluntary but encouraged for agents seeking to expand their outreach and assist a broader range of consumers. Agents may opt out of the program at any time through their Agent Portal profiles.

5.0 Agency Manager Account Setup Responsibilities

Agency Managers hold a dual role within the Georgia Access Agent Portal. They serve both as agents and agency managers:

- As **Agency Managers**, they are responsible for establishing and overseeing the agency-level account and operations.
- As **Certified Agents**, they are responsible for managing their individual agent account and Book of Business (BOB).

Due to their elevated level of access and responsibility, Agency Managers must ensure that all associated accounts—agency, agent, and administrator—are created accurately and in accordance with Georgia Access standards.

5.1 Summary of Agency Manager Responsibilities

Agency Managers are responsible for the following functions within the Georgia Access Agent Portal:

- **Agency Account** - Creating and managing the agency profile, including its public-facing information as displayed in the Georgia Access Broker Directory.

- **Agent Profile** - Creating and managing agent accounts for licensed agents affiliated with the agency.
- **Admin Profiles** - Creating and managing administrator (Admin) accounts for non-licensed support staff.
- **Agency BOB Management** - Overseeing the agency's Book of Business (BOB), including affiliated consumers and account-level activity.
- **Agency Delegations** - Processing consumer delegation requests and acting on behalf of individuals assigned to the agency's BOB.
- **Maintaining Agency Data** - Ensuring that all portal data—such as agency names, business emails, staff affiliations, and physical addresses—is accurate and aligned with licensing and certification records.

5.2 Agency Registration Pathways for Agency Managers

Agency Managers must complete a one-time registration process to establish their agency's presence in the Georgia Access Agent Portal. This process also creates the Agency Manager's individual agent profile. To begin, Agency Managers must:

- Hold an active Accident and Sickness insurance license
- Complete the Georgia Access Agent Certification
- Determine the appropriate registration pathway:
 - Proceed with **creating a new agency**
 - Request to be affiliated with an **existing agency**

Selecting the incorrect registration path may result in profile rejections, certification delays, or improper system access.

5.2.1. Creating a New Agency

Agency Managers establishing a new agency must use the Georgia Access Agent Portal Profile Creation Tool to create both the agency profile and their personal agent profile. The system will guide users through each step of the registration process in a continuous workflow.

Important: *If you already have a Georgia Access profile*—whether as an independent agent, an agent affiliated with another agency, or an Agency Manager transferring to a new agency—you must not create a new account. Contact the Georgia Access Agent Team or Contact Center for assistance with properly transferring your existing profile into the new agency structure.

5.2.1.1 Required Agency Profile Fields

The following fields must be entered to complete the agency profile:

- Agency Name
- Physical Address (Location or Primary Location)
- Subsite - If the agency operates from additional location(s), add the subsite and complete the required information. **Do not create a second agency for a subsite.**
- Business Hours
- Federal Employer Identification Number (FEIN): If the Agency does not have a FEIN, the portal provides a **“What if I don’t have an EIN?”** option with a link to the IRS application page¹

The information captured during the agency setup is used for certification and Broker Directory display. Inaccurate or shared entries may result in account approval delays or rejection.

5.2.1.2 Required Agent Profile Fields (Agency Manager)

The following fields must be entered to complete the Agency Manager’s personal agent profile:

- Full legal name (as listed on the agent’s license)
- License Number
- National Producer Number (NPN)
- Unique Email Address - Must use the **same email address** for the **LMS, Agent Portal, and Sircon.**
- Direct Phone Number (Shared or customer service numbers are **not permitted**)
- **Allow Consumer Search** - When prompted, select “Yes” to ensure the Agency Manager’s information appears in the Georgia Access Broker Directory.

The Agency Manager’s agent profile must meet the same certification requirements as all other agents. Shared or duplicate credentials are prohibited.

5.2.1.3 What Happens After Submission

Once the agency registration is submitted:

- The Agency Account is assigned a Pending Certification status
- The Agency Manager’s Agent Account is assigned Pending Certification and Active Login status
- Portal access remains limited until the agency and agent profiles are reviewed and approved by the Georgia Access Agent Team

Once the accounts are certified, the Agency Manager may begin adding affiliated agents and administrator accounts to the agency profile.

5.2.2 Joining an Existing Agency

Agency Managers joining an existing agency **must not attempt to create a new agency profile**. Instead, they must contact the current Agency Manager for that agency and request that their agent portal profile be created under the agency's existing account.

Important: *If you already have a Georgia Access profile*—such as an independent agent, an agent previously affiliated with another agency, or a former Agency Manager—you must not create a new or duplicate profile to join an existing agency.

Creating or mislabeling a new agency account may result in:

- Rejected account approvals
- Certification delays
- Public directory errors
- Misrouted consumer records

5.3 Maintaining an Accurate Agency Profile

After registration and certification, Agency Managers are responsible for ensuring that the agency profile remains complete, accurate, and up to date. This information supports system functionality, certification compliance, and public visibility in the Georgia Access Broker Directory.

Any changes to the agency name, business contact information, operating hours, or affiliated staff must be promptly updated in the Agent Portal or reported to the Georgia Access Agent Team.

Note: For a complete list of required agency and agent fields, see Sections 5.2.1.1 and 5.2.1.2.

5.3.1 Public Display in the Broker Directory

Information entered into the agency profile—particularly the agency name, business address, and contact information—is displayed in the Georgia Access Broker Directory, a public-facing tool used by consumers to locate certified agents.

When a consumer searches by company name (e.g., “CareSource”), the directory returns a list of all certified agents affiliated with that agency, along with their contact information and associated location. This allows consumers to view multiple agents under the same agency name, even across different cities or states.

Example: If an agency manager enters “CareSource” as the business name, all certified agents linked to that agency will appear together when a consumer searches by that name.

Because of this functionality, Agency Managers must enter the agency name consistently and accurately to ensure that affiliated agents are correctly grouped in the directory. Inconsistent or incorrect agency names can lead to:

- Agents not appearing in consumer search results
- Confusion about agency affiliation
- Duplicate or fragmented entries in the directory

All updates to the agency name or business profile should be submitted through the Georgia Access Agent Portal or reported to the Georgia Access Agent Team immediately to preserve data integrity and consumer usability.

5.4 Agent Decertification Policy

ASSOCIATED FEDERAL REGULATION: 45 CFR § 155.220(j)(2)

Georgia Access reserves the right to revoke or suspend the certification of any agent or agency manager who fails to comply with applicable federal or state laws, Georgia Access policies, data security standards, or professional conduct expectations.

Certified agents must maintain good standing throughout the plan year in order to continue participating in the Georgia Access program. Certification may be revoked or suspended at any time for reasons including, but not limited to:

- **Violation of law** – Includes federal or state regulations such as 45 CFR § 155.220
- **Licensing failure** – Not maintaining an active Georgia Accident and Sickness
- **Non-compliance with program policy** – Failing to meet certification or documentation requirements
- **PII violation** – Unauthorized access to, use of, or disclosure of Personally Identifiable Information (PII)
- **False or misleading submissions** – Includes fraud, misrepresentation, or documentation tampering
- **Consumer complaints** – Repeated unresolved grievances or verified consumer harm
- **System misuse** – Misuse of portal access, delegation, or login credentials

Georgia Access will provide written notification to the agent or agency manager in the event of decertification. Depending on the severity and nature of the issue, Georgia Access may also notify relevant licensing authorities, EDE partners, or carriers. In cases involving material non-compliance or misconduct, additional enforcement actions may apply.

Note: Further information regarding decertification procedures, reinstatement eligibility, or appeals may be requested from the Georgia Access Agent Team or referenced in supplemental operational guidance.

6.0 Continuing Education (CE) Credits

Upon successful completion of Georgia Access Certification, eligible agents may receive **Continuing Education (CE) credits** toward the renewal of their Georgia Accident and Sickness License. CE credit eligibility is determined by the **Office of Commissioner of Insurance (OCI)** and is based on agent residency status and the type of certification completed.

6.1. CE Credit Award

- **New Resident Agents**
Eligible for three **(3)** CE credits upon initial completion of Georgia Access Certification.
- **Returning Resident Agents**
Eligible for one **(1)** CE credit upon successful completion of the annual recertification training.
- **Non-Resident Agents**
Not eligible to receive CE credits through Georgia Access Certification.

6.1.1 Agent Responsibilities

Agents are responsible for the following:

- Verifying CE credit eligibility and application with the Georgia OCI
- Ensuring that CE credits are properly applied to their license renewal
- Retaining documentation of certification completion for their personal records and audit purposes

6.1.2 Georgia Access Reporting Process

Georgia Access compiles a list of resident agents who have successfully completed certification and submits this data directly to the **Office of Commissioner of Insurance (OCI)** for CE credit processing. OCI is responsible for updating CE credit records within the appropriate licensing systems, such as **Sircon** and **NIPR**.

7.0 Appointments and Commissions

ASSOCIATED FEDERAL REGULATION: 45 CFR 155.220(j)(2)

ASSOCIATED REGULATORY REFERENCE: Georgia Administrative Code Rule 120-2-3-.21

Agents must receive an official **Certificate of Authority (“appointment”)** from a Georgia Access–participating insurance company to sell health insurance plans through Georgia Access. These appointments are legal requirements under state law and authorize agents to represent the insurer in connection with the sale of **Qualified Health Plans (QHPs)** and **Stand-Alone Dental Plans (SADPs)** offered through Georgia Access.

Once appointed, agents may support consumers through the **application and enrollment processes**, including assisting with eligibility determinations, plan comparisons, and plan selection. As compensation for their services, agents are paid a commission by the appointing insurance company for each consumer they successfully enroll in a QHP or SADP.

Appointments must be secured in accordance with **Georgia Administrative Code Rule 120-2-3-.21**, which requires that agents be appointed within **15 calendar days** of selling, soliciting, or negotiating an insurance product. Agents must follow all applicable insurance company protocols and Georgia Access procedures to remain in good standing.

8.0 Consumer Consent

Agents must obtain documented consent from the consumer or the consumer’s authorized representative before accessing, collecting, using, or disclosing any Personally Identifiable Information (PII). This requirement applies to all enrollment assistance, whether provided through the Georgia Access Agent Portal or an approved Enhanced Direct Enrollment (EDE) Partner platform.

Consent must be obtained and retained in one of the following formats:

- Written consent
- Recorded verbal consent (if written consent is not immediately obtainable)

8.1.1 Written Consent Requirements

Agents must obtain written consent using Georgia Access Consumer Consent language before assisting a consumer with any eligibility or enrollment activities.

Required elements of the form include:

- Name of the consumer or authorized representative
- Name of the assisting agent
- Agent’s National Producer Number (NPN)
- A description of the scope, purpose, and duration of consent
 - Consumers may specify a shorter expiration period or a specific end date, not to exceed October 31 of the Plan Year following the signature date.

- If the consumer does not specify a shorter timeframe, the default duration is one year.
- If the consumer does not explicitly authorize agency-wide access, consent applies only to the named agent.
- Signature and date of consent

The official Georgia Access Consumer Consent Form is available through:

- [Georgia Access website](#)
- [LMS Agent Resource Center](#)

8.1.2 Recorded Verbal Consent Requirements

If written consent is not immediately obtainable, agents may use recorded verbal consent, provided it includes all elements required under Section 8.1.1 and is appropriately documented.

Agents must verbally record:

- Name of the consumer or authorized representative
- Name of the assisting agent
- Agent's National Producer Number (NPN)
- A description of the scope, purpose, and duration of consent
 - Consumers may specify a shorter expiration period or a specific end date, not to exceed October 31 of the third plan year following the signature date.
 - If the consumer does not specify a shorter timeframe, the default duration is one year.
 - If the consumer does not explicitly authorize agency-wide access, consent applies only to the named agent.
- Date of consent

Recorded verbal consent must not be used as a routine substitute for written consent and is valid only if documented fully and in accordance with this policy.

8.1.2.1 Additional Documentation for Application or Enrollment Changes

If recorded verbal consent is used during a session in which the consumer makes changes to a previously submitted application, enrollment, or coverage selection, the agent must also document:

- A clear summary of each change made during the session
- The updated plan selected, if applicable
- A statement confirming that the consumer verbally authorized the specific change(s)

These additional documentation requirements are designed to protect both consumers and agents by reducing the likelihood of Unauthorized Enrollment (UE) and Unauthorized Plan Selection (UPS) complaints.

Note: Recorded verbal consent may only be used when written consent is not feasible at the time of assistance. It is not intended as a substitute for written consent.

8.1.3 Consent Record Retention

Agents are required to retain all consumer consent records, whether written or recorded verbally, for a minimum of ten (10) years from the date consent is obtained. These records must be made available upon request by Georgia Access or its regulatory partners for audit, investigation, or compliance monitoring purposes.

Agents must ensure that all consent documentation:

- Is stored in a secure, retrievable format
- Includes all required data elements as outlined in Georgia Access policy
- Reflects the consumer's intent and authorization at the time of service

Note: Georgia Access mandates the use of its official [Consumer Consent Form](#). The consent form is available on the Georgia Access website and in the [LMS](#) Agent Resource Center. Alternate formats are not permitted.

8.1.4 Consent for Application or Enrollment Changes

Agents must obtain new documented consent—written or verbally recorded—each time the consumer initiates or approves changes to their application, enrollment, or coverage selection. This requirement applies regardless of whether the agent previously obtained valid consent for prior activities.

New consent must be obtained before:

- Updating or resubmitting an eligibility application
- Changing a Qualified Health Plan (QHP) or Stand-Alone Dental Plan (SADP) selection
- Enrolling in or disenrolling from coverage
- Modifying household or income information that affects plan eligibility or affordability

This requirement ensures agents do not act on outdated authorization when a consumer's intent or coverage decisions may have changed.

Note: This requirement applies to all consent types. For recorded verbal consent used during a session where changes are made, agents must follow the additional documentation standards outlined in Section 2.7.2.1.

8.1.5 Consumer Consent Validity Period (Effective Plan Year 2026)

Beginning with Plan Year 2026, all consumer consents—written or recorded verbal—must be dated on or after November 1 of the calendar year preceding the applicable Plan Year to be considered valid.

- For Plan Year 2026, consent must be signed on or after November 1, 2025
- For Plan Year 2027, consent must be signed on or after November 1, 2026

This rolling policy will apply annually for each new Plan Year. This requirement applies to all agent-assisted enrollment activity, including but not limited to:

- New application submissions
- Plan selection or changes
- Income or household updates
- Communications or post-enrollment assistance
- Support for consumers who are passively auto-renewed

Note: Consumers are not required to sign new consent solely for the purpose of auto-renewal. However, agents must have updated consent dated November 1 or later in order to provide any support related to auto-renewed coverage.

This policy is not retroactive. Consents used for prior Plan Years remain valid only for activity tied to those Plan Years. For PY2026, new consent must be obtained regardless of prior multi-year agreements.

8.1.6 Consent Revocation or System De-Designation

Consumers may revoke or replace their consent at any time. If a consumer de-designates their agent in the Georgia Access system, all prior consent becomes null and void. System-triggered de-designation shall automatically terminate previously provided written or verbal consent. Agents must not take action on a consumer's behalf once de-designated unless new consent is obtained.

9.0 Administrative Support, Contact, and Compliance

9.1 Appeals Process Reference

The Georgia Access appeals process for certification exam attempts is covered under Section 4.1.3 – Certification Exam Attempts and Appeals.

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](#) Agent Resource Center**.

9.2 Contact Information

- **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)**

Georgia Access Contact Center: 1-888-312-4237

9.3 Agent Policy Compliance and Acknowledgment

Georgia Access may require agents to acknowledge receipt and understanding of this policy manual as part of the certification or recertification process.

All certified agents must comply with Georgia Access operational policies, platform requirements, and consumer protection standards.

Acknowledgment may be incorporated into the certification agreement or required as a separate attestation via LMS.

9.4 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

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

