

The proposed rule creates a new class of assisters known as "Application Counselors" or "Applications Assisters". Exchanges must establish an application counselor program. These counselors are not funded through the exchange or licensed as agents or brokers. The exchange will certify employees and volunteers of organizations as counselors, which may include providers, community-based organizations, or other volunteers. The counselors will provide information on subsidies, assist in applying for coverage and subsidies, and help facilitate enrollment. They cannot sign on behalf of the applicant. Training is required in the proposed regulation, and exchanges must have a decertification process. (pg. 139-142)

The proposed regulation establishes rules for authorized representatives who will have authority to sign for the applicant, submit an update or respond to a redetermination, receive copies of notices, and act on behalf of an individual in other exchange matters. This would not necessarily apply to business done outside of the exchange. (pg. 142-144)