

Agent of Record (AOR) Responsibilities and Guidelines



Agent of Record (AOR) Retention Policy

UnitedHealthcare's Agent of Record (AOR) Retention Policy retains the AOR status and the associated entitlement to commission payments for a Qualifying Plan enrollment when eligibility requirements have been met. Active agents will be retained if the member moves from one Qualifying Plan enrollment into another Qualifying Plan enrollment by a UnitedHealthcare Direct to Consumer (DTC) sales agent or via web or paper enrollment application submission without the involvement of a non-DTC sales agent. The AOR must be an active selling agent and credentialed at the time the new Qualifying Plan enrollment occurs (i.e., appropriately licensed, appointed and product certified) to receive commissions.

Agent of Record Responsibilities

It is UnitedHealthcare's goal to support continued relationships between agents and members. To be eligible for AOR retention, it is the AOR's responsibility to maintain a consultative relationship with their members to ensure the member's health insurance needs are met. We encourage agents to contact their members to assess their needs, answer questions, and when appropriate, facilitate enrollment in an appropriate plan. UnitedHealthcare reserves the right to deny an agent AOR retention or remove an agent as AOR.

The AOR retention policy continues to provide AOR retention any time a UnitedHealthcare member enrolls from a Qualifying Plan into another Qualifying Plan. Qualifying Plans include UnitedHealthcare Medicare Advantage (MA), Medicare Advantage with Part D (MAPD), Dual Special Needs Plan (D-SNP), or Chronic Special Needs Plan (C-SNP).

No other plan changes qualify including members of, or who enroll in, a Prescription Drug Plan (PDP), Medicare Supplement Insurance plan, Institutional Special Needs Plan (I-SNP) or Medicare-Medicaid Plan (MMP).

