

## **Code of Conduct Policy**

This policy applies to brokers, navigators, certified application counselors (CACs) and their support staff.

## **Policy Details**

A commitment to honesty, integrity and respect in everything we do.

## I commit to:

- Fulfill the needs of my clients to the best of my ability.
- Maintain my clients' confidences.
- Render timely and exemplary service to my clients.
- Present accurately and honestly all facts essential to my clients' health insurance decisions.
- Keep informed with respect to the Affordable Care Act, related regulations, rules, and MNsure policies and to observe them in my dealings with customers.
- Cooperate with MNsure in meeting the needs of my clients.
- Refrain from unprofessional conduct towards my clients, prospective clients, MNsure staff and the staff of partner organizations.
- Protect client information using appropriate safeguards and refrain from disclosing protected information except as authorized by law.

If I am a licensed broker, I also commit to:

- Adhere to professional standards of conduct in helping my clients shop for the most appropriate health insurance coverage.
- Maintain my broker license and notify MNsure immediately if my license lapses.
- Notify MNsure immediately of any disciplinary actions taken against me/us by the Minnesota Department of Commerce.
- Provide truthful information regarding my appointment(s) with health and/or dental carriers.

I understand that failure to adhere to this agreement may result in corrective action by MNsure including the revocation of my certification to assist clients with MNsure.

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