

**CONNECTICUT HEALTH INSURANCE EXCHANGE
d/b/a ACCESS HEALTH CT**

REQUEST FOR PROPOSALS (RFP)

FOR

BROKER ACADEMY

MENTOR PROGRAM

APRIL 7, 2026



TABLE OF CONTENTS

1. BACKGROUND.....	3
2. BROKER ACADEMY OVERVIEW	4
3. MENTORSHIP REQUIREMENTS	5
4. INSTRUCTIONS TO RESPONDENTS	7
RFP Schedule	7
Submission of Proposals.....	7
Contents of Proposals	8
Responses Required in the Proposal.....	8
Conformity and Completeness of Proposals	9
Presentation of Supporting Evidence.....	9
Misrepresentation or Default	9
Disqualification	9
Oral Agreement or Arrangements	9
Offer of Gratuities	9
Validation of Proposals	9
5. ADDITIONAL TERMS AND CONDITIONS	11
Ownership of Proposals.....	11
Amendment or Cancellation of this RFP	11
Errors.....	11
Freedom of Information.....	12
Statutory and Regulatory Compliance	12
Execution of Contract.....	13
Subletting or Assigning of Contract	13
Compliance with Federal, State and Other Requirements	13
Executive Orders.....	13

APPENDICES:

APPENDIX A – INDEPENDENT CONTRACTOR AGREEMENT

APPENDIX B – MENTOR TRAINING CALENDAR TEMPLATE

1. BACKGROUND

The mission of the Connecticut Health Insurance Exchange d/b/a Access Health CT (“Access Health”, “AHCT” or the “Exchange”), Connecticut’s official state-based health insurance marketplace, is to decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that gives them the best value. To accomplish this mission and meet certain requirements of the Patient Protection and Affordable Care Act (“ACA”), Access Health has developed an online shopping and enrollment experience for state residents and small businesses, as well as an extensive marketing and communication infrastructure, to raise awareness of health insurance options and facilitate consumer enrollment into healthcare coverage.

Our Values in Action

At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide, and in the spirit of the common good that we share.

- ❖ **Authenticity:** Act with sincerity, credibility, and self-awareness
- ❖ **Integrity:** Commit to doing the right thing with genuine intention
- ❖ **Excellence:** Aim high and challenge the status quo
- ❖ **Ownership:** Take responsibility and initiative
- ❖ **One Team:** Collaborate to succeed
- ❖ **Passion:** Dedication to creating opportunities for great health and well-being

2. BROKER ACADEMY OVERVIEW

Through the Broker Academy Program, Access Health CT has an opportunity to drive change in the diversification of the broker community in the State of Connecticut (the “State”). Founded in 2022, the Program creates a pathway for individuals who live and work in underserved communities to become licensed insurance brokers and ultimately become trusted advisors in their own communities to help reduce health disparities. Data from AHCT’s current Health Disparities Report indicates that Blacks in Connecticut are three times more likely to be uninsured than Whites. Hispanics are almost four times more likely to be uninsured compared to Whites.

By recruiting from and building the skillsets of individuals who live and work in underserved communities to become licensed brokers, AHCT can build trust and rapport by meeting members of communities where they are.

Underserved communities are the beneficiaries of the Broker Academy Program that:

- Creates a more diverse insurance broker community;
- Provides access to brokers in communities with few, if any, brokers; and
- Addresses income disparities by introducing insurance brokerage as an income model that produces residual income.

Licensed brokers will be beneficial in guiding members in underserved communities through the healthcare system. Once a trusted broker enrolls an individual in health coverage, the individual’s journey to a healthier lifestyle continues as the broker helps the individual understand more about their coverage and provides guidance to keep them covered. Consumers will benefit from both intrinsic and extrinsic rewards when they are invested in the longevity of their health and well-being.

HOW AND WHEN:

AHCT launched the fifth year of its Broker Academy Program in February 2026 through which it will provide pre-licensing training and resources to assist individuals from communities throughout Connecticut to become licensed brokers.

Timeline of the 2026 Broker Academy Program:

- Students will complete a State approved health insurance broker pre-licensing training course from June 13, 2026, to June 14, 2026.
- Students are required to schedule and pass their state licensing exam by July 6, 2026.
- After passing the exam, newly licensed students will enter an approximate four-month Mentorship Program from July 13, 2026, to October 23, 2026. Students will be matched with pre-screened, experienced brokers, affording students the opportunity to learn the business and develop their skills and professional approach.
- As part of the Mentorship Program, students will have the opportunity to assist consumers during the next Open Enrollment Period, starting November 1, 2026. Mentors will provide support to their assigned students throughout this Open Enrollment Period.

3. MENTORSHIP REQUIREMENTS

Join Access Health CT in mitigating health disparities in CT. Become a mentor to new brokers and help train new brokers from and for underserved communities. Individual brokers and brokerages/agencies are eligible to apply. Please note, individual brokers must have an established legal entity, such as a limited liability company, limited liability partnership, corporation, etc. to be considered for the Mentorship Program.

Brokerages/Agencies: Please designate at least one broker within your agency as a mentor and include them in your Proposal, adding why they'd like to be a mentor.

All Respondents must submit a sample four-week mentorship training schedule that covers the subjects outlined in subsection III. below. See Appendix B for a Mentor Training Calendar Template.

I. Benefits of Being a Mentor:

1. The opportunity to develop new brokers who live and work in underserved communities.
2. Create new relationships and deepen existing relationships in the state with the opportunity to increase market penetration in hard-to-reach communities.
3. Learn more about underserved communities and identify effective approaches to provide available services to those communities.
4. Support for client enrollments in group and individual markets.
5. Grow your professional network by having the opportunity to participate in AHCT pre-Open Enrollment outreach events.
6. Expand your leadership footprint in the broker community and potentially grow your agency.

II. Brokers Who Will Be Considered for Mentor Roles in the Broker Academy Program Must Meet the Following Criteria:

1. Are willing to commit to mentoring and training student brokers from July 13, 2026, to October 23, 2026, and provide support to their assigned students throughout the next Open Enrollment Period.
2. Are certified through Access Health CT or willing to become certified through Access Health CT.
3. Maintain an office in the Greater Hartford, New Haven or Bridgeport metro areas and have space available to host student broker(s) in a professional setting.
4. Have three or more years of broker business experience.

III. Mentors Will Ensure the Student Brokers Are Proficient in the Following Areas by the End of the Four-Month Mentorship Program:

1. How to conduct a sales presentation to a client for all health insurance lines of business.
(*Example: on-Exchange individual & group (SHOP), off-Exchange individual and group (SHOP)*)
2. How to compare plans for clients.
3. How to conduct sales calls, including cold calls, and how to generate leads.
4. How to manage a book of business and how to keep records.
5. How to keep client information safe and secure.
6. How to use sales software.
7. How commission payments work.
8. Understanding the mechanics of sales transactions through observation.

9. The different types of health insurance products sold by the mentor.
10. How to get appointed to carriers for health insurance business.
11. How to enroll new health insurance clients – individual and group markets.
12. How to navigate carrier portals.
13. How to read Explanations of Benefits (EOBs) and Evidence of Coverage (EOC) notices.
14. How to examine drug formularies as they relate to different health plans.

IV. Additional Areas Mentors May Support the Growth and Development of Student Brokers:

1. Coaching on professional appearance and behavior.
2. Providing student brokers with access to trainings offered by carriers.
3. Training student brokers on how to use calculators, screening and forecasting tools.

V. Commitments and Responsibilities to the Student Brokers:

1. Student brokers are expected to be in the office or conducting agency business for at least 7 hours per week.
2. The mentor or mentor's designee must provide at least three hours of direct instruction to each student broker per week. The mentor or their designee may meet with students individually or in small groups.
3. Mentors are expected to take on no more than 5 students during the four-month mentorship program so that each student may receive adequate attention and training.
4. Mentors will submit monthly evaluations for each student broker on 7/31, 8/30, 9/30 and 10/23, (*evaluation forms to be provided*), and informal written feedback on each student on 7/22, 8/15, 9/16 and 10/14.

Please note, brokers selected to participate in the Mentor Program should set clear expectations with their student brokers about the ownership of client relationships during the term of the Mentor Program. However, brokers selected to participate in the Mentor Program should not require student brokers to sign any long-term agreement governing the ownership of client relationships until after the conclusion of the Mentor Program.

4. INSTRUCTIONS TO RESPONDENTS

I. RFP Schedule

Activity	Date
Issuance of RFP	April 7, 2026
Written Questions Due	April 15, 2026, by 4:00 p.m. EST
Answers Posted	April 22, 2026
Proposals Due	May 4, 2026, by 4:00 p.m. EST

Questions regarding this RFP may be submitted by email only to AHCT.BrokerAcademy@ct.gov no later than 4:00 p.m. EST on April 15, 2026. The Exchange will post answers on April 22, 2026 only in the form of one or more addenda to this RFP and made available on the Exchange's website, <https://agency.accesshealthct.com/solicitations>, under the "Contact Us" tab beneath the "Solicitations" heading. The Exchange may not post answers to questions received after the deadline. Interested parties are responsible for checking the Exchange's website for any addenda to this RFP.

The Exchange reserves the right to require a presentation from select Respondents.

From the date that the Exchange issues this RFP until the date that it awards the Contract(s) to the selected Respondent(s), interested parties should not contact any employee of the Exchange for additional information concerning this RFP except through written questions as set forth above.

II. Submission of Proposals

Each Respondent must email a Proposal that meets the requirements set forth in the "Contents of Proposals" section below with all attachments to: AHCT.BrokerAcademy@ct.gov. The subject line of the email should read: Broker Academy Mentor Program RFP Proposal – [Your/Your Firm's Name]

Proposals must be received by the Exchange via e-mail by May 4, 2026, no later than 4:00 p.m. EST. Proposals sent by U.S. Mail or delivered in person will not be accepted. The Exchange will not consider Proposals received after the submission deadline.

A Respondent's submission of a Proposal shall constitute, without any further act required of the Respondent or the Exchange, the Respondent's acceptance of the requirements, administrative stipulations and all the terms and conditions of this RFP, including those contained in the Contract set forth in Appendix A. Proposals must reflect compliance with these requirements. Failure of a Proposal to so comply may result in the Exchange's rejection of the Proposal. The Exchange will reject any Proposal that deviates materially from the specifications, terms, or conditions of this RFP. The Exchange will not consider Proposals that contain even minor or immaterial deviations unless the Respondent provides sufficient justification for such deviations.

No additions or changes to any Proposal will be allowed after the Proposal due date unless the Exchange specifically requests the addition or change. The Exchange may, at its option, seek Respondent

retraction and/or clarification of any discrepancy or contradiction found during the review of Proposals.

III. Contents of Proposals

To be considered, a Proposal must include all the following:

1. Cover letter introducing yourself or your brokerage/agency.
2. All information and responses requested by this RFP (including those in the “Responses Required in the Proposal” section below). Concise answers are encouraged. Responses must be prepared on 8 ½ x 11-inch paper using at least 12-point font type with standard margins in a PDF format.
3. Individual broker Respondents: Proof of Professional Liability/E&O coverage in the amount of One Million Dollars (\$1,000,000.00).

Brokerage/agency Respondents: A Certificate of Insurance that meets the Insurance requirements laid out in the Contract attached as **Appendix A**.

4. Executed IRS Form W-9.
5. Offer of Gratuities Certification (See Subsection X. below).
6. Validation of Proposal (See Subsection XI. below)

IV. Responses Required in the Proposal

1. Individual broker Respondents: Name the primary contact for the Proposal, an explanation of your experience and relevant background. Include a brief resume.

Brokerage/agency Respondents: Provide the name(s) of the primary individual(s) who would serve as a mentor/mentors and an explanation of their experience and relevant background. Include a brief resume for each.

2. Respondents must explain their qualifications and provide a summary of any past projects that demonstrate the ability to perform the work described in Section 3 (“Mentorship Requirements”).
3. Disclose any past or present assignments, relationships, or other employment that may create a conflict of interest or the appearance of a conflict of interest in serving as a mentor in the Broker Academy Program.
4. If you find any term or provision of the proposed draft Contract in Appendix A unacceptable, identify the term, explain why it is unacceptable, and state whether the failure to modify this term would result in your firm's failure to execute a contract for this engagement. **Please note, the provisions set forth in Exhibit B and Appendix A of the Contract are required terms and cannot be altered.**
5. Discuss any pending complaints or investigations, or any made or concluded within the past five (5) years, to or by any regulatory body or court regarding the conduct of you or your firm or its predecessors, or any of its present or former members, employees, attorneys and/or associates.

6. Provide three (3) client references. Include the reference's name, company or organization, title, telephone phone number, email address, a description of the work performed (should be reasonably comparable to services sought in this RFP), and the dates of the work performed.

V. Conformity and Completeness of Proposals

To be considered acceptable, Respondents must submit Proposals that are complete and conform to all material RFP instructions and conditions. The Exchange, in its sole discretion, may reject in whole or in part, any Proposal if in its judgment the best interests of the Exchange will be served.

VI. Presentation of Supporting Evidence

Respondents must be prepared to provide evidence of experience, performance, ability, financial resources, or other items that the Exchange deems necessary or appropriate concerning the performance capabilities represented in their Proposals.

VII. Misrepresentation or Default

The Exchange may reject a Proposal and void any award resulting from this RFP to a Respondent that makes any material misrepresentation in its Proposal or other submission in connection with this RFP.

VIII. Disqualification

Any attempt by a Respondent to influence a member of the evaluation committee during the Proposal review and evaluation process will result in the elimination of that Respondent's Proposal from consideration.

IX. Oral Agreement or Arrangements

Any alleged oral agreements or arrangements made by you or by the brokerage/agency with any state agency, the Exchange, or an employee of a state agency or the Exchange will be disregarded in any Proposal evaluation or associated award.

X. Offer of Gratuities

Respondents must certify that no elected or appointed official or employee of the State of Connecticut or the Exchange has, or will, benefit financially or materially from the Contract. The Contract may be terminated by the Exchange if it is determined that gratuities of any kind were either offered to, or received by, any of state officials from you or in the case of brokerages/agencies, the firm, the firm's agent(s), representative(s), or employee(s). Such action on the part of the Exchange shall not constitute a breach of contract by the Exchange.

XI. Validation of Proposals

Each Proposal must be signed by you or an authorized official of the brokerage/agency and shall be a binding commitment that the Exchange may incorporate, in whole or in part, by reference or otherwise, into the Contract. The Proposal must also include evidence that the person submitting the Proposal has the requisite power and authority on behalf of the firm to submit and deliver the Proposal and subsequently to enter into, execute and deliver, and perform the Contract.

5. ADDITIONAL TERMS AND CONDITIONS

I. Ownership of Proposals

All Proposals will become the sole property of the Exchange and will not be returned.

II. Amendment or Cancellation of this RFP

Issuance of this RFP does not guarantee that the Exchange will award a Contract to any Respondent. The Exchange reserves the right to withdraw, re-bid, extend or otherwise modify the RFP or the related schedule and process, in any manner, solely at its discretion.

The Exchange also reserves the right to:

- Consider any source of information in evaluating Proposals.
- Omit any planned evaluation step if, in the Exchange's view, the step is not needed.
- At its sole discretion, reject any or all Proposals at any time; and
- Open contract discussions with other Respondent(s) if the Exchange and the first selected Respondent(s) are unable to agree on contract terms.

III. Errors

The Exchange reserves the right to correct clerical or administrative errors that may be made during the evaluation of Proposals or during the negotiation of the Contract and to change the Contract award accordingly. In addition, the Exchange reserves the right to re-evaluate Proposals and the award of the Contract in light of information either not previously known or otherwise not taken into account prior to the Contract award. This may include, in extreme circumstances, revoking the awarding of the Contract already made to a firm and subsequently awarding the Contract to another firm.

Such action on the part of the Exchange will not constitute a breach of contract on the part of the Exchange since the Contract with the initial firm would be deemed void and of no effect as if no contract ever existed between the Exchange and such firm.

The Exchange may waive minor irregularities found in Proposals or allow a Respondent to correct them, depending on which is in the best interest of the Exchange. "Minor irregularities" means typographical errors, informalities that are matters of form rather than substance and evident from the Proposal itself, and insignificant mistakes that can be waived or corrected without prejudice to other Respondents, as determined in the sole discretion of the Exchange.

IV. Freedom of Information

The Exchange is a quasi-public agency and its records, including responses to this RFP, are public records. See Conn. Gen. Stat. §§ 1-200, *et seq.*, and especially §§ 1-210(b)(4) and 1-210(b)(5)(B). Due regard will be given to the protection of proprietary or confidential information contained in all Proposals received. All materials associated with this RFP, however, are subject to the terms of the Connecticut Freedom of Information Act (“FOIA”) and all applicable rules, regulations, and administrative decisions. If a Respondent is interested in preserving the confidentiality of any part of its Proposal, it will not be sufficient merely to state generally in the Proposal that the Proposal is proprietary or confidential in nature and not, therefore, subject to release to third parties. Instead, the firm must specifically identify those particular sentences, paragraphs, pages, or sections that a Respondent believes to be exempt from disclosure under FOIA. Convincing explanation and rationale sufficient to justify each exemption consistent with § 1-210(b) of FOIA must accompany the Proposal. Any submitted Proposal and the fully executed Contract will be considered public information and subject to FOIA. The Exchange has no obligation to initiate, prosecute or defend any legal proceeding or to seek a protective order or other similar relief to prevent disclosure of any information that is sought pursuant to a FOIA request. The Respondent has the burden of establishing the availability of any FOIA exemption in any proceeding where it is an issue. In no event shall the Exchange have any liability for the disclosure of any documents or information in its possession that the Exchange believes are required to be disclosed pursuant to FOIA or any other law.

V. Statutory and Regulatory Compliance

By submitting a Proposal in response to this RFP, the Respondent implicitly agrees to comply with all applicable State and federal laws and regulations, including, but not limited to, the following:

- A. **Contract Compliance, C.G.S. § 4a-60 and Regulations of CT State Agencies § 46a-68j-21 through § 46a-68j-43, inclusive.** Connecticut statutes and regulations impose certain obligations on the Exchange (as well as contractors and subcontractors doing business with the State) to ensure that the Exchange does not enter into contracts with organizations or businesses that discriminate against protected class persons.
- B. **Nondiscrimination Certification, C.G.S. § 4a-60 and § 4a-60a.** If a Respondent is awarded an opportunity to negotiate a contract, the Respondent must provide the Exchange with *written representation* in the resulting contract that certifies the Respondent complies with the State's nondiscrimination agreements and warranties. This nondiscrimination certification is required for all State contracts – regardless of type, term, cost, or value. Municipalities and CT State agencies are exempt from this requirement. The authorized signatory of the contract shall demonstrate his or her understanding of this obligation by either (A) initialing the nondiscrimination affirmation provision in the body of the resulting contract, (B) providing an affirmative response in the required online bid or response to a proposal question which asks if the contractor understands its obligations, or (C) signing the resulting contract. If a Respondent refuses to agree to this representation, such Respondent shall be rejected, and the Exchange shall award the contract to the next highest ranked Respondent.
- C. **Access to Data for State Auditors.** The Respondent shall provide to the Exchange access to any data, as defined in C.G.S. § 4e-1, concerning the resulting contract that are in the possession or control of the Contractor upon demand and shall provide the data to the Exchange in a format

prescribed by the Exchange and the State Auditors of Public Accounts at no additional cost.

Any Respondent that does not agree to the representations required under this section shall be rejected and the Exchange shall award the Contract to the next highest ranked Respondent.

VI. Execution of Contract

This RFP is the instrument through which the Exchange solicits Proposals. This RFP is not a contract. Upon the Exchange's selection of a Respondent, the Respondent must enter into a contract with the Exchange substantially in the form of the Contract set out in **Appendix A**. The selected Respondent's Proposal and this RFP may serve as the basis for additional Contract terms. If the Exchange and selected Respondents fail to reach agreement on Contract terms within a time determined solely by the Exchange, then the Exchange may commence and conclude contract negotiations with other Respondents. The Exchange may decide at any time to start this RFP process again.

VII. Subletting or Assigning of Contract

The Contract or any portion thereof, or the work provided for therein, or the right, title, or interest of the Respondent therein or thereto may not be sublet, sold, transferred, assigned, or otherwise disposed of to any person or entity without the prior written consent of the Exchange. No person or entity, other than the Respondent to which the Contract was awarded, is permitted to perform work without the prior written approval of the Exchange.

VIII. Compliance with Federal, State and Other Requirements

In the Contract, the Respondent will represent and warrant that, at all pertinent and relevant times to the Contract, it has been, is and will continue to be in full compliance with all codes, statutes, acts, ordinances, judgments, decrees, injunctions, and regulations of federal, state, municipal or other governmental departments, commissions, boards, bureaus, agencies, or instrumentalities.

IX. Executive Orders

The Contract shall be subject to the provisions of Executive Order No. Three of Governor Thomas J. Meskill, promulgated June 16, 1971, the provisions of Executive Order No. Seventeen of Governor Thomas J. Meskill, promulgated February 15, 1973, and the provisions of Executive Order No. Sixteen of Governor John G. Rowland, promulgated August 4, 1999.

APPENDICES:

APPENDIX A – INDEPENDENT CONTRACTOR AGREEMENT

APPENDIX B – MENTOR TRAINING CALENDAR TEMPLATE

APPENDIX A

INDEPENDENT CONTRACTOR AGREEMENT

THIS INDEPENDENT CONTRACTOR AGREEMENT (this "Agreement"), is entered into as of _____ (the "Effective Date"), by and between the **Connecticut Health Insurance Exchange d/b/a Access Health CT**, a quasi-public agency created by the State of Connecticut (the "State") pursuant to Public Act 11-53, with an office at 280 Trumbull Street, 15th Floor, Hartford, Connecticut 06103 (the "Exchange") and _____, a _____ [corporation, partnership, natural person, etc.] with an office at _____ (the "Contractor").

WHEREAS, the Exchange requests licensed brokers to mentor newly licensed brokers who participated as students in the Exchange's Broker Academy Program (each a "Student Broker");

WHEREAS the Exchange issued a Request for Proposals for Broker Academy Mentor Program Services on April 6, 2026 (the "RFP").

WHEREAS, the Contractor submitted a proposal in response to the RFP (the "Response to the RFP") and the Exchange has selected Contractor to perform the services described in the RFP and further detailed in this Agreement;

WHEREAS, the Exchange wishes to engage the Contractor to perform the Services subject to the terms and conditions set forth in this Agreement;

NOW, THEREFORE, the parties agree as follows:

1. Scope of Services. The Contractor shall perform, and the Contractor agrees to perform, the services specified in Exhibit A in accordance with its Response to the RFP, which is incorporated into this Agreement as Appendix B (the "Services").
2. Administration.
 - a. The individual in charge of administering this Agreement on behalf of the Exchange is
 - b. _____.
 - c. _____.
 - d. The individual in charge of administering this Agreement on behalf of the Contractor is _____.
 - e. If the Exchange requests that a staff member of the Contractor no longer provide Services to the Exchange under this Agreement, the Contractor shall remove such staff member from the assignment within seven (7) days. Upon the request of the Exchange, the Contractor shall augment the remaining staff with staff acceptable to the Exchange.
3. Time of Performance and Term.
 - a. The Contractor shall perform the Services in a timely manner consistent with the needs of the Exchange from the Effective Date to _____, inclusive (the "Period of Performance").
 - b. This Agreement will expire on _____, unless sooner terminated in accordance with the provisions herein.
4. Termination.

- a. Notwithstanding any other provision of this Agreement, the Exchange may terminate this Agreement at any time for any reason. The Exchange shall notify the Contractor in writing, specifying the effective date of the termination and the extent to which the Contractor must complete performance of the Services prior to such date.
- b. Upon receipt of written notification of termination from the Exchange, the Contractor shall immediately cease to perform the Services (unless otherwise directed by the Exchange in the notice) and provide the Exchange with a final invoice for Services performed as of the effective date of termination. Upon written request from the Exchange, the Contractor shall assemble and deliver to the Exchange all Records (as defined in Section 8(a) below), in its possession, custody or control; except for one copy being retained to keep record of obligations subject to the confidentiality obligations set forth in Section 14.
- c. Within forty-five (45) days of final billing, the Exchange shall pay the Contractor for Services completed to the reasonable satisfaction of the Exchange. Notwithstanding any other term of this Agreement, the Contractor shall not be entitled to receive, and the Exchange shall not be obligated to tender to the Contractor, any payments for anticipated or lost profits.

5. Payment.

- a. The Exchange shall reimburse the Contractor up to _____ for the Contractor's time spent in performance of the Services. The Contractor shall be reimbursed solely for work performed and accepted by the Exchange at the conclusion of the Period of Performance.
- b. The Exchange may reimburse the Contractor via an electronic funds transfer (ACH) to the Contractor's financial institution, which must be a domestic institution or a state or federally licensed foreign bank branch.

6. Intentionally Omitted.

7. Representations and Warranties. The Contractor represents and warrants to the Exchange for itself and for the Contractor Agents (as defined herein), as applicable, that:

- a. The Contractor and Contractor Agents possess the experience, expertise and qualifications necessary to perform the Services;
- b. The Contractor and where applicable, the Contractor Agents, duly and validly exist under the laws of their states of organization and possess authorization to conduct business in the State of Connecticut in the manner contemplated by this Agreement. The Contractor has taken all necessary action to authorize the execution, delivery and performance of this Agreement and has the power and authority to execute, deliver and perform its obligations under this Agreement;
- c. The execution, delivery and performance of this Agreement will not violate, be in conflict with, result in a breach of or constitute (with or without due notice and/or lapse of time) a default under any of the following, as applicable: (1) any provision of law; (2) any order of any court or the state; or (3) any agreement, document or other instrument to which the Contractor is a party or by which it may be bound;
- d. Neither the Contractor nor any Contractor Agent is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from transactions with any governmental entity;
- e. Neither the Contractor nor any Contractor Agent has been convicted of, or had a civil judgment rendered against them, for commission of fraud or a criminal offense in connection with obtaining or performing a transaction or contract with any governmental entity;

- f. Neither the Contractor nor any Contractor Agent is presently indicted or, to the best of the Contractor's knowledge, under investigation for, or otherwise criminally or civilly charged by, any governmental entity with commission of any of the offenses listed above;
- g. None of the Contractor's prior contracts with any governmental entity have been terminated by the governmental entity for cause; and
- h. The Contractor will not use Contractor Agents to perform the Services who are not employees of the Contractor without the Exchange's prior written consent. Upon receipt of such consent and prior to the performance of the Services by such Contractor Agent, the Contractor shall secure an assignment to the Exchange of any Work Product (as defined in Section 8 (c)) produced by such Contractor Agent.

8. Records/Intellectual Property.

- a. The term "Records" means all working papers and such other information and materials Contractor or Contractor Agents accumulate or generate in performing under this Agreement, including, but not limited to, Work Product, artifacts, documents, source data, code, source code output, execute decks, presentations, plans, books, computations, drawings, specifications, notes, reports, records, estimates, summaries and correspondence, kept or stored in any form, including by magnetic or electronic means.
- b. The Contractor, upon written request from the Exchange, shall promptly give to the Exchange, all original Records, or, in the sole discretion of the Exchange, copies thereof. The Contractor shall otherwise maintain all original Records, or copies thereof, for a period of ten (10) years after the termination of this Agreement.
- c. The term "Work Product" means every task and deliverable set forth in Exhibit A, milestone, invention, modification, discovery, design, development, customization, configuration, improvement, process, software (excluding pre-existing intellectual property of Contractor, Contractor Agents, subcontractors or third parties), work of authorship, documentation, formula, datum, code technique, know how, secret, or intellectual property whatsoever or any interest therein (whether patentable or not patentable or registerable under copyright or similar statutes or subject to analogous protection) that is made, conceived, discovered, or reduced to practice by Contractor or Contractor Agents or subcontractors (either alone or with others) on behalf of the Exchange pursuant to this Agreement.
- d. The Exchange shall own all Records resulting from the Services rendered by Contractor or the Contractor Agents under this Agreement and no one else shall have any right, including, but not limited to, any copyright, trademark, or other intellectual property rights in those Records. Contractor shall ensure the Contractor Agents assign to the Exchange any rights they have in the Work Product. All Work Product is a "work made for hire" under U.S. Copyright law and owned solely by the Exchange. In the event and to the extent the Work Product or any portion thereof is deemed for any reason not to be a "work made for hire," Contractor agrees to and does hereby assign to the Exchange all right, title and interest to such Work Product.
- e. The Contractor represents and warrants that the Services and all Work Product resulting from the Services (except the accurate reproduction of information or materials supplied by the Exchange) will not infringe any third-party copyright, patent, trademark, trade secret or other proprietary right. Notwithstanding anything set forth in this Agreement, Contractor shall not use any third-party materials or pre-existing material, including without limitation, open source software or software owned by or licensed to the Contractor, in the Services or any Work Product resulting from the Services, without the Exchange's prior written consent;

provided that upon receipt of such consent, the Contractor shall secure for the Exchange an assignment or perpetual non-cancellable sublicense from such third party to use such software or materials as agreed to by the Exchange, or such materials shall not be used to provide the Services.

- f. Neither party will gain by this Agreement any rights of ownership of copyrights, patents, trade secrets, trademarks or any other intellectual property rights owned by the other.

9. Insurance.

- a. Before commencing performance of the Services, the Contractor shall obtain and maintain at its own cost and expense for the duration of this Agreement, the following insurance:
 - i. **Commercial General Liability:** Contractor shall maintain commercial general liability coverage in the minimum amount of One Million Dollars (\$1,000,000) combined single limit per occurrence for bodily injury, personal injury and property damage. Coverage shall include Premises and Operations, Independent Contractors, Contractual Liability and Broad Form Property Damage coverage. If a general aggregate is used, the general aggregate limit shall apply separately to the work covered by this Agreement or the general aggregate limit shall be twice the occurrence limit.
 - ii. **Automobile Liability:** Contractor shall maintain automobile coverage in the amount of Five Hundred Thousand Dollars (\$500,000) combined single limit per accident for bodily injury. Coverage extends to owned, hired and non-owned automobiles. If the Contractor does not own an automobile, but one is used in the performance of the Services, then only hired and non-owned coverage is required.
 - iii. **Workers' Compensation and Employer's Liability:** Contractor shall maintain coverage in compliance with applicable workers' compensation laws. Coverage shall include Employer's Liability with minimum limits of One Hundred Thousand Dollars (\$100,000) each accident, Five Hundred Thousand Dollars (\$500,000) Disease - Policy Limit, and One Hundred Thousand Dollars (\$100,000) Disease - each employee.
 - iv. **Professional Liability:** Contractor shall maintain Errors and Omissions coverage in a form acceptable to the Exchange in the minimum amount of One Million Dollars (\$1,000,000) per claim and an annual aggregate of \$1,000,000.
- b. Contractor must name the Exchange and the State of Connecticut as additional insureds on the Commercial General Liability policy described in Section 9(a) and such policy must be endorsed accordingly. Coverage required under this Agreement shall be primary over any insurance or self-insurance program carried by the Exchange or the State. The insurance policies required hereunder must include provisions: (i) stating that each carrier will waive all rights of recovery, under subrogation or otherwise, against the Exchange, the State and their respective officers, agents, employees, and volunteers; and (ii) preventing cancellation or non-renewal without at least 45 days (10 days for nonpayment of premium) prior notice.
- c. Contractor shall provide certificates evidencing the insurance coverage required by this Agreement to the Exchange upon execution of this Agreement. No later than 15 days prior to the expiration date of any such coverage, the Contractor shall deliver to the Exchange certificates of insurance evidencing renewals thereof.

10. Indemnification.

- a. The Contractor shall indemnify, defend, and hold harmless the Exchange, the State and their respective officers, directors, representatives, agents, employees, successors, and assigns from and against any and all Claims (as defined below), liabilities, damages, losses, costs and expenses, including but not limited to reasonable attorneys' fees and other professionals' fees, arising, directly or indirectly, in connection with Claims, Acts, or the Agreement and resulting from (a) misconduct or negligent or wrongful acts (whether of commission or omission) of the Contractor or any of the Contractor's Agents under the supervision or control of the Contractor while rendering professional services under this Agreement, or (b) any breach or non-performance by the Contractor of any representation, warranty, duty, or obligation of the Contractor under the Agreement ((a) and (b) each and collectively, the "Acts"). The term "Claims" means all actions, suits, claims, demands, investigations and proceedings of any kind, pending or threatened, whether mature, unmatured, contingent, known or unknown, at law or in equity, in any form, including without limitation any third party infringement claims; claims arising out of the acts or omissions of the Contractor's Agents and claims arising out of a breach of the Contractor's representations and warranties.
- b. The term "Contractor Agents" means the Contractor's members, directors, officers, shareholders, partners, managers, representatives, agents, servants, consultants, employees, or any other person or entity whom the Contractor retains to perform under this Agreement in any capacity.

11. Independent Contractor. The Contractor is an independent contractor of the Exchange. This Agreement will not create the relationship of employer and employee, a partnership or a joint venture between the Contractor and the Exchange. The Contractor is solely liable for all wages, benefits and tax withholding for itself and shall comply with all applicable tax laws. Neither party is an agent of the other nor will either party have any authority to bind the other.

12. Compliance with Laws. The Contractor and Contractor Agents shall comply with all applicable state and federal laws and municipal ordinances in satisfying obligations under this Agreement, including, but not limited to, Connecticut General Statutes Title 1, Chapter 10, concerning the State's Codes of Ethics. In any event, the Contractor shall be liable for the acts or omissions of the Contractor Agents.

13. Notice of Special Compliance Requirements. The Contractor shall comply with all provisions set forth on Exhibit B with respect to Nondiscrimination and Affirmative Action, Certain State Ethics Requirements, and Applicable Executive Orders.

14. Confidentiality.

- a. In the event and to the extent that the Contractor or its Contractor Agents have access to information which is confidential or of a proprietary nature to the Exchange, including, but not limited to, Records, enrollment lists and personal data and personally identifiable information, technical, marketing and product information and any other proprietary and trade secret information, whether oral, graphic, written, electronic, or in machine readable form ("Confidential Information"), the Contractor agrees, for itself and its Contractor Agents, to keep all Confidential Information strictly confidential and not to use or disclose to others the Confidential Information without the Exchange's prior written consent. The Contractor and its Contractor Agents shall comply with all applicable laws regarding personally identifiable information, including without limitation, the privacy and security standards and obligations adopted in accordance with 45 C.F.R. § 155.260(b)(3), and those privacy and security standards and obligations are hereby incorporated into this Agreement by reference. If the Contractor or its Contractor Agent is required to disclose Confidential Information by law or order of a court, administrative agency, or other governmental body, then it shall provide the

Exchange with prompt notice of the order or requirement, so that the Exchange may seek a protective order or otherwise prevent or restrict such disclosure.

- b. With respect to the Contractor's obligations to maintain the privacy and security of personally identifiable information:
 - i. The Contractor shall monitor, periodically assess, and update its security controls and related system risks to ensure the continued effectiveness of those controls;
 - ii. The Contractor shall promptly inform the Exchange of any change in its administrative, technical or operational environments that would require an alteration of the standards of this Agreement; and
 - iii. The Contractor shall bind any subcontractor to the same privacy and security standards and obligations to which the Contractor has agreed in this Agreement.
- c. The Contractor acknowledges that the Exchange is subject to the Connecticut Freedom of Information Act ("FOIA"). As a result, information provided to the Exchange by the Contractor or any Contractor Agent, regardless of its form, may not be considered confidential, even if marked as such. In no event shall the Exchange have any liability for the disclosure of documents or information in its possession, which the Exchange believes it is required to disclose pursuant to FOIA or any other law. For any information that Contractor believes to be exempt from disclosure under FOIA, Contractor must identify the specific information, provide enough explanation and rationale to justify each claimed exemption consistent with Connecticut General Statutes § 1-210(b) and provide a redacted version of the document to the Exchange. For the avoidance of doubt, Contractor cannot claim a general exemption from FOIA for the entirety of any document.

15. Notices. Any notice required or permitted to be given under this Agreement shall be deemed to be given when hand delivered or one (1) business day after pickup by any recognized overnight delivery service. All such notices shall be in writing and shall be addressed as follows:

If to the Exchange:

Connecticut Health Insurance Exchange
280 Trumbull Street, 15th Floor
Hartford, CT 06103
Attention: Director of Legal and Governmental Affairs

If to the Contractor:

16. Miscellaneous.

- a. This Agreement will be governed and construed in accordance with the laws of the State of Connecticut, without regard to its conflicts of law principles. The parties irrevocably consent to the exclusive jurisdiction and venue of any state or federal court of competent jurisdiction in Hartford County, Connecticut in any action, suit, or other proceeding arising out of or relating to this Agreement and waive any objection to venue based on the grounds of *forum non conveniens* or otherwise.
- b. This Agreement will be binding upon and inure to the benefit of the parties and their respective successors and permitted assigns. Notwithstanding the foregoing, the Contractor

may not assign this Agreement or delegate its duties without the Exchange's prior written permission. Any assignment in violation of this provision will be null and void. The Exchange may transfer or assign its rights and obligations under this Agreement without the prior written consent of the Contractor. This Agreement will not be binding on the Exchange, and the Exchange will assume no liability for payment for Services, unless and until a copy of the Agreement, executed on behalf of each party, is delivered by the Exchange to the Contractor.

- c. If any provision of this Agreement, or application to any party or circumstances, is held invalid by any court of competent jurisdiction, the balance of the provisions of this Agreement, or their application to any party or circumstances, will not be affected, provided that neither party would then be deprived of its substantial benefits hereunder.
- d. The Exchange and the Contractor shall not be excused from their respective obligations to perform in accordance with this Agreement, except in the case of force majeure events and as otherwise provided for in this Agreement. In the case of any such exception, the nonperforming party shall give immediate written notice to the other, explaining the cause and probable duration of any such nonperformance. "Force majeure events" means events that materially affect the time schedule within which to perform and are outside the reasonable control of the party asserting that such an event has occurred, including, but not limited to, labor troubles unrelated to the Contractor, failure of or inadequate permanent power, unavoidable casualties, fire not caused by the Contractor, extraordinary weather conditions, disasters, riots, acts of God, insurrection or war.
- e. The Contractor shall not refer to the Services provided to the Exchange hereunder for the Contractor's own advertising or promotional purposes, including, but not limited to, posting any material or data on the Internet, without the Exchange's prior written approval.
- f. The Contractor shall cooperate with any, and all, audits or review of billing by the Exchange or any other agency, person or entity acting on behalf of the Exchange, and shall provide billing in a format, which will facilitate audit or review.
- g. The Contractor shall continue to perform its obligations under this Agreement while any dispute concerning this Agreement is being resolved, unless otherwise instructed by the Exchange in writing.
- h. Neither the failure nor the delay of any party to exercise any right under this Agreement on one or more occasions will constitute or be deemed a waiver of such breach or right. Waivers will only be effective if they are in writing and signed by the party against whom the waiver or consent is to be enforced. No waiver given by any party under this Agreement will be construed as a continuing waiver of such provision or of any other or subsequent breach of or failure to comply with any provision of this Agreement.
- i. Nothing in this Agreement will be construed as a modification, compromise or waiver by the Exchange of any rights or defenses or any immunities provided by federal or state law to the Exchange or any of its officers and employees. To the extent that this Section conflicts with any other section, this Section will govern.
- j. The captions in this Agreement are inserted only as a matter of convenience and for reference and in no way define, limit or describe the scope of this Agreement or the scope of content of any of its provisions.
- k. Any provision of this Agreement, the performance of which requires that it be in effect after the expiration and/or termination of this Agreement, will survive such expiration and/or

termination, including without limitation, any assignment, license, confidentiality, warranty and indemnification obligations.

- l. This Agreement, including all exhibits and schedules hereto, constitutes the entire agreement between the parties and supersedes all other agreements, promises, representations, and negotiations, regarding the subject matter of this Agreement.
- m. No amendment or modification of this Agreement or any of its provisions will be effective unless it is in writing and signed by both parties.
- n. This Agreement may be executed in any number of counterparts and by electronic, facsimile or e-mailed signature. All such counterparts taken together will, for all purposes, constitute one agreement binding upon all parties to this Agreement.

IN WITNESS WHEREOF, the duly authorized representative of each party has read and signed this Agreement.

**CONNECTICUT HEALTH INSURANCE EXCHANGE
d/b/a ACCESS HEALTH CT**

[CONTRACTOR]

[NAME]
[TITLE]

[NAME]
[TITLE]

Exhibit A

Services

The Contractor shall perform the following services under this Agreement (the "Services"):

Exhibit B

A. Nondiscrimination and Affirmative Action

- a) For purposes of this Section A of this Exhibit B, the following terms are defined as follows:
- i. "Commission" means the Commission on Human Rights and Opportunities;
 - ii. "Contract" and "contract" include any extension or modification of this Agreement;
 - iii. "Contractor" and "contractor" means [Contractor Name] and includes any successors or assigns of the Contractor or contractor;
 - iv. "Gender identity or expression" means a person's gender-related identity, appearance or behavior, whether or not that gender-related identity, appearance or behavior is different from that traditionally associated with the person's physiology or assigned sex at birth, which gender-related identity can be shown by providing evidence including, but not limited to, medical history, care or treatment of the gender-related identity, consistent and uniform assertion of the gender-related identity or any other evidence that the gender-related identity is sincerely held, part of a person's core identity or not being asserted for an improper purpose;
 - v. "good faith" means that degree of diligence which a reasonable person would exercise in the performance of legal duties and obligations;
 - vi. "good faith efforts" shall include, but not be limited to, those reasonable initial efforts necessary to comply with statutory or regulatory requirements and additional or substituted efforts when it is determined that such initial efforts will not be sufficient to comply with such requirements;
 - vii. "marital status" means being single, married, widowed, separated or divorced as recognized by the State of Connecticut (the "State");
 - viii. "mental disability" means one or more mental disorders, as defined in the most recent edition of the American Psychiatric Association's "Diagnostic and Statistical Manual of Mental Disorders," or a record of or regarding a person as having one or more such disorders;
 - ix. "minority business enterprise" means any small contractor or supplier of materials fifty-one percent or more of the capital stock, if any, or assets of which are owned by a person or persons: (1) who are active in the daily affairs of the enterprise, (2) who have the power to direct the management and policies of the enterprise, and (3) who are members of a minority, as such term is defined in subsection (a) of Connecticut General Statutes § 32-9n; and
 - x. "public works contract" means any agreement between any individual, firm or corporation and the State or any political subdivision of the State other than a municipality for construction, rehabilitation, conversion, extension, demolition or repair of a public building, highway or other changes or improvements in real property, or which is financed in whole or in part by the State, including, but not limited to, matching expenditures, grants, loans, insurance or guarantees.

For purposes of this Section, the terms "Contract" and "contract" do not include an agreement where each contractor is (1) a political subdivision of the state, including, but not limited to, a municipality, (2) a quasi-public agency, as defined in Connecticut General Statutes § 1-120, (3) any other state, including but not limited to, any federally recognized Indian tribal governments, as defined in Connecticut General Statutes § 1-267, (4) the federal government, (5) a foreign government, or (6) an agency of a subdivision, agency, state or government described in the immediately preceding enumerated items (1), (2), (3), (4) or (5).

- b) (1) The Contractor agrees and warrants that in the performance of the Contract such Contractor will not discriminate or permit discrimination against any person or group of persons on the grounds of race, color, religious creed, age, marital status, national origin, ancestry, sex, sexual orientation, gender identity or expression, status as a veteran, status as a victim of domestic violence, intellectual disability, mental disability or physical disability, including, but not limited to, blindness, unless it is shown by such Contractor that such disability prevents performance of the work involved, in any manner prohibited by the laws of the United States or of the State of Connecticut; and the Contractor further agrees to take affirmative action to ensure that applicants with job-related qualifications are employed and that employees are treated when employed without regard to their race, color, religious creed, age, marital status, national origin, ancestry, sex, sexual orientation, gender identity or expression, status as a veteran, status as a victim of domestic violence, intellectual disability, mental disability or physical disability, including, but not limited to, blindness, unless it is shown by the Contractor that such disability prevents performance of the work involved; (2) the Contractor agrees, in all solicitations or advertisements for employees placed by or on behalf of the Contractor, to state that it is an "affirmative action equal opportunity employer" in accordance with regulations adopted by the Commission; (3) the Contractor agrees to provide each labor union or representative of workers with which the Contractor has a collective bargaining agreement or other contract or understanding and each vendor with which the Contractor has a contract or understanding, a notice to be provided by the Commission, advising the labor union or workers' representative of the Contractor's commitments under this section and to post copies of the notice in conspicuous places available to employees and applicants for employment; (4) the Contractor agrees to comply with each provision of this Section and Connecticut General Statutes §§ 46a-68e and 46a-68f and with each regulation or relevant order issued by said Commission pursuant to Connecticut General Statutes §§ 46a-56, 46a-68e and 46a-68f; and (5) the Contractor agrees to provide the Commission on Human Rights and Opportunities with such information requested by the Commission, and permit access to pertinent books, records and accounts, concerning the employment practices and procedures of the Contractor as relate to the provisions of this Section and Connecticut General Statutes § 46a-56. If the contract is a public works contract, the Contractor agrees and warrants that it will make good faith efforts to employ minority business enterprises as subcontractors and suppliers of materials on such public works projects.
- c) Determination of the Contractor's good faith efforts shall include, but shall not be limited to, the following factors: The Contractor's employment and subcontracting policies, patterns and practices; affirmative advertising, recruitment and training; technical assistance activities and such other reasonable activities or efforts as the Commission may prescribe that are designed to ensure the participation of minority business enterprises in public works projects.
- d) The Contractor shall develop and maintain adequate documentation, in a manner prescribed by the Commission, of its good faith efforts.
- e) The Contractor shall include the provisions of subsection (b) of this Section in every subcontract or purchase order entered into in order to fulfill any obligation of a contract with the State and/or the Exchange and such provisions shall be binding on a subcontractor, vendor or manufacturer unless exempted by regulations or orders of the Commission. The Contractor shall take such action with respect to any such subcontract or purchase order the Commission may direct as a means of enforcing such provisions including sanctions for noncompliance in accordance with Connecticut General Statutes § 46a-56; provided that if such Contractor becomes involved in, or

is threatened with, litigation with a subcontractor or vendor as a result of such direction by the Commission regarding a state contract, the Contractor may request the State of Connecticut to enter into any such litigation or negotiation prior thereto to protect the interests of the State and the State may so enter.

- f) The Contractor agrees to comply with the regulations referred to in this Section as they exist on the date of this Contract and as they may be adopted or amended from time to time during the term of this Contract and any amendments thereto.

B. Certain State Ethics Requirements

- a) For all State contracts as defined in P.A. 07-01 having a value in a calendar year of \$50,000 or more or a combination or series of such agreements or contracts having a value of \$100,000 or more, the authorized signatory to this Agreement expressly acknowledges receipt of the State Elections Enforcement Commission's notice advising state contractors of state campaign contributions and solicitation prohibitions and will inform its principals of the contents of the notice.

C. Applicable Executive Orders of the Governor

The Contractor shall comply, to the extent applicable, with the provisions of Executive Order No. Three of Governor Thomas J. Meskill, promulgated June 16, 1971, concerning labor employment practices, Executive Order No. Seventeen of Governor Thomas J. Meskill, promulgated February 15, 1973, concerning the listing of employment openings, and Executive Order No. Sixteen of Governor John G. Rowland promulgated August 4, 1999, concerning violence in the workplace. These Executive Orders are incorporated into and are made a part of this Agreement as if they had been fully set forth in it. At the Contractor's request, the Exchange shall provide a copy of these orders to the Contractor.

Appendix A

Required Ethics and Nondiscrimination Certifications

Nondiscrimination Certification.

Pursuant to subsection (c) of section 4a-60 and subsection (b) of section 4a-60a of the Connecticut General Statutes (set forth in **Exhibit B** hereto), the Contractor, for itself and its authorized signatory of this Contract, affirms that it understands the obligations of this section and that it will maintain a policy for the duration of the Contract to assure that the Contract will be performed in compliance with the nondiscrimination requirements of such sections. The Contractor and its authorized signatory of this Contract demonstrate their understanding of this obligation by (A) having provided an affirmative response in the required online bid or response to a proposal question which asks if the contractor understands its obligations under such sections, (B) signing this Contract, or (C) initialing this nondiscrimination affirmation in the following box:

APPENDIX B

MENTOR TRAINING CALENDAR TEMPLATE

Sample Calendar Instructions: Fill in the below sample June 2026 calendar with training topics to cover for your assigned students. Replace AHCT's sample text with your own. See training topics on the next page. Note: This sample calendar is for illustrative purposes only. The days and hours you choose for your sample calendar are not binding. Be sure to fill in 3 hours of material for each of the four weeks. Submit your completed June 2026 sample calendar as part of your Proposal.

List your name or the name of your business & your standard working hours or your business' hours of operation here

June 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 [List 3 hours of training for student brokers per week.] • All staff 30-minute meeting	2 • Allow students to observe mentor's appointment with health insurance client. (1 hour in the afternoon)	3 • Demonstrate app to students that forecasts costs. • (30 mins in the morning)	4 • How to Conduct a Sales Presentation (1 hour in the morning)	5	6
7	8 • Demonstrate how to manage client information and records to students (2 hours in afternoon)	9	10 • Review sales software with students (1 hour in the afternoon)	11	12	13
14	15 • Health product training (2 hours in the morning)	16	17 • Basics of commission payments (1 hour in the morning). Mentor submits informal written feedback on each student to AHCT.	18	19	20
21	22 • Lead generation (1.5 hours in the afternoon)	23	24 • Teach students how to enroll clients in health insurance (1.5 hours in the afternoon)	25 • Explain Carrier appointments (1 hour in the afternoon)	26 • Supervise cold calls and have students set appointments (2 hours in the evening)	27
28	29 • Mentor submits monthly student evaluations to AHCT	30				

Sample Calendar Instructions (Continued):

- Follow the instructions at the top of the previous page. Your sample June 2026 calendar must assume each assigned student broker will be in the office at least 7 hours per week.
- You may submit, but are not required to submit, a sample calendar for one or more months in addition to June 2026.
- **Mentors must ensure their assigned student brokers are proficient in the below training topics by the end of the four-month mentorship program.**
- Training topics to cover in your sample calendar (please cover some, but not necessarily all, topics in your sample calendar):
 - **Mentors to Ensure Student Proficiency in:**
 - How to conduct a sales presentation to a client for all lines of health insurance business. (Example: on-Exchange individual & SHOP group, off-Exchange individual and group)
 - How to compare plans for clients.
 - How to conduct sales calls, including cold calls, and how to generate leads.
 - Allow the student brokers to observe sales transactions.
 - How to manage a book of business and how to keep records.
 - How to keep client information safe and secure.
 - How to use sales software.
 - How commission payments work.
 - Understanding the mechanics of sales transactions through observation.
 - The different types of health insurance products sold by the mentor.
 - How to get appointed to carriers for health insurance business.
 - How to enroll new health insurance clients – individual and group markets.
 - How to navigate carrier portals.
 - How to read Explanations of Benefits (EOBs) Evidence of Coverage (EOC) notices.
 - How to examine drug formularies as they relate to different health plans.
 - **Additional Areas Mentors May Support the Growth and Development of Student Brokers:**
 - Coaching on professional appearance and behavior.
 - Providing student brokers with access to trainings offered by carriers.
 - Training student brokers on how to use calculators, screening and forecasting tools.
 - **Commitments and responsibilities to the Student Brokers**
 - Student brokers are expected to be in the office or conducting agency business for at least 7 hours per week.
 - The mentor or mentor's designee must provide at least three hours of direct instruction to each student broker per week, individually or in small groups.
 - Mentors are expected to take on no more than 5 students during the four-month mentor program so that each student may receive adequate attention and training.
 - Mentors will submit monthly evaluations for each student broker on 7/31, 8/30, 9/30 and 10/23 (evaluation forms to be provided), and informal written feedback on each student on 7/22, 8/15, 9/16 and 10/14.