

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION**

CHAPTER 482-1-081

**LICENSING OF SALES AGENTS FOR
HEALTH MAINTENANCE ORGANIZATIONS**

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482-1-081-.01 Purpose. The purpose of this chapter is to provide for the licensing of sales producers for health maintenance organizations licensed in Alabama.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19

History: New April 22, 1987, Effective May 8, 1987; Revised August 13, 2004, Effective August 27, 2004

482-1-081-.02 Authority. This chapter is made and promulgated by the undersigned Commissioner pursuant to the authority set forth in Sections 27-2-17 and 27-21A-19, Code of Alabama 1975.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19

History: New April 22, 1987, Effective May 8, 1987; Revised August 13, 2004, Effective August 27, 2004

482-1-081-.03 Applicability and Scope. This chapter shall apply to all Health Maintenance Organizations (HMOs) licensed in Alabama under the authority vested in the Commissioner by Section 27-21A-1 et seq., Code of Alabama 1975.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19

History: New April 22, 1987, Effective May 8, 1987; Revised August 13, 2004, Effective August 27, 2004

482-1-081-.04 “Producer” Defined. PRODUCER. A person who is appointed or employed by a health maintenance organization and who engages in solicitation of membership in such organization. This definition does not include a person enrolling members on behalf of an employer, union other organization.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19

History: New April 22, 1987, Effective May 8, 1987; Revised August 13, 2004, Effective August 27, 2004

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482-1-081-.05 Examination and Licensing of Producers.

(1) Any producer who acts as, holds himself out as representing an HMO, or claims to be a producer of the HMO must comply with all the requirements of a disability producer as set forth in Sections 27-7-1 et seq., Code of Alabama 1975, and have a current appointment to represent the HMO.

(2) The HMO must comply with the provisions of Chapter 7 of Title 27 with regard to the obtaining a license for each producer of the HMO, paying the appropriate fees for licensing the producers and paying commissions only to licensed producers.

(3) If the applicant is a partnership or corporation, the examination shall be taken and licensing requirements met by each individual who is to be designated in the appointment as having authority to act for the applicant under the license.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19.

History: New: April 22, 1987; effective May 8, 1987. Amended: August 13, 2004; effective August 27, 2004. Amended: June 11, 2024; effective July 1, 2024.

482-1-081-.06 Separability. If any provision of this chapter or the application thereof to any person or circumstance is for any reason held to be invalid, the remainder of the chapter and the application of such provision to other persons or circumstances shall not be affected thereby.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19

History: New April 22, 1987, Effective May 8, 1987; Revised August 13, 2004, Effective August 27, 2004

482-1-081-.07 Effective Date. This chapter shall become effective upon its approval by the Commissioner of Insurance and upon its having been on file as a public document in the office of the Secretary of State for ten days.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, §§ 27-2-17 and 27-21A-19

History: New April 22, 1987, Effective May 8, 1987; Revised August 13, 2004, Effective August 27, 2004