

AGENT OF RECORD FAQs



How does AOR Retention Work?

We'd like to provide a friendly reminder that ATRIO's Agent of Record (AOR) protection remains in place for changes made by our Member Service team or when your members self-enroll online. Previously AOR protection extended to changes made through our telesales division, but as of 2024, ATRIO no longer maintains a telesales channel.

As a result, when members contact our Member Service line, they may be referred to a broker agent if their needs extend beyond what Member Service can assist with. We encourage you to stay connected with your clients to ensure they receive the personalized support and guidance they expect from you, and to ensure you remain AOR.

What is the policy?

Agent assignment is used for determining a member's current servicing agent and for calculating payment of commission to the agent responsible for an enrollment.

Under the ATRIO Agent of Record policy, the AOR status and corresponding renewal commissions will be retained, when existing ATRIO members make like-to-like plan change via [CMS.gov](https://www.cms.gov), atriohp.com or paper enrollment application without the involvement of a renewal eligible agent. The AOR must be appropriately licensed, appointed, and certified to be eligible for commission renewal.

Member/agent relationships can change at times other than enrollment or re-enrollment. Accordingly, it is the policy of ATRIO to allow members to complete and submit an AOR change form, along with an Authorized Representative form, to change their servicing to agent of record. ATRIO reserves the right to review and determine AOR assignment requests on a case-by-case basis. Any approved **AOR changes will take effect on January 1st the following year.**

Exceptions may be made to this policy when it is in the best interest of the parties involved and has been pre-approved by ATRIO Health Plans AVP of Sales.

Agents may be removed as the AOR if there is any indication that the agent/member relationship has been disrupted, if a complaint is received, upon a member's or agent's request or for other legal, compliance or regulatory purposes.

AOR Change Request

A member may elect a new agent by submitting an Agent of Record Change Request and concurrently Protected Health Information Disclosure (PHI) forms and submits to agentdesk@atriohp.com. The form can be located under the Members section in atriohp.com under "[Member Forms](#)" and select on the "[Other Forms](#)" link. See Agent of Record Change Request form for additional details and requirements.

For broker use only. Do not distribute to prospective members.

ATRIO Health Plans is a PPO, HMO, PPO C-SNP, and HMO D-SNP, with Medicare and Oregon Health Plans contracts. Enrollment in ATRIO Health Plans depends on contract renewal. 04/07/2025