Brokers Get Creative Selling Obamacare

By Donna Gordon Blankinship
The Associated Press

SEATTLE (AP) — When Jeff Lindstrom started buying health insurance-related Internet domain names a few years ago, he thought he was being a smart, creative businessman.

Lindstrom, an insurance broker who works in the Seattle area, bought 40-50 domain names and hit the jackpot with one choice: washingtonhealthplanfinder.org. No, that's not the state's new health insurance marketplace. That's Lindstrom's brokerage site.

State officials are worried that Lindstrom's site is confusing people searching for the real exchange site, wahealthplanfinder.org, where people can shop for insurance or see if they qualify for federal subsidies under the new health care law.

They have a point, acknowledges Lindstrom, who has been an independent insurance agent since 2009.

``Our developers did an almost too good a job on our website,'' he said.

It said ``Welcome to the Exchange!'' in big, bold print until the state insurance commissioner sent him a letter asking him to make some changes, which he did.

Stephanie Marquis, a spokeswoman for the Office of the Insurance Commissioner, said there's nothing wrong with insurance brokers trying to drum up business around the new law.

Brokers can offer some much needed assistance sorting through the complex new system, but people should make sure brokers are licensed and reputable, Marquis said. The insurance commissioner's website allows consumers to check for licensed brokers and whether they have had complaints filed against them.

The insurance commissioner's website lists Lindstrom as a licensed broker with no investigations or disciplinary orders.

The insurance commissioner has issues with a few other sites with names similar to the official exchange: One is run by another insurance broker and one is run by a health insurance company. They all talk about health reform and offer to help people sign up for insurance.

The people who run the exchange say they didn't buy all the related domain names because they couldn't justify spending the money.

Lindstrom said he has talked to state officials about his site, but ``I've never offered to sell, and they've never offered to buy.''

He hopes it will continue to bring in new customers, but he says he is not trying to confuse the public.

Brokers are paid monthly by insurance companies for bringing them business. That might not happen anytime soon for brokers like Lindstrom who are helping their clients sign up for new policies through the exchange.

Lindstrom received a letter the exchange sent to licensed agents saying the entire broker list may not be on the site until a month or so after the program's opening, which was Oct. 1.

If Lindstrom wants to get paid, he'll have to ask his clients to go back to the website and choose him as a broker after his name is added to the list.

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Although some brokers have expressed concern that the new system will take away business, Lindstrom hasn't found that to be the case.

Lindstrom said he's working nonstop every day to walk his existing clients through the system and help new ones who approach him through the website.

``Health care reform has caused a lot of upheaval in the marketplace for consumers,'' he said. ``Whenever there's a lot of upheaval or changes, brokers or agents get a lot of calls.''