



It is your responsibility to ensure you have the most [current version](#) of this document.

## Resident Health License

TYPE AND CLASS:

### 2-40 Resident Health Agent License

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#### Common Use(s) of License:

A "HEALTH AGENT" is defined as any person appointed as an agent by an insurer to solicit applications for or to negotiate and effectuate contract of health insurance, as such insurance and includes an individual representing a health maintenance organization. "HEALTH INSURANCE" is defined as health insurance against loss through sickness or accidental bodily injury.

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#### STEPS TO OBTAIN 2-40 RESIDENT HEALTH LICENSE:

**Step 1** - You must:

- Be a natural person at least 18 years of age.
- Be a bona fide resident of the State of Florida.
- Be a [United States citizen or legal alien](#) who possesses a work authorization from the United States Immigration and Naturalization Services.
- Not be an employee of the United States Department of Veterans Affairs or state service office, as referred to in Sections [626.788](#) and [626.833](#), Florida Statutes.
- Not hold a resident license in another state.

**Step 2** - Must have the following prerequisite(s) before applying:

- Successfully completed a 40-hour insurance classroom course in health insurance approved by the Department within four (4) years of application date.  
[Find a Course](#)  
[Requires State Examination](#)

**NOTE:** F.A.C. rule 69B-227.260, [Study Manuals](#) are required for all attendees of a pre-licensing course.

**OR**

- Within the last 4 years, have been awarded one of the following Department approved designations:
  - Certified Employee Benefit Specialist (CEBC) from the Wharton School of the University of Pennsylvania
  - Chartered Healthcare Consultant (ChHC) from the American College of Financial Services
  - Health Insurance Associate (HIA) from the America's Health Insurance Plans
  - Registered Employee Benefits Consultant (REBC) from the American College of Financial Services

- Registered Health Underwriter (RHU) from the American College of Financial Services  
[Requires State Examination](#)

**OR**

- Earned a degree which includes at least 9 credit hours of insurance instruction within specific instruction in health insurance from an accredited college or university [an official transcript required]. [Exempt from State Examination]

**OR**

- Become a resident of Florida, held a valid resident license with the equivalent line of authority for at least one (1) continuous year prior to applying for a license in Florida, and submit the application for the Florida Health license within 90 days of becoming a resident of Florida. Exempt from State Examination  
[Transfer of License](#)

**OR**

- If more than 90 days after becoming a resident of Florida, held a valid resident license with the equivalent line of authority in a reciprocal state within the four (4) year period prior to filing a Florida resident license application for the Florida Health & Life (including Annuities & Variable Contracts) license, are exempt from the prelicensing course requirement, but must take the Florida licensing exam.  
[Reciprocity List for Waiver of Prelicensing Course](#)  
[Requires State Examination](#)

**OR**

- Have an original letter from the American College of Financial Services certifying the licensee was awarded the [Chartered Life Underwriters \(CLU\) designation](#). Exempt from State Examination.

### **Step 3 - Apply:**

- Answer all of the questions and pay the fees to complete online application.  
[Review fees](#)  
[Apply](#)  
[Fingerprinting fees](#) are not included and must be paid directly to vendor

### **Step 4 - Send prerequisite(s) to department:**

- Send proof of prerequisite, as indicated in **Step 2**, to the Bureau.
- **Note: Some designation course providers will automatically send the Bureau proof within 21 days of your passing date.**
- **Email proof of prerequisite** to: [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com)

### **Step 5 - Fingerprints:**

- You must be [fingerprinted](#).

## Step 6 - Examination:

**Disregard this step if you passed the Title Agent exam within one year prior to applying for the license.**

- Upon approval, an email will be sent to you directing you to check your messages in your [MyProfile](#) account. Messages are where you may securely view your notifications from the department, such as an authorization for an [examination](#). Follow the message's instructions to schedule the [examination](#).

**Note:** If you are required to take an examination, you will not be qualified for a license until the department has received a passing result from the testing vendor.

## Step 7 - Status notification(s):

- Once an application has been submitted, you may check your [MyProfile](#) account for the status of your application. Deficiencies will be listed under the pending license type.
- Once all the above steps have been satisfied, the department will send your approval by email. You may then go to your MyProfile account and click the "Wallet" and/or "Letter" hyperlink(s), under the "Print Licenses" section, to generate a copy of your license for printing.

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## **Special Note:**

- Cannot be licensed for Credit Life and Disability, Motor Vehicle Physical Damage and Mechanical Breakdown or Credit Insurance simultaneously.
- Continuing Education (CE) Requirement: 24 hours due bi-annually by end of licensee's birth month. When the CE requirement has been generated, the requirement can be viewed in licensee's [MyProfile](#) account. [Section 626.2815, Florida Statutes](#).

Note: Additional information can be found on our [Continuing Education](#) page.

- Appointment of License: This license requires an appointment to be valid. [Section 626.112\(4\), Florida Statutes](#).
- Expiration of License: This license will expire if unappointed for 48 months. [Section 626.431\(3\), Florida Statutes](#).
- Third party access must be authorized by the licensee through MyProfile in order for the third party to manage the licensing submissions and changes on behalf of the licensee.
- Related Florida Statutes: [624.603](#), [626.015](#), [626.829](#), & [626.8305](#)