TMH Group Broker Overview
Role-Separated Access Model for Employers

TMH Group provides brokers with a compliant, role-separated access model that can be introduced to employer clients. This model creates a clear pathway for employees to access individual health insurance options while maintaining strict separation between employer operations and insurance activities.

Broker Value Proposition

As a broker, you can offer employers a **simple, compliant solution** that provides employees with access to licensed insurance guidance without creating employer liability or administrative burden. The model is designed to ensure that all insurance-related activities remain within the proper regulatory framework, with **all education and enrollment performed exclusively by licensed insurance agencies**.

How It Works

The TMH Group model operates with clear role separation. Employers simply provide access to the program as a voluntary employee resource. All insurance education, plan comparison, enrollment assistance, and ongoing support are conducted solely by licensed insurance agencies. **Compensation flows only through licensed entities**, ensuring complete regulatory compliance and protecting all parties involved.

Simplicity for Employers

Employers appreciate the straightforward nature of this model. There is no plan administration, no premium handling, no fiduciary responsibility, and no endorsement requirement. The employer's role is limited to making employees aware that this voluntary access option exists.

🗋 Important Disclosure

This program is **not employer-sponsored insurance**, not a health plan, not an employee benefit, and not a reimbursement or contribution program. Employers have no role in endorsement, recommendation, plan selection, enrollment, premium handling, or any fiduciary capacity. All insurance activities are conducted exclusively by licensed insurance agencies operating independently from the employer. Participation is completely voluntary and at the sole discretion of individual employees.