

Be the right insurance agent



Comprehensive ACA Training

# Our Organization

- Premier Insurance Contracts, Inc.(Prinsuco), is a Field Marketing Organization (FMO) helping independent insurance agents grow their business for nearly 20 years.
- The American Institute of Financial Education, Inc. (AINFE) offers financial and insurance educational courses to agents and end users. Register at **[www.ainfe.com](http://www.ainfe.com)**




## Be the Right Insurance Agent

# Presenter

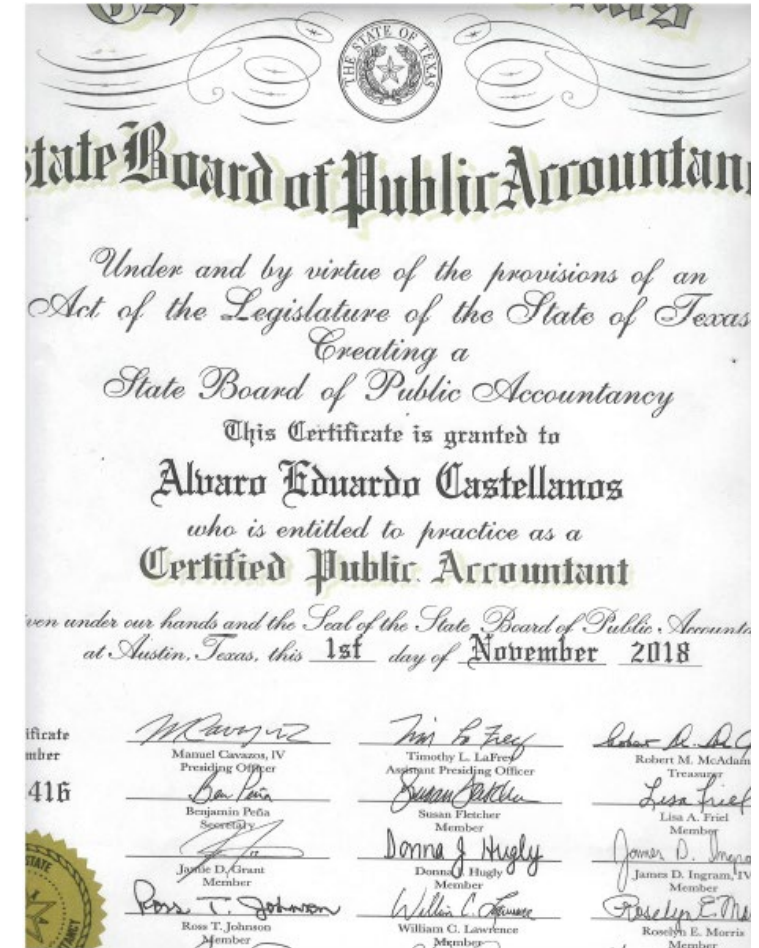


**General Lines Agent**  
Life, Accident, Health and HMO  
**ALVARO EDUARDO CASTELLANOS**  
27125 ORLEANS HILL CT  
MAGNOLIA, TX 77354


is authorized to transact business as described above  
License No: 2899511 Issue Date: 09-20-2022 Expiration Date: 05-31-2026  
Generated by Siron 318384361

<b>TEXAS</b> DEPARTMENT OF INSURANCE THIS IS TO CERTIFY THAT  ALVARO EDUARDO CASTELLANOS 27125 ORLEANS HILL CT, MAGNOLIA, TX 77354  LICENSE NUMBER: 2899511	 IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:  <b>General Lines Agent</b> Life, Accident, Health and HMO  Issue Date: 09-20-2022 Expiration Date: 05-31-2026  Generated by Siron 318384361
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**Al Castellanos Jr., CPA**  
Master of Financial Management  
Certificate in Digital Marketing Rice University



# ACA 2025 Training Series

- ☐ Session 1: Introduction to ACA Health Insurance & Certification
  - ☐ Watch the recording [here](#)
- ☐ Session 2: EDE Enrollment Platform / HealthSherpa 
- ☐ Session 3: Digital marketing for ACA
  - ☐ Mashup
  - ☐ Content (Prinsuco, Molina, Ambetter, UHC, others)
  - ☐ Help on Demand
- ☐ Session 4: ACA business management
  - ☐ Monthly audit
  - ☐ New attestation forms

# ACA 2025 Comprehensive Training

- ❑ [www.ainfe.com](http://www.ainfe.com)
- ❑ Self Study 4 Hours C.E. (TX)
- ❑ Course Name: Managing the CMS  
Enterprise Portal & Marketplace Platform
- ❑ Coupon Code: CMS2025
- ❑ Valid through 10/31/2024



# Today's Agenda

- Introduction to EDE and HealthSherpa as a Tool for ACA Enrollments
- New Account Setup Guidance
- FFM Account Integration
- Live Demo: Comprehensive Platform Overview
- 2025 Updates
- SBE Guidance
- Eligibility and Financial Considerations
- Health Needs Assessment Guidance
- Renewal Guidance
- Integrating with Prinsuco
- Additional Resources

# What is Enhanced Direct Enrollment?

- Enhanced Direct Enrollment (EDE) is a CMS technology
- “**EDE** is a service that allows approved EDE entities...to provide a comprehensive consumer experience including the eligibility application, Exchange enrollment, and post-enrollment year-round customer service capabilities for consumers and agents/brokers working on behalf of consumers, directly on issuer and web-broker websites. Through EDE, approved EDE Entities build and host a version of the HealthCare.gov eligibility application directly on their websites that securely integrates with a back-end suite of FFE application programming interfaces (APIs) to support application, enrollment and more.” – [CMS.gov](https://www.cms.gov)

# What is HealthSherpa?

- HealthSherpa was the first third-party vendor certified for EDE in 2018.
- To this day, they remain the market leader for EDE enrollments.
- “HealthSherpa gives agents and brokers the robust training, comprehensive tools, and timely support they need to help the people they serve connect to quality, affordable health plans.” – HealthSherpa

**10m+**

Lives enrolled  
PY2024

**55%**

Of 2024 active  
ACA Enrollments

**9k**

Agency  
Accounts

**45k**

Agent/Broker Users



# New Account Setup

- Create your free HealthSherpa for Agents account on the [New User page](#)
  - [Watch the step-by-step video](#)
- During account creation, link your HealthSherpa Account to Premier Insurance Contracts Agency using join code: **eda3**
  - Already have an account? Check out our video tutorial for [Linking Your Account with Premier](#)
- After you create your account, check out the new user [Getting Started Guide](#) and the [Agent Onboarding Checklist](#) to ensure your account is setup correctly

# FFM Account Integration

- To sell through HealthSherpa, you **must** be certified with the Marketplace.
- CMS requires all EDE partners, like HealthSherpa, to use additional authentication for all agents and brokers. Integrate your HealthSherpa account with your FFM account to make sure you don't lose functionality.
- **Agents and brokers must complete this authentication to every 12 hours to submit applications via EDE.**
- **Important:** You are the only one permitted to log into your HealthSherpa for Agents account, only you may use your CMS portal credentials, and only you may actually complete or renew your FFM account integration.
- [Click here to review integration instructions.](#)

FFM Account Integration

! Disabled

Integrate My FFM Account ↗

By selecting 'Link My FFM Account' you will be directed to <portal.cms.gov> to verify your log in credentials.

FIRST NAME

Agent



LAST NAME

Name

NPN

17169718


FFM USERNAME

DATA1EXPO1179

Your FFM Username is the same login you use when logging into [portal.cms.gov](#).

Update

# Enable EDE

 Agent First Last Name  
NPN: 98765432

Enable EDE

Start application

Search Marketplace

Quote

?

⚙️

👤 Clients

🎯 Leads

📊 Insights

💰 Referrals

🖨 Marketing

🏠 Agency

💰 Associates

✎ Settings

Clients

🔍 Search

Carrier

Select

▼

State

Select

▼

Documents

Select

▼

Payment

Select

▼

Archived

Yes

No

Renewal needed

Yes

No


0 clients

Renewal email

Export

Import

[View import history](#)



# Platform Overview: Live Demonstration

## Settings Tab

All the information within the settings tab is captured when the account is created.

To update or make corrections please make sure to hit 'update' in order to save any changes made.

HealthSherpa

Agent Name  
NPN: 17169718

Start application

Search Marketplace

Quote On-Ex

?

⚙

Clients

Leads

Insights

Bonuses

Marketing

Settings

Account settings

Login

To change your password, please enter your current password.

EMAIL ADDRESS

CURRENT PASSWORD

NEW PASSWORD

CONFIRM NEW PASSWORD

Update

Two factor authentication Disabled

Enable two-factor

FFM Account

These will be transmitted on the eligibility and insurer applications.

FIRST NAME

LAST NAME

NPN

FFM USERNAME

Your FFM Username is the same login you use when logging into [portal.cms.gov](#).

Update



## Settings Tab

Join or create an Agency

### Agency

#### JOIN AN AGENCY

If you've received a join code from a colleague at an agency, you can enter it here. You'll automatically be added to that person's agency.

JOIN CODE

Join Agency

#### CREATE AN AGENCY

If you are an administrator or the owner of an agency, you can create an agency. Once your agency is created, a JOIN code will be generated. You can share this code with other agents who are part of your agency and they will appear in an Agency Page here on your dashboard.

NAME

PHONE

IS FMO

☐ Yes ☒ No / Not Sure

RESTRICT AGENT EXPORTS

☐ Prevent Exports ☒ Allow Exports

ALLOW MY DOWNLINE AGENTS TO USE THEIR OWN NPN

☒ Yes ☐ No

This setting only applies if you've set an Override NPN on your Agency page. [Learn more.](#)

Create

## Marketing Tab

- Contains a unique agent link for consumers to self quote and self enroll retaining the broker's NPN on the application!
- Site customization
- Promote on social media pages / personal broker site
- Generates a record in your leads tab
- Retains broker NPN
- Google Analytics functionality

The screenshot displays the HealthSherpa web application interface. At the top, the HealthSherpa logo is on the left, and the user's Agent Name and NPN (17169718) are in the center. On the right, there are links for 'Start application', 'Search Marketplace', and a 'Quote On-Ex' button with a dropdown arrow. Below the header is a sidebar with navigation options: Clients, Leads, Insights, Bonuses, Marketing (highlighted), and Settings. The main content area is titled 'Marketing' and contains the following text: 'You can share your branded site with consumers using the methods below. Your NPN goes on all applications that are done through your link. Set up your white-label setting below before sharing your link.' Under the heading 'Direct Link', it says 'You can share this link with your clients or post it on your website.' A text box displays the URL 'https://staging.healthsherpa.com/?\_agent\_id=agent-name', with buttons for 'Copy', 'Edit', and 'Convert to Spanish' below it. At the bottom of the page, there is a section for photo customization. It includes a 'Selected photo' area with a circular placeholder and an 'Update image' button. To the right, 'Stock photo options' are shown as a grid of 12 circular images. Below these is a section for 'Upload a custom photo' with instructions: 'This photo should be 1550px width and 1550px height in either JPG, PNG, or TIFF format' and an 'Upload new photo' button. At the very bottom, there is a 'Google Analytics' section with the instruction 'Enter just the code, ex: UA-123456-1, and not the entire script.' and an 'Update' button.

## Client Self Enrollment

- Tracks client to your agent account and NPN
- Quote using zip code and email
- Email is optional, when used, it creates a lead record on your agent dashboard

Easily find an affordable  
health plan

Enter your info to compare plans

See plans and prices

DISCLAIMER: By submitting your information you agree that






## Client Self Enrollment

- Spouse
- Dependents

YOUR INFO — SAVINGS — PERSONALIZE



### Who needs health coverage?

You can apply for yourself or anyone who lives with you.

You ×

Age

Gender Identity

Male

Female

Add my spouse

Add a dependent

Back

Continue


## Client Self Enrollment

There is an income calculator tool available for self enrolling clients

YOUR INFO

SAVINGS

PERSONALIZE



### Your household information

This will determine if you qualify for savings.

How many people are in your tax household?

-

+

Estimate your 2019 household income (before taxes)

\$

Include the estimated income of **anyone** you file taxes with or claim on your taxes. Need help estimating? Use our [income calculator](#).

Back

Continue

## Client Self Enrollment

- Income Calculator
- Ability to adjust frequency

YOUR INFO

SAVINGS

PERSONALIZE



 **2019 Income Calculator**

Add household income (pre-tax)

\$

Per year

Add

 \$40,000

per year



Total 2019 pre-tax household income

**\$40,000**

Use this amount →

### FAQ

#### What income should I include?

Include income from anyone you claim on your taxes and who will earn income in 2018.

**Include income from these sources:**

- Federal taxable wages (from your job)
- Tips
- Self-employment income
- Unemployment income
- Social security
- Social security disability income (SSDI)
- Retirement or pension income
- Alimony
- Investment income
- Excluded (untaxed) foreign income


#### Whose income should be included?

#### What if I'm married, but we file taxes

## Client Self Enrollment

Subsidy and cost sharing reduction estimate

YOUR INFO — SAVINGS — PERSONALIZE




You qualify for 2 kinds of savings!

You'll **save** this much on your premium:

**\$846**/month

✓ This means you'll see plans as low as **\$0 per month**

This is an initial estimate. You'll see your exact savings when you apply.

 CSR

You also qualify for a **Cost Sharing Reduction**!

This means Silver plans will be an *especially* good value.

## Client Self Enrollment

### SEP Verification (if applicable)

YOUR INFO — SAVINGS — PERSONALIZE

### It's currently Special Enrollment

During Special Enrollment, you need a Qualifying Life Event to enroll

Select your Qualifying Life Event


- ☐ Lost or losing health coverage [i](#)
- ☐ Change in household size [i](#)
- ☐ Change in primary place of living [i](#)
- ☐ Change in eligibility [i](#)
- ☐ Enrollment / plan error [i](#)
- ☐ Other situations [i](#)
- ☒ None of the above

## Personalized Quoting

YOUR INFO

SAVINGS

PERSONALIZE



### Do you have any preferred doctors or hospitals?

You'll be able to see which plans they accept.


Back

Skip this step →

YOUR INFO

SAVINGS

PERSONALIZE



### Do you take any prescription drugs?

You'll be able to see which plans cover your drugs, and how much they'll charge you.



Back

Skip this step →

## Client Self Enrollment


- Plan Selection
- Filters
  - Premiums
  - Deductibles
  - Providers
  - Prescription
  - Network types
  - Metal tiers
  - And more!

Plan results

 Health  Dental

60 plans Lowest Premium ▾

**Savings** **\$228** /mo


**Cost sharing reduction** 

**Monthly premium max** **\$476**

**Max deductible** **\$8,150**


**Providers**

[Add a doctor or hospital](#)

**Usage estimate** 


☐ Low ☒ Medium ☐ High

**Lowest premium plan**


**Insurance Company - Bronze 5000**  **BRONZE**

<b>Premium</b>	<b>Deductible</b>	<b>Your estimated all-in</b>	<b>\$1,769</b>
<b>\$25/mo</b>	<b>\$8,150/yr</b>	<b>Out-of-pocket max</b>	<b>\$8,150</b>
<del>was \$253</del>		<b>Doctor visits</b>	<b>No charge after deductible</b>
		<b>Generic drugs</b>	<b>No charge after deductible</b>

☐ Compare [Plan details](#) [Add to cart](#)

**Insurance Company - Bronze 5000**  **BRONZE**

<b>Premium</b>	<b>Deductible</b>	<b>Your estimated all-in</b>	<b>\$1,903</b>
<b>\$34/mo</b>	<b>\$6,800/yr</b>	<b>Out-of-pocket max</b>	<b>\$8,000</b>
<del>was \$262</del>		<b>Doctor visits</b>	<b>\$40 after deductible</b>
		<b>Generic drugs</b>	<b>\$20</b>



## Client Self Enrollment

Plan details page allows customer to click into a specific plan to see additional information

[Plan costs](#)

[Doctor visits](#)

[Prescriptions](#)

[Labs](#)

[Hospital](#)

[Other coverage](#)

[Preventative care](#)


[Estimated all-in cost](#)

[← Go back](#)

[Add to cart](#)

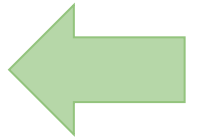
Insurance Company

Bronze 5000

 **Plan costs**  
Click the down arrow to learn more about each of these.

Monthly premium	\$25 per month	▼
Deductible	\$8,150 per person	▼
Out-of-pocket max	\$8,150 per person	▼
Network type	HMO	▼
Metal tier	Bronze	▼
Official documents	<a href="#">Summary of benefits (PDF)</a> <a href="#">Drug formulary</a> <a href="#">Provider list</a> <a href="#">Plan brochure</a>	

● BRONZE

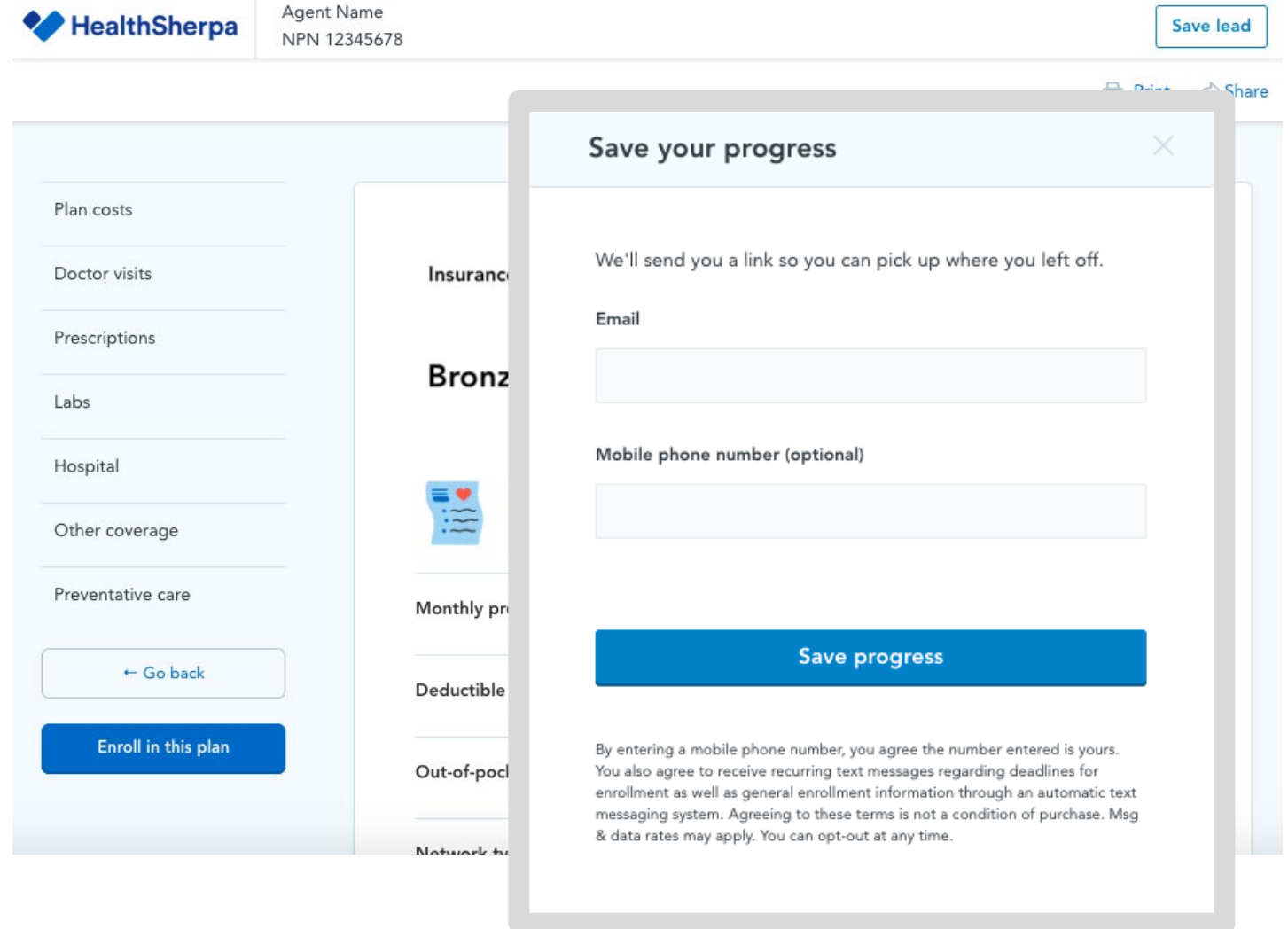




## Client Self Enrollment

Save Progress so the client can pick up where they left off

This also creates a lead in your agent dashboard



The screenshot shows the HealthSherpa Client Self Enrollment interface. At the top, the HealthSherpa logo is on the left, and the Agent Name (NPN 12345678) is on the right, next to a 'Save lead' button. Below the header, there's a sidebar with a list of enrollment steps: Plan costs, Doctor visits, Prescriptions, Labs, Hospital, Other coverage, and Preventative care. The main content area shows the 'Insurance' section with a 'Bronze' plan selected, indicated by a blue heart icon. Below this, there are fields for 'Monthly premium', 'Deductible', and 'Out-of-pocket maximum'. A 'Save your progress' modal is open in the foreground, featuring a close button (X) in the top right corner. The modal text says: 'We'll send you a link so you can pick up where you left off.' It has input fields for 'Email' and 'Mobile phone number (optional)'. A blue 'Save progress' button is at the bottom of the modal. Below the button, there's a disclaimer: 'By entering a mobile phone number, you agree the number entered is yours. You also agree to receive recurring text messages regarding deadlines for enrollment as well as general enrollment information through an automatic text messaging system. Agreeing to these terms is not a condition of purchase. Msg & data rates may apply. You can opt-out at any time.'

HealthSherpa Agent Name  
NPN 12345678

Save lead

Print Share

Save your progress

We'll send you a link so you can pick up where you left off.

Email

Mobile phone number (optional)

Save progress

By entering a mobile phone number, you agree the number entered is yours. You also agree to receive recurring text messages regarding deadlines for enrollment as well as general enrollment information through an automatic text messaging system. Agreeing to these terms is not a condition of purchase. Msg & data rates may apply. You can opt-out at any time.

Plan costs

Doctor visits

Prescriptions

Labs

Hospital

Other coverage

Preventative care

← Go back

Enroll in this plan

Insurance

Bronze

Monthly premium

Deductible

Out-of-pocket maximum

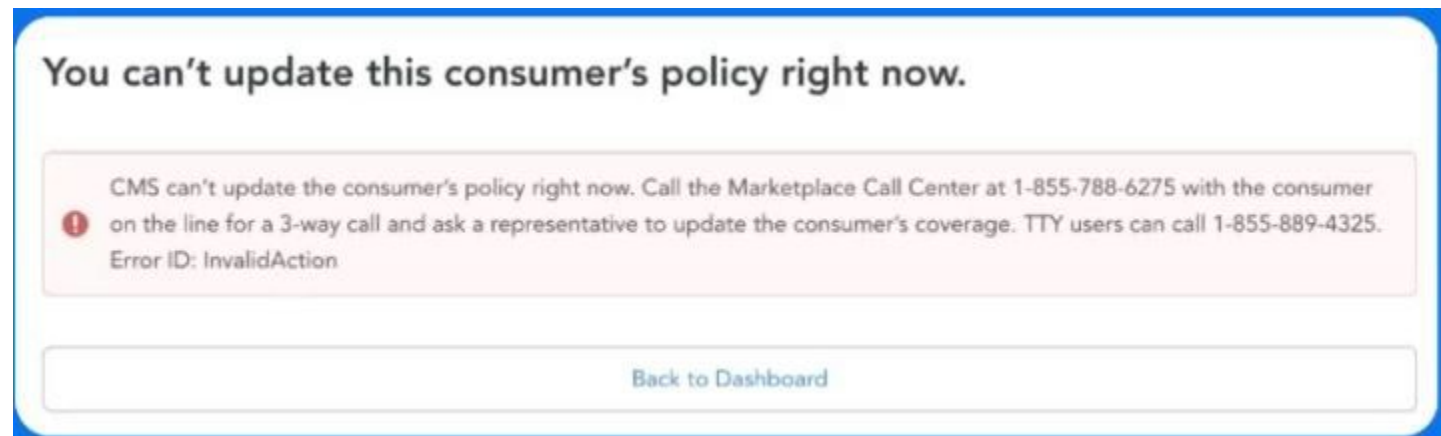
Network type

# Important Regulatory Updates for 2025 OEP

- FFM Account Integration every 12 hours (effective July 2024)
- Invalid Action (effective July 2024)
- CR-80 Voter Registration Addition (effective September 2024)
- CR-81 SSN Requirement (effective October 2024)

# Invalid Action

- Due to unprecedented levels of unauthorized plan switching on the ACA Marketplace, CMS now requires all EDE platforms to block agents and brokers from making changes to enrollments unless they are already associated with the enrollment.
- HealthSherpa will display an Invalid Action error and will provide direction as per below.
- Currently, the only solution is to do a 3-way call with the broker, marketplace and consumer.
- HealthSherpa is actively working on a “Consumer Pathway” solution whereby agent will be able to send the client a link to verify their identity and complete the application instead of having to initiate a 3-way call. More to come on this once the process is approved by CMS.



# CR-80 Voter Registration

- CMS now requires all EDE platforms to include an additional question on the application asking the consumer if they would like more information about voter registration. This question is not required for eligibility.
- If client answers “yes”, there will be a link displayed once the application is a submitted. Agents can share this link with their clients.

**Voter registration**

Would you like information on registering to vote?


Resources are available if you're interested, but your eligibility for health coverage isn't linked in any way to being registered to vote. If you're already registered to vote, keep your information up-to-date. ⓘ

☐ Yes

☐ No

☐ Prefer not to answer

[Back](#) [Continue](#)



**Your eligibility results are ready**

You've submitted your application. Select "See eligibility results" to see what programs and savings you and other household members may qualify for.

[See eligibility results](#)

---

**Voter registration**

Earlier you told us you'd like information on how to register to vote. You can go to <https://georgia.gov/register-vote> for more information, registration deadlines, and resources for your state. That link will open in a new tab or window, so you'll still be able to continue with your application.

# CR-81 SSN Required

- CMS now requires all EDE platforms to require a valid social security number to be entered on the application for all applicants enrolling with an agent/broker. The only exception is for applicants who are under 90 days old.
- HealthSherpa will now validate SSN in real time. If there is no SSN, an invalid SSN, or if the SSN cannot be verified via federal data, then the broker will need to initiate a 3-way call with the Marketplace to proceed. Alternatively, broker can assist client “side-by-side” with them as the client creates their own EDE or Healthcare.gov account.
- CMS plans to make additional updates to accept applications submitted by agents and brokers for noncitizen applicants who don't have SSNs but provide verifiable immigration document information on the application. CMS plans to make these updates in December 2024.

**Primary contact**

**Your information**

First name: Donald, Middle (Optional): , Last name: Daffy

Suffix (Optional): Select

Date of birth: 01/01/1980, Sex: Male

**Social security number**

SSNs are required for all household members who are over 90 days old and who are applying for health coverage.

Social security number: [Redacted]

**Social Security Number (SSN) required**

If this member doesn't have an SSN, contact the Marketplace Call Center Agent/ Broker line at 1-855-788-6275 (TTY: 1-855-889-4325) for next steps. The consumer you're helping must be on the call with you.

Or, the consumer can create or log in to their own account on <http://HealthCare.gov> or an Enhanced Direct Enrollment site to complete their application.

Back Next

# SBE Guidance

- Prior to Plan Year 2025, HealthSherpa only supports **enrollments** for FFM states.
    - Note: can still **quote** all Marketplace plans available nationwide
  - Georgia is transitioning to a State-Based Exchange for Plan Year 2025, and will be the 1<sup>st</sup> SBE to offer EDE integration with HealthSherpa!
  - Agents must still complete the Georgia Access Agent Certification Training and Final Assessment by 10/18/2024.
  - Agents licensed in Georgia can get more information on requirements [here](#).
- State-based Exchanges (SBE's)
    - [California](#)
    - [Colorado](#)
    - [Connecticut](#)
    - [DC](#)
    - [Georgia](#)
    - [Idaho](#)
    - [Kentucky](#)
    - [Maine](#)
    - [Maryland](#)
    - [Massachusetts](#)
    - [Minnesota](#)
    - [Nevada](#)
    - [New Jersey](#)
    - [New Mexico](#)
    - [New York](#)
    - [Pennsylvania](#)
    - [Rhode Island](#)
    - [Vermont](#)
    - [Virginia](#)
    - [Washington](#)

# Who Is Eligible for the Marketplace?

- Must live in the United States
- Must be a U.S. citizen or national, or be lawfully present
- “Lawfully present” includes:
  - Lawful Permanent Resident (LPR / Green Card Holder)
  - Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas
  - Lawful Temporary Resident
  - Asylee, Refugee, Temporary Protection Status, Deferred Enforced Departure, Deferred Action Status, and others.
- Cannot be incarcerated
- Cannot have Medicare Coverage or be otherwise entitled to Medicare part A or B

# What's Included as Income for ACA Purposes?

- Marketplace savings are based on expected household income for the year of coverage, **not** last year's income. Individuals must make their best household income estimate to qualify for the right amount of savings.
- Estimated income amount should be based on **Modified Adjusted Gross Income (MAGI)**.
- Underestimating household income can result in having to repay APTC's received



# What's included in MAGI?

- Includes **Adjusted Gross Income** (line 11 on IRS Form 1040):
    - Include: Wages, salaries, tips, taxable interest, taxable pensions, taxable Social Security benefits\*, business income, capital gains/losses, ordinary dividends, unemployment compensation, alimony received, rental income, and other taxable income sources.
    - Deduct: Self-employed expenses, student loan interest, IRA deductions (traditional IRAs), moving expenses, penalties on early withdrawals of savings, HSA contributions, alimony paid.
  - Add Back Certain Income:
    - Non-taxable social security benefits\*, Tax-exempt interest, and untaxed foreign income.
- \*Note: "Social Security benefits" includes disability payments (SSDI) but does not include Supplemental Security Income (SSI). SSI should be excluded from income for ACA purposes.

# Other Considerations: Tax Household

- To be eligible for financial assistance, individuals must file taxes annually in the United States.
- If legally married, individuals must file taxes jointly with their spouse to receive financial assistance.
  - Individuals who are married filing separately can still purchase plans, but will not be eligible for financial assistance.
- Individuals applying for financial assistance cannot be claimed as a dependent on anyone else's taxes.
- Tax filer + spouse + tax dependents = household
  - Follow these basic rules when including members of your household:
    - Include your spouse if you're legally married.
    - If you plan to claim someone as a tax dependent for the year you want coverage, do include them on your application.
    - If you won't claim them as a tax dependent, don't include them.
    - Include your spouse and tax dependents even if they don't need health coverage.
    - Non-dependent children under 26 can be included on household if tax filer wants to cover them on their Marketplace plan.

# Other Financial Considerations: Employer Coverage

- If individual is offered health insurance by their employer, the individual may or may not be eligible for financial assistance through the Marketplace. This applies for the whole household if the employer coverage is also offered to spouse and dependents.
- The insurance offered by the employer must meet the minimum essential coverage (MEC) requirements as defined by the federal government.
- If coverage offered by employer is considered MEC and is considered “affordable”, employee and family will not be eligible for financial assistance through the Marketplace. If not “affordable”, then employee and family may still be eligible.
  - For 2025, Health plan is deemed “affordable” if the annual cost is less than 9.02% of the annual household income (up from 8.39% for 2024).
  - Example: Family earns \$45,000 per year ( $\$45,000 * .0902 / 12 = \$338$ )
    - If lowest cost MEC qualified plan offered by employer costs more than \$338/month for the employee and family, it is not affordable, and employee and family will be eligible for financial assistance.

# Other Financial Considerations: Other Qualifying Coverage

- If individuals have other qualifying coverage, such as Medicare, Medicaid, or CHIP, they are not eligible for financial assistance through the Marketplace.
- Individuals entitled to Part A and/or Part B of Medicare are not eligible for Marketplace coverage.
  - Individuals who are 65 or older but are **not eligible** for premium free Part A of Medicare can still be eligible for financial assistance through the Marketplace.
- If marketplace determines a recipient of financial assistance has other qualifying coverage, the Marketplace will end their coverage, and they may be liable to pay back any tax credits received while having other qualifying coverage.

# Health Needs Assessment

- Understanding the full spectrum of your client's health needs is crucial for helping your client choose the plan that best fits their needs and budget. By asking clients the targeted questions listed on the following slides, you can uncover essential information that will guide your plan recommendations.

# Health Needs Assessment Questions

- 1. Current Health Coverage
  - Do you currently have health insurance coverage?
    - If yes, what coverage do you have? If no, have you ever had health coverage? When is the last time you had coverage?
  - Is there anything you like or dislike about your current or previous coverage?
- 2. Healthcare Needs and Preferences\*
  - How often do you typically go to the doctor or seek medical care each year?
  - Do you have any conditions that require regular medication or treatment?
  - Are there any specific doctors or hospitals that are crucial for you to use?
  - Are you currently taking any prescription medications that you would like to be covered by your insurance?

*\*Note: Healthcare Needs and Preferences questions should be extended for each member of the household who is also applying for coverage.*

# Health Needs Assessment Questions (Continued)

- 3. Financial Considerations
  - What is your budget for monthly health insurance premiums? What is the most you would be comfortable paying each month for the absolute best coverage you can get?
  - Do you prefer to pay higher premiums and lower out of pocket costs, or lower premiums and higher out of pocket costs?
- 4. Future Health Expectations
  - Are there any expected changes in your health needs, such as planned surgeries or treatments?
  - Is there a possibility of significant life events, like having a baby or undergoing a major medical procedure

# Health Needs Assessment Questions (Continued)

- 5. Additional Benefits
  - Is dental coverage important for you or any of your household members?
  - Is vision coverage important for you or any of your household members?
  - If you get in an accident or get a critical illness, will you have enough money saved to pay the hospital bills?
  - Do you have life insurance?

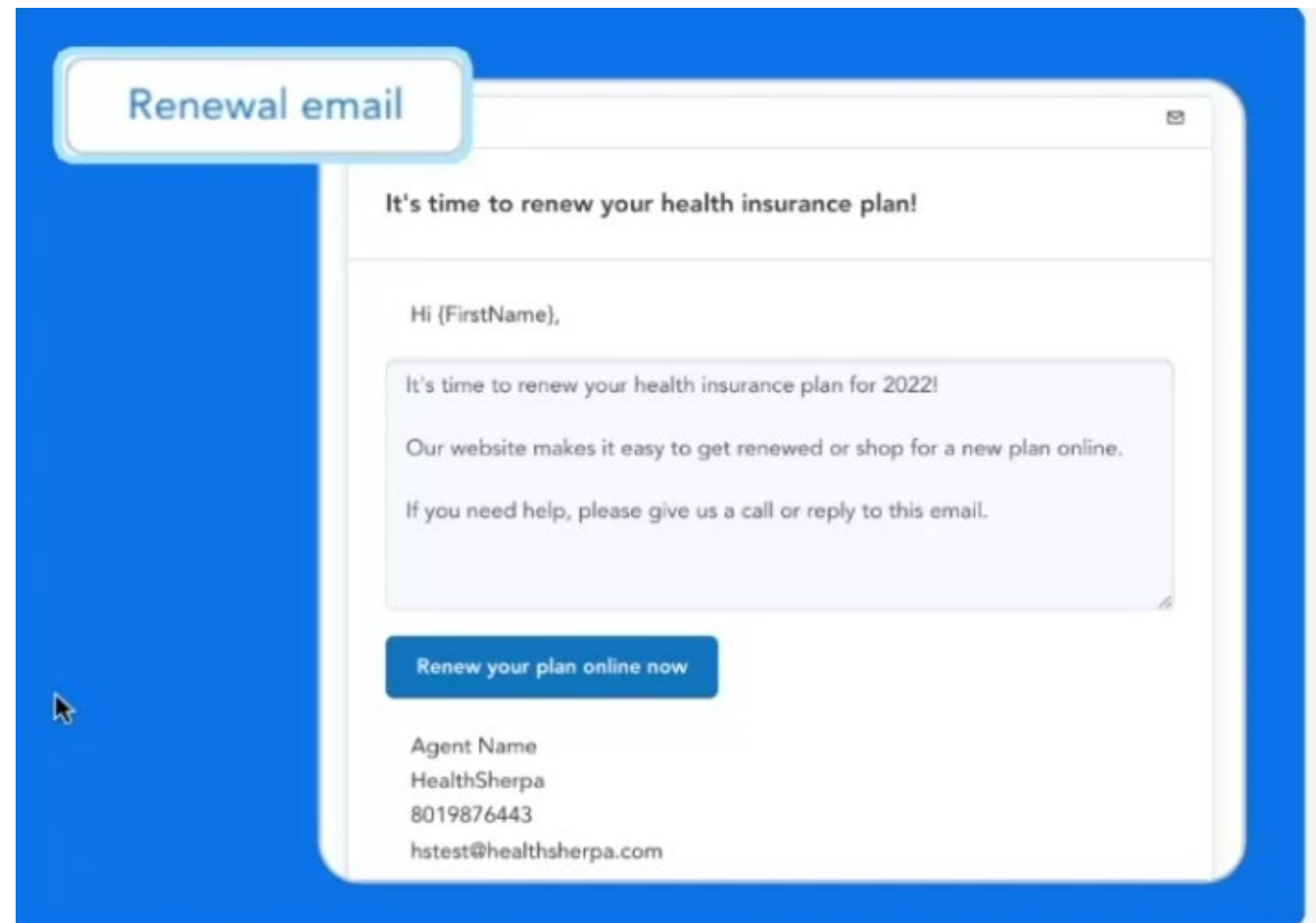


# Renewal Guidance

- HealthSherpa offers three “Renewal Journey” paths:
- 1) Search the Marketplace
  - Recommended when you have a new client who has previously applied on the Marketplace and wants to renew their plan.
- 2) Renewal Email
  - Recommended when you want to invite your existing clients to update their information and renew on their own.
- 3) Client Profile
  - Recommended when you are working with an existing client and want to actively assist them with their renewal.

# Renewal Email

- On your “Clients” page, click “Renewal Email” to send your clients personal renewal links. This will be available when CMS opens the window-shopping phase, typically a week before open enrollment starts.
- Can send bulk email and can use filters to target specific client groups.
- When the click the link in the email, clients are lead through a process to review their current plan, choose the same or a new plan, update their pre-filled application, and submit.



# Client Profile Renewal Options

- Click “Renew Plan” at the top of the client profile to start by updating the application and then choosing the plan

Or

- Click “Renew” on the plan detail card to see plans first, and then review/update the application

The screenshot shows a client profile for Brett Farve. At the top right, there is a "Renew plan" button with a circular arrow icon, highlighted with an orange border. Below this is the "Application" section, which contains a table with client details. Underneath the table is the "Contact" section with fields for Email, Phone, and Address. Below that is the "Status" section with fields for Status, Last update, and Agent of record. At the bottom, there is a "Plans 2020" section with a "Health plan" link and a "Renew" button, also highlighted with an orange border.

Applicant	Gender	Tobacco	Date of birth	SSN	Eligibility
Brett Farve	Male	No	1/1/1990	-	Subsidy and 73% CSR

**Contact**  
Email: [Bergjota@outt@gmail.com](mailto:Bergjota@outt@gmail.com)  
Phone: (423) 123-1234  
Address: 123 test street, chattanooga, TN, 37422

**Status**  
Status:  
Last update:  
Agent of record: NPN 17169718

**Plans 2020**  
Health plan

# Integrate HealthSherpa with Prinsuco

**PRINSUCO**

**Vicky Agent**  
Licensed insurance broker helping clients find the best plan for their needs, for over 5 years!

Email: j [redacted] Phone: + [redacted]  
Address: 16750 Hedgcroft Drive STE 500, Houston, TX, 77060

Instagram LinkedIn Youtube Facebook Tiktok

**Form Links**

Consent Form

Review Form

**Other Links**

Online Meeting

Book an Appointment

Shop Individual and Family Health Plans

Shop Accident and Critical Illness Plans

Shop Dental and Visions Plans

Integrate your HealthSherpa for Agents Account with Premier Insurance Contracts by using agency code eda3. Video instructions [here](#).

← Consent and Review Forms PURL's

← HealthSherpa Enrollment Link

# Healthcare.gov Reference Links:

- Who to include in your household:
  - <https://www.healthcare.gov/income-and-household-information/household-size/>
- What to include as income:
  - <https://www.healthcare.gov/income-and-household-information/income/>
- Immigration status to qualify for the Marketplace:
  - <https://www.healthcare.gov/immigrants/immigration-status/>
- Immigration document types:
  - <https://www.healthcare.gov/immigrants/documentation/>

# Additional HealthSherpa Training

- **HealthSherpa 101** Comprehensive agent platform training. Perfect for new & returning agents. Also available in Spanish.
- **New to ACA? Start here** Discuss agent FAQs when first getting into the ACA, walk through account creation and setup.
- **Quote, apply, and select a plan using HealthSherpa for Agents** Deep dive into the quoter, the application, and plan selection.
- **Selling ACA Plans** Better understand consumer needs, leverage plan shopping tools within HealthSherpa, and more.
- **How to resolve Data Matching Issues (DMIs)** Discuss DMIs, the importance of resolving DMIs, & how to manage DMIs.
- **Consent & compliance** Capturing consent - where and how, consent management, and other compliance related topics.
- **What's new on HealthSherpa for Agents** Great for agents who are actively enrolling on HealthSherpa, covers recent feature releases.

# HealthSherpa Agent Support

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HealthSherpa Agent Support provides top-tier support for your feature questions, technical issues, and any other questions about our platform.

## Hours:

**Special Enrollment Period (Jan-Oct):** 6am- 4pm PST M-F

**Open Enrollment Period (Nov-Dec):** Extended hours



1 (888) 684-1373



Email:  
**agent\_support@  
healthsherpa.com**



Chat from your  
**Agent Dashboard**

Questions? Contact our Team (832) 850 6873



[www.prinsuco.com](http://www.prinsuco.com)



Thank You

