



HealthSherpa Agent Training

2023

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Presenter:



Ross Baker

Senior Agency Account Manager

Agenda

Who is HealthSherpa?

Getting Ready To Sell

Platform Overview (Live)

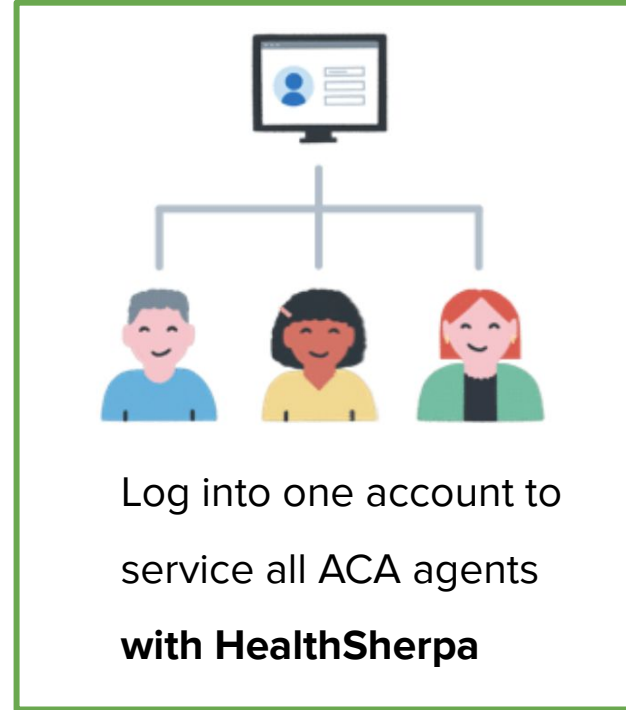
Best Practices

HealthSherpa Resources and Support

Who is HealthSherpa?

What we do, and our value to ACA agents

- Our site is built to make it easier for agents to shop, enroll, and manage their ACA clients.
- Through HealthSherpa, you can see the statuses of your ACA clients in one place.
- **It takes 7.5 minutes** on average for an agent to complete an app on HealthSherpa.





Who we are

We deliver a better ACA Marketplace experience for consumers, agents, and carriers through **cutting edge technology** built to **maximize enrollment** and **drive carrier membership**. Since 2013, HealthSherpa and our **45,000 unique agents** have enrolled more than **15,000,000 people** in Marketplace plans.

15m

People enrolled
since 2013

45k

Unique
agents/brokers

35%

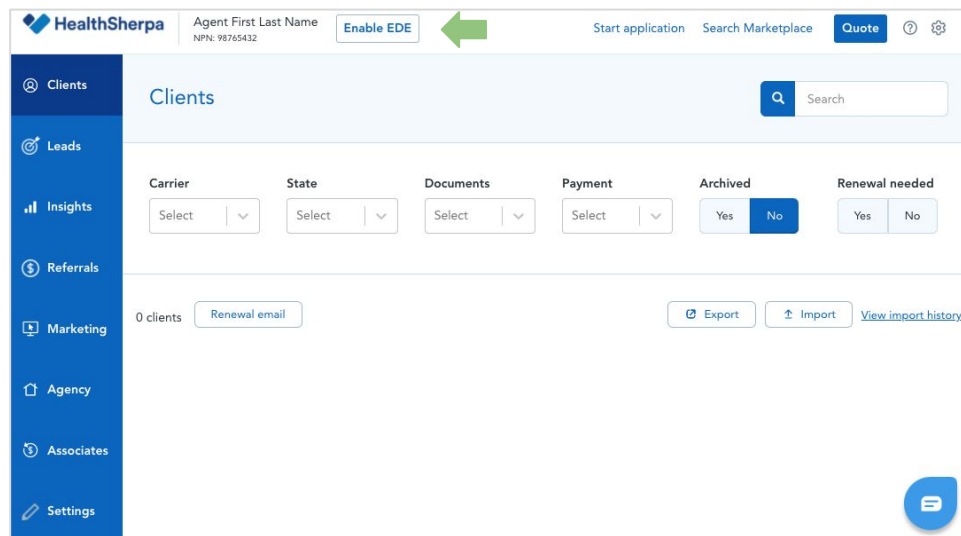
of total ACA
enrollment volume

>95%

of all EDE enrollments

What is Enhanced Direct Enrollment?

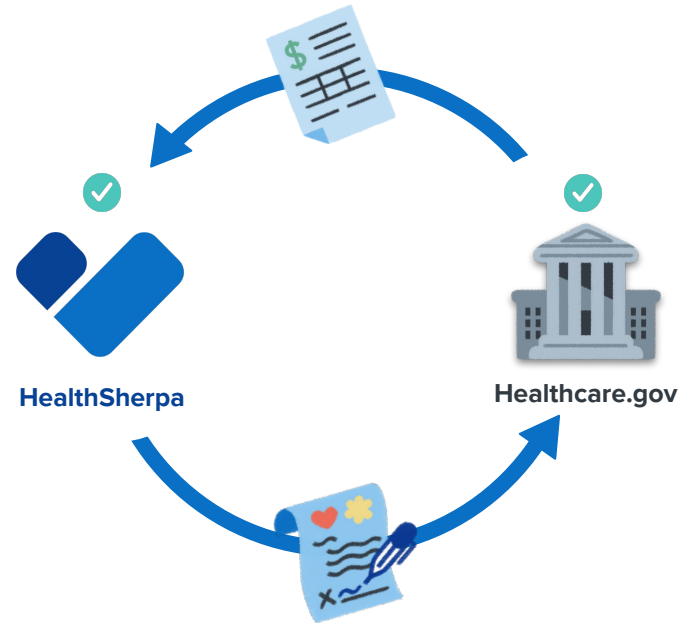
- EDE is a CMS technology
- Enhanced Direct Enrollment allows HealthSherpa to fully integrate with HealthCare.gov to submit applications without being redirected to HealthCare.gov.
- With HealthSherpa's faster and easier alternative to Healthcare.gov, you'll have the leading-edge technology you need to maximize your Marketplace experience.



How do we make ACA enrollments easier?

HealthSherpa connects to the Federal Marketplace through [Phase III Enhanced Direct Enrollment \(EDE\)](#), which lets agents:

- Complete applications directly on HealthSherpa
- Save time with pre-filled renewals
- Improve client effectuation
- View real time status updates, required Marketplace documents, 1095 A forms, and eligibility letters



Pre-Enrollment Steps

Enabling EDE

If you see the **Enable EDE** button next to your name at the top of your dashboard, you still need to enable EDE.

Most HealthSherpa features and capabilities require EDE to be enabled.

EDE requires a one-time Identity verification process to be completed by the individual agent. These questions are about your personal credit history, not your business.

Need Help Enabling EDE? [Click here](#)

Kilgore Trout

Kilgore Trout
NPN: 17169718

Enable EDE

👤 Clients

🎯 Leads

📊 Insights

💰 Bonuses

Clients

Take us for a spin!

<input type="checkbox"/>	Client	Plan	Premium
<input type="checkbox"/>	Jane (Example client)	HealthNet Silver HMO 2020	\$138

Verify your identity

Based on the information you just provided, we've pulled together some questions that only you'll be able to answer.

[Learn more](#)

Which one of the following retail credit cards do you have? If there is not a matched retail credit card, please select 'NONE OF THE ABOVE'.

☐

☐

☐

☐

☐ NONE OF THE ABOVE/DOES NOT APPLY

According to your credit profile, you may have opened an auto loan in or around . Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

☐

☐

☐

☐

☐ NONE OF THE ABOVE/DOES NOT APPLY

According to our records, you previously lived on . Please choose the city from the following list where this street is located.

☐

☐

☐

☐

☐ NONE OF THE ABOVE/DOES NOT APPLY

FFM Account Integration

CMS requires all agent accounts on EDE providers integrate their FFM (or CMS) account.

If your account is not integrated, you will be alerted at the top of your HealthSherpa Dashboard that this needs to be done.

On the **Settings** page, under FFM Account Integration, click the “Integrate My FFM Account” button to complete this process.

Need Help? [Click here](#)

The image shows two overlapping screenshots. The top screenshot is the 'FFM Account Integration' page, which has a 'Disabled' status indicated by a red exclamation mark icon. It features a blue button labeled 'Integrate My FFM Account' with an external link icon, pointed to by a green arrow. Below this button is a note: 'By selecting 'Link My FFM Account' you will be directed to <portal.cms.gov> to verify your log in credentials.' The form includes fields for 'FIRST NAME' (containing 'Agent'), 'LAST NAME' (containing 'Name'), 'NPN' (containing '17169718'), and 'FFM USERNAME' (containing 'DATA1EXPO1179'). A note states: 'Your FFM Username is the same login you use when logging into [portal.cms.gov](#).' An 'Update' button is at the bottom. The bottom screenshot is the 'CMS.gov | IDM IMPL' login page. It has a 'Sign In' header and fields for 'Username' and 'Password'. Below these is a checkbox for 'Agree to our Terms & Conditions', a green 'Sign In' button, an 'OR' separator, and a blue button for 'CMS PIV Card Only'. At the bottom, there is an 'Attention CMS PIV card users' notice and links for 'Forgot your Password' or 'Unlock your account?'.

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

CMS.gov | IDM IMPL

Sign In

Username
[input field]

Password
[input field]

☐ Agree to our [Terms & Conditions](#)

Sign In

OR

[CMS PIV Card Only](#)

Attention CMS PIV card users: The CMS PIV Card button will be active after initial login using your 4 character CMS EUA ID.

Forgot your [Password](#) or [Unlock](#) your account?

Link Your HS Account to Premier Insurance Contracts Agency Account



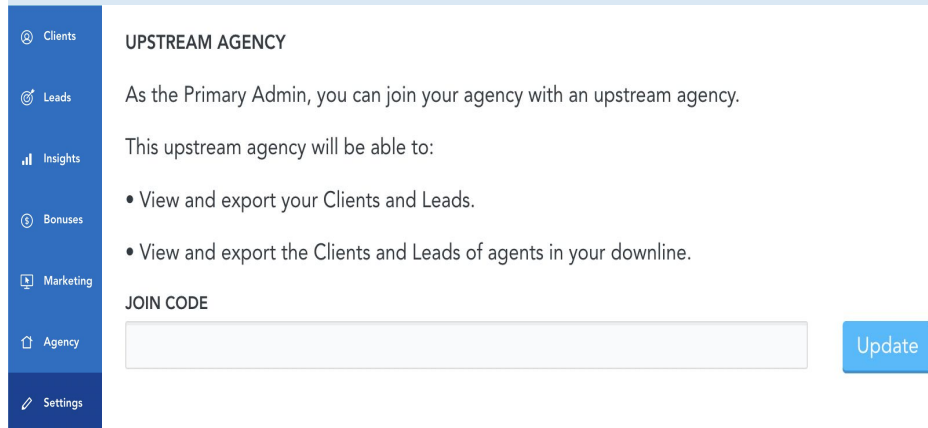
Benefits of Linking Your Agent Account:

- Free customized landing page from Premier
- Upline Support on ACA policy related questions
- Premier Agent exclusive HealthSherpa trainings and Q&A sessions
- Leverage Premier Insurance Contracts call center

Confirm Your Upline

Navigate to **Settings>Agency>Upstream Agency** to see if you are linked to the correct Agency.

Helps upline analyze production data, reconcile commissions, perform compliance checks.



The screenshot shows a web application interface with a blue sidebar on the left containing navigation links: Clients, Leads, Insights, Bonuses, Marketing, Agency, and Settings. The main content area is titled 'UPSTREAM AGENCY'. It contains the text 'As the Primary Admin, you can join your agency with an upstream agency.' followed by 'This upstream agency will be able to:' and a bulleted list of permissions: 'View and export your Clients and Leads.' and 'View and export the Clients and Leads of agents in your downline.' Below this is a 'JOIN CODE' section with a text input field and an 'Update' button.

UPSTREAM AGENCY

As the Primary Admin, you can join your agency with an upstream agency.

This upstream agency will be able to:

- View and export your Clients and Leads.
- View and export the Clients and Leads of agents in your downline.

JOIN CODE

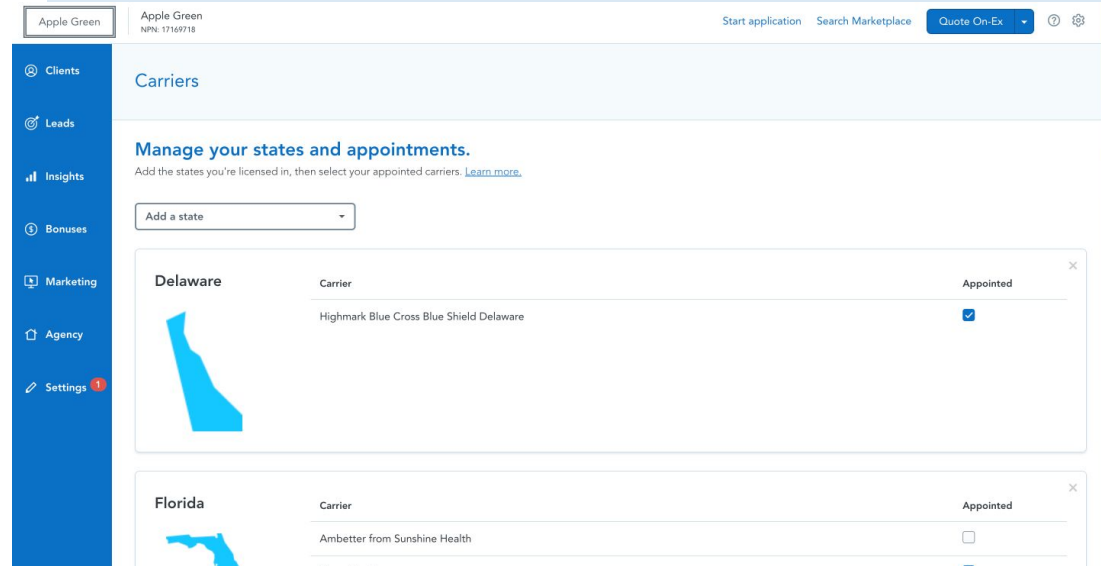
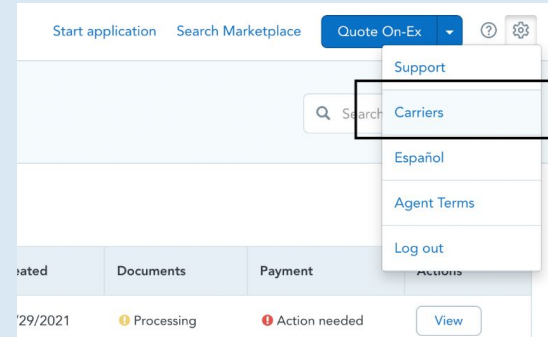
[Update](#)

Premier Join Code: **eda3**

Carriers Page

Set Licensed States, and Appointment Status for each Carriers.

HealthSherpa does not automatically know your carrier appointments and contracts!! **Each agent must keep this information up to date.**



Live Platform Overview

Ready To Sell Steps

HealthSherpa Quoter

HealthSherpa Marketplace Application

Post Enrollment Client Management

Managing Clients

Clients Tab - Provides table of clients with document status, payment status, effective dates, and actions to take.

Client Details Page - Provides detailed information on client, applications, and plans. Also, 1095-A and Eligibility Notices found here.

The screenshot shows the 'Clients' tab in a software interface. The sidebar on the left contains navigation options: Clients, Leads, Insights, Bonuses, Marketing, and Settings. The main area displays a table of clients with columns for Client, Plan, Gross, Net, Effective, Created, Documents, Payment, and Actions. The table lists four clients: Tomas Jones, Jeff Client (two entries), and Yellow Submarine. Each client row shows their plan details, financials, effective dates, and document status. The 'Payment' column indicates 'Action needed' for all clients, with specific due dates. The 'Actions' column provides a 'View' link for each client.

Client	Plan	Gross	Net	Effective	Created	Documents	Payment	Actions
Tomas Jones	Bronze Classic (\$3 Preferred Generic...	\$325.59	\$0.00	9/1/2022	8/30/2022	Action needed Due 11/28/22	Action needed As of 08/30/22	View
Jeff Client	UHC Silver-E Value+ (\$3 T1 Preferred Rx...	\$351.14	\$52.14	1/1/2022	6/30/2022	Expired	Action needed As of 06/30/22	View
Jeff Client	UHC Silver-E Value+ (\$3 T1 Preferred Rx...	\$351.14	\$52.14	1/1/2022	6/30/2022	Expired	Action needed As of 06/30/22	View
Yellow Submarine	Cigna Connect 8700 (\$0 Telehealth)	\$714.98	\$614.98	8/1/2022	5/9/2022	Expired	Action needed As of 05/09/22	View

Client Details Page

- [Report changes](#)
- Cancel the plan
- Access the eligibility letter
- [See Marketplace Notices](#)
(including Form 1095 A)
- View and upload [follow up documents](#)
- [Data Matching Issues \(DMIs\)](#)
- SEP Verification Issues (SVIs)
- Write Notes

The screenshot displays the 'Client Details' page for 'Tomas Jones' in the HealthSherpa system. The interface includes a top navigation bar with 'Downline Agent', 'Start application', 'Search Marketplace', and 'Quote On-Ex'. A left sidebar contains navigation links: Clients, Leads, Insights, Bonuses, Marketing, and Settings (with a red notification badge). The main content area is divided into several sections:

- Follow-ups:** A table with columns 'Item', 'Member', 'Status', 'Deadline', and 'Action'. It lists two items: 'Verify income' (Status: Action Needed, Deadline: 11/28/2022) and 'Verify citizenship' (Status: Processing, Deadline: 12/3/2022).
- Application:** A section with 'View application' and 'Report changes' buttons. It contains a table with columns 'Applicant', 'Gender', 'Tobacco', 'Date of birth', 'SSN', and 'Eligibility'.
- Enrollment history:** A table with columns 'Plan', 'Effective', 'Subsidy', 'Net premium', 'FFM ID', 'Submitted', and 'Documents'.
- Marketplace notices:** A table with columns 'Date', 'Subject', 'Plan year', and 'Documents'.
- Notes:** A section for adding client notes.

At the bottom right, there are links for 'Privacy' and 'Terms'.

Item	Member	Status	Deadline	Action
Verify income	Tomas Jones	Action Needed	11/28/2022	Verify
Verify citizenship	Tomas Jones	Processing Uploaded 8/30/2022	12/3/2022	View

Applicant	Gender	Tobacco	Date of birth	SSN	Eligibility
Tomas Jones	Male	No	1/1/1980	-	Subsidy and 94% CSR

Plan	Effective	Subsidy	Net premium	FFM ID	Submitted	Documents
Oscar Health Plan, Inc. - Bronze Classic (\$3 Preferred Generic Drugs)	9/1/2022	\$325.59	\$0.00	18957198	8/30/2022	Eligibility

Date	Subject	Plan year	Documents
8/30/2022	Eligibility determination results	2022	Notice
8/30/2022	Eligibility determination results	2022	Notice

ACA Best Practices

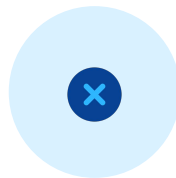
Why it's important to resolve DMIs

When a Data Matching Issue is not resolved your client may lose their subsidy or health coverage.



Lost Subsidy

If an income DMI is not resolved your client **risks losing their subsidy eligibility** which may lead to a terminated policy



Lost Eligibility

If a citizenship/immigration DMI is not resolved your client risks **losing eligibility for coverage** which directly leads to a terminated policy

Clients have 90-95 days to resolve a DMI based on the **date their application was submitted** (not the effective date).



Best Practices

Record Consent

Risk: Consumer files complaint with CMS, State Department of Insurance, and/or Law Enforcement saying they were enrolled without consent. There is a risk of violating FFM standards of conduct.

Protection: Record consent from the consumer before applying for coverage, enrolling in coverage, and when checking the status of their coverage or making updates.

[CMS Consent Requirements](#)

Use the Consumer's Contact Info

Risk: Consumer files complaint with CMS, State Department of Insurance, and/or Law Enforcement saying enrolled without consent. This is a violation of your agreement with CMS.

Protection: Only input consumer's email, phone number, and address on the application. Never use your or your business' contact information on the application.

[What if the consumer doesn't have email address?](#)

Protect Your Account

Risk: Colleague or employee accesses your account to service clients without authorization. You can be held responsible. You run the risk of violating your agreement with CMS.

Protection: Never share your HealthSherpa login credentials or FFM username and password. Utilize our two-factor authentication.

[CMS: "Sharing login credentials is not allowed, including credential used to access Direct Enrollment and Enhanced Direct Enrollment partner's websites."](#)

CMS Resources to Assist Underserved and Underrepresented Communities

New FAQs

CMS has added two FAQs on [Enrolling Consumers in Health Coverage](#) page on [Agent and Broker FAQ Website](#).

- [How can I reach and assist consumers from underserved communities?](#)
- [Where can I find language resources?](#)

Additional Resources For Reaching Underserved Communities

- [Special Populations Page](#)
- [Tips For Addressing Consumer Concerns about Race and Ethnicity Questions](#)

HealthSherpa Resources and Support



HealthSherpa Agent Support

Agent Support Representatives strive to provide top-tier support to HealthSherpa agents, agencies, and health insurance carriers. In the event of feature questions or technical issues, HealthSherpa's broker support is available.



PHONE

(888) 684-1373



EMAIL

agent_support@healthsherpa.com

Hours of Operation:

January - October
(Special Enrollment Period)

Mon - Fri
6AM - 4PM PST

November - December
(Open Enrollment Period)

Extended Hours



CHAT

[Chat from dashboard](#)

HealthSherpa Compliance Team

Our Fraud Prevention Unit handles all compliance and fraud complaints and investigations.



EMAIL

legal@healthsherpa.com

Report any suspected fraudulent activity via Agent Support.

Ex. - Enrolling consumers without their consent.

Where you can find more resources

What's new

A running list of product updates and feature releases.

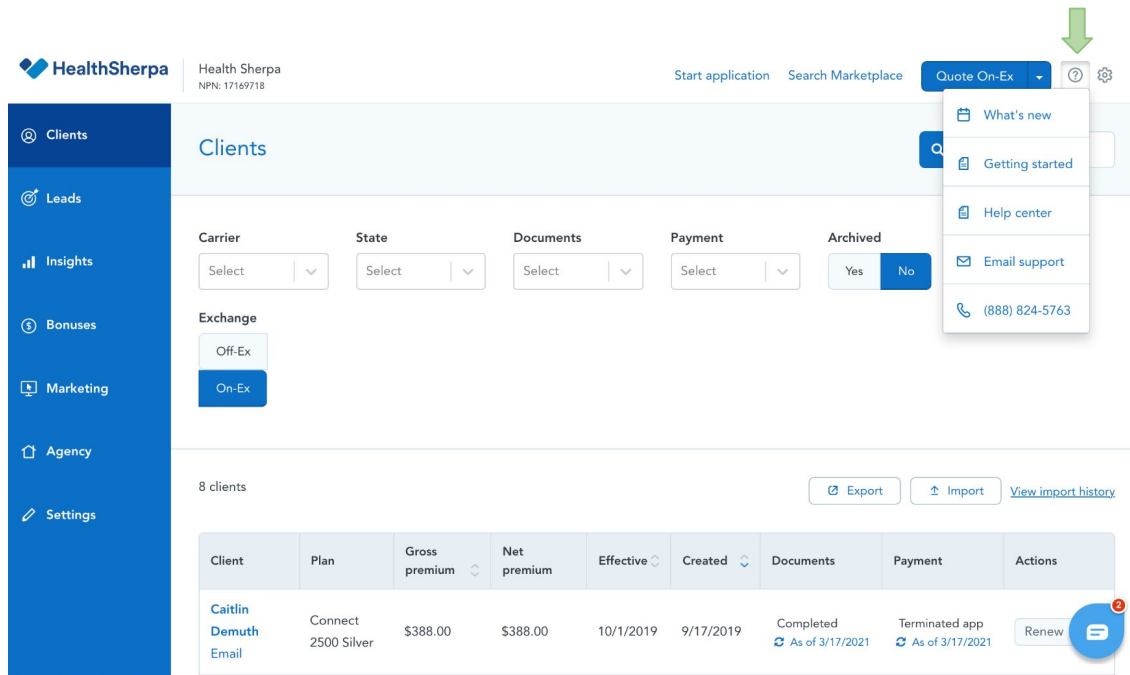
Getting Started

Includes short videos and a recap of this training to ensure you're all setup and ready to write your first application!

Help Center

Find articles with answers to your questions around using your account.

Centro de recursos para agentes



HealthSherpa

Health Sherpa
NPN: 17169718

Start application Search Marketplace Quote On-Ex

What's new
Getting started
Help center
Email support
(888) 824-5763

Clients

Carrier State Documents Payment Archived

Exchange

Off-Ex
On-Ex

8 clients

Export Import View import history

Client	Plan	Gross premium	Net premium	Effective	Created	Documents	Payment	Actions
Caitlin Demuth Email	Connect 2500 Silver	\$388.00	\$388.00	10/1/2019	9/17/2019	Completed As of 3/17/2021	Terminated app As of 3/17/2021	Renew

Keep an eye out for us in your inbox (especially our monthly newsletter)

Thank you!