

# HealthSherpa Account Training

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October 2023



# Before We Begin



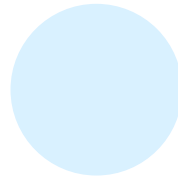
## **We're recording!**

We'll email you a link and the deck later today for you to review (and share if you want!)



## **Questions?**

Submit questions via the Q&A feature within the zoom



## **Technical difficulties?**

Attendees are automatically muted. If you are having trouble hearing, check your audio settings. You can also connect via phone.



# Agenda

Who is HealthSherpa?

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Account Setup

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Platform Overview (Live)

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Active Consent

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HealthSherpa Resources

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Q&A

**Who is HealthSherpa?**

HealthSherpa uses **enhanced direct enrollment** technology to empower agents to **help consumers** by offering industry-leading **training, tools, and support** to connect their clients to quality, affordable ACA health plans.

# HealthSherpa for Agents

**15m+**

lives enrolled

**45%**

of '23 enrollments

**4800**

agency accounts

**45k**

agent/broker users



# HealthSherpa Marketplace EDE

HC.gov		HS for A
57	pages	25
15	mins for AB enrollment	7.5
15	mins for AB renewal	4

+ Full agent CRM  
+ Streamlined quoting,  
apps, and follow-up tools



# Account Setup



# Agent OEP Checklist

As you prepare for Open Enrollment 2024, make sure you complete the following tasks:

- ☐ Complete your FFM Certification
- ☐ Create or log into your HealthSherpa for Agents Account
  - ☐ Password reset instructions can be found [here](#)
- ☐ Integrate your FFM Account
- ☐ Enable Enhanced Direct Enrollment (EDE)

For full instructions, refer to the [HealthSherpa Agent Onboarding Checklist](#)

# FFM Account Integration

CMS requires EDE partners like HealthSherpa to use additional authentication for all agents and brokers.

**Beginning February 24, 2023 Agents and brokers will not be able to use their HealthSherpa account (or any other account with an EDE partner) to submit applications via EDE without completing this authentication.**

Integrate your HealthSherpa account with your FFM account to make sure you don't lose access to full functionality on HealthSherpa.

[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

LAST NAME

NPN

FFM USERNAME

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

Update

# What is Enhanced Direct Enrollment?

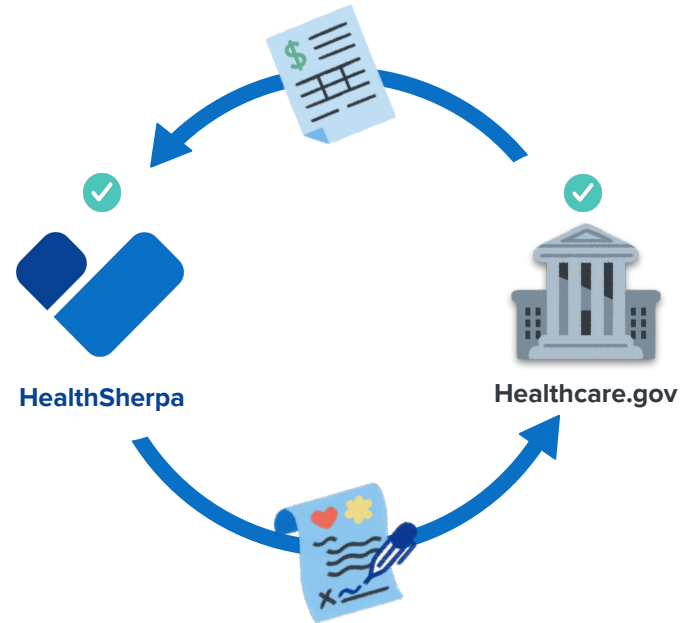
- EDE is a CMS technology
- Enhanced Direct Enrollment allows HealthSherpa to fully integrate with HealthCare.gov to submit applications without being redirected to HealthCare.gov.
- With HealthSherpa's faster and easier alternative to Healthcare.gov, you'll have the leading-edge technology you need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

The screenshot shows the HealthSherpa 'Clients' dashboard. At the top, there's a header with the HealthSherpa logo, 'Agent First Last Name' (NPN: 98765432), an 'Enable EDE' button with a green arrow pointing left, and links for 'Start application', 'Search Marketplace', and 'Quote'. A left sidebar contains navigation links: Clients, Leads, Insights, Referrals, Marketing, Agency, Associates, and Settings. The main content area is titled 'Clients' and includes a search bar. Below this is a table with columns: Carrier, State, Documents, Payment, Archived, and Renewal needed. Each column has a 'Select' dropdown or 'Yes/No' buttons. The 'Archived' column has 'Yes' and 'No' buttons, with 'No' highlighted. The 'Renewal needed' column also has 'Yes' and 'No' buttons. Below the table, it says '0 clients' and has a 'Renewal email' button. At the bottom right, there are 'Export' and 'Import' buttons, and a link to 'View import history'. A blue chat bubble icon is in the bottom right corner.

# 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



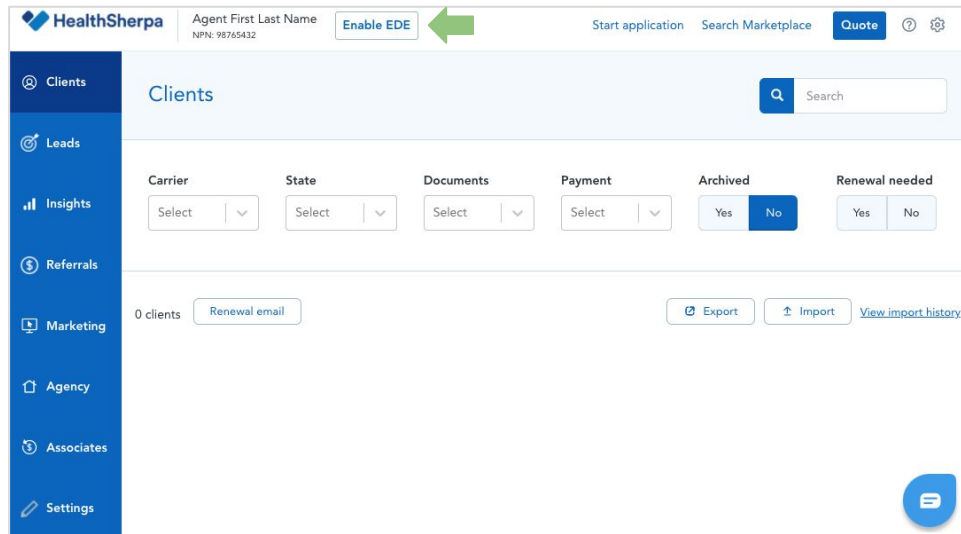
# Agents need to turn on EDE in their account

To fully connect to the Marketplace, agents must opt into **EDE** by clicking the 'Enable EDE' button in the account.

Don't see the button?

- If you recently got certified, it may take some time for the Enable EDE button to appear.
- Note: HealthSherpa is now an approved vendor for the Marketplace Agent and Broker Training Program for PY2023.

[Click here to review instructions on Enabling EDE](#)



# Live Demonstration

# Active Consent

# Direct to Consumer Consent

Consent agreements embedded within the application flow allow consumers to grant agents consent from their custom marketing page

## Privacy statement

Here at HealthSherpa, we work with the Marketplace to help you get health coverage.

[Learn more about the Marketplace](#)

### Privacy and the use of your information

**Important Marketplace Emails:** If the Marketplace has your email address, they'll automatically send you important information, updates, and reminders about Marketplace enrollment. You can opt out of these communications at any time. To do this, click on the "unsubscribe" link in the footer of anyMarketplace email.

**Privacy and the use of your information:** The Marketplace will keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. The Marketplace will check your answers using the information in their databases and the databases of other federal agencies. If the information doesn't match, the Marketplace may ask you to send them proof. The Marketplace won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about

To continue, you must agree and check each of the following statements:

- ☐ I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.
- ☐ I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a Special Enrollment Period if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage.



# Active Consent

Active Consent features make compliance simple by allowing you to manage collecting and storing consent right on the HealthSherpa platform with your other client records:

- Upload consent in the application flow
- Consent records stored in each client record for the minimum 10 years required by CMS

## Consent

[Download consent form](#)

You are required to collect written or verbal consent from your client before completing an enrollment. You can maintain this proof of consent in your own records or in your HealthSherpa dashboard.

### How would you like to maintain proof of consent?

☒ Upload my consent files to HealthSherpa

Accepted file types include text, audio, or image files (jpeg, png, pdf, txt, or mp3). Files must be smaller than 1 MB.

 Upload file

☐ I already have proof of consent in my own records

☐ Upload consent files later

Enroll in this plan

Not ready to enroll?

[Edit application](#)

[Change plans](#)

### Consent records

Method	Collection date	Consent status	Plan year	Download files	Action
Agent upload	01/03/2023	 Collected	2023	 <a href="#">Consent_01/02...</a>	-

# Active Consent Template

HealthSherpa provides a downloadable consent form agents can use to collect consumer consent:

- [Standard Consent Form](#)

HealthSherpa's form was modeled after CMS's published form. CMS has made us aware they **are not officially or otherwise approving assets for this use.**



**Enrollment consent form**

I, \_\_\_\_\_ [name of primary household contact], give my permission to \_\_\_\_\_ [name of the person or entity who has the consumer's consent] ("Agent") to serve as the health insurance Agent or broker for myself and my entire household if applicable, for purposes of enrollment in a Qualified Health Plan offered on the Federally Facilitated Marketplace. By consenting to this agreement, I authorize the above-mentioned Agent to view and use the confidential information provided by me in writing, electronically, or by phone only for one or more of the following:

- Searching for an existing Marketplace application
- Completing an application for eligibility and enrollment in a Marketplace Qualified Health Plan or other government insurance affordability programs, such as Medicaid and CHIP or advance tax credits to help pay for Marketplace premiums
- Providing ongoing account maintenance and enrollment assistance, as necessary
- Responding to inquiries from the Marketplace regarding my application

I understand that the Agent will not use or share my personally identifiable information (PII) for any purposes other than those listed above. The Agent will ensure that my PII is kept private and safe when collecting, storing, and using my PII for the stated purposes above.

- I confirm that the information I provide for entry on my Marketplace eligibility and enrollment application will be true to the best of my knowledge.
- I confirm that I have reviewed my completed application and that all information is accurate.

I understand that I do not have to share additional personal information about myself or my health with my Agent beyond what is required on the application for eligibility and enrollment purposes. I understand that my consent remains in effect until I revoke it, and I may revoke or modify my consent at any time by contacting my Agent or by revoking it through my HealthSherpa dashboard.

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# HealthSherpa Resources

# Resources

## [Getting Started](#)

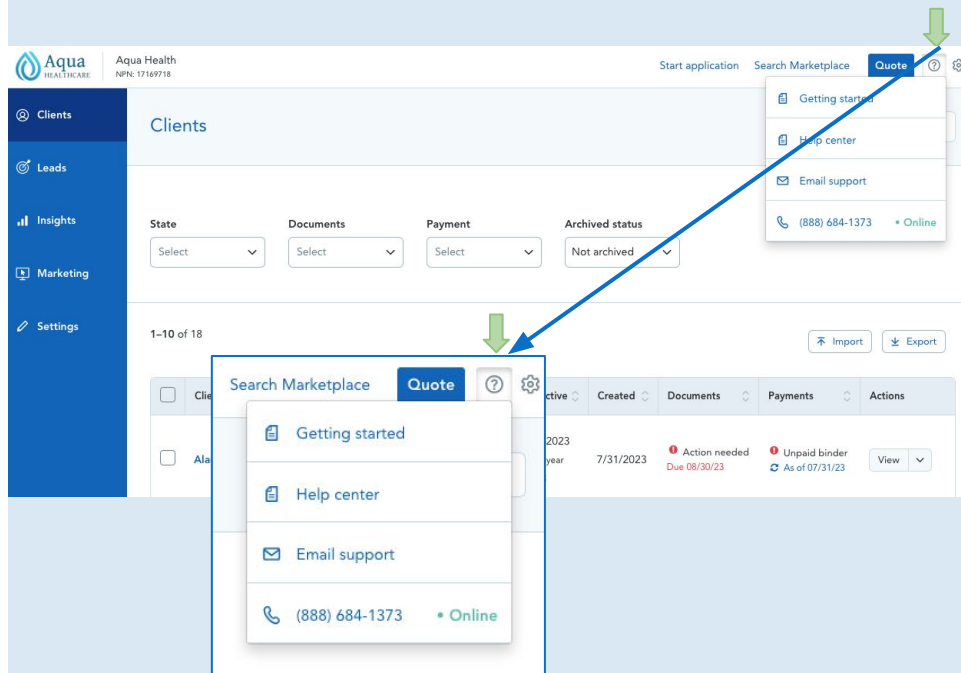
Short videos and a recap of this training

## [Help Center](#) & [Centro de recursos para agentes](#)

Collection of articles about using your account

Agent Support contact information

Keep an eye out for monthly newsletters and important announcements in your inbox!



# 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-Jan):** 6am- 5pm PST M-F,  
Extended hours expected 12/14, 12/15, 1/14, & 1/15



**1 (888) 684-1373**



**Email:**  
**[agent\\_support@healthsherpa.com](mailto:agent_support@healthsherpa.com)**

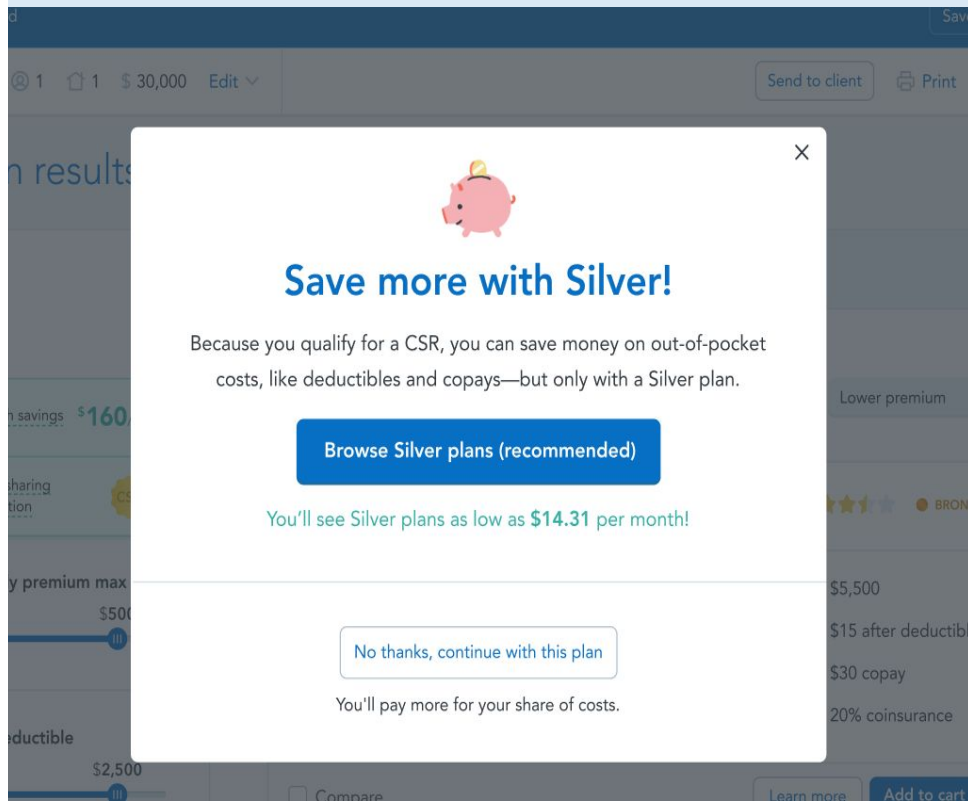


**Chat from your  
Agent Dashboard**

# Bronze to Silver Nudge

To comply with CMS Change Request 68, when consumers choose a Bronze plan, the platform will surface a prompt to reconsider their choice

- Directs members to Silver plans for better cost-savings and subsidies
- Pop-up must be answered either by re-shopping or choosing the “no” option



# Common Agent Questions

- What are DMIs and how do I resolve them? [Learn more here.](#)
- How do I upload follow-up documents? [Learn more here.](#)
- Where can I access eligibility letters and 1095A forms? [Learn more here.](#)
- Can I do child-only plans or split-policies on HealthSherpa? [Learn more here.](#)
- What happens if I encounter an error on HealthSherpa? [Learn more here.](#)
- How do I remove someone from an application who is aging into Medicare?  
[Learn more here.](#)
- Does HealthSherpa have a downloadable consent form? [Learn more here.](#)



# 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.

[Summary of CMS Guidance on New Consent Rules -- Effective 6/18](#)

## 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."](#)



# Recommended FAQs

## Bookmark these pages:

- [Carrier agent resource center](#)
- [Get FFM Certified with HealthSherpa, plus free CE Credits](#)
- [Multiple enrollment groups](#)
- [Special Enrollment Period FAQ](#)
- [Fixing the Family Glitch](#)
- [Helpful CMS Worksheet for Employer Coverage Tool](#)

**Q&A**

**Thank you!**