



HealthSherpa Specialty Webinar

NABIP Georgia 4th Quarter Individual
Market Crash Course

October 2024

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Agenda

Who is HealthSherpa?

Georgia Access on HealthSherpa

Compliance updates

Resources

Q&A

Who is HealthSherpa?

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 for Agents

10m+

lives enrolled PY2024

55%

of '24 active enrollments

9k

agency accounts

45k

agent/broker users



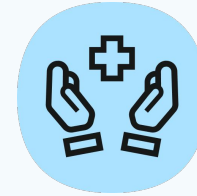
Georgia Access on HealthSherpa

HealthSherpa & Georgia Access

Georgia is transitioning to a State-Based Exchange (SBE) for ACA enrollments for plan year 2025. Georgia's State-Based Exchange for ACA enrollments is called Georgia Access.



Georgia is the 1st SBE
to offer an EDE
experience



You can continue to do
your GA enrollments on
HealthSherpa

HealthSherpa has the same features and workflows for Georgia as it has for other states.

Georgia Access Agent OEP Checklist

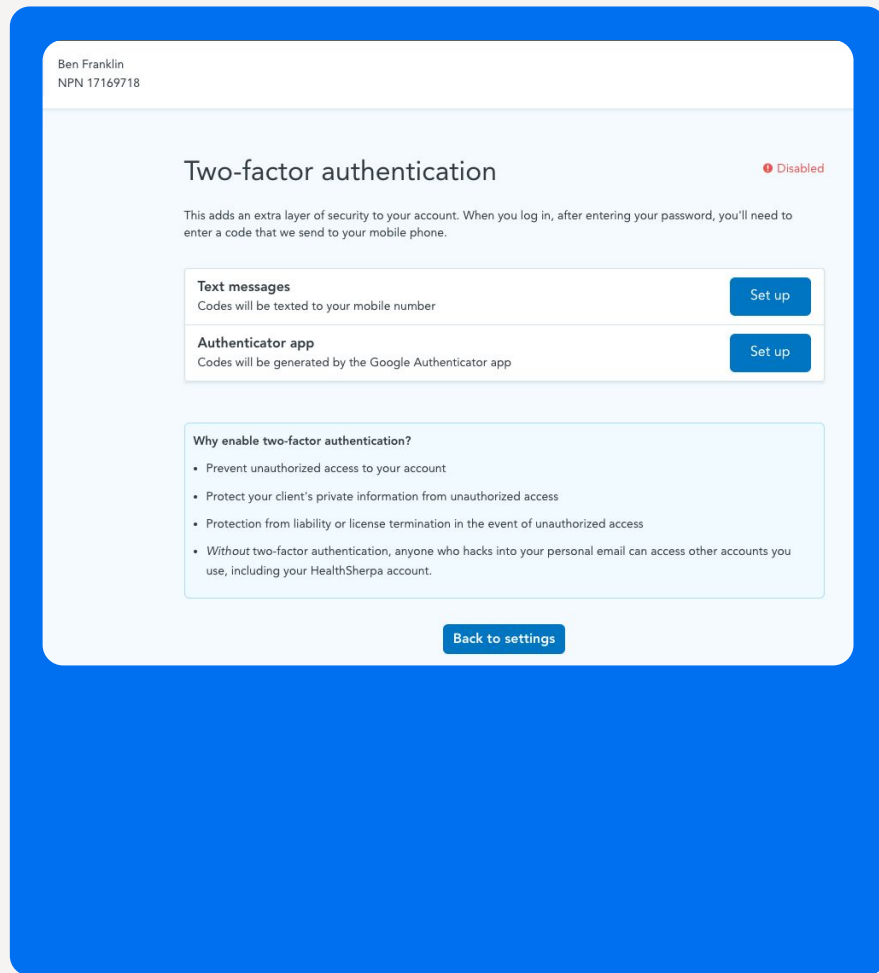
To sell ACA plans in Georgia for 2025 you must:

- Obtain Georgia Accident & Sickness Licensure. [Learn more here.](#)
- Complete Georgia Access Agent Certification Training and Final Assessment by 10/18/24
- Activate your Georgia Access Agent Profile when you receive notification from GA (October)
- Establish Appointments with GA QHP Issuers
- Set-up two-factor authentication within your HealthSherpa Account*
- Update your [carrier settings](#) within your HealthSherpa account & enroll Clients

Two-factor authentication within HealthSherpa

For security purposes, Agents who are **not** FFM certified will need to set up two-factor authentication within their HealthSherpa for Agents account in order to sell Georgia Access plans using HealthSherpa.

Agents with active FFM account integration do not need to take any additional security steps to sell Georgia Access plans using their HealthSherpa for Agents account.



Compliance Reminders

Verified SSNs

Applications without verified SSNs

As of October 6, 2024, CMS blocks agent-driven applications without verifiable SSNs. The Marketplace will only accept applications submitted by agents and brokers that include verifiable SSNs for all applicants over 90 days old.

Consumers without an SSN can apply for coverage by submitting their own application or agents can continue assisting the consumer with their enrollment by calling the Marketplace Call Center.

In December 2024, 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.

Agents & Brokers:
Selling in the Marketplace

HealthCare.gov

Important Upcoming Block to Applications without Verified SSNs

The Centers for Medicare & Medicaid Services (CMS) is committed to protecting Marketplace consumers and is equally committed to program integrity. That's why CMS is taking additional action to enhance program integrity, better protect consumers from coverage disruptions and support efforts to prevent unauthorized enrollments through the Marketplaces on the Federal platform.

What is today's announcement?

Starting in **October 2024**, CMS will implement system changes to block applications submitted by agents and brokers without verifiable SSNs.

- In **October 2024**, the Marketplace will only accept applications submitted by agents and brokers through the Classic Direct Enrollment and Enhanced Direct Enrollment (DE/EDE) pathways that include verifiable Social Security numbers (SSNs) for all individuals over 90 days old who are requesting coverage.
- In **December 2024**, 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. The noncitizen applicant must be able to provide information from an immigration document that can be verified in real time by the Department of Homeland Security (DHS).

SSN within the application

Primary Applicant

When entering the primary applicant's information within the 'Primary contact' section of the application, SSN is now a required field and includes informative language dictated by CMS.

[Learn more here](#)

The screenshot displays the 'Primary contact' section of an application form. On the left is a navigation menu with the following items: 'Primary contact' (selected), 'Your information', 'Home address', 'Contact details', 'Household', 'Members', 'Additional questions', and 'Finalize'. Below the menu is a box for 'Application details' showing 'Plan year: 2024'. The main content area is titled 'Primary contact' and contains a sub-section 'Your information'. This sub-section includes the following fields and options: 'First name' (text input with 'Wonder'), 'Middle (Optional)' (text input), 'Last name' (text input with 'Woman'), 'Suffix (Optional)' (dropdown menu with 'Select'), 'Date of birth' (text input with '08/01/1980'), 'Sex' (radio buttons for 'Male' and 'Female'), and 'Social Security Number' (text input with 'XXX-XX-XXXX' and a checkbox for 'I'm not applying for coverage'). At the bottom of the form are 'Back' and 'Continue' buttons.

SSN within the application

Additional applicants

When adding additional applicant's to the application within the 'Household' section, SSN is now a required field for each individual and includes informative language dictated by CMS.

[Learn more here](#)

The screenshot shows a web application interface for adding an additional applicant to a household. The interface is divided into a left sidebar and a main content area.

Left Sidebar:

- Primary contact
- Household
- Who's applying?
- Residence
- Tax household
- Additional information
- Members
- Income
- Additional questions
- Finalize

Main Content Area:

- Household
- Who's applying for coverage?
 - Is Jane Doe applying for coverage?
 - Yes
 - No
 - Do you want to see if you are eligible for cost savings?
 - Note: The new American Rescue Plan may qualify high income households for savings.
 - Yes
 - No
- Who else is applying for coverage? ⊕
- Add other applicant
 - First name, Middle, Last name, Suffix (Optional) [Select]
 - Date of birth, Sex (Male/Female)
 - Relationship to you, Legally, Michael is your (No legal relationship)
 - 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 [input field]
 - Applicant doesn't have an SSN and is under 90 days old
 - Buttons: Cancel, Save person
- + Add spouse
- Buttons: Back, Next

Consent

Consumer consent & application review

CMS published answers to frequently asked agent questions surrounding consumer consent and application review. [FAQ for consumer consent & application review.](#)

[Learn more here](#)

- What attestations do I need to explain to the consumer?
- What actions require me to obtain and document consent?
- Can I check on the status of my client's Marketplace application if they haven't asked me to do so?
- How long does consent remain valid?
- What if a consumer's application was changed by another agent?
- What are acceptable methods for documenting consent?
- Is documentation of consent required for consumers who auto-renew?

HealthSherpa Resources

Resources

[What's New](#) Running list of product updates and feature releases

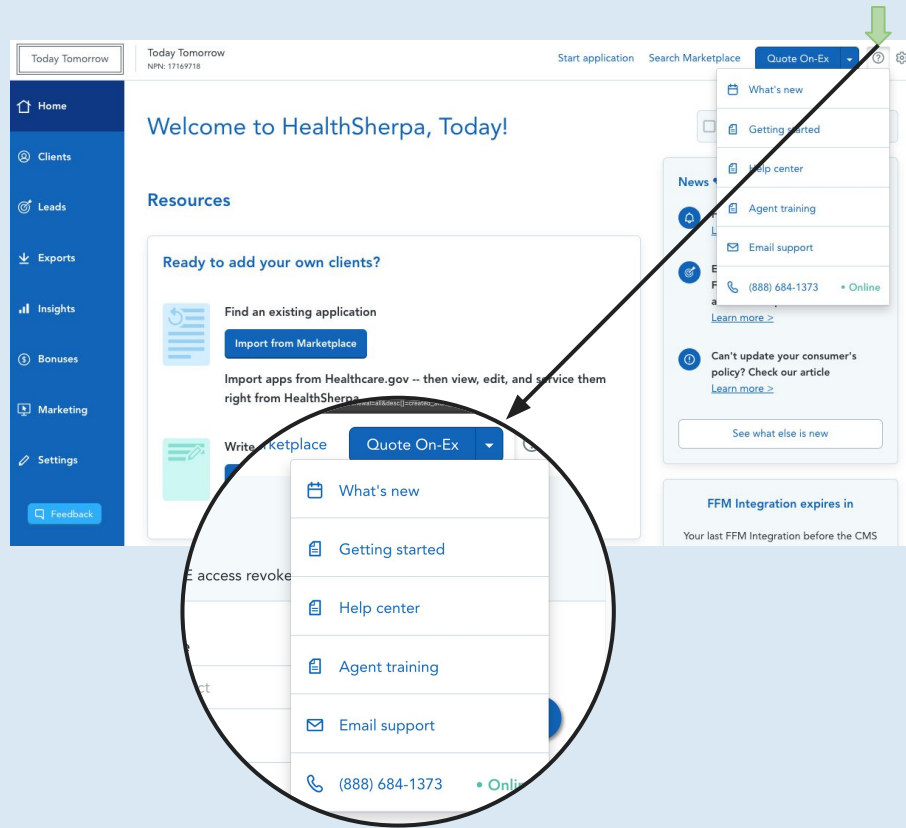
[Getting started](#) New user guide

[Help center](#) Collection of articles about using your account. Also available in [Spanish](#).

[Agent training](#) join upcoming training sessions

Contact the HealthSherpa Agent Support Team

Keep an eye on your email inbox we share monthly newsletters and important announcements



HealthSherpa Agent Support

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

Common Agent Questions

- Does CMS have best practices for working with purchased leads? [Learn more here.](#)
- What should I do if I suspect fraud? [Learn more here.](#)
- Are there HealthSherpa resources I can review about Georgia Access later? [Learn more here.](#)
- Can I use HealthSherpa to enroll clients in Georgia when plan year 2025 begins? [Learn more here.](#)
- Will I need to use a separate platform to enroll Georgia clients in plan year 2025? [Learn more here.](#)
- Will my Georgia Book of Business live inside HealthSherpa for Agents? [Learn more here.](#)
- Will existing Marketplace plans be transferred to the Georgia Access SBE? [Learn more here.](#)
- Will non-resident agents be able to write and renew clients in Georgia? [Learn more here.](#)
- Are both FFM certification and GA certification required to write in GA? [Learn more here.](#)



Additional resources

- More information about Georgia Access can be found on the [Georgia Access website](#).
- Agents can access the Georgia Access certification training for PY 2025 at certification.georgiaaccess.gov.
- Agents should direct questions about enrollment, application, and policy issues to Georgia Access at Agents@GeorgiaAccess.ga.gov.
- Visit <https://oci.georgia.gov/agents-agency-licensing> for information on Georgia licensing requirements and the application process.
- Visit <https://www.sircon.com/georgia> to apply for a license, check the status of a license or application, and update contact information.



LIVE! The all-in-one Medicare platform for brokers

FMO neutral

We're not an FMO – no matter which uplines you have, you can use our tool.

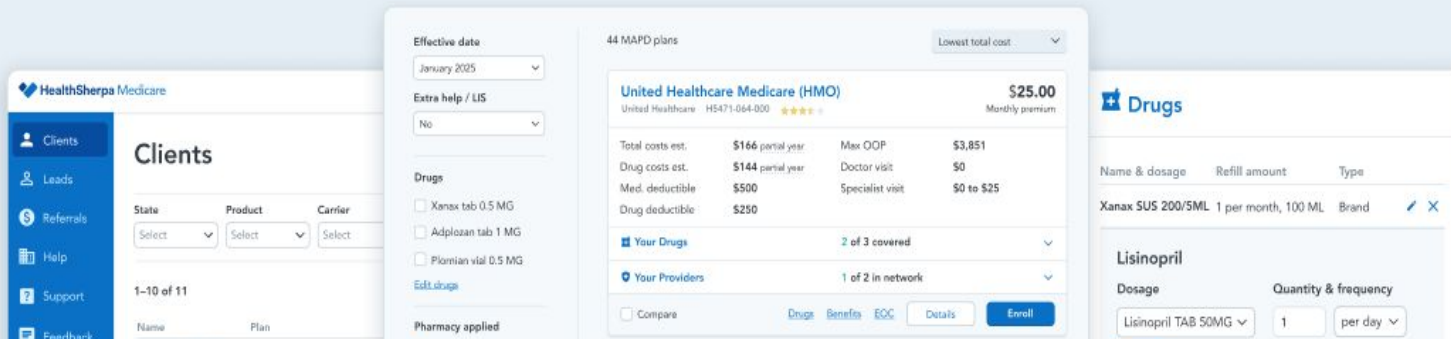
Multi-carrier

Access your carriers in one place, rather than bouncing between various platforms.

No cost

Free for agents & agencies. Our optional referral program keeps it that way.

[Learn more here](#)



Create your Account

Create your free HealthSherpa for Agents account by visiting our [New User page](#)

Reach out to Agent Support for assistance anytime during this process or [learn more here](#)

If you are part of an agency, you will need the agency's unique join code to link to their downline. Reach out to your agency administrator to obtain this code.

Sign up for a free agent account

Process enrollments and renewals, manage leads and strengthen your overall business with the power of HealthSherpa's Agent Tools behind you.



EMAIL

PASSWORD

Show

Sign Up

By signing up, you attest that you agree with our [Terms of Service](#), and consent to receiving emails from HealthSherpa.

Q&A

Thank you!