HealthSherpa

HealthSherpa Carrier Agent Platform Training

Prepared for HealthSherpa's Carrier Agents

HealthSherpa

Agenda

1. What is EDE?
2. Agent Dashboard
3. Quoting
4. Application
5. Post Enrollment Tools
6. Consumer Self Enrollment
7. Resources

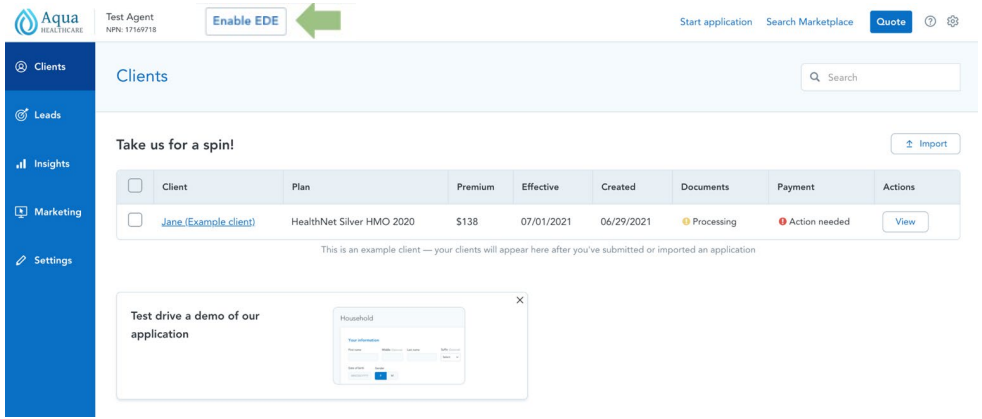
EDE-enable Everyone!

Enable EDE to get the most out of your HealthSherpa platform and maximize your ACA production

Confidential not for distribution

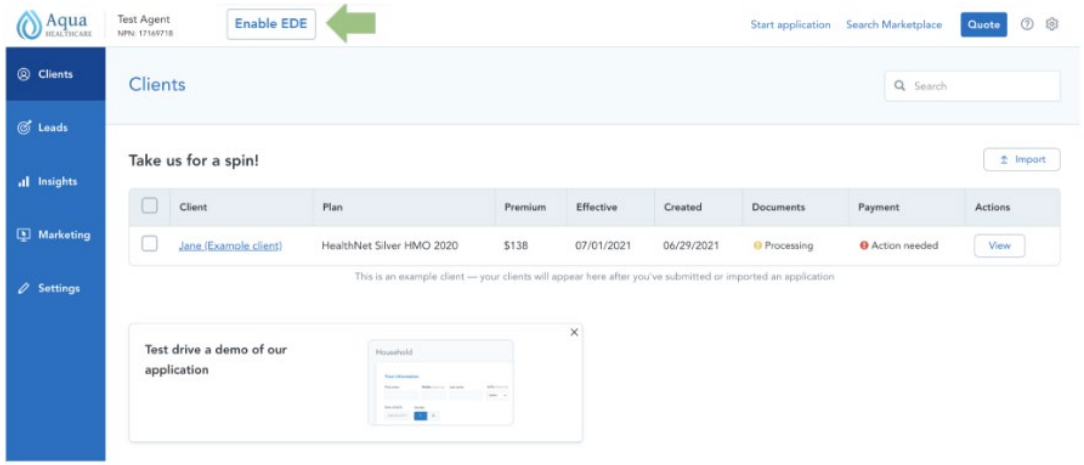
What is Enhanced Direct Enrollment (EDE)?

- EDE is a CMS technology - [read their FAQ]
- EDE allows HealthSherpa to fully integrate with HealthCare.gov to submit applications without being redirected to HealthCare.gov.
- With EDE, you'll get a dynamic and streamlined application **allowing you to complete an application in 9 mins compared to 30 min on HC.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.



With EDE, you can:

- Complete applications directly on HealthSherpa
- Improve client effectuation:
  - Document management
  - Direct payment links
- Save time with pre-filled renewals
- View real time status updates and required Marketplace documents
- View and print
  - 1095 A forms
  - Eligibility letters
  - Marketplace notices



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3 Phases of EDE

All EDE implementations are not created equally:

Entities have the option to implement phase III of EDE

Live Today

PHASE I

% of Cases Covered

~60%

HH Circumstances Covered

Simple Cases only

PHASE II

% of Cases Covered

~95%

HH Circumstances Covered

Phase I + Students, Naturalized & Non US Citizens, Pregnant applicants, step children, grandchildren, foster care

PHASE III

% of Cases Covered

100%

HH Circumstances Covered

Phase I + Phase II + Rare tax circumstances: Not filing, married, but not filing jointly, child not on tax return, dependents over 25

Platform Overview

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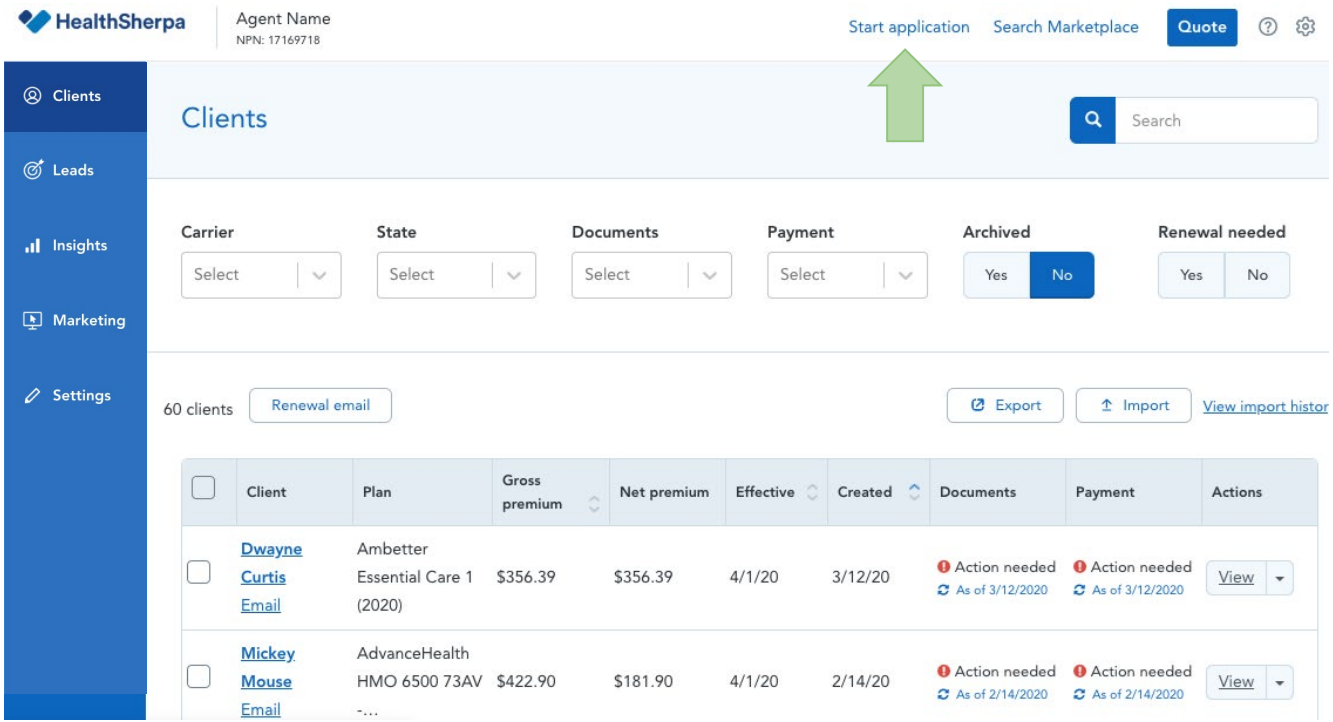
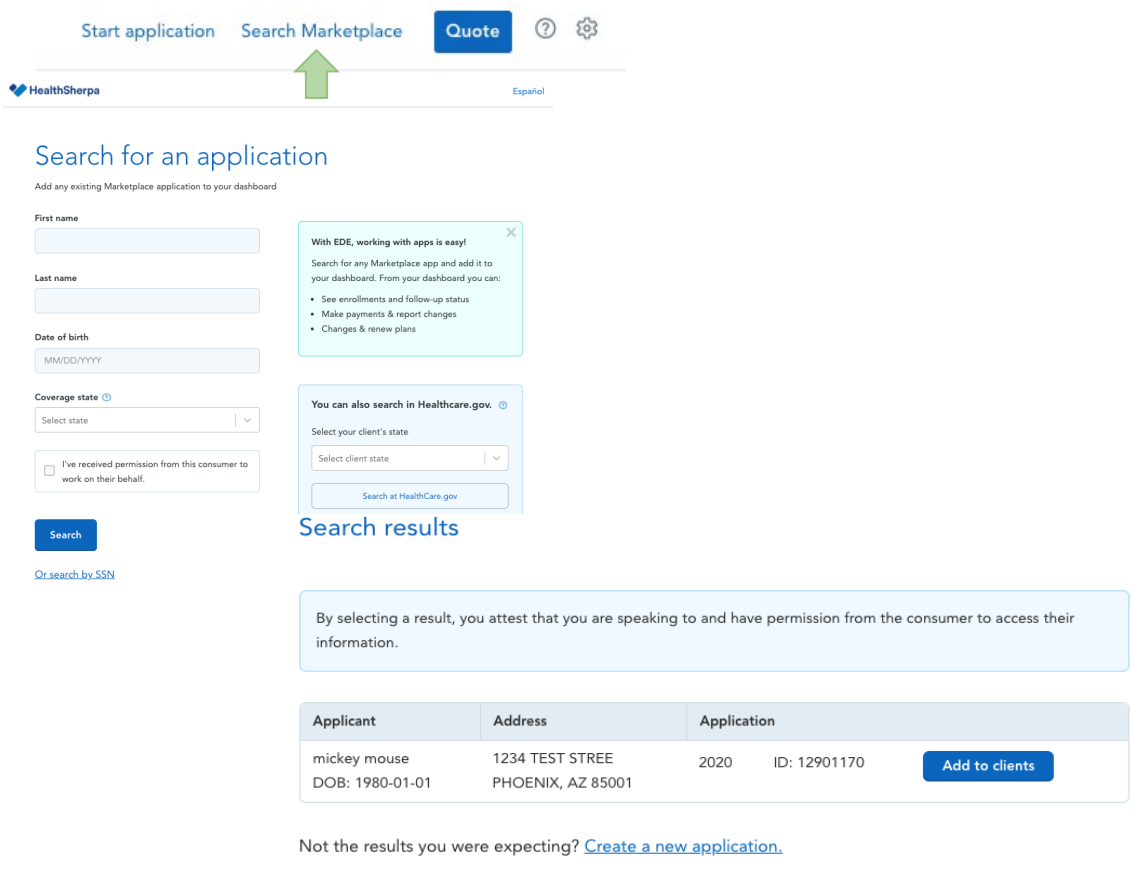
Start Application

- Start, search or continue an application from the ‘Start Application’.



Search Marketplace

- With EDE, you'll have the ability to search any Marketplace client.
- Quickly import any existing Marketplace application to your HealthSherpa dashboard.



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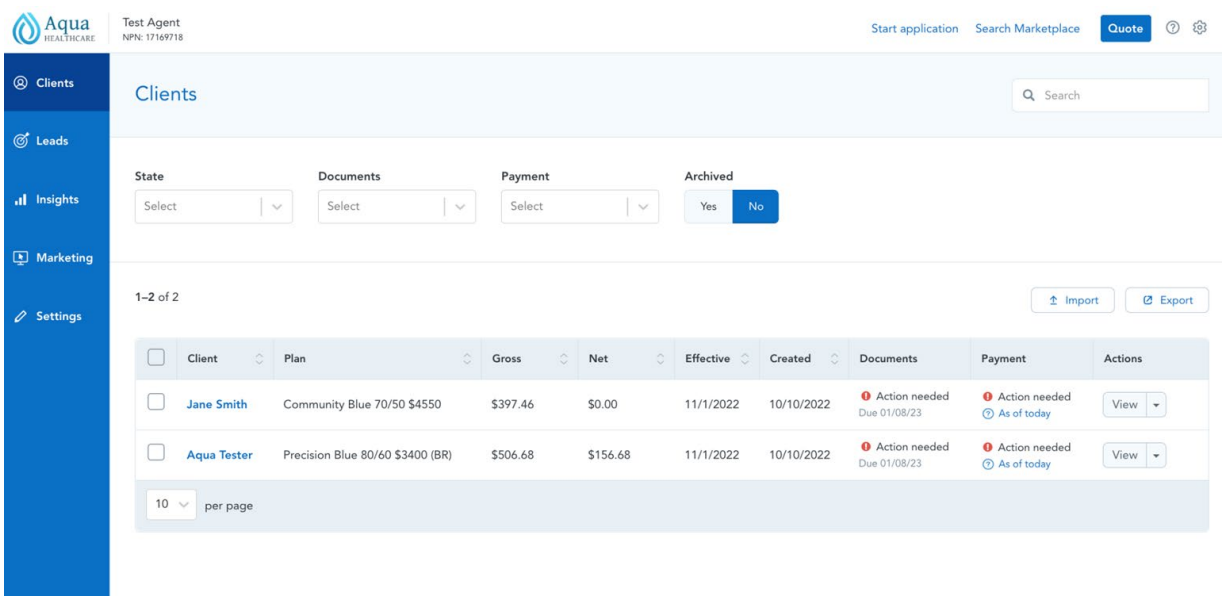
Clients Tab

- Displays all your successfully enrolled applications. This tab give you access to book of business reporting, bulk renewal emails and overview of your clients statuses.
- Click on a client's name to view their details page.



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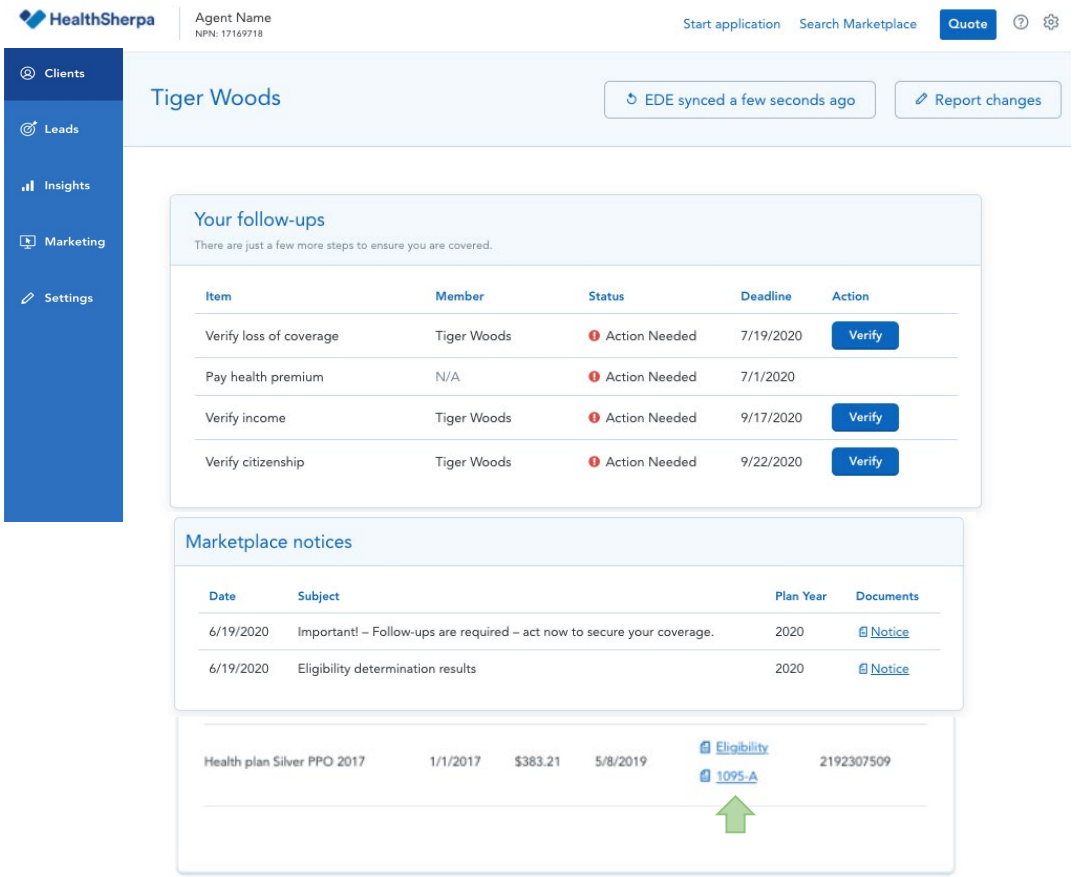
Client Details Include:

- Effectuation to-do list
  - Upload required documents
  - Ability to make first binder payment
- Quick action buttons
  - Renew
  - Report a change
  - Term/cancel a policy
- Agent of record visibility
- Eligibility letters and 1095As
- Marketplace notices
- Much more!



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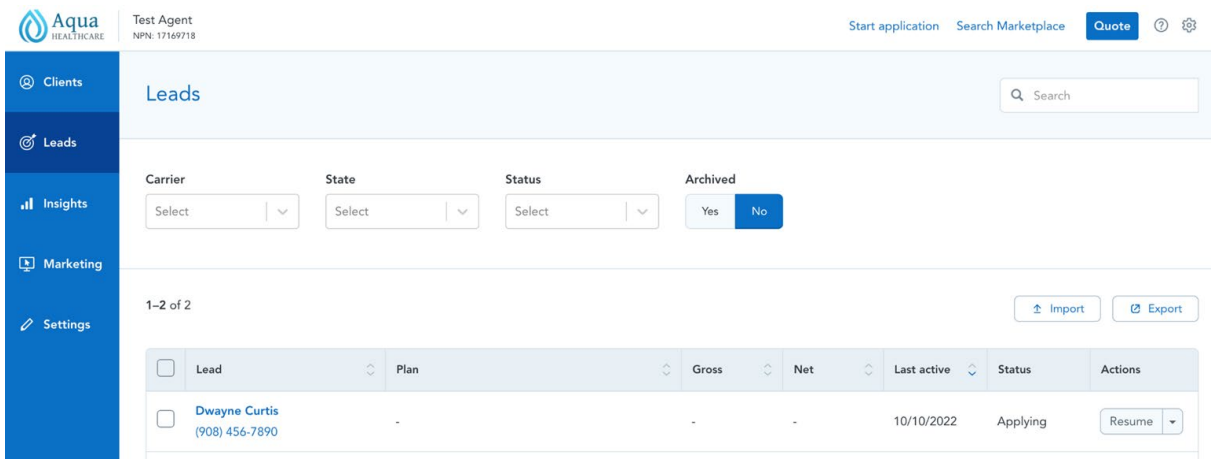
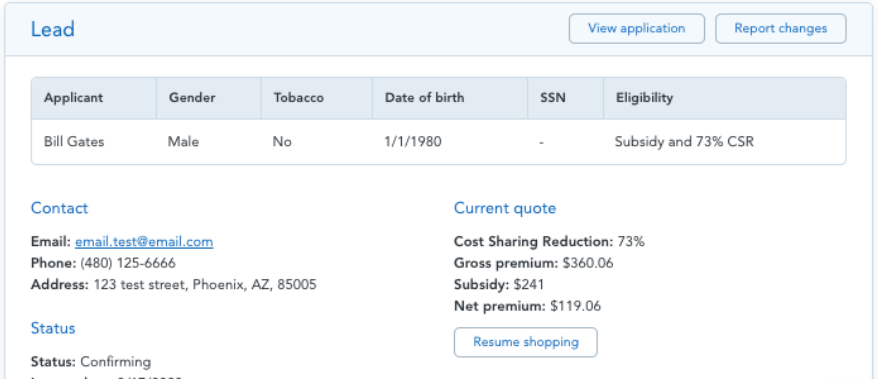
Leads Tab

Displays all leads that have begun quoting, shopping or applying, but have not yet submitted an application.

Additional features

- Filters
- Resume lead
- Dynamic search
- Contact information
- Chosen plan
- Notes





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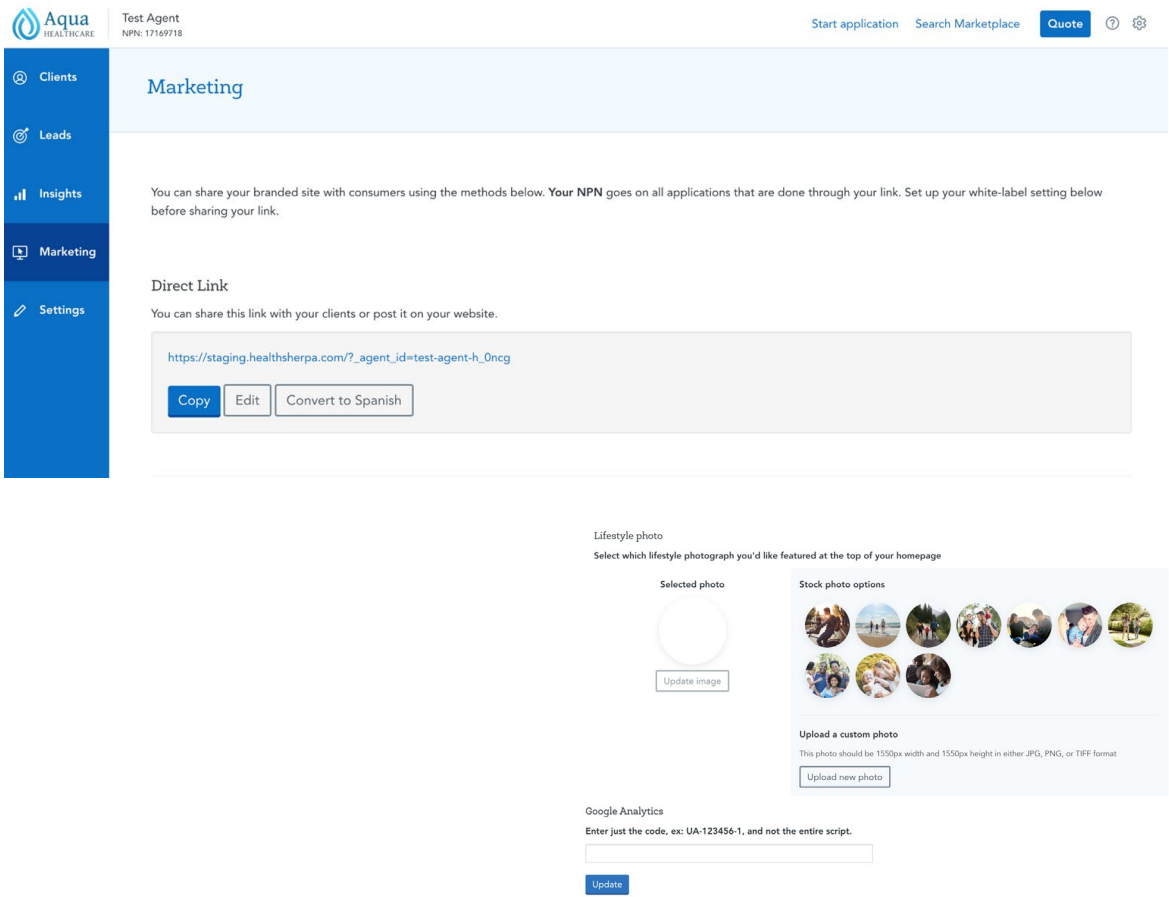
Marketing Tab

Contains a unique agent link for consumers to self quote and self enroll retaining the broker's NPN on the application!

Additional features

- Site customization
- Promote on social media pages / personal broker site
- Generates a record in your leads tab
- Retains broker NPN
- Google Analytics functionality



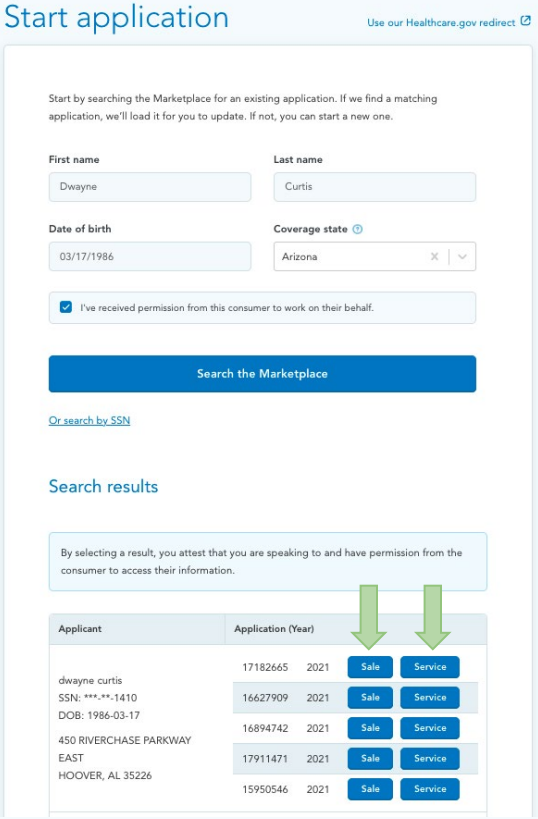
Servicing with Issuer Service Accounts (ISAs)

Product

- Accounts for internal agents that will allow users to enroll new consumers, or service consumers with an existing AOR without changing the NPN on record

Benefit

- Internal agents will be able to assist ANY consumers that call in
- Maintain good broker relationships while still assisting consumers
- Use ISAs to complete effectuation outreach and don't worry about erasing the AOR, just help the consumer get effectuated and take care of any outstanding follow ups



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Broker Quoting

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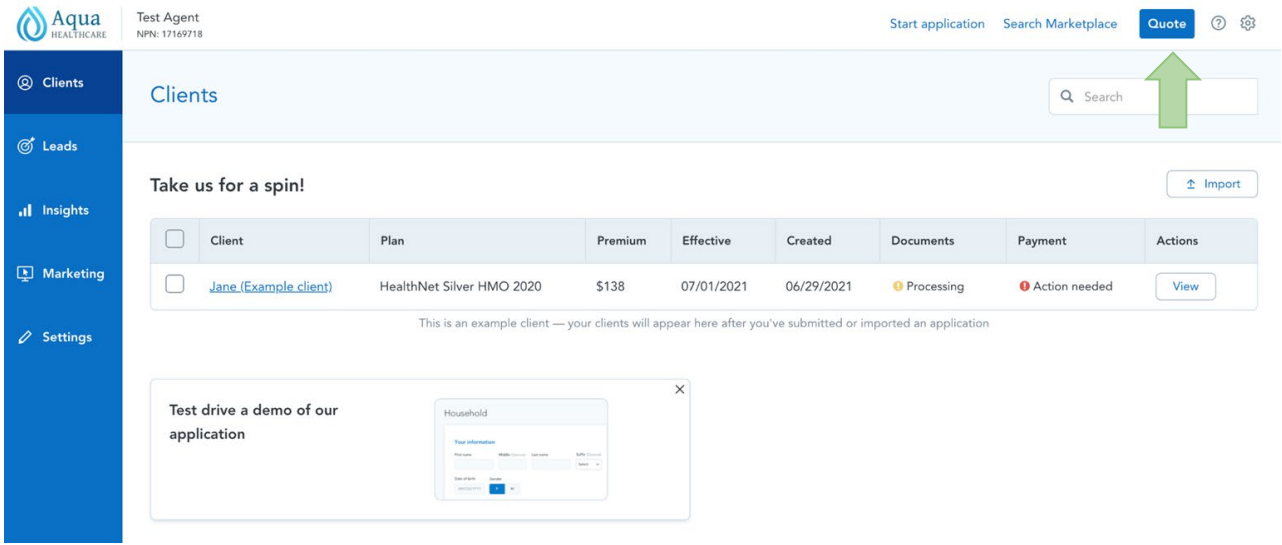
Broker Quoting

- Quickly quote and shop for plans in matter of seconds!

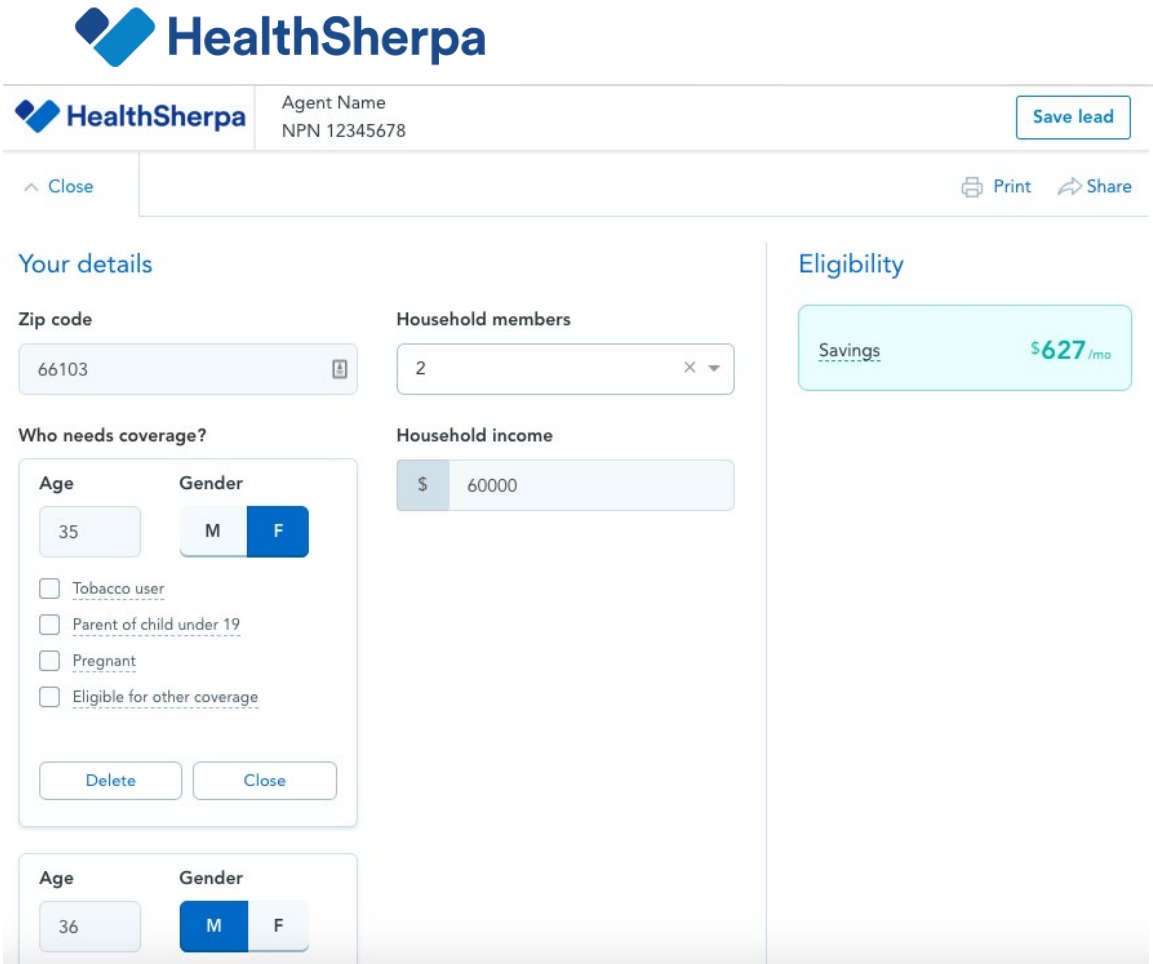


Broker Quoting

“Household Members” includes ALL members included on tax returns, regardless if they are applying for coverage or not.

Additional features

- Dynamic and streamlined approach
- Basic screening information
- Eligibility determination
- Save lead
- Email quote to client



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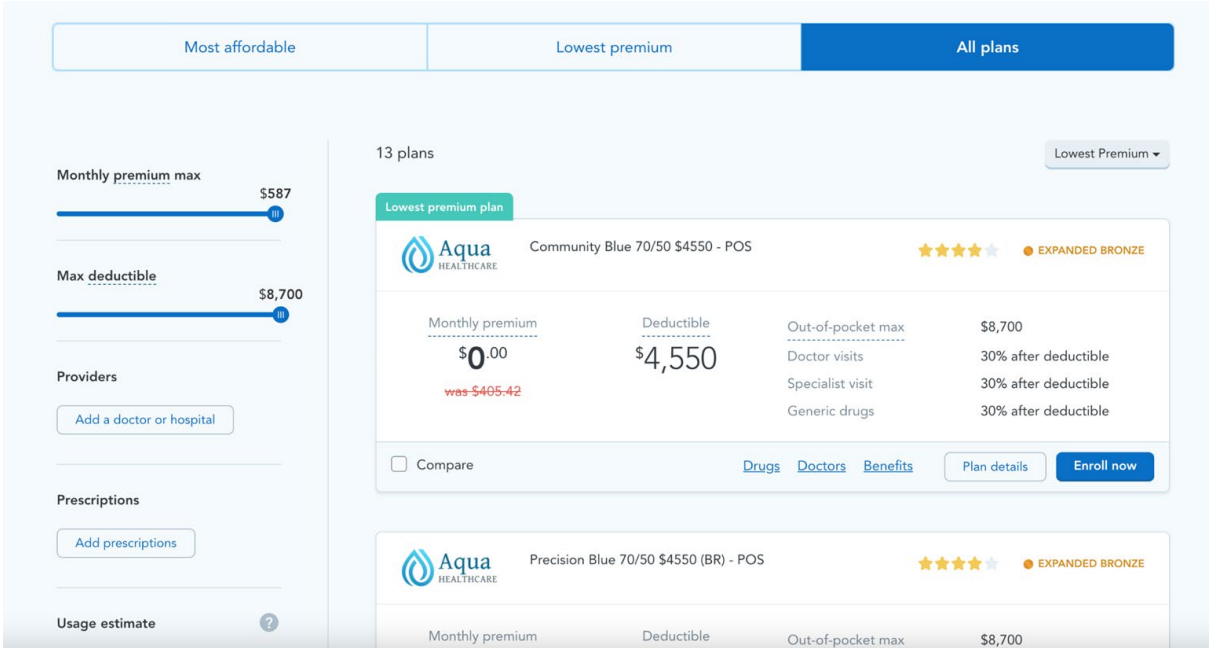
Broker Quoting

Quickly quote and search for QHPs

Additional features

Filters

- Premium
- Deductible
- Prescription
- Provider
- Metal level
- Network



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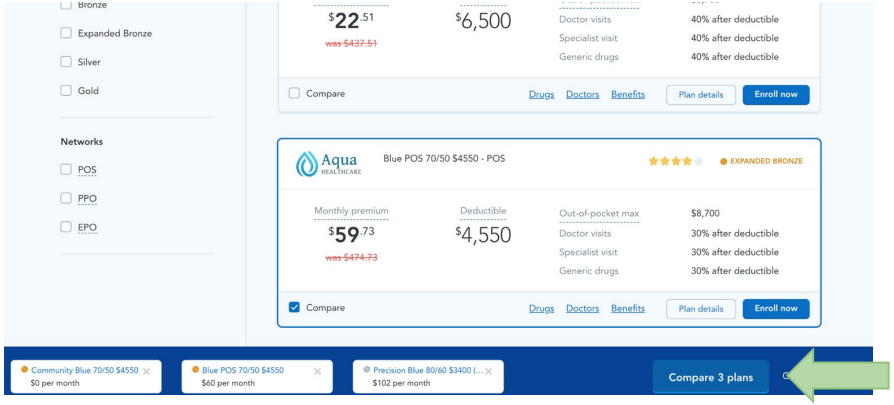
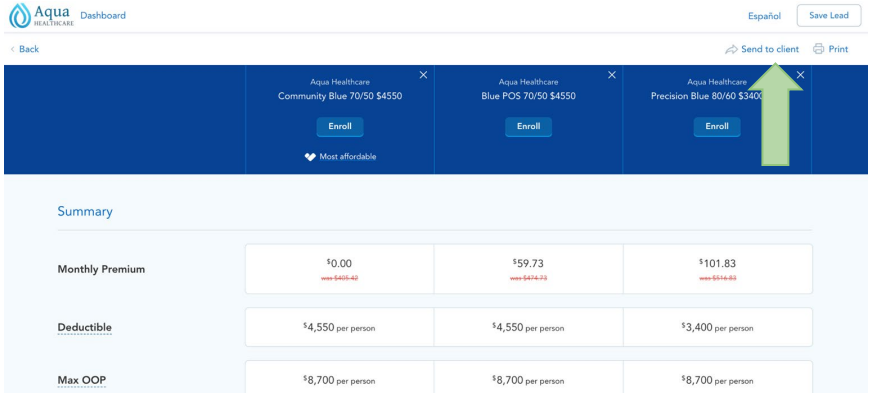
Broker Quoting

Compare up to 5 plans side by side.

Additional features

- Plan Comparison
- Email to client





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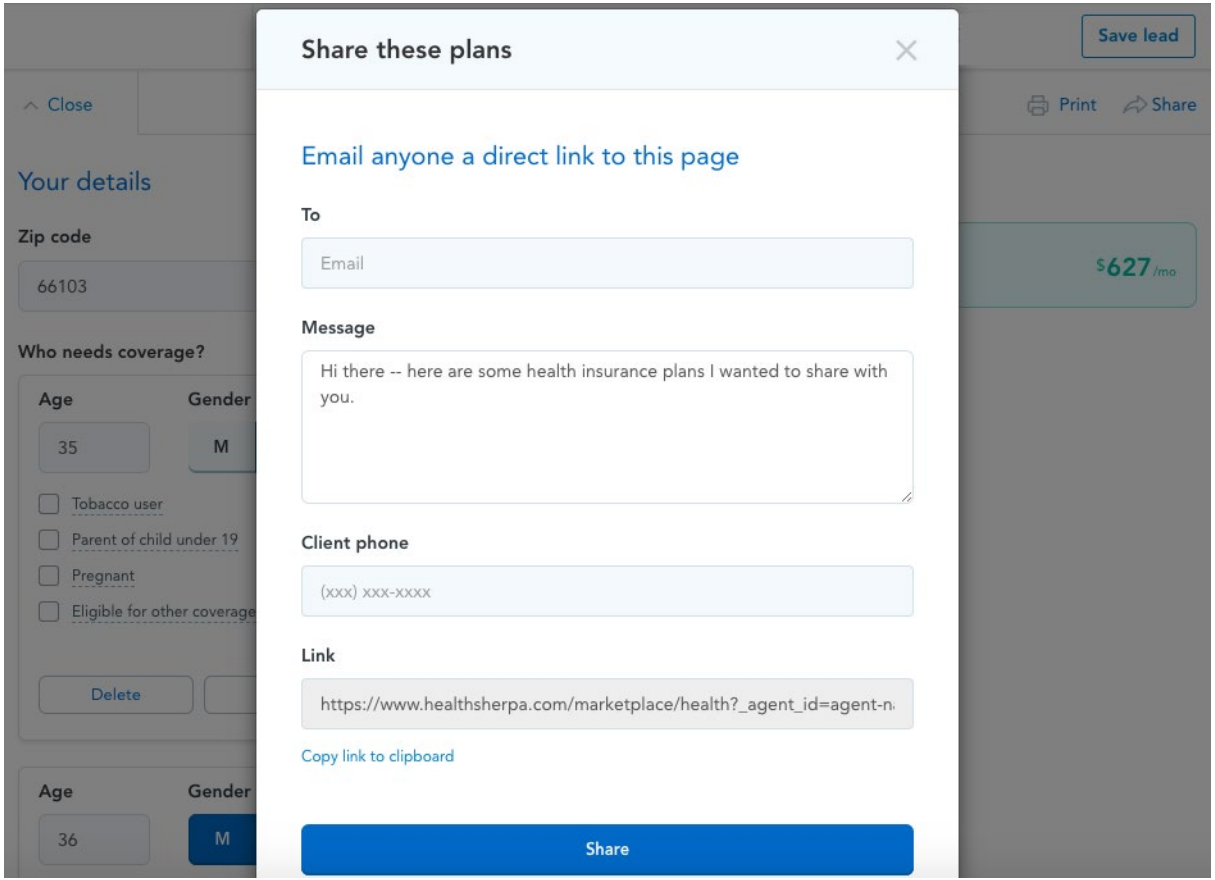
Broker Quoting

➜ Send to client

Begin quote and email to client.

Additional features

- Add custom message
- Includes resume link



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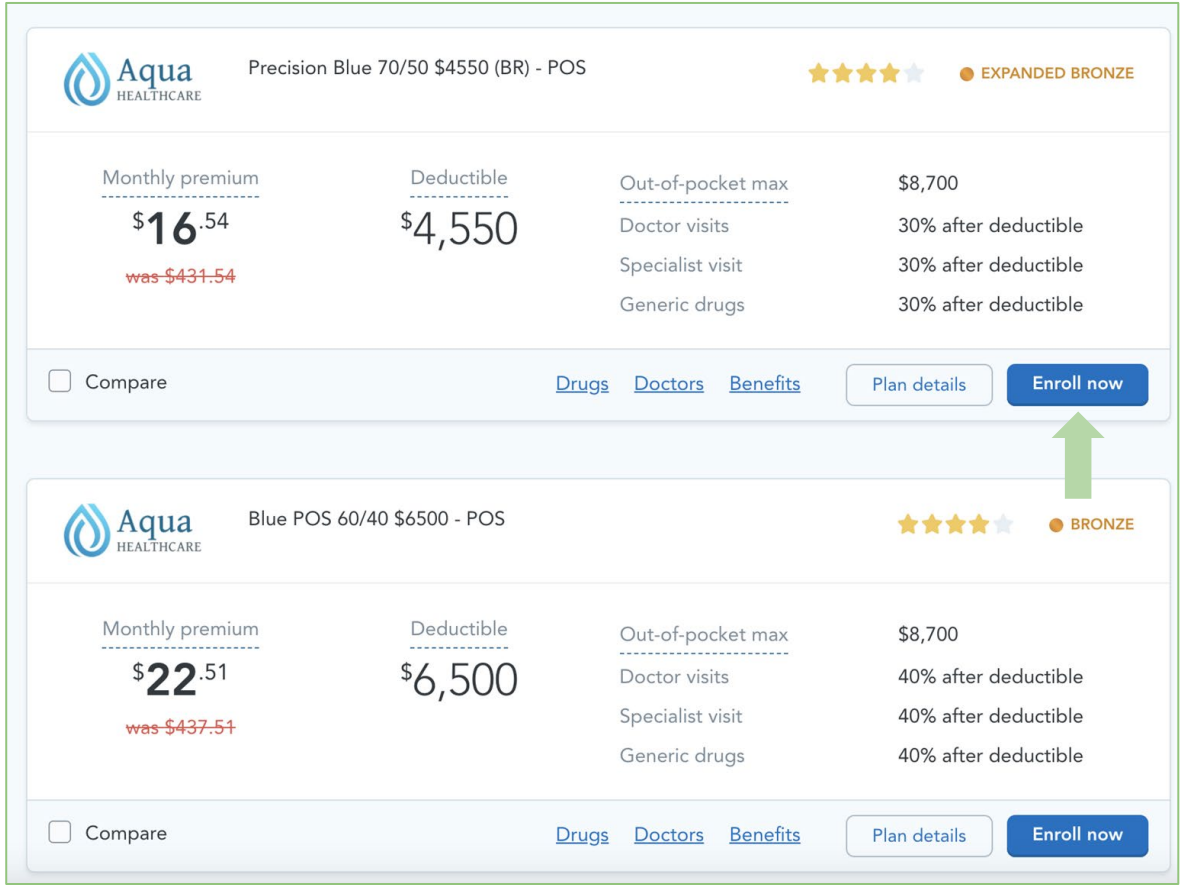
Broker Quoting

Select the health plan your client would like to enroll in and click “Enroll Now”.



Application Flow

Experience how quick and easy it is to submit an an application on HealthSherpa

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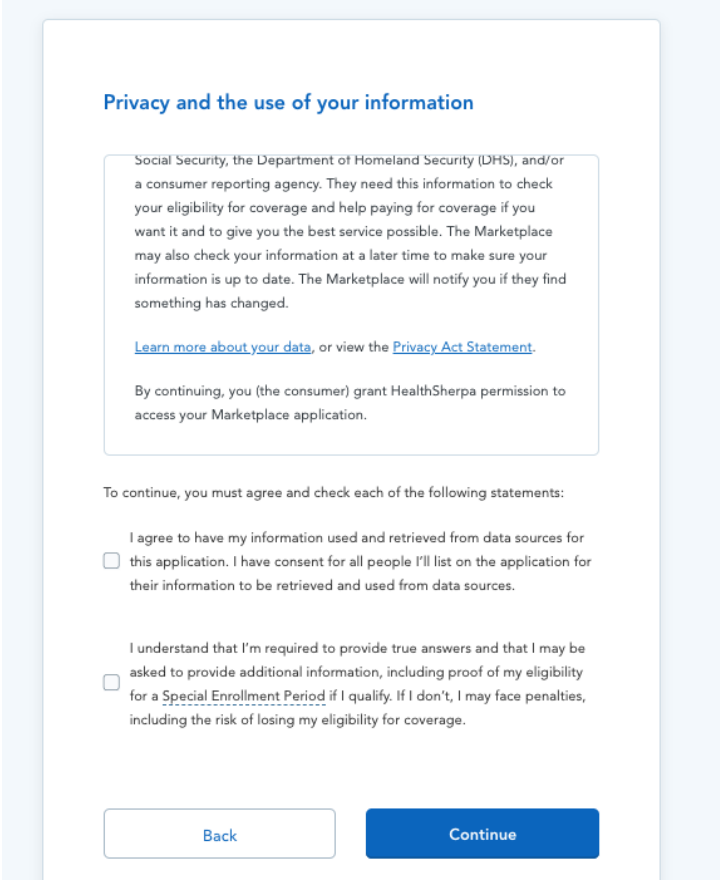
Privacy and use of information

With Enhanced Direct Enrollment the application is completed on HealthSherpa.

Additional Information

- Renewals are prefilled

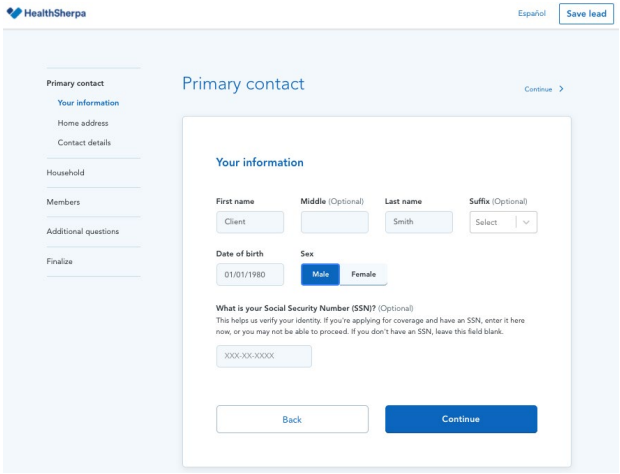


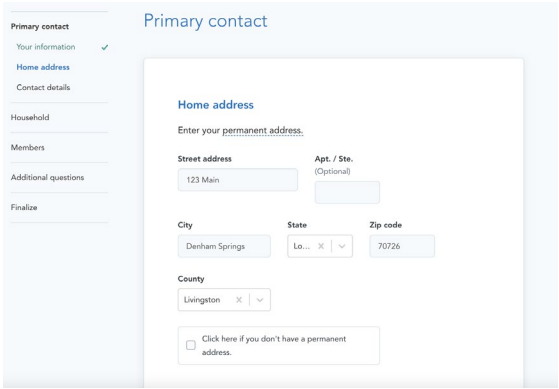
*Note: Application steps vary by household

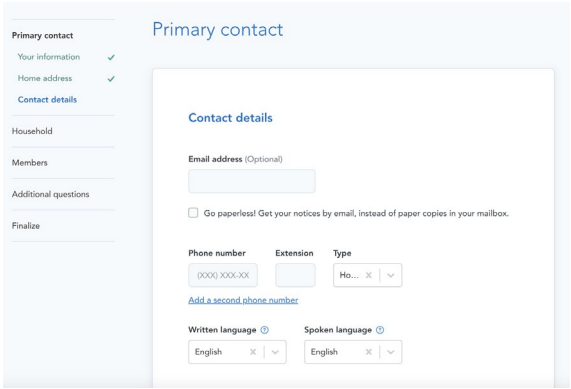
Primary contact information

Additional Information

- Entire application is dynamic and streamlined.







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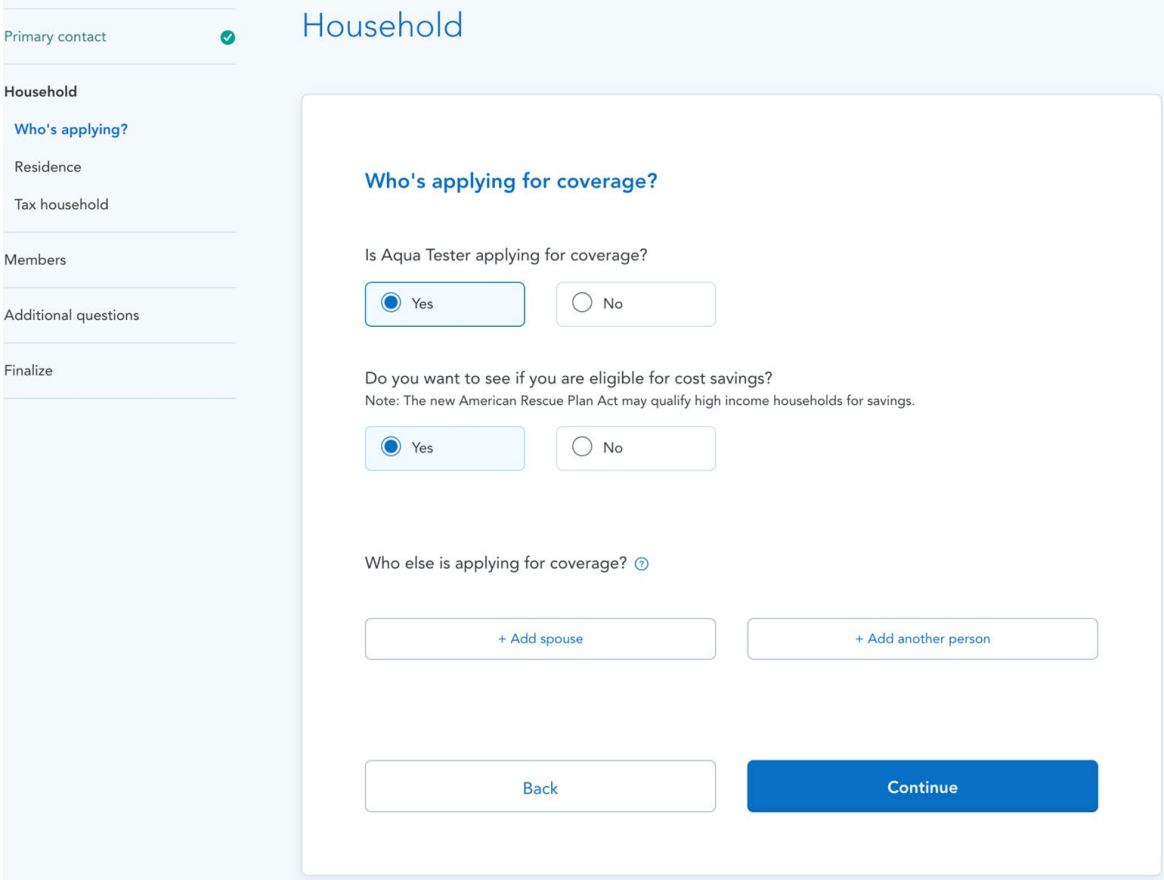
Household Information

Additional Information

- Know exactly where you're at in the application process with completed indicator.



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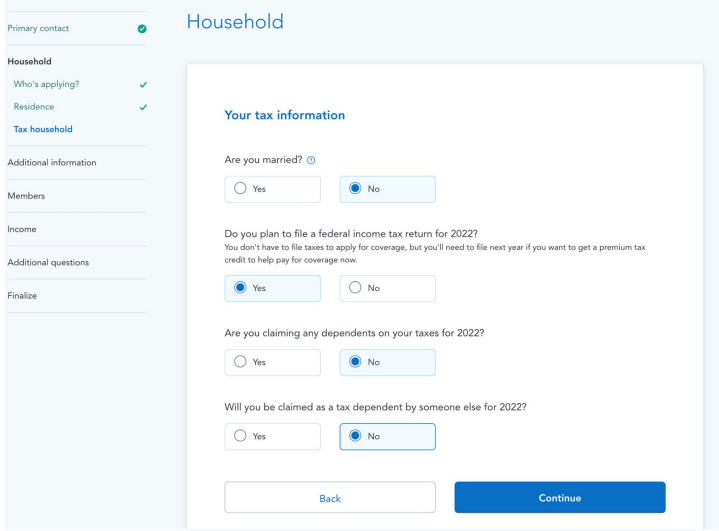
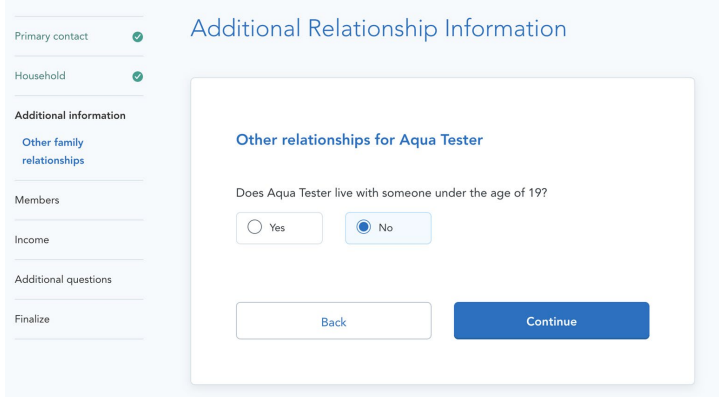
Tax Household Additional Information

Additional Information

- Know exactly where you're at in the application process with completed indicator.





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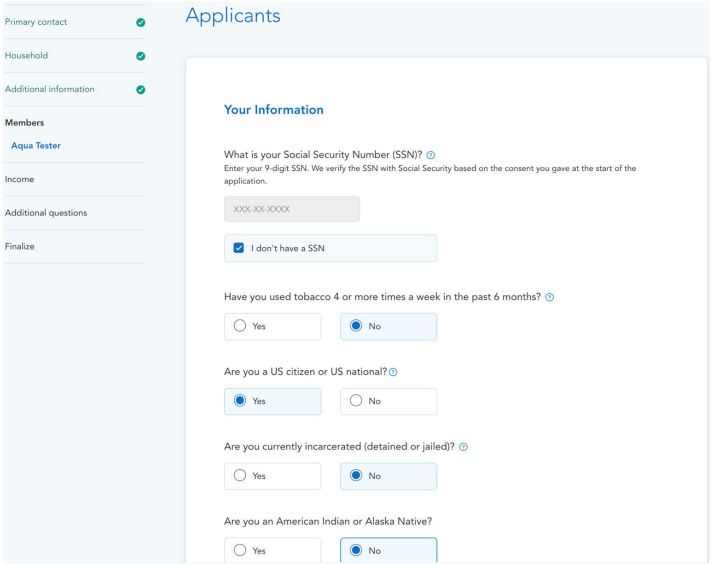
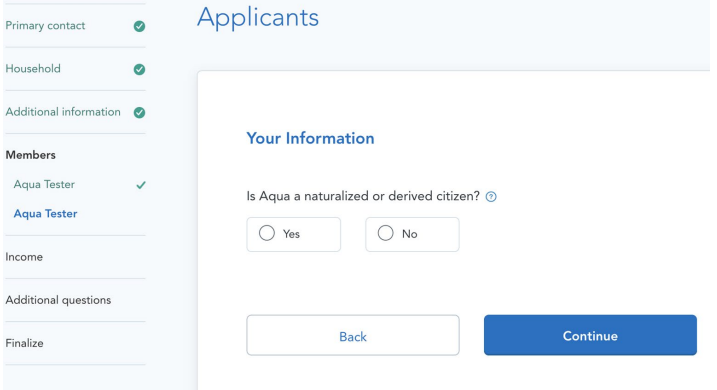
Member Information

Additional Information

- Know exactly where you're at in the application process with completed indicator.



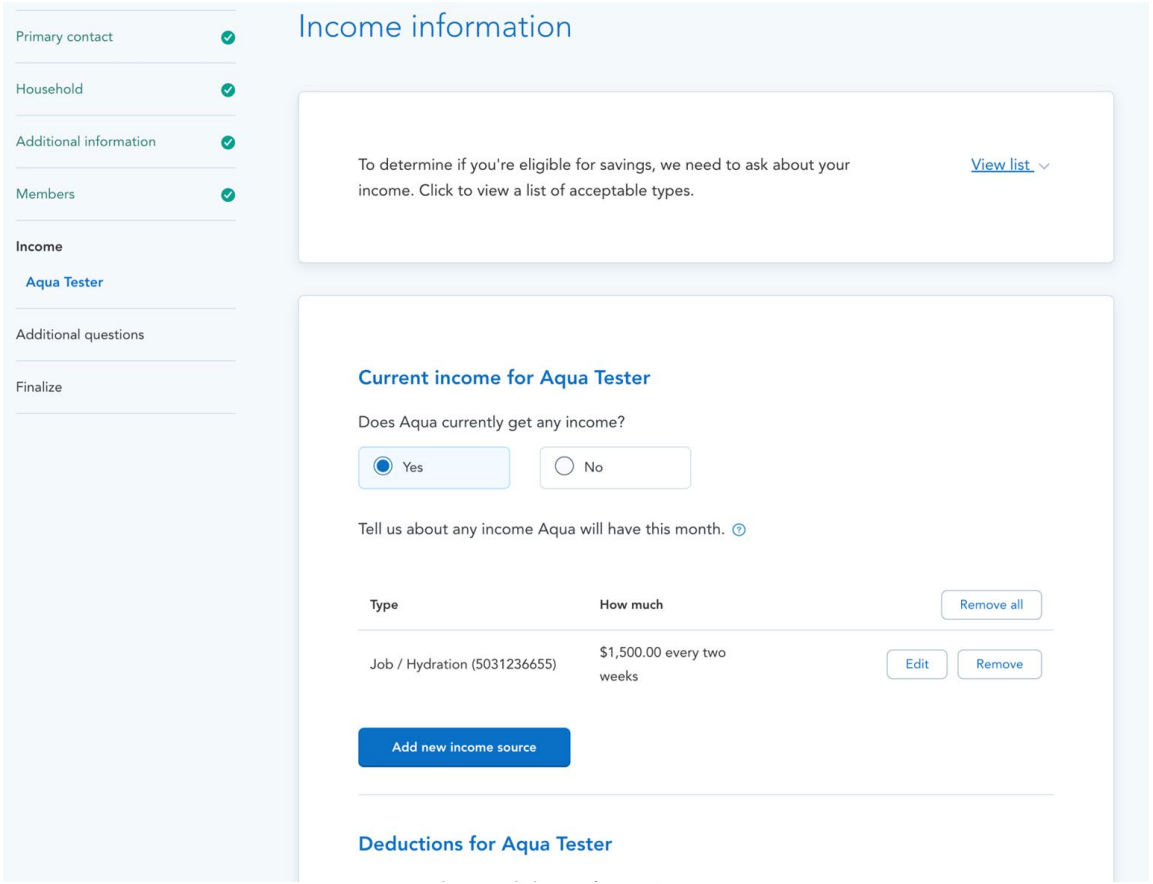


*Note: Application steps vary by household

Income

Additional Information

- Quick and easy to add income sources.



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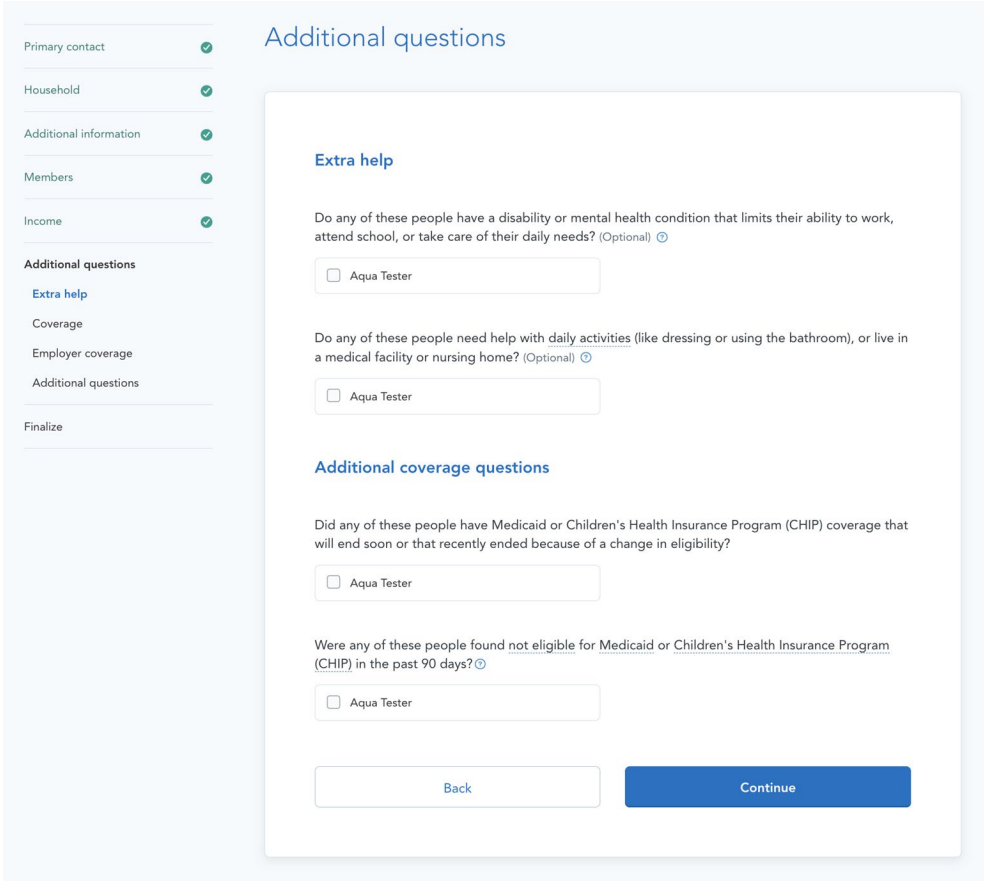
Additional Questions

- Extra Help
- Additional Coverage



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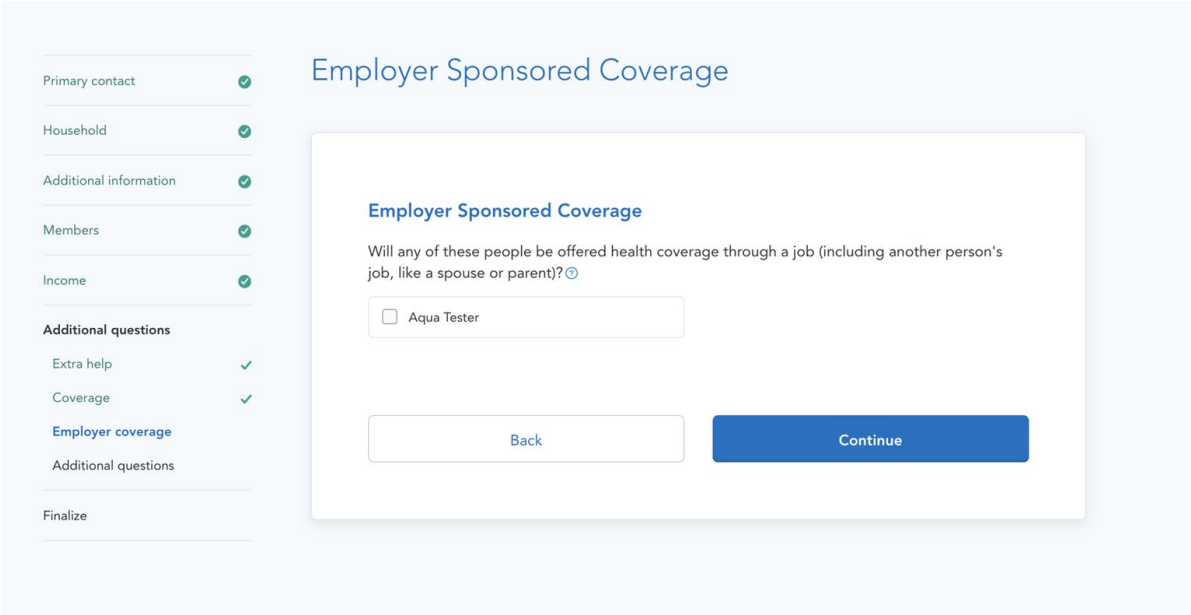
Additional Questions

- Employer sponsored coverage



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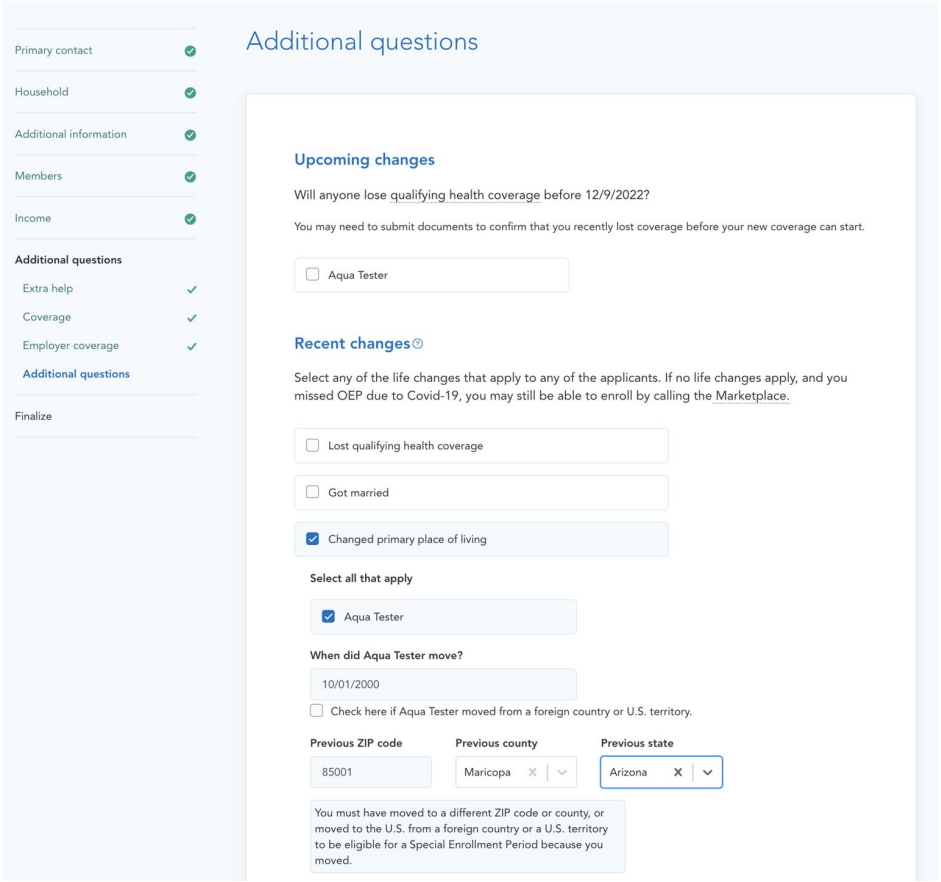
Additional Questions - Special Enrollment

Additional Information

- Qualifying Life Events.



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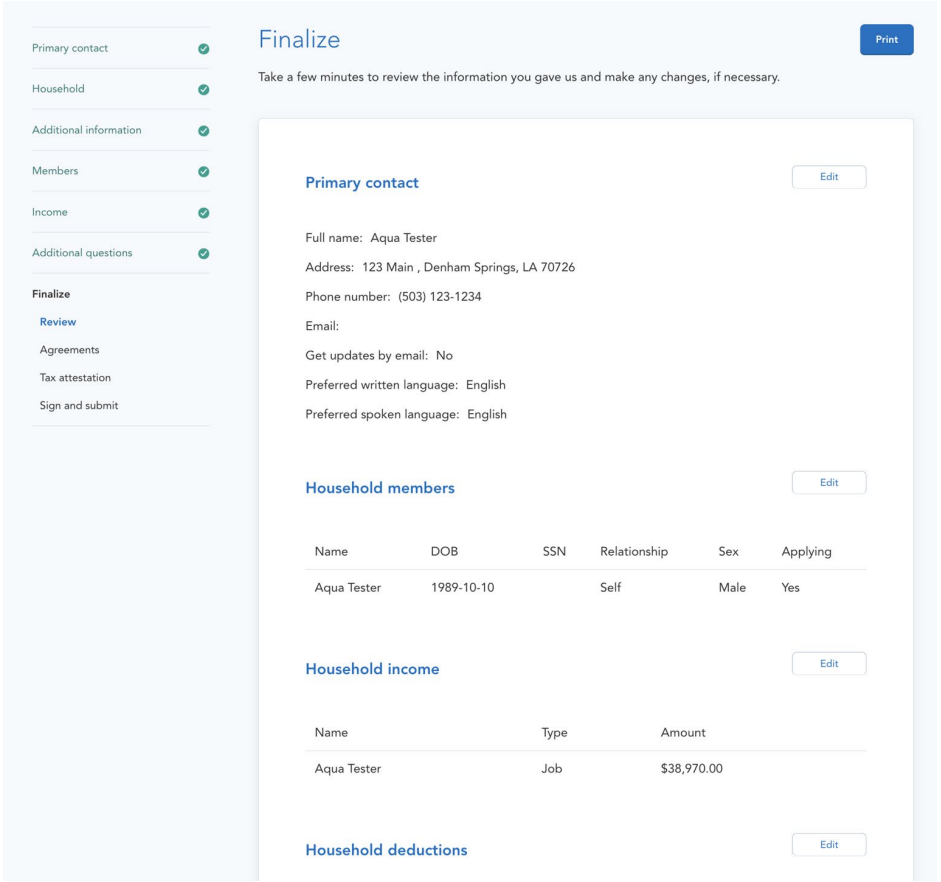
Finalize the Application

Additional Information

- Ability to edit the application by section rather than going through all the questions again!

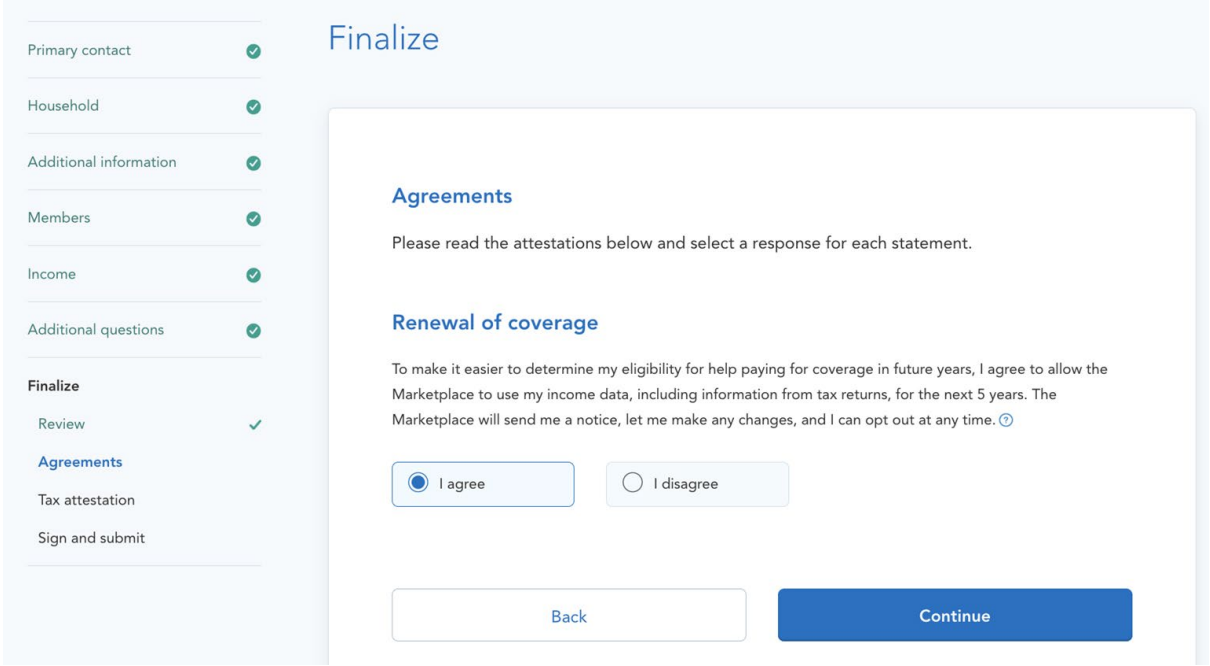


*Note: Application steps vary by household

Agreements

Additional Information

- Quickly complete agreements and electronically sign an application.

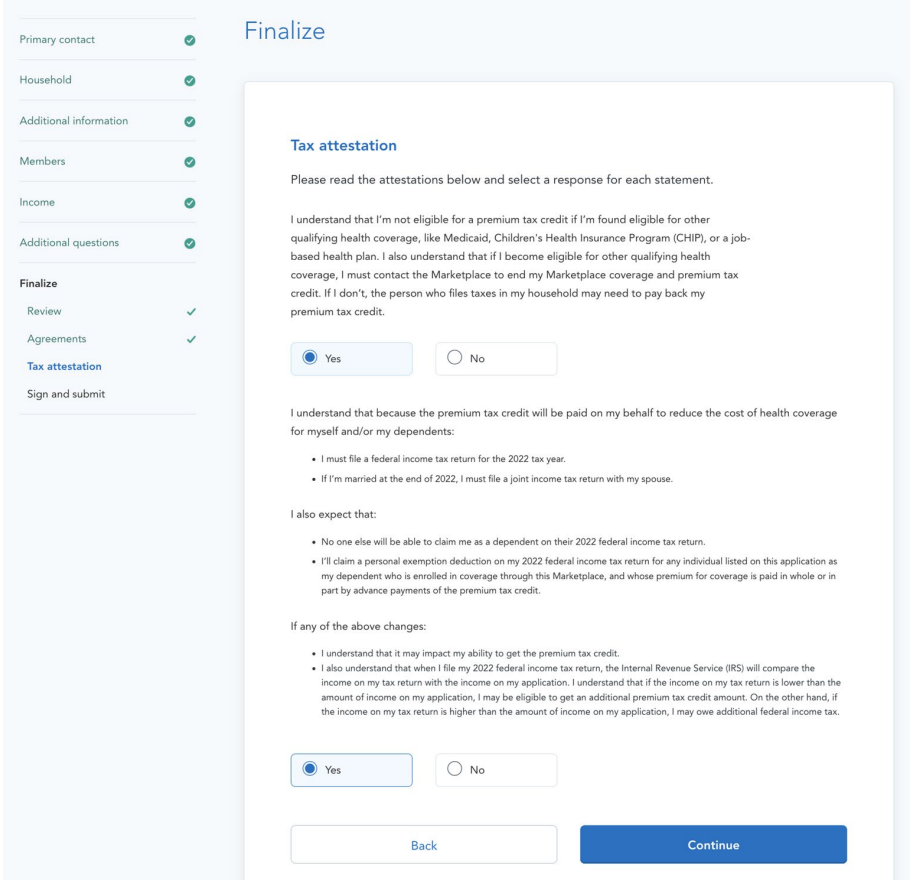


*Note: Application steps vary by household

Tax Attestation

Additional Information

- Quickly complete agreements and electronically sign an application.

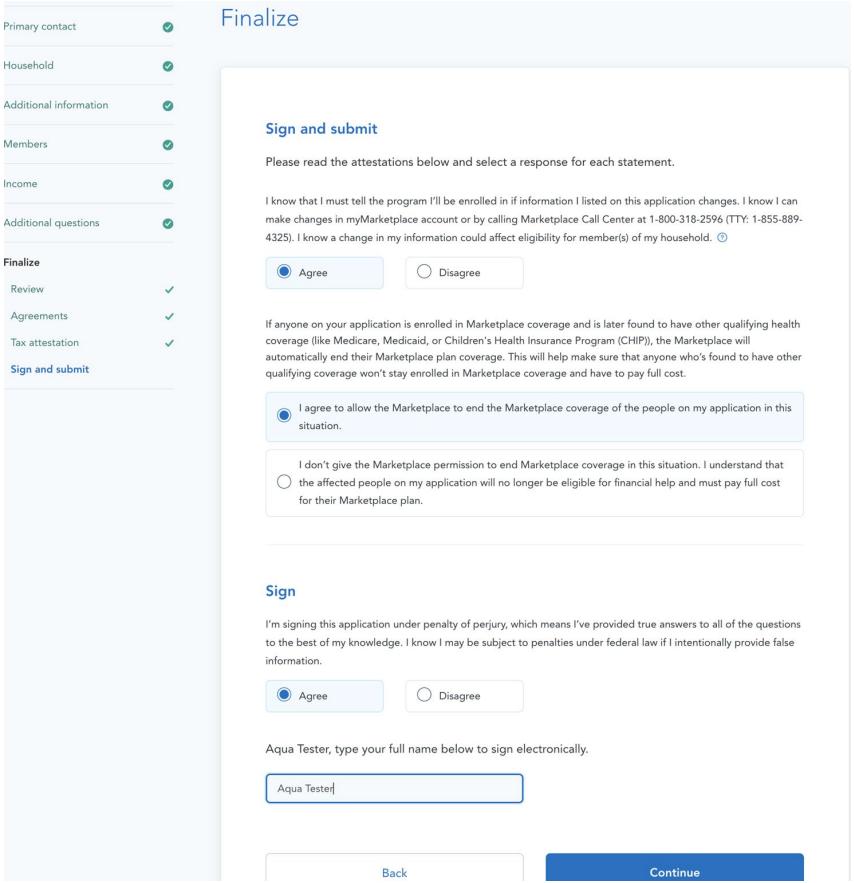


*Note: Application steps vary by household

Sign and Submit

Additional Information

- Quickly complete agreements and electronically sign an application.



*Note: Application steps vary by household

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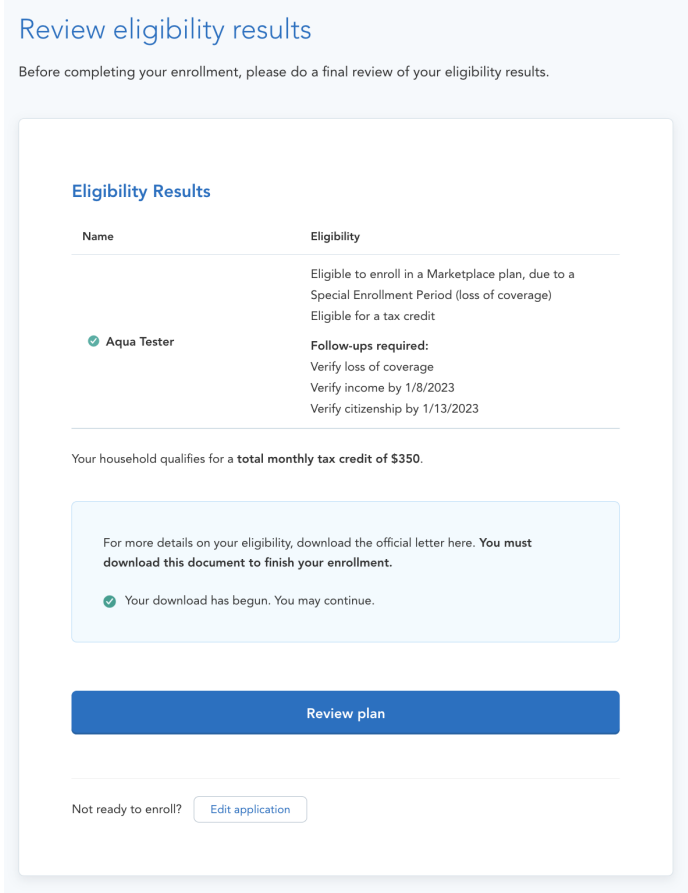
Eligibility Results

Additional Information

- Real time statuses and information from HC.gov.



*Note: Application steps vary by household

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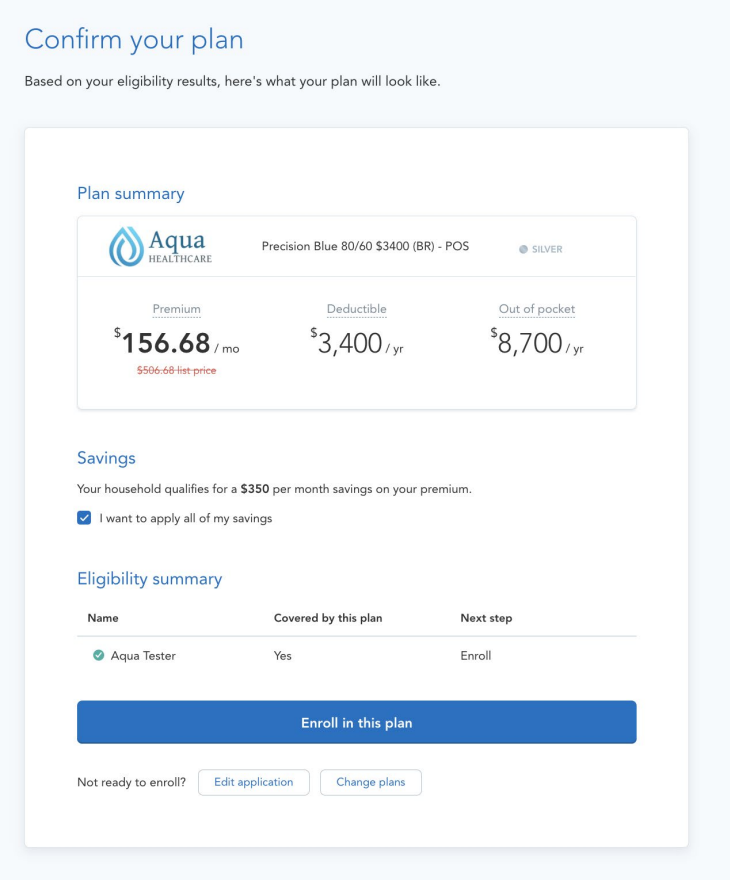
Confirm plan selection

- Make changes to plan selection if necessary



*Note: Application steps vary by household

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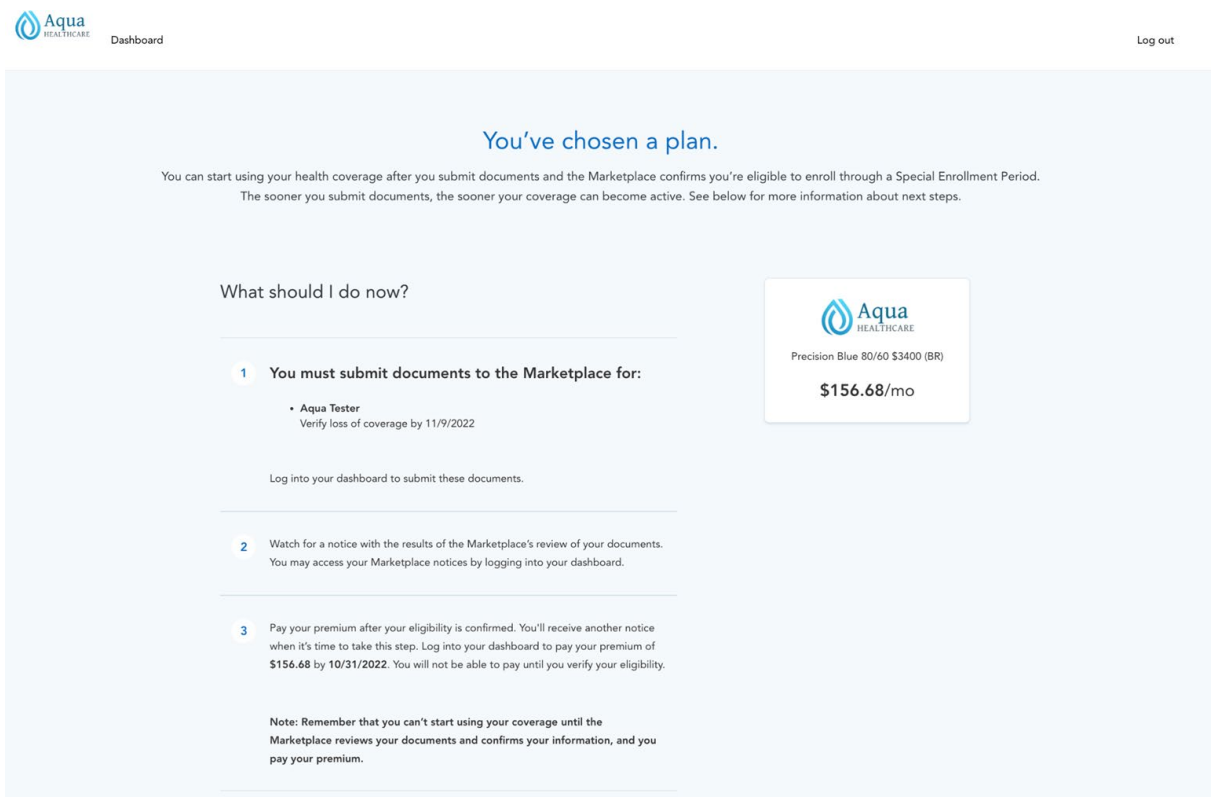
Confirmation Page

Additional Information

- Review effectuation documents and return to the clients details page to submit necessary documents and make payment.



*Note: Application steps vary by household

Post Enrollment Tools

Quickly effectuate plans all within your HealthSherpa Platform

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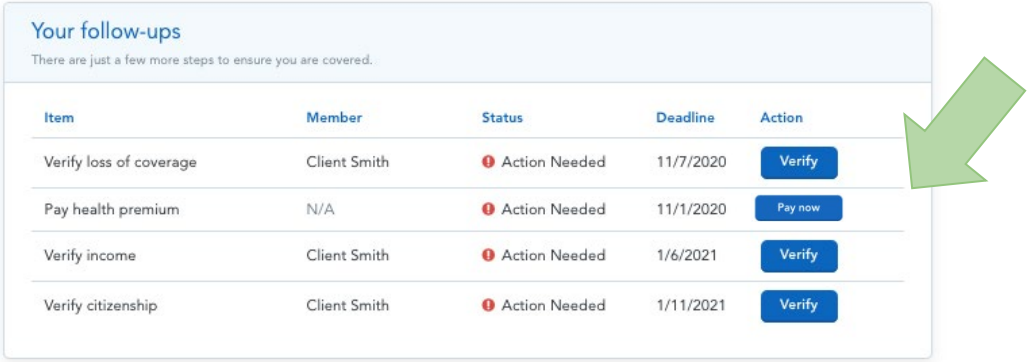
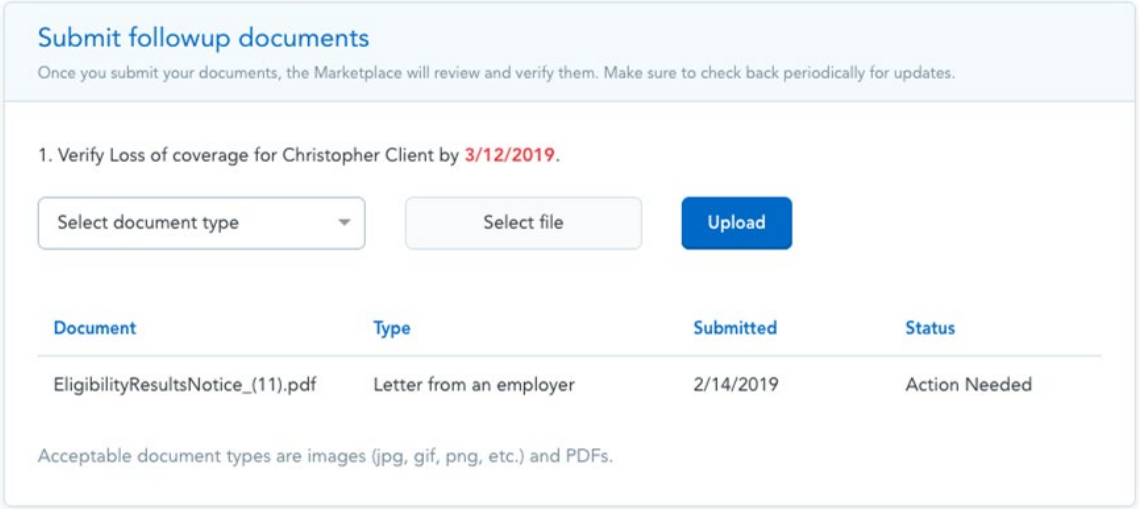
Document Management and Binder Payment

- Identify required documents
- Upload documents
- Ability to make first binder payment
- Alerts and updates





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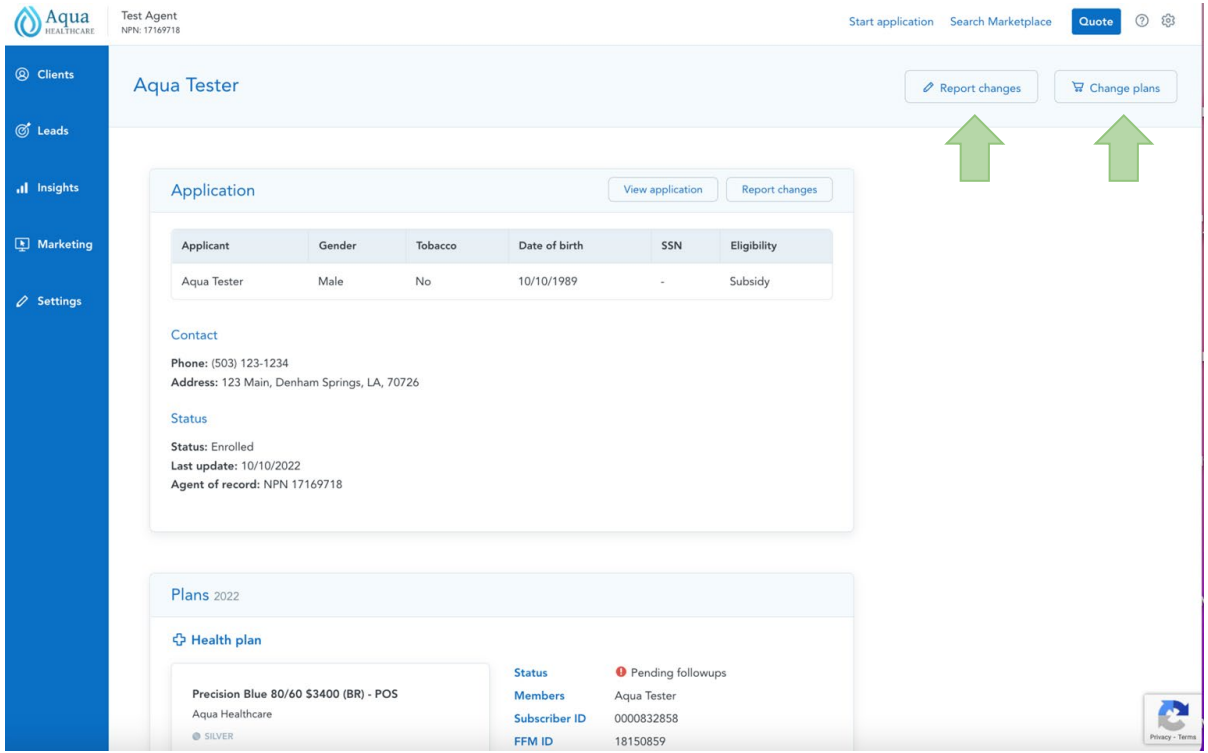
Reporting a Change

- Easily update applications and report changes within the clients detail page.



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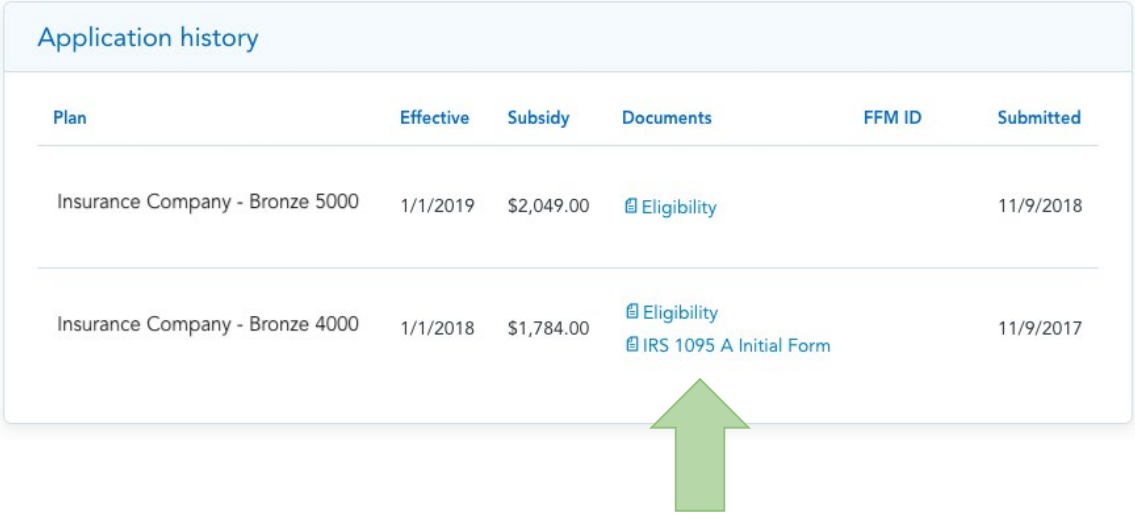
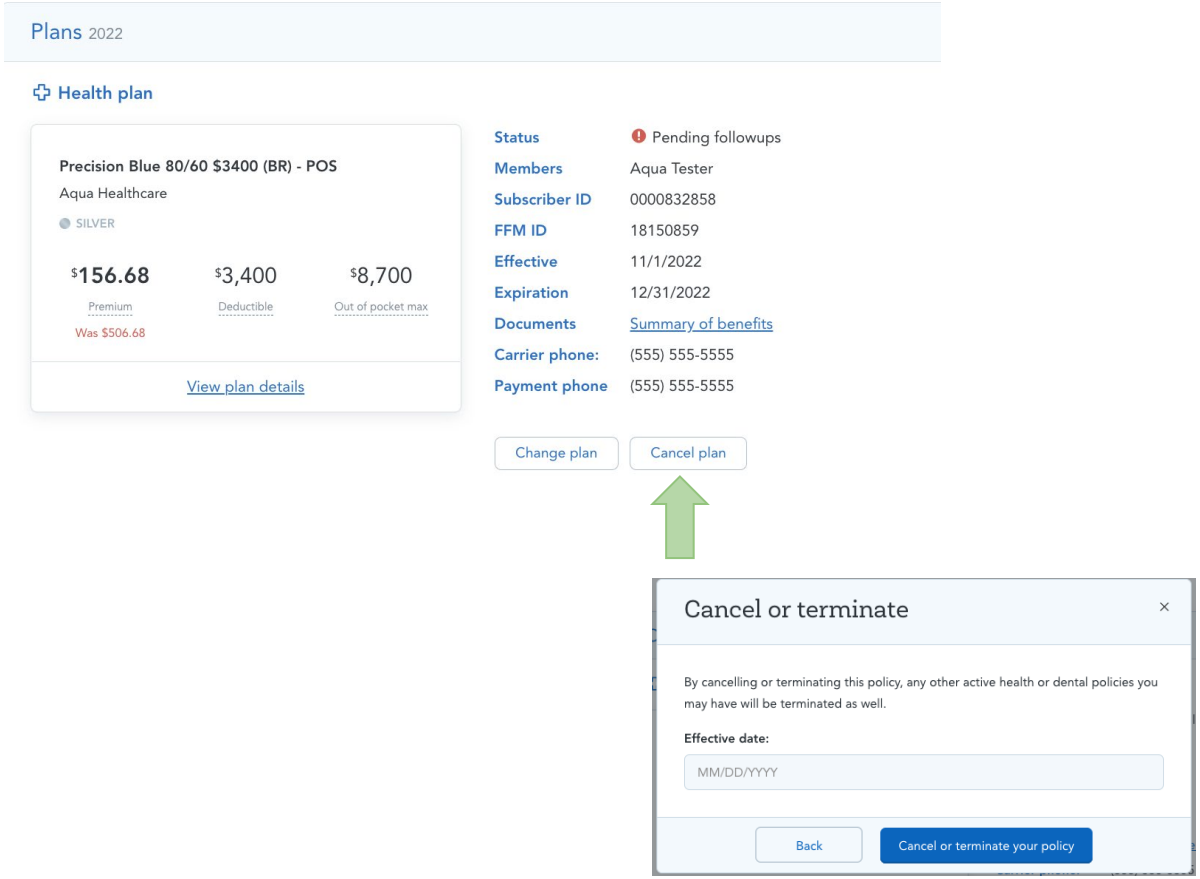
Marketplace Documents

- Easily view and print client documents
  - 1095-A Tax Form
  - Eligibility Letters
  - Marketplace Notices



Cancel / Terminate Plan

- You can now easily cancel a plan within your HealthSherpa platform.



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Client Self Enrollment Flow

Understand your client's shopping experience

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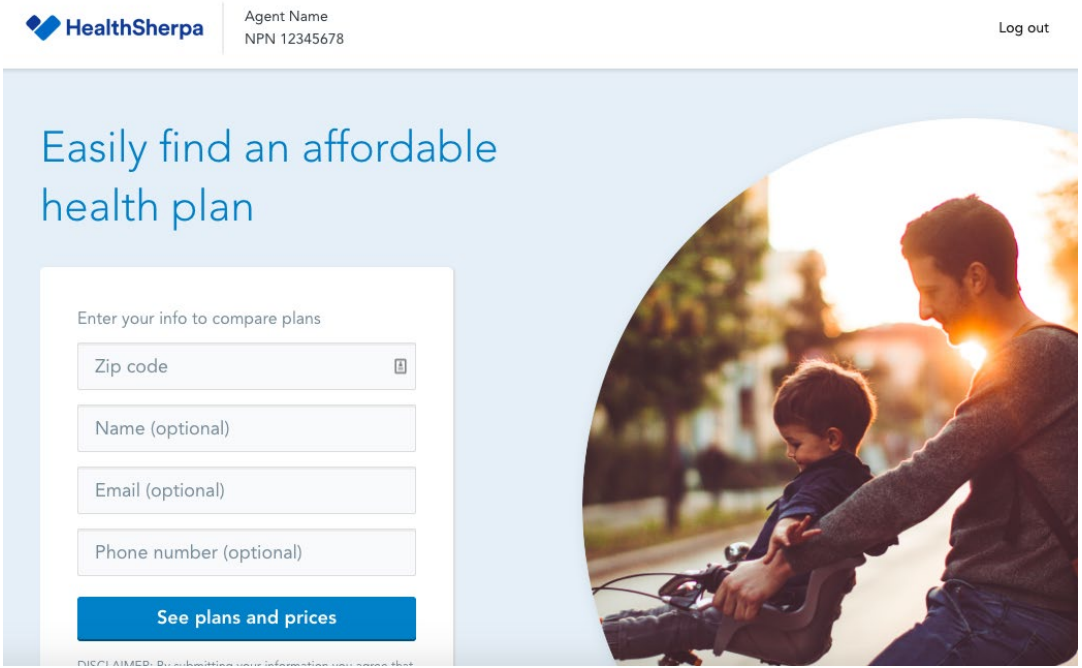
Client Self Enrollment

- Quote using zip code

Additional detail
Email is optional, when used, it creates a generates a lead in your leads tab.



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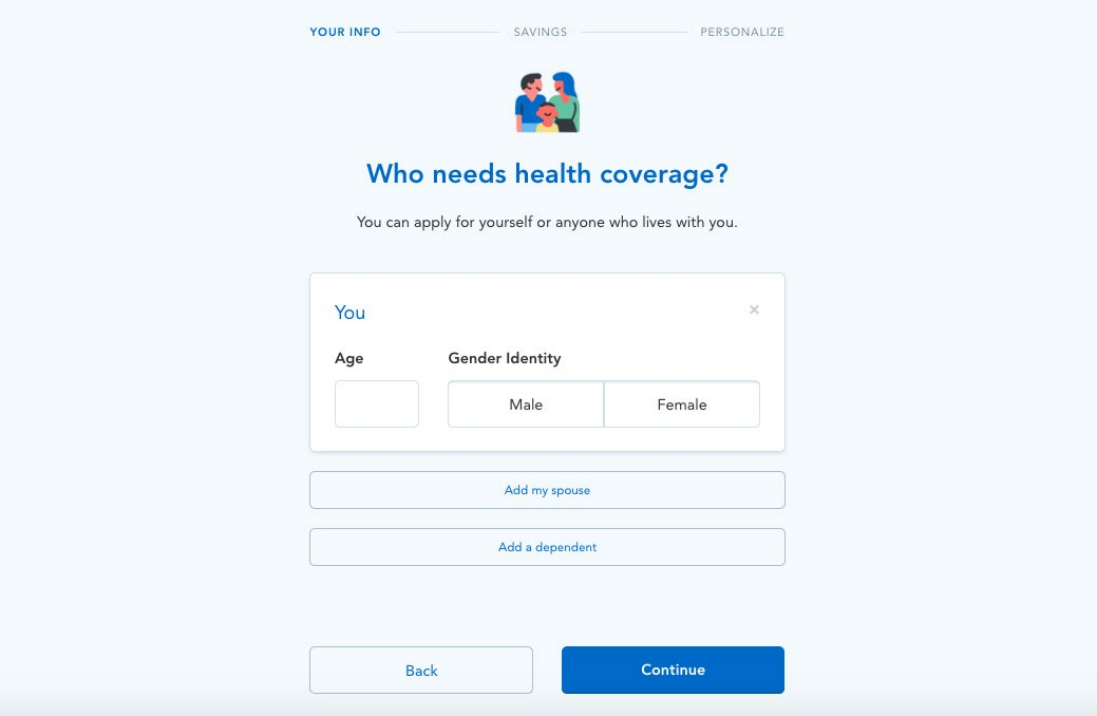
Client Self Enrollment

- Spouse
- Dependents



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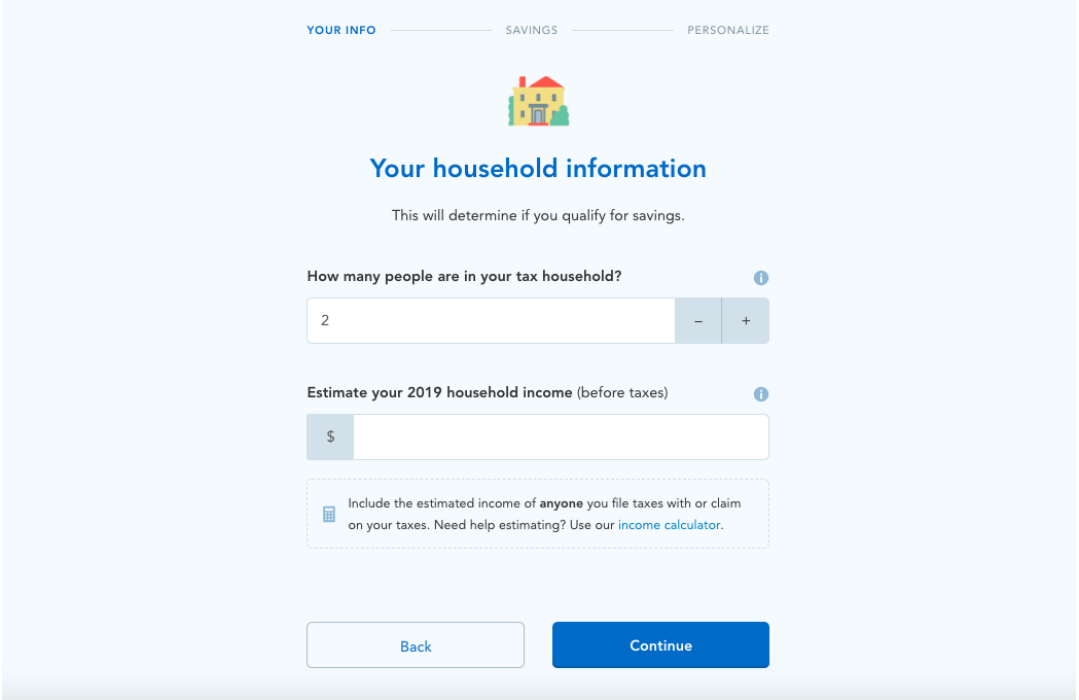
Client Self Enrollment

- Household Income

Additional detail
Income calculator tool available to help clients calculate their annual income.



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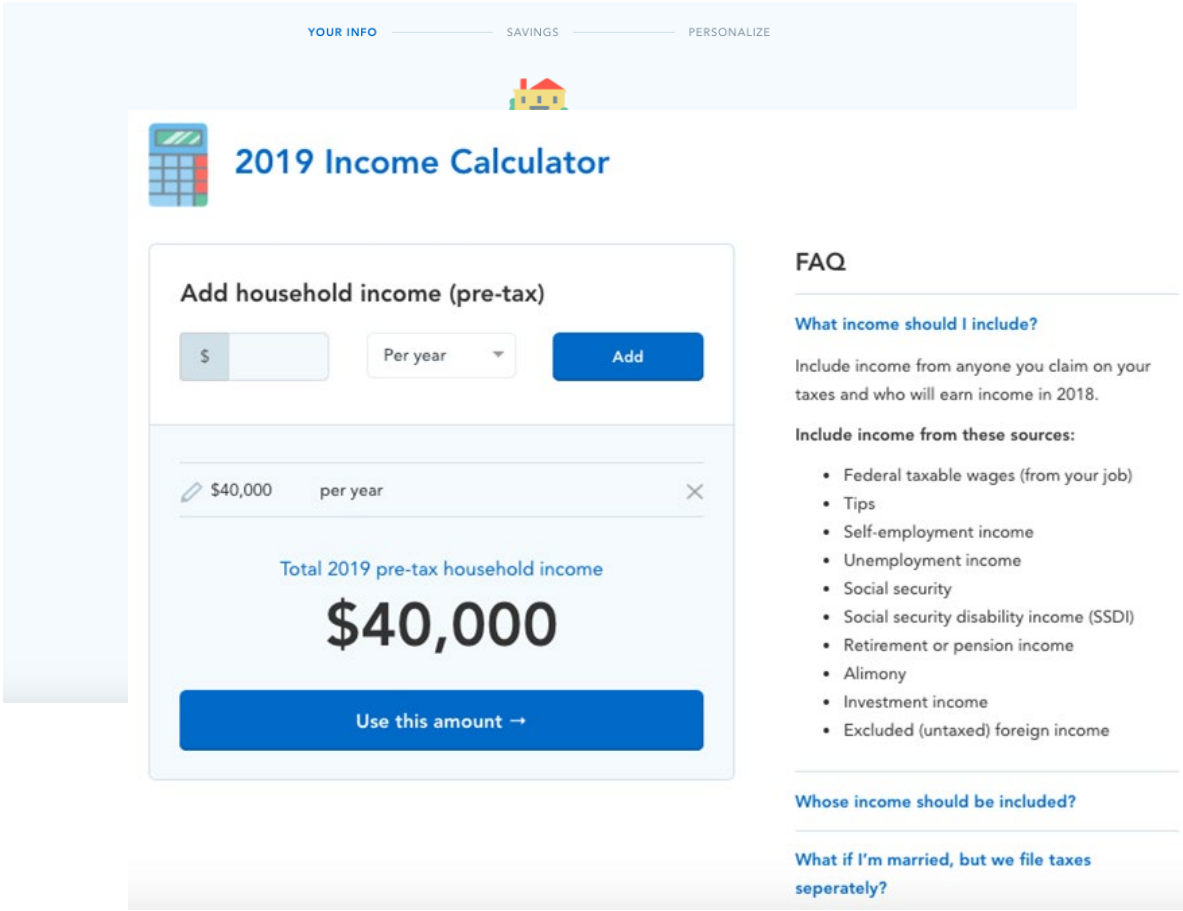
Client Self Enrollment

Income Calculator

Calculate income

- Annual
- Monthly
- Weekly
- Per Project



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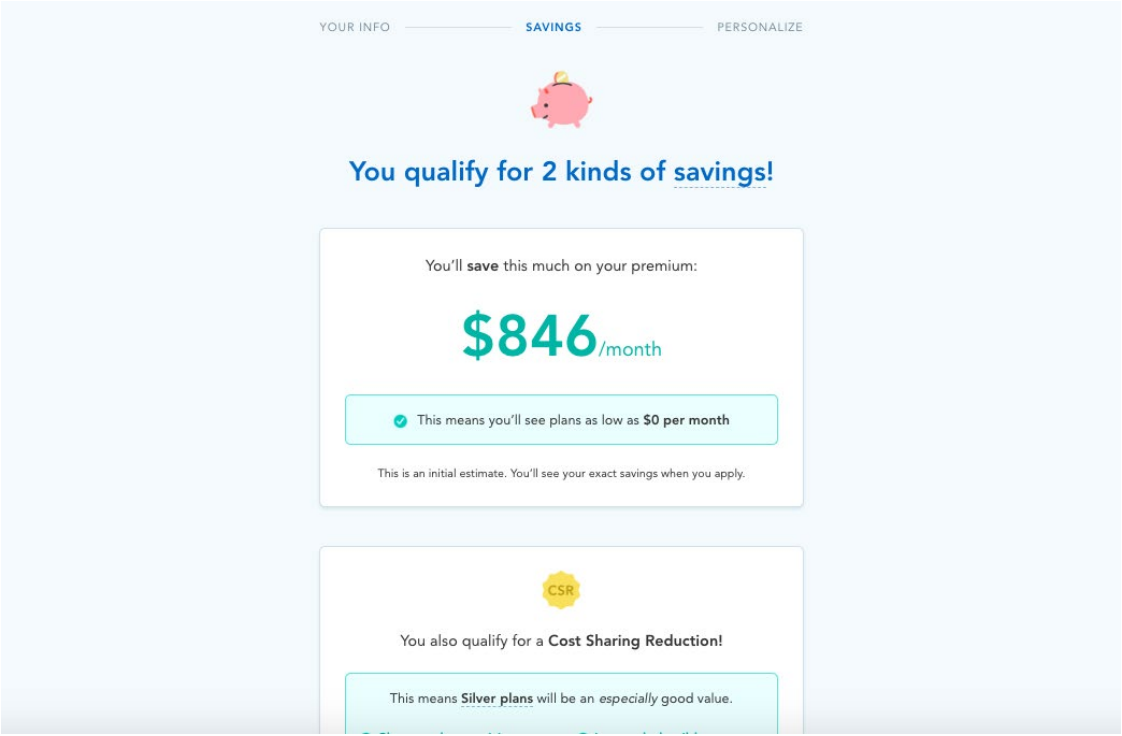
Client Self Enrollment

- Client will be able to see how much they can save on their monthly premium and whether or not they qualify for a Cost Sharing Reduction.



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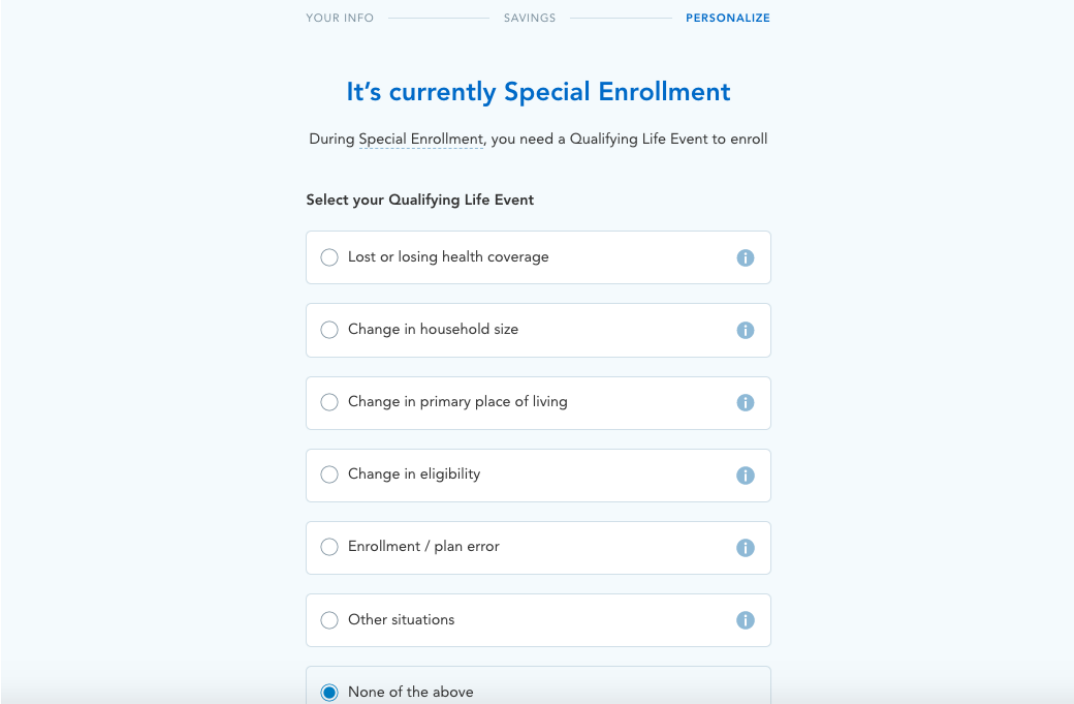
Client Self Enrollment

- SEP Verification (if applicable).



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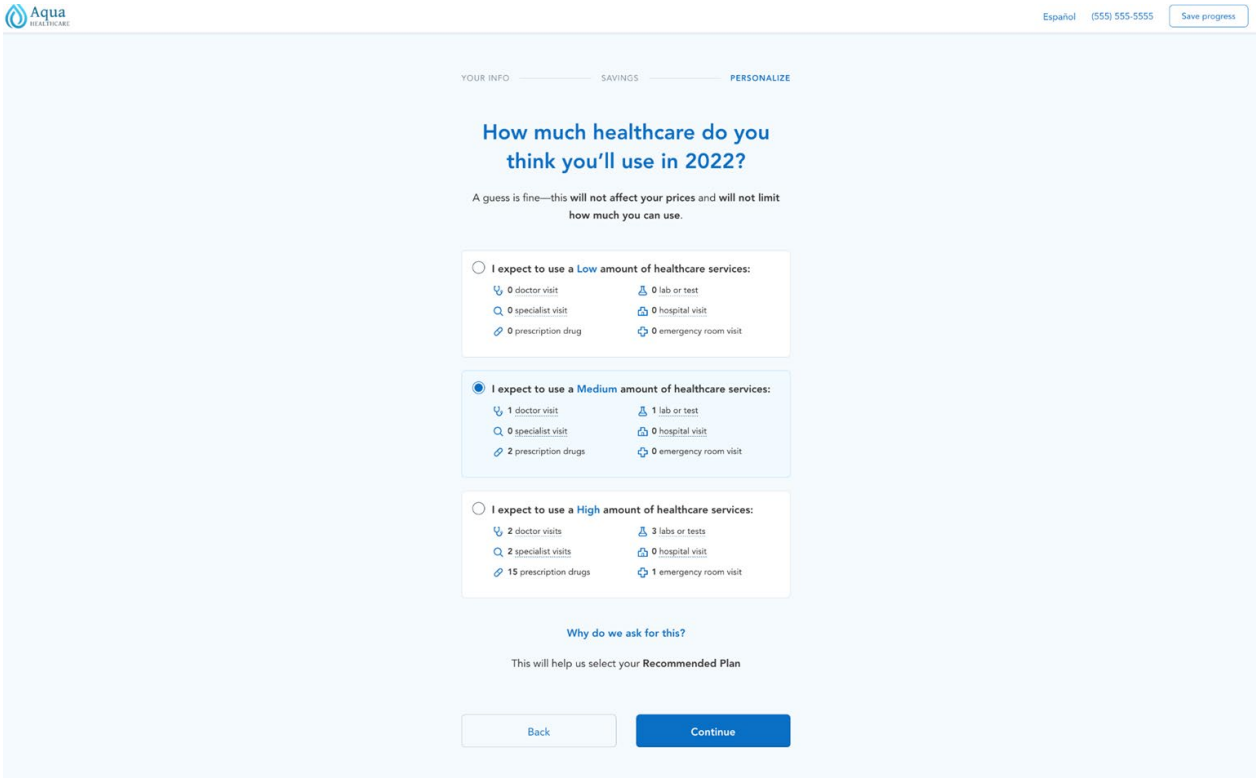
Personalized Quoting



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Personalized Quoting

YOUR INFO — SAVINGS — PERSONALIZE

Do you have any preferred doctors or hospitals?

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

Enter the name of a doctor, specialist, or hospital

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.

Enter the name of a drug

Back | Skip this step →

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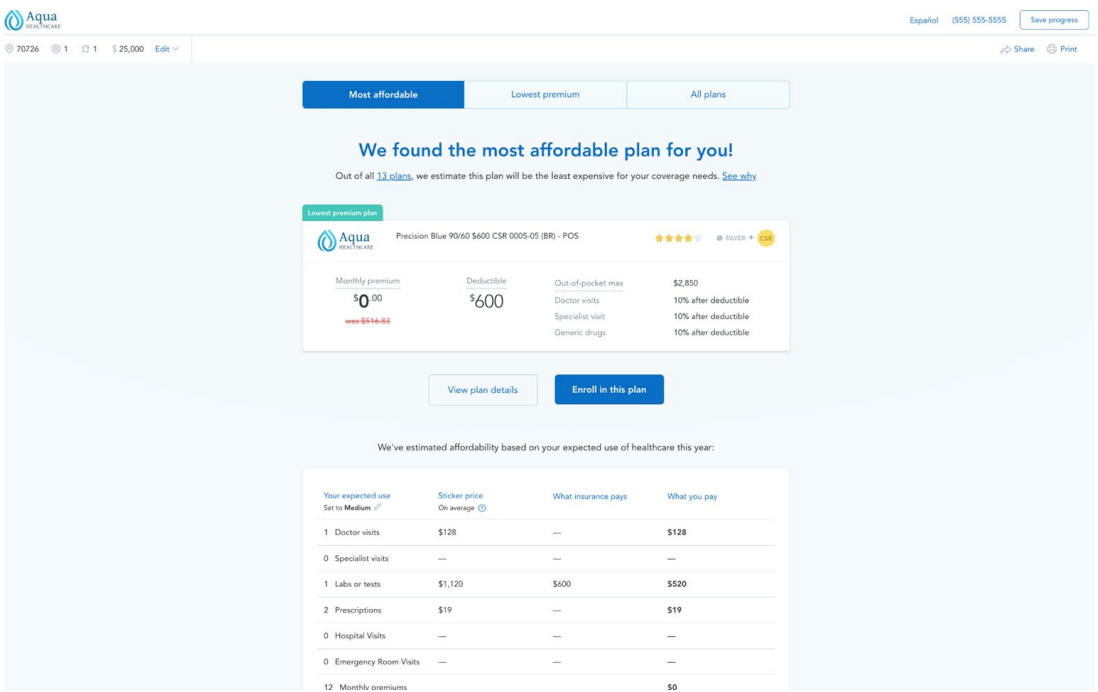
Client Self Enrollment

Plan Recommendation



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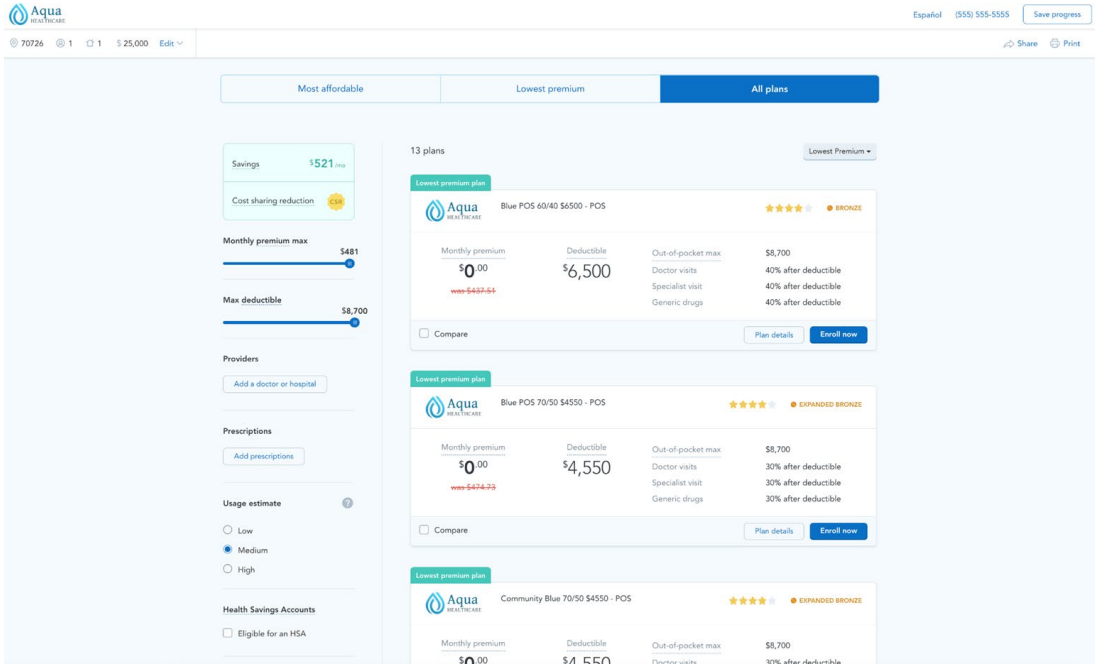
Client Self Enrollment

Additional filters

- Premiums
- Deductibles
- Providers
- Prescription
- Network types
- Metal tiers

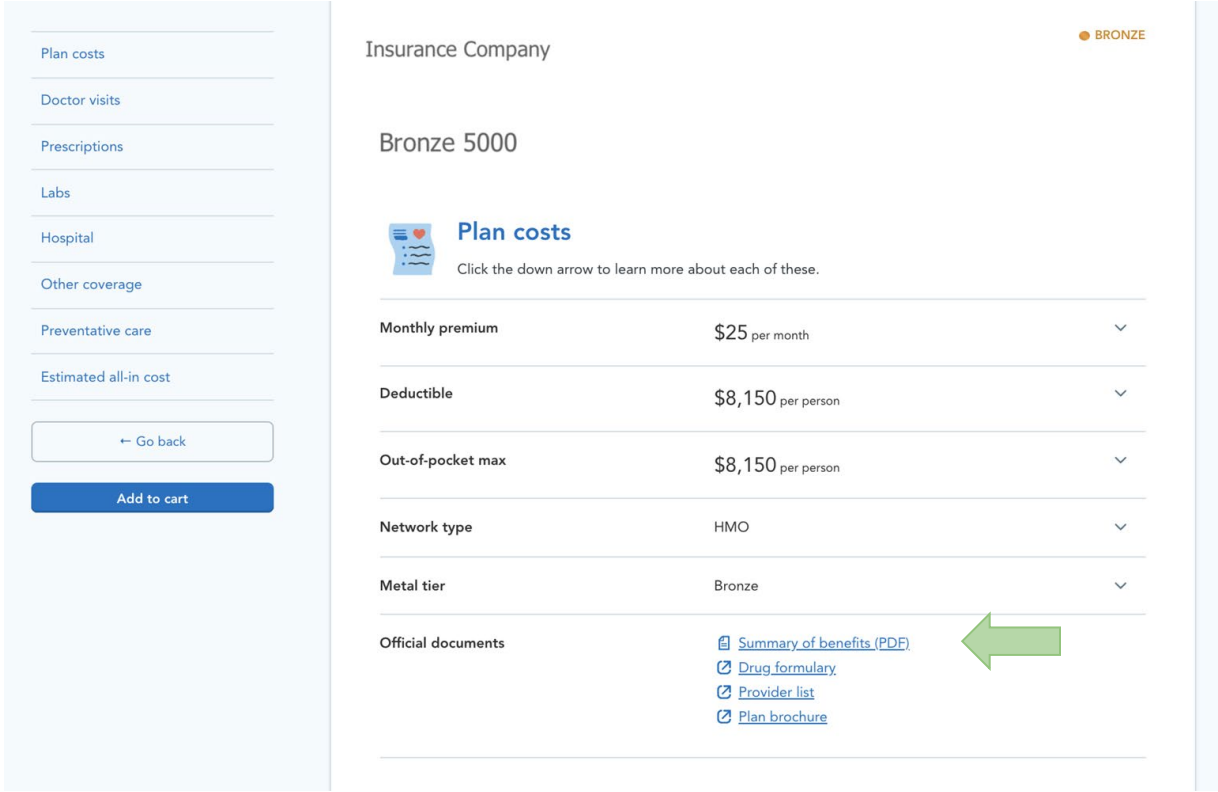


Client Self Enrollment

- Plan details page

Additional Information

A client can click into a specific plan to see additional information regarding the plan.

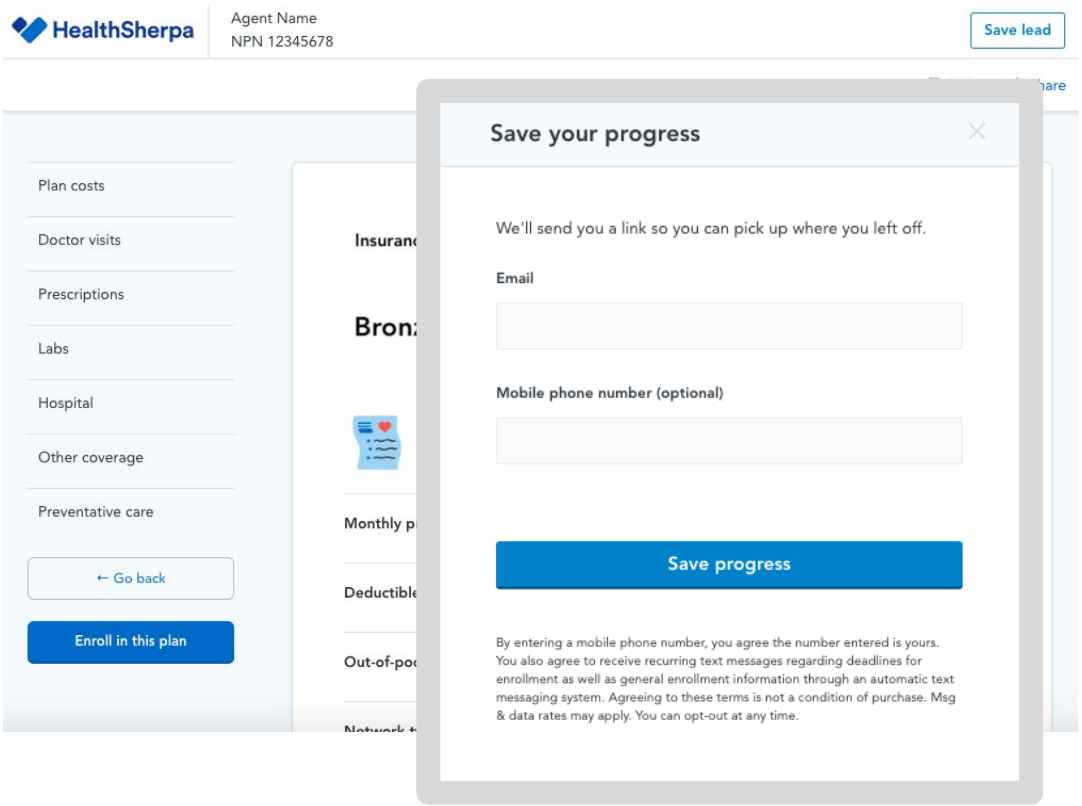


Client Self Enrollment

- Save Progress

Additional Information
When a consumer saves progress, they can pick up where they
left off later.

This also creates a lead in the Carrier lead dashboard.



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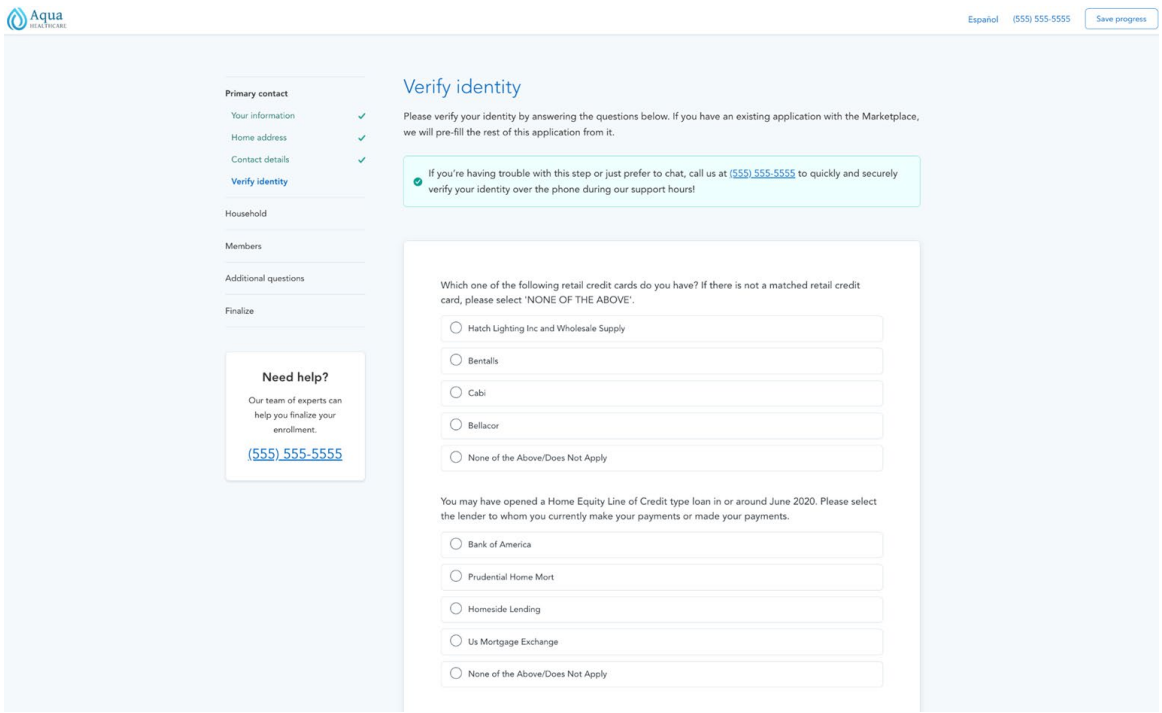
Consumer Identity Proofing

- Consumers will have to complete ID proofing questions
- Same process is used for healthcare.gov
- Consumers can call the carrier for questions or support



EDE Application experience is the same for brokers and consumers, see slides 23-38.

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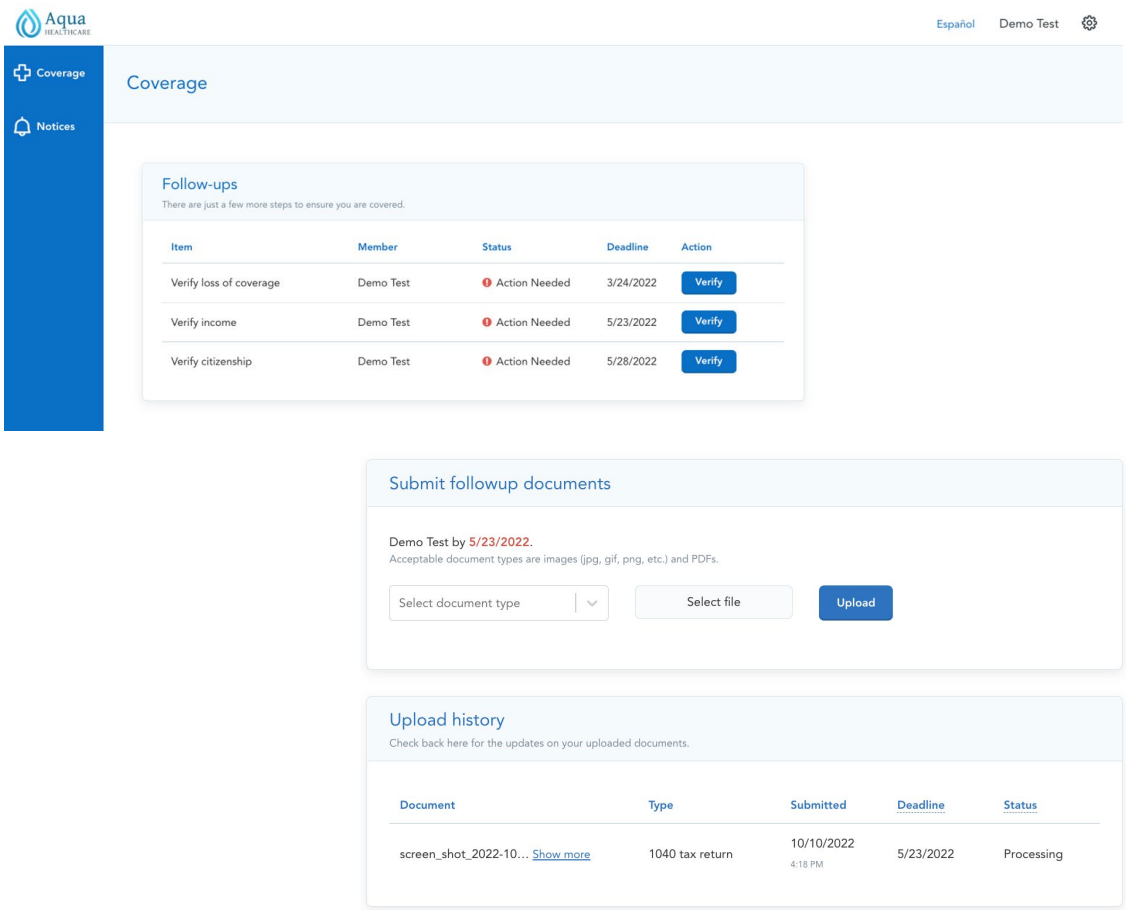
Consumer Dashboard

- Identify required documents
- Upload documents
- Ability to make first binder payment
- Alerts and updates
- Marketplace notices



Agent Settings

Ensure your account is setup correctly and completely

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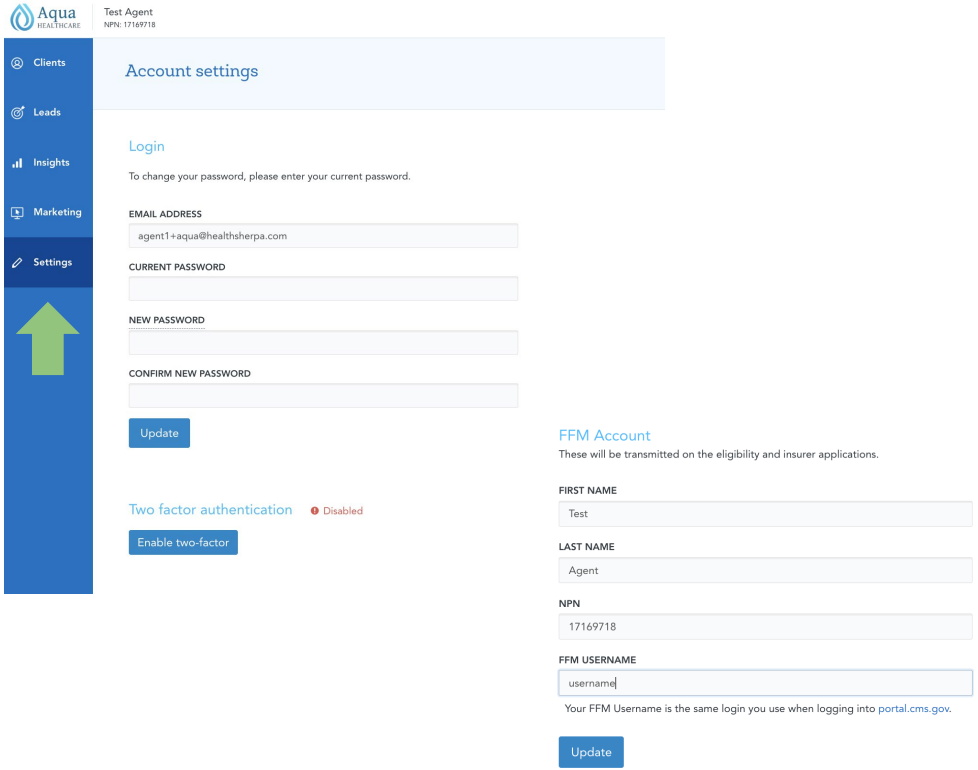
Settings Tab

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 Resources

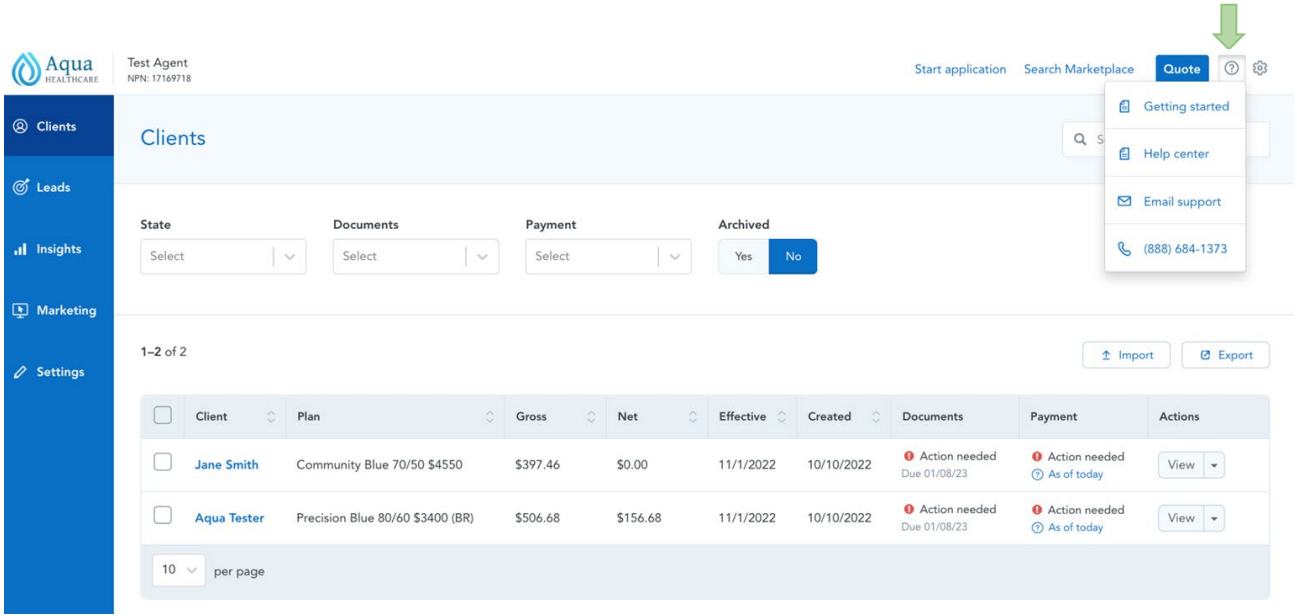
Resources

Help Center

Find answers to all your questions by typing in a keyword, you'll find amazing articles with step by step instructions on what it is you're looking for!

Getting Started

Great resource for any new agent. Provides short videos and recap of this entire training to ensure you're all setup and ready to write your first application!



HealthSherpa

HealthSherpa Broker 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.

**HealthSherpa now offers Agency Account Managers for our larger agencies.

Hours of Operation:

January* - October (Special Enrollment Period)	Mon - Fri 5AM - 5PM PST
November - December* (Open Enrollment Period)	Mon - Fri 5AM - 5PM PST

PHONE

(888) 684-1373

EMAIL

agent_support@healthsherpa.com

CHAT

Chat from dashboard

Thank you!