

OEP Prep Guide for New & Existing Agents

Summary

It's hard to believe that the 2024 Open Enrollment Period (OEP) is right around the corner. As an Agent writing ACA plans, you are most likely coming down from an active SEP season.

The months leading up to OEP are a critical period for established and new Agents alike. We've compiled this checklist that Agents should review and complete before November 1st.

What is the ACA OEP?

The Affordable Care Act (ACA) provides an annual OEP where individuals and families can sign up for health insurance without being denied coverage based on health status or preexisting condition.

Most states use the Federally Facilitated Marketplace (FFM), which will allow open enrollment from November 1st to January 15th this year for PY2024. States who operate their own Marketplace (SBM) may have different OEP dates.

General Agent Readiness

This checklist is where all Agents should begin when preparing for OEP.

Get FFM certified for PY2024

- To sell ACA health and dental plans, you must be licensed and certified for PY2024.
- You can complete your FFM training through HealthSherpa and get free CEUs.
[Learn more about our FFM training.](#)
- Do you plan to write ACA plans in a state-based Marketplace (SBM)? If yes, you will have to go through that state's specific training and certification process.

Check which carriers are offering ACA plans in your territory

- To find existing carriers in your state that will be offering ACA plans in 2024, visit HealthCare.gov's [Rate Review page](#).
- To find new carriers who are entering a state's ACA market, we recommend checking directly for announcements from that carrier.

Sign in to HealthSherpa

- New to HealthSherpa?
 - [Visit HealthSherpa for Agents](#) to create a new account. If you are part of an agency, be sure to ask your agency admin for their unique agency join code to become part of their downline. [Step-by-step instructions to create a HealthSherpa for Agents account.](#)
- Already have a HealthSherpa account?
 - [Sign in to your account](#) to get started.
 - If you are part of an agency, go to the "Settings" tab in your account and add your Agency's unique join code.

HealthSherpa Agent Account Readiness

This checklist is focused on making sure your HealthSherpa Agent account is set up to support OEP success.

Integrate your FFM Account

- From your “Settings” tab, select the “Integrate My FFM Account” button.
- This will launch the CMS authentication portal in a new window. Sign in to the CMS portal to authenticate your HealthSherpa account. [Learn more about FFM Account Integration with HealthSherpa.](#)

Enable Enhanced Direct Enrollment (EDE)

- Click the “Enable EDE” button at the top of your dashboard and complete the short ID verification process. [Learn more about getting approved to use EDE.](#)
- This step is critical because it gives your account the fullest integration possible with the Marketplace. Without it, client applications will take much longer.
- As an Agent, you must enable EDE on your own. Your Agency cannot do this step for you.

Ensure the information in your account is up-to-date

- Check the FFM Username and NPN within your “Settings” tab. If this information is incorrect, it may jeopardize commissions and application processing!

HealthSherpa Agent Account Readiness (cont'd)

Decide whether to participate in our unique referral program

- HealthSherpa pays referral bonuses for applications you decide to refer to us. [Learn more about the HealthSherpa referral program.](#)
- Any enrollments you submit as referrals will have HealthSherpa's NPN applied instead of your own, and we will pay you a referral bonus.
- It is critical that your carrier settings remain accurate when using the referral program.

Update your carrier settings

- Your carrier settings page is the place to add your licensed states, add appointed carriers, and set referred carriers.
- Update carrier appointments by clicking on the gear icon and selecting “Carriers.” [Learn more about your carrier settings.](#)

Sign up for a training webinar, available in English and Spanish

- HealthSherpa hosts regular platform training webinars that all Agents are encouraged to join:
 - [Register for a training session in English](#)
 - [Register for a training session in Spanish](#)

HealthSherpa resources for Agents

Congratulations on making it through our OEP Prep Guide! If you need additional help, please click the question mark icon at the top right of your account dashboard to access helpful resources.

- **Our Agent Support team is ready to help!**

They are available by phone (888-684-1373), chat within your HealthSherpa account, or email (agent_support@healthsherpa.com) from 6 AM-4 PM PST Monday through Friday during SEP and 6 AM-5 PM PST Monday through Friday during OEP.

- **Search for your question in our [Help Center](#).**

If you've got a question, there's a good chance you'll find an answer in our repository of help articles. There is also a [version of the Help Center in Spanish](#).

- **Review HealthSherpa's newest features and improvements**

If it's been a while since you used your account, you should take some time to review the ["What's New" page](#) – our team's running log of product launches and improvements. There is also a [version of the log in Spanish](#).

- **Dig into our monthly newsletter.**

Keep an eye out for us in your inbox!