



# KEEPING YOUR CLIENTS / AOR RETENTION

*THERE IS A BETTER WAY...*

CLAY PEEK, PEEK PERFORMANCE

ROSS BAKER - HEALTHSHERPA

[WWW.PEEKTRAINING.COM](http://WWW.PEEKTRAINING.COM)

[WWW.ACACLAY.COM](http://WWW.ACACLAY.COM)

**877 612 7317**





# *REFOCUS* YOUR ACA BUSINESS

CLAY PEEK

PEEK PERFORMANCE

[WWW.PEEKTRAINING.COM](http://WWW.PEEKTRAINING.COM)

877 612 7317



## DOING WHAT IS “EASY” ISN’T ALWAYS WHAT IS BEST FOR YOU

*We want to serve the low-income market ... And  
we must*

*But there are others who need your help as well*

*Do you see them?*

*Do you know how to reach them?*



# ACA IS THE SPACE FOR AGENCY BUILDING IN 2024

- *It's an 18 second quote*
- *An 8 min enrollment*
- *Unlimited \$\$\$ Coverage w No Pre-Ex-Limits*
- *Massive "Subsidies" so that 80% of those quoted pay less than \$10 a month*
- *You can market to Anyone, Anywhere, Anytime*
- *There is STILL widespread opportunity to attract masses of agents into this space*



ACA

affordable care act

## IDEAL TARGET CLIENTS

- **Low income**
- **Small Businesses**
- **Dependents/Family Glitch**
- **Medicaid Redetermination**



PARTS OF THE  
ACA MARKET  
*STINK!*

STOP  
FIGHTING  
WITH THE  
RATS IN THE  
SEWER!

# GOTTA GO FORWARD

You shouldn't be taking 2 steps forward and **3 steps back**

But many agents did this past OEP



THERE IS A  
BETTER WAY!





## SESSION 2

ACA MARKETS NO OTHER FMO  
IS PURSUING for  
More *Profit*, More *Participation*, More  
*Persistency*, & More *Prospects!*

CLAY PEEK



## THE SAGE OF OMAHA

“All I ever wanted in life was an unfair competitive advantage”

*Warren Buffett*



## CREATING/COLLAPSING SMALL GROUPS

- Almost 50% of all working Americans work in a business with less than 50 employees.
- Up to 50,000,000 prospects in this space.
- Significant 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> sale opportunities ... the Employer will often pay for them.
- We can provide a 95+ % persistency in this space.
- You have very little competition from other skilled ACA agents.





WHY CREATE /  
COLLAPSE  
SMALL  
GROUPS?  
(ROB HODGES  
VIDEO)

## FAMILY GLITCH

- 5.1 Million people could enroll in 2024
- Millions more each year for several years
- You can do this in an employer group of **ANY SIZE**
- Easy to sell extra Life, Dental, etc. because you're creating such significant household savings



## NONPROFIT SALES

- These organizations are uniquely suited to benefit from ACA sales
- Gives them an opportunity to compete for employees
- Many have expensive small group plans whose costs really hurt their mission
- Tens of thousands of these organizations to serve

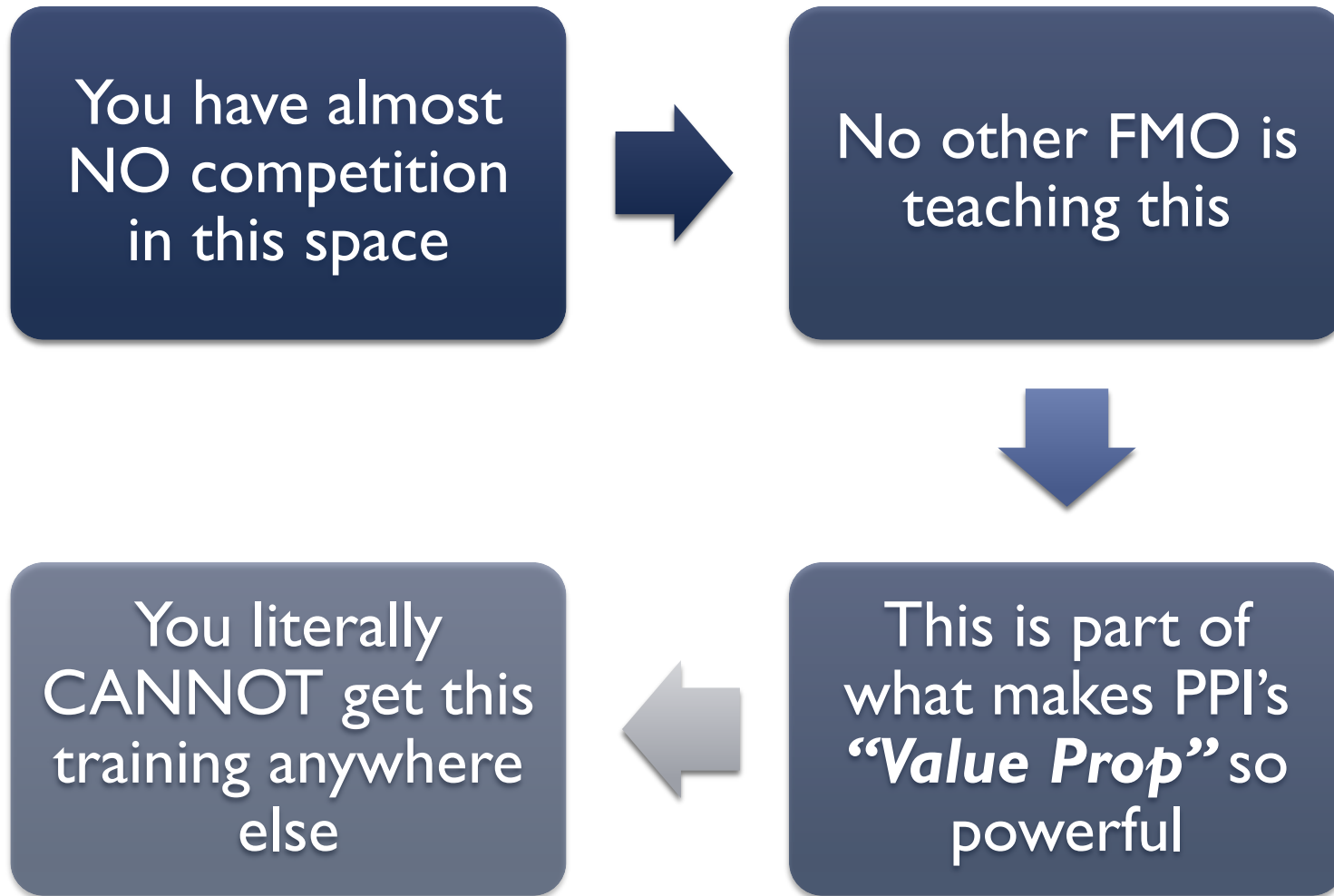


## LOW INCOME SELLING

- 100 – 150% of FPL focused on 10 “Non-Medicaid Expansion” States.
- 3-4 Million could enroll in ACA this year.
- 12 Month selling
- PS – this is a very profitable market space, but it’s also where the *churn and burn* is occurring!







BUILD YOUR  
BUSINESS TO  
YOUR MARKET  
ADVANTAGE

# WHY YOUR MESSAGE IS DIFFERENT

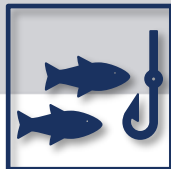
## More *Profit*

- In this space, you CAN make the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> sale ... and the **Employer** will **pay** for them.



## More *Participation*

- Now you're "Fishing with a **Net**, Not with a **Pole**."
- Why wouldn't you want to write ACA plans by the **dozen**?
- When the employer pays, *everyone* is offered and is getting the ancillary sale.



## More *Persistency*

- It's very hard to steal a group.
- Our 3<sup>rd</sup> party admin keeps the premium payments compliantly current, so you don't lapse policies.



## More *Prospects*

- 16 Million small employers under 50 EE's = **30 – 50 Million** Prospects!



## 2-DAY BOOTCAMPS IN MAY



Regional events in Austin, Tampa and Atlanta - May 2024



2 days of training and practice in the market



All attendees must be fully appointed with PPI for ACA sales



With few exceptions, must be appointed with PPI for Manhattan Life & Colonial Life



Can register on [www.acaclay.com](http://www.acaclay.com) or [www.peaktraining.com](http://www.peaktraining.com)

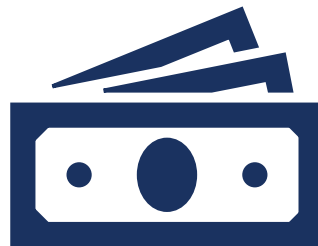


IF you want the training, you'll have to *realign* with Peek Performance

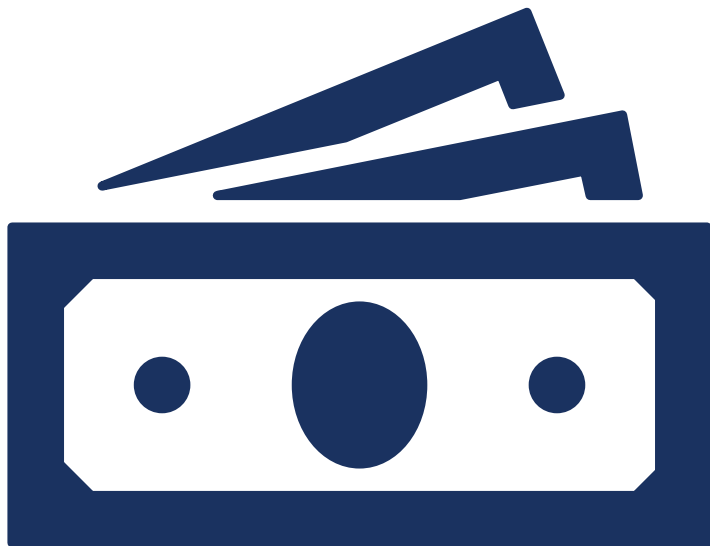


## COMMISSION UPDATES FOR 2024: HOW TO **TRACK** **YOUR BUSINESS**

- Agents must call carrier to see if client is active and if they are the Agent of Record
- If not, the agent must reach out to the client to inquire, make payment, re enroll, etc.
- Once this secured client data is in hand, THEN reach out to PPI for assistance, after the common timeline (60 days after effective date)
- As always, the PPI GA Agreement provides immediate, vested commissions for agents and agencies.



# COMMISSION UPDATES FOR 2024: GET PAID!



- Access commission info on [www.peaktraining.com](http://www.peaktraining.com) on the “Agent Resources” tab / “Commissions”
- Timeline: Most commissions pay 50-70 days *after* the “Effective” date, 1.1 and 2.1 take longer
- Moving several carriers to “Full Service” APL commission processing effective 1.1.24
- PPI will only be doing 4-5 carriers internally
- Agility does several carriers commissions
- PPI is hiring a new Agent Commissions Services Rep who can provide prompt individual assistance to agents who need to track missing commissions

# DON'T GO BACKWARD



## IS IT TIME TO CHANGE?

- Can Peek Performance help you grow and secure your business?





## WE'LL PARTNER WITH YOU FOR **SUCCESS**

- [www.peaktraining.com](http://www.peaktraining.com)
- Search for “ACA CLAY” on YouTube! ***Subscribe***
- [www.acaclay.com](http://www.acaclay.com)
- **877-612-7317** – for an ***Agent Care Team*** member
- To our friends from the “***ACA Training Ground***” Facebook account, be sure to tell my team member that you found us through this site so we can set you up properly.



# ACA CLAY YOUTUBE!



## IT WILL WORK IF YOU WORK IT

- There is no perfect system. Human error and tech failure happens.
- But if all of us do our part, this can be a revolutionary season.

**ACAclay.com**

**Peektraining.com**

*Agency Care Team Hotline:*

**(877) 612-7317**

*Office/Admin Team:*

**(864) 228-2635**





# Checking and Reclaiming Agent of Record

Presented in Partnership with Peek Performance Insurance

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February 20th, 2024

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# Agenda

Who is HealthSherpa?

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Rules of Engagement

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HealthSherpa Tools

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Checking & Reclaiming AOR

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Quick Demo

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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 Marketplace



# HealthSherpa Marketplace EDE

HC.gov		HS for A
<b>68</b>	pages	<b>25</b>
<b>15</b>	mins for AB enrollment	<b>7.5</b>
<b>15</b>	mins for AB renewal	<b>4</b>

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



# Rules of Engagement

# CMS Consent & Review Requirements



## Documenting Consent

Agents, brokers, and web-brokers are responsible for documenting consent that includes:

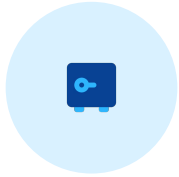
- Consumer or authorized representative's name
- Date consent was granted
- Providing a process to rescind consent
- Name of the agent, broker, web-broker, or agency granted consent
- A description of the scope, purpose, and duration of the consent

The consumer (or authorized rep.) must **take an action** to produce the documentation.

Consent records must be stored for 10 years.



# CMS Consent & Review Requirements



## Reviewing Information Accuracy

Agents, brokers, and web-brokers are responsible for documenting client review that includes:

- Consumer or authorized representative's name
- Date information was reviewed
- An explanation of the attestations at the end of the eligibility application
- The name of the assisting agent, broker, or web-broker.

The consumer (or authorized rep.) must **take an action** to produce the documentation.

Client Review records must be stored for 10 years.



# CMS Consent & Review Requirements

## Updating Documentation for Changes to Application or Plan, including NPN associated with application

**Whenever there are changes made to the eligibility information on a consumer's Marketplace application, including plan and enrollment changes, the requirements in the 2024 Payment Notice must be met.**

**Consent Documentation that has not expired or been revoked will still be in effect, but agents need to update Review Documentation when re-submitting an application.**



# Additional Compliance Resources



## CMS Guidance

- [2023 Marketplace Compliance and Agent/Broker Regulations](#) (May 2023)
- [AB Marketplace Compliance Webinar Slides](#) (Sept. 2023)
- [FAQ: 2024 Payment Notice Requirements](#) (Sept. 2023)
- [CMS Marketplace Advertising and Marketing Guidelines](#) (Sept. 2023)
- [FAQ What type of verification or consent do I need to obtain from clients when assisting with Marketplace enrollments?](#)
- HS FAQ - [What should I do if I suspect fraud?](#)

# **HealthSherpa Consent & Review Tools**



# Consent Documentation

## 3 Options:

- Upload your consent files to HealthSherpa
- Use HS Consent Form
- **Email HS Digital Consent Form**

## [HealthSherpa Consent & Review Article](#)

## Consent

[Download consent form](#)

CMS requires you 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?

- Email digital consent form to my client

Email for consent

 Send email

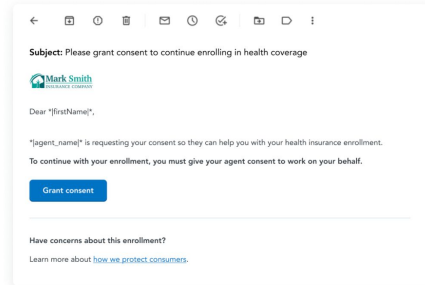
This will not appear on your client's application.

- Upload my consent files to HealthSherpa
- I already have proof of consent in my own records


Back

Continue

## Digital consent form email



Subject: Please grant consent to continue enrolling in health coverage

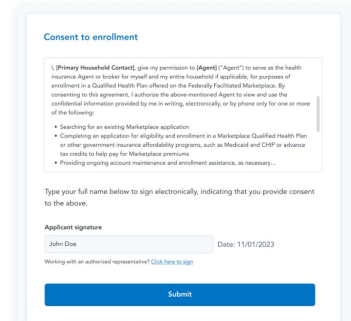


Dear "[firstName]",

"[agent\_name]" is requesting your consent so they can help you with your health insurance enrollment. To continue with your enrollment, you must give your agent consent to work on your behalf.

Have concerns about this enrollment?  
Learn more about [how we protect consumers](#).

## Digital consent form



Consent to enrollment

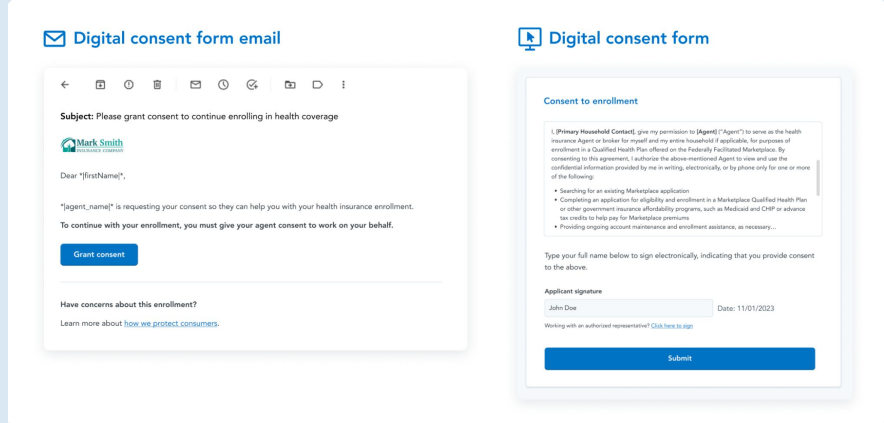
I, [Primary Household Contact], give my permission to [Agent ("Agent")] to serve as the health insurance Agent or broker for myself and my entire household if applicable, for purposes of enrollment in a Qualified Health Plan offered on the Federalized Marketplace. By consenting to this agreement, I authorize the above-mentioned Agent to view and use the confidential information provided by me in writing, electronically, or by phone only for use 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...

Type your full name below to sign electronically, indicating that you provide consent to the above.

Applicant signature  
John Doe Date: 11/01/2023

Working with an authorized representative? [Click here to sign](#)

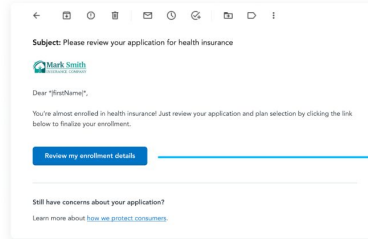


# Review Documentation

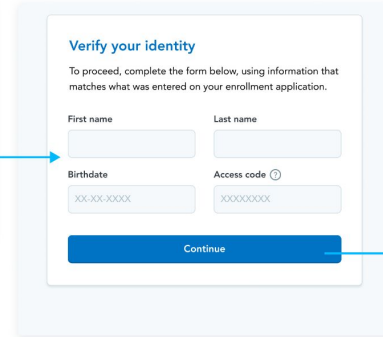
## 2 Options:

- Upload your Review files to HealthSherpa
- Email HS Digital Client Review

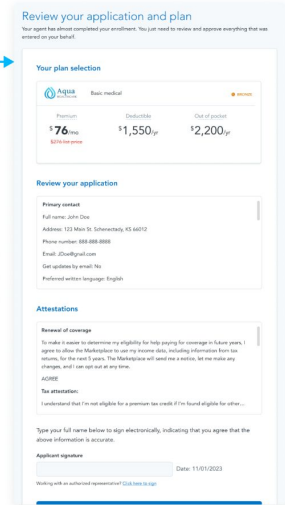
✉ Digital review form email



🖥 Authentication screen



🖥 Digital review form



## HealthSherpa Consent & Review Article

# Documentation Storage

- Associate records with a specific application
- Store consent collected externally or using HS tools
- Add additional documentation as needed
- **Easy to find and download**

[HealthSherpa Consent & Review Article](#)

## Consent Records

Upload Consent

Method	Date	Status	Type	Plan Year	Files	
Web form	2/15/2024	✔ Collected	App review	2024	<a href="#">Consent 2/15/2024</a>	Mark revoked
Web form	2/15/2024	❗ Client action needed	App review	2024		Resend form
Agent retained	2/13/2024	✔ Collected	Consent	2024		Mark revoked
Web form	2/13/2024	✔ Collected	App review	2024	<a href="#">Consent 2/13/2024</a>	Mark revoked

# Checking & Reclaiming AOR

# Understanding HealthSherpa Data

- CMS requires manual syncing
- Export data is only as good as last sync date
- DMI Statuses are the exception

Agent Test  
NPN: 17169718

Home  
Clients

## Huckleberry Hound

Last synced with CMS: 2/13/2024, 11:25 PM

\$0.00	2/1/2024 Plan year 2024	12/8/2023	Not required	<span>ⓘ Unpaid binder</span> <a href="#">As of 12/28/23</a>	View <span>▾</span>
\$0.00	1/1/2024 Plan year 2024	11/14/2023	<span>ⓘ Action needed</span> Due 02/15/24	<span>ⓘ Unpaid binder</span> <a href="#">As of 01/25/24</a>	View <span>▾</span>

# AOR At-risk Tab and Exports

- List of apps that are now showing a different NPN than you submitted.
- You need to sync application to pull in latest data
- Can export entire list for Agent and Agency

## AOR at-risk Clients Export and Tab

The screenshot shows the 'Clients' tab with a sidebar on the left containing navigation options: Clients, Leads, Insights, Bonuses, Agency, Associates, Marketing, FMO, Activity, Settings, Help, and Collapse. The main content area is titled 'Clients' and has two sub-tabs: 'All clients' and 'At Risk AOR'. Below the sub-tabs, there is a message: 'You may no longer be AOR for these clients. [Learn more.](#)' and 'Showing 5 of 5'. A table lists the following clients:

Client	Federal exchange ID	Last synced at
Jane Esposito	4594859483	1/14/2024
Tina Ander	4594859482	1/13/2024
Ray Sendak	4594859486	1/13/2024
Mike Crandall	4594859481	1/12/2024
Loreena Brown	4594859480	1/11/2024

The screenshot shows the 'Exports' tab with a sidebar on the left containing navigation options: Clients, Leads, Exports, Insights, Bonuses, Marketing, Settings, and Feedback. The main content area is titled 'Exports' and contains the following text: 'These are short, targeted exports with pre-set information for the current plan year.' and a 'Feedback' button. Below this, there are two export options:

- AOR at-risk Clients**  
Download a list of clients whom your AOR may be at risk. [Learn more.](#)  
[Generate](#)
- EDE Permission Revoked Clients**  
Download a list of applications with revoked EDE permission. [Learn more.](#)  
[Generate](#)

# EDE Permissions Revoked Tab/Export

- List of apps that EDE permission to view has been revoked.
- EDE needs to be re-enabled to pull in latest data (valid consent required)
- Can export entire list for Agent and Agency

## EDE Permissions Revoked Export and Tab

The screenshot displays the HealthSherpa interface. On the left is a blue navigation sidebar with icons for Home, Clients, Leads, Exports, Insights, Bonuses, and Marketing. The main content area is titled 'Clients' and shows a tab for 'EDE access revoked' which is highlighted with a red box. Below this, a message states 'EDE access revoked' and 'These are clients that have had EDE access revoked. [Learn more.](#)' followed by '1-4 of 4' items.

Client	EDE Access Revoked ⓘ	Last synced at
[Redacted]	Revoked	11/25/2023 at 7:15am
[Redacted]	Revoked	02/08/2024 at 5:40am
[Redacted]	Revoked	01/24/2024 at 10:11am
[Redacted]	Revoked	01/29/2024 at 10:14am

Below the table is a yellow warning box: 'Permission has been revoked for this application. Please re-enable EDE. [Enable EDE](#) By clicking, you attest that you have spoken with this consumer on the phone and have their permission to access their application.'

The bottom section shows the 'Exports' page with a 'Quick Exports' section. It contains two export options: 'AOR at-risk Clients' and 'EDE Permission Revoked Clients'. The 'EDE Permission Revoked Clients' option is highlighted with a red box and includes a 'Generate' button.

# Additional AOR Tools



**Agent Client Export** - pulled from the Client page based on the date range for the last submission date of the application. Applies any filters from Client page when requested.

**Agency Client Export** - pulled from the Agency Admin page based on the date range for the last submission date of the application. Includes all agency and downline client records for that date range.

**Viewing AOR on Client Record page** - syncs when clicking into client page, most accurate method.

**Commission Reconciliation** - Take the enrollment export from HealthSherpa and match to carrier BoB and commission statement export. Difficulty Level: **◆◆ Experts Only!**

[Viewing Agent of Record Article](#)

[HealthSherpa Exports Article](#)





# **Additional Resources**

# 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-Dec):** Extended hours



1 (888) 684-1373



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



Chat from your  
Agent Dashboard

# Quick Demo

**Q&A**

**Thank you!**