



Navigating COVID-19 and the Marketplace

Prepared for CareSource

Agenda

COVID-19, Facts for Agents

COVID-19, Servicing your Consumers

EDE-enable Everyone!

Application Flow

Resources & Next Steps

Coronavirus job losses could total 47 million, unemployment rate may hit 32%, Fed estimates

PUBLISHED MON, MAR 30 2020-11:40 AM EDT | UPDATED MON, MAR 30 2020-8:16 PM EDT



Just In...

Record 6.6 million file jobless claims as coronavirus grips economy

BY NIV ELIS - 04/02/20 08:33 AM EDT

3,872 COMMENTS

1,402 SHARES

Facebook SHARE Twitter TWEET

CORONAVIRUS

Trump rejects Obamacare special enrollment period amid pandemic

President Donald Trump and administration officials recently said they were considering relaunching HealthCare.gov.

What does this mean for carriers?

Carriers may have been hesitant to play in this space due to possible medical claims

The people who recently lost employer sponsored coverage are potentially healthy, and won't impact MLR as significantly as anticipated

Actively marketing can help people with a QLE get coverage, while also building a loyal consumer base

There's opportunity here, to assist a lot of people in need



Carriers

- Conduct outreach to their current membership at risk of being impacted by this crisis
- Take steps to eliminate costs for detection and treatment to assist members
- Provide structured agent bonuses to those active during this time
- Market to those who were recently laid off



Agents

- Conduct outreach to their personal book as well
- Ensure all members have up to date income on their applications
- Make sure members are aware of how their plan benefits cover treatment
- Reach out to the recently uninsured population impacted by this crisis



HealthSherpa

- Provide agent trainings on the platform for any agents interested
- Provide EDE as a capability to facilitate not only reporting changes, but completing new applications
- Strategize with carrier partners on how best to help this population



COVID-19 - Facts for Agents

Do Marketplace health plans cover COVID-19 Testing?

What to know about COBRA vs a Marketplace Plan?



HealthSherpa

Facts about COVID-19

- Consumers are losing group coverage, opening up a QLE and allowing CareSource the chance to help individuals/families gain access to subsidized Marketplace coverage.
- Centers for Medicare and Medicaid Services (CMS) is not offering a COVID-19 SEP in FFM states; 12 of 13 SBM's are currently running a SEP because of COVID-19.
- CMS is encouraging people to check whether they qualify for a special enrollment, such as job loss that ends their health coverage.
- The Families First Coronavirus Response Act requires all individual health insurance coverage to waive all cost sharing for testing and associated visits related to COVID-19 diagnosis during the emergency period.
- The CARES Act also includes a rebate for individuals making <\$75k (\$150k if married) of \$1,200 plus \$500 per dependent based off your last filed tax return.
- The CARES Act includes a Pandemic Unemployment Assistant program that provides an additional \$600/week in unemployment income (UI) for 4 months.
- You can find plan details in each client's page through your HealthSherpa Agent account.
- Misc: The federal 2019 tax filing deadline is now July 15th. Check [this list for state tax filing information](#).





What to know as consumers evaluate COBRA vs a Marketplace Plan

- Consumers often save over 90% on their premiums by opting for a Marketplace plan over COBRA
- Early in the year, before a consumer has met their deductible, Marketplace coverage is likely even more attractive
- If a consumer is working less hours, you can help them report a change and potentially save on their premium
- Consumers have a 60 day window to apply for a Marketplace plan after losing their employer-sponsored coverage



COVID-19 - Servicing your Consumers

Servicing of your Clients



Servicing your clients during the COVID-19 Pandemic Information and Preparedness



- Walk clients through their plans and explain how it will cover COVID-19
 - Waived cost sharing which can include copays
- Offer advice around layoffs or reduced hours
 - Decreased wages may lower premium payments
 - SEP available for 60 days post job loss
 - Consider reaching out to client's employer to offer assistance to other laid off employees
- Review/print 1095-A forms for your clients that have yet to file taxes
- Educate your clients around the pros and cons between COBRA and a Marketplace plan



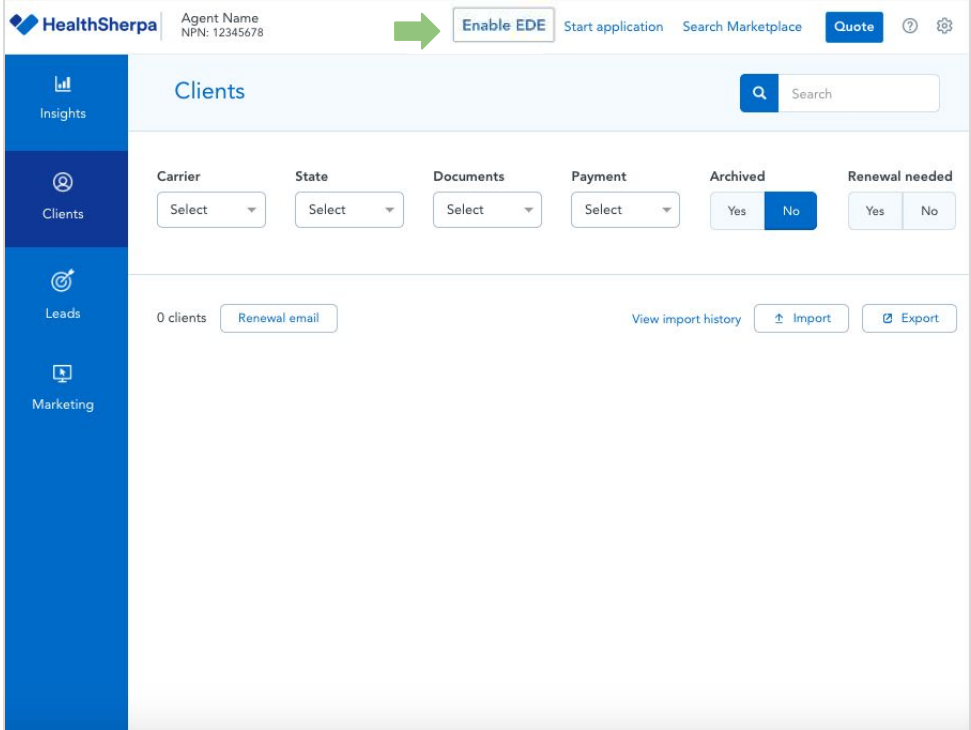
EDE-enable Everyone!

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

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 displays the HealthSherpa web application interface. At the top, the HealthSherpa logo is on the left, followed by the text "Agent Name NPN: 12345678". To the right of this text is a green arrow pointing to a button labeled "Enable EDE". Further right are buttons for "Start application", "Search Marketplace", and "Quote". A search bar is located on the right side of the header.

The main content area is titled "Clients" and features a search bar. Below the title, there are several filter buttons: "Carrier" (with a "Select" dropdown), "State" (with a "Select" dropdown), "Documents" (with a "Select" dropdown), "Payment" (with a "Select" dropdown), "Archived" (with "Yes" and "No" buttons), and "Renewal needed" (with "Yes" and "No" buttons).

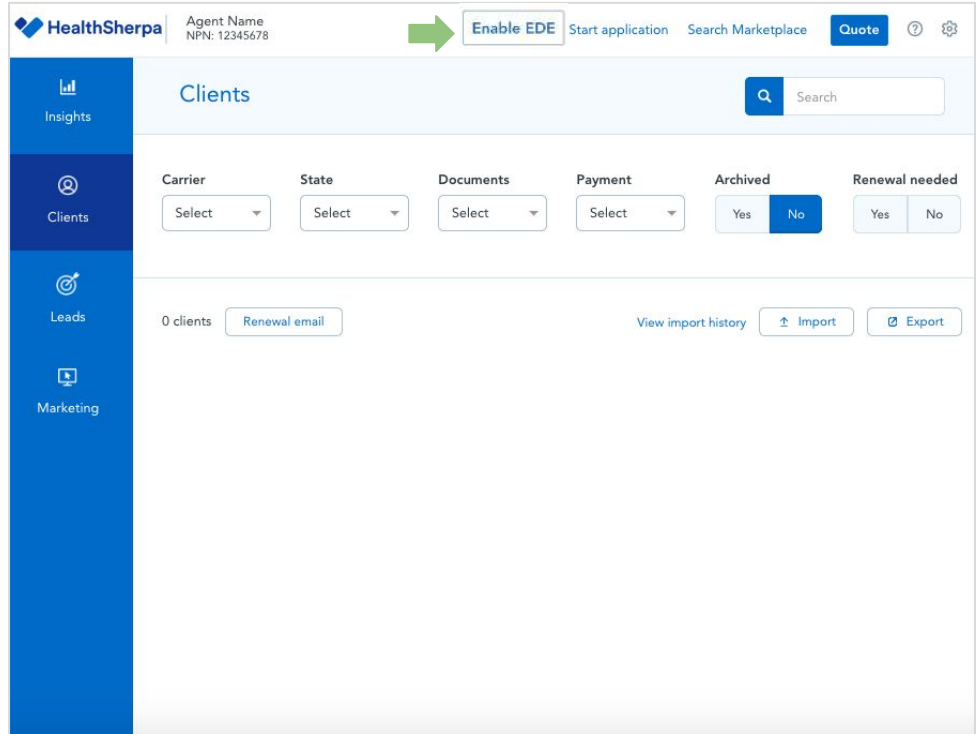
At the bottom of the main content area, it shows "0 clients" and a "Renewal email" button. On the right side of this area, there are links for "View import history", "Import", and "Export".

A vertical sidebar on the left side of the interface contains four menu items: "Insights", "Clients" (which is highlighted), "Leads", and "Marketing".

Get EDE Approved

Turn on EDE to:

- Complete applications on HealthSherpa directly
- Quickly effectuate plans with document upload / payment button
- View document and payment status without having to go to Healthcare.gov
- Print 1095A forms



HealthSherpa Agent Name NPN: 12345678 [Enable EDE](#) [Start application](#) [Search Marketplace](#) [Quote](#)

Clients

Search

| Carrier | State | Documents | Payment | Archived | Renewal needed |
|---------|--------|-----------|---------|----------|----------------|
| Select | Select | Select | Select | Yes No | Yes No |

0 clients [Renewal email](#) [View import history](#) [Import](#) [Export](#)



Additional Tools Offered via HealthSherpa

- Pre-filled applications
- Search & claim
- CRM
- Reporting
- Leads & Client tracking
- Marketing website, lead capture, with resume links
- Post enrollment status updates & checklists

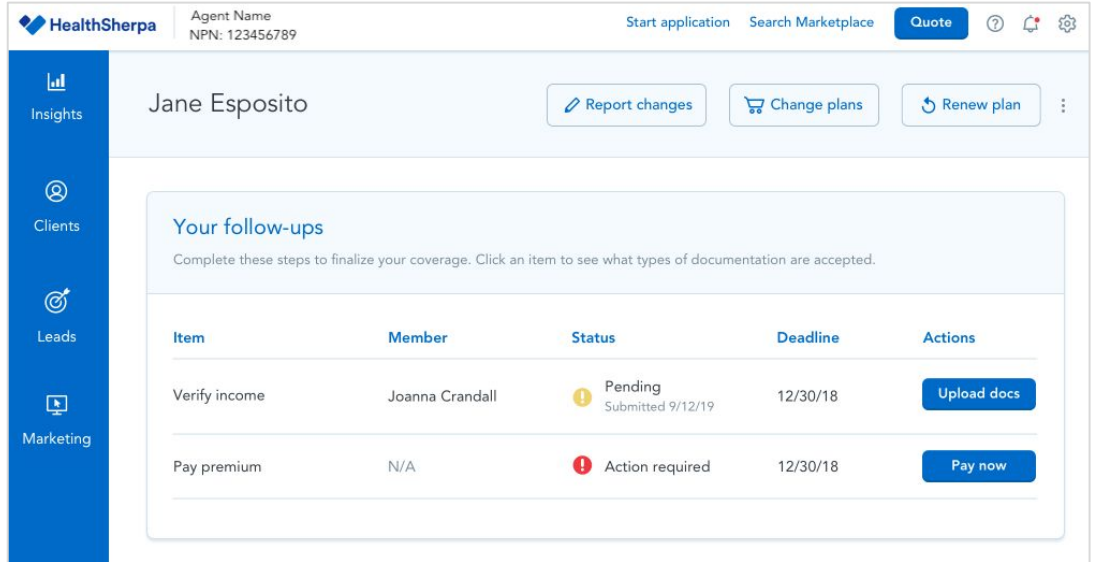


Application Flow

How to report a qualifying life event

Scenario 1: Update an Existing Application (Reporting a Change)

- Click into the client details page and click “Report Changes” to be reporting a change in circumstance
- This will drop you into the client’s existing application, where you can make the necessary updates



HealthSherpa Agent Name NPN: 123456789 Start application Search Marketplace Quote ? ? ?

Jane Esposito Report changes Change plans Renew plan

Your follow-ups

Complete these steps to finalize your coverage. Click an item to see what types of documentation are accepted.

| Item | Member | Status | Deadline | Actions |
|---------------|-----------------|---|----------|-------------|
| Verify income | Joanna Crandall | ! Pending Submitted 9/12/19 | 12/30/18 | Upload docs |
| Pay premium | N/A | ! Action required | 12/30/18 | Pay now |

Updating the Application

- You may “edit” any section of the application, rather than starting the application from the beginning.

View or update your application ×

Primary contact Edit

Full name: Troy Aikman
Address: 123 test street , phoenix, AZ 85005
Phone number: (480) 123-1234
Email: email.test@email.com
Get updates by email: No
Preferred written language: English
Preferred spoken language: English

Household members Edit


| Name | DOB | SSN | Relationship | Sex | Applying |
|-------------|------------|-----|--------------|------|----------|
| Troy Aikman | 1990-01-01 | | Self | Male | Yes |

Household income Edit

| Name | Type | Amount |
|-------------|------|-------------|
| Troy Aikman | Job | \$27,000.00 |

Updating the Application

- Next, you'll be taken straight to the section that needs editing.
- Make the change, complete and finalize the application

 HealthSherpa Español Save lead

Primary contact ✓

Household ✓

Additional information ✓

Members ✓

Income

Troy Aikman

Additional questions

Finalize

Income information

To determine if you're eligible for savings, we need to ask about your income. Click to view a list of acceptable types. [View list](#) ▼

Current income for Troy Aikman

Does Troy currently get any income?

Yes No

Tell us about any income Troy will have this month. 🗨️

| Type | How much | Remove all |
|------------------------|----------------------|---------------------------------------|
| Job / NFL (8011231234) | \$15,000.00 per year | Edit Remove |

Scenario 2: New Marketplace Application with a qualifying life event (QLE)

- With Enhanced Direct Enrollment the application is completed on HealthSherpa

*Note: Application steps vary by household

Privacy statement Double redirect

Here at HealthSherpa, we work with the Health Insurance 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 any Marketplace 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

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.

I allow HealthSherpa to access my application to help me apply for health coverage.



Marketplace Application cont.

With Enhanced Direct Enrollment the application is completed on HealthSherpa

**Note: Application steps vary by household*

Primary contact

Your information

Home address

Contact details

Household

Members

Additional questions

Finalize

Primary contact

Your information

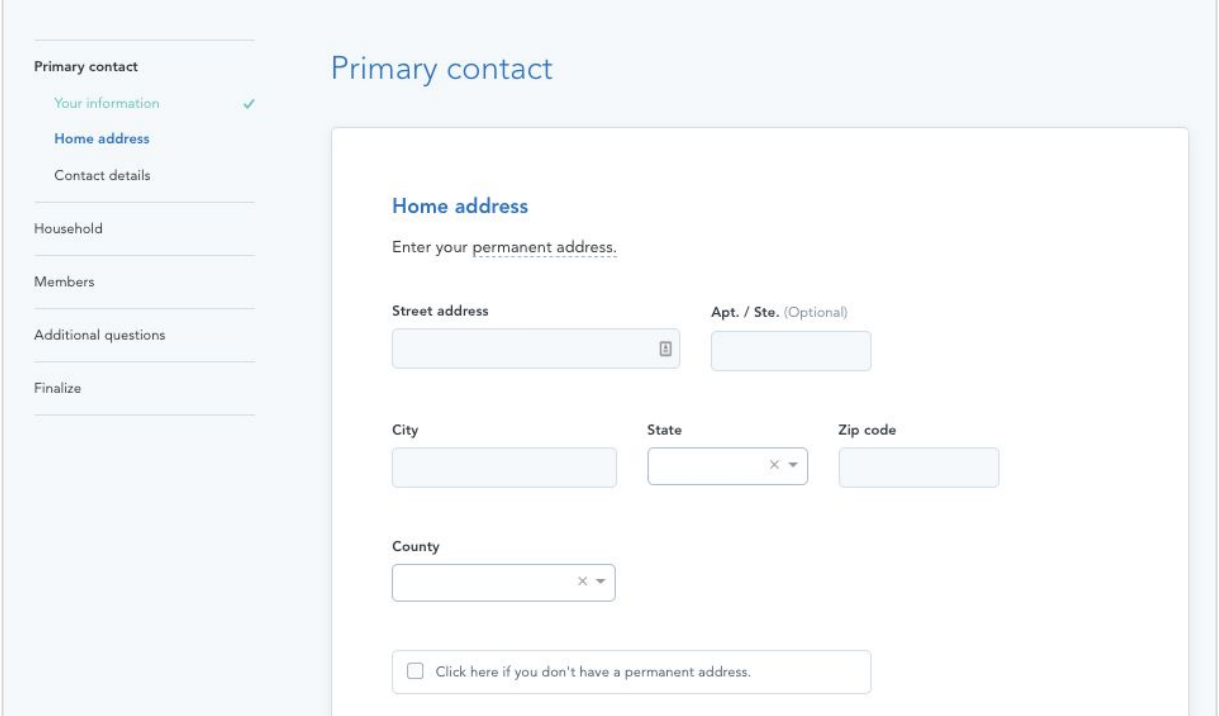
| | | | |
|----------------------|----------------------|----------------------|-------------------------------------|
| First name | Middle (Optional) | Last name | Suffix (Optional) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text" value="Select"/> |

| | | |
|---|--|---|
| Date of birth | Social Security number (SSN) | Sex |
| <input type="text" value="MM/DD/YYYY"/> | <input type="text" value="XXX-XX-XXXX"/> | <input type="radio" value="Male"/> Male <input type="radio" value="Female"/> Female |

Marketplace Application cont.

With Enhanced Direct Enrollment
the application is completed on
HealthSherpa

*Note: Application steps vary by household

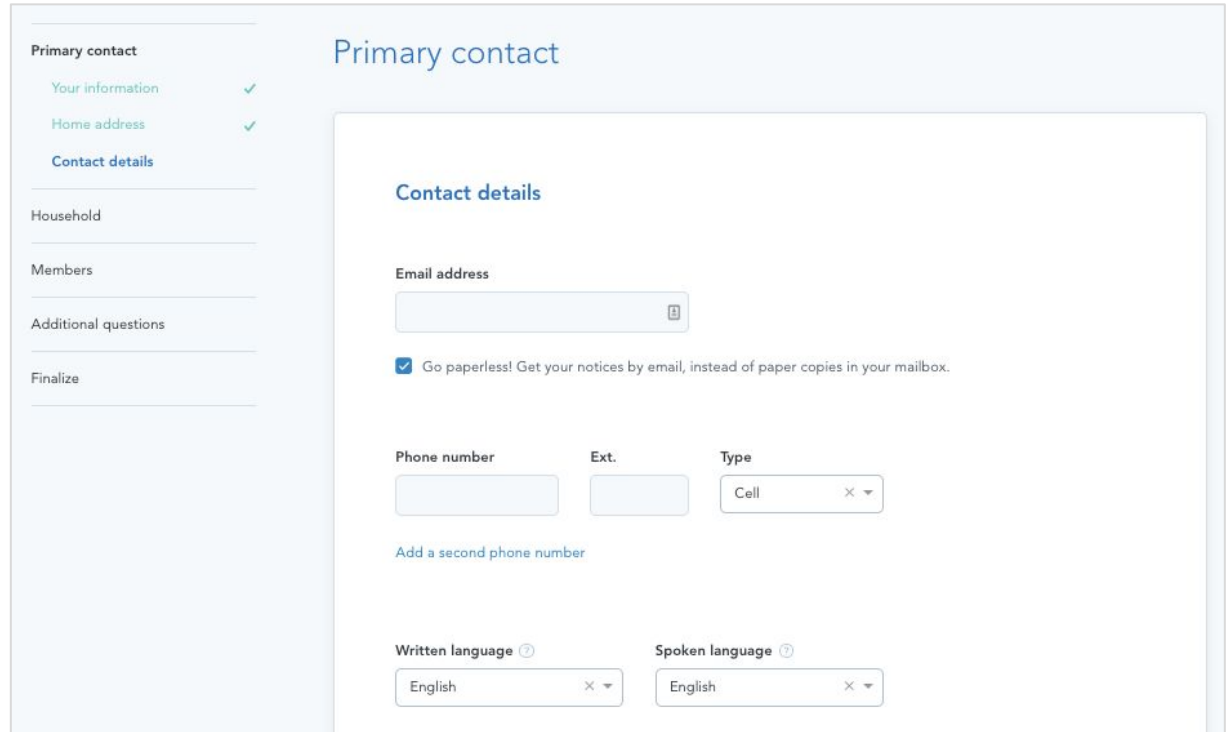


The screenshot shows a web form for a 'Primary contact' in a marketplace application. On the left is a vertical navigation menu with the following items: 'Primary contact' (selected), 'Your information' (with a green checkmark), 'Home address' (highlighted in blue), 'Contact details', 'Household', 'Members', 'Additional questions', and 'Finalize'. The main content area is titled 'Primary contact' and contains the 'Home address' section. This section prompts the user to 'Enter your permanent address.' and includes the following fields: 'Street address' (with a location pin icon), 'Apt. / Ste. (Optional)', 'City', 'State' (a dropdown menu with an 'x' icon), 'Zip code', and 'County' (a dropdown menu with an 'x' icon). At the bottom of the form is a checkbox labeled 'Click here if you don't have a permanent address.'

Marketplace Application cont.

With Enhanced Direct Enrollment
the application is completed on
HealthSherpa

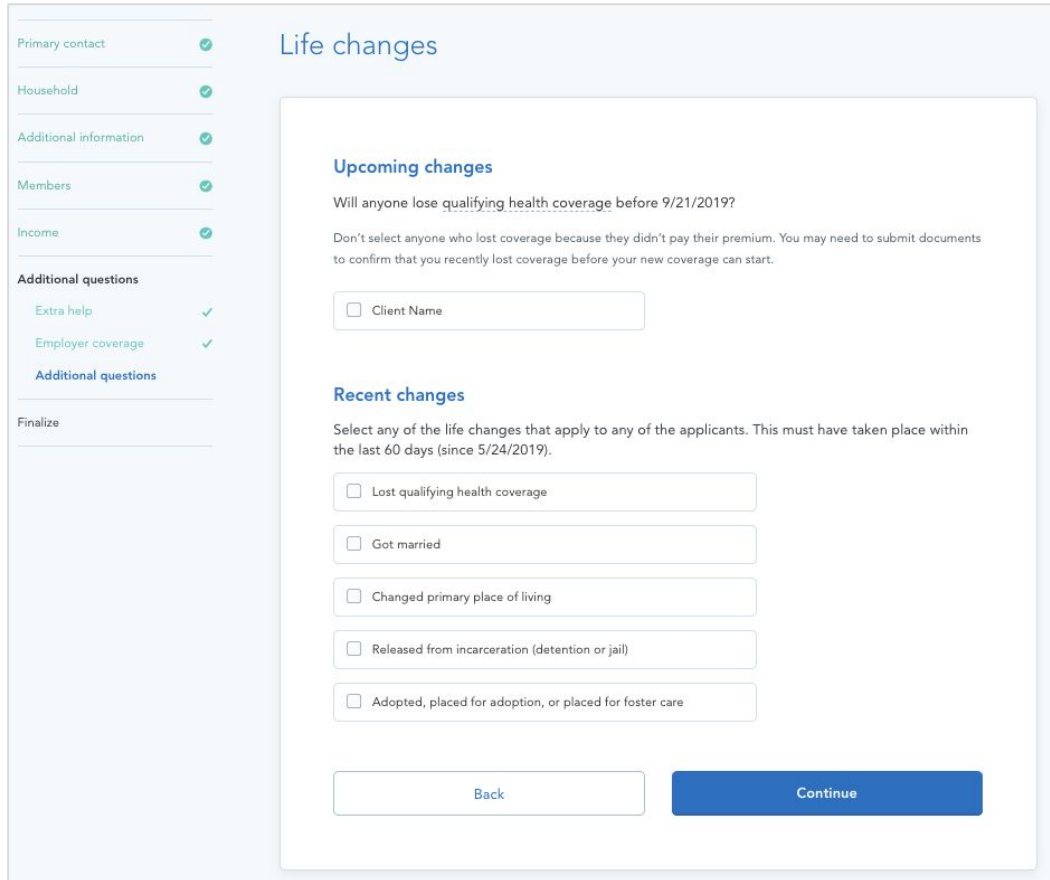
*Note: Application steps vary by household



The screenshot shows the 'Primary contact' application form. On the left is a navigation sidebar with the following items: 'Primary contact' (expanded), 'Your information' (checked), 'Home address' (checked), 'Contact details' (selected), 'Household', 'Members', 'Additional questions', and 'Finalize'. The main content area is titled 'Primary contact' and contains the 'Contact details' section. This section includes an 'Email address' field with a calendar icon, a checkbox for 'Go paperless! Get your notices by email, instead of paper copies in your mailbox.' (checked), and phone number fields for 'Phone number', 'Ext.', and 'Type' (set to 'Cell'). There is a link to 'Add a second phone number'. At the bottom, there are dropdown menus for 'Written language' and 'Spoken language', both set to 'English'.

Marketplace Application - Recent Changes

- When you start a new application during SEP, you'll be instructed to select the qualifying life event that occurred within the last 60 days.
- Select, continue, and enroll!



The screenshot shows a web application interface for 'Life changes'. On the left is a navigation menu with items: Primary contact (checked), Household (checked), Additional information (checked), Members (checked), Income (checked), Additional questions (with sub-items Extra help and Employer coverage, both checked), and Finalize. The main content area is titled 'Life changes' and contains two sections: 'Upcoming changes' and 'Recent changes'. The 'Upcoming changes' section asks if anyone will lose qualifying health coverage before 9/21/2019, with a note about premium payment and a text input field for 'Client Name'. The 'Recent changes' section asks for life changes within the last 60 days, listing options like 'Lost qualifying health coverage', 'Got married', 'Changed primary place of living', 'Released from incarceration', and 'Adopted, placed for adoption, or placed for foster care'. At the bottom are 'Back' and 'Continue' buttons.

Primary contact ✓

Household ✓

Additional information ✓

Members ✓

Income ✓

Additional questions

Extra help ✓

Employer coverage ✓

Additional questions

Finalize

Life changes

Upcoming changes

Will anyone lose qualifying health coverage before 9/21/2019?

Don't select anyone who lost coverage because they didn't pay their premium. You may need to submit documents to confirm that you recently lost coverage before your new coverage can start.

Client Name

Recent changes

Select any of the life changes that apply to any of the applicants. This must have taken place within the last 60 days (since 5/24/2019).

Lost qualifying health coverage

Got married

Changed primary place of living

Released from incarceration (detention or jail)

Adopted, placed for adoption, or placed for foster care


Review SEP Eligibility

- If eligible, you'll receive a notification like the one displayed.
- The information will provide:
 - Eligibility status
 - List of required follow ups to complete
 - Monthly tax credit
 - Eligibility letter

Review eligibility results

Before completing your enrollment, please do a final review of your eligibility results.

Applicants

| Name | Eligibility |
|---|---|
|  | <p>Eligible to enroll in a Marketplace plan, due to a Special Enrollment Period (loss of coverage)</p> <p>Eligible for a tax credit</p> <p>Followups required:</p> <ul style="list-style-type: none">Verify income by 6/28/2020Verify citizenship by 7/3/2020Verify loss of coverage |

Your household qualifies for a **total monthly tax credit of \$132.**

For more details on your eligibility, download the official letter here. **You must download this document to finish your enrollment.**

[Download Eligibility Letter](#)

[Choose a marketplace plan](#)



Resources

How to contact 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.

Hours of Operation:

January - October
8AM-4PM PST
(Special Enrollment Period)

November - December
6AM - 4PM PST
(Open Enrollment Period)
Extended hours surrounding the deadline day



PHONE

(888) 684-1373



EMAIL

agent_support@healthsherpa.com



CHAT

Chat from dashboard