

ACA Prep Class!

Ready, Set, GO ... Sell ACA Health Insurance!

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Peek Performance Insurance

877.612.7317



So – You're ready to
engage in the ACA
Health Market?

GREAT!



There are 6 important Steps:

- CERTIFY
- CONTRACT
- SET UP Enrollment Platform
- Basic Training
- ADVANCED TRAINING
- YEAR ROUND Selling





Everything
you need is
in one
place:

www.peaktraining.com

- Go to the **“ACA / Under 65 Health Sales”** Tab
- **“Register”** at the site (User/Password)
- This session begins at **“Step 2”**
- Work your way down the page
- **“Advanced Access”** is available to agents who fully appoint with our ACA plans
- Once you’re ***fully appointed***, **email** anyone on our team and request access to the advanced training classes

Need help appointing/transferring? 877-612-7317



2a

Watch the ACA Prep Class

Note: This class is for agents who are not already selling in the marketplace. If you are a current health agent, you can skip this training.



[Click to view PowerPoint](#)

2b

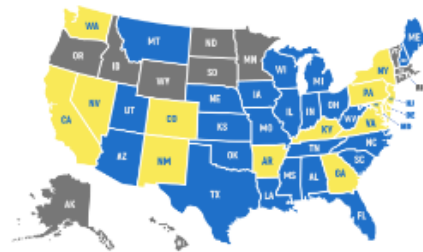
Complete your FFM (CMS) Certification

All agents marketing ACA health plans in FFM states are required to complete the CMS Certification.

All blue states in the map below are FFM (Federally Facilitated Marketplace) states.

Most ACA carriers require agents to have this certification completed prior to contracting. Click below for CMS Certification Instructions.

[FFM \(CMS\) Certification Instructions](#)



2c

Complete State Based Exchange (SBE) Certifications

States running a State-based Marketplace Exchange (SBE) are responsible for performing all marketplace functions for the individual market. Consumers in these states apply for and enroll in coverage through marketplace websites established and maintained by the states.

All agents marketing ACA health plans in any of the state-based exchange states (*yellow states on map*) must [complete a state specific certification](#) in order to sell ACA/marketplace plans in that state.

States with their own SBE include AR, CA, CO, CT, DC, GA, ID, KY, ME, MD, MA, MN, NV, NJ, NM, NY, OR, PA, RI, VT, VA, WA.

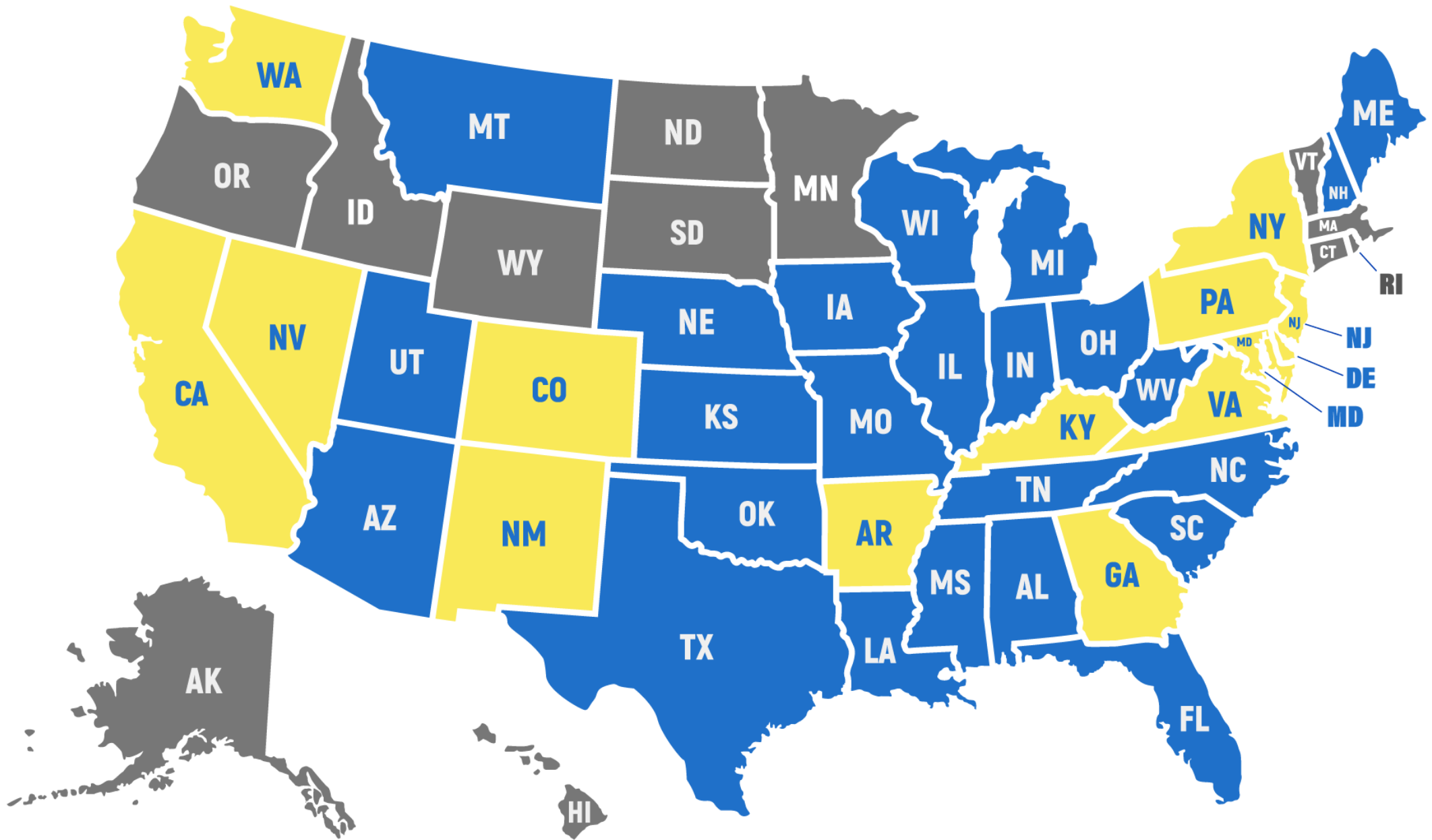
[SBE Certification Instructions](#)

← **Certify**

Certify

1. Note that there are instructions for
 - The **FFM/Federally Facilitated Marketplace** and separate instructions for (Blue States). Leave the instructions open!
 - **SBE's/State Based Exchanges**. These are identified as Yellow states on the map.
 - **Do NOT do SBE cert** unless you live there or have significant marketing opportunities there.
2. You do not need to do the “**Shop** Certification” because you’ll likely NEVER find a small employer group situation where Shop works better than the “Subsidy/Tax Credit.”
3. First timers will do the entire cert ... once you return the second time around, please use the “**returning**” agent certification. It’s *much* shorter!
4. Once done, progress to **Step 2d**





Certify (*Tips*)

1. You MUST use the instructions that we post on **Step 2b** ... and keep them open. There are detailed instructions on how to proceed and contact info if you get lost or can't access.
2. It will likely take you 3-5 hours depending on your familiarity with this market.
3. This is an open book test. You get three tries. If you fail the second try – you need to get help to take it the third time.
4. Other sources (*like HealthSherpa*) offer this certification – but we find it easier to do it through the CMS site because there are additional attestations to complete afterward.
5. Take Screenshots on parts that seem more challenging to you.
6. **Download and save the cert immediately once done!**



Contract



Get Contracted

Get contracted with the ACA & Non-ACA Carriers in your state. You can click the map below to see which carriers are available in your state(s).

[Click to complete a contract request form](#)

After you complete the Contract Request Form, use this ACA Contract Checklist & Agent Support Guide to ensure you get fully appointed with all carriers before you sell!

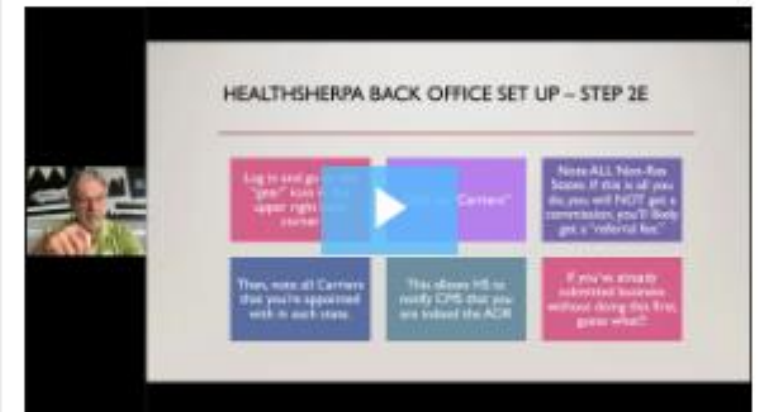
[ACA Contract Checklist & Agent Support](#)



[Click here to view a map of carriers by state](#)

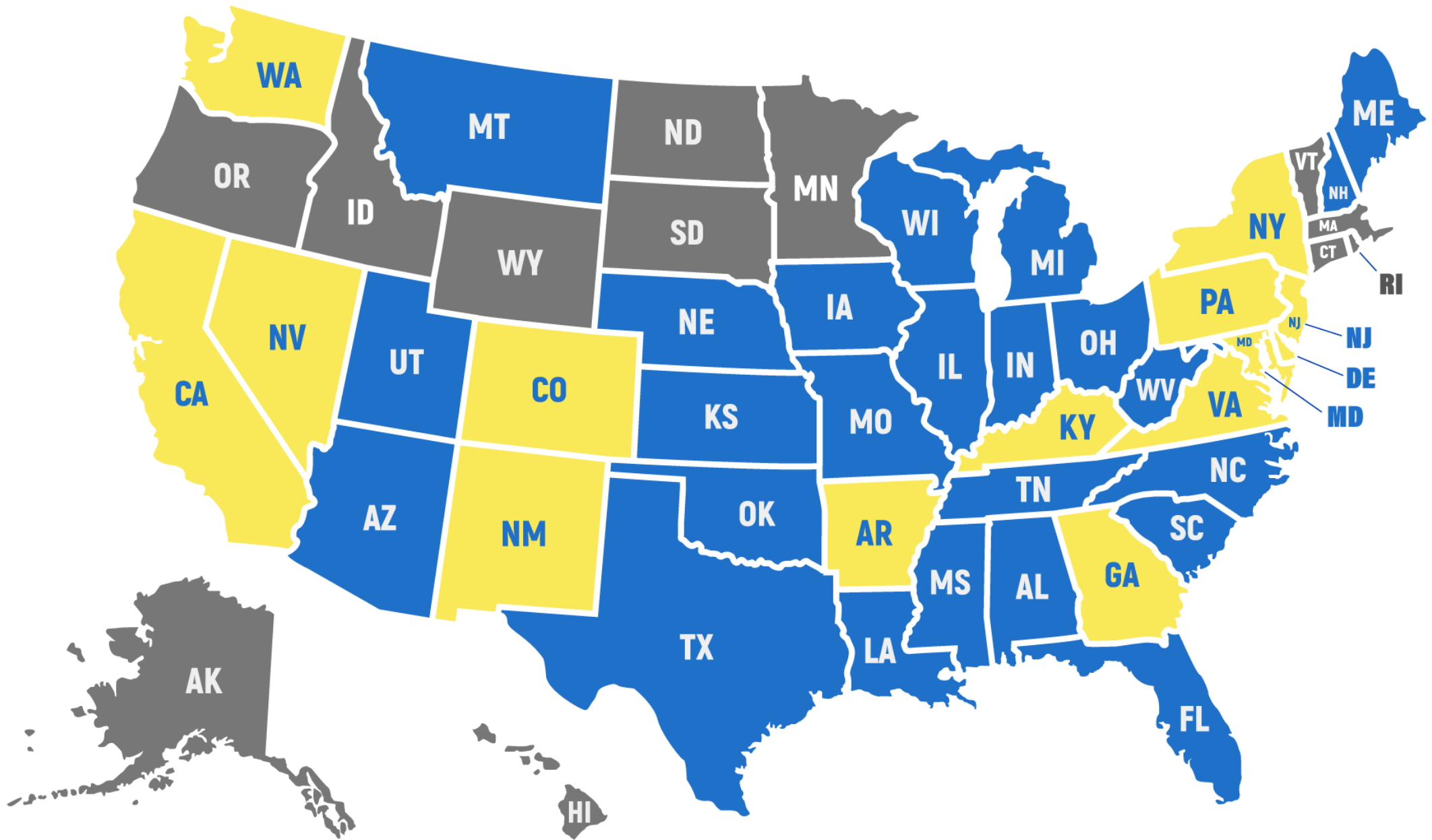


[Watch the video below to learn how to track your contracts and make sure you get paid!](#)



Contract

1. **First** watch the video: *“How to track your contracts and make sure you’ll get paid”*
2. On **Step 2d**, you’ll click on the **ACR/Agent Contract Request** link and complete
3. Please note any **PPI affiliated Agency** (*ask your manager* if they have their *own* PPI Agent Contract Request link)
4. Click on the **Map** and each state(s) that you wish to appoint. Select **ALL** the ACA carriers listed in your state
5. Please note if you are a **New** or **Transferring** or are **Adding New States** to existing contract.
6. There is **No conflict** with UHC, Cigna, Aetna **MA/MS/Ancillary** contracting! You may hold those appointments elsewhere.
7. **Do Not** feel that you must appoint in *every state* in which you hold a **Non-Resident** license, **unless** you intentionally plan on *spending time* and *money* marketing there.
8. If you live in an **FFM**/Blue state – do **NOT** appoint in an **SBE** state *unless* there is a significant marketing reason to do so



Set Up FREE Enrollment Platform:

Health Sherpa



Set up your own Health Sherpa platform

Health Sherpa is the leading enrollment platform for Marketplace plans and is completely free for agents.

[Click here for set up instructions to create your own Health Sherpa platform](#) for enrolling clients in ACA Marketplace plans.

Ensure you have connected your FFM Account to your HealthSherpa account to maintain EDE functionality. [Click here for steps and to learn more.](#)

IMPORTANT NOTE:

To ensure you get paid on business submitted through Health Sherpa, you MUST note your licensed states & carrier appointments in your Health Sherpa platform.

Need to confirm your state appointments with each carrier? [Click here for broker portal links & ACA Agent Support numbers](#)

Click button below for Health Sherpa FAQs and training on Health Sherpa.

[Click for Health Sherpa Resources](#)

Set Up FREE Enrollment Platform:

Health Sherpa



- Proceed to [Step 2e](#)
- [Read Instructions](#) on how to set up your Health Sherpa site
- Use the [PPI “Agency Code: \(d57b\), ”](#) **Ask your manager** if they have a separate HS Agency Code if so, please use *their* code instead.
- You **MUST** register **all State Licenses** AND **all Carriers** that you sell in EACH State – or you will **not get paid** for your sales!
- Please use the [“ACA Contract Checklist/Agent Support”](#) to confirm that you are appointed – if you are not – you will **NOT** get paid
- Please watch the [HS instructional videos](#) – and note the emails that they send to agents periodically to help them utilize the platform better
- Go to [“Help on Demand”](#) and get some free leads.

Get Basic Training – Get Ready to Sell!

Step 3: ACA Basics & Cash Flow Sales

Complete the following training courses:

ACA Classes:

- 3a. ACA for Rookies
- 3b. ACA Blast Off
- 3c. ACA University*
- 3d. Which Plan is Best for my Prospect?

Health Market Affiliated Classes:

- 3e. Manhattan Assurance
- 3f. IHA Health / ACA Alternative

**Note: Some classes have ACA contracting requirements*

ACA for Rookies & ACA Blast Off will really help you process business more effectively

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If you're fully appointed, **ACA University** will help you understand the total "Health Market" much better

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You'll also see other helpful classes.

Seek Appointment with those programs as well!

**Note: Some classes have ACA contracting requirements*

ADVANCED Training – Become a Pro!

You must be, registered, fully appointed and request access to see these classes

Step 4 is “Health Insurance University” (Video). Great to watch outside of the OEP timeline.

Go to **Step 5** and see our **marketing tools & Special Markets Training**:

- **Client Data Sheet /CDS**
- **Marketing Slicks, Facebook Ads, Lead resources**
- **Small Business Power Point**
- Tools for **Nonprofit** selling, and more!

Step 4: HIU & Advanced Training

**Note: Some classes have ACA contracting requirements*

Step 5: Special Markets Training & ACA Marketing Tools

Step 6: Using ACA to Create/Collapse Small Employer Groups

*CSG: Create/Collapse Small Groups Training**

Learn how to use ACA to replace Small Group Health Plans! Save Employers & Employees Money, and get the Employer to pay for 2-4 Additional Insurance Plans! **This course includes over 12 hours of in-depth training to teach you step-by-step how to succeed in this market.**

This is "Next Level" selling ... and it will add HUNDREDS of clients to your account. You can do this 12 months a year.

Note: There are contracting requirements to access this advanced course, including having your ACA, Manhattan Assurance and National General appointments through PPI. If you are a fully appointed ACA agent with PPI, call our office for access – 864.228.2635. **There is also a \$99 fee to access this course. If you attended and paid for a live agent CSG bootcamp event that PPI previously held, then this fee will be waived. Call our office for more details.*

If you already have access to this course, marketing resources are currently being added and can be accessed by clicking "Start Course" below.

[Start Course](#)

Track your progress:

Step 6: Write ACA 12 Mo a Year!

Many small businesses (under **50** employees) **can't afford** a "Group Health" plan ... an ACA plan will be a great option –

- Learn how to **target** and **communicate** with small employer groups
- Learn who you **should** and **should NOT** enroll ... and **when**
- Learn how to *use* **ICHRA** and **QSEHRA** tools to open doors and make more sales
- Learn how to get **employers to pay for 2-4** additional plans
- Learn how to **collapse** expensive, overpriced small group plans and **create** a benefit package where none exists!



Yesterday
doesn't
matter.

Today Does!

This isn't like your other business

*It's **easier, faster, bigger** and **more profitable** than any other market.*

*It will create **more LIFE sales, more Medicare sales, etc.***

But you'll have to intentionally engage if you want to sell in large numbers.

We're here to help.

Call our **Agent Care Team** members at **877-612-7317** for help!



Clay Peek
peektraining.com
877-612 7317

We want to help!

If you have questions, our helpful Internal Marketing Team awaits your call.

877-612-7317