

Health Insurance Open Enrollment 2023

12 Things you need to know

1. Open Enrollment begins on November 1, 2022 and ends on January 15, 2023 in both Maryland and Virginia
2. You will begin receiving notices from both the Health Insurance Marketplace and the Insurance Companies regarding renewals for 2022. If you receive correspondence from any of the following places DO NOT THROW IT AWAY.
 - The Health Insurance Marketplace
 - Maryland Health Connection
 - Your Insurance Company (Anthem, CareFirst, Cigna, Aetna, Kaiser, Innovation Health or United Healthcare)
3. During the enrollment process in VA you will receive several emails from Healthcare.gov and Health Sherpa the Direct Enrollment Partner that I use to access Healthcare.gov Do not respond to these messages until I inform you that your application is complete. These messages are auto generated by the system. Once I inform you that your enrollment is complete and send you your receipt and other documents if you receive any email or text messages telling you that you still need to enroll, please ignore them or contact me if you have any questions.
4. If you received a Work Permit Extension please visit this webpage: <https://www.uscis.gov/humanitarian/temporary-protected-status/temporary-protected-status-designated-country-el-salvador> If your expiration date needs updating please let me know as soon as possible
5. Verify that all immigration status documents are up to date. Review expiration dates for the following documents for all applicants: ***Permanent Resident Card, Work Permit, US Passport***
6. All new applicants that work with me must give prior written consent before I will begin an application for you both in Maryland and Virginia. This applies in Maryland only if you need my assistance with creating your

Maryland Health Connection account. If you currently have an active account in Maryland and need assistance, I will need the primary account holders name, date of birth, address and last 4 of the social security number for Maryland Health Connection to connect your account to mine. After that I can fully assist you with your account. Please choose the appropriate prior consent form below and complete it.

- Prior Consent Form Maryland English:
<https://survey.zohopublic.com/zs/PVCNYY>
- Prior Consent Form Maryland Spanish:
<https://survey.zohopublic.com/zs/ksCNUw>
- Prior Consent Form Virginia English:
<https://www.questionpro.com/a/TakeSurvey?tt=VmmleLz1v6EECHrPeIW9eQ%3D%3D>
- Prior Consent Form Virginia Spanish:
<https://www.questionpro.com/a/TakeSurvey?tt=LALuyAEpyikEChrPeIW9eQ%3D%3D>

7. For applicants in Virginia Only. If you would like me to assist you with problems with your application during the year without needing to schedule a 3-way call you can call the **Health Insurance Marketplace at 1-800-318-2596** and authorize me as your agent on your Marketplace account. Give them my name with the correct spelling and my NPN (National Producer Number) if requested. **Sheron Sidbury NPN#11466028** If you would like my help for the entire year you will need to authorize me for 365 days. This step is required by CMS to protect your account and must be repeated each time the authorization expires. This authorization is only for issues that can only be resolved by contacting the Health Insurance Marketplace
8. Please inform me if you need to update any of the following: your name, address, and phone number, email address, add or remove a family member, update employers name, address or phone number, your income changes or you gain access to insurance from another source such as through your employer, Medicaid or Medicare.

9. To update your income please have the following available: **Most recent W-2, Most Recent 1099, Most Recent Pay Stubs, Most Recent Tax Returns**

10. If you live in Maryland and are self-employed, you may need to submit an Affidavit if requested. Please use the link below to find the appropriate Affidavit

- Maryland Health Connection Affidavits English:
<https://www.marylandhealthconnection.gov/affidavits/>
- Maryland Health Connection Affidavit Spanish:
<https://www.marylandhealthconnection.gov/declaracion-jurada/>

11. I will continue to provide you with updates using my automated text messaging service. The messages will come from (571) 534-4640. You can respond to these messages but keep in mind that this mailbox is not monitored on a regular basis and does not notify me when new responses come in. If you need an immediate response please send your responses to the number provided to you in the message. You can test the link before you need to send a message. Please indicate in the comment box that you are just testing the link. Please bookmark it the link.

12. Starting 2023 I will be using a new secure system to receive documents. In the past I accepted documents through photos sent in direct text messages. You will be provided with a link to upload your documents. You will click the link and then choose the photo or document that you want to send me either from your phone or computer. This will help keep your documents secure and will help me to keep them in one place. It will also save memory on my phone. You can test the link before you need to send a message. Please indicate in the comment box that you are just testing the link. Please bookmark it the link. It is password protected so only my clients have access to the system.

<https://www3.mydocsonline.com/customerupload/1a1b67a484317411a1d8a66f889c>

If you have any questions, please call my answering service at 703-947-0325 and leave a voice or text message. This will prevent the voicemail box to my direct line from becoming full. You are also welcomed to leave a text message on my direct line requesting me to call you. Following these instructions will keep the lines open for everyone. You can leave voice messages at my answering service 24/7. You can also send me text messages 24/7. I will respond as soon as possible



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