

ICHRA Clients Guide To Working With an Agent

For ICHRA Clients who will self-submit their applications

VIRGINIA “NEW for 2024”

1. If you had an active account with the Health Insurance Marketplace through healthcare.gov or a web broker connected to healthcare.gov such as Health Sherpa your information has been transferred to the new Virginia Health Insurance Marketplace. You will need to create an account at <https://www.marketplace.virginia.gov/> to renew or create a new application for 2024 and beyond.
2. Keep your login information from healthcare.gov and the we broker site such as Health Sherpa so you can access a copy of your 1095-A and other past documents from 2023 and before.
3. You will need to fill out the “Required Privacy Consent Form”, which is required by Virginia. You can find it here under the “Virginia Only” section <https://www.youdesignaplan.com/updates> This gives me permission to work with you as your agent and will allow me to access your application if you have problems during the application process.
4. I will send you an agent designation request once you created your account. You will need to accept the designation in order for me to continue to work with you.
5. For 2024 it is recommended that you click through your application to review it to make sure your information is correct.
6. You can see new plans and prices here <https://enroll.marketplace.virginia.gov/hix/preeligibility#/?fromHome=1>

MARYLAND

1. You will need to create an account on Maryland Health Connection (marylandhealthconnection.gov). Once your account is created and verified you can go to the “Get Help” or “Find Help” section. Scroll down to find the “Map of Brokers” near you link. Search for “Sharon Sidbury” (spelling is correct) and select me. It’s best to do this while you are logged into your account or you will be prompted to login. Follow the prompts and confirm your selection. I will be alerted by Maryland Health Connection and will accept your request for assistance. This should be done before you sign and submit your application.
2. If you submit the application before this step is completed we will need to resubmit it so my information can be transferred to carrier. This will generate new enrollment letters.
3. Maryland Health Connection suggest that the application be submitted in on sitting as saving and exiting the application can at times cause errors and glitches in the system.
4. You will need to complete the Required Telecommunications Preferences Consent Form in the following link <https://form.jotform.com/232886685689078> You will receive a copy of the completed document. You can see a blank copy of the document here. https://www.youdesignaplan.com/files/ugd/cab217_ea32d0ba7c724f34be5743886075c32c.pdf

ALL ICHRA EMPLOYEES

1. You will need the date from your 90 day notice and the date your ICHRA account will take effect. This will be the first day of the month following your application submission. The end date for your ICHRA plan will always be December 31st.
2. At the end of the application you may be given the option to make your first payment. It is recommended that you wait 3-4 business days for the company to receive your application. You can return to your Marketplace account to complete the payment. You can also call the company or create an account online to make your first payment. See the link for "Company Contact Information" <https://www.youesignaplan.com/updates> for how to contact the company you chose. You may also have received instructions from the company that set up the ICHRA with your employer on how to make your payments.
3. Please keep a record of your receipt and any payment confirmation number. Make sure the payment is for the correct effective date of your plan. (Example if your effective date is January 1st and you pay on December 21st make sure your payment corresponds with the payment due on January 1st)
4. You will need to obtain a copy of your invoice as soon as possible. Send a copy to me using the following link <https://www3.mydocsonline.com/customerupload/1a1b67a484317411a1d8a66f889c> You will receive a copy of your invoice by mail or you can see if it is available in your online account.
5. You may also need to fill out the TASC Reimbursement Form (if applicable) found on the website. You can send all necessary documents to me using the link in Step 4. I will forward it to your company's ICHRA provider. The link can be used to upload documents or pictures of the documents from any device connected to the internet. This is needed as proof of coverage and to set up payments through your employer for your insurance. This will be needed each year at Open Enrollment.
6. Throughout the year I send out periodic updates using an automated text messaging service. The number from that service is 571-534-4640 and will always have my name in the subject line. You can always opt out of these messages. When you opt out you will no longer receive important updates via text message. You can reply to these messages but since this box is not monitored on a regular basis there may be a delay in my response. If I haven't responded within 24 hours please message me directly at 571-636-9366
7. If you opt out you can always check this page for updates <https://www.youesignaplan.com/updates> You will also find information for ICHRA clients here <https://www.youesignaplan.com/ichra>
8. Individual Health Insurance are annual contracts that need to be renewed every year during Open Enrollment. You will receive updates ahead of time as to what steps you need to take.

9. The renewal next year will be easier. You will need the amount of your ICHRA reimbursement, Shop for a plan, click through the application to submit it to the insurance company

Thanks for trusting me to assist you. Feel free to contact me with any questions or concerns you have throughout the year.

Sheron E Sidbury
Healthcare Cost Containment Specialist
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Email: sheron@sesinsureme.com
Website: <https://www.youesignaplan.com/>



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