ACA Clients Guide To Working With an Agent

For ACA Clients who need assistance with the application process

VIRGINIA

1. You will need to fill out the “Required Privacy Consent Form”, which is required by CMS the federal government agency that regulates the Health Insurance Marketplaces. You can find it here under the “CONSENT” tab https://www.youdesignaplan.com/updates This gives me permission to work with you as your agent and will allow me to assist you with creating an account and will allow me to start and submit an application on your behalf.

2. If you opt to have me to create your account on your behalf, I will need to request from you, personal information that needs to go on the application. This is required to complete the application. This includes information such as contact information, social security numbers, dates of birth etc. You can choose not to provide some identifying information but the application will request a physical copy of the document to verify your information so it is best to provide it or you can create an account on your own and enter your household details. You can find a list of everything needed here https://www.youdesignaplan.com/_files/ugd/cab217_80b922cac9d14f69af939dbdc5b1a89a.pdf

3. If you prefer to create your own account. You will need to do so here at https://www.marketplace.virginia.gov/ You can enter your personal information and seek my assistance at any point during the application process.

4. You will need to designate me as the agent of record on your account. Login to your account. Search for me in the Get Help section in your account under “Agents and Brokers” Search for me by my name Sheron Sidbury or by my Zip Code 22306. The Marketplace will message me about your request for assistance and I will approve your request. This lets both the Virginia Insurance Marketplace and the insurance company know that I am the agent working with you. It also gives me permission to assist with both accounts, by your request if needed.

5. You can choose which parts of the application you would like personal assistance with and contact me only for the sections where you need guidance.

6. Once you sign and submit your application you will be able to make your final plan selection

MARYLAND

1. You will need to fill out the “Maryland Account Creation Consent Form”, https://survey.zohopublic.com/zs/PVCNYY which is required by me and suggested by Maryland Health Benefit Exchange to get written consent before assisting clients with creating an account. This gives me permission to work with you as your agent and will allow me to assist you with creating an application, creating an account and will allow me to start an application on your behalf.

2. You will also need to fill out the “Required Privacy Consent Form”, which is required by CMS the federal government agency that regulates the Health Insurance Marketplaces. You can find it here under the “CONSENT” tab https://www.youdesignaplan.com/updates This gives me permission to work with you as your agent and will allow me to assist you with creating an account and will allow me to start and submit an application on your behalf.

3. You can opt to create an account on Maryland Health Connection https://www.marylandhealthconnection.gov/ on your own or you can have me assist you with creating your account. 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” link. Search for “Sheron 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. If you prefer for me to create the account on your behalf I will complete these steps. You should complete this step before you make your final plan selection.

4. If you opt to have me to create your account on your behalf, I will need to request from you, personal information that needs to go on the application. This is required to complete the application. This includes information such as contact information, social security numbers, dates of birth etc. You can choose not to provide some identifying information but the application will request a physical copy of the document to verify your information so it is best to provide it or you can create an account on your own and enter your household details. You will find a list of what you will need here https://www.youdesignaplan.com/_files/ugd/cab217_80b922cac9d14f69af939dbdc5b1a89a.pdf

5. You can securely submit any sensitive documents or information to me using the following link https://www3.mydocsonline.com/customerupload/1a1b67a484317411a1d8a66f889c You can submit documents from any device with an internet connection.

6. You will need to be present on the phone during the phone, email address and ID Verification process in the application. You can schedule a time to complete this step in the link below. The process will take 5-10 minutes. https://calendly.com/sesinsureme

7. You can choose which parts of the application you would like assistance with and contact me for the parts where you need assistance.

8. Once you sign and submit your application you will be able to make your final plan selection

ALL ACA ENROLLEES

1. 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 then return to your account to make your payment. You can also call the company or create an account online to make your first payment. See the link below for “Health Insurance Company Contact Information” to contact the company you chose.
   https://www.youdesignaplan.com/_files/ugd/cab217_7f2c2e6264274a6683dd622302709e62.pdf

2. 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).

3. 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 contact me at 571-636-9366.

4. If you opt out you can always check this page for updates
   https://www.youdesignaplan.com/ichra

5. The best way to contact me is via my direct line 571-636-9366. Please leave a message with your name and the question you would like to ask. This will help me to prepare before reaching out to you.

6. When Open Enrollment starts next year and you enroll or renew your plan, you will need to obtain a copy of your invoice as soon as possible and send a copy to me. You will receive a copy by mail or you can see if it is available in your online account. Send it to my secure document upload site
   https://www3.mydocsonline.com/customerupload/1a1b67a484317411a1d8a66f889c

7. If you enroll in a Kaiser plan follow the instructions here to locate your invoice
   https://www.youdesignaplan.com/_files/ugd/cab217_a42fb62947de4b5eaad38cb419c805ce.pdf

8. Depending on the platform your company uses for ICHRA enrollments you may need to fill out the TASC Reimbursement Form found on the website. You can send all documents to me using the following secure document upload link.
   https://www3.mydocsonline.com/customerupload/1a1b67a484317411a1d8a66f889c I will forward it to your companies ICHRA provider. The link can be used to upload documents or pictures 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. The password will be sent to you via text message.

9. 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.

10. Since your information will be stored in your account and our accounts are already linked and all required consent forms have been completed renewals next year will be very simple.

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
Phone: 571-636-9366
Book an Appointment: https://calendly.com/sesinsureme
Email: sheron@sesinsureme.com
Website: https://www.youdesignaplan.com/

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