

ACA Clients Guide To Working With an Agent

For ACA Clients who are CURRENTLY ENROLLED but would like to add an agent to help them as needed.

VIRGINIA

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. Each year during Open Enrollment it is recommended that you click through your application to review it to make sure your information is correct and no data is missing.
3. You can see new plans and prices here <https://enroll.marketplace.virginia.gov/hix/>
4. Keep your login information from healthcare.gov and the web broker site such as Health Sherpa so you can access a copy of your 1095-A and other past documents from 2023 and before.
5. It's recommended that you add an agent to your account in case you need help during the year. This service is at no additional cost to you.
6. You can send me an agent designation request once you created your account. I will receive a notice from the Marketplace that you requested assistance. I will need to approve your request in order for me to continue to work with you.
7. To send an agent designation request go to the Help and Support section in your account. Search for Agents and Brokers. Choose Sheron Sidbury or search using my zip Code 22306.
8. If you need me to manually assist with your application, you will need to fill out the "Required Privacy Consent Form", which is required by CMS the government agency that regulates the Health Insurance Marketplace. You can find the Consent Form in the tab "CONSENT" at <https://www.youdesignaplan.com/aca> This will give 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.
9. Keep your login information from healthcare.gov and the web broker site such as Health Sherpa so you can access a copy of your 1095-A and other past documents from 2023 and before.

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" This is the direct link: <https://app.marylandhealthconnection.gov/hixui/public/home.html#/getEstimate/findAssistance?notFromAnon=true&shoppingYear=2023> 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.

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 but will not change your plan.
3. You will need to complete the Required Privacy Consent form. You will find it in the "CONSENT" tab on this page.

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 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/aca> for how to contact the company you chose.
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 opt back in by texting "ACA" to 571-534-4640 You can reply to these messages via text message only, 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
4. If you opt out you can always check this page for updates
<https://www.youesignaplan.com/aca>
5. Individual Health Insurance are annual contracts that need to be renewed every year during Open Enrollment. Financial Assistance is based on what your total income on December 31st the following year. You will receive updates ahead of time describing what steps you need to take.
6. The renewal next year will be easier. You will need to click through your application to update any out dated information Shop for a plan, and submit it to the insurance company.
7. If you choose to auto renew please be sure that the income used to generate your renewal payment responsibility reflects what you are currently earning. Not reviewing your income estimate can result in you owing money at tax time if you earn more.

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.youesignaplan.com/>



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