

ACA Frequently Asked Questions

What are the agent requirements to sell ACA?

Agents must have a health license, E&O, current FFM Certification or State Equivalent, and Carrier Appointment.

Do I have to complete certification every year?

Yes, certification is required every year to be eligible to sell ACA.

I missed the current year certification course before it was closed. When will the next plan year's course be loaded?

There is no specific date or deadline in which the new plan year course must be loaded. In a typical year, we see the course loaded in late August or early September. We recommend checking the website periodically or reaching out to your marketer for updates.

What is the appointment process?

Once you know which carrier(s) and state(s) you will be selling ACA in, contact our contracting department for assistance. You will complete a contract request form and be sent a link using the information provided on your request form.

How do I know what is available in my state(s)?

We recommend reaching out to your marketer for approval sheets or help with the carrier approvals.

When will the next plan year state and county expansions be announced?

Expansion announcements vary by carrier. There is no specific timeline for announcements of expansions. We recommend checking back with your marketer.

Where do I quote and enroll customers?

We offer our agents FREE accounts with HealthSherpa for FFM states and CA. All other state exchanges will be completed on the state specific website.

Do carriers pay commission on ACA plans?

Yes! Carriers do pay commission on ACA policies. Compensation pays out on a Per Member Per Month (PMPM) rate. Each carrier's pay scale is different. The compensation rate can also change every year.

- States are paid at different rates.
- Occasionally carriers have a different pay rate for minors vs adults.
- Refer to your commission schedule for details.
- If you do not have a commission schedule, reach out to your marketer for assistance.

