



Important Update

CMS has announced new requirements for agent-assisted ACA enrollments starting with PY27, and we're already building solutions to keep you efficient and compliant.

These changes are designed to eliminate the need for three-way calls with the Marketplace.

Here's what CMS announced

Starting in plan year 2027, all consumers enrolling in an ACA plan will need to complete new steps before an agent can assist with their enrollment:

1. Agent authorization

Your client will need to authorize you before you can access or make changes to their application. This will be a simple step like clicking a link and will be required for all agent-assisted enrollments.

2. Identity verification for higher-risk enrollments (ID proofing)

In addition to replacing the three-way call for changing agent of record, the following higher-risk consumers may need to complete ID proofing:

- new to the Marketplace
- have a net premium at or below \$30/month

CMS will share more detailed guidance later this summer.

What HealthSherpa is building

HealthSherpa will make it easy for you to text or email your consumers a link to complete these new requirements. This will be available in HealthSherpa as soon as CMS approves so you can get a head start on open enrollment.