agentpipeline
AN INTEGRITY COMPANY

ACA AGENT
"Ready-to-Sell" Checklist

This checklist is your quick guide to getting fully set up and ready to write ACA business with confidence. It walks you through everything you need, from licensing and certifications to platform setup and compliance, so you can avoid common pitfalls and start strong.

Think of this as a tool to protect you and set you up for success. When each item is completed, you're not just "checked off"—you're positioned to write business smoothly, get paid correctly, and stay compliant.

See below for what must be completed BEFORE writing business.

1. Licensing & Basic Compliance (Foundation – REQUIRED)

- ☐ Active Health Insurance License in each state you will sell
- ☐ License verified as "ACTIVE" (not pending/expired)
- ☐ Errors & Omissions (E&O) Insurance in force
- ☐ W-9 and EFT information completed for commissions
- ☐ NPN active and accurate across all systems

Keep in mind:
If this section isn't complete, you cannot be appointed or paid.

2. CMS / Marketplace Certification (NON-NEGOTIABLE)

For FFM (Healthcare.gov) States:

- ☐ CMS Enterprise Portal account created
- ☐ Identity proofing completed
- ☐ Agent/Broker role requested and approved
- ☐ MLMS (Marketplace Learning System) profile completed
- ☐ Annual CMS Marketplace training completed
- ☐ FFM exam passed & certification active

For State-Based Marketplace (SBM) States:

- ☐ State marketplace account created
- ☐ State-specific training completed
- ☐ Required ethics/privacy attestations signed
- ☐ Certification approved for current plan year

Why this matters:
No CMS/SBM certification = no ability to access enrollments.

3. Carrier Contracting & Appointments

- ☐ Contract signed with each ACA carrier you plan to sell
- ☐ Carrier certifications completed (if required)
- ☐ Appointment approved and active in carrier system
- ☐ Agent profile fully completed in carrier portals
- ☐ Required docs uploaded (license, CMS cert, E&O, W-9)

Important note:
No appointment = no commission (even if you write the business).

4. Enrollment Platform Setup

- ☐ Approved enrollment platform (HealthSherpa, Healthcare.gov, etc.)
- ☐ NPN correctly mapped to platform
- ☐ Carrier connections verified inside platform
- ☐ Test enrollment submitted (best practice)

Pro tip:
Run a test app BEFORE OEP — this catches 90% of setup issues.

5. Compliance & CMS Requirements (CRITICAL RISK AREA)

Before writing a single application:

- ☐ Understand consumer consent requirements
- ☐ Have compliant consent process in place (call recording, form, or script)
- ☐ Know documentation retention requirements (10 years recommended)
- ☐ Understand unauthorized enrollment rules (ZERO tolerance)
- ☐ Understand application accuracy requirements (income, household, eligibility)

Key actions required:

- ☐ Never enroll without consumer present
- ☐ Never switch plans without explicit consent
- ☐ Always review full application with client

Don't skip this:
Most agent terminations happen here, not licensing or contracting.

6. Sales Readiness (Practical Readiness – Often Missed)

- ☐ Understand ACA basics (subsidies, metal tiers, eligibility)
- ☐ Know how to fact-find properly (income, household, SEP eligibility)
- ☐ Prepared to explain:
  - Deductibles vs premiums
  - Network differences
  - Subsidy impact on plan cost
- ☐ Clear, compliant enrollment script/process
- ☐ Post-enrollment steps defined (AOR, follow-up, retention)

Key takeaway:
Agents who skip this step:

- Struggle to close
- Create compliance issues
- Lose renewals

7. Final "Ready-to-Write" Verification (USE THIS WITH YOUR TEAM)

Before submitting ANY ACA application:

- ☐ License
- ☐ CMS / SBM Certification
- ☐ Carrier Appointment
- ☐ Platform Access Working
- ☐ Consumer Consent Obtained
- ☐ Application Reviewed with Client