

ACA and Under-65 Health Insurance for Agents

A Different Demographic

Expand reach without competing with your existing pipeline.

- Working-age adults
- Early retirees
- Self-employed individuals
- Families



The Seasonal Solution

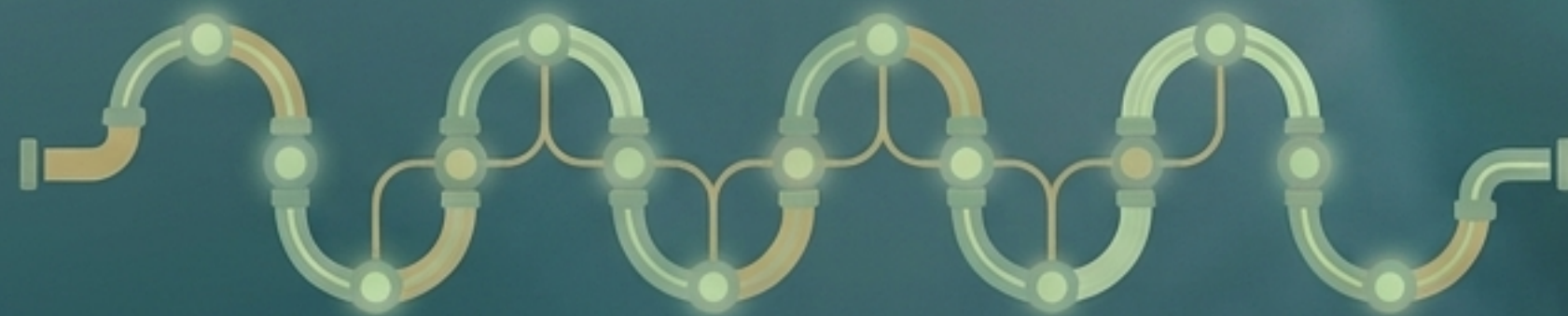
Medicare Pipeline

Busy in fall. Slow the rest of the year.



ACA Pipeline

Extended winter enrollment plus year-round qualifying events.



The Built-In Pipeline



FFM

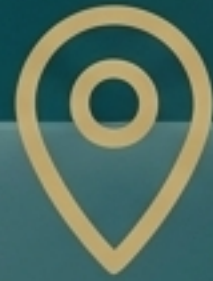
Requirement: FFM Certification

Federally Facilitated Marketplace

- Free online training
- Annual renewal
- Completed in a few hours



Check Your State



Federal Marketplace

Standard FFM certification applies.



State-Based Exchanges

Require state-specific certification processes.

The Same Skill Set



Where Conversations Start



Personal Network

Friends or family under 65
who need coverage.



Medicare Households

Spouses or dependents
lacking employer plans.

The Client Benefit

Subsidies

Significantly reduce monthly premiums.

No Cost

Shopping with an agent is free.



The Pivot

I can actually help with that.

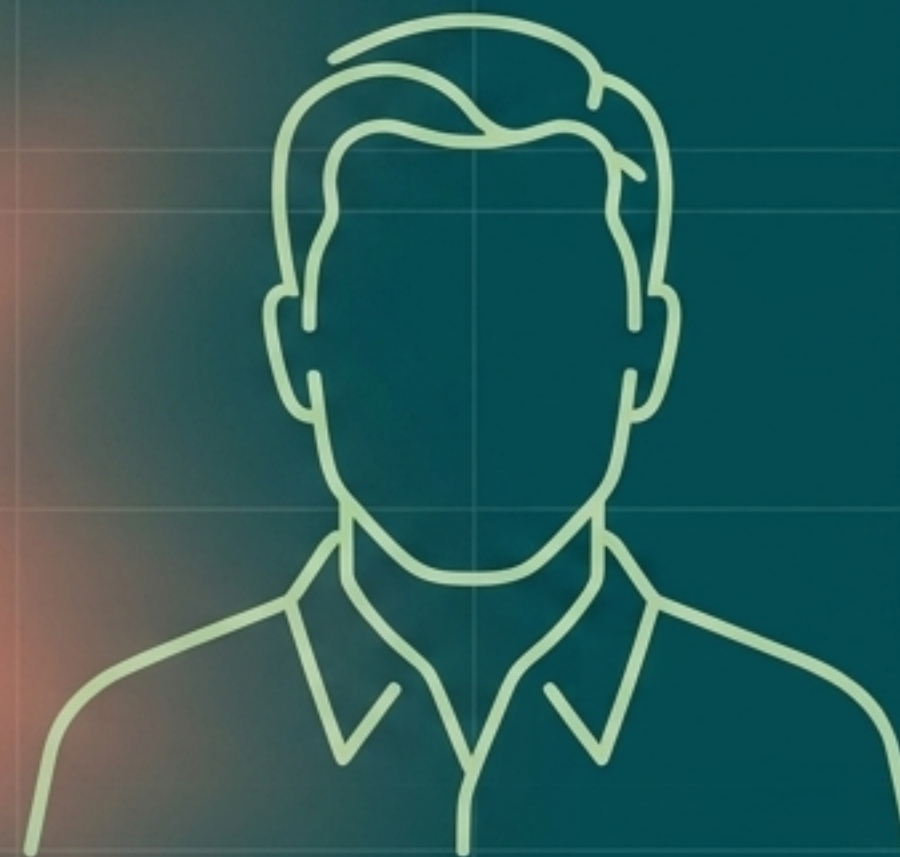
I am certified to enroll people in marketplace health plans. Would you like me to take a look at what is available and what you might qualify for?

Household Scenario



Role: Client
Age: Age 66

Action: Enrolling in Medicare



Role: Spouse
Age: Age 61

Action: **Lost employer coverage**

The Result

1. Qualifying life event opens enrollment.

2. Agent finds plan fitting doctors and meds.

3. Client enrolls the same week.

x2 Outcome: 2 commissions, 1 household.

Take Action This Week



Start FFM
Certification

Free to start, completes
in hours.

OR



Ask 3 Clients

Ask your next three
Medicare clients if anyone
under 65 in their home
needs coverage.