

# ACA Cross-Selling: Reaching the Under-Sixty-Five Market

# The Hidden Second Business

Every Medicare client represents a household, a network, and a community of people under 65 who need health insurance.

## Outdated Beliefs

Complicated

Tight windows

Low pay

## Current Reality

Year-round SEPs

Stackable commissions

Warm referrals

# The Fear vs. The Reframe

## **Fear:**

Asking about adult children or younger spouses feels like prospecting. It risks the trust you built.

## **Reframe:**

Asking isn't prospecting.  
It's care.

The instinct to ask who else needs help is the most natural extension of trust.

# Step Zero: FFM Certification

To write ACA business and earn commission, you must be Federally Facilitated Marketplace certified.

Required annually. Runs through the CMS Enterprise Portal. Complete this before opening conversations.



\$0

Cost

# Three Sources of Hidden Business

Where to find under-65 opportunities inside your existing world.



## Source 1: The Household

Every client has a household. The most common pattern is a younger spouse sitting at the same kitchen table.

That is not a referral. That is a same-room sale.

The Household Question:

While we're here, is everyone else in the house covered the way you'd want them to be?

# What the Question Surfaces

You are not pitching a product. You are asking about coverage gaps. The client will hand you the opportunity.

- ◆ A daughter who got laid off
- ◆ A son contracting without employer coverage
- ◆ A spouse between 58 and 64 with a high-deductible plan

# Source 2: The Referral Network

The Specific Ask:

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Existing clients are your warmest source for adult kids, neighbors, and friends.

The trick is prompting a specific name, not a vague maybe.

*"I work with a lot of folks in their 40s and 50s who are self-employed or between jobs. Is there anyone in your life who fits that description who I should reach out to?"*

# Source 3: The Community

Reach under-65 clients without cold-calling by mentioning you handle coverage for self-employed individuals.

Small business  
owners

Self-employed  
contractors

Freelancers and  
gig workers

# Solving the Timing Problem

Most agents misunderstand ACA timing. Open Enrollment (OEP) runs fall through mid-January. But most ACA business is actually written outside of OEP through Special Enrollment Periods (SEPs).



# Top 5 SEP Triggers

Each of these life changes opens a new enrollment window.

Loss of other coverage

Marriage

Birth or adoption

Permanent move

Income change

60

Day Window

# The Year-Round Calendar

The SEP calendar turns ACA from a seasonal product into a steady stream of monthly commissions.

## **THE RULE:**

When a client mentions a life change, your brain should ping. Ask about coverage immediately. The clock is running.

# Real Life Walkthrough

You are sitting with Mrs. Cole. Medicare Advantage application is signed. You ask the Household Question.

She pauses. Her uninsured 27-year-old granddaughter just moved in after leaving her job.

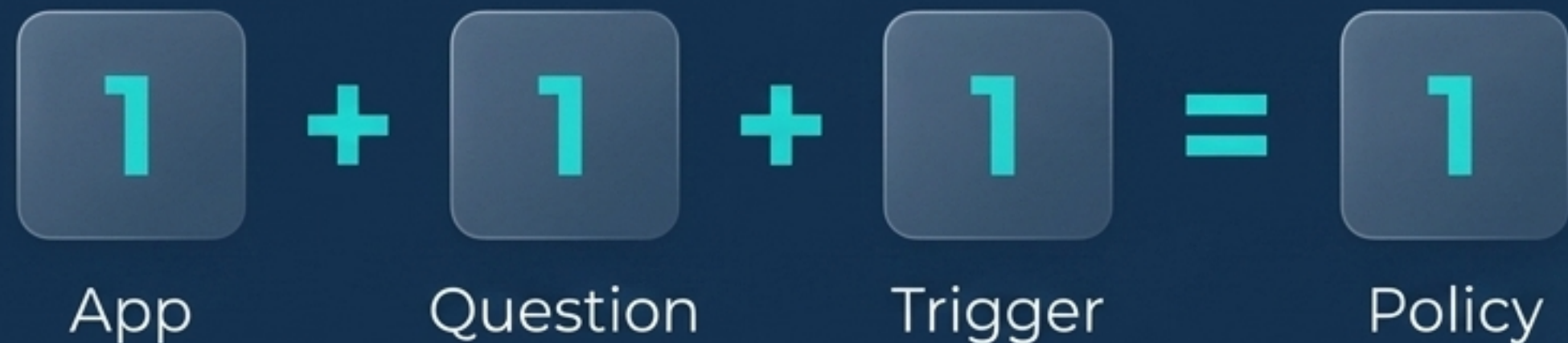
Trigger Identified: Loss of employer coverage.

# Execution and Reward

You ask permission to text the granddaughter. You set a quick call, check subsidy eligibility, and write the policy.

Two days later, you have a second commission and the right to ask for the next name.

THE SYSTEM:



# Action Steps

Start uncovering the second business hiding inside your first one.

- 1. Start your FFM Certification via the CMS portal today.**
- 2. Ask the Household Question after the application is signed on your next 5 Medicare appointments.**



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Appointments