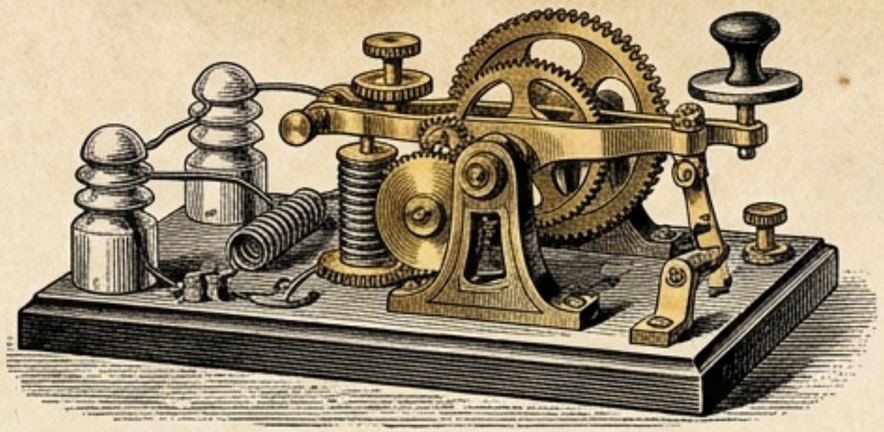


The application is ready.
The text went to an old
phone number.

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The Crackdown

CMS canceled approximately 315,000 unauthorized enrollments.



The Penalty

200+ agent termination notices sent since January 2026.



Every returning agent must re-verify identity through Login.gov or ID.me.

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The Moratorium

The Lockout

No new federal Marketplace registrations for agents not registered for 2026.



The Impact

Approximately 19,000 agents agents affected (Source: NABIP).

The Appeal

Court status as of Oct 22: no immediate order. Next hearing Nov 5.

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PATENT No. 1893 - CLIENT VERIFICATION MECHANISM

Fig A

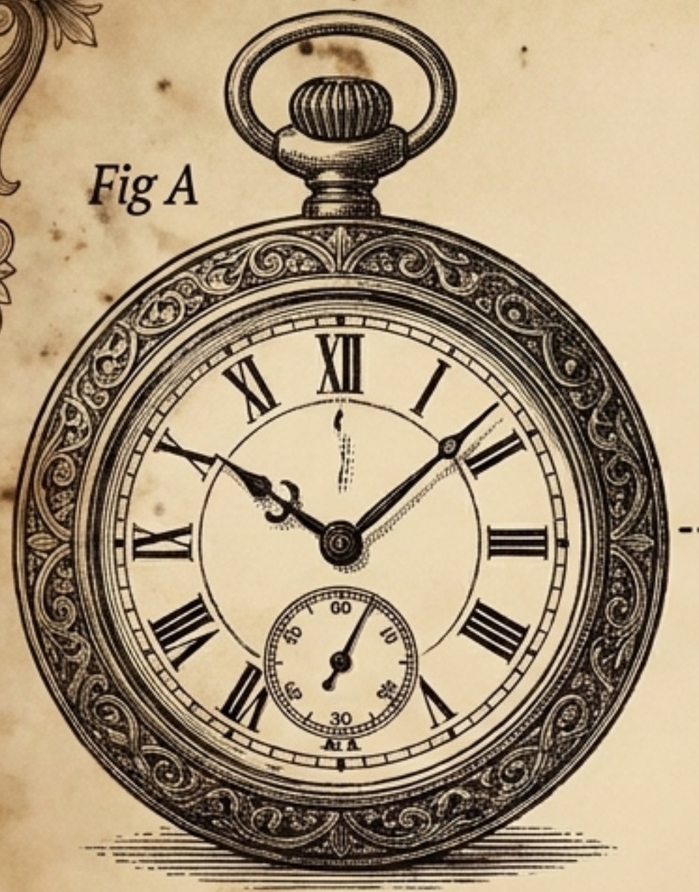


Fig A

One-time code or link.
Expires in 15 minutes.
Limited to 3 sends
per 24 hours.

Fig B

Contact information
must be the client's own
phone and email.

Fig C

High-Risk Protocols

High-risk clients verify their own identity (First-time applicants, state changes, new/different agent, premium of $30 or less/month).

Authorization does not replace documented consent.

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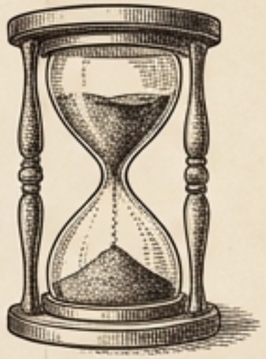
Carrier Exits & Impacts

9, 11

369,000

9 carriers exiting for 2027. Cigna leaving all 11 states (impacting ~369,000 people).

Auto-Reassignment Deadlines



Auto-reassignment picks the lowest-cost plan at the same metal level. Deadline for Jan 1: Dec 15.

Out-of-Pocket Maximums

$12,000

Out-of-pocket maximum jumps to $10,600 - $12,000 (individual).

Subsidy Eligibility



Subsidy eligibility narrows for some lawfully present immigrants.

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THE PLAY

- ☐ Finish your own Login.gov or ID.me re-verification before Nov 1.
- ☐ Confirm every client's phone and email is their own.
- ☐ Tell clients the link is coming. Do it together, on the phone.
- ☐ Call every exiting-carrier client before Dec 15.

Federal Marketplace (HealthCare.gov) only. State-based exchanges have their own rules.

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