



Growing your book with Enhanced Direct Enrollment (EDE)

September 2025

Direct Enrollment ends Oct 31, 2025



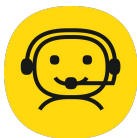
CMS will discontinue most Direct Enrollment (DE) pathways by November 1, 2025.

If you currently redirect to Healthcare.gov during applications, be ready to start utilizing the **HealthSherpa Enhanced Direct Enrollment** (EDE) experience for Open Enrollment starting November 1, 2025.

[Learn more here](#)

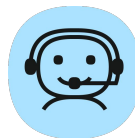
Enhanced Direct Enrollment vs. Double Redirect

Two ways to enroll in FFM coverage



Double Redirect (DRD)

- Start on HealthSherpa
- Go to [Healthcare.gov](https://www.healthcare.gov) to complete updated subsidy eligibility application
- Go back to HealthSherpa to enroll
- Being discontinued by 11/1/25



Enhanced Direct Enrollment (EDE)

- Start on HealthSherpa
- Complete updated subsidy eligibility application on HealthSherpa
- Enroll on HealthSherpa

Double Redirect

Double Redirect requires two redirects to complete each enrollment:

- Shop and Quote on HealthSherpa
- **Redirect** to [Healthcare.gov](https://www.healthcare.gov) to check eligibility and apply for subsidies
- **Redirect** back to HealthSherpa to make a plan selection and enroll in coverage



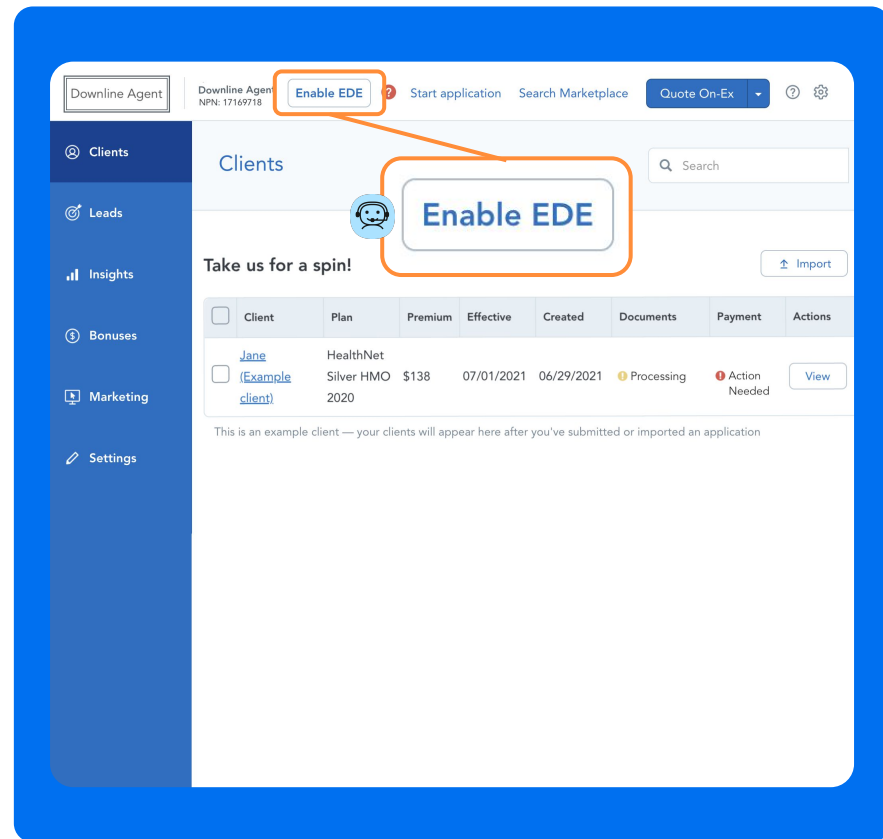
Being discontinued by November 1, 2025

The screenshot shows the 'Start application' page on HealthSherpa. At the top right, there is a link 'Use our Healthcare.gov redirect' with an external link icon. Below this, a yellow smiley face icon is next to the same link. The form includes fields for 'First name' and 'Last name', a 'Date of birth' field with a placeholder 'MM/DD/YYYY', and a 'Coverage state' dropdown menu. There is a checkbox for 'I've received permission from this consumer to work on their behalf.' and a link to 'Download consent forms'. A large blue button labeled 'Search the Marketplace' is at the bottom, with a link 'Or search by SSN' below it.

Enhanced Direct Enrollment

EDE is a CMS technology that allows HealthSherpa to fully integrate with [HealthCare.gov](https://www.healthcare.gov). When you use **HealthSherpa's EDE** you can:

- Shop, quote and process applications
- Increase effectuation rate with post enrollment tools
- Streamlined experience- 3x faster application with Turbo Renewal
- With HealthSherpa's EDE, you'll have the leading-edge technology you need to maximize your Marketplace experience.



2 critical risks of not using EDE

Risks of using Direct Enrollment through Healthcare.gov



Compliance

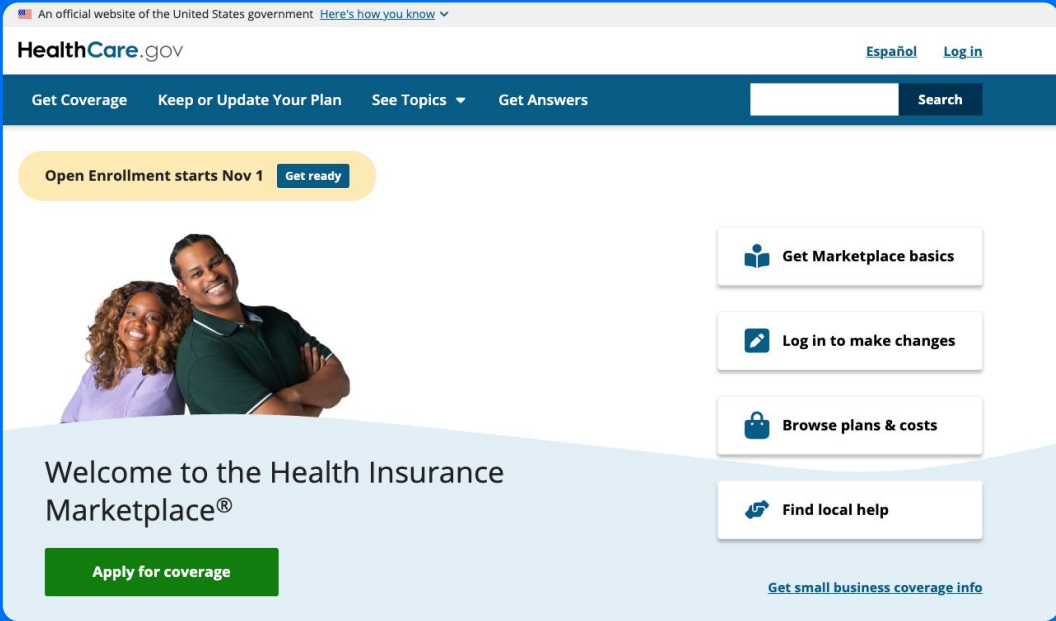
- CMS **prohibits** agents and brokers from using a consumer's personal login credentials to access [HealthCare.gov](https://www.healthcare.gov).
- Using or storing a consumer's credentials violates federal privacy and security requirements under the Agent/Broker Agreement.
- Only the consumer can access their HealthCare.gov account directly.



Data Visibility

- Using hc.gov, agents lose visibility after handoff
- No control over client data
 - Consumer application
 - Eligibility results
 - Plan selection and APTC
- Agents will not be able to track any sort of application updates or make changes without the consumer logging in or calling the Marketplace.

Healthcare.gov is for consumers only

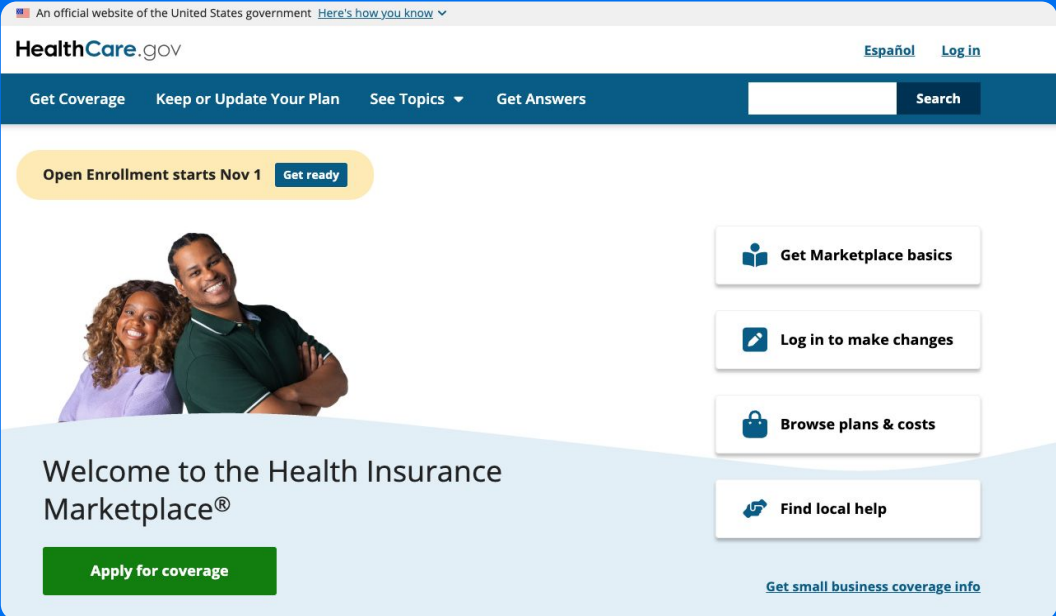


The screenshot shows the Healthcare.gov homepage. At the top, it says "An official website of the United States government" with a link "Here's how you know". The header includes "HealthCare.gov", "Español", and "Log in". A navigation bar has links for "Get Coverage", "Keep or Update Your Plan", "See Topics", and "Get Answers", followed by a search bar. A yellow banner announces "Open Enrollment starts Nov 1" with a "Get ready" button. Below this is a large image of a smiling couple. To the right of the image are four buttons: "Get Marketplace basics", "Log in to make changes", "Browse plans & costs", and "Find local help". At the bottom left, it says "Welcome to the Health Insurance Marketplace®" with an "Apply for coverage" button. At the bottom right, there is a link for "Get small business coverage info".

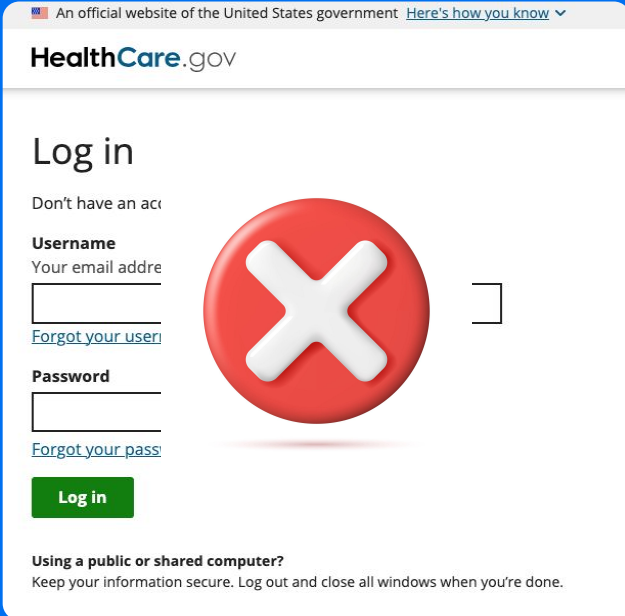


The screenshot shows the Healthcare.gov login page. It has the same header as the homepage. The main heading is "Log in". Below it, there is a link for "Don't have an account?". The "Username" section is labeled "Your email address" and has a text input field. Below the input field is a link for "Forgot your username?". The "Password" section has a text input field and a link for "Forgot your password?". A green "Log in" button is at the bottom. A large red circle with a white 'X' is overlaid on the right side of the page, indicating an error. To the right of the 'X' is a small square icon. At the bottom, there is a section for "Using a public or shared computer?" with instructions to keep information secure and log out.

Healthcare.gov solo para consumidores



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Benefits of Enhanced Direct Enrollment (EDE)

Benefits of using Enhanced Direct Enrollment

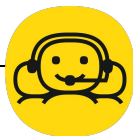
1. Save significant time

2. Enroll more clients in coverage

3. Double your annual revenue

4. Retain more clients

Benefits of HealthSherpa's EDE



- Free for Agents, Brokers, Agencies, and consumers
- Offers a complete policy management
- Save time with pre-filled renewals
- Increased client effectuation with multiple post enrollment tools!
- View real time status updates, required Marketplace documents, 1095 A forms, and eligibility letters all within HealthSherpa!

HealthSherpa Marketplace EDE

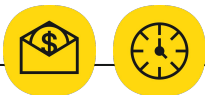
HC.gov		HS for A
57	pages	25
15	mins for AB enrollment	7
15	mins for AB renewal	5

+ Full agent CRM
+ Streamlined quoting,
apps, and follow-up tools



EDE saves you time

Save 18
minutes
per EDE
application



- On average, it takes only **7 minutes** to process an EDE application
- DRD applications average **25 minutes** or more

Agent Example

Example: Based on 40 hrs/wk for 6 weeks with a \$25 PMPM.



Agent A: DRD



Agent B: EDE

Hours spent	240	240
Apps processed	576	2,057
Lives enrolled	748	2,674
Revenue generated	\$18,700	\$66,850
Additional revenue	\$0.00	\$48,150

HealthSherpa enrollment experience

Search your Consumer

With consumer consent, you may search for a consumer's existing subsidy application by keying in their information, checking the box indicating you have received consent to work on the consumer's behalf, and selecting the "Search the Marketplace" button.

Note: In order to use this features, you must first [integrate with FFM](#) and [enable EDE within your account](#).

Start application Search Marketplace Quote On-Ex

Clients

Search

Search for an application

Use our Healthcare.gov redirect

Retrieve existing applications and add them to your account.

First name Last name

Date of birth Coverage state

MM/DD/YYYY Select state

☐ I received consent from this consumer to work on their behalf.
You will need to provide proof of consent later. [Download consent form](#)

☐ Include applications from plan years before 2024

Search the Marketplace

Or search by SSN

You can also search using our [Healthcare.gov redirect](#)

HealthSherpa Application

With HealthSherpa, agents can use Enhanced Direct Enrollment (EDE) to process the full subsidy application, without the client needing to log into HealthCare.gov.

HealthSherpa will sync with the Marketplace to retrieve the final eligibility results—this may take a few seconds. Once the results are ready, if eligible, you'll then move to plan shopping.

The screenshot displays the 'Primary contact' application form within the HealthSherpa interface. On the left, a sidebar menu lists navigation options: 'Primary contact' (selected), 'Your information', 'Home address', 'Contact details', 'Household', 'Members', 'Additional questions', and 'Finalize'. Below this menu is a box for 'Application details' showing 'Plan year: 2025'. The main content area is titled 'Primary contact' and includes a 'Show Intake' button. The 'Your information' section contains the following fields: 'First name' (filled with 'Happy'), 'Middle (Optional)' (empty), 'Last name' (filled with 'Monday'), 'Suffix (Optional)' (a dropdown menu set to 'Select'), 'Date of birth' (filled with '02/15/1985'), and 'Sex' (radio buttons for 'Male' and 'Female', with 'Male' selected). Below these is the question 'Are you applying for coverage?' with radio buttons for 'Yes' (selected) and 'No'. The 'Social Security Number' field is marked with an information icon and contains the placeholder 'XXX-XX-XXXX'. At the bottom, a note states: 'Enter Happy Monday's 9-digit SSN. We verify the SSN with Social Security based on the consent you gave at the start of the application. SSNs are required for all household'. The HealthSherpa logo is visible in the bottom left corner of the form area, and a user profile icon is in the bottom right.

Plan Selection

Plan results can be filtered to ensure you're finding the strongest plan to meet your client's needs. From the plan results page, if needed you can also save your consumer's information as a lead and come back to finalize later.

Reminder: customers must enroll in a silver level plan if they would like to take advantage of CSR eligibility.

The screenshot displays the HealthSherpa Plan Selection interface. On the left, there are filters for Monthly premium max (\$420), Max total deductible (\$9450), Providers (Add a doctor or hospital), Prescriptions (Add prescriptions), Usage estimate (Low, Medium, High), Metal levels (Bronze, Expanded Bronze, Silver, Gold), and Networks. The main area shows 14 plans, with the first three being 'Lowest premium plan' options from Aqua HealthCare:

- Community Blue 70/50 \$4550 - POS** (EXPANDED BRONZE, 4 stars)
 - Monthly premium: \$0.00 (was \$449.93)
 - Deductible (Health + Rx): \$4,550
 - Out-of-pocket max: \$9,450
 - Doctor visits: 30% after deductible
 - Specialist visit: 30% after deductible
 - Generic drugs: \$20
- Precision Blue 70/50 \$4550 (BR) - POS** (EXPANDED BRONZE, 4 stars)
 - Monthly premium: \$0.00 (was \$440.07)
 - Deductible (Health + Rx): \$4,550
 - Out-of-pocket max: \$9,450
 - Doctor visits: 30% after deductible
 - Specialist visit: 30% after deductible
 - Generic drugs: \$20
- Blue POS 60/40 \$6500 - POS** (BRONZE, 4 stars)
 - Monthly premium: \$4.81 (was \$440.01)
 - Deductible (Health + Rx): \$6,500
 - Out-of-pocket max: \$9,450
 - Doctor visits: 40% after deductible
 - Specialist visit: 40% after deductible

Enrollment Confirmation

Once a plan is confirmed and you click ‘*enroll in this plan*’ your enrollment is complete!

After submission, your enrollment is finalized!
Next comes the important step of effectuating the policy.

You've chosen a plan.

You can start using your health coverage after you submit documents and the Marketplace confirms you're eligible to enroll through a Special Enrollment Period. The sooner you submit documents, the sooner your coverage can become active. See below for more information about next steps.

What should I do now?

- You must submit documents to the Marketplace for:**
 - Happy Monday**
Verify loss of coverage by 10/29/2025

Log into your dashboard to submit these documents.
- Watch for a notice with the results of the Marketplace's review of your documents. You may access your Marketplace notices by logging into your dashboard.
- Pay your premium after your eligibility is confirmed. You'll receive another notice when it's time to take this step. Log into your dashboard to pay your premium of **\$10.06** by 9/30/2025. You will not be able to pay until you verify your eligibility.



UHC Bronze Standard

\$10.06/mo



Add Dental

Shop dental coverage for total health protection.

[Shop dental](#)

Post Enrollment Tools

HealthSherpa offers *post-enrollment* tools for agents to manage and service clients after initial enrollment to help effectuate clients.

With Healthsherpa you have access to:

- Document management tools
- Binder payment capabilities
- Viewing policy status
- Reporting life changes
- Viewing Marketplace notices
- Policy cancelation functionality

The screenshot displays the 'Happy Monday' dashboard with a blue header. The navigation bar includes 'Client details', 'Household profile', 'Documents' (highlighted with an orange box), and 'Notes'. A light blue notification box contains a warning about CMS resubmission rules and an 'InvalidAction' error. Below this, a 'Last synced' timestamp and action buttons ('Edit application', 'Change plans', 'Quick search & claim', 'Archive') are visible. Another notification box reminds users to make their first premium payment through the dashboard. The 'Follow-ups' section (also highlighted with an orange box) shows a table with one entry: 'Verify loss of coverage' for 'Happy Monday' with a deadline of 10/29/2025 and a 'Verify' button. A 'Show closed follow-ups' checkbox is on the right. At the bottom, a section titled 'Need documents from your client?' includes a 'Collect documents' button and a 'Preview email' link.

Happy Monday

Client details Household profile **Documents** Notes

CMS will prohibit a resubmission or AOR change for this consumer if you are not the AOR on their active policy.

1 If you encounter the InvalidAction error when submitting, you will be prompted to send a resume link so your consumer can complete the submission, or do a three-way call with CMS. [Learn more](#)

Last synced: 9/29/2025, 11:47 AM

[Edit application](#) [Change plans](#) [Quick search & claim](#) [Archive](#)

\$ Remember, you are only able to make your first premium payment through this dashboard. For all additional payments, follow the payment instructions on your first bill.

Follow-ups ☐ Show closed follow-ups

There are just a few more steps to ensure you are covered.

Item	Description	Member	Status	Deadline	Action
Verify loss of coverage Documents due	Coverage at risk Coverage may be lost if not verified before the deadline.	Happy Monday	ACTION NEE...	10/29/2025	Verify

Need documents from your client? [Collect documents](#)

Invite clients to submit their documents directly to the Marketplace.
[Preview email](#)

Resources

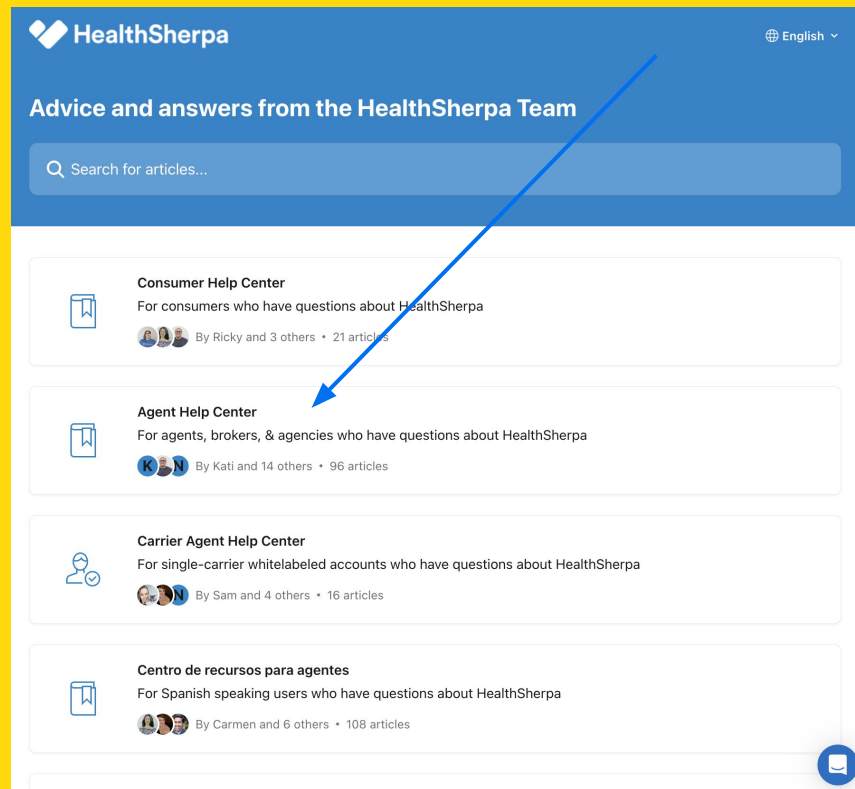
Help Articles

Articles

- [Learn more about Enhanced Direct Enrollment](#)
- [How to start an application on HealthSherpa](#)
- [How to quote and shop for plans](#)

Video

- [HealthSherpa 101: Quoting and submitting an application](#)



Agent Resources

[What's New](#) Running list of product updates and feature releases

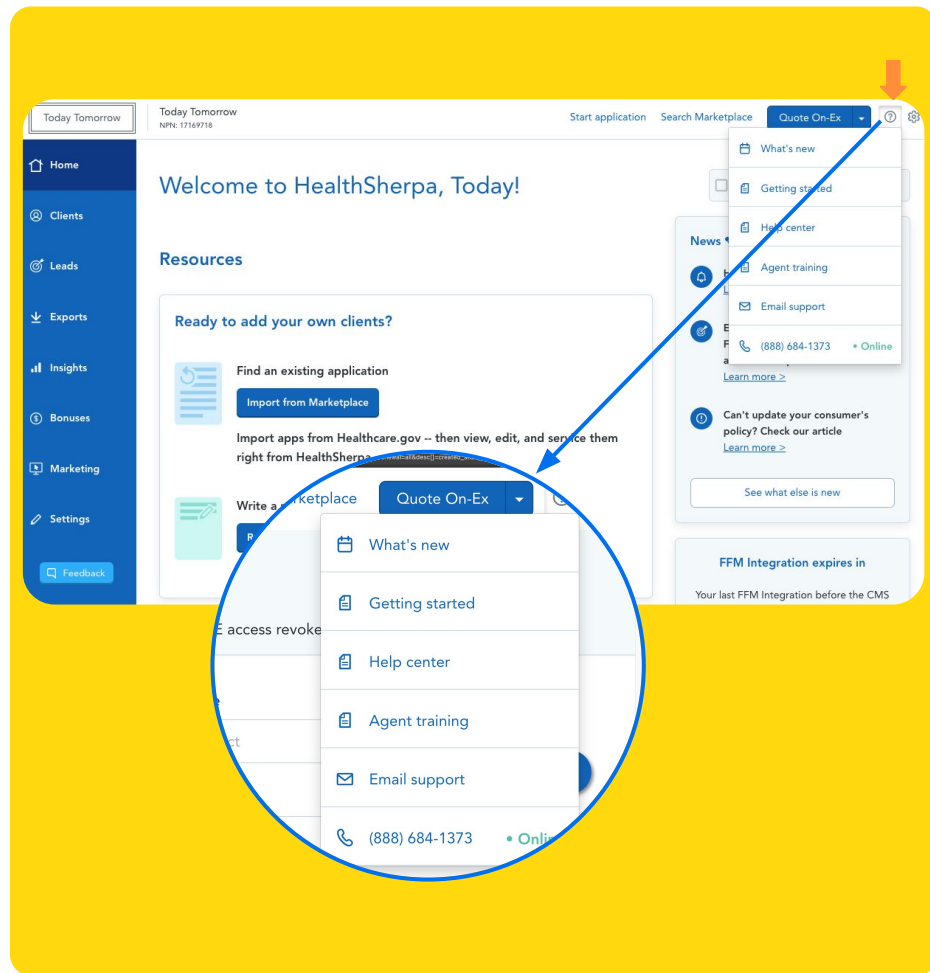
[Getting started](#) New user guide

[Help center](#) Collection of articles about using your account. Also available in [Spanish](#).

[Agent training](#) join upcoming training sessions

Contact the HealthSherpa Agent Support Team

Keep an eye on your email inbox we share monthly newsletters and important announcements

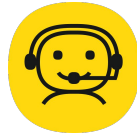


HealthSherpa Agent Support

HealthSherpa Agent Support provides top-tier support for your feature questions, technical issues, and any other questions about our platform.

Hours:

- Special Enrollment Period (Jan-Oct): 6am- 4pm PST M-F
- Open Enrollment Period (Nov-Dec): Extended hours



1 (888) 684-1373



**agent_support@
healthsherpa.com**



**Chat from your
Agent Dashboard**

Frequently asked questions



Is HealthSherpa EDE a secure way to send information to CMS?

Yes. HealthSherpa is a CMS approved entity and goes through multiple audits every year.



Can I correct DOBs, SSNs, or addresses on HealthSherpa?

Yes. With consumer consent, you may edit applications from the Clients details page.



Are DMIs not generated if I redirect?

Regardless of the pathway you use, any time data cannot be verified a DMI/SVI will generate.



Can I cancel a plan directly on HealthSherpa?

Yes. With consumer consent, you may cancel a plan from the Clients details page.



Can I make application changes on HealthSherpa?

Yes. With consumer consent, you may edit applications from the Clients details page.



How reliable is the information on HealthSherpa?

Extremely. We connect directly to CMS and select carriers.

Frequently asked questions



What should I do if I can't complete a complex enrollment on HealthSherpa?

Please reach out to Agent Support for assistance.



Can I upload documents on HealthSherpa?

Yes! You can upload documents on behalf of your consumers or prompt consumers to upload their own documentation.



Does HealthSherpa's EDE offer the same functionality and experience as hc.gov?

Yes. With HealthSherpa's EDE you'll be able to do everything you could on HealthCare.gov and more!



Can I use HealthSherpa to check AOR status?

Yes. You can view this from the Clients details page as well as the AOR at risk tab.



Can I search for a client on HealthSherpa?

Yes. With consumer consent, you can search the Marketplace for existing subsidy applications to service.



After the application is submitted through HealthSherpa, how quickly is it sent to CMS?

Immediately; applications are processed in real time.



Thanks!