

## AGENT GETTING-STARTED GUIDE

# WANT TO SELL ACA?

## Follow These Steps to Get Started



Watch: *How to Get Started Selling ACA*

### Start here

Work these steps in order — each one depends on the one before it. Licensing, fingerprinting, and E&O come first; certification and carrier contracting stack on top. Start early so you are ready to sell well before Open Enrollment.

### 1 Obtain a Life & Health Insurance License

- If you do not yet have a license, complete a study course to prepare for the exam. Recommended options:
  - **Kaplan Financial Insurance License Course:** [www.kfeducation.com](http://www.kfeducation.com) — choose your area of interest: Insurance License
  - **ExamFX:** [www.examfx.com](http://www.examfx.com)
- **Sign up for your exam.** Register with your state's testing center.
- **Apply for your license.** After passing, apply through your state's Department of Insurance.

### 2 Complete Fingerprinting

- Schedule your fingerprinting appointment through **IdentoGO by IDEMIA** by calling **888-467-2080** (Monday–Friday, 8 AM–5 PM Central) or booking online at [uenroll.identogo.com/workflows/11G6QF](http://uenroll.identogo.com/workflows/11G6QF).

### 3 Obtain Errors & Omissions (E&O) Insurance

- Carriers require E&O coverage before contracting. One recommended provider is **NAPA Benefits E&O** with a coverage plan of **\$1,000,000 per claim / \$3,000,000 aggregate**.

### 4 Complete ACA Certification for FFM States

- If you are selling in the **Federally Facilitated Marketplace (FFM)**, you will certify at [www.portal.cms.gov](http://www.portal.cms.gov).
- [Watch the video walkthrough](#) before you start.

5

## Complete ACA Certification for State-Based Exchanges

- You must certify with each state individually and use that state's own quote and enrollment platform.
- [Click here](#) for the current list of state-based exchanges and their websites.
- Ask us for the **IAT ACA State-Based Exchange Agent Guide** — it lists all 24 jurisdictions, certification paths, and enrollment platforms in one place.

6

## Contract with ACA Carriers

- Contracting link: <https://tinyurl.com/4mbn54pn>
- [Click here](#) to view the map of ACA carriers by state.
- **Our recommendation:** get contracted with every carrier in the state you plan to sell in.

7

## Set Up Your HealthSherpa Quote & Enrollment Platform

- HealthSherpa is your quoting and enrollment platform, and it is **free** to agents — carrier funded. Register at [HealthSherpa.com](https://HealthSherpa.com).

8

## Contract with Hospital Indemnity and Ancillary Carriers

- **Hospital indemnity:**
  - Allstate Health Solutions
- **Dental and vision:**
  - Ameritas Dental/Vision

9

## Add Life Insurance Carriers

- **Guaranteed issue life:**
  - AIG, Gerber, Great Western
- **Final expense / life insurance:**
  - Foresters, American Amicable, Transamerica, Trinity, Mutual of Omaha

### Compliance reminder

Hospital indemnity and other ancillary products are **supplemental only**. Never present them as a substitute for major medical coverage. Any non-ACA alternative sold to a subsidy-eligible consumer requires a signed client acknowledgment at the point of sale.

### Need contracting assistance?

**For ACA carriers, Ameritas, or Allstate Health Solutions.** Email [Luis@InsuranceAgentTraining.net](mailto:Luis@InsuranceAgentTraining.net) and we will walk you through it.

**To contract for life insurance carriers.** Email the same address for help.