

HealthSherpa Renewal Flows

August 2022



Consumer Renewal Flows

Consumer Renewal Experiences

Option 1

Consumer Dashboard Link

Member clicks link, then signs into your White Label and renews from their dashboard.

Members new to your White Label can sign up, connect their Marketplace account and then renew from their dashboard.

Best When: you want the member to see their current coverage then renew and you do not have SSO setup.

Option 2

Consumer Apply Link

Member clicks link, then goes directly into the Marketplace eligibility application flow.

Personalize the experience by adding demographics for the primary. Leverage the default crosswalked plan or override by adding a plan ID.

Best When: you want the member to focus on updating their Marketplace account before renewing and you do not have SSO setup.

Option 3

Single Sign-On (SSO)

Member clicks a link on your member portal and goes directly to their White Label dashboard to renew.

Members new to your White Label will connect their Marketplace account and then renew from their dashboard.

Best When: you have SSO and members link to your White Label from your member portal without an additional login.

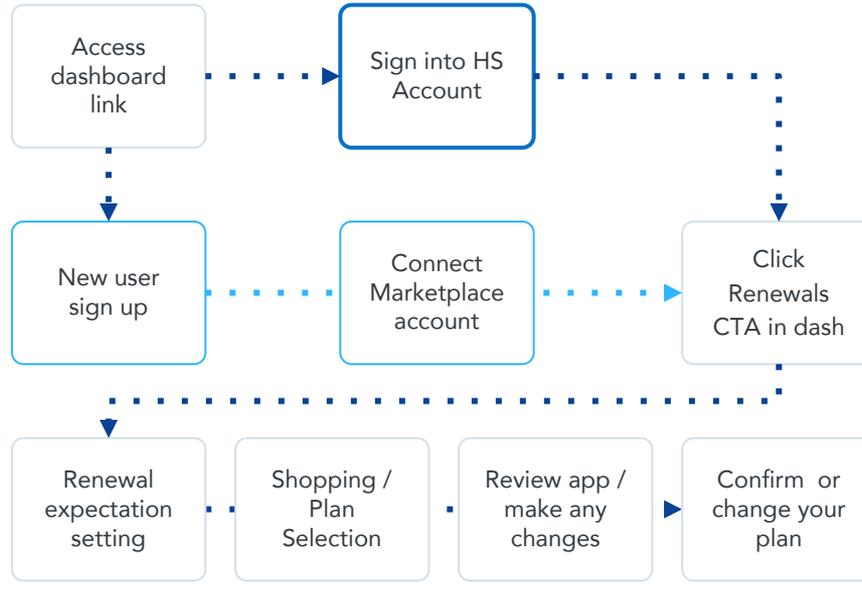
Option 1

Consumer Dashboard Link: Existing Users

Members click a link to access their consumer dashboard.

Members **already using the White Label** simply click "Renew Plan".

Members **new to the White Label** verify their identity, connect their Marketplace account, then continue their renewal from the consumer dashboard.



Renewal Shopping Experience

The screenshot shows the HealthSherpa consumer dashboard for Brett Farve. At the top right, there is a 'Renew plan' button. Below the user name, there is an 'Application' section with a table of applicant details:

Applicant	Gender	Tobacco	Date of Birth	SSN	Eligibility
Brett Farve	Male	No	1/1/1990	-	Subsidy and 73% CSR

Below the table, there is a 'Contact' section with the following information:

Email: Brejtsf@hsh.com
Phone: (423) 123-1234
Address: 123 test street, chattanooga, TN, 37422

Below that, there is a 'Status' section with the following information:

Status:
Last update:
Agent of record: NPN 17169718

At the bottom of the dashboard, there is a 'Plans 2020' section with a 'Renew' button. Below that, there is a 'Health plan' section for 'Aqua Connect 2500-2' with the following details:

Plan: Aqua Connect 2500-2
Status: Pending followup
Members: Brett Farve
Subscriber ID: 000097985
FFM ID: 13118820
Effective: 9/1/2020
Documents: [Summary of benefits](#)
Carrier phone: (855) 523-1243
Payment phone: (877) 484-5967

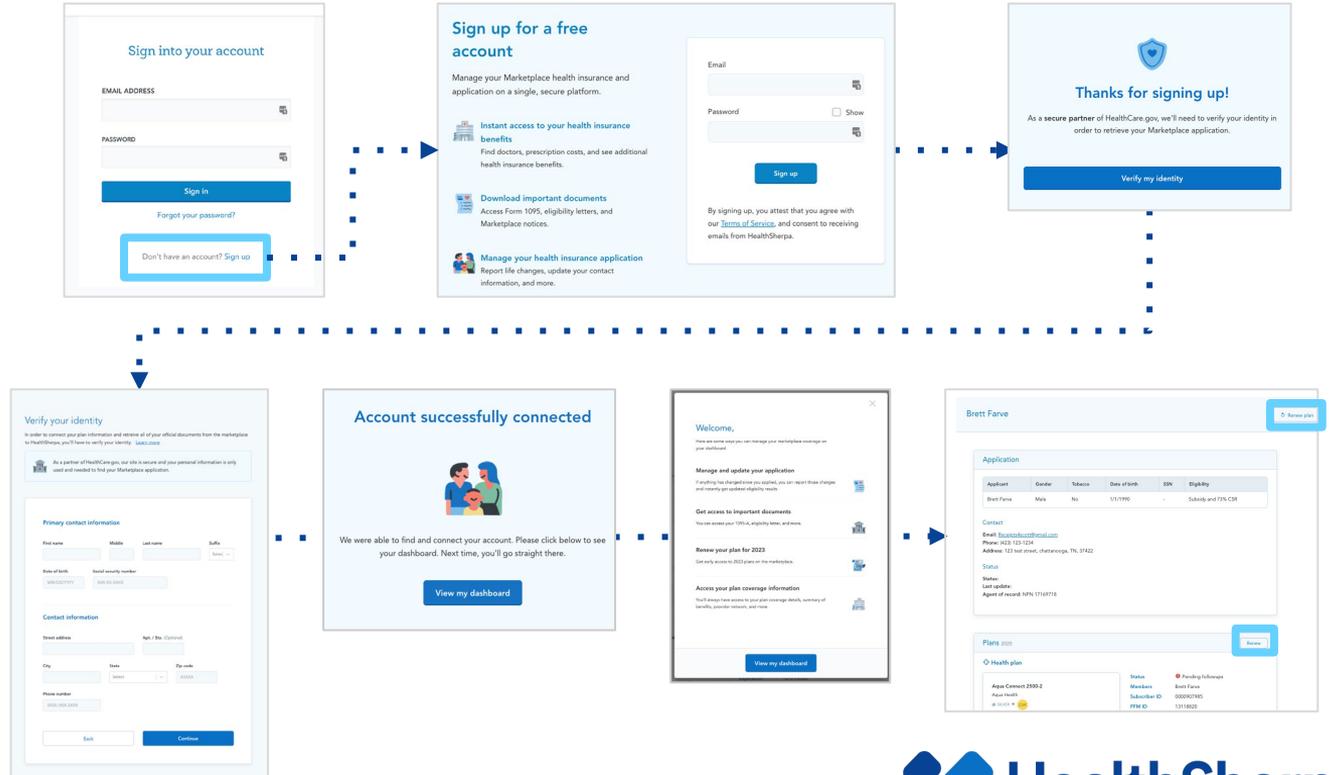
At the bottom right of the plan details, there is a 'Cancel plan' button.

Option 1

Consumer Dashboard Link: New Users

Members who do not already have an account on your White Label can create an account.

After completing a one-time identity verification and connect their existing Marketplace account, the member can **renew their Marketplace coverage** from their dashboard.



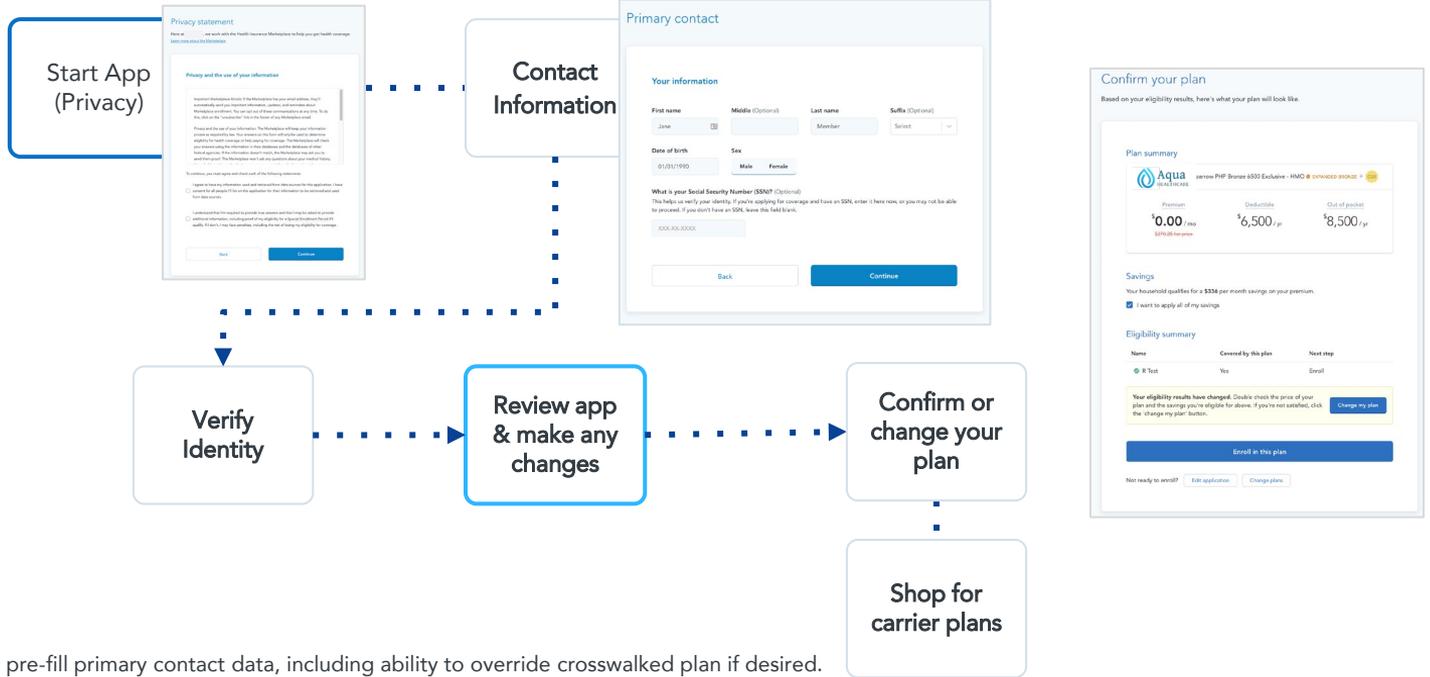
Consumer Apply Link

Members click a personalized link* that brings them to the **first page of the eligibility application**.

After confirming their contact information and identity, they proceed to review their **pre-filled application****.

From there, the member can either confirm their crosswalked plan, or shop for a different plan.

*Optional link parameters can specify pre-fill primary contact data, including ability to override crosswalked plan if desired.
**Pre-filled applications based on Batch Auto Renewal, the I834AR file delivery of passive renewals to carriers after CMS performs the annual eligibility redetermination process ahead of OEP, and include the member's crosswalked plan by default.

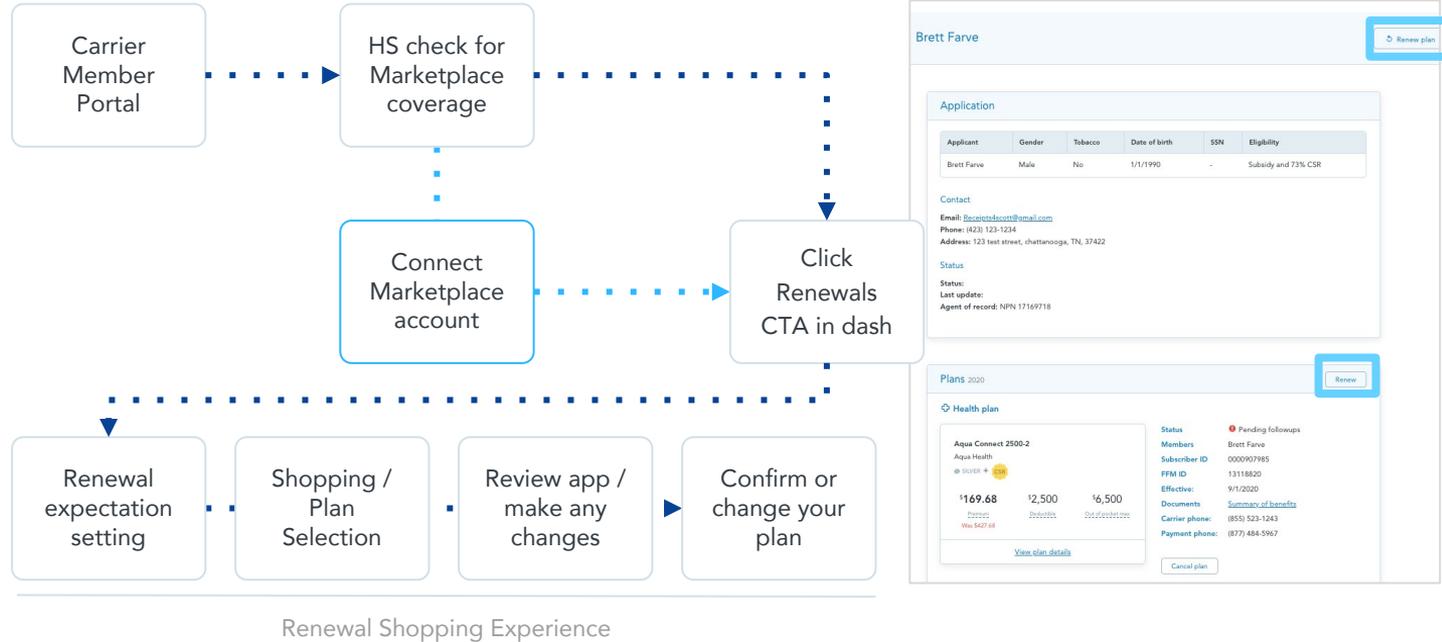


Option 3

Single Sign-On

Members arrive at their White Label dashboard after clicking a link in their Carrier Member Portal.

Members **new to the White Label** verify their identity and connect their Marketplace account, then continue their renewal from their dashboard.



Consumer Dashboard Renewal Banner

During OEP, Members arriving at their White Label dashboard will see a **banner message** at the top with the renewal CTA.

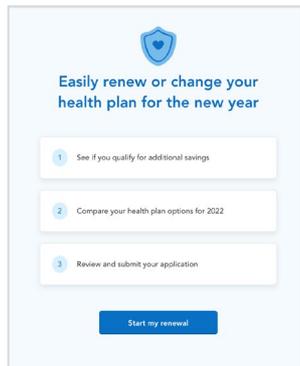
The screenshot displays the HealthSherpa consumer dashboard for user Cat Perez. The dashboard is titled "Coverage" and features a blue sidebar with "Coverage" and "Notices" icons. A prominent banner message is highlighted with a blue border, stating: "Open enrollment is here and it's time to renew your health coverage for 2021. Choose a health plan and submit an application for savings. The deadline to enroll is December 15, 2020." Below the banner is a "Renew my plan" button. Underneath, the "Your follow-ups" section contains a table with two rows of pending actions.

Item	Member	Status	Deadline	Action
Verify loss of coverage	Cat Perez	! Pending Uploaded 7/30/20	8/21/20	Verify
Pay health premium	N/A	! Action needed	8/30/20	Pay premium

At the bottom of the dashboard, there is a "Health Plan" section with a "Renew my plan" button.

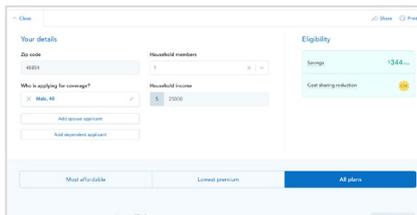
Renewal Shopping Experience

After clicking “Renew plan,” members begin their renewal shopping experience



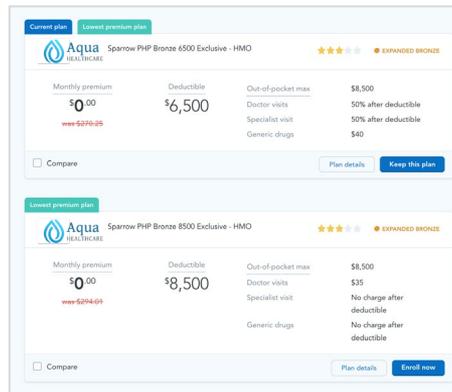
Step 1: Set Expectations

Outlines the process for active renewal



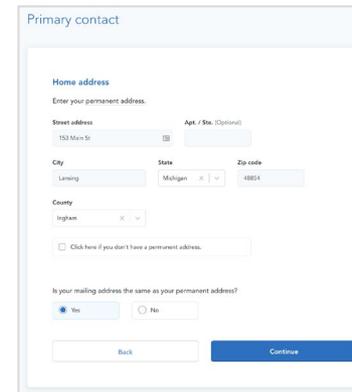
Step 2: Savings Check

Confirms member details and income, checks for estimated subsidies



Step 3: Shop and Compare

Presents current plan alongside renewal options within your White Label to allow for plan shopping



Step 4: Review & Submit

Member reviews pre-filled* application and actively renews

*Pre-filled applications based on Batch Auto Renewal, the I834AR file delivery of passive renewals to carriers after CMS performs the annual eligibility redetermination process ahead of OEP. Selected plan can be changed after member views updated eligibility.

Consumer Renewal Channels

Member Scenario*	Carrier Channel	Desired Member Action	Option 1 (dash)	Option 2 (apply)	Option 3 (SSO)
Has Known Marketplace Coverage	Member Portal	See current coverage on dash then update application and renew (non-SSO)	X		
		Update Marketplace application then renew		X	
		See current coverage on dash then update application and renew (SSO)			X
	Email Campaign	Click a link to begin renewal (dash or apply)	X	X	
	Renewal Notice	Click a link to begin renewal (dash)	X		
Visits Public Site	OEP Marketing Landing Page	Click a link to begin renewal (dash or apply)	X	X	
	Carrier IFP Landing Page	Click a link to begin renewal (dash or apply)	X	X	

*Illustrative renewal communication channels and suggested options based on scenarios in which you know the member has Marketplace coverage or not (i.e. authenticated site or public site, or based on source system data).
dash = dashboard

Renewal Link Setup

Use the steps below to create your Consumer renewal link*

Step One:

Identify your
base URL

This is the URL or masked
URL of your White Label
Site.

Step Two:

Identify your `_agent_id`

Default D2C or ISA "agent" for your White Label
business. D2C agent shown in this example.

If you're only linking to the Consumer Dashboard
(option 1), you can stop here.

Step Three:

Identify
your state

If you're sending an
application link (option 2),
state code is also required.

Option 1
Example

`https://aquahealth.healthsherpa.com/dashboard?_agent_id=quartz-servicing`

Option 2
Example

`https://aquahealth.healthsherpa.com/apply?_agent_id=quartz-servicing&state=wi`

*Details on these and more parameters can be found [here](#). The SSO Option 3 is not listed here because it represents a pre-defined and secure integration from your portal that requires expertise from carrier technical resources.

Consumer Renewal Flows and NPN

The following table summarizes the resulting NPN on the renewal based on the consumer renewal option and variations. The ISA agent is the default issuer servicing “agent” and the D2C agent is the default direct-to-consumer “agent” in your White Label. Talk to your account manager if you need help determining the agent id for your default ISA or D2C “agents”.

Renewal Option	Flow	Variation	Resulting NPN
Consumer Option 1, 2	Dashboard link, Apply link	Default ISA: Use <code>_agent_id={ISA}</code> on query parameters. <i>Example:</i> <code>_agent_id=servicer-account-aqua</code> {ISA} maps to the agent id of the default issuer servicing agent in your White Label.	Retain existing NPN on the BAR application when present (retain prior agent of record), else default to the D2C agent.
Consumer Option 1, 2	Dashboard link, Apply link	Direct-to-consumer (D2C): Use <code>_agent_id={D2C}</code> on query parameters. <i>Example:</i> <code>_agent_id=aquahealth</code> {D2C} maps to the agent id of the D2C agent in your White Label, typically the same as your White Label carrier identifier.	NPN of the D2C agent or omitted per the D2C agent’s configuration.
Consumer Option 1, 2	Dashboard link, Apply link	Agent part of link: Use <code>_carrier_id={slug}</code> and <code>agent[npn]</code> on query parameters <i>Example:</i> <code>_carrier_id=aquahealth&agent[npn]=12345678</code> {slug} is your White Label carrier identifier.	<code>agent[npn]</code> applied as long as the agent was already provisioned in your White Label as a valid agent, else defaults to D2C agent (see row above).
Consumer Option 3	SSO	Consumer SSO always maps to the D2C agent	NPN of the D2C agent or omitted per the D2C agent’s configuration.

Agent Renewal Flows

Agent Renewals

Option 1

Agent Renewal Email

From Clients section of the agent's dashboard, agent can send out a renewal email with a link for Renewal.

Best When: Agent wants to invite one or more of their clients to update their information and renew on their own.

Option 2

Search Marketplace

For new and/or existing members to the Carrier White Label, agent can utilize the "Search Marketplace" to retrieve their application and start the renewal process.

Best When: Agent meets a new client and wants to access their existing Marketplace information to assist with update/renewal.

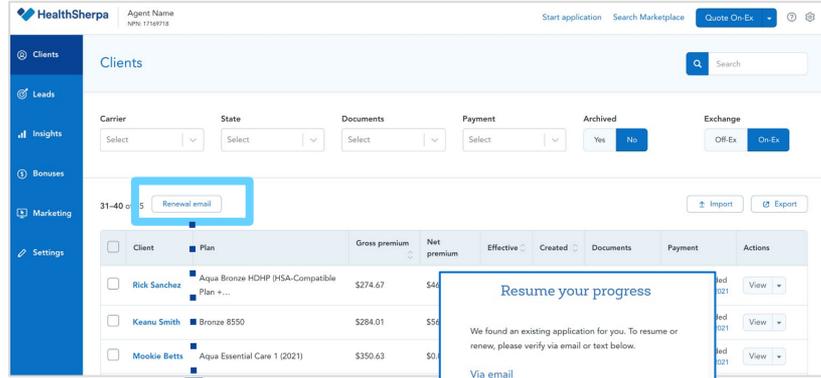
Option 3

Client Profile

From client's profile, agent can go directly to the renewal process.

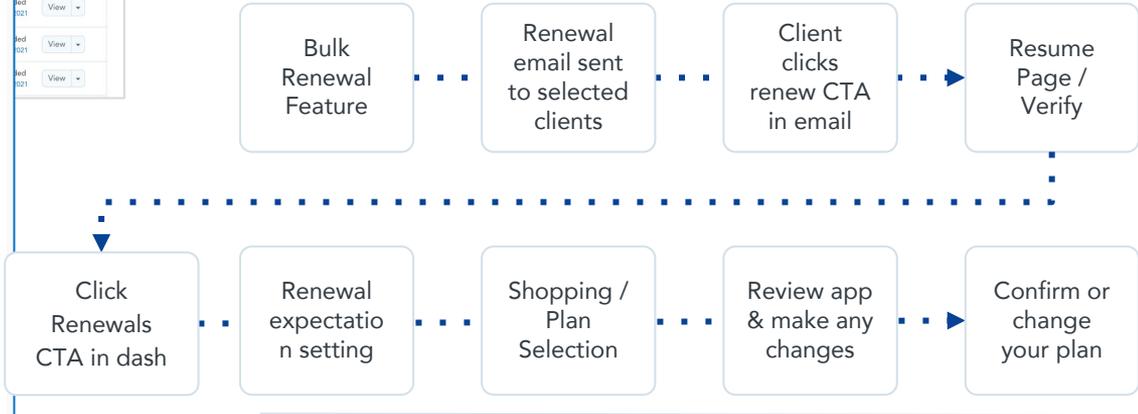
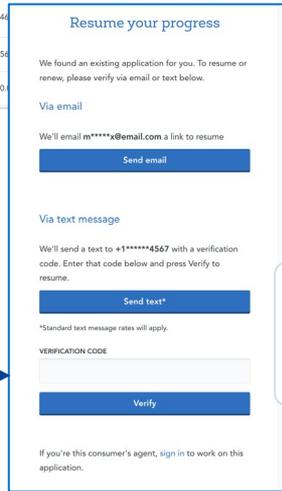
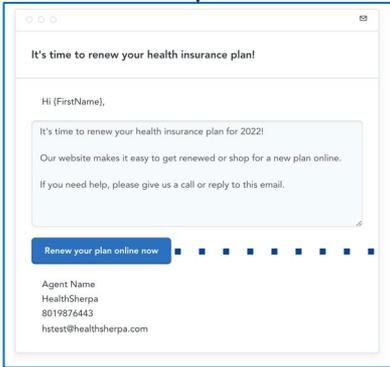
Best When: Agent has an existing client and wants to assist with update/renewal.

Agent Renewal Email



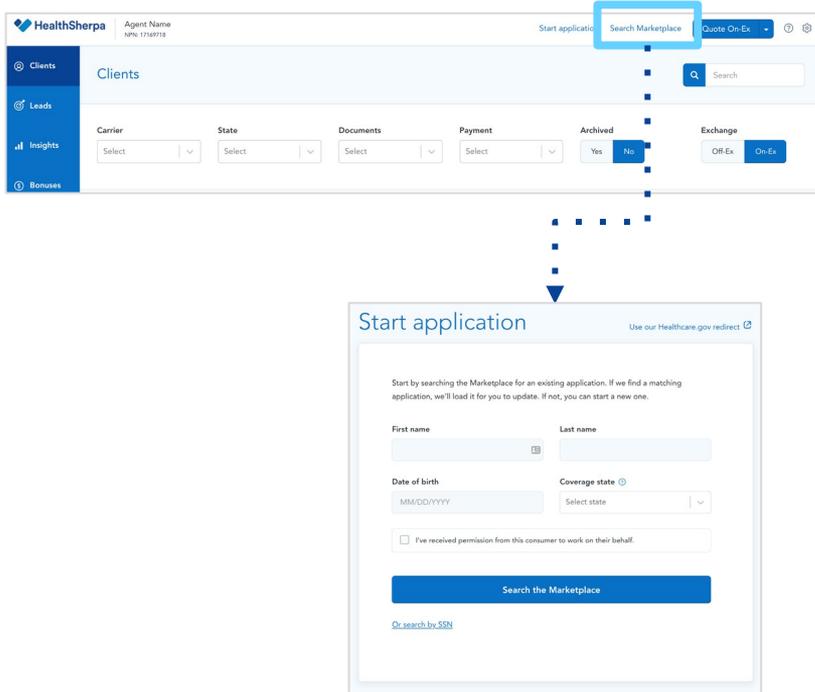
From their Clients dashboard page, the Agent can **trigger a renewal email** to clients (members) that includes a member-specific encoded resume link. The filters can be used to narrow emails and the system will auto-remove any client who has finished renewal. Upon **clicking the link**, the member will be prompted to **verify their identity via email or text** and then view their dashboard.

NOTE: If the agent had started but not finished a renewal application for their client, the member will resume on the last page visited by the agent.

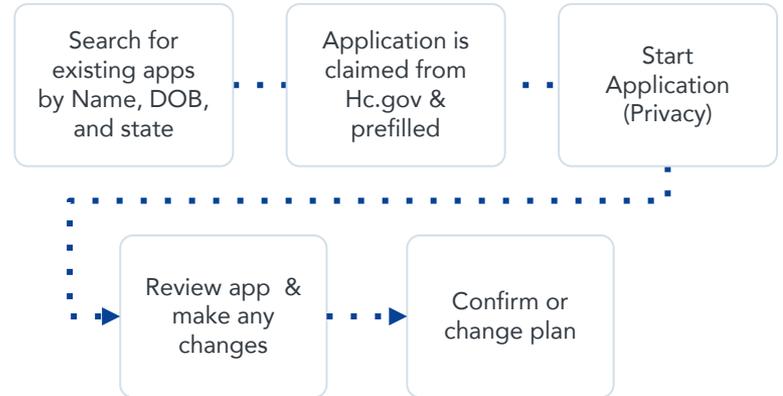


Renewal Shopping Experience

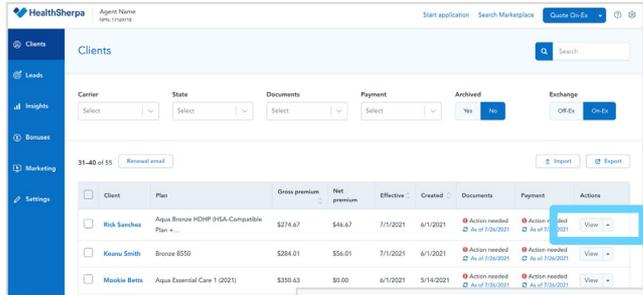
Search Marketplace



For new and/or existing members to the Carrier White Label, agent can utilize the “**Search Marketplace**” to retrieve the member’s application and start the renewal process. Agent will see the crosswalked plan by default but can change plan as appropriate.



Client Profile Renewal



Starting from the agent's client list, the agent accesses their client's profile by clicking on the client's name in the list or the **View** button. The agent can then **renew** with a choice of shop or apply first. When using apply first ("Start with the application" option), the agent will see the crosswalked plan by default after reviewing their client's application.



Agent Renewal Flows and NPN

The following table summarizes the resulting NPN on the renewal based on the agent renewal options.

Renewal Option	Flow	Description	Resulting NPN
Agent Option 1	Renewal email	Agent user triggers the renewal email to clients. If an Issuer Servicing Agent (ISA) or Direct-to-Consumer (D2C) Agent is the logged in user, then that agent would be the agent user. NOTE: The D2C agent's book of business is all D2C enrolled consumers. The ISA agent's book of business is based on results from prior search & claims (Search marketplace feature).	Agent user's NPN applied. For the D2C agent user, the NPN of the D2C agent or omitted per the D2C agent's configuration.
Agent Option 2	Search marketplace	Agent user clicks the search button	Agent user's NPN
Agent Option 3	Client profile	Agent user accesses their client's profile	Agent user's NPN

Renewal Enhancements

Renewal Flow Enhancements

Current Renewal Options:

3 Consumer, 3 Agent options for renewal links and communication flows

Enhanced Renewals*: streamlined renewal experience for members actively renewing or updating their Marketplace application including:

- Change-focused experience
- Review changes on 5 sequential summary section pages (Primary Contact, Household, Members, Income, Additional Questions)
- Click "Edit this section" link to navigate to the detailed application pages when an update is required in that section

◆ — Open Enrollment — ◆

1Q22

2Q22

3Q22

4Q22

*By OEP, pending CMS approval.



For more information, contact your account manager