

Enhanced Direct Enrollment (EDE): Lessons Learned from Issuers

April 21, 2020

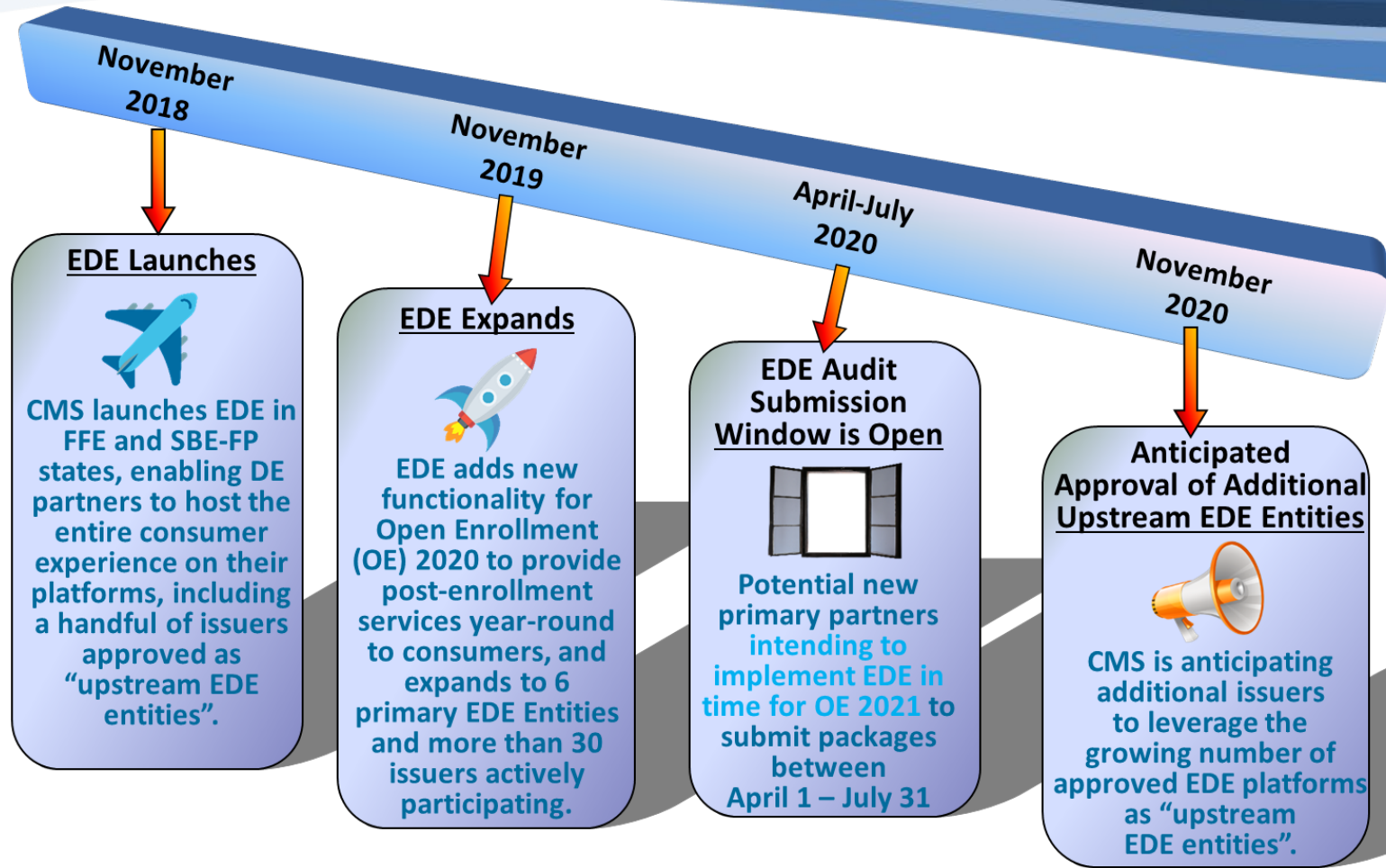
**Qualified Health Plan (QHP)
Issuer Conference**

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.

The information provided in this presentation is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was shared. Links to certain source documents may have been provided for your reference. We encourage persons attending the presentation to refer to the applicable statutes, regulations, and other guidance for complete and current information.



EDE: A Quick Recap on Our Journey So Far



4 Key Reminders for Issuers Who Want to Participate in EDE as an "Upstream EDE Entity"

What?

- An **"Upstream EDE Entity"** is an issuer who leverages, buys, or partners to adopt and use the EDE platform of a CMS-approved Primary Entity. A **"white-label upstream"** issuer (most common) leverages the EDE platform of a CMS-approved primary entity with changes for branding and QHP display. A **"hybrid upstream"** issuer may make other changes or leverage other systems in combination with the primary entity's EDE platform, but may be subject to additional requirements.

Why?

- An Upstream EDE Entity can leverage the primary EDE Entity's EDE pathway (customized application, management of the consumer's lifecycle, providing post-enrollment services, etc.) without directly incurring the expenses associated with the IT build and auditor costs taken on by the primary EDE Entity.

How?

- Establish a formal, legal relationship with the primary EDE Entity
- Execute an EDE business agreement with CMS, and maintain a unique Partner ID
- Designate a point of contact (POC) to take 5 EDE computer-based training (CBT) modules on REGTAP

When?

- Issuers participating as Upstream Entities in time for 2021 should do their best to submit an upstream EDE Entity documentation package (available on CMSzONE) after the primary EDE Entity has submitted its audit, but no later than **October 1, 2020**.

The Panel: Let's Hear from the Issuers Who Participated in EDE Last OE!

Status of EDE Partners

- **EDE Primary Partners:** As of April 2020, CMS has approved six (6) primary EDE partners, including web-brokers and QHP issuers who are currently live and in production. They are:

The logo for ACOSTA, featuring the word "ACOSTA" in a bold, red, sans-serif font.The logo for GUIDEWELL Connect, with "GUIDEWELL" in teal and "Connect" in a lighter teal font below it.The logo for Softtheon, with "Soft" in blue and "theon" in yellow.The logo for Stride HEALTH, with "Stride" in a white script font and "HEALTH" in a smaller, white, sans-serif font below it, all on a blue background.The logo for GetInsured, featuring a blue icon of a person with a checkmark and the word "GetInsured" in a blue, sans-serif font.The logo for HealthSherpa, featuring a blue diamond icon and the word "HealthSherpa" in a blue, sans-serif font.

- The full list of all EDE Entities, including Upstream Entities, is available via the link below and will be updated periodically as CMS approves partners on a rolling basis throughout 2020:
<https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/EDE-ApprovedPartners>
- **Upstream EDE Entity Issuer Panelists:** Each of the issuers on today's panel participated as an "Upstream Entity" during last year's Open Enrollment and has offered to share their lessons learned and observations in participating in the program.

Questions?

- To Submit or Withdraw Questions by Phone:
 - *If you are listening through your computer speakers and want to submit a question by phone, dial 1-866-391-5945 and enter your unique six-digit PIN, then dial “star(*) pound(#)” on your phone’s keypad.*
 - *If you are already dialed in by phone and want to submit a question, then dial “star(*) pound(#)” on your phone’s keypad.*
 - *If you would like to withdraw a question and you are dialed in by phone, then dial “star(*) pound(#)” on your phone’s keypad.*
- To submit questions by webinar:

Type your question in the text box under the “Q&A” tab and click “Send.”