

Be the right insurance agent



Comprehensive ACA Training

# Our Organization

- Premier Insurance Contracts, Inc. is a Field Marketing Organization (FMO) helping independent insurance agents grow their business for over 20 years.



- The American Institute of Financial Education, Inc. (AINFE) offers financial and insurance educational courses to agents and end users. Register at [www.ainfe.com](http://www.ainfe.com)

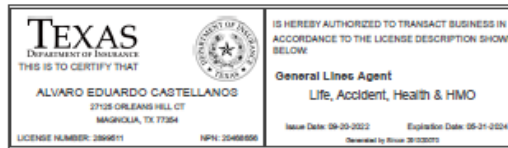


Be the Right Insurance Agent

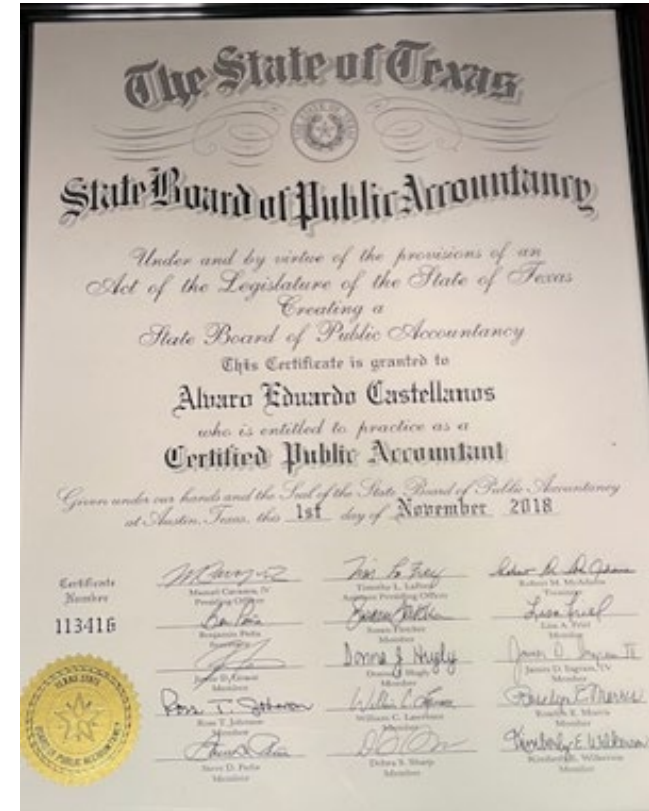
# Presenter



**General Lines Agent**  
Life, Accident, Health & HMO  
**ALVARO EDUARDO CASTELLANOS**  
NPN: 20468856  
27125 ORLEANS HILL CT  
MAGNOLIA, TX 77354  
**is authorized to transact business as described above**  
License No: 2899511 Issue Date: 09-20-2022 Expiration Date: 05-31-2024  
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**Al Castellanos Jr., CPA**  
Master of Financial Management  
Certificate in Digital Marketing Rice University



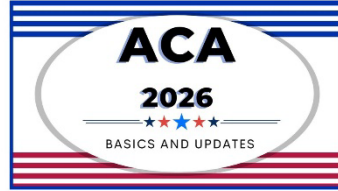
# Housekeeping

- Webinar is being recorded! Recording and copy of the deck will be shared with all participants soon after the webinar.
- You can submit questions throughout the webinar by clicking on the question mark icon located on the GoTo Webinar menu. Here you can type and submit your questions.
- Questions will be answered at the end of the presentation. Any unanswered questions will be addressed via a Q&A follow up document.

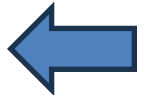
# ACA 2026 Training Series

- Session 1: 2026 ACA Basics and Updates for New & Returning Agents

- Watch recording [here](#)



- Session 2: ACA Enhanced Direct Enrollment – HealthSherpa & Plan Analysis Training



- Session 3: ACA Marketing and Compliance
  - Consent and Review Documentation
  - Marketing Compliance Guidelines
  - Marketing Tools and Content (Premier Insurance Contracts, Molina, Ambetter, UHC, others)
  - Help on Demand

# Today's Agenda

- Introduction to EDE and HealthSherpa as a Tool for ACA Enrollments
- New Account Setup Guidance
- Live Demo: Comprehensive Platform Overview / 2026 Updates
- Health Needs Assessment Guidance
- Renewal Guidance
- Integrating with Premier Insurance Contracts
- Additional Resources

# What is Enhanced Direct Enrollment?

- Enhanced Direct Enrollment (EDE) is a CMS technology
- “Enhanced Direct Enrollment is a service that allows approved Qualified Health Plan (QHP) issuers and third-party web-brokers (online insurance sellers) to enroll consumers in Exchange coverage, with or without the assistance of an agent/broker, directly from their websites. It provides a comprehensive consumer experience including the eligibility application, Exchange enrollment, and post-enrollment year-round customer service capabilities for consumers and agents/brokers working on behalf of consumers, directly on issuer and web-broker websites. Through EDE, approved EDE Entities build and host a version of the HealthCare.gov eligibility application directly on their websites that securely integrates with a back-end suite of FFE application programming interfaces (APIs) to support application, enrollment and more.” – [CMS.gov](https://www.cms.gov)

# What is HealthSherpa?

- HealthSherpa was the first third-party vendor certified for EDE in 2018.
- To this day, they remain the market leader for EDE enrollments.
- “HealthSherpa gives agents and brokers the robust training, comprehensive tools, and timely support they need to help the people they serve connect to quality, affordable health plans.” – HealthSherpa

**10m+**

Lives enrolled  
PY2024

**55%**

Of 2024 active  
ACA Enrollments

**45k**

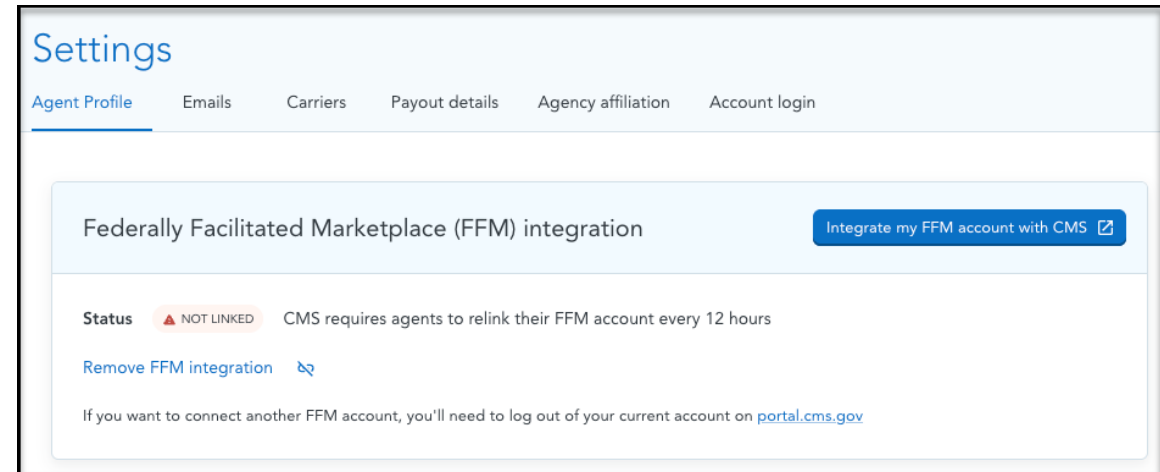
Agent/Broker Users

# New Account Setup

- Create your free HealthSherpa for Agents account on the [New User page](#)
  - [See step-by-step instructions here](#)
- During account creation, link your HealthSherpa Account to Premier Insurance Contracts Agency using join code: **eda3**
  - Already have an account? Check out our video tutorial for [Linking Your Account with Premier](#)
- After you create your account, check out the new user [Getting Started Guide](#) and the [Agent Onboarding Checklist](#) to ensure your account is setup correctly

# FFM Account Integration

- To sell through HealthSherpa, you must be certified with the Marketplace
- CMS requires all EDE partners, like HealthSherpa, to use additional authentication for all agents and brokers. Integrate your HealthSherpa account with your FFM account to make sure you don't lose functionality.
- Agents and brokers must complete this authentication every 12 hours to submit applications via EDE.
- **Important:** You are the only one permitted to log into your HealthSherpa for Agents account, only you may use your CMS portal credentials, and only you may complete or renew your FFM account integration.
- [Click here to review integration instructions.](#)



# Enable EDE



Agent First Last Name  
NPN: 98765432

Enable EDE



Start application

Search Marketplace

Quote



Clients

## Clients



Search

Carrier

Select



State

Select



Documents

Select



Payment

Select



Archived

Yes

No

Renewal needed

Yes

No

0 clients

Renewal email

Export

Import

[View import history](#)

Referrals

Marketing

Agency

Associates

Settings

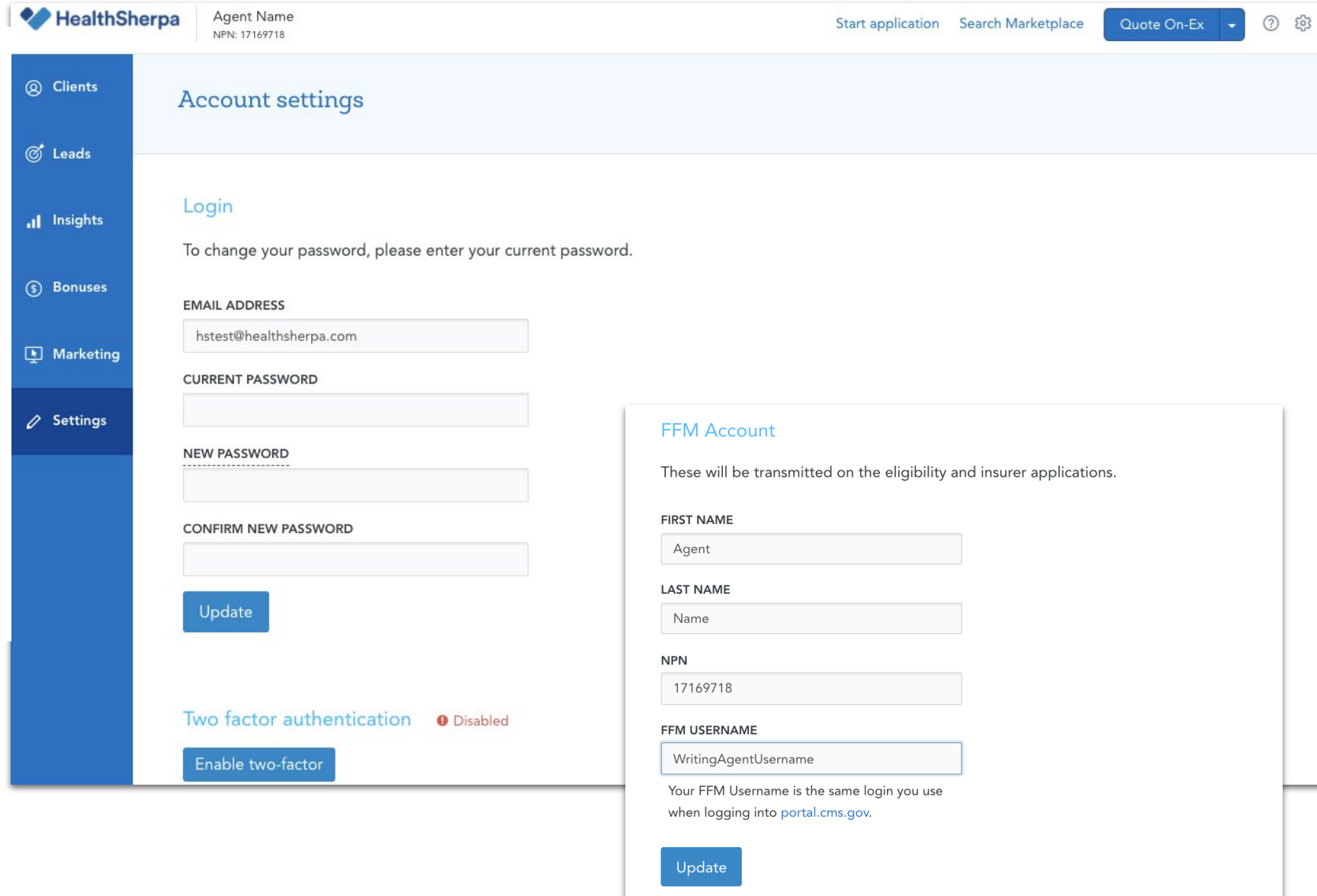


# Platform Overview & Plan Analysis: Live Demonstration

## Settings Tab

All the information within the settings tab is captured when the account is created.

To update or make corrections please make sure to hit 'update' in order to save any changes made.



The screenshot shows the HealthSherpa user interface. At the top, the HealthSherpa logo is on the left, and the user's Agent Name (NPN: 17169718) is on the right. Navigation links for 'Start application' and 'Search Marketplace' are present, along with a 'Quote On-Ex' dropdown menu. A left sidebar contains menu items: Clients, Leads, Insights, Bonuses, Marketing, and Settings (which is highlighted). The main content area is titled 'Account settings' and features a 'Login' section with a password change instruction: 'To change your password, please enter your current password.' Below this are input fields for 'EMAIL ADDRESS' (containing 'hstest@healthsherpa.com'), 'CURRENT PASSWORD', 'NEW PASSWORD', and 'CONFIRM NEW PASSWORD', followed by an 'Update' button. A 'Two factor authentication' section shows it is 'Disabled' with a red indicator and an 'Enable two-factor' button. A modal window titled 'FFM Account' is open on the right, containing a note: 'These will be transmitted on the eligibility and insurer applications.' It includes input fields for 'FIRST NAME' (Agent), 'LAST NAME' (Name), 'NPN' (17169718), and 'FFM USERNAME' (WritingAgentUsername), with an 'Update' button at the bottom.

## Settings Tab

### Join or create an Agency

#### Agency

##### JOIN AN AGENCY

If you've received a join code from a colleague at an agency, you can enter it here. You'll automatically be added to that person's agency.

JOIN CODE

Join Agency

##### CREATE AN AGENCY

If you are an administrator or the owner of an agency, you can create an agency. Once your agency is created, a JOIN code will be generated. You can share this code with other agents who are part of your agency and they will appear in an Agency Page here on your dashboard.

NAME

PHONE

IS FMO

Yes  No / Not Sure

RESTRICT AGENT EXPORTS

Prevent Exports  Allow Exports

ALLOW MY DOWNLINE AGENTS TO USE THEIR OWN NPN

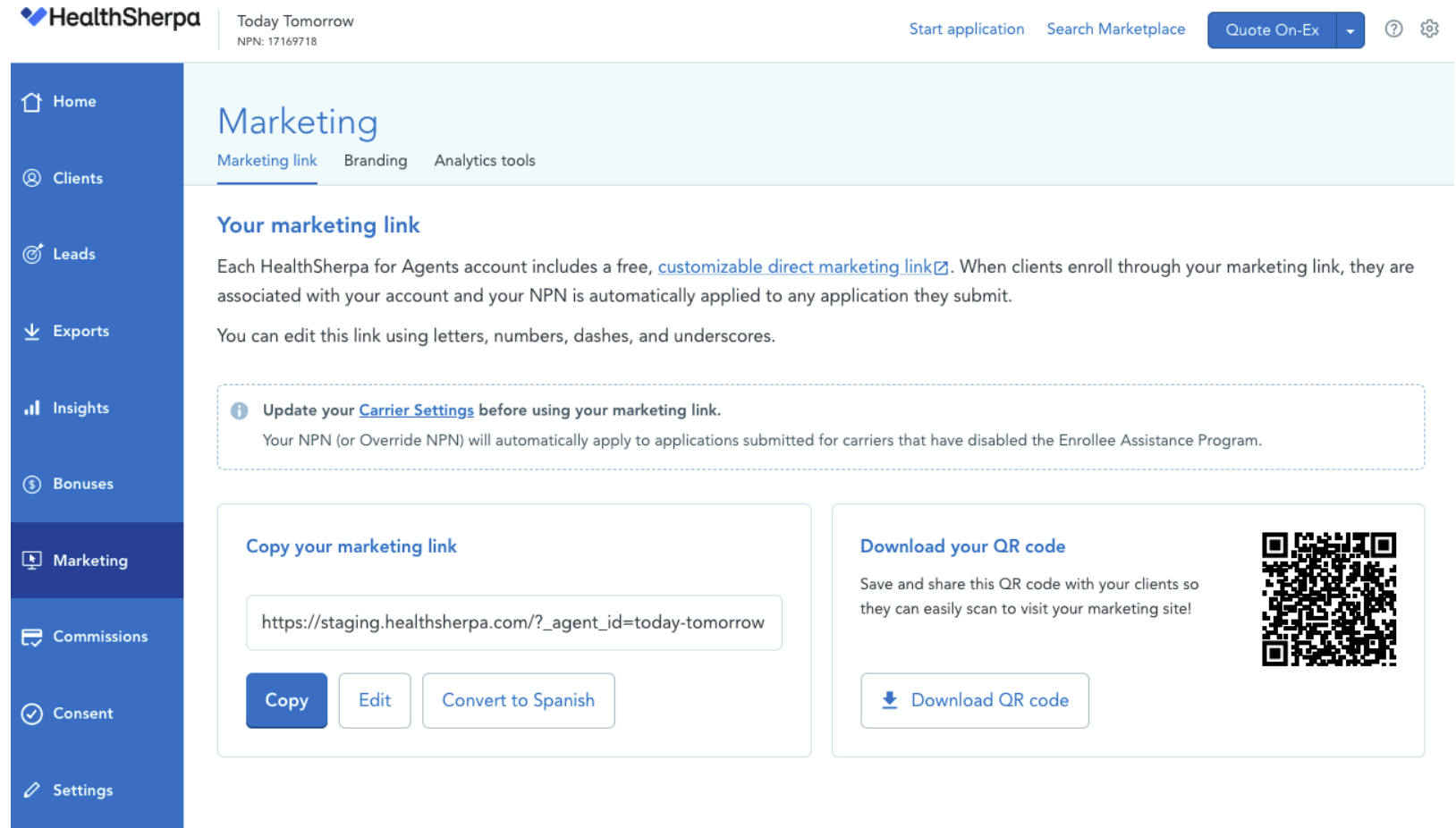
Yes  No

This setting only applies if you've set an Override NPN on your Agency page. [Learn more.](#)

Create

## Marketing Tab

- Contains a unique agent link for consumers to self quote and self enroll retaining the broker's NPN on the application!
- Site customization
- Promote on social media pages / personal broker site
- Generates a record in your leads tab
- Retains broker NPN
- Google Analytics functionality



The screenshot shows the HealthSherpa Marketing Tab interface. At the top, the HealthSherpa logo is on the left, and the user's account information (Today Tomorrow, NPN: 17169718) is in the center. On the right, there are links for 'Start application', 'Search Marketplace', and a 'Quote On-Ex' dropdown menu. Below the header is a navigation sidebar with icons for Home, Clients, Leads, Exports, Insights, Bonuses, Marketing (highlighted), Commissions, Consent, and Settings. The main content area is titled 'Marketing' and includes sub-sections for 'Marketing link', 'Branding', and 'Analytics tools'. The 'Your marketing link' section explains that each account includes a free, customizable direct marketing link and provides instructions on how to edit it. A warning box states that users should update their Carrier Settings before using the marketing link. Below this, there are two main sections: 'Copy your marketing link' which displays the URL 'https://staging.healthsherpa.com/?\_agent\_id=today-tomorrow' and buttons for 'Copy', 'Edit', and 'Convert to Spanish'; and 'Download your QR code' which includes a QR code and a 'Download QR code' button.

## Client Self Enrollment

- Tracks client to your agent account and NPN
- Quote using zip code and email
- Email is optional, when used, it creates a lead record on your agent dashboard

Easily find an affordable health plan

Enter your info to compare plans


See plans and prices



## Client Self Enrollment

- Spouse
- Dependents

YOUR INFO — SAVINGS — PERSONALIZE



### Who needs health coverage?

You can apply for yourself or anyone who lives with you.

You ×

Age

Gender Identity

[Add my spouse](#)


[Add a dependent](#)

[Back](#) [Continue](#)

## Client Self Enrollment

There is an income calculator tool available for self enrolling clients

YOUR INFO — SAVINGS — PERSONALIZE



### Your household information


This will determine if you qualify for savings.

How many people are in your tax household? i

 - +

Estimate your 2019 household income (before taxes) i

\$

 Include the estimated income of **anyone** you file taxes with or claim on your taxes. Need help estimating? Use our [income calculator](#).

Back Continue

## Client Self Enrollment

- Income Calculator
- Ability to adjust frequency

YOUR INFO — SAVINGS — PERSONALIZE



 **2019 Income Calculator**

Add household income (pre-tax)

\$  Per year

per year

Total 2019 pre-tax household income

**\$40,000**

### FAQ

#### What income should I include?

Include income from anyone you claim on your taxes and who will earn income in 2018.

#### Include income from these sources:

- Federal taxable wages (from your job)
- Tips
- Self-employment income
- Unemployment income
- Social security
- Social security disability income (SSDI)
- Retirement or pension income
- Alimony
- Investment income
- Excluded (untaxed) foreign income


#### Whose income should be included?

#### What if I'm married, but we file taxes

## Client Self Enrollment

Subsidy and cost sharing reduction estimate

YOUR INFO — SAVINGS — PERSONALIZE




### You qualify for 2 kinds of savings!

You'll **save** this much on your premium:

# \$846/month

✔ This means you'll see plans as low as **\$0 per month**

This is an initial estimate. You'll see your exact savings when you apply.



### You also qualify for a **Cost Sharing Reduction!**

This means **Silver plans** will be an *especially* good value.

## Client Self Enrollment

### SEP Verification (if applicable)

YOUR INFO — SAVINGS — PERSONALIZE

### It's currently Special Enrollment


During Special Enrollment, you need a Qualifying Life Event to enroll

Select your Qualifying Life Event

- Lost or losing health coverage i
- Change in household size i
- Change in primary place of living i
- Change in eligibility i
- Enrollment / plan error i
- Other situations i
- None of the above

## Personalized Quoting

YOUR INFO — SAVINGS — PERSONALIZE




### Do you have any preferred doctors or hospitals?

You'll be able to see which plans they accept.

[Back](#) [Skip this step →](#)

YOUR INFO — SAVINGS — PERSONALIZE



### Do you take any prescription drugs?

You'll be able to see which plans cover your drugs, and how much they'll charge you.

[Back](#) [Skip this step →](#)

## Client Self Enrollment

- Plan Selection

- Filters


Premiums  
 Deductibles  
 Providers  
 Prescription  
 Network types  
 Metal tiers  
 And more!

Plan results

Health Dental

60 plans Lowest Premium ▾

Savings **\$228** /mo

Cost sharing reduction 

Monthly premium max \$476

Max deductible \$8,150

Providers

Usage estimate ?

Low

Medium

High

**Lowest premium plan**


**Insurance Company - Bronze 5000** ● BRONZE

Premium	Deductible	Your estimated all-in	
<b>\$25/mo</b>	<b>\$8,150/yr</b>		\$1,769
<small>was \$253</small>		Out-of-pocket max	\$8,150
		Doctor visits	No charge after deductible
		Generic drugs	No charge after deductible

Compare [Plan details](#) [Add to cart](#)

**Insurance Company - Bronze 5000** ● BRONZE

Premium	Deductible	Your estimated all-in	
<b>\$34/mo</b>	<b>\$6,800/yr</b>		\$1,903
<small>was \$262</small>		Out-of-pocket max	\$8,000
		Doctor visits	\$40 after deductible
		Generic drugs	\$20



## Client Self Enrollment

Plan details page allows customer to click into a specific plan to see additional information

- Plan costs
- Doctor visits
- Prescriptions
- Labs
- Hospital
- Other coverage
- Preventative care
- Estimated all-in cost

[← Go back](#)

[Add to cart](#)

Insurance Company

● BRONZE

Bronze 5000



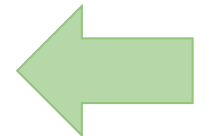
### Plan costs

Click the down arrow to learn more about each of these.

Monthly premium	\$25 per month	▼
Deductible	\$8,150 per person	▼
Out-of-pocket max	\$8,150 per person	▼
Network type	HMO	▼
Metal tier	Bronze	▼

Official documents

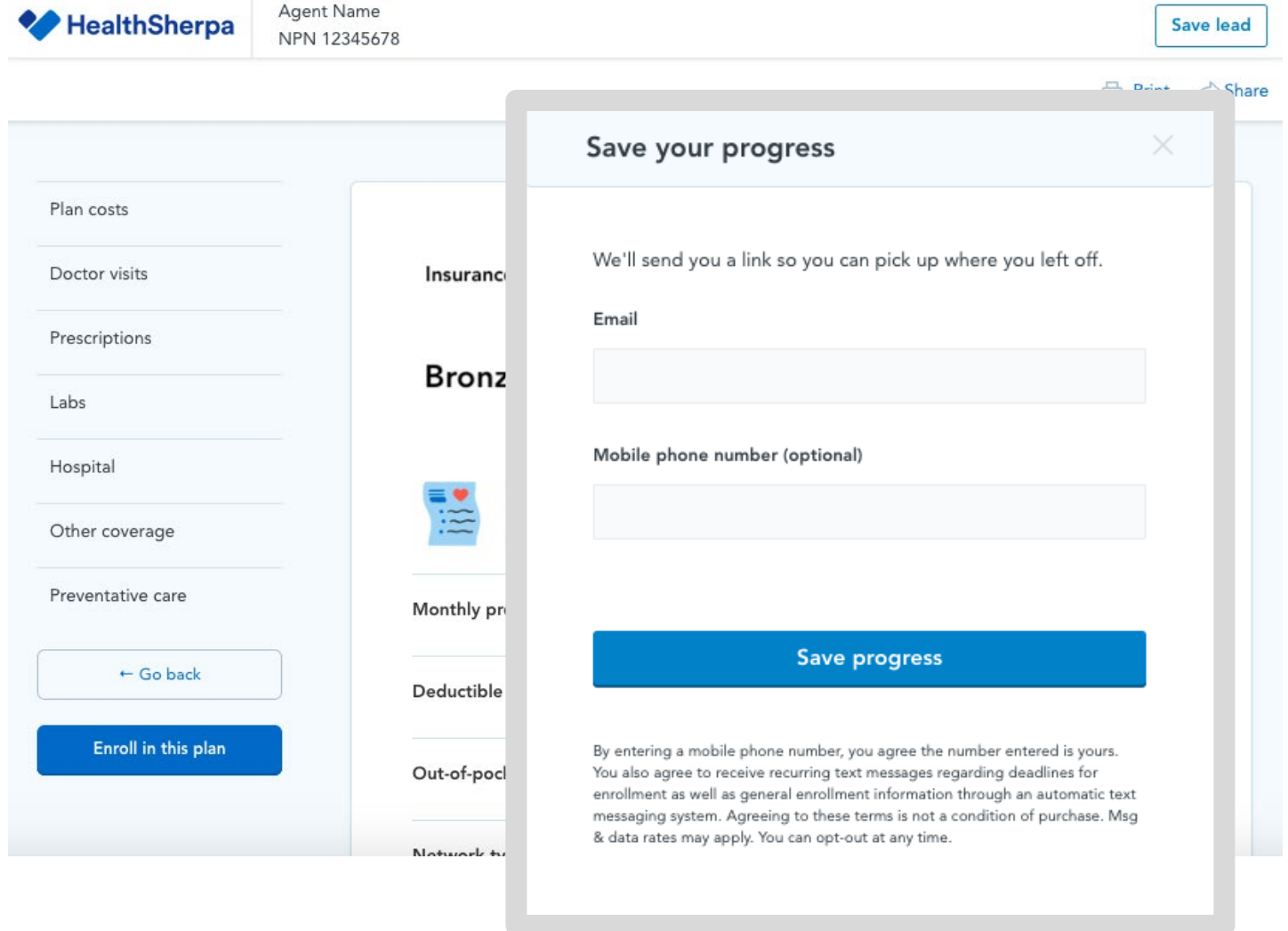
- [Summary of benefits \(PDF\)](#)
- [Drug formulary](#)
- [Provider list](#)
- [Plan brochure](#)



## Client Self Enrollment

Save Progress so the client can pick up where they left off

This also creates a lead in your agent dashboard



The screenshot shows the HealthSherpa client self-enrollment interface. At the top, the HealthSherpa logo is on the left, and the Agent Name (NPN 12345678) is on the right, next to a 'Save lead' button. Below the header, there is a list of enrollment steps: Plan costs, Doctor visits, Prescriptions, Labs, Hospital, Other coverage, and Preventative care. A 'Go back' button is located below the list, and an 'Enroll in this plan' button is at the bottom. A modal window titled 'Save your progress' is open, containing the following text: 'We'll send you a link so you can pick up where you left off.' Below this text are two input fields: 'Email' and 'Mobile phone number (optional)'. A blue 'Save progress' button is positioned below the input fields. At the bottom of the modal, there is a disclaimer: 'By entering a mobile phone number, you agree the number entered is yours. You also agree to receive recurring text messages regarding deadlines for enrollment as well as general enrollment information through an automatic text messaging system. Agreeing to these terms is not a condition of purchase. Msg & data rates may apply. You can opt-out at any time.'


## Consumer intake form

Using the [intake form](#), collect information and documents from your clients early so you're ready to process renewals quickly.

Sending consumers an intake form allows them to:

- Provide updated household information & income adjustments
- Upload documents & send notes back to you

Information and docs returned by consumer are stored in their record on HealthSherpa

 Your information is secure and protected.

Need help? Call Today at (904) 501-8754

 Welcome, Sunny.

### Update Info

Help us keep your info up to date for next year's plan and to inform your financial assistance.

#### Contact information

Email address (optional)

Phone number (optional)

#### Household information ⓘ

e.g. someone moved out, a marriage, a divorce, a baby was born, etc.

Who is applying for coverage? ⓘ

Name

Date of Birth

Sex

[+ Add another household member](#)

# Invalid Action

- Due to unprecedented levels of unauthorized plan switching on the ACA Marketplace, as of July 19, 2024 CMS requires all EDE platforms to block agents and brokers from making changes to enrollments unless they are already associated with the enrollment.
- 2 Options to Resolve:
  - Option 1: Send consumer the “resume” link. They will be prompted to verify their identity, create their own account, and then they must finalize the application and plan selection.
  - Option 2: Do a three-way call with your client and the Marketplace Call Center Agent Broker Line (1-855-788-6275).

[CMS' Invalid Action error](#)

### Your consumer must submit this enrollment using the resume link

Since you are not the current AOR or are using NPN override, CMS requires that the consumer submit this enrollment, using the resume link below. [Learn more about the invalid action error.](#)

**Share via email**

We'll email the resume link to k\*\*\*\*w@gmail.com [Email resume link](#)

**Share via link**

<https://healthsherpa.com/resume/546733986400> [Copy resume link](#)

#### Best practices for resume link success

- Share the FAQ link with your consumer to help them complete their submission. [See consumer FAQ and learn more.](#)
- To start the "Verify Identity" step, the primary applicant **Kevin Winslow** must enter their information exactly as it appears in the application.
- All resume link submissions must be completed by the consumer.
- Changes to an application can only be made if the consumer logs in using the resume link, updates their application, and resubmits it.

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### Alternatively, give the marketplace a call with your consumer

**i** CMS can't update the consumer's policy right now. Call the Marketplace Call Center at 1-855-788-6275 with the consumer on the line for a 3-way call and ask a representative to update the consumer's coverage. TTY users can call 1-855-889-4325. Error ID: InvalidAction

[Back to Dashboard](#)

# Health Needs Assessment

- Understanding the full spectrum of your client's health needs is crucial for helping your client choose the plan that best fits their needs and budget. By asking clients the targeted questions listed on the following slides, you can uncover essential information that will guide your plan recommendations.

# Health Needs Assessment Questions

- 1. Current Health Coverage
  - Do you currently have health insurance coverage?
    - If yes, what coverage do you have? If no, have you ever had health coverage? When is the last time you had coverage?
  - Is there anything you like or dislike about your current or previous coverage?
- 2. Healthcare Needs and Preferences\*
  - How often do you typically go to the doctor or seek medical care each year?
  - Do you have any conditions that require regular medication or treatment?
  - Are there any specific doctors, hospitals, pharmacies or other providers that are important to you?
  - Are you currently taking any prescription medications that you would like to be covered by your insurance?

*\*Note: Healthcare Needs and Preferences questions should be extended for each member of the household who is also applying for coverage.*

# Health Needs Assessment Questions (Continued)

- 3. Financial Considerations
  - What is your budget for monthly health insurance premiums? What is the most you would be comfortable paying each month for the absolute best coverage you can get?
  - Do you prefer to pay higher premiums and lower out of pocket costs, or lower premiums and higher out of pocket costs?
- 4. Future Health Expectations
  - Are there any expected changes in your health needs, such as planned surgeries or treatments?
  - Is there a possibility of significant life events, like having a baby or undergoing a major medical procedure?

# Health Needs Assessment Questions (Continued)

- 5. Additional Benefits
  - Is dental coverage important for you or any of your household members?
  - Is vision coverage important for you or any of your household members?
  - If you get in an accident or get a critical illness, will you have enough money saved to cover medical bills and meet your deductible?
  - Do you have life insurance?

# SBE Guidance

- Prior to Plan Year 2025, HealthSherpa only supports **enrollments** for FFM states.
  - Note: can still **quote** all Marketplace plans available nationwide
- Georgia transitioned to a State-Based Exchange for Plan Year 2025 and became the 1<sup>st</sup> SBE to offer EDE integration with HealthSherpa!
- Agents licensed in Georgia can get more information on requirements [here](#).

[The Marketplace in your state](#)

- State-based Exchanges (SBE's)
  - [California](#)
  - [Colorado](#)
  - [Connecticut](#)
  - [DC](#)
  - [Georgia](#)
  - [Idaho](#)
  - [Illinois](#)
  - [Kentucky](#)
  - [Maine](#)
  - [Maryland](#)
  - [Massachusetts](#)
  - [Minnesota](#)
  - [Nevada](#)
  - [New Jersey](#)
  - [New Mexico](#)
  - [New York](#)
  - [Pennsylvania](#)
  - [Rhode Island](#)
  - [Vermont](#)
  - [Virginia](#)
  - [Washington](#)

[State-based Exchanges](#)

# Renewal Guidance

## Agent-driven Renewal Paths:

- 1) Search the Marketplace
  - Recommended when you have a new client who has previously applied on the Marketplace and wants to renew their plan.
- 2) Client Profile
  - Recommended when you are working with an existing client and want to actively assist them with their renewal.

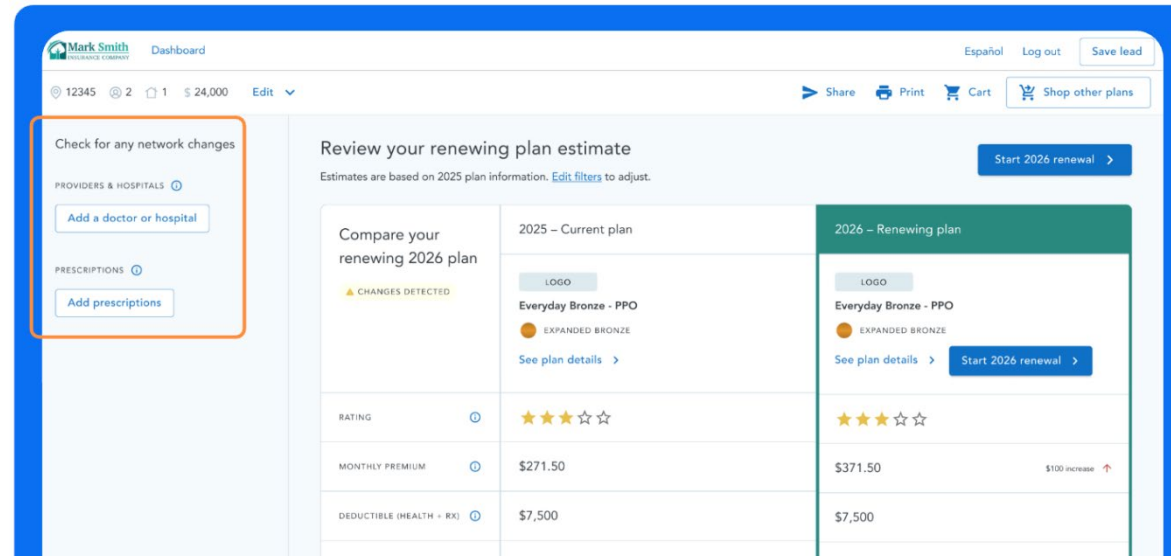
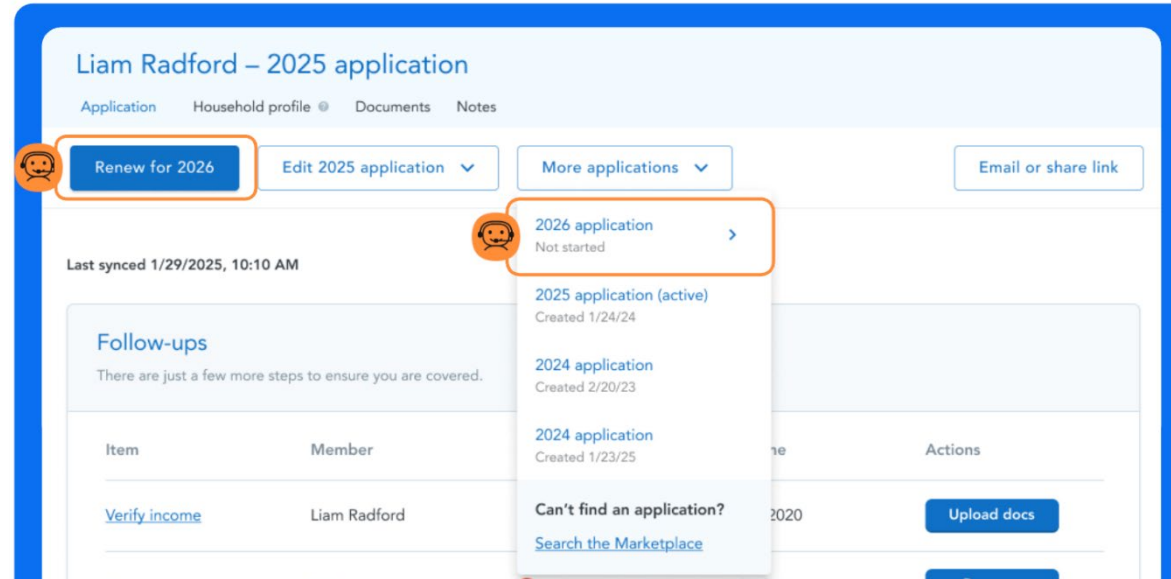
# Renewal Guidance

## Consumer-driven Renewal Paths:

- 1) Renewal Email
  - Recommended when you want to invite your existing clients to update their information and renew on their own.
- 2) Marketing Link
  - Recommended when you want to invite a new or existing client to update their information and renew on their own.
- 3) Consumer Dashboard
  - Recommended when your existing clients have created their own Consumer Dashboard account and want to update their information and renew on their own.

# Client Profile Renewal Options

- Click any button that says “Renew” within the client profile. This will take you to the renewal plan comparison view.
- From the comparison view, you can decide to start the renewal by first reviewing the subsidy application and then reviewing the plans, or first reviewing the plans and then reviewing the subsidy application.



# Renewal Email

- On your “Clients” page, click “Renewal Email” to send your clients personal renewal links. This will be available when CMS opens the window-shopping phase, typically a week before open enrollment starts.
- Can send bulk email and can use filters to target specific client groups.
- When your client clicks the link in the email, they are led through a process to review their current plan, choose the same or a new plan, update their pre-filled application, and submit.

The image shows two overlapping screenshots from a web application. The background screenshot is titled "Bulk email clients" and includes a "Choose a template" dropdown set to "Renewal quote review", a "Send a test email" button, and a "Recipients (8)" section. The foreground screenshot is titled "Review your renewing plan estimate" and displays a side-by-side comparison of two 2026 plans: "Everyday Bronze - PPO" (Expanded Bronze) and "Everyday Bronze - PPO" (Expanded Bronze). The comparison table includes columns for Rating, Monthly Premium, Deductible (Health + Rx), Drug Deductible, Out-of-Pocket Max, Doctor Visits, Specialist Visit, and Generic Drugs. The "Renewing plan" shows a \$100 increase in premium and a \$1,000 decrease in out-of-pocket max compared to the current plan.

	2025 – Current plan	2026 – Renewing plan
RATING	★★★★☆	★★★★☆
MONTHLY PREMIUM	\$271.50	\$371.50 (\$100 increase ↑)
DEDUCTIBLE (HEALTH + RX)	\$7,500	\$7,500
DRUG DEDUCTIBLE	N/A	N/A
OUT-OF-POCKET MAX	\$9,200	\$8,200 (\$1,000 decrease ↓)
DOCTOR VISITS	\$50	\$50
SPECIALIST VISIT	\$100	\$100
GENERIC DRUGS	\$25	\$25

# Integrate HealthSherpa with Premier Insurance Contracts

**PRINSUCO**

**Vicky Agent**  
Licensed insurance broker helping clients find the best plan for their needs, for over 5 years!

Email: j [redacted] Phone: + [redacted]  
Address: 16750 Hedgcroft Drive STE 500, Houston, TX, 77060

Instagram LinkedIn Youtube Facebook Tiktok

**Form Links**

- Consent Form
- Review Form

**Other Links**

- Online Meeting
- Book an Appointment
- Shop Individual and Family Health Plans
- Shop Accident and Critical Illness Plans
- Shop Dental and Visions Plans

Integrate your HealthSherpa for Agents Account with Premier Insurance Contracts by using agency code eda3. Video instructions [here](#).

← Consent and Review Forms PURL's

← HealthSherpa Enrollment Link

# Healthcare.gov Reference Links:

- Who to include in your household:
  - <https://www.healthcare.gov/income-and-household-information/household-size/>
- What to include as income:
  - <https://www.healthcare.gov/income-and-household-information/income/>
- Immigration status to qualify for the Marketplace:
  - <https://www.healthcare.gov/immigrants/immigration-status/>
- Immigration document types:
  - <https://www.healthcare.gov/immigrants/documentation/>

# HealthSherpa Agent Support

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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



Email:  
[agent\\_support@healthsherpa.com](mailto:agent_support@healthsherpa.com)



Chat from your  
Agent Dashboard

# [Click Here For Additional HealthSherpa Training](#)

- [HealthSherpa 101](#)
- [Selling ACA plans](#)
- [HealthSherpa 201](#)
- [Consent & compliance](#)
- [Agency 101](#) **New!**
- [Everything you need to know for OEP 2026](#) **Now available in Spanish!**

## ♥ HealthSherpa for Agents

OCTOBER 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 • EVERYTHING YOU NEED TO KNOW FOR OEP 2026 (SPANISH)	2	3	4
5	6 • HEALTHSHERPA 101 (SPANISH)	7 • HEALTHSHERPA 101	8 • EVERYTHING YOU NEED TO KNOW FOR OEP 2026	9 • SELLING ACA PLANS	10	11
12	13	14 • EVERYTHING YOU NEED TO KNOW FOR OEP 2026 (SPANISH) • HEALTHSHERPA 201	15 • CONSENT & COMPLIANCE • EVERYTHING YOU NEED TO KNOW FOR OEP 2026	16	17	18
19	20	21 • EVERYTHING YOU NEED TO KNOW FOR OEP 2026 (SPANISH)	22	23 • EVERYTHING YOU NEED TO KNOW FOR OEP 2026	24	25
26	27	28 • EVERYTHING YOU NEED TO KNOW FOR OEP 2026 (ENGLISH & SPANISH)	29 • AGENCY 101	30	31	

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A photograph of a training session in a classroom. A man in a white shirt is standing at the front, pointing at a whiteboard. The audience, consisting of diverse individuals, is seated at desks, some with laptops open. The room has several logos on the wall, including 'PREMIER WEALTH' and 'CASHBACK UNIVERSE'. A 'PREMIER' logo is overlaid on the bottom center of the image.

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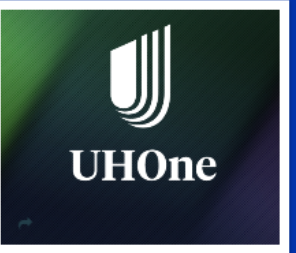









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