



2027 ACA OPEN ENROLLMENT

TIMELINE & AGENT CHECKLIST

OPEN ENROLLMENT STARTS NOVEMBER 1, 2026

Enroll by Dec. 15 -> Jan. 1 coverage

FINAL OEP DEADLINE JANUARY 15, 2027

Dec. 16-Jan. 15 -> Feb. 1 coverage

These dates apply to the Federally-facilitated Marketplace. State-based Marketplace deadlines may vary.

60–30 DAYS BEFORE OPEN ENROLLMENT Build your foundation before the rush begins.

- ☐ Verify that your state insurance licenses are active and current for every state where you plan to sell.
- ☐ Verify ACA carrier contracts, appointments, and Ready to Sell status for the states where you plan to sell.
- ☐ **Identify the Marketplace type for each state where you plan to sell.** Determine whether the state uses the Federally-facilitated Marketplace (FFM) or a State-based Marketplace (SBM), and complete the applicable Marketplace certification requirements.
 - [CMS – States by Marketplace Type for Plan Year 2027](#)
 - [Premier Insurance Contracts – ACA Exchanges](#)
- ☐ **Complete your 2027 Marketplace registration and training.** For states that use the Federal Marketplace, complete the required CMS Marketplace registration and training. If you are licensed in a State-based Marketplace state, complete that state Marketplace's applicable certification and registration requirements.
 - [CMS Step-by-Step Guide – 2027 Marketplace Registration & Training for Returning Agents and Brokers](#)
- ☐ If HealthSherpa works for your state, prepare your account before OEP and verify your account information and NPN.
 - [Create a HealthSherpa account](#) - Premier join code: eda3
 - [Video: Link HealthSherpa and Prinsuco](#)
 - [HealthSherpa Agent Resource Guide](#)
 - [HealthSherpa platform trainings - English & Spanish](#)
- ☐ Bookmark your key Premier Insurance Contracts resources for quick access throughout OEP.
 - [Premier Insurance Contracts Website](#)
 - [Prinsuco Portal for Brokers](#)
- ☐ Segment your book of business and prepare outreach for renewal clients, subsidy-eligible clients, and clients who may need extra support.



BEFORE OPEN ENROLLMENT BEGINS Get your clients and workflow ready.

☐ **Prepare clients for the new Agent Authorization process.**

Beginning October 12, 2026, clients must authorize their agent before the agent can access or update their Marketplace application through an EDE platform. Authorization is required **once per plan year, per agent, and per EDE platform**. The EDE platform, such as HealthSherpa, will send the authorization request by email or text using the contact information listed on the client's HealthCare.gov application.

☐ **Verify your clients' Marketplace contact information before October 12, 2026.**

If the email address or mobile phone number on a client's HealthCare.gov application is outdated or incorrect, the client may not receive the authorization request. Before October 12, agents may use an approved EDE platform, such as HealthSherpa, to correct this information. Agents must still obtain the client's permission and retain all required **consumer consent and eligibility application review documentation**. Once the new authorization requirement takes effect, clients with outdated contact information may need to update it themselves through a consumer pathway or by contacting the Marketplace.

☐ Schedule renewal and enrollment appointments in advance whenever possible.

☐ Remind clients: enroll Nov. 1-Dec. 15 for Jan. 1 coverage; enroll Dec. 16-Jan. 15 for Feb. 1 coverage. State-based Marketplace dates may vary.

☐ Ask clients to gather estimated 2027 household income and household composition, immigration or citizenship documents if applicable, current coverage, preferred providers, and prescriptions.

☐ Review Marketplace consumer consent and eligibility application confirmation requirements before meeting with clients.

• Send the required forms to your clients through your [Prinsuco Portal for Brokers](#) account.

• [Receipt of Consumer Consent Documentation - English | Spanish](#)

• [Eligibility Application Confirmation Documentation - English | Spanish](#)

☐ **Prepare for OEP with Premier Insurance Contracts training resources and stay current on new developments.**

• [Prinsuco Agent Channel - Recorded Trainings](#) - review OEP training recordings and educational resources

• [Come & Learn - Upcoming Trainings](#) - register for upcoming training sessions



DURING OPEN ENROLLMENT – EXISTING CLIENTS Do not assume last year's plan is still the best fit.

- ☐ Update the client's Marketplace application with accurate 2027 household and income information.
 - [2027 Federal Poverty Level Chart](#)
- ☐ Verify whether employer-sponsored coverage is offered to the client / household. If applicable, evaluate affordability and potential impacts on Marketplace financial assistance.
 - [Premier Employer Coverage Affordability Calculator](#)
Note: Use the calculator as an estimate and confirm final eligibility through the official Marketplace application.
- ☐ Review the current plan and changes to premiums, benefits, network, or formulary.
- ☐ Recheck subsidy eligibility and estimated savings.
- ☐ Compare the renewal plan options using HealthSherpa, if available for the client's state, or the applicable State-based Marketplace platform.
 - [Access HealthSherpa](#)
- ☐ Confirm whether preferred providers, hospitals, and prescription medications are covered under the selected plan.
- ☐ Document required consumer consent and eligibility application confirmation and confirm the client's final plan selection.



DURING OPEN ENROLLMENT – NEW CLIENTS Create a compliant, complete enrollment from the start.

- ☐ Confirm Marketplace eligibility and gather required household information.
- ☐ Estimate annual household income and review subsidy eligibility.
 - [2027 Federal Poverty Level Chart](#)
- ☐ Ask whether employer-sponsored coverage is available. If applicable, evaluate affordability and potential impacts on Marketplace financial assistance.
 - [Premier Employer Coverage Affordability Calculator](#)
Note: Use the calculator as an estimate and confirm final eligibility through the official Marketplace application.
- ☐ Confirm preferred providers and prescription medications before recommending a plan.
- ☐ Compare premiums, deductibles, benefits, networks, and prescription coverage.
- ☐ Use HealthSherpa, if available for the client's state, or the applicable State-based Marketplace platform for plan comparisons and enrollment.
 - [Access HealthSherpa](#)
- ☐ Obtain and retain required consumer consent, eligibility application confirmation, disclosures, and documentation.



FINAL STRETCH BEFORE THE DEADLINE Close the loop on every pending case.

- ☐ Contact clients with incomplete applications or unresolved enrollment steps.
- ☐ Resolve outstanding Data Matching Issues (DMIs) and pending Marketplace document requests.
- ☐ Confirm that all intended enrollments were successfully submitted and received by the Marketplace or carrier.
- ☐ Review the applicable deadline and coverage effective date for every submitted application.
- ☐ Address Marketplace or carrier issues as quickly as possible.
- ☐ Send clients a final enrollment confirmation and remind them that coverage generally will not take effect until the required first premium, or binder payment, is made.



AFTER OPEN ENROLLMENT Great service continues after the application is submitted.

- ☐ Confirm the client received their enrollment confirmation and understands their coverage effective date.
- ☐ Verify first premium (binder) payment and help clients set up recurring payments when appropriate.
- ☐ Assist clients with member portal setup, ID cards, and carrier communication preferences.
- ☐ Encourage clients to review their provider network, select a PCP when required, and save important plan contact information.
- ☐ Confirm clients understand how to access urgent care, pharmacy, telehealth, and other plan resources.
- ☐ Schedule follow-up touchpoints throughout the year to support retention and identify service needs.
- ☐ Continue watching for clients who may qualify for a Special Enrollment Period (SEP) after OEP.