



Marketplace Sales Best Practice Reminder

HELP YOUR CLIENTS NAVIGATE THEIR ACA COVERAGE

We have noticed an uptick in client concerns stemming from misunderstandings during enrollment. To help you avoid these issues and continue providing top-tier service, we've put together some practical tips to improve communication and ensure client satisfaction.

TIPS FOR AVOIDING CLIENT COMPLAINTS:

- **Clarify Your Role as a Broker:** Make sure your clients fully understand your role in helping them choose the right insurance plan. Transparency goes a long way in preventing confusion down the road.
- **Identify the Client's Broker Clearly:** If you use assistants or field agents, ensure the member knows exactly who their dedicated broker is. Clear identification will help clients feel more secure and informed.
- **Explain Coverage Thoroughly:** Always review plan details with your clients so they clearly understand what their insurance covers. This can prevent future dissatisfaction or surprises.
- **Explain Auto-Renewal:** During the initial enrollment, discuss how auto-renewal works and remind clients to watch for important updates about their policy renewal.
- **Guide Clients on Payments:** It's helpful to show clients how to make payments on their own. For security reasons, never store or manage a member's payment information.
- **Provide Confirmation of Enrollment:** After enrolling a client, send a confirmation via email or text that includes the selected plan, the policy's effective date, and the premium amount. This helps to solidify expectations.
- **Always Get Consent for Changes:** If any changes are made to a client's account, ensure you have their consent—preferably in writing. If verbal consent is given, make sure to document the date and time.
- **Handle Policy Cancellations Properly:** Never advise a client to allow their policy to cancel for non-payment. Always process a cancellation formally when requested by the client.
- **Follow Up with Market Exit Clients:** Be sure to reach out to any clients whose current insurance carrier is exiting the market. Proactively help them switch carriers to avoid gaps in coverage.

By following these best practices, you not only reduce complaints but also strengthen client relationships, helping to grow and retain your business! Please feel free reach out to Agility for more details or support in addressing client concerns.