Health INSURANCE STORE
AN INTEGRITY COMPANY

2027 Annual OEP

ACA VIRTUAL KICK-OFF



Game Plan

- ☑ General Overview
- ☑ What is New for 2027
- ☑ Market/Carrier Insights
- ☑ Commissions
- ☑ Bonuses
- ☑ IntegrityCONNECT
- ☑ Marketing Updates
- ☑ Takeaways
- ☑ Q&A



Health INSURANCE STORE
AN INTEGRITY COMPANY

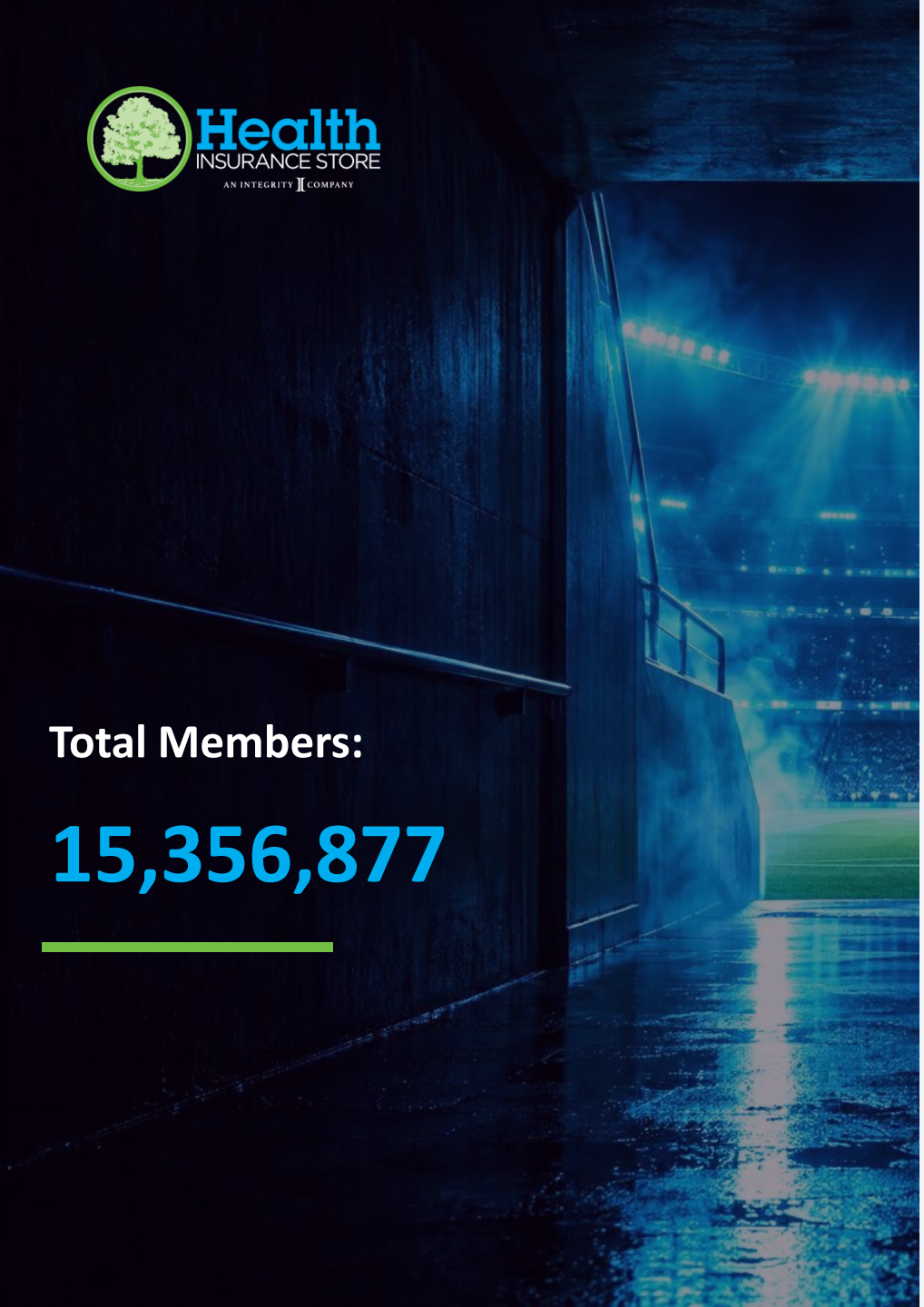


Cassandra Fischer-Ubiera

VP of Marketing & Business Development



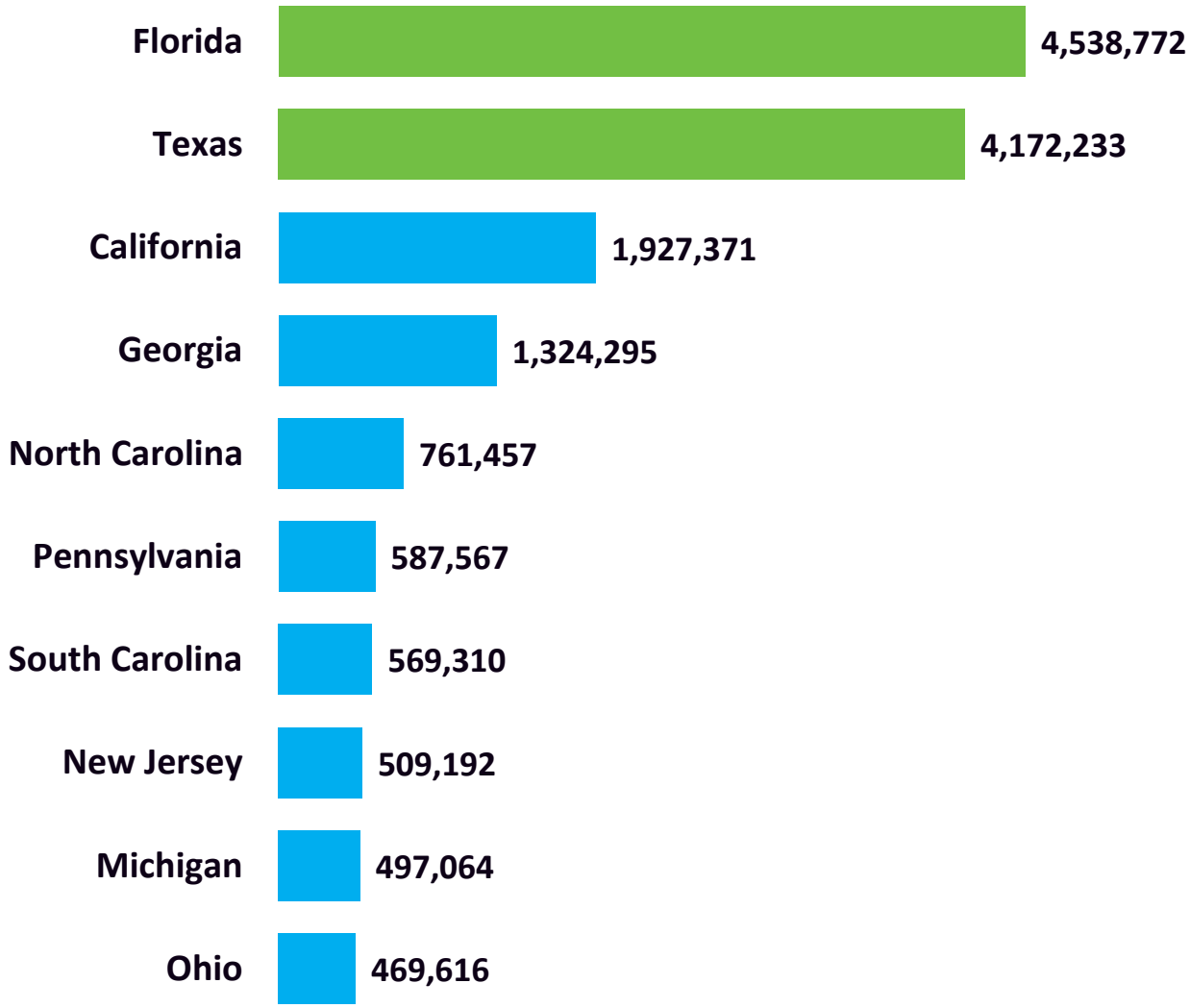
General Overview



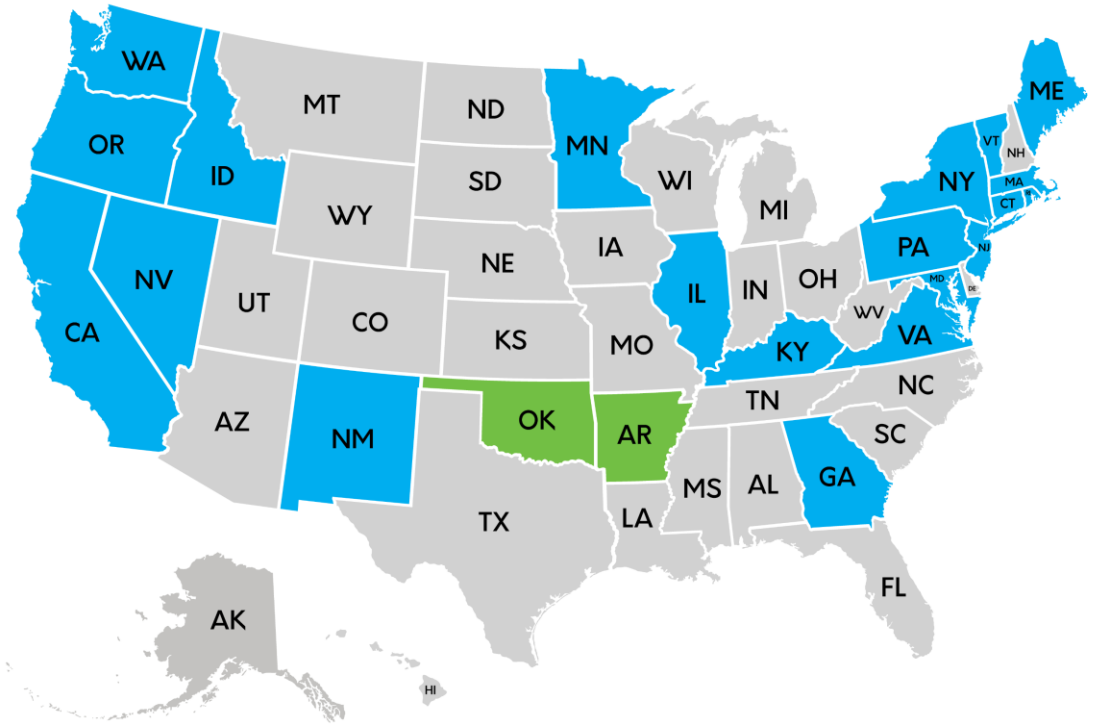
Total Members:

15,356,877

Top 10 ACA Markets - 2026



MARKETPLACE BREAKDOWN



Federally Facilitated Marketplace

The Department of Health and Human Services (HHS) performs all Marketplace functions. Consumers in FFM states apply for and enroll in coverage through Healthcare.gov or through an agent/EDE platform.

Requires one FFM agent certification

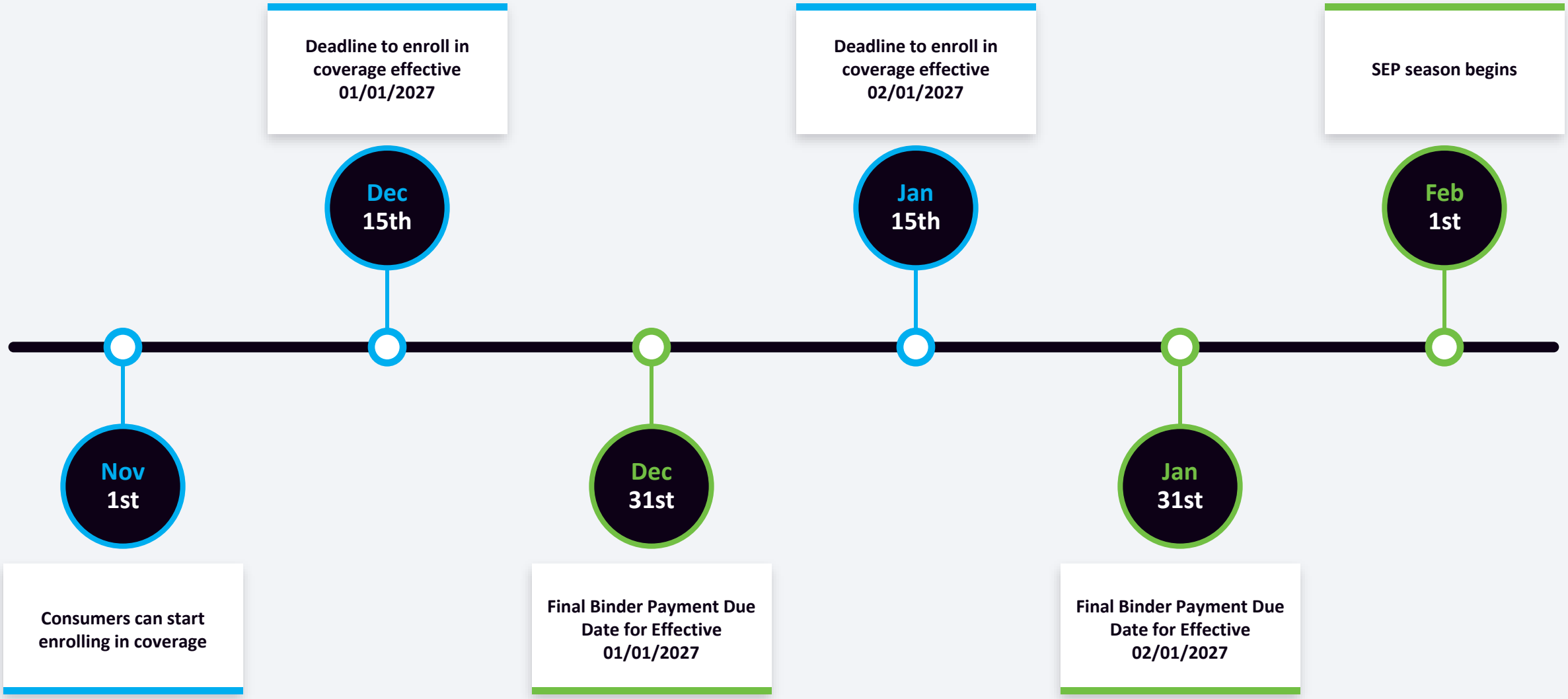
State-Based Market

Responsible for performing all marketplace functions for the individual market

SBE – FP Platform

Requires individual state certifications. State-Based Marketplace on the Federal Platform

2027 MARKETPLACE TIMELINE



2026 POVERTY GUIDELINES FOR THE 48 CONTINGUOUS STATES AND DC

Household Size	100% FPL: Minimum to Qualify for ACA Assistance	138% FPL: Medicaid Cap	250% FPL: CSR Subsidies Cap	400% FPL: Tax Credit Cap
1	**$15,960**	$22,025	$39,900	$63,840
2	**$21,640**	$29,863	$54,100	$86,560
3	**$27,320**	$37,702	$68,300	$109,280
4	**$33,000**	$45,540	$82,500	$132,000
5	**$38,680**	$53,378	$96,700	$154,720
6	**$44,360**	$61,217	$110,900	$177,440
7	**$50,040**	$69,055	$125,100	$200,160
8	**$55,720**	$76,894	$139,300	$222,880

WHO QUALIFIES FOR A SUBSIDY IN 2027

A client gets APTC only if **every** item on the left is true. HealthCare.gov states, plan year 2027.

QUALIFIES · must meet ALL 8

1. **Income 100% to 400% FPL**
   $15,960 to $63,840 for 1 · $33,000 to $132,000 for 4
2. **Citizen, or 1 of 3 immigrant groups**
   Green card holder · Cuban/Haitian entrant · COFA migrant
3. **No affordable job-based coverage**
   Employee-only or family premium costs over 10.22% of income
4. **No other coverage available**
   Not eligible for Medicaid, CHIP, Medicare, TRICARE or VA
5. **Files taxes, married files jointly**
   Only exception: domestic abuse or spousal abandonment
6. **Not claimed as a dependent**
   by anyone else
7. **Not incarcerated**
   Awaiting disposition of charges is OK
8. **Metal plan, OEP or life-event SEP**
   No APTC on catastrophic plans

DOES NOT QUALIFY

- **Income above 400% FPL**
  The cliff is back: full price
- **Anyone under 100% FPL**
  Florida coverage gap, citizens and green cards alike
- **NEW: refugees, asylees, TPS, parolees, visa holders**
  Can enroll at full price: no APTC, no CSR
- **DACA and undocumented**
  Cannot enroll in the Marketplace at all
- **Affordable job-based or other coverage**
  Medicaid, CHIP, Medicare, TRICARE or VA and similar
- **Married filing separately**
  Unless abuse or abandonment applies
- **Claimed as a dependent**
- **Will not be filing taxes**

2027 SUBSIDY RULES AGENTS MUST KNOW

No repayment cap anymore

Starting with 2026 taxes, clients repay ALL extra APTC. Over 400% FPL, the client will pay back their subsidy.

Get the income estimate right.

Immigrants: update by Dec 15

If HealthCare.gov can't confirm green card, Cuban/Haitian or COFA status, the client auto-renews Jan 1 at full price, no APTC or CSR, no 3-month grace period.

Have them upload documents during OEP.

Failure to reconcile on hold

Failure to reconcile Form 8962 in 2027 Ruling on hold. 2 Year grace period stays for now but most likely will be shifting to a 1 year grace period in the future.

Still required by law: file and reconcile.

Income checks

Income attestations (Self proof of Income) are accepted when tax data is missing with a 60-day extension for income with DMIs stays for now.

Court rulings can still change.

Coming in 2028

As of right now, starting in 2028 there will be no auto-renewal for subsidized plans. Subject to change.

Build clean files now.

CMS & MARKETPLACE UPDATES

CMS Requires New Protocol to combat unauthorized enrollments, reduce fraud, and protect consumers. **Consumers must approve their agent via text or email verification process before agent can access, modify, or renew a 2027 application.**

CMS granted **Plan Design Freedom for Carriers** in 2027. Final ruling for carriers to keep standardized plan options.

CMS is no longer allowing agents to enroll clients through HealthCare.gov and are now **required to use an EDE Platform.**

CMS issued an interim final rule establishing a temporary moratorium on Federally-Facilitated Marketplace (FFM) registration and training for brand-new agents.

CMS is allowing **brand new agents can complete their FFM Certification starting February 1, 2027.**

CMS will require Pre-Enrollment SEP Verification, supporting documents, will need to be entered at the time of enrollment. No longer can wait 30 days

CMS Proposed Call Recordings for ACA enrollments with 100 members per carrier.

NEW CMS CHANGES IMPLEMENTED ON OCT 12TH

All agent-assisted enrollments will require consumer authorization, and some applications will require additional identity proofing before an agent can proceed.

CMS has flagged these higher-risk scenarios:

1. New Marketplace applications.
2. Active enrollments with a net premium of **$30 or less per month.**
3. Consumers working with a **new or different agent/broker.**

Stricter Compliance with VoIP phone numbers, may not work for authorization unless connected to a SIM card or landline.

Pro Tips:

- Touch your clients as early as possible
- Keep in mind this sunsets the tedious "Invalid Action Error" that previously required 3-way call with MP Call Center. This will save time on those situations.
- Send consumer authorization link when they are available in the moment. Don't send while they are driving, working, busy, etc.

MARKETPLACE CALL CENTER & AGENT/BROKER LINE

1. The Marketplace Call Center will no longer support or process application changes, enrollment updates, or submissions requested by an agent over the phone.

2. **Elimination of agents making a three-way call** to the call center to change AOR/update a client's info, agents will need to ask consumer to call directly without you on the call.

3. **Replacing three-way-call with built-in identity proofing and digital consumer authorization tools** via text or email through your enrollment platform before accessing or modifying an account.

4. For the limited, highly complex, or special situations where a three-way call is still required such as certain complex eligibility disputes, CMS has implemented much stricter verification standards. To proceed with the call, you must provide the applicant's SSN or valid immigration document info. If info is not provided, call will be terminated.

Agent/Broker Line:

1-855-788-6275

1. Input your entire NPN into the IVR

2. Complete the automated human-verification keypress to bypass auto-dialer blockers.

3. **Ensure your NPN and name match your active Plan Year 2027 MLMS training profile.**

CONSUMER CONSENT AND APPLICATION REVIEW

1 HOW

Recorded phone call, Email, Text Message, signed paper form or electronic form

2 WHAT

Date, consumer/authorized representative name, broker name, consent purpose, duration, and withdraw method.

3 WHEN

PRIOR TO ASSISTING CONSUMER

Prior for searching for consumer, updating consumer's information, applying for marketplace coverage, checking coverage status, or enrolling in a plan.

4 REVIEW

Document that the consumer or the representative has reviewed and confirmed the accuracy of the application before submission.

5 STORE

Consent must be kept for a minimum of 10 years

!

EMAIL CMS TO STOP FRAUD!

FFMProducer-AssisterHelpDesk@cms.hhs.gov

2027 OEP HEALTHCARE.GOV MAINTNANCE WINDOWS

Every year, CMS establishes scheduled maintenance windows for HealthCare.gov.
Consumer access to HealthCare.gov will be limited while systems are updated.

NOV 1	NOV 8	NOV 22	DEC 6	DEC 18	JAN 10
Sunday, November 1, 2026	**Sunday, November 8, 2026**	**Sunday, November 22, 2026**	**Sunday, December 6, 2026**	**Friday, December 18, 2026**	**Sunday, January 10, 2027**
Early morning maintenance before Open Enrollment begins.	12:00 AM to 7:00 AM ET.	12:00 AM to 7:00 AM ET.	12:00 AM to 7:00 AM ET.	12:00 AM to 7:00 AM ET.	12:00 AM to 7:00 AM ET.

CMS anticipates the actual maintenance periods may be shorter.



Health
INSURANCE STORE
AN INTEGRITY COMPANY

Market & Carrier Insights

Health INSURANCE STORE
AN INTEGRITY COMPANY

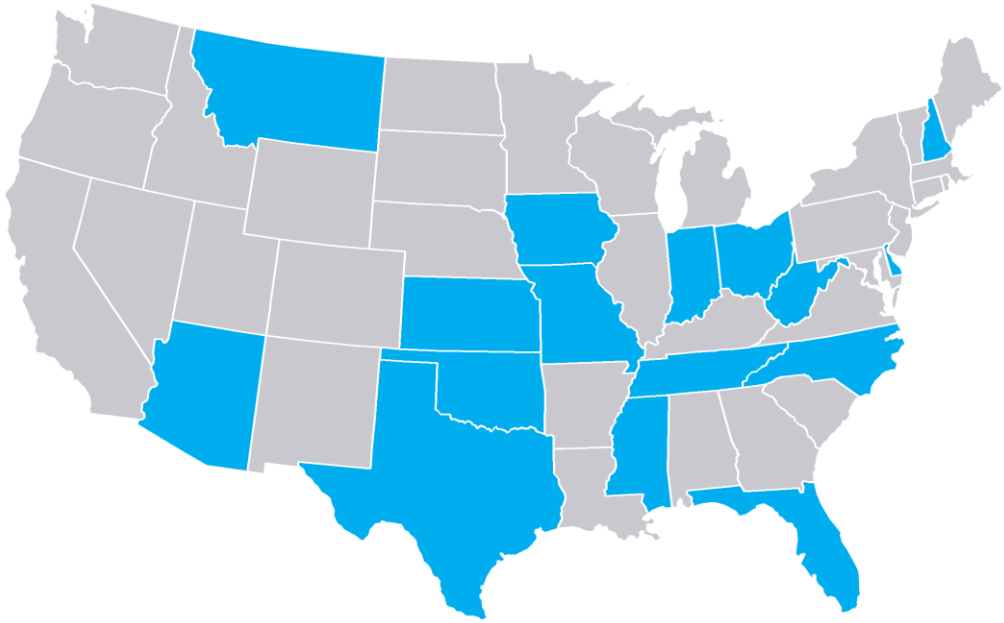
MARKET WATCH

2027 Carrier Exits

CONFIRMED EXITS BY STATE

- **Texas** ~113K
  Baylor Scott & White · Cigna
- **Florida** ~78K
  Cigna
- **Indiana** ~67K
  CareSource · Cigna
- **Ohio** ~54K
  CareSource · Molina
- **Tennessee** ~50K
  Cigna
- **Mississippi** ~25K+
  Cigna · Molina
- **West Virginia** ~16K
  CareSource
- **Oklahoma** ~15K
  Medica · Mending (Taro)
- **North Carolina** ~15K
  Cigna
- **New Hampshire** ~12K
  Ambetter
- **Montana** ~11K
  PacificSource
- **Iowa** ~4K
  Medica
- **Arizona** ~2.5K
  Cigna
- **Kansas** ~600
  Medica
- **Missouri**
  Cox HealthPlans (on-exchange)
- **Delaware**
  Ambetter

HEALTHCARE.GOV STATES



16
states lose a carrier

9
carriers leaving 1+ state

~450K
members need a new plan (est.)

- **Also leaving state-run exchanges (not HealthCare.gov), incl.:** Georgia: UnitedHealthcare, Cigna · Colorado, Illinois, Virginia: Cigna

No plan picked by Dec 15 = auto-assigned. Call these members now · OE Nov 1 – Jan 15

Health Insurance Store — An Integrity Company | cigna healthcare

CARRIER INSIGHTS

2027 Scouting Report

Cigna is exiting Nationwide!

Great Disruption Opportunity

369,000

Approx 369,000 members nationwide losing coverage across 11 states:

Arizona 3 counties ≈4,200 members	**Colorado** 11 counties ≈40,853 members	**Florida** 11 counties ≈77,800 members	**Georgia** 69 counties ≈14,200 members
Illinois 8 counties ≈2,600 members	**Indiana** 15 counties ≈5,000 members	**Mississippi** 41 counties ≈25,000 members	**North Carolina** 93 counties ≈15,000 members
Tennessee 69 counties ≈50,000 members	**Texas** 11 counties ≈13,200 members	**Virginia** 41 counties ≈21,800 members	**11 states**

Florida Termination Example:

Terminations: Approx Members losing coverage

Palm Beach	30,000
Miami	9,000
Orange	7,000
Broward	6,000
Seminole	2,200
Osceola	780

CARRIER INSIGHTS

2027 Scouting Report

MEMBER BENEFITS

- My Health Pays members rewards up to $500 annually & 20% off Walgreens branded health and wellness products
- **New for 2027 - Member rewards can go towards the clients premium** (Every state except for AZ, NV, CA)
- **Free YMCA Membership for members in AZ, NC, NV, and FL**
- Labs: LabCorp + Quest
- Pharmacy: Publix, Walgreens, and Walmart

MARKET WATCH

- **In 25 states - Exiting DE and NH in 2027. Strong FL, GA, TX, NC, MI, TN, MO, IL, and OK.**
- **Pay Attention to GA: UHC & Cigna Exiting. Oscar membership loss expectation some areas. Ambetter strong**
- **Pay Attention to TX: Baylor Scott & White Health Plan & Cigna Exiting**
- Works with both Advent Health (Tampa) & Orlando Health (Central) & HCA (Hillsborough and Broward)

Broker Manger: Matthew Davis
Matthew.Davis2@centene.com

COMMISSIONS

2027 Broker Commissions

PMPM by member's state, per member per month

$30 PMPM	Louisiana · South Carolina
$27 PMPM	Florida · Georgia
$25 PMPM	Illinois · North Carolina · Oklahoma · Pennsylvania · Washington Nevada (Premier Plan) · Texas (Premier Plan)
$21 PMPM	Michigan
$20 PMPM	Alabama · Arizona · Indiana · Iowa · Kansas · Kentucky · Mississippi · Missouri · Nebraska New Jersey · Ohio · Tennessee · Texas (Value Plan)
$18 PMPM	Arkansas

Get appointed on time
15 days in most states; 30 days in AZ, IA, IL, IN, KS, MO, OH; 45 days in FL. PA and TX: appointed before you enroll.

Keep your appointment
Write at least 10 members each Open Enrollment, or Ambetter may end the appointment.

Paid monthly, once premium is paid
No member payment, no commission. Retro-cancelled or termed policies are charged back.

CARRIER INSIGHTS

National Outlook

- **Alabama**
  - LCS across entire footprint
- **Florida**
  - Statewide LCS (Jacksonville, Orlando, Sarasota, Tampa)
  - Bronze in South Florida
- **Georgia**
  - Low-Cost Silver majority of market
  - Ambetter's Select in Metro Atlanta & Savannah
- **Iowa**
  - LCS across majority of Footprint
- **Illinois**
  - Low-Cost Silver Chicago Land area
  - LCS Central and Southern Illinois
- **Michigan**
  - Reentering Detroit as the LCS
  - Low-Cost Silver across footprint
- **Missouri**
  - Low-Cost Silver statewide
- **Mississippi**
  - LCS across entire footprint
- **Nebraska**
  - LCS across entire footprint
- **North Carolina**
  - LCS across entire footprint
- **Tennessee**
  - LCS in Chattanooga, Knoxville, and Memphis
- **Texas**
  - Value product in Austin, DFW, Houston
  - LCS across majority of market

BONUSES

2027 Broker Bonus Program

ENROLL NOV. 1, 2026 – JAN. 15, 2027

One-time, per-member bonus
Paid in one lump sum within 60 days of Ambetter's final count. No cap.

New members count
with an effective date of Jan. 1, 2027 or Feb. 1, 2027.

Renewing members count
Active renewing members with an effective date of Jan. 1, 2027.

Keep the bonus
Members must pay their first 6 months of premium or it is clawed back.
NPN on every enrollment; no producer of record changes.

Who qualifies
Licensed, appointed and contracted with Ambetter (Centene)

Bonus Program

TIER 1

Alabama, Arkansas, Illinois, Indiana, Iowa, Kentucky, Louisiana, Nebraska, New Jersey, Ohio, Oklahoma, Pennsylvania

$50	**per member**	50 – 74 members
$100	**per member**	75+ members

TIER 2

Arizona, Florida, Georgia, Kansas, Michigan, Mississippi, Missouri, Nevada*, North Carolina, South Carolina, Tennessee, Texas, Washington

$50	**per member**	75 – 99 members
$100	**per member**	100+ members

Members count cumulatively per state tier. *Nevada Battle Born State Plan members are not eligible.

Health Insurance Store, An Integrity Company | Molina Healthcare

CARRIER INSIGHTS

2027 Scouting Report

20
FL Counties Exiting
Great Disruption Opportunity, pay attention to your existing Molina block.

9
Confirmed State Exits
OH, SC, UT, KY, MI, IN, WV, IL & MS

TX
Only FFM state for Molina
2nd highest volume ACA market in US

WHAT AGENTS NEED TO KNOW

- **In Florida:**
  Will no longer have marketplace ACA/marketplace plans, only off exchange plans with no subsides.

- **Florida Marketplace County Exits:**
  Baker, Bradford, Broward, Clay, Collier, Desota, Duval, Hardee, Hendry, Hillsborough, Lake, Marion, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, and Seminole.

- **Confirmed Exits:**
  Ohio, South Carolina, Utah, Kentucky, Michigan, Indiana, West Virginia, Illinois, and Mississippi.

- **Paying Commissions in**
  CA, CT, ID, NM, NV, TX, and WA

- **Texas, 2nd Highest Volume ACA Market in US**
  Will be the only FFM State for Molina

- **California Market Exiting -**
  North Los Angeles and Orange County

- **California Market Staying -**
  in South Los Angeles, Riverside/San Bernardino, and San Diego

COMMISSIONS

2027 Broker Commissions & Bonuses

Commission Schedule

STATE	NEW	RENEWAL
CA	$17	$17
CT	$15	$15
ID	$15	$15
NM	$17	$17
NV	$16	$16
TX	$25	$25
WA	$20	$20
CA	$17	$17

Bonus for New & Renewals

TOTAL NEW & RENEWAL MEMBERS	BONUS AMOUNT PER MEMBER
0-49	$0
50-99	$50
100-249	$75
250+	$100

Health INSURANCE STORE
AN INTEGRITY COMPANY

HealthFirst
Health Plans

CARRIER INSIGHTS

2027 Scouting Report

+18%
Approved 2027 increase
Well above the +10.4% state average

5
FL counties in 2026
Brevard, Flagler, Indian River, Orange & Volusia. No 2027 Exits.

1
Major Hospital Network
AdventHealth in network and owns a small stake in Health First

$30
PMPM commission
New and renewal commissions for 2027. No broker bonus.

WHAT AGENTS NEED TO KNOW

- **Still Open Access on HMOs**
  No referrals on Open Access Plans. May not be strong in Orange County.

- **Review Any County that has Savings Plan**
  Revaluate Savings Plan and look at the standard plans.

- **Offers Off Marketplace Plans**
  No underwriting, mimic marketplace plans, not filed through the marketplace, no subsidies or cost sharing reductions.

- **Shines with Stability & Exceptional Service**
  Serving Consumers for 30+ years. J.D. Power Award for 2025 & 2026.

BROKER SUPPORT

Broker Manager: Joanna Collazo - joanna.collazo@hf.org
Health Firs Broker line: 1-877-693-6489

Health Insurance Store — An Integrity Company | HealthFirst Health Plans

CARRIER INSIGHTS
2027 Scouting Report

Additional Advent Health providers in Seminole, Osceola and Lake counties

NETWORK LABORATORY

Brevard County
- Health First Lab
- Parrish Medical Center Lab

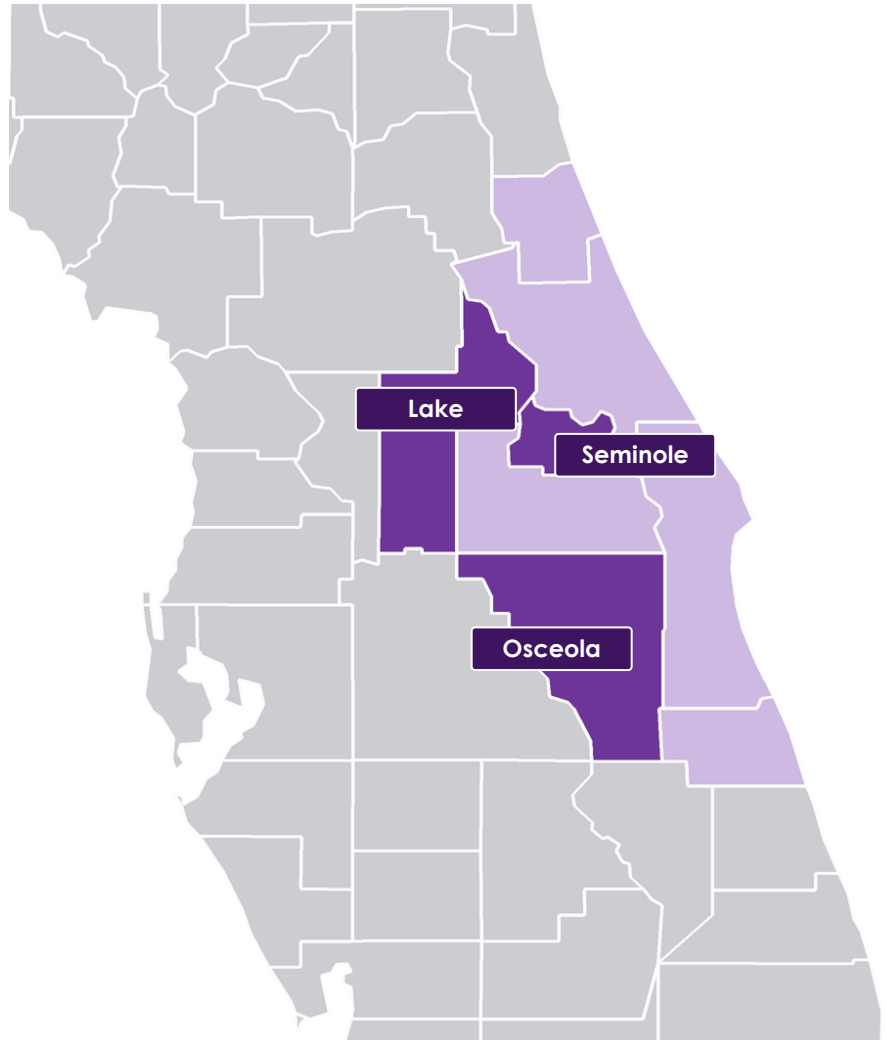
Indian River
- Quest Diagnostics

Volusia / Flagler / Orange
- AdventHealth Lab

Our preferred pharmacies will continue to be:

Publix	Walmart	Target	Walgreens	CVS
Health First Family Pharmacy (mail order)				

Specialty Pharmacies	
Health First Family Pharmacy	Accredo
AdventHealth Outpatient Pharmacy	Caremark
AcariaHealth	Advanced Infusion Care



Additional Advent Health providers
Network laboratory counties

Health INSURANCE STORE
AN INTEGRITY COMPANY



Wes Fischer

Founder and Managing Partner

CARRIER INSIGHTS

2027 Scouting Report

Fortune 500 Company

2nd largest individual market carrier

3 million members

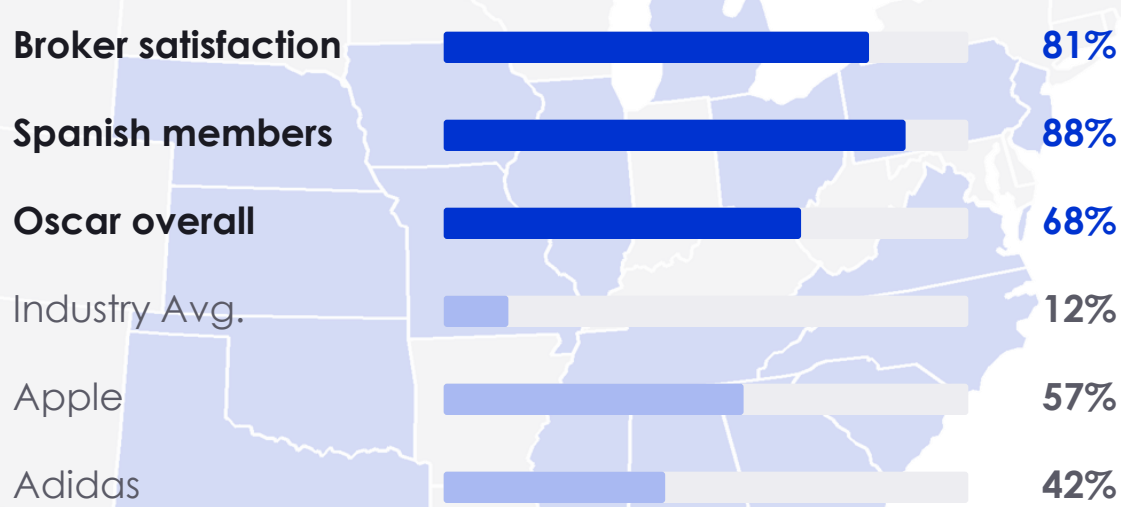
across 20 states – second largest ACA health plan

In 2026

- **Net Promoter Score** – NPS is a popular market research metric used to measure customer experience, brand loyalty and satisfaction

- **One NPS question –** On a scale of 0 to 10, how likely are you to recommend our company, product, or service to a friend or colleague?

NPS Scores



Bottom line –During the last earnings call, Oscar delivered one of the strongest quarters in history, with 70% revenue growth, 46% membership growth, and record profitability. The call conveyed a very optimistic outlook for the remainder of 2026 and positioning heading into the 2027 OEP season.

CARRIER INSIGHTS

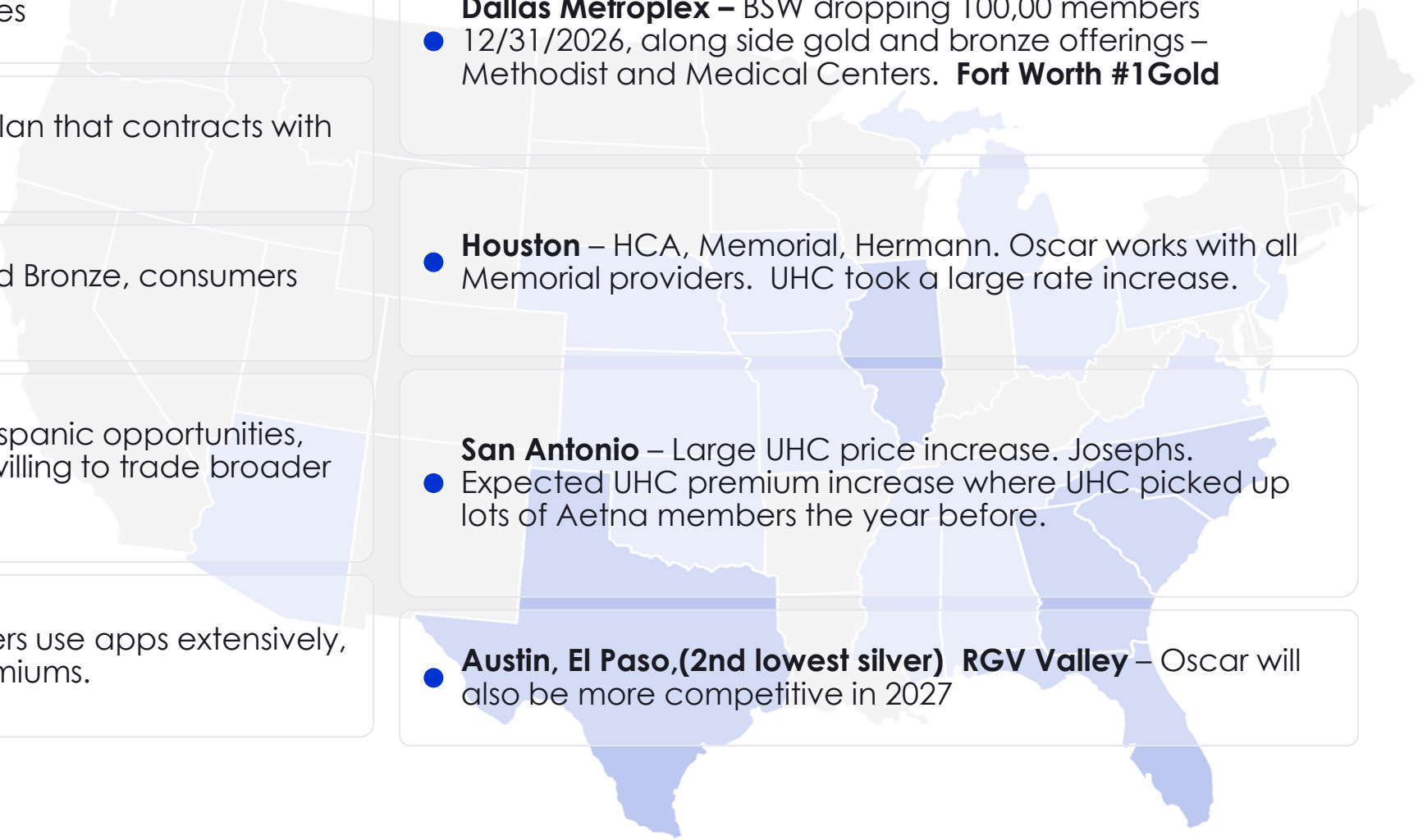
Top 2 Integrity Opportunity States

Florida

- **State-wide –** very strong in Bronze & Gold, Cigna/Molina exits creates state-wide opportunities
- **Central FL** - Oscar is the only ACA plan that contracts with both Advent and Orlando Health
- **Tampa/W FL –** mostly #1 in Gold and Bronze, consumers very price-sensitive
- **C FL** - Large ACA eligibles, strong Hispanic opportunities, high subsidy utilization, consumers willing to trade broader networks for lower premiums
- **S FL** – high price sensitivity, consumers use apps extensively, high telehealth adoption, low –premiums.

Texas

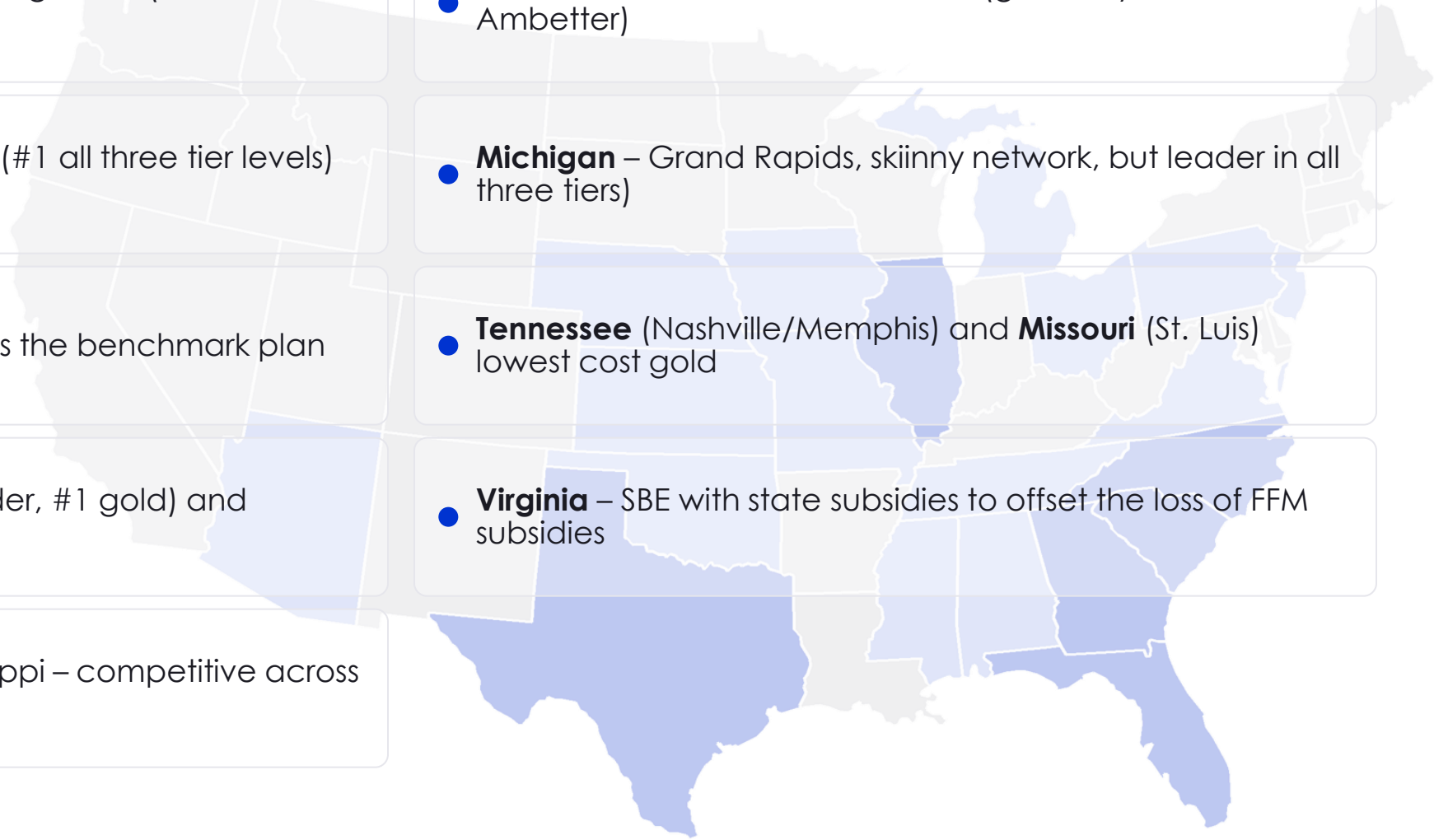
- **Dallas Metroplex –** BSW dropping 100,00 members 12/31/2026, along side gold and bronze offerings – Methodist and Medical Centers. **Fort Worth #1Gold**
- **Houston** – HCA, Memorial, Hermann. Oscar works with all Memorial providers. UHC took a large rate increase.
- **San Antonio** – Large UHC price increase. Josephs. Expected UHC premium increase where UHC picked up lots of Aetna members the year before.
- **Austin, El Paso,(2nd lowest silver) RGV Valley** – Oscar will also be more competitive in 2027



CARRIER INSIGHTS

Other state Opportunities

- **Illinois –** Chicago has 4 County rating areas (Cook least comp. Will county most comp.)
- **Kansas** – KC metro on Kansas side (#1 all three tier levels) (MO side is mixed bag)
- **Oklahoma** – Tulsa and OKC, silver is the benchmark plan
- **Ohio** – Columbus(strong price leader, #1 gold) and Cincinnati
- **Mississippi –** Jackson and N Mississippi – competitive across the board
- **Iowa** – Des Moines and statewide (generally #2 behind Ambetter)
- **Michigan** – Grand Rapids, skiinny network, but leader in all three tiers)
- **Tennessee** (Nashville/Memphis) and **Missouri** (St. Luis) lowest cost gold
- **Virginia** – SBE with state subsidies to offset the loss of FFM subsidies

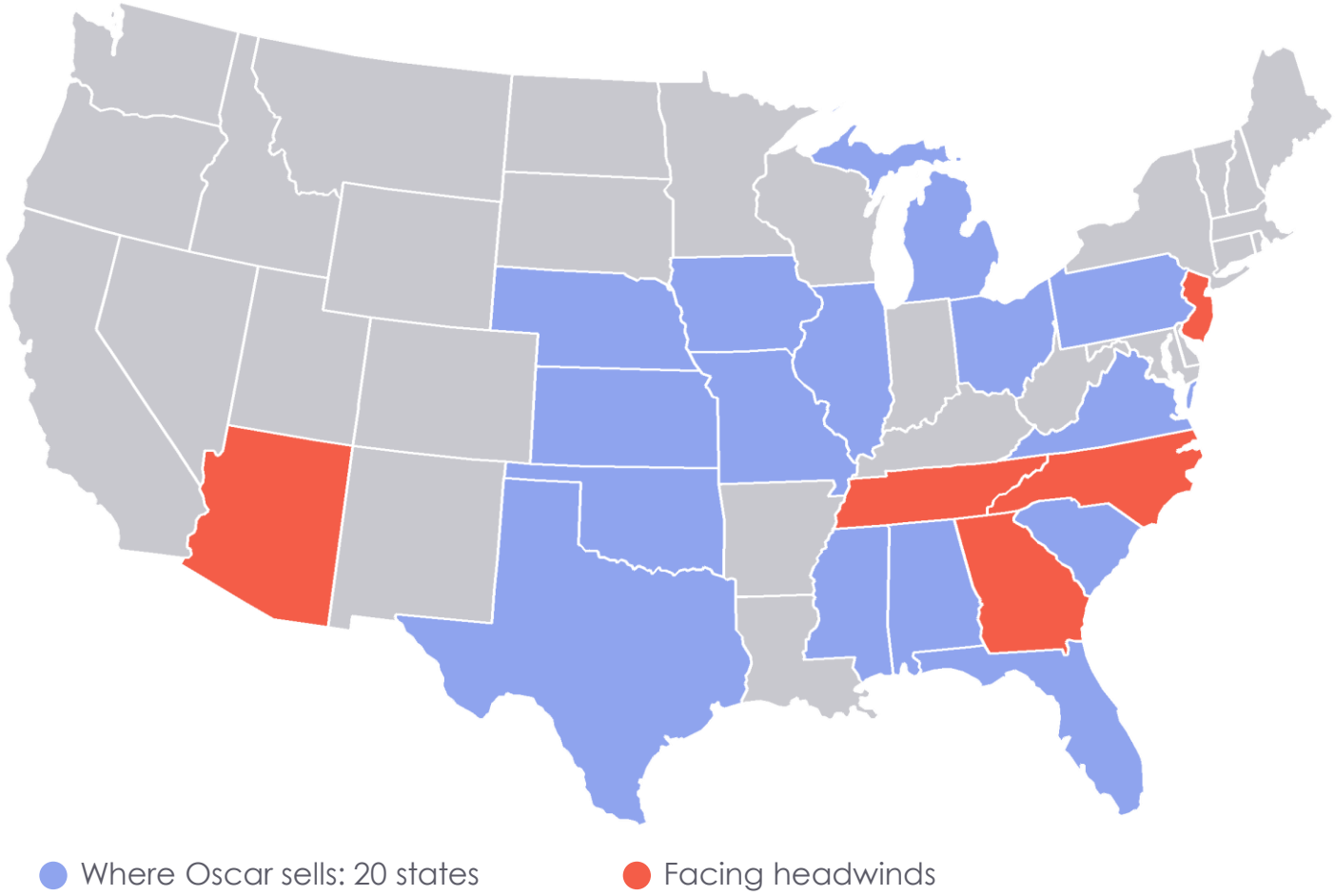


CARRIER INSIGHTS

2027 Scouting Report

OSCAR CHALLENGED STATES FACING HEADWINDS

- **Arizona** – Ambetter is aggresively priced, targeting a 50% book save
- **Georgia** – facing compensation from from Kaiser and Ambetter
- **North Carolina** – losing its silver position while remaining in bronze and Gold
- **New Jersey** – experiencing price deterioration, but anticipating hold on two-thirds membership
- **Tennessee** – operates under a single statewide rating area



COMMISSIONS

Individual & Family Plans: Broker Commissions

$25 PMPM

Initial Term & Renewal Term

FL | GA | IL | NC | TX

$20 PMPM

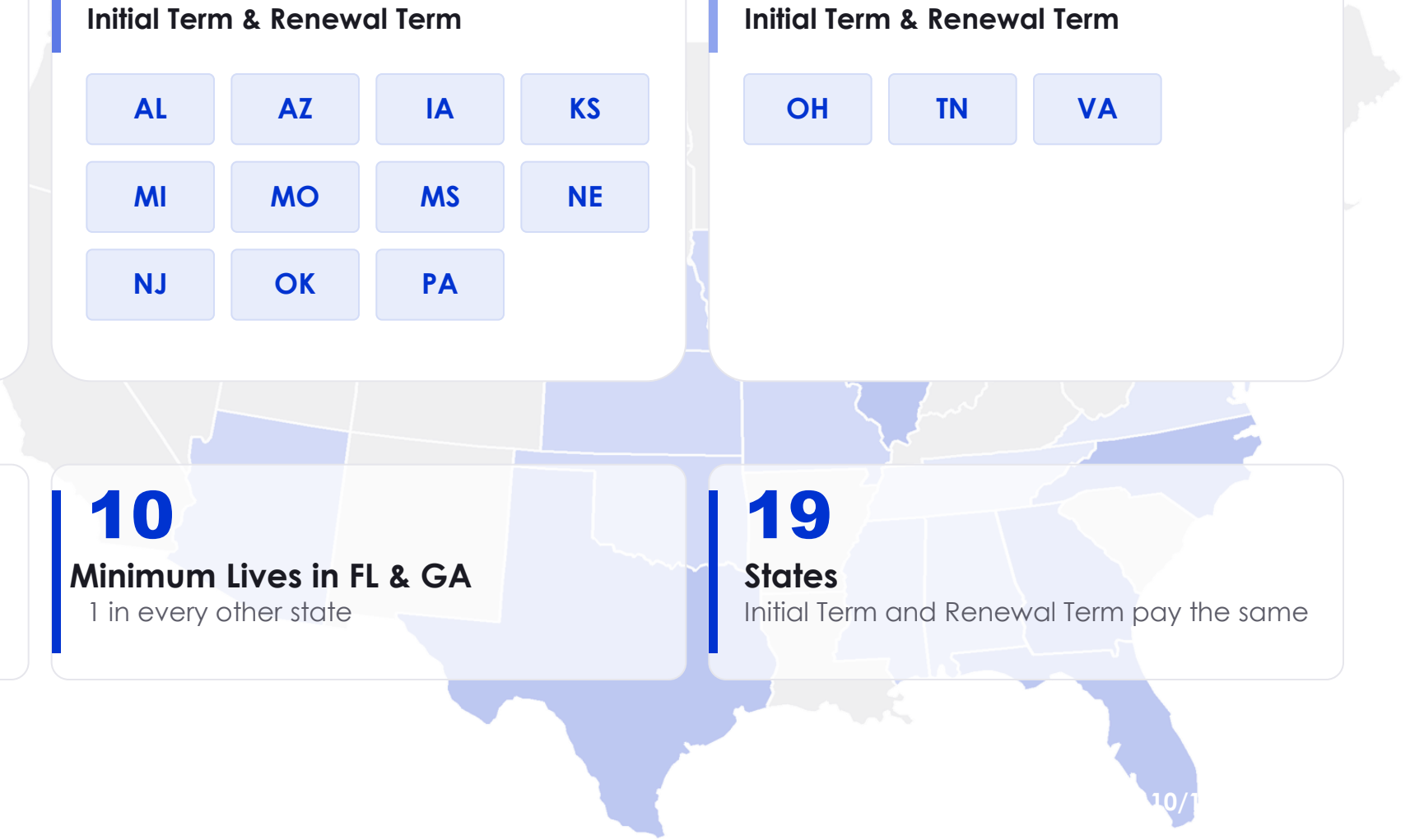
Initial Term & Renewal Term

AL | AZ | IA | KS | MI | MO | MS | NE | NJ | OK | PA

$18 PMPM

Initial Term & Renewal Term

OH | TN | VA



POLICY RULES

5

Max. Lives per Policy
Same in every state

10

Minimum Lives in FL & GA
1 in every other state

19

States
Initial Term and Renewal Term pay the same

BONUSES

2027 Agent Bonus Program

Earn a bonus on top of your commission for eligible initiations and renewals with January 1 or February 1, 2027, effective dates. Eligible enrollments from November 1 through November 30, 2026, may qualify for an advance payment in December 2026.

Tier 1

States:

AL | AZ | IA | IL | KS | MI | MO | MS | NE | NJ | NC | OH | OK | PA | SC | TN | VA

INITIATIONS

25-49 initiations	**$50** per initiation
50+ initiations	**$100** per initiation

RENEWALS

25–49 renewals	**$25** per renewal
50+ renewals	**$50** per renewal

Tier 2

States:

FL | GA | TX

INITIATIONS

50–99 initiations	**$50** per initiation
100+ initiations	**$100** per initiation

RENEWALS

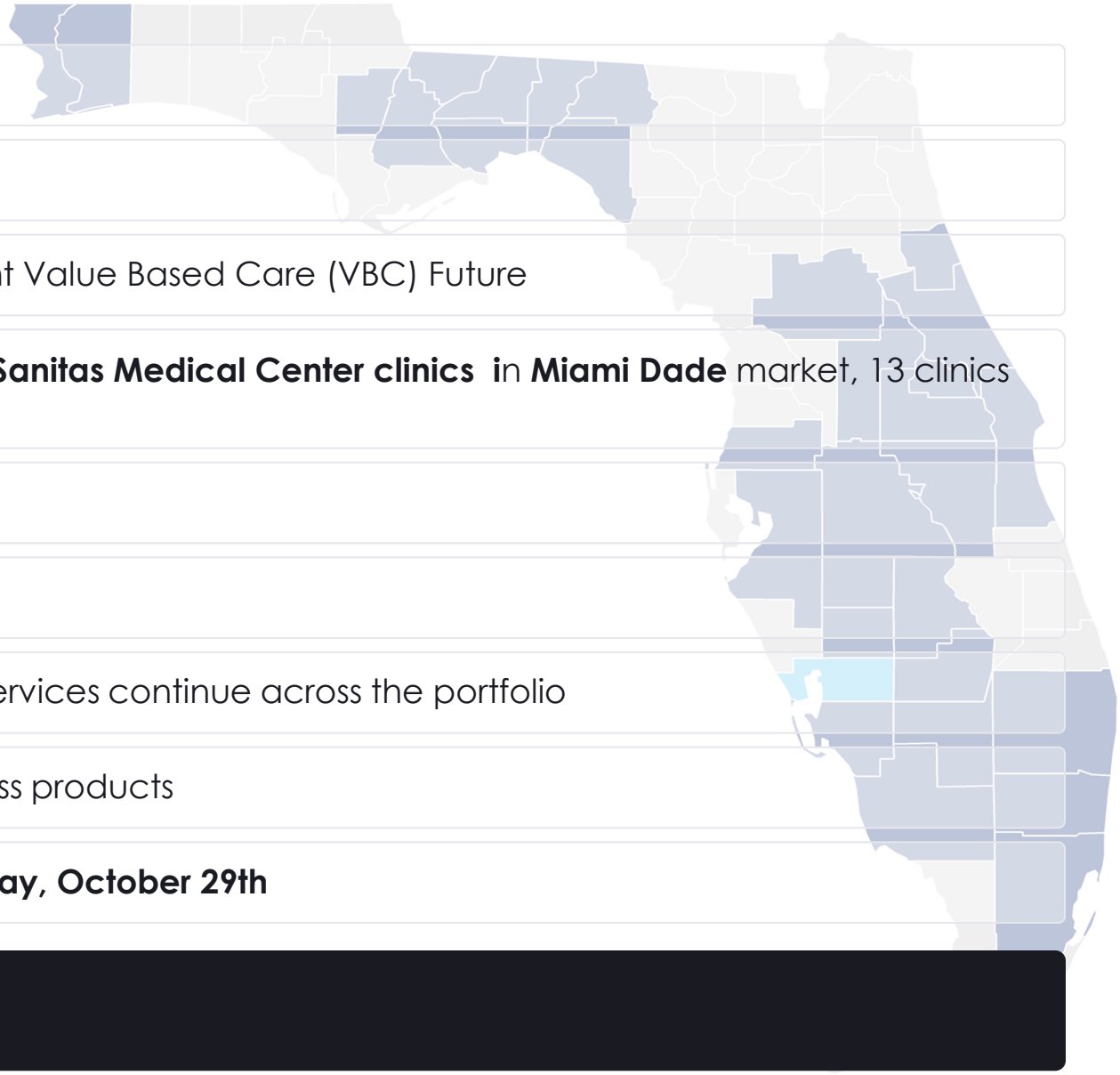
50–99 renewals	**$25** per renewal
100+ renewals	**$50** per renewal

*Policies written in North Carolina and South Carolina may be aggregated to meet bonus minimum membership requirements. No other states may be combined to meet state minimums.

Health INSURANCE STORE AN INTEGRITY COMPANY | UnitedHealthcare

CARRIER INSIGHTS

2027 Scouting Report



- **UHC Remains a Major ACA Carrier**
- **Exiting the GA SBE**, will be available off market
- UHC has many gated HMO Plans – well positioned for a bright Value Based Care (VBC) Future
- UHC is introducing additional VBC plans contracting with 28 **Sanitas Medical Center clinics** in **Miami Dade** market, 13 clinics in **Texas** and 8 in **Arizona.**
- **Out of network urgent care** coverage with lower cost share
- Virtual care expansion access with Dr. On demand
- Virtual $0 urgent care, primary care and behavioral health services continue across the portfolio
- 20% discount on Walgreens-branded OTC health and wellness products
- UHC agent commissions and bonuses will be **released Thursday, October 29th**

Florida Broker Manager : JP De La Cruz
jean_Delacruz@uhc.com

CARRIER INSIGHTS

2027 Individual Exchange: Florida

33
Exchange counties
Florida, 2027

HMO
Gated plans
Referral required

+1
New county: Charlotte
Added AdventHealth Port Charlotte

AL
Cross-border coverage
Providers in Baldwin and Mobile counties

PROVIDER NETWORK BY MARKET AREA

- **Cape Coral-Fort Myers-Naples** Collier, Glades, Lee, Hendry
  Naples Community Health System: Naples Community Hospital, North Collier Hospital, **Hendry General Hospital**; **AdventHealth**: AdventHealth Port Charlotte
- **Deltona, Daytona Beach-Ormond Beach** Flagler, Volusia
  AdventHealth: AdventHealth Daytona Beach, AdventHealth Fish Memorial, AdventHealth Deland, AdventHealth New Smyrna Beach, AdventHealth Palm Coast
- **North Port-Bradenton** Charlotte, DeSoto, Manatee
  Universal Health Services: Manatee Memorial Hospital, Lakewood Ranch Medical. **DeSoto Memorial, Advent Health Port Charlotte**
- **Ocala** Marion
  AdventHealth Ocola
- **Miami-Fort Lauderdale** Broward, Miami-Dade
  Hospital Systems of America: Coral Gables Hospital, Florida Medical Center, Hialeah Hospital, North Shore Medical Center, Palmetto General Hospital, **Jackson Health System:** Jackson West Medical Center, Jackson Memorial Hospital, Jackson North Medical Center, Jackson South Community, **Larkin Community Hospital:** Larkin Community Hospital – Miami, Larkin Community Hospital – Palm Springs, **Memorial Healthcare System**, Jo DiMaggio Childrens Hospital, Memorial Hospital Miramar, Memorial Hospital Pembroke, Memorial Hospital West, Memorial Regional Hospital, **Mount Sinai Medical Center, Nicklaus Childrens Hospital, Plantation General Hospital, University Of Miami Hospitals & Clinics**
- **Orlando** Hardee, Highlands, Lake, Orange, Osceola, Polk, Seminole
  AdventHealth: AdventHealth Apopka, AdventHealth Altamonte Springs, AdventHealth Celebration, AdventHealth East Orlando, AdventHealth Heart of Florida, AdventHealth Kissimmee, AdventHealth Lake Mary ER, AdventHealth Lake Placid, AdventHealth Lake Wales, AdventHealth Orlando, AdventHealth Sebring, AdventHealth Waterman, AdventHealth Winter Garden, AdventHealth Winter Park, AdventHealth Wauchula, AdventHealth Heart of Florida. Lakeland Regional Medical Center

NETWORK CHANGES 2026 TO 2027 Expansion into Charlotte County · Added AdventHealth Port Charlotte

Cards list hospitals, affiliated physicians, FQHCs and clinics. Information up to date as of 06/29/2026. Provider network is subject to change. Providers: check out additional information regarding FL Exchange plans on UHCprovider.com/Exchanges

CARRIER INSIGHTS

2027 Individual Exchange: Florida

33
Exchange counties
Florida, 2027

11
Market areas
Statewide

+1
Hospital opened
UHS: Alan B. Miller Medical Center, Palm Beach (5/2026)

–1
Hospital closed
Orlando Health Rockledge, Brevard County

PROVIDER NETWORK BY MARKET AREA

- **Palm Bay-Melbourne-Titusville** Brevard
  Orlando Health: Orlando Health Melbourne Hospital

- **Pensacola** Escambia, Santa Rosa
  Baptist Hospital Inc: Baptist Hospital Inc., Gulf Breeze Hospital, Jay Hospital

- **Tallahassee** Calhoun, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla
  Tallahassee Memorial Healthcare, Calhoun Liberty Hospital, Doctors Memorial, Madison County Memorial

- **Palm Beach** Palm Beach
  Tenet Healthcare Corporation: Delray Medical Center, Good Samaritan Medical Center, Palm Beach Gardens Medical Center, St. Mary's Medical Center, West Boca Medical Center, **Universal Health Services:** Alan B. Miller Medical Center, Wellington Regional Medical Center. **Lakeside Medical Center**

- **Tampa** Hillsborough, Pasco
  AdventHealth: AdventHealth Carrollwood, AdventHealth Dade City, AdventHealth North Pinellas, AdventHealth Tampa, AdventHealth Wesley Chapel, AdventHealth Zephyrhills

NETWORK CHANGES 2026 TO 2027 Brevard County – Orlando Health Rockledge (closed) · Palm Beach – UHS: Alan B. Miller Medical Center (opened in 5/2026)

Cards list hospitals, affiliated physicians, FQHCs and clinics. Information up to date as of 06/29/2026. Provider network is subject to change. Providers: check out additional information regarding FL Exchange plans on UHCprovider.com/Exchanges

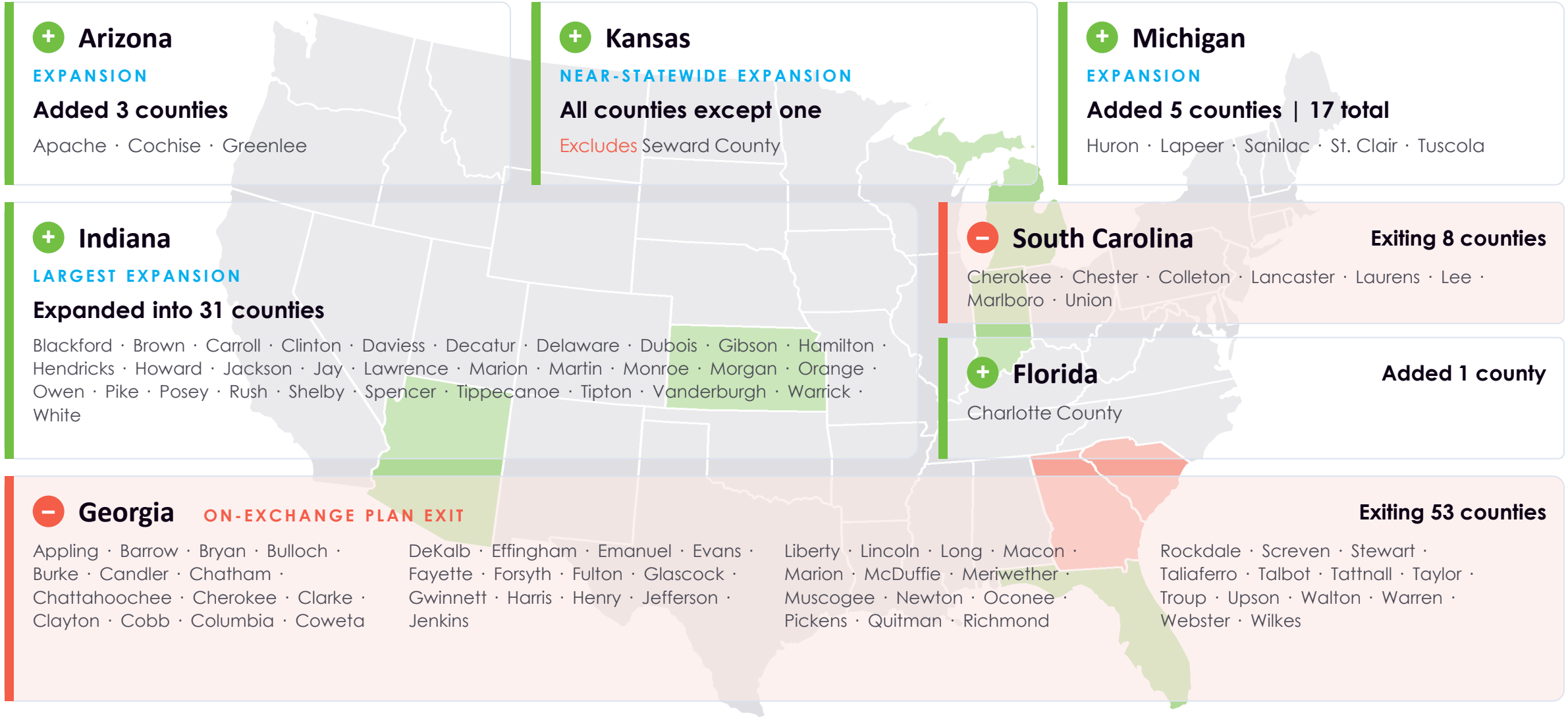
Health Insurance Store — An Integrity Company | UnitedHealthcare

CARRIER INSIGHTS

Service Area Expansion & Exits

County-level footprint changes across six states

5 EXPANSIONS | 2 EXITS



+ Arizona

EXPANSION

Added 3 counties

Apache · Cochise · Greenlee

+ Kansas

NEAR-STATEWIDE EXPANSION

All counties except one

Excludes Seward County

+ Michigan

EXPANSION

Added 5 counties | 17 total

Huron · Lapeer · Sanilac · St. Clair · Tuscola

+ Indiana

LARGEST EXPANSION

Expanded into 31 counties

Blackford · Brown · Carroll · Clinton · Daviess · Decatur · Delaware · Dubois · Gibson · Hamilton · Hendricks · Howard · Jackson · Jay · Lawrence · Marion · Martin · Monroe · Morgan · Orange · Owen · Pike · Posey · Rush · Shelby · Spencer · Tippecanoe · Tipton · Vanderburgh · Warrick · White

− South Carolina

Exiting 8 counties

Cherokee · Chester · Colleton · Lancaster · Laurens · Lee · Marlboro · Union

+ Florida

Added 1 county

Charlotte County

− Georgia

ON-EXCHANGE PLAN EXIT

Exiting 53 counties

Appling · Barrow · Bryan · Bulloch · Burke · Candler · Chatham · Chattahoochee · Cherokee · Clarke · Clayton · Cobb · Columbia · Coweta · DeKalb · Effingham · Emanuel · Evans · Fayette · Forsyth · Fulton · Glascock · Gwinnett · Harris · Henry · Jefferson · Jenkins · Liberty · Lincoln · Long · Macon · Marion · McDuffie · Meriwether · Muscogee · Newton · Oconee · Pickens · Quitman · Richmond · Rockdale · Screven · Stewart · Taliaferro · Talbot · Tattnall · Taylor · Troup · Upson · Walton · Warren · Webster · Wilkes

CARRIER INSIGHTS

2027 Scouting Report

2 million+
Americans covered by Wellpoint
Part of Elevance Health (formerly Anthem)

45 million+
served by its family of companies
Anthem, Amerigroup, Simply & more

4 states
Individual & Family plans in 2027
Florida, Texas, Maryland and Washington

WHAT AGENTS NEED TO KNOW

- **Wellpoint is part of Elevance Health (formerly Anthem)**
- **Anthem contracts also available in (FFM)** IN, MO, NH, OH, WI
- **(SBE)** CA, CO, CT, GA, KY, ME, NV, VA
- **Charging Appointment Fees**
- **HMO Network – Open Access** (FL, MD, TX)
- **Embedded Adult Dental & Vision in Select Plans** (FL, TX)
- **Member Healthy Rewards Program** – $50 Wellness Exam · $25 HRA
- **Sydney Health app** – 24/7 ID cards, claims, payments, prescriptions, virtual visits and live chat
- **Patient** – pay out-of-pocket costs over up to 12 months with no interest or fees; $1,000 individual, $2,000 with dependents (FL & MD)
- **24/7 Nurse Line & ConditionCare** – health advice day or night and support with complex conditions

Broker Manager : Marc Capogrossi · Marc.capogrossi@elevancehealth.com

CARRIER INSIGHTS

2027 Florida Overview

FLORIDA 2027 PLANS

Pending final CMS ruling

Plan Types

HMO · On & Off Exchange
Bronze, Silver, Gold & Catastrophic
Open Access, no referral for specialists
PCP selection required

Networks

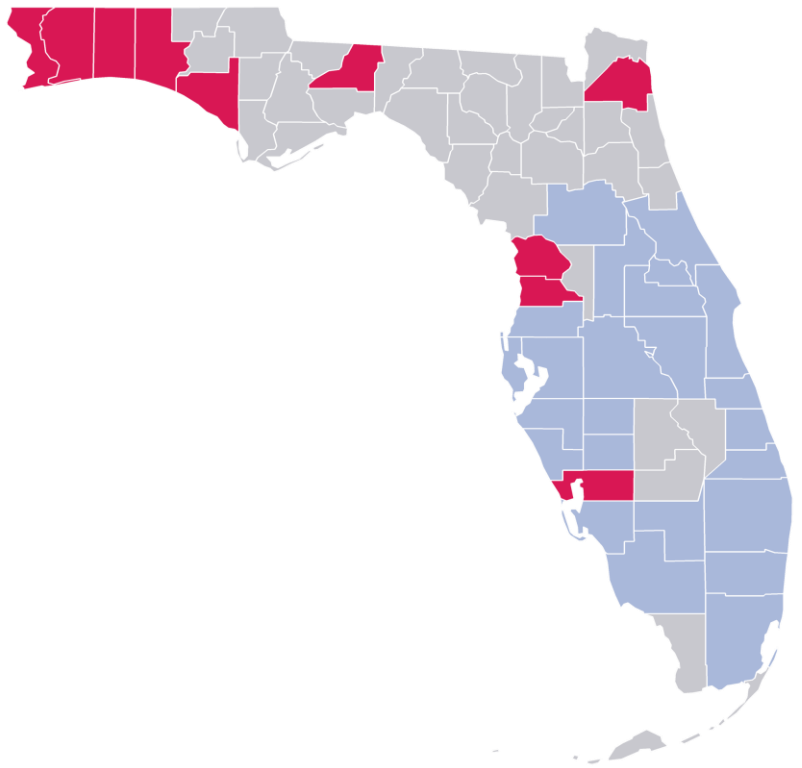
Wellpoint Florida Essential
In network with AdventHealth
Rx: RxChoice Tiered (non-standard), Rx Base (standard)

Key Features

$0 virtual PCP visits
$0 select drugs
Embedded pediatric vision
Select plans with adult dental/vision

NEW COUNTIES FOR 2027

Bay	Charlotte	Citrus	Duval	Escambia
Hernando	Leon	Okaloosa	Santa Rosa	Walton



KEY FLORIDA HEALTH SYSTEMS

- AdventHealth
- Ascension
- Cleveland Clinic
- Community Health Systems (Collier)
- HCA
- Healthcare Systems of America
- Jackson Health System
- Lee Health
- Tampa General
- Tenet

Health Insurance Store — An Integrity Company | Wellpoint

CARRIER INSIGHTS

2027 Other States

TEXAS · MARYLAND · WASHINGTON

TEXAS

Plans: HMO and POS · Bronze, Silver, Gold & Catastrophic

Network: Wellpoint Texas Essential · PCP selection optional

Also: one state-mandated Consumer Choice plan

New 2027 counties: Floyd, Galveston, Garza, Hardin, Hays, Karnes, Kendall, Lamb, Polk, San Jacinto, Travis, Waller, Wharton

Key systems: Ascension, Baptist Hospitals of Southeast Texas, CommonSpirit, Houston Methodist, JPS, Methodist Health System, Parkland, UMC, Tenet, University Health, UTMB

MARYLAND

Plans: HMO · Bronze, Silver, Gold & Catastrophic

Network: Wellpoint Maryland Essential, statewide · PCP selection required

Also: embedded pediatric dental and vision · Patient for members

Network size: 26 hospitals and 10 health systems · nearly 3,500 PCPs · 2,200+ behavioral health access points · 1,900+ OB/GYNs

WASHINGTON

Plans: EPO · Silver & Gold · standard (state-dictated) plans only

Network: Wellpoint Washington Essential · PCP selection required

Also: embedded pediatric vision

New 2027 counties: Snohomish, Thurston

Key systems: Grays Harbor Community Hospital, Providence/Swedish, Seattle Children's Hospital, Summit Pacific Medical Center

Broker support: 833-529-8687 (8 a.m.–5 p.m. local) · IndividualBrokerServices@wellpoint.com

COMMISSIONS

Broker Commissions & Bonuses

Wellpoint IFP

2027 rates, new / renewal PMPM

STATE	NEW	RENEWAL	CAP
FL	$25 PMPM	$25 PMPM	No
TX	$25 PMPM	$25 PMPM	No
MD	$20 PMPM	$20 PMPM	No
WA	$20 PMPM	$20 PMPM	No

Anthem IFP contracts

2027 rates, new / renewal PMPM · cap = members per policy

CA $15 / $15	**MO** $20 / $20
CO $18 / $18 cap 5	**NH** $23 / $20
CT $10 / $10 cap 3	**NV** $22 / $22
GA $20 / $20 cap 5	**OH** $20 / $20 cap 2
IN $20 / $20	**VA** $20 / $20
KY $25 / $25	**WI** $15 / $15
ME $20 / $20 cap 3	

- **2027 Broker Bonus:** none announced in Wellpoint's 2027 broker launch deck
- **Member Healthy Rewards:** $50 Wellness Exam (first 120 days) + $25 Health Risk Assessment

PMPM = Per Member per Month · NV: BBSP state plans pay $5 PMPM · Contract through HIS: Contracts@hisagents.com

Health INSURANCE STORE
AN INTEGRITY COMPANY



Johens Ubiera

Agency Relations

Health Insurance Store — An Integrity Company | ANTIDOTE

CARRIER INSIGHTS

2027 Scouting Report

100
Counties in 4 states
AZ 3, OH 51, GA 28, TX 18

2 NEW
States for 2027
Georgia and Texas

Not in FL
No ACA plans in Florida
The FL product is a cash telehealth subscription

MAJOR OPPORTUNITY

Texas is the biggest new market
About 890,000 ACA enrollees (San Antonio ~350,000, McAllen ~229,000). New EPO: San Antonio, Austin, the Valley, Laredo, Corpus Christi, El Paso.

Georgia opens 7 regions
About 243,000 enrollees (2024), from Athens to Savannah and Valdosta. No window shopping: plans show Nov 1.

Arizona price leader
Filed +3.3% vs about +29% for the market, and Cigna is leaving Arizona. Renewing: Phoenix, Pinal and Tucson.

Ohio: CareSource is leaving
Antidote filed +15.8%, close to the ~13% market average. Renewing: Ohio's major metros plus rural SE and NW Ohio.

PLAN INSIGHT

- **5 plan suites:** Essential (new, GA & TX), Enhanced (diabetes & blood pressure), Complete, Elite, Standard. HMO; EPO in TX
- **Not virtual-only:** unlimited $0 virtual visits (all but Standard); no PCP to pick, few referrals needed. An Antidote referral discounts specialists
- **$0 Tier-1 PCP:** 4/yr Complete & Elite, 2 Enhanced. $0 in-person mental health: 8 / 2
- **$0 Rx:** Core list (Essential, Complete); Advanced list, any prescriber (Enhanced, Elite). $0 labs with Antidote referral on both
- **Pharmacy:** Navitus. CVS is out, Walgreens is in. Free Costco 90-day delivery
- **+Dental (HRI):** $1,000 max; kids' dental only with adult dental
- **60,000+ members, NCQA accredited.** AZ +3.3% / OH +15.8% preliminary

Get contracted through HIS
Contract Link or Reach out to Contracts@hisagents.com. Must be FFM certified and have that state license.

BROKER SUPPORT
888-906-9798 (daily, 8am to midnight ET) | brokersupport@antidotehealth.com

COMMISSIONS

2027 Broker Commissions

$25
Texas & Georgia
Per member, per month. New business (new states)

$20
Arizona & Ohio
Per member, per month. New and renewal

5
Member cap
Paid on up to 5 members per policy

$25
Small group
Per employee, per month. Arizona and Texas

WHAT AGENTS NEED TO KNOW

- **On and off exchange**
  New business, plus renewals in AZ and OH, on or off exchange (ICHRA in all 4 states), for Open Enrollment and SEP sales.
- **Paid monthly, while in force**
  Starts Jan 1, 2027. Paid only for months the policy is in force; unearned commission can be charged back. No minimum number of policies.
- **Track it in the Broker Portal**
  Real-time commissions and book of business, HealthSherpa quoting and binder payments at broker.antidotehealth.com.
- **Paid at the rate when you enroll**
  Antidote can change the schedule with 30 days' email notice; keep your email current.

WHAT A FAMILY OF 4 PAYS YOU

Texas or Georgia: $100 a month ($1,200 a year)
Arizona or Ohio: $80 a month ($960 a year). Paid while the policy is in force.

- **Ready for 2027 by November 1**
  Request Antidote through HIS (Contracts@hisagents.com). Returning agents must recertify and sign the new agent agreement to be paid on 2027 sales.

CARRIER INSIGHTS

2027 Scouting Report

16
FL counties for 2027
Up from 7 in 2026 (9 new counties)

+18.8%
Approved 2027 increase
Avg $647 to $768 a month. State avg +10.4%

$0
Specialist referrals
HMO: see in-network specialists directly

$75
PCP visit reward
$75 Visa card, ages 18+. No 120-day deadline in 2027

WHAT AGENTS NEED TO KNOW

Hospitals contracted for 2027
- Orlando Health, HCA Florida (Southeast), BayCare, Cleveland Clinic, Tenet, Jackson, Memorial, UHealth, Nicklaus Children's.

New $0 plan designs
- $0 PCP visits at every metal level: Bronze Essential (first 3), Silver Essential (first 2), Gold Copay Focus ($0 deductible).

Re-check drugs at renewal
- PerformRx closes 12/31/2026 (per Becker's); new 6-tier drug list on non-standard plans in 2027.

Get contracted through HIS
- Request it in the HIS Contracting link or Contracts@hisagents.com,

BROKER MANAGER

Maday Infante, Manager, ACA Growth | minfante@amerihealthcaritasfl.com

Broker support 1-800-526-1999 | acabrokersupport@amerihealthcaritas.com

Health INSURANCE STORE AN INTEGRITY COMPANY | AmeriHealth Caritas

INSIGHTS & COMMISSIONS

Why Sell It in 2027

$30
Florida
Per member, per month. Same as 2026

$25
SC, NC & Louisiana
Per member, per month. Same as 2026

$20
Delaware
Per member, per month. Down from $25

$20
Indiana & Ohio
Per member, per month. New states for 2027

MAJOR OPPORTUNITY

- **More than double the footprint**
  16 FL counties, up from 7: Tampa Bay, Polk, Sarasota-Manatee, Treasure Coast. New states IN and OH; more counties in LA, NC, SC.
- **Approved well below its request**
  +18.8% approved, down from the +39.1% it asked for.
- **Cigna members need a new plan**
  Cigna is leaving FL. Molina is also missing from FL OIR's 2027 list (exit not yet confirmed).
- **New $0 PCP and $0-deductible plans**
  Silver Essential: first 2 PCP visits $0, then $30; deductible $6,100 to $5,000. Gold Copay Focus: $0 deductible, $0 PCP.

WHAT AGENTS NEED TO KNOW

- **Florida stays on top**
  $30 per member, per month, $5 more than any other AmeriHealth state.
- **Flat dollars, not a percentage**
  A set amount per member, per month (PMPM), not a percentage of premium.
- **Get contracted before you write**
  Request it in the HIS Contracting portal (Contracts@hisagents.com), then enroll on HealthSherpa (on and off exchange).

PLAN DISRUPTION

- **Average premium:** $647 to $768 a month (+18.8%), above the +10.4% state average. Expect renewal sticker shock
- **New pharmacy manager:** re-check every member's drugs and pharmacy against the 2027 list

2027 BONUS

Not announced yet. Ask Maday Infante (minfante@amerihealthcaritasfl.com) about a 2027 program

No bonus information has been shared yet as of today

Health INSURANCE STORE AN INTEGRITY COMPANY | AvMed

INSIGHTS & COMMISSIONS

2027 Scouting Report

$ 28
Florida Only
Per new and renewal member, per month (2027) No bonus.

187
2027 plans
The most of any Florida carrier

+10.7%
Approved 2027 increase
Close to the +10.4% state average

3 NEW
Counties for 2027
Polk, St. Lucie and Martin; 22 counties in 2026

MAJOR OPPORTUNITY

- **Most plan choices in Florida**
  187 plans for 2027, vs about 121 across Florida Blue's two companies.
- **Priced below the pack**
  Approved +10.7%, vs UHC +25%, AmeriHealth +18.8%, Health First +18%, Wellpoint +17.4%.
- **Cigna members need a new plan**
  Cigna is leaving FL. Molina is also missing from FL OIR's 2027 list (exit not yet confirmed).
- **4 networks**
  Entrust (HMO) and Entrust Plus (POS): main network, on and off exchange; Entrust Plus adds out-of-network care and no referrals. Engage and Empower: Miami-Dade and Broward only (closed HMO and open-access POS).

WHAT AGENTS NEED TO KNOW

- **Hospitals**
  Orlando Health, HCA, Tampa General, BayCare, Baptist, Jackson, UF Health, Cleveland Clinic, Mount Sinai Miami. AdventHealth is new in Orlando and Central FL; also in Tampa. Not every hospital is in every plan: check AvMed's network portal before you quote. UHealth does not list AvMed exchange plans.
- **Pharmacy and labs**
  Express Scripts; 2027 drug lists posted (Tier 9 = $0 preventive). Quest is the exclusive independent lab.
- **Get contracted through HIS**
  Request it in the HIS Contracting portal (Contracts@hisagents.com) before you write. Have ready: NPN, date of birth, E&O carrier and policy number ($1M per occurrence and aggregate minimum), and agency name and EIN if paid to an agency.

PLAN DISRUPTION **Average premium:** $896 to $992 a month (+10.7%). **No exits announced,** but 2027 plan grids aren't posted yet, so re-check networks and drugs at renewal. **No commission changes** $28 on New Business and Renewals. **No bonus.**

BROKER MANAGER & AGENT TOOLKIT
Jacqueline Perez | Jacqueline.Perez@avmed.org | IFP & Medicare line 1-800-461-2950
New and existing business: AvMedIFPMAAgentSupport@AvMed.org | Renewals: AvMedIndivdualRenewal@AvMed.org | CE: webce.com/avmed

Health INSURANCE STORE
AN INTEGRITY COMPANY

Other State Opportunities

IFP Appointed STATES



39 states · **6** carriers

Each dot is a carrier, always in the same spot:

UnitedHealthcare	**29** states
Ambetter	**25** states
Oscar	**21** states
Wellpoint/Anthem	**18** states
AmeriHealth	**7** states
Molina	**7** states

Licensed + appointed = paid

You must be licensed in the state and appointed with the carrier there to earn commissions.

HIS as your upline

Production only counts toward the Bundled Bonus when The Health Insurance Store is your upline.

Need a new state? **Contracts@hisagents.com**

Health INSURANCE STORE
AN INTEGRITY COMPANY

HIS BUNDLED BONUS

WE PAID OUT

$37,000

IN BONUSES FOR 2026 OEP



$10,000
TOP PRIZE PAID

$4,000
2ND PRIZE PAID

ON TOP OF COMMISSIONS

LAST YEAR
In 2026 we awarded $37,000 in bonuses including a Top prize of $10,000 and 2ND prize of $4,000 to agents!

HOW TO QUALIFY
To qualify make sure you are appointed in the state and with the carrier you are selling, and your upline is The Health Insurance Store!

WHAT COUNTS
Remember this includes OEP production, 1/1 & 2/1 effective dates, new and renewals, all carriers combined under HIS!

HOW IT PAYS
HIS Bundle bonus is paid directly to you from The Health Insurance Store on top of your carrier commissions and carrier bonuses!

ALL CARRIERS COMBINED

AmeriHealth Caritas — Care is the heart of our work
ambetter.
AvMed
HealthFirst Health Plans
BlueCross BlueShield of Texas
MOLINA HEALTHCARE
oscar
UnitedHealthcare
Wellpoint

Health INSURANCE STORE
AN INTEGRITY COMPANY

SIDE BY SIDE

ACA/Marketplace Alternatives

	ACA Marketplace	UHOne	Manhattan Life	Presidio Fortress
Plan type	**Major medical; minimum essential coverage**	Short Term, TriTerm & fixed-benefit plans	Supplemental: indemnity, cancer, accident, DVH	State-filed plan (not a health share); TX only today
Subsidies	**Yes (income-based)**	**No**	**No**	**No**
Essential health benefits	**Required by law**	Not ACA; limited benefits	Not major medical; pays cash benefits	Not ACA; no preventive or mental health
Pre-existing conditions	**Covered**	Short Term: never. TriTerm: may after 12 months	12-month limitation on most products	12-month wait; some conditions decline
Health questions	**None**	Medical underwritten; GI hospital, accident, dental	Varies: underwritten, simplified or GI	3 questions: conditions, tobacco, pregnancy
Enrollment	**Nov 1 – Jan 15, or a special enrollment period**	**Year-round**	**Varies**	**Year-round**
Premiums	**Higher without subsidies**	Varies by plan & state	Varies by product & state	Age-rated; rises each year
Best for	**Clients who qualify for subsidies**	Missed OEP, lost subsidy or need gap coverage	Adding cash benefits to other coverage	Healthy adults 18–64 & families paying full price

QUOTE THE MARKETPLACE FIRST

Contract UHOne, Manhattan Life & Presidio through HIS: **Contracts@hisagents.com**

Health Insurance Store — An Integrity Company | United Healthcare — Golden Rule Insurance Co.

CARRIER INSIGHTS

Product Lineup

17 products to sell in FL: medical, hospital, accident, life, dental & vision. None is ACA minimum essential coverage.

Short Term & TriTerm

UNDERWRITTEN

- **Short Term Medical**: 12-month term in FL, UHC Choice network
- **TriTerm Medical**: 3 back-to-back terms (about 3 years), UHC Choice network
- **FL exception**: TriTerm Value and Hospital & Surgical plans use Choice Plus
- **In FL both are association plans**: the client joins FACT

Fixed Benefit (Indemnity)

SOLD IN FL

- **Enhanced Health ProtectorGuard**: UHC Choice Plus network
- **Enhanced Guard**: UHC Choice Plus network
- **Not in FL**: the MultiPlan version of Health ProtectorGuard (California only)
- **Pays set cash amounts** for covered services; not ACA coverage

Ancillary

ALL SOLD IN FL

- **Dental & vision**: DentalWise, DentalWise Max, VisionWise
- **Accident**: AccidentWise, Accident ExpenseGuard, ProGap, ProGuard, ProGuard GI
- **Hospital & supplemental**: HospitalWise, Hospital SafeGuard GI, AdvantageGuard
- **Critical illness & life**: CriticalGuard, Term Life SafeGuard (no critical illness rider in FL)

Telehealth & Discounts

NOT INSURANCE

- **Teladoc**: Mind Your Health and HealthiestYou
- **New Benefits** discount plan
- **Dental Savings Complete**: not sold in FL
- **Every plan sells year-round.** Check eStore (UHOne.com/broker) by state and ZIP

Marketplace first
Quote HealthCare.gov first. UHOne fits clients who missed OEP, lost their subsidy or need gap coverage.

Guaranteed issue options
HospitalWise, Hospital SafeGuard GI, AccidentWise, Accident ProGap, dental and vision.

Short Term & TriTerm
Underwritten and not renewable. Short Term never covers pre-existing conditions; TriTerm may after 12 months.

Say the notices out loud
Short-term notice and HealthCare.gov referral. Maternity is excluded across the whole line.

CONTRACTING

Contract now available through HIS · Contracts@hisagents.com · Plans and rates vary by state: check the state insert

Golden Rule Insurance Company, a UnitedHealthcare company. Agent use only

COMMISSIONS

How You Get Paid

Commission, Simply Put

THE BASICS

- **A slice of every monthly premium** your client pays
- **Bigger slice in year 1**, smaller renewal slice after that
- **Example: $300/mo TriTerm** in Florida
- **Year 1 at 28%**: about $1,000
- **Renewal at 12%**: about $430 a year

Florida First-Year Rates

LEVEL 500 · FL

- **TriTerm Medical**: 28% · Short Term Medical: 24%
- **Health ProtectorGuard**: 26.5% (ages 18–59)
- **AdvantageGuard**: 61.5% · HospitalWise: 40%
- **CriticalGuard**: 48% to 56% · Accident: 32% to 40%
- **Term Life SafeGuard**: 80% · Vision: 44%

"3, 2, 1, Blast Off!"

OCT 1 – DEC 31, 2026

- **40+ online apps with EFT**, Oct 1 to Dec 31
- **Hit 40 and it pays** from your first app
- **$500 per TriTerm** (Copay, Plan 100) · $400 Value
- **Register in eStore** by Dec 31 (My Account > Broker Incentives)
- **Paid monthly**, January through July 2027

Other States & New Agents

CONFIRM WITH HIS

- **Rates differ by state**
- **TriTerm pays 28%** in every state
- **New to UHOne? "First 15"**: up to $7,500
- **TriTerm & HPG**: 5 apps $1,000 · 10 $3,000 · 15 $6,000
- **First 120 days** of your contract; EFT pays in full

Health INSURANCE STORE AN INTEGRITY COMPANY | ManhattanLife.

CARRIER INSIGHTS

Product Lineup

12 products to sell, plus Advantage Series worksite group plans · Since 1850 · Not ACA: add-on benefits for ACA, Medicare Advantage & HDHPs

Hospital & Gap

SOLD IN FL

- **Hospital Indemnity Select**: daily hospital cash, ages 18–89, GI at 64½–70
- **Out-of-Pocket (GAP)**: lump sum for admission & daily stays, ages 18–64
- **Affordable Choice**: fixed cash for visits, Rx & surgery, ages 18–64. Not major medical
- **Fits**: Medicare Advantage clients (HI Select pays each day of a hospital copay, GI 64½ to 70) and ACA & HDHP clients after the ACA quote

Accident

SOLD IN FL

- **PAID Enhanced**: over 40 cash benefits, 18–84 (FL: PAID, 18–64)
- **24-Hour Accident**: accident medical expense plus hospital cash, ages 18–74
- **Both**: 24-hour or off-the-job coverage, 1 or 2 units
- **Fits**: families & active clients: individual, spouse, child or family rates, 24-hour or off-the-job

Cancer & Critical Illness

CPR NOT IN FL

- **Cancer Care Plus**: pays actual charges for cancer treatment, ages 18–69
- **CHAS**: $5,000–$75,000 lump sum for cancer, heart attack or stroke, ages 20–84
- **CPR**: lump sum plus monthly income after critical events, ages 18–64
- **One cancer policy per insured**: not CHAS cancer plus Cancer Care Plus

Dental, Life & Care

STC & HHC NOT IN FL

- **DVH & DVH Select**: guaranteed-issue dental, vision & hearing
- **Secure Advantage FE**: level-premium whole life, ages 0–85
- **OmniFlex Short-Term Care**: nursing facility benefit, ages 45–89
- **Home Health Care**: daily cash for care at home, ages 18–89
- **Fits**: DVH Select adds implants and orthodontia; OmniFlex STC for clients turned down or priced out of LTC; FE burial money that never goes up

Quote the Marketplace first
Then add Manhattan Life for hospital stays, accidents and out-of-pocket costs.

State versions differ
Ages, benefits and versions vary. Pull the state app, brochure and rates from ARC.

12-month pre-existing
Most health products have a 12-month pre-existing condition limitation. GI: DVH, and HI Select at 64½ to 70.

First app takes longer
Just-in-time appointments: your first application usually issues in 7 to 10 business days.

CONTRACTING · ACES AGENT SUPPORT
Contract through HIS: Contracts@hisagents.com · ACES 1-800-369-3600, aces@manhattanlife.com, Mon–Thu 8–5, Fri 8–2 CST, Spanish spoken

■ Full lineup (27 states) ■ Fewer products **Sold in all 50 states + DC**

COMMISSIONS

How You Get Paid

Commission, Simply Put

THE BASICS

- **A % of every premium** your client pays
- **Higher % for the first 12 months**, lower renewal % after
- **Example: $50/mo HI Select** = $600 a year
- **Year 1 at 72.5%**: $435
- **Renewal at 18%**: $108 a year (years 2–10)

First-Year / Renewal Rates

LEVEL 2

- **HI Select**: 72.5% / 18% (age 80+: 57.5% year 1)
- **Home Health Care**: 85% / 13% · CHAS: 70% / 14%
- **PAID**: 68% / 14% · Cancer Care Plus: 68% / 13.5%
- **CPR**: 60% / 14% · DVH: 57.5% / 8%
- **24-Hour Accident**: 50% / 10% · OOP: 50% / 9%

Florida Rates

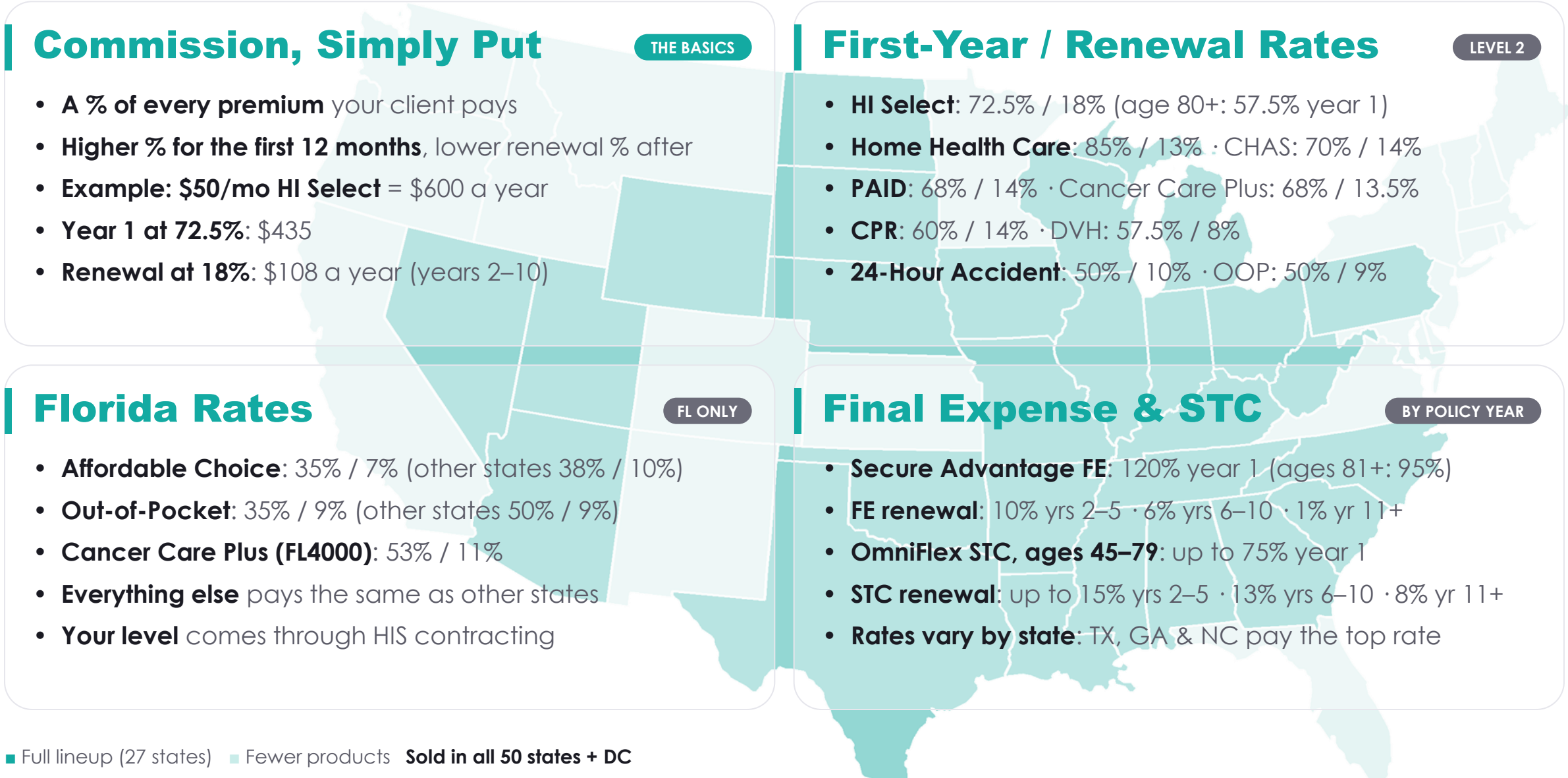
FL ONLY

- **Affordable Choice**: 35% / 7% (other states 38% / 10%)
- **Out-of-Pocket**: 35% / 9% (other states 50% / 9%)
- **Cancer Care Plus (FL4000)**: 53% / 11%
- **Everything else** pays the same as other states
- **Your level** comes through HIS contracting

Final Expense & STC

BY POLICY YEAR

- **Secure Advantage FE**: 120% year 1 (ages 81+: 95%)
- **FE renewal**: 10% yrs 2–5 · 6% yrs 6–10 · 1% yr 11+
- **OmniFlex STC, ages 45–79**: up to 75% year 1
- **STC renewal**: up to 15% yrs 2–5 · 13% yrs 6–10 · 8% yr 11+
- **Rates vary by state**: TX, GA & NC pay the top rate



■ Full lineup (27 states) ■ Fewer products **Sold in all 50 states + DC**

Health Insurance Store — An Integrity Company | Presidio Healthcare

CARRIER INSIGHTS

Fortress Plan Scouting Report

Texas
Only state today
IN & NC expected 1/1/27. FL 1/1 to 3/1/27

$0
Deductible
50% coinsurance up to a $2,500 to $10,000 MOOP

No limits
Lifetime or annual
Guaranteed renewable. Premium rises with age

Not ACA
Private, state-filed plan
No preventive or mental health. Not a health share

WHAT AGENTS NEED TO KNOW

Who it fits
- Healthy adults 18 to 64 and families with no subsidy, paying full price. SSN or ITIN. Sold year-round.

Three questions decide it
- No knockout condition ever, no tobacco over 4 times a month, not pregnant. 12-month pre-existing wait.

The math for the right client
- Presidio's DFW family of 4: about $1,100/mo with Wellness vs. $1,900/mo Bronze with a $16,000 deductible.

Faith-based, open to all
- Catholic, pro-life insurer: no abortion, sex-transition or contraception coverage. No statement of faith.

$30 PMPM, street level
- Months 1 to 12, then $20. Up to 5 members per policy. No FFM certification needed.

TIME-SENSITIVE

Dec 1 push: apps in by Nov 20 lock 2026 rates

$50 bonus per 12/1 enrollment. Rates rise 1/1/27.

IFP/ACA ALTERNATIVES CONTRACTS

REGIONAL CARRIERS

Select Health
Colorado · Indiana · Nevada · Utah

CareSource
Georgia · Indiana · Ohio · Nevada · West Virginia

AmeriHealth Caritas
Delaware · Florida · Louisiana · Indiana · North Carolina · South Carolina · Ohio

Antidote
Arizona · Ohio · Texas · Georgia

AvMed
Florida Only

HealthFirst Health Plans
Florida Only

Blue Cross Blue Shield
TX
of South Carolina (Requires Resident License)
of North Carolina (Requires Resident License)
of Tennessee

Medica (TBD)

LA Care (TBD)

ACA ALTERNATIVES

Presidio
Available in Texas (2027)
Expanding to: Florida 2/1/26 · Georgia · South Carolina · Indiana · Ohio

Manhattan Life
All 50 states + DC
(products vary by state)

UHOne
States vary by product:
confirm with HIS contracting

Regional Carriers

YOU MUST HAVE NON-RESIDENT LICENSE TO REQUEST STATE

To request contracts use the link or email:
Contracts@hisagents.com

Health INSURANCE STORE
AN INTEGRITY COMPANY

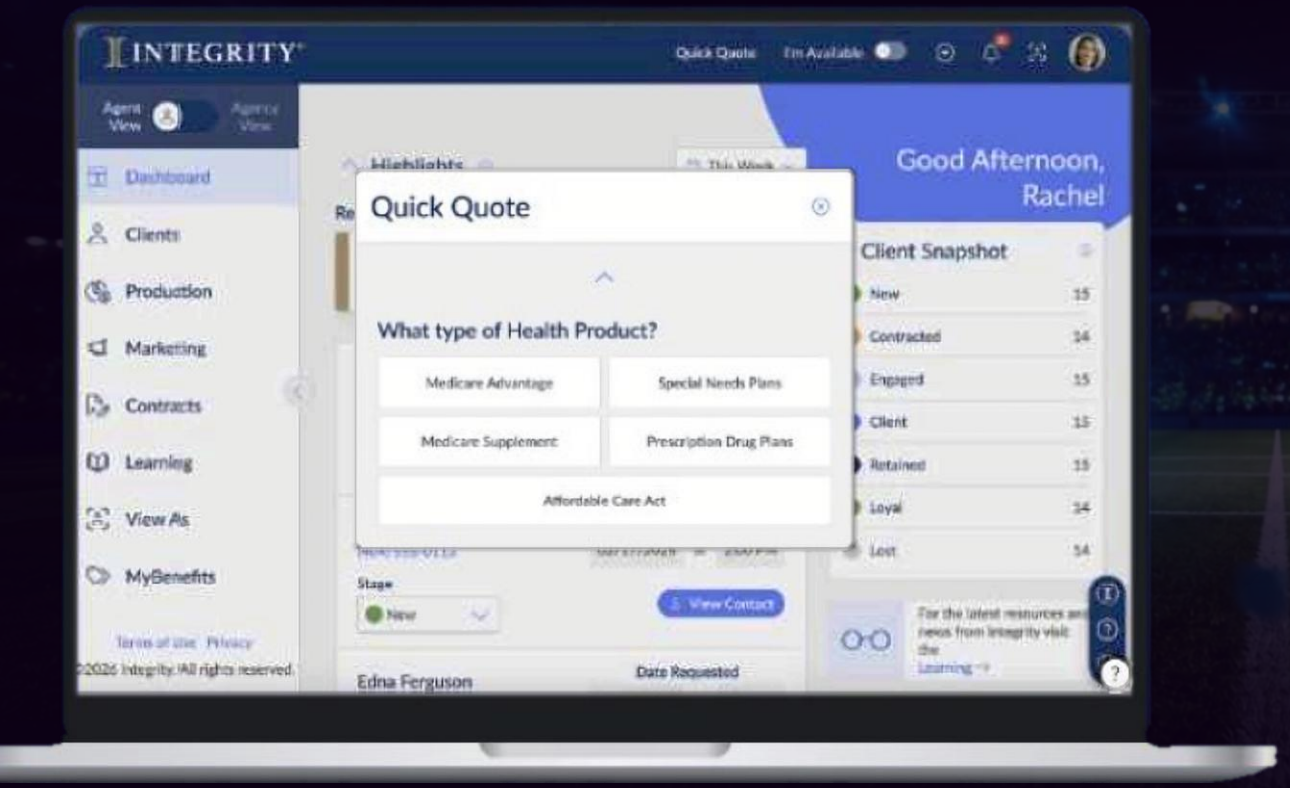


Jeannette Tavarez

VP of Finance and Operations

Health INSURANCE STORE
AN INTEGRITY COMPANY

ACA IS HERE!



- All carriers included
- Your book of business, protected
- Free to Integrity agents and agencies

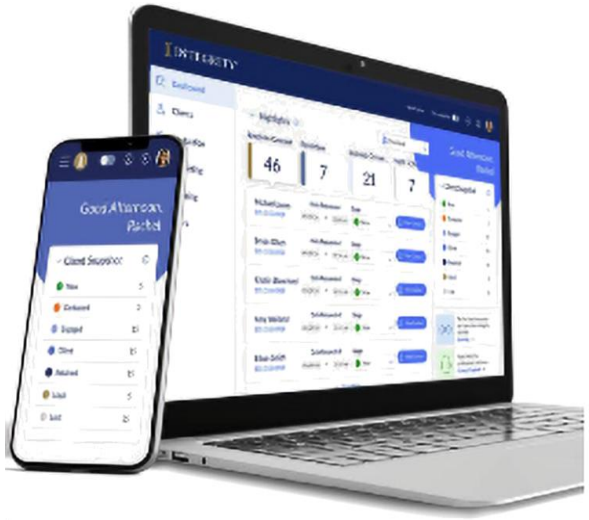
Health INSURANCE STORE
AN INTEGRITY COMPANY

INTEGRITY CONNECT

INTEGRITYCONNECT

ACA IS HERE!

IntegrityCONNECT adds ACA to best-in-class platform



The ONLY platform that brings every line of business – into one place, backed by Integrity

Best-in-Class CRM

Our **CRM** helps you track policy status, monitor client activity, manage follow-up tasks, communicate directly with clients, and connect household members within a single record, making it easier to stay organized and manage your book of business year-round.

Dashboard, Tasks & Reminders

The dashboard gives you at-a-glance insights with Client Snapshot, Policy Snapshot, **Recent Activity** and your Task List and **Reminders**.

ACA Qoute and eApp

All client data is captured at the contact level and auto-inserted into quotes & eApps.

SMART Documents

Securely store IDs, Income Information, notes, screenshots, PDFs, and more in one place. Smart Documents automatically categorizes files, making client information easier to find and manage.

ACA Consent Forms

Easily **capture and store client consent** through email, text, voice recording, in-person authorization, or uploaded forms. The system supports ACA consent requirements for both FFM and State-Based Exchanges

Calendar & Automatic Scheduling

Sync your calendar, set your availability once, and **allow clients to schedule appointments** automatically while IntegrityCONNECT handles confirmations and reminders

Import Clients and Policies

Easily import client and policy data using pre-built templates, create records in a single step, and track import history to ensure your book of business stays accurate and up to date.

Ask Integrity Prompts

Leveraging predictive analytics, AI, and other data model techniques – provides in-the-moment guidance

INTEGRITYCONNECT

Work Smarter with IntegrityCONNECT

IntegrityCONNECT is an easy-to-use app built to give agents an all-in-one solution for driving demand, nurturing leads, submitting apps, and retaining clients

Personalized Business Phone Number

Record inbound and outbound calls, send text messages, Ask Integrity call and meeting summaries.

Personal Agent Website

Brand **your agent website** with your photo and logo. Clients can learn about products, quote and enroll, schedule an appointment and share health information with you

Automated Marketing & Compliance

Reach the Right Clients, Effortlessly

Create personalized email campaigns, target specific audiences, and communicate directly from IntegrityCONNECT with built-in compliance safeguards and activity tracking. AI-powered compliance reviews, permission-to-contact safeguards, and upcoming drip campaigns help automate outreach while keeping communications organized and compliant

AI Marketing Assistant

The AI Marketing Assistant scans your book of business and surfaces renewal reminders, educational touchpoints, dormant client re-engagement, and cross-sell campaigns — ready for review and scheduling.



INTEGRITY EDE FEATURES

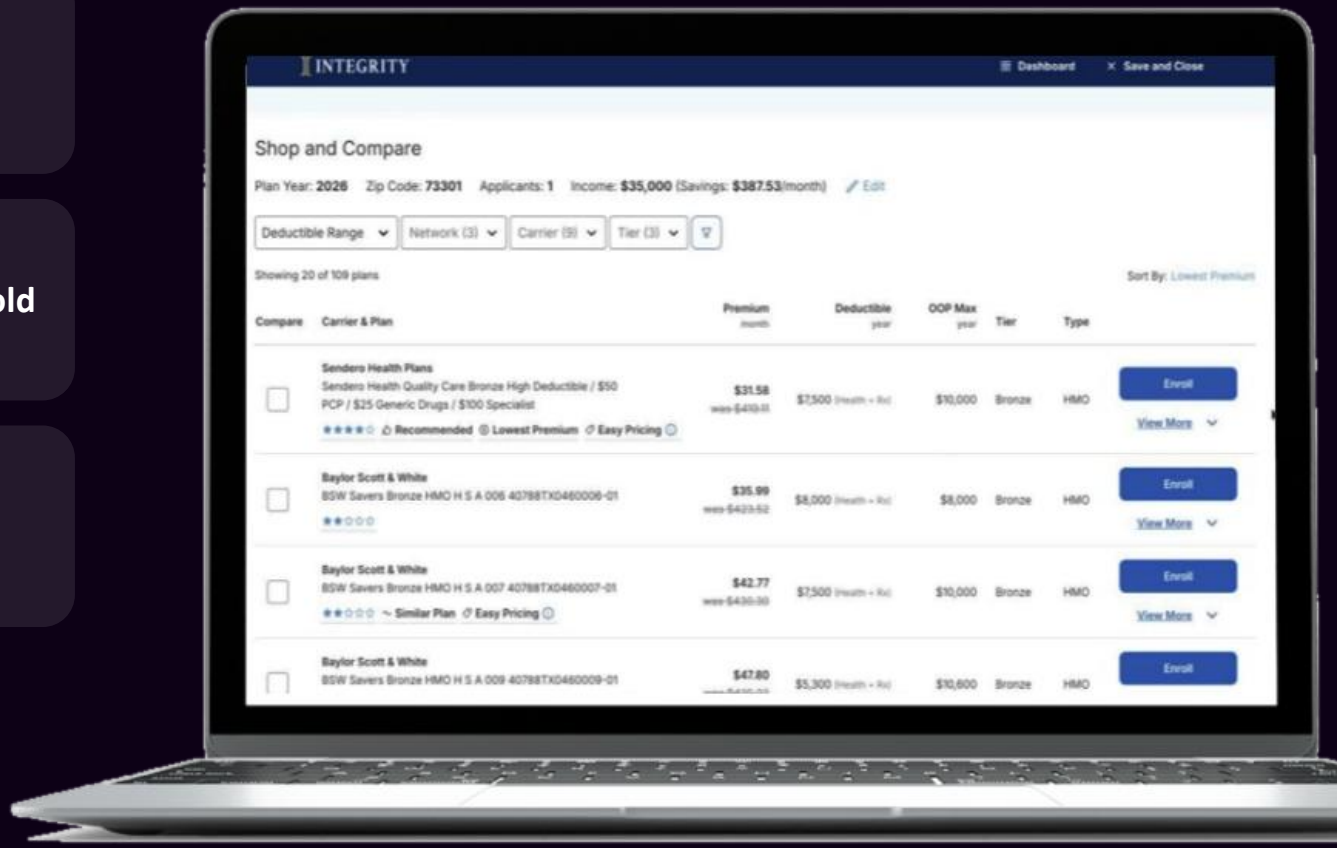
Quote and compare plans, then manage applications, enrollment and policy status.

Consumer & Agent Verification
Consumer ID and identity proofing, plus agent authorizations.

Applications & Subsidies
Search existing Marketplace applications. Capture applicant, household and income information with subsidy discounts.

Enrollment & Policy Management
Complete enrollment, forms and payment. Track policy status.

SELL MORE



INTEGRITYCONNECT

Protect Your Revenue with IntegrityCONNECT

Eligibility & Enrollment Risk Management

Advance Premium Tax Credit (APTC) Flags

Immigration and tax-related APTC flags can put financial assistance and future coverage eligibility at risk. Proactive review and member outreach during OEP can help retain coverage, protect commissions, and improve member outcomes

Data Maching Issue (DMI)

Data Matching Issues and enrollment verification issues can place member coverage, subsidies, and agent commissions at risk. As CMS and carriers increase scrutiny around enrollment validity, proactive outreach, documentation, and timely resolution can help protect your Book of Business and retain eligible members

Request for Information (RFI)

A Request for Information (RFI) is issued when the Marketplace requires documentation to verify information provided during enrollment. Failure to submit requested documents can result in subsidy loss, coverage issues, suspended commissions, and potentially agent contract termination

Digital Enrollment Integrity

CMS System Changes

CMS has reduced system session timeouts from 12 hours to 30 minutes to enhance security. Agents should expect more frequent logins and ensure they remain active within the EDE platform while working on enrollments.

SSN / Tax ID Compliance

CMS requires valid SSN or Tax ID information for all covered household members before an application can be submitted. Ensuring this information is collected upfront helps prevent enrollment delays and supports a smoother application process.

Call Recording Compliance

CMS is recommending the recording of Marketplace consumer calls. Agents with **100+ PY2026 policies should be prepared by November 1, 2026**, while all other agents should be prepared by **March 1, 2027**, or upon reaching **100 PY2027 policies**. **IntegrityCONNECT simplifies compliance by automatically recording calls** at no cost, securely storing recordings within the client record, and leveraging Ask Integrity AI to generate transcripts, CRM notes, and call summaries.

WHY INTEGRITYCONNECT + EDE FOR ACA

No Matter Where You Enroll, Manage Every Client in IntegrityCONNECT. Protect Your Clients. Protect Your Commissions.

Client & AOR Protection
Help protect your client relationships and maintain your agent-of-record (AOR) status.

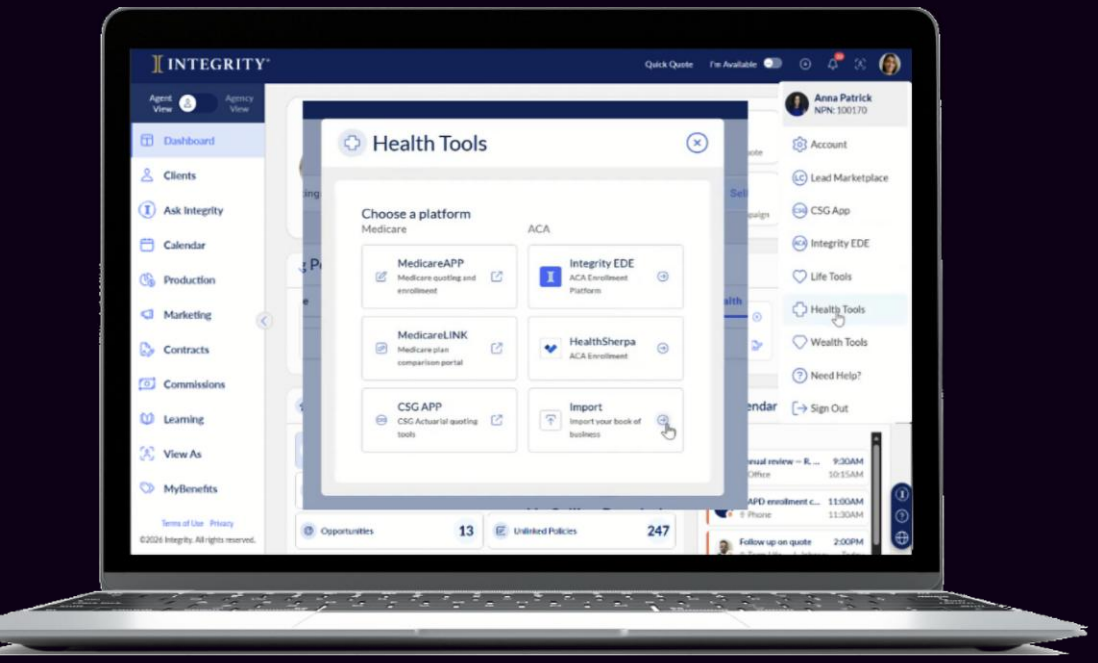
Fraud Prevention
Use a platform with safeguards designed to help prevent fraud and protect clients.

Documented Compliance
Keep client activity well documented to support compliance requirements.

Growth Beyond ACA
Grow your business with a platform that also gives you access to Medicare and Life Insurance.

IntegrityCONNECT – ONE PLATFORM

Success comes from utilizing the resources available to you.



IntegrityCONNECT serves as a central hub where agents can

- access client information
- manage follow-up activities
- leverage business tools
- and connect to additional enrollment platforms through HEALTH TOOLS.

Health INSURANCE STORE
AN INTEGRITY COMPANY



Beticia Garcia

Marketing Manager

MARKETING PRODUCT MENU

VEHICLE SIGNAGE

- Full Wrap
- Windows
- Magnets

TRADITIONAL COLLATERAL

- Business Card
- Flyers
- Rack Cards

OUTDOOR & INDOOR SIGNAGE LIKE

- Tents
- A-Frames
- Yard Signs
- Posters
- Flags
- Banners
- Tabletops



PRODUCT MENU

SWAG

- Tote bags
- Mugs
- Wallets
- Umbrellas
- And More...
- Pens
- Mood Cups
- Planners
- Phone Holders

AGENT GEAR

- Polo Shirts
- Longs Sleeve Shirts
- Name Tags
- Buttons



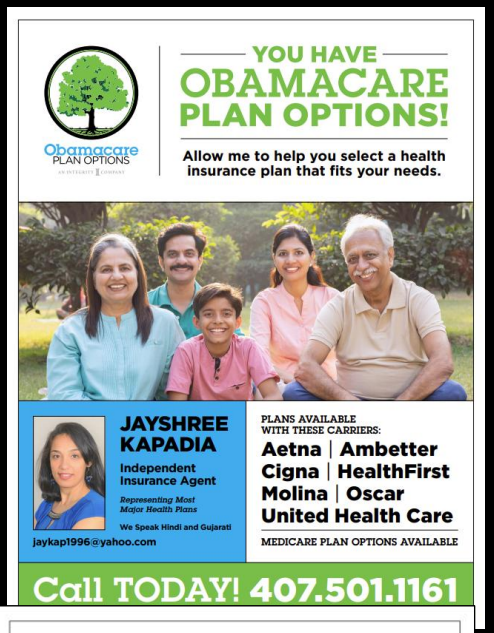
Health INSURANCE STORE
AN INTEGRITY COMPANY

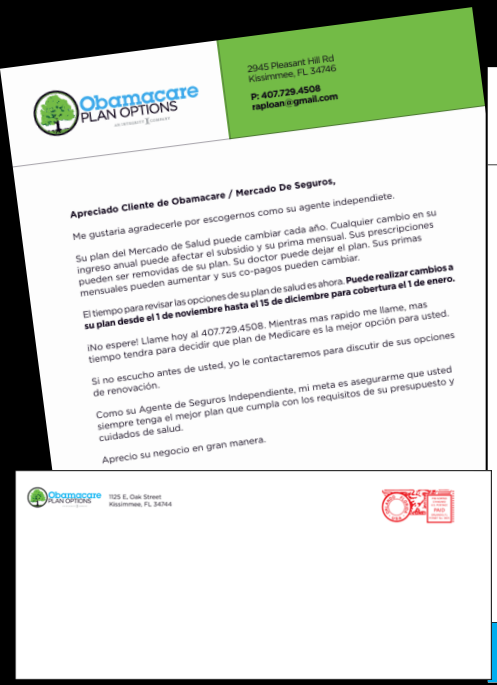
PRODUCT MENU

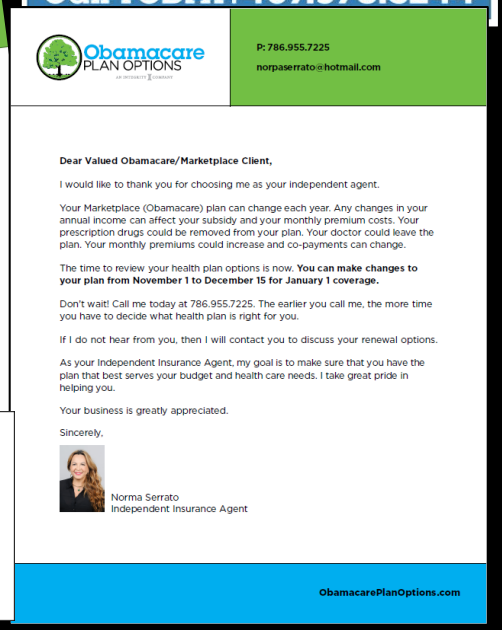
PRINT, DIGITAL ADS.& MAILERS

- Customized ads. for
  - Newsletters
  - Magazines
  - Newspapers
  - And More
- Retention Letters
- And More









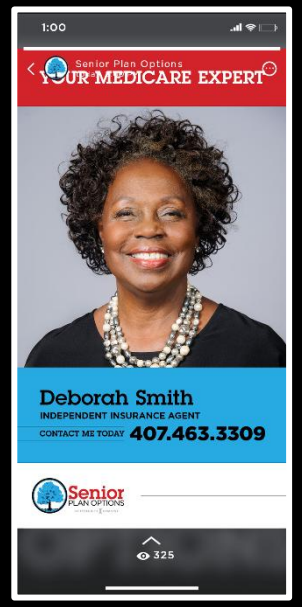


SOCIAL MEDIA STORIES & POSTS

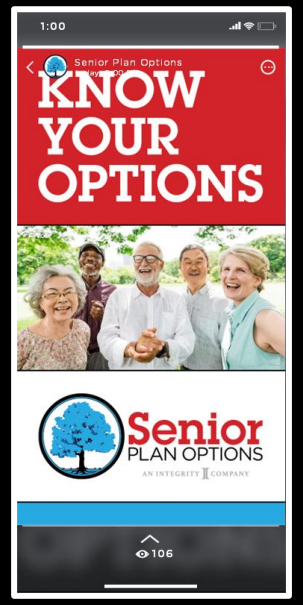
DIGITAL ASSETS

- Facebook
- Instagram
- WhatsApp

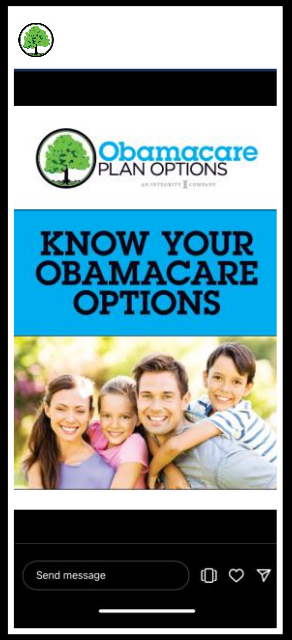












BUSINESS PHOTO DAY

PROFESSIONAL PHOTOGRAPHER & MAKEUP ARTIST

Business photo can be used for:

- Rack Cards
- Website
- Social Media
- Retention Letters
- Mailers
- Post Cards
- Fliers
- Email Signature



RETAIL PROGRAM

Participating Carrier:

aetna | Think Agent®

Meet ACA and Medicare prospects face-to-face at retail locations.

Login to the Think Agent portal to see stores available in your area. Reach out to me for instructions.



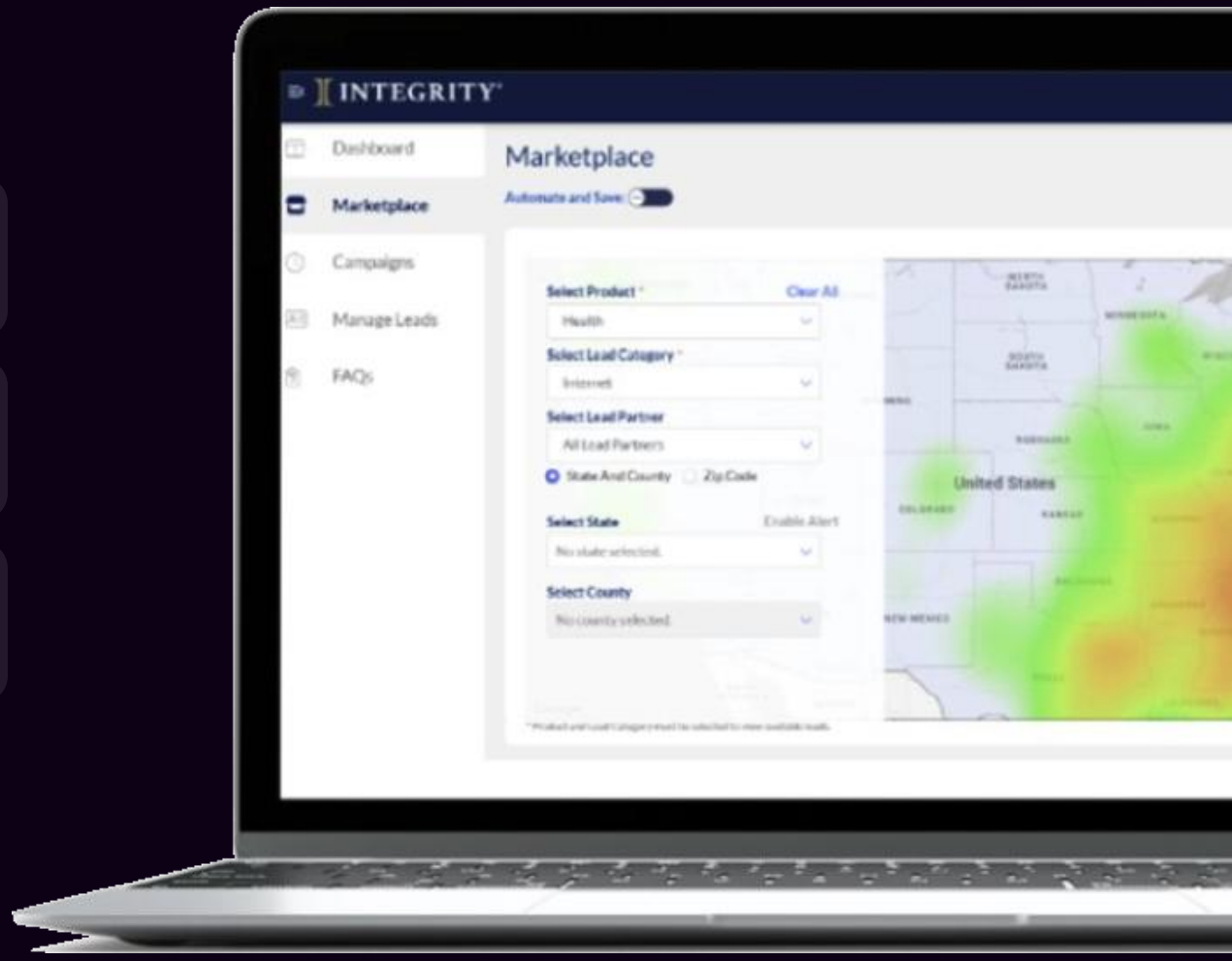
IntegrityCONNECT ACA LEADS: GROWTH OPPORTUNITIES

Buy ACA leads by state, county or ZIP code. Contacts appear automatically in IntegrityCONNECT, ready to work.

Real-Time Connections
Call and data leads connect you with consumers who want to speak with a licensed agent.

Calls with AI Support
Lead calls save automatically in IntegrityCONNECT with AI call summaries and next steps.

Every Opportunity in View
Track leads and follow-up in IntegrityCONNECT so you don't miss a growth opportunity.



GROW YOUR BUSINESS

Health INSURANCE STORE
AN INTEGRITY COMPANY

HELP ON DEMAND

FREE CMS REFERRALS

Sign up and get matched with consumers who ask for help on HealthCare.gov.

HOW IT WORKS

Consumer asks for help: they click “Get contacted” under Find Local Help on HealthCare.gov.

You get matched: available, speaks their language and licensed in their state (ties go to the closest).

15 minutes to respond: accept or reject from a text, email or app alert.

HOW TO SIGN UP

Get FFM certified for 2027: registration, training and CMS agreements at portal.cms.gov.

Opt in on your MLMS profile: display your info for Find Local Help and Help On Demand.

Take the MLMS Help On Demand course: then activate from the noreply@helpondemand.com email.

Step-by-step how-to training coming to the HIS training portal

MARKETING AGENT RESOURCES



Beticia Garcia

Marketing Manager

beticia@hisagents.com



Gema Hiatt

Marketing Coordinator

gema@hisagents.com

- Retail locations
- LeadCenter
- Informal/Formal Events
- Customized Marketing Materials
- Marketing Strategies
- Advertising
- Marketing Reimbursement
- Personal Branding

- Agent Orders
- Marketing Bank
- Retention / T65 Mail Campaigns
- Social Media Assets
- Business Portrait
- Marketing Requests
- Promotional Items
- Broker Hub Access

Health INSURANCE STORE
AN INTEGRITY COMPANY

AGENCY & AGENT GROWTH STRATEGIST

Cassandra Fischer-Ubiera



VP of Marketing & Business Development

Cassandra@hisagents.com

- Sales and Growth Strategy
- Agency Development
- Agent Development
- Agency or Agent Referrals
- Selling Your Block of Business

RESOURCE GUIDE

For questions related to the kickoff presentation or to request a particular training, please email **training@hisagents.com**

Looking for more guidance in one or several areas? Not sure who to ask? Email HIS SalesDesk email.

SalesDesk@hisagents.com

Clarity on carrier access, benefits, product availability, market insight, identifying plan terminations, contracts, commission structures, quoting tools, training resources, compliance guidance, IntegrityConnect, technology support, lead or marketing programs, and growth strategies.

Inquires on:

- **Questions –** salesdesk@hisagents.com
- **Training –** training@hisagents.com
- **Certifications –** certifications@hisagents.com
- **Contracts –** contracts@hisagents.com
- **Commissions –** csupport@hisagents.com
- **Marketing –** marketing@hisagents.com
- **Compliance –** compliance@4insurancestore.com

Health INSURANCE STORE
AN INTEGRITY COMPANY

HIS BROKER HUB

Our new Broker Hub is now live.

Get ready for easy access to:

NOW LIVE!

- Important News & Updates
- Carrier & Product Information
- Training Calendar
- Marketing Resources & Programs
- On-Demand Trainings
- Marketing Products Coming Soon
- Upcoming Events
- Broker Guides & Much More
- FFM Certification Videos (English/Spanish)



Go to Hisagents.com, click on the BROKER HUB tab and Sign Up

FINAL TAKEAWAYS

- APTC Changes are the Single Biggest Threat
- Retention Will be More Valuable than Acquisition
- Carrier Exits and Service Area Reductions Continue
- Carrier Bonus Programs Can Dramatically Impact Income
- Ensure That All of Your certifications are Complete – Request a Contract Analysis if You are Unsure
- Recognize Out-Of-State Opps. Verify Non-Resident State Appointments and ACA plan certifications
- Be Prepared to Offer ACA Plan Alternatives For Clients Who No Longer Qualify For The ACA
- Agents who Maximize The Use of Technology Will Win in OEP
- Stay Compliant – Understand and Pay Attention to the Revised ACA Rule Changes

Health INSURANCE STORE
AN INTEGRITY COMPANY

2027 Annual **OEP**

TOUCHDOWN DANCE

