

Working With Brokers and Web-Based Brokers to Enroll in Health Coverage

The best way for consumers to get accurate, unbiased information about their health insurance options is to shop at HealthCare.gov, or with the help of a certified navigator or application counselor (“assister”). But for those who choose to work with a web-based broker, individual agent or broker, or insurance company instead, here are some steps to protect yourself.

Protect Yourself Against Fraud

- Start with HealthCare.gov.** Some websites claim to be a “marketplace” but are instead sham websites that sell substandard coverage that doesn’t qualify for tax credits and other financial help.
- Make sure your assister or broker is certified by and registered with HealthCare.gov.** Find an in-person assister at www.getcoveredamerica.org or an expanded list that includes certified brokers at <https://localhelp.healthcare.gov>, or use a HealthCare.gov-approved web-based broker like [HealthSherpa](#) that sells only comprehensive plans.

Beware of Subpar Plans

- Subpar plans are often cheaper than real insurance but never a good deal.** Brokers or web-brokers might suggest inexpensive policies — such as short-term insurance, indemnity coverage, or accident insurance. These plans are not the same as real major medical coverage, and they can leave you virtually uninsured or underinsured if you get sick or hurt. Depending on your income, you can likely find real health insurance on HealthCare.gov that is affordable once you factor in financial help with premiums and deductibles.
- Even if you’re working with a certified broker, avoid being steered toward subpar plans.** Brokers and web-based brokers generally get higher commissions to sell subpar plans, so they may have a financial incentive to steer you to them. Look out for questions about your health status or plans that have a dollar limit on what they will pay for hospital stays or other care. Even if a subpar plan doesn’t deny coverage at the start, it could deny claims later based on an investigation of your health history. Look for disclaimers that allow a web-broker to sell your personal information or use it to market subpar plans to you in the future.
- Read the fine print.** Don’t commit to a plan over the phone until you can read the details. Ask for a “Summary of Benefits and Coverage,” which spells out the plan’s benefits and cost-sharing. If there’s no Summary of Benefits and Coverage, it’s likely not real insurance.

Explore All the Help Available to You

- Investigate all your plan options.** To get unbiased help shopping among all plans, visit HealthCare.gov. If you’re working with a broker, ask if they represent all insurers that are offering plans on HealthCare.gov, and if not, why not? Their reason may be a good one (for instance, if the insurer’s provider network is extremely limited) or it may be based on their own compensation rather than on the consumer’s best interest. Even web-based brokers certified by HealthCare.gov don’t have to show the same information for all plans and may provide much less detail about plans that pay lower commissions. And insurers don’t have to show their competitors’ plans at all, making it impossible to weigh all plan options and find the best deal.
- Don’t forget about Medicaid and the Children’s Health Insurance Program (CHIP).** Kids, especially, may be eligible for free coverage through Medicaid and CHIP even if their parents don’t qualify for marketplace subsidies, but web-brokers may not always give you information about free Medicaid coverage. You can always use HealthCare.gov to check the accuracy and completeness of what brokers and web-brokers may tell you about your eligibility for financial help with health coverage.

- Look for assistance in your native language, when possible.** Health insurance can be confusing, and translations are not always accurate. www.getcoveredamerica.org allows you to specify your language needs in the assister search tool.

Important Information to Keep in Your Records

- The broker's full name, state of licensure, and license number.** You can use this to confirm a broker is licensed in your state or to report fraudulent behavior to the state insurance commissioner.
- Your HealthCare.gov username and password.** When you create your account, write down your username and password and store it in a secure place for future reference. This will let you access your account if you need to view your application, eligibility determination, or plan information. If an assister or broker helped you establish an email account, make sure you have the username and password for that too. (If you use a web-based broker or insurer, your account will be through them and not directly with HealthCare.gov.)
- Your application identification number.** This will help you communicate with HealthCare.gov independently, if needed.
- Your official eligibility determination from HealthCare.gov.** Your eligibility determination gives important information to explain your eligibility, including instructions about how to finalize enrollment.
- Your health plan's Summary of Benefits and Coverage.** The Summary of Benefits and Coverage gives detailed information about your plan's benefits, deductible, and examples of how your plan works in common diagnosis scenarios. You might need to refer to this during the year to understand your benefits and costs.