



Take Control Insurance

ACA **Contracting**

Welcome To Take Control Insurance



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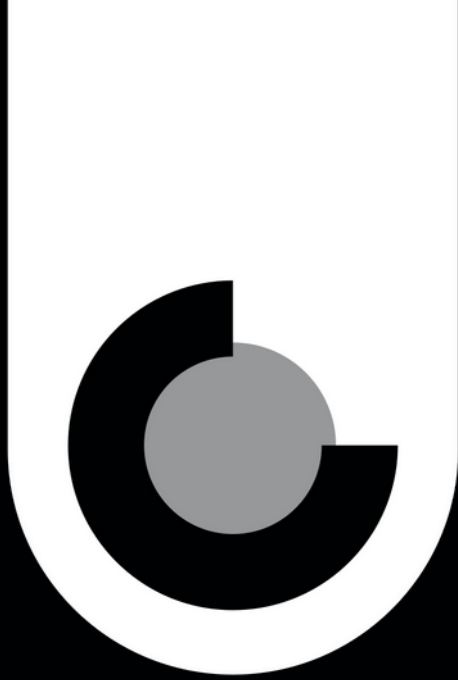


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Take Control Insurance

Welcome Message

WelcometoTakeControllInsurance!

We're thrilled to have you join our team of dedicated agents, where your commitment to empowering clients with the right coverage will make a real difference.

Here, you'll find a supportive community that values innovation, integrity, and growth. We believe in equipping you with the tools and knowledge you need to succeed while fostering your unique strengths.

Together, we'll navigate the insurance landscape, helping individuals and families secure their futures.

Welcome aboard, and let's make an impact together!





FFM Registration

- If you have not completed your FFM training you will need to do that before registering for SureLC.
- If this is completed you can move to the next step.
- Complete FFM cert via CMS portal at <https://portal.cms.gov/portal/>.
- If not already registered with CMS, please visit the above link and select, "New User Registration."



- Select "Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access"

Step #1: Select Your Application

Step 1 of 3 - Select your application from the dropdown. You will then need to agree to the terms & conditions.

Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access

Application Description: Click Request Access to obtain system access. Provides access to MLMS training.

Terms & Conditions

OMB No. 0938-1236 | Expiration Date: 08/31/2025 | Paperwork Reduction Act

Consent to Monitoring

By logging onto this website, you consent to be monitored. Unauthorized attempts to upload information and/or change information on this web site are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec.1001 and 1030. We encourage you to read the [Rules of Behavior](#).

[Protection Your Privacy](#)

☐ I agree to the Terms and Conditions

Next

Cancel



FFM Registration



- Register your information

Step #2: Register Your Information

Step 2 of 3 - Please enter your personal and contact information.
All fields are required unless marked (optional).

Enter First Name	Enter Middle Name (optional)	Enter Last Name	Suffix (optional) ▼
Select Birth Month ▼	Select Birth Date ▼	Select Birth Year ▼	

Is Your Home Address U.S. Based?
☒ Yes ☐ No

Enter Home Address Line 1	Enter Home Address 2 (optional)		
Enter City	Select State ▼	Enter ZIP Code	Enter ZIP+4 Code (optional)
Enter Email Address	Confirm Email Address		
Enter Phone Number			

[Back](#) [Next](#) [Cancel](#)

- Complete the certification course MLMS Training

Previous Login: [View Login History](#)


Marketplace Training – Agent Broker

Marketplace Training – Agent Broker

MLMS Training – CMS continues to offer training at no charge through its Marketplace Learning Management System (MLMS), but no CEUs are Available through the MLMS.

There is usually a 48 hour turn around until they are confirmed as certified.



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 **Login to SureLC**
This login page is only for accounts with the agency listed above

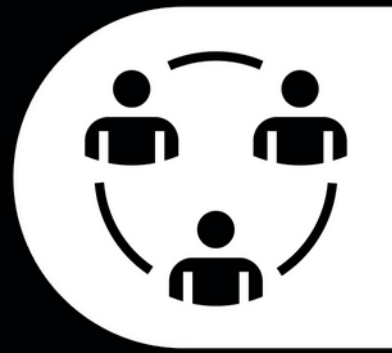
Must be specified

Must be specified

[FORGOT PASSWORD?](#)

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SureLC Registration

- **Doing business as Individual**

- **Be sure to update your email here so you don't miss any carrier requests during contracting.**



SureLC Registration

- Please navigate through the columns on the left, ensuring that all required information is confirmed or added as necessary.
- Add Bank Info, Answer background questions. If any background questions are answered, “yes,” the agent will need to upload any accompanying docs under profile documents.
- Upload your FFM & AML certification, Upload E&O Insurance
Add a signature





SureLC Registration



- **Requesting onboarding:**
 - Submit contract requests

The following are the carriers for ACA
Aetna, Alliant, Ambetter, AmeriHealth Caritas, Anthem BCBS GA,
Anthem BCBS IN, Anthem BCBS MO, Anthem BCBS NH, Anthem
BCBS OH, Anthem BCBS WI, Antido+E, AvMed, BlueCross
BlueShield (AZ, MT, NM, NC, OK, TX), Care Source, CHRISTUS
Health Plan, Cigna, Health Alliance, HealthFirst, HIGHMARK, Kaiser
Permanente, MOLINA HealthCare, Oscar, Quartz, UnitedHealthCare,
WellPoint

MESSER Financial Group - U65 Carrier Availability

aetna Arizona California Delaware Florida Georgia Illinois Indiana	Kansas Maryland Missouri Nevada New Jersey North Carolina Ohio Texas Utah Virginia
ALLIANT Georgia	
AmeriHealth Caritas Delaware	Florida North Carolina South Carolina
ambetter. Alabama Arizona Arkansas California (Health Net) Delaware Florida Georgia Illinois Indiana Iowa - Expansion Kansas	Kentucky Louisiana Michigan Mississippi Missouri Nevada New Hampshire New Jersey North Carolina Ohio Oklahoma Pennsylvania South Carolina Tennessee Texas
Anthem California Colorado Connecticut Georgia Indiana Kentucky	Maine Missouri Nevada New Hampshire New York Ohio Virginia Wisconsin

ANTIDO+E Health Plans Arizona Ohio	
AvMed Florida	
BlueCross BlueShield of Arizona Arizona	
BlueCross BlueShield of Montana Montana	
BlueCross BlueShield of New Mexico New Mexico	
BlueCross BlueShield of North Carolina North Carolina	
BlueCross BlueShield of Oklahoma Oklahoma	
South Carolina South Carolina	
BlueCross BlueShield of Texas Texas	
CareSource Georgia Indiana	Kentucky North Carolina Ohio West Virginia
CHRISTUS Health Plan Louisiana Texas	

cigna Arizona Colorado Florida Georgia Illinois	Indiana Kansas Mississippi Missouri North Carolina Tennessee Texas Virginia
Health Alliance Illinois	
HealthFirst Florida	
HIGHMARK Delaware Pennsylvania West Virginia	
Kaiser Permanente California Colorado	Georgia Hawaii Maryland Oregon Virginia
MOLINA HealthCare California Florida Idaho Illinois Kentucky Michigan	Mississippi New Mexico Ohio South Carolina Texas Utah Washington Wisconsin

Oscar, Quartz, UnitedHealthcare and Wellpoint on Page 2

OSCAR Arizona Arkansas California Colorado Florida Georgia Illinois Iowa	Kansas Michigan Missouri Nebraska New Jersey North Carolina Ohio Pennsylvania Tennessee Texas Virginia
Quartz Iowa	Illinois Minnesota Wisconsin
UnitedHealthcare Alabama Arizona Colorado Florida Georgia Illinois Indiana - Expansion Kansas Iowa - Expansion Louisiana Maryland Michigan Mississippi	Missouri Nebraska - Expansion New Jersey New Mexico Nevada North Carolina Ohio Oklahoma South Carolina Tennessee Texas Virginia Washington Wisconsin Wyoming - Expansion
Wellpoint Florida - Expansion Maryland - Expansion Texas - Expansion	



SureLC Registration

IMPORTANT REMINDERS:

- Please regularly check your email for the contracting instructions from the Carrier or Messer Financial.
- To get the latest updates and check your contracting status, feel free to reach out to Messer or the Carrier!

Phone Number: 704-568-9649

Email: contractinquiry@messerfinancial.com





Take Control Insurance

ACA Transfer Rules



Aetna ACA (Blackout Period: November 1 through End of OEP)

- Agent would change Firm General Agents to Messer Financial Group on Aetna Producer World

Ambetter

(Blackout Period: September 1st – April 15th)

- Form is required and has to be sent in by the releasing FMO if there is no wet signature. In the event an immediate release is not granted, agent has to
- terminate their contract with the carrier and wait a full year before re-contracting under new FMO.

AmeriHealth Caritas

(Blackout Period: October 1 – January 15)

- Request from the FMO will not be processed.
- Agent will need to request the hierarchy change before and after the blackout ends to process the FMO transfer.
- Agent will send a transfer request directly to ACH/FC Next at **acabrokersupport@amerihealthcaritas.com**.
- The agent email request must include the following required information:
 - 1) Agent's full name
 - 2) Agent's NPN
 - 3) Name of new hierarchy
 - 4) Effective date of change
 - 5) Agent's email that was used for their ACH/FC Next agent appointment.
 - 6) Attach the release letter from the prior hierarchy (if available)



ACA Transfer Rules



AmeriHealth Caritas

(Blackout Period: October 1 – January 15)

- After ACH/FC reviews the agent release request, a confirmation email will be sent to the agent.

Self-Release

- 60 day waiting period begins when the release request is received.
- Agents will not be moved during the blackout period as described above.
- Agent will need to reply to the initial request after the waiting period has expired.

Anthem/Elevance

(Blackout Period: July 1 – September 30)

Agents currently associated to an FMO/EMO/MGA partner must be released in order to change their relationship. When an onboarding request is received for a new relationship and the agent is identified as having an active affiliation with one of our FMO/EMO/MGA partners, a release request will be generated online via the Broker Portal to the current Partner.

- IF the release is approved, the new onboarding request will move forward and complete processing. No waiting or blackout period applies.
- IF the release request is denied, the current onboarding request is closed and a waiting period is required for the agent to re-apply to move to a new relationship.

Blackout Period for Agent Release:

- Upline Agency denial of agent release requests that are submitted between January 2 and June 30, 2024 will have a waiting period of 90 days.
- Upline Agency denial of agent release requests that are submitted between July 1 and September 30, 2024 will be subject to a black out period during AEP. Agents will be able to re-apply for relationship change beginning January 2, 2025.
- A limit of one release every 12 months will be accepted for all agents without an approval from the current Upline Agency (subject to waiting periods).



ACA Transfer Rules



Anthem/Elevance

(Blackout Period: July 1 – September 30)

Why do we have a Blackout Period and a 90 day Release Option for Downline Agents?

This change protects our Agency partners during the most critical months before and during the annual Medicare open enrollment period. Offering a faster 90 day release option gives agents more flexibility. Downline agents can continue to sell Anthem whether their Upline Agency honors their request for immediate release or requires a waiting period.

Agent Release Timeline

Release Request Received	If Not approved, Release Waiting Period	If approved, Immediate Release
1/2/2024 through 6/30/2024	Agents can re-apply after 90 day waiting period	*Processed upon receipt
Blackout Period - 7/1/2024 through 9/30/2024	Agents can re-apply beginning 1/2/2025	*Processed upon receipt
10/1/2024 through 1/1/2025	Agents can re-apply after 90 day waiting period	*Processed upon receipt
1/2/2025 through 6/30/2025	Agents can re-apply after 90 day waiting period	*Processed upon receipt

**upon validation by our Licensing & Credentialing Team*



ACA Transfer Rules



BCBS TN

- The process starts with the agent notifying BCBS TN of the request. BCBS TN will then review the agent's current file to see what paperwork will be necessary to grant the new appointment. Send email to: **BrokerAppointments@bcbst.com** and cc **contracting@messerfinancial.com**.
- The agent's book of business doesn't move with them unless the current agency contacts us and grants the release of the business.

BCBS IL, MT, NM, OK and TX (Health Care Service Corp/HCSC)

- In order to transfer apolicyormove business (BOB-Bookof business transfer) you must submit a signed letter requesting the termination. The letter must indicate where we should move the business. Please submit the letter to **Producer_Service_Center@bcbsok.com**

CareSource

(Blackout Period: September 1 through December 31)

***Messer cannottransfer agents untilJuly2023**

Option A – Transfer with a signed release

- 1) You must have been under your current top of hierarchy for at least three consecutive months.
- 2) Print the "Notice of Intent – Transfer Release Form" and complete the Transfer Release portion.
- 3) Obtain signatures from your immediate upline and the principal of your top of hierarchy (if different) to authorize release. Signatures must be within 30 calendar days from date of submission to CareSource.
- 4) Request your new upline submit an onboarding request to CareSource Sales Operations at **salessupport@caresource.com** and **salessupport@caresource.com** including the completed Notice of Intent – Transfer Release Form. Signatures must be within 30 calendar days from date of submission to CareSource.



Take Control Insurance

ACA Transfer Rules



~~CareSource (Blackout~~ Period: September 1 through December 31)

Option B – Notice of Intent to Transfer

- 1) You must have been under your current top of hierarchy for at least three consecutive months.
- 2) Print the “Notice of Intent – Transfer Release” form and complete the Notice of Intent to Transfer portion and submit it via email to your current top hierarchy with a carbon copy (CC) to **salessupport@caresource.com**.
- 3) 90 calendar days after completion of step #2, request your new upline submit an onboarding request to CareSource Sales Operations at **salessupport@caresource.com** including the original email and completed Notice of Intent – Transfer Release Form.

If this option is chosen, the following rules apply:

- You may only transfer at your current contract level. Once you are approved under your new upline, you must remain at the same level for a minimum of three months. Then, provided you meet the appropriate criteria and there is room to move upward, you will be considered eligible for advancement to the next contract level
 - *Exception:* Licensed-Only Agents (LOAs) have the option to transfer at the Agent level.
- You must remain under the new hierarchy for a minimum of one year.
 - All agency downline agents will move with a transferring agency. However, after the move has been completed, those downline agents are not required to stay under the new top of hierarchy for one year. They may request release or submit their own Notice of Intent to Transfer.



ACA Transfer Rules



Cigna U65 (No Blackout period)

- Release from prior agency is not required
- AOCO (Acknowledgement of Contractual Obligations) form must be completed and submitted to the carrier with a new contract request.
- Form must include Agent's full name, NPN, new agency name and Tax ID or agency writing number, dated and signed by agent.

Highmark

Hierarchy Change Form

- If you and/or your downline Agents have had NO production in the past three months, a Transfer
- Release Form is not required.
- Filling out the Hierarchy form does not transfer your book of business to the agency.
- All 3 three fields must be completed.
- If you are unable to obtain the necessary signature in section 2, Top of Hierarchy Approving Change, The transfer will take effect the first of the month, following the third month after the Intent to Transfer request is received by Highmark. Exp: received 3/15, the change would take effect 7/01.
- Must select Agent Only or Agency and Downline Agents, if Agency and Downline Agent is selected, please include a list of the downline agents and their NPN numbers.
- Section 2: Original Top of Hierarchy Approving Change:
 - This is the top of the Hierarchy that the Agent is currently contracted through.
- Section 3: New Top of Hierarchy Approving Change:
 - This is the new top of Hierarchy the Agent is changing to.
- If you are an agent that sells both Medicare and ACA, a separate Hierarchy form is required for each line of business.



ACA Transfer Rules



Molina

(Blackout Period: October 1 through January 31)

- Immediate Release from Upline
- Constructive Release
 - No business for 6-months
 - Participating Producer may request a Constructive Release if the agent has not submitted any business during last 6-months. Email **mpbrokercontracting@molinahealthcare.com** and cc **contractpending@messerfinancial.com**
 - Release will be the first day of the month following receipt of the request
- Business in last 6-months
 - Participating Producer may request a Constructive Release if the agent has written business during last 6-months. Email **mpbrokercontracting@molinahealthcare.com** and cc **contractpending@messerfinancial.com**
 - Release will be process first day of the month after 6 month waiting period

Oscar

(September 1st through May 31st)

- Transfer period is only from June 1st – August 31st. No transfers will be accepted outside of this period.
- Changes will ONLY be accepted when using the transfer form (available in Teams > Producer Support > General > Releases > Oscar)
- Transfer will be effective for Open Enrollment starting 11/1/24.



Take Control Insurance

ACA Transfer Rules



UHC ACA

(Blackout Period: October 1 – December 31)

- Broker can file three-month intent to move.



Thank You

