

# The Broker Bulletin

Community Health Choice Broker Newsletter – Your Partnership Resource



## KEY UPDATES TO HELP YOU SERVE MEMBERS WITH CONFIDENCE

Actionable tips that will strengthen your Marketplace & D-SNP support

In this edition, we highlight key areas to help reduce issues, protect eligibility, and support your clients effectively:

- **Marketplace Verification:** Review household details and income documents early to prevent data-matching issues.
- **D-SNP Medicaid Checks:** Confirm Medicare A/B and Medicaid status to avoid delays or disenrollment.
- **Subsidy Support:** Ensure accurate income projections and explain APTC/CSR benefits clearly.
- **Business Growth:** Use simple marketing tools and community outreach to expand your book of business.

We've included practical guidance to help you navigate these steps confidently and continue delivering exceptional service.

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## Navigating Member Eligibility & Income Verification for Marketplace Members

**Accurate eligibility assessments are the foundation of a smooth Marketplace enrollment.** As a Broker, helping clients understand what counts as income—and how to properly verify it—prevents delays and protects their subsidy eligibility.

Start by reviewing the client's household size, tax-filing status, and projected annual income. Many consumers underestimate their income or misunderstand what should be included. Remind them that wages, self-employment income, unemployment benefits, Social Security, and retirement income may all impact their Marketplace eligibility.

Encourage clients to gather documentation early, including pay stubs, prior-year tax returns, or award letters. This helps avoid data-matching issues and reduces the risk of losing subsidies mid-year due to missing verification. When clients experience income changes, guide them through updating their Marketplace application promptly.

Clear guidance early in the process builds trust, reduces rework, and helps Members maintain coverage throughout the year.

## Navigating Eligibility & Medicaid Verification for D-SNP Members

**Eligibility for D-SNP is centered on two key criteria: Medicare entitlement and qualifying Medicaid level.** Many prospects qualify without realizing it—making Broker education and verification support crucial.

Start by confirming Medicare Parts A and B eligibility. Next, use your state's Medicaid portal or supporting documents (such as SSI award letters or Medicaid approval notices) to verify Medicaid eligibility. Clients often need help understanding income and asset limits for full or partial Medicaid benefits.

For individuals unsure of their status, help them apply or reapply for Medicaid, especially during renewal periods. Timely Medicaid recertification is critical—loss of Medicaid can result in automatic disenrollment from the D-SNP plan.

By being proactive and helping your clients locate required documents or navigate state portals, Brokers simplify what can be an overwhelming process for seniors and low-income individuals, strengthening trust and improving Member experience.

## Assisting Marketplace Members in Qualifying for Subsidies



**Subsidies are one of the biggest advantages of Marketplace coverage, and Brokers play a key role in helping clients access them.** Begin by assessing where the client's income falls within the federal poverty level (FPL) guidelines for Advance Premium Tax Credits (APTC) and Cost-Sharing Reductions (CSR).

Review income projections carefully, especially for individuals with fluctuating or self-employment income. Provide education around what to report, how to document income, and why reporting changes throughout the year is essential to prevent tax-time repayment.

Help clients understand the difference between silver-level cost-sharing benefits and premium tax credits, and when Medicaid might be a better option for very low-income households. Members often rely on Brokers to explain these thresholds in simple, actionable terms.

When clients feel confident in their subsidy eligibility and understand how their coverage remains affordable, you build trust, retention, and long-term loyalty.



## Growing Your Book of Business: Marketing & Networking Tips (Marketplace + D-SNP)

**Expanding your book of business in both the Marketplace and D-SNP markets require consistent outreach, strong community presence, and education-driven marketing.** Brokers who build trust and visibility across diverse populations see the greatest long-term growth.

Start by strengthening your digital footprint. Use social media, newsletters, and simple educational posts to explain Marketplace subsidies, Medicaid renewals, D-SNP benefits, and enrollment deadlines. Clear, bite-sized content positions you as a reliable resource and draws in clients who may be overwhelmed by the complexities of health insurance.

Community networking is equally important. For Marketplace prospects, connect with small local businesses, community centers, and nonprofits that serve younger families and self-employed individuals. For D-SNP, build partnerships with senior centers, housing authorities, food banks, disability support groups, home-health agencies, and clinics. These organizations directly serve individuals who often need guidance with Medicaid or dual-eligible benefits.

Retention should be part of your growth strategy. Conduct annual reviews, send personalized reminders for Medicaid redetermination or Marketplace verifications, and check in when clients experience life changes that might affect eligibility. A satisfied client—whether Marketplace or D-SNP—often becomes a repeat enrollee and a strong referral source.

By combining education, digital presence, and strong community relationships, brokers can grow a highly diversified and stable book of business across both Marketplace and D-SNP markets.



## TOOLS & RESOURCES

**Streamline your workflow with the Broker portal!**

Access to helpful



tools



forms



marketing materials



resources

in one convenient location.

The portal provides everything you need to support your clients—



enrollment materials



plan information



essential documents

**Log in regularly for updates and new features.**

