



Welcome to the Lyve Health family

ACA Field Guide



WHO WE'RE LOOKING FOR

Welcome to Lyve Health, the **premier health insurance brokerage** dedicated to connecting individuals with the best health benefits available through The Affordable Care Act (ACA). As a trusted partner in health coverage, we are excited to offer a competitive and exclusive opportunity for field sales agents to join our team.

Our field agents are essential to our mission of ensuring that everyone has access to affordable and comprehensive health coverage. By qualifying and referring leads to Lyve Health for ACA enrollments, you will be playing a crucial role in connecting individuals with the health benefits they need.

At Lyve Health, we are **looking for trustworthy agents** who are dedicated to finding qualified individuals in need of health coverage. Your commitment to providing pre qualified individuals with the information and support they need will help us fulfill our goal of expanding access to health benefits through the ACA.

Thank you for considering joining our team at Lyve Health. We look forward to partnering with you in our mission to provide accessible and affordable health coverage for all.

GETTING STARTED WITH LYVE HEALTH FOR ACA



QUALIFYING APPLICANTS

To effectively qualify ACA leads in the field, please follow these step-by-step instructions:

1. Begin by **collecting essential information** from the potential enrollee:
 - Current or primary residence address
 - Medicare or Medicaid status
 - Number of dependents in the household
 - Monthly (or annual) income
 - Social Security number
2. Assure the individual that their information is **strictly confidential** and will only be used for identification verification and plan qualification purposes.
3. Inform the potential enrollee that the qualification process **will take approximately 15-25 minutes**. Make sure they are willing and able to dedicate this time for a focused conversation.
4. If the applicant mentions they already have insurance, explain the benefits of enrolling with Lyve Health. Discuss the possibility of qualifying for a \$0 plan or obtaining a lower monthly premium with better benefits.
5. The applicant should now **use their own device** to call the Lyve Health call center. This is necessary to ensure accurate tracking and proper commission payouts.

Call Center Phone Number: +1 888-605-9675

By following these steps, you will efficiently and effectively qualify individuals for ACA enrollment with Lyve Health.



FIELD FORM

This is an example of the pre-qualification form you'll be responsible for filling out on behalf of the applicant. **Each field must be populated**, and formatted correctly to ensure proper tracking and commission payouts.

Agent Details

To be completed **by the field agent**. Be sure to properly fill this information out in order to guarantee commission payouts.

Agents Name *

Retailer Name *

Who do you (the agent) work for?

Agent ID (RAD ID if applicable) *

Applicant Details

To be completed **by the field agent**. Be sure to properly fill this information out in order to guarantee commission payouts.

First name *

Last name *

Email *

Street address *

City *

State/Region *

Postal code *

Phone number *

 +1

1. Do you or anyone in your household need health insurance? *

2. How many members in your household (including children up to age 26)? *

Household income within the range? (\$13,590 - \$54,360)

3. Are you or anyone in your household currently covered by Medicaid, Medicare, Chip, VA, or any other state or employer insurance benefits? *

Lyve Health has permission to connect with you regarding free health insurance options available to your family. *



**JESSICA
MARTINEZ***

IDEAL ACA APPLICANT*

Basic **Demographics**

Age: 32

Occupation: Part-time retail associate

Household Income: \$18k - \$50k per year

Location: Urban, Texas

Family: Single mother of a 4-year-old

Health **Concerns**

- + Child's regular check-ups
- + Child's vaccinations
- + Child's occasional illnesses
- + Self: women's health
- + Self: dental check-ups

Digital **Habits**

- + Primarily uses a smartphone for internet access due to affordability.
- + Relies on mobile data over home Wi-Fi.
- + Engages with social media platforms, primarily Facebook and Instagram.
- + Uses YouTube for entertainment and DIY tutorials.
- + Sometimes uses mobile apps for budgeting and managing expenses.
- + Gets news and updates primarily from social media and from news apps.

FREQUENTLY ASKED QUESTIONS

WHAT IS THE AFFORDABLE CARE ACT?

The Affordable Care Act (ACA), often called "Obamacare", is a law passed in the U.S. in 2010. Its main goal is to make health insurance more affordable, accessible, and of better quality for Americans.

WHO IS LYVE HEALTH?

Lyve Health is a national Affordable Care Act brokerage, meaning we help individuals and families gain quick and easy access to health insurance providers, and even recommend the best plans for the household. We take the guesswork out of healthcare so our members can rest easy!

WHAT'S THE DIFFERENCE BETWEEN A PREMIUM AND DEDUCTIBLE?

A premium is the amount you pay, often monthly, to have health insurance. Think of it like a subscription fee. A deductible, on the other hand, is the amount you pay for health services before your insurance starts to chip in. For example, if your deductible is \$500, you pay the first \$500 of your medical bills before your insurance covers the rest.

WHAT INCOME LEVELS QUALIFY?

Please refer to [appendix item 1a](#) for a breakdown of household income thresholds.

HOW DO I GET PAID? TOP QUESTION

As a field agent at Lyve Health, you are compensated through commissions based on the number of closed enrollments attributed to you each week. **Commissions are paid on a weekly basis.** However, please note that it is crucial to properly submit the field form in order to be eligible for commission payments. Make sure to complete and submit the form according to the provided instructions to ensure you receive your commissions in a timely manner.

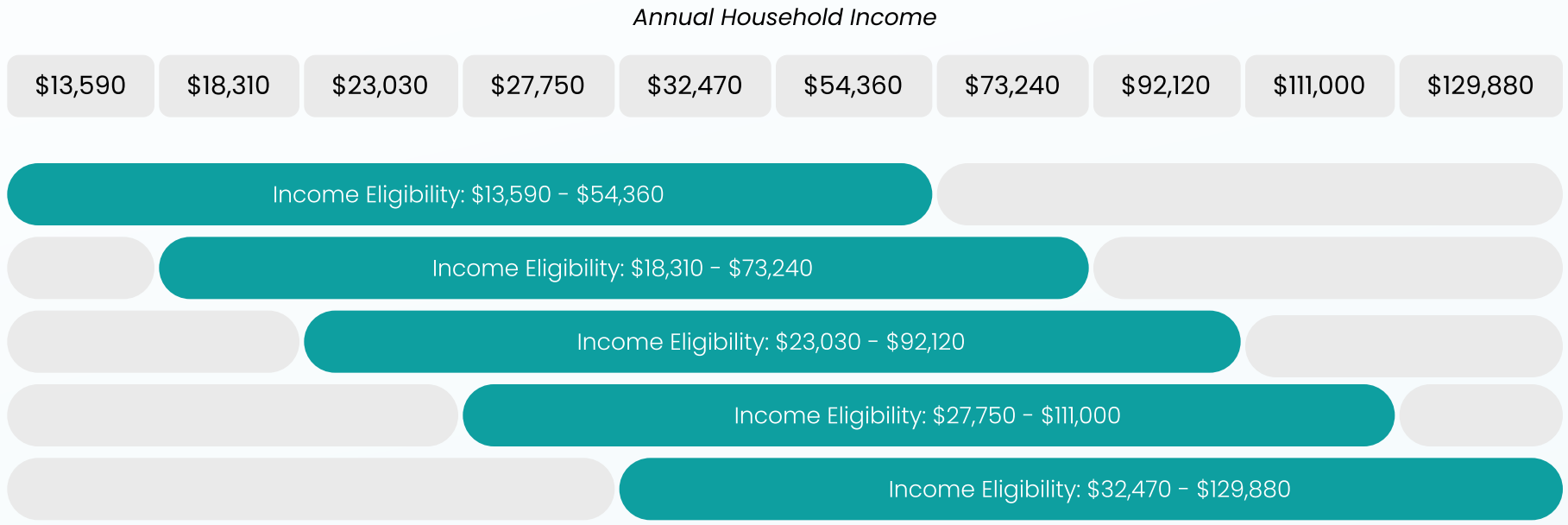
WHAT IF MY LEADS ENROLL AT A LATER DATE?

If your leads enroll within **30 days of the initial submission** of the field form, you will still be eligible to receive commission for those enrollments. We understand that some leads may take longer to make a decision, and we want to ensure that you are fairly compensated for your efforts. Please make sure that you have accurately tracked and submitted all necessary information for each lead to facilitate the commission payment process.

WHAT STATES CAN I SELL IN?

Please refer to [appendix item 1b](#) for a breakdown of states where Lyve Health is eligible to enroll applicants. Any legend item with a Lyve Health logo indicates an eligible state type.

INCOME ELIGIBILITY BY HOUSEHOLD SIZE



Members of Household

MARKETPLACE MAP

