HealthSherpa

Growing your book with Enhanced Direct Enrollment (EDE)

September 2025

Direct Enrollment ends Oct 31, 2025

CMS will discontinue most Direct Enrollment (DE) pathways by November 1, 2025.

If you currently redirect to Healthcare.gov during applications, be ready to start utilizing the **HealthSherpa Enhanced Direct Enrollment** (EDE) experience for Open Enrollment starting November 1, 2025.
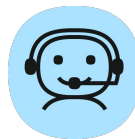
[Learn more here](#)

Enhanced Direct Enrollment vs. Double Redirect

Two ways to enroll in FFM coverage

Double Redirect (DRD)

- Start on HealthSherpa

- Go to Healthcare.gov to complete updated subsidy eligibility application

- Go back to HealthSherpa to enroll

- Being discontinued by 11/1/25

Enhanced Direct Enrollment (EDE)

- Start on HealthSherpa

- Complete updated subsidy eligibility application on HealthSherpa

- Enroll on HealthSherpa

Double Redirect

Double Redirect requires two redirects to complete each enrollment:

- Shop and Quote on HealthSherpa

- **Redirect** to Healthcare.gov to check eligibility and apply for subsidies

- **Redirect** back to HealthSherpa to make a plan selection and enroll in coverage

🚧 **Being discontinued by November 1, 2025**

Enhanced Direct Enrollment

EDE is a CMS technology that allows HealthSherpa to fully integrate with HealthCare.gov. When you use **HealthSherpa EDE** you can:

- Shop, quote and process applications

- Increase effectuation rate with post enrollment tools

- Streamlined experience- 3x faster application with Turbo Renewal

- With HealthSherpa's EDE, you'll have the leading-edge technology you need to maximize your Marketplace experience.
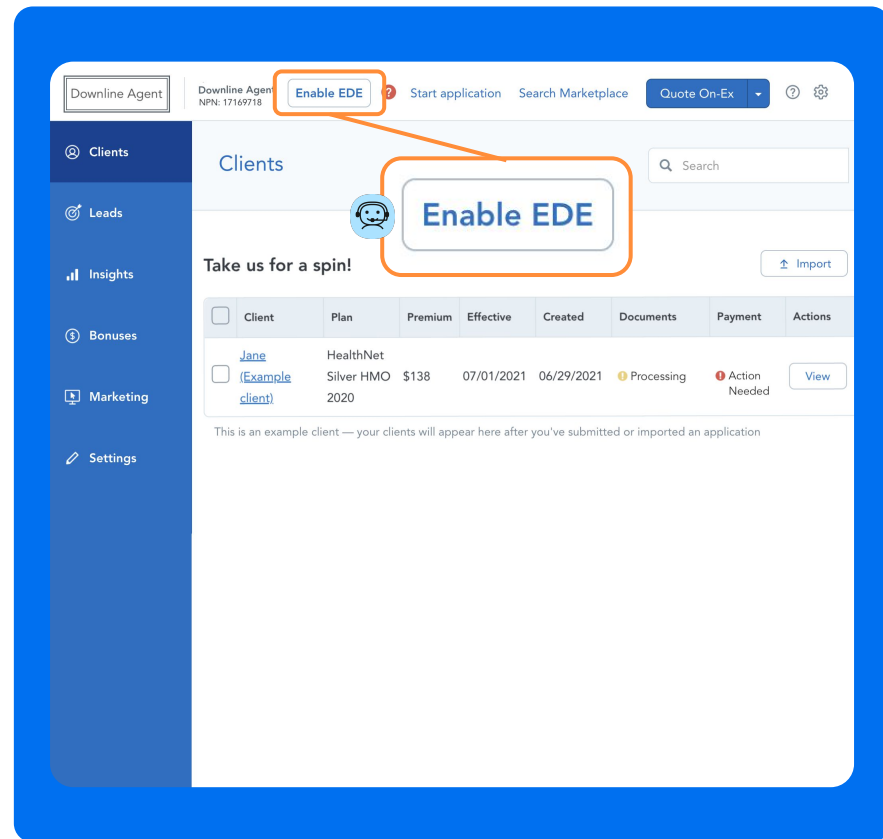
Benefits of Enhanced Direct Enrollment (EDE)
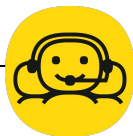
Benefits of using Enhanced Direct Enrollment

1. Save significant time

2. Enroll more clients in coverage

3. Double your annual revenue

4. Retain more clients

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Benefits of HealthSherpa's EDE

- Free for Agents, Brokers, Agencies, and consumers

- Offers a complete policy management

- Save time with pre-filled renewals

- Increased client effectuation with multiple post enrollment tools!

- View real time status updates, required Marketplace documents, 1095 A forms, and eligibility letters all within HealthSherpa!

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HealthSherpa Marketplace EDE

HC.gov		HS for A
57	pages	**25**
15	mins for AB enrollment	**7**
15	mins for AB renewal	**5**

+   Full agent CRM
+   Streamlined quoting,
apps, and follow-up tools

EDE saves you time

Save 18 minutes per EDE application
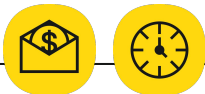
- On average, it takes only **7 minutes** to process an EDE application

- DRD applications average **25 minutes** or more

Agent Example

	Agent A: DRD	Agent B: EDE
Hours spent	240	240
Apps processed	576	2,057
Lives enrolled	748	2,674
Revenue generated	$18,700	$66,850
Additional revenue	**$0.00**	**$48,150**

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HealthSherpa enrollment experience

Search your Consumer

With consumer consent, you may search for a consumer's existing subsidy application by keying in their information, checking the box indicating you have received consent to work on the consumer's behalf, and selecting the "Search the Marketplace" button.

Note: In order to use this features, you must first [integrate with FFM](#) *and [enable EDE within your account](#).*

HealthSherpa Application

With HealthSherpa, agents can use Enhanced Direct Enrollment (EDE) to process the full subsidy application, without the client needing to log into HealthCare.gov.

HealthSherpa will sync with the Marketplace to retrieve the final eligibility results—this may take a few seconds. Once the results are ready, if eligible, you'll then move to plan shopping.

Plan Selection

Plan results can be filtered to ensure you're finding the strongest plan to meet your client's needs. From the plan results page, if needed you can also save your consumer's information as a lead and come back to finalize later.

Reminder: customers must enroll in a silver level plan if they would like to take advantage of CSR eligibility.

Enrollment Confirmation

Once a plan is confirmed and you click '*enroll in this plan*' your enrollment is complete!

After submission, your enrollment is finalized! Next comes the important step of effectuating the policy.

Post Enrollment Tools

HealthSherpa offers *post-enrollment* tools for agents to manage and service clients after initial enrollment to help effectuate clients.

With Healthsherpa you have access to:

- Document management tools
- Binder payment capabilities
- Viewing policy status
- Reporting life changes
- Viewing Marketplace notices
- Policy cancelation functionality

Resources

HealthSherpa

Help Articles

Articles

- [Learn more about Enhanced Direct Enrollment](#)
- [How to start an application on HealthSherpa](#)
- [How to quote and shop for plans](#)

Video

- [HealthSherpa 101: Quoting and submitting an application](#)
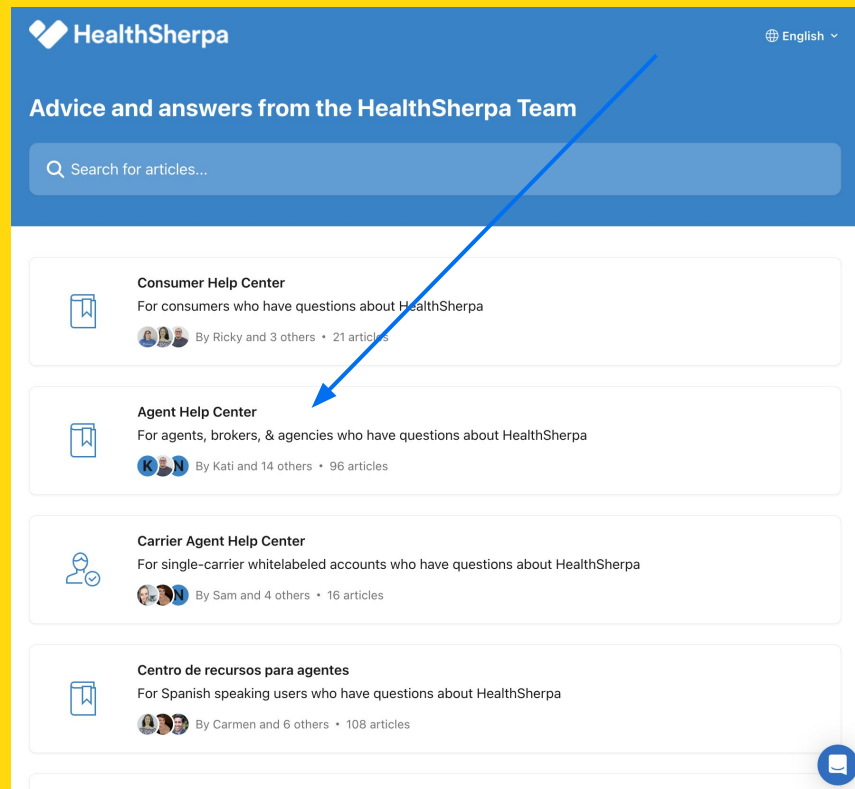
Agent Resources

What's New Running list of product updates and feature releases

Getting started New user guide

Help center Collection of articles about using your account. Also available in **Spanish**.

Agent training join upcoming training sessions

Contact the HealthSherpa Agent Support Team

Keep an eye on your email inbox we share monthly newsletters and important announcements
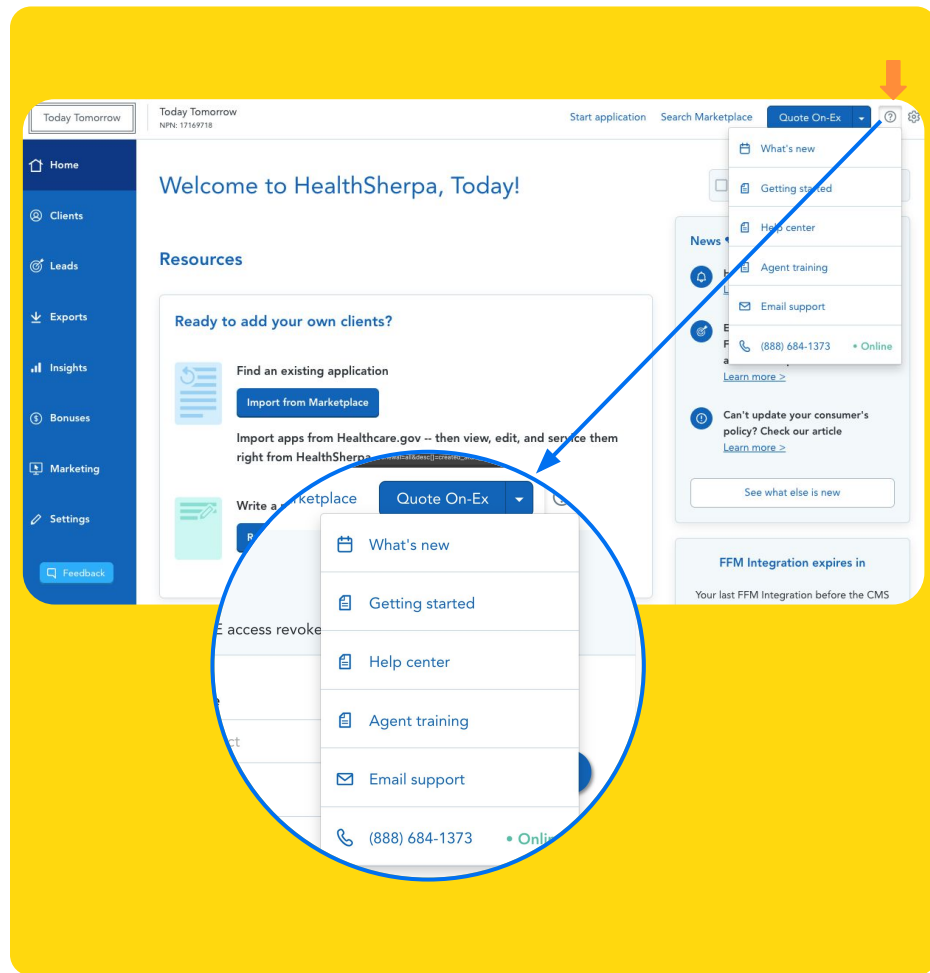
HealthSherpa Agent Support

HealthSherpa Agent Support provides top-tier support for your feature questions, technical issues, and any other questions about our platform.

Hours:

- Special Enrollment Period (Jan-Oct): 6am- 4pm PST M-F

- Open Enrollment Period (Nov-Dec): Extended hours

1 (888) 684-1373

agent_support@ healthsherpa.com

Chat from your Agent Dashboard

Frequently asked questions

Is HealthSherpa EDE a secure way to send information to CMS?

Yes. HealthSherpa is a CMS approved entity and goes through multiple audits every year.

Can I correct DOBs, SSNs, or addresses on HealthSherpa?

Yes. With consumer consent, you may edit applications from the Clients details page.

Are DMIs not generated if I redirect?

Regardless of the pathway you use, any time data cannot be verified a DMI/SVI will generate.
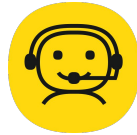
Can I cancel a plan directly on HealthSherpa?

Yes. With consumer consent, you may cancel a plan from the Clients details page.

Can I make application changes on HealthSherpa?

Yes. With consumer consent, you may edit applications from the Clients details page.

How reliable is the information on HealthSherpa?

Extremely. We connect directly to CMS and select carriers.

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Frequently asked questions

What should I do if I can't complete a complex enrollment on HealthSherpa?

Please reach out to Agent Support for assistance.

Can I upload documents on HealthSherpa?

Yes! You can upload documents on behalf of your consumers or prompt consumers to upload their own documentation.

Does HealthSherpa's EDE offer the same functionality and experience as hc.gov?

Yes. With HealthSherpa's EDE you'll be able to do everything you could on HealthCare.gov and more!

Can I use HealthSherpa to check AOR status?

Yes. You can view this from the Clients details page as well as the AOR at risk tab.

Can I search for a client on HealthSherpa?

Yes. With consumer consent, you can search the Marketplace for existing subsidy applications to service.

After the application is submitted through HealthSherpa, how quickly is it sent to CMS?

Immediately; applications are processed in real time.

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Thanks!