

# Enhanced Direct Enrollment: *A Broker's How-To Guide*

Our partnership with Stride Health lets you easily guide your clients to shop on-exchange Oscar plans and make first payments right from the Broker Portal.

Whether you're enrolling a new client or renewing a plan for a member, this quick guide shows you exactly how to get your clients covered with Oscar in 2025. Let's go!

## What is Enhanced Direct Enrollment?

The Enhanced Direct Enrollment (EDE) is a digital enrollment tool that's here to empower you to grow your book of business with a faster enrollment experience.

The process is designed to be quick, simple, and easy for you to guide your clients to shop on-exchange Oscar plans straight from the Broker Portal.

### With EDE you can:



Apply for subsidies on your clients' behalf without having to visit [healthcare.gov](https://www.healthcare.gov).



Make client payments straight from the Broker portal.

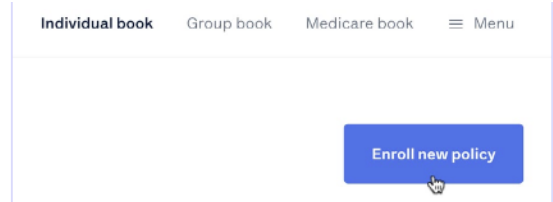


Simplify the way you renew your Oscar clients — switching to a different plan to better suit their needs is easy and quick.

# Initiations

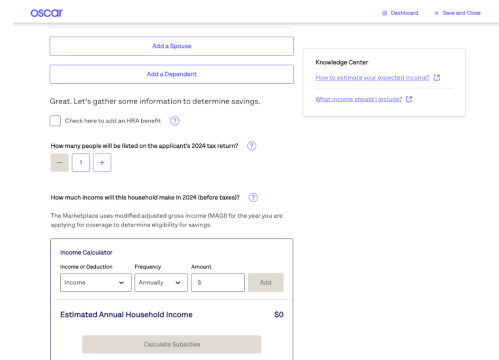
## Getting started

1. Log into your Broker Account at **business.hioscar.com**
2. Click to enter your Individual book
3. Select **Enroll New Policy**
4. Enter your client's details



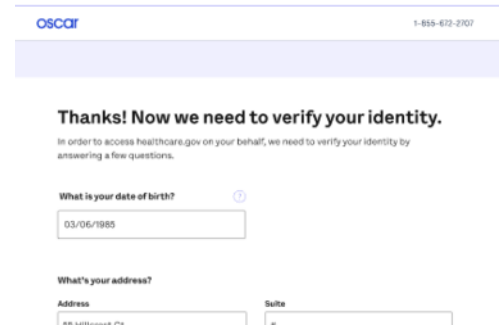
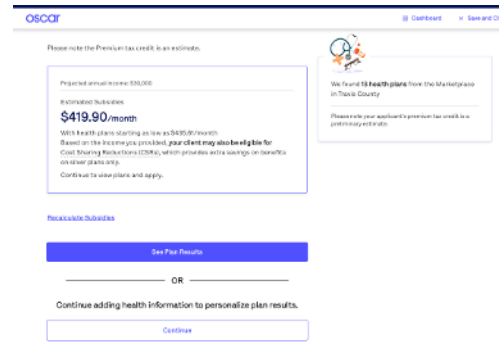
## View and select from available plans

1. To **create a quote** simply scroll down the screen to continue through the enrollment steps.
2. Once complete, you will be presented with two options: "See Plan Results" and "Continue adding health information to personalize plan results."
3. You will now see a count of available plans on the right of the page.



## Broker verification

1. You'll only need to complete the broker verification once. So, skip this section if you've done this before.
2. Review your basic information
3. Enter your FFM username (*this ID was created when you completed the FFM registration and training at **portal.cms.gov***)
4. Verify your identity
5. Continue with the enrollment process when identity verification is complete



## Starting the application

- To continue the application process, attest that you've received permission from your client to enroll on their behalf, and that you've verified their identity.
  - If your client has an existing Marketplace application, you can select their existing application
  - If your client doesn't have an existing Marketplace application, there'll be an option to start a new application
- Select the applicable coverage state and year
- Enter your client's information
  - This includes your client's demographic, income, and other eligibility information for all members of the household
- Download **Eligibility Results**
- Marketplace will automatically determine if your client is eligible to enroll in Marketplace coverage and if they're eligible for a subsidy

Ok, let's get some information about you.

Tell us about yourself

First Name:  Middle:

Last Name:  Suffix:

Date of Birth:  Sex:

Is your mailing address different than your home address?

✓  
Thanks!  
Your information has been saved.

## Congrats! You've enrolled in an Oscar Plan!

- Now: Use the payment link provided to enter and submit your client payment information using the same details they used to enroll
- Encourage your clients to create an online account.
- Encourage your clients to activate their account.

*All done! Now you can return to your Broker Portal to enroll more clients!*

OSCAR

**Congratulations! You have enrolled in a health plan.**

Member: [Name] | Plan: [Plan Name]

**Bronze Classic Standard**

Plan Details: [Details]

Here's what to expect next:

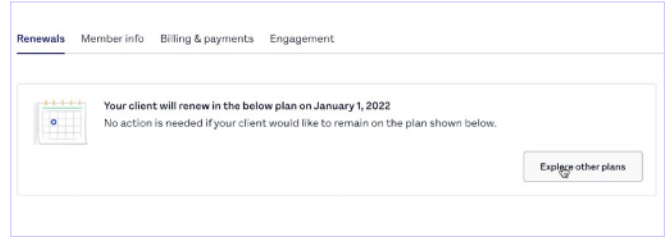
- Make a Payment**: Go to [Marketplace](#) for full payment details.
- Account Creation**: From here, you can create an account for your client at [Marketplace](#).
- Online Account**: Encourage your client to log in to [Marketplace](#) to activate their account.

Supplemental Coverage

# Renewals

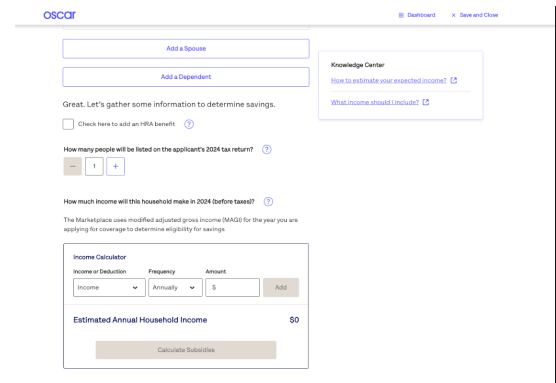
## Getting started:

1. Log into your Broker Account at **business.hioscar.com**
2. Click to enter your Individual book
3. Lookup your **renewing client**
4. Choose **explore other plans**, if renewal details are available



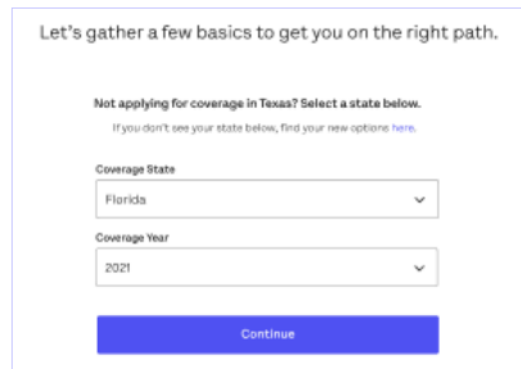
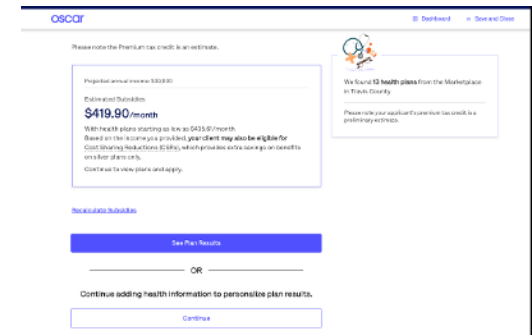
## View available plans:

1. To **create a quote** simply scroll down the screen to continue through the enrollment steps.
2. Once complete, you will be presented with two options: "See Plan Results" and "Continue adding health information to personalize plan results."
3. You will now see a count of available plans on the right of the page.



## Starting the renewal application

1. Search the Marketplace for the member's existing application.
  - a. If your renewing client is enrolled in an on-exchange plan, they may already have an existing Marketplace application you can select
  - b. If your renewing client is enrolled in an off-exchange plan and would like to enroll in an on-exchange plan, you'll need to start a new application and follow the steps in the **Initiations** section above.
2. To continue the application process, attest that you've received permission



from your client to enroll on their behalf, and that you've verified their identity.

**Note:** If there's an existing application, most demographic information should be pre-filled

3. Select the applicable coverage state and year
4. Enter your client's information. This includes your client's demographic, income, and other eligibility information for all members of the household
5. Download **Eligibility Results**
6. Based on the information provided on the application, the Marketplace will determine if your client is eligible to enroll in Marketplace coverage and if they're eligible for a subsidy

## Congrats! You've enrolled in an Oscar Plan!

1. Now: Use the payment link provided to enter and submit your client payment information using the same details they used to enroll.
2. Encourage your clients to create an online account .
3. Encourage your member(s) to activate their account.

Ok, let's get some information about you.

Tell us about yourself

First Name John	Middle Optional
Last Name Smith	Suffix Optional
Date of Birth 03/22/1986	Sex <input type="radio"/> Male <input type="radio"/> Female

Is your mailing address different than your home address?

Thanks!  
Your information has been saved.

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Congratulations! You have enrolled in a health plan.

Plan Name: BRONZE CLASSIC STANDARD

Monthly Premium: \$345.94

COVERAGE START DATE: 01/01/2025

COVERAGE END DATE: 12/31/2025

Here's what to expect next:

- Make a Payment: Go back to marketplace for payments.
- Account Creation: Check your email for instructions on how to create an account.
- Online Account: Download the app or visit our website to activate your account.

Supplemental Coverage

# Supporting Clients to Self-Enroll via Oscar

Post July 2024, CMS will restrict agents or brokers from making changes to a consumer's FFM enrollment unless they are already associated with it. Unassociated or 'new' agents must conduct a three-way call with the consumer and the Marketplace Call Center or to direct the consumer to submit the change themselves through [HealthCare.gov](https://www.healthcare.gov) or via our Portal Link.

## What does this mean for you?

- For unassociated or new agents, additional steps are required to update a consumer's enrollment, even with their consent.
- Attempting to terminate a plan without association via an EDE will result in an error message like "We can't update the consumer's policy right now. Call the marketplace call center at 1-800-318-2596 with the consumer on the line for a 3-way call and ask a representative to update the consumer's coverage."

Not to worry, here's how to support your client to easily self enroll through **Oscar's Member Portal**:

1. If you are enrolling a client on an EDE platform and encounter the error message, **save and close** your application.
2. Open your Oscar broker dashboard and copy your custom Oscar Broker Stride link. Email this link to your client, along with a reminder of their selected plan and ask them to enter their contact details - this will add them to your broker dashboard.
3. Guide your client to answer all questions (zipcode, demographic information, household size and income) so they can view and select plans.



Are you sure you would like to close your application now? You are close to finishing it.

If you do, all your information will be saved; when you come back, you will have a chance to review everything and finish your enrollment.

No, Continue with this application.

Yes, save and close.

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Colly Tenna - NPN - 446244 [Custom link](#)

0 Contacts Quoting | 1 In Progress Applications | 0 Active Applications

Enrollment Dashboard | All | Quote | Client

Filters: Search by name, State, Exchange, Status

Viewing 1 contacts out of 1

Contact	Plan	Premium	Last Updated
Fernie Min <a href="#">Email Customer Support@Stride@State.TX</a>	Silver Elite Saver Plus Oscar - On Ex	\$170.01 www.oscar.com \$32.94 subsidy	07/21/2024



Your custom broker link

Share this link with your clients to allow them to shop and self-enroll with your NPN.

[staging-oscar.stridehealth.com](https://staging-oscar.stridehealth.com)

Copy

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We'll help you get quality, affordable health insurance.

- ✓ We'll recommend the best health plan for your needs.
- ✓ We'll take a step of the way to help you.
- ✓ We'll help you find the best plan for your needs.

What type of adult?

First Name (required)

Last Name (required)

Zip (required)

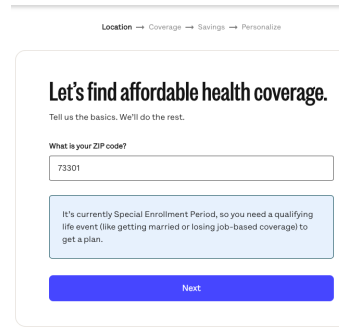
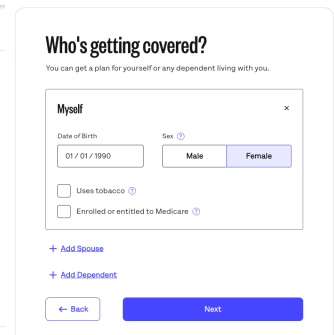
Phone Number (required)

See Plan and Prices

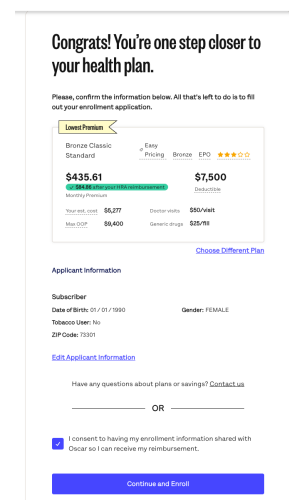
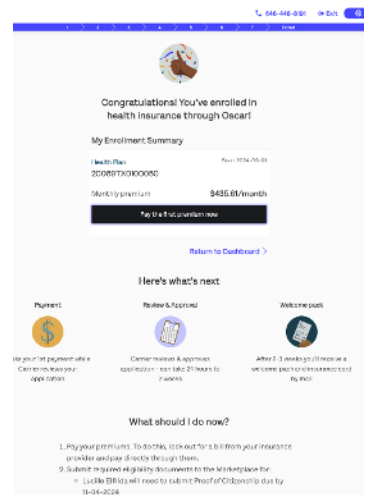
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4. Clients must create or log into their Oscar account to continue their application.\* They should electronically sign in to receive Marketplace eligibility results **and** submit the enrollment under your NPN.

5. After your client has submitted an enrollment, you can refresh your dashboard and assist with any post-enrollment tasks like uploading documents or making a payment.

\*Most of the client's Oscar account information will be saved from the broker application you initially started.

