TopFlight

ACA & Under 65 Guide for Agents

Contracting, HealthSherpa Alignment
& Ready-to-Sell Guide

TOPFLIGHT
INSURANCE

For Agent Use Only

START HERE

YOUR FIRST TWO REQUIRED ACTIONS

Complete these steps before beginning carrier contracting follow-up.

1 SUBMIT THE TOPFLIGHT CONTRACTING REQUEST

Use the Topflight ACA & Under 65 contracting form to request the available carriers you plan to sell. Contracting is processed through Topflight's upline, Benavest. Complete every carrier-specific follow-up request.

CLICK TO OPEN THE TOPFLIGHT ACA & UNDER 65 CONTRACTING FORM

SCAN TO CONTRACT

2 ALIGN WITH TOPFLIGHT IN HEALTHSHERPA

Log into HealthSherpa, open your settings or affiliation area, and enter:

JOIN CODE 669F

Then update your licensed states, carrier appointments, and writing numbers.

IMPORTANT

Do not submit business until your license, exchange certification, carrier appointment, writing number, and ready-to-sell status are active and verified.

Watch your inbox and spam folder for carrier-specific contracting requirements.

WELCOME TO TOPFLIGHT ACA & UNDER 65

A streamlined path from certification to contracting, HealthSherpa alignment, and ready-to-sell status

Purpose of This Guide

This guide explains the steps Topflight agents must complete before selling ACA Marketplace and other Under 65 products through Topflight. It is designed to help you become ready to sell, stay organized, and know exactly where to go for support.

IMPORTANT

You are responsible for confirming that your license, exchange certification, carrier appointment, and writing number are active before submitting business. Do not write a carrier until you can verify that you are appointed.

What Topflight Requires

- Complete the current Federal Marketplace certification and any required state-based exchange certification.
- Submit the Topflight ACA and Under 65 contracting request. ACA and Under 65 contracting is processed through Topflight's upline, Benavest, and each carrier requires separate appointment paperwork.
- Place the available ACA carriers you intend to sell in your state under Topflight rather than using Topflight for only one carrier while placing the rest elsewhere.
- Use Topflight's HealthSherpa affiliation code so Topflight can see production and support your ACA business.
- Complete Topflight ACA University within 30 days of contracting and keep up with annual training.
- Track every writing number, enrollment, effective date, carrier portal status, and commission payment.

Key Information at a Glance

Topflight HealthSherpa Join Code	**669F**
Contracting Link	**Topflight ACA & Under 65 Contracting Form**
General Support	support@topflightagent.com
Release Requests	joanna@topflightagent.com

READY-TO-SELL ROADMAP

Part 1: Set up your business, certifications, contracts, and HealthSherpa alignment

STEP	ACTION	WHAT TO DO
1	**Create an ACA Email**	Use a dedicated, uncluttered email address for ACA contracting and carrier notices so you do not miss appointment requests, W-9 forms, EFT instructions, certification reminders, or commission notices.
2	**Complete Certifications**	Finish the current CMS/FFM Marketplace certification and any required state-based exchange certification before requesting or completing carrier appointments.
3	**Request Contracts**	Use the Topflight contracting form. Select every ACA and Under 65 carrier you want to sell in the states where you are licensed and certified.
4	**Complete Carrier Follow-Up**	Watch your inbox and spam folder. Each carrier may require separate background questions, E&O, license documents, certifications, EFT, W-9, and supplemental forms.
5	**Set Up HealthSherpa**	Create or log into your HealthSherpa agent account and enter Topflight join code 669F in your settings.
6	**Update Appointments**	Add your active carrier appointments, states, and writing numbers in HealthSherpa as approvals are issued.

KEEP A CONTRACTING TRACKER

List every carrier requested, date submitted, outstanding requirement, approval date, writing number, and ready-to-sell status. Do not depend on your inbox alone.

READY-TO-SELL ROADMAP

Part 2: Complete training, track production, reconcile commissions, and verify appointments

STEP	ACTION	WHAT TO DO
1	**Complete Topflight Training**	Finish Topflight ACA University within 30 days of contracting and keep current with required annual training.
2	**Track Every Sale**	Maintain your own production log for enrollments inside and outside HealthSherpa, including client, carrier, writing number, submission date, and effective date.
3	**Reconcile Commissions**	Compare your production log to carrier portals and commission statements. Follow up only after confirming the enrollment is active and the carrier has had time to process payment.
4	**Confirm Ready-to-Sell**	Before writing any business, verify the carrier appointment and writing number in the carrier portal. Send completed writing numbers to Topflight support when requested for access and tracking.

Before Your First Application

- Verify your health license is active in the client's state.
- Verify your CMS/FFM or state exchange certification is current.
- Verify the carrier shows you as appointed and ready to sell.
- Verify the correct writing number is entered in the enrollment platform.
- Confirm your HealthSherpa affiliation and carrier settings are accurate.

DO NOT SKIP STEP 10

Being licensed or certified does not automatically mean you are appointed. The agent is responsible for verifying ready-to-sell status before submitting an application.

CERTIFICATIONS & ANNUAL READINESS

Complete the correct exchange training before carrier contracting

Federal Marketplace Certification

Agents marketing Marketplace plans in states that use the Federally-facilitated Marketplace must complete the current CMS/FFM certification. Save the completion certificate as a PDF because carriers may require it during contracting.

OPEN THE OFFICIAL CMS FEDERAL MARKETPLACE REGISTRATION & TRAINING GUIDE

- Renew the certification each year before the next Open Enrollment Period.
- Keep the certificate in a secure licensing folder with your E&O policy, state licenses, W-9, and carrier writing numbers.
- Use the same legal name and NPN across CMS, your license, contracting forms, and carrier profiles.

State-Based Exchange Certification

Some states operate their own Marketplace. Agents selling in those states must complete the state-specific certification in addition to any other applicable requirements. Certification rules and portals can change, so verify the current requirements before marketing or enrolling consumers.

Recommended Agent Credential Folder

☐	Current resident and nonresident health insurance licenses
☐	Current E&O certificate
☐	Current CMS/FFM completion certificate
☐	State-based exchange certificates, where applicable
☐	W-9 and EFT information used for carrier appointments
☐	Carrier writing numbers and ready-to-sell confirmations

Annual reminder: Exchange certification and carrier training must be renewed. Complete requirements early enough to avoid losing ready-to-sell status during Open Enrollment.

CONTRACTING THROUGH TOPFLIGHT & BENAVEST

Use one Topflight request form, then complete each carrier's separate appointment process

Start Here

Complete the **Topflight ACA & Under 65 Contracting Form**.

The form will allow you to request the carriers available through Topflight. Select the carriers you plan to sell in each state where you are licensed and certified.

Our ACA & Under 65 Upline: Benavest

Topflight's ACA and Under 65 carrier contracting is processed through Benavest. Benavest may contact you directly regarding carrier appointment requirements, missing documents, signatures, certifications, or ready-to-sell follow-up.

Email	office@benavest.com
Phone	**800-893-7201**

New Appointment vs. Transfer

- **New appointment:** Choose this when you do not currently hold the carrier contract elsewhere.
- **Transfer:** Choose this when the contract is currently under another agency or upline. You may need a release and must follow the carrier's transfer rules.
- ACA and Under 65 appointments are handled separately from Medicare appointments, so completing this process should not change your Medicare hierarchy unless a carrier specifically states otherwise.

What Carriers May Request

☐	Personal and business contact information	☐	NPN and state license information
☐	Background questions and explanations, if applicable	☐	Current E&O certificate
☐	CMS/FFM and state exchange certifications	☐	W-9 and EFT information
☐	Carrier-specific agreements, training, and attestations		

BENAVEST TRAINING & COMPLIANCE

Use the upline training calendar and complete all required compliance education

Benavest Training Calendar

Benavest provides ongoing health insurance training through Insure University. Agents should review the calendar regularly for live training, carrier updates, compliance education, enrollment support, and post-enrollment resources.

OPEN THE BENAVEST / INSURE UNIVERSITY TRAINING CALENDAR

BENAVEST CONTACT

Email office@benavest.com or call 800-893-7201 for upline contracting support. Include your full name, NPN, carrier, state, submission date, and a clear description of the issue.

Compliance Training Topics

Topflight and Benavest compliance training includes the following topics, among others:

- **Consent and eligibility review documentation:** Whether electronic, written, or compliant recorded verbal consent, documentation must be retained for a minimum of ten (10) years.
- **Eligibility information confirmation:** Consumers must confirm the accuracy of their eligibility information before submission.
- **Agent licensing, appointments, certifications, and training:** Agents must be properly licensed, appointed, and certified to sell ACA plans and complete all required training through CMS and applicable carrier platforms.
- Helping Clients Make Payments and Broker Carrier Portal Resources | What to Do After Enrollment.
- Carrier Rewards for Clients.

DOCUMENTATION MATTERS

Maintain complete, accurate, and retrievable records. Follow all current CMS, Marketplace, carrier, state, Topflight, and Benavest requirements, including any stricter retention or documentation rule that applies.

CONTRACTING FOLLOW-UP & ALIGNMENT

Finish every carrier requirement and keep your Topflight relationship accurate

CHECK YOUR SPAM FOLDER

Carrier and contracting emails may arrive from third-party appointment systems. Missing a W-9, EFT request, training module, or signature can delay approval and commission payments.

After You Submit the Contracting Form

- Open and complete every carrier-specific email or portal task.
- Answer background questions accurately and provide explanations when requested.
- Upload current documents in the required format.
- Complete carrier training and attestations before the deadline.
- Record the writing number and approval date as soon as each appointment is issued.
- Verify ready-to-sell status in the carrier portal before submitting business.

Topflight Alignment Expectation

Topflight invests in agent support, training, technology, and ACA operations. Agents participating in the Topflight ACA program are expected to align the available carriers they plan to sell in their market with Topflight, rather than using the program only for isolated contracts.

Contracting Records to Maintain

☐	Carrier and state
☐	New appointment or transfer
☐	Date requested and date completed
☐	Outstanding requirement or follow-up contact
☐	Approval date and writing number
☐	Ready-to-sell verification date

HEALTHSHERPA ALIGNMENT

Connect your account to Topflight and keep appointment settings accurate

TOPFLIGHT JOIN CODE

669F

Why Alignment Is Required

ACA carriers do not always provide downline production visibility in the same way as Medicare or life carriers. Topflight requires agents to use the Topflight HealthSherpa affiliation code so production can be identified and support can be provided appropriately.

How to Join Topflight in HealthSherpa

1. Create a HealthSherpa agent account or log into your existing account.
2. Open your account settings or agency/affiliation settings.
3. Enter Topflight join code 669F and confirm the affiliation.
4. Add the states where you are licensed and certified.
5. Add each active carrier appointment and writing number as it is issued.
6. Review your settings before Open Enrollment and whenever an appointment changes.

Production Tracking

- Do not rely only on HealthSherpa. Track sales written through carrier portals, direct links, and any other approved enrollment method.
- Use one consistent spreadsheet or commission-tracking system for all ACA and Under 65 business.
- Record the carrier, member name, writing number, submission date, effective date, status, and expected commission.
- Reconcile the log to the carrier portal and commission statement every month.

PRIVACY

Store consumer information securely. Do not place Social Security numbers, medical details, or other unnecessary sensitive information in ordinary spreadsheets, emails, or group chats.

AGENT RESPONSIBILITIES & SUPPORT

Use the training and carrier resources first, then escalate with complete details

Required Agent Responsibilities

- Complete Topflight ACA University within 30 days of contracting.
- Maintain current licenses, certifications, E&O, appointments, and carrier training.
- Verify ready-to-sell status before every carrier's first application and after any appointment change.
- Read carrier notices and complete requests promptly.
- Search available training and carrier resources before escalating routine questions.
- Keep accurate writing-number, production, and commission records.
- Treat Topflight staff, carrier representatives, vendors, and other agents professionally.

Issue Resolution Guide

NEED	WHO TO CONTACT	WHAT TO INCLUDE
CMS portal issue	CMS Enterprise Portal help desk	NPN, browser/error message, screenshots, date/time attempted
HealthSherpa issue	HealthSherpa agent support	Account email, NPN, issue description, screenshots
Contract not received	support@topflightagent.com	Carrier, state, date requested, spam search completed
Appointment status	office@benavest.com	NPN, carrier, state, submission date, outstanding requirement
Commission question	support@topflightagent.com	Client name, carrier, effective date, writing number, portal status
Release request	joanna@topflightagent.com	Carrier(s), state(s), new IMO/FMO, effective date requested

ESCALATE WITH COMPLETE INFORMATION

A screenshot, carrier name, state, writing number, date, and exact error message usually resolve issues faster than a message that only says "it does not work."

COMMISSIONS & RECONCILIATION

Know what to track and what Topflight needs to investigate

Commission Tracking

ACA commission structures differ from Medicare and life insurance. Carrier payment timing and hierarchy structures vary. Some commissions may not appear until weeks or months after the effective date, depending on the carrier and enrollment status.

- Confirm the policy is active in the carrier portal before submitting an inquiry.
- Use your carrier writing number on every inquiry.
- Reconcile commission statements to your own production log each month.
- Investigate missing business promptly; writing under an inactive or incorrect appointment may result in lost commissions.
- Keep copies of statements and payment reports for tax and reconciliation purposes.

What to Send With a Commission Inquiry

☐	Client/member name
☐	Carrier and plan type
☐	Policy effective date
☐	Your carrier writing number
☐	Enrollment or confirmation number, when available
☐	Confirmation that the enrollment appears active in the carrier portal
☐	Statement month reviewed and the amount expected

SEND INQUIRIES TO TOPFLIGHT SUPPORT

Email support@topflightagent.com only after you have verified the enrollment in the carrier portal. Include the complete details above and avoid sending unnecessary sensitive consumer information.

RELEASES & FINAL READINESS

Understand the release policy and complete the first half of your final review

Release Policy

Topflight will consider written release requests outside the annual blackout period, subject to carrier rules and any applicable agreements.

- Send written requests to joanna@topflightagent.com, not directly to another contracting partner.
- Identify the carrier(s), state(s), and the IMO/FMO you want to move to.
- The receiving IMO/FMO may be required to sign a reciprocal release agreement.
- Topflight's ACA release blackout period is September 1 through February 15. Requests submitted during that period will not be processed and must be resubmitted after February 15.
- Carrier-specific blackout or transfer rules may be more restrictive than Topflight's policy.

Final Checklist - Credentials & Contracting

☐	I created a dedicated ACA contracting email and monitor the spam folder.
☐	My health insurance licenses are active in every state where I plan to sell.
☐	My E&O coverage is active and saved as a PDF.
☐	I completed the current CMS/FFM certification.
☐	I completed state-based exchange certification where required.
☐	I submitted the Topflight contracting form.
☐	I completed each carrier's separate appointment paperwork, training, W-9, and EFT requirements.

FINAL READY-TO-SELL CHECKLIST

Do not begin marketing or enrollment until every applicable item is complete

Appointments, HealthSherpa & Operations

☐	I received and recorded each carrier writing number.
☐	I verified ready-to-sell status in each carrier portal.
☐	I joined Topflight in HealthSherpa using code 669F.
☐	I updated my HealthSherpa states and carrier appointments.
☐	I completed Topflight ACA University within 30 days.
☐	I created a secure production and commission tracking system.
☐	I know how to contact Topflight support and what details to include.

Contracting Access

READY TO BEGIN?

Open the Topflight ACA & Under 65 Contracting Form

Topflight support: support@topflightagent.com

Benavest upline: office@benavest.com | 800-893-7201

View the Benavest / Insure University Training Calendar

ANNUAL REVIEW

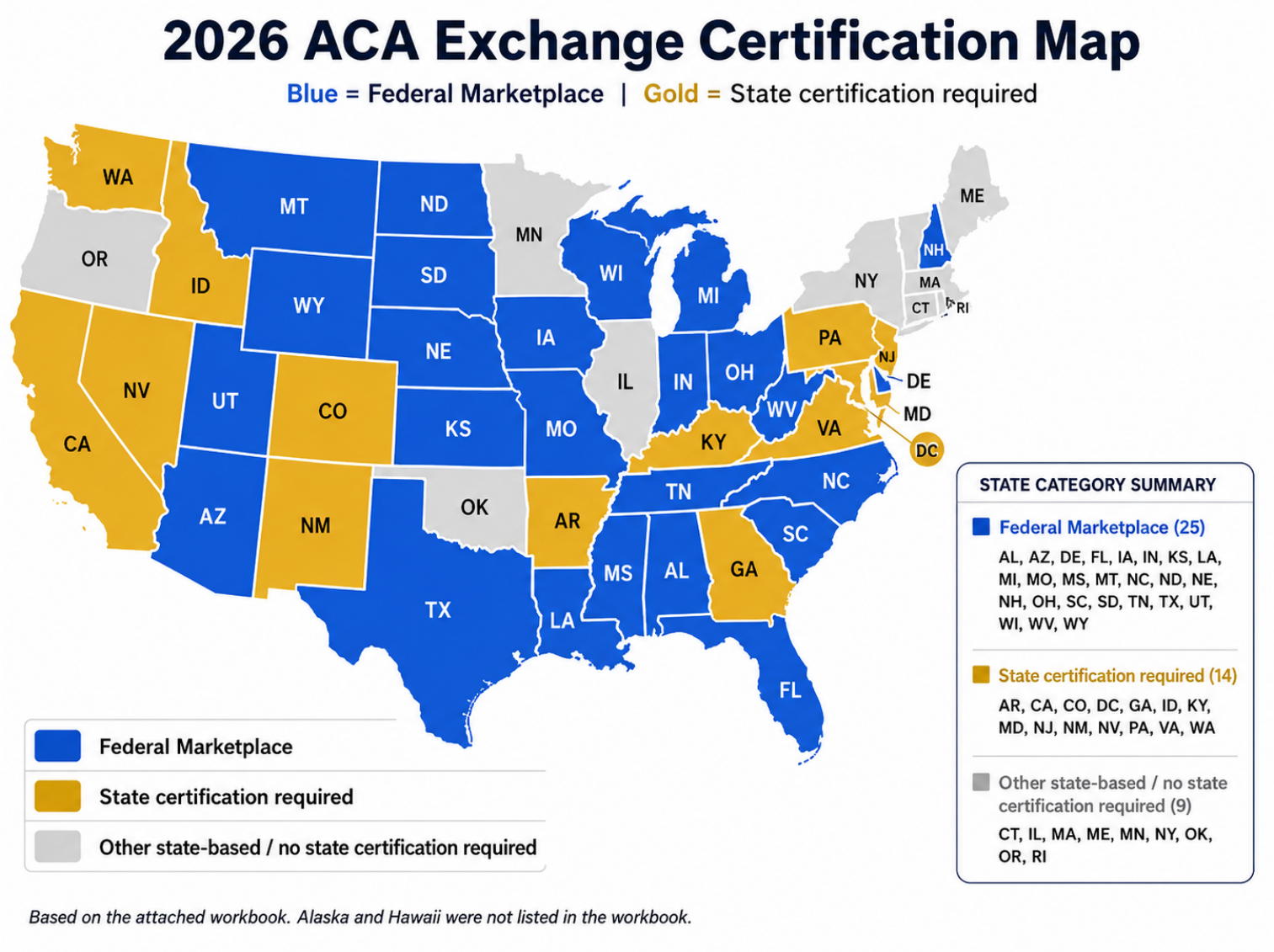
Before each Open Enrollment Period, confirm that certifications, licenses, E&O, carrier appointments, HealthSherpa settings, and training remain current. Carrier and exchange requirements can change.

Topflight Insurance Solutions • Agent Support: support@topflightagent.com

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2026 ACA Exchange Certification Map

Federal Marketplace states are shown in blue. States that require a state certification are shown in gold. Other state-based states listed in the workbook are shown in gray.



Source: 2026_ACA_Carriers_Visual.xlsx, State Lookup sheet. Alaska and Hawaii were not listed in the workbook.

2026 Carrier Availability by State

The table below summarizes each state from the workbook, including exchange type, whether a separate state certification is needed, carrier count, and the available carriers listed for that state.

State	Exchange Type	State Certification Needed?	Carrier Count	Available Carriers
AL	Federal Marketplace	No	3	Ambetter, Oscar, United Healthcare
AR	SBE on Federal Platform	Yes	1	Ambetter
AZ	Federal Marketplace	No	7	Ambetter, Antidote, Cigna, Imperial Health , Oscar, United Healthcare, BCBS of AZ
CA	State-Based Exchange	Yes	3	Anthem, Kaiser, Molina
CO	State-Based Exchange	Yes	6	Anthem, Cigna, COAccess, Kaiser, Select Health, United Healthcare
CT	State-Based Exchange	No	2	Anthem, Molina
DC	State-Based Exchange	Yes	2	Carefirst, Kaiser
DE	Federal Marketplace	No	2	Ambetter, Highmark
FL	Federal Marketplace	No	8	22 Health Plan, Ambetter, AvMed, Cigna, Molina, Oscar, United Healthcare, Wellpoint
GA	State-Based Exchange	Yes	8	Alliant, Ambetter, Anthem, Caresource, Cigna, Kaiser, Oscar, United Healthcare
IA	Federal Marketplace	No	4	Ambetter, Medica, Oscar, United Healthcare
ID	State-Based Exchange	Yes	1	Molina
IL	State-Based Exchange	No	6	Ambetter, Cigna, Molina, Oscar, United Healthcare, BCBS of IL
IN	Federal Marketplace	No	5	Ambetter, Anthem, Caresource, Cigna, United Healthcare
KS	Federal Marketplace	No	4	Ambetter, Medica, Oscar, United Healthcare
KY	State-Based Exchange	Yes	3	Ambetter, Anthem, Molina
LA	Federal Marketplace	No	2	Ambetter, United Healthcare
MA	State-Based Exchange	No	0	
MD	State-Based Exchange	Yes	4	Carefirst, Kaiser, United Healthcare, Wellpoint
ME	State-Based Exchange	No	2	Anthem, Mending

State	Exchange Type	State Certification Needed?	Carrier Count	Available Carriers
MI	Federal Marketplace	No	5	Ambetter, Oscar, Priority Health, United Healthcare, BCBS of MI
MN	State-Based Exchange	No	2	Medica, Quartz
MO	Federal Marketplace	No	6	Ambetter, Anthem, Medica, Oscar, United Healthcare, BCBS of Kansas City
MS	Federal Marketplace	No	5	Ambetter, Cigna, Molina, Oscar, United Healthcare
MT	Federal Marketplace	No	1	BCBS of MT
NC	Federal Marketplace	No	5	Ambetter, Cigna, Oscar, United Healthcare, BCBS of NC
ND	Federal Marketplace	No	1	Medica
NE	Federal Marketplace	No	5	Ambetter, Medica, Oscar, United Healthcare, BCBS of NE
NH	Federal Marketplace	No	2	Ambetter, Anthem
NJ	State-Based Exchange	Yes	3	Ambetter, Oscar, United Healthcare
NM	State-Based Exchange	Yes	3	Molina, United Healthcare, BCBS of NM
NV	State-Based Exchange	Yes	5	Anthem, Caresource, Imperial Health , Molina, Select Health
NY	State-Based Exchange	No	4	Anthem, Highmark, Oscar, United Healthcare
OH	Federal Marketplace	No	8	Ambetter, Anthem, Antidote, Caresource, Molina, Oscar, SummaCare, United Healthcare
OK	SBE on Federal Platform	No	6	Ambetter, Medica, Mending, Oscar, United Healthcare, BCBS of OK
OR	SBE on Federal Platform	No	1	Kaiser
PA	State-Based Exchange	Yes	4	Ambetter, Highmark, Jefferson Health Plans, Oscar
RI	State-Based Exchange	No	0	
SC	Federal Marketplace	No	4	Ambetter, Molina, United Healthcare, BCBS of SC
SD	Federal Marketplace	No	0	
TN	Federal Marketplace	No	6	Alliant, Ambetter, Cigna, Oscar, United Healthcare, BCBS of TN
TX	Federal Marketplace	No	9	Ambetter, Cigna, Christus Health, Imperial Health , Molina, Oscar, United Healthcare, Wellpoint, BCBS of TX
UT	Federal Marketplace	No	4	Imperial Health , Molina, Select Health, University of UT

State	Exchange Type	State Certification Needed?	Carrier Count	Available Carriers
VA	State-Based Exchange	Yes	6	Anthem, Carefirst, Cigna, Kaiser, Oscar, United Healthcare
WA	State-Based Exchange	Yes	5	Ambetter, Kaiser, Molina, United Healthcare, Wellpoint
WI	Federal Marketplace	No	5	Anthem, Caresource, Medica, Quartz, United Healthcare
WV	Federal Marketplace	No	2	Caresource, Highmark
WY	Federal Marketplace	No	1	United Healthcare