

ACA Consent + Application Review Checklist for Marketplace Agents

Use this ungated checklist to keep consumer consent, eligibility application review, attestation confirmation, and support-file storage aligned in one agent-controlled workflow.

1. Consumer consent before assistance

CONSUMER OR AUTHORIZED REPRESENTATIVE

AGENT / BROKER / WEB-BROKER / AGENCY

AGENCY NAME AND NPN, IF APPLICABLE

DATE CONSENT CAPTURED

DURATION OF CONSENT

RESCISSION METHOD

Consent scope

- Quote or estimate Marketplace coverage
- Complete or update eligibility application
- Check application or coverage status
- Respond to Marketplace inquiries

- Search for existing Marketplace application
- Assist with plan shopping or enrollment
- Provide ongoing account maintenance
- Other: _____

Consent method

- Wet signature
- Email response
- Recorded verbal confirmation

- Electronic signature
- Text response
- Other record-producing action:

2. Eligibility application review before submission

DATE APPLICATION INFORMATION REVIEWED

CONSUMER / AUTHORIZED REPRESENTATIVE

ASSISTING AGENT / BROKER / WEB-BROKER

APPLICATION OR UPDATE TYPE

- New application
- Plan selection
- Enrollment submission
- Other: _____

- Application update
- Plan-selection update
- NPN / AOR correction

Required review confirmation

- Consumer reviewed eligibility application information
- Consumer confirmed information is accurate
- Relevant attestations were explained or provided
- Consumer had opportunity to ask questions
- Confirmation captured before submission

Review method

- Signature
- Email response
- Text response
- Recorded verbal confirmation
- Other documented method:

3. Storage and support file

Stored with consumer file

- Consent record
- Application review record
- Call recording, if used
- Screenshots or Marketplace records
- Plan-selection notes
- SEP documentation, if applicable
- NPN / AOR notes, if applicable
- Consumer communications
- Uploaded documents
- Export-ready proof packet

Retention reminder: Keep ACA consumer consent and eligibility application review documentation for at least 10 years and make sure it can be produced upon request.

Educational checklist only. This is not legal, CMS, Marketplace, carrier, agency, tax, or compliance advice. Agents should follow current CMS guidance, Marketplace rules, carrier requirements, agency policies, state rules, and qualified legal or compliance guidance for their specific workflow.