

# OFF-SEASON ACA SALES GUIDE



How to Sell ACA & Ancillary Plans  
Year-Round



SIMPLIFYING YOUR SALES SUCCESS

Leverage IAD's 7 Pillars of Success  
to Grow & Scale Your Business

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# YOUR YEAR-ROUND REVENUE OPPORTUNITY STARTS HERE

Sell ACA & ancillary products outside Open Enrollment with confidence.

Most agents focus solely on Open Enrollment, but the ACA marketplace has opportunities all year long through Special Enrollment Periods[SEPs] and ancillary products.

## This guide will show you:

- Where to find prospects outside OEP
- Which life events trigger a SEP
- How to cross-sell ancillary products
- The marketing strategies that work best in the off-season

## WHERE TO FIND PROSPECTS OUTSIDE OEP

### Leverage Special Enrollment Period (SEP) Triggers

Consumers can enroll in ACA coverage year-round if they experience a qualifying life event

#### Top SEP Triggers to Know:

- Loss of employer coverage
- Marriage or divorce
- Birth or adoption
- Moving to a new service area
- Significant change in household income

### PRO TIP

Partner with tax preparers, HR managers, and community organizations to find individuals who may qualify for a SEP.

[Visit Healthcare.gov SEP page](#)



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# CROSS-SELLING ANCILLARY PRODUCTS

## Ancillary Products = Bigger Cases + Better Retention

Clients with multiple policies are less likely to shop around. Add these products to every ACA conversation:

- Dental and vision plans
- Hospital indemnity plans
- Short-term health plans
- Accident and critical illness coverage

### Bundling Example:

“This ACA plan has a \$7,500 deductible. We can add a \$20/month hospital indemnity plan that pays cash benefits if you’re admitted.”



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# MARKETING STRATEGIES THAT WORK

## How to Find Clients Year-Round

### ■ Run targeted digital ads:

- Facebook and Google ads targeting age, location, and life events.

### ■ Create educational content:

- Blog posts, videos, and webinars on SEP eligibility.

### ■ Optimize your website:

- Add a “Do you qualify for ACA coverage now?” lead form.

### ■ Tap into referral sources:

- Real estate agents, mortgage brokers, and small business owners.

### ■ Email your client base:

- Quarterly “life update” emails asking about changes.



# READY TO SELL ACA OFF-SEASON?

- Review your client list for SEP triggers and ancillary product opportunities.
- Launch at least one digital or community marketing campaign this month.
- Partner with IAD for ACA contracting, marketing kits, and compliance support.

**Contact IAD today** or call 800-381-0977 to get started.



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# START YOUR JOURNEY WITH IAD AND UNLOCK YOUR BUSINESS POTENTIAL!

## YOUR SUCCESS IS OUR MISSION...

When you choose Insurance Advisors Direct, you're not just selecting an FMO; you're gaining a dedicated business ally. Our 7 Pillars of Success are designed to help you grow, scale, and thrive.

We're grateful for your interest in partnering with us. Our agents and partners are the heart of our success, and your dedication makes IAD stand out. Thank you for being part of our journey!

## READY TO ELEVATE YOUR BUSINESS?

Join the IAD team and unlock exclusive perks and incentives, including:



**CARRIER INCENTIVES  
AND BONUS PROGRAMS**



**TOP PRODUCER RECOGNITION  
AND REWARD TRIPS**



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