Georgia Access Opens the Door Wider with Enhanced Direct Enrollment – Meeting Consumers and Agents Where They Are

Enhanced Direct Enrollment (EDE) is a modernized approach to connecting consumers with Affordable Care Act coverage, designed to simplify the enrollment experience and expand marketplace access. EDE allows approved private platforms to complete application, plan shopping, and enrollment entirely within their own ecosystem. The Centers for Medicare & Medicaid Services (CMS) implemented EDE to reduce friction in the enrollment process, improve the user experience for agents and brokers, and reach consumer segments that prefer streamlined, digital-first interactions—such as gig workers, freelancers, and other individuals outside traditional employer coverage. By removing barriers and leveraging the capabilities of private-sector technology, EDE has become a cornerstone of CMS's strategy to increase coverage uptake and support innovation in the individual market. Georgia Access, working with a seasoned and competent technology partner, is the first State-Based Exchange (SBE) to embrace this approach.

The Opportunity

While EDE has been widely embraced in the Federally Facilitated Marketplace (FFM), most SBEs have historically been reluctant to adopt the model. Early state marketplaces prioritized tight control over eligibility and enrollment functions to ensure compliance, data security, and consumer protections. Integrating private technology platforms directly into core eligibility processes introduced complex oversight challenges, including the need to manage data-sharing agreements, system audits, and privacy safeguards across multiple vendors. Many SBEs also faced limited IT capacity and competing modernization priorities, making the operational lift for EDE integration less appealing than maintaining a single, centralized enrollment portal.

Another concern which SBEs considered when contemplating the EDE adoption is whether it would erode the customer experience. SBMs were designed to present a uniform, state-branded experience that connected consumers to other public programs like Medicaid and CHIP. Allowing private platforms to handle full enrollments risked fragmenting that experience, creating uncertainty around who would handle customer service, eligibility

errors, or appeals. For many states, the tradeoff between innovation and control led to a "wait and see" approach, watching the federal EDE program mature before committing to similar partnerships.

The EDE Ecosystem

The EDE ecosystem is made up of multiple interconnected entities, each playing a distinct role in supporting consumer access to health coverage through the Exchange. At the center is the SBEs Health Insurance Exchange (HIX) system, which remains the authoritative source of truth for eligibility and enrollment data. Surrounding it are the Primary EDE entities, technology vendors that build and maintain the infrastructure to complete end-to-end enrollment on behalf of consumers and agents. Alongside them are Hybrid Non-Issuer EDEs, which combine technology capabilities with enrollment assistance functions but do not issue insurance directly. Issuers themselves—health insurance carriers—participate in the EDE ecosystem, offering direct-to-consumer pathways while still connecting to the HIX system. Finally, web brokers extend the reach of the exchange by marketing and facilitating enrollment through consumer-friendly platforms, often targeting niche or underserved populations. Together, these players form a collaborative network that blends public oversight with private-sector innovation, expanding the exchange's reach while maintaining integrity and compliance.

Primary EDE Entities – A technology provider that has developed and maintains an EDE environment, which communicates with the SBEs Health Insurance Exchange (HIX) system through a series of standardized Application Programming Interfaces (APIs) to transmit eligibility and enrollment data.

Hybrid Non-Issuer EDE/Web Broker – A service provider who adds functionality or systems to the Primary EDE's offering so that the end-user experience is modified beyond minor branding changes.

White-label Issuers - Is a health insurance company that uses the EDE environment of a Primary EDE without modifications beyond minor branding changes.

Hybrid Issuers – Is a health insurance company that adds functionality or systems to the Primary EDE's offering so that the end-user experience is modified beyond minor branding changes

The Solution

Georgia Access recognized that EDE is more than a technical capability—it is a strategic lever to expand reach, drive competition, and modernize the consumer experience. By allowing certified private platforms to complete the full application and enrollment process, SBEs can harness the technical innovation of the agent and insurer ecosystem without bearing the full cost of developing advanced consumer-facing tools in-house. EDE partners often deliver mobile-first, user-friendly interfaces, streamlined plan comparisons, and streamlined agent workflows that rival the best private-sector digital experiences.

The EDE Ecosystem
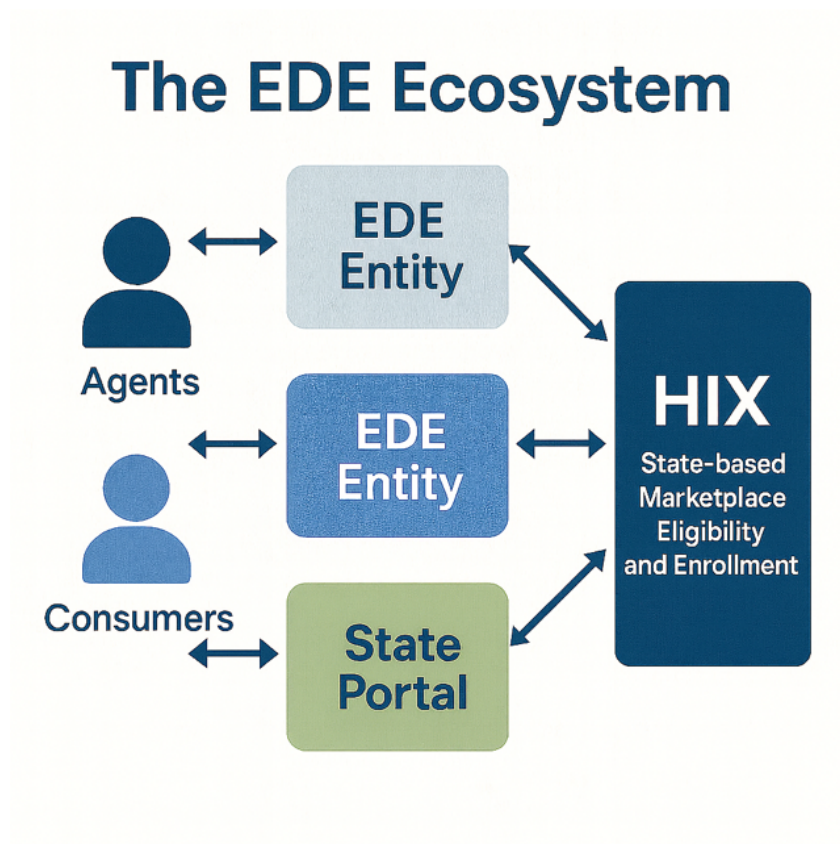
EDE also allows SBEs to engage underserved and hard-to-reach consumer segments. Gig workers, freelancers, and others who do not receive employer coverage are less likely to seek out a government-branded portal and more likely to engage through familiar private platforms or their trusted agents. Likewise, EDE partners often provide multilingual support, including Spanish-first experiences, and can tailor outreach to niche populations that state portals struggle to reach at scale. This is partially due to the EDE's focusing on those specific market segments across all states covered by the federal exchange as well as oftentimes in other lines of business.

Beyond access and innovation, EDE can stimulate competition and consumer choice. When multiple certified platforms are vying to attract and enroll consumers, they have a built-in incentive to optimize the user experience, invest in marketing, and simplify plan selection, all of which can increase enrollment and retention. In short, EDE aligns with the mission of SBEs to expand coverage while leveraging private-sector agility, offering a cost-effective path to modernize the marketplace and engage today's diverse, mobile-first consumer base.

Considerations

While EDE offers clear opportunities for innovation and consumer engagement, it also introduces meaningful operational complexity for SBEs. Integrating multiple private enrollment platforms requires robust data-sharing protocols, security audits, and system monitoring to ensure that eligibility determinations remain accurate and compliant. SBEs must be prepared to coordinate across a broader network of stakeholders, including insurers, brokers, and technology vendors, each with their own release cycles, marketing strategies, and customer service models. Also, CMS develops new requirements for the EDEs throughout the year, both functional and non-functional, which the SBEs must review and determine how they wish to proceed. Whether to adopt the change as proposed, with adjustments, or not at all is a decision the SBE must make in collaboration with their EDE vendor partners.

**Georgia Access
EDE Statistics**

73%

of enrollments are affiliated
with an EDE Entity

- 7 Primary EDE entities
- 4 Web Brokers
- 3 Hybrid Issuers
- 5 White Label Issuers

Beyond technical integration, brand and messaging alignment becomes a new, ongoing responsibility. Consumers interacting with EDE partners may never visit the state's branded

portal, yet their experience still reflects on the exchange. This means SBEs will need to invest in oversight, communication strategies, and collateral review processes to ensure messaging is consistent, accurate, and compliant across all EDE channels. Additionally, training and supporting the broker and partner ecosystem requires dedicated operational resources, from onboarding new EDE vendors to maintaining shared knowledge bases and coordinating annual updates.

In short, the EDE model is not without additional investment—in technology, staffing, and partner coordination. SBEs considering EDE adoption must weigh these commitments against the benefits of broader reach, greater innovation, and improved consumer engagement, and plan for a long-term collaboration framework to sustain success.

Georgia Access Outcomes – Tied to EDE

While not without additional effort, the EDE model has contributed to unprecedented successful outcomes in just the first year of Georgia Access operations.

- **Increase in Overall Enrollment** – Georgia Access transitioned 1.3MM enrollments from the FFM prior to its initial Open Enrollment Period. At its peak enrollment reached an impressive 1.5MM.
- **Growth in Agent Participation** – When Georgia Access transitioned from the FFM there were roughly 16,000 agents. In roughly 12 months' time there are now over 19,000 agents certified, and able to assist Georgians' get covered.
- **EDE Introduced Innovation** – As mentioned previously, one benefit of embracing the EDE model is the technical improvements to complex issues SBEs face. One such example is the delivery of the One Time Passcode consumer protection solution. (Read more here).

These results can be tied to fundamental benefits of embracing the EDE model during the FFM to SBE transition. First, customers and agents can continue using systems and pathways that they are familiar with. During a transition year, stakeholders will experience enough change and that change can cause confusion. Keeping variation to a minimum increases the chance that those stakeholders remain, holding enrollment steady and participation high.

Secondly, the SBEs benefit from additional private sector investment by way of marketing and awareness spend. EDE partners have a vested interest in driving awareness to the SBE

transition and use their digital strategy to drive interest and engagement. This can be especially helpful to transitioning SBEs who might have limited funding to allocate toward marketing and outreach.

Lastly, EDE partners can bring experience they've gained to the SBE, whether that be technical or operational in nature. Many of the EDE's have been operating in the health insurance arena for far longer than many who are tasked with standing up the SBE. Partnering with these organizations has continued to provide Georgia Access with another group of professionals to collaborate with and learn from.

Summary

Enhanced Direct Enrollment represents a significant evolution in how SBEs can expand access to coverage, modernize the consumer experience, and leverage private-sector innovation. While historically SBEs have hesitated to adopt EDE due to oversight complexity, branding concerns, and technical integration challenges, Georgia Access is demonstrating that the benefits outweigh the costs. By opening its marketplace to EDE partners, Georgia has strengthened its agent and broker community, reached underserved consumer populations such as gig workers and Spanish-speaking households, and created a more competitive, consumer-friendly enrollment environment.

The Georgia experience highlights both the promise and the responsibility that comes with EDE adoption. SBEs must invest in governance, coordination, and consistent messaging to ensure consumers have a seamless experience, regardless of whether they use the state portal or an EDE platform. Yet when executed well, as Georgia Access is proving, EDE can transform an exchange into a more agile, inclusive, and effective marketplace. Other states weighing their options should view Georgia as a blueprint for balancing innovation with accountability, and as a signal that the future of state-based exchanges will increasingly depend on public-private collaboration through models like EDE.