

## Georgia Access One Time Passcode – Balancing Security and Simplicity for Consumers and Agents Alike

Across the national health insurance landscape, we have seen reports of consumers being surprised by unauthorized enrollments or unauthorized plan switching. Agents have had long standing relationships severed by other agents acting in bad faith, who fail to follow established rules and protocols or identify ways to bypass controls. While it should be said that these offending agents are overwhelmingly in the minority, it is clear further action is needed to reestablish consumer confidence and protect the valid agent/consumer relationships.

### The Problem

Recent headlines and CMS findings have highlighted the need for stronger consumer protections against unauthorized enrollments (UE), unauthorized plan switches (UPS), and agent swapping. While these issues must be addressed, it's equally important to recognize that the vast majority of agents are rule abiding professionals who play a critical role in helping consumers secure the coverage they need.

Georgia Access is committed to implementing safeguards that protect consumers without adding unnecessary burden or frustration for agents. We understand that time is a finite resource for everyone—especially during the high-pressure Open Enrollment Period—and our goal is to enable and empower agents to work more efficiently while reinforcing trust with their consumers.

### The Solution

To strengthen consumer protections while maintaining a smooth experience for agents, Georgia Access has implemented a One Time Passcode (OTP) system. This process introduces a simple additional verification step that is rooted in the well established “something you know” principle of multifactor authentication (MFA). By requiring consumers to share a unique code before an agent can proceed with their enrollment or plan updates, OTP ensures that the individual taking action is truly authorized.

#### Georgia Access Agent Stats

Just under **19,000** licensed and certified Agents

**80%** of consumers have an Agent relationship

Since Open Enrollment the Contact Center has fielded over **100K** Partner Line calls with an average time to answer of **3 seconds**

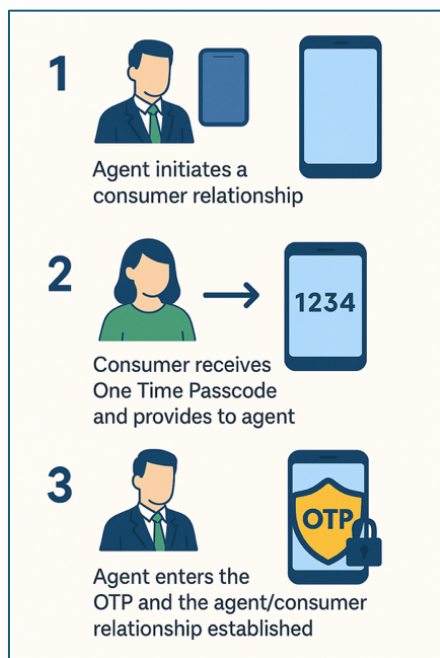
This technology isn't new or unfamiliar. Consumers already encounter it every day in online banking, ecommerce, and countless other digital transactions. Many can relate to hearing a family member ask, "Did you get that code? Can you tell me what it is?" This OTP process works in the exact same way: Georgia Access generates a time-limited code and sends it directly to the Consumer, who can then share it with their agent to confirm their relationship.

By adopting this widely understood and trusted technology, Georgia Access is reinforcing the connection between consumers and their chosen agents. The process is quick, flexible, and easy to complete—ensuring that security is enhanced without slowing anyone down, especially during the fast-paced- Open Enrollment Period.



## In Practice: Consumer Angela and Agent Marcus

Angela enrolled in coverage through Georgia Access last year, but she has never worked with an agent before. This year, she decides she could use extra help navigating plan options, so she reaches out to Marcus, a licensed and Georgia Access certified agent.



Marcus begins the process of assisting Angela by searching for her existing record in the Georgia Access portal. Since Angela doesn't have an agent currently associated with her account, Marcus triggers the One Time Passcode (OTP) process to establish their relationship.

Within seconds, Angela receives a text message (which is Angela's preferred communication method) from Georgia Access: "Your Georgia Access verification code is 512906. Please share this with your agent to confirm your connection."

Angela tells Marcus she just received the code, and Marcus explains that this is a quick step to verify that she is authorizing him to assist her. Angela reads the code aloud, Marcus enters it into the portal, and the

system confirms the match. Their agent-consumer relationship is now officially established.

From that point forward, Marcus is able to access Angela’s record, review her coverage history, and help her explore new plan options for the upcoming year. Angela feels confident that her account is secure and that no one can make changes without her knowledge. Marcus, meanwhile, is thankful the process took less than a minute, unlike navigating the contact center process, keeping the experience smooth and productive.

This familiar step, similar to how many people verify transactions with their banks, ensures that Angela is always in control while giving Marcus the access he needs to support her effectively.

## Additional Flexibilities

While the One Time Passcode (OTP) process is designed to be quick and seamless, Georgia Access understands that there may be moments when a consumer cannot immediately provide the code to their agent. To accommodate real-world scenarios, the OTP remains- valid for **10 minutes**, giving consumers ample time to retrieve and share the code, even if they’re briefly unavailable or need to step away.

If the code is missed or entered incorrectly, the system allows **multiple retries** within a 24-hour period, ensuring that consumers and agents do not have to start from scratch if they encounter a delay. Additionally, if a consumer is completely unable to receive or provide the OTP—for example, due to technical issues—the agent can reach out to the Georgia Access contact center. As long as the agent can supply verifiable consumer information, **the contact center can establish the connection** on the consumer’s behalf.

### Secure, yet flexible.

- The passcode remains valid for 10 minutes, allowing ample time for the Consumer to provide the code to the agent.
- The passcode can be retried a few times within a 24 hour period.
- The agent can always engage the Georgia Access contact center to establish the Consumer connection given they can provide verifiable Consumer information.

This balance of security and flexibility allows consumers to stay in control of their account access while giving agents multiple options to complete the connection without unnecessary frustration. It’s a process designed to support real life schedules and circumstances, especially during the whirlwind of Open Enrollment Period.

## Summary

Unauthorized enrollments, plan changes, and agent switching have eroded consumer trust and created significant challenges for the health insurance industry. Georgia Access recognized that stronger safeguards were needed to protect consumers but also

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understood the importance of keeping processes practical for the licensed agent partners who serve them every day.

The One Time Passcode (OTP) solution directly addresses this challenge by combining familiar, proven security technology with a process that is quick, intuitive, and flexible. Consumers benefit from a simple verification step that strengthens their confidence in the integrity of their enrollment, while agents can easily establish relationships with new or unrepresented consumers without unnecessary delays or frustration.

Georgia Access is leading the way in balancing security and simplicity for Consumers and Agents alike. By prioritizing both consumer protection and agent efficiency, Georgia Access has set a new standard for how to safeguard accounts while empowering trusted agent partners. This balance is essential not only during the Open Enrollment Period, but also through the Special Enrollment Period, ensuring that every consumer interaction is both secure and seamless.

## Frequently Asked Questions

Q: Does this functionality impact existing Agent relationships?

A: No, established relationships do not require OTP to perform consumer account maintenance.

Q: Is this the only control that addresses the problem?

A: No, Georgia Access also employs robust matching criteria when Agents search for consumers. Agents must either have both the SSN and Date of Birth, or match First Name, Last Name, Date of Birth, Email Address, Zip Code, and City.

Q: What other steps is Georgia Access taking to address these concerns?

A: Georgia Access monitors several data points leveraged to identify possible problematic activity such as:

- UE/UPS complaints
- Excessive plan switches
- High volume consumer searches
- Applications without SSNs
- High-volume Plans – Net \$0 Premium
- Excessive self-designations

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Q: Will Georgia Access be able to support agents who might have trouble with the new process?

A: The Georgia Access Partner Line stands ready and able to address those situations. We've taken over 100,000 partner calls so far for the 2025 plan year, the majority of which are agent support calls.

Q: Does Georgia Access require consumers to create accounts on the Georgia Access platform?

A: Georgia Access does not require consumers to create accounts directly on the Georgia Access platform. This is primarily because the consumer could already have an account on one of our Enhanced Direct Enrollment partner platforms. This would mean that the Georgia Access account would be duplicative for a consumer. That said, all data is prepopulated in the Georgia Access system and the user would only need to establish a password and other password recovery related information to establish a consumer account on the Georgia Access platform.

