INTEGRITY

IntegrityEDE Registration & Login

Frequently Asked Questions

Q: How can I access the IntegrityEDE?

A: From the client's profile for Quick Quote or by selecting the Health Tools menu inside of IntegrityCONNECT and choosing IntegrityEDE option.

Q: Do I have to create an account before using the IntegrityEDE?

A. Yes, you must create an account before using the IntegrityEDE – this is separate from your IntegrityCONNECT account and is required by CMS for validation and verification purposes. The email you use to register your IntegrityEDE account must match the email used for IntegrityCONNECT.

Q: How do I update my phone number for the IntegrityEDE?

A. You can update your contact information for your IntegrityEDE account using your IntegrityCONNECT settings for your agent profile.

Identity Validation

Q: What are best practices for ensuring I can validate my identity with Experian?

A. Historically ~15% of agents fail Experian verification; Experian provides no root-cause detail to IntegrityEDE. Here are some tips to help you get started:

- If you have a security freeze or lock on your Experian file specifically (not just Equifax/TransUnion), the system can't pull questions and verifications can fail. A fraud alert or priority identity-theft flag can also cause complications. Understanding this can help you prepare for a manual fallback.
- Turn off ad blocker or privacy browser (e.g., Brave) that could block device info needed by Experian, and a VPN or private/incognito session can change the device signature Experian reads and can trip a fraud block. Clear your cache/cookies if a first attempt already failed.
- The name, SSN, and DOB must match the credit file exactly — legal first name, not a nickname, current legal last name (a recent marriage/name change is a common cause for an error).
- The questions draw on things like current and past addresses, counties lived in, and auto ownership details (down to the license plate). Pull these things up before starting rather than guessing under a time crunch.
- "None of the above" is often the right answer. This quiz seeds decoy options — a past lender or car they never had.
- Agents must decide whether to use business or personal cell for MFA; that number is also used in CMS/Georgia Access emails sent to the consumer. However, we recommend that agents use a personal email for verification when agent has used multiple emails historically. For the business flow, the same email used inside of IntegrityCONNECT. We also recommend agents use a personal phone number for verification and for the additional business flow the business phone number can be used.

Q: What happens if I experience a failure with my identity validation?

A. Repeated failed attempts route the person to manual verification and can lock the session. To prevent being locked out, you can contact our IntegrityEDE support team at 888-343-2969 and include the Experian number and ensure to include and specify upper case/lower case details or call Experian for additional validation at 866-578-5409 with that code.

Q: How often do I have to sign in and validate my information on the IntegrityEDE?

A. Agents must sign in/re-validate daily, however, ID proofing with Experian is not required.

Q: Should I opt-in to cookie preferences when creating my IntegrityEDE account?

A. Yes, you should click "Opt-in" before submitting your validation checkpoint to Experian.

Q: Does the Experian validation and identity check impact my credit score?

A. The Experian inquiry is a soft pull — it shows as a CMS inquiry and does not affect your credit score.

Q: Does the consumer also have to verify their identity, or just me?

A. Both. The consumer must pass Remote Identity Proofing (RIDP) or upload documents — separate from your Experian check. If they fail RIDP, they upload ID docs to the Marketplace. Some of the documents that can be used are:

- Driver's License issued by a state or territory
- U.S. passport or U.S. passport card
- ID card issued by federal, state, or local government
- U.S. military card or draft record; U.S. Coast Guard Merchant Mariner card
- School ID card; Employer ID card
- Permanent Resident Card/Alien Registration Receipt Card (Form I-551)
- Employment Authorization Document with photo (Form I-766)
- Foreign passport, or a photo ID card from a foreign embassy or consulate
- Certificate of Naturalization (N-550/N-570) or Certificate of U.S. Citizenship (N-560/N-561)
- Native American Tribal document
- Supporting documents that can be paired with another document:
    - U.S. public birth certificate
    - Social security card
    - Voter registration card
    - Marriage certificate or divorce decree
    - High school/college diploma

Q: What if my client has a DMI, and what happens if we ignore it?

A. A Data Matching Issue is a mismatch between the application and federal records (income, citizenship, immigration status). The consumer must upload supporting docs before the deadline

(generally ~90 days) or they lose their subsidy — and possibly coverage. You can track open DMIs in IntegrityCONNECT so they don't lapse silently. Some of the most common reasons a client has a DMI includes:

- Household income (Deadline: 90 days)
- Citizenship or immigration status (Deadline: 95 days)
- Special enrollment period verification (Deadline: 30 days)

Q: What is the most common DMI?

A. Household income is the most common DMI and the document provided should show who earned it, how much, and the period covered. Some approved documents to provide for household income include:

- Most recent federal tax return (1040)
- W-2/1099A
- Recent pay stubs showing employer, dates, amount
- Employer letter stating wages/hours
- Social Security benefit/cost-of-living letter
- Unemployment benefits letter
- If none exist, a signed written explanation of expected annual income

Quote & Enroll and Client Management

Q: Why do I not see all carriers showing on the quoting page?

A. IntegrityCONNECT proactively filters your quoting page based on the carriers you hold active contracts with an Integrity Partner. To see all carriers available for quoting, simply uncheck the "Appointed Plans" option.

Q: How do I edit, add or remove carrier appointment data inside of the IntegrityEDE?

A. Users cannot manually edit/add/remove carrier appointment checkboxes in the EDE platform; changes must flow from IntegrityCONNECT. To ensure proper selling permissions and details are loaded, you must manage this data inside of IntegrityCONNECT.

Q: If I am missing a carrier appointment, what should I do?

A. You can visit your Selling Permissions inside of your IntegrityCONNECT profile and add your carrier, states, and agent writing number. Once you've updated your appointment, the update will be reflected in the IntegrityEDE within 24 hours.

Q: What option do I select when asked about who is helping the consumer enroll?

A. With the new CMS rules recently passed, agents cannot enroll themselves as their own agent/broker; they must go through consumer flow.

Q: How do I make sure I'm recorded as the Agent of Record?

A. Your NPN is applied as AOR when the application is submitted through your authenticated IntegrityEDE session.

Q: What stops an agent from taking over my client/switching the AOR?

A. An AOR change requires a new documented consumer consent — an agent can't move your client without the consumer actively re-authorizing. This is the single biggest reason to keep clean consent records stored in your client's profile using Smart Docs.

Q: What consent do I have to collect, and how long do I keep it?

A. CMS requires documented consumer consent to access their information and a review-and-confirm of the eligibility application. Retain those records (CMS retention requirements apply) — keep them in IntegrityCONNECT so they're attached to the client, not sitting in your inbox.

Q: Are the subsidy estimates real-time?

A. Yes — APTC is calculated in real time from income, household, and FPL. The binding number is CMS's determination at submission, so estimates can move if income data changes.

Q: Can I bring my clients and book of business into IntegrityCONNECT?

A. Yes, we have simplified the onboarding for ACA agents. Click the option "Import Your ACA Book of Business" under the Health Tools menu option.

Q: How does my ACA book show up in IntegrityCONNECT?

A. ACA clients and policies sync into the IntegrityCONNECT CRM and Production sections alongside your Medicare and Life book, so you're managing one relationship, not three logins.

Q: Can I cross-sell Medicare or Life to my ACA clients?

A. Yes — that's the point of running ACA inside IntegrityCONNECT. Under-65 ACA clients age into Medicare, and ACA pairs with dental, vision, life, and supplemental.

Q: How do I report an income or life change mid-year?

A. Return to your client's profile and click the IntegrityEDE option to report the qualifying life event during the Special Enrollment Period within 60 days.

Q: How do I access the Spanish version of the application?

A: After completing the person search, you can click the Globe icon located in the upper right hand corner. This changes the application to Spanish. You can also change the entire browser language to change the experience inside the IntegrityEDE to Spanish.

Q: Who do I contact if I experience any difficulties with the quote and enrollment process?

A: You can contact agents@integrity.com to create a ticket, call our ACA support line at 888-343-2969 or use our live chat support.