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# Welcome to Four The People

We're glad to have you join us on our journey to get people \$0 health insurance plans. We know you are going to have questions, so we will do our best to answer them below.

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## WHAT WE DO

### [\\$0 Health Insurance Plans](#)

We provide people with subsidized health insurance plans via the Affordable Care Act (ACA). We normally choose the best plan in a given area that is at no cost to the customer. However, we do provide options for those with more specific needs as well.

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## HOW IT WORKS

### Submission Methods

You are able to submit clients either by directly calling our line at (954) 363-1920, or by clicking on the Referral Link button you can find on your profile.

### Eligible Clients

Clients must be low income residents of the state of Florida. If you submit a client with an active ACA health insurance plan, then that client will be labelled as a CMS BLOCK, and pay will be different. Details on that will be explained further below.

### Usable Consent

When we are collecting consent, it must be the client speaking in their right mind. DO NOT do any of the following:

- Speak on or have someone else speak on behalf of the client
- Interrupt clients when they are talking to the agent
- Coerce them into signing up
- Help someone sign up if they don't know what it's for
- Have someone sign up who is unable to properly consent (eg: extremely intoxicated)

If our team decides that consent does not meet our standards, then we will not process the client, and you will not be eligible for pay. Excessive reports of this will result in disciplinary action.

I'm going to be brutally honest, if you are thinking you can game the system, rethink it. Whatever you are thinking of, we have seen it before, so please save us the time. Fraud is a crime, so think before you act.

**- Peyton**

## HOW YOU GET PAID

### ENROLLED VS CMS BLOCK

If a client makes it to ENROLLED status, then you will get paid at your full rate. However, if a client already has an active plan, it will be a CMS Block. These are not considered good deals. For CMS Blocks, you get \$5 up front, then \$5 the middle Friday of the following month (the 2nd Friday if there are 4, the 3rd if there are 5).

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## DUPLICATES

There are certain clients we will pay on even if they are already in our system. You usually get \$5 for duplicate clients if eligible. Specifics on what makes a client eligible for duplicate pay are not public.

## Payout Settings

Once you have filled out your [Form W-9](#), you will be able to see a Payout Settings button under My Pages in your profile. From there, you can attach either a Paypal or Venmo to get paid.

## Payout Schedule

Your balance gets paid out every Friday at 5PM. Clients cannot be paid out on the same day they are provided. This means that every Friday, you are getting paid on clients from the previous Friday to Thursday. You are able to cash out your money early, but it does come with a fee if you do so.

## STATUSES

You will see a clients status on your Clients page. Below is what you can take away from those.

## PREVER

The client is pending verification. This often takes up to an hour after submission.

## NEW,APPLYING,PENDING,PLANNING, PPLANNING

We are currently processing your client.

## MP ERROR

Processing was delayed due to a system error, a supervisor has to do it. Please be patient.

## INACTIVE

The system told us that the information couldn't be verified. Some piece of information provided may have been wrong.

## CMS BLOCK

Client already had insurance.

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## DUPLICATE

Client was already in our system.

## FURTHER QUESTIONS

If you have further questions, you can contact Agent Support at (754) 212-7974.