Mastering the Marketplace Application

Centers for Medicare & Medicaid Services (CMS)
Center for Consumer Information & Insurance Oversight (CCIIO)

October 20, 2022

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Disclaimer

Marketplace Reminders

Enrollment Pathways

Agents and brokers registered with the FFM may assist consumers with enrollment in a Marketplace QHP through one of two pathways:

Use an approved private third-party website.

Private Website

ENROLLMENT PATHWAYS

HealthCare.gov

Work "side-by-side" with consumers.
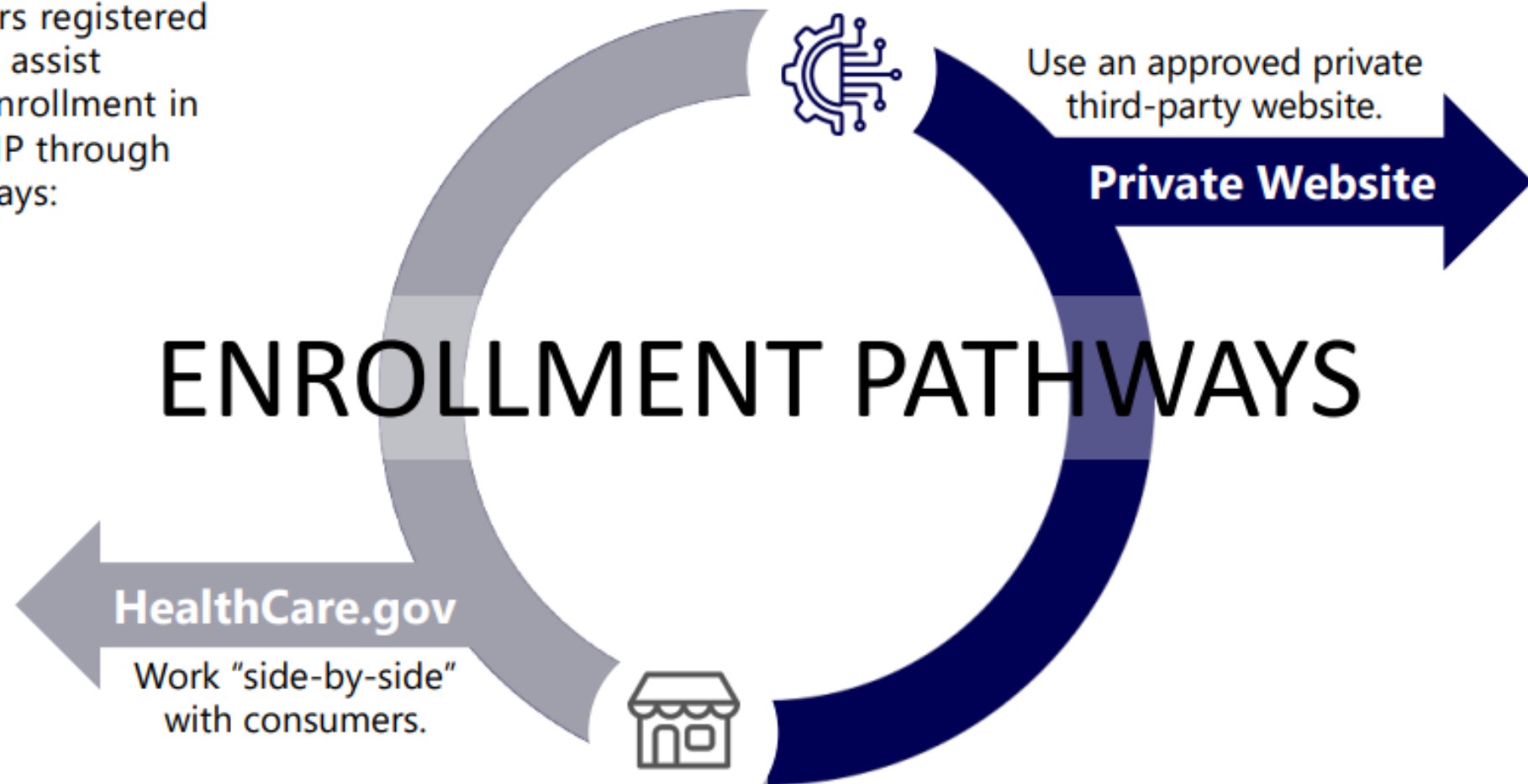
Marketplace Pathway

» In the Marketplace pathway, registered agents and brokers help a consumer obtain an eligibility determination and select a qualified health plan (QHP) directly at HealthCare.gov.

» The consumer creates an account, logs in to the site with a consumer account, and "drives" the process; agents and brokers are prohibited from logging in to HealthCare.gov.

Compliance Reminders

» Agents and brokers must obtain consent from each client they work with **prior to** assisting them with Marketplace coverage, including prior to searching for a current application using an approved Classic Direct Enrollment (DE)/Enhanced Direct Enrollment (EDE) website.

» Agents and brokers must not maintain access to a client's HealthCare.gov account or associated email account.

» Agents and brokers must identify and report suspicious activity or potentially fraudulent behavior observed in relation to the Marketplace.

» Agents and brokers should ensure their clients are reporting accurate income when completing or updating the eligibility application. The agent or broker should reinforce that it is in the client's best interest to report the **most accurate** income estimate, not the estimate that maximizes the amount of premium tax credit for which they may be eligible.

» Consumer HealthCare.gov accounts should only have the consumer's (or their legally authorized representative's) email and mailing addresses.

    o Agents and brokers should never enter their own professional or company email or mailing address on a consumer's application.

    o Agents and brokers should not create or use dummy addresses in place of the consumer's email or mailing address.

Marketplace Application Walkthrough

HealthCare.gov OE10
Highlights of consumer shopping experience updates

October 2022

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Standard plans

Standard plan label: Easy pricing
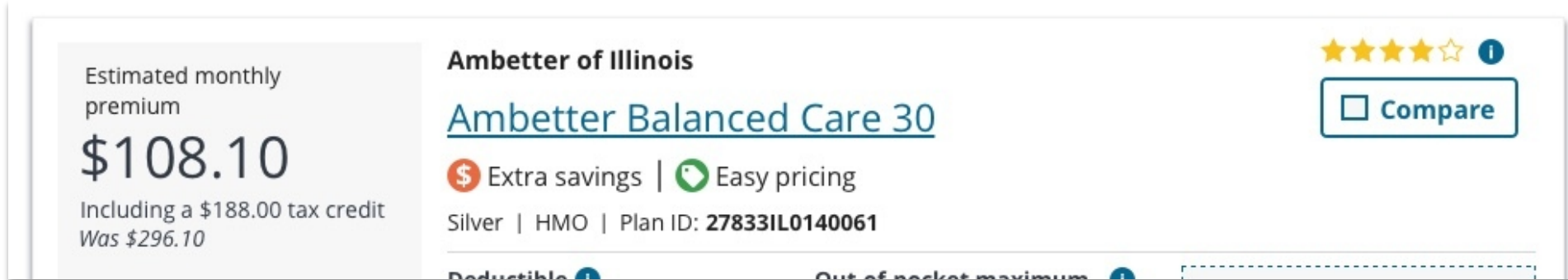
- An "Easy pricing" label will appear on all standard plans within each health plan category. We don't use "standard plans" in consumer messaging.

- The label "Easy pricing" and its price tag icon appear on plan cards, plan detail pages, and compare views. The label appears below the plan name to avoid confusion with other information like the health plan category (metal level) and out-of-pocket costs.

- Easy pricing plans are displayed the same way in the Window Shopping tool, where consumers can preview plans and prices without logging in.

Note: mockups just display the design, content and placement of standard plan updates. They aren't representative samples of actual 2023 standard plans.

Educational content about standard plans

- We've added a Quick tip encouraging consumers to consider plans with easy pricing. A click opens a window with information explaining standard plans.

- It highlights two aspects of standard plans: that they cover some services for just a copay before the deductible is met; and that they have the same out-of-pocket costs (within a plan category).

- It also explains how to view and compare standard plans.

HealthCare.gov Updates
Filtering on standard plans

- Standard plan filters are included, nested underneath each health plan category (metal level).

- Consumers can select the "with easy pricing" filter for any metal level to view, for example, only standard plans in the Silver category.

- The filter drawer includes hint text briefly explaining that easy pricing plans have the same out-of-pocket costs, and offer benefits before deductible for some services.


Note: mockups just display the design, content and placement of standard plan updates. They aren't representative samples of actual 2023 standard plans.

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Helping consumers eligible for extra savings on Silver plans

HealthCare.gov Updates
Extra savings on Silver plans reminder

HealthCare.gov has hints and filters to help consumers eligible for extra savings consider Silver plans, which they must choose to get the extra savings. This year, an additional reminder has been added. It's shown only to consumers who qualify for the two highest levels of extra savings, and who start the check out process with a non-Silver plan.

- Content reminds the consumers that they could save even more with a Silver plan.

- Consumers are prompted to either take another look at Silver plans, which we explicitly recommend, or actively confirm they want to keep the selected non-Silver plan. They must make a selection to continue.

  - If a consumer opts to take another look, a filter for Silver plans is automatically applied to the plan results so they can immediately see their options.

  - If a consumer chooses to continue with a non-Silver plan, they get a final message saying they'll miss out on savings.

Deductibles – health and drug information

Updated total deductibles

- When consumers review plans, the deductible summary will provide a total amount and a breakdown of what the deductibles apply to: health expenses, drug expenses, or both.

- On the right are variations consumers may see depending on whether a plan has both health and drug deductibles; just a health or just a drug deductible; or an integrated deductible with both kinds of expenses in one deductible.

- If the plan includes deductibles beyond what's shown in the summary, a link reading "Extra deductible for some services" appears. Users can click to learn about those deductibles.

- They'll see the same information on plan detail pages.

Deductible ⓘ

$12,000

Family total
  Health: $5,800
  Drug: $6,200

Extra deductible for some services

Deductible ⓘ

$6,700

Individual total
  Health: $0
  Drug: $6,700

Extra deductible for some services

Deductible ⓘ

$2,850

Individual total
(health & drug combined)

Estimated monthly premium

$79.75

Including a $330 tax credit
Was $409.75

Oscar Insurance Company
Bronze Elite

Bronze | EPO | Plan ID: 25922VA0010041

New plan - Not rated ⓘ

☐ Compare

Deductible ⓘ

$8,700

Individual total
  Health: $2,000
  Drug: $6,700

Extra deductible for some services

Out-of-pocket maximum ⓘ

$8,700

Individual total

Estimated total yearly costs ⓘ

Add yearly cost

Copayments / Coinsurance ⓘ

Emergency room care	Generic drugs	Primary doctor	Specialist doctor
$1250	$3	$50	$125

Plan features
✘ Adult Dental
✔ Child Dental

Add medical providers

Add your medical providers and we'll show you which plans cover them

Add prescription drugs

Add your prescription drugs and we'll show you which plans cover them

Plan Details

Like This Plan

Improved provider and drug search features

Improving provider and drug search features

- When consumers are shopping for plans, they can search for doctors/ facilities and prescription drugs, so they can see which plans cover them.

- Search has been improved to provide more in-context help, and to suggest how to update their search when, for example, too many or too few results are found.

- Search logic will also account for spelling variations, and will return results that are not exact matches, to reduce searches with no results.

Results are shown even with misspelling

Additional information tip for Too Many Results

Help text included after clicking search

Add your drugs

See if your prescription drug is covered by the Marketplace plan

Enter the name of the prescription drug you use regularly.

metope

The drug search uses the words or letters you... in the search box to find similar matches.

Too many results?
- Enter more letters.
- Be as specific as possible.
- Check the spelling on the prescription drug's packaging, or with your doctor or pharmacy.

Can't find your prescription drug?
Try typing more letters in the name of your prescription drug to find a closer match.

Information

Showing results for **metope**

Metoprolol
metoprolol tartrate 25 MG Oral Tablet
Add

Metoprolol
metoprolol tartrate 50 MG Oral Tablet
Add

Metoprolol
metoprolol tartrate 100 MG Oral Tablet
Add

Metoprolol
5 ML metoprolol tartrate 1 MG/ML Injection
Add

General Reminders

Registration and Training Survey

» For agents and brokers who **have already completed registration and training for PY 2023**, we encourage you to also complete **the Registration and Training Survey**. This survey takes only a couple of minutes to complete, and your feedback is important to CMS.

  o If you are an agent or broker new to the Marketplace, please complete the survey here: https://www.research.net/r/newABtrainingfeedbackPY23

  o If you are a returning agent or broker, please complete the survey here: https://www.research.net/r/ReturningABtrainingfeedbackPY23

We want to hear from you!
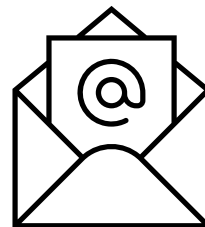
Cybersecurity Awareness Month: Best Practices for Protecting Consumer Data

» Agents and brokers play a critical role in protecting a consumer's personally identifiable information (PII) in the Health Insurance Marketplace®. The Marketplace Privacy and Security Agreement that you execute as part of the annual registration process authorizes agents and brokers to create, collect, disclose, access, maintain, store, and use specific data and PII. **Agents and brokers cannot release, publish, or disclose consumer PII to unauthorized personnel, and must protect this information in accordance with federal laws and regulations regarding the handling of PII.**

» Cybersecurity hygiene is a set of practices that should be performed regularly to maintain the security of your devices and networks to keep sensitive client data secure and protect it from theft and attacks. These practices include:

- o **Backup:** Regularly back up important files to a separate, secure location that would remain safe in case of a cybersecurity breach.

- o **Awareness & Education:** Learn how to avoid phishing scams and how to prevent malware attacks. Agents and brokers should also share this information with their employees.

- o **Encryption:** Use encryption to protect sensitive data in files and on devices.

- o **Password hygiene:** Maintain good "password hygiene" by requiring unique passwords, employing password managers, reviewing cycle frequency, and using multifactor authentication (MFA) when possible to make it more challenging for hackers to gain unauthorized access.

- o **Patch management:** Always keep software up to date and install security patches on both company-owned devices and personal devices used for work.

- o **Security software:** Install security software to defend systems against malware such as ransomware, spyware, worms, rootkits and Trojans. Also, run regular scans to flag unusual activity.

Reporting Cybersecurity Breaches

When in doubt– Report!

» All potential and confirmed breaches and incidents must be reported to CMS. If you're unsure whether the situation is a breach, an incident, or nothing at all, it is better to report it.

» Don't wait until you have finished internal investigations to report a breach or incident.

» We take "good faith" efforts to report an incident timely into account, but the reporting timelines are in place to ensure consumer safety.

» The Agent Broker Individual Marketplace Privacy and Security Agreement and Agent Broker SHOP Agreement requires the following:

  o Require reporting any Breach of PII to the CMS IT Service Desk by telephone at (410) 786-2580 or 1-800-562-1963 or via email notification at CMS_IT_Service_Desk@cms.hhs.gov **within 24 hours** from knowledge of the Breach. Incidents must be reported to the CMS IT Service Desk by the same means as Breaches **within 72 hours** from knowledge of the Incident. Reporting a breach or incident is not an admission of wrongdoing.

» If you are an agent or broker who uses the DE or EDE partner sites for your enrollments, and you believe someone else has used or accessed your account, you must immediately report the incident to the CMS IT Service Desk and the DE/EDE partner website's Agent Broker Help Desk. Please also make sure that you update your passwords to login to your DE/EDE account as soon as possible.

Resources on Cybersecurity

» [The Cybersecurity & Infrastructure Agency's (CISA) Cyber Essentials](#) serves as a guide for small businesses to develop an understanding of where to start implementing cybersecurity practices.

» The Small Business Administration offers free training sessions on cybersecurity. Sign up for their trainings [here](#).

» The [National Cybersecurity Alliance](#) also provides [virtual and in-person cybersecurity events](#) to help small business owners learn about cybersecurity and how to stay secure.

» View [this tip sheet](#) on best practices for cybersecurity and [this tip sheet](#) on protecting consumer information and practicing cybersecurity hygiene.

» Access the agent/broker webinar slides for [The Marketplace and Cybersecurity](#) and [view the CBT](#).

Agent and Broker Outreach Information

Webinar:
Mastering the Marketplace Application

October 20, 2022

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Agent and Broker Email Communications

Agents and brokers can manage the emails they want to receive from the Marketplace by updating subscriber preferences. To get started, agents and brokers should visit https://public.govdelivery.com/accounts/USCMSHIM/subscriber/new?preferences=true, enter the email address at which they receive emails from CMS, and click "Continue."

To subscribe to additional emails:
1. Select the "Manage Subscriptions" tab.
2. Click the "Add Subscriptions" link.
3. Select the subscription topics of interest.
4. Complete the Subscription questionnaire and click "Save."

To adjust the number of emails received:
1. Select the "Email Frequency" tab.
2. Complete the subscription questionnaire and click "Save."

Agents and brokers who need additional assistance can contact the Agent and Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Upcoming Webinars & Additional Resources

Upcoming Webinars	Date
"Family Glitch" Webinar	October 27, 2022

Additional Resources – Recently Posted Webinar Slides, Computer-based Trainings (CBTs), and Transcripts

10/6/22 Webinar Slides: [Plan Year 2023 Marketplace Policy and Operations Updates](#)

10/6/22 CBT: [Plan Year 2023 Marketplace Policy and Operations Updates](#) and [Transcript](#)

9/29/22 Webinar Slides: [Helping Consumers More Effectively for Plan Year 2023](#)

9/29/22 CBT: [Helping Consumers More Effectively for Plan Year 2023](#) and [Transcript](#)

9/22/22 Webinar Slides: [Preparing for Plan Year 2023 Open Enrollment](#)

9/22/22 CBT: [Preparing for Plan Year 2023 Open Enrollment](#) and [Transcript](#)

9/15/22 Webinar Slides: [Complex Case Scenarios](#)

9/8/22 Webinar Slides: [Welcome to the Marketplace: A Guide for New Agents and Brokers](#)

9/1/22 Webinar Slides: [Understanding Marketplace Compliance Rules and Regulations](#)

8/25/22 CBT: [Reaching Underserved Communities](#) and [Transcript](#)

Upcoming Office Hours & Registration

Register for upcoming office hours by visiting https://www.regtap.info/ and following the instructions below. Registration for webinars will be available as the date approaches.

1. Log in to REGTAP. If agents and brokers are new to REGTAP, click "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Click "Training Events" on "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the "Register Me" button.
5. If agents and brokers require further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 a.m. - 5:00 p.m. ET. *Note: Registration closes 24 hours prior to each event.*

Office Hour Dates	Time
Thursday, November 3, 2022	2:00–3:00 p.m. EST
Thursday, November 17, 2022	2:00–3:00 p.m. EST
Thursday, December 8, 2022	2:00–3:00 p.m. EST
Thursday, January 5, 2023	2:00–3:00 p.m. EST

Frequently Used Agent and Broker Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Service Desk	1-855-CMS-1515 1-855–267-1515	• CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the DE agent/broker landing page • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site or accessing training and exams	Monday-Friday 8:00 AM–8:00 PM ET October–November only: Saturday-Sunday 10:00 AM–3:00 PM ET
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	• General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general registration and training questions (not related to a specific training platform) • Agent/Broker RCL issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct	Monday-Friday 8:00 AM–6:00 PM ET
Marketplace Call Center Agent/Broker Partner Line	1-855-788-6275 Note: Enter an NPN to access this line. TTY users 1-855-889-4325	Specific consumer application questions related to: • Password reset for a consumer HealthCare.gov account, • SEP not available on the consumer application, or • Consumer specific eligibility and enrollment questions	Monday-Sunday 24 hours/day
SHOP Call Center	800-706-7893 TTY users 1-888-201-6445	• Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the health insurance issuer for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	• Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf	Monday-Friday 7:00 AM–8:30 PM ET

A full list of Agent and Broker Help Desks and Call Centers is available from the Agent and Broker Resources webpage (http://go.cms.gov/CCIIOAB) under Quick Links.

Agent and Broker Resource Links

Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Health Insurance Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIIOAB
HealthCare.gov	Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/
Help On Demand	Consumer assistance referral system operated by Help On Demand (formerly known as BigWave Systems) that connects consumers seeking assistance with Marketplace-registered, state- licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications	https://nipr.com/help/look-up-your-npn

Agent and Broker Resource Links (Continued)

Resource	Description	Link
List of Approved Health-related Lines of Authority (LOAs)	Provides a list of valid health-related LOAs for agents and brokers by resident state	https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority
National Insurance Producer Registry	Provides licensure and compliance information for agents and brokers	https://nipr.com/licensing-center/add-a-line-of-authority
CMS Enterprise Portal	Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
Partner Directory for Agents and Brokers	List of approved, participating issuers and web-brokers includes entities that offer online resources for agents and brokers, such as enrollment and client management functionality	https://data.healthcare.gov/issuer-partner-lookup
Assisting Clients with Marketplace Eligibility Appeals	Reviews the Marketplace eligibility appeal process and describes consumers' rights to appeal a Marketplace eligibility determination	http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story_html5.ht ml
FAQs for Agents and Brokers	Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage	https://www.agentbrokerfaq.cms.gov/s/

Agent and Broker Resource Links (Continued)

Resource	Description	Link
Agent and Broker FFM Registration Completion List	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents' and brokers' eligibility for compensation for assisting with Marketplace consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year	https://data.healthcare.gov/ab-registration-tracker/
Agent and Broker Video Learning Center	The Agent and Broker VLC features technical assistance videos on a variety of topics to help navigate the Marketplace	https://bit.ly/3hXLyru

THANK YOU!

Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!

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