Centers for Medicare & Medicaid Services

News for Agents and Brokers

NOVEMBER 2015 EDITION

An electronic source of information for Federally-facilitated Marketplace (FFM) Agents and Brokers

Key Open Enrollment Dates:

November 15, 2015–December 15, 2015 | Employers signing up for Small Business Health Options Program (SHOP) Marketplace coverage do not have to meet the Minimum Participation Rate (MPR) requirement

December 15, 2015 | Deadline for consumers to enroll in coverage through the FFM for it to be effective January 1, 2016

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Resources for Plan Year 2016 Open Enrollment

"FFM Plan Year 2016 Open Enrollment Overview and Kick-off for Agents and Brokers" Webinar Slides Now Available

On October 14, 2015, CMS hosted the "FFM Plan Year 2016 Open Enrollment Overview and Kick-off for Agents and Brokers" webinar. This webinar provided an overview of Open Enrollment and included new agent and broker support for plan year 2016, tips on the Find Local Help feature at HealthCare.gov, tips from the Marketplace Call Center, information on working with assisters and Navigators, and information on understanding consumers' coverage needs. Additionally, the webinar covered periodic data matching and the process for ending qualified health plan (QHP) coverage in the Individual Marketplace. The slides from this webinar are now available here on the Agents and Brokers Resources webpage.

"Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment" Webinar Slides Now Available

CMS hosted week one of the "Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment" webinar on November 3 and 5, 2015. These webinars provided information on key Open Enrollment dates and reminders, as well as information on how to prevent duplicate applications. The webinar also covered the new doctor lookup feature on HealthCare.gov and resources for agents and brokers to use throughout Open Enrollment. The slides from week one of this webinar series are available here on the Agents and Brokers Resources webpage.

On November 10 and 12, 2015 CMS hosted week two of this webinar series. These sessions provided an overview of next steps for consumers who fail to file and reconcile their advance payments of the premium tax credit (APTC) for plan year 2014, tips to ensure your NPN is retained for plan year 2016, information on how to prevent duplicate enrollments, and the doctor lookup feature at HealthCare.gov. The webinar also covered useful tips for agents and brokers working with Navigators and other assisters, answers to common enrollment questions, and answers to common FFM plan year 2016 registration and training questions. The slides from week two of this webinar series can be found here on the Agents and Brokers Resources webpage.

FACT SHEET: Improving the Consumer Experience at HealthCare.gov Now Available

Over the last few months, CMS has been working to apply lessons learned and take steps to make enrollments through the FFM quicker and smoother for both new and returning customers. CMS has added new features at HealthCare.gov based on consumer feedback about previous experiences with the site, as well as suggestions on the types of additional information that would help consumers select the right QHPs.

CMS has created the FACT SHEET: Improving the Consumer Experience at HealthCare.gov to highlight additional features to improve consumer experiences, including updates to provide more consumer-specific information and a simplified re-enrollment process. This fact sheet also helps consumers understand important information about their eligibility for Marketplace coverage and financial assistance.

2016 Marketplace Application Walkthrough YouTube Video Now Available

Are you looking for assistance with the 2016 Individual Marketplace application? CMS has recently released a video recording of the "2016 Marketplace Application Walkthrough" webinar, which was recently presented to assisters. This video provides step-by-step instructions for the Individual Marketplace application process, including steps for both new and re-enrolling consumers. The video also provides a walk-through of screens consumers will see at HealthCare.gov based on various demographic information they provide.

New Webinar Series: Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment

CMS began hosting weekly webinars for agents and brokers participating in the FFM on November 3, 2015 and will continue this webinar series through the end of the Open Enrollment period. These webinars provide you with updates and announcements related to Open Enrollment, highlights of relevant program content and information, as well as reminders of upcoming critical deadlines. CMS hosts one webinar each week on Tuesdays from 3:00–4:00 PM Eastern Time (ET).

To register for any of these weekly webinars, log in to www.REGTAP.info and complete the following steps:

1. Select "Training Events" from "My Dashboard."

2. Select the "View" icon next to the session of "Health Insurance Marketplace 2016 Open Enrollment Operational Updates and Announcements for Agents and Brokers" you are interested in attending.

3. Select "Register Me."

If you require assistance with webinar logistics or registration, you may contact the Registrar at 800-257-9520 or registrar@REGTAP.info. Registrars are available by phone from 9:00 AM to 5:00 PM ET, Monday through Friday. Registration closes 24 hours prior to each event.

Launch of the New Agent and Broker Call Center

CMS is pleased to be able to provide more assistance to make you successful in the Marketplace by launching a new Agent and Broker Call Center. The Call Center can currently help with such topics as:

- Agents' and brokers' user IDs for FFM registration and training
- The new MLMS and CMS-approved vendor training options
- NPNs
- Password resets and account lockouts on the CMS Enterprise Portal
- Login issues at the HealthCare.gov landing page (when you are redirected from an issuer's or web-broker's site)
- HealthCare.gov website issues
- Policy questions related to the Individual or SHOP Marketplaces

Please note that the Agent and Broker Call Center does not have access to consumer information and is not able to handle specific questions or issues with a consumer's application or eligibility. You should continue to call the Marketplace Call Center at ***1-800-318-2596*** for assistance related to enrolling consumers into Individual Marketplace coverage or the SHOP Call Center at ***1-800-706-7893*** for assistance related to SHOP Marketplace coverage.

To access the Agent and Broker Call Center, call ***1-855-CMS-1515 (855-267-1515) and select option "1."*** Call Center Representatives are available Monday through Saturday from 8:00 AM to 10:00 PM ET. In November, Call Center Representatives are also available on Sundays and holidays during the following hours:

- Sunday, November 22: Open 8:00 AM–5:00 PM ET
- Thursday, November 26 (Thanksgiving Day): Open 8:00 AM–5:00 PM ET
- Sunday, November 29: Open 8:00 AM–5:00 PM ET

Recovering Your Centers for Medicare & Medicaid Services (CMS) Enterprise Portal Login Information

If you have not yet completed FFM registration and training for plan year 2016, but have previously created a CMS Enterprise Portal account at https://portal.cms.gov, it is vital you log in to that existing account to complete registration for plan year 2016. If you cannot recall your user ID or password, you can recover that information and should not create a new account. The CMS Enterprise Portal homepage includes two links on the right hand side for "Forgot User ID" and "Forgot Password." Click on the link applicable to your situation and follow the instructions provided to recover your account information.

Adding a Corporate or Web-broker National Producer Number (NPN) to Your Marketplace Learning Management System (MLMS) Profile

You must confirm your NPN is entered accurately on your MLMS profile to ensure you are included on the Agent and Broker FFM Registration Completion List for Plan Year 2016. The NPN can be up to 10 digits long, must not begin with a zero, and must not include any special characters or letters. To update or confirm the NPN associated with your MLMS profile, click on the "Complete Agent Broker Training" hyperlink on the Agent Broker Registration Status page of the CMS Enterprise Portal. Clicking the link will open your MLMS profile, and from there you can update or confirm the NPN listed.

If you are acting as the authorized representative for a web-broker or other corporate entity, you have the opportunity to enter not only your personal NPN information, but also the web-broker's or business entity's NPN. Associating this information with your profile means you will only be required to complete FFM agent and broker training once and the system will automatically associate your registration status with the web-broker or entity for which you are an authorized representative.

If you are serving as the authorized representative for more than one web-broker or corporate entity, you can list up to three NPNs per MLMS profile by clicking on the "click here" link for either a web-broker or corporate entity, as appropriate.

If you become the authorized representative for a web-broker or corporate entity after completing training, return to your MLMS profile page and add that web-broker's or corporate entity's NPN so the system will apply your registration status to that NPN. You will not need to complete training again for the new NPN you have added. However, do not replace your personal NPN in your MLMS profile with the web-broker's or corporate entity's NPN. Instead, use the functionality provided in the MLMS profile to add the information that corresponds to the web-broker or corporate entity, including the NPN.

Spotlight on Eligibility and Enrollment (E&E)

Updated FFM and Federally-facilitated Small Business Health Options Program (SHOP) Enrollment Manual

CMS has released an updated FFM and Federally-facilitated Small Business Health Options Program Enrollment Manual, which went into effect on October 1, 2015. This document provides operational policy and guidance on key topics related to E&E activities within the FFM and the SHOP Marketplace, as well as within Individual Marketplaces and SHOP Marketplaces that rely on federal E&E platforms. This information applies directly to entities that may be involved in enrolling consumers into QHPs or qualified dental plans using the FFM or SHOP Marketplace E&E functions; these entities include agents and brokers who are registered with the FFM, so please take a moment to review this manual.

Key Information for Current Enrollees

If you are assisting consumers who signed up for health coverage through the Marketplace last year and would like to continue coverage in 2016, please note that CMS strongly encourages those consumers to return to the Marketplace during Open Enrollment to find the best options for them and their families, and make sure they are getting the right amount of financial assistance.

You can help ensure this process goes smoothly for consumers by taking the following actions:

- Help consumers report life changes to the Marketplace within 30 days of the change.
- Ensure consumers who received the APTC in 2014 file 2014 federal income taxes, if they have not yet done so, to reconcile their APTC so they are eligible for financial assistance for plan year 2016.
- Help consumers understand the significance of checking the box at the end of the application that allows the Marketplace to request updated income information from the Internal Revenue Service for the next five years.

To help you learn about and prepare for assisting consumers with the re-enrollment process, see this video on what to consider when re-enrolling in coverage and this "5 Steps to Staying Covered" video. You can find a number of additional resources for helping consumers with re-enrollment at https://marketplace.cms.gov including the Re-enrollment Checklist and the "5 Steps to Staying Covered" guide.

SHOP Marketplace Corner

Enroll Your Clients in SHOP Marketplace Coverage without Meeting the Minimum Participation Rate (MPR) Requirement

Do you have small group clients who are interested in purchasing health insurance, but are having a hard time meeting the MPR for your state? The SHOP Marketplace can help. **Small employers can enroll in SHOP Marketplace coverage between November 15 and December 15 without meeting participation requirements**. This one-month window is available to small groups each year. Outside of this window, in most states, small groups generally must meet an MPR of 70% to enroll in SHOP Marketplace coverage.

Four Tips for Renewing SHOP Marketplace Coverage

- For plan year 2016, employers can renew their SHOP Marketplace enrollment online at HealthCare.gov.
- You can begin assisting your clients with their SHOP Marketplace renewal as soon as the quarterly rate becomes available, generally 60 days before the renewal date.
- If a client authorized you to work on their behalf last year, you do not need to be re-authorized upon renewal. As long as your SHOP Marketplace registration is active, you will remain the agent or broker of record on your client's account.

- To see new SHOP Marketplace plans and pricing, and for more information about renewals, visit HealthCare.gov.

Recurring Payments in the SHOP Marketplace

Through the SHOP Marketplace, your clients can set up automatic recurring premium payments to ensure their SHOP Marketplace premiums are paid on time and that there is no lapse in coverage. Remember, you can help your clients set up their SHOP Marketplace payments, but they must submit the payments themselves.

- To update a recurring payment, employers must log into their HealthCare.gov accounts and select "Employer Payment and Billing."
- To change a recurring payment, employers must cancel the payment plan they have and then set up a new recurring payment method.
- To set up a new recurring payment, employers must add a new payment method under "Payment method."

Note: Once an automatic recurring payment is set up, it does not change from month to month. If the premium amount changes, your client must manually adjust the amount to be deducted from his or her account prior to the scheduled recurring payment date. This is also important to remember throughout the entire plan year as changes to your client's roster may result in pricing adjustments, which would require manual updates to the automatic payment.

Have questions or clients interested in setting up recurring payments? Visit HealthCare.gov or contact the SHOP Call Center Monday through Friday from 9:00 AM to 7:00 PM ET at 1-800-706-7893 (TTY: 711) for more information.

Did You Know?

As an agent or broker, if you are assisting a consumer using the Side-by-Side (i.e., Marketplace) enrollment pathway, you should never create the consumer's Marketplace account using your email address. Only the consumer's email address may be used when creating the consumer's Marketplace account. Also, on the application itself, when consumers are asked for their contact information, including their mailing address or email address, only the consumer's information should be entered into these fields — never that of an agent or broker. Finally, you should not enter that consumer's information into the FFM application on his or her behalf if you are speaking with that consumer (or authorized representative) over the phone, or if the consumer (or authorized representative) is not otherwise present. Consumers using the Side-by-Side enrollment pathway should enter their own information at HealthCare.gov or a paper application while you provide verbal assistance, if needed. The acts of selecting, applying, and enrolling in a QHP need to stay in the consumer's hands.

However, in certain circumstances, you may provide more direct assistance on the consumer's behalf. If a consumer asks for help using a computer to learn about, apply for, and enroll in Marketplace coverage at HealthCare.gov, you may use the keyboard or mouse, but only to follow the consumer's specific directions with the consumer physically present. For example, you may enter a consumer's information with the consumer's consent in the following scenarios:

- Consumer is physically unable to enter information or doing so is difficult.
- Consumer has limited English proficiency.
- Consumer is not comfortable using a computer.

Otherwise, consumers should type in or write on the application themselves to ensure the accuracy of the information they are submitting and to ensure they understand the information they are submitting.

Follow us on Twitter

You can find important information and updates by following the CMS and HealthCare.gov Twitter handles (@CMSGov and @HealthCareGov) or by searching the hashtags #ABFFM or #ABFFSHOP on Twitter.

Contact Us

For questions pertaining to the FFM agent and broker program, including the FFM registration requirements, or to subscribe to this newsletter, please contact the FFM Producer and Assister Help Desk via email at FFMProducer-AssisterHelpDesk@cms.hhs.gov. You may also contact the Agent and Broker Call Center by calling 1-855-CMS-1515 (855-267-1515) and selecting option "1." Call Center Representatives are available Monday through Saturday from 8:00 AM to 10:00 PM ET and during limited hours on Sundays and holidays through November. As noted above, this call center will not have access to consumer information and will not be able to handle specific questions or issues with a consumer's application. Please continue to call the Marketplace Call Center at 1-800-318-2596 for assistance related to enrolling consumers into coverage through the Individual Marketplace. For assistance related to coverage through the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893.