

November 1, 2016

## New Marketplace Features and Enhancements for Plan Year 2017 Open Enrollment

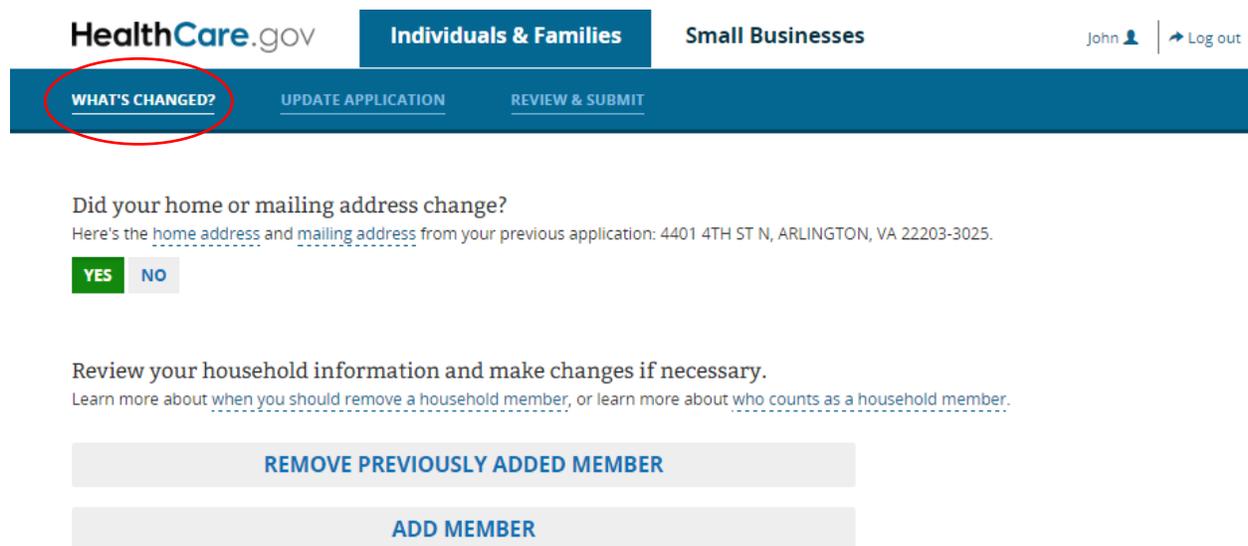
The Marketplace has implemented a number of new features to improve the user experience for agents and brokers assisting consumers with enrolling in health coverage.

**Streamlined Marketplace Application:** Agents and brokers can help consumers update their applications without stepping through every application question for Change in Circumstance scenarios.

Previously, consumers had to re-answer basic questions (e.g., enter current address) and then resubmit a full application.

New for plan year 2017, agents and brokers can help consumers navigate to the section of the application that they want to update by selecting the “What’s Changed?” tab (see Figure 1).

Figure 1: Entering Application Changes



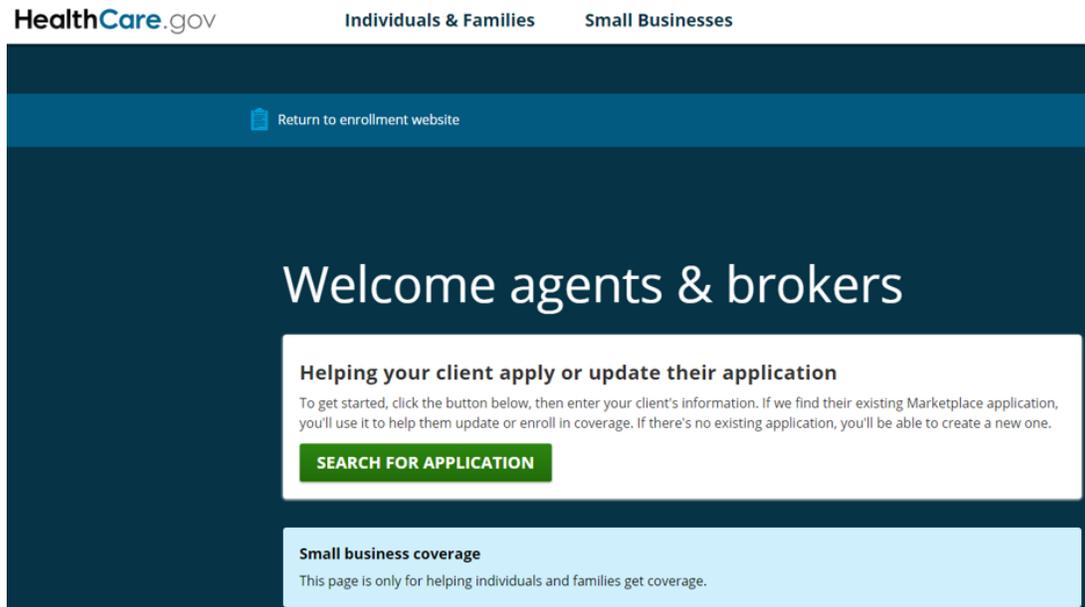
The screenshot shows the HealthCare.gov website interface. At the top, there are navigation tabs for "Individuals & Families" and "Small Businesses". The user is logged in as "John" and can click "Log out". Below the navigation is a dark blue bar with three tabs: "WHAT'S CHANGED?", "UPDATE APPLICATION", and "REVIEW & SUBMIT". The "WHAT'S CHANGED?" tab is circled in red. Below this bar, there is a question: "Did your home or mailing address change?" with a subtext: "Here's the home address and mailing address from your previous application: 4401 4TH ST N, ARLINGTON, VA 22203-3025." There are two buttons: "YES" (highlighted in green) and "NO". Below this, there is another question: "Review your household information and make changes if necessary." with a subtext: "Learn more about when you should remove a household member, or learn more about who counts as a household member." At the bottom, there are two buttons: "REMOVE PREVIOUSLY ADDED MEMBER" and "ADD MEMBER".

**Search to Avoid Duplicate Applications:** When using the Direct Enrollment Pathway, agents and brokers are now required to search to see if a consumer has an existing application before creating a new application via the Agent/Broker Landing Page.

Previously, agents and brokers had an option to search for an existing application or start a new one, which sometimes resulted in duplicate applications and policies for consumers.

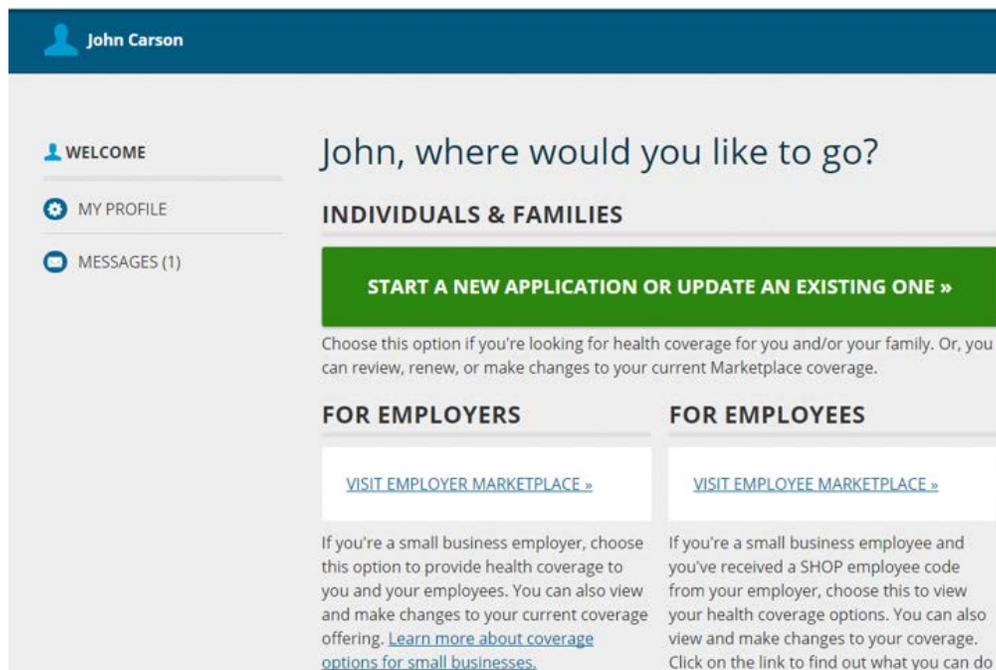
New for plan year 2017, agents and brokers must search for a consumer’s existing application as shown in Figure 2.

Figure 2: Forced Search for an Existing Application by an Agent or Broker



Similarly, consumers using the Marketplace Pathway are also forced to search for an existing application after logging into HealthCare.gov and selecting the “Start a new application or update an existing one” button (see Figure 3).

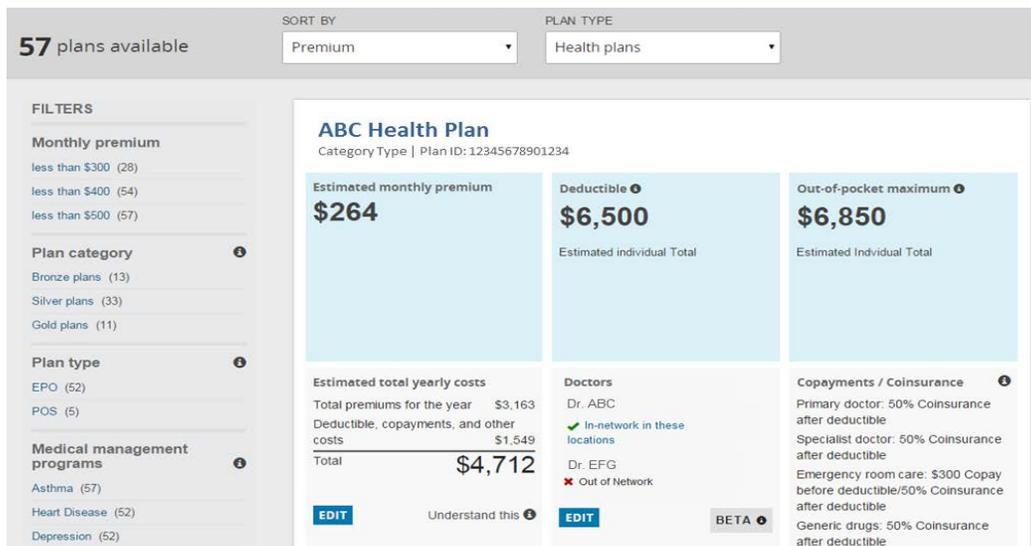
Figure 3: Forced Search for an Existing Application by a Consumer



**Enhanced Plan Compare:** The Plan Compare feature has a new interface that integrates decision support features, including standardized plans, network adequacy, and star ratings (in pilot states).<sup>1</sup>

Previously, as shown in Figure 4, HealthCare.gov displayed all available plans and a tool bar on the left side of the screen with filters for various features (e.g., plan category, plan type).

**Figure 4: Previous Plan Compare Display**



Now, HealthCare.gov provides three features agents and brokers can use to help consumers compare plans and identify the plan that best meets their needs (see Figure 5):

1. **Joyride Tools Tooltips:** This feature provides quick, easy to access explanations of key terms, such as “deductible” or “copay.”
2. **Joyride Tools Filters:** This feature enables filtering of plans to narrow the list by category, company, cost, and more.
3. **Joyride Tools Compare:** This feature shows up to three plans side-by-side (see Figure 6), and compares information such as monthly premiums, deductibles, out-of-pocket maximums, and the costs for medical care services (e.g., primary visits).

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<sup>1</sup> CMS is piloting the Quality Rating System star ratings in Virginia and Wisconsin to provide consumers, their families, and their assisters with comparable and useful information about the quality of health care services and enrollee experience for the qualified health plans offered through the Marketplace.

<https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/UPDATE-Quality-Rating-Information-Bulletin.PDF>

Figure 5: New Plan Compare Decision Support Features

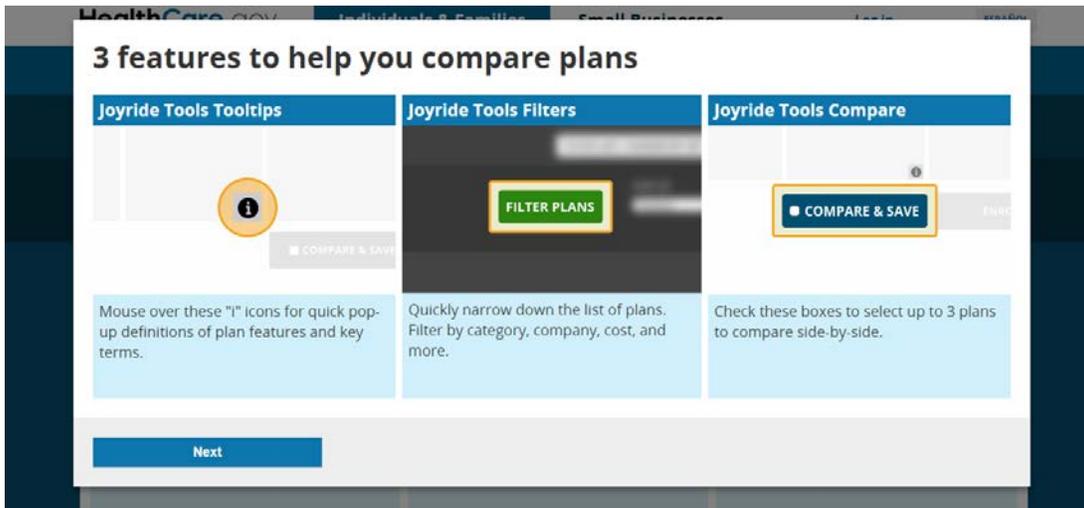
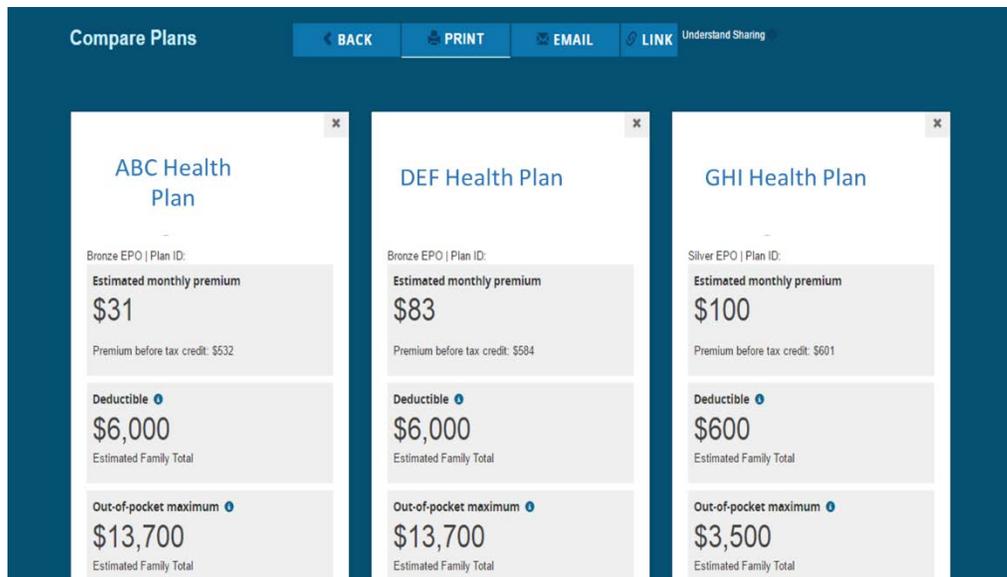


Figure 6: Joyride Tools Compare Feature



**Easier Location of Agents and Brokers:** The Find Local Help tool now includes a location mapping feature that allows consumers to more easily locate an agent or broker who is close to their home and/or convenient for them.

Previously, consumers had to estimate which agent or broker would be most convenient based on the agent's or broker's listed address.

Now, once consumers navigate to [Find Local Help](#), enter their ZIP code or city and state, and select what they want help with (e.g., individual or family coverage), they can opt to see the search results on a map or in a list (see Figure 7). The map option displays numbered flags

corresponding to agents and brokers in the designated distance range, and lists their information below the map (see Figure 8).

Figure 7: Find Local Help Query Results Options

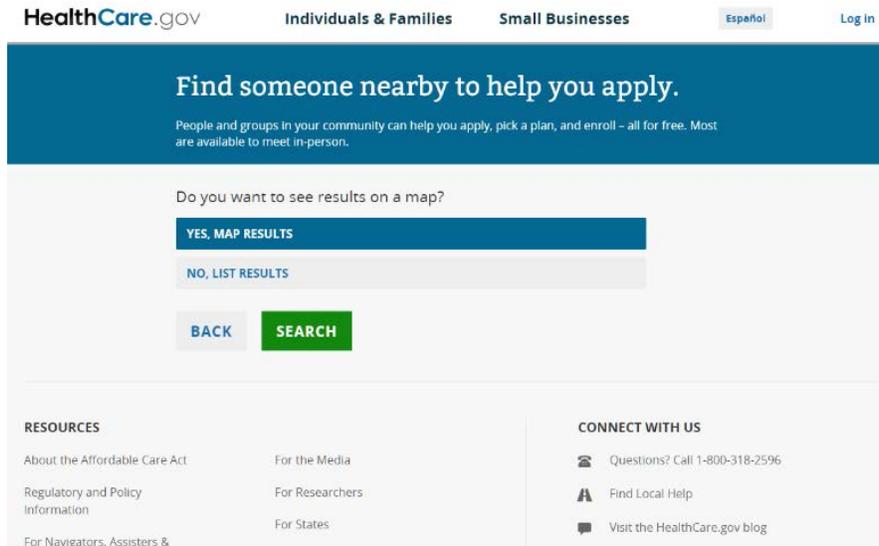
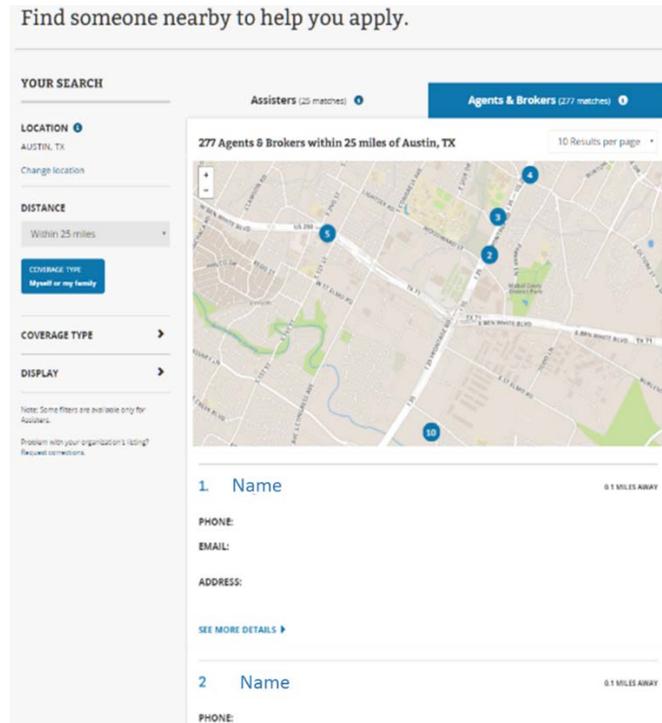


Figure 8: Find Local Help Map Display



Additionally, Find Local Help now includes details regarding an agent's or broker's hours of operation, making it easier for consumers to get assistance.

Please note, use of this tool does not obligate consumers to work with the geographically closest agent or broker. Consumers can continue to work with the agent or broker with whom they have an existing relationship or who best suits their needs.

**Streamlined Marketplace Call Center Access:** The Individual Marketplace Call Center is streamlining access for agents and brokers who have completed registration for the current plan year.

Previously agents and brokers that needed to call the Marketplace Call Center did not have direct access to representatives.

Now, agents and brokers have streamlined access. To access this enhanced agent and broker service, follow these steps:

1. Call 855-788-6275.
2. Enter your NPN.
  - a. Only agents and brokers registered with the Marketplace will be able to access this enhanced service.
  - b. Valid NPNs will be updated weekly (typically on Fridays).
3. When a valid NPN is entered, agents and brokers will be presented with three options:
  - a. Password resets for consumer HealthCare.gov accounts.
  - b. Special enrollment periods (that are not common and/or available through the application).
  - c. Other Issues.

Agents and brokers that are not able to provide a valid NPN will be transferred to the main Marketplace Call Center line.