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MYTHS AND FACTS ABOUT MARKETPLACE PLAN YEAR 2017 OPEN ENROLLMENT

The Centers for Medicare & Medicaid Services (CMS) outlines the most common myths and facts about the Marketplace so the agent and broker community can effectively assist consumers with plan year 2017 Open Enrollment through the Individual Marketplace.

Myth	I have to use HealthCare.gov to help a consumer with an eligibility determination and enroll in a qualified health plan (QHP) through the Federally-facilitated Individual Marketplaces.
Fact	<p>NOT TRUE! Agents and brokers who operate in the Individual Marketplace may conduct enrollment activities through the Direct Enrollment Pathway (i.e., issuer-based enrollment) and/or the Marketplace Pathway (“Side-by-Side” Pathway).</p> <ul style="list-style-type: none"> • Direct Enrollment Pathway: you are required to use your own User ID and Password to log on to a web-broker’s, web-based entities, or issuer’s website. • Marketplace Pathway: the consumer logs directly into his or her Marketplace account. You then work with the consumer to complete the eligibility application. Note: <i>When using the Marketplace Pathway, you should not have independent access to consumers’ Marketplace online user IDs, passwords, and accounts.</i> <p>REMINDER: You must obtain a consumer’s consent before accessing or viewing the consumer’s personally identifiable information. Use CMS’ “Marketplace Application Checklist” to help consumers prepare to complete their applications using either enrollment pathway.</p>
Myth	Consumers who enrolled in coverage through the Marketplace for a previous plan year must complete a new application when applying for coverage in 2017.
Fact	<p>NOT TRUE! Consumers can use their application from the previous plan year. Make sure you check to see if a consumer has an existing 2016 or 2017 application before starting a new application by following the required process below.</p> <ul style="list-style-type: none"> • Use the “Look Up Application” function on the HealthCare.gov main agent/broker landing page. If there is an application for plan year 2017, it will be pre-populated. Agents or brokers can make changes to the information by selecting “Report a life change.” • If a consumer had coverage through the Marketplace in 2016 and you cannot find his or her application, then go back to the main agent/broker landing page to select “Start Application.” Enter the consumer’s information (e.g., existing application ID, coverage year, state, personal information) and search for the application again.

Myth

A consumer that has health coverage through the Marketplace will be automatically unenrolled from that coverage if he or she becomes eligible for Medicaid or the Children's Health Insurance Program (CHIP).

Fact

NOT TRUE! Marketplace coverage **does not** end automatically if a consumer is found eligible for Medicaid or CHIP.

- Help consumers review their eligibility and determine which option best fits their individual or family needs.
- Explain to consumers who are receiving financial assistance (i.e., advance payments of the premium tax credit, or APTC) for their Marketplace coverage that if they do not cancel their enrollment through the Marketplace, they may have to pay back the APTC that they received through the Marketplace for the months they were eligible for Medicaid or CHIP coverage.
- For more information about Medicaid or CHIP eligibility or enrollment, consumers may contact their state Medicaid or CHIP agency.

Myth

Consumers who were previously enrolled in Marketplace coverage do not need to do anything during the Open Enrollment period.

Fact

NOT TRUE! Consumers need to log in to get the best plan for 2017. Encourage consumers you have assisted in the past to log in to their accounts at HealthCare.gov during Open Enrollment to:

- Review their application information to make sure it is up-to-date, since consumers' circumstances and health care needs may change.
- Confirm their household income and family size information is correct to ensure they receive the accurate amount of financial assistance.
- Review changes (if any) to their plan for the 2017 plan year and to compare it to other plans in the Marketplace to make sure they are still enrolled in the best plan for them and their family.

Consumers can use the "[Reenrollment Checklist](#)" to help them through the reenrollment process.

Myth

My National Producer Number (NPN) cannot be added to a consumer's application so I can get credit for the transaction.

Fact

NOT TRUE! Capturing an NPN varies depending on enrollment pathway and application being used.

When completing an application using the Marketplace Pathway (i.e., at HealthCare.gov), consumers should be instructed to add your NPN to their applications.

- If using the classic Marketplace application, the consumer will see a screen with a section titled "**Help applying for coverage**" and the instruction to "**Tell us if you're getting help from one of these people.**" The consumer should select "**Agent or Broker**" and enter **your name** and **NPN** when prompted.
- If the consumer is re-enrolling and entered a different agent's or broker's NPN for the prior plan year, the screen will be pre-populated with that agent's or broker's NPN. The consumer should update all information that is pre-populated (e.g., **your name** and **NPN**) as may be appropriate.

<p>Fact (cont.)</p>	<ul style="list-style-type: none"> If the consumer is using the Marketplace 2.0 Application, the consumer will encounter a screen that requests “Household contact information” and should check the “Another person is helping me” box on this screen to enter your NPN in the “ID number” field.” <p>When using the Direct Enrollment Pathway, manual entry of an NPN is generally not required. Instead, your NPN and identifying information is typically automatically electronically captured via the log in information and will be submitted to the issuer. As a best practice, the assisting agent or broker should manually enter his or her name and NPN on each consumer’s application when using the Direct Enrollment Pathway to assist consumers with Marketplace enrollments.</p>
<p>Myth</p>	<p>If I assisted a consumer with their Marketplace application, but my NPN was not recorded, there is no way for it to be subsequently added.</p>
<p>Fact</p>	<p>NOT TRUE! If you have a legitimate reason to believe you should be credited for a Marketplace enrollment, but have not been credited for it, contact the respective QHP issuer directly to discuss the specific situation.</p> <p>CMS expects that a QHP issuer would issue compensation to an affiliated agent or broker who is registered to participate in the Marketplace if it is determined from the issuer’s, agent’s, or broker’s records that the agent or broker did in fact assist the consumer, but the NPN was erroneously left off of the enrollment. Such records may include a consent form from the consumer, an issuer’s broker of record form, or similar documentation to demonstrate that the consumer was the agent’s or broker’s client for the enrollment in question.</p> <p>Please note that you must meet Marketplace registration requirements prior to assisting with a consumer’s application for Marketplace coverage to be credited for the enrollment transaction.</p>
<p>Myth</p>	<p>My NPN is automatically removed if a consumer calls the Marketplace Call Center or auto re-enrolls in Marketplace coverage.</p>
<p>Fact</p>	<p>NOT TRUE! An agent’s or broker’s NPN is not automatically removed from a Marketplace application or account if a consumer calls the Marketplace Call Center.</p> <p>Also, re-enrollment does not automatically remove an agent’s or broker’s NPN. If a consumer is re-enrolling and the prior year application included an NPN, then that NPN will prepopulate in the current year’s application. If this information has changed (i.e., a different agent or broker is providing assistance), it can be updated. If a consumer is receiving assistance for the first time, he or she should enter your name and NPN when prompted when using the Marketplace Pathway. If using the Direct Enrollment Pathway, manual entry of an NPN is generally not required.</p>

For more information on plan year 2017 Open Enrollment, including Marketplace registration requirements, refer to the [Agents and Brokers Resources](#) webpage (<http://go.cms.gov/CCIIOAB>). If you want to be added to the distribution list for CMS emails and newsletters on these topics, send your request to: [Agent/Broker Email Help Desk](#).