



Health Insurance Marketplace 2016 Open Enrollment

Open Enrollment Week 8

*Operational Updates and
Announcements for Agents and
Brokers Participating in the
Federally-facilitated
Marketplaces (FFMs)*

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



Disclaimer

The information provided in this presentation is intended only as a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.

This document generally is not intended for use in State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.



Health Insurance Marketplace 2016 Open Enrollment



*Updates
and
Announcements*

Key Open Enrollment Dates for Plan Year 2016

November 1, 2015

- *HealthCare.gov is available for plan year 2016 Open Enrollment*

November 15, 2015 –
December 15, 2015

- *Employers signing up for SHOP Marketplace coverage do not have to meet the participation rate requirement*

December 17, 2015*
(December 18 – 3:00 AM ET)

- *Extended deadline for consumers to enroll in coverage through the FFMs effective January 1, 2016*

January 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by December 15, 2015*

January 15, 2016*
(January 16 – 3:00 AM ET)

- ***Deadline for consumers to enroll in coverage through the FFMs effective February 1, 2016***

January 31, 2016
(February 1 – 3:00 AM ET)

- *End of plan year 2016 Open Enrollment for the FFMs; deadline for consumers to enroll in coverage through the FFMs effective March 1, 2016*

February 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 15, 2016*

March 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 31, 2016*

**The SHOP Marketplace is open all year long. Applications submitted by 11:59 PM Eastern Time (ET) on the 15th of the month may go into effect as soon as the first day of the next month.*

Extended Open Enrollment Deadline

- Due to an unprecedented demand and volume of consumers contacting the Marketplace Call Center or visiting HealthCare.gov, CMS extended the deadline to sign up for January 1, 2016 coverage until 11:59 PM Pacific Time on December 17, 2015 (2:59 AM ET on December 18, 2015).
 - Consumers who enrolled before 3:00 AM ET on December 18 will receive coverage effective January 1, 2016.
 - Consumers who enrolled at 3:00 AM ET or after will receive coverage effective February 1, 2016.
 - There are still regular special enrollment periods that can produce January 1, 2016 coverage (e.g., consumers who will lose coverage at the end of the year).

Extended Open Enrollment Deadline (cont.)

- In addition to providing 48 additional hours to select a plan for January 1, 2016, CMS is employing procedures to ensure that consumers who attempted to enroll on December 14 or December 15, 2015 and have yet to complete the process can enroll with a January 1, 2016 coverage effective date.
- These procedures are as follows:
 - Consumers who left their contact information on the Marketplace Call Center's voice mail system on December 14 or December 15, 2015 have or will receive calls from Marketplace Call Center to support enrollment for January 1, 2016 coverage.
 - Marketplace Call Center representatives will support these consumers with enrolling for January 1, 2016 coverage after the December 17, 2015 deadline through use of the in-line special enrollment period process.

Extended Open Enrollment Deadline (cont.)

- Direct Enrollment partners were able to provide lists of any consumers still in line at the time of the deadline to the Marketplace Call Center for assistance in enrolling in January 1, 2016 coverage; Direct Enrollment partners who are issuers can also enroll consumers for February 1, 2016 and work with CMS to update the effective date through the enrollment reconciliation process.
- Consumers who attempted to use HealthCare.gov directly to enroll on December 14 or December 15, 2015 and were not able to get through the waiting room or enroll during the 48-hour extension will be supported by the Marketplace Call Center in enrolling in January 1, 2016 coverage if they call for assistance.
- To keep abreast of any further changes:
 - Follow updates from [@HealthCare.gov](https://twitter.com/HealthCare.gov) and hashtag [#GetCovered](https://twitter.com/HealthCare.gov) on Twitter
 - Follow updates from [HealthCare.gov](https://www.HealthCare.gov) on Facebook

Tips from the Marketplace Call Center

- To reduce wait times at the Marketplace Call Center, do not wait until the last minute to seek assistance.
 - Avoid calling during peak times of the day and certain dates — especially between the hours of 9:00 AM and 12:00 PM ET, 4:00PM ET and 6:00 PM ET, and around January 13-15, and January 29-31.
- Every 365 days, consumers need to reauthorize the Marketplace Call Center to allow an agent or broker to work on their behalf.
 - Complete these reauthorizations during off-peak hours and avoid enrollment deadline days whenever possible.

Marketplace Affordability Snapshot for the FFM's for Plan Year 2016

1 in 8

- Returning Marketplace consumers will be able to enroll in a Qualified Health Plan (QHP) with premiums less than \$100 per month after tax credits

7 in 10

- Returning Marketplace consumers will be able to buy a plan for \$75 or less in monthly premiums after tax credits

6.3%*

- The average rate increase for a benchmark plan across 30 of the largest markets, representing Marketplace enrollees

7.5%

- The average increase in cost for a benchmark plan across all markets in the 37 states

3 or more issuers

- Will be available in over two-thirds of counties

\$400 in savings

- The average amount new consumers who switched plans within the same metal tier saved after tax credits as compared to those who stayed in their same plans

**This rate does not account for the benefit provided by tax credits to eligible consumers.*

Transitioning Consumer Operated and Oriented Plan (Co-op) Program Enrollees

The following issuers participating in the Co-op Program are ceasing to offer plans on the Marketplaces effective January 1, 2016:

State	Issuer Name
Arizona	Meritus Health Partners
Arizona	Meritus Mutual Health Partners
Colorado	Colorado Health Insurance Cooperative (Colorado HealthOp)
Kentucky	Kentucky Health Cooperative
Louisiana	Louisiana Health Cooperative
Michigan	Consumers Mutual Insurance of Michigan
Nevada	Nevada Health Cooperative
New York	Health Republic Insurance of New York
Oregon	Health Republic Insurance of Oregon
South Carolina	Consumer's Choice Health Insurance Company
Tennessee	Community Health Alliance Mutual Insurance Company
Utah	Arches Community Healthcare

Transitioning Consumer Operated and Oriented Plan (Co-op) Program Enrollees (cont.)

- Consumers who did not enroll in a new QHP by December 15, 2015 will need to access a special enrollment period to have coverage effective January 1, 2016.
- If consumers do not enroll in a new Marketplace QHP, enrollees in the plans offered by these issuers will stop receiving any advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs), which lower copayments, coinsurance, and deductibles, that they currently receive, effective January 1, 2016.
- Please encourage your customers who are enrolled in QHPs offered by these co-op issuers to enroll in new plans for 2016 coverage before the end of the year.

Marketing Opportunities for Agents and Brokers

- Licensed agents and brokers may print Marketplace materials and add a physical sticker (or stamp) to these documents with their contact information.
- An example of a marketing material is this general Open Enrollment flyer:
 - <https://marketplace.cms.gov/outreach-and-education/need-affordable-health-coverage-poster.pdf>
 - Spanish-language version: <https://marketplace.cms.gov/outreach-and-education/need-affordable-health-coverage-poster-spanish.pdf>
- Some materials even allow the agent or broker to enter his or her information directly into the material itself, such as this event flyer:
 - <https://marketplace.cms.gov/outreach-and-education/open-enrollment-fillable-flyer.pdf>
 - Spanish-language version: <https://marketplace.cms.gov/outreach-and-education/need-health-coverage-flyer-spanish.pdf>

Marketing Opportunities for Agents and Brokers (cont.)

- Additional Marketplace documents are available at:
 - www.HealthCare.gov
 - <https://marketplace.cms.gov/>
- To order Marketplace materials, review the instructions at: <https://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>.
- CMS suggests the following content for agent and broker stickers added to Marketplace materials:
 - For in-person help with your application, contact:
 - Name (licensed insurance broker):
 - National Producer Number (NPN)
 - State License Number:
 - Work Address:
 - Contact Phone Number:
 - Email Address:

New Facility Look-up Feature at HealthCare.gov

- HealthCare.gov has successfully launched a new feature that allows consumers to look up their medical facilities (in addition to doctors and prescription drugs) and see in the plan results if their medical facilities are covered by each QHP.
- This new feature is an enhancement of the **See Plans & Prices** functionality at HealthCare.gov. Note that this feature is not currently available for the SHOP Marketplace.
- Consumers can access the feature when they see a page indicating they can search for “doctors, medical facilities, and drugs” and then select “Continue” to search for and add their medical facilities.

New Facility Look-up Feature at HealthCare.gov (cont.)

- The consumer enters his or her zip code into the field on the 2016 Health Insurance Plans & Prices webpage at HealthCare.gov and clicks “Search.”
- Once the consumer’s location populates, he or she clicks “Choose” to continue.

The screenshot displays the '2016 health insurance plans & prices' webpage. At the top, there is a blue header with the title. Below the header, a dark blue banner contains a 'NEW' tag and the text 'You can see if your doctors and prescription drugs are covered.' The main content area is light gray and features a search form. The form has two sections: 'Enter your ZIP code' and 'Choose your location'. In the 'Enter your ZIP code' section, the text '33160' is entered in a white input field, and a green 'SEARCH' button is to its right. A red arrow points to the 'SEARCH' button. In the 'Choose your location' section, the text 'Miami-Dade County, FL' is displayed in a dark blue box, and a blue 'CHOOSE' button is to its right. A red arrow points to the 'CHOOSE' button. Below the search form, there is a link for 'Looking for 2015 plans?' and an 'IMPORTANT' notice box with text about previewing plans and price estimates.

New Facility Look-up Feature at HealthCare.gov (cont.)



This year, for the first time we've asked insurance companies for information about which doctors, medical facilities, and drugs their plans cover.

In this early stage, some data may be missing or inaccurate. We'll be updating it regularly. Check with the insurance company to verify network coverage.



CONTINUE

SKIP

- After answering a few questions about his or her circumstances, HealthCare.gov will prompt the consumer with the option to search for QHPs based on his or her doctors, medical facilities, and drugs.
- To search, the consumer clicks “Continue.”
- If the consumer is not interested in searching, he or she can click “Skip” to move forward to the QHP listings.

New Facility Look-up Feature at HealthCare.gov (cont.)

Do you want to see if your doctors, medical facilities, and prescription drugs are covered? BETA

Add your doctors, medical facilities (like hospitals and pharmacies), and prescription drugs. When you compare plans, you'll see if they're covered. Information on group practices will be available in the future.

Search

Doctor, facility, or prescription drug SEARCH

Search for one at a time

SKIP

- Once redirected to the search feature, the consumer can enter a doctor, medical facility, or prescription drug into the search field and click “Search.”
- Please note that the consumer can leave the search tool at any time by clicking “Skip.”

New Facility Look-up Feature at HealthCare.gov (cont.)

Once the consumer has searched for his or her medical facility, he or she will need to confirm the medical facility by selecting the correct option from the search list that populates and clicking “Add.”

Do you want to see if your doctors, medical facilities, and prescription drugs are covered? HELP

Add your doctors, medical facilities (like hospitals and pharmacies), and prescription drugs. When you compare plans, you'll see if they're covered. Information on group practices will be available in the future.

Search

tampa outpatient surgical facility SEARCH

results for *tampa outpatient surgical facility*

A single provider may have multiple offices, and have different coverage options at each office.

If the same doctor or facility is listed more than once, contact the Insurance company to verify the location near you is in the network.

Information on group practices will be available in the future. In the meantime, check the plan's provider directory.

MEDICAL FACILITIES

- TAMPA OUTPATIENT SURGICAL FACILITY Tampa, FL 33605
Clinic/Center - Ambulatory Surgical
3012 N Armenia Ave
- NORTH TAMPA OUTPATIENT SURGICAL FACILITY LLC Tampa, FL 33647
Clinic/Center - Ambulatory Surgical
3329 Primrose Lake Cir

ADD SKIP

New Facility Look-up Feature at HealthCare.gov (cont.)

Confirm Your Doctors, Medical Facilities, and Prescriptions Drugs.

TRACY JONES ROBERTS Orthopedics Orthopedic Surgery Miami, FL 33175	REMOVE
AMLODIPINE 2.5 MG ORAL TABLET [NORVASC]	REMOVE
TAMPA OUTPATIENT SURGICAL FACILITY Clinic/Center · Ambulatory Surgical Tampa, FL 33603	REMOVE

ADD **CONTINUE** 

Once the consumer has added all of the doctors, medical facilities, and prescription drugs of interest and reviewed the list, he or she can click “Continue” to see the list of plans that cover those doctors, medical facilities, and prescription drugs.

New Facility Look-up Feature at HealthCare.gov (cont.)

- HealthCare.gov will redirect the consumer to the list of available QHPs in the consumer's area.
- Each plan will note which doctors, medical facilities, and prescription drugs are covered based on the information the consumer entered into the search feature.

Florida Blue (BlueCross BlueShield FL) · BlueOptions Essential 1419
Bronze EPO | Plan ID: 16842FL0070084

Estimated monthly premium \$275 Premium before tax credit: \$336	Deductible ⓘ \$6,850 Estimated Individual Total	Out-of-pocket maximum ⓘ \$6,850 Estimated Individual Total
Estimated total yearly costs CALCULATE	Your doctors, medical facilities, and prescription drugs Tracy Jones Roberts Accepting Orthopedics, Orthopedic Surgery ✓ In-network in these locations Amlodipine 2.5 MG Oral Tablet [Norvasc] ✓ Covered TAMPA OUTPATIENT SURGICAL FACILITY Clinic/Center · Ambulatory Surgical ✓ In-network in these locations	Copayments / Coinsurance ⓘ Emergency room care: No Charge After Deductible Generic drugs: No Charge After Deductible Primary doctor: No Charge After Deductible Specialist doctor: No Charge After Deductible



Marketplace Application Checklist

- Agents and brokers can use CMS' Marketplace Application Checklist to help consumers prepare to complete their applications on HealthCare.gov.
- The checklist can be found at: <https://marketplace.cms.gov/outr each-and-education/marketplace-application-checklist.pdf>.

Marketplace Application Checklist

When you apply for or renew your coverage in the Health Insurance Marketplace, you'll need to provide some information about you and your household, including income, any coverage you currently have, and some additional items.

Use the checklist below to help you gather what you need to apply for coverage.

- Information about your household. Figure out who's applying for coverage before you start your application. Visit [HealthCare.gov/income-and-household-information/household-size](https://www.healthcare.gov/income-and-household-information/household-size) for help figuring out who needs coverage.
- Home and/or mailing addresses for everyone applying for coverage.
- Information about everyone applying for coverage.
- Social Security Numbers.
- Information about the professional helping you apply (if you're getting help completing your application). Visit [HealthCare.gov/help/whos-helping-me-complete-my-application](https://www.healthcare.gov/help/whos-helping-me-complete-my-application) for more information.
- Document information for legal immigrants. Visit [HealthCare.gov/help/immigration-document-types](https://www.healthcare.gov/help/immigration-document-types) for more information.
- Information on how you file your taxes.
- Employer and income information for every member of your household (for example, from pay stubs or W-2 forms—Wage and Tax Statements). Visit [HealthCare.gov/income-and-household-information/income](https://www.healthcare.gov/income-and-household-information/income) to learn more about what types of income to include and not include.
- Your best estimate of what your household income will be in 2016. Visit [HealthCare.gov/income-and-household-information/how-to-report](https://www.healthcare.gov/income-and-household-information/how-to-report) for help estimating your income.
- Policy numbers for any current health insurance plans covering members of your household.
- A completed "Employer Coverage Tool" for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form even for coverage you're eligible for but don't enroll in.) Visit [HealthCare.gov/downloads/employer-coverage-tool.pdf](https://www.healthcare.gov/downloads/employer-coverage-tool.pdf) to view or print the tool.
- Notices from your current plan that include your plan ID, if you have or had health coverage in 2015.

Stay up-to-date about the Marketplace. Visit [HealthCare.gov](https://www.healthcare.gov) to get email or text updates that will help you get ready to apply or renew.

Marketplace Application Checklist (cont.)

- The checklist highlights the following information consumers will need to know:
 1. Who's applying for coverage in the household
 2. Home and/or mailing address for everyone applying for coverage
 3. Social Security Numbers
 4. Information about the agent/broker assisting the consumer
 5. Document information for legal immigrants
 6. Information on how the consumer files taxes
 7. Employer and income information for all members of the household
 8. The consumer's best estimate of household income for 2016
 9. Policy numbers for any current health insurance plans covering members of the consumer's household
 10. A completed "Employer Coverage Tool" for every job-based plan household members are eligible for
 11. Notices from the consumer's current plan, including plan ID if he/she had health coverage in 2015

SHOP Marketplace Minimum Participation Requirement

In most states, 70% of a group's employees offered coverage must accept the offer of SHOP Marketplace coverage or be enrolled in other types of coverage for a group to participate in the SHOP Marketplace

- Unless the group enrolls between **November 15 and December 15** when no Minimum Participation Rate (MPR) applies

What's New?

For 2016 coverage and beyond, the SHOP Marketplace MPR requirement has changed—making it easier for employers to enroll in SHOP Marketplace coverage

2015 Participation Requirement	2016 Participation Requirement
Employees are not counted toward the MPR if they have coverage through another job, another person's job, or a government program (e.g., Medicare, TRICARE).	Employees with non-SHOP Marketplace coverage, such as through a spouse or government program, will be counted toward the MPR.

Calculating the Minimum Participation Rate

For coverage beginning in 2016 and beyond, here's how the SHOP Marketplace MPR is calculated:

$$\text{MPR} = \frac{\text{Number of Employees **Enrolling** in Any Coverage}}{\text{Number of Employees **Offered** SHOP Marketplace Coverage}}$$

Here's an example for 2016:

- An employer offers coverage to 10 full-time employees, and 2 have coverage through a spouse's employer, and 1 is covered by Medicare
- 70% of 10 employees = 7 employees
- 3 employees have other coverage that counts towards the rate, so 4 additional employees must accept the employer's offer of SHOP Marketplace coverage before the employer can enroll
- Last year this group would have had to enroll seven employees in order to obtain SHOP Marketplace coverage

Health and Dental Coverage Options in the SHOP Marketplace

- Starting in 2016, employers may offer their employees one of three options through the SHOP Marketplace:
 1. Only health coverage
 2. Only dental coverage
 3. Both health and dental coverage
 - If a qualified employee is offered both health and dental coverage, he/she may choose to enroll in both health and dental coverage, only health coverage, or only dental coverage
- Employers may also offer health and dental coverage to their employees' dependents
 - Dependents must enroll in the same health or dental plan as the qualified employee
 - If an employee is offered both health and dental coverage, dependents will be able to enroll in either the health or dental coverage the employee picks, or in both

Employee Choice: Offering Employers Flexibility and Control

Employers can offer qualified employees:

1. A single health or dental plan
2. A choice of plans within a plan category the employer chooses
 - Employees choose any plan within the selected coverage category

Advantages of offering qualified employees a choice of plans:

- They can choose plans that best fit their coverage needs
- Employer does not have to predict their health care needs
- Employer receives and pays just **one monthly bill** per account, even when offering multiple plans with different health insurance companies
- Employer sets choice limits to control health care costs

	Issuer A	Issuer B	Issuer C	Issuer D	Issuer E
Platinum					
Gold					
Silver	✓	✓	✓	✓	✓
Bronze					

Agent and Broker Health Insurance Marketplace Open Enrollment Weekly Updates and Announcements UPDATED WEBINAR SCHEDULE

- To register for any of these sessions, please log in to www.REGTAP.info and complete the following steps:
 - Select "Training Events" from "My Dashboard."
 - Select the "View" icon next to the event title for the webinar you are interested in attending.
 - Select "Register Me."

Tuesdays: 3:00–4:00 PM ET
December 22
December 29
January 5
January 12
January 19
January 26

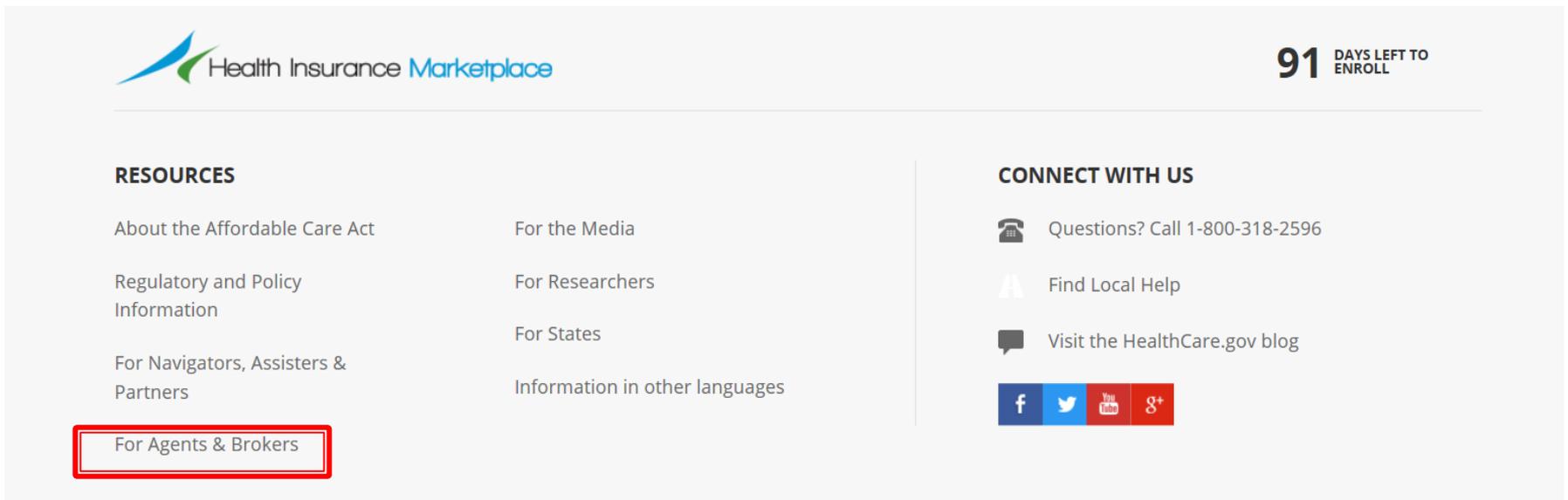
Health Insurance Marketplace 2016 Open Enrollment



*Agent and
Broker
Resources*

New Agent and Broker Resource Link at HealthCare.gov

- A new “For Agents and Brokers” link has been added at HealthCare.gov, making it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>)



The screenshot shows the Health Insurance Marketplace website. At the top left is the logo for Health Insurance Marketplace. At the top right, it says "91 DAYS LEFT TO ENROLL". Below the logo, there are two main sections: "RESOURCES" and "CONNECT WITH US".

RESOURCES

- About the Affordable Care Act
- Regulatory and Policy Information
- For Navigators, Assisters & Partners
- For Agents & Brokers** (highlighted with a red box)
- For the Media
- For Researchers
- For States
- Information in other languages

CONNECT WITH US

- Questions? Call 1-800-318-2596
- Find Local Help
- Visit the HealthCare.gov blog

At the bottom of the "CONNECT WITH US" section, there are social media icons for Facebook, Twitter, YouTube, and Google+.

New Call Center Support for Agents and Brokers

Agents and brokers can call **1-855-CMS-1515 (855-267-1515)** and select option “1” to speak with Agent and Broker Call Center Representatives during the following times:

- The Agent and Broker Call Center will be open Monday through Saturday from 8:00 AM–10:00 PM ET in December and January, and will be closed on Sundays and holidays with the following exception: The Call Center will be open 24 hours on Sunday, January 31, 2016.
- Call Center Representatives can help you with questions on topics like:

– 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
– Log in issues at the HealthCare.gov landing page (when an agent or broker is redirected from an issuer’s or web-broker’s site)	– HealthCare.gov website issues

Note: Agents and brokers should direct specific questions or issues with a consumer’s Individual Marketplace application to the Marketplace Call Center at **1-800-318-2596**. Agents and brokers should direct questions related to SHOP Marketplace coverage to the SHOP Call Center at **1-800-706-7893**.

Agent and Broker Resources

- *Additional resources can be found on CMS' Agents and Brokers Resources webpage: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *Additional information agents and brokers can use to educate consumers can be found at: HealthCare.gov and Marketplace.CMS.gov.*
- *The list of CMS-approved training vendors can be found at: <http://go.cms.gov/CCIIOAB>.*
- *For more information on registration and training requirements, please review the following resources on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>:*
 - *Slide from the "FFM Agent and Broker Plan Year 2016 Registration and Training Requirements" webinar that was held in July and August 2015*
 - *Slide from the "Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers" webinar that was held in September 2015*
 - *Quick Reference Guide – Plan Year 2016 FFM Registration for Agents and Brokers*
 - *FFM agent and broker plan year 2016 registration and training videos*

Agent and Broker Resources (cont.)

- *Agent and Broker NPNs can be found at: www.nipr.com/PacNpnSearch.htm.*
- *The checklist for agents and brokers to use when helping consumers with their applications can be found at: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.*
- *For more information on Open Enrollment, please review the following resources on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>:*
 - *Slide from the “FFM Plan Year 2016 Open Enrollment Overview and Kick-Off for Agents and Brokers” webinar held on October 14, 2015*
 - *Slide from Weeks 1-6 of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFM” webinar series*
- *For more information on income and household composition for Marketplace eligibility, visit <https://www.HealthCare.gov/income-and-household-information/household-size/> and <https://www.HealthCare.gov/help/income/>.*

Agent and Broker Resources (cont.)

- *To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP Marketplace accounts, visit: <https://healthcare.gov/marketplace/small-businesses/agent>.*
- *For more details on plan year 2016 annual redeterminations and re-enrollments, review the guidance CMS issued on April 22, 2015 at: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/annual-redeterminations-for-coverage-42215.pdf>.*
- *Agents and brokers can review 45 C.F.R. § 156.340 and the 2016 Letter to Issuers ([https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016 Letter to Issuers 2 20 2015.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016%20Letter%20to%20Issuers%202015.pdf)) to understand the circumstances where CMS advises Marketplace issuers to withhold compensation from agents and brokers.*
- *To order Marketplace materials available for co-branding, review the instructions at: <https://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>.*
- *Consumers can use the following URL to see if they qualify for savings by enrolling in a Silver QHP: <https://www.healthcare.gov/lower-costs/>.*

Agent and Broker Resources (cont.)

- *Agents and brokers can check their registration statuses on the Agent Broker Registration Status page via the CMS Enterprise Portal or on the Agent and Broker FFM Registration Completion List for Plan Year 2016 on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
- *To host an enrollment event, or to get connected to enrollment groups in your area, email the HealthCare.gov Partnership Team at: Partnership@cms.hhs.gov.*
- *To understand the requirements for Navigators and other assisters, review <https://marketplace.cms.gov/technical-assistance-resources/agents-and-brokers-guidance-for-assisters.PDF>*
- *Agents and brokers can access an earned media and public awareness toolkit that provides resources on marketing at: <https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>.*
- *Agents and brokers can direct consumers to the Interactive Tax Assistant at [http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1) or call the Internal Revenue Service Call Center at 1-800-829-1040 for questions on reconciling their APTC on their 2014 tax returns.*

Agent and Broker Resources (cont.)

- *For a description of the web-broker role and obligations as defined in regulation, review 45 CFR § 155.220(c)(3).*
- *For the Marketplace privacy and security standards authority, review 45 CFR §155.260.*
- *For more information on catastrophic plans and how a consumer can file for an exemption, review: <https://marketplace.cms.gov/technical-assistance-resources/exemptions-catastrophic-coverage.pdf>.*
- *Consumers can also use the Out-of-pocket Cost feature to estimate what his or her premiums, deductibles and copays may be for the year at: <https://www.healthcare.gov/see-plans/>.*
- *The Web-broker Public List can be viewed on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*

Agent and Broker Resources (cont.)

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *For more information on consumer rights and protections on the Marketplaces, review the CMS resource at: [Health Insurance Marketplace: Know your rights](#).*
- *The proposed 2017 Payment Notice is available at: <https://s3.amazonaws.com/public-inspection.federalregister.gov/2015-29884.pdf>.*
- *The News for Agents and Brokers monthly newsletter is distributed via email. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
 - *The August and September editions contain important information about agent and broker FFM registration and training for plan year 2016.*
 - *The October and November editions contain important information about plan year 2016 FFM Open Enrollment.*
- *Current news and updates are distributed via email and CMS' twitter handle: [@CMSGov](#).*

Questions?

For questions about Agent/Broker participation in the FFMs:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions on the MLMS: MLMSHelpDesk@CMS.HHS.gov

For questions when working with consumers applying and enrolling:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions unrelated to application and enrollment:
1-855-CMS-1515 (855-267-1515) and select option “1”

For questions about the SHOP Marketplace:
1-800-706-7893 (TTY: 711) available M-F 9:00 AM-7:00 PM ET

For questions regarding a CMS-approved vendor’s training, agents and brokers should contact the respective vendor’s help desk. Contact information can be found on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.

For questions/comments about web-broker participation in the FFMs: WebBroker@cms.hhs.gov