Agent and Broker Participation in the Federally-facilitated Marketplace (FFM)

Plan Year 2015 Open Enrollment: Tips for Agents and Brokers

November 2014

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

• Webinar Objectives
• FFM Agent and Broker Registration Overview
• Marketplace Online Application Updates
• Federally-facilitated Small Business Health Options Program (FF-SHOP) Updates
Agent and Broker Participation in the Federally-facilitated Marketplace (FFM)
Webinar Objectives

• Provide an overview of agent and broker registration in the FFM
• Discuss recent updates to streamline the Marketplace online application for individuals and families
• Provide an overview FF-SHOP and the new online application and enrollment process for employer and employee coverage beginning in 2015
Agent and Broker Participation in the Federally-facilitated Marketplace (FFM)

FFM Agent and Broker Registration Overview
FFM Agent and Broker Registration Overview

- Agents and brokers must complete certain registration activities initially and annually in order to participate in the FFM.
- The agent and broker registration process for the FFM is comprised of two parts.

**Website:**

- **Medicare Learning Network®:**

**Key Actions:**

- Create an account on the MLN
- Select the agent/broker role for the desired market
- Complete the training curriculum for the desired market, including the applicable FFM Agreement(s)

**CMS Enterprise Portal:**

- [https://portal.cms.gov](https://portal.cms.gov)

- Create an FFM user account
- Request the agent/broker role
- Complete identity proofing
Registration Requirements for Agents and Brokers Who are NEW to the FFM

### Initial FFM Registration Activities

<table>
<thead>
<tr>
<th>Agents and brokers participating in the...</th>
<th>Part I</th>
<th>Part II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create an Account on MLN</td>
<td>Complete the FFM Training</td>
<td>Execute FFM Agreement(s)</td>
</tr>
<tr>
<td>• FFM for the individual market and FF-SHOP</td>
<td>Required</td>
<td>Required: Basics, P&amp;S, IM Recommended: SHOP</td>
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<tr>
<td>• FF-SHOP</td>
<td>Required</td>
<td>Recommended: Basics, P&amp;S, SHOP</td>
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**TRAINING & AGREEMENTS:**

- **Basics**: Affordable Care Act and Marketplace Basics Course & Exam
- **P&S**: Privacy and Security Standards Course & Exam
- **IM**: Individual Marketplace Course & Exam
- **SHOP**: SHOP Marketplace Course & Exam
- **GA**: Agent Broker General Agreement for the FFM Individual Market
- **P&S IM**: Agreement Between Agent or Broker and CMS for the FFM Individual Market
- **P&S SHOP**: Agreement Between Agents and Brokers and CMS for the FF-SHOP
# Registration Requirements for Agents and Brokers Who are RENEWING with the FFM

## Annual FFM Registration Activities

<table>
<thead>
<tr>
<th>Agents and brokers renewing their participation in the...</th>
<th>Part I</th>
<th>Part II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Log in to MLN using existing MLN User ID</td>
<td>Complete the FFM Training</td>
<td>Execute FFM Agreement(s)</td>
</tr>
<tr>
<td>• FFM for the individual market and FF-SHOP</td>
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## TRAINING & AGREEMENTS:

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- **SHOP**: SHOP Marketplace Course & Exam
- **GA**: Agent Broker General Agreement for the FFM Individual Market
- **P&S IM**: Agreement Between Agent or Broker and CMS for the FFM Individual Market
- **P&S SHOP**: Agreement Between Agents and Brokers and CMS for the FF-SHOP
Agent and Broker Participation in the Federally-facilitated Marketplace (FFM)

The Health Insurance Marketplace is Open!
Enroll now in a plan that covers essential benefits, pre-existing conditions, and more.
Plus, see if you qualify for lower costs.

APPLY ONLINE  APPLY BY PHONE

Marketplace Online Application Updates
Online Application Updates

• Streamlined version of the online Marketplace application
  – Improved flow
  – More dynamic
  – Fewer screens to navigate
  – Optimized for mobile users
  – Backward navigation
  – Updated look and feel

• Shorter, smoother, simpler user experience

• Available for Marketplace/Side-by-Side pathway only (not Direct Enrollment pathway)
The improved application process is seamless and transparent to users.

- Consumers are guided through the appropriate version of the application based on their answers to a set of screening questions.
- As a user, consumers will not know anything has changed or that there are different possible pathways based on the consumer’s specific situation.
Updated, Streamlined Application Process

The following slides show an example of the updated, streamlined application process and highlight the differences you will see.

• In this example, the consumer is eligible for financial assistance.

• Consumers not eligible for, or interested in applying, for financial assistance will not see the income-related screen or questions related to determining eligibility for Medicaid or the Children’s Health Insurance Program (CHIP).
Open Enrollment is over
You can still get health coverage for 2014 in special cases, including:

- Marriage, birth, or adoption
- Loss of health coverage
- A move outside your service area
- Applying for Medicaid or CHIP

See the full list for details. If you think you qualify, start here:

Alabama

APPLY

Not ready to apply? Learn more.
Consumer Account Creation

Shorter, streamlined account creation process

Success!
Your account has been created.
With this account, you can use the Health Insurance Marketplace to find health coverage that fits your budget and meets your needs.
Consumer Log In

Same log in process
My Applications & Coverage

- Find your application
- Update your application
- Apply for new coverage
Start Application

Alabama application for individuals & families

You can apply for any of these people on this same application, even if they already have health insurance now:

- Yourself
- Other family members
- Anyone on your same federal income tax return (if you file one)

You may need:

- Names, birth dates, and income information for your family
- Social Security numbers (if they're available) for the people who want coverage

NEXT

Not a resident of Alabama? Choose a different state.
Previously the “Contact Information” page
Collects same information with improved flow
Consumer Verifies Identity

Answer these questions so we can verify your identity

Based on your information, we've put together a few questions that only you'll be able to answer. Why do I need to verify my identity?

Please select the county for the address you provided.

<table>
<thead>
<tr>
<th>MIDLAND</th>
<th>ALCONA</th>
<th>MARQUETTE</th>
</tr>
</thead>
<tbody>
<tr>
<td>INGHAM</td>
<td>NONE OF THE ABOVE</td>
<td></td>
</tr>
</tbody>
</table>

According to our records, you previously lived on (PLYMOUTH). Please choose the city from the following list where this street is located.

<table>
<thead>
<tr>
<th>DILLON</th>
<th>LEADVILLE</th>
<th>LITTLETON</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELIZABETH</td>
<td>NONE OF THE ABOVE</td>
<td></td>
</tr>
</tbody>
</table>

Please select the city that you have previously resided in.

<table>
<thead>
<tr>
<th>WINFIELD</th>
<th>DAYTON</th>
<th>PARRISH</th>
</tr>
</thead>
<tbody>
<tr>
<td>BARAGA</td>
<td>NONE OF THE ABOVE</td>
<td></td>
</tr>
</tbody>
</table>

According to our records, you currently own, or have owned within the past year, one or more vehicles. Please select the vehicle that you purchased or leased prior to March 2013 from the following list.

<table>
<thead>
<tr>
<th>GMC G-SERIES VAN</th>
<th>GMC SONOMA PICKUP</th>
<th>DODGE RAM VAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>GMC SAFARI VAN</td>
<td>NONE OF THE ABOVE</td>
<td></td>
</tr>
</tbody>
</table>

Same types of questions with a new look and better flow
Your identity has been verified
You can now fill out your application for health coverage through the Marketplace.

Privacy & the use of your information
We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof. We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status.

As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed.

Learn more about your data, or view the Privacy Act Statement.

I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources.

TAKEME TO THE APPLICATION
Before Getting Started

Before you get started
Fill in the information below about your household. Click here if you're not applying for coverage in Alabama.

Are you single or married?

SINGLE   MARRIED

How many dependents will be on your 2014 tax return?
Not filing a tax return for 2014? To apply, click here.

Include all of your dependents on your 2014 tax return, even those not applying for coverage. (Note: Don't include yourself or your spouse.)

1

How much income will your household make this year? (optional)

$82,000 OR LESS   MORE THAN $82,000

Based on your estimated household income in 2014 of less than $82,000, you may get help paying for coverage. Do you want to answer additional questions to see if you qualify for help paying for coverage?

YES   NO

CONTINUE
Answer Some Questions

Answer some questions

Read the questions below, and select "Yes" or "No."

YES  NO  Does everyone applying for coverage have the same permanent home address AND currently live in Alabama?

YES  NO  Is everyone applying for coverage a U.S. citizen?

YES  NO  Does everyone applying for coverage have a Social Security Number (SSN) you can provide?

YES  NO  Is everyone applying for coverage claimed as tax dependents on your federal tax return for 2014, other than yourself and your spouse?
   (Select "No" if someone will also be claiming you or your spouse as a dependent on their return.)

YES  NO  Is everyone who’s claimed as a dependent on your tax return your child who’s currently 25 or younger and unmarried?

YES  NO  Are any of these dependents your stepchildren?

YES  NO  Is anyone applying for coverage currently incarcerated (prisoned or jailed)?

YES  NO  Is anyone applying for coverage an American Indian or Alaska Native?

YES  NO  Is anyone applying for coverage a naturalized or derived citizen? (This usually means a U.S. citizen who was born outside the U.S.)

YES  NO  Is anyone applying for coverage under a name different than the one on their Social Security card?

YES  NO  Is anyone applying for coverage eligible for health coverage through their job, someone else's job, or COBRA?
   (Select "Yes" if they are now or will be in 2014.)

YES  NO  Is anyone applying on your tax return pregnant, or have they had a child in the last 60 days?

YES  NO  Is anyone applying for coverage a full-time student aged 18-22?

YES  NO  Was anyone who’s applying for coverage in foster care at 18 and currently 25 or younger?

YES  NO  Are you and your spouse responsible for a child 18 or younger who lives with you, but isn’t on your tax return?

YES  NO  Do any of your dependents live with a parent who’s not on your tax return?

CONTINUE

New screening questions guide you through the correct application process
Agent/Broker information is entered here
# Income Information

**Current income for Richard Chen**

Tell us about any income Richard had in the last month.

<table>
<thead>
<tr>
<th>Type</th>
<th>How much</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>job / XYZ Inc (777-777-7777)</strong></td>
<td>$41,355.65 per year</td>
</tr>
</tbody>
</table>

**Does Richard have any deductions for 2014?**

- [ ] YES
- [X] NO

**Yearly income for Richard Chen**

Based on what you entered, Richard’s income minus any deductions for 2014 will be about $41,355.65. Is this correct?

- [ ] YES
- [ ] NO

**Current income for Terry Chen**

Tell us about any income Terry had in the last month.

<table>
<thead>
<tr>
<th>Type</th>
<th>How much</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>job / Wendy’s (555-555-5555)</strong></td>
<td>$3,445.30 per month</td>
</tr>
</tbody>
</table>

**Does Terry have any deductions for 2014?**

- [ ] YES
- [ ] NO

**Yearly income for Terry Chen**

Based on what you entered, Terry’s income minus any deductions for 2014 will be about $41,345.80. Is this correct?

- [ ] YES
- [ ] NO

**Current income for Robert Chen**

Tell us about any income Robert had in the last month.

**Does Robert have any deductions for 2014?**

- [ ] YES
- [ ] NO

**Yearly income for Robert Chen**

Based on what you entered, Robert’s income minus any deductions for 2014 will be about $3,000. Is this correct?

- [ ] YES
- [ ] NO

[CONTINUE]
Additional Questions

Same screening questions related to Medicaid eligibility
Additional Coverage and Change in Circumstance Questions

Richard Chen’s coverage information

Is Richard Chen currently enrolled in health coverage?
- YES
- NO

Terry Chen’s coverage information

Is Terry Chen currently enrolled in health coverage?
- YES
- NO

Robert Chen’s coverage information

Is Robert Chen currently enrolled in health coverage?
- YES
- NO

Additional coverage questions

Does a child on this application have a parent living outside the home?
- YES
- NO

Were any of these people found not eligible for either Medicaid or the Children’s Health Insurance Program?
- Richard Chen
- Terry Chen
- Robert Chen

Questions about life changes

Select anyone in your household who had these changes.

Did anyone listed below lose health coverage on or after 6/29/2014?
- Richard Chen
- Terry Chen
- Robert Chen
  - When did Terry lose health coverage?
  - 07/16/2014

Will anyone listed below lose coverage before 10/27/2014?
- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below get married on or after 6/29/2014?
- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below get released from incarceration (detention or jail) on or after 6/29/2014?
- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below gain eligible immigration status on or after 6/29/2014?
- Richard Chen
- Terry Chen
- Robert Chen

Was anyone listed below adopted, placed for adoption, or placed for foster care on or after 9/29/2014?
- Richard Chen
- Terry Chen
- Robert Chen

Did anyone listed below move on or after 6/29/2014?
- Richard Chen
- Terry Chen
- Robert Chen

Renewal of coverage

To make it easier to determine my eligibility for help paying for coverage in future years, I agree to allow the Marketplace to use my income data, including information from tax returns, for the next 3 years. The Marketplace will send me a notice, let me make any changes, and I can opt out at any time.

I AGREE | DISAGREE

Shorter, streamlined
Eligibility Results

Eligibility results

Learn more about your eligibility results

Results based on your application (ID 103359128) submitted on 2014-08-28

Your application was received and has been processed.

Your detailed eligibility results are ready

Important: Read your eligibility results before you enroll. We'll let you know if there are problems with your application that you'll need to resolve.

VIEW ELIGIBILITY RESULTS  CONTINUE TO ENROLLMENT
Key Points to Remember

• The updated, shorter Marketplace application will be used with consumers who have simple household situations.
• Consumers will be automatically routed through the correct application process for their situation.
• Although updates will be fully implemented by open enrollment, you still will not see the updated application for every consumer you help because the streamlined application is designed for consumers who have simple household situations.
New Agent/Broker Functionality for 2015
Open Enrollment

Confirm your plan choices
You must confirm your plan choices below in order to enroll.

To change the tax credit amount you want to use each month, return to the To-Do List and select "change" next to the set premium tax credit task.

Blue Value Silver
Plan ID: 46944AL4010001
Health plan for
Suzanne Carson
John Carson
Estimated Effective Date
09/01/2014

CHOOSE SELECTION

Blue Value Silver
Plan ID: 46944AL4010001
Health plan for
Anna Carson
Estimated Effective Date
09/01/2014

Changing the Agent/Broker of Record During Plan Selection
Select “Agent or broker” From Drop-Down List

Input Requested Information
The small business Marketplace is open

The Small Business Health Options Program (SHOP) Marketplace helps employers with 50 or fewer employees offer affordable, flexible health plans.
What is the Federally-facilitated SHOP Marketplace?

The Small Business Health Options Program = SHOP

- Part of the Health Insurance Marketplace created by the Affordable Care Act
- Offers small employers a choice of qualified health and dental plans and tools for making informed choices
- Gives otherwise eligible qualified small employers access to the Small Business Health Care Tax Credit—worth up to 50% of employer’s premium contributions
- Works with new insurance reforms to spur competition based on price and quality

Starting November 15, 2014:

- Offers online purchase and enrollment in health and dental coverage through HealthCare.gov
- Offers small employers in 14 states the option to give employees a choice of plans

Note: Employers with fewer than 50 full-time-equivalent employees are not required to offer health insurance, and there is no penalty if they choose not to.
Who Can Purchase FF-SHOP Coverage and When?

Small employers:
- That have 1-50 full-time equivalent employees (In the FF-SHOP, employees working on average 30 or more hours per week)
- With at least one employee who is not a co-owner or spouse
- Including tax-exempt and religious employers
- That offer coverage to all full-time employees

Visit the SHOP FTE Calculator
HealthCare.gov/fte-calculator/

Enroll in SHOP coverage:
- Initial group enrollment can occur anytime during the year—no limited Open Enrollment period
- Before 15th of month for coverage starting next month
- After 15th of month for coverage starting 2nd following month
The FF-SHOP sets a “minimum participation rate” for participation in the SHOP.

- Means that a certain percentage of employees must accept the employer’s offer of coverage through the FF-SHOP before they will be allowed to enroll
- Set at 70% in most states using FF-SHOP

The employee participation rate is the number of employees enrolling in coverage offered through the SHOP, divided by the number of employees offered coverage.
Requirements for Employee Participation in the FF-SHOP (cont.)

When counting “employees offered coverage,” do not include:

- Employees’ dependents
- Employees with coverage through another job or another person’s job
- Employees with Medicare, Medicaid, TRICARE, or another governmental program

Exception to the minimum participation requirement

- From November 15 – December 15 each year, employers can enroll in FF-SHOP coverage without having to meet this minimum participation requirement.
FF-SHOP Launches Online November 15, 2014 for 2015 Coverage
New features of the FF-SHOP for 2015

Starting November 15, 2014:

• Small employers can access the SHOP on HealthCare.gov to:
  o Browse, select, and offer employees health and dental coverage that begins in 2015
  o Have employees enroll in SHOP coverage online
  o Find and authorize a SHOP-registered broker to help with online enrollment

• No paper applications will be distributed or accepted.
• SHOP-registered agents and brokers can access new online features and manage accounts when authorized by clients.
• Employers in 14 states can offer employees a choice of plans at one coverage level.
• The SHOP Call Center will assist employees, as well as employers, agents, and brokers.
Compare Plans on FF-SHOP
Employers who offered a SHOP health plan to employees in 2014 need to renew their SHOP coverage online.

- Renewals can not be done for SHOP coverage by working directly with an insurance company.
- SHOP-registered agent or brokers will have to handle renewals and changes to SHOP coverage online too.

Start renewing online beginning November 15, 2014! Things to consider before renewal:

- Timing of the renewal offer
- Employers planning a renewal offering should keep the following in mind:
  - Must give employees at least one week to decide whether to accept the coverage offer
  - Must submit enrollments by the 15th day of the month for coverage to start the first day of the next month
Updating your information for 2015

• When renewing SHOP participation online, employers will be asked the same questions asked on the 2014 application.
• Answer the questions based on information that applies for 2015.

More than 50 employees as of 2015?

• If an employer had 50 or fewer FTEs in 2014 but now has more than 50 FTEs, it should attest to the statement that says the business has 50 or fewer FTEs based on last year’s attestation.
FF-SHOP Renewals:
Renew 2014 SHOP Coverage for Plan Year 2015
(cont.)

SHOP is required to let you continue to participate in SHOP for 2015 if all of the following apply to you:

- You received a determination of eligibility from SHOP in 2014
- You had 50 or fewer FTE employees when you began participating in SHOP in 2014
- You added employees after you began participating and now have more than 50 FTEs
- You meet all other requirements for participating in SHOP

If all of these apply to you, attesting to the statement about your employer size being 50 or fewer employees based on last year’s attestation will let you continue participating in SHOP in 2015.
How the FF-SHOP Works: Moving Toward Employee Choice

A key goal of the SHOP: Options for small employers and their employees

In 2014:

• The FF-SHOP Marketplace offers employer choice, but no employee choice option.
  o Employers choose among plan categories, insurers, and plans, and offer a single plan to employees.
• States running their own SHOP can offer employee choice option -- many do.

In 2015:

• Employers in 14 states using the FF-SHOP Marketplace can offer employees a choice of plans.

In 2016:

• The SHOP Marketplace in all states is expected to offer small employers an Employee Choice option.
Advantages of offering employees a choice of plans:

• Less research for employers
• Better fit for employees
• More competitive benefits
• More competition between insurers
• Employer gets and pays just one monthly bill
• Employer sets choice limits
Decide How to Offer SHOP Coverage: Employee Choice vs. Single Plan

Choose how you offer coverage:

**Option one:**
Employees can choose to enroll in the insurance company and plan you select.
- Health plans: Select an insurance company below:
  - VA Health 9
  - Healthkeepers, Inc.
  - Optima Health

- Dental plans: Select an insurance company below:
  - VA Health 9
  - Metropolitan Life Insurance Company
  - Dominion Dental Services, Inc.
  - DentaQuest Virginia, Inc.
  - Anthem Blue Cross and Blue Shield

**Option two:**
Employees can select any plan from an insurance company within the plan category you choose, like Bronze or Silver. You can choose only one plan category.
### FF-SHOP States Offering Employee Choice in 2015

<table>
<thead>
<tr>
<th>FF-SHOP States as of 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
</tr>
<tr>
<td>Alaska</td>
</tr>
<tr>
<td>Arizona</td>
</tr>
<tr>
<td>Arkansas</td>
</tr>
<tr>
<td>Delaware</td>
</tr>
<tr>
<td>Florida</td>
</tr>
<tr>
<td>Georgia</td>
</tr>
<tr>
<td>Illinois</td>
</tr>
</tbody>
</table>

**FF-SHOP States offering Employee Choice option in 2015**
New for 2015 SHOP Coverage: Agent and Broker Search

HealthCare.gov

Find an agent/broker

You can choose to get SHOP enrollment help from an agent or broker registered to work with SHOP. Each agent or broker listed in the search has completed the SHOP privacy and security agreement and is able to assist you.

If you decide to do so, you must authorize them to act on your behalf. You can remove authorization at any time.

To search for an agent/broker, enter information about your location and preferred language. You can also enter your agent/broker's information if available.

If you don't want to find an agent/broker, click one of the tabs above to continue your application.

ZIP code

Distance

Select

Agent/broker last name

National Producer Number (NPN)

Language

Select options

SEARCH
FF-SHOP Agent Broker Portal

Manage clients

You can add, search, and view client information here. Use the Download template and Upload Client List to manage your clients.

Download in Excel

Search

Within

Client name: 

Search

1 - 1 of 1

Client list

<table>
<thead>
<tr>
<th>Client name</th>
<th>Phone number</th>
<th>Company</th>
<th>Client status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carson, John</td>
<td>(601) 856-3063</td>
<td>IssuerTesting, Scenario22</td>
<td>Prospective client</td>
<td>Add</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Client notes</td>
</tr>
</tbody>
</table>
FF-SHOP Agent Broker Portal

Manage clients

You can add, search, and view client information here. Use the Download template and Upload Client List to manage your clients.

Client list

<table>
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<td>(601) 856-3063</td>
<td>IssuerTesting_Scenario22</td>
<td>Client</td>
<td></td>
</tr>
</tbody>
</table>
For questions/comments about agent/broker participation in the FFM:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions/comments about the FFM application & enrollment:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions/comments about the FF-SHOP:
1-800-706-7893 (TTY: 711) available M-F 9:00am-7:00pm ET
Additional Resources

ACA rules, guidance, Agent and Broker Resource Page:  
www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html

Online SHOP Information and tools:  www.HealthCare.gov/small-businesses

SHOP FTE Calculator:  
www.HealthCare.gov/small-businesses/provide-shop-coverage/fte-calculator/

Information on the Small Business Healthcare Tax Credit:  
www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers

SHOP Tax Credit Estimator:  www.healthcare.gov/small-businesses/provide-shop-coverage/small-business-tax-credits/


FFM Premium Estimator Tool:  www.healthcare.gov/find-premium-estimates/