



Assisting Clients with Transitions from Marketplace to Medicare Coverage



October 22, 2019

*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 learners 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 the State-based Marketplaces that do not use 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.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform.

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Webinar Agenda

- Terminating Marketplace Coverage Due to Medicare Eligibility
- How to End Marketplace Coverage: Medicare-Eligible Consumer is Enrolled with Other Household Members
- How to End Marketplace Coverage: Medicare-Eligible Consumer is the Only Person Enrolled
- General Resources and Other Marketplace Updates
- Questions and Answers

Assisting Clients with Transitions from Marketplace to Medicare Coverage



Terminating Marketplace Coverage Due to Medicare Eligibility

Medicare Coverage: Impact on Eligibility for Marketplace Financial Assistance

- A consumer who is considered eligible for or enrolled in Medicare Part A does not qualify for financial assistance for a Marketplace qualified health plan (QHP). The consumer may enroll in or remain enrolled in a Marketplace QHP, but will have to pay the full premium for it.
- Consumers can maintain enrollment in a Marketplace plan after their Medicare coverage starts. However, once their Part A coverage starts and if they are identified through the Medicare periodic data matching process, any advance payments of the premium tax credit (APTC) and cost-sharing reductions they receive through the Marketplace will stop.
- If the consumer continues to receive APTC for a Marketplace plan after he or she has Medicare, the consumer might have to repay some or all of the APTC paid on his or her behalf when filing income taxes.



For information on Medicare eligibility, please refer your clients to www.Medicare.gov and the [Medicare & You Handbook](#).

Timing of Marketplace to Medicare Coverage Transition Is Important

- Consumers with coverage through an Individual Marketplace plan (not through an employer) should end their Marketplace coverage and enroll in Medicare during their Initial Enrollment Period to avoid a delay in future Medicare coverage and the possibility of a Medicare late enrollment penalty.
- Termination of Marketplace coverage can take effect as soon as the day the consumer requests termination of coverage, or the consumer can set the Marketplace coverage end date to a day in the future.
- **Usually, Marketplace coverage should end the day before the consumer's Medicare coverage starts.**



IMPORTANT: Consumers should not end their Marketplace coverage until they know for sure when their Medicare coverage starts. Refer your clients to www.Medicare.gov to learn about the Initial Enrollment Period and determine their coverage start date.

How to End Marketplace Coverage Due to Medicare Eligibility

The instructions for ending Marketplace coverage due to Medicare eligibility vary depending on which consumers on the Marketplace plan are ending coverage.



The Medicare-eligible person is in a household with other members who wish to stay enrolled in the Marketplace plan.



The Medicare-eligible person is the only person on the Marketplace plan.

Assisting Clients with Transitions from Marketplace to Medicare Coverage

*How to End
Marketplace
Coverage:
Medicare-Eligible
Consumer Is
Enrolled with
Other Household
Members*





How to End Marketplace Coverage: Enrolled with Other Household Members

Due to system limitations, ending coverage online for some—but not all—members on an application creates an unpredictable final date of coverage for the member(s) being removed.

- Terminating coverage for certain people, like a spouse or dependents, is accomplished by “reporting a life change.”
- This contrasts with terminating coverage for everyone on the application, which uses the Marketplace Account “End Coverage” feature and allows the consumer to choose his or her termination date (no later than December 31 of the plan year).
- In most cases, when removing only some members of the enrollment group, the removed member’s termination will take effect immediately. However, if there is an open special enrollment period (SEP) on the application, the removed member’s termination date will default to the day before the SEP effective date (15-45 days in the future). This can result in unwanted Marketplace coverage that overlaps with Medicare coverage.

How to End Marketplace Coverage: Enrolled with Other Household Members (Continued)



The Medicare-eligible person is in a household with other members who wish to stay enrolled in the Marketplace plan.

- Because of this system limitation, whenever a consumer wants to end coverage for *some* enrollees, the consumer should call the Marketplace Call Center (1-800-318-2596; TTY 1-855-889-4325) **on the day the consumer wants the enrollee's coverage to end.***
- **The consumer should not try to change or end Marketplace coverage online** unless the consumer is ending coverage for *everyone* on the plan. Doing so by phone ensures the removed enrollee gets the desired termination date and that coverage for the other enrollees in the Marketplace plan continues uninterrupted.

*To assist with this coverage termination, you can hold a 3-way call with your client and the Marketplace Call Center.



What If the System Assigns the Wrong Termination Date?

- If a consumer tries to remove a member online and the system assigns the wrong termination date (due to an SEP), then the consumer (or agent with consumer) should call the Marketplace Call Center and ask the Representative to open a Health Insurance Casework System (HICS) case to adjust the date.
- The HICS follow up could move the consumer's termination date from any date between the system-assigned future date (as many as 45 days out) to the date the change was originally reported.



Example: If the System Assigns the Wrong Termination Date

- A husband and wife try to end Marketplace coverage for just the wife on 9/30 because she is enrolling in Medicare, effective on 10/1. The husband will continue his Marketplace coverage.
- Since they are still within the 60-day window of a recent Financial Change SEP with an effective date of 11/1, the system sets the wife's termination date as 10/31 (the day before the SEP effective date), with the husband solely on the policy beginning 11/1.
- This means that the wife is left with a month of unwanted Marketplace coverage that overlaps Medicare.
- This consumer should contact the Marketplace Call Center and request to move the wife's termination date to any date from 9/30 to 10/31.

IMPORTANT: The consumer must make the request to change the termination date no later than the initial system-assigned termination date (e.g., no later than 10/31 in the case above).

Assisting Clients with Transitions from Marketplace to Medicare Coverage



*How to End
Marketplace Coverage:
Medicare-Eligible
Consumer Is the Only
Person Enrolled*

How to End Marketplace Coverage: Only Person Enrolled



The Medicare-eligible person is the only person on the Marketplace plan.

- The consumer can end Marketplace coverage via his or her Marketplace account if the consumer is the only one covered on the Marketplace plan.
- The consumer may request same day termination (i.e., the termination takes effect on the date of the request) or can request a future Marketplace coverage end date.
- The consumer may also end Marketplace coverage by contacting the Marketplace Call Center (1-800-318-2596; TTY 1-855-889-4325).*

*To assist with this coverage termination, you can hold a 3-way call with your client and the Marketplace Call Center.



How to End Marketplace Coverage Online: Only Person Enrolled

The consumer should log into his or her HealthCare.gov account.

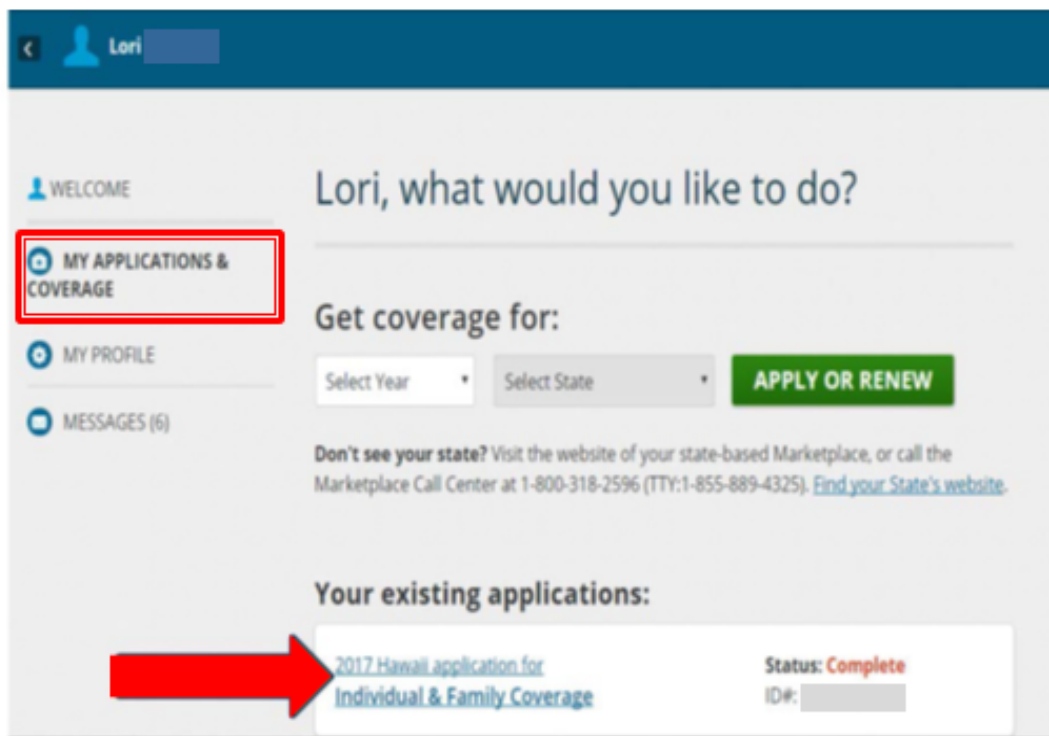
A screenshot of the HealthCare.gov login page. The page has a dark blue background with white text. At the top, it says "HealthCare.gov" on the left, "Individuals & Families" and "Small Businesses" in the middle, and "Español" and "Log in" on the right. The main heading is "Log in". Below it, there is a link "Don't have an account? [Create one.](#)". There are two input fields: "Username" and "Password". Below the "Username" field, there is a link "Your username may be your email address. [Forgot your username?](#)". Below the "Password" field, there is a link "Forgot your [password?](#)". A green button with the text "LOG IN" is centered below the input fields. At the bottom, there is a section titled "Using a shared or public computer?" with the text "Be sure to log out and close all browser windows when you're done. This will help keep your information secure."

You may not log into HealthCare.gov on a consumer's behalf (i.e., using the consumer's HealthCare.gov credentials).



How to End Marketplace Coverage Online: Only Person Enrolled (Continued)

- The consumer should select his or her name in the top right of the screen and then “My applications & coverage.”
- Choose the most recent application under “Your existing applications.”



Some information has been intentionally obscured in this presentation to protect the privacy of individual information.



How to End Marketplace Coverage Online: Only Person Enrolled (continued)

Once the consumer selects the right existing application, the screen will show current coverage and APTC, if eligible. To continue with termination, select “My plans & programs.”

2017 application for Individuals & Families (ID#: 139630805) [View all applications](#)

- My plans & programs
- My plan profile
- Eligibility & appeals
- Applications details
- Report a life change
- Communication preferences
- Exemptions
- Tax forms

MY COVERAGE

My plans & programs
Kaiser Foundation Health Plan, Inc.
MEDICAL PLAN NAME
State: _____ Insured: _____

Hawaii Medical Service Association
DENTAL PLAN NAME
State: _____ Insured: _____

PREMIUM TAX CREDIT

Premium tax credit usage
John and Lori

Using: \$725 per month Eligible for: \$842 per month

PAY YOUR FIRST PREMIUM

Some information has been intentionally obscured in this presentation to protect the privacy of individual information.

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How to End Marketplace Coverage Online: Only Person Enrolled (Continued)

- On the “My plans & programs” page, the consumer can view current status, plan benefits, and enrolled individuals.
- The consumer should select the red “END (TERMINATE) ALL COVERAGE” button.

Don't want your current coverage to continue into 2020?

You can choose to end all of your Marketplace coverage on 12/31/2019. If you do this, we won't automatically enroll you in coverage next year.

[Stop coverage for 2020.](#)

Terminate coverage

You can terminate (end) your Marketplace coverage.

To end your coverage in **all** plans and programs (including dental plans), select "END (TERMINATE) ALL COVERAGE."

To end your coverage in all or some **dental** plans, select "END (TERMINATE) DENTAL COVERAGE."

Enrolled in 1 plan(s)

END (TERMINATE) ALL COVERAGE

END (TERMINATE) DENTAL COVERAGE



How to End Marketplace Coverage Online: Only Person Enrolled (Continued)

- Once the consumer has selected “END (TERMINATE) ALL COVERAGE,” a popup window will ask the consumer to select a date for ending coverage and to confirm termination.
- The consumer should enter the desired termination date, check the attestation box, and select the red “Terminate Coverage” button.

You've chosen to end coverage

Choose the date you want your coverage to end

Be sure to select a date, or your coverage will end on the date currently shown below.

Outside the Open Enrollment Period, you may not be able to replace this coverage until the next Open Enrollment (unless you're eligible for a Special Enrollment Period due to a life change).

09/30/2019

MM/DD/YYYY

[Learn more about terminating your coverage.](#)

I fully understand that I'm choosing to end (terminate) coverage for the plan above for all members of my household that are currently enrolled in this plan. I understand that we may not be able to enroll in other Marketplace coverage until the next Open Enrollment Period.

KEEP COVERAGE **TERMINATE COVERAGE**

enrolled in 1 plan(s)

END (TERMINATE) ALL COVERAGE **END (TERMINATE) DENTAL COVERAGE**



How to End Marketplace Coverage Online: Only Person Enrolled (Continued)

The confirmation page will show a red “Terminated” status bar above the plan the consumer ended.

Status: Terminated (coverage ended on 03/15/2017)

MEDICAL PLAN NAME You pay: **\$999.70/mo.**

Coverage record

Coverage dates	Premium	Premium tax credit	You pay	Members
03/01/2017 - 03/15/2017	\$999.70	\$725.00	\$274.70	John

Some information has been intentionally obscured in this presentation to protect the privacy of individual information.

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*General Resources
and Other
Marketplace Updates*

Plan Year 2020 Marketplace Registration and Training Is Live!

- Plan year 2020 Marketplace registration and training is now available through the CMS Enterprise Portal at <https://portal.cms.gov>.
- Returning agents and brokers must complete registration by October 31 to avoid having your Marketplace system access revoked and so issuers may provide compensation for your Marketplace enrollments.

New Agents and Brokers (those who did not complete plan year 2019 registration)

- Must take the full Individual Marketplace training for plan year 2020
- Must execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the Marketplace Learning Management System (MLMS)

Returning Agents and Brokers (completed plan year 2019 registration)

- Must take either the condensed or full required training for plan year 2020
- Must execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS

**For instructions on how to complete Marketplace registration, please see the [Agents and Brokers Resources Plan Year 2020 Registration and Training webpage](#).*

Upcoming Activities

- The slides from this webinar will be available on the Registration for Technical Assistance Portal at www.REGTAP.info and on the Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB> in the coming days.
- Watch your email for invitations to upcoming events.
- **Webinars** will continue through October to help you **prepare for plan year 2020** Open Enrollment, **enhance your knowledge** of Marketplace policies and learn **how you can continue to assist your clients** throughout the plan year.

Upcoming Event*

Mark your calendars for these dates and times.

Thursday, October 24 18 2-3 PM ET

Webinar: Plan Year 2020 Policy and Application Updates

**Final topics will be announced prior to each session.*

Mark Your Calendars for Upcoming Office Hours

Office Hours



CMS will host a series of open-forum office hour sessions for agents and brokers during the Open Enrollment period to offer you real-time access to CMS experts who can answer your questions.

Upcoming Office Hours* Mark your calendars for these dates and times.
Wednesday 11/6 3-4 PM ET
Thursday 11/14 2-3 PM ET
Saturday 11/16 11:30 AM-12:30 PM ET
Thursday 11/21 2-3 PM ET
Monday 11/25 2:30-3:30 PM ET
Thursday 12/5 2-3 PM ET
Saturday 12/7 11:30 AM-12:30 PM ET
Thursday 12/12 2-3 PM ET

**All times are Eastern Time.*



Overview of the Resources for Agents and Brokers Webpage

- Primary resource for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace
- Provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets
- <http://go.cms.gov/CCIO>

The screenshot displays the CMS.gov website interface. At the top, there is a navigation bar with links for Home, About CMS, Newsroom, Archive, Share, Help, and Print. A search bar is also present. Below the navigation bar, there are several menu items: Medicare, Medicaid/CHIP, Medicare-Medicaid Coordination, Private Insurance, Innovation Center, Regulations & Guidance, Research, Statistics, Data & Systems, and Outreach & Education. The main content area is titled "The Center for Consumer Information & Insurance Oversight" and "Resources for Agents and Brokers in the Health Insurance Marketplaces". A sidebar on the left lists "Programs and Initiatives" such as Consumer Support and Information, Health Insurance Market Reforms, Health Insurance Marketplaces, In-Person Assistance in the Health Insurance Marketplaces, Qualified Health Plan Certification, State Marketplace Resources, Small Business Health Options Program (SHOP), 2019 Projected Health Insurance Exchange Coverage Maps, Insurance Programs, and Other Insurance Protections. The main content area includes a "Welcome" section, a "Background" section, and a "QUICK LINKS" section with various resource links.

Home | About CMS | Newsroom | Archive | Share Help Print

type search term here Search

Centers for Medicare & Medicaid Services

Medicare Medicaid/CHIP Medicare-Medicaid Coordination Private Insurance Innovation Center Regulations & Guidance Research, Statistics, Data & Systems Outreach & Education

CCIO Home > Health Insurance Marketplaces > Resources for Agents and Brokers in the Health Insurance Marketplaces

CCIO

Programs and Initiatives

- Consumer Support and Information
- Health Insurance Market Reforms
- Health Insurance Marketplaces
- In-Person Assistance in the Health Insurance Marketplaces
- Qualified Health Plan Certification
- State Marketplace Resources
- Small Business Health Options Program (SHOP)
- 2019 Projected Health Insurance Exchange Coverage Maps
- Insurance Programs
- Other Insurance Protections

The Center for Consumer Information & Insurance Oversight

Resources for Agents and Brokers in the Health Insurance Marketplaces

Welcome

Welcome to the Agents and Brokers Resources webpage. This page is the primary outlet for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace and the Small Business Health Options Program (SHOP).

Background

To the extent permitted by states, licensed agents and brokers may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enroll them in qualified health plans (QHPs).

Agents and brokers play a crucial role in educating consumers about the Health Insurance Marketplace, both during annual Open Enrollment and throughout the coverage year. Agents and brokers may also help employers understand their options for enrolling in SHOP coverage and assist them and their employees through the SHOP application and enrollment process.

Some states have set up their own State-based individual and small business Marketplaces, while the federal government runs the Individual Marketplace through HealthCare.gov and/or SHOP in other states. You can find out if a state is running its own Marketplace by visiting HealthCare.gov and selecting the state from the drop-down list. Agents and brokers can help consumers apply for and choose insurance options in any state in which the agents and brokers have an active state license that is approved for a health-related line of authority, regardless of whether the Marketplace is operated by the state or federal government.

Agents and brokers who wish to assist consumers in the Individual Marketplace on HealthCare.gov and/or SHOP must complete registration

Resources for Agents and Brokers

- [Resources for Agents and Brokers in the Health Insurance Marketplaces](#)
- [General Resources](#)
- [Plan Year 2019 Open Enrollment](#)
- [Plan Year 2020 Registration and Training](#)
- [SHOP](#)
- [Web-brokers in the Health Insurance Marketplace](#)
- [Help On Demand](#)
- [Video Learning Center](#)

QUICK LINKS:

- [Partner Directory for Agents and Brokers](#)
- [Agent/Broker FAQs](#)
- [Agent/Broker Newsletters](#)
- [Agent/Broker Help Desks](#)
- [Registration Completion List](#)

General Resources: Dynamic List

Resources for Agents and Brokers in the Health Insurance Marketplaces

Welcome

Welcome to the Agents and Brokers Resources webpage. This page is the primary outlet for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace and the Small Business Health Options Program (SHOP).

Background

To the extent permitted by states, licensed agents and brokers may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enroll...

Agents and brokers provide assistance throughout the coverage period. Agents and brokers help consumers understand their options and their employees' options.

Some states have set up their own state-based individual and small business Marketplaces, while the federal government runs the Individual Marketplace through HealthCare.gov and/or SHOP in other states. You can find out if a state is running its own Marketplace by visiting HealthCare.gov and selecting the state from the drop-down list. Agents and brokers can help consumers apply for and choose insurance options in any state in which the

The General Resources link takes you to a search tool that makes it easy to find the information you are looking for.

Resources for Agents and Brokers

[Resources for Agents and Brokers in the Health Insurance Marketplaces](#)

[General Resources](#)

[Plan Year 2019 Open Enrollment](#)

[Plan Year 2019 Registration and Training](#)

[SHOP](#)

[Web-brokers](#)

[Insurance Marketplace](#)

[Help On Demand](#)

QUICK LINKS

[Partner Directories](#)

[Brokers](#)

[Agent/Broker](#)

[Agent/Broker](#)

Show entries: 10

Filter On:

Date	Topic	Title	Type of Resource
2019-04	Form 1095-A	Form 1095-A: Questions and Answers for Agents, Brokers and Assistants	Tip Sheet
2019-04	FTR	Working With Enrollees Impacted by the Failure to File and Reconcile Recheck Process	Tip Sheet
2019-03	Financial Assistance	Agents and Brokers Help Your Clients Understand Eligibility for Financial Assistance	Tip Sheet
2019-03	NPN	How to Instruct Consumers to Insert Your NPN on Marketplace Applications	Tip Sheet
2018-07	Plan Year 2019 Registration and Training	Guide to Plan Year 2019 Marketplace Registration and Training for New Agents and Brokers	Tip Sheet
2018-07	Plan Year 2019 Registration and Training	Guide to Plan Year 2019 Marketplace Registration and Training for Returning Agents and Brokers	Tip Sheet

Showing 1 to 6 of 6 entries (filtered from 143 total entries)

Navigation: 1

You can quickly search resources by filtering on:

- Date
- Topic
- Title
- Type of Resource
- Keyword(s)

Recently Posted Resources Available on the Resources for Agents and Brokers Webpage

Resource	Date
<u>Compliance with Marketplace Requirements: Updates and Reminders for Agents and Brokers</u>	October 2019
<u>States Offering CEU Credits for AHIP's Agent & Broker Training for Plan Year 2020</u>	October 2019
<u>Pricing for Plan Year 2020 CMS-Approved Vendor Training</u>	October 2019
<u>What's New in the Agreements for Plan Year 2020 Training</u>	September 2019
<u>Enrolling Young Adults and Other Hard-to-Reach Populations</u>	September 2019
<u>How To Resolve Income Data Matching Issues</u>	August 2019
<u>Help On Demand Overview</u>	August 2019

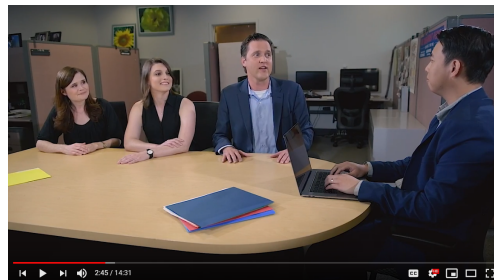
Agent and Broker Resource Catalog

- The quarterly [CMS Marketplace Agent and Broker Resource Catalog](#) is available.
- This catalog contains references to online resources, brief descriptions of offerings from the Agents and Brokers General Resources webpage, links to informative videos and webinars, and much more.
- CMS will release an updated catalog quarterly, as new resources become available.



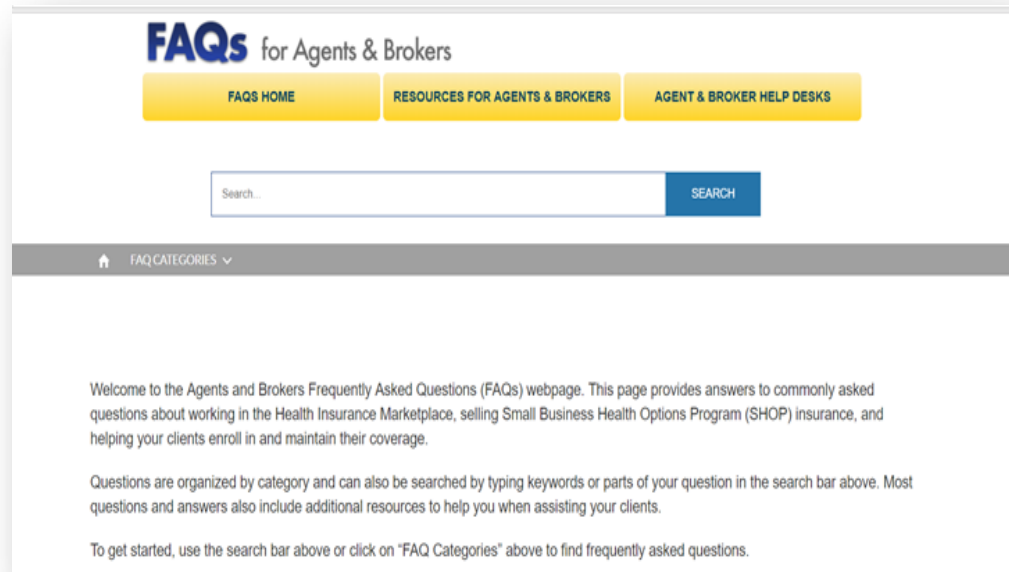
Agent and Broker Learning on Demand

- Check out the CMS web series: **A Marketplace Original Series: Agent and Broker Learning On Demand.**
- This self-paced learning series gives agents and brokers the tools they need to maximize enrollments and provide the best service to consumers who are looking to buy individual health insurance through the Marketplace.
- In this video series, agents and brokers explore new developments and topics that are important to enrolling clients.
- The videos can be viewed in any order and at your own pace.
- Visit the CMS YouTube channel at www.youtube.com/user/CMSHHsgov and click on “Playlists” to find the series. You can also download the [Companion Guide](#).



Agents and Brokers Frequently Asked Questions Webpage

- The [Agent and Broker Frequently Asked Questions \(FAQs\)](#) webpage provides answers to commonly asked questions about working in the Marketplace, selling SHOP coverage, and helping your clients enroll in and maintain their coverage.
- FAQs are organized by category and can also be searched by typing keywords or parts of your question in the search bar.
- Most FAQs also include additional resources to help you when assisting your clients.



Quickly find answers to common questions in the following categories:

- Basic Information
- Registration and Training
- Helping Consumers
- Compensation
- Direct Enrollment
- Privacy and Security
- SHOP

Agent and Broker Resources

Resource	Link
Agents and Brokers Resources webpage	http://go.cms.gov/CCIIOAB
Agent and Broker FFM Registration Completion List	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	https://data.healthcare.gov/ab-registration-tracker/
Find Local Help Tool	https://localhelp.healthcare.gov/
Help On Demand	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html
Agent and Broker NPN Search Tool	www.nipr.com/PacNpnSearch.htm
Issuer & Direct Enrollment Partner Directory	https://data.healthcare.gov/issuer-partner-lookup

A full list of useful websites is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Service Desk	1-855-CMS-1515 1-855-267-1515	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Direct Enrollment agent/broker landing page • Technical or system-specific issues related to the Marketplace Learning Management System (MLMS) • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Mon-Fri 8:00 AM–8:00 PM ET October–November only: Sat- Sun 10:00 AM–3:00 PM ET
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general registration and training questions (not related to a specific training platform) • Agent/Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct 	Mon-Fri 8:00 AM–6:00 PM ET
Marketplace Call Center Agent/Broker Partner Line	1-855-788-6275 Note: Enter your NPN to access this line. TTY users 1-855-889-4325	Specific consumer application questions related to: <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	Mon–Sun 24 hours/day

Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Small Business Health Options Program (SHOP) Call Center	800-706-7893 TTY users 1-888-201-6445	<ul style="list-style-type: none"> Inquiries related to SHOP eligibility determinations on HealthCare.gov Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage. 	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> Status of a Marketplace eligibility appeal How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	Monday-Friday 7:00 AM–8:30 PM ET

A [full list of Agent/Broker Help Desks and Call Centers](http://go.cms.gov/CCIIOAB) is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

Acronym Definitions

Acronym	Definition
APTC	Advance Payments of the Premium Tax Credit
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
FAQs	Frequently Asked Questions
FFM	Federally-facilitated Marketplace
HICS	Health Insurance Casework System
MLMS	Marketplace Learning Management System
QHP	Qualified Health Plan
SEP	Special Enrollment Period
SBM-FP	State-based Marketplace on the Federal Platform
SHOP	Small Business Health Options Program