Centers for Medicare & Medicaid Services
News for Agents and Brokers

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An electronic source of information for Federally-facilitated Marketplace (FFM) Agents and Brokers

In This Issue:

What's Happening on Twitter for FFM Agents and Brokers?

CCIIO has begun using Twitter to share important FFM news and updates with agents and brokers. You can follow the CMS Twitter handle (@CMSGov) to stay informed. Additionally, you can search the following hashtags related to specific content:

- #ABFFM
- #ABSHOP

2015 Open Enrollment Ends on February 15!

The 2015 Open Enrollment period will end on February 15, 2015. It is not too late for agents and brokers to complete the registration requirements for the 2015 plan year. There is no specific deadline; however, until you complete all of these requirements, you are not eligible to sell FFM products. If you completed Part I of the registration requirement (training, exams, and Agreements on the Medicare Learning Network®) but have not yet completed Part II (creating an FFM user account and completing identity proofing on the CMS Enterprise Portal), there is still time to register at https://portal.cms.gov.

To confirm whether you have completed the registration requirements for the 2015 plan year, please reference the Plan Year 2015 Registration Completion List as of January 15, 2015. This list contains the National Producer Numbers (NPNs) for agents and brokers who have completed FFM registration for the 2015 plan year. **CMS now posts this list on a bi-weekly basis, reflecting data as of the Friday prior to posting.** Users can search NPNs by clicking the arrow in cell A2, or by using the "Ctrl + F" (or "Command + F") keystroke. All NPNs are self-reported by the agent or broker during Part I of FFM registration, and should be validated against state and/or other National Association of Insurance Commissioners records to confirm state licensure.

Spotlight on Eligibility and Enrollment

Passive Versus Active Re-Enrollments

You must have a current FFM agent or broker registration any time you are assisting consumers with enrollment in qualified health plans (QHPs) offered through the FFM. Since passive re-enrollments assume that agents and brokers are not providing assistance to consumers to facilitate their re-enrollments, you do not need to be registered with the FFM to be listed on the 2015 re-enrollment transaction; however, you should have been registered when you assisted the consumer with the initial enrollment in 2014. A “passive” re-enrollment occurred for most enrollees in a QHP offered through the FFM Individual Marketplace:

- Whose policies were in current (not canceled or terminated) status as of December 2014;
- Who did not make an active 2015 QHP selection on or before December 15, 2014; and
- Whose issuer offered QHPs through the FFM for 2015 that are eligible for re-enrollment.

Small Business Health Options Program (SHOP) Corner

New SHOP User Guides Now Available

Want to learn more about the SHOP Agent and Broker Portal, employer and employee enrollment process, and how payments are made in the SHOP Marketplace? New SHOP user guides are now available to help you and your clients. You can find them at the links below:

Agent and Broker User Guide:
https://marketplace.cms.gov/technical-assistance-resources/agent-broker-user-guide.pdf

Employer User Guide:
https://marketplace.cms.gov/outreach-and-education/shop-employer-enrollment-user-guide.pdf

Employee User Guide:
https://marketplace.cms.gov/outreach-and-education/shop-employee-enrollment-user-guide.pdf

SHOP Billing and Payment System User Guide for Agents/Brokers:
https://marketplace.cms.gov/technical-assistance-resources/shop-billing-guide-for-agents.pdf

Accessing Agent and Broker SHOP Training Courses

If you are having trouble accessing the SHOP courses on the Medicare Learning Network® (MLN) and you want to register to operate in the Federally-facilitated Small Business Health Options Program (FF-SHOP) only, be sure to select the “Agent/Broker/Web-Broker—SHOP” User Type/User Role when creating an account on the MLN. You may change your User Type/User Role at any time by selecting “My Account” under your name at the top right of the MLN Training home page. The MLN auto-assigns the appropriate curriculum based on your User Type/User Role selection; selecting the “Agent/Broker/Web-Broker—SHOP” User Type/User Role will ensure that you have access to the correct training courses, exams, and Agreement.

Employee Choice

As you work with small employers, you may be asked about the Employee Choice Option. This option is when an employer chooses a plan category (e.g., Bronze, Silver) and allows employees to choose any plan from any insurance company in that category. For 2015, Employee Choice is available in 14 of the 33 FF-SHOP Marketplace states.

Getting Credit for an Enrollment Transaction

If you are a current FFM-registered agent or broker and have a reason to believe your NPN should have been included on an FFM enrollment transaction and was not, you should contact the respective QHP issuer directly to discuss the situation. In some cases, an issuer may be able to add you to the enrollment record even if you were not initially reflected on the 834 enrollment transaction. If you have any questions about whether this is possible, please contact the respective issuer directly. Please note that only agents and brokers who have completed the FFM registration requirements should be credited for FFM enrollments.

Reminder of Citizenship Requirements for FFM Eligibility

To qualify for coverage through the FFM, a consumer must be a United States (U.S.) citizen or U.S. national, or be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought.

If the Marketplace cannot confirm a consumer’s eligibility, the Marketplace will mail the consumer a notice specifying how long he or she has to provide documentation to confirm citizenship status. For more information on what documentation qualifies and how it can be submitted, please visit https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/.

Special Populations—Consumers with Disabilities

Agents and brokers should understand how to meet the specific needs of consumers living with disabilities. Below are some tips that agents and brokers can follow when helping consumers with disabilities choose the plan that best meets their needs.

Medication:

- Find out if the summary of benefits and coverage discusses what kinds of drugs are covered and if there is a copay.
- Find out if the QHP has tiered prescription medication benefits or requires pre-authorization for the consumer's medication.

Durable Medical Equipment (DME):

- Find out if the QHP covers DME and if there are costs and limitations.
- Find out if the QHP covers wheelchair repairs or disposable medical supplies if a consumer states that his or her wheelchair is having issues or uses supplies (e.g., catheters).
- Find out if the QHP covers prosthetics if the consumer is an amputee and if there are limitations on the number of prosthetics.

Rehabilitation (Rehab) and Habilitation Benefits:

- Find out if the QHP covers rehabilitation therapy, if pre-authorization is required, and if there are limitations on the number of rehab visits.
- Check to see if the plan covers habilitation therapies for consumers with developmental disabilities and applied behavior analysis therapies for consumers with autism.

Did You Know?

If a consumer previously created a Marketplace account and tried to file an application online but the application is not processing, the agent or broker can advise the consumer to remove the ongoing or submitted application. To correct the issue, the consumer can log in to his or her account and then click "Remove Application" in the "My Account" section. The agent or broker should then advise the consumer to close out his or her browser and then log back in using his or her login information. The agent or broker can then help the consumer start a brand new application. If this option does not work, the agent or broker should conduct a 3-way call with the Marketplace Call Center and the consumer.

Contact Us

For questions pertaining to the FFM agent and broker program, including the FFM registration requirements, please contact the FFM Producer and Assister Help Desk via email at FFMProducer-AssisterHelpDesk@cms.hhs.gov.