

# Centers for Medicare & Medicaid Services News for Agents and Brokers

**MAY 2015 EDITION**

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

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## **FFM Agent and Broker Training and Registration for Plan Year 2015 Closing**

Beginning on June 15, 2015, the 2014-2015 Federally-facilitated Marketplace (FFM) training and training curriculum completion certificates for agents and brokers will no longer be available on the Medicare Learning Network® (MLN) Learning Management System (LMS) as we prepare to launch the training for plan year 2016. You should not sign up for a new plan year 2015 training curriculum after June 1. If you plan to complete any of the 2014-2015 training curricula (or print any certificates) and have not yet done so, CMS recommends completing this training prior to June 10, 2015. Please note that completion of the current year's training curricula (2014-2015 training) does not count towards the plan year 2016 registration process for agents and brokers.

To see your completed curriculum certificates, sign in to [MLN](#) and go to the "Training Home" page, click "Transcript" on the blue task bar under the Health Insurance Marketplace logo. Click on the "Curriculums" view under the blue task bar and then click on "View Certificate" under the "Action" column. You should retain copies of these curriculum certificates in order to provide them to the health insurance issuers and web-brokers with whom you are affiliated for assisting with plan year 2015 enrollments.

## **Spotlight on Eligibility and Enrollment**

### ***Common and Complex Eligibility Scenarios - Domestic Partners and Their Dependents***

When a household has two unmarried income earners that file separately, each individual must apply for health coverage and submit a separate Marketplace application. If either individual claims dependents on his or her federal income tax return, then those dependents should be on the Marketplace application for the individual that claims them. The individual claiming dependents lists himself/herself, his/her dependents, and his/her domestic partner as Marketplace applicants. However,



the other individual in the household who is not claiming the same or no dependents lists himself/herself and his/her dependents (if applicable) as applicants and lists the domestic partner and the domestic partner's dependents as non-applicants. For additional information, the [Common Complex Scenarios presentation](#) provides real-life scenarios for similar family circumstances.

### ***Assisting Consumers that Receive an Offer of Employer-Sponsored Coverage***

As an agent or broker, you may work with consumers who receive an offer of employer-sponsored coverage. You can assist the consumer by helping him or her determine if:

- The Marketplace needs to know about the consumer's new job;
- The consumer and his/her family can stay enrolled in their Marketplace plan;
- Employee-only coverage is affordable and meets the minimum value standard; or
- Other considerations (e.g., out-of-pocket expenses, network, preferred providers) impact the consumer's decision when selecting Marketplace or employee-sponsored coverage.

When assisting the consumer, keep the following tips in mind:

- Employer-sponsored plans must provide employees a period of at least 30 days to sign up for coverage when they first become eligible.
- Employer-sponsored coverage is affordable if the share of the lowest cost, self-only employer-sponsored plan is not more than 9.56% of the individual's annual household income and meets the minimum value standard (i.e., the plan pays at least 60% of the total cost of medical services for a standard population).
- If the consumer chooses not to accept employer-sponsored coverage, the consumer will not be eligible to receive financial assistance through the Marketplace and will have to pay full price for a plan purchased through the Marketplace.
- Consumers should report any change in income to the Marketplace in order to receive adjusted amounts of financial assistance through the Marketplace, or they may end up owing money to the government when filing federal income taxes.

For additional information on how to assist the consumer, review [The Offer of Employer-Sponsored Coverage presentation](#).

## **Small Business Health Options Program (SHOP) Corner**

### ***SHOP Billing and Payment System User Guide for Agents and Brokers***

You may find the recently released [SHOP Billing and Payment User Guide](#) helpful as you assist small employers in managing their SHOP account (e.g., premium payments, employee roster). The guide provides detailed steps and screenshots describing how to view an employer's invoice history, invoice adjustments, and payment history. To access the employer and payment billing information, you will need to complete the following steps:



- **Log into your HealthCare.gov account.** Visit [HealthCare.gov/marketplace/small-businesses/agent](https://www.healthcare.gov/marketplace/small-businesses/agent) and enter your Marketplace username and password.
- **Select employer.** Choose the employer from your list of clients to access the employer's account. *Note: You must be authorized by the employer to access the employer's account.*
- **Access employer's account.** Select the "Employer Payment and Billing" link in "My Account" to enter the online payment system.

You can select Employer Payment and Billing link in "My Account" to view a history of invoices. Then select "Invoice History." You will see the invoice date, amount paid, and invoice summary for up to 15 months of payments. Select the "Summary" link to view the invoice details for a specific month. You can also select the "View Adjustments" link to see any changes made to the employer's enrollment on the "Enrollment Adjustments" page. The employer's monthly premium may increase or decrease based on any changes to its group enrollment (e.g., adding or deleting employees or dependents) during the past month.

Lastly, you can select the "Payment History" tab to see up to 15 months of the employer's payment history. If an employer's payment did not process due to insufficient funds, the payment status will show "FAILED." You will be able to see if a payment was made to ensure that the employer's account is in good standing and coverage continues, but you will not be able to make payments on behalf of the employer.

### ***SHOP Enrollment User Guide for Agents and Brokers***

The [SHOP Enrollment User Guide](#) may help you as you assist small employers in completing the SHOP application and creating an enrollment. First, you must log in to the [SHOP Agent/Broker Portal](#) on HealthCare.gov and establish a profile. Employers can authorize an agent or broker by clicking on the "Get assistance" tab and searching for a list of agents and brokers registered to work with the SHOP Marketplace by location, your name, or National Producer Number (if available).

To add an employer as a client:

- Select the "Manage Clients" tab. On the "My Clients" page, you will see a list of your clients.
- Select the "Add Link" under the "Client Status" field. The client's status should be "Prospect." On the "Edit Client Page" you will see the employer details.
- Select "Add" to enter an employer. On the "My Clients" page, the client's status will change from "Prospect" to "Client."

In the [SHOP Agent/Broker Portal](#), you will have a list of your existing clients. When you have authorization from an employer, you can make edits to that specific employer's information, and sort by each client's name, phone number, company name, client type, or client status.

You can help with the enrollment process after you have accepted the employer's pending authorization to become your client. The employer must take the first step to request authorization. Once authorized,

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you can create an enrollment proposal or finish the employer's enrollment application that is already started. You will not be able to create an enrollment for an employer if the employer does not give you authorization.

To create an enrollment from a saved proposal:

- Select the "Manage Enrollments" tab. On the "My Clients" page, you will see a list of your clients.
- Select the "Proposals" link under the "Action" field of the client list for a specific employer. On the "Saved Proposals" page, you will see the saved proposals for the selected employer.
- Select the "View Details" button on the "Saved Proposals" screen to see the "View Employer Enrollment Details" page.
- Select "Create Enrollment" on the "View Employer Enrollment Details" screen to confirm your selection and return back to the "My Clients" page.

### Using *Find Local Help* to Find FFM Agents and Brokers

The [Find Local Help](#) tool available at HealthCare.gov enables consumers to identify agents and brokers registered with the FFM who can help with completing a Marketplace application and enrolling in a qualified health plan (QHP). After entering the city and state or zip code, answering the question about "Which Best Describes You?," and clicking on the "Show Results" button, the consumer should find the button under the "Manage Your Results" heading on the left side of the page below "Show Agents and Brokers in my results?" and click it to "ON." This will instruct the tool to display agents and brokers registered with the FFM in the search results.

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

Agents and brokers can find important information and updates by following the CMS Twitter handle ([@CMSGov](#)) or by searching the hashtags #ABFFM or #ABFFSHOP on Twitter.

### *Did You Know?*

On February 27, 2015, CMS released its [2016 Payment Notice Final Rule](#). For Marketplaces, QHP issuers, and web-brokers, the rule states that, starting in 2016, the existing general requirement to provide "oral interpretation" services must include providing telephonic interpreter services in at least 150 languages and must also provide taglines on websites and critical documents in at least 15 languages. Also, in 2017, Marketplaces, QHP issuers, and web-brokers must translate content to any language spoken by at least 10% of a state's population where the Marketplace and/or web-broker operates.

### 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](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

