

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

## DECEMBER 2014 EDITION

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

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### Twitter has Arrived for FFM Agents and Brokers!

CCIIO has begun using Twitter to share important FFM news and updates with agents and brokers. Agents and brokers can follow the CMS Twitter handle ([@CMSGov](https://twitter.com/CMSGov)) to stay informed. Additionally, agents and brokers can also search hashtags related to specific content, including:

- #ABFFM
- #ABSHOP

### 2015 Plan Year Registration Reminder and FFM Agent and Broker Registration Completion List

Even though open enrollment has begun, 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 Marketplace 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 December 1, 2014](#).

This list contains the National Producer Numbers (NPNs) for agents and brokers who have completed FFM registration for the 2015 plan year. CMS posts this list at the start of each calendar month, reflecting data as of the prior calendar month. 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.



## Resource Reminder: FFM Enrollment Operational Tips for Agents and Brokers

In the November newsletter, we highlighted a new resource with operational tips for FFM agents and brokers. This [resource](#) uses a frequently asked questions (FAQ) format to discuss details relevant to your role in assisting consumers for the 2015 plan year. This resource reviews the two Individual Marketplace enrollment pathways (i.e., Direct Enrollment pathway and Marketplace pathway), and the new Agent/Broker portal for the FF-SHOP Marketplace. This FAQ also describes where you or your clients should add your NPN in the different application types, including the new streamlined eligibility application for both Marketplaces. In addition, the document details other aspects of initial enrollment and re-enrollment (e.g., passive re-enrollment versus active re-enrollment).

**Tip:** A consumer or an agent/broker assisting a consumer with a re-enrollment for plan year 2015 should not create a new application simply because the consumer has a new agent or broker for the new plan year of coverage. Instead, if the consumer is a returning enrollee from plan year 2014, the agent/broker or the consumer should access the application that already exists and is pre-populated with the 2014 information, including the NPN, and just enter the new NPN of the agent/broker for plan year 2015. Following this process will allow the correct agent/broker NPN to be captured so the agent/broker can receive credit for the re-enrollment.

Please refer to questions #8 and #9 in the November 12, 2014 [FFM Enrollment Operational Tips guidance](#) related to this issue.

## Spotlight on Eligibility and Enrollment

### Key Dates for New Consumers

Some consumers you help will not already have health coverage and will need your help with enrolling in a QHP through the Marketplace. Familiarizing yourself and reminding consumers of the following key dates will help you understand how to move forward with potential enrollments in Marketplace plans:

- Most new consumers you assist after November 15, 2014 will be looking at coverage options for 2015. Consumers who select a plan by December 15, 2014 will have coverage effective January 1, 2015. However, you can help consumers change or select plans throughout the open enrollment period (until February 15, 2015).
- Coverage for new consumers who enroll between December 16, 2014 and January 15, 2015 will be effective February 1, 2015. Coverage for new consumers who enroll between January 16, 2015 and February 15, 2015 will be effective March 1, 2015.

## Medicaid and the Marketplace

Consumers can visit HealthCare.gov to apply for health coverage under the Marketplace, Medicaid, and the Children's Health Insurance Program (CHIP). Since many consumers come to the Marketplace seeking health insurance, but do not necessarily know what coverage program they qualify for, the single, streamlined application is central to the "no wrong door" approach. Income counting rules (Modified Adjusted Gross Income standards) are uniform across the Marketplace, Medicaid, and CHIP, which also improves coordination across these programs.



Agents and brokers should expect consumers who may be eligible for Medicaid or CHIP to be among the individuals and families seeking application assistance. This is especially true in states that have expanded Medicaid. Strong media and community-based outreach efforts are motivating people who have been eligible but have not yet enrolled to seek help getting covered.

You must refer any consumer who is determined eligible for Medicaid or CHIP to the applicable state Medicaid or CHIP agency, which will follow up for either the completion of the eligibility process (in states where the state Medicaid and CHIP agencies make the final eligibility determination) or plan/delivery system selection (in states where the Marketplace makes the final determination of eligibility for Medicaid or CHIP).

## Small Business Health Options Program (SHOP) Corner

### 5 Tips on the SHOP Agent/Broker Portal

**Tip #1 - How to Access the SHOP Agent/Broker Portal:** You will log in to the SHOP Agent/Broker Portal by using [this link](#). Be sure to enter your FFM user ID and password correctly as they are case sensitive.

**Tip #2 - Create Your Profile:** To assist your small business clients with FF-SHOP enrollment and to be compensated by QHP issuers, you must first log in to the [SHOP Agent/Broker Portal](#) with your FFM user ID and password and establish a searchable profile. This profile will be how new and existing clients will find you for help with FF-SHOP enrollment.

**Tip #3 - Check Your Contact Information:** Your profile will automatically include information that you provided during the registration and training process. You may want to edit your profile to reflect your preferred business contact information and working hours. Be sure to double check your information to make sure it is correct; it may be how potential new clients will be contacting you for help!

**Tip #4 - Input your NPN Correctly:** In order to receive compensation from QHP issuers, you must ensure your NPN is transmitted for each Marketplace enrollment transaction with which you assist. However, the FF-SHOP Marketplace does not collect your NPN for each FF-SHOP enrollment transaction; this is different than the Individual Marketplace. The FF-SHOP Marketplace captures each FF-SHOP-registered agent's or broker's NPN in his or her My Profile page in the FF-SHOP Agent/Broker Portal. That NPN is then submitted with each of your authorized client's enrollment transactions you complete through the FF-SHOP Marketplace. Please note, your NPN is only collected when you complete your profile, so you must ensure that you enter it correctly.

**Tip #5 - Need Assistance? We Can Help:** If you have questions when helping an employer or employee in the FF-SHOP Marketplace, you should contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. - 7 p.m. EST; Saturday – Sunday 9 a.m. – 5 p.m. EST. TTY users should call 711 to reach a call center representative. Help is available in English, Spanish, and more than 100 other languages through a language line service.

## Federally-facilitated Small Business Health Options Program (FF-SHOP) Webinars

The Centers for Medicare & Medicaid Services (CMS) is offering a weekly webinar series about important changes in the FF-SHOP for agents, brokers, trade associations, small business employers, and other interested stakeholders. Following each presentation, subject matter experts will answer questions.

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

Below are the registration links for upcoming FF-SHOP webinars in January and February.

[Tuesday, January 6, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, January 13, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, January 20, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, January 27, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, February 3, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, February 10, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, February 17, 2015, 2:00–3:00 p.m. ET: Click to Register](#)  
[Tuesday, February 24, 2015, 2:00–3:00 p.m. ET: Click to Register](#)

### The Qualified Health Plan (QHP) Year for SHOP

Under 45 CFR § 155.725(b), the SHOP must permit a qualified employer to purchase coverage for its small group at any point during the year. The employer's plan year must consist of the 12-month period beginning with the qualified employer's effective date of coverage. This means that for groups enrolled in a QHP through the SHOP, the employer's plan year might not coincide with the calendar year, or the QHP's certification period. Agents and brokers can assist employers throughout the year – not just during the open enrollment period for the Individual Marketplace, and should consider this timing when working with employers whose effective date of coverage is not at the beginning of the calendar year.

### New Resource Alert: Trainings to Assist Lesbian, Gay, Bisexual, and Transgender (LGBT) Consumers to Enroll through the FFM

To help agents and brokers effectively work with LGBT consumers, Out2Enroll offers free, one hour trainings covering LGBT cultural competency topics, common enrollment questions from LGBT consumers, and case study scenarios. After completing this training, participants will have the option to be listed in Out2Enroll's web tool where LGBT consumers can search by zip code for LGBT-friendly agents and brokers.

This training is offered as a webinar. Below are the registration links for upcoming trainings in December:

[Monday, December 22, 2014 at 2:00 p.m. ET: Click to Register](#)  
[Monday, December 29, 2014 at 2:00 p.m. ET: Click to Register](#)

### Did You Know?

There is a new feature called "[Find Local Help](#)" on HealthCare.gov. This tool enables consumers to identify agents and brokers who can help them complete a Marketplace application. If you complete Part I and Part II of the FFM agent and broker registration requirements for the 2015 plan year, your name will appear in the search results when consumers enter their zip code or city and state to get personal help applying for health coverage. If you would like to change your information as it is displayed on the Find Local Help feature, please send an email to [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

### 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).

