

# CMS Marketplace Update for Agents and Brokers

HealthCare.gov

## Welcome agents & brokers

### Helping your client apply or update their application

To get started, click the button below, then enter your client's information. If we find their existing Marketplace application, you'll use it to help them update or enroll in coverage. If there's no existing application, you'll be able to create a new one.

**SEARCH FOR APPLICATION**

### Small business coverage

This page is only for helping individuals and families get coverage.

*September 13, 2017*

*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 audience members 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 (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using 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 (SBM-FPs).*

# Webinar Agenda

- Increasing Partnerships with the Private Sector
- Efforts to Stabilize Health Insurance Markets
- Reducing Burden to Participate in Health Insurance Marketplaces
- Highlights of Upcoming Agent/Broker Improvements
- Recent Agent/Broker Feedback and Improvement Efforts
- Highlights of Agent/Broker Suggestions
- Key Reminders and Resources
- Questions and Answers

# Increasing Partnerships with the Private Sector

- CMS strives to be a good business partner to the private sector.
- Agents and brokers are important stakeholders to our success.
- Solid public/private partnerships lead to a more stable environment and promote more competitive options available for consumers.
- We are seeking more flexibility for issuers and looking for additional ways to reduce administrative burdens and better support agents and brokers.

# Efforts to Stabilize Health Insurance Markets

- The final Market Stabilization rule was published in the Federal Register on April 18.
- This rule takes several steps to provide flexibility in order to attract young and healthy consumers to enroll in health insurance coverage as a means to improve the risk pool.
- As insurance markets stabilize, more issuers will participate and seek to attract and retain agents and brokers to enroll consumers in their plans.
- Thank you for your comments on this rulemaking.

# Specific Steps Taken to Stabilize Health Insurance Markets

- Adjusted the individual market Open Enrollment period to November 1, 2017 to December 15, 2017
- Expanded pre-enrollment verification of eligibility for certain categories of special enrollment periods (SEPs)
- Finalized a proposal encouraging individuals and employers to continue paying premiums by allowing issuers to collect past-due premiums under certain circumstances
- Reaffirmed the roles of states in overseeing their insurance markets by deferring to their reviews of qualified health plan networks

# Highlights of Upcoming Agent/Broker Improvements

- Removing duplicate National Producer Number (NPN) entry point on consumer application
- Improving Find Local Help
  - Ensuring FFM-registered agents and brokers show immediately when consumers conduct a search for assistance without having to click away from current default Navigator/Assister search results
  - Adding a 5-year participation indicator next to agents and brokers who registered with the FFM in the first four Open Enrollments and who register again this year
  - Giving FFM-registered agents and brokers the option to be listed in all states where they hold a valid health insurance license
- New “Help on Demand” tool on HealthCare.gov that will connect consumers directly with a registered agent/broker
  - Only agents and brokers with a valid health insurance license who have registered for 2018 will get sales leads throughout Open Enrollment.

# Highlights of Upcoming Agent/Broker Improvements (Continued)

- Improving the Marketplace Learning Management System (MLMS)
  - Updating and grouping course names by curriculum, making it easier to identify the appropriate curriculum
  - Adding the ability to sort by registration date, making the most recent and relevant curriculum display at the top
  - Checking the validity of NPNs entered on MLMS profiles
    - New warning messages provide details about potential typographical errors or NPN validation issues (e.g., inactive license or invalid line of authority).



# Highlights of Upcoming Agent/Broker Improvements (Continued)

- Improving Direct Enrollment
  - New streamlined approach for Direct Enrollment partners to process a subset of non-complex applications and receive eligibility determinations on a non-FFM site
  - Eliminates double re-direct from a Direct Enrollment's site to HealthCare.gov
  - Consumers eligible for HealthCare.gov's Streamlined Application can use this method.
  - More complex cases will continue to use the double re-direct Direct Enrollment Pathway or other pathways.

# Highlights of Upcoming Agent/Broker Improvements (Continued)

- Adding more on-demand technical assistance webinars to allow review of materials 24/7, 7 days a week
- Requiring agents and brokers to register only one time via the Registration and Technical Assistance Portal (REGTAP) if they would like to participate in more than one webinar leading up to and throughout Open Enrollment this year
- Equipping agent/broker Help Desks with more cross-functional information so producers get the assistance they need without being needlessly transferred to someone else
- Looking at ways to give more control to agents and brokers on the frequency and types of messages they receive from the FFM
- Exploring ways to streamline enrollment in the Small Business Health Options Program (SHOP) and other functionality (e.g., allowing agents and brokers the ability to sign up employers in SHOP coverage directly with an issuer)

# Outstanding Items We Are Still Looking to Address

- Ability to see in one location all FFM clients associated with your NPN
- Ability to see what communication the FFM is sending to your clients
- Ability to see a snapshot of each of your client's status and unresolved issues that need to be addressed
- Access to Call Center Representatives (CCRs) with the ability to quickly and consistently resolve complex consumer issues
- Ability for consumers to authorize agents and brokers online without having to contact the Call Center each year

# Recent Agent/Broker Feedback and Improvements Efforts

To identify future agent/broker improvements, during the past couple of months we have taken the following steps:

- Conducted a feedback questionnaire on a variety of topics, including annual training/registration requirement, ongoing webinars and technical assistance, email messaging, and Call Center support
- Conducted targeted follow-up insight sessions (or focus groups) on:
  - Call Center support
  - Direct Enrollment
  - Additional tools agents and brokers need to better manage consumer accounts
- Conducted a week-long process improvement effort to identify ways to get agents and brokers first-touch resolution of issues when contacting CMS for assistance through its various Help Desks

# Overview of Feedback Questionnaire Results

- Thanks for participating in our recent Agent/Broker Feedback Questionnaire.
- Most of the respondents were registered with the FFM last year.
- The majority of respondents were either very satisfied or mostly satisfied with our efforts.
- Despite overall satisfaction, a number of consistent pain points were identified and many respondents offered helpful suggestions.

# Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
<b>Emails</b>	Decrease the volume of emails (especially repeat messages), follow a weekly or biweekly email schedule for planned communications, and send recurring emails at consistent times
	Provide consumer-specific application/enrollment status updates
<b>Newsletter</b>	Reorganize newsletter layout and simplify content to improve user friendliness, and use linked information to provide further detail
<b>Agents and Brokers Resources Webpage</b>	Update page organization to make it more intuitive to navigate and find information without using the search tool
	Make frequently asked questions (FAQs) easier to access from the webpage without having to log in to REGTAP

# Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
<b>Training and Registration</b>	Further shorten training for returning agents and brokers
	Update content to include more real or unique enrollment situations and provide enrollment tips to get consumers through the process more quickly
<b>Help Desks</b>	Provide Help Desk Representatives with uniform training and escalation procedures to standardize responses
	Provide access to CCRs with the knowledge and ability to more quickly resolve complex consumer issues
<b>Find Local Help</b>	Reorganize search capabilities to allow for additional filter options

# Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
<b>Webinars</b>	Circulate topics, agenda, and presentation materials prior to scheduled webinar time
	Allow more time for questions and answers
	Record webinars and make them available to agents and brokers to view or download on their own time
	Provide scenario-specific examples and state-specific content, when available
<b>Direct Enrollment</b>	Provide more education to agents and brokers on the Direct Enrollment Pathway
	Improve direct enrollment functionality by increasing client application information available to agents and brokers



# Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
<b>Recognition Program – Circle of Champions</b>	Publicize the Circle of Champions program more broadly to the agent and broker community
<b>Open Enrollment Period</b>	Lengthen the Open Enrollment period
<b>Commissions</b>	Oversee and confirm agents and brokers are getting commissions
<b>Agent/Broker Authority</b>	Give agents and brokers more access/authority over their clients' accounts to be able to assist them with issues they are facing

# Next Steps

- CMS will work to incorporate your input from feedback questionnaires and insight sessions into future Marketplace enhancements.
  - Some of the feedback will be incorporated into the upcoming Open Enrollment Period.
  - Most the Direct Enrollment and HealthCare.gov application suggestions may be incorporated as early as 2018 for the 2019 Plan Year.
- Agents and Brokers
  - Complete plan year 2018 registration and training
    - Sign up for the new Help on Demand tool when it goes live
  - Participate in pre-Open Enrollment technical assistance webinars
  - Enroll existing and new clients during Open Enrollment 2018
  - Explore new Direct Enrollment flexibilities this year
  - Continue providing feedback on your Marketplace experiences

# CMS Marketplace Update for Agents and Brokers



*Key  
Reminders  
and Resources*

# Upcoming Activities

- The slides from this webinar are available on REGTAP at [www.REGTAP.info](http://www.REGTAP.info) and will be available on the Resources for Agents and Brokers webpage at <http://go.cms.gov/CCIIOAB> in the coming days.
- In addition, this webinar will be available for on-demand training on REGTAP.
- Weekly webinars will continue on Wednesdays at 1 PM ET through October 25 to help you prepare for Open Enrollment and answer your questions.

## Upcoming Webinars

September 20: Plan Year 2018 Health Insurance Marketplace Registration and Training for Agents and Brokers

September 27: Marketplace Privacy & Security Requirements for Agents and Brokers

October 6: Plan Year 2018 Marketplace Redeterminations and Re-enrollment

SPECIAL FRIDAY SESSION

October 11: Preparing for Plan Year 2018 Open Enrollment


October 13: Walkthrough the Plan Year 2018 Consumer Application

SPECIAL FRIDAY SESSION

October 18: Complex Eligibility Cases: Calculating Back Premium Payments and Resolving Data Matching Issues

October 25: Making the Most of your Marketplace Participation During this Open Enrollment Period

# Plan Year 2018 Open Enrollment

- The Open Enrollment period for plan year 2018 begins on November 1, 2017 and runs through December 15, 2017.
  - There are no opportunities to make an Open Enrollment plan selection after December 15.
- 
- Marketplace Agent/Broker Open Enrollment Office Hours will take place on Wednesdays at 1 PM ET starting November 8 throughout Open Enrollment to help you stay informed, notify you of important updates and deadlines, answer your questions, and give you an opportunity to provide real-time feedback to CMS on what you are experiencing with the Marketplace this Open Enrollment period.

# Agent/Broker Marketplace Help Desks and Call Centers

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Individual Marketplace Agent/Broker Partner Line	855-788-6275  Note: Enter your NPN to access assistance.	Inquiries related to specific consumers: <ul style="list-style-type: none"> <li>• Password resets for consumer HealthCare.gov accounts</li> <li>• Special enrollment periods not available on the consumer application</li> <li>• Eligibility and enrollment issues related to the Individual Marketplace</li> </ul>	Monday-Sunday 24 hours/day
Agent/Broker Email Help Desk	<a href="mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov">FFMProducer-AssisterHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• Policy questions</li> <li>• Identity proofing/Experian issues requiring manual verification</li> <li>• Escalated general registration and training questions (not related to a specific training platform)</li> <li>• Agent/Broker Registration Completion List issues</li> <li>• Find Local Help issues</li> </ul>	Monday-Friday 8:00 AM-6:00 PM ET

# 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)
Marketplace Service Desk	855-CMS-1515 855-267-1515 <a href="mailto:CMS_FEPS@cms.hhs.gov">CMS_FEPS@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• Password resets and account lockouts on the CMS Enterprise Portal (used to access the MLMS, the agent/broker training and registration system)</li> <li>• Login issues on the agent/broker landing page used for Direct Enrollment (often due to FFM User ID not populating correctly when the agent or broker is redirected from an issuer's or web-broker's site)</li> <li>• Other CMS Enterprise Portal account issues, requests, or error messages</li> <li>• 501 Downstream Error message on HealthCare.gov website issues</li> <li>• General registration and training questions (not related to a specific training platform)</li> <li>• General enrollment and eligibility policy questions related to the Individual Marketplace</li> </ul>	<p>Monday-Friday 8:00 AM-8:00 PM ET</p> <p>Saturday-Sunday 10:00 AM-3:00 PM ET (October–November only)</p>

# 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)
Agent/Broker Training and Registration Email Help Desk	<a href="mailto:MLMSHelpDesk@cms.hhs.gov">MLMSHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• Technical or system-specific issues related to the agent/broker training and registration system (i.e., the MLMS)</li> <li>• User-specific questions about maneuvering in the MLMS site, or accessing training and exams</li> </ul>	Monday-Friday 8:00 AM-5:30 PM ET
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> <li>• All inquiries related to the SHOP</li> <li>• SHOP agent/broker portal access questions</li> <li>• Employers and employees may also contact the SHOP Call Center for assistance</li> </ul>	Monday-Friday 9:00 AM-7:00 PM ET
Direct Enrollment (formerly Web-Broker) Email Help Desk	<a href="mailto:DirectEnrollment@cms.hhs.gov">DirectEnrollment@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• All inquiries specifically related to becoming and/or operating as a direct enrollment web-broker in the Marketplace</li> </ul>	Monday-Friday 9:00 AM-5:00 PM ET



# 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)
America's Health Insurance Plans (AHIP) Training Help Desk	<a href="mailto:support@ahipinsuranceeducation.org">support@ahipinsuranceeducation.org</a> 800-984-8919	All inquiries specifically related to the AHIP agent/broker training platform	<b>Call Center/Email</b> Monday-Friday: 8:00 AM-9:00 PM ET Saturday: 8:30 AM-5:30 PM ET
Litmos Training Help Desk	<a href="mailto:cmsffmsupport@litmos.com">cmsffmsupport@litmos.com</a> 844-675-6565	All inquiries specifically related to the Litmos agent/broker training platform	<b>Call Center</b> Monday-Friday 9:00 AM-5:00 PM PST <b>Email</b> 24 hours/day
National Association of Health Underwriters (NAHU) Training Help Desk	<a href="mailto:NAHU-FFM@nahu.org">NAHU-FFM@nahu.org</a> 844-257-0990	All inquiries specifically related to the NAHU agent/broker training platform	<b>Call Center:</b> Monday-Friday: 9:00 AM-5:00 PM ET <b>Technical Support:</b> Monday-Friday: 8:00 AM-9:00 PM ET Saturday-Sunday: 8:00 AM-8:00 PM ET

# Agent and Broker Resources

Resource	Link
Agents and Brokers Resources webpage	<a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a>
HealthCare.gov	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Outreach and Education Materials on Marketplace.CMS.gov	<a href="https://marketplace.cms.gov/outreach-and-education/outreach-and-education.html">https://marketplace.cms.gov/outreach-and-education/outreach-and-education.html</a>
Plan Year 2018 Marketplace Registration and Training for Agents and Brokers	<a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2018-Registration-and-Training.html">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2018-Registration-and-Training.html</a>
Twitter updates @HealthCareGov	<a href="https://twitter.com/search-home">https://twitter.com/search-home</a>
Email updates via the CMS Enterprise Portal	Sign up by establishing an account on the CMS Enterprise Portal at <a href="https://portal.cms.gov/">https://portal.cms.gov/</a>
“News for Agents and Brokers” Newsletter	Distributed via email and available on the Agents and Brokers Resources webpage at <a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a>

# Agent and Broker Resources (Continued)

Resource	Link
SHOP Agent/Broker Portal	<a href="https://healthcare.gov/marketplace/small-businesses/agent">https://healthcare.gov/marketplace/small-businesses/agent</a>
Registration Completion List on Data.HealthCare.gov	<a href="https://data.healthcare.gov/ffm_ab_registration_lists">https://data.healthcare.gov/ffm_ab_registration_lists</a>
Find Local Help Tool	<a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a>
Agent and Broker National Producer Numbers	<a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a>
Regulation 45 CFR 155.220 authorizing agents and brokers to assist consumers with selecting and enrolling in QHPs offered through the Marketplaces	<a href="https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=&amp;SID=a53964f7a759ab782238698f8ad60aoc&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1220">https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=&amp;SID=a53964f7a759ab782238698f8ad60aoc&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1220</a>
Regulation 45 CFR 155.260(a) on CMS' eight privacy principals	<a href="https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=1&amp;SID=2a0e142c5305a217f21c263b45ficeca&amp;h=L&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1260">https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=1&amp;SID=2a0e142c5305a217f21c263b45ficeca&amp;h=L&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1260</a>
Patient Protection and Affordable Care Act Market Stabilization Final Rule	<a href="https://www.gpo.gov/fdsys/granule/FR-2017-04-18/2017-07712/content-detail.html">https://www.gpo.gov/fdsys/granule/FR-2017-04-18/2017-07712/content-detail.html</a>

# Shortcut to Agent/Broker Resources Page from HealthCare.gov

- HealthCare.gov contains a link to make it easier for you to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).

## RESOURCES

About the Affordable Care Act

Regulatory and Policy Information

For Navigators, Assistors & Partners

**For Agents & Brokers**


For the Media


For Researchers


For States





Information in other languages

## CONNECT WITH US

 Questions? Call 1-800-318-2596

 Find Local Help

 Visit the HealthCare.gov blog



# Acronym Definitions

Acronym	Definition
CCR	Call Center Representative
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
FAQs	Frequently Asked Questions
FFM	Federally-facilitated Marketplace
MLMS	Marketplace Learning Management System
NPN	National Producer Number
QHP	Qualified Health Plan
REGTAP	Registration for Technical Assistance Portal
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SEP	Special Enrollment Period
SHOP	Small Business Health Options Program

# Questions?



For questions/comments about agent/broker participation in the FFM:  
[FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov)

For questions/comments on the MLMS: [MLMSHelpDesk@CMS.HHS.gov](mailto:MLMSHelpDesk@CMS.HHS.gov)

For questions/comments about specific consumers: Marketplace Direct  
Agent/Broker Partner Line 1-855-788-6275, available 24 hours a day, 7 days a week  
*Note: Agents and brokers will be prompted to enter a valid NPN to validate FFM  
registration completion for the current plan year.*

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

For questions/comments about web-broker participation in the FFM:  
[DirectEnrollment@cms.hhs.gov](mailto:DirectEnrollment@cms.hhs.gov)