



Health Insurance Marketplace 2016 Open Enrollment

Open Enrollment Week 12

*Operational Updates and
Announcements for Agents and
Brokers Participating in the Federally-
facilitated Marketplaces (FFMs)*

*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.



Health Insurance Marketplace 2016 Open Enrollment



*Updates
and
Announcements*

Time's Running Out for Plan Year 2016 Open Enrollment



*Only two weeks remaining
for plan year 2016 Open
Enrollment*

Key Open Enrollment Dates for Plan Year 2016

November 1, 2015

- *HealthCare.gov is available for plan year 2016 Open Enrollment*

November 15, 2015 –
December 15, 2015

- *Employers signing up for SHOP Marketplace coverage do not have to meet the participation rate requirement*

December 17, 2015*
(December 18 – 3:00 AM ET)

- *Extended deadline for consumers to enroll in coverage through the Individual and SHOP Marketplaces effective January 1, 2016*

January 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by December 15, 2015*

January 15, 2016*
(January 16 – 3:00 AM ET)

- *Deadline for consumers to enroll in coverage through the FFMs effective February 1, 2016*

January 31, 2016
(February 1 – 3:00 AM ET)

- ***End of plan year 2016 Open Enrollment for the FFMs; deadline for consumers to enroll in coverage through the FFMs effective March 1, 2016***

February 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 15, 2016*

March 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 31, 2016*

**The SHOP Marketplace is open all year long. Applications submitted by 11:59 PM Eastern Time (ET) on the 15th of the month may go into effect as soon as the first day of the next month.*

Open Enrollment Snapshot

- As of January 9, 2016:

Nearly 8.7 million Consumers

- Have signed up for health coverage through the HealthCare.gov platform, or
- Had their coverage automatically renewed.

Many more consumers are still in need of coverage and time is running out for Open Enrollment!

Tips from the Marketplace Call Center

- To reduce wait times at the Marketplace Call Center, do not wait until the last minute to seek assistance.
 - Avoid calling during peak times of the day and certain dates — especially between the hours of 9:00 AM and 12:00 PM ET, 4:00 PM ET and 6:00 PM ET, and around January 29-31, 2016.
- Every 365 days, consumers need to reauthorize the Marketplace Call Center to allow an agent/broker to work on their behalf.
 - Complete these reauthorizations during off-peak hours and avoid enrollment deadline days whenever possible.

“Close the Deal” with Clients before the Open Enrollment Deadline

The January 31 Open Enrollment deadline is fast approaching and may motivate consumers who've been thinking about getting Marketplace coverage to take action.

Try these tips to encourage them to complete enrollment:

- With the tax season upon us, remind consumers about the fee they will have to pay if they do not have coverage or a valid exemption from the Marketplace.
- Fit your schedule to your clients' needs.
 - Allow night and weekend hours because we know many people need advice outside of business hours.
- Email or call your clients about Marketplace coverage.
 - Reach out to your clients who have expressed interest in Marketplace coverage previously or who do business with you in another line of insurance coverage.
- Use social media to remind a larger audience about the enrollment deadline.
- Your clients trust you. You can help persuade people who haven't looked into getting coverage.

Stay in Touch with Clients after the Enrollment Deadline

- Keep a hot leads list if you can't keep up with demand before the deadline.
 - Keep a list of interested consumers and their contact information, and follow up with them after the deadline.
 - Some consumers have changes in circumstance (CiCs) that qualify them for special enrollment periods (SEPs) outside the Open Enrollment period.
- Help clients who are enrolled in making effective use of their coverage to encourage reenrollment in plan year 2017.

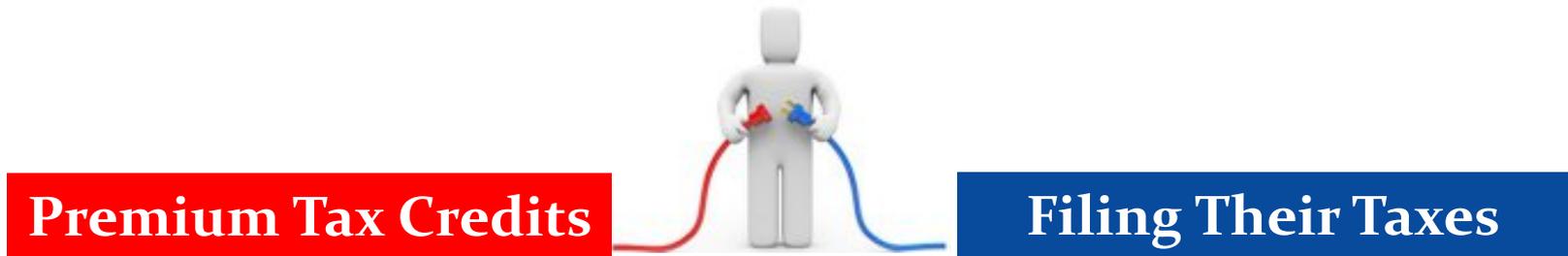


Tips for Assisting Consumers with Account Maintenance

- CMS encourages agents and brokers to stay in touch throughout the plan year with clients who have purchased Marketplace coverage by helping them:
 - Document claims
 - Maximize the value of plan benefits
 - File CiCs to update their Marketplace accounts and, as needed, see if they're eligible for SEPs to change coverage
- You may be able to help new clients sign up for Marketplace coverage outside the Open Enrollment period if they qualify for SEPs.
- Remind your clients they can maximize the value of plan benefits and avoid having to return overpayment of advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs) by reporting CiCs. You can refer clients to this YouTube video to remind them why it is important to report CiCs: www.youtube.com/watch?v=Wko_P1vMITo.

Tax Season: What Consumers Need to Know

Consumers need help making the connection between



and

Many consumers are unaware that:

- (1) They must reconcile their advance payments of the premium tax credit (APTC) or claim the premium tax credit (PTC) for the first time.
- (2) They may have to pay a fee if they did not maintain minimum essential coverage (MEC).
- (3) They may qualify for an exemption from the fee.

What Consumers Will Receive

By January 31, 2016, the FFMs will mail each tax filer and responsible adult an envelope labeled “Important Tax or Health Coverage Information Inside,” which will include:

- Cover page:
 - Available in either English or Spanish, depending on the consumer’s language preference
 - An example of the cover page is available at:
<https://Marketplace.CMS.gov/applications-and-forms/notices.html>.
- Form 1095-A instructions:
 - Line-by-line instructions developed by the Internal Revenue Service (IRS)
- Form 1095-A:
 - A separate Form 1095-A will be generated for each policy in which members of the household enrolled.
 - Each member of a tax household who is on the same policy will be listed together on one Form 1095-A.
 - Households of more than five enrolled members will receive an additional Form 1095-A that continues Part II.

Health Coverage Tax Tool

- The Health Coverage Tax Tool is now available on HealthCare.gov at: <https://www.healthcare.gov/tax-tool/>.
- Consumers should access the tax tool **only** if one of these applies:
 - The information on the consumer’s health care tax Form 1095-A about his or her “second lowest cost Silver plan” (SLCSP) is missing or incorrect.
 - The consumer wants to claim an “affordability exemption” — meaning 2015 coverage was unaffordable to the consumer. If he or she qualifies for this exemption, the consumer doesn’t have to pay the fee for not being covered in 2015.
- More information on these situations is available at: <https://www.healthcare.gov/tax-forms-and-tools/>.

Health Coverage Tax Tool (cont.)

Once the consumer has reviewed whether the tool applies to him or her, the consumer can click “Get Started” to begin using the tool.

Health coverage tax tool

Get information to help file your income taxes

Your health coverage affects your federal income tax return. This tool provides certain information you'll need to:

- **Figure out your premium tax credit**
This tool will provide accurate information about your “second lowest cost Silver plan” (SLCSP). You'll use it to fill out IRS Form 8962, Premium Tax Credit.
- **Claim an “affordability” exemption**
If you didn't have health coverage because you couldn't afford it, you might not have to pay a penalty. This tool will provide information you need to fill out IRS Form 8965, Health Coverage Exemptions.

NEED MORE INFORMATION FIRST?

Learn about the [premium tax credit](#) or the [affordability exemption](#).

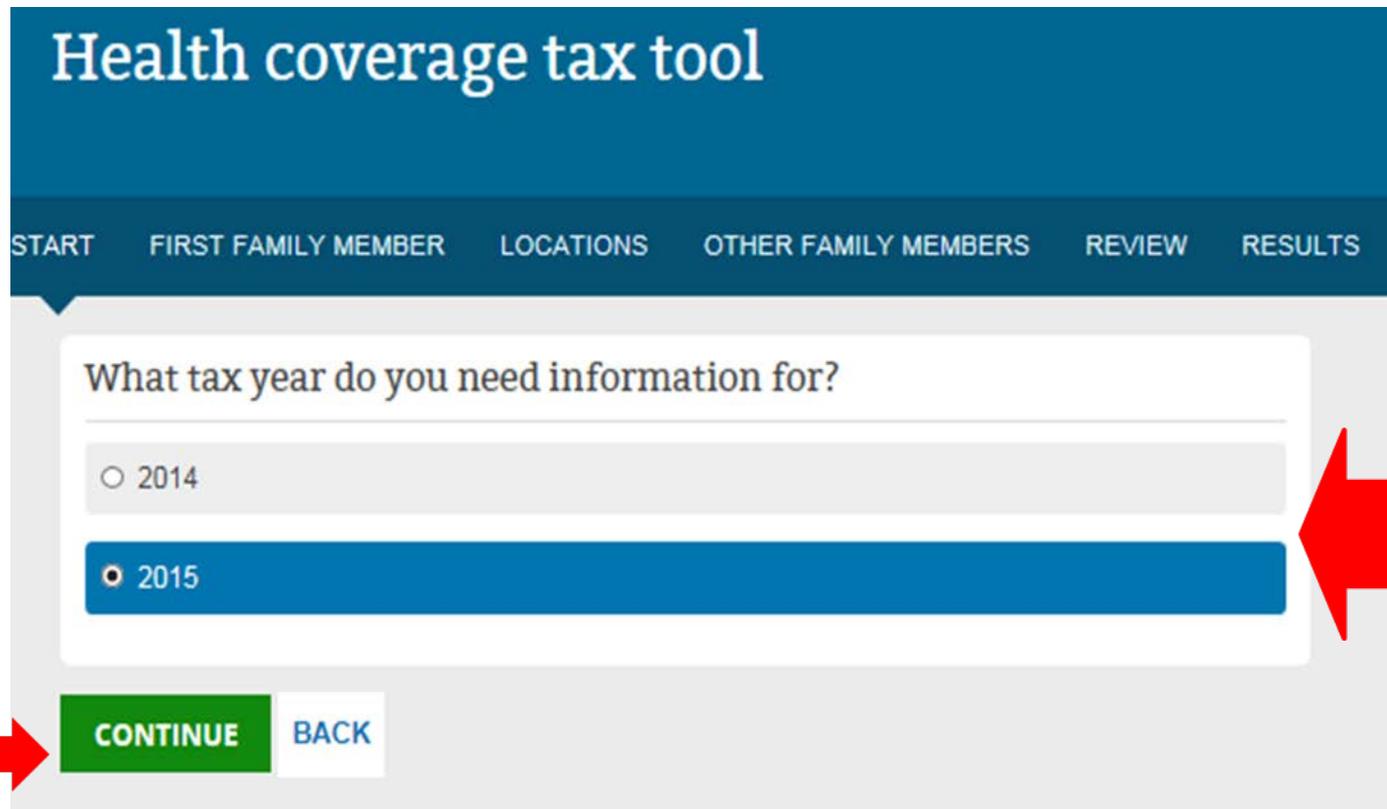
GET STARTED



Health Coverage Tax Tool (cont.)

The consumer can use the tool for information applicable to his or her 2014 or 2015 tax return.

Once the consumer selects the appropriate tax year, he or she should click “Continue” to proceed.

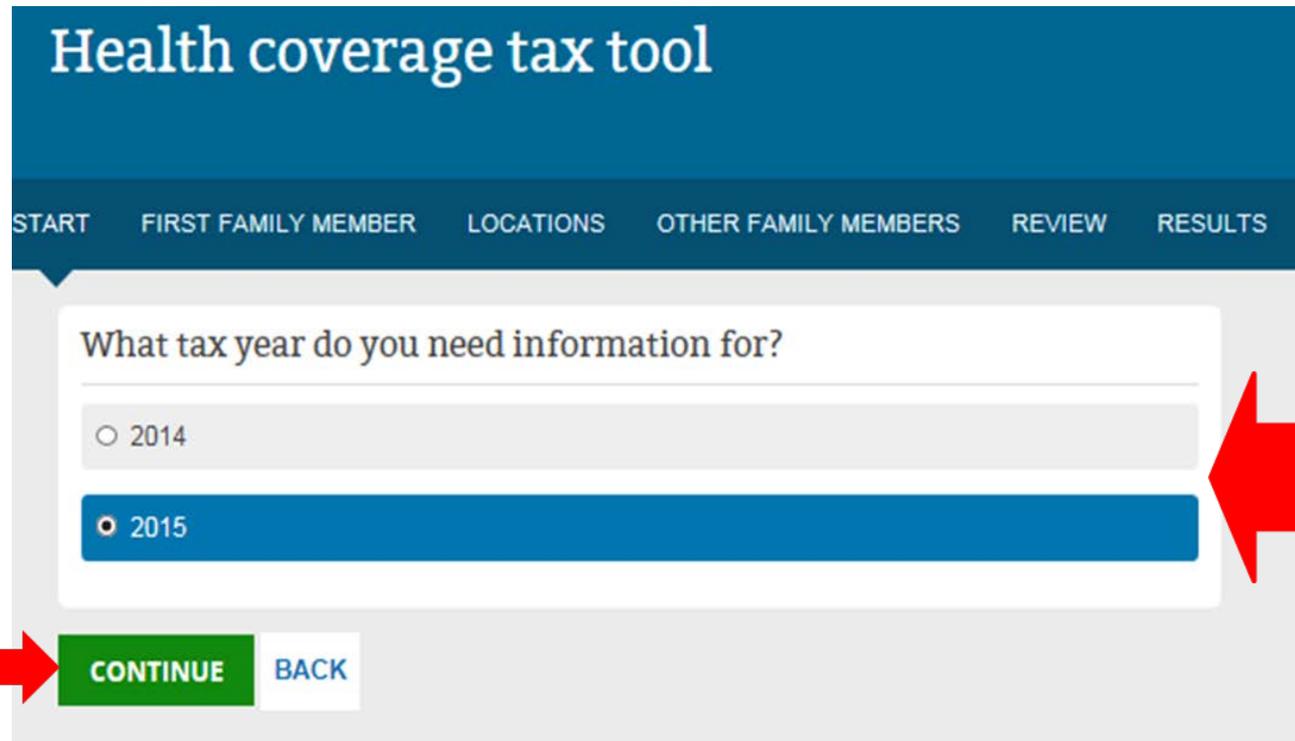


The screenshot displays the 'Health coverage tax tool' interface. At the top, a dark blue header contains the title 'Health coverage tax tool' in white. Below the header is a navigation bar with several steps: 'START', 'FIRST FAMILY MEMBER', 'LOCATIONS', 'OTHER FAMILY MEMBERS', 'REVIEW', and 'RESULTS'. The main content area is a white box with a light blue border. It contains the question 'What tax year do you need information for?' followed by two radio button options: '2014' and '2015'. The '2015' option is selected, indicated by a blue background and a white radio button. A red arrow points to the '2015' option. Below the options are two buttons: a green 'CONTINUE' button and a white 'BACK' button. A red arrow points to the 'CONTINUE' button.

Health Coverage Tax Tool (cont.)

The consumer can then decide if he or she needs information for determining his or her PTC or for claiming an affordability exemption.

Once the consumer selects the appropriate purpose, he or she should click “Continue” to use the tool for his or her intended purpose.



The screenshot displays the 'Health coverage tax tool' interface. At the top, a dark blue header contains the title 'Health coverage tax tool'. Below the header is a navigation bar with the following steps: START, FIRST FAMILY MEMBER, LOCATIONS, OTHER FAMILY MEMBERS, REVIEW, and RESULTS. The main content area is a white box with a light blue border. It contains the question 'What tax year do you need information for?' followed by two radio button options: '2014' and '2015'. The '2015' option is selected, indicated by a blue highlight and a red arrow pointing to it from the right. Below the options are two buttons: a green 'CONTINUE' button and a white 'BACK' button. A red arrow points to the 'CONTINUE' button from the left.

The Role of Agents and Brokers during Tax Season

- Agents and brokers may:
 - Help consumers understand what Form 1095-A is and what it means for them as they prepare their taxes
 - Help consumers understand the timing for receiving Form 1095-A, what to look for in the mail, and that it is an important tax document
 - Show consumers how to access Form 1095-A in their online accounts
 - Help consumers understand how Form 1095-A relates to Form 8962
 - Explain how to review Form 1095-A for accuracy
 - Ensure consumers are aware of the potential implications of not providing the information on their taxes
 - Help consumers understand how to reconcile their APTC and PTC
- Agents and brokers may not provide assistance to consumers with filing taxes.

Agent and Broker Health Insurance Marketplace Open Enrollment Weekly Updates and Announcements UPDATED WEBINAR SCHEDULE

- To register for any of these sessions, please log in to www.REGTAP.info and complete the following steps:
 - Select "Training Events" from "My Dashboard."
 - Select the "View" icon next to the event title for the webinar you are interested in attending.
 - Select "Register Me."

Tuesdays: 3:00–4:00 PM ET

January 19, 2016

January 26, 2016

Health Coverage Exemptions Background

- Individuals must either
 - Have MEC,
 - Have a health coverage exemption, or
 - Make a shared responsibility payment with their tax return.
 - Also known as the “fee,” “penalty,” “individual shared responsibility payment,” or “individual mandate”

Fee for 2015 Tax Year

- Consumers who don't have health insurance in 2015 will pay the **higher** of these two amounts:
 - **2% of a consumer's yearly household income** (Only the amount of income above the tax filing threshold is used to calculate the penalty)
 - The maximum penalty is the national average premium for a Bronze plan.
 - **\$325 per person (\$162.50 per child under 18)**

Exemptions Overview

- Exemptions are available based on a number of circumstances, including certain hardships, some life events, health coverage or financial status, and membership in some groups.
 - Consumers who qualify for an “exemption” are not subject to the fee.
- Consumers claim some health coverage exemptions on their federal tax return, and others with a paper application through the Marketplaces.
- Consumers don’t have to pay the fee for any month they’re covered by a plan that qualifies as MEC.
 - If they’re uncovered only one or two months, they don’t have to pay the fee for any month.
- If the exemption can be claimed on a federal tax return, there’s no need to apply to the Marketplaces for one.

Exemptions Types and Sources (Marketplace versus Tax Return)

IRS-only Exemptions	Department of Health and Human Services-only Exemptions	Jointly Administered Exemptions
Income below tax filing threshold	Religious Sect or Division	Member of federally recognized tribe/eligible for Indian health services
Income below 138% federal poverty level and state didn't expand Medicaid (Medicaid non-expansion)	General Hardship (including Medicaid non-expansion)	
Short coverage gap	Prospective Affordability Hardship	
Retrospective for 2014: Affordability Hardship, Health Care Sharing Ministry (HCSM) and Incarceration	Health Care Sharing Ministry and Incarceration for current calendar year	
Not lawfully present		

Filing Exemptions Through a Federal Tax Return

- Consumers use IRS Form 8965 to report exemptions granted by the Marketplace or to claim exemptions on their federal tax returns. Consumers:
 - Use Part I if the consumer or another member of his or her tax household was granted an exemption from a Marketplace
 - Use Part II of Form 8965 to claim an exemption if his or her income is below the filing threshold but the consumer chooses to file a tax return
 - Use Part III to claim other exemptions on his or her federal tax return
 - Use a separate line for each individual and exemption type claimed on the federal tax return

Process for Applying for Exemptions Through the Marketplaces

- Consumers must complete the appropriate application and submit by mail to:
 - Health Insurance Marketplace – Exemption Processing 465 Industrial Boulevard London, KY 40741
- The Marketplaces will send consumers an exemption eligibility determination notice after their applications are processed.
 - The Marketplaces may request additional information, as necessary.
- Approval notice will include a unique Exemption Certificate Number (ECN).
 - Consumers use the ECN when they file their federal taxes for the year they don't have coverage.
 - Complete IRS Form 8965—Health Coverage Exemptions
 - Each member of a household who qualifies for an exemption will get his or her own ECN.

HealthCare.gov Exemptions Screener Tool

The screenshot shows the top navigation bar of the HealthCare.gov website. The main navigation includes 'HealthCare.gov', 'Individuals & Families', 'Small Businesses', 'Log in', and 'Español'. Below this is a secondary navigation bar with 'Get Coverage', 'Keep or Change Your Plan', and 'Get Answers'. A search bar with the text 'Search' and a 'SEARCH' button is also present. The main content area features a large heading: 'Find health coverage exemptions that apply to you'. Below the heading is a paragraph: 'Most people who don't have qualifying health coverage must either pay a fee or qualify for an "exemption."' followed by another paragraph: 'Health coverage exemptions are available for a variety of reasons: certain life events, health coverage or financial status, group membership, and more.' A dark blue box contains the text 'Answer a few questions and we'll show you:' followed by a bulleted list: '• Exemptions that may apply to you', '• Details to help you see if you qualify', and '• Step-by-step instructions to apply, including links to forms you need'. At the bottom of the page is a green button labeled 'GET STARTED'.

HealthCare.gov

Individuals & Families

Small Businesses

Log in

Español

Get Coverage

Keep or Change Your Plan

Get Answers

Search

SEARCH

Find health coverage exemptions that apply to you

Most people who don't have qualifying health coverage must either pay a fee or qualify for an "exemption."

Health coverage exemptions are available for a variety of reasons: certain life events, health coverage or financial status, group membership, and more.

Answer a few questions and we'll show you:

- Exemptions that may apply to you
- Details to help you see if you qualify
- Step-by-step instructions to apply, including links to forms you need

GET STARTED

Record of Consumer Consent Requirements

- Per the Marketplace Agreements, an agent or broker must adhere to the following informed consent implementation standards:
 - Obtain informed consent from individuals for any use or disclosure of information that is not permissible within the scope of the Privacy Notice Statement and any relevant agreements that were in effect as of the time the information was collected.
 - Any consent must be subject to the right of withdrawal.
 - Any consent that serves as the basis of a use or disclosure must:
 - Be provided in specific terms and in plain language
 - Identify the entity collecting or using the information, and/or making the disclosure
 - Identify the specific collections, use(s), and disclosure(s) of specified information with respect to a specific recipient(s)
 - Provide notice of an individual's ability to revoke the consent at any time
 - Consent documents must be appropriately secured and retained for 10 years.

Business or Website Name Restrictions

- CMS issued guidance in the 2016 Letter to Issuers strongly suggesting agents, brokers, and web-brokers not use “Marketplace” or “Exchange” in the name of their businesses or websites as these entities are not representatives of the Marketplaces.
- If an agent or broker assists a consumer with Individual Marketplace or SHOP Marketplace QHP selection through the agent’s, broker’s, or web-broker’s non-FFM website, a standardized disclaimer must be prominently displayed to indicate that the website is not a Health Insurance Marketplace website, and include an active link to HealthCare.gov.
- The 2016 Letter to Issuers dated February 20, 2015 can be found at <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016-Letter-to-Issuers-2-20-2015-R.pdf>.

Business or Website Name Restrictions (cont.)

- The 2017 Payment Notice Proposed Rule proposes a new paragraph under 45 CFR § 155.220 that would require agents and brokers assisting consumers with Marketplace transactions to refrain from marketing or conduct that is misleading.
- These proposed standards for conduct would extend to the naming of businesses and websites associated with agents, brokers, or web-brokers, and that the use of “Exchange,” “Marketplace,” or other words in a name or URL that would reasonably cause confusion with a federal program or website may be considered misleading.
- The Draft 2017 Letter to Issuers in the FFMs is available at: https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Draft-2017-Letter-to-Issuers-12-23-2015_508.pdf.

New Research Findings on Small Employers and the SHOP Marketplaces: Highlights

The Robert Wood Johnson Foundation recently commissioned a study to understand small employers and their feelings on the SHOP Marketplaces.

There is an awareness gap about the SHOP Marketplaces.

- There is a big awareness gap about the SHOP Marketplaces, depending on whether an employer offers insurance or not.
- Employers who currently offer coverage are much more likely to say they know about the SHOP Marketplaces before hearing a description than those who do not offer coverage (69% vs. 37%).

Three in 10 of the small employers surveyed looked into the SHOP Marketplaces.

- Employers who offer coverage were much more likely to look into the SHOP Marketplaces than those who do not (45% vs. 14%).
- Eleven percent of all small employers say they purchased their company's insurance through the SHOP Marketplaces.

New Research Findings on Small Employers and the SHOP Marketplaces: Highlights (cont.)

They like the SHOP Marketplaces' features.

- All of the SHOP Marketplaces' features tested in the survey are appealing to small employers (all features received above 80%, saying they are "important").
- The top features are the tax credit and being able to set their contribution amount.

The top reasons for small employers to use the SHOP Marketplaces: the tax credit and the opportunity to find affordable plans.

- Being able to set their contribution amount, offer employees a wide choice of plans, and have an easy and convenient experience are other reasons for small employers to use the SHOP Marketplaces next time they need health insurance for their employees.

New Research Findings on Small Employers and the SHOP Marketplaces: Some Takeaways

Target small employers who currently offer health insurance

1. They are most likely to look into the SHOP Marketplaces.

These employers tend to be companies with 10 or more employees and to think it is very important that their employees have coverage. Most intend to continue offering health insurance in the future and 9 in 10 say they are likely to look into the SHOP Marketplaces the next time they need insurance. Bottom-line: Going to the SHOP Marketplaces is an “easy lift” for these employers – they understand the importance of health insurance and are interested in exploring their options.

2. Emphasize the tax credit, the wide selection of plans, and their ability to set their contribution amount.

These are the best messages for employers who offer coverage. However, keep in mind that, while the tax credit is a top message, only companies with 25 or fewer employees can qualify (so be careful not to oversell it).

Overall, the survey suggests simply educating these small employers about the features of the SHOP Marketplaces versus how they currently obtain their coverage could engage them. Working through insurance brokers is also helpful with this group, since 3 in 4 of these employers use them already.

New Research Findings on Small Employers and the SHOP Marketplaces: Resources

If you missed last week's webinar, the full report and a recording of the webinar can be accessed at:

<http://www.rwjf.org/en/library/research/2015/11/small-employers-and-the-small-business-health-options-program--s.html>

Health Insurance Marketplace 2016 Open Enrollment



*Agent and
Broker
Resources*

New Agent and Broker Resource Link at HealthCare.gov

- A new “For Agents and Brokers” link has been added at HealthCare.gov, making it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).

The screenshot shows the Health Insurance Marketplace website. At the top left is the logo for Health Insurance Marketplace. At the top right, it says "91 DAYS LEFT TO ENROLL". Below the logo, there are two main sections: "RESOURCES" and "CONNECT WITH US".

RESOURCES

- About the Affordable Care Act
- Regulatory and Policy Information
- For Navigators, Assistants & Partners
- For Agents & Brokers** (highlighted with a red box)
- 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

At the bottom of the "CONNECT WITH US" section, there are social media icons for Facebook, Twitter, YouTube, and Google+.

New Call Center Support for Agents and Brokers

Agents and brokers can call **1-855-CMS-1515 (855-267-1515)** and select option “1” to speak with Agent and Broker Call Center Representatives during the following times:

- The Agent and Broker Call Center will be open Monday through Saturday from 8:00 AM–10:00 PM ET in January, and will be closed on Sundays and holidays with the following exception: The Call Center will be open 24 hours on Sunday, January 31, 2016.
- Call Center Representatives can help you with questions on topics like:

– Agents’ and brokers’ User IDs for FFM registration and training	– The new Marketplace Learning Management System (MLMS) and CMS-approved vendor training options
– National Producer Numbers (NPNs)	– Password resets and account lockouts on the CMS Enterprise Portal
– Log in issues at the HealthCare.gov landing page (when an agent or broker is redirected from an issuer’s or web-broker’s site)	– HealthCare.gov website issues

Note: Agents and brokers should direct specific questions or issues with a consumer’s Individual Marketplace application to the Marketplace Call Center at **1-800-318-2596**. Agents and brokers should direct questions related to SHOP Marketplace coverage to the SHOP Call Center at **1-800-706-7893**.

Agent and Broker Resources

- *Exemption information can be found at: [HealthCare.gov/health-coverage-exemptions/exemptions-from-the-fee/](https://www.healthcare.gov/health-coverage-exemptions/exemptions-from-the-fee/).*
- *Agents and brokers can direct consumers to the HealthCare.gov Exemptions Tool at: [HealthCare.gov/exemptions-tool/](https://www.healthcare.gov/exemptions-tool/).*
- *Exemption application forms can be found at: <https://marketplace.cms.gov/applications-and-forms/exemption-applications.html>.*
- *Form 8965 and its instructions can be found at: [irs.gov/uac/About-Form-8965](https://www.irs.gov/uac/About-Form-8965).*
- *Information on the different exemption types can be reviewed at: [HealthCare.gov/health-coverage-exemptions/hardship-exemptions/](https://www.healthcare.gov/health-coverage-exemptions/hardship-exemptions/).*
- *The Health Coverage Tax Tool is available on HealthCare.gov at: <https://www.healthcare.gov/tax-tool/>.*

Agent and Broker Resources

- *Information on when consumers should use the Health Coverage Tax Tool is available at: <https://www.healthcare.gov/tax-forms-and-tools/>.*
- *Agents and brokers can direct consumers to more information about how Marketplace coverage will affect their taxes by encouraging them to visit [HealthCare.gov/taxes/](https://www.healthcare.gov/taxes/) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).*
- *If a consumer has questions about his or her taxes, needs Form 8962 or 8965, or wants to learn more about the fee for not having health coverage, direct them to visit [IRS.gov](https://www.irs.gov). A toll-free line is also available for routine customer service at (800) 829-1040.*
- *Instructions for completing Form 1095-A can be found at:*
 - <http://www.irs.gov/pub/irs-pdf/f1095a.pdf>
 - <http://www.irs.gov/pub/irs-pdf/i1095a.pdf>
- *Instructions for completing Form 8962 can be found at:*
 - <http://www.irs.gov/pub/irs-prior/f8962--2014.pdf>
 - <http://www.irs.gov/pub/irs-pdf/i8962.pdf>
- *For more information on the Affordable Care Act tax provisions visit: <https://www.irs.gov/Affordable-Care-Act>.*

Agent and Broker Resources (cont.)

- *For tax facts about the Affordable Care Act for individuals and families visit: <http://www.irs.gov/uac/Newsroom/Tax-Facts-about-the-Affordable-Care-Act-for-Individuals-and-Families>.*
- *For information on the Individual Shared Responsibility provisions on claiming or reporting exemptions visit: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>.*
- *To help consumers find health coverage exemptions that apply to them direct them to: <https://www.healthcare.gov/exemptions-tool/#/>.*
- *IRS Publication 974 can be found at: <http://www.irs.gov/pub/irs-pdf/p974.pdf>.*
- *Additional resources can be found on CMS' Agents and Brokers Resources webpage: <http://go.cms.gov/CCIIOAB>.*
- *Additional information agents and brokers can use to educate consumers can be found at: HealthCare.gov and Marketplace.CMS.gov.*

Agent and Broker Resources (cont.)

- *The list of CMS-approved training vendors can be found at: <http://go.cms.gov/CCIIOAB>.*
- *For more information on registration and training requirements, please review the following resources on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>:*
 - *Slides from the “FFM Agent and Broker Plan Year 2016 Registration and Training Requirements” webinar that was held in July and August 2015*
 - *Slides from the “Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers” webinar that was held in September 2015*
 - *Quick Reference Guide – Plan Year 2016 FFM Registration for Agents and Brokers*
 - *FFM agent and broker plan year 2016 registration and training videos*
- *Agent and Broker NPNs can be found at: www.nipr.com/PacNpnSearch.htm.*
- *The checklist for agents and brokers to use when helping consumers with their applications can be found at: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.*
- *To order Marketplace materials available for co-branding, review the instructions at: <https://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>.*

Agent and Broker Resources (cont.)

- *For more information on Open Enrollment, please review the following resources on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>:*
 - *Slide from the “FFM Plan Year 2016 Open Enrollment Overview and Kick-Off for Agents and Brokers” webinar held on October 14, 2015*
 - *Slide from Weeks 1-9 of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFM’s” webinar series*
- *For more information on income and household composition for Marketplace eligibility, visit <https://www.HealthCare.gov/income-and-household-information/household-size/> and <https://www.HealthCare.gov/help/income/>.*
- *For more information on catastrophic plans and how a consumer can file for an exemption, review: <https://marketplace.cms.gov/technical-assistance-resources/exemptions-catastrophic-coverage.pdf>.*
- *For more details on plan year 2016 annual redeterminations and reenrollments, review the guidance CMS issued on April 22, 2015 at: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/annual-redeterminations-for-coverage-42215.pdf>.*

Agent and Broker Resources (cont.)

- *To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP Marketplace accounts, visit:
<https://healthcare.gov/marketplace/small-businesses/agent>.*
- *Agents and brokers can review 45 C.F.R. § 156.340 and the 2016 Letter to Issuers (https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016_Letter_to_Issuers_2_20_2015.pdf) to understand the circumstances under which CMS advises Marketplace issuers to withhold compensation from agents and brokers.*
- *Consumers can use the following URL to see if they qualify for savings by enrolling in a Silver QHP: <https://www.healthcare.gov/lower-costs/>.*
- *Agents and brokers can check their registration statuses on the Agent Broker Registration Status page via the CMS Enterprise Portal or in the Agent and Broker FFM Registration Completion List for Plan Year 2016 on the Agents and Brokers Resources webpage at:
<http://go.cms.gov/CCIIOAB>.*
- *Agents and brokers can refer clients to this YouTube video for an explanation of why it is important to report CiCs: www.youtube.com/watch?v=Wko_P1vMITo.*

Agent and Broker Resources (cont.)

- *To host an enrollment event, or to get connected to enrollment groups in your area, email the HealthCare.gov Partnership Team at: Partnership@cms.hhs.gov.*
- *To understand the requirements for Navigators and other assisters, review: <https://marketplace.cms.gov/technical-assistance-resources/agents-and-brokers-guidance-for-assisters.PDF>.*
- *Agents and brokers can access an earned media and public awareness toolkit that provides resources on marketing at: <https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>.*
- *Agents and brokers can direct consumers to the Interactive Tax Assistant at [http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1) or call the Internal Revenue Service Call Center at 1-800-829-1040 for questions on reconciling their APTC on their 2014 tax returns.*
- *For a description of the web-broker role and obligations as defined in regulation, review 45 CFR § 155.220(c)(3).*

Agent and Broker Resources (cont.)

- *For the Marketplace privacy and security standards authority, review 45 CFR §155.260.*
- *Consumers can also use the Out-of-pocket Cost feature to estimate what their premiums, deductibles, and copays may be for the year at: <https://www.healthcare.gov/see-plans/>.*
- *The Web-broker Public List can be viewed on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
- *For more information on how small employers perceive the SHOP Marketplaces, review the full Robert Wood Johnson Foundation report at: <http://www.rwjf.org/en/library/research/2015/11/small-employers-and-the-small-business-health-options-program--s.html>.*
- *Visit <https://localhelp.healthcare.gov/> to find the health centers doing enrollment in your community.*
- *An example of the Form 1095-A cover page is available at: <https://Marketplace.CMS.gov/applications-and-forms/notices.html>.*

Agent and Broker Resources (cont.)

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *More information on CMS' Incident and Breach Notification Procedures is available at: https://www.cms.gov/research-statistics-data-and-systems/cms-information-technology/informationsecurity/downloads/rmh_viii_7-1_incident_handling_standard.pdf.*
- *For more information on consumer rights and protections on the Marketplaces, review the CMS resource at: [Health Insurance Marketplace: Know your rights](#).*
- *The proposed 2017 Payment Notice is available at: <https://s3.amazonaws.com/public-inspection.federalregister.gov/2015-29884.pdf>.*
- *The News for Agents and Brokers monthly newsletter is distributed via email. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
 - *The August and September editions contain important information about agent and broker FFM registration and training for plan year 2016.*
 - *The October and November editions contain important information about plan year 2016 FFM Open Enrollment.*
- *Current news and updates are distributed via email and CMS' Twitter handle: [@CMSGov](#).*

Questions?

For questions about agent or broker participation in the FFMs:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions on the MLMS: MLMSHelpDesk@CMS.HHS.gov

For questions when working with consumers applying and enrolling:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions unrelated to application and enrollment:
1-855-CMS-1515 (855-267-1515) and select option “1”

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

For questions regarding a CMS-approved vendor’s training, agents and brokers should contact the respective vendor’s help desk. Contact information can be found on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.

For questions/comments about web-broker participation in the FFMs: WebBroker@cms.hhs.gov

