

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

**JANUARY 2016 EDITION**

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

## **Key Open Enrollment Dates:**

**January 31, 2016** | End of plan year 2016 Open Enrollment for the Federally-facilitated Individual Marketplace; deadline for consumers to enroll in coverage through the FFM for it to be effective March 1, 2016.

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## **Resources for Plan Year 2016 Open Enrollment**

### ***“Operational Updates and Announcements for Agents and Brokers Participating in the FFMs” Webinar Slides Now Available***

CMS has posted slides from weeks eight, nine, ten, and eleven of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFMs” webinar series. Information about what these webinars covered is available on the [Agents and Brokers Resources webpage](#). You can review the slides by selecting one of the following sessions:



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- [Week Eight](#): December 22, 2015
- [Week Nine](#): December 29, 2015
- [Week Ten](#): January 5, 2016
- [Week Eleven](#): January 12, 2016

CMS continues to host weekly sessions through the end of Open Enrollment on Tuesdays from 3:00 PM to 4:00 PM Eastern Time (ET). Please see the [Agents and Brokers Resources webpage](#) for instructions on how to register for an upcoming session.

### ***“Plan Year 2016 Open Enrollment: A Primer for Agents and Brokers Participating in the FFM” Webinar Slides Now Available***

CMS hosted two sessions of the “Plan Year 2016 Open Enrollment: A Primer for Agents and Brokers Participating in the FFM” webinar on October 21 and 28, 2015. The slides cover key information for agents and brokers on Open Enrollment, FFM enrollment pathways, the Individual Marketplace online application, highlights on the SHOP Marketplace, and an overview of next steps for consumers who fail to file and reconcile advance payments of the premium tax credit (APTC) for plan year 2014. The slides also review the process to revoke the agent/broker role for agents and brokers who did not complete plan year 2016 FFM registration prior to the expiration of their plan year 2015 Agreements with CMS. The slides from the webinar series are now available [here](#).

### ***New Facility Look-up Feature Now Available at HealthCare.gov***

HealthCare.gov now includes a new Facility Look-up feature that allows consumers to look up their medical facilities (in addition to doctors and prescription drugs). Consumers can see in the plan results if their medical facilities are covered by each qualified health plan (QHP). This new feature is an enhancement of the **See Plans & Prices** functionality located at HealthCare.gov. Note that this feature is not currently available for the SHOP Marketplace. Consumers can access the Facility Look-up feature when they see a webpage indicating they can search for “doctors, medical facilities, and drugs” by selecting “Continue” to search for and add their medical facilities. You can find more information about the Facility Look-up feature, including a walkthrough with screenshots of the functionality, in the [“Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment—Week 8” webinar slides](#).

### ***“Marketplace Frequently Used Terms—Spanish” Now Available***

CMS has recently published a glossary of the most frequently used Health Insurance Marketplace terms in Spanish. You may find this tool useful when enrolling Spanish-speaking clients. You can find this helpful list of terms [here](#).



## Key Tips for Assisting Consumers with Tax Readiness

The 2015 tax season started on January 1, 2016. To ensure you understand the process, review the [“Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment—Week 10” webinar slides](#). This presentation provides details about what consumers need to know, including information on the APTC reconciliation process, the content of Form 1095-A, what forms they will receive, tax tools, exemption information, and how to access the Form 1095-A online. In addition to information for consumers, this presentation also presents example consumer enrollment scenarios and what agents and brokers need to know about tax communications.

While you may provide information to your clients about the APTC reconciliation process and the forms that they will receive, it is important that agents and brokers not provide any tax filing advice or answer any tax filing questions. Please refer clients seeking answers to their questions or advice regarding their personal situation to a tax professional for assistance or to the tax assistance options available at [IRS.gov/freefile](http://IRS.gov/freefile) or [IRS.gov/VITA](http://IRS.gov/VITA).

## Small Business Health Options Program (SHOP) Corner

### *Create a Profile in the SHOP Marketplace Agent/Broker Portal*

Agents and brokers who have completed the 2016 SHOP Marketplace Privacy & Security Agreement have access to the [SHOP Marketplace Agent/Broker Portal](#) where they can assist with client applications, manage coverage, and handle other SHOP Marketplace tasks.

Once you are registered to sell in the SHOP Marketplace, you must establish your profile on the SHOP Marketplace Agent/Broker Portal. Once you have established your profile, small employers will be able to authorize you to assist them with their SHOP Marketplace enrollment.

Find out more about assisting your small business clients in the SHOP Marketplace [here](#).

### *Happy New Year from the SHOP Marketplace!*

The SHOP Marketplace is open, and ready to serve small employers with more options and advantages in 2016. Now, more than ever, the SHOP Marketplace is ready to offer businesses an easier way to offer health insurance to employees and valuable new features.

Starting with coverage that takes effect after January 1, 2016, through the SHOP Marketplace small employers can:

- **Offer employees more choices.** Through the SHOP Marketplace, employers may offer a single health insurance plan, or let employees select any plan within a coverage category.
- **Choose an offering that meets their needs.** Through the SHOP Marketplace, small employers can offer a health plan only, health and dental coverage, or dental coverage only.

- **Meet the SHOP Marketplace participation rate more easily.** Beginning in 2016, all employees offered coverage can be included in the participation rate, so long as they are enrolled in other forms of health insurance. The [Minimum Participation Rate \(MPR\) calculator](#) at HealthCare.gov can help predict if your clients will meet the MPR for their state.
- **Renew SHOP Marketplace coverage online, without having to fill out a new application.** We save the information provided in the SHOP Marketplace application from year to year to make the renewal process simple and easy. All employers need to do is login, review the application, and update the account and offer of coverage as needed. SHOP Marketplace registered agents and brokers who are authorized can also help to complete the renewal online.

For more information on what is new in the SHOP Marketplace for 2016, please visit [HealthCare.gov](#).

### ***Learn What Small Employers Are Thinking about the SHOP Marketplace***

The Robert Wood Johnson Foundation commissioned focus groups and a national survey to research small employers' feelings about offering health insurance and their awareness and interest in the SHOP Marketplace. You can read the report and learn more about its research findings [here](#).

## **Spotlight on Eligibility and Enrollment (E&E)**

### ***Open Enrollment Trends Prior to the Deadline to Enroll in Coverage Effective January 1, 2016***

Agents and brokers played a crucial role in helping almost 6 million people sign up for health coverage at HealthCare.gov through the deadline for January 1, 2016 coverage. This number is a large increase compared to last year, when about 3.4 million people had signed up by the first enrollment deadline. Of the nearly 6 million total consumers already enrolled for plan year 2016 coverage, 2.4 million are new consumers, compared to 1.8 million new consumers in the same period for Open Enrollment Year 2 (plan year 2015).

If you would like more information on enrollment trends prior to December 17, 2015 (the deadline to enroll in coverage effective January 1, 2016), [click here](#). To get a more detailed look at plan selection across states using the HealthCare.gov platform, including point-in-time estimates of weekly plan selections, Marketplace Call Center activity, and visits to HealthCare.gov and CuidadoDeSalud.gov, you can view the weekly [Health Insurance Marketplace Open Enrollment Snapshots](#).

### ***New Marketplace Functionality to Help Immigrant Consumers with Incomes Under 100% of the Federal Poverty Level (FPL)***

Immigrant consumers who have an annual household income under 100% of the FPL may be eligible to receive APTC and cost-sharing reductions (CSRs) if they are eligible for Marketplace coverage and are not eligible for Medicaid due to their immigration status. In most cases, the Marketplace electronically verifies these consumers' immigration status in real time through the Department of Homeland Security (DHS), and then awards APTC and CSRs, when immigrant consumers are eligible.

However, when the Marketplace cannot electronically verify these consumers' immigration statuses, the Marketplace sets an immigration status data matching issue (DMI) and consumers are not eligible to receive APTC or CSRs until they resolve the DMI.

The Marketplace has recently released a new functionality to make it easier for immigrant consumers who have an annual household income below 100% of the FPL, have an immigration status DMI, are eligible for a QHP, and are ineligible for Medicaid based on their immigration status, to be determined eligible for APTC and CSRs. You can learn more about this new functionality in the "[Update to FFM Functionality for Immigrants with Income Under 100% FPL](#)" slide presentation.

Agents and brokers can help these consumers understand the notices they receive from the Marketplace, determine the correct documentation to submit to resolve their DMIs, and enroll in Marketplace coverage with or without APTC and CSRs. Agents and brokers are strongly encouraged to help immigrant consumers submit their documents to resolve their immigration DMIs as soon as possible.

### ***Five Facts for Consumers about the Fee for Not Having Coverage***

Kevin Counihan, the Chief Executive Officer of the Center for Consumer Information & Insurance Oversight (CCIIO) and Health Insurance Marketplace Director, has provided important information for consumers about the fee for not having health coverage in his article on the CMS blog titled, "5 Facts for Consumers about the Fee for Not Having Health Coverage." As you help consumers understand their coverage options, it is good to review the following information with them:

1. The fee is calculated one of two different ways, depending on your situation.
2. The fee is increasing for 2016.
3. Every month without coverage counts.
4. For some people, exemptions from the fee are available.
5. If you need health coverage and want to avoid the fee for 2016, enroll in a plan by January 31, 2016.

Please note that a special enrollment period around the April 15, 2016 tax filing deadline will not be offered this year. If consumers do not enroll by January 31, 2016, they could have to wait another year to get coverage and may have to pay the fee when they file their 2016 income taxes. For additional details about each of these facts, review the full article [here](#).

## **Plan Year 2016 Agent and Broker FFM Registration Completion List**

Check the [Agents and Brokers Resources webpage](#) to view the current Agent and Broker FFM Registration Completion List for Plan Year 2016, which includes the NPNs of agents and brokers who have completed plan year 2016 registration requirements for the FFM. Issuers can review the Agent and Broker FFM Registration Completion List to confirm that agents and brokers with whom they have agreements are authorized to assist consumers in selecting plans through the FFM.

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If you completed all of the plan year 2016 agent and broker registration and training requirements for the FFM, you should review the latest list to confirm your NPN is included. You can search for your NPN by clicking the arrow in cell A1, or by using the “Ctrl + F” (or “Command + F”) keystroke.

### ***Did You Know?***

Agents and brokers may want to consider partnering with community health centers on outreach and enrollment activities. Health centers are playing an essential role in the implementation of the Affordable Care Act. Nationwide, health centers have expanded their current outreach and enrollment assistance activities to facilitate the enrollment of millions of eligible health center patients and service area residents into affordable health insurance coverage through the Health Insurance Marketplaces, Medicaid, or the Children’s Health Insurance Program. Health centers are looking for partners who can promote the availability of the health center as an enrollment assistance site, partner with them to reach out to uninsured populations who may not yet be aware of the options available to them through shared events, and who may be willing to share space with access to computers to support enrollment assistance. Agents and brokers can review [“Partnering with Community Health Centers on Outreach and Enrollment Activities”](#) for more information.

### **Follow Us on Twitter**

You can find important information and updates by following the CMS and HealthCare.gov Twitter handles ([@CMSGov](#) and [@HealthCareGov](#)) or by searching the hashtags #ABFFM or #ABFFSHOP on Twitter.

### **Contact Us**

For questions pertaining to the FFM agents and brokers program, including the FFM registration requirements, or to subscribe to this newsletter, please contact the FFM Producer and Assister Help Desk via email at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

You may also contact the Agent and Broker Call Center by calling 1-855-CMS-1515 (855-267-1515) and selecting option “1.” Call Center Representatives are available Monday through Saturday from 8:00 AM to 10:00 PM Eastern Time.

As noted above, this Call Center does not have access to consumer information and is not able to handle specific questions or issues with a consumer’s application. Please continue to call the Marketplace Call Center at 1-800-318-2596 for assistance related to enrolling consumers into coverage through the Individual Marketplace. For assistance related to coverage through the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893.

