



## Assisting Consumers Without an Email Address: Frequently Asked Questions

The Centers for Medicare & Medicaid Services (CMS) is aware that agents and brokers will encounter instances where a consumer they are trying to help doesn't have an active email account. Below is guidance that follows set protocol for Marketplace-registered, licensed agents and brokers in this situation.

1

### What if a consumer doesn't have an email account?

The consumer may create an email account with an email service provider of their choice, submit a paper application to participate in the Marketplace, or call the Marketplace Call Center at 1-800-318-2596.

Consumers may not have an email address or may not check it frequently so agents and brokers should make sure consumers know how to contact the Marketplace Call Center with questions about their Marketplace application. Agents and brokers should also be prepared to use mail to send information to, and correspond with, consumers.

Check with individual consumers to see what the best method of communication is for them. The Marketplace will ask if consumers prefer to receive notifications through the mail or email, and consumers will need to specify one of these mechanisms for communication.

2

### Can agents and brokers help consumers set up email accounts?

Yes, agents and brokers can help consumers set up an email account for Marketplace enrollment. Agents and brokers should be aware that consumers may not know that they need to have an email account to enroll online. Extra time may need to be allotted for working with consumers to set up email accounts. Consumers can also enroll over the phone by calling the Marketplace Call Center at 1-800-318-2596.

3

### Can a consumer provide their HealthCare.gov log in and password information to an agent or broker?

No, login credentials for HealthCare.gov should not be shared between the consumer and the agent or broker due to privacy and security concern issues. CMS knows that agents and brokers may need to support consumers in the process of setting up an email account; however, the login credentials to this account may not be shared.



4

**If there is an authorized representative form through HealthCare.gov signed and on file, would an agent or broker be able to log in and enter information on behalf of the consumer?**

CMS is seeking to enhance some of the capabilities of HealthCare.gov to make it easier for agents and brokers to act on behalf of consumers who authorize them to help. However, as it currently stands, the authorized representative designation for consumers is limited to family members who can help with an application due to a consumer's inability to complete it.

5

**Once a consumer is logged into their HealthCare.gov account, is the agent or broker able to enter information on their behalf?**

Yes, once the consumer is logged into their HealthCare.gov account, the agent or broker can provide assistance with data entry.

6

**Is there flexibility to act on behalf of the consumer through Direct Enrollment partners?**

With the consent of a consumer, an agent or broker can act on behalf of an individual when working with a Direct Enrollment partner. While an agent or broker can enroll a consumer through a Direct Enrollment partner without an email address, consumers wanting to access their online Marketplace notices or make changes on HealthCare.gov instead of through a Direct Enrollment partner will need an email address when creating their Marketplace account.