

Centers for Medicare & Medicaid Services News for Agents and Brokers

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

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New Resources for Agents and Brokers

Upcoming Webinars

CMS will be hosting a number of topic-focused webinars in March on the following dates and times:

- **Tax Season Readiness 101:** March 9 from 12:30-2:00 PM Eastern Time (ET)—This webinar will cover an overview of the forms, tips, and tools agents and brokers should be familiar with as they help consumers prepare for the 2015 tax season.
- **Special Enrollment Periods (SEPs) in the FFMs for Plan Year 2016:** March 23 from 1:00–2:30 PM ET—This webinar will serve as a refresher on the availability of and requirements around SEPs and changes in circumstances.
- **Assisting Consumers with Complex Situations:** March 30 from 1:00–2:30 PM ET—This webinar will explain how to help consumers with multi-tax households and family members enrolling in different qualified health plans (QHPs).



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To register for any of the above webinars, log in to www.REGTAP.info and complete the following steps:

1. Select “Training Events” from “My Dashboard.”
2. Select the “View” icon next to event title for the webinar you are interested in attending.
3. Select “Register Me.”

If you require assistance with webinar registration, contact the Registrar at 800-257-9520 from 9:00 AM–5:00 PM ET, Monday through Friday or by email at: registrar@REGTAP.info. Registration closes 24 hours prior to each event.

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

CMS has posted slides from weeks 12 and 13 of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFMs” webinar series. Information about what each of these webinars covered is available on the [Agents and Brokers Resources webpage](#). You can review the slides by selecting one of the following sessions:

- [Week 12](#): January 19, 2016
- [Week 13](#): January 26, 2016

New “Agent and Broker Roadmap to Resources”

CMS has released the [Agent and Broker Roadmap to Resources](#), which provides important information on:

- The Marketplace and other health coverage topics, and links to helpful resources on those topics
- Information you need to know on how to help consumers apply for and enroll in Marketplace plans and other health coverage
- Coverage options available to consumers
- What you need to know about the Marketplace Eligibility and Enrollment process to help consumers get coverage
- How to access Marketplace information and resources in other languages
- How to get the latest information on Marketplace policies and operations

“Operational Tips for Agents/Brokers for Plan Year 2016 in the FFM”

The updated [Operational Tips](#) provides answers to agent and broker questions about consumer enrollment for plan year 2016, including how agents and brokers can assist with enrollments, the Marketplace 2.0 application, the Direct Enrollment Pathway, reenrollment, capturing National Producer Numbers (NPNs) on an application, and registration.



New Consumer Decision Support Tools Available at HealthCare.gov

The new [consumer decision support tools](#) piloted earlier this enrollment season are now fully deployed to all visitors to HealthCare.gov. These tools can help consumers more easily search for the plans that best meet their budgets and health care needs.

- The Out of Pocket Cost calculator helps consumers better estimate the cost of their health insurance based on their own personal situation.
- The Doctor, Facility, and Prescription Drug Look-up tools provide consumers with easily searchable information about a plan's networks of doctors and/or medical facilities and the prescription drugs plans may cover.

Consumers will be asked to opt-in to use the tools to be sure they understand limitations with the data. Agents and brokers can help consumers use these tools when reviewing plans at [2016 Health Insurance Plans & Prices](#).

Plan Year 2016 Agent and Broker FFM Registration Completion List

Check the [Agents and Brokers Resources webpage](#) to view the most recent 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 as of the date listed in the filename. If you completed registration after the date listed, check back and confirm your NPN has been included when the new list is posted. 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.

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.

Small Business Health Options Program (SHOP) Corner

The SHOP Marketplace is Open All Year!

Open enrollment for individuals and families is over, but small employers can still offer their employees' health and dental insurance through the SHOP Marketplace on a monthly basis throughout all of 2016. SHOP Marketplace applications submitted by the 15th of the month go into effect as soon as the 1st of the following month.

Second Quarter Rates Available on February 16

Plan for your SHOP Marketplace enrollments and renewals for the upcoming year. In the SHOP Marketplace, the cost for health and dental plans available may change on a quarterly basis for new enrollments.

As you get ready for your 2016 enrollments, please keep the following key dates in mind:

- February 16, 2016: SHOP Marketplace rates for the Second Quarter available
- May 6, 2016: SHOP Marketplace rates for the Third Quarter available
- August 16, 2016: SHOP Marketplace rates the Fourth Quarter available

Visit [2016 Health Insurance Plans & Prices](#) to view SHOP Marketplace health and dental plans available at Healthcare.gov.

Have SHOP Marketplace Renewals Coming Up?

You can begin assisting your clients with their renewals as soon as the applicable quarterly rates become available, 45-60 days before the renewal date. Your clients will also receive renewal notices from the SHOP Marketplace around this time. For more information, visit [HealthCare.gov](#).

New Research Findings on Small Employers and the SHOP Marketplace

The Robert Wood Johnson Foundation commissioned research to conduct focus groups and a national survey with employers with 50 or fewer employees to understand their perspectives on offering health insurance, as well as their awareness of and interest in the SHOP Marketplace. Notably, a majority of small employers expressed an interest in enrolling in SHOP Marketplace coverage when hearing about the benefits of the SHOP Marketplace.

You can download the study's findings in a report or in a recorded version of the webinar conducted on January 14, and view the presentation slides on the [new research findings on small employers and the SHOP Marketplace](#).

Special Populations—New Parents and Their New Children Enrolling in the Marketplace Outside of Open Enrollment

Parents who recently gave birth to, adopted, or are fostering children are eligible for a SEP that will allow them to enroll in QHPs outside of the Open Enrollment period. New parents may experience a change in coverage options or eligibility for advance payments of the premium tax credit (APTC) and cost-sharing reductions. Remind consumers they should report such events to the Marketplace to find out what changes the addition of children to their households might cause for their coverage. For more information, check out the [Helping New Parents and Their New Children Enroll in the Marketplace Outside of Open Enrollment](#) fact sheet.



Spotlight on Eligibility and Enrollment (E&E)

Help Consumers Understand the Application Question on Filing Taxes Jointly with a Spouse

CMS has added new language at HealthCare.gov to help consumers better understand questions on the application related to household size, income, and how they plan to file taxes. Consumers who indicate they are married, but do not plan to file a joint federal income tax return with their spouse for 2015, will see the following text to prompt them to consider whether they will file jointly:

If you and your spouse are on the same tax return, select “GO BACK,” and change your answer to “Yes” when we ask if you plan to file a joint federal income tax return with your spouse.

If you and your spouse aren’t on the same tax return, select “CONTINUE MY APPLICATION.” If you file separately, you can’t get premium tax credits or other savings, unless you meet certain specific exceptions. [\[Learn more about other tax filing circumstances.\]](#)

Help Consumers Estimate their Expected 2016 Income

When helping consumers fill out a Marketplace application, it is important that you remind them that Marketplace savings are based on their expected household income for 2016, not last year’s income. Please take a moment to review the steps in the [“How to Estimate Your Expected 2016 Income”](#) article on Healthcare.gov so you can best assist consumers in estimating their expected 2016 income.

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

Did You Know?

After consumers have selected a new plan for 2016, they must complete one very important task to finish enrolling—they must pay their first month’s premium to their health insurance company, not to HealthCare.gov. As you continue to assist consumers following Open Enrollment, please remind them to pay their premiums to complete the enrollment process. It is important to note that each issuer has different standards, so consumers need to pay careful attention to their premium due date. For more information on helping consumers navigate the payment process for their first month’s premiums, review the Healthcare.gov Blog post, [“Reminder: Don’t Forget to Pay Your First Month’s Premium for Health Insurance.”](#)

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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 for the hashtags #ABFFM or #ABFFSHOP on Twitter.

Contact Us

For questions pertaining to the FFM agents and brokers program, including 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.

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 ET.

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 in coverage through the Individual Marketplace. For assistance related to coverage through the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893.

