

# 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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## Vice President Joseph Biden - Special Thanks to Agents and Brokers

On February 11, 2015, agents and brokers joined a special webcast with Vice President Joseph Biden and Marketplace Chief Executive Officer of the Centers for Medicare & Medicaid Services (CMS), Kevin Counihan. Vice President Biden and Mr. Counihan thanked agents and brokers for their efforts in enrolling millions of consumers for coverage through the Marketplace and supporting the goal of comprehensive, affordable health coverage for all Americans. Agents and brokers were encouraged to continue to assist and enroll consumers, remind their colleagues to register with the FFM, and reach out to those who still needed coverage before the February 15 deadline. They also highlighted the resources available to agents and brokers, including the Agents and Brokers Resources webpage on CMS's Center for Consumer Information and Insurance Oversight (CCIIO) website, the CMS Twitter handle ([@CMSGov](https://twitter.com/CMSGov)), and the News for Agents and Brokers newsletter.

Congratulations on a successful 2015 Open Enrollment period (OEP) and for all your tremendous work.

## What's Happening on Twitter for FFM Agents and Brokers?

CCIIO is sharing important FFM news and updates for agents and brokers via Twitter. You can follow the CMS Twitter handle ([@CMSGov](https://twitter.com/CMSGov)) or search the agent and broker hashtag #ABFFM to stay informed. A few of CCIIO's most popular tweets include:



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- Find Local Help on <http://HealthCare.gov> has information on FFM registered agents/brokers at <http://go.cms.gov/1IXJI12> #ABFFM #ABSHOP
- CMS now updates its list of FFM registered agents/brokers bi-weekly. Access the latest version at <http://go.cms.gov/1BylJ43> #ABFFM
- Attention Agents: Here is everything you need to know about SHOP! <https://lnkd.in/b7anngz> #ABSHOP

**Spotlight on Eligibility and Enrollment**

***A Final Open Enrollment Snapshot***

Since the OEP began on November 15, 2014, nearly 11.4 million consumers selected a plan or were automatically re-enrolled through the Federally-facilitated Marketplace or State-based Marketplaces (SBM). The following table\* is a snapshot of FFM enrollment during this most recent OEP.

<b>FFM Enrollment Snapshot</b>	<b>Cumulative Nov 15 – Feb 15</b>
Plan Selections	8,797,577
Applications Submitted	12,178,433
Call Center Volume	14,406,068
Average Call Center Wait Time	8 minutes 16 seconds
Calls with Spanish Speaking Call Center Representative	1,380,736
Average Wait for Spanish Speaking Call Center Representative	1 minute 22 seconds
HealthCare.gov Users	32,516,835
CuidadoDeSalud.gov Users	1,297,733
Window Shopping HealthCare.gov Users	9,231,474
Window Shopping CuidadoDeSalud.gov Users	277,487

*\*This snapshot for the FFM provides a point-in-time estimate. These are preliminary numbers and could fluctuate based on consumers changing or canceling plans or having a change in status such as new job or marriage. In addition, these numbers will change due to ongoing SEPs. This snapshot does not include the consumers who visited, called, shopped or selected a plan through a SBM.*

***Special Enrollment Periods (SEPs)***

Although Open Enrollment for the 2015 Marketplace coverage is over, consumers who qualify for an SEP are able to enroll in a QHP. A consumer can qualify for an SEP if he or she has:

- A qualifying life event, including having a baby, getting married, or losing existing coverage; or
- A complicated situation, such as an unexpected hospitalization or temporary cognitive disability, a natural disaster, misinformation or misrepresentation by an enrollment assister, an enrollment error, or a system error related to immigration status.



For more information on what qualifies as a life event, please visit <https://www.healthcare.gov/glossary/qualifying-life-event/>.

For more information on what qualifies as a complicated situation, please visit <https://www.healthcare.gov/sep-list/>.

To be approved for an SEP, a consumer must call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-435) and provide information to the Call Center representative about his or her situation. Once approved, you can assist the consumer in enrolling in a QHP.

### ***FFM Agent and Broker Registration Completion List***

To confirm whether you completed the registration requirements for the 2015 plan year, please reference the [Plan Year 2015 Registration Completion List as of March 8, 2015](#). This list contains the National Producer Numbers (NPNs) for agents and brokers who have completed FFM registration for the 2015 plan year. CMS posts this list on a bi-weekly basis, reflecting data as of the Friday prior to posting. Users can search NPNs by clicking the arrow in cell A2, or by using the “Ctrl + F” (or “Command + F”) keystroke. All NPNs are self-reported by the agent or broker during Part I of FFM registration, and should be validated against state and/or other National Association of Insurance Commissioners records to confirm state licensure.

### ***Eligibility and Enrollment Webinar Slides Now Available***

In late January 2015, CMS conducted a webinar followed by a question and answer session for agents and brokers regarding FFM eligibility and enrollment. Slides from this webinar, titled “Eligibility and Enrollment in the FFM: Twelve Tips for Agents and Brokers,” are now available on the Agents and Brokers Resources webpage. They can be accessed by visiting: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Eligibility-and-Enrollment-in-the-FFM-Tips.pdf>.

## **Small Business Health Options Program (SHOP) Corner**

### ***The SHOP Marketplace is Open All Year***

Open enrollment for individuals and families may be over, but small employers can still offer their employees health and dental insurance through the SHOP Marketplace.

The SHOP Marketplace has already helped employers offer quality, affordable health coverage. [Click here](#) to watch how the SHOP Marketplace helped a small business in Houston, TX get coverage for its employees.

### ***It's Tax Time! Determine if Your Clients Qualify for the Small Business Health Care Tax Credit***

Small employers enrolling in health insurance coverage through the SHOP Marketplace may be eligible for the Small Business Health Care Tax Credit worth up to 50% of their premium contribution. If your clients have fewer than 25 full time equivalent employees whose average annual wages are about \$50,000 or less and pay at least 50% of premium costs, they may be eligible for the Small Business Health Care Tax Credit.

Visit the [SHOP Tax Credit Estimator](#) on HealthCare.gov to find out more about the Small Business Health Care Tax Credit. The SHOP Tax Credit Estimator can help you and your clients determine if they may be eligible and show what the tax credit may be worth to their small business.

For more information on the Small Business Health Care Tax Credit, please visit [HealthCare.gov](#), or for more detailed tax information, go to the [Internal Revenue Service](#).

### **Resolving Citizenship and Immigration Status Data Matching Issues**

A citizenship or immigration data matching issue can arise when the information reported in a consumer's application, such as a Permanent Resident Card number, is incomplete or different from the information the government has on file. A data inconsistency does not necessarily mean there is a problem with an individual's eligibility for enrollment; it means that additional information is needed to verify the information provided in an application.

You can assist a consumer in uploading the documentation needed for verification through HealthCare.gov. For information on what documentation can be used to verify citizenship or immigration status, visit <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>.

### **Updating Information on *Find Local Help***

HealthCare.gov has a tool called [Find Local Help](#) that enables consumers to identify agents and brokers who can help them complete a Marketplace application. If you are an agent or broker who has completed all FFM registration requirements and is listed on *Find Local Help*, but your information is not up-to-date or is incomplete, you can contact the FFM Producer and Assister Help Desk via email at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

You can request to update the following information:

- Name
- Phone Number
- Email Address

The *Find Local Help* tool helps to identify agents and brokers who are registered with the FFM based on consumers' zip codes.



## Terminating Qualified Health Plan (QHP) Coverage

Consumers may voluntarily terminate their enrollment upon request for any reason. Common reasons include:

- Obtaining other minimum essential coverage, such as Medicare, Medicaid, or job-based coverage; and
- Qualifying for an exemption from coverage.

To terminate coverage, you should advise the consumer to follow these steps:

- Log into “MyAccount” on HealthCare.gov and navigate to the “My Plans & Programs” tab;
- Click the “End (Terminate) All Coverage” button;
- Select an effective date of termination that is 14 days from the present date or greater; and
- Click on the red button labeled “Terminate Coverage.” Red Terminated Status should then appear above the plan that was terminated.

Following these steps will terminate coverage for all members listed under the account. To terminate coverage for individual members and/or plans in the account, the consumer should click on the blue button labeled “Remove” to the right of the specific individuals and/or plans to be terminated.

## Retaining Consumer Information for Follow-Up with the Marketplace

If a consumer provides you written authorization to retain his or her name and contact information (including the application ID number) for the purposes of follow-up with the Marketplace and/or resolution of outstanding questions or issues the consumer may have related to the Marketplace, then you are required to store and maintain that Personally Identifiable Information (PII) in a manner that complies with applicable state and Federal laws.

You are not permitted to maintain the PII or contact that consumer for other purposes. You may not use the PII obtained to follow up with consumers for quality assurance surveys or to offer assistance with other programs or other services in the future. If a consumer does not give you consent to follow up with him or her regarding enrollment through the Marketplace, you may not contact the consumer to inquire about or seek confirmation of the consumer’s enrollment status.

## Special Populations – Young Adults Enrolling in the Marketplace Outside of Open Enrollment

Young adults may lose coverage that meets minimum essential coverage (MEC) requirements and may become eligible for SEPs under the following circumstances:

- **Young Adult Graduating or Leaving College:** A young adult who graduates or otherwise leaves college may lose his or her student health coverage. He or she may qualify for an SEP to obtain a Marketplace plan outside of the regular Open Enrollment period. If you are assisting the young adult in this situation, you should advise him or her to check the student health coverage policy to determine when coverage ends after graduation. In some cases, the young adult may stay enrolled in the current insurance coverage throughout the summer.

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- **Young Adult Turning 26:** Young adults who age off of their parents' coverage when they turn 26 will also be eligible for an SEP. If you are assisting a young adult in this situation, you should tell him or her to check with the insurer to determine when coverage ends upon turning 26.

Provided the young adult is not eligible for MEC through an employer or a government program (e.g., Medicaid), he or she can purchase coverage under a Marketplace QHP or a catastrophic health plan, or can obtain coverage under a parent's plan if the young adult is not yet 26.

If you are assisting a young adult, you should inform him or her that if coverage or a coverage exemption is not obtained, the young adult may have to make an individual shared responsibility payment.

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

In the Individual Marketplace, a consumer can get dental coverage two ways: as part of a health plan, or by itself through a separate, stand-alone dental plan. The consumer can see which plans include dental coverage when comparing plans in the Marketplace. If a health plan includes dental coverage, the consumer will pay one monthly premium that includes both health and dental coverage. Stand-alone plans are offered when the health coverage the consumer selects does not include dental coverage, or if different dental coverage is desired. If the consumer chooses a separate dental plan, he or she will pay a separate, additional premium. A consumer can buy a dental plan through the Individual Marketplace only when enrolling in a QHP. However, there is no penalty for consumers who do not enroll in dental coverage.

### **Contact Us**

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

