



## How to Instruct Consumers to Insert Your National Producer Number on Marketplace Applications

This tip sheet provides you, an agent or broker registered with the Federally-facilitated Marketplace (FFM), with instructions on how to direct consumers to insert your National Producer Number (NPN) on Marketplace<sup>1</sup> applications, if you helped a consumer complete an application. Both your NPN and your name are required to record your assistance on the Marketplace enrollment transaction.

### Creating or Updating an Application on HealthCare.gov

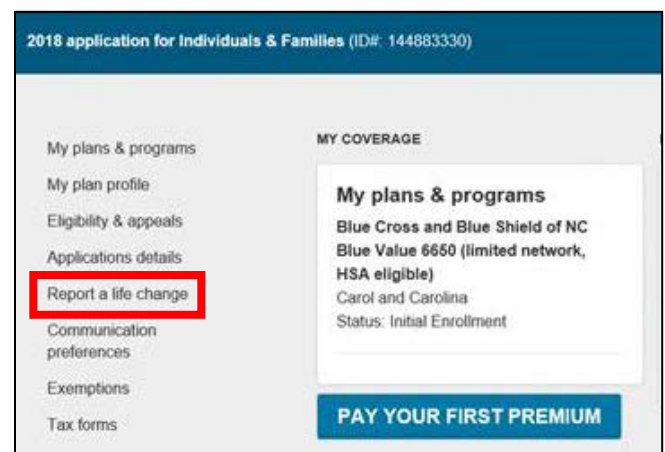
The consumer logs directly into the HealthCare.gov site, using his or her own Marketplace user account. After the consumer logs in, you will work with the consumer to assist with completion of the eligibility application and plan selection. On the Application Help page of the application, the consumer is prompted to enter your name and NPN on the application to indicate that you assisted him or her. You should provide this information to the consumer and help ensure that the consumer correctly fills the information in. This is important for receiving your compensation<sup>2</sup> from issuers with whom you have a contractual relationship, if applicable.

**Question:** If the consumer's eligibility application has already been completed and the consumer has received an Eligibility Determination Notice, is it too late to get credit for assisting with that application?

**Response:** No. The consumer can submit a **Change in Circumstances (CIC)**, where the consumer can enter your NPN on the eligibility application. If the consumer does not qualify for a special enrollment period (SEP) when the CIC is reported (and it is not during the Open Enrollment period), CMS will still send any new NPN to the issuer on an 834 enrollment transaction after completion of the CIC.

### Instruct the consumer to take the following steps:

- Log in to his or her HealthCare.gov account
- Go to "My Applications & Coverage"
- Select "Report a life change" from the menu on the left
- Select "Report a change in my household's income, size, or other information" from the popup screen and select "Continue"
- Continue to advance through the eligibility portion of the application until he or she gets to the NPN entry screen
- Follow the instructions above to enter your NPN to indicate you assisted him or her with this application



<sup>1</sup> In this document the term "Marketplace" refers to FFM and State-based Marketplaces on the Federal Platform (SBM-FPs).

<sup>2</sup> Compensation includes commissions, fees, or other incentives as established in the relevant contract between an issuer and the agent or broker.



- Review all of the other information in the application and confirm it is still accurate. Submit the eligibility application and review the Eligibility Results page
- Click “View Eligibility Notice” to download and review the Eligibility Determination Notice
- Select “Continue to Enrollment” at the bottom of the Eligibility Results page to proceed to Plan Compare
- Confirm/Select the plan in Plan Compare
- Select “Yes” to agree and confirm that you will report any life changes and agree to the terms for receiving financial assistance, if applicable, in Plan Compare
- Select “Finish Plan Selection”



**Note:** Resubmitting the application AND re-selecting the plan in Plan Compare is critical to ensure that CMS sends your NPN to the issuer on an 834 enrollment transaction.



**Note:** If you are assisting your client using a non-Exchange website through a Direct Enrollment Pathway, please be aware that not all Direct Enrollment partners support the submission of a CIC that does not qualify for an SEP. If this is the case, your client can still use HealthCare.gov to report a life change and add your NPN to his or her application by following the instructions above. We encourage you to reach out to Direct Enrollment partners you work with to confirm if they support the submission of a CIC that does not qualify for an SEP, or if your client needs to use HealthCare.gov to report a life change and add your NPN to his or her application.

**Question:** If the applicant has already gone beyond where the agent NPN is entered, but has not yet completed the application, how do I insert my NPN on that application?


**Response:** Your client **must** enter your NPN when completing the Application Help page of the application. If the eligibility application has not been completed, the consumer should be able to navigate backwards in the application, to get back to the section where the consumer can enter your NPN.

- If your client is using the streamlined (shorter) HealthCare.gov application, you and your client will encounter a screen titled “Application Help.” Make sure your client checks the “Agent or Broker” box on this screen. This will produce a new set of fields, including one labeled “National Producer Number,” which is where your client should enter both your name and NPN to indicate that you assisted him or her with this application.

<p>HealthCare.gov</p> <p>← Back</p> <h3>Application help</h3> <p>Is a professional helping you complete your application? If a family member or friend is helping you, select “No.” <a href="#">Learn about professionals who can help with your application.</a></p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Which type of professional is helping you? Select all that apply.</p> <p><input checked="" type="checkbox"/> Navigator <input type="checkbox"/> Certified application counselor <input checked="" type="checkbox"/> Agent or Broker <input type="checkbox"/> Other assister</p>	<p>Tell us about the navigator.</p> <p>First name <input type="text"/></p> <p>Middle initial Optional <input type="text"/></p> <p>Last name <input type="text"/></p> <p>Suffix Optional <input type="text"/></p> <p>Organization name Optional <input type="text"/></p> <p>ID number Optional <input type="text"/></p>	<p>Tell us about the agent or broker.</p> <p>First name <input type="text"/></p> <p>Middle initial Optional <input type="text"/></p> <p>Last name <input type="text"/></p> <p>Suffix Optional <input type="text"/></p> <p>National Producer Number (NPN) <input type="text"/></p> <p><input type="button" value="Save and continue"/></p>
---	--	---



- If using the full (longer) HealthCare.gov application, you and your client will encounter a screen with the heading “Help applying for coverage” and the instruction to “Tell us if you’re getting help from one of these people.” Your client should confirm or enter your NPN and other relevant information in the fields that display on this screen to indicate that you provided assistance.

 **Note:** If the consumer is re-enrolling and entered a different agent’s or broker’s NPN for the prior plan year, the screen will be pre-populated with that agent’s or broker’s NPN. The consumer should update all information that is pre-populated (like the agent's or broker's name and NPN) as appropriate.


## When Interacting with the Marketplace Call Center


Consumers can contact the Marketplace Call Center to authorize your access to their information and your work with the Call Center’s Customer Service Representatives on their behalf 24 hours a day, 7 days a week (except holidays). This Marketplace authorization is not the same as ensuring your NPN is on the consumer’s application for payment purposes with issuers.

### Consumers who want to provide you with this type of access should:

- Provide the Marketplace Call Center with your full name and NPN
- Complete the authorization prior to the start of Open Enrollment
- Call the Marketplace Call Center every 365 days to reauthorize your access

When a consumer that you previously assisted uses the Marketplace Call Center to update his or her application during the year, your NPN stays with the application unless the consumer (or his or her legal representative) actively removes or changes it, or requests that the Marketplace Call Center representative change the agent or broker of record on the application. Marketplace Call Center representatives will not remove your NPN from an application unless requested by the consumer or his or her legal representative.

 **Note:** Even if there is a previous authorization/NPN record, instruct your client to always provide your information if a Marketplace Call Center representative asks if anyone helped him or her.

 **Note:** If you have reason to believe that your NPN (or agency/brokerage NPN) should have been included on a consumer’s Marketplace enrollment transaction, but it was not, you should contact the respective qualified health plan issuer directly to discuss the situation.