

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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FFM Agent and Broker Training for Plan Year 2016 Will be Available Through Centers for Medicare & Medicaid Services (CMS)-Approved Vendors and the CMS Marketplace Learning Management System (MLMS)

CMS is pleased to announce that, in addition to the plan year 2016 FFM agent and broker training provided by CMS that is launching on the new MLMS web platform later this summer, training will also be offered by a limited number of CMS-approved vendors. Completion of a training curriculum, including the associated exams, through one of the CMS-approved vendors will fulfill the FFM training requirement for agents and brokers registering to participate in the Individual and/or SHOP Marketplaces. Vendors are required to cover, at a minimum, the same topic areas as are covered in the CMS training, and pursuant to 45 CFR § 155.222 are required to offer continuing education unit (CEU) credits in a minimum of five states where the FFM is operating. The number of CEUs and the states where they are available may vary by vendor. Vendors may also charge a fee to agents and brokers that choose to take their training.

If you choose to complete FFM training through a CMS-approved vendor, you will still need to execute the applicable Agreements with CMS on the new MLMS prior to assisting consumers seeking to enroll in health coverage through the FFM. CMS expects the vendor training option to “go live” and be ready prior to the beginning of the Open Enrollment period for plan year 2016. In the coming weeks, CMS will provide additional information regarding the final list of approved vendors, process for completing training, and the date(s) for go-live via the [Agents and Brokers Resources webpage](#), CMS’ twitter account ([@CMSgov](#)), the News for Agents and Brokers newsletter and emails distributed through GovDelivery.



Webinar: Plan Year 2016 Registration and Training for Agents and Brokers

Do you want to learn more about the FFM registration requirements for plan year 2016? CMS is hosting webinar sessions to discuss the new training and registration process for agents and brokers to assist consumers through the FFM. These presentations provide an overview of the requirements and highlight changes since plan year 2015. Registration for the August 19 session from 1:00-2:30 PM ET is still available. If you wish to register for this session, please log in to <https://www.regtap.info/> and complete the following steps:

Select “Training Events” from “My Dashboard.”

Select the “View” icon next to event Title “Federally-facilitated Marketplace (FFM) Agent and Broker Plan Year 2016 Registration and Training Requirements.”

Select “Register Me.”

If you require further assistance, you may contact the Registrar at 800-257-9520. Registration closes 24 hours prior to the event.

FFM Agent and Broker Registration Completion List

To confirm whether you completed the registration requirements for plan year 2015, please reference the [Plan Year 2015 Registration Completion List as of July 6, 2015](#). This list contains the National Producer Numbers (NPNs) for agents and brokers who have completed FFM registration for plan year 2015. 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 FFM registration, and should be validated against state and/or other National Association of Insurance Commissioners records to confirm state licensure.

Spotlight on Eligibility and Enrollment

Annual Eligibility Redeterminations and Re-Enrollments for Marketplace Coverage for 2016

As you prepare for Open Enrollment for plan year 2016, it is important to understand how the Marketplace will be handling re-enrollments. CMS recently released [Guidance on Annual Eligibility Redeterminations and Re-Enrollments for Marketplace Coverage for 2016](#), which describes the process that the FFM will follow for redeterminations and re-enrollments of enrollees into qualified health plans (QHPs). Similar to last year’s re-enrollment process, most enrollees in the FFM will not have to take action to retain their coverage for 2016. A major change this year is that the FFM will use the newest income data available to update advance payments of the premium tax credit and cost-sharing reductions for consumers who do not return to the Marketplace to update their application information and select a plan by December 15, 2015. In addition, for the first time, the Marketplace will discontinue advance payments of the premium tax credit/cost sharing reductions for consumers who received advance payments of the premium tax credit but did not file a federal income tax return for the year in which they received those payments to reconcile them based on their actual household income for the tax year.



Small Business Health Options Program (SHOP) Corner

Managing Clients Using the SHOP Agent/Broker Portal

The [SHOP Agent/Broker Portal](#) provides agents and brokers with multiple tools to help manage enrollments. After an employer authorizes you to help them in the SHOP Marketplace, you can edit specific employer information, and sort by client's name, phone number, company name, client type, or client status. You can also add client notes to an employer's account. To review your list of clients:

- **Log in to your account.** Visit [HealthCare.gov/marketplace/small-businesses/agent](https://www.healthcare.gov/marketplace/small-businesses/agent) and enter your Marketplace username and password.
- **Select the Manage Clients tab.** On the Manage client's screen, select the drop down menu, under the Employer tab. *Note: You must be authorized by the employer to access the employer's account.*
- **Search for an employer.** Select one of the available search criteria from the drop down menu and select "Search." The employer's information will show in the results. *Note: If the employer is not found, you will see an error message. You can select other search criteria from the drop down menu to try again.*

Special Populations: American Indians and Alaska Natives

The Marketplace provides special benefits for American Indians and Alaska Natives. As discussed in the [Health Insurance Marketplace Protections for American Indians and Alaska Natives Fact Sheet](#), tribal members and Alaska Native Claims Settlement Act (ANCSA) corporation shareholders are eligible for a special enrollment period (SEP) and can enroll in QHPs through the FFM throughout the year, not just during Open Enrollment. In FFM states, non-tribal members applying on the same application as a tribal member can also take advantage of the SEP. Additionally, tribal members and ANCSA shareholders may be entitled to enroll in zero cost sharing or limited cost sharing plans, including less expensive bronze plans, and may qualify for advance payments of the premium tax credit depending on income.

Summary of Benefits and Coverage (SBC) Final Rule Issued

On Friday, June 12, the Departments of Health & Human Services (HHS), Labor, and the Treasury issued [final regulations](#) on the SBC requirements for health insurance issuers. The SBC is an easy-to-read summary of health insurance plan benefits and cost-sharing requirements that allows consumers to compare different health insurance plans. These new regulations include several improvements to the SBC requirements that make it easier for people and employers to compare their options when shopping for and renewing health insurance coverage. The rules also implement streamlined processes to help health insurance issuers and group health plans provide consumers with easy to understand information. For more information on SBCs, see the [Fact Sheet](#) detailing consumer protections provided in the new rule or [click here](#) for consumer-friendly information about SBCs at HealthCare.gov.

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Did You Know?

CMS' [Agents and Brokers Resources webpage](#) contains a wide variety of information applicable to the agent and broker community. Frequently Asked Questions documents, materials from past webinar presentations, and information about upcoming events are all available through the webpage.

Follow us on Twitter

Agents and brokers can find important information and updates by following the CMS Twitter handle ([@CMSGov](#)) or by searching the hashtags #ABFFM or #ABFFSHOP on Twitter.

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.

