

# Centers for Medicare & Medicaid Services News for Agents and Brokers

**JUNE 2016 EDITION**

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

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## **Marketplace Learning Management System (MLMS) Closing**

### ***The MLMS Will Close on July 15, 2016***

The plan year 2016 FFM registration and training for agents and brokers will close on the MLMS on July 15 at 11:59 AM Eastern Time (ET) as we prepare to launch the registration and training for plan year 2017.

To be sure your profile is updated in the MLMS before the last day, do **not** sign up for a new plan year 2016 FFM training curriculum after July 1. After this date, the MLMS is only available for updates to your profile’s training completion status. If you plan to complete any of the other plan year 2016 FFM registration requirements (e.g., identity proofing, sign the applicable Agreement(s), or print copies of your Registration Completion Certificate[s]), you are encouraged to do so by **July 14**. Please note that completion of a plan year 2016 training curriculum, or signing the plan year 2016 FFM Agreements, does not count towards plan year 2017 FFM registration for agents and brokers.



### ***Myths and Facts about the Closing of the MLMS for Plan Year 2016 Agent and Broker Registration and Training***

CMS has created the “Myths and Facts About the Closing of the MLMS for Plan Year 2016 Agent and Broker Registration and Training” document to dispel some of the most common misconceptions agents and brokers have about when the MLMS closes for plan year 2016, and how its closing will affect their ability to complete FFM registration for plan year 2016. You should review this document on the [Agents and Brokers Resources webpage](#), along with the information related to go dark provided in this newsletter, to make sure you are prepared!

### ***You Will Not Be Able to Access Your Plan Year 2016 Certificates When the MLMS is Closed***

Beginning on July 15 at 12:00 PM ET the 2016 FFM registration and training curriculum completion certificates for agents and brokers **will no longer be available** on the MLMS as we prepare to launch the training for plan year 2017. To print your plan year 2016 FFM Registration Completion Certificate(s), sign in to the [Centers for Medicare & Medicaid Services \(CMS\) Enterprise Portal](#) with your FFM User ID and password. On the “My Status” page, the “Complete Agent Broker Training” entry will show “Complete” in the “Status” column if you have completed training. Select the “Print Certificate(s)” link and follow the prompts. While you should retain copies of your Registration Completion Certificate(s), CMS has directed issuers and web-brokers to use the CMS Agent and Broker FFM Registration Completion List to confirm you have completed all FFM registration requirements, including required training.

If you are not sure if you have completed all the requirements for the plan year 2016 FFM registration, check to see if your National Producer Number (NPN) is on the most recent Agent and Broker FFM Registration Completion List for plan year 2016, available via the [Agents and Brokers Resources webpage](#). If you completed plan year 2016 FFM registration after the date listed in the file name, check back and confirm your NPN has been included when the new list is posted.

## **Resources for Agents and Brokers**

### ***Upcoming Webinars***

**Plan Year 2017 FFM Registration and Training Webinars:** CMS will host two webinars on a recurring basis during the next three months to help you complete plan year 2017 registration and training. While you are welcome to participate in either of these webinar sessions, you may prefer to attend the webinar designed to provide the level of information you need to know. Both webinars will highlight updates to FFM policies and processes since plan year 2016, and will include a web-chat question and answer session immediately following the presentation.



- **“Plan Year 2017 FFM Registration and Refresher Training for Agents and Brokers Returning to the FFMs.”** This webinar will provide an abbreviated review of the registration steps, and describe the new, condensed Refresher Training option available to you if you completed registration in plan year 2016. Webinar dates are:
  - July 13, 1:00 PM–2:30 PM ET
  - July 19, 1:00 PM–2:30 PM ET
  - July 28, 11:00 AM–12:30 PM ET
  - August 3, 1:00 PM–2:30 PM ET
  - August 10, 1:00 PM–2:30 PM ET
- **“Plan Year 2017 FFM Registration and Training for Agents and Brokers New to the FFMs.”** This webinar will provide a detailed discussion of registration steps and training requirements to assure you have the information you need to complete all the registration steps, including some steps that returning agents and brokers need not perform. Webinar dates are:
  - July 20, 1:00 PM–2:30 PM ET
  - July 27, 1:00 PM–2:30 PM ET
  - August 4, 11:00 AM–12:30 PM ET

Registration for the webinars is now open. To register, please log in to [www.REGTAP.info](http://www.REGTAP.info). If you have questions on the webinar registration process, visit the “Agent and Broker Webinars” section of the [Agents and Brokers Resources webpage](#) for more information.

Agents and brokers will only be allowed to register for one session.

### ***FFM Enrollment: Tips for Agents and Brokers in the Individual Marketplace***

CMS has created the “FFM Enrollment: Tips for Agents and Brokers in the Individual Marketplace” document to assist agents and brokers as they assist consumers enrolling in Individual Marketplace qualified health plans (QHPs) in the FFMs. This document provides tips on the key screens for agent and broker assistance during FFM enrollment. It also reviews key steps for the two enrollment pathways, the Direct Enrollment Pathway and the Marketplace Pathway, that agents and brokers use to help qualified individuals enroll in Individual Marketplace QHPs. Take a moment to review this valuable resource [here](#).

### ***“Protection Requirements and Appropriate Usage of Consumer’s Personally Identifiable Information (PII)” Webinar Slides Now Available***

CMS hosted the “Protection Requirements and Appropriate Usage of Consumer’s Personally Identifiable Information (PII),” on May 11. This webinar highlighted best practices and requirements concerning the protection and use of consumer PII for agents and brokers. The slides from this webinar are now available [here](#).

## Small Business Health Operations Program (SHOP) Marketplace Corner

### *Helping Employees Enroll Outside their Open Enrollment Period*

The SHOP Marketplace is open all year, meaning, you can help your small business clients enroll in SHOP Marketplace coverage during any month of the year. Some employees and, if applicable, their dependents may need to enroll outside their open enrollment period.

Qualified employees and, if applicable, their dependents may have a right to sign up for SHOP Marketplace coverage or make changes to their coverage choices outside of the enrollment period. Job-based plans must provide this SEP of 30 days following certain life events that involve a change in dependent status or loss of other health coverage. If coverage isn't offered to dependents, the SEP applies only to qualified employees.

### *Life Events that Qualify Consumers for a Special Enrollment Period (SEP) in the SHOP Marketplace*

To qualify for an SEP, employees and their dependents (if dependent coverage is offered) must have a qualifying life event. Here are some of the life events that would qualify a consumer for an SEP in the SHOP Marketplace:

- A dependent is added through marriage, birth, adoption, or placement for foster care.
- An employee or dependent loses minimum essential coverage, such as when an employee loses job-based coverage or the SHOP Marketplace no longer certifies the employee's plan to offer coverage.
- An employee moves to a new state and gains access to an employer's health plan.
- An employee's enrollment or failure to enroll in a plan is the result of the error, misrepresentation, or inaction of an officer, employee, agent of the SHOP Marketplace, or the U.S. Department of Health and Human Services. The SHOP Marketplace will evaluate and decide if these instances apply.
- An employee proves to the SHOP Marketplace that the plan he is she is currently enrolled in has violated a provision of its contract that relates to the employee.

### *Notifying the SHOP Marketplace of Life Events*

An employee's employer must notify the SHOP Marketplace of an employee's life event that triggers an SEP no later than 30 days from the date of the event. Employers with employees who either become eligible for or lose eligibility for Medicaid or the Children's Health Insurance Program have 60 days from the date of the event to notify the SHOP Marketplace.

If an employee's employer doesn't notify the SHOP Marketplace of the change in circumstances within the required timeframe, he or she must wait until the next enrollment period to make a change.

For more information about enrolling in SHOP Marketplace coverage outside the enrollment period, visit [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses).



***“SHOP Marketplace: Health Insurance for Small Businesses, an Overview for 2016 Coverage”  
Webinar Slides Now Available***

CMS hosted the “SHOP Marketplace: Health Insurance for Small Businesses, an Overview for 2016 Coverage” webinar on April 20, 2016. This webinar provided an overview of the benefits of the SHOP Marketplace, including information on what the SHOP Marketplace is, which employers can participate and when, options for self-employed individuals, who is required to offer health insurance coverage, the health and dental coverage options, how employee choice and enrollment work, how to pay premiums, and the Small Business Health Care Tax Credit. The webinar also provided additional tools and resources for the SHOP Marketplace. The slides from this webinar are now available [here](#).

## **Spotlight on Eligibility and Enrollment**

***Streamlined Document Upload for Consumers Who Cannot Complete Identity Proofing Online or Through the Experian Call Center***

While the vast majority of consumers who create an account on HealthCare.gov successfully complete identity proofing online or through the Experian Call Center, there are a small percentage who need to submit documents to complete identity proofing. The Marketplace has made an enhancement to its software to recognize consumers in this situation, and route them around the Experian call center step, and straight to the “document upload” step of the Marketplace application. This is designed to save time, reduce frustration for consumers and agents and brokers, and help consumers who need to call the Experian Call Center be helped more efficiently.

Agents and brokers should expect that they may have consumers who are routed straight from the core identity proofing questions (name, address, phone number, etc.) to the “document upload” step, and are not directed to the Experian Call Center. When this occurs, agents and brokers should help consumers with document submission, and should not call the Experian Call Center. To help consumers upload or mail their additional documentation, see the [Uploading Documents](#) page on HealthCare.gov. For a full list of documents consumers can submit to verify their identity, you can review [How Do I Resolve an Inconsistency?](#)

***Helping Consumers with the Immigration Section of the Online Marketplace Application***

CMS has recently released a guide to the immigration section of the online Marketplace application available here. This guide will help you assist consumers with completing the citizenship and immigration questions of the online Marketplace application. It also provides step-by-step instructions and screenshots that illustrate how to complete the following:

- Verify identity
- Provide complete and relevant information about citizenship or immigration status
- Submit supporting documentation (if requested)
- Complete other steps necessary for enrollment in a QHP through the Marketplaces
- Be determined or assessed potentially eligible for Medicaid or the Children’s Health Insurance Program

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

The [CMS Enterprise Portal](#) is a convenient single point of entry to numerous CMS applications, systems, and databases for FFM agent and broker registration and training, including the MLMS. A CMS user account is required to log into the CMS Enterprise Portal. **It is important that users do not create multiple CMS user accounts.** Having multiple or duplicate accounts can lead to delays in receiving credit or compensation from issuers for FFM enrollment transactions and other potential delays, such as not being listed on the Agent and Broker FFM Registration Completion List.

You should review the “Avoid Delays in Compensation” resource on the [Agents and Brokers Resources webpage](#) for more information on how you can use self-service options to find out if you have a CMS user account, reclaim your CMS User ID and password, and reset your password. Please note that if you created a CMS user account previously but did not complete registration, you can still use your existing account and should not create a new one.

### **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](mailto: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 Marketplaces. For assistance related to coverage through the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893.