

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

**MARCH 2016 EDITION**

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

## **In This Issue:**

- Resources for Agents and Brokers
  - The “Final 2017 HHS Notice of Benefit and Payment Parameters” is Now Available
  - The “2017 Letter to Issuers in the Federally-facilitated Marketplaces” is Now Available
  - Upcoming Small Business Health Operations Program (SHOP) Marketplace Webinar
  - The “Open Enrollment and Beyond” Presentation Slides Are Now Available
  - Help Consumers Go from Coverage to Care
- Tax Readiness
  - Marketplace Call Center or the Internal Revenue Service (IRS)—Where to Refer Consumers with Tax-Related Questions
  - New Tax Tool Available at Healthcare.gov
  - Helping Consumers Avoid Tax Fraud
- SHOP Marketplace Corner
  - Come In, We’re Open
  - New 2016 SHOP Marketplace Enrollment Materials Now Available
  - ***It’s Tax Season!*** Help Small Employers Apply for the Tax Credit
- Spotlight on Eligibility and Enrollment
  - Final Enrollment Numbers for Open Enrollment 2016
  - Special Populations—Newlyweds Enrolling in the Marketplace Outside of Open Enrollment
  - Help Consumers Report a Life Change or Change in Circumstances through the Marketplace
- *Did You Know?* Understanding Tax Exemptions
- Follow Us on Twitter
- Contact Us

## **Resources for Agents and Brokers**

### ***The “Final 2017 HHS Notice of Benefit and Payment Parameters” is Now Available***

CMS issued the [“Final 2017 HHS Notice of Benefit and Payment Parameters”](#) on March 1, 2016. CMS also released a [fact sheet](#) with details on key provisions of the final Notice of Benefit and Payment Parameters for 2017. One of the key provisions includes finalizing the Open Enrollment period for future years:

- For coverage in 2017 and 2018, Open Enrollment will begin on November 1 of the previous year and run through January 31 of the coverage year.
- For coverage in 2019 and beyond, Open Enrollment will begin on November 1 and end on December 15 of the preceding year (e.g., November 1, 2018 through December 15, 2018 for 2019 coverage).



***The “2017 Letter to Issuers in the Federally-facilitated Marketplaces” is Now Available***

CMS released its final “[2017 Letter to Issuers in the Federally-facilitated Marketplaces](#)” on February 29, 2016. This letter provides issuers interested in offering coverage in FFM states information on key dates for the qualified health plan (QHP) certification process, standards that will be used to evaluate QHPs for certification, procedures for oversight of agents and brokers, and consumer support policies and programs.

***Upcoming Small Business Health Operations Program (SHOP) Marketplace Webinar***

CMS will host a webinar on how agents and brokers can use the SHOP Marketplace effectively on April 20 from 1:00–2:30 PM Eastern Time (ET). This webinar will cover the benefits of the SHOP Marketplace for agents and brokers. It will explain how to access training on the SHOP Marketplace Agent/Broker Portal, and on the SHOP Marketplace employer and employee application

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

***The “Open Enrollment and Beyond” Presentation Slides Are Now Available***

CMS has created the “[Open Enrollment and Beyond](#)” presentation slides as a resource to help agents and brokers as they assist consumers post-Open Enrollment. The plan year 2016 Open Enrollment period for the FFM ended on January 31, 2016; however, there are still a number of ways that you can assist consumers.

- Some consumers are still eligible to enroll in Marketplace coverage. You can continue to provide enrollment assistance to these consumers.
- Consumers who are already enrolled in coverage may have questions or concerns regarding how to use their coverage.
- You can continue to build relationships with your community and provide outreach and education for consumers about the Affordable Care Act and health insurance.

***Help Consumers Go from Coverage to Care***

CMS has created the Coverage to Care initiative to help people with new health care coverage understand their benefits and connect to the primary care and preventive services that are right for them. Please take a moment to review the many [written resources and videos](#) you can use to help consumers understand how to navigate their health coverage.

## Tax Readiness

### ***Marketplace Call Center or the Internal Revenue Service (IRS)—Where to Refer Consumers with Tax-Related Questions***

This chart provides a reference on when consumers should contact the Marketplace Call Center or the IRS if they have questions about how their coverage status and/or Marketplace financial assistance will affect the tax filing process. Use this resource in your work with consumers to help route their questions accordingly.

<b>Marketplace Call Center will handle questions regarding:</b>	<b>Internal Revenue Service will handle questions regarding:</b>
<ul style="list-style-type: none"> <li>• Form 1095-A, “Health Insurance Marketplace Statement”</li> <li>• Form 8962, “Premium Tax Credit (PTC),” and how it works with Form 1095-A</li> <li>• Advance payments of the premium tax (APTC) credit versus PTC</li> <li>• Eligibility for APTC</li> <li>• Exemptions, including who qualifies for exemptions, what to do if your exemption is pending, and how to get an Exemption Certificate Number</li> <li>• Handling problems with Form 1095-A (e.g., missing or incomplete information, duplicate copies)</li> <li>• How the PTC may impact consumers’ tax refunds</li> <li>• Fee for not having coverage (what it is, how much it will cost, what it will be in future years)</li> <li>• Tax assistance, including free file, which forms to fill out, where to get assistance with tax filing, and what the tax deadline is</li> </ul>	<ul style="list-style-type: none"> <li>• Help filing taxes</li> <li>• Help paying taxes owed to the IRS</li> <li>• Questions related to tax filing, such as:               <ul style="list-style-type: none"> <li>– How long can I delay filing?</li> <li>– What happens if I don’t file?</li> <li>– I filed my taxes prior to getting Form 1095-A. How do I amend my tax return?</li> </ul> </li> <li>• Questions on how to complete Form 8962</li> <li>• Questions on how to complete Form 8965, “Health Coverage Exemptions”</li> <li>• Questions about other tax forms</li> </ul>

### ***New Tax Tool Available at Healthcare.gov***

HealthCare.gov now includes a new [Tax Tool feature](#) that streamlines the consumer experience by combining last year’s Second-lowest Cost Silver Plan and Lowest-cost Bronze Plan tools into one tool. This change will support consumers in calculating amounts for both the PTC using IRS Form 8962 and the affordability exemption using IRS Form 8965. In addition, the new tax tool will support consumers with reconciling APTC for tax years 2014 and 2015; provide opportunities for consumers to print, save, or email their results; and offer consumers instructions on what to do next.

### ***Helping Consumers Avoid Tax Fraud***

In your work with consumers, please let them know that there are reports of consumers being targeted by tax scams. If consumers owe a fee for not maintaining minimum essential coverage (MEC), let them know that payment should be made only with their federal income tax return or in response to a letter from the IRS. The payment should never be made directly to an individual or tax preparer.

Also, let consumers know that if they are not United States citizens or nationals and are not lawfully present in the United States, they are exempt from the fee and do not need to make a payment. For this purpose, immigrants with Deferred Action for Childhood Arrivals (DACA) status are considered not lawfully present and are, therefore, exempt.

Below are hyperlinks to additional information you can share with consumers to help prevent them from being victims of fraud:

- [Affordable Care Act Consumer Alert: Choose Your Tax Preparer Wisely](#)
- [Affordable Care Act Consumer Alert: Choose Your Tax Preparer Wisely \(Spanish Version\)](#)
- [Tips for Choosing a Tax Professional](#)
- [Make a Complaint About a Tax Return Preparer](#)

## **SHOP Marketplace Corner**

### ***Come In, We're Open***

The SHOP Marketplace is open all year long. Small employers can still offer their employees' health and dental insurance through the SHOP Marketplace at HealthCare.gov. SHOP Marketplace applications submitted by the 15th of the month may go into effect as soon as the first of the following month.

### ***New 2016 SHOP Marketplace Enrollment Materials Now Available***

New step-by-step user guides and videos are now available to help you walk small employers, employees, and agents and brokers through the 2016 SHOP Marketplace application, enrollment, renewal, and payment process.

Watch all of the SHOP Marketplace enrollment and renewal videos on the [SHOP Marketplace YouTube Playlist](#).

Access the SHOP Marketplace user guides at the links below:

- [Employer User Guide](#)
- [Employee User Guide](#)
- [Agent Broker User Guide](#)
- [Billing and Payment User Guide](#)
- [Renewal User Guide](#)



### ***It's Tax Season! Help Small Employers Apply for the Tax Credit***

Small employers with fewer than 25 full-time equivalent employees who offer health insurance coverage through the SHOP Marketplace may be eligible for a Small Business Health Care Tax Credit.

To find out if a small employer may be eligible to receive the Small Business Health Care Tax Credit, check out the [SHOP Tax Credit Estimator](#) available at HealthCare.gov. For more information on the Small Business Health Care Tax Credit, please visit [IRS.gov](#).

Remember: To assist small employers in the SHOP Marketplace, you must first establish your profile on the [SHOP Marketplace Agent/Broker Portal](#). Once you've established your profile, small employers will be able to authorize you to assist with their SHOP Marketplace application and enrollment.

Need help? Visit [HealthCare.gov/small-businesses](#) or contact the SHOP Call Center at 1-800-706-7893 (TTY: 711) Monday through Friday from 9:00 AM to 7:00 PM ET.

## **Spotlight on Eligibility and Enrollment**

### ***Final Enrollment Numbers for Open Enrollment 2016***

On January 31, the plan year 2016 Open Enrollment period closed. About 12.7 million consumers selected plans or were automatically reenrolled across all states, either through HealthCare.gov or a State-based Marketplace, Department of Health & Human Services Secretary Sylvia M. Burwell announced. This figure does not include about 400,000 people who signed up on the New York and Minnesota Marketplaces for coverage through the Basic Health Program during this Open Enrollment period.

To read a fact sheet with a sharable video, visit: <http://www.hhs.gov/about/news/2016/02/04/fact-sheet-about-127-million-people-nationwide-are-signed-coverage-during-open-enrollment.html>.

To read the CMS Weekly enrollment snapshot with data (including state and regional data) through February 1, 2016, visit: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-02-04.html>.

### ***Special Populations—Newlyweds Enrolling in the Marketplace Outside of Open Enrollment***

While the plan year 2016 Open Enrollment period is now closed, getting married triggers a special enrollment period (SEP) that allows consumers to enroll in a QHP outside of the Open Enrollment period. Help consumers by reminding them that the SEP for marriage is available to all qualified consumers, even if they were previously not enrolled in a QHP. Newly married consumers who are already enrolled in QHPs will be eligible to change QHPs if they want to or add their dependents (new spouses) to their existing plans, if they receive an SEP.

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

Be sure to remind consumers they must report a life event like marriage to the Marketplace to claim their SEP. Consumers should be sure to terminate any coverage that is no longer applicable. Consumers have 60 days (30 days in SHOP) from the date of marriage to use this SEP and select QHPs. The Marketplace will also calculate whether the change in status will affect the newly married consumers' coverage options or eligibility for APTC and cost-sharing reductions (CSR). For more information, check out [Helping Newlyweds Enroll in the Marketplace Outside Open Enrollment](#).

### ***Help Consumers Report a Life Change or Change in Circumstances through the Marketplace***

It is important to remind consumers that once they have Marketplace coverage, they must report certain life changes. That information may change the coverage consumers are eligible for and whether they may be eligible for an SEP. It may also make a difference in the amount of APTC or CSR a consumer is eligible for and the premiums they pay.

- For more information about what changes should be reported to the Marketplace, see the [“Helping Consumers Report a Life Event or Change in Circumstance”](#) presentation slides.
- For step-by-step instructions explaining how to report a life change at HealthCare.gov, including screenshots, please review slides 19 through 21 of the [“Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment—Week 3”](#) webinar slides.

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

Most people must have qualifying health coverage or pay a fee for the months they do not have insurance. However, some consumers qualify for a health coverage exemption and do not need to have health insurance or pay the fee.

Exemptions are available based on a number of circumstances, including certain hardships, some life events, health coverage or financial status, and membership in some groups. Consumers claim some health coverage exemptions on their federal income tax return. Other exemptions require the consumer to apply with a paper application.

If you are helping a consumer with this process, remind them they do not have to pay the fee for any month they are covered by a plan that qualifies as MEC.

To learn more about health coverage exemptions, see the resources located at HealthCare.gov on the [Exemptions from the requirement to have health insurance](#) webpage, as well as slides 20 through 26 of the [“Weekly Updates for Agents and Brokers Participating in the FFM for Plan Year 2016 Open Enrollment—Week 13”](#) webinar slides.



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