



# Marketplace Privacy & Security Requirements for Agents and Brokers



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*Centers for Medicare & Medicaid  
Services (CMS)  
Center for Consumer Information  
& Insurance Oversight (CCIIO)*

# Disclaimer

*The information provided in this presentation is intended only as a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.*

*This document generally is not intended for use in the State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.*

*Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).*

# Webinar Agenda

- Key Sources for Agent and Broker Requirements
- Requirement for Privacy Notice Statement
- Requirement to Obtain Consumer Consent Prior to Assistance
- Providing Correct Information to the Marketplace
- Authorized Functions for Use of Personally Identifiable Information (PII)
- Best Practices to Manage Risks to Information Security
- Reporting an Incident or Breach of PII
- Key Reminders and Resources
- Questions and Answers

# Marketplace Privacy & Security Requirements for Agents and Brokers



*Key Sources for Agent and  
Broker Requirements*

# Privacy Standards for Agents and Brokers

- The specific privacy standards for agents and brokers are described in Appendix A of the Agreement(s) with CMS, which you execute as part of Marketplace registration.
  - Individual Marketplace Privacy and Security Agreement
  - Small Business Health Options Program (SHOP) Privacy and Security Agreement
- You should review these privacy standards and the principles in 45 CFR § 155.260(a)(3) to understand the limits on how you may use any information gained as part of providing assistance to a qualified individual.
- You may only collect, use, or disclose PII to the extent necessary to carry out the authorized functions outlined in these Agreements.

Please carefully read the following Agreement and Appendices, which are incorporated by reference into the Agreement. By clicking "I Agree" when this option is made available to you, you understand this constitutes your electronic signature and you accept/agree to be bound by and abide by the terms and conditions of the Agreement. If you do not want to accept/agree to the terms and conditions of the Agreement, you must click "I Do Not Agree".

You can access the Appendices to this Agreement by clicking on the following links:

[Appendix A](#)

[Appendix B](#)

**AGREEMENT BETWEEN AGENT OR BROKER AND THE CENTERS FOR  
MEDICARE & MEDICAID SERVICES FOR THE FEDERALLY-FACILITATED  
EXCHANGE INDIVIDUAL MARKET**

THIS AGREEMENT ("Agreement") is entered into by and between THE CENTERS FOR MEDICARE & MEDICAID SERVICES ("CMS"), as the Party (as defined below) responsible for the management and oversight of the Federally-facilitated Exchange\* ("FFE"), including the CMS Data Services Hub ("Hub"), and the agent, broker, or entity who established this account and whose name appears on the Marketplace Learning Management System (MLMS) account (hereinafter referred to as "ABE"), an Agent or Broker that, among other things, assists Consumers, Applicants, Qualified Individuals and Enrollees in applying for Advance Payments of the Premium Tax Credits ("APTCs") and Cost-sharing Reductions ("CSRs") for Qualified Health Plans ("QHPs"), and/or in completing enrollment in QHPs offered in the individual market through the FFE, and provides Customer Service (CMS and ABE hereinafter referred to as "Party", or collectively, as the "Parties").

*\*References to the Federally-facilitated Exchange equates to the Federally-facilitated Marketplace*

**WHEREAS:**

1. Section 1312(e) of the Affordable Care Act ("ACA") provides that the Secretary of the U.S. Department of Health and Human Services ("HHS") shall establish procedures that permit Agents and Brokers to enroll Qualified Individuals in QHPs through an Exchange, and to assist individuals in applying for Advance Payments of the Premium Tax Credit ("APTCs") and Cost-sharing Reductions ("CSRs"), to the extent allowed by States. To participate in an FFE, Agents and Brokers must complete all necessary registration and training requirements under 45 CFR 155.220.
2. To facilitate the operation of the FFE, CMS desires to permit ABE to create, collect, disclose, access, maintain, store, or use their Personally Identifiable Information ("PII") from CMS, Consumers, Applicants, Qualified Individuals and Enrollees, or their legal

# PII Definition



- PII is defined\* as information that can be used to distinguish or trace an individual's identity, either alone or when combined with other information that is linked or linkable to a specific individual.
- Section II(b) of the Individual Marketplace Privacy and Security Agreement and the SHOP Privacy and Security Agreement specifies the types of PII that an individual may encounter in performing the role of an agent or broker in the Marketplace.
- Examples of PII include name, Social Security number, address, email address, and date of birth.

\* See Office of Management and Budget Memoranda M-17-12 (January 3, 2017)

# Standards of Conduct

- Agents and brokers who participate in the Marketplace must follow standards of conduct\* established to protect against conduct that is harmful to consumers or prevents the efficient operation of the Marketplace.
- The standards of conduct that have particular relevance to Marketplace privacy and security include:
  - Requirement to provide the Marketplace with correct information
  - Requirement to obtain a consumer's consent prior to assisting with a Marketplace application or enrollment
  - Requirement to protect consumers' PII consistent with the principles in 45 CFR § 155.260(a)(3) and the federal privacy and security standards required by the Agreement(s) with CMS

\* See 45 CFR § 155.220(j)(2)



# Marketplace Privacy & Security Requirements for Agents and Brokers



*Requirement for  
Privacy Notice  
Statement*



# Provision of Privacy Notice Statement

- Prior to collecting PII, you must provide a Privacy Notice Statement that is prominently displayed:
  - On a public-facing website, if applicable, or
  - On the electronic and/or paper form used to gather and/or request PII.
- The statement must be written in plain language and provided in a manner that is accessible and timely to people living with disabilities and with limited English language proficiency.
- Failure to comply with the Privacy Notice Statement requirement could result in termination of your Agreement(s) with CMS and registration with the Marketplace.

# Content of Privacy Notice Statement

- The statement must contain, at a minimum, the following information (you should substitute the underlined content in brackets with content that is specific to your operations):

Privacy Notice Statement
We are authorized to collect personally identifiable information (PII) from you by <u>[legal authority to collect PII]</u> . Any PII we collect is used to <u>[purpose of the information collection]</u> .
If you choose to give us PII, we may share this information with <u>[to whom PII might be disclosed, and for what purposes]</u> . PII is used or disclosed only under the following circumstances: <u>[authorized uses and disclosures of any collected information]</u> .
<u>[Indicate whether the request to collect PII is voluntary or mandatory under the applicable law]</u> . If you choose not to provide us with the PII requested, or not to respond to certain questions, <u>[effects of non-disclosure if an individual chooses not to provide the requested information]</u> .

- The statement should inform applicants that information they provide will be submitted to CMS (a federal agency) and will be maintained in a federal System of Records.
- The Individual Marketplace Privacy and Security Agreement and the SHOP Privacy and Security Agreement have more information about the Privacy Notice Statement.

# Marketplace Privacy & Security Requirements for Agents and Brokers



*Requirement to Obtain  
Consumer Consent Prior  
to Assistance*

# Obtain Consent Prior to Assisting with Marketplace Transactions

- You must obtain the consent of an individual, employer, or employee prior to helping them apply for financial help and/or enrolling in a Marketplace qualified health plan (QHP).\*
- CMS does not prescribe a standard format or process for obtaining the consent or for maintaining its record, so you have flexibility to determine how you will meet the consent requirement.
- While CMS does not provide a form, or specify that a form has to be signed, you can use a Broker of Record form from an issuer or state Department of Insurance to satisfy this requirement.
- Additionally, you may obtain consent verbally (such as over the phone), electronically (such as via email), or in person.

\* Note: Consumers must also provide you their informed consent for any use or disclosure of their PII outside the scope of the Privacy Notice Statement and the Authorized Functions for PII in the Marketplace. See the slide titled “Informed Consent” in this presentation.

# Best Practices to Record Consumer Consent

- At a minimum, the consent should acknowledge that you have informed the individual, employer, or employee of the functions and responsibilities that apply to your role in the Marketplace.
- The record of the consent should include the following:
  - The individual's, employer's, or employee's name;
  - The date the consent was given; and
  - The name of the agent(s) or broker(s) to whom consent was given. Note that this could include additional names of agents or brokers if the consenter authorized multiple agents or brokers within the same organization.
- If you are providing assistance verbally (such as over the phone), you may obtain consent by reading a script that contains, at a minimum, the required elements summarized above, and should record in writing that the required consent was obtained.

# Expiration and Retention of Consumer Consent

- CMS does not specify an automatic expiration date for the consent because it could become burdensome for anyone consistently seeking services from the same agent or broker to have to repeatedly renew the consent.
- Therefore, the consent may last indefinitely, unless the individual, employer, or employee revokes it.
- Consent documents must be appropriately secured and retained for 10 years.

# Marketplace Privacy & Security Requirements for Agents and Brokers



*Providing Correct  
Information to the  
Marketplace*



# Providing Correct Information to the Marketplace

- Consistent with 45 CFR § 155.220(d)(3) and the Agreement(s) with CMS,
  - All agents and brokers agree to take reasonable steps to ensure PII provided to the Marketplace is accurate and that the PII has not been altered or destroyed in an unauthorized manner, thereby ensuring the confidentiality, integrity, and availability of information.
  - You must offer a consumer an opportunity to request corrections to PII maintained and/or stored by you if the consumer believes the information is not accurate.



# Prohibition on Creating Consumer Accounts



- Only a consumer or his or her legally authorized representative may create a username and password for a HealthCare.gov account and should not share this information with third parties, including agents and brokers.
- You can assist the consumer in creating his or her account, but the consumer or a legally authorized representative must enter his or her own information into the application.
- You may not log in to HealthCare.gov on a consumer's behalf (i.e., using the consumer's HealthCare.gov account).

# Prohibition on Using Agent/Broker Email on Consumer Accounts

- Never enter your own agent or broker professional or company email or mailing address on a consumer's application.
- Consumer accounts should only have the consumer's (or his or her legally authorized representative) email and mailing addresses, and only consumer email and mailing addresses should be entered on Marketplace applications.
- With a consumer's consent, the Marketplace sends important alerts and updates about coverage that may be missed if a consumer's address is not in the system. These updates are often tailored to a consumer's circumstances, so it is important that they are sent directly to consumers.

# Penalty for Providing False Information to the Marketplace

- Any person who fails to provide correct application information to the Marketplace may be subject to a maximum civil money penalty of \$25,000 for each application (45 CFR § 155.285(c)(1)(i)).
- Any person who knowingly and willfully provides false or fraudulent application information to the Marketplace may be subject to a maximum civil money penalty of \$250,000 for each application (45 CFR § 155.285(c)(1)(ii)).
- Application information is described under 1411(b) of the Affordable Care Act.



# Marketplace Privacy & Security Requirements for Agents and Brokers

*Authorized Functions  
for Use of PII*



# Authorized Functions for Use of PII

- You can create, collect, disclose, access, maintain, store, or use PII from consumers to the extent that these activities are necessary to carry out the authorized functions outlined in the applicable Marketplace Privacy and Security Agreement(s).
- These authorized functions include:

Assisting with applications for QHP eligibility

Supporting QHP selection and enrollment by assisting with plan selection and comparisons

Assisting with applications for the receipt of advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs), and selecting an APTC amount

Facilitating the collection of standardized attestations acknowledging receipt of the APTC or CSR determination, if applicable

Assisting with the application for and determination of certificates of exemption

# Authorized Functions of PII (Continued)

Assisting with filing appeals of eligibility determinations in connection with the Marketplace

Transmitting information about the consumer's decisions regarding QHP enrollment and/or CSR and APTC information to the Marketplace

Facilitating payment of the initial premium amount for the appropriate QHP

Facilitating an enrollee's ability to disenroll from a QHP

Educating consumers on insurance affordability programs and, if applicable, informing them of eligibility for Medicaid or the Children's Health Insurance Program

Assisting an enrollee's ability to report changes in eligibility status to the Marketplace throughout the coverage year, including changes that may impact eligibility (e.g., adding a dependent)

Correcting errors in the application for QHP enrollment



# Authorized Functions of PII (Continued)

Informing or reminding enrollees when QHP coverage should be renewed, or when enrollees may no longer be eligible to maintain their current QHP coverage because of age, or to inform enrollees of QHP coverage options at renewal

Providing appropriate information, materials, and programs to inform and educate consumers about the use and management of their health information, as well as services and options offered through the selected QHP and among the available QHP options

Contacting consumers to assess their satisfaction or resolve complaints with services provided by an agent or broker in connection with the Marketplace or QHPs

Providing assistance in communicating with QHP issuers

Carrying out the agent's or broker's legal responsibilities related to QHP issuer functions in the Marketplace, as permitted or required by the agent's or broker's contractual relationships with QHP issuers

Other functions substantially similar to those enumerated above and such other functions that may be approved by CMS in writing from time to time.

# Informed Consent

- Consumers must provide you their informed consent for any use or disclosure of their PII outside the scope of the Privacy Notice Statement and the Authorized Functions for PII in the Marketplace.
- Any such consent for disclosure of PII that serves as the basis of a use or disclosure must:
  - Be provided in specific terms and in plain language;
  - Identify the entity collecting or using the PII, and/or making the disclosure;
  - Identify the specific collections, use(s), and disclosure(s) of specified PII with respect to a specific recipient(s); and
  - Provide notice of an individual's ability to revoke the consent at any time.
- Consent documents must be appropriately secured and retained for 10 years.
- Per 45 CFR § 155.260(g), any person who knowingly and willfully uses or discloses information in violation of 1411(g) of the Affordable Care Act will be subject to a financial penalty of up to \$25,000 per person or entity, per use or disclosure.

# Marketplace Privacy & Security Requirements for Agents and Brokers

*Best Practices to  
Manage Risks to  
Information  
Security*



# Manage Risk and Protect Information

- Ensure that your system has up-to-date malware protections installed to prevent network attacks and penetration attempts.
- Use caution when connecting any wireless device (e.g., laptop) to a public wireless network, and only use secure, trusted wireless access points.
- NEVER share your password with anyone and never allow anyone (including clients) to share their private login credentials with you.
- Ensure communications are encrypted when exchanging PII or other sensitive data electronically. Encryption protects the confidentiality of the email by scrambling the message, thus requiring a password to decrypt the message. Encrypting email attachments also protects them from being compromised on unencrypted servers.
- Avoid sending passwords via email. At minimum, do not send the password in the same email as the encrypted file. Suggested methods of password transmittal include text message, phone conversation, predetermined shared secrets, or a shared file system (e.g., SharePoint).

# Protect Against Email Phishing

To protect your computer systems, beware of fraudulent emails designed to trick you into clicking on a link or sharing sensitive information by disguising the true sender of an email. To identify and guard against these “phishing” scams, look for the following warning signs that may be an indication of a phishing attempt:

- Unofficial "From" address: Do not trust the display name. Examine the actual “From” address.
- Urgent action required: The email tries to create a sense of urgency and urges you to provide confidential information or click a link immediately.
- Links to a fake web site: Hover your cursor over any links and verify the linked website.
- Signature: A phishing attempt may have an invalid or missing signature.



# Practice Email Etiquette

Practice good email etiquette to limit the risk of sharing sensitive information with unauthorized individuals. Keep in mind the following tips:

- Double-check the recipient email address to ensure its accuracy before sending.
- Copy only those recipients who need to know. Do not carbon copy or blind carbon copy unnecessary recipients.
- Limit the use of “Reply All.” Consider whether your message is really intended for or needs to be read by everyone.
- Use a meaningful subject line that clearly summarizes your message.
- Change the subject. When an email becomes a long thread of replies it may expand or turn to other topics. Ensure the subject line reflects what is actually being discussed.
- Do not include the entire thread every time. Send your contributory message including only the previous two or three thread items for context.



# Marketplace Privacy & Security Requirements for Agents and Brokers



*Reporting an  
Incident or Breach  
of PII*



# What is an Incident?

- A security incident means an occurrence that:
  - Actually or imminently jeopardizes, without lawful authority, the integrity, confidentiality, or availability of information or an information system; or
  - Constitutes a violation or imminent threat of violation of law, security policies, security procedures, or acceptable use policies.
- When the security incident involves the actual or ~~even~~ suspected loss of PII, it is considered a privacy incident.

## Examples of Privacy Incidents

Loss of electronic devices that store PII (e.g., laptops, cell phones, thumb drives)

Loss of hard copy documents containing PII

Sharing paper or electronic documents containing PII with individuals who are not authorized to access it

Accessing paper or electronic documents containing PII without authorization or for reasons not related to job performance

Emailing or faxing documents containing PII to inappropriate recipients, whether intentionally or unintentionally

Posting PII, whether intentionally or unintentionally, to a public website

Mailing hard copy documents containing PII to the incorrect address

Leaving documents containing PII exposed in an area where individuals without approved access could read, copy, or move for future use

# What is a Breach?

A breach is the loss of control, compromise, unauthorized disclosure, unauthorized acquisition, or any similar occurrence where:

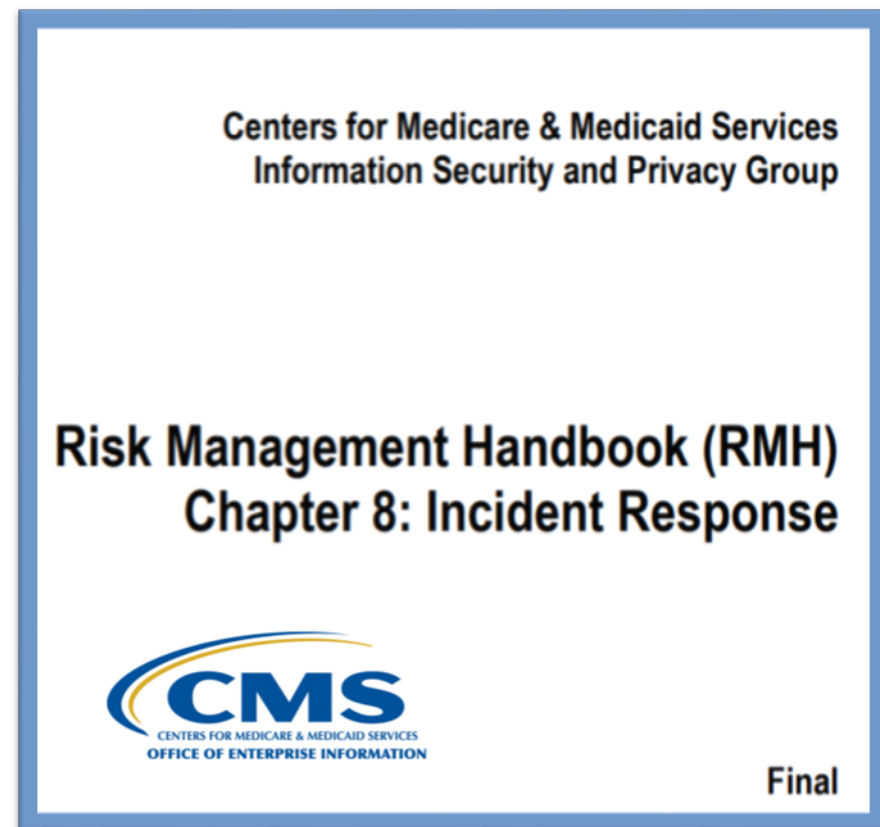
- A person other than an authorized user accesses or potentially accesses PII; or
- An authorized user accesses or potentially accesses PII for anything other than an authorized purpose.

# Reporting PII Breaches and Incidents

- You must write and implement breach and incident handling policies and procedures that:
  - Identify personnel authorized to access PII and responsible for reporting and managing breaches or incidents to CMS
  - Provide details regarding the identification of, response to, recovery from, and follow-up to breaches and incidents, which should include information regarding the potential need for CMS to immediately suspend or revoke your access to Marketplace IT systems for containment purposes
  - Require reporting any breaches of PII or incidents to the CMS IT Service Desk by telephone at 1-410-786-2580 or 1-800-562-1963 or via email notification to [cms\\_it\\_service\\_desk@cms.hhs.gov](mailto:cms_it_service_desk@cms.hhs.gov)
- **Any incident that involves compromised PII must be reported within one hour of discovery.**

# Reporting PII Breaches and Incidents (Continued)

- Failure to comply with the requirement to report PII breaches or incidents as stated in the Marketplace Agreement(s) could result in termination of your Marketplace Agreement(s) and Marketplace registration.
- More information on CMS' incident and breach notification procedures is available at:  
<https://www.cms.gov/Research-Statistics-Data-and-Systems/CMS-Information-Technology/InformationSecurity/Downloads/RMH-Chapter-8-Incident-Response.pdf>.



# Marketplace Privacy & Security Requirements for Agents and Brokers



*Key  
Reminders  
and Resources*

# Upcoming Activities

- The slides from this webinar will be available on REGTAP at [www.REGTAP.info](http://www.REGTAP.info) and on the Resources for Agents and Brokers webpage at <http://go.cms.gov/CCIIOAB> in the coming days.
- In addition, this webinar will be available for on-demand training on REGTAP.
- Weekly webinars will continue on Wednesdays at 1 PM ET through October 25 to help you prepare for Open Enrollment and answer your questions.

## Upcoming Webinars

October 11: Preparing for Plan Year 2018 Open Enrollment

October 18: Complex Eligibility Cases: Calculating Back Premium Payments and Resolving Data Matching Issues

October 25: Making the Most of Your Marketplace Participation During this Open Enrollment Period

# Plan Year 2018 Open Enrollment

- The Open Enrollment period for plan year 2018 begins on November 1, 2017 and runs through December 15, 2017.
- There are no opportunities to make an Open Enrollment plan selection after December 15.
- Marketplace Agent/Broker Open Enrollment Office Hours will take place on Wednesdays at 1 PM ET starting November 8 throughout Open Enrollment to help you stay informed, notify you of important updates and deadlines, answer your questions, and give you an opportunity to provide real-time feedback to CMS on what you are experiencing with the Marketplace this Open Enrollment period.



**LAST CHANCE TO ENROLL!**  
for coverage starting Jan. 1



# Site Availability

- In general, HealthCare.gov will be available 24 hours a day during Open Enrollment.
- As in previous years, there are several days on which teams are permitted to conduct maintenance that will result in site downtime. This maintenance is critical to ensure that the site performs at a high level.
- This year, planned maintenance will be permitted on the following days/times:
  - Sunday 11/5 12am-12pm
  - Sunday 11/12 12am-12pm
  - Sunday 11/19 12am-12pm
  - Sunday 11/26 12am-12pm
  - Sunday 12/3 12am-12pm
- There is also a possibility that the FFM will perform high-priority maintenance on Sunday 12/10 from 12 am to 7 am.
- PLEASE NOTE that CMS also retains the right to perform emergency maintenance at other times if absolutely necessary. All planned and unplanned maintenance that will impact site availability will be communicated through typical email and Marketplace Operations Coordination Center channels.

# Agent/Broker Marketplace Help Desks and Call Centers

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Individual Marketplace Agent/Broker Partner Line	855-788-6275  Note: Enter your NPN to access this line	Inquiries related to specific consumers: <ul style="list-style-type: none"> <li>• Password resets for consumer HealthCare.gov accounts</li> <li>• Special enrollment periods not available on the consumer application</li> <li>• Eligibility and enrollment issues related to the Individual Marketplace</li> </ul>	Monday-Sunday 24 hours/day
Agent/Broker Email Help Desk	<a href="mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov">FFMProducer-AssisterHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• General enrollment and compensation questions</li> <li>• Identity proofing/Experian issues requiring manual verification</li> <li>• Escalated general registration and training questions (not related to a specific training platform)</li> <li>• Agent/Broker Registration Completion List issues</li> <li>• Find Local Help issues</li> </ul>	Monday-Friday 8:00 AM-6:00 PM ET

# Agent/Broker Marketplace

## Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Marketplace Service Desk	855-CMS-1515 855-267-1515 <a href="mailto:CMS_FEPS@cms.hhs.gov">CMS_FEPS@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• Password resets and account lockouts on the CMS Enterprise Portal (used to access the Marketplace Learning Management System (MLMS), the agent/broker training and registration system)</li> <li>• Login issues on the agent/broker landing page used for Direct Enrollment (often due to FFM User ID not populating correctly when the agent or broker is redirected from an issuer's or web-broker's site)</li> <li>• Other CMS Enterprise Portal account issues, requests, or error messages</li> <li>• 501 Downstream Error message on HealthCare.gov website issues</li> <li>• General registration and training questions (not related to a specific training platform)</li> </ul>	<p>Monday-Friday 8:00 AM-8:00 PM ET</p> <p>Saturday-Sunday 10:00 AM-3:00 PM ET (October–November only)</p>

# Agent/Broker Marketplace

## Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Agent/Broker Training and Registration Email Help Desk	<a href="mailto:MLMSHelpDesk@cms.hhs.gov">MLMSHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• Technical or system-specific issues related to the agent/broker training and registration system (i.e., the MLMS)</li> <li>• User-specific questions about maneuvering in the MLMS site, or accessing training and exams</li> </ul>	Monday-Friday 8:00 AM-5:30 PM ET
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> <li>• All inquiries related to the SHOP</li> <li>• SHOP agent/broker portal access questions</li> </ul>	Monday-Friday 9:00 AM-7:00 PM ET
Direct Enrollment (formerly Web-Broker) Email Help Desk	<a href="mailto:DirectEnrollment@cms.hhs.gov">DirectEnrollment@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• All inquiries specifically related to becoming and/or operating as a direct enrollment web-broker in the Marketplace</li> </ul>	Monday-Friday 9:00 AM-5:00 PM ET

# Agent/Broker Marketplace

## Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
America's Health Insurance Plans (AHIP) Training Help Desk	<a href="mailto:support@ahipinsuranceeducation.org">support@ahipinsuranceeducation.org</a> 800-984-8919	All inquiries specifically related to the AHIP agent/broker training platform	<b>Call Center/Email</b> Monday-Friday: 8:00 AM-7:00 PM ET Saturday: 8:30 AM-5:00 PM ET
Litmos Training Help Desk	<a href="mailto:cmsffmsupport@litmos.com">cmsffmsupport@litmos.com</a> 844-675-6565	All inquiries specifically related to the Litmos agent/broker training platform	<b>Call Center</b> Monday-Friday 9:00 AM-5:00 PM PT (12:00 PM-8:00 PM ET) <b>Email</b> 24 hours/day
National Association of Health Underwriters (NAHU) Training Help Desk	<a href="mailto:NAHU-FFM@nahu.org">NAHU-FFM@nahu.org</a> 844-257-0990	All inquiries specifically related to the NAHU agent/broker training platform	<b>Call Center:</b> Monday-Friday: 9:00 AM-5:00 PM ET <b>Technical Support:</b> Monday-Friday: 8:00 AM-9:00 PM ET Saturday-Sunday: 8:00 AM-8:00 PM ET

# Agent and Broker Resources

Resource	Link
Agents and Brokers Resources webpage	<a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a>
HealthCare.gov	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Outreach and Education Materials on Marketplace.CMS.gov	<a href="https://marketplace.cms.gov/outreach-and-education/outreach-and-education.html">https://marketplace.cms.gov/outreach-and-education/outreach-and-education.html</a>
Plan Year 2018 Marketplace Registration and Training for Agents and Brokers	<a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2018-Registration-and-Training.html">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2018-Registration-and-Training.html</a>
Registration Completion List on Data.HealthCare.gov	<a href="https://data.healthcare.gov/ffm_ab_registration_lists">https://data.healthcare.gov/ffm_ab_registration_lists</a>
Twitter updates <a href="https://twitter.com/HealthCareGov">@HealthCareGov</a>	<a href="https://twitter.com/search-home">https://twitter.com/search-home</a>
“News for Agents and Brokers” Newsletter	Distributed via email and available on the Agents and Brokers Resources webpage at <a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a>

# Agent and Broker Resources (Continued)

Resource	Link
SHOP at HealthCare.gov	<a href="https://www.healthcare.gov/small-businesses/">https://www.healthcare.gov/small-businesses/</a>
SHOP Agent/Broker Portal	<a href="https://healthcare.gov/marketplace/small-businesses/agent">https://healthcare.gov/marketplace/small-businesses/agent</a>
Find Local Help Tool	<a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a>
Agent and Broker National Producer Numbers	<a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a>
Regulation 45 CFR 155.220 authorizing agents and brokers to assist consumers with selecting and enrolling in QHPs offered through the Marketplaces	<a href="https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=&amp;SID=a53964f7a759ab782238698f8ad60aoc&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1220">https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=&amp;SID=a53964f7a759ab782238698f8ad60aoc&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1220</a>
Regulation 45 CFR 155.260(a) on CMS' eight privacy principals	<a href="https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=1&amp;SID=2a0e142c5305a217f21c263b45ficeca&amp;h=L&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1260">https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=1&amp;SID=2a0e142c5305a217f21c263b45ficeca&amp;h=L&amp;mc=true&amp;r=SECTION&amp;n=se45.1.155_1260</a>
Patient Protection and Affordable Care Act Market Stabilization Final Rule	<a href="https://www.gpo.gov/fdsys/granule/FR-2017-04-18/2017-07712/content-detail.html">https://www.gpo.gov/fdsys/granule/FR-2017-04-18/2017-07712/content-detail.html</a>

- HealthCare.gov contains a link to make it easier for you to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).

## RESOURCES

About the Affordable Care Act

Regulatory and Policy Information

For Navigators, Assistants & Partners

For Agents & Brokers

For the Media

For Researchers

For States

Information in other languages

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# Acronym Definitions

Acronym	Definition
AHIP	America's Health Insurance Plans
APTC	Advance Payments of the Premium Tax Credit
CCR	Call Center Representative
CCIIO	Center for Consumer Information and Insurance Oversight
CFR	Code of Federal Regulations
CMS	Centers for Medicare & Medicaid Services
CSR	Cost-sharing Reductions
FAQs	Frequently Asked Questions
FFM	Federally-facilitated Marketplace
MLMS	Marketplace Learning Management System

# Acronym Definitions (Continued)

Acronym	Definition
NAHU	National Association of Health Underwriters
NPN	National Producer Number
PII	Personally Identifiable Information
QHP	Qualified Health Plan
REGTAP	Registration for Technical Assistance Portal
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SEP	Special Enrollment Period
SHOP	Small Business Health Options Program