

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Short-Term Limited- Duration Insurance Final Rule Announced

The Departments of Health & Human Services (HHS), Labor, and Treasury issued a [final rule](#) that changes the maximum duration of short-term, limited-duration health insurance coverage from any period less than three months to any period less than 12 months.

Short-term, limited-duration coverage is designed to fill gaps in coverage that may occur when an individual is transitioning from one plan or coverage to another plan or coverage, such as an individual who is between jobs. These plans are not required to comply with Patient Protection and Affordable Care Act (PPACA) provisions that apply to individual health coverage plans. Short-term, limited-duration coverage is not considered to be Marketplace coverage.

As a Marketplace-registered agent or broker, you can advise consumers that this coverage is not subject to the requirement to provide

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Recently Released Resources

Visit the [Agents and Brokers Resources webpage](#) for up-to-date information, including these helpful resources:

- [Public 2018 FFE Web Broker Entity List](#)
- [Help On Demand Overview](#)

essential health benefits nor the prohibitions on preexisting condition exclusions or lifetime and annual dollar limits.

The final Rule takes effect 60 days after the date of publication in the Federal Register.

For more information on the final rule, click [here](#) to view the fact sheet.

New: Same Day Termination of Consumer Marketplace Coverage Is Now Available

Consumers may want or need to end their Marketplace plan if they get other health coverage, or for other reasons. As a result, CMS recently implemented a new policy that allows consumers to request same day termination (i.e., the termination takes effect on the date of their request) instead of the previous requirement to give 14 days prior notice.

Consumers can also set their Marketplace coverage end date to a day in the future (e.g., if the consumer knows his or her new coverage will start on the first day of the following month).

Consumers should not end their Marketplace plan until they know when their new coverage starts. Once consumers end their Marketplace coverage, they cannot re-enroll in a Marketplace plan until the next annual Open Enrollment period (unless they qualify for a special enrollment period [SEP]).

Click [here](#) for more information and step-by-steps instructions for ending a consumer's Marketplace coverage.

- [MLMS Quick Reference Guide: Plan Year 2019 Computer Configuration Requirements](#)
- [Marketplace Agent and Broker Agreements Job Aid](#)
- [Cancelling or Terminating Coverage](#)
- [Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers CBT](#)
- [Plan Year 2019 Health Insurance Marketplace Registration and Training for Returning Agents and Brokers CBT](#)
- [New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training](#)
- [Returning Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training](#)

Stay Connected

Here are some other ways you can stay in the know on Marketplace updates:

- Join the agent/broker community on [LinkedIn](#)

Quick Links

- [Find Local Help](#)
- [Help On Demand](#)
- [Registration Completion List](#)
- [Agent/Broker Help Desks](#)

FAQs Webpage Offers Answers to Common Questions

The new [Agents and Brokers Frequently Asked Questions \(FAQs\) webpage](#) is live!

This webpage provides answers to commonly asked questions about working in the Health Insurance Marketplace, selling Small Business Health Options Program (SHOP) insurance, and helping your clients enroll in and maintain their coverage.

FAQs are organized by category and can also be searched by typing keywords or parts of your question in the search bar. Most FAQs also include additional resources to help you when assisting your clients.

Quickly find answers to common questions in the following categories:

- Basic Information
- Registration and Training
- Helping Consumers
- Compensation
- Direct Enrollment
- Privacy and Security
- Small Business Health Options Program

Access this webpage anytime using the direct link or by visiting the [CCIIO Agent and Broker Resources webpage](#).

Updated Enrollment Manual Available

CMS recently released an updated [Federally-facilitated Exchange \(FFE\) and Federally-facilitated Small Business Health Options Program \(FF-SHOP\) Enrollment Manual](#) that provides operational policy and guidance on

Contact Us

Agent/Broker Email Help Desk:

FFMProducer-AssisterHelpDesk@cms.hhs.gov

for policy questions, escalated registration questions, or issues with your ID proofing, the Registration Completion List, Find Local Help, and Help On Demand, Monday–Friday, 8:00 AM–6:00 PM ET.

Marketplace Service Desk:

855-267-1515 (for CMS Enterprise Portal account issues, Enterprise Portal password resets, and general registration questions), Monday–Friday, 8:00 AM–8:00 PM ET.

Agent/Broker Training/Registration Email Help Desk:

MLMSHelpDesk@cms.hhs.gov

(for technical or system-specific issues related to the Marketplace agent/broker training/registration system), Monday–Friday, 9:00 AM–5:30 PM ET.

Individual Marketplace Agent/Broker Partner Line:

855-788-6275 (for Individual Marketplace consumer account password resets, special enrollment periods not available online, and eligibility and enrollment issues). Open 24/7. Available only to registered agents and brokers for Plan Year 2019. Enter your NPN when prompted to enter an ID number.

SHOP Call Center: 800-706-7893 (for all SHOP Marketplace inquiries), Monday–Friday, 9:00 AM–5:00 PM ET.

key topics related to eligibility and enrollment activities within the FFEs, FF-SHOPs, and the State-based Exchanges on the Federal Platform. Topics covered include initial open enrollment periods and effective dates, premium payment, direct enrollment, SEPs, and enrollment terminations.

Fraud Alert: How to Report Potentially Fraudulent Activity

You play an important role in observing and reporting any potentially fraudulent practices taking place in relation to the Marketplace.

Examples of potential fraud and abuse

- A client tells you he has been contacted by an individual seeking his personal and financial information.
- A client, or another agent or broker you work with, submits false documentation to the Marketplace.
- An agent or broker is enrolling consumers without their consent.
- An agent or broker is assisting consumers without a valid health license or without completing Marketplace registration.
- A registered agent or broker with a valid health license is assisting consumers but is not licensed in the state where the consumer lives
- An agent or broker has disclosed a consumer's personally identifiable information.
- You or a client discovers unauthorized changes were made to the client's online application.
- You suspect a consumer or insurance company is providing false or misleading information to the Marketplace.

If you suspect or identify potential fraud, you can report it to the [Department of Health & Human Services \(HHS\) Office of Inspector General Hotline](#), the [Federal Trade Commission](#), or the [Agent/Broker Email Help Desk](#), depending on the situation. Click [here](#) to review a recent webinar on agent and broker compliance with Marketplace requirements, which includes more information on how you can report suspected fraudulent activity.

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