

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Open Enrollment Deadline Is Quickly Approaching

The Plan Year 2019 Open Enrollment Period (OEP) ends December 15, 2018 at 11:59 PM (PST). Remember, there are no opportunities to make an OEP plan selection after this deadline.

If your clients miss the OEP and still need 2019 health care coverage, you can still assist them in getting health insurance in these two ways:

- They may qualify for a [special enrollment period](#) due to a life event like losing other coverage, getting married, or having a baby.
- If they qualify for Medicaid or the [Children's Health Insurance Program \(CHIP\)](#), they can apply any time.

Enhanced Direct Enrollment Pathway Update

CMS developed a new 'enhanced' direct enrollment pathway for consumers to enroll in

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Upcoming Key Dates

November 15–December 15: Small employers do not have to meet the Small Business Health Option Program's (SHOP's) minimum participation requirement to enroll in coverage starting January 1, 2019.

December 15, 2018: Deadline to enroll in Individual Marketplace

health insurance coverage through the Federally-facilitated Marketplace. This new pathway allows CMS to partner with the private sector to provide a more user-friendly and seamless enrollment experience for consumers by allowing them to apply for and enroll in a Marketplace plan with the help of an agent or broker through an approved issuer or web-broker without the need to be redirected to HealthCare.gov or contact the Marketplace Call Center.

Enhanced direct enrollment provides a range of custom features and capabilities that allow consumers to apply, enroll, and manage their information through an approved partner website throughout the year. The enrollment partner's website will connect to [HealthCare.gov](#) in a manner that is invisible to the consumer.

Through this new fully integrated platform, consumers and agents and brokers assisting consumers will be able to go directly to the approved enrollment partner's website for the entire application and enrollment experience without being redirected to HealthCare.gov. In addition, consumers will be able download Marketplace notices, get status updates, or follow up on actions they need to take directly through the partner's website.

As soon as a partner's platform goes live, consumers will be able to apply for and enroll in a Marketplace plan directly through the approved partner's website. As CMS approves partner websites to go live, CMS will maintain an updated [list](#).

Click [here](#) for more information on how to get health coverage through approved enrollment partner websites.

coverage to begin on January 1, 2019.

Recently Released Resources

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

- [Enhanced Direct Enrollment Fact Sheet](#)
- [FAQ for Enhanced Direct Enrollment 2019](#)
- [Agent and Broker Learning On Demand Companion Guide](#)

Stay Connected

Here are another way you can stay in the know on Marketplace updates:

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

Quick Links

- [Agent/Broker Frequently Asked Questions \(FAQs\)](#)
- [Find Local Help](#)
- [Help On Demand](#)
- [Registration Completion List](#)
- [Agent/Broker Help Desks](#)

Contact Us

Agent/Broker Email Help Desk:
FFMPProducer-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.

SEPs for Individuals Impacted by the Alaska Earthquake

CMS has made special enrollment periods (SEP) available for certain individuals seeking health plans offered through the Federal Health Insurance Exchange and all Medicare beneficiaries affected by the [Alaska earthquake](#).

This gives your clients who are impacted by the earthquake the opportunity to gain access to health coverage on the Marketplace if they are unable to make an election during the fall open enrollment period or another election period for which they are eligible.

To request this SEP for Marketplace coverage, individuals impacted by the earthquake must contact the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 and indicate that they were unable to enroll during Open Enrollment due to the earthquake.

For more information on the special enrollment periods click [here](#).

Use These Tools to Maximize Your Marketplace Enrollments

Help On Demand and Find Local Help are tools CMS has provided to help you maximize your Marketplace enrollments during and outside the OEP. These tools connect you with consumers who need help making plan selections and enrolling in Marketplace coverage.

Watch the new "[Tools for Maximizing Marketplace Enrollments](#)" video to learn more about these tools and how you can connect with new clients in no time.

Marketplace Service

Desk: 855-267-1515 (for CMS Enterprise Portal account issues, Enterprise Portal password resets, general registration questions, and login issues on the Direct Enrollment agent/broker landing page), 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 inquiries), Monday–Friday, 9:00 AM–5:00 PM ET.

Interested to learn more about how to help your clients select Marketplace coverage? Check out the full [Agent and Broker Learning On Demand](#) multi-part video series.

Help On Demand Tips for the Last Week of Open Enrollment

We expect the number of consumers requesting assistance through Help On Demand to increase in the coming days as we prepare for the **end of Open Enrollment on December 15!** To ensure that you are [maximizing your participation in Help On Demand](#) and providing consumers with the best possible experience, we encourage you to use the tips below.

Update Your Help On Demand [Profile and Preferences](#):

- Log into your Help On Demand profile <https://app.bigwavesystems.com> and confirm your availability in your Help On Demand profile under **Availability Settings**.
 - Indicating your correct availability allows consumers to be matched quickly, improving their experience and ensuring they are getting the help they need.
- You have only 15 minutes to accept a Help On Demand referral before it is reassigned to another agent or broker. *This time goes by quickly!*
 - Within your Help On Demand agent or broker profile, select **Email and Text** or **Email and App Notification** for fastest referral notifications.

Make Sure You Are Receiving Notifications:

- To confirm that you are receiving text messages from Help On Demand, please follow the steps below:
 - Log into your Help On Demand profile <https://app.bigwavesystems.com> and select the **Profile** tab.
 - Within your Profile, confirm that the phone number listed is your cellular phone number.
 - Click on the **Test Text Message Notification** button.
 - If you did not receive a text message from BigWave Systems, your cellular provider may have changed their security settings. This could prevent you from receiving text messages from BigWave Systems (1-877-672-3041) because this number is being identified as spam. We recommend that you contact your cellular provider directly to request that they **unblock the spam filter**, so you receive text messages from [1-877-672-3041](tel:1-877-672-3041).

Follow Up with Consumers:

- Contact the consumer as soon as possible after accepting a referral, preferably within 15 minutes of accepting his or her request.
- If you know that you are unable to promptly connect with a consumer, you should reject the referral, so it can be reassigned to the next available agent or broker in the queue.
 - You will not be penalized for rejecting a referral. Rejecting the referral immediately sends the consumer to the next available

agent or broker in the queue. This allows another available agent or broker in the area to ensure that consumers can quickly get the help they need.

- After you have successfully helped a consumer, update the referral status from accepted to closed on the **Manage Referrals** page in Help On Demand. If you are unable to assist the consumer (e.g., they do not speak the same language, or their contact information was incorrect), close out the referral by assigning the Not a Good Referral status.

For additional resources, please visit the [Help On Demand resources page](#) for more information.

Make Sure Your Clients Pay Their First Premium

Your clients must pay their first month's premium for their coverage to take effect and for you to get paid for their enrollment. Take a minute to check in with your clients and ensure they have made their first month's premium payment.

Consumers should contact their plan's issuer with any specific questions about acceptable methods or deadlines for premium payment. Please ensure your clients understand that the Marketplace does not accept payments on behalf of issuers.

There are many resources on [HealthCare.gov](#) that you can use to show clients how to submit payments online.

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