

February 15, 2018

**Agents & Brokers:
Selling in the Marketplace**

HealthCare.gov

Marketplace News for Agents & Brokers

COBRA Coverage and Marketplace Eligibility

COBRA affects eligibility for Marketplace coverage and financial assistance for many individuals and families. Some of your clients may find better and more affordable options to COBRA in the Marketplace or through their spouse's employer-sponsored coverage.

Consumers may be eligible for a special enrollment period (SEP) to enroll in a Marketplace plan if they lost their employer-sponsored coverage within the last 60 days, or will lose such coverage within the next 60 days. (Consumers whose COBRA eligibility is running out may also be eligible for an SEP.)

Consumers who are eligible for, but have not elected, COBRA coverage may also qualify for advance payments of the premium tax credit or cost-sharing reductions through the Marketplace, if they are otherwise eligible.

Direct your clients to the [See Plans and Prices tool](#) at HealthCare.gov to help them compare their COBRA coverage offer with Marketplace options.

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Upcoming Key Dates

- **April 16, 2018:** Tax Day for Year 2017; Filing deadline for Federal Income Tax Returns

Upcoming Events

The Centers for Medicare & Medicaid Services (CMS) is hosting multiple upcoming webinars to help you assist consumers after the Open Enrollment period ends, including:

“Agent and Broker Webinar”

For more information on COBRA coverage, check out these resources:

- [COBRA Coverage and the Marketplace](#)
- [COBRA Continuation Coverage Questions and Answers](#)
- [COBRA Continuation Health Coverage Frequently Asked Questions](#)
- [CMS COBRA Fact Sheet Website](#)

2018 SHOP Changes

There are some new features for 2018 SHOP coverage that will impact how small groups enroll in and manage their SHOP plans.

There are two new ways to enroll in SHOP insurance: small businesses can apply for and enroll through either an insurance company or with your help, as a SHOP-registered agent or broker.

- Note: Small businesses will no longer need to create a HealthCare.gov account to enroll, manage coverage, or pay premiums for SHOP coverage that starts on or after January 1, 2018.

There is a new SHOP Eligibility Determination Form.

- If a small employer is enrolling in SHOP insurance for the first time or has experienced a gap in SHOP insurance, they'll use the [SHOP Eligibility Determination Form](#) to verify their eligibility. Small employers that want to claim the [small business healthcare tax credit](#) need to receive an eligibility determination and enroll in a SHOP plan.
- Remember, to help clients enroll, you must be [registered to sell SHOP insurance for 2018](#), have signed the

- 3/1/18, 2:00 PM–3:00 PM ET

More details on the registration for this webinar will be available soon on www.REGTAP.info.

Recently Released Resources

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

- [Overview of Proposed Changes to SHOP Enrollment](#)
- [Understanding Special Enrollment Periods](#)

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](#)

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.

SHOP Privacy and Security Agreement, and be authorized by your clients.

For more information about the changes to SHOP, check out these [webinar slides](#).

Moving from the Marketplace to Medicare

When consumers become eligible for Medicare, they lose eligibility for any premium tax credits and/or reduced cost sharing in the Marketplace. Agents and brokers can help clients who have become eligible for Medicare to take action to end their tax credits and avoid tax liability.

Consumers can end coverage for only some household members on their Marketplace plan (e.g., a spouse or dependent who becomes eligible for Medicare) or all household members.

Advise your clients that if they choose to drop their Marketplace plan for some or all the household members on their application, they should pay special attention to the timing.

- If ending coverage for some people on the application (e.g., the person who has become eligible for Medicare), in most cases, those people's Marketplace coverage ends right away.
- If ending coverage for everyone on the application, the termination can take effect as soon as 14 days from the day the consumer cancels coverage.

[Review this resource](#) for more information on how to end Marketplace coverage for some household members or for everyone on the plan.

Complete Feedback Questionnaire by March 1

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 2018. 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–7:00 PM ET.

We want to hear from you! CMS is pleased to announce the 2018 Marketplace Agent and Broker Feedback Questionnaire. The questionnaire will collect your opinions and suggestions to help CMS better serve the agent and broker community. This questionnaire should take about 10 minutes to complete and includes the following topics:

- Communications
- Circle of Champions
- Help On Demand
- Direct Enrollment
- Registration
- Training

To access the questionnaire, [follow this link.](#)

Thank you for your willingness to provide feedback regarding the Agent and Broker program. We take your feedback seriously and plan to implement changes based on your responses. The feedback questionnaire will be available until March 1.

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