

January 31, 2018

## Agents & Brokers: Selling in the Marketplace

HealthCare.gov

# Marketplace News for Agents & Brokers

## Hurricane SEP for Puerto Rico and U.S. Virgin Islands

CMS announced additional opportunities for individuals affected by the 2017 hurricanes in Puerto Rico and the U.S. Virgin Islands to enroll in health coverage through the Marketplace.

CMS is providing these special enrollment periods (SEPs) so that certain individuals and families who were impacted can access health coverage on the Marketplace Exchange.

Contact the Marketplace Call Center via the Direct Agent/Broker Partner Line at 1-855-788-6275 to help clients who have authorized you to work on their behalf to use this SEP. (Note: You will be asked to enter your valid National Producer Number [NPN] to access this line.)

After entering your NPN, select the option for SEPs that are not common/available through the consumer application. If your client has not filed an authorization with the Marketplace for you to work on his or her behalf, you and your client

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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:

must call the Direct Agent/Broker Partner Line together.

Clients impacted by hurricane-related weather, who relocated to FFM states, can also contact the Marketplace Call Center directly at 1-800-318-2596 (TTY: 1-855-889-4325) to enroll using this SEP. Remind clients to provide your valid NPN to the representative who assists them so you receive credit for the enrollment.

For more information, view the full press release [here](#).

## Assisting Consumers Who Owe Past-Due Plan Premiums

After enrolling in Marketplace coverage, consumers are required to pay the first month's premium (referred to as a **binder payment**) to have coverage effectuated. Subject to state law, an issuer meeting certain requirements may:

- Apply an individual's binder payment made for new coverage to past-due premiums owed to that issuer (or to an issuer in the same controlled group) for coverage within the prior 12 months
- Refuse to effectuate the new coverage based on failure to pay the initial premium payment

### How are Past-Due Premiums Calculated?

Past-due premiums are the net premium the consumer owes, calculated by subtracting advance payments of the premium tax credit (APTC) from his or her base premium.

Consumers may fall into one of two scenarios:

- Individuals who are receiving APTC whose coverage is terminated after the three-month grace period for nonpayment

### "Special Enrollment Periods: Overview for Agents and Brokers"

- 2/15/18, 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:

- [Understanding Special Enrollment Periods](#)
- [Complex Cases: Calculating Past-Due Premium Payments and Resolving Data Matching Issues](#)
- [Agent/Broker Help Desks](#)

### 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](#)

### Contact Us

Agent/Broker Email Help Desk: [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) (for policy questions, escalated registration questions, or issues with your ID proofing, the Registration

of premium would owe at most one month of premiums, net of any APTC paid on their behalf to the issuer.

- Individuals who attempt to enroll in new coverage while in a grace period could owe up to three months of premium, net of any APTC paid on their behalf to the issuer.

In either case, the issuer can only demand payment for previous coverage during the 12-month period preceding the effective date of the desired new coverage.

For more information about calculating past-due premium payments, check out these [webinar slides](#).

## Tips for Assisting Consumers with Data Matching Issues

After submitting a Marketplace application, the system verifies the consumer's information to determine eligibility using data from key federal agencies and other sources. In some cases, the information the applicant provides does not match existing records contained in the approved electronic sources. Under those circumstances, the application generates a data matching issue (DMI), and consumers are given 90 days to submit documentation to verify their application information.

In many instances, DMIs are generated due to missing or incorrect information on the consumer's application. Common mistakes include:

1. Failure to provide a Social Security Number on the application
2. Failure to provide all household income on the application

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](mailto: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.

3. Name as entered in the application differs from how it appears in his or her citizenship document or other document
4. Failure to provide his or her immigration documents and ID numbers

You can follow these steps to help consumers resolve DMIs:

- Help confirm if the consumer has a DMI through [My Account](#) and notices
- Help the consumer go back to the application to confirm the information that is included is correct
- Help the consumer [submit document\(s\)](#) online or by mail to resolve his or her DMI

Check out [these webinar slides](#) for more best practices for assisting consumers with data matching issues.

## FAQ Spotlight

Below is an answer to a frequently asked question (FAQ) about logging into the CMS Enterprise Portal. You can find additional FAQs on key Marketplace topics by searching the FAQ database at [www.REGTAP.info](http://www.REGTAP.info).

**What happens if an agent or broker does not log in to the CMS Enterprise Portal account at least once every 180 days?**

**Answer:** If you do not log in to your CMS Enterprise Portal account in 180 days, your account will be put in a DISABLED state. CMS will send you an email notification at the time your account is disabled.

To reactivate your CMS Enterprise Portal account from a DISABLED state, contact the Marketplace Service Desk (MSD) at 855-267-1515 or by email at: [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov).

**Please note:** If your account has been disabled, it is important that you avoid creating a new CMS Portal account. Having multiple or duplicate accounts can lead to delays, such as not being listed on the Agent and Broker FFM Registration Completion List and/or delays in receiving credit or compensation from issuers for Marketplace enrollment transactions. Instead, contact the MSD for assistance.

If you have forgotten your FFM User ID or password information, click on the **Forgot my User ID** option under the **Log in to CMS Secure Portal** button on the [CMS Enterprise Portal](#) log in webpage. You will be asked to enter your name, email address, Zip Code, and date of birth. Once the information is verified, you will then receive an email from the Enterprise Identity Management (EIDM) system containing your FFM User ID.

For more detailed guidance, review this quick [reference guide](#).

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