Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Obtaining Consumer Consent Prior to Assistance

You must obtain the consent of an individual, employer, or employee prior to helping them apply for financial help and/or with enrolling in a Marketplace qualified health plan (QHP).

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
- 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.)

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Upcoming Events
CMS is hosting the following webinar to help you assist consumers:

"Part II: Marketplace Privacy & Security Requirements for Agents and Brokers"

6/21/18, 2:00 PM-3:00 PM ET.

To register for the 2018 Health Insurance Marketplace Updates for Agents and Brokers series, visit www.REGTAP.info.

Recently Released Resources

If you are providing assistance verbally (e.g., over the phone), you may obtain consent by reading a script that contains, at a minimum, the required elements summarized above. You should also record in writing that the required consent was obtained.

Obtaining a Broker of Record form with the consumer's signature helps to resolve compensation misunderstandings with issuers and satisfies CMS' consumer consent requirement.

Assist Consumers Year-Round with Help On Demand

[Help On Demand](#) provides access to new consumer referrals year-round! CMS encourages you to sign up for and use the tool now so you are well-prepared when Open Enrollment starts in November.

In response to feedback from our Help On Demand users, CMS is making enhancements to better serve consumers and improve the agent and broker experience for plan year 2019. Sign up today to familiarize yourself with the new and improved Help On Demand tool before Open Enrollment begins.

The following resource provides more [tips and frequently asked questions](#) to assist with maximizing your participation in Help On Demand.

How to Confirm Validity of Your Workplace Address

Having trouble confirming the validity of your workplace address in your Marketplace Learning Management System (MLMS) profile?

Unless you validate your workplace address in your [MLMS](#) profile, your visibility in the [Find Local Help](#) Tool and [Help On Demand](#) might be affected.

Click [here](#) for tips on troubleshooting and resolving an invalid address message.

Register for SHOP

Plan year 2019 registration for agents and brokers selling coverage through the Small Business Health Options Program (SHOP) is on the horizon. Make sure your information is up-to-date, and that you have the tools necessary to complete your registration. Here are a few tips to help you prepare for plan year 2019 registration:

- Update your MLMS profile. Confirm your CMS Enterprise Portal User ID. If you forgot your User ID or password, click [here](#) for guidance to avoid creating a duplicate account.

- Ensure your active state insurance license and National Producer Number (NPN) are noted correctly in your MLMS profile.

- Verify your information on the [Find Local Help Tool](#) so small employers can search for you by city, state, or ZIP code.

Taking these steps now will help you make sure you're ready when plan year 2019 SHOP registration starts later this summer. To learn more about SHOP registration click [here](#).

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