



Health Insurance Marketplace 2016 Open Enrollment

Open Enrollment Week 4

*Operational Updates and
Announcements for Agents and
Brokers Participating in the
Federally-facilitated
Marketplaces (FFMs)*



Disclaimer

The information provided in this presentation is intended only as a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.

This document generally is not intended for use in State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<https://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>) and [Marketplace.CMS.gov](https://www.cms.gov/Marketplace) to learn more.



Health Insurance Marketplace 2016 Open Enrollment



*Updates
and
Announcements*

Key Open Enrollment Dates for Plan Year 2016

November 1, 2015

- *HealthCare.gov is available for plan year 2016 Open Enrollment*

November 15, 2015 –
December 15, 2015

- ***Employers signing up for SHOP Marketplace coverage do not have to meet participation rate requirement***

December 15, 2015*
(December 16 - 3:00 AM ET)

- ***Deadline for consumers to enroll in coverage through the FFMs effective January 1, 2016***

January 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by December 15, 2015*

January 15, 2016*
(January 16 - 3:00 AM ET)

- *Deadline for consumers to enroll in coverage through the FFMs effective February 1, 2016*

January 31, 2016
(February 1 - 3:00 AM ET)

- *End of 2016 Open Enrollment for the Federally-facilitated Individual Marketplace; Deadline for consumers to enroll in coverage through the FFMs effective March 1, 2016*

February 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 15, 2016*

March 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 31, 2016*

**The monthly SHOP Marketplace deadline is always the 15th at 11:59 PM Eastern Time (ET).*

Designated Market Areas (DMAs) with the Highest Numbers of Uninsured

- The DMAs with the top five highest total number of qualified health plan (QHP)-eligible consumers are (in descending order):
 1. Los Angeles, California
 2. Dallas/Fort Worth, Texas
 3. New York, New York
 4. Houston, Texas
 5. Atlanta, Georgia
- The DMAs with the top five highest percentages of QHP-eligible consumers relative to the total nonelderly population are (in descending order):
 1. Harlingen/Weslaco/Brownsville/McAllen, Texas
 2. Boise, Idaho
 3. Ft. Myers/Naples, Florida
 4. Tulsa, Oklahoma
 5. Miami/Fort Lauderdale, Florida

Designated Market Areas (DMAs) with the Highest Numbers of Uninsured (cont.)

DMA	QHP-eligible Uninsured	Ratio: QHP-eligible uninsured to nonelderly population
Los Angeles, California	480,000	3.07%
Dallas/Fort Worth, Texas	446,000	6.93%
New York, New York	430,000	2.38%
Houston, Texas	392,000	6.95%
Atlanta, Georgia	304,000	5.22%
Miami/Fort Lauderdale, Florida	280,000	7.47%
Tampa/St. Petersburg (Sarasota), Florida	231,000	6.90%
Orlando/Daytona Beach/Melbourne, Florida	221,000	7.14%
Phoenix (Prescott), Arizona	194,000	5.07%
Philadelphia, Pennsylvania	178,000	2.63%
Chicago, Illinois	178,000	2.10%
Denver, Colorado	170,000	4.73%
Charlotte, North Carolina	153,000	5.68%
Washington, District of Columbia (Hagerstown)	144,000	2.56%

Designated Market Areas (DMAs) with the Highest Numbers of Uninsured (cont.)

DMA	QHP-eligible Uninsured	Ratio: QHP-eligible uninsured to nonelderly population
San Antonio, Texas	140,000	6.65%
Salt Lake City, Utah	137,000	5.18%
San Francisco/Oakland/San Jose, California	134,000	2.17%
Raleigh/Durham (Fayetteville), North Carolina	126,000	5.09%
Boston (Manchester), Massachusetts	120,000	2.18%
Kansas City, Missouri	112,000	5.36%
Oklahoma City, Oklahoma	104,000	6.83%
Nashville, Tennessee	104,000	4.66%
Austin, Texas	101,000	5.71%
St. Louis, Missouri	98,000	3.70%
New Orleans, Louisiana	98,000	6.99%
Las Vegas, Nevada	96,000	5.46%
Detroit, Michigan	95,000	2.21%
West Palm Beach/Fort Pierce, Florida	95,000	6.52%

Designated Market Areas (DMAs) with the Highest Numbers of Uninsured (cont.)

DMA	QHP-eligible Uninsured	Ratio: QHP-eligible uninsured to nonelderly population
Greenville/Spartanburg/Asheville/Anderson, North Carolina/South Carolina	94,000	5.38%
Harlingen/Weslaco/Brownsville/McAllen, Texas	93,000	8.57%
Jacksonville, Florida	91,000	6.08%
Seattle/Tacoma, Washington	91,000	2.17%
Sacramento, California	88,000	2.54%
Indianapolis, Indiana	86,000	3.59%
Norfolk/Portsmouth/Newport News, Virginia	86,000	5.39%
Tulsa, Oklahoma	86,000	7.52%
Albuquerque/Santa Fe, New Mexico	85,000	5.20%
Portland, Oregon	84,000	3.11%
Birmingham (Adamsville/Tuscaloosa), Alabama	81,000	4.80%
Greensboro/H. Point/W. Salem, North Carolina	77,000	5.11%
Mobile/Pensacola, Alabama/Florida	71,000	6.26%

Designated Market Areas (DMAs) with the Highest Numbers of Uninsured (cont.)

DMA	QHP-eligible Uninsured	Ratio: QHP-eligible uninsured to nonelderly population
San Diego, California	68,000	2.58%
Cleveland/Akron (Canton), Ohio	67,000	2.03%
Memphis, Tennessee	67,000	4.31%
Fort Myers/Naples, Florida	65,000	7.88%
Minneapolis/ St. Paul, Minnesota	64,000	1.64%
El Paso (Las Cruces), Texas	61,000	6.88%
Pittsburg Pennsylvania	60,000	2.56%
Richmond/Petersburg, Virginia	59,000	4.81%
Harrisburg/Lancaster/Lebanon/York, Pennsylvania	59,000	3.50%
Springfield, Missouri	56,000	6.59%
Knoxville, Tennessee	54,000	4.80%

Designated Market Areas (DMAs) with the Highest Numbers of Uninsured (cont.)

DMA	QHP-eligible Uninsured	Ratio: QHP-eligible uninsured to nonelderly population
Shreveport, Louisiana	54,000	6.19%
Boise, Idaho	52,000	8.20%
Portland/Auburn, Maine	51,000	6.30%
Cincinnati, Ohio	51,000	2.34%
Milwaukee, Wisconsin	51,000	2.64%
Wichita/Hutchinson Plus, Kansas	50,000	4.93%
Baton Rouge, Louisiana	49,000	5.67%
Columbus, Ohio	48,000	2.34%

Health Insurance Marketplace 2016 Open Enrollment



*Overview of Proposed
Marketplace Policies
Impacting
Agents and Brokers
(2017 Payment Notice)*

Agents and Brokers, Web-brokers, and Vendors of Federally-facilitated Exchange (FFE) Training for Agents and Brokers

- At 45 C.F.R. 155.220(g)(5) we propose suspension and termination of agent/broker FFM agreements in cases of fraud or abusive conduct.
 - Suspension is for up to 90 days for suspected fraud/abusive conduct, effective immediately on date of notice.
 - Termination is for HHS-confirmed, or state/law enforcement finding of, fraud or abusive conduct, effective immediately on date of notice.
 - Suspension/termination removes agent/broker from registration completion list and prohibits agents/brokers from assisting consumers with FFM applications and enrollment.
- We propose standards for agent and broker FFM conduct. These standards at §155.220(j) include, among others:
 - Provide consumers with correct information about the FFMs, QHPs, and insurance affordability programs, without omission of material fact, and refrain from marketing or conduct that is misleading or coercive, or discriminates based on race, color, national origin, disability, age, sex, gender identity, or sexual orientation;
 - Provide FFMs with correct information; and
 - Obtain consumer's consent prior to providing assistance with the FFM application or enrollment.
 - Exception to requirement to provide correct information to FFMs or consumer, if agent or broker acted in good faith.

QHP Issuer Standards

- We propose agent/broker penalties other than termination of FFM Agreement(s) at § 155.220(k).
 - Penalties would be imposed for failure to comply with agent/broker Marketplace standards, in addition to other penalties.
 - Proposed penalties include denial of right to enter into FFM agreements or to register with FFM in future years, as well as civil money penalties (CMPs).
- At §155.220(l) we propose application of FFM agent/broker and vendor standards at §§155.220 and 155.222 to SBMs using a federal platform.
- We seek comment on proposed standards for web-brokers and QHP issuers, at §§155.220(c)(1) and 156.265(b)(2)(ii), under which an applicant may remain on the web-broker's or issuer's website to complete the Marketplace application and enroll in coverage.
- At §155.222 we propose eliminating the requirement that HHS-approved vendors of FFM training for agents and brokers perform information verification functions, including state licensure verification and identity proofing.

SHOP Marketplace

Employee Choice

- For plan years beginning on or after January 1, 2017, a Federally-facilitated SHOP (FF-SHOP) and a State-based Exchange on the Federal platform (SBE-FP) will provide a qualified employer with a choice of three methods to make QHPs (and stand-alone dental plans (SADPs)) available to qualified employees and their dependents:
 - Choose a single QHP (or SADP)
 - Make available all QHPs (and SADPs) at a level of coverage (“horizontal choice” option)
 - Make available a choice of all QHPs (and SADPs) offered by a single issuer across all levels of coverage (“vertical choice” option)

SHOP Marketplace (cont.)

Employee Choice

- CMS is requesting comment on whether additional employee choice options should be available in the FF-SHOP, including contiguous choice which allows participating employers to select an actuarial value level of coverage, after which employees could choose from plans available at that level and at the level above it
- CMS is also seeking comment on whether to give the State in which the FF-SHOP is operating an opportunity to recommend whether the FF-SHOP in that State should implement any additional model of employer choice

How to Submit Comments

Comments on the proposed 2017 Payment Notice are due by **5 PM ET on December 21, 2015**. You may submit comments in one of four ways:

1. Electronically to <http://www.regulations.gov> follow "Submit a comment" instructions.
2. By regular mail to the following address:
Centers for Medicare & Medicaid Services, Department of Health and Human Services,
Attention: CMS-9937-P, P.O. Box 8016, Baltimore, MD 21244-8016.
3. By express or overnight mail to the following address:
Centers for Medicare & Medicaid Services, Department of Health and Human Services,
Attention: CMS-9937-P, Mail Stop C4-26-05, 7500 Security Boulevard, Baltimore, MD 21244-1850.
4. By hand or courier to one of the following addresses:
 - Centers for Medicare & Medicaid Services, Department of Health and Human Services, Room 445-G, Hubert H. Humphrey Building, 200 Independence Avenue, SW., Washington, DC 20201
 - Centers for Medicare & Medicaid Services, Department of Health and Human Services, 7500 Security Boulevard, Baltimore, MD 21244-1850.

NPN Update

CMS has taken pro-active steps to ensure agent and broker NPNs are retained—regardless of how an enrollment comes into the Marketplace. While CMS believes the actions it has taken resolves concerns about NPNs falling off a small subset of enrollment transactions, the Agency encourages agents and brokers to take the following steps to ensure issuers have the information they need to appropriately compensate agents and brokers for the assistance they provide to consumers.

Tips to Ensure Your NPN is Retained for Plan Year 2016 Re-enrollments

Tip #1: When helping a consumer using the “Side-by-Side” (i.e., Marketplace) enrollment channel, check to see if your National Producer Number (NPN) is included on the application. If not, have the consumer re-enter it before the consumer closes out of the application. Also, when contacting the Marketplace Call Center about a consumer’s application, ensure your NPN is still associated with the application. If your NPN is not there, a consumer may ask the Marketplace Call Center to add or re-enter your NPN to an application when making updates to it.

Tip #2: When helping a consumer with a renewal for plan year 2016 using the Direct Enrollment pathway, make sure to move the consumer through “Report a Life Change” to make updates and confirm information.

- If an application submitted via Direct Enrollment last year is not touched by the agent or broker this year, the auto re-enrolled application may not contain the agent’s or broker’s NPN and thus, this NPN may not be sent on the enrollment transaction sent to the issuer.
- If the agent or broker continues to the partner website after “Reporting a Life Change” and selects the same or a new QHP, his or her NPN will be generated on the enrollment transaction sent to the issuer.

Note: This guidance applies only to the Marketplace for Individuals and Families. NPNs are automatically carried over when brokers assist small employers when logged into the SHOP Marketplace Agent/Broker Portal

Resolving NPN Issues

- If an agent or broker has a legitimate reason to believe he or she should be credited for an FFM enrollment, but has not been credited for it, the agent or broker should contact the respective QHP issuer directly to discuss the specific situation.
- If the QHP issuer believes that the FFM-registered agent or broker did, in fact, assist a consumer, but the NPN was erroneously left off of the enrollment transaction, the QHP issuer may pay the commission accordingly.
- Please note that agents and brokers must meet registration requirements prior to assisting with an FFM application in order to be credited for the enrollment transaction.
- To view the screenshots demonstrating where to direct consumers to enter your information when logged into their accounts on HealthCare.gov, review the [Operational Updates and Announcements for Agents and Brokers Participating in the FFMs – Week 2 Slides](#) on the Agents and Brokers Resources webpage.

Searching for Existing Applications

- If a consumer has enrolled in coverage through an FFM for 2015, an agent or broker may not need to create a new application.
- Prior to assisting a consumer, the agent or broker should determine whether the consumer has an existing application to avoid creating more than one application for the same consumer.
- There are three steps an agent or broker should take to prevent creating a new application unnecessarily:
 - First, select “Look Up Application” from the HealthCare.gov main agent/broker landing page and enter the consumer’s information to see if he or she has an existing 2016 application.
 - If an application exists for plan year 2016, it will be pre-populated using information from the consumer’s plan year 2015 application.
 - **At this time, the agent or broker should move the consumer through “Report a Life Change” to make updates and confirm information.**

Note: While an agent or broker can select “Look Up Application” to find a consumer’s 2015 application, the agent or broker will not be able to pre-populate a 2016 application from that flow.

Searching for Existing Applications (cont.)

- Second, if the consumer had coverage through an FFM for plan year 2015 and a plan year 2016 application is not found by selecting “Look Up Application,” then the agent or broker should go back to the main agent/broker landing page and select “Start Application” to search for the consumer’s existing 2015 application to start a pre-populated 2016 application.
- Third, the agent or broker should start a new application if he or she confirms that the consumer does not have an existing plan year 2015 or plan year 2016 application.

Searching for Existing Applications (cont.)

Important: Select "Look Up Application" to see if the person has an existing 2016 application:

- If there **is** a 2016 application, it will be pre-populated, but you can make changes by selecting "Report a life change."
- If there **isn't** a 2016 application, select his or her 2015 application, then the 2016 option to pre-populate their application for 2016. Don't select "Start Application" unless a person doesn't have a 2015 or 2016 application.

Start a client's new application

To start a new application, enter the state in which your client wishes to purchase Marketplace coverage.

Select Year

Application state

Select Year ▼

Select State ▼

START APPLICATION

Look up a client's existing application

To find client's existing Marketplace application, click the button below and enter the requested information on the page that follows. (This is for applications that have already been started. If you are starting a new application, please refer to the 'Start Application' feature on the left.)

LOOK UP APPLICATION

Small business employers and employees

This application is only for helping consumers get coverage for individuals and families.



Searching for Existing Applications (cont.)

“Look Up Application”

Find an application

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

Application ID *optional* **Coverage year** **State**

First name **Last name**

Date of birth **Social Security Number (SSN)** *optional*

MM/DD/YYYY XXX-XX-XXXX

SEARCH

Searching for Existing Applications (cont.)

Scroll to the bottom and click on the application ID number.

Date of birth 
MM/DD/YYYY

Social Security Number (SSN) *optional*
XXX-XX-XXXX

SEARCH

1 Matches found

Application information 	Application ID 	Coverage year 
John Doe SSN: null DOB: 01/01/1989 Sex: M Address: 1111 ballston st. Arlington , VA 22203	 127187173	2016

Showing 1 to 1 of 1 entries [« First](#) [« Prev](#) **1** [Next »](#) [Last »](#)

Searching for Existing Applications (cont.)

Once HealthCare.gov redirects to the application's summary page, click "Report a life change" to update the consumer's application.

Return to enrollment website

2016 application for Individuals & Families (ID#: 127187173)

- My plans & programs
- Eligibility & appeals
- Applications details
- Report a life change
- Communication preferences
- Authorized users
- Exemptions

MY COVERAGE

My plans & programs

CareFirst BlueChoice, Inc.
BlueChoice HMO Young Adult \$6,850
John
Status: Initial Enrollment

Innovation Health Leap Bronze Basic
John
Status: Cancelled (coverage ended on 01/01/2016)

PAY YOUR FIRST PREMIUM

Searching for Existing Applications (cont.)

The screenshot shows a web application interface for reporting a life change. At the top, there is a dark blue header with a back arrow, a document icon, and the text "2016 application for Individuals & Families (ID#: 127187173)". Below the header is a navigation menu on the left with several options: "My plans & programs", "Eligibility & appeals", "Applications details", "Report a life change" (highlighted with a blue bar), "Communication preferences", "Authorized users", and "Exemptions". The main content area is titled "Report a life change" and includes a sub-header "What kind of changes should I report?" followed by a paragraph explaining that household income and size affect program eligibility. Below this is a section titled "Examples of changes to report:" with a bulleted list of seven items: household income changes, household size changes, new coverage needs, new coverage for someone, changing citizenship or immigration status, changing communication preferences, and tax filing status changes. An "Important" section follows, advising to check income information frequently. At the bottom of the main content area is a green button labeled "REPORT A LIFE CHANGE" with a red arrow pointing to it from the right.

2016 application for Individuals & Families (ID#: 127187173)

- My plans & programs
- Eligibility & appeals
- Applications details
- Report a life change**
- Communication preferences
- Authorized users
- Exemptions

Report a life change

Some changes may qualify you or your dependents for a Special Enrollment Period.

What kind of changes should I report?

Your household's income and size affect the program you qualify for, including help with costs. As soon as you have a change, report it here.

Examples of changes to report:

- Your household income goes up or down, like from a job or benefits
- Your household size changes because of things like marriage, divorce, a new baby, or someone moving out
- Someone needs new coverage
- Someone is getting new coverage, like from a job
- Your citizenship or immigration status is changing, like a visa expired and isn't renewed
- You want to change your preference on how we send information to you
- Your tax filing status changes

Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

After you report a change:

- You'll get new Eligibility Results that will explain if you're eligible for a Special Enrollment Period to enroll or change plans.
- You'll find out if you qualify for a different amount of help paying costs.
- You can check your enrollment details before we send your updates to your plan or your state.

REPORT A LIFE CHANGE

Review the types of changes that should be reported under “Report a life change” and then click “Report a life change” to move forward with the updates.

Searching for Existing Applications (cont.)

2016 application for Individuals & Families (ID#: 127187173)

My plans & programs
Eligibility & appeals
Applications details
Report a life change

Report a life change

Some changes may qualify you or your dependents for a Special Enrollment Period.

Have you had any changes like these?

- You moved to a different state
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You had family changes, like a new baby or a divorce

Important: Check your income information frequently. Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

- Report a move to a new state
- Change how we send information to you
- Report a change in my household's income, size, or other information

After you report a change:

- You'll get new Eligibility Results that will explain if you're eligible for a Special Enrollment Period to enroll or change plans.
- You'll find out if you qualify for a different amount of help paying costs.
- You can check your enrollment details before we send your updates to your plan or your state.

Select “Report a change in my household’s income, size, or other information” from the pop-up screen and then click “Continue” to report the appropriate changes.

Starting a New Application/ Alternative Look-up Process

Important: Select "Look Up Application" to see if the person has an existing 2016 application:

- If there **is** a 2016 application, it will be pre-populated, but you can make changes by selecting "Report a life change."
- If there **isn't** a 2016 application, select his or her 2015 application, then the 2016 option to pre-populate their application for 2016. Don't select "Start Application" unless a person doesn't have a 2015 or 2016 application.

Start a client's new application

To start a new application, enter the state in which your client wishes to purchase Marketplace coverage.

Select Year

Application state

Select Year ▼

Select State ▼

START APPLICATION

Look up a client's existing application

To find client's existing Marketplace application, click the button below and enter the requested information on the page that follows. (This is for applications that have already been started. If you are starting a new application, please refer to the 'Start Application' feature on the left.)

LOOK UP APPLICATION

Small business employers and employees

This application is only for helping consumers get coverage for individuals and families.



Starting a New Application/ Alternative Look-up Process (cont.)

“Start Application”

Find an application , or [start a new one](#) 

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

Application ID *optional* Coverage year State

2015 ME

First name Last name

Date of birth Social Security Number (SSN) *optional*

MM/DD/YYYY XXX-XX-XXXX

New Prescription Drug Check Tool on HealthCare.gov

- HealthCare.gov has successfully launched a new feature that allows consumers to look up their prescription drugs and see in the plan results if their prescription drugs are covered by each QHP.
- This new feature is an enhancement of **See Plans & Prices** functionality at HealthCare.gov. Note that this feature is not currently available for the SHOP Marketplace.
- Consumers can access the lookup feature when they see a page indicating they can search for prescription drugs and then select “Continue” to search for and add their providers.
- In the coming weeks, CMS expects to pilot a Facility Look-up tool that will allow consumers to search for hospitals and other facilities and see which QHPs include them in network.

Agents' and Brokers' Use of Mailing and Email Addresses

- CMS has learned of instances where agents and brokers are inappropriately using their companies' email addresses or their own professional email addresses when:
 - Helping to set up a consumer account
 - Answering an applicant's questions on email address and receiving notices
- ***Consumer accounts should be set up only with consumer email addresses, and only consumer email addresses should be entered on Marketplace applications.***
- With a consumer's consent, the Health Insurance Marketplace sends important alerts and updates about coverage that may be missed if a consumer's email is not in the system.
- These updates are often tailored to a consumer's circumstance, so it's important that they are sent directly to consumers.

Marketing Opportunities for Agents and Brokers

- We encourage licensed agents and brokers to print Marketplace materials and add a physical sticker (or stamp) to these documents with their contact information.
- Marketplace documents are available at:
 - www.HealthCare.gov
 - <https://marketplace.cms.gov/>
- To order Marketplace materials, review the instructions at: <https://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>.

Marketing Opportunities for Agents and Brokers (cont.)

- CMS suggests the following content for agent and broker stickers/stamps added to Marketplace materials:
 - If you have questions about this information or for help with your Marketplace application, contact:
 - Name (licensed insurance broker)
 - National Producer Number:
 - State License Number:
 - Work Address:
 - Contact Phone Number:
 - E-mail Address:

New Call Center Support for Agents and Brokers

Agents and brokers can call **1-855-CMS-1515 (855-267-1515)** and select option “1” to speak with Agent and Broker Call Center Representatives during the following times:

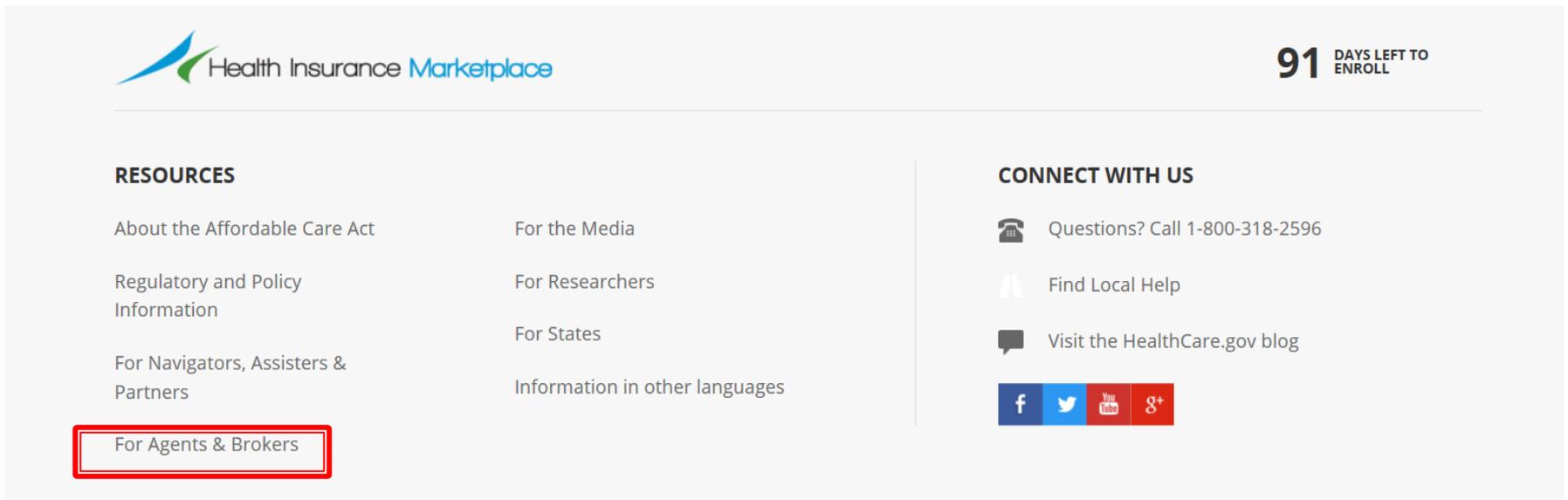
- Monday through Saturday from 8:00 AM–10:00 PM ET. In November, Call Center Representatives will also be available on Sundays and holidays during the following hours:
 - Thursday, November 26 (Thanksgiving Day): Open 8:00 AM–5:00 PM ET
 - Sunday, November 29: Open 8:00 AM–5:00 PM ET
- The Agent and Broker Call Center will be open Monday through Saturday from 8:00 AM–10:00 PM ET in December and January, and will be closed on Sundays and holidays with the following exception:
 - The Call Center will be open 24 hours on Sunday, January 31, 2016.

New Call Center Support for Agents and Brokers (cont.)

- Call Center Representatives can help you with questions on topics like:
 - Agents' and brokers' user IDs for FFM registration and training
 - The new Marketplace Learning Management System (MLMS) and CMS-approved vendor training options
 - NPNs
 - Password resets and account lockouts on the CMS Enterprise Portal
 - Log in issues at the [HealthCare.gov](https://www.healthcare.gov) landing page (when an agent or broker is redirected from an issuer's or web-broker's site)
 - [HealthCare.gov](https://www.healthcare.gov) website issues
- Note: Agents and brokers should direct specific questions or issues with a consumer's Individual Marketplace application to the Marketplace Call Center at **1-800-318-2596**. Agents and brokers should direct questions related to SHOP Marketplace coverage to the SHOP Call Center at **1-800-706-7893**.

New Agent and Broker Resource Link at HealthCare.gov

- A new “For Agents and Brokers” link has been added at HealthCare.gov, making it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).



The screenshot shows the Health Insurance Marketplace website. At the top left is the logo for Health Insurance Marketplace. At the top right, it says "91 DAYS LEFT TO ENROLL". Below the logo, there are two columns of links. The left column is titled "RESOURCES" and includes links for "About the Affordable Care Act", "Regulatory and Policy Information", "For Navigators, Assisters & Partners", and "For Agents & Brokers" (which is highlighted with a red box). The right column is titled "CONNECT WITH US" and includes links for "Questions? Call 1-800-318-2596", "Find Local Help", and "Visit the HealthCare.gov blog". At the bottom of the "CONNECT WITH US" section are social media icons for Facebook, Twitter, YouTube, and Google+.

Agent and Broker Health Insurance Marketplace Open Enrollment Weekly Updates and Announcements UPDATED WEBINAR SCHEDULE

- Based on agent and broker feedback, we will be meeting weekly on Tuesdays; we have dropped the originally scheduled Thursday webinars moving forward.
- To register for any of these sessions, please log in to www.REGTAP.info and complete the following steps:
 - Select "Training Events" from "My Dashboard."
 - Select the "View" icon next to the event title for the webinar you are interested in attending.
 - Select "Register Me."

Tuesdays – 3:00–4:00 PM ET
November 24
December 1
December 8
December 22
December 29
January 5
January 12
January 19
January 26

HealthCare.gov Find Local Help Tip

- For plan year 2016, agents and brokers have an option of what information Find Local Help displays about them.
- Agents and brokers can make their selections on what information to display when updating their profile information on the MLMS.
- Agents and brokers who select “I don’t want my contact information displayed” will NOT be searchable by consumers on Find Local Help.

The screenshot shows a web form for updating profile information. At the top, there are two buttons: "Portal Help & FAQs" and "Print". Below these is a paragraph of instructions: "Please fill out the following profile fields with your business/professional contact information. This information is required for CMS to maintain an accurate agent/broker registration completion list. In addition, after you complete all CMS agent/broker registration requirements, your professional contact information will be displayed on HealthCare.gov's 'Find Local Help' feature. Find Local Help is a tool accessible on HealthCare.gov to enable consumers, small businesses, and small business employees to identify a local registered agent or broker to assist them with the Federally-facilitated Marketplace, including the SHOP Marketplace." Below this is an "IMPORTANT" note: "If you completed FFM training on a third-party vendor's site, please copy and paste your confirmation code(s) here. You should have received your confirmation code(s) via email from the vendor." There is a text input field for this code. Below that is a dropdown menu with the following options: "I would like all my contact information displayed.", "I would like all my contact information displayed, except my street address.", and "I don't want my contact information displayed." The third option is highlighted in blue. To the left of the dropdown is a red instruction: "Please select your preference regarding the display of your contact information on Find Local Help. *". At the bottom, there is a "Business Street Address *" label and a text input field containing "101 test lane".

Portal Help & FAQs Print

Please fill out the following profile fields with your business/professional contact information. This information is required for CMS to maintain an accurate agent/broker registration completion list. In addition, after you complete all CMS agent/broker registration requirements, your professional contact information will be displayed on HealthCare.gov's "Find Local Help" feature. Find Local Help is a tool accessible on HealthCare.gov to enable consumers, small businesses, and small business employees to identify a local registered agent or broker to assist them with the Federally-facilitated Marketplace, including the SHOP Marketplace.

IMPORTANT: If you completed FFM training on a third-party vendor's site, please copy and paste your confirmation code(s) here. You should have received your confirmation code(s) via email from the vendor.

Please select your preference regarding the display of your contact information on Find Local Help. *

-Select One-
I would like all my contact information displayed.
I would like all my contact information displayed, except my street address.
I don't want my contact information displayed.

Business Street Address * 101 test lane

Health Insurance Marketplace 2016 Open Enrollment



*Agent and
Broker
Resources*

Agent and Broker Resources

- *Additional resources can be found on CMS's Agents and Brokers Resources webpage: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *Additional information agents and brokers can use to educate consumers can be found at: HealthCare.gov and Marketplace.CMS.gov.*
- *The list of CMS-approved training vendors can be found at: <https://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *For more information on registration and training requirements, please review the following resources on the Agents and Brokers Resources webpage at: <https://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>:*
 - *The slides from the “FFM Agent and Broker Plan Year 2016 Registration and Training Requirements” webinar that was held in July and August 2015.*
 - *The slides from the “Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers” webinar that was held in September 2015.*
 - *Quick Reference Guide – Plan Year 2016 FFM Registration for Agents and Brokers.*
 - *FFM agent and broker plan year 2016 registration and training videos.*

Agent and Broker Resources (cont.)

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *Agent and Broker NPNs can be found at: www.nipr.com/PacNpnSearch.htm.*
- *The checklist for agents and brokers to use when helping consumers with their applications can be found at: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.*
- *For more information on Open Enrollment, please review the following resources on the Agents and Brokers Resources webpage at: <https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>:*
 - *The slides from the “FFM Plan Year 2016 Open Enrollment Overview and Kick-Off for Agents and Brokers” webinar held on October 14, 2015.*
 - *The slides from Weeks 1 and 2 of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFM” webinar series.*

Agent and Broker Resources (cont.)

- *To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP Marketplace accounts, visit: <https://healthcare.gov/marketplace/small-businesses/agent>.*
- *For more details on plan year 2016 annual redeterminations and re-enrollments, review the guidance CMS issued on April 22, 2015 at: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/annual-redeterminations-for-coverage-42215.pdf>.*
- *Agents and brokers can review 45 C.F.R. § 156.340 and the 2016 Letter to Issuers ([https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016 Letter to Issuers 2 20 2015.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016%20Letter%20to%20Issuers%202015.pdf)) to understand the circumstances where CMS advises Marketplace issuers to withhold compensation from agents and brokers.*
- *To order Marketplace materials available for co-branding, review the instructions at: <https://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>.*

Agent and Broker Resources (cont.)

- *Agents and brokers can check their registration statuses on the Agent Broker Registration Status page via the CMS Enterprise Portal or on the Agent and Broker FFM Registration Completion List for Plan Year 2016 on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
- *To host an enrollment event, or to get connected to enrollment groups in your area, email the HealthCare.gov Partnership Team at: Partnership@cms.hhs.gov.*
- *To understand the requirements for Navigators and other assisters, review <https://marketplace.cms.gov/technical-assistance-resources/agents-and-brokers-guidance-for-assisters.PDF>.*
- *Agents and brokers can access an earned media and public awareness toolkit that provides resources on marketing at: <https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>.*
- *Agents and brokers can direct consumers to the Interactive Tax Assistant at [http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1) or call the Internal Revenue Service Call Center at 1-800-829-1040 for questions on reconciling their APTC on their 2014 tax returns.*

Agent and Broker Resources (cont.)

- *To review how to income and household composition factor into the MAGI calculation, review the following resources on these topics at HealthCare.gov:*
 - *On income:* <http://www.healthlaw.org/issues/health-care-reform/MAGI-Webinar-Part-I-Income#.VkyO3LEo7IU>.
 - *On household composition:* <http://www.healthlaw.org/issues/health-care-reform/Marketplace-MAGI-Webinar-PartII-Household-Composition#.VkyO9LEo7IU>.
- *The proposed 2017 Payment Notice is available at: <https://s3.amazonaws.com/public-inspection.federalregister.gov/2015-29884.pdf>.*
- *The News for Agents and Brokers monthly newsletter is distributed via email. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
 - *The August and September editions contain important information about agent and broker FFM registration and training for plan year 2016.*
 - *The October edition contains important information about plan year 2016 FFM Open Enrollment.*
- *Current news and updates are distributed via email and CMS' twitter handle: [@CMSGov](https://twitter.com/CMSGov).*

Questions?

For questions about Agent/Broker participation in the FFMs:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions on the MLMS: MLMSHelpDesk@CMS.HHS.gov

For questions when working with consumers applying and enrolling:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions unrelated to application and enrollment:
1-855-CMS-1515 (855-267-1515) and select option “1”

For questions about the SHOP Marketplace:
1-800-706-7893 (TTY: 711) available M-F 9:00 AM-7:00 PM ET

For questions regarding a CMS-approved vendor’s training, agents and brokers should contact the respective vendor’s help desk. Contact information can be found on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.

For questions/comments about web-broker participation in the FFMs: WebBroker@cms.hhs.gov