



Title: Operational Tips for Agents/Brokers Assisting Consumers with Plan Year 2015
Enrollments in the Federally-facilitated Marketplaces (FFM)

Date: November 12, 2014

QUESTIONS FROM AGENTS/BROKERS ABOUT CONSUMER ENROLLMENT FOR PLAN YEAR 2015

Q1: How may agents and brokers assist with enrollments in plan year 2015?

A1: In plan year 2015, FFM-registered agents and brokers may provide enrollment assistance to both individual market consumers and small businesses through the SHOP Marketplace.

As was the case in plan year 2014, when permitted under State law, licensed agents and brokers who are registered with the FFM for the individual market are able to assist qualified individuals with enrollment in a qualified health plan (QHP) through the FFM via two pathways during Open Enrollment for plan year 2015: (a) the Direct Enrollment pathway (also known as issuer-based enrollment), through which an agent or broker uses a QHP issuer's or web-broker's website to assist the consumer; and (b) the Marketplace pathway (also known as the "Side-by-Side" pathway), through which an agent or broker assists the consumer using the [HealthCare.gov](http://www.healthcare.gov) website. Both pathways transmit an agent's or broker's identifying information to the appropriate QHP issuer to facilitate the QHP issuer's payment to the agent or broker for each enrollment transaction in accordance their agreements with QHP issuers and any state-specific requirements. More information about each pathway is included in our May 1, 2013, guidance (updated November 7, 2014), located within the resources at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

New for the 2015 plan year, the Federally-facilitated SHOP (FF-SHOP) Marketplace will have online application and enrollment capabilities and a portal for SHOP-registered agents and brokers to assist their FF-SHOP Marketplace clients on [HealthCare.gov](http://www.healthcare.gov). Agents and brokers working with the FF-SHOP Marketplace will directly access the FF-SHOP Marketplace system by visiting the log-in page on [HealthCare.gov](http://www.healthcare.gov) and clicking the link to the SHOP Agent Broker Portal, or by accessing the following direct link: <https://healthcare.gov/marketplace/small-businesses/agent>. Through the FF-SHOP

Agent Broker Portal, registered agents and brokers will have access to authorized employer application information, enrollment, and case management functions.¹

Q2: What is the new streamlined version of the Marketplace application?

A2: The new streamlined version of the Marketplace application allows individual market consumers to navigate through fewer screens, is optimized for mobile devices, and allows for backward navigation. It provides for a more dynamic process by limiting the questions an applicant needs to answer through the use of screening questions. Its use will be limited to new applicants with simpler household situations. The original FFM eligibility application or “Classic FFM” eligibility application will still be used for re-enrollments, and for new applicants with more complex household situations.

Q3: Will National Producer Numbers (NPNs) be captured by the new streamlined Marketplace application?

A3: Yes, please see Question #8 for screenshot images of where the NPN can be captured in the new streamlined Marketplace application.

Q4: Will Direct Enrollment support the new streamlined application?

A4: No, for plan year 2015, the streamlined application will only be accessible for new applicants utilizing the Marketplace pathway, or Side-by-Side pathway.

Q5: Will Direct Enrollment support re-enrollments during Open Enrollment?

A5: Yes, FFM-registered agents and brokers utilizing the Direct Enrollment pathway will have the option to search for a consumer’s prior plan year application and then create a new application that will be pre-populated with information from the prior plan year. In addition, with appropriate permission from the consumer, FFM-registered agents and brokers utilizing the Direct Enrollment pathway will have the ability to search for an existing application, to view the consumer’s My Account page, and to pre-populate the new plan year application. If agents and brokers prefer, they will also be able to start a new application for a consumer without pre-populating information from a prior plan year’s application. Similar to the Marketplace or Side-by-Side pathway, consumers who had coverage in the prior plan year may be re-enrolled via the Direct Enrollment pathway into the same plan, may be re-enrolled in a similar, “cross-walked” plan, or may select a new plan in which to enroll.

¹ Each employer must create its own HealthCare.gov account, and after logging in to its account, the employer can provide an authorization to a SHOP-registered agent or broker to assist it and its qualified employees with the QHP enrollment process through the FFM. An agent or broker cannot gain access to the employer’s account and its respective employees’ application information until such authorization is provided.

Q6: Will Direct Enrollment support Changes in Circumstances (CiC) and Special Enrollment Periods (SEP) for plan year 2015?

A6: No. However, agents and brokers may assist consumers with the submissions of CiCs and enrollments during SEPs through the Marketplace or Side-by-Side pathway on HealthCare.gov. In addition, consumers may change plans throughout the Open Enrollment period, either via the Marketplace or Side-by-Side pathway, or via the Direct Enrollment pathway.

Q7: What is the difference between “passive re-enrollment” and “active re-enrollment”?

A7: An “active” re-enrollment occurs when an existing individual market FFM enrollee returns to the FFM, submits a 2015 application, and selects a 2015 plan on or before December 15, 2014.

A “passive” re-enrollment will occur for most individual market FFM enrollees:

- whose policies are in current (not cancelled or terminated) status as of December 2014;
- who have not made an active 2015 QHP selection on or before December 15, 2014; and
- whose issuer is offering QHPs through the FFM for 2015, in which re-enrollment can occur as indicated in the issuer’s Plan ID Crosswalk Template submitted to CMS.

Q8: Where is the NPN captured during the application and enrollment processes?

A8: The specific location where the NPN can be captured is dependent on the following factors:

- Marketplace (i.e., Individual Marketplace of SHOP Marketplace)
- Re-enrollment type (i.e., “passive” or “active”)
- Enrollment pathway (i.e., Direct Enrollment or Marketplace/Side-by-Side pathway)
- Application form (i.e., new streamlined application or “Classic FFM” application)
- Timing of the NPN entry (i.e., during the eligibility application process or during the plan selection process)

Considering these factors, below we document precisely where the NPN can be captured in the following scenarios.

Individual Marketplace

1. Passive Re-enrollment
2. Direct Enrollment Pathway (for both Active Re-Enrollment and New Applications)
3. Marketplace Pathway—When Entering NPN During Eligibility Application
 - a. Using the “Classic FFM” Eligibility Application (for both Active Re-Enrollment and New Applications)

- b. Using the New Streamlined Eligibility Application (for new Applications, when applicable)
- 4. Marketplace Pathway—When Entering NPN During Plan Selection Process

SHOP Marketplace

- 5. SHOP Marketplace—How NPNs Are Captured for FF-SHOP Marketplace Enrollments

Individual Marketplace

- 1. Passive Re-Enrollment:** If a consumer is passively re-enrolling in the individual marketplace, and the consumer’s 2014 plan year application included an NPN, that same NPN will be pre-populated in the 2015 plan year application and will be submitted with the re-enrollment transaction. No manual entry of the NPN occurs.
- 2. Direct Enrollment Pathway (for both Active Re-Enrollment and New Applications):** If an FFM-registered agent or broker is assisting a consumer with enrollment via the Direct Enrollment pathway, the NPN information is electronically submitted in accordance with how the Direct Enrollment account was set up by the respective issuer or web-broker. No manual entry of an NPN is required in the Direct Enrollment pathway. Each time a Direct Enrollment transaction occurs, an NPN can be sent with the transaction.

Regardless of what NPN may have been associated with a consumer’s 2014 application, if an FFM-registered agent or broker logs in via Direct Enrollment to assist with a 2015 re-enrollment, the NPN information is electronically submitted for the 2015 re-enrollment in accordance with how the Direct Enrollment account was set up by the respective issuer or web-broker.

- 3. Marketplace Pathway—When Entering NPN During Eligibility Application**

If an FFM-registered agent or broker is assisting a consumer using the Marketplace pathway, or Side-by-Side pathway, the consumer may enter an NPN during the eligibility application, or during plan selection. The location where the consumer may enter an NPN during the eligibility application differs based on which application form is being used.

- a. **Marketplace Pathway When Entering NPN During Eligibility Application—Using the “Classic FFM” Eligibility Application (for both Active Re-Enrollment or New Applications)**

When reviewing or completing the “Classic FFM” eligibility application, the consumer will encounter a screen with the heading “Help applying for coverage.” Below, the heading “Tell us if you’re getting help from one of these people” will be displayed. If the consumer entered an NPN in the prior plan year, the NPN will be pre-populated, and may be updated by the consumer if he or she wishes. If the consumer is receiving assistance from an FFM-registered agent or broker

for the first time, the NPN and other relevant information may be entered on this screen. Screenshot A8.1 shows these fields in the “Classic FFM” eligibility application.

Screenshot A8.1: Where to enter an NPN in the “Classic FFM” eligibility application

The screenshot shows a web form titled "Help applying for coverage". Below the title is a section "Tell us if you're getting help from one of these people" with five radio button options: "Navigator", "Certified application counselor", "Non-Navigator assistance personnel", "Agent or broker" (which is selected and highlighted with a blue box), and "None of these people". Below this are four input fields: "First name", "Middle optional", "Last name", and "Suffix optional" (a dropdown menu). Further down are "Organization name optional" and "ID number optional" fields. At the bottom, there is an "FFM User ID optional" field and an "NPN number" field, which is highlighted with a red rectangular box.

**b. Marketplace Pathway When Entering NPN During Eligibility Application—
Using the New Streamlined Eligibility Application
(for New Applications, when applicable)**

When completing the new streamlined eligibility application, the consumer will encounter a screen where “Household contact information” is requested. Between the household contact information fields and the “Home address” fields below, a check box displays with the label “Another person is helping me complete my application.” Clicking the check box will produce a new set of fields, including one labeled “ID number,” which is where the NPN may be entered. Screenshot A8.2 appears prior to clicking the checkbox, and screenshot A8.3 appears after the checkbox is clicked.

Screenshot A8.2: The checkbox to click, to enter an NPN in the new streamlined eligibility application

Continue your application
After you complete this section, you'll answer a few more questions before you compare plans.

Household contact information
These fields are optional: middle name, suffix, and preferred written and spoken languages.

First name Middle Last name Suffix

Email address Phone number Home

Preferred written language Preferred spoken language
English English

Go paperless! Get your notices by email, instead of paper copies in your mailbox.

Another person is helping me complete my application.

Home address
Enter the permanent address where everyone on your application lives. The apt./ste. # field is optional.

Street address Apt./Ste. #
City Kansas ZIP code

Screenshot A8.3: Where to enter an NPN in the new streamlined eligibility application, after clicking the checkbox

Continue your application
After you complete this section, you'll answer a few more questions before you compare plans.

Household contact information
These fields are optional: middle name, suffix, and preferred written and spoken languages.

First name Middle Last name Suffix

Email address Phone number Home

Preferred written language Preferred spoken language
English English

Go paperless! Get your notices by email, instead of paper copies in your mailbox.

Another person is helping me complete my application.

First name Middle Last name Suffix

Select type Organization name ID number

Home address
Enter the permanent address where everyone on your application lives. The apt./ste. # field is optional.

Street address Apt./Ste. #

4. Marketplace Pathway—When Entering NPN During Plan Selection

If a consumer wishes, he or she may enter an NPN during plan selection to indicate that an FFM-registered agent or broker assisted them. If an NPN is entered during plan selection, that NPN will supersede any other NPN that has been entered—including any NPN that was entered in the eligibility application.

During the plan selection process, a hyperlink will display stating, “Is a new or different assistor helping you with your enrollment?” Clicking on the link will produce a window titled “Help applying for coverage,” which includes a drop down box where “Agent or broker” may be selected. After making that selection, the consumer may enter the NPN and the name of the FFM-registered agent or broker. Screenshot A8.4 appears prior to clicking the hyperlink, and screenshots A8.5 and A8.6 appear after clicking the hyperlink.

Screenshot A8.4: Hyperlink to click if consumer wishes to enter or change an NPN during plan selection, in the Marketplace pathway




Confirm your plan choices

You must confirm your plan choices below in order to enroll.

To change the tax credit amount you want to use each month, return to the [To-Do List](#) and select "change" next to the set ppremium tax credit task.

Blue Value Silver

Plan ID: 46944AL0410001

Health plan for
Suzanne Carson
John Carson

Estimated Effective Date
09/01/2014

Health Plan Monthly Premium	\$603.10
Premium tax credit	\$418.28
Health Plan Monthly Premium	\$184.82

CHANGE SELECTION

Blue Value Silver

Plan ID: 46944AL0410001

Health plan for
Anna Carson

Estimated Effective Date
09/01/2014

Health Plan Monthly Premium	\$120.32
Premium tax credit	\$86.72
Health Plan Monthly Premium	\$33.60

CHANGE SELECTION

[Is a new or different assistor helping you with your enrollment?](#)

 **You can change effective dates.**
[Learn more](#) about your dates of coverage.

CHANGE EFFECTIVE DATE

Total: \$218.42
Monthly premium total (with tax credit)

I understand that I will lose my premium tax credit if I'm found eligible for other minimum essential coverage, like coverage through my job or Medicare. I also understand that if I don't contact the Marketplace about my eligibility for other coverage, I will lose my coverage through the Marketplace.

CONFIRM

Screenshot A8.5: Drop down box where “agent or broker” may be selected during plan selection, in the Marketplace pathway

Help applying for coverage ✕

Tell us if you're getting help from one of these people.

Select ▾

CANCEL **SAVE**

Screenshot A8.6: Where an NPN may be entered during plan selection, in the Marketplace pathway

Help applying for coverage ✕

Tell us if you're getting help from one of these people.

Agent or broker ▾

First name **Middle name** *optional* **Last name** **Suffix** *optional*

Select ▾

Organization name *optional* **ID number**

XXXXXXXXXX :XXXXXXXXXX

FFM User ID *optional* **NPN number**

XXXXXXXXXX :XXXXXXXXXX

CANCEL **SAVE**

SHOP Marketplace

5. SHOP Marketplace—How NPNs Are Captured for FF-SHOP Marketplace Enrollments

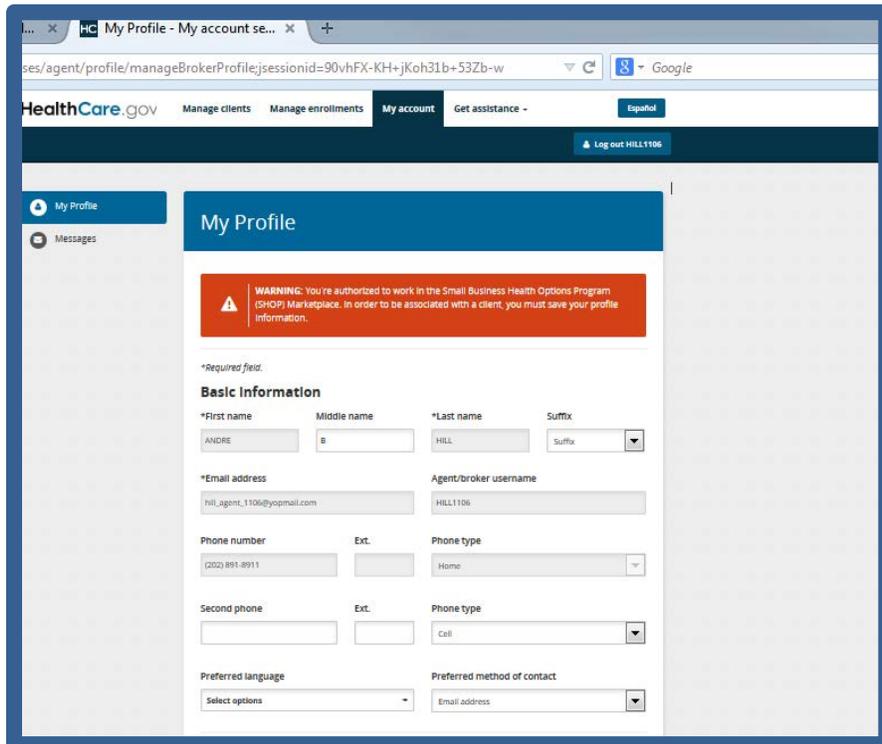
Agents and brokers who wish to enroll small employers in SHOP coverage must complete the FF-SHOP registration requirements in order to gain access to the SHOP Agent Broker Portal.

When a FF-SHOP-registered agent or broker logs into the SHOP Agent Broker Portal for the first time, they will be routed to the My Profile page to establish their searchable profile within the online system. The information provided will be used to populate their SHOP Agent Broker Profile—and it is also used on the enrollment transactions completed through FF-SHOP.

Different than the Individual Marketplace, the FF-SHOP Marketplace does not collect NPNs within the SHOP application. The NPN is only collected when the SHOP Agent Broker Profile is completed. Agents and brokers should make sure their NPN is entered correctly.

Agents and brokers will work with employers to create an authorization through the online SHOP Marketplace system. Once the authorization is complete, the agent's or broker's NPN will be transmitted on each of their authorized clients' enrollment files that is sent to issuers.

Screenshot A8.7: Where an NPN is captured in the FF-SHOP's My Profile page



The screenshot shows the 'My Profile' page on the HealthCare.gov website. The page is titled 'My Profile' and features a warning message: 'WARNING: You're authorized to work in the Small Business Health Options Program (SHOP) Marketplace. In order to be associated with a client, you must save your profile information.' Below the warning is a form with the following fields:

- Basic Information:**
 - *First name: ANDRE
 - Middle name: B
 - *Last name: HILL
 - Suffix: Suffix (dropdown menu)
- *Email address: hill_agent_1104@yahoo.com
- Agent/broker username: HILL1106
- Phone number: (202) 891-8911
- Ext.: (empty)
- Phone type: Home (dropdown menu)
- Second phone: (empty)
- Ext.: (empty)
- Phone type: Cell (dropdown menu)
- Preferred language: Select options (dropdown menu)
- Preferred method of contact: Email address (dropdown menu)

The image shows a screenshot of a web form titled "Agency Information". The form contains several fields for agency details. A red rectangular box highlights the "National Producer Number (NPN)" field, which contains the value "12243441". Other visible fields include Agency name, Agency website URL, Agent/broker address (Street address: 4147 MCCLELLAND AVE, Apt./Ste.), City (ERIE), ZIP code (16510), County (ERIE), State (PA), Agent/broker Tax Identification Number (TIN), Managing General Agent, Marketplace ID (1415285172108), SHOP Agreement status (VALID), MLN training status (VALID), Working hours (From and To), and Working days (checkboxes for Monday through Sunday). A green "SAVE & CONTINUE" button is located at the bottom right of the form.

Q9: Which NPN is sent to the issuer for an FFM enrollment? If I helped someone enroll last year, will my NPN be on the transaction if they re-enroll this year?

A9: The NPN that is submitted for an FFM enrollment can be dependent on the following factors:

- Marketplace (i.e., Individual Marketplace of SHOP Marketplace)
- Re-enrollment type (i.e., passive or active)
- Enrollment pathway (i.e., Direct Enrollment or Marketplace/Side-by-Side pathway)
- Actions consumers take (i.e., to add, remove, or modify NPNs)
- Timing of the NPN entry (i.e., during the eligibility application process or during the plan selection process)

The following facts can also help agents and brokers understand which NPN will be submitted to issuers with initial enrollments and re-enrollments.

Individual Marketplace

1. Passive re-enrollments: If a consumer is passively re-enrolling, and the consumer's 2014 plan year application included an NPN, that same NPN will be pre-populated in the 2015 plan year application and will be submitted with the re-enrollment transaction.

2. Direct Enrollment pathway: If an FFM-registered agent or broker is enrolling a consumer via the Direct Enrollment pathway, the NPN information is electronically submitted in accordance with how the Direct Enrollment account was set up by the respective issuer or web-broker. No manual entry of an NPN is required in the Direct Enrollment pathway. Each time a Direct Enrollment transaction occurs, an NPN can be sent with the transaction.

Regardless of what NPN may have been associated with a consumer's 2014 application, if an FFM-registered agent or broker logs in via Direct Enrollment to assist with a 2015 re-enrollment, the NPN information is electronically submitted for the 2015 re-enrollment in accordance with how the Direct Enrollment account was set up by the respective issuer or web-broker.

3. Marketplace pathway: When an FFM-registered agent or broker is assisting a consumer via the Marketplace pathway, the consumer may enter, edit, or remove an NPN. New consumers may enter an NPN in their eligibility application or during plan selection, or in both places. If the consumer is actively re-enrolling for the 2015 plan year, the consumer's 2015 plan year eligibility application will be pre-populated with whatever NPN his or her 2014 eligibility application contained (if any); however, the consumer may edit or remove any pre-populated NPN in his or her eligibility application. In the Marketplace pathway, a consumer could enter NPNs in either the eligibility application or during plan selection, or in both places. In the event that a 2015 enrollment includes different NPNs on the eligibility application than in the plan selection section, the NPN entered during plan selection will supersede any prior NPNs that were entered.

SHOP Marketplace

4. In the FF-SHOP Marketplace, an NPN is captured in each FF-SHOP-registered agent or broker's My Profile page. That NPN is then used on the enrollment transactions completed through FF-SHOP.

Q10: I don't believe the FFM has captured my NPN on a specific enrollment. What should I do?

A10: If an FFM-registered agent or broker has a reason to believe his or her NPN should have been included on an FFM enrollment transaction and was not, the agent or broker may contact the respective QHP issuer directly to discuss the situation.

QUESTIONS FROM AGENTS/BROKERS ABOUT REGISTRATION AND GENERAL PROGRAM INFORMATION

Q11: Do agents or brokers need to be registered with the FFM for 2015 Marketplace re-enrollments?

A11: Agents or brokers who are assisting consumers with enrollment in QHPs offered through the FFMs must have a current FFM registration at the time they are providing assistance. Because passive re-enrollments assume that agents or brokers are not providing assistance to consumers to facilitate their re-enrollments, agents or brokers would not need to be registered to be listed on the 2015 re-enrollment transaction. In contrast, for active re-enrollments that involve agent or broker assistance, agents or brokers do need to be registered with the FFM at the time they are assisting consumers.

Q12: How can I verify that I completed the appropriate FFM agent and broker registration requirements?

A12: There are two ways that you can verify that you have successfully completed FFM registration.

- You can check the Registration Completion List available on the Center for Consumer Information & Insurance Oversight's (CCIIO) Resources for Agents and Brokers in the Health Insurance Marketplace's webpage (<http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurancemarketplaces/a-b-resources.html>). The Registration Completion List for the 2015 plan year includes the NPN for all agents and brokers that have successfully completed the FFM registration process for plan year 2015 enrollment.

Tip: Open the list and check your registration status by searching for your NPN. To find your NPN, select the "Ctrl" and "F" keys simultaneously on your keyboard (i.e., the "Find" feature in Microsoft Excel) and type in your NPN. You can also sort by your NPN by navigating to the NPN column, selecting the dropdown, and entering your NPN in the search field. Please note that the Registration Completion List is updated at the beginning of each month. As a result, there may be delay in your NPN appearing on the list if you complete training or registration after the list has been updated for the month.

- You may also check your registration status by logging into the CMS Enterprise Portal and selecting "View and Manage My Access." If "Federally Facilitated Marketplace" is listed under "System," you have successfully completed registration and have been assigned the Agent/Broker role.

Q13: When will I receive my FFM registration number? When will I be assigned my FFM number?

A13: There are no "FFM registration numbers" and you will not be assigned an FFM registration number. You created your FFM User ID when you created your account on the CMS Enterprise Portal during Part II of the FFM agent/broker registration process. If you have forgotten your FFM User ID or password information, click on the "Forgot my

User ID/Password” link on the CMS Enterprise Portal log-in web page at <https://portal.cms.gov/>.

Q14: Where can I get more information about registering as an agent/broker with the FFM?

A14: To learn more about how licensed agents or brokers can register with the FFM, please visit <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>. There are a number of links and documents on this webpage that will help you learn more about the roles and responsibilities of agents and brokers who register with the FFM.