

November 1, 2016

Operational Tips for Agents and Brokers in the Marketplace

QUESTIONS FROM AGENTS AND BROKERS ABOUT CONSUMER ENROLLMENT FOR PLAN YEAR 2017

Q1: How may agents and brokers assist with enrollments?

A1: Agents and brokers in the Individual Marketplace are able to assist consumers via two pathways:

- (a) the Direct Enrollment Pathway (also known as issuer-based enrollment), through which an agent or broker uses a qualified health plan (QHP) issuer's or web-broker's website to assist the consumer in applying for an eligibility determination and, if the consumer is eligible, selecting a QHP; and
- (b) the Marketplace Pathway (also referred to as the "Side-by-Side" Pathway), through which an agent or broker assists the consumer in obtaining an eligibility determination and selecting a QHP using the HealthCare.gov website.¹

Either pathway allows an agent or broker to assist consumers during the annual Open Enrollment period and during special enrollment periods (SEPs) for which consumers may qualify throughout the year. Both pathways transmit an agent's or broker's identifying information to the appropriate QHP issuer to ensure that the agent or broker receives his or her compensation for each enrollment transaction. More information about each pathway is included in our guidance on the [Role of Agents, Brokers, and Web-brokers in Health Insurance Marketplaces](#).

The Small Business Health Options Program (SHOP) Marketplace also has online application and enrollment capabilities, and an Agent/Broker Portal that gives agents and brokers direct access to their authorized employer clients' application information, enrollment, and case management functions.² Agents and brokers operating in the SHOP Marketplace must use their [CMS Enterprise Portal](#) User ID and password to access the SHOP Marketplace Agent/Broker Portal.

¹ Consumers should log into their Marketplace account directly. Agents and brokers should not have independent access to consumers' Marketplace online user IDs, Passwords, and accounts.

² Each employer must create its own "http://www.healthcare.gov" account. After logging in to its account, the employer can provide an authorization to an agent or broker to assist it and its qualified employees with the QHP enrollment process through the SHOP Marketplace. An agent or broker cannot gain access to the employer's account and its respective employees' application information until such authorization is provided.

Q2: What is the Marketplace 2.0 Application?

A2: The Marketplace 2.0 Application, which is sometimes referred to as the streamlined application, allows Individual Marketplace consumers to navigate through fewer screens than required in the original classic application, 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 is limited to new applicants with simple household situations and is available through the Direct Enrollment and Marketplace Pathways.

Q3: Does the Direct Enrollment Pathway support re-enrollments during Open Enrollment?

A3: Yes. Agents and brokers using the Direct Enrollment Pathway should search for a consumer's existing application and then select the "Report a Life Change" option to update the consumer's eligibility information and plan selection for the following year. Similar to the Marketplace Pathway, consumers who had coverage in the prior plan year may re-enroll via the Direct Enrollment Pathway into the same coverage plan or may select a new plan.

Q4: Does the Direct Enrollment Pathway support changes in circumstances (CiCs) and SEPs?

A4: Yes. Consumers can work with an agent, broker, or web-broker to provide updates via web-broker websites (Direct Enrollment Pathway) or log in to HealthCare.gov (Marketplace Pathway) to submit CiC information, and if approved for an SEP, enroll or change their enrollment. Consumers may change QHPs throughout the Open Enrollment period via the Marketplace Pathway or the Direct Enrollment Pathway.

Q5: What is the difference between an "active re-enrollment and a "passive re-enrollment?"

A5: Re-enrollment is "active" when an eligible consumer returns to the Marketplace during the annual Open Enrollment period to review his or her plan year 2016 coverage, update applicable eligibility information, and make a plan year 2017 QHP selection. Agents and brokers should encourage the consumers they assist to actively re-enroll every year.

Re-enrollment is "passive" when an eligible consumer does not return to the Marketplace by 2:59 AM Eastern Time December 16, 2016 (11:59 PM Pacific Time December 15, 2016) to make a 2017 QHP selection. Enrollees whose policies are in current status as of December 2016; have no future terminations effective before December 31, 2016; and who do not make a plan year 2017 QHP selection are eligible for passive re-enrollment. The Marketplace will send passive re-enrollment transactions to issuers after December 15, 2016 for these enrollees to ensure they have no gap in coverage.

Enrollees whose Marketplace coverage ends prior to December 2016, including for nonpayment of premiums, are not eligible for passive re-enrollment, but are able to actively select a plan year 2017 QHP during the 2017 Open Enrollment period under guaranteed availability.

Q6: Where is the national provider number (NPN) captured during the application and enrollment process? How can a prepopulated NPN be changed during a re-enrollment?

A6: An NPN can be captured in multiple ways and at different times in the process. The specific location where the NPN is captured depends on the following factors:

- Re-enrollment type (i.e., passive or active)
- Enrollment Pathway (e.g., Direct Enrollment or Marketplace)
- Application form (e.g., Marketplace 2.0 Application or Classic application)
- Timing of the NPN entry (e.g., during the eligibility application process or during the plan selection process)

Passive Re-enrollment:

If a consumer is passively re-enrolling or being automatically re-enrolled, and the consumer's prior year application included an NPN, then that NPN will prepopulate in the current year's auto re-enrollment transaction that is sent to the QHP issuer and be eligible for compensation for the re-enrollment in accordance with State law and applicable contractual requirements.

Direct Enrollment Pathway– Including Active Re-enrollment or New Applications:

If using the Direct Enrollment Pathway, an agent or broker will log in directly to an affiliated issuer's or web-broker's website. The NPN and identifying information of the agent or broker is electronically captured via the log in information and will be submitted to the issuer when the consumer's enrollment is submitted. As a best practice, the assisting agent or broker should manually enter his or her name and NPN on each consumer's application when using the Direct Enrollment Pathway to assist consumers with Marketplace enrollments.

Marketplace Pathway – Active Re-enrollment: When reviewing the eligibility application, the consumer will encounter the "Help applying for coverage" page where a consumer can enter an agent or brokers NPN information. Below the heading, "Tell us if you're getting help from one of these people" will be displayed. By selecting the "Agent or broker" radio button, consumers are prompted to enter an agent's or broker's information, including his or her NPN (See Screenshot A6.1). If the consumer entered a different agent's or broker's NPN in the prior plan year, the NPN will be prepopulated and the consumer may update that information with the current agent's or broker's NPN. If the consumer is receiving assistance from an agent or broker for the first time, he or she should enter the agent's or broker's NPN and other relevant information on this screen (See screenshot A6.1).

Screenshot A6.1: Where to Select the Radio Button to Enter an Agent's or Broker's NPN in the Classic Application

The screenshot shows a web form titled "Help applying for coverage". The form asks the user to select how they are getting help from one of the following options:

- Navigator
- Certified application counselor
- Non-Navigator assistance personnel
- Agent or broker
- None of these people

Below the radio buttons are several input fields:

- First name:
- Middle *optional*:
- Last name:
- Suffix *optional*:
- Organization name *optional*:
- ID number *optional*:
- FFM User ID *optional*:
- NPN number:

The "Agent or broker" radio button and the "NPN number" input field are highlighted with red boxes.

Marketplace Pathway – Marketplace 2.0 Application: the consumer will encounter a screen that requests “Household contact information.” Make sure the consumer checks the box on this screen that is labeled “Another person is helping me complete my application.” This will produce a new set of fields, including one labeled “ID number,” which is where the consumer should enter your NPN to indicate that you assisted him or her with this application. The consumer must also enter your name (See screenshot A6.2).

Screenshot A6.2: Where to Enter an Agent's or Broker's NPN in the Marketplace 2.0 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		
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 ▾
Agent or broker ▾	Organization name	ID number	NPN number

Q7: What registration status is required for an agent or broker to be compensated for Marketplace re-enrollments?

A7: The requirement for an agent or broker to have a current Marketplace registration to be compensated for assisting with a Marketplace re-enrollment depends on whether the agent or broker is assisting the consumer with updates to the Marketplace application or enrollment (active re-enrollment), or if the consumer is automatically re-enrolled in the same plan through passive re-enrollment (See A6 above).

Re-enrollment without Agent or Broker Assistance: If a consumer is passively re-enrolled or is actively re-enrolling without the assistance of an agent or broker, and the consumer's prior year application included an NPN, that same NPN will be populated into the current plan year application and be transmitted to the issuer. The agent or broker is not required to have a current Marketplace registration status at the time of the re-enrollment. Assuming the agent or broker was registered and met all applicable State and Federal requirements at the time he or she assisted the consumer with the initial QHP enrollment through the Marketplace, the QHP issuer has the discretion to pay commissions, in accordance with state law and applicable contractual requirements, for the coverage renewal.

Re-enrollment with Agent or Broker Assistance: For re-enrollments where an agent or broker provides assistance to a consumer (through either the Direct Enrollment Pathway or the Marketplace Pathway), the NPN will be transmitted to the issuer on the enrollment transaction as described in A7 above. An issuer may compensate an agent or broker for a re-enrollment according to the terms of a compensation arrangement it holds with an agent or broker ONLY IF the agent or broker has a current Marketplace registration status at the time he or she assisted the consumer.

Q8: What should an agent or broker do if he or she believes the NPN was not included on a specific enrollment?

A8: If an agent or broker has a legitimate reason to believe his or her NPN (or agency/brokerage NPN) should have been included on an enrollment transaction but was not, the agent or broker may contact the respective QHP issuer directly to discuss the situation. Please note that only agents and brokers who have completed the Marketplace registration requirements for their respective Marketplace(s) and for the applicable plan year may be credited for Marketplace enrollments.

QUESTIONS FROM AGENTS AND BROKERS ABOUT REGISTRATION AND GENERAL PROGRAM INFORMATION

Q9: How can an agent or broker verify that he or she completed the appropriate Marketplace agent and broker registration requirements?

A9: There are two ways an agent or broker can verify successful completion of Marketplace registration.

- Check the [Agent and Broker FFM Registration Completion List \(RCL\)](#). To check a registration status on the RCL, enter the NPN in the search functionality on the top right of the dataset (see the magnifying glass icon).
- Confirm all registration requirements are complete by logging into the [CMS Enterprise Portal](#) and viewing the “Agent Broker Registration Status Page.” Please note the RCL is updated on a daily basis, so it may not list an NPN immediately following completion of registration.

Q10: When will an agent or broker receive a Marketplace registration number? When will an agent or broker be assigned a Marketplace number?

A10: There are no “Marketplace registration numbers.” Agents and brokers create a User ID when they create an account on the CMS Enterprise Portal during the Marketplace agent and broker registration process. If an agent or broker has forgotten a Marketplace User ID or password information, click on the “Forgot my User ID/Password” link on the [CMS Enterprise Portal login webpage](#).

Q11: Where can more information about being an agent or broker in the Marketplace be found?

A11: To learn more about being an agent or broker in the Marketplace, please visit the [Agents and Brokers Resources webpage](#).