



Protection Requirements and Appropriate Usage of Consumers' Personally Identifiable Information (PII)

*A Topical Deep Dive
for Agents and
Brokers*

Updated June 20, 2017

*Centers for Medicare & Medicaid
Services (CMS)
Center for Consumer Information
& Insurance Oversight (CCIIO)*



Disclaimer

The information provided in this presentation is intended only as a general informal summary of standards for protection of consumer personally identifiable information. 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 the State-based Marketplaces (SBMs) that do not use HealthCare.gov, but the material applies to you 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 (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Webinar Agenda

- Key Resources for Agent and Broker FFM Requirements and Regulations
- Overview of FFM Standards of Conduct for Agents and Brokers
- Providing Accurate Information to the Marketplaces and Consumers
- Best Practices for Interacting with Consumers
- Requirements for Naming Your Business or Website
- Privacy Notice Statements
- Consumer Consent Record
- Authorized Functions of PII and Reporting PII Breaches
- Monitoring and Oversight
- Additional Resources

Note: Unless indicated otherwise, when used in this presentation references to the “Federally-facilitated Marketplaces (FFMs)” or “Marketplace” includes FFMs where the States perform plan management functions, as well as the SBMs that use HealthCare.gov for eligibility and enrollment.

Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



*Key Resources for Agent
and Broker Requirements
and Regulations*

Agent and Broker Regulations

- The regulations and requirements pertaining to agents and brokers can be found in 45 CFR 155 and 156.
- Agents and brokers should review 45 CFR 155.260 and their FFM Agreement(s) to understand the limits on how an agent or broker may use any information gained as part of providing assistance and services to a qualified individual.



Please note that this presentation also will be referencing standards from the Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2017; Final Rule; (81 Fed. Reg. 12,204, March 8, 2016) (“2017 Payment Notice”).

2017 Payment Notice

- The 2017 Payment Notice addresses the following issues of particular relevance to FFM-registered agents and brokers:
 - FFM standards of conduct for agents and brokers assisting FFM consumers
 - FFM enforcement policies where there have been allegations of fraud or abusive conduct that may cause imminent or ongoing consumer harm
 - FFM penalties other than termination of an agent's or broker's Marketplace Agreement(s) and FFM registration
 - Establishment of a framework to support the use of an expanded Direct Enrollment Pathway option to facilitate enrollment in the FFMs for web-brokers* and qualified health plan issuers in future benefit years.
- The 2017 Payment Notice can be found at:
<https://www.gpo.gov/fdsys/pkg/FR-2016-03-08/pdf/2016-04439.pdf>
- Effective date: May 9, 2016

*CMS uses the term “web-broker” to describe an individual agent or broker, group of agents and brokers, or company that provides a non-FFM website to assist consumers in the selection of qualified health plans (QHPs) and the enrollment process as described in 45 CFR § 155.220(c)(3).

2017 Letter to Issuers

- The Final 2017 Letter to Issuers in the Federally-facilitated Marketplaces (2017 Letter to Issuers) sets forth the standards for the FFMs, issuers, and other stakeholders (including agents and brokers) for plan years beginning on or after January 1, 2017.
- Chapter 5 of the 2017 Letter to Issuers has information about agents and brokers (section 4), and marketing (section 5), including the following topics:
 - FFM registration
 - Agent and broker compensation
 - Marketing standards
- The 2017 Letter to Issuers can be found at:
<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2017-Letter-to-Issuers-2-29-16.pdf>.

FFM Agent and Broker Agreements

All agents and brokers must execute and comply with the applicable Marketplace Agreements to participate in the FFM:

- **Agent Broker General Agreements for the FFMs Individual Market (General Agreement):** includes terms for complying with federal and state laws, rules, standards, and policies.
- **Agreement Between Agent or Broker and CMS for the FFMs Individual Market (IM Privacy and Security Agreement):** includes privacy and security policies for protecting consumers' PII.
- **Agreement Between Agents and Brokers and CMS for the FF-SHOP (SHOP Privacy and Security Agreement):** includes privacy and security policies for protecting consumers' PII.
- **Agreement Between Web-broker Entity and CMS for the FFMs for the Individual Market (Web-Broker Agreement):** includes privacy and security policies for protecting consumers' PII.

Note: The FFM privacy standards are consistent with the eight principles outlined in 45 CFR 155.260(a)(3).

Please carefully read the following Agreement and Appendices, which are incorporated by reference into the Agreement. By clicking "I Agree" when this option is made available to you, you understand this constitutes your electronic signature and you accept/agree to be bound by and abide by the terms and conditions of the Agreement. If you do not want to accept/agree to the terms and conditions of the Agreement, you must click "I Do Not Agree".

You can access the Appendices to this Agreement by clicking on the following links:

[Appendix A](#)

[Appendix B](#)

**AGREEMENT BETWEEN AGENT OR BROKER AND THE CENTERS FOR
MEDICARE & MEDICAID SERVICES FOR THE FEDERALLY-FACILITATED
EXCHANGE INDIVIDUAL MARKET**

THIS AGREEMENT ("Agreement") is entered into by and between THE CENTERS FOR MEDICARE & MEDICAID SERVICES ("CMS"), as the Party (as defined below) responsible for the management and oversight of the Federally-facilitated Exchange* ("FFE"), including the CMS Data Services Hub ("Hub"), and the agent, broker, or entity who established this account and whose name appears on the Marketplace Learning Management System (MLMS) account (hereinafter referred to as "ABE"), an Agent or Broker that, among other things, assists Consumers, Applicants, Qualified Individuals and Enrollees in applying for Advance Payments of the Premium Tax Credits ("APTCs") and Cost-sharing Reductions ("CSRs") for Qualified Health Plans ("QHPs"), and/or in completing enrollment in QHPs offered in the individual market through the FFE, and provides Customer Service (CMS and ABE hereinafter referred to as "Party", or collectively, as the "Parties").

**References to the Federally-facilitated Exchange equates to the Federally-facilitated Marketplace*

WHEREAS:

1. Section 1312(e) of the Affordable Care Act ("ACA") provides that the Secretary of the U.S. Department of Health and Human Services ("HHS") shall establish procedures that permit Agents and Brokers to enroll Qualified Individuals in QHPs through an Exchange, and to assist individuals in applying for Advance Payments of the Premium Tax Credit ("APTCs") and Cost-sharing Reductions ("CSRs"), to the extent allowed by States. To participate in an FFE, Agents and Brokers must complete all necessary registration and training requirements under 45 CFR 155.220.
2. To facilitate the operation of the FFE, CMS desires to permit ABE to create, collect, disclose, access, maintain, store, or use their Personally Identifiable Information ("PII") from CMS, Consumers, Applicants, Qualified Individuals and Enrollees, or their legal

FFM Agent and Broker Agreements (cont.)

Agents and brokers participating in ...	Must execute the following Agreement(s):
Individual and SHOP Marketplaces	<ul style="list-style-type: none">• General Agreement• IM Privacy and Security Agreement• SHOP Privacy and Security Agreement
Individual Marketplaces	<ul style="list-style-type: none">• General Agreement• IM Privacy and Security Agreement
SHOP Marketplace	<ul style="list-style-type: none">• SHOP Privacy and Security Agreement
Individual Marketplaces as Web-brokers	<ul style="list-style-type: none">• Web-Broker Agreement



Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



*Overview of Standards
of Conduct for Agents
and Brokers*

Effective May 9, 2016

Standards of Conduct for Agents and Brokers

Pursuant to 45 CFR 155.220(j), an agent or broker assisting with or facilitating enrollment of a qualified individual, qualified employers, or qualified employees, through the FFMs must:

- 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 the FFMs with correct information;
- Obtain consumer's consent prior to providing assistance with the FFM application or enrollment;
- Protect consumer PII accordingly; and
- Comply with all applicable federal and state laws and regulations.

Standards of Conduct for Agents and Brokers (cont.)

- Agents and brokers must also provide consumers with correct information about the FFMs, qualified health plans (QHPs), and insurance affordability programs, without omission of material fact.
- Note that if an agent or broker fails to provide correct information, he or she will still be deemed in compliance if the HHS determines there was a reasonable cause for the failure to provide correct information and that agent or broker acted in good faith.



Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



*Providing Accurate
Information to the
Marketplaces and
about the
Marketplaces*

Providing Accurate Information to the FFMs



Consistent with 45 CFR 155.220(d)(3) and the Marketplace Agreements,

- all agents and brokers agree to take reasonable steps to ensure PII provided to the Marketplaces is accurate and that the PII has not been altered or destroyed in an unauthorized manner, thereby ensuring the confidentiality, integrity, and availability of information.
- All agents and brokers must also offer consumers an opportunity to request corrections to PII maintained and/or stored by an agent or broker if the consumer believes the information is not accurate.

Providing Accurate Information to the FFM's (cont.)

An agent or broker must also implement data quality and integrity policies and procedures that:

Provide instructions as to how a consumer should address requests to the agent or broker.

Provide instructions to the consumer that specify each request submitted to the agent or broker must include the information the consumer wishes to correct and the reasons for requesting such correction, along with any supporting justification or evidence.

Grant or deny requests within 10 business days.

Result in the agent or broker correcting the information if he or she agrees the identified information is not accurate.

Result in the agent or broker informing the requestor in writing that the change has been denied if the agent or broker does not agree that the information should be corrected. The written notice must include the applicable appeal steps.

Penalty for Providing False Information to the FFM_s

- Any person who fails to provide correct application information to the FFM_s may be subject to a maximum civil money penalty of \$25,000 for each application (45 CFR 155.285(c)(1)(i)).
- Any person who knowingly and willfully provides false or fraudulent application information to the FFM_s may be subject to a maximum civil money penalty of \$250,000 for each application (45 CFR 155.285(c)(1)(ii)).
- Application information is described under 1411(b) of the Affordable Care Act.

Providing Consumers with Accurate Information and Protecting Their PII

Need health coverage?

Join us for this exciting event to learn more about the Health Insurance Marketplace.

The Health Insurance Marketplace is a way to find coverage that fits your budget and meets your needs. Whether you're uninsured, or just want to explore your choices, the Marketplace will help find coverage that's right for you.

Date:

Time:

Location:

Web link:

HealthCare.gov

1-800-318-2596
TTY 1-855-889-4325

 Health Insurance Marketplace

CMS Product No. 11730
December 2014

- Under 45 CFR 155.220(j)(2)(i), agents and brokers must provide consumers with correct information, without omission of material fact, regarding the FFM, QHPs, and insurance affordability programs, and refrain from marketing or conduct that is misleading.
- Marketing materials that solicit PII must comply with the privacy and security standards contained in the Marketplace Agreements in compliance with 45 CFR 155.260.
- CMS will refer cases of false advertising or false information, as well as privacy and/or security violations, to the appropriate state and federal entities.
- Per 45 CFR 155.260(g), any person who knowingly and willfully uses or discloses information in violation of 1411(g) of the Affordable Care Act will be subject to a financial penalty of up to \$25,000 per person or entity, per use or disclosure.

Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)

Best Practices for Interacting with Consumers



Take Care Not to Discriminate

- Per the Marketplace Agreements, an agent or broker should, to the greatest extent possible, collect PII directly from the consumer.
- In addition, an agent or broker shall not use PII to discriminate, including employing marketing practices that will have the effect of discouraging the enrollment of consumers with significant health needs in QHPs.

Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



Naming Your Business or Website

Business or Website Name Restrictions

- The 2017 Payment Notice requires agents and brokers assisting consumers with Marketplace transactions to refrain from marketing or conduct that is misleading [45 CFR 155.220(j)(2)(i)].
- We interpret this FFM standard of conduct to extend to the naming of businesses and websites associated with agents, brokers, or web-brokers. The use of “Exchange,” “Marketplace,” or other words in a name or URL that would reasonably cause confusion with a federal program or website may be considered misleading.

Business or Website Name Restrictions (cont.)

- In the 2017 Letter to Issuers, CMS reminded agents, brokers, and web-brokers of its interpretation that the FFM standard of conduct 45 CFR 155.220(j)(2)(i) extends to the use of “Marketplace” or “Exchange” in the name of their businesses or websites.
- If an agent or broker assists a consumer with Individual Marketplace QHP or an employer or employee with SHOP Marketplace plan selection through a non-FFM website, a standardized disclaimer must be prominently displayed to indicate the website is not the FFM website, and include an active link to HealthCare.gov [45 CFR 155.220(c)(3)(vii)].
- The 2017 Letter to Issuers dated February 29, 2016 can be found at: www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2017-Letter-to-Issuers-2-29-16.pdf.



Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



*Privacy Notice
Statements*

Privacy Notice Statements

- The Individual Marketplace and SHOP Privacy & Security Agreements require all agents and brokers to ensure openness and transparency about policies, procedures, and technologies that directly affect consumers' PII.
- PII is any information that can be used to distinguish or trace a consumer's identity (e.g., his or her name, Social Security Number, biometric records) alone or when combined with other personal or identifying information that is linked or linkable to a specific consumer (e.g., date of birth, place of birth, mother's maiden name).

Privacy Notice Statements (cont.)

- Prior to collecting PII, agents and brokers must provide a Privacy Notice Statement that is prominently displayed on a public-facing website, if applicable, or on the electronic and/or paper form the agents and brokers use to gather and/or request PII.
- The statement must be written in plain language and provided in a manner that is accessible and timely to people living with disabilities and with limited English language proficiency.
- At minimum, the statement must contain the following information:
 - Legal authority to collect PII
 - Purpose of the information collection
 - To whom PII might be disclosed and for what purposes
 - Authorized uses and disclosures of any collected information
 - Whether the request to collect PII is voluntary or mandatory under the law
 - Effects of non-disclosure if a consumer chooses not to provide the requested information

Privacy Notice Statements (cont.)

- Agents and brokers are required to maintain the content of their Privacy Notice Statements by reviewing and revising the statements as necessary on an annual basis, as well as before or as soon as possible after any change to their privacy policies and procedures.
- Failure to comply with Privacy Notice Statement requirements could result in termination of the agent's or broker's Marketplace Agreements and registration with the FFMs.

Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



Consumer Consent Record

Consent prior to assisting with Marketplace transactions

Effective May 9, 2016

- Agents and brokers are required to obtain the consent of consumers prior to assisting with enrollment through the FFMs, or assisting individuals in applying for advance payments of the premium tax credit and cost-sharing reductions for QHPs [45 CFR 155.220(j)(2)(iii)]
- As a best practice, agents and brokers should collect written consent from consumers
 - Can use template from QHP issuer, such as a broker of record form
 - Can be used to demonstrate that assistance was provided if NPN is not included on the enrollment transaction

Record of Consumer Consent Requirements: Non-authorized functions

Per the Marketplace Agreements, an agent or broker must adhere to the following informed consent implementation standards:

- Obtain informed consent from consumers for any use or disclosure of information that is not permissible within the scope of the Privacy Notice Statement and any relevant agreements that were in effect as of the time the information was collected.
- Any consent must be subject to the right of withdrawal.

Record of Consumer Consent Requirements: Non-authorized functions (cont.)

- Any consent that serves as the basis of a use or disclosure must:
 - Be provided in specific terms and in plain language
 - Identify the entity collecting or using the information, and/or making the disclosure
 - Identify the specific collections, use(s), and disclosure(s) of specified information with respect to a specific recipient(s)
 - Provide notice of a consumer's ability to revoke the consent at any time
- Consent documents must be appropriately secured and retained for 10 years.

Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)

Authorized Functions of PII and Reporting PII Breaches



Authorized Functions of PII

- Agents and brokers can create, collect, disclose, access, maintain, store, or use their PII from consumers to the extent that these activities are necessary to carry out the Authorized Functions outlined in the applicable Marketplace Privacy and Security Agreement(s).
- These Authorized Functions include:

Assisting with applications for QHP eligibility

Supporting QHP selection and enrollment by assisting with plan selection and comparisons

Assisting with applications for the receipt of advanced payments of the premium tax credit (APTC) and cost-sharing reductions (CSR), and selecting an APTC amount

Facilitating the collection of standardized attestations acknowledging receipt of the APTC or CSR determination, if applicable

Authorized Functions of PII (cont.)

Assisting with the application for and determination of certificates of exemption

Assisting with filing appeals of eligibility determinations in connection with the FFM

Transmitting information about the consumer's decisions regarding QHP enrollment and/or CSR and APTC information to the FFM

Facilitating payment of the initial premium amount to the appropriate QHP

Facilitating an enrollee's ability to disenroll from a QHP

Educating consumers on insurance affordability programs and, if applicable, informing them of eligibility for Medicaid or the Children's Health Insurance Program (CHIP)

Assisting an enrollee's ability to report changes in eligibility status to the FFM throughout the coverage year, including changes that may impact eligibility (e.g., adding a dependent)

Correcting errors in the application for QHP enrollment

Authorized Functions of PII (cont.)

Informing or reminding enrollees when QHP coverage should be renewed, when enrollees may no longer be eligible to maintain their current QHP coverage because of age, or to inform enrollees of QHP coverage options at renewal

Providing appropriate information, materials, and programs to inform and educate consumers about the use and management of their health information, as well as services and options offered through the selected QHP and among the available QHP options

Contacting consumers to assess their satisfaction or resolve complaints with services provided by an agent or broker in connection with the FFM or QHPs

Providing assistance in communicating with QHP issuers

Carrying out the agent's or broker's legal responsibilities related to QHP issuer functions in the FFM, as permitted or required by the agent's or broker's contractual relationships with QHP issuers

Other functions substantially similar to those enumerated above and such other functions that shall may be approved by CMS in writing from time to time.

Reporting PII Breaches and Incidents

- Consistent with the Marketplace Agreements, all agents and brokers must ensure they put appropriate monitoring and other means and methods in place to identify and report PII breaches and security incidents.
 - A PII breach is the compromise, unauthorized disclosure, unauthorized acquisition, unauthorized access, loss of control or any similar term or phrase that refers to situations where persons other than authorized users or for an other than authorized purpose have access or potential access to PII.
 - A security incident, or incident, is the act of violating an explicit or implied security policy, which includes attempts (either failed or successful) to gain unauthorized access to a system or its data, unwanted disruption or denial of services, the unauthorized use of a system for the process or storage of data; and changes to system hardware, firmware, or software characteristics without the owner's knowledge, instruction, or consent.

Reporting PII Breaches and Incidents (cont.)

- An agent or broker must write and implement breach and incident handling policies and procedures that:
 - Identify personnel authorized to access PII and responsible for reporting and managing breaches or incidents to CMS
 - Provide details regarding the identification of, response to, recovery from, and follow-up to breaches and incidents, which should include information regarding the potential need for CMS to immediately suspend or revoke the agent's or broker's access to the Data Services Hub (the Hub) for containment purposes
 - Require reporting any breaches of PII or incidents to the CMS IT Service Desk by telephone at 1-410-786-2580 or 1-800-562-1963 or via email notification to cms_it_service_desk@cms.hhs.gov
- **Any incident that involves compromised PII/PHI must be reported within one (1) hour of detection.**

Reporting PII Breaches and Incidents (cont.)

- Failure to comply with the requirements to report PII breaches or incidents as stated in the Marketplace Agreements could result in termination of the agent's or broker's Marketplace Agreements and registration with the FFMs.
- More information on CMS' privacy data processes and procedures is available at: https://www.cms.gov/Research-Statistics-Data-and-Systems/Computer-Data-and-Systems/Privacy/Privacy_Data_Breach.html.



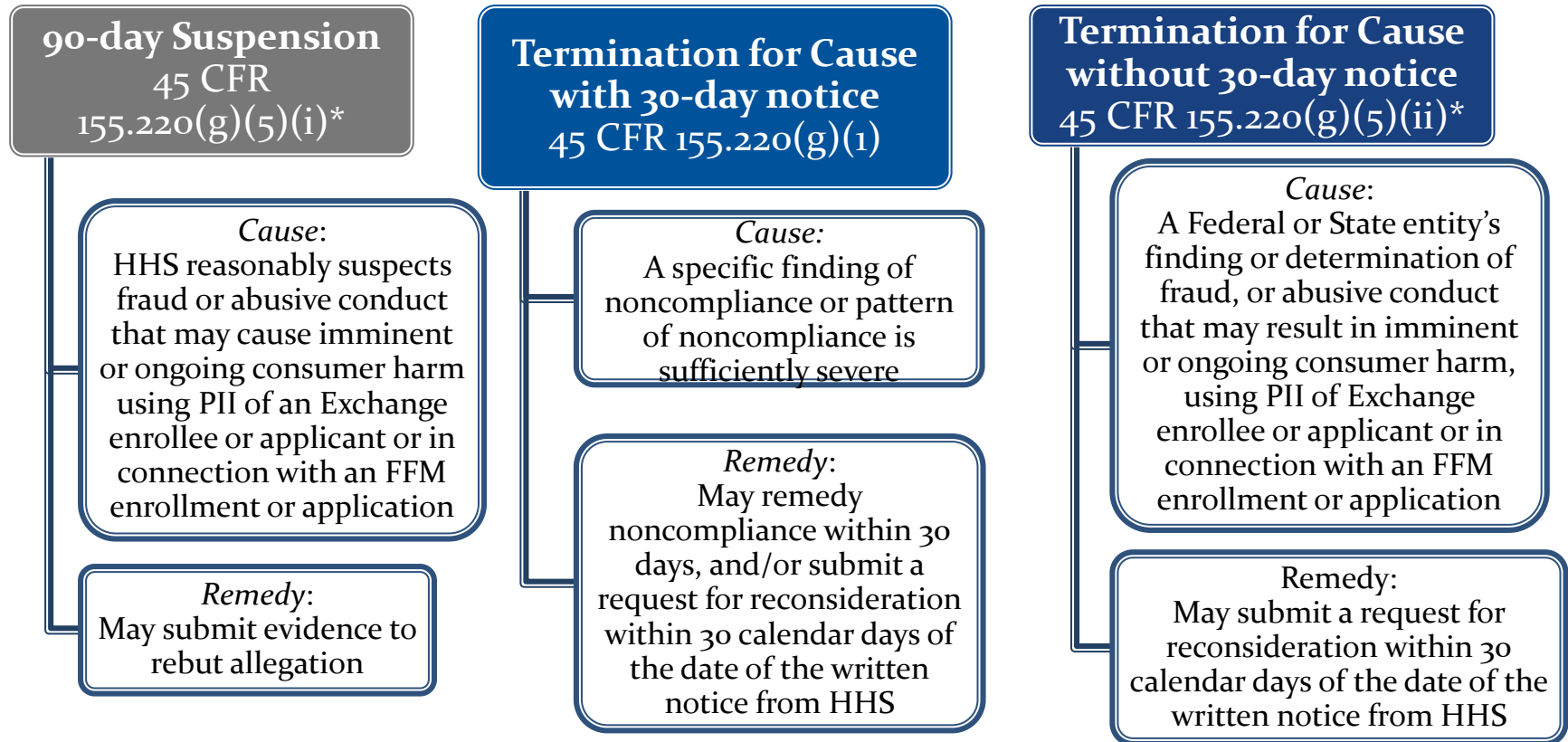
Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



*Monitoring
and Oversight*

Monitoring and Oversight: Suspension and Termination

45 CFR 155.220(g)



During suspension or termination, agents and brokers are no longer registered and may not assist consumers with FFM enrollments, but must meet on-going privacy and security, and record retention obligations. In addition to termination, other penalties may apply for failure to comply with applicable requirements.

Agent and Broker FFM Registration Termination List: <http://go.cms.gov/CCIIOAB>

*Effective May 9, 2016

Monitoring and Oversight: Other penalties

45 CFR 155.220(k)

Effective May 9, 2016

The 2017 Payment Notice also includes penalties other than termination of the Marketplace Agreements and registration with the FFMs.

- Penalties may be imposed for failure to comply with Marketplace requirements for agents and brokers, in addition to other penalties.
- Penalties include denial of right to enter into Marketplace Agreements or to register with the FFMs in future years, as well as civil money penalties (CMPs).

Summary

The topics presented during this webinar included:

- Key Resources for Agent and Broker FFM Requirements and Regulations
- Overview of FFM Standards of Conduct for Agents and Brokers
- Providing Accurate Information to the Marketplaces and Consumers
- Best Practices for Interacting with Consumers
- Requirements for Naming Your Business or Website
- Privacy Notice Statements
- Consumer Consent Record
- Authorized Functions of PII and Reporting PII Breaches
- Monitoring and Oversight

Protection Requirements and Appropriate Usage of Consumer's Personally Identifiable Information (PII)



Additional Resources

Additional Resources

- *Additional resources can be found on CMS's agent and broker webpage: <http://go.cms.gov/CCIIOAB>.*
- *For more information about technical assistance training and support, please visit: www.REGTAP.info.*
- *For more information on the standards of conduct for agents and brokers, the monitoring and oversight penalties, and more, please see the 2017 Payment Notice Final Rule: <https://www.gpo.gov/fdsys/pkg/FR-2016-03-08/pdf/2016-04439.pdf>.*
- *For more information on FFM requirements for agents and brokers, please see the 2017 Final Letter to Issuers: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2017-Letter-to-Issuers-2-29-16.pdf>.*

CMS Uses Various Means to Field Agents and Brokers Resources



Downloadable Resources: Available to you any time on line; updated regularly



Distributed Resources: Sent to registered agents and brokers (webinars, emails, newsletter), and subscribers (Tweets)



Call Center and Help Desk Resources: For more specific inquiries

You can find information and help on all FFM topics via all these outlets

Downloadable Resources: Agents and Brokers Resources Webpage

- CMS makes a wide variety of resources available online.
- Searching for information on a certain topic? Check the following sources, where CMS has compiled information on many topics related to the FFMs.
- The Agents and Brokers Resources webpage is the primary outlet for CMS information for agents and brokers.
 - Content is updated regularly.
 - The webpage contains hyperlinks to more detailed resources.
 - Use the “Search” field in the upper right corner of the webpage and keywords of your choosing to search for CMS-published content.



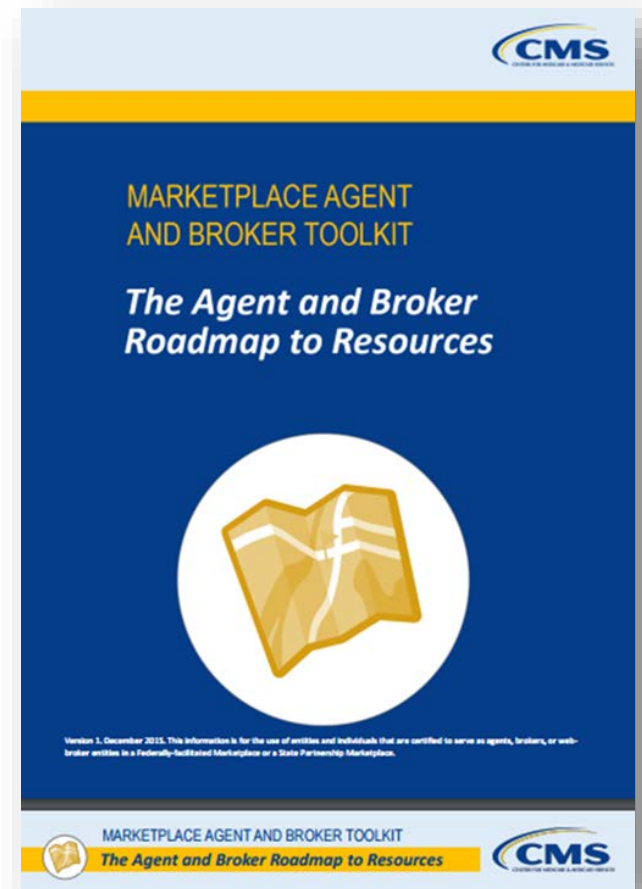
Downloadable Resources: Agents and Brokers Resources Webpage (cont.)

- Other content on the Agents and Brokers Resources webpage includes:
 - Resources guiding agents and brokers through the FFM registration process, including links to webinars, videos, and CMS-approved training vendors
 - The FFM Registration Completion List, which captures the names and National Producer Numbers of registered agents and brokers
 - Upcoming CMS-sponsored webinars for agents and brokers, and how to register
 - Slides from past webinars
 - High-level and regulatory guidance on agent and broker participation in the FFMs
 - Current and previous editions of the “News for Agents and Brokers” monthly newsletter
 - Resources specific to assisting consumers in the Individual and Small Business Health Options Program (SHOP) Marketplaces
- The webpage also includes resources for web-brokers, including the web-broker application process and the FFM Web-broker Entity List.

Also see the Marketplace.CMS.gov website, the official Marketplace information source for outreach partners.

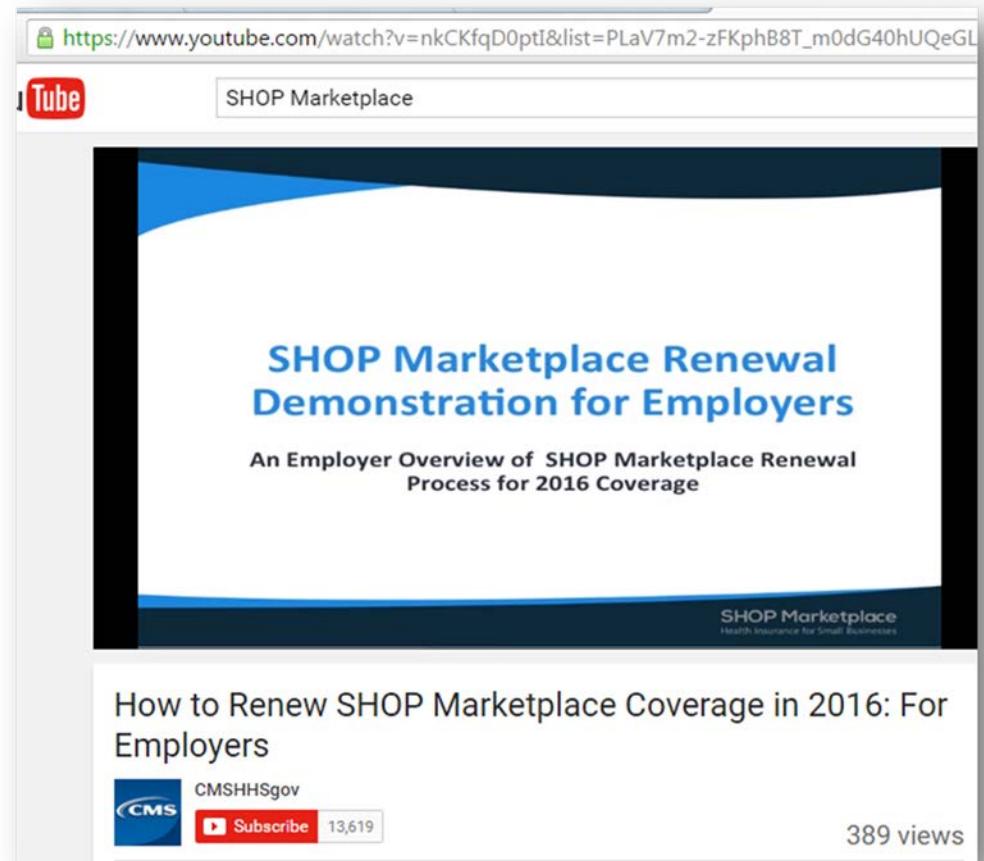
Downloadable Resources: “Agent and Broker Roadmap to Resources”

- The “Agent and Broker Roadmap to Resources” provides a quick guide to resources that CMS and its federal partners have developed to help agents, brokers, and consumers navigate the FFMs. It includes descriptions and “for more information” links on:
 - Resources generated by CMS and other Federal agencies, state-level agencies, and non-governmental entities
 - Health coverage options available through the FFMs and those available outside the FFMs, including CMS policy governing dual coverage
 - Each step of the eligibility and enrollment process, including application troubleshooting
 - Immigration statuses eligible for FFM coverage
 - Materials to help consumers use their coverage
 - Tax implications of enrollment decisions



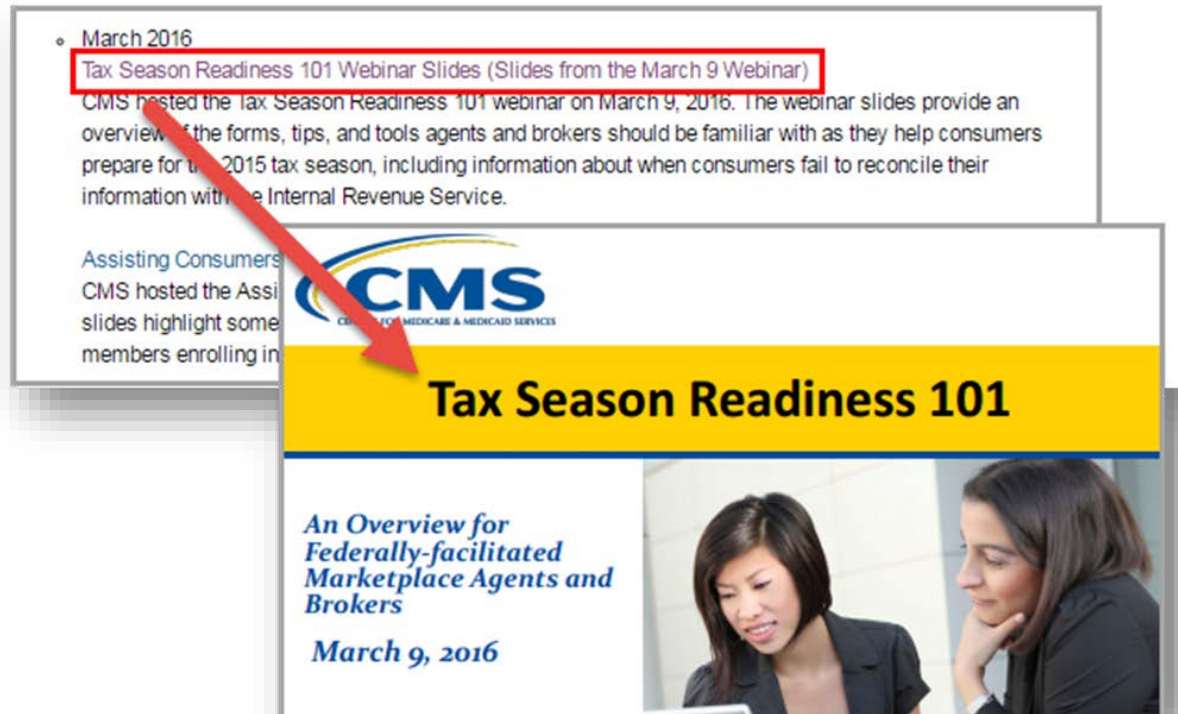
Downloadable Resources: Videos

- CMS also produces videos on selected topics.
- You can find links to videos on:
 - The Agents and Brokers Resources webpage
 - The CMS YouTube channel and the HealthCare.gov YouTube channel
 - Use the “Search” field at the top of the screen to find videos on topics of interest.



Downloadable Resources: Webinar Slides

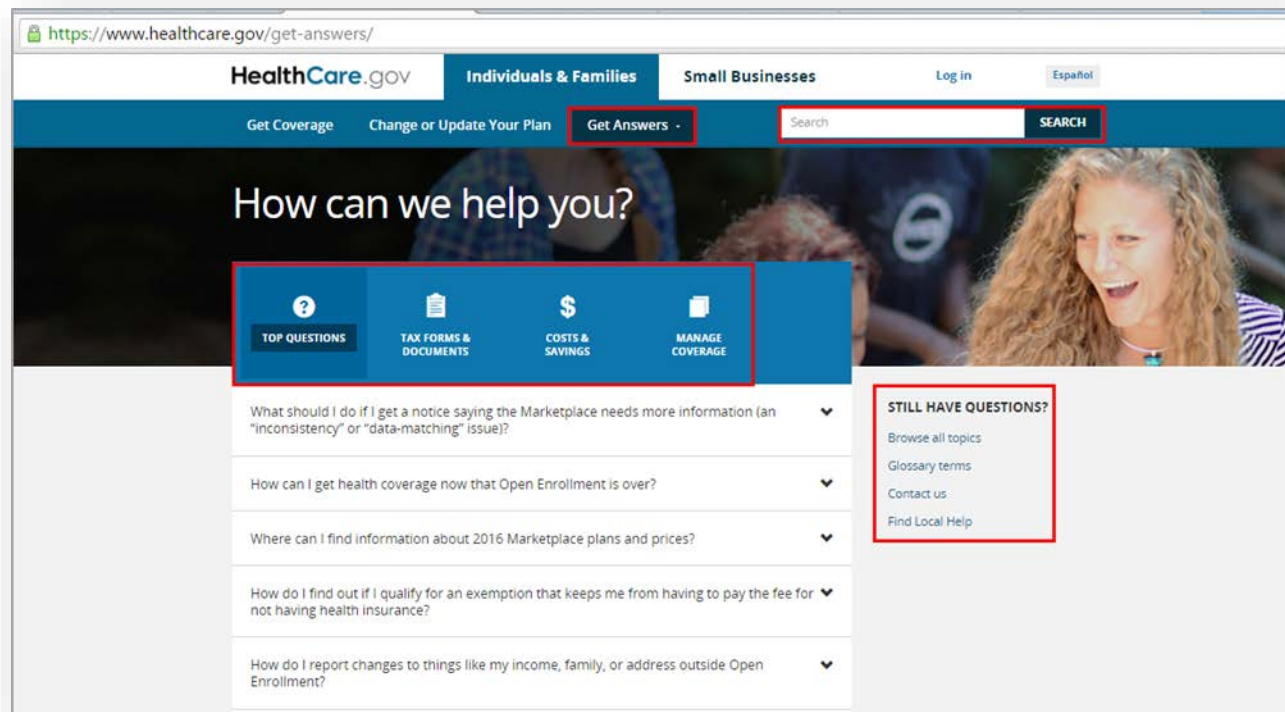
- CMS posts PDF versions of the slides from past webinars to the Agents and Brokers Resources webpage and to the REGTAP webpage.
 - Each webinar listing includes a summary of the content covered.
 - Look for webinar slides in different sections of the webpage.



See the Upcoming Agent and Broker Webinars section of the Agents and Brokers Resources webpage for information on the content of upcoming webinars and instructions on how to register.

Downloadable Resources: HealthCare.gov Website

- HealthCare.gov offers a wealth of information you can use to help consumers enroll in qualified health plans and manage their health care.
 - Select the “Get Answers” link to see commonly asked questions and answers.
 - Use the “Search” field to search by keywords.
 - Select the links in the “Still Have Questions?” pane for more resources.



Distributed Resources: Emails

- CMS uses emails to provide agents and brokers up-to-the-minute information on time-sensitive issues, and on policy and process updates.
- Registered agents and brokers receive these emails.
 - You can establish an account at the [CMS Enterprise Portal](#) to receive emails by selecting the “Get Email Updates” link in the right panel of the webpage.



As the federal tax filing deadline approaches, you can help remind consumers to safeguard their private information when filing their taxes or resolving Marketplace coverage inconsistencies by being very careful about with whom they share their private information.

The Internal Revenue Service (IRS) renewed a consumer alert for email theft and fraud schemes after seeing an approximate 400% surge over the previous year in phishing and malware incidents. Many fraudulent emails are designed to trick taxpayers into thinking they are official communications from the IRS or others in the tax industry, including tax software companies.

Distributed Resources: Newsletters

- CMS publishes the “News for Agents and Brokers” newsletter on a monthly basis.
 - The newsletter covers a wide range of topics to keep agents and brokers abreast of current issues.
 - Back issues of the newsletter are available in the News for Agents and Brokers section of the Agents and Brokers Resources webpage.
 - Scan the “In This Issue” section of back issues to find articles with information relevant to your questions.



Distributed Resources: Tweets

- CMS also releases current news and updates via its Twitter handle: @HealthCareGov.
 - Each Tweet directs recipients to a CMS website, webpage, or resource for more information.
 - Search on the hashtag #MktplaceABs for Tweets generated specifically for agents and brokers.

Call Center and Help Desk Support: Agent and Broker Call Center

- CMS maintains a help desk and call center specifically to assist agents and brokers in accessing the resources they need to support consumers.
- Email the **FFM Producer and Assister Help Desk** (FFMProducer-AssisterHelpDesk@cms.hhs.gov) for assistance with the following types of questions:
 - Agent/Broker FFM Registration Completion List issues
 - Identity proofing issues
 - “Find Local Help” issues
 - Eligibility and enrollment policy questions related to the Individual Marketplace
- Call the **Agent and Broker Call Center** at 1-855-CMS-1515 (855-267-1515) and select option “1” Monday through Friday from 8:00 AM to 8:00 PM Eastern Time (ET), or Saturday through Sunday (October and November only from 10:00 AM to 3:00 PM ET for assistance with the following types of questions:
 - CMS Portal account issues, including error messages, password resets, and account lockouts
 - General registration and training questions, including SHOP Marketplace-related questions
 - Log in issues at the HealthCare.gov landing page

Call Center and Help Desk Support: Other Marketplace Call Centers

- For questions when working with consumers applying and enrolling, call the **Health Insurance Marketplace Call Center** at 1-800-318-2596 (TTY: 1-855-889-4325), 7 days a week, 24 hours a day.
- For questions about the SHOP Marketplace, call the **SHOP Call Center** at 1-800-706-7893 (TTY: 711) Monday through Friday, 9:00 AM to 7:00 PM ET.



Questions?

For questions about agent/broker participation in the FFMs:

FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions on the Marketplace Learning Management System (MLMS):

MLMSHelpDesk@CMS.HHS.gov

For questions when working with consumers applying and enrolling in QHPs:

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, contact the respective vendor's help desk. Contact information for these vendors can be found on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>

For questions/comments about web-broker participation in the FFMs:

DirectEnrollment@cms.hhs.gov