



SHOP Marketplace: Health Insurance for Small Businesses

*An Overview for 2016
Coverage*

April 20, 2016

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



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 the 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 (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Presentation Overview

This presentation provides an overview of the benefits of the Small Business Health Options Program (SHOP) Marketplace on HealthCare.gov.

Topics Covered:

- What is the SHOP Marketplace
- Benefits of the SHOP Marketplace
- Which employers can participate in the SHOP Marketplace and when can they enroll
- Health insurance options for the self-employed
- Who is required to offer health insurance coverage
- Minimum participation rates (MPRs) for small group plans
- Health and dental coverage options
- How the SHOP Marketplace works
- Employee choice
- SHOP Marketplace enrollment process
- How to pay SHOP Marketplace premiums
- The Small Business Health Care Tax Credit
- SHOP Marketplace resources and tools

What is the SHOP Marketplace?

The **S**mall **B**usiness **H**ealth **O**ptions **P**rogram = SHOP Marketplace

- Part of the Health Insurance Marketplace created by the Affordable Care Act (ACA)
- Offers small employers (generally those with 1-50 full-time employees) a choice of quality health and dental plans provided by private insurance companies
- States may choose to allow employers with 1-100 full-time employees to participate in the SHOP Marketplace.
- Small employers who offer coverage through the SHOP Marketplace may be eligible for the Small Business Health Care Tax Credit that may be worth up to 50% of their contributions to premiums (up to 35% for tax-exempt employers).
- Works with health insurance reforms to help spur competition based on price and quality

Benefits of the SHOP Marketplace

- Convenience and choice:
 - Complete a group enrollment at any point during the year
 - Browse, compare, apply, and enroll in SHOP Marketplace health and dental plans on HealthCare.gov
 - Offer one (1) or multiple plans
 - Receive one (1) bill and make one (1) premium payment a month
- Control over spending:
 - Employers decide which plan(s) to offer qualified employees and how much they want to contribute to health and dental insurance premiums.
- Access to tax credits:
 - When you offer coverage through the SHOP Marketplace, you may be eligible for a tax credit worth up to 50% of your contributions to premiums (35% for tax exempt employers).
- Many ways to get help:
 - Information and assistance are available through HealthCare.gov, the SHOP Call Center, agents and brokers registered with the SHOP Marketplace, and through navigators.

Which employers can participate in the SHOP Marketplace?

To be eligible to purchase coverage in the SHOP Marketplace, small employers must:

- 1 Be a “small employer” (generally, a small employer has 1-50 employees)
- 2 Offer coverage to all full-time employees (those working 30 or more hours per week, on average)
- 3 Have at least one (1) employee enrolling in coverage
- 4 Have a principal business address or eligible employee worksite in the state in which coverage is offered

Use the SHOP FTE Calculator on HealthCare.gov for help counting full-time and full-time equivalent (FTE) employees for purposes of SHOP Marketplace eligibility:
<https://www.healthcare.gov/shop-calculators-fte/>

Options for the Self-employed

Self-employed individuals are not eligible to enroll through the SHOP Marketplace unless they have at least one (1) employee who enrolls.

Self-employed individuals with no employees may be able to enroll in coverage through the Health Insurance Marketplace for Individuals & Families on HealthCare.gov.

Health Insurance Marketplace for Individuals & Families:

- Premium tax credits may be available, depending on annual household income.
- Individuals generally must enroll during Open Enrollment period, unless they have a life event, such as getting married or having a child.
- Open Enrollment for 2016 was November 1, 2015 — January 31, 2016.

What Size Employers Are Required to Offer Health Insurance Coverage?

NOT REQUIRED
FEWER THAN 50
FTEs

- Employers with fewer than 50 full-time and FTE employees are **not required** to offer employees health insurance coverage.
- There are no Employer Shared Responsibility penalties if they choose not to do so.

REQUIRED
50 or **MORE FTEs**

- **Employers must** offer coverage that meets affordability requirements (does not exceed 9.5% of household income) and meets the minimum value standard to full-time workers and their dependents.
- ***Not offering affordable coverage?*** May be subject to the Employer Shared Responsibility Payment

For more information on Employer Shared Responsibility requirements, visit [IRS.gov](https://www.irs.gov).

SHOP Marketplace Minimum Participation Requirement

In most states, 70% of a group's employees offered coverage must accept the offer of SHOP Marketplace coverage or be enrolled in other types of coverage for a group to participate in the SHOP Marketplace.

- Unless the group enrolls between **November 15 and December 15** when no MPR applies

What's New?

For 2016 coverage and beyond, the SHOP Marketplace MPR requirement has changed—making it easier for employers to enroll in SHOP Marketplace coverage

Here's an example:

2015 Participation Requirement

Employees are not counted toward the MPR if they have coverage through another job, another person's job, or a government program (e.g., Medicare, TRICARE).

2016 Participation Requirement

Employees with non-SHOP Marketplace coverage, such as through a spouse or government program, will be counted toward the MPR.

Calculating the Minimum Participation Rate

For coverage beginning in 2016 and beyond, here's how the SHOP Marketplace MPR is calculated:

$$\text{MPR} = \frac{\text{Number of Employees **Enrolling** in Coverage}}{\text{Number of Employees **Offered** SHOP Marketplace Coverage}}$$

Here's an example for 2016:

- An employer offers coverage to 10 full-time employees, and two (2) have coverage through a spouse's employer, and one (1) is covered by Medicare.
- 70% of 10 employees = seven (7) employees
- Three employees have other coverage that counts towards the rate, so 4 additional employees must accept the employer's offer of SHOP Marketplace coverage before the employer can enroll.

From **November 15th- December 15th**, eligible small employers can enroll in SHOP Marketplace coverage **without** meeting the MPR requirement.

Health & Dental Coverage Options in the SHOP Marketplace

- Starting in 2016, employers may offer their employees one (1) of three (3) options through the SHOP Marketplace:
 1. Only health coverage
 2. Only dental coverage
 3. Both health and dental coverage
 - If a qualified employee is offered both health and dental coverage, he/she may choose to enroll in both health and dental coverage, only health coverage, or only dental coverage.
- Employers may also offer health and dental coverage to their employees' dependents.
 - Dependents must enroll in the same health or dental plan as the qualified employee.
 - If an employee is offered both health and dental coverage, dependents will be able to enroll in either the health or dental coverage the employee picks, or in both.

How the SHOP Marketplace Works: Different Plans for Different Budgets

- **SHOP Marketplace health plans are available in four plan categories: Bronze, Silver, Gold, and Platinum.**
 - Categories generally reflect how much enrollees pay for premiums, deductibles, copayments, and the total amount they'd expect to have to spend out-of-pocket for the year.

Example: Platinum health plans may be expected to cover 90% of the total cost of covering essential health benefits, but the monthly premium will generally be the highest compared to plans in the other categories.
 - All plans cover “essential health benefits,” but can differ by provider network, prescription drug formularies, or additional benefits offered, among other things.
 - Plans cannot charge higher premiums for enrollees based on high medical costs or pre-existing medical conditions, raise premiums because an enrollee needs care, or charge women more than men based on gender.

Plan Category	Total cost of care paid by the plan (on average)	Total cost of care paid by the employee (on average)
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

How the SHOP Marketplace Works: Different Plans for Different Budgets (cont.)

- SHOP Marketplace **dental plans** are available in two (2) plan categories: **High** and **Low**.
 - Categories generally reflect how much enrollees pay for premiums, deductibles, copayments, and the total amount they'd expect to pay out-of-pocket for the year.
 - **High** dental plans have generally higher premiums but lower copayments and deductibles compared to low dental plans. So you'll generally pay more every month, but less when you go to the dentist.
 - **Low** dental plans generally have lower premiums but higher copayments and deductibles compared to high dental plans. So you'll generally pay less every month, but more when you go to the dentist.

Employee Choice: Offering Employers Flexibility & Control

Employers can offer qualified employees:

1. A single health or dental plan
2. A choice of plans within a plan category the employer chooses
 - Employees choose any plan within the selected coverage category.

Advantages of offering qualified employees a choice of plans:

- They can choose plans that best fit their coverage needs.
- Employer does not have to predict their health care needs.
- Employer receives and pays just **one (1) monthly bill** per account, even when offering multiple plans with different health insurance companies.
- Employer sets choice limits to control health care costs.

	Issuer A	Issuer B	Issuer C	Issuer D	Issuer E
Platinum					
Gold					
Silver	✓	✓	✓	✓	✓
Bronze					

See Plans & Prices on HealthCare.gov

- 1. Browse** available SHOP Marketplace health and dental plans before choosing coverage.
 - Save time with the application process by becoming familiar with coverage options before you get started.
 - See plan and pricing options that are available in your area without creating an account.
- 2. Generate estimates** for customized premium and out-of-pocket plan costs.
 - Choose coverage that is affordable for both employers and employees.
- 3. Compare plans** based on product network type, coverage category, insurance company, premium, deductible, and out-of-pocket maximum.
 - Make an informed decision that fits employers' and employees' budget and coverage needs.

How to Pay SHOP Marketplace Premiums

EMPLOYEES

generally pay SHOP Marketplace premiums to their employer through a payroll deduction or upfront (unless their employer is paying their entire premium).



EMPLOYER

receives one monthly bill from the SHOP Marketplace in each state, even if employees are enrolled in different plans with different insurance companies.



EMPLOYER

pays SHOP Marketplace premiums using one (1) of the following options:

- Online
- Phone
- Mail



SHOP MARKETPLACE

disburses employer's premium payment to the insurance company(ies) upon receipt.

NOTE: Employers should make the first premium payment by the 15th of the month for coverage to start the 1st of the following month.

Employer Options for Premium Contributions

Contribution methods available through the SHOP Marketplace:

- Fixed percentage
- Reference Plan Contribution

Fixed Percentage: Employer chooses a fixed percentage to contribute to employees and (if applicable) dependents' monthly premiums (<https://marketplace.cms.gov/outreach-and-education/shop-employer-employee-premium-payments-2016.pdf>).

Example: Jane is 25 and her plan premium is \$200. John is 60 and his plan premium is \$300. The fixed percentage is 80%. The employer will pay \$160 toward Jane's plan premium and \$240 toward John's plan premium.

	Jane	John
Plan Premium	\$200	\$300
Fixed Percentage	80%	
Employer Contribution	\$160	\$240

Employer Options for Premium Contributions (cont.)

Reference plan contribution: The employer chooses a defined amount to contribute to employees' and (if applicable) dependents' monthly premiums based on a percentage of premiums for a "reference plan" the employer chooses (if only a single plan is offered, this plan is the "reference plan").

Example: If the reference plan premium is \$100 for an employee and the employer's contribution is 50%, the employer will pay \$50 toward the employee's plan premium—even if the employee chooses a plan other than the reference plan.



Reference Plan	\$100
Percentage	50%
Employer Contribution	\$50

Contribution Comparison

Fixed Percentage

EMPLOYEE	PLAN A	PLAN B	PLAN C
Jane Doe (25)	\$ 200 <u>x 80%</u> \$160	\$250 <u>x 80%</u> \$200	\$275 <u>x 80%</u> \$220
John Doe (60)	\$300 <u>x 80%</u> \$240	\$350 <u>x 80%</u> \$280	\$375 <u>X 80%</u> \$300

- Assume an 80% employer contribution for both examples.
- In the fixed contribution, employer contributions vary by plan and employee age.

Reference Plan Contribution

EMPLOYEE	PLAN A	PLAN B (Reference)	PLAN C
Jane Doe (25)	\$ 200 \$200	\$250 <u>x 80%</u> \$200	\$275 \$200
John Doe (60)	\$300 \$280	\$350 <u>x 80%</u> \$280	\$375 \$280

- Assume the employer chooses Plan B as a reference plan.
- Employer contribution is constant across plans (but still varies for each enrollee based on age).

What is the Small Business Health Care Tax Credit?

- The Small Business Health Care Tax Credit is generally only available when coverage is obtained through the SHOP Marketplace.
- The SHOP Marketplace gives eligible small employers ability to get back a portion of their premium contributions through the tax credit.
 - The tax credit may be worth up to 50% of eligible employers' premium contributions (up to 35% for tax-exempt employers).
- To qualify for the tax credit, employers must:
 1. Have employees enrolled in SHOP Marketplace health or dental plan(s)
 2. Have fewer than 25 FTEs (based on a 40 hour work week)
 3. Pay average wages of less than around \$50,000 per year per FTE, adjusted annually for inflation
 4. Contribute at least 50% toward employee-only premium costs
 5. File for the tax credit with IRS

Small Business Health Care Tax Credit (cont.)

- For tax years 2014 and beyond, employers can claim the tax credit for **two (2) consecutive years**.
- *Example:* An eligible employer offering coverage through the SHOP Marketplace in 2015 and 2016 can claim the tax credit for both years. If the employer decides to offer coverage again in 2017, the employer would no longer be able to receive the tax credit because the employer has already claimed it for two (2) consecutive years.

Use the SHOP Tax Credit Estimator on HealthCare.gov to see if you might be eligible and how much the credit could be worth for your business.



SHOP Marketplace Tools for Employers

SHIP Tool	Functionality & Value
1. FTE Calculator	Helps employers determine if they may be a small employer for purposes for SHOP Marketplace eligibility by counting their full-time and FTE employees
2. MPR Calculator	Helps employers determine if they meet the minimum participation requirements to enroll in the SHOP Marketplace
3. Tax Credit Estimator	Helps employers determine if they may be eligible for the Small Business Health Care Tax Credit, and estimate its value

Looking for the tools? Visit <https://www.healthcare.gov/small-business/>

SHOP Marketplace: Health Insurance for Small Businesses



*Agent and Broker
Resources*

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.



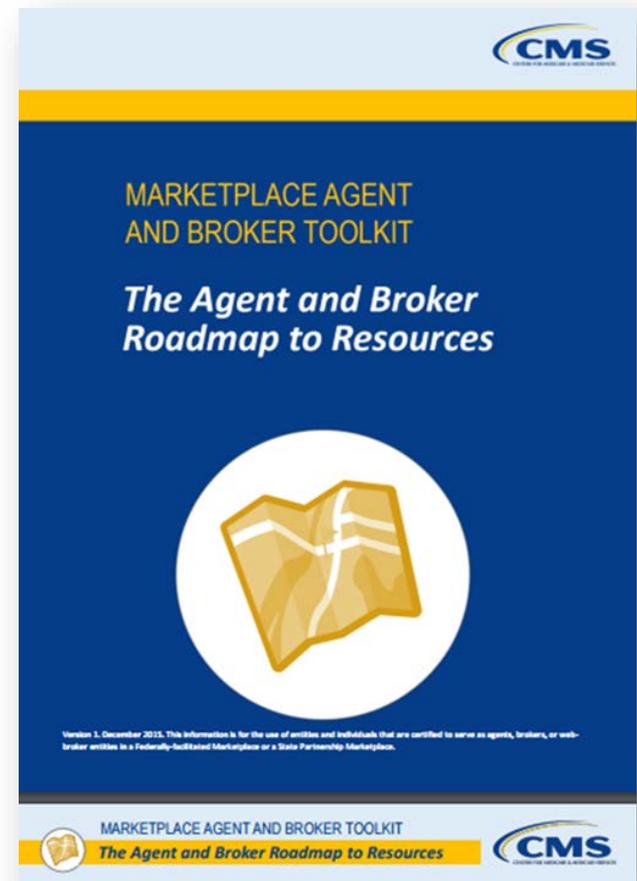
Downloadable Resources: Agents and Brokers Resources Webpage (cont.)

- 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.

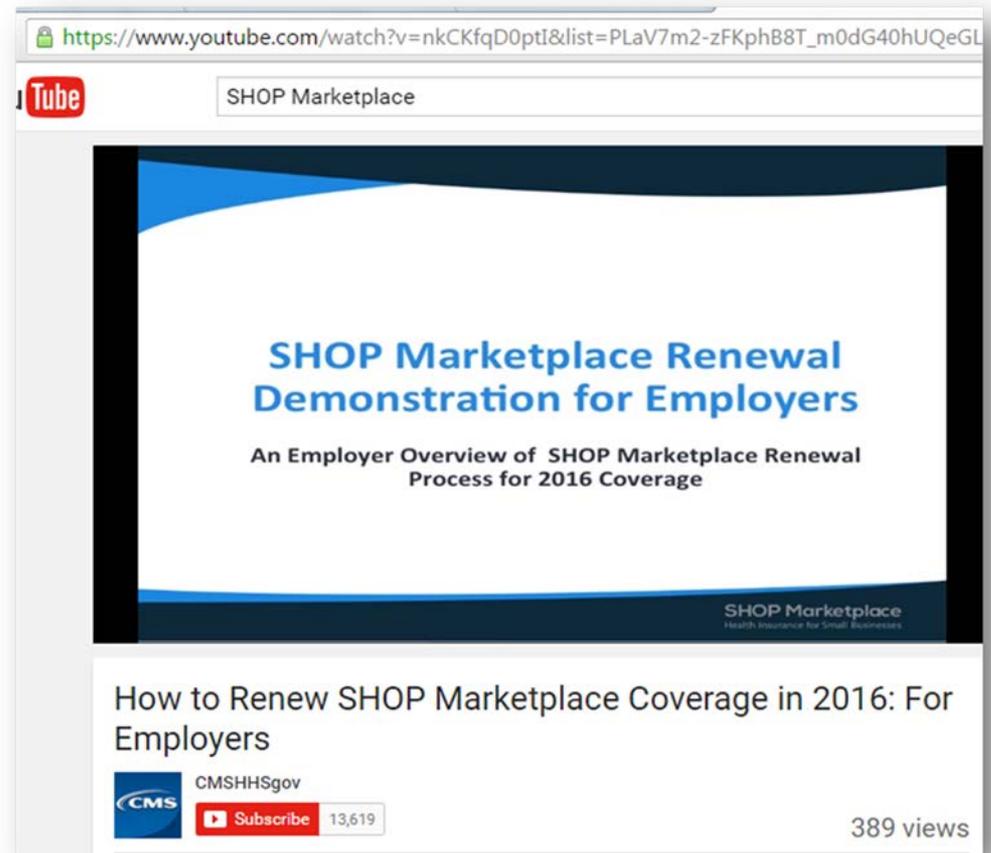
Downloadable Resources: “Agent and Broker Roadmap to Resources”

- 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.

The screenshot shows a CMS website listing for a webinar. A red box highlights the title "Tax Season Readiness 101 Webinar Slides (Slides from the March 9 Webinar)". A red arrow points from this box to a yellow banner on the slide titled "Tax Season Readiness 101". Below the banner, the text reads "An Overview for Federally-facilitated Marketplace Agents and Brokers" and "March 9, 2016". To the right of the text is a photograph of two women looking at a laptop.

• March 2016
Tax Season Readiness 101 Webinar Slides (Slides from the March 9 Webinar)
CMS hosted the Tax Season Readiness 101 webinar on March 9, 2016. The webinar slides provide an overview of the forms, tips, and tools agents and brokers should be familiar with as they help consumers prepare for the 2015 tax season, including information about when consumers fail to reconcile their information with the Internal Revenue Service.

Assisting Consumers
CMS hosted the Assi
slides highlight some
members enrolling in

CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

Tax Season Readiness 101

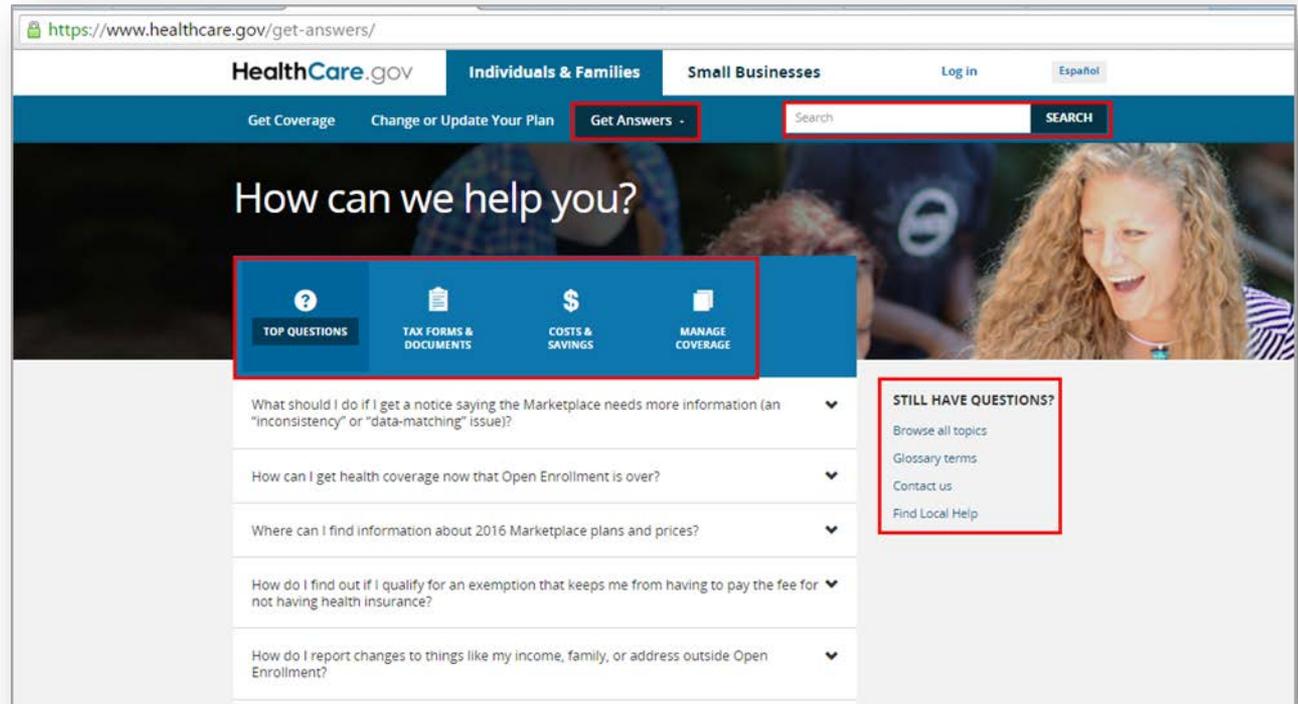
*An Overview for
Federally-facilitated
Marketplace Agents and
Brokers*

March 9, 2016

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 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 handles: @CMSSGov and @HealthCareGov.
 - Each Tweet directs recipients to a CMS website, webpage, or resource for more information.
 - Search on these hashtags for Tweets generated specifically for agents and brokers: #ABFFM (Individual Marketplaces) and #ABFFSHOP (SHOP Marketplace).
 - Select the image below and use the highlighted links to sign up for a Twitter account and to follow CMS.



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 Saturday from 8:00 AM to 10:00 PM Eastern Time (ET) Agent and Broker Call Center (1-855-CMS-1515) 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.



Call Center and Help Desk Support:

Email Help Desk Support

- Have questions after hours or can wait for a response? Send your query via email.
 - For questions about the agent and broker registration process, and how agents and brokers can assist consumers in the FFMs, email the **FFM Producer and Assister Help Desk** at: FFMProducer-AssisterHelpDesk@cms.hhs.gov.
 - For technical or system-specific issues related to the MLMS, user-specific questions about maneuvering the learning management system site, or accessing CMS training and exams on the MLMS, contact the **MLMS Help Desk** at MLMSHelpDesk@cms.hhs.gov.
 - For questions about CMS Enterprise Portal password resets and account lockouts; HealthCare.gov website issues; and other CMS Enterprise Portal account issues, requests, or error messages, contact the **Exchange Operations Support Center** at 1-855-CMS-1515 (855)267-1515) or CMS_FEPS@cms.hhs.gov.
 - For questions/comments about web-broker participation in the FFMs: WebBroker@cms.hhs.gov.

SHOP Marketplace: Health Insurance for Small Businesses



*Additional SHOP
Marketplace Resources*

SHOP Marketplace Resources

- **Top Questions About the SHOP Marketplace**
healthcare.gov/small-businesses/get-answers
- **Information on the Small Business Health Care Tax Credit**
irs.gov/Affordable-Care-Act
- **Affordable Care 101 Webinar: What the Healthcare Law Means for Small Employers**
bit.ly/AffordableCare101
- **Agent/Broker Essentials: Information on the SHOP Marketplace**
healthcare.gov/small-businesses/for-agents-and-brokers
- **SHOP Marketplace Agent/Broker Portal (for SHOP-registered Agents/Brokers)**
healthcare.gov/marketplace/small-businesses/agent
- **SHOP Marketplace Registration Information for Agents and Brokers**
cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html

SHOP Marketplace Resources (cont.)

- **ACA Rules, Guidance, Agent and Broker Resource Page**
[cms.gov\ccio\programs-and-initiatives\health-insurance-marketplaces\a-b-resources.html](https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html)
- **Detailed Instructions on How to Enroll for Employees**
<https://marketplace.cms.gov/outreach-and-education/shop-employee-enrollment-user-guide.pdf>
- **How to Enroll in the SHOP Marketplace**
[healthcare.gov/small-businesses/provide-shop-coverage/enroll-in-shop/](https://www.healthcare.gov/small-businesses/provide-shop-coverage/enroll-in-shop/)
- **Detailed Instructions on How to Enroll for Employers**
<https://marketplace.cms.gov/outreach-and-education/shop-employer-enrollment-user-guide-2016.pdf>
- **Using Agents and Brokers in the SHOP Marketplace**
[healthcare.gov/small-businesses/provide-shop-coverage/using-insurance-agents-and-brokers/](https://www.healthcare.gov/small-businesses/provide-shop-coverage/using-insurance-agents-and-brokers/)
- **SHOP Call Center** 1-800-706-7893 (TTY: 711) Available Monday – Friday, 9am – 7pm ET

Questions?

For questions about Agent/Broker participation in the FFM:
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 FFM:
WebBroker@cms.hhs.gov