



Tax Season Readiness 101

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

March 9, 2016

*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 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.

Outline

- What Consumers Need to Know about Federally-facilitated Marketplace (FFM) Coverage and Taxes
- Form 1095-A, “Health Insurance Marketplace Statement”
- Tax Tools
- Reprints and Corrections
- Failure To Reconcile
- Tax Readiness and Agent/Broker Resources

Tax Season Readiness 101



*What
Consumers Need
to Know about
FFM Coverage
and Taxes*

How You Can Help Consumers During Tax Season

- Agents and brokers may:
 - Help consumers understand what Form 1095-A, “Health Insurance Marketplace Statement,” covers and how to use it as they prepare their federal income tax returns
 - Help consumers understand the timing for receiving Form 1095-A, what to look for in the mail, and that it is an important tax document
 - Show consumers how to access Form 1095-A in their online Marketplace accounts
 - Help consumers understand how Form 1095-A relates to Internal Revenue Service (IRS) Form 8962, “Premium Tax Credit (PTC)”
 - Ensure consumers are aware of the potential implications of not providing the information in Form 1095-A on their taxes
 - Help consumers understand the process to reconcile advance payments of the premium tax credit (APTC) and PTC

How You May Respond to Certain Basic Consumer Questions

- Your responses to basic consumer questions will depend on the type of issue, and may include:
 - Addressing the consumer's question directly
 - Directing the consumer to call the IRS
 - Directing the consumer to call the Marketplace Call Center or the Small Business Health Options Program (SHOP) Call Center
- CMS will continue to provide agents and brokers guidance on responding to tax-related questions they may receive from consumers.

Consumer Questions You Should Direct to the IRS

Do I qualify for the PTC?

Do I owe an individual shared responsibility payment?

What are the requirements for the individual shared responsibility provision?

How do I report health care coverage on my income tax return?

Will the IRS verify that consumers had minimum essential coverage (MEC)?

I received a Form 1095-A. How should I report this on my income tax return?

Can you help me complete my income tax return?

How do I use the Form 1095-A to fill out my Form 8962?

Can I get a copy of the Form 8965 or 8962?

I received a corrected Form 1095-A. Do I need to amend my income tax return?

What happens if I don't file my income tax return?

I can't file/can't pay my tax liabilities by April 15. What should I do?

Consumer Questions You Should Direct to the Marketplaces

Why did I receive this Form 1095-A?

I never received a Form 1095-A. How can I get the form or the information I need?

Where can I find Form 1095-A in my online account?

How do I get another copy of my Form 1095-A?

What do I need to do with this Form 1095-A?

What does this information on the Form 1095-A mean?

I heard there was a form I should have received. Where do I get mine?

I think my Form 1095-A may have gone to the wrong address. What should I do?

Why did I get more than one Form 1095-A?

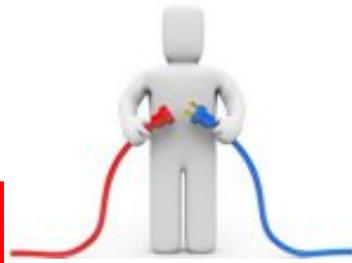
This information does not look correct. How can I change it?

I added a dependent, but he or she is not on my Form 1095-A. What should I do?

What Consumers Need to Know for Tax Readiness

Consumers need help making the connection between:

The Premium Tax Credit



Filing Their Taxes

and

Many consumers are unaware that:

- (1) They must reconcile the APTC they received or claim the PTC for the first time,
- (2) They may have to pay a fee if they did not maintain MEC, or
- (3) They may qualify for an exemption from the fee.

Refresher: PTC and APTC Definitions

- The PTC helps eligible consumers afford coverage purchased through the FFMs.
- Eligibility is based on household income (100% - 400% of the federal poverty level [FPL]) and family size.
- The PTC can be used right away to lower monthly premium costs in the form of advance payments (i.e., APTC) or can be claimed at the end of the year with federal income tax filing.
- Consumers can choose how much APTC to apply to their premiums each month, up to a maximum amount.
- APTC must be reconciled as part of the federal income tax filing process.
- Consumers who receive APTC must file federal income taxes (jointly if married, though there are some exceptions to the joint filing requirement for victims of domestic abuse).
- PTC can be claimed during the tax filing process, even if consumers did not apply for financial assistance when they submitted their Marketplace application.

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*Form 1095-A,
“Health Insurance
Marketplace
Statement”*

Form 1095-A Elements

Information about a tax filer or other relevant adult, and members of his or her tax household, who were enrolled in Marketplace qualified health plans (QHPs)

Information that can be used to complete a federal income tax return (e.g., monthly premium amount)

The amount of APTC that was paid to an issuer on a consumer's behalf

How Does the Consumer Get Form 1095-A?

- By January 31, 2016, the FFMs:
 - Mailed a paper copy of Form 1095-A to the last known address of each tax filer or other responsible adult, and
 - Uploaded Form 1095-A to consumers' online Marketplace accounts.
- The FFMs also sent the IRS the information included on Form 1095-A.

A tax filer is someone who:

- Enrolled in an QHP on behalf of one or more individuals, and **received APTC**

Other responsible adult is someone who:

- Enrolled in a QHP on behalf of one or more individuals, but **did not receive APTC**

Form 1095-A, “The Health Insurance Marketplace Statement”

- Advise consumers to look for an envelope in the mail labeled “Important Tax or Health Coverage Information Inside,” which includes:
 - Cover page, available in either English or Spanish, depending on the consumer’s language preference (An example of the cover page is available at: <https://Marketplace.CMS.gov/applications-and-forms/notices.html>.)
 - Form 1095-A instructions, developed by the IRS
 - Form 1095-A:
 - The FFMs generated a separate Form 1095-A for each policy in which members of the household enrolled.
 - Each member of a tax household who is on the same policy is listed together on one Form 1095-A.
 - Households of more than five enrolled members received an additional Form 1095-A that continues Part II.

Note: Form 1095-A is **not** generated for consumers who were enrolled in **catastrophic plans** or received an **exemption** and did not enroll in QHP coverage.

Availability of Form 1095-A in Languages other than English

- Currently, Form 1095-A is only available in English; however, the envelope and the cover letter accompanying Form 1095-A are available in English and Spanish.
 - Form 1095-A: www.irs.gov/pub/irs-pdf/f1095a.pdf
 - Form 1095-A instructions in English: www.irs.gov/pub/irs-pdf/i1095a.pdf
 - Form 1095-A instructions in Spanish: marketplace.cms.gov/technical-assistance-resources/spanish-form-1095-a-and-instructions.pdf
- Each Form 1095-A contains a notice tagline addendum that provides instructions in 15 additional languages for consumers to call 1-800-318-2596 if they need assistance interpreting or understanding Form 1095-A.

Stand-alone Dental Plans (SADPs) Are Included on Form 1095-A

- The essential health benefits (EHB) portion of premiums for the SADP allocable to pediatric dental is included on Form 1095-A in the Monthly Enrollment Premiums Amount (Part III, lines 21-33), regardless of whether APTC was paid to the issuer on behalf of the consumer.
- However, the SADP name, start date, and end date are not included on Form 1095-A.

How SADP Premiums Are Reported on Form 1095-A

- The FFMs will not report the amount of SADP premium allocable to pediatric dental benefits for months in which a consumer was only enrolled in an SADP (e.g., as a result of terminating a medical QHP and keeping an SADP).
 - Consumers are not entitled to receive PTC for enrollment in an SADP only; to receive PTC, consumers must also be enrolled in a medical QHP.
- The EHB portion of premiums allocable to pediatric benefits will be added to the Monthly Enrollment Premiums Amount (Form 1095-A, Part III, lines 21-33), regardless of whether or not a child is enrolled in the SADP, even though the FFMs do not allow consumers to apply APTC towards an SADP unless a child is enrolled in the policy.
 - The FFMs do not differentiate between premiums for QHP benefits consumers use and premiums for QHP benefits consumers do not use.

Other Form 1095s

Consumers also may get Form 1095-B or Form 1095-C.

- If consumers or members of their households had coverage in 2015 through other health programs or plans outside of the FFMs, they may also receive:
 - Form 1095-B, “Health Coverage” or
 - Form 1095-C, “Employer-provided Health Insurance Offer and Coverage”
- Advise consumers it is important to follow the instructions on these forms, so they fill out their federal income tax returns correctly.

Consumer Logs In to “My Account” to Access Form 1095-A

Consumers can create an account to obtain their tax forms.

The screenshot shows the HealthCare.gov website interface. At the top, there are navigation tabs for 'Individuals & Families', 'Small Businesses', and 'Log in'. A red arrow points to the 'Log in' link. Below the navigation, there are buttons for 'Get Coverage', 'Keep or Change Your Plan' (highlighted with a red box), and 'Get Answers'. A search bar is also present. The main content area features a large banner with the text 'Act by Dec. 15 to stay covered Jan. 1' and two green buttons: 'SEE PLANS & PRICES' and 'SEE HOW TO STAY COVERED'. A red arrow points to the 'SEE HOW TO STAY COVERED' button. To the right, there is a section titled 'DON'T HAVE AN ACCOUNT?' with a red arrow pointing to it. Below this, there are input fields for username and password, and a green 'LOG IN' button. A red arrow points to the 'LOG IN' button. At the bottom, there is a note about using shared computers.

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Where the Consumer Finds Form 1095-A in “My Account”

New Section in My Account

Exemptions
 Tax forms

Dynamic: Statement is displayed when one or more corrected 1095A forms are posted to the account.

Dynamic Table: Table is displayed once there is one 1095A available to the consumer.

If no 1095As have been generated and posted to the consumer’s application / account then the table is not visible on the Tax Forms section.

Static: Help information below the table on what to do if the information is not correct

Remember: If you got advance payments of the premium tax credit to help pay for your Marketplace health plan premium, you’ll have to file a federal income tax return, even if you usually don’t.

[Learn more about the 1095-A and how to use it.](#)

You have at least one corrected Form 1095-A. If you have 2 versions of the same form, use the corrected form, which has the most recent date.

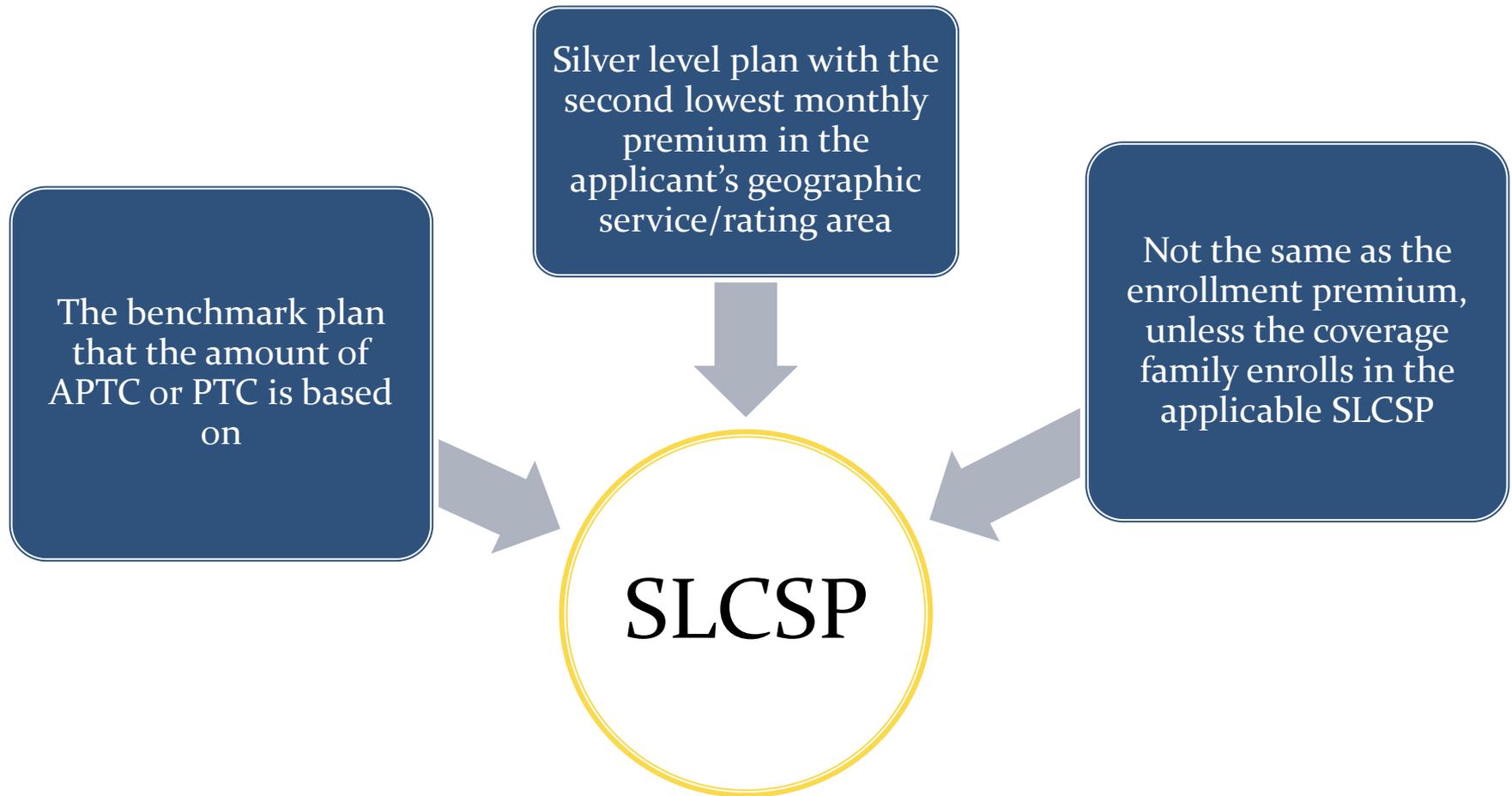
Your 1095-A forms

Name	Plan Name	Date Posted	Action
John, Jane, Marianne, Billyjoe, Sarahbeth...	Blue Cross and Blue Shield of Illinois Blue Choice Bronze PPO™ 006 <i>Coverage dates</i> 03/31/2014 - 12/31/2014	06/11/2014	Download
Mary	IlliniCare Health Ambetter Essential Care 1 Sinai Health Select Network <i>Coverage dates</i> 01/01/2014 - 03/31/2014	02/18/2014	Download
John, Jane, Marianne	Blue Cross and Blue Shield of Illinois Blue Precision Gold HMO™ 001 <i>Coverage dates</i> 01/01/2014 - 03/31/2014	01/14/2014	Download

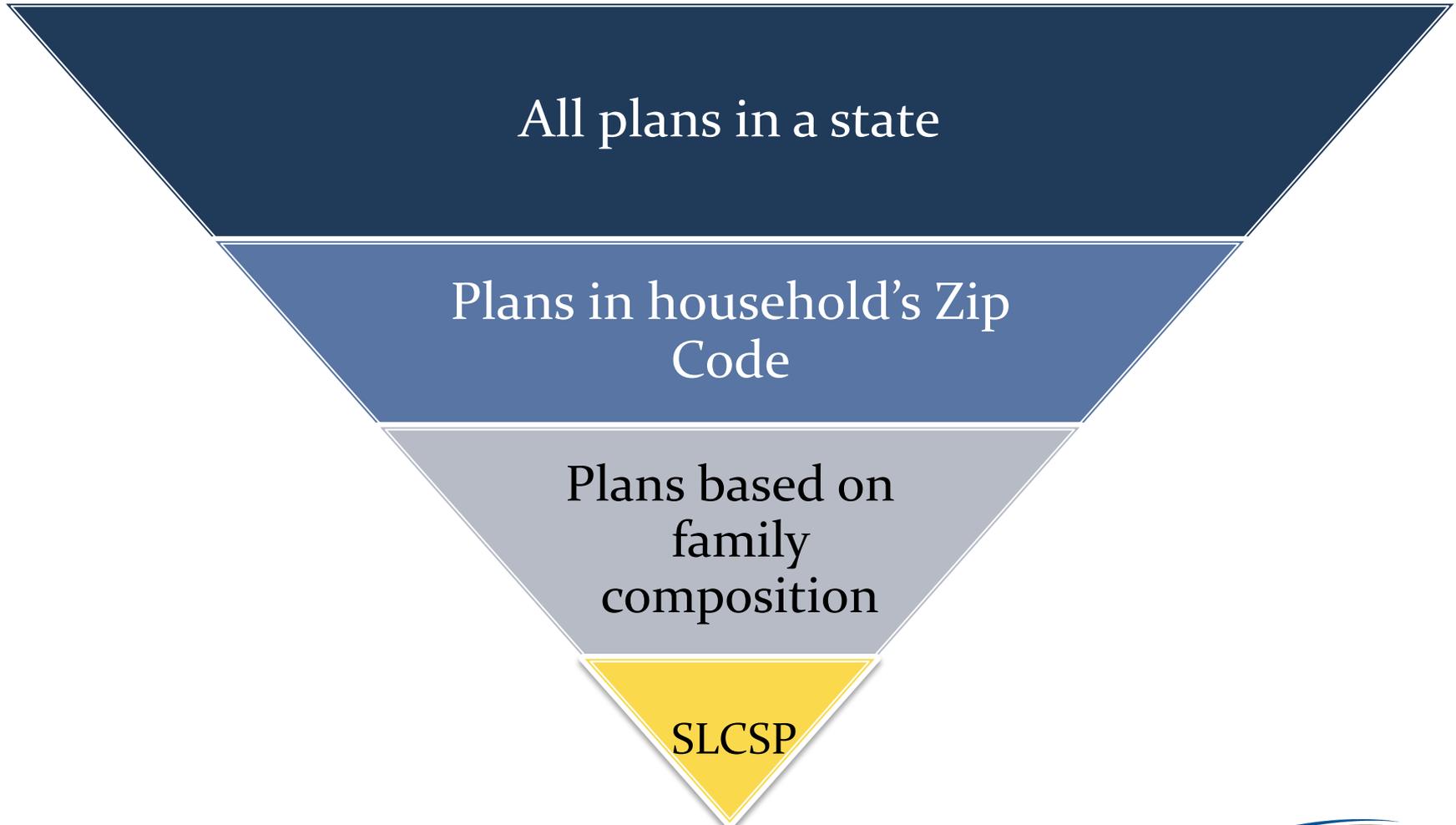
What to do if you think your Form 1095-A is wrong.

Note:
Reprinted forms will be uploaded to the consumer’s account.

Second Lowest Cost Silver Plan (SLCSP)



SLCSP Determination



Tax Season Readiness 101



Tax Tools

Tax Tools

- Tax tools help consumers claim the affordability exemption and calculate their PTC.
- Tax tools provide:
 - A step in filing taxes for certain consumers to find essential information that might not appear on Form 1095-A
 - A report with monthly break down of the SLCSP or lowest cost Bronze plan using 2015 plan data
- Tax tools do not:
 - Provide APTC, PTC, or eligibility
 - Require an account or login (i.e., their use is anonymous)
- The Health Coverage Tax Tool is available in English at: www.healthcare.gov/tax-tool/
 - The Spanish-language version of the tool is available at: www.cuidadodesalud.gov/es/tax-tool/
 - Additional information about tax filing and the Affordable Care Act is available from the IRS at: www.irs.gov/Affordable-Care-Act

Tax Tools (cont.)

https://www.healthcare.gov/tax-tool/

HealthCare.gov Individuals & Families Small Businesses Log In ESPAÑOL

Health coverage tax tool

Get information to help file your income taxes

Your health coverage affects your federal income tax return. This tool provides certain information you'll need to:

- **Figure out your premium tax credit**
This tool will provide accurate information about your "second lowest cost Silver plan" (SLCSP). You'll use it to fill out IRS Form 8962, Premium Tax Credit.
- **Claim an "affordability" exemption**
If you didn't have health coverage because you couldn't afford it, you might not have to pay a penalty. This tool will provide information you need to fill out IRS Form 8965, Health Coverage Exemptions.

NEED MORE INFORMATION FIRST?

Learn about the [premium tax credit](#) or the [affordability exemption](#).

GET STARTED

Health Coverage Tax Tool: Premium Tax Credit

- Consumers should access the Health Coverage Tax Tool and select the “Premium Tax Credit” link if they:
 - Are enrolled in a QHP, but did not apply for APTC or did not originally qualify for APTC, and now want to get PTC; or
 - Did not report changes in family information to the FFMs that could affect coverage during the plan year; or
 - Have zeros in Form 1095-A, Part III, Column B (Monthly second lowest cost silver plan (SLCSP) premium) for the months they had coverage.
- Consumers should enter the results into Form 8962, and then attach it to their Form 1040, 1040A, or 1040NR when filing their federal income tax return.

Health Coverage Tax Tool: Affordability Exemption

- Consumers should access the Health Coverage Tax Tool and select the “Affordability Exemption” link if they:
 - Did not enroll in a QHP and want to see if they are eligible for an exemption so they can avoid paying the fee for not having health coverage; or
 - Want to request an affordability exemption.
- Consumers should enter the results into Form 8965, and then attach it to their Form 1040, Form 1040A, or Form 1040EZ when filing their federal income tax return.

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Reprints and Corrections

Anticipated Need for Corrections

- Form 1095-A data issues may arise due to:
 - Consumer failed to report change in circumstances to the FFMs
 - Retroactive application of eligibility appeals decisions
 - Partial months enrollment
 - Grace period and subsequent termination
 - Consumer dropped coverage before December 31, 2015
 - Consumer changed coverage to a different QHP
 - Consumer added or dropped members in their QHP
 - Consumer failed to update demographic or enrollment information
- Issues may be identified by:
 - Consumers
 - Issuers
 - IRS
 - Marketplace
- To comply with IRS regulations, the FFMs must report corrected Form 1095-A information to the IRS and consumers as soon as possible.
- Corrections to Form 1095-A data will not transfer to the next coverage year. Consumers will need to update their next coverage year applications with correct information.

Consumers should log in to HealthCare.gov or contact their QHP issuer to confirm that their information is correct.

What Consumers Can Do If They Did Not Receive Form 1095-A or Need Another Copy

- Consumers should access their Form 1095-A from their online account in the “Tax Form” section.
- If consumers do not have an online account, they can create one to view their Form 1095-A.
- If consumers experience issues when creating an online account or their Form 1095-A is not posted in their online account, they should contact the Marketplace Call Center.

What CMS Will Do if Consumers Think Data Elements Are Wrong

- Consumers may identify issues with the Form 1095-A received from the FFM.
- CMS will:
 - Research the consumer's concern to determine if a correction is necessary
 - Update records to correct and regenerate the consumer's Form 1095-A, if necessary
- Some data elements will not need to be updated for consumers to complete their federal income tax return.
 - Consumers should update their demographic information on their federal income tax return.

Corrections to Information on Form 1095-A from FFM's

- Demographic information that is incorrect on Form 1095-A can be updated directly by consumers when they file their federal income tax return without the need to generate a corrected Form 1095-A.
- For enrollment-related information that consumers believe may be incorrect on Form 1095-A, consumers should contact the Marketplace Call Center for research and resolution.
- The FFM's will:
 - Research the consumer-reported inquiry
 - Update incorrect information when appropriate
 - Mail and upload to a consumer's online account a corrected Form 1095-A
 - Send the IRS the corrected Form 1095-A information

Corrected Form 1095-As

- Beginning in February 2016, the FFMs will mail corrected Form 1095-As and upload them to consumers' HealthCare.gov accounts.
- The updated Form 1095-A will have the “corrected” check box marked.
- CMS will also report corrected information to the IRS.

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*Failure To
Reconcile*



New for 2016: Failure to File and Reconcile (FTR)

- For the first time, beginning with the plan year 2016 Open Enrollment period, **the FFMs will discontinue APTC and CSR for 2016 coverage for enrollees who received APTC in 2014, but did not comply with the requirement to file a federal income tax return and reconcile APTC** (or if the tax filer did not reconcile on the enrollee's behalf).
- According to CMS and IRS regulations (45 CFR §155.305(f)(4) and 26 CFR § 1.36B-4, respectively), the FFMs must discontinue APTC and CSR for tax filers who received APTC, but did not comply with the requirement to file an income tax return and reconcile APTC for 2014.
- After the Open Enrollment period, enrollees cannot enroll or change plans unless they qualify for a special enrollment period; however, an enrollee can return to the Marketplace application, report a change in circumstance, attest to filing and reconciling, receive a new eligibility determination, select a plan, and receive APTC prospectively, if otherwise eligible.

FTR: Consumer Notices

CMS sent notices to consumers in advance of the Open Enrollment period, warning them about the possible effects of not filing and reconciling APTC.

Marketplace Open Enrollment Notices:

- Enrollees who received APTC in 2014 and whose tax returns were not filed and processed by the time the Marketplace requested data from the IRS received a Marketplace Open Enrollment Notice (MOEN) with language explaining their risk for losing APTC for 2016.
- The notice does not tell consumers why they may lose APTC in 2016, because information about whether someone filed a tax return is protected federal tax information.
- Instead, the notice message is combined with other possible reasons for losing APTC starting January 1, 2016. Consumers affected by any one of these reasons received the same notice. These reasons include:
 - Not authorizing the Marketplace to request updated tax information
 - Failure to file a tax return
 - Updated tax information indicates household income is too high to receive APTC

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Tax Readiness and Agent/Broker Resources



Tax Readiness Resources

- For more information about how Marketplace coverage will affect taxes, suggest consumers:
 - Visit [HealthCare.gov/taxes](https://www.healthcare.gov/taxes)
 - Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)
- Many people who signed up for Marketplace coverage can get free assistance with filing their taxes.
 - Volunteer Income Tax Assistance (VITA): www.irs.gov/Individuals/Find-a-Location-for-Free-Tax-Prep
 - AARP – Tax Aide:
www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action
 - Many community organizations also offer free assistance with tax return preparation; suggest consumers call their local town hall or library.

Additional Tax Readiness Resources

- Find Form 1095-A at: <https://www.irs.gov/pub/irs-pdf/f1095a.pdf>
- Find instructions on how to complete Form 1095-A at: www.irs.gov/pub/irs-pdf/i1095a.pdf
- Find Form 8962 at: www.irs.gov/pub/irs-prior/f8962--2014.pdf
- Find instructions on how to complete Form 8962 at: www.irs.gov/pub/irs-pdf/i8962.pdf
- If consumers have questions about health care and taxes, need Form 8962 or 8965, or want to learn more about the fee for not having health coverage, suggest they visit: IRS.gov.
 - *A toll-free phone line is also available for routine customer service at (800) 829-1040.*
 - *Consumers who call this toll-free line may receive live or automated assistance (recorded answers).*

Additional Tax Readiness Resources (cont.)

- For more information on Affordable Care Act Tax Provisions, visit: www.irs.gov/Affordable-Care-Act
- For tax facts about the Affordable Care Act for individuals and families, go to: www.irs.gov/uac/Newsroom/Tax-Facts-about-the-Affordable-Care-Act-for-Individuals-and-Families
- For more information about the Individual Shared Responsibility Provision, and claiming or reporting exemptions, see: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>
- To access a HealthCare.gov tool that guides consumers in finding exemptions that may apply to their situations, go to: www.healthcare.gov/exemptions-tool/#/
- To access IRS Publication 974, “Premium Tax Credit (PTC)” for more information about the premium tax credit, see: www.irs.gov/pub/irs-pdf/p974.pdf
- For IRS guidance on tax issues and the Health Insurance Marketplace, visit: www.irs.gov/Affordable-Care-Act/Individuals-and-Families/The-Health-Insurance-Marketplace

Additional Tax Readiness Resources (cont.)

- Access the Health Coverage Tax Tool:
 - In English: www.healthcare.gov/tax-tool/
 - *In Spanish:* www.cuidadodesalud.gov/es/tax-tool/
- More information on health care and taxes is available:
 - *In English:* HealthCare.gov
 - *In Spanish:* <https://www.cuidadodesalud.gov/es/>
 - *At* Marketplace.cms.gov
 - *In upcoming “News for Agents and Brokers” newsletters, available at:* <http://go.cms.gov/CCIIOAB>
 - *In the “Primer for Agents and Brokers Participating in the Federally-facilitated Marketplaces (FFMs)” webinar, available at:* <http://go.cms.gov/CCIIOAB>

Agent and Broker Resources

The Agents and Brokers Resources webpage is the best place to start for guidance on how agents and brokers operate in the FFMs. It can be accessed at <http://go.cms.gov/CCIIOAB> and provides links to many useful resources, including:

- *General reference resources and regulatory guidance on the role of agents and brokers in the FFMs*
- *The Agent and Broker Roadmap to Resources, which provides a quick guide to resources CMS and its federal partners have developed to help agents, brokers, and consumers navigate the FFMs.*
- *Information on how to complete registration and training for the Individual and SHOP Marketplaces*
- *The Agent and Broker Federally-Facilitated Marketplace (FFM) Registration Completion List (updated on this site twice monthly for the current plan year)*
- *All 2015 and 2016 (to date) editions of the “News for Agents and Brokers” newsletter*

Agent and Broker Resources (cont.)

CMS presents periodic webinars on topics of interest to agents and brokers assisting consumers in the FFMs.

- Webinars are announced via emails to registered agents and brokers, on the Agents and Brokers Resources webpage, and in the monthly “News for Agents and Brokers” newsletter
- Slides for past webinars are posted on the Agents and Brokers Resources webpage, including:
 - *Weeks 1-13 of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFMs,” which were presented weekly during the Open Enrollment period, and include information relevant to helping consumers enroll in coverage through the FFMs through the plan year*
 - *“Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements: An Overview for Agents and Brokers” and “Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers,” which include detailed information on plan year 2016 registration and training requirements*

Agent and Broker Resources (cont.)

- Registered agents and brokers also receive:
 - *Emails with current information about the FFM agent and broker program, and about the FFMs*
 - *The “News for Agents and Brokers” monthly newsletter*
 - *For agents and brokers who not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at:*
<http://go.cms.gov/CCIIOAB>
- Follow CMS’ Twitter feed:
 - *At <https://twitter.com/cmsgov> or by following CMS’ twitter handle, @CMSSGov*
 - *Search by the agent and broker program hashtags #ABFFM and #ABFFSHOP*

Questions?

For questions about agent and broker participation in the FFMs, email:

FFMProducer-AssisterHelpDesk@cms.hhs.gov

or call: 1-855-CMS-1515 (855-267-1515) and select option “1”

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

WebBroker@cms.hhs.gov

For questions about the Individual Marketplace:

1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions about the SHOP Marketplace:

1-800-706-7893 (TTY: 711) available M-F 9:00 AM-7:00 PM ET

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

For questions regarding a CMS-approved vendor’s training, contact the respective vendor’s help desk. Contact information can be found on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.

