Frequently Asked Questions (FAQ) Regarding Agents and Brokers Operating in the SHOP Marketplace

Date: September 2015

Q1: What do agents and brokers need to do to assist clients in the SHOP Marketplace?

A1: Agents and brokers who wish to assist small employers with the SHOP Marketplace application and enrollment process must complete the following:

1) **Complete SHOP Marketplace Registration**: Agents and brokers interested in assisting small employers in the Small Business Health Options Program (SHOP) Marketplace must complete registration requirements. The SHOP Marketplace registration requirements include creation of a Marketplace account, completion of the SHOP Marketplace Privacy and Security Agreement through the Marketplace Learning Management System (MLMS), and identity proofing. Agents and brokers are highly encouraged, but not required, to complete SHOP Marketplace training also available through the MLMS or, one of the three CMS-approved vendors. The 2016 SHOP Marketplace Privacy and Security Agreement as well as the optional trainings can be accessed here: [https://portal.cms.gov/](https://portal.cms.gov/).

   Note: Returning agents and brokers who have already created a Marketplace account and completed identity proofing do not need to repeat those steps.

2) **Create a searchable profile on the SHOP Marketplace Agent/Broker Portal**: For operational reasons, once the SHOP Marketplace registration is complete, agents and brokers will have to establish a profile on the SHOP Marketplace Agent/Broker Portal in order to begin assisting clients. To establish their profile, agents and brokers will login to the SHOP Agent/Broker Portal using their username and password created during registration: [https://healthcare.gov/marketplace/small-businesses/agent](https://healthcare.gov/marketplace/small-businesses/agent). The information provided in the profile will be searchable by small employers seeking assistance in the SHOP Marketplace. Agents and brokers should make sure their appropriate contact information is listed.

Q2: What is the SHOP Marketplace Agent/Broker Portal?

A2: The SHOP Marketplace Agent/Broker Portal is an online system that allows agents and brokers registered with the SHOP Marketplace to service their clients. Once an agent or broker has established a profile in the SHOP Marketplace Agent/Broker Portal, their name and the contact information provided while creating the profile will be searchable by small employers seeking assistance with the SHOP Marketplace. Through the SHOP Marketplace Agent/Broker Portal, agents and brokers can help their small group clients apply and enroll in SHOP Marketplace health or dental coverage. SHOP Marketplace agents and brokers also have the ability to manage their clients’ accounts, change a client’s status, create proposals, become associated with a group’s account to receive compensation for sales,

---

1 This document is intended for agents and brokers interested in participating in the SHOP Marketplace; this document generally does not apply to agents and brokers participating in a State-based SHOP Marketplace.
submit client enrollments, and monitor their client’s enrollment and payment status, once authorized.
Agent and broker National Producer Numbers (NPN’s) and other identifying information for
compensation purposes will automatically be sent to issuers when SHOP Marketplace agents and
brokers submit an enrollment through the SHOP Marketplace Agent/Broker Portal.

Q3: How can agents and brokers who have completed SHOP Marketplace registration begin assisting
clients in the SHOP Marketplace?

A3: For operational reasons, an employer will have to send an agent or broker an authorization
request to their preferred agent or broker through the SHOP Marketplace before an agent or broker
who has completed the SHOP Marketplace registration process can begin to work on that employer’s
behalf. Employers should log in to their HealthCare.gov account and click the “Get Assistance” tab to
search for an agent or broker registered with the SHOP Marketplace in their area. Employers can search
for an agent or broker by name, National Producer Number (NPN), or location. Once an employer has
found an agent or broker, he or she can send the agent or broker an authorization request.

To accept a pending authorization request, agents and brokers will log into the SHOP Marketplace
Agent/Broker Portal, select the “Manage Clients” tab, and accept the pending authorization. Once the
authorization has been accepted, the agent or broker may perform all application and enrollment
functions on behalf of their employer clients, except for making premium payments. Agents and brokers
registered with the SHOP Marketplace can be added to an employer’s account at any point during the
application and enrollment process, and compensation information will be shared with issuers when the
authorization has occurred.

Q4: Where do agents and brokers registered with the SHOP Marketplace add their National Producer
Number (NPN) on the SHOP Marketplace application?

A4: Once an agent or broker registered with the SHOP Marketplace accepts an authorization
request from an employer in the SHOP Marketplace, the agent or broker becomes the agent or broker
of record on the enrollment. The agent or broker does not need to manually input his/her NPN on the
SHOP Marketplace application; this happens automatically when the registered agent or broker accepts
an employer’s authorization request in the SHOP Marketplace and the employer’s enrollment is
completed through the SHOP Marketplace Agent/Broker Portal. When the employer client’s SHOP
Marketplace enrollment is submitted, the SHOP Marketplace sends the registered agent or broker’s NPN
and other identifying information for compensation purposes along with the enrollment information to
the applicable health or dental issuers. Health and dental issuers are responsible for paying and
distributing agent and broker commissions on all SHOP Marketplace enrollments consistent with
applicable state laws; the SHOP Marketplace does not pay or set agent or broker commissions.

Q5: Does it cost employers more to work with an agent or broker in the SHOP Marketplace?

A5: No. The premium a small employer will pay for health insurance purchased through the
SHOP Marketplace will be the same regardless of whether they work with an agent or broker registered
with the SHOP Marketplace. Issuers are required to compensate their affiliated agents and brokers the same regardless of whether the enrollment was completed through the SHOP Marketplace.

**Q5: Do agents and brokers need to be re-authorized on a client’s account upon renewal?**

**A5:** No. Once an agent or broker who maintains an active registration with the SHOP Marketplace has been authorized to work on behalf of an employer in the SHOP Marketplace, the agent or broker remains associated with the enrollment unless the employer or the agent or broker actively changes the authorization status.

**Q6: Can an employer change the agent or broker associated with their account in the SHOP Marketplace?**

**A6:** Yes. An employer may change the agent or broker that he or she is working with in the SHOP Marketplace up to two times per year. Employers may add or remove a SHOP Marketplace registered agent or broker to their SHOP Marketplace account by logging into their HealthCare.gov account.

Agents and brokers registered with the SHOP Marketplace may also change a client’s account status through the SHOP Marketplace Agent/Broker Portal.

**Q7: Where can agents and brokers registered with the SHOP Marketplace go with questions about their SHOP Marketplace Agent/Broker Portal account or SHOP Marketplace application questions?**

**A7:** The SHOP Call Center, at 1-800-706-7893 (TTY: 711), is open Monday - Friday from 9:00 a.m. -7:00 p.m. ET and is available to assist agents and brokers, employers, and employees.