

Understanding Marketplace Compliance Rules & Regulations

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

September 1, 2022

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. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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Compliance with Marketplace Requirements: Reminders for Agents and Brokers

Maintaining Compliance: Reminders

- » Agents and brokers must obtain consent from each client they work with **prior to** assisting them with Marketplace coverage, including prior to searching for a current application using an approved Classic Direct Enrollment (DE)/Enhanced Direct Enrollment (EDE) website.
- » Agents and brokers must not maintain access to a client's HealthCare.gov account or associated email account.
- » Agents and brokers must identify and report suspicious activity or potentially fraudulent behavior observed in relation to the Marketplace.
- » Agents and brokers should ensure their clients are reporting accurate income when completing or updating the eligibility application. The agent or broker should reinforce that it is in the client's best interest to report the **most accurate** income estimate, not the estimate that maximizes the amount of premium tax credit for which they may be eligible.

Maintaining Compliance: Reminders

(Continued)



- » Consumer HealthCare.gov accounts should only have the consumer's (or their legally authorized representative's) email and mailing addresses.
 - Agents and brokers should never enter their own professional or company email or mailing address on a consumer's application.
 - Agents and brokers should not create or use dummy addresses in place of the consumer's email or mailing address.

Compliance Provisions in the Notice of Benefit and Payment Parameters for 2023 Final Rule

Guidelines for Agent and Broker Exchange Practices



- » CMS released the Notice of Benefit and Payment Parameters 2023 Final Rule on May 6, 2022.
- » The Final Rule provides clarifying guidance for agents and brokers on:
 - Providing correct information to the Federally-facilitated Marketplace (FFM),
 - Scripting or other automated interactions with CMS systems or the DE Pathways,
 - Consumer information for Remote ID Proofing (RIDP), and
 - Consumer knowledge and consent for Special Enrollment Periods (SEPs).

Guidelines for Agent and Broker Exchange Practices (Continued)



§ 155.220(j)(2)(ii)(A)(1) through (2): Entering only an email address on an application for Exchange coverage or an application for advance payments of the premium tax credit and cost-sharing reductions for qualified health plans (QHPs) that belongs to the consumer or the consumer's authorized representative designated in compliance with § 155.227. A consumer's email address may only be entered with the consent of the consumer or the consumer's authorized representative. Properly entered email addresses must adhere to the following guidelines:

- (1) The email address must be accessible by the consumer, or the consumer's authorized representative designated in compliance with § 155.227, and may not be accessible by the agent, broker, or web-broker assisting the consumer; and
- (2) The email address may not have domains that belong to the agent, broker, or web-broker or their business or agency.

- » Enter the consumer's or the consumer's authorized representative's email address on the Exchange application, not the agent's or broker's personal or company email address.
- » The consumer or the consumer's authorized representative, and not the agent or broker, must be able to directly access the email account entered on the application.

Guidelines for Agent and Broker Exchange Practices (Continued)



§ 155.220(j)(2)(ii)(B):(B) Entering only a telephone number on an application for Exchange coverage or an application for advance payments of the premium tax credit and cost sharing reductions for QHPs that belongs to the consumer or their authorized representative designated in compliance with § 155.227. Telephone numbers may not be the personal number or business number of the agent, broker, or web-broker assisting the consumer, or their business or agency, unless the telephone number is actually that of the consumer or their authorized representative.

- » Enter the consumer's or the consumer's authorized representative's phone number on the Exchange application, not the agent and broker's personal or business phone number.

Guidelines for Agent and Broker Exchange Practices (Continued)



§ 155.220(j)(2)(ii)(C): Entering only a mailing address on an application for Exchange coverage or an application for advance payments of the premium tax credit and cost-sharing reductions for QHPs that belongs to, or is primarily accessible by, the consumer or their authorized representative designated in compliance with § 155.227, is not for the exclusive or convenient use of the agent, broker, or web-broker, and is an actual residence or a secure location where the consumer or their authorized representative may receive correspondence, such as a P.O. Box or homeless shelter. Mailing addresses may not be that of the agent, broker, or web-broker assisting the consumer, or their business or agency, unless the address is the actual residence of the consumer or their authorized representative.

- » Enter the consumer's or the consumer's authorized representative's mailing address on the Exchange application, not the agent and broker's personal or company mailing address. The address must be an actual residence or a secure location such as a P.O. Box that is primarily accessible by the consumer or the consumer's authorized representative.
- » The mailing address should not be exclusive to or for the convenient use of agents and brokers.

Guidelines for Agent and Broker Exchange Practices (Continued)



§ 155.220(j)(2)(ii)(D): When submitting household income projections used by the Exchange to determine a tax filer's eligibility for advance payments of the premium tax credit in accordance with § 155.305(f) or cost-sharing reductions in accordance with § 155.305(g), entering only a consumer's household income projection that the consumer or the consumer's authorized representative designated in compliance with §155.227 has knowingly authorized and confirmed as accurate. Household income projections must be calculated and attested to by the consumer. The agent, broker, or web broker assisting the consumer may answer questions posed by the consumer related to household income projection, such as helping the consumer determine what qualifies as income.

- » Enter the household income projection that is designated and confirmed as accurate by the consumer or the consumer's authorized representative.

Guidelines for Agent and Broker Exchange Practices (Continued)



§ 155.220 (j)(2)(vi) through (viii): (vi) Not engage in scripting and other automation of interactions with CMS Systems or the Direct Enrollment Pathways, unless approved in advance in writing by CMS. (vii) Only use an identity that belongs to the consumer when identity proofing the consumer's account on HealthCare.gov. (viii) When providing information to Federally-facilitated Exchanges that may result in a determination of eligibility for a special enrollment period in accordance with § 155.420, obtain authorization from the consumer to submit the request for a determination of eligibility for a special enrollment period and make the consumer aware of the specific triggering event and special enrollment period for which the agent, broker, or web-broker will be submitting an eligibility determination request on the consumer's behalf.

- » Scripting and automation is not permitted unless approved **in advance** in writing by CMS.
- » Agents and brokers should support the consumer in completing the RIDP process.
- » Agents and brokers providing assistance with SEP enrollments are required to make reasonable, good faith efforts to ascertain the consumer's eligibility for the SEP, consistent with the existing standard under § 155.220(j)(3). Agents and brokers must obtain authorization from the consumer prior to submitting the request for a determination of eligibility for a SEP.

Requirements for Agents and Brokers

Registration Requirements for Agents and Brokers



- » Agents and brokers who participate in the FFM must complete all steps of the training and registration process prior to assisting consumers with selecting and enrolling in QHPs.
 - Complete remote identity proofing through the Identity Management (IDM) System.
 - Complete an Agent or Broker profile on the Marketplace Learning Management System (MLMS).
 - Execute the applicable Marketplace Agreement(s) with CMS.
 - Update Agent and Broker profile information on the MLMS if anything changed, such as contact information.
 - Note: credentials may not be shared.

Please Note: Agents and brokers who do not log into MLMS for more than a year will have their account deactivated, requiring them to complete identity proofing again when they return. Returning individuals with a deactivated account should ensure they are using the same FFM User ID they used previously and that their Social Security Number (SSN) is populated in IDM. Individuals should also ensure their contact information and National Producer Number (NPN) are correct in their MLMS profile. Agents and brokers must execute the applicable Agent and Broker Marketplace Agreement(s) each plan year.

Registration Requirements for Agents and Brokers (Continued)



- » Agents and brokers must enter a correct NPN in their MLMS profile and should verify it is correct to receive credit for completing training.
 - Entering an inaccurate NPN could result in denial of compensation/credit by an issuer.
 - The NPN is **NOT** the same as a state license number. Agents and brokers should be sure to use their NPN, not a state license number.
 - If their NPN is on an FFM application and subsequent enrollment, we recommend that agents and brokers create a record of the date, time, and person from whom they received consent in case of future disputes.

Please Note: To update or confirm the NPN associated with an MLMS profile, select the "MLMS Training" hyperlink on the Marketplace Training – Agent and Broker tab of the CMS Enterprise Portal. Selecting the link will open the MLMS profile and, from there, agents and brokers can update or confirm the NPN listed.

Compliance Requirements for Agents and Brokers



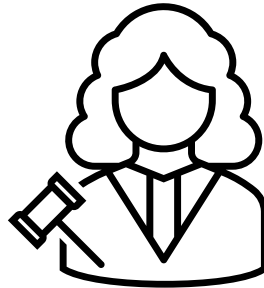
- » Agents and brokers who participate in the FFM must, among other things:
 - Provide correct information to both consumers and the Marketplace,
 - Provide correct consumer information (e.g., consumer name, date of birth, address, email address) to the Marketplace for verifying consumer identity,
 - Refrain from marketing or conduct that is misleading,
 - Obtain consumer consent, and
 - Protect consumers' personally identifiable information (PII).
- » In addition, agents and brokers assisting consumers in the FFM must comply with applicable federal and state law, including any:
 - Licensing requirements,
 - System access terms and conditions,* and
 - Conflict of interest and confidentiality provisions.

**For more information, see the Frequently Asked Questions (FAQ) on the Proper Uses of CMS Systems at <https://www.agentbrokerfaq.cms.gov/s/article/What-are-proper-uses-of-CMS-systems-that-agents-and-brokers-are-required-to-abide-by-when-accessing-HealthCare-gov-the-CMS-Enterprise-Portal-and-the-Direct-Enrollment-Pathway>*

Licensure Requirements for Agents and Brokers



- » Agents and brokers must have an active licensure status with an approved health-related line of authority in the state(s) where they plan to sell Marketplace coverage.
- » CMS monitors the licensure status of Marketplace agents' and brokers' NPNs according to the [National Insurance Producer Registry \(NIPR\)](#) for compliance with this requirement.
- » CMS has authority under §155.220(g)(3)(ii) to immediately terminate agents' and brokers' Marketplace Agreements for failure to maintain the appropriate licensure.



Line of Authority Validation



- » Each state Department of Insurance (DOI) determines the requirements for agents and brokers in their specific state, and CMS validates the status of agents and broker's licensure through the [National Insurance Producer Registry \(NIPR\)](#) on a weekly basis. Specifically, licensure validation is determined by checking license status and the presence of a valid health line of authority (LOA) in the resident state.
- » **Agents and brokers who do not have an approved health-related LOA, as determined by their resident state, will lose their access to Marketplace systems and will not be able to assist consumers in Plan Year 2023.**
- » Agents and brokers can visit the NIPR website to check their state license and LOA status at: <https://nipr.com/licensing-center/add-a-line-of-authority>.
- » Agents and brokers who are concerned that they may not have an approved health-related LOA should contact the appropriate state DOI immediately to resolve the issue.

Best Practices for Demonstrating Compliance with Licensure Requirements

- » Agents and brokers should confirm that their personal and contact information (NPN, email address, and business street address) are up to date with their state licensing body, in the NIPR, and the MLMS.
 - Make timely updates if anything changes.
 - Confirm information is free of errors (e.g., typos).
- » The inclusion of incorrect or inconsistent information hinders CMS's ability to verify that agents and brokers are in compliance.



Maintaining Compliant Business Relationships

Maintaining Compliant Business Relationships



- » Agents and brokers must ensure compliance with Marketplace regulations and guidance when establishing business relationships (e.g., for purposes of lead generation).
 - Enrollment assistance must be provided by licensed and registered agents and brokers.
 - Agents and brokers are required to obtain consent from the consumer. We strongly recommend that even if that consumer has already spoken with and given consent to a customer service representative or sales lead-generating employee or vendor, the agent or broker of should re-review and confirm the consumer's consent.
 - Agents and brokers and any third party with which they have entered into a business relationship must adhere to requirements for the use and disclosure of all consumer PII/protected health information (PHI), including all PII/PHI collected by the third party.

Requirement to Obtain Consumer Consent Prior to Assistance

Obtain Consent Prior to Assisting with Marketplace Transactions

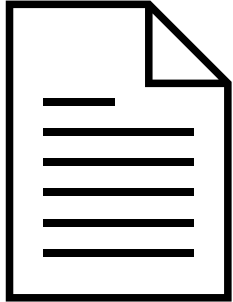


- » Agents and brokers should only make updates to a consumer's application/policy at the direction of the consumer. The Marketplace standards of conduct specify that agents and brokers must obtain the consent of an individual, employer, or employee prior to providing assistance to Marketplace consumers. This includes but is not limited to:
 - Conducting a search for consumer applications using an approved Classic DE/EDE website.
 - Helping them apply for financial assistance or enrolling in a Marketplace QHP.
 - Calling the Marketplace Call Center to ask about the status of a Marketplace enrollment or make application changes.

Please Note: This requirement is different from and in addition to the requirement that consumers must provide agents and brokers their informed consent for any use or disclosure of their PII outside the scope of the Privacy Notice Statement and the Authorized Functions for agents and brokers in the Marketplace.

Format of Consumer Consent

- » CMS does not prescribe a standard format or process for obtaining or recording consumer consent, so agents and brokers have flexibility to determine how they will meet the consent requirement.
 - While CMS does not provide a form, or specify that a form has to be signed, agents and brokers can use a Broker of Record form from an issuer or state DOI to satisfy this requirement.
 - If agents and brokers are providing assistance verbally (such as over the phone), they may obtain consent by reading a script that contains, at a minimum, the required elements, and they should memorialize that the required consent was obtained. Maintaining a written record or audio recording of these conversations is a best practice, so long as such records or recordings are protected from improper use or disclosure in compliance with CMS rules.
 - Additionally, agents and brokers may obtain consent electronically (such as via email) or in person.



Content of Consumer Consent



- » The record of the consent should include the following:
 - The individual's, employer's, or employee's name,
 - The date the consent was given, and
 - The name of the agent(s), broker(s), or agency to whom consent was given. Note that this could include additional names of agents and brokers if the consumer authorized multiple agents and brokers within the same organization.
- » The consent should acknowledge that the agents and brokers have informed the consumer of the functions and responsibilities that apply to the agent's and broker's role in the Marketplace.
- » As a best practice, the record of consent should also indicate that agents and brokers have permission to:
 - Conduct a search for the consumer application using approved Classic DE/EDE websites in the Marketplace,
 - Assist with completing an eligibility application,
 - Assist with plan selection and enrollment, and
 - Assist with ongoing account/enrollment maintenance.

Expiration and Retention of Consumer Consent



- » CMS does not specify an automatic expiration date for the consent because it could become burdensome for anyone consistently seeking services from the same agents and brokers to have to repeatedly renew the consent.
- » Therefore, the consent may last indefinitely, unless the individual, employer, or employee revokes it. As a best practice, if agents and brokers are ever unsure of whether a client has decided to work with them, they should contact the client.
- » Consent documents must be appropriately secured and retained for 10 years.
- » If agents and brokers sell or transfer their book of business to another producer, they should inform consumers impacted by the sale and change of NPN. Before working with any new clients, new agents and brokers are required to document consumer consent.

Please Note: This consent does not authorize agents and brokers to speak with the Marketplace Call Center regarding an application or consumer's question. Consumers must provide a separate authorization to the Marketplace Call Center to allow agents and brokers to independently call and access their account information on their behalf. The Call Center authorization can be valid for one call or up to 365 days. If agents and brokers contact the Marketplace Call Center on behalf of a consumer, the consumer must be available on the line to provide authorization (unless already provided).

Key Reminders and Resources

Points to Remember



- » Under the Notice of Benefit and Payment Parameters for 2020 Final Rule which went into effect on June 24, 2019, agents and brokers are subject to:
 - Immediate termination for failure to maintain state license(s).
 - Immediate suspension for causing risk to Marketplace operations or systems.
- » During the annual Marketplace registration process, agents and brokers should confirm that their personal and contact information (NPN, email address, and business street address) are accurate in the MLMS.
- » CMS monitors compliance with the requirement to have appropriate licensure in the state(s) where agents and brokers plan to sell Marketplace coverage, so agents and brokers should make sure that their state licensing body and NIPR have information for them that is up to date.
- » Agents and brokers must ensure compliance with Marketplace regulations and guidance when establishing business relationships.

Points to Remember (Continued)



- » The Marketplace standards of conduct specify that agents and brokers must obtain consumer consent prior to assisting with Marketplace transactions, including conducting searches for consumer applications using approved Classic DE/EDE websites in the Marketplace and ongoing account/enrollment maintenance.
- » Agents and brokers who are aware of others conducting a search for consumer applications using approved Classic DE/EDE websites, or enrolling consumers without their consent, or inappropriately accessing CMS systems should report it to the Agent and Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.
- » Agents and brokers cannot release, publish, or disclose consumer PII to unauthorized personnel, and must protect this information in accordance with federal laws and regulations regarding the handling of PII.
- » Agents and brokers should follow precautionary “cybersecurity hygiene” measures to keep sensitive client data secure and protect it from theft and attacks.

Live Question/Answer Session & Agent and Broker Outreach Updates

Consumers in Need of Coverage When Public Health Emergency Ends



- » In March 2020, CMS temporarily waived certain Medicaid and Children’s Health Insurance Program (CHIP) requirements and conditions as part of the response to the COVID-19 Public Health Emergency (PHE). The easing of these rules helped prevent people with Medicaid and CHIP—in all 50 states, the District of Columbia, and the five U.S. territories—from losing their health coverage during the pandemic. **However, state Medicaid agencies will be required to restart Medicaid and CHIP eligibility reviews when the PHE ends.**
- » In an effort to minimize the number of people that lose Medicaid or CHIP coverage when the PHE ends, CMS is working with states and other stakeholders to inform people about renewing their coverage and exploring other available health insurance options, such as Marketplace coverage, if they no longer qualify for Medicaid or CHIP.
- » CMS plans to share additional information and resources with agents and brokers in the coming months so they can prepare to assist consumers in need of assistance with Marketplace coverage if they are no longer eligible for Medicaid.



Agent and Broker Video Learning Center



Check out these technical assistance videos for Marketplace agents and brokers at the **Agent and Broker Video Learning Center (VLC)**! The VLC features a variety of topics to help agents and brokers navigate the Marketplace, including videos such as:

- » [How to Manage Your Information in the CMS Enterprise Portal & Marketplace Learning Management System](#)
- » [How to Resolve a Marketplace Data Matching Issue](#)
- » [How to Use the Issuer and Direct Enrollment Partner Directory](#)

And more! View the entire playlist at <https://bit.ly/3hXLyru>

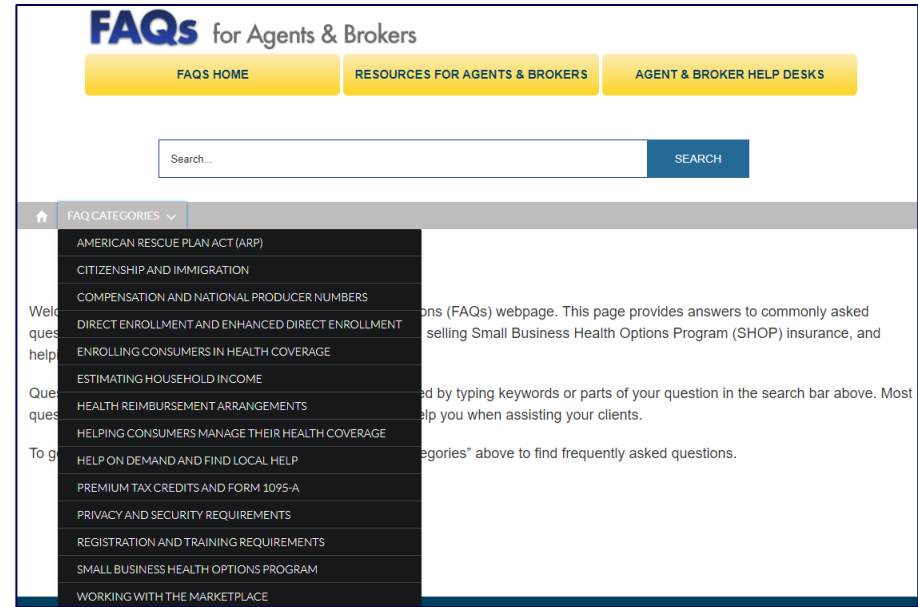


Frequently Asked Questions Database



The Agent and Broker Frequently Asked Questions (FAQs) website provides answers to commonly asked questions about working in the Marketplace and helping clients enroll in and maintain coverage.

- » Visit <https://www.agentbrokerfaq.cms.gov/s/> and search by question category, keyword, or part of the question. Most responses also include links to additional resources to help agents and brokers when assisting clients.
- » Check out [this FAQ](#) on security and compliance requirements and [this FAQ](#) about handling PII.



Agent and Broker Resources Webpage

The Agent and Broker Resources webpage contains many resources that provide helpful information, including guidance, regulations, newsletters, previous webinar slides, quick reference guides, and more.

- » Visit <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/General-Resources> and look in the box on the right-hand side of the screen to find a list of quick links.



The screenshot displays the CMS.gov website interface. At the top left is the CMS.gov logo and the text "Centers for Medicare & Medicaid Services". To the right are links for "About CMS" and "Newsroom", and a search bar labeled "Search CMS.gov". Below this is a navigation menu with categories: Medicare, Medicaid/CHIP, Medicare-Medicaid Coordination, Private Insurance (underlined), Innovation Center, Regulations & Guidance, Research, Statistics, Data & Systems, and Outreach & Education. A breadcrumb trail shows the path: Home > Programs and Initiatives > Health Insurance Marketplaces > Resources for Agents and Brokers in the Health Insurance Marketplaces. The main content area features a "CCIIO" button, a large heading "Resources for Agents and Brokers in the Health Insurance Marketplaces", and a box on the right titled "Resources for Agents and Brokers" with a "Feedback" button. A sidebar on the left shows "Programs and Initiatives".

Upcoming Webinars & Additional Resources



Upcoming Webinars

Welcome to the Marketplace: A Guide for New Agents and Brokers

Complex Case Scenarios

Preparing for Plan Year 2023 Open Enrollment

Helping Consumers More Effectively in Plan Year 2023

Plan Year 2023 Marketplace Policy & Operations Updates

Help On Demand

Mastering the HealthCare.gov Application

Additional Resources – Recently Posted Webinar Slides

7/14/22 Webinar Slides: [Compensation: Tips for Making Sure You Get Paid](#)

8/10/22 Webinar Slides: [Marketplace Registration and Training for New Agents and Brokers](#)

8/11/22 Webinar Slides: [Marketplace Registration and Training for Returning Agents and Brokers](#)

Upcoming Office Hours



Register for upcoming office hours by visiting <https://www.regtap.info/> and following the instructions below. Registration for webinars will open as the date approaches:

1. Log in to REGTAP. If agents and brokers are new to REGTAP, select "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Select "Training Events" from "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the "Register Me" button.
5. If agents and brokers require further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 AM - 5:00 PM ET. *Note: Registration closes 24 hours prior to each event.*

Office Hour Dates	Time
Thursday, November 3, 2022	2:00 – 3:00 PM EST
Thursday, November 17, 2022	2:00 – 3:00 PM EST
Thursday, December 8, 2022	2:00 – 3:00 PM EST
Thursday, January 5, 2023	2:00 – 3:00 PM EST

Agent and Broker Marketplace Help Desks and Call Centers



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent and Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated registration and training questions (not related to a specific training platform) • Agent and Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent and broker has engaged in fraud or abusive conduct 	Monday-Friday 8:00 AM-6:00 PM ET
Marketplace Service Desk	855-CMS-1515 855-267-1515 CMS_FEPS@cms.hhs.gov	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Classic Direct Enrollment agent and broker landing page • Technical or system-specific issues related to the Marketplace Learning Management System (MLMS) • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 8:00 AM-8:00 PM ET
Marketplace Call Center Agent and Broker Partner Line	855-788-6275 Note: Enter an NPN to access this line. TTY users 1-855-889-4325	<p>Specific consumer application questions related to:</p> <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	Monday- Sunday 24 hours/day

Agent and Broker Marketplace Help Desks and Call Centers (Continued)



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent and Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 9:00 AM-5:30 PM ET
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> • Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage. 	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> • Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	Monday-Friday 7:00 AM-8:30 PM ET

Agent and Broker Resource Links



Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIOAB
HealthCare.gov	Official site of the Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/
Help On Demand	Consumer assistance referral system operated by Help On Demand (formerly known as BigWave Systems) that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments	https://www.cms.gov/CCIO/Prog_rams-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications	www.nipr.com/PacNpnSearch.htm

Agent and Broker Resource Links (Continued)



Resource	Description	Link
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers by resident state	https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority
National Insurance Producer Registry	Provides licensure and compliance information for agents and brokers	https://nipr.com/licensing-center/add-a-line-of-authority
CMS Enterprise Portal	Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
Partner Directory for Agents and Brokers	List of approved, participating issuers and web-brokers includes entities that offer online resources for agents and brokers, such as enrollment and client management functionality	https://data.healthcare.gov/issuer-partner-lookup
Assisting Clients with Marketplace Eligibility Appeals	Reviews the Marketplace eligibility appeal process and describes consumers' rights to appeal a Marketplace eligibility determination	http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story_html5.html
Frequently Asked Questions for Agents and Brokers	Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage	https://www.agentbrokerfaq.cms.gov/s/

Agent and Broker Resource Links (Continued)



Resource	Description	Link
Agent and Broker FFM Registration Completion List (RCL)	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents' and brokers' eligibility for compensation for assisting with Marketplace consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year	https://data.healthcare.gov/ab-registration-tracker/
Agent and Broker Video Learning Center (VLC)	The Agent and Broker Video Learning Center features technical assistance videos on a variety of topics to help agents and brokers navigate the Marketplace.	https://bit.ly/3hXLyru

Acronym Definitions



Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
DE	Direct Enrollment
DHS	Department of Homeland Security
DOI	Department of Insurance
EDE	Enhanced Direct Enrollment
FFM	Federally-facilitated Marketplace
IDM	Identity Management System
LOA	Line of Authority
MLMS	Marketplace Learning Management System

Acronym	Definition
NIPR	National Insurance Producer Registry
NPN	National Producer Number
OEP	Open Enrollment Period
PHI	Protected Health Information
PHE	Public Health Emergency
PII	Personally Identifiable Information
QHP	Qualified Health Plans
RIDP	Remote ID Proofing
SSN	Social Security Number
SEP	Special Enrollment Period



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!