

April 11, 2018



# Marketplace News for Agents & Brokers

## How to Record Your NPN on SEP Enrollments

When helping clients enroll through a special enrollment period (SEP), be sure your National Producer Number (NPN) is recorded on the eligibility portion of your client's Marketplace application. Your NPN must be recorded so the qualified health plan (QHP) issuer can identify you as the assisting agent or broker.

Even if your client's QHP issuer doesn't compensate agents and brokers for SEP enrollments, your NPN will persist on the client's application and be pre-populated when your client re-enrolls during the next Open Enrollment period (whether actively or passively). The issuer may then pay commissions for the coverage renewal, in accordance with applicable laws and requirements.

### New Marketplace Enrollees Using the Marketplace Pathway

- On the regular Marketplace application, your client should enter your Federally-facilitated

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#### Upcoming Key Dates

- **April 18, 2018:** Tax Day for Year 2017; Filing deadline for federal income tax returns

#### Upcoming Events

CMS is hosting upcoming webinars to help you assist consumers after the Open Enrollment period ends, including:

"2018 SHOP Approach"

4/26/18, 2:00 PM-3:00 PM ET.

To register for the 2018 Health Insurance Marketplace Updates for Agents and Brokers series, visit [www.REGTAP.info](http://www.REGTAP.info).

Marketplace (FFM) User ID and NPN when prompted to indicate that you helped, as

The screenshot shows a web form titled "Help applying for coverage". On the left is a sidebar with a progress indicator: 1 GET STARTED, 2 Privacy policy, 3 Contact information, 3 Help applying for coverage (highlighted), 4 Help paying for coverage, 5 Who needs coverage. Below the progress indicator are links for FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main form area has a blue header "Help applying for coverage". Below it is a section "Tell us if you're getting help from one of these people" with radio button options: Navigator, Certified application counselor, Non-Navigator assistance personnel, Agent or broker (selected), and None of these people. Below the radio buttons are input fields for First name, Middle (optional), Last name, and Suffix (optional) with a "Select..." dropdown. There are also fields for Organization name (optional) and ID number (optional). At the bottom are fields for FFM User ID (optional) and NPN number. A green "SAVE & CONTINUE" button is at the bottom right. Red arrows point to the "Agent or broker" option, the "FFM User ID" field, the "NPN number" field, and the "SAVE & CONTINUE" button.

shown below.

- In the Streamlined Application, your client should check the “Another person is helping me” box to enter your NPN.
- If your client doesn’t enter your correct NPN, you may not get credit for the enrollment.

## Clients Must File and Reconcile Taxes to Get APTC

Consumers who used advance payments of the premium tax credit (APTC) in the past won’t continue to be eligible if the household didn’t file a federal income tax return and reconcile the APTC for the year it was paid.

Households that received APTC in a past year, but whose tax filer didn’t file a federal income tax return and reconcile past APTC, are flagged by the Internal Revenue Service (IRS) for “failure to file and reconcile” (FTR). This

### Recently Released Resources

Visit the [Agents and Brokers Resources](#) webpage for up-to-date information, including these helpful resources:

- [Special Enrollment Periods: An Overview for Marketplace Agents and Brokers](#)
- [COBRA Overview and QSEHRA Assistance](#)

### Stay Connected

Here are some other ways you can stay in the know on Marketplace updates:

- Join the agent/broker community on [LinkedIn](#)

### Quick Links

- [Find Local Help](#)
- [Help On Demand](#)
- [Registration Completion List](#)
- [Agent/Broker Help Desks](#)

### Contact Us

**Agent/Broker Email Help Desk:** [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) for policy questions, escalated registration questions, or issues with your ID proofing, the Registration Completion List, Find Local Help, and Help On Demand), Monday–Friday, 8:00 AM–6:00 PM ET.

**Marketplace Service Desk:** 855-267-1515 (for CMS Enterprise Portal account issues, Enterprise Portal password resets, and general registration questions), Monday–Friday, 8:00 AM–8:00 PM ET.

happens when the Marketplace requests updated tax data to compute eligibility for APTC for current and upcoming coverage years.

For the 2018 Open Enrollment period, the IRS provided information to the Marketplace about consumers for whom the tax filer either did not file a tax return for a prior year in which APTC was paid for a member of the tax filer's household, or did file a tax return but failed to reconcile the APTC paid for that year.

In February 2018, the Marketplace sent two FTR warning notices that encouraged consumers to make sure they filed and reconciled taxes for 2016, or risk losing their APTC. One notice was mailed to the tax filer, and one notice was addressed to the household's Marketplace application contact (in most cases, this was the same as the tax filer).

*What you can do:*

- Make sure clients know they could lose their APTC if their household didn't reconcile past APTC using [IRS Form 8962](#), even if they filed 2016 taxes. These tax filers must amend their 2016 tax returns and complete IRS Form 8962 to reconcile their past APTC.
- Encourage clients who received APTC in 2016 to file (or amend) their 2016 federal income taxes and reconcile their APTC as soon as possible, even if they missed the tax filing deadline or are within their filing extension period. [Refer clients to this guide for more information.](#)
- Remind clients that even if they usually don't have to file an income tax return, they must file a return for any year they received APTC to maintain their eligibility.

**Agent/Broker  
Training/Registration Email  
Help Desk:**

[MLMSHelpDesk@cms.hhs.gov](mailto:MLMSHelpDesk@cms.hhs.gov)  
(for technical or system-specific issues related to the Marketplace agent/broker training/registration system),  
Monday–Friday, 9:00 AM–5:30 PM ET.

**Individual Marketplace  
Agent/Broker Partner Line:**

855-788-6275 (for Individual Marketplace consumer account password resets, special enrollment periods not available online, and eligibility and enrollment issues). Open 24/7. Available only to registered agents and brokers for Plan Year 2018. Enter your NPN when prompted to enter an ID number.

**SHOP Call Center:** 800-706-7893 (for all SHOP Marketplace inquiries), Monday–Friday, 9:00 AM–5:00 PM ET.

## Some Clients May Need to Submit Documentation

Consumers who apply for Marketplace coverage must provide and confirm their eligibility information. If the information they provide is incorrect, missing, or inconsistent with existing records, they may be asked to submit confirmation documents. Consumers may also be asked to submit documents to confirm life events that make them eligible for a Special Enrollment Period (SEP).

Consumers who don't provide acceptable documents by Marketplace deadlines risk losing their eligibility to enroll in coverage or get financial assistance.

Follow these four steps to help your clients submit acceptable documents:

1. Have clients check whether their Marketplace eligibility determination notice (EDN) says "Send the Marketplace more information," or the Application Details section of their Marketplace account says, "Temporary eligibility."
2. Help clients go back to their [Marketplace application](#) to confirm the information they included is complete and correct, and to update the application if necessary.
3. Confirm which documents clients need to submit by having them check their EDN and any other notices they received.
4. Help clients submit their documents online. Have them enter their Marketplace account, click **My Account**, select **Application Details**, select **Verify**, and then select the drop-down

**Document Types** menu. Your clients may also submit documents by mail.

[Click this link](#) to learn more about how you can help your clients prevent and resolve DMIs.

## FAQ Spotlight: NPNs

Find additional FAQs in the FAQ database at [www.REGTAP.info](http://www.REGTAP.info).

**If an agent or broker is licensed in multiple states, but doesn't have a line of authority (LOA) in one of those states, how will that impact the agent or broker's NPN listing on Find Local Help (FLH)?**

**Answer:** Agents and brokers should have a single NPN. A lapsed or expired LOA would impact the FLH display for that particular state. For example: if an agent or broker is licensed in a residence state of New York and licensed in Florida and Pennsylvania, but has a bad LOA or expired Pennsylvania license, the FLH would show that the agent or broker is a multi-Agent, multi-state licensed agent/broker in the states of New York and Florida only.

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