

# Health Insurance Marketplace 2016 Open Enrollment

## *Open Enrollment Week 3*

*Operational Updates and  
Announcements for Agents and  
Brokers Participating in the  
Federally-facilitated  
Marketplaces (FFMs)*

*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 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 (<https://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>) and [Marketplace.CMS.gov](https://www.cms.gov/marketplace) to learn more.*

# Purpose



- Provide agents and brokers with timely information needed for plan year 2016 Open Enrollment
- Provide agents and brokers with a mechanism to report issues and concerns
- Answer participant questions



# Health Insurance Marketplace 2016 Open Enrollment



*Updates  
and  
Announcements*

# Key Open Enrollment Dates for Plan Year 2016

|  |  |
|--|--|
| November 1, 2015                                 | • <i>HealthCare.gov is available for plan year 2016 Open Enrollment</i>  |
| November 15, 2015 – December 15, 2015            | • <i>Employers signing up for SHOP Marketplace coverage do not have to meet participation rate requirement</i>   |
| December 15, 2015*<br>(December 16 - 3:00 AM ET) | • <i>Deadline for consumers to enroll in coverage through the FFMs effective January 1, 2016</i>   |
| January 1, 2016                                  | • <i>Coverage begins for consumers who enrolled through the FFMs by December 15, 2015</i>  |
| January 15, 2016*<br>(January 16 - 3:00 AM ET)   | • <i>Deadline for consumers to enroll in coverage through the FFMs effective February 1, 2016</i>  |
| January 31, 2016<br>(February 1 - 3:00 AM ET)    | • <i>End of 2016 Open Enrollment for the Federally-facilitated Individual Marketplace; Deadline for consumers to enroll in coverage through the FFMs effective March 1, 2016</i> |
| February 1, 2016                                 | • <i>Coverage begins for consumers who enrolled through the FFMs by January 15, 2016</i>   |
| March 1, 2016                                    | • <i>Coverage begins for consumers who enrolled through the FFMs by January 31, 2016</i>   |

*\*The monthly SHOP Marketplace deadline is always the 15<sup>th</sup> at 11:59 PM ET.*

# Tips for Multi-tax Households

- “Multi-tax households” are families where family members file more than one tax return (e.g., domestic partners, parents with non-dependent children who file their own taxes).
- For eligibility, the Marketplace will ask for each applicant’s tax filing status and who will be on their 2016 tax return.
- Some current system limitations prevent people on separate tax returns from enrolling in a plan together, if eligible for advanced payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs).

# Determining if a Household is a Multi-tax Household

- Ask if the applicant is applying for help paying for coverage.
- Identify the people in the household and their plans for filing taxes for 2016 by asking the following questions:
  - Do you plan on filing a federal income tax return for 2016?
  - If married, do you plan to file jointly with your spouse?
  - Will you claim any dependents?
  - Does anyone file taxes separately?

# Completing Separate Applications for Members of Multi-tax Households

- If you and the consumer determine that taxes will be filed separately for one or more of the household members (i.e., members of the household will be filing more than one tax return), you should assist the consumer by either calling the Marketplace Call Center for assistance or helping them complete separate applications for each tax household (i.e., household members listed on the same tax return).
- For each tax household, list members of the tax household as applicants (applying for coverage) on only ONE application.
  - List the other household members as non-applicants (not applying for coverage) on the application.
- Each tax household application group will be on its own policy, but can still select the same plan.

# Key Points to Remember About Multi-tax Households

- Identify how a household plans to file taxes
- If members of the household plan to file more than one tax return, call the Marketplace Call Center for help OR submit separate applications for each member's tax household.



# Tips to Ensure Your NPN is Retained for Plan Year 2016 Re-enrollments

**Tip #1:** When helping a consumer using the “Side-by-Side” (i.e., Marketplace) enrollment channel, check to see if your NPN is included on the application. If not, re-enter it before you close out the application. Also, when contacting the Marketplace Call Center about a consumer’s application, ensure your NPN is still associated with the application. If your NPN is not there, consumers may have the Marketplace Call Center add or re-enter your NPN to an application when making updates to it.

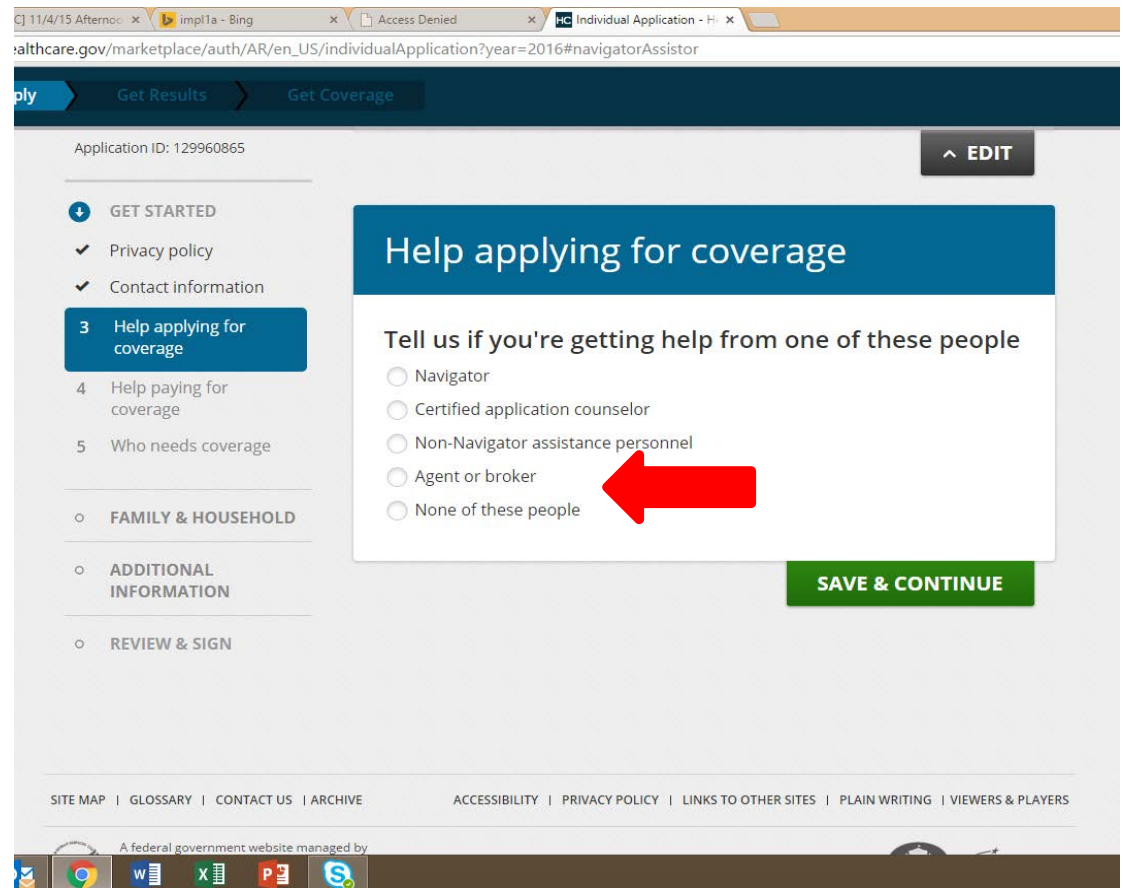
**Tip #2:** When helping a consumer with a renewal for plan year 2016 using Direct Enrollment, make sure to move the consumer through “Report a Life Change” to make updates and confirm information.

- If an application submitted via Direct Enrollment last year is not touched by the agent or broker this year, the auto re-enrolled application may not contain the agent’s or broker’s NPN and thus, this NPN may not be sent on the enrollment transaction sent to the issuer.
- If the agent or broker continues to the partner website after “Reporting a Life Change” and selects the same or a new QHP, his or her NPN will be generated on the enrollment transaction sent to the issuer.

*Note: This guidance applies only to the Marketplace for Individuals and Families. NPNs are automatically carried over when brokers assist small employers when logged into the SHOP Marketplace Agent/Broker Portal.*

# Tips to Ensure Your NPN is Retained for Plan Year 2016 Re-enrollments (cont.)

When using the “Side-by-Side” (i.e., Marketplace) enrollment channel on HealthCare.gov, when the consumer is asked if he or she received help applying for coverage, direct the consumer to click “Agent or broker.”



The screenshot shows a web browser window with the URL `healthcare.gov/marketplace/auth/AR/en_US/individualApplication?year=2016#navigatorAssistor`. The page displays the application ID 129960865 and an 'EDIT' button. A sidebar on the left lists the steps: GET STARTED, Privacy policy, Contact information, **3 Help applying for coverage**, Help paying for coverage, Who needs coverage, FAMILY & HOUSEHOLD, ADDITIONAL INFORMATION, and REVIEW & SIGN. The main content area is titled 'Help applying for coverage' and asks the user to 'Tell us if you're getting help from one of these people'. The options are: Navigator, Certified application counselor, Non-Navigator assistance personnel, Agent or broker, and None of these people. A red arrow points to the 'Agent or broker' option. A green 'SAVE & CONTINUE' button is at the bottom right. The footer includes links for SITE MAP, GLOSSARY, CONTACT US, ARCHIVE, ACCESSIBILITY, PRIVACY POLICY, LINKS TO OTHER SITES, PLAIN WRITING, and VIEWERS & PLAYERS.

# Tips to Ensure Your NPN is Retained for Plan Year 2016 Re-enrollments (cont.)

The screenshot shows a web browser window with the URL [https://imp1a.healthcare.gov/marketplace/auth/AR/en\\_US/individualApplication?year=2016#navigatorAssistant](https://imp1a.healthcare.gov/marketplace/auth/AR/en_US/individualApplication?year=2016#navigatorAssistant). The page has a dark blue header with navigation tabs: "Apply" (selected), "Get Results", and "Get Coverage". Below the header, the application ID "129960865" is displayed. A left sidebar contains a "GET STARTED" section with steps: "GET STARTED", "Privacy policy", "Contact information", "3 Help applying for coverage" (highlighted), "4 Help paying for coverage", and "5 Who needs coverage". Below this are sections for "FAMILY & HOUSEHOLD", "ADDITIONAL INFORMATION", and "REVIEW & SIGN". The main content area is titled "Tell us if you're getting help from one of these people" and includes radio buttons for "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" (a dropdown menu). Further down are fields for "Organization name optional" and "ID number optional". At the bottom of the form are fields for "FFM User ID optional" and "NPN number". A green "SAVE & CONTINUE" button is located at the bottom right of the form. Two red arrows point to this button from the right side of the slide.

- HealthCare.gov will then display a set of fields for the consumer to populate with the assisting agent's or broker's information.
- Ensure that the consumer enters the correct NPN and then direct the consumer to click "Save & Continue" to move forward.

# Resolving NPN Issues

- If an agent or broker has a legitimate reason to believe he or she should be credited for an FFM enrollment, but has not been credited for it, the agent or broker should contact the respective QHP issuer directly to discuss the specific situation.
- If the QHP issuer believes that the FFM-registered agent or broker did in fact assist a consumer, but the NPN was erroneously left off of the enrollment transaction, the QHP issuer may pay the commissions accordingly.
- Please note that agents and brokers must meet registration requirements prior to assisting with an FFM application in order to be credited for the enrollment transaction.

# Searching for Existing Applications

- If a consumer has enrolled in coverage through the FFM for 2015, an agent or broker may not need to create a new application.
- Prior to assisting a consumer, the agent or broker should determine whether an individual has an existing application to avoid creating more than one application for the same consumer.
- There are three steps an agent or broker should take to prevent creating a new application unnecessarily:
  - First, select “Look Up Application” from the HealthCare.gov main agent/broker landing page and enter the consumer’s information to see if he or she has an existing 2016 application.
    - If an application exists for plan year 2016, it will be pre-populated using information from the consumer’s plan year 2015 application.
    - **At this time, the agent or broker should move the consumer through “Report a Life Change” to make updates and confirm information.**

Note: While an agent or broker can select “Look Up Application” to find a 2015 application, he or she will not be able to pre-populate a 2016 application from that flow.

# Searching for Existing Applications (cont.)

- Second, if the consumer had coverage through the FFM for plan year 2015 and a plan year 2016 application is not found by selecting “Look Up Application,” then the agent or broker should go back to the main agent/broker landing page and select “Start Application” to search for the consumer’s existing 2015 application to start a pre-populated 2016 application.
- Third, the agent or broker should start a new application if he or she confirms that the consumer does not have an existing plan year 2015 or plan year 2016 application.

# Searching for Existing Applications (cont.)

**Important:** Select "Look Up Application" to see if the person has an existing 2016 application:

- If there **is** a 2016 application, it will be pre-populated, but you can make changes by selecting "Report a life change."
- If there **isn't** a 2016 application, select his or her 2015 application, then the 2016 option to pre-populate their application for 2016. Don't select "Start Application" unless a person doesn't have a 2015 or 2016 application.

## Start a client's new application

To start a new application, enter the state in which your client wishes to purchase Marketplace coverage.

Select Year

Application state

Select Year



Select State



START APPLICATION

## Look up a client's existing application

To find client's existing Marketplace application, click the button below and enter the requested information on the page that follows. (This is for applications that have already been started. If you are starting a new application, please refer to the 'Start Application' feature on the left. )

LOOK UP APPLICATION



## Small business employers and employees

This application is only for helping consumers get coverage for individuals and families.

# Searching for Existing Applications (cont.)

## “Look Up Application”

### Find an application

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

|                                |               |              |
|--------------------------------|---------------|--------------|
| Application ID <i>optional</i> | Coverage year | State        |
| <input type="text"/>           | Select        | Select State |


|                      |                      |
|----------------------|----------------------|
| First name           | Last name            |
| <input type="text"/> | <input type="text"/> |

|                      |  |
|----------------------|--|
| Date of birth        | Social Security Number (SSN) <i>optional</i> |
| <input type="text"/> | <input type="text"/>                         |
| MM/DD/YYYY           | XXX-XX-XXXX                                  |

SEARCH

# Searching for Existing Applications (cont.)


Scroll to the bottom and click on the application ID number

**Date of birth**  
01/01/1989   
MM/DD/YYYY

**Social Security Number (SSN) *optional***  
  
XXX-XX-XXXX

**SEARCH**

**1 Matches found**

| Application information   | Application ID   | Coverage year |
|---|--|---------------|
| John Doe<br>SSN: null<br>DOB: 01/01/1989<br>Sex: M<br>Address:<br>1111 ballston st.<br>Arlington , VA 22203 |  <a href="#">127187173</a> | 2016          |

Showing 1 to 1 of 1 entries   [« First](#)   [« Prev](#)   **1**   [Next »](#)   [Last »](#)

# Searching for Existing Applications (cont.)

Once HealthCare.gov redirects to the application's summary page, click "Report a life change" to update the consumer's application.

The screenshot shows the HealthCare.gov application summary page for 2016. At the top, there is a dark blue header with a clipboard icon and the text "Return to enrollment website". Below this, another dark blue header displays a folder icon and the text "2016 application for Individuals & Families (ID#: 127187173)". The main content area has a light gray background. On the left, a vertical list of menu items is shown with circular icons: "My plans & programs", "Eligibility & appeals", "Applications details", "Report a life change", "Communication preferences", "Authorized users", and "Exemptions". A red arrow points to the "Report a life change" option. To the right of the menu, under the heading "MY COVERAGE", there is a white box titled "My plans & programs". This box contains details for two plans: "CareFirst BlueChoice, Inc. BlueChoice HMO Young Adult \$6,850 John" with a status of "Initial Enrollment", and "Innovation Health Leap Bronze Basic John" with a status of "Cancelled (coverage ended on 01/01/2016)". At the bottom right of the page, there is a dark blue button with the text "PAY YOUR FIRST PREMIUM".

Return to enrollment website

2016 application for Individuals & Families (ID#: 127187173)

MY COVERAGE

- My plans & programs
- Eligibility & appeals
- Applications details
- Report a life change
- Communication preferences
- Authorized users
- Exemptions

**My plans & programs**

**CareFirst BlueChoice, Inc.**  
**BlueChoice HMO Young Adult \$6,850**  
John  
Status: Initial Enrollment

**Innovation Health Leap Bronze Basic**  
John  
Status: Cancelled (coverage ended on 01/01/2016)

**PAY YOUR FIRST PREMIUM**

# Searching for Existing Applications (cont.)

The screenshot shows a web application interface for the '2016 application for Individuals & Families (ID#: 127187173)'. On the left is a sidebar menu with options: 'My plans & programs', 'Eligibility & appeals', 'Applications details', 'Report a life change' (highlighted with a blue background), 'Communication preferences', 'Authorized users', and 'Exemptions'. The main content area is titled 'Report a life change' and includes a sub-header 'What kind of changes should I report?'. Below this, it explains that household income and size affect program eligibility and provides a list of examples of changes to report, such as changes in household income, size, or citizenship. An 'Important' note states that income information should be checked frequently. At the bottom of the main content area is a green button labeled 'REPORT A LIFE CHANGE', which is pointed to by a large red arrow.

< 2016 application for Individuals & Families (ID#: 127187173)

- My plans & programs
- Eligibility & appeals
- Applications details
- Report a life change**
- Communication preferences
- Authorized users
- Exemptions

## Report a life change

Some changes may qualify you or your dependents for a Special Enrollment Period.

### What kind of changes should I report?

Your household's income and size affect the program you qualify for, including help with costs. As soon as you have a change, report it here.

**Examples of changes to report:**

- Your household income goes up or down, like from a job or benefits
- Your household size changes because of things like marriage, divorce, a new baby, or someone moving out
- Someone needs new coverage
- Someone is getting new coverage, like from a job
- Your citizenship or immigration status is changing, like a visa expired and isn't renewed
- You want to change your preference on how we send information to you
- Your tax filing status changes

**Important: Check your income information frequently.** Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

**After you report a change:**

- You'll get new Eligibility Results that will explain if you're eligible for a Special Enrollment Period to enroll or change plans.
- You'll find out if you qualify for a different amount of help paying costs.
- You can check your enrollment details before we send your updates to your plan or your state.

**REPORT A LIFE CHANGE**

Review the types of changes that should be reported under “Report a life change” and click “Report a life change” to move forward with the updates.

# Searching for Existing Applications (cont.)

2016 application for Individuals & Families (ID#: 127187173)

My plans & programs  
Eligibility & appeals  
Applications details  
Report a life change

## Report a life change

Some changes may qualify you or your dependents for a Special Enrollment Period.

**Have you had any changes like these?**

- You moved to a different state
- You lost your job, got a new job, or your income changed
- You or one of your dependents turned 26
- You had family changes, like a new baby or a divorce

**Important: Check your income information frequently.** Your eligibility for help with costs is based on factors including your household income. Accurate information will help you get the right amount of help and avoid differences when you file your federal income tax return.

Choose an option below to continue

- ☐ Report a move to a new state
- ☐ Change how we send information to you
- ☒ Report a change in my household's income, size, or other information

**CANCEL** **CONTINUE**

After you report a change:

- You'll get new Eligibility Results that will explain if you're eligible for a Special Enrollment Period to enroll or change plans.
- You'll find out if you qualify for a different amount of help paying costs.
- You can check your enrollment details before we send your updates to your plan or your state.

**REPORT A LIFE CHANGE**

Select “Report a change in my household’s income, size, or other information” from the pop-up screen and click “Continue” to report the appropriate changes.

# Start a New Application/Alternative Look-up Process

**Important:** Select "Look Up Application" to see if the person has an existing 2016 application:

- If there **is** a 2016 application, it will be pre-populated, but you can make changes by selecting "Report a life change."
- If there **isn't** a 2016 application, select his or her 2015 application, then the 2016 option to pre-populate their application for 2016. Don't select "Start Application" unless a person doesn't have a 2015 or 2016 application.

## Start a client's new application

To start a new application, enter the state in which your client wishes to purchase Marketplace coverage.

Select Year

Application state

Select Year



Select State



START APPLICATION

## Look up a client's existing application

To find client's existing Marketplace application, click the button below and enter the requested information on the page that follows. (This is for applications that have already been started. If you are starting a new application, please refer to the 'Start Application' feature on the left. )


LOOK UP APPLICATION

## Small business employers and employees



This application is only for helping consumers get coverage for individuals and families.

# Start a New Application/Alternative Look-up Process (cont.)


## “Start Application”

Find an application , or [start a new one](#) 

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

|                                |   |  |
|--------------------------------|---|--|
| Application ID <i>optional</i> | Coverage year   | State  |
| <input type="text"/>           | 2015  | ME  |

|                      |                      |
|----------------------|----------------------|
| First name           | Last name            |
| <input type="text"/> | <input type="text"/> |

|   |  |
|---|--|
| Date of birth   | Social Security Number (SSN) <i>optional</i> |
| <input type="text" value="MM/DD/YYYY"/>  | <input type="text" value="XXX-XX-XXXX"/>     |

MM/DD/YYYY

XXX-XX-XXXX

**SEARCH**

# New Doctor Lookup Feature at HealthCare.gov

- HealthCare.gov has successfully launched a new feature that allows consumers to look up their preferred providers and see in plan results if their providers are covered by each plan.
- This new feature is an enhancement of **See Plans & Prices** on HealthCare.gov
- As of this week, all consumers on the Marketplace for Individuals and Families should have this feature available to them when clicking on **See Plans & Prices**.
- In the coming weeks, CMS expects to pilot the Prescription Drug Check feature, which will allow consumers to search for their drugs and see which plans cover their prescriptions and the Facility Lookup feature, which will allow consumers to search for hospitals and other facilities and see which plans include them in-network.

# Agents and Brokers Use of Mailing and Email Addresses

- There are instances where agents and brokers are using their companies' email addresses or their own professional email addresses when:
  - Helping to set up a consumer account
  - Answering the application questions on email address and receiving notices
- ***Consumer accounts should be set up only with consumer email addresses.***
- With a consumer's consent, the Health Insurance Marketplace sends important alerts and updates about coverage that may be missed if a consumer's email is not in the system.
- These updates are often tailored to a consumer's circumstance, so it's important that they are sent directly to consumers.

# New Call Center Support for Agents and Brokers

Agents and brokers can call **1-855-CMS-1515 (855-267-1515)** and select **option “1”** to speak with Agent and Broker Call Center Representatives during the following times:

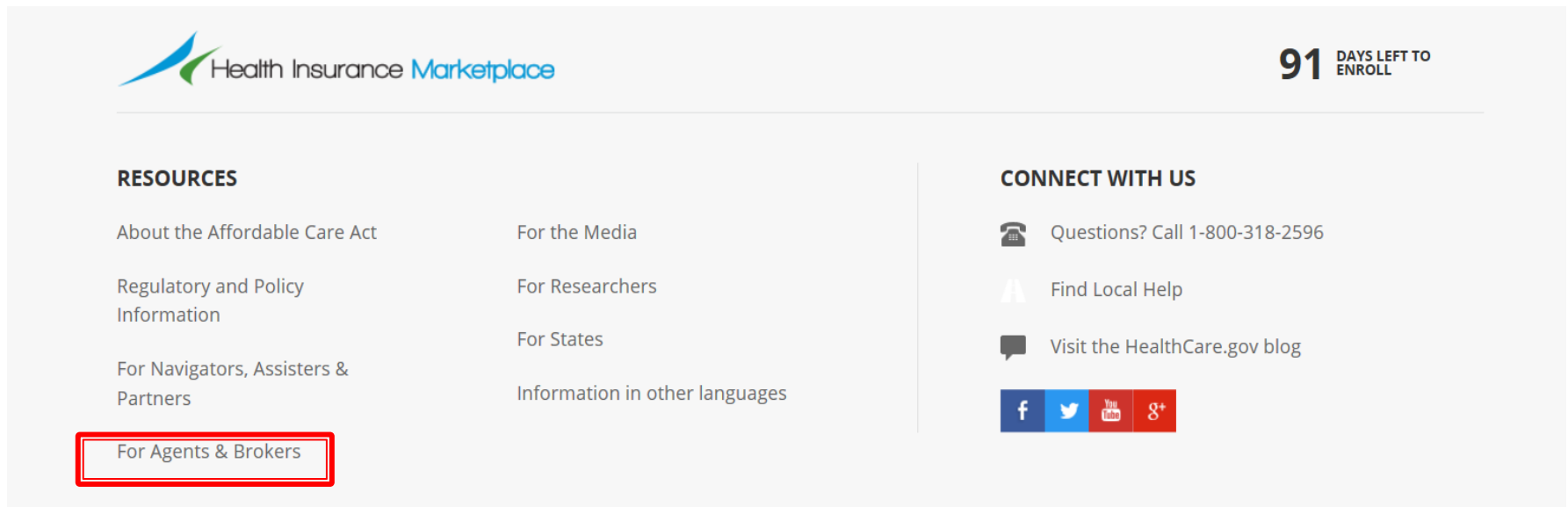
- Monday through Saturday from 8:00 AM–10:00 PM Eastern Time (ET). In November, Call Center Representatives will also be available on Sundays and holidays during the following hours:
  - Sunday, November 22: Open 8:00 AM–5:00 PM ET
  - Thursday, November 26 (Thanksgiving Day): Open 8:00 AM–5:00 PM ET
  - Sunday, November 29: Open 8:00 AM–5:00 PM ET
- The Call Center will be open Monday through Saturday from 8:00 AM–10:00 PM ET in December and January, and will be closed on Sundays and holidays with the following exception:
  - The Call Center will be open 24 hours on Sunday, January 31, 2016.

# New Call Center Support for Agents and Brokers (cont.)

- Call Center Representatives can help you with questions on topics like:
  - Agents' and brokers' user IDs for FFM registration and training
  - The new Marketplace Learning Management System (MLMS) and CMS-approved vendor training options
  - NPNs
  - Password resets and account lockouts on the CMS Enterprise Portal
  - Log in issues at the [HealthCare.gov](https://www.healthcare.gov) landing page (when an agent or broker is redirected from an issuer's or web-broker's site)
  - [HealthCare.gov](https://www.healthcare.gov) website issues
- Note: Agents and brokers should direct specific questions or issues with a consumer's Individual Marketplace application to the Marketplace Call Center at **1-800-318-2596**. Agents and brokers should direct questions related to SHOP Marketplace coverage to the SHOP Call Center at **1-800-706-7893**.

# New Agent and Broker Resource Link on HealthCare.gov

- A new “For Agents and Brokers” link has been added to HealthCare.gov, making it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>)



The screenshot displays the Health Insurance Marketplace website. At the top left is the logo, and at the top right is a countdown timer showing '91 DAYS LEFT TO ENROLL'. The main content area is divided into two columns. The left column, titled 'RESOURCES', lists several links: 'About the Affordable Care Act', 'Regulatory and Policy Information', 'For Navigators, Assistants & Partners', 'For the Media', 'For Researchers', 'For States', and 'Information in other languages'. The 'For Agents & Brokers' link is highlighted with a red rectangular border. The right column, titled 'CONNECT WITH US', includes a phone icon with the text 'Questions? Call 1-800-318-2596', a location pin icon with 'Find Local Help', and a speech bubble icon with 'Visit the HealthCare.gov blog'. Below these are social media icons for Facebook, Twitter, YouTube, and Google+.

Health Insurance Marketplace

91 DAYS LEFT TO ENROLL

**RESOURCES**

About the Affordable Care Act

Regulatory and Policy Information

For Navigators, Assistants & Partners

For the Media

For Researchers

For States

Information in other languages

**For Agents & Brokers**

**CONNECT WITH US**

Questions? Call 1-800-318-2596

Find Local Help

Visit the HealthCare.gov blog

f t YouTube g+

# Agent and Broker Health Insurance Marketplace Open Enrollment Weekly Updates and Announcements UPDATED WEBINAR SCHEDULE

- Based on agent and broker feedback, we will be meeting weekly on Tuesdays; we have dropped the originally scheduled Thursday webinars moving forward.
- To register for any of these sessions, please log in to [www.REGTAP.info](http://www.REGTAP.info) and complete the following steps:
  - Select "Training Events" from "My Dashboard."
  - Select the "View" icon next to the event title for the webinar you are interested in attending.
  - Select "Register Me."

| Tuesdays – 3:00–4:00 PM ET |
|----------------------------|
| November 17                |
| November 24                |
| December 1                 |
| December 8                 |
| December 22                |
| December 29                |
| January 5                  |
| January 12                 |
| January 19                 |
| January 26                 |

# HealthCare.gov Find Local Help Tip

- For plan year 2016, agents and brokers have an option of what information Find Local Help displays about them.
- Agents and brokers can make their selections on what to display when updating their profile information on the MLMS.
- Agents and brokers selecting “I don’t want my contact information displayed” will NOT be searchable by consumers on Find Local Help.

The screenshot shows a web form for updating profile information. At the top, there are two buttons: "Portal Help & FAQs" and "Print". Below these, a paragraph explains that the information is required for CMS to maintain an accurate agent/broker registration completion list and will be displayed on HealthCare.gov's "Find Local Help" feature. An "IMPORTANT" note states that if FFM training was completed on a third-party vendor's site, the confirmation code(s) should be pasted here. Below this is a dropdown menu with the text "Please select your preference regarding the display of your contact information on Find Local Help. \*". The dropdown is open, showing three options: "I would like all my contact information displayed.", "I would like all my contact information displayed, except my street address.", and "I don't want my contact information displayed." (which is highlighted in blue). At the bottom, there is a text input field for "Business Street Address \*" with the placeholder text "101 test lane".

Portal Help & FAQs Print

Please fill out the following profile fields with your business/professional contact information. This information is required for CMS to maintain an accurate agent/broker registration completion list. In addition, after you complete all CMS agent/broker registration requirements, your professional contact information will be displayed on HealthCare.gov's "Find Local Help" feature. Find Local Help is a tool accessible on HealthCare.gov to enable consumers, small businesses, and small business employees to identify a local registered agent or broker to assist them with the Federally-facilitated Marketplace, including the SHOP Marketplace.

IMPORTANT: If you completed FFM training on a third-party vendor's site, please copy and paste your confirmation code(s) here. You should have received your confirmation code(s) via email from the vendor.

Please select your preference regarding the display of your contact information on Find Local Help. \*

-Select One-

- I would like all my contact information displayed.
- I would like all my contact information displayed, except my street address.
- I don't want my contact information displayed.

Business Street Address \* 101 test lane

# Health Insurance Marketplace 2016 Open Enrollment



*Common  
Questions from  
Webinar  
Sessions*

# Question 1

When can businesses sign up for SHOP Marketplace coverage without having to meet the Minimum Participation Rate requirement?

HealthCare.gov

Individuals & Families

**Small Businesses**

# Question 1: Answer

- *Small businesses that are interested in enrolling in SHOP Marketplace coverage can enroll between November 15 and December 15 of each year without being required to meet the Minimum Participation Rate (MPR).*
- *As a reminder, in most states, the general rule is that 70% of employees must accept the offer of SHOP Marketplace coverage or be enrolled in other qualified health coverage for a group to participate in a SHOP Marketplace.*
- *The MPR Calculator is available to help employers predict if they will meet the MPR required to enroll in the SHOP Marketplace. This calculator is based on the new MPR methodology for 2016 and is available here on HealthCare.gov: <https://www.healthcare.gov/small-businesses/shop-calculators-mpr/>*

## Question 2

Will an employer be accepted into the SHOP Marketplace during the Minimum Participation Rate (MPR) waiver period (November 15 to December 15) if the only members enrolling on the plan are the owner and the spouse?



## Question 2: *Answer*

- *No. To qualify, small employers must still meet the requirement to have at least one employee enrolling in coverage who is not an owner, co-owner or spouse of an owner or co-owner.*

## Question 3

Will my clients need to reauthorize me as their agent or broker upon renewal in the SHOP Marketplace?



## Question 3: Answer

- *No. Once the agent/broker and employer relationship has been established, that relationship will remain valid as long as the agent or broker has completed the registration and training requirements for the SHOP Marketplace for the current plan year.*
- *If an employer wants to end the relationship with the agent or broker and add a different one to the account, he or she can do that by logging into their SHOP account on HealthCare.gov*
- *Otherwise the agent/broker will automatically remain on the application upon renewal.*

## Question 4



Are agents and brokers allowed to log in to HealthCare.gov on behalf of a consumer to complete his or her application and choose the consumer's health care coverage?

## Question 4: Answer

- *If the consumer is using HealthCare.gov and the agent or broker is helping the consumer with HealthCare.gov, CMS requires that the consumer log in with his or her own credentials (i.e., user name and password).*
- *The consumer's credentials are confidential and should not be shared with the agent or broker.*
- *However, if an agent or broker is assisting the consumer using the Direct Enrollment pathway, which is sometimes known as the issuer-based or web-broker pathway, then the agent and broker can log in to the issuer's or web-broker's website and enter the credentials for the consumer.*

## Question 5

How can agents and brokers confirm they have completed all the plan year 2016 registration and training requirements for the FFMs?



## Question 5: Answer

- *New for plan year 2016, CMS has created an Agent Broker Registration Status page on the CMS Enterprise Portal. This page enables you to check the status of your completion of each registration component in real time.*
- *You can check this page to confirm that you have completed both identity proofing and training for the Marketplaces in which you plan to participate.*

### Agent Broker Registration Status

#### Plan Year 2016

Please click the link below next to items marked 'Incomplete' to register as an agent/broker for the 2016 plan year.

#### FFM - Agents and Brokers Role

|  | Status   |
|--|----------|
| <a href="#">1. Complete Identity Proofing</a>      | Complete |
| <a href="#">2. Complete Agent Broker Training:</a> | Complete |
| <div><a href="#">Individual Market</a></div>       | Complete |
| <a href="#">SHOP</a>                               |          |
| <a href="#">3. Print Certificate(s)</a>            |          |

### Registration Complete

You have successfully completed the registration process and have been granted the FFM Agent/Broker role. You may access training and print your certificate at any time returning to this page.

## Question 5: Answer (cont.)

- The other way to confirm that you have completed all of the registration and training requirements for the FFMs for plan year 2016 is to check the Agent and Broker FFM Registration Completion List for Plan Year 2016 on the Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB>.*
- This list includes the NPNs of agents and brokers who have completed the plan year 2016 registration and training requirements for the FFMs and is updated twice a month.*

### DISCLAIMER

The Centers for Medicare & Medicaid Services (CMS) is making the Agent-Broker Federally-facilitated Marketplace (FFM) Registration Completion List ("AB List") available to the public on a monthly basis pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220, and Routine Use No. 11 of the System of Records Notice required by the Privacy Act of 1974 (5 U.S.C. §552a), titled, "Health Insurance Exchanges (HIX) Program" (No. 09-70-0560), published at 78 Fed. Reg. 8,538 (February 6, 2013), as amended and published at 78 Fed. Reg. 32,256 (May 29, 2013), and at 78 Fed. Reg. 63,211 (October 23, 2013). The information within the AB List may be used only for the following purposes:

1. To confirm that an agent or broker has successfully completed registration requirements for the FFM for the individual market and/or the Federally-facilitated Small Business Health Options Program (FF-SHOP); and
2. To allow states and other stakeholders to conduct oversight, monitoring and enforcement activities related to agents and brokers, and to educate consumers about agents and brokers who may provide assistance to consumer who are interested in obtaining health care coverage through the FFM in their states.

The information contained in the AB list may be used and/or disclosed only to the extent necessary to accomplish these purposes and never to discriminate inappropriately.

All AB List national producer numbers (NPNs) are self-reported by the agent or broker and should be validated against state and/or other NAIC records to confirm state licensure.

NPN(s)  Marketplace(s)  Registration Completion Date(s)

## Question 6

I created a CMS Enterprise Portal account for a previous plan year, but I have forgotten my user ID and/or password. What should I do?



## Question 6: Answer

- *If you previously created a CMS Enterprise Portal account at <https://portal.cms.gov>, it is vital that you log in using your existing account to complete registration and training for plan year 2016.*
- *If you cannot recall your user ID or password, you can recover that information and do not need to create a new account.*
- *The CMS Enterprise Portal homepage includes two links on the right hand side for “Forgot User ID” and “Forgot Password.”*
- *Click on the link applicable to your situation and follow the instructions provided to recover your account information.*



## Question 7

What is the deadline for an agent or broker to register to participate in the FFMs for plan year 2016?



## Question: *Answer*

- *Agents and brokers can complete registration at any time. However, agents and brokers who plan to assist consumers during the remainder of plan year 2016 Open Enrollment will want to complete registration as soon as possible.*
- ***Please note that you must complete the entire registration and training process, which includes identity proofing, PRIOR to assisting consumers.***

# Health Insurance Marketplace 2016 Open Enrollment



*Agent and  
Broker  
Resources*

# Agent and Broker Resources

- *Additional resources can be found on CMS's Agents and Brokers Resources webpage:*  
<http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.
- *Additional information agents and brokers can use to educate consumers can be found at:*  
[HealthCare.gov](http://HealthCare.gov) and [Marketplace.CMS.gov](http://Marketplace.CMS.gov).
- *The list of CMS-approved training vendors can be found at:*  
<https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.
- *For more information on registration and training requirements, please review the following resources on the Agents and Brokers Resources webpage at:*  
<https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>:
  - *The slides from the “FFM Agent and Broker Plan Year 2016 Registration and Training Requirements” webinar that was held in July and August 2015*
  - *The slides from the “Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers” webinar that was held in September 2015*
  - *Quick Reference Guide – Plan Year 2016 FFM Registration for Agents and Brokers*
  - *FFM agent and broker plan year 2016 registration and training videos*

# Agent and Broker Resources (cont.)

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *Agent and Broker NPNs can be found at: [www.nipr.com/PacNpnSearch.htm](http://www.nipr.com/PacNpnSearch.htm).*
- *The checklist for agents and brokers to use when helping consumers with their applications can be found at: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.*
- *For more details on plan year 2016 annual redeterminations and re-enrollments, review the guidance CMS issued on April 22, 2015 at: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/annual-redeterminations-for-coverage-42215.pdf>.*
- *Agents and brokers can review 45 C.F.R. § 156.340 and the 2016 Letter to Issuers ([https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016\\_Letter\\_to\\_Issuers\\_2\\_20\\_2015.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016_Letter_to_Issuers_2_20_2015.pdf)) to understand the circumstances where CMS advises Marketplace issuers to withhold compensation from agents and brokers.*

# Agent and Broker Resources (cont.)

- *Agents and brokers can check their registration statuses on the Agent Broker Registration Status page via the CMS Enterprise Portal or on the Agent and Broker FFM Registration Completion List for Plan Year 2016 on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
- *To host an enrollment event, or to get connected to enrollment groups in your area, email the HealthCare.gov Partnership Team at: [Partnership@cms.hhs.gov](mailto:Partnership@cms.hhs.gov).*
- *To understand the requirements for Navigators and other assisters, review <https://marketplace.cms.gov/technical-assistance-resources/agents-and-brokers-guidance-for-assisters.PDF>.*
- *Agents and brokers can access an earned media and public awareness toolkit that provides resources on marketing at: <https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>.*
- *Agents and brokers can direct consumers to the Interactive Tax Assistant at [http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1) or call the IRS call center at 1-800-829-1040 for questions on reconciling their APTC on their 2014 tax returns.*

# Agent and Broker Resources (cont.)

- *To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP Marketplace accounts, visit: <https://healthcare.gov/marketplace/small-businesses/agent>.*
- *The News for Agents and Brokers monthly newsletter is distributed via email. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
  - *The August and September editions contain important information about agent and broker FFM registration and training for plan year 2016.*
  - *The October edition contains important information about plan year 2016 FFM Open Enrollment.*
- *Current news and updates are distributed via email and CMS' twitter handle: [@CMSSGov](#).*

# Questions?

For questions about Agent/Broker participation in the FFMs:  
[FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov)

For questions on the MLMS: [MLMSHelpDesk@CMS.HHS.gov](mailto: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 FFMs: [WebBroker@cms.hhs.gov](mailto:WebBroker@cms.hhs.gov)