

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Save Yourself Time in 2018 – Register Today

Planning on participating in the Marketplace for plan year 2018? If you haven't already done so, consider completing plan year 2017 registration and training as soon as possible. If you complete all required registration and training steps, you will be eligible to take the Refresher Training next year, which takes only half the amount of time as the full training.

Once you register you will also be able to assist small businesses in the Small Business Health Options Program (SHOP) Marketplace and individuals with special enrollment periods (SEPs) right away.

Registration for plan year 2018 is set to begin in August. We'll let you know when it's available.

[Check out this resource to help guide you through the registration and training steps.](#)

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Upcoming Events

Upcoming Special Enrollment Period Pre-Enrollment Verification Process

Beginning in Summer 2017, new applicants who attest to certain types of SEP qualifying events will be subject to the special enrollment period pre-enrollment verification (SEPV) process. Eligible consumers must submit documents that confirm their SEP eligibility before they can enroll and start using their Marketplace coverage.

On **June 23, 2017** pre-enrollment verification starts for two SEP types:

- Loss of coverage
- Permanent move

In **August 2017**, pre-enrollment verification starts for two additional SEP types:

- Marriage
- Gaining or becoming a dependent through adoption, placement for adoption, placement in foster care, or a child support or other court order
- Medicaid/CHIP denial

For more information, check out the following resources:

- ["Overview: Special Enrollment Period Pre-Enrollment Verification \(SEPV\) Process" webinar slides](#)
- [Special Enrollment Periods Available to Consumers](#)
- [How to Submit Documents](#)

The Centers for Medicare & Medicaid Services (CMS) sponsors webinars to share information on topics to help you be successful in assisting consumers throughout the year. To register for these webinars, use the link below to log in to REGTAP. Registration closes 24 hours prior to each event.

["Marketplace Learning Management System \(MLMS\) 3.0 and Find Local Help Updates for Plan Year 2018"](#)

- 7/19/17, 1:00 PM – 2:00 PM ET

Recently Released Resources

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

- [Agent/Broker Marketplace Help Desks and Call Centers](#)
- ["Medicaid/CHIP Periodic Data Matching \(PDM\) Stop Advance Payments of the Premium Tax Credit \(APTC\): Overview for Agents and Brokers"](#) webinar slides

Contact Us

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

Now Available: Webinar Slides to Help You Assist Consumers

We recently hosted two webinars to help you assist consumers outside of the Open Enrollment period:

- [“Plan Year 2017 SEP: Overview for Agents and Brokers,”](#) which provided an overview of qualifying events, prior coverage requirements, and coverage effective dates for SEPs, along with helpful examples.
- [“Medicare and the Marketplace,”](#) which reviewed the process for assisting Marketplace consumers who qualify for Medicare.

These webinar slides are now available on the [Agents and Brokers Resources webpage](#) for you to use as a guide when helping consumers.

Consumer Action Needed: Initial Medicaid/CHIP PDM Warning Notices Sent

The Marketplace has identified consumers who may be dually-enrolled in a Marketplace plan receiving advance payments of the premium tax credit (APTC) and/or income-based cost-sharing reductions (CSRs) and minimum essential coverage Medicaid/Children’s Health Insurance Program (CHIP) and has sent them notification of their dually-enrolled status. This process is called Medicaid/CHIP periodic data matching (PDM).

Exchange Operation Support Center: 855-267-1515 (for CMS Enterprise Portal and HealthCare.gov account issues, general registration questions, and specific enrollment policy questions), Mon-Fri 8:00 AM-8:00 PM ET; Weekend Hours in Oct - Nov: Sat & Sun 10:00 AM - 3:00 PM

Agent/Broker Training/Registration Email Help Desk:
MLMSHelpDesk@cms.hhs.gov
(for technical or system-specific issues related to the Marketplace agent/broker training/registration system), Monday–Friday, 8:00 AM–5:00 PM ET

Individual Marketplace Agent/Broker Line: 855-788-6275 (for Individual Marketplace consumer eligibility and enrollment issues), open 24/7

SHOP Call Center: 800-706-7893 (for all SHOP Marketplace inquiries), Monday–Friday, 9:00 AM–7:00 PM ET

This summer, the Marketplace will end APTC/CSRs for dually-enrolled consumers who do not take action in response to the Medicaid/CHIP PDM initial warning notice; these consumers will remain enrolled in a Marketplace plan at full cost.

You can help affected consumers understand the notice(s) and complete the necessary next steps. [Check out this resource](#) for additional information and answers to frequently asked questions.

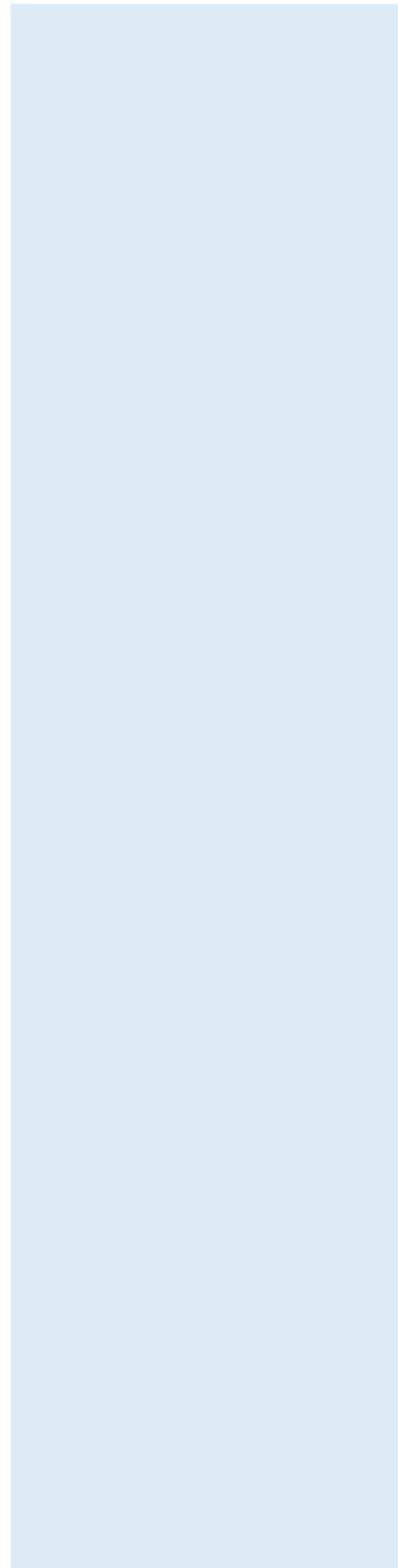
New Guidance Regarding the Direct Enrollment Process for 2018

CMS recently issued guidance to streamline and simplify the direct enrollment process for consumers signing up for Marketplace coverage through an issuer's or web-broker's website.

In the existing Direct Enrollment Pathway, consumers, and the agents and brokers that assist consumers, are required to complete and submit applications through HealthCare.gov.

Beginning with the 2018 Open Enrollment period, consumers applying for coverage through issuers or web-brokers that are approved to use the Proxy Direct Enrollment Pathway will be permitted to start and finish their applications through the third-party website.

For more information, you can [review the full guidance here](#).



New Data on Race, Ethnicity, and Language Preference in the Marketplace

In recognition of National Minority Health Month in March, the CMS Office of Minority Health released data highlights that, for the first time ever, examine Marketplace enrollment activity by racial and ethnic subgroup, as well as spoken and written language preference. The highlights provide information at the national level and state level for Marketplace consumers ages 18-64 in the 39 states utilizing the HealthCare.gov eligibility and enrollment platform during the 2017 Open Enrollment period.

Some key findings include:

- Of all 2017 Open Enrollment Marketplace consumers ages 18-64 who attested to a specific race, 10% were Asian. Among Asians, the most common subgroups selected were Vietnamese (26%) and Asian Indian (24%).
- Overall, 10% of consumers ages 18-64 attested to a Hispanic ethnicity. Of those adult consumers who indicated that they were Hispanic, almost half (44%) were Mexican.
- The majority of consumers ages 18-64 who selected a preferred spoken language selected English (90%), followed by Spanish (8%).
- Among consumers with known spoken language preferences, the majority who preferred Spanish (56%) lived in

Florida, while more than a third of those who preferred Vietnamese (35%) lived in Texas.

[Check out the complete data highlights for additional findings and information.](#)

Health Insurance Options for College Graduates

Now that most college seniors have walked across the stage and tossed their caps in the air, you may begin hearing from recent graduates looking for health insurance. Let graduates know they have a variety of options that may be able to provide coverage right away, including:

- Buying a Marketplace plan if they qualify for an SEP
- Getting added to their parents' plan
- Determining if they qualify for Medicaid or CHIP

For more information about recent graduate coverage options and eligibility, [check out this HealthCare.gov blog post.](#)

SHOP Marketplace Corner

Reminder: SHOP is open all year and there's still time to sell SHOP coverage and earn commissions for 2017.

Are you registered as a SHOP Marketplace agent or broker? Once you register, potential clients can find you through the Find Local Help tool at

HealthCare.gov. You will not be able to assist small group clients in the SHOP Marketplace unless you are registered. [Follow these steps to get registered today.](#)

The SHOP Marketplace has resources to help you and your clients:

- [State-by-state rate sheets](#) that display the lowest monthly premiums by state
- [A custom quote tool](#) that provides a tailored cost projection
- Step-by-step [Videos](#) are available to help you and your clients understand the enrollment process
- Step-by-step [enrollment](#) and [billing](#) user guides are also available to help

The SHOP Marketplace is still open for 2017 enrollments – and small employers can lock in their rates for 12 months through mid-2018 by enrolling now.

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