

# Centers for Medicare & Medicaid Services News for Agents and Brokers

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An electronic source of information for Agents and Brokers in the Marketplace

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## Are You Ready for Plan Year 2017 Open Enrollment?

### *It's Almost Here!*

Did you know that there is less than one month left before the start of plan year 2017 Open Enrollment?

Open Enrollment for the Marketplace begins in four weeks! You must complete plan year 2017 Marketplace agent and broker registration on the [CMS Enterprise Portal](#) prior to assisting consumers with enrollments through the Marketplace beginning November 1. Completing registration prior to November 1 also ensures you will continue receiving commissions for prior year Marketplace enrollments.

### *Get Prepared to Assist Consumers*

- CMS will host webinars throughout the Open Enrollment season. Each webinar will include a web-chat question and answer session immediately following the presentation. Open Enrollment webinars coming up in October and November are:



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**“Plan Year 2017 Open Enrollment: A Primer for Agents and Brokers Participating in the Marketplace”** will provide you with important information to help consumers select and enroll in coverage. Register for one of the following webinar dates:

- October 12, 1:00 PM–2:30 PM ET
- October 19, 1:00 PM–2:30 PM ET
- October 26, 1:00 PM–2:30 PM ET

**“Health Insurance Marketplace 2017 Open Enrollment Operational Updates and Announcements for Agents and Brokers”** will convey key news related to assisting consumers with selecting, enrolling in, and making use of their Marketplace coverage. Register now for this webinar to be held on November 16, 1:00 PM–2:00 PM ET.

- To register for a webinar, log in to REGTAP at [www.REGTAP.info](http://www.REGTAP.info). Registration closes 24 hours prior to each event. If you require assistance with registration or logistics, you may contact the REGTAP Registrar at 800-257-9520, 9:00 AM–5:00 PM ET, Monday through Friday or by email at [registrar@REGTAP.info](mailto:registrar@REGTAP.info).
- Help consumers understand their rights when enrolling in a Marketplace QHP, including how to get easy-to-understand information about what their plan covers, out-of-pocket costs, drug coverage, and more by reviewing [The Health Insurance Marketplace: Know Your Rights](#).
- Being informed is a consumer’s best protection against fraud when enrolling in coverage through the Health Insurance Marketplace. You can help by reviewing and sharing the [Protect Yourself from Fraud](#) resource.
- Avoid unnecessary delays in helping consumers complete enrollment by using the [Marketplace Application Checklist](#) to help them gather the information needed to apply for or renew coverage.

***Open Enrollment Tip: Plan Year 2016 Agreements Expire Soon***

Your plan year 2016 Marketplace Agreement(s) expire on October 31, 2016—the day before Open Enrollment begins.

Sign your plan year 2017 Marketplace Agreement(s) to complete plan year 2017 Marketplace registration and avoid delays in assisting consumers during Open Enrollment.

**Do You Still Need to Complete Registration and Training?**

***You Must Register Before Helping Consumers***

It is not too late for you to complete the Marketplace agent and broker registration requirements for plan year 2017! There is no specific deadline; however, until you complete all of the requirements, you are not eligible to sell Marketplace products and receive compensation from issuers.



Plan ahead and complete plan year 2017 Marketplace registration requirements on the [CMS Enterprise Portal](#) now!

### ***Learn More about Marketplace Registration and Training***

- Attend one of the upcoming “Plan Year 2017 Marketplace Registration and Training for Agents and Brokers” webinars for a review of the registration and training steps for plan year 2017. Webinar dates are:
  - October 28, 1:00 PM–2:30 PM ET
  - November 9, 1:00 PM–2:30 PM ET
- Review the [Plan Year 2017 Computer Configuration Requirements Quick Reference Guide](#) to help you prepare your system for the functional requirements of the Marketplace Learning Management System (MLMS). This guide includes suggestions and step-by-step instructions to improve your user experience in accessing and working through registration and training via the MLMS.
- For more information on plan year 2017 registration and training, visit the [Agents and Brokers Resources](#) webpage, where you will find links to resources that will help you complete this important step so you are eligible to assist consumers during Open Enrollment.

### **Check Out the Latest Agent and Broker Resource**

#### ***Help Consumers at Risk of Losing Advance Payments of the Premium Tax Credit (APTC)***

Review the “[Stop APTC for Periodic Data Matching \(PDM\) and Failure to Reconcile \(FTR\)](#)” webinar slides, originally presented on September 7, 2016, for an overview of the process for stopping APTC for consumers who are found via the PDM process to be dually enrolled in a Marketplace QHP with APTC and Medicaid or the Children’s Health Insurance Program (CHIP). The webinar also reviewed how the Marketplace will stop APTC for consumers who failed to reconcile APTC on their 2014 tax returns.

### **Small Business Health Options Program (SHOP) Marketplace Corner**

#### ***Are You Ready to Assist Small Businesses in 2017?***

SHOP Marketplace registration and training for plan year 2017 is now open. All you need to do is log in to your [CMS Enterprise Portal](#) account and sign the 2017 SHOP Marketplace Privacy and Security Agreement. Completing this simple step will immediately make you searchable to small businesses looking for health insurance on HealthCare.gov. Remember, training is encouraged, but not required, to assist consumers in the SHOP Marketplace.

### ***Here Is What You Can Look Forward to in the SHOP Marketplace in 2017***

- It is easier for small employers to find you:  
Once you complete registration, small employers needing help in your area will be able to search for you by name, National Producer Number (NPN), or location through the SHOP Marketplace.
- Make updates to your account online:  
Making changes to your account is easier than ever. If you need to change your registration information, simply log in to your CMS Enterprise Portal account to make the changes you need. The updates will display in the SHOP Marketplace Agent/Broker Portal within 24 hours.
- Help your clients offer more choices, in some states:  
Small employers in [some states](#) will be able to offer their employees a choice of health and dental plans by insurance company beginning in 2017. This means that small employers will be able to offer their employees a choice of plans from a single insurance company, across multiple plan categories, e.g., bronze, silver, and gold. In all states, small employers may continue to offer their employees a single health and/or dental plan, or a choice of health and/or dental plans from more than one insurance company across a single plan category.

### ***Enroll Small Business Clients Before Rates Go Up!***

Time is running out to help your small business clients apply or renew in 2016 SHOP Marketplace coverage before rates go up in the next quarter. Remember, the SHOP Marketplace is open all year and applications submitted by the 15th of the month can go into effect as soon as the 1st of the following month, so help your clients enroll by October 15 for coverage beginning November 1, 2016.

Helping your clients renew their SHOP Marketplace coverage? You can begin assisting them as soon as 60 days before the renewal date. January 1 renewals can begin as early as November 1.

To get a sense of the plans and prices available to your clients, check out our See [Plans and Prices tool](#). Pricing for 2017 will be available prior to November 1.

### ***Learn More About the SHOP Marketplace***

Attend the upcoming webinar “**Tips for Assisting Clients in the SHOP Marketplace**” to learn about the tools available for the SHOP Marketplace. This webinar will be held on October 11, 3:00 PM–4:00 PM ET.



## Spotlight on Eligibility and Enrollment

### *Get Informed about Assisting Consumers in Complex Enrollment Scenarios*

- The [Common Complex Scenarios: Consumers Who Receive an Offer of Employer-Sponsored Coverage](#) resource presents a realistic scenario you may regularly encounter: how to assist a consumer who is currently enrolled in health coverage through the Marketplace, but who needs to decide if an offer of employer-sponsored coverage is a better deal. Review this presentation to understand how Marketplace policy guidance applies to this scenario, and how you can help consumers in this situation.
- Married victims of domestic violence or spousal abandonment who are applying for coverage separately from their spouse and filing taxes separately may be determined eligible for financial assistance paying for their Marketplace plan. The [Complex Cases: Assisting Victims of Domestic Violence](#) presentation provides real life scenarios to help you assist consumers in similar situations.

### *Medicare PDM Update: Sending Notices to Consumers*

The Marketplace has begun mailing paper notices to the household points of contact of consumers who may be enrolled in a Marketplace plan with APTC and also enrolled in Medicare coverage that qualifies as minimum essential coverage (MEC). The notices include instructions on what to do to resolve this dual enrollment. Review these [instructions](#) to learn how you can help consumers determined eligible for MEC Medicare, and who are consequently not eligible for a Marketplace plan with APTC or income-based cost-sharing reductions.

### *Did You Know?*

You still have time to submit comments on the proposed annual [Notice of Benefit and Payment Parameters for 2018](#), which proposes additional steps to strengthen the Health Insurance Marketplace.

You are encouraged to comment on the proposed rule [here](#). Comments are due by 5:00 PM ET on October 6, 2016.

### **Follow Us on Twitter**

Follow the CMS and HealthCare.gov Twitter handles [@CMSSGov](#) and [@HealthCareGov](#) or search for the hashtags #ABFFM or #ABFFSHOP.





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## Contact Us

For questions pertaining to the Marketplace agents and brokers program contact the Agent/Broker Email Help Desk via email at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

You may also contact the Agent and Broker Call Center by calling 1-855-CMS-1515 (855-267-1515) and selecting option “1.” Call Center Representatives are available Monday through Saturday from 8:00 AM to 10:00 PM ET.

- This Call Center does not have access to consumer information and is not able to handle specific questions or issues with a consumer’s application.
- Please continue to call the Marketplace Call Center at 1-800-318-2596 for assistance related to enrolling consumers in coverage through the Individual Marketplace.
- For assistance related to coverage through the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893.

