

Centers for Medicare & Medicaid Services News for Agents and Brokers

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An electronic source of information for Federally-facilitated Marketplace (FFM) Agents and Brokers

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FFM Agent and Broker Training Now Available in Spanish

The FFM Agent and Broker training for the 2015 plan year is now available in Spanish! If you are interested in accessing this training in Spanish, please visit the Medicare Learning Network® Learning Management System at <https://Marketplace.MedicareLearningNetworkLMS.com> and follow the directions within the Spanish-language announcement.

Completing the FFM Registration Process for the 2015 Plan Year

Enrollment in 2015 Plan Year: If you wish to assist consumers in the FFM for the 2015 plan year, you are required to complete the 2015 FFM registration. Please keep in mind the following guidance:

- All agents or brokers who wish to facilitate FFM enrollments for the 2015 plan year must complete Part I on the Medicare Learning Network (MLN). The training, exams, and Agreements reflect 2015 plan year content, policies, and procedures. Agents and brokers may access Part I at: <https://Marketplace.MedicareLearningNetworkLMS.com>.

Note: You can use the same MLN account (i.e., MLN user ID and password) that you created during the 2014 plan year registration for the 2015 plan year. Forgot your MLN user ID or password? Go to the MLN site and click on the “Forgot your login ID?” text.

- **Tip:** Verify your user type/user role in your MLN account prior to completing training for the 2015 plan year registration. MLN will automatically assign a curriculum for you based on the user type/user role (i.e., insurance market preference) associated with your MLN account. If you complete training under the incorrect user type/user role, you may need to retake training under the appropriate user type/user role.

Note: Your user type/user role can be edited at any time by selecting “My Account” under your name at the top right of the Training Home page.

- **Tip:** Verify that the National Producer Number (NPN) in your MLN profile is correct before you complete Part I. If you enter your NPN incorrectly in MLN, you may be required to recomplete training in order to be registered under the correct NPN.
- If you have already successfully completed Part II (i.e., creation of an FFM user account and completing identity proofing on the CMS Enterprise Portal) as part of registration for the 2014 plan year, you do NOT need to do complete Part II for the 2015 plan year.



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2014 Agent/Broker Agreement Set to Expire on September 30, 2014: Because your FFM Agent-Broker Agreement for the 2014 plan year will expire on September 30, 2014 if you have not completed your FFM registration for the 2015 plan year, we strongly recommend that you complete the FFM registration by September 30, 2014 to ensure there is no lapse in your FFM registration status. If you have already completed your FFM registration for the 2015 plan year, your agent/broker agreement will not expire on September 30, 2014.

Enrollment in 2014 Plan Year: If you are assisting consumers during the remainder of the 2014 plan year, and you have completed the 2014 FFM registration, you may continue to assist consumers until September 30, 2014. After this date, your 2014 Agent/broker Agreement will be expired, and you will not be permitted to continue assisting consumers until you complete FFM registration for 2015 plan year.

Agent and Broker Resources: Please note that there is an array of supporting materials for you on our web page: <http://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>. Registration information is listed under the section titled “Registration for the Federally-facilitated Marketplace (FFM) for the individual market and the Federally-facilitated Small Business Health Options Program (FF-SHOP).”

Tip: Can’t remember the website address? Search for “Agent Broker Resources” using your preferred search engine.

Questions about the FFM registration process? Contact us at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

SHOP Early Access Announced in 5 States

This week CMS announced SHOP Early Access, an effort to make key portions of Federally-facilitated SHOP Marketplaces available early in five states. SHOP Early Access will offer small employers, agents, and brokers the ability to access portions of the Federally-facilitated SHOP Marketplace prior to its nationwide launch on November 15th through HealthCare.gov. SHOP Early Access will begin on HealthCare.gov in late October in 5 states: Delaware, Illinois, Missouri, New Jersey, and Ohio.

In coordination with SHOP Early Access, CMS will be holding technical assistance and engagement events in each of the five states to educate stakeholders on this preview opportunity. For more information on SHOP Early Access, please visit the HHS blog at: <http://www.hhs.gov/healthcare/facts/blog/2014/09/shop-early-access-five-states.html>.

Agent and Broker Qualified Health Plan (QHP) Module

CMS released the Agent/Broker Program Module. The Agent/Broker Program Module provides information and guidance to Qualified Health Plan (QHP) issuers regarding their relationships and oversight obligations for agents and brokers selling QHPs in the Marketplace. The primary purpose of the guidance in the Marketplace Program Modules is to include a consolidation of previously released information from current regulations, Frequently Asked Questions (FAQs), trainings, annual Letters to Issuers, and other policy clarifications. Download the agent/broker module at <https://regtap.info/>

ACA 101 Webinar Series for Agents, Brokers and Small Employers

Health care continues to be an important issue for small business owners. The Small Business Administration, Department of Health and Human Services, and Small Business Majority are committed to helping businesses navigate the changes and opportunities in health care through the Affordable Care Act 101 webinar series.



Each week, agents, brokers and small business owners can learn the basics of the Affordable Care Act and how they can enroll in small business health insurance marketplaces. Other topics discussed include insurance reforms, the small business health care tax credit, and employer shared responsibility provisions. SBA and HHS representatives help agents, brokers and small business owners understand the facts of the Affordable Care Act so they can make informed decisions about providing health insurance.

The Affordable Care Act 101 takes place every Thursday at 2 p.m. ET. Below are the registration links for upcoming presentations in October.

<u>Thursday, October 2, 2014 at 2 p.m. ET:</u>	<u>Click to Register</u>
<u>Thursday, October 9, 2014 at 2 p.m. ET:</u>	<u>Click to Register</u>
<u>Thursday, October 16, 2014 at 2 p.m. ET:</u>	<u>Click to Register</u>
<u>Thursday, October 23, 2014 at 2 p.m. ET:</u>	<u>Click to Register</u>
<u>Thursday, October 30, 2014 at 2 p.m. ET:</u>	<u>Click to Register</u>

ACA 101 Webinars for Agents, Brokers and Small Employers—Now Available in Spanish

Starting July 8, 2014, Spanish-speaking agents, brokers, and small employers throughout the country can join representatives from SBA, HHS, and Small Business Majority for ACA 101 webinars in Spanish. Below are the registration links for the upcoming Spanish-language webinars, which will be held every other Tuesday at 4 p.m. ET for October.

<u>October 7, 2014 at 4 p.m. ET:</u>	<u>Click to Register</u>
<u>October 21, 2014 at 4 p.m. ET:</u>	<u>Click to Register</u>

For more information on how the new health care law affects small businesses, check out <http://www.businessusa.gov/healthcare>.

Agent and Broker Registration Frequently Asked Questions (FAQs)

Here are some FAQs that should help you with your 2015 Plan Year registration:

Q1: I participated in the Federally-facilitated Marketplace (FFM) for the 2014 plan year. What happens if I do not complete the 2015 plan year registration before my 2014 Agent-Broker Agreement with the Centers for Medicare & Medicaid Services (CMS) expires on September 30? Could my FFM registration lapse?

A1: If you participated in the Federally-facilitated Marketplace (FFM) for the 2014 plan year and do not complete the FFM agent and broker registration requirements for the 2015 plan year by September 30, 2014, your registration will lapse and you may not assist consumers, including consumers with special enrollment periods (SEPs), until you complete the FFM registration requirements for the 2015 plan year. You can renew your registration to avoid a lapse by completing Part I of the FFM agent and broker registration process on the Medicare Learning Network® (MLN) at <https://marketplace.medicarelearningnetworklms.com> and Part II (if needed) on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal at <https://portal.cms.gov/>.

Q2: I registered last year as an agent in the FFM for the individual market. How do I renew my registration this year and also register for the Federally-facilitated Small Business Health Options Program (FF-SHOP)?

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A2: To renew your registration with the FFM for the individual market and register for the FF-SHOP, you must complete Part I requirements for the individual market and the FF-SHOP. To do so, first log in to the Medicare Learning Network® (MLN) using your MLN user ID and password you created last year. Once in the MLN, you should edit your user type/user role (found under “My Account”) to select “Agent/Broker/Web-broker—Individual Market and SHOP.” The MLN automatically assigns the curriculum to you based on the user type/user role you indicate in your MLN profile. You may access the MLN at <https://Marketplace.MedicareLearningNetworkLMS.com>. You do NOT need to complete Part II (i.e., creating an FFM user account and completing identity proofing on the CMS Enterprise Portal) again for the 2015 plan year.

Note: It can take up to 15 minutes for the MLN to auto-assign the appropriate curriculum based on your selection. Once the Individual Market and SHOP curriculum is auto-assigned to you, you will be able to complete the required courses, exams, and Agreements. Please note, the SHOP courses and exams are optional; however, the SHOP Marketplace Agreement is required.

Q3: If I am an agent or broker licensed in a state that is transitioning to the FFM model, when can I complete registration? What registration process do I follow?

A3: Registration for the FFM for the 2015 plan year went live on July 7, 2014. You may complete registration at any time and must complete it prior to assisting consumers during open enrollment for the 2015 plan year. If you are new to the FFM, you will need to complete the two-part FFM registration process.

- **Part I:** Create an account on the MLN, complete assigned training and exams, and execute the FFM Agreement(s). Part I can be accessed at <https://marketplace.medicarelearningnetworklms.com>.
- **Part II:** Create an FFM user account (FFM user ID and password) and complete identity proofing through the CMS Enterprise Portal. Part II can be accessed at <https://portal.cms.gov/>.

Q4: What is the difference between a NPN, Medicare Learning Network® (MLN) User ID, and an FFM user ID?

A4: An **NPN** is a unique sequential number used to identify individual producers, assigned by the National Insurance Producer Registry (NIPR). Your NPN is up to a 10-digit number, without leading zeroes and is numeric only. If you do not know your NPN, you may obtain it by contacting NIPR, at <http://www.nipr.com/>.

*You create your **MLN user ID** when you set up your MLN account to complete Part I of FFM agent and broker registration. You use your MLN user ID to log in to the MLN to complete the FFM agent and broker training and execute the FFM Agreement(s); you will also be asked to enter your MLN user ID when you complete Part II of FFM registration on the CMS Enterprise Portal.*

*You create your **FFM user ID** during Part II of FFM agent and broker registration to complete identity proofing and activate the FFM Agent and Broker role on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal. The consumers you assist are prompted to enter your NPN and may enter your FFM user ID on their applications so you can receive compensation for enrollments through the FFM.*

For additional information on FFM for agents and brokers, visit the Resources for Agents and Brokers section of the CMS website at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

Did You Know?

Agents and brokers who did not complete FFM registration for the 2014 plan year may assist consumers who qualify for a 2014 plan year SEP enrollment as soon as they complete the FFM agent and broker registration requirements for the 2015 plan year.

