#### December 2016

#### Agents & Brokers: Selling in the Marketplace

### HealthCare.gov

# Marketplace News for Agents & Brokers

### **Encourage Consumers to Actively Re-enroll**

Plan year 2016 Individual Marketplace consumers who do not actively select a plan by December 15, 2016 may be automatically re-enrolled to prevent a lapse in coverage.

Encourage consumers to return to the Marketplace and review their options for plan year 2017! **Returning Marketplace consumers can save an average of about \$650 per year by shopping for a lower-priced plan within their current metal level.** 

Also, make sure your National Producer Number is listed at the beginning of the application and after plan selection to ensure you are appropriately compensated.

### It's Easier Than Ever for Local Consumers to Find You

The Find Local Help tool on HealthCare.gov now includes a location mapping feature and details regarding an agent's or broker's hours of operation, making it easier for consumers to get assistance.

#### HealthCare.gov Individuals & Families Small Businesses Español

#### Find someone nearby to help you apply.

People and groups in your community on help you upply, pick a plan, and enroll - all for free. Mos are available to meet in person.

Enter your ZIP code or city and state

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#### Upcoming Key Open Enrollment Dates

 November 15, 2016 – December 15, 2016: Employers signing up for Small Business Health Options Program (SHOP) Marketplace coverage Make sure you show up on the map by logging into the CMS Enterprise Portal and completing the following steps.

- 1. On the Agent Broker Registration Status webpage, select the "Complete Agent Broker Training" link.
- 2. Select the "Access Training" link next to the Marketplace Learning Management System (MLMS) listing.
- 3. At the top of the webpage, select the option, "I would like all of my contact information to be displayed."
- 4. Click the "Save/Update" button at the bottom of the webpage.

To be searchable by small employers in the SHOP Marketplace, when creating an MLMS profile, make sure to select "Yes" when asked if you're a SHOP agent or broker. You'll also be asked if you want your contact information to be displayed in the SHOP Marketplace. Select "Yes" so small employers can find you.

## **Getting Covered is Good for Rural America**

When it comes to health care, rural Americans have historically faced fewer options and more limited access. Many rural families don't have access to affordable health insurance through an employer because they are self-employed as farmers, ranchers, or business owners and entrepreneurs.

Check out <u>this blog post</u> to see how the Affordable Care Act, and your hard work enrolling consumers, helps improve the health of rural communities.

## Do Consumers Have to Include Race and Ethnicity Information on the Application?

Consumers are not required to include information about their race/ethnicity on their application for Marketplace coverage. However, the family and household section of the application does include an optional question that asks consumers to share information on their race/ethnicity. Answers to this question help the Marketplace better understand who is applying for coverage and improve our work with different populations.

You can remind consumers that providing this information, or choosing not to provide it, will NOT impact consumers' eligibility for health coverage in any way.

## **Open Enrollment Tip:**

do not have to meet the Minimum Participation Rate (MPR) requirement

- December 15, 2016: Deadline for consumers to enroll in Individual Marketplace coverage through the Marketplace to begin on January 1, 2017
- January 15, 2017: Deadline for consumers to enroll in Individual Marketplace coverage through the Marketplace to begin on February 1, 2017

#### **Upcoming Events**

CMS sponsors webinars to share information on topics to help you be successful in assisting consumers during the Open Enrollment period. To register for these webinars, use the links below to log in to REGTAP. Registration closes 24 hours prior to each event.

"Plan Year 2017 Marketplace Registration and Training for Agents and Brokers"

> • <u>12/21/16, 1:00 PM –</u> <u>2:30 PM ET</u>

"Health Insurance Marketplace 2017 Open Enrollment Operational Updates and Announcements for Agents and Brokers"

> • <u>1/4/17, 1:00 PM – 2:00</u> PM ET

#### Recently Released Resources

Visit the <u>Agents and Brokers</u> <u>Resources webpage</u> for up-todate Open Enrollment information, including these helpful resources:

- Health Insurance <u>Marketplace 2017</u> <u>Open Enrollment</u> <u>Operational Updates</u> <u>and Announcements</u> <u>for Agents and Brokers</u> <u>webinar slides</u>
   Top Ouestions and
- <u>Top Questions and</u>
  <u>Answers from Plan</u>

## **Register to Assist Consumers with Special Enrollment Periods (SEPs)**

Agent and broker plan year 2016 Marketplace Agreements expired on October 31, 2016. To help consumers enroll in coverage, including those with SEPs, you must first complete plan year 2017 Marketplace registration for agents and brokers, which includes completing required training and signing of Agreement(s).

### **Do You Need to Update Your CMS Enterprise Portal Password?**

CMS Enterprise Portal passwords must be changed every 180 days. These passwords are used to access the MLMS, the SHOP Marketplace Agent/Broker Portal, and the direct enrollment pathway for the Individual Marketplace.

To update your password, visit the CMS Enterprise Portal, click the "Forgot Password?" link, and follow the instructions.

If you are locked out of your account and do not know the answers to your security questions, contact the Exchange Operation Support Center at <u>CMS\_FEPS@cms.hhs.gov</u> or 1-855-267-1515, Monday through Saturday, 9:00 AM to 6:00 PM ET.

## **SHOP Marketplace Corner**

State-by-State SHOP Marketplace Rate Sheets Now Available

See how affordable SHOP Marketplace coverage can be for your clients. State-by-state rate sheets are now available to you and your clients on HealthCare.gov. These rate sheets provide a snapshot of the lowest monthly premiums by plan category and age group in the SHOP Marketplace.

Visit <u>www.healthcare.gov/small-businesses/shop-rates/</u> and see the lowest SHOP rates in your state.

Use these rate sheets as an easy way to show your clients all the SHOP Marketplace has to offer!

Remember, for customized quotes for your SHOP Marketplace groups, use the See Plans and Prices tool on HealthCare.gov, or, create a proposal that you can turn into an enrollment by logging into the <u>SHOP Marketplace Agent/Broker Portal</u>.

### Closing Soon: No Minimum Participation Rate Needed until 12/15

The SHOP Marketplace is open all year round. Small employers

#### Year 2017 Marketplace Open Enrollment Agent and Broker Primer Webinars

Contact Us Agent/Broker Email Help Desk: FFMProducer-AssisterHelpDesk@cms.hhs.gov,

available Monday – Friday, 8:00 AM – 8:00 PM ET

Exchange Operation Support Center: 855-267-1515, Monday – Saturday, 9:00 AM – 6:00 PM ET

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

SHOP Call Center: 800-706-7893, Monday – Friday, 9:00 AM to 7:00 PM ET can submit their initial group enrollment at any time – as long as they meet the Minimum Participation Rate (MPR) for their state. Most states have set an MPR of about 70%.

Between November 15 and December 15 of each year, employers can enroll in SHOP Marketplace coverage without meeting the MPR for their state. This window is closing soon! Help your clients complete their SHOP Marketplace application before this window closes.

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