

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Thank You!

On behalf of CMS, we would like to thank you for all of your hard work enrolling consumers in 2017 coverage through the Marketplace. Thanks to your efforts, over [9.2 million Americans](#) enrolled in coverage during this year's Open Enrollment.

Congratulations on a successful plan year 2017 Open Enrollment!

Reminder: Consumers Must Pay Premiums to Complete Enrollment

As you continue to assist consumers following Open Enrollment, please remind them that they must pay their first month's premium to their health insurance company, NOT the Marketplace, to finish enrolling in 2017 coverage. If your clients' premiums are not paid, you will not receive your commission for the sale of those plans.

Each issuer handles payments differently, so consumers need to pay careful attention to their premium due date. If they do not meet the due date, they could lose their health coverage.

[For more information on helping consumers navigate the payment process for their first month's premiums, check out this blog post.](#)

Special Enrollment Periods in the Marketplace

Although the plan year 2017 Open Enrollment period ended on January 31, certain consumers may still be eligible to apply

IN THIS ISSUE

- [Thank You!](#)
- [Reminder: Consumers Must Pay Premiums to Complete Enrollment](#)
- [Special Enrollment Periods in the Marketplace](#)
- [Tips for Helping Consumers Report Changes in Income](#)
- [Are You Ready for Tax Season?](#)
- [Where to Refer Consumers Who Have Tax-Related Questions](#)
- [Help Consumers Avoid Tax Fraud](#)
- [SHOP Marketplace Corner](#)

Upcoming Key Dates

April 18, 2017: Tax Day for Tax Year 2016; Filing deadline for Federal Income Tax Returns

Upcoming Events

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 links below to log in to REGTAP. Registration closes 24 hours prior to each event.

“Plan Year 2017 Marketplace

for coverage if they experience a life change that qualifies them for a special enrollment period (SEP).

Consumers can start a Marketplace application or log in to an existing application to determine if they qualify for an SEP and find out when their coverage will begin.

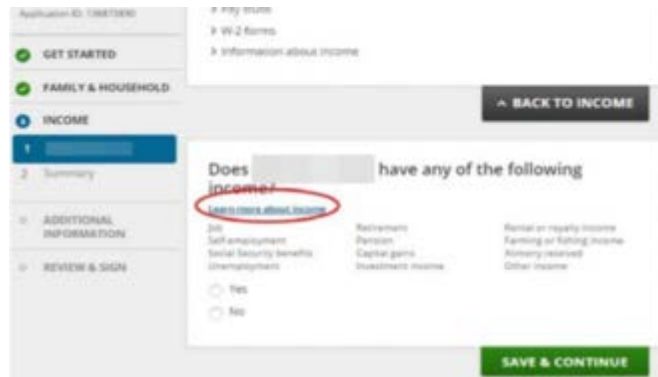
[Go to HealthCare.gov for more information to help you assist consumers with SEPs.](#)

Tips for Helping Consumers Report Changes in Income

When assisting consumers, it is important to remind them that they must report changes to application information, including income, to the Marketplace within 30 days to ensure their information and eligibility determination are correct.

Consumers can update their income information by reporting a life change and submitting an updated application.

[Check out this resource for detailed information to help you assist consumers with the income section of the Marketplace application.](#)



Are You Ready for Tax Season?

The end of plan year 2017 Open Enrollment marks the beginning of tax season! If consumers had Marketplace insurance in 2016, CMS will mail them Form 1095-A, a prepopulated tax form with information about their health coverage. Using this form, consumers can file their taxes, reconcile advance payments of the premium tax credit (APTC), or claim the premium tax credit for the first time.

[Go to HealthCare.gov for more information about the forms, instructions, and tools](#) you should be familiar with as you help your clients during tax season. [Check out this blog post for additional tax tips.](#)

Registration and Training for Agents and Brokers”

- [3/8/17, 1:00 PM – 2:30 PM ET](#)
- [4/18/17, 1:00 PM – 2:30 PM ET](#)

Recently Released Resources

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

- [Serving Special Populations: Immigrants](#)
- [Working with American Indians and Alaskan Natives](#)
- [Serving Special Populations: Consumers with Disabilities](#)

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 Dedicated 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



Where to Refer Consumers Who Have Tax-Related Questions

While you may provide information to consumers about the APTC reconciliation process and the tax forms they receive, please refer consumers seeking advice regarding their personal situation to a tax professional or the tax assistance options available at: [IRS.gov/freefile](https://www.irs.gov/freefile) or [IRS.gov/VITA](https://www.irs.gov/VITA).

You can also refer consumers to the Marketplace Call Center or the Internal Revenue Service (IRS) for certain tax-related questions. See the chart below for example questions and proper contacts to help you route consumer questions accordingly.

Questions for the Marketplace Call Center:	Questions for the IRS:
<ul style="list-style-type: none"> • I never received a Form 1095-A. How can I get the form or the information I need? • What do I need to do with this Form 1095-A? • What does this information on the Form 1095-A mean? • I added a dependent, but [he/she] isn't listed on my Form 1095-A. • This information doesn't look correct. How can I change it? 	<ul style="list-style-type: none"> • Do I qualify for the premium tax credit? • How do I report health care coverage on my income tax return? • How do I use the Form 1095-A to fill out my Form 8962? • I received a corrected Form 1095-A. Do I need to amend my income tax return? • I can't file/pay my tax liabilities by April 25. What should I do?

Help Consumers Avoid Tax Fraud

If your clients plan on receiving assistance with their taxes, it is important to help them choose a qualified tax preparer to avoid potential scams. [Direct clients to these tips for more information about checking a preparer's credentials and reporting abusive preparers to the IRS.](#)

SHOP Marketplace Corner

The SHOP Marketplace Is Still Open!

There's still time to help your small business clients enroll in health and/or dental insurance.

Even though Open Enrollment for the Individual Marketplace has ended, the SHOP Marketplace is open year-round. Qualifying small businesses and non-profit organizations with 1-50 employees can explore their coverage options and enroll when they are ready.

[Visit HealthCare.gov to get started today.](https://www.healthcare.gov)

This message is paid for by the U.S. Department of Health and Human Services. It was created and distributed by the Centers for Medicare & Medicaid Services. You're receiving this message because you signed up for email updates from the HealthCare.gov Team. You can [update your preferences](#), [receive fewer emails](#) or [pause emails](#) until the next Open Enrollment period, or use our [1-click unsubscribe](#) to stop receiving messages from the HealthCare.gov Team. Please contact support@subscriptions.cms.hhs.gov if you have questions or problems with your subscriptions.

