

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Open Enrollment Ending Soon

Open Enrollment ends on January 31, which means you have two weeks left to help your clients enroll. Enrollments completed between January 16 and January 31 will result in coverage that starts on March 1.

Your hard work during Open Enrollment helps millions of consumers find the coverage they need. [Check out their stories](#) to see why [#CoverageMatters](#) to them – and help your clients enroll by January 31!

New Year, New Agents and Brokers Resources Webpage!

The Agents and Brokers Resources webpage has been redesigned to provide you with easier access to the information you need while helping consumers in the Marketplace.

The redesigned webpage greets you with a welcome screen that offers commonly requested information and links to topic-specific webpages, including general

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Upcoming Events

CMS sponsors webinars to share information on topics to help you be successful in assisting consumers during the Open

resources, Open Enrollment, registration and training, the SHOP Marketplace, and web-broker information.

You will also find quick links to key resources like help desk information and the Registration Completion List.

[Check it out here.](#)

Confirm Your Eligibility for Compensation for Plan Year 2017 Enrollments

Have you completed all the plan year 2017 Marketplace registration steps? If not, any plan year 2017 Marketplace enrollments you have completed are not eligible for compensation from insurance companies.

Check the [Registration Completion List \(RCL\)](#) to confirm your National Producer Number (NPN) is listed for plan year 2017.

If you do not see your NPN listed for plan year 2017, you must complete registration. See this resource for a [refresher on the Marketplace registration steps](#). Then log in to the [CMS Secure Portal](#) to complete the registration steps.

Once you are on the Marketplace RCL for plan year 2017, you can:

- Display your contact information on [Find Local Help](#) so consumers can find you to enroll in coverage
- Access the new Agent/Broker Direct Call Line
- Enroll clients in Marketplace coverage, including through issuer or web-broker direct enrollment channel
- Get paid for enrolling clients in Marketplace plans

Open Enrollment Tip: Search to Avoid

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”

- [2/8/17, 1:00 PM – 2:30 PM ET](#)

Recently Released Resources

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

- [Top Questions and Answers from Plan Year 2017 Marketplace Open Enrollment Agent and Broker Primer Webinars](#)
- [Agents & Brokers: Marketing to Consumers](#)

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

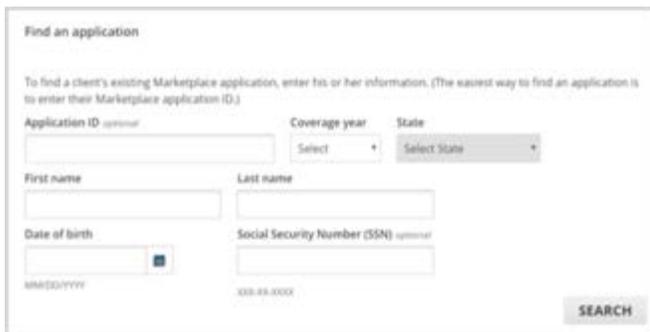
Individual Marketplace Direct Agent/Broker Call Line (for consumer eligibility and enrollment issues): 855-788-6275, open 24/7

SHOP Call Center: 800-706-7893, Monday – Friday, 9:00 AM to 7:00 PM ET

Duplicate Consumer Applications

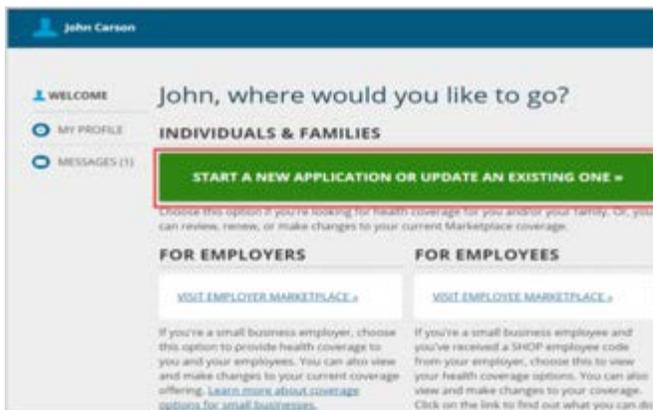
During previous plan years, there was an option to search for an existing application or start a new one when enrolling consumers, which sometimes resulted in duplicate applications and plans.

When using the Direct Enrollment Pathway, you are now required to search to see if a consumer has an existing application before creating a new application via the agent/broker landing page.



The screenshot shows a form titled "Find an application". Below the title is a sub-header: "To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)". The form contains several input fields: "Application ID" (with a "required" label), "Coverage year" (a dropdown menu with "Select" as the current value), "State" (a dropdown menu with "Select State" as the current value), "First name", "Last name", "Date of birth" (with a calendar icon and a "MM/DD/YYYY" format hint), and "Social Security Number (SSN)" (with a "required" label and a "XXX-XX-XXXX" format hint). A "SEARCH" button is located at the bottom right of the form.

Similarly, consumers using the Marketplace Pathway are also forced to search for an existing application after logging in to HealthCare.gov and selecting the "Start a new application or update an existing one" button.



The screenshot shows the HealthCare.gov user interface for a user named John Carson. The main heading is "John, where would you like to go?". Below this, there are three main options: "START A NEW APPLICATION OR UPDATE AN EXISTING ONE" (highlighted with a red box), "FOR EMPLOYERS", and "FOR EMPLOYEES". The "START A NEW APPLICATION OR UPDATE AN EXISTING ONE" option includes a sub-heading "INDIVIDUALS & FAMILIES" and a description: "Choose this option if you're looking for health coverage for you and/or your family. Or, you can review, renew, or make changes to your current Marketplace coverage." The "FOR EMPLOYERS" and "FOR EMPLOYEES" options each have a "VISIT EMPLOYER MARKETPLACE" button and a description: "If you're a small business employer, choose this option to provide health coverage to you and your employees. You can also view and make changes to your current coverage offering. [Learn more about coverage options for small businesses.](#)"

Help Consumers Determine Eligibility for the Premium Tax Credit

Nearly 85% of current Marketplace consumers and

Marketplace-eligible uninsured Americans qualify for tax credits that help make coverage affordable. Most consumers receiving financial assistance will be able to find coverage for less than \$75 per month.

Help consumers determine their eligibility for the premium tax credit using the yes-or-no questions in [this resource](#).

New Payment Notice Improves Stability in the Marketplace

On December 16, CMS issued the 2018 Notice of Benefit and Payment Parameters final rule and the Annual Letter to Issuers for 2018, which will further strengthen the Health Insurance Marketplace that your clients rely on for coverage. Check out the 2018 payment notice [here](#).

CMS Issues New Agent/Broker Commission Guidance

CMS has become aware that some issuers are attempting to discourage the offering of insurance coverage to higher risk individuals by reducing or eliminating commissions and other forms of agent and broker compensation for sales to such individuals. Such marketing practices have the effect of discouraging the enrollment of individuals with significant health needs in health insurance coverage, including qualified health plans.

Check out [this resource](#) for frequently asked questions addressing these discriminatory practices.

SHOP Marketplace Corner

SHOP Marketplace Enrollment Videos Now Available

Step-by-step enrollment videos for agents, brokers, employers and employees enrolling and renewing in SHOP Marketplace coverage are now available!

WATCH how to use the SHOP Marketplace Agent/Broker Portal, manage client accounts, create proposals and help small business employers and their employees enroll in SHOP Marketplace coverage.

Visit the [SHOP Marketplace YouTube page](#) to see these videos (and others!) today.

And, coming soon – a white board video on employee choice in the SHOP Marketplace. Stay tuned!

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