

## Agents & Brokers: Selling in the Marketplace

HealthCare.gov

# Marketplace News for Agents & Brokers

## Are You Eligible to Assist Consumers?

To help consumers enroll in coverage, including those who qualify for special enrollment periods (SEPs), you must first complete plan year 2017 Marketplace registration for agents and brokers.

It's important to remember that completing training does not complete Marketplace registration. You must also review and sign the agreements with CMS for the status on your Registration Completion Certificate to be noted as "Complete."

Once you've completed all registration steps, check the [Registration Completion List](#) to confirm your National Producer Number (NPN) is listed for plan year 2017.

For more information, [register for our upcoming "Plan Year 2017 Federally-facilitated Marketplace \(FFM\) Registration and Training for Agents and Brokers" webinar on April 13](#), which will include a question and answer session following the presentation.

You can also [view a variety of registration and training resources on the Agents and Brokers Resources webpage](#).

## Now Available: Standard Operating Procedures Manual for Agents and

### IN THIS ISSUE

- [Are You Eligible to Assist Consumers?](#)
- [Now Available: Standard Operating Procedures Manual for Agents and Brokers](#)
- [Understanding Your Role During Tax Season](#)
- [Help Women Get Coverage](#)
- [Helping Consumers Report a Change in Circumstance to the Marketplace](#)
- [New CMS Proposed Rule on Marketplace Stabilization for 2018](#)
- [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.

# Brokers

We recently released a Standard Operating Procedures (SOP) Manual to guide you in helping consumers enroll in and make use of qualified health plans obtained through the Marketplaces.

This manual provides guidance to help you assist consumers with enrolling in health coverage, understanding eligibility determinations, resolving data matching issues, and many other important consumer activities.

Table of Contents	
1. INTRODUCTION & INSTRUCTIONS FOR USE	1
1.1 Welcome	1
1.2 Purpose of the Manual	1
1.3 Updates to the Manual	2
1.4 Instructions for Use	2
1.4.1 Electronic Document Use	2
1.4.2 Paper Document Use	2
2. CONSUMER PROTECTIONS	3
2.1 Privacy & Security Guidelines	3
2.1.1 Identity-Related Information	3
2.2.3 Reporting Fraud	8
2.3 Complaint & Grievance Process	8
3. INDIVIDUAL MARKETPLACE SOPS	10
SOP 1. Receive Consent before Accessing Consumer PII	11
SOP 2. Assess Consumers' Knowledge & Needs	15
SOP 3. Create an Account	17
SOP 4. Verify Identity	21
SOP 5. Apply for Health Coverage	31
SOP 6. Review Eligibility Results	43
SOP 7. Lower Costs of Coverage	48
SOP 8. Compare, Save, & Select Health Plans	58
SOP 9. Pay Health Plan Premium	90
SOP 10. Request an Eligibility Appeal	90
SOP 11. Exemptions	94
SOP 12. Update Account Profile	104
SOP 13. Report Life Changes	106

[You can view or download the manual now on the Agents and Brokers Resources webpage.](#)

## Understanding Your Role During Tax Season

As your clients prepare their 2016 tax returns, they may ask you for assistance with understanding various tax forms and processes. As an agent or broker, you may assist consumers in the following ways:

- Help consumers understand what Form 1095-A is and what it means as they prepare their taxes.
- Help consumers understand the timing for receiving Form 1095-A, what to look for in the mail, and that it

[“Plan Year 2017 Marketplace Registration and Training for Agents and Brokers”](#)

- 4/18/17, 1:00 PM – 2:30 PM ET
- 5/18/17, 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: Incarcerated and Recently Released Consumers](#)
- [Application Spotlight: Employer-Sponsored Coverage](#)

### Contact Us

Agent/Broker Email Help  
Desk: [FFMProducer-AssisterHelpDesk@cms.hhs.gov](#) (for policy questions, escalated registration questions, or issues with ID proofing, the Registration Completion List, and Find Local Help), available Monday – Friday, 8:00 AM – 8:00 PM ET

Exchange Operation Support Center (for CMS Enterprise Portal and HealthCare.gov account issues, general registration questions, and specific enrollment policy questions): 855-267-1515, Monday – Saturday, 9:00 AM – 6:00 PM ET

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

is an important tax document.

- Show consumers how to access Form 1095-A in their HealthCare.gov accounts.
- Help consumers understand how Form 1095-A relates to Form 8962.
- Explain how to review Form 1095-A for accuracy.
- Ensure consumers are aware of the potential implications of not providing the information on Form 1095-A on their income tax returns.
- Help consumers understand how to reconcile their advance payments of the premium tax credit (APTC) with the PTC allowed.

It's important to remember that you may not provide assistance with filing taxes.

[For more information, review the “Tax Season Readiness: An Overview for Agents and Brokers” webinar slides here.](#)

## Help Women Get Coverage

March is [Women’s History Month](#), a time to join in commemorating and advancing the study, observance, and celebration of the vital role of women in American history.

Because women tend to live longer than men do and will utilize additional health services and pharmaceuticals throughout a lifetime, getting covered is especially important for women.

[Use this checklist to help women who are new to insurance talk with their health care provider and find out what preventative services they might need.](#)

You can also [go to HealthCare.gov for additional information about essential women’s health benefits](#) covered by Marketplace insurance.

## Helping Consumers Report a Change in Circumstance to the Marketplace

Once a consumer is enrolled in a Marketplace plan, it is important that he or she report any changes in circumstance (CICs) to the Marketplace as soon as possible, as the changes

may affect the consumer's coverage or eligibility for insurance affordability programs.

You can help consumers report CICs in one of two ways:

- **Marketplace Pathway:** Consumers can log in to their HealthCare.gov account, select their existing application, choose "Report a life change" from the menu on the left, and then click on the "Report a life change" button.
- **Marketplace Call Center:** You can conduct a 3-way call with the Marketplace Call Center and the consumer. The Marketplace Call Center is available at 1-800-318-2596 (TTY: 1-855-889-4325).

If the CIC qualifies a consumer for an SEP, the consumer generally has 60 days from the life event to enroll or change coverage. [Visit HealthCare.gov for more information about CICs that may qualify a consumer for an SEP.](#)

## New CMS Proposed Rule on Marketplace Stabilization for 2018

On February 15, [CMS released a proposed rule](#) to help protect patients and stabilize the individual and small group health insurance markets for plan year 2018. This proposed rule would make changes to SEPs, the length of the annual Open Enrollment period, guaranteed availability, network adequacy rules, essential community providers, and actuarial value requirements; and announces upcoming changes to the qualified health plan certification timeline.

[Check out this press release for an overview of the proposed changes.](#)

## SHOP Marketplace Corner

### It's Tax Season- Are Your Small Group Clients Eligible for a Tax Credit?

Have your clients who have fewer than 25 full-time employees enrolled or are they thinking of enrolling in SHOP Marketplace coverage? They may be eligible to claim the Small Business Health Care Tax Credit, which is only available through the SHOP Marketplace.

Find out if your clients might be eligible for this tax credit, worth up to 50% of their premium contributions, by using [HealthCare.gov's Tax Credit Tool](#). You can also find more information on the tax credit and find the forms to file on

[www.IRS.gov](http://www.IRS.gov).

### How Low Does SHOP Go in Your State?

Need a quick way to show your clients what their rates could look like if they enrolled in coverage through the SHOP Marketplace? Healthcare.gov has you covered. Visit our [Quick Check page](#) for a snapshot of the lowest rates in your state. Once your clients are interested, you can give them a more detailed quote using the See [Plans and Prices tool](#). Or, if they're ready to enroll, simply visit [HealthCare.gov](http://HealthCare.gov) to get started.

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](mailto:support@subscriptions.cms.hhs.gov) if you have questions or problems with your subscriptions.



This email was sent to Email Address using GovDelivery, on behalf of the Health Insurance Marketplace · 7500 Security Boulevard · Baltimore MD 21244 · 1-800-318-2596