Preparing for Plan Year (PY) 2022
Open Enrollment

Centers for Medicare & Medicaid Services (CMS)
Center for Consumer Information & Insurance Oversight (CCIIO)

September 23, 2021
The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (http://go.cms.gov/CCIIOAB) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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01 HOW TO GET READY FOR PY2022 OEP
Review useful information to ensure you’re ready to help consumers enroll in coverage.

02 CALCULATING INCOME
Understand the available tools to assist consumers in estimating their income for PY 2022.

03 WORKING WITH NAVIGATORS/ASSISTERS
Tips for establishing relationships with navigators and assisters.

04 COMPLIANCE, PRIVACY & SECURITY TIPS
Best practices for ensuring the security of consumer data this OEP.

05 CONSUMER CONSENT
Discuss procedures for obtaining and documenting consumer consent.

06 IDENTITY MANAGEMENT (IDM) REMINDERS
Review changes to the IDM system new for this year.

07 MARKETING RESOURCES
Get access to marketing resources provided to agents and brokers by CMS.

08 PARTNERSHIP WITH THE CALL CENTER
Discuss best practices for interacting and partnering with the Marketplace Call Center.
Prepare for the PY 2022 Open Enrollment Period (OEP)
The Marketplace sends an annual notice to all enrollees during the fall to inform them of the upcoming OEP.

Qualified individuals make OEP plan selections with regular effective dates (i.e. not under a special enrollment period) for PY 2022.

Plan selections completed and received by the Marketplace from November 1, 2021 to December 15, 2021 become effective.

Plan selections completed and received by the Marketplace from December 16, 2021 to January 15, 2022 become effective.

**NOTE** | Consumers completing plan selections by December 15 generally must pay their portion of the premium by the issuer’s deadline for their health coverage to become effective on January 1, 2022. Consumers completing plan selection between December 16 and January 15 must pay their portion of the premium by the issuer’s deadline for their health coverage to become effective on February 1, 2022.
REMINDER: Complete Marketplace Registration and Training

» The OEP for PY 2022 is November 1, 2021 - January 15, 2022.
» All brokers planning to assist consumers with Marketplace coverage must complete PY 2022 Marketplace registration and training available through the CMS Enterprise Portal at https://portal.cms.gov prior to enrolling them in coverage.

NEW AGENTS AND BROKERS
If you did not complete PY 2021 registration and training, you must:
» Take the full Individual Marketplace training for PY 2022
» Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the Marketplace Learning Management System (MLMS)
» Training for new agents and brokers will be available soon; CMS will announce when it is live

RETURNING AGENTS AND BROKERS
If you completed PY 2021 registration and training:
» Take either the condensed or full Individual Marketplace training for PY 2022
» Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
» Complete registration by October 22 to avoid having Marketplace system access revoked and so issuers may provide compensation for your Marketplace enrollments

To learn how to complete Marketplace registration and training, read this Frequently Asked Question.
CMS will distribute a Registration and Training Survey every two weeks to those agents and brokers who have completed registration and training within that time period.

The questionnaire seeks to collect timely feedback regarding the agent and broker program on topics such as:

- Navigation and ease of use of the MLMS
- Quality of the annual training modules
- Improvements agents and brokers would like to see to the annual training

CMS thanks you in advance for completing this survey.
Set Up License(s) and Issuer Appointments

» Get licensed in all states where you plan to assist Marketplace consumers.
» Set up appointments with applicable Qualified Health Plan (QHP) issuers in those states.

Review Current Plan Offerings: Use the “See Plans & Prices” Tool

» Historically updated plan information for the current plan has been available approximately 1-2 weeks prior to the beginning of Open Enrollment on November 1; CMS will announce when PY 2022 plan information is available for agents and brokers.
» To understand which issuers offered plans in a particular area during last year’s open enrollment, review the “See Plans & Prices” tool.
» This resource can serve as a starting point to select which issuers you may wish to seek appointments with for PY 2022.
Learn About Consumer Trends

Use available studies to determine where most consumers are, including:

» **CMS Effectuation Report**: Provides effectuated enrollment, premium, and advance payments of the premium tax credit (APTC) data for the Federally-facilitated and State-based Marketplaces.
  

  
o  Access this data at: [https://www.kff.org/health-reform/state-indicator/marketplace-enrollment/?activeTab=map&currentTimeframe=0&selectedDistributions=number-of-individuals-who-selected-a-marketplace-plan&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22,%7D](https://www.kff.org/health-reform/state-indicator/marketplace-enrollment/?activeTab=map&currentTimeframe=0&selectedDistributions=number-of-individuals-who-selected-a-marketplace-plan&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22,%7D)

» **American Community Survey Tables for Health Insurance Coverage**: Provides multiple data sets on health insurance coverage status and type by population demographic and state.
  
o  Access this data at: [https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.html](https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.html)
Work with an Approved EDE Entity

» The Enhanced Direct Enrollment (EDE) Pathway offers enhanced functionality from approved QHP issuers and web-brokers, including fully integrated platforms where agents and brokers can:

  o Efficiently enroll a consumer on an approved EDE website without needing to be redirected to HealthCare.gov or the Marketplace Call Center, and
  o Easily assist clients with year-round policy and client relationship management, including uploading required documentation and retrieving Marketplace notices (e.g., Forms 1095-A) from an approved EDE website.

» Our goal is to continue to add more approved partners that utilize the EDE Pathway so you have more choices to use when assisting consumers to enroll in Marketplace coverage.

» Note: Direct Enrollment (DE) and EDE will be fully available for the upcoming OEP, and in 2022, for Federally-facilitated Exchange (FFE) states. There are no changes to the current operations of the federal DE and EDE pathways based on the finalized payment notice for 2022 released on September 17.
Find an Approved EDE Website

- You must use an approved issuer or web-broker to access the enhanced private website enrollment and client management capabilities.
- You may find an issuer or web-broker that is approved to offer these services via the Issuer & Direct Enrollment Partner Directory.
- Agents and brokers can search the directory for issuers and web-brokers by state.

**EACH DIRECTORY LISTING CONTAINS:**

- Company name
- Level of service offered (e.g., classic functionality, simplified or expanded application capabilities)
- Contact information for agents and brokers
- Information on whether an issuer or web-broker offers Small Business Health Options Program (SHOP) plans and/or stand-alone dental plans
Use the Issuer and Direct Enrollment Partner Directory

01
The directory also has information on DE partners that only offer the Classic Pathway (with the redirect to HealthCare.gov), and issuers that only enroll consumers through HealthCare.gov, that are interested in working with the agent and broker community.

02
The directory has an updated look and feel for PY 2022.
Confirm Your License and NPN Are Accurate in NIPR and MLMS

» Confirm your National Producer Number (NPN) is entered correctly in your MLMS profile.
  o The NPN can be up to 10 digits long and must not begin with a zero.
  o The NPN must not include any special characters or letters.
  o The NPN is generally not the same as your state license number. Be sure to use your NPN, not a state license number nor the Federal Employer Identification Number.

» Check the National Insurance Producer Registry (NIPR) database to confirm your NPN and active state license with a health-related line of authority (LOA) for the state(s) where you plan to assist with Marketplace enrollments.

» CMS has a process for validating NPNs and active licensure at the time of registration, in addition to performing routine checks of licensure, to ensure agents and brokers are complying with Marketplace rules.

» **Tip:** CMS needs your social security number to validate that the NPN entered on your MLMS profile is a match against the NIPR. If you didn’t provide your social security number when originally setting up your CMS Portal account, you may add it by calling the Marketplace Service Desk at 1-855-267-1515.
In addition to confirming your NPN, check your MLMS profile to confirm your email and business addresses are correct.

In your MLMS profile, you have the following four options to display your contact information for Find Local Help. You may return to your MLMS profile to update your settings at any time.

» **Option 1** | Display your contact information for Find Local Help in all HealthCare.gov states where you have a valid license.

» **Option 2** | Display your contact information, except for your street address, for Find Local Help in all HealthCare.gov states where you have a valid license.

» **Option 3** | Display your contact information for your home state only.

» **Option 4** | You do not want to participate in Find Local Help or Help On Demand.
» Search **Find Local Help** to confirm your listing is accurate at [https://www.healthcare.gov/find-assistance/](https://www.healthcare.gov/find-assistance/).

» Fix any issues by updating your MLMS profile or contact [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) for assistance.

» It may take up to three business days for MLMS profile updates to appear on Find Local Help.
» Confirm that your information appears on the current PY’s Agent and Broker Federally-facilitated Marketplace Registration Completion List (RCL).

» Your information may take one to two business days to appear on the RCL after completing all registration and training steps.

» If your NPN does not appear on the RCL for PY 2022 one or two days after you completed Marketplace training and registration, go to the Marketplace Registration Tracker to confirm your completion of all required registration and training steps (see next slide).
Using the Agent and Broker Marketplace Registration Tracker

» Enter your NPN and ZIP code in the Marketplace Registration Tracker to see details of the Marketplace registration and training steps you have completed.

» Confirm you completed the applicable required training courses based on whether you are a new or returning agent or broker and the status of the Agreements you must sign.

» Confirm CMS’ validation of the NPN you provided in your MLMS profile.

» Information is updated once daily by 5:00 PM ET.

» This tracker is a supplemental tool for the RCL, NOT a replacement. After confirming and completing any missing registration steps, return to the RCL to confirm your NPN appears for PY 2022.

» If you still need assistance, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov.
For PY 2022, Kentucky, Maine and New Mexico are planning to switch from the FFM to become SBMs.

Once these states are approved to transition, agents and brokers will **no longer use** HealthCare.gov or a CMS-approved DE partner to assist consumers in these three states.

Check with Kentucky, Maine, and New Mexico about their training and registration requirements for the upcoming OEP and how to assist consumers who had previously enrolled using HealthCare.gov or a CMS-approved DE partner.

Agents and brokers who also plan to enroll consumers in other states using HealthCare.gov must still complete the FFM registration and training through MLMS this year.
Get Connected to Consumers Through Help On Demand

- **Help On Demand** is a consumer assistance referral system that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments.
  - Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as BigWave Systems).

- Only agents and brokers who have completed Marketplace registration and training for the applicable PY are eligible to participate in Help On Demand.

- For more information and resources on Help On Demand, visit the [Help On Demand Resources Page](http://go.cms.gov/CCII0AB), which is accessible via the “Help On Demand” link under “Resources” on the right side of the Agent and Broker Resources webpage.
Once you complete Individual Marketplace registration and training and sign the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement at: http://portal.cms.gov, you are ready to complete training and register for Help On Demand.*


2. Ensure you have an active state license and health-related LOA for the state(s) where you plan to offer assistance with enrollment in Marketplace plans.

3. Confirm that your NPN is listed as valid on the Agent and Broker FFM RCL at https://data.healthcare.gov/ffm_ab_registration_lists.

4. Activate your Help On Demand account.
   - You will receive an email invitation from noreply@helpondemand.com with a secure link, to the email address listed in your MLMS profile. Note: This email may take 5-7 business days to be sent following NPN validation for eligibility to participate.

* Note: This is an optional service and is not part of the FFM registration requirements.
Set up your Help On Demand Profile

» After registering with Help On Demand, you will be asked to:
  o Set your preferred contact method (email, text, app);
    • Due to the fast-paced nature of Help On Demand, you are strongly encouraged to receive text messages or app notifications in addition to emails.
  o Identify the licensed states where you want to receive consumer assistance referrals; and
    • Available states are based on information from the NIPR.
  o Set your standard hours of availability.

» This information allows Help On Demand to successfully match available agents and brokers with consumers in need of assistance.

» If you actively participated in Help On Demand during past years, you are generally not required to retake Help On Demand training. Your account is active and will remain active as long as you complete the applicable Marketplace training and registration with CMS for the current PY. However, if you failed to consistently accept referrals and your Help On Demand account has been suspended as a result, you may be required to retake Help On Demand training.
Calculating Income
Calculating Income

» HealthCare.gov offers an **Income Calculation Tool** that assists applicants in estimating previous, current, and future income for a given year.

» The tool can collect multiple types of income throughout different periods of the year to calculate the consumer’s total estimated annual income, which can be printed or saved as a PDF.

  o Within the Video Learning Center for agents and brokers, CMS offers a **walkthrough of the Income Calculation Tool**, demonstrating how to add income from previous employment; unemployment benefits, including federal pandemic unemployment compensation; and estimated future employment.
Working with Navigators and Other Assisters
If you plan to host and participate in community events:

- Introduce yourself to Navigators and other assisters in your area and ask to be invited to their events.*
- Invite Navigators and other assisters to any events you may be hosting.
- Search Find Local Help to find Navigators and other assisters.

*REMINDER | Do not attempt to establish an exclusive referral relationship with Navigators and other assisters. Assisters, including Navigators, are strictly forbidden from endorsing specific agents or brokers or referring consumers to specific agents and brokers.
Compliance, Privacy and Security Tips
Guidelines for Accessing CMS Systems

» Sharing log-in credentials is not allowed, including for credentials used to access DE and EDE websites.

» A person may log into his or her CMS Portal account with only a **single login session**.
  
  o EDE partner websites prevent logging in with more than one session concurrently. If you are logged in to a partner website and then try to log in again using a new device your first session will end. This system check will effectively prevent multiple people from using the same login credentials.

» Users may conduct one person search at a time. Use of scripts or automation tools to conduct person searches or to complete applications and submit enrollments on CMS websites is not allowed.

» Agents and brokers may only conduct person searches for consumers who have given them consent to work with them for purposes of applying for and enrolling in a Marketplace plan. As a best practice, CMS recommends getting this consent in writing.

» Agents and brokers must be licensed and have a valid health-related LOA in each state where they are assisting consumers.
Obtaining Consumer Consent

» Obtain your clients’ consent **prior to providing Marketplace assistance.**

» There is no standard format for this consent; you may use a Broker of Record form.

  o The consent should acknowledge that you have informed the consumer of the functions and responsibilities that apply to your role in the Marketplace.

  o The consent should also indicate that you have permission to:
    • Conduct an online person search,
    • Assist with completing an eligibility application,
    • Assist with plan selection and enrollment, and
    • Assist with ongoing account/enrollment maintenance.

» You are encouraged to obtain consent in writing, but you may also receive consent verbally. Obtaining consent in writing helps with the adjudication of NPN conflicts.

» You should maintain a record of the consent and must appropriately secure and maintain consent documents for 10 years.
You must personally obtain consumer consent prior to providing assistance with Marketplace coverage and may not enroll a consumer based solely on information gathered by a third party. If an agency or brokerage will be servicing your clients after enrollment, you should also obtain consumer consent for the agency or brokerage to access your client’s sensitive information.

The Marketplace standards of conduct specify that agents and brokers must obtain consumer consent prior to assisting with Marketplace transactions, including conducting searches for consumer applications using approved Classic DE/EDE websites and ongoing account/enrollment maintenance.

If you are aware of an agent or broker who is conducting a search for consumer applications using approved Classic DE/EDE websites or enrolling consumers without their consent or inappropriately accessing CMS systems, report it to the Agent/Broker Email Help Desk at FFMPProducer-AssisterHelpDesk@cms.hhs.gov.
Consent Reminders

- Consumer accounts should only have the consumer’s (or his or her legally authorized representative’s) email and mailing addresses.

- Never enter your own agent or broker professional or company email or mailing address on a consumer’s application.

- You also should not create or use dummy addresses in place of the consumer’s email or mailing address.

- Do not maintain access to a client’s account or associated email account.

- Ensure your clients are reporting accurate income when completing or updating the eligibility application. Reinforce that it is in their best interest to report the most accurate income estimate, not the estimate that maximizes the amount of PTC for which they may be eligible.

- If a client may be eligible for Medicare, direct him or her to Medicare for a determination before you assist that client with enrolling in a QHP.
Identity Management Reminder

» In February 2021, CMS migrated to a new identity management system within the CMS Portal. There is no impact to new agents or brokers.

» A few reminders for returning agents and brokers regarding this transition:
  o The Agent/Broker Registration Status page has been removed.
  o Multi-Factor Authentication (MFA) settings did not migrate to the new system.
  o CMS strongly encourages agents and brokers to enable MFA on their CMS Portal account.

» Providing a Social Security number is now required for all agents and brokers.

» Email is the default MFA device for all migrated accounts. Users can add additional devices once logged in.

» If you experience issues logging into the CMS portal, please contact the Marketplace Service Desk at 1-855-267-1515 or CMS_FEPS@cms.hhs.gov.
Marketing Resources
If you plan to prepare Marketplace marketing materials:

- Check out these toolkits and templates for Marketplace materials.
- You may print these documents and add a physical sticker or stamp to them with your contact information (e.g., name, NPN, license number, and phone/email address).
Partnership with the Marketplace Call Center
Consumers **must authorize you** to work with the Marketplace Call Center on their behalf.

Prior to the beginning of Open Enrollment, ask your clients to call the Marketplace Call Center at 1-800-318-2596 and provide your name and NPN to authorize you to work with the Marketplace Call Center on their behalf for up to 365 days.

This Marketplace authorization is not the same as ensuring your NPN is on the consumer’s application for payment purposes with issuers. It is also not the same as obtaining consumer consent.

You may also conduct a three-way, toll-free call with the Marketplace Call Center with you and your client both on the line.
Other Marketplace Reminders
The Marketplace communicates regularly with consumers via email, SMS, and autodial throughout the OEP to remind them to take action and complete steps along the way from creating an account, applying, enrolling, and paying their first premium.

Consumers can unsubscribe from Marketplace emails within the email itself and can also opt-out through their account.

The Marketplace sends consumers Marketplace Open Enrollment Notices (MOEN) towards the end of September and beginning of October that provide reminders about the upcoming OEP dates and important actions they may need to take to re-enroll in coverage.

Before Open Enrollment starts, issuers may begin contacting current consumers by sending a re-enrollment notice and indicating any plan changes for the upcoming year. Communication during the OEP encourages consumers to update their information with the Marketplace.
The Marketplace Circle of Champions is an annual recognition program for Marketplace-registered agents and brokers who assist with at least 20 active enrollments in Marketplace coverage during the OEP.

There are three Circle of Champions recognition levels for agents and brokers.

- **Circle of Champions**: Agents and brokers who complete 20-99 active enrollments
- **Elite Circle of Champions**: Agents and brokers who complete 100-499 active enrollments
- **Elite Plus Circle of Champions**: Agents and brokers who complete 500+ active enrollments
CMS routinely analyzes data on who is signing up for coverage and how Exchange applicants move through the online work flows in order to measure Marketplace effectiveness and determine whether there is a need for policy, operational, or outreach/marketing updates.

One of the barriers to making informed decisions is that consumers, or individuals filling out applications on consumers’ behalf, often do not provide attestations to the optional race and ethnicity questions in the FFE application.

We encourage all agents and brokers to take the time to ask consumers to respond to these questions. This information will help CMS reduce health disparities, prevent discrimination, promote equity for all communities and FFE consumers, and better follow its mission to improve health care coverage. CMS asks this question in order to ensure outreach is reaching all communities and that the application process does not create barriers for individuals or groups.

CMS will use this data to identify possible application, enrollment, or coverage barriers and disparities for all communities seeking coverage through the FFE. In addition, the question about language preference will help CMS assess language needs of the populations being served and help CMS and insurers have language services ready for you.
Following the Executive Order On Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, CMS has been engaging in initiatives to understand and better address health disparities and advance equity in health coverage access.

If you would like to learn more about how to reach underserved and/or underinsured communities and help them enroll in health coverage, we encourage you to check out these resources:

- CMS Diverse Community Panel Data Slides
- Resources by language
- Health Equity Technical Assistance Program
- Outreach and Education for Special Populations
Register for upcoming webinars and office hours by visiting [https://www.regtap.info/](https://www.regtap.info/) and following the instructions below:

1. Log in to REGTAP. If you are new to REGTAP, select "Register as a New User." You will receive an email to confirm your account.
2. Select "Training Events" from "My Dashboard."
3. Click the "View" icon next to the webinar topic/title you wish to register for.
4. Click the “Register Me” button.
5. If you require further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 AM - 5:00 PM ET. Note: Registration closes 24 hours prior to each event.

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
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<tbody>
<tr>
<td>Plan Year 2022 Policy and Operations Updates</td>
<td>Thursday, September 30, 2021</td>
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<tr>
<td>Plan Year 2022 Marketplace Registration and Training for New Agents and Brokers</td>
<td>Tuesday, October 5, 2021</td>
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<tr>
<td>Help On Demand Overview</td>
<td>Thursday, October 7, 2021</td>
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<tr>
<td>Helping Consumers Apply and Enroll for Plan Year 2022</td>
<td>Thursday, October 21, 2021</td>
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<td>Agent and Broker Office Hours</td>
<td>Thursday, November 4, 2021</td>
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<td>Agent and Broker Office Hours</td>
<td>Thursday, November 18, 2021</td>
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<td>Agent and Broker Office Hours</td>
<td>Thursday, December 2, 2021</td>
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<td>Agent and Broker Office Hours</td>
<td>Thursday, December 16, 2021</td>
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<td>Agent and Broker Office Hours</td>
<td>Thursday, January 6, 2022</td>
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Check out these technical assistance videos for Marketplace agents and brokers at the **Agent and Broker Video Learning Center (VLC)!** The VLC features a variety of topics to help you navigate the Marketplace, including:

» Marketplace application walkthrough videos for various consumer scenarios
» How to retrieve your user ID and reset your password
» How to use the income calculation tool on HealthCare.gov
» A guide to 2022 Marketplace updates for agents and brokers

The Agent and Broker Frequently Asked Questions (FAQs) website provides answers to commonly asked questions about working in the Health Insurance Marketplace®, selling SHOP insurance, and helping clients enroll in and maintain coverage.

» This self-service resource is available online at your convenience.

» Visit https://www.agentbrokerfaq.cms.gov/s/ and search by question category, keyword, or part of your question. Most responses also include links to additional resources to help you when assisting your clients.
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<tr>
<th>Name</th>
<th>Phone # and/or Email Address</th>
<th>Types of Inquiries Handled</th>
<th>Hours (Closed Holidays)</th>
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<tr>
<td>Marketplace Service Desk</td>
<td>1-855-CMS-1515</td>
<td>• CMS Enterprise Portal password resets and account lockouts</td>
<td>Monday-Friday 8:00 AM–8:00 PM ET</td>
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<td></td>
<td>1-855-267-1515</td>
<td>• Other CMS Enterprise Portal account issues or error messages</td>
<td>October–November only: Saturday-Sunday 10:00 AM–3:00 PM ET</td>
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<td>• General registration and training questions (not related to a specific training platform)</td>
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<td>• Login issues on the DE agent/broker landing page</td>
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<td>• Technical or system-specific issues related to the MLMS</td>
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<td>• User-specific questions about maneuvering in the MLMS site, or accessing training and exams</td>
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<td></td>
<td>1-855-267-1515</td>
<td>• General enrollment and compensation questions</td>
<td>Monday-Friday 8:00 AM–6:00 PM ET</td>
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<td>• Manual identity proofing/Experian issues</td>
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<td>• Escalated general registration and training questions (not related to a specific training platform)</td>
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<td>• Agent/Broker RCL issues</td>
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<td>• Find Local Help listing issues</td>
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<td>• Help On Demand participation instructions or questions</td>
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<td>• Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct</td>
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<tr>
<td>Agent/Broker Email Help Desk</td>
<td><a href="mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov">FFMProducer-AssisterHelpDesk@cms.hhs.gov</a></td>
<td>• Specific consumer application questions related to:</td>
<td>Monday-Sunday 24 hours/day</td>
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<tr>
<td></td>
<td></td>
<td>• Password reset for a consumer HealthCare.gov account,</td>
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<td>• Special enrollment period (SEP) not available on the consumer application, or</td>
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<td>• Consumer specific eligibility and enrollment questions</td>
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<tr>
<td>Marketplace Call Center</td>
<td>1-855-788-6275 Note: Enter your NPN to access this line.</td>
<td>• Inquiries related to SHOP eligibility determinations on HealthCare.gov</td>
<td>Monday-Sunday 24 hours/day</td>
</tr>
<tr>
<td>Agent/Broker Partner Line</td>
<td>TTY users 1-855-889-4325</td>
<td>• Contact the health insurance issuer for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage.</td>
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<tr>
<td>SHOP Call Center</td>
<td>800-706-7893 TTY users 1-888-201-6445</td>
<td>• Status of a Marketplace eligibility appeal</td>
<td>Monday-Friday 7:00 AM–8:30 PM ET</td>
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<tr>
<td></td>
<td></td>
<td>• How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer’s behalf</td>
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</table>
Dedicated Agent/Broker Support Available for Complex Consumer Cases

» Complex consumer-specific cases are cases where a consumer has submitted an eligibility application for coverage and/or has enrolled in coverage and requires assistance in making a change.

» In this situation, you must first attempt to resolve the case by contacting the Marketplace Consumer Call Center or the EDE partner (if applicable).

» If you are unsuccessful in resolving the case with the Marketplace Call Center or EDE partner (if applicable) and still require assistance, contact the FFM Agent/Broker Email Help Desk (FFMProducer-AssisterHelpDesk@cms.hhs.gov) and provide the following information:
  o Full name, email address, and phone number of the agent or broker assisting the consumer
  o The consumer’s Marketplace application ID
  o The state in which the consumer resides
  o Summary of the case and what you are requesting
  o Whether the case is medically urgent (and if so, when a response is needed)
  o Indicate that you have already called the Marketplace Call Center or EDE partner and provide the date of the call

» The Help Desk will refer the information you provide to representatives from our Complex Case Help Center (CCHC) so they can respond to your issue. A member of the CCHC team will contact you via phone for additional information or to communicate the outcome of the case.
# Agent and Broker Resources

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<td>Agent and Broker FFM Registration Completion List</td>
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<tr>
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<tr>
<td>Agent and Broker NPN Search Tool</td>
<td><a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a></td>
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<tr>
<td>Issuer and Direct Enrollment Partner Directory</td>
<td><a href="https://data.healthcare.gov/issuer-partner-lookup">https://data.healthcare.gov/issuer-partner-lookup</a></td>
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<tr>
<td>Agent and Broker Frequently Asked Questions website</td>
<td><a href="https://www.agentbrokerfaq.cms.gov/s/">https://www.agentbrokerfaq.cms.gov/s/</a></td>
</tr>
<tr>
<td>Acronym</td>
<td>Definition</td>
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<td>APTC</td>
<td>Advance Payments of the Premium Tax Credit</td>
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<td>Line of Authority</td>
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<td>Multi-Factor Authentication</td>
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<td>MLMS</td>
<td>Marketplace Learning Management System</td>
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<td>MOEN</td>
<td>Marketplace Open Enrollment Notices</td>
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<td>NIPR</td>
<td>National Insurance Producer Registry</td>
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Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success during the upcoming OEP and beyond!