

Preparing for Plan Year (PY) 2023 Open Enrollment

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

September 22, 2022

Disclaimer



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. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

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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Agenda



- 01** Prepare for the PY 2023 Open Enrollment Period (OEP)
- 02** Compliance, Privacy, and Security Tips
- 03** Consumer Consent
- 04** Working With Navigators and Assistors
- 05** Marketing Resources and Working With the Marketplace Call Center
- 06** Additional Marketplace Reminders



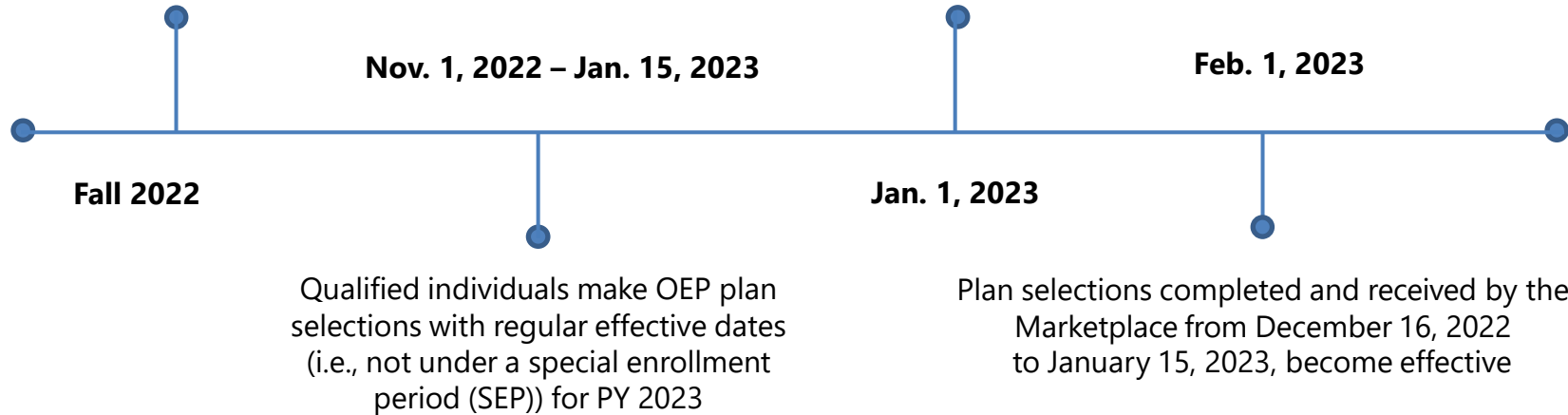
Prepare for the Plan Year 2023 Open Enrollment Period (OEP)

PY 2023 Timeline



The Marketplace sends an annual notice to all enrollees during the fall to inform them of the upcoming OEP

Plan selections completed and received by the Marketplace from November 1, 2022 to December 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, 2023. 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, 2023. +

REMINDER: Complete Marketplace Registration and Training



- » The OEP for PY 2023 is **November 1, 2022 - January 15, 2023**.
- » All agents and brokers planning to assist consumers with Marketplace coverage must complete PY 2023 registration and training available through the CMS Enterprise Portal at <https://portal.cms.gov> prior to assisting consumers with enrolling in coverage.

NEW AGENTS AND BROKERS +

Agents and brokers who did not complete PY 2022 registration and training must:

- » Take the full Individual Marketplace training for PY 2023
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the Marketplace Learning Management System (MLMS)

RETURNING AGENTS AND BROKERS +

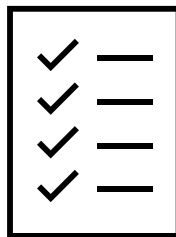
Agents and brokers who completed PY 2022 registration and training:

- » Take either the condensed or full Individual training for PY 2023
- » Execute the Agent and Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
- » **Complete registration by October 24** to avoid having system access revoked and so issuers may provide compensation for enrollments

Confirm NPN Appears on the RCL for PY 2023



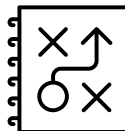
- » Agents and brokers should confirm that their information appears on the current PY's [Agent and Broker Federally-facilitated Marketplace \(FFM\) Registration Completion List \(RCL\)](#).
- » Information may take one to two business days to appear on the RCL after completing all registration and training steps.
- » Agents and brokers whose National Producer Number (NPN) does not appear on the RCL for PY 2023 one or two days after they completed Marketplace training and registration can go to the [Marketplace Registration Tracker](#) to confirm their completion of all required registration and training steps (see next slide).



Using the Agent and Broker Registration Tracker



- » Agents and brokers can enter their NPN and ZIP Code in the [Marketplace Registration Tracker](#) to see details of the Marketplace registration and training steps they have completed.
- » Agents and brokers should confirm they have completed the applicable required training courses based on whether they are new or returning agents and brokers and the status of the Agreements they must sign.
- » Confirm CMS' validation of the NPN provided in the 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, agents and brokers should **return to the RCL** to confirm their NPN appears for PY 2023.
- » Agents and brokers who still need assistance can send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov.

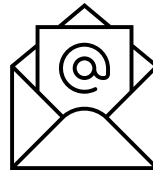


Registration and Training Survey



- » For agents and brokers who **have already completed Registration and Training for Plan Year 2023**, we encourage you to also complete **the Registration and Training Survey**. This survey takes only a couple of minutes to complete, and your feedback is important to CMS.
 - If you are an agent or broker new to the Marketplace, please complete the survey here: <https://www.research.net/r/newABtrainingfeedbackPY23>
 - If you are a returning agent or broker, please complete the survey here: <https://www.research.net/r/ReturningABtrainingfeedbackPY23>

We want to hear from you!



Set Up License(s) and Issuer Appointments



- » Agents and brokers should get licensed in all states where they plan to assist consumers.
- » Set up appointments with applicable Qualified Health Plan (QHP) issuers in those states.
- » Each state Department of Insurance (DOI) determines the requirements for agents and brokers in their specific state, and CMS validates the status of agent's and broker's licensure through the [National Insurance Producer Registry \(NIPR\)](#) on a weekly basis. Specifically, licensure validation is determined by checking license status and the presence of a valid health-related line of authority (LOA) in their resident state.
- » **Agents and brokers who do not have an approved health-related LOA, as determined by their resident state, will lose their access to Marketplace systems and will not be able to assist consumers in PY 2023.**
- » Agents and brokers can visit the NIPR website to check their state license and LOA status: <https://nipr.com/licensing-center/add-a-line-of-authority>
- » Agents and brokers who are concerned that they may not have an approved health-related LOA should contact the appropriate state DOI immediately to resolve the issue.

Use the “See Plans & Prices” Tool



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

- » Historically, updated plan information for the current plan year has been available approximately 1-2 weeks prior to the beginning of the OEP on November 1; CMS will announce when PY 2023 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 agents and brokers may wish to seek appointments with for PY 2023.

See plans & prices

Get estimated prices on 2023 health plans before you apply

You can browse plans and estimated prices here any time.

Next, you can log in to apply, see final prices, pick a plan, and enroll.

Life changes? You can still get 2022 health insurance

You can enroll or change plans only if you have certain life changes, or qualify for Medicaid or the Children's Health Insurance Program (CHIP).

Enter your ZIP Code & choose your location:

Example: 60647

Continue

Confirm License and NPN are Accurate in NIPR and MLMS



- » Agents and brokers should confirm their NPN is entered correctly in their MLMS profile.
 - The NPN can be up to 10 digits long and must not begin with a zero.
 - The NPN must not include any special characters or letters.
 - The NPN is generally **not** the same as a state license number. Be sure to use an NPN, **not** a state license number or the Federal Employer Identification Number.
- » Agents and brokers should check the [NIPR database](#) to confirm their NPN and active state license with a health-related LOA for the state(s) where they plan to assist with 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 agents' and brokers' Social Security numbers to validate that the NPN entered on their MLMS profile is a match against the NIPR. Agents and brokers who didn't provide their Social Security number when originally setting up their CMS Portal account may add it by calling the Marketplace Service Desk at **1-855-267-1515**.

Learn About Consumer Trends

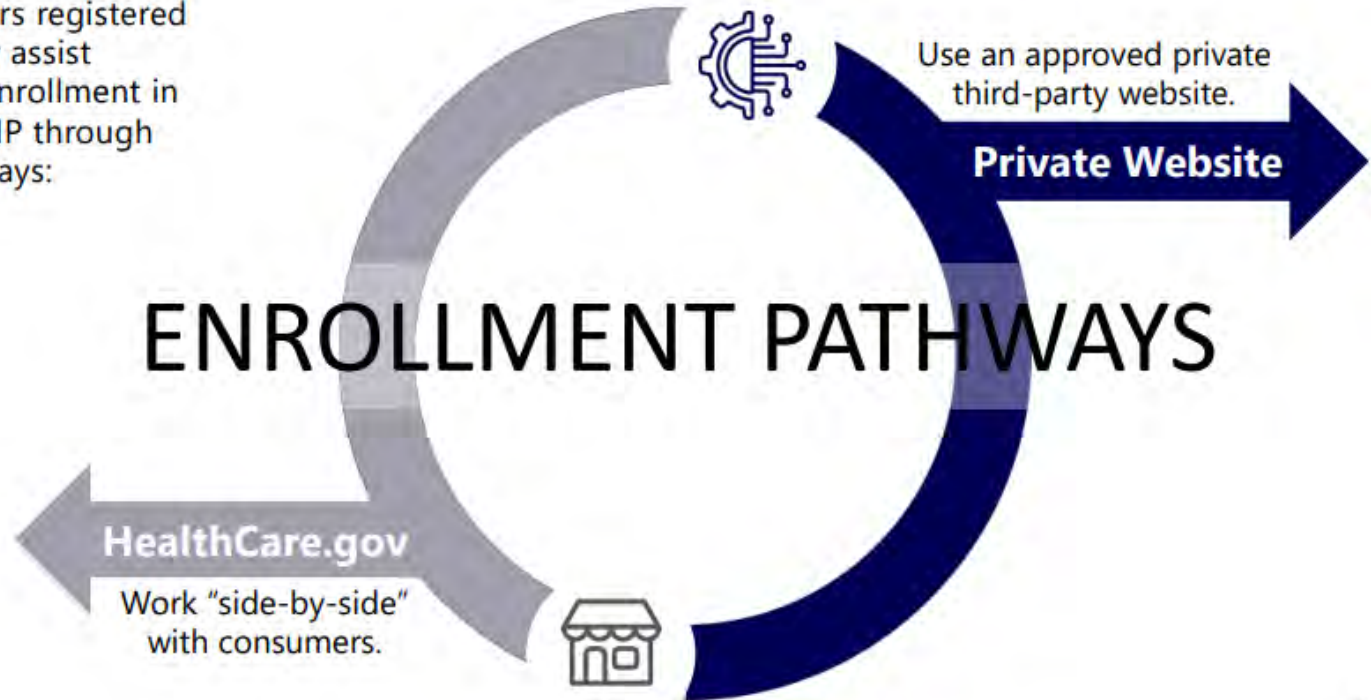


Use available studies to determine where most consumers are, including:

- » **Health Insurance Marketplaces 2022 Open Enrollment Report:** The Health Insurance Marketplaces 2022 Open Enrollment Report summarizes health plan selections through the individual Marketplaces during the 2022 Open Enrollment Period.
 - Access the report at: [health-insurance-exchanges-2022-open-enrollment-report-final.pdf \(cms.gov\)](https://www.cms.gov/health-insurance-exchanges-2022-open-enrollment-report-final.pdf)
- » **Kaiser Family Foundation Reports:** Provides state-level enrollment data from 2014–2022.
 - <https://www.kff.org/health-reform/state-indicator/marketplace-enrollment/?activeTab=map¤tTimeframe=0&selectedDistributions=number-of-individuals-who-selected-a-marketplace-plan&sortModel=%7B%22colId%22%3A%22Location%22%2C%22sort%22%3A%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.
 - Access this data at: <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.html>

Enrollment Pathways

Agents and brokers registered with the FFM may assist consumers with enrollment in a Marketplace QHP through one of two pathways:



Marketplace Pathway



- » In the Marketplace pathway, registered agents and brokers help a consumer obtain an eligibility determination and select a QHP directly at HealthCare.gov.
- » The consumer creates an account, logs in to the site with a consumer account, and “drives” the process; agents and brokers are prohibited from logging in to HealthCare.gov.

Health
Care
.gov

Work With an Approved Enhanced Direct Enrollment (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:
 - Efficiently enroll a consumer on an approved EDE website without needing to be redirected to HealthCare.gov or the Marketplace Call Center, and
 - Easily assist clients with year-round policy and client relationship management, including uploading required documentation and retrieving notices (e.g., Forms 1095-A) from an approved EDE website.
- » Our goal is to continue to add more approved EDE partners so that agents and brokers have more choices to use when assisting consumers with enrolling in Marketplace coverage.

Find an Approved EDE Website



- » Agents and brokers must use an approved issuer or web-broker to access the enhanced private website enrollment and client management capabilities.
- » Agents and brokers 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



- » The directory also has information on Direct Enrollment (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.

The screenshot shows the "Issuer and Direct Enrollment Partner Directory" search page on the data.HealthCare.gov website. The page has a white background with a blue header bar containing the "data.HealthCare.gov" logo and links for "Datasets" and "API". The main heading is "Issuer and Direct Enrollment Partner Directory" in a large, bold, black font. Below this is a sub-heading "Find private partners that can help you enroll clients". A paragraph of text explains the tool's purpose: "This look-up tool allows agents and brokers to find approved, participating enhanced direct enrollment (EDE) or classic direct enrollment (DE) partners that want to work with you. This resource also includes agent- and broker-specific contact information for insurance companies that offer Marketplace plans only on HealthCare.gov. Search for agent- and broker-specific resources by company name, state or DE capabilities." Below the text are two search input fields. The first is labeled "Organization Name" and the second is labeled "State". Each field has a "Clear search" link to its right. Below the search fields is a section titled "Enrollment and client management capabilities" which contains three checked checkboxes: "Enhanced direct enrollment (EDE)", "Classic direct enrollment ('the double redirect')", and "HealthCare.gov". At the bottom of the form is a green "Search" button.

data.HealthCare.gov Datasets API

Issuer and Direct Enrollment Partner Directory

Find private partners that can help you enroll clients

This look-up tool allows agents and brokers to find approved, participating enhanced direct enrollment (EDE) or classic direct enrollment (DE) partners that want to work with you. This resource also includes agent- and broker-specific contact information for insurance companies that offer Marketplace plans only on HealthCare.gov. Search for agent- and broker-specific resources by company name, state or DE capabilities.

Organization Name

[Clear search](#)

State

[Clear search](#)

Enrollment and client management capabilities

- ☒ Enhanced direct enrollment (EDE)
- ☒ Classic direct enrollment ("the double redirect")
- ☒ HealthCare.gov

Search

Find Local Help



- » **Find Local Help** is a tool on HealthCare.gov that consumers can use to get connected with registered agents and brokers in their area.
- » Find Local Help works by producing a list of Marketplace-registered, state-licensed agents and brokers for the consumer to contact directly. Agents and brokers will have the option to have their information included in Find Local Help when confirming their profile prior to completing the annual training through CMS.

The screenshot shows the 'Find Local Help' page on HealthCare.gov. At the top left is the 'HealthCare.gov' logo, and at the top right are links for 'Español' and 'Log in'. The main heading is 'Find Local Help'. Below it, the text reads: 'Search our online directory and set up a time to talk in-person, over the phone, or by email.' and 'An agent, broker, or assister near you can help you with your application and more.' To the right of this text is a graphic of a magnifying glass over a map with location pins. At the bottom, there is a text input field labeled 'Enter city & state or ZIP code'. Below the input field are two buttons: a green 'Search' button and a blue button with a location pin icon and the text 'Use your current location'.

Select Find Local Help/Help On Demand Preferences

Local registered agent or broker to assist them with the Federally facilitated Marketplace, including the SHOP

-Select One-

I would like all my contact information displayed for all states where I have a valid health license.

I would like my contact information, except my street address, displayed for all states where I have a valid health license.

I would like all my contact information displayed but only for my home state.

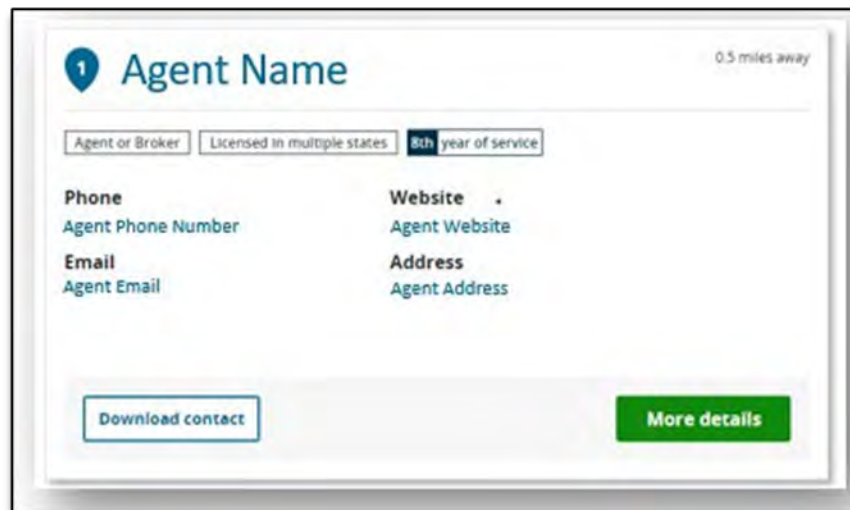
I don't want my contact information displayed and do not want to participate in Find Local Help or Help On Demand.

In their MLMS profile, agents and brokers have the following four options to display their contact information for Find Local Help. Agents and brokers may return to the MLMS profile to update their settings at any time.

- » **Option 1** | Agents and brokers can display contact information for Find Local Help in all HealthCare.gov states where they have a valid license.
- » **Option 2** | Agents and brokers can display contact information, *except for street address*, for Find Local Help in all HealthCare.gov states where they have a valid license.
- » **Option 3** | Agents and brokers can display contact information for their home state only.
- » **Option 4** | Agents and brokers can indicate that they do not want to participate in Find Local Help or Help On Demand.

Confirm Find Local Help Listing

- » Search Find Local Help to confirm the listing is accurate at <https://www.healthcare.gov/find-assistance/>.
- » Agents and brokers can fix any issues by updating their MLMS profile or contacting 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.



The screenshot shows a web interface for finding local help. At the top, there is a location pin icon with the number '1' and the text 'Agent Name'. To the right of this, it says '0.5 miles away'. Below this, there are three tabs: 'Agent or Broker', 'Licensed in multiple states', and '8th year of service'. Under these tabs, there are two columns of information. The left column is labeled 'Phone' and contains 'Agent Phone Number'. The right column is labeled 'Website' and contains 'Agent Website'. Below these, there are two more rows: 'Email' with 'Agent Email' and 'Address' with 'Agent Address'. At the bottom of the interface, there are two buttons: 'Download contact' and 'More details'.

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.
- » 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](#), which is accessible via the "Help On Demand" link under "Resources" on the right side of the Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>).



Complete Help On Demand Training



Once agents and brokers complete Individual Marketplace Registration and Training and sign the Agent and Broker General Agreement and the Individual Marketplace Privacy and Security Agreement at <http://portal.cms.gov>, they are ready to complete training and register for Help On Demand.*

1. Complete Help On Demand-specific coursework on the MLMS, only available after signing the applicable CMS agreements, at: <http://portal.cms.gov>.
2. Agents and brokers should ensure they have an active state license and health-related LOA for the state(s) where they plan to offer assistance with enrollment in Marketplace plans.
3. Confirm that their NPN is listed as valid on the Agent and Broker FFM RCL at https://data.healthcare.gov/ffm_ab_registration_lists.
4. Activate their Help On Demand account.
 - o Agents and brokers will receive an email invitation from noreply@helpondemand.com with a secure link to the email address listed in their 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.*

Compliance, Privacy, and Security Tips

Guidelines for Accessing CMS Systems



- » Sharing login credentials is not allowed, including credentials used to access DE and EDE websites.
- » A person may log into their CMS Portal account with only a **single login session**.
 - EDE partner websites prevent logging in with more than one session concurrently. If agents and brokers are logged in to a partner website and then try to log in again using a new device, their 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, 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.

Maintaining Compliance: Key Reminders



- » Agents and brokers must also:
 - Provide correct information to both consumers and the Marketplace;
 - Provide correct consumer information (e.g., consumer name, date of birth, address, email address) to the Marketplace for verifying consumer identity;
 - Refrain from marketing or conduct that is misleading;
 - Obtain consent from each client they work with prior to assisting them with Marketplace coverage, including prior to searching for a current application using an approved Classic DE/EDE website;
 - Protect consumers' Personally Identifiable Information (PII);
 - Identify and report suspicious activity or potentially fraudulent behavior observed in relation to the Marketplace; and
 - Comply with applicable federal and state law, including licensing requirements, system access terms and conditions, and conflict of interest and confidentiality provisions.

Identity Management Reminder

- » **A multi-factor authentication device (MFA) is required** to log into the CMS Enterprise Portal. This is especially critical for users enrolling consumers through the Classic DE pathway. Without an MFA device, the “double redirect” will fail, and users will not be able to log in to HealthCare.gov after being redirected from a private website.
- » Agents and brokers working with EDE partners will experience real-time user authentication, improving the overall security posture of the EDE flow.
- » Agents and brokers who experience issues logging into the CMS portal can contact the Marketplace Service Desk at 1-855-267-1515 or CMS_FEPS@cms.hhs.gov.



Working With Navigators and Assisters

Working With Navigators and Assisters



- » CCIO oversees two types of enrollment assisters that operate in states with an FFM: Certified Application Counselors (CACs) and Navigators.
- » CACs and Navigators have similar responsibilities and training; each must be certified and complete annual federal training.
- » However, Navigators are held to a higher regulatory standard and must also provide education and outreach to consumers, especially the vulnerable and underserved, about basic concepts and rights of health coverage and how to use it. They must also provide information and assistance to consumers with regard to certain post-enrollment topics.
- » CACs and Navigators must comply with all applicable federal regulation and applicable state standards as long as any state-specific requirements do not prevent application of the provisions of Title I of the Affordable Care Act.

Working With Navigators and Assisters (Continued)

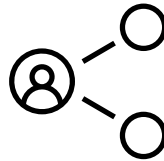


- » If agents and brokers plan to host and participate in community events, they can:
 - Introduce themselves to Navigators and other assisters in their area and ask to be invited to their events.*
 - Invite Navigators and other assisters to any events they may be hosting.
 - Search Find Local Help to 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 and brokers or referring consumers to specific agents and brokers.

Sharing Expertise and Best Practices

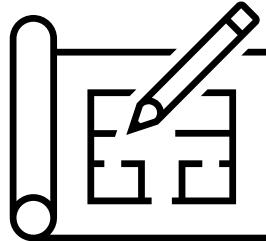
- » Assistors and agents and brokers may benefit from sharing expertise and best practices with each other.
- » An assister might have experience assisting consumers who qualify for Medicaid or the Children's Health Insurance Program (CHIP), or with specific populations (such as immigrants).
- » Agents and brokers might have best practices for obtaining detailed plan information, how to recognize the distinctions among different coverage options, or different insurance companies' administrative or claims practices.
- » Nothing prohibits assistors from networking or sharing knowledge and expertise with agents and brokers or seeking out knowledge and expertise from agents and brokers.



Marketing Resources and Working With the Marketplace Call Center

Marketing Resources

- » If agents and brokers plan to prepare Marketplace marketing materials:
 - Check out these [toolkits and templates](#) for Marketplace materials.
 - Agents and brokers may print these documents and add a physical sticker or stamp to them with their contact information (e.g., name, NPN, license number, and phone/email address).



Working With the Call Center

- » Consumers **must authorize agents and brokers** to work with the Marketplace Call Center on their behalf.
- » Prior to the beginning of OEP, agents and brokers can ask their clients to call the Marketplace Call Center at 1-800-318-2596 and provide their name and NPN to authorize them to work with the Call Center on their behalf for up to 365 days.
- » This Marketplace authorization is not the same as ensuring agents' and brokers' NPNs are on the consumer's application for payment purposes with issuers. It is also not the same as obtaining consumer consent.
- » Agents and brokers may also conduct a three-way, toll-free call with the Marketplace Call Center and their clients both on the line.



Working With the Call Center (Continued)



- » Marketplace Call Center representatives are trained not to remove NPNs from a consumer's application unless requested by the consumer. If agents' and brokers' clients contact the Marketplace Call Center without them and are asked if anyone has helped them with their application, make sure they answer "yes" and provide the representative with the name and NPN of the agent or broker who assisted them.
 - Agents and brokers who have a reason to believe their NPN was accidentally or intentionally removed from a consumer's application can submit the Application ID with a description of the problem (without consumer PII) to the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Additional Marketplace Reminders

Marketplace OEP Communications



- » The Marketplace communicates regularly with consumers via email, SMS, and autodial throughout the OEP to remind them to take action and complete steps from creating an account, applying, enrolling, and paying their first premium. **Agents and brokers should only be entering accurate consumer phone numbers, email, and mailing addresses on Marketplace applications and not their contact information.**
- » 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 (MOENs) toward 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 the OEP 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 and to visit [HealthCare.gov](https://www.healthcare.gov) to view projected premium amounts.
- » Agents and brokers play an important role helping consumers understand issuer and Marketplace emails and notices and any important deadlines that must be met to obtain or retain coverage.

Data Matching Issues (DMIs)



- » A DMI is a difference between some information a consumer provides on their Marketplace application and information the Marketplace obtains from other trusted data sources.
- » **DMIs may be generated because:**
 - A consumer's data may not match information at our trusted data sources
 - A trusted data source may not have data for a consumer
 - Information is missing or incorrect on the application
 - A consumer failed to provide a Social Security Number (SSN) on their application
 - A consumer failed to provided all household income on the application
 - A consumer's name used for their application differs from how it appears on their citizenship document or other document
 - A consumer failed to provide their immigration document numbers and ID numbers

Impact of DMI Expiration



DMI	Expiration Description	Impact
Annual Income	Applicant is unable to document annual household income is within 25% or \$6,000 of attested income	Household's eligibility for financial assistance is adjusted, possibly to nothing, based on the level of income on record with Exchange trusted data sources
Citizenship/Immigration (Cit/Imm)	Consumer is unable to verify an eligible citizenship or lawful presence status	Consumer loses their eligibility for Exchange coverage and is terminated if enrolled
American Indian/Alaskan Native (AIAN) Status	Consumer is unable to verify they are a member of a federally recognized tribe or shareholder in an Alaska Native corporation (ANCSA)	Consumer loses their eligibility for financial assistance provided specifically to members of federally recognized tribes, which is eliminated if enrolled
Non-Employer Sponsored Coverage Minimum Essential Coverage (non ESC MEC)	Consumer is unable to verify they are not eligible/enrolled in Non-Employer Sponsored Coverage	Consumer loses their eligibility for financial assistance, which is eliminated if enrolled
ESC MEC (OPM Only)	Consumer is unable to verify they are not eligible/enrolled in Employee Sponsored Coverage from OPM	Consumer loses their eligibility for financial assistance, which is eliminated if enrolled

General Tips for Avoiding All DMI Types




Complete all possible fields in the application

Ensure consumer's name matches documents such as their Social Security card

Non-applicants in the household are strongly encouraged to provide an SSN if they have one

Double check that the information on the application is complete and that there are no errors or typos



Live Question/Answer Session & Agent and Broker Outreach Updates

Consumers in Need of Coverage When Public Health Emergency Ends



- » In March 2020, CMS temporarily waived certain Medicaid and CHIP requirements and conditions as part of the response to the COVID-19 Public Health Emergency (PHE). The easing of these rules helped prevent people with Medicaid and CHIP — in all 50 states, the District of Columbia, and the five U.S. territories — from losing their health coverage during the pandemic. **However, state Medicaid agencies will soon be required to restart Medicaid and CHIP eligibility reviews.**
- » In an effort to minimize the number of people that lose Medicaid or CHIP coverage when the PHE ends, CMS is working with states and other stakeholders to inform people about renewing their coverage and exploring other available health insurance options, such as Marketplace coverage, if they no longer qualify for Medicaid or CHIP.
- » CMS plans to share additional information and resources with agents and brokers in the coming months so they can prepare to assist consumers in need of assistance with Marketplace coverage if they are no longer eligible for Medicaid.



Race and Ethnicity Questions in the Marketplace Application



- » CMS routinely analyzes data on who is signing up for coverage and how Exchange applicants move through the online workflows 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 FFM 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 FFM 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 FFM. 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 more information, view [this video](#) on race and ethnicity questions in the Marketplace application and [this tip sheet](#) on addressing consumer concerns about these questions.

Reaching Underserved and Underinsured Communities



- » 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.
- » Agents and brokers who would like to learn more about how to reach underserved and/or underinsured communities and help them enroll in health coverage can explore these resources:
 - [Growing Market, New Opportunities: An Agent and Broker Panel Series](#)
 - [CMS Diverse Community Panel Data Slides](#)
 - [Resources by Language](#)
 - [Health Equity Technical Assistance Program](#)
 - [Outreach and Education for Special Populations](#)

Dedicated Agent and Broker Support Available for Complex Consumer Cases



- » For complex cases, **agents and brokers must first attempt to resolve the case by contacting the Marketplace Consumer Call Center or the EDE partner** (if applicable).
- » If agents and brokers are unsuccessful in resolving the case with the 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:
 - Full name, email address, and phone number of agents and brokers assisting the consumer
 - The consumer's Marketplace application ID
 - The state in which the consumer resides
 - Summary of the case and the request
 - Whether the case is medically urgent (and if so, when a response is needed)
 - Indicate that the Marketplace Call Center or EDE partner has already been called and provide the date of the call
- » The Help Desk will refer the information provided to representatives from the Complex Case Help Center (CCHC) so they can respond to the issue. A member of the CCHC team will reach out via phone for additional information or to communicate the outcome of the case.

Agent and Broker Video Learning Center



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 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](#)

And more! View the entire playlist at <https://bit.ly/3hXLyru>

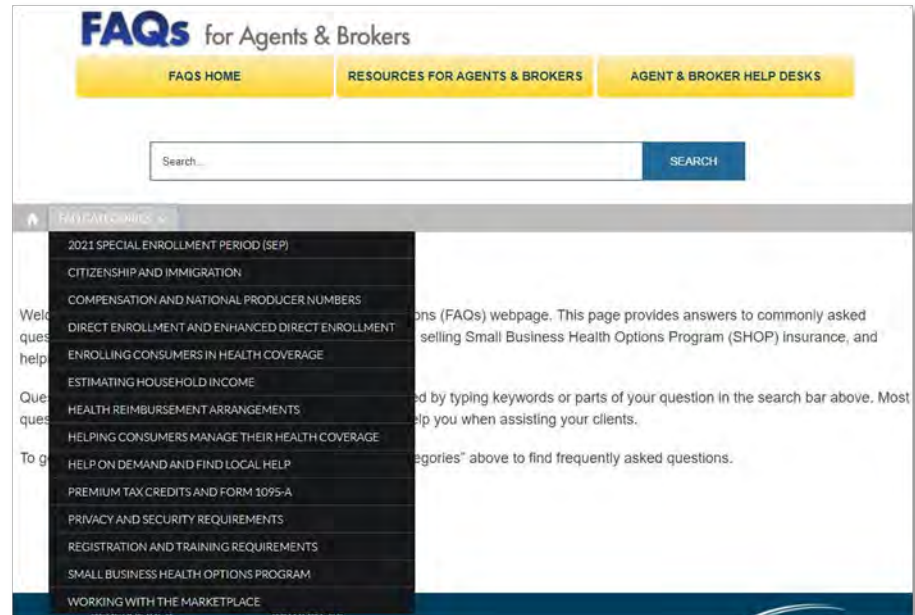


Frequently Asked Questions Database



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

- » Visit <https://www.agentbrokerfaq.cms.gov/s/> and search by question category, keyword, or part of the question. Most responses also include links to additional resources to help when assisting clients.



Agent and Broker Resources Webpage



- » The Agent and Broker Resources webpage contains a link to the **Agent and Broker Marketplace Registration Tracker**. This resource allows agents and brokers to look up their Marketplace registration status with the NPN and ZIP Code that is saved in their MLMS profile for the current plan year.
- » **Visit the Registration Tracker link under “Quick Links” on the [Agent and Broker Resources webpage](#)** to access this resource.

QUICK LINKS:

- [Issuer and DE Partner Directory](#)
- [Agent/Broker FAQs](#)
- [Agent/Broker Newsletter](#)
- [Agent/Broker Help Desks](#)
- [Registration Completion List](#)
- [Agent/Broker Marketplace Registration Tracker](#)**
- [Registration Termination List](#)
- [Find Local Help](#)

Agent and Broker Marketplace Registration Tracker

Current plan year registration status lookup tool

The Agent and Broker Registration Tracker is a searchable database that allows you to look up your Marketplace registration status with the National Producer Number (NPN) and ZIP Code that you have saved in your Marketplace Learning Management System (MLMS) profile for the current plan year.

Find your status
Enter both NPN and ZIP code to lookup your status.

NPN
(numbers only)

ZIP code
(5 digit only)

[View Status](#)

Upcoming Webinars & Additional Resources



Upcoming Webinar Topics	Date
Helping Consumers More Effectively for Plan Year 2023	September 29, 2022
Plan Year 2023 Marketplace Policy and Operations Updates	October 6, 2022
Help On Demand	October 13, 2022
Mastering the HealthCare.gov Application	October 20, 2022
Additional Resources – Recently Posted Webinar Slides, CBTs, and Transcripts	
9/15/22 Webinar Slides: Complex Case Scenarios	
9/1/22 Webinar Slides: Understanding Marketplace Compliance Rules & Regulations	
8/25/22 Webinar Slides: Reaching Underserved Communities	
8/3/22 CBT: COBRA Coverage and the Marketplace and Transcript	
7/14/22 Webinar Slides: Compensation: Tips for Making Sure You Get Paid	

Upcoming Office Hours & Registration



Office Hour registration is open all year, and registration for webinars will open as each date approaches. Register for upcoming webinars and office hours by visiting <https://www.regtap.info/> and following the instructions below:

1. Log into REGTAP. If agents and brokers are new to REGTAP, select "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Select "Training Events" from "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the "Register Me" button.
5. If agents and brokers 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.*

Office Hour Dates	Time
Thursday, November 3, 2022	2:00 – 3:00 PM EST
Thursday, November 17, 2022	2:00 – 3:00 PM EST
Thursday, December 8, 2022	2:00 – 3:00 PM EST
Thursday, January 5, 2023	2:00 – 3:00 PM EST

Agent and Broker Resource Links



Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Health Insurance Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIOAB
HealthCare.gov	Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/
Help On Demand	Consumer assistance referral system operated by Help On Demand (formerly known as BigWave Systems) 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	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications	https://nipr.com/help/look-up-your-npn

Agent and Broker Resource Links (Continued)



Resource	Description	Link
List of Approved Health-related Lines of Authority (LOAs)	Provides a list of valid health-related LOAs for agents and brokers by resident state	https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority
National Insurance Producer Registry	Provides licensure and compliance information for agents and brokers	https://nipr.com/licensing-center/add-a-line-of-authority
CMS Enterprise Portal	Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
Partner Directory for Agents and Brokers	List of approved, participating issuers and web-brokers includes entities that offer online resources for agents and brokers, such as enrollment and client management functionality	https://data.healthcare.gov/issuer-partner-lookup
Assisting Clients with Marketplace Eligibility Appeals	Reviews the Marketplace eligibility appeal process and describes consumers' rights to appeal a Marketplace eligibility determination	http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story.html5.html
FAQs for Agents and Brokers	Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage	https://www.agentbrokerfaq.cms.gov/s/

Agent and Broker Resource Links (Continued)



Resource	Description	Link
Agent and Broker FFM Registration Completion List	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents' and brokers' eligibility for compensation for assisting with Marketplace consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year	https://data.healthcare.gov/ab-registration-tracker/
Agent and Broker Video Learning Center	The Agent and Broker VLC features technical assistance videos on a variety of topics to help navigate the Marketplace	https://bit.ly/3hXLyru

Frequently Used Agent and Broker Help Desks and Call Centers



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Service Desk	1-855-CMS-1515 1-855-267-1515	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the DE agent/broker landing page • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site or accessing training and exams 	<p>Monday-Friday 8:00 AM–8:00 PM ET</p> <p>October–November only: Saturday-Sunday 10:00 AM–3:00 PM ET</p>
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general registration and training questions (not related to a specific training platform) • Agent/Broker RCL issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct 	<p>Monday-Friday 8:00 AM–6:00 PM ET</p>
Marketplace Call Center Agent/Broker Partner Line	1-855-788-6275 Note: Enter an NPN to access this line. TTY users 1-855-889-4325	<p>Specific consumer application questions related to:</p> <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • SEP not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	<p>Monday-Sunday 24 hours/day</p>
SHOP Call Center	800-706-7893 TTY users 1-888-201-6445	<ul style="list-style-type: none"> • Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the health insurance issuer for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage 	<p>Monday-Sunday 24 hours/day</p>
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> • Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	<p>Monday-Friday 7:00 AM–8:30 PM ET</p>

A full list of Agent and Broker Help Desks and Call Centers is available from the Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

Acronym Definitions



Acronym	Definition
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CCHC	Complex Case Help Center
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CCIO	Center for Consumer Information and Insurance Oversight
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CHIP	Children's Health Insurance Program
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CMS	Centers for Medicare & Medicaid Services
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DE	Direct Enrollment
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DOI	Department of Insurance
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EDE	Enhanced Direct Enrollment
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FFM	Federally-facilitated Marketplace
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LOA	Line of Authority
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MLMS	Marketplace Learning Management System
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SHOP	Small Business Health Options Program
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MOEN	Marketplace Open Enrollment Notices
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CAC	Certified Application Counselors
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Acronym	Definition
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NIPR	National Insurance Producer Registry
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NPN	National Producer Number
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OE	Open Enrollment
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OEP	Open Enrollment Period
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SEP	Special Enrollment Period
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PII	Personally Identifiable Information
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PY	Plan Year
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FAQ	Frequently Asked Questions
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VLC	Video Learning Center
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QHP	Qualified Health Plans
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RCL	Registration Completion List
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PHE	Public Health Emergency
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MFA	Multi-factor Authentication Device
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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!