



Health Insurance Marketplace 2016 Open Enrollment

Open Enrollment Week 10

*Operational Updates and
Announcements for Agents and
Brokers Participating in the Federally-
facilitated Marketplaces (FFMs)*

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



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.

This document generally is not intended for use in the State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.



Health Insurance Marketplace 2016 Open Enrollment



*Updates
and
Announcements*

Time's Running Out for Plan Year 2016 Open Enrollment



*Only four weeks
remaining for plan year
2016 Open Enrollment*

Key Open Enrollment Dates for Plan Year 2016

November 1, 2015

- *HealthCare.gov is available for plan year 2016 Open Enrollment*

November 15, 2015 –
December 15, 2015

- *Employers signing up for SHOP Marketplace coverage do not have to meet the participation rate requirement*

December 17, 2015*
(December 18 – 3:00 AM ET)

- *Extended deadline for consumers to enroll in coverage through the Individual and SHOP Marketplaces effective January 1, 2016*

January 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by December 15, 2015*

January 15, 2016*
(January 16 – 3:00 AM ET)

- ***Deadline for consumers to enroll in coverage through the FFMs effective February 1, 2016***

January 31, 2016
(February 1 – 3:00 AM ET)

- *End of plan year 2016 Open Enrollment for the FFMs; deadline for consumers to enroll in coverage through the FFMs effective March 1, 2016*

February 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 15, 2016*

March 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 31, 2016*

**The SHOP Marketplace is open all year long. Applications submitted by 11:59 PM Eastern Time (ET) on the 15th of the month may go into effect as soon as the first day of the next month.*

Tips from the Marketplace Call Center

- To reduce wait times at the Marketplace Call Center, do not wait until the last minute to seek assistance.
 - Avoid calling during peak times of the day and certain dates — especially between the hours of 9:00 AM and 12:00 PM ET, 4:00 PM ET and 6:00 PM ET, and around January 13-15, and January 29-31, 2016.
- Every 365 days, consumers need to reauthorize the Marketplace Call Center to allow an agent/broker to work on their behalf.
 - Complete these reauthorizations during off-peak hours and avoid enrollment deadline days whenever possible.

Reporting Personally Identifiable Information Breaches

- All agents and brokers that participate in the FFM's must execute and comply with the Marketplace Agreements (i.e., General and Privacy & Security Agreements, SHOP Marketplace Agreement) in order to continue to participate in the FFM's.
- As part of the FFM Agreements, all agents and brokers should ensure appropriate monitoring and other means and methods to identify and report personally identifiable information (PII) breaches.
- A breach is a compromise, unauthorized disclosure, unauthorized acquisition, unauthorized access, or loss of control that refers to situations where unauthorized users have access or potential access to PII or when PII is used for an unauthorized purpose.

Reporting PII Breaches (cont.)

- An agent or broker must write and implement breach handling policies and procedures that:
 - Identify personnel authorized to access PII and responsible for reporting and managing breaches to CMS
 - Provide details regarding the identification, response, recovery, and follow-up of breaches, which should include information regarding the potential need for CMS to immediately suspend or revoke the agent's or broker's access to the Data Services Hub (the Hub) for containment purposes
 - Require reporting any breaches of PII to the CMS IT Service Desk by telephone at 1-410-786-2580 or 1-800-562-1963 or via email notification to cms_it_service_desk@cms.hhs.gov
- **Any incident that involves compromised PII/PHI must be reported within one (1) hour of detection.**

Reporting PII Breaches (cont.)

- Failure to comply with the requirements to report PII breaches as stated in the FFM Agreements could result in termination of the agent or broker from the FFMs.
- More information on CMS' incident and breach notification procedures is available at https://www.cms.gov/research-statistics-data-and-systems/cms-information-technology/informationsecurity/downloads/rmh_viii_7-1_incident_handling_standard.pdf.

Agent and Broker Health Insurance Marketplace Open Enrollment Weekly Updates and Announcements UPDATED WEBINAR SCHEDULE

- To register for any of these sessions, please log in to www.REGTAP.info and complete the following steps:
 - Select "Training Events" from "My Dashboard."
 - Select the "View" icon next to the event title for the webinar you are interested in attending.
 - Select "Register Me."

Tuesdays: 3:00–4:00 PM ET

January 5, 2016

January 12, 2016

January 19, 2016

January 26, 2016



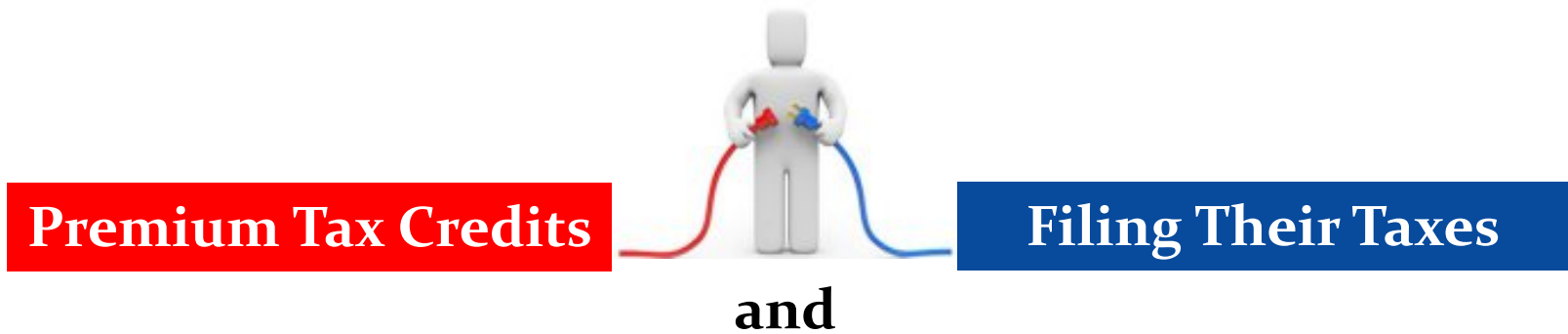
Health Insurance Marketplace 2016 Open Enrollment

*Preparing Your
Clients for
the 2015 Tax
Season*



What Consumers Need to Know

Consumers need help making the connection between




Many consumers are unaware that:


- (1) They must reconcile their advance payments of the premium tax credit (APTC) or claim the premium tax credit (PTC) for the first time.
- (2) They may have to pay a fee if they did not maintain minimum essential coverage (MEC).
- (3) They may qualify for an exemption from the fee.

Premium Tax Credit Process


1. Marketplace Eligibility & Enrollment Process: CMS oversees the enrollment of eligible consumers into qualified health plans (QHPs) through the Marketplace, which pays APTC to QHP issuers on consumers' behalf.



2. CMS Form 1095-A Process: At the end of the plan year, CMS provides information via Form 1095-A to consumers and the Internal Revenue Service (IRS) about consumers' enrollment and APTC.



3. Federal Income Tax Filing Process: Consumers use the information provided on Form 1095-A to file their federal income tax return with the IRS, reconcile APTC, and/or claim PTC.



4. APTC Reconciliation Process: The IRS processes consumers' claims for PTC via the income tax process.

Form 1095-A, The Health Insurance Marketplace Statement

- Marketplaces must give consumers information about their health coverage so they can:
 - File their federal income taxes
 - Reconcile APTC
 - Claim the PTC
- The FFMs will send consumers and the IRS a Health Insurance Marketplace statement, Form 1095-A. For the 2015 tax year, the FFMs must postmark these forms by January 31, 2016.
- Consumers will use Form 1095-A to complete Form 8962, and will submit only Form 8962 to the IRS as part of their tax returns.

Form 1095-A Elements

Information about a tax filer or other relevant adult, and his or her tax household, who was enrolled in a Marketplace QHP

Information that can be used to complete a federal income tax return (e.g., monthly premium amount)

The amount of APTC that was paid to an issuer on a consumer's behalf

FFM Dissemination of Form 1095-A

- By January 31, 2016, the FFM will:
 - Mail a paper copy of Form 1095-A to the last known address of each tax filer or other responsible adult and
 - Upload Form 1095-A to consumers' online website accounts
- The IRS will also receive the information included on Form 1095-A from the Marketplace.

A tax filer is someone who:

- Enrolled in an QHP on behalf of one or more individuals, and **received APTC**

Other responsible adult is someone who:

- Enrolled in a QHP on behalf of one or more individuals, but **did not receive APTC**

What Consumers Will Receive

By January 31, 2016, the FFM's will mail each tax filer and responsible adult an envelope labeled "Important Tax or Health Coverage Information Inside," which will include:

- Cover letter
 - Available in either English or Spanish, depending on user's language preference
- Form 1095-A instructions
 - Line-by-line instructions developed by the IRS
- Form 1095-A
 - A separate Form 1095-A will be generated for each policy in which members of the household enrolled.
 - Each member of a tax household who is on the same policy will be listed together on one Form 1095-A.
 - Households of more than five enrolled members will receive an additional Form 1095-A that continues Part II.

Other Form 1095s

A consumer may also receive Form 1095-B or Form 1095-C.

- If a consumer or members of his or her household had coverage in 2015 through other programs or plans outside of the Marketplace, the consumer may also receive:
 - Form 1095-B (Health Coverage) or
 - Form 1095-C (Employer-Provided Health Insurance Offer and Coverage)
- It's important to instruct consumers to follow the instructions on these forms, so they fill out their federal income tax returns correctly.

Stand-alone Dental Plans are Included on Form 1095-A

- The essential health benefits portion of the consumer premium for his or her stand-alone dental plan (SADP) allocable to pediatric dental will be included in the Monthly Enrollment Premiums Amount (Form 1095-A, Part III, lines 21-33), regardless of whether APTC is paid to the issuer on behalf of the individual.
- However, the SADP name, start date, and end date will not be included on Form 1095-A.

Paying the Fee

- If a consumer does not maintain MEC or obtain an exemption, he or she may need to pay a fee.
 - If the consumer does not qualify for an exemption, he or she may need to pay a fee with his or her federal income tax return.
 - The fee is based on the consumer's household income, and how many months the consumer did not have health insurance.
 - Generally, the higher the consumer's household income and the more months he or she was without health insurance, the higher the fee.

Exemption Approval Notice

- If the Marketplace approves the consumer's exemption application, instruct the consumer to keep the approval notice he or she receives in the mail with other important tax documents, like his or her W-2.
 - It includes a unique Exemption Certificate Number (ECN) that the consumer will need to note on his or her federal income tax returns when they file taxes.
 - If the consumer mailed an exemption application to the Marketplace and is still waiting for a decision when he or she files his or her tax return, the consumer should follow the instructions with his or her tax return to enter “Pending” in the appropriate places.
- If the consumer applies for the exemption directly from the IRS using Form 8965, he or she won't need an ECN.

Exemptions Resources

- Consumers can find exemptions that may apply to them at: <https://www.healthcare.gov/exemptions-tool/#/>.
- Additional information about exemptions is also available from the IRS at: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>.

Form 1095-A Tips and Reminders for FFM Consumers

To help reduce Form 1095-A errors and ensure timely delivery of the Form 1095-A:

- Consumers reenrolling in coverage through the Marketplaces are encouraged to make any changes or updates to their mailing addresses as soon as possible.
- Consumers enrolling in coverage through the Marketplaces for the first time, or who have not previously used an online account, are encouraged to create their online accounts before January 1, 2016 to ensure they have access to their Form 1095-As.
- Consumers should save a copy of their Form 1095-A.

Consumers Can Log In To “My Account” to Access Their Form 1095s

The screenshot shows the HealthCare.gov website interface. At the top, there are navigation tabs for "Individuals & Families", "Small Businesses", and "Log in". A red arrow points to the "Log in" link. Below the navigation, there are buttons for "Get Coverage", "Keep or Change Your Plan" (highlighted with a red box), "Get Answers", and a "SEARCH" button. A large banner below the navigation reads "Act by Dec. 15 to stay covered Jan. 1" with a sub-headline "Update your application, look for better plans & prices, and renew or enroll by December 15". Below the banner are two green buttons: "SEE PLANS & PRICES" and "SEE HOW TO STAY COVERED" (pointed to by a red arrow). To the right of the banner, there is a "DON'T HAVE AN ACCOUNT?" button (pointed to by a red arrow) and a login form with input fields for email and password. Below the form is a green "LOG IN" button (pointed to by a red arrow). At the bottom, there are links for "Forgot your username?", "Forgot your password?", and "Having trouble logging in?". A note at the bottom states: "Note: If you're using a shared computer or a computer in a public place, like a library or community center, don't forget to close all browser windows and tabs and log out when you're done. This will help keep your information secure."

Consumers who don't have an account can create one to obtain tax form

Where Consumers Can Find Their Form 1095-As in “My Account”

New Section in My Account

○ Exemptions

○ **Tax forms**

Dynamic: Statement is displayed when one or more corrected 1095A forms are posted to the account.

Dynamic Table: Table is displayed once there is one 1095A available to the consumer.

If no 1095As have been generated and posted to the consumer's application / account then the table is not visible on the Tax Forms section.

Static: Help information below the table on what to do if the information is not correct

Remember: If you got advance payments of the premium tax credit to help pay for your Marketplace health plan premium, you'll have to file a federal income tax return, even if you usually don't.

[Learn more about the 1095-A and how to use it.](#)

You have at least one corrected Form 1095-A. If you have 2 versions of the same form, use the corrected form, which has the most recent date.

Your 1095-A forms

Name	Plan Name	Date Posted	Action
John, Jane, Marianne, Billyjoe, Sarahbeth...	Blue Cross and Blue Shield of Illinois Blue Choice Bronze PPO™ 006 <i>Coverage dates</i> 03/31/2014 - 12/31/2014	06/11/2014	Download
Mary	IlliniCare Health Ambetter Essential Care 1 Sinai Health Select Network <i>Coverage dates</i> 01/01/2014 - 03/31/2014	02/18/2014	Download
John, Jane, Marianne	Blue Cross and Blue Shield of Illinois Blue Precision Gold HMO™ 001 <i>Coverage dates</i> 01/01/2014 - 03/31/2014	01/14/2014	Download

[What to do if you think your Form 1095-A is wrong.](#)

Note: Reprinted forms will be uploaded to the consumer's account.

Non-Marketplace Coverage

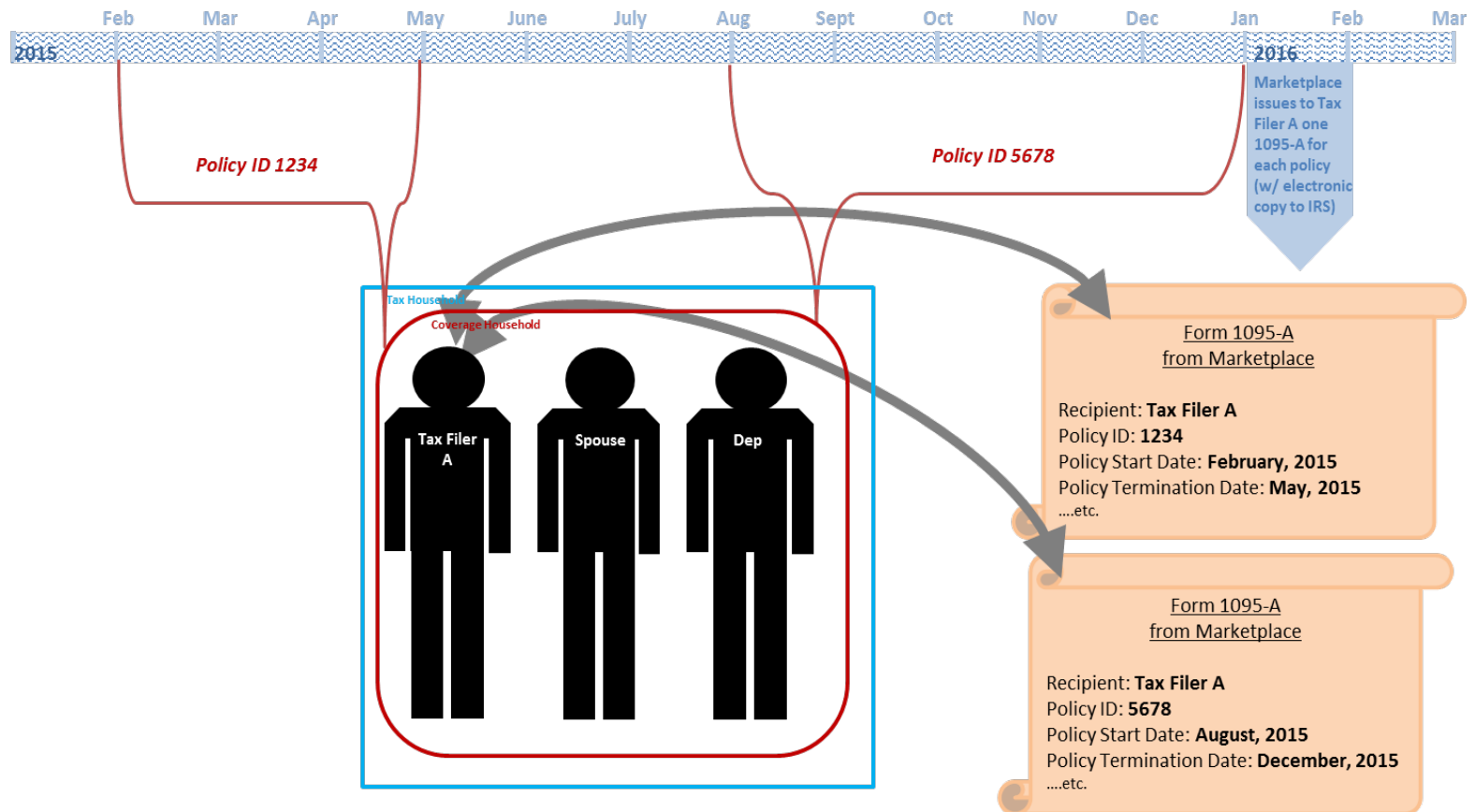
- Most people just need to check a box — more than 75% of taxpayers in 2014.
- If a consumer had non-Marketplace MEC for every month of the coverage year for the consumer, the consumer's spouse (if filing jointly), and anyone the consumer claimed as a dependent, the consumer will check a box on his or her tax return.

The image shows a portion of a tax form, specifically the 'Other Taxes' section. The form is numbered 56 through 64. Line 61, 'Health care: individual responsibility (see instructions)', has a checkbox labeled 'Full-year coverage' which is checked. This checkbox and its label are circled in red. Other lines include: 56 (Subtract line 55 from line 47...), 57 (Self-employment tax), 58 (Unreported social security and Medicare tax), 59 (Additional tax on IRAs), 60a (Household employment taxes), 60b (First-time homebuyer credit repayment), 62 (Taxes from: a Form 8959, b Form 8960, c Instructions), and 64 (Federal income tax withheld from Forms W-2 and 1099).

	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	
	57	Self-employment tax. Attach Schedule SE	
Other Taxes	58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 89	
	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	
	60a	Household employment taxes from Schedule H	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	
	61	Health care: individual responsibility (see instructions) Full-year coverage <input checked="" type="checkbox"/>	
	62	Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s)	
	63	Add lines 56 through 62. This is your total tax	
Payments	64	Federal income tax withheld from Forms W-2 and 1099	64

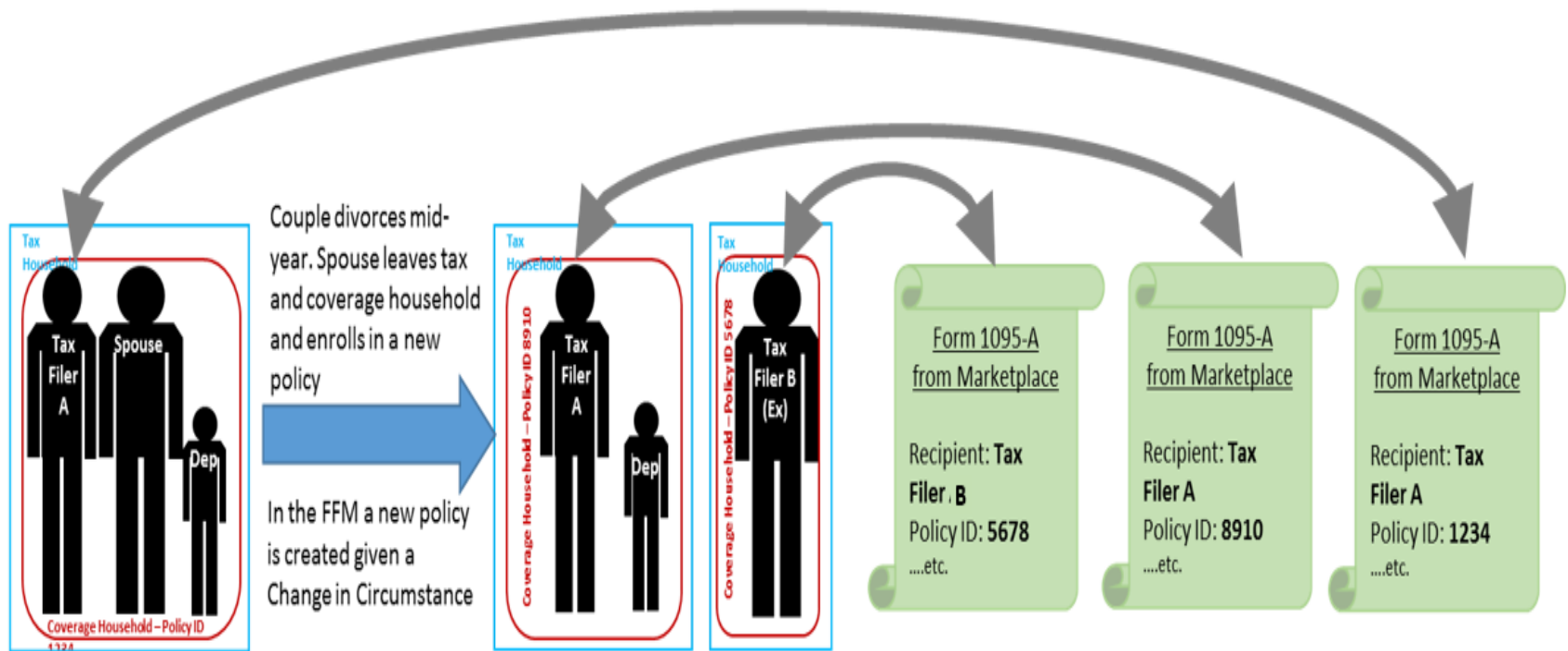
Consumer Enrollment Scenario #1

In February, 2015, one tax household signs up for a policy with APTC paid to the household. They cancel that policy in May. In August they sign up for another policy with APTC which they keep for the rest of the year.



Consumer Enrollment Scenario #2

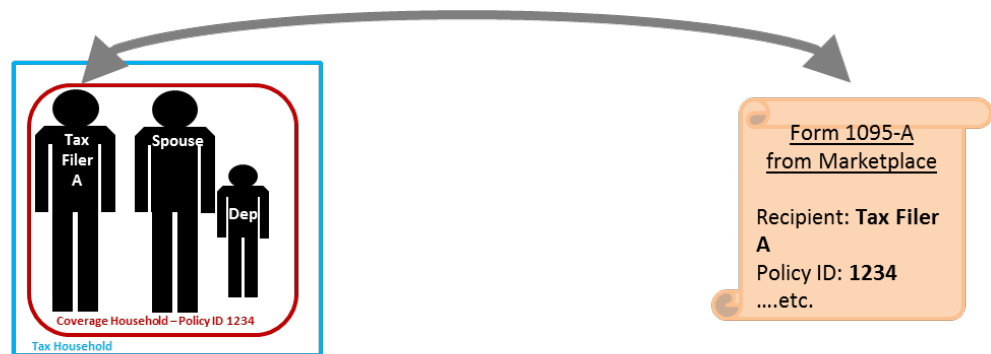
- Divorce Scenario. Ex-spouse enrolls in new policy



Consumer Enrollment Scenario #3

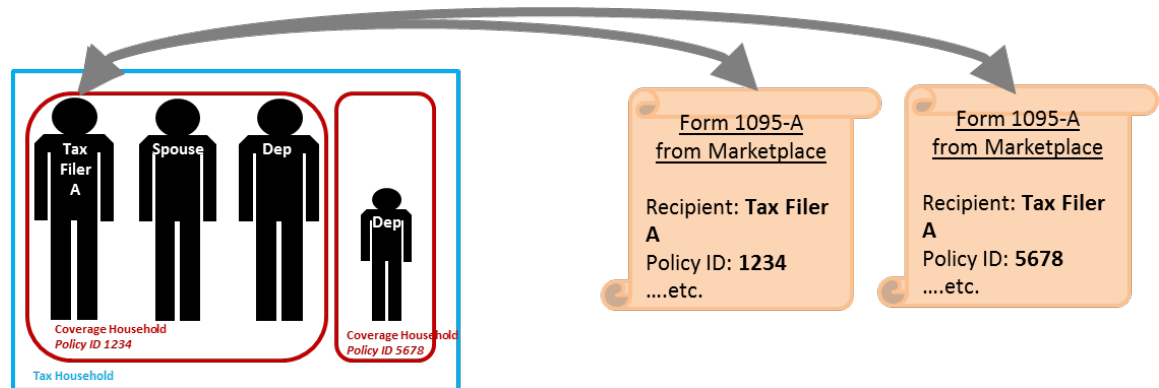
Example 1:

- One tax household, one policy, and APTC is paid to the tax household.
- One Form 1095-A is provided to Tax Filer A.



Example 2:

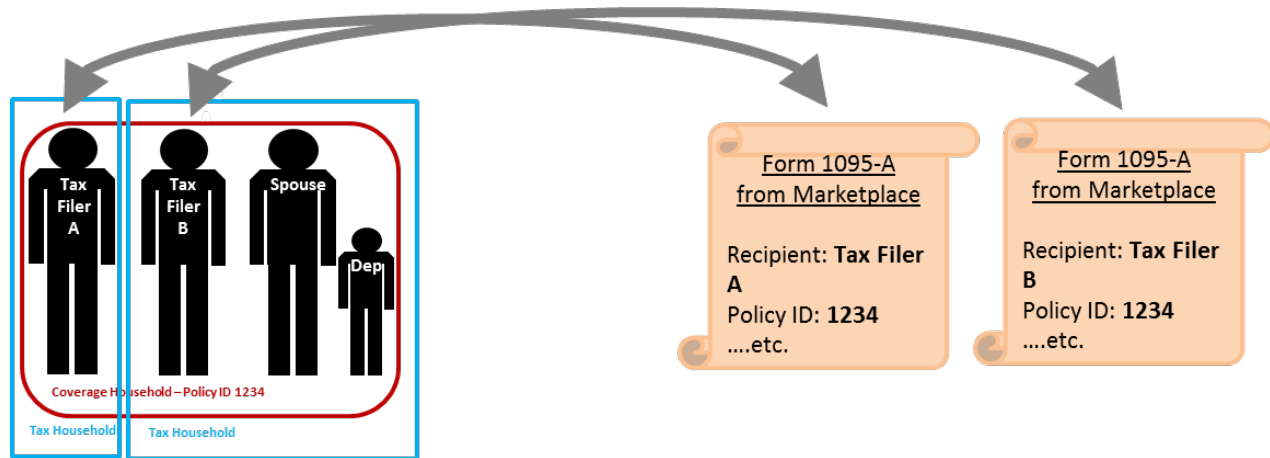
- One tax household, two policies, and APTC is paid to the tax household.
- A Form 1095-A is provided to Tax Filer A for each policy.



Scenario #3

Example 3:

- Two tax households, one policy, and APTC is paid for each tax household.
- Two Form 1095-As are provided:
 - A Form 1095-A is provided to Tax Filer A for Tax Filer A.
 - A Form 1095-A is provided to Tax Filer B for Tax Filer B, Spouse, and Dependent.



The amounts listed on the Form 1095-A will reflect that tax household's information (i.e., their share of the monthly premium, their applicable Second Lowest Cost Silver Plan [SLCSP], and their portion of the APTC).

APTC Scenario

Below is an illustrative example of these calculations for an applicant living in Michigan:

County in Michigan	Applicant's Age	Status	Annual Income	Income as percentage of federal poverty level	Applicable percentage	Premium amount of the SLCSF for a 45-year-old consumer (benchmark plan)	Maximum payable amount for benchmark (annual income x applicable percentage)
Wayne	45	Single	\$28,500	248%	7.98%	\$3,038.19	\$28,500 x 7.98% = \$2,274.72

- For this applicant, the premium tax calculation would be:
 $\$3,038.19 - \$2,274.72 = \$763.47$ (annual amount of premium tax credit, or **\$63.62** per month)
- The premium tax credit can be used for any level of plan available in Wayne County, Michigan.

Tax Tools

- Tax tools help consumers claim the affordability exemption and calculate their PTC.
- Tax tools provide:
 - A step in filing taxes for certain consumers to find essential information that might not appear on Form 1095-A
 - A report with monthly break down of the SLCSP or Lowest Cost Bronze Plan (LCBP) using 2014 and/or 2015 plan data
- Tax tools do not:
 - Provide APTC, PTC, or eligibility
 - Require an account or login (i.e., anonymous)

Types of Tax Tools

Available Tools	Use	Available at:
Second Lowest Cost Silver Plan (SLCSP) Tool	If a consumer didn't take/qualify for APTC and wants to see if he or she can qualify for PTC	https://www.healthcare.gov/tax-tool/
Lowest Cost Bronze Plan (LCBP) Tool	For a consumer to see if he or she qualifies for an exemption	https://www.cuidadodesalud.gov/es/tax-tool/

Additional information about tax filing and the Affordable Care Act is available from the IRS at: <https://www.irs.gov/Affordable-Care-Act>.

The Role of Agents and Brokers during Tax Season

- Agents and brokers may:
 - Help consumers understand what Form 1095-A is and what it means for the consumer 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 is an important tax document
 - Show consumers how to access Form 1095-A in their online account
 - 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 their taxes
 - Help consumers understand how to reconcile their APTC and PTC
- Agents and brokers may not provide assistance to consumers with filing taxes.



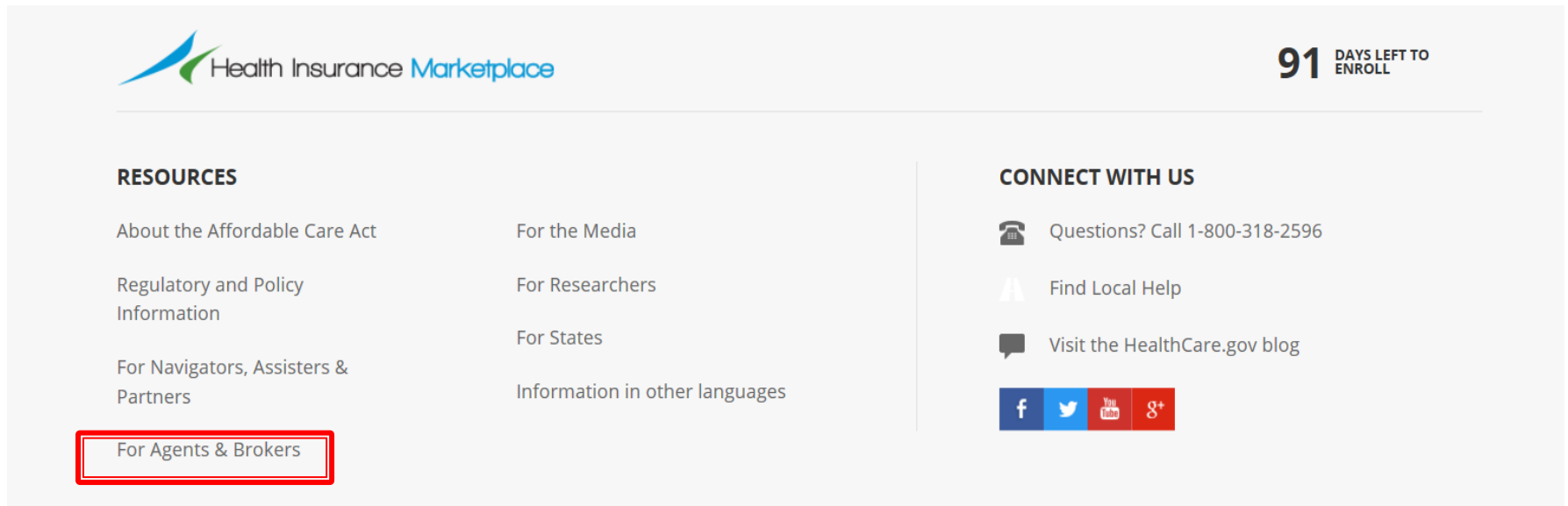
Health Insurance Marketplace 2016 Open Enrollment



*Agent and
Broker
Resources*

New Agent and Broker Resource Link at HealthCare.gov

- A new “For Agents and Brokers” link has been added at HealthCare.gov, making it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).



The screenshot shows the Health Insurance Marketplace website. At the top left is the logo for Health Insurance Marketplace. At the top right, it says "91 DAYS LEFT TO ENROLL". Below the logo, there are two main sections: "RESOURCES" and "CONNECT WITH US".

RESOURCES

- About the Affordable Care Act
- Regulatory and Policy Information
- For Navigators, Assisters & Partners
- For the Media
- For Researchers
- For States
- Information in other languages

CONNECT WITH US

- Questions? Call 1-800-318-2596
- Find Local Help
- Visit the HealthCare.gov blog

At the bottom of the "RESOURCES" section, the link "For Agents & Brokers" is highlighted with a red rectangular border.

New Call Center Support for Agents and Brokers

Agents and brokers can call **1-855-CMS-1515 (855-267-1515)** and select **option “1”** to speak with Agent and Broker Call Center Representatives during the following times:

- The Agent and Broker Call Center will be open Monday through Saturday from 8:00 AM–10:00 PM ET in December and January, and will be closed on Sundays and holidays with the following exception: The Call Center will be open 24 hours on Sunday, January 31, 2016.
- Call Center Representatives can help you with questions on topics like:

– Agents’ and brokers’ User IDs for FFM registration and training	– The new Marketplace Learning Management System (MLMS) and CMS-approved vendor training options
– NPNs	– Password resets and account lockouts on the CMS Enterprise Portal
– Log in issues at the HealthCare.gov landing page (when an agent or broker is redirected from an issuer’s or web-broker’s site)	– HealthCare.gov website issues

Note: Agents and brokers should direct specific questions or issues with a consumer’s Individual Marketplace application to the Marketplace Call Center at **1-800-318-2596**. Agents and brokers should direct questions related to SHOP Marketplace coverage to the SHOP Call Center at **1-800-706-7893**.

Agent and Broker Resources

- *Agents and brokers can direct consumers to more information about how Marketplace coverage will affect their taxes by encouraging them to visit [HealthCare.gov/taxes/](https://www.healthcare.gov/taxes/) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).*
- *If a consumer has questions about his or her taxes, needs Form 8962 or 8965, or wants to learn more about the fee for not having health coverage, direct them to visit [IRS.gov](https://www.irs.gov). A toll-free line is also available for routine customer service at (800) 829-1040.*
- *Instructions for completing Form 1095-A can be found at:*
 - <http://www.irs.gov/pub/irs-pdf/f1095a.pdf>
 - <http://www.irs.gov/pub/irs-pdf/i1095a.pdf>
- *Instructions for completing Form 8962 can be found at:*
 - <http://www.irs.gov/pub/irs-prior/f8962--2014.pdf>
 - <http://www.irs.gov/pub/irs-pdf/i8962.pdf>
- *For more information on the Affordable Care Act tax provisions visit: <https://www.irs.gov/Affordable-Care-Act>.*

Agent and Broker Resources

- *For tax facts about the Affordable Care Act for individuals and families visit: <http://www.irs.gov/uac/Newsroom/Tax-Facts-about-the-Affordable-Care-Act-for-Individuals-and-Families>.*
- *For information on the Individual Shared Responsibility provisions on claiming or reporting exemptions visit: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>.*
- *To help consumers find health coverage exemptions that apply to them direct them to: <https://www.healthcare.gov/exemptions-tool/#/>.*
- *IRS Publication 974 can be found at: <http://www.irs.gov/pub/irs-pdf/p974.pdf>.*
- *The SLCSP tax tool can be found at: <https://www.healthcare.gov/tax-tool/>.*
 - *In Spanish: <https://www.cuidadodesalud.gov/es/tax-tool/>*
- *The LCBP tax tool can be found at: <https://www.healthcare.gov/tax-tool/>.*
 - *In Spanish: <https://www.cuidadodesalud.gov/es/tax-tool/>*

Agent and Broker Resources

- *Additional resources can be found on CMS' Agents and Brokers Resources webpage: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *Additional information agents and brokers can use to educate consumers can be found at: HealthCare.gov and Marketplace.CMS.gov.*
- *The list of CMS-approved training vendors can be found at: <http://go.cms.gov/CCIIOAB>.*
- *For more information on registration and training requirements, please review the following resources on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>:*
 - *Slides from the “FFM Agent and Broker Plan Year 2016 Registration and Training Requirements” webinar that was held in July and August 2015*
 - *Slides from the “Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers” webinar that was held in September 2015*
 - *Quick Reference Guide – Plan Year 2016 FFM Registration for Agents and Brokers*
 - *FFM agent and broker plan year 2016 registration and training videos*

Agent and Broker Resources (cont.)

- *Agent and Broker NPNs can be found at: www.nipr.com/PacNpnSearch.htm.*
- *The checklist for agents and brokers to use when helping consumers with their applications can be found at: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.*
- *For more information on Open Enrollment, please review the following resources on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>:*
 - *Slide from the “FFM Plan Year 2016 Open Enrollment Overview and Kick-Off for Agents and Brokers” webinar held on October 14, 2015*
 - *Slide from Weeks 1-9 of the “Operational Updates and Announcements for Agents and Brokers Participating in the FFMs” webinar series*
- *For more information on income and household composition for Marketplace eligibility, visit <https://www.HealthCare.gov/income-and-household-information/household-size/> and <https://www.HealthCare.gov/help/income/>.*
- *For more information on catastrophic plans and how a consumer can file for an exemption, review: <https://marketplace.cms.gov/technical-assistance-resources/exemptions-catastrophic-coverage.pdf>.*

Agent and Broker Resources (cont.)

- *To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP Marketplace accounts, visit: <https://healthcare.gov/marketplace/small-businesses/agent>.*
- *For more details on plan year 2016 annual redeterminations and re-enrollments, review the guidance CMS issued on April 22, 2015 at: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/annual-redeterminations-for-coverage-42215.pdf>.*
- *Agents and brokers can review 45 C.F.R. § 156.340 and the 2016 Letter to Issuers ([https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016 Letter to Issuers 2 20 2015.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2016%20Letter%20to%20Issuers%202015.pdf)) to understand the circumstances where CMS advises Marketplace issuers to withhold compensation from agents and brokers.*
- *To order Marketplace materials available for co-branding, review the instructions at: <https://marketplace.cms.gov/outreach-and-education/need-a-product-order-now.pdf>.*
- *Consumers can use the following URL to see if they qualify for savings by enrolling in a Silver QHP: <https://www.healthcare.gov/lower-costs/>.*

Agent and Broker Resources (cont.)

- *Agents and brokers can check their registration statuses on the Agent Broker Registration Status page via the CMS Enterprise Portal or in the Agent and Broker FFM Registration Completion List for Plan Year 2016 on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIIOAB>.*
- *To host an enrollment event, or to get connected to enrollment groups in your area, email the HealthCare.gov Partnership Team at: Partnership@cms.hhs.gov.*
- *To understand the requirements for Navigators and other assisters, review: <https://marketplace.cms.gov/technical-assistance-resources/agents-and-brokers-guidance-for-assisters.PDF>.*
- *Agents and brokers can access an earned media and public awareness toolkit that provides resources on marketing at: <https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>.*
- *Agents and brokers can direct consumers to the Interactive Tax Assistant at [http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1) or call the Internal Revenue Service Call Center at 1-800-829-1040 for questions on reconciling their APTC on their 2014 tax returns.*

Agent and Broker Resources (cont.)

- *For a description of the web-broker role and obligations as defined in regulation, review 45 CFR § 155.220(c)(3).*
- *For the Marketplace privacy and security standards authority, review 45 CFR §155.260.*
- *Consumers can also use the Out-of-pocket Cost feature to estimate what his or her premiums, deductibles and copays may be for the year at:
<https://www.healthcare.gov/see-plans/>.*
- *The Web-broker Public List can be viewed on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
- *For more information on how small employers perceive the SHOP Marketplaces review the full Robert Wood Johnson Foundation report at:
<http://www.rwjf.org/en/library/research/2015/11/small-employers-and-the-small-business-health-options-program--s.html>.*

Agent and Broker Resources (cont.)

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *For more information on consumer rights and protections on the Marketplaces, review the CMS resource at: [Health Insurance Marketplace: Know your rights](#).*
- *The proposed 2017 Payment Notice is available at: <https://s3.amazonaws.com/public-inspection.federalregister.gov/2015-29884.pdf>.*
- *The News for Agents and Brokers monthly newsletter is distributed via email. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>.*
 - *The August and September editions contain important information about agent and broker FFM registration and training for plan year 2016.*
 - *The October and November editions contain important information about plan year 2016 FFM Open Enrollment.*
- *Current news and updates are distributed via email and CMS' twitter handle: [@CMSGov](#).*

Questions?

For questions about Agent/Broker participation in the FFMs:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions on the MLMS: MLMSHelpDesk@CMS.HHS.gov

For questions when working with consumers applying and enrolling:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions unrelated to application and enrollment:
1-855-CMS-1515 (855-267-1515) and select option “1”

For questions about the SHOP Marketplace:
1-800-706-7893 (TTY: 711) available M-F 9:00 AM-7:00 PM ET

For questions regarding a CMS-approved vendor’s training, agents and brokers should contact the respective vendor’s help desk. Contact information can be found on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.

For questions/comments about web-broker participation in the FFMs:
WebBroker@cms.hhs.gov

