



Tips for Agents & Brokers When Using the Marketplace Call Center

Purpose of the Marketplace Call Center

The Marketplace Call Center is available primarily to help consumers unassisted by agents and brokers. It can also help agents and brokers resolve certain complex issues with their consumers that cannot be handled through Enhanced Direct Enrollment (EDE) websites.

Agent/broker-assisted applications and enrollments generally cannot be submitted through the Marketplace Call Center.

Callers using the Marketplace Call Center for enrollment and application assistance will not be able to add or change a National Producer Number (NPN) on their application. All NPN adds or changes must be authorized by a consumer through an approved EDE website. If the consumer calls the Call Center without their agent or broker, the NPN will only be removed if the consumer requests the change or tells the Call Center they aren't working with an agent/broker anymore. Additionally, the Marketplace Call Center is not able to assist with ID proofing consumers for applications or enrollments submitted through EDE websites.

Contacting the Marketplace Call Center

Agents and brokers must use the Marketplace Call Center Agent/Broker Partner Line: **1-855-788-6275**. When calling, agents and brokers will be prompted to enter their ID number by the Interactive Voice Response (IVR). This means they should enter their full personal NPN. Agents and brokers must listen carefully to the prompts provided after entering their NPN and press the number requested in order to speak with a Marketplace representative. The IVR will ask the agent or broker to press a number to ensure that they are a human and not using an auto dialer or other type of automated calling system to call the Marketplace Call Center. Failing to do so will result in the call being discontinued.

IMPORTANT:

- Agents and brokers should not use the main consumer Marketplace Call Center line.
- When contacting the Partner line, agents and brokers must enter their personal NPN, not an agency NPN (even if they are using an agency NPN on the consumer's application).
- Once connected with a Call Center Representative, the agent or broker should provide their exact first name, last name, and their personal NPN that they provided in the Marketplace Learning Management System (MLMS) when they completed Marketplace training and registration for the current plan year.
- Agents and brokers must ensure the consumer is on the call when contacting the Partner Line if no Call Center authorization is on file (see more in Consumer Disclosure & Authorization Process below). However, if a valid Marketplace Call Center authorization already exists and permits the agent or broker to act on the consumer's behalf, the consumer does not need to be present. Note that this Call Center authorization is separate from any authorization a consumer may have granted through an approved EDE Partner.



IMPORTANT:

- An existing NPN will only be removed by the Marketplace Call Center in two situations: 1) The consumer specifically requests that the NPN is removed or tells the Call Center they aren't working with an agent or broker anymore, or 2) the consumer is updating their application but does not provide a verifiable Social Security Number (SSN) or immigration documentation. In this circumstance, the consumer will be given the option to proceed with submitting the application without the NPN, subject to the standard DMI process.

When Agents and Brokers Should Contact the Marketplace Call Center

The Marketplace Call Center supports a limited number of complex scenarios that are not available through EDE pathways. Examples include:

Actions that Cannot be Processed Through an EDE Website

- Certain limited complex consumer household scenarios, such as enrolling when there's more than one tax household on the application; and
- Terminating and cancelling enrollments that cannot be processed through an EDE website, for example, where a consumer in a multi-member enrollment is deceased and their enrollment needs to be cancelled

Special Enrollment Period (SEP) Assistance

- Requesting certain ad hoc SEPs not available through online applications, such as:
 - Natural disaster-related SEPs
 - Certain Marketplace plan data error SEPs
 - Obtaining immediate coverage for newborns born between Dec 15th and Dec 31st
 - Other CMS-approved exceptional circumstances

Complaints and Casework

- Escalating unresolved Marketplace or plan issues, including consumer urgent medical situations that may result from a plan issue
- For reports of potential unauthorized activity or fraud
- Escalating or checking the status of complex casework situations, such as issues caused by Marketplace technical errors during enrollment or resolving a complaint about unauthorized activity

Form 1095-A Support

- Requesting a new mailed copy of Form 1095-A to a consumer's address
- Requesting corrections or adjustments related to Form 1095-A, including address corrections

Complex Eligibility, DMIs, and Special Enrollment Period Verification Issues (SVIs)

- Obtaining eligibility, DMI, or SVI status information not available through EDE websites
- Receiving updates on an eligibility-related case status when other channels cannot provide the information



What to Expect During the Call

When connected with a Marketplace Call Center representative:

- Identify yourself as an agent or broker, along with the consumer on the line if a Call Center Authorization has not yet been established or has expired.
- Provide your personal NPN, first name, and last name, when requested by the representative. (The NPN and name provided must match those that the agent or broker provided in the Marketplace Learning Management System (MLMS) profile and in the IVR.)
- Complete any required consumer authorization and disclosure steps. Explain the consumer's issue and why assistance is needed. During the call, agents and brokers should use clear, plain language similar to HealthCare.gov, as Call Center representatives are trained on consumer language.

Marketplace Call Center representatives can only assist within the scope of the approved Call Center functions and will direct agents and brokers back to EDE websites when requests involve routine application or enrollment activity.

Language Services

The Call Center can support English and Spanish callers without a third-party interpretation service. Agents and brokers who need to speak with a Spanish-speaking Call Center representative should select the Spanish menu option prompt when contacting the partner line.

Language-specific lines are reserved for users who need assistance in that language only. Agents and brokers that call the Spanish line and don't need Spanish language support will be directed to call back and select the English line for assistance in English and languages other than Spanish. The Spanish line can't assist in other languages.

The Marketplace Call Center also supports other languages with the assistance of an interpretation service. If a consumer speaks another language, the Call Center representative is required to enlist the interpretation service to, at a minimum, receive the consumer's verbal authorization or permission. If assistance is needed interpreting in a language other than Spanish, the agent or broker should explain upfront this need and the specific language desired. It will take a few moments to connect the interpreter with the call, and the agent or broker and consumer are advised to stay on the line during this process. Once the interpreter is conferenced in, they will interpret for the consumer until they obtain the consumer's agent or broker authorization. The agent or broker should refrain from interjecting until verbal authorization of permission has been established.

Consumer Disclosure & Authorization Process

The Call Center authorization is separate from the CMS requirements for agents and brokers to document consent from the consumer to work on their behalf, and to document that the consumer has reviewed and verified the accuracy of their Marketplace eligibility application and maintain these records.



For all calls with the Marketplace Call Center, including calls using an interpreter, the Call Center representative will need to go through the disclosure process. This process is done to protect the consumer's information and ensure that the correct record is being accessed. The Call Center representative will request to validate a minimum number of personally identifiable pieces of information from the consumer's record.

When the consumer calls in with a third party on the line, including an agent or broker, the Call Center representative will also need to go through the process of obtaining verbal permission or authorization to speak with the agent or broker as their representative. Only the consumer can authorize another person to speak with the Marketplace Call Center on their behalf; the Call Center must complete the disclosure process and obtain verbal permission or authorization directly from the consumer before speaking with the agent or broker.

The Call Center representative will complete a verbal authorization if the consumer:

- Wants to give long-term permission to another individual to work on their behalf with the Marketplace Call Center; or
- Doesn't want to remain on the line with the agent or broker while the agent or broker acts on their behalf.

Once there is a Call Center authorization in effect, the Call Center will be able to help the agent or broker if future calls are needed. The authorization can last for one call only, or for up to 365 days as directed by the consumer. In addition, only the consumer can revoke a Call Center authorization.

Note: The Marketplace Call Center representatives follow the [HealthCare.gov](https://www.healthcare.gov) Application and Enrollment tools, and they're required to read all privacy statements, attestations, and questions that [HealthCare.gov](https://www.healthcare.gov) asks along the flow. This may make the call feel longer but the call center representatives are following the required procedures, and all information must be asked.