

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Open Enrollment Ends This Friday



Plan year 2018 Open Enrollment ends this **Friday** on **December 15, 2017 at 11:59 PM (PST)**. Remember,

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Upcoming Key Dates

- **December 15, 2017:** Deadline to enroll in Individual Marketplace coverage to begin on January 1, 2018
- **November 15-December 15:** Small employers do not have to meet SHOP's minimum participation

there are no opportunities to make an Open Enrollment plan selection after December 15.

On behalf of CMS, we would like to thank you for helping consumers enroll in 2018 coverage through the Marketplace. Check out the latest [enrollment snapshot](#) to see the impact of your hard work.

Help On Demand Tips for the Last Week of Open Enrollment

We expect the number of consumers requesting assistance through Help On Demand to increase in the coming days. To ensure that you are maximizing your participation in Help On Demand and providing consumers with the best possible experience, we encourage you to use the tips below.

Update Your Calendar Availability:

- **Set your availability** in your Help On Demand profile under “Availability Settings.”
- Indicating your correct availability allows consumers to be matched quickly, improving their experience and ensuring they are getting the help they need.

Make Sure You Are Receiving Email or App Notifications:

- You have **15 minutes to accept** a Help On Demand referral before it is reassigned to another agent or broker. This time goes by quickly!
- Within your Help On Demand agent or broker profile, **select “Email and Text” or “Email and App Notification”** for fastest referral notifications.

Follow Up with Consumers:

- CMS expects that you will **contact the consumer** as soon as possible, preferably within 15 minutes of accepting their request.

requirement to enroll in January 1 coverage

- **December 31, 2017:** Coverage ends for 2017 Marketplace plans
- **January 1, 2018:** Plan year 2018 coverage begins

Upcoming Events

The Centers for Medicare & Medicaid Services (CMS) is planning a series of upcoming webinars to help you assist consumers after the Open Enrollment period ends. More details on the content and registration for these webinars will be available soon on www.REGTAP.info.

Recently Released Resources

Visit the [Agents and Brokers Resources](#) webpage for up-to-date information, including these helpful resources:

- [Assisting Consumers Without an Email Address: Frequently Asked Questions](#)
- [Direct Enrollment Partners Using Single Site Application](#)
- [Overview of Proposed Changes to SHOP Enrollment](#)

Stay Connected

Here are some other ways you can stay in the know on Marketplace updates:

- Join the agent/broker community on [LinkedIn](#)
- Follow @HealthCareGov on [Twitter](#)

Quick Links

- [Find Local Help](#)
- [Help On Demand](#)
- [Registration Completion List](#)

Contact Us

- If you are unavailable to help a consumer when you receive the referral notification, you should reject the referral so that it can be reassigned to the next agent or broker in the queue. You will not be penalized for rejecting a referral.
- After you have successfully helped a consumer, you should close out the referral by assigning the **Referral Completed** status in Help On Demand. If you are unable to assist the consumer (e.g., they do not speak the same language or their contact information was incorrect), close out the referral by assigning the **Not a Good Referral status**.

For additional tips, please see the [Tips for Maximizing Your Participation in Help On Demand](#) resource.

Remind Consumers to Pay Their Premiums

Your clients **must** pay their first month's premium for their coverage to take effect and for you to get paid. Take a minute to check in with your clients and ensure they have made their first month's premium payment.

Consumers should contact their plan's issuer with any specific questions about acceptable methods or deadlines for premium payment. Please ensure your clients understand that the Marketplace does not accept payments on behalf of issuers.

There are many resources on [HealthCare.gov](https://www.healthcare.gov) you can use to show clients how to submit payments online. If your clients have further questions, direct them [here](#) to get help.

Assisting Consumers with Qualified Small Employer Health Reimbursement Arrangements

Agent/Broker Email Help Desk: FFMPProducer-AssisterHelpDesk@cms.hhs.gov (for policy questions, escalated registration questions, or issues with your ID proofing, the Registration Completion List, Find Local Help, and Help On Demand), Monday–Friday, 8:00 AM–6:00 PM ET.

Marketplace Service Desk: 855 267-1515 (for CMS Enterprise Portal account issues, Enterprise Portal password resets, and general registration questions), Monday–Friday, 8:00 AM–8:00 PM ET; Weekend hours in October–November: Saturday & Sunday, 10:00 AM–3:00 PM ET.

Agent/Broker Training/Registration Email Help Desk: MLMSHelpDesk@cms.hhs.gov (for technical or system-specific issues related to the Marketplace agent/broker training/registration system), Monday–Friday, 9:00 AM–5:30 PM ET.

Individual Marketplace Agent/Broker Partner Line: 855-788-6275 (for Individual Marketplace consumer account password resets, special enrollment periods not available online, and eligibility and enrollment issues). Open 24/7. Available only to registered agents and brokers for Plan Year 2018. Enter your NPN when prompted to enter an ID number.

SHOP Call Center: 800-706-7893 (for all SHOP Marketplace inquiries), Monday–Friday, 9:00 AM–7:00 PM ET.

Starting in 2017, small employers that choose not to offer their employees health coverage can instead choose to reimburse a portion of their employees' medical care costs through what is called a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). A QSEHRA is not employer-sponsored coverage, but employees can use this money to help pay the cost of their medical expenses, including some or all of an employee's Individual Marketplace premium payments. An employer may not offer a group medical plan to some employees and contribute to a QSEHRA for other employees.

If an employer offers money to an employee through a QSEHRA, the employee's eligibility for advance payments of premium tax credits (APTC) could be impacted, depending on the amount of money the employer offers. Consumers with QSEHRA offers should adjust the amount of APTC they use, as the Marketplace application cannot currently adjust eligibility amounts based on a QSEHRA.

If consumers have a QSEHRA, direct them to [HealthCare.gov](https://www.healthcare.gov) to learn how to adjust their APTC to lower the chance they'll have to pay back some or all of their APTC when they file their federal income taxes.

Connecting Direct Enrollment Applications to HealthCare.gov Accounts

The Direct Enrollment (DE) Pathway allows consumers to complete an application for Marketplace coverage via a DE entity (QHP issuer or Web-broker) website.

To help your clients connect an enrollment completed via the DE Pathway to a HealthCare.gov account, guide them in following these simple steps:

- After logging in to their HealthCare.gov account, click their name at the top-right corner of the page, and select **My Applications & Coverage**.
- Select **Find my application**.

- If these consumers have not verified their identity yet, they will need to verify their identity before being able to continue.
- After successfully verifying their identity, click **Enter Application ID** to proceed to the application search page.
- On the application search page, enter the Application ID, coverage year, and application state, and then click **Continue** to proceed with finding their application.

It's important that your clients set up a Marketplace account so they can receive important notices, upload documents that may be needed to confirm information from their application, and download forms they'll need when filing their federal income tax return.

FAQ Spotlight

Below is an answer to a frequently asked question (FAQ) about capturing your National Producer Number (NPN) on specific enrollments. You can find additional FAQs on key Marketplace topics by searching the FAQ database at www.REGTAP.info.

Question: I don't believe the Marketplace has captured my NPN on a specific enrollment. What should I do?

Answer: When helping a consumer complete a new application or update an existing application using the Marketplace Pathway, you should ensure the consumer enters your name and NPN to get credit for that enrollment. The DE Pathway will automatically capture your information in the submit enrollment response though it's a good practice to enter your name and NPN at the beginning of the eligibility application if you are redirected to the Marketplace when completing a client's application.

If you are a [Marketplace-registered](#) agent or broker and you have a reason to believe your NPN should have been included on a Marketplace enrollment transaction and was not, you may contact the respective QHP issuer directly to discuss the situation. We expect that a QHP issuer would issue compensation to a registered agent or broker if records show that you did in fact assist the consumer, but the NPN was erroneously left off the enrollment transaction. Such records may include a consent form from the consumer, an issuer's

broker of record form, or similar documentation to demonstrate that the agent or broker did assist the consumer for the enrollment in question.