

## Agents & Brokers: Selling in the Marketplace

HealthCare.gov

# Marketplace News for Agents & Brokers

## Market Stabilization Rule Finalized

On April 13, CMS released the [Market Stabilization Final Rule](#), which finalizes changes that will help lower premiums, stabilize individual and small group markets, and increase choices for Americans.

The rule amends standards relating to special enrollment periods (SEPs), guaranteed availability, qualified health plan (QHP) standards on network adequacy and essential community providers, and rules around actuarial value requirements.

The rule also changes the timing of plan year 2018 Open Enrollment in the Individual Marketplace to extend from November 1 through December 15, 2017.

For more information about the final rule, you can [check out this press release](#).

## There's Still Time to Complete Plan Year 2017 Registration

You can still register to sell health insurance through the Marketplace!

Once you [complete all plan year 2017 registration and training steps](#), you can start enrolling clients right away.

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### Upcoming Events

CMS sponsors webinars to share information on topics to help you be successful in assisting consumers throughout the year. To register for these webinars, use the links below to log in to REGTAP. Registration closes 24 hours prior to each event.

#### [Agent and Broker Special Enrollment Period \(SEP\) Verification Overview](#)

- 6/6/17, 1:00 PM – 2:30 PM ET

#### [Agent and Broker Special Enrollment Period \(SEP\) Verification – Review](#)

- 6/14/17, 1:00 PM – 2:30 PM ET

You can [view FAQs from previous webinars on REGTAP](#).

The Small Business Health Options Program (SHOP) Marketplace is always open for small businesses and non-profits with 1-50 employees that are looking for coverage. You can also help clients who qualify for an SEP find coverage.

Take advantage of this opportunity to earn commissions on SHOP sales, serve your existing clients, and find new clients. Once you have completed registration, your contact information and availability can be listed in the [Find Local Help Tool](#) on HealthCare.gov, so individuals and small businesses who need help getting enrolled can find you.

## Help Consumers Resolve Data Matching Issues

Temporary eligibility will soon end for consumers who enrolled in Marketplace coverage toward the end of the Open Enrollment period and received an application data matching issue (DMI) that they have not yet resolved. Consumers who fail to resolve their DMI during their inconsistency period will lose Marketplace coverage and/or have financial assistance adjusted, in some cases to \$0.

You can help consumers understand their DMI notices, identify the appropriate documents to submit, and prevent potential disruptions in coverage by following these steps:

- Help confirm if the consumer has a DMI through My Account and notices,
- Help the consumer go back to the application to confirm the information that is included is correct, and
- Help the consumer submit document(s) online or by mail to resolve his or her DMI.

For more information about helping consumers resolve DMIs, you can [review these webinar slides](#).

## CMS Released Guidance on Ending SEPs for 2016 Coverage

### Recently Released Resources

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

- [“Plan Year 2017 Special Enrollment Periods \(SEP\): Overview for Agents and Brokers” webinar slide](#)
- [“Medicaid/CHIP Periodic Data Matching \(PDM\) Stop Advance Payments of the Premium Tax Credit \(APTC\): Overview for Agents and Brokers” webinar slides](#)

### Contact Us

#### Agent/Broker Email Help

**Desk:** [FFMPProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMPProducer-AssisterHelpDesk@cms.hhs.gov) (for policy questions, escalated registration questions, issues with ID proofing, the Registration Completion List, and Find Local Help), available Monday – Friday, 8:00 AM – 8:00 PM ET

#### Exchange Operations Support

**Center** (for CMS Enterprise Portal and HealthCare.gov account issues, general registration questions, and specific enrollment policy questions): 855-267-1515, Monday – Friday 8:00 AM – 8:00 PM ET (Saturday – Sunday 10:00 AM – 3:00 PM ET Oct – Nov only)

#### Agent/Broker Training/Registration Email Help Desk:

[MLMSHelpDesk@cms.hhs.gov](mailto:MLMSHelpDesk@cms.hhs.gov) (for technical or system-specific issues related to the Marketplace agent/broker training/registration system), open Monday – Friday, 8:00 AM to 5:00 PM ET

#### Individual Marketplace

**Agent/Broker Line** (for consumer eligibility and enrollment issues): 855-788-6275, open 24/7

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

Consistent with prior years, as of April 1, 2017, CMS is no longer accepting new requests for an SEP that would enable consumers to enroll in a Marketplace QHP with 2016 coverage effective dates.

Note that this guidance does not apply to eligibility appeals and does not impact a consumer's right to request an appeal of his or her eligibility determination.

For more information, you can [review the CMS guidance here](#).

## Financial Help Is Ending for Dually Enrolled Medicaid/CHIP Consumers

In March, CMS sent initial warning notices to consumers who may be dually enrolled in Medicaid/Children's Health Insurance Program (CHIP) and Marketplace coverage with advance payments of the premium tax credit (APTC), as identified through periodic data matching (PDM).

The Marketplace will soon be ending APTC for dually enrolled consumers who did not respond by the date specified in the initial warning notice. CMS will send out final notices this spring to inform affected consumers of the change in their financial assistance.

Consumers may come to you for help understanding the notices, ending Marketplace coverage, or confirming their eligibility status.

For an overview of the PDM process and how you can help these consumers, [check out the slides from our recent "Medicaid/CHIP PDM Stop APTC: An Overview for Agents and Brokers" webinar](#).

## Help Combat Health Disparities in Your Community

Health disparities—the differences in health and well-being—have a significant impact on our nation and among racial and ethnic populations in particular. Minorities are less likely to get the preventive care needed to stay healthy, less likely

to receive quality care, and more likely to face poorer health outcomes.

As a [registered agent or broker](#), you can help reduce health disparities in your community outside of the Open Enrollment period by helping small businesses or consumers who qualify for SEPs find health coverage. You can also help your clients understand their health plans and connect to primary care and preventive services that are right for them.

Find more information and ways to take action by visiting the [National Minority Health Month webpage](#).

## SHOP Marketplace Corner

### Potential Changes Coming to SHOP in 2018

On May 15, CMS announced it will be exploring a more efficient implementation of the Federally-facilitated SHOP Marketplaces in order to promote insurance company and agent/broker participation and make it easier for small employers to offer SHOP plans to their employees, while maintaining access to the Small Business Health Care Tax Credit.

CMS intends to propose rulemaking that would change how small employers and employees in SHOPS using HealthCare.gov enroll in SHOP plans taking effect on or after January 1, 2018.

Under the approach CMS intends to propose, instead of enrolling online at HealthCare.gov, employers would be able to enroll with an insurance company offering SHOP plans, or with the assistance of an agent or broker registered with the Federally-facilitated SHOP.

Businesses that have enrolled in SHOP coverage for plan years that began in 2017 would be able to continue using HealthCare.gov in 2018 for enrollment and premium payment, until their current 2017 plan year ends and it's time to renew. Employers can sign up for SHOP coverage taking effect in 2017 on HealthCare.gov until November 15, 2017.

Under the approach CMS intends to propose, it is anticipated that states operating State-based SHOP Marketplaces would be able to provide for online enrollment, or could opt to direct small employers to insurance companies and SHOP-registered agents and brokers to enroll in SHOP plans.

## Help Your Clients Enroll and Renew 2017 Plans

Take advantage of the [SHOP Agent & Broker Portal](#) to keep all your clients and their plan information organized in one convenient location.

The Portal also helps you find new clients and enroll and renew clients in health and/or dental coverage for 2017 through the SHOP Marketplace. Review the SHOP Marketplace Agent & Broker User Guide for more information.

Have questions on how to use the portal? [This User Guide walks you through step-by-step.](#)

Prefer to talk to someone? Contact the SHOP Call Center at 1-800-706-7893 (TTY: 711) weekdays from 9 AM to 7 PM Eastern Time.