

## Agents & Brokers: Selling in the Marketplace

HealthCare.gov

# Marketplace News for Agents & Brokers

## How to Work with Assisters

CMS just released [a new tip sheet](#) that offers helpful suggestions on how to work with assisters who are also operating in the Marketplace.

Assisters may help consumers apply for and enroll in insurance affordability programs, including public programs like Medicaid and the Children's Health Insurance Program (CHIP).

The tip sheet also summarizes the conditions under which agents and brokers assist consumers in the Federally-facilitated Marketplace (FFM). Specifically, they:

- Are obligated to follow the regulations and rules of conduct set by state Departments of Insurance in states where they enroll consumers in coverage. In many states, agents and brokers are required to act in a consumer's best interest.
- Are generally compensated by issuers with which they have a contract.

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### Upcoming Events

CMS is hosting the following webinar to help you assist consumers:

"Part II: Marketplace Privacy & Security Requirements for Agents and Brokers"

6/21/18, 2:00 PM-3:00 PM ET.

To register for the 2018 Health Insurance Marketplace Updates for Agents and Brokers series, visit [www.REGTAP.info](http://www.REGTAP.info).

### Recently Released Resources

- Are sometimes exclusively affiliated with a specific health insurance company or companies to sell certain products. Although web-brokers are required to provide consumers the ability to view all QHPs offered through the Marketplace and display certain information about them, other agents and brokers are not required by federal law to display all available QHPs or to facilitate enrollment into all QHPs.

To learn more about how to work with assisters, check out the new [resource](#).

## There's Still Time to Begin Plan Year 2018 Registration and Training

Now is the perfect time to begin Marketplace registration and training for plan year (PY) 2018. Once you finish, you'll be eligible to:

- Connect directly with consumers in need of your assistance through our new service, [Help On Demand](#)
- Assist small group clients enroll in [Small Business Health Options Program \(SHOP\)](#) coverage
- Help consumers enroll in or change a Marketplace plan through a [special enrollment period \(SEP\)](#)

Click [here](#) to get started.

Note: if you complete registration and training for PY 2018, you'll also be able to take the shorter registration and training for returning agents and brokers for PY 2019.

After finishing registration, please confirm that your National Producer Number (NPN) is valid and listed on the [Registration Completion List](#) for PY 2018. We recommend waiting at least one business day after

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

- [Overview of Changes to SHOP Enrollment](#)
- [Agent and Broker Compensation and Commission](#)
- [Assist Your Clients with Identity Proofing in the Marketplace](#)
- [Agents and Brokers: Tips for Working with Marketplace Assisters](#)
- [Maintaining Compliance Requirements](#)

### Stay Connected

Here is another other way you can stay in the know on Marketplace updates:

- Join the agent/broker community on [LinkedIn](#)

### Quick Links

- [Find Local Help](#)
- [Help On Demand](#)
- [Registration Completion List](#)
- [Agent/Broker Help Desks](#)

### Contact Us

#### Agent/Broker Email Help Desk:

[FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-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.

#### 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)

completing Marketplace registration and training for PY 2018 before checking the list.

## CMS Announces Rural Health Strategy

Are you assisting consumers in rural areas? CMS released the agency's first Rural Health Strategy, which is intended to provide a proactive approach on health care issues to ensure that the nearly one in five individuals who live in rural America have access to high quality, affordable health care.

The agency-wide Rural Health Strategy, built on input from rural providers and beneficiaries, focuses on five objectives to achieve the agency's vision for rural health:

- Apply a rural lens to CMS programs and policies
- Improve access to care through provider engagement and support
- Advance telehealth and telemedicine
- Empower patients in rural communities to make decisions about their health care
- Leverage partnerships to achieve the goals of the CMS Rural Health Strategy

Approximately 60 million people live in rural areas. CMS recognizes the many obstacles that rural Americans face, including living in communities with disproportionately higher poverty rates, having more chronic conditions, and being uninsured or underinsured, as well as experiencing a fragmented health care delivery system with an overworked and shrinking health workforce, and lacking access to specialty services.

This new strategy focuses on ways in which CMS can better serve individuals in rural areas and avoid unintended consequences of policy and program implementation. [Learn more about this new strategy.](#)

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–5:00 PM ET.

# Alert Your Small Business Clients to SHOP Changes in PY 2018 and Beyond

Employers participating in SHOP coverage for PY 2018 and subsequent plan years must:

- Obtain an eligibility determination from the SHOP (if employers are renewing or changing plans without a gap in SHOP coverage, their SHOP eligibility will carry over from last year).
- Enroll in a qualified health plan (QHP) by working with a SHOP-registered agent or broker, or with a participating issuer.
- Meet the Minimum Participation Rate (MPR) for their state at the group level, unless the group enrolls between November 15 and December 15 when the MPR provision does not apply.

Employers will continue to be able to offer their employees a choice of plans in a SHOP. If employers wish to offer their employees a choice of plans, they will need to work with their SHOP-registered agent or broker or their issuer(s) to collect the information necessary to offer and enroll their employees in multiple plans.

As the SHOP is no longer providing premium aggregation services, employers will also be responsible for coordinating payments among issuers. The employer's MPR will be calculated at the group level, so issuers will not be permitted to deny enrollment in a SHOP plan if the group has met the MPR at the group level.