

Agents & Brokers: Selling in the Marketplace

HealthCare.gov

Marketplace News for Agents & Brokers

Help Your Clients Enroll by December 15

Have you completed Marketplace registration and required training for plan year 2019? If so, you can now help your clients evaluate their options and enroll in health coverage by the December 15 deadline for coverage that starts January 1, 2019.

Here are some tools and resources to help you get started:

- This [CMS fact sheet](#) outlines key Open Enrollment Period (OEP) updates, the streamlined application visual refresh, Find Local Help enhancements, improved plan information, window shopping, HealthCare.gov scheduled maintenance windows, consumer Call Center, Help On Demand, the Quality Rating System (QRS) Star Ratings Pilot, and more!
- Read about [2019 Open Enrollment Period Scheduled Maintenance Windows](#)
- The [See Plans and Prices tool](#) has been updated for 2019.

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Upcoming Key Dates

November 15 - December 15: Small employers do not have to meet the Small Business Health Option Program's (SHOP's) minimum participation requirement to enroll in coverage starting January 1, 2019.

December 15, 2018: Deadline to enroll in Individual Marketplace coverage to begin on January 1, 2019

Upcoming Events

CMS is hosting the following live office hour sessions to answer agent and broker questions during the plan year 2019 OEP:

Additional resources, such as these recently-released [webinar slides](#) on the plan year 2019 OEP, are available to ensure you're up-to-speed on changes to the Marketplace.

Plan Category Restrictions Overview

Beginning in early 2019, Marketplace consumers may have a restricted range of plan categories to choose from (instead of all four) during their SEP window. This new provision affects consumers when they:

- Currently have a Marketplace plan,
- Experience certain SEP-qualifying life events, and
- Want to change from their current plan.

Health plans sold in the Marketplace are divided into four categories: Bronze, Silver, Gold, and Platinum. They range from Bronze plans, which have lower premiums and higher out of pocket costs, to Platinum plans, which have higher premiums and lower out of pocket costs.

For most SEP types subject to restrictions, existing enrollees will generally only be able to choose from plans within the same plan category as their current plan. For example, someone who is already enrolled in a Bronze plan (and wants to change plans) will only be able to view and choose Bronze category plans.

See the following for answers to questions about plan category restrictions.

Who is subject to a plan category restriction?

- Consumers and their dependents who qualify for certain SEPs and are already enrolled in Marketplace coverage
- Newly added household members whose family is already enrolled in Marketplace

November 29, 2018 2:00 - 2:30 PM

December 6, 2018 2:00 - 2:30 PM

Recently Released Resources

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

- [Consumer Outreach](#)
- [Helping Consumers Apply and Enroll](#)
- [Agent and Broker Learning On Demand Companion Guide](#)
- [States Offering Continuing Education Unit \(CEU\) Credits for 2019 Vendor Training](#)
- [Help On Demand for Agents and Brokers: Webinar Slides](#)
- [Preparing for Plan Year 2019 Open Enrollment](#)
- [New Help On Demand Features for Plan Year 2019](#)

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

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

Contact Us

Agent/Broker Email Help Desk:

coverage, and who want to enroll in the same plan with their family

Which SEPs are subject to plan category restrictions?

Most common SEP types, like a loss of qualifying coverage, change in primary place of living, or change in household size.

To learn more about plan categories, see this [resource](#) on HealthCare.gov.

Join the Marketplace Circle of Champions

The Marketplace Circle of Champions is an annual recognition program for Marketplace-registered agents and brokers who actively help 20 or more consumers enroll in Marketplace coverage during the OEP.

An active enrollment means a new enrollment or a re-enrollment where an applicant returns with your assistance to the Marketplace to update or confirm application and plan selection. Active enrollments are tracked by the National Producer Number (NPN) associated with the application. Prior year and SEP enrollments, as well as auto re-enrollments, do not count toward qualifying for the Marketplace Circle of Champions.

There are three recognition levels for this OEP:

- **Circle of Champions:** Agents and brokers who complete 20-99 active enrollments (tracked by individual NPN) will qualify for the 2019 Marketplace Circle of Champions.
- **Elite Circle of Champions:** Agents and brokers who complete 100-499 active enrollments (tracked by individual NPN) will qualify for the 2019 Marketplace Elite Circle of Champions.
- **Elite Plus Circle of Champions:** Agents and brokers who complete 500 or more active enrollments (tracked by individual

[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, general registration questions, and login issues on the Direct Enrollment agent/broker landing page), Monday–Friday, 8:00 AM–8:00 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 2019. 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.

NPN) will qualify for the 2019 Marketplace Elite Plus Circle of Champions.

All 2019 Marketplace Circle of Champions qualifiers receive a recognition package as part of the congratulations email that includes a personalized congratulatory certificate, commemorative badge, letter from the Marketplace, and digital and social media toolkit to help promote their accomplishment.

For more information on the Agents & Brokers Circle of Champions Recognition Program, watch this [video](#).

FAQ Spotlight: Privacy and Security

Find answers to additional frequently asked questions (FAQs) for agents and brokers on the FAQ webpage:

<https://www.agentbrokerfaq.cms.gov/s/>

What are proper uses of CMS systems that agents and brokers are required to abide by when accessing HealthCare.gov, the CMS Enterprise Portal, and the Direct Enrollment Pathway?

Answer: As required by the terms and conditions of accessing CMS systems, proper uses of CMS systems include the following:

1. Individuals are allowed to have only one CMS Portal account.
2. Only the person creating a CMS Portal Account may use his or her log-in credentials. Sharing log-in credentials is not allowed.
3. A person may log into his or her CMS Portal account with a single login session and conduct person searches through the Direct Enrollment Pathway. If you are logged in and then try to log in again with a new browser window, tab, or other computer, your first session will end. This system

check will effectively prevent multiple people from using the same login credentials.

4. Users may conduct only one person search at a time. Use of scripts or automation tools to conduct person searches or to complete applications and submit enrollments on CMS websites is not allowed. Users conducting automated activities may have their CMS Portal accounts disabled immediately and permanently. This does not apply to scripted interactions with public-facing application programming interfaces (APIs) maintained by CMS.
5. Agents and brokers may only conduct person searches for consumers who have given them consent to work with them for purposes of applying for and enrolling in a Marketplace plan. As a best practice, CMS recommends getting this consent in writing. If you have worked with a client in the past, you should receive consent from them again to conduct a person search in connection with enrollment in a 2018 or 2019 Marketplace plan. Conducting person searches for non-Marketplace enrollment purposes (e.g., to enroll consumers in a non-Marketplace plan) is not allowed.
6. Agents and brokers wanting to assist consumers with Marketplace enrollment through HealthCare.gov or any Direct Enrollment Pathway must be licensed in each state where they are assisting consumers. Agents and brokers must undergo identity proofing, complete training, and sign applicable Agreements with the Marketplace for the applicable benefit year prior to assisting Marketplace consumers. CMS will disable access to the CMS Portal and the Direct Enrollment Pathways for any agent or broker where CMS is unable to verify state health insurance licensure using the National Insurance Producer Registry and may subsequently terminate the Marketplace Agreements with the agent or broker.