

# Agent and Broker Program Overview

July 2019



# Disclaimer

*The information provided in this presentation is intended only as a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.*

*This document generally is not intended for use in the State-based Marketplaces that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and [Marketplace.CMS.gov](http://Marketplace.CMS.gov) to learn more.*

*Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform.*

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# AGENDA

- Program Overview
- Results from 2019 Federally-facilitated Marketplace (FFM) Agent and Broker Feedback Questionnaire
- Enhanced Direct Enrollment Improvements for Plan Year 2019 and Beyond
- Preparing for Plan Year 2020 Open Enrollment
- Technical Assistance to Agents and Brokers

# **Agent and Broker Program Overview**

# Agents and brokers are important Marketplace partners.

- The Centers for Medicare & Medicaid Services (CMS) values your contributions to the Marketplace and is here to support you throughout the year.
- There are approximately 125 agents and brokers who have joined us in person today, and almost 2,000 who are attending virtually.

Welcome and thank you for joining us today!

# Agent and broker participation in the Marketplace is strong.

- There are 48,069 agents and brokers who registered to participate in the Marketplace for plan year 2019.
- The number of newly registered agents and brokers has increased (up 17.6% since plan year 2018).
- Agents and brokers assisted with 3,661,594 Marketplace medical plan enrollments for plan year 2019. This is 43% of all enrollments.

# Agent and Broker Program Components

- Outreach and Communications
- Annual Marketplace Registration and Training
- Find Local Help
- Help On Demand
- Circle of Champions

# Outreach and Communications

- **Email Messaging:** CMS sends agent and broker program-related email messages throughout the year to notify you of upcoming events, new resources, and policy changes.
- **Social Media:** CMS uses Twitter (follow @HealthCareGov) and [LinkedIn](#) to share information with you online.
- **News for Agents and Brokers Newsletter:** CMS sends this out via email and posts it on the Agents and Brokers Resources webpage monthly, year-round, and bi-weekly during Open Enrollment.
- **Webinars and Office Hours:** CMS presents live webinars on various topics throughout the year and hosts Office Hours to give you the opportunity to raise questions with CMS subject matter experts in real time (monthly, year-round, and weekly during Open Enrollment).
- **Learning On Demand Videos:** CMS offers a self-paced learning video series to help you master the Marketplace and maximize enrollments. Visit the [CMS YouTube channel](#) and click on “Playlists” to find the series.



# Annual Marketplace Registration

- Agents and brokers must complete Marketplace registration annually (i.e., identity proofing, training, and signing Agreements) through the MLMS.
- CMS maintains the publicly accessible [FFM Agent Broker Registration Completion List](#) (RCL), which is used by issuers to confirm that an agent or broker has successfully completed registration for the applicable plan year.
- CMS also reviews Marketplace agents' and brokers' National Producer Numbers (NPNs) to confirm they have an active licensure status that is approved for a health-related line of authority by the state(s) where they plan to sell Marketplace coverage, based on the [National Insurance Producer Registry \(NIPR\) database](#).
- Agents and brokers who do not complete annual registration or who violate other Marketplace requirements may have their Marketplace Agreement(s) terminated or suspended. This means the agent or broker is no longer registered with the FFM and is not permitted to assist consumers with enrollment through the Marketplace. In most cases this also impacts an agent or broker's ability to be compensated by QHP issuers for Marketplace coverage.

# Annual Agent and Broker Training

- CMS offers agent and broker Marketplace training at no cost through the MLMS to help you prepare to help clients enroll in health coverage through the Marketplace.
- Agents and brokers who wish to participate in the Marketplace must complete this training annually (per 45 CFR § 155.220(d)).
- The Individual Marketplace curriculum includes courses and exams for:
  - Affordable Care Act and Marketplace Basics
  - Individual Marketplace Eligibility and Enrollment
  - Privacy Standards and Information Security
- Agents and brokers who successfully completed the prior year Marketplace registration and training are eligible to take the shorter “What’s New” for Returning Agents and Brokers training curriculum.
- Training is also available through approved external vendors.
  - This option offers you an alternative to the MLMS training and may allow you to obtain continuing education unit credits that can be applied to state licensure requirements for continuing education.
  - Vendors are permitted to charge a fee for their training.
  - For plan year 2019, there is one HHS-approved vendor, America’s Health Insurance Plans.

# Find Local Help

- The [Find Local Help](#) tool is designed to help consumers find Marketplace-registered, state-licensed agents and brokers in their area who can to assist them with their applications and plan selections for coverage in the Marketplace.
- To use the tool to find help in their area, consumers simply search by city and state or ZIP code to view a list of local organizations (assisters) and/or individuals (agents and brokers) who can help them apply, pick a plan, and enroll.
- Find Local Help includes a location mapping feature and details regarding your hours of operation, making it easy for consumers to get assistance.
- Consumers can filter search results by coverage type, assistance type, non-English languages spoken, hours of operation, and minimum years of participation in the Marketplace.

# Help On Demand

- Help On Demand is a real-time consumer assistance referral system that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments.
- Consumers can request to have an agent or broker contact them directly by selecting the Help On Demand link available on HealthCare.gov or from a consumer enrollment email message sent by the Marketplace.
- After the consumer enters his or her contact information, Help On Demand matches the consumer with an agent or broker who is available, speaks the consumer's language, and is licensed in the consumer's state.

# Circle of Champions

- The Marketplace Circle of Champions is an annual recognition program for Marketplace-registered agents and brokers who actively assist at least 20 consumers with enrollments in Marketplace coverage during Open Enrollment.
- You can qualify for the Circle of Champions by having your NPN associated with at least 20 new enrollments or active re-enrollments during the annual Marketplace Open Enrollment period.\*
- There are different qualifying levels depending on how many consumers you assist.
- CMS identifies new Circle of Champions qualifiers on a regular basis throughout the Open Enrollment period and distributes a recognition package to qualifiers via email.

*\*Completed active medical enrollments only; auto re-enrollments (i.e., passive re-enrollments) do not count.*

# **Results from 2019 FFM Agent and Broker Feedback Questionnaire**

# Purpose of the Annual Marketplace Agent and Broker Feedback Questionnaire

- In 2017, CCIIO began conducting an annual Marketplace Agent and Broker Feedback Questionnaire to gather feedback on the agent and broker program and identify areas for improvement.
- Over the last two years, we have gathered **over 15,000 responses** from agents and brokers.
- We analyzed your feedback and have implemented **over 100 distinct recommendations** to improve program operations and increase agent and broker satisfaction. Some key examples include:
  - Reducing the seat time of training for returning agents and brokers;
  - Increasing scenario-based content and providing additional support to help agents and brokers address complex consumer cases;
  - Improving search functionality on the Agents and Brokers Resources webpage;
  - Introducing technical enhancements to improve your experience using Help On Demand;
  - Expanding the Circle of Champions program with a new distinction for agents and brokers who enroll more than 500 consumers;
  - Launching the Agent/Broker Registration Tracker for you to confirm your registration status with the Marketplace; and
  - Developing more self-paced webinars and self-service training resources, including the new [Agent and Broker Frequently Asked Questions Database](#), available to agents and brokers 24/7.

# Key Findings

Overall, agents and brokers reported being satisfied with outreach, training, and registration, but had concerns regarding complex enrollment support and were not well informed about the Direct Enrollment Pathways.



Rise in satisfaction for CMS' annual agent and broker training as well as the registration process



Positive reaction to the new [Learning On Demand video series](#)



Continuing concerns regarding the level of technical assistance agents and brokers receive when completing enrollments



Lack of awareness and understanding of the Direct Enrollment Pathways



# Implementation of New Recommendations

Based on your feedback, we identified about 40 new recommendations CMS can implement and will work to better serve you as we move into plan year 2020.



Improve the ease of navigation for CMS' annual training requirement and increase new, scenario-based content based on real-life examples from agents and brokers



Coordinate with the HealthCare.gov application team to address consistent pain points with applications and enrollments



Work collaboratively to address consistent pain points agents and brokers have raised regarding technical support for complex enrollment scenarios



Educate agents and brokers about how the Direct Enrollment Pathways, Find Local Help, and Help On Demand can help maximize enrollments and better support and assist consumers



Tailor outreach and education materials to more specific agent and broker audiences based on their familiarity and tenure with the Marketplace

# **Enhanced Direct Enrollment Improvements for Plan Year 2019 and Beyond**

# Improvements to the Enhanced Direct Enrollment Pathway

- For plan year 2019, CMS launched a new Enhanced Direct Enrollment (EDE) Pathway that offers enhanced functionality from some approved partners (QHP issuers and web-brokers), including fully integrated platforms where agents and brokers can:
  - More efficiently enroll a consumer on a private partner's website without needing to be redirected to HealthCare.gov or the Marketplace Call Center, and
  - More easily assist clients with year-round policy and client relationship management, including uploading required documentation and retrieving Marketplace notices (e.g., Form 1095-As) from a partner's site.
- Our goal is to continue to add more private partners to EDE so you have more enrollment pathway choices to use when assisting consumers to enroll in Marketplace coverage.
- By the Open Enrollment period for plan year 2020, EDE will launch with new messaging capabilities that will make it easier for approved direct enrollment partners to offer tools to help you manage consumers year-round and communicate directly with consumers.

# **Preparing for Plan Year 2020 Open Enrollment**

# The Open Enrollment period for plan year 2020 begins on November 1, 2019 and runs through December 15, 2019.

Open Enrollment Period

Fall 2019

Nov 1, 2019 - Dec 15, 2019

Jan 1, 2020

The Marketplace sends an annual notice to all enrollees during the fall to inform them of the upcoming Open Enrollment period.

Open Enrollment period plan selections with regular effective dates (i.e., not under an SEP) for plan year 2020 completed and received by the Marketplace from November 1, 2019 to December 15, 2019 can become effective January 1, 2020. Consumers must complete their plan selections by December 15 and generally must pay their portion of the premium by the issuer's deadline for their health coverage to become effective on January 1.

Health coverage for Open Enrollment period plan selections becomes effective for plan year 2020.

# How can you get ready for plan year 2020 Open Enrollment?

## Complete Plan Year 2020 Marketplace Registration and Training

- Watch for plan year 2020 “Go Live” later this year
- Returning agents and brokers can take the shorter “What’s New” training curriculum.
- Must complete registration by October 31 to avoid having your Marketplace system access revoked and so issuers may provide compensation for your Marketplace enrollments

## Set up State License(s) and Issuer Appointments

- Get licensed in all states where you plan to assist Marketplace consumers
- Set up appointments with applicable QHP issuers in each state

## Confirm Your License and NPN Are Accurate In NIPR and MLMS

- Confirm your NPN is entered correctly in your MLMS profile
- Check the NIPR database to confirm your NPN and active state license with a health-related line of authority for the state(s) where you plan to assist with Marketplace enrollments

## Confirm Your NPN Appears on the RCL for Plan Year 2020

- May take one to two business days after completing registration and training to appear on [the RCL](#)
- Use the [Marketplace Registration Tracker](#) to troubleshoot any RCL issues or contact [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) for assistance

# How can you get ready for plan year 2020 Open Enrollment? (Continued)

## Confirm Your MLMS Profile Is Correct

- Ensure your NPN, email address, and business address are correct
- Choose whether you want your contact information to be listed in Find Local Help and whether you want to participate in Help On Demand

## Confirm Your Find Local Help Listing Is Correct

- Search [Find Local Help](#) to confirm your listing is accurate
- Fix any issues by updating your MLMS profile or contact [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) for assistance

## Complete Help On Demand Training and Profile

- Complete [Help On Demand training](#), if required\*
- Set up/update your Help On Demand profile for communication and notification preferences and states in which you wish to assist consumers

*\*If you actively participated in Help On Demand during past years, you are not required to retake Help On Demand training. Your account is active and will remain active as long as you complete Marketplace training and registration with CMS for the current plan year. However, if you failed to consistently accept referrals, you may be required to retake Help On Demand training.*

# How can you get ready for plan year 2020 Open Enrollment? (Continued)

## Set up Classic and/or Enhanced Direct Enrollment Capability

- Use the [Private Partner Enrollment and Client Management Capabilities Directory](#) to find QHP issuers or web-brokers you may want to work with who are approved to offer the Classic and/or Enhanced Direct Enrollment Pathway in the states where you plan to assist consumers with Marketplace enrollments

## Obtain Consumer Consent Prior to Providing Assistance

- Obtain your clients' consent prior to conducting online person searches, assisting them with Marketplace transactions, or making updates to their applications
- There is no standard format for this consent; you may use a Broker of Record form.
- You are encouraged to obtain consent in writing, but you may also receive consent verbally.

## Ask Your Clients to Authorize You For Marketplace Call Center Discussions

- Consumers must authorize you to access their information and work with the Marketplace Call Center on their behalf.
- Ask your clients to call the Marketplace Call Center at 1-800-318-2596 and provide your name and NPN to authorize you for up to 365 days or conduct a three-way call with you on the line with them



# How can you get ready for plan year 2020 Open Enrollment? (Continued)



## Review Resources, FAQs, and Videos

- Check out the [Agents and Brokers Resources Webpage](#), the [Frequently Asked Questions](#), and [Learning on Demand](#) videos to learn more about how to assist Marketplace consumers
- Watch your email for notifications of new resources available



## Know How to Get Help

- Familiarize yourself with [useful websites, Call Centers, and Help Desks](#) that can assist you with Marketplace registration, understanding your role in the Marketplace, and how to assist your clients



## Attend Upcoming Open Enrollment Preparation Webinars and Office Hours

- Watch your email for invitations to the Open Enrollment Preparation weekly webinar series in October
- Log in to weekly Office Hours during the Open Enrollment period to raise questions with CMS subject matter experts in real time

# How can you get ready for plan year 2020 Open Enrollment? (Continued)

## Host and Participate in Community Events

- Introduce yourself to Navigators and other assisters in your area and ask to be invited to their events\*
- Invite Navigators and other assisters to any events you may be hosting
- Search [Find Local Help](#) to find Navigators and other assisters

## Prepare Marketplace Marketing Materials

- Check out these [toolkits and templates](#) for Marketplace materials
- You may print these documents and add a physical sticker or stamp to them with your contact information (e.g., name, NPN, license number, and phone/email address).

## Showcase Your Circle of Champions Status

- If you qualified for the Circle of Champions for plan year 2019, use the recognition package materials you received to promote this achievement to your current and potential clients via your marketing and social media

*\*Do not attempt to establish an exclusive referral relationship with Navigators and other assisters. Assisters, including Navigators, are strictly forbidden from endorsing specific agents or brokers or referring consumers to specific agents and brokers.*

# **Technical Assistance to Agents and Brokers**

# Technical Assistance Scenario One

- Scenario: My NPN is not on an application that I actively worked on or I have concerns about an NPN being removed from an enrollment without the consumer's knowledge.
- Response:
  - You may request your client to log back in to HealthCare.gov and navigate to the “**Application Help**” section to enter your name and NPN to indicate you helped with completing the application.
  - You should contact the applicable QHP issuer directly to discuss the situation.
  - As a very last resort, you may contact email the Agent/Broker Email Help Desk at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) to request an investigation. Be sure to include your client’s Marketplace Application ID in the email.\* Note that this will take some time to investigate.

*\* Any email requests with personally identifiable information (PII) will be deleted and agents and brokers will be asked to resubmit the request with the PII stripped out of the message.*

# Technical Assistance Scenario Two

- Scenario: I am trying to enroll/update the application for my client and I am getting stuck/seeing an error message.
- Response:
  - If you are using the Classic or Enhanced Direct Enrollment Pathway, you should first attempt to work with your Classic Direct Enrollment/Enhanced Direct Enrollment partner for assistance.
  - If you are using the Marketplace Pathway or were not able to resolve the issue involving the Classic or Enhanced Direct Enrollment Pathway, you can contact the Marketplace Call Center Agent/ Broker Partner Line.
  - If these options do not resolve the concern, you may contact the Agent/Broker Email Help Desk at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) to request assistance, including a description of the problem, error message, web address/URL and your client's Marketplace Application ID in the email.\*
  - The Agent/Broker Email Help Desk will not address requests to expedite an appeal\*\* or a document review for instances where it is not a medical emergency, especially during and for several months after the Open Enrollment period, when it takes longer for CMS to review incoming documentation due to the high volume of requests.

*\* Any email requests with PII will be deleted and agents and brokers will be asked to resubmit the request with the PII stripped out of the message.*

*\*\* For assistance with appeal-related matters, contact the Marketplace Appeals Center at 1-855-231-1751.*

# Help Desks and Call Centers

| Name                         | Phone # and/or Email Address   | Types of Inquiries Handled   | Hours (Closed Holidays)       |
|------------------------------|--|--|-------------------------------|
| Agent/Broker Email Help Desk | <a href="mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov">FFMProducer-AssisterHelpDesk@cms.hhs.gov</a> | <ul style="list-style-type: none"> <li>• General enrollment and compensation questions</li> <li>• Manual identity proofing/Experian issues</li> <li>• General registration and training questions (not related to a specific training platform)</li> <li>• Agent/Broker Registration Completion List issues</li> <li>• Find Local Help listing issues</li> <li>• Help On Demand participation instructions or questions</li> <li>• Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct</li> </ul> | Mon-Fri<br>8:00 AM–6:00 PM ET |
| Marketplace Service Desk     | 1-855-CMS-1515<br>1-855-267-1515<br><a href="mailto:CMS_FEPS@cms.hhs.gov">CMS_FEPS@cms.hhs.gov</a>     | <ul style="list-style-type: none"> <li>• CMS Enterprise Portal password resets and account lockouts</li> <li>• Other CMS Enterprise Portal account issues or error messages</li> <li>• General registration and training questions (not related to a specific training platform)</li> <li>• Login issues on the Classic Direct Enrollment agent/broker landing page</li> </ul>   | Mon-Fri<br>8:00 AM–8:00 PM ET |

# Help Desks and Call Centers (Continued)

| Name   | Phone # and/or Email Address                                | Types of Inquiries Handled   | Hours (Closed Holidays)       |
|--|---|--|-------------------------------|
| Marketplace Call Center Agent/ Broker Partner Line | 1-855-788-6275<br>Note: Enter your NPN to access this line. | Specific consumer application questions related to: <ul style="list-style-type: none"> <li>• Password reset for a consumer HealthCare.gov account,</li> <li>• Special enrollment period not available on the consumer application, or</li> <li>• Consumer specific eligibility and enrollment questions</li> </ul> | 24 hours/day                  |
| Marketplace Appeals Center                         | 1-855-231-1751<br>TTY users 1-855-739-2231                  | <ul style="list-style-type: none"> <li>• Status of a Marketplace eligibility appeal</li> <li>• How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf</li> </ul>   | Mon-Fri<br>7:00 AM–8:30 PM ET |

A [full list of Agent/Broker Help Desks and Call Centers](http://go.cms.gov/CCIIIOAB) is available on the Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIIOAB>.

# Acronym Definitions

| Acronym | Definition  |
|---------|---|
| CCIIO   | Center for Consumer Information and Insurance Oversight |
| CMS     | Centers for Medicare & Medicaid Services                |
| EDE     | Enhanced Direct Enrollment                              |
| FFM     | Federally-Facilitated Marketplace                       |
| MLMS    | Marketplace Learning Management System                  |
| NIPR    | National Insurance Producer Registry                    |
| NPN     | National Producer Number                                |
| QHP     | Qualified Health Plan                                   |
| RCL     | Registration Completion List                            |



## Additional Resources

For additional information about the Marketplace Agent and Broker Program, please visit <http://go.cms.gov/CCIIOAB>