| Section Number | Narration |
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| Section 1.1 | Welcome to the presentation on Pathways for Agents and Brokers to Assist Consumers Enrolling in Marketplace Coverage. This computer-based training (or CBT) provides information that is relevant for agents and brokers who are registered to assist consumers with Individual Marketplace qualified health plans (or QHPs). Please click the next button to continue. |
| Section 1.2 | Before we begin, please note the following keyboard commands are available to use throughout the CBT.<br>“P” to pause the CBT,<br>“R” to resume the CBT,<br>“K” to review the keyboard shortcuts shown on this screen,<br>“O” to move back to the previous slide,<br>“N” to move to the next slide, and<br>“M” to mute or turn off the audio.<br><br>Please note selecting M will only turn the audio off on the current slide. Audio will resume upon replaying the current slide or progressing to the next slide. Please click the screen content to activate the keyboard shortcuts when visiting each section. |
| Section 1.3 | The information that is provided in this presentation is intended only as general informal summary of technical legal standards. It is not intended to take the place of the formal statutes, regulations, and policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it is presented. Links to certain source documents have been provided for your reference. We encourage learners to refer to the applicable statutes, regulations, and other interpretive materials to have complete and current information about the requirements that apply to them.<br><br>This document generally is not intended for use in the State-based Marketplaces (or SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources page at (go.cms.gov/CCIIOAB) and Marketplace.CMS.gov web page to learn more.<br><br>Unless otherwise indicated, the general references to ‘Marketplace’ in the presentation only includes Federally-facilitated Marketplaces (or FFMs) and State-based Marketplaces on the Federal Platform (or SBMFPs). |
| Section 1.4 | Displayed on your screen are the topics this CBT will cover; please take a moment to review the information. |
| Section 1.5 | We will begin by discussing the different pathways agents and brokers can use to assist consumers who are enrolling in Marketplace coverage. |
| Section 1.6 | Agents and brokers who are registered with the Marketplace may assist consumers with enrollment in a Marketplace QHP through two pathways. The HealthCare.gov Pathway allows an agent or broker to work “side-by-side” with consumers to complete the eligibility determination and enrollment. The Private Partner Website Pathway allows an agent or broker to assist consumers via an approved private |

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| | third-party website offered by an issuer or web-broker. This is known as Direct Enrollment (or DE). |
| Section 1.7 | First let's briefly review the HealthCare.gov Pathway, where you sit side-by-side with a consumer. There are two versions of the application available at HealthCare.gov for the plan year 2019 Open Enrollment Period (or OEP). There is a streamlined application that can be used for simple household scenarios, and a full application for consumers with additional, more complicated eligibility considerations. You and your client will review a set of screener questions, which HealthCare.gov uses to determine which application to display. |
| Section 1.8 | Next, let's discuss the Private Partner Website Pathway. Issuers and web-brokers who participate in the Private Partner Website Pathway may offer different levels of service for agents and brokers assisting consumers.<br><br>In the Classic Pathway (which is also known as Classic Direct Enrollment or the Double Redirect Pathway), you begin on an issuer's or web-broker's website and are redirected to HealthCare.gov to submit a client's application, then you receive an eligibility determination from HealthCare.gov. Finally, you are redirected to the Private Partner's website to complete the enrollment.<br><br>The new Enhanced Direct Enrollment (or EDE) Pathway is where some approved partners are able to offer enhanced functionality, including fully integrated platforms that provide a range of custom features and capabilities. The EDE Pathway allows you to more easily assist clients with year-round policy and client relationship management all on an approved partner's site—without always needing to interact with HealthCare.gov or the Marketplace Call Center. |
| Section 1.9 | Now, let's take a closer look at the new enhanced private partner website pathway. |
| Section 1.10 | Issuers and web-brokers that are approved to offer the enhanced functionality host the application on their platforms.<br>They may customize the Marketplace application, as long as they do not alter the substance of the Marketplace application. They may potentially simplify and streamline the questions that consumers are asked. |
| Section 1.11 | It is important to understand that different approved partners may offer different application functionality. There are three different levels of hosted application functionality based on the consumer and household scenarios they support.<br>The simplified application handles consumer scenarios that are currently supported by the simplified application on HealthCare.gov.<br>The expanded simplified application supports an expanded list of consumer scenarios, including full-time students, pregnant household members, attested naturalized citizens and non-citizens, and of stepchildren.<br>Finally, the complete application supports all consumer scenarios. |
| Section 1.12 | The issuer or web-broker websites with enhanced capabilities will typically have screener questions, similar to HealthCare.gov, to determine which consumers can be supported through their hosted application.<br><br>If a consumer cannot be assisted through a partner's website because his or her circumstances are not supported by the hosted application, the website will redirect the consumer to the HealthCare.gov Pathway or a partner's Classic Private Partner |

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| | Website Pathway.<br><br>After being redirected, the consumer may need to re-enter minimal information on the application. |
| Section 1.13 | Private partners offering enhanced functionality may offer a range of client management functions for you to more easily assist consumers year-round.<br><br>These capabilities may vary, but will generally include the ability to:<br>• Complete and update the application<br>• Upload documents to adjudicate data-matching issues (or DMIs) and special enrollment period verification issues (or SVIs)<br>• View the status of DMIs and SVIs<br>• Download Marketplace notices, such as the Eligibility Determination Notice (or EDN) and Form 1095-A<br>• Make initial binder payments and<br>• Submit enrollments<br><br>To find out more about specific features, you should contact the issuer or web-broker directly. |
| Section 1.14 | We will now go through the steps of assisting a consumer to enroll through a private partner's website.<br><br>First, you may assist the consumer with creating an account on the issuer's or web-broker's website. However, the log in credentials should not be shared between you and the consumer.<br><br>If you are assisting in person or over the phone, the consumer may not be required to create an account. |
| Section 1.15 | You assist the consumer with identity proofing.<br><br>You must check the consumer's ID by reviewing approved documents on the consumer's first in-person visit and certify that you have done so.<br>If a consumer creates an account after you verified his or her identity in person, and the issuer or web-broker tracks that the consumer's identity was verified, the consumer does not need to complete identity proofing again.<br><br>A guide to documents that can be used for ID proofing can be found in Appendix A later in this presentation. |
| Section 1.16 | You assist the consumer to complete the eligibility application, which asks for the same consumer information as on HealthCare.gov.<br>If the consumer already has an existing Marketplace application, the consumer will update the existing application.<br><br>For some partner websites, you may have to help the consumer complete a set of screening questions to verify the application can support the consumer's circumstances. |

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| Section 1.17 | The completed application is submitted to the Marketplace for an eligibility determination.<br><br>The consumer's eligibility results are displayed on the partner's website, along with the Eligibility Determination Notice. |
| Section 1.18 | If the consumer is eligible to enroll in a QHP, you assist the consumer with comparing the available plans and selecting a plan on the partner's website.<br><br>Please note that some, but not all, partners may support enrollments in catastrophic coverage. |
| Section 1.19 | Some partners may offer functionality to redirect consumers to a separate payment website for the initial premium payment. |
| Section 1.20 | Lastly, the partner's website will offer post-enrollment support and provide information on a consumer's DMIs or SVIs.<br>You will be able to view the status of DMIs and SVIs and track them to resolution.<br>You may assist consumers with uploading documents to resolve a DMI or SVI, through the partner's website.<br><br>You will also be able to view notices related to DMIs, SVIs, and Form 1095A. |
| Section 1.21 | Next, we will review pertinent information about finding an approved private partner.<br><br>You must use an approved issuer or web-broker to access the new enhanced private partner enrollment and client management capabilities.<br>Check the Agent and Broker Resources webpage for a list of issuers and web-brokers that have been approved to operate during the plan year 2019 OEP.<br><br>This list also has information on DE partners that offer only the Classic Private Partner Website Pathway (with the redirect to HealthCare.gov) as an enrollment channel and who are interested in working with the agent and broker community.<br><br>Please take a moment to review what the plan year 2019 OEP list of approved issuers and web-brokers contains. |
| Section 1.22 | Before any partners are approved to offer the Enhanced Private Partner Website Pathway, CMS requires a third-party auditor to conduct extensive business, security and privacy reviews and audits.<br>CMS reviews:<br>• The results of business logic audits, ensuring that a partner's system will accurately convey consumer information that the Marketplace will use to determine the consumer's eligibility;<br>• The audit results to ensure compliance with nearly 300 CMS security and privacy standards; and<br>• The partner's system security plans and reviews their system testing.<br><br>If a partner fails to meet any of these standards, CMS will immediately terminate the connection, stopping any consumers from entering the subject partner's enhanced application functionality pathway. |

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| Section 1.23 | Please take a moment to review Appendix A: Document Types for ID Proofing for Tiers one and two. |
| Section 1.24 | Now we will review how consumers can connect their private partner website pathway applications to their HealthCare.gov accounts. |
| Section 1.25 | Consumers whom you assist using the Classic or Enhanced Private Partner Website Pathways may not yet have a HealthCare.gov account and may wish to create one so they can access their Marketplace notices, upload documents, or update their applications directly.<br><br>There are some key differences between assisting consumers using the Classic and Enhanced Private Partner Website Pathways.<br><br>In the Classic DE Pathway, you can access your clients' Eligibility Determination Notice EDNs, but only consumers can access other Marketplace notices and their Form 1095-As through their accounts at HealthCare.gov.<br><br>In the Enhanced DE Pathway, you can access all of this information (including Eligibility Determination Notices EDNs, Marketplace notices, and Form 1095-As) for your clients. Consumers may also create a private partner or HealthCare.gov account to access these notices and forms directly. |
| Section 1.26 | Please instruct your clients to complete the following steps to create a HealthCare.gov account.<br>First, go to https://www.healthcare.gov/create-account; Second, enter some basic information (such as their name, address, and email address); then choose a username and password, next create and answer security questions for added protection; select Create Account and finally, verify their identity by answering questions based on information in their credit report. |
| Section 1.27 | To help your clients connect an enrollment application completed via the Classic or Enhanced Private Partner Website Pathway to a HealthCare.gov account, guide them in following these simple steps:<br>1. After logging in to their HealthCare.gov account, select their name at the top-right corner of the page, and select My Applications & Coverage.<br>2. Select Find my application.<br>3. If these consumers have not verified their identity yet, they will need to verify their identity before being able to continue.<br>4. After successfully verifying their identity, click Enter Application ID to proceed to the application search page.<br>5. On the application search page, enter the Application ID, coverage year, and application state, and then select Continue to proceed with finding their application. |
| Section 1.28 | Please review the acronyms used in this CBT. |
| Section 1.29 | This concludes the Pathways for Agents and Brokers to Assist Consumers Enrolling in Marketplace Coverage CBT. Please click "home" to play this training again or "Exit" to leave the CBT. |