

Pathways For Agents and Brokers To Assist Consumers Enrolling in Marketplace Coverage



December 7, 2018

*Centers for Medicare & Medicaid
Services (CMS)
Center for Consumer Information
& Insurance Oversight (CCIIO)*

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 learners 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 to learn more.

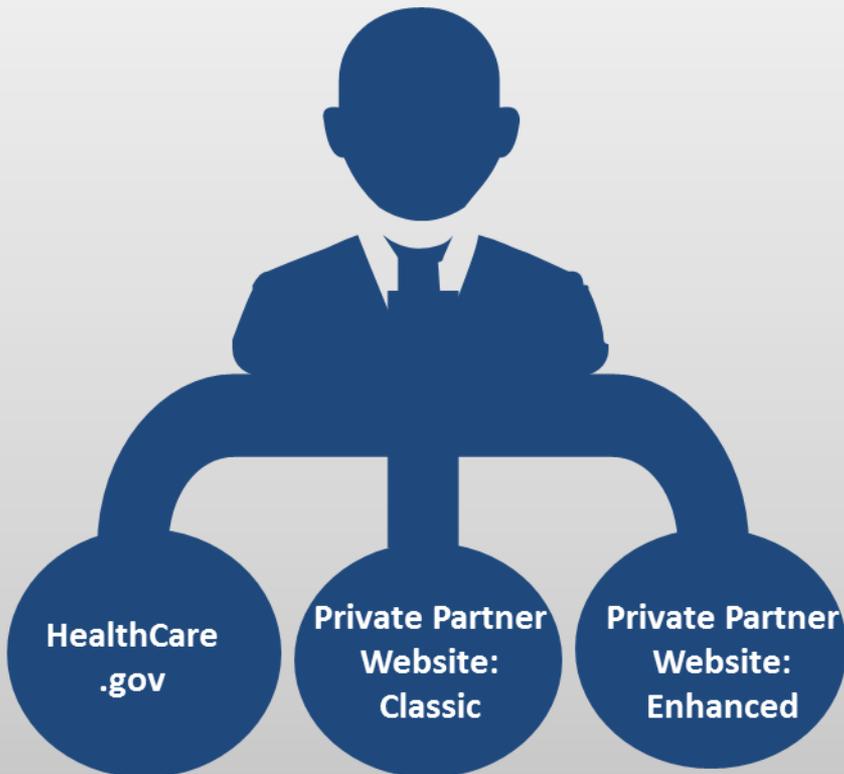
Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform.

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Webinar Agenda

- Pathways to Assist Consumers Enrolling in Marketplace Coverage: HealthCare.gov and Private Partner Websites
- Overview of New Enhanced Private Partner Website Pathway
- How Consumers Can Connect Private Partner Website Pathway Applications to HealthCare.gov Accounts
- Help Desk and Call Center Support, Resources, and Key Reminders
- Questions and Answers

Pathways For Agents and Brokers To Assist Consumers Enrolling in Marketplace Coverage



Pathways to Assist Consumers Enrolling in Marketplace Coverage: HealthCare.gov and Private Partner Websites

Marketplace Enrollment Pathways

Agents and brokers registered with the Marketplace may assist consumers with enrollment in a Marketplace qualified health plan (QHP) through two pathways:

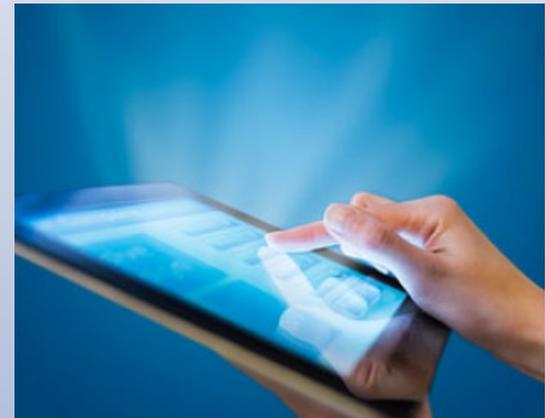
HealthCare.gov Pathway

Use HealthCare.gov and work “side-by-side” with consumers.



Private Partner Website Pathway

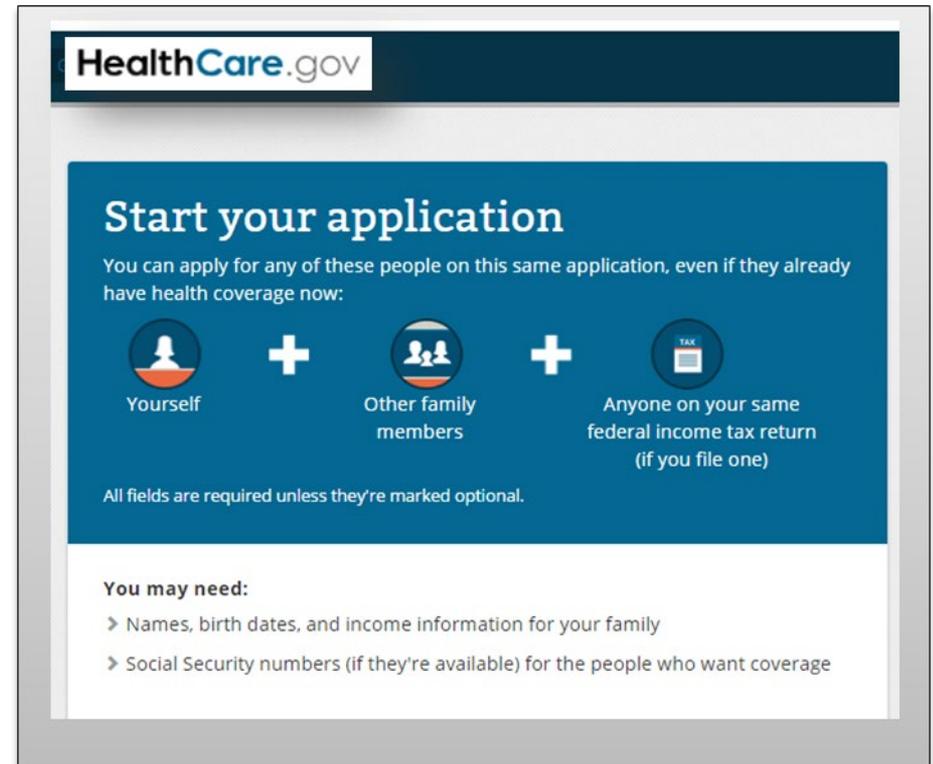
Use an approved private third-party (issuer or web-broker) website (also known as Direct Enrollment).



HealthCare.gov Pathway

When working side-by-side with consumers on HealthCare.gov, as in past years, there are two applications available for the plan year 2019 Open Enrollment period. Screener questions are used to determine which application consumers can use.

- Streamlined application for consumers with simple household scenarios
- Full application for consumers with additional, more complicated considerations for eligibility determinations



The screenshot shows the HealthCare.gov website interface. At the top, the HealthCare.gov logo is displayed. Below the logo, the heading "Start your application" is prominently featured. Underneath this heading, a sub-heading reads: "You can apply for any of these people on this same application, even if they already have health coverage now:". This is followed by three circular icons, each with a plus sign to its right. The first icon shows a person silhouette and is labeled "Yourself". The second icon shows two people silhouettes and is labeled "Other family members". The third icon shows a document with "TAX" written on it and is labeled "Anyone on your same federal income tax return (if you file one)". Below these icons, a note states: "All fields are required unless they're marked optional." At the bottom of the page, a section titled "You may need:" lists two requirements: "Names, birth dates, and income information for your family" and "Social Security numbers (if they're available) for the people who want coverage".

Private Partner Website Pathway

Issuers and web-brokers that participate in the Private Partner Website Pathway may offer different levels of service for agents and brokers assisting consumers.

Private Partner Website Pathway: Classic

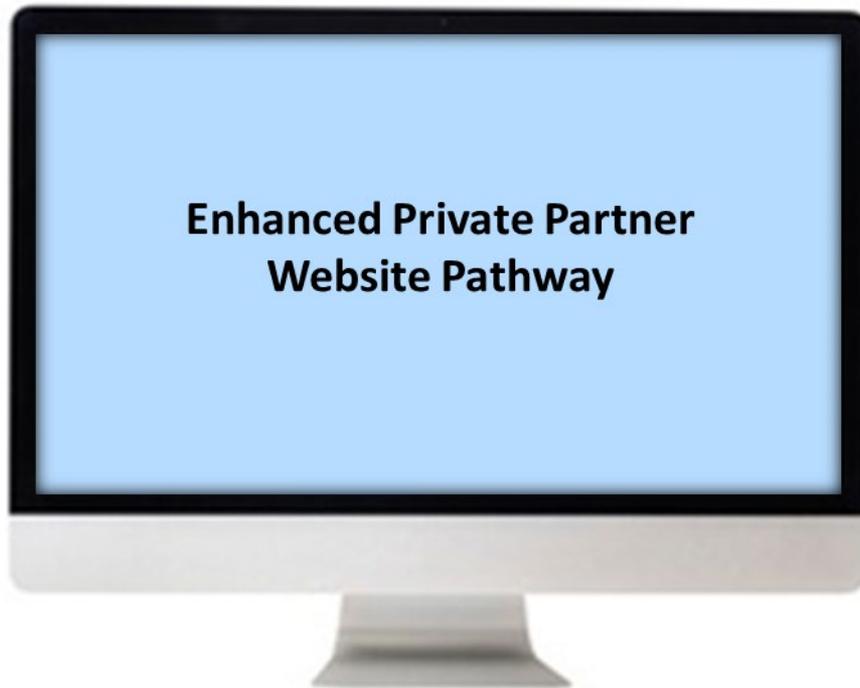
- Agents and brokers begin on an issuer's or web-broker's website, redirect to HealthCare.gov to submit an application and get an eligibility determination, and then are redirected back to the private partner's website to complete enrollment.
- This functionality is also known as the Classic Direct Enrollment or the "Double Redirect" Pathway.

NEW

Private Partner Website Pathway: Enhanced

- Some approved partners will offer enhanced functionality that includes fully integrated platforms that provide a range of custom features and capabilities, enabling agents and brokers to more easily assist clients with year-round policy and client relationship management.
- This functionality is also known as the Enhanced Direct Enrollment Pathway.

Pathways For Agents and Brokers To Assist Consumers Enrolling in Marketplace Coverage



*Overview of New
Enhanced Private
Partner Website Pathway*

Private Partner Website Pathway: Enhanced Customized, Partner-Hosted Application

- Issuers and web-brokers that are approved to offer the enhanced functionality host the application on their platforms.
- They may customize the Marketplace application, as long as they do not alter the substance of the Marketplace application, potentially simplifying and streamlining the questions that consumers are asked.



Private Partner Website Pathway: Enhanced Application Functionality May Vary

Approved partners are able to offer three different levels of hosted application functionality based on the consumer and household scenarios they support:

- **Simplified application**, which handles consumer scenarios currently supported by the simplified application on HealthCare.gov
- **Expanded simplified application**, which supports an expanded list of consumer scenarios in addition to those covered by the simplified application, including full-time students, pregnant household members, attested naturalized citizens and non-citizens, and stepchildren
- **Complete application**, which supports all consumer scenarios



Private Partner Website Pathway: Enhanced Application Functionality May Vary (Continued)

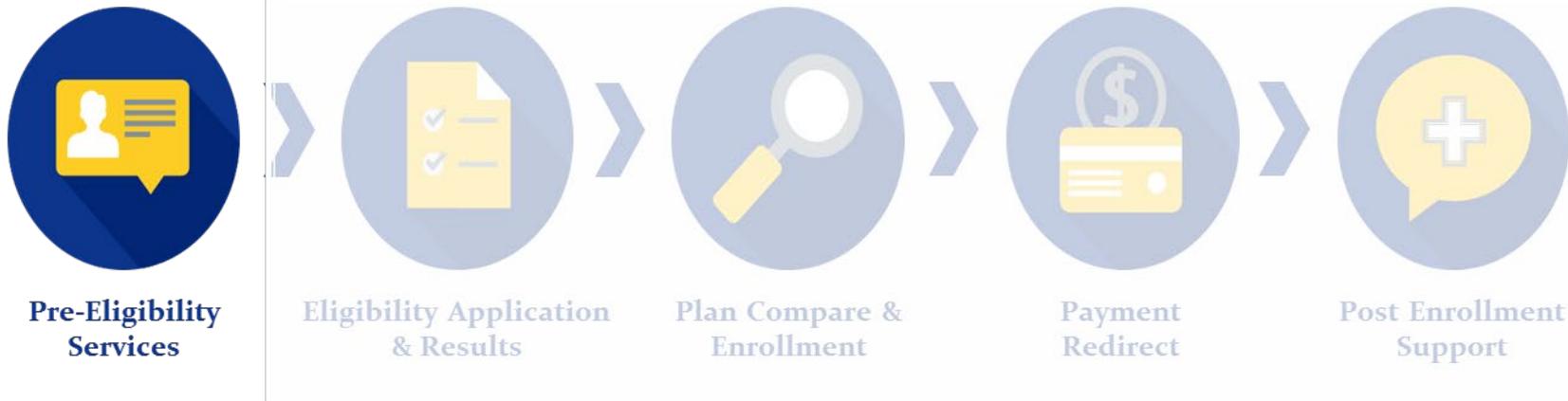
- Issuer or web-broker websites with enhanced capabilities will typically have screener questions to determine which consumers can be supported through their hosted application.
- If consumers cannot be assisted through a partner's website because their circumstances are not supported by the hosted application, they will be redirected to the HealthCare.gov Pathway or a partner's Classic Private Partner Website Pathway.
 - After being redirected, these consumers may need to re-enter minimal information on the application.

Private Partner Website Pathway: Enhanced Year-Round Client Management Functions

- Private partners offering enhanced functionality may offer a range of client management functions for you to more easily assist consumers year-round. These capabilities may vary, but will generally include the ability to:
 - Complete and update the application
 - Upload documents to adjudicate data-matching issues (DMIs) and special enrollment period verification issues (SVIs)
 - View the status of DMIs and SVIs
 - Download Marketplace notices, such as the Eligibility Determination Notice (EDN) and Form 1095-A
 - Make initial binder payments
 - Submit enrollments
- To find out more about specific features, you should contact the issuer or web-broker directly.

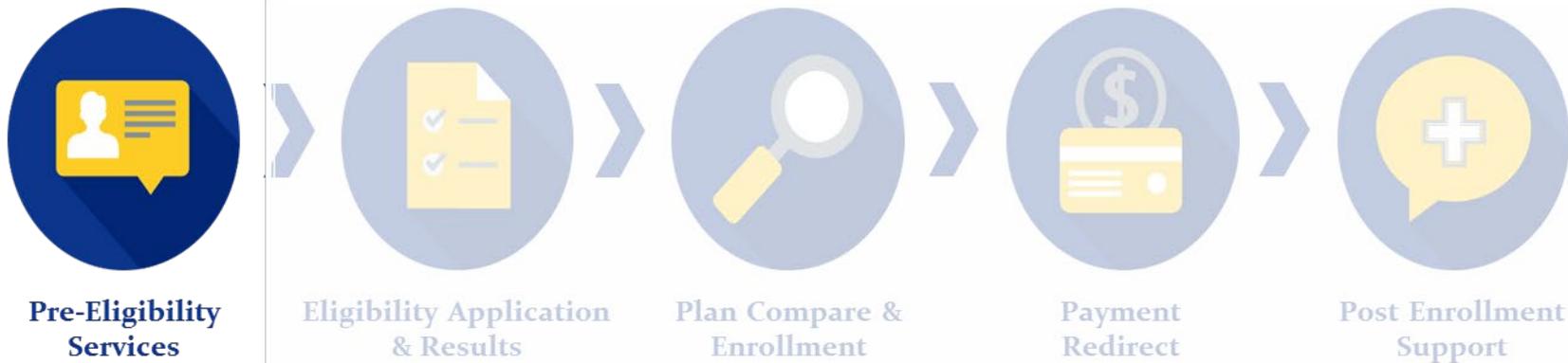


Enrolling Through a Private Partner's Website (Enhanced)



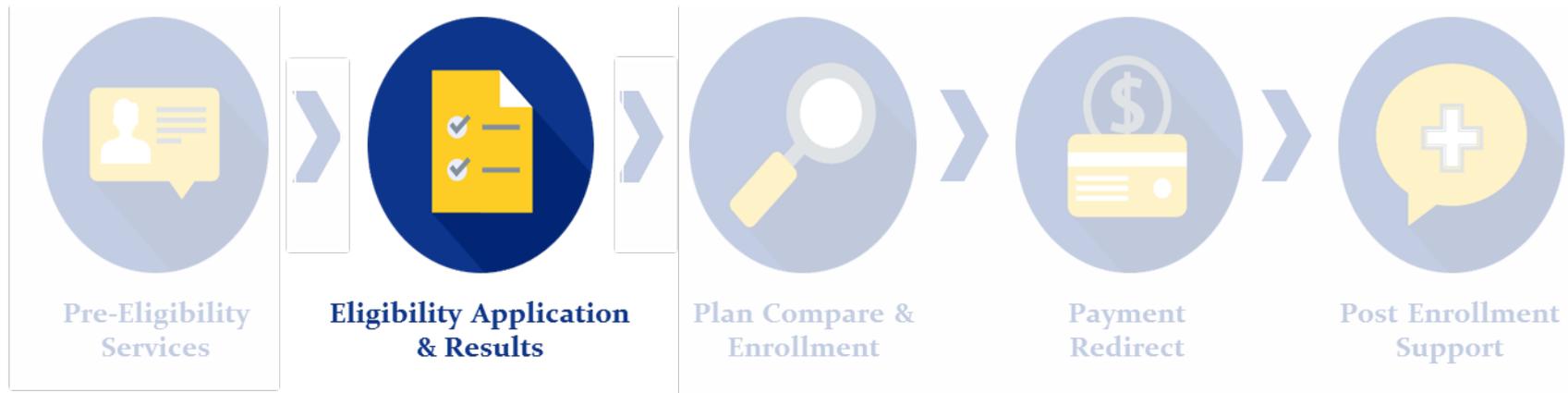
- You may assist the consumer with creating an account on the issuer's or web-broker's website. However, the log in credentials should not be shared between you and the consumer.
- If you are assisting in person or over the phone, the consumer may not be required to create an account.

Enrolling Through a Private Partner's Website (Enhanced) (Continued)



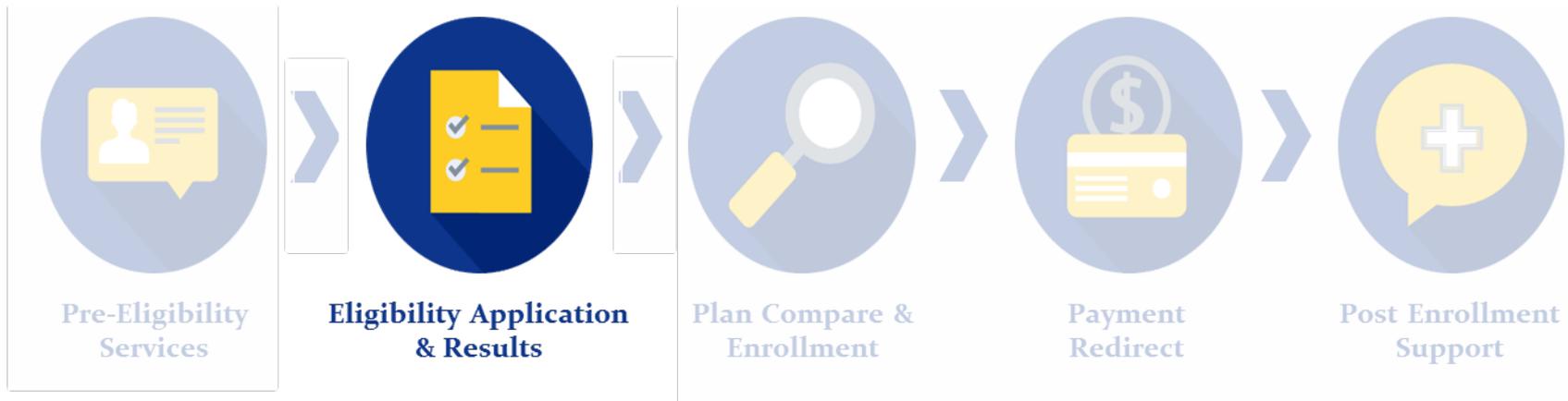
- You assist the consumer with identity proofing.
- You must check the consumer's ID by reviewing approved documents on the consumer's first in-person visit and certify that you have done so.
 - If the consumer creates an account after you verified his or her identity in person, and the issuer or web-broker tracks that the consumer's identity was verified, the consumer does not need to complete identity proofing again.
- A guide to documents that can be used for ID proofing can be found in [Appendix A](#).

Enrolling Through a Private Partner's Website (Enhanced) (Continued)



- You assist the consumer with the application. The application asks for the same consumer information as on HealthCare.gov.
 - If there is an existing Marketplace application, the consumer will update the existing application.
- 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 circumstance.

Enrolling Through a Private Partner's Website (Enhanced) (Continued)



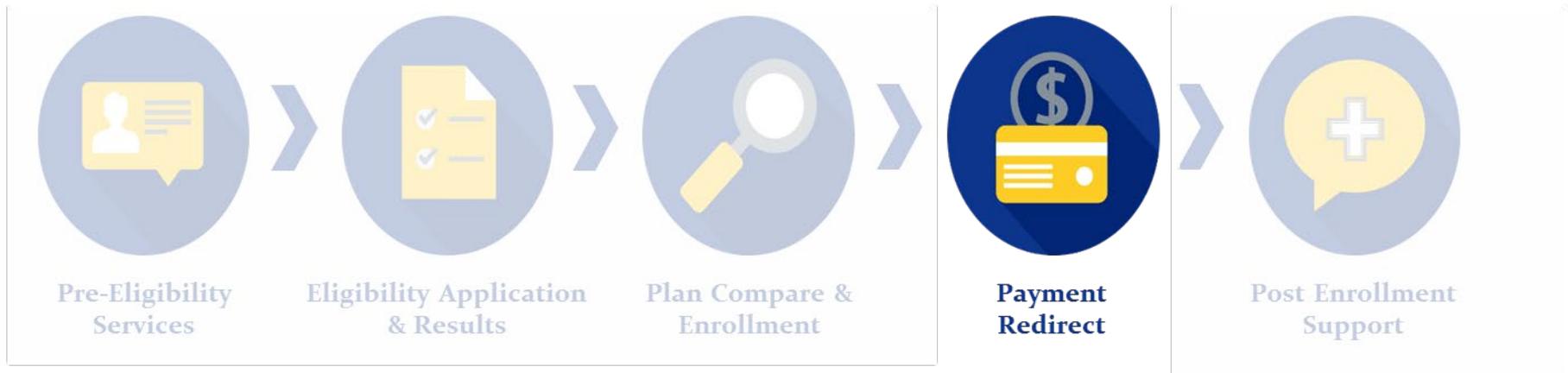
- The completed application is submitted to the Marketplace for an eligibility determination.
- Eligibility results are displayed on the partner's website, along with the EDN.

Enrolling Through a Private Partner's Website (Enhanced) (Continued)



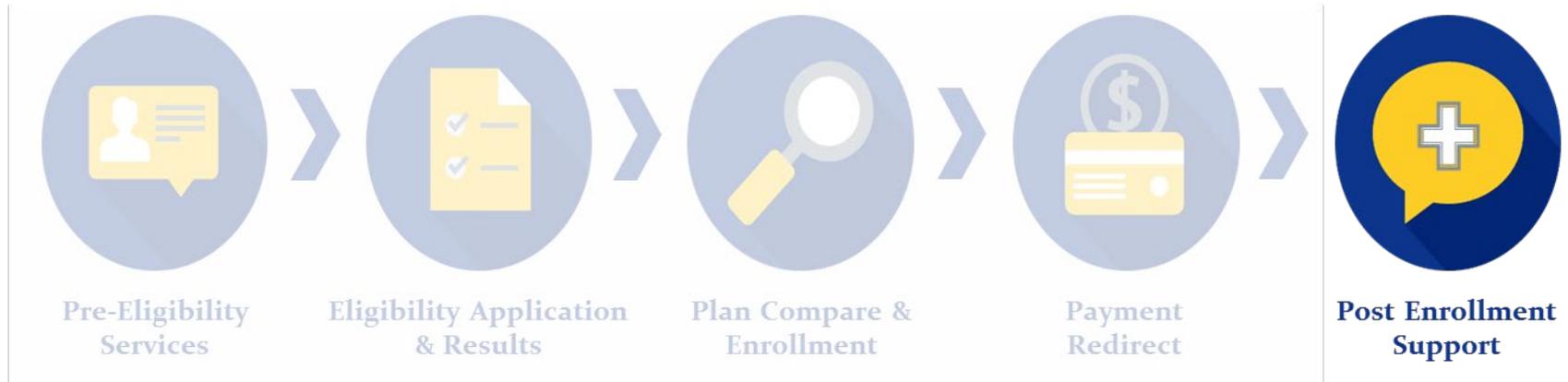
- If the consumer is eligible to enroll in a QHP, you assist the consumer with selecting a plan on the partner's website.
- Some, but not all, partners may support enrollments in catastrophic coverage.

Enrolling Through a Private Partner's Website (Enhanced) (Continued)



- Some partners may offer functionality to redirect consumers to a separate payment website for the initial premium payment.

Enrolling Through a Private Partner's Website (Enhanced) (Continued)



- Information on DMIs or SVIs is available through the partner's website.
 - You will be able to view the status of DMIs and SVIs, and track them to resolution.
 - You may assist consumers with uploading documents to resolve a DMI or SVI through the partner's website.
- You will also be able to view notices related to DMIs, SVIs, and Form-1095As.

Finding an Approved Private Partner

- You must use an approved issuer or web-broker to access the new enhanced private partner enrollment and client management capabilities.
- CMS is planning to post on the [Agent and Broker Resources webpage](#) a list of issuers and web-brokers that have been approved to operate during the plan year 2019 Open Enrollment period.

This list will contain:

- Partner name
- State(s) the partner operates in
- Level of service offered (e.g., classic functionality, simplified or expanded application capabilities)
- Service availability (i.e., year-round or only during the Open Enrollment period)
- Issuer agent/broker contact information
- Information on whether a partner offers Small Business Health Options Program (SHOP) plans and/or stand-alone dental plans

- It will also have information on Direct Enrollment partners that offer only the Classic Private Partner Website Pathway (with the redirect to HealthCare.gov) as an enrollment channel and are interested in working with the agent and broker community.

How CMS Approves Private Partners

- Before any partners are approved, a third party auditor conducts extensive security and privacy reviews and audits.
- CMS reviews:
 - The audit results to ensure compliance with nearly 300 CMS security and privacy standards;
 - The partner's system security plans and reviews their system testing; and
 - The results of business logic audits, ensuring that a partner's system will accurately convey consumer information the Marketplace will use to determine the consumer's eligibility.
- 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.



Appendix A: Document Types for ID Proofing

Tier 1 – Documents that may be submitted alone for verification

- Driver's license issued by state or territory
- School ID card with photograph
- Voter registration card
- U.S. military card or draft record
- ID card issued by federal, state or local government
- U.S. passport or U.S. passport card
- Certificate of Naturalization (Form N-550 or N-570) or Certificate of Citizenship (Form N-560 or N-561)
- Permanent Resident Card (Form I-551)
- Employment authorization document that contains a photograph (Form I-766)
- Foreign passport or identification card issued by a foreign embassy or consulate that contains a photograph
- Military dependent ID card
- Native American tribal document
- U.S. Coast Guard Merchant Mariner card

Tier 2 – If individual does not have a Tier 1 document, submit two Tier 2 documents

- Birth certificate
- Social security card
- Marriage certificate
- Divorce decree
- Employer ID card
- High school or college diploma or transcript
- Property deed or title

Pathways For Agents and Brokers To Assist Consumers Enrolling in Marketplace Coverage



*How Consumers Can
Connect Private Partner
Website Pathway
Applications to
HealthCare.gov Accounts*

Steps for a Consumer to Create a HealthCare.gov Account

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.

Private Partner Website Pathway: Classic

- You can access your clients' EDNs.
- Only consumers can access other Marketplace notices and Form 1095-As.
- Consumers can access their notices or forms only through HealthCare.gov or mail.

Private Partner Website Pathway: Enhanced

- You can access your clients' Marketplace notices and Form 1095-As.
- Consumers may also create a private partner or HealthCare.gov account to access these notices and forms directly.

Steps for a Consumer to Create a HealthCare.gov Account (Continued)



The screenshot shows the HealthCare.gov website interface. At the top, there is a navigation bar with the logo 'HealthCare.gov' on the left, and two menu items: 'Individuals & Families' and 'Small Businesses'. Below the navigation bar, the main content area has a dark teal background. The heading 'Create an account' is centered in white. Underneath the heading, there is a line of text: 'If you already have an account, log in. Having trouble? **Don't create another account.** Forgot your [password](#) or [username](#)?'. Below this text is a light blue button with the text 'Select your state' and a small downward-pointing arrow on the right side, indicating a dropdown menu.

Guide your clients in completing these steps to create a HealthCare.gov account:

1. Go to <https://www.healthcare.gov/create-account>.
2. Enter some basic information (e.g., name, address, email address).
3. Choose a username and password.
4. Create and answer security questions for added protection.
5. Select **Create Account**.
6. Verify identity by answering questions based on information in the client's credit report.

Steps for a Consumer to Create a HealthCare.gov Account (Continued)

To help your clients connect an enrollment completed via the Classic or Enhanced Private Partner Website Pathway to a HealthCare.gov account, guide them in following these simple steps:

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**.
2. Select **Find my application**.
3. If these consumers have not verified their identity yet, they will need to verify their identity before being able to continue.
4. After successfully verifying their identity, click **Enter Application ID** to proceed to the application search page.
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.

Pathways For Agents and Brokers To Assist Consumers Enrolling in Marketplace Coverage



*Help Desk and Call
Center Support*

Agent and Broker Marketplace Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Service Desk	1-855-CMS-1515 1-855-267-1515 CMS_FEPS@cms.hhs.gov	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Direct Enrollment agent/broker landing page 	Mon-Fri 8:00 AM–8:00 PM ET
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@ms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general registration and training questions (not related to a specific training platform) • Agent/Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct 	Mon-Fri 8:00 AM–6:00 PM ET
Direct Agent/Broker Partner Line	1-855-788-6275 Note: Enter your National Producer Number (NPN) to access this line.	<ul style="list-style-type: none"> • HealthCare.gov account password resets • Special enrollment periods not available on the consumer application • Individual Marketplace eligibility and enrollment issues 	Mon–Sun 24 hours/day

Agent and Broker Marketplace Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent/Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • Technical or system-specific issues related to the Marketplace Learning Management System (MLMS) • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Mon–Fri 9:00 AM–5:30 PM ET
Small Business Health Options Program (SHOP) Call Center	1-800-706-7893	<ul style="list-style-type: none"> • All inquiries related to the SHOP • Employers and employees may also contact the SHOP Call Center for assistance. 	Mon-Fri 9:00 AM-5:00 PM ET
Direct Enrollment Email Help Desk	DirectEnrollment@cms.hhs.gov	<ul style="list-style-type: none"> • All inquiries specifically related to becoming and/or operating as a direct enrollment web-broker in the Marketplace 	Mon-Fri 9:00 AM-5:00 PM ET
America’s Health Insurance Plans (AHIP) Training Help Desk	support@ahipinsuranceeducation.org 1-800-984-8919	<ul style="list-style-type: none"> • All inquiries specifically related to the AHIP agent/broker training platform 	Mon-Fri 8:00 AM-7:00 PM ET Sat 8:30 AM-5:00 PM ET

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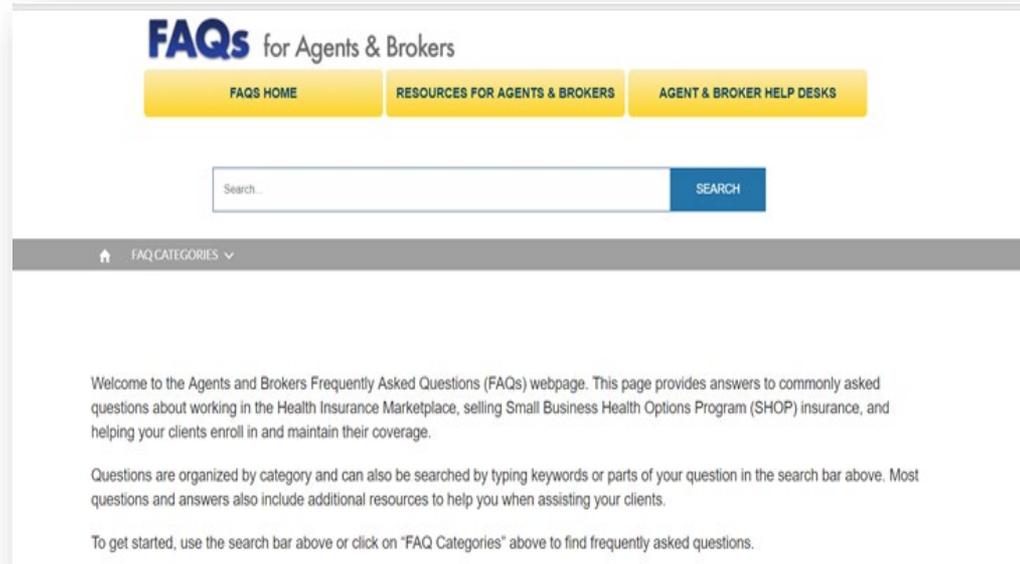


*Agent and Broker
Resources and Key
Reminders*

NEW

Agents and Brokers FAQs Webpage

- The [Agent and Broker Frequently Asked Questions \(FAQs\)](#) webpage provides answers to commonly asked questions about working in the Marketplace, selling SHOP coverage, and helping your clients enroll in and maintain their coverage.
- FAQs are organized by category and can also be searched by typing keywords or parts of your question in the search bar.
- Most FAQs also include additional resources to help you when assisting your clients.



Quickly find answers to common questions in the following categories:

- Basic Information
- Registration and Training
- Helping Consumers
- Compensation
- Direct Enrollment
- Privacy and Security
- SHOP

Agent and Broker Resources

Resource	Description	Link
Agents and Brokers Resources webpage	Primary outlet for agents and brokers to receive information about working in the Health Insurance Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIIOAB
Agent and Broker FFM Registration Completion List	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify your eligibility for compensation for assisting with consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows agents and brokers to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current plan year	https://data.healthcare.gov/ab-registration-tracker/
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent or broker with an active licensure status in a valid health-related line of authority to assist with FFM enrollment	https://localhelp.healthcare.gov/
Help On Demand	A real-time consumer-assistance referral service that connects individuals with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf

Agent and Broker Resources (Continued)

Resource	Description	Link
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in their MLMS profiles and on Marketplace applications	www.nipr.com/PacNpnSearch.htm
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers	https://data.healthcare.gov/dataset/NIPR-Valid-Lines-of-Authority-List/wk5a-kdpd/data
HealthCare.gov	Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov
CMS Enterprise Portal	Provides access to the MLMS and allows users to request the FFM Agent/Broker role; the MLMS provides the following functions: <ul style="list-style-type: none"> • Complete Marketplace Agent and Broker Registration and Training • Sign Marketplace Agent and Broker Agreements • Access CMS-approved Vendor Training 	https://portal.cms.gov
LinkedIn for Marketplace Agents and Brokers	Contains posts with announcements, new resources, upcoming webinars, and more information for Marketplace agents and brokers	https://www.linkedin.com/showcase/cms-ab

Upcoming Activities

- The slides from this webinar will be available on REGTAP at www.REGTAP.info and on the Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB> in the coming days.
- In addition, this webinar will be available for on-demand training on REGTAP.

Acronym Definitions

Acronym	Definition
AHIP	America's Health Insurance Plans
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
DMI	Data Matching Issue
EDN	Eligibility Determination Notice
FAQs	Frequently Asked Questions
FFM	Federally-facilitated Marketplace
MLMS	Marketplace Learning Management System
NPN	National Producer Number
QHP	Qualified Health Plan
REGTAP	Registration and Training Technical Assistance Portal
SHOP	Small Business Health Options Program
SBI	Special Enrollment Period Verification Issue