

Tax Season Readiness



*Overview for
Marketplace Agents,
Brokers, and Assistors*

February 27, 2020

*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.

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.

Webinar Agenda

- Form 1095-A Overview
- Helping Enrollees Who Need a Corrected Form 1095-A
- Failure to Reconcile (FTR)
- Role of Agents, Brokers, and Assistants
- Resources and Definitions
- General Resources and Other Marketplace Updates
- Questions and Answers



Tax Season Readiness

Form 1095-A	Health Insurance Marketplace Statement	☐ VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service	► Do not attach to your tax return. Keep for your records. ► Go to www.irs.gov/Form1095A for instructions and the latest information.	☐ CORRECTED	2019

Part I Recipient Information

1 Marketplace Identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth	
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth	
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)	
13 City or town	14 State or province	15 Country and ZIP or foreign postal code	

Part II Covered Individuals

A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16				
17				
18				
19				
20				

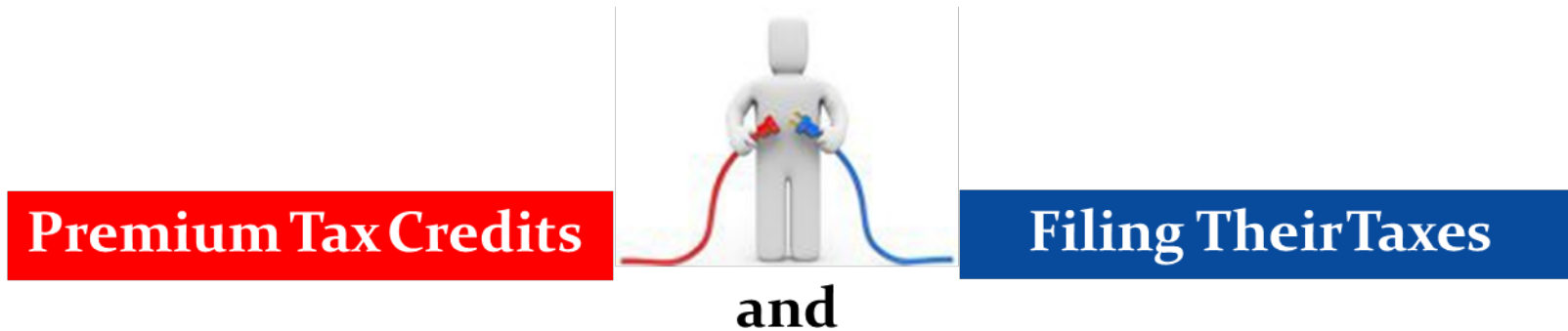
Form 1095-A Overview

Enrollees Use Form 1095-A to File Their Federal Tax Returns

- Form 1095-A is a prepopulated tax form (like a W-2) that the Marketplace sends to enrollees.
 - Form 1095-A will not be generated for Marketplace enrollees who were enrolled in catastrophic plans, dental-only coverage, or did not enroll in Marketplace coverage for plan year 2019.
- Form 1095-A provides enrollees with information about their health coverage so they can:
 - File their taxes;
 - Reconcile advance payments of the premium tax credit (APTC); and
 - Claim the premium tax credit (PTC).
- Tax filers need the information on Form 1095-A to complete Form 8962.
 - Tax filers must complete Form 8962 and file it with their federal income tax return if they want to claim the PTC or if they received premium assistance through APTC (Enrollees receiving APTC are required to file a federal income tax return or be included as a dependent on a federal income tax return).

What Consumers Need to Know

Consumers need help making the connection between



Many consumers are unaware that they must file a federal income tax return in order to reconcile the APTC paid on their behalf or claim the PTC for the first time.

What Enrollees Will Receive

By January 31 each year, the FFM's mail an envelope labeled "Important Tax or Health Coverage Information Inside," which includes the following:

- Cover Letter (available in either English or Spanish, depending on the enrollee's language preference)
 - Line-by-line Form 1095-A instructions developed by the Internal Revenue Service (IRS)
 - Form 1095-A
 - A separate Form 1095-A will be generated for each policy in which a member of the household enrolled.
 - Each member of a household that is on the same policy will be listed together on one Form 1095-A.
 - Households of more than 5 enrolled members will receive an additional Form 1095-A that is a continuation of the first Form 1095-A and lists additional family members.
- A **tax filer** is someone who enrolled in a qualified health plan (QHP) on behalf of one or more individuals, and, as the individual who will file the household's federal income tax return, **received APTC for the household.**
 - An **other responsible adult** is someone who enrolled in a QHP on behalf of one or more individuals but, as an individual who will not file the household's federal income tax return, **did not receive APTC.**

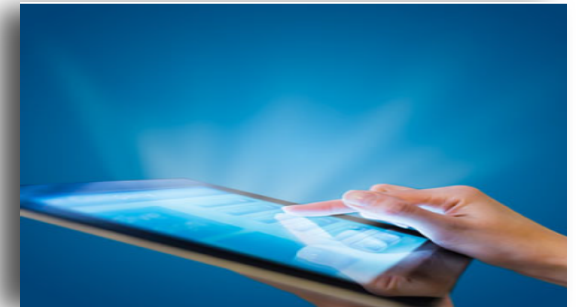
Alternate Ways to Access the 1095-A



The FFM's send enrollees paper 1095-A forms by mail by January 31.



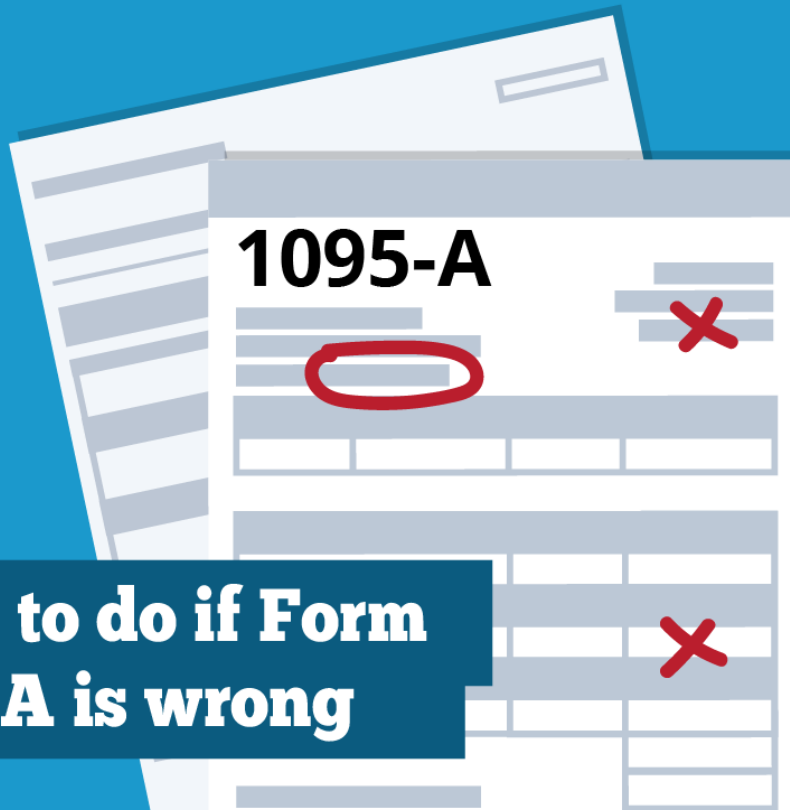
Enrollees can [download a copy of their Form 1095-A](#) from their "MyAccount" at HealthCare.gov.



AGENTS AND BROKERS ONLY: If you use the Enhanced Direct Enrollment (EDE) Pathway, some partners allow you to view and download the 1095-As for the enrollees you assist.*

**To find out more about specific features, agents and brokers should contact the issuer or web-broker directly. Use the [Issuer & Direct Enrollment Partner Directory](#) to find partners who are approved to offer the EDE Pathway in the states where you assist consumers with Marketplace enrollments.*

Tax Season Readiness



*Helping
Enrollees Who
Need a Corrected
Form 1095-A*

How to Request a Corrected Form 1095-A

- If enrollees believe there is an error on their Form 1095-A, they should contact the Marketplace Call Center for research and resolution.
- The FFM will:
 - Research the enrollee’s reported inquiry;
 - Update incorrect information when appropriate;
 - Mail the corrected Form 1095-A to the enrollee and upload it to the enrollee’s My Account page at HealthCare.gov; and
 - Report the corrected Form 1095-A information to the IRS.
- The updated Form 1095-A will have the “corrected” check box marked.

Form **1095-A** | **Health Insurance Marketplace Statement** | ☐ VOID | OMB No. 1545-2232

Department of the Treasury
Internal Revenue Service

► Do not attach to your tax return. Keep for your records. **X** ☒ **CORRECTED** | **2019**

► Go to www.irs.gov/Form1095A for instructions and the latest information.

Part I Recipient Information

1. Marketplace identifier | 2. Marketplace assigned policy number | 3. Policy issuer's name

Scenarios That Do Not Require a Corrected Form 1095-A

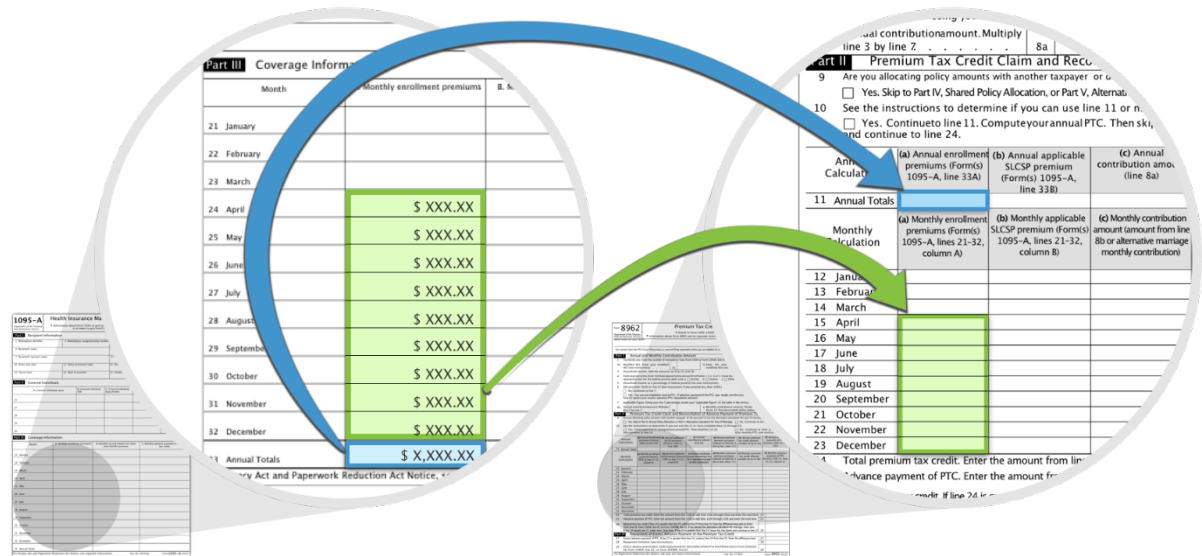
- Enrollees can directly update certain demographic information that is incorrect on Form 1095-A when they file their federal income tax return without the need to generate a corrected Form 1095-A.
 - Name Change
 - Change to Social Security Number
 - Change to Date of Birth
- These data elements do not need to be updated in order for tax filers to complete their tax returns.
- The enrollee can make these changes online or with the assistance of the Call Center to change his or her current application.

What If an Enrollee Did Not Receive Form 1095-A or Needs Another Copy?

- Enrollees should access their Form 1095-A from their online MyAccount on HealthCare.gov in the tax form section.
- If enrollees do not have online access to MyAccount, they can create an account on HealthCare.gov to view their Form 1095-A.
- If enrollees experience issues when creating their online accounts or their Form 1095-A is not posted in their online account, they should contact the Marketplace Call Center.
- **AGENTS AND BROKERS ONLY:** Enrollees may be able to obtain a copy of their 1095-A from you if you use the EDE Pathway from a partner that offers this functionality.

Tax Season Readiness

*Failure to File
and Reconcile
APTC*



Form 1095-A: Health Insurance Marketplace Statement

Part III Coverage Information	Monthly enrollment premiums	B. a.
21 January		
22 February		
23 March		
24 April		\$ XXX.XX
25 May		\$ XXX.XX
26 June		\$ XXX.XX
27 July		\$ XXX.XX
28 August		\$ XXX.XX
29 September		\$ XXX.XX
30 October		\$ XXX.XX
31 November		\$ XXX.XX
32 December		\$ XXX.XX
11 Annual Totals		\$ X,XXX.XX

Form 8962: Premium Tax Credit

Part II Premium Tax Credit Claim and Reconciliation	(a) Annual enrollment premiums (Form(s) 1095-A, line 33A)	(b) Annual applicable SLSP premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)
11 Annual Totals			
12 January			
13 February			
14 March			
15 April			
16 May			
17 June			
18 July			
19 August			
20 September			
21 October			
22 November			
23 December			

Consequences of Failing to Reconcile APTC

- The Marketplace will discontinue current APTC and cost-sharing reductions (CSRs) and will not grant APTC or CSRs for the upcoming coverage year for enrollees who received APTC for a prior tax year, but did not comply with the requirement to file a federal income tax return and reconcile APTC (or if the tax filer did not reconcile on the enrollee's behalf).
- Remind enrollees that even if they usually do not have to file an income tax return, if APTC was paid on their behalf in 2019, their tax filer needs to file a tax return.
- Tax filers can file an amended return, so they may want to file now to ensure they continue to receive APTC, even if they think they may need to make changes in the future.
- For more information, review the [Reconciling APTC and Failure to File and Reconcile](#) webinar slides.

Tax Season Readiness



*Role of Agents,
Brokers, and
Assisters*

Role of Agents, Brokers, and Assistors During Tax Season

Agents, brokers, and assistors should help consumers understand:

- What Form 1095-A is and what it means for them as they prepare their taxes;
- The timing for receiving Form 1095-A, what to look for in the mail, and that it is an important tax document;
- How to access Form 1095-A in their HealthCare.gov account;
- How Form 1095-A relates to the Form 8962 (tell consumers to wait for Form 1095-A to file taxes);
- How to review Form 1095-A for accuracy;
- The potential implications of not providing the information on their taxes; and
- How to reconcile their APTC and claim PTC.

Agents, brokers, and assistors generally may not provide consumers assistance with filing taxes.

Consumer Questions that Should Be Directed to the Marketplace

Consumer Questions that Should Be Directed to the Marketplace

Why did I receive this Form 1095-A?

I never received a Form 1095-A. How can I get the form or the information I need?

Where can I find Form 1095-A in my online account?

How do I get another copy of my Form 1095-A?

What do I need to do with this Form 1095-A?

What does this information on the Form 1095-A mean?

I heard there was a form I should have received from the Marketplace, where do I get mine?

I think my Form 1095-A may have gone to the wrong address. What should I do?

Why did I get more than one Form 1095-A?

This information does not look correct. How can I change it?

I added a dependent, but he/she is not on my Form 1095-A. What should I do?

Consumer Questions that Should Be Directed to the IRS

Consumer Questions that Should Be Directed to the IRS

Do I qualify for the PTC?

I received a Form 1095-A. How should I report this on my federal income tax return?

Can you help me complete my federal income tax return?

How do I use the Form 1095-A to fill out my Form 8962?

Can I get a copy of the Form 8965 or 8962?

I received a corrected Form 1095-A. Do I need to amend my federal income tax return?

What happens if I do not file my federal income tax return?

I cannot file/cannot pay my tax liabilities by April 15th. What should I do?

Tax Season Readiness



*Resources and
Definitions*

Resources

- For more information about how Marketplace coverage will affect a consumer's taxes:
 - Visit <https://www.healthcare.gov/taxes/> or
 - Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).
- 2019 Form 1095-A and instructions can be found at <https://www.irs.gov/pub/irs-pdf/f1095a.pdf>.
- 2019 Form 8962 with instructions can be found at <https://www.irs.gov/pub/irs-pdf/i8962.pdf>.
- Many people who signed up for Marketplace coverage can get free assistance with filling out their taxes.
- Consumers who have questions about their taxes or need Form 8962 or 8965 should visit <https://www.irs.gov/>.
- A toll-free line is also available for routine customer service at (800) 829-1040. Consumers who call this toll-free line may receive live or automated assistance (recorded answers).

More Information

More information is available at the following websites:

- [HealthCare.gov](https://www.healthcare.gov)
- Spanish version of HealthCare.gov: [CuidadoDeSalud.gov](https://www.cuidado.de.salud.gov)
- Tax Information Section of Marketplace.cms.gov:
<https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>
- Volunteer Income Tax Assistance:
<https://www.irs.gov/individuals/find-a-location-for-free-tax-prep>
- American Association of Retired Persons – Tax Aide:
<https://secure.aarp.org/applications/VMISLocator/searchTaxAideLocations.action>

Additional Resources

Resource	Link
2019 Form 1095-A and instructions	https://www.irs.gov/pub/irs-pdf/f1095a.pdf
Form 8962	https://www.irs.gov/pub/irs-pdf/i8962.pdf
Affordable Care Act Tax Provisions	https://www.irs.gov/Affordable-Care-Act
Premium Tax Credit	http://www.irs.gov/pub/irs-pdf/p974.pdf
Health Coverage Tax Tools	https://www.healthcare.gov/tax-tool/
In Spanish:	https://www.cuidadodesalud.gov/es/tax-tool
The Health Insurance Marketplace	http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/The-Health-Insurance-Marketplace

Tax Season Readiness



**Stay up-to-date
with the
Marketplace**

Health
Care
.gov

*General
Resources and
Other
Marketplace
Updates*

Upcoming Activities

- The slides from this webinar will be available on the Registration for Technical Assistance Portal at www.REGTAP.info and on the Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB> in the coming days.
- Watch your email for invitations to upcoming events to **enhance your knowledge** of Marketplace policies and learn **how you can continue to assist consumers** throughout the plan year.

Upcoming Events*	
Mark your calendars for these dates and times.	
Wednesday, March 18, 2-3 PM ET	Assister Webinar: Medicaid
Thursday, March 19 2-3 PM ET	Agent & Broker Webinar: Helping Consumers Report Changes to the Marketplace
Thursday, April 30 2-2:30 PM ET	Agent & Broker Office Hours

**Final topics will be announced prior to each session.*

Overview of the Resources for Agents and Brokers Webpage

- Primary resource for agents and brokers to receive information from CMS 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>

The screenshot displays the CMS.gov website interface. At the top, the CMS.gov logo is followed by the text "Centers for Medicare & Medicaid Services". Below this is a navigation bar with several yellow buttons: Medicare, Medicaid/CHIP, Medicare-Medicaid Coordination, Private Insurance, Innovation Center, Regulations & Guidance, Research, Statistics, Data & Systems, and Outreach & Education. A search bar is located on the right side of this bar. Below the navigation bar, a breadcrumb trail reads: Home > Programs and Initiatives > Health Insurance Marketplaces > Resources for Agents and Brokers in the Health Insurance Marketplaces. The main content area features a large blue header with the CCIIO logo. To the left of the main content is a sidebar with a blue header "Programs and Initiatives" and a list of links: Consumer Support and Information, Health Insurance Market Reforms, Health Insurance Marketplaces, In-Person Assistance in the Health Insurance Marketplaces, Qualified Health Plan Certification, State Marketplace Resources, Small Business Health Options Program (SHOP), 2019 Projected Health Insurance Exchange Coverage Maps, and Insurance Programs. The main content area has a blue header "The Center for Consumer Information & Insurance Oversight" and a sub-header "Resources for Agents and Brokers in the Health Insurance Marketplaces". Below this is a "Welcome" section with a paragraph of text, followed by a "Background" section with two paragraphs of text. On the right side of the main content area, there is a yellow sidebar with the heading "Resources for Agents and Brokers" and a list of links: Resources for Agents and Brokers in the Health Insurance Marketplaces, General Resources, Plan Year 2020 Open Enrollment, Plan Year 2020 Registration and Training, SHOP, Web-brokers in the Health Insurance Marketplace, Help On Demand, Video Learning Center, and QUICK LINKS.

CMS.gov
Centers for Medicare & Medicaid Services

Medicare Medicaid/CHIP Medicare-Medicaid Coordination Private Insurance Innovation Center Regulations & Guidance Research, Statistics, Data & Systems Outreach & Education

Home > Programs and Initiatives > Health Insurance Marketplaces > Resources for Agents and Brokers in the Health Insurance Marketplaces

CCIIO

Programs and Initiatives

- Consumer Support and Information
- Health Insurance Market Reforms
- Health Insurance Marketplaces
- In-Person Assistance in the Health Insurance Marketplaces
- Qualified Health Plan Certification
- State Marketplace Resources
- Small Business Health Options Program (SHOP)
- 2019 Projected Health Insurance Exchange Coverage Maps
- Insurance Programs

The Center for Consumer Information & Insurance Oversight

Resources for Agents and Brokers in the Health Insurance Marketplaces

Welcome

Welcome to the Agents and Brokers Resources webpage. This page is the primary outlet for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace and the Small Business Health Options Program (SHOP).

Background

To the extent permitted by states, licensed agents and brokers may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enroll them in qualified health plans (QHPs).

Agents and brokers play a crucial role in educating consumers about the Health Insurance Marketplace, both during annual Open Enrollment and throughout the coverage year. Agents and brokers may also help employers understand their options for enrolling in SHOP coverage and assist them and their employees through the SHOP application and enrollment process.

Some states have set up their own State-based individual and small business Marketplaces, while the federal government runs the Individual Marketplace through HealthCare.gov and/or SHOP in other states. You can find out if a state is running its own Marketplace by visiting HealthCare.gov and selecting the state from the drop-down list. Agents and brokers can help consumers apply for and choose insurance options in any state in which the agents and brokers have an active state license that is approved for a health-related line of authority, regardless of whether the Marketplace is operated by the state or federal government.

Agents and brokers who wish to assist consumers in the Individual Marketplace on HealthCare.gov and/or SHOP must complete registration and required training on an

Resources for Agents and Brokers

- [Resources for Agents and Brokers in the Health Insurance Marketplaces](#)
- [General Resources](#)
- [Plan Year 2020 Open Enrollment](#)
- [Plan Year 2020 Registration and Training](#)
- [SHOP](#)
- [Web-brokers in the Health Insurance Marketplace](#)
- [Help On Demand](#)
- [Video Learning Center](#)

QUICK LINKS:

General Resources: Dynamic List

Resources for Agents and Brokers in the Health Insurance Marketplaces

Welcome

Welcome to the Agents and Brokers Resources webpage. This page is the primary outlet for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace and the Small Business Health Options Program (SHOP).

Background

To the extent permitted by states, licensed agents and brokers may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enrollment.

Agents and brokers play a key role in helping consumers understand their options and their employees' options.

The General Resources link takes you to a search tool that makes it easy to find the information you are looking for.

Some states have set up their own state-based individual and small business Marketplaces, while the federal government runs the Individual Marketplace through HealthCare.gov and/or SHOP in other states. You can find out if a state is running its own Marketplace by visiting HealthCare.gov and selecting the state from the drop-down list. Agents and brokers can help consumers apply for and choose insurance options in any state in which the

Resources for Agents and Brokers

[Resources for Agents and Brokers in the Health Insurance Marketplaces](#)

[General Resources](#)

[Plan Year 2019 Open Enrollment](#)

[Plan Year 2019 Registration and Training](#)

[SHOP](#)

[Web-brokers](#)

[Insurance Marketplace](#)

[Help On Demand](#)

QUICK LINKS

[Partner Direct](#)

[Brokers](#)

[Agent/Broker](#)

[Agent/Broker](#)

Show entries: 10 ▾			
Filter On: Tip Sheet			
Date ▾	Topic ▾	Title ▾	Type of Resource ▾
2019-04	Form 1095-A	Form 1095-A: Questions and Answers for Agents, Brokers and Assistors	Tip Sheet
2019-04	FTR	Working With Enrollees Impacted by the Failure to File and Reconcile Recheck Process	Tip Sheet
2019-03	Financial Assistance	Agents and Brokers Help Your Clients Understand Eligibility for Financial Assistance	Tip Sheet
2019-03	NPN	How to Instruct Consumers to Insert Your NPN on Marketplace Applications	Tip Sheet
2018-07	Plan Year 2019 Registration and Training	Guide to Plan Year 2019 Marketplace Registration and Training for New Agents and Brokers	Tip Sheet
2018-07	Plan Year 2019 Registration and Training	Guide to Plan Year 2019 Marketplace Registration and Training for Returning Agents and Brokers	Tip Sheet
Showing 1 to 6 of 6 entries (filtered from 143 total entries)			
1			

You can quickly search resources by filtering on:

- Date
- Topic
- Title
- Type of Resource
- Keyword(s)

Recently Posted Resources Available on the Resources for Agents and Brokers Webpage

Resource	Date
<u>January Marketplace Agent and Broker Resource Catalog</u>	January 2020
<u>APTC and CSR Basics Webinar Slides</u>	January 2020
<u>Income Eligibility Using Modified Adjusted Gross Income (MAGI) Rules Webinar Slides</u>	January 2020
<u>Marketplace Learning Management System Language Selection Tip Sheet</u>	December 2019
<u>Individual Coverage Health Reimbursement Arrangements and the Marketplace Webinar Slides</u>	November 2019
<u>Help On Demand Webinar Slides</u>	November 2019

Agent and Broker Resource Catalog

- The [CMS Marketplace Agent and Broker Resource Catalog](#) is available.
- This catalog contains references to online resources, brief descriptions of offerings from the Agents and Brokers General Resources webpage, links to informative videos and webinars, and much more.
- CMS will release an updated catalog periodically, as new resources become available.



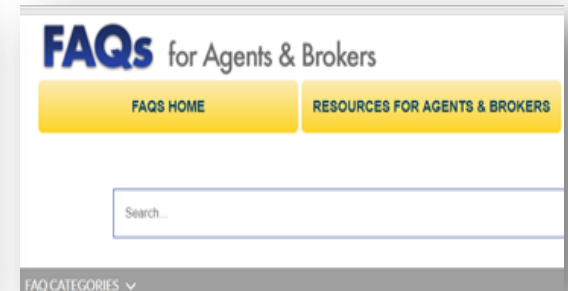
Other Agent and Broker Resources



The [Agent and Broker Video Learning Center](#) provides short technical assistance videos and includes complete walkthroughs of each section of the Marketplace application with various consumer scenarios.



Check out the self-paced **Agent and Broker Learning On Demand** video series by visiting the [CMS YouTube channel](#) and click on “Playlists” to find the series.



The [Agent and Broker Frequently Asked Questions \(FAQs\)](#) webpage provides answers to commonly asked questions about working in the Marketplace and helping your clients enroll in and maintain their coverage.

Agent and Broker Resources

Resource	Link
Agents and Brokers Resources webpage	http://go.cms.gov/CCIIOAB
Agent and Broker FFM Registration Completion List	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	https://data.healthcare.gov/ab-registration-tracker/
Find Local Help Tool	https://localhelp.healthcare.gov/
Help On Demand	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html
Agent and Broker NPN Search Tool	www.nipr.com/PacNpnSearch.htm
Issuer & Direct Enrollment Partner Directory	https://data.healthcare.gov/issuer-partner-lookup

A full list of useful websites, Help Desks, and Call Centers is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

Most Frequently Used Agent/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 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 • 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 8:00 AM–8:00 PM ET
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	• 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
Marketplace Call Center Agent/Broker Partner Line	1-855-788-6275 Note: Enter your NPN to access this line. TTY users 1-855-889-4325	Specific consumer application questions related to: • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions	Mon–Sun 24 hours/day

Acronym Definitions

Acronym	Definition
APTC	Advance Payment of the Premium Tax Credit
CCIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
CSRs	Cost-sharing Reductions
FFM	Federally-facilitated Marketplace
EDE	Enhanced Direct Enrollment
IRS	Internal Revenue Service
PTC	Premium Tax Credit
QHP	Qualified Health Plan
SBM-FP	State-based Marketplace on the Federal Platform