Agents and Brokers in the Marketplace

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 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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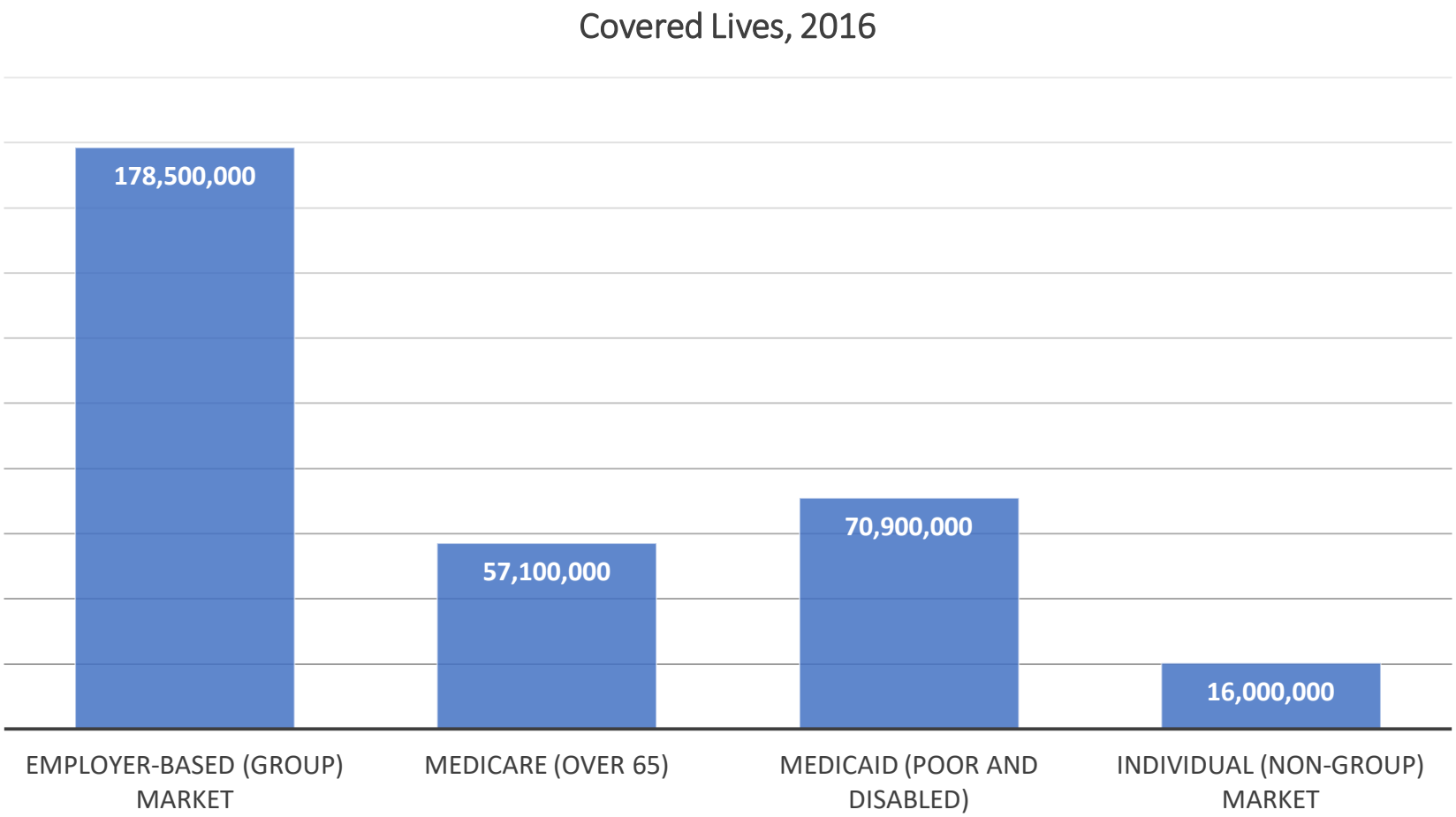
Agenda

- **The individual market: What does it look like?**
- Exchange market: At-a-glance
- Agents & brokers: Your important role
- Helping You: How CMS continues to improve the experience for agents and brokers

Individual Market is Relatively Small but Important



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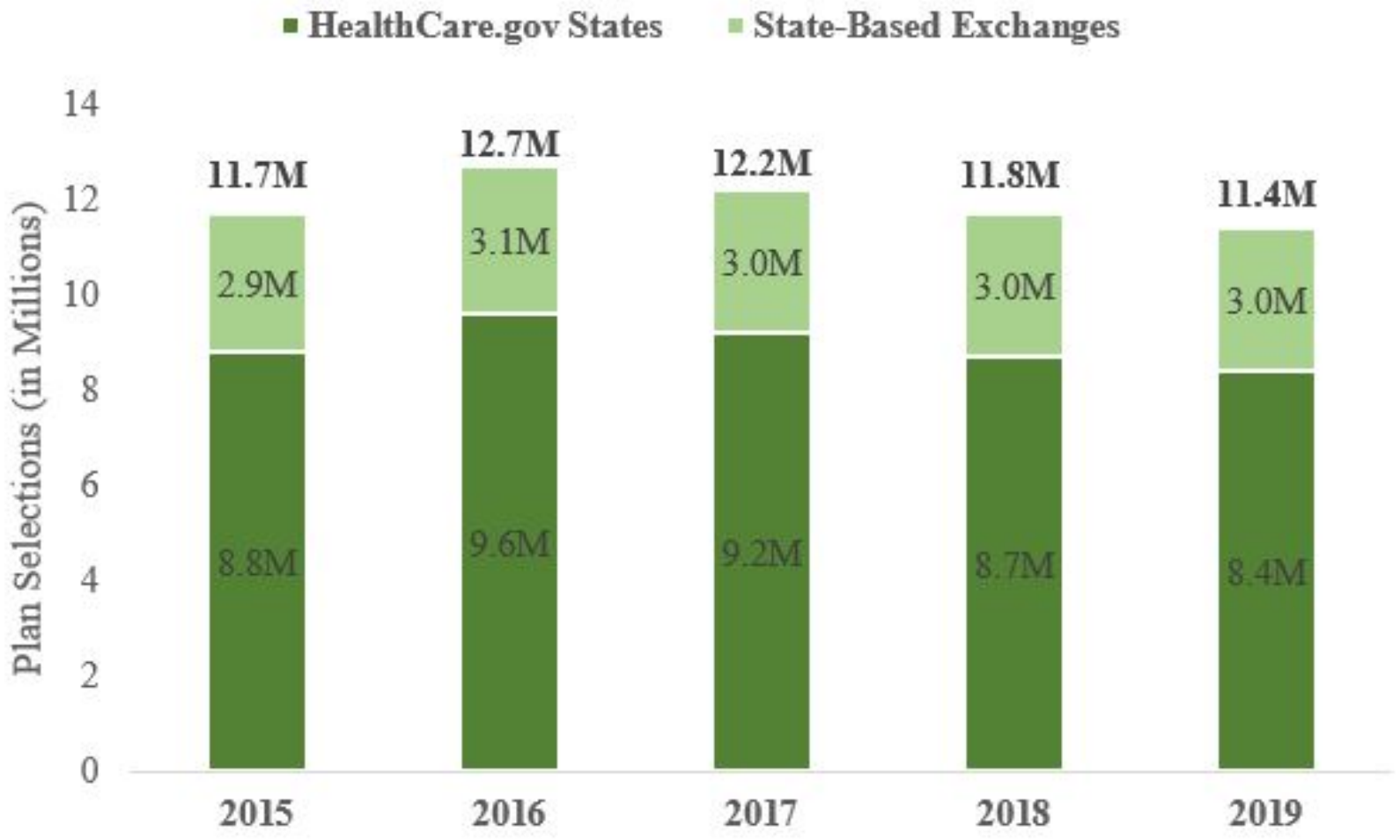
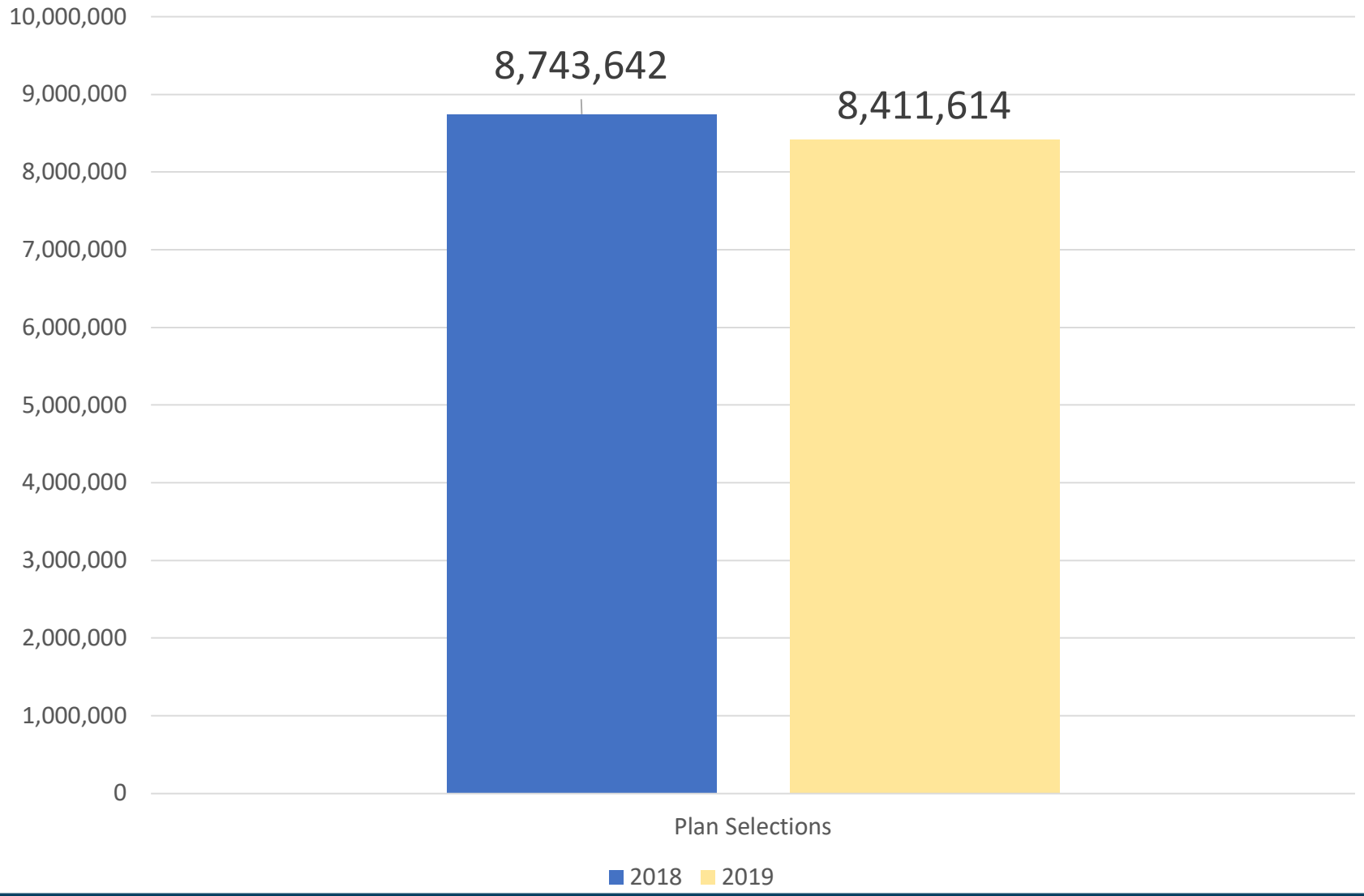
Nationwide Plan Selections during 2015 – 2019 Open Enrollment Period



Total HealthCare.gov Plan Selections 2018 and 2019 Open Enrollment Periods

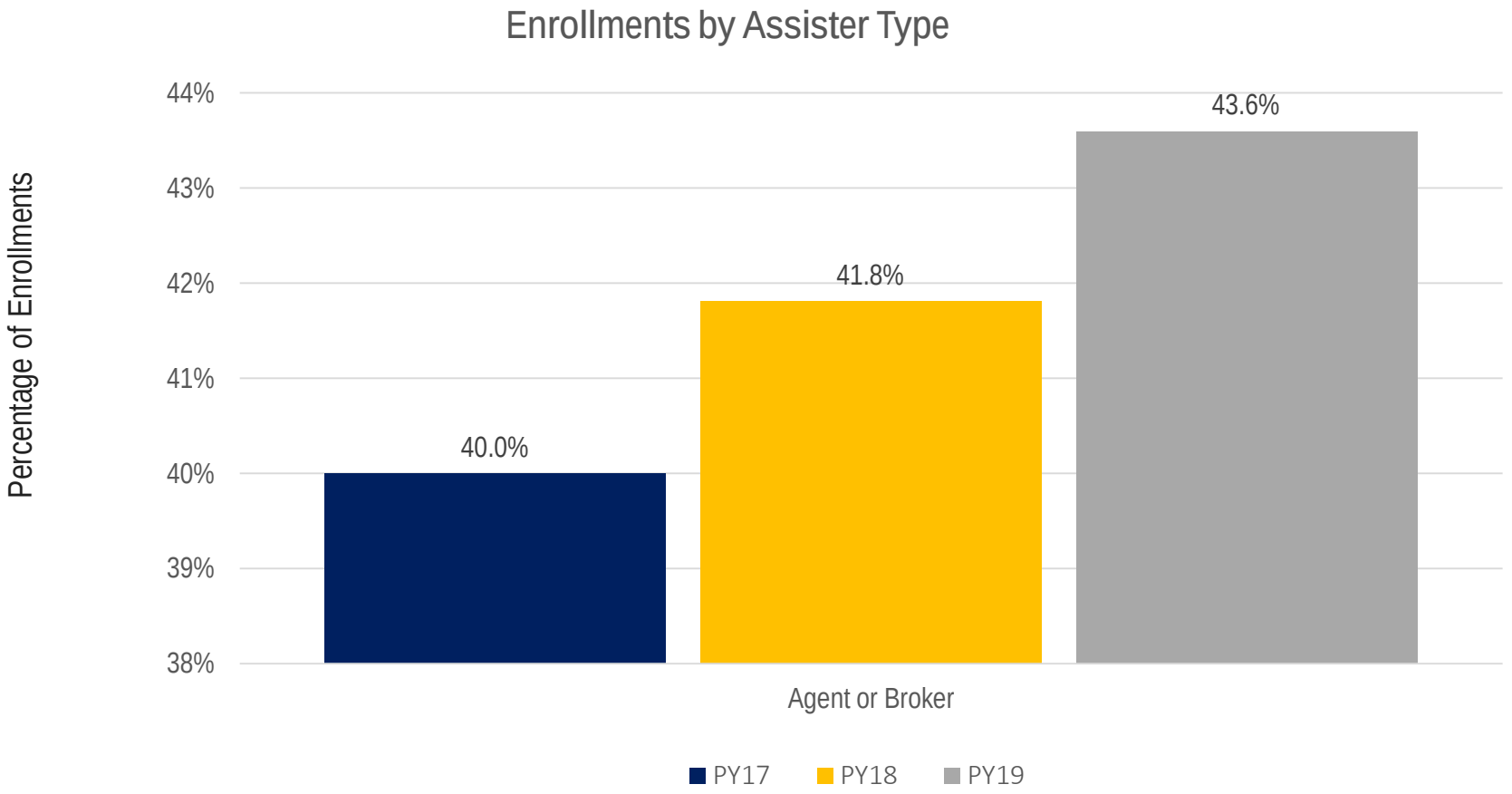


Seamless Enrollment Experience

Primary goal of providing a seamless enrollment experience for HealthCare.gov consumers

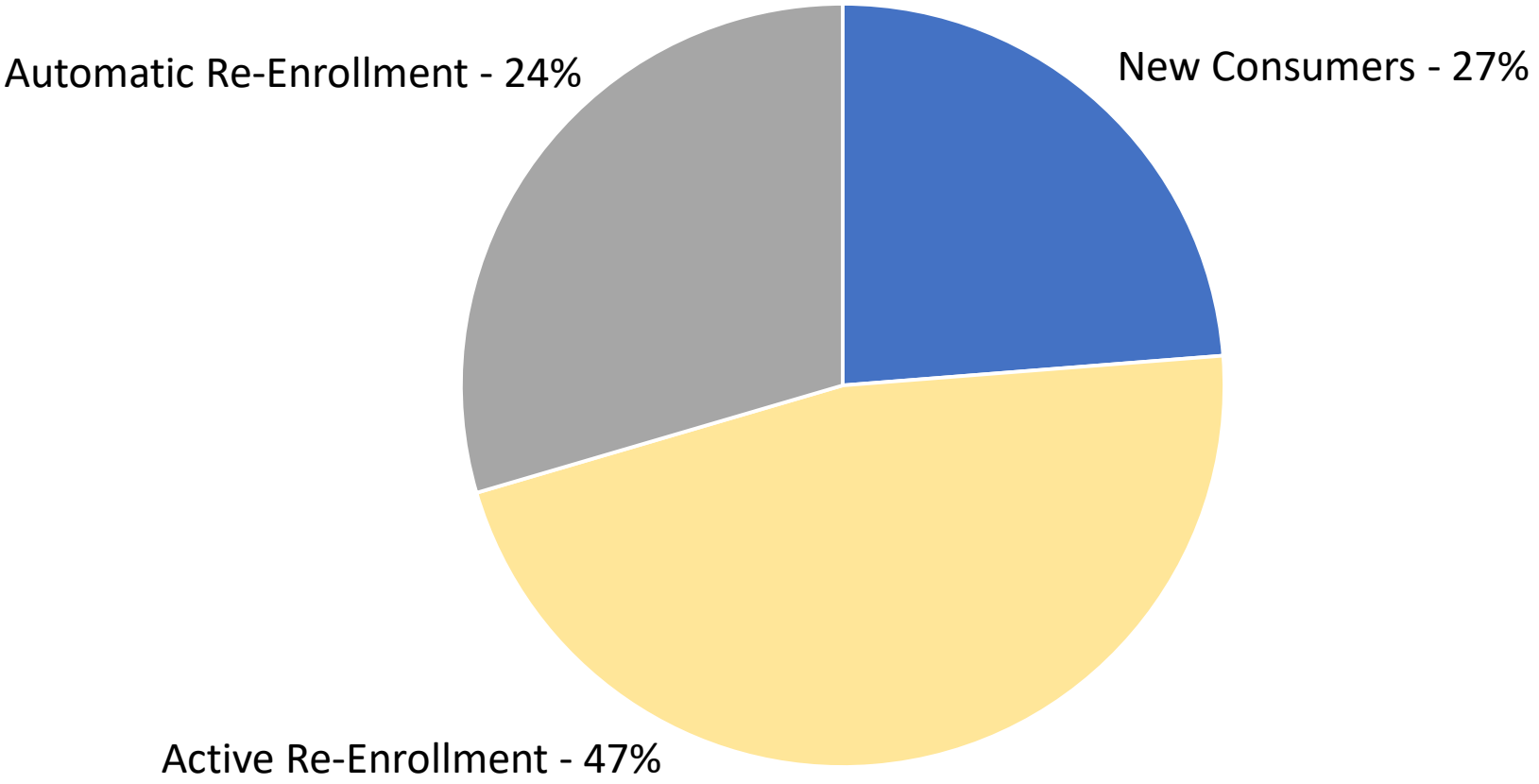
- Consumer satisfaction rate at the Call Center remained at an all-time high – averaging 90 percent
- Waiting rooms did not need to be deployed online during the final days of Open Enrollment.

Agents and brokers accounted for 43.6% of enrollments during the PY19 Open Enrollment period, up from 40.0% in PY17 and 41.8% in PY18.



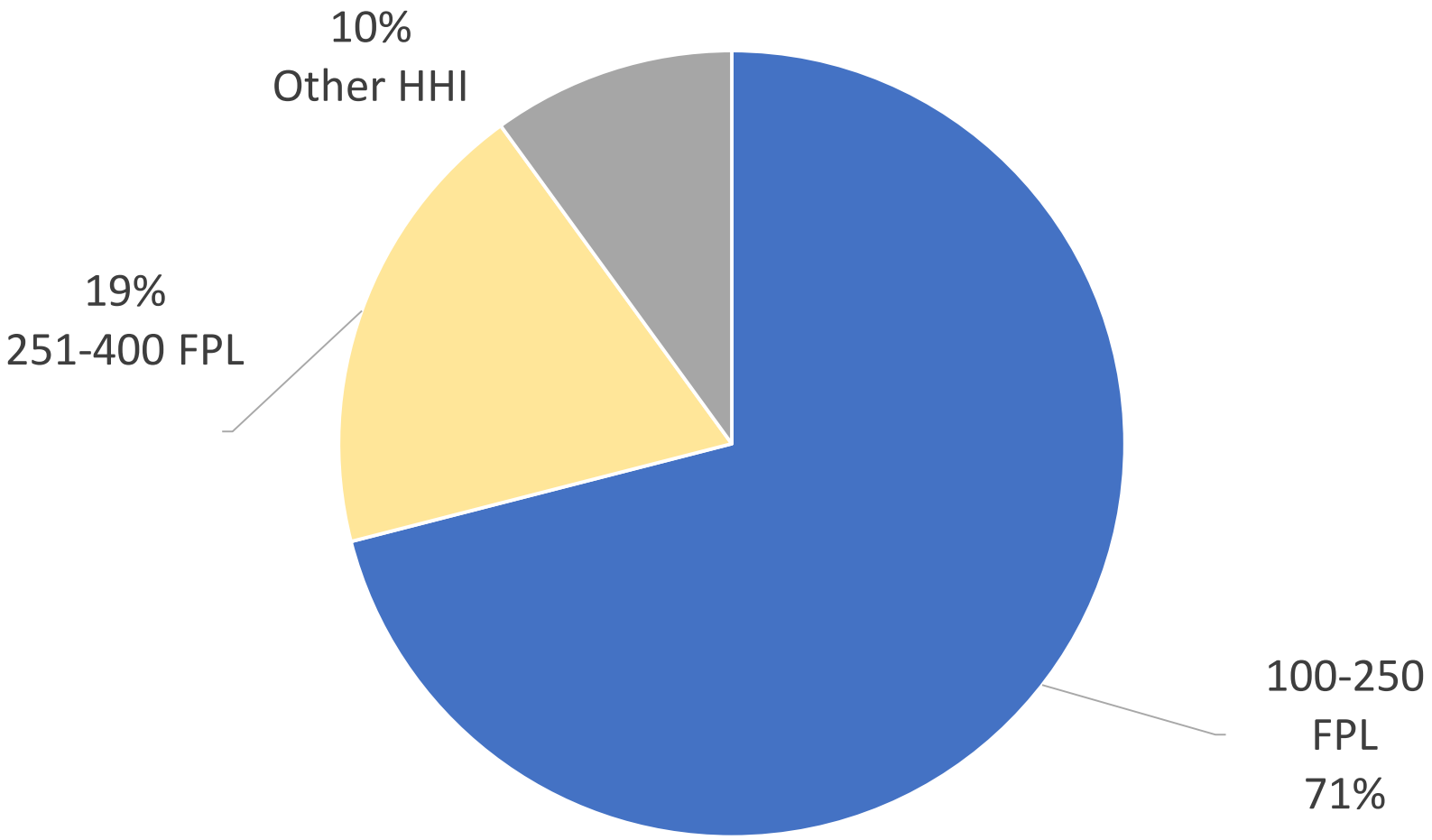
Note: Enrollment data is current as of the end of each Open Enrollment period in states using the Federal platform.

Who are our consumers? Enrollment Type



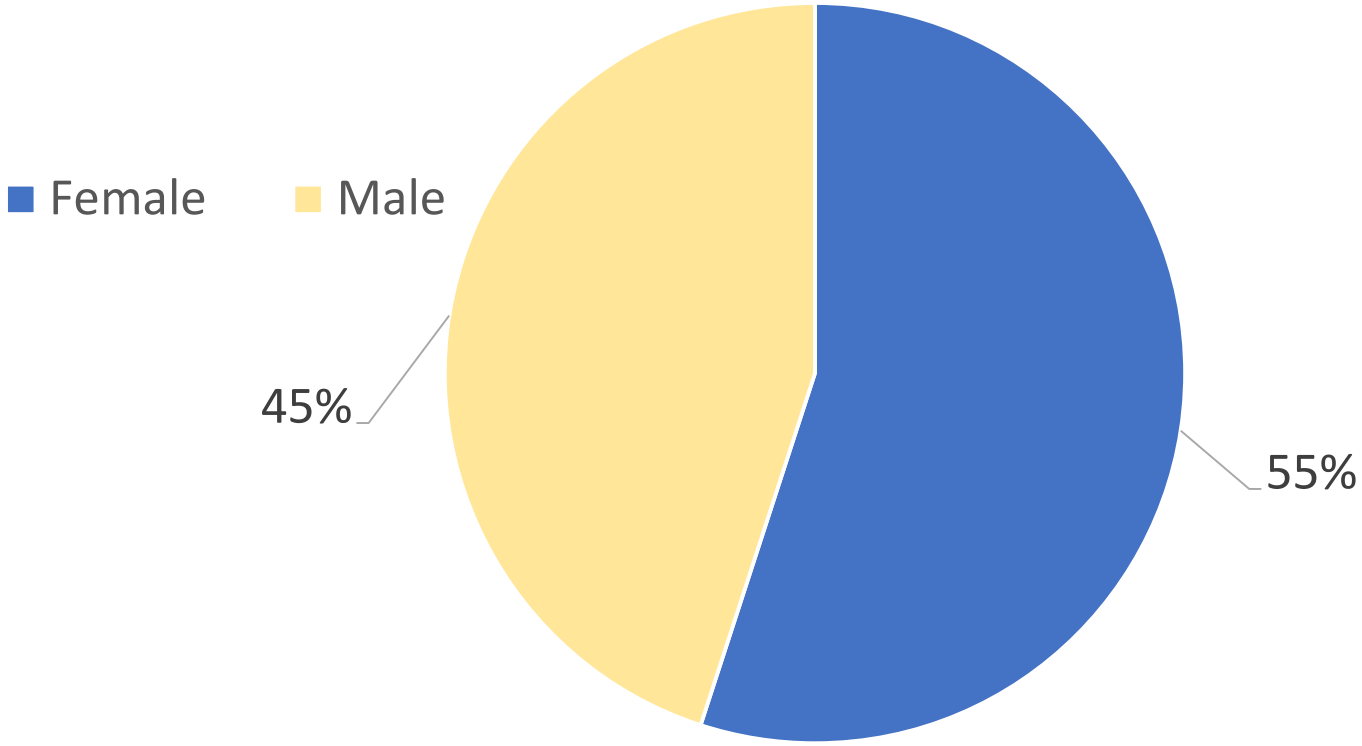
*2019 Open Enrollment Report

Who are our consumers? Income



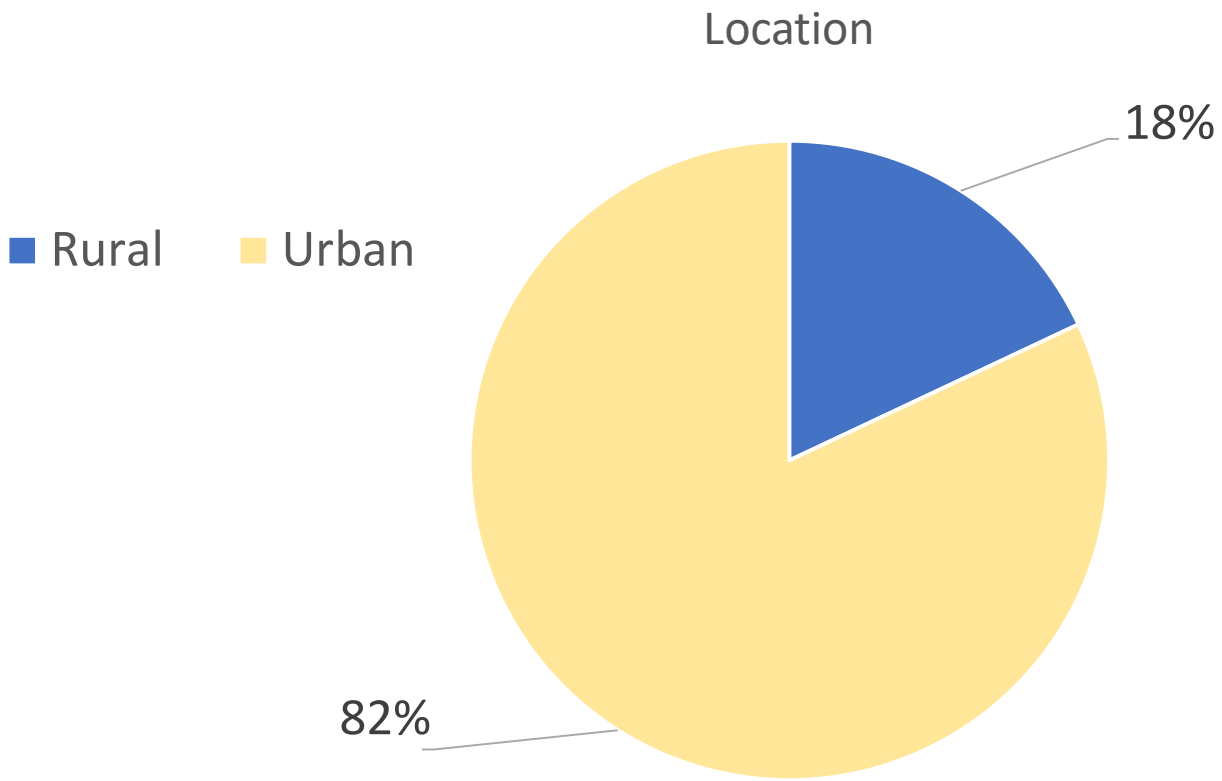
*2019 Open Enrollment Report

Who are our consumers? Gender



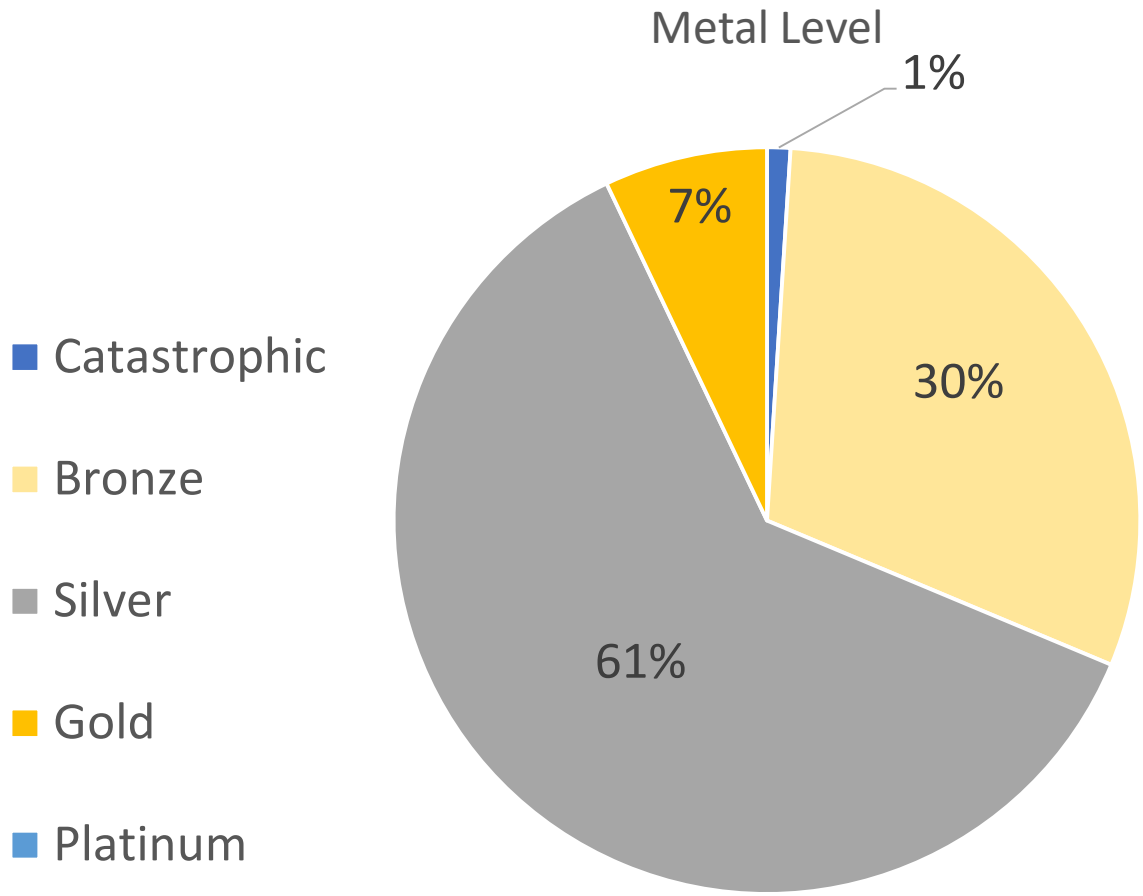
*2019 Open Enrollment Report

Who are our consumers? Location



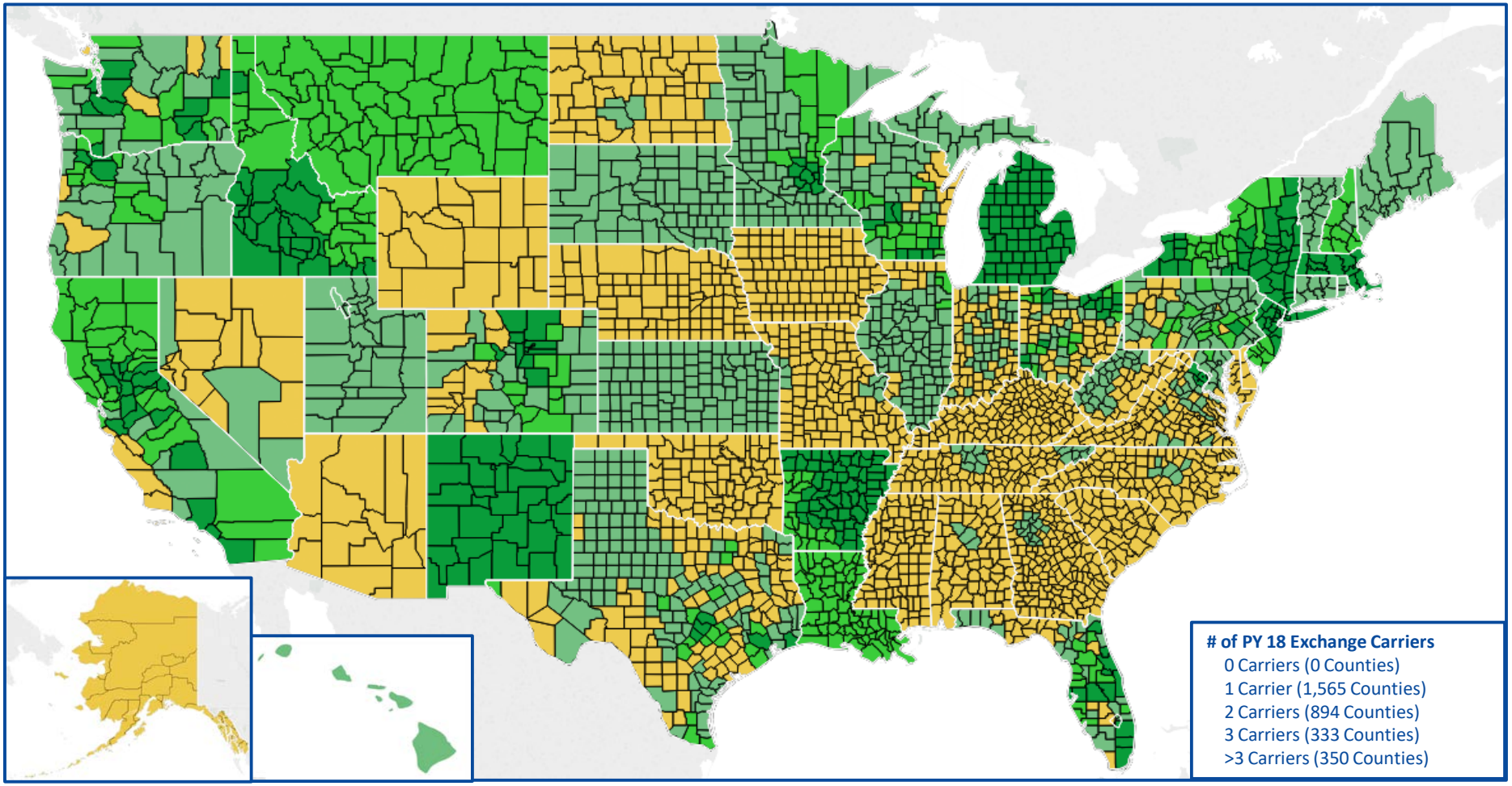
*2019 Open Enrollment Report

Who are our consumers? Metal Level



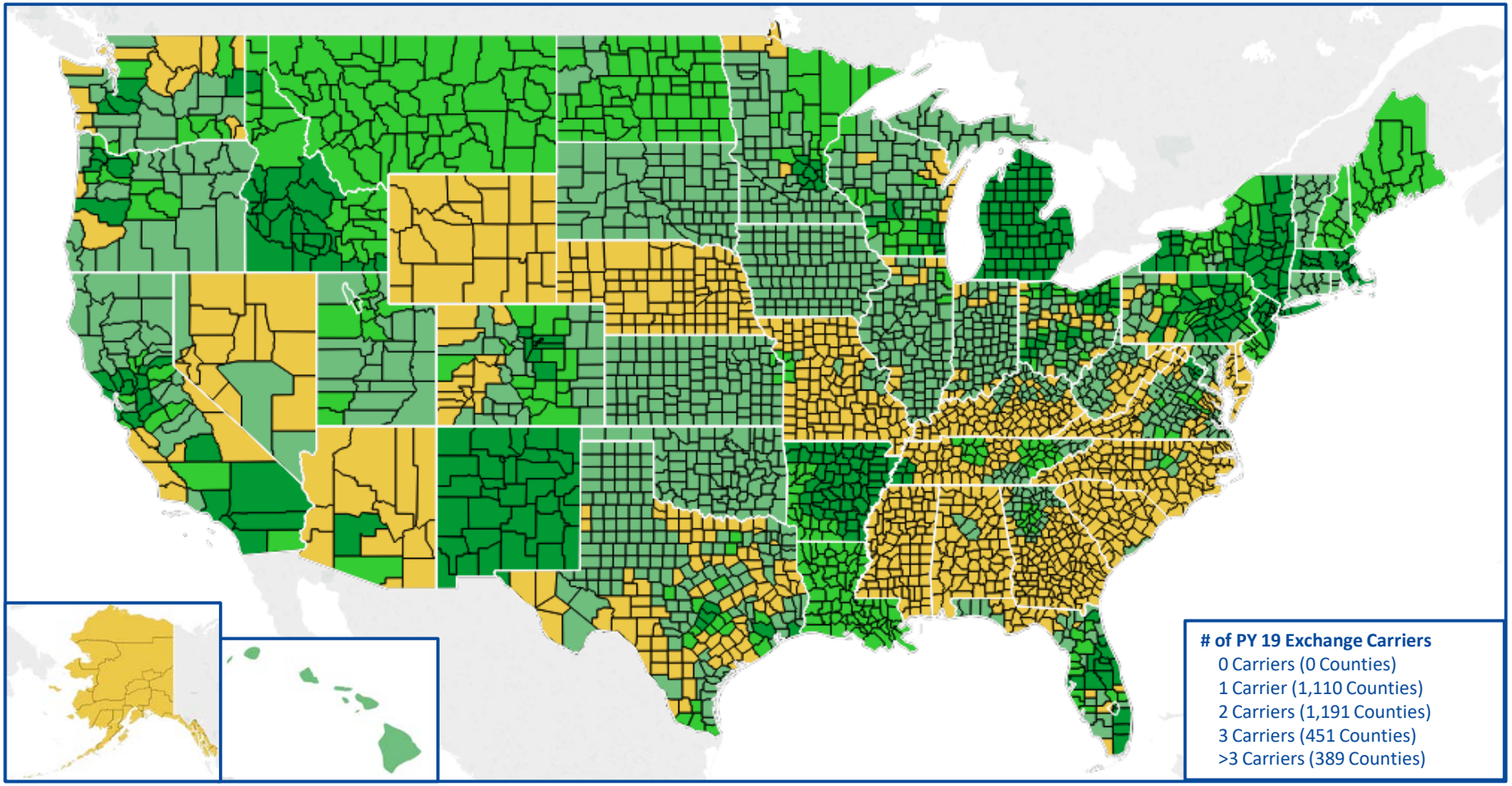
*2019 Open Enrollment Report

PY 18 National Exchange Issuer Participation by Geography



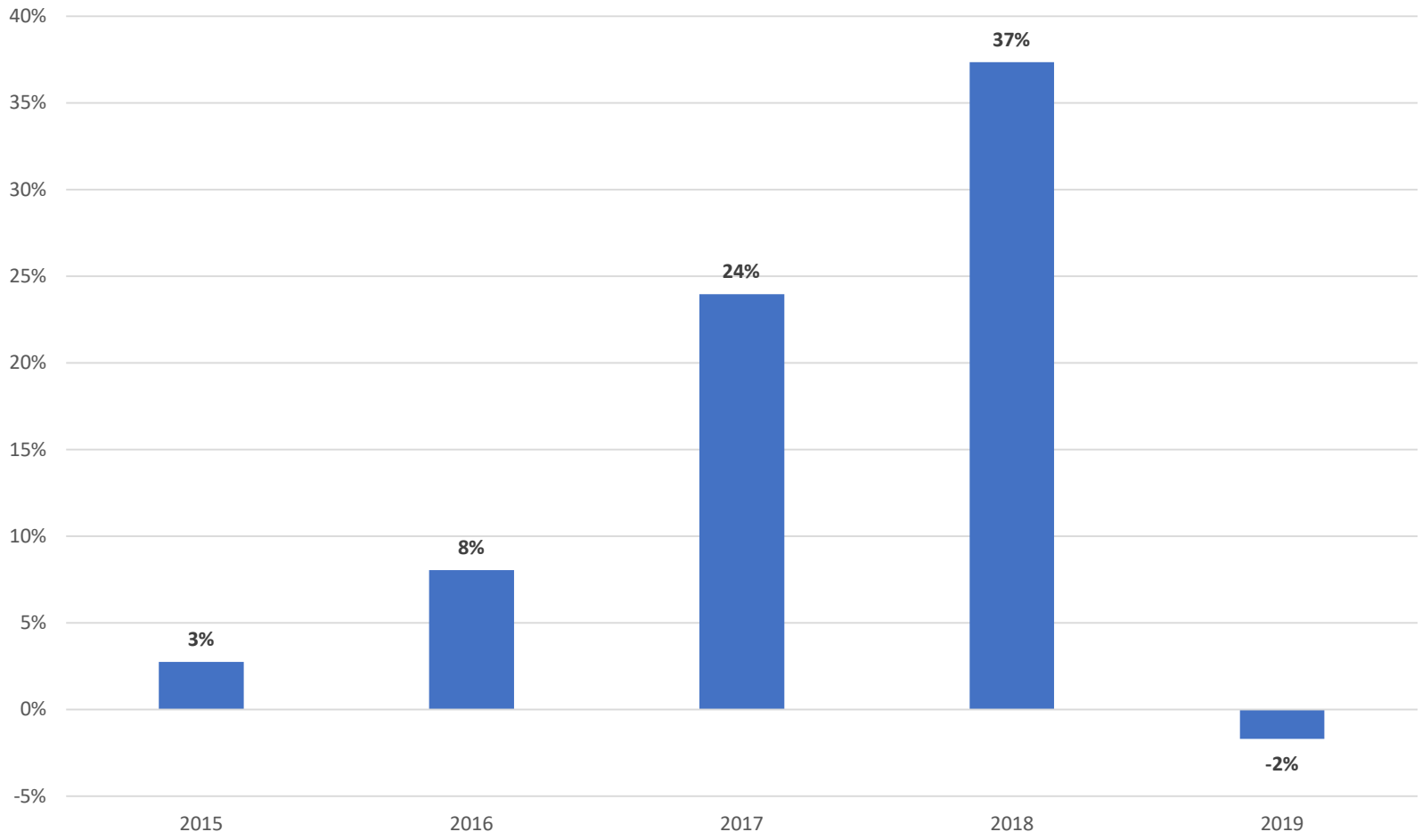
-All State Exchange data is self-reported from Exchanges to CMS (CA, CO, CT, DC, ID, MA, MD, MN, NY, RI, VT, WA)
-Federally-facilitated Exchange data reflected on this map is point in time as of 10/20/2017

PY 19 National Exchange Issuer Participation by Geography



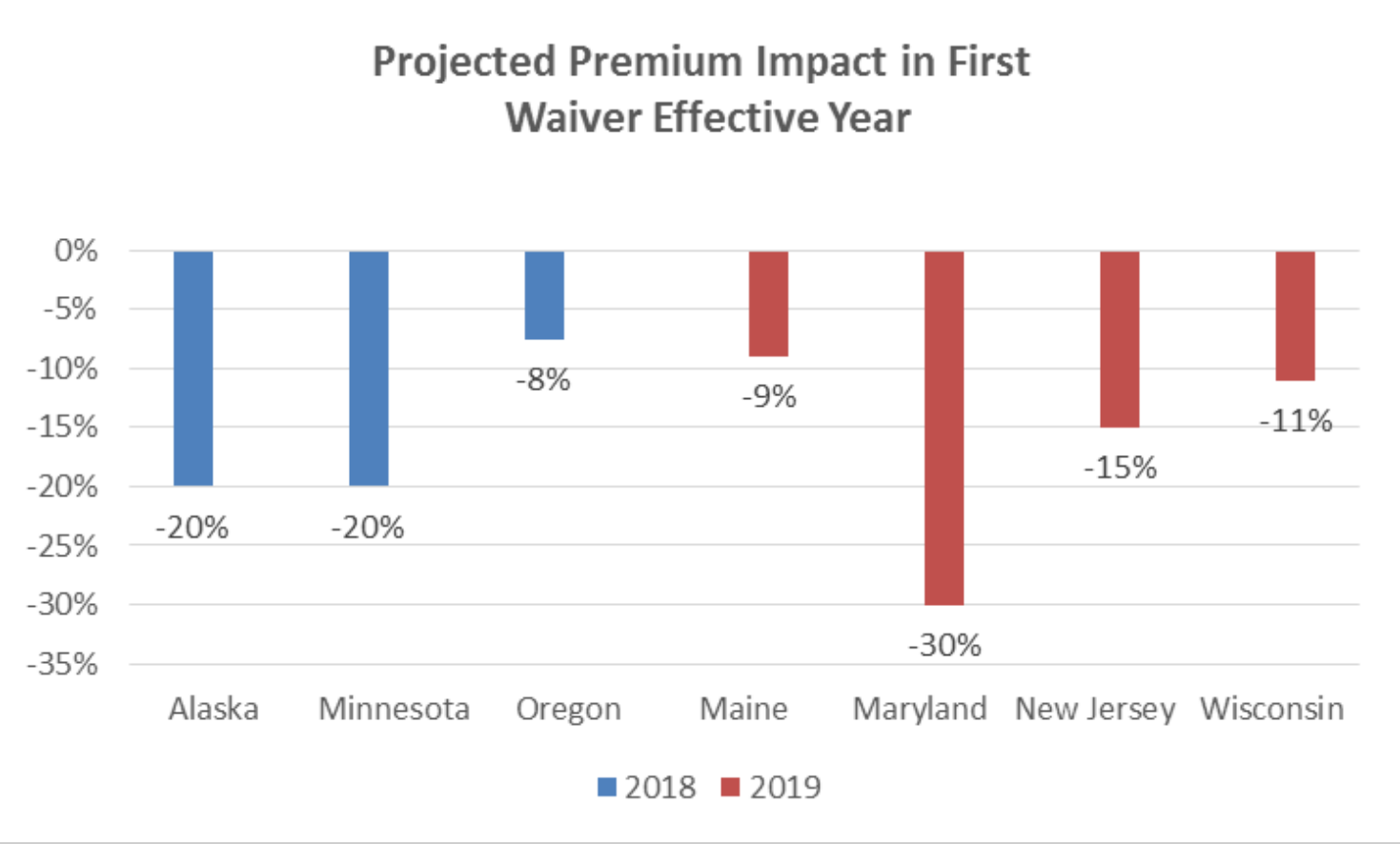
- All State-based Exchange data is self-reported from the Exchanges to CMS (CA, CO, CT, DC, ID, MA, MD, MN, NY, RI, VT, WA)
- Federally-facilitated Exchange data reflected on this map is point in time as of 09/28/2018

Outlook: Premiums Change in Average Second Lowest-Cost Silver Plan Premium for HealthCare.gov States 2015-2019



Source: *2019 Health Plan Choice and Premiums in HealthCare.gov States*
https://aspe.hhs.gov/system/files/pdf/260041/2019LandscapeBrief.pdf

Impact of State Innovation



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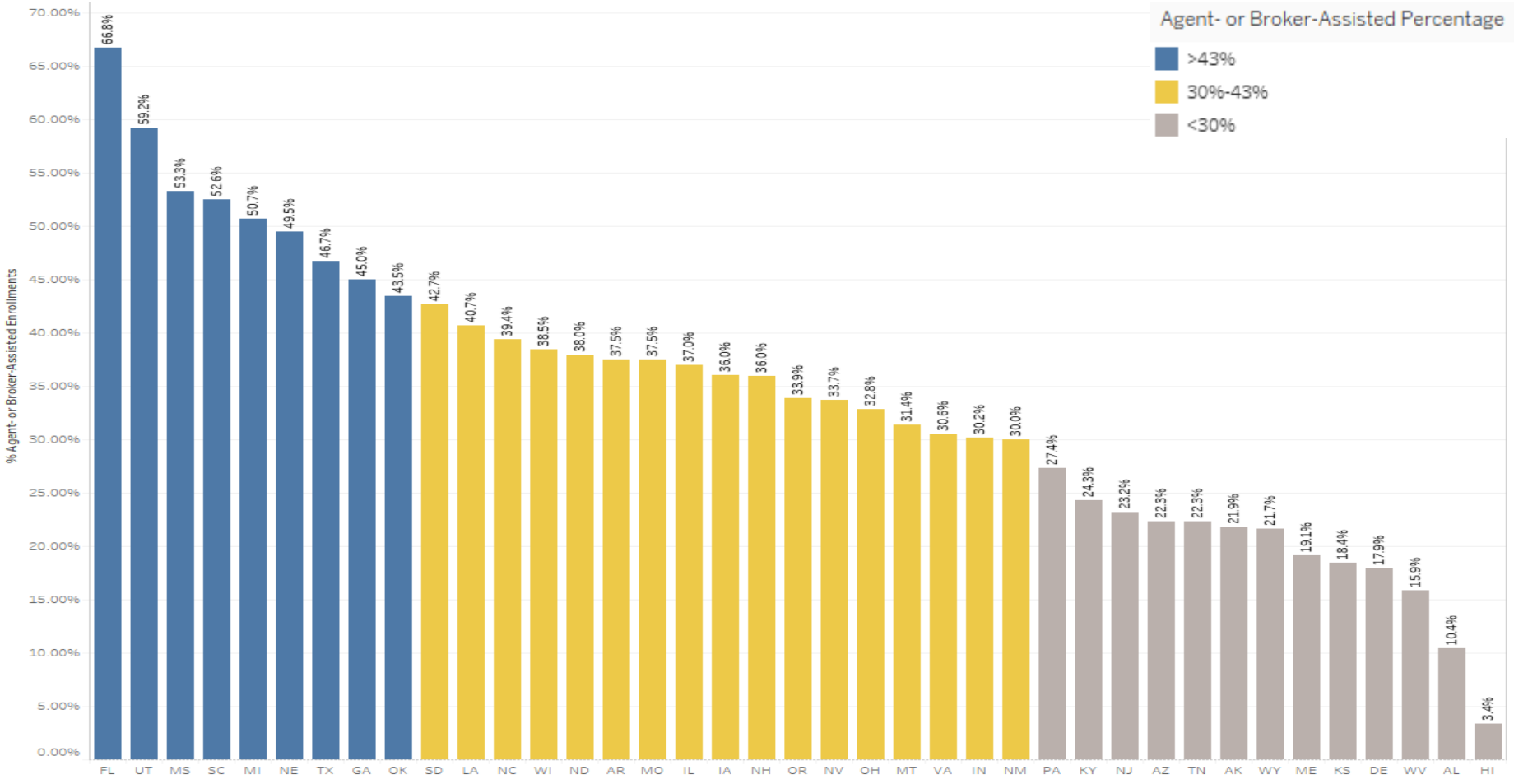
- Helping You: How CMS continues to improve the experience for agents and brokers

Important Role of Agents and Brokers

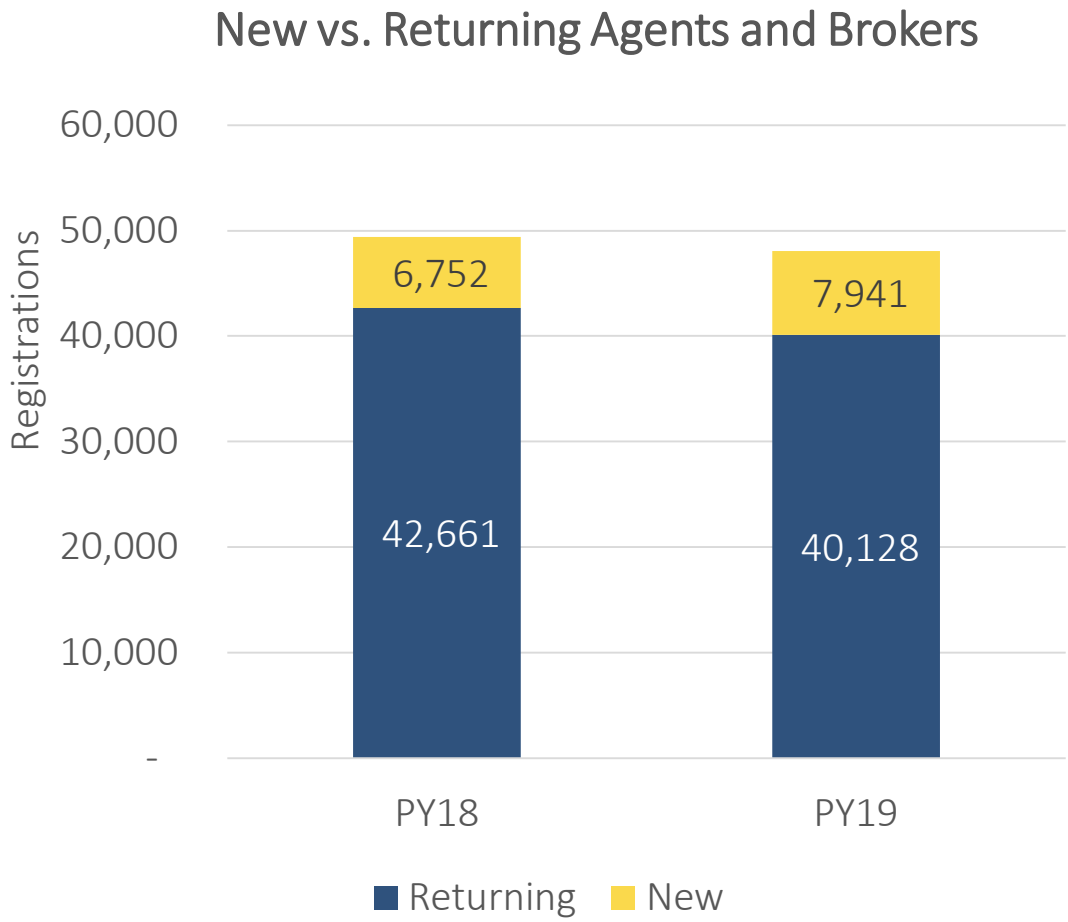
- **Who you are**:
  - More than 50,000 agents & brokers registered with HealthCare.gov
- **Where you are:**
  - Agents and brokers in every state
- **What you do:**
  - Enroll millions of people in health insurance!

Agent- or Broker-Assisted Enrollments by State Plan Year 2019



Agent and Broker Registration Activity

- The total number of registered agents and brokers fell by approximately 2.7% from PY18 (49,413) to PY19 (48,069).
- The number of newly registered agents and brokers increased 17.6% from PY18 (6,752) to PY19 (7,941).
- The number of returning agents and brokers decreased 12% from PY18 (42,661) to PY19 (40,128).



Circle of Champions

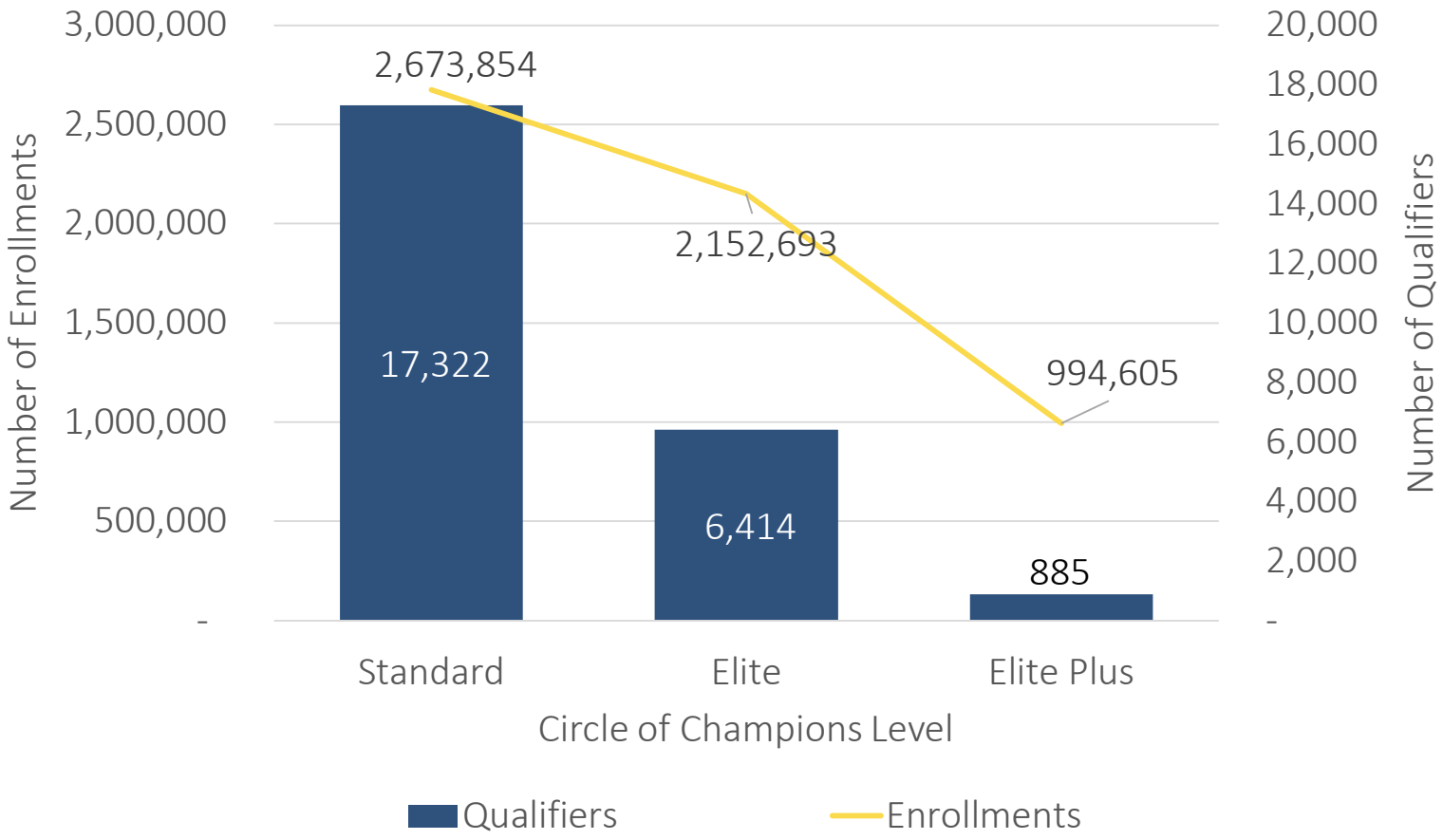
Over half of active agents and brokers in plan year 2019 qualified.







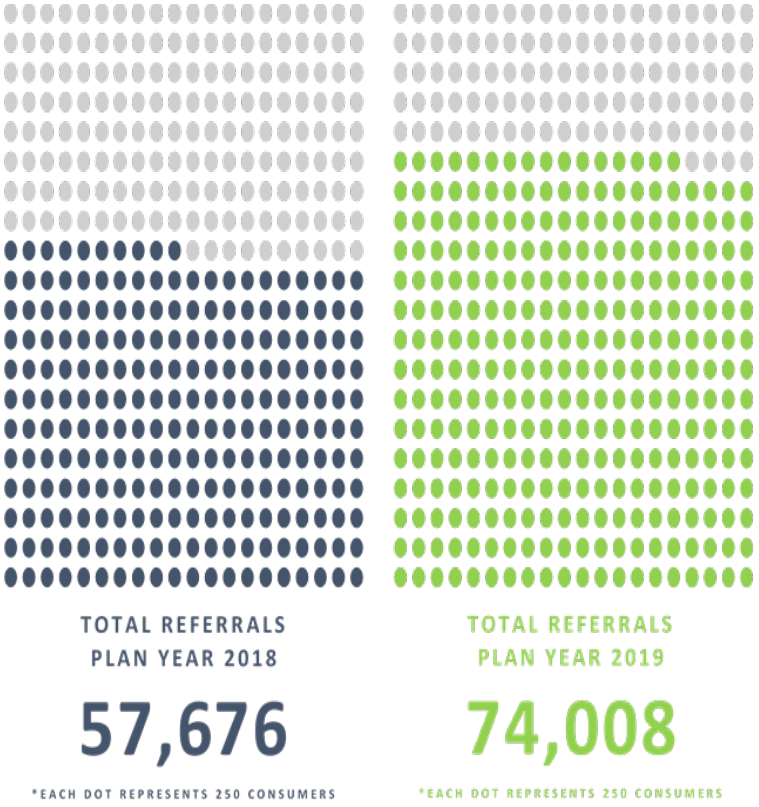
Circle of Champions
Plan Year 2019



Help On Demand

- Help On Demand experienced a 31% increase in agent and broker participation for PY19, from 5,332 to 6,973 active agents and brokers.

- These agents and brokers responded to 74,008 referrals for PY19 Open Enrollment, up 28% from 57,676 referrals for PY18.



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Improvements to Agent and Broker Program

- Enhanced Direct Enrollment
- Help On Demand
- Technical Assistance
- Training and Registration
- Circle of Champions
- Find Local Help
- Future Improvements for 2019 and Beyond