

Web-Broker Entity (WBE) Technical Assistance Session: Direct Enrollment (DE) Testing Ramp-Up for 2015 Plan Year

September 5, 2014

Direct Enrollment for the 2015 Plan Year

Session Guidelines

- This is a 2-hour webinar session
- If time allows, questions will be taken at the end of the presentation from the Q&A Panel
- For questions regarding content or logistics, contact the REGTAP Registrar at registrar@regtap.info or (800) 257-9520

Introduction

Webinar Agenda

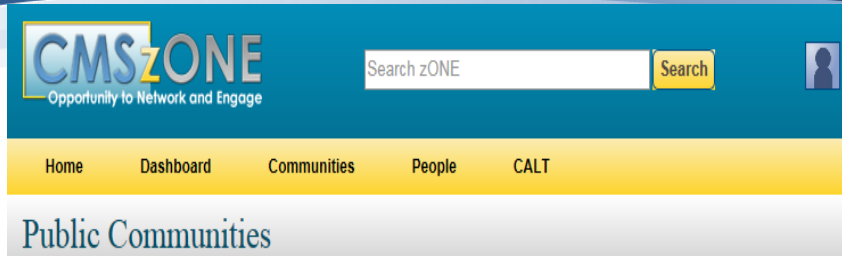
- Objectives
- WBE Housekeeping
- Direct Enrollment for 2015 Plan Year
- Q&A Session

Webinar Objectives

- Remind WBEs of zONE Registration and transition to Enterprise Identity Management (EIDM)
- Recap the functions and status of Direct Enrollment for the 2015 Plan Year
- Summarize Data Service Hub (DSH) On-Boarding and Web Services Connectivity for WBEs
- Provide WBEs tips and lessons learned from the 2014 Plan Year

WBE Housekeeping

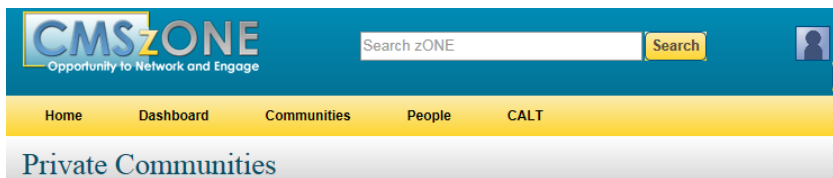
WBEs New to FFM: CMS zONE Registration Process (Only Through August 15, 2014)



Browse Private Communities



Filters	Title	State or Territory	Since
Title	CMSzONE 101	Federal	1 year



Browse Public Communities

Filters	Title	State or Territory
Title	Issuer Community - Private	Federal
Tags	Web Broker Community	Federal
State or Territory	SBM Media Resource Library	Federal
- Any -	Alpha Test Community	Federal
Apply	DE Agent/Broker Pilot Community	Federal
	zONE Features and Content Test Community	Federal
	Sprint 32 Private Hidden for UAT	

- For CMS zONE Access, email a request to CMS_FEPS@cms.hhs.gov and fill out Collaborative Application Lifecycle Tool (CALT) form
- After CMS grants initial access, log into zONE and click on the “Communities” tab
- Click “Browse Private Communities”
- Click on “Web Broker Community”
- Click “Join Community”
- **Provide explanation for why you need access to this community**
 - Include name and contact information, WBE point-of-contacts (POCs), and specific work for WBE (i.e. fill out Qualified Health Plan (QHP) templates, processing 834’s, etc.)

CMS zONE Transition to EIDM: Key Dates

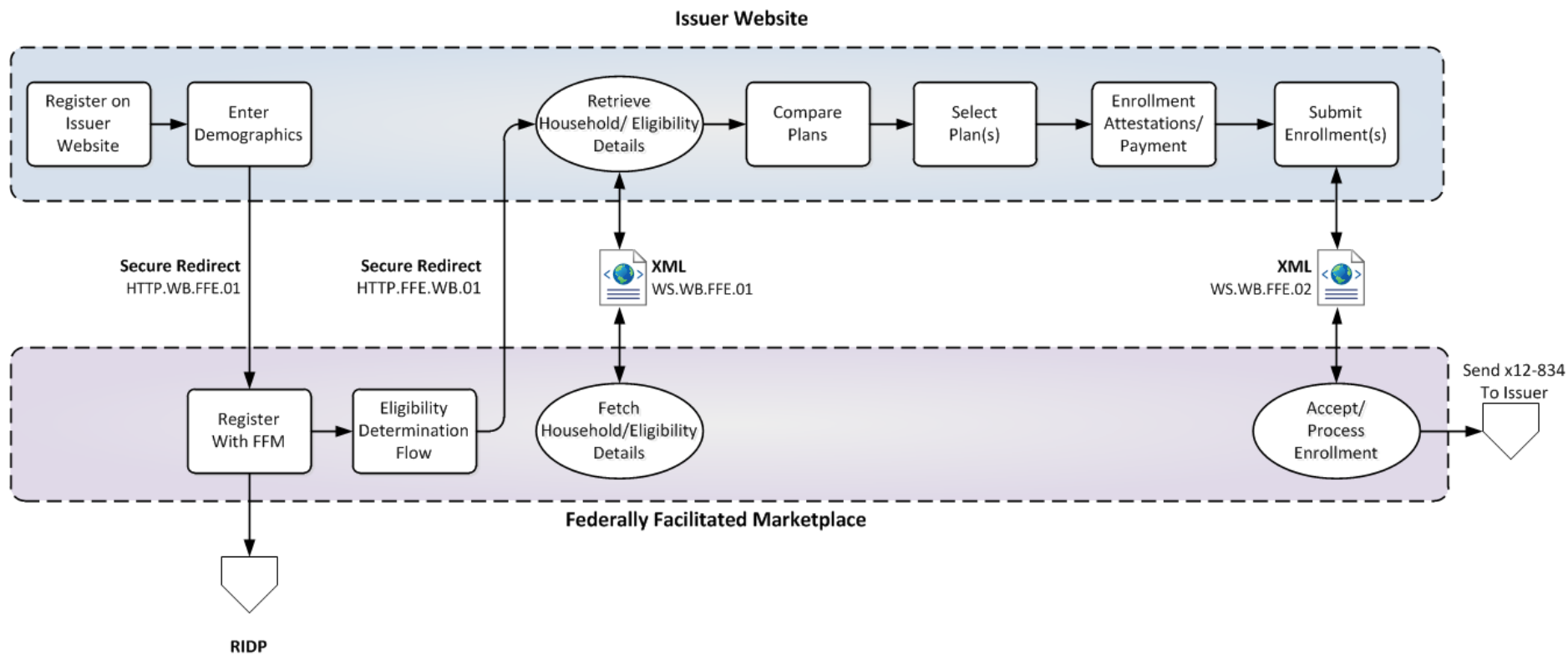
- **The current CMS zONE CALT new user registration process is scheduled to end on August 28, 2014**
- Current CMS zONE users without Enterprise Identity Management (EIDM) credentials will be bulk-uploaded into the EIDM system and will receive temporary EIDM credentials targeted the week of September 1 – September 6
 - CMS zONE users will have approximately 7 days to log into EIDM with their temporary credentials
 - CMS zONE users must begin using their new EIDM credentials on September 14 (target)

CMS zONE Transition to EIDM: Process

- Current CMS zONE Users will continue to use their CALT IDs to log into zONE through September 13
- New CMS zONE users can register with EIDM beginning on September 7, 2014
- Current CMS zONE users with existing EIDM credentials will automatically be granted access to the zONE application through EIDM
- All CMS zONE users (current and future) will go through Level of Assurance (LOA) 1 authentication
- Details are available on CMS zONE here:
<https://zone.cms.gov/document/eidm-zone-transition-materials>

Recap of Functions and Status for 2015 Plan Year Direct Enrollment

Consumer Direct Enrollment Workflow



Current Status of Direct Enrollment for 2015

- **The Scope for Direct Enrollment (DE) in 2015:**
 - In general, the overall scope DE for Open Enrollment (OE) 2015 is essentially the same as it was during the 2014 season
- **What's Not in Scope?**
 - Please note DE is currently on hiatus and cannot process enrollments outside of the annual Open Enrollment period
 - In addition, throughout 2014 and 2015 Direct Enrollment will not be able to process:
 - Changes in Circumstance (CiC)
 - Special Enrollment Period (SEP) transactions
 - Marketplace Application 2.0 transactions

Current Status of Direct Enrollment for 2015 (continued)

- **Common DE questions from WBEs:**
 - When will Direct Enrollment be available again in Production?
 - Direct enrollment will be able to process enrollments in Production on November 15, 2014
 - When will WBEs be able to test direct enrollment?
 - **Now:** WBEs can currently test both the redirect and fetch eligibility components
 - **End-to-End Testing in the Fall:** CMS is currently working on the timeframe for WBEs to test DE 2015 end-to-end in the Fall in advance of OE 2015 (exact date TBD) which will include testing of the Enrollment Web services against the WBE's respective 2015 submitted Qualified Health Plan (QHP) data; will share Estimated Time of Arrival (ETA) in this forum as CMS progresses
 - Please note: even though WBEs cannot test end-to-end DE until the Fall, WBEs can still test connectivity and Fetch Eligibility currently

Current Status of Direct Enrollment for 2015 (continued)

- **Common DE questions from WBEs:**
 - Can I still use Fetch Eligibility in IMP1A?
 - WBEs can use fetch eligibility in IMP1A, although the SEP effective dates are not accurate or reliable
 - Which consumers will be able to use Direct Enrollment during OE 2015?
 - Direct enrollment will be available to new consumers who would like to enroll into a QHP in 2015 as well as existing enrollees who would like to actively select the same QHP or change QHPs during OE

Tips for WBEs/Agents/Brokers Who Are New to Direct Enrollment

- The **only** way for an Agent/Broker to access an FFM site is either:
 - **DE Model:** Redirecting from an WBE website to FFM and their User ID is part of the Security Assertion Markup Language (SAML). Agent/Broker then inputs their user credentials to login to FFM once redirect is successful —OR—
 - **Consumer Side by Side Model:** Consumer has created their own account directly on healthcare.gov or through Call Center or Paper Application Channels and the Agent/Broker is sitting beside the consumer and advising them on the completion of the application at which point the consumer would shop on FFM via Plan Compare, rather than redirect back to an WBE site

Resources for Getting Started

- API Spec on CMSzONE:
 - <https://zone.cms.gov/document/direct-enrollment-api-technical-specifications-draft-version>
- Updated End-to-End Testing Guide on CMSzONE (New as of August 12!)
 - <https://zone.cms.gov/document/end-end-testing-marketplace-10>
- Expanded contents on the following topics:
 1. [EDI/DSH/EFT Onboarding](#)
 2. [End to End Testing](#)
 3. [SAML Redirect](#)
 4. [Marketplace Registration](#)
 5. [RIDP Test Data Usage](#)
 6. [Filling out Eligibility Application](#)
 7. [Configuring SoapUI](#)
 8. [Fetch Eligibility Testing](#)
 9. [Submit Enrollment Testing](#)
 10. [Submitting APTC and Distributing Across Enrollment Groups](#)
 11. [Payment Redirect Testing](#)
 12. [Direct Enrollment 2015: Lessons Learned from Last Year](#)

Agent/Broker Access and Testing in IMP1A

- **Requesting Access to New or Expired Agent/Broker Credentials**
 - E-mail CMS_Issuer_Communications@cms.hhs.gov with the specific subject line
“Agent/Broker IMP1A Testing Credentials request”
 - Please indicate whether the WBE is requesting brand new credentials or have existing credentials that appear to have expired
 - Please indicate whether the WBE is an existing 2014 FFM WBE or a new 2015 FFM WBE
 - Please provide the WBE’s organization’s five-character Health Insurance Oversight System (HIOS) ID
 - Allow for approximately three (3) business days for new credentials or resetting

Agent/Broker Access and Testing in IMP1A (continued)

- **SAML and Entering Agent/Broker Credentials**
 - Remember that WBEs should generate SAML as per the spec for Agents/Brokers. EIDM User ID and user type should be passed in SAML
 - WBEs POST the SAML to IMP1A endpoint:
<https://imp1a.healthcare.gov/marketplace/brokerService>
 - Or POST the SAML to Production endpoint:
<https://healthcare.gov/marketplace/brokerService>
 - After SAML validation, the user will redirect to the FFM Broker Login page with User ID pre-populated in User ID field from ID in SAML token
 - Enter password
- After authentication, the user will be redirected to Search/Create Application Landing page
- Note: National Producer Number (NPN) does not need to be unique for IMP1A testing

Fetch Eligibility: Known Issue

- **Known Issue:** Fetch Eligibility response is missing “*initialEnrollmentPeriodEligibility*” element from the Extensible Markup Language (XML). Per the Direct Enrollment specs, this is a required element and should be included (see snapshot from the specifications below.) CMS plans on fixing this in an upcoming release
- **Interim Work-around:** WBEs should modify their validations to not reject the response when this element is missing

Fetch Household/Eligibility Details (WS.WB.FFE.01) - Response						
Data Element Group	Data Element	Required(R), Optional(O), Conditional(C)	Description	Data Type	Min Length	Max Length
<i>Enrollment Period</i>						
	IEP/AEP Eligibility Indicator	R	Indicator for whether the applicant is eligible for an Initial Enrollment Period (IEP) or Annual Enrollment Period (AEP). Y - Eligible for IEP/AEP N - Not Eligible for IEP/AEP	Boolean	1	1

SAML and API Specifications

Please Make Sure SAML Matches API specifications

API Spec on CMSzONE:

<https://zone.cms.gov/document/direct-enrollment-api-technical-specifications-draft-version>

- Note: Button will not appear if the SAML does not match the API specifications precisely

SAML and API Specifications (continued)

Common error: Attribute Statement don't confirm to min and max lengths
Examples:

Data Element	Code	Description	Type	Min	Max
Partner Assigned Consumer ID	R	Unique Identifier assigned by Partner Website for the consumer for interactions with the FFM.	String	1	32
FFE User ID	C	User ID of the current user on the FFM. Only applicable when User Type is Partner Call Center Rep, Agent or Broker	String	1	50
Street Name 1	O	Street address	String	5	75
Birth Date	O	Date of Birth of contact person Must be a valid date, year must be > 1912 and <= current year. Entered in YYYY-MM-DD format. Cannot be greater than current date.	String	10	32
Phone Number	O	Primary phone number of the contact person.	String	10	10

Data Service Hub (DSH) On-Boarding & Web Services Connectivity Summary for WBEs

WBE Overview

- Service Overview
- Steps for Direct Enrollment Web Service Connectivity
- How to obtain a DSH Partner ID

Service Overview

- Secure Redirect/SAML
 - Process of a user securely transferred from an WBE website to FFM for eligibility determination purposes and once the WBEs complete this function the WBE is securely redirected back to the WBE website for enrollment
 - See API Specification Section 6.3
- Fetch Eligibility
- Submit Enrollment

Reminder on Direct Enrollment Steps for Connectivity

- CMS will contact the “Web Services Contact” for a SSL Certificate and POC info
 - Send SSL certificates to dsh.support@qssinc.com
 - Test certificates may be self-signed
 - Production Certs must be Certificate Authority (CA) Signed
 - CMS will provide a Partner ID to for FFM and DSH access
- CMS will provide the CA SSL Certificates for the test environment to the WBE

Reminder on Direct Enrollment Steps for Connectivity (continued)

- CMS will work with the WBE team to establish connectivity in the test environment
 - The WBE will follow the sample SAML assertion to redirect to the FFM test application
 - The WBE will use the provided Simple Object Access Protocol User Interface (soapUI) test cases and connectivity instructions to establish initial Federal DSH Test Environment connectivity
- After soapUI connectivity is established in the Test Environment, WBEs establish connectivity from their application to the Test Environment

Components to Test

- Secure Redirect
 - POST Base64 Encoded SAML to FFM, complete an Application, and redirect back to Partner site
- Fetch Eligibility
 - Soap Request using Attributes returned in SAML to get Applicant eligibility information
- Submit Enrollment (connectivity testing only)
 - Soap Request using Eligibility Response elements and Plan selection to enroll Applicant in selected plan
- Payment Redirect
 - SAML POST back to Partner Payment site once Enrollment is submitted on the FFM

Presentation on testing each component:

<https://zone.cms.gov/document/>

Test Data

- The ONLY REQUIRED test data is the RIDP Test Data to perform Identity Validation with SSA.
- RIDP Data should be used at “Verify your identity” screen
- All other data for the Application process can be fabricated including accounts and Applicant info
- Request Elements for the Fetch Eligibility will come from the SAML Redirect back to Partner
- Data for Submit Enrollment will come from Eligibility Response and Plan Selection
- RIDP Test Data can be found on zONE:
 - <https://zone.cms.gov/document/ridp-test-data>

*Any person can be used from the RIDP data and multiple times

Partner ID Process - Step 1

- DSH Support will contact “Web Services” Contact requesting additional info once the Electronic Data Interchange (EDI) Form is Approved
- Provide the following information in an email:
 - Organization Name (e.g., ABCD Corp)
 - Web Site URL
 - POC Name
 - POC Email address
 - POC Phone number
 - SSL Certificate file for each environment

Note: The QSSI email server does not accept attachments with the .cer extension. Copy your alias.cer file to alias.txt and attach the alias.txt file. If your organization has trusted CA issued certificate, copy your trusted .cer file to alias.txt and attach the alias.txt file.

Partner ID Process - Step 2

- Generate SSL Certificates for Application Servers consuming DSH Services
 - CA Secured Certificates may be used, but not required for Testing Environment – local certificates are accepted
 - Production environment required a CA Signed Certificate
- Respond back to DSH Support with requested info and certificates

Partner ID Process - Step 3

- **WBEs will receive a response from the DSH Support group with the following details:**
 - Partner HUB ID to be used in the WSSE header
 - End points
 - An attached zip file, which will include the following:
 - Primary and Secondary VeriSign certificates for both of the following
 - DSH Web Service Requests
 - FFM SAML Redirects
 - The public key for the DSH and FFM Gateways
 - A second email will follow with the password.
 - Use the User ID, Password, and Certificate to configure the Transport Layer Security

If you encounter problems with the security certificate steps, please contact QSSI at dsh.support@qssinc.com

Required Skill Sets for Federal Data Service Hub Access

- WBEs companies should have the following skills and experience to connect to the Federal Data Services Hub (FDSH):
 - System integration experience in consuming Simple Object Access Protocol (SOAP)-based services, including the following:
 - Familiarity with Web Services Description Language (WSDL) and Extensible Markup Language (XML) Schema Definitions (XSDs)
 - Experience with Web Services Security (WS-Security) Headers
 - Experience with Transport Layer Security (TLS)
 - Familiarity with X.509
 - Business Analyst (BA)/Interface Analyst skills
 - Network Security Administration skills

Direct Enrollment Documentation Available in CMS zONE

- Direct Enrollment API Specification Document
- System Concept Document
- Approved Direct Enrollment Changes Doc (XSL Change doc)
- Direct Enrollment Application Eligibility Mapping
- Direct Enrollment Application Enrollment Mapping
- Enrollment ICD for Direct Enrollment
- Direct Enrollment Application IEPD. This includes: Applicant Enrollment request and response XMLs, Extensions, Schema and WSDLs.
- Agent/Broker and DE Testing Guide
- Advanced Payment of the Premium Tax Credit (APTC) ppt
- Error Code

Tips and Lessons Learned from 2014 Plan Year

DE Tips from Last Year:

“Why Does the ‘Return to WBE’ Not Appear

- Button will not appear if the SAML does not match the API spec precisely
- Common error: Attribute Statement don't confirm to min and max lengths

Examples:

API Spec	Code	Description	Type	Min	Max
Partner Assigned Consumer ID	R	Unique Identifier assigned by Partner Website for the consumer for interactions with the FFM.	String	1	32
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When Not to Submit a Fetch Eligibility Request

- There are 3 Transfer Types in the Secure Redirect Response when a consumer redirects back to the WBE site:
 - Completed Eligibility Application
 - Exception on Eligibility Application
 - User Initiated Return
- Instructions for WBEs:
 - Check the FFE Assigned Consumer ID coming back on a secure redirect from FFM
If it is zero, do not submit a Fetch Eligibility Request
 - Additionally, look at the Transfer Type field
 - Only make a Fetch Eligibility request if the Transfer Type is “Completed Eligibility Application.”
 - I.E.: If the Transfer Type is “Exception on Eligibility Application” or “User Initiated Return” do not submit a Fetch Eligibility Request.)

Blocked JavaScript Libraries

- We added JavaScript libraries for website analytics in 2014. Please make sure your network does not block these two URLs:
 - //cdn.mxpnl.com
 - //api.mixpanel.com
- [After troubleshooting a few WBEs whose Agents/Brokers could not log in, we discovered their network was blocking these URL's.]

Creating or Searching for Applications

- **Create New Application Workflow:**
 - Agent/Broker completes application with consumer
- **Complete Application Already Started by Consumer or Agent/Broker**
 - Search on Consumer FN & LN, Address, DOB, Email (Optional), Application ID (Optional) or SSN (Optional)
 - Choose correct consumer application
 - Agent/Broker Completes Attestation Page

Agent/Broker Login Lessons

- **Important:** Does your Agent/Broker experience a 403 error when logging in?
If so:
 - 403 error typically occurs when the Agent/Broker is attempting to use credentials to login directly to the FFM website without redirecting from the WBE website site
(Example: You cannot simply go to healthcare.gov with Agent/Broker credentials and login.)
- If problems logging in, be sure to validate the User is in the SAML, and that your credentials have not expired

Agent/Broker Tips for Completing Enrollment

- Posted on CMS zONE
(<https://zone.cms.gov/document/helping-consumers-complete-enrollment-starting-december-1st-tips-agents-and-brokers>)
- Tips on assisting consumers who:
 - Have not started enrollment process
 - Are stuck somewhere in the application
 - Have submitted paper applications
 - Have eligibility determinations but having technical problems picking a plan

Technology Tips from Other DE WBEs

- Important to log when errors occur, capture the request XML and response XML, and critical values such as FFM App ID and timestamp, valuable for troubleshooting
- Auto-retry mechanism on web services allowed the process to continue in most cases when service performance issues were encountered.
- Critical to implement the QHP and APTC business rules properly to prevent errors

WBEs Reporting Process for DE Issues

- **Contact XOSC helpdesk**
 - E-mail CMS_FEPS@cms.hhs.gov (preferred); or
 - Call 855-CMS-1515 (855-267-1515)
 - Put “**Direct Enrollment Testing Issue**” or “**Direct Enrollment Production Issue**”
in the subject line depending on environment
- Please fill out an Issue Report Form (separate forms and process for production issues vs. IMP1A testing issues)
 - Production Report Forms:
<https://zone.cms.gov/document/issuer-marketplace-production-issue-reporting-form>
 - Testing Report Form:
<https://zone.cms.gov/document/issue-reporting-form>

WBEs Reporting Process for DE Issues

(continued)

- Please include as applicable:
 - Subject line “Direct Enrollment Testing Issue” or “Direct Enrollment Production Issue”
 - Please give us the Request (for eligibility) XML File
 - Your contact information (e-mail and phone number)
 - Name of organization and State and five-character HIOS ID
 - Precise steps you took that resulted in the error or issue (if this is happening in Production, provide whether this has also been replicated in IMP1A)
 - In the Fall when the Enrollment service is made available, be ready to give us:
 - The Request and Response (for enrollment) XML file
 - 8-character Application ID (even if you see issues in Plan Compare); App ID appears in upper left-hand corner filling out the application & in URL)
 - QHP ID & Zip Code

Questions?

To submit questions by webinar:

- *type your question in the text box under the 'Q&A' tab and click 'Send' to submit your questions*

Closing Remarks