

RETURNING AGENTS AND BROKERS WHAT'S NEW EXAM**Topic - 1: Final Assessment**
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Question:

What are the annual cost-sharing limits (i.e., maximum out-of-pocket cost) for 2021?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. \$12,900 for an individual; \$20,800 for a family
- B. \$6,900 for an individual; \$14,800 for a family
- C. \$9,900 for an individual; \$15,800 for a family
- D. \$8,550 for an individual; \$17,100 for a family**

Correct Answer: D

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Question:

Which of the following is NOT a standard of conduct that Marketplace agents, brokers, and web-brokers must follow?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Notify the Marketplace of any disciplinary order issued by a state Department of Insurance**
- B. Obtain the consent of the individual, employer, or employee prior to conducting an online person search, assisting with or facilitating enrollment through the Marketplace, assisting the individual in applying for advance payment of the premium tax credit and cost-sharing reductions, and making updates to a consumer's eligibility application or subsequent plan selection and enrollment
- C. Provide the Marketplace with correct information under section 1411(b) of the Affordable Care Act

D. Provide consumers with correct information, without omission of material fact, regarding the Marketplace, QHPs offered through the Marketplace, and insurance affordability programs

Correct Answer: A

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Question:

Which of the following is NOT true about participating in Help On Demand ?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. Agents and brokers who accept Help On Demand referrals are required to assist consumers with Marketplace eligibility determinations and enrollments and are expected to help consumers who are eligible for state Medicaid or the Children's Health Insurance Program to connect with the appropriate state agency to apply for this coverage.

B. Consumers who request assistance through Help On Demand are connected with the first available agent or broker, which can occur in as few as 15 minutes.

C. Agents and brokers must pay a user fee to participate in Help On Demand.

D. Agents and brokers can set standard operating hours on Help On Demand, or sign on whenever they are available to help consumers—24 hours a day, 7 days a week.

Correct Answer: C

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Question:

What are the Open Enrollment period dates for plan year 2021?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. November 1, 2020 through December 31, 2020
- B. November 1, 2020 through December 15, 2020
- C. December 1, 2020 through December 31, 2020
- D. December 1, 2020 through January 15, 2021

Correct Answer: B

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Question:

Which of the following is true about the impact of a consumer's use of public benefits in a public charge inadmissibility determination?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. •Enrollment in a Marketplace plan (with or without the premium tax credit) is not a public benefit under the public charge final rule.
- B. •For children under age 21 and pregnant women, enrollment in Medicaid or the Children's Health Insurance Program will not be considered to be a public benefit under the public charge rule.
- C. Both A and B
- D. Enrollment in Medicaid is never considered a negative factor in a public charge inadmissibility determination.

Correct Answer: C

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Question:

Which of the following is NOT a method a consumer can use to file an appeal of a Marketplace eligibility determination?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Mail
- B. Telephone
- C. Fax
- D. Online

Correct Answer: B

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Question:

Which of the following does the Marketplace use to make calculations for advance payments of the premium tax credit and income-based cost-sharing reductions for coverage year 2021?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. The Living Wage Calculator
- B. The Department of Health & Human Services (HHS) 2021 Federal Poverty Guidelines
- C. The HHS 2020 Federal Poverty Guidelines
- D. None of the above

Correct Answer: C

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Question:

Which of the following may NOT be reimbursed from an individual coverage Health Reimbursement Arrangement?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Plan premiums
- B. Excess advance payments of the premium tax credit that is paid on the tax filer's behalf
- C. Deductibles
- D. Coinsurance and copayments

Correct Answer: B

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Question:

How does an individual coverage Health Reimbursement Arrangement (HRA) impact an individual's eligibility for the premium tax credit (PTC) for Marketplace coverage?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. A PTC is not allowed for an individual's Marketplace coverage if he or she is offered an individual coverage HRA that is affordable.
- B. If the individual coverage HRA is not affordable, a PTC is allowed if the individual offered the coverage "opts out" of the HRA and the other PTC requirements are met.
- C. A PTC is not allowed for an individual's Marketplace coverage if the individual chooses to be covered by an individual coverage HRA, regardless of whether it is affordable.
- D. All of the above

Correct Answer: D

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Question:

Which of the following is a new feature of the Enhanced Direct Enrollment Pathway?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. Agents and brokers using this Pathway are exempt from the requirement to obtain a consumer's consent to 1) conduct an online person search, 2) assist with completing a Marketplace application, 3) assist with plan selection and enrollment, and 4) assist with ongoing account/enrollment maintenance.

B. Payment functionality allows the consumer to make the initial premium payment directly, or allows the consumer to redirect to the applicable issuer website for the initial premium payment.

C. Cancellation and termination functionality allows a consumer or agent/broker to terminate coverage for everyone enrolled in the plan.

D. Both B and C

Correct Answer: D

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Question:

Which of the following is NOT a payment option for a consumer who is determined to be eligible for retroactive coverage (such as through a special enrollment period (SEP) or a successful eligibility appeal)?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. Pay the premium amount due for all months of retroactive coverage through the first prospective month of coverage

B. Request a grace period of six months to make the initial binder payment

C. Pay the initial premium directly to the issuer using an approved qualified health plan issuer's or web-broker's Enhanced Direct Enrollment website

D. Pay the premium for only one month of coverage and receive prospective coverage only

Correct Answer: B

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Question:

How do plan category limitations impact a newly-enrolling consumer's ability to enroll in Marketplace coverage with household members who are already enrolled?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. The newly enrolling member can generally either be added to the currently enrolled household member's plan, or can be enrolled separate in his or her own plan of any category for the remainder of the year.

B. The newly enrolling member can only select from qualified health plan categories that have low enrollment.

C. The newly enrolling member can be added to the currently enrolled household member's plan, but is not eligible for advance payments of the premium tax credit until the following plan year.

D. The newly enrolling member can only select from qualified health plans in the Silver plan category.

Correct Answer: A

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Question:

Which of the following is NOT a proper use of a Centers for Medicare & Medicaid Services (CMS) system?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

A. Refusing to share your log-in credentials with a colleague

B. Conducting person searches for consumers who have given you consent to work with them for purposes of applying for and enrolling in a Marketplace plan

C. Using scripts or automation tools to conduct person searches or to complete applications and submit enrollments on CMS websites

D. Maintaining an active state license in every state where you are assisting consumers

Correct Answer: C

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Question:

Which of the following is NOT a consequence of noncompliance with the terms and conditions of accessing Centers for Medicare & Medicaid Services (CMS) systems when assisting consumers with enrollments in Marketplace plans?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Requirement to use a colleague's log-in credentials so you can continue to assist consumers with eligibility determinations and enrollments through the Marketplace
- B. Civil and/or criminal penalties
- C. Immediate disabling of your CMS Portal account
- D. Termination of your Marketplace Agreement(s) with CMS

Correct Answer: A

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Question:

What must you do with the Agreement Between Agent or Broker and the Centers for Medicare & Medicaid Services (CMS) for the Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform” (Individual Marketplace Privacy and Security Agreement) as part of the Marketplace registration process?

Directions:

Select the **best answer** and then select **Check Your Answer**.

Options:

- A. Electronically execute the agreement.

B. Abide by the privacy standards and implementation specifications while engaging in any activity as a Marketplace agent or broker.

C. Both A and B

D. None of the above

Correct Answer: C

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Congratulations! You have completed the assessment for Marketplace Training for Returning Agents and Brokers!

To exit this assessment and return, select the Exit button in the upper right corner.