

Health Insurance Marketplace 2016 Open Enrollment

Open Enrollment Week 1

*Operational Updates and
Announcements for Agents and
Brokers Participating in the
Federally-facilitated
Marketplaces (FFMs)*

*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 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 State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<https://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>) and [Marketplace.CMS.gov](https://www.cms.gov/Marketplace) to learn more.

Purpose



- Provide agents and brokers with timely information needed for plan year 2016 Open Enrollment
- Provide agents and brokers with a near real-time mechanism to report issues and concerns
- Answer participant questions



Health Insurance Marketplace 2016 Open Enrollment



*Updates
and
Announcements*

Key Open Enrollment Dates for Plan Year 2016

November 1, 2015

- *HealthCare.gov is available for plan year 2016 Open Enrollment*

November 15, 2015 –
December 15, 2015

- *Employers signing up for SHOP Marketplace coverage do not have to meet participation rate requirement*

December 15, 2015*
(December 16 - 3:00 AM ET)

- *Deadline for consumers to enroll in coverage through the FFMs effective January 1, 2016*

January 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by December 15, 2015*

January 15, 2016*
(January 16 - 3:00 AM ET)

- *Deadline for consumers to enroll in coverage through the FFMs effective February 1, 2016*

January 31, 2016
(February 1 - 3:00 AM ET)

- *End of 2016 Open Enrollment for the Federally-facilitated Individual Marketplace; Deadline for consumers to enroll in coverage through the FFMs effective March 1, 2016*

February 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 15, 2016*

March 1, 2016

- *Coverage begins for consumers who enrolled through the FFMs by January 31, 2016*

**The monthly SHOP Marketplace deadline is always the 15th at 11:59 PM ET.*

Open Enrollment 2016 Reminders

- Consumers who do not enroll in a 2016 qualified health plan (QHP) by January 31, 2016, cannot enroll in a QHP for 2016 through the FFMs unless they qualify for a special enrollment period (SEP).
- HealthCare.gov anticipates extremely high traffic on the December 15 and January 15 enrollment cutoff dates, so please plan ahead.
- During Open Enrollment, consumers can select or change plans without needing to be eligible for an SEP, but individuals may still be eligible for SEPs that may allow for coverage to start before Open Enrollment effective dates.
- Twelve-month plan years in the SHOP Marketplace can begin as late as December 1, 2015, and may thus continue through the end of November 2016.

Searching for Existing Applications

- If a consumer has enrolled in coverage through the FFMs for 2015, an agent or broker may not need to create a new application.
- Prior to assisting a consumer, the agent or broker should determine whether an individual has an existing application to avoid creating more than one application for the same consumer.
- There are three steps an agent or broker should take to prevent creating a new application unnecessarily:
 - First, select “Look Up Application” from the HealthCare.gov main agent/broker landing page and enter the consumer’s information to see if he or she has an existing 2016 application.
 - If an application exists for plan year 2016, it will be pre-populated using information from the consumer’s plan year 2015 application.
 - **At this time, the agent or broker should move the consumer through “Report a Life Change” to make updates and confirm information.**

Note: While an agent/broker can select “Look Up Application” to find a 2015 application, they will not be able to pre-populate a 2016 application from that flow.

Searching for Existing Applications (cont.)

- Second, if the consumer had coverage through the FFMs for plan year 2015 and a plan year 2016 application isn't found by selecting "Look Up Application," then the agent or broker should go back to the main agent/broker landing page and select "Start Application" to search for the consumer's existing 2015 application to start a pre-populated 2016 application.
- Third, the agent or broker should start a new application if they confirm that the consumer does not have an existing plan year 2015 or plan year 2016 application.

Searching for Existing Applications (cont.)

Important: Select "Look Up Application" to see if the person has an existing 2016 application:

- If there **is** a 2016 application, it will be pre-populated, but you can make changes by selecting "Report a life change."
- If there **isn't** a 2016 application, select his or her 2015 application, then the 2016 option to pre-populate their application for 2016. Don't select "Start Application" unless a person doesn't have a 2015 or 2016 application.

Start a client's new application

To start a new application, enter the state in which your client wishes to purchase Marketplace coverage.

Select Year

Application state

 ▼ ▼

START APPLICATION

Look up a client's existing application

To find client's existing Marketplace application, click the button below and enter the requested information on the page that follows. (This is for applications that have already been started. If you are starting a new application, please refer to the 'Start Application' feature on the left.)

LOOK UP APPLICATION

Small business employers and employees

This application is only for helping consumers get coverage for individuals and families.

Searching for Existing Applications (cont.)

“Look Up Application”

Find an application

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

Application ID *optional*

Coverage year

State

First name

Last name

Date of birth

Social Security Number (SSN) *optional*

MM/DD/YYYY XXX-XX-XXXX

Searching for Existing Applications (cont.)

“Start Application”

Find an application , or [start a new one](#)

To find a client's existing Marketplace application, enter his or her information. (The easiest way to find an application is to enter their Marketplace application ID.)

Application ID *optional* Coverage year State

2015 ME

First name Last name

Date of birth Social Security Number (SSN) *optional*

MM/DD/YYYY XXX-XX-XXXX

New Doctor Lookup Feature at HealthCare.gov

HealthCare.gov is piloting a new beta feature that allows consumers and agents and brokers assisting consumers to search plans by their preferred providers

- This new feature is an enhancement of **See Plans & Prices** located on the home page of HealthCare.gov, and is currently not available for the SHOP Marketplaces.
- HealthCare.gov is using a phased-in approach that will reach about one in four visitors to HealthCare.gov. Visitors will be selected at random.
- Once redirected by the search tool, the consumer can enter his or her doctor's name and click "Search" to review a list of the plans operating in the Marketplaces where that provider is in network.
- HealthCare.gov has access to data from over 90% of insurance companies on the Marketplaces.
- If a health insurance company has not provided validated data, consumers will be alerted when they search for a provider that there is "no data from insurance company."

New Doctor Lookup Feature at HealthCare.gov (cont.)

- Once redirected by the search tool, the consumer can enter his or her doctor's name and click "Search" to review a list of the plans operating in the Marketplaces where that provider is in network.
- HealthCare.gov has access to data from over 90% of insurance companies on the Marketplaces.
- If a health insurance company has not provided validated data, consumers will be alerted when they search for a provider that there is "no data from insurance company."
- HealthCare.gov will then show a list of the plans operating in the Marketplaces where that provider is in-network with information on each plan including the plan name, level of generosity, plan ID, premium amount, deductible amount, and the out-of-pocket maximum associated with the plan.

New Doctor Lookup Feature at HealthCare.gov (cont.)

HealthCare.gov will ask consumers to opt-in to use the search tool to be sure they understand the limitations of the tool's ability to provide data.

- Consumers are reminded that health plans can change which doctors and facilities are in their networks on a continual basis and providers can change locations and affiliations frequently.
- CMS encourages consumers to check with their providers and/or health insurance issuers to confirm the providers accept the plans.
- Consumers will be able to leave comments directly through the website on the search tool.

In the coming weeks, HealthCare.gov expects to pilot the Prescription Drug Check feature, which will allow consumers to search for whether a plan covers their prescription drugs.

New Call Center Support for Agents and Brokers

Agents and brokers can call **1-855-CMS-1515 (855-267-1515)** and select option “1” to speak with agent and broker call center representatives during the following times:

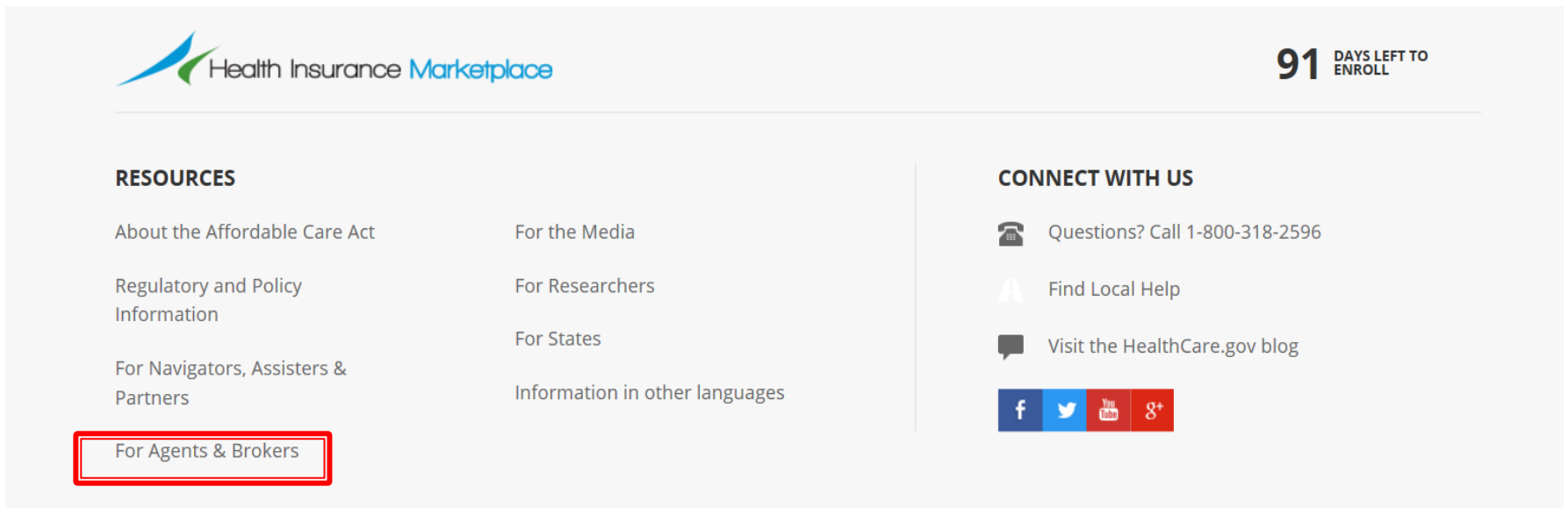
- Monday through Saturday from 8:00 AM–10:00 PM Eastern Time (ET). In November, call center representatives will also be available on Sundays and holidays during the following hours:
 - Sunday, November 1: Open 8:00 AM – 10:00 PM ET
 - Sunday, November 8: Open 8 AM–5:00 PM ET
 - Wednesday, November 11 (Veterans Day): Open 8:00 AM–10:00 PM ET
 - Sunday, November 15: Open 8:00 AM–5:00 PM ET
 - Sunday, November 22: Open 8:00 AM–5:00 PM ET
 - Thursday, November 26 (Thanksgiving Day): Open 8:00 AM–5:00 PM ET
 - Sunday, November 29: Open 8:00 AM–5:00 PM ET
- The call center will be open Monday through Saturday from 8:00 AM–10:00 PM ET in December and January, and will be closed on Sundays and holidays with the following exception:
 - The call center will be open 24 hours on Sunday, January 31, 2016.

New Call Center Support for Agents and Brokers (cont.)

- Call center representatives can help you with questions on topics like:
 - Agents' and brokers' user IDs for FFM registration and training
 - The new Marketplace Learning Management System (MLMS) and CMS-approved vendor training options
 - National Producer Numbers (NPNs)
 - Password resets and account lockouts on the CMS Enterprise Portal
 - Login issues at the [HealthCare.gov](https://www.healthcare.gov) landing page (when an agent or broker is redirected from an issuer's or web-broker's site)
 - [HealthCare.gov](https://www.healthcare.gov) website issues
- Note: Agents and brokers should direct specific questions or issues with a consumer's Individual Marketplace application to the Marketplace Call Center at **1-800-318-2596**. Agents and brokers should direct questions related to SHOP Marketplace coverage to the SHOP Call Center at **1-800-706-7893**.

New Agent and Broker Resource Link on HealthCare.gov

- A new “For Agents and Brokers” link has been added to HealthCare.gov, making it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>)



The screenshot shows the Health Insurance Marketplace website. At the top left is the logo for Health Insurance Marketplace. At the top right, it says "91 DAYS LEFT TO ENROLL". Below the logo, there are two main sections: "RESOURCES" and "CONNECT WITH US".

RESOURCES

- About the Affordable Care Act
- Regulatory and Policy Information
- For Navigators, Assisters & Partners
- For the Media
- For Researchers
- For States
- Information in other languages

CONNECT WITH US

- Questions? Call 1-800-318-2596
- Find Local Help
- Visit the HealthCare.gov blog

Below the "RESOURCES" section, the link "For Agents & Brokers" is highlighted with a red rectangular border.

More Resources Added to HealthCare.gov

- CMS has updated the language of the “Get Answers” feature of HealthCare.gov to make this tool more robust and intuitive

FIRST TIME APPLYING? START HERE

A quick guide to the Health Insurance Marketplace

How to apply & enroll for health insurance

3 things to know before you pick a health insurance plan

What Marketplace health insurance plans cover

Dental coverage in the Marketplace

Preventive health services

2016 health insurance dates & deadlines

HealthCare.gov tips & troubleshooting

RENEW OR CHANGE YOUR PLAN

How to renew or change your 2015 plan

Before you renew or change plans for 2016: Update & compare

Automatic re-enrollment: Keeps you covered, but without updated savings

If you won't be automatically re-enrolled

SAVING MONEY

Will you save on health coverage? Do a quick check

Preview 2016 health insurance plans and prices now

How to estimate your expected 2016 income

How to save on your monthly insurance bill with a premium tax credit

How to save on out-of-pocket costs — only with a Silver plan

Medicaid & CHIP coverage

HEALTH INSURANCE ESSENTIALS

How to enroll in or change 2015 insurance coverage

If the Marketplace needs more information: Inconsistencies & data matching

Taxes & the Health Insurance Marketplace

The fee for not having health insurance

Health coverage exemptions: Forms & how to apply

Appeal a Marketplace decision

Using your health insurance coverage

MORE DETAILS FOR...

People with coverage through a job

People under 30

Self-employed people

Unemployed people

Retirees

People with Medicare

Pregnant women

Same-sex married couples

Immigrants

People with disabilities

Military veterans

American Indians & Alaska Natives

Incarcerated people

Bi-weekly Agent and Broker Open Enrollment Webinar Schedule

(Subject to Change)

Tuesdays – 3:00–4:00 PM ET	Thursdays – 10:00–11:00 AM ET
November 3	November 5
November 10	November 12
November 17	November 19
November 24	November 26 – THANKSGIVING
December 1	December 3
December 8	December 10
December 15 – 1 ST OPEN ENROLLMENT DEADLINE	December 17
December 22	December 24 – CHRISTMAS EVE
December 29	December 31 – NEW YEAR'S EVE
January 5	January 7
January 12	January 14 – 2 ND OPEN ENROLLMENT DEADLINE ON JANUARY 15, 2016
January 19	January 21
January 26	January 28 – FINAL OPEN ENROLLMENT DEADLINE ON JANUARY 31, 2016

Additional Resources for Agents/Brokers During Open Enrollment 2016

- Email addresses to answer agent/broker/web-broker questions:
 - For questions/comments about agent/broker participation in the FFMs: FFMProducer-AssisterHelpDesk@cms.hhs.gov
 - For questions/comments on the MLMS: MLMSHelpDesk@CMS.HHS.gov
 - For questions/comments about web-broker participation in the FFMs: WebBroker@cms.hhs.gov
- An earned media and public awareness toolkit that provides the following resources for agents and brokers:
<https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>:
 - Talking points on Open Enrollment, talking to returning consumers, talking about enrollment events, and common Q&As
 - Tips on how to write and place op-ed articles
 - Resources for raising awareness

Registration and Training Reminders

Agents and brokers *cannot* assist consumers with selecting and enrolling in a QHP for plan year 2016 without having completed FFM registration and training for plan year 2016.

In addition, agents and brokers who do not complete FFM registration and training for plan year 2016 will not appear on the 2016 public NPN list, also known as the Agent and Broker FFM Registration Completion List, used by issuers for verification and compensation purposes. Agents and brokers who have not completed 2016 registration and training will also be denied access to the Direct Enrollment Pathway to assist consumers.

The seven steps for completing FFM registration and training are as follows:

1. Create a CMS Enterprise Portal account at <https://portal.cms.gov/> (*new users only*)
2. Request the FFM Agent/Broker role (*new users only*)
3. Conduct identity proofing within the CMS Enterprise Portal (*new users only*)
4. Complete profile information on the MLMS
5. Complete training and exams on the MLMS or through a CMS-approved vendor
6. Execute Agreement(s) on the MLMS
7. Confirm that the Agent/Broker Registration Status page on the CMS Enterprise Portal displays your status as complete

Registration and Training Reminders (cont.)

- Agents and brokers completing training through one of three vendors this year must also complete FFM registration and execute the CMS Marketplace Agreements on the MLMS.
- Additional information on the plan year 2016 registration and training requirements for the FFMs is available on the [Agents and Brokers Resources webpage](#), including the following resources:
 - Slides from the “FFM Agent and Broker Plan Year 2016 Registration and Training Requirements” webinar
 - Slides from the “Guidance on Plan Year 2016 Registration and Training for the FFMs for Agents and Brokers” webinar
 - A quick reference guide for plan year 2016 registration in the FFMs for agents and brokers
 - Videos on agent and broker plan year 2016 registration and training in the FFMs

Tips from the Marketplace Call Center

- Use this documentation checklist when helping consumers with their applications: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.
- To reduce wait times at the Marketplace Call Center, do not wait until the last minute to seek assistance.
 - Avoid calling during peak times of the day — especially between the hours of 9:00 AM and 12:00 PM ET, 4:00 PM ET and 6:00PM ET, and around December 13-15, January 13-15, and January 29-31.
- Every 365 days, consumers need to reauthorize the Marketplace Call Center to allow an agent/broker to work on their behalf.
 - Complete these reauthorizations during off-peak hours and avoid enrollment deadline days whenever possible.

Five Ways to Take Action

1. Email your lists

- Alert your audiences about Open Enrollment.
- Send a dedicated email to your members, customers, and/or employees to make sure they know that if they need coverage — or a friend or family member needs coverage — now is the time to sign up. Be sure to include links to [HealthCare.gov](https://www.healthcare.gov) and details about deadlines for signing up in your email messages.

2. Include your info on your hard copy collateral

- Include information about Open Enrollment in print communications that are received by your members, customers, and/or employees.
- Examples of print communication include receipts, paycheck stubs, church bulletins, membership letters, program applications, etc.

Five Ways to Take Action (cont.)

3. Host an enrollment event

- Partner with local navigators, assisters, or Community Health Centers to host enrollment events in your community.
- Email the HealthCare.gov Partnership Team (Partnership@cms.hhs.gov) to learn more and get connected to enrollment groups in your area.

4. Share info in your space

- Display information in your office, business, or organization that alerts the public to Open Enrollment and how to get covered. You can find posters, brochures, and other products to download or order at Marketplace.cms.gov.

5. Join the conversation online

- Share information about Open Enrollment through your Facebook and Twitter accounts.

Messages that Move

Based on consumer research, we know that there is certain information that drives consumers to take action. Below are the key points that consumers need to know:

- **It's time to get covered.** If you—or someone you know—needs health insurance, now's your chance to sign up for quality and affordable coverage. Open Enrollment only happens once each year. This year's Open Enrollment runs from November 1 through January 31. Don't miss your chance to get covered.
- **Sign up by December 15 and start the New Year with coverage.** If you want coverage to start January 1, the deadline to enroll is December 15.

Messages that Move (cont.)

- **Financial help is available.** Over 8 out of 10 people who enrolled in health coverage at HealthCare.gov qualified for financial help to make their monthly premiums more affordable. In fact, most people can find health insurance plans available for \$75 or less per month. If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.
- **Getting covered is easier than ever.** Every year, the process of signing up for coverage gets simpler. You can even apply on your cell phone. During last year's open enrollment, it took most people about 10 minutes to submit an application.
- **Free help is available.** Get answers to your questions by contacting our trained professionals for free and confidential assistance. Call 1-800-318-2596 or find free, in-person help in your community by visiting <https://localhelp.healthcare.gov/>. Additional resources are available at [HealthCare.gov](https://www.healthcare.gov) or [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov).

Messages that Move (cont.)

Consumers with 2015 plans should come back to renew their coverage for 2016. Here are key points that work well for this audience:

- **Did your job, family, or health status change?** Come back to shop and make sure you're enrolled in the plan that best meets your budget and health needs.
- **Compare and save.** Visit HealthCare.gov and compare your options for 2016 coverage. You could save money by switching to a new plan.
- **It's easy to renew.** It will only take a few minutes to update your application, review your options, and select a plan.

Agent and Broker Resources

- *Additional resources can be found on CMS's Agents and Brokers Resources webpage:*
<http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.
- *Additional information agents and brokers can use to educate consumers can be found at:*
HealthCare.gov and Marketplace.CMS.gov.
- *The list of CMS-approved training vendors can be found at:*
<https://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.
- *For more information on registration and training requirements, please review the following resources on the Agents and Brokers Resources webpage at:*
<https://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>:
 - *The slides from the “FFM Agent and Broker Plan Year 2016 Registration and Training Requirements” webinar that was held in July and August 2015*
 - *The slides from the “Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers” webinar that was held in September 2015*
 - *Quick Reference Guide – Plan Year 2016 FFM Registration for Agents and Brokers*
 - *FFM agent and broker plan year 2016 registration and training videos*

Agent and Broker Resources (cont.)

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *Agent and Broker NPNs can be found at: www.nipr.com/PacNpnSearch.htm.*
- *To review the earned media and public awareness toolkit that provides resources for agents and brokers, visit: <https://marketplace.cms.gov/outreach-and-education/healthcaregov-assister-navigator-earned-media-and-promotion-toolkit.pdf>.*
- *The check-list for agents and brokers to use when helping consumers with their applications can be found at: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.*
- *To host an enrollment event, or to get connected to enrollment groups in your area, email the HealthCare.gov Partnership Team at: Partnership@cms.hhs.gov.*

Agent and Broker Resources (cont.)

- *To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP accounts, visit: <https://healthcare.gov/marketplace/small-businesses/agent>.*
- *The August and September editions of the News for Agents and Brokers monthly newsletter contain important information about agent and broker FFM registration and training for plan year 2016. The News for Agents and Brokers monthly newsletter is distributed through GovDelivery. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *Current news and updates are distributed via email through GovDelivery and CMS's twitter handle: [@CMSGov](https://twitter.com/CMSGov).*

Questions?

For questions about Agent/Broker participation in the FFMs:

FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions on the MLMS: MLMSHelpDesk@CMS.HHS.gov

For questions when working with consumers applying and enrolling:

1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions unrelated to application and enrollment:

1-855-CMS-1515 (855-267-1515) and select option “1”

For questions about the SHOP Marketplace:

1-800-706-7893 (TTY: 711) available M-F 9:00 AM-7:00 PM ET

For questions regarding a CMS-approved vendor’s training, agents and brokers should contact the respective vendor’s help desk. Contact information can be found on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.

For questions/comments about web-broker participation in the FFMs: WebBroker@cms.hhs.gov