Centers for Medicare & Medicaid Services

News for Agents and Brokers

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An electronic source of information for Federally-facilitated Marketplace (FFM) Agents and Brokers

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Twitter Has Arrived for FFM Agents and Brokers!

CCIIO has begun using Twitter to share important FFM news and updates. Agents and brokers can follow the Centers for Medicare & Medicaid Services (CMS) Twitter handle (@CMSGov) to stay informed. Additionally, agents and brokers can also search hashtags related to specific content, including:

- #ABFFM
- #ABSHOP

2015 Plan Year Registration Reminder

Even though open enrollment has begun, it is not too late for agents and brokers to complete the registration requirements for the 2015 plan year. There is no specific deadline; however, until you complete all of these requirements, you are not eligible to sell Marketplace products. If you completed Part I of the registration requirement (training, exams, and Agreements on the Medicare Learning Network® (MLN)) but haven't yet completed Part II (creating an FFM user account and completing identity proofing on the CMS Enterprise Portal, there is still time to register at https://portal.cms.gov.

Questions about the FFM registration process? Contact us at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Agent and Broker FFM Registration Completion List for the 2015 Plan Year

To confirm whether you have completed the registration requirements for the 2015 plan year, please reference the Plan Year 2015 Registration Completion List as of November 1, 2014. This list contains the National Producer Numbers (NPNs) for agents and brokers who have completed FFM registration for the 2015 plan year. CMS posts this list at the start of each calendar month, reflecting data as of the prior calendar month. Users can search NPNs by clicking the arrow in cell A2, or by using the "Ctrl + F" (or "Command + F") keystroke. All NPNs are self-reported by the agent or broker during Part I of FFM registration, and should be validated against state and/or other National Association of Insurance Commissioners (NAIC) records to confirm state licensure.

Registered Agents and Brokers Now Displayed on "Find Local Help" on HealthCare.gov

There is a feature called "Find Local Help" on HealthCare.gov. This tool enables consumers to identify agents and brokers who can help them complete a Marketplace application. If you complete Part I and Part II of the FFM agent and broker registration requirements for the 2015 plan year, your name will appear in the search results when consumers enter their zip code or city and state to find local help. If you would like to change your information as it is displayed on Find Local Help, please send an email to FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Webinar: Plan Year 2015 Open Enrollment Tips for Agents and Brokers

This webinar provides an overview of the FFM agent and broker registration requirements, discusses recent updates to streamline the Marketplace online application, and provides an overview of FF-SHOP and the new online application and enrollment process for employer and employee coverage beginning in 2015.

Video: Marketplace Online Application Updates

This presentation highlights the application updates and illustrates the new shorter, streamlined flow of the online application.

Updated Guidance on the Role of Agents, Brokers, and Web-brokers in Health Insurance Marketplaces

This document updates guidance from May 2013 and provides a high-level overview of the FFM registration requirements for agents and brokers, and the pathways agents and brokers can use to assist consumers in completing the eligibility application, and in comparing and enrolling in qualified health plans (QHPs) through the FFM. The updated guidance also includes questions and answers that provide additional detail and clarification on the roles of agents and brokers in all Marketplaces, including State-based Marketplaces, as well as questions specific to the role and requirements for web-brokers in the FFM.

New Resource Alert: FFM Enrollment Operational Tips for Agents and Brokers

This new resource uses a frequently asked questions (FAQ) format to discuss details relevant to your role in assisting consumers for the 2015 plan year. This resource reviews the two Individual Marketplace enrollment pathways (i.e., Direct Enrollment pathway and Marketplace pathway), and the new Agent Broker portal for the Federally-facilitated Small Business Health Options Program (FF-SHOP) Marketplace.

This FAQ also describes where you or your clients should add your NPN in the different application types, including the new streamlined eligibility application for both Marketplaces. In addition, the document details other aspects of initial enrollment and re-enrollment (e.g., passive re-enrollment versus active re-enrollment).

Spotlight on Eligibility & Enrollment (E&E): Key Dates for Current Enrollees

Some consumers you help will already have health coverage through the Marketplace and will need your help with re-enrolling in a QHP through the Marketplace. CMS released the "5 Steps to Staying Covered" to make it as simple as possible for consumers to choose the plan that best fits their needs and budget. Familiarizing yourself with and reminding consumers of the following key dates will help you understand how to move forward with potential re-enrollments in Marketplace plans:

- Consumers have until December 15, 2014 to enroll in a plan if they want to have coverage starting January 1, 2015. However, you can help consumers change plans throughout the open enrollment period (until February 15, 2015). As a reminder, you should focus your renewal outreach on encouraging current enrollees to return to the Marketplace between November 15 and December 15 to update their information in the Marketplace application to ensure that they will receive the right amount of financial assistance and are still enrolled in the plan that best fits their needs starting January 1, 2015.
- Most current enrollees who do not proactively select a plan for 2015 coverage will be automatically enrolled in coverage starting January 1, 2015. Most will be re-enrolled in their current plan or a plan that is "most similar" to their current plan.
- Some current enrollees who cannot be auto-enrolled, for example, because their health coverage is not being offered in plan year 2015 and they couldn't be matched with a different plan, will be required to update their Marketplace application and make a plan selection by December 15 to have coverage beginning January 1, 2015.
- If a current enrollee returns to you after December 15, 2014 and selects a new plan, he or she will have coverage through the automatically enrolled plan until the new coverage takes effect.
- Consumers can shop for and change plans until the end of open enrollment (i.e., February 15, 2015), even after their coverage has become effective. Throughout open enrollment, consumers can also update their tax information to be assessed for their 2015 financial assistance level.

Small Business Health Options Program (SHOP) Corner

What Can You Do for Small Employers?

The FF-SHOP Marketplace launched nationwide on November 15, 2014. You can help small employers and their employees find and enroll in quality health care coverage that starts as early as January 1, 2015 by doing the following:

- Determine if the small employer has 50 or fewer employees and is eligible for SHOP
- Review and compare price, coverage, quality, and other features of available SHOP plans
- Help the small employer enroll in the selected SHOP plan
- Help the small employer understand eligibility for the Small Business Health Care Tax Credit
- Answer questions and guide the small employer before, during, and after enrollment

SHOP Call Center

If you have questions when helping an employer or employee in the FF-SHOP Marketplace, you should contact the SHOP Call Center at 1-800-706-7893, Monday–Friday, 9 a.m.–7 p.m. EST. Teletype (TTY) users should call 711 to reach a call center representative. Help is available in English, Spanish, and more than 100 other languages through a language line service.

Affordable Care Act (ACA) 101 Webinar Series for Agents, Brokers, and Small Employers

Health care continues to be an important issue for small business owners. The Small Business Administration (SBA), Department of Health & Human Services (HHS), and Small Business Majority are committed to helping businesses navigate the changes and opportunities in health care through the Affordable Care Act (ACA) 101 webinar series.

Each week, agents, brokers, and small business owners can learn the basics of the Affordable Care Act and how they can enroll in small business health insurance marketplaces. Other topics discussed include insurance reforms, the Small Business Health Care Tax Credit, and employer shared responsibility provisions. SBA and HHS representatives help agents, brokers, and small business owners understand the facts of the Affordable Care Act so they can make informed decisions about providing health insurance.

The ACA 101 webinars take place every Thursday at 2 p.m. ET. Below are the registration links for upcoming presentations in December.

Thursday, December 4, 2014 at 2:00 p.m. ET:	Click to Register
Thursday, December 11, 2014 at 2:00 p.m. ET:	Click to Register
Thursday, December 18, 2014 at 2:00 p.m. ET:	Click to Register

ACA 101 Webinars for Agents, Brokers, and Small Employers—Now Available in Spanish

Spanish-speaking agents, brokers, and small employers throughout the country can join representatives from SBA, HHS, and Small Business Majority for ACA 101 webinars in Spanish. Below are the registration links for the upcoming Spanish-language webinars, which will be held every other Tuesday at 4 p.m. ET in December.

Tuesday, December 2, 2014 at 4 p.m. ET:	Click to Register
Tuesday, December 16, 2014 at 4 p.m. ET:	Click to Register

Did You Know?

When completing the agent and broker registration requirements for the 2015 plan year, after you complete training (Part I), please allow 48 business hours to elapse before you attempt to access the identity proofing process (Part II)—this will help to ensure that your training records have been fully transmitted to the CMS Enterprise Portal.

Contact Us

For questions pertaining to the FFM agent and broker program, including the FFM registration requirements, please contact the FFM Producer and Assister Help Desk via email at FFMProducer-AssisterHelpDesk@cms.hhs.gov.