

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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15 Days Until 2015 Open Enrollment: Registration Reminder

It is not too late for agents and brokers to complete the FFM registration requirements for 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 (training, exams, and Agreements on the Medicare Learning Network® [MLN]) of the registration requirement but haven't yet completed Part II (creating an FFM user account and completing identity proofing on the Centers for Medicare & Medicaid Services [CMS] Enterprise Portal), there is still time to register at <https://portal.cms.gov>.

Small Business Health Options (SHOP) Corner

SHOP Early Access Goes Live!

SHOP Early Access is an effort to make key portions of Federally-facilitated SHOP Marketplace available early in five states: Delaware, Illinois, Missouri, New Jersey, and Ohio. SHOP Early Access offers small employers, agents, and brokers the ability to access portions of the Federally-facilitated SHOP (FF-SHOP) Marketplace through HealthCare.gov prior to its nationwide launch on November 15. Throughout October, CMS held technical assistance and engagement events in each of the five states to educate and engage stakeholders about this opportunity.

SHOP Early Access was successfully deployed on HealthCare.gov for small employers and agents/brokers in the five Early Access states. This is the first of two deployments in the incremental approach to launch FF-SHOP Marketplace online in 33 states. With this successful launch, small employers in the five Early Access states can establish an online Marketplace account, receive an eligibility determination, upload their employee roster, and establish a relationship with an agent or broker. Agents and brokers who have completed FF-SHOP Marketplace requirements can establish a Marketplace account and create an online profile that will be searchable within the FF-SHOP system as part of SHOP's agent/broker portal.



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In early November, employers in the five Early Access states will also be able to browse available plans within the FF-SHOP system. On November 15, full SHOP functionality will be available nationwide in all FF-SHOP states. For more information on SHOP Early Access, please visit: <http://www.hhs.gov/healthcare/facts/blog/2014/10/shop-early-access-five-states.html>

SHOP Capabilities for 2015

Beginning with the 2015 plan year, the FF-SHOP Marketplace will launch online application and enrollment capabilities and a portal for agents and brokers to assist their FF-SHOP Marketplace clients on HealthCare.gov. Agents and brokers participating in the FF-SHOP Marketplace will directly access the FF-SHOP Marketplace portal by logging in to HealthCare.gov. Agents and brokers will have direct access through the FF-SHOP portal on HealthCare.gov to authorized employer and employee application information and enrollment and case management functions.

Agents and brokers must log in to HealthCare.gov to assist with FF-SHOP enrollment through the FF-SHOP Enrollment Pathway. An employer must create its own HealthCare.gov account and after logging in to its account, the employer can provide an authorization to an agent or broker to assist it and its qualified employees with the qualified health plan (QHP) enrollment process through the FFM. An agent or broker cannot gain access to the employer's account and its respective employees' application information until such authorization is provided.

Get Ready for the New Streamlined Application

The Affordable Care Act is working to deliver affordability, access, and quality to millions of Americans across the country. We believe active listening and being responsive are important: hearing ideas, input and feedback and putting them into practice wherever possible. During the last year, CMS listened to its consumers, put that learning into practice, and focused on testing.

- **The agency listened.** From the call centers to pro-active outreach to consumers, CMS heard from consumers that there needed to be a quicker, simpler application process—a more streamlined flow.
- **It put that learning into practice.** That listening led to the development of the new streamlined interface that most new consumers will use to apply for their coverage.
- **CMS tested and retested.** It is improving its testing process, trying new things first in a test environment, then with small groups of consumers and expanding. CMS is using special enrollment periods as a testing period for the streamlined application. Launched at the end of July, the streamlined application was gradually released to test and understand how consumers interact with the new application flow before it was released widely.

The new application for new HealthCare.gov consumers is simple, fast, and more intuitive.

- **It's simple.** The consumer enters information only once. With the original application, a consumer would need to re-enter the same data multiple times. Now, the system saves that data as the consumer moves through the application.
- **It's fast.** How long the application takes to fill out will depend on the consumer's specific situation but the new application could reduce the number of screens by over 75 percent with fewer clicks to navigate through the questions.



- **It's intuitive for users.** The new application is more user friendly for consumers with simpler navigation and built-in help along the way. Additionally, consumers are able to input the NPN of any agent or broker who assists the consumer.

Registration Guided Tour Video and Registration Walk-Through

CMS is pleased to announce the release of the new [Agent and Broker Registration Guided Tour](#). This video resource contains a presentation detailing the sequence of the FFM Registration events and is comprised of two modules (Part I and Part II) that will provide agents and brokers with instructions to complete the FFM registration process. Please note that the .zip file contains two .mp4 files that require Windows Media Player or QuickTime Player to view.

The recently updated Agent and Broker [Step-By-Step Guide to Plan Year 2015 Federally-facilitated Marketplace Registration with MLN and EIDM Screen Shots \(In-Depth Registration Resource\)](#) provides a step by step description to explain the registration requirements for agents and brokers who are new to the FFM or wish to renew with the FFM.

Registration Tip: Renewing agents or brokers must use their existing MLN user ID from Plan Year 2014 when logging in to MLN to complete Part I of the registration requirement for Plan Year 2015.

- Do not create a new account on MLN if you already have an existing MLN account.
- If you create a second account, you may have to re-complete part of the registration (i.e., Part II—identity proofing).
- From the MLN log in page, you may retrieve your MLN user ID or password by selecting one of the corresponding links—“Forgot your login ID?,” “Forgot your password?,” or “Contact Administrator.”

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

[Plan Year 2015 Registration Completion List as of October 1, 2014 \[.xlsx, 1MB\]](#)

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.

Registration Frequently Asked Questions (FAQs)

Here are some FAQs that should help agents and brokers with 2015 Plan Year registration:

Q1: If I have an individual agent National Producer Number (NPN) and a corporate NPN, do I need to complete registration under both NPNs?

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A1: *Prior to assisting consumers, all agents and brokers must complete FFM registration using their individual NPNs. Additionally, all business entities that have a corporate NPN and wish to participate in the FFM must register with the FFM. Business entities that wish to register and participate in the FFM must select an authorized official to complete Part I of FFM agent and broker registration on the MLN using the NPN of the corporate entity. You may locate your NPN at <https://pdb.nipr.com/html/PacNpnSearch.html>.*

If you are an agent or broker who wishes to assist consumers through the FFM and you also serve as the authorized official for a business entity with its own corporate NPN, please note the following guidance to register both of your NPNs:

- *You must create a separate MLN account for each NPN and you must complete Part I of FFM agent and broker registration for each NPN.*
- *You must only complete Part II (creation of an FFM user ID and identity proofing) for one of your NPNs. Note: In determining which NPN to use, you should select the NPN under which you expect to conduct the majority of your FFM business (i.e., your primary NPN).*
- *When you are asked to provide an MLN user ID in Part II, you must be sure to enter the MLN user ID that is associated with your primary NPN; if you enter the MLN user ID associated with your alternate NPN, you will not be able to successfully complete Part II.*

Q2: How can I verify that I completed the appropriate FFM agent and broker registration requirements?

A2: *There are two ways that you can verify that you have successfully completed FFM registration.*

- *You can check the Registration Completion List available on the Center for Consumer Information & Insurance Oversight's (CCIIO's) Resources for Agents and Brokers in the Health Insurance Marketplaces webpage (<http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>). The Registration Completion List for the 2015 plan year includes the NPN for all agents and brokers that have completed the FFM registration process.*
- *Tip: Open the list and check your registration status by searching for your NPN. To find your NPN, select the "Ctrl" and "F" keys simultaneously on your keyboard (i.e., the "Find" feature in Microsoft Excel) and type in your NPN. You can also sort by your NPN by navigating to the NPN column, selecting the dropdown, and entering your NPN in the search field. Please note that the Registration Completion List is updated at the beginning of each month. As a result, there may be delay in your NPN appearing on the list if you complete training or registration after the list has been updated for the month.*
- *You may also check your registration status by logging into the [CMS Enterprise Portal](#) and selecting "View and Manage My Access." If "Federally Facilitated Marketplace" is listed under "System," you have successfully completed registration and have been assigned the Agent/Broker role.*

Q3: Should I provide the curriculum certificate that I received upon completion of the FFM agent and broker training to the QHP issuers that I am affiliated with for the 2015 plan year?

A3: *Yes. Agents and brokers should print copies of their FFM agent and broker training curriculum certificate(s) and share them with any QHP issuers or web-brokers with whom they are affiliated as this demonstrates that they have completed the Part I registration requirements on the MLN. QHP issuers and web-brokers are responsible for verifying that their affiliated agents and brokers fulfilled the FFM registration and training requirements before allowing them to assist consumers.*



Q4: When assisting consumers with eligibility applications and enrollments in the FFM, do I use the same FFM user ID and NPN if selling in multiple states?

A4: When assisting consumers in any FFM state or a FFM state performing plan management functions, you should use the same FFM user ID. Your FFM user ID is a unique identifier that you created on the CMS Enterprise Portal. The consumers you assist will be prompted to enter it on their applications. Please note you only have one FFM user ID and you created it during Part 2 of Registration; CMS does not assign it.

Consumers will also be prompted to enter your NPN on their applications to indicate that you assisted them. If you have multiple NPNs—for example, if you are an agent or broker who is licensed to sell health insurance products as an individual and you also own a business entity that has a separate NPN—you should provide the consumers you assist with the NPN which you want to be credited. The accuracy of the FFM user ID and NPN are important if you intend to be credited for those enrollment transactions based on existing arrangements with QHP issuers or other entities.

Q5: How can I, as an agent or broker, assist a consumer in the FFM, if the consumer does not have access to a computer or is not computer savvy?

A5: You can assist these consumers by conducting three-way calls with the Marketplace Call Center or by using adaptive technology.

- You can arrange a three-way telephone call between yourself, the consumer, and the Marketplace Consumer Call Center (1-800-318-2596) to complete the application, receive an eligibility determination, and choose a plan. The consumer must be on the phone with you and a Marketplace Consumer Call Center representative to complete an application and/or make a plan selection. The Marketplace Consumer Call Center will record your NPN information for that enrollment transaction during the three-way call.*
- You may use adaptive technology, such as screen sharing programs, to work with consumers who are not computer savvy. Please keep in mind that consumers' Marketplace usernames and passwords are confidential and cannot be shared with third parties, including agents and brokers.*

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.

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

Thursday, November 6, 2014 at 2 p.m. ET: [Click to Register](#)
Thursday, November 13, 2014 at 2 p.m. ET: [Click to Register](#)
Thursday, November 20, 2014 at 2 p.m. ET: [Click to Register](#)
Thursday, December 4, 2014 at 2 p.m. ET: [Click to Register](#)
Thursday, December 11, 2014 at 2 p.m. ET: [Click to Register](#)
Thursday, December 18, 2014 at 2 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 November and December.

November 4, 2014 at 4 p.m. ET: [Click to Register](#)
November 18, 2014 at 4 p.m. ET: [Click to Register](#)
December 2, 2014 at 4 p.m. ET: [Click to Register](#)
December 16, 2014 at 4 p.m. ET: [Click to Register](#)

Spotlight on Eligibility and Enrollment (E&E): Re-Enrollment in a QHP

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. Asking consumers the following questions will help you understand how to move forward with potential re-enrollments in Marketplace plans:

- Are you currently enrolled in a QHP through the Marketplace?
- Do you use your QHP?
- What was your experience like with your QHP?
- What questions do you have about using your QHP?
- Was your QHP sufficient to meet your needs? Why or why not?

Did You Know?

The FFM Agent and Broker training for the 2015 plan year is now available in Spanish! If you are interested in accessing this training in Spanish, please visit the Medicare Learning Network® Learning Management System at <https://Marketplace.MedicareLearningNetworkLMS.com> and follow the directions within the Spanish-language announcement.

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 e-mail at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

