



Overview of Changes to SHOP Enrollment

S Small Business

H Health

O Options

P Program

April 26, 2018

*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 the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.

Webinar Agenda

- Overview of Changes in the 2019 Payment Notice Final Rule
- Impacts to Federally-facilitated Small Business Health Options Programs (FF-SHOPs) and [HealthCare.gov](https://www.healthcare.gov)
- Issuer Participation in an FF-SHOP for Plan Years 2018 and Beyond
- Employers Participating in an FF-SHOP for Plan Years 2018 and Beyond
- Impact of Proposed SHOP Changes on Agents and Brokers
- Key Reminders and Resources
- How to Manage Marketplace and REGTAP Emails

Overview

- This presentation provides an overview of the Patient Protection and Affordable Care Act (PPACA) Department of Health & Human Services (HHS) Notice of Benefit and Payment Parameters for 2019 (2019 Payment Notice) final rule and the responsibilities of the FF-SHOPs, Qualified Health Plan (QHP) issuers, SHOP-registered agents and brokers, and employers participating in the FF-SHOPs for **plan years 2018 and beyond**.
- CMS previously interpreted the PPACA's provisions regarding SHOPs to require that all SHOPs provide for employer eligibility, employee eligibility, and certain enrollment functions, including premium aggregation services.
- Through the 2019 Payment Notice final rule, CMS is allowing SHOPs to operate in a leaner fashion.

A copy of the 2019 Payment Notice Final Rule can be found at:
<https://www.federalregister.gov/public-inspection/current> .

Overview (Continued)

- As finalized in the 2019 Payment Notice proposed rule, the FF-SHOPs* will operate in a leaner fashion, and State-based Exchanges (SBEs) have the flexibility to operate a SHOP in the way they choose in accordance with federal and state law.
- The changes finalized in the 2019 Payment Notice will become effective as of the effective date of the final rule June 18, 2018, but **would be applicable to all 2018 plans**, regardless of whether they began after or before the effective date of the rule.
- The changes contained in the 2019 Payment Notice do not impact SHOP policy or operations for QHP issuers, employers, or employees participating for Plan Year 2017.

**As well as the State-based Exchanges utilizing the federal platform for SHOP*

Impacts to FF-SHOPs and HealthCare.gov

Through [HealthCare.gov](https://www.healthcare.gov), the FF-SHOPs will continue to provide:

- Certification of plans for sale through the FF-SHOP
- A SHOP Eligibility Determination Tool
- A website that displays QHPs and prices
- A premium calculator that generates estimated prices of the available QHPs (See Plans and Prices Tool)
- A Minimum Participation Rate (MPR) Calculator
- The Small Business Health Care Tax Credit Estimator
- The Full Time Equivalent (FTE) Employee Calculator
- The Find Local Help Tool



Impacts to FF-SHOPs and HealthCare.gov (Continued)

The FF-SHOPs will also continue to:

- Operate a call center to answer questions related to FF-SHOPs
- Make small **employer** eligibility determinations and adjudicate appeals
- Investigate Special Enrollment Period (SEP) appeals for employees

Contact Us

Individuals & families, including self-employed

Employers, employees with SHOP offers, SHOP agents & brokers

1-800-706-7893 (TTY: 711)

- Open Monday through Friday, 9 a.m. to 7 p.m. ET.
- The SHOP Call Center is busiest from the 13th to the 15th of the month. For less wait time, please call earlier or later in the month.
- Closed New Year's Day, Martin Luther King Day, Memorial Day, July 4th, Labor Day, Veterans Day, Thanksgiving and the day after, and Christmas.

Get answers to common questions

Quickly scan for [answers to top questions](#) about the SHOP Marketplace

Find local help

Find [people and organizations](#) in your community trained to help you apply, enroll, and answer your questions about SHOP.

Email / FAX

Sorry, we can't accept questions or documents by email or fax.

Impacts to FF-SHOPs and HealthCare.gov (Continued)

Based on the policies finalized in 2019 Payment Notice, the FF-SHOPs, beginning with the 2018 plan year, **would not** provide:

- Online enrollment
- Employee eligibility determinations
- Employee eligibility appeals
- Premium aggregation services

Issuer Responsibilities in FF-SHOPs for Plan Years 2018 and Beyond

Enrollment Periods

- Issuers offering a QHP through an FF-SHOP **must**:
 - Adhere to market wide enrollment periods
 - Provide SEPs for qualified current and new employees
 - Adhere to coverage effective dates for the applicable markets
- Participating QHP issuers would not be permitted to deny enrollment on the basis of failure to meet minimum participation requirements to employers who have been determined eligible to participate in the FF-SHOP, and who have met the applicable MPR.

Enrollment Process

- Issuers offering a QHP through an FF-SHOP **must**:
 - Provide new enrollees with an enrollment information package
 - Enroll all qualified employees consistent with the plan year of the applicable qualified employer

Employers Participating in an FF-SHOP for Plan Years 2018 and Beyond

- Employers participating in an FF-SHOP **must**:
 - Obtain an eligibility determination from an FF-SHOP
 - Enroll in a QHP by working with a SHOP-registered agent or broker, or with a participating issuer
 - Meet the Minimum Participation Rate (MPR) for their State at the group level, unless the group enrolls between November 15-December 15 when the MPR provision does not apply

The equation for calculating minimum participation would remain:
MPR = Number of Full-time Employees Enrolling in Qualified Coverage
DIVIDED BY
Number of Full-time Employees Offered SHOP Marketplace Coverage

Impact of Proposed SHOP Changes on Agents and Brokers

- As SHOP- registered agents and brokers, you'll continue to use the tools and resources available on HealthCare.gov to help your clients choose a SHOP plan.
- Instead of enrolling clients in SHOP plans through HealthCare.gov, you'll enroll clients in SHOP plans using the enrollment mechanisms made available by the issuer(s) offering the SHOP plan(s) your clients wish to enroll in.

Agent/Broker Function	2017 Groups	2018 Groups
Window Shopping	No change from current operations	No change from current operations
Eligibility Determination	No change from current operations	Agents and brokers will assist clients with the new eligibility determination tool on HealthCare.gov.
Enrollment	No change from current operations	Agents and brokers will enroll SHOP groups using the enrollment channels of the SHOP issuer, not HealthCare.gov .
Payments	No change from current operations	Payments should be made to the issuer.

Impact of Proposed SHOP Changes on Agents and Brokers (Continued)

Agent/Broker Function	2017 Groups	2018 Groups
Notices	No change from current operations	Existing SHOP groups will receive a renewal notice from the SHOP reminding them to renew for 2018. All future notices would come from the issuer.
Account Updates	No change from current operations	Accounts will be maintained and managed with the issuer.
Questions About Account	No change from current operations	The SHOP Call Center will be available for questions regarding the SHOP. All other questions should go to the issuer.

Employee Choice in SHOP

- Employers will continue to be able to offer their employees a choice of plans in a SHOP.
- Employers wishing to offer their employees a choice of plans will need to work with their SHOP-registered agent or broker or their issuer(s) to collect the information necessary to offer and enroll their employees in multiple plans.
- In the absence of premium aggregation services, employers will also be responsible for coordinating payments among issuers.
- An employer's MPR will be calculated at the group level, issuers will not be permitted to deny enrollment into a SHOP plan if the group has met the MPR at the group level.

SHOP Online Tools

Resource	Link
Full-time Equivalent (FTE) Employee Calculator	https://www.healthcare.gov/fte-calculator/
Spanish Version	https://www.cuidadodesalud.gov/es/shop-calculators-fte/
Tax Credit Estimator	https://www.healthcare.gov/small-business-tax-credit-calculator/
Spanish Version	https://www.cuidadodesalud.gov/es/shop-calculators-taxcredit/
See Plans & Prices	https://www.healthcare.gov/see-plans/#/small-business
Spanish Version	https://www.cuidadodesalud.gov/es/see-plans/#/small-business
Minimum Participation Rate (MPR) Calculator	https://www.healthcare.gov/small-businesses/choose-and-enroll/tools-and-calculators/
Spanish Version	https://www.cuidadodesalud.gov/es/small-businesses/shop-calculators-mpr/

Upcoming Activities

- The slides from this webinar are already available on the Registration for Technical Assistance Portal (REGTAP) at www.REGTAP.info and will be available on the [Resources for Agents and Brokers webpage](#) in the coming days.
- Watch your email for invitations to upcoming webinars.

Upcoming Assister Webinar*
April 27, 2:00-3:00 PM ET
Agents/Brokers Welcome!

Notice of Benefit and Payment
Parameters for 2019 Final Rule &
Keeping Consumers Covered

***Upcoming Agent/Broker
Webinar****

May 24, 2:00-3:00 PM ET

Compliance with Marketplace
Requirements: Considerations
for Agents and Brokers

General Resources: New Search Tool

Based on your feedback, CMS has recently redesigned the General Resources page to include a new search tool that makes it easier for you to find the information you are looking for.

Resources for Agents and Brokers in the Health Insurance Marketplaces

Welcome

Welcome to the Agents and Brokers Resources webpage. This page is the primary outlet for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace and the Small Business Health Options Program (SHOP) Marketplace.

Background

To the extent permitted by states, licensed agents and brokers may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enroll them in qualified health plans (QHPs).

Agents and brokers play a crucial role in educating consumers about the Health Insurance Marketplace, both during annual Open Enrollment and throughout the coverage year. Agents and brokers may also help employers understand their options for participating in the SHOP Marketplace and assist them and their employees through the SHOP Marketplace application and enrollment process.

Some states have set up their own State-based individual and small business Marketplaces, while the Federal Government runs the Health Insurance Marketplace and SHOP Marketplaces located on HealthCare.gov in other states. You can find out if a state is running its own Marketplace by visiting HealthCare.gov and selecting the state from the drop down. Agents

Resources for Agents and Brokers

[Resources for Agents and Brokers in the Health Insurance Marketplaces](#)

[General Resources](#)

[Plan Year 2018 Open Enrollment](#)

[Plan Year 2018 Registration and Training](#)

[SHOP Marketplace](#)

[Web-brokers in the Health Insurance Marketplace](#)

QUICK LINKS:

[NPN Validation FAQs](#)

[Agent/Broker Newsletters](#)

[Agent/Broker Help Desks](#)

[Registration Completion List](#)

[Find Local Help](#)

General Resources: New Search Tool (Continued)

Now you can quickly search through over 100 resources by filtering on:

Date uploaded

Title

Keywords

Topic name

Type of resource

General Resources

This page contains a dynamic list of resources that provide helpful information for agents and brokers as well as web-brokers who enroll consumers in the Health Insurance Marketplace and small employers in Small Business Health Options Program (SHOP) health insurance. This list includes guidance, regulations, newsletters, previous webinar slides, quick reference guides, and more.

Search the list below for a topic or by keyword to find resources that are relevant to your questions. [Click here to return to the Agent and Broker Landing Page.](#)

Show entries: 10 ▼

Filter On:

Date	Topic	Title	Type of Resource
2018-02	FFE Web-broker List	Public 2018 FFE Web Broker Entity List	General Resources
2018-02	COBRA/QSEHRA	COBRA Overview and QSEHRA Assistance	Webinar Slides
2018-02	Special Enrollment Period	Special Enrollment Periods: An Overview for Marketplace Agents and Brokers	Webinar Slides
2018-01	News for Agents and Brokers	News for Agents and Brokers – January 17, 2018	Newsletter

General Resources: New Search Tool (Continued)

To search by **topic name**, type the topic of the resource you are looking for (such as “Help On Demand”) in the **Filter On** search bar.

General Resources

This page contains a dynamic list of resources that provide helpful information for agents and brokers as well as web-brokers who enroll consumers in the Health Insurance Marketplace and small employers in Small Business Health Options Program (SHOP) health insurance. This list includes guidance, regulations, newsletters, previous webinar slides, quick reference guides, and more.

Search the list below for a topic or by keyword to find resources that are relevant to your questions. [Click here to return to the Agent and Broker Landing Page.](#)

Show entries: 10 ▼

Filter On:

Date ▼	Topic ⚡	Title ⚡	Type of Resource ⚡
2017-12	Help On Demand	Tips for Maximizing Your Participation in Help On Demand	General Resources
2017-10	Help On Demand	Help On Demand Overview	General Resources
2017-10	Help On Demand	Help On Demand	General Resources

Showing 1 to 3 of 3 entries (filtered from 122 total entries)

⏪ ⏩ 1 ⏪ ⏩

General Resources: New Search Tool (Continued)

To view or download a resource, click on its date.

General Resources

This page contains a dynamic list of resources that provide helpful information for agents and brokers as well as web-brokers who enroll consumers in the Health Insurance Marketplace and small employers in Small Business Health Options Program (SHOP) health insurance. This list includes guidance, regulations, newsletters, previous webinar slides, quick reference guides, and more.

Search the list below for a topic or by keyword to find resources that are relevant to your questions. [Click here to return to the Agent and Broker Landing Page.](#)

Show entries: 10 ▼

Filter On:

Date ▼	Topic ▾	Title ▾	Type of Resource ▾
2017-12	Help On Demand	Tips for Maximizing Your Participation in Help On Demand	General Resources
2017-10	Help On Demand	Help On Demand Overview	General Resources
2017-10	Help On Demand	Help On Demand	General Resources

Showing 1 to 3 of 3 entries (filtered from 122 total entries)

⏪ ⏩ 1 ⏪ ⏩

General Resources: New Search Tool (continued)

You will then be directed to a new page with resource details and a link to download.

The screenshot displays the CMS.gov website interface. At the top, there is a navigation bar with links for Home, About CMS, Newsroom, FAQs, Archive, Share, Help, and Print. Below this is a search bar with the text 'Learn about your health care options' and a search button. The main content area features a horizontal menu with categories: Medicare, Medicaid/CHIP, Medicare-Medicaid Coordination, Private Insurance, Innovation Center, Regulations & Guidance, Research, Statistics, Data & Systems, and Outreach & Education. A breadcrumb trail indicates the current page is 'Details for title: 2017-12' under 'General Resources Items' in the 'Health Insurance Marketplaces' section. The page title is 'Details for title: 2017-12'. Below the title, a table lists the resource details: Date (2017-12), Topic (Help On Demand), Title (Tips for Maximizing Your Participation in Help On Demand), and Type of Resource (General Resources). A 'Downloads' section is visible, containing a link to 'Tips for Maximizing Your Participation in Help On Demand [PDF, 620KB]' with a PDF icon, which is highlighted with a red box. A link for 'Help with File Formats and Plug-Ins' is also present.

Home | About CMS | Newsroom | FAQs | Archive | Share Help Print

Learn about [your health care options](#) type se: Search

CMS.gov
Centers for Medicare & Medicaid Services

Medicare Medicaid/CHIP Medicare-Medicaid Coordination Private Insurance Innovation Center Regulations & Guidance Research, Statistics, Data & Systems Outreach & Education

Home > CCIIO > Health Insurance Marketplaces > General Resources Items > Details for title: 2017-12

Health Insurance Marketplaces
[Return to List](#)

Details for title: 2017-12

Date	2017-12
Topic	Help On Demand
Title	Tips for Maximizing Your Participation in Help On Demand
Type of Resource	General Resources

Downloads

[Tips for Maximizing Your Participation in Help On Demand \[PDF, 620KB\]](#)

[Help with File Formats and Plug-Ins](#)

General Resources: New Search Tool (Continued)

To return to the Agents and Brokers Resources webpage home page at any time, click the “Agent and Broker Landing Page” link at the bottom of the “General Resources” page.

The screenshot displays the 'General Resources' page with a navigation bar at the top containing links for Medicare, Medicaid/CHIP, Medicare-Medicaid Coordination, Private Insurance, Innovation Center, Regulations & Guidance, Research, Statistics, Data & Systems, and Outreach & Education. A breadcrumb trail shows the path: Home > CCIIO > Health Insurance Marketplaces > General Resources. A 'FEED' icon is visible in the top right.

Health Insurance Marketplaces

General Resources

This page contains a dynamic list of resources that provide helpful information for agents and brokers as well as web-brokers who enroll consumers in the Health Insurance Marketplace and small employers in Small Business Health Options Program (SHOP) health insurance. This list includes guidance, regulations, newsletters, previous webinar slides, quick reference guides, and more.

Search the list below for a topic or by keyword to find resources that are relevant to your questions. [Click here to return to the Agent and Broker Landing Page.](#)

Search results for the keyword 'privacy':

Date	Topic	Title	Type of Resource
2017-10	Marketplace Privacy	Marketplace Privacy & Security Requirements for Agents and Brokers	Webinar Slides

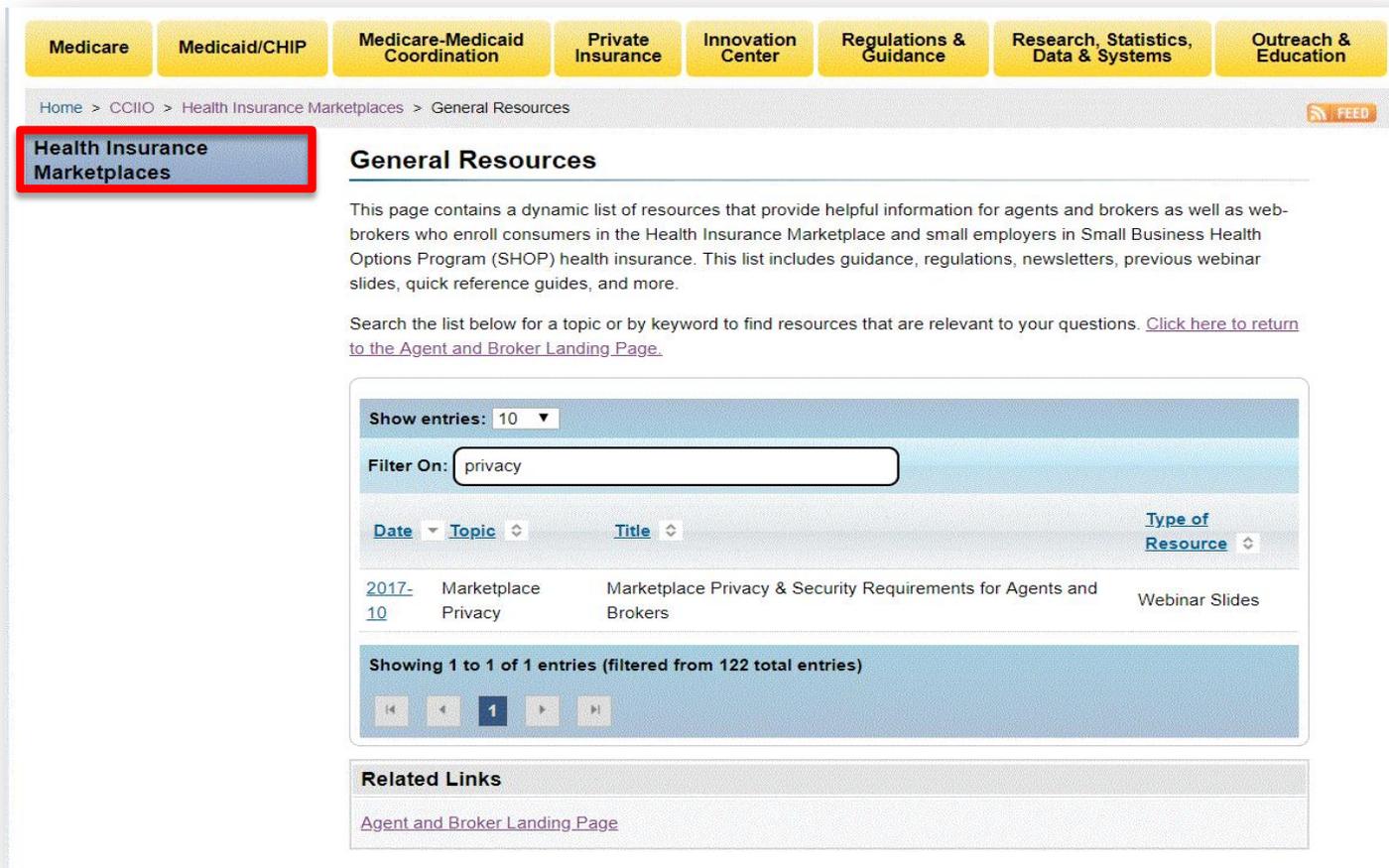
Showing 1 to 1 of 1 entries (filtered from 122 total entries)

Related Links

- [Agent and Broker Landing Page](#)

General Resources: New Search Tool (Continued)

To go to the Health Insurance Marketplaces home page at any time, click the “Health Insurance Marketplaces” button on the left sidebar.



Home > CCIO > Health Insurance Marketplaces > General Resources

Health Insurance Marketplaces

General Resources

This page contains a dynamic list of resources that provide helpful information for agents and brokers as well as web-brokers who enroll consumers in the Health Insurance Marketplace and small employers in Small Business Health Options Program (SHOP) health insurance. This list includes guidance, regulations, newsletters, previous webinar slides, quick reference guides, and more.

Search the list below for a topic or by keyword to find resources that are relevant to your questions. [Click here to return to the Agent and Broker Landing Page.](#)

Show entries: 10

Filter On:

Date	Topic	Title	Type of Resource
2017-10	Marketplace Privacy	Marketplace Privacy & Security Requirements for Agents and Brokers	Webinar Slides

Showing 1 to 1 of 1 entries (filtered from 122 total entries)

1

Related Links

[Agent and Broker Landing Page](#)

Agent and Broker Resources

Resource	Description	Link
Agents and Brokers Resources webpage	Primary outlet for information about participating in the Health Insurance Marketplace	http://go.cms.gov/CCIIOAB
HealthCare.gov	Official site of the Health Insurance Marketplace used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace information source for Agents and Brokers	Provides additional technical assistance resources about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov
Plan Year 2018 Marketplace Registration and Training for Agents and Brokers	Describes the process and requirements for completing annual Marketplace registration and training for agents and brokers	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2018-Registration-and-Training.html

Agent and Broker Resources (Continued)

Resource	Description	Link
Registration Completion List	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify your eligibility for compensation for assisting with consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent or broker with a valid health line of authority to assist with FFM enrollment	https://localhelp.healthcare.gov/
Help On Demand	A service that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can assist with Marketplace enrollment when the consumer is available	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf
Agent and Broker National Producer Numbers (NPNs)	Provides a search function to determine the correct NPN to enter in your Marketplace Learning Management System (MLMS) profile and on Marketplace applications	www.nipr.com/PacNpnSearch.htm

Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Direct Agent/ Broker Partner Line	855-788-6275 Note: Enter your NPN to access this line.	<ul style="list-style-type: none"> Assist consumers with HealthCare.gov account password resets SEPs not available on the consumer application Individual Marketplace eligibility and enrollment issues 	Mon–Sun 24 hours/day
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> General enrollment and compensation questions Manual identity proofing/Experian issues Escalated general registration and training questions (not related to a specific training platform) Agent/Broker Registration Completion List issues Find Local Help and Help On Demand issues 	Mon–Fri 8:00 AM–6:00 PM ET
Agent/Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> Technical or system-specific issues related to the agent/broker training and registration system (i.e., the MLMS) User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Mon–Fri 8:00 AM–5:30 PM ET
Marketplace Service Desk	855-CMS-1515 855-267-1515 CMS_FEPS@cms.hhs.gov	<ul style="list-style-type: none"> CMS Enterprise Portal password resets and account lockouts Login issues on the Direct Enrollment agent/broker landing page Other CMS Enterprise Portal account issues or error messages 501 Downstream Error message on HealthCare.gov website issues General registration and training questions (not related to a specific training platform) 	Mon-Fri 8:00 AM–8:00 PM ET

For a full list of Agent/Broker Help Desks and Call Centers, see <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Agent-Broker-Help-Desks.pdf>.

Acronym Definitions

Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
FFM	Federally-facilitated Marketplace
FF-SHOP	Federally-facilitated Small Business Health Options Program
FTE	Full Time Equivalent
MPR	Minimum Participation Rate
MLMS	Marketplace Learning Management System
PPACA	Patient Protection and Affordable Care Act
QHP	Qualified Health Plan
REGTAP	Registration for Technical Assistance Portal
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SBE	State-based Exchange
SEP	Special Enrollment Period
SHOP	Small Business Health Options Programs

Questions?



For questions/comments about agent/broker participation in the FFM:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions/comments on the MLMS: MLMSHelpDesk@cms.hhs.gov

For questions on CMS Enterprise Portal account issues, password resets, and general enrollment and eligibility policy: Marketplace Service Desk 855-267-1515, available Monday–Friday, 8:00 AM–8:00 PM ET.

For questions/comments about specific consumers: Direct Agent/Broker Partner Line 1-855-788-6275, available 24 hours a day, 7 days a week
Note: Agents and brokers will be prompted to enter a valid NPN to validate their FFM registration completion for the current plan year.

For questions/comments about the FF-SHOP:
1-800-706-7893 (TTY: 711) available Monday–Friday, 9:00 AM–5:00 PM ET

For questions/comments about web-broker direct enrollment participation in the FFM:
DirectEnrollment@cms.hhs.gov