

Agents and Brokers

High-level Approach for FFM's and SPM's



May 2013

Agents and Brokers in FFM and SPMs

- CMS seeks robust participation of agents and brokers in the Federally-facilitated Marketplaces (FFM) and State Partnership Marketplaces (SPM)
- Approach builds on activities that occur in today's market:
 - Issuer-based platforms and tools for agents/brokers
 - One-on-one interactions with individual consumers and businesses
 - Web-brokers that enroll consumers via the internet

Role of Agents, Brokers, and Web-brokers

- Agents and brokers, including web-brokers, will assist qualified individuals in completing the eligibility application, receiving eligibility determinations, and selecting and enrolling in QHPs.
- Agents and brokers may be employed by or affiliated with QHP issuers.
- Agents and brokers will assist consumers in two ways.
- Web-brokers and their licensed staff will use a web-broker specific pathway.
- All agents and brokers, including web-brokers and their licensed staff, will need to register with the Marketplace to enroll consumers in individual market coverage.

How Agents and Brokers Interact with FFMs and SPMs

- To assist qualified individuals in enrolling through the Marketplace, agents and brokers will:
 - Register with CMS
 - Obtain appointments with QHP issuers, as needed/appropriate
 - Mirrors current process (e.g., licensure check), determined by each issuer
 - Necessary for payment

Registration Process for All Agents and Brokers Assisting Qualified Individuals

- The CMS registration process will consist of three steps:
 - Online identity confirmation
 - Marketplace-specific training, completed online*
 - Privacy and security agreement
- Agents and brokers will be able to print a certificate demonstrating completion of training
 - Agents and brokers may provide this certificate to issuers, consumers, and other stakeholders as evidence of training

*for a draft outline of the training modules, please visit: <http://www.cms.gov/Regulations-and-Guidance/Legislation/PaperworkReductionActof1995/PRA-Listing-Items/CMS-10464.html?DLPage=1&DLFilter=agent&DLSort=1&DLSortDir=descending>.

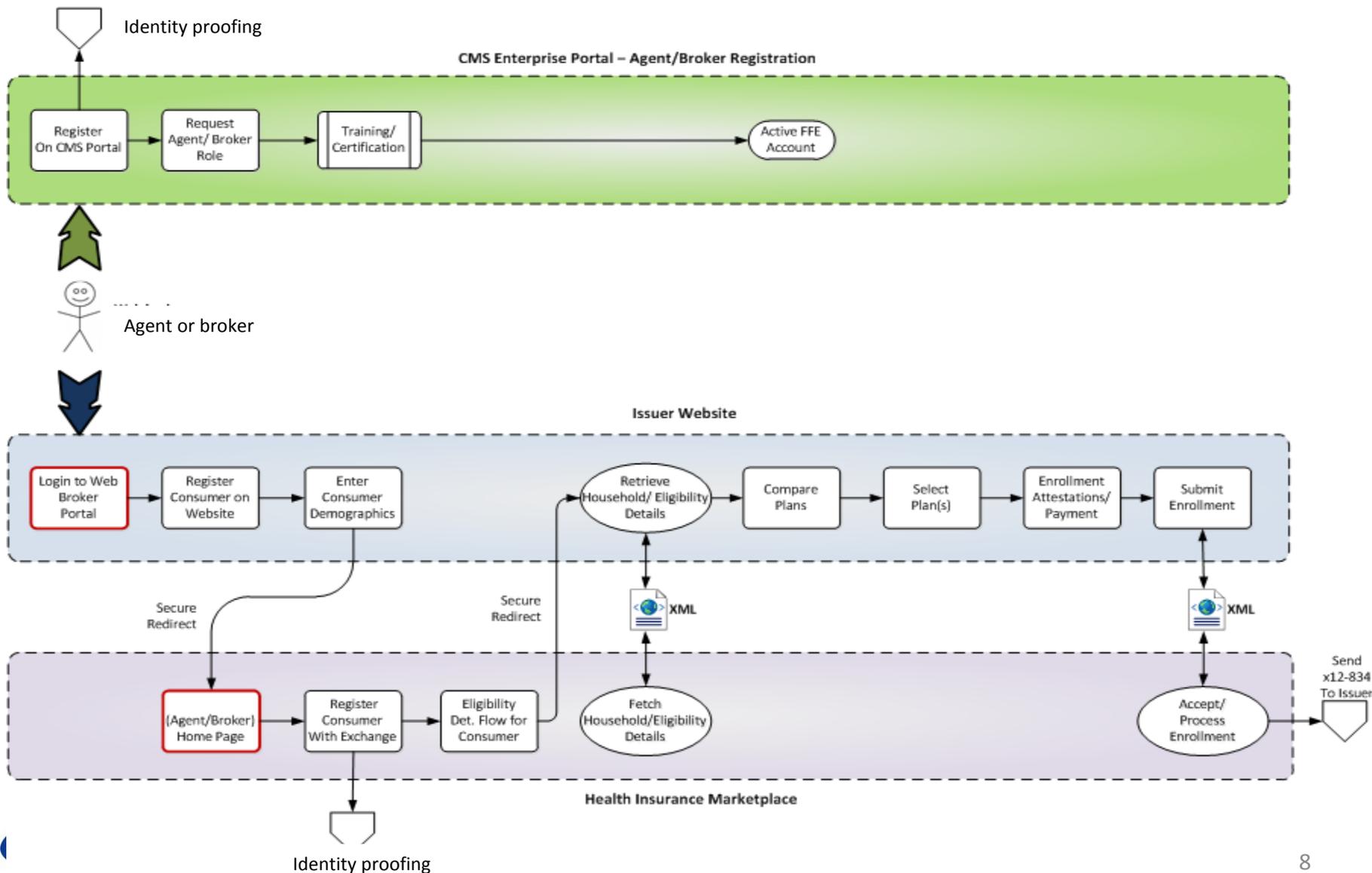
Two Options for Assisting Individuals

- The **issuer-based pathway** allows an agent or broker to use an issuer agent website to assist the client. In this pathway, plan comparison and selection occurs on the issuer's agent website.
- The **Marketplace pathway** allows an agent or broker and consumer to work together to complete the eligibility and enrollment process on the Marketplace website.
- In either pathway, the agent or broker's identifying information will be collected and communicated to the issuer.
- Both pathways will support initial enrollment and changes during the year, including changes that impact eligibility.

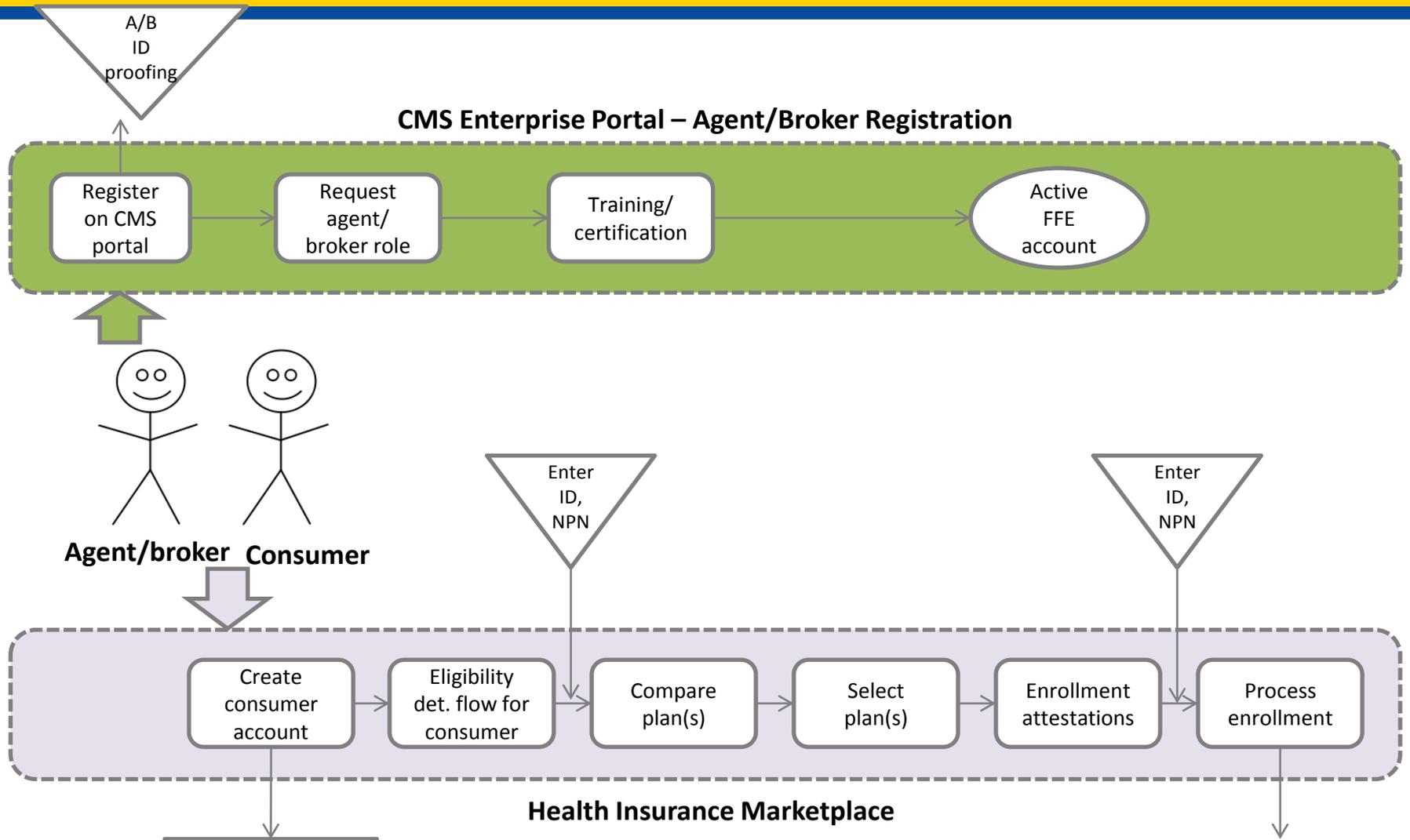
Assisting Small Employers and their Employees

- Agents and brokers working in FF-SHOPs will use the Marketplace pathway to assist employers and employees
- As in the Marketplace pathway for assisting qualified individuals, agents and brokers working with small employers will be able to enter their FFM user IDs (if applicable) and/or NPNs on the SHOP application
- Agents and brokers working exclusively in FF-SHOPs are encourage, but not required, to register with CMS and complete training
- The agent or broker's identifying information will be transmitted to the appropriate issuer to facilitate payment

Detailed Process Flow: Issuer-based Pathway



Detailed Process Flow: Marketplace Pathway



Send x12-834 to issuer, redirect consumer for premium payment

How Web-brokers Interact with FFM's and SPM's

- CMS will make available a technology solution specifically for web-brokers that offer an alternate plan selection option that allows qualified individuals to enroll in QHPs through a website.
- The web-broker enrollment solution will support initial enrollment and changes during the year, including changes that impact eligibility.
- The web-broker process flow will be similar to the issuer-based pathway, except that web-brokers must display information on all QHPs, regardless of appointment relationships, and meet the other requirements of 45 C.F.R. § 155.220(c).

Web-brokers - continued

- Web-brokers will complete a technical on-boarding process to establish a connection with the Marketplace.
 - Licensed staff or affiliated agents and brokers will be required to register with the Exchange.
 - Licensed staff or affiliated agents and brokers will assist consumers via the web-broker's website.
- The web-broker's credentials will be communicated to issuers.