



Agent / Broker Summer Update



*NAHU Region III
Leadership Conference
August 14, 2017*

Presentation Overview

- Increasing Partnerships with the Private Sector
- Efforts to Stabilize Health Insurance Markets
- Reducing Burden to Participate in Health Insurance Marketplaces
- Highlights of Upcoming Agent/Broker Improvements
- Recent Agent/Broker Feedback and Improvement Efforts
- Highlights of Agent/Broker Suggestions
- Questions and Answers



Increasing Partnerships with the Private Sector

- CMS strives to be a good business partner to the private sector
- Agents/brokers are important stakeholders to our success
- Solid public/private partnerships lead to a more stable environment and promote more competitive options available for consumers
- We are seeking more flexibility for issuers and looking for additional ways to reduce administrative burdens and better support agents/brokers



3

Efforts to Stabilize Health Insurance Markets

- The final Market Stabilization rule was published in the Federal Register on April 18
- This rule takes several steps to provide flexibility in order to attract young and healthy consumers to enroll in health insurance coverage as a means to improve the risk pool
- As insurance markets stabilize, more issuers will participate and seek to attract and retain agents and brokers to enroll consumers in their plans
- Thank you for your comments on this rulemaking



4

Specific Steps Taken to Stabilize Health Insurance Markets

- Adjusted the individual market open enrollment period to November 1, 2017 to December 15, 2017
- Expanded pre-enrollment verification of eligibility for certain categories of special enrollment periods
- Finalized a proposal encouraging individuals and employers to continue paying premiums by allowing issuers to collect past-due premiums under certain circumstances
- Reaffirmed the roles of States in overseeing their insurance markets by deferring to their reviews of qualified health plan networks



5

Highlights of Upcoming Agent/Broker Improvements

- Removing duplicate NPN entry point on consumer application
- Find Local Help Improvements:
 - Ensuring Federally-facilitated Marketplace (FFM)-registered agents/brokers show immediately when consumers conduct a search for assistance without having to click away from current default Navigator/Assister search results
 - Adding a 5-year participation indicator next to agents/brokers who registered with the FFM in the first four Open Enrollments and who register again this year
 - Giving FFM-registered agents/brokers the option to be listed in all states where they hold a valid health insurance license



6

Highlights of Upcoming Agent/Broker Improvements (continued)

- Marketplace Learning Management System (MLMS) Improvements:
 - Updating and grouping course names by curriculum—making it easier to identify the appropriate curriculum
 - Adding ability to sort by registration date—making the most recent and relevant curriculum display at the top
 - Checking the validity of NPNs entered on MLMS profiles
 - New warning messages provide details about potential typographical errors or NPN validation issues (e.g., inactive license or invalid line of authority)



7

Highlights of Upcoming Agent/Broker Improvements (continued)

- Direct Enrollment Improvements:
 - New streamlined approach for direct enrollment partners to process a subset of non-complex applications and receive eligibility determinations on a non-FFM site
 - Eliminates double re-direct from a Direct Enrollment’s site to HealthCare.gov
 - Consumers eligible for HealthCare.gov’s streamlined application can use this method
 - More complex cases will continue to use the double re-direct Direct Enrollment method or other pathways



8

Highlights of Upcoming Agent/Broker Improvements (continued)

- Adding more on-demand technical assistance webinars to allow review of materials 24/7, 7 days a week
- Looking at ways to give more control to agents/brokers on the frequency and types of messages they receive from the FFM's
- Exploring ways to streamline SHOP enrollment and other functionality (e.g., allowing agents/brokers the ability to sign up employers in SHOP coverage directly with an issuer)



9

Outstanding Items We're Still Looking to Address

- Ability to see in one location all FFM clients associated with your NPN
- Ability to see what communication the FFM is sending to your clients
- Ability to see a snap-shop of each of your client's status and unresolved issues that need to be addressed
- Access to call center representatives with the ability to quickly and consistently resolve complex consumer issues
- Ability for consumers to authorize agents/brokers online without having to contact the call center each year



10

Recent Agent/Broker Feedback and Improvements Efforts

- To identify future agent/broker improvements, during the past couple of months we have taken the following steps:
 1. Conducted a feedback questionnaire on a variety of topics, including annual training/registration requirement, ongoing webinars and technical assistance, email messaging, and call center support
 2. Conducted targeted follow-up focus groups on a) call center support, b) direct enrollment, and c) additional tools agents/brokers need to better manage consumer accounts
 3. Conducted a week-long process improvement effort to identify ways to get agents/brokers first-touch resolution of issues when contacting CMS for assistance through its various help desks



11

Overview of Feedback Questionnaire Results

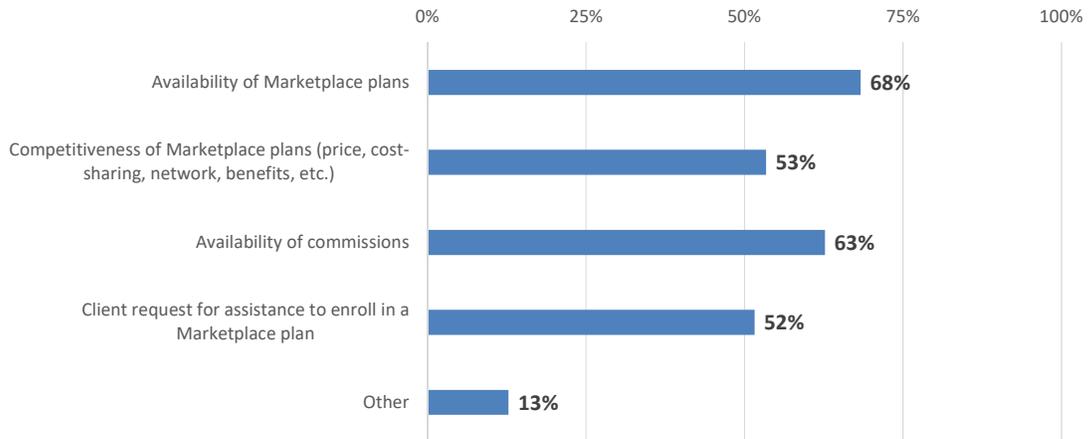
- Thanks for participating in our recent Agent/Broker Feedback Questionnaire
- Most of the respondents were registered with the FFMs last year
- The majority of respondents were either very satisfied or mostly satisfied with our efforts
- Despite overall satisfaction, a number of consistent pain points were identified and many respondents offered helpful suggestions



12

Registration and Training Considerations for 2018

What factors will you consider when deciding to complete Marketplace registration for plan year 2018?



13

Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
Emails	Decrease the volume of emails (especially repeat messages), follow a weekly or biweekly email schedule for planned communications, and send recurring emails at consistent times
	Provide consumer-specific application/enrollment status updates
Newsletter	Reorganize newsletter layout and simplify content to improve user friendliness, and use linked information to provide further detail
Agents and Brokers Resources Webpage	Update page organization to make it more intuitive to navigate and find information without using the search tool
	Make frequently asked questions (FAQs) easier to access from the webpage without having to log-in to REGTAP



14

Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
Training and Registration	Further shorten training for returning agents and brokers
	Update content to include more real or unique enrollment situations and provide enrollment tips to get consumers through the process more quickly
Help Desks	Provide help desk representatives with uniform training and escalation procedures to standardize responses
	Provide access to call center representatives with the knowledge and ability to more quickly resolve complex consumer issues
Find Local Help	Reorganize search capabilities to allow for additional filter options



15

Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
Webinars	Circulate topics, agenda, and presentation materials prior to scheduled webinar time
	Allow more time for live questions and answers
	Record webinars and make them available to agents and brokers to view or download on their own time
	Provide scenario-specific examples and state-specific content, when available
Direct Enrollment	Provide more education to agents and brokers on the direct enrollment pathway
	Improve direct enrollment functionality by increasing client application information available to agents and brokers



16

Agent/Broker Suggested Improvements

Topic Area	Suggested Improvement
Recognition Program – Circle of Champions	Publicize the Circle of Champions program more broadly to the agent and broker community
Open Enrollment Period	Lengthen the Open Enrollment period
Commissions	Oversee and confirm agents and brokers are getting commissions
Agent/Broker Authority	Give agents and brokers more access/authority over their clients' accounts to be able to assist them with issues they are facing



17

Next Steps

- Register when training goes live in August
- Participate in pre-Open Enrollment technical assistance webinars
- Enroll existing and new clients during Open Enrollment 2018
- Explore new Direct Enrollment flexibilities this year
- Continue providing feedback on your Marketplace experiences through NAHU or directly with CMS



18

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/comments about the FFM application and enrollment:
1-855-788-6275 (enter NPN as ID number), available 7 days a week, 24 hours a day

For questions/comments about the FF-SHOP:
1-800-706-7893 (TTY: 711) available M-F 9:00 AM -7:00 PM ET



For questions/comments about direct enrollment in the FFM: Webbroker@cms.hhs.gov