

Getting Help in the SHOP Marketplace

There are different ways to get help enrolling in the SHOP Marketplace. Agents, brokers, navigators, assisters, online resources, and the SHOP Call Center can help you with SHOP Marketplace enrollment.

Agents and brokers

Generally, agents and brokers are people or entities licensed by the state and appointed by insurance companies to help small business employers and employees get coverage. Agents and brokers can help you apply for and enroll in coverage in the SHOP Marketplace.

You decide if you want help from a licensed agent or broker to enroll in the SHOP Marketplace. It won't cost you any more to use an agent or broker since their commissions are paid by the insurance company. If you decide to work with an agent or broker, they must complete the SHOP Marketplace registration requirements so you can authorize them to act on your behalf. Agents and brokers must sign an agreement to protect the privacy and security of your personal information. In addition to helping you with SHOP Marketplace enrollment, authorized agents and brokers can help you and your employees with account management and changes to your coverage during the coverage year.

How agents and brokers can help you enroll

If you already have a licensed agent or broker, you can continue to work with them as long as they complete the SHOP Marketplace registration requirements. Log in to your SHOP Marketplace account to search for an agent or broker to help you enroll. Then, select "Get Assistance" and enter the agent's or broker's name and National Producer Number (NPN), if available. If you don't have an agent or broker, you can search through a list of agents and brokers registered to work with the SHOP Marketplace in your area. Just enter your location and preferred language.

You must create an authorization in the SHOP Marketplace with the agent or broker you want to help you. This allows the agent or broker to help you fill out the SHOP Marketplace application and help you manage your SHOP Marketplace account.

The agent or broker can help you enroll in a plan and offer coverage to your employees. They can also help you with other SHOP Marketplace issues, like managing your initial enrollment and coverage offer, your employee roster, and payment.

The agent or broker can see if a payment was made to ensure that your account is in good standing and coverage continues, but can't make payments on your behalf. To find out how to make your premium payments, visit Marketplace.cms.gov/outreach-and-education/shop-premium-payments.pdf.

Navigators

A navigator is an individual or organization trained to help you and your employees look for health coverage options through the SHOP Marketplace. They can help you with your SHOP Marketplace application, but they can't complete all steps in the SHOP enrollment process, like recommending a plan for you or your employees. Navigators don't work for insurance companies and must always give information to those they help in a fair, accurate, and unbiased manner.

The SHOP Call Center

Employers, employees, or those helping an employer or employee, should contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. ET. 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.

