

Marketplace Update for Assisters

October 3, 2018

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Special Enrollment Period Available for Victims of 2018 Hurricane Florence

On August 9, 2018, CMS released [guidance](#) clarifying Federally-facilitated Exchange (FFE) Special Enrollment Period (SEP) policy for consumers impacted by an emergency or major disaster that is recognized with a formal declaration from the Federal Emergency Management Agency (FEMA).

Consumers who qualified for another enrollment period, such as a SEP or Open Enrollment Period (OEP), but were unable to complete a Marketplace application, plan selection, or enrollment process due to Hurricane Florence, may have access to an Exceptional

Circumstances Special Enrollment Period (SEP). Individuals affected by Hurricane Florence have 60 days from the end of the FEMA-designated incident period to complete their 2018 enrollment and request a retroactive start date based on when he or she would have picked a plan if not for Hurricane Florence. Assistors can help affected consumers by contacting the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 to request enrollment using this SEP.

Who is Eligible?

Consumers will be considered “impacted” and eligible for this SEP if they reside, or resided at the time of the hurricane, in any of the [counties declared](#) as meeting the level of “individual assistance” or “public assistance” by the Federal Emergency Management Agency (FEMA).

Additionally, they are required to attest that they were affected by the emergency or disaster, and that it prevented them from completing enrollment.

What documentation is needed?

Marketplace SEP pre-enrollment verification requirements may be waived for consumers who are eligible for this SEP. Consumers must attest that they live or did live in the impacted area during the hurricane or severe weather event and were unable to complete enrollment within 60 days from the end of the FEMA-designated incident period. No further documentation is needed.

Steps to helping a consumer access this SEP:

1. Help the consumer complete a 2018 Marketplace application online at [healthcare.gov](#). The consumer may receive an Eligibility Determination Notice stating that he or she is not eligible to enroll in 2018 coverage because the open enrollment period for 2018 has ended.
2. Next, help the consumer call the Marketplace call center (within 60 days from the end of the FEMA-designated incident period). Inform the consumer to let the call center representative know that he/she was impacted by one of Hurricane Florence was unable to apply for 2018 coverage.
3. The consumers SEP request will be forwarded to the Marketplace for review. Caseworkers will review an individual’s eligibility for the SEP using available information from Marketplace consumer records and public information on FEMA declarations.

Once the Marketplace approves the enrollment extension SEP and set the appropriate effective date, the consumer will be alerted via letter. You can then help the consumer go back to [Healthcare.gov](#) and select a plan.

Guidance on Claiming a Hardship Exemption through the Internal Revenue Service (IRS)

On September 12th, CMS released guidance on claiming a hardship exemption through the Internal Revenue Service (IRS). This [guidance](#) provides information about claiming a hardship exemption from the individual shared responsibility payment for 2018 on a federal income tax return without obtaining an exemption certificate number (ECN) from the Exchange.

For more information, visit [this page](#).

Grants Awarded for the Federally-Facilitated Exchange Navigator Program

On September 12th, the Centers for Medicare & Medicaid Services (CMS) awarded \$10 million in Navigator grant awards to 39 organizations who will serve as Navigators in Federally-facilitated Exchange states. These awards will support the work of organizations that offer assistance to consumers navigating, shopping for, and enrolling in health insurance coverage for 2019. For a list of 2018 CMS Navigator grantees or more information about the Navigator program, please visit: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>

2019 Assister Readiness Webinar Series

The 2019 *Assister Readiness Webinar Series* is being provided in addition to the 2019 web-based Assister Certification Training. The webinar series will be delivered in weekly installments prior to Open Enrollment to help ensure that you are ready to serve Marketplace consumers during the 2019 open enrollment period.

Here is how to participate:

1. Each week, view training modules on your own time. The series of modules will have the following focus areas:
 - Week 1 - Assister Roles and Responsibilities
 - Week 2- 2019 Individual Marketplace Overview
 - Week 3- Helping Consumers Apply for & Enroll in Coverage
 - Week 4- Making Coverage Accessible

2. You will be able to access the modules on the assister training page at: <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>
3. **Live Webinars:** Tune in on Fridays from October 12th to November 2nd to participate in a live webinar that will recap the week's topic and provide an opportunity for you to ask questions. Invitations for the Friday webinars will be emailed to you on Wednesdays of each week of the series.

Assister Certification Bulletin Released

The Centers for Medicare & Medicaid Services (CMS) has released the [2018 Assister Certification Bulletin](#) which outlines the Navigator and certified application counselor (CAC) certification and recertification requirements for the 2019 plan year, including the certification training curriculum for the Federally-facilitated Marketplace (FFM). The 2019 training for CACs and Navigators is currently available through the Marketplace Learning Management System (MLMS) and can be accessed through the CMS Enterprise Portal by logging in or registering as a new user [here](#). Existing users can login at: <https://portal.cms.gov>.

Click [here](#) to view the 2019 Assister Certification Bulletin.

Assisters in States with State-based Marketplaces using the Federal Platform (SBM-FPs)

Navigators

The SBM-FP maintains full responsibility for establishing, funding, and operating its Navigator grant program in accordance with §1311(d)(4)(K) and §1311(i) of the ACA. Specifically, the SBM-FP must ensure that Navigators complete any required SBM-FP training(s) and comply with all applicable statutory and regulatory requirements, including §1311(i) of the ACA, 45 C.F.R. §155.205(d)-(e), 45 C.F.R. §155.210, and 45 C.F.R. §155.260(b). The SBM-FP is also responsible for developing a process to assign Navigator ID numbers to its Navigators; CMS does not assign ID numbers to SBM-FP assisters.

Certified Application Counselors (CACs)

The SBM-FP also maintains full responsibility for its CAC program, including for designating CAC designated organizations (CDOs) and for ensuring that all CACs in the SBM-FP are certified, either by certifying staff and volunteers of CDOs directly, or by designating CDOs to certify their staff and volunteers, or by a combination of both approaches. Specifically, the SBM-FP must ensure, either directly or through CDOs, that CACs complete required SBM-FP-approved training(s) and comply with all applicable regulatory requirements, including 45 C.F.R. §155.225. As a reminder, SBM-FPs are not part of the FFM CAC refresh and their CDOs are not being asked to reapply. This is because SBM-FP states run their own CAC programs; they

are not operated by CMS. The SBM-FP is also responsible for developing a process to assign CAC ID numbers to its CACs; CMS does not assign ID numbers to SBM-FP assisters.

Training

Some SBM-FP states may require that their assisters complete the FFM web-based certification training hosted on the Marketplace Learning Management System (MLMS). If your SBM-FP requires this, the SBM-FP (or your assister organization) maintains responsibility for assigning ID numbers and certifying its assisters. After registering with the CMS Enterprise portal, assisters from SBM-FP states must select “other” or “state-funded assister” under the “Assister type” drop-down on the MLMS landing page when accessing the training curriculum. For the “Organization Type” drop-down, SBM-FP assisters must select “State Funded Assister.”

Please note CMS has made changes to the Plan Year 2019 Web based Assister Training curriculum, in which previously required courses are now optional. We recommend enrolling in all suggested courses, including the optional ones, and not dropping any courses unless you are certain that your state requirements have been met by the courses you have selected. Optional courses cannot be added to a completed curriculum without contacting the Marketplace Learning Management System (MLMS) help desk at MLMSHelpDesk@cms.hhs.gov. The Marketplace Service Desk (MSD) can also address certain questions and is available at (855) 267-1515 from 8:00 AM-8:00 PM Monday-Friday (ET). For October–November only it is also available Saturday-Sunday 10:00 AM–3:00 PM (ET).

Other Resources

Navigators and other assisters in SBM-FPs are encouraged to use FFM resources for assisters, such as FFM assister training content, webinars, newsletters, and other resources on Marketplace.cms.gov. Navigators, CDOs, and CACs in SBM-FPs may sign up for the CMS assister listserv by emailing assisterlistserv@cms.hhs.gov and writing “add to listserv” in the subject line. However, please note that guidance specific to FFM assisters posted on Marketplace.cms.gov and contained in the assister newsletter may not apply in SBM-FP states, and assisters in those states should check with their state Marketplace for more information.

How to Help Victims of Domestic Violence Understand & Evaluate Their Health Coverage Options

On the August 29th Marketplace Assister webinar, we presented Assisting Victims of Domestic Violence. The Marketplace has certain special provisions for consumers who are victims of domestic violence or spousal abandonment and this presentation is designed to help you better assist such consumers in understanding and evaluating their coverage options. Slides from this presentation will be posted to the Assister webinars page for future viewing.

Marketplace, HealthCare.gov, and IRS resources highlighted in this presentation include:



- Understanding Special Enrollment Periods: <https://marketplace.cms.gov/outreach-and-education/special-enrollment-periods-available-to-consumers.pdf>
- How to Claim an Exemption if You Experienced Domestic Violence: <https://healthcare.gov/exemptions-tool/#/results/2017/details/domestic-violence>
- IRS Form 8962 instructions: <https://www.irs.gov/pub/irs-pdf/i8962.pdf>

Additional Domestic Violence Resources:

- HHS Administration for Children & Families, Family and Youth Services Bureau
 - Getting Help with Domestic Violence: <https://www.acf.hhs.gov/fysb/resource/help-fv>
 - Family Violence Prevention and Services Program: <https://acf.hhs.gov/fysb/programs/family-violence-prevention-services/about>
 - Domestic Violence Resource Network Fact Sheet: https://www.acf.hhs.gov/sites/default/files/fysb/fvpsa_dvrn_20170224.pdf
 - HHS Office of Disease Prevention and Health Promotion
 - Domestic Violence Resources: <https://healthfinder.gov/FindServices/>
- HHS Office on Women's Health
 - Resources by State on Violence Against Women: <https://www.womenshealth.gov/relationships-and-safety/get-help/state-resources>
- Domestic or Intimate Partner Violence <https://www.womenshealth.gov/relationships-and-safety/domestic-violence>
- HHS Centers for Disease and Prevention Control
- Violence Prevention – Intimate Partner Violence: <https://www.cdc.gov/violenceprevention/intimatepartnerviolence/index.html>
- DOJ Office for Victims of Crime

Help Series for Crime Victims – Domestic Violence:

https://www.ovc.gov/pubs/helpseries/HelpBrochure_DomViolence.html

My Health Coverage at-a-Glance

CMS' [From Coverage to Care \(C2C\)](#) has released a publication for consumers – [My Health Coverage at-a-Glance!](#)

In response to community partner requests and feedback, the CMS Office of Minority Health released a personalized quick reference resource guide this year that is designed for an individual consumer's particular health coverage.

This customizable guide allows consumers to keep track of their health coverage information in one place. It was created to be personalized for an individual consumer, specific to their health plan..

To download and print a copy today, visit: <https://www.cms.gov/About-CMS/Agency-Information/OMH/Downloads/MyHealthCoverage.pdf>

To learn more, download C2C resources, or order printed copies, please visit go.cms.gov/c2c or email CoverageToCare@cms.hhs.gov.

Want to receive updates on From Coverage to Care? Subscribe to the new [C2C listserv](#).

Standing Assister Resources: Helpful Links / Call Center Hours / Contact Us

Links to Helpful Resources

- Marketplace Assister Training [Resources](#) and [Webinar](#)
- [Technical Assistance Resources](#)
- CMS Marketplace [Applications & Forms](#)
- CMS [Outreach and Education](#) Resources
- [Marketplace.CMS.gov Page](#)
- [CMSzONE Community Online Resource Library Pilot for Marketplace Assisters](#)
- [Find Local Help](#)

Marketplace Call Center and Shop Center Hours

Health Insurance Marketplace Call Center: 1-800-318-2596 (TTY: 1-855-889-4325). For customer service support, to start or finish an application, compare plans, enroll or ask a question. Available 24 hours a day, 7 days a week. Closed Memorial Day, July 4th, and Labor Day. CACs and Navigators should call their dedicated phone lines so the Call Center can better track the needs of assisters. The Assister Line can also help with password resets and can help with access to non-application SEPs. Contact your Navigator Project Officer (for Navigators) or your designated organization leadership (for CACs) for more information on the Assister Line.

- Navigator Marketplace Call Center line: 1-855-868-4678
- CAC Marketplace Call Center line: 1-855-879-2683
- General consumer Call Center line: 1-800-318-2596 (TTY: 1-855-889-4325).

SHOP Call Center: For customer service support, including assisting employers and employees apply for and enroll in SHOP. 1-800-706-7893 (TTY: 711). Available M-F 9:00 am-5:00 pm EST. Closed New Year's Day, Martin Luther King Day, Memorial Day, July 4th, Labor Day, Veterans Day, Thanksgiving and the day after, and Christmas.

Stay in Touch

To sign up for the CMS Assister Newsletter, please send a request to the Assister Listserv inbox (ASSISTERLISTSERV@cms.hhs.gov) write "Add to listserv" in the subject line, please include the email address that you would like to add in the body of your email. For requests to be removed from the listserv, please forward a copy of a webinar invite or newsletter received and write "Remove" in the subject line.

If you have specific questions or issues that you would like to see us highlight in our weekly webinar series or here in this newsletter please contact us.

For **HHS Navigator grantees** - please get in touch with your Navigator Project Officer.

For **CAC Designated Organizations in FFM or SPM states** - please send an email to CACQuestions@cms.hhs.gov.

We welcome questions, suggestions and comments, so please feel free to contact us!

Please note that the information presented in this Assister Newsletter is informal, technical assistance for assisters and is not intended as official CMS guidance.

