

# Intended Approach to FF-SHOP Enrollment Beginning in 2018

**May 16, 2017**

**Federally-facilitated Small Business Health Options  
Program (FF-SHOP) Webinar Series XI**



[HTTPS://WWW.REGTAP.INFO](https://www.regtap.info)

# Intended Audience

- Please be advised: The intended audience for this call is medical and dental issuers operating within FF-SHOP Marketplaces. This is not an open press call.
  - Members of the press or a media outlet should disconnect the call at this time and contact the Centers for Medicare & Medicaid Services (CMS) Press Office for further information.

# Agenda

- Session Guidelines
- Purpose
- Updates and Announcements
- Overview of Intended Approach to FF-SHOP Enrollment Beginning in 2018
- Question & Answer (Q&A) Session
- Resources
- Vendor Registration
- Closing Remarks

# Session Guidelines



## Duration

This is a 60-minute webinar session.



## Questions

Questions will be taken at the end of the presentation.



## Contact

For questions regarding logistics, contact the REGTAP Registrar at [registrar@REGTAP.info](mailto:registrar@REGTAP.info) or (800) 257-9520.

# FF-SHOP Webinar Session Survey

- CMS welcomes your feedback regarding this webinar series and values any suggestions to enhance this experience for you.
- Following the call, we will redirect you to a survey to provide additional comments and feedback.
- Please take time to complete the survey and provide CMS with feedback.



# Purpose

- Provide FF-SHOP issuers with updates and announcements
- Provide an overview of the intended approach to FF-SHOP enrollment beginning in 2018
- Answer participant questions

# Updates and Announcements



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# Enrollment/Reconciliation Support

- Pursuant to 45 CFR 156.285(c)(5), Qualified Health Plan (QHP) issuers must send Enrollment/Reconciliation files to the FF-SHOPs on at least a monthly basis according to a process, timeline and file format established by the FF-SHOPs.
- Files are due on the 2<sup>nd</sup> Friday of every month.
  - **May 2017 Reconciliation files are due by 11:59 p.m. ET Friday, June 9th.**



# Overview of the Intended Approach to FF-SHOP Enrollment Beginning in 2018



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# Intended Approach to FF-SHOP Enrollment Beginning in 2018

- Today CMS is announcing plans to propose rulemaking to change how small employers will enroll in SHOPS using HealthCare.gov (FF-SHOPs and State-based SHOPS (SB-SHOPs) relying on the federal platform) to enroll in SHOP plans with effective dates on and after January 1, 2018.
  - Small groups would still be able sign up for SHOP coverage taking effect in 2017 on HealthCare.gov until November 15, 2017 for coverage taking effect December 1, 2017.
- Instead of enrolling in SHOP plans on HealthCare.gov, small employers would be able to enroll in SHOP-certified plans with a FF-SHOP issuer, or with the assistance of an agent or broker registered with the FF-SHOP.
- Under the intended approach, SB-SHOPs could continue operating as they do today, but would also be given flexibility to allow employers to enroll in a SHOP plan directly with an issuer or with the assistance of an agent/broker registered with the SB-SHOP.

# Intended Approach to FF-SHOP Enrollment Beginning in 2018 (continued)

- Small employers with FF-SHOP coverage that took effect in 2017 would be able to continue to use Healthcare.gov to:
  - manage their accounts.
  - receive notices and monthly invoices.
  - make premium payments, until their current plan year coverage has ended.
- A Call Center will continue to be available.
- Issuers would continue to receive 2017 new group enrollments and maintenance transactions for groups with plan years that began in 2017 from HealthCare.gov until sometime after all plan years that began in 2017 have ended (as late as the end of 2018/early 2019).

# Intended Approach to FF-SHOP Enrollment Beginning in 2018 (continued)

- Under the intended approach, issuers would also receive premium payments from the FF-SHOP for groups with SHOP plan years that began in 2017 until those plan years have ended, and issuers would be expected to participate in enrollment/reconciliation process until enrollment reconciliation is completed for all plans that began in 2017.
- To make it easier for issuers to participate in SHOPs using HealthCare.gov, **issuers would not be required to send monthly enrollment files for FF-SHOP plan years that begin in 2018 and beyond.**
- Issuers in SHOPs using HealthCare.gov **would also not be charged user fees for a FF-SHOP plan year that begins in 2018 and beyond.**
  - User fees would continue to be collected for plan years that begin in 2017.
- SHOPs using HealthCare.gov would provide information about employers found eligible to participate in the FF-SHOP to the IRS for purposes of administering the Small Business Health Care Tax Credit.

# **Intended Changes to FF-SHOP Enrollment Beginning in 2018**



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# Intended Changes to FF-SHOP Enrollment Beginning in 2018

- Using the intended approach, an employer in an FF-SHOP state using HealthCare.gov could contact an issuer or agent/broker registered with the FF-SHOP to obtain more information about SHOP-certified plans.
  - At HealthCare.gov, the employer would apply for and obtain an eligibility determination to participate in the SHOP.
  - Employers could use the See Plans & Prices tool on HealthCare.gov to find an issuer in their area.
  - Employers could use HealthCare.gov to find a FF-SHOP registered agent/broker in their area.
- Employers and employees would complete the enrollment process with the help of an issuer or an agent/broker registered with the FF-SHOP.
- Issuers would collect first month's premium to effectuate coverage.

# Intended Changes to FF-SHOP Enrollment Beginning in 2018 (continued)

- Issuers would notify the employer and employees of successful enrollment in a QHP and/or Qualified Dental Plan (QDP).
- Employers would contact issuers to add or drop employees and dependents during the plan year and would make monthly premium payments to issuers.

# Intended Changes to Employer Eligibility Process Beginning in 2018

- Using the approach we intend to propose, an employer would apply for and, if eligible, receive an eligibility determination on HealthCare.gov. An eligibility determination would still be necessary for small businesses to participate in the SHOP and (if otherwise eligible) to claim the Small Business Health Care Tax Credit.
  - Employer may appeal ineligibility determination to the FF-SHOP.
  - Under CMS's current interpretation of guaranteed availability, if an employer is found to be ineligible for SHOP coverage, under certain circumstances, it could still enroll in and/or maintain enrollment in a SHOP-certified QHP; however, would not be considered to have offered that coverage to employees through SHOP, and would not be eligible for the Small Business Health Care Tax Credit.
  - The FF-SHOP would share employer eligibility information with the IRS.



# Intended Changes to Employee Choice Beginning in 2018

- Using the intended approach, employee choice would still be available in all states for employers wanting to sign up for SHOP coverage taking effect in 2018 and beyond.
- Employers with group members that enroll in more than one (1) plan will need to enroll separately with, and make individual monthly payments to, each issuer with which the group members enroll.

# Intended Changes to Minimum Participation Rate Beginning in 2018

- We intend to propose an approach under which, Minimum Participation Rates (MPR) would still be calculated based on the group's total enrollment and not calculated at the issuer or plan level.

# Intended Changes to SHOP Plan Certification Beginning in 2018

- Using the intended approach, issuers wishing to offer SHOP plans would still need to obtain Qualified Health Plan (QHP) certification on an annual basis.

# Questions?



- To submit or withdraw questions by phone:
  - *To submit a question, dial 'star(\*) pound(#)' on your phone's keypad.*
  - *To withdraw a question, dial 'star(\*) pound(#)' on your phone's keypad.*
- To submit questions by webinar:
  - *Type your question in the text box under the 'Q&A' tab and click 'Send.'*

# Resources



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# FF-SHOP Webinar Session Survey

- CMS welcomes your feedback regarding this webinar series and values any suggestions to enhance this experience for you.
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# Vendor Registration

- To register additional Enrollment Vendors under contract with an issuer for FF-SHOP webinars, please contact the REGTAP Registrar at [registrar@REGTAP.info](mailto:registrar@REGTAP.info).
  - Please enter “**Vendor Registration for SHOP Webinar**” in the email subject line.
  - Please include each Vendor’s full name and email address in email body.

# Getting FF-SHOP Questions Answered



Search the online REGTAP database of nearly **700** FF-SHOP Frequently Asked Questions (FAQs).



Review more than **80** FF-SHOP presentations and resources located in the REGTAP library.



Ask questions on the phone and use the chat feature during Tuesday and Thursday FF-SHOP webinars.

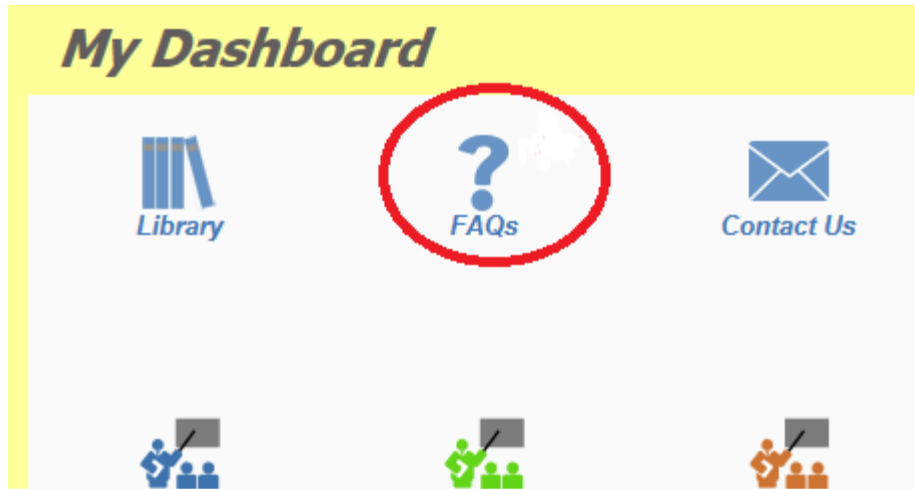
CMS will attempt to answer questions not already in REGTAP searchable database.



Send an e-mail to **[CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov)**  
Questions submitted to REGTAP unrelated to Webinar access will not receive a response.



# FAQ Database on REGTAP



The FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary categories, Benefit Year and Publish Date.

FAQ Database is available at <https://www.REGTAP.info/>.

# Resources

| Resource   | Resource Link   |
|--|---|
| <b>Centers for Medicare &amp; Medicaid Services (CMS)</b>                | <a href="http://www.cms.gov/">http://www.cms.gov/</a>   |
| <b>Center for Consumer Information &amp; Insurance Oversight (CCIIO)</b> | <a href="http://www.cms.gov/ccio/">http://www.cms.gov/ccio/</a>   |
| <b>SHOP Call Center</b><br>Monday – Friday (9:00 a.m. – 7:00 p.m. ET)    | 1-800-706-7893 (711 – TTY)<br>Prompt #5 for Issuers   |
| <b>SHOP Marketplace Website</b>  | <a href="https://www.healthcare.gov/small-businesses/">https://www.healthcare.gov/small-businesses/</a> |
| <b>Marketplace Website</b>   | <a href="http://www.healthcare.gov/">http://www.healthcare.gov/</a>                                     |
| <b>Registration for Technical Assistance Portal (REGTAP)</b>             | <a href="https://www.REGTAP.info">https://www.REGTAP.info</a>   |
| <b>Electronic Data Interchange (EDI) Help Desk</b>                       | <a href="mailto:dshedisupport@cns-inc.com">dshedisupport@cns-inc.com</a>                                |
| <b>Exchange Operations Support Center (XOSC)</b>                         | <a href="mailto:CMS_FEPS@cms.hhs.gov">CMS_FEPS@cms.hhs.gov</a><br>1-855-267-1515                        |
| <b>Marketplace Payments Inbox (FF-SHOP User Fees)</b>                    | <a href="mailto:marketplacepayments@cms.hhs.gov">marketplacepayments@cms.hhs.gov</a>                    |
| <b>E-mail Address Support for New FF-SHOP Issuers</b>                    | <a href="mailto:newshopissuer@cms.hhs.gov">newshopissuer@cms.hhs.gov</a>                                |

# SHOP Marketplace Online Tools

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

# Future Webinar Dates

## FF-SHOP Webinar Series IX

| Date  | Topic                |
|---|----------------------|
| Tuesday, May 30, 2017<br>1:00 p.m. – 2:00 p.m. ET | Updates and Live Q&A |

- Log on to <https://www.REGTAP.info> to register for the next FF-SHOP Training Series.
- Access information regarding additional training series and resources beneficial to issuers.

# Closing Remarks