



We appreciate the work you are doing to help enroll consumers. You have also asked us many great questions regarding your work assisting consumers with enrollment into the Marketplace. We hope the information below is helpful in your day-to-day work.

Please block your calendars for Fridays at 2 p.m. ET as we begin our weekly “Marketplace Update” series. This weekly conference call/webinar series will provide you with all of the latest information on Marketplace implementation, as well as with a venue to ask CMS experts your questions. We will host our second weekly webinar on Friday, October 18<sup>th</sup> at 2 p.m. ET. Stay tuned for the official invitation.

**What’s in this email:**

- All-Star Assisters and Personal Stories
- Marketplace Update: Incredible Demand, Improvements on the Way
- Tips for Assisting Consumers
- Issue of the Week: Protecting Personally Identifiable Information
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**All-Star Assisters and Personal Stories**

We would love to hear from you about your experiences in helping consumers over the past week. Please send us your personal stories about people applying for and enrolling in coverage, and share your great ideas on creative ways to reach out to consumers, successes you’ve had in educating consumers, and ways you are attracting attention in your geographic area. Please send your stories about people applying for and enrolling in coverage to us at [CACQuestions@cms.hhs.gov](mailto:CACQuestions@cms.hhs.gov) and put “Personal Stories” in the subject line of your email. Please send your ideas on ways to reach out to consumers, successes you’ve had in educating consumers and ways you are attracting attention to [CACQuestions@cms.hhs.gov](mailto:CACQuestions@cms.hhs.gov) and put “All-Star Assisters” in the subject line of your email.

In the future, we will begin showcasing your work through this listserv with an “All-Star Assister” of the week.

**Marketplace Update: Incredible Demand, Improvements on the Way**

Every day we hear from people who are excited to shop for and enroll in the new coverage options in the Health Insurance Marketplace and we know an extraordinary number of people are coming to check out HealthCare.gov. To meet that overwhelming demand, experts are working around the clock to make improvements to the website. We’ve added more servers and engineers, and implemented hardware and software changes that make the system more efficient and enable it to handle higher volumes.

Every day we’re making progress. We have reduced wait times on HealthCare.gov, and are increasingly moving more users through the system, but will continue to make improvements to the systems.

**Tips for Assisting Consumers**

**You can assist consumers with shopping for coverage and enrolling in plans in a variety of ways.** In the event that you are assisting a consumer and cannot access the online enrollment tool via [healthcare.gov](https://healthcare.gov), please consider utilizing our toll-free Marketplace call center, 1-800-318-2596. The call center can help the consumer complete the process as close to “real time” as possible. We have added trained representatives to take your calls at our call center.

- The call center assists with completing enrollment applications, assessing Marketplace eligibility, and walking a consumer through plan compares to assist in selecting the right insurance option. If appropriate, the call center will also provide eligible consumers with contact information for Medicaid and CHIP agencies in their states. There may be some instances where an assister needs to use a paper application.
- When an assister is not able to access the online enrollment tool and is away from a phone line, the assister should access the paper application at the following link: <http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html>.
- When using a paper application, you should note to the individual that they will receive an eligibility determination and still need to select a plan by either logging in at HealthCare.gov later, calling the call center, or coming back to you for more in-person assistance.

**Certified application counselors and navigators can assist consumers by directly filling out the application when working face-to-face with that consumer.** If you are working **face-to-face** with a consumer and they request your help in filling out their application (for example, if the consumer has a disability or asks you to help them use the computer), you are free to do so. However, if you are providing enrollment assistance to a consumer by phone, you should not fill out an application on their behalf, as it would require the consumer to share with you their Marketplace user name and password over the phone. To assist a consumer by phone, you may answer general questions, or walk through the application with the consumer as they enter their own information, but you may not enter their personal information on the application without the consumer being physically present.

**Assisters can help consumers set up an email account if they do not already have one!** In order to begin an application on HealthCare.gov, consumers need to create a “My Account” first. To create this account, consumers need to provide an email address, and need to verify their account by checking their email and clicking on a verification link they will receive from HealthCare.gov.

- Applicants who do not yet have email addresses can still apply online, but they will need to set up a free email account by choosing one of the links at the bottom of the account creation page. You can help them set up an email account, and verify their HealthCare.gov “My Account” using the verification link, before continuing to the application. For this purpose, it is important that computers which are going to be used for the application process do not block access to popular email sites.
- If you do help an applicant set up an email account, please make sure the applicant knows his/her email address and password. You should not keep the applicant’s password.
- If the individual is unwilling or uncomfortable with establishing an email address, the FFM’s call center will assist him or her in applying for coverage without an electronic account/email address. Navigators should not use their own email address or an organization’s email address in place of an individual consumer’s when assisting them to create a “My account.”

We want to ensure that all consumers who are interested can shop for and enroll in coverage, so please keep these tips in mind when someone does not have an email address. Of course, we won’t turn anyone away from the application process because they do not have an email address!

**CMS has established a special call center for Certified Application Counselors and Navigators only!** The number is 855-868-4678. Please do not share this number with organizations and people who are not Certified Application Counselors or Navigators for the Federally-facilitated Marketplace.

When you call the assister call center at 855-868-4678, you will be prompted to enter a 10-digit ID number. When you hear this prompt, to access the assister call center, you should enter your CAC organization's unique 8-digit ID number (which is the same as the first 8 digits of your unique CAC ID number) + 55. So, for example, if your organization's ID number is TNCACA00, you would enter TNCACA0055.

### **Issue of the Week: Protecting Personally Identifiable Information**

**Q: As a Navigator grantee, can we collect consumer personally identifiable information (PII), such as phone numbers and email addresses, in order to follow-up with consumers on applying for or enrolling into coverage?**

A: Yes. CMS has revised its model consent form template (also referred to as an authorization form) to include the collection of limited contact information such as an email address or phone number to follow-up with consumers on the application and enrollment process. This follow-up contact information is optional and a consumer is not required to provide it. Remember, the CMS-developed consent form which was provided to you as part of your welcome package is a model template, and your organization is free to develop its own consent form, or modify the template as it chooses. An updated version of the model consent/authorization form template is attached to this listserv message.

**Q: Can I continue to collect and use personal information of the clients my organization works with if that information is associated with separate areas of work from the work we do as a CAC designated organization?**

A: Yes, your organization's collection and management of personal consumer information that is not associated with the services you provide as a certified application counselor organization is not affected by the privacy and security requirements of the certified application counselor program detailed in your organization's agreement with CMS.

### **Tools and Information**

We are pleased to share information and resources to help you:

- **Plan Information:** We've also added a tool to HealthCare.gov that will give consumers access to high-level plan information, with pre-tax credit prices based on common scenarios, to help them look at their options at <https://www.healthcare.gov/how-much-will-marketplace-insurance-cost/>.
- **Marketplace.cms.gov:** [Marketplace.cms.gov](http://marketplace.cms.gov) should be your online destination for resources. This week, we want to highlight a video of the application and enrollment process that is posted on [Marketplace.cms.gov](http://marketplace.cms.gov). It's the first link on the following page: <http://marketplace.cms.gov/getofficialresources/multimedia/multimedia.html>.
- **LocalHelp.HealthCare.gov:** HealthCare.gov has an important resource to help consumers find help in their area. Consumers can search by city and state or zip code to see a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or CHIP, and Small Business Health Options Program (SHOP). If your organization needs to update or correct information on "[Find Local Help](https://localhelp.healthcare.gov)," you can request corrections or changes to the information posted on-line with this link: <https://localhelp.healthcare.gov/update-organization-information/>.

## **Coming Up**

Please look for upcoming webinars that will provide the opportunity for feedback.

Thanks again for all of your work—together we are moving toward a day when all Americans have access to affordable health coverage options that protect them from financial hardship and ensure quality healthcare coverage.