

Exchange Assisters Frequently Asked Questions:

For the upcoming 2020 open enrollment period, Pennsylvania has officially transitioned to a State-Based Exchange – Federal Platform (“SBE-FP”). Eligibility and enrollment activities will still occur through healthcare.gov; however, the Pennsylvania Health Insurance Exchange Authority (“PHIEA”) will now oversee any individuals or organizations assisting consumers in enrolling in coverage through the exchange, including all types of exchange assisters. Please know that providing Pennsylvanians with insurance coverage and access to assistance in enrolling in coverage is a priority for the Commonwealth and we are committed to providing as smooth a transition as possible with no interruption in the services you provide for our residents. You may have questions about this transition which we have attempted to provide answers to below. We will add to these as we become aware of additional common questions:

- 1. Does Pennsylvania have any additional requirements for assisters as a SBE-FP compared to the FFE?**
 - a. No. As a SBE-FP, Pennsylvania is now charged with overseeing the assisters helping consumers enroll in coverage in the Commonwealth. In that role, Pennsylvania will continue to rely on the FFE to provide the training for all assisters, which is the same training assisters would have taken in past years and will not require additional state-specific training. Pennsylvania also has had a law requiring the registration of exchange assisters and that those exchange assisters comply with federal law and regulations, including training, since 2015. Exchange assisters must continue to comply with that law.

- 2. If I am already registered as an “exchange assister” with the Pennsylvania Insurance Department, do I have to re-register for the 2020 open enrollment period?**
 - a. No, if you currently possess an active exchange assister registration with the Pennsylvania Insurance Department, that registration will remain in effect until it is time for you to renew (two years after the issue date of the registration). Registration renewals will be sent 60 days before the current registration is to expire.

- 3. What if I have already taken the federally-facilitated FFE training for the 2020 open enrollment period, do I have to re-take the training?**
 - a. No, if you are in compliance with the federal FFE training requirements for the 2020 open enrollment period, you do not need to re-take this training. Since Pennsylvania is a SBE-FP state, it will utilize the federal FFE training.

4. What if I do not possess a Pennsylvania “exchange assister” registration, but will be taking the federally-facilitated assister training in order to obtain my registration for OE 2020 – what training do I take?

- a. If you do not possess an “exchange assister” registration with the Pennsylvania Insurance Department, but are going to complete the federally-facilitated FFE training in order to obtain a registration, you must register using the [CMS Portal](#) and access the training through the Marketplace Learning Management System (MLMS). Click [here](#) to view instructional slides on how to access the 2020 FFE Assister Training. When prompted to select the status of your state (Pennsylvania) be sure to select: **SBE-FP**.

The screenshot shows the 'MLMS Assister Profile Page' with the following content:

Welcome to the MLMS Assister profile page! All assisters are required to complete your assister information using the appropriate assister type. If you work for a Federal Navigator grantee organization, please be sure to provide your valid Navigator ID. If you work for a Certified Application Counselor Designated Organization (CDO), you will be prompted to provide the valid CAC ID that has been assigned. Likewise, if you work for an organization operating on the State-Based Exchange using the Federal platform (SBE-FP), kindly provide your SBE-FP Assister ID. All other assister types, please add your pertinent information.

NOTE: For any new or existing users, remember to verify your information and click the “Save/Update” button to access your training.

Assister Type: *

Organization Type: *

SBE-FP Assister ID:

Organization Name:

Organization Street Address:

Organization City:

Organization State:

Organization Zip Code:

Organization Phone Number:

You may then use the proof of completion of that training to complete your registration with the Commonwealth as needed.

5. When taking the federally-facilitated assister training, what do I insert as my “ID Number?”

- a. For individuals who already possess an exchange assister (Navigator or CAC) number issued by your Navigator or CDO organization, this will remain your official ID number. CMS will no longer be issuing you an ID number, because that responsibility now falls under the purview of PHIEA.
- b. For individuals who do not already possess a Pennsylvania “exchange assister” official ID number, you will need to approach your respective Navigator organization or CDO and obtain an ID number that you can then insert into the federally-facilitated assister training site. Upon successful completion of the training and registration, you will continue to use this “Exchange Assister ID number” for your annual trainings.

6. Once I complete the federally-facilitated assister training, what do I have to do with the training documents to become successfully registered in Pennsylvania?

- a. Once you complete the federally-facilitated assister training, you will need to go to the “Exchange Assister” tab on the Pennsylvania Insurance Department’s (“PID”) website (found [here](#)) and follow the instructions to apply online. As part of the application process, you will be asked to provide proof of completion of training, and this is when you will need to submit your training documents to the PID for successful registration.

7. What if I am the Certified Application Counselor Designated Organization (“CDO”) who oversees Certified Application Counselors (“CACs”) – do I need to change any of my processes?

- a. For this upcoming enrollment period, there will be no changes in your processes. We would like to remind you however, that it is the expectation of the Pennsylvania Insurance Department and PHIEA that any entity “who provides public education or assists consumers for or on behalf of an exchange,” is **required** to obtain a Pennsylvania issued “exchange assister” individual or entity registration (see [Act 7 of 2015](#)). That registration must be kept active through a renewal process completed every two years and any applicable federal and state training requirements must be met.

8. What if I am a CDO and have received a notification that my current CDO agreement with CMS is no longer valid? Is there another agreement I must obtain with the Pennsylvania Health Insurance Exchange Authority?

- a. Since Pennsylvania has now transitioned to a SBE-FP, the CDO agreements with CMS are now no longer necessary. For the upcoming open enrollment period, you will not need to have a separate agreement in place with PHIEA, but it is the expectation of the Insurance Department and PHIEA that every CDO will comply with all applicable federal and state laws and regulations, including any registration and training requirements.

9. What if I have more questions as I work through this process either as an existing assister, a new applicant, or a CDO?

- a. If you have any more questions not addressed through this FAQ, please email us at RA-IN-healthexasst@pa.gov and we will provide assistance.