



# 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**

You can choose whether to get help from an agent or broker to enroll in the SHOP Marketplace. Agents and brokers can help you apply for and enroll in coverage 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.

If you already have an agent or broker, you can continue to work with them as long as they complete the SHOP Marketplace registration requirements. To find your agent or broker:

- Log in to your SHOP Marketplace account.
- 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:

- Search through a list of agents and brokers registered to work with the SHOP Marketplace in your area.
- 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.

## How agents and brokers can help you

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, account management, and changes to your coverage during the coverage year.

The agent or broker can see if you made a payment 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-billing-premium-payment-2016.pdf](https://www.cms.gov/outreach-and-education/shop-billing-premium-payment-2016.pdf).

## Navigators

A navigator is an individual or organization trained to help you and your employees review your health coverage options in the SHOP Marketplace. They can help you with your SHOP Marketplace application, but they can't complete all steps to enroll, like recommend 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

Call Center Representatives are available to answer SHOP Marketplace questions from employers and employees, or those helping them. 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 also available in English, Spanish, and more than 100 other languages through a language line service.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

