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Plan Year 2020 Open Enrollment

Plan Year 2020 Open Enrollment is Now Closed

Registered agents and brokers can assist consumers who are enrolling in plan year 2020 health and/or dental coverage through the Marketplace from **November 1 to December 15, 2019 during Open Enrollment**. You can also assist consumers year-round to help them update their application and enrollment information.

If your clients missed the Open Enrollment Period and still need 2020 health care coverage, they may qualify for a [Special Enrollment Period](#).

Key Resources

- [Enhanced Direct Enrollment Fact Sheet](#)
Provides an overview of the new Enhanced Direct Enrollment Pathway.
- [Enhanced Direct Enrollment \(EDE\) for Marketplace Agents and Brokers](#)
Watch this new video on the EDE pathway to learn more about key functionalities that may be offered to you, and how to work with approved EDE partners.
- [Issuer and Direct Enrollment Partner Directory](#)
This look-up tool is a searchable database that allows agents and brokers to find approved, participating issuers and web-brokers that offer online resources for agents and brokers, such as

enrollment and client management functionality. Filter your search by location, services offered, and more.

- [FAQ for Enhanced Direct Enrollment 2019 \(PDF\)](#)
Addresses key questions agents and brokers and their clients may have about the new Enhanced Direct Enrollment Pathway.
- [Helping Consumers Apply and Enroll in Marketplace Coverage \(PDF\)](#)
View these slides for guidance on how to assist consumers when they apply and enroll during the Plan Year 2020 Open Enrollment period.
- [Frequently Asked Questions \(FAQs\) for Agents and Brokers](#)
Find answers to your questions by using the FAQ Categories drop-down menu (in the gray bar under the Search field) to browse by topic, or by entering a key word into the Search field.
- [New Marketplace Agent/Broker Privacy and Security FAQ \(PDF\)](#)
Provides an overview of proper uses of CMS systems that agents and brokers are required to abide by when accessing HealthCare.gov, the CMS Enterprise Portal, and the Direct Enrollment Pathway.
- [Assisting Consumers Without an Email Address: Frequently Asked Questions \(PDF\)](#)
Provides guidance on how to assist consumers who do not have active email accounts.

Help On Demand for Agents and Brokers

Help On Demand is a consumer assistance referral system that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments. Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as BigWave Systems). Only agents and brokers who have completed Marketplace training and registration are eligible to participate in Help On Demand. If you are already registered to participate in Help On Demand, you can log into your account at <https://marketplace.helpondemand.com>. For more information and resources on Help On Demand, visit the [Help On Demand page](#).

Resources for Agents and Brokers

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Updates

- **March 5, 2020** [Information Related to COVID-19 Individual and Small Group Market Insurance Coverage](#)
- **March 12, 2020** [FAQs on Essential Health Benefits Coverage and the Coronavirus \(COVID-19\)](#)
- **March 18, 2020** [FAQs on Catastrophic Plan Coverage and the Coronavirus Disease 2019 \(COVID-19\)](#)
- **March 24, 2020** [FAQs on Availability and Usage of Telehealth Services through Private Health Insurance Coverage in Response to Coronavirus Disease 2019 \(COVID-19\)](#)
- **March 24, 2020** [Payment and Grace Period Flexibilities Associated with the COVID-19 National Emergency](#)
- **March 24, 2020** [FAQs on Prescription Drugs and the Coronavirus Disease 2019 \(COVID-19\) for Issuers Offering Health Insurance Coverage in the Individual and Small Group Markets](#)
- **April 11, 2020** [FAQs about Families First Coronavirus Response Act and the Coronavirus Aid, Relief, and Economic Security Act Implementation](#)
*This document was updated on April 15, 2020, to correct an error in footnote 10 regarding the current end date of the public health emergency related to COVID 19.
- **April 13, 2020** [Postponement of 2019 Benefit Year HHS-operated Risk Adjustment Data Validation \(HHS-RADV\)](#)

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