

# Agent & Broker

Onboarding & Certification Training for Plan Year 2022  
Individual and Family Coverage Part 1



NEW MEXICO HEALTH INSURANCE EXCHANGE



# Agenda



- Welcome
- Background
- Key Changes for Open Enrollment 2022
- Define Agent/Broker Roles
  - Overview of Certification Courses
  - Changes for 2022 Open Enrollment
- Create LMS Account (Edvance 360)
  - Complete Certification training
  - Pass Certification training with an 80% or higher
- Help on Demand Lead Referral System
  - Profile creation will be covered in Certification Training
- Create Broker profile in beWellnm Portal
- Be a Resource for your community

# Welcome to beWellnm!

Here at beWellnm, we support our New Mexico Agent and Broker Community. We want to let you know that we are committed to you by providing the right tools to help your clients with their health insurance needs and we also want to help grow your business.

BeWellnm is the place, to shop, compare, enroll and pay premiums. *One stop shop* for Marketplace Individual and Family coverage for plan year 2022!

Together we can get New Mexicans insured!

**affordable  
health  
insurance  
options.**



# Background

## **Our history**

The Exchange was created by state law in 2013 to help people get affordable health care coverage and is governed by a 13-member board. Our goal is to help New Mexicans find affordable health insurance that fits their needs.

## **Our mission**

Promote efforts to educate and enroll New Mexicans in affordable health insurance coverage that promotes better access to timely, high quality healthcare.

Agents and brokers play a crucial role in educating consumers about the Health Insurance Marketplace, both during annual Open Enrollment and throughout the coverage year.

BeWellnm, The New Mexico Health Insurance Exchange is running its own Marketplace as of Open Enrollment 2022.

Agents and brokers may also help employers understand their options for enrolling in Small Business Health Options (SHOP).

Agents and brokers who wish to assist consumers in the Individual Marketplace in New Mexico and/or Small Business Health Options (SHOP) for plan year 2022 must complete certification and required training on an annual basis—prior to assisting consumers enrolling in a plan. To learn more about the training requirements, go to [www.bewellnm.com/getting-started/agents-brokers](https://www.bewellnm.com/getting-started/agents-brokers)

# Key Changes

BeWellnm will be the State based Marketplace for New Mexico, and transitioning off of Healthcare.gov.

Key changes:

- Open Enrollment begins **November 1<sup>st</sup>, 2021** ends **January 15<sup>th</sup>, 2022**.
- Applications will have a 23<sup>rd</sup> of the month rule, which allows the consumer more time to secure their coverage. If completed by the 23<sup>rd</sup> of a month, coverage will be effective 1<sup>st</sup> of the next month. If on the 24th through the end of the month, coverage will be effective 1<sup>st</sup> of the following month.

# Key Changes (continued)

- All inquiries regarding 2022 applications, RFI's, appeals, and premiums will be handled by our local New Mexico beWellnm Customer Engagement Center at 1-833-862-3935, or chat at [beWellnm.com](https://beWellnm.com).
- The beWellnm enrollment application will be integrated with Medicaid. There will be a "No wrong door" approach.
- **IMPORTANT! Members will begin making premium payments to the New Mexico Health Insurance Exchange for coverage effective January 2022. For example, binder payments for coverage beginning January 1<sup>st</sup>, 2022, must be paid to NMHIX by December 23<sup>rd</sup>, 2021.**



# Key Changes (continued)

- Enhanced Direct Enrollment vendors and web-brokers will **not** be supported enrollment pathways for Plan Year 2022.
- Annual cost-sharing limits cannot exceed specified amounts. For 2022, the maximum annual out-of-pocket limitation on cost sharing has increased.
  - Medical - \$8,700 for an individual and \$17,400 for families enrolled in individual or group medical marketplace plans.
  - Dental- \$375 for an individual and \$750 for families enrolled in a dental plan.



# Consumers Transitioning from Healthcare.gov

They will receive several communications, regarding the change.

All consumers who are enrolled in coverage for 2021, will be migrated into the beWellnm application system.

- The first letter will be sent by Healthcare.gov, notifying them of the change, and to contact beWellnm for any and all plan related questions and service for Plan Year 2022.
- BeWellnm will send a preliminary eligibility determination notice informing the head of household to come to beWellnm.com and login to their account (letter will include username).





9/21/2021

Harriet Kootuyzd  
19511 Abcdefghij St  
Apt 4  
Santa Fe, NM 87501

Example of letter that is being mailed by CMS the goal is that this reaches consumers hands by October 1st.

They will also send 3 emails to the consumers who have elected email as their form of communication. This will happen the month of October to remind them of the change.

**Important: New Mexico is opening its own Marketplace — beWellnm. You'll get health coverage for 2022 at beWellnm.com.**

When your 2021 Health Insurance Marketplace® coverage ends on December 31, 2021, you won't be enrolled in 2022 coverage through HealthCare.gov, which is operated by the federal government.

**What to expect next**

beWellnm will contact you with information about staying enrolled in coverage for 2022, through their new Marketplace. They'll also tell you how to access your new account on beWellnm.com.

From **November 1, 2021 - January 15, 2022**, you can apply for 2022 coverage and savings through New Mexico's Marketplace by visiting beWellnm.com or calling 1-833-862-3935. Choose a plan by December 23 for health coverage that starts January 1, 2022. If you choose a plan December 24 - January 15, coverage starts February 1, 2022. After January 15, you'll need a qualifying life event to enroll through a Special Enrollment Period. For 2021 coverage, visit HealthCare.gov. For 2022 coverage and beyond, visit beWellnm.com.

**Keep this letter**

Keep this letter to confirm you had Marketplace coverage for 2021. You may need it to qualify for a Special Enrollment Period, which may give you more time to enroll through beWellnm.com.

**1095-A Forms**

You can still visit HealthCare.gov to see messages related to coverage through 2021 in your Marketplace account. If you got advance payments of the premium tax credit through the Marketplace in 2021, your 2021 Form 1095-A will be available in your Marketplace account at HealthCare.gov by early February. It will also be mailed to you. You'll need information from this form when you file your 2021 federal income tax return and "reconcile" any premium tax credit you got in 2021.

**Get more information**

Visit **beWellnm.com**, or call 1-833-862-3935. TTY users can call 711.



# Notices

## Open Enrollment Redetermination and Re-Enrollments

Each year, beWellnm must redetermine the eligibility of consumers enrolled in coverage through beWellnm. To ensure a smooth consumer experience, beWellnm will use an auto-renewal process, but there are important changes and new consumer actions that are required.

### Auto Renewal

BeWellnm will automatically renew individual health and/or dental insurance coverage for the next plan year if the individual is found eligible. BeWellnm will update a household's information for the renewal year and send a **preliminary eligibility determination notice** for the renewal year to the Head of Household (at the start of October). This notice will contain currently available eligibility information – e.g., income. The household will have an opportunity to review the information in the preliminary eligibility notice members. If necessary, the household may update their information for the renewal year. If the household's information is still correct, they don't have to take any action. This notice also serves as a Welcome to our new health insurance exchange.

If members of the household are eligible for the next plan year, they will be renewed into the same or similar (“mapped”) plan and notified through their final renewal notice, which will be mailed at the end of October. Consumers may elect a different plan, as described in the final renewal notice.

# Notices (continued)

## Open Enrollment Redetermination and Re-Enrollments

Consumers who are no longer eligible to purchase health insurance on the Exchange are not renewed. The “preliminary eligibility notice” and “final renewal notice” will be provide information about how to pay the first premium (aka binder) payment. Consumers are encouraged to pay online, through their beWellnm account, by mail, or over the phone.

Once the binder payment is made, the consumer’s enrollment information will be sent to the carrier via EDI transactions (i.e., 834 file). For the transition year, it is important for consumers to understand this change in payment process. So, while we do auto renew eligibility, enrollment will not be completed in the same or new plan until the payment is made.

BeWellnm generally will renew those enrollees effective January 1, 2022 in the same QHP, or if that is not available, in another QHP that appears to be the most similar to the QHP that the enrollees were previously enrolled in, in accordance with 45 CFR § 155.335(j). **Again, enrollment will not be sent to the Carrier and effectuated until payment is made.**

Agents, brokers and enrollment counselors should encourage their clients to actively complete this renewal and re-enrollment process, including making their first payment, in either the same plan or a new plan.

BeWellnm will send the NPN associated with the consumer’s application to the carrier via the enrollment transaction. The carrier will receive a separate file from beWellnm, that confirms that your NPN is considered certified for plan year 2022. However, please note that compensation is solely at the discretion of QHP issuers and some issuers may not compensate agents and brokers for auto re-enrollments.

# Certification Requirements



# Definition Status

This definition will determine the training requirements needed for certification:

**Returning Agent/Broker:** Those who assisted at least one consumer with a Marketplace Plan in Year 2021. Was certified through healthcare.gov.

**New Agent/Broker:** means you did **not** assist any consumers with a Plan Year 2021 enrollment and are not certified through healthcare.gov.

## Important dates:

- **September 10, 2021** – Returning agents that have a book of business.
- **September 15, 2021** – Deadline to complete Agent & Broker Certification Course.

# Requirements for Certification

- Must have an Active New Mexico Producer License.
- Must complete the Certification Training Final Exam with an 80% or higher.
- Carrier Appointments
  - It is the Agent/Broker's responsibility to make sure that they are appointed with all of the carriers offering Qualified Health Plans (QHPs) through beWellnm. Payment of commissions will be governed by the agreement between the Agent/Broker and the carrier. All commissions will be payable by participating carriers and not by beWellnm.



# Overview of Course Requirements for Agent & Brokers

Module	New	Returning
On Boarding- Presentation & or Webinar hosted by BeWellnm	X	X
What's New for Agents & Brokers		X
Module 1- ACA Basics	X	X
Module 2- Privacy & Security	X	X
Module 3- Marketplace Assister Essentials	X	
Module 4 Serving Vulnerable & Underserved	X	X
Module 5- Cultural Competency	X	
Module 6- Consumers with Disabilities	X	
Module 7- Community Outreach Strategies	X	
Module 8-Coverage to Care Assistance	X	
Module 9- Cultural Awareness – ACA Provisions for Native American	X	X
Module 10- Help on Demand	X	X
Module 11- Broker Final Exam, Agreement & Certificate	X	X
Module 12- SHOP & Certification	Optional	Optional



**bewellnm®**

# Create an Account in the Edvance 360 Learning Management System





# Easy as 1, 2, and 3!

Steps	New	Returning
	Never accessed beWellnm's Learning Management System (LMS).	Has accessed beWellnm's Learning Management System (LMS).
Step 1:	<i>Please send an email request to:</i> <a href="mailto:Partners@nmhix.com">Partners@nmhix.com</a>	<i>Login to the Training:</i> <a href="https://nmhix.edvance360.com">https://nmhix.edvance360.com</a>
Step 2:	As a new user you will receive an invite from the beWellnm Edvance 360 Learning Management system to set-up a <b><i>new user profile</i></b> .	Once logged into the system the training will be available for you to take.
Step 3:	Once logged into the system the training will be available for you to take.	

If you do not remember your **Password**, *click (Forgot your Password?)*  
You may also contact beWellnm at **1-833-862-3935** for further assistance.

For a complete user guide go to beWellnm.com



# Email Request for New LMS

All training email requests must include the following User information:

- First and Last Name
- Company Name
- Title
- Contact phone number
- Email Address

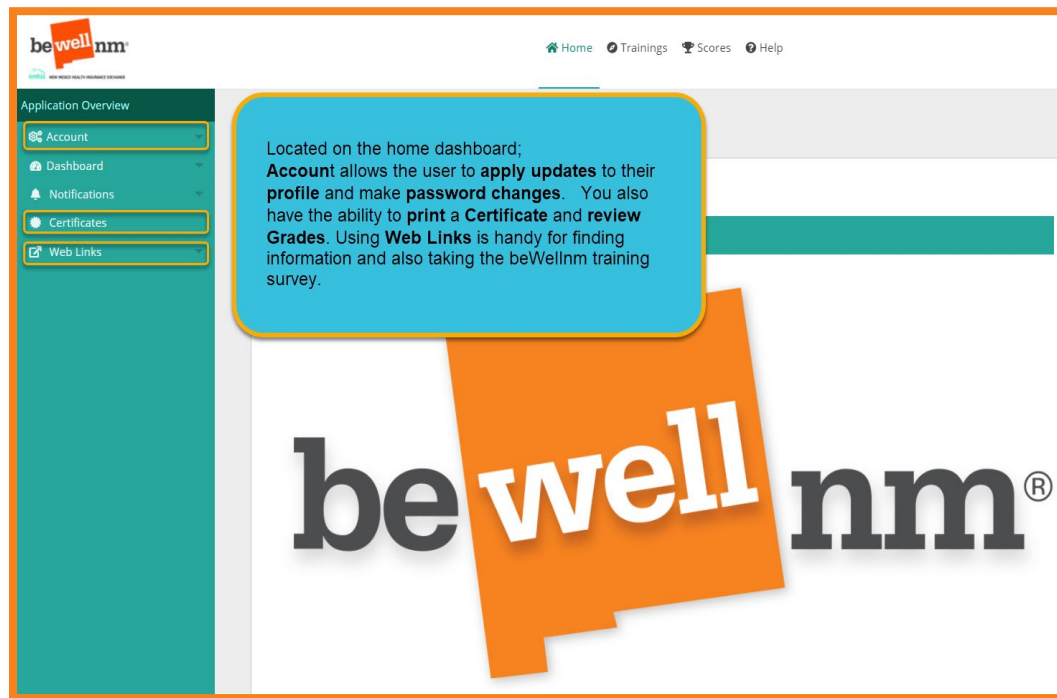


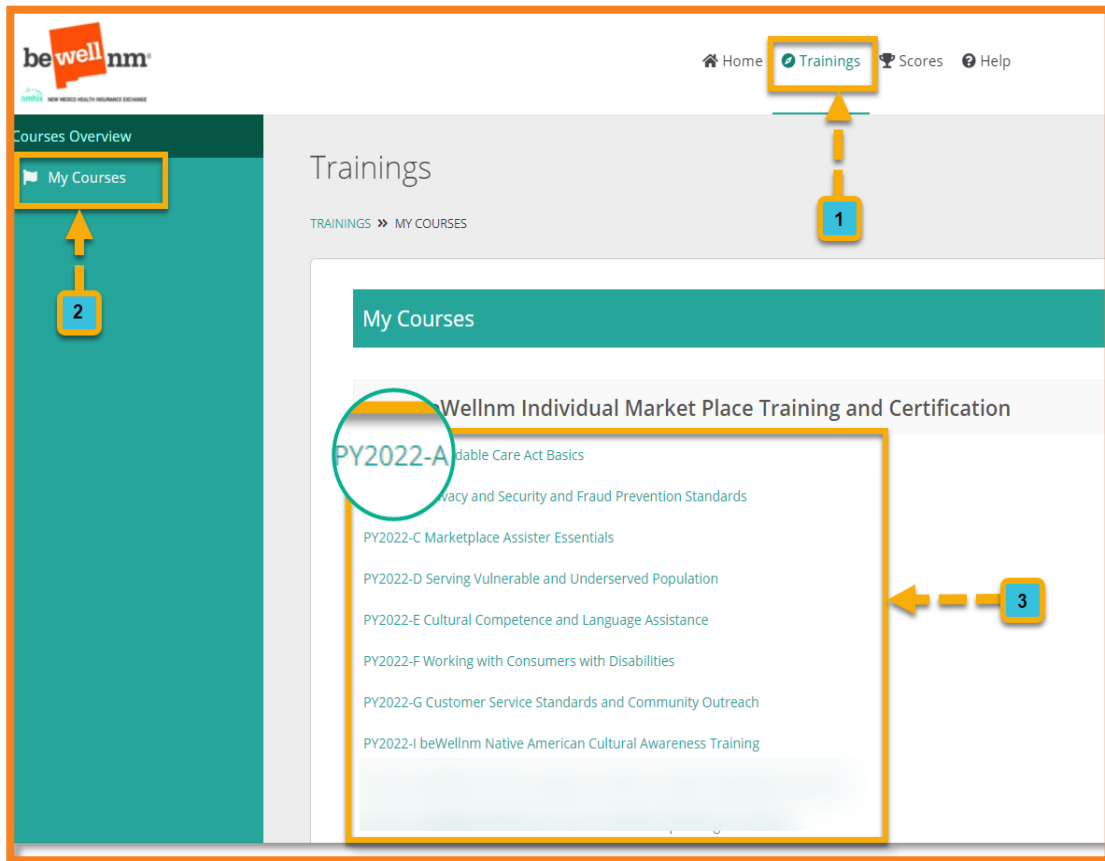
Login to the beWellnm Training Program at: <https://nmhix.edvance360.com/>

# Expectations

- The lessons and exams are not limited to time and can be saved until the user is ready to proceed again to move forward.
- All lessons must be viewed and **Marked Complete** to proceed.
- All Knowledge checks must be completed and are not graded.
- The Final Exam requires at least an 80% grade to pass. You will have unlimited attempts to pass.

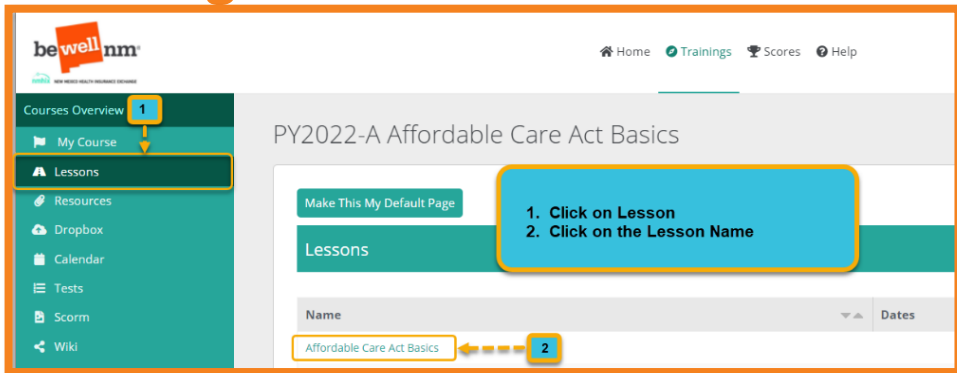
# How to Navigate the home Page





1. *Click on **Trainings**.*
2. *Click on **My Courses**.*
3. *Click on the **Course Hyperlink** starting with **PY2022 A-** and **Course title**.*

# Viewing the Lesson



be well nm®

Home Trainings Scores Help

Courses Overview 1

My Course

Lessons

Resources

Dropbox

Calendar

Tests

Scorm

Wiki

PY2022-A Affordable Care Act Basics

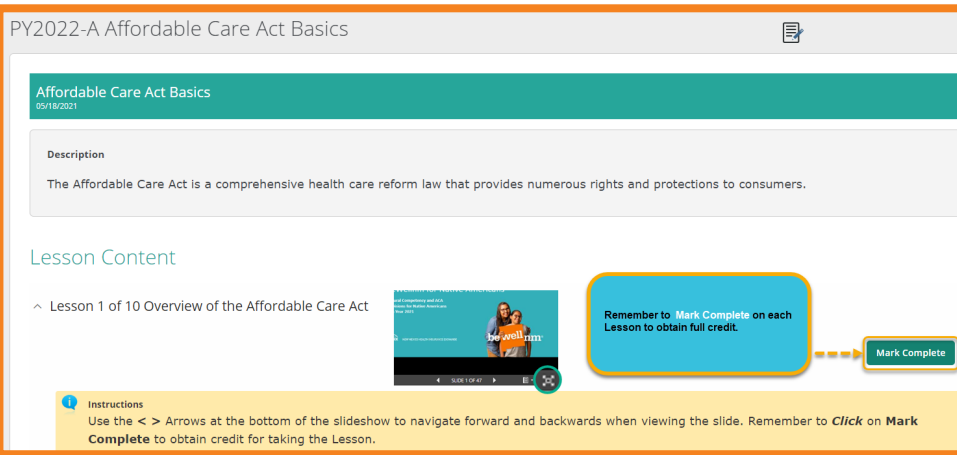
Make This My Default Page

Lessons

1. Click on Lesson  
2. Click on the Lesson Name

Name Dates

Affordable Care Act Basics 2



PY2022-A Affordable Care Act Basics

Affordable Care Act Basics  
05/18/2021

Description

The Affordable Care Act is a comprehensive health care reform law that provides numerous rights and protections to consumers.

Lesson Content

Lesson 1 of 10 Overview of the Affordable Care Act

Remember to Mark Complete on each Lesson to obtain full credit.

Mark Complete

Instructions

Use the < > Arrows at the bottom of the slideshow to navigate forward and backwards when viewing the slide. Remember to Click on Mark Complete to obtain credit for taking the Lesson.

## Mark Complete

*Each Lesson will have some functions you may want to pay attention to.*

On the bottom of the slide presentation, you can navigate forward or backward using the arrows and also expand the screen view. It is Important that you **Mark each Lesson Complete.**

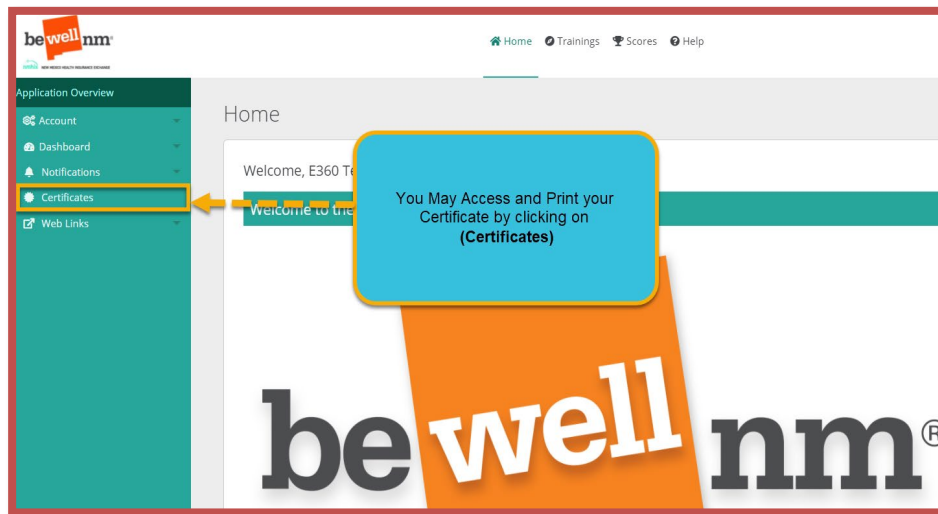
## Taking Knowledge Checks and Exams

In between all lessons, you will notice **Knowledge Checks** and **Exams** are listed in the order to take and will seamlessly flow as you complete each Lesson . All questions are either **Multiple Choice** and **True or False questions**.

## Printing My Certificate

Once you have completed the **Final Exam**, a Certificate will be generated by the beWellnm Learning Management System and made available for the user to view or print.

## Survey



# Help On Demand





# Introduction

BeWellnm saw the value in the Help On Demand program offered, in connecting consumers accessing healthcare.gov to Broker/Enrollment Counselors in a timely manner.

Therefore, in support of moving to a State-Based- Exchange and transitioning off of Healthcare.gov beWellnm is providing this service to all Agents/Brokers who are licensed in New Mexico and met certification requirements, in support of plan year 2022 enrollments.

If you currently, have a Help on Demand account in Healthcare.gov and provide services in other states, you will need to determine next steps with the HOD account in Healthcare.gov.

# Requirements to Participate in Help On Demand

- ✓ Have a current New Mexico Producer license
- ✓ Certified through beWellnm.
- ✓ Accept Terms of Use from Help On Demand
- ✓ Must meet annual performance expectations as determined by beWellnm
  - Must accept a referral within **15 minutes** and contact referral within **15 minutes** of acceptance during November 1<sup>st</sup> through December 31<sup>st</sup>. Then 10 minutes from January 1<sup>st</sup> – January 15<sup>th</sup>.
  - **Acceptance rate 65%** (make sure to set yourself as unavailable when you're not able to accept referrals so our customers get help quickly and it improves your acceptance rate)
  - **Be sure to move your referral to a closed out status** (1) Referral Completed, (2) In Progress or (3) Not a Good Referral

# How It Works

Help On Demand uses a proprietary technology system to match customers 24/7 live on demand with the best available Agents/Brokers within seconds based on a range of criteria, including:

- Proximity match
- Preferred language
- Availability of Broker/Enrollment Counselor



# Process Flow for Referrals



## Landing Page

The Help On Demand landing page is located as a tab on the beWellnm website under “Get Help”.

# Consumer “Get Help” via beWellnm Website

## FIND HELP NEAR YOU

Home > We Can Help > Find help near you

**BEWELLM HAS CERTIFIED AGENTS/BROKERS AS WELL AS AN ASSISTERS/ENROLLMENT COUNSELORS ACROSS NEW MEXICO THAT CAN HELP YOU ENROLL INTO A HEALTH PLAN THAT FITS YOUR NEEDS.**

*What is the difference between an agent/broker and assister/enrollment counselor?*

An **Agent/Broker** is a person who can help you apply Medicare, dental, vision and life insurance and additional supplemental plans, they also can enroll consumers in a Qualified Health Plan (QHP) through the Marketplace. They can also help small business owners find a plan for their employees.

And, an **Enrollment Counselor** is an individual (affiliated with a designated organization) who is trained and able to help consumers as they look for health coverage options through the Marketplace, including helping them complete eligibility and enrollment forms.

Whether you are seeking help from an agent/broker or enrollment counselor their assistance is completely free to those that reside in New Mexico.



HELP ON DEMAND

[CLICK HERE](#)



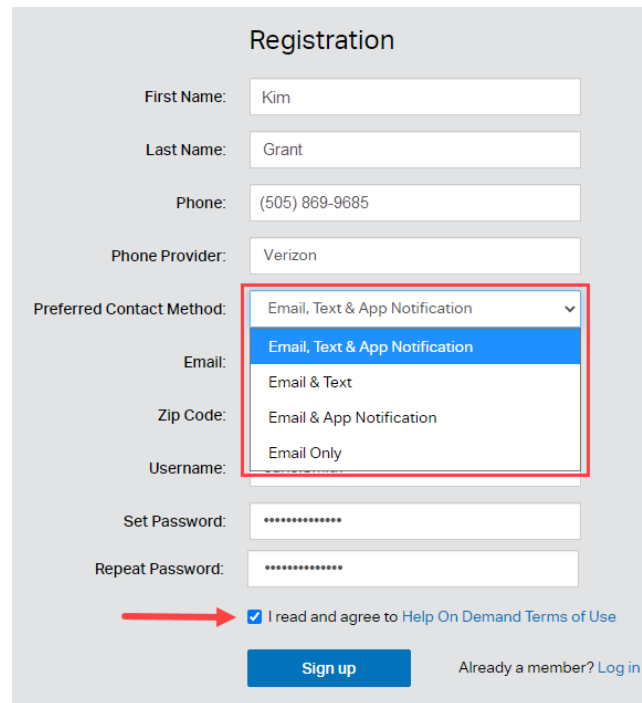
# Registration Process

- Eligible Agents/Brokers will receive an **email invitation** with a secure link to register with Help On Demand.
- The email includes a **secure link to activate** your Help On Demand account for beWellnm. The link **expires after 48 hours**.



# Registration Requirement – New User

1. Enter all required information displayed on Registration page.
  - First & Last Name
  - Phone Number (Be sure to provide a cell phone number and not a landline)
  - Phone Provider
  - Preferred Contact Method
  - Email
  - Zip Code
2. Agents/Brokers must indicate their contact preference – important selection as their **Preferred Contact Method is the method referral notifications are sent:**
  - Email, Text, & Mobile Application notification – (system default)
  - Email & Text
  - Email & Mobile Application notification
  - Email Only
3. To complete registration, Agents/Brokers must accept the Help On Demand Terms of Use.



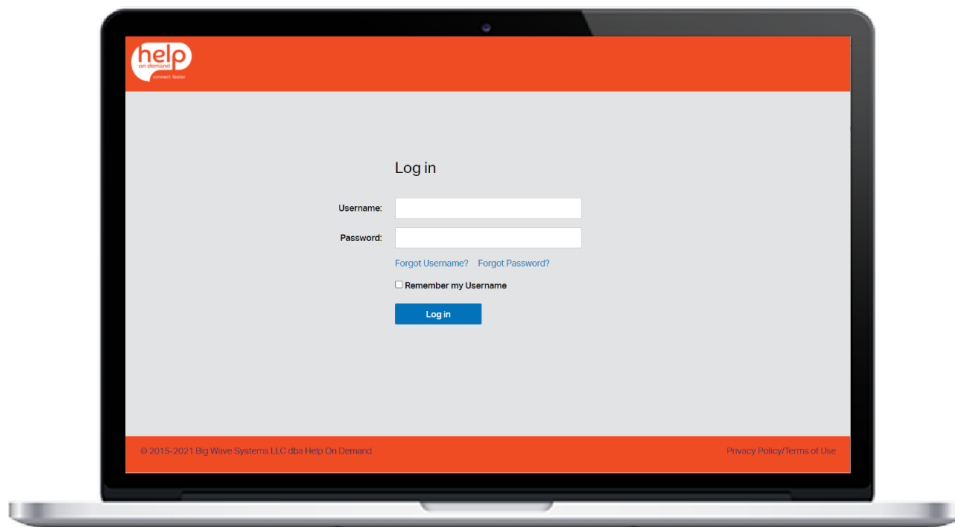
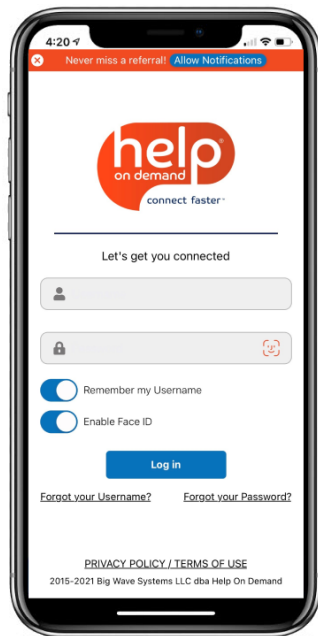
The image shows a 'Registration' form with the following fields and options:

- First Name:** Kim
- Last Name:** Grant
- Phone:** (505) 869-9685
- Phone Provider:** Verizon
- Preferred Contact Method:** A dropdown menu is open, showing four options: 'Email, Text & App Notification' (highlighted in blue), 'Email & Text', 'Email & App Notification', and 'Email Only'. A red box highlights the dropdown menu, and a red arrow points to the 'I read and agree' checkbox below.
- Email:**
- Zip Code:**
- Username:**
- Set Password:** [Redacted]
- Repeat Password:** [Redacted]
- ☒ I read and agree to [Help On Demand Terms of Use](#)
- Sign up** button
- [Already a member? Log in](#)

# Help on Demand Login

You can also access Help On Demand directly using this link.

<https://app.bigwavesystems.com/login>





# Key Points to Remember

- Be on the look out for your registration email for Help On Demand
  - ✓ **You should receive it on Tuesday, September 7<sup>th</sup> after you complete your Certification training**
  - ✓ Set up your Agent/Broker profile so that you can receive referrals **starting October 1<sup>st</sup> , 2021.**
- Remember the basics to participate in the program -
  - ✓ **Accept a referral within 15 minutes** and contact referral within **15 minutes** of acceptance
  - ✓ **Acceptance rate 65%** (make sure to set yourself as unavailable when you're not able to accept referrals so our customers get help quickly and it improves your acceptance rate)
  - ✓ **Be sure to move your referral to a closed out status** (1) Follow Up Completed (2) Quote Completed, (3) In Progress or (4) Referral Completed, (5) Not a Good Referral
- Don't forget Download the Help On Demand App!

## Resources

- Additional resources such as Frequently Asked Questions and Tips on Managing Referrals has been posted at [www.bewellnm.com/getting-started/agents-brokers](http://www.bewellnm.com/getting-started/agents-brokers).

# On-Going Support

Email beWellnm with any questions regarding

Help On Demand at

[Brokers@nmhix.com](mailto:Brokers@nmhix.com)

Enter on the subject line:

Help On Demand