

DEPARTMENT OF HEALTH & HUMAN SERVICES

Centers for Medicare & Medicaid Services

Center for Consumer Information & Insurance Oversight

200 Independence Avenue SW

Washington, DC 20201



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Congratulations on enrolling at least 20 consumers in Marketplace coverage during the Open Enrollment Period and reaching the 2023 Marketplace Circle of Champions. This is an exceptional achievement – the Marketplace Circle of Champions program is an important way for the Centers for Medicare & Medicaid Services (CMS) to recognize your hard work.

As a Marketplace Circle of Champions member, you'll have exclusive access to a commemorative badge, a personalized certificate of appreciation, and a digital and social media toolkit. We encourage you to use the materials to share your achievement within your community and professional and social networks!

Agents and brokers continue to make a crucial impact in the Marketplace by helping Americans navigate changes in the Marketplace, access additional savings, or enroll in coverage for the first time. We hope that agents and brokers will continue this success as we focus on several key Marketplace priorities this year.

- **Reaching Underserved and Underinsured Communities:** Agents and brokers have important connections within their communities and can help advance CMS' goals of reaching these communities. I encourage you to review the [resources CMS has developed](#) to help you find and assist these consumers. It's also important to take the time to [complete the application's race and ethnicity questions](#), which helps CMS reduce health disparities, prevent discrimination, and promote equity for all consumers.
- **Helping Consumers Consider Their Plan Options:** CMS would like to ensure that consumers are maximizing their potential savings when enrolling in Marketplace health coverage, including the use of cost-sharing reductions (CSRs). Agents and brokers play an important role in helping consumers understand and navigate all of their available qualified health plan options. When assisting CSR-eligible consumers with plan selection, agents and brokers should help consumers consider all factors, including total costs throughout the year and expected use of care, when deciding between Silver and Bronze plans.
- **Supporting Transitions in Coverage:** CMS estimates that some 15 million people may lose their Medicaid coverage when the Public Health Emergency ends and many of these individuals will be eligible for Marketplace coverage. Agents and brokers can become "two-way" resources for consumers, helping them transition to Marketplace coverage, but also serving as valuable resources to help Medicaid-eligible consumers get coverage.

Agents and brokers are valued partners to all of us at CMS for the vital role you play in getting Americans covered. We thank you for the trusted advice, support, and assistance you provide throughout the year. I wish you continued success and hope you'll reach the Elite Circle of Champions (100+ enrollments) or the Elite Plus Circle of Champions (500+ enrollments) through your continued hard work!

Sincerely,

A handwritten signature in black ink that reads "Ellen Montz". The signature is written in a cursive, flowing style.

Ellen Montz

Director of CCIIO