



**MARKETPLACE INSURANCE AGENTS' GUIDE**

**PROTECTING YOUR  
BOOK OF BUSINESS  
FROM BAD ACTORS**

6 Steps for Combatting Marketplace Fraud





# Intro

We understand just how frustrating it can be if you and your client suspect a third-party agent has fraudulently claimed your client's application as their own.

Whenever this happens, it is crucial that you have previously obtained documented consent from your client.





If you find yourself in this situation, you can follow the guidance below to report the incident to the CMS, NAIC (National Association of Insurance Commissioners), DOI (State Department of Insurance), and plan issuer.



# Step **1**

## **Email the CMS Agent/Broker Email Help Desk.**

If you're aware of others conducting a search for consumer applications using approved DE/EDE websites, enrolling consumers, making unauthorized changes to consumer applications without their explicit consent, or inappropriately accessing CMS systems, report it to the Agent/Broker Email Help Desk at:  
[FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

-  Include FFM Application ID and Agent NPNs for reference.
-  Avoid including any consumer Personally Identifiable Information (PII).
-  Attach a copy of your consent documentation for the respective client.
-  See our email communication template for reference. (click here)



# Step **2**

**Encourage your client to call the Marketplace Call Center to report the issue.**



1-800-318-2596



See our talking script template for reference  
([click here](#)).



# Step **3**

## **Report to NAIC (National Association of Insurance Commissioners)**



<https://ofrs.naic.org/>  
(click here)



# Step **4**

## **Report to the State Department of Insurance for your state.**

For TX, report to the  
Texas Department of Insurance (TDI)).



Online: En Línea:

<https://www.tdi.texas.gov/fraud/index.html>  
(click here)



By Phone:

800-252-3439



Encourage your client to also report to the  
DOI. See our call script template for  
reference. (click here)



# Step **5**

**If enrolled through HealthSherpa,  
report directly to  
the HealthSherpa Fraud Prevention Unit.**



By email:

[fraud\\_prevention@healthsherpa.com](mailto:fraud_prevention@healthsherpa.com)



By Phone:

855-977-0525



HealthSherpa will check their records and if fraud is identified they will block the agent from accessing their systems.



# Step **6**

**Encourage your client to contact the plan issuer directly to report the issue.**



By phone:

<b>Carrier</b>	<b>Phone</b>
Aetna CVS	1-844-365-7373
Ambetter	1-877-687-1196
BCBS TX	1-888-697-0683
Cigna	1-800-997-1654
Molina	888-560-2025
Oscar	855-672-2755
United Healthcare	877-369-2073



See our talking script template for reference. ([click here](#))





## **Remember to Act Diligently!**

Please be diligent and provide accurate, relevant information while reporting and make sure to follow privacy and confidentiality guidelines.

On the following pages, you will find our email and call script templates as referenced above.

The Prinsuco Agent Support Team is available if further questions arise.



By phone:  
832-850-6873



Por email:  
[contact@prinsuco.com](mailto:contact@prinsuco.com)



# Template for Agent Email to CMS Help Desk

(FFMProducer-AssisterHelpDesk@cms.hhs.gov)

**Subject: Report of Unauthorized Application Access/Changes - FFM App ID [XXXXXX]**

**Dear CMS Agent/Broker Help Desk,**

**My name is \_\_\_\_\_. My NPN is \_\_\_\_\_. I am writing to report a potential violation related to the unauthorized access and alteration of consumer applications within the Federally Facilitated Marketplace (FFM).**

**It has come to my attention that [Name of Suspected Individual or Entity], holding NPN [National Producer Number of Suspected Individual or Entity], may have conducted unauthorized searches for consumer applications using Healthcare.gov or approved Direct Enrollment (DE)/Enhanced Direct Enrollment (EDE) websites. Furthermore, there are indications that this individual/entity has enrolled consumers and made unauthorized changes to their applications without obtaining explicit consent from the consumers involved.**

**For your reference, the FFM Application ID involved is [Insert FFM Application ID]. I have refrained from including any Personally Identifiable Information (PII) of the consumers in this communication for privacy and security reasons.**

**This action not only breaches the ethical standards expected of agents and brokers but also potentially compromises the privacy and security of consumer data. I believe it is critical to investigate this matter to uphold the integrity of the enrollment process and protect consumer interests.**

**I am available to provide any further information that may be required for your investigation. Please do not hesitate to contact me if you need additional details or clarification.**

**Thank you for your attention to this important matter.**

**Sincerely,**

**[Your Full Name]**

**[Your NPN]**

**[Your Contact Information]**



## **Script for Consumer Reporting Agent to Marketplace, State Department of Insurance, or Carrier:**

**"Hello, my name is [Clients Name] and I am contacting you to report fraudulent behavior by an insurance agent named [Agent's Name]. The agents NPN number is \_\_\_\_\_.**

**I encountered this issue on [Date], when I discovered that this agent had accessed and made changes to my Marketplace application without my authorization.**

**The agent's actions are very concerning as they have fraudulently accessed my private information. I believe these actions may violate insurance regulations or ethical standards, and I request that this agent be reprimanded accordingly.**

**I am available to provide any further information that may be required for your investigation. Please do not hesitate to contact me if you need additional details or clarification."**



## **Eliminate Bad Actors and Protect Your Book of Business!**

Remember, the goal here is to report the fraudulent agent as promptly as possible, so that they may be held accountable for their actions, as well as so that you may get your client back and continue to receive your hard-earned commissions.

By following the steps above, you will be well prepared to defend your clients and book of business against bad actors.



**Be the Right Insurance Agent.**