

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 Mid Michigan Health Insurance Advisors,

You've earned a spot in the 2020 Marketplace Circle of Champions for helping at over 500 consumers actively apply for and enroll in Marketplace coverage during the plan year 2020 Open Enrollment period. The Marketplace Circle of Champions is an important recognition of our valued partners.

Agents and brokers continue to play a vital role in helping Americans access health coverage—assisting over 43 percent of all enrollments through the Federally-facilitated Exchange last year. That amounts to some 3.6 million Americans!

We thank you for the trusted advice you provide to consumers enrolling in coverage, along with the ongoing support and assistance as they navigate their new health insurance plans throughout the year. Your dedication is part of the reason why the Centers for Medicaid & Medicare Services (CMS) seeks to constantly improve the Marketplace and increase the ways we support your important work.

Another exciting development that has the potential to bring more consumers to the Individual Marketplace is the new rules around individual coverage health reimbursement arrangements (HRAs) for individual coverage. Starting in 2020, employers can provide money on a pre-tax basis to their employees to use on qualified medical costs, including the cost of premiums for coverage purchased in the individual health insurance market. Employees with a HRA offer can begin enrolling in coverage as soon as this Open Enrollment, and we know you'll play an important role in helping Americans understand this new development.

Let me close by congratulating and thanking you again for your achievement. Congratulations on your accomplishment as a Marketplace Circle of Champions member, and I wish you continued success! And thank you for the impact you are having on your communities by helping Americans get access to quality health coverage!

Sincerely,

Randy Pate

Director, Center for Consumer Information & Insurance Oversight

Deputy Administrator, Centers for Medicare & Medicaid Services