

PUBLIC SUBMISSION

As of: 11/13/24, 9:24 AM
Received: November 10, 2024
Status: Posted
Posted: November 12, 2024
Category: Government - Federal
Tracking No. m3c-7e26-6h1j
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-0045

Comment on CMS-2024-0311-0001

Submitter Information

Name: Taylor Madson

Address:

Alpne, UT, 84004

Email: taylorladson@gmail.com

Phone: 3853280211

General Comment

After reviewing, I believe there are pros and cons to the submitted.

Although I see the reasoning for some of the proposed changes (including an audio recording) I think this would come as an operational clog and hassle for agents. Agents that are blatantly breaking CMS rules certainly should be looked at, but an audio recording will make it difficult in a lot of ways to continue marketing and will cause operational and I think discourage many agents, especially in the idea of making this a business.

PUBLIC SUBMISSION

As of: 11/13/24, 12:45 PM
Received: November 11, 2024
Status: Pending_Post
Tracking No. m3d-9fle-zwn5
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0126

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

General Comment

Hello,

I am a licensed broker. I became a broker to help my community and others with their insurance needs. I am writing to request help with their current guidelines and the changes being enforced some of the changes were received with little to no advanced notice. These proposed guidelines put unreasonable constraints on Agent and Broker compensation

- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
- Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to suppress responses
- Need consistent Standards for Navigators and Assistors
- While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minority agents and the communities they serve
- Flawed Data Trend Analysis and Lack of Real-World Consideration
- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment
- Request for Transparency in CMS Data Monitoring
- Opposition to allow Web-Broker to Compete with Independent Agents
- Asking for Recognition of the Agent Community's Contribution to ACA Enrollment
- Disagree with any requirement to enforce Scripted Communication

Also,

Why are Marketplace employees suggesting the sale of dental and other plans?

And

Unlicensed Sales Activities of Navigators & Marketplace Representatives.

PUBLIC SUBMISSION

As of: 11/13/24, 12:48 PM
Received: November 11, 2024
Status: Pending_Post
Category: Individual
Tracking No. m3d-9k3r-jrrm
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0128

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

General Comment

Dear CMS,

As an agent, I appreciate the opportunity to provide feedback on these proposed guidelines. I am, however, deeply concerned by several aspects that could negatively impact both agents and the clients we serve.

1. **Agent and Broker Compensation:** The proposed guidelines introduce constraints that may limit the viability of agent services, creating barriers to effectively assisting clients with their insurance needs.
2. **Increased Regulatory Burdens:** New regulatory requirements may hinder agents' abilities to provide dedicated service, ultimately diminishing the quality of care and support available to clients.
3. **Potential Reduction in Plan Enrollment:** The potential for reduced compensation and additional burdens could lead to fewer agents available to help clients, jeopardizing plan enrollment and coverage stability.
4. **Limited CMS Assistance During Comment Period:** CMS support has been less accessible during this critical comment period, hindering our ability to provide informed responses and seek clarification on key aspects.
5. **Timing During Open Enrollment:** The timing of the comment period during Open Enrollment adds unnecessary strain and limits our ability to respond thoroughly, especially during our busiest season. This timing feels deliberately set to reduce input.
6. **Consistency in Standards for Navigators and Assistors:** Navigators and assistors play a valuable role; however, they should adhere to consistent standards to maintain fair practices across the board.
7. **Fraud Prevention Efforts and Concerns Over Current Analytics:** While we fully support fraud prevention, we have major concerns that current analytics disproportionately target minority agents and their communities, which raises equity issues and potential biases in the system.
8. **Data Trend Analysis and Real-World Impact:** The data trends used to support these guidelines lack real-world consideration and appear flawed. They need more accurate and relevant analysis to reflect the

practical impacts on agents and clients.

9. Suspension Authority and Due Process: The proposed rules grant CMS overreaching authority to suspend agents without adequate due process, violating constitutional rights under the 4th Amendment. We request that these powers be reconsidered with a focus on fairness and transparency.

10. Transparency in CMS Data Monitoring: We urge CMS to provide transparency in the data monitoring processes affecting agents, allowing us to understand and adapt to these guidelines fairly.

11. Competition from Web-Brokers: We oppose any efforts to let web-brokers unfairly compete with independent agents. Independent agents have been instrumental in promoting ACA enrollment and deserve recognition for their contributions.

12. Recognition of Agent Community's Contribution: Agents have played a crucial role in the success of the ACA by ensuring clients are informed and enrolled in appropriate plans. We ask CMS to acknowledge this contribution in their policy-making.

13. Scripted Communication Requirement: Mandating scripted communication could undermine the personalized service agents provide to clients. We ask CMS to reconsider any strict enforcement of this policy.

Additionally, we would like to raise a few other concerns:

- Marketplace Employees Promoting Non-Marketplace Plans: Marketplace representatives are recommending dental and other plans outside of the core ACA offerings, which may confuse clients and divert them from core ACA benefits.
- Unlicensed Sales Activities: We also observe unlicensed sales activities conducted by Navigators and Marketplace representatives, which could compromise clients' experience and the integrity of the enrollment process.

Lastly, I wish to emphasize that the ACA should not be over-regulated in a manner resembling Medicare's complexities. We ask CMS to protect ACA's accessibility and simplicity—"Don't Medicare My ACA."

Thank you for considering these concerns as CMS develops fair, effective, and balanced regulations that support both agents and clients.

PUBLIC SUBMISSION

As of: 11/13/24, 12:52 PM Received: November 11, 2024 Status: Pending_Post Tracking No. m3d-9kwh-8jn5 Comments Due: November 12, 2024 Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0129

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: njones32714@yahoo.com

General Comment

These proposed guidelines put unreasonable constraints on Agent and Broker compensation

- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
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- Need consistent Standards for Navigators and Assistors
- While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minority agents and the communities they serve
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- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment
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- Opposition to allow Web-Broker to Compete with Independent Agents

- Asking for Recognition of the Agent Community's Contribution to ACA Enrollment
- Disagree with any requirement to enforce Scripted Communication

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Why are Marketplace employees suggesting the sale of dental and other plans?

And

Unlicensed Sales Activities of Navigators & Marketplace Representatives

PUBLIC SUBMISSION

As of: 11/13/24, 1:04 PM Received: November 11, 2024 Status: Pending_Post Tracking No. m3d-9vcd-i6rr Comments Due: November 12, 2024 Submission Type: API
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Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0134

Comment on CMS-2024-0311-0001

Submitter Information

Name: Randi Conniffe

Address:

Columbia, SC, 29223

Phone: 8032331429

General Comment

As an Insurance agent, I am apposed to this proposal. Increased Regulatory Burdens on Agents and Brokers will diminish service to clients

PUBLIC SUBMISSION

As of: 11/13/24, 12:56 PM
Received: November 11, 2024
Status: Pending_Post
Category: Individual
Tracking No. m3d-9ue8-u8s8
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0133

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: cmmarrone@aol.com

General Comment

CMS has proposed rules that many believe could harm both agents and clients

- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
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Why are Marketplace employees suggesting the sale of dental and other plans?

Unlicensed Sales Activities of Navigators & Marketplace Representatives

"Don't Medicare My ACA"

PUBLIC SUBMISSION

As of: 11/13/24, 1:07 PM
Received: November 11, 2024
Status: Pending_Post
Category: Individual
Tracking No. m3d-9zg1-mpwb
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0136

Comment on CMS-2024-0311-0001

Submitter Information

Name: Jonathan Windsor

Email: ringo.ins@protonmail.com

General Comment

To whom it may concern,

I urge CMS to not implement these "rules". The proposed bureaucratic oversight puts undue constraints on Agent and Broker compensation and increases regulatory burdens on Agents and Brokers, which has the potential for reduced plan enrollment and coverage stability.

In addition, the timing of proposed rules is absurd, as the public comment period is congruent with Open Enrollment. It's almost as this was designed on purpose to keep the public distracted from commenting, which is consistent with bureaucratic operations as a whole.

Don't Medicare my ACA. Brokers and Agents play a vital role in helping the public navigate the "mess" that is ACA. With close to a 100 plan choices in almost every area, the public needs competent and unburdened Agents and Brokers to assist with plan enrollment.

Stop with the "rules" that have no lawful authority and which have not been passed by Congress.

PUBLIC SUBMISSION

As of: 11/13/24, 1:13 PM
Received: November 11, 2024
Status: Pending_Post
Category: Health Care Industry - PI015
Tracking No. m3d-a1tk-i4s0
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0139

Comment on CMS-2024-0311-0001

Submitter Information

Name: Jennifer Adler

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Glencoe, IL, 60022

Email: jennifer@ecrllc.com

Phone: 7736129601

General Comment

- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
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- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment
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Also,

Why are Marketplace employees suggesting the sale of dental and other plans?

And

Unlicensed Sales Activities of Navigators & Marketplace Representatives

"Don't Medicare My ACA"

Proposed 2026 CMS Rules - Corrected Link!

PUBLIC SUBMISSION

As of: 11/13/24, 1:14 PM
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Status: Pending_Post
Category: Government - Other
Tracking No. m3d-a45y-fn64
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0140

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

General Comment

As independent brokers we value serving our clients with flexibility for ourselves and our clients, so we can focus on getting them the best coverage. Additional rules often distract time and attention away from doing that. Even the latest addition of the scope of appointment and consent form has hindered our compensation from being released and is adding extra burden to our clients, this process could be confusing to them or even open them up to fraudulent or misleading emails they think are from CMS or us. Please consider that every additional rule takes times away from serving clients and is a deterrent to writing ACA products. Thank you

PUBLIC SUBMISSION

As of: 11/13/24, 1:15 PM
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Tracking No. m3d-a6qq-d77z
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0141

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

General Comment

These proposed guidelines put unreasonable constraints on Agent and Broker compensation

- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
- Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to suppress responses
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- Disagree with any requirement to enforce Scripted Communication

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"Don't Medicare My ACA"

PUBLIC SUBMISSION

As of: 11/13/24, 1:28 PM
Received: November 11, 2024
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Tracking No. m3d-d5pf-w6p4
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0150

Comment on CMS-2024-0311-0001

Submitter Information

Name: david ashton

Address:

greenville, SC, 29607

Email: david@southerninsured.com

General Comment

These proposed guidelines put unreasonable constraints on Agent and Broker compensation

- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
- Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to suppress responses
- Need consistent Standards for Navigators and Assistors
- While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minorityagents and the communities they serve
- Flawed Data Trend Analysis and Lack of Real-World Consideration
- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment

PUBLIC SUBMISSION

As of: 11/13/24, 1:31 PM Received: November 11, 2024 Status: Pending_Post Category: Private Industry - Health Care Tracking No. m3d-dgo7-liyb Comments Due: November 12, 2024 Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0152

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: agentdrennan@gmail.com

General Comment

- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
- Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to suppress responses
- Need consistent Standards for Navigators and Assistants
- While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minority agents and the communities they serve
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- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment
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PUBLIC SUBMISSION

As of: 11/13/24, 1:14 PM
Received: November 11, 2024
Status: Pending_Post
Tracking No. m3d-ev42-yv0z
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0159

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: michael.bowman@ybs-llc.com

General Comment

1. These proposed guidelines put unreasonable constraints on Agent and Broker compensation
2. Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
3. There is a lack of Accessible CMS Assistance During the "Comment" Period
4. Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to suppress responses
5. We need consistent Standards for Navigators and Assisters
6. While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minority agents and the communities they serve
7. Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment

PUBLIC SUBMISSION

As of: 11/13/24, 1:14 PM
Received: November 11, 2024
Status: Pending_Post
Category: Federal Government - G0005
Tracking No. m3d-fo5l-u943
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0161

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: willemission@gmail.com

General Comment

I am an indepentant health insurance agent and here are some bulleted concerns about the upcoming puposed shanges:

- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
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Unlicensed Sales Activities of Navigators & Marketplace Representatives

"Don't Medicare My ACA"

PUBLIC SUBMISSION

As of: 11/13/24, 1:14 PM
Received: November 11, 2024
Status: Pending_Post
Tracking No. m3d-fcj3-z417
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0160

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: daves@ppisales.info

General Comment

These proposed guidelines put unreasonable constraints on Agent and Broker compensation

- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
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As of: 11/13/24, 1:14 PM
Received: November 11, 2024
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Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0164

Comment on CMS-2024-0311-0001

Submitter Information

Name: Cristine Spurlin

Address:

Dunedin, FL, 34698

Email: medicareinsuranceneeds@gmail.com

Phone: 8134768441

General Comment

- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
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PUBLIC SUBMISSION

As of: 11/13/24, 1:11 PM
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Category: Health Care Industry - PI015
Tracking No. m3d-l0ro-m85w
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0176

Comment on CMS-2024-0311-0001

Submitter Information

Name: William Shorts

Address:

Tyler, TX, 75703

Email: bill@shortsagency.com

Phone: 8052862366

General Comment

I have been an health insurance agent for over thirty years. The proposed regulations are not going to be helpful to our clients in the long run and to the agent community. Here are some of my concerns:

- I am opposed to allowing Web-Brokers to Compete with Independent Agents. Agents strive to provide excellent service to our clients. Often it seems that clients with a Web-Broker have only talked to the Web-Broker agent at the original signup. I find they don't even know the solicitors name.
- Consider recognizing the Agent Community's Contribution to ACA Enrollment
- I disagree with any requirement to enforce Scripted Communication
- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- These changes have the potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
- Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to

suppress responses

- Need consistent Standards for Navigators and Assistants, especially since they are not licensed.
- While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minority agents and the communities they serve
- Flawed Data Trend Analysis and Lack of Real-World Consideration
- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment
- I am requesting more transparency in CMS Data Monitoring

PUBLIC SUBMISSION

As of: 11/13/24, 1:55 PM
Received: November 12, 2024
Status: Pending_Post
Category: Government - G0001
Tracking No. m3e-6z7p-m9bv
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0188

Comment on CMS-2024-0311-0001

Submitter Information

Name: NOEL HINMAN

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Phone: 2197697797

General Comment

- These proposed guidelines put unreasonable constraints on Agent and Broker compensation
- Increased Regulatory Burdens on Agents and Brokers will diminish service to clients
- Potential for Reduced Plan Enrollment and Coverage Stability for clients
- Lack of Accessible CMS Assistance During the "Comment" Period
- Timing of Proposed Rules Public Comment During Open Enrollment seems intentionally late to suppress responses
- Need consistent Standards for Navigators and Assistors
- While we applaud Fraud Prevention Efforts, we have Huge Concerns regarding Current Analytics which seems to target minority agents and the communities they serve
- Flawed Data Trend Analysis and Lack of Real-World Consideration
- Overreaching System Suspension Authority and Presumption of Guilt and unconstitutional lack of "Due Process" under the 4th Amendment

- Request for Transparency in CMS Data Monitoring
 - Opposition to allow Web-Broker to Compete with Independent Agents
 - Asking for Recognition of the Agent Community's Contribution to ACA Enrollment
 - Disagree with any requirement to enforce Scripted Communication Also,
- * Why are Marketplace employees suggesting the sale of dental and other plans?
And Unlicensed Sales Activities of Navigators & Marketplace Representatives.

PUBLIC SUBMISSION

As of: 11/13/24, 2:11 PM
Received: November 12, 2024
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Category: Health Care Industry - PI015
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Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0192

Comment on CMS-2024-0311-0001

Submitter Information

Name: Samuel Gordon Gordon

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Orlando, FL, 32808

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General Comment

I am writing to express my concerns regarding the proposed CMS rules. I believe that these changes could negatively impact both agents and clients, and I appreciate the opportunity to provide feedback.

1. The proposed guidelines impose unreasonable restrictions on Agent and Broker compensation.
2. Increased regulatory burdens may diminish the level of service we can provide to clients.
3. These rules could reduce plan enrollment and impact the stability of client coverage.
4. CMS assistance has been less accessible during the "comment" period, which restricts the public's ability to respond.
5. The timing of this public comment period, coinciding with Open Enrollment, appears to limit agent and broker participation.
6. Consistent standards are needed for Navigators and Assistors.

7. While we support efforts to prevent fraud, current analytics seem to disproportionately target minority agents and the communities they serve.
8. The data analysis methods lack real-world consideration and accuracy.
9. Expanding CMS suspension authority without clear due process violates constitutional protections under the 4th Amendment.
10. Greater transparency is needed in CMS data monitoring practices.
11. Independent agents need protection from competition with Web-Broker platforms.
12. Agents' critical contributions to ACA enrollment should be recognized.
13. Mandating scripted communication could hinder authentic client interactions.

In conclusion, I respectfully request that CMS reevaluate these proposed rules with our concerns in mind. I appreciate CMS's commitment to maintaining the ACA's integrity and respectfully ask that the concerns of the agent community are heard.

Thank you for considering my input.

PUBLIC SUBMISSION

As of: 11/13/24, 2:12 PM
Received: November 12, 2024
Status: Pending_Post
Category: Health Care Industry - PI015
Tracking No. m3e-n4b1-0hxx
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-DRAFT-0193

Comment on CMS-2024-0311-0001

Submitter Information

Name: Jeremy Diller

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San Antonio, TX, 78213

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Phone: 2106470134

General Comment

I am a licensed agent that helps hundreds of clients navigate the ACA system every year.

I am very concerned about the following

- Constraints on Agent and Broker Compensation
- Increased Regulatory Burdens on Agents and Brokers
- Potential for Reduced Plan Enrollment and Coverage Stability
- Lack of Accessible CMS Assistance During the Comment Period
- Timing of Proposed Rules Public Comment During Open Enrollment
- Consistent Standards for Navigators and Assistors
- Applauding Fraud Prevention Efforts, with Huge Concerns regarding Current Analytics, targeting minority agents and the communities they serve
- Flawed Data Trend Analysis and Lack of Real-World Consideration
- Overreaching System Suspension Authority and Presumption of Guilt
- Request for Transparency in CMS Data Monitoring
- Opposition to allow Web-Broker to Compete with Independent Agents
- Asking for Recognition of the Agent Community's Contribution to ACA Enrollment
- Concerns About Scripted Communication and Unlicensed Sales Activities of Navigators & Marketplace Representatives

Please Don't Medicare the ACA.

Thank you!

PUBLIC SUBMISSION

As of: 11/13/24, 10:11 AM
Received: November 10, 2024
Status: Posted
Posted: November 12, 2024
Tracking No. m3c-5sse-hh98
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-0043

Comment on CMS-2024-0311-0001

Submitter Information

Name: Charles Huckaby

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General Comment

These rules will hurt agents and the consumers who serve them by destroying any incentive to work with these onerous compensation rules and insane regulatory burden. This is overkill because of a few bad apples. Don't mess up the ACA marketplace. You'll soon wonder why people aren't getting coverage.

PUBLIC SUBMISSION

As of: 11/13/24, 9:21 AM
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Tracking No. m3c-664e-cpzj
Comments Due: November 12, 2024
Submission Type: API

Docket: CMS-2024-0311

Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2026; and Basic Health Program Proposed Rule (CMS-9888-P)

Comment On: CMS-2024-0311-0001

Patient Protection and Affordable Care Act: Notice of Benefit and Payment Parameters for 2026 and Basic Health Program

Document: CMS-2024-0311-0044

Comment on CMS-2024-0311-0001

Submitter Information

Name: Anonymous Anonymous

Email: Hurley8355@gmail.com

General Comment

Several concerns of a broker.

- Constraints on Agent and Broker Compensation
- Increased Regulatory Burdens on Agents and Brokers
- Potential for Reduced Plan Enrollment and Coverage Stability
- Lack of Accessible CMS Assistance During the Comment Period
- Timing of Proposed Rules Public Comment During Open Enrollment
- Consistent Standards for Navigators and Assistors
- Applauding Fraud Prevention Efforts, with Huge Concerns regarding Current Analytics, targeting minority agents and the communities they serve
- Flawed Data Trend Analysis and Lack of Real-World Consideration
- Overreaching System Suspension Authority and Presumption of Guilt
- Request for Transparency in CMS Data Monitoring
- Opposition to allow Web-Broker to Compete with Independent Agents
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- Concerns About Scripted Communication and Unlicensed Sales Activities of Navigators & Marketplace Representatives