

Plan Year 2025 Health Insurance Marketplace® Registration and Training for New Agents and Brokers

Centers for Medicare & Medicaid Services (CMS)
Center for Consumer Information & Insurance Oversight (CCIIO)

July 23, 2024

Health
Care
.gov



The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

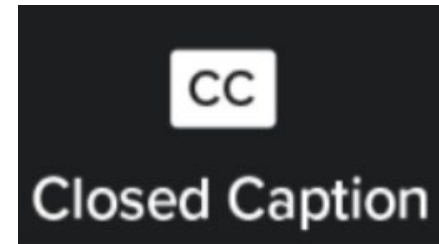
Unless indicated otherwise, the general references to “Marketplace” in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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Closed Captioning



- This webinar has Closed Captioning available.
- To enable Closed Captioning, click the Closed Caption icon in your webinar controls.



Housekeeping Reminders



» If called upon during the Live Question & Answer session, please ask only one (1) question.



» To capture links posted in the Zoom Chat, please click on the desired link and bookmark it for future reference.

» Webinar and Audio Access Tips have been shared in the Zoom Chat and are listed in the email access details you received from [REGTAP Registration Support](#).



At the end of today's webinar, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.



To ask a verbal question:

- If you are listening via the Zoom application, click "**Raise Hand**" in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
 - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
 - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.



To submit a written question/view written responses:

- Type your question in the text box under the "**Q&A**" tab and click "**Send**."
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

- 1** Introduction
- 2** Plan Year 2025 Marketplace Registration and Training Process
- 3** Plan Year 2025 Health Insurance Marketplace® Key Priorities
- 4** Live Question/Answer Session and Agent and Broker Outreach Updates

- » **The intended audiences for this presentation include:**
 - Agents and brokers joining the Marketplace for the first time for Plan Year 2025, and
 - Agents and brokers who participated in a previous Plan Year but did not complete Plan Year 2024 Marketplace registration and training
- » Agents and brokers who completed Plan Year 2024 registration and training should register for the upcoming webinar on **Thursday, July 25**, titled "Plan Year 2025 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers." Registration will close at 10:00 a.m. ET the morning of the event, but the slides will be published after for viewing.
- » "New" agents and brokers who did not complete registration and training for Plan Year 2024 are required to complete the assigned Marketplace training courses for Plan Year 2025 and pass the exams with a 70% score or better through the Marketplace Learning Management System (MLMS) or through an HHS-approved vendor.
 - Training is optional for agents and brokers who only intend to participate in Small Business Health Options Program (SHOP).
 - All agents and brokers who wish to participate in the Marketplace must read and accept the applicable Marketplace Agreements with CMS on the MLMS.

Note: Attending this webinar does NOT fulfill the requirements for completing the Marketplace registration and training on the MLMS. New agents and brokers are required to complete the full registration and training for the current plan year.

Introduction to Agents and Brokers for Plan Year 2025



Welcome to the Marketplace for Plan Year 2025!*

- » To the extent permitted by states, licensed agents and brokers assist consumers in applying for insurance affordability programs, including the premium tax credit and cost-sharing reductions, and enrolling in qualified health plans (QHPs) through the Marketplace.
- » Agents and brokers also play a crucial role in educating consumers about the Marketplace, both during the annual Open Enrollment Period (OEP) and throughout the Plan Year.

**45 CFR § 155.20 defines "Plan Year" as a consecutive 12-month period during which a health plan provides coverage for health benefits. A Plan Year may be a calendar year or otherwise.*

Introduction to Agents and Brokers for Plan Year 2025 (continued)



- » Prior to assisting consumers, agents and brokers should:
 - Understand the standards under 45 CFR § 155.220*, which authorize agents and brokers to assist consumers with selecting and enrolling in QHPs offered through the Marketplace.
 - Be familiar with 45 CFR § 155.260**, which outlines the limits on how agents and brokers may use any information gained as part of providing assistance to a consumer.

*To read 45 CFR § 155.220, click here: <https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-B/part-155/subpart-C/section-155.220>

**To read 45 CFR § 155.260, click here: <https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-B/part-155/subpart-C/section-155.260>



Plan Year 2025 Health Insurance Marketplace® Registration and Training for New Agents and Brokers

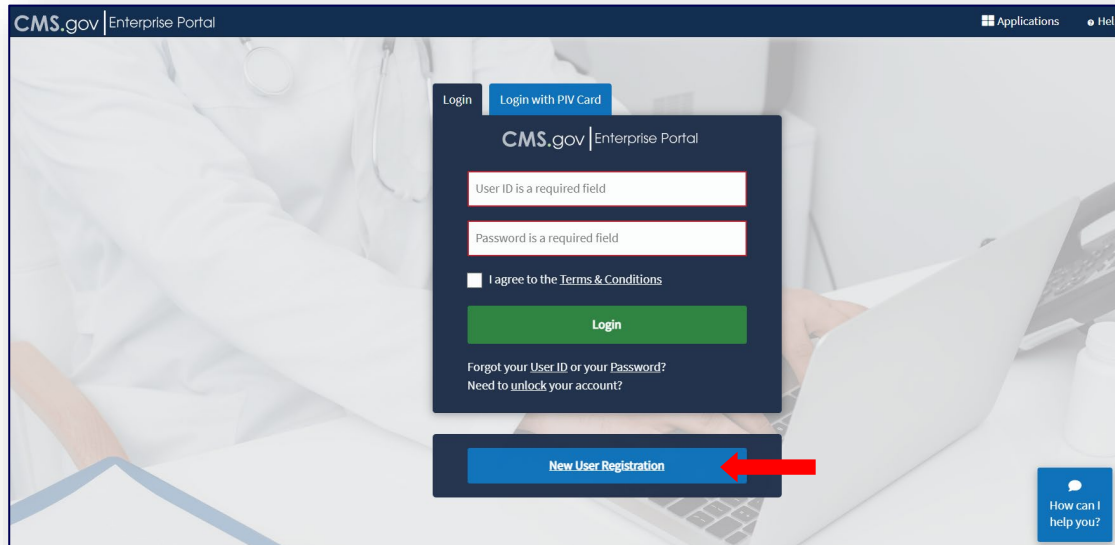
Step 1: Create a CMS Enterprise Portal Account



- 1. Create a CMS Enterprise Portal Account.**
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the Identity Management (IDM) System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 1: Create a CMS Enterprise Portal Account (continued)

- » If an agent or broker does not already have a CMS Enterprise Portal account*, they should navigate to <https://portal.cms.gov> and click the “New User Registration” button.



*Agents and brokers that already have a CMS Enterprise Portal account do not need to create a new one. Agents and brokers should log in with an existing FFM User ID and password and proceed to Step 2. For agents and brokers who are unsure if they already have an FFM User ID and password, see this [“Avoiding the Creation of a Duplicate CMS Enterprise Portal Account”](#) resource.

Step 1: Create a CMS Enterprise Portal Account (continued)



- » Enter "Fed" into the Access Catalog search bar.
- » Select the "Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access" Application and click "Next."

The screenshot shows the CMS.gov My Enterprise Portal interface. At the top, there is a navigation bar with the CMS.gov logo, 'My Enterprise Portal', a 'My Apps' menu icon, a notification bell, and a dropdown arrow. The main content area is titled 'Request Application Access' with a help icon. Below the title is a paragraph explaining the step-by-step process for requesting a role. A link 'My Access' is provided for reviewing current roles and pending requests. The first step, '1 Select an Application', is highlighted. A search bar labeled 'Select an Application' contains the text 'Fe'. Below the search bar, a list of applications is displayed, with 'Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access' selected. Other visible applications include 'Electronic Correspondence Referral System (ECRS) Web' and 'Managed File Transfer (MFT)'. The second step, '2 Enter Reason for Request', is partially visible. At the bottom right, there is a 'Cancel' button.

Step 1: Create a CMS Enterprise Portal Account (continued)



- » After reading and agreeing to the Terms & Conditions, click the check box next to “I Agree to the Terms and Conditions” and then click “Next.”

CMS.gov | Enterprise Portal

Applications Help About

Step #1: Select Your Application ?

Step 1 of 3 - Select your application from the dropdown. You will then need to agree to the terms & conditions.

Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access

Application Description : Click Request Access to obtain system access. Provides access to MLMS training.

Terms & Conditions

OMB No.0938-1236 | Expiration Date: 08/31/2025 | Paperwork Reduction Act

Consent to Monitoring

By logging onto this website, you consent to be monitored. Unauthorized attempts to upload information and/or change information on this web site are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec.1001 and 1030. We encourage you to read the [HHS Rules of Behavior](#).

Protecting Your Privacy

I agree to the Terms and Conditions

Next Cancel

Step 1: Create a CMS Enterprise Portal Account (continued)



- » **New users** trying to create a CMS Enterprise Portal Account must start with the online identity proofing process. Navigate to the CMS Enterprise Portal login webpage at <https://portal.cms.gov> and ensure you have provided the following identity proofing information:

Full Legal Name	You must use your full legal name as listed on your identity documents. Do not use nicknames.
Social Security Number (SSN)	Ensure that the SSN field is filled in correctly.
Date of Birth	Ensure that the Date of Birth field is entered accurately (month/date/year).
Current Residential Address	You must use your personal/residential/home address where you receive utility bills or credit card statements. Do NOT use your business address.
Personal Phone Number	Enter a personal landline phone number (if you have one) or a cell phone that you personally pay to use. Do NOT use your business phone number.
Personal Email Address	Enter a personal email address. Do NOT use your business email address.

Step 1: Create a CMS Enterprise Portal Account (continued)



- » Enter the requested information and click "Next."

Step #2: Register Your Information

Step 2 of 3 - Please enter your personal and contact information.

All fields are required unless marked (optional).

<input type="text" value="Enter First Name"/>	<input type="text" value="Enter Middle Name (optional)"/>	<input type="text" value="Enter Last Name"/>	<input type="text" value="Suffix (optional)"/>
<input type="text" value="Select Birth Month"/>	<input type="text" value="Select Birth Date"/>	<input type="text" value="Select Birth Year"/>	

Is Your Home Address U.S. Based?

Yes No

<input type="text" value="Enter Home Address Line 1"/>	<input type="text" value="Enter Home Address 2 (optional)"/>		
<input type="text" value="Enter City"/>	<input type="text" value="Select State"/>	<input type="text" value="Enter ZIP Code"/>	<input type="text" value="Enter ZIP+4 Code (optional)"/>
<input type="text" value="Enter Email Address"/>	<input type="text" value="Confirm Email Address"/>		
<input type="text" value="Enter Phone Number"/>			

[Cancel](#)

Step 1: Create a CMS Enterprise Portal Account (continued)



REMINDER: Agents and brokers must provide their **personal** home addresses, personal phone number, and personal email address to successfully Identity Proof. **Do not provide work information or information for your business entity!**

Step 1: Create a CMS Enterprise Portal Account (continued)





- » Create an FFM User ID and password.
- » Choose challenge questions and provide answers, then click "Next."
- » **Remember:** Passwords, security questions and multi-factor authentication information must **NEVER** be shared with others.

Step #3: Create User ID, Password & Security Question/Answer

Step 3 of 3 - Please create User ID and Password. Select a Security Question and provide Answer.

All fields are required unless marked (optional).

Enter User ID


Enter Password  Confirm Password 

Security answer to be used in case you forget your password or you need to unlock your account.

Select Security Question 

Enter Security Answer

[Back](#) [Next](#) [Cancel](#)



Step 1: Create a CMS Enterprise Portal Account (continued)



- » Review the information entered, make any necessary changes, and then click "Submit User."

New User Registration Summary

Please review your information and make any necessary changes before submitting.

Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access

Application Description: Click-Request Access to obtain system access. Provides access to MLMS training.

First Name John	Enter Middle Name (optional)	Last Name Doe	Suffix (optional) ▼
Birth Month January ▼	Birth Date 1 ▼	Birth Year 1980 ▼	
Home Address Line 1 123 Sample Address Road		Enter Home Address 2 (optional)	
City Baltimore	State Maryland ▼	ZIP Code 21201	Enter ZIP+4 Code (optional)
Email Address sample@email.com		Confirm Email Address sample@email.com	
Phone Number 555-555-5555			

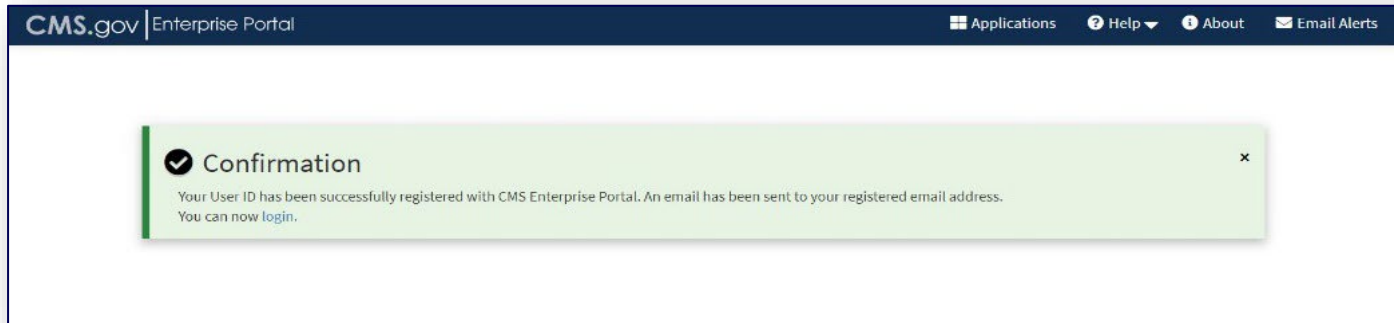
All fields are required unless marked (optional).

User ID testuser	
Enter Password *****	Confirm Password *****
Security Question Where were you on New Year's Eve in the year 2000? ▼	
Security Answer Restaurant Name	

Submit User [Cancel](#)

Step 1: Create a CMS Enterprise Portal Account (continued)

- » The Confirmation page is displayed to acknowledge successful registration.
- » The agent or broker will receive an email at the address listed in their account, notifying them that their account was successfully created.



Note: You will be required to log in every 60 days for your account password to remain active, instead of the previous requirement to log in every 180 days. After 60 days of inactivity, users will have to reset their passwords to regain access to their account.

Step 1: Create a CMS Enterprise Portal Account (continued)



- » **Multi-factor Authentication (MFA)** is required for all agents and brokers. The first time an agent or broker logs in after creating an account, they will be prompted to select an MFA device. The agent or broker will receive a code through this device each time they log in.

A screenshot of a web interface for registering a Multi-Factor Authentication (MFA) device. The background is dark blue. At the top, there is a shield icon followed by the heading 'Register Multi-Factor Authentication (MFA) Device'. Below this is a paragraph explaining that adding an MFA code to a login can make it more secure by providing an extra layer of protection. The next section is titled 'Select the MFA device type to register'. Below this title is a dropdown menu with the text 'Select MFA Device' and a downward arrow. The dropdown is open, showing a list of options: 'Select MFA Device', 'Interactive Voice Response (IVR)', 'Email', 'Text Message (SMS)', 'Google Authenticator', and 'Okta Verify'.

Register Multi-Factor Authentication (MFA) Device

Adding an MFA code to your login, also known as Multi-Factor Authentication (MFA), can make your login more secure by providing an extra layer of protection to your User ID and Password.

Select the MFA device type to register

Select MFA Device

- Select MFA Device
- Interactive Voice Response (IVR)
- Email
- Text Message (SMS)
- Google Authenticator
- Okta Verify

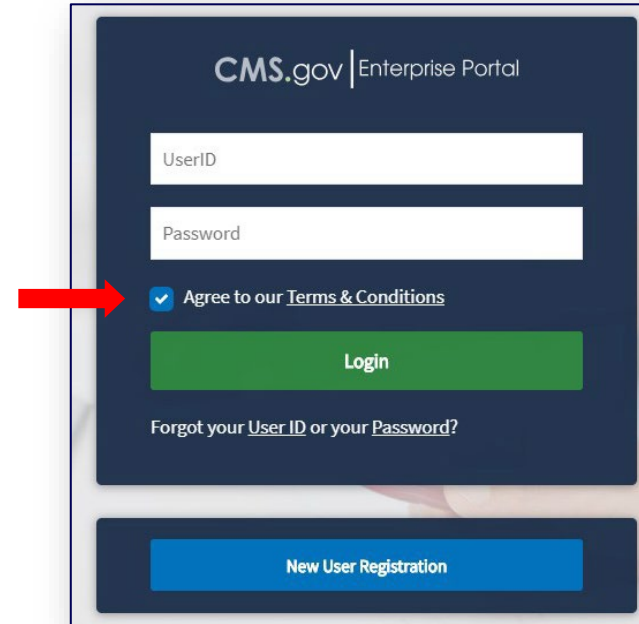
Step 2: Request the Agent and Broker Training Access Role



1. Create a CMS Enterprise Portal Account.
- 2. Request the Agent and Broker Training Access Role.**
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 2: Request the Agent and Broker Training Access Role (continued)

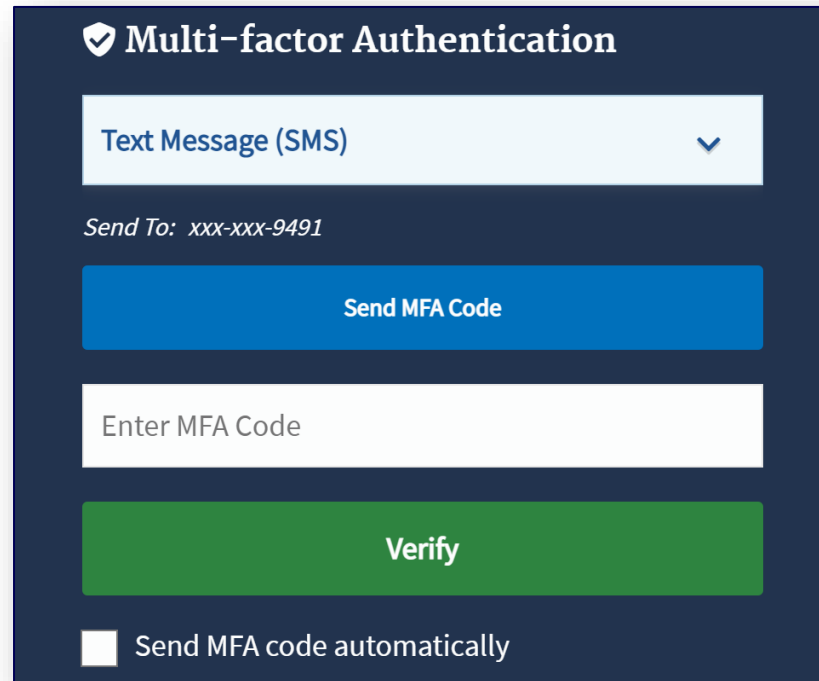
- » Once an account creation notification is received via email, or after waiting a few minutes for the system to update, log back into the CMS Enterprise Portal at <https://portal.cms.gov>.
- » Enter the FFM User ID and the password created when setting up the CMS Enterprise Portal account in Step 1.
- » After reading the terms and conditions, click the check box next to “Agree to our Terms & Conditions” and then click “Login.”



Note: Even if an agent or broker participated in the Marketplace for prior Plan Years 2014 through 2023, they will need to request the FFM Agent and Broker training access role when they log in to their CMS Enterprise Portal account if they did not complete registration for Plan Year 2025.

Step 2: Request the Agent and Broker Training Access Role (continued)

- » Upon log in, the agent or broker will be prompted to enter an MFA code received through the device registered in Step 1.



Multi-factor Authentication

Text Message (SMS) ▼

Send To: xxx-xxx-9491

Send MFA Code

Enter MFA Code

Verify

Send MFA code automatically

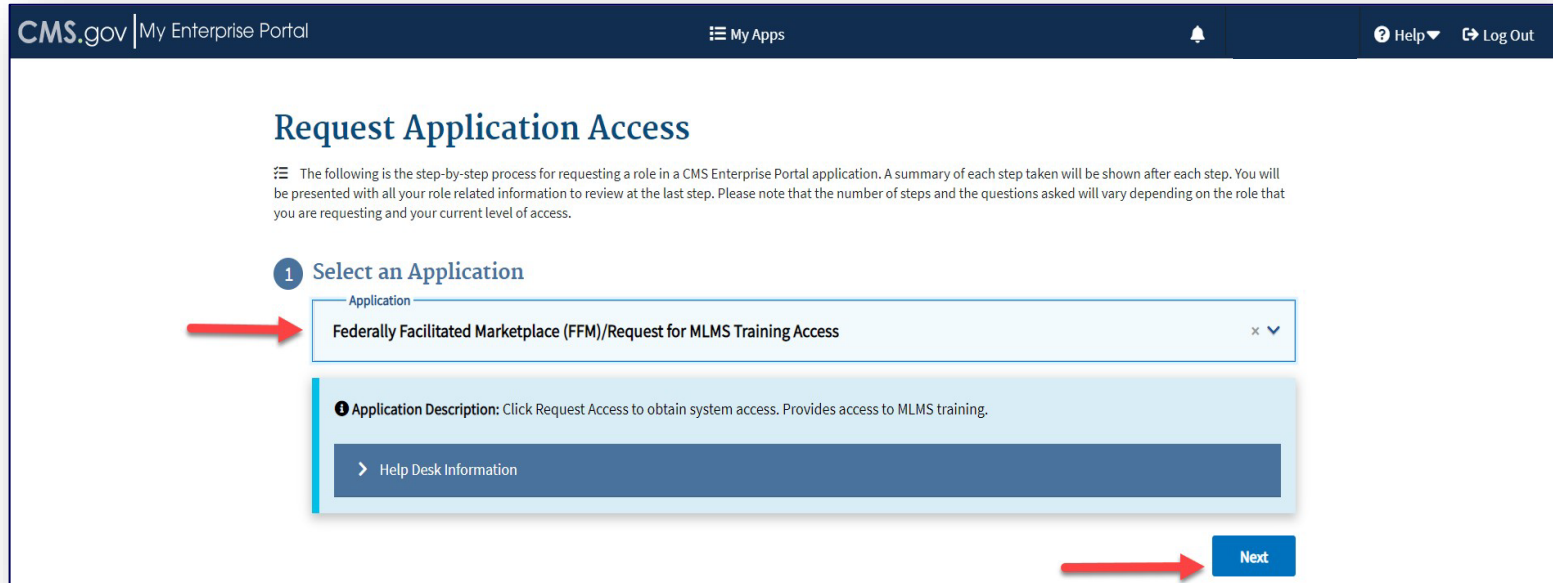
Step 2: Request the Agent and Broker Training Access Role (continued)

- » Once logged in, on the “My Portal” page, click the “Add Application” button to access the Application Catalog.



Step 2: Request the Agent and Broker Training Access Role (continued)

- » Enter “Fed” into the Access Catalog search bar.
- » Select the “Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access” Application and click “Next.”



CMS.gov | My Enterprise Portal

My Apps

Help Log Out

Request Application Access

The following is the step-by-step process for requesting a role in a CMS Enterprise Portal application. A summary of each step taken will be shown after each step. You will be presented with all your role related information to review at the last step. Please note that the number of steps and the questions asked will vary depending on the role that you are requesting and your current level of access.

- 1 Select an Application**

Application

Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access

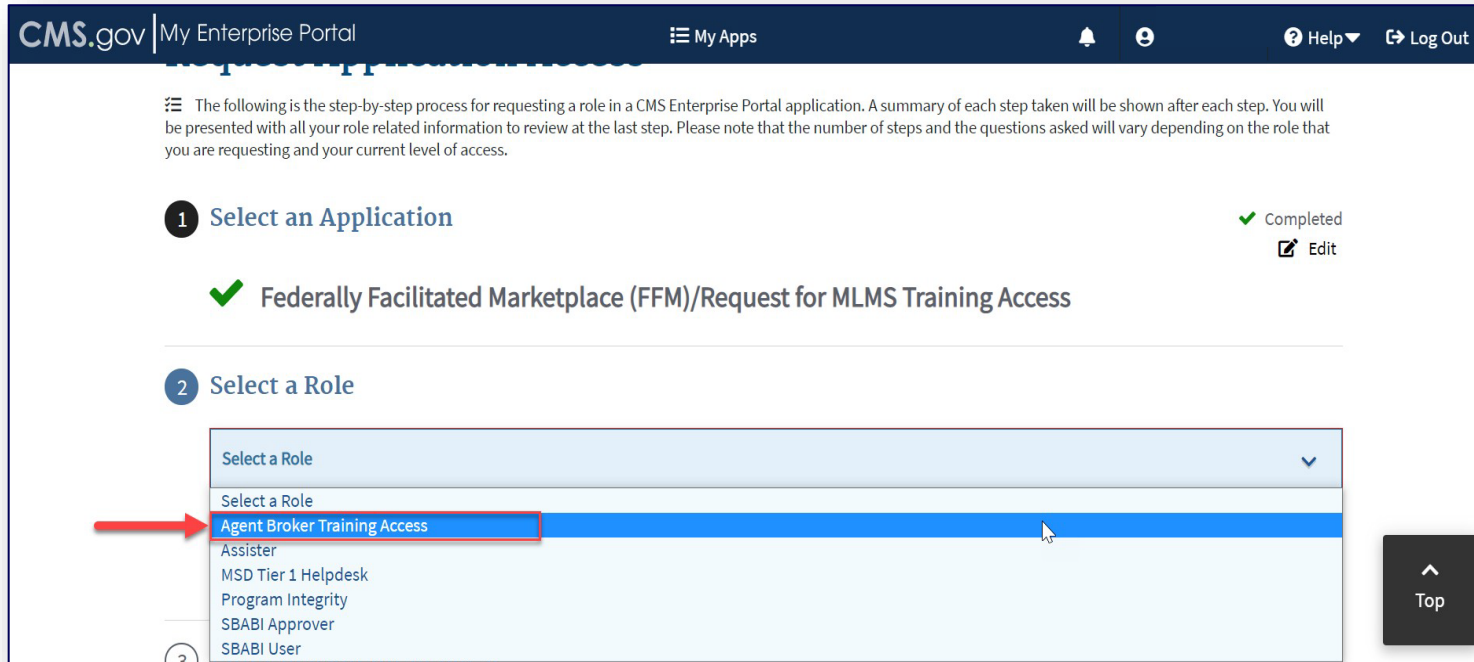
Application Description: Click Request Access to obtain system access. Provides access to MLMS training.

Help Desk Information

Next

Step 2: Request the Agent and Broker Training Access Role (continued)

- » Select "Agent Broker Training Access" from the "Select a Role" drop-down menu.
- » Click the "Next" button.



The screenshot displays the CMS.gov My Enterprise Portal interface. At the top, the navigation bar includes the CMS.gov logo, "My Enterprise Portal", "My Apps", a notification bell, a user profile icon, "Help", and "Log Out". Below the navigation bar, a summary text states: "The following is the step-by-step process for requesting a role in a CMS Enterprise Portal application. A summary of each step taken will be shown after each step. You will be presented with all your role related information to review at the last step. Please note that the number of steps and the questions asked will vary depending on the role that you are requesting and your current level of access."

The main content area shows a progress indicator for two steps:

- 1 Select an Application** (Completed) with a green checkmark and an "Edit" link.
- 2 Select a Role** (Active)

Under "2 Select a Role", a dropdown menu is open, showing a list of roles. A red arrow points to the "Agent Broker Training Access" option, which is highlighted in blue. Other visible roles include "Assister", "MSD Tier 1 Helpdesk", "Program Integrity", "SBABI Approver", and "SBABI User". A "Top" button is located in the bottom right corner of the content area.

Step 3: Complete Remote Identity Proofing through the Identity Management (IDM) System



1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
- 3. Complete Remote Identity Proofing through the IDM System.**
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Reminder: You must ensure consumer information is entered **accurately** and **completely**, and the consumer's **personal** information must be used for the home address, phone number, and email address - **not a business' information!**

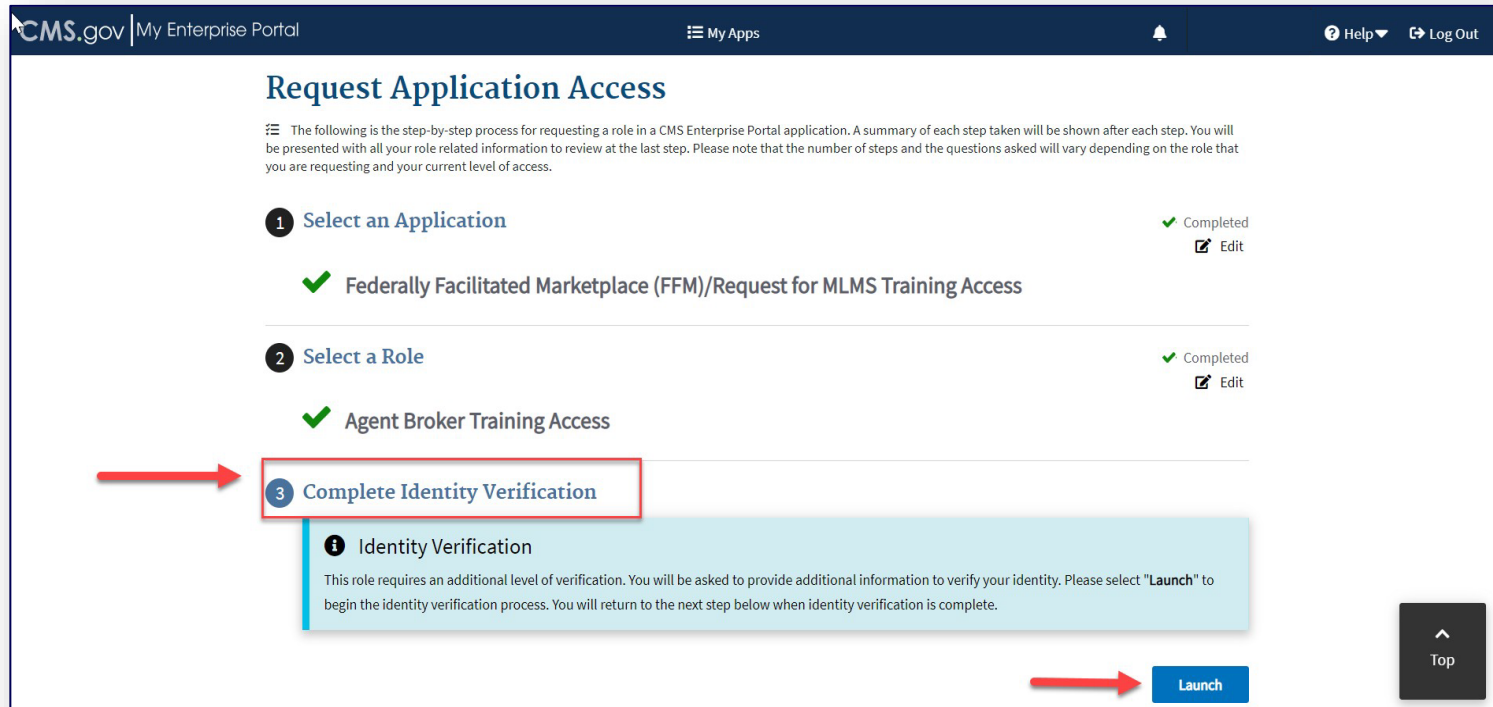
Step 3: Complete Remote Identity Proofing through the IDM System (continued)



- » If you fail to successfully identity proof, you may be directed to contact Experian.
 - Take note of the Review Reference Number, e.g., IDM-FFM-123456 and call Experian at the number provided.
- » Please note that **users are allowed to have only one CMS Portal account and sharing of credentials is strictly forbidden.**
 - If you are a returning user and have forgotten your FFM user ID or password information, click on the “Forgot your User ID or your Password?” link under the “Login” button on the CMS Enterprise Portal login webpage at <https://portal.cms.gov>.
 - If you have a CMS Portal account from a previous employer, do not create a second account. Instead, you must update the information in your existing CMS Portal account.
- » If you have attempted all of the above and still are unable to successfully identity proof, please contact the Marketplace Service Desk (MSD) for further assistance at 1-855-267-1515.

Step 3: Complete Remote Identity Proofing through the IDM System (continued)

- » Click the blue "Launch" button to launch Identity Proofing.



CMS.gov | My Enterprise Portal My Apps Help Log Out

Request Application Access

The following is the step-by-step process for requesting a role in a CMS Enterprise Portal application. A summary of each step taken will be shown after each step. You will be presented with all your role related information to review at the last step. Please note that the number of steps and the questions asked will vary depending on the role that you are requesting and your current level of access.

- 1 Select an Application** Completed [Edit](#)
✓ Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access
- 2 Select a Role** Completed [Edit](#)
✓ Agent Broker Training Access
- 3 Complete Identity Verification** Not Started
i Identity Verification
This role requires an additional level of verification. You will be asked to provide additional information to verify your identity. Please select "Launch" to begin the identity verification process. You will return to the next step below when identity verification is complete.

[Launch](#) [Top](#)

Step 3: Complete Remote Identity Proofing through the IDM System (continued)

- » Step #1: Identity Verification Overview
 - After reading the instructions, click "Next."

Step #1: Identity Verification Overview

To protect your privacy, you will need to complete Identity Verification successfully, before requesting access to the selected role. Below are a few items to keep in mind.

1. Ensure that you have entered your legal name, current home address, phone number, date of birth and email address correctly. We will only collect personal information to verify your identity with Experian, an external Identity Verification provider.
2. Identity Verification involves Experian using information from your credit report to help confirm your identity. As a result, you may see an entry called a "soft inquiry" on your Experian credit report. Soft inquiries do not affect your credit score and you do not incur any charges related to them.
3. You may need to have access to your personal and credit report information, as the Experian application will pose questions to you, based on data in their files. For additional information, please see the Experian Consumer Assistance website - <http://www.experian.com/help/>

If you elect to proceed now, you will be prompted with a Terms and Conditions statement that explains how your Personal Identifiable Information (PII) is used to confirm your identity. To continue this process, select 'Next'.



Step 3: Complete Remote Identity Proofing through the IDM System (continued)

- » Step #2: Accept Terms & Conditions
 - After reading the Terms and Conditions, click "I Agree" and "Next."

Step #2: Accept Terms & Conditions

OMB No. 0938-1236 | Expiration Date: 04/30/2017 | (OMB Re-Certification Pending) | [Paperwork Reduction Act](#)

Protecting Your Privacy


Protecting your Privacy is a top priority at CMS. We are committed to ensuring the security and confidentiality of the user registering to EIDM. Please read the [CMS Privacy Act Statement](#), which describes how we use the information you provide.

Personal information is described as data that is unique to an individual, such as a name, address, telephone number, Social Security Number, and date of birth (DOB). CMS is very aware of the privacy concerns around PII data. In fact, we share your concerns. We will only collect personal information to verify your identity. Your information will be disclosed to Experian, an external authentication service provider, to help us verify your identity. If collected, we will validate your Social Security Number with Experian only for the purposes of verifying your identity. Experian verifies the information you give us against their records. We may also use your answers to the challenge questions and other PII to later identify you in case you forget or misplace your User ID /Password.

HHS Rules of Behavior

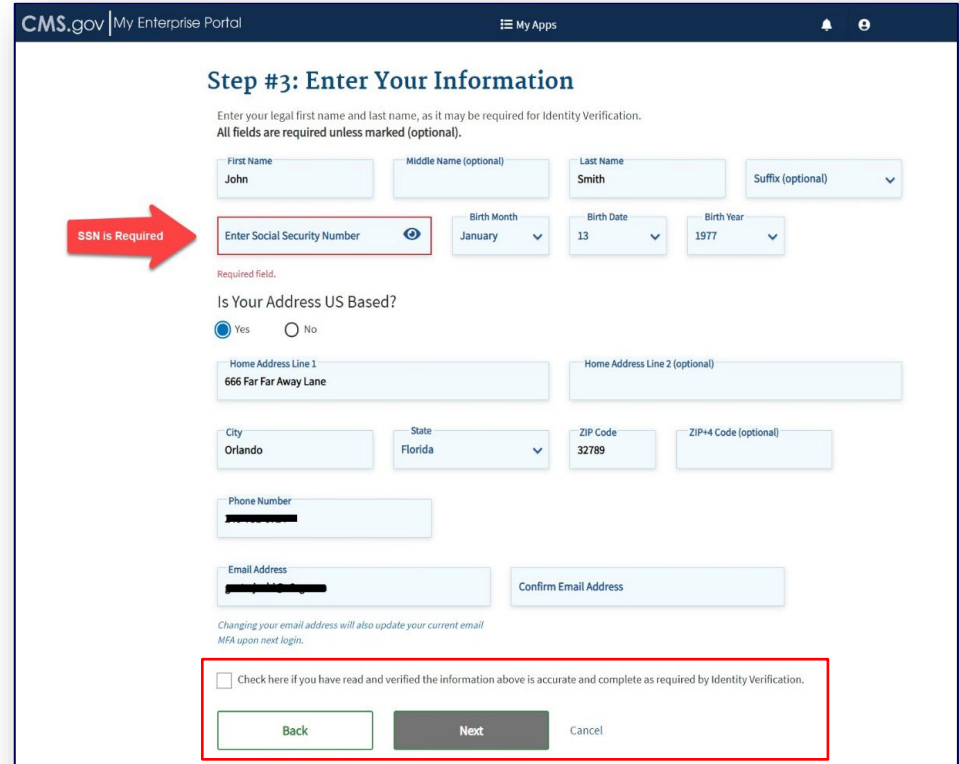
We encourage you to read the [HHS Rules of Behavior](#), which provides the appropriate use of all HHS information technology resources for Department users, including Federal employees, contractors, and other system users.

I agree to the Terms & Conditions



Step 3: Complete Remote Identity Proofing through the IDM System (continued)

- » Step #3: Enter Your Information
 - Confirm the information that automatically populates and enter any missing information (e.g., confirm email address, enter Social Security number).
 - Then check the box to confirm you have read and verified the information is correct and click "Next" to submit the information for verification.



The screenshot shows the 'Step #3: Enter Your Information' form on the CMS.gov My Enterprise Portal. The form includes fields for First Name (John), Middle Name (optional), Last Name (Smith), and Suffix (optional). A red arrow points to the 'Enter Social Security Number' field, which is labeled 'SSN is Required'. Other fields include Birth Month (January), Birth Date (13), Birth Year (1977), and a 'Required field.' label. Below these are address fields: 'Is Your Address US Based?' (Yes selected), Home Address Line 1 (666 Far Far Away Lane), Home Address Line 2 (optional), City (Orlando), State (Florida), ZIP Code (32789), and ZIP+4 Code (optional). There are also fields for Phone Number, Email Address, and Confirm Email Address. A note states: 'Changing your email address will also update your current email MFA upon next login.' At the bottom, a checkbox is checked, and the 'Next' button is highlighted in a red box.

CMS.gov | My Enterprise Portal

Step #3: Enter Your Information

Enter your legal first name and last name, as it may be required for Identity Verification.
All fields are required unless marked (optional).

First Name: John Middle Name (optional): Last Name: Smith Suffix (optional):

Enter Social Security Number Birth Month: January Birth Date: 13 Birth Year: 1977

Required field.

Is Your Address US Based?
 Yes No

Home Address Line 1: 666 Far Far Away Lane Home Address Line 2 (optional):

City: Orlando State: Florida ZIP Code: 32789 ZIP+4 Code (optional):

Phone Number:

Email Address: Confirm Email Address:

Changing your email address will also update your current email MFA upon next login.

Check here if you have read and verified the information above is accurate and complete as required by Identity Verification.

Back Next Cancel

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal



1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
- 4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.**
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

- » After completing identity proofing, an agent or broker will need to create their MLMS profile prior to beginning training.
- » To access the MLMS profile and the CMS-developed training, click on the “Marketplace Training – Agent Broker” tile, and then select the “MLMS Training” option.



My Portal [+ Add Application](#)

Previous Login: [View Login History](#)

Marketplace Training - Agent Broker

Marketplace Training - Agent Broker

MLMS Training - CMS continues to offer training at no charge through its Marketplace Learning Management System (MLMS), but no CEUs are Available through the MLMS.

Agent/Broker Helpdesk - Any question concerning registration, training, Help On Demand and Find Local Help

Registration Status Tracker - A searchable database that allows an agent and broker to look up their Marketplace registration status for the current plan year.

HealthSherpa Training - Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. HealthSherpa's helpdesk - 1-855-952-6761

INSXCloud Training - Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. INSXCloud's helpdesk - 1-855-698-7372

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » Select a user role from the two available options.
- » If you do not intend to assist consumers with enrolling in Marketplace coverage, select the **"Not an Agent Broker"** role in the drop-down menu at the top of your agent/broker profile. You can return to this section of your agent/broker profile at any time to update this selection if you do intend to assist consumers with Marketplace coverage in the future.
 - **Note:** If you do not return to your profile to update your selection, **you will not be eligible** to participate in the Marketplace for Plan Year 2025 or to receive compensation for assisting consumers with Marketplace enrollments.

The screenshot shows the CMS.gov My Enterprise Portal interface. At the top, there is a navigation bar with the CMS.gov logo, 'My Enterprise Portal', 'My Apps', a notification bell, 'Help', and 'Log Out'. Below the navigation bar, a message reads: 'Please fill out the following fields with your business and/or professional contact information. This information is required by CMS to maintain an accurate agent/broker registration completion list.' The main content area features a dropdown menu labeled 'Agent Type *' with two options: 'Agent Broker' (highlighted in blue) and 'Non Agent Broker'. A 'Save' button is located at the bottom right of the form area.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » The information agents and brokers use to complete their MLMS profile will be used to populate Find Local Help at HealthCare.gov and Help On Demand so consumers can find them for assistance. Find Local Help is also available in Spanish.

The screenshot shows the 'My Enterprise Portal' interface. At the top, it says 'Please fill out the following fields with your business and/or professional contact information. This Information is required by CMS to maintain an accurate agent/broker registration completion list.' Below this is a dropdown menu for 'Agent Type' with 'Agent Broker' selected. Underneath is a section titled 'Find Local Help and Help On Demand options' which contains a text block explaining that professional contact information will be displayed on HealthCare.gov. Below the text is a list of four radio button options for how to display contact information, with the first option selected. The options are: 'I would like all my contact information displayed for all states where I have a valid health license.', 'I would like my contact information, except my street address, displayed for all states where I have a valid health license.', 'I would like all my contact information displayed but only for my home state, have a valid health license.', and 'I do not want my contact information displayed and do not want to participate in Find Local Help or Help On Demand.'

Note: Help On Demand is a referral system that quickly connects consumers seeking enrollment assistance on HealthCare.gov with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with plan selection and enrollment.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » The MLMS profile page will appear for an agent or broker to complete their role and business and/or professional contact information.

The screenshot displays the 'My Enterprise Portal' interface on CMS.gov. The top navigation bar includes 'My Apps', a notification bell, 'Help', and 'Log Out'. The main content area is divided into two sections:

- Individual Profile:** This section contains several input fields for user information:
 - User Name: John Doe
 - Street Address *
 - City *
 - State *
 - Zip *
 - Phone *
 - Email *
 - URL *
 - National Producer Numb...
 - Confirm National Produc...
 - Preferred Contact * (Email dropdown)
 - Preferred Languages * (dropdown)
- Hours of Operations:** This section includes:
 - Working D. (dropdown)
 - From * (12:00 AM)
 - To * (12:00 AM)
 - Time Zone * (dropdown)
 - A note: Please Select a Timezone

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » Three race and ethnicity questions will appear, where an agent or broker will have the option to attest to personal race and ethnicity information. This information helps CMS identify the various diverse agent/broker communities assisting consumers with Marketplace coverage.

Hours of Operations

Working Days *
From * 12:00 AM
Time Zone *
Please Select a Timezone

Race Information

What is your race? *
Other
What is your race?

Are you of Hispanic, Latino or Spanish Origin? *
Yes
Are you of Hispanic, Latino or Spanish Origin?

What is your ethnicity? *
What is your ethnicity?

Agency Affiliation

Are you the agency owner, principal or an authorized representative completing CMS agent/broker registration on behalf of a business entity

Note there should be only one individual acting as the authorized representative of any agency or business entity for this purpose

Agency Owner *
No

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » Agents and brokers who also act as the authorized representative* for a business entity or web-broker can add the business entity's or web-broker's National Producer Number (NPN) by clicking the appropriate "+" link at the bottom of the profile page.
- » Agents and brokers can list up to three NPNs in the MLMS profile.

The screenshot displays the 'Business Entity Profile' form within the CMS.gov My Enterprise Portal. The form includes the following fields and instructions:

- Business Entity Name ***: Must be greater than 2 characters.
- Business Entity Address ***
- Business Entity City ***
- Business State ***: A dropdown menu.
- Business Entity Zip ***: Format 5 or 9 digits.
- Business Entity Phone ***: Format 10 digits with NO dash.
- Business Entity Email ***
- Business Entity URL**
- Business Entity National ...**: 1 to 10 digits CANNOT start with 0.
- Confirm Business Entity ...**: 1 to 10 digits CANNOT start with 0.

Below the form is a section for 'Web-Based Entity Profile'.

*An agency may only designate one user to act as the authorized representative for the business or web-broker entity for MLMS training completion.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » Enter the information for affiliated web-brokers or business entities.
 - **Note:** Only those who sign a web-broker agreement should complete the web-broker profile.
- » If and agent or broker lists the business entity or web-broker NPN on their profile, these will be added to Registration Completion List once training has been completed.

The screenshot shows the 'Web-Based Entity Profile' form in the CMS.gov My Enterprise Portal. The form includes the following fields and instructions:

- Web Entity Name ***: Must be greater than 2 characters. (Instruction: 1 to 10 digits CANNOT start with 0)
- Web Entity Address ***: (Instruction: 1 to 10 digits CANNOT start with 0)
- Web Entity City ***
- Web Entity State ***: Dropdown menu
- Web Entity Zip ***: Format 5 or 9 digits
- Web Entity Phone ***: Format 10 digits with NO dash
- Web Entity Email ***
- Web Entity URL**
- Web Entity National Prod...**: (Instruction: 1 to 10 digits CANNOT start with 0)
- Web Confirm Entity Natio...**: (Instruction: 1 to 10 digits CANNOT start with 0)

A 'Save' button is located at the bottom right of the form.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » An agent or broker must enter a correct NPN in their MLMS profile to receive credit for completing Marketplace registration.
 - The NPN can be up to 10 digits long and must not begin with a zero.
 - The NPN must not include any special characters or letters.
 - The NPN is not the same as a state license number. Be sure to use an NPN, not a state license number.
 - To update the NPN, an agent or broker can click the “Complete Agent and Broker Training” hyperlink and update the information in their MLMS profile.
 - Agent and broker NPNs can be found at www.nipr.com/PacNpnSearch.htm.

Be sure to confirm the NPN is correct in the MLMS profile. Entering an inaccurate NPN could result in denial of compensation/credit by an issuer.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



- » Once all profile information has been entered, click "Save."

CMS.gov | My Enterprise Portal My Apps Help Log Out

1 to 10 digits CANNOT start with 0 1 to 10 digits CANNOT start with 0

Web-Based Entity Profile

If you are the authorized individual of record completing CMS agent/broker registration on behalf of a Web-based entity (e.g., a Web-broker), then please to provide additional information. Please note there should only be one individual acting as the authorized representative of any Web-based entity for this purpose (being affiliated with a Web-based entity for a purpose other than completing agent/broker registration for that entity is not reason to enter data here).

Web Entity Name *	Web Entity Address *	Web Entity City *	Web Entity State *
	must be greater than 2 characters		
Web Entity Zip *	Web Entity Phone *	Web Entity Email *	Web Entity URL
Format 5 or 9 digits	Format 10 digits with NO dash		
Web Entity National Prod...	Web Confirm Entity Natio...		
1 to 10 digits CANNOT start with 0	1 to 10 digits CANNOT start with 0		

Save

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



General MLMS Information

- » CMS validates NPNs against data stored in the National Insurance Producer Registry (NIPR) Public Database: <https://www.nipr.com/>.
 - Results of this NIPR NPN validation appear on the public Agent and Broker Federally-facilitated Marketplace Registration Completion List (RCL): https://data.healthcare.gov/ffm_ab_registration_lists
 - The RCL is updated daily.

Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)



General MLMS Information

- » NPN validation occurs during the annual registration process in the MLMS and is only applicable to the current Plan Year. If an agent or broker does not maintain a valid NPN, their agreements with the Marketplace may be terminated.
- » To be validated, agents and brokers must:
 - Have a valid state license;
 - Have a valid health-related line of authority (LOA): <https://nipr.com/licensing-center/add-a-line-of-authority> in their resident state; and
 - Have an active status for their health-related LOA.

Step 4: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



Line of Authority Validation Requirements for Marketplace Agents and Brokers

- » Updated agent/broker licensure validation methodology went into effect beginning in plan year 2023 to ensure agents and brokers have a valid health-related line of authority (LOA) in their resident state.
- » Each state Department of Insurance (DOI) determines the requirements for agents and brokers in their specific state. CMS validates the status of an agent's or broker's licensure through the NIPR on a weekly basis. Specifically, licensure validation is determined by checking license status and the presence of a valid health LOA in the resident state for each agent or broker.
 - **Note:** Some states, such as Florida, Texas, Utah, and Wisconsin, require ABs to have an appointment with a health insurance carrier before their NPN can be validated.

Note: Agents and brokers who do not have an approved health-related LOA, as determined by their resident state, will not be able to access Marketplace systems and **will not be able to assist consumers with Marketplace activities for Plan Year 2025.**

Step 4: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » Agents and brokers can take several steps now to check and see if they need to take further action.
 - **Check resident state requirements** for Appointment Level LOA, Approved Class Type and/or Approved License Level LOA at <https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority>.
 - Then, agents and brokers can go to NIPR at <https://nipr.com/licensing-center/add-a-line-of-authority> and use the “Look Up Your National Producer Number (NPN)” tool at the bottom of the page to **check their personal licensure information** for their resident state.
 - If agents and brokers do not have the required resident state LOA, they can use the links to “Add a Line of Authority” and **work directly with their resident state DOI** regarding licensing requirements.
- » The validation of agents’ and brokers’ licenses will be reviewed weekly following completion of the required annual agent and broker Registration and Training. Agents and brokers can check the RCL at <https://data.healthcare.gov/ab-registration-completion-list> to confirm that their NPN is listed and the “NPN Valid (Current Year Only)” reflects “Y” for yes prior to assisting consumers with enrollment.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal



1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
- 5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.**
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



Plan Year 2025 Enhancements

- » Marketplace training for Plan Year 2025 is available to agents and brokers in English and Spanish on the MLMS.
- » There will be two vendors, HealthSherpa & INSXCloud, that will be offering training for Plan Year 2025.

Plan Year 2025 Cultural Competency Module

START COURSE

Welcome to the Cultural Competency module!
Course Version 1.1

≡ Disclaimer	○
≡ Navigating this Module	○
≡ Introduction and Objectives	○
≡ Health Disparities Overview	○
≡ Best Practices for Agents and Brokers	○
≡ Uninsured and Historically Underserved Communities	○
≡ Sexual Orientation and Gender Identity (SOGI)	○
≡ Race and Ethnicity Questions in the Marketplace Application	○
≡ Consumers with Disabilities	○
≡ Module Completion	○

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » For the Plan Year 2025 Marketplace Agent and Broker Training for new agents and brokers, the following core training modules are available:
 - Welcome to the Marketplace
 - Assisting Consumers After Enrollment
 - Marketplace Coverage
 - Maintaining Compliance
 - Enrolling Consumers in Coverage
 - Cultural Competency and Growing Your Book of Business
 - Small Business Health Options Program

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » There are knowledge checks associated with each lesson of the training modules intended to measure understanding of the training content.
- » Following the core training, agents and brokers will be prompted to complete the Marketplace training exam. This exam consists of 10 questions that will test understanding of the concepts presented in the training. Agents and brokers must pass the exam with a **70% score or better** to receive credit for taking the course.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » There are two free options for completing Plan Year 2025 training:
 - CMS-developed training through the MLMS (Individual Marketplace and Small Business Health Options Program [SHOP]); **(No Continuing Education Units [CEUs])** or
 - HHS-approved vendor (Individual Marketplace only). The two HHS-approved vendors for this year are HealthSherpa and INSXCloud.
- » An agent or broker only needs to complete training one time for each plan year.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » The approved vendor is required to offer CEUs in a minimum of five states where the Marketplace operates (45 CFR § 155.222).
 - Agents and brokers can use these CEUs to meet state licensure requirements for continuing education.
 - There is no fee for HHS-approved vendor CEUs.
 - For more information on individual state CEU requirements, check with the respective state Department of Insurance.
- » Training is only required for participation in the Individual Marketplace.
- » Agents and brokers who participate in the SHOP are encouraged, but not required, to complete SHOP training.
- » SHOP curriculum is not available through the HHS-approved vendor.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- » After completing their MLMS profile, agents and brokers will be redirected to the MLMS landing page.
- » Click the "Open Curriculum" option in the "Your Transcript" box.

Health Insurance Marketplace

Announcement

Important Notice: The Marketplace Learning Management System (MLMS) will be closed at 9:00 AM EST on Friday, July 14, 2023. As the Centers for Medicare & Medicaid Services (CMS) prepares for the launch of plan year 2024 registration and training, be sure to take the following actions before the closing date:

- Confirm your MLMS profile is up to date, so your contact information is available to potential new clients on HealthCare.gov.
- Finish your Registration Complete Certificates showing you have completed plan year 2023 Marketplace registration and training.

[Click Here](#) if you're having problems completing training.

Training Instructions

Contact the MLMS Help Desk

Training Options: The box in the right column lists the training options available to you as an agent broker.

Your Transcript: The box in the right column lists your current training that you are in the process of completing. Your complete transcript page is here.

[Transcript](#)

Certificates: After successfully completing the required Agent Broker Curriculum Training and examinations, you can access your certificate from the Completed Transcript page. Navigate to your transcript and select Completed from your status drop-down.

If assistance is required during your training, please check out The MLMS Interactive Learning Assistant (MLIA). MLIA is our AI driven chatbot available to assist you with your MLMS questions 24 hours a day, 7 days a week. Click the button [Ask MLIA for Help](#).

You can access your resource guides here:

[Training Resources](#)

Training Options

No suggested training

Welcome to the Marketplace

Your Transcript

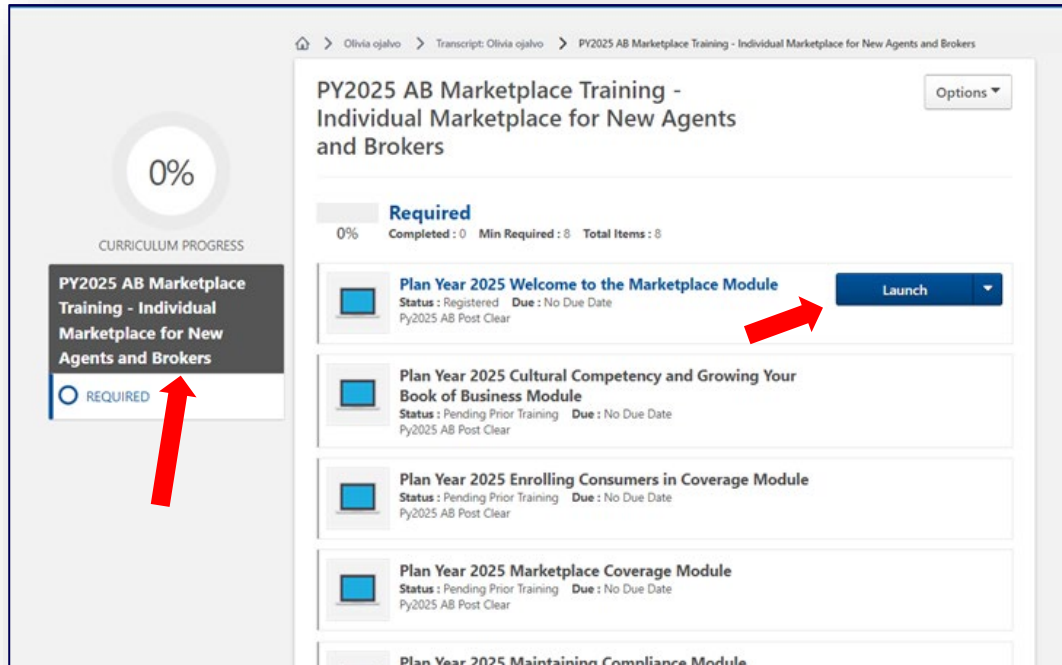
	Action
PY2024 Individual Marketplace Training for New Agents and Brokers	Open Curriculum
PY2023 Agent Broker Small Business Health Options Program (SHOP) Training	Open Curriculum

cornerstone

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Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- » As agents and brokers complete training modules, the next launch link will become visible.



The screenshot displays the 'PY2025 AB Marketplace Training - Individual Marketplace for New Agents and Brokers' page. On the left, a 'CURRICULUM PROGRESS' section shows a 0% completion rate. Below this, a list of training modules is shown, with the first module, 'Plan Year 2025 Welcome to the Marketplace Module', highlighted. A red arrow points to the 'Launch' button for this module. Another red arrow points to the 'REQUIRED' label in the curriculum progress section.

0%
CURRICULUM PROGRESS

PY2025 AB Marketplace Training - Individual Marketplace for New Agents and Brokers

REQUIRED

PY2025 AB Marketplace Training - Individual Marketplace for New Agents and Brokers Options

Required
0% Completed : 0 Min Required : 8 Total Items : 8

Plan Year 2025 Welcome to the Marketplace Module Launch

Status : Registered Due : No Due Date
Py2025 AB Post Clear

Plan Year 2025 Cultural Competency and Growing Your Book of Business Module

Status : Pending Prior Training Due : No Due Date
Py2025 AB Post Clear

Plan Year 2025 Enrolling Consumers in Coverage Module

Status : Pending Prior Training Due : No Due Date
Py2025 AB Post Clear

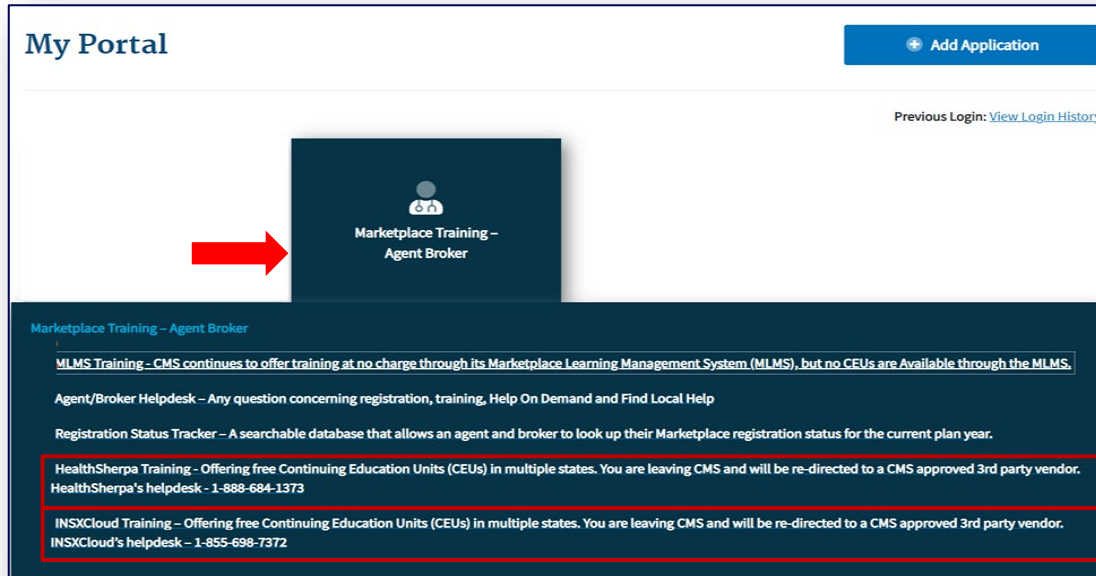
Plan Year 2025 Marketplace Coverage Module

Status : Pending Prior Training Due : No Due Date
Py2025 AB Post Clear

Plan Year 2025 Maintaining Compliance Module

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- » If agents and brokers choose to complete training through the HHS-approved vendor, they must access the training via the CMS Enterprise Portal. Agents and brokers cannot go directly to the vendor's website to access the training content.
- » Click the **Marketplace Training – Agent Broker** tile and select the Vendor Training option shown below, and the CMS Enterprise Portal will redirect to their website.



My Portal [Add Application](#)

Previous Login: [View Login History](#)

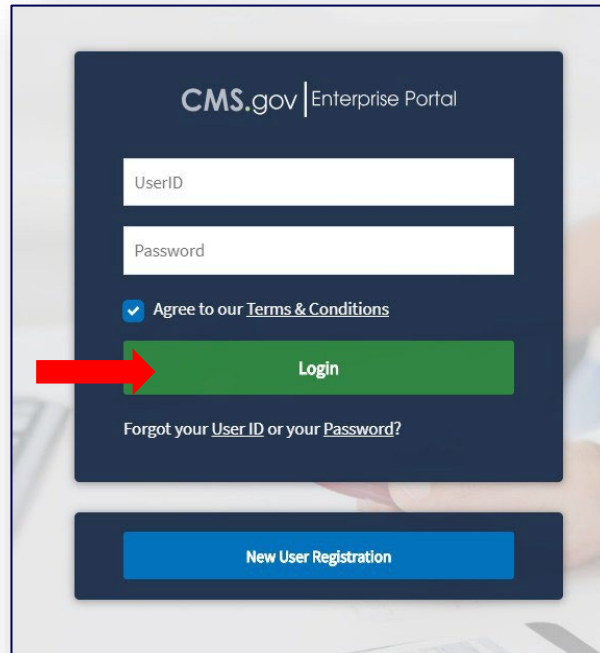
Marketplace Training – Agent Broker

- [MLMS Training](#) – CMS continues to offer training at no charge through its Marketplace Learning Management System (MLMS), but no CEUs are Available through the MLMS.
- [Agent/Broker Helpdesk](#) – Any question concerning registration, training, Help On Demand and Find Local Help
- [Registration Status Tracker](#) – A searchable database that allows an agent and broker to look up their Marketplace registration status for the current plan year.
- [HealthSherpa Training](#) – Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. HealthSherpa's helpdesk - 1-888-684-1373
- [INSXCloud Training](#) – Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. INSXCloud's helpdesk – 1-855-698-7372

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » Once an agent or broker completes training through the HHS-approved vendor, they will be directed to log back into the CMS Enterprise Portal to complete registration, including signing the applicable Marketplace Agreement(s) on the MLMS.



Step 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS



1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
- 6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.**
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS (continued)



- » Agents and brokers must execute the Agreement(s) associated with the Marketplace(s) they are participating in:
 - Individual Marketplace General Agreement
 - Individual Marketplace Privacy and Security Agreement
 - SHOP Privacy and Security Agreement

Step 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS (continued)



- » An agent or broker must request the FFM Agent and Broker Training Access role and complete/update their MLMS profile information, complete identity proofing*, and complete the required training and exams before they can sign the Agreement(s).
- » Once an agent or broker has completed the training (which is required for the Individual Marketplace and optional for SHOP), they will need to sign the Agreement(s).

***Note:** Agents and brokers who do not log into the MLMS for more than a year will have their account deactivated, requiring them to complete identity proofing again when they return. Returning individuals with a deactivated account should ensure they are using the same FFM User ID they used previously and that their SSN is populated in IDM.

Step 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS (continued)



- » After launching the appropriate Agreement module, review the Agreement language and click "I Agree" at the end of the Agreement to provide an electronic signature and review and accept the terms of the Marketplace Agreement.

Do you agree to accept the terms and conditions of the Agent Broker General Agreement For Individual Market Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform?

Select "I Agree" to provide your electronic signature. Select your response, and then select submit.

I Agree

I Do Not Agree

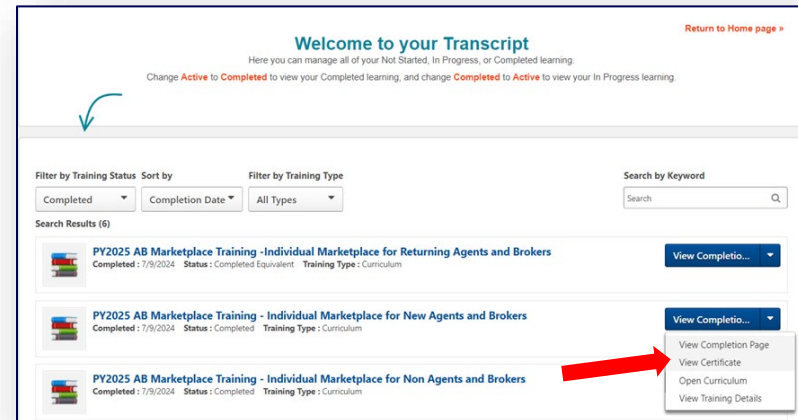
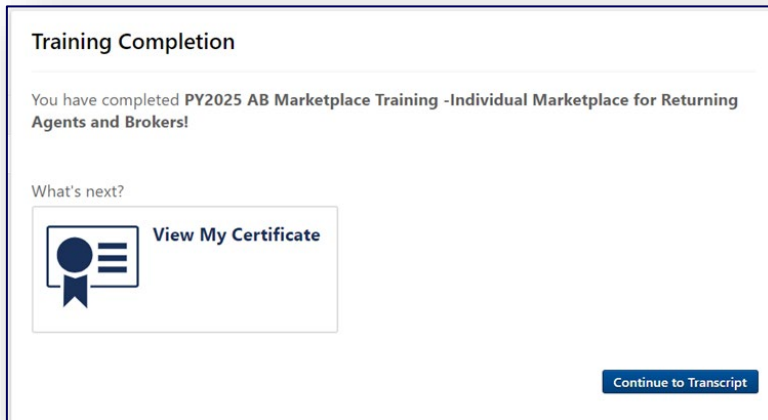
Step 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate



1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
- 7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.**

Step 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate (continued)

- » After completing the required Agent Broker Curriculum Training and examinations, agents and brokers can access their certificate from the Transcript page. Navigate to the transcript and select “Completed” from the status drop-down. Select the blue “View Completion Page” button next to the desired course. On the Completion page, select “View My Certificate.”
 - **Note:** Agents and brokers can also view the certificate of completion without going to the completion page. Under the “**View Completion**” button there is a menu for both completion page and direct launch of certificate.



Step 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate (continued)

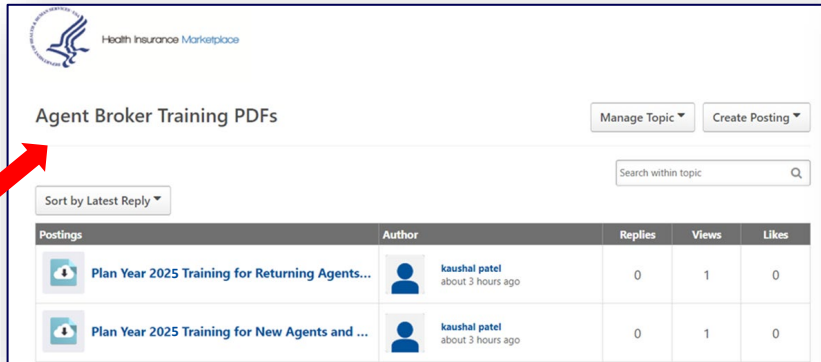
- » The Registration Completion Certificate will include:
 - Agent's or broker's name
 - Agent's or broker's NPN(s)
 - The market segment(s) for the certificate
 - The Plan Year for the certificate
 - Completion date of FFM registration



Issuers may request to view the Registration Completion Certificate(s). However, issuers are instructed to review the [Agent and Broker FFM Registration Completion List \(RCL\)](#) to confirm the registration status of agents and brokers.

Step 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate (continued)

- » To download a PDF file of the full training content after completion, agents and brokers should:
1. Locate the Training Resources menu.
 2. Select the "Topics" tab.
 3. Select the folder titled **"Agent Broker Training PDFs."**
 4. Select the name of the file; this will open to a page where the agent/broker will be able to select the PDF file of the training content.







Health Insurance Marketplace

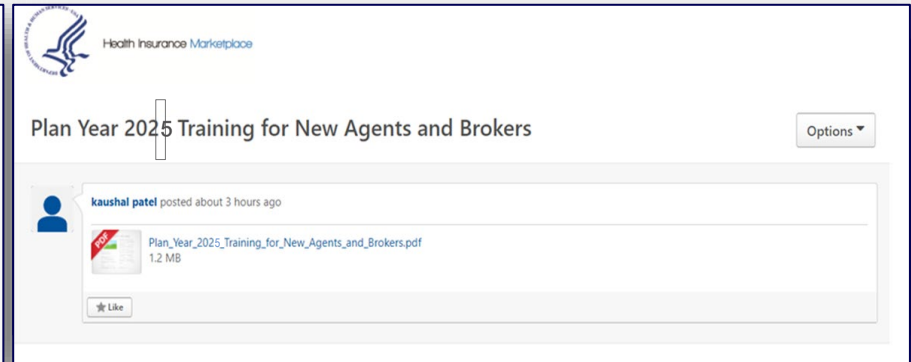
Agent Broker Training PDFs

Manage Topic | Create Posting

Search within topic

Sort by Latest Reply


Postings	Author	Replies	Views	Likes
 Plan Year 2025 Training for Returning Agents...	 kaushal patel about 3 hours ago	0	1	0
 Plan Year 2025 Training for New Agents and ...	 kaushal patel about 3 hours ago	0	1	0




Health Insurance Marketplace

Plan Year 2025 Training for New Agents and Brokers

Options

 **kaushal patel** posted about 3 hours ago

 Plan_Year_2025_Training_for_New_Agents_and_Brokers.pdf
1.2 MB

★ Like

Step 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate (continued)



- » Agents and brokers should also confirm that their information appears on the RCL:
https://data.healthcare.gov/ffm_ab_registration_lists.
- » **Information may take one to two business days to appear on the RCL** after completing all registration and training steps. For those opting to display their information on Find Local Help, it may take up to three business days to update.
- » If the NPN does not appear, go to the Marketplace Registration Tracker (<https://data.healthcare.gov/ab-registration-tracker/>) to check Marketplace registration status.
 - Enter an NPN and ZIP code.
 - Information is updated daily by 5:00 PM ET.
- » If additional assistance is needed, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Agent and Broker Marketplace Registration Tracker

Current plan year registration status lookup tool

The Agent and Broker Registration Tracker is a searchable database that allows you to look up your Marketplace registration status with the National Producer Number (NPN) and ZIP Code that you have saved in your Marketplace Learning Management System (MLMS) profile for the current plan year.

Find your status
Enter both NPN and ZIP code to lookup your status.

NPN
(numbers only)

ZIP code
(5 digit only)

Reminders for Logging in to Your CMS Portal Account



- » Remember, **only the person creating a CMS Enterprise Portal account** may use their login credentials.
- » **Sharing login credentials is not allowed**, including for credentials used to access approved Classic DE and EDE partner's websites.
- » Passwords and MFA access must **never be shared** with others.
- » Agents and brokers should check that their EDE or DE account is correctly linked to and integrated with their personal CMS Enterprise Portal account.



CMS has required all EDE partners to ensure that each agent and broker using their platform must reauthenticate (similar to a banking application) to confirm only you are using your personal CMS Portal account every 12 hours. **You are prohibited from being logged in on different devices or using multiple sessions with the same credentials.**

Plan Year 2025 Health Insurance Marketplace® Key Priorities

Documenting Consumer Consent Requirement



Consent Documentation Requirements

- » Agents, brokers, and web-brokers are required to document the receipt of consent from the consumer or their authorized representative.
 - The consumer or their authorized representative must take an action to produce the documentation;
 - The documentation must contain, at a minimum, the following information:
 - A description of the scope, purpose, and duration of the consent provided by the consumer or their authorized representative;
 - The date the consent was given;
 - The name of the consumer or their authorized representative;
 - The name of the agent, broker, web-broker, or agency being granted consent;
 - A process through which the consumer or their authorized representative may rescind the consent.
 - The agent, broker, or web-broker must maintain the documentation for **a minimum of 10 years**.

For more information on these requirements, view these FAQs here: <https://www.cms.gov/files/document/2024-pn-ab-faq-9823.pdf> **and webinar slides here:** <https://www.cms.gov/files/document/marketplace-compliance-2024-payment-notice-updates-webinar-slides.pdf>.

Documenting Application Review Requirement



Review Documentation Requirements

- » Agents, brokers, and web-brokers are required to document that eligibility application information has been reviewed by and confirmed to be accurate by the consumer or their authorized representative prior to application submission.
 - The consumer or their authorized representative must take an action to produce the documentation;
 - The documentation must contain, at a minimum, the following information:
 - The date the information was reviewed;
 - The name of the consumer or their authorized representative;
 - An explanation of the attestations at the end of the eligibility application; and
 - The name of the assisting agent, broker, or web-broker.
 - The agent, broker, or web-broker must maintain the documentation for **a minimum of 10 years.**
- **It is a violation of the Marketplace agreements to provide incorrect consumer information, including addresses and ZIP codes, on the eligibility application.** When assisting consumers whose residential county crosses ZIP codes, you must always select the country and ZIP code that matches the consumer's street address.

Advertising and Marketing within the Marketplace Compliance Guidelines

- » Agents and brokers may use various advertising and marketing techniques to grow your business within the Marketplace but should make sure they follow the CMS guidelines for marketing and advertising to ensure they remain compliant.
- » As a reminder, you should ensure that **you are NOT using any advertising or marketing efforts that could confuse or mislead consumers**. This includes:
 - You may not create marketing that is misleading or coercive, which includes making any misrepresentation of your role, connections, or employment within the Marketplace or CMS as determined by federal laws and regulations. You may say you are a state licensed Marketplace-registered agent or broker selling Marketplace plans, but you must not imply that you represent or are employed by CMS, the Marketplace, [HealthCare.gov](https://www.healthcare.gov), an insurance company you are not actually associated with, or are advertising on behalf of these organizations.
 - You must ensure potential pricing of health plans and plan benefits is accurately represented in advertisements.
 - Consumer eligibility for Marketplace plans must be accurately described. For example, you must refrain from inaccurate marketing that suggests all consumers are eligible for free health insurance through the Marketplace regardless of their citizenship or immigration status, household income, or eligibility for other coverage such as Medicare or Medicaid.

For more information on these requirements, view this tip sheet here: <https://www.cms.gov/files/document/agent-and-broker-advertising-and-marketing-tip-sheet.pdf>.

Citizenship/Immigration Data Matching Issue (DMI) Reminders



Preventing Citizenship/Immigration DMIs

- » Agents and brokers must enter all required information on a consumer's application, including Social Security numbers (SSNs) for all consumers who have them, because:
 - It is required by federal regulations if the applicant has an SSN.
 - It reduces the risk of the consumer losing coverage or financial assistance.
 - It helps to ensure the agent or broker doesn't lose commissions.
- » Consumers who do not have an SSN may be asked to submit documents to verify their citizenship or immigration status.
 - Examples of these documents can include A-Numbers, I-551s, I-94s, I-327s, I-571s, among others.
 - Consumers with immigration statuses should submit these documents with their eligibility application to help prevent DMIs.
- » Consumers who do not include their SSN or submit applicable documents to verify their citizenship or immigration status are at risk of losing their eligibility for Marketplace coverage.

Citizenship/Immigration Data Matching Issue (DMI) Reminders (continued)



Consumers Who Refuse to Provide You Their SSN

- » Agents and brokers need an actionable plan to help consumers complete their applications if they have SSNs and refuse to provide them.
- » For example, agents and brokers may:
 - **Assist consumers working “side-by-side” with them** while the consumer creates their own account and completes the Marketplace application through an EDE website’s consumer pathway or on HealthCare.gov; or
 - Suggest the consumer **call the Marketplace Call Center** if they are more comfortable providing their SSN through this path.

For more information on these requirements, view this webinar here: <https://www.cms.gov/files/document/data-matching-issues-dmi.pdf> **and this FAQ here:** <https://www.agentbrokerfaq.cms.gov/s/article/What-should-I-do-if-my-clients-do-not-wish-to-provide-me-with-their-Social-Security-number-SSN>.

Live Question/Answer Session & Agent and Broker Outreach Updates

At the end of today's webinar, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.



To ask a verbal question:

- If you are listening via the Zoom application, click "**Raise Hand**" in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
 - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
 - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.



To submit a written question/view written responses:

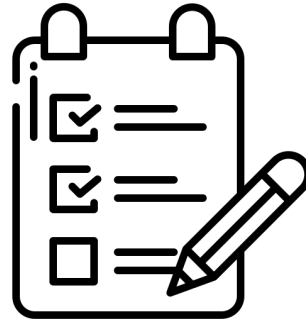
- Type your question in the text box under the "**Q&A**" tab and click "**Send.**"
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Webinar Session Survey



CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.



Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions.

Please take time to complete the survey and provide CMS with any feedback.

Acronym Definitions



Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CEU	Continuing Education Unit
CMS	Centers for Medicare & Medicaid Services
DE	Direct Enrollment
DOI	Department of Insurance
EDE	Enhanced Direct Enrollment
FFM	Federally-facilitated Marketplace
HHS	Department of Health & Human Services
IDM	Identity Management System
LOA	Line of Authority
MFA	Multi-Factor Authentication

Acronym	Definition
MLMS	Marketplace Learning Management System
NIPR	National Insurance Producer Registry
NPN	National Producer Number
OEP	Open Enrollment Period
QHP	Qualified Health Plan
RCL	Registration Completion List
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal platform
SHOP	Small Business Health Options Program



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!