

Plan Year 2024 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 25, 2023

Health
Care
.gov

The CMS logo features the letters 'CMS' in a bold, white, sans-serif font, with a white swoosh above the letters. Below 'CMS' is the text 'CENTERS FOR MEDICARE & MEDICAID SERVICES' in a smaller, white, sans-serif font.

CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

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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Agenda



01 Introduction

02 Plan Year 2024 Marketplace Registration and Training Process

03 Agent and Broker Marketplace Updates

04 Live Question/Answer Session and Agent and Broker Outreach Updates

Intended Audience



- » **The intended audiences for this presentation include:**
 - Agents and brokers joining the Marketplace for the first time for Plan Year 2024, and
 - Agents and brokers who participated in a previous Plan Year but did not complete Plan Year 2023 Marketplace registration and training
- » Agents and brokers who completed Plan Year 2023 registration and training should register for the upcoming webinar on **Thursday, July 27**, titled "Plan Year 2024 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers." Registration will close 24 hours prior to 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 2023 are required to complete the assigned Marketplace training courses for Plan Year 2024 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 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.

Introduction to Agents and Brokers for Plan Year 2024



Welcome to the Marketplace for Plan Year 2024!*

- » 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 2024 (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 better understand the standards under 45 CFR §§ 155.220 and 155.260, review the guidance on the CMS [Agents and Brokers Resources webpage](#).



**Plan Year 2024 Health Insurance
Marketplace® Registration and Training for
New Agents and Brokers**

Step 1: Create a CMS Enterprise Portal Account

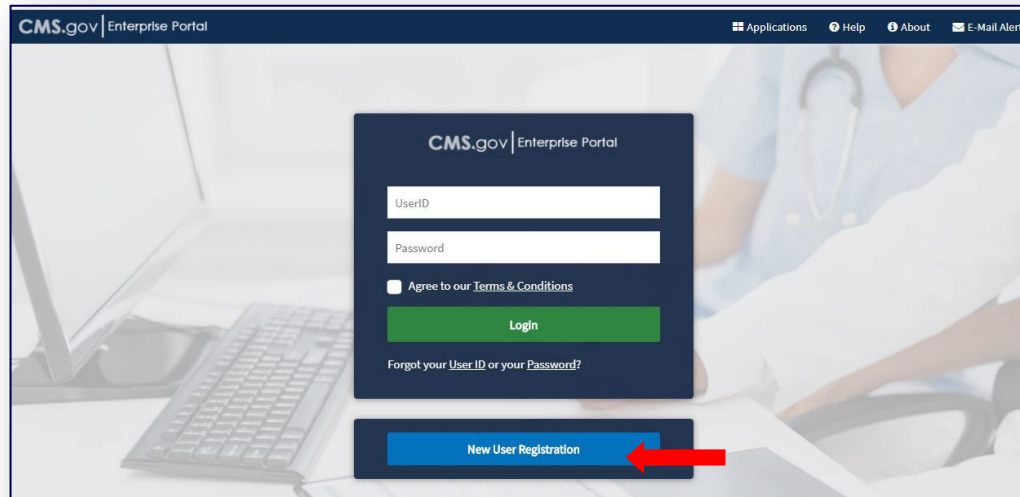


- 1. Create a CMS Enterprise Portal Account.**
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the Identity Management (IDM) System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training 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."

CMS.gov | Enterprise Portal

Applications Help About Email Alerts

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.

Select Your Application x

fd

Electronic Correspondence Referral System (ECRS) Web

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

A federal government website managed by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

Twitter YouTube RSS

How can I help you?

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 Email Alerts

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

with the system. 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.

I have read the HHS Rules of Behavior (HHS RoB), version 2010-0002.001S, dated August 26 2010 and understand and agree to comply with its provisions. I understand that violations of the HHS RoB or information security policies and standards may lead to disciplinary action, up to and including termination of employment; removal or debarment from work on Federal contracts or projects; and/or revocation of access to Federal information, information systems, and/or facilities; and may also include criminal penalties and/or imprisonment. I understand that exceptions to the HHS RoB must be authorized in advance in writing by the OPDIV Chief Information Officer or his/her designee. I also understand that violation of laws, such as the Privacy Act of 1974, copyright law, and 18 USC 2071, which the HHS RoB draw upon, can result in monetary fines and/or criminal charges that may result in imprisonment.

I agree to the Terms and Conditions

Next

How can I help you?

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).

Enter First Name	Enter Middle Name (optional)	Enter Last Name	Suffix (optional) ▼
Select Birth Month ▼	Select Birth Date ▼	Select Birth Year ▼	

Is Your Address U.S. Based?
 Yes No

Enter Home Address Line 1	Enter Home Address 2 (optional)		
Enter City	Select State ▼	Enter ZIP Code	Enter Zip+4 Code (optional)
Enter Email Address	Confirm Email Address		
Enter Phone Number			

Back Next Cancel

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."


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



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

First Name: Firstname | Enter Middle Name (optional): | Last Name: LastName | Suffix (optional):

Birth Month: January | Birth Date: 1 | Birth Year: 1986

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

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

Email Address: name.lastname@mail.com | Confirm Email Address: name.lastname@mail.com

Phone Number: 240-777-6654

All fields are required unless marked (optional).

User ID: eidm111

Enter Password: | Confirm Password: |

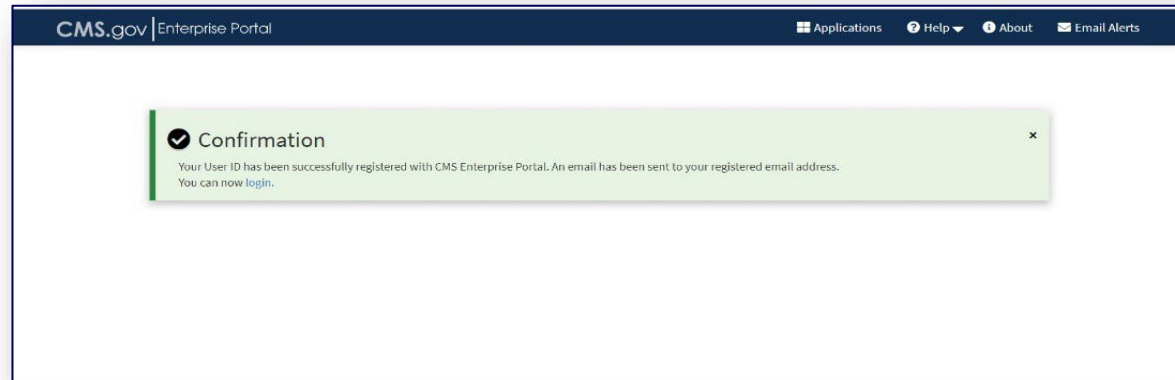
Security Question: What is the food you least liked as a child?

Security Answer: broccoli

Submit User

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 now 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 the heading is a paragraph of text explaining that adding an MFA code to a login can make it more secure by providing an extra layer of protection. Underneath the text is the instruction "Select the MFA device type to register". This is followed by a dropdown menu with the placeholder text "Select MFA Device" and a downward arrow. The dropdown menu 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

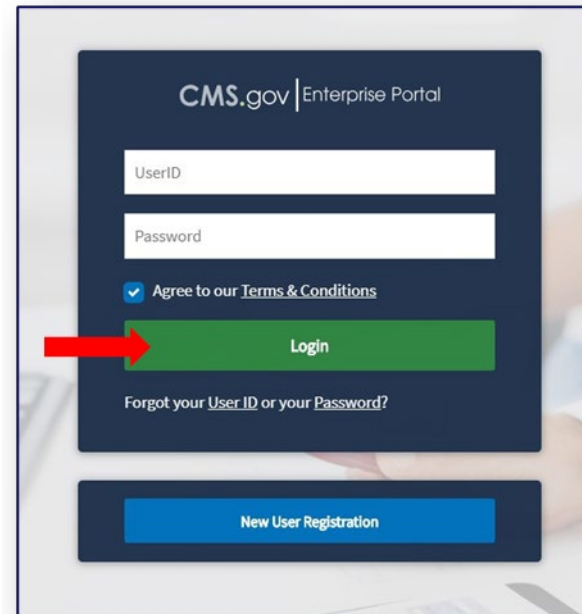
Step 2: Request the Agent and Broker Training Access Role



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 an FFM User ID and the password created when setting up the CMS Enterprise Portal account in Step 1.
- » After reading, 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 2022, 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 2023.

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

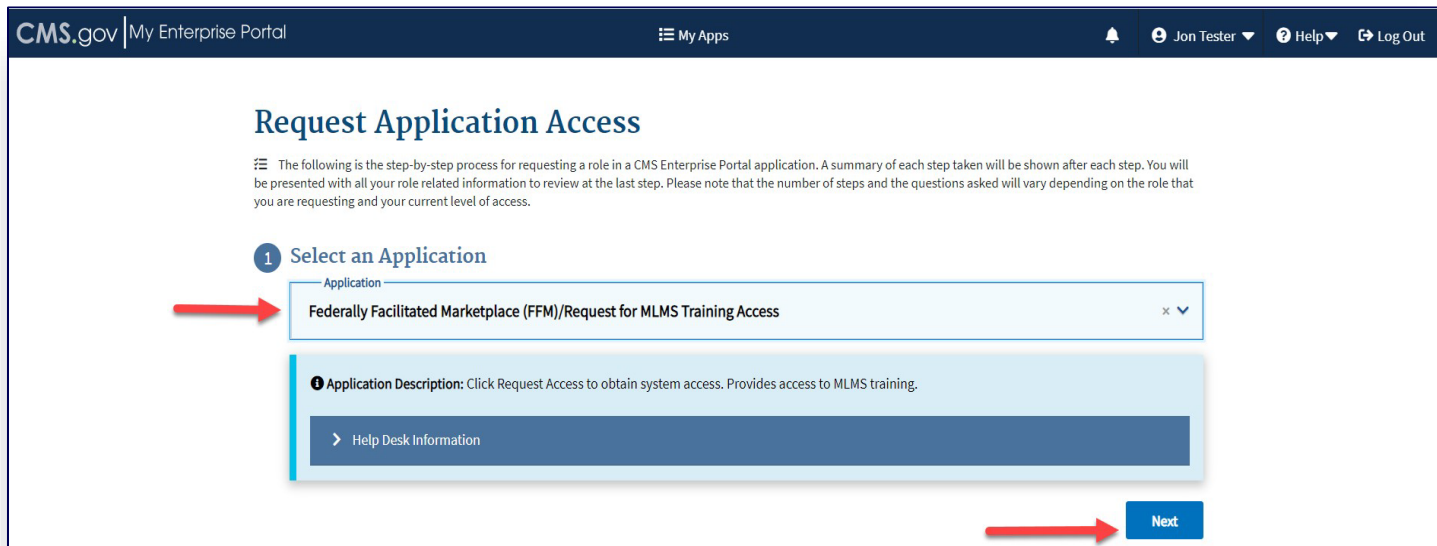
Step 2: Request the Agent and Broker Training Access Role (continued)

- » 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

Jon Tester

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

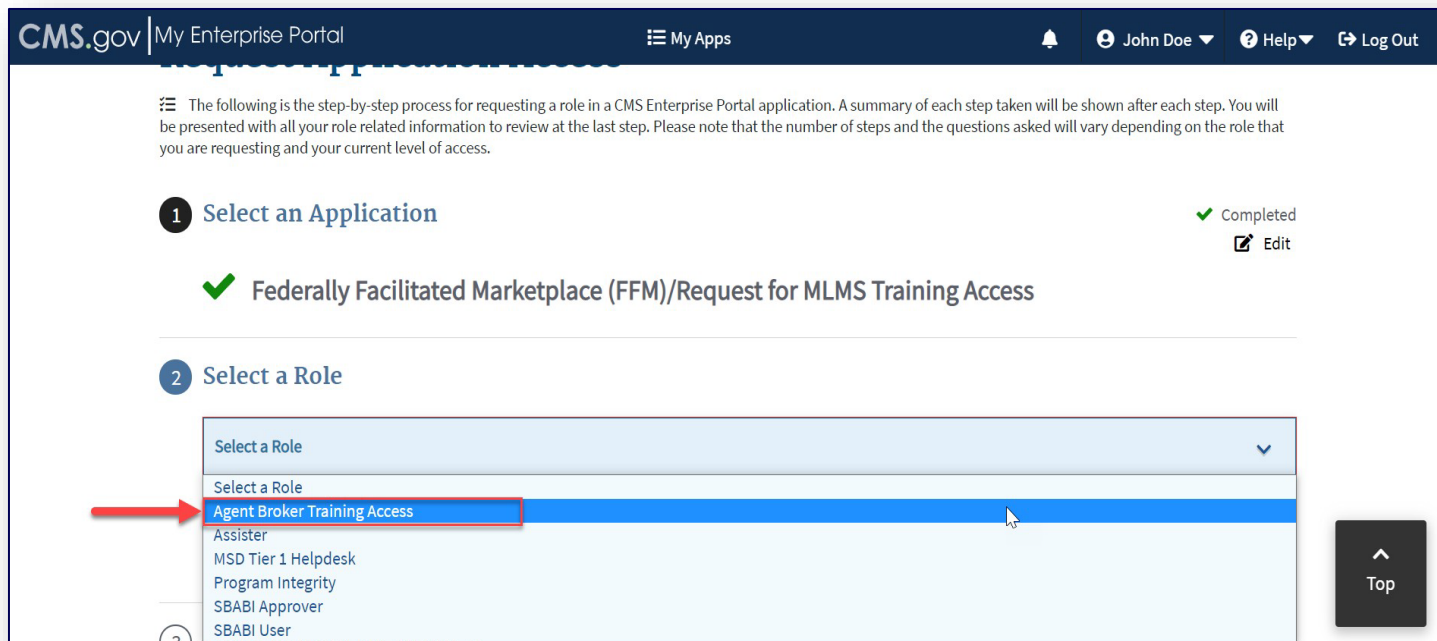
Application Description: Click Request Access to obtain system access. Provides access to MLMS training.

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, the user name "John Doe", "Help", and "Log Out". Below the navigation bar, a summary text explains the step-by-step process for requesting a role. The main content area shows two steps: Step 1, "Select an Application", which is marked as "Completed" with a green checkmark and an "Edit" button; and Step 2, "Select a Role", which is currently active. A dropdown menu is open under Step 2, listing several roles: "Select a Role", "Assister", "MSD Tier 1 Helpdesk", "Program Integrity", "SBABI Approver", and "SBABI User". The "Agent Broker Training Access" role is highlighted in blue, and a red arrow points to it from the left. A "Top" button is visible in the bottom right corner of the content area.

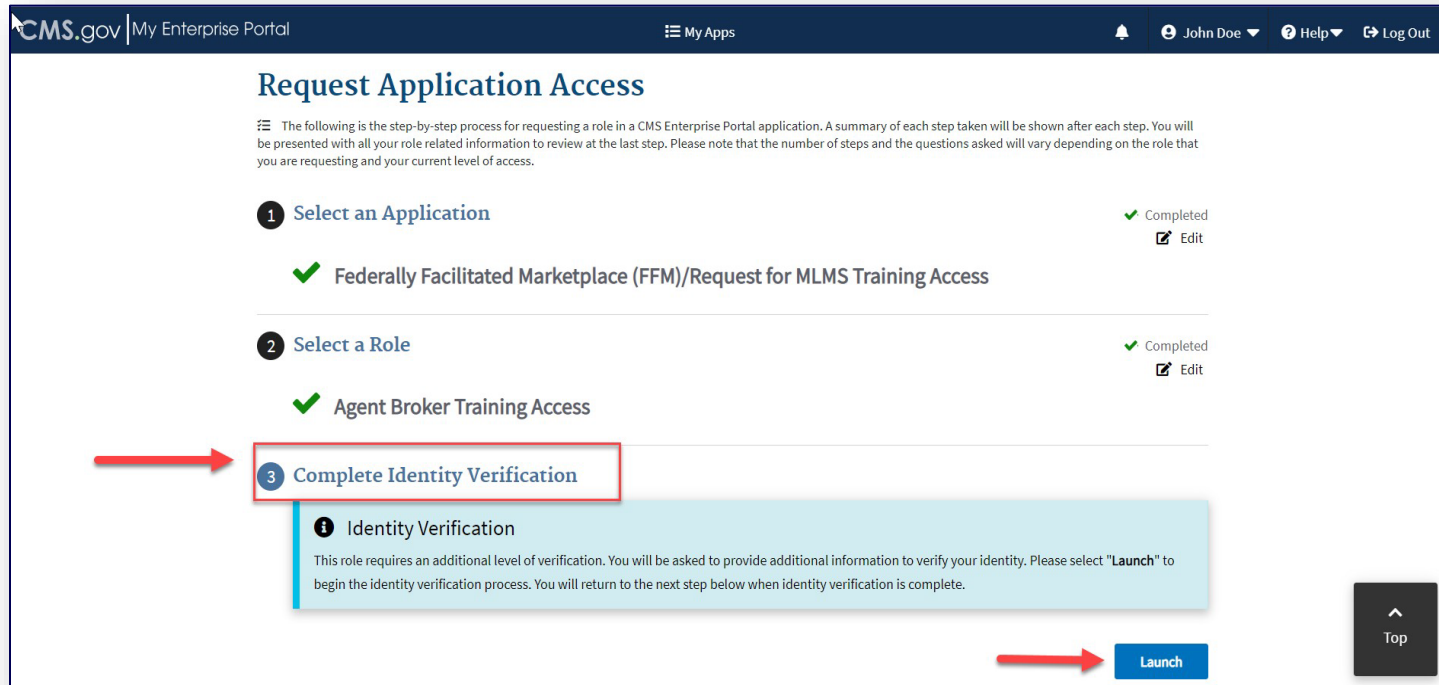
Step 3: Complete Remote Identity Proofing through the Identity Management (IDM) System



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.

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

John Doe

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**

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’.



Next

Cancel

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

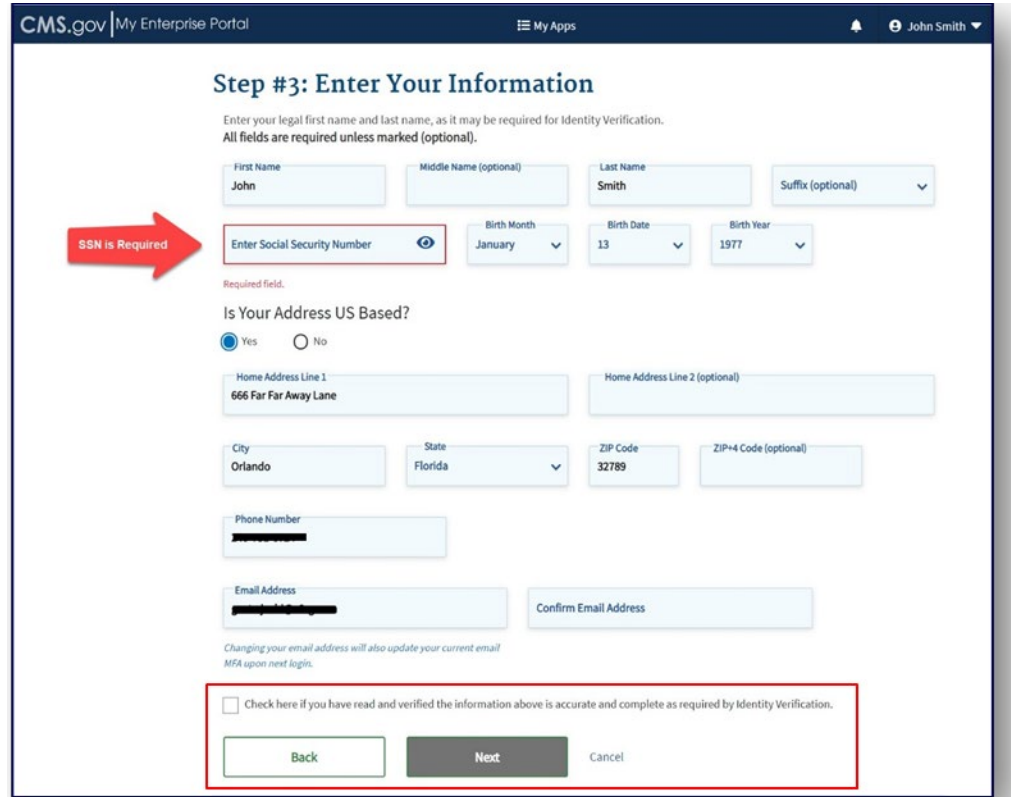
We encourage you to read the [HHS Rules of Behavior](#), which provides the appropriate use of all HHS information technology resources for Department users, including Federal employees, contractors, and other system users.

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).
 - **Note:** Users will need to submit the following personal information for verification: social security number (required), full legal name, current home residence, primary phone number (mobile preferred), date-of-birth, and personal email address. Business information will not be able to be used to identity proof of an individual.
 - 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 is titled 'Step #3: Enter Your Information' and includes the instruction: 'Enter your legal first name and last name, as it may be required for Identity Verification. All fields are required unless marked (optional)'. The form contains several input fields: 'First Name' (John), 'Middle Name (optional)', 'Last Name' (Smith), 'Suffix (optional)', 'Enter Social Security Number' (highlighted with a red box and a red arrow pointing to it with the text 'SSN is Required'), 'Birth Month' (January), 'Birth Date' (13), 'Birth Year' (1977), '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), 'ZIP+4 Code (optional)', 'Phone Number', 'Email Address', and 'Confirm Email Address'. At the bottom, there is a checkbox labeled 'Check here if you have read and verified the information above is accurate and complete as required by Identity Verification.' and three buttons: 'Back', 'Next', and 'Cancel'. The 'Next' button is highlighted with a red box.

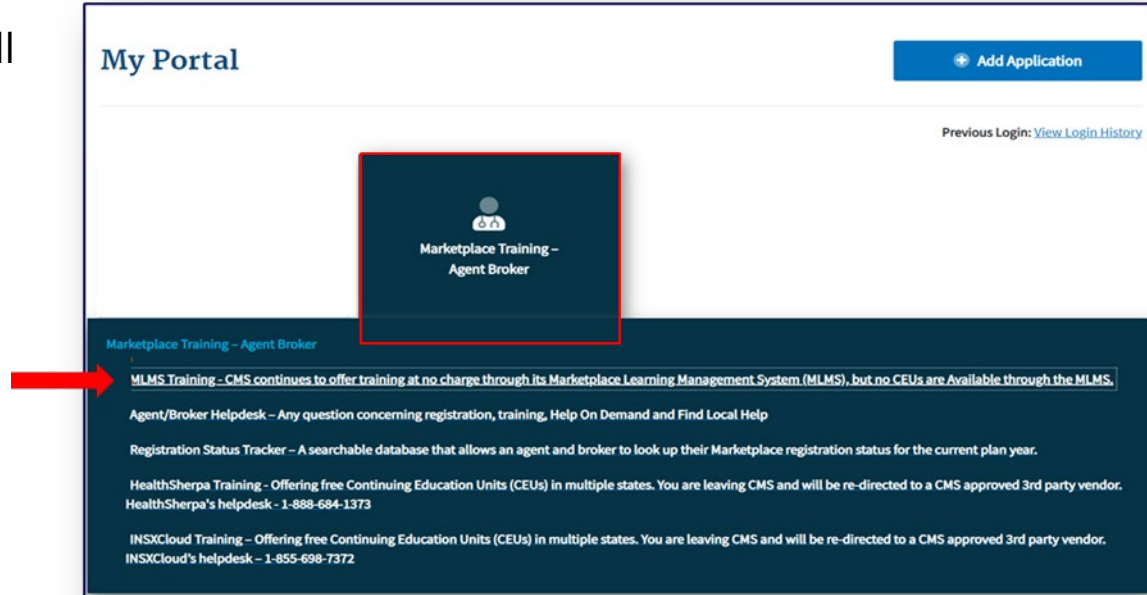
Step 4: Complete the Agent and Broker Profile on the Marketplace Learning Management System (MLMS) via the CMS Enterprise Portal



1. Create a CMS Enterprise Portal Account.
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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 - 1-888-684-1373](#)

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

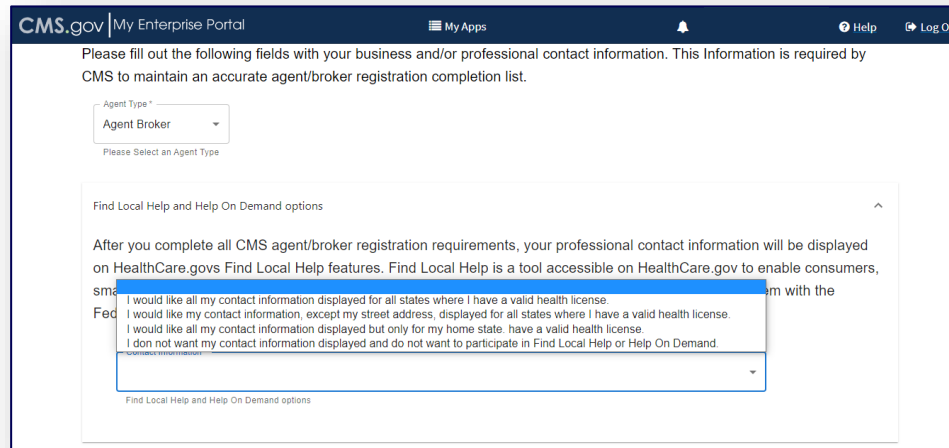


- » Select a user role from the two available options.
- » If you do not intend to assist consumers with enrolling in Marketplace coverage, select the "**Not an Agent Broker**" role in the drop-down menu at the top of your agent/broker profile. You can return to this section of your agent/broker profile 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 2024 or to receive compensation for assisting consumers with Marketplace enrollments.

A screenshot of the CMS.gov My Enterprise Portal. The page header includes the CMS.gov logo, 'My Enterprise Portal', 'My Apps', a notification bell, 'Help', and 'Log Out'. The main content area contains a text prompt: '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 labeled 'Agent Type *' with a downward arrow. The dropdown menu is open, showing two options: 'Agent Broker' and 'Non Agent Broker'. A 'Save' button is located to the right of the dropdown menu.

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.



CMS.gov | My Enterprise Portal

My Apps Help Log Out

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.

Agent Type *
Agent Broker
Please Select an Agent Type

Find Local Help and Help On Demand options

After you complete all CMS agent/broker registration requirements, your professional contact information will be displayed on HealthCare.gov's Find Local Help features. Find Local Help is a tool accessible on HealthCare.gov to enable consumers, sm... m with the

Find Local Help and Help On Demand options

- 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.
- 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 shows the 'Individual Profile' section of the CMS.gov My Enterprise Portal. The form is titled 'Individual Profile' and contains the following fields:

- User Name: Sarah Edwards
- Street Address *
- City *
- State *
- Zip *
- Phone *
- Email *
- URL *
- National Producer Num...
- Confirm National Produc...
- Preferred Contact *
Email
- Preferred Languages *

Below the Individual Profile section is the 'Hours of Operations' section, which includes:

- Working D... (dropdown menu)
- From *
12:00 AM
- To *
12:00 AM
- Time Zone *
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.
 - **Note:** These three race and ethnicity questions are new for Plan Year 2024 Registration and Training for Agents and Brokers.

The screenshot displays a registration form with three sections: Hours of Operations, Race Information, and Agency Affiliation. The Race Information section is highlighted with a blue border and contains three dropdown menus. The first dropdown is labeled 'What is your race? *' and has 'Other' selected. The second dropdown is labeled 'Are you of Hispanic, Latino or Spanish Origin? *' and has 'Yes' selected. The third dropdown is labeled 'What is your ethnicity? *'. The Agency Affiliation section contains a dropdown menu labeled 'Agency Owner *' with 'No' selected. The Hours of Operations section includes fields for Working Days, From (12:00 AM), To, and Time Zone.

Hours of Operations

Working Days * From * To * Time Zone *

12:00 AM 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 web-broker or other business entity can add the web-broker's or business entity's National Producer Number (NPN) by clicking the appropriate "+" link at the bottom of the profile page.
 - **Note:** Only those who sign a web-broker agreement should complete the web-broker profile.
- » Agents and brokers can list up to three NPNs in the MLMS profile.

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

- Business Entity Name ***: Input field with a note: "must be greater than 2 characters"
- Business Entity Address ***: Input field
- Business Entity City ***: Input field
- Business State ***: Dropdown menu
- Business Entity Zip ***: Input field with a note: "Format 5 or 9 digits"
- Business Entity Phone ***: Input field with a note: "Format 10 digits with NO dash"
- Business Entity Email ***: Input field
- Business Entity URL**: Input field
- Business Entity National ...**: Input field with a note: "1 to 10 digits CANNOT start with 0"
- Confirm Business Entity ...**: Input field with a note: "1 to 10 digits CANNOT start with 0"

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

**It is recommended that the agency designate only 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.
- » If an agent or broker lists the web-broker's or other business entity's NPN, once they have completed registration, the registration for the additional NPNs the agent or broker listed will also be complete.

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

- Web Entity Name ***: 1 to 10 digits CANNOT start with 0
- Web Entity Address ***: 1 to 10 digits CANNOT start with 0
- Web Entity City ***: 1 to 10 digits CANNOT start with 0
- Web Entity State ***: A 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...**: 1 to 10 digits CANNOT start with 0
- Web Confirm Entity Natio...**: 1 to 10 digits CANNOT start with 0

Additional instructions: 'must be greater than 2 characters' is shown below the address field. 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."

The screenshot displays the 'Web-Based Entity Profile' form on the CMS.gov My Enterprise Portal. The form is titled 'Web-Based Entity Profile' and includes a sub-header 'Web-Based Entity Profile' with an expand/collapse icon. Below the title is a paragraph of instructions: '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 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).' The form contains several input fields: 'Web Entity Name *', 'Web Entity Address *' (with a note 'must be greater than 2 characters'), 'Web Entity City *', 'Web Entity State *' (a dropdown menu), 'Web Entity Zip *' (with a note 'Format 5 or 9 digits'), 'Web Entity Phone *' (with a note 'Format 10 digits with NO dash'), 'Web Entity Email *', and 'Web Entity URL'. At the bottom of the form, there are two more fields: 'Web Entity National Prod...' (with a note '1 to 10 digits CANNOT start with 0') and 'Web Confirm Entity Natio...' (with a note '1 to 10 digits CANNOT start with 0'). A red arrow points to the 'Save' button 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)



General MLMS Information

- » CMS validates NPNs against data stored in the [National Insurance Producer Registry \(NIPR\) Public Database](#).
 - Results of this NIPR NPN validation appear on the public [Agent and Broker Federally-facilitated Marketplace Registration Completion List \(RCL\)](#).
 - The RCL is updated daily.
- » 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 \(LOA\)](#) 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

- » For Plan Year 2023 registration, CMS updated the agent/broker licensure validation methodology in some states.
- » Background: 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**: If you reside in Florida, Texas, Utah, or Wisconsin, you must have an appointment with a health insurance carrier.
- » **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 2024.**

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 2024 Enhancements

- » Marketplace training for agents and brokers is now available on mobile devices!
- » Marketplace training now has a streamlined look and feel that is easier to navigate.
- » Later this year, Marketplace training for Plan Year 2024 will be available to agents and brokers in Spanish on the MLMS.
- » There will be two vendors, HealthSherpa & INSXCloud, that will be offering training for Plan Year 2024.



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



- » For the Plan Year 2024 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
- » 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 options for completing Plan Year 2024 training:
 - CMS-developed training through the MLMS (Individual Marketplace and Small Business Health Options Program [SHOP]); **(No 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.
- » 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.

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

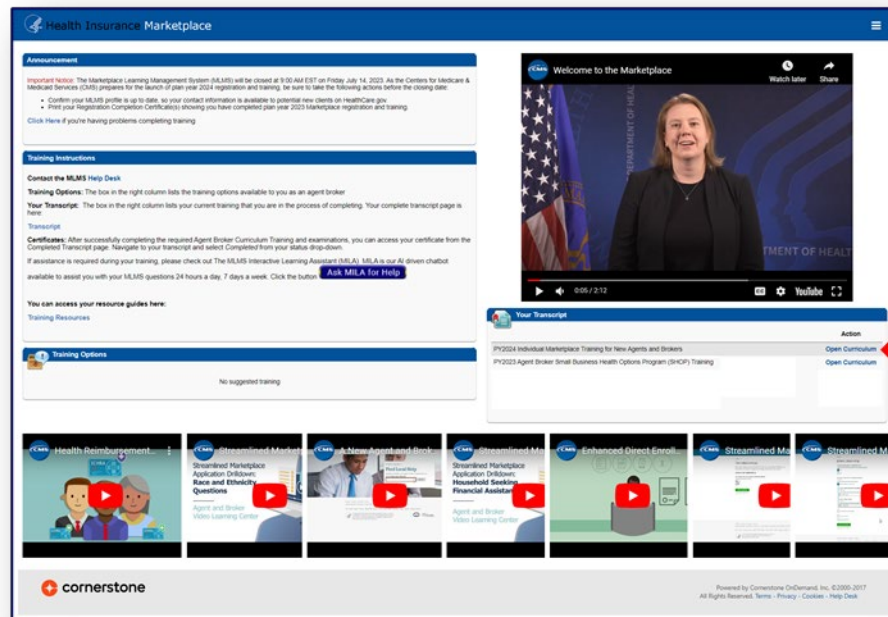


- » Training is only required for participation in the Individual Marketplace. Agents and brokers who participate in the SHOP are encouraged, but not required, to complete SHOP training.
- » SHOP curriculum is not available through the HHS-approved vendor.

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.



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

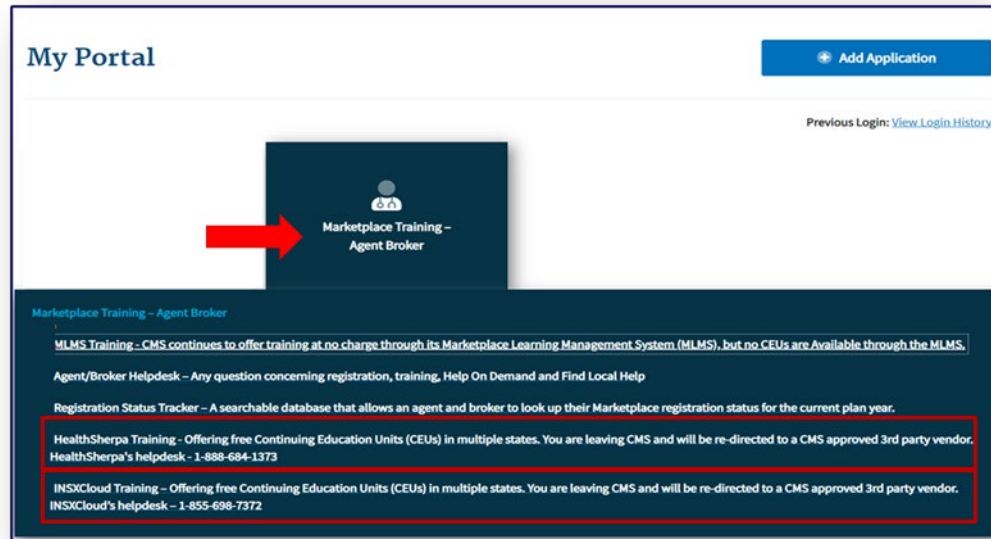
- » As agents and brokers complete training modules, the next launch link will become visible.

The screenshot displays the 'PY2024 Individual Marketplace Training for New Agents and Brokers' page. On the left, a 'CURRICULUM PROGRESS' section shows a 0% completion rate and a list of training items, with 'PY2024 INDIVIDUAL MARKETPLACE TRAINING' selected. The main content area shows a progress bar at 0% and a list of training modules. The first module, 'Plan Year 2024 Welcome to the Marketplace Module', has a 'Launch' button highlighted with a red arrow. Other modules include 'Plan Year 2024 Cultural Competency Module', 'Plan Year 2024 Enrolling Consumers in Coverage Module', 'Plan Year 2024 Marketplace Coverage Module', and 'Plan Year 2024 Maintaining Compliance Module'. Each module shows a status of 'Registered' and a due date of 'No Due Date'.

Module Name	Status	Due Date	Action
Plan Year 2024 Welcome to the Marketplace Module	Registered (L3.2 - 06302023)	No Due Date	Launch
Plan Year 2024 Cultural Competency Module	Registered (L3 - 06302023)	No Due Date	
Plan Year 2024 Enrolling Consumers in Coverage Module	Registered (L3 - 06302023) PY2024_AB_Load 3.1	No Due Date	
Plan Year 2024 Marketplace Coverage Module	Registered (L3 - 06302023)	No Due Date	
Plan Year 2024 Maintaining Compliance Module	Registered (L3 - 06302023) PY2024_AB_Load 3	No Due Date	

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

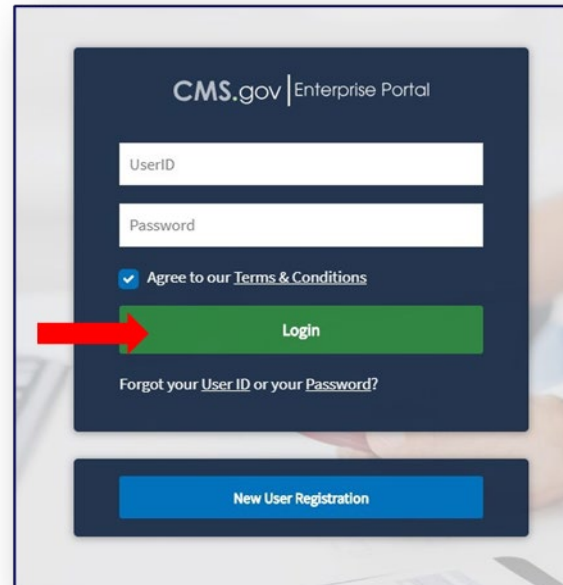
- » If agents and brokers choose to complete training through the HHS-approved vendor, they must access the training via the CMS Enterprise Portal. Agents and brokers cannot go directly to the vendor's website to access the training content.
- » Click the **Marketplace Training – Agent Broker** tile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



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).
- » 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

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

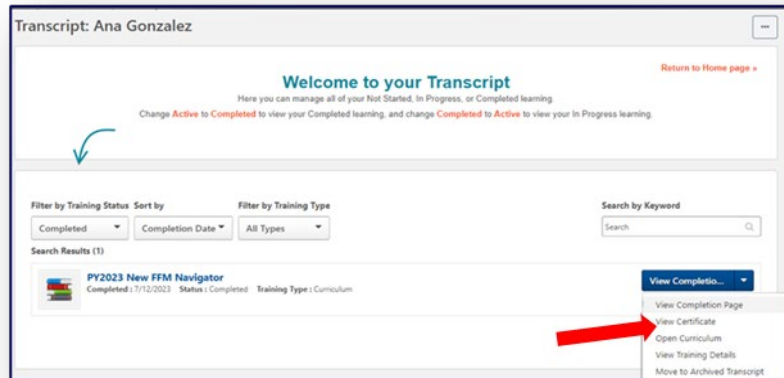
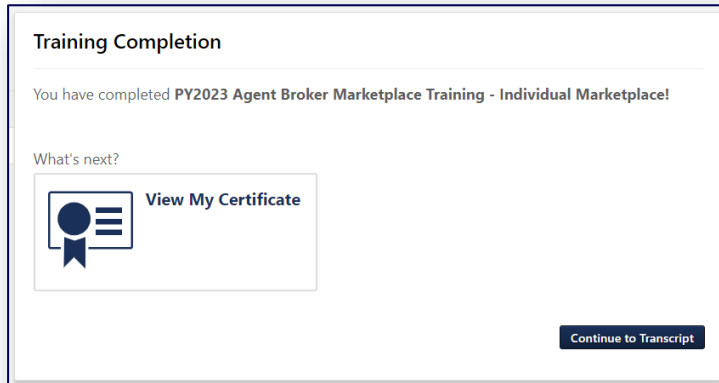


1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an 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

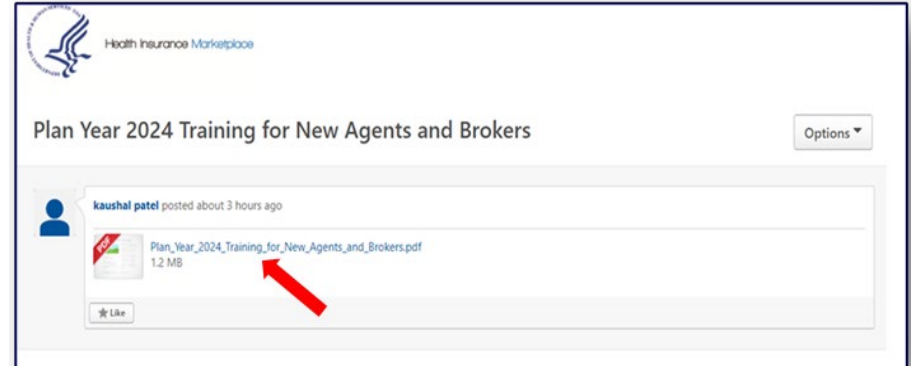
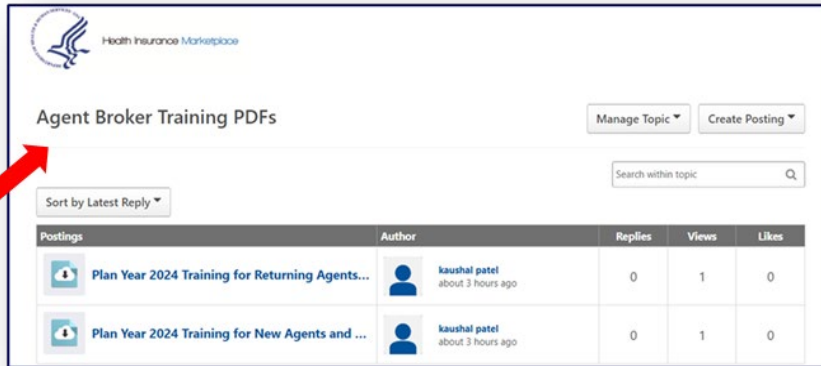


Issuers may request to view the Registration Completion Certificate(s). However, issuers are instructed to review the [Agent and Broker FFM Registration Completion List \(RCL\)](#) to confirm the registration status of agents and brokers.

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.



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](#).
- » Information may take one to two business days to appear on the RCL after completing all registration and training steps. It may take up to three business days to appear on Find Local Help.
- » If the NPN does not appear, go to the [Marketplace 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)

Plan Year 2024 Health Insurance Marketplace® Updates

Accessing CMS Systems Abroad



- » **Agents and brokers may not access CMS systems at any point if they are outside of the United States of America (U.S.) or U.S. Territories.** This includes Direct Enrollment (DE) and Enhanced Direct Enrollment (EDE) partner websites.
- » If a consumer is submitting or updating their application on HealthCare.gov and the consumer contacts the agent or broker while the agent or broker is outside of the U.S., it is possible for the agent or broker to provide verbal or written assistance to the consumer.
 - **Note:** Agents and brokers may never create a HealthCare.gov account for a consumer or log into a consumer's HealthCare.gov account—whether in the U.S. or outside of the country.
- » As stated in the Agent Broker Agreements, agents and brokers are not allowed to remotely connect or transmit data to the Federally-Facilitated Exchanges (FFE), State-based Exchanges on the Federal Platform (SBE-FP) or its testing environments nor remotely connect from locations outside of the United States of America or its territories, embassies, or military installations. This includes any such connection through virtual private networks ("VPNs").

Accessing CMS Systems Abroad (continued)



- » Examples of systems and websites that agents and brokers may not access from outside of the U.S. include:
 - HealthCare.gov and private DE and EDE websites
 - [The CMS Enterprise Portal](#)
 - The [REGTAP](#) library. Note: Recordings and slide decks from REGTAP-hosted webinars and events are posted online and are available for review at any point. To access CMS event recording and slide decks, visit the [General Resources page](#).
- » If you need additional assistance or to report suspected violations of these Marketplace requirements, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Now Available: Model Consent Form

- » The [Model Consent Form](#) is now available to agents and brokers and has been posted to the [Agent and Broker General Resources webpage](#)
 - Registered agents and brokers assisting consumers apply for and enroll in Marketplace coverage must document consumer consent prior to accessing or updating their Marketplace information. CMS does not prescribe the manner in which agents and brokers must document consent. Instead, there are different formats that may be acceptable for agents and brokers to use to document consumer consent, such as via a recorded phone call, text message, email, electronic document with digital signatures, physical document with wet signatures, etc. **This model consent form serves as an example for how agents and brokers may document consent via a physical document with wet signatures.**

Live Question/Answer Session & Agent and Broker Outreach Updates

Agent and Broker Resources Webpage



- » The Agent and Broker Resources webpage contains a dynamic list of resources that provide helpful information, including guidance, regulations, previous webinar slides, quick reference guides, and more.
- » Visit <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/General-Resources> and search by topic or keyword to find resources that are relevant to agent and broker registration and training.

The screenshot displays the CMS.gov website interface. At the top, the CMS logo and navigation menu are visible. The main content area features a breadcrumb trail: "Programs and Initiatives > Health Insurance Marketplaces > Plan Year 2023 Registration and Training". A prominent "CCIIO" button is located above the main heading "Plan Year 2023 Registration and Training". The main text states: "Plan Year 2023 Marketplace Registration and Training is Live for New and Returning Agents and Brokers". Below this, it mentions that registration and training are now available for new and returning agents and brokers on the Marketplace Learning Management System (MLMS). The page is divided into sections: "Annual Marketplace Registration and Training Requirements", "New Agents and Brokers" (noting that new agents and brokers must complete training for 2023), and "Returning Agents and Brokers". A sidebar on the right lists "Resources for Agents and Brokers" and "QUICK LINKS" such as "Issuer and DE Partner Directory" and "Agent/Broker FAQs".

Agent and Broker Video Learning Center

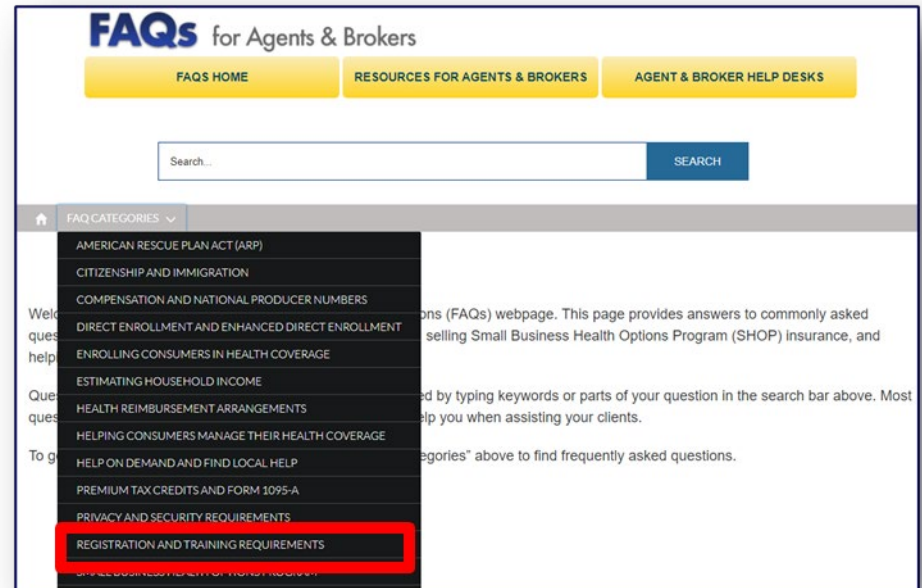


- » The **Agent and Broker Video Learning Center (VLC)** on YouTube features technical assistance videos on a variety of topics to help agents and brokers navigate the Marketplace.
- » Agents and brokers can view the full playlist here: <https://bit.ly/3hXLyru>.

The screenshot displays a YouTube playlist titled "Agent and Broker Video Learning Center" by CMSHHSgov. The playlist contains 25 videos with a total of 32,768 views, last updated on May 22, 2023. The interface includes a search bar at the top, a "Play all" button, and a "Shuffle" button. The video list includes:

- 17 Streamlined Marketplace Application Drilldown – Race and Ethnicity Questions (5:25)
- 18 Streamlined Marketplace Application Drilldown – Estimating Income (4:54)
- 19 A New Agent and Broker Checklist for Success (16:55)
- 20 Streamlined Marketplace Application Walkthrough – Household Not Seeking Financial Assistance (13:19)
- 21 Streamlined Marketplace Application Walkthrough – Loss of Health Coverage SEP (6:54)
- 22 Welcome to the Marketplace (2:12)
- 23 Guide to 2023 Marketplace Updates (4:02)
- 24 What You Need to Know About Medicaid and the Unwinding Period (6:01)

- » **The Agent and Broker Frequently Asked Questions (FAQs) website** includes a category dedicated to [Registration and Training FAQs](#).
- » This self-service resource is available online and is linked in the Agent and Broker Resources webpage.



Upcoming Webinars & Office Hours



Upcoming Webinar Topics

Marketplace Compliance

The Marketplace and Group Insurance Coverage

Welcome to the Marketplace: A Guide for NEW Agents and Brokers

Preparing for Plan Year 2024 Open Enrollment

Plan Year 2024 Marketplace Policy Operations & Updates

The Marketplace and Cybersecurity for Plan Year 2024

Help On Demand for Plan Year 2024

Mastering the Marketplace Application for Plan Year 2024

Upcoming Webinar & Office Hours

(continued)



Register for upcoming office hours by visiting <https://www.regtap.info/> and following the instructions below. Once an agent or broker registers for office hours on REGTAP, they are registered for the entire office hours series. Registration for webinars will be available as the date approaches.

1. Log in to REGTAP. If an agent or broker is new to REGTAP, click "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Click "Training Events" on "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the "Register Me" button.
5. For further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 AM - 5:00 PM ET. **Registration closes 24 hours prior to each event.**

Office Hour Dates	Time
Thursday, August 17, 2023	2:30 – 3:30 PM EST
Thursday, November 2, 2023	1:30 – 2:30 PM EST
Thursday, November 16, 2023	1:30 – 2:30 PM EST
Thursday, December 7, 2023	1:30 – 2:30 PM EST
Thursday, January 4, 2024	1:30 – 2:30 PM EST

Agent and Broker Marketplace Help Desks and Call Centers



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent and Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 9:00 AM-5:30 PM ET
Marketplace Service Desk	855-CMS-1515 855-267-1515 CMS_FEPS@cms.hhs.gov	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Classic Direct Enrollment agent and broker landing page • Technical or system-specific issues related to the Marketplace Learning Management System (MLMS) • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 8:00 AM-8:00 PM ET
Agent and Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated registration and training questions (not related to a specific training platform) • Agent and Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent and broker has engaged in fraud or abusive conduct 	Monday-Friday 8:00 AM-6:00 PM ET

Agent and Broker Marketplace Help Desks and Call Centers (continued)



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Call Center Agent and Broker Partner Line	855-788-6275 Note: Enter an NPN to access this line. TTY users 1-855-889-4325	Specific consumer application questions related to: <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	Monday- Sunday 24 hours/day
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> • Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage. 	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> • Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	Monday-Friday 7:00 AM-8:30 PM ET

Agent and Broker Resource Links



Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCII/OAB
HealthCare.gov	Official site of the Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
CMS Enterprise Portal	Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
Agent and Broker FFM Registration Completion List (RCL)	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents' and brokers' eligibility for compensation for assisting with Marketplace consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year	https://data.healthcare.gov/ab-registration-tracker/
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/

Agent and Broker Resource Links (continued)



Resource	Description	Link
Help On Demand	Consumer assistance referral system operated by Help On Demand (formerly known as BigWave Systems) that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments	https://www.cms.gov/cciiio/programs-and-initiatives/health-insurance-marketplaces/help-on-demand-for-agents-and-brokers
Agent and Broker Video Learning Center	The Agent and Broker Video Learning Center features technical assistance videos on a variety of topics to help agents and brokers navigate the Marketplace.	https://bit.ly/3hXLyru
Frequently Asked Questions for Agents and Brokers	Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage	https://www.agentbrokerfaq.cms.gov/s/
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers by resident state	https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority_
Partner Directory for Agents and Brokers	List of approved, participating issuers and web-brokers includes entities that offer online resources for agents and brokers, such as enrollment and client management functionality	https://data.healthcare.gov/issuer-partner-lookup

Agent and Broker Resource Links (continued)



Resource	Description	Link
National Insurance Producer Registry	Provides licensure and compliance information for agents and brokers	https://nipr.com/licensing-center/add-a-line-of-authority
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications	https://nipr.com/help/look-up-your-npn

Acronym Definitions



Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CEU	Continuing Education Unit
CMS	Centers for Medicare & Medicaid Services
FFM	Federally-facilitated Marketplace
HHS	Department of Health & Human Services
IDM	Identity Management System
LOA	Line of Authority
MFA	Multi-Factor Authentication
MLMS	Marketplace Learning Management System
NIPR	National Insurance Producer Registry

Acronym	Definition
NPN	National Producer Number
QHP	Qualified Health Plan
RCL	Registration Completion List
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!