

Plan Year 2021 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers



August 2020

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

Disclaimer

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.

This document generally is not intended for use in the State-based Marketplaces that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers 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 includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform.

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.

Intended Audience

- The intended audience for this presentation is agents and brokers who successfully completed plan year 2020 Marketplace registration and training and are returning for plan year 2021. They are required to execute the applicable Marketplace Agreements.
- Agents and brokers who participated in a previous plan year, but did NOT complete plan year 2020 Marketplace registration and training are not eligible for “What's New for Returning Agents and Brokers” training and must complete the full Individual Marketplace training for plan year 2021.

Agenda

- Changes and Reminders for Plan Year 2021
- Marketplace Registration and Training Process
- Help Desk and Call Center Support
- Agent and Broker Resources

Plan Year 2021 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers



*Changes and
Reminders for Plan
Year 2021*

System Enhancements and Reminders for Plan Year 2021

Marketplace Training for Agents and Brokers Now Includes Audio.

- The audio will automatically begin to play when the training is launched.
- You can select the Play/Pause icon at any time to pause the audio or use the Mute icon to silence the audio.
- An accessible version of the audio is available by selecting the Transcript icon.
- Adjust the volume settings on your speakers or headset as needed.

Marketplace Basics

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Introduction

The health care law created the Health Insurance MarketplaceSM to help enroll people in qualified health plans (QHPs) and determine whether people are eligible for financial assistance. The Marketplace organizes health insurance options to help consumers shop for coverage in a way that permits comparison of available plan options based on price, benefits and services, and quality.

Upon completion of this module, you should be able to:

- Define the term "Marketplace" and identify its key functions
- Identify characteristics of a QHP
- Define Consumer Operated and Oriented Plans (CO-OP) and stand-alone dental plans
- Identify any federal programs that provide health coverage to Marketplace consumers
- Identify the roles of agents, brokers, and web-brokers in the Individual Marketplace and the Small Business Health Options Program (SHOP)
- Identify the roles of Navigators and certified application counselors (CACs) in the Marketplace
- Describe how agents and brokers are compensated for their participation in the Individual Marketplace and the SHOP
- Identify the entities that are responsible for monitoring agent and broker compliance with applicable laws and standards
- Understand the circumstances that may result in termination or suspension of an agent's or broker's Marketplace Agreement(s) with the Centers for Medicare & Medicaid Services (CMS)

*When used in this document, the term "Health Insurance MarketplaceSM" or "Marketplace" refers to Federally-facilitated Marketplaces (FFMs), including FFMs where states perform plan management functions, and also refers to State-based Marketplaces on the Federal Platform (SBM-FPs).



Health Insurance Marketplace • Plan Year 2021

Icons: Document, Pencil, Eraser, Play/Pause, Mute, Transcript, Navigation (Back, Forward)

System Enhancements and Reminders for Plan Year 2021 (Continued)

Marketplace Learning Management System (MLMS) Profile

- List of “Spoken Languages”
 - You can select from a list of languages that you speak and are proficient enough in to assist consumers with enrollments.
 - This information may be shared and displayed on Find Local Help and Help On Demand.
- Address field to capture your mailing address for official correspondence from the Centers for Medicare & Medicaid Services (CMS), and a check box to indicate if it is the same as your physical address*
- Real-time National Producer Number (NPN) validation to allow you to quickly correct any errors identified during the validation process
 - In some cases, you may be required to update your Social Security number in your Portal profile.

**Mailing addresses are for official correspondence between you and the Marketplace and will not be displayed on Find Local Help.*

System Enhancements and Reminders for Plan Year 2021 (Continued)

National Producer Number Validation

- CMS validates your NPN 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.
- To be validated, you must:
 - Have a valid state license;
 - Have a health-related line of authority (LOA) (additional information can be found [here](#)); and
 - Have an active status for your health-related LOA.

System Enhancements and Reminders for Plan Year 2021 (Continued)

Department of Health & Human Services (HHS)-approved Vendor Training Curriculum

- In addition to the MLMS, one vendor is approved to offer Marketplace training for plan year 2021.
- Marketplace training for plan year 2021 will be available for free via the MLMS.

Policy Changes for Plan Year 2021

As part of the Marketplace Training for Returning Agents and Brokers, you will learn about key policy changes impacting the Health Insurance Marketplace®.

Annual Cost-sharing Limits for 2021

- The maximum annual out-of-pocket limitation on cost sharing has increased to \$8,550 for an individual and \$17,100 for a family.

Periodic Data Matching (PDM): Terminating Coverage for Dually Enrolled Consumers

- Where an enrollee provides consent for the Marketplace to end coverage if it finds the enrollee to be dually enrolled in other qualifying coverage via PDM, the Marketplace is not required to redetermine the enrollee's eligibility for advance payments of the premium tax credit (APTC) and cost-sharing reductions, and may discontinue that enrollee's coverage.

Policy Changes for Plan Year 2021 (Continued)

As part of the Marketplace Training for Returning Agents and Brokers, you will learn about key policy changes impacting the Health Insurance Marketplace®.

“Public Charge” Status

- New regulations outline how applications for admission to the United States or applications for adjustment to immigration status will be denied because the applicant is likely to become a “public charge.”
- Use of public benefits could be considered a negative factor in a public charge inadmissibility determination. This means it could affect a consumer’s chances of admission or adjustment of status.
- The following are NOT considered to be a public benefit under the public charge rule:
 - Enrollment in a Marketplace plan (with or without the premium tax credit)
 - For children under age 21 and pregnant women, enrollment in Medicaid or the Children’s Health Insurance Program
- However, for some foreign national adults, enrollment in Medicaid may be considered a negative factor in a public charge inadmissibility determination.

Policy Changes for Plan Year 2021 (Continued)

As part of the Marketplace Training for Returning Agents and Brokers, you will learn about key policy changes impacting the Health Insurance Marketplace®.

Individual Coverage Health Reimbursement Arrangements (HRAs)

- As of January 1, 2020, employers can offer employees an **individual coverage HRA**, which is an HRA that is integrated with individual market coverage or Medicare, instead of offering a traditional group health plan to provide reimbursements for medical care expenses, like premiums and cost-sharing for individual health insurance coverage or for Medicare (as applicable).
- An individual coverage HRA offer can impact a consumer's eligibility for the premium tax credit for Marketplace coverage. Consumers with an individual coverage HRA offer should complete a worksheet at <https://www.healthcare.gov/downloads/ichra-worksheet.pdf> to find out if their individual coverage HRA is or is not considered affordable, which determines whether a premium tax credit is allowed.
- Employees and their dependents may qualify for a Marketplace special enrollment period to enroll in individual coverage when they receive a new individual coverage HRA offer.
- For additional information on individual coverage HRAs, go to:
 - HealthCare.gov: <https://healthcare.gov/ichra/>, or
- The HRA webpage: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/Health-Reimbursement-Arrangements>

Policy Changes for Plan Year 2021 (Continued)

As part of the Marketplace Training for Returning Agents and Brokers, you will learn about key policy changes impacting the Health Insurance Marketplace®.

New Functions of the Enhanced Direct Enrollment (EDE) Pathway: Premium Payment, Coverage Terminations, and Renewal Opt-Out

- All issuers and web-brokers that offer the EDE Pathway now include payment functionality that allows the consumer to make the initial premium payment directly, or that allows the consumer to redirect to the applicable issuer website for the initial premium payment, when eligible.
- They are also required to offer coverage cancellation and termination functionality on their websites.
- Furthermore, they are required to offer functionality that allows a consumer to opt out of the automatic renewal of coverage for the next plan year.



Plan Year 2021 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers

CMS.gov

My Enterprise Portal

My

My Access

[Request New System Access](#)

[View and Manage My Access](#)

[Annual Certification](#)

Plan Year 2021

Agent Broker Registration Status

Please click the link below next to items marked 'INCOMPLETE' to register as an agent/broker for the 2018 plan year. Complete should display at the bottom of the page. If your status is not accurate, please log out and log back in to complete your registration.

FFM - Agents and Brokers Role	Status
1. Complete Identity Proofing	Complete
2. Complete Agent Broker Training:	Complete
<div><div>Individual Market</div><div>SHOP</div></div>	Complete
3. Print Certificate(s)	

0%

100%

We are in the process of updating your records and granting you the Agent Broker Role. Please stay on this page for 16.0 seconds.

Marketplace Registration and Training Process

Registration and Training For Returning Agents and Brokers

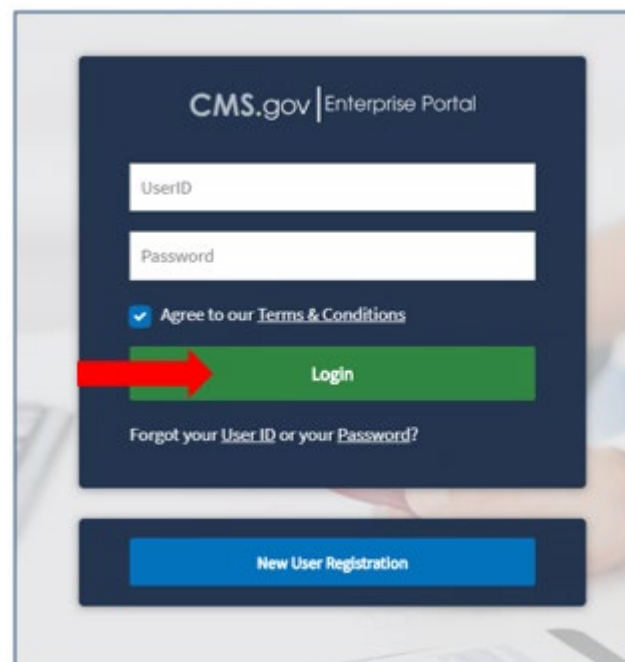
To participate in the Marketplace for plan year 2021, you must complete the following actions:

1. Update your agent/broker profile on the MLMS via the CMS Enterprise Portal.
2. Complete Marketplace training on the MLMS or through an HHS-approved vendor via the CMS Enterprise Portal.
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
4. Confirm completion of all registration steps by logging back in to the “Agent/Broker Registration Status” page on the CMS Enterprise Portal and printing your completion certificate.

For a printable tip sheet with information on these steps, please see the Returning Agents’ and Brokers’ Guide to Plan Year 2021 Marketplace Registration and Training resource on the [Agents and Brokers Resources Plan Year 2021 Registration and Training webpage](#).

Step 1: Returning Agent or Broker Updates MLMS Profile

- Registration for plan year 2021 is available through the [CMS Enterprise Portal](#).
- As a returning agent or broker, you must log in and update your profile on the MLMS.
 - Because you have participated in a previous plan year, you already have a CMS Enterprise Portal account and should not create a new one.
 - If you do not remember your FFM User ID and password, see the [“Avoiding the Creation of a Duplicate CMS Enterprise Portal Account”](#) resource on the Agents and Brokers Resources webpage.



Remember! You must log in to the CMS Enterprise Portal and change your password every 180 days to maintain system access.

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

- To update your MLMS profile and access both the CMS-developed training and training offered through the HHS-approved vendor, select the “Complete Agent Broker Training” link on the “Agent Broker Registration Status” page.

Agent Broker Registration Status

Plan Year 2021

Please click the link below next to items marked 'INCOMPLETE' to register as an agent/broker for the 2018 plan year. If you have completed steps 1 and 2 below, Registration Complete should display at the bottom of the page. If your status is not accurate, please log out and log back in later. During busy periods, it may take 30 minutes or longer to finalize registration.

We are experiencing technical difficulties and cannot retrieve your latest training status. If you have completed training and it is not reflected below, please return to this page in the future to confirm your status has been updated. You may still complete identity proofing and any training you have not completed.

FFM - Agents and Brokers Role	Status
1. Complete Identity Proofing	Complete
2. Complete Agent Broker Training:	Incomplete
<input type="radio"/> Individual Market	
<input type="radio"/> SHOP	
3. Print Certificate(s)	Accessible after completing steps 1 & 2.

- You may also navigate to your MLMS profile from the “MLMS Landing Page” using the “My Profile” hyperlink.

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

- To access your MLMS profile and CMS-developed training, select the “Access Training” link next to the “Marketplace Learning Management System (CMS)” option on the “Agent/Broker Training Options” page.
- This is also the page where you may access training via the HHS-approved vendor.

Plan Year 2021 Agent/Broker Training Options

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2021 plan year. These include a third-party vendor. Third-party vendor training may be approved for continuing education units (CEUs). Select “Learn More” next to each vendor’s listing to obtain information about pricing and CEUs. Please contact the vendor for more information, or if you are having difficulty accessing the vendor’s site.

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

○ HHS-approved vendor

[Learn More](#)

[Access Training](#)

○ Marketplace Learning Management System (CMS)

[Access Training](#)

MLMSHelpDesk@cms.hhs.gov

[Return to Agent Broker Registration Status Page](#)

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

The MLMS profile page will appear in a separate window for you to update your profile information.

[Portal Help & FAQs](#) [Print](#) [Log Out](#) [Text Size \(+/-\)](#)

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.

I am a:

Find Local Help

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, small businesses, and small business employees to identify a local registered agent or broker to assist them with the Federally-facilitated Marketplace, including the SHOP Marketplace.

Find local help option:

Business Profile

Street Address *

City *

State *

Zip Code *

Phone *

Email *

URL

National Producer Number *

Confirm NPN *

Preferred method of contact *

Preferred Language

Hours of Operation

From *

To *

Time Zone *

Work Days * ☐ Monday ☐ Tuesday ☐ Wednesday ☐ Thursday ☐ Friday ☐ Saturday ☐ Sunday

Business Entity Profile

Web-Based Entity Profile

To save your profile information, please click "Save" below.

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

You will need to select one role from four options. Then, your appropriate role will show or hide the corresponding profile fields.

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.

I am :

- Only an Individual Marketplace Agent Broker
- Only a SHOP Marketplace Agent Broker
- Both an Individual and SHOP Marketplace Agent Broker
- Not an Agent Broker

Business Profile

To save your profile information, please click "Save" below.

Save

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

The information you use to complete your MLMS profile will be used to populate [Find Local Help](#) at HealthCare.gov and [Help On Demand](#) so consumers, small employers, and small business employees can find you for assistance.*

Find Local Help and Help On Demand **

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, small businesses, and small business employees to identify a local registered agent or broker to assist them with the Federally-facilitated Marketplace, including the SHOP Marketplace.

Find Local Help and Help On Demand options

I would like all my contact information displayed but only for my home state.

-Select One-

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.

I don't want my contact information displayed and do not want to participate in Find Local Help or Help on Demand.

*Find Local Help is also available in [Spanish](#).

** Help On Demand is a consumer assistance referral system that connects individuals on HealthCare.gov with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment.

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

- If you also act as the authorized representative* for a web-broker or other business entity, you can add the web-broker's or business entity's NPN by selecting the appropriate "+" link at the bottom of the profile page.
- You can list up to three NPNs in your MLMS profile.

Phone * 3014608038

Email * jjones001@gmail.com

URL

National Producer Number * 23456

Confirm NPN * 23456

Preferred method of contact * Email address

Preferred Language English

Hours of Operation

From * 09:00 AM

To * 04:00 PM

Time Zone* Eastern Time (EST)

Work Days * ☒ Monday ☒ Tuesday ☒ Wednesday ☒ Thursday ☐ Friday ☐ Saturday ☐ Sunday

Business Entity Profile

Web-Based Entity Profile

To save your profile information, please click "Save" below.

To proceed without updating your profile information, please click "Next" below.

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 1: Returning Agent or Broker Updates MLMS Profile (Continued)

- Enter the information for the web-broker or business entity with which you are affiliated.
- If you list the web-broker's or other business entity's NPN, once you have completed registration, the registration for the additional NPNs you listed will also be complete.

Business Entity Profile

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

Business Entity Name *

Business Entity Street Address *

Business Entity City *

Business Entity State *

Business Entity Zip Code *

Business Entity Phone *

Business Entity Email *

Business Entity URL

Business Entity National Producer Number (NPN) *

Confirm NPN *

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

Once you have entered all your profile information, select “Save/Update” and then select “Next.”

The screenshot displays a web form for updating an MLMS profile. The form is organized into several sections:

- Contact Information:** Fields for Phone (3014608038), Email (jjones001@gmail.com), URL, National Producer Number (23456), Confirm NPN (23456), Preferred method of contact (Email address), and Preferred Language (English).
- Hours of Operation:** Fields for From (09:00 AM), To (04:00 PM), Time Zone (Eastern Time (EST)), and Work Days (Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, Sunday).
- Entity Profile:** Two radio buttons for "Business Entity Profile" and "Web-Based Entity Profile".
- Navigation:** At the bottom right, there are two buttons: "Save" and "Next".

Instructions at the bottom right of the form state:

- "To save your profile information, please click 'Save' below." with a red arrow pointing to the "Save" button.
- "To proceed without updating your profile information, please click 'Next' below." with a red arrow pointing to the "Next" button.

Step 1: Returning Agent or Broker Updates MLMS Profile (Continued)

You must enter a correct NPN in your 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 your state license number. Be sure to use your NPN, not a state license number.
- To update the NPN, you can select the “Complete Agent Broker Training” hyperlink and update the information in your MLMS profile.
- Agent and broker NPNs can be found at www.nipr.com/PacNpnSearch.htm.

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

Registration and Training For Returning Agents and Brokers

To participate in the Marketplace for plan year 2021, you must complete the following actions:

1. Update your agent/broker profile on the MLMS via the CMS Enterprise Portal.
2. Complete Marketplace training on the MLMS or through an HHS-approved vendor via the CMS Enterprise Portal.
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
4. Confirm completion of all registration steps by logging back in to the “Agent/Broker Registration Status” page on the CMS Enterprise Portal and printing your completion certificate.

For a printable tip sheet with information on these steps, please see the Returning Agents’ and Brokers’ Guide to Plan Year 2021 Marketplace Registration and Training resource on the [Agents and Brokers Resources Plan Year 2021 Registration and Training webpage](#).

Step 2: Returning Agent or Broker Completes Training

- Returning Individual Marketplace agents and brokers are eligible to take a condensed training (Marketplace Training for Returning Agents and Brokers) to complete the Individual Marketplace training requirement.*
- The required portion of Marketplace Training for Returning Agents and Brokers takes approximately one hour to complete.
- Returning agents and brokers will be automatically enrolled in Marketplace Training for Returning Agents and Brokers, but can enroll in additional curricula, such as Small Business Health Options Program (SHOP) training or the full Individual Marketplace training, as desired.



** Training is only required for participation in the Individual Marketplace. If you participate in the SHOP you are encouraged, but not required, to take SHOP training.*

Step 2: Returning Agent or Broker Completes Training (Continued)

The curriculum for the Marketplace Training for Returning Agents and Brokers consists of two required training modules, one required exam, and three optional review modules.

Required

- Introduction to Marketplace Training for Returning Agents and Brokers
- What's New for Returning Agents and Brokers
- Returning Agents and Brokers What's New Exam*

Optional

- Basics Review for Returning Agents and Brokers
- Individual Marketplace Review for Returning Agents and Brokers
- Privacy and Security Review for Returning Agents and Brokers

* You must obtain a score of 70% or higher to pass the exam. If you do not pass, you can re-take the exam.

Step 2: Returning Agent or Broker Completes Training (Continued)

- To ensure you are eligible for Marketplace Training for Returning Agents and Brokers, confirm that your NPN appears on the [Agent and Broker FFM Registration Completion List](#) for plan year 2020.
- If you believe you completed the plan year 2020 registration and training process, but do not find your name on the RCL, send an email to FFMProducer-AssisterHelpDesk@cms.hhs.gov for additional assistance.

Data.HealthCare.gov| [Sign In to Data.HealthCare.gov](#)

FFM Agent Broker Registration and Termination Status Page
Agent and Broker FFM Registration Completion List
Registration Completion List Disclaimer

The Centers for Medicare & Medicaid Services (CMS) is making the Agent and Broker Federally-facilitated Marketplace (FFM) Registration Completion List available to the public on a monthly basis pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220, and Routine Use No. 11 of the System of Records Notice required by the Privacy Act of 1974 (5 U.S.C. §552a), titled, "Health Insurance Exchanges (HIX) Program" (No. 09-70-0560), published at 78 Fed. Reg. 8,538 (February 6, 2013), as amended and published at 78 Fed. Reg. 32,256 (May 29, 2013), and at 78 Fed. Reg. 63,211 (October 23, 2013). The information within the Agent and Broker List may be used only for the following purposes:

1. To confirm that an agent or broker has successfully completed registration requirements for the FFM or State-based Marketplace on the Federal Platform (SBM-FP) for the Individual Marketplace and/or the Small Business Health Options Program Marketplace (SHOP); and
2. To allow states and other stakeholders to conduct oversight, monitoring and enforcement activities related to agents and brokers, and to educate consumers about agents and brokers who may provide assistance to consumer who are interested in obtaining health care coverage through the FFM or SBM-FP in their states.

The information contained in the Agent and Broker FFM Registration Completion List (RCL) may be used and/or disclosed only to the extent necessary to accomplish these purposes and never to discriminate inappropriately.

For the current plan year, the agent and broker FFM RCL has a NPN Validation column. The indicator in the NPN Validation column is a check that occurs on the National Insurance Producer Registry (NIPR <http://www.nipr.com/>) database. A valid National Producer Number (NPN) and an active licensure status in a healthcare related line of authority are required to receive a "Y" for successful validation. If an agent or broker has an inquiry regarding their licensure status, the inquiry should be routed to NIPR customer service (http://www.nipr.com/index_contacts.htm). If the agent or broker's NPN does not match licensure records on NIPR, download the Fair Credit Reporting Act form at http://www.nipr.com/index_fair_credit_reporting_act.htm and submit your dispute.

For a list of qualifying healthcare related lines of authority or if the agent or broker's NPN is valid in NIPR and has an active status however, does not have a "Y" in the current year NPN Validation column please contact FFM Producers and Assistants Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Agents and brokers that complete registration before the expiration date of the previous plan year are allowed to sell prior plan year health plans during Special Enrollment Periods (SEPs). This only applies to agents and brokers who have not otherwise completed registration for the previous plan year. Agents and brokers that fall within this scenario will appear with registration completions for two consecutive plan years each having the same registration completion date. Please reference the agreement and expiration dates for each plan year below.

- Plan Year 2014 FFM registration and CMS agreements became available 8/30/2013 and expired 9/30/2014
- Plan Year 2015 FFM registration and CMS agreements became available 7/7/2014 and expired 11/12/2015
- Plan Year 2016 FFM registration and CMS agreements became available 9/15/2015 and expire 10/31/2016
- Plan Year 2017 FFM registration and CMS agreements became available 8/1/2016 and expire 10/31/2017

Access Agent and Broker FFM Registration Completion List

Step 2: Returning Agent or Broker Completes Training (Continued)

You have two options for training via the CMS Enterprise Portal:

- CMS-developed training through the MLMS (Individual Marketplace and SHOP)
- Training offered through the HHS-approved vendor (Individual Marketplace only*)

Plan Year 2021 Agent/Broker Training Options

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2021 plan year. These include a third-party vendor. Third-party vendor training may be approved for continuing education units (CEUs). Select "Learn More" next to each vendor's listing to obtain information about pricing and CEUs. Please contact the vendor for more information, or if you are having difficulty accessing the vendor's site.

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

- HHS-approved vendor

[Learn More](#)

[Access Training](#)

- Marketplace Learning Management System (CMS)

[Access Training](#)

MLMSHelpDesk@cms.hhs.gov

[Return to Agent Broker Registration Status Page](#)

***Note: The SHOP curriculum is not available through the HHS-approved vendor.**

**CMS recommends that agents and brokers who choose to take training via the HHS-approved vendor complete training prior to completing their MLMS profile information.*

Step 2: Returning Agent or Broker Completes Training (Continued)

- In addition to the CMS-developed training on the MLMS, which does not offer continuing education units (CEUs), an HHS-approved vendor is approved to offer Marketplace training for plan year 2021.*
- The HHS-approved vendor is required to offer CEUs in a minimum of five states where the Marketplace operates (45 CFR § 155.222).
 - You can use these CEUs to meet state licensure requirements for continuing education.
 - For more information on individual state CEU requirements, check with your state's Department of Insurance.
 - The list of states where the vendor offers CEUs is available on the CMS Enterprise Portal “Agent/Broker Training Options” page by selecting the vendor’s “Learn More” link.



**Note: The SHOP curriculum is not available through the HHS-approved vendor.*

Returning Agent or Broker Completes Training (Continued)



- The HHS-approved vendor charges a fee to take its training.
- Fees for plan year 2021 will range from \$20-\$100 depending on the curriculum completed, and CEUs are available for an additional fee.

Completing Marketplace training through the HHS-approved vendor still requires you to execute the applicable Agreement(s) on the MLMS prior to assisting consumers seeking to enroll in coverage through the Marketplace.

Step 2: Returning Agent or Broker Completes Training (Continued)

- If you chose to complete training through the HHS-approved vendor, you must access their training via the CMS Enterprise Portal. You cannot go directly to the vendor's website to access the training content.
- Select the “Access Training” link for the vendor, and the CMS Enterprise Portal will redirect you to their website.

Plan Year 2021 Agent/Broker Training Options

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2021 plan year. These include a third-party vendor. Third-party vendor training may be approved for continuing education units (CEUs). Select “Learn More” next to each vendor's listing to obtain information about pricing and CEUs. Please contact the vendor for more information, or if you are having difficulty accessing the vendor's site.

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- HHS-approved vendor

[Learn More](#)

[Access Training](#)

- Marketplace Learning Management System (CMS)

[Access Training](#)

MLMSHelpDesk@cms.hhs.gov

[Return to Agent Broker Registration Status Page](#)

Step 2: Returning Agent or Broker Completes Training (Continued)

Once you complete training through the HHS-approved vendor, you will be directed to log back in to the CMS Enterprise Portal to complete registration, including signing the applicable Marketplace Agreement(s) on the MLMS (Step 3).

Congratulations on completing Vendor FFM Training for the Federally-Facilitated Individual Marketplace Training.

Your results for having satisfied your training requirements through Vendor have been shared with CMS. While training is a vital component of becoming registered with the FFM, there may still be additional requirements necessary to finalize the process.

More information regarding the FFM registration process and your next steps can be found on the MLMS Enterprise Portal (<https://portalval.cms.gov/wps/myportal/cmsportal/mlms/training>). 

If you have any questions concerning Vendor FFM Training, please feel free to contact vendorsupport@vendorsupport.org.
regarding Agent and Broker Registration with the FFM, please contact FFMProducer-Assister@cms.hhs.gov.

For any assistance

Remember! You cannot enroll consumers in Marketplace coverage or be compensated for your work until you return to the MLMS and complete all of the steps in the registration process.

Registration and Training For Returning Agents and Brokers

To participate in the Marketplace for plan year 2021, you must complete the following actions:

1. Update your agent/broker profile on the MLMS via the CMS Enterprise Portal.
2. Complete Marketplace training on the MLMS or through an HHS-approved vendor via the CMS Enterprise Portal.
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
4. Confirm completion of all registration steps by logging back in to the “Agent/Broker Registration Status” page on the CMS Enterprise Portal and printing your completion certificate.

For a printable tip sheet with information on these steps, please see the Returning Agents’ and Brokers’ Guide to Plan Year 2021 Marketplace Registration and Training resource on the [Agents and Brokers Resources Plan Year 2021 Registration and Training webpage](#).

Step 3: Returning Agent or Broker Executes Agreement(s) with CMS

- You must execute the Agreement(s) associated with the Marketplace(s) you are participating in:
 - Individual Marketplace General Agreement
 - Individual Marketplace Privacy and Security Agreement
 - SHOP Privacy and Security Agreement
- You must update your MLMS profile information and complete the required training and exams before you can sign the Agreement(s).



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For a printable tip sheet with information on these steps, please see the Returning Agents’ and Brokers’ Guide to Plan Year 2021 Marketplace Registration and Training resource on the [Agents and Brokers Resources Plan Year 2021 Registration and Training webpage](#).

Step 4: Returning Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page

- After you have executed the Agreement(s), you will be redirected back to the “Agent Broker Registration Status” page on the CMS Enterprise Portal.
 - To ensure the system completes the update of your records, wait for the progress bar to complete to 100 percent before logging out of the system.
- Once you have been redirected, you should review the “Agent Broker Registration Status” page to confirm you have completed all registration steps.

CMS.gov | My Enterprise Portal My Apps

My Access

- [Request New System Access](#)
- [View and Manage My Access](#)
- [Annual Certification](#)

Plan Year 2021

Agent Broker Registration Status

Please click the link below next to items marked 'INCOMPLETE' to register as an agent/broker for the 2018 plan year. If you have completed steps 1 and 2 below, Registration Complete should display at the bottom of the page. If your status is not accurate, please log out and log back in later. During busy periods, it may take 30 minutes or longer to finalize registration.

FFM - Agents and Brokers Role	Status
1. Complete Identity Proofing	Complete
2. Complete Agent Broker Training:	Complete
• Individual Market	Complete
• SHOP	
3. Print Certificate(s)	

0% 100%

We are in the process of updating your records and granting you the Agent Broker Role. Please stay on this page until this process is complete. This page will automatically refresh in 16.0 seconds

Step 4: Returning Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page (Continued)

- You will be redirected to the MLMS Landing Page, where you can select the “Print your Registration Completion Certificate” link.
- Your Registration Completion Certificate will include:
 - Your name
 - Your NPN(s)
 - The market segment(s) for the certificate
 - The plan year for the certificate
 - The date you completed FFM registration



The issuer(s) that you are affiliated with may request to view your Registration Completion Certificate(s). However, issuers are instructed to review the [Agent and Broker FFM Registration Completion List](#) to confirm the registration status of agents and brokers.

Step 4: Returning Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page (Continued)

- You should also confirm that your information appears on the [RCL](#).
 - Your 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 your NPN does not appear for plan year 2021, go to the [Marketplace Registration Tracker](#) to check your Marketplace registration status.
 - Enter your NPN and ZIP code.
 - Information is updated once daily by 5:00 PM ET.
- If you still need assistance, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov.

The screenshot shows the 'AGENT AND BROKER MARKETPLACE REGISTRATION TRACKER' website. The header includes the title and a subtitle 'Current Plan Year Registration Status Lookup Tool'. A blue box on the right states: '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.' The main section is titled 'Find Your Status' and contains a form with fields for 'NPN (numbers only)' and 'ZIP Code (5 digit only)', followed by a 'View Status' button. Below the form, it says 'Data last updated on: 8/27/2018' and has tabs for 'About the Tool' and 'Other Resources'. A list of resources for agents and brokers is provided, including 'Registration Completion List (updated daily)', 'Registration Termination List', 'Plan Year 2018 Registration and Training Instructions', 'New Agents and Brokers Quick Guide', 'Returning Agents and Brokers Quick Guide', and 'Start Training by logging into the CMS Portal'. At the bottom, contact information for the Marketplace Service Desk (MSD) is listed: 1-855-267-1515 or CMS_FEPS@cms.hhs.gov.



Plan Year 2021 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers



*Help Desk and Call
Center Support*

Agent/Broker Marketplace Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent/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/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 or broker has engaged in fraud or abusive conduct 	Monday-Friday 8:00 AM–6:00 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/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
Marketplace Call Center Agent/Broker Partner Line	855-788-6275 Note: Enter your 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

Agent/Broker Marketplace

Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Agent/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
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

Support Available for Complex Consumer Cases

Consumer-specific complex cases are cases where a consumer has submitted an eligibility application and/or enrollment for coverage and requires assistance in making a change. In this situation, you must first attempt to resolve the case by contacting the Marketplace Consumer Call Center or the applicable Enhanced Direct Enrollment (EDE) partner. If you are unsuccessful in resolving the case with the Call Center or EDE partner and still require assistance, contact the FFM Agent/Broker Email Help Desk (FFMProducer-AssisterHelpDesk@cms.hhs.gov) and provide the following information:

- Full name, email address, and phone number of the agent or broker assisting the consumer
- The consumer's Marketplace application ID
- The state in which the consumer resides
- Summary of the case and what you are requesting
- Whether the case is medically urgent (and if so, when a response is needed)
- Indicate that you have already called the Marketplace Call Center or EDE partner and provide the date of the call

The Help Desk will refer the information you provide to representatives from our Complex Case Help Center (CCHC) so they can respond to your issue. A member of the CCHC team will contact you via phone for additional information or to communicate the outcome of the case.

Plan Year 2021 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers



*Agent and Broker
Resources*

Agent and Broker Resources

Resource	Description	Link
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/
Agent and Broker FFM Registration Completion List (RCL)	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify your 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 or broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/
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/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf

Agent and Broker Resources (Continued)

Resource	Description	Link
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in your MLMS profile and on Marketplace applications	www.nipr.com/PacNpnSearch.htm
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers	https://data.healthcare.gov/dataset/NIPR-Valid-Lines-of-Authority-List/wk5a-kdpd/data
CMS Enterprise Portal	Allows you to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
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
LinkedIn® for Marketplace Agents and Brokers	Contains posts with announcements, new resources, upcoming webinars, and more information for Marketplace agents and brokers	https://www.linkedin.com/showcase/cms-ab
Assisting Clients with Marketplace Eligibility Appeals	Reviews the Marketplace eligibility appeal process and describes consumers' rights to appeal a Marketplace eligibility determination	http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story_html5.html

Agent and Broker Resources (Continued)

Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Health Insurance Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIIOAB
HealthCare.gov	Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	https://marketplace.cms.gov

Acronym Definitions

Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CEU	Continuing Education Unit
CMS	Centers for Medicare & Medicaid Services
EIDM	Enterprise Identity Management
FFM	Federally-facilitated Marketplace
HHS	Department of Health & Human Services
HRA	Health Reimbursement Arrangement
LOA	Line of Authority
MLMS	Marketplace Learning Management System
NIPR	National Insurance Producer Registry
NPN	National Producer Number

Acronym Definitions (Continued)

Acronym	Definition
QHP	Qualified Health Plan
QSEHRA	Qualified Small Employer Health Reimbursement Arrangement
RCL	Registration Completion List
SHOP	Small Business Health Options Program