Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers

July 2018

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

Intended Audience

The intended audience for this presentation includes 1) agents and brokers joining the Marketplace for the first time for plan year 2019 and 2) agents and brokers who participated in a previous plan year, but did NOT complete plan year 2018 Marketplace registration and training.

- "Returning" agents and brokers successfully completed registration and training for plan year 2018 and are eligible for "What's New for Returning Agents and Brokers" training for plan year 2019.
- "New" agents and brokers did not complete registration and training for plan year 2018 and are required to complete the full Individual Marketplace training for plan year 2019.

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 learners 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 (SBMs) 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 (SBM-FPs).

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Agenda

- Introduction
- Small Business Health Options Program (SHOP)
- Marketplace Registration and Training
- Compliance Points to Remember
- Help Desk and Call Center Support
- Agent and Broker Resources

Introduction to Agents and Brokers for Plan Year 2019!

Thank you for your interest in the Marketplace for plan year 2019!*

- 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).
- Agents and brokers also play a crucial role in educating consumers about the Health Insurance Marketplace, both during the annual Open Enrollment period 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 2019! (Continued)

Prior to assisting consumers, you 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 Centers for Medicare & Medicaid Services (CMS) Agents and Brokers Resources webpage.

Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers

- **S** Small Business
- **H** Health
- **O** Options
- **P** Program

Small Business Health Options Program (SHOP)

Agent and Broker Registration to Participate in the SHOP

It takes only a few minutes to register for the SHOP.

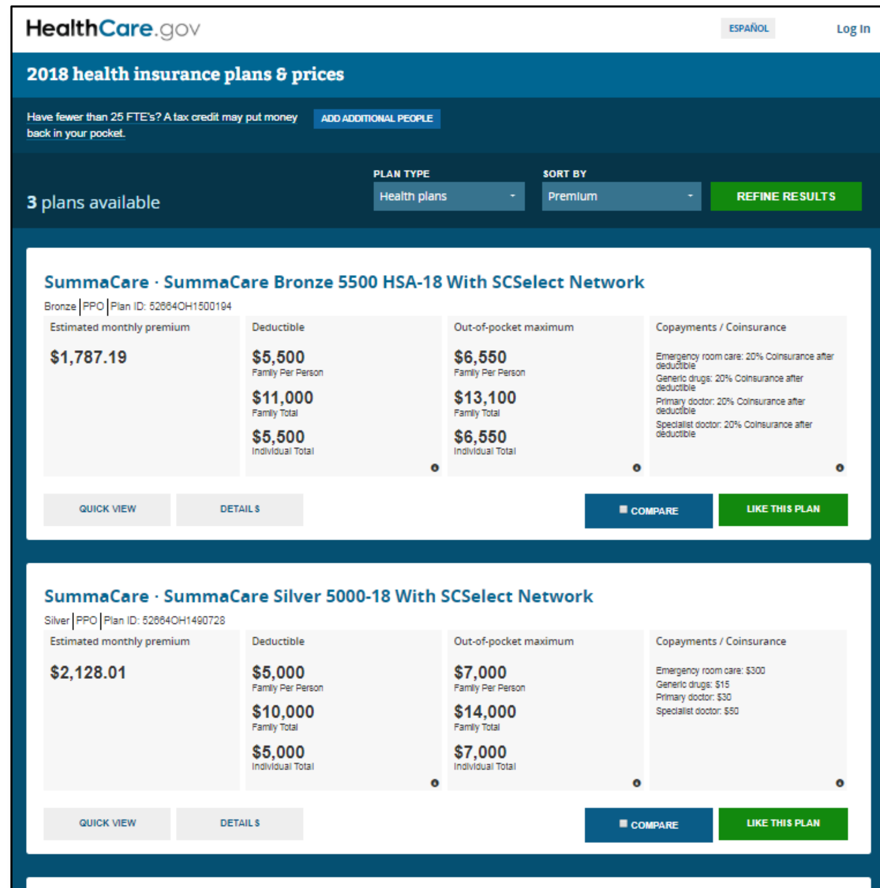
To register to participate in the SHOP, agents and brokers:

- **Must** create an account and complete identity proofing through the CMS Enterprise Portal.
- **Must** execute the SHOP Privacy and Security Agreement in the Marketplace Learning Management System (MLMS).
- **May** complete the SHOP training (Recommended but not required).

Agents and brokers who complete Marketplace registration are searchable by small employers through the Find Local Help tool at HealthCare.gov.

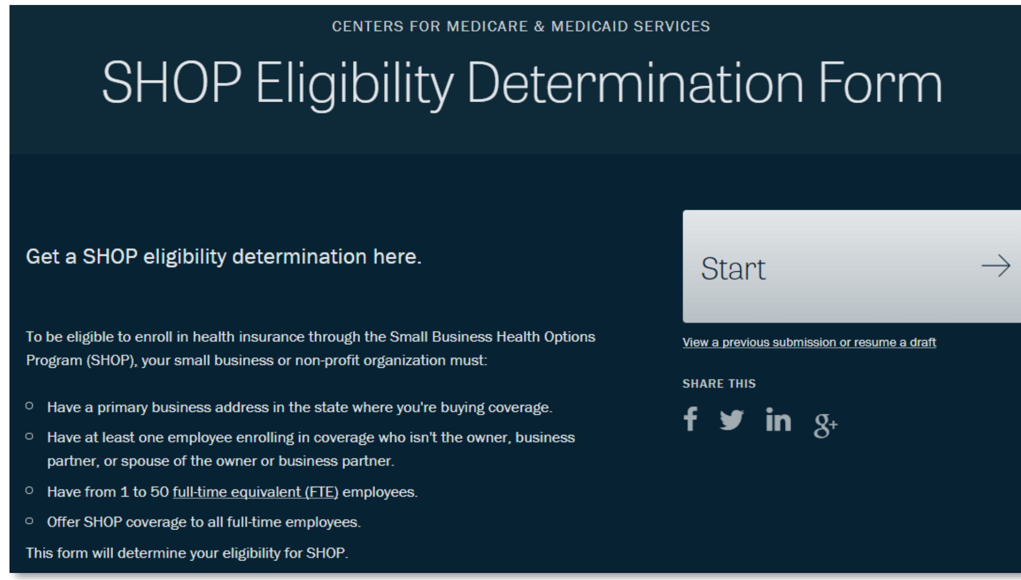
Assisting Employer Clients to Enroll in SHOP Coverage

- After you complete Marketplace registration to participate in the SHOP, you may help small employers through the SHOP application and enrollment process.
- Use the [See Plans and Prices tool]() on HealthCare.gov to help your client compare coverage options
- Review price estimates for all the SHOP plans offered in the employer's area.



Assisting Employer Clients to Enroll in SHOP Coverage (Continued)

- Small employers must obtain an eligibility determination using the new SHOP Eligibility Determination tool at HealthCare.gov.
- They must:
  - Answer a few quick questions, like whether they are looking for health benefits or dental benefits, and
  - Select the state or states where the small employer's principal business address or eligible employee worksites are located.
- Once the employer finds a plan or plans in which it would like to enroll, assist the employer in contacting the participating issuer or issuers to enroll.



Employee Choice in the SHOP

- Employers in <u>all</u> states are able to offer their employees a choice of a single health and/or dental plan or all health and/or dental plans at a single metal level of coverage.
- Employers in <u>some</u> states can also offer their employees a choice of health and/or dental plans by insurance company (vertical choice). This allows employers to offer coverage options at different metal levels to their employees from a single insurance company.

Vertical Choice (Employee Choice by Insurance Company) States			
Alabama	Iowa	Nebraska	South Dakota
Alaska	Kansas	Nevada	Tennessee
Arizona	Kentucky	New Hampshire	Texas
Delaware	Louisiana	North Carolina	Utah
Florida	Maine	North Dakota	Virginia
Georgia	Mississippi	Ohio	West Virginia
Illinois	Missouri	Oklahoma	Wisconsin
Indiana	Montana	South Carolina	Wyoming

Note: Michigan, New Jersey, and Pennsylvania have opted out of vertical choice for 2019.

Employee Choice in the SHOP (Continued)

- Employers that offer their employees a choice of plans in the SHOP can work with you or their issuer(s) to collect the information necessary to offer and enroll their employees in multiple plans.
- Employers are responsible for coordinating payments among issuers.
- Employers must meet the Minimum Participation Rate (MPR) requirement for their state at the group level, unless the group enrolls between November 15-December 15 when the MPR provision does not apply.
  - An employer's MPR will be calculated at the group level.
  - Issuers will not be permitted to deny enrollment into a SHOP plan if the group has met the MPR at the group level and/or if the group enrolls in a SHOP plan between November 15-December 15.

Calculating the Minimum Participation Rate

- An employer's MPR is calculated at the employer level. For plan years 2018 and beyond, SHOPs are no longer the entity calculating the MPR.
- Participating QHP issuers are not permitted to deny enrollment on the basis of failure to meet participation requirements to employers who have been determined eligible to participate in the SHOP, and who have met the applicable MPR, as specified by the SHOP, even if only one employee in a group wishes to enroll with a particular issuer.
- The annual window in which employers do not need to meet any MPR in order to enroll in a SHOP QHP spans from November 15 - December 15.

The equation for calculating minimum participation is:
MPR = Number of Full-time Employees Enrolling in Qualified Coverage
<u>DIVIDED BY</u>
Number of Full-Time Employees Offered SHOP Coverage

SHOP Tools at HealthCare.gov

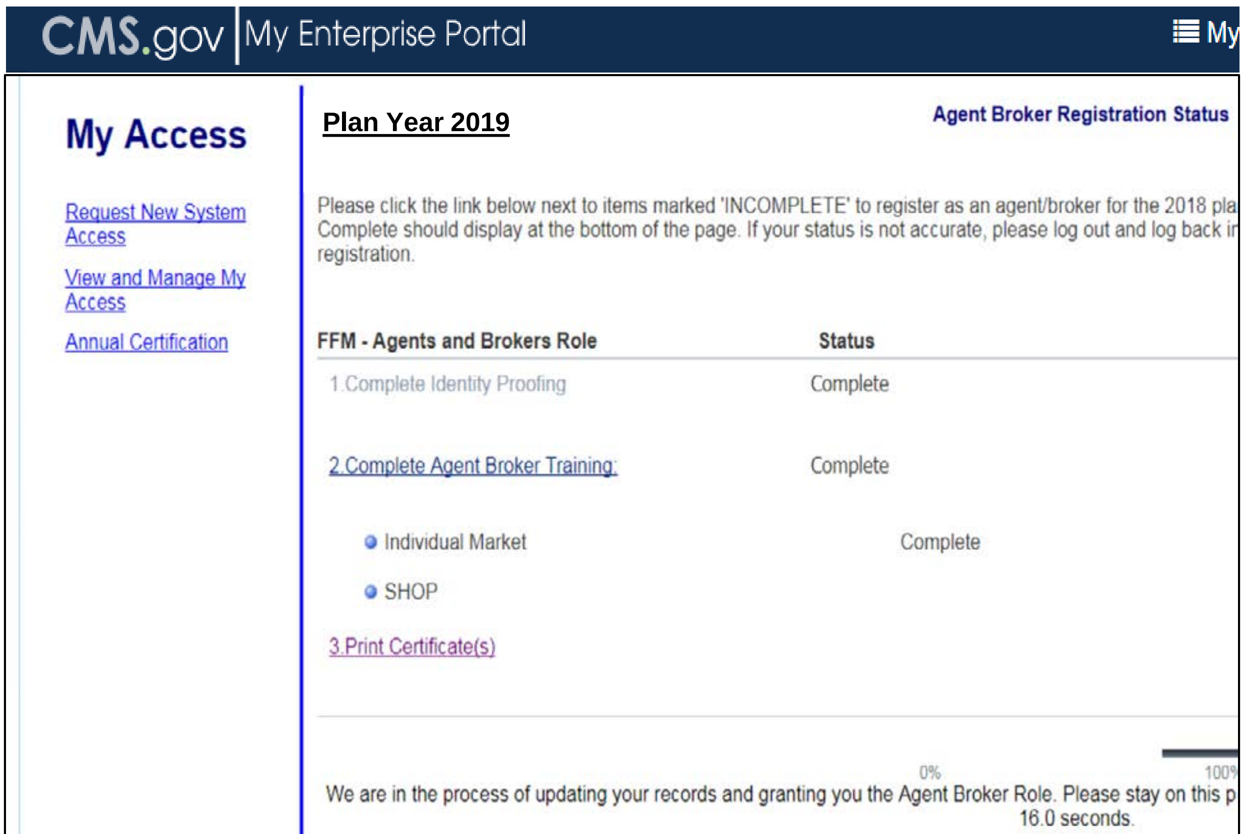
Tool	Functionality & Value
See Plans and Prices (Spanish Version)	Help clients browse SHOP health and dental plans available in their area. Premium estimates are based on age and geographic location.
Full Time Equivalent (FTE) Employee Calculator (Spanish Version)	Help clients determine if they may be eligible for SHOP coverage by counting their total number of full-time and FTE employees.
Tax Credit Estimator (Spanish Version)	Help employers estimate if they may be eligible for the Small Business Health Care Tax Credit, and estimate how much the tax credit may be worth to them.
MPR Calculator (Spanish Version)	Help employers predict if they will meet the MPR required to enroll in SHOP.

SHOP Resources

- Visit the HealthCare.gov small business page to learn more about SHOP and use tools to help your clients enroll in SHOP coverage.
- Find SHOP resources, fact sheets, and user guides here.
- Contact the SHOP Call Center at 1-800-706-7893 (TTY: 711).

CENTERS FOR MEDICARE & MEDICAID SERVICES

Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers



Marketplace Registration and Training

Registration and Training for New Agents and Brokers

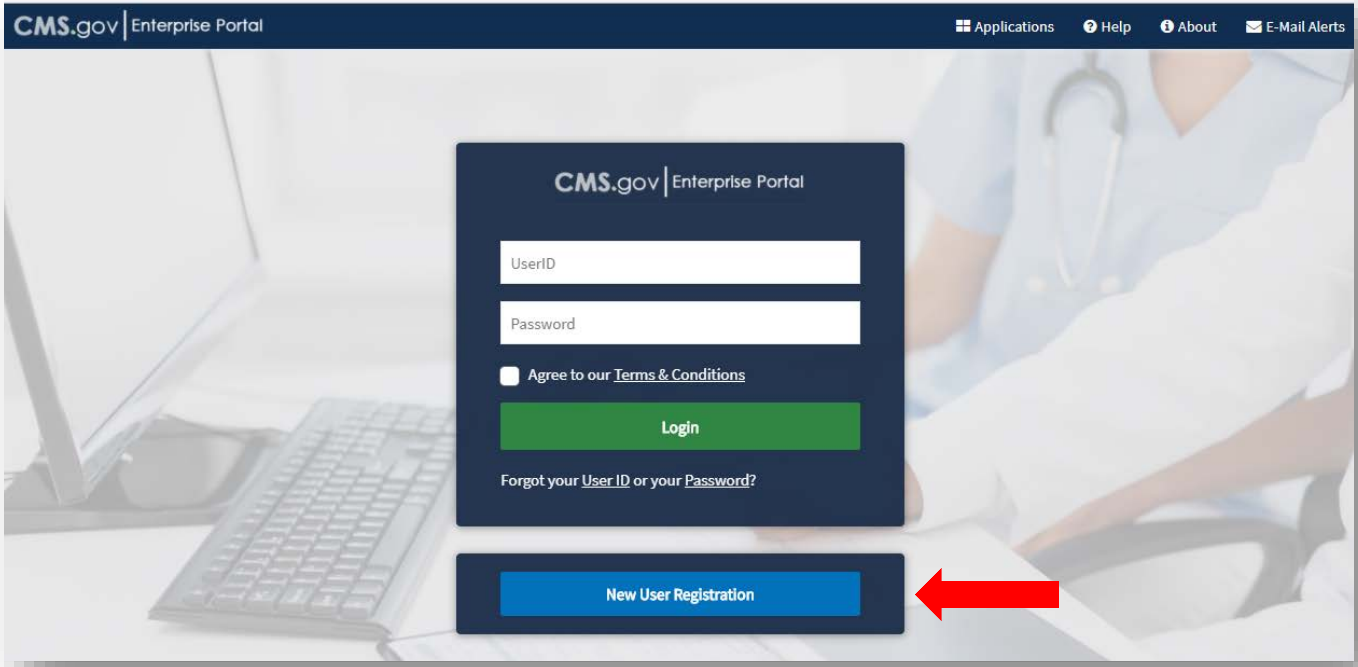
If you wish to participate in the Marketplace for plan year 2019, you must complete the following actions:

1. Create a CMS Enterprise Portal account.
2. Request the FFM Agent Broker role.
3. Complete remote identity proofing through the Enterprise Identity Management (EIDM) System.
4. Complete your agent/broker profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace training on the MLMS or through a CMS-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 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 New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

Step 1: Agent or Broker Creates a CMS Enterprise Portal Account

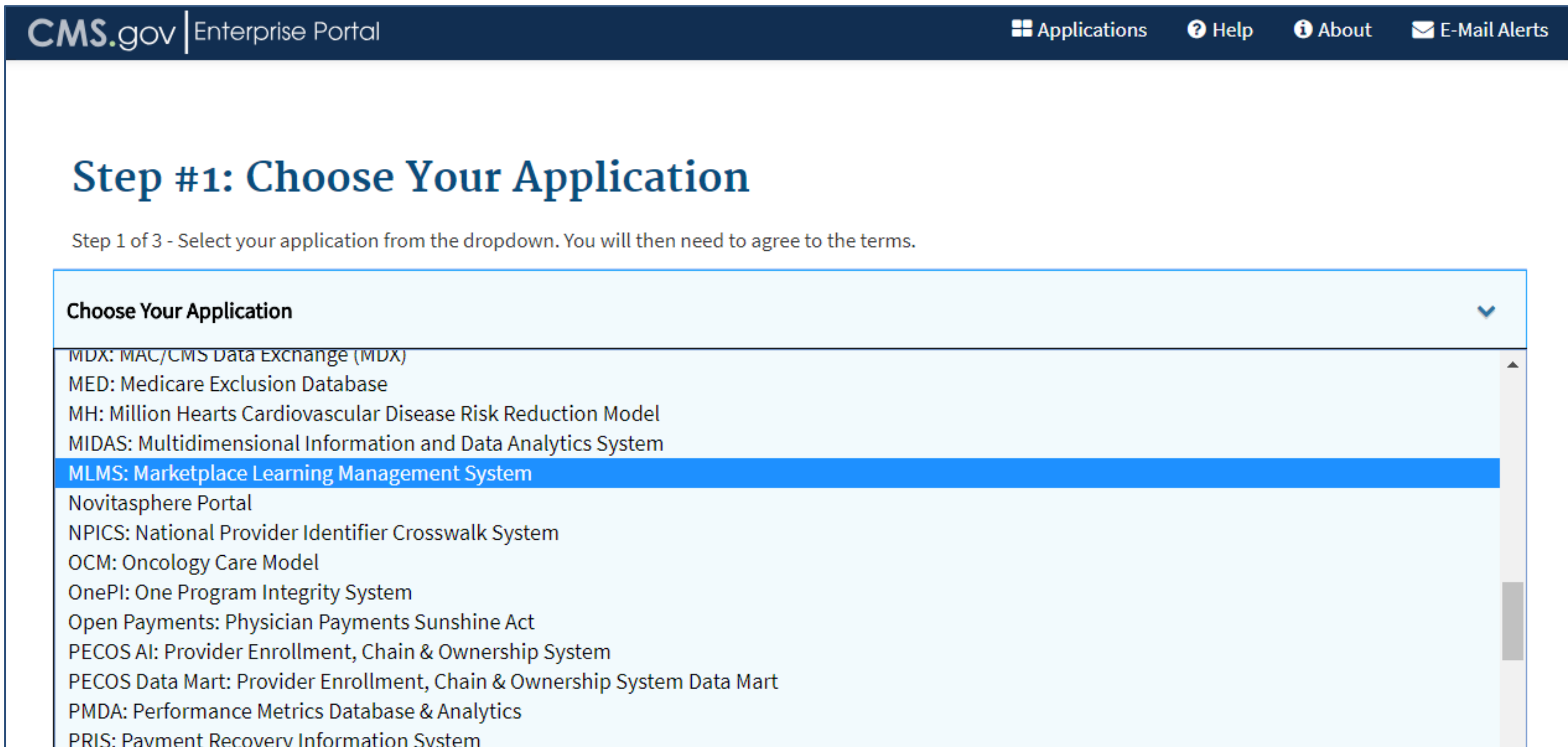
If you do not already have a CMS Enterprise Portal account,* navigate to https://portal.cms.gov and select the "New User Registration" button.



If you already have a CMS Enterprise Portal account, you should not create a new one. You should log in with your existing FFM User ID and password and proceed to Step 2. If you are unsure if you already have an 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.

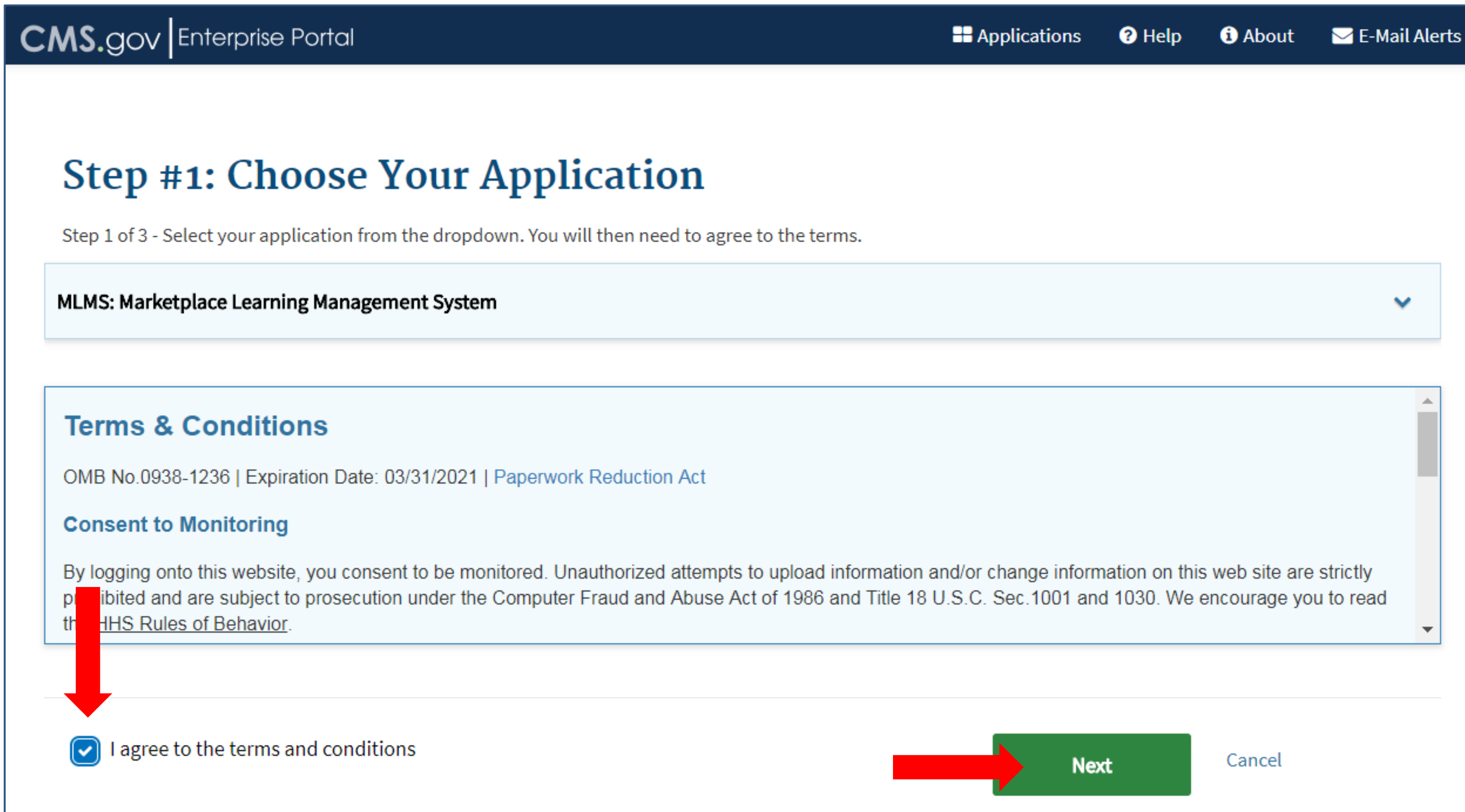
Step 1: Agent or Broker Creates a CMS Enterprise Portal Account (Continued)

Select the MLMS application from the dropdown list.



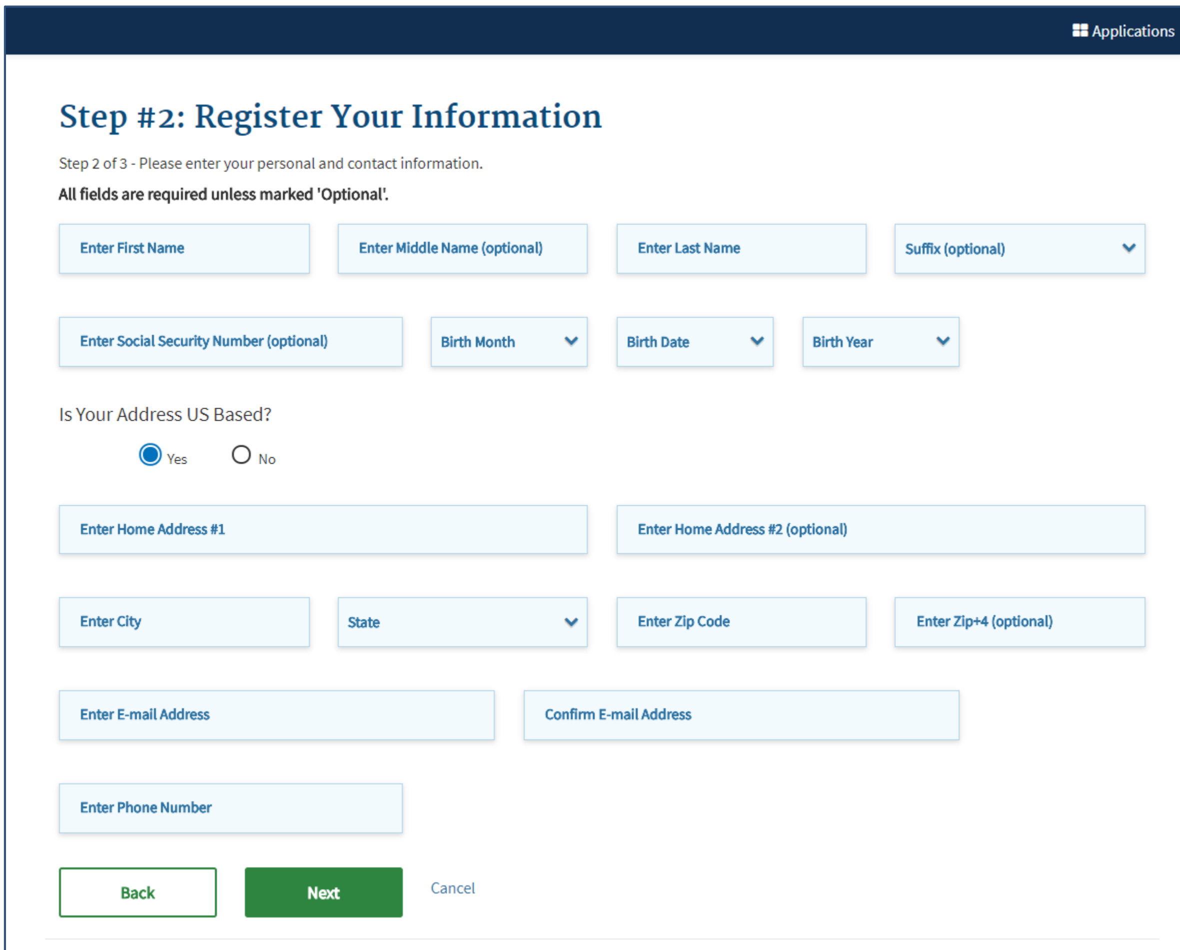
Step 1: Agent or Broker Creates a CMS Enterprise Portal Account (Continued)

After reading and agreeing to the Terms & Conditions, select the check box next to "I Agree to the terms and conditions" and then select "Next."



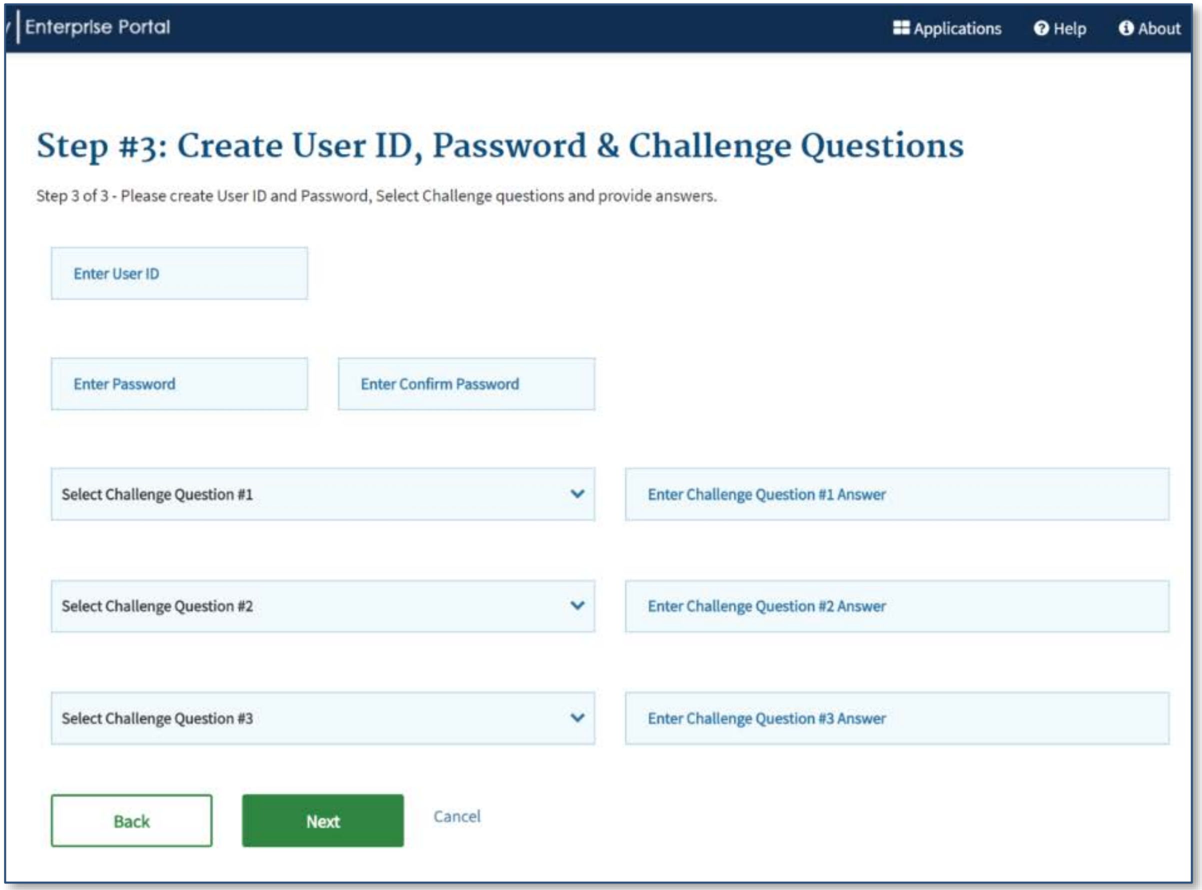
Step 1: Agent or Broker Creates a CMS Enterprise Portal Account (Continued)

Enter the requested information and select "Next."



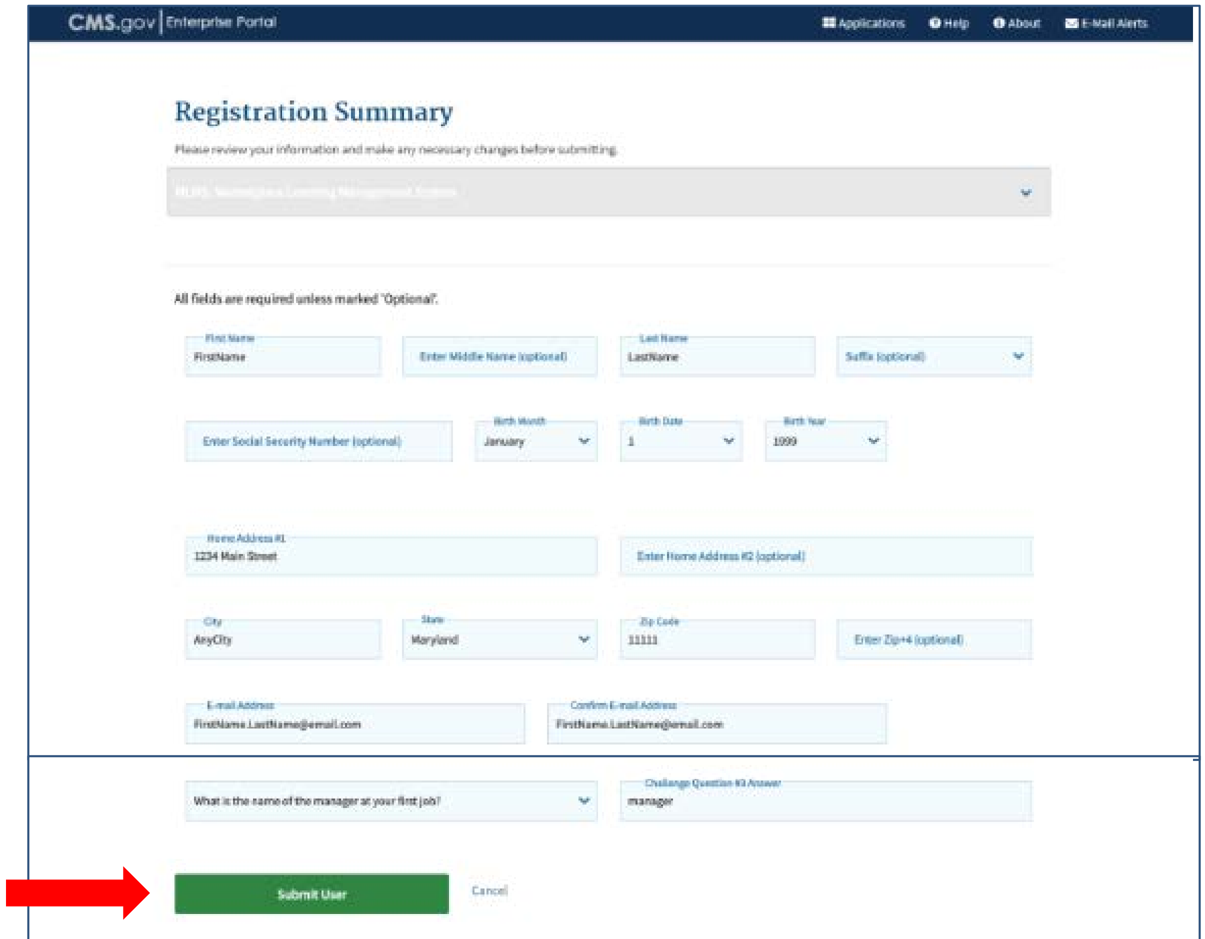
Step 1: Agent or Broker Creates a CMS Enterprise Portal Account (Continued)

- Create an FFM User ID and password.
- Choose challenge questions and provide answers, then select "Next."



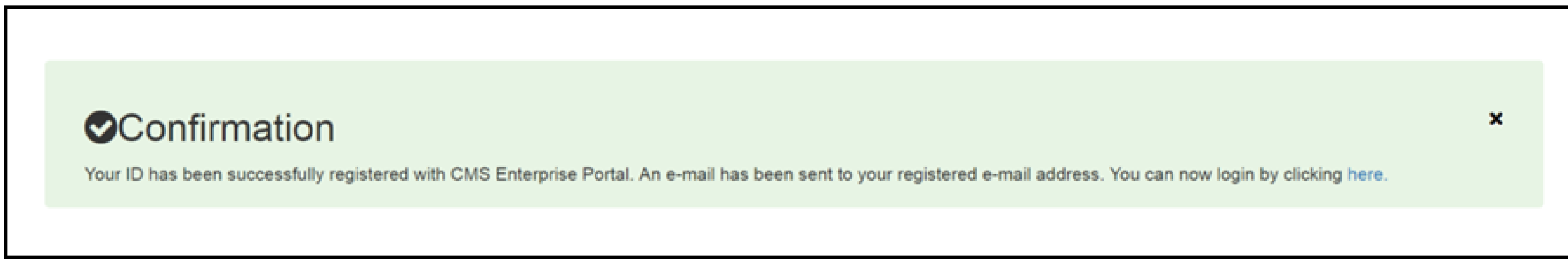
Step 1: Agent or Broker Creates a CMS Enterprise Portal Account (Continued)

Review the information you entered, make any necessary changes, and then select "Submit User."



Step 1: Agent or Broker Creates a CMS Enterprise Portal Account (Continued)

- The Confirmation page is displayed to acknowledge your successful registration.
- You will receive an email at the address you listed in your account, notifying you that your account was successfully created.



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

Registration and Training for New Agents and Brokers

If you wish to participate in the Marketplace for plan year 2019, you must complete the following actions:

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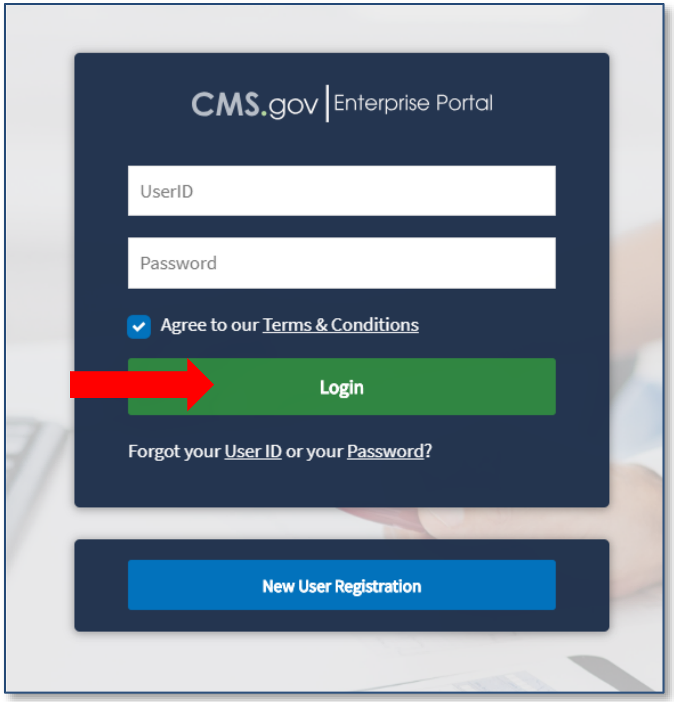
4. Complete your agent/broker profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace training on the MLMS or through a CMS-approved vendor via the CMS Enterprise Portal.
6. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
7. Confirm completion of all registration steps by logging back 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 New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

Step 2: Agent or Broker Requests the FFM Agent Broker Role*

- Once you receive your account creation notification via email, or after waiting a few minutes for the system to update, log back in to the CMS Enterprise Portal at https://portal.cms.gov.

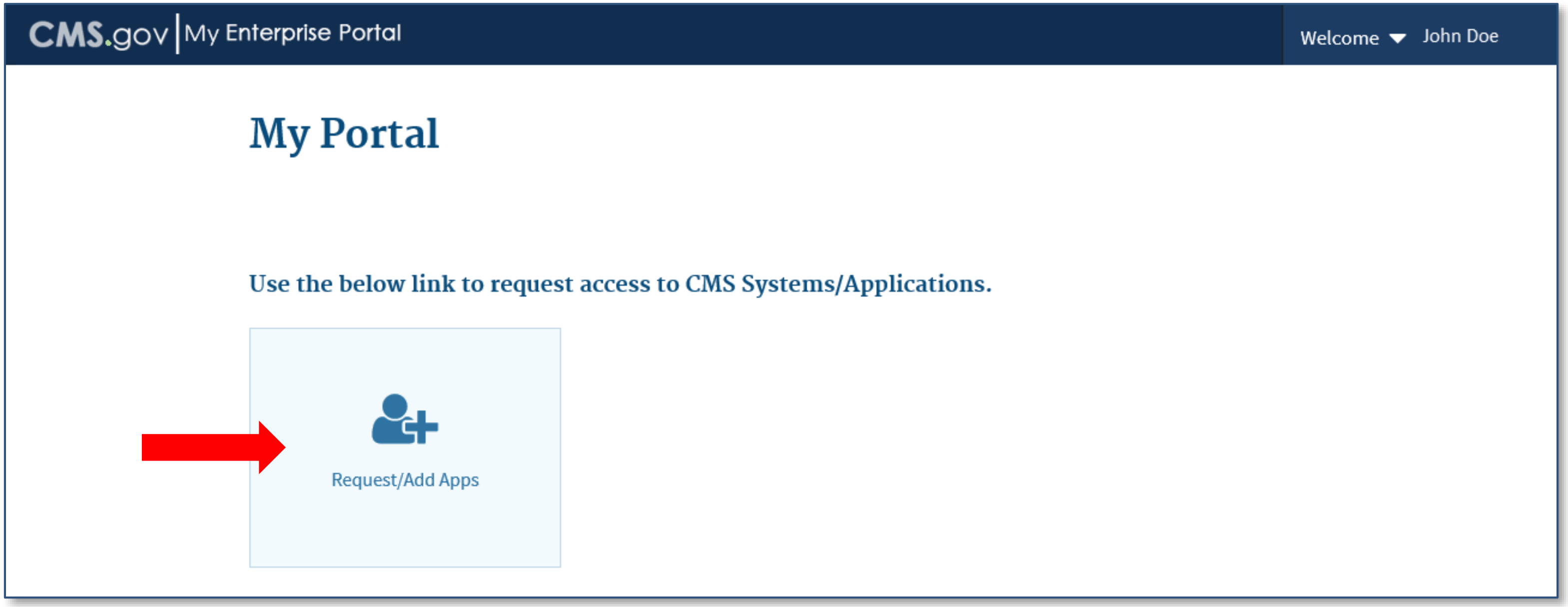
- Enter your FFM User ID and the password you created when setting up your CMS Enterprise Portal account in Step 1.
- Select the check box next to "Agree to our Terms & Conditions" and then select "Login."



**Note: Even if you participated in the Marketplace for plan years 2014, 2015, 2016, or 2017, you will need to request the FFM Agent Broker role when you log in your CMS Enterprise Portal account if you did not complete registration for plan year 2018.*

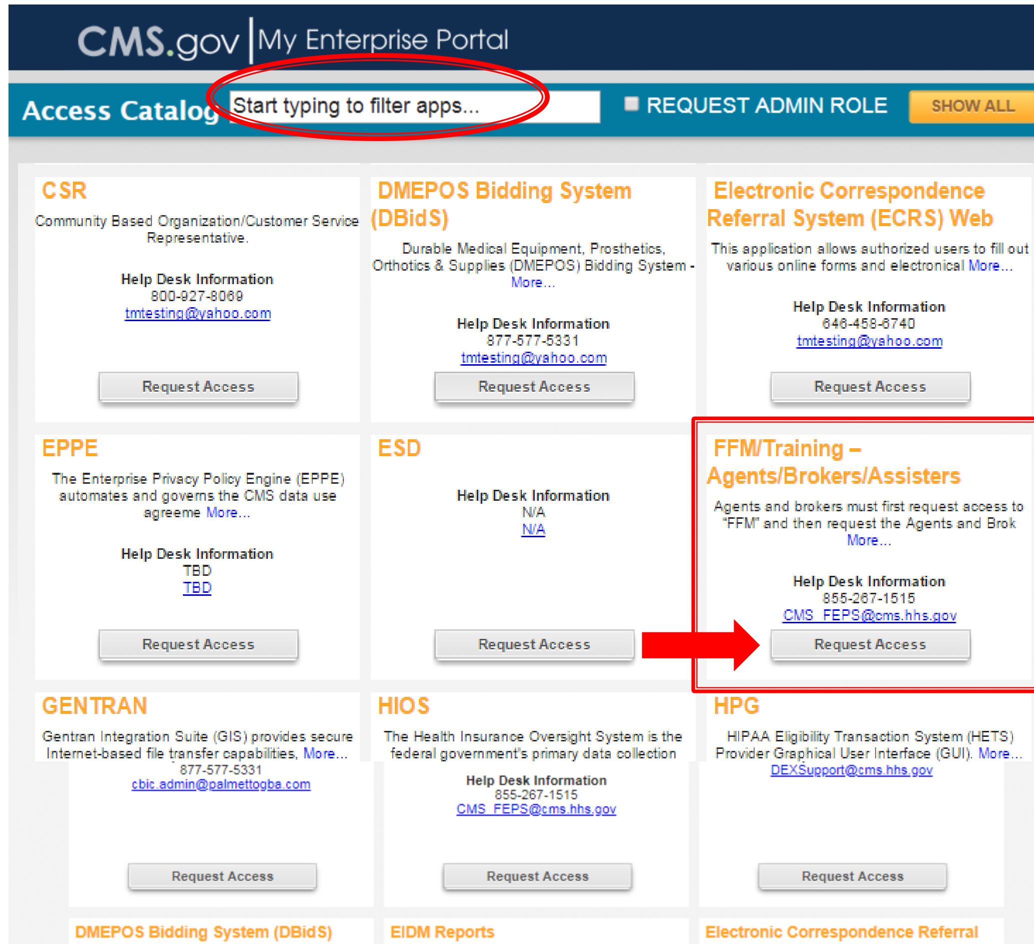
Step 2: Agent or Broker Requests the FFM Agent Broker Role (Continued)

On the “My Portal” page, select the “Request/Add Apps” button to access the Application Catalog.



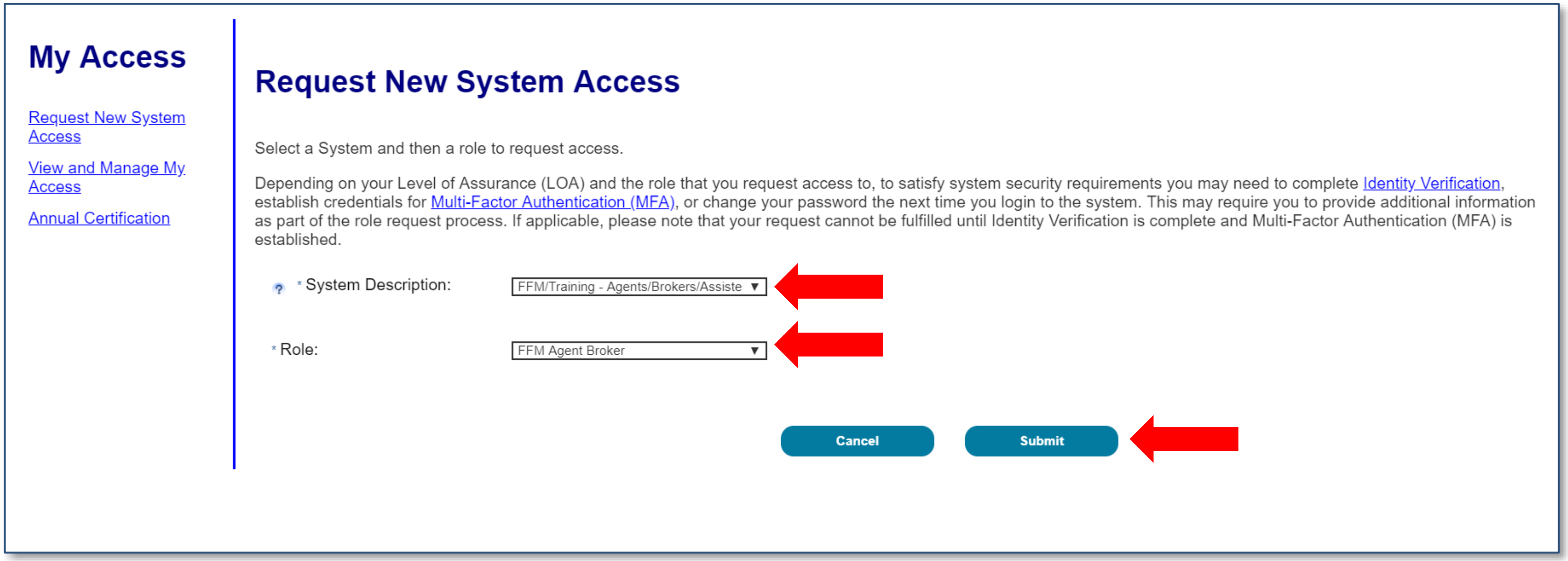
Step 2: Agent or Broker Requests the FFM Agent Broker Role (Continued)

- Enter “FFM” into the Access Catalog search bar.
- Select the “Request Access” button on the “FFM/ Training – Agents/Brokers/Assisters” tile.



Step 2: Agent or Broker Requests the FFM Agent Broker Role (Continued)

- Select “FFM/Training – Agents/Brokers/Assisters” from the “System Description” drop-down menu.
- Then select “FFM Agent Broker” from the “Role” drop-down menu.
- Select the “Submit” button.



Registration and Training for New Agents and Brokers

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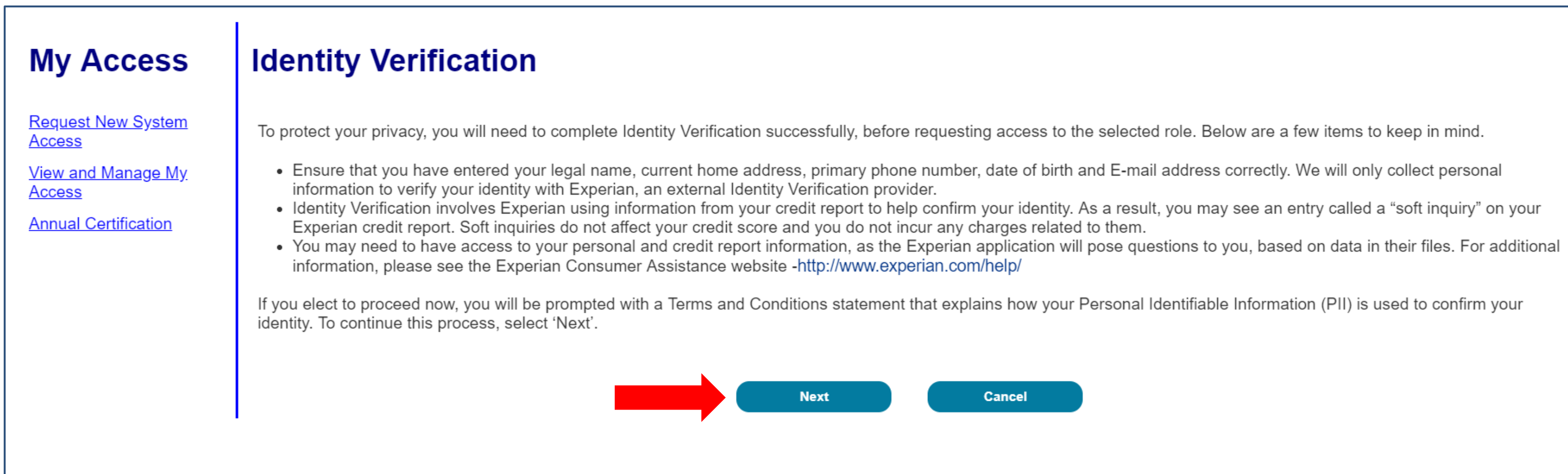
6. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
7. Confirm completion of all registration steps by logging back in to the "Agent Broker Registration Status" page on the CMS Enterprise Portal and printing your completion certificate.

For a printable tip sheet with information on these steps, please see the New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

Step 3: Agent or Broker Completes Identity Proofing within CMS Enterprise Portal

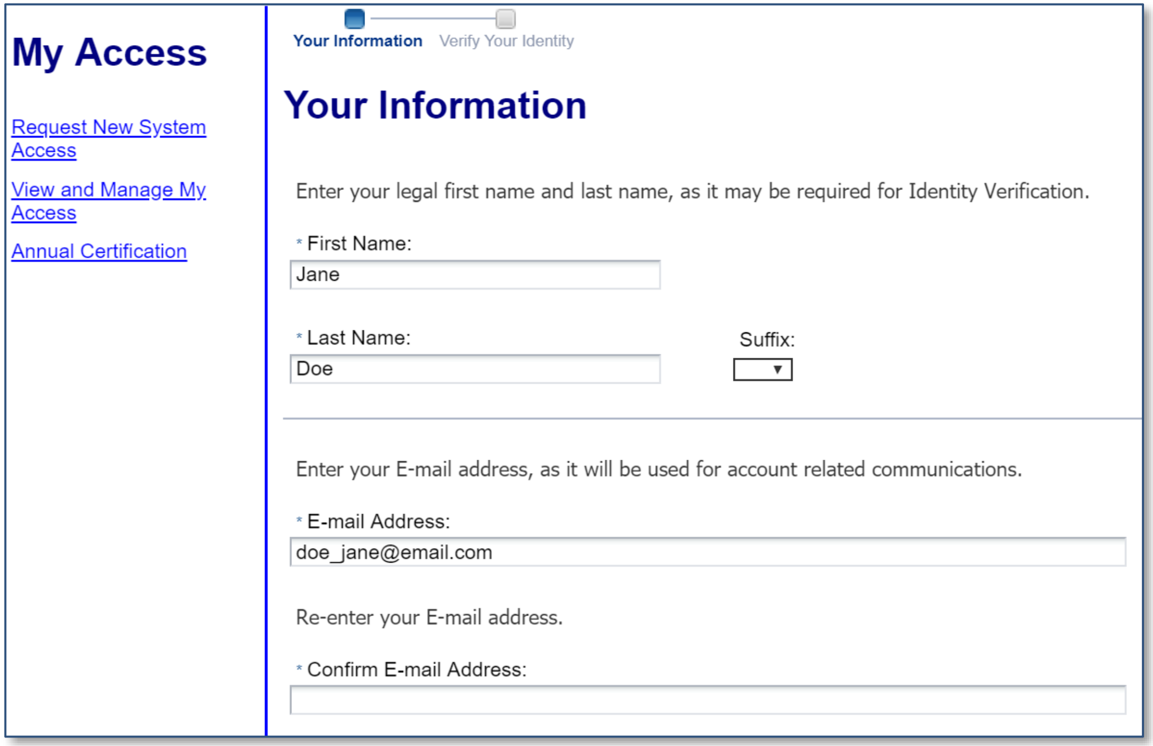
- After selecting “Submit,” new Portal account users will be prompted to complete identity proofing.
- Read the instructions and then select “Next” to begin the identity verification process



- On the following screen, read the terms and conditions and accept them by selecting the check box next to “I agree to the terms and conditions.” Then, select “Next.”

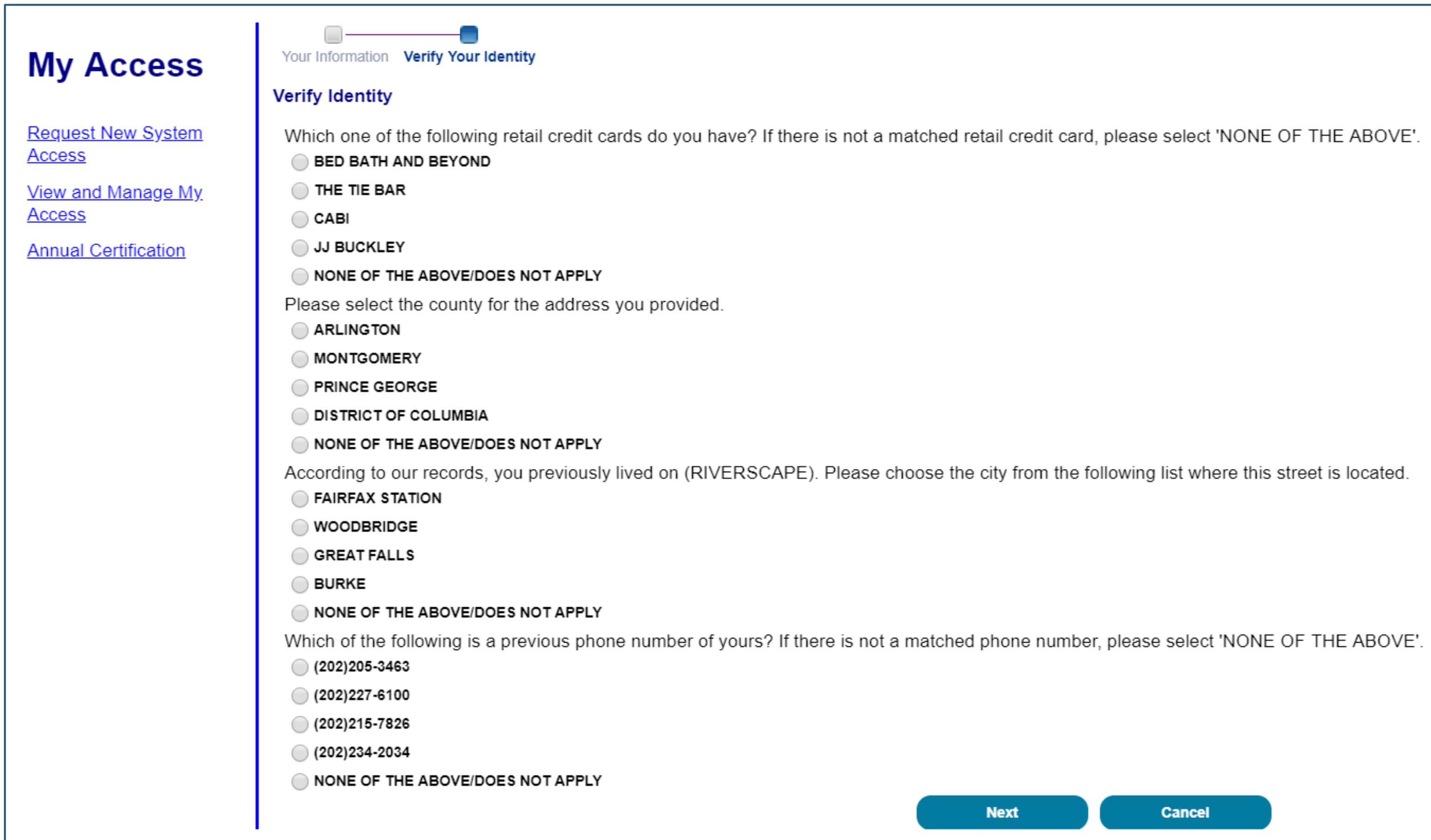
Step 3: Agent or Broker Completes Identity Proofing within CMS Enterprise Portal (Continued)

- Confirm the information that automatically populates and enter any missing information (e.g., confirm email address, enter Social Security number).
- Then select "Next" to submit your information for verification.



Step 3: Agent or Broker Completes Identity Proofing within CMS Enterprise Portal (Continued)

Provide valid answers for the "Out-of-Wallet" questions and select "Next."



Step 3: Agent or Broker Completes Identity Proofing within CMS Enterprise Portal (Continued)

- After you receive confirmation that your identity has been verified, select "Next."
- If your information cannot be verified remotely (i.e., electronically), the CMS Enterprise Portal will provide you with a phone number and code to confirm your identity directly with Experian, which is CMS' identity proofing vendor.
- You will then receive a logout message. Select "OK," and you will be logged out and redirected to the CMS Enterprise Portal home page.

Registration and Training for New Agents and Brokers

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For a printable tip sheet with information on these steps, please see the New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

Step 4: Agent or Broker Completes MLMS Profile

After completing identity proofing, you have the option to complete training either through the MLMS or the CMS-approved vendor, America's Health Insurance Plans (AHIP).

- If you choose to complete training through the CMS-approved vendor, CMS recommends you do so prior to completing your MLMS profile.*
- If you chose to complete training through the MLMS, you will need to create your MLMS profile prior to completing training.
- For either training, you will need to execute (i.e., sign) the Agreement(s) after you have completed training.

Additional details about the CMS-approved vendor training will be reviewed during Step 5b.

Step 4: Agent or Broker Completes MLMS Profile (Continued)

- To complete your MLMS profile and access both the CMS-developed training and the training offered through AHIP, log back in to the CMS Enterprise Portal using the FFM User ID and password you created in Step 1.*
- After you are directed to the “Agent Broker Registration Status” page, select the “Complete Agent Broker Training” link.

Agent Broker Registration Status

Plan Year 2019

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: • Individual Market • SHOP	Incomplete
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 4: Agent or Broker Completes 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 CMS-approved vendor, AHIP.

Plan Year 2019 Agent/Broker Training Options

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2019 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.

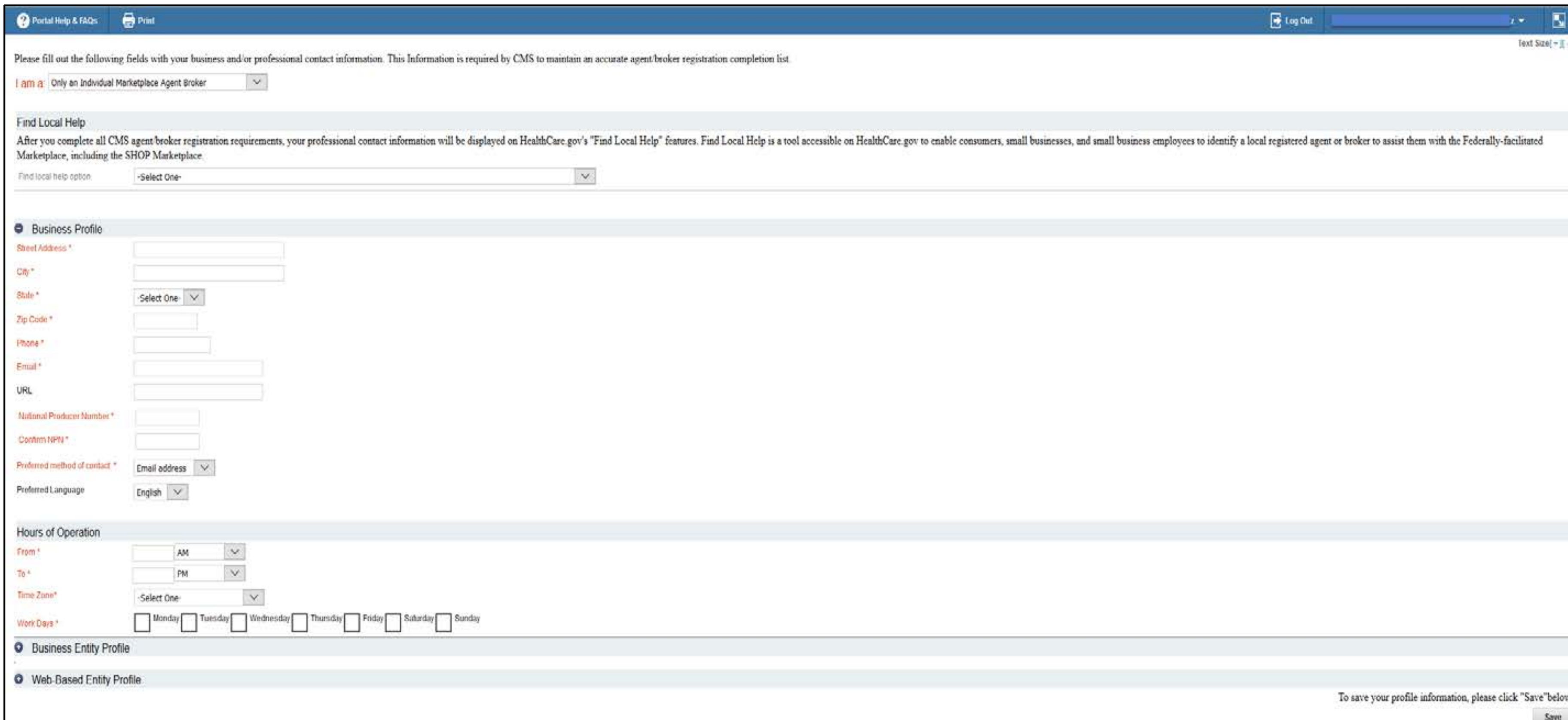
CMS continues to offer training at no charge through its Marketplace Learning Management System (MLMS), but no CEUs are available through the MLMS.

- America's Health Insurance Plans   Learn More   Access Training
- Marketplace Learning Management System (CMS)   Access Training   MLMSHelpDesk@cms.hhs.gov

Return to Agent Broker Registration Status Page

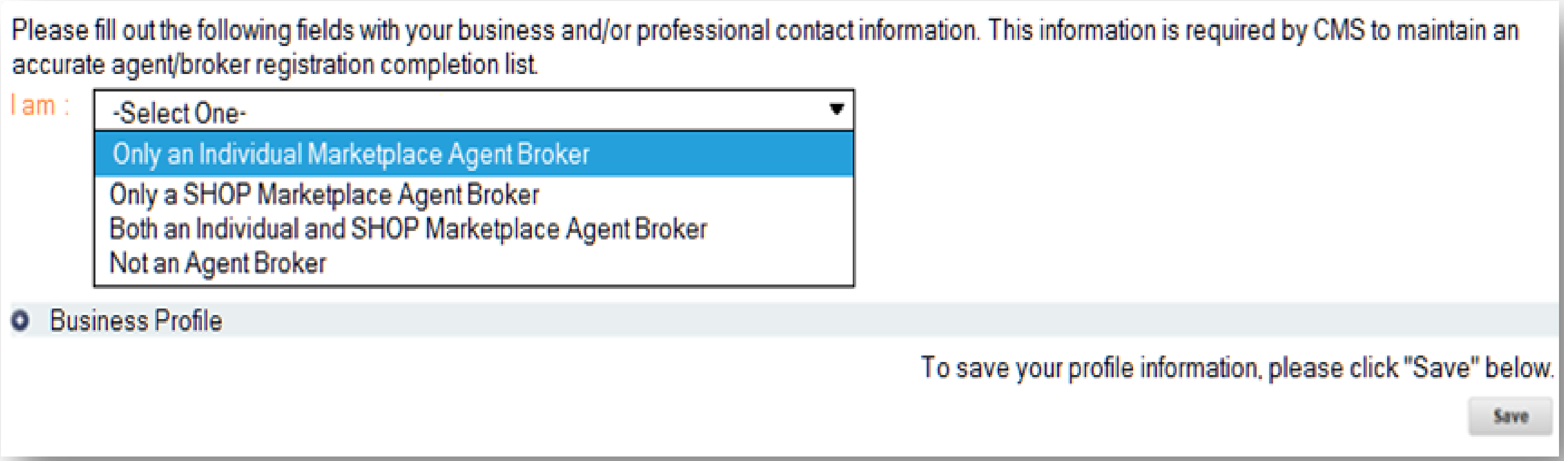
Step 4: Agent or Broker Completes MLMS Profile (Continued)

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



Step 4: Agent or Broker Completes 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.



Step 4: Agent or Broker Completes 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 service, provided by BigWave Systems, that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide assistance with Marketplace plans and enrollments while the consumer is available.*

Step 4: Agent or Broker Completes 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 National Producer Number (NPN) by selecting the appropriate "+" link at the bottom of the profile page.
- You can list up to three NPNs in your MLMS profile.

Step 4: Agent or Broker Completes 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 * -Select One-

Business Entity Zip Code *

Business Entity Phone *

Business Entity Email *

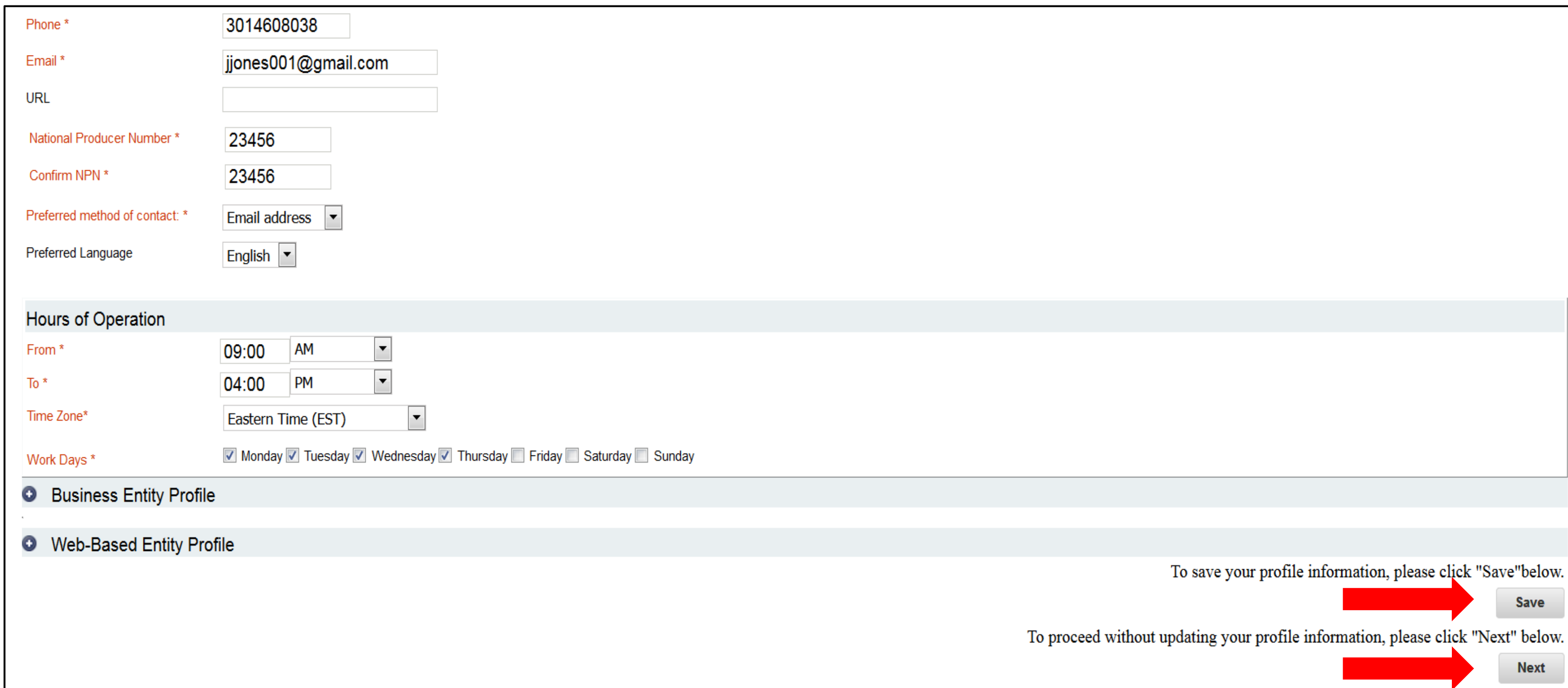
Business Entity URL

Business Entity National Producer Number (NPN) *

Confirm NPN *

Step 4: Agent or Broker Completes MLMS Profile (Continued)

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



Step 4: Agent or Broker Completes 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 generally 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 New Agents and Brokers

If you wish to participate in the Marketplace for plan year 2019, you must complete the following actions:

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4. Complete your agent/broker profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace training on the MLMS or through a CMS-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 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 New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

Step 5: Agent or Broker Completes Training

- The steps for completing agent and broker training differ depending upon the training option you choose.
- 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 CMS-approved vendor, AHIP (Individual Marketplace only*)
- 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.

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

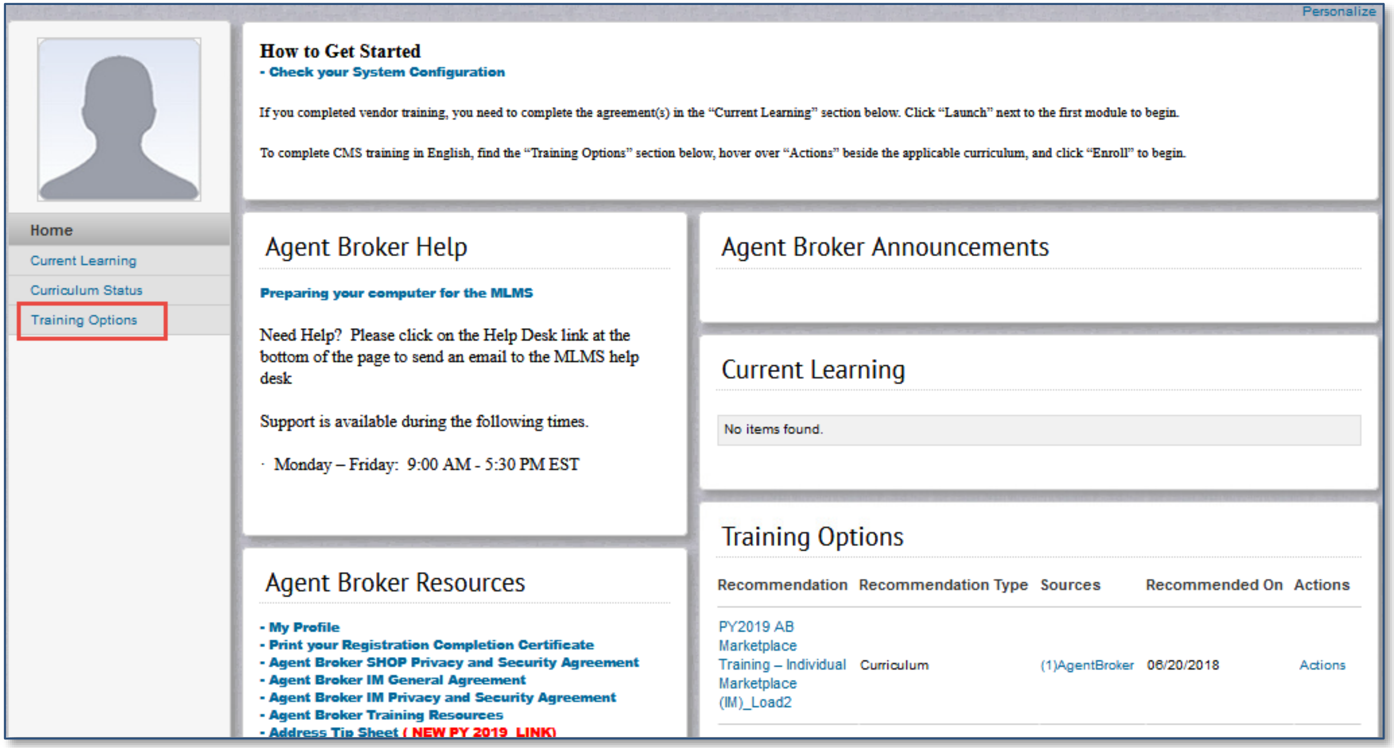
Step 5: Agent or Broker Completes Training (Continued)

- For plan year 2019, Marketplace Agent and Broker Training for new agents and brokers has 10 core training modules available:
  - Introduction
  - Affordable Care Act Basics
  - Marketplace Basics
  - Eligibility for Enrolling in a Qualified Health Plan (QHP)
  - Eligibility for Insurance Affordability Programs
  - Enrolling in a QHP
  - Privacy Standards and Definitions
  - Protecting and Handling Personally Identifiable Information
  - Information Security
  - SHOP

- There are three exams associated with the training:
  - Basics Exam
  - Individual Marketplace Exam
  - Privacy and Security Standards Exam

Step 5a: Agent or Broker Completes MLMS Training

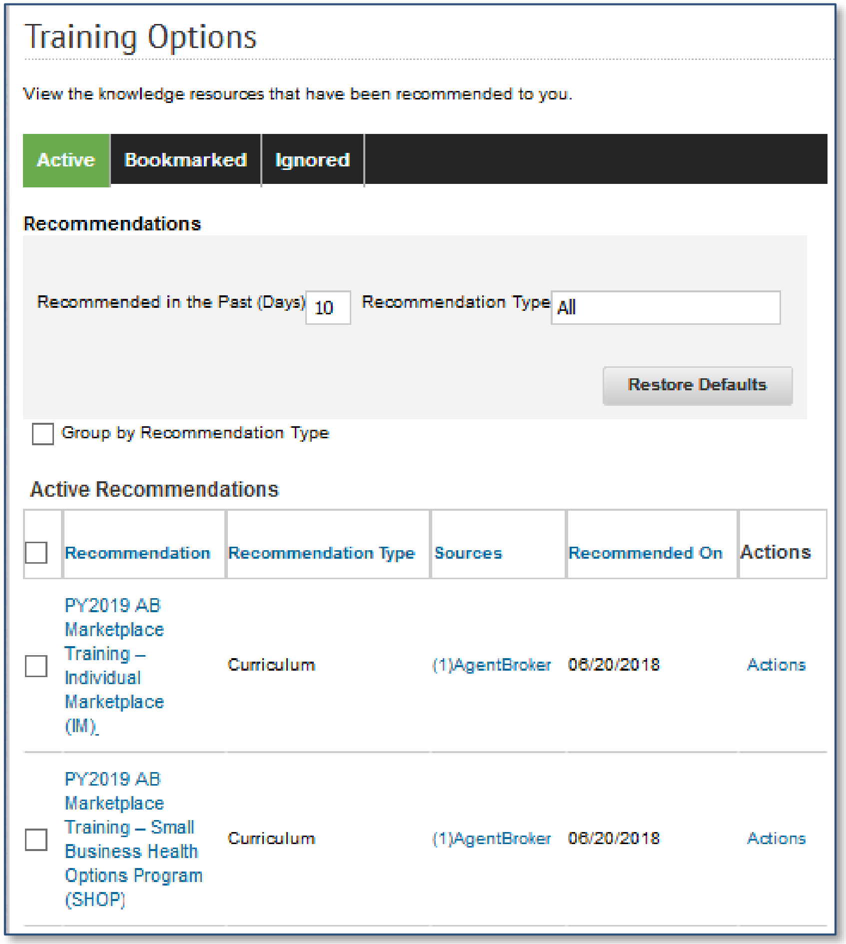
- After completing your MLMS profile, you will be redirected to the MLMS landing page.
- Select “Training Options” on the left sidebar.



Note: These screenshots apply to the option to complete CMS-developed training in the MLMS. If you chose to take training through a CMS-approved vendor, reference Step 5b.

Step 5a: Agent or Broker Completes MLMS Training (Continued)

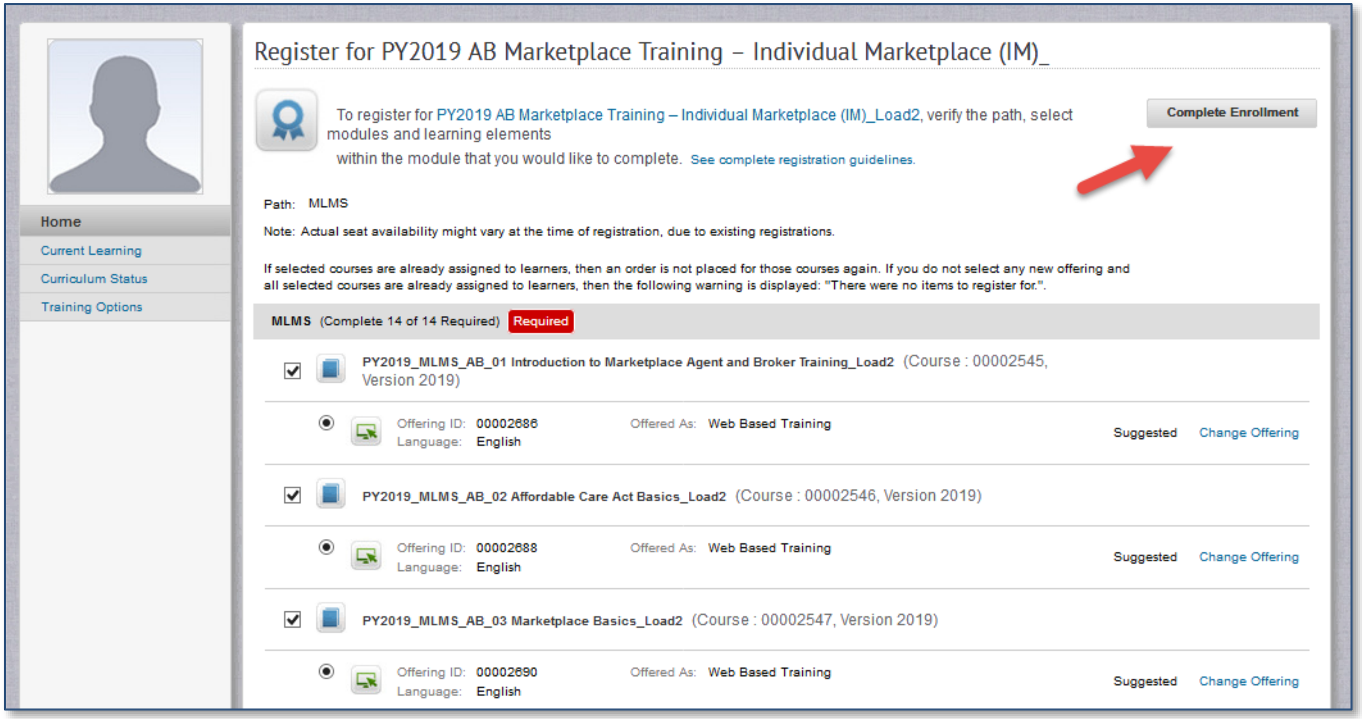
- Identify the curriculum you wish to enroll in, and hover your cursor over the "Actions" link to the right of that curriculum.
- In the "Actions" bubble, select the "Begin Enrollment" link.



Note: These screenshots apply to the option to complete CMS-developed training in the MLMS. If you chose to take training through a CMS-approved vendor, reference Step 5b.

Step 5a: Agent or Broker Completes MLMS Training (Continued)

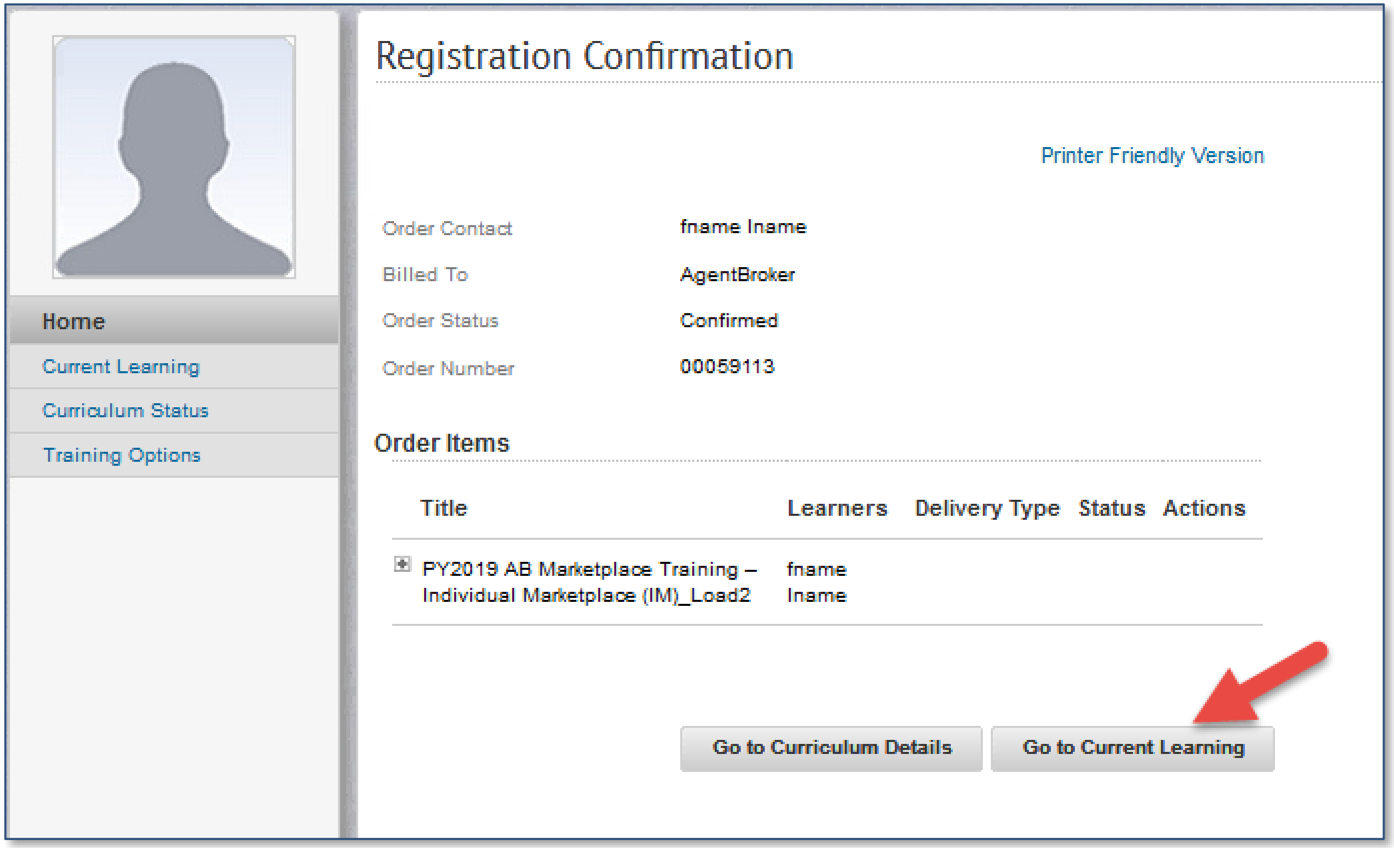
A page opens with the selected curriculum, including a list of the modules it includes. Select "Complete Enrollment" at the top of the screen.



Note: These screenshots apply to the option to complete CMS-developed training in the MLMS. If you chose to take training through a CMS-approved vendor, reference Step 5b.

Step 5a: Agent or Broker Completes MLMS Training (Continued)

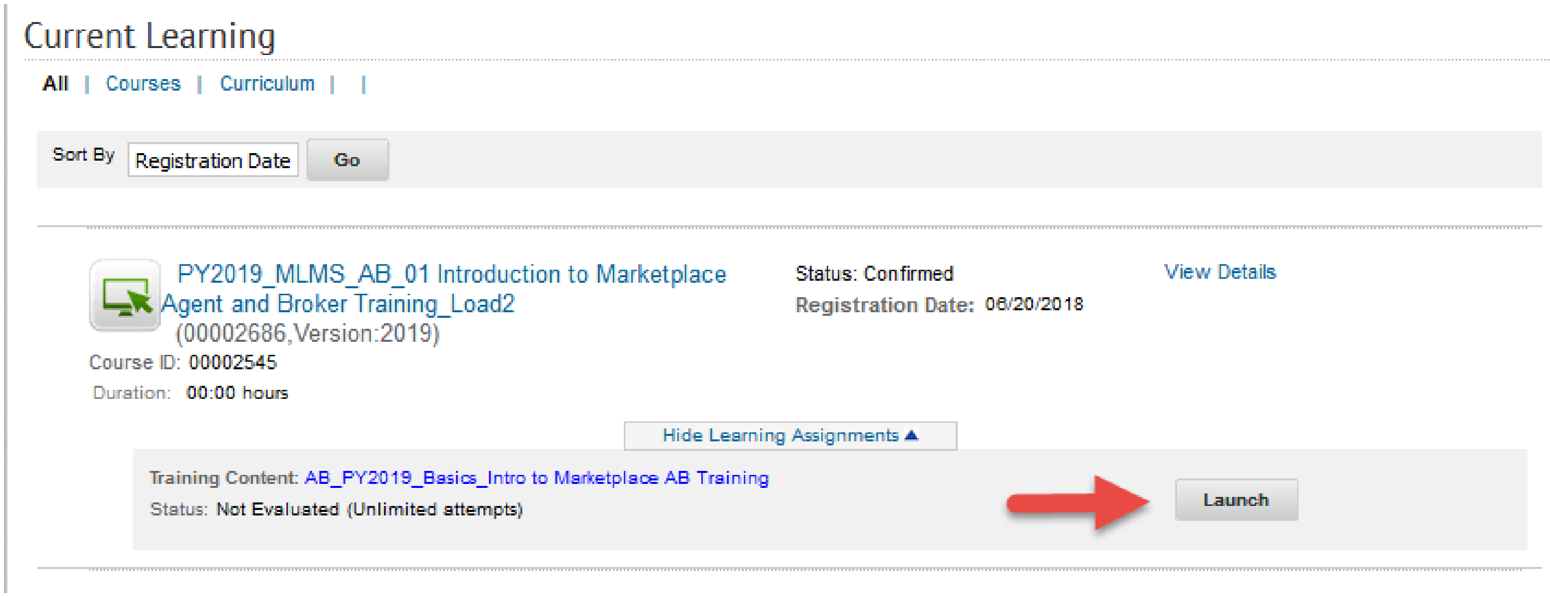
Select "Go to Current Learning" at the bottom of the page.



Note: These screenshots apply to the option to complete CMS-developed training in the MLMS. If you chose to take training through a CMS-approved vendor, reference Step 5b.

Step 5a: Agent or Broker Completes MLMS Training (Continued)

- You may start the curriculum's courses by selecting the "Launch" button next to each course.
- Note some modules have prerequisites, so there may not be a "Launch" button next to each module.



Note: These screenshots apply to the option to complete CMS-developed training in the MLMS. If you chose to take training through a CMS-approved vendor, reference Step 5b.

Step 5b: Agent or Broker Completes CMS-approved Vendor Training

- In addition to the MLMS, AHIP is approved to offer Individual Marketplace training for plan year 2019.*
- AHIP is required to offer continuing education units (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 AHIP offers CEUs is available on the CMS Enterprise Portal "Agent/Broker Training Options" page by selecting AHIP's "Learn More" link.

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

Step 5b: Agent or Broker Completes CMS-approved Vendor Training (Continued)

- AHIP charges a fee to take its training.
- Fees for plan year 2019 will range from $20-$55 depending on the curriculum completed, and CEUs are available at an additional fee.

Completing Marketplace training through the CMS-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 5b: Agent or Broker Completes CMS-approved Vendor Training (Continued)

- If you chose to complete training through the CMS-approved vendor, AHIP, you must access AHIP's training via the CMS Enterprise Portal. You <u>cannot</u> go directly to AHIP's website to access the training content.
- Select the "Access Training" link for AHIP, and the CMS Enterprise Portal will redirect you to the AHIP website.
- CMS recommends taking CMS-approved vendor training prior to completing your MLMS profile (i.e., complete Step 5b before Step 4).

<u>Plan Year 2019 Agent/Broker Training Options</u>

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2019 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.

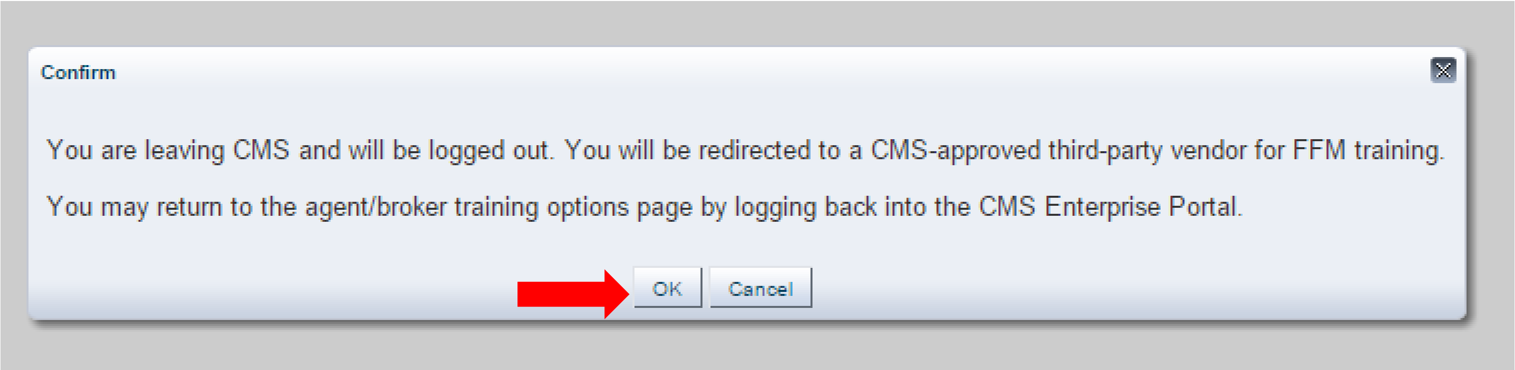
- America's Health Insurance Plans — Learn More — Access Training
- Marketplace Learning Management System (CMS) — Access Training — MLMSHelpDesk@cms.hhs.gov

Return to Agent Broker Registration Status Page

Note: These screenshots apply to the option to complete CMS-approved vendor training. If you chose to complete CMS-developed training in the MLMS, reference Step 5a.

Step 5b: Agent or Broker Completes CMS-approved Vendor Training (Continued)

- The pop-up box below will appear.
- Select "OK" to confirm you want to be redirected to AHIP's website. This action will automatically log you out of the CMS Enterprise Portal.



Note: These screenshots apply to the option to complete CMS-approved vendor training. If you chose to complete CMS-developed training in the MLMS, reference Step 5a.

Step 5b: Agent or Broker Completes CMS-approved Vendor Training (Continued)

Once you complete the training through the CMS-approved vendor, you will be directed to log back in to the CMS Enterprise Portal to complete registration, including creating your MLMS profile (Step 4) and signing the Agreement(s) (Step 6).

> Congratulations on completing AHIP's 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 AHIP's FFM Training, please feel free to contact us at support@ahipinsuranceeducation.org. For any assistance regarding Agent and Broker Registration with the FFM, please contact FFMProducer-Assister@cms.hhs.gov.

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

Note: These screenshots apply to the option to complete CMS-approved vendor training. If you chose to complete CMS-developed training in the MLMS, reference Step 5a.

Step 5b: Agent or Broker Completes CMS-approved Vendor Training (Continued)

You will also receive a confirmation email from AHIP confirming completion of the training and detailing how to continue with Marketplace registration on the MLMS.

AB Test

6/23/2017

[External] Marketplace FFM Course: Individual Marketplace Completed

Congratulations !

Additional action is required to complete the Marketplace training and registration process with the Centers for Medicare & Medicaid Services (CMS):

1. Return to the CMS Enterprise Portal via the following link: https://portalval.cms.gov/wps/myportal/cmsportal/mlms/training
2. Complete/update your agent/broker profile on the MLMS
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS
4. Confirm completion of all registration steps on the "Agent/Broker Registration Status" page on the CMS Enterprise Portal

For any assistance regarding Agent and Broker Marketplace Registration, please visit CMS' Resources for Agents and Brokers webpage (http://go.cms.gov/CCIIOAB) or contact the Agent/Broker Email Help Desk at FFMProducer-Assister@cms.hhs.gov.

Remember: The SHOP curriculum is not available through the CMS-approved vendor. If you wish to complete the SHOP curriculum, you must use the MLMS system described in Step 5a.

Note: These screenshots apply to the option to complete CMS-approved vendor training. If you chose to complete CMS-developed training in the MLMS, reference Step 5a.

Registration and Training for New Agents and Brokers

If you wish to participate in the Marketplace for plan year 2019, you must complete the following actions:

1. Create a CMS Enterprise Portal account.
2. Request the FFM Agent Broker role.
3. Complete remote identity proofing through the Enterprise Identity Management (EIDM) System.
4. Complete your agent/broker profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace training on the MLMS or through a CMS-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 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 New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

Step 6: Agent or Broker Executes the Agreement(s) with CMS

- You must request the FFM Agent Broker role and complete your MLMS profile information, identity proofing,* and the required training and exams before you can sign the Agreement(s).
- If you chose to take training from the CMS-approved vendor, you will need to log back into the MLMS via the CMS Enterprise Portal to execute the applicable Agreement(s).

**Note: If you completed identity proofing in a previous plan year, you do <u>not</u> need to complete it again.*

Step 6: Agent or Broker Executes the Agreement(s) with CMS (Continued)

- Once you have completed the training (which is required for the Individual Marketplace and optional for SHOP), you will need to sign the Agreement(s).

- After launching the appropriate Agreement module, review the Agreement language by selecting "Next" at the bottom of each screen to advance through the Agreement, and select "I Agree" at the end of the Agreement to confirm you have reviewed and accept the terms of the Marketplace Agreement.

Registration and Training for New Agents and Brokers

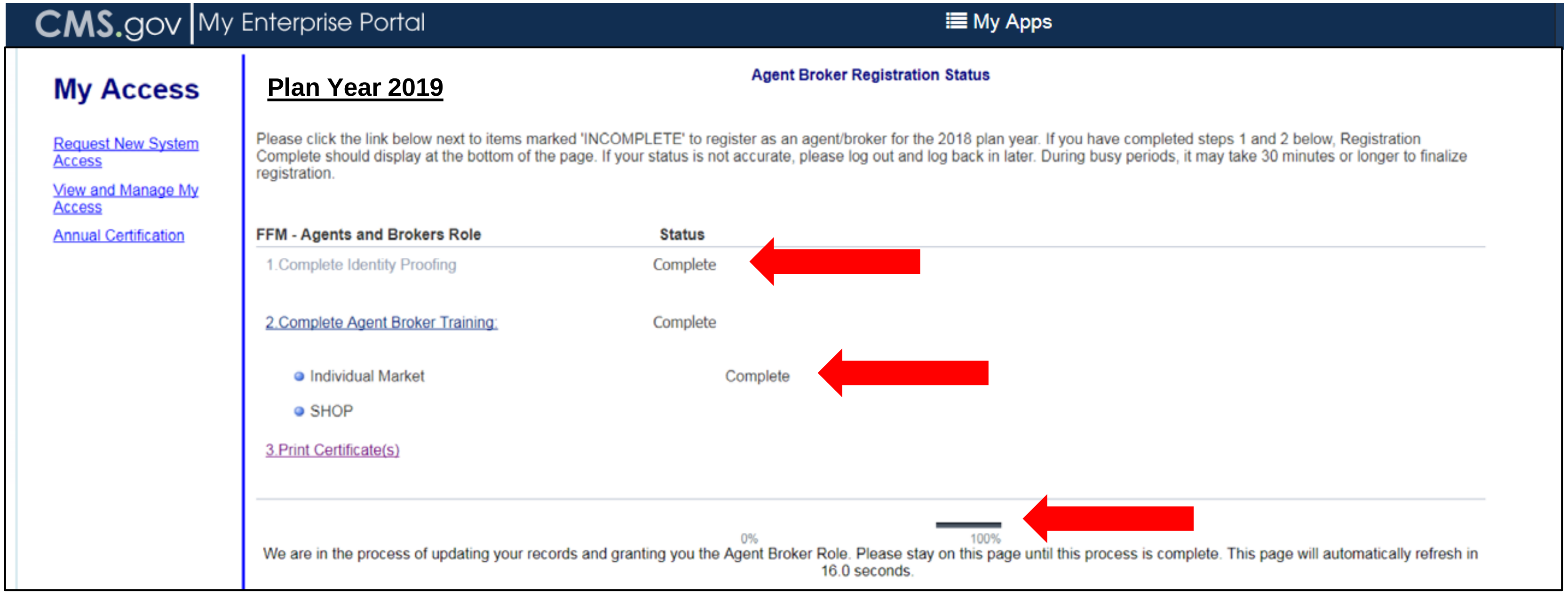
If you wish to participate in the Marketplace for plan year 2019, you must complete the following actions:

1. Create a CMS Enterprise Portal account.
2. Request the FFM Agent Broker role.
3. Complete remote identity proofing through the Enterprise Identity Management (EIDM) System.
4. Complete your agent/broker profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace training on the MLMS or through a CMS-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 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 New Agents' and Brokers' Guide to Plan Year 2019 Marketplace Registration and Training resource on the Agents and Brokers Resources webpage.

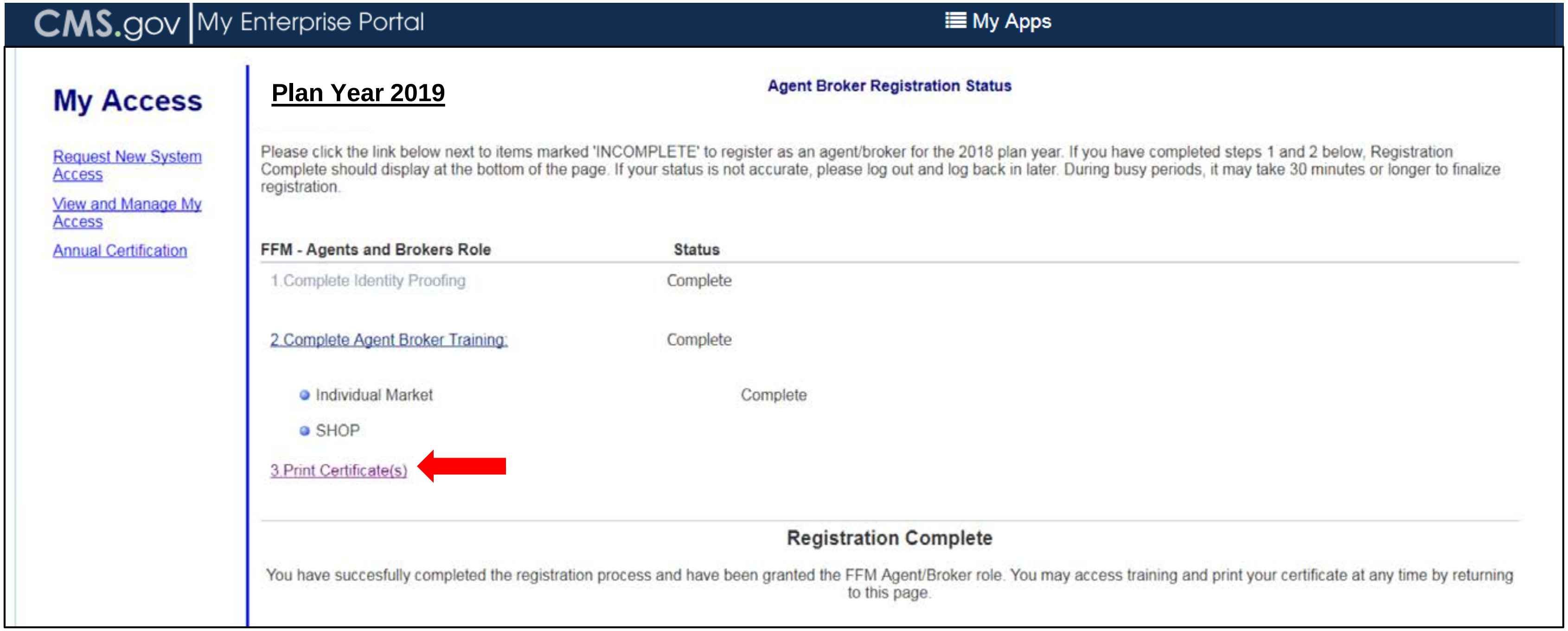
Step 7: Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page

- 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.



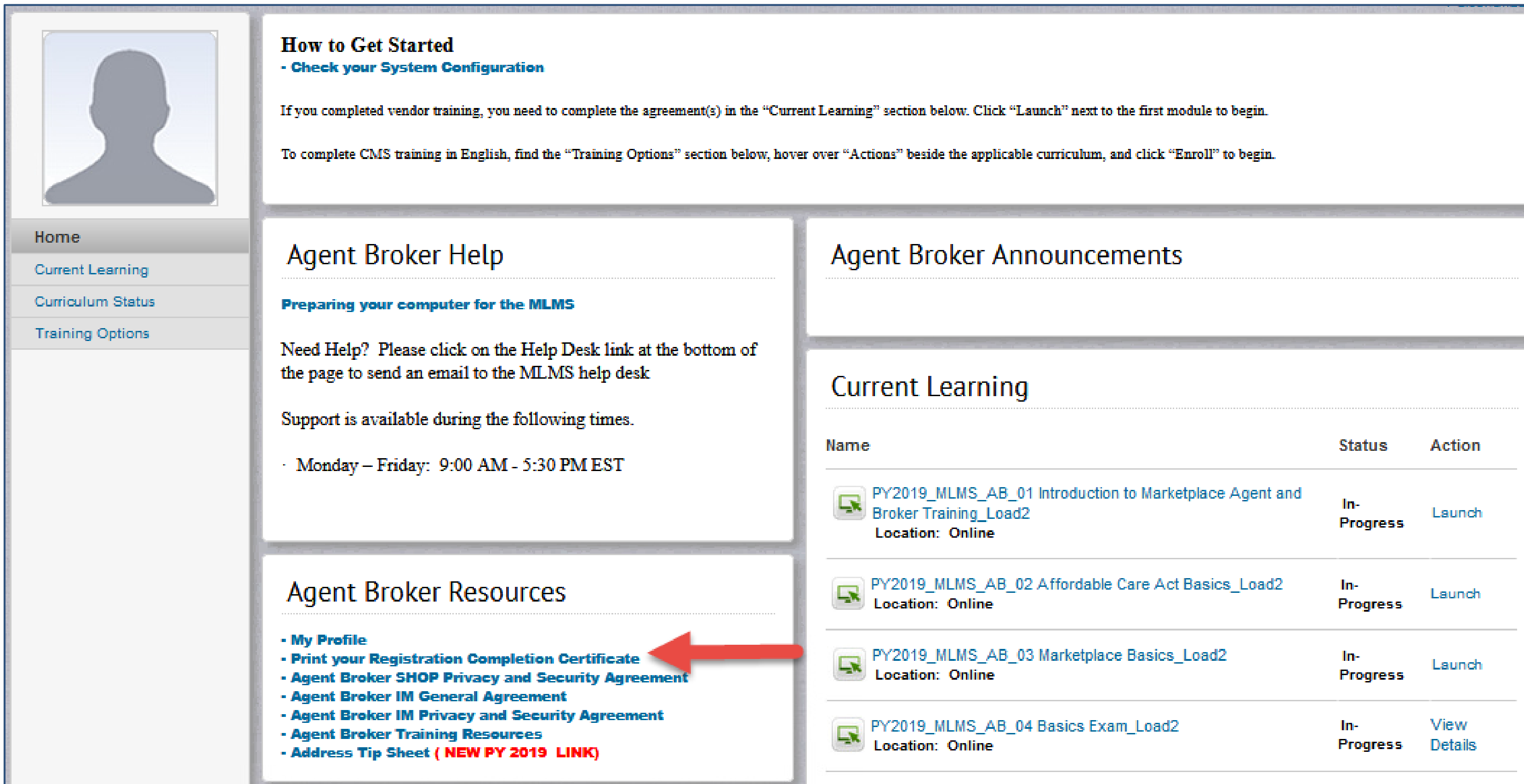
Step 7: Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page (Continued)

- At this time, if you have completed all steps, you will be able to print your Registration Completion Certificate(s).
- Select “Print Certificate(s)” on the “Agent Broker Registration Status” page.



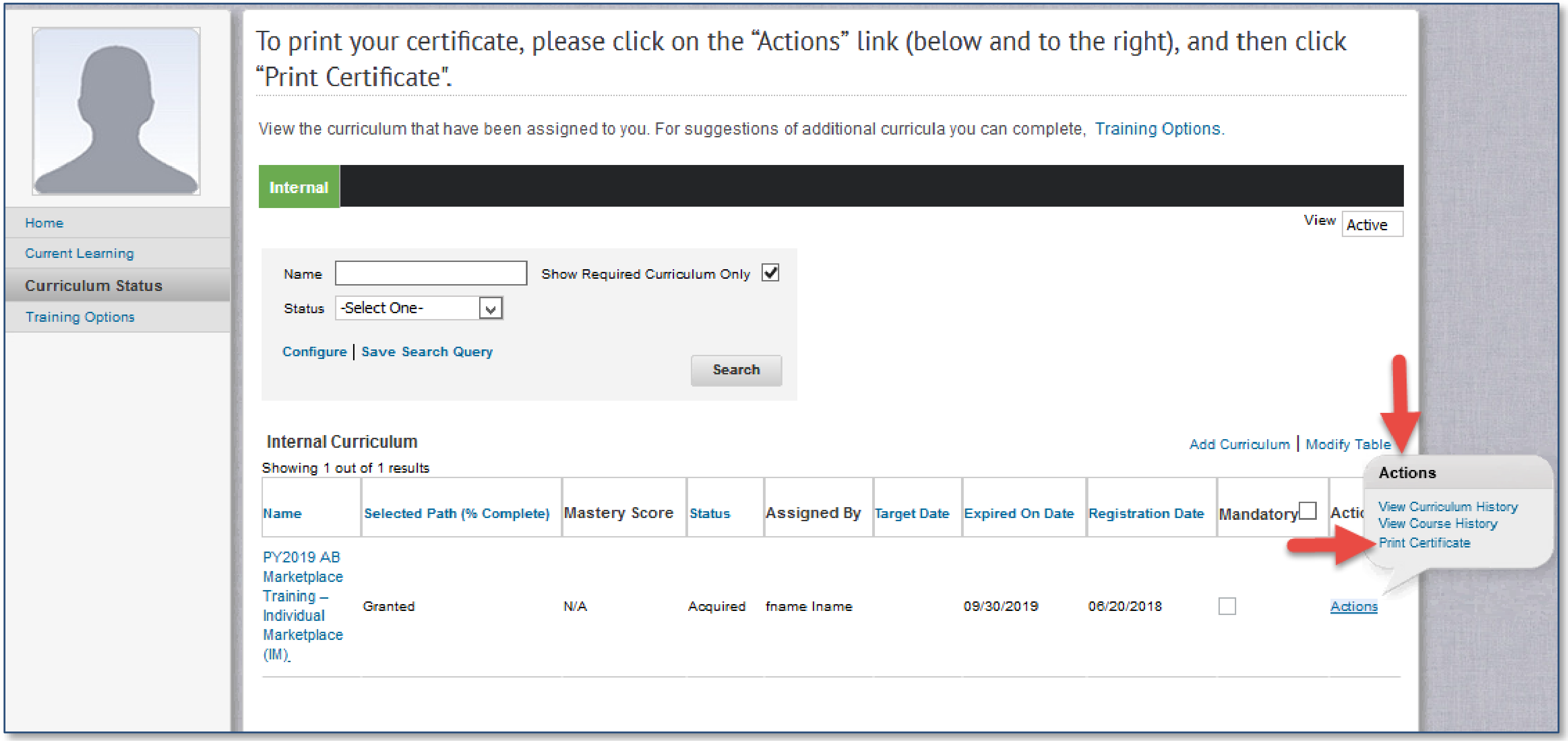
Step 7: Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page (Continued)

Select the “Print your Registration Completion Certificate” link once you have been redirected to the MLMS.



Step 7: Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page (Continued)

Then scroll over the “Actions” bubble and select “Print Certificate.”



Step 7: Agent or Broker Confirms Completion on the Agent/Broker Registration Status Page (Continued)

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


Registration Completion Certificate

Jon Doe

NPN(s): 1234567890

Individual Marketplace

Registration status for plan year 2019:
Completed on 09/01/2018

Health Insurance Marketplace

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 (RCL) to confirm the registration status of agents and brokers.

Step 7: 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 2019, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov for 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 Assisters 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

Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers

Compliance Points to Remember

Marketplace Agent and Broker Compliance Points to Remember

- Obtain consent from each client you work with prior to assisting him or her. While written consent is not required, it helps to resolve compensation issues if consumers later claim they did not authorize you to help them.
- Obtaining a signed Broker of Record form from an issuer or state Department of Insurance satisfies the consumer consent requirement.
- Do not create or maintain access to a client's HealthCare.gov account or associated email account.
- Do not create or use dummy addresses in place of the consumer's email or mailing address.

Marketplace Agent and Broker Compliance Points to Remember (Continued)

- You may not log in to HealthCare.gov on a consumer's behalf (i.e., using the consumer's HealthCare.gov credentials).
- If a client may be eligible for Medicare, direct him or her to Medicare for a determination before you assist that client to enroll in a Marketplace QHP.
- If you suspect or identify potential fraud, you can report it to the Department of Health & Human Services (HHS) Office of Inspector General Hotline, the Federal Trade Commission, or the Agent/Broker Email Help Desk, depending on the situation.

Plan Year 2019 Health Insurance Marketplace Registration and Training for New 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)
Marketplace Service Desk	855-CMS-1515 855-267-1515 CMS_FEPS@cms.hhs.gov	• CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions • Login issues on the Direct Enrollment agent/broker landing page	Mon-Fri 8:00 AM–8:00 PM ET
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	• General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general 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	Mon-Fri 8:00 AM–6:00 PM ET
Direct Agent/ Broker Partner Line	855-788-6275 Note: Enter your NPN to access this line.	• HealthCare.gov account password resets • Special enrollment periods not available on the consumer application • Individual Marketplace eligibility and enrollment issues	Mon–Sun 24 hours/day
Agent/Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	• Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site, or accessing training and exams	Mon–Fri 9:00 AM–5:30 PM ET

Agent/Broker Marketplace Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
SHOP Call Center	800-706-7893	• All inquiries related to the SHOP • Employers and employees may also contact the SHOP Call Center for assistance.	Mon-Fri 9:00 AM-5:00 PM ET
Direct Enrollment Email Help Desk	DirectEnrollment@cms.hhs.gov	• All inquiries specifically related to becoming and/or operating as a direct enrollment web-broker in the Marketplace	Mon-Fri 9:00 AM-5:00 PM ET
America's Health Insurance Plans (AHIP) Training Help Desk	support@ahipinsuranceeducation.org 800-984-8919	• All inquiries specifically related to the AHIP agent/broker training platform	Mon-Fri 8:00 AM-7:00 PM ET Sat 8:30 AM-5:00 PM ET

Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers

Agent and Broker Resources

Agent and Broker Resources

Resource	Description	Link
Agent and Broker FFM Registration Completion List	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify your eligibility for compensation for assisting with consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent or broker with an active licensure status in a valid health-related line of authority to assist with FFM enrollment	https://localhelp.healthcare.gov/
Help On Demand	Third-party service that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can help with Marketplace enrollment when the consumer is available	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf
Agent and Broker NPN Search Tool	Provides a search function to determine 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

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
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
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

Acronym Definitions

Acronym	Definition
AHIP	America's Health Insurance Plans
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
FTE	Full-time Equivalent
MLMS	Marketplace Learning Management System
MPR	Minimum Participation Rate

Acronym Definitions (Continued)

Acronym	Definition
NPN	National Producer Number
QHP	Qualified Health Plan
RCL	Registration Completion List
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SHOP	Small Business Health Options Program

Conclusion