

# Plan Year 2020 Health Insurance Marketplace<sup>®</sup> Registration and Training for Returning Agents and Brokers



*August 2019*

*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](http://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 2019 Marketplace registration and training and are returning for plan year 2020. 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 2019 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 2020.

# Agenda

- Changes for Plan Year 2020
- Marketplace Registration and Training Process
- Help Desk and Call Center Support
- Agent and Broker Resources

# Plan Year 2020 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers



*Changes for Plan  
Year 2020*

# System Enhancements for Plan Year 2020

## Marketplace Learning Management System (MLMS) Profile

- New 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 in the Help On Demand system.
- New 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\*
- Updated field labels to clarify the purpose/usage between individual and business information
- Real-time National Producer Number (NPN) validation to allow you to quickly correct any errors identified during the validation process

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

# System Enhancements for Plan Year 2020 (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 for Plan Year 2020 (Continued)

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

- In addition to the MLMS, one vendor, America's Health Insurance Plans (AHIP) is approved to offer Marketplace training for plan year 2020.
- Marketplace training for plan year 2020 will be available for free via the MLMS.

# Policy Changes for Plan Year 2020

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 2020

- The maximum annual out-of-pocket limitation on cost sharing has increased to \$8,150 for an individual and \$16,300 for a family.

## Plan Category Limitations

- Marketplace consumers who qualify for a special enrollment period to change qualified health plans (QHPs) may need to select a new plan within the same plan category as his or her current plan, or wait until the next Open Enrollment if the consumer wants to change to a plan in a different category.

# Policy Changes for Plan Year 2020 (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) and Qualified Small Employer Health Reimbursement Arrangements (QSEHRAs)**

- Beginning in 2020, employers may offer their employees an HRA that is integrated with individual market coverage (“individual coverage HRA”).
- The Marketplace will present a webinar later this year to provide more information on how to help clients who are offered an individual coverage HRA or QSEHRA by their employers and want help applying for advance payments of the premium tax credit for Marketplace coverage.

## **Consumer Consent Requirement Includes Direct Enrollment/Enhanced Direct Enrollment Person Searches and Ongoing Account/Enrollment Maintenance**

- The FFM standards of conduct specify that you must obtain consumer consent prior to assisting with Marketplace transactions.
- This standard includes getting the consumer’s consent before conducting online person searches and making updates to a consumer’s eligibility application or subsequent plan selection and enrollment. As a best practice, CMS recommends getting this consent in writing and tracking each consent received.

# Policy Changes for Plan Year 2020 (Continued)

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

## Requirement to Maintain Valid Licensure

- CMS has updated the Individual Marketplace General Agreement\* to include provisions for confirmation of your state licensure status.
- The Individual Marketplace General Agreement also includes a provision that you agree to maintain a correct and up-to-date profile in the MLMS and in the NIPR database, including your NPN, email address, and business street address.
- Consistent with the provision in the 2020 Payment Notice Final Rule (84 FR 17454 at 17517), CMS may immediately terminate your Marketplace Agreements for failure to maintain the appropriate license in every state where you actively assist consumers with enrollment in Marketplace QHPs.

*\* The formal title of this Agreement is “Agent Broker General Agreement for Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform.”*

# Policy Changes for Plan Year 2020 (Continued)

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

## Proper Use of CMS Systems

- CMS has updated the Individual Marketplace General Agreement to include a provision that you agree to the terms and conditions for accessing CMS systems when assisting consumers with enrollments in Marketplace QHPs.
- The proper uses include prohibitions against having multiple accounts, having multiple login sessions, sharing credentials, logging into HealthCare.gov on a consumer's behalf, using scripts or automation tools to conduct online person searches or to complete applications, and conducting online person searches for non-Marketplace enrollment purposes (e.g., to enroll the person in a non-Marketplace plan).
- CMS may immediately suspend your access to the Marketplace if it discovers circumstances that pose unacceptable risk to Marketplace operations or Marketplace information technology systems until the incident or breach is remedied or sufficiently mitigated.
- These provisions apply to your use of HealthCare.gov, the CMS Enterprise Portal, the MLMS, and the Direct Enrollment/Enhanced Direct Enrollment Pathways.



# Plan Year 2020 Health Insurance Marketplace<sup>®</sup> Registration and Training for Returning Agents and Brokers

## My Access

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

### Plan Year 2020

#### 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. <a href="#">Complete Agent Broker Training:</a>	Complete
• Individual Market	Complete
• SHOP	
3. <a href="#">Print Certificate(s)</a>	

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

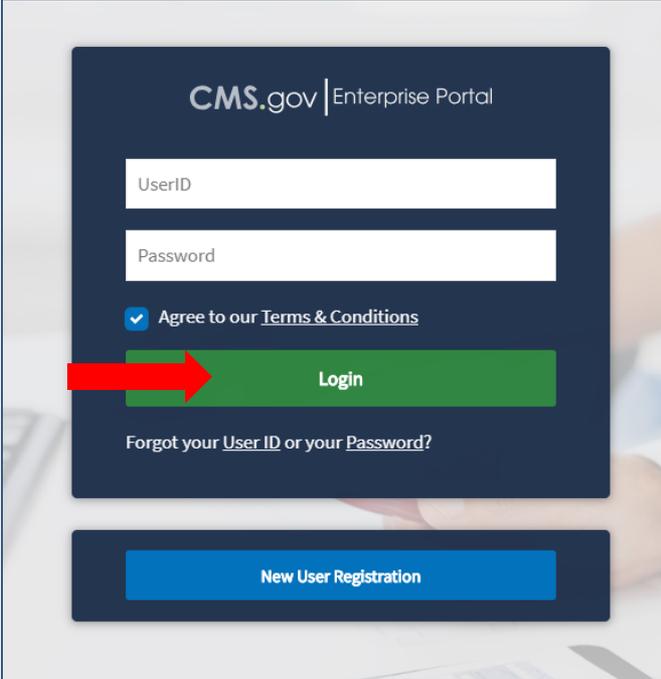
To participate in the Marketplace for plan year 2020, you must complete the following actions:

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 2020 Marketplace Registration and Training](#) resource on the [Agents and Brokers Resources Plan Year 2020 Registration and Training](#) webpage.*

# Step 1: Returning Agent or Broker Updates MLMS Profile

- Registration for plan year 2020 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 2020**

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
<a href="#">2. Complete Agent Broker Training</a> 	Incomplete
• Individual Market	
• 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, AHIP.

## **Plan Year 2020 Agent/Broker Training Options**

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2020 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](mailto: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.

The screenshot displays a web form for updating an MLMS profile. At the top, there are links for 'Portal Help & FAQs' and 'Print', and a 'Log Out' button. A message states: 'Please fill out the following fields with your business and/or professional contact information. This information is required by CMS to maintain an accurate agent/broker registration completion list.' Below this is a dropdown menu for 'I am a:' with the selected option 'Only an Individual Marketplace Agent/broker'. A section titled 'Find Local Help' includes a paragraph explaining the feature and a dropdown menu for 'Find local help option' with '-Select One-' selected. The 'Business Profile' section contains several required fields: 'Street Address \*', 'City \*', 'State \*' (dropdown with '-Select One-' selected), 'Zip Code \*', 'Phone \*', 'Email \*', 'URL', 'National Producer Number \*', 'Cardinal NPN \*', 'Preferred method of contact \*' (dropdown with 'Email address' selected), and 'Preferred Language' (dropdown with 'English' selected). The 'Hours of Operation' section includes 'From \*' (dropdown with 'AM' selected), 'To \*' (dropdown with 'PM' selected), 'Time Zone \*' (dropdown with '-Select One-' selected), and 'Work Days \*' with checkboxes for Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, and Sunday. At the bottom, there are sections for 'Business Entity Profile' and 'Web Based Entity Profile'. A 'Save' button is located at the bottom right, with a note: '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 real-time 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.

The screenshot displays a web form for updating an MLMS profile. The form includes the following fields and sections:

- Contact Information:** 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 .
- Entity Profile Options:** Two expandable sections: "Business Entity Profile" and "Web-Based Entity Profile". Both sections have a red box around their respective "+" icons.

At the bottom of the form, there are two buttons: "Save" and "Next".

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

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

# 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.”

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.

Save

Next

# 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 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](http://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 2020, 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 2020 Marketplace Registration and Training](#) resource on the [Agents and Brokers Resources Plan Year 2020 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 2019.
- If you believe you completed the plan year 2019 registration and training process, but do not find your name on the RCL, send an email to [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto: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](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](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](mailto: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, AHIP (Individual Marketplace only\*)

## Plan Year 2020 Agent/Broker Training Options

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2020 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](mailto: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), AHIP is approved to offer Marketplace training for plan year 2020.\*
- AHIP 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 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 HHS-approved vendor.*

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



- AHIP charges a fee to take its training.
- Fees for plan year 2020 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, AHIP, you must access AHIP's training via the CMS Enterprise Portal. You cannot 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.

## **Plan Year 2020 Agent/Broker Training Options**

Agents and brokers have new options to complete Individual Marketplace and/or SHOP training for the 2020 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](mailto: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 AHIP's FFM Training for the **Federally-Facilitated Individual Marketplace Training**.

Your results for having satisfied your training requirements through AHIP 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 [vendorsupport@vendorsupport.org](mailto:vendorsupport@vendorsupport.org). For any assistance regarding Agent and Broker Registration with the FFM, please contact [FFMProducer-Assister@cms.hhs.gov](mailto: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 of the steps in the registration process.**

# Registration and Training For Returning Agents and Brokers

To participate in the Marketplace for plan year 2020, 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 2020 Marketplace Registration and Training](#) resource on the [Agents and Brokers Resources Plan Year 2020 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).



# Registration and Training For Returning Agents and Brokers

To participate in the Marketplace for plan year 2020, 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 2020 Marketplace Registration and Training](#) resource on the [Agents and Brokers Resources Plan Year 2020 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

### Plan Year 2020 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. <a href="#">Complete Identity Proofing</a>	Complete
2. <a href="#">Complete Agent Broker Training</a>	Complete
• Individual Market	Complete
• SHOP	
3. <a href="#">Print Certificate(s)</a>	

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 2020, 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](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

The screenshot displays the 'AGENT AND BROKER MARKETPLACE REGISTRATION TRACKER' interface. At the top, it identifies the tool as the 'Current Plan Year Registration Status Lookup Tool'. A blue box on the right explains that the tracker is a searchable database for NPN and ZIP codes. The main section, 'Find Your Status', prompts users to enter their NPN and ZIP code. Below the input fields are buttons for 'View Status', 'About the Tool', and 'Other Resources'. A list of resources for agents and brokers is provided at the bottom, including links to registration completion and termination lists, and training guides. A footer note provides contact information for the Marketplace Service Desk.

AGENT AND BROKER  
MARKETPLACE  
REGISTRATION TRACKER

Current Plan Year Registration Status Lookup Tool

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

Find Your Status

Enter both NPN and ZIP code to look up your status.

NPN  
NPN (numbers only)

ZIP Code  
ZIP Code (5 digit only)

View Status

Data last updated on: 9/27/2018

About the Tool | Other Resources

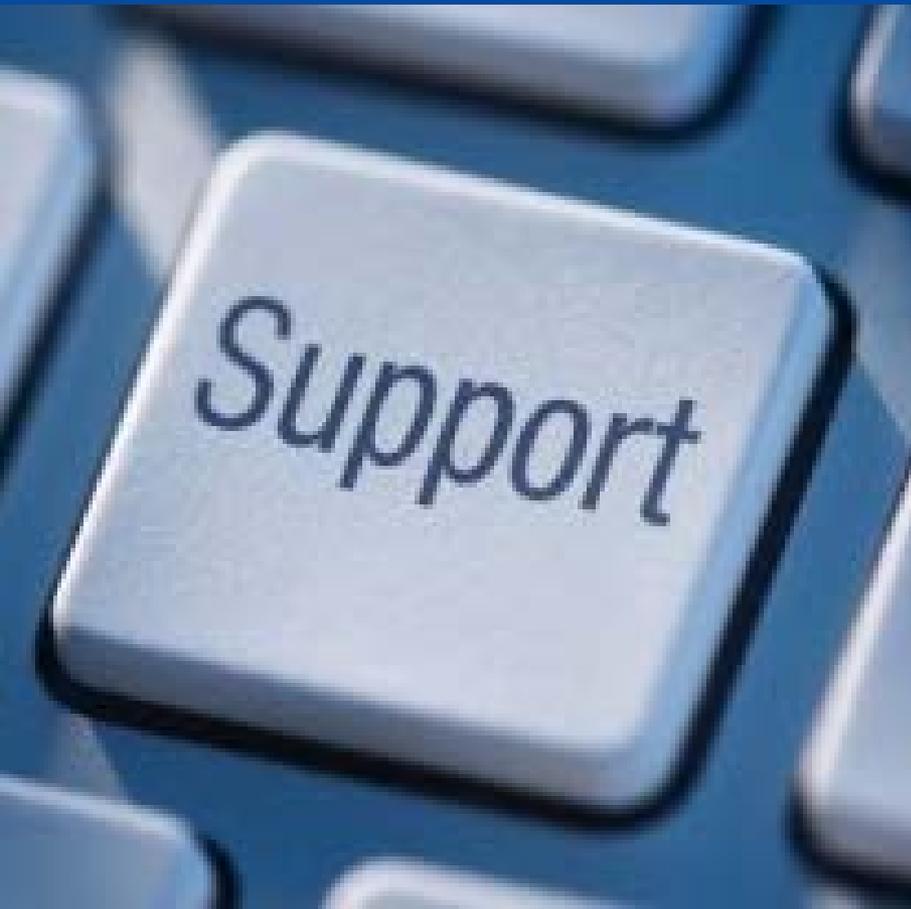
Resources for Agents and Brokers

- Registration Completion List (updated daily)
- Registration Termination List
- Plan Year 2019 Registration and Training Instructions
- New Agents and Brokers Quick Guide
- Returning Agents and Brokers Quick Guide
- Start Training by logging into the CMS Portal

If you have questions or need assistance, contact the Marketplace Service Desk (MSD) at 1-855-267-1515 or CMS\_FEPS@cms.hhs.gov.



# Plan Year 2020 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	<a href="mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov">FFMProducer-AssisterHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• General enrollment and compensation questions</li> <li>• Manual identity proofing/Experian issues</li> <li>• General registration and training questions (not related to a specific training platform)</li> <li>• Agent/Broker Registration Completion List issues</li> <li>• Find Local Help listing issues</li> <li>• Help On Demand participation instructions or questions</li> <li>• Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct</li> </ul>	Monday-Friday 8:00 AM–6:00 PM ET
Marketplace Service Desk	855-CMS-1515 855-267-1515	<ul style="list-style-type: none"> <li>• CMS Enterprise Portal password resets and account lockouts</li> <li>• Other CMS Enterprise Portal account issues or error messages</li> <li>• General registration and training questions</li> <li>• Login issues on the Classic Direct Enrollment agent/broker landing page</li> </ul>	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.	Specific consumer application questions related to: <ul style="list-style-type: none"> <li>• Password reset for a consumer HealthCare.gov account,</li> <li>• Special enrollment period not available on the consumer application, or</li> <li>• Consumer specific eligibility and enrollment questions</li> </ul>	Monday-Sunday 24 hours/day
Agent/Broker Training and Registration Email Help Desk	<a href="mailto:MLMSHelpDesk@cms.hhs.gov">MLMSHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• Technical or system-specific issues related to the MLMS</li> <li>• User-specific questions about maneuvering in the MLMS site, or accessing training and exams</li> </ul>	Monday-Friday 9:00 AM–5:30 PM ET 41

# 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)
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> <li>Inquiries related to SHOP eligibility determinations on HealthCare.gov</li> <li>Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage.</li> </ul>	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> <li>Status of a Marketplace eligibility appeal</li> <li>How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf</li> </ul>	Monday-Friday 7:00 AM–8:30 PM ET
America's Health Insurance Plans (AHIP) Training Help Desk	<a href="mailto:support@ahipinsuranceeducation.org">support@ahipinsuranceeducation.org</a> 800-984-8919	<ul style="list-style-type: none"> <li>All inquiries specifically related to the AHIP agent/broker training platform</li> </ul>	Monday-Friday 9:00 AM-7:00 PM ET

# Plan Year 2020 Health Insurance Marketplace<sup>®</sup> 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	<a href="https://www.agentbrokerfaq.cms.gov/s/">https://www.agentbrokerfaq.cms.gov/s/</a>
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	<a href="https://data.healthcare.gov/ffm_ab_registration_lists">https://data.healthcare.gov/ffm_ab_registration_lists</a>
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	<a href="https://data.healthcare.gov/ab-registration-tracker/">https://data.healthcare.gov/ab-registration-tracker/</a>
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	<a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a>
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	<a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf</a>

# 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	<a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a>
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers	<a href="https://data.healthcare.gov/dataset/NIPR-Valid-Lines-of-Authority-List/wk5a-kdpd/data">https://data.healthcare.gov/dataset/NIPR-Valid-Lines-of-Authority-List/wk5a-kdpd/data</a>
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	<a href="https://portal.cms.gov">https://portal.cms.gov</a>
Issuer & Direct Enrollment Partner Directory	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	<a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Private-Partner-Enrollment.html">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Private-Partner-Enrollment.html</a>
LinkedIn® for Marketplace Agents and Brokers	Contains posts with announcements, new resources, upcoming webinars, and more information for Marketplace agents and brokers	<a href="https://www.linkedin.com/showcase/cms-ab">https://www.linkedin.com/showcase/cms-ab</a>
Assisting Clients with Marketplace Eligibility Appeals	Reviews the Marketplace eligibility appeal process and describes consumers' rights to appeal a Marketplace eligibility determination	<a href="http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story_html5.html">http://cbt.regtap.info/cbt/regtap/AB_MarketplaceEligibilityAppeals_CBT_5CR_061119/story_html5.html</a>

# 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	<a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a>
HealthCare.gov	Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Marketplace Information	Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more	<a href="https://marketplace.cms.gov">https://marketplace.cms.gov</a>

# 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
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

# Conclusion

