



2016 Federally Facilitated Marketplace Guidance

Registration for plan year 2016 will be available through the CMS Enterprise Portal (<https://portal.cms.gov>).

Agents and brokers who wish to participate in the FFM must complete the following actions.

1. Create an account
2. Request The FFM Agent/Broker Role
3. Complete Remote Identity Proofing through the Enterprise Identity Management System (EIDM)

All agents and brokers must also complete the following actions:

1. Complete an agent/broker profile on the new Marketplace Learning Management System (MLMS)
2. Enroll in desired Marketplace training (i.e., Individual and/or SHOP) on the MLMS or through a CMS-approved vendor via the CMS Enterprise Portal
3. Complete assigned training courses and pass exams through the MLMS or through a CMS-approved vendor via the CMS Enterprise Portal
4. Read and accept the applicable Marketplace Agreement(s) on the MLMS

(NOTE: The new MLMS will replace the previously-used MLN, or Medicare Learning Network, and can be accessed via the Agent Broker Registration Status page on the CMS Enterprise Portal)

Changes to the Registration & Training since Plan Year 2015

- Only one account (i.e., User ID and password) on the CMS Enterprise Portal is required.
- An Agent and Broker Registration Status page is available on the CMS Enterprise Portal to enable agents and brokers to check the status of their completion of each registration component in real time.
- The option to take training from CMS-approved vendors
- Agents and brokers may be able to receive CEU (CE) Credits by completing training through a CMS-approved vendor, depending on the state in which they participate. CEU (CE) credits will not be offered through MLMS training.
- Training has been streamlined into 11 focused modules and the content has been updated to reflect plan year 2016 policies

All agents and brokers participating in the FFM are required to complete their profile information on the MLMS and electronically sign the Agreements that apply to the Marketplace(s) for which they complete training.

Training courses and exams are only required for agents and brokers who wish to enroll consumers in the Individual Marketplace. However, CMS strongly encourages agents and brokers who wish to participate in SHOP Marketplace to complete the optional training courses and exams that are provided.

Upon successful completion of all registration requirements, agent or brokers will be able to generate a registration completion certificate specific to the Marketplace(s) for which they signed Agreements. Carriers may request to view this completion certificate and they are instructed to review the Registration Completion list published by CMS to confirm registration status of agents and brokers.

For plan year 2016*, CMS has eleven training modules available:

- Welcome
- Affordable Care Act Basics
- Marketplace Basics
- Individual Marketplace Eligibility for Enrolling in a QHP
- Individual Marketplace Eligibility for Enrolling in an Insurance Affordability Program (IAP)
- Individual Marketplace Enrollment
- Privacy Standards and Definitions
- Protecting and Handling Personally Identifiable Information (PII)
- Information Security
- FF-Shop Marketplace Employer
- FF-Shop Marketplace Qualified Employee

*The total time to complete all trainings will be the same as in plan year 2015, but the more specific modules will allow agents and brokers to review the different topics in smaller pieces

Individual Marketplace Training Overview

- Complete each of the training modules associated with Affordable Care Act and Marketplace Basics, Individual Marketplace, and Privacy and Security;
- Successfully complete the three Exams for Affordable Care Act and Marketplace Basics, Individual Marketplace, and Privacy and Security;
- Execute the Individual Marketplace General Agreement; and
- Execute the Individual Marketplace Privacy & Security Agreement.

Agents and brokers must score a minimum of 70% in order to be considered complete.

Agents and brokers must enter a correct National Producer Number (NPN) in their MLMS profiles and should verify it is correct to receive credit for completing training. You may verify your NPN, by [clicking here](#).

- The NPN can be up to 10 digits long and must not begin with a zero
- The NPN must not include any special characters or letters
- The NPN is not the same as the agent's or broker's state license number
- To update the NPN, agents and brokers can click on the "Complete Agent Broker Training" hyperlink and update their information in their MLMS profiles

Entering an inaccurate NPN could result in denial of commission and credit from a carrier.

CMS-approved Vendor Training Option

In addition to training provided by CMS, training will be offered by a limited number of CMS-approved vendors. CMS-approved vendors may charge a fee to agents and brokers that choose to take their training. **Agents and brokers who complete FFM training through a CMS-approved vendor will still need to execute the applicable Agreements on the MLMS prior to assisting consumers seeking to enroll in coverage.**

AHIP is a CMS-approved Vendor. Training costs are \$110 members; \$150 non-members.

[Click here to register and purchase AHIP Training for ACA](#)

Reminders

- The FFM does not directly appoint agents or brokers and does not set compensation/credit levels
- Agents and brokers in the FFM are credited in accordance with their agreements with QHP issuers and any state-specific requirements
- To the extent permitted by a state, agents and brokers may receive compensation/credit from QHP issuers in the form of commissions as a result of assisting qualified individuals in selecting QHPs through the Marketplace
- A QHP issuer must pay the same compensation/credit for QHPs offered through the FFM as it does for similar health plans offered in the state but outside of the FFM
- Agents and brokers should ensure they enter a correct NPN in their MLMS profiles to ensure issuers are able to credit them appropriately.

Additional Resources:

[CMS's Agents and Brokers Resources](#) – review monthly newsletters and official regulations

[Healthcare.gov](#) – additional information agents and brokers can use to educate consumers

[REGTAP](#) – for more information about technical assistance, training and support

[Agent and Broker NPN Search](#) – locate and confirm your National Producer Number

[CMS Enterprise Portal](#) – complete online FFM training