



Title: Operational Tips for Completing Agent and Broker Registration for the Federally-facilitated Marketplace (FFM)—Updated

Date: May 30, 2014

GENERAL QUESTIONS ABOUT AGENT/BROKER REGISTRATION

Q1: If agents or brokers have **never registered with the FFM before**, how can they register?

A1: To the extent permitted by the licensing state, agents and brokers may assist in enrolling consumers in qualified health plans (QHP) in the FFM provided they complete the following steps:

- Part I: Create an account on the Medicare Learning Network (MLN)[®], complete assigned training and exams, and execute the FFM Agreement(s). This can be accessed at <https://Marketplace.MedicareLearningNetworkLMS.com>.

Please note:

- Agents and brokers who wish to operate exclusively within the Federally-facilitated Small Business Health Options Program (FF-SHOP) are not required to complete training and pass the accompanying exams; however, they must execute the Agent Broker Agreement for the FF-SHOP.
 - You will need to enter basic identifying information, including your National Producer Number (NPN), as prompted. It is vital that you enter your NPN correctly and that you remember your MLN user ID. When you enter your NPN, use numeric digits only and do not include leading zeroes or hyphens. (Your NPN must be 10 digits or less.)
 - Keep the training curriculum certificates you receive. You will need to provide copies of your curriculum certificates to the issuers and web-brokers with which you are affiliated. You will receive a certificate for each curriculum you complete successfully.
 - After you complete training, please allow 48 business hours to elapse before you attempt to access the identity proofing process—this will better ensure that your training records have been fully transmitted to the CMS Enterprise Portal.
- Part II: Create an FFM user account and complete identity proofing on the CMS Enterprise Portal: <https://portal.cms.gov/>.

Please note:

- As part of this process, you will be prompted to enter your NPN and MLN user ID. It is vital that you enter both of these items accurately, or the system will not be able to match your training records. When you enter your NPN, use numeric digits only. (Your NPN must be 10 digits or less.)

- Agents and brokers who completed Part II of registration for the 2014 plan year do not need to complete Part II again for the 2015 plan year.
- Instructions from earlier CMS webinars may be useful as agents and brokers complete the registration process. Those instructions, and other information, may be found on our webpage: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.

Q2: When will **FFM agent and broker registration for the 2015 plan year** become available?

A2: FFM agent and broker registration (Parts I and II) for the 2015 plan year becomes available in July 2014. Registration for the 2014 plan year will be available through June 14, 2014; however, the Agreement(s) offered through June 14, 2014 will expire on September 30, 2014.

Q3: How do returning agents and brokers **renew their registration with the FFM for the individual market** for the 2015 plan year? When is the deadline for completing these steps?

A3: To renew your registration with the FFM for the individual market, you must complete the 2015 plan year training and FFM Agreements assigned to you through the MLN curriculum (Part I of registration). MLN will automatically assign the curriculum for you based on the user type/user role you indicate in your MLN profile (*note*: you originally selected your user type/user role when you created your MLN account; the user type/user role can be edited by accessing your profile after you log in). Agents and brokers may access Part I of FFM registration starting in July 2014 at: <https://Marketplace.MedicareLearningNetworkLMS.com>.

You should complete the 2015 plan year curriculum by September 30, 2014 to ensure there is no lapse in your FFM registration status.

If you completed Part II of registration (i.e., creating an FFM user account and completing identity proofing on the CMS Enterprise Portal) for the 2014 plan year, you do NOT need to complete Part II again for the 2015 plan year.

Q4: How do returning agents and brokers **renew their registration with the Federally-facilitated Small Business Health Options Program (FF-SHOP)** for the 2015 plan year?

A4: To renew your registration with the FF-SHOP, first, you must complete the 2015 plan year FFM Agreement assigned to you by the MLN as a curriculum (Part I of registration). If you are only participating in the FF-SHOP and you are not participating in the FFM for the individual market, then you are not required to complete the training courses—but it is strongly encouraged. MLN will automatically assign the curriculum for you based on the user type/user role you indicate in your MLN profile (*note*: you originally selected your user type/user role when you created your MLN account; the user type/user role can be edited by accessing your profile after you log in). Agents and brokers may access Part I of FFM registration starting in July 2014, at: <https://Marketplace.MedicareLearningNetworkLMS.com>.

Effective for the 2015 plan year, you must also complete Part II of registration (i.e., create an FFM user account and complete identity proofing on CMS Enterprise Portal), unless you previously completed Part II for the 2014 plan year. Part II can be accessed at <https://portal.cms.gov>. If you are renewing your registration with the FF-SHOP, you must complete Part I and Part II of registration by September 30, 2014 to ensure there is no lapse in your FF-SHOP registration status.

Q5: Is there a **deadline** to complete the agent and broker registration with the FFM?

A5: There is no calendar deadline to complete registration requirements for the FFM. However, the Marketplace-specific requirements must be met before assisting qualified individuals, employers, and employees with eligibility and enrollment determinations for the 2015 plan year. Open enrollment for the 2015 plan year begins on November 15, 2014.

Note: FFM Agreement(s) for the 2014 plan year expire on September 30, 2014. If you registered with the FFM for the 2014 plan year and wish to renew your registration with the FFM for the 2015 plan year, you should complete your required annual registration steps by this date to ensure there is no lapse in your FFM registration status.

Q6: If I have **more than one NPN**, which NPN should I use when I register? How are **corporate NPNs** registered for the FFM?

A6: If an entity has a corporate National Producer Number (NPN), that NPN should be registered with the Federally-facilitated Marketplace (FFM), based on the steps described below. In addition, each individual agent or broker should register with the FFM using his or her individual NPN. Prior to assisting consumers, each agent or broker needs to have completed the FFM registration process.

The agent and broker registration process for the FFM consists of two parts. Part I includes training, exams, and the electronic signing of the FFM Agreements.

Part I occurs on the MLN[®], and can be accessed at <https://Marketplace.MedicareLearningNetworkLMS.com>.

Part II includes the creation of an FFM user account and identity proofing. Part II occurs on the CMS Enterprise Portal, which can be accessed at <https://portal.cms.gov/>. (Please be advised: Agents and brokers who want to operate exclusively within the Federally-facilitated Small Business Health Options Program (FF-SHOP) are strongly encouraged to complete Marketplace-specific training courses and pass the accompanying exams, and they are required to electronically sign the Agent Broker Agreement for the FF-SHOP. *Note:* they must also complete Part II of the registration process; this is a change from the 2014 plan year registration requirements.)

Below is information about entering your NPN during the FFM registration process.

For Part I of the FFM registration process:

- It is vital that you enter your NPN correctly in your MLN profile. Do not add any leading zeroes.
- If you have multiple NPNs—for example, if you are an agent or broker who is licensed as an individual and you also own a business entity that has a separate NPN—you must create a separate MLN account for each NPN and you must complete the required training for each MLN account/NPN.
- For business entities that wish to register and participate in the FFM, the business entity must select an authorized official to complete the required training on MLN using the NPN of the corporate entity. For example, the business entity may select the president or the CEO to complete the MLN training, using the business entity's NPN. (Remember, however—in addition to the business entity registering, each individual agent should register with the FFM using their individual NPN. Prior to

assisting consumers, each agent or broker needs to have completed the FFM registration process.)

- Remember, all compensation arrangements must be made directly with the issuers or web-brokers with whom you are affiliated.

For Part II of the FFM registration process:

- It is vital that you enter your NPN and your MLN user ID correctly in Part II. Do not add any leading zeroes to your NPN.
- If you have multiple NPNs: During Part II of the registration process, you should enter the NPN that you anticipate will be included on the majority of the QHP enrollment applications you assist with. In other words, enter the NPN under which you expect to conduct the majority of your FFM business. You will need to enter the MLN user ID that is associated with that NPN. You will only complete Part II (FFM account creation and identity proofing) for one of your NPNs; you will not complete Part II for each of your NPNs.
- In the case of business entities, the authorized official who completed the MLN training with the NPN of the corporate entity is the individual who must complete Part II of the registration process. When completing Part II, the authorized official should again enter the NPN of the corporate entity, and the MLN user ID that is associated with that account.

Q7: How do I know what my **NPN** is? Where can I find my NPN?

A7: National Producer Numbers (NPN) are managed and controlled by the National Insurance Producer Registry (NIPR). Your NPN is an up to 10-digit number, without leading zeroes. An NPN is a unique sequential number used to identify individual producers. If you are unable to recall your NPN, you may obtain it by visiting <https://pdb.nipr.com/html/PacNpnSearch.html>.

It is vital that you enter your NPN correctly when you are registering for the FFM. Do not enter leading zeroes, and do not enter hyphens.

Q8: Where can I get **more information** about being an agent or broker in the FFM?

A8: To learn more about being an agent or broker in the FFM, please visit:

- <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>
- and
- <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

There are a number of links and documents on those pages which will help you to learn more about the roles of agents and brokers in the FFM.

AGENT AND BROKER TRAINING (PART I OF FFM REGISTRATION, ON MEDICARE LEARNING NETWORK)

Q9: What is the **URL** to complete the agent and broker training (“Part I”)?

A9: Agent and broker training for the FFM is located on the MLN. The URL is: <https://Marketplace.MedicareLearningNetworkLMS.com>.

- Q10: How do I **reset my password**/username on the MLN site?
- A10: Click the “Forgot your login ID?” and “Forgot your password?” links on the login page of Medicare Learning Network® (MLN).
- Q11: Can I take the agent and broker courses on my **iPad**? Can I take the agent/broker courses on my **phone**? Can I take the agent/broker courses on my **handheld device**?
- A11: The agent and broker training courses for the Federally-facilitated Marketplace (FFM) are not currently compatible with iPads or handheld devices.
- Q12: I’m an agent/broker, and I’m trying to set up my account on the MLN to take training. What should I enter in the **organization fields**?
- A12: As you set up your MLN account, you will see that there are two fields displayed that relate to organization information. It is very important that you select your appropriate User Type/User Role before you enter any organization information. As an agent or broker, you should select one of the three agent/broker User Roles, based on the insurance market(s) you wish to serve. After you select the appropriate agent/broker User Type/User Role, you will see that the first field, labeled “Organization Type” is automatically grayed-out, because it is not a field that agents and brokers need to complete. You will not be able to enter text in the “Organization Type” field.
- The second field, labeled “Organization,” is a required field for agents and brokers. Next to the “Organization” field, please click on the blue text that says “Select.” A new screen will pop up. When that next screen appears, click the gray “Search” button, and the Organization named “Marketplace” will appear as the only option. Please click the circle to select Marketplace, select “Save,” and you will then be returned to the previous screen, where you can finish creating your MLN account.
- Q13: I took an exam, but I **didn’t get a curriculum certificate**. How do I get a curriculum certificate?
- A13: The MLN will produce certificates at the course level (i.e. the courses that comprise the curriculum associated with the role you selected), and at the curriculum level. The curriculum certificate is produced upon completion of all required courses and exams within the curriculum. The course certificates are listed as type = “SCORM 1.2” and should be disregarded.
- Q14: I’m having **technical problems viewing the training content**, or getting the MLN site to display properly.
- A14: Below are some pointers that have enabled many other users to complete the training. If you are having problems accessing the training, we recommend you address each of these pointers.
- Pop-up blockers—This setting must be turned off.
 - Cookie settings—Be sure to allow cookies. Some users’ company network settings or individual computer settings are not set to allow cookies, and this has caused problems for them.

- FlashPlayer—Be sure this is installed on your computer. The Marketplace training requires FlashPlayer; it can be downloaded at <http://get.adobe.com/flashplayer/>.
- Browser—Courses and exams do not run well on Internet Explorer 10, Google Chrome, or Firefox. The Marketplace training is optimized on Internet Explorer 8 or 9.
- Physical Computer—The Marketplace training cannot be accessed on a tablet or other hand-held/mobile device, so you must use a desktop or laptop computer.
- Bandwidth or servers issues—Check with your network provider for more assistance. Some users have encountered bandwidth and server issues related to the settings on their computer or on their company's network.

Q15: How do I **print my training certificates** on the MLN?

A15: Please note that the only certificate(s) that should be printed are those listed as type = "Curriculum." Disregard certificates listed as type = "SCORM 1.2." You only need to provide the curriculum certificates to issuers.

In order to access the curriculum certificates:

1. Log on to the Medicare Learning Network® (MLN) at: <https://marketplace.medicarelearningnetworklms.com>. You will be taken to the "Training Home" page.
2. Click "Transcript" on the blue task bar under the Health Insurance Marketplace logo.
3. Click on the "Curriculums" view under the blue task bar.
4. Click on "View Certificate" under the "Action" column to see your completed curriculum certificates.

The curriculum certificates typically generate in HTML format. To save a copy to your computer we recommend that you either:

1. Click the "print" link at the top of the certificate screen and select "Microsoft XPS Document Writer" in your print options, or
2. Click the "print" link at the top of the certificate screen and select "Adobe PDF" (if you have Adobe Acrobat installed on your machine), or
3. Use the print screen function and paste the image into a Microsoft Word document. The print screen button (PrtScn) is located on the top row or two of your keyboard— usually near the number key pad on the right of the keyboard. After you have your certificate open, press the print screen button. Nothing obvious will occur. Go to your Word document, right click, and click "paste" in order to paste the image of your certificate into the Word document.

If none of these three options work on your computer, the issue relates to your computer's individual settings, browser settings, and/or your network's settings. We suggest that you try to print your certificate from a different computer. Alternately, you may choose to ask your network administrator or a colleague for help with your computer/network settings, or you may contact the help line of the company from whom you purchased your computer. Please understand that CMS is unable to provide each individual agent or broker with a copy of their training curriculum certificate(s).

- Q16: Can I get a **PDF version** of the agent and broker training? Can I download the agent and broker training?
- A16: At this time, CMS does not have a copy of the agent and broker training available in downloadable format. However, a summary of the training is available on the CCIIO Resources for Agents and Brokers webpage: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.
- Q17: Can you provide me with my **MLN number**? Where do I find my MLN number?
- A17: There are no Medicare Learning Network (MLN)[®] numbers. You will create an MLN user ID when you complete the training in Part I. You will have to use your MLN user ID, and the National Producer Number (NPN) that you used to register on the MLN site, to create a Federally-facilitated Marketplace (FFM) user account and complete identity proofing on the CMS Enterprise Portal.
- Q18: When will the MLN site assign my **FFM registration number**?
- A18: There are no “FFM registration numbers,” and you will not be assigned an FFM registration number. You will create your FFM user ID when you create your account on the CMS Enterprise Portal during Part II of the agent and broker registration process.
- Q19: I can’t access **Part II** of the FFM registration process on the MLN site.
- A19: Part II of the FFM agent and broker registration process is available on the CMS Enterprise Portal: <https://portal.cms.gov/>.

AGENT AND BROKER IDENTITY PROOFING (PART II OF FFM REGISTRATION, ON CMS ENTERPRISE PORTAL)

- Q20: What is the **URL** to create an FFM user account and complete identity proofing (“Part II”)?
- A20: To set up an FFM user account and complete identity proofing, visit the CMS Enterprise Portal: <https://portal.cms.gov/>.
- Q21: How do I **reset my password**/user ID on the CMS Enterprise Portal?
- A21: To recover your FFM user ID or password information, click on the “Forgot my User ID/Password” link on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal login web page at <https://portal.cms.gov/>. Clicking this link will provide you with instructions for how to recover your FFM user ID or initiate a password reset.
- Q22: I have been unable to request access under the **FFM Agent Broker role** on the CMS Enterprise Portal. When I go to the page to add a role under the FFM, “FFM Agent Broker” role is not a choice.
- A22: Agents and brokers who are using the CMS Enterprise Portal to create a FFM user account and complete identity proofing should select “FFM—FFM System” next to “System Description” on the “My Access—Request New System Access” page. You will then be prompted to make a selection next to “Role.” You should select “FFM Agent Broker.”

There is no additional role that needs to be added once you have made this selection and completed identity proofing. Identity proofing includes accurately entering your Medicare

Learning Network (MLN)[®] user ID and NPN, and going through identity proofing by entering identifying information and answering “out-of-wallet” questions.

If you have previously established an account through the CMS Enterprise Portal, please follow these steps:

1. To add the “FFM Agent Broker” role, make sure you select “Request Access Now” on the right side of the window after logging in to the CMS Enterprise Portal.
2. A new page will appear. Select “Request New System Access” on the left side, under “My Access.”
3. You should then select “FFM—FFM System” from the drop-down list next to “Application Description.”
4. You will then be prompted to make a selection next to “Role.” You should select “FFM Agent Broker.”

Please note: “FFM Agent Broker” is the only role that needs to be added, and you will not see this role reappear after you have added it.

Q23: I completed the training in Part I, but when I try to do identity proofing in Part II, I am getting an **error message that my information cannot be verified**. I am not sure how to fill out the **screen that is asking for my MLN user ID and my NPN**.

A23: After you complete training, please allow 48 business hours to elapse before you attempt to access the identity proofing process—this will help to ensure that your training records have been fully transmitted to the CMS Enterprise Portal.

- You created your MLN user ID when you completed the training during Part I on the Medicare Learning Network (MLN)[®]. If you can’t recall your MLN user ID, return to the MLN website (<https://Marketplace.MedicareLearningNetworkLMS.com>) and click the “Forgot your login ID?” link on the login page.
- When you enter your NPN during Part II on the CMS Enterprise Portal, it should not be more than 10 numeric digits. It may be less than 10 digits.
- During Part II on the CMS Enterprise Portal, enter your NPN the same way that you entered it in your MLN profile for Part I. However, do not use any hyphens or any letters in your NPN when you enter it during Part II on the CMS Enterprise Portal. Do not add leading zeroes.
- If you cannot recall how you entered your NPN in your MLN profile, you may return to the MLN website, log in, and locate your name at the top right corner of the page. Click your name, and a drop-down list will appear. Select “My Account”. The NPN that you completed training with should appear in your profile.

Q24: How do I know when I have **completed my registration** on the CMS Enterprise Portal?

A24: When you successfully complete the identity proofing in Part II, you will see the following screen message, which is titled Successful Completion. The screen message states: “You have successfully completed the identity proofing process on the CMS Enterprise Portal, and you have been assigned the Agent/Broker role. Please note that you will not be assigned an “FFM registration number.” You created your FFM user ID when you began the identity proofing process. Now, you may wish to visit the Marketplace site at <https://www.healthcare.gov>, or the agent/broker resource page at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>. Select “OK” to continue.” When you see this screen message, you have successfully completed the identity proofing

process. To the degree permitted by state law, you will be able to provide assistance in the Federally-facilitated Marketplace.

Q25: When will I receive my **FFM registration number**? When will I be assigned my FFM number?

A25: There are no “FFM registration numbers” and you will not be assigned an FFM registration number. You created your FFM user ID when you created your account on the CMS Enterprise Portal during Part II of the agent/broker registration process. If you have forgotten your FFM user ID or password information, click on the “Forgot my User ID/Password” link on the CMS Enterprise Portal log-in web page at <https://portal.cms.gov/>.