CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

Participating In The Federally-facilitated Marketplaces

Registration Process for Agents and Brokers

August 16 and 23 and September 6, 13, 20, and 27

Agenda

- Introduction and Objectives
- Registration Overview
- Registration Process Steps
- Assisting Consumers with Eligibility Determinations and Enrollment
- Additional Resources
- Question and Answer Session

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Participating In The Federally-facilitated Marketplaces

Introduction and Objectives

Webinar Objectives

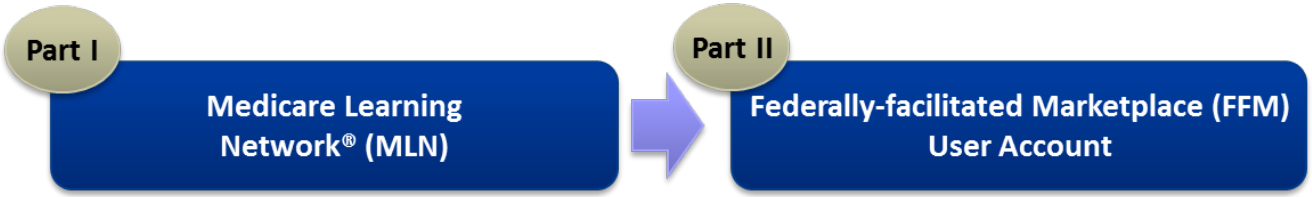
- Present the registration process for agents and brokers, including web-brokers, wishing to assist consumers in the Federally-facilitated Marketplaces (FFM)*
- Describe the pathways for assisting consumers with eligibility determinations and enrollment in qualified health plans (QHP)
- Provide resources for technical assistance and support for agents and brokers in the FFMs

* The FFM includes the Individual and the Small Business Health Options Program (SHOP) Marketplaces. This registration process also applies to agents and brokers operating in State Partnership Marketplaces

Participating In The Federally-facilitated Marketplaces

Registration Overview

Registration Overview



	Part I	Part II
Website:	**Medicare Learning Network®: https://Marketplace.MedicareLearningNetworkLMS.com**	**CMS Enterprise Portal: https://portal.cms.gov**
Key Actions:	▸ Register on MLN ▸ Complete assigned training courses and pass exams ▸ Read and accept the applicable Marketplace Agreement(s)	▸ Create a User Account (FFM User ID and password) ▸ Complete identity verification through the Enterprise Identity Management (EIDM) System
Considerations:	All agents and brokers in the FFM are required to register on the MLN website and electronically sign the Agreement(s) that apply to them. Training courses and exams are required for agents and brokers who wish to enroll consumers in the Individual Marketplace.	Required only for agents and brokers who wish to enroll consumers in the Individual Marketplace.

Summary of Registration Activities for Agents and Brokers Participating in an FFM

Agents and brokers participating in the…	Registration Activities			
	Part I			Part II
	Register on MLN	Complete the FFM Training and Testing	Execute FFM Agreement(s)*	Create an FFM User Account and Complete Identity Verification on the CMS Enterprise Portal
• Individual Marketplace	Required	Required: ACA Basics, IM	Required	Required
• SHOP Marketplace	Required	Recommended: ACA Basics, SHOP	Required	
• Both Individual & SHOP Marketplaces	Required	Required: ACA Basics, IM Recommended: SHOP	Required	Required

***Agents and brokers in the Individual Marketplace need to sign two agreements. Agents and brokers in the SHOP Marketplace need to sign one agreement. Agents and brokers who wish to serve both marketplaces will need to sign each of the three agreements.**

COURSES: ACA Affordable Care Act and Marketplace Basics
IM Individual Marketplace Course
SHOP SHOP Marketplace Course

Considerations for Web-brokers (Individual Market)

- A senior official representing the web-broker entity must sign and submit to CMS/CCIIO a Web-broker API Agreement agreeing to comply with applicable privacy and security terms, as well as standards for connecting to the Federal Data Services Hub
- In addition, a representative of the web-broker entity must register and complete the individual market training, exams, and the individual market agreements on MLN
- Individual agents or brokers who are affiliated with a web-broker will not sign a Web-broker Agreement but must complete the registration steps required for the Individual Marketplace in which he or she is participating

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Participating In The Federally-facilitated Marketplaces

Registration Process Steps

Summary of the Registration Process Steps

The following section will walk through each step of the registration process. Remember that the registration process generally includes two parts:

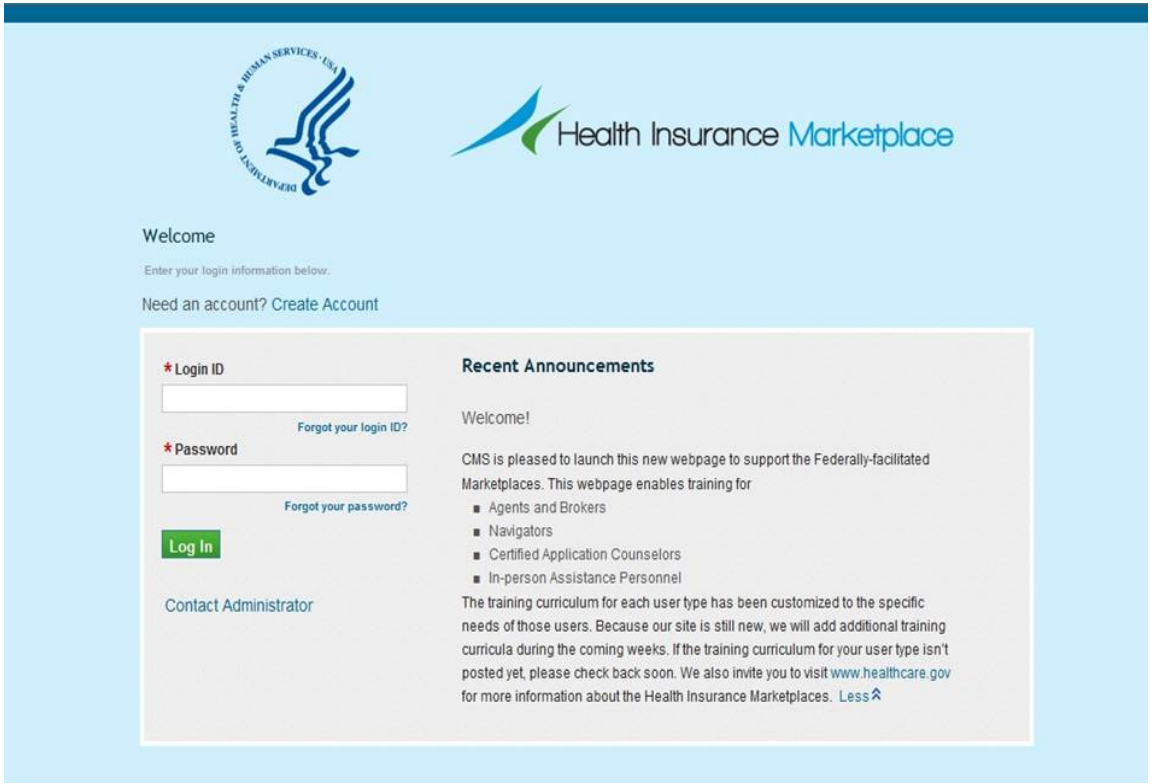
- Part I
  - Occurs on the Medicare Learning Network (MLN)®
  - Covers training, exams, and signing agreement(s)
  - Takes approximately 3.5 - 4 hours to complete, and depends on the specific Marketplace curriculum selected
- Part II
  - Occurs on the CMS Enterprise Portal
  - Covers the establishment of an FFM User Account, and completion of identify verification
  - Takes approximately 30 minutes to complete
  - Only required for agents and brokers serving in the individual market

Part I: Medicare Learning Network® (Step 1)

Access MLN, available at https://Marketplace.MedicareLearningNetworkLMS.com

Step 1. First time users will select "Create Account."

Each time you return to this page, you will be prompted to enter your Login ID and Password, then click on the 'Log In' button.



Part I: Medicare Learning Network® (Step 1a)

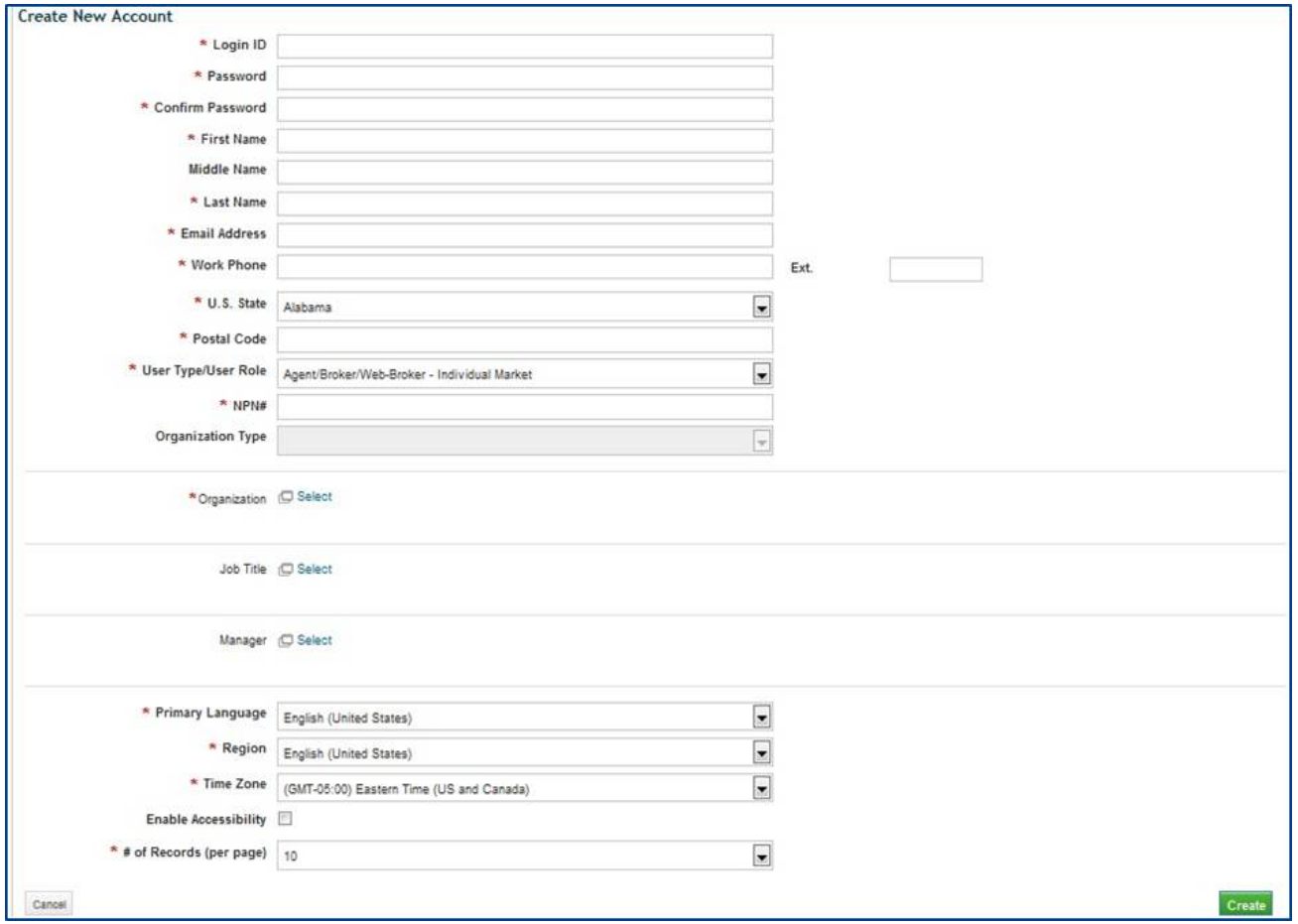
Step 1a.
Self-select your user name and password; enter basic identifying information, including your National Producer Number (NPN).

Select your User Type – User Role:
Agent/Broker/Web-broker – Individual Market
Agent/Broker/Web-broker – SHOP
Agent/Broker/Web-broker – Individual Market and SHOP

'Organization Type' is automatically grayed-out; agents/brokers do not need to complete it.

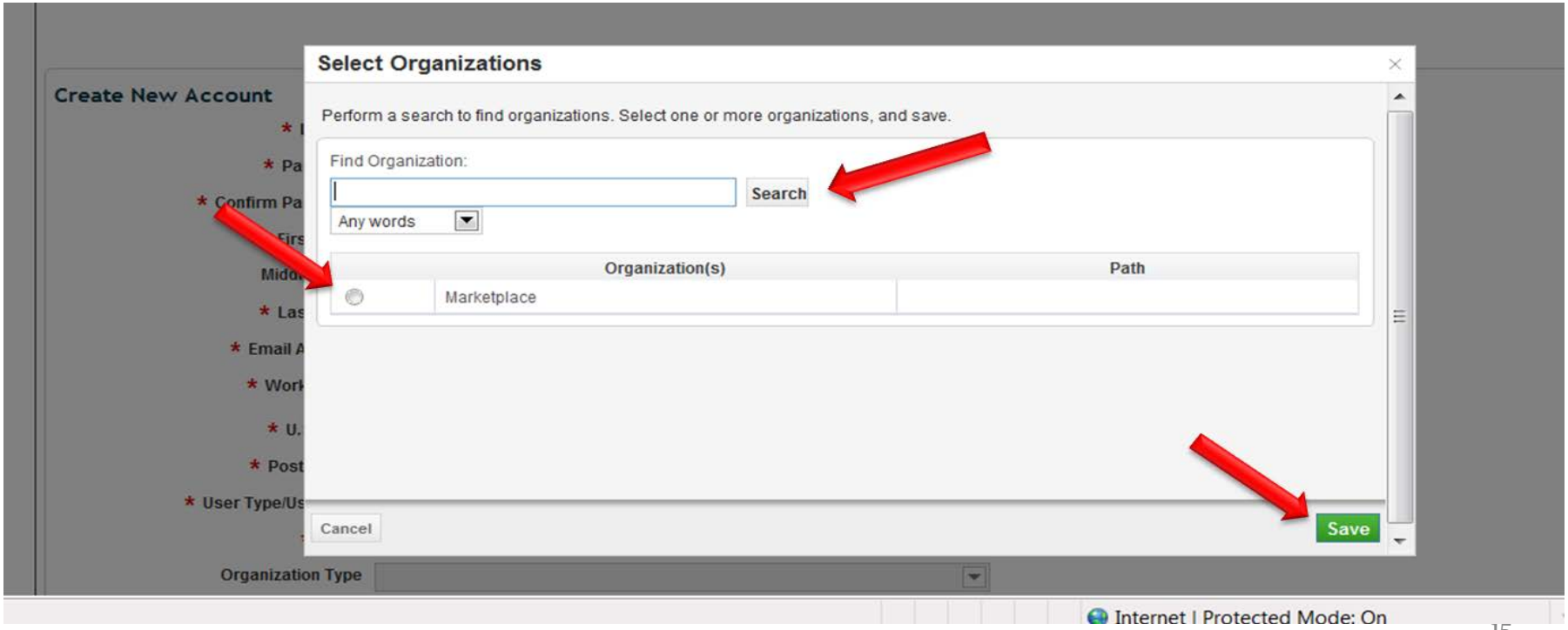
'# of Records per page'*:* It does not matter which number you choose from the drop-down menu.

NPN #': If you do not know your NPN, you may obtain it at:
https://pdb.nipr.com/html/PacNpnSearch.html



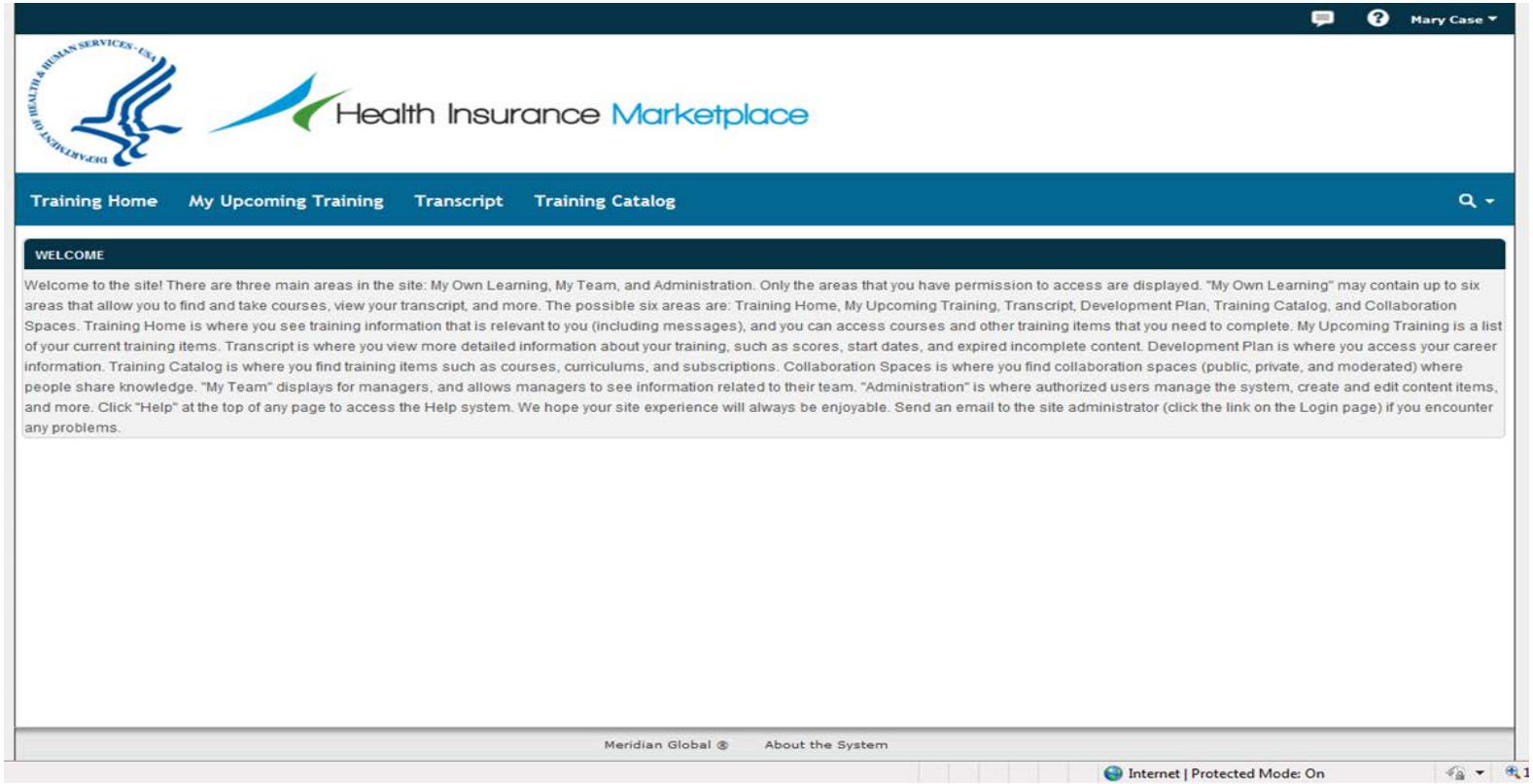
Part I: Medicare Learning Network® (Step 1a cont.)

Next to the second field, 'Organization,' click on the blue text that says 'Select.' A new screen will pop up. Click the gray 'Search' button, and the Organization named Marketplace will appear as the only option. Click the circle to select Marketplace, select 'Save,' and you will be returned to the previous screen to finish creating your MLN account.



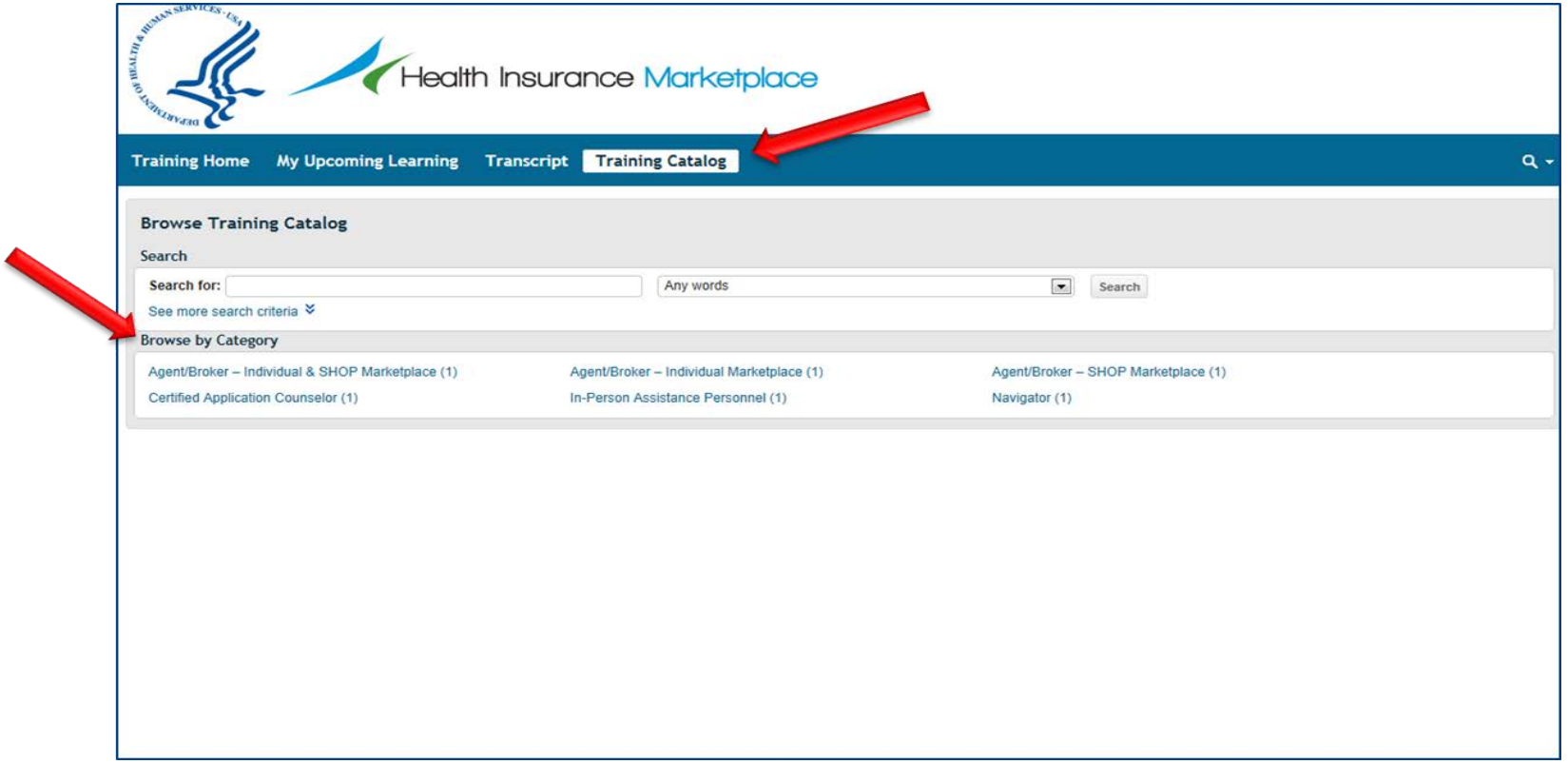
Part I: Medicare Learning Network® (Step 1b)

Step 1b. After you successfully create your account, you will be taken to a 'Welcome' page.



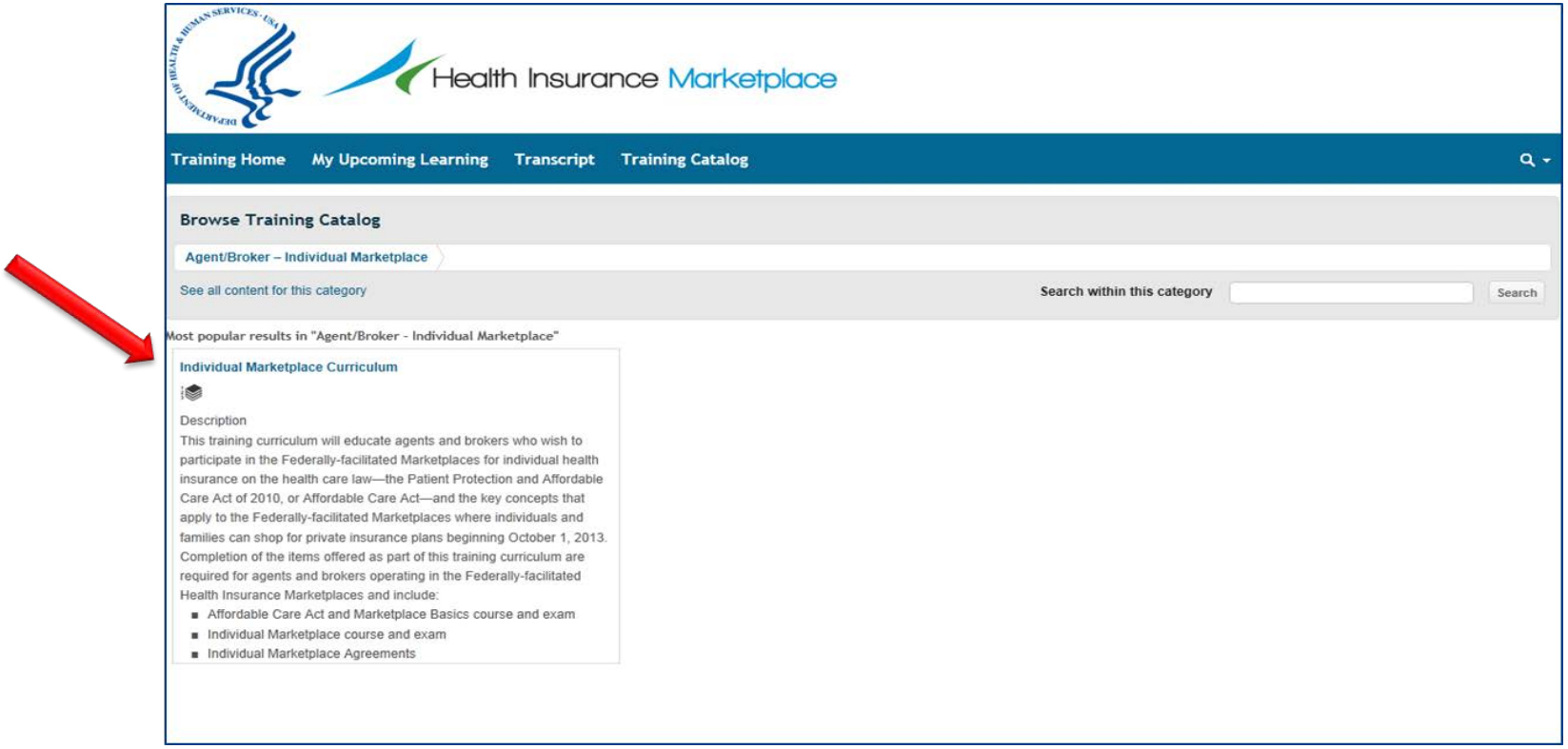
Part I: Medicare Learning Network® (Step 2)

Step 2. Click on the 'Training Catalog' Tab, and click on your User Type – User Role under 'Browse by Category.'



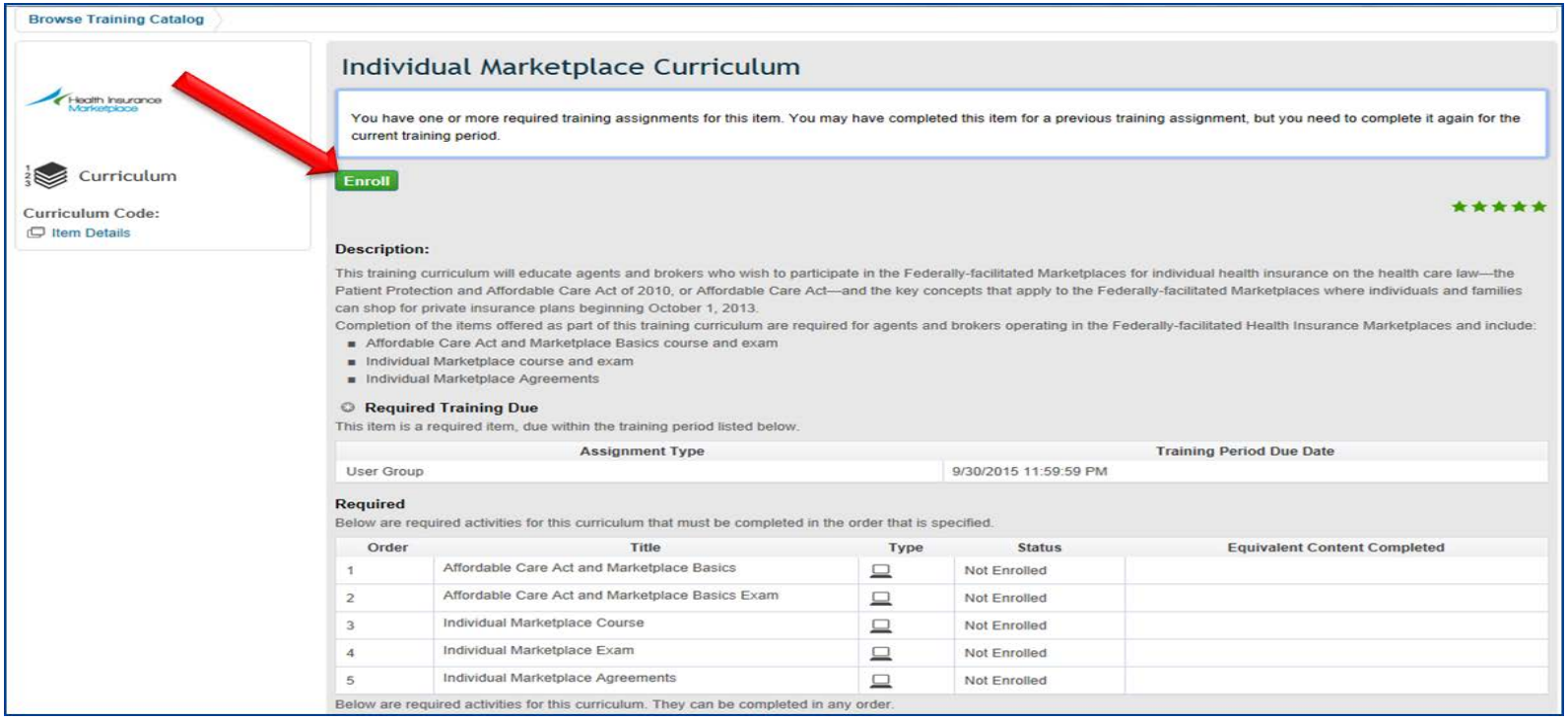
Part I: Medicare Learning Network® (Step 3)

Step 3. After you click on the underlined User Type – User Role in the 'Browse by Category' section, the curriculum description opens. Click on the title of the curriculum.



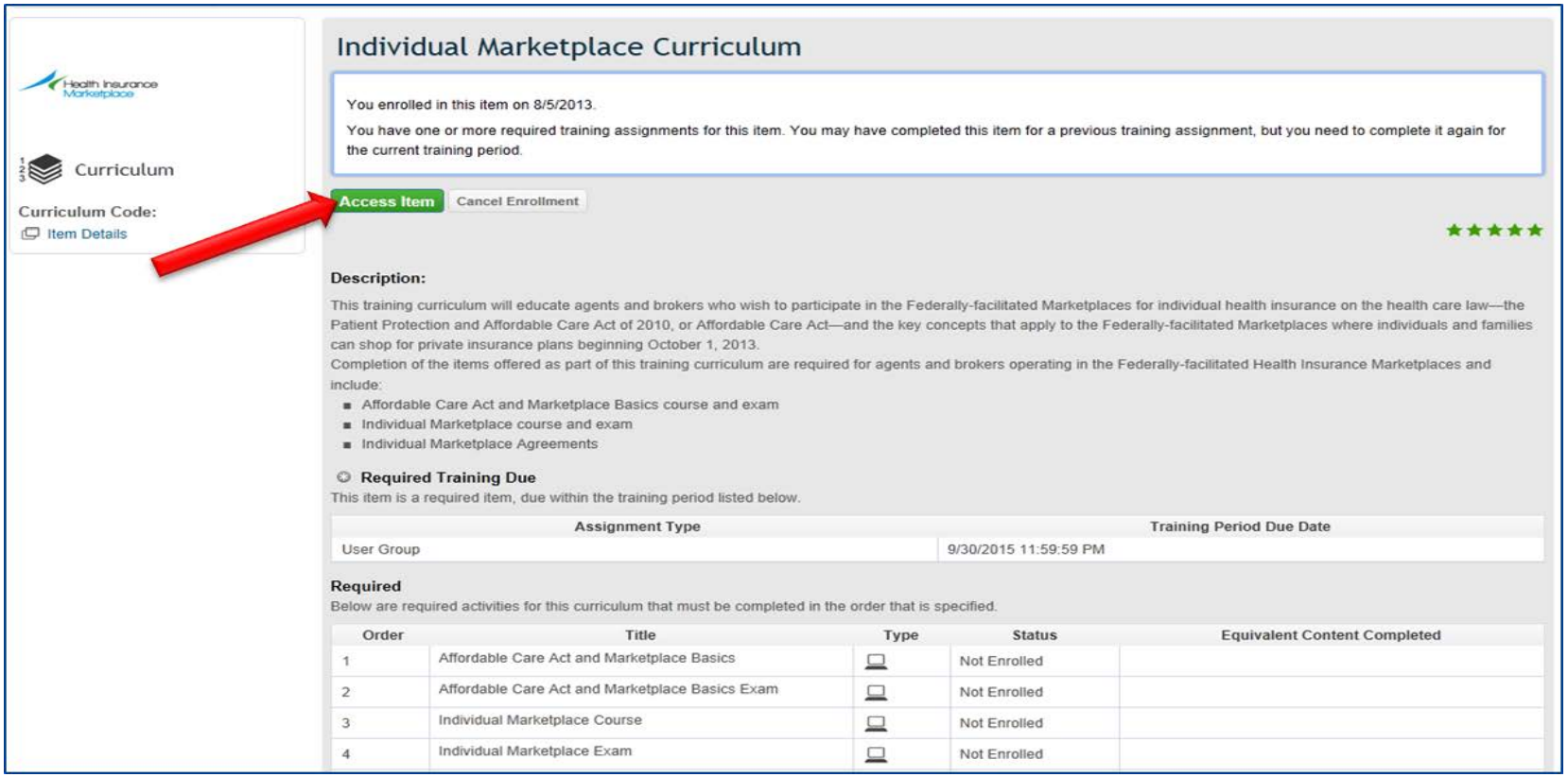
Part I: Medicare Learning Network® (Step 4)

Step 4 . The curriculum window will open, showing you all of the courses in that curriculum. Click the green 'Enroll' button to enroll in the curriculum.



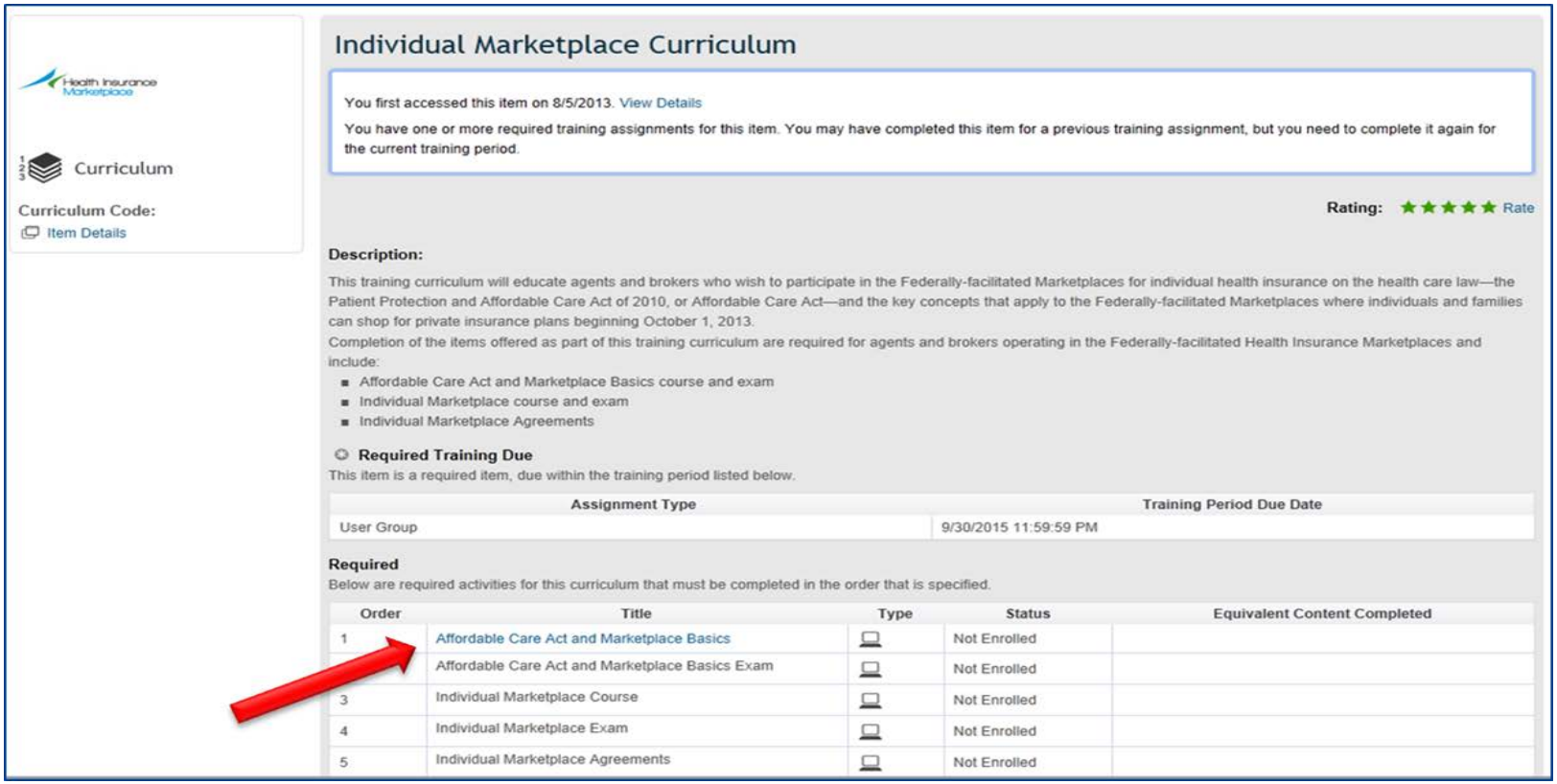
Part I: Medicare Learning Network® (Step 5)

Step 5 . Click on 'Access Item' to access the curriculum content.



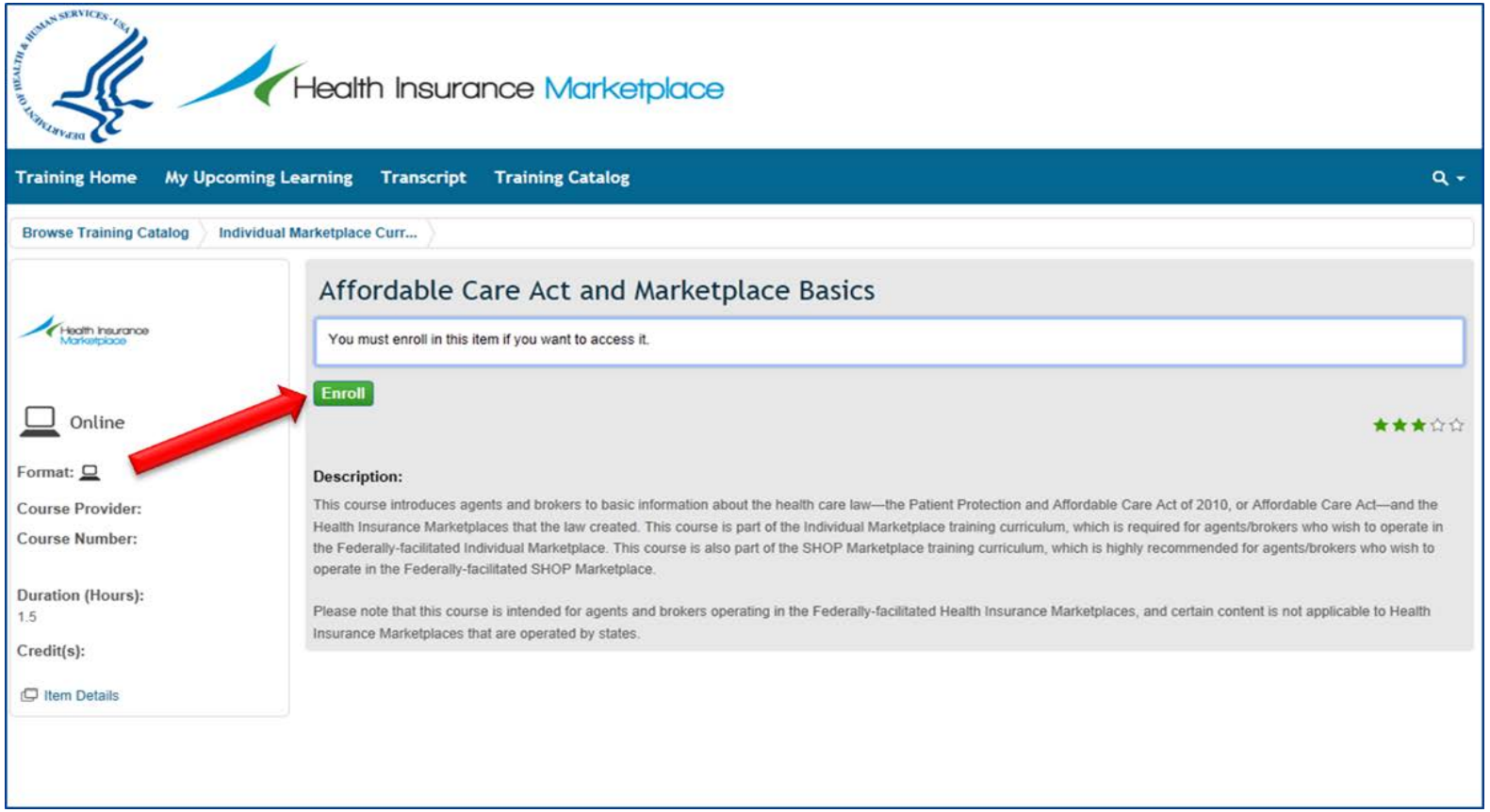
Part I: Medicare Learning Network® (Step 6)

Step 6 . Click the title of the first course.



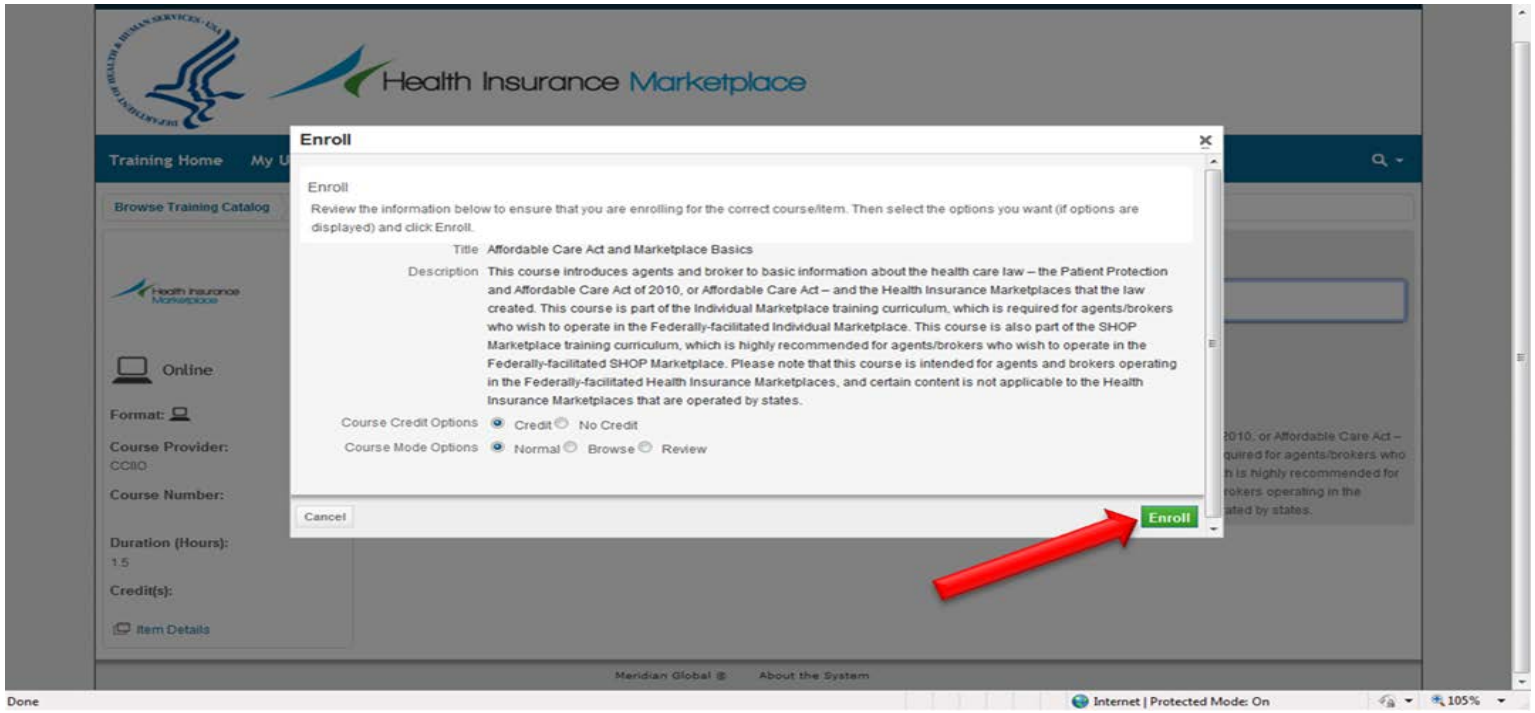
Part I: Medicare Learning Network® (Step 7)

Step 7 . Click the green ‘Enroll’ button.



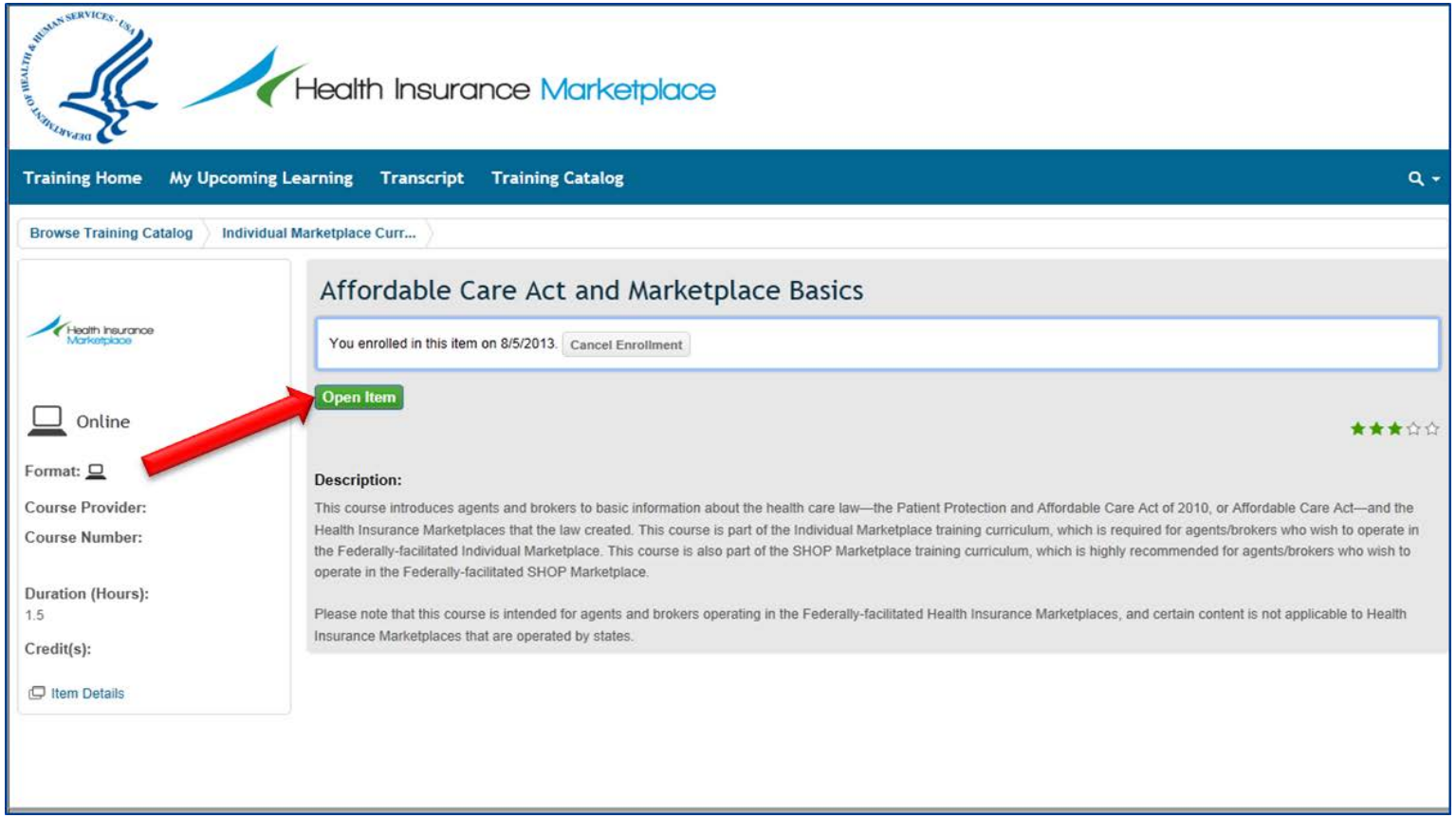
Part I: Medicare Learning Network® (Step 8)

Step 8. A new window will open. Click the 'Enroll' button. (You may keep the defaults that are already in place for 'Course Credit Options' and 'Course Mode Options.')



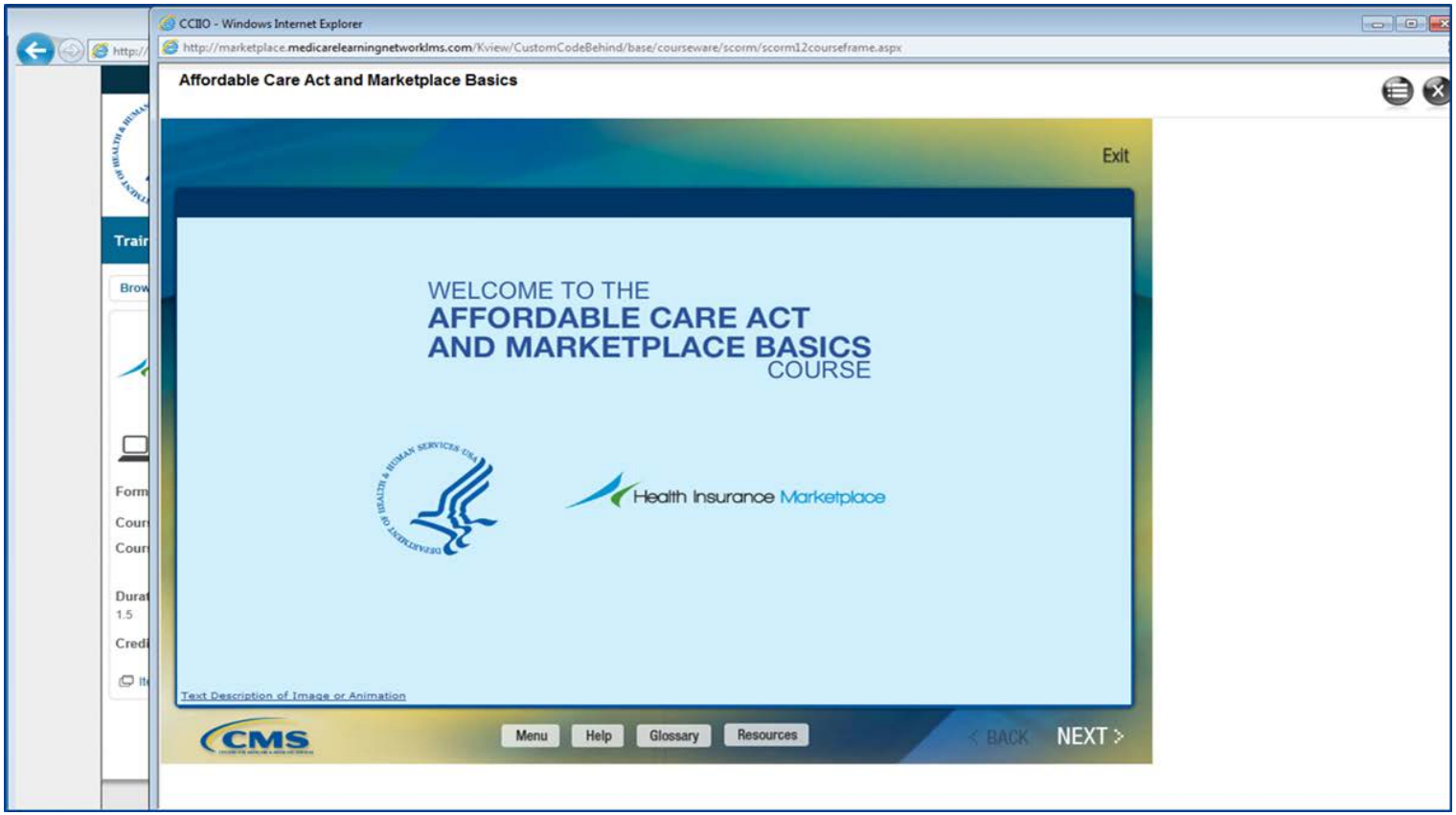
Part I: Medicare Learning Network® (Step 9)

Step 9. Click the green ‘Open Item’ button.



Part I: Medicare Learning Network® (Step 10)

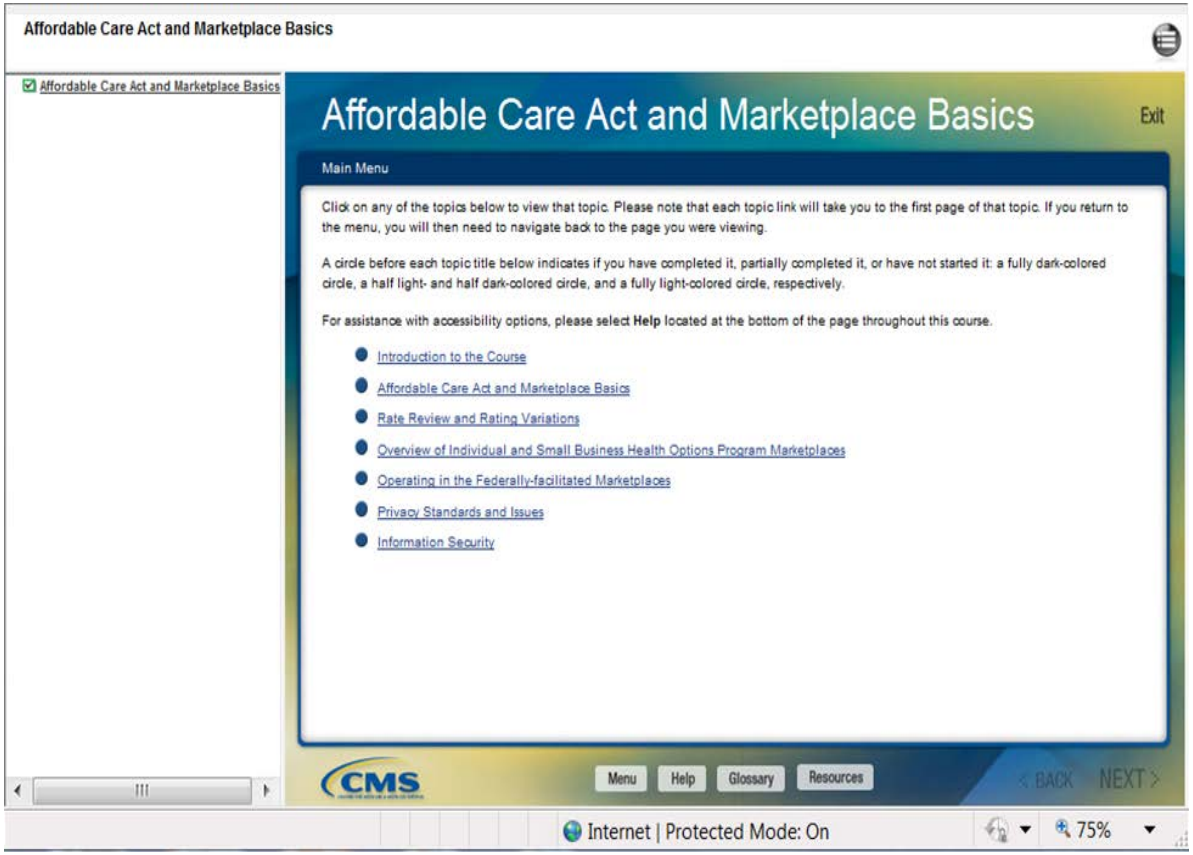
Step 10. Proceed with taking the course.



Part I: Menu Displays Within Courses

The menu page displays the topics in each course.

After completing each topic in a course, you will return to the menu page.



Part I: Curriculum Contents by Role

Depending on the role you select, you will be prompted to complete the following:

Individual Marketplace Role

- Take **the** 'Affordable Care Act and Marketplace Basics' course and pass the exam *(required)*
- Take the 'Individual Marketplace' course and pass the exam *(required)*
- Read and accept the Individual Marketplace Agreements *(required)*

SHOP Marketplace Role

- Take the 'Affordable Care Act and Marketplace Basics' course and pass the exam *(highly recommended)*
- Take the 'SHOP' course and pass the exam *(highly recommended)*
- Read and accept the SHOP Marketplace Agreement *(required)*

Individual and SHOP Marketplace Role

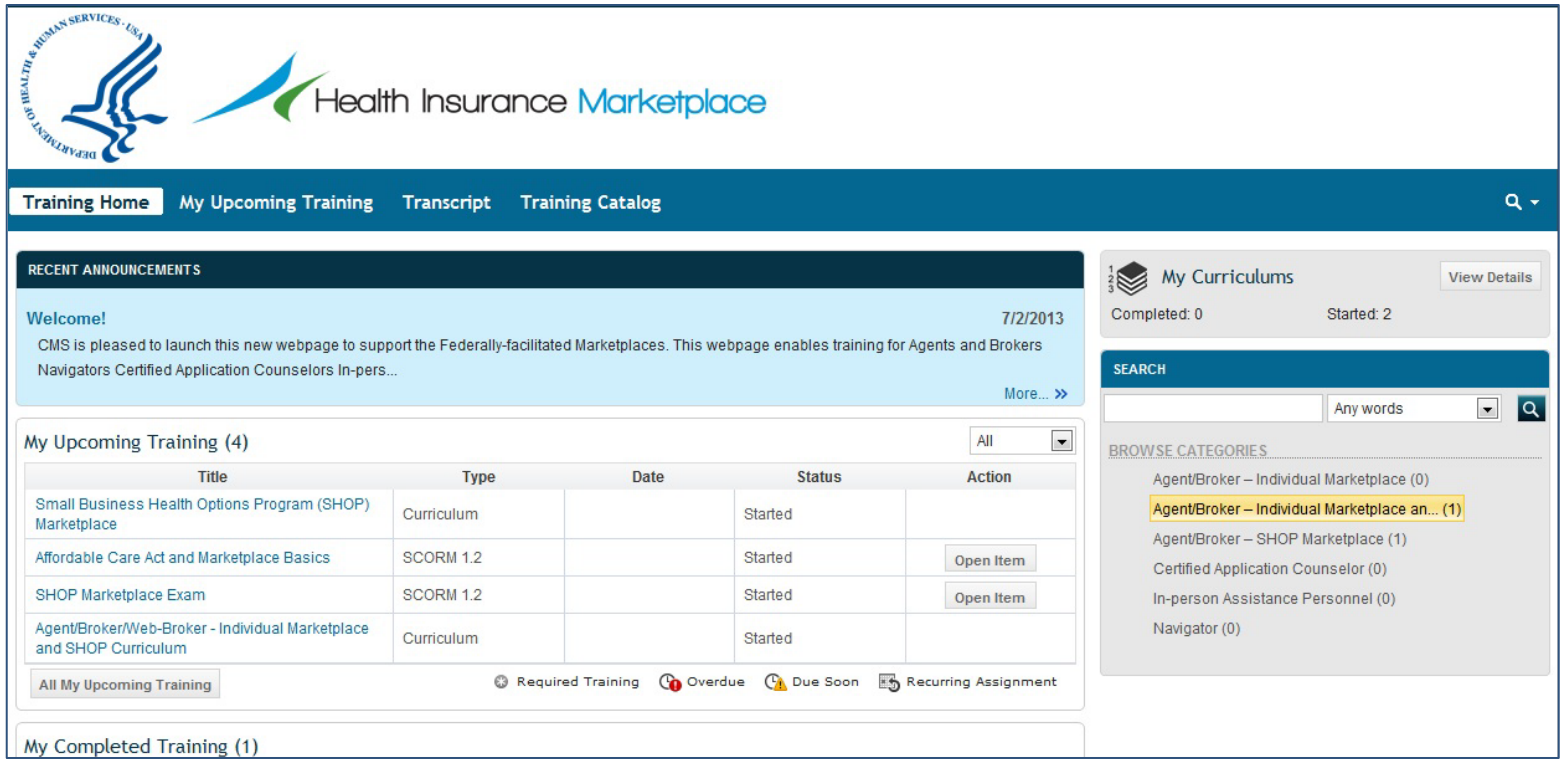
- Take the 'Affordable Care Act and Marketplace Basics' course and pass the exam *(required)*
- Take the 'Individual Marketplace' course and pass the exam *(required)*
- Take the 'SHOP' course and pass the exam *(highly recommended)*
- Read and accept the Individual Marketplace Agreements *(required)*
- Read and accept the SHOP Marketplace Agreement *(required)*

Part I: Course Summaries

Course	Description	Audience	Estimated Time to Complete Course
Affordable Care Act and Marketplace Basics	Agents and brokers will learn basic information about the health care law—the Patient Protection and Affordable Care Act of 2010, or Affordable Care Act—and the Health Insurance Marketplaces that the law created.	A prerequisite course available to agents and brokers who wish to operate in either the FFM Individual and/or SHOP Marketplaces. Required for agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace	1.5 hours + .5 hours for exam = 2 hours
Individual Marketplace	Agents and brokers will learn more about the Affordable Care Act and the new Individual Marketplaces where individuals and families can shop for private insurance plans.	Required for agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace	1 hour + .5 hours for exam = 1.5 hours
SHOP Marketplace	Agents and brokers will learn more about the Affordable Care Act's advantages for small businesses and the new SHOP Marketplaces.	Available to agents and brokers who wish to operate in a Federally-facilitated SHOP Marketplace	1 hour + .5 hours for exam = 1.5 hours
Note: Agents and brokers serving the SHOP Marketplace are strongly encouraged, but not required, to take the Affordable Care Act and Marketplace Basics and SHOP Marketplace courses and the corresponding exams.			

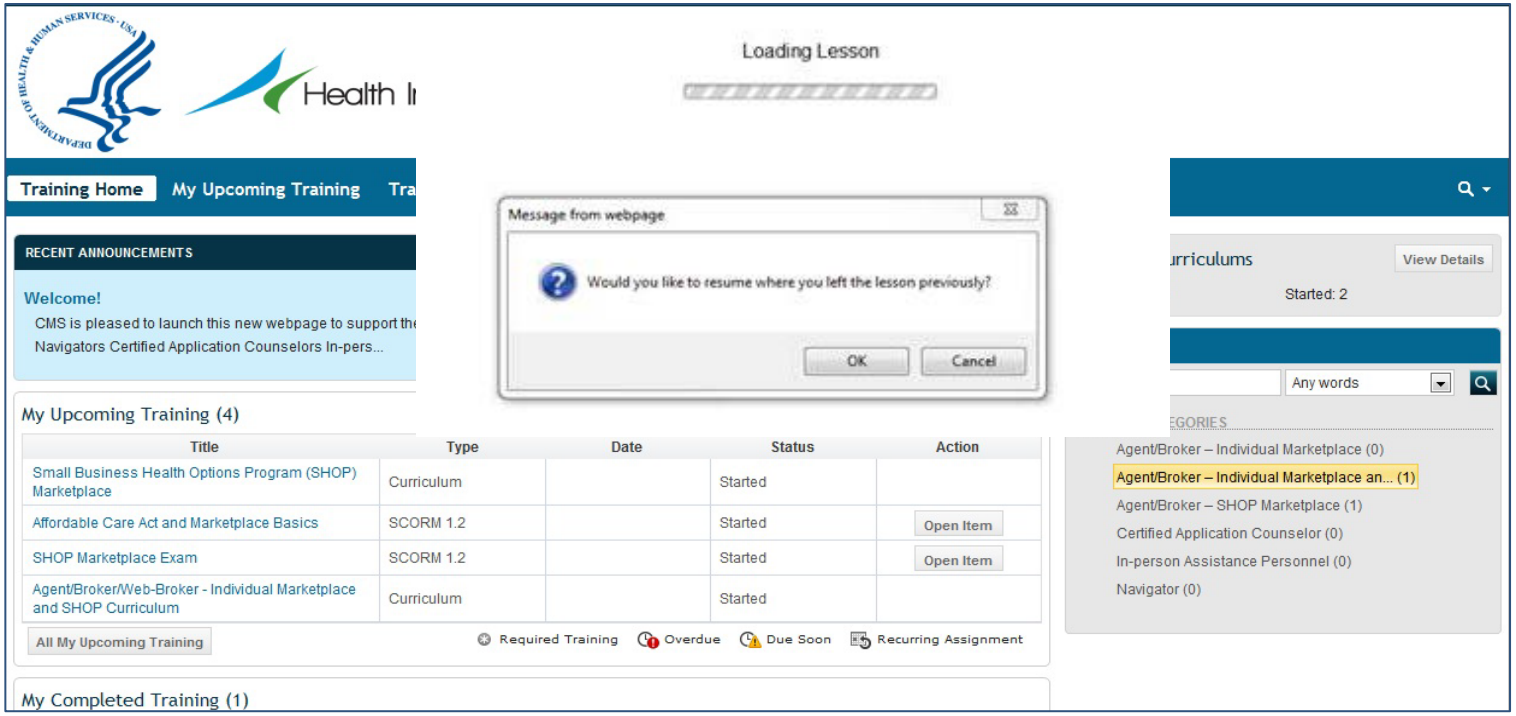
Part I: Training Display on MLN Site

When you return to 'Training Home' after logging out, you will see the courses, exams, and Agreements you have started, as well as those you have completed.



Part I: Bookmarking

Training may be completed in multiple sessions. From the 'Training Home' page, click 'Open Item' next to the title of the course you wish to resume. A dialogue box will ask if you want to resume where you left off previously. Click 'OK.'



Part I: Summary of Agreements

Agreement	Description	Audience
Federally-facilitated Individual Marketplace Agreements	• General Agreement for FFM Individual Market includes terms for complying with federal and state laws, rules, standards, and policies. • Privacy/security Agreement for FFM Individual Market includes privacy and security policies protecting consumers' personally identifiable information (PII). The FFM privacy standards are consistent with the seven principles outlined in 45 CFR 155.260.	Agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace must read and accept the terms.
Federally-facilitated SHOP Marketplace Agreement	Includes privacy and security policies protecting consumers' personally identifiable information (PII). The FFM privacy standards are consistent with the seven principles outlined in 45 CFR 155.260.	Required for agents and brokers who wish to operate in a Federally-facilitated SHOP Marketplace must read and accept the terms

Part I: Training Certificates

Upon successfully completing all applicable exams and Agreements, you will receive a training completion certificate.

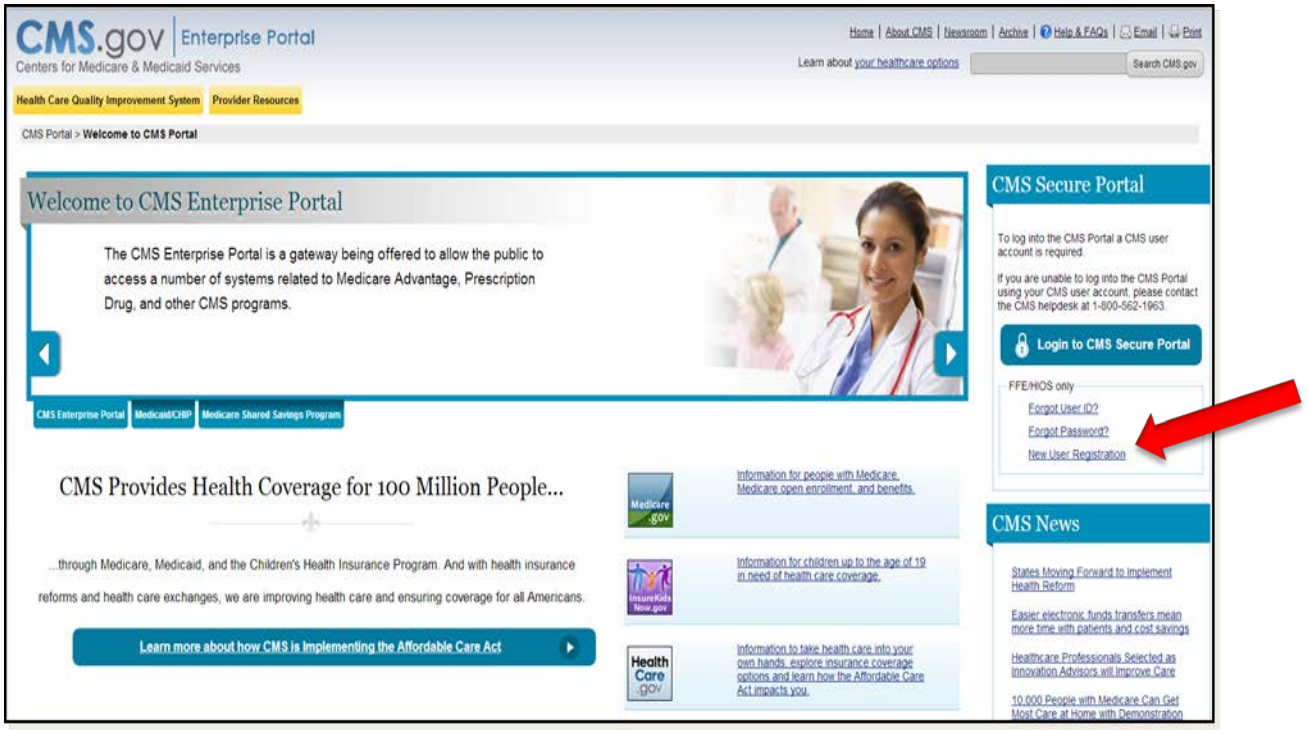
- You will receive a certificate for each curriculum you complete
- Keep these certificates for your records
- You will need to provide copies to any issuers and web-brokers with which you are affiliated

Curriculum	Components
Individual Marketplace Curriculum	• Affordable Care Act and Marketplace Basics Exam • Individual Marketplace Exam • FFM Agreements for Individual Marketplace
SHOP Marketplace Curriculum	• Affordable Care Act and Marketplace Basics Exam (if completed) • SHOP Marketplace Exam (if completed) • SHOP Marketplace Agreement
Individual Marketplace and SHOP Marketplace Curriculum	• Affordable Care Act and Marketplace Basics Exam • Individual Marketplace Exam • SHOP Marketplace Exam (if completed) • FFM Agreements for Individual Marketplace • SHOP Marketplace Agreement

Questions?

Part II: FFM User Account (Step 1)

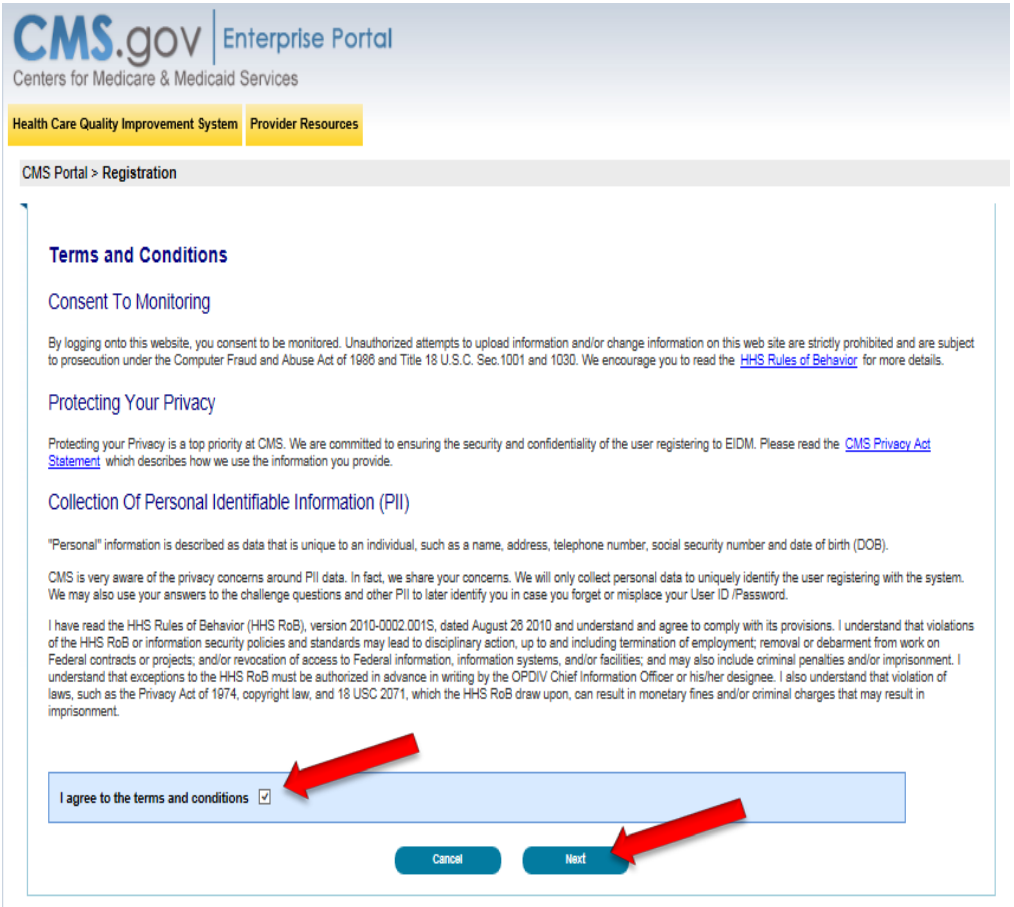
Step 1. Access the CMS Enterprise Portal, available at: http://portal.cms.gov and select 'New User Registration.'*



*Note: To allow time for your training results from the MLN website to be transmitted to the CMS Enterprise Portal, you must generally wait at least two business days after completing your training, exams, and Marketplace Agreement(s) on the MLN website. During August 2013, there may be instances where this process will take longer than 2 business days

Part II: FFM User Account (Step 2)

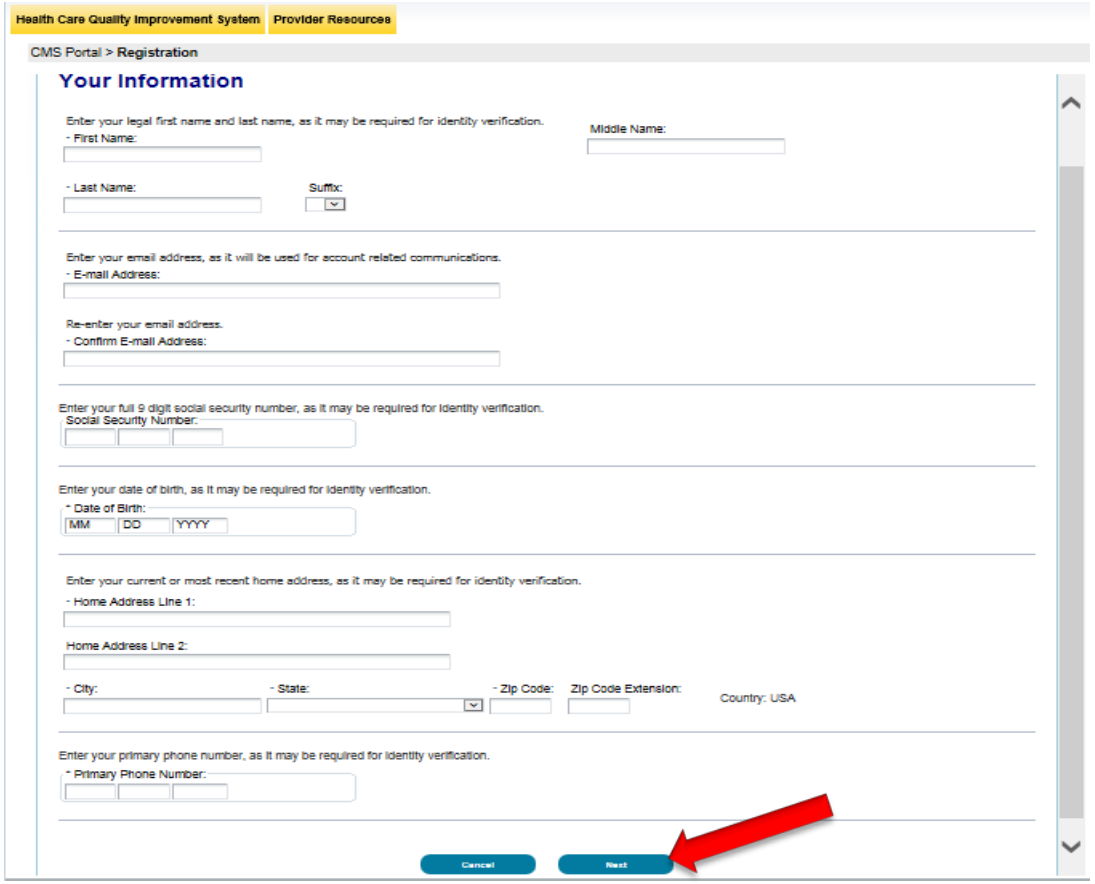
Step 2. Read the terms and conditions, then check the box next to agree to the terms and conditions.'
Click 'Next.'



Part II: FFM User Account (Step 3)

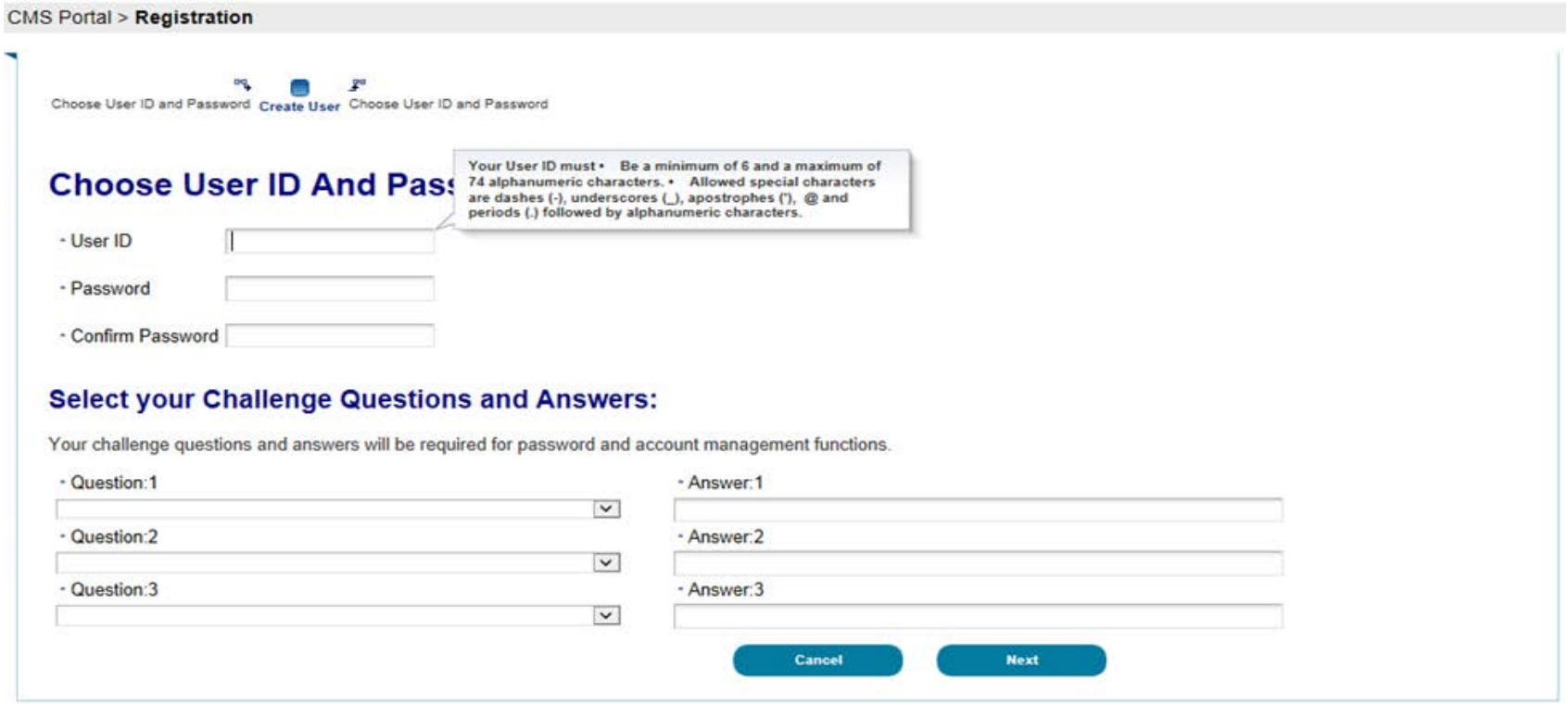
Step 3. Enter basic identifying information on the 'Your Information' page.
Note that SSN is not required.

Click 'Next.'



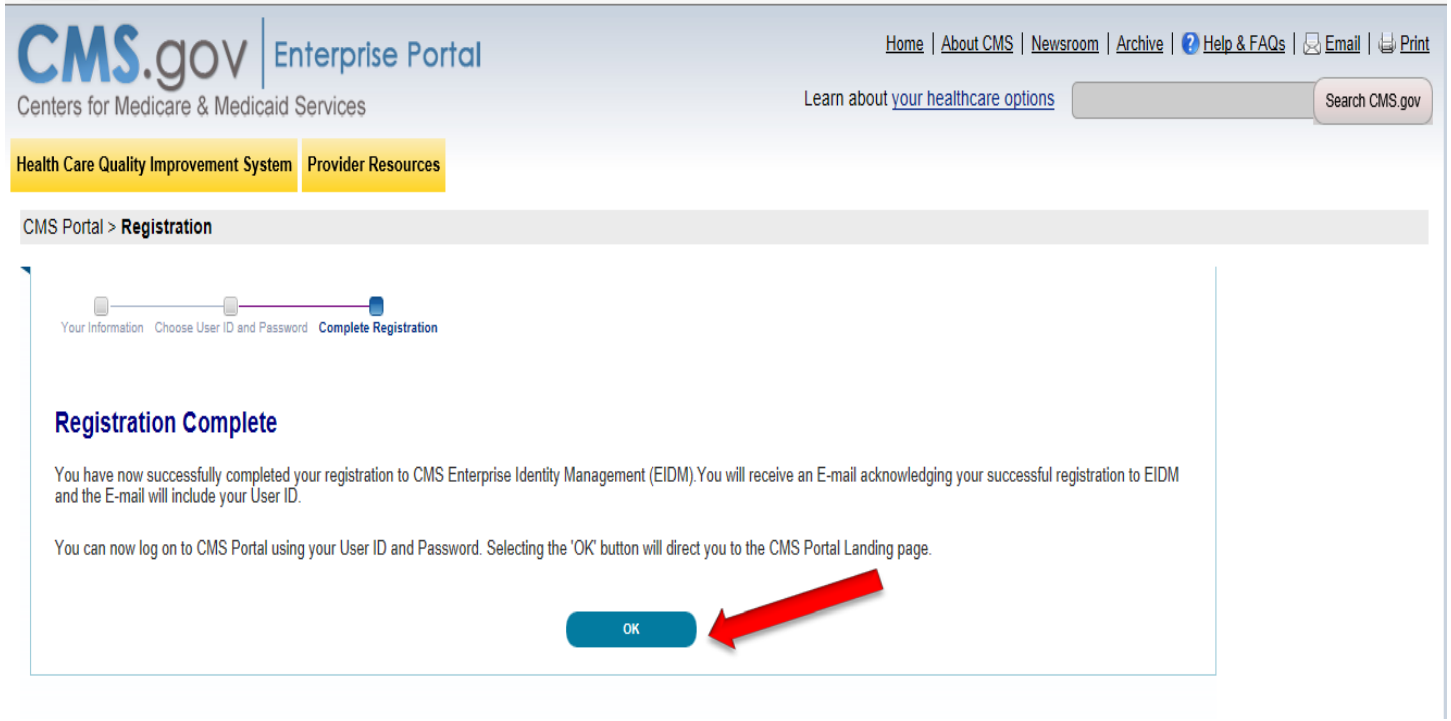
Part II: FFM User Account (Step 4)

Step 4. Create FFM user account. (FFM User ID, password, and challenge questions). Click 'Next.'



Part II: FFM User Account (Step 5)

Step 5. The screen will display 'Registration Complete.' Click 'OK' and the EIDM system will redirect you back to the CMS Enterprise Portal page, where you will log back in with your new FFM User ID and password.

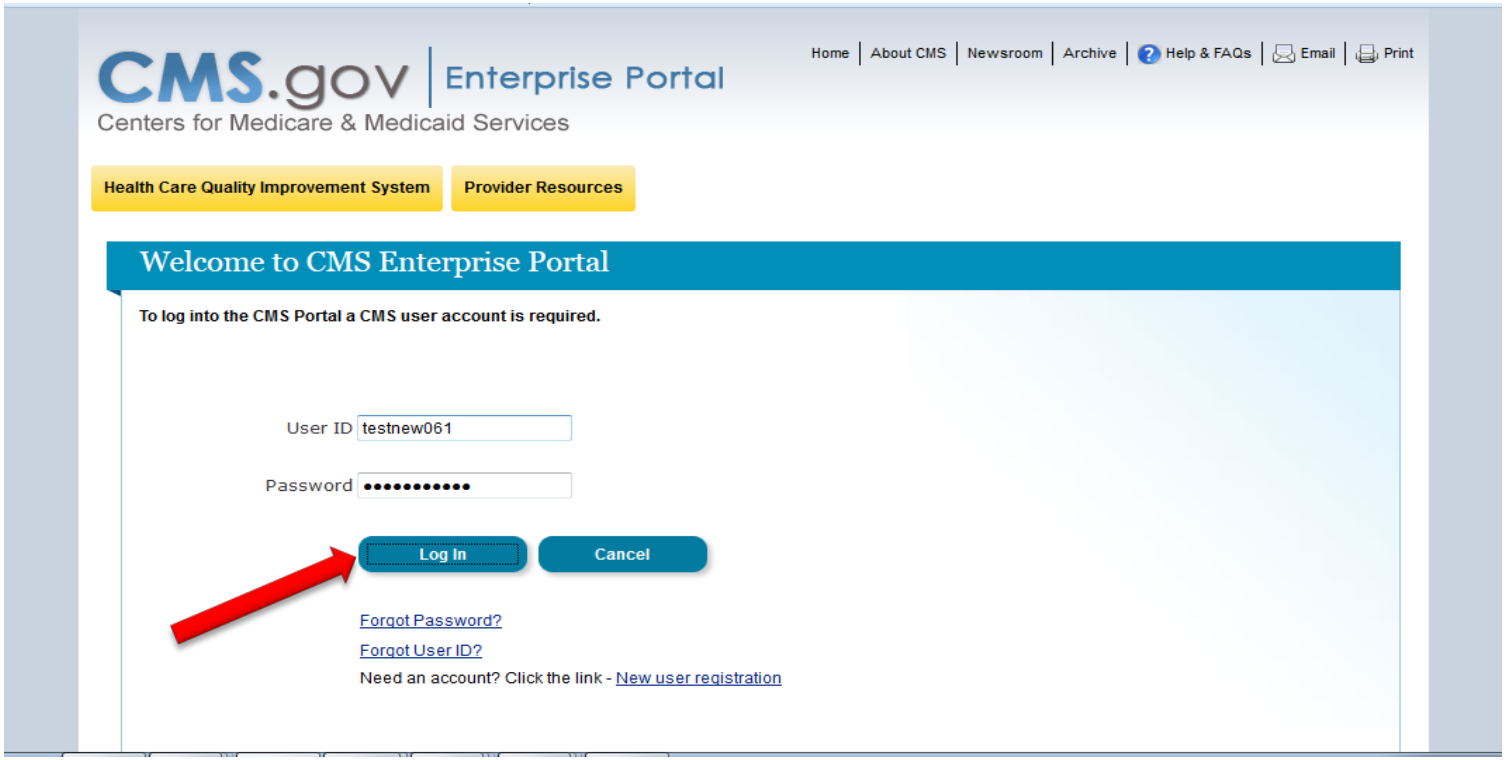


Part II: FFM User Account (Step 6)

Step 6. Select 'Login to CMS Secure Portal.'

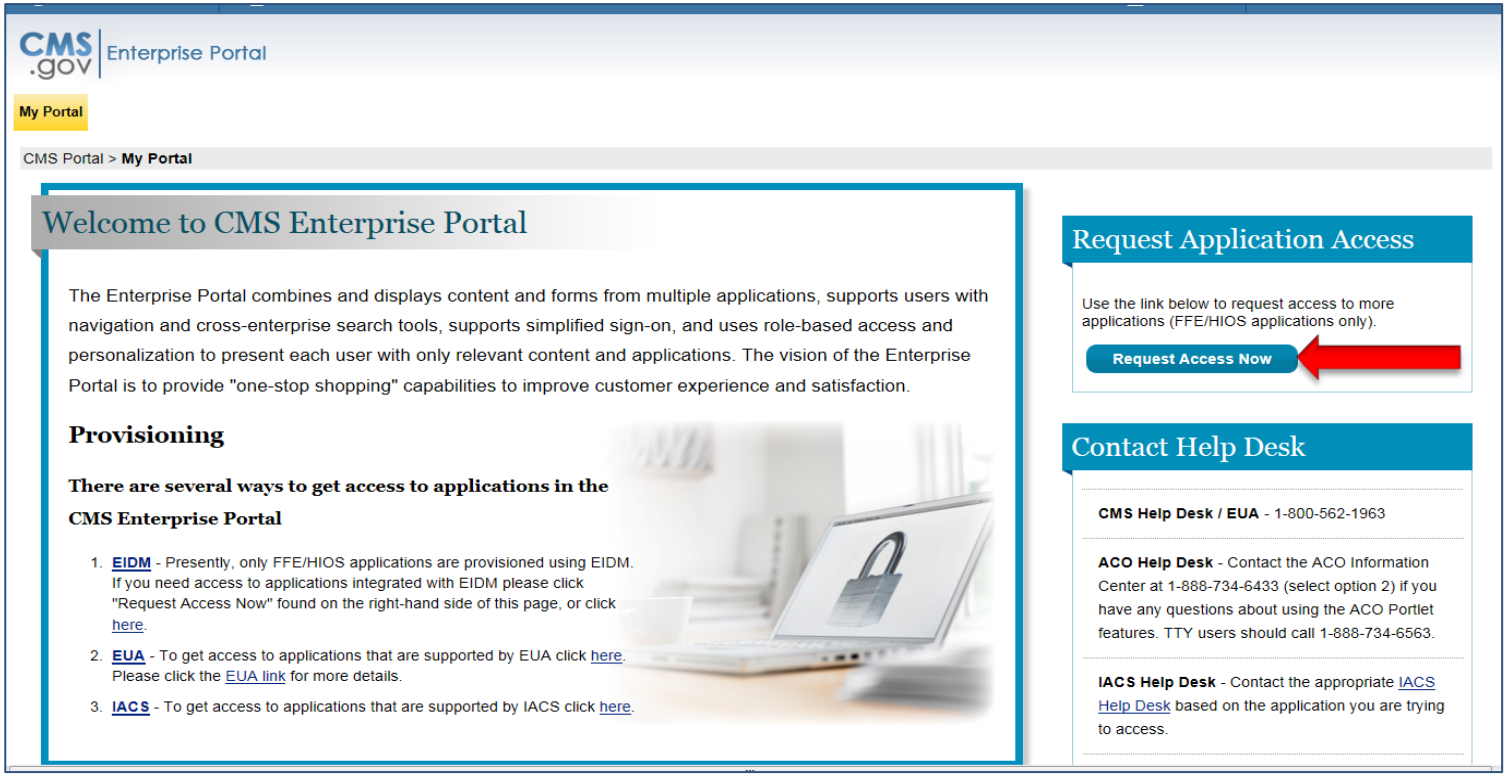
Part II: FFM User Account (Step 7)

Step 7. Enter the FFM user ID and password you created in step 4. Select 'Log In.'



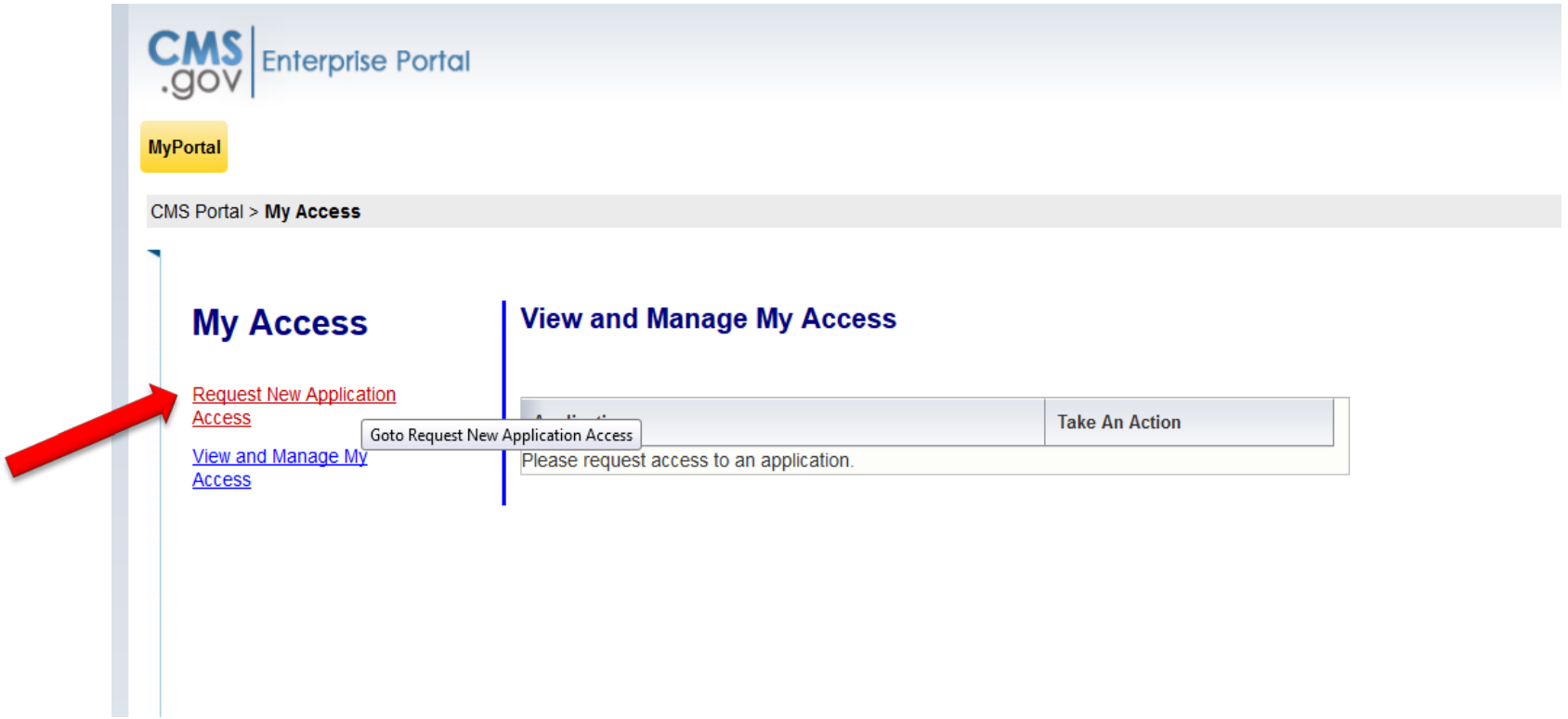
Part II: FFM User Account (Step 8)

Step 8. On the 'My Portal' page, select 'Request Access Now' under 'Request Application Access.'



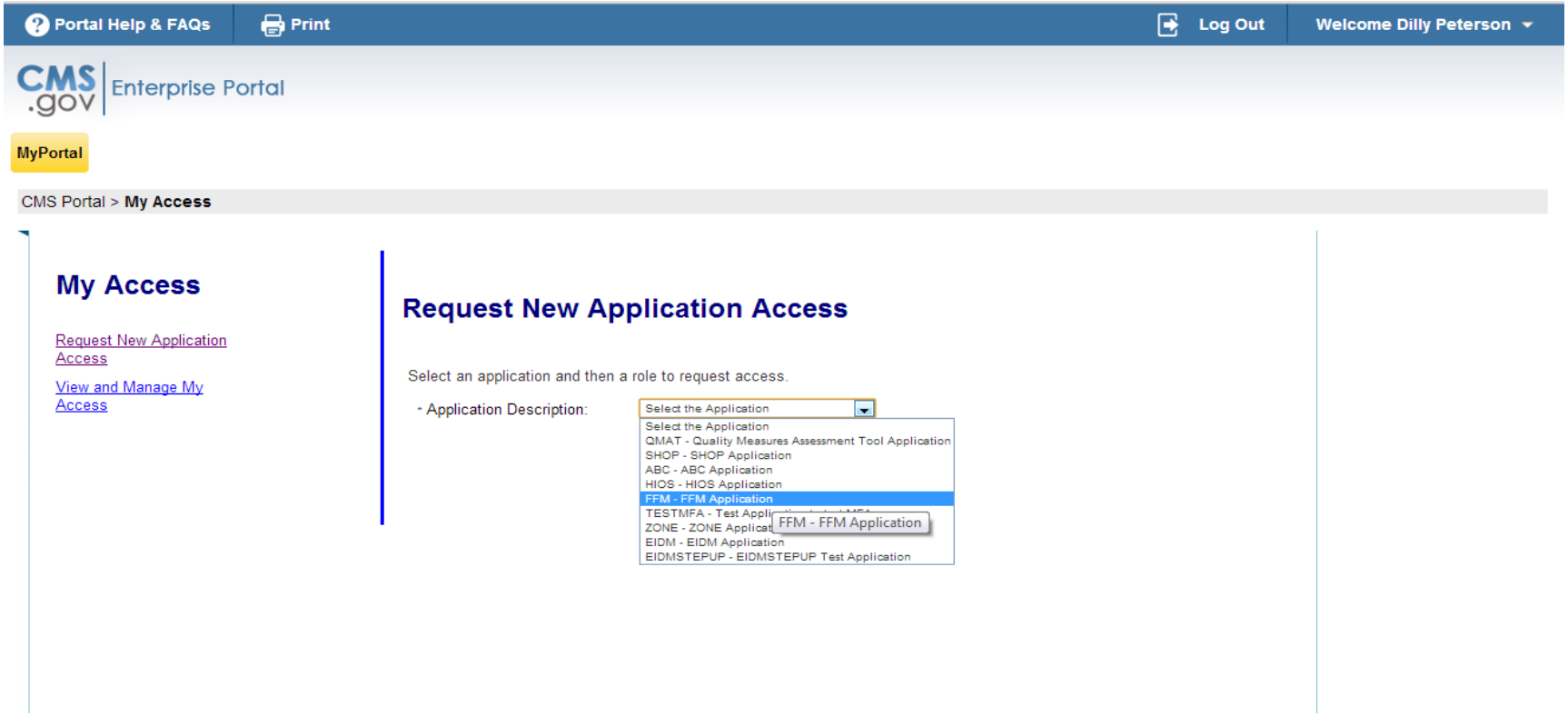
Part II: FFM User Account (Step 9)

Step 9. Under ‘My Access,’ select ‘Request New Application Access.’



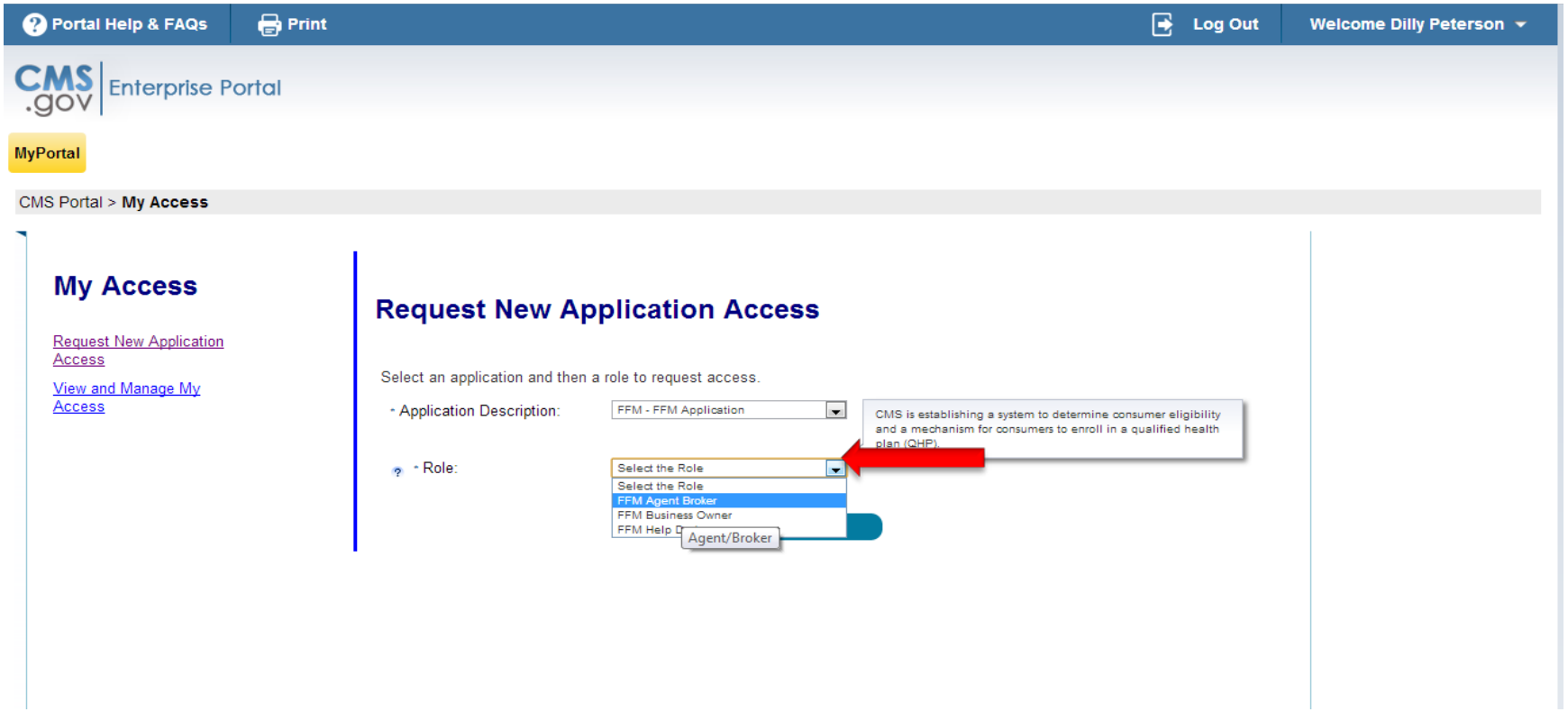
Part II: FFM User Account (Step 10)

Step 10. Next to 'Application Description' select 'FFM - FFM Application.'



Part II: FFM User Account (Step 11)

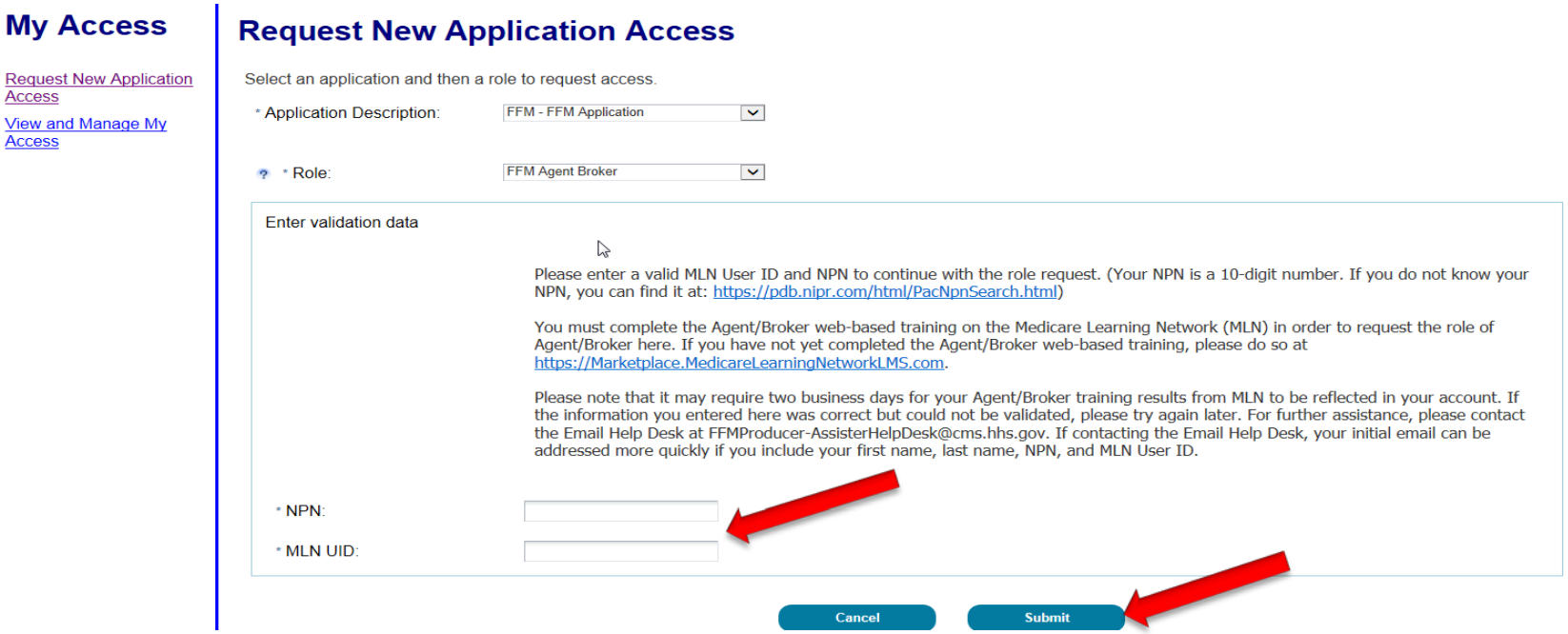
Step 11. Select your role: 'FFM Agent Broker.'



Part II: FFM User Account (Step 12)

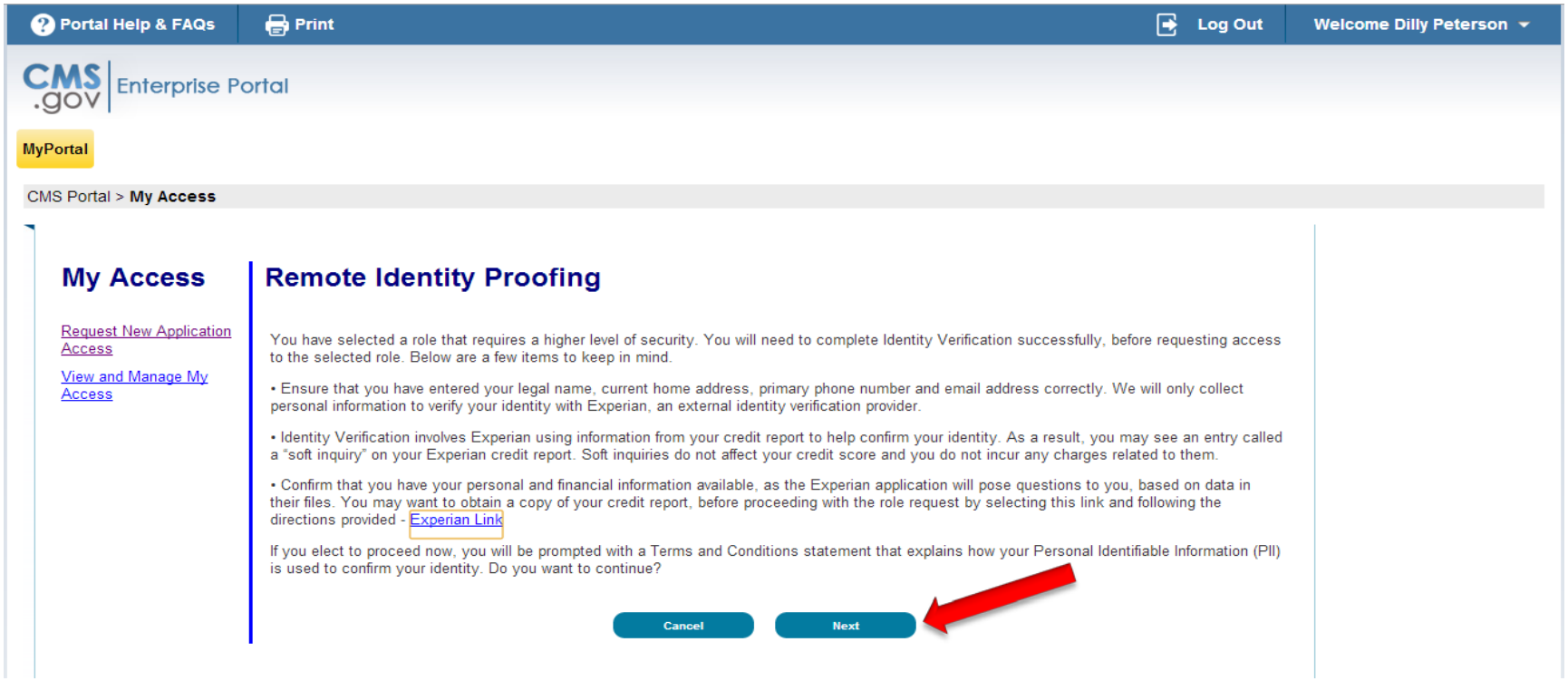
Step 12. Enter your NPN and MLN User ID. When finished, click 'Submit.'

It is vital that you enter both of these identifiers accurately. If you do not enter your NPN or MLN User ID, the system will not be able to confirm the completion of your training.



Part II: FFM User Account (Step 13)

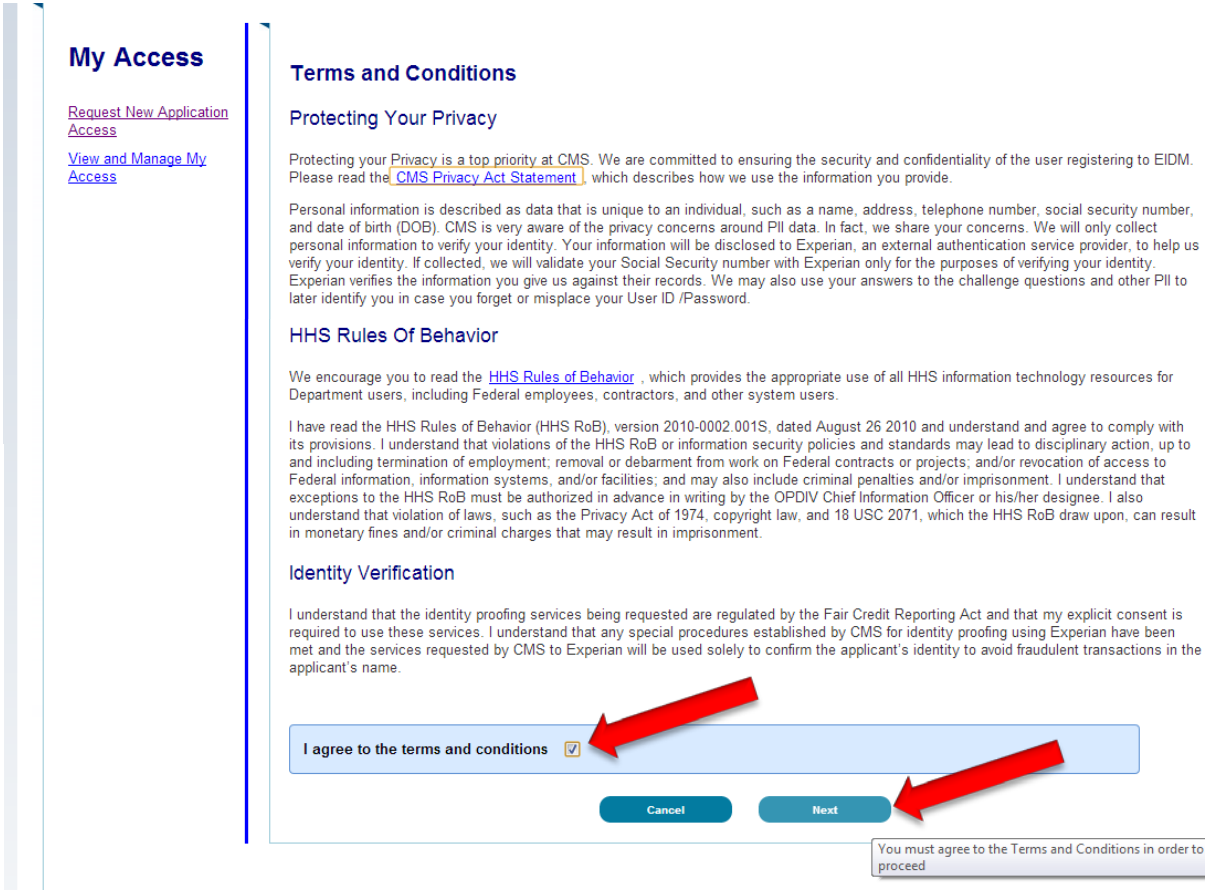
Step 13. You will be returned to the 'My Access' page. Read the explanation under 'Remote Identity Proofing' and click 'Next"



Part II: FFM User Account (Step 14)

Step 14. You will be returned to the 'My Access' page.

Read the 'Terms and Conditions,' click 'I agree to the terms and conditions,' then click 'Next.'



Part II: FFM User Account (Step 15)

Step 15. You will be prompted to enter your identifying information.

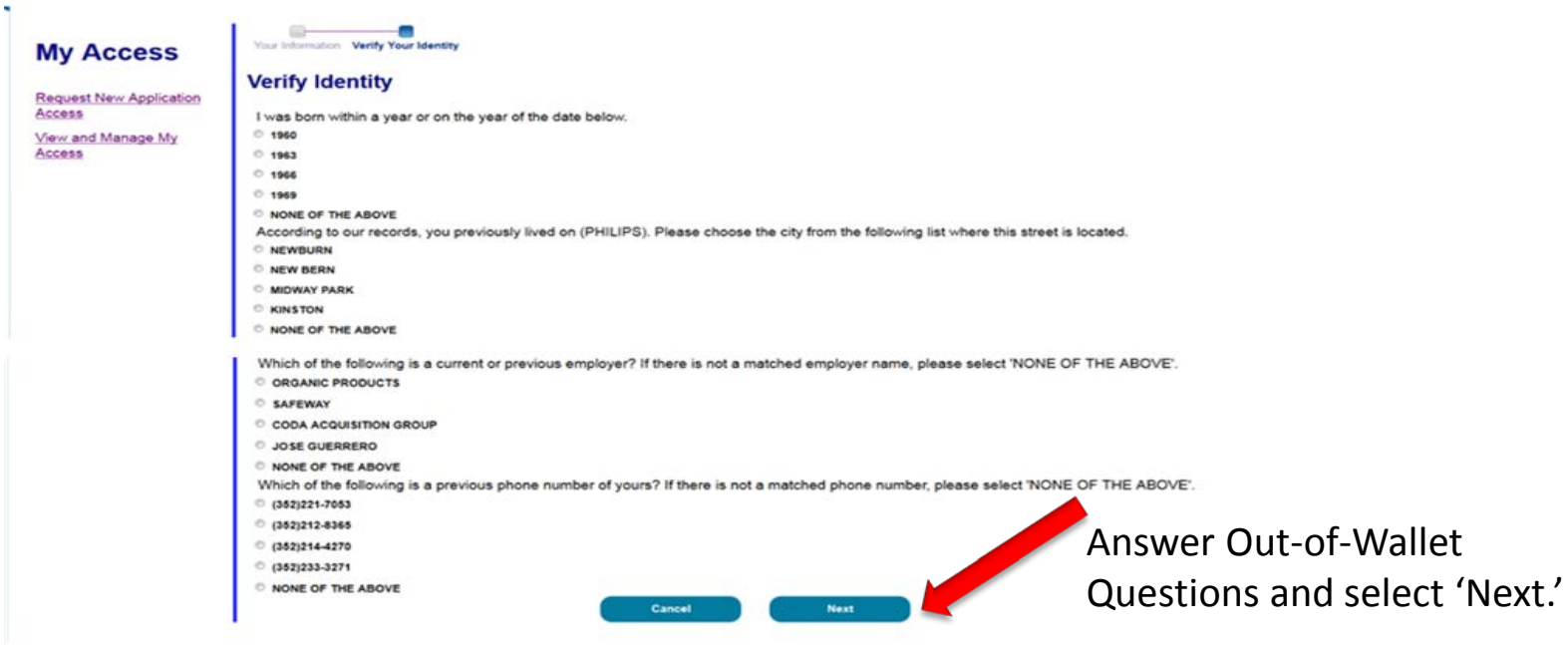
This information will be used to create the identity proofing questions

Click ‘Next’ when you have finished.

Part II: FFM User Account (Steps 16)

Step 16 You will be prompted to answer the "Out-of-Wallet" questions.

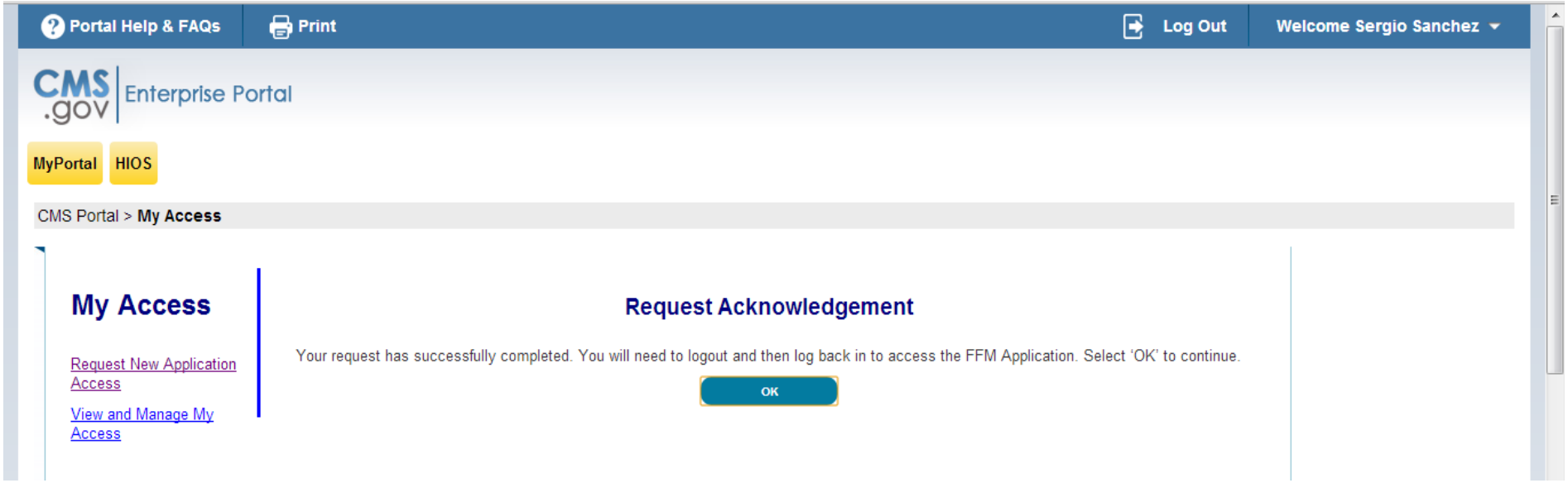
These questions are called "Out-of-Wallet" because the correct response may not be found in your wallet or purse. (E.g. What is the name of your student loan lender?)



Answer Out-of-Wallet Questions and select 'Next.'

Part II: FFM User Account (Steps 17)

Step 17 When you have completed the questions, your FFM User ID will be activated, and you will be granted the Agent/Broker role.



Annual Registration Renewal

On an annual basis, agents and brokers participating in the Individual Marketplace must:

- Re-take the Affordable Care Act and Marketplace Basics and Individual Marketplace courses and pass the corresponding exams
- Re-accept the Individual Marketplace Agreements

Agents and brokers participating in the SHOP Marketplace:

- Are not required, but are strongly encouraged, to re-take the Affordable Care Act and Marketplace Basics and SHOP Marketplace courses and take the corresponding exams on an annual basis
- Are required to re-accept the SHOP Marketplace Agreement on an annual basis

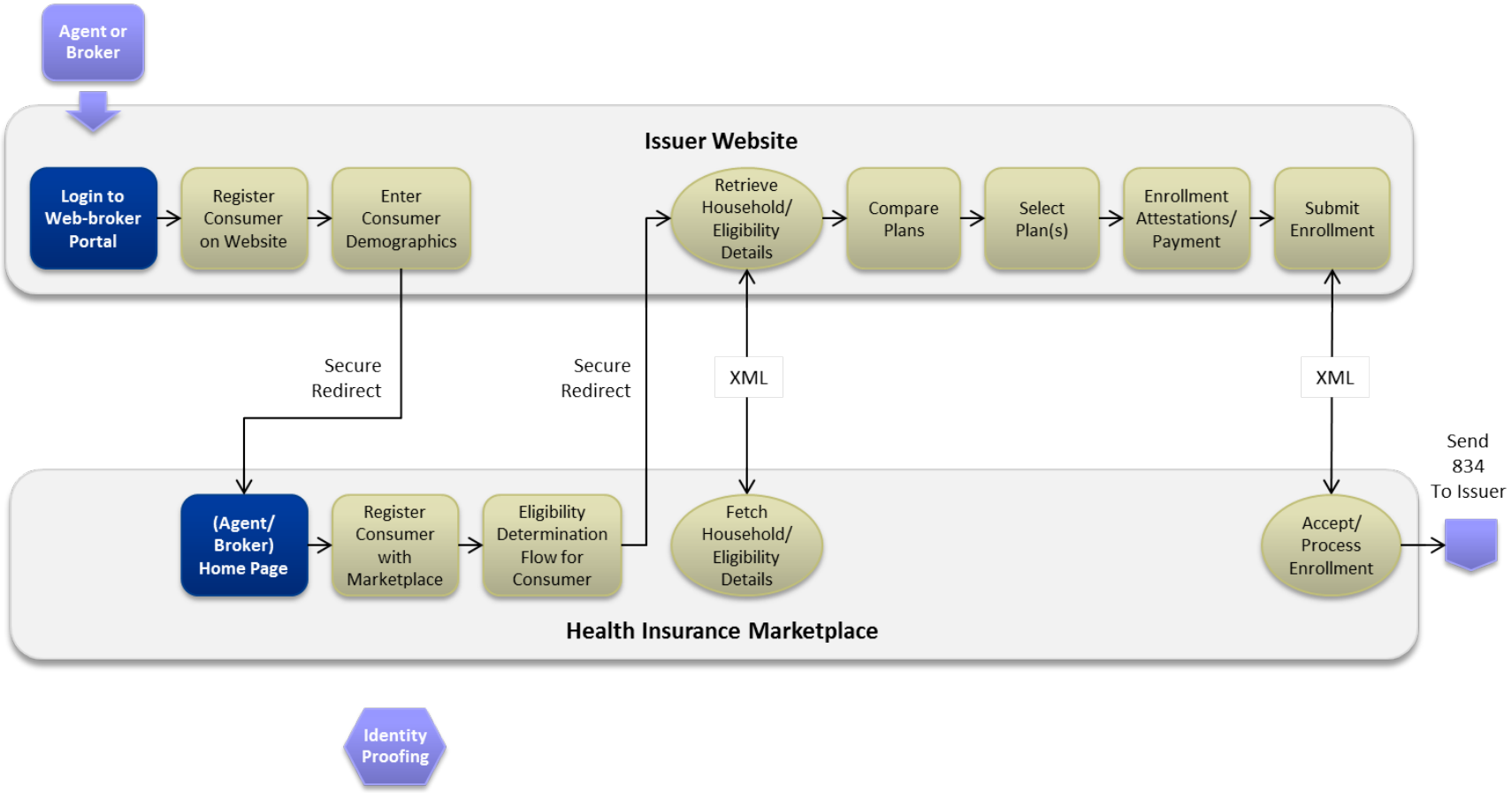
Participating In The Federally-facilitated Marketplaces

Assisting Consumers with Eligibility Determinations and Enrollment

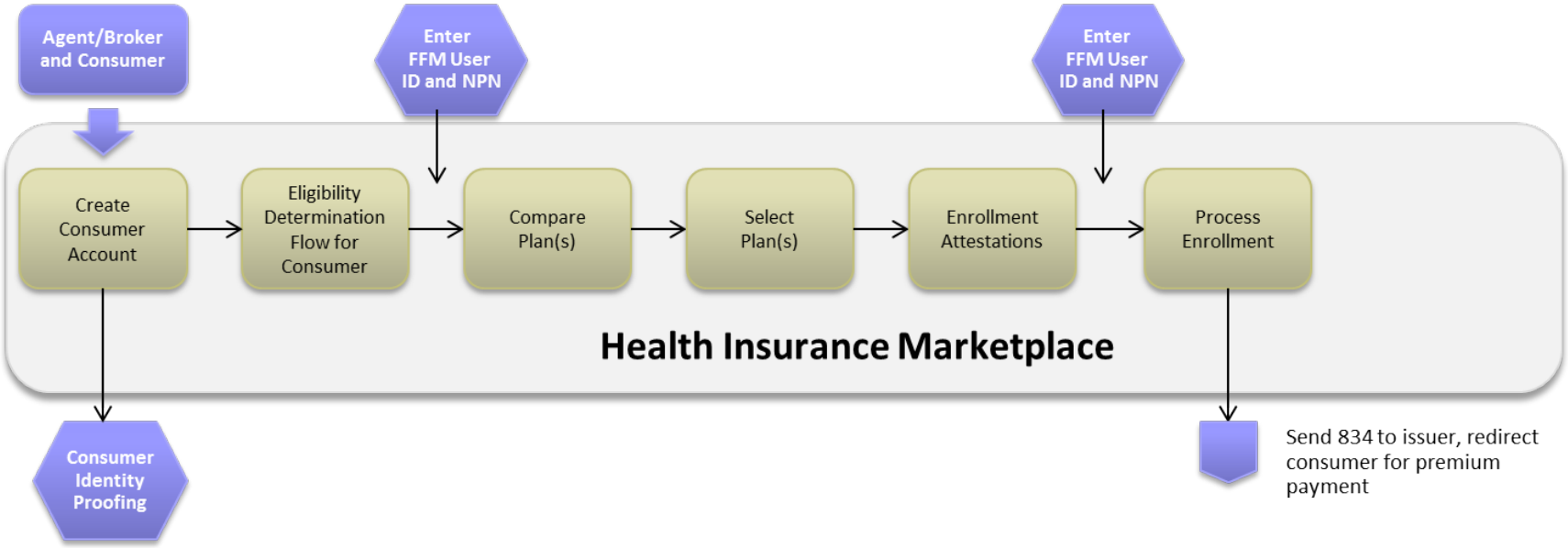
Pathways to Assist Consumers

- Agents and brokers will be able to use two pathways to assist consumers with eligibility determinations and enrollment in QHPs:
  1. Direct Enrollment Pathway
  2. Marketplace Pathway
- Agents and brokers who operate in the Individual Marketplace may conduct FFM enrollment activities through the Direct Enrollment or Marketplace Pathway
- Web-brokers will employ a Direct Enrollment pathway for agents and brokers who operate in the Individual Marketplace
- Agents and brokers who operate in the SHOP Marketplace will conduct enrollment activities only through the Marketplace Pathway

Direct Enrollment Pathway



Marketplace Pathway



Participating In The Federally-facilitated Marketplaces

Additional Resources

Resources

- **Resources for Agents and Brokers in the Health Insurance Marketplace**

  Available at: http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html

- **The Role of Agents, Brokers, and Web-brokers in Health Insurance Marketplaces**

  Available at: http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/index.html#Affordable Insurance Exchanges

- **General CCIIO Resources**

  Available at: http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/index.html

- **Medicare Learning Network (MLN)**

  Available at: https://Marketplace.MedicareLearningNetworkLMS.com

- **CMS Enterprise Portal**

  Available at: https://portal.cms.gov

- **Healthcare.gov**

  Available at: https://healthcare.gov and https://healthcare.gov/small-businesses

Questions?