DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information & Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201

Title: Operational Tips for Completing Agent/Broker Registration for the Federally-facilitated Marketplaces (FFM)

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GENERAL QUESTIONS ABOUT AGENT/BROKER REGISTRATION

Q1: How do agents/brokers register for the FFM?

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

- Part I: Register on the Medicare Learning Network (MLN)®, complete assigned training and exams, and execute the Federally-facilitated Marketplace Agreements. This can be accessed at https://Marketplace.MedicareLearningNetworkLMS.com.
  Please note:
  - o 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.)
  - o 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.
  - o 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 ID and complete identity proofing through the CMS Enterprise Portal: https://portal.cms.gov/.
  Please note:
  - o 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.)

- Instructions from earlier CMS webinars may be useful as agents/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.

See especially http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/agent-broker-registration-webinar.pdf.

Q2:   Is there a **deadline** to complete the agent/broker registration with the FFMs?

A2:   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 2014 plan year. Open enrollment for the 2014 plan year begins on October 1, 2013.

In states where an FFM is operating, all agents and brokers must register with the FFM before assisting qualified individuals to select Individual Marketplace coverage for the 2014 plan year.

Q3:   If I have **more than one NPN**, which NPN should I use when I register? How are **corporate NPN**s registered for the FFMs?

A3:   If an entity has a corporate National Producer Number (NPN), that NPN should be registered with the Federally-facilitated Marketplaces (FFM), based on the steps described below. In addition, 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 training and registration process.

For most agents and brokers, the registration process for the Federally-facilitated Marketplaces will consist of two parts. Part I includes training, exams, and the electronic signing of Federally-facilitated Marketplace Agreements.

Part I occurs on the Medicare Learning Network (MLN)®, and can be accessed at https://Marketplace.MedicareLearningNetworkLMS.com.

Part II includes identity proofing and the creation of an FFM User ID. 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 Insurance Options Program (FF-SHOP) Marketplaces are strongly encouraged to complete Marketplace-specific training courses and pass the accompanying exams, and they are required to electronically sign the Federally-facilitated SHOP Marketplace Agreement. They are not required to complete Part II of the registration process.)

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/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 training and 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 identity verification for one of your NPNs; you will not complete identity verification 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.

Q4:   How do I know what my **NPN** is? Where can I find my NPN?

A4:   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 zeros. 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.

Q5:   Where can I get **more information** about being an agent/broker in the FFM?

A5:   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.

Instructions from earlier CMS webinars may be useful as agents/brokers complete the FFM registration process. See especially http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/agent-broker-registration-webinar.pdf.

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

Q6:   What is the **URL** to complete the agent/broker training ("Part I")?

A6:   Agent/broker training for the FFMs is located on the Medicare Learning Network. The URL is: https://Marketplace.MedicareLearningNetworkLMS.com

Q7:   How do I **reset my password**/username on the MLN site?

A7:   Click the "Forgot your login ID?" and "Forgot your password?" links on the login page of Medicare Learning Network ® (MLN).

Q8:   Can I take the agent/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**?

A8:   The agent/broker training courses for the Federally-facilitated Marketplaces (FFM) are not currently compatible with iPads or handheld devices.

Q9:   I'm an agent/broker, and I'm trying to set up my account on MLN, to take training. What should I enter in the **organization fields**?

A9:   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/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/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.

Q10:   I took an exam, but I **didn't get a curriculum certificate**. How do I get a curriculum certificate?

A10:   To successfully complete the training requirements, you must register for a <u>curriculum</u> on the MLN website, rather than for individual courses. If you register only for individual courses, you will not earn the curriculum completion status that is required.

Q11: I'm having **technical problems viewing the training content**, or getting the MLN site to display properly.

A11: 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.

Q12: How do I **print my training certificates** on MLN?

A12: 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 the issuers.

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).

Q13: Can I get a **PDF version** of the agent/broker training? Can I download the agent/broker training?

A13: At this time, CMS does not have a copy of the agent/broker training available in downloadable format. However, a summary of the training is available on the CMS website: http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/agent-broker-ffm-training-summary.pdf.

Q14: Can you provide me with my **MLN number**? Where do I find my MLN number?

A14: There is no Medicare Learning Network (MLN)® number. 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 verification on the CMS Enterprise Portal.

Q15: When will the MLN site assign me my **FFM registration number**?

A15: 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/broker registration process.

Q16: I can't access **Part II** of the FFM registration process on the MLN site.

A16: Part II of the agent/broker registration process is available on the CMS Enterprise Portal: https://portal.cms.gov/.

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

Q17: What is the **URL** to complete the agent/broker identity proofing and set up an FFM account ("Part II")?

A17: To set up an FFM account and complete identity proofing, visit the CMS Enterprise Portal: https://portal.cms.gov/.

Q18: How do I **reset my password**/username on the CMS Enterprise Portal?

A18: To recover your User ID or password information, click on the "Forgot my User ID/Password" link on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal log-in web page at https://portal.cms.gov/. Clicking this link will provide you with instructions for how to recover your User ID or initiate a password reset.

Q19: 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.

A19: Agents and brokers who are using the CMS Enterprise Portal to create a Federally-facilitated Marketplace (FFM) user account and complete identity proofing should select "FFM—FFM Application" next to "Application Description" on the "My Access—Request New Application 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 Application Access" on the left side, under "My Access."
3. You should then select "FFM—FFM Application" 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 accessed it.

Q20:   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**.

A20:   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.

Q21:   How do I know when I have **completed my registration** on the CMS Enterprise Portal?

A21:   When you successfully complete the identity proofing in Part II, you will see the following screen message, which is titled Request Acknowledgement. The screen message states: "Your request has been successfully completed. You will need to logout and then log back on to access the FFM Application. 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 when open enrollment begins this fall.

Q22:   When will I receive my **FFM registration number**? When will I be assigned my FFM number?

A22:   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/.