

# Registering to Participate in the Federally-Facilitated Marketplace (FFM) for the 2015 Plan Year

**August 19, 2014**

**Agent and Broker Participation in the Federally-facilitated Marketplace for Plan Year 2015**

# Session Guidelines

- This is a 90-minute webinar session
- If time allows, questions will be taken throughout the presentation
- For questions regarding content or logistics, contact the REGTAP Registrar at [registrar@regtap.info](mailto:registrar@regtap.info) or (800) 257-9520

# Introduction

# Webinar Agenda

- Objectives
- FFM Agent and Broker Registration Overview
- New Information for the 2015 Plan Year
- Registration Tips for Agents and Brokers
- Basic Enrollment Tips for Agents and Brokers
- Resources
- Q&A Session

# Webinar Objectives

- Describe the registration requirements for Agents and Brokers who wish to participate in the FFM for the 2015 plan year
- Distinguish between registration requirements for new and renewing Agents and Brokers
- Describe “What’s New” with FFM Agent and Broker registration for the 2015 plan year
- Provide tips on registering as an Agent or Broker in the FFM
- Provide an overview of Agent/Broker assisted enrollment in the FFM
- Identify relevant CMS resources and guidance

# FFM Agent and Broker Registration Overview

# FFM Agent and Broker Registration Overview

- Agents and Brokers must complete certain registration activities initially and annually in order to participate in the FFM
- The Agent and Broker registration process for the FFM is comprised of two parts



*Website:*



**Medicare Learning Network®:**  
<https://Marketplace.MedicareLearningNetworkLMS.com>

*Key Actions:*

- Create an account on the MLN
- Select the agent/broker role for the desired market
- Complete the training curriculum for the desired market, including the applicable FFM Agreement(s)



**CMS Enterprise Portal:**  
<https://portal.cms.gov>

- Create an FFM user account
- Request the Agent/Broker role
- Complete identity proofing

# Training and Agreements on the MLN

- All Agents and Brokers must complete Part I of registration by accessing the Medicare Learning Network® (MLN) at <http://Marketplace.MedicareLearningNetworkLMS.com>
- Part I consists of:
  - **Creating/logging in to an account on the MLN**
    - New users must create an account
    - Renewing users use the same account each year
  - **Selecting the agent/broker role for the desired market** – MLN will auto-assign the appropriate training curriculum based on the user's selection of one of the following roles:
    - Individual Market and SHOP;
    - Individual Market; or
    - SHOP
  - **Completing the appropriate market-specific curriculum on the MLN**, which includes executing the Agent Broker FFM Agreement(s)



# Creation of FFM User Account and Identity Proofing

- Only those Agents or Brokers who are new to the FFM (those who did not complete Part II during Plan Year 2014) are required to complete Part II. Part II is completed through the CMS Portal, available at: <https://portal.cms.gov>
- Part II consists of:
  - **Creating an FFM user account** – The FFM user account consists of creating an FFM user ID and password
  - **Requesting the FFM Agent Broker role** – This includes entering the MLN user ID and National Producer Number (NPN) to confirm the Agent's or Broker's successful completion of the required training curriculum
  - **Completing identity proofing** – This requires answering questions to confirm the individual's identity

# Key Considerations for Complying with Agent and Broker FFM Registration Requirements

- Agent and Broker registration requirements differ depending on:
  - The Marketplace in which the Agent or Broker wishes to participate (FFM for the individual market, FF-SHOP, or both); and
  - Whether the Agent or Broker is new to the FFM or is renewing the Agent's FFM registration
- Agents and Brokers must meet registration requirements prior to assisting consumers in the FFM

# Registration Requirements for Agents and Brokers NEW to the FFM

## Initial FFM Registration Activities

<i>Agents and Brokers participating in the...</i>	Part I			Part II
	Create an Account on MLN	Complete the FFM Training	Execute FFM Agreement(s)	Create an FFM User Account and Complete Identity Proofing on the CMS Enterprise Portal
<ul style="list-style-type: none"> <li>FFM for the individual market and FF-SHOP</li> </ul>	Required	Required: Basics, P&S, IM Recommended: SHOP	Required: GA, P&S IM, P&S SHOP	Required
<ul style="list-style-type: none"> <li>FFM for the individual market</li> </ul>	Required	Required: Basics, P&S, IM	Required: GA, P&S IM	Required
<ul style="list-style-type: none"> <li>FF-SHOP</li> </ul>	Required	Recommended: Basics, P&S, SHOP	Required: P&S SHOP	Required

### TRAINING & AGREEMENTS:

Basics	Affordable Care Act and Marketplace Basics Course & Exam
P&S	Privacy and Security Standards Course & Exam – <b>NEW for Plan Year 2015</b>
IM	Individual Marketplace Course & Exam
SHOP	SHOP Marketplace Course & Exam
GA	Agent Broker General Agreement for the FFM Individual Market
P&S IM	Agreement Between Agent or Broker and CMS for the FFM Individual Market
P&S SHOP	Agreement Between Agents and Brokers and CMS for the FF-SHOP



# Registration Requirements for Agents and Brokers RENEWING with the FFM

Agents and brokers renewing their participation in the...	Annual FFM Registration Activities			
	Part I			Part II
	Login to MLN using existing MLN User ID	Complete the FFM Training	Execute FFM Agreement(s)	Create an FFM User Account and Complete Identity Proofing on the CMS Enterprise Portal
<ul style="list-style-type: none"> <li>FFM for the individual market and FF-SHOP</li> </ul>	Required	Required: Basics, P&S, IM Recommended: SHOP	Required: GA, P&S IM, P&S SHOP	No activity required
<ul style="list-style-type: none"> <li>FFM for the individual market</li> </ul>	Required	Required: Basics, P&S, IM	Required: GA, P&S IM	No activity required
<ul style="list-style-type: none"> <li>FF-SHOP</li> </ul>	Required	Recommended: Basics, P&S, SHOP	Required: P&S SHOP	Required ( <i>Note: Agents and brokers who did not complete this requirement as part of the registration for the 2014 plan year must do so as part of registration for the 2015 plan year.</i> )

## TRAINING & AGREEMENTS:

Basics	Affordable Care Act and Marketplace Basics Course & Exam
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SHOP	SHOP Marketplace Course & Exam
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P&S SHOP	Agreement Between Agents and Brokers and CMS for the FF-SHOP



# FFM Agent and Broker Course and Exam Descriptions

Course and Exam	Description	Estimated Time to Complete Course and Exam
Affordable Care Act and Marketplace Basics	Introduces 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	1.25 hours + .5 hours for exam = 1.75 hours
Privacy and Security Standards	Introduces basic information on specific privacy and security standards that apply to Agents and Brokers operating in the Federally-facilitated Marketplaces	.75 hours + .5 hours for exam = 1.25 hours
Individual Marketplace	Educates Agents and Brokers about the Individual Marketplaces where individuals and families can shop for qualified health plans (QHP)	1 hour + .5 hours for exam = 1.5 hours
SHOP Marketplace	Educates Agents and Brokers about the SHOP Marketplaces where businesses can provide health coverage to employees	1 hour + .5 hours for exam = 1.5 hours

Note: Agents and Brokers serving the FF-SHOP are strongly encouraged, but not required, to take the Affordable Care Act and Marketplace Basics, Privacy and Security Standards, and SHOP Marketplace courses and the corresponding exams.

# FFM Agent and Broker Exams

- Agents and Brokers participating in the FFM for the Individual Market must take the corresponding multiple choice exam for each of the required courses and pass with a minimum score of 70%
- After three failed attempts to pass an exam, the Agent or Broker must re-take the corresponding training course before attempting the exam again
- Agents and Brokers participating in the FF-SHOP are not required, but are strongly encouraged, to take and pass the exams associated with the FF-SHOP curriculum

# Summary of Agreements for Agents and Brokers in the FFM

Agreement	Description	Audience
Agent Broker General Agreement for the FFM Individual Market	General Agreement for Agents and Brokers participating in the FFM for the individual market; includes terms for complying with federal and state law, rules, standards, and policies	Agents and Brokers who wish to operate in a <b>FFM for the Individual Market</b> must read and accept the terms
Agreement Between Agent or Broker and CMS for the FFM Individual Market	Privacy and security Agreement for Agents and Brokers participating in the FFM for the individual market; includes privacy and security standards protecting consumers' personally identifiable information (PII). The FFM privacy standards are consistent with the eight principles outlined in 45 CFR §155.260(a)	Agents and Brokers who wish to operate in a <b>FFM for the Individual Market</b> must read and accept the terms
Agreement Between Agent or Broker and CMS for the FF-SHOP	Privacy and security Agreement for Agents and Brokers participating in the FF-SHOP; includes privacy and security policies protecting consumers' PII. The FFM privacy standards are consistent with the eight principles outlined in 45 CFR §155.260(a)	Agents and Brokers who wish to operate in the <b>FF-SHOP</b> must read and accept the terms

# New Information for the 2015 Plan Year



# Agent and Broker Registration for the 2015 Plan Year: Key Dates

**July 7, 2014**

FFM Agent and Broker registration for 2015 plan year goes live

**Sept. 30, 2014**

FFM Agent and Broker Agreements with CMS for 2014 plan year expire

**Nov. 15, 2014**

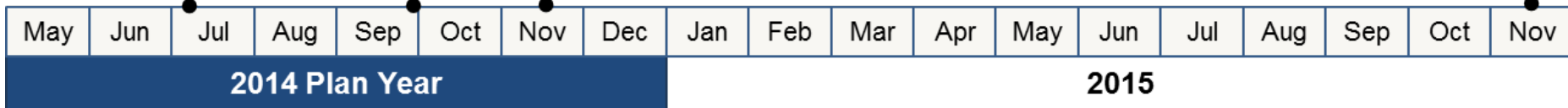
Open enrollment for the 2015 plan year begins

**Nov. 15, 2014 – Feb. 15, 2015**  
Open enrollment period for 2015 plan year

**Nov. 12, 2015**

FFM Agent and Broker Agreements with CMS for 2015 plan year expire

Plan Year 2015  
Special Enrollment Periods  
and Changes in Circumstances



# What's New for 2015 Plan Year Registration?

- A new Privacy and Security Standards course has been added to the Agent and Broker training
- Agents and Brokers who completed Part II of registration for the 2014 plan year only need to complete Part I of registration to participate in the FFM during the 2015 plan year
- Agents and Brokers who participated only in the FF-SHOP during the 2014 plan year must complete both Part I and Part II of registration for the 2015 plan year

# What's New for 2015 Plan Year Registration?

## (continued)

- The open enrollment period for 2015 plan year begins on November 15, 2014. Open enrollment began on October 1, 2013 for the 2014 plan year
- The Agent Broker FFM Agreement(s) are valid from the date of electronic signature on MLN through November 12, 2015

# Registration Tips for Agents and Brokers

# Part I: MLN User ID Requirements for New and Existing Users

***New Agents and Brokers must create an account on the MLN***

***Renewing Agents and Brokers log in using existing MLN User ID (do not re-create a new account on the MLN)***

Department of Health & Human Services - USA

Health Insurance Marketplace

Welcome

Enter your login information below

Need an account? [Create Account](#)

\* Login ID  
  
[Forgot your login ID?](#)

\* Password  
  
[Forgot your password?](#)

[Log In](#)

Contact Administrator

**Recent Announcements**

Welcome!

CMS is pleased to launch this new webpage to support the Federally-facilitated Marketplaces. This webpage enables training for

- Agents and Brokers
- Navigators
- Certified Application Counselors
- In-person Assistance Personnel

The training curriculum for each user type has been customized to the specific needs of those users. Because our site is still new, we will add additional training curricula during the coming weeks. If the training curriculum for your user type isn't posted yet, please check back soon. We also invite you to visit [www.healthcare.gov](http://www.healthcare.gov) for more information about the Health Insurance Marketplaces. [Less](#) ^

# Part I: Role Selection in MLN and Curriculum Assignment

- Agents and Brokers must select one of the three user type/user roles, based on the insurance markets the Agent or Broker wishes to serve
- Renewing Agents and Brokers can edit a previously selected role through the “My Account” page after logging in
- Agents and Brokers will be auto-assigned a curriculum that corresponds to the role selected
- Agents and Brokers should select the desired user type/user role in the MLN prior to completing training for the 2015 plan year registration

\* Work Phone  Ext.

\* U.S. State Alabama

\* Postal Code

\* User Type/User Role Agent/Broker/Web-Broker - Individual Market

\* NPN#  
Agent/Broker/Web-Broker - Individual Market and SHOP  
Agente/Corredor/Web-Corredor - El Mercado de Seguros Individual y el Mercado de Seguros SHOP  
Agent/Broker/Web-Broker - Individual Market ONLY  
Agente/Corredor/Web-Corredor - El Mercado de Seguros Individual SOLAMENTE  
Agent/Broker/Web-Broker - SHOP ONLY  
Agente Corredor/Web-Corredor - El Mercado de Seguros SHOP SOLAMENTE  
Navigator - Individual Market and SHOP  
Navegante - El Mercado de Seguros Individual y el Mercado de Seguros SHOP  
In-Person Assistance - Individual Market and SHOP  
Asistencia en persona - El Mercado de Seguros Individual y el Mercado de Seguros SHOP  
Certified Application Counselor - Individual Market and SHOP  
Consejero Certificado para la Solicitud - El Mercado de seguros Individual y el Mercado de seguros SHOP

\* Organization

\* Primary Language English (United States)

# Part I: Curriculum Based on Role Selection

MLN will assign each Agent or Broker a curriculum based on the selected role

*If an Agent or Broker selects this role:*

Individual Market & SHOP



Agent and Broker Individual Marketplace and SHOP Marketplace Curriculum, Plan Year 2015

Individual Market



Agent and Broker Individual Marketplace Curriculum, Plan Year 2015

SHOP



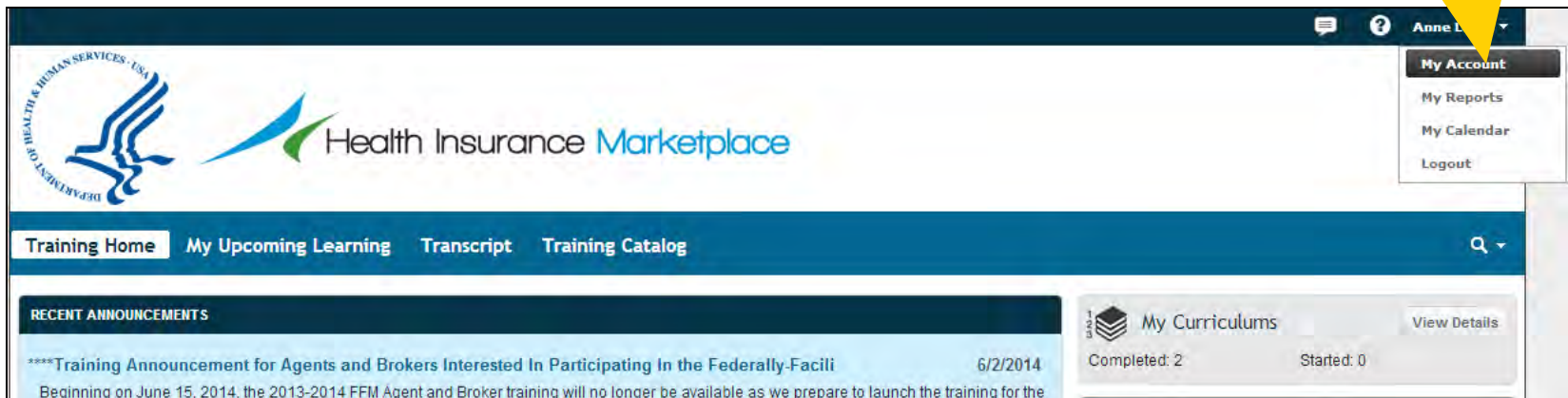
Agent and Broker SHOP Marketplace Curriculum Plan, Year 2015



# Part I: Updating an MLN Profile

- Agents and Brokers can change or edit the user type/user role, NPN, and other MLN profile information by accessing “My Account”
- “My Account” can be found in the drop-down list under the Agent’s or Broker’s name in the upper right-hand corner of the MLN screen

**Select “My Account”  
from the drop-down  
list to edit information**



The screenshot displays the Health Insurance Marketplace user interface. At the top right, the user's name "Anne L." is shown with a dropdown arrow. The dropdown menu is open, listing "My Account", "My Reports", "My Calendar", and "Logout". The "My Account" option is highlighted. Below the header, there are navigation tabs: "Training Home", "My Upcoming Learning", "Transcript", and "Training Catalog". A search icon is also present. The main content area features a "RECENT ANNOUNCEMENTS" section with a notice about training changes for June 15, 2014. To the right, there is a "My Curriculums" section showing "Completed: 2" and "Started: 0" with a "View Details" link.



# Part I: Registering with the Appropriate NPN

- Agents and Brokers must enter a correct NPN on the MLN profile before starting training and should verify that the NPN is correct before completing training
- The NPN can be up to 10 digits long and must not begin with a zero
- The NPN must not include any special characters

Agent/Broker NPNs can be found at:

<https://pdb.nipr.com/html/PacNpnSearch.html>

# Part I: Registering with the Appropriate NPN (continued)

- The NPN is not always the same as the Agent's or Broker's state license number— make sure to use NPN and not state licensure number if the numbers are different
- The NPN is recorded on the training curriculum completion certificate and is used by issuers for compensation purposes
- *Agents and Brokers who enter the wrong NPN may have to re-complete the curriculum*

Agent/Broker NPNs can be found at:

<https://pdb.nipr.com/html/PacNpnSearch.html>

# Part I: Organization Information in MLN Account Creation

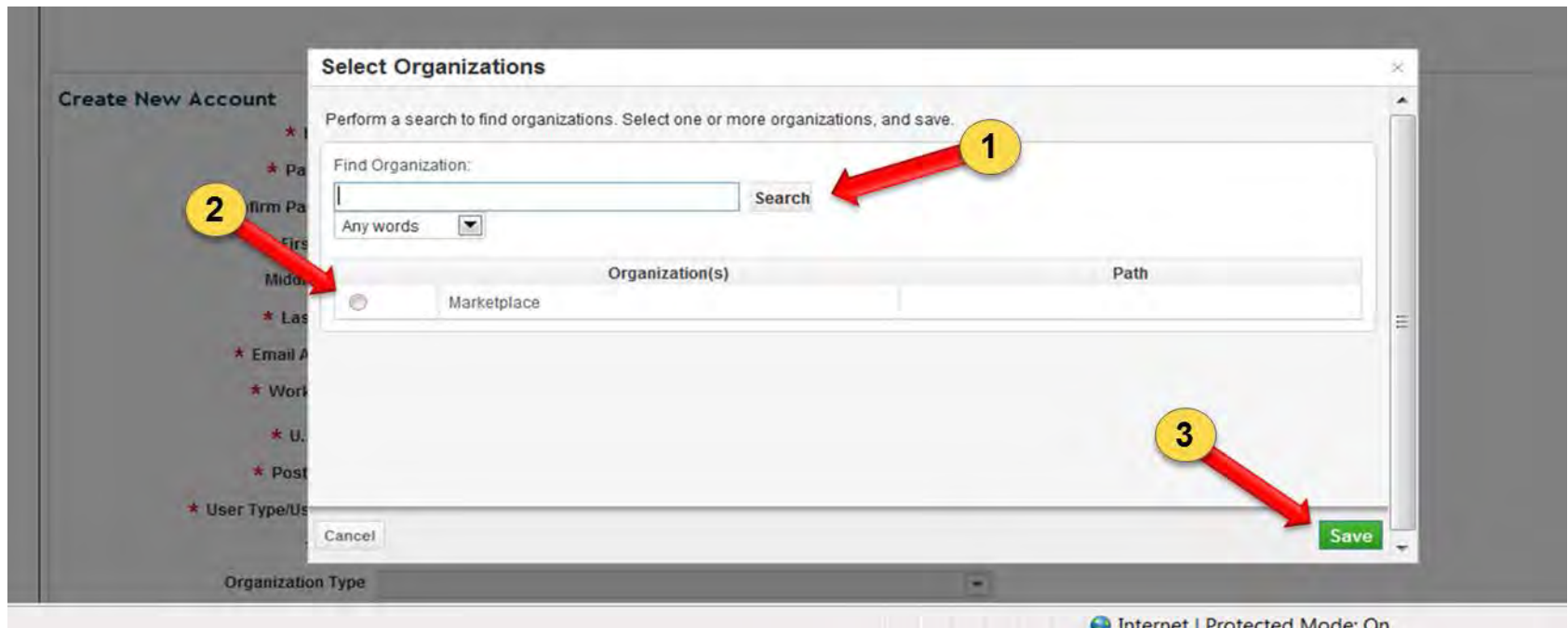
- After selecting the appropriate user type/user role, Agents and Brokers must make a selection in the “Organization” field
- For the “Organization” field, click on the blue text that says “Select.” A new screen will pop up
- This should not be confused with the field labeled “Organization Type” which is automatically grayed-out; Agents and Brokers do not need to complete this field

The screenshot shows the 'Create New Account' form with various input fields. A yellow callout bubble points to the 'Organization' field, which contains a blue 'Select' link circled in red. The form includes fields for Login ID, Password, Confirm Password, First Name, Middle Name, Last Name, Email Address, Confirm Email Address, Work Phone, U.S. State (Florida), Postal Code, User Type/User Role (Agent/Broker/Web-Broker - Individual Market), NPN#, Organization Type (grayed out), Primary Language (English (United States)), Region (English (United States)), Time Zone (GMT-05:00 Eastern Time (US and Canada)), Enable Accessibility (checkbox), and # of Records (per page) (10). A 'Create' button is visible at the bottom right.

**Next to the “Organization” field, choose the “Select” button. A new screen will pop up**

# Part I: Organization Information in MLN Account Creation (continued)

Select the gray “Search” button, and “Marketplace” will appear as the only option. Choose the radio button next to “Marketplace.” Select “Save” to finish creating an MLN account



# Part I: Printing Curriculum Certificates

- Agents and Brokers should print curriculum certificates (not course certificates), as Agents and Brokers must provide the certificates to the issuers and web-brokers with which the Agent or Broker is affiliated

The screenshot displays the Health Insurance Marketplace training interface. At the top, there are logos for the Department of Health & Human Services and the Health Insurance Marketplace. Below the logos, there are navigation tabs: Training Home, My Upcoming Learning, Transcript, and Training Catalog. The main content area shows a 'Views' section with buttons for 'All My Training', 'Curriculum', 'External Learning', 'Required Training', and 'Certifications'. A 'Curriculum' section is highlighted, showing a table with columns for Title, Enrollment Date, Completion Date, and Action. The table contains one entry: 'Individual Marketplace and SHOP Marketplace Curriculum' with an enrollment date of 2/3/2014 and a completion date of 2/4/2014, marked as 'Completed' with a '100% Completed' progress bar. In the 'Action' column, there are buttons for 'View Certificate' and 'Print'. A yellow callout bubble points to the 'Print' button with the text 'Print certificate'. Another yellow callout bubble points to the 'View Certificate' button with the text 'View and print certificate'.

Title	Enrollment Date	Completion Date	Action
Individual Marketplace and SHOP Marketplace Curriculum	2/3/2014	2/4/2014	Completed 100% Completed View Certificate Print

- Agents and Brokers may log into the MLN to reprint copies of curriculum certificates at any time

# Part I: Certificate Example

## *Certificate of Completion*

Jane Doe

1234567

*has successfully completed the following  
curriculum for agents/brokers:*

Individual Marketplace and SHOP Marketplace Curriculum

on

2/4/2014



# Processing Time Between Parts I & II

- If an Agent or Broker is completing Part I for the first time, the Agent or Broker must wait two business days before completing Part II. This allows time for the training completion record to be transmitted from the MLN to the CMS Enterprise Portal
- This tip only applies to Agents and Brokers who did NOT complete Part II for the 2014 plan year



# Part II: Creating an FFM User ID

The screenshot shows the CMS.gov Enterprise Portal. The main heading is "Welcome to CMS Enterprise Portal". Below this, there is a description: "The CMS Enterprise Portal is a gateway being offered to allow the public to access a number of systems related to Medicare Advantage, Prescription Drug, and other CMS programs." To the right, there is a "CMS Secure Portal" section with a "Login to CMS Secure" button. Below the login button are links for "Forgot User ID?", "Forgot Password?", and "New User Registration". The "New User Registration" link is highlighted with a red box. A yellow callout bubble points to this link with the text "Create FFM user account (FFM User ID & password) here".

- FFM User IDs are not assigned by CMS; Agents and Brokers create FFM User IDs on the CMS Enterprise Portal
- An Agent's or Broker's FFM User ID does not have to be the same as the Agent or Broker's MLN User ID, but CMS encourages Agents and Brokers to use the same ID for both
- The FFM User ID is not fully activated for the Agent/Broker role until Parts I and II are both complete



# Part II: Selecting the Correct Role on the CMS Enterprise Portal

Agents and Brokers must select the “FFM Agent Broker” role under “Request New System Access”

Portal Help & FAQs Print Log Out Welcome HIOS Userstest

CMS .gov Enterprise Portal

My Portal

CMS Portal > EIDM user menu page > My Access

Screen reader mode Off | Accessibility Settings

### My Access

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

### Request New System Access

Select a System and then a role to request access.

Depending on your current Level of Assurance and the role that you request access for, you may be subjected to [Identity Verification](#) and [Multi-factor authentication](#) credentials setup. Due to which, you may be required to input additional information at the end of the role request process. Please note your role request is not complete until you have successfully completed Identity Proofing and Multi-factor credential setup if applicable.

\* System Description: FFM - FFM System

\* Role: Select the Role  
FFM Agent Broker

Please select a role

Cancel

# Part II: Entering Validation Data

- Agents and Brokers must enter the MLN User ID and NPN prior to moving on to identity proofing
- The information entered here must match the information entered on MLN at the time the curriculum was completed

The screenshot shows the 'My Access' page in the CMS Portal. At the top, the breadcrumb navigation reads 'CMS Portal > EIDM user menu page > My Access'. Below this, there are two dropdown menus: 'System Description' set to 'FFM - FFM System' and 'Role' set to 'FFM Agent Broker'. The main content area is titled 'Enter validation data' and contains several paragraphs of instructions. A red box highlights the input fields for 'NPN' and 'MLN UID'. A callout box points to the NPN field with the text: 'You are required to enter your NPN. An NPN is up to 10 digits.'

CMS Portal > EIDM user menu page > My Access

System Description: FFM - FFM System

Role: FFM Agent Broker

Enter validation data

Please enter a valid MLN User ID and NPN to continue with the role request. (Your NPN is a number that is up to 10 digits. If you do not know your NPN, you can find it at: <https://pdb.nipr.com/html/PacNpnSearch.html>)

You must complete the Agent/Broker web-based training on the Medicare Learning Network (MLN) in order to request the role of Agent/Broker here. If you have not yet completed the Agent/Broker web-based training, please do so at <https://Marketplace.MedicareLearningNetworkMS.com>.

Please note that it may require two business days for your Agent/Broker training results from MLN to be reflected in your account. If the information you entered here was correct but could not be validated, please try again later. For further assistance, please contact the Email Help Desk at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov). If contacting the Email Help Desk, your initial email can be addressed more quickly if you include your first name, last name, NPN, and MLN User ID.

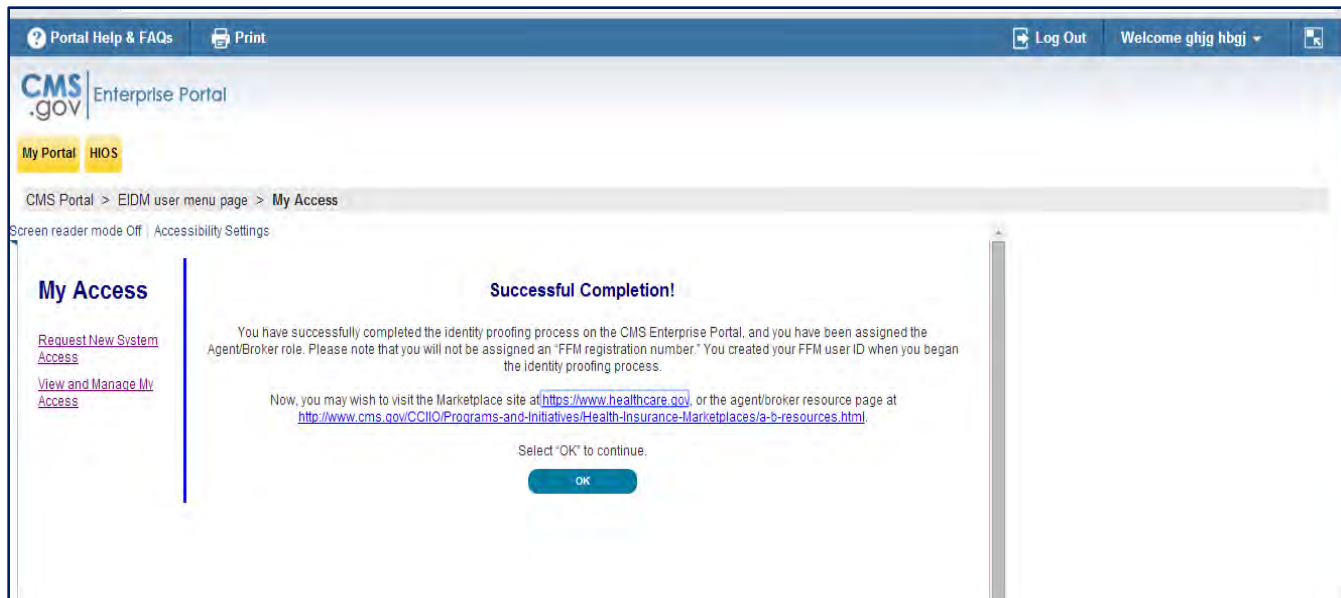
You are required to enter your NPN. An NPN is up to 10 digits.

NPN:

MLN UID:

# Part II: Registration Completion

- Agents and Brokers will see a message indicating successful completion once Part II has been completed
- Agents and Brokers who have completed Part II of registration do not need to log into the CMS Enterprise Portal again unless the Agent or Broker needs to reset the FFM account password or conduct other FFM account maintenance, such as editing the e-mail address



# Basic Enrollment Tips for Agents and Brokers

# Marketplace Pathway

- Agents and Brokers cannot log in directly to <https://www.HealthCare.gov>
- Agents and Brokers may not log in as the consumer using the consumer's ID and password when assisting consumers using the Marketplace pathway
- Make sure the consumer enters the Agent or Broker's NPN and FFM User ID on this screen to facilitate compensation

The screenshot shows a web form titled "Help applying for coverage" with a progress bar at the top indicating the current step is "Apply". The form includes a sidebar with navigation options: "GET STARTED" (with sub-items: Privacy policy, Contact information, Help applying for coverage, Help paying for coverage, Who needs coverage), "FAMILY & HOUSEHOLD", "ADDITIONAL INFORMATION", and "REVIEW & SIGN". The main content area asks the user to select how they are getting help from one of the following people: Navigator, Certified application counselor, Non-Navigator assistance personnel, Agent or broker (selected), or None of these people. Below this are input fields for First name, Middle (optional), Last name, and Suffix (optional) (with a dropdown menu). There are also fields for Organization name (optional) and ID number (optional), and FFM User ID (optional) and NPN number.

Application ID: 99614495

Apply Get Results Get Coverage

### Help applying for coverage

Tell us if you're getting help from one of these people

Navigator

Certified application counselor

Non-Navigator assistance personnel

Agent or broker

None of these people

First name Middle *optional* Last name Suffix *optional*

Organization name *optional* ID number *optional*

FFM User ID *optional* NPN number

**SAVE & CONTINUE**

# Direct Enrollment Pathway

- Agents and Brokers who are affiliated with issuers and web-brokers that utilize the "direct enrollment" pathway must provide the Agent or Broker's FFM User ID to those issuers and web-brokers
- Agents and Brokers will need to enter the password for the Agent's or Broker's FFM user account

The screenshot shows the HealthCare.gov website with the 'Get Insurance' tab selected. A 'Return to issuer website' button is visible. The main content area features a 'Log In' section with a 'CREATE ACCOUNT' button for new users. The 'Log In' section includes a graphic with icons for a stethoscope, a document, and a person. Below the graphic are fields for 'Username' (pre-filled with 'FFMagentBroker') and 'Password'. A 'LOG IN' button is at the bottom right of the form. A note at the bottom left of the form reads: 'Note: If you are using a shared computer or a computer in a public place, like a library or community center, be sure you close all browser windows and tabs and log out when you're done. This will keep your information secure.'

**FFM User ID pre-populated by QHP issuer or web-broker**

**Password for FFM user account**

# Compensation for Agents and Brokers Operating in the FFM

- The FFM does not directly appoint Agents or Brokers and does not set compensation levels
- Agents and Brokers in the FFM are compensated in accordance with agreements with QHP issuers and any state-specific requirements



# Compensation for Agents and Brokers Operating in the FFM (continued)

- To the extent permitted by a state, Agents and Brokers receive compensation from QHP issuers in the form of commissions as a result of assisting qualified individuals in enrolling in QHPs through the Marketplaces
- A QHP issuer must pay the same Broker compensation for QHPs offered through the FFM as it does for similar health plans offered in the state but outside of the FFM



# Resources

# Resources

Resource	Resource Link
<b>CCIIO Resources for Agents and Brokers in the Health Insurance Marketplaces</b>	<a href="http://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html">http://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html</a>
Step-by-Step Guide to Plan Year 2015 Federally-facilitated Marketplace Registration with MLN and EIDM Screen Shots	<a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB-Registration-Walk-Through-073014.pdf">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB-Registration-Walk-Through-073014.pdf</a>
Registering to Participate in the Federally-facilitated Marketplace for the 2015 Plan Year: What Agents and Brokers Need to Know	<a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB_Training-and-Registration-Overview_052914_Opt1_v11.pdf">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB_Training-and-Registration-Overview_052914_Opt1_v11.pdf</a>
Operational Tips for Completing Agent and Broker Registration for the Federally-facilitated Marketplace	<a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Operational_Tips_5_30_2014_508.pdf">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Operational_Tips_5_30_2014_508.pdf</a>
Quick Reference Guide: Agent and Broker Training and Registration Process for the FFM	<a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/agent-broker-reg-quick-reference_revised_5_29_14_508.pdf">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/agent-broker-reg-quick-reference_revised_5_29_14_508.pdf</a>
Federally-facilitated Marketplace Agent and Broker Registration For the 2015 Plan Year: Frequently Asked Questions	<a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Agent_Broker_Registration_QA_May_2014_508.pdf">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Agent_Broker_Registration_QA_May_2014_508.pdf</a>

# Questions?

To submit questions by webinar:

- *type your question in the text box under the ‘Q&A’ tab and click ‘Send’ to submit your questions*

# Closing Remarks