



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

*An Overview for  
Agents and Brokers*

*July & August 2014*

*Centers for Medicare & Medicaid  
Services (CMS)  
Center for Consumer Information  
& Insurance Oversight (CCIIO)*



# Session Guidelines

- This is a 90-minute webinar session
- If time allows, there will be question and answer (Q&A) sessions 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

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



## *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 Federally-facilitated Marketplace (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

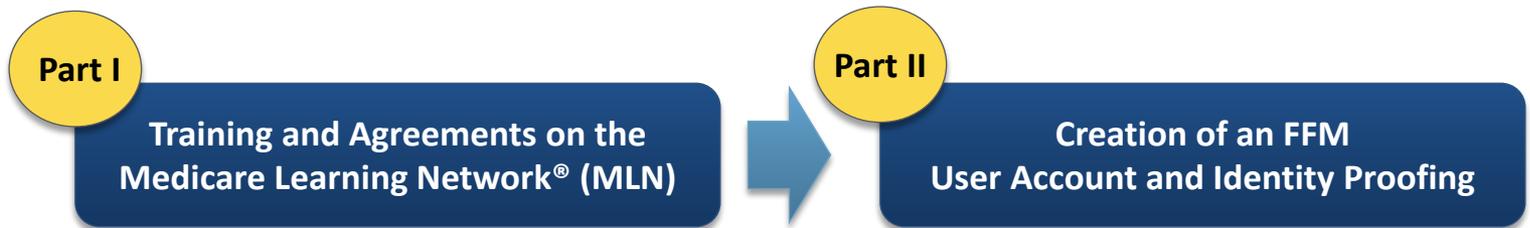
# Registering to Participate in the Federally-facilitated Marketplace (FFM) for the 2015 Plan Year



## *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>



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

## 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)

- ▶ 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 (i.e., 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 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, both); and
  - Whether the agent or broker is new to the FFM or is renewing his or her FFM registration.
- Agents and brokers must meet registration requirements prior to assisting consumers in the FFM.

# Registration Requirements for Agents and Brokers Who are NEW to the FFM

<i>Agents and brokers participating in the...</i>	Initial FFM Registration Activities			
	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
• FFM for the individual market and FF-SHOP	Required	Required: Basics, P&S, IM Recommended: SHOP	Required: GA, P&S IM, P&S SHOP	Required
• FFM for the individual market	Required	Required: Basics, P&S, IM	Required: GA, P&S IM	Required
• FF-SHOP	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 Who are RENEWING with the FFM

Annual FFM Registration Activities				
Agents and brokers renewing their participation in the...	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
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

# 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 their 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.

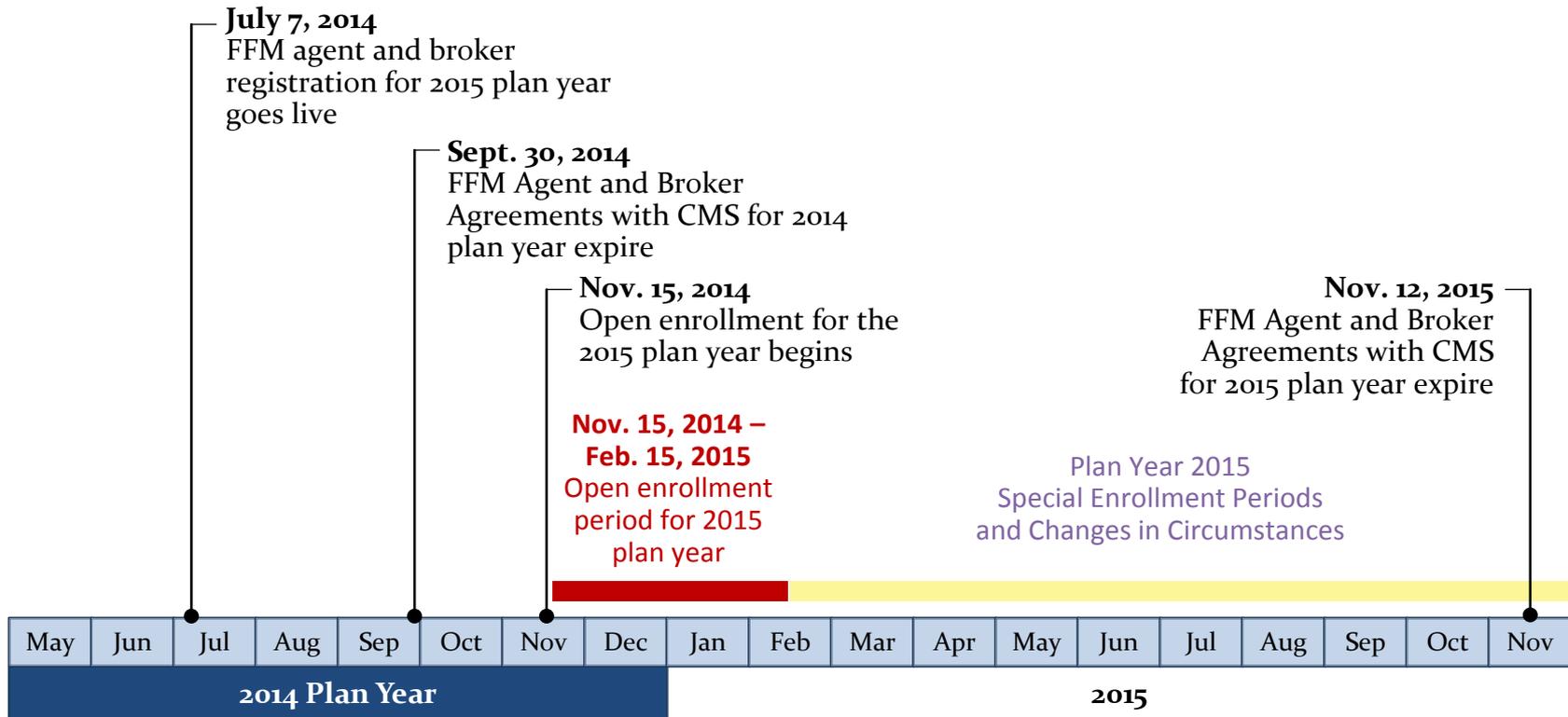


## Registering to Participate in the Federally-facilitated Marketplace (FFM) for the 2015 Plan Year



*New Information  
for the 2015 Plan  
Year*

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



# 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.
- The open enrollment period for 2015 plan year begins on November 15, 2014. Open enrollment began on October 1, 2014 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.

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



*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 their existing MLN user ID (do not recreate 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 they wish to serve.
- Renewing agents and brokers can edit their 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 ensure they have the desired user type/user role selected in the MLN prior to completing training for the 2015 plan year registration.

The screenshot shows a web form with the following fields and options:

- Work Phone:** A text input field with an "Ext." field to its right.
- U.S. State:** A dropdown menu currently showing "Alabama".
- Postal Code:** A text input field.
- User Type/User Role:** A dropdown menu currently showing "Agent/Broker/Web-Broker - Individual Market".
- NPN#:** A text input field with a question mark icon to its left.
- Organization Type:** A dropdown menu with a list of options:
  - 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:** A text input field with a question mark icon to its left.
- Primary Language:** A dropdown menu currently showing "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 you select this role:*

*You are assigned this curriculum:*

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

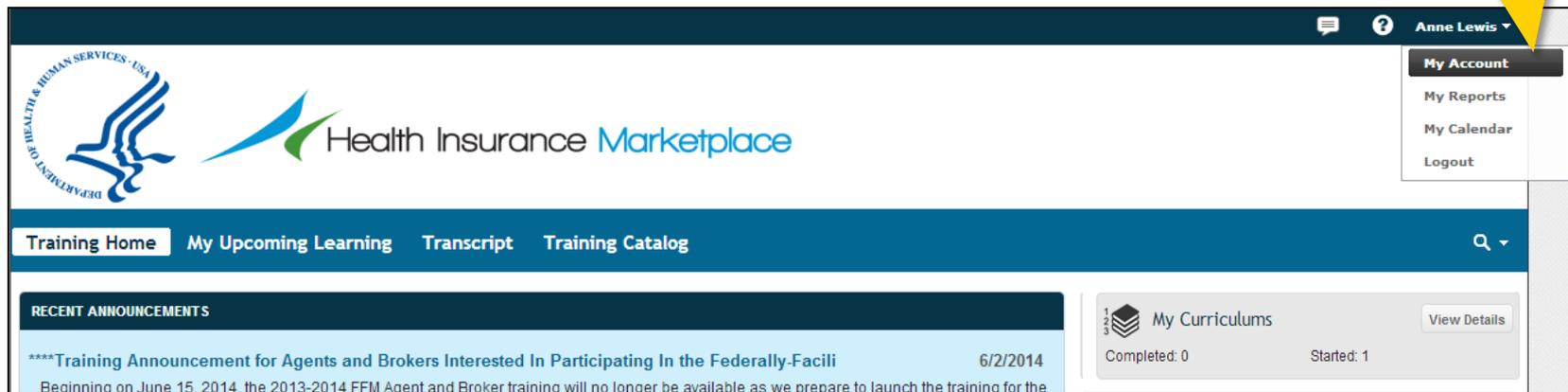


Agent and Broker SHOP Marketplace Curriculum  
Plan, Year 2015

# Part I: Updating Your MLN Profile

- Agents and brokers can change or edit their 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 MLN interface. At the top right, the user's name "Anne Lewis" 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 for "Training Home", "My Upcoming Learning", "Transcript", and "Training Catalog". A search icon is also present. The main content area includes a "RECENT ANNOUNCEMENTS" section with a notice about training changes and a "My Curriculums" section showing "Completed: 0" and "Started: 1".

# Part I: Registering with the Appropriate NPN

- Agents and brokers must enter a correct National Producer Number (NPN) on their MLN profile before starting training and should verify that it 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.
- 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 they 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 a 'Create New Account' form with various input fields. A yellow callout bubble points to the 'Organization' field, which contains a blue 'Select' button. 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 (set to 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 (unchecked), and # of Records (per page) (10). A 'Cancel' button is at the bottom left and a 'Create' button is 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.

The screenshot shows a 'Select Organizations' dialog box. At the top, it says 'Perform a search to find organizations. Select one or more organizations, and save.' Below this is a search field labeled 'Find Organization:' with a 'Search' button to its right. A red arrow labeled '1' points to the 'Search' button. Below the search field is a dropdown menu with 'Any words' selected. Below the dropdown is a table with two columns: 'Organization(s)' and 'Path'. The table has one row with a radio button in the first column and the text 'Marketplace' in the second column. A red arrow labeled '2' points to the radio button. At the bottom of the dialog box are 'Cancel' and 'Save' buttons. A red arrow labeled '3' points to the 'Save' button. The background shows a 'Create New Account' form with various fields like 'First Name', 'Last Name', 'Email Address', 'Work', 'U.', 'Post', and 'User Type/Us'.

# Part I: Printing Curriculum Certificates

- Agents and brokers should print their curriculum certificates (not course certificates), as they must provide them to the issuers and web-brokers with which they are affiliated.

The screenshot displays the 'Health Insurance Marketplace' training interface. At the top, there are navigation tabs: 'Training Home', 'My Upcoming Learning', 'Transcript', and 'Training Catalog'. Below this, there are 'Views' for 'All My Training', 'Curriculum', 'External Learning', 'Required Training', and 'Certifications'. A 'Curriculum' section is highlighted, showing a table with the following data:

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

Annotations on the screenshot include:

- A yellow callout bubble pointing to the 'Print' button in the 'Action' column, labeled 'Print certificate'.
- A yellow callout bubble pointing to the 'View Certificate' button, labeled 'View and print certificate'.

- 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

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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, he or she 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 header includes the CMS.gov logo, 'Enterprise Portal', and navigation links like Home, About CMS, Newsroom, Archive, Help & FAQs, Email, and Print. Below the header, there are tabs for 'Health Care Quality Improvement System' and 'Provider Resources'. The main content area features a 'Welcome to CMS Enterprise Portal' section with a video player and a 'CMS Secure Portal' section. In the 'CMS Secure Portal' section, 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 their 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 his or her 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.”

The screenshot shows the CMS Enterprise Portal interface. At the top, there is a navigation bar with links for 'Portal Help & FAQs', 'Print', 'Log Out', and 'Welcome HIOS Userstest'. Below this is the CMS .gov logo and the text 'Enterprise Portal'. A 'My Portal' button is visible on the left. The main content area is titled 'Request New System Access' and includes instructions: 'Select a System and then a role to request access.' It also contains a paragraph about authentication requirements. The 'System Description' dropdown is set to 'FFM - FFM System'. The 'Role' dropdown is open, showing 'Select the Role' and 'FFM Agent Broker'. A red arrow points to the 'FFM Agent Broker' option. A 'Cancel' button is at the bottom.

# Part II: Entering Validation Data

Agents and brokers must enter their 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'. A central box titled 'Enter validation data' contains the following text:

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>)

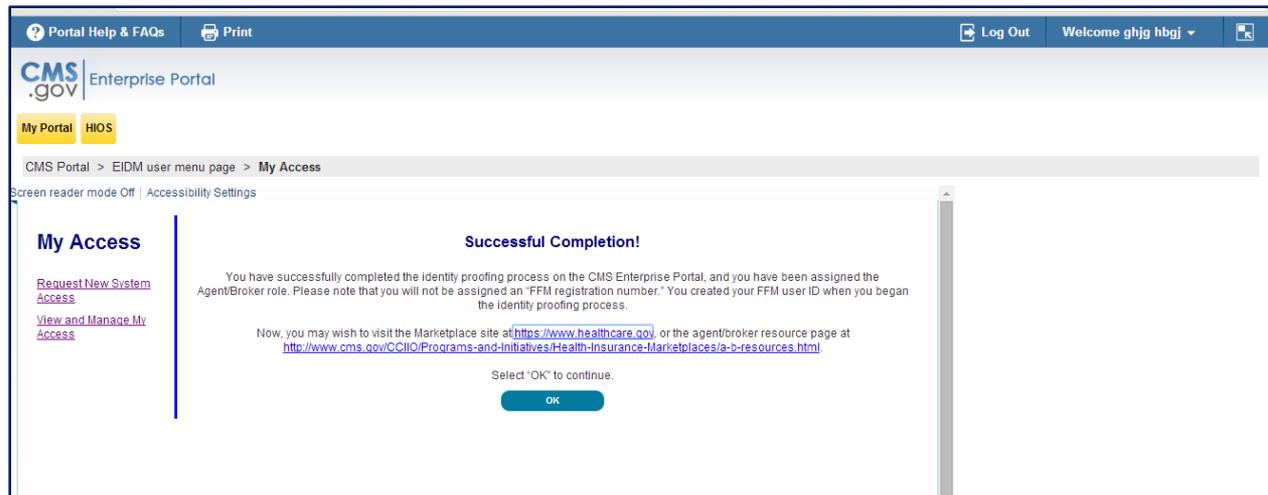
You must complete the Agent/Broker web-based training on the Medicare Learning Network (MLN) in order to request the role of Agent/Broker here. If you have not yet completed the Agent/Broker web-based training, please do so at <https://Marketplace.MedicareLearningNetworkLMS.com>.

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.

At the bottom of the box, there are two input fields: '\* NPN:' and '\* MLN UID:'. A red rectangle highlights these fields. 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.'

# Part II: Registration Completion

- Agents and brokers will see a message on their screen 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 they need to reset their FFM account password or conduct other FFM account maintenance, such as editing their e-mail address.





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



*Basic  
Enrollment Tips  
for Agents and  
Brokers*

# Marketplace Pathway

- Agents and brokers cannot log in directly to 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 your NPN and FFM User ID on this screen to facilitate compensation.

The screenshot shows the 'Apply' step of the Marketplace Pathway application process. The application ID is 99614495. The 'GET STARTED' section is active, with 'Help applying for coverage' selected. The form asks for help from one of the following people: Navigator, Certified application counselor, Non-Navigator assistance personnel, Agent or broker (selected), or None of these people. The form also includes fields for First name, Middle (optional), Last name, Suffix (optional), Organization name (optional), ID number (optional), FFM User ID (optional), and NPN number. A 'SAVE & CONTINUE' button is visible at the bottom right.

Application ID: 99614495

**GET STARTED**

- ✓ Privacy policy
- ✓ Contact information
- 3 Help applying for coverage**
- 4 Help paying for coverage
- 5 Who needs coverage

**FAMILY & HOUSEHOLD**

**ADDITIONAL INFORMATION**

**REVIEW & SIGN**

## 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 their FFM user ID to those issuers and web-brokers.
- Agents and brokers will need to enter their password for their FFM user account.

The screenshot shows the HealthCare.gov website interface. At the top, there are navigation links for 'Learn' and 'Get Insurance'. Below this is a dark blue bar with a 'Return to Issuer website' link. The main content area features a 'Log In' section. On the left of the 'Log In' section is a graphic with three overlapping circles containing icons for a document, a stethoscope, and a person. To the right of the graphic, the text reads 'Log In' followed by 'All fields are required unless they're marked optional.' Below this, there are two input fields: 'Username' and 'Password'. The 'Username' field is pre-filled with the text 'FFMAgentBroker'. The 'Password' field is empty. A green 'LOG IN' button is located at the bottom right of the 'Log In' section. A note at the bottom left of the page states: '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 their agreements with QHP issuers and any state-specific requirements.
- 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.

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

## *Resources*



# Resources

**CCIIO Resources for Agents and Brokers in the Health Insurance Marketplaces:** <http://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>

- **Frequently Asked Questions Regarding Agents and Brokers:** <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Agent-Broker-FAQs-5-30-14.pdf>
- **Registering to Participate in the Federally-facilitated Marketplace for the 2015 Plan Year: What Agents and Brokers Need to Know:** [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)
- **Operational Tips for Completing Agent and Broker Registration for the Federally-facilitated Marketplace:** [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)
- **Quick Reference Guide: Agent and Broker Training and Registration Process for the FFM:** [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)
- **Federally-facilitated Marketplace Agent and Broker Registration For the 2015 Plan Year: Frequently Asked Questions:** [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)

# Questions?

