



# Marketplace Agent and Broker Agreements

## Job Aid

### Overview

This job aid assists agents and brokers in navigating through the Marketplace Agreement(s) with the Centers for Medicare & Medicaid Services (CMS) by providing a step-by-step guide on how to complete and sign the Agreements.

### Navigating the Agreement Modules

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Every agent and broker must electronically execute the applicable Agreement(s) with CMS as part of the registration process. These Agreements include the following:

- **Agent Broker General Agreement for Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform (General Agreement).** All agents and brokers who wish to assist consumers in the Individual Marketplace must electronically execute this General Agreement.
- **Agreement between Agent or Broker and CMS for Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform (Individual Marketplace Privacy and Security Agreement).** All agents and brokers who wish to assist consumers in the Individual Marketplace must electronically execute this Privacy and Security Agreement.
- **Agreement between Agent or Broker and CMS for the Small Business Health Options Programs of the Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform (SHOP Privacy and Security Agreement).** All agents and brokers who wish to assist qualified employers in the SHOP must electronically execute this Privacy and Security Agreement.

The navigation is the same for all three Agreement modules. For the purpose of this job aid, we will use the **Individual Marketplace Privacy and Security Agreement** to illustrate how to navigate the Agreement modules.

### Advancing through the Screens

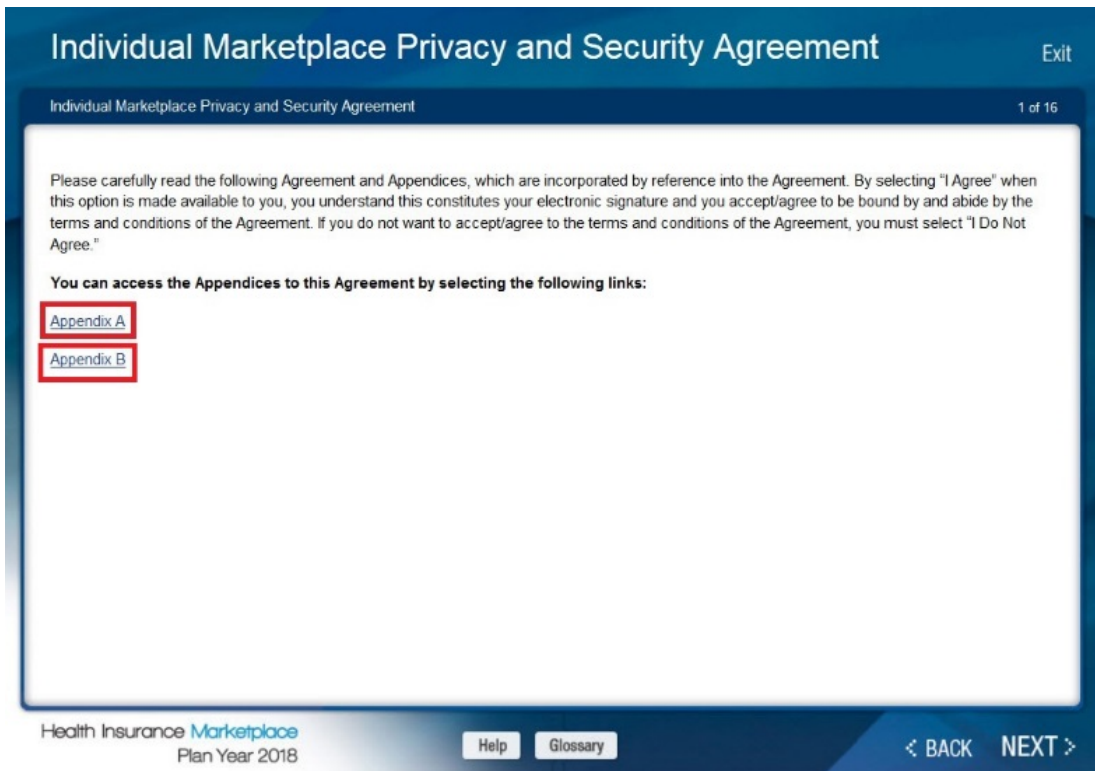
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To get started, follow these steps:



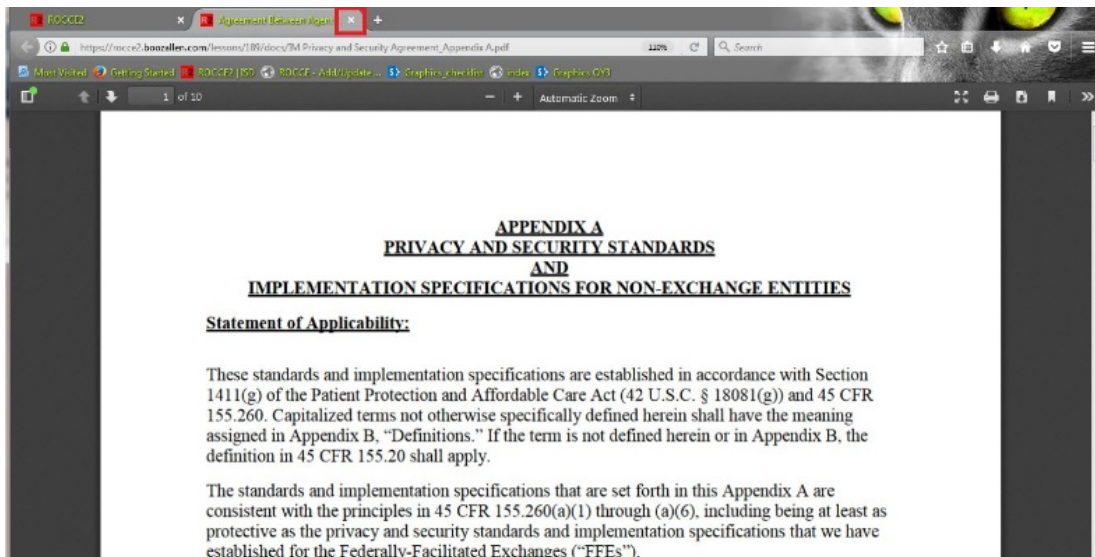
Step 1. Read all the text on the screen. Select each link on the screen to read the information included in the pop-ups (refer to Figure 1).

Figure 1



Step 2. Read the information displayed in the pop ups. Close the pop up by selecting the X button at the top of your screen in your browser (refer to Figure 2).

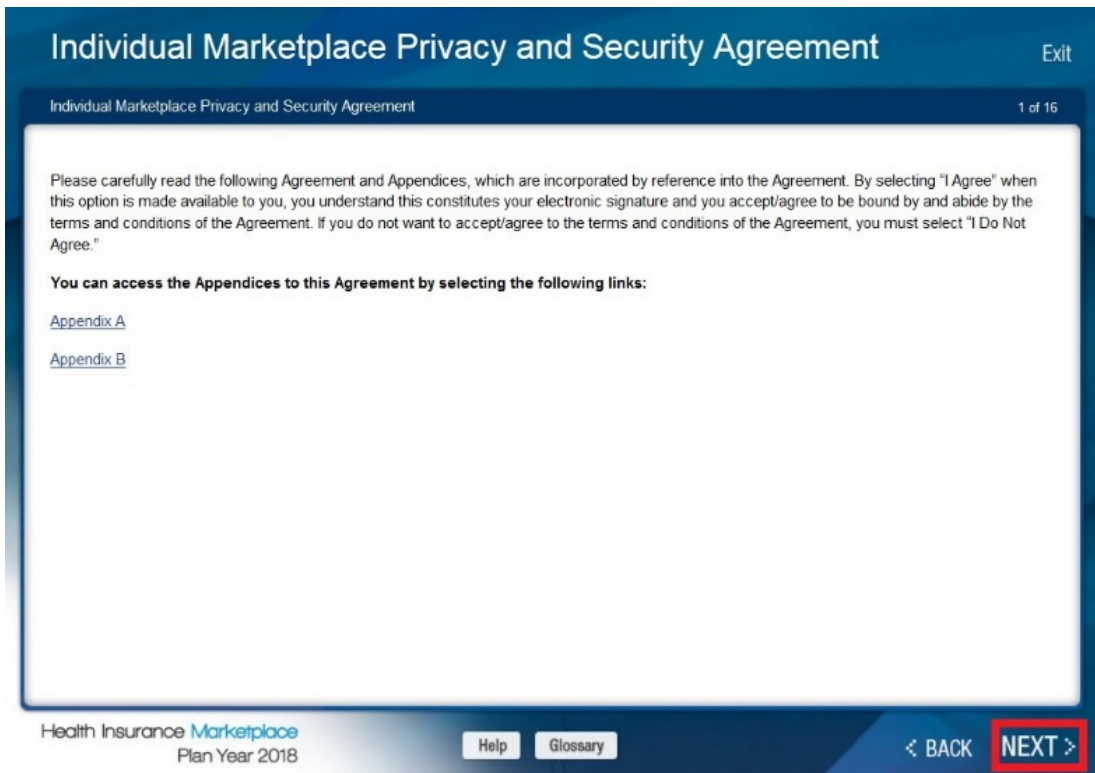
Figure 2





**Step 3.** After you have selected all links on the page, and reviewed the information in the pop ups, select the **NEXT** button to continue to the next screen (refer to Figure 3).

*Figure 3*



**Reminder:** You must select all links on the screen to continue to the next screen. The links must be selected each time they are displayed.



Step 4. Continue to navigate through the module. Remember to select all the links on each screen to advance to the next screen (refer to Figure 4).

Figure 4

The screenshot shows a web page with a blue header and a white content area. The header contains the title "Individual Marketplace Privacy and Security Agreement" and an "Exit" link. Below the header, there is a sub-header "Individual Marketplace Privacy and Security Agreement" and a page number "3 of 16". The main content area is titled "Whereas:" and contains five numbered paragraphs. The first paragraph discusses the Patient Protection and Affordable Care Act (PPACA). The second paragraph discusses the operation of FFEs and SBE-FPs. The third paragraph discusses ABE's role. The fourth paragraph discusses 45 CFR 155.260(b). The fifth paragraph discusses CMS's role. A red box highlights the text "Appendix A" in the fifth paragraph. Below the "Whereas:" section, there is a paragraph starting with "Now, therefore, in consideration of the promises and covenants herein contained, the adequacy of which the Parties acknowledge, the Parties agree as follows." At the bottom of the page, there is a footer with "Health Insurance Marketplace Plan Year 2018", "Help" and "Glossary" buttons, and "BACK" and "NEXT >" navigation buttons. A red box highlights the "NEXT >" button.

Individual Marketplace Privacy and Security Agreement

Exit

Individual Marketplace Privacy and Security Agreement 3 of 16

**Whereas:**

1. Section 1312(e) of the Patient Protection and Affordable Care Act ("PPACA") provides that the Secretary of the U.S. Department of Health and Human Services ("HHS") shall establish procedures that permit Agents and Brokers to enroll Qualified Individuals in QHPs through an Exchange, and to assist individuals in applying for APTC and CSRs, to the extent allowed by States. To participate in an FFE or SBE-FP, Agents and Brokers must complete all necessary registration and training requirements under 45 CFR 155.220.
2. To facilitate the operation of the FFEs and SBE-FPs, CMS desires to permit ABE to create, collect, disclose, access, maintain, store, or use the Personally Identifiable Information ("PII") from CMS, Consumers, Applicants, Qualified Individuals, and Enrollees, or their legal representative or Authorized Representative, to the extent that these activities are necessary to carry out the Authorized Functions that the PPACA and implementing regulations permit.
3. ABE is an entity or individual licensed by the applicable State Department of Insurance ("DOI") in at least one FFM or SBM-FP state who desires to create, collect, disclose, access, maintain, store, and use PII from CMS, Consumers, Applicants, Qualified Individuals, and Enrollees to perform the Authorized Functions described in Section II.a of this Agreement.
4. 45 CFR 155.260(b) provides that an Exchange must, among other things, require privacy and security standards that are consistent with the principles in 45 CFR 155.260(a)(1) through (a)(6) and with 45 CFR 155.260(b)(3), as a condition of contract or agreement with Non-Exchange Entities, and ABE is a Non-Exchange Entity.
5. CMS, in the administration of the FFEs and the Hub, as well as the Federal eligibility and enrollment platform relied upon by SBE-FPs, has adopted privacy and security standards concerning PII, as set forth in **Appendix A**, Privacy and Security Standards and Implementation Specifications for Non-Exchange Entities."

Now, therefore, in consideration of the promises and covenants herein contained, the adequacy of which the Parties acknowledge, the Parties agree as follows.

Health Insurance Marketplace Plan Year 2018

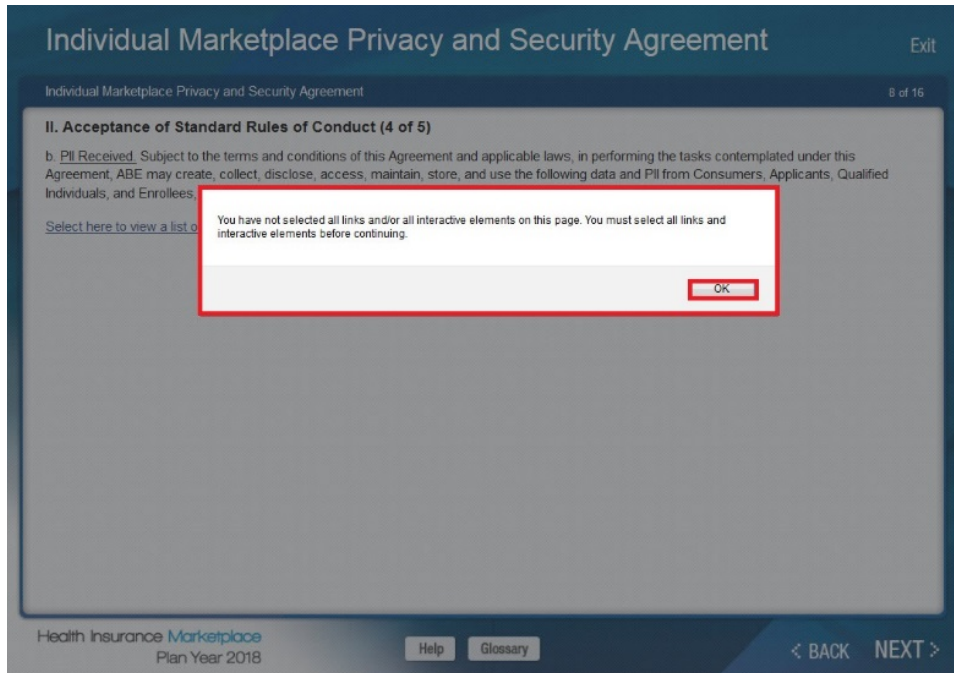
Help Glossary

< BACK NEXT >



**Important Note:** If you do not select each link on the screen, the following message will display (refer to Figure 5). Select the **OK** button and select the links on the screen. When all the links have been selected, click the **NEXT** button to continue.

Figure 5





## Completing, Signing, and Submitting the Agreement

To complete, sign, and submit the Agreement, follow these steps:

- Step 5.** On the last screen, you will read the statement, and choose to Agree or Disagree with the terms and conditions of the Agreement (refer to Figure 6).

Figure 6

Individual Marketplace Privacy and Security Agreement Exit

Individual Marketplace Privacy and Security Agreement 16 of 16

**Accept Privacy and Security Agreement**

**Do you agree to accept the terms and conditions of the Agreement between Agent or Broker and CMS for Individual Market Federally-facilitated Exchanges and the State-Based Exchanges on the Federal Platform?**

Select "I Agree" to provide your electronic signature.

Select your response and then select **Submit**. After you have submitted your response, please close the window by selecting **Exit** in the upper right corner. This will ensure that your response is entered successfully.

I Agree

I Do Not Agree

**Submit**

Health Insurance Marketplace  
Plan Year 2018

Help Glossary

< BACK NEXT >





Step 6. Select the **I Agree** radio button and select the **Submit** button (refer to Figure 7).

Figure 7

The screenshot shows a web browser window with the URL [https://roccc2.boozallen.com/lessons/189/wrap\\_menupage.php](https://roccc2.boozallen.com/lessons/189/wrap_menupage.php). The page title is "Individual Marketplace Privacy and Security Agreement" with an "Exit" button in the top right. Below the title, it says "Individual Marketplace Privacy and Security Agreement" and "16 of 16". The main content area is titled "Accept Privacy and Security Agreement" and contains the following text: "Do you agree to accept the terms and conditions of the Agreement between Agent or Broker and CMS for Individual Market Federally-facilitated Exchanges and the State-Based Exchanges on the Federal Platform?" followed by "Select 'I Agree' to provide your electronic signature." and "Select your response and then select **Submit**. After you have submitted your response, please close the window by selecting **Exit** in the upper right corner. This will ensure that your response is entered successfully." There are two radio buttons: "I Agree" (which is selected and highlighted with a red box) and "I Do Not Agree". Below the radio buttons is a "Submit" button, also highlighted with a red box. At the bottom of the page, there is a footer with "Health Insurance Marketplace Plan Year 2018", "Help" and "Glossary" buttons, and navigation arrows for "BACK" and "NEXT".



**Step 7.** Language confirming you have accepted the terms and conditions of the Agreement will display. This signifies you have completed the Agreement module, and you may now exit the training. Select the **Exit** button (refer to Figure 8).

*Figure 8*







**Note:** If you select the **I Do Not Agree** radio button, the message displayed will confirm you did not agree to the terms and conditions of the Agreement (refer to Figure 9).

Figure 9

**Individual Marketplace Privacy and Security Agreement** Exit

Individual Marketplace Privacy and Security Agreement 16 of 16

**Accept Privacy and Security Agreement**

**Do you agree to accept the terms and conditions of the Agreement between Agent or Broker and CMS for Individual Market Federally-facilitated Exchanges and the State-Based Exchanges on the Federal Platform?**

Select "I Agree" to provide your electronic signature.

Select your response and then select **Submit**. After you have submitted your response, please close the window by selecting **Exit** in the upper right corner. This will ensure that your response is entered successfully.

I Agree

I Do Not Agree

**Submit**

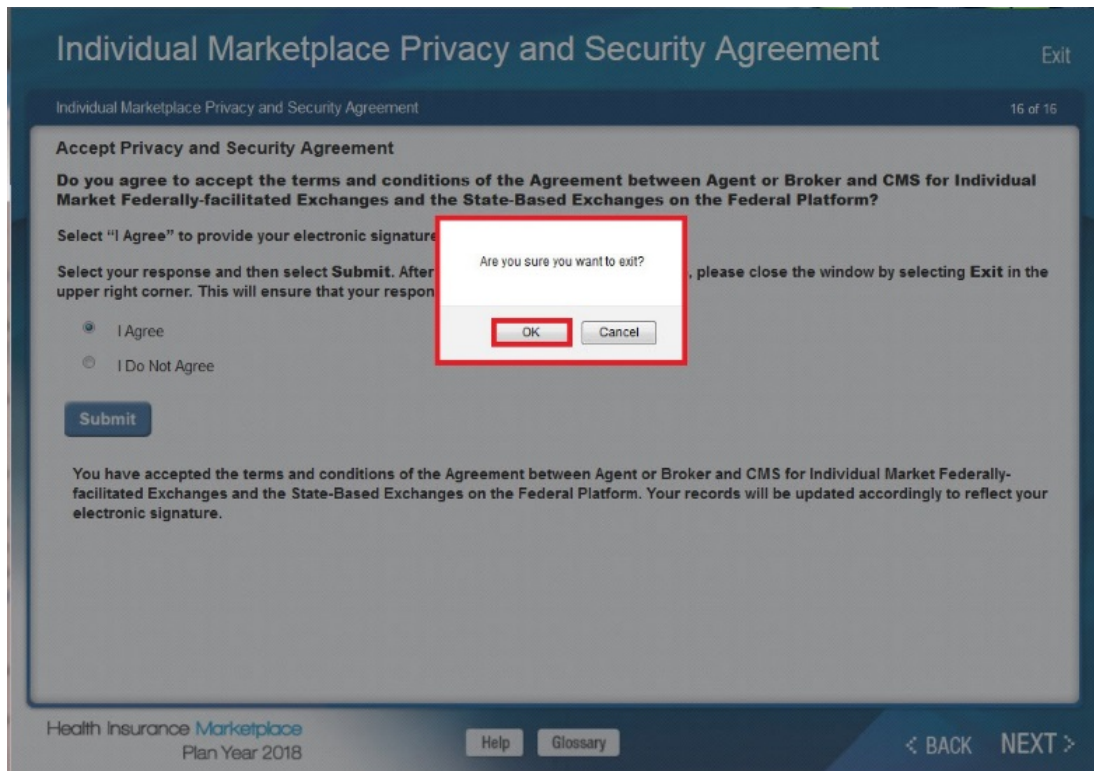
**You have not accepted the terms and conditions of the Agreement between Agent or Broker and CMS for Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform. As a result, you will not be registered as an agent or broker in the Federally-facilitated Exchanges or the State-based Exchanges on the Federal Platform for the Individual Exchange.**

Health Insurance **Marketplace**  
Plan Year 2018 Help Glossary < BACK NEXT >



**Step 8.** A pop up will display asking if you are sure you want to exit the module. Select the **OK** button (refer to Figure 10).

*Figure 10*



## Confirming Completion of Registration, Training, and Agreement Execution

In addition, you can confirm your registration completion in the next few days on the FFM Registration Completion List, which is accessible on [https://data.healthcare.gov/ffm\\_ab\\_registration\\_lists](https://data.healthcare.gov/ffm_ab_registration_lists). Click the hyperlink "Access Agent and broker FFM Registration Completion List" to see all current and prior plan year data. This list is updated daily, and provides the self-reported National Producer Numbers (NPNs) of agents and brokers who have completed the FFM agent and broker registration process. If you completed registration after the date the list was posted, please check back when the new list is posted and your information should appear on that list, which will confirm that you have completed the Plan Year 2018 registration process.