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**Title: Plan Year 2016 Application for Vendors of FFM Training and Information Verification for Agents and Brokers—Questions and Answers**

Date: March 30, 2015

**Q: What is the purpose of the Application?**

A: Pursuant to 45 C.F.R. 155.222, published in the 2016 Payment Notice Final Rule, CMS has released the application for organizations interested in applying to become a vendor of Federally-facilitated Marketplace (FFM) training and information verification services for agents and brokers assisting consumers with enrollment through the FFMs (including both the individual market and the Federally-facilitated Small Business Health Options Program (FF-SHOP)).

**Q: Why is CMS doing this?**

A: In the 2016 Payment Notice, we describe our intent to make the FFM training and registration process easier for agents and brokers, and to attract greater agent and broker participation in the FFMs through partnerships with third-party organizations. The application will be used by CMS to evaluate whether an applicant meets the requirements to become a vendor.

**Q: How will agents and brokers be impacted by this change?**

A: For plan year 2016, agents and brokers will have the option to complete FFM training and information verification to satisfy certain FFM registration requirements (including identity proofing and confirmation of state licensure) through the online platform of an approved vendor. Any approved vendor will also provide technical assistance to those agents and brokers who access its training and information verification program. Agents and brokers who complete FFM training and information verification through a vendor will still need to execute the applicable agreements with CMS prior to assisting consumers seeking to enroll in coverage through the FFMs.

**Q: Will agents and brokers be able to receive continuing education units (CEUs) for FFM training?**

A: Approved vendors must offer continuing education units (CEUs) in at least five states in which an FFM is operating.

**Q: Will CMS continue to provide agents and brokers training?**

A: For plan year 2016, CMS will continue to offer FFM training and registration for agents and brokers in the individual market and FF-SHOP. CMS will also continue to offer technical assistance and other guidance on the process for completing FFM training and registration.

**Q: What does this mean for State-based Marketplaces?**

A: State-based Marketplaces have their own standards for training, information verification and registration, which must be followed by agents and brokers in those states. Agents and brokers in states where consumers apply for and select coverage through HealthCare.gov (including states performing plan management functions and states with State-based Marketplaces that rely on the federal platform for eligibility and enrollment) will have the option of completing training and other

requirements for registration through an approved vendor, or through CMS, in order to satisfy standards for participation in the states' individual market and SHOP Marketplaces.

**Q: What is the deadline and process for submitting the application and receiving approval from CMS?**

A: The application is due to CMS by 11:59 PM on Tuesday April 7, 2015. Applicants should e-mail the application along with any attachments to CMS at [AgentBrokerVendor@cms.hhs.gov](mailto:AgentBrokerVendor@cms.hhs.gov). Questions should also be sent to this address. CMS anticipates conditionally approving vendors during the month of April. Final approval is contingent upon the following conditions:

1. Submission of a signed vendor agreement;
2. Submission and CMS approval of final training content and information verification process;  
and
3. Compliance with CMS system standards and applicable regulatory requirements.