

Federally-facilitated Marketplace: Agent/Broker Training Launch

August 2013



Agenda

- Welcome
- Overview of the Affordable Care Act
- Role of Agents and Brokers in the Marketplaces
- Launch of Agent/Broker Training for the Federally-facilitated Marketplaces
- Resources for Agents and Brokers

Purpose

- Provide an overview of the role of agents and brokers in the Federally-facilitated Marketplaces (FFM)
- Announce the launch of the agent/broker training for the FFMs
- Discuss upcoming activities to support agents/brokers in the FFMs

Overview of the Affordable Care Act

Increasing Access to Coverage for Individuals

- The Patient Protection and Affordable Care Act (Pub. L. No. 111-148) was enacted on March 23, 2010; the Health Care and Education Reconciliation Act (Pub. L. No. 111-152) was enacted on March 30, 2010. These laws are collectively known as the Affordable Care Act.
- The primary goals of the ACA are to decrease the number of uninsured Americans and reduce the overall costs of health care.

Increasing Access to Coverage

The Affordable Care Act:

- Establishes Health Insurance Exchanges, referred to as “Marketplaces”
- Marketplaces help individuals obtain health insurance coverage (which may include stand-alone dental) and help small businesses to purchase insurance through the Small Business Health Options Program (SHOP).
- Provides for premium tax credits and cost-sharing reductions to help eligible low-income and middle-income individuals purchase health insurance through the individual Marketplaces.
- Provides a small business health care tax credit to eligible employers.
- Provides new opportunities for State Medicaid programs to cover additional adults and children with low incomes, and simplifies the eligibility rules for Medicaid and CHIP.

Role of Agents and Brokers in the Marketplaces

Agents and Brokers in the Marketplaces

- If allowed by their state, licensed agents and brokers who agree to register with the Marketplaces, complete training, and adhere to privacy, security and other state and federal requirements will be able to help qualified individuals enroll in coverage through the Marketplaces.
 - Most states are expected to allow agents and brokers to facilitate enrollment in individual market coverage, and help individuals apply for the premium tax credit and cost-sharing reductions.
- The Congressional Budget Office (CBO) estimates that 7 million uninsured eligible individuals could obtain coverage through the Marketplace in 2014, rising to an estimated 25 million by 2023.

Agents and Brokers in the Marketplaces

(cont'd.)

- Many small employers will want to learn about SHOP and apply for coverage and claim a tax credit, if eligible.
- Agents and Brokers will be able to participate in Federally-Facilitated Marketplaces, (FFMs) and State Partnership Marketplaces, (SPMs) if permitted by states.
- Agents and brokers will continue to receive commissions and payments from health insurance issuers, at rates set by the issuers.

Agent/Broker Role in the FFMs

- To participate in the FFM or FF-SHOP, agents/broker must:
 - Adhere to all state requirements for licensure, appointment, and market conduct
 - Complete Marketplace on-line training*
 - Complete the applicable Marketplace Agreement(s)
 - Complete security authentication steps for FFM registration**

*For agents and brokers working exclusively in FF-SHOPs, this is optional but strongly encouraged.

**This applies to agents and brokers operating in the Federally-facilitated individual Marketplace.

Selling and Maintaining FFM and FF-SHOP Policies

- Agents/Brokers will be able to help client apply for coverage and select a health plan.
- For the FFMs (individual market QHPs), agents and brokers can work with consumers in either of two ways:
 - Directly accessing the FFM website through the issuer's connection
 - Assisting consumers who are accessing the FFM website
- For the FF-SHOP (SHOP QHPs), agents and brokers will work with consumers using the FFM website to complete the employer and employee applications.

Launch of Agent/Broker Training for the Federally-facilitated Marketplaces

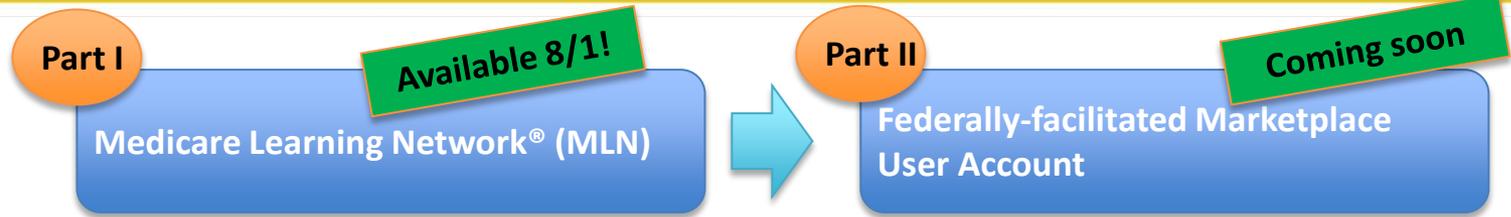
Agent/Broker Registration in the FFM

- The registration process for agents/brokers has two parts.
- **The first part—training and FFM Agreements—is available 8/1!**
- The second part of the FFM registration process for agents/brokers in the individual market will be available in a few weeks.
- Agents/brokers who wish to participate in the FFM may opt to complete their training and Agreements now, or wait until later.

Summary of the Registration Process

- The registration process for agents/brokers in the FFMS include two parts.
 - Part I (available 8/1)
 - Occurs on the Medicare Learning Network (MLN)*
 - Includes courses, exams, and signing Marketplace Agreement(s)
 - Takes approximately 3.5 – 4hours to complete, and depends on the specific Marketplace curriculum selected
 - Part II (coming soon)
 - Occurs on the CMS Enterprise Portal
 - Covers the establishment of an FFM User ID, and completion of identity verification
 - Takes approximately 30 minutes to complete
 - Only required for agents and broker serving in the individual market

Registration Overview



Website:



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



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

Key Actions:

- ▶ Register on MLN
- ▶ Complete assigned training courses and pass exams
- ▶ Read and accept the applicable Marketplace Agreement(s)

- ▶ Create a User Account (FFM User ID and password)
- ▶ Complete identity verification through the Enterprise Identity Management (EIDM) System

Considerations:

To electronically sign the Agreement(s) that apply to them, we ask all agents and brokers in the FFM to register on the MLN website. Training courses and exams are required for agents and brokers who wish to enroll consumers in the Individual Marketplace.

Required only for agents and brokers who wish to enroll consumers in the Individual Marketplace.

Part I: Medicare Learning Network

Access MLN, available at <https://Marketplace.MedicareLearningNetworkLMS.com>

First time users will select “Create Account”.

Each time you return to This page, you will be prompted to enter your Login Id and Password, then click on the “Log In” button.

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 for more information about the Health Insurance Marketplaces. [Less](#)

Part I: Medicare Learning Network (Step 1a)

Step 1a. Self-select your user name and password; enter identifying information, including your National Producer Number (NPN)

Select your User Type/User Role:

- Agent/Broker/Web-broker-Individual Marketplace
- Agent/Broker/Web-broker-SHOP Marketplace
- Agent/Broker/Web-broker-Individual Marketplace and SHOP

Create New Account

* Login ID

* Password

* Confirm Password

* First Name

Middle Name

* Last Name

* Email Address

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

* NPN#

Organization Type

Organization

Job Title

Manager

* Primary Language English (United States)

* Region English (United States)

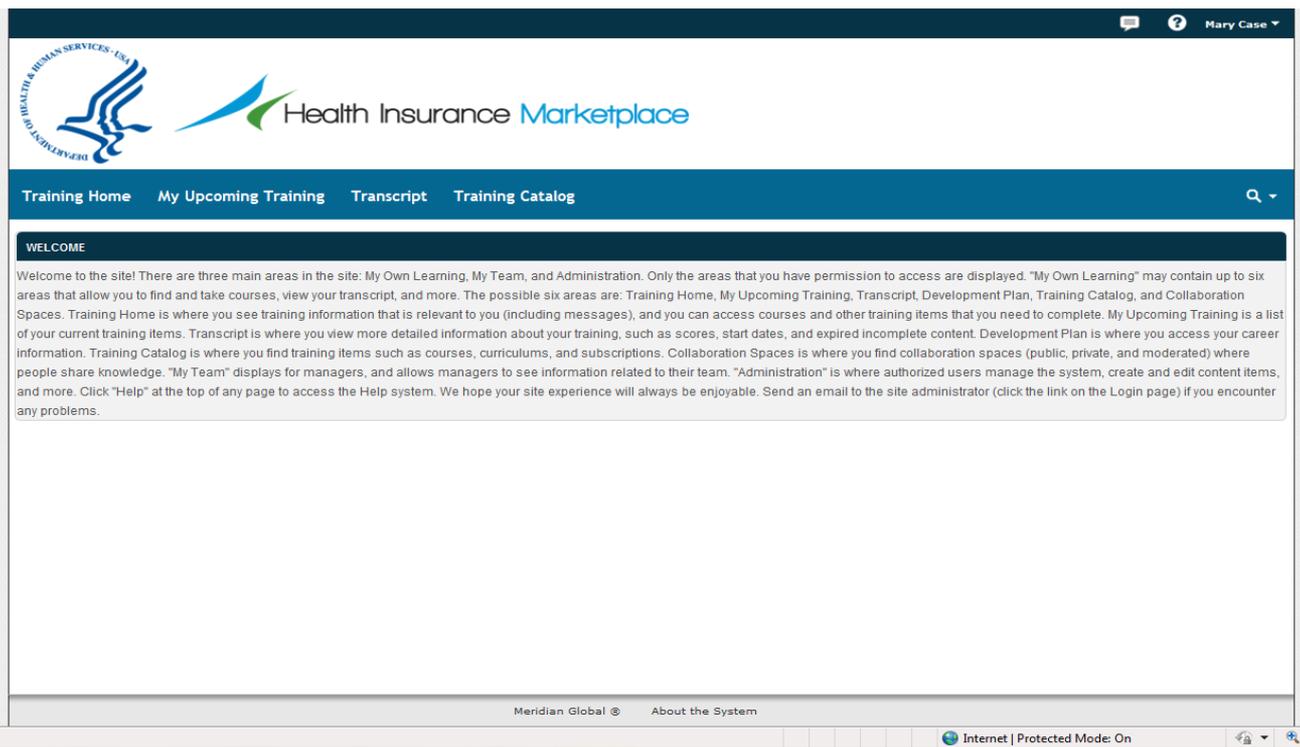
* Time Zone (GMT-05:00) Eastern Time (US and Canada)

Enable Accessibility

* # of Records (per page) 10

Part I: Medicare Learning Network (Step 1b)

Step 1b. After you successfully create your account, you will be taken to a 'Welcome' page.



Part I: Medicare Learning Network (Step 2)

Step 2. Click on the 'Training Catalog' Tab, and click on your training under 'Browse by Category.'

The screenshot displays the 'Training Catalog' page of the Health Insurance Marketplace. At the top, the CMS logo and 'Health Insurance Marketplace' are visible. A navigation bar includes 'Training Home', 'My Upcoming Training', 'Transcript', and 'Training Catalog', with the latter being the active tab. Below the navigation bar, the 'Browse Training Catalog' section features a search bar with a 'Search for:' field, a dropdown menu set to 'Any words', and a 'Search' button. A link for 'See more search criteria' is also present. Underneath, the 'Browse by Category' section lists two categories: 'Agent/Broker – Individual Marketplace and SHOP (1)' and 'Agent/Broker – SHOP Marketplace (1)'. Two red arrows point to the 'Training Catalog' tab and the 'Browse by Category' section. The footer of the page includes 'Meridian Global' and 'About the System'.

Part I: Medicare Learning Network (Step 3)

Step 3. After you click on the underlined title of the curriculum in the Browse by Category section, the curriculum description opens.

Click on the title of the curriculum in the curriculum description box.

The screenshot shows the Health Insurance Marketplace Training Catalog interface. At the top, there is a navigation bar with the following links: Training Home, My Upcoming Training, Transcript, and Training Catalog. A search icon is located on the right side of the navigation bar. Below the navigation bar, the page title is "Browse Training Catalog". Underneath, there is a dropdown menu showing "Agent/Broker - Individual Marketplace and SHOP". Below the dropdown, there is a search bar with the text "Search within this category" and a "Search" button. A red arrow points to the dropdown menu. Below the search bar, there is a section titled "Most popular results in 'Agent/Broker - Individual Marketplace and SHOP'". The first result is "Agent/Broker/Web-Broker - Individual Marketplace and SHOP Curriculum". The description for this curriculum is: "This training curriculum will educate agents and brokers who wish to participate in both the Federally-facilitated Marketplaces where individuals and families can shop for private insurance plans beginning October 1, 2013 and the Federally-facilitated Small Business Health Options Program (SHOP) Marketplaces that will be available in each state starting in 2014. Completion of the items offered as part of this training curriculum are required for agents and brokers operating in the Federally-facilitated Health Insurance Marketplaces and include: • Affordable Care Act and Marketplace Basics course and exam • Individual Marketplace course and exam • Individual Marketplace Agreement Agents and". At the bottom of the page, there is a footer with the text "Meridian Global © About the System".

Part I: Medicare Learning Network (Step 4)

Step 4. The curriculum window will open, showing you all of the courses in that curriculum.

Click on the title of the curriculum in the curriculum description box.

Click on the 'Enroll' Button to enroll in the Curriculum.

DEPARTMENT OF HEALTH & HUMAN SERVICES

Training Home My Upcoming Training Transcript Training Catalog

Browse Training Catalog

Curriculum

Curriculum Code: ABW-IMSHOP

Item Details

Enroll

Description:

This training curriculum will educate agents and brokers who wish to participate in both the Federally-facilitated Marketplaces where individuals and families can shop for private insurance plans beginning October 1, 2013 and the Federally-facilitated Small Business Health Options Program (SHOP) Marketplaces that will be available in each state starting in 2014. Completion of the items offered as part of this training curriculum are required for agents and brokers operating in the Federally-facilitated Health Insurance Marketplaces and include: • Affordable Care Act and Marketplace Basics course and exam • Individual Marketplace course and exam • Individual Marketplace Agreement Agents and brokers are strongly encouraged, although not required, to complete the SHOP Marketplace course and exam prior to operating in the Federally-facilitated SHOP Marketplaces. The SHOP Marketplace Agreement is the only required part of the SHOP Marketplace training curriculum. Agents/brokers who wish to operate in the Federally-facilitated SHOP Marketplace must read and accept the SHOP Marketplace agreement.

Required

Below are required activities for this curriculum that must be completed in the order that is specified.

Order	Title	Type	Status	Equivalent Content Completed
1	Affordable Care Act and Marketplace Basics	Computer	Not Enrolled	
2	Affordable Care Act and Marketplace Basics Exam	Computer	Not Enrolled	
3	Individual Marketplace	Computer	Not Enrolled	
4	Individual Marketplace Privacy Agreement	Computer	Not Enrolled	
5	SHOP Marketplace Privacy Agreement	Computer	Not Enrolled	

Meridian Global About the System

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Part I: Medicare Learning Network (Step 5)

Step 5. Click on the 'Access Item' button to enroll in the curriculum.

Training Home My Upcoming Training Transcript Training Catalog

Browse Training Catalog

Curriculum
Curriculum Code:
ABW-IMSHOP
Item Details

Agent/Broker/Web-Broker - Individual Marketplace and SHOP Curriculum

You enrolled in this item on 7/28/2013.

[Access Item](#) [Cancel Enrollment](#)

Description:

This training curriculum will educate agents and brokers who wish to participate in both the Federally-facilitated Marketplaces where individuals and families can shop for private insurance plans beginning October 1, 2013 and the Federally-facilitated Small Business Health Options Program (SHOP) Marketplaces that will be available in each state starting in 2014. Completion of the items offered as part of this training curriculum are required for agents and brokers operating in the Federally-facilitated Health Insurance Marketplaces and include:

- Affordable Care Act and Marketplace Basics course and exam
- Individual Marketplace course and exam
- Individual Marketplace Agreement

Agents and brokers are strongly encouraged, although not required, to complete the SHOP Marketplace course and exam prior to operating in the Federally-facilitated SHOP Marketplaces. The SHOP Marketplace Agreement is the only required part of the SHOP Marketplace training curriculum. Agents/brokers who wish to operate in the Federally-facilitated SHOP Marketplace must read and accept the SHOP Marketplace agreement.

Required

Below are required activities for this curriculum that must be completed in the order that is specified.

Order	Title	Type	Status	Equivalent Content Completed
1	Affordable Care Act and Marketplace Basics	📖	Not Enrolled	
2	Affordable Care Act and Marketplace Basics Exam	📖	Not Enrolled	
3	Individual Marketplace	📖	Not Enrolled	

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Part I: Medicare Learning Network (Step 6)

Step 6. Click the title of the first course.

Browse Training Catalog

Curriculum

Curriculum Code:
ABW-IMSHOP
[Item Details](#)

Agent/Broker/Web-Broker - Individual Marketplace and SHOP Curriculum

You first accessed this item on 7/28/2013. [View Details](#)

Rating: [Rate](#)

Description:

This training curriculum will educate agents and brokers who wish to participate in both the Federally-facilitated Marketplaces where individuals and families can shop for private insurance plans beginning October 1, 2013 and the Federally-facilitated Small Business Health Options Program (SHOP) Marketplaces that will be available in each state starting in 2014. Completion of the items offered as part of this training curriculum are required for agents and brokers operating in the Federally-facilitated Health Insurance Marketplaces and include: • Affordable Care Act and Marketplace Basics course and exam • Individual Marketplace course and exam • Individual Marketplace Agreement Agents and brokers are strongly encouraged, although not required, to complete the SHOP Marketplace course and exam prior to operating in the Federally-facilitated SHOP Marketplaces. The SHOP Marketplace Agreement is the only required part of the SHOP Marketplace training curriculum. Agents/brokers who wish to operate in the Federally-facilitated SHOP Marketplace must read and accept the SHOP Marketplace agreement.

Required

Below are required activities for this curriculum that must be completed in the order that is specified.

Order	Title	Type	Status	Equivalent Content Completed
1	Affordable Care Act and Marketplace Basics		Not Enrolled	
2	Affordable Care Act and Marketplace Basics Exam		Not Enrolled	
3	Individual Marketplace		Not Enrolled	
4	Individual Marketplace Privacy Agreement		Not Enrolled	
5	SHOP Marketplace Privacy Agreement		Not Enrolled	
6	Individual Marketplace Exam		Not Enrolled	

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Part I: Medicare Learning Network (Step 7)

Step 7. Click the “Enroll” button.

The screenshot shows the Health Insurance Marketplace website interface. At the top, there is a navigation bar with links for 'Training Home', 'My Upcoming Training', 'Transcript', and 'Training Catalog'. Below this, a search bar contains the text 'Agent/Broker/Web-Broker - L'. The main content area displays a training item titled 'Affordable Care Act and Marketplace Basics'. A red arrow points to the 'Enroll' button, which is highlighted in green. Below the button, a message box states 'You must enroll in this item if you want to access it.' The left sidebar contains details for the course: 'Format: Online', 'Course Provider: CCIIO', 'Course Number:', 'Duration (Hours): 1.5', and 'Credit(s):'. The bottom of the page shows the footer with 'Meridian Global' and 'About the System' links, and a system tray indicating 'Internet | Protected Mode: On' and '105%' zoom.

Part I: Medicare Learning Network (Step 8)

Step 8. A new window will open. Click the “Enroll” button. (You may keep the defaults that are already in place for “Course Credit Options” and “Course Mode Options.”)

The screenshot shows a web browser window displaying the Health Insurance Marketplace training interface. A modal window titled "Enroll" is open, showing the following details:

- Title:** Affordable Care Act and Marketplace Basics
- Description:** This course introduces agents and broker to 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. This course is part of the Individual Marketplace training curriculum, which is required for agents/brokers who wish to operate in the Federally-facilitated Individual Marketplace. This course is also part of the SHOP Marketplace training curriculum, which is highly recommended for agents/brokers who wish to operate in the Federally-facilitated SHOP Marketplace. Please note that this course is intended for agents and brokers operating in the Federally-facilitated Health Insurance Marketplaces, and certain content is not applicable to the Health Insurance Marketplaces that are operated by states.
- Course Credit Options:** Credit No Credit
- Course Mode Options:** Normal Browse Review

A red arrow points to the green "Enroll" button at the bottom right of the modal window. The background shows the "Browse Training Catalog" page with a sidebar containing navigation options like "Online", "Format", "Course Provider", "Course Number", "Duration (Hours)", and "Credit(s)".

Part I: Medicare Learning Network (Step 9)

Step 9. Click the “Open Item” button.

The screenshot displays the Health Insurance Marketplace training catalog. At the top, the Department of Health and Human Services logo and the Health Insurance Marketplace logo are visible. The navigation bar includes links for Training Home, My Upcoming Training, Transcript, and Training Catalog. A search icon is also present. Below the navigation bar, there is a breadcrumb trail: Browse Training Catalog > Agent/Broker/Web-Broker - L... A green notification bar states "You are enrolled in the course." The main content area features a course titled "Affordable Care Act and Marketplace Basics". A red arrow points to the "Open Item" button, which is highlighted in green. Below the button, there is a description of the course. The left sidebar contains a list of course details: Online, Format: Online, Course Provider: CCIIO, Course Number, Duration (Hours): 1.5, and Credit(s). At the bottom of the sidebar, there is a link for "Item Details". The footer of the page includes "Meridian Global © About the System" and "Internet | Protected Mode: On".

Part I: Medicare Learning Network (Step 10)

Step 10. Proceed with taking the course.

The screenshot shows a web browser window displaying the course title "Affordable Care Act and Marketplace Basics" in the top left corner. Below the title is a navigation menu with a dropdown arrow next to "Affordable Care Act and Marketplace Basics". The main content area features a large blue banner with the text "WELCOME TO THE AFFORDABLE CARE ACT AND MARKETPLACE BASICS COURSE". Below the banner are two logos: the Department of Health & Human Services USA logo on the left and the Health Insurance Marketplace logo on the right. At the bottom of the banner, there is a placeholder text "Text Description of Image or Animation". The browser's address bar shows "Internet | Protected Mode: On" and the zoom level is set to "105%". An "Error on page." notification is visible in the bottom left corner of the browser window.

Menu Displays Within Courses

The menu page displays the topics in each course. After completing each topic in a course, you will return to the menu page.

The screenshot shows a web browser window displaying the course menu for 'Affordable Care Act and Marketplace Basics'. The page has a blue header with the course title and an 'Exit' button. Below the header is a 'Main Menu' section with instructions and a list of topics. Each topic is preceded by a circle indicating its completion status. The topics listed are: Introduction to the Course, Affordable Care Act and Marketplace Basics, Rate Review and Rating Variations, Overview of Individual and Small Business Health Options Program Marketplaces, Operating in the Federally-facilitated Marketplaces, Privacy Standards and Issues, and Information Security. At the bottom of the page, there are navigation buttons for 'Menu', 'Help', 'Glossary', and 'Resources', along with 'BACK' and 'NEXT' buttons. The browser's address bar shows 'Internet | Protected Mode: On' and the zoom level is set to 75%.

Affordable Care Act and Marketplace Basics

✓ Affordable Care Act and Marketplace Basics

Affordable Care Act and Marketplace Basics

Exit

Main Menu

Click on any of the topics below to view that topic. Please note that each topic link will take you to the first page of that topic. If you return to the menu, you will then need to navigate back to the page you were viewing.

A circle before each topic title below indicates if you have completed it, partially completed it, or have not started it: a fully dark-colored circle, a half light- and half dark-colored circle, and a fully light-colored circle, respectively.

For assistance with accessibility options, please select **Help** located at the bottom of the page throughout this course.

- [Introduction to the Course](#)
- [Affordable Care Act and Marketplace Basics](#)
- [Rate Review and Rating Variations](#)
- [Overview of Individual and Small Business Health Options Program Marketplaces](#)
- [Operating in the Federally-facilitated Marketplaces](#)
- [Privacy Standards and Issues](#)
- [Information Security](#)

Menu Help Glossary Resources < BACK NEXT >

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Curriculum Contents by Role

Depending on the role you select, you will be prompted to complete the following:

Individual Marketplace Role

- Take the 'Affordable Care Act and Marketplace Basics' course and pass the exam (*required*)
- Take the 'Individual Marketplace' course and pass the exam (*required*)
- Read and accept the Individual Marketplace Agreements (*required*)

SHOP Marketplace Role

- Take the 'Affordable Care Act and Marketplace Basics' course and pass the exam (*highly recommended*)
- Take the 'SHOP' course and pass the exam (*highly recommended*)
- Read and accept the SHOP Marketplace Agreement (*required*)

Individual and SHOP Marketplace Role

- Take the 'Affordable Care Act and Marketplace Basics' course and pass the exam (*required*)
- Take the 'Individual Marketplace' course and pass the exam (*required*)
- Take the 'SHOP' course and pass the exam (*highly recommended*)
- Read and accept the Individual Marketplace Agreements (*required*)
- Read and accept the SHOP Marketplace Agreement (*required*)

Training Display on MLN Site

When you return to “Training Home” after logging out, you will see any courses, exams, and Agreements you have started as well as those you have completed.

RECENT ANNOUNCEMENTS

Welcome! 7/2/2013
 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-pers...
[More... >>](#)

My Upcoming Training (4) All ▾

Title	Type	Date	Status	Action
Small Business Health Options Program (SHOP) Marketplace	Curriculum		Started	
Affordable Care Act and Marketplace Basics	SCORM 1.2		Started	Open Item
SHOP Marketplace Exam	SCORM 1.2		Started	Open Item
Agent/Broker/Web-Broker - Individual Marketplace and SHOP Curriculum	Curriculum		Started	

[All My Upcoming Training](#)
 Ⓢ Required Training
 🔴 Overdue
 🟡 Due Soon
 🔄 Recurring Assignment

My Completed Training (1)

My Curriculums [View Details](#)
 Completed: 0 Started: 2

SEARCH
 Any words

BROWSE CATEGORIES

- Agent/Broker – Individual Marketplace (0)
- Agent/Broker – Individual Marketplace an... (1)**
- Agent/Broker – SHOP Marketplace (1)
- Certified Application Counselor (0)
- In-person Assistance Personnel (0)
- Navigator (0)

Course Summaries

Course	Description	Audience	Estimated Time to Complete Course
Affordable Care Act and Marketplace Basics	Agents and brokers will learn basic information about the Affordable Care Act and the Health Insurance Marketplaces that the law created.	A prerequisite course available to agents and brokers who wish to operate in either the FFM Individual and/or SHOP Marketplaces. Required for agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace	1.5 hours + .5 hours for exam = 2 hours
Individual Marketplace	Agents and brokers will learn more about the Affordable Care Act and the new Individual Marketplaces where individuals and families can shop for private insurance plans.	Required for agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace	1 hour + .5 hours for exam = 1.5 hours
SHOP Marketplace	Agents and brokers will learn more about the Affordable Care Act's advantages for small businesses and the new SHOP Marketplaces.	Available to agents and brokers who wish to operate in a Federally-facilitated SHOP Marketplace	1 hour + .5 hours for exam = 1.5 hours

Note: Agents and brokers serving the SHOP Marketplace are strongly encouraged, but not required, to take the Affordable Care Act and Marketplace Basics and SHOP Marketplace courses and the corresponding exams

Summary of Agreements

Agreement	Description	Audience
Federally-facilitated Individual Marketplace Agreements	<ul style="list-style-type: none"> • <u>General Agreement</u> for FFM Individual Market includes terms for complying with federal and state laws, rules, standards, and policies. • <u>Privacy/security Agreement</u> for FFM Individual Market includes privacy and security policies protecting consumers' personally identifiable information (PII). The FFM privacy standards are consistent with the seven principles outlined in 45 CFR 155.260. 	Agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace must read and accept the terms of both Agreements.
Federally-facilitated SHOP Marketplace Agreement	Includes privacy and security policies protecting consumers' personally identifiable information (PII). The FFM privacy standards are consistent with the seven principles outlined in 45 CFR 155.260.	Agents and brokers who wish to operate in a FF-SHOP must read and accept the terms of the Agreement.

Training Certificates

- Upon successfully completing all applicable exams and Agreements, you will receive a training completion certificate.
- You will receive a certificate for each curriculum you complete.
- Keep these certificates for your records.
- Copies should be provided to any issuers and web-brokers with which you are affiliated.

Curriculum	Components
Individual Marketplace Curriculum	<ul style="list-style-type: none"> • Affordable Care Act and Marketplace Basics Exam • Individual Marketplace Exam • FFM Agreements for Individual Marketplace
SHOP Marketplace Curriculum	<ul style="list-style-type: none"> • Affordable Care Act and Marketplace Basics Exam (if completed) • SHOP Marketplace Exam (if completed) • SHOP Marketplace Agreement
Individual Marketplace and SHOP Marketplace Curriculum	<ul style="list-style-type: none"> • Affordable Care Act and Marketplace Basics Exam • Individual Marketplace Exam • SHOP Marketplace Exam (if completed) • FFM Agreements for Individual Marketplace • SHOP Marketplace Agreement

Resources for Agents and Brokers

Registration Webinars

- Beginning as soon as mid-August, CMS will host a series of registration webinars for agents/brokers in the FFMs. These webinars will include instructions for both Part I and Part II of the FFM registration process for agents/brokers.
- These webinars will be coordinated with industry membership groups. Please contact your respective membership group for logistical information.

Resources

- **CCIIO Webpage for Agents and Brokers in the Health Insurance Marketplaces**
Available at: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>
- **The Role of Agents, Brokers, and Web-brokers in Health Insurance Marketplaces**
Available at: <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/agent-broker-5-1-2013.pdf>
- **General CCIIO Resources**
Available at: <http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/index.html>
- **Healthcare.gov**
Available at: <https://healthcare.gov> and <https://healthcare.gov/small-businesses>
- **Medicare Learning Network®**
<https://Marketplace.MedicareLearningNetworkLMS.com>