

CMS Portal Guide for New Users: Login.gov



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CMS PORTAL GUIDE FOR NEW USERS: LOGIN.GOV

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A. Overview

The Centers for Medicare and Medicare Services (CMS) Portal allows users to access one or more CMS applications, such as the Marketplace Learning Management System (MLMS) and the Marketplace Assister Community (MAC), using a single set of login credentials.

The CMS Portal now supports Credential Service Providers (CSPs) to make signing in easier and more secure. Login.gov is one supported CSP that allows you to securely sign in using an existing account or by creating a new one. If you have never used the CMS Portal before (for example, if you have never completed annual Assister certification training), you must create a new user account and completed identity verification to access CMS applications as a Certified Application Counselor (CAC), Navigator, Assister, or Leadership contact.

There are several ways to access the CMS Portal:

- **If you already have a CMS Portal account,** [sign in](#) using your existing CMS Portal credentials. Refer to the [CMS Portal Guide for Existing Users with IDM Accounts](#) for detailed instructions.
- **If you have an ID.me account,** sign in using your ID.me credentials. Refer to the [CMS Portal User Guide for New Users – ID.me](#) for additional instructions.
- **If you have a Login.gov account,** [sign in](#) using your Login.gov credentials. If you have not completed identity verification, you must do so before accessing any application on the CMS Portal. Refer to the [Section B.2. Verifying your Identity](#) section in this document.

If you have an existing Login.gov or ID.me account but have not completed identity verification, you must complete verification before accessing CMS applications.

- **If you do not have a CMS Portal, Login.gov, or ID.me account,** you will need to create one using the ID.me or Login.gov selection. To ensure your account connects properly to the CMS systems, begin the account creation process from the [CMS Enterprise Portal](#). **Do not create your new Login.gov or ID.me account directly on their websites.**

Refer to [Figure 1](#) for a flowchart and decision tree outlining the access request and login process. A Section 508-compliant text-only description of the workflow is available in [Appendix A: Accessible Workflow Transcript](#).

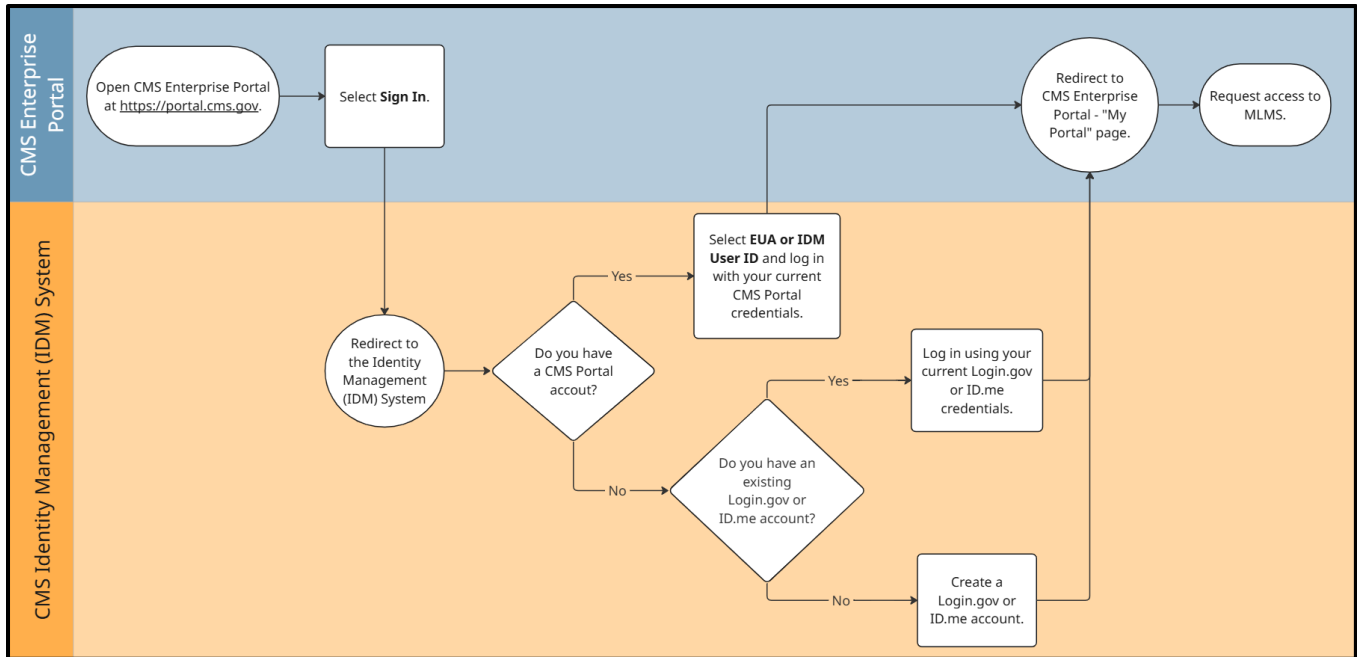


Figure 1: CMS Portal Login Flowchart

You will use this guide to create a new Login.gov account or access an existing one.

If you experience issues creating a Login.gov account, refer to [Appendix B: Avoiding Creation of a Duplicate Account](#). If you continue to experience issues, please reach out to CACQuestions@cms.hhs.gov or 844-497-2123 for assistance.

B. Creating a Login.gov Account for New Users

1. Creating a Login.gov Account

To create a Login.gov account:

Step 1. Access the [CMS Enterprise Portal](https://portal.cms.gov) at portal.cms.gov and select **Sign In**.

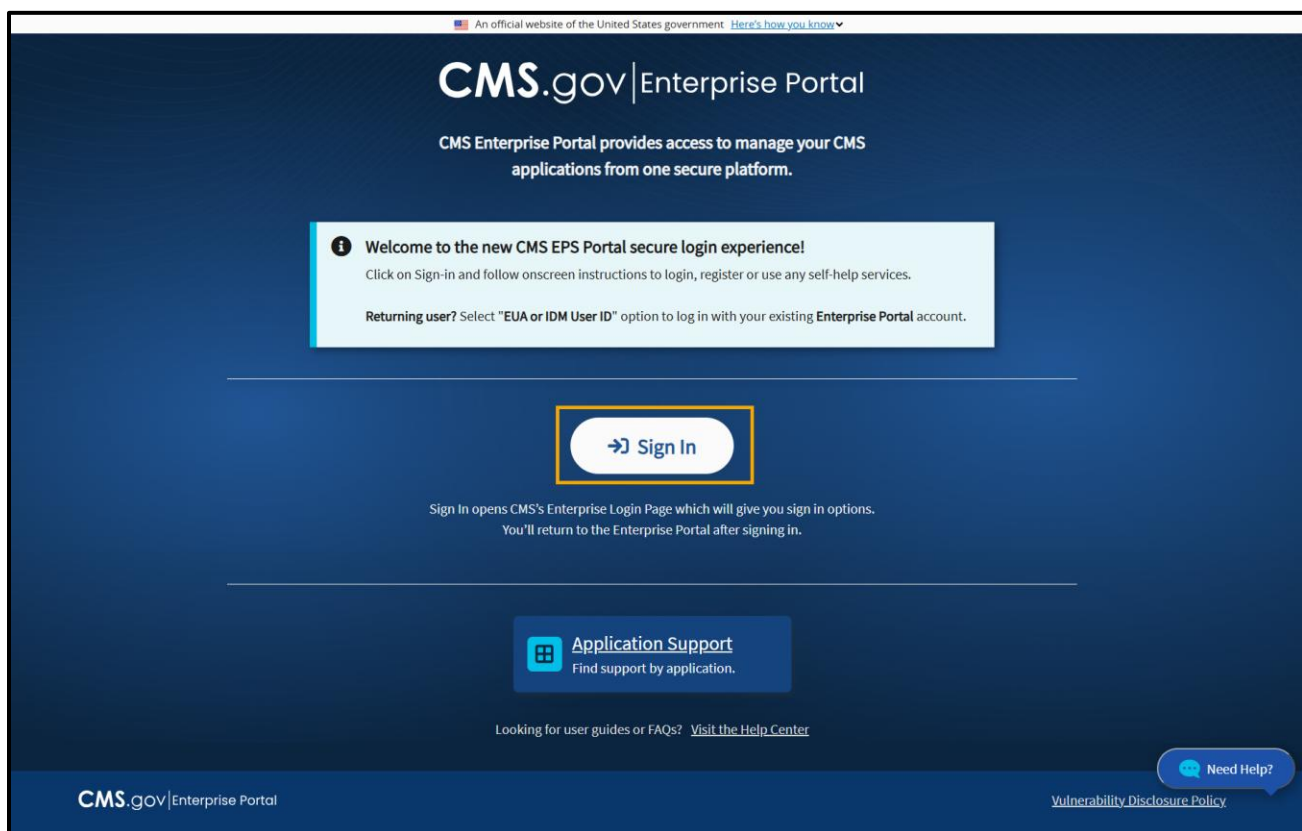
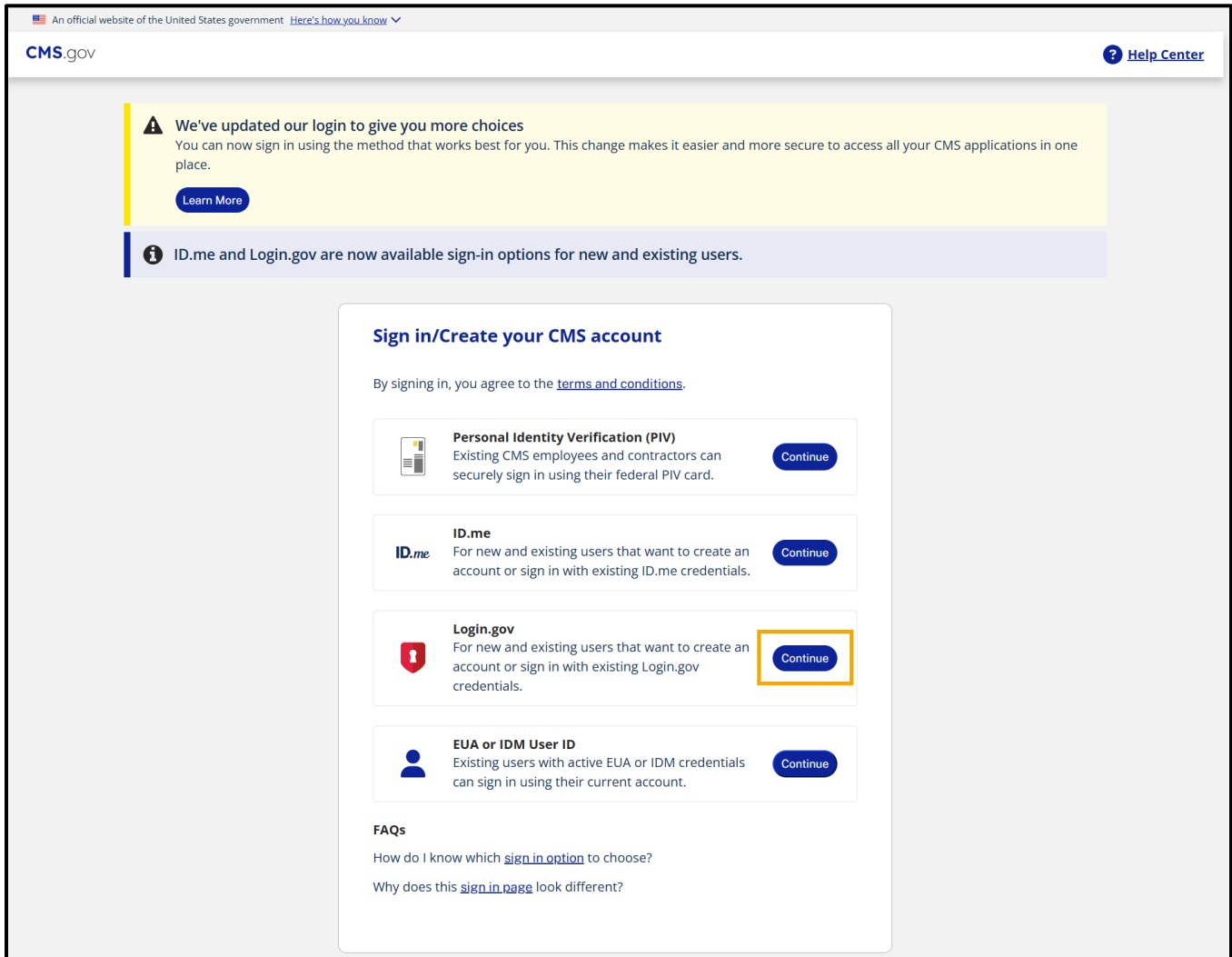


Figure 2: CMS Enterprise Portal Sign in Page

Step 2. The CMS Portal will redirect you to the [CMS.gov Identity Management System](#). In the “Login.gov” section, select **Continue**.



An official website of the United States government [Here's how you know](#) ✓

CMS.gov [? Help Center](#)

⚠ We've updated our login to give you more choices
You can now sign in using the method that works best for you. This change makes it easier and more secure to access all your CMS applications in one place.
[Learn More](#)

i ID.me and Login.gov are now available sign-in options for new and existing users.

Sign in/Create your CMS account

By signing in, you agree to the [terms and conditions](#).

Personal Identity Verification (PIV)
Existing CMS employees and contractors can securely sign in using their federal PIV card. [Continue](#)

ID.me
For new and existing users that want to create an account or sign in with existing ID.me credentials. [Continue](#)

Login.gov
For new and existing users that want to create an account or sign in with existing Login.gov credentials. [Continue](#)

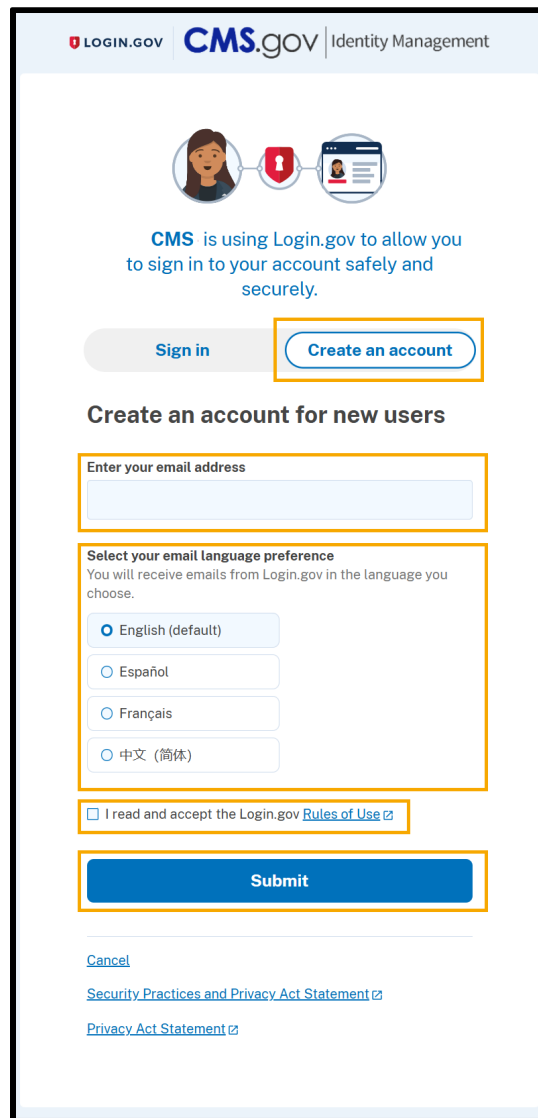
EUA or IDM User ID
Existing users with active EUA or IDM credentials can sign in using their current account. [Continue](#)

FAQs
How do I know which [sign in option](#) to choose?
Why does this [sign in page](#) look different?

Figure 3: CMS.gov Identity Management –Login.gov Section

Step 3. Select Create an Account.

- a. Enter your email address. Use a **personal** email address that you will always have access to. You may add an additional email address, such as your work email address, after your account is created.
- b. Select your preferred language for emails from Login.gov. English is selected by default.
- c. Select the **checkbox** to accept the Login.gov Rules of Use.
- d. Select **Submit**.



LOGIN.GOV | CMS.gov | Identity Management

CMS is using Login.gov to allow you to sign in to your account safely and securely.

[Sign in](#) [Create an account](#)

Create an account for new users

Enter your email address

Select your email language preference
You will receive emails from Login.gov in the language you choose.

☒ English (default)
☐ Español
☐ Français
☐ 中文 (简体)

☐ I read and accept the Login.gov [Rules of Use](#)

[Submit](#)

[Cancel](#)
[Security Practices and Privacy Act Statement](#)
[Privacy Act Statement](#)

Figure 4: Login.gov – Create an Account for New Users

- Step 4.** After you select **Submit**, you will receive an email from Login.gov to confirm your email address. If an account already exists with that email address, the email will inform you that the address is already associated with a Login.gov account and that you cannot create a new one (see [Appendix B](#)).
- If you do not receive the confirmation email, and the email address on the “Check Your Email” page is correct, select **Resend the confirmation email**.
 - If you entered an incorrect email address, select **Use a different email address** to return to the “Create an Account” page and enter the correct email address.

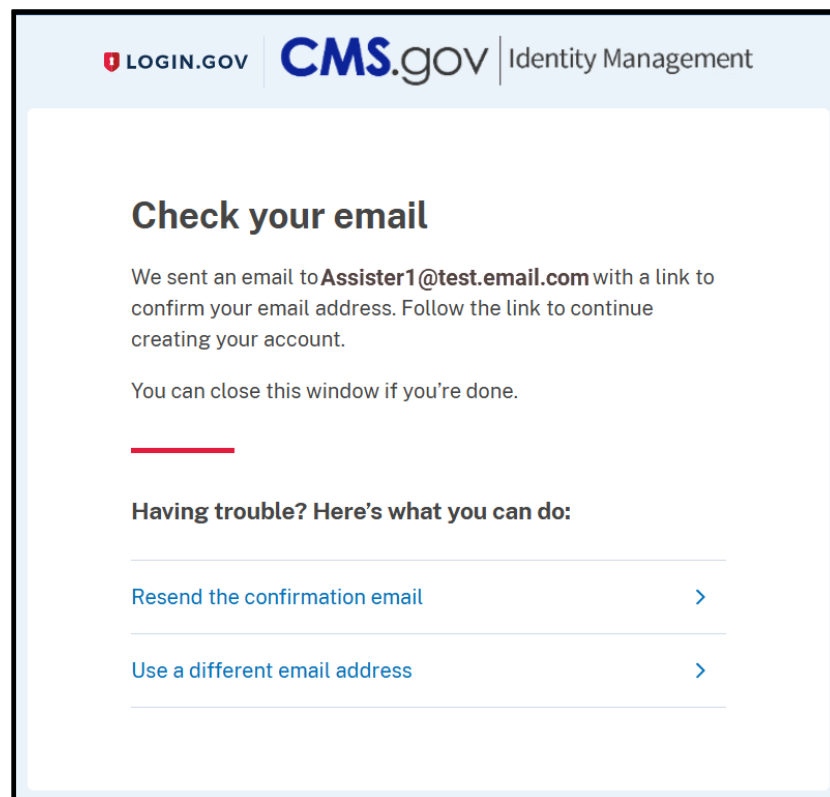


Figure 5: Login.gov – Check Your Email

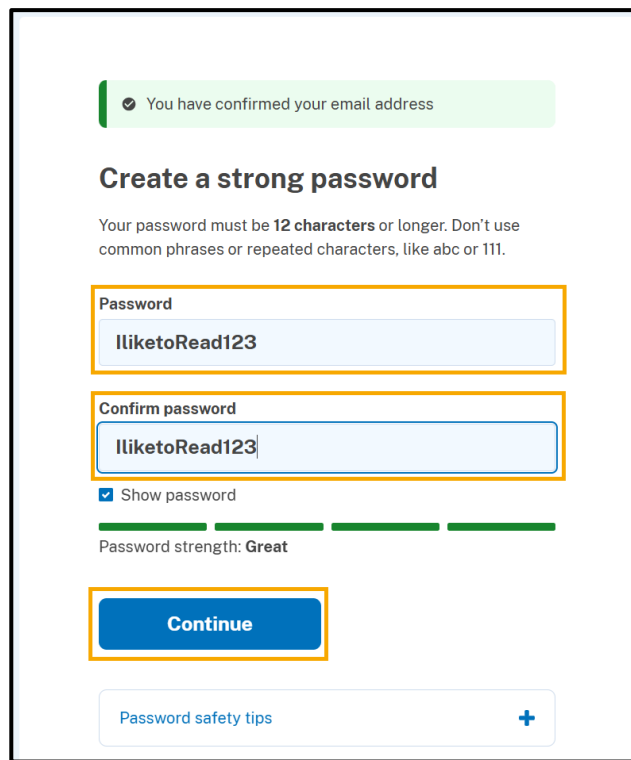
- Step 5.** In the email, select **Confirm your email address** or copy and paste the entire link from the email into your web browser. You will be returned to the Login.gov account creation process.



Figure 6: Login.gov – Confirm Email Address

Step 6. Create your Login.gov password. Your password must:

- Be at least 12 characters long.
- Avoid common phrases or repeated characters (for example, “abc” or “111”).
- Not contain parts of your email address.
- Not include personal dates, such as your birthday.



✓ You have confirmed your email address

Create a strong password

Your password must be **12 characters** or longer. Don't use common phrases or repeated characters, like abc or 111.

Password
IliketoRead123

Confirm password
IliketoRead123

☒ Show password

Password strength: **Great**

Continue

[Password safety tips](#) +

Figure 7: Login.gov – Create a Strong Password

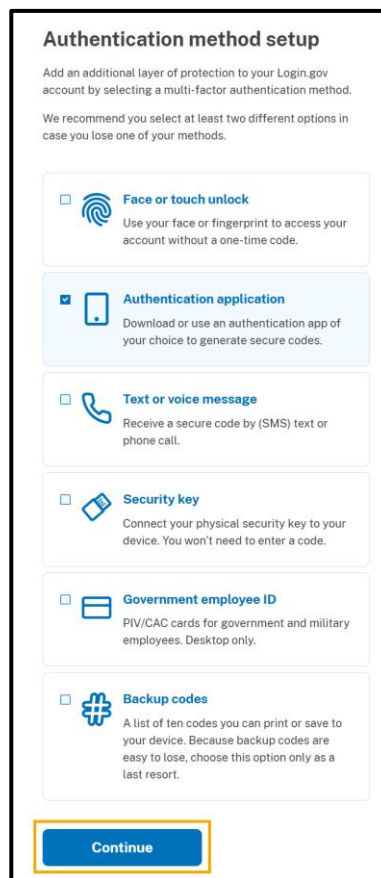
Step 7. Select at least one multi-factor authentication (MFA) method, then and select **Continue**. For details, review the [Login.gov Authentication Methods](#) web page.

More secure methods of authentication include:

- Security key
- Face or touch unlock
- Authentication application
- PIV or CAC card for Federal Government employees or military

Less secure methods of authentication include:

- Text message
- Phone call
- Backup codes



Authentication method setup

Add an additional layer of protection to your Login.gov account by selecting a multi-factor authentication method.

We recommend you select at least two different options in case you lose one of your methods.

- ☐ **Face or touch unlock**
Use your face or fingerprint to access your account without a one-time code.
- ☒ **Authentication application**
Download or use an authentication app of your choice to generate secure codes.
- ☐ **Text or voice message**
Receive a secure code by (SMS) text or phone call.
- ☐ **Security key**
Connect your physical security key to your device. You won't need to enter a code.
- ☐ **Government employee ID**
PIV/CAC cards for government and military employees. Desktop only.
- ☐ **Backup codes**
A list of ten codes you can print or save to your device. Because backup codes are easy to lose, choose this option only as a last resort.

Continue

Figure 8: Login.gov – Authentication Method Setup

- Step 8.** Follow the instructions provided for your selected authentication method. You will receive a confirmation message once setup is complete.
- Step 9.** Select **Add another method** to add a backup authentication method (recommended) or select **Skip for now** to continue without adding additional authentication methods.

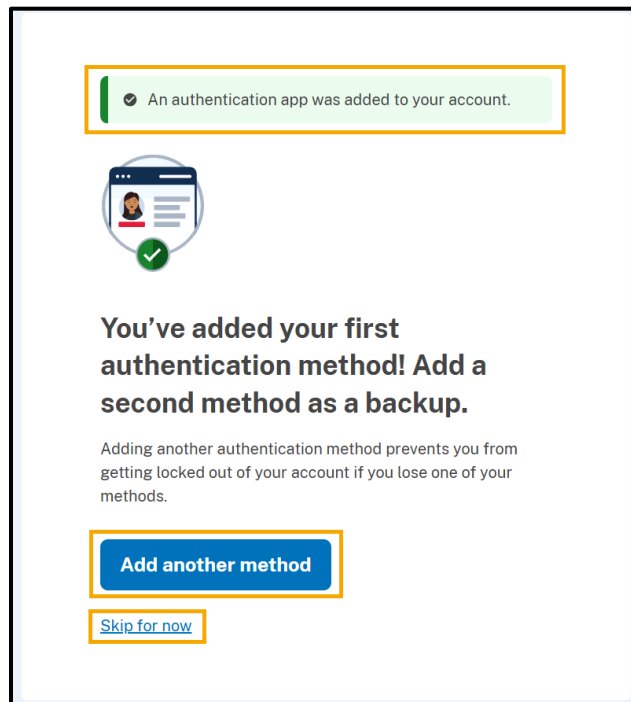


Figure 9: Login.gov – Authentication Method Added Confirmation and Next Steps

2. Verifying your Identity

After you create your Login.gov account and set up an authentication method, you will **verify your identity**.

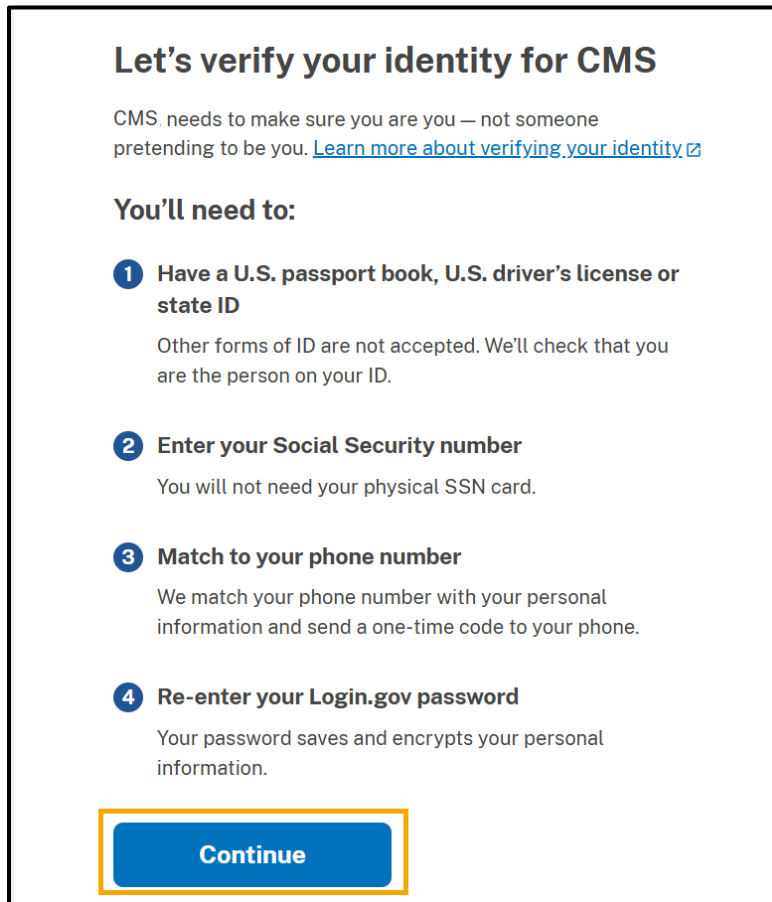
Please enter your personal information with extreme care during account creation. You must use your legal first name exactly as it appears on your official documents, and you should not place your middle initial or middle name in the First Name field. Even minor errors, such as misspellings, misplaced initials, or incorrect name formatting, can cause identity verification issues and cannot be edited after you submit your information. This may prevent you from completing the identity verification process. We strongly recommend reviewing all information prior to submitting.

To verify your identity:

Step 1. Review the information on the “Let’s verify your identity for CMS” page. Be prepared to:

- Provide information from your U.S. passport, U.S. driver’s license, or state ID.
- Enter your Social Security Number.
- Provide a phone number you have access to.
- Re-enter your Login.gov password.

Step 2. Select **Continue**.



Let's verify your identity for CMS

CMS needs to make sure you are you — not someone pretending to be you. [Learn more about verifying your identity](#)

You'll need to:

- 1 Have a U.S. passport book, U.S. driver's license or state ID**
Other forms of ID are not accepted. We'll check that you are the person on your ID.
- 2 Enter your Social Security number**
You will not need your physical SSN card.
- 3 Match to your phone number**
We match your phone number with your personal information and send a one-time code to your phone.
- 4 Re-enter your Login.gov password**
Your password saves and encrypts your personal information.

Continue

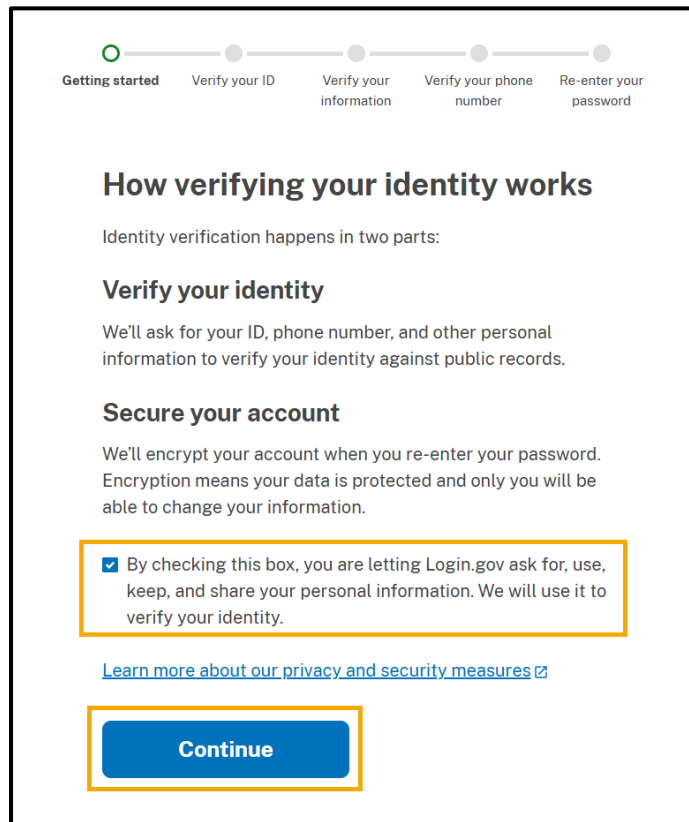
Figure 10: Login.gov – Let’s Verify Your Identity for CMS

Step 3. Review the “How verifying your identity works” page. Identity verification includes two parts:

- **Verify your identity** – You will provide personal information to verify your identity against public records.
- **Secure your account** – Your account is encrypted when you re-enter your password so your data stays protected.

Step 4. Select the **checkbox** to allow Login.gov to use your personal information for identity verification.

Step 5. Select **Continue** to proceed.



Getting started Verify your ID Verify your information Verify your phone number Re-enter your password

How verifying your identity works

Identity verification happens in two parts:

Verify your identity

We'll ask for your ID, phone number, and other personal information to verify your identity against public records.

Secure your account

We'll encrypt your account when you re-enter your password. Encryption means your data is protected and only you will be able to change your information.

☒ By checking this box, you are letting Login.gov ask for, use, keep, and share your personal information. We will use it to verify your identity.

[Learn more about our privacy and security measures](#)

Continue

Figure 11: Login.gov – How Verifying Your Identity Works

Step 6. Choose how you want to verify your identity: by phone or tablet, or in person at a participating Post Office.

- We recommend verifying your identity via phone or tablet. If you choose this option, refer to [Section 2.1. Verifying Your Identity on Your Phone](#).
- If you would prefer to verify your identity in person, refer to [Section 2.2. Verifying Your Identity in Person](#).

If you experience issues or receive an error message during the identity verification process, refer to [Appendix C](#).

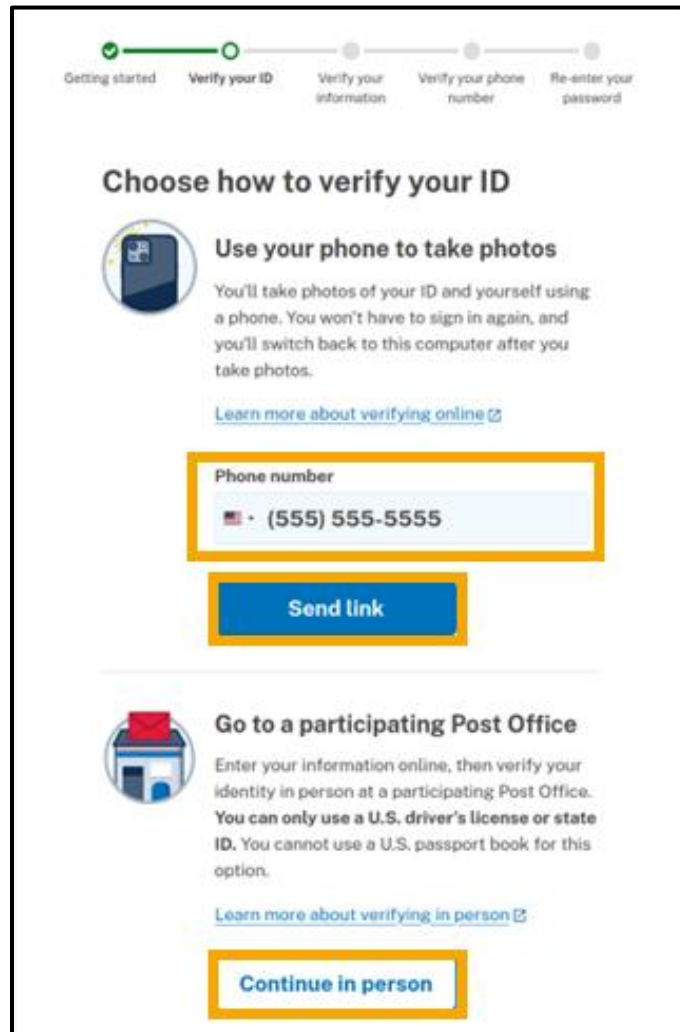


Figure 12: Login.gov – Choose How to Verify Your ID

2.1 Verifying Your Identity on Your Phone or Tablet

To verify your identity by phone or tablet, enter your phone number and select **Send Link**. You will receive a text message with a link to begin identity verification along with a confirmation message that the text was sent.

IMPORTANT! Do not close your browser window while verifying your identity on your phone.
When verification is complete, the next step loads automatically.

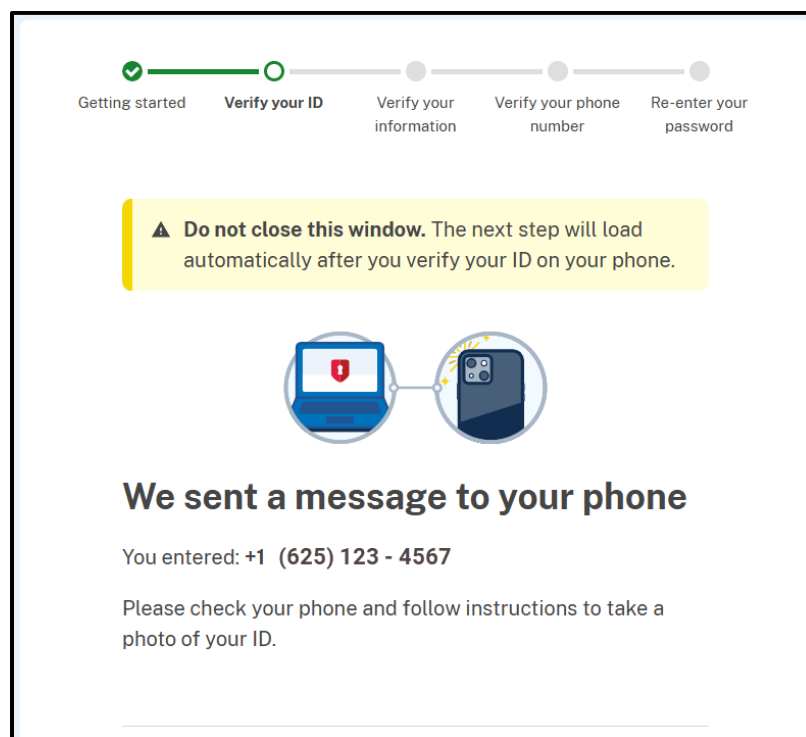
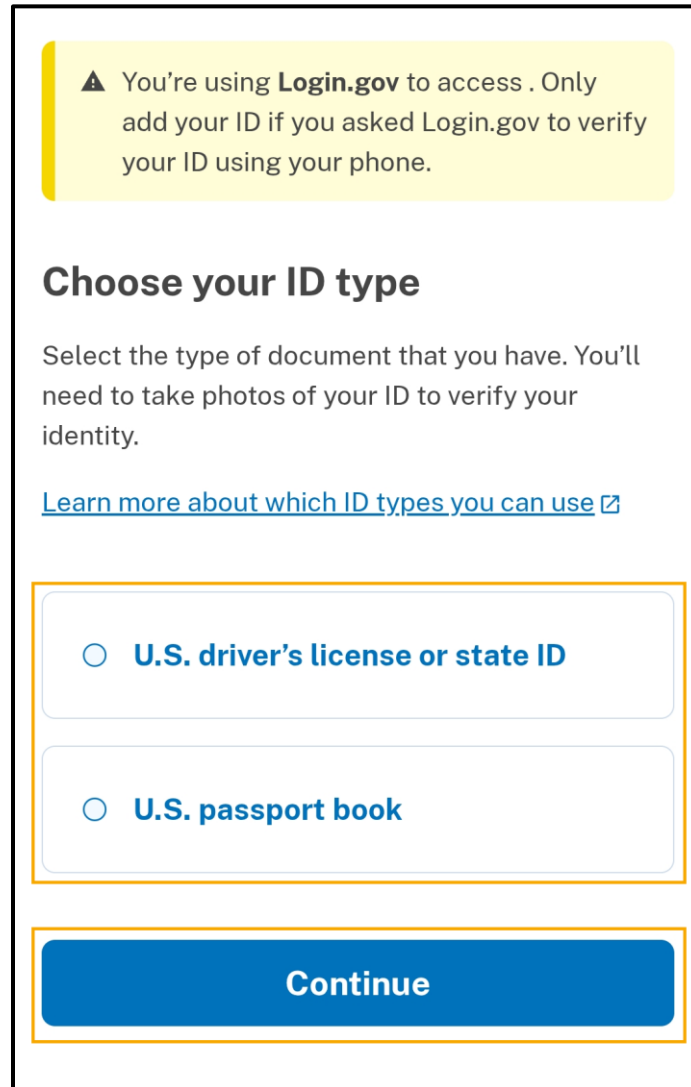


Figure 13: Login.gov – Phone Identity Verification Text Message

- Step 1.** Open the link sent via text. Select the type of ID you want to use to verify your identity and select **Continue**.



⚠ You're using **Login.gov** to access . Only add your ID if you asked Login.gov to verify your ID using your phone.

Choose your ID type

Select the type of document that you have. You'll need to take photos of your ID to verify your identity.

[Learn more about which ID types you can use](#) 

☐ **U.S. driver's license or state ID**

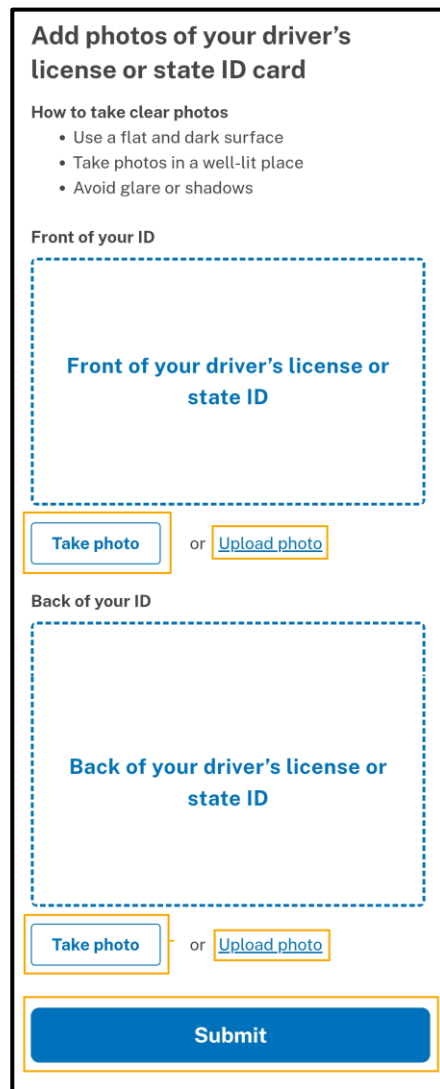
☐ **U.S. passport book**

Continue

Figure 14: Login.gov – Choose Your ID Type

- Step 2.** Add photos of the front and back of your driver's license, state ID card, or passport using your phone or tablet and selecting either **Take Photo** or **Upload Photo**. When taking photos:

- Place your ID on a solid, dark background. Avoid white, textured, or patterned background.
- Take photos in a well-lit area with indirect light. Avoid glare or shadows.
- Hold your device still. Resting your arms on a surface can help.
- Line up your ID with the guidelines in the picture tool. Make sure your ID's barcode is clean and not damaged.
- Do not crop the edges of your ID.
- For troubleshooting assistance, review the [Login.gov Take Photos of My ID](#) web page.



Add photos of your driver's license or state ID card

How to take clear photos

- Use a flat and dark surface
- Take photos in a well-lit place
- Avoid glare or shadows

Front of your ID

Front of your driver's license or state ID

[Take photo](#) or [Upload photo](#)

Back of your ID

Back of your driver's license or state ID

[Take photo](#) or [Upload photo](#)

[Submit](#)

Figure 15: Login.gov – Add Photos of Your Driver's License or State ID Card

Step 3. Select **Submit**.

Step 4. Next, you will add a photo of your face using the Login.gov camera tool; the system will verify that your identity document and photo match. To prepare:

- Make sure your entire face is visible, from chin to the top of your head.
- Only wear accessories (such as glasses) if you also wear them in your ID photo.
- Remove anything covering your face, such as hats.
- Take the photo in a well-lit place while avoiding glare.
- Line up your face with the guidelines. Keep your expression neutral and remain still.
- For more guidelines, review the [Login.gov Take a Selfie](#) web page.

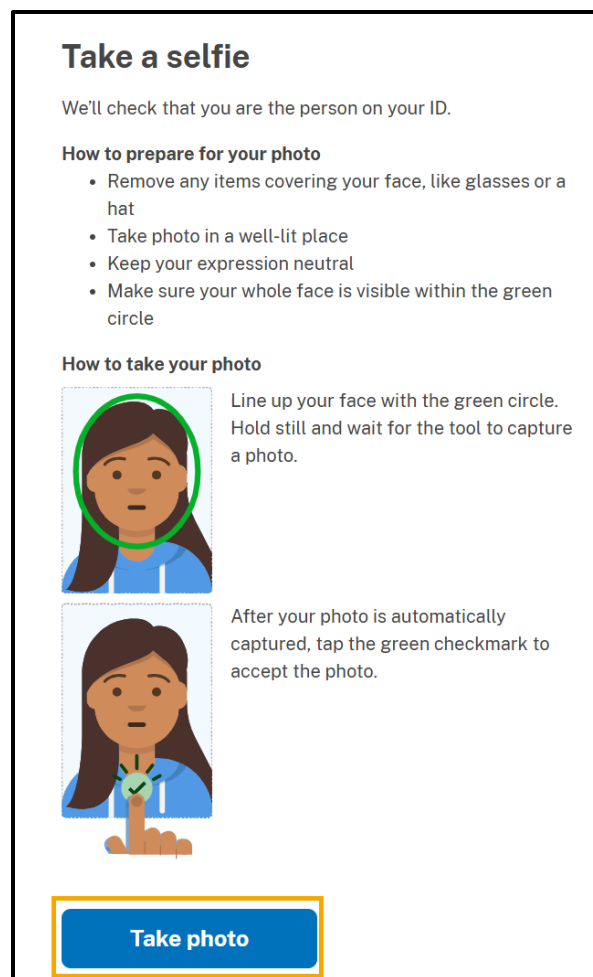
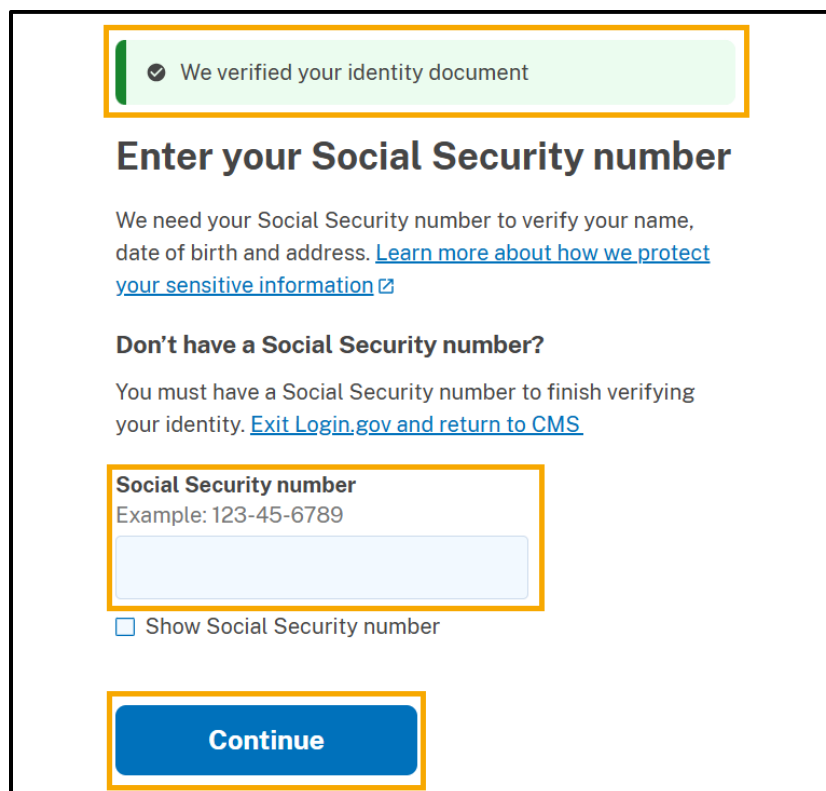


Figure 16: Login.gov – Take a Selfie

- a. Select **Take Photo** to open the camera tool.
- b. Follow the on-screen instructions to take your photo.
- c. Once you have taken your photo, select the green **checkmark** to accept the photo.

If your identity document is successfully verified, a confirmation message will display on the screen.

Step 5. Enter your Social Security Number and select **Continue**.



✔ We verified your identity document

Enter your Social Security number

We need your Social Security number to verify your name, date of birth and address. [Learn more about how we protect your sensitive information](#)

Don't have a Social Security number?

You must have a Social Security number to finish verifying your identity. [Exit Login.gov and return to CMS](#)

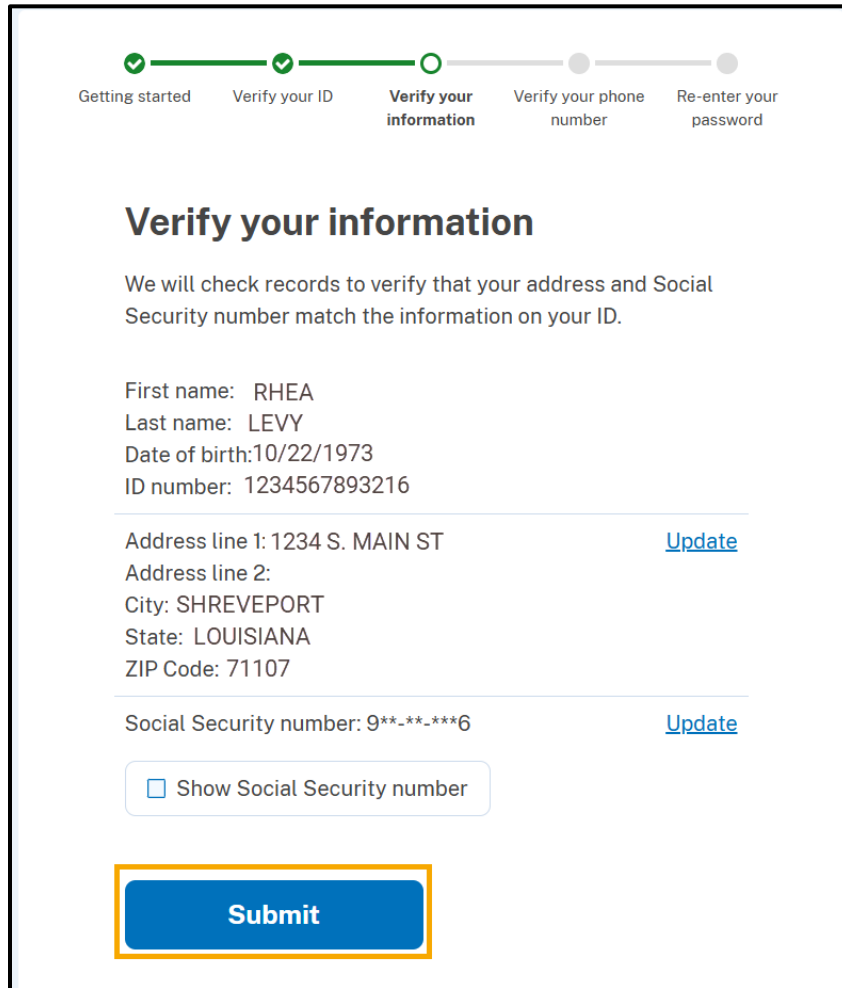
Social Security number
Example: 123-45-6789

☐ Show Social Security number

Continue

Figure 17: Login.gov – Enter Social Security Number and Continue Button

- Step 6.** Verify that your ID information and the information you entered are correct. If necessary, select **Update** to edit your information. Once all information is accurate, select **Submit**.



Getting started Verify your ID **Verify your information** Verify your phone number Re-enter your password

Verify your information

We will check records to verify that your address and Social Security number match the information on your ID.

First name: RHEA
Last name: LEVY
Date of birth: 10/22/1973
ID number: 1234567893216

Address line 1: 1234 S. MAIN ST [Update](#)
Address line 2:
City: SHREVEPORT
State: LOUISIANA
ZIP Code: 71107

Social Security number: 9**-**-****6 [Update](#)

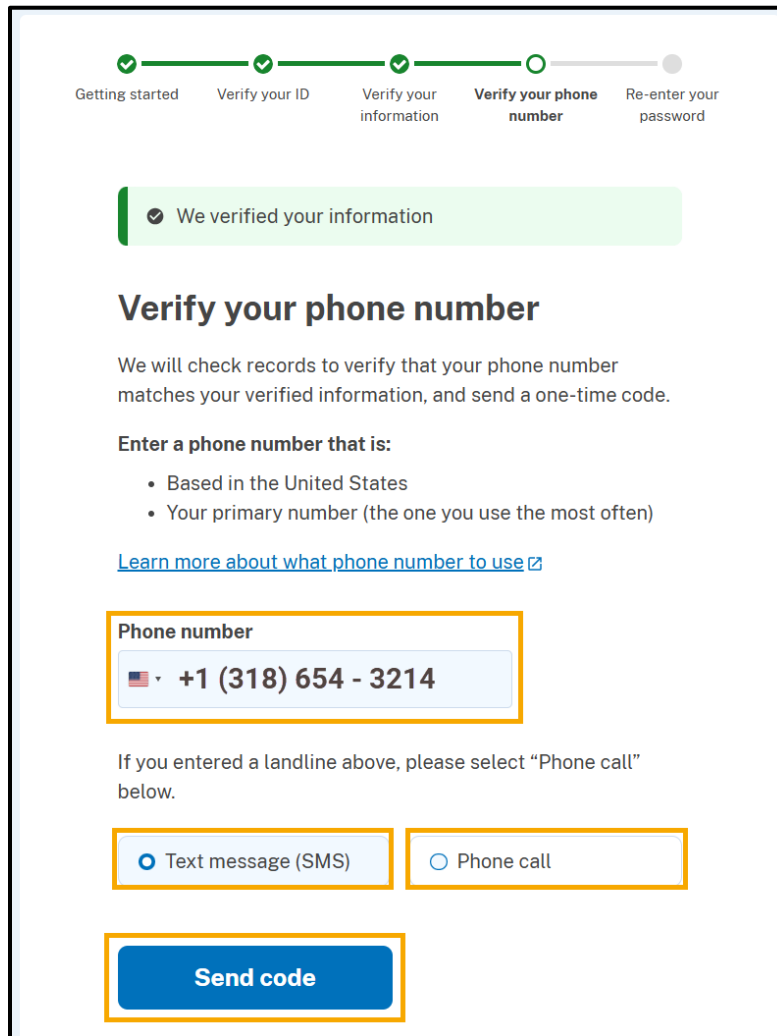
☐ Show Social Security number

Submit

Figure 18: Login.gov – Verify Your Information and Submit Button

If your information is successfully verified, a confirmation message will display on the screen.

- Step 7.** Enter the phone number you use most often to receive a one-time code. This confirms that the phone number belongs to you.
- Select Text Message (SMS) or Phone call.
 - Select Send code.



Getting started Verify your ID Verify your information **Verify your phone number** Re-enter your password

✓ We verified your information

Verify your phone number

We will check records to verify that your phone number matches your verified information, and send a one-time code.

Enter a phone number that is:

- Based in the United States
- Your primary number (the one you use the most often)

[Learn more about what phone number to use](#)

Phone number

+1 (318) 654 - 3214

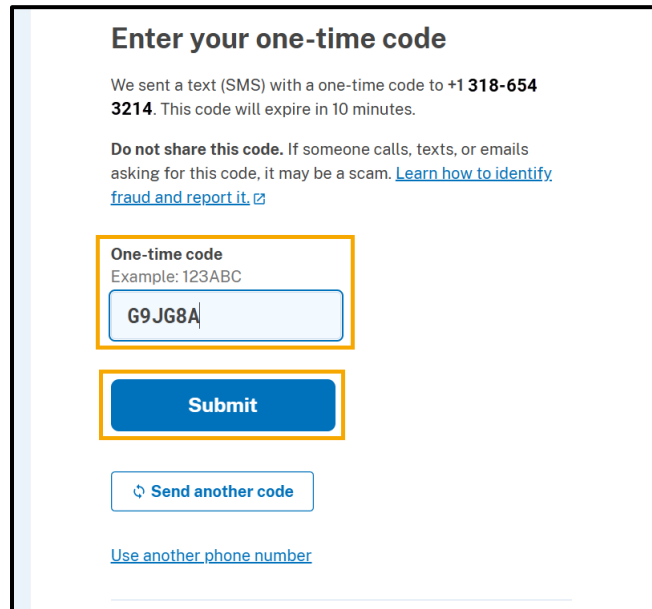
If you entered a landline above, please select "Phone call" below.

☒ Text message (SMS) ☐ Phone call

Send code

Figure 19: Login.gov – Verify Your Phone Number

Step 8. After you receive the code, enter it in the **One-time code** field and select **Submit**.



Enter your one-time code

We sent a text (SMS) with a one-time code to +1 318-654 3214. This code will expire in 10 minutes.

Do not share this code. If someone calls, texts, or emails asking for this code, it may be a scam. [Learn how to identify fraud and report it.](#)

One-time code
Example: 123ABC

G9JG8A

Submit

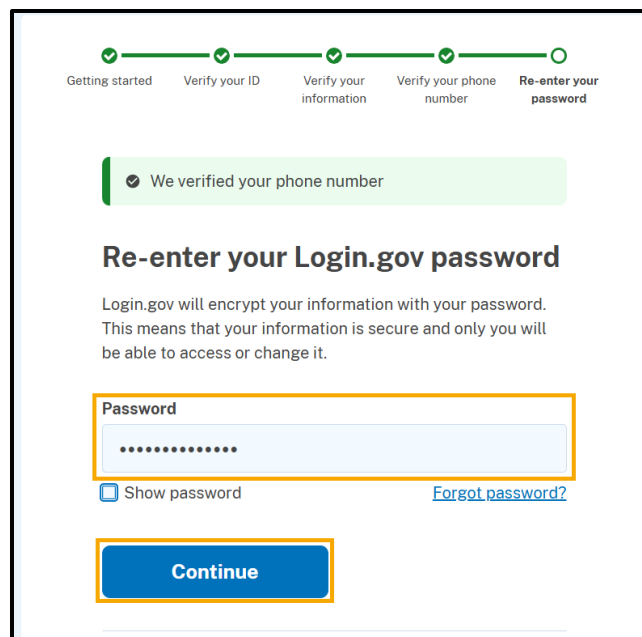
[Send another code](#)

[Use another phone number](#)

Figure 20: Login.gov – Enter Your One-Time Code

If your phone number is successfully verified, a confirmation message will display on the screen.

Step 9. Enter your Login.gov password and select **Continue**.



Getting started Verify your ID Verify your information Verify your phone number Re-enter your password

✓ We verified your phone number

Re-enter your Login.gov password

Login.gov will encrypt your information with your password. This means that your information is secure and only you will be able to access or change it.

Password

.....

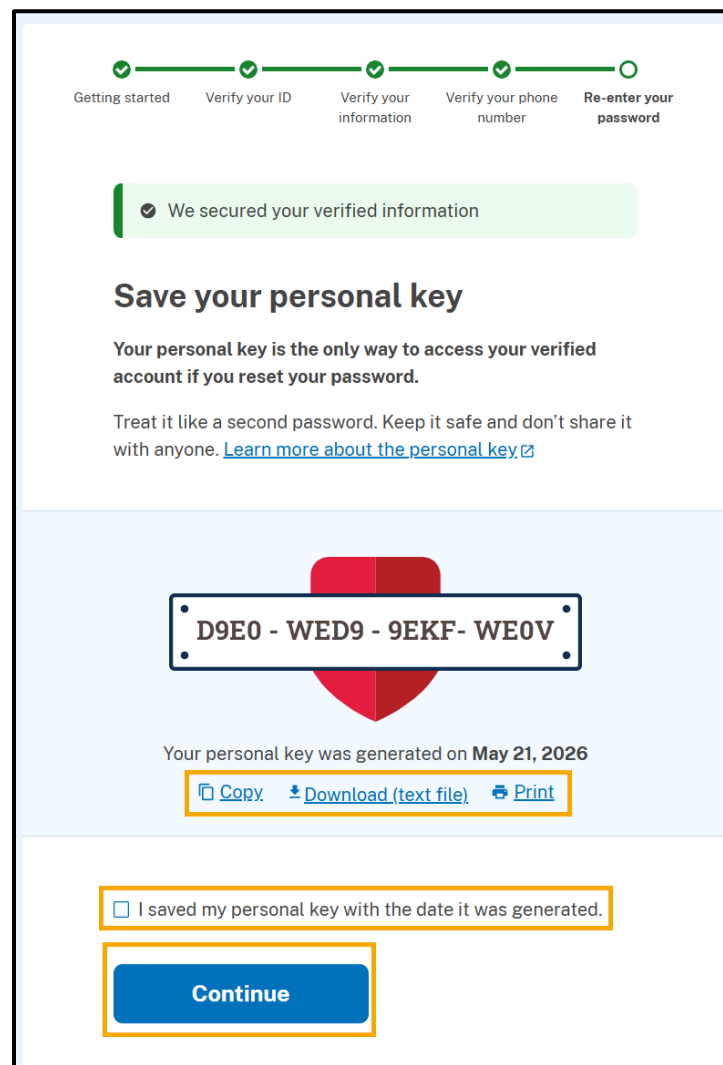
☐ Show password [Forgot password?](#)

Continue

Figure 21: Login.gov – Re-enter Your Login.gov Password

After you enter your password, your personal information is secure, and you are issued a personal key. Your personal key is the only way to access your account if you reset your password. Your personal key cannot be recovered. If you lose it, you must complete identity verification again.

- Save your personal key by selecting **Copy**, **Download (Text File)**, or **Print**.
- Select the **checkbox** confirming that you saved your personal key.
- Select **Continue**.



Getting started Verify your ID Verify your information Verify your phone number Re-enter your password

✓ We secured your verified information

Save your personal key

Your personal key is the only way to access your verified account if you reset your password.

Treat it like a second password. Keep it safe and don't share it with anyone. [Learn more about the personal key](#)

D9E0 - WED9 - 9EKF - WE0V

Your personal key was generated on **May 21, 2026**

[Copy](#) [Download \(text file\)](#) [Print](#)

☐ I saved my personal key with the date it was generated.

Continue

Figure 22: Login.gov – Save Your Personal Key

Step 10. After saving your personal key, you will receive a notification that your information will be shared with CMS. The notification lists all information to be shared. Select **Agree and Continue**.



Connect your verified information to CMS

We'll share this information with CMS.

- ✓ **Email address**
RLEVY@EMAIL.COM [Change](#)
- ✓ **Full name**
RHEA LEVY
- ✓ **Address**
1234 S. MAIN ST., SHREVEPORT, LOUISIANA
- ✓ **Phone number**
+1 (318) 654 - 3214
- ✓ **Date of birth**
OCTOBER 22, 1973
- ✓ **Social Security number**
9**-**-****6
- ✓ **Updated on**
May 21, 2026 at 4:31 PM

Agree and continue

Figure 23: Login.gov – Connect Verified Information to CMS

Step 11. Once you agree to connect your information to CMS, you will be directed to the CMS Enterprise Portal “My Portal” page.

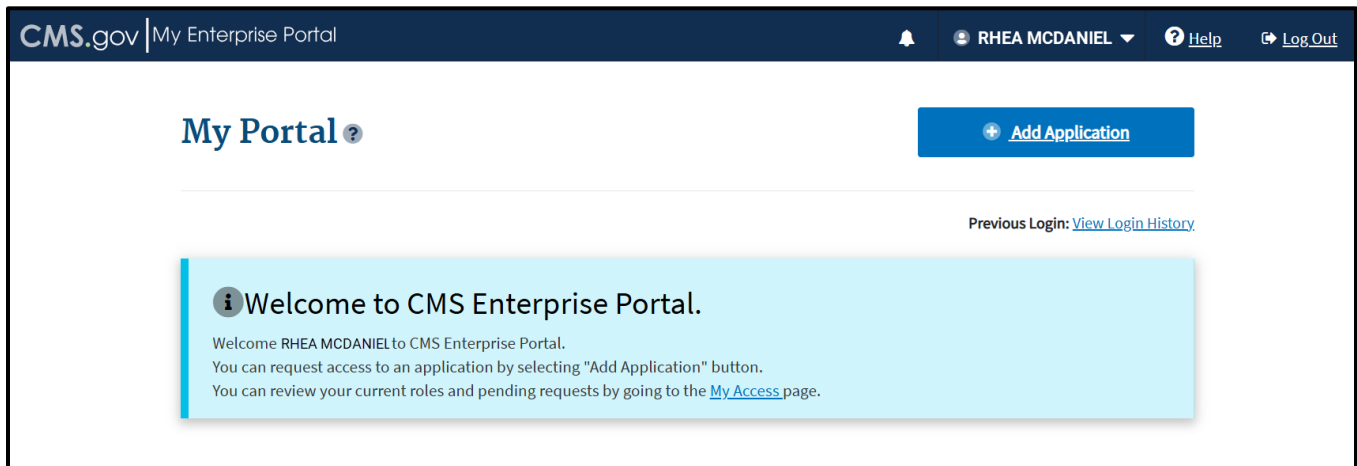


Figure 24: CMS Enterprise Portal “My Portal” Page

If you already have a CMS Portal or ID.me account, you will be directed to the “Account Found” page. This means CMS located an account that matches your information. You may link your CMS Portal and ID.me accounts to your new Login.gov account to access the applications associated with your existing account(s). Refer to [Appendix D](#) for guidance.

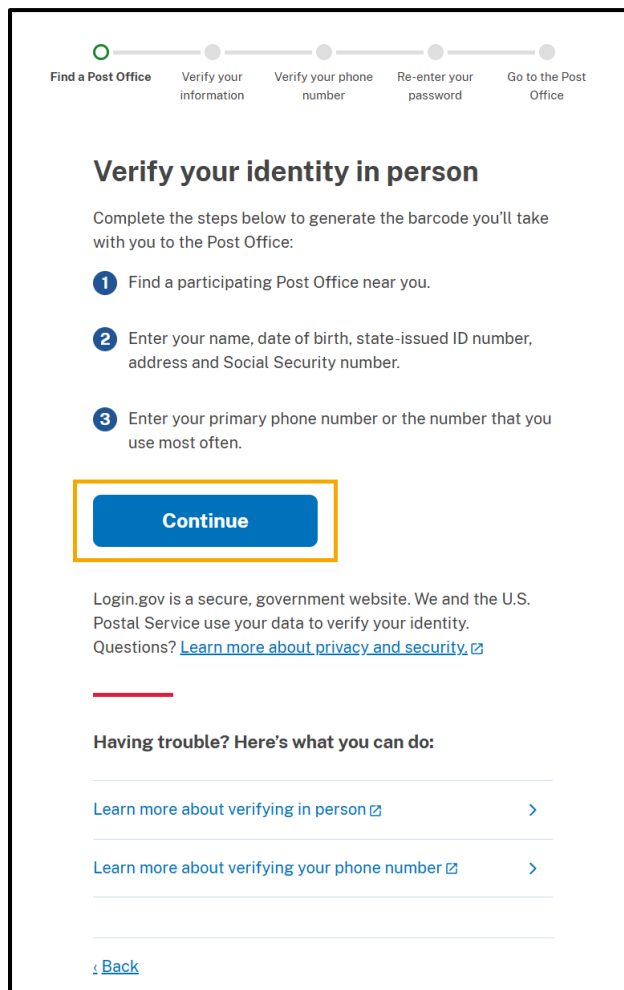
Once your identity is verified and your account is created, you may request access to the CMS applications required for your role.

2.2 Verifying Your Identity in Person

If you are unable to verify your identity using a phone or tablet, you may verify your identity in person at a participating Post Office. After selecting **Verify in Person**, you will locate a participating Post Office, enter personal information, and complete identity verification in person.

To verify your identity in person:

Step 1. Confirm that you want to verify your identity in person. Review the instructions and select **Continue**.



Find a Post Office Verify your information Verify your phone number Re-enter your password Go to the Post Office

Verify your identity in person

Complete the steps below to generate the barcode you'll take with you to the Post Office:

- 1 Find a participating Post Office near you.
- 2 Enter your name, date of birth, state-issued ID number, address and Social Security number.
- 3 Enter your primary phone number or the number that you use most often.

Continue

Login.gov is a secure, government website. We and the U.S. Postal Service use your data to verify your identity. Questions? [Learn more about privacy and security.](#)

Having trouble? Here's what you can do:

[Learn more about verifying in person](#) >

[Learn more about verifying your phone number](#) >

[Back](#)

Figure 25: Login.gov – Verify Your Identity in Person

- Step 2.** On the “Find a Participating Post Office” page, enter your address, city, state, and zip code.
- Select **Search** to populate results.
 - Select the Post Office you want to use for in-person verification.

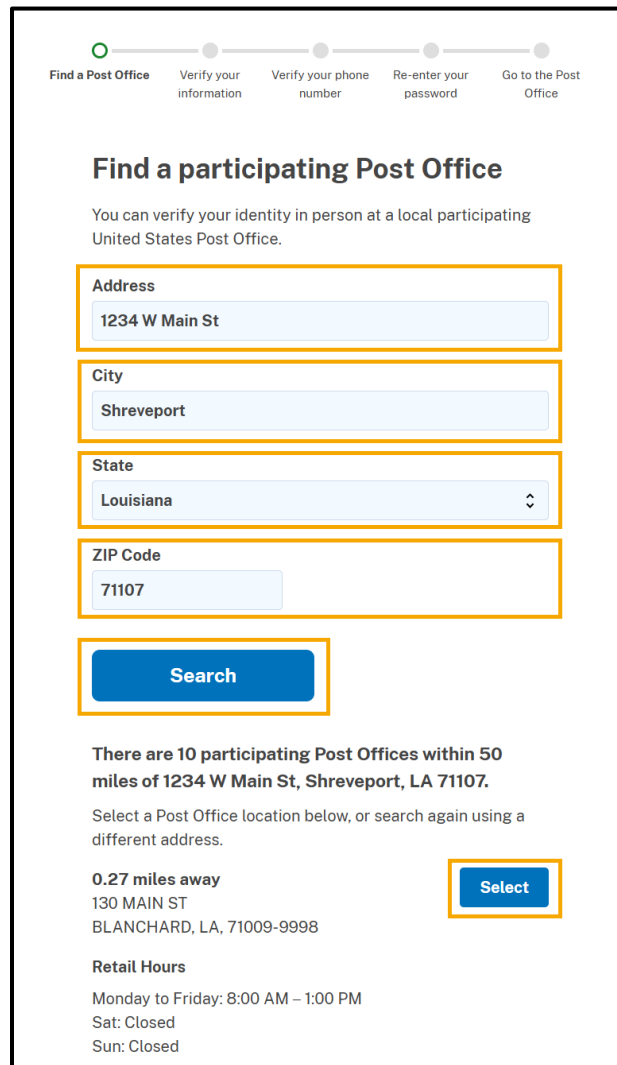


Figure 26: Login.gov – Find a Participating Post Office

- Step 3.** Enter your personal information exactly as it appears on your state-issued ID. All fields are required.

You must use a driver's license or state ID to verify your identity in person. Passports are not accepted. Your ID must not be expired.

- a. Confirm whether you live at the address listed on your state-issued ID.
- b. Select **Continue**.

Enter the information on your state-issued ID

Enter information **exactly** as it appears on your state-issued ID. We will use this information to confirm it matches your ID in person.

You need a driver's license or state ID
Passports are not accepted in person. Your driver's license or state ID must not be expired.

First name

Rhea

Last name

Levy

Date of birth
Example: 4 28 1986

Month Day Year

10 26 1972

Issuing state
This is the state that issued your ID

Louisiana

ID number
May include letters, numbers, and the following symbols: / * -

123456789

Expiration date
Example: 4 28 2028

Month Day Year

7 31 2027

Address on your ID

State

Louisiana

Address line 1

1234 S. Main St

Address line 2

City

Shreveport

ZIP Code

71107

Do you currently live at the address listed on your state-issued ID?

☒ Yes, I live at the address on my state-issued ID

☐ No, I live at a different address

Continue

Figure 27: Login.gov – Enter the Information on Your State-Issued ID

Step 4. Enter your Social Security Number and select **Continue**.

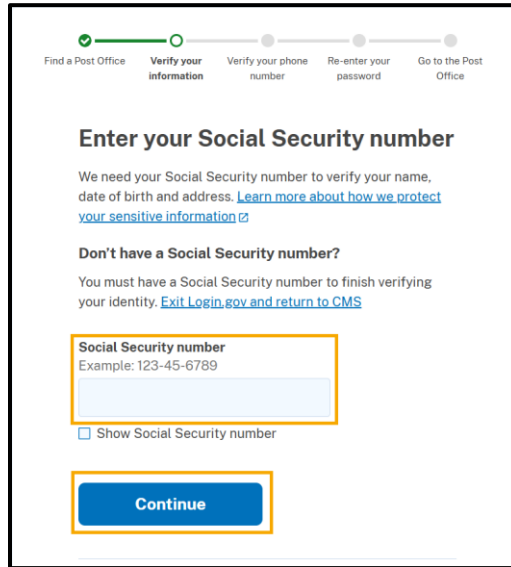


Figure 28: Login.gov – Enter your Social Security Number

Step 5. Enter the phone number you use most often to receive a one-time code. This confirms that the phone number belongs to you.

- a. Select Text Message (SMS) or Phone call.
- b. Select Send Code.

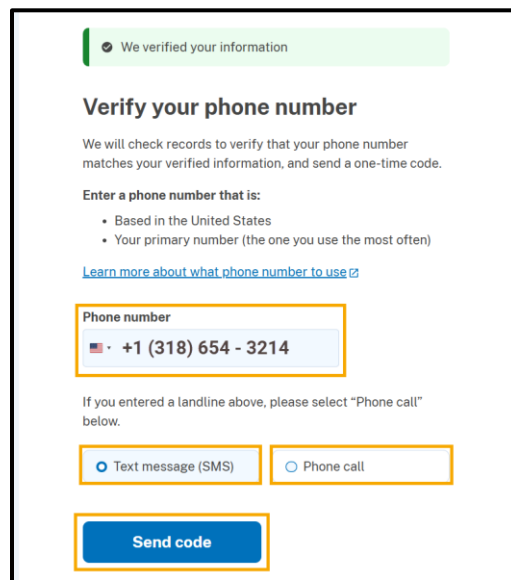
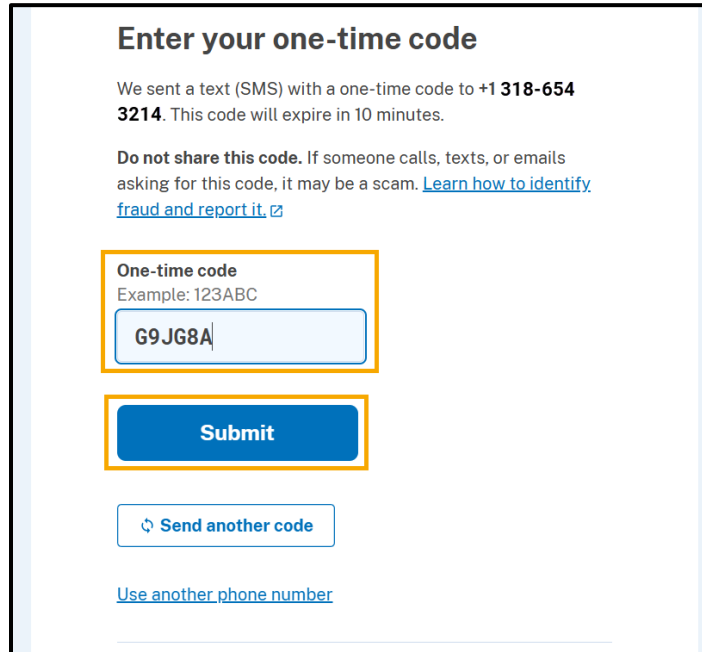


Figure 29: Login.gov – Verify Your Phone Number

Step 6. After you receive the code, enter it in the **One-time Code** field and select **Submit**.



Enter your one-time code

We sent a text (SMS) with a one-time code to +1 318-654 3214. This code will expire in 10 minutes.

Do not share this code. If someone calls, texts, or emails asking for this code, it may be a scam. [Learn how to identify fraud and report it.](#)

One-time code
Example: 123ABC

G9JG8A

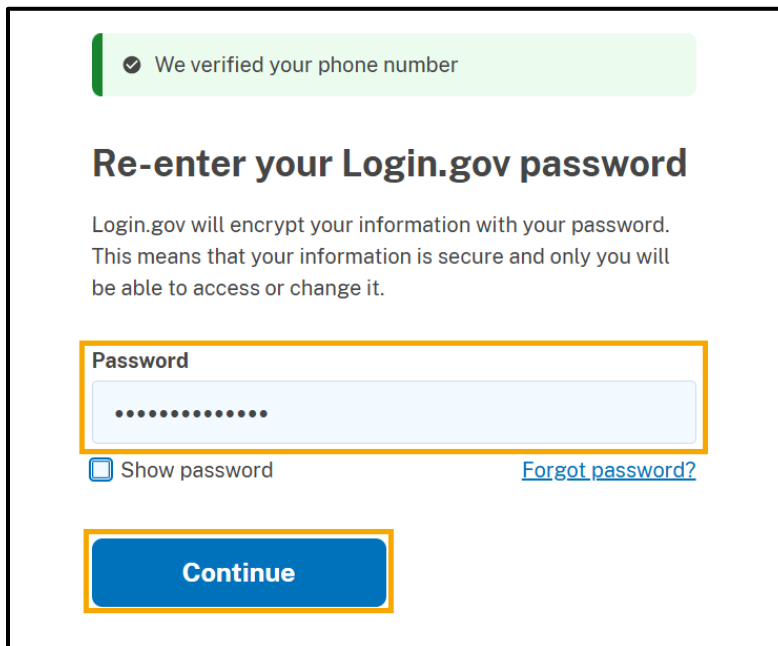
Submit

[Send another code](#)

[Use another phone number](#)

Figure 30: Login.gov – Enter Your One-Time Code

Step 7. Enter your Login.gov password and select **Continue**.



✓ We verified your phone number

Re-enter your Login.gov password

Login.gov will encrypt your information with your password. This means that your information is secure and only you will be able to access or change it.

Password

.....

☐ Show password [Forgot password?](#)

Continue

Figure 31: Login.gov – Re-enter Your Login.gov Password

After verifying your information, you will receive an email from Login.gov that includes a barcode and a deadline for visiting the Post Office. You must bring:

- The same driver's license or state ID card you used when entering your information.
- The barcode from the Login.gov email (printed or displayed on your mobile device).

Once you receive the barcode, you may go to any participating Post Office that offers in-person identity verification. A retail associate will scan your barcode and review your ID. Within 24 hours of your visit, Login.gov will send an email informing you whether identity verification was successful.

For assistance with in-person identity verification, refer to the [Login.gov Verify In Person](#) web page.

C. Logging In to the CMS Portal Using Your Login.gov Account

Once you have created a Login.gov account, you can sign in to the CMS Enterprise Portal using your new Login.gov credentials.

Step 1. Access the [CMS Enterprise Portal](https://portal.cms.gov) at portal.cms.gov and select **Sign In**.

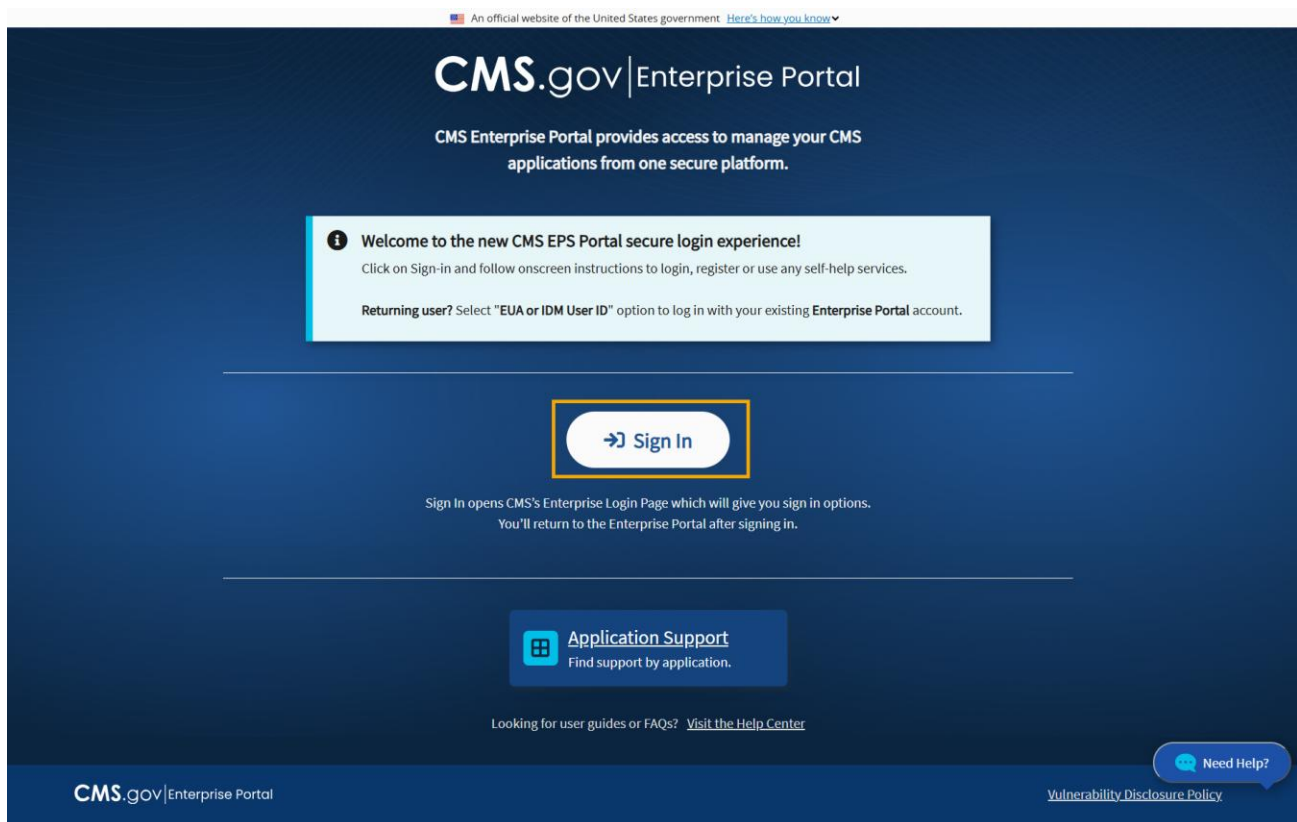
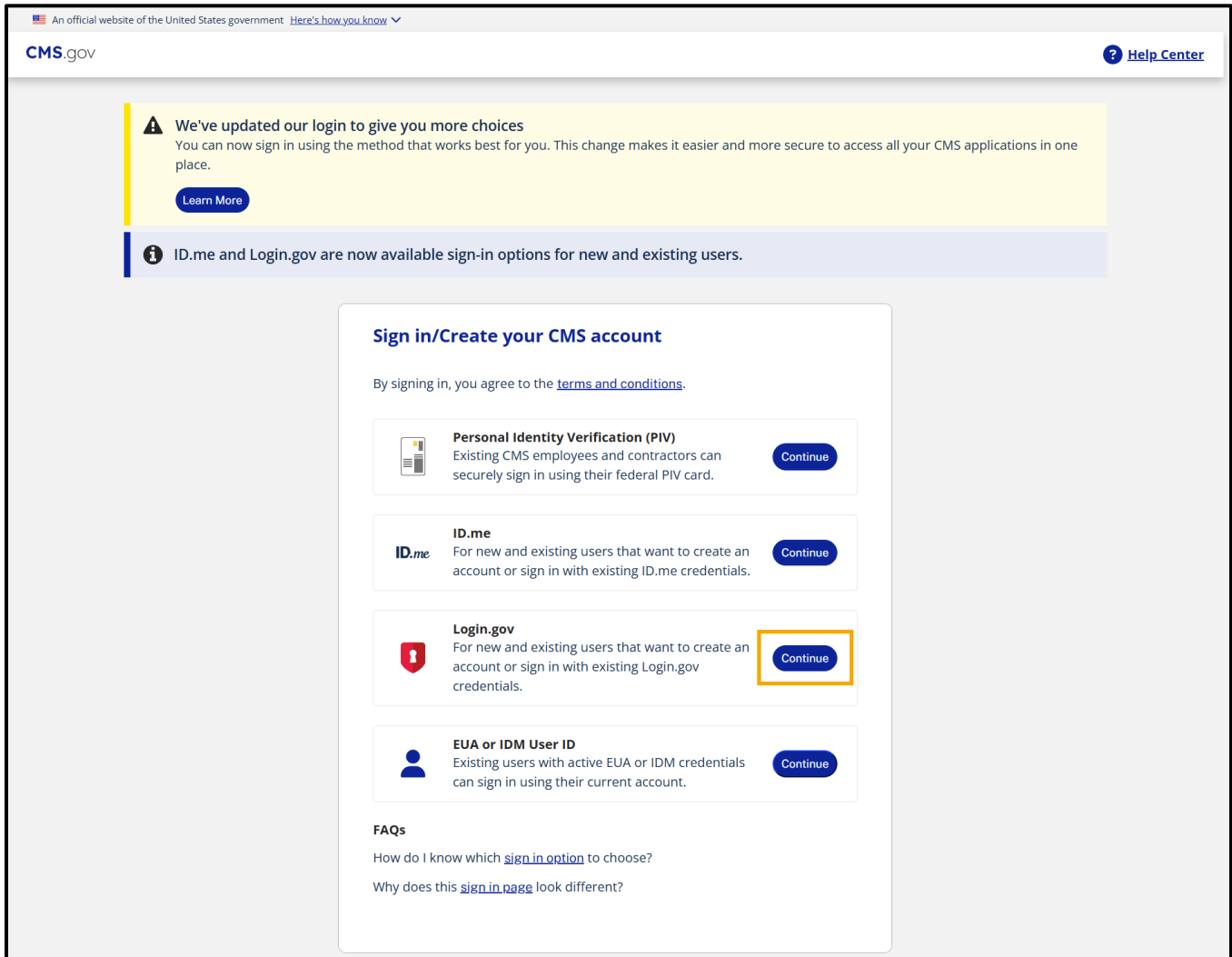


Figure 32: CMS Enterprise Portal Sign In Page

Step 2. The CMS Portal will direct you to the [CMS.gov Identity Management System](#). In the “Login.gov” section, select **Continue**.



An official website of the United States government [Here's how you know](#) ✓

CMS.gov [Help Center](#)

⚠ We've updated our login to give you more choices
You can now sign in using the method that works best for you. This change makes it easier and more secure to access all your CMS applications in one place.
[Learn More](#)

i ID.me and Login.gov are now available sign-in options for new and existing users.

Sign in/Create your CMS account

By signing in, you agree to the [terms and conditions](#).



Personal Identity Verification (PIV)
Existing CMS employees and contractors can securely sign in using their federal PIV card.

[Continue](#)



ID.me
For new and existing users that want to create an account or sign in with existing ID.me credentials.

[Continue](#)



Login.gov
For new and existing users that want to create an account or sign in with existing Login.gov credentials.

[Continue](#)



EUA or IDM User ID
Existing users with active EUA or IDM credentials can sign in using their current account.

[Continue](#)

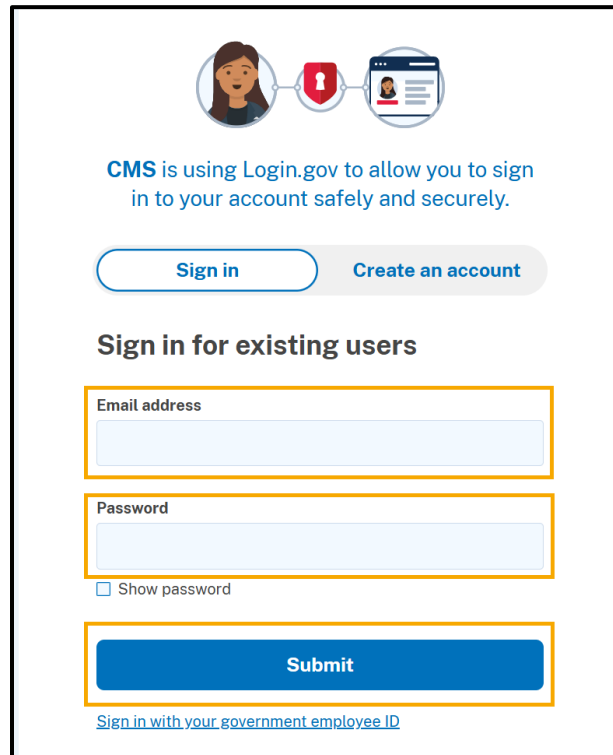
FAQs

How do I know which [sign in option](#) to choose?

Why does this [sign in page](#) look different?

Figure 33: CMS.gov Identity Management –Login.gov Section

Step 3. Enter your **email address** and **Password** and select **Submit**.

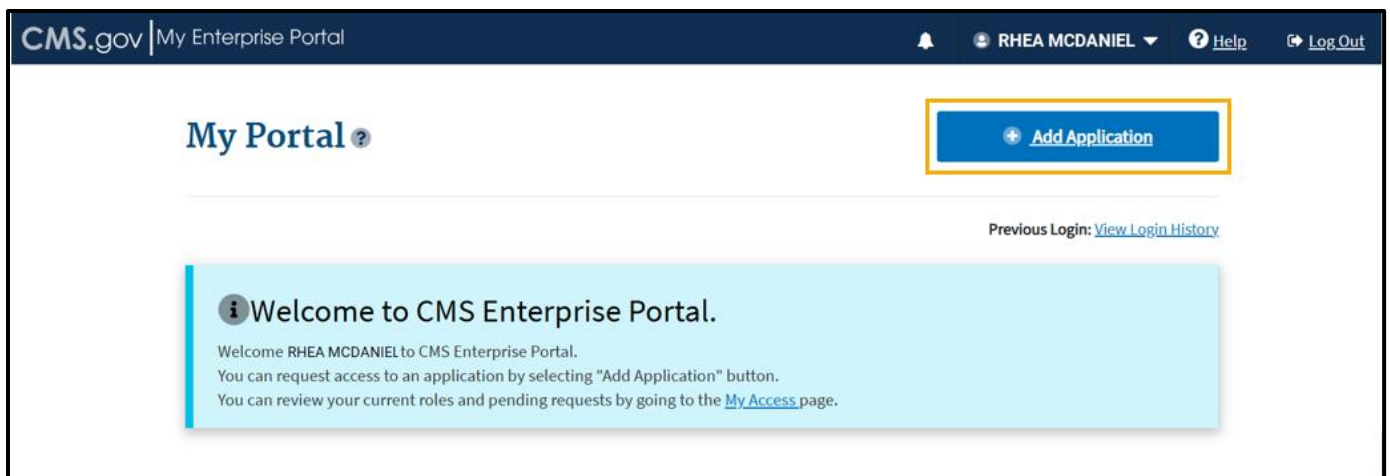


The image shows the Login.gov sign-in interface. At the top, there is an illustration of a person's head, a shield with a keyhole, and a computer monitor. Below this, the text states: "CMS is using Login.gov to allow you to sign in to your account safely and securely." There are two buttons: "Sign in" (highlighted with an orange border) and "Create an account". Under the heading "Sign in for existing users", there are two input fields: "Email address" and "Password" (both highlighted with orange borders). Below the password field is a checkbox labeled "Show password". At the bottom is a large blue "Submit" button (highlighted with an orange border). A link at the very bottom reads "Sign in with your government employee ID".

Figure 34: Login.gov - Sign In

Step 4. Complete authentication when prompted.

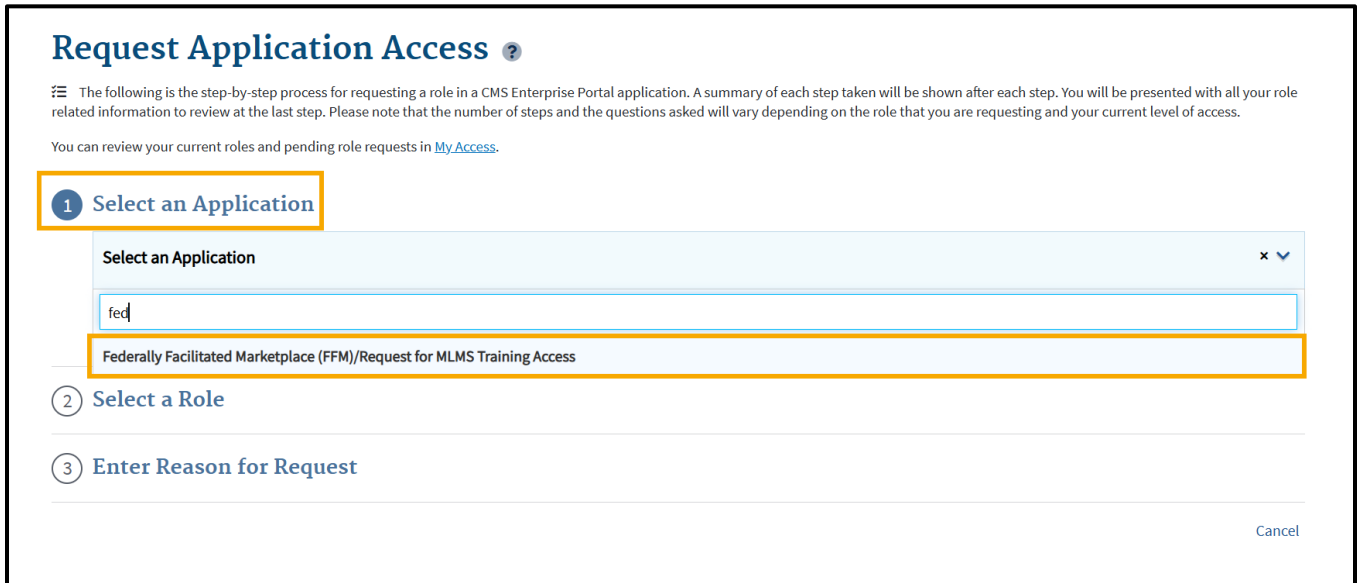
Step 5. On the “My Portal” page, select **Add Application** to begin your MLMS access request.



The image shows the CMS.gov "My Enterprise Portal" interface. The header includes the CMS.gov logo, "My Enterprise Portal", a user profile for "RHEA MCDANIEL", and links for "Help" and "Log Out". The main content area features the heading "My Portal" with a question mark icon. To the right, there is a blue button labeled "Add Application" (highlighted with an orange border). Below this, there is a link for "Previous Login: View Login History". A large light blue information box contains the following text: "Welcome to CMS Enterprise Portal. Welcome RHEA MCDANIEL to CMS Enterprise Portal. You can request access to an application by selecting 'Add Application' button. You can review your current roles and pending requests by going to the My Access page."

Figure 35: CMS Enterprise Portal “My Portal” Page

Step 6. In the search field or drop-down menu, type “FFM” then select **Federally-Facilitated Marketplace (FFM) Request for MLMS Training Access** from the drop-down menu.



Request Application Access ?

The following is the step-by-step process for requesting a role in a CMS Enterprise Portal application. A summary of each step taken will be shown after each step. You will be presented with all your role related information to review at the last step. Please note that the number of steps and the questions asked will vary depending on the role that you are requesting and your current level of access.

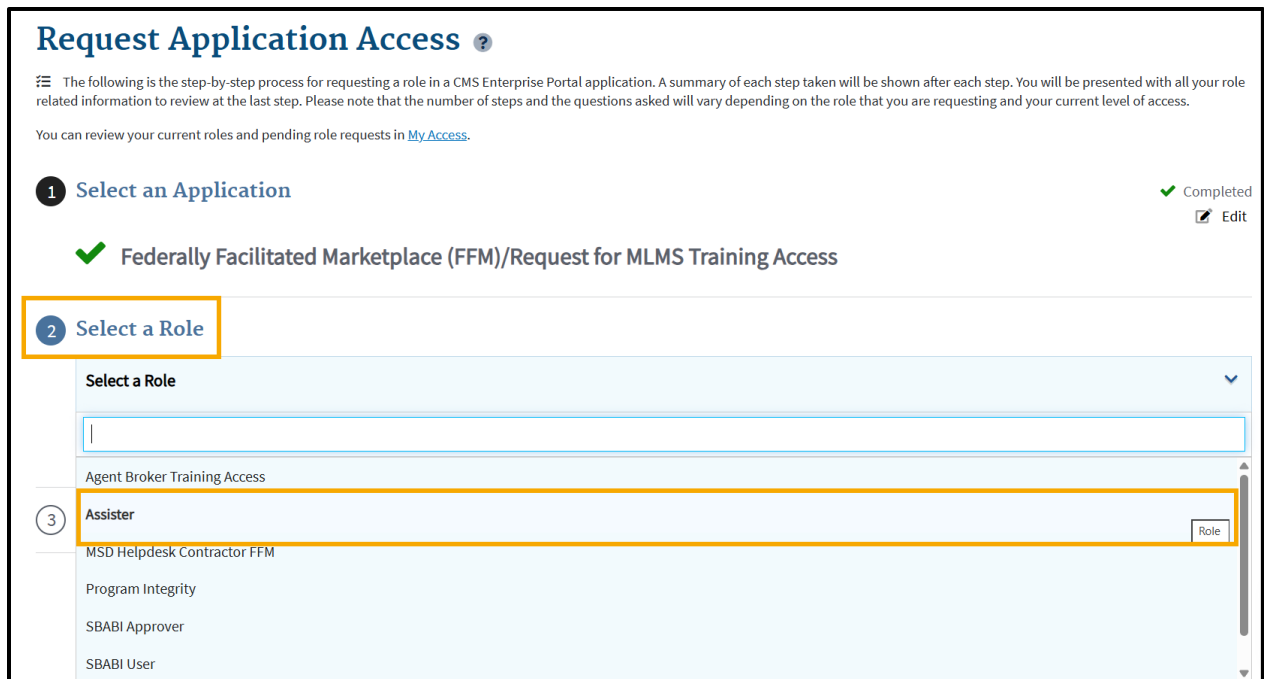
You can review your current roles and pending role requests in [My Access](#).

- 1 Select an Application**
- Select a Role
- Enter Reason for Request

Cancel

Figure 36: Select and Application - Request for MLMS Training Access

Step 7. Select **Assister** from the drop-down menu and select **Next**.



Request Application Access ?

The following is the step-by-step process for requesting a role in a CMS Enterprise Portal application. A summary of each step taken will be shown after each step. You will be presented with all your role related information to review at the last step. Please note that the number of steps and the questions asked will vary depending on the role that you are requesting and your current level of access.

You can review your current roles and pending role requests in [My Access](#).

- 1 Select an Application** ✓ Completed
✎ Edit
- 2 Select a Role**
- Enter Reason for Request

✓ Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access

Select a Role

Agent Broker Training Access

3 Assister Role

MSD Helpdesk Contractor FFM

Program Integrity

SBABI Approver

SBABI User

Figure 37: Select a Role – Assister

Step 8. When asked to provide a reason for your request, type **Access assister training**. Select **Submit**.

Request Application Access ?

ⓘ The following is the step-by-step process for requesting a role in a CMS Enterprise Portal application. A summary of each step taken will be shown after each step. You will be presented with all your role related information to review at the last step. Please note that the number of steps and the questions asked will vary depending on the role that you are requesting and your current level of access.

You can review your current roles and pending role requests in [My Access](#).

1
 Select an Application

✓ Completed
 Edit

✓ Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access

2
 Select a Role

✓ Completed
 Edit

✓ Assister

3
 Enter Reason for Request

Reason for Request
 Access assister training

Submit

Cancel

Figure 38: Request Application Access - Enter Reason for Request

Refer to the [Assister Certification Training Resources on REGTAP](#) or the [Assister Certification Training Resources on CMS.gov](#) for additional resources on accessing and completing annual Assister certification training on the MLMS.

If you experience issues signing in, visit the [Login.gov Help Center](#).

Appendix A. Accessible Workflow Transcript

This appendix provides a text-only screen-reader-accessible description of the login and access workflow illustrated in [Figure 1](#).

1. **Start at the CMS Enterprise Portal:** Go to: portal.cms.gov.
2. Select **Sign in**.
3. Redirect to **IDM**: After opening the CMS Enterprise Portal, you are redirected to the Identity Management (DIM) System.
4. **Decision Point: Do you have a CMS Portal account?**
 - **If yes:**
 - Select EUA or IDM User ID and log in with your current CMS Portal credentials.
 - After logging in, you are redirected back to the CMS Enterprise Portal “My Portal” page.
 - From the “My Portal” page, request access to the MLMS.
 - **If no:**
 - Continue to the next decision point.
5. **Decision Point: Do you have an existing Login.gov or ID.me account?**
 - **If yes:**
 - Log in using your existing Login.gov or ID.me credentials.
 - After logging in, you are redirected to the CMS Enterprise Portal “My Portal” page.
 - From the “My Portal” page, request access to the MLMS.
 - **If no:**
 - Create a Login.gov or ID.me account.
 - Once your account is created, log in and you will be redirected to the CMS Enterprise Portal “My Portal” page.
 - From the “My Portal” page, request access to MLMS.

Appendix B. Avoiding Creation of a Duplicate Account

New users who create a Login.gov account to sign in to the [CMS Portal](#) **should avoid creating more than one Login.gov account**. Having multiple accounts can delay access to annual Assister certification training.

This appendix explains how to:

- Determine whether you already have a Login.gov account.
- Reset your Login.gov password.

If you have ever created a Login.gov account, or if you have an existing CMS Portal account, use your existing account to log in. Do **not** create a new one.

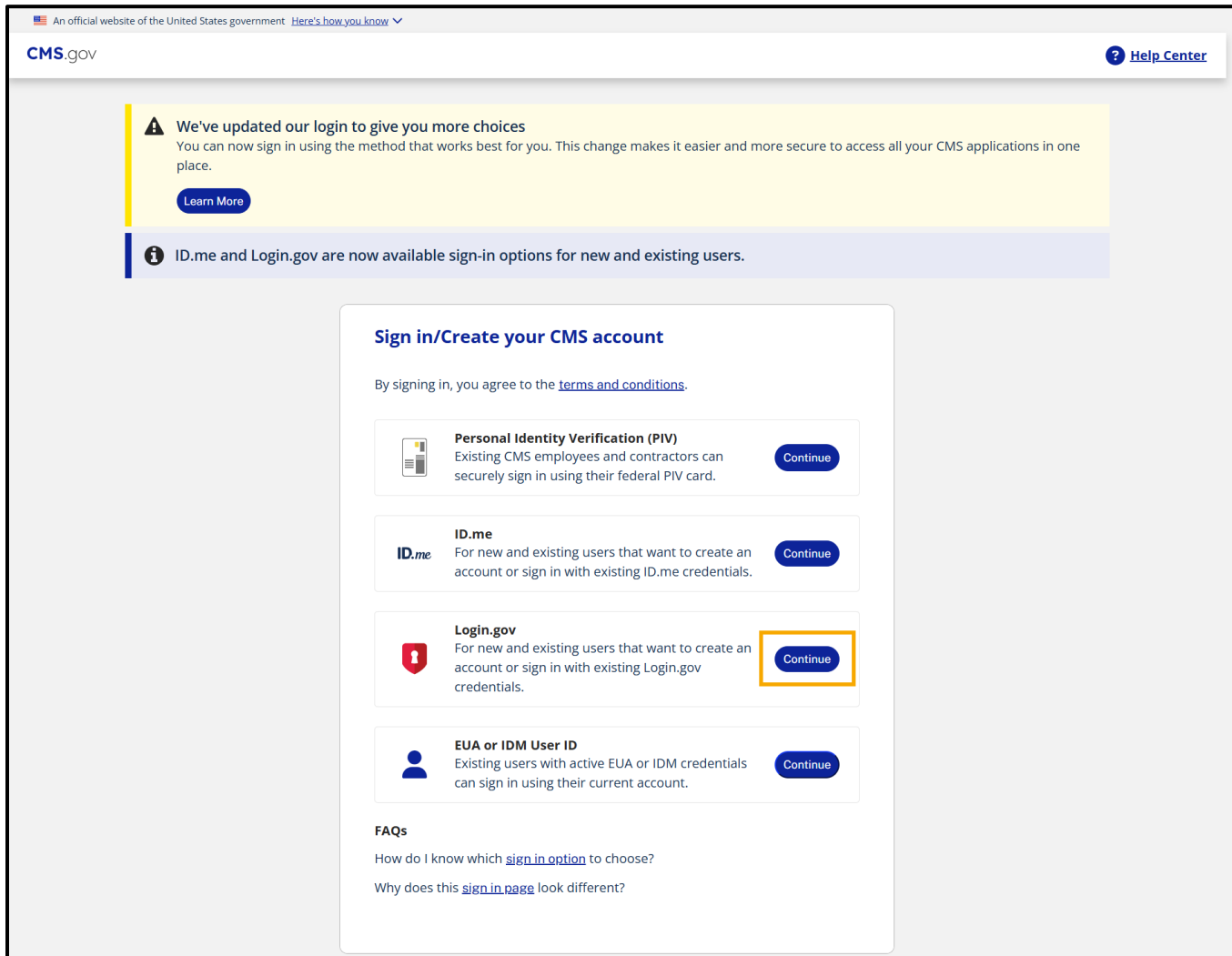
1. Determine Whether You Already Have a Login.gov Account

Login.gov does not currently allow users to look up the email address associated with an existing account. However, if you try to create a new account, Login.gov will prevent you from continuing and display an error message in one of two ways. Depending on the situation, Login.gov will either notify you that the email address is already associated with an existing account or that your personal information is already linked to a login.gov account.

1.1 Attempt to Create a New Account Using the Same Email Address

If you try to create a new Login.gov account using an email address already associated with an existing Login.gov account, you will receive an error.

Step 1. Access the CMS Portal at idm.cms.gov and select **Continue** in the “Login.gov” section.



The screenshot shows the CMS.gov website with a header indicating it is an official U.S. government site. A yellow notification banner at the top states: "We've updated our login to give you more choices. You can now sign in using the method that works best for you. This change makes it easier and more secure to access all your CMS applications in one place." Below this is a blue banner: "ID.me and Login.gov are now available sign-in options for new and existing users." The main content area is titled "Sign in/Create your CMS account" and includes a link to the terms and conditions. Four sign-in options are listed: Personal Identity Verification (PIV), ID.me, Login.gov, and EUA or IDM User ID. The Login.gov option is highlighted with a yellow border and its "Continue" button. Below the options is an FAQ section with two questions.

Sign in/Create your CMS account

By signing in, you agree to the [terms and conditions](#).

- Personal Identity Verification (PIV)**
Existing CMS employees and contractors can securely sign in using their federal PIV card. [Continue](#)
- ID.me**
For new and existing users that want to create an account or sign in with existing ID.me credentials. [Continue](#)
- Login.gov**
For new and existing users that want to create an account or sign in with existing Login.gov credentials. [Continue](#)
- EUA or IDM User ID**
Existing users with active EUA or IDM credentials can sign in using their current account. [Continue](#)

FAQs

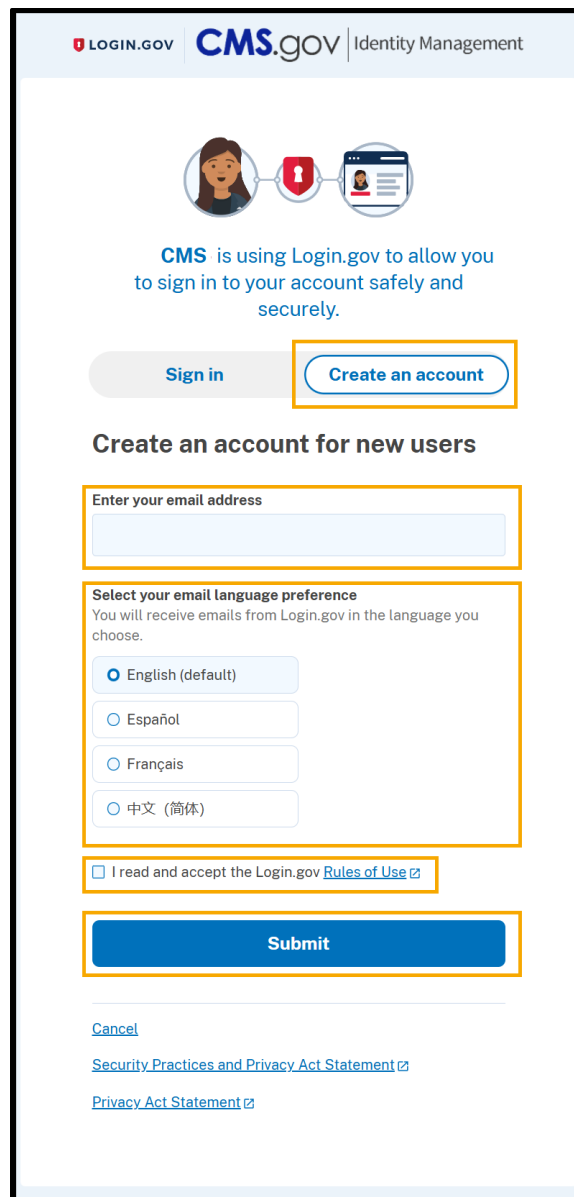
How do I know which [sign in option](#) to choose?

Why does this [sign in page](#) look different?

Figure 39: CMS.gov Identity Management –Login.gov Section

Step 2. Select Create an Account.

- Enter your email address. Use a personal email address that you will always be able to access.
- Select your preferred language for Login.gov emails. English is selected by default.
- Select the **checkbox** to accept the Login.gov Rules of Use.
- Select **Submit**.



LOGIN.GOV CMS.gov Identity Management

CMS is using Login.gov to allow you to sign in to your account safely and securely.

[Sign in](#) [Create an account](#)

Create an account for new users

Enter your email address

Select your email language preference
You will receive emails from Login.gov in the language you choose.

☒ English (default)
☐ Español
☐ Français
☐ 中文 (简体)

☐ I read and accept the Login.gov [Rules of Use](#)

Submit

[Cancel](#)
[Security Practices and Privacy Act Statement](#)
[Privacy Act Statement](#)

Figure 40: Login.gov – Create an Account for New Users

Step 3. After selecting **Submit**, you will receive an email from Login.gov. If an account already exists with that email address, the email will inform you that the address is already associated with a Login.gov account and that you cannot create a new one.

Step 4. To log in, select **Go to Login.gov** in the email.

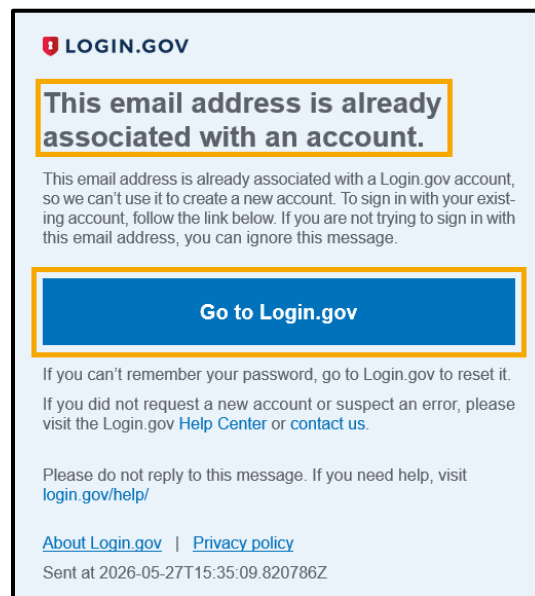


Figure 41: Login.gov – Email Address Associated with Existing Account

1.2 Attempt to Create a New Account with the Same Information

If you attempt to create a new Login.gov account with an email address that is **not** on file, but the personal information you enter matches an existing Login.gov account, Login.gov will detect this and stop the process.

You will receive a message indicating that an account matching your profile information already exists.

Select **Back to Sign In** to return to the Login.gov “Sign In” page.

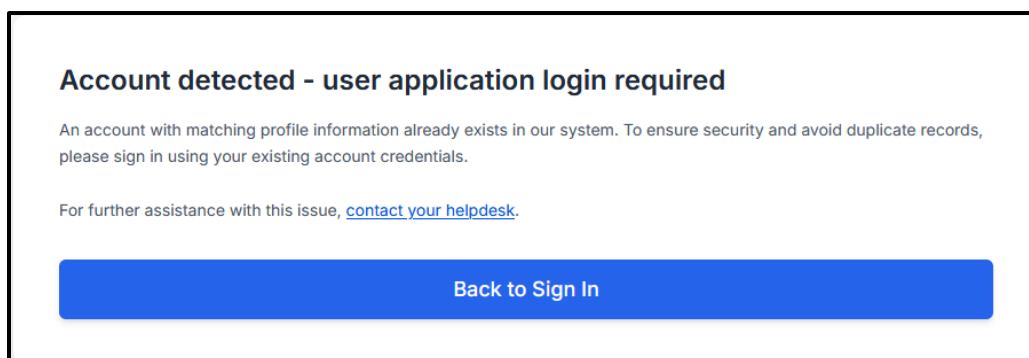


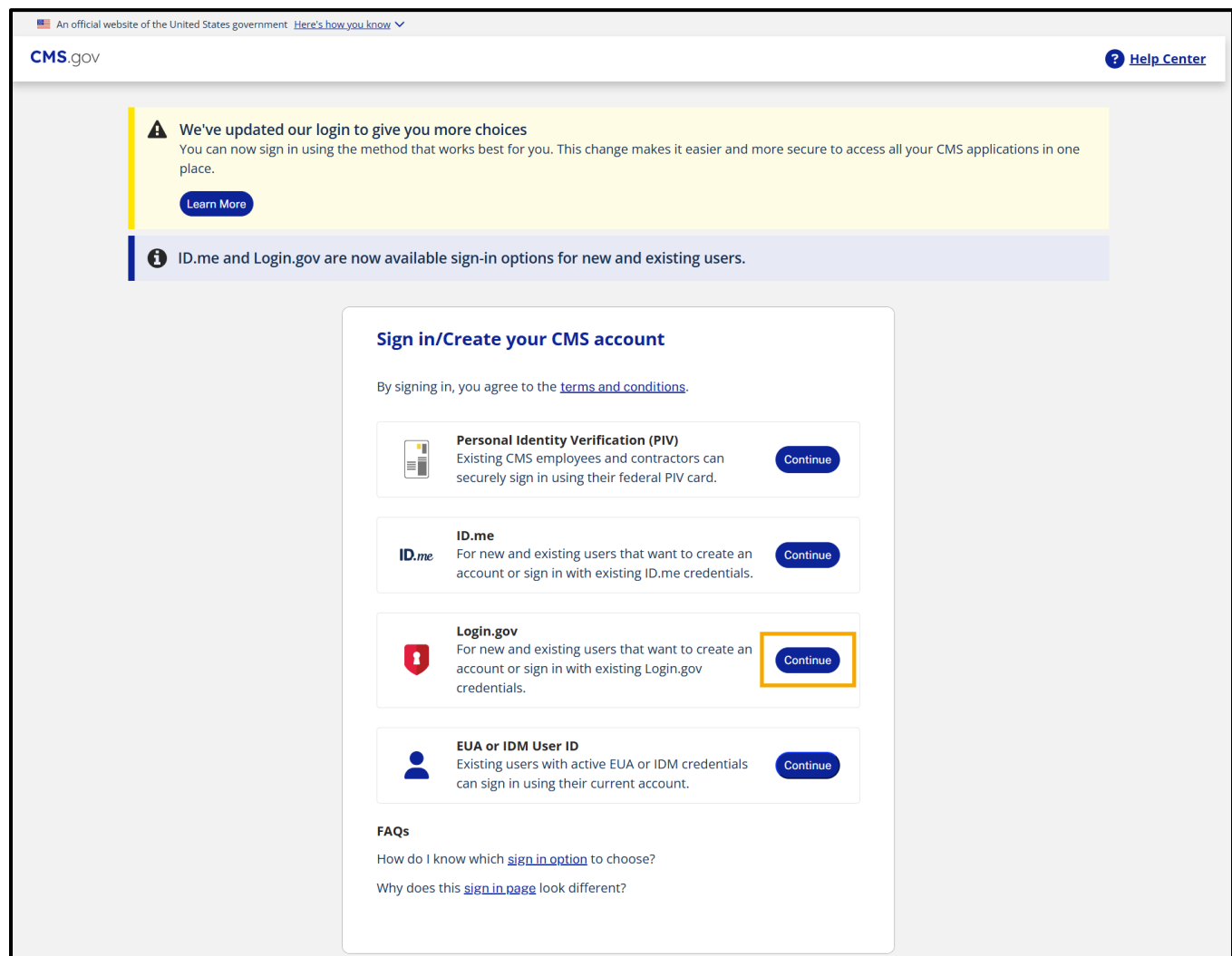
Figure 42: Login.gov – Account Detected: Matching Profile Information Already Exists

2. Reset Your Login.gov Password

If you forgot your Login.gov password, you may use the **Forgot password?** option on the Login.gov “Sign In” page.

To reset your password:

Step 1. Access the CMS IDM Portal at idm.cms.gov and select **Continue** in the “Login.gov” section.



The screenshot shows the CMS.gov Identity Management –Login.gov Section. At the top, there is a header with the CMS.gov logo and a "Help Center" link. Below the header, there is a yellow banner with a warning icon and the text: "We've updated our login to give you more choices. You can now sign in using the method that works best for you. This change makes it easier and more secure to access all your CMS applications in one place." Below this banner is a blue banner with an information icon and the text: "ID.me and Login.gov are now available sign-in options for new and existing users." The main content area is titled "Sign in/Create your CMS account" and includes a link to the terms and conditions. There are four sign-in options, each with a "Continue" button: "Personal Identity Verification (PIV)" for existing CMS employees and contractors; "ID.me" for new and existing users; "Login.gov" for new and existing users (this option is highlighted with a yellow box); and "EUA or IDM User ID" for existing users with active credentials. At the bottom, there is an "FAQs" section with two links: "How do I know which sign in option to choose?" and "Why does this sign in page look different?"

Figure 43: CMS.gov Identity Management –Login.gov Section

Step 2. On the Login.gov “Sign In” page, select **Forgot your password?**

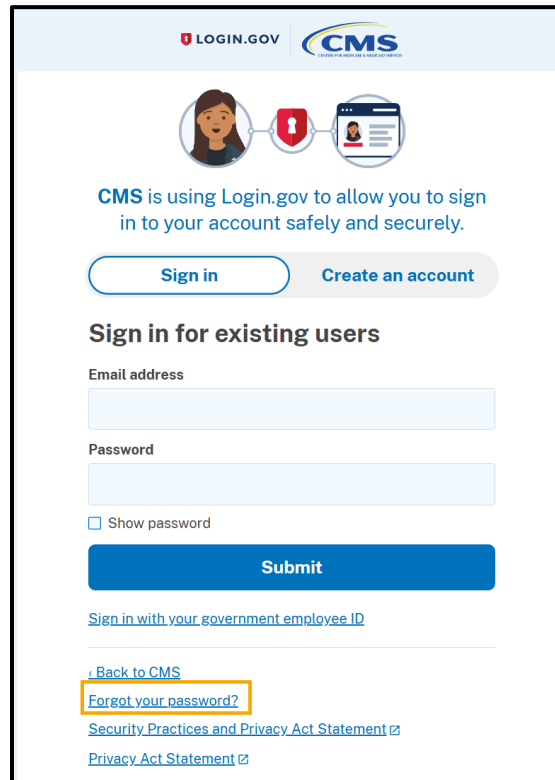


Figure 44: Login.gov – Sign In for Existing Users: Forgot Your Password

Step 3. On the “Forgot Your Password?” page, enter your email address and select **Continue**.

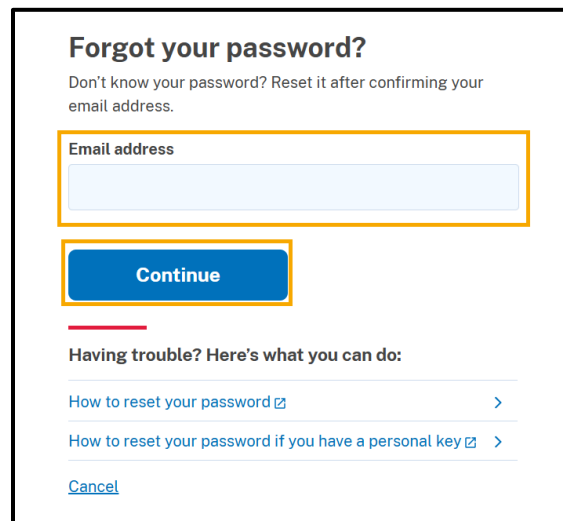


Figure 45: Login.gov – Forgot Your Password? Email Address and Continue Button

- a. A message will confirm that a password reset link has been sent.
- b. In the email from Login.gov, select **Reset your password** or copy and paste the link into your browser.

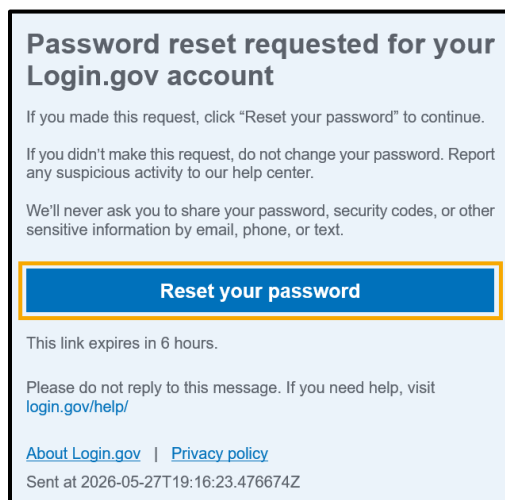
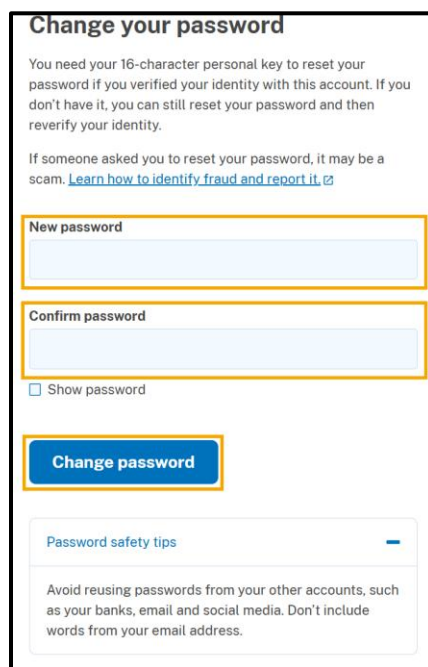


Figure 46: Login.gov – Password Reset Requested for Your Login.gov Account Email

- Step 4.** Enter your new password in the **New password** and **Confirm password** fields, then select **Change password**.



Change your password

You need your 16-character personal key to reset your password if you verified your identity with this account. If you don't have it, you can still reset your password and then reverify your identity.

If someone asked you to reset your password, it may be a scam. [Learn how to identify fraud and report it](#)

New password

Confirm password

☐ Show password

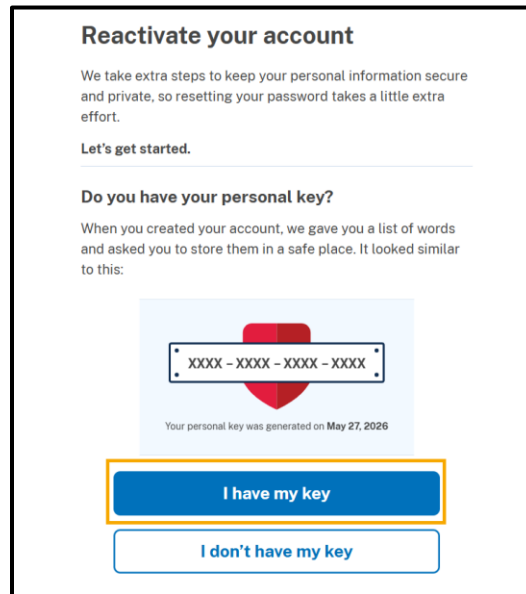
Change password

Password safety tips

Avoid reusing passwords from your other accounts, such as your banks, email and social media. Don't include words from your email address.

Figure 47: Login.gov – Change Your Password

- Step 5.** Once changed, you can log in with your new password. When you log in, you will receive a message stating that your account was recently deactivated due to a password reset.
- a. Select **I have my key** if you have your personal key.



Reactivate your account

We take extra steps to keep your personal information secure and private, so resetting your password takes a little extra effort.

Let's get started.

Do you have your personal key?

When you created your account, we gave you a list of words and asked you to store them in a safe place. It looked similar to this:

XXXX - XXXX - XXXX - XXXX

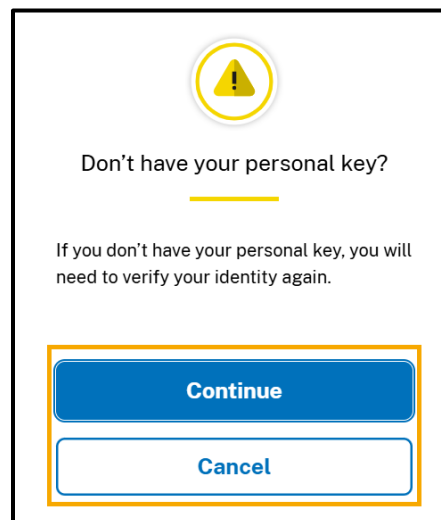
Your personal key was generated on May 27, 2026

I have my key

I don't have my key

Figure 48: Login.gov – Reactivate Your Account

- b. Select **I don't have my key** if you do not have your personal key. A warning will appear stating that you must verify your identity again if you do not enter your personal key. Select **Continue** to re-verify your identity or **Cancel** to enter your personal key.



Don't have your personal key?

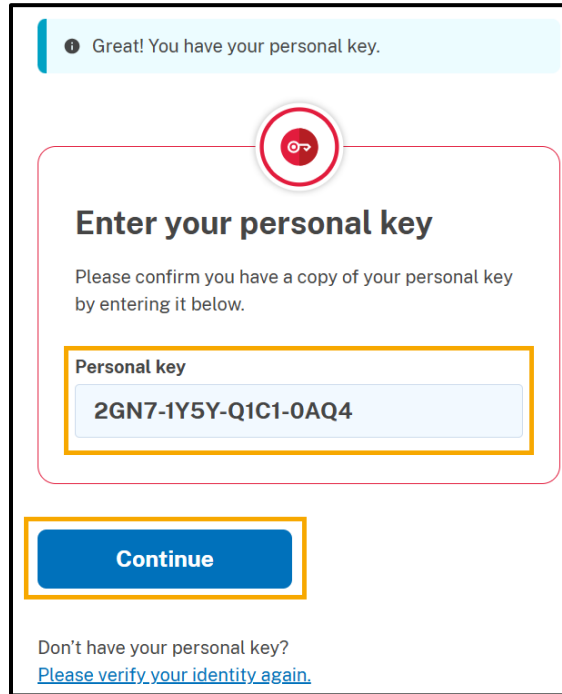
If you don't have your personal key, you will need to verify your identity again.

Continue

Cancel

Figure 49: Login.gov – Don't Have Your Personal Key

Step 6. Enter your personal key and select **Continue**.



Great! You have your personal key.

Enter your personal key

Please confirm you have a copy of your personal key by entering it below.

Personal key

2GN7-1Y5Y-Q1C1-0AQ4

Continue

Don't have your personal key?
[Please verify your identity again.](#)

Figure 50: Login.gov – Enter Your Personal Key

- Step 7.** After entering your personal key, you will be issued a new key.
- Save your new personal key by selecting **Copy**, **Download (Text File)**, or **Print**.
 - Select the **checkbox** confirming that you saved your personal key.
 - Select **Continue**.

Once your password is reset, you can use your Login.gov email address and password to sign in to the [CMS Portal](#).

Appendix C. Identity Verification Errors

Sometimes users may experience issues when verifying their identity. Follow the instructions for each error to resolve the issue as quickly as possible. This appendix describes the most common identity verification errors.

1. Phone or Tablet Identity Verification – Unable to Verify

If your phone -or tablet- based identity verification attempt is unsuccessful, you will receive a message that includes a due date, phone number, and error code. The message instructs you to call the contact center to continue verifying your identity.

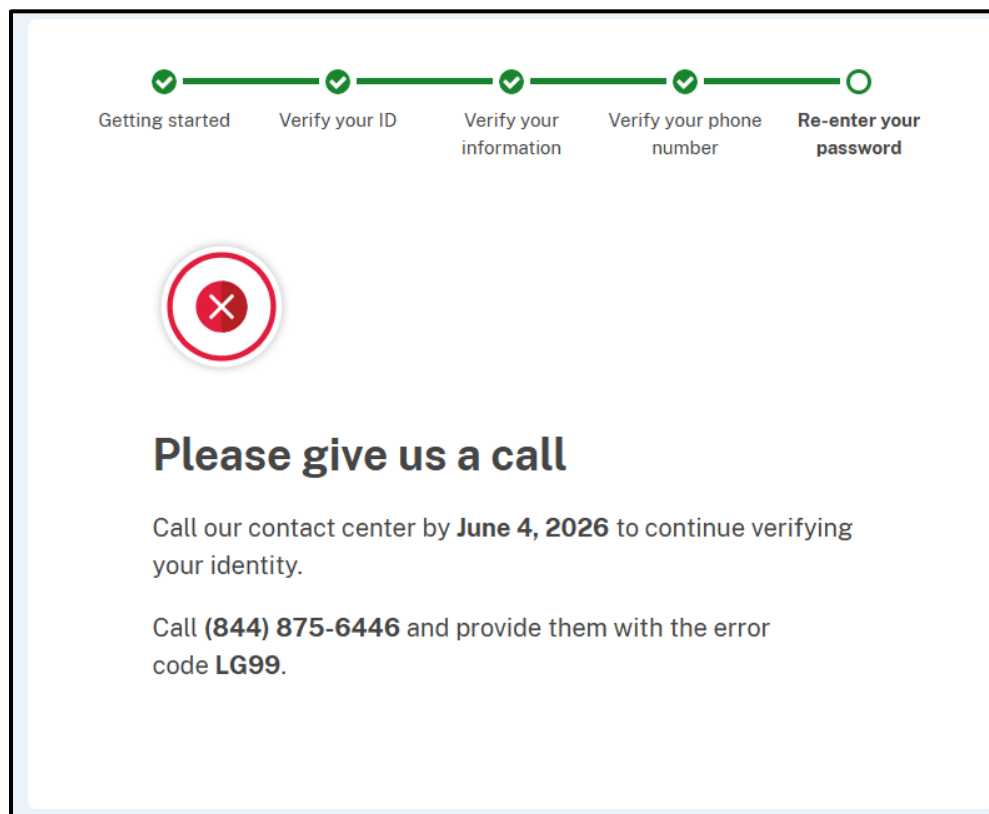


Figure 51: Login.gov – Identity Verification: Call the Contact Center

2. In-Person Verification – Unable to Verify

If you choose to verify your identity in person, you must enter personal information before visiting the Post Office. If the information you submit does not match public records, you will receive a message asking you to review and correct the information.

- You may attempt identity verification up to four additional times.
- After four failed attempts, you must wait six hours before trying again.

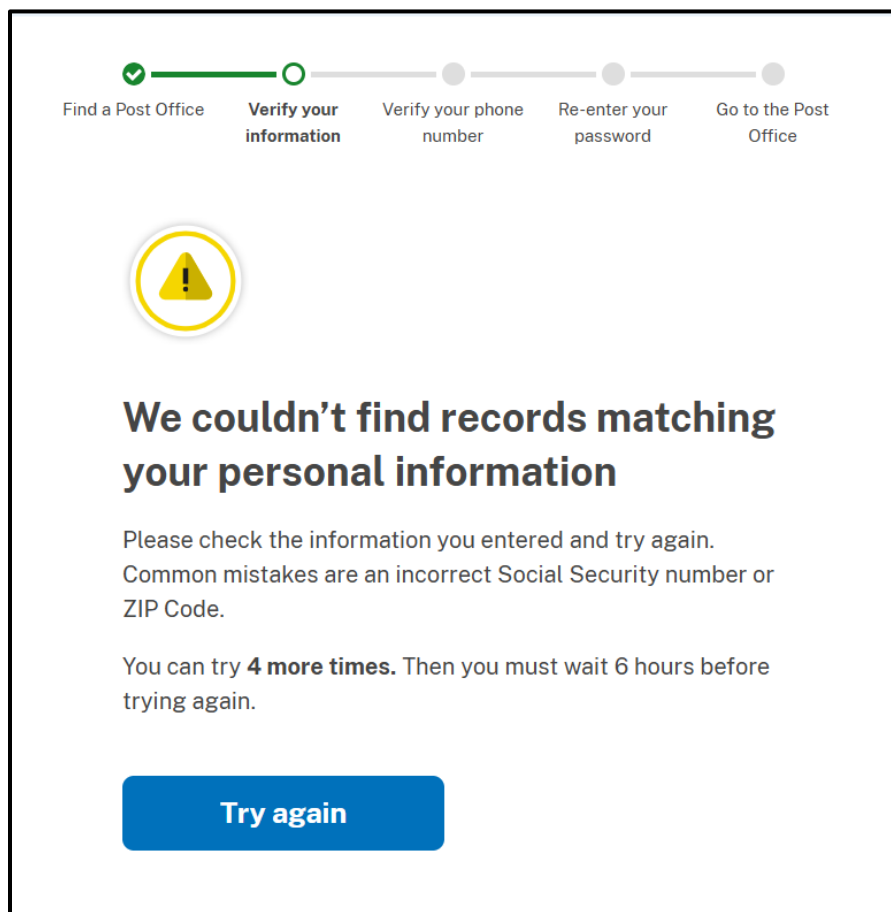


Figure 52: Login.gov – In-Person Verification: No Records

3. Identity Verification – We can't sign you in

You may receive a more general identity verification error stating “We can't sign you in.” This error may appear for several reasons, including:

- Technical issues
- Incorrect or incomplete information
- Logging out before completing identity verification

If you receive this message, wait a short time and try again.

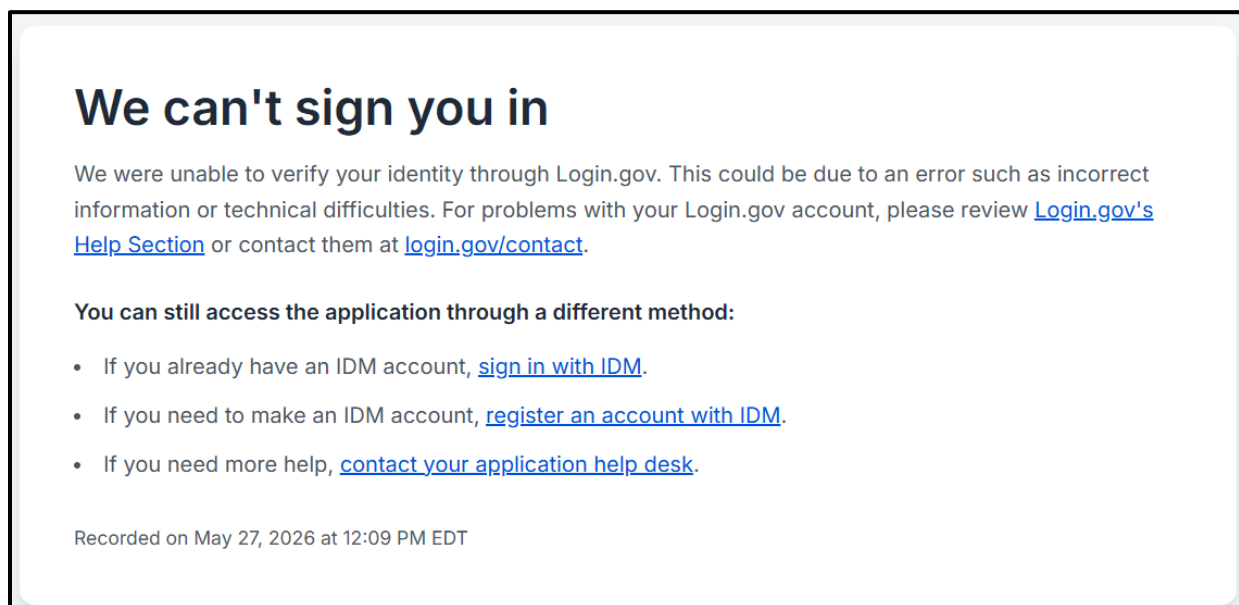


Figure 53: Login.gov – We Can't Sign You In: Identity Verification Error

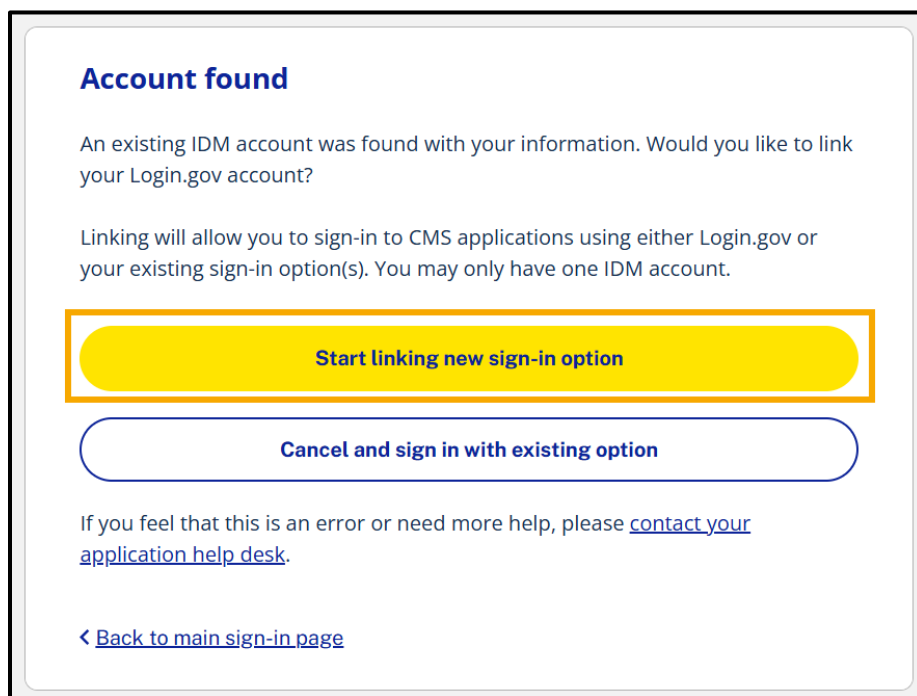
Appendix D. Linking your Login.gov and CMS Portal Accounts

If you have a Login.gov account – either existing or newly created – and a CMS Portal or ID.me account, you can link them. Linking accounts allows your permissions and applications to be shared between them.

After creating a Login.gov account, or when accessing the CMS Portal for the first time with an existing Login.gov account, you may be directed to the “Account Found” page. This page appears when the system finds one or more accounts that match your information. You will have the option to link your accounts or continue without linking.

To link your Login.gov account to your existing account(s):

Step 1. On the “Account found” page, select **Start linking new sign-in option**.



Account found

An existing IDM account was found with your information. Would you like to link your Login.gov account?

Linking will allow you to sign-in to CMS applications using either Login.gov or your existing sign-in option(s). You may only have one IDM account.

Start linking new sign-in option

Cancel and sign in with existing option

If you feel that this is an error or need more help, please [contact your application help desk](#).

[< Back to main sign-in page](#)

Figure 54: Account Found - Start Linking New Sign-In Option

If you select **Cancel and sign in with existing option**, you must sign in using your CMS Portal credentials. You will **not** be able to access the CMS Portal using your Login.gov account.

- Step 2.** Select **Sign in** next to the account you want to link. Only the accounts with information that matches your Login.gov profile will appear.

terms and conditions.' There are two sign-in options, each in a box with an orange border. The first box is for 'ID.me' with a blue 'ID.me' icon, text 'For new and existing users that want to create an account or sign in with an existing ID.me wallet.', and a blue 'Sign in' button. The second box is for 'IDM User ID' with a blue person icon, text 'Existing users with active IDM credentials can sign in using their current account.', and a blue 'Sign in' button. At the bottom left is a '< Back' link." data-bbox="253 227 735 527"/>

Verify existing account

To link these accounts, please sign in using your existing IDM sign-in option. This ensures that only you can access your information.

By signing in, you agree to the [terms and conditions](#).

ID.me
For new and existing users that want to create an account or sign in with an existing ID.me wallet. **Sign in**

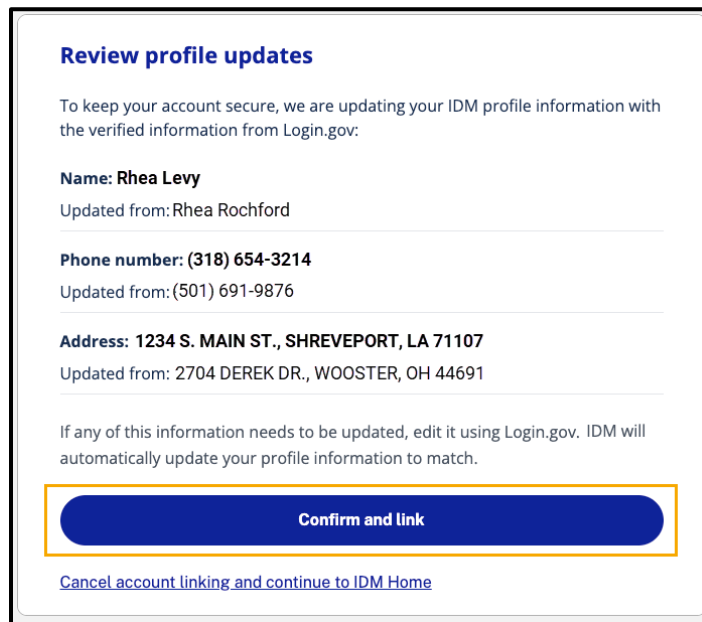
IDM User ID
Existing users with active IDM credentials can sign in using their current account. **Sign in**

[< Back](#)

Figure 55: Verify Existing Account - Sign In

- Step 3.** Complete the sign-in process for the selected account.

- Step 4.** After signing in, the “Review Profile Updates” page will display the user profile information from your Login.gov account that will be added to your profile, as well as the information from your existing account that will be removed during the linking process. (The system overwrites your older information and replaces it with your new information.) Updating your existing profile is permanent and cannot be undone.
- a. Select **Confirm and link** to finish linking your accounts.
 - b. Select Cancel account linking and continue to IDM Home to stop the process.



Review profile updates

To keep your account secure, we are updating your IDM profile information with the verified information from Login.gov:

Name: Rhea Levy
Updated from: Rhea Rochford

Phone number: (318) 654-3214
Updated from: (501) 691-9876

Address: 1234 S. MAIN ST., SHREVEPORT, LA 71107
Updated from: 2704 DEREK DR., WOOSTER, OH 44691

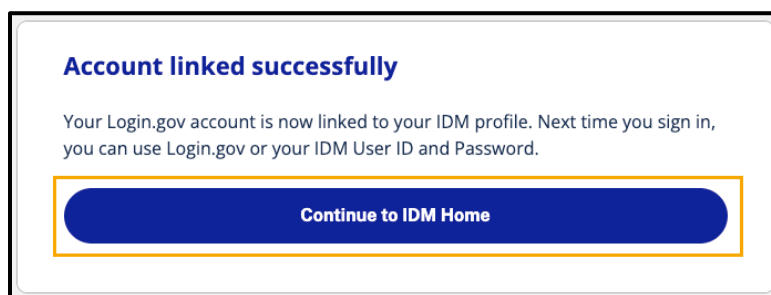
If any of this information needs to be updated, edit it using Login.gov. IDM will automatically update your profile information to match.

Confirm and link

[Cancel account linking and continue to IDM Home](#)

Figure 56: Review Profile Updates - Confirm and Link

- Step 5.** A confirmation message will indicate that your Login.gov account is now linked to your existing profile. You may sign in using your Login.gov credentials or any other existing login method. Select **Continue to IDM Home**.



Account linked successfully

Your Login.gov account is now linked to your IDM profile. Next time you sign in, you can use Login.gov or your IDM User ID and Password.

Continue to IDM Home

Figure 57: Account Linked Successfully - Continue to IDM Home

Version History

Version	Description of Change(s)
July 2026	Initial guide for creating Login.gov accounts
August 2026	Updated to include ID.me updates