



Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements

An Overview for Agents and Brokers

July 22, 2015

July 29, 2015

August 19, 2015

*Centers for Medicare & Medicaid
Services (CMS)*

*Center for Consumer Information
& Insurance Oversight (CCIIO)*



Webinar Agenda

- Session Guidelines
- Webinar Objectives
- FFM Plan Year 2016 Agent and Broker Registration and Training Requirements Overview
- Resources
- Question & Answer (Q&A) Session
- Closing Remarks

Webinar Objectives

Topics to be covered:

- Role of Agents and Brokers in the Health Insurance Marketplaces
- Registration Overview
- Training Overview
- Training & Exams Requirements and Recommendations
- Agreement Requirements
- CMS-Approved Vendor Training Option
- Considerations for Business Entities
- Compensation/Credit for Agents and Brokers Operating in the FFM
- Additional Resources

Please note that the content in this presentation is limited to the Federally-facilitated Individual and Small Business Health Options Program (SHOP) Marketplaces.



Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



*Role of Agents
and Brokers in
the Health
Insurance
Marketplaces*

Role of Agents and Brokers in the Health Insurance Marketplaces

- To the extent permitted by states, licensed agents and brokers can assist consumers in applying for insurance affordability programs (including the premium tax credit and cost-sharing reductions) and selecting qualified health plans (QHPs).
- Agents and brokers play a crucial role in educating consumers about the Health Insurance Marketplaces, both during annual Open Enrollment and throughout the coverage year.





Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



Registration Overview

Registration Overview

- Registration for plan year 2016 will become available through the CMS Enterprise Portal starting in September.
- Agents and brokers who wish to participate in the FFM must complete the following actions on the CMS Enterprise Portal (<https://portal.cms.gov/>):
 - Create an account
 - Request the FFM agent/broker role
 - Complete remote identity proofing through the Enterprise Identity Management (EIDM) System

Registration Overview

All agents and brokers must also complete the following actions:

- Complete an agent/broker profile on the new Marketplace Learning Management System (MLMS)
- Enroll in the desired Marketplace training (i.e. Individual and/or SHOP) on the MLMS or through a CMS-approved vendor via the CMS Enterprise Portal
- Complete assigned training courses and pass exams through the MLMS or through a CMS-approved vendor via the CMS Enterprise Portal
- Read and accept the applicable Marketplace Agreement(s) on the MLMS

The new MLMS will replace the previously-used MLN and can be accessed via the Agent Broker Registration Status page on the CMS Enterprise Portal.

Registration Overview

Changes to Registration Since Plan Year 2015

While most of the registration process is the same as in plan year 2015, there are a few new features for plan year 2016:

| Plan Year 2015 | Plan Year 2016 |
|--|--|
| Two accounts, a CMS Enterprise Portal account and a Medicare Learning Network® (MLN) account, were required. | Only one account (i.e., User ID and password), the CMS Enterprise Portal account, is required. |
| Agents and brokers could only view their registration status via the Agent and Broker FFM Registration Completion List on the Agents and Brokers Resources webpage at http://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html . This list is updated on a bi-weekly basis. | An Agent and Broker Registration Status page is available on the CMS Enterprise Portal to enable agents and brokers to check the status of their completion of each registration component in real time. |

Registration Overview

- All agents and brokers participating in the FFM are required to complete their profile information on the MLMS and electronically sign the Agreements that apply to the Marketplace(s) for which they complete training.
- Training courses and exams are only required for agents and brokers who wish to enroll consumers in the Individual Marketplace. However, CMS strongly encourages agents and brokers who wish to participate in the SHOP Marketplace to complete the optional training courses and exams that are provided.



Registration Overview

- Upon successful completion of all registration requirements, agents or brokers will be able to generate a registration completion certificate specific to the Marketplace(s) for which they signed the Agreements.
 - The issuer(s) with which an agent or broker is affiliated may request to view his or her registration completion certificate(s).
 - However, issuers are instructed to review the Registration Completion list published by CMS to confirm the registration status of agents and brokers.





Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



FFM Agent and Broker Training Overview

Training Overview

- Agents and brokers who plan to participate in the Individual Marketplace must:
 - Complete each of the training modules associated with Affordable Care Act and Marketplace Basics, Individual Marketplace, and Privacy and Security;
 - Successfully complete the three Exams for Affordable Care Act and Marketplace Basics, Individual Marketplace, and Privacy and Security;
 - Execute the Individual Marketplace General Agreement; and
 - Execute the Individual Marketplace Privacy & Security Agreement.
- Agents and brokers who plan to participate in the SHOP Marketplace must:
 - Execute the SHOP Privacy & Security Agreement.
 - Agents and brokers are strongly encouraged, but not required, to also complete the training modules and exams for Affordable Care Act and Marketplace Basics, SHOP Marketplace, and Privacy and Security.
 - For agents and brokers who only intend to participate in the SHOP Marketplace, taking the SHOP Marketplace Exam will document their successful completion of the SHOP training material.

Training Overview

Changes to Training Since Plan Year 2015

While most of the training content is the same as in plan year 2015, there are a few new features for plan year 2016:

| Plan year 2015 | Plan year 2016 |
|--|--|
| The only approved training was offered by CMS. | The option to take training from CMS-approved vendors |
| CMS did not offer continuing education unit (CEU) credits to agents and brokers for completing training. | Agents and brokers may be able to receive CEU credits by completing training through a CMS-approved vendor, depending on the state in which they participate. CEU credits will not be offered through the MLMS training. |
| CMS offered four training modules. | Training has been streamlined into 11 focused modules and the content has been updated to reflect plan year 2016 policies.* |
| Agents and brokers accessed training through the MLN. | The new MLMS system replaces the previously-used MLN. |

**The total time to complete all trainings will be the same as in plan year 2015, but the more specific modules will allow agents and brokers to review the different topics in smaller pieces.*

Training Overview

For plan year 2016, CMS has eleven training modules available:

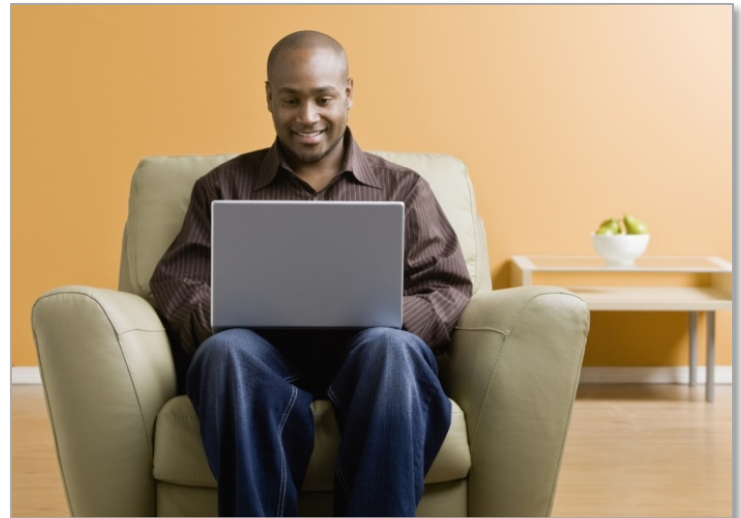
- Welcome
- Affordable Care Act Basics
- Marketplace Basics
- Individual Marketplace Eligibility for Enrolling in a QHP
- Individual Marketplace Eligibility for Enrolling in an Insurance Affordability Program (IAP)
- Individual Marketplace Enrollment
- Privacy Standards and Definitions
- Protecting and Handling Personally Identifiable Information (PII)
- Information Security
- FF-SHOP Marketplace Employer
- FF-SHOP Marketplace Qualified Employee

Depending on the Marketplace(s) in which an agent or broker is assisting consumers, the training requirements vary.

Training Overview

CMS has four exams associated with the training modules:

- Affordable Care Act and Marketplace Basics
- Individual Marketplace
- Privacy and Security Standards
- SHOP Marketplace



Training Overview

- Agents and brokers must complete the exam associated with required training modules in order for the training to be considered completed.
- For an exam to be considered complete, an agent or broker must pass with a minimum score of 70%.





Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



*FFM Agent and
Broker Training
and Exams
Requirements and
Recommendations*

Training Requirements for Agents and Brokers Participating in the Individual Marketplace

| | | Required | Strongly Encouraged |
|------------------|--|----------|---------------------|
| Training Modules | Welcome | ✓ | |
| | Affordable Care Act Basics | ✓ | |
| | Marketplace Basics | ✓ | |
| | Individual Marketplace Eligibility for Enrolling in a QHP | ✓ | |
| | Individual Marketplace Eligibility for Enrolling in an IAP | ✓ | |
| | Individual Marketplace Enrollment | ✓ | |
| | Privacy Standards and Definitions | ✓ | |
| | Protecting and Handling PII | ✓ | |
| | Information Security | ✓ | |
| | FF-SHOP Marketplace Employer | | |
| | FF-SHOP Marketplace Qualified Employee | | |
| Exams | Affordable Care Act and Marketplace Basics | ✓ | |
| | Individual Marketplace | ✓ | |
| | Privacy and Security Standards | ✓ | |
| | SHOP Marketplace | | |

Training Requirements for Agents and Brokers Participating in the SHOP Marketplace

| | | Required | Strongly Encouraged |
|------------------|--|----------|---------------------|
| Training Modules | Welcome | | ✓ |
| | Affordable Care Act Basics | | ✓ |
| | Marketplace Basics | | ✓ |
| | Individual Marketplace Eligibility for Enrolling in a QHP | | |
| | Individual Marketplace Eligibility for Enrolling in an IAP | | |
| | Individual Marketplace Enrollment | | |
| | Privacy Standards and Definitions | | ✓ |
| | Protecting and Handling PII | | ✓ |
| | Information Security | | ✓ |
| | FF-SHOP Marketplace Employer | | ✓ |
| | FF-SHOP Marketplace Qualified Employee | | ✓ |
| Exams | Affordable Care Act and Marketplace Basics | | ✓ |
| | Individual Marketplace | | |
| | Privacy and Security Standards | | ✓ |
| | SHOP Marketplace | | ✓ |

Training Requirements for Agents and Brokers Participating in the Individual and SHOP Marketplaces

| | | Required | Strongly Encouraged |
|------------------|--|----------|---------------------|
| Training Modules | Welcome | ✓ | |
| | Affordable Care Act Basics | ✓ | |
| | Marketplace Basics | ✓ | |
| | Individual Marketplace Eligibility for Enrolling in a QHP | ✓ | |
| | Individual Marketplace Eligibility for Enrolling in an IAP | ✓ | |
| | Individual Marketplace Enrollment | ✓ | |
| | Privacy Standards and Definitions | ✓ | |
| | Protecting and Handling PII | ✓ | |
| | Information Security | ✓ | |
| | FF-SHOP Marketplace Employer | | ✓ |
| | FF-SHOP Marketplace Qualified Employee | | ✓ |
| Exams | Affordable Care Act and Marketplace Basics | ✓ | |
| | Individual Marketplace | ✓ | |
| | Privacy and Security Standards | ✓ | |
| | SHOP Marketplace | | ✓ |

Ensuring an Agent's or Broker's National Producer Number is Associated with Profile

Agents and brokers must enter a correct National Producer Number (NPN) in their MLMS profiles and should verify it is correct to receive credit for completing training.

- The NPN can be up to 10 digits long and must not begin with a zero.
- The NPN must not include any special characters or letters.
- The NPN is not the same as the agent's or broker's state license number. The agent or broker should be sure to use his or her NPN, not a state license number.
- To update the NPN, agents and brokers can click on the "Complete Agent Broker Training" hyperlink and update the information in their MLMS profiles.
- Agent and broker NPNs can be found at: <https://pdb.nipr.com/html/PacNpnSearch.html>.

Entering an inaccurate NPN could result in denial of compensation/credit by an issuer.



Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



*FFM Agent and Broker
CMS-approved Vendor
Training Option*

CMS-approved Vendor Training Option

In addition to the plan year 2016 training provided by CMS, training will be offered by a limited number of CMS-approved vendors.

- CMS-approved vendors may charge a fee to agents and brokers that choose to take their training.
- Agents and brokers who complete FFM training through a CMS-approved vendor will still need to execute the applicable Agreements on the MLMS prior to assisting consumers seeking to enroll in coverage through the FFM.
- CMS will provide additional information to agents and brokers regarding the final list of approved vendors, the process for the completion of training using the CMS-approved vendor options, and the go-live date(s) via the Agents and Brokers Resources webpage (<http://www.cms.gov/cciiio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>), CMS's twitter account (@CMSgov), the News for Agents and Brokers newsletter and emails distributed through GovDelivery.

The CMS-approved vendor training option is planned to go live starting in September.

CMS-approved Vendor Training Option

The benefits of completing training through a CMS-approved vendor include:

- CMS-approved vendors are required to offer CEU credits in a minimum of five states where the FFM is operating (45 CFR 155.222). The states where CEUs are offered may vary by vendor.
- Completion of a training curriculum, including the associated exams, through one of the CMS-approved vendors will fulfill the FFM training requirements for agents and brokers registering to participate in the Individual and/or SHOP Marketplaces.
- CMS-approved vendors are required to cover, at a minimum, the same topic areas as are covered in the CMS training.



Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



FFM Agent and Broker Agreement Requirements

Agreements Overview

- **Individual Marketplace General Agreement:** includes terms for complying with federal and state laws, rules, standards, and policies.
- **Individual Marketplace Privacy and Security Agreement:** includes privacy and security policies for protecting consumers' PII. The FFM privacy standards are consistent with the eight principles outlined in 45 CFR 155.260(a).
- **SHOP Marketplace Agreement:** includes privacy and security policies for protecting consumers' PII. The FFM privacy standards are consistent with the eight principles outlined in 45 CFR 155.260(a).

Agreement Requirements

| Agents and brokers participating in the... | Must execute the following Agreement(s): |
|---|---|
| Individual Marketplace and SHOP | <ul style="list-style-type: none">• Individual Marketplace General Agreement• Individual Marketplace Privacy and Security Agreement• SHOP Marketplace Agreement |
| Individual Marketplace | <ul style="list-style-type: none">• Individual Marketplace General Agreement• Individual Marketplace Privacy and Security Agreement |
| SHOP | <ul style="list-style-type: none">• SHOP Marketplace Agreement |

Agreement Requirements

- Agents and brokers who complete Individual Marketplace training will only be able to execute the associated Agreements on the MLMS after completing the required training modules and exams.
- Agents and brokers must read and accept the terms of the required Agreements in order to become a registered FFM agent or broker.



Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



Considerations for Business Entities

Considerations for Business Entities

| | Execute Web-broker Agreement | Register on CMS Enterprise Portal | Complete Individual Marketplace Training Modules | Execute the Individual Marketplace Agreements |
|--|------------------------------|-----------------------------------|--|---|
| Web-broker Senior Official* | ✓ | | | |
| Web-broker Authorized Representative | | ✓ | ✓ | ✓ |
| Other Business Entities Authorized Representative | | ✓ | ✓ | ✓ |
| Agents/Brokers Affiliated with Web-broker or Other Business Entity | | ✓ | ✓ | ✓ |

**The senior official and authorized representative may be the same individual.*

Federally-facilitated Marketplace Agent and Broker Plan Year 2016 Registration and Training Requirements



*Compensation/
Credit for
Agents and
Brokers
Operating in
the FFM*

Compensation/Credit for Agents and Brokers Operating in the FFM

- The FFM does not directly appoint agents or brokers and does not set compensation/credit levels.
- Agents and brokers in the FFM are credited in accordance with their agreements with QHP issuers and any state-specific requirements.
- To the extent permitted by a state, agents and brokers may receive compensation/credit from QHP issuers in the form of commissions as a result of assisting qualified individuals in selecting QHPs through the Marketplace.
- A QHP issuer must pay the same compensation/credit for QHPs offered through the FFM as it does for similar health plans offered in the state but outside of the FFM.
- Agents and brokers should ensure they enter a correct NPN in their MLMS profiles to ensure issuers are able to credit them appropriately.

Summary

The topics presented during this webinar included:

- Role of Agents and Brokers in the Health Insurance Marketplaces
- Registration Overview
- Training Overview
- Training & Exams Requirements and Recommendations
- Agreement Requirements
- CMS-approved Vendor Training Option
- Considerations for Business Entities
- Compensation/Credit for Agents and Brokers Operating in the FFM

Agent and Broker Resources

- *Additional resources can be found on CMS's Agents and Brokers Resources webpage: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *Additional information agents and brokers can use to educate consumers can be found at HealthCare.gov.*
- *For more information about technical assistance training and support, please visit <http://www.regtap.info>.*
- *For information on eligibility and enrollment, please visit <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Eligibility-and-Enrollment-in-the-FFM-Tips.pdf>*
- *Information on special enrollment periods can be found at [http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/SEP Webinar Slides 042915.pdf](http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/SEP_Webinar_Slides_042915.pdf)*
- *Agent and Broker NPNs can be found at: <https://pdb.nipr.com/html/PacNpnSearch.html>.*

Agent and Broker Resources

- *The CMS Enterprise Portal can be accessed at: <https://portal.cms.gov/>.*
- *The Find Local Help tool can be accessed at <https://localhelp.healthcare.gov/>.*
- *For the regulations outlining the CMS-approved vendor training option, review 45 CFR 155.222.*
- *For the regulations outlining CMS's eight privacy principals, review 45 CFR 155.260(a).*
- *The News for Agents and Brokers monthly newsletter is distributed through GovDelivery. For agents and brokers who not receive the newsletter via email, CMS posts on the Agents and Brokers Resources webpage at: <http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>.*
- *Current news and updates are distributed via email through GovDelivery and CMS's twitter handle, @CMSGov.*

Upcoming Activities

- Plan year 2016 Open Enrollment begins on November 1, 2015 and ends on January 31, 2016.
- The first date when plan year 2016 coverage can start is January 1, 2016.
- As a reminder, plan year 2016 registration, MLMS training and CMS-approved vendor training will be available starting in September.
- Additional outreach will continue through the remainder of 2015 on topics relevant to agents and brokers to help prepare for the 2016 Open Enrollment period.

Upcoming Activities

CMS will be providing a number of opportunities in the coming months to learn more about plan year 2016, including:

- Email blasts and tweets informing agents and brokers of when the new MLMS goes live and when the CMS-approved vendor training option becomes available
- In-depth webinars and videos on the process for completing registration. If you wish to register for a session, please log in to <https://www.regtap.info/> and complete the following steps:
 - Select "Training Events" from "My Dashboard."
 - Select the "View" icon next to event Title "Guidance on Plan Year 2016 FFM Registration and Training for Agents and Brokers."
 - Select "Register Me."
- A special edition of the News for Agents and Brokers newsletter focused on plan year 2016 registration
- A kick-off call once the MLMS and CMS-approved vendor training options go live

Questions?



For questions/comments about agent/broker participation in the FFM: FFMProducer-AssisterHelpDesk@cms.hhs.gov

For questions/comments about the FFM application and enrollment:
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day

For questions/comments about the FF-SHOP:
1-800-706-7893 (TTY: 711) available M-F 9:00am-7:00pm ET

For questions/comments about web-broker participation in the FFM: Webbroker@cms.hhs.gov

Visit the Agents and Brokers Resources webpage (<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>) and Marketplace.cms.gov for additional resources and helpful information.