



Quick Reference Guide: Marketplace Enrollment Pathways

This guide shows how agents and brokers can assist Marketplace consumers through different enrollment pathways.

Important updates for Plan Year 2027

- Most agent/broker assisted enrollments will occur through an Enhanced Direct Enrollment (EDE) website.
- To change or add the National Producer Number (NPN) on an application, agents and brokers must use an EDE website and assist consumers to complete the consumer ID proofing processes and agent/broker authorization.
- The Marketplace Call Center is no longer providing support for adding or updating NPNs or creating new applications for consumers being assisted by an agent or broker.
- Consumer ID proofing may be completed before Open Enrollment begins.

Use Cases	Restrictions	Must provide a verified SSN or Immigration Document?	Ability to add or update an NPN?
EDE Pathway			
Primary pathway to assist consumers with most Marketplace enrollments.	<ul style="list-style-type: none"> • Consumers must authorize an agent/broker to work on their behalf each plan year through a one-time pass code on the EDE website. • In some scenarios, consumers will also be required to complete ID proofing. These scenarios are: <ul style="list-style-type: none"> ◦ New consumer applications ◦ Applications with a net premium (after tax credits) of \$30 or less ◦ Consumer working with a different or new agent/broker • Agents and brokers can't update consumer contact information. 	Yes	Yes, if the consumer provides an agent/broker authorization on the EDE website and completes ID proofing.
Marketplace Call Center			
Only available for limited use cases that cannot be handled through other pathways. A list of these complex cases, along with more information about when to contact and use the Marketplace Call Center, are available in this tipsheet .	<ul style="list-style-type: none"> • Agents and brokers must use the partner line (1-855-788-6275) and enter their personal NPN when contacting the Call Center. 	Yes	No. However, existing NPNs will generally be retained on the application.*



Use Cases	Restrictions	Must provide a verified SSN or Immigration Document?	Ability to add or update an NPN?
HealthCare.gov			
Working side-by-side with existing clients that already have your NPN on their applications.	<ul style="list-style-type: none"> Agents and brokers may not create or log in to a HealthCare.gov account for a consumer or access the consumer's log-in credentials. 	Yes	No. However, existing NPNs will generally be retained on the application.*

***Important:** An existing NPN will be retained on HealthCare.gov and when using the Marketplace Call Center unless the consumer requests to remove the NPN, or does not provide a verified SSN or immigration document and wishes to proceed without an NPN.

EDE: Completing Consumer ID Proofing and Agent/Broker Authorization

Consumer ID proofing will be required for certain high-risk agent/broker-assisted applications meeting the criteria set by the Marketplace. EDE partners are required to offer this functionality no later than October 12, 2026.

Once the functionality is live on an approved website, you may begin ID proofing consumers before Open Enrollment begins. Consumer ID proofing may remain evergreen on a given EDE platform if a consumer has an account on that EDE platform and their ID proofing credentials are tied to it. In the absence of a consumer account, consumer ID proofing must be reconfirmed for each coverage year.

Agent/broker authorizations should be gathered every plan year for your consumers, including those who have existing consumer accounts on a given EDE platform. When a consumer authorizes an agent or broker, that authorization lasts for the plan year, or until the consumer authorizes a different or new agent or broker.

If a consumer cannot complete ID proofing through an EDE website, they may enroll through the Marketplace Call Center or HealthCare.gov, but they will not be able to add or change an NPN through these pathways.

For more details on specific features of EDE websites for ID proofing and agent/broker authorization, contact the EDE partner directly.

Additional resources

- For more details on the Marketplace Call Center, see these [Tips for Agents & Brokers When Using the Marketplace Call Center](#).
- More information on the EDE requirements is available in the [Enhanced Direct Enrollment: ID Proofing and Agent/Broker Authorization FAQs](#).
- Find an approved EDE partner with [CMS' Issuer and DE Partner Directory](#).