CENTERS FOR MEDICARE & MEDICAID SERVICES
CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

Returning Agents' and Brokers' Guide to Plan Year 2027 Marketplace Registration and Training

This resource explains how to complete Plan Year 2027 Health Insurance Marketplace registration and training for **"returning"** agents and brokers who completed Plan Year 2026 registration and training. If you participated in the Individual Marketplace in Plan Year 2026 for the first time, you're eligible for the **shorter** Individual Marketplace training for Plan Year 2027. Follow the steps below to complete your registration and training.

Step One | Create Login.gov or ID.me Login Credentials (If You Don't Already Have Them)

- If you have previously used Login.gov or ID.me for other purposes, skip to step 2.
  - **NOTE:** You should know the password to your existing CMS Enterprise Portal account before creating Login.gov or ID.me credentials and/or before linking existing credentials to your existing CMS Enterprise Portal account. Please ensure that your IDM password is current and working before taking any additional steps.
- Go to the **CMS Enterprise Portal**, click "Sign In."
- From the available sign-in options, click "Continue" next to the Login.gov **OR** the ID.me option.
  - **NOTE:** You are only required to create either a Login.gov OR an ID.me account. The following steps will review the account creation processes for both account types.
  - You will be prompted to complete identity (ID) proofing when creating your Login.gov or ID.me credentials to verify you are the valid account holder.
  - **For Login.gov:**
    - Enter your email address and complete the next steps to create an account.
  - **For ID.me:**
    - Click "Create a wallet," then enter your email address and complete the next steps to create an account.
- Once you've completed setting up your account on either Login.gov or ID.me, you'll see a page asking to connect your verified information to CMS – once you review and confirm that your information is correct, select "Agree and continue."
- When logging back into the CMS Enterprise Portal, you will receive a message indicating an additional account was found, where you should click "Start linking new sign-in option."
- When asked to "Verify existing account," click "Sign in" next to the "IDM User ID" option to link it to your Login.gov or ID.me account.
- Review the profile updates that will be made once your accounts are linked, and then click "Continue and link" to complete the linking process. Click "Continue to IDM Home" on the next page to complete the linking process.

CENTERS FOR MEDICARE & MEDICAID SERVICES
CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

Step Two | Link Your Marketplace Learning Management System(MLMS) Profile to Login.gov or ID.me

- After creating Login.gov or ID.me credentials, or if you have existing Login.gov or ID.me credentials, you must link them to your existing CMS Enterprise Portal account. To do this:
  - Log in to the **CMS Enterprise Portal** using your Login.gov or ID.me credentials. You will receive a message indicating an additional account was found.
  - Click “Start linking new sign-in option.”
  - Click “Sign in” next to the “IDM User ID” option to link it to your Login.gov or ID.me account. (You may also link both, but one is required.)
  - Review the profile updates that will be made once your accounts are linked.
  - Click “Continue and link” to complete the linking process.
  - Click “Continue to IDM Home.”

Step Three | Request the Agent and Broker Training Role

- Enter “Fed” in the search bar under “Select an Application.”

- Select the “Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access” tile, then select “Next.”

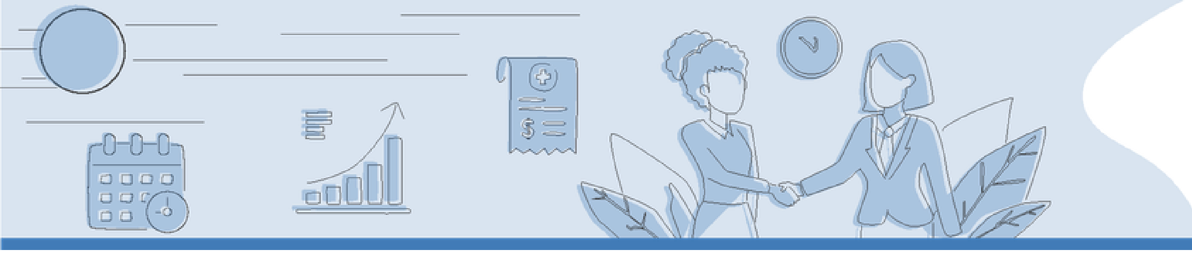
- Read the terms and conditions and check the box next to “I Agree to the Terms and Conditions.” Click “Next.”

- Select “Agent Broker Training Access” from the “Select a Role” drop-down menu.
  - **NOTE:** If you skip the linking process in Steps One and Two, you will be blocked from getting the role and accessing the MLMS.

Step Four | Complete the Agent and Broker Profile in the MLMS

- To access the MLMS profile and CMS-developed training, click “Marketplace Training – Agent Broker” tile and then select the “MLMS Training” option.
- Select a User Role from the two available options:
  1) Agent Broker; or
  2) Non Agent Broker. Note: Only select this role if you do not intend to assist consumers with enrolling Marketplace coverage.
- Set your preferences for display on **Find Local Help** and **Help On Demand** so consumers, small employers, and their employees can reach out to you for assistance.
- Next, the The MLMS profile information page will appear for an agent or broker to review their business and/or professional contact information.
- Once all profile information has been entered, select “Save” to finish your profile.

Note: Enter your National Producer Number (NPN) correctly. Do not enter an individual NPN in the business or web-based entity field of the MLMS profile, and there should be one individual acting as the authorized representative of any business or web-based entity. Entering an inaccurate Individual NPN and/or copying an Individual NPN into the business and web-based entity fields may result in denial of compensation or credit by an issuer.



CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES
CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

Step Five | Complete Training for Returning Agents and Brokers

- Once you’ve saved your profile, you will proceed to the Marketplace Learning Management System (MLMS)

- If you’re returning for Plan Year 2027 Individual Marketplace training, the MLMS automatically enrolls you in the condensed training for returning agents and brokers. You can also choose to take additional training, such as The Small Business Health Operations Program (SHOP) module.

- Agents and brokers will navigate to "View Your Transcript" and will see the returning curriculum in "Active" status.
- Open the training by clicking “Open Curriculum” and complete the required courseware, including exams.

Step Six | Sign the Required Agreement(s)

- Once you’ve updatedyour profile and completed training, open, read, and select “I Agree” for each required Agreement(s).

Step Seven | Confirm Your Registration Status and Print Your Certificate

- From the MLMS Landing page, select Your Transcript.

- Select “Completed” from the status drop-down.

- Select the blue “View Completion Page” button next to your completed course.

- Print your certificate for Plan Year 2027.

- Confirm your registration status on the **Agent and Broker Marketplace Registration Tracker** page. Make sure all registration steps show as complete.

- Your information may take one to two business days to appear on the Tracker.

- Confirm that your information appears on the **Agent and Broker FFM Registration Completion List (RCL)**.
  - Your information may take one to two business days to appearon the RCL.
  - Your information may take up to three business days to appear on **Find Local Help**.

- If your NPN doesn’t appear on the RCL for Plan Year 2027, email: **FFMProducer-AssisterHelpDesk@cms.hhs.gov** for assistance.

Note: As a reminder, you may never share your credentials, passwords, or MFA details with others. You are the only one who should be utilizing your FFM User ID.