

**Supporting Statement for Agent/Broker Data Collection in Federally-Facilitated Health Insurance Exchanges
(CMS-10464/OMB control number: 0938-1204)**

A. Background

The Patient Protection and Affordable Care Act, Public Law 111-148, enacted on March 23, 2010, and the Health Care and Education Reconciliation Act, Public Law 111-152, enacted on March 30, 2010 (collectively, “Affordable Care Act”), expands access to health insurance for individuals and employees of small businesses through the establishment of new Affordable Insurance Exchanges (Exchanges), also called Marketplaces, including the Small Business Health Options Program (SHOP). The Exchanges, which became operational for coverage effective starting on January 1, 2014, enhance competition in the health insurance market, expand access to affordable health insurance for millions of Americans, and provide consumers with a place to easily compare and shop for health insurance coverage.

Revised requirements pertaining to agents/brokers completing Federally-facilitated Exchange (FFE) registration are discussed in the final rule published on February 27, 2015 for the *Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2016* (CMS-9944-F). These updated requirements direct agents/brokers to submit additional fields related to basic contact information and National Producer Number (NPN). Current state licensure and relevant health lines of authority (LOA) are then validated using the National Insurance Producer Registry (NIPR) database.

The Centers for Medicare & Medicaid Services (CMS) recognizes the longstanding role that agents/brokers have played in connecting individuals and small businesses with health insurance products. Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220(a)(1) expands the role of agents/brokers by permitting them to enroll qualified individuals or small employers/employees in qualified health plans (QHPs) through the Exchanges, and assist individuals in applying for Advance Premium Tax Credits (APTCs) and Cost Sharing Reductions (CSRs). To participate as facilitators to enrollment, agents/brokers must register with the FFE, complete a training course covering eligibility and enrollment criteria for assisting in QHP enrollment, and sign agreements that formalize their understanding and commitment to adhere to the rules of the program. This requirement is specific to the FFE and does not automatically apply to State-based Exchanges (SBEs).

The original approved information collection request (ICR) (OMB #: 0938-1204) titled *Agent/Broker Data Collection in Federally-facilitated Health Insurance Exchanges* was approved on 7/18/2013. The ICR was approved without change on 10/21/15, approved with change on 7/13/2019, and most recently approved without change on 8/31/2022. This ICR serves as the formal request for an extension without change of a currently approved clearance.

B. Justification

1. Need and Legal Basis

Both section 1312(e) of the Affordable Care Act and 45 C.F.R §155.220 permit States to allow agents/brokers to enroll qualified individuals, employers, and employees in QHPs (including through the Exchanges) and assist individuals in applying for APTCs and CSRs. Agents/brokers serve as additional access points to the Exchanges for individuals or SHOP employers/employees requiring or desiring agent/broker assistance.

In order to interface with the FFE, agents/brokers must obtain an FFE user ID. Additionally, agents/brokers must register for, and successfully complete, Exchange-specific training. The Exchange-specific training ensures agents/brokers' understanding of eligibility and enrollment requirements in Exchanges. Agents/brokers must also apply this knowledge to use or develop any non-Exchange Web sites, such as an issuer's or web broker's Web site, used as a tool for enrollment.

2. Information Users

CMS collects personally identifiable information from agents/brokers to register them with the FFE and permit them to assist individuals and employers in enrolling in the FFE. CMS uses this collection of information to ensure agents/brokers possess the basic knowledge required to enroll individuals and Small Business Health Options Program (SHOP) employers/employees through the Exchanges. This information is also used to validate state licensure status information and health LOA contained in the NIPR.

3. Use of Information Technology

This information collection is conducted online and is 100% electronic. Agents/brokers will use CMS or third-party systems to enter identifying information and register with the FFE. As a component of registration, agents/brokers are required to complete online training courses through a CMS or third-party Marketplace Learning Management System (MLMS). Upon completion of their training requirements, agents/brokers will be required to attest to their agreement to adhere to FFE standards and requirements through a CMS or third-party MLMS.

While completion of training is a required annual process, collection of user information is only completed the first year of participation. As a significant number of respondents will now be completing registration and training for the subsequent years, CMS has reduced the time required for each response. CMS has also introduced a refresher training option which significantly reduces the time required for completion of registration and training for returning agents and brokers.

4. Duplication of Efforts

This information collection does not duplicate any other effort and the information cannot be obtained from any other source.

5. Small Businesses

By their nature, many agents/brokers are small businesses. The data collection and training

approach employed in this process was tailored to meet their needs and to minimize burden to this group.

6. Less Frequent Collection

Annual registration and training are required for agents/brokers to update their knowledge and maintain the ability to enroll individuals or SHOP employer/employees in QHPs through the FFE. CMS requires annual registration and training to ensure agents/brokers are operating under the most current CMS guidelines and with knowledge of the most up-to-date market information. This is the minimum collection necessary for agents/brokers to meet the registration requirements required by the Exchange final rule and regulations, 45 C.F.R. §155.220(d)-(e). At an agent's, broker's or web-broker's option, CMS may collect additional information regarding their experiences, insights, and other feedback related to the program and its operations.

7. Special Circumstances

There are no special circumstances.

8. Federal Register/Outside Consultation

A 60-day Notice was published in the Federal Register on July 21, 2025 (90 FR 34277) for the public to submit written comment on the information collection requirements. No comments were received that were relevant to this ICR.

The 30-day Federal Register Notice will be published in the Federal Register on XX XX, 2025 (90 FR XXX) for the public to submit written comment as part of a second-round public comment period.

No additional outside consultation was sought.

9. Payments/Gifts to Respondents

No payments and/or gifts will be provided to respondents.

10. Confidentiality

Some information collected during the registration process, including contact information for the agents/brokers such as names, telephone numbers, and e-mail addresses, is published on Healthcare.gov to facilitate consumer contact with the agents/brokers. This use of information is authorized by 45 C.F.R. §155.220(b) and has been reviewed by the CMS Office of General Counsel. All other information collected will be kept private in accordance with regulations at 45 CFR 155.260, Privacy and Security of Personally Identifiable Information. Pursuant to this regulation, Marketplaces may only use or disclose personally identifiable information to the extent that such information is necessary to carry out their statutorily and regulatorily mandated functions.

11. Sensitive Questions

There are no sensitive questions included in this information collection effort.

12. Burden Estimates (Hours & Wages)

The burden associated with this data collection can be attributed to agents/brokers. The following sections of this document contain estimates of burden imposed by the associated information collection requirements. The median hourly wage for the position of insurance sales agents is from the [May 2024 National Industry-Specific Occupational Employment and Wage Estimates](#) from the Bureau of Labor Statistics (BLS). The adjusted hourly wage of \$58.04 is the total of the median hourly wage of \$29.02 plus 100% fringe benefit rate of \$29.02, see Table 1.

Table 1. Adjusted Hourly Wages Used in Burden Estimates

Occupation Title	Occupational Code	Median Hourly Wage (\$/hour)	Fringe Benefits & Overhead (100%) (\$/hour)	Adjusted Hourly Wage (\$/hour)
Insurance Sales Agents	41-3021	\$29.02	\$29.02	\$58.04

Burden for Agents/Brokers: FFE Registration/Training

In order to participate in the Exchanges, insurance agents and brokers who guide consumers and small businesses through enrollment/re-enrollment in QHPs offered on the FFE will have to register annually with the FFE, which includes taking online training. FFE registration and training includes the collection of basic contact information such as business name, address, phone number, and email address, see **Appendix A. Agent/Broker Screenshots**. In addition, agents/brokers will be required to provide their National Producer Number. At the conclusion of training, agents/brokers will attest to their adherence to FFE standards and requirements. Web brokers will sign and submit a similar agreement.

The initial OMB clearance, OMB Control No. 0938-1204, specified the number of respondents as 350,000. CMS revised the estimates based upon participation data collected. CMS actual participation during the first year of operation was 53,271 agents/brokers. As of February 21, 2022, the total number of agents/brokers for the 2022 plan year was 60,298. As of April 1, 2025, the total number of agents/brokers for the 2025 plan year was 98,699. Of that total, 80,337 (81.4%) were returning agents/brokers who reviewed their existing registration data which creates a lower burden to agents and brokers, and 18,362 (18.6%) were new agents/brokers. We estimate annual respondents to be 100,000 and, due to market assumptions, CMS does not anticipate growth in the total figure of annual participating agents and brokers.

The data elements necessary for agents/brokers to complete FFE registration and training include basic contact information such as business name, address, phone number, and email address. In addition, agents/brokers will be required to provide their National Producer Number. At the conclusion of training, agents/brokers will attest to their adherence to FFE standards and requirements. Web brokers will sign and submit a similar agreement.

CMS estimates that it will take each new insurance sales agent approximately 12 minutes or less (0.20 hours) per agent to complete the registration data collection and execute the annual agreements for the first time. We estimate 20 percent of the annual participation total of 100,000 agent/brokers (20,000 respondents) will be new to registration and training. The total annualized burden for 20,000 registrants is 4,000 hours at a rate of \$.58.04 per hour is \$232,200.00.

Pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220 agents/brokers are permitted to participate as facilitators to enrollment and must register with the FFE, complete a training course covering eligibility and enrollment criteria for assisting in QHP enrollment.

Table 2. Burden for New Agents/Brokers: FFE Registration/Training

Labor Category	Number of Respondents	Hourly Labor Costs (Hourly Rate + 100% Fringe	Burden Hours	Total Burden Costs (Per Respondent)	Total Burden Costs (All Respondents)
Insurance Sales Agents	20,000	\$58.04	0.20	\$11.61	\$232,200.00
Total			4,000		\$232,200.00

CMS estimates that it will take each returning insurance sales agent approximately 6 minutes or less (0.10 hours) per agent to review and update the registration data collection provided during prior years and to execute the annual agreements. We estimate 80 percent of the annual participation total of 100,000 agent/brokers (80,000 respondents) will be returning. The total annualized burden for 80,000 registrants is 8,000 hours at a rate of \$.58.04 per hour is \$464,000.00.

Pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220 agents/brokers are permitted to participate as facilitators to enrollment and must register with the FFE, complete a training course covering eligibility and enrollment criteria for assisting in QHP enrollment.

Table 3. Burden for Returning Agents/Brokers: FFE Registration/Training

Labor Category	Number of Respondents	Hourly Labor Costs (Hourly Rate + 100% Fringe benefits)	Burden Hours	Total Burden Costs (Per Respondent)	Total Burden Costs (All Respondents)
Insurance Sales Agent	80,000	\$58.04	0.10	\$5.80	\$464,000.00
Total			8,000		\$464,000.00

Table 4: Summary of Annual Total Burden

Table Number: Name	CFR Section	Total Burden Hours	Total Burden Costs
Table 2. Burden for New Agents/Brokers: FFE Registration/Training	45 C.F.R. §155.220	4,000	\$232,200.00
Table 3. Burden for Returning Agents/Brokers: FFE Registration/Training	45 C.F.R. §155.220	8,000	\$464,000.00
Total		12,000	\$696,200.00

13. Capital Costs

There are no anticipated capital costs associated with this information collection.

14. Cost to Federal Government

We estimate that the operations and maintenance costs for the data collection will be \$7,318 on an annual basis. Monitoring and maintaining training and registration cost for the Federal government is estimated at one GS-13 step-9 with locality pay area of Washington-Baltimore at an adjusted hourly rate of \$146.36 for 50 hours per year. The adjusted hourly wage of \$146.36 is the total of the hourly rate of 73.18 for one GS-13 step-9 with locality pay of Washington-Baltimore plus 100% fringe benefit rate of \$73.18. The calculations for CMS employees' hourly salary were obtained from the OPM website: https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2025/DCB_h.pdf

Table 5: Administrative Burden Costs for the Federal Government Associated with Agent/Broker Data Collection in Federally- Facilitated Health Insurance Exchanges

Task	Estimated Cost
Operations, maintenance, and data collection support	
GS-13 (step 9): 1 x \$146.36 x 50 hours	\$7,318.00
Total Annual Costs to Government	\$7,318.00

15. Changes to Burden

There is an overall decrease in the financial burden from the 2022 PRA package because the burden hour response time was reduced by half for both data collection activities, from 0.40 hours to 0.20 hours and from 0.20 hours to 0.10 hours, respectively. The number of overall burden hours decreased from 15,360 hours to 12,000 hours, which is a decrease of 3,360 hours. The number of agents/brokers respondents increased from 64,000 to 100,000 based on the number of registered agents/brokers for plan year 2025. The estimated annual costs

decreased from \$1,020,519 to \$696,200.00, which is a decrease of \$324,319. All prior iterations of wage data was based on mean values and the current iteration is based on median values.

16. Publication/Tabulation Dates

Agent/broker FFE registration and completion of the required training occurs annually. The information collection from agents/brokers is anticipated under this request to occur throughout the year as agents/brokers complete training. Select data elements submitted to CMS will be made public through Healthcare.gov on a recurring basis to ensure the most up-to-date information is available to Exchange consumers. In accordance with the Government Data Act, CMS publishes the NPNs provided during the registration process at https://data.healthcare.gov/ffm_ab_registration_lists as a data asset that is open data available in machine-readable format for issuers and states to allow for verification of registration completion. Other collected data are considered exempt from publication as those limited elements are considered Protected Personally Identifiable information of individual agents and brokers.

17. Expiration Date

The expiration date and OMB control number will appear on the first page of the instrument (top-right corner).

18. Certification Statement

There are no exceptions to the certification statement.