Plan Year 2025 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers

Centers for Medicare & Medicaid Services (CMS)
Center for Consumer Information & Insurance Oversight (CCIIO)

July 25, 2024

Health Care .gov

Disclaimer

The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (http://go.cms.gov/CCIIOAB) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to "Marketplace" in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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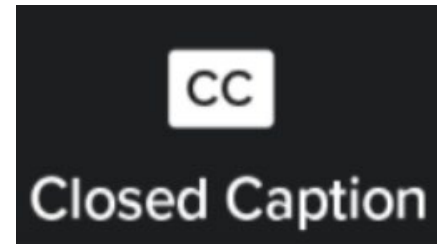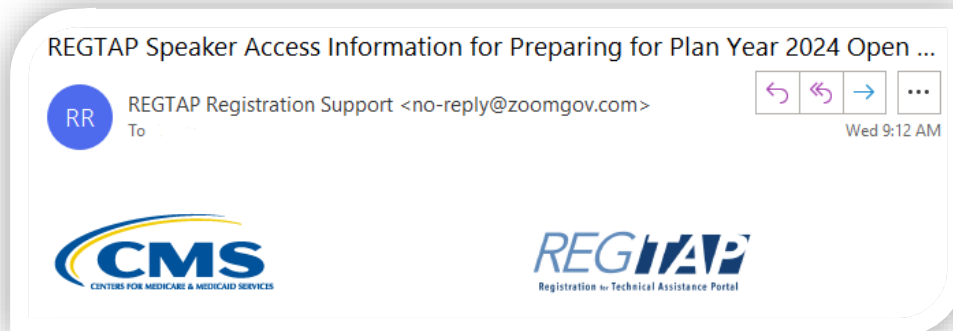
Housekeeping Reminders

» **If called upon during the Live Question & Answer session, please ask only one (1) question.**

» **To capture links posted in the Zoom Chat, please click on the desired link and bookmark it for future reference.**

» **Webinar and Audio Access Tips have been shared in the Zoom Chat and are listed in the email access details you received from *REGTAP Registration Support*.**

Discussion and Questions

At the end of today's webinar, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.

To ask a <u>verbal</u> question:
- If you are listening via the Zoom application, click "**Raise Hand**" in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
    - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
    - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.

To submit a <u>written</u> question/view written responses:
- Type your question in the text box under the "**Q&A**" tab and click "**Send**."
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Agenda

1	Introduction
2	Plan Year 2025 Marketplace Registration and Training Process
3	Plan Year 2025 Health Insurance Marketplace® Key Priorities
4	Live Question/Answer Session and Agent and Broker Outreach Updates

Intended Audience

» The intended audience for this presentation is **agents and brokers who successfully completed Plan Year 2024 Marketplace registration and training** and are returning for Plan Year 2025.

    o Returning agents and brokers are required to complete an abbreviated refresher training, pass an exam and execute the applicable Marketplace Agreements.

» Agents and brokers who participated in a previous Plan Year but did **NOT** complete Plan Year 2024 Marketplace registration and training are **not eligible** for "What's New for Returning Agents and Brokers" training and must complete the full Individual Marketplace training for Plan Year 2025.

» Agents and brokers who are returning to the Marketplace after participating in a previous year should have already completed identity proofing and, if so, do not need to repeat this step again.

    o However, these individuals should ensure they are using the same FFM User ID they used previously and should ensure their contact information and national producer number (NPN) are correct in their Marketplace Learning Management System (MLMS) profiles.

Intended Audience (continued)

Note: <u>Attending this webinar does NOT fulfill the requirements for completing the Marketplace registration and training on the MLMS.</u> Returning agents and brokers are required to complete registration and training for the current plan year and will be automatically enrolled in a shorter training.

Plan Year 2025 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal

To participate in the Marketplace for Plan Year 2025, agents and brokers must complete the following actions:

1. **Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal.**

2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.

3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.

4. Confirm completion of all registration steps by logging back in to the "Agent and Broker Registration Status" page on the CMS Enterprise Portal and printing the completion certificate.

» **Multi-factor Authentication (MFA)** is required for all agents and brokers. If an agent or broker has not already done so, they will be prompted to select an MFA device when they log in to the CMS Enterprise Portal. The agent or broker will receive a code through this device each time they log in.

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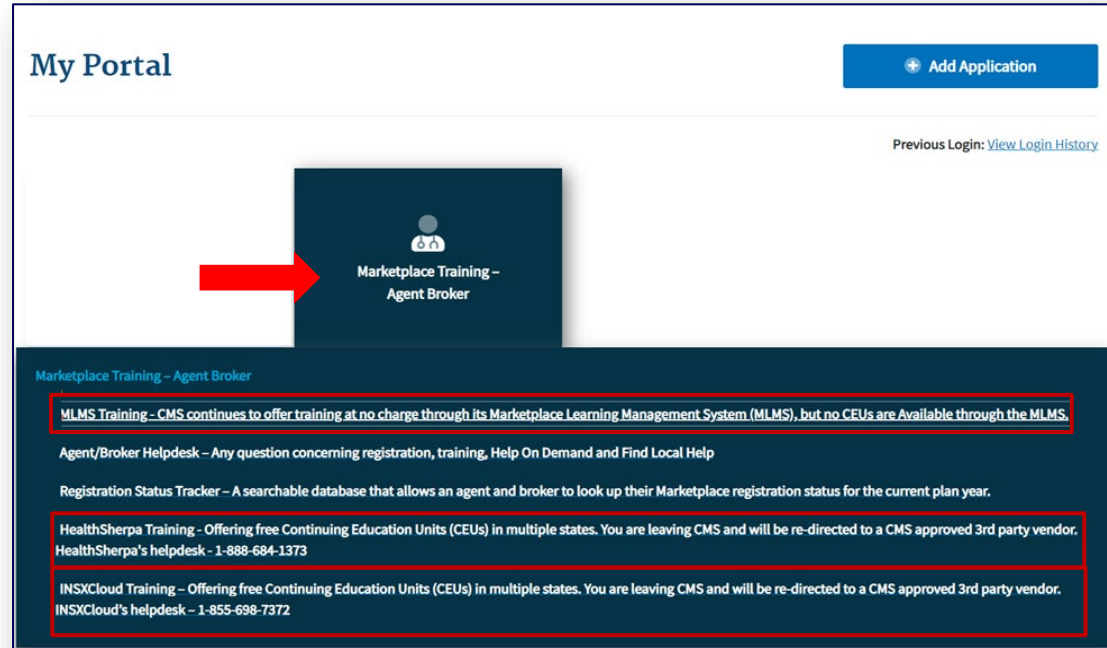
» To access both the CMS-developed training and training offered through the HHS-approved vendor, click the **Marketplace Training – Agent Broker** tile and select either the MLMS Training or Vendor Training option.*

» If agents and brokers select the Vendor Training option, they will be re-directed to the HHS-approved vendor's website.

To review and update their MLMS profile, agents and brokers will need to select the MLMS Training option.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

» Select a user role from the two available options.

» If you do not intend to assist consumers with enrolling in Marketplace coverage, select the **"Not an Agent Broker"** role in the drop-down menu at the top of your agent/broker profile. You can return to this section of your agent/broker profile at any time to update this selection if you do intend to assist consumers with Marketplace coverage in the future.

   o **Note:** If you do **not** return to your profile to update your selection, **you will not be eligible** to participate in the Marketplace for Plan Year 2025 or to receive compensation for assisting consumers with Marketplace enrollments.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

» The information agents and brokers use to complete their MLMS profile will be used to populate Find Local Help at HealthCare.gov and Help On Demand so consumers can find them for assistance. Find Local Help is also available in Spanish.

> **Note:** Help On Demand is a referral system that quickly connects consumers seeking enrollment assistance on HealthCare.gov with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with plan selection and enrollment.

» The MLMS profile page will appear in a separate window for agents and brokers to update their profile information.

» Three race and ethnicity questions will appear, where an agent or broker will have the option to attest to personal race and ethnicity information. This information helps CMS identify the various diverse agent/broker communities assisting consumers with Marketplace coverage.

» Agents and brokers who also act as the authorized representative* for a business entity or web-broker can add the business entity's or web-broker's National Producer Number (NPN) by clicking the appropriate "+" link at the bottom of the profile page.

» Agents and brokers can list up to three NPNs in the MLMS profile.

*An agency may only designate one user to act as the authorized representative for the business or web-broker entity for MLMS training completion.

» Enter the information for affiliated web-brokers or business entities.

  o **Note:** Only those who sign a web-broker agreement should complete the web-broker profile.

» If and agent or broker lists the business entity or web-broker NPN on their profile, these will be added to Registration Completion List once training has been completed.

Web-Based Entity Profile

If you are the authorized individual of record completing CMS agent/broker registration on behalf of a Web-based entity (e.g., a Web-broker), then please to provide additional information. Please note there should only be one individual acting as the authorized representative of any Web-based entity for this purpose (being affiliated with a Web-based entity for a purpose other than completing agent/broker registration for that entity is not reason to enter data here).

| Web Entity Name * | Web Entity Address * | Web Entity City * | Web Entity State * |

must be grater than 2 characters

| Web Entity Zip * | Web Entity Phone * | Web Entity Email * | Web Entity URL * |

Format 5 or 9 digits   Format 10 digits with NO dash

| Web Entity National Prod... | Web Confirm Entity Nati... |

1 to 10 digits CANNOT start with 0   1 to 10 digits CANNOT start with 0

Save

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

» Once agents and brokers have entered all their profile information, click "Save."

» Agents and brokers must enter a correct NPN in their MLMS profile to receive credit for completing Marketplace registration.

  o The NPN can be up to 10 digits long and must not begin with a zero.

  o The NPN must not include any special characters or letters.

  o The NPN is not the same as a state license number. Be sure to use an NPN, not a state license number.

  o To update the NPN, agents and brokers can click the "Complete Agent and Broker Training" hyperlink and update the information in the MLMS profile.

  o Agent and broker NPNs can be found at www.nipr.com/PacNpnSearch.htm.

Be sure to confirm the NPN is correct in the MLMS profile. Entering an inaccurate NPN could result in denial of compensation/credit by an issuer.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

» **General MLMS Information:**

» CMS validates NPNs against data stored in the National Insurance Producer Registry (NIPR) Public Database: https://www.nipr.com/.

  o Results of this NIPR NPN validation appear on the public Agent and Broker Federally-facilitated Marketplace Registration Completion List (RCL) https://data.healthcare.gov/ffm_ab_registration_lists

  o The RCL is updated daily.

» **General MLMS Information:**

» NPN validation occurs during the annual registration process in the MLMS and is only applicable to the current Plan Year. If an agent or broker does not maintain a valid NPN, their agreements with the Marketplace may be terminated.

» To be validated, agents and brokers must:

   o Have a valid state license;

   o Have a valid health-related line of authority (LOA) (https://nipr.com/licensing-center/add-a-line-of-authority) in their resident state; and

   o Have an active status for their health-related LOA.

» **Line of Authority Validation Requirements for Marketplace Agents and Brokers:**

» Updated agent/broker licensure validation methodology went into effect beginning in plan year 2023 to ensure agents and brokers have a valid health-related line of authority (LOA) in their resident state.

» Background: Each state Department of Insurance (DOI) determines the requirements for agents and brokers in their specific state. CMS validates the status of an agent's or broker's licensure through the NIPR on a weekly basis. Specifically, licensure validation is determined by checking license status and the presence of a valid health LOA in the resident state for each agent or broker.

  o **Note:** Some states, such as Florida, Texas, Utah, and Wisconsin, require ABs to have an appointment with a health insurance carrier before their NPN can be validated.

Note: Agents and brokers who do not have an approved health-related LOA, as determined by their resident state, will lose their access to Marketplace systems and **will not be able to assist consumers with Marketplace activities for Plan Year 2025.**

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

» **Agents and brokers can take several steps now to check and see if they need to take further action.**

   o Check resident state requirements for Appointment Level LOA, Approved Class Type and/or Approved License Level LOA at https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority.

   o Then, agents and brokers can go to NIPR at https://nipr.com/licensing-center/add-a-line-of-authority and use the "Look Up Your National Producer Number (NPN)" tool at the bottom of the page to check their personal licensure information for their resident state.

   o If agents and brokers do not have the required resident state LOA, they can use the links to "Add a Line of Authority" and work directly with their resident state DOI regarding licensing requirements.

» The validation of agents' and brokers' licenses will be reviewed weekly following completion of the required annual agent and broker Registration and Training. Agents and brokers can check the RCL at https://data.healthcare.gov/ab-registration-completion-list to confirm that their NPN is listed and the "NPN Valid (Current Year Only)" reflects "Y" for yes prior to assisting consumers with enrollment.

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1. Update the Agent and Broker Profile in the Marketplace Learning Management System (MLMS) via the CMS Enterprise Portal.

2. **Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.**

3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.

4. Confirm completion of all registration steps by logging back in to the "Agent and Broker Registration Status" page on the CMS Enterprise Portal and printing the completion certificate.

Plan Year 2025 Enhancements

» Marketplace training for Plan Year 2025 is available to agents and brokers in English and Spanish on the MLMS.

» There will be two vendors, HealthSherpa & INSXCloud, that will be offering training for Plan Year 2025.
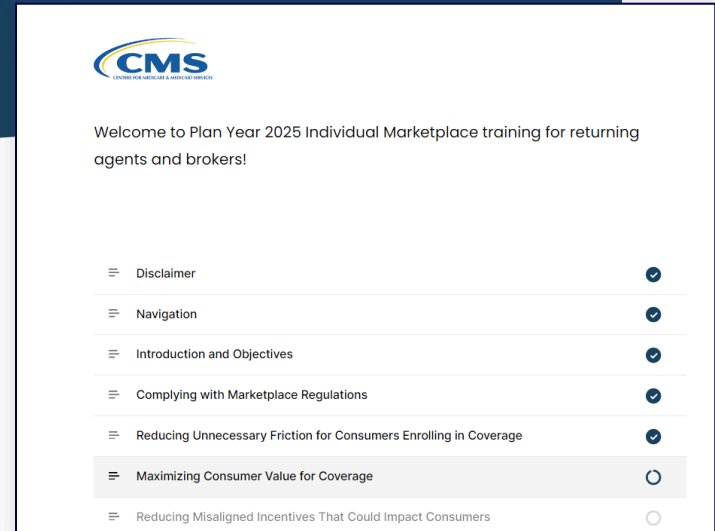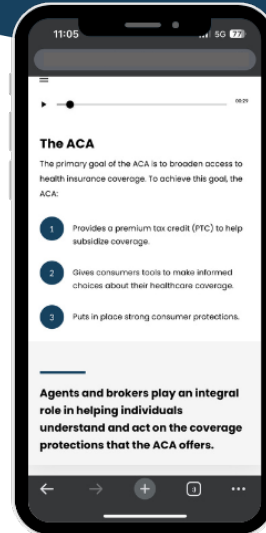
» Returning Individual Marketplace agents and brokers are eligible to take a condensed training (Marketplace Training for Returning Agents and Brokers) to complete the Individual Marketplace training requirement.*

» The required portion of Marketplace Training for Returning Agents and Brokers takes approximately one hour to complete.

» Returning agents and brokers will be automatically enrolled in Marketplace Training for Returning Agents and Brokers, but can enroll in additional curricula, such as Small Business Health Options Program (SHOP) training or the full Individual Marketplace training, as desired.

*Training is only required for participation in the Individual Marketplace. Agents and brokers who participate in the SHOP are encouraged, but not required, to take SHOP training.

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

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» The curriculum for the Marketplace Training for Returning Agents and Brokers consists of one required training module and one required exam.

» Following the training, agents and brokers will be prompted to complete the Marketplace training exam. This exam consists of 10 questions that will test understanding of the concepts presented in the training. Agents and brokers must pass the exam with a **70% score or better** to receive credit for taking the course.

» The full training curriculum is available in the "Training Options" widget on the agent and broker welcome page.

» To ensure an agent or broker is eligible for Marketplace Training for Returning Agents and Brokers, they should confirm that their NPN appears on the Agent and Broker FFM Registration Completion List https://data.healthcare.gov/ffm_ab_registration_lists for Plan Year 2024.

» If an agent or broker believes they completed the Plan Year 2024 registration and training process, but do not find their name on the RCL, they can send an email to FFMProducer-AssisterHelpDesk@cms.hhs.gov for additional assistance.

FFM Agent Broker Registration and Termination Status Page

Agent and Broker FFM Registration Completion List

Registration Completion List Disclaimer

The Centers for Medicare & Medicaid Services (CMS) is making the Agent and Broker Federally-facilitated Marketplace (FFM) Registration Completion List available to the public on a monthly basis pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220, and Routine Use No. 11 of the System of Records Notice required by the Privacy Act of 1974 (5 U.S.C. §552a), titled, "Health Insurance Exchanges (HIX) Program" (No. 09-70-0560), published at 78 Fed. Reg. 8,538 (February 6, 2013), as amended and published at 78 Fed. Reg. 32,256 (May 29, 2013), and at 78 Fed. Reg. 63,211 (October 23, 2013) and at 78 Fed. Reg. 6,591 (February 14, 2018). The information within the Agent and Broker List may be used only for the following purposes:

1. To confirm that an agent or broker has successfully completed registration requirements for the FFM or State-based Marketplace on the Federal Platform (SBM-FP) for the Individual Marketplace and/or the Small Business Health Options Program Marketplace (SHOP); and
2. To allow states and other stakeholders to conduct oversight, monitoring and enforcement activities related to agents and brokers, and to educate consumers about agents and brokers who may provide assistance to consumer who are interested in obtaining health care coverage through the FFM or SBM-FP in their states.

The information contained in the Agent and Broker FFM Registration Completion List (RCL) may be used and/or disclosed only to the extent necessary to accomplish these purposes and never to discriminate inappropriately.

For the current plan year, the agent and broker FFM RCL has an NPN Validation column. The indicator in the NPN Validation column is a check that occurs on the National Insurance Producer Registry (NIPR https://www.nipr.com/) database. A valid National Producer Number (NPN) and an active licensure status in a healthcare related line of authority (https://data.healthcare.gov/dataset/wk5a-kdpd) are required to receive a "Y" for successful validation. If an agent or broker has an inquiry regarding their licensure status, the inquiry should be routed to NIPR customer service (https://www.nipr.com/index_contacts.htm). If the agent or broker's NPN does not match licensure records on NIPR, download the Fair Credit Reporting Act form at https://www.nipr.com/index_fair_credit_reporting_act.htm and submit your dispute.

For a list of qualifying healthcare related lines of authority or if the agent or broker's NPN is valid in NIPR and has an active status however, does not have a "Y" in the current year NPN Validation column please contact FFM Producers and Assisters Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

» Returning agents and brokers will automatically be assigned to the returning training. Agents and brokers will navigate to "View Your Transcript" and will see the returning curriculum in "Active" status.
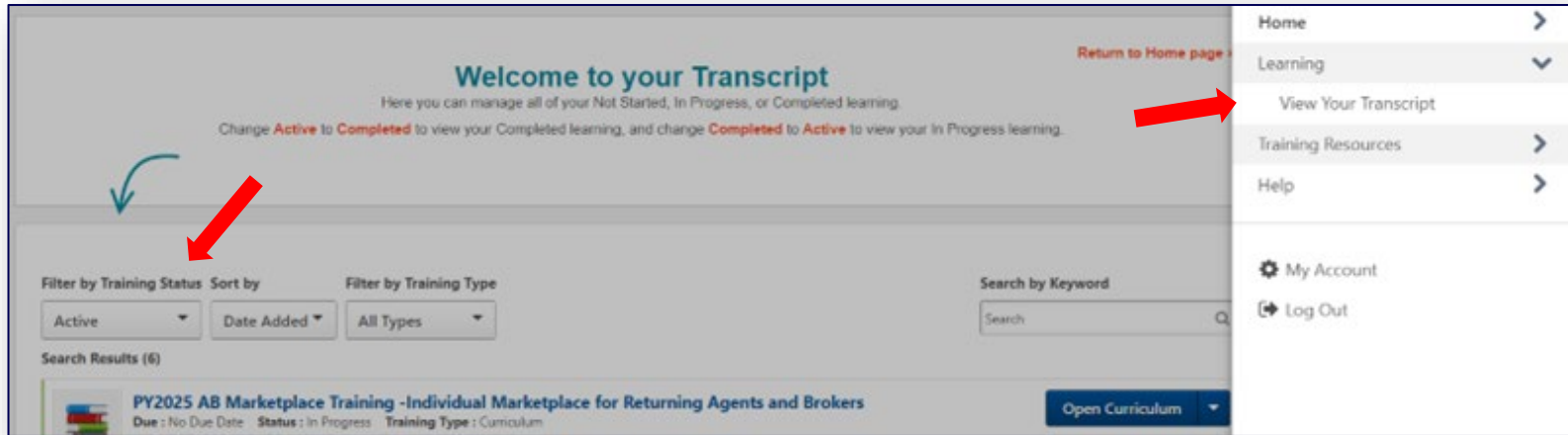
» There are two free options for completing Plan Year 2025 training:

  o CMS-developed training through the MLMS (Individual Marketplace and Small Business Health Options Program [SHOP]); **(No continuing education units [CEUs])** or

  o HHS-approved vendor (Individual Marketplace only). The two HHS-approved vendors for this year are HealthSherpa and INSXCloud.

» An agent or broker only needs to complete training one time for each plan year.

» The approved vendor is required to offer CEUs in a minimum of five states where the Marketplace operates (45 CFR § 155.222).

  o Agents and brokers can use these CEUs to meet state licensure requirements for continuing education.

  o There is no fee for HHS-approved vendor CEUs.

  o For more information on individual state CEU requirements, check with the respective state Department of Insurance.

» If agents and brokers choose to complete training through the HHS-approved vendor, they must access the training via the CMS Enterprise Portal. Agents and brokers cannot go directly to the vendor's website to access the training content.

» Click the **Marketplace Training – Agent Broker** tile and select the Vendor Training option shown below, and the CMS Enterprise Portal will redirect to their website.

My Portal

⊕ Add Application

Previous Login: View Login History

Marketplace Training – Agent Broker

Marketplace Training – Agent Broker

MLMS Training - CMS continues to offer training at no charge through its Marketplace Learning Management System (MLMS), but no CEUs are Available through the MLMS.

Agent/Broker Helpdesk – Any question concerning registration, training, Help On Demand and Find Local Help

Registration Status Tracker – A searchable database that allows an agent and broker to look up their Marketplace registration status for the current plan year.

HealthSherpa Training - Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. HealthSherpa's helpdesk - 1-888-684-1373

INSXCloud Training – Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. INSXCloud's helpdesk – 1-855-698-7372

» Completing Marketplace training through the HHS-approved vendor still requires agents and brokers to execute the applicable Agreement(s) on the MLMS prior to assisting consumers.

» Once an agent or broker completes training through the HHS-approved vendor, they will be directed to log back into the CMS Enterprise Portal to complete registration, including signing the applicable Marketplace Agreement(s) on the MLMS (Step 3).

Reminder! Agents and brokers cannot enroll consumers in Marketplace coverage or be compensated for their work until they return to the MLMS and complete all of the steps in the registration process.

Note: Agents and brokers who do not log into MLMS for more than a year will have their account deactivated, requiring them to complete identity proofing again when they return. Returning individuals with a deactivated account should ensure they are using the same FFM User ID they used previously, and their Social Security number (SSN) is populated in IDM.

Step 3: Read and accept the applicable Marketplace Agreement(s) on the MLMS

1. Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal.

2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.

3. **Read and accept the applicable Marketplace Agreement(s) on the MLMS.**

4. Confirm completion of all registration steps by logging back in to the "Agent and Broker Registration Status" page on the CMS Enterprise Portal and printing the completion certificate.

Step 3: Read and accept the applicable Marketplace Agreement(s) on the MLMS (continued)

» Agents and brokers must execute the Agreement(s) associated with the Marketplace(s) they are participating in:

  o Individual Marketplace General Agreement

  o Individual Marketplace Privacy and Security Agreement

  o SHOP Privacy and Security Agreement

» An agent or broker must update their MLMS profile information and complete the required training and exams before they can sign the Agreement(s).

Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate

1. Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal.

2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.

3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.

4. **Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate.**

» After completing the required Agent Broker Curriculum Training and examinations, agents and brokers can access their certificate from the Transcript page. Navigate to the transcript and select "Completed" from the status drop-down. Select the blue "View Completion Page" button next to the desired course. On the Completion page, select "View My Certificate."

o Note: Agents and brokers can also view the certificate of completion without going to the completion page. Under the **"View Completion"** button there is a menu for both completion page and direct launch of certificate.

Training Completion

You have completed **PY2025 AB Marketplace Training -Individual Marketplace for Returning Agents and Brokers!**

What's next?

View My Certificate

Continue to Transcript

Transcript: John Doe

Welcome to your Transcript
Here you can manage all of your Not Started, In Progress, or Completed learning.
Change **Active** to **Completed** to view your Completed learning, and change **Completed** to **Active** to view your In Progress learning.

Return to Home page »

Filter by Training Status | Sort by | Filter by Training Type | Search by Keyword
Completed | Completion Date | All Types | Search

Search Results (6)

PY2025 AB Marketplace Training -Individual Marketplace for Returning Agents and Brokers
Completed : 7/9/2024   Status : Completed Equivalent   Training Type : Curriculum   View Completio...

View Completion Page
View Certificate
Open Curriculum
View Training Details

PY2025 AB Marketplace Training - Individual Marketplace for New Agents and Brokers
Completed : 7/9/2024   Status : Completed   Training Type : Curriculum

PY2025 AB Marketplace Training - Individual Marketplace for Non Agents and Brokers
Completed : 7/9/2024   Status : Completed   Training Type : Curriculum   View Completio...

Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)

» The Registration Completion Certificate will include:

  o Agent's or broker's name

  o Agent's or broker's NPN(s)

  o The market segment(s) for the certificate

  o The Plan Year for the certificate

  o Completion date of FFM registration

John Doe

Agent/Broker Registration Completion Certificate

NPN: 12345641

Individual Marketplace

Registration status for plan year 2025:

Completed on: 7/9/2024

Health Insurance Marketplace

Issuers may request to view the Registration Completion Certificate(s). However, issuers are instructed to review the Agent and Broker FFM Registration Completion List (RCL) to confirm the registration status of agents and brokers.
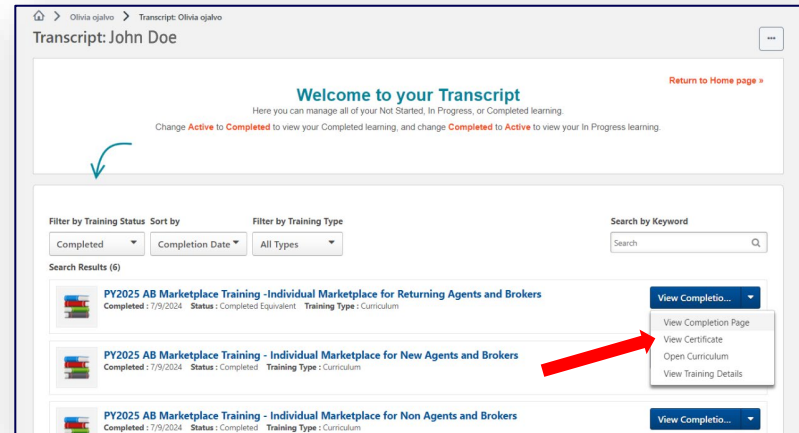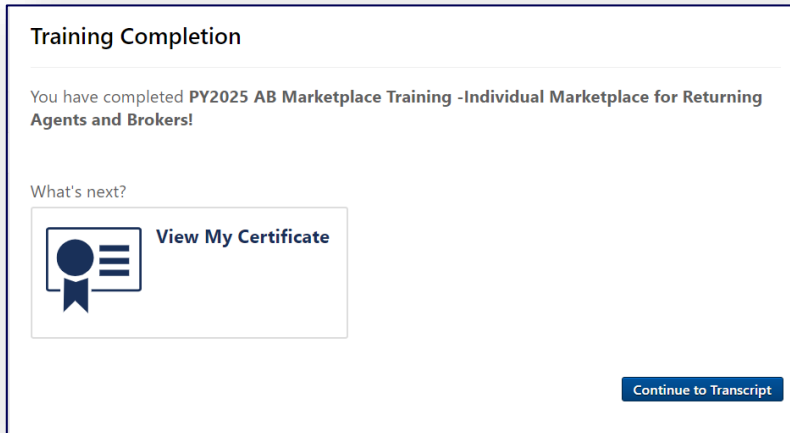
Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)

» To download a PDF file of the full training content after completion, agents and brokers should:

1. Locate the Training Resources menu.

2. Select the "Topics" tab.

3. Select the folder titled **"Agent Broker Training PDFs."**

4. Select the name of the file; this will open to a page where the agent/broker will be able to select the PDF file of the training content.

Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)
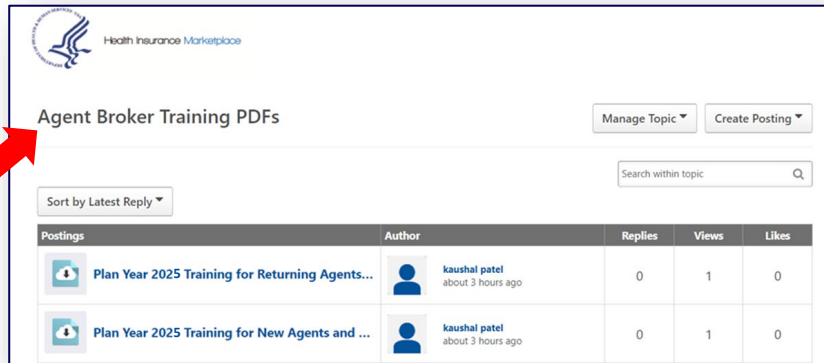
» Agents and brokers should also confirm that their information appears on the RCL (https://data.healthcare.gov/ffm_ab_registration_lists)

» **Information may take one to two business days to appear on the RCL** after completing all registration and training steps. For those opting to display their information on Find Local Help, it may take up to three business days to update.

» If the NPN does not appear, go to the Marketplace Registration Tracker (https://data.healthcare.gov/ab-registration-tracker/) to check Marketplace registration status.

    o Enter an NPN and ZIP code.

    o Information is updated daily by 5:00 PM ET.

» If additional assistance is needed, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Agent and Broker Marketplace Registration Tracker

Current plan year registration status lookup tool

The Agent and Broker Registration Tracker is a searchable database that allows you to look up your Marketplace registration status with the National Producer Number (NPN) and ZIP Code that you have saved in your Marketplace Learning Management System (MLMS) profile for the current plan year.

Find your status

Enter both NPN and ZIP code to lookup your status.

NPN
(numbers only)

ZIP code
(5 digit only)

View Status

Reminders for Logging in to Your CMS Portal Account

» Remember, **only the person creating a CMS Enterprise Portal account** may use their login credentials.

» **Sharing login credentials is not allowed**, including for credentials used to access approved Classic DE and EDE partner's websites.

» Passwords and MFA access must **never be shared** with others.

» Agents and brokers should check that their EDE or DE account is correctly linked to and integrated with their personal CMS Enterprise Portal account.

CMS has required all EDE partners to ensure that each agent and broker using their platform must reauthenticate (similar to a banking application) to confirm <u>only you</u> are using your personal CMS Portal account every 12 hours. You are prohibited from being logged in on different devices or using multiple sessions with the same credentials.

Plan Year 2025 Health Insurance Marketplace® Key Priorities

Documenting Consumer Consent Requirement

Consent Documentation Requirements

» Agents, brokers, and web-brokers are required to document the receipt of consent from the consumer or their authorized representative.

  o The consumer or their authorized representative must take an action to produce the documentation;

  o The documentation must contain, at a minimum, the following information:

    ▪ A description of the scope, purpose, and duration of the consent provided by the consumer or their authorized representative;

    ▪ The date the consent was given;

    ▪ The name of the consumer or their authorized representative;

    ▪ The name of the agent, broker, web-broker, or agency being granted consent;

    ▪ A process through which the consumer or their authorized representative may rescind the consent.

  o The agent, broker, or web-broker must maintain the documentation for **a minimum of 10 years.**

For more information on these requirements, view these FAQs here: https://www.cms.gov/files/document/2024-pn-ab-faq-9823.pdf **and webinar slides here:** https://www.cms.gov/files/document/marketplace-compliance-2024-payment-notice-updates-webinar-slides.pdf.

Documenting Application Review Requirement

Review Documentation Requirements

» Agents, brokers, and web-brokers are required to document that eligibility application information has been reviewed by and confirmed to be accurate by the consumer or their authorized representative prior to application submission.

  o The consumer or their authorized representative must take an action to produce the documentation;

  o The documentation must contain, at a minimum, the following information:

   ▪ The date the information was reviewed;

   ▪ The name of the consumer or their authorized representative;

   ▪ An explanation of the attestations at the end of the eligibility application; and

   ▪ The name of the assisting agent, broker, or web-broker.

  o The agent, broker, or web-broker must maintain the documentation for **a minimum of 10 years.**

» **It is a violation of the Marketplace agreements to provide incorrect consumer information, including addresses and ZIP codes, on the eligibility application.** When assisting consumers whose residential county crosses ZIP codes, you must always select the country and ZIP code that matches the consumer's street address.

Advertisement and Marketing Guidelines

CMS CENTERS FOR MEDICARE & MEDICAID SERVICES

Advertising and Marketing within the Marketplace Compliance Guidelines

» Agents and brokers may use various advertising and marketing techniques to grow your business within the Marketplace but should make sure they follow the CMS guidelines for marketing and advertising to ensure they remain compliant.

» As a reminder, you should ensure that **you are NOT using any advertising or marketing efforts that could confuse or mislead consumers**. This includes:

- o You may not create marketing that is misleading or coercive, which includes making any misrepresentation of your role, connections, or employment within the Marketplace or CMS as determined by federal laws and regulations. You may say you are a state licensed Marketplace-registered agent or broker selling Marketplace plans, but you must not imply that you represent or are employed by CMS, the Marketplace, HealthCare.gov, an insurance company you are not actually associated with, or are advertising on behalf of these organizations.

- o You must ensure potential pricing of health plans and plan benefits is accurately represented in advertisements.

- o Consumer eligibility for Marketplace plans must be accurately described. For example, you must refrain from inaccurate marketing that suggests all consumers are eligible for free health insurance through the Marketplace regardless of their citizenship or immigration status, household income, or eligibility for other coverage such as Medicare or Medicaid.

For more information on these requirements, view this tip sheet here: https://www.cms.gov/files/document/agent-and-broker-advertising-and-marketing-tip-sheet.pdf.

Citizenship/Immigration Data Matching Issue (DMI) Reminders

Preventing Citizenship/Immigration DMIs

» Agents and brokers must enter all required information on a consumer's application, including Social Security numbers (SSNs) for all consumers who have them, because:

  o It is required by federal regulations if the applicant has an SSN.

  o It reduces the risk of the consumer losing coverage or financial assistance.

  o It helps to ensure the agent or broker doesn't lose commissions.

» Consumers who do not have an SSN may be asked to submit documents to verify their citizenship or immigration status.

  o Examples of these documents can include A-Numbers, I-551s, I-94s, I-327s, I-571s, among others.

  o Consumers with immigration statuses should submit these documents with their eligibility application to help prevent DMIs.

» Consumers who do not include their SSN or submit applicable documents to verify their citizenship or immigration status are at risk of losing their eligibility for Marketplace coverage.

For more information on these requirements, view this webinar here: https://www.cms.gov/files/document/data-matching-issues-dmi.pdf.

Consumers Who Refuse to Provide You Their SSN

» Agents and brokers need an actionable plan to help consumers complete their applications if they have SSNs and refuse to provide them.

» For example, agents and brokers may:

 o **Assist consumers working "side-by-side" with them** while the consumer creates their own account and completes the Marketplace application through an EDE website's consumer pathway or on HealthCare.gov; or

 o Suggest the consumer **call the Marketplace Call Center** if they are more comfortable providing their SSN through this path.

For more information on these requirements, view this webinar here: https://www.cms.gov/files/document/data-matching-issues-dmi.pdf **and this FAQ here:** https://www.agentbrokerfaq.cms.gov/s/article/What-should-I-do-if-my-clients-do-not-wish-to-provide-me-with-their-Social-Security-number-SSN.

Live Question/Answer Session & Agent and Broker Outreach Updates

Discussion and Questions

At the end of today's webinar, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.

To ask a <u>verbal</u> question:

- If you are listening via the Zoom application, click "**Raise Hand**" in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
    - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
    - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.

To submit a <u>written</u> question/view written responses:

- Type your question in the text box under the "**Q&A**" tab and click "**Send**."
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Webinar Session Survey

CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.

Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions. **Please take time to complete the survey and provide CMS with any feedback.**

Acronym Definitions

Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CEU	Continuing Education Unit
CMS	Centers for Medicare & Medicaid Services
DE	Direct Enrollment
EDE	Enhanced Direct Enrollment
FFM	Federally-facilitated Marketplace
HHS	Department of Health & Human Services
IDM	Identity Management System
LOA	Line of Authority
MFA	Multi-Factor Authentication
MLMS	Marketplace Learning Management System

Acronym	Definition
NIPR	National Insurance Producer Registry
NPN	National Producer Number
OEP	Open Enrollment Period
RCL	Registration Completion List
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SHOP	Small Business Health Options Program
QHP	Qualified Health Plan

THANK YOU!

Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!