

Plan Year 2026 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers

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

September 18, 2025

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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Agenda



- 1** Introduction
- 2** Plan Year 2026 Marketplace Registration and Training Process
- 3** Live Question/Answer Session

Intended Audience



- » The intended audience for this presentation is **agents and brokers who successfully completed Plan Year 2025 Marketplace registration and training** and are returning for Plan Year 2026.
 - 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 2025 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 2026.
- » 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.
 - 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.

Note: Attending this webinar does NOT fulfill the requirements for completing the Marketplace registration and training on the MLMS. 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 2026 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 2026, 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.

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



- » **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.

 **Register Multi-Factor Authentication (MFA) Device**

Adding an MFA code to your login, also known as Multi-Factor Authentication (MFA), can make your login more secure by providing an extra layer of protection to your User ID and Password.

Select the MFA device type to register

Select MFA Device

Select MFA Device

Interactive Voice Response (IVR)

Email

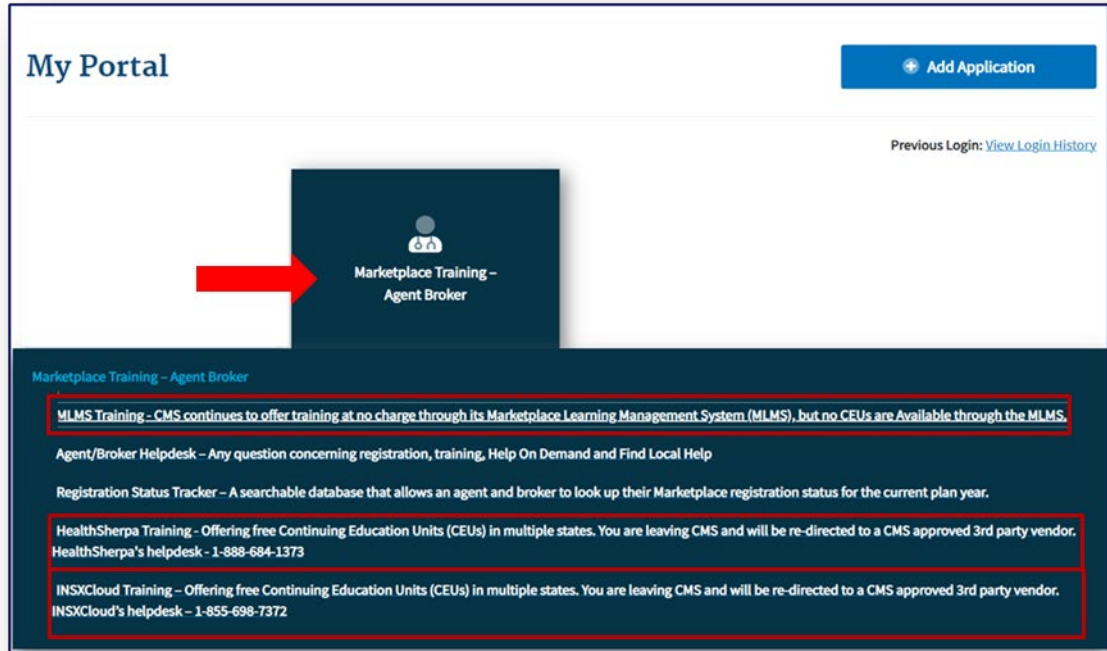
Text Message (SMS)

Google Authenticator

Okta Verify

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

- » 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 (2) 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.
 - **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 2026 or to receive compensation for assisting consumers with Marketplace enrollments.

The screenshot shows the CMS.gov My Enterprise Portal interface. At the top, there is a navigation bar with the CMS.gov logo, 'My Enterprise Portal', 'My Apps', a notification bell, a dropdown arrow, a 'Help' link with a question mark icon, and a 'Log Out' link with a logout icon. Below the navigation bar, a message states: 'Please fill out the following fields with your business and/or professional contact information. This Information is required by CMS to maintain an accurate agent/broker registration completion list.' The main content area features a form with a dropdown menu labeled 'Agent Type *'. The dropdown menu is open, showing 'Agent Broker' as the selected option. Below the dropdown menu, there is a prompt: 'Please Select an Agent Type'.

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.

CMS.gov | My Enterprise Portal

Please fill out the following fields with your business and/or professional contact information. This information is required by CMS to maintain an accurate agent/broker registration completion list.

Agent Type *

Agent Broker

Please Select an Agent Type

Find Local Help and Help On Demand options

After you complete all CMS agent/broker registration requirements, your professional contact information will be displayed on HealthCare.gov's Find Local Help features. Find Local Help is a tool accessible on HealthCare.gov to enable consumers, small businesses, and others to find agents and brokers in their area who can provide immediate assistance with the enrollment process.

I would like all my contact information displayed for all states where I have a valid health license.

I would like my contact information, except my street address, displayed for all states where I have a valid health license.

I would like all my contact information displayed but only for my home state, where I have a valid health license.

I do not want my contact information displayed and do not want to participate in Find Local Help or Help On Demand.

Find Local Help and Help On Demand options

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.

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



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

The screenshot displays the CMS.gov My Enterprise Portal interface. The top navigation bar includes the CMS.gov logo, 'My Apps', a notification bell, a dropdown arrow, 'Help', and 'Log Out'. The main content area is divided into two sections: 'Individual Profile' and 'Hours of Operations'. The 'Individual Profile' section contains several input fields: 'User Name' (pre-filled with 'John Doe'), 'Street Address *', 'City *', 'State *' (a dropdown menu), 'Zip *', 'Phone *', 'Email *', 'URL *', 'National Producer Numb...', 'Confirm National Produc...', 'Preferred Contact *' (with an 'Email' dropdown), and 'Preferred Languages *' (a dropdown menu). The 'Hours of Operations' section includes a 'Working D.' dropdown, 'From *' and 'To *' time selection fields (both pre-filled with '12:00 AM' and featuring a clock icon), and a 'Time Zone *' dropdown menu. A note at the bottom of this section reads 'Please Select a Timezone'.

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



- » Three (3) 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.

Race & Ethnicity Information

In order to understand how agent and broker participation in the FFE relates to the communities served by the FFE, CMS is asking for your optional attestation to the following demographic information.

What is your race?

Are you of Hispanic, Latino or Spanish Origin?

What is your ethnicity? *

Agency Affiliation

Are you the agency owner, principal or an authorized representative completing CMS agent/broker registration on behalf of a business entity

Note there should be only one individual acting as the authorized representative of any agency or business entity for this purpose

Agency Owner *

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



- » 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.

A screenshot of the "Business Entity Profile" form. The form has a title "Business Entity Profile" at the top left and a small upward arrow icon at the top right. Below the title is a paragraph of instructions: "If you are the authorized individual of record completing CMS agent/broker registration on behalf of a business entity, other than a Web-based entity, then please to provide additional information. Please note there should only be one individual acting as the authorized representative of any business entity for this purpose (being affiliated with a business entity for a purpose other than completing agent/broker registration for that entity is not reason to click the link above)." The form contains several input fields: "Business Entity Name *" (with a note "must be greater than 2 characters"), "Business Entity Address *", "Business Entity City *", "Business State *" (a dropdown menu), "Business Entity Zip *" (with a note "Format 5 or 9 digits"), "Business Entity Phone *" (with a note "Format 10 digits with NO dash"), "Business Entity Email *", "Business Entity URL *", "Business Entity National ..." (with a note "1 to 10 digits CANNOT start with 0"), and "Confirm Business Entity ..." (with a note "1 to 10 digits CANNOT start with 0").

**An agency may only designate one (1) user to act as the authorized representative for the business or web-broker entity for MLMS training completion.*

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



- » When completing or updating the MLMS profile, agents and brokers should only enter a business or web-broker NPN if:
 - The NPN is tied to a **business entity** – such as an LLC, corporation, or partnership – that is registered with a state for the purpose of selling health insurance.
 - The agent or broker is the **authorized individual** or agent in charge associated with that entity's state license.

Note: Agents and brokers should not enter an individual NPN in the business or web-broker field of the MLMS profile. There should only be **one (1) individual** acting as the authorized representative of any web-based entity. Being affiliated with a business or web-based entity (i.e., employed or contracted agent or broker) is not reason to enter data here.

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



- » Enter the information for affiliated web-brokers or business entities.
 - **Note:** Only those who sign a web-broker agreement should complete the web-broker profile.
 - **Any individual NPN entered in the business or web-broker NPN field of the MLMS profile screen will be removed.**
- » 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 greater 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."

The screenshot displays the CMS.gov My Enterprise Portal interface. At the top, the header includes the CMS.gov logo, "My Enterprise Portal", and navigation links for "My Apps", "Help", and "Log Out". The main content area is titled "Web-Based Entity Profile" and contains a detailed instruction: "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)." Below the instruction, there are several input fields: "Web Entity Name *" (with a note "must be greater than 2 characters"), "Web Entity Address *", "Web Entity City *", "Web Entity State *" (a dropdown menu), "Web Entity Zip *" (with a note "Format 5 or 9 digits"), "Web Entity Phone *" (with a note "Format 10 digits with NO dash"), "Web Entity Email *", and "Web Entity URL *". At the bottom of the form, there are two more fields: "Web Entity National Prod..." and "Web Confirm Entity Nati...", both with a note "1 to 10 digits CANNOT start with 0". A red arrow points to the "Save" button located at the bottom left of the form.

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



- » Agents and brokers must enter a correct NPN in their MLMS profile to receive credit for completing Marketplace registration.
 - The NPN can be up to 10 digits long and must not begin with a zero (0).
 - The NPN must not include any special characters or letters.
 - The NPN is not the same as a state license number. Be sure to use an NPN, not a state license number.
 - To update the NPN, agents and brokers can click the "Complete Agent and Broker Training" hyperlink and update the information in the MLMS profile.
 - 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/>.
 - 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
 - The RCL is updated daily.

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



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:
 - Have a valid state license;
 - Have a valid health-related line of authority (LOA) (<https://nipr.com/licensing-center/add-a-line-of-authority>) in their resident state; and
 - Have an active status for their health-related LOA.

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



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.
 - **Note**: Some states, such as Florida, Hawaii, New Mexico, Texas, Utah, Vermont, Wisconsin, and Wyoming, 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 2026.**

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.**
 - 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>.
 - 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.
 - 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.

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



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.

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



- » 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 (1) 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.*

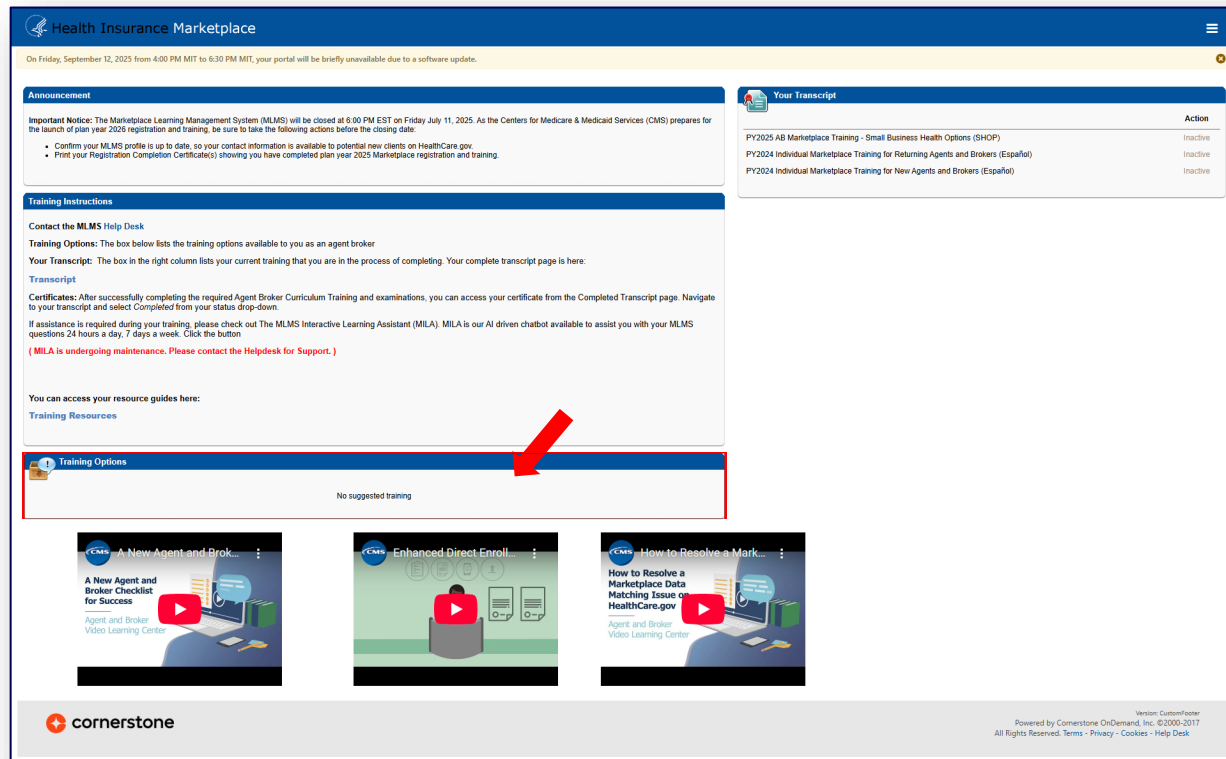
Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » The curriculum for the Marketplace Training for Returning Agents and Brokers consists of one (1) required training module and one (1) 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.

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

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



The screenshot displays the Health Insurance Marketplace MLMS interface. At the top, a blue header bar contains the "Health Insurance Marketplace" logo and a hamburger menu icon. Below the header, a yellow banner provides a system update notice: "On Friday, September 12, 2023 from 4:00 PM MIT to 6:30 PM MIT, your portal will be briefly unavailable due to a software update." The main content area is divided into several sections. The "Announcement" section features an "Important Notice" about the MLMS closure on Friday, July 11, 2025, and lists two action items: confirming the MLMS profile and printing the Registration Completion Certificate. The "Training Instructions" section includes links to the MLMS Help Desk, lists training options for agents and brokers, and provides information about transcripts and certificates. A red arrow points to the "Training Options" section, which currently displays "No suggested training". Below this, three video thumbnails are visible: "A New Agent and Broker Checklist for Success", "Enhanced Direct Enrollment", and "How to Resolve a Marketplace Data Matching Issue on HealthCare.gov". The footer contains the Cornerstone logo and version information.

Health Insurance Marketplace

On Friday, September 12, 2023 from 4:00 PM MIT to 6:30 PM MIT, your portal will be briefly unavailable due to a software update.

Announcement

Important Notice: The Marketplace Learning Management System (MLMS) will be closed at 6:00 PM EST on Friday July 11, 2025. As the Centers for Medicare & Medicaid Services (CMS) prepares for the launch of plan year 2025 registration and training, be sure to take the following actions before the closing date:

- Confirm your MLMS profile is up to date, so your contact information is available to potential new clients on HealthCare.gov.
- Print your Registration Completion Certificate(s) showing you have completed plan year 2025 Marketplace registration and training.

Training Instructions

Contact the [MLMS Help Desk](#)

Training Options: The box below lists the training options available to you as an agent/broker.

Your Transcript: The box in the right column lists your current training that you are in the process of completing. Your complete transcript page is here:

Transcript

Certificates: After successfully completing the required Agent/Broker Curriculum Training and examinations, you can access your certificate from the Completed Transcript page. Navigate to your transcript and select Completed from your status drop-down.

If assistance is required during your training, please check out The MLMS Interactive Learning Assistant (MILA). MILA is our AI driven chatbot available to assist you with your MLMS questions 24 hours a day, 7 days a week. Click the button

(MILA is undergoing maintenance. Please contact the Helpdesk for Support.)

You can access your resource guides here:

[Training Resources](#)

Training Options

No suggested training

A New Agent and Broker Checklist for Success
Agent and Broker Video Learning Center

Enhanced Direct Enrollment

How to Resolve a Marketplace Data Matching Issue on HealthCare.gov
Agent and Broker Video Learning Center

cornerstone

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



- » 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 2025.
- » If an agent or broker believes they completed the Plan Year 2025 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.

data.healthcare.gov Datasets API Search

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-kdpgd>) 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 Assistants Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

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



- » 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.

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**

Active Date Added All Types

Search by Keyword

Search

Search Results (29)

PY2026 AB Marketplace Training - Individual Marketplace for Returning Agents and Brokers

Due : No Due Date Status : In Progress Training Type : Curriculum Training Status : Active

[Open Curriculum](#)

Navigation Menu:

- Home
- Learning
 - View Your Transcript**
 - Events Calendar
 - Training Resources
- My Account
- Log Out

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

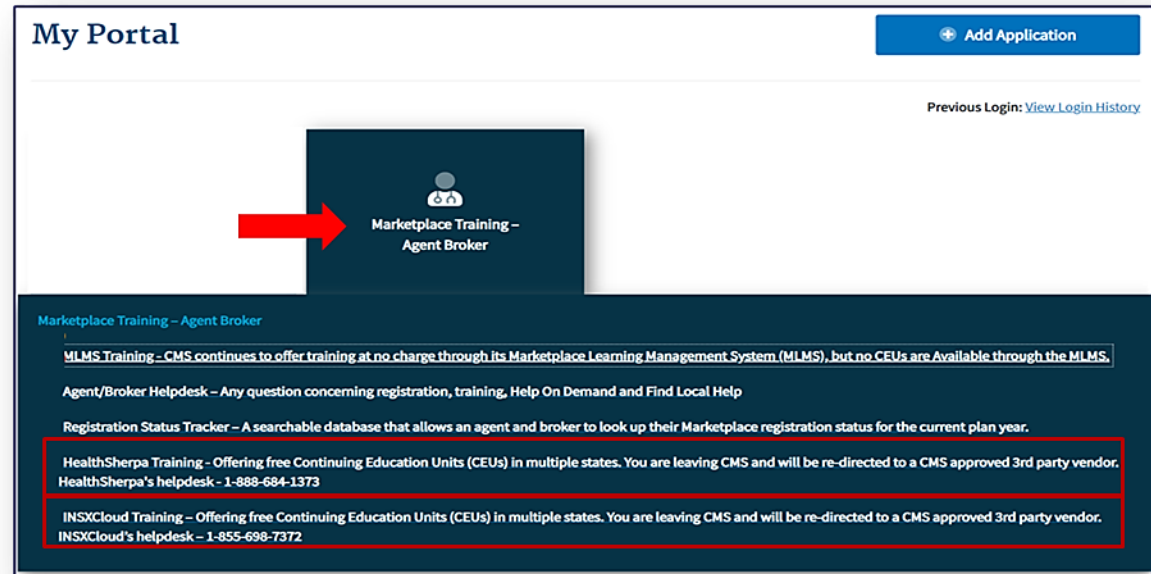


- » There are two (2) free options for completing Plan Year 2026 training:
 - CMS-developed training through the MLMS (Individual Marketplace and Small Business Health Options Program [SHOP]); **(No continuing education units [CEUs])**, or
 - HHS-approved vendor (Individual Marketplace only). The two (2) HHS-approved vendors for this year are HealthSherpa and INSXCloud.
- » An agent or broker only needs to complete training one (1) time for each plan year.
- » The approved vendor is required to offer CEUs in a minimum of five (5) states where the Marketplace operates (45 CFR § 155.222).
 - Agents and brokers can use these CEUs to meet state licensure requirements for continuing education.
 - There is no fee for HHS-approved vendor CEUs.
 - For more information on individual state CEU requirements, check with the respective state Department of Insurance.

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



- » 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.



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



- » 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:
 - Individual Marketplace General Agreement
 - Individual Marketplace Privacy and Security Agreement
 - 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).

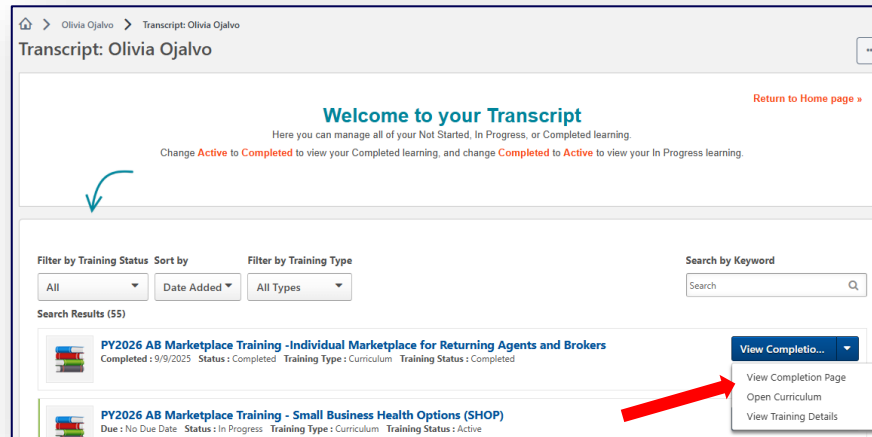
Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate



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.**

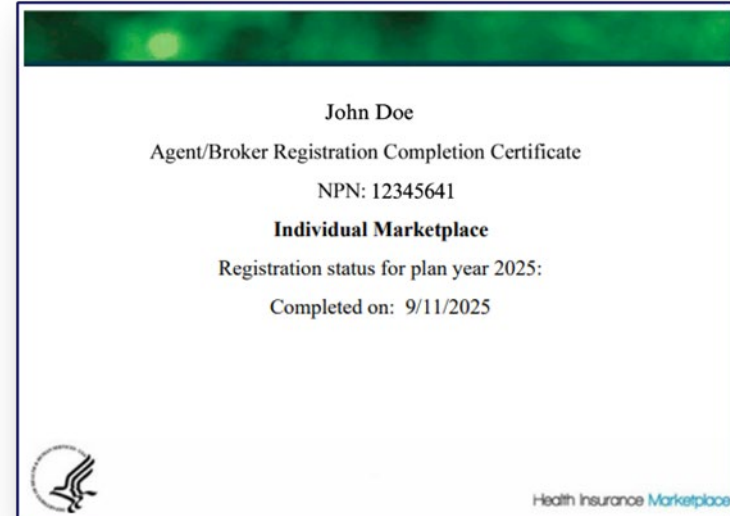
Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)

- » 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.”
- 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.



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

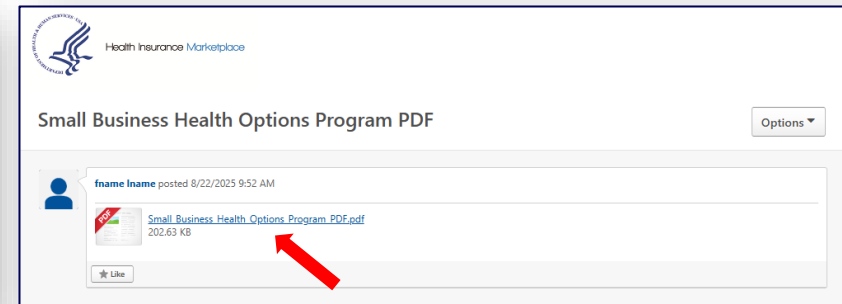
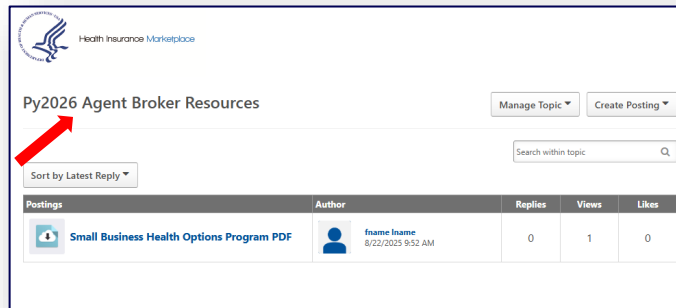
- » The Registration Completion Certificate will include:
 - Agent's or broker's name
 - Agent's or broker's NPN(s)
 - The market segment(s) for the certificate
 - The plan year for the certificate
 - Completion date of FFM registration



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 **"Py2026 Agent and Broker Resources."**
 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 (1) to two (2) 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 (3) 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.
 - Enter an NPN and ZIP code.
 - 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)

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 only you 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.**



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 throughout the year!