Blue KC 2025 ACA Recertification Guide – CMS/FFM & Blue KC's Process

CMS / FFM Government Mandated recertification process:
This typically launches in the ladder half of Aug and begins the recertification period. The full CMS guide is contained within the subsequent pages of this document, but shorthand instructions to reach course are below:

1) Follow the below link to CMS.gov and login / create a username if it is your first time
    a) https://portal.cms.gov/portal/
2) Click add an application or the page will default to a view that says to select your application
3) Type "FFM" in the search bar or locate the "Federally-Facilitated Marketplace(FFM)/Request for MLMS Training Access" in the dropdown
4) Once done you will receive your credentials from CMS via email. Use these credentials to log in
    a) a. Remember to SAVE your username and password as they will be used in future logins
5) On click on the request / add apps button
6) Enter FFM into the search bar / access catalog and hit the request access button
7) Select "FFM Agent Broker" from the "Role" drop-down menu and then hit submit
8) This should start the CMS training
9) CMS support can be reached at via email MLMSHelpDesk@cms.hhs.gov or 855-267-1515

Regarding the BlueKC specific recertification process:
When ready, we will send invitations out for our ACA recertification process, so please keep an eye out for that email. Our recertification process should be simple, you will be asked to confirm some information and take a brief quiz.

The emails will come from producerinfo@bluekc.com; the invitation emails will contain all the information needed, but we will outline some of the details below for future reference:

The direct link to our recertification system: https://social.webcomserver.com/wpm/mt/bcbskc/

Username: Will be your email address associated with your BCBSKC profile

The password will match what you used for this system the last time you logged in. If you do not recall, please use the "Forgot Password" function.

Notes to assist with general issues:

- The system doesn't like copying and pasting into the login fields.
- Passwords are case sensitive.
- This system is not tied to the agent portal, so your username and password may differ.
- If you receive an error message saying user not found or cannot be recognized, this means you are inputting the incorrect login information for the username, password, or both.
- **On pages 2-80 of this file is CMS' Guide and then BlueKC's Agent Guide starts on page 81**

When you feel that you have completed all information within the application, be sure to hit the blue "Submit" button in the top right otherwise we will not get the application. If you need further assistance, please reach out to producerinfo@bluekc.com and someone will assist when able.

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

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

July 23, 2024

Health Care .gov

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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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Closed Captioning

- This webinar has Closed Captioning available.
- To enable Closed Captioning, click the Closed Caption icon in your webinar controls.

Housekeeping Reminders

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» **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 verbal 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 written 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

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- **The intended audiences for this presentation include:**
  - Agents and brokers joining the Marketplace for the first time for Plan Year 2025, and
  - Agents and brokers who participated in a previous Plan Year but did not complete Plan Year 2024 Marketplace registration and training
- Agents and brokers who completed Plan Year 2024 registration and training should register for the upcoming webinar on **Thursday, July 25,** titled “Plan Year 2025 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers.” Registration will close at 10:00 a.m. ET the morning of the event, but the slides will be published after for viewing.
- "New" agents and brokers who did not complete registration and training for Plan Year 2024 are required to complete the assigned Marketplace training courses for Plan Year 2025 and pass the exams with a 70% score or better through the Marketplace Learning Management System (MLMS) or through an HHS-approved vendor.
  - Training is optional for agents and brokers who only intend to participate in Small Business Health Options Program (SHOP).
  - All agents and brokers who wish to participate in the Marketplace must read and accept the applicable Marketplace Agreements with CMS on the MLMS.

Intended Audience (continued)

Note: Attending this webinar does NOT fulfill the requirements for completing the Marketplace registration and training on the MLMS. New agents and brokers are required to complete the full registration and training for the current plan year.

Introduction to Agents and Brokers for Plan Year 2025

Welcome to the Marketplace for Plan Year 2025!*

- To the extent permitted by states, licensed agents and brokers assist consumers in applying for insurance affordability programs, including the premium tax credit and cost-sharing reductions, and enrolling in qualified health plans (QHPs) through the Marketplace.
- Agents and brokers also play a crucial role in educating consumers about the Marketplace, both during the annual Open Enrollment Period (OEP) and throughout the Plan Year.

**45 CFR § 155.20 defines "Plan Year" as a consecutive 12-month period during which a health plan provides coverage for health benefits. A Plan Year may be a calendar year or otherwise.*

Introduction to Agents and Brokers for Plan Year 2025 (continued)

- Prior to assisting consumers, agents and brokers should:
  - Understand the standards under 45 CFR § 155.220*, which authorize agents and brokers to assist consumers with selecting and enrolling in QHPs offered through the Marketplace.
  - Be familiar with 45 CFR § 155.260**, which outlines the limits on how agents and brokers may use any information gained as part of providing assistance to a consumer.

*To read 45 CFR § 155.220, click here: https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-B/part-155/subpart-C/section-155.220
**To read 45 CFR § 155.260, click here: https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-B/part-155/subpart-C/section-155.260

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

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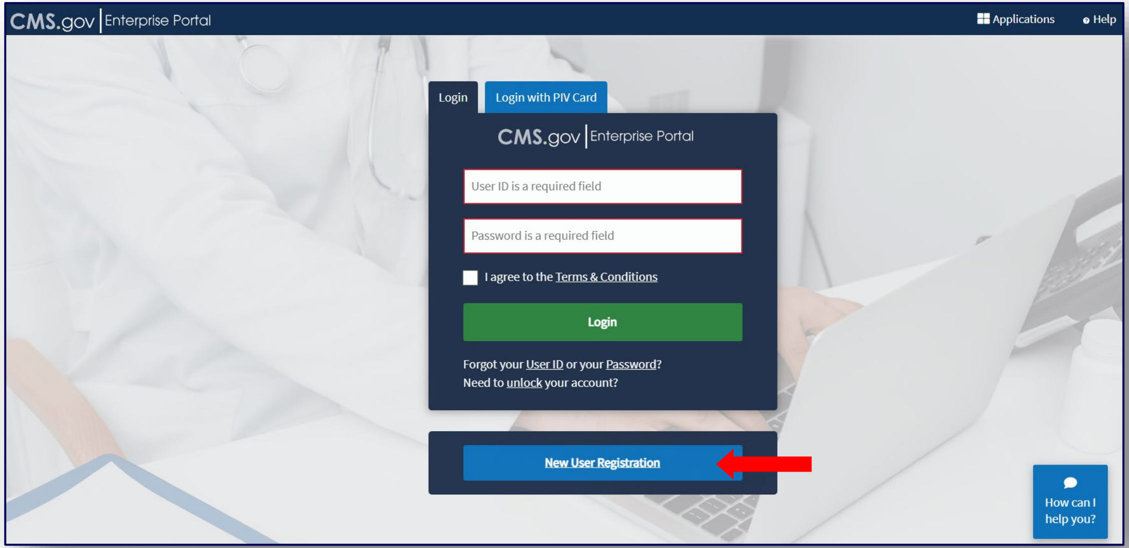
Step 1: Create a CMS Enterprise Portal Account

1. **Create a CMS Enterprise Portal Account.**
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the Identity Management (IDM) System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 1: Create a CMS Enterprise Portal Account (continued)

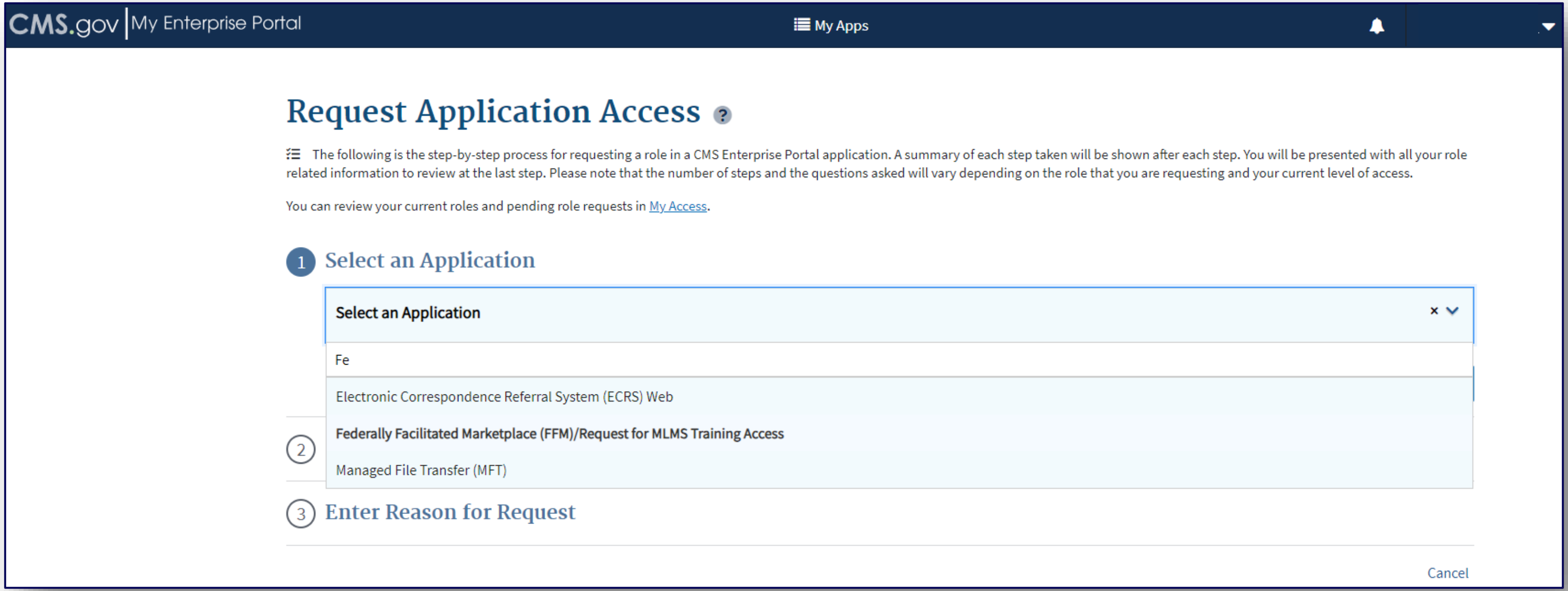
» If an agent or broker does not already have a CMS Enterprise Portal account*, they should navigate to https://portal.cms.gov and click the "New User Registration" button.



Agents and brokers that already have a CMS Enterprise Portal account do not need to create a new one. Agents and brokers should log in with an existing FFM User ID and password and proceed to Step 2. For agents and brokers who are unsure if they already have an FFM User ID and password, see this "Avoiding the Creation of a Duplicate CMS Enterprise Portal Account" resource.

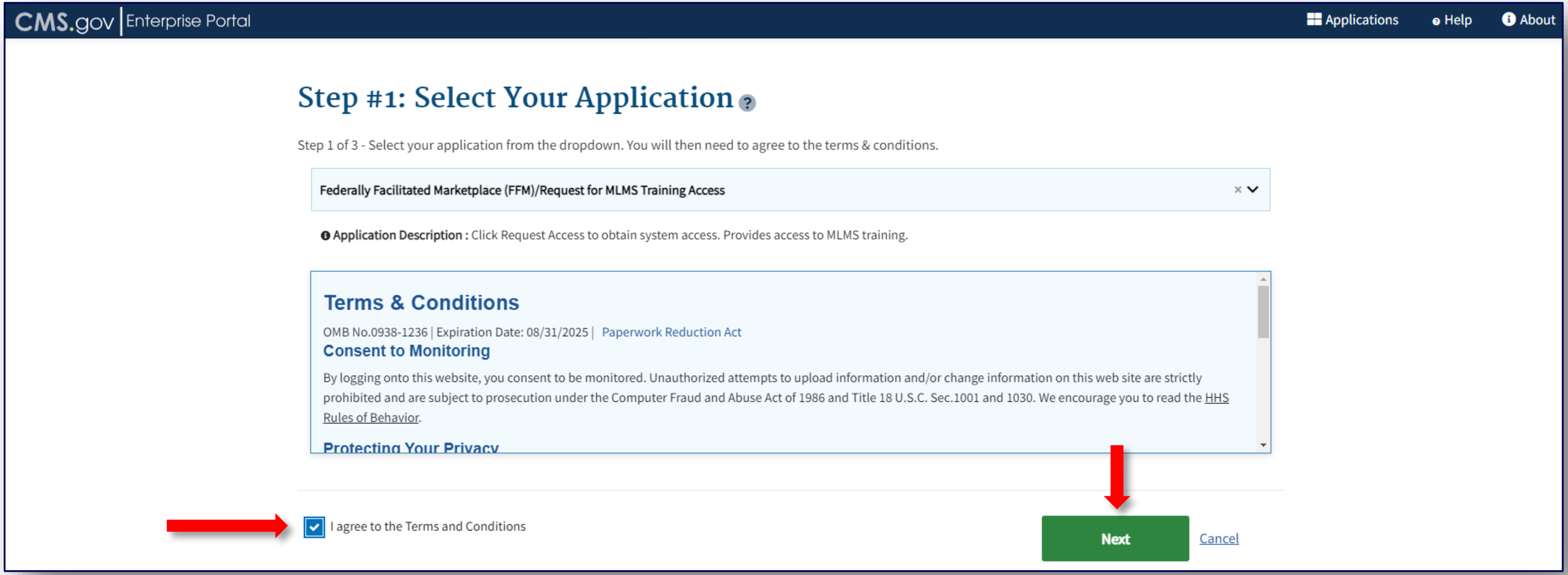
Step 1: Create a CMS Enterprise Portal Account (continued)

- Enter “Fed” into the Access Catalog search bar.
- Select the “Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access” Application and click “Next.”



Step 1: Create a CMS Enterprise Portal Account (continued)

» After reading and agreeing to the Terms & Conditions, click the check box next to “I Agree to the Terms and Conditions“ and then click “Next.”



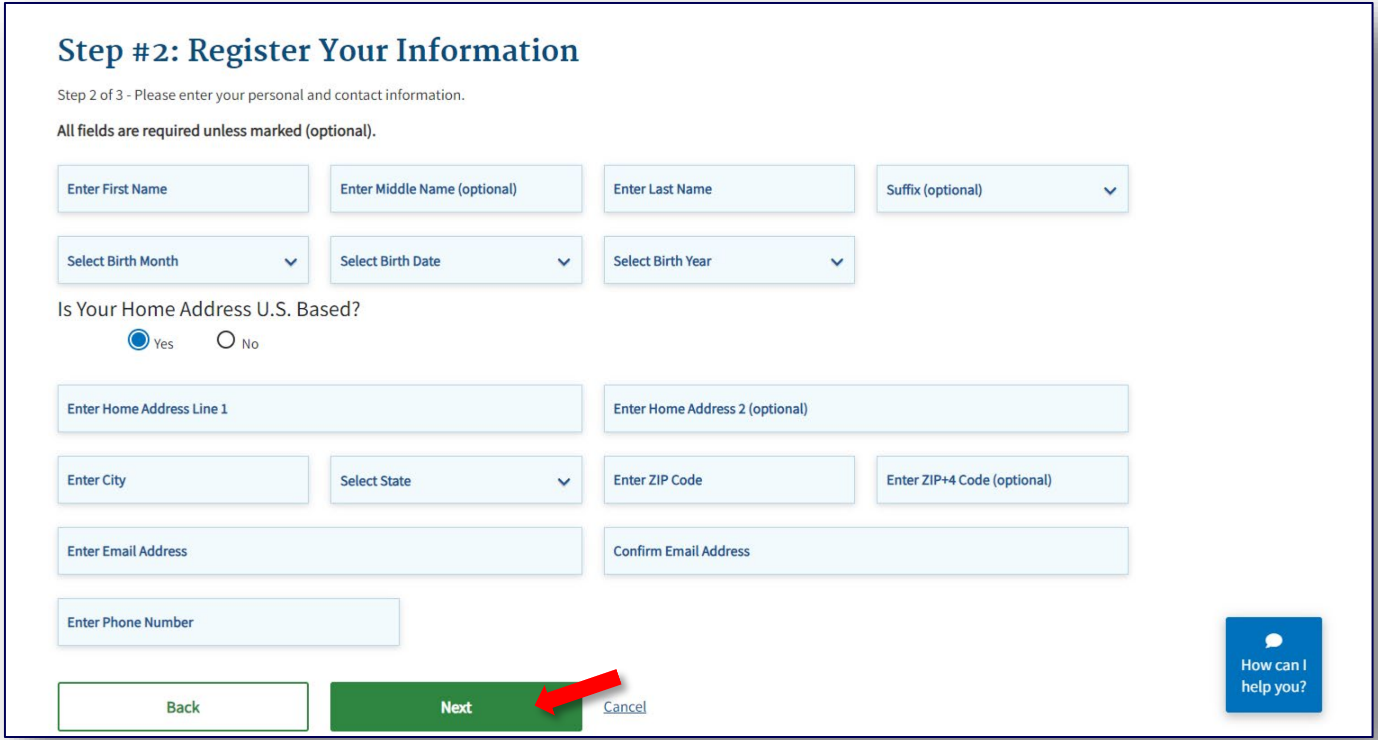
Step 1: Create a CMS Enterprise Portal Account (continued)

- **New users** trying to create a CMS Enterprise Portal Account must start with the online identity proofing process. Navigate to the CMS Enterprise Portal login webpage at https://portal.cms.gov and ensure you have provided the following identity proofing information:

Full Legal Name	You must use your full legal name as listed on your identity documents. **Do not use nicknames**.
Social Security Number (SSN)	Ensure that the SSN field is filled in correctly.
Date of Birth	Ensure that the Date of Birth field is entered accurately (month/date/year).
Current Residential Address	You must use your personal/residential/home address where you receive utility bills or credit card statements. **Do NOT use your business address**.
Personal Phone Number	Enter a personal landline phone number (if you have one) or a cell phone that you personally pay to use. **Do NOT use your business phone number**.
Personal Email Address	Enter a personal email address. **Do NOT use your business email address**.

Step 1: Create a CMS Enterprise Portal Account (continued)

» Enter the requested information and click "Next."



Step 1: Create a CMS Enterprise Portal Account (continued)

REMINDER: Agents and brokers must provide their personal home addresses, personal phone number, and personal email address to successfully Identity Proof. **Do not provide work information or information for your business entity!**

Step 1: Create a CMS Enterprise Portal Account (continued)

» Create an FFM User ID and password.

» Choose challenge questions and provide answers, then click “Next.”

» **Remember:** Passwords, security questions and multi-factor authentication information must **NEVER** be shared with others.

Step #3: Create User ID, Password & Security Question/Answer

Step 3 of 3 - Please create User ID and Password. Select a Security Question and provide Answer.

All fields are required unless marked (optional).

Enter User ID

Enter Password

Confirm Password

Security answer to be used in case you forget your password or you need to unlock your account.

Select Security Question

Enter Security Answer

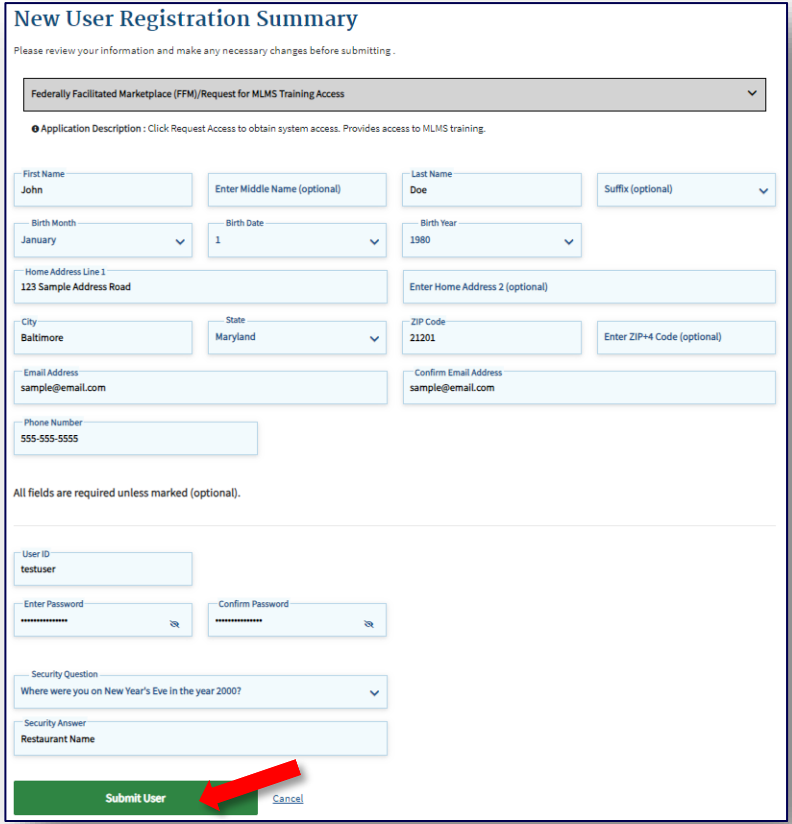
Back

Next

Cancel

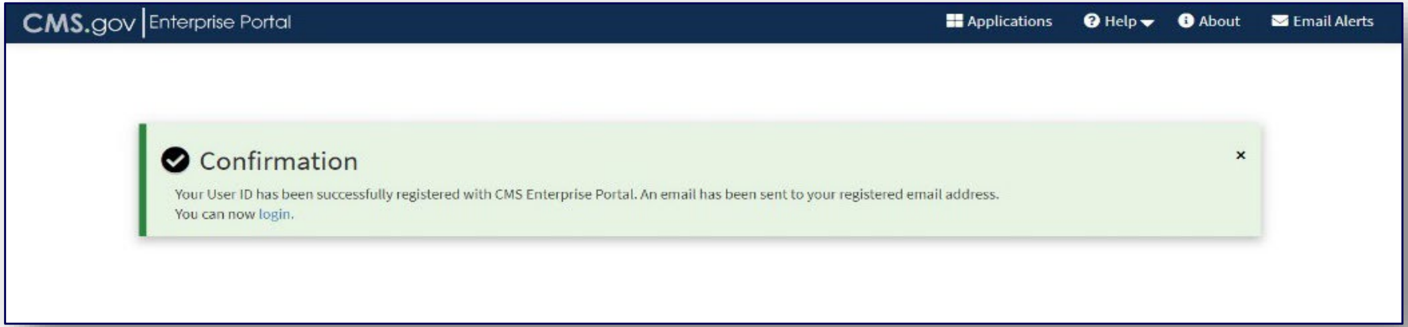
Step 1: Create a CMS Enterprise Portal Account (continued)

» Review the information entered, make any necessary changes, and then click "Submit User."



Step 1: Create a CMS Enterprise Portal Account (continued)

- The Confirmation page is displayed to acknowledge successful registration.
- The agent or broker will receive an email at the address listed in their account, notifying them that their account was successfully created.



Note: You will be required to log in every 60 days for your account password to remain active, instead of the previous requirement to log in every 180 days. After 60 days of inactivity, users will have to reset their passwords to regain access to their account.

Step 1: Create a CMS Enterprise Portal Account (continued)

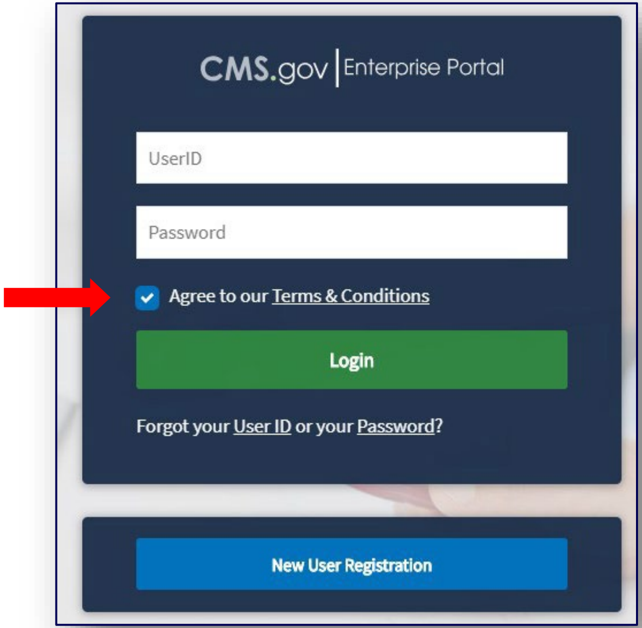
- **Multi-factor Authentication (MFA)** is required for all agents and brokers. The first time an agent or broker logs in after creating an account, they will be prompted to select an MFA device. The agent or broker will receive a code through this device each time they log in.

Step 2: Request the Agent and Broker Training Access Role

1. Create a CMS Enterprise Portal Account.
2. **Request the Agent and Broker Training Access Role.**
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 2: Request the Agent and Broker Training Access Role (continued)

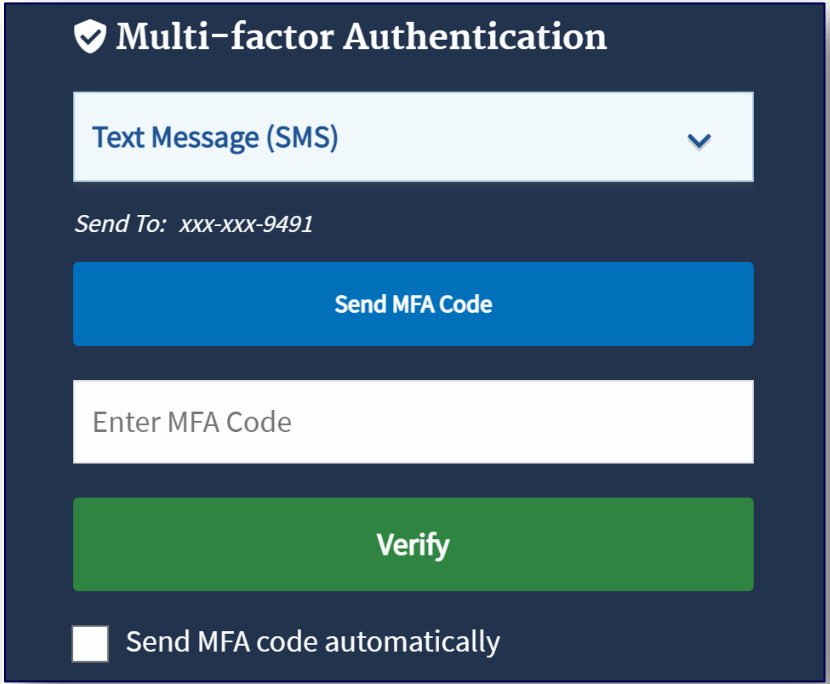
- Once an account creation notification is received via email, or after waiting a few minutes for the system to update, log back into the CMS Enterprise Portal at https://portal.cms.gov.
- Enter the FFM User ID and the password created when setting up the CMS Enterprise Portal account in Step 1.
- After reading the terms and conditions, click the check box next to "Agree to our Terms & Conditions" and then click "Login."



Note: Even if an agent or broker participated in the Marketplace for prior Plan Years 2014 through 2023, they will need to request the FFM Agent and Broker training access role when they log in to their CMS Enterprise Portal account if they did not complete registration for Plan Year 2025.

Step 2: Request the Agent and Broker Training Access Role (continued)

» Upon log in, the agent or broker will be prompted to enter an MFA code received through the device registered in Step 1.

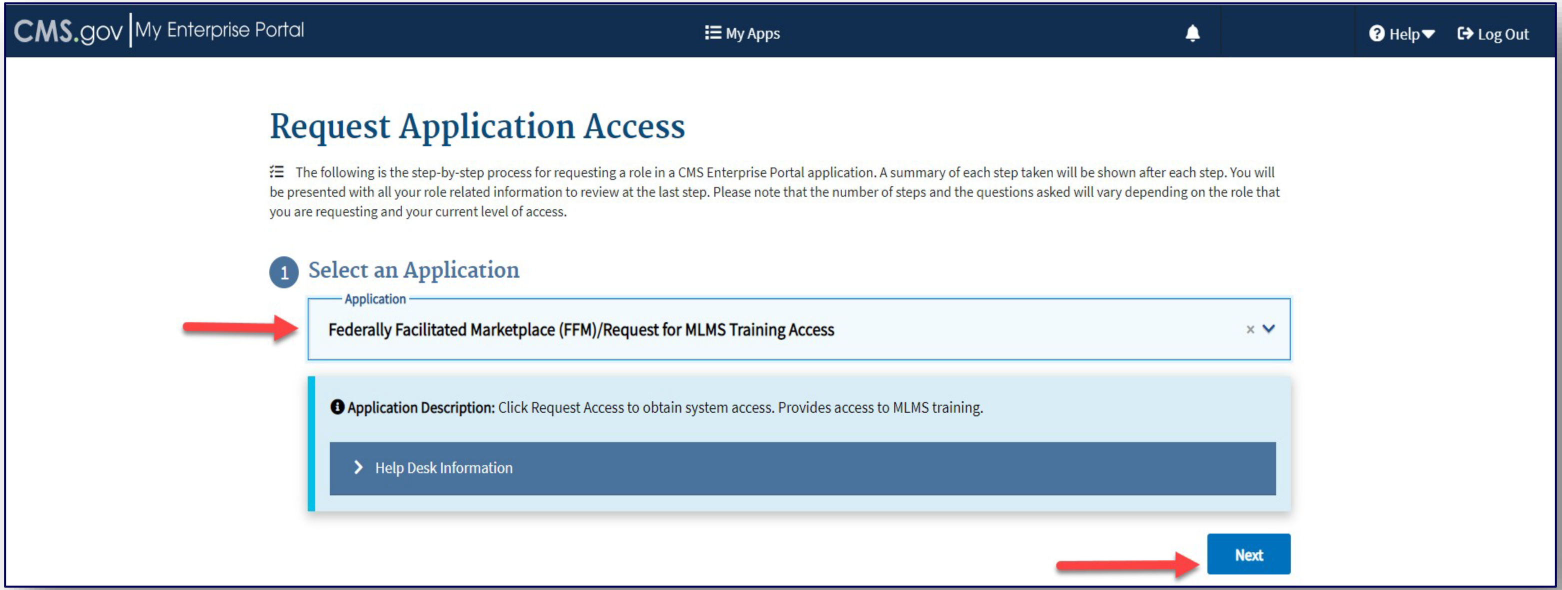


Step 2: Request the Agent and Broker Training Access Role (continued)

» Once logged in, on the "My Portal" page, click the "Add Application" button to access the Application Catalog.

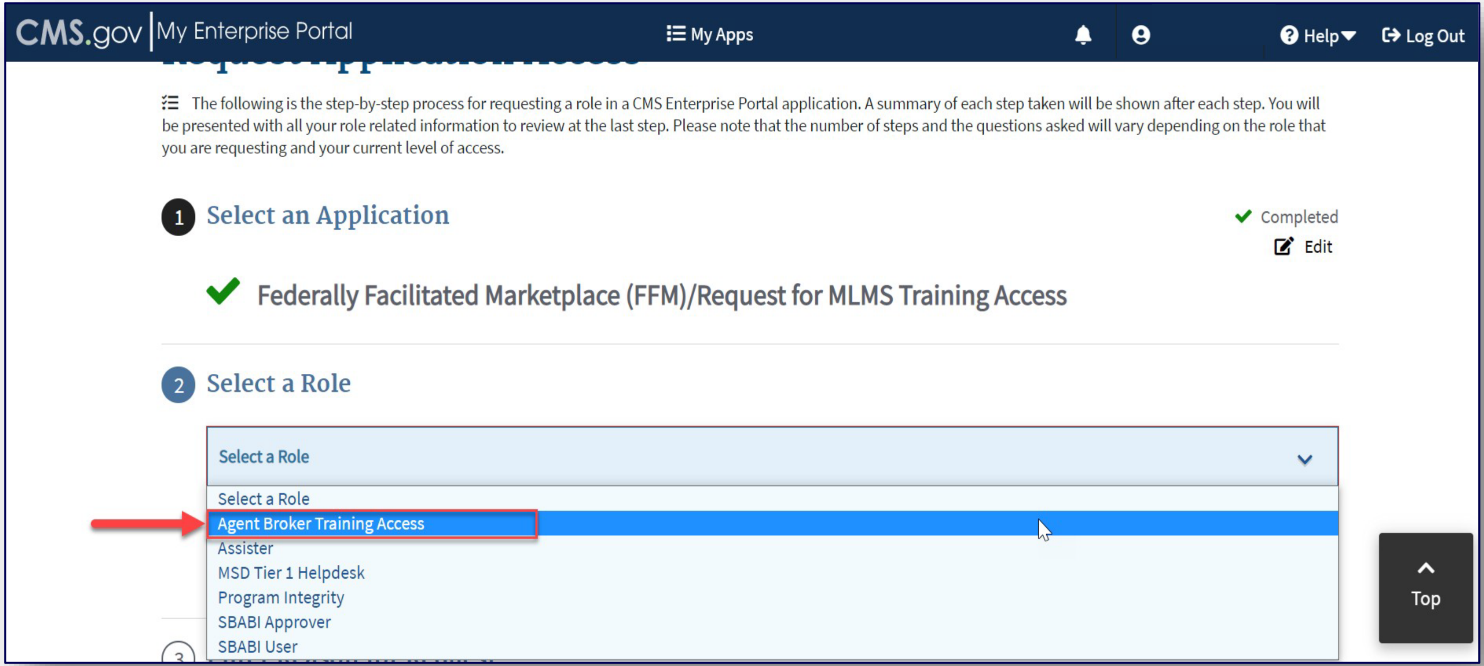
Step 2: Request the Agent and Broker Training Access Role (continued)

- Enter “Fed” into the Access Catalog search bar.
- Select the “Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access” Application and click “Next.”



Step 2: Request the Agent and Broker Training Access Role (continued)

- Select "Agent Broker Training Access" from the "Select a Role" drop-down menu.
- Click the "Next" button.



Step 3: Complete Remote Identity Proofing through the Identity Management (IDM) System

1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. **Complete Remote Identity Proofing through the IDM System.**
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

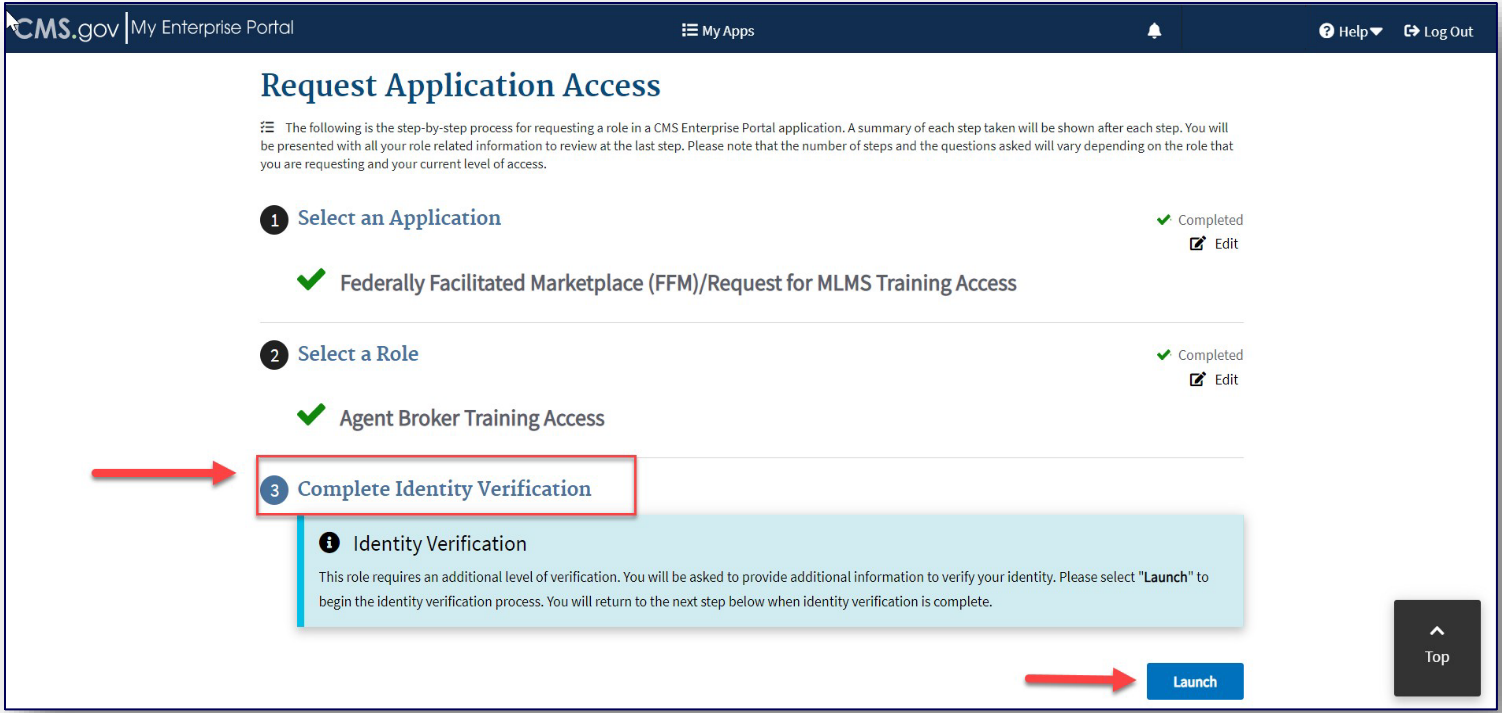
Reminder: You must ensure consumer information is entered **accurately** and **completely**, and the consumer's **personal** information must be used for the home address, phone number, and email address - **not a business' information!**

Step 3: Complete Remote Identity Proofing through the IDM System (continued)

- If you fail to successfully identity proof, you may be directed to contact Experian.
  - Take note of the Review Reference Number, e.g., IDM-FFM-123456 and call Experian at the number provided.
- Please note that **users are allowed to have only one CMS Portal account and sharing of credentials is strictly forbidden**.
  - If you are a returning user and have forgotten your FFM user ID or password information, click on the "Forgot your User ID or your Password?" link under the "Login" button on the CMS Enterprise Portal login webpage at https://portal.cms.gov.
  - If you have a CMS Portal account from a previous employer, do not create a second account. Instead, you must update the information in your existing CMS Portal account.
- If you have attempted all of the above and still are unable to successfully identity proof, please contact the Marketplace Service Desk (MSD) for further assistance at 1-855-267-1515.

Step 3: Complete Remote Identity Proofing through the IDM System (continued)

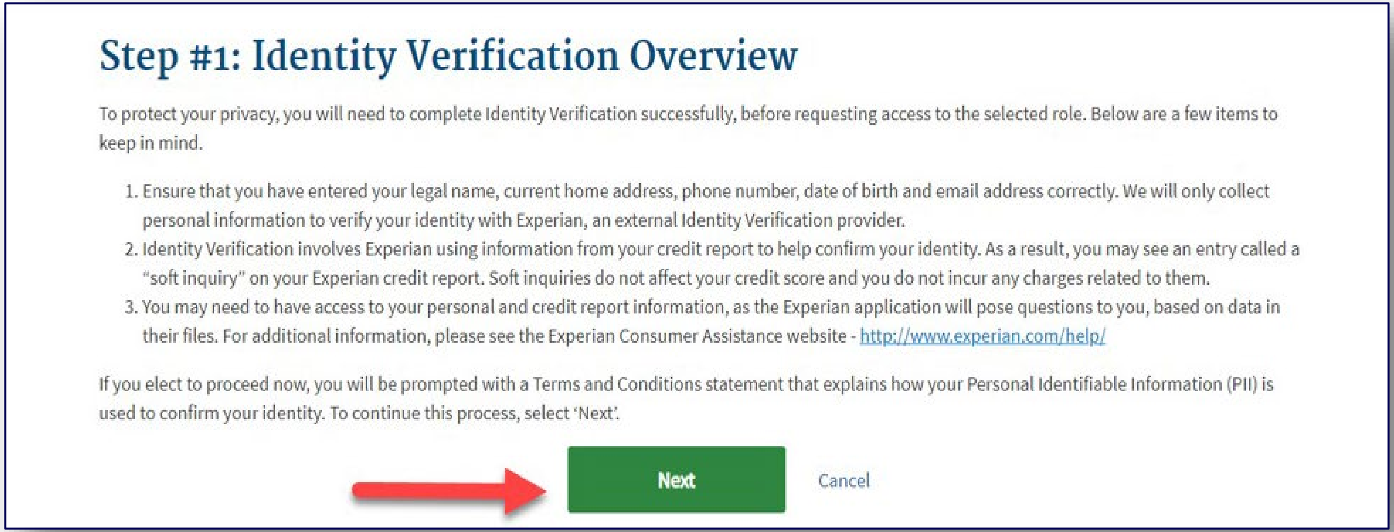
- Click the blue "Launch" button to launch Identity Proofing.



Step 3: Complete Remote Identity Proofing through the IDM System (continued)

» Step #1: Identity Verification Overview

- After reading the instructions, click “Next.”



Step 3: Complete Remote Identity Proofing through the IDM System (continued)

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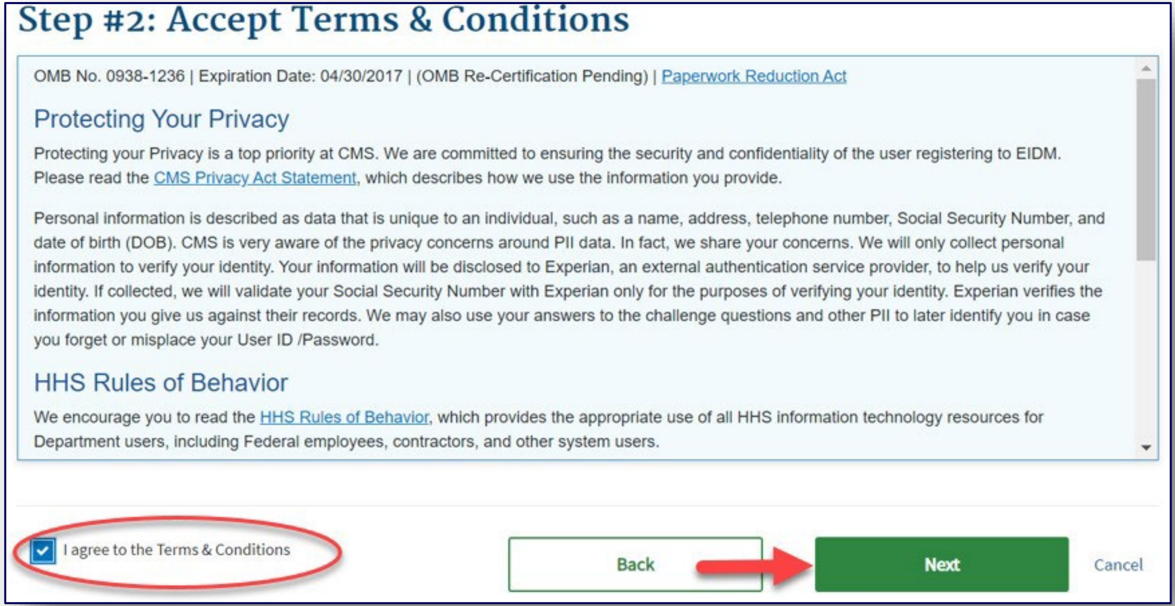
- Step #2: Accept Terms & Conditions
  - After reading the Terms and Conditions, click "I Agree" and "Next."



Step 3: Complete Remote Identity Proofing through the IDM System (continued)

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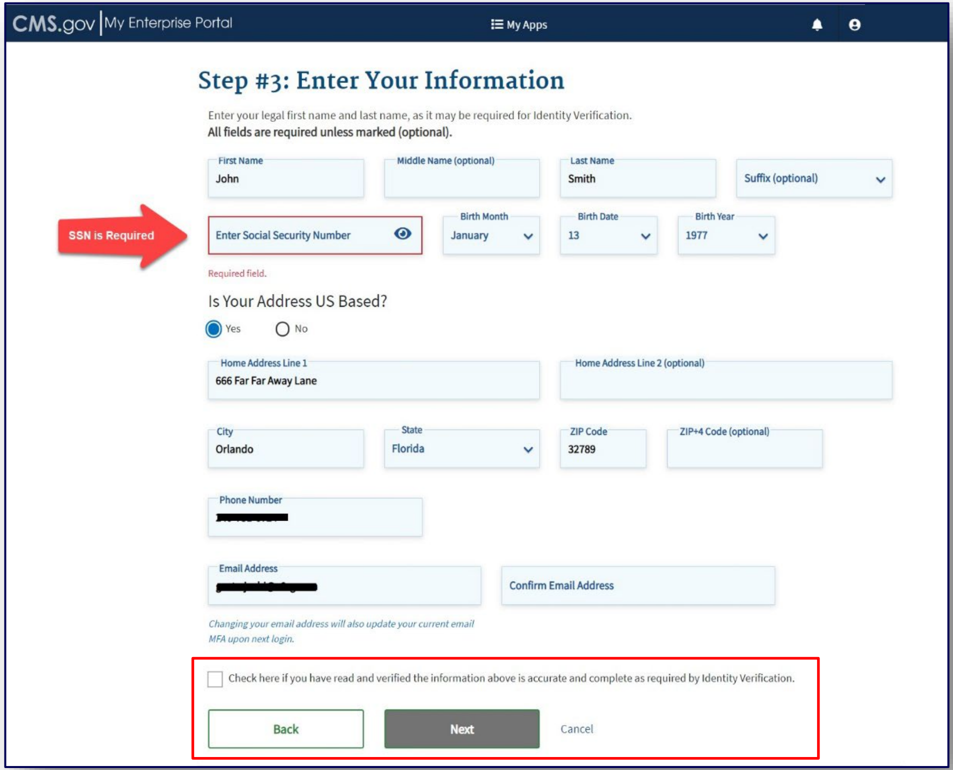
- Step #3: Enter Your Information
  - Confirm the information that automatically populates and enter any missing information (e.g., confirm email address, enter Social Security number).
  - Then check the box to confirm you have read and verified the information is correct and click “Next” to submit the information for verification.

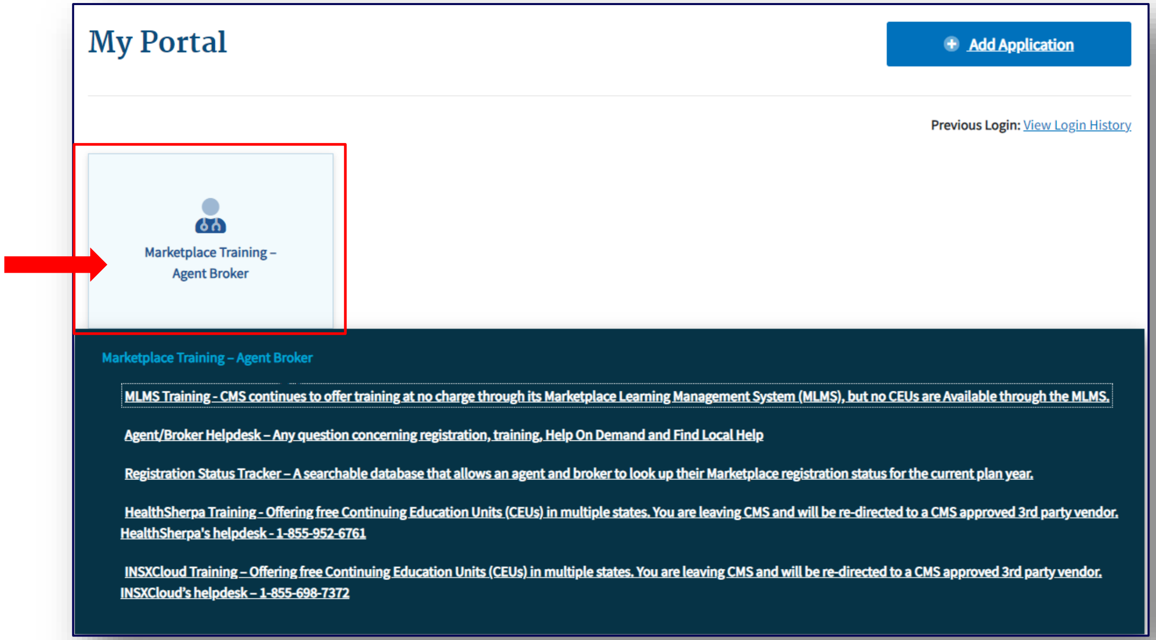


Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal

1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. **Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.**
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

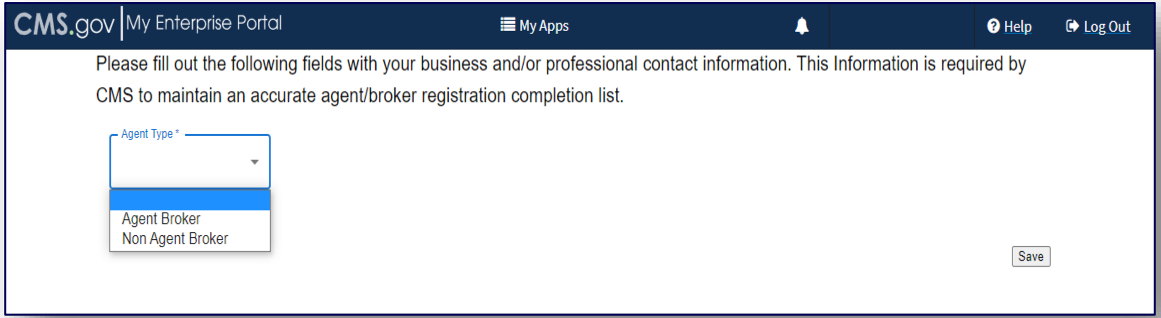
Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

- After completing identity proofing, an agent or broker will need to create their MLMS profile prior to beginning training.
- To access the MLMS profile and the CMS-developed training, click on the “Marketplace Training – Agent Broker” tile, and then select the “MLMS Training” option.



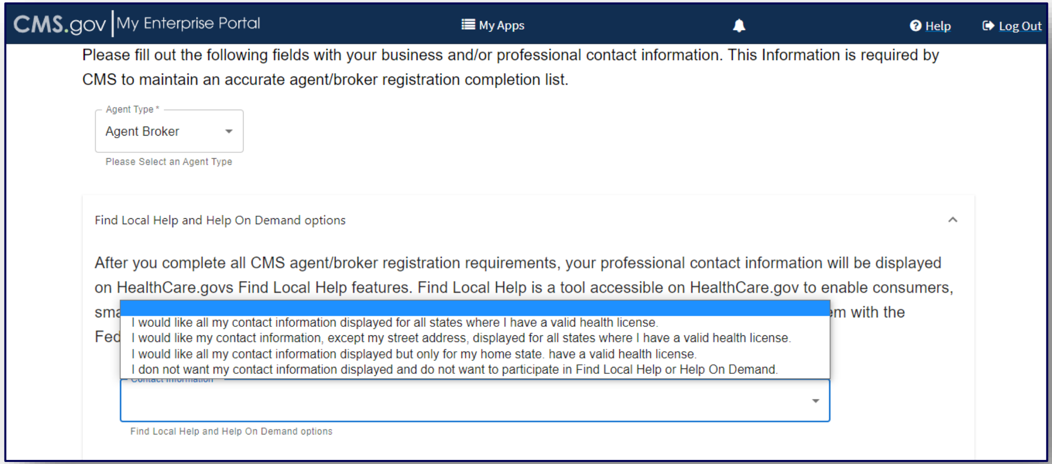
Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

- 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.
  - **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 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

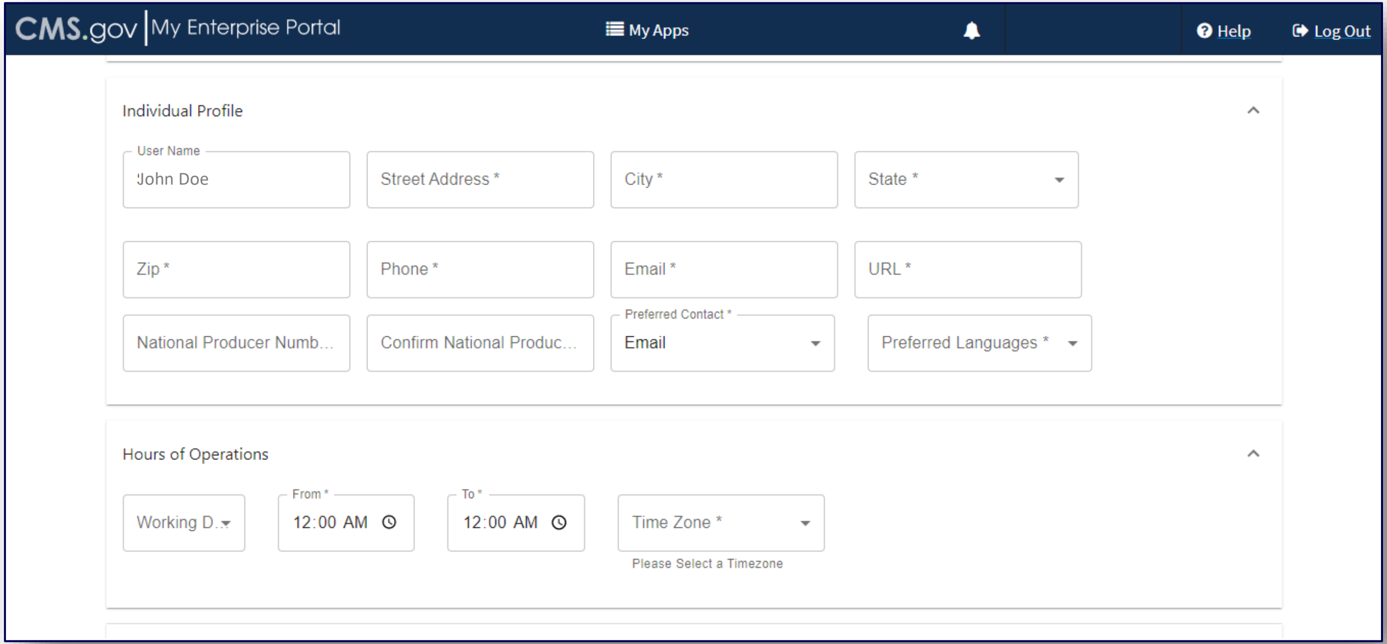
» The information agents and brokers use to complete their MLMS profile will be used to populate Find Local Help at HealthCare.gov and Help On Demand so consumers can find them for assistance. Find Local Help is also available in Spanish.



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.

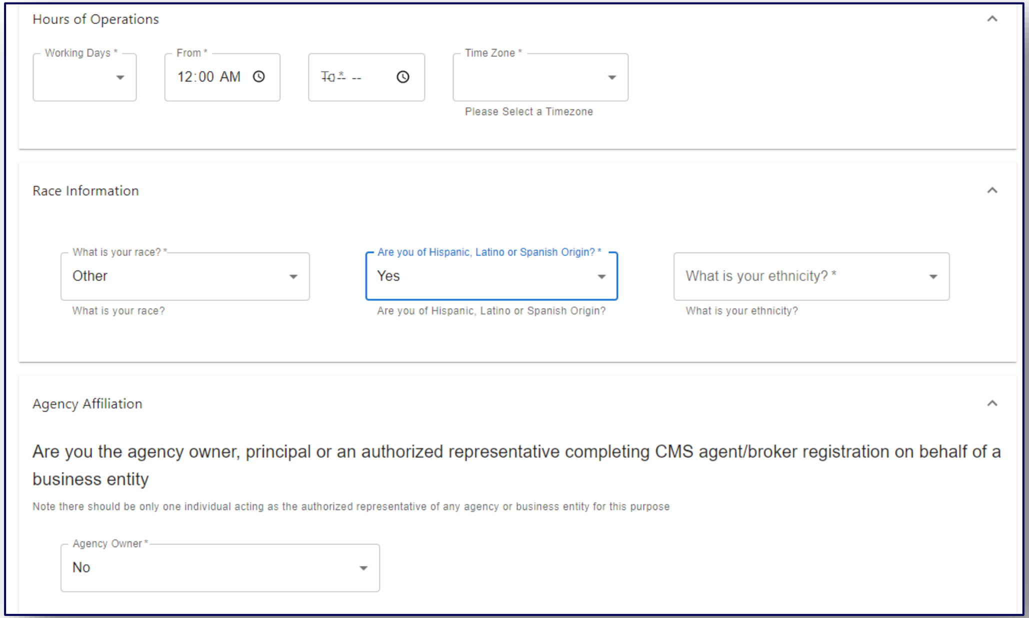
Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

» The MLMS profile page will appear for an agent or broker to complete their role and business and/or professional contact information.



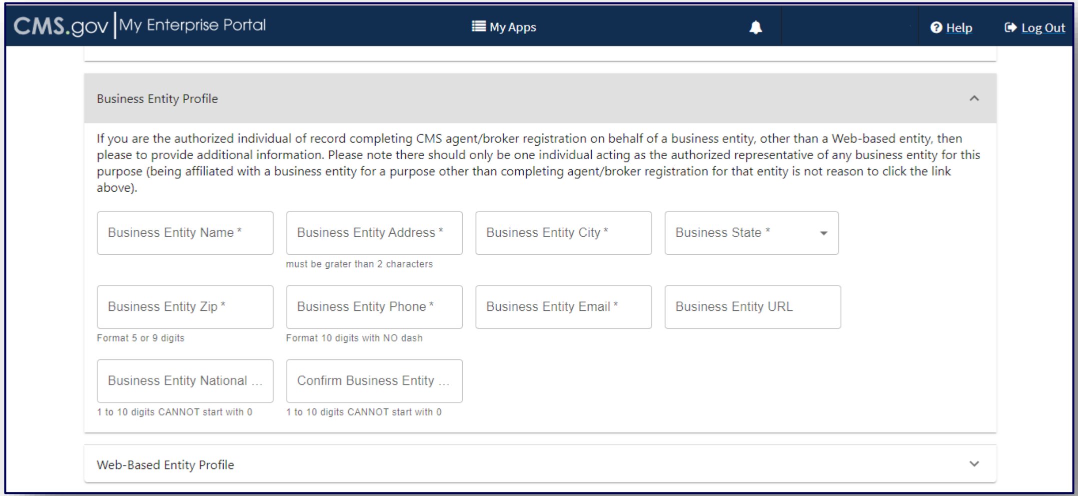
Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

- 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.



Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

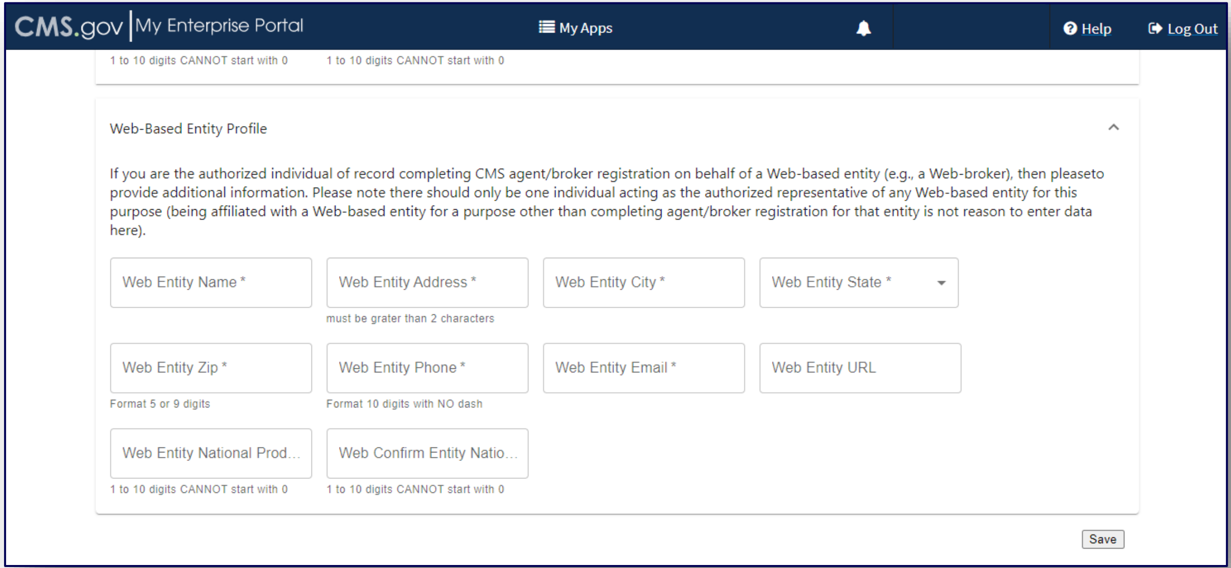
- Agents and brokers who also act as the authorized representative* for a business entity or web-broker can add the business entity's or web-broker's National Producer Number (NPN) by clicking the appropriate "+" link at the bottom of the profile page.
- Agents and brokers can list up to three NPNs in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



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

Step 4: Complete the Agent and Broker Profile on 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.
- 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.



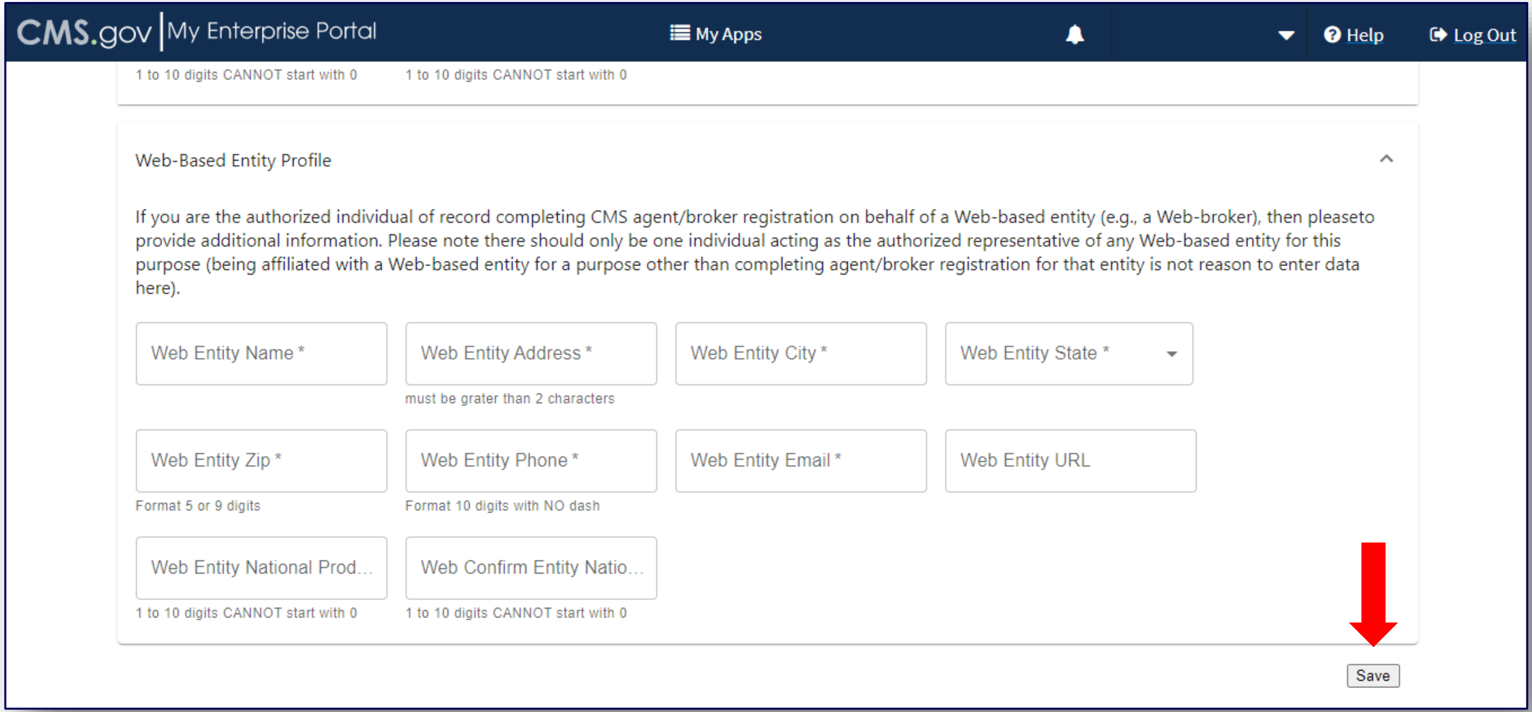
Step 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

- An agent or broker 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.
  - 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, an agent or broker can click the "Complete Agent and Broker Training" hyperlink and update the information in their 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 4: Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal (continued)

» Once all profile information has been entered, click "Save."



Step 4: Complete the Agent and Broker Profile on 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 4: Complete the Agent and Broker Profile on 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 4: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

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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.
- 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, 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 not be able to access Marketplace systems and **will not be able to assist consumers with Marketplace activities for Plan Year 2025.**

Step 4: 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 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal

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1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. **Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.**
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

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.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- For the Plan Year 2025 Marketplace Agent and Broker Training for new agents and brokers, the following core training modules are available:
  - Welcome to the Marketplace
  - Assisting Consumers After Enrollment
  - Marketplace Coverage
  - Maintaining Compliance
  - Enrolling Consumers in Coverage
  - Cultural Competency and Growing Your Book of Business
  - Small Business Health Options Program

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

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- There are knowledge checks associated with each lesson of the training modules intended to measure understanding of the training content.
- Following the core 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 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- There are two free options for completing Plan Year 2025 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 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.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

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- The approved vendor is required to offer CEUs in a minimum of five 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.
- Training is only required for participation in the Individual Marketplace.
- Agents and brokers who participate in the SHOP are encouraged, but not required, to complete SHOP training.
- SHOP curriculum is not available through the HHS-approved vendor.

Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

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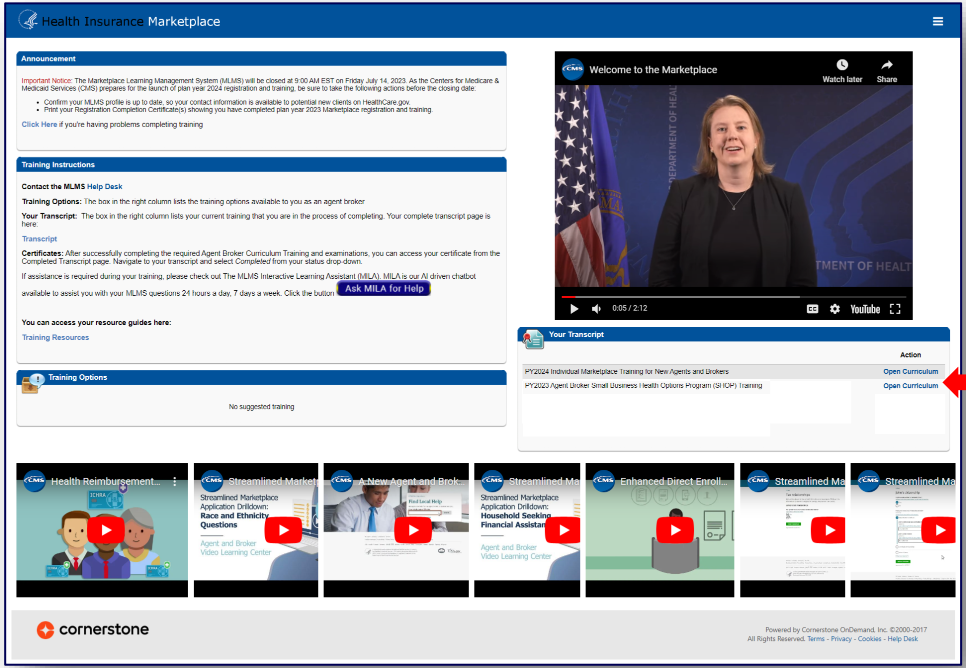
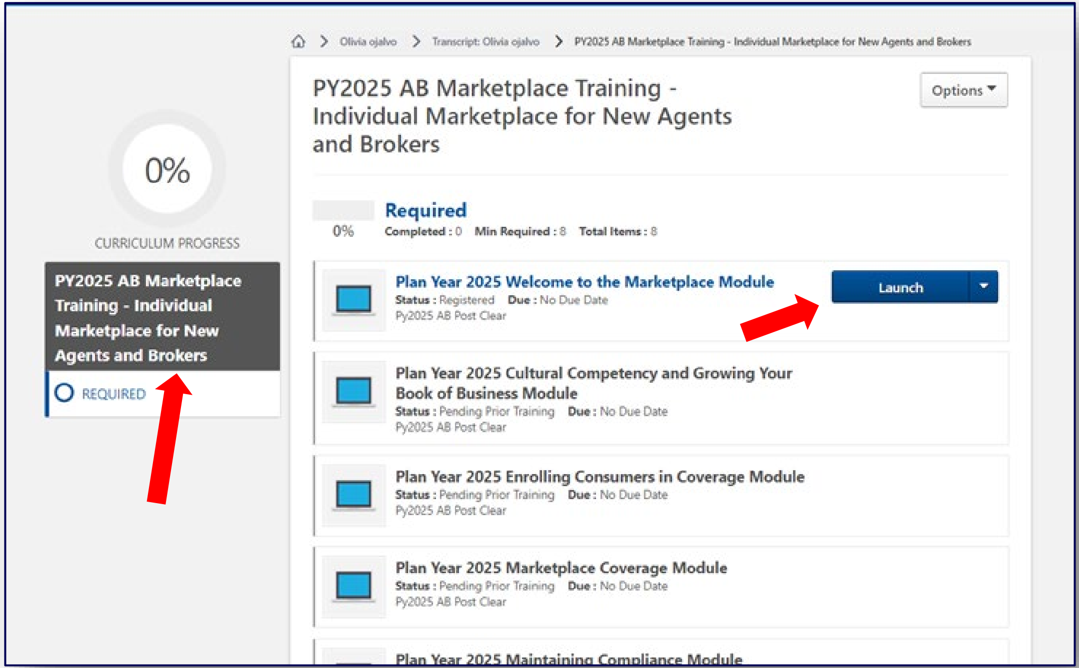
- After completing their MLMS profile, agents and brokers will be redirected to the MLMS landing page.
- Click the "Open Curriculum" option in the "Your Transcript" box.



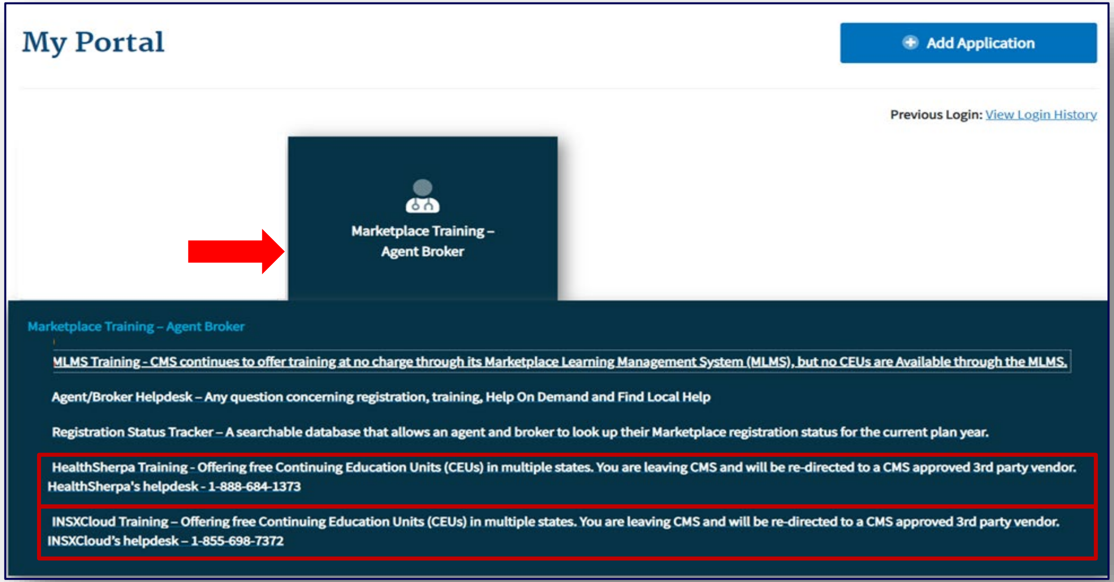
Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

» As agents and brokers complete training modules, the next launch link will become visible.



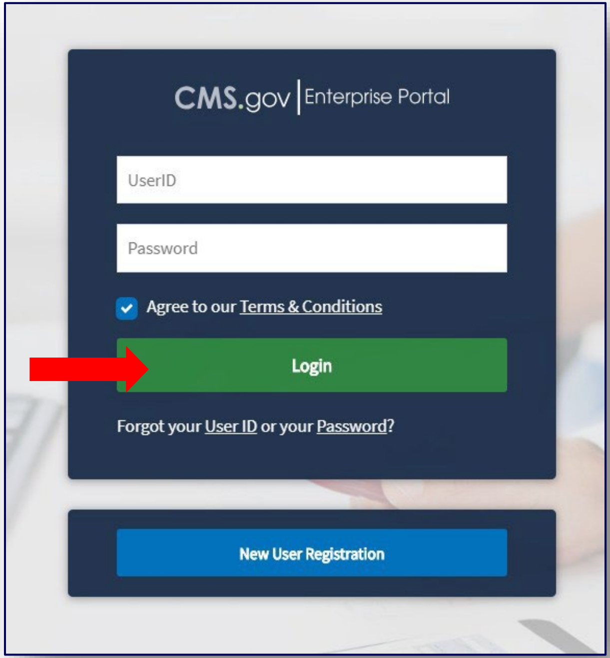
Step 5: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

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

» 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 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS

1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. **Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.**
7. Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.

Step 6: 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

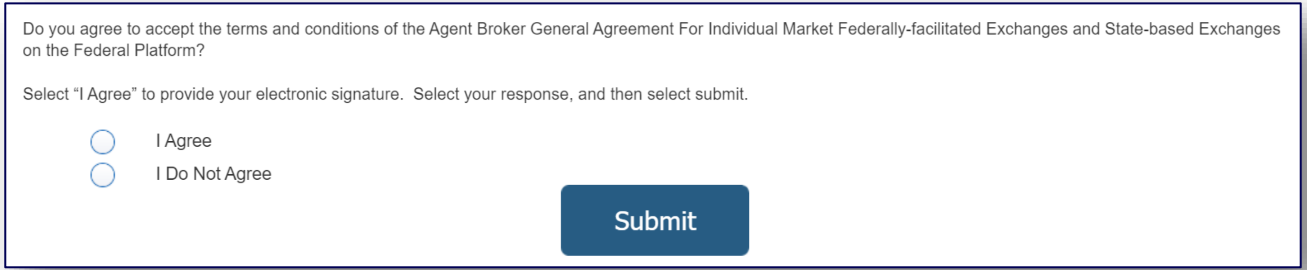
Step 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS (continued)

- An agent or broker must request the FFM Agent and Broker Training Access role and complete/update their MLMS profile information, complete identity proofing*, and complete the required training and exams before they can sign the Agreement(s).
- Once an agent or broker has completed the training (which is required for the Individual Marketplace and optional for SHOP), they will need to sign the Agreement(s).

***Note:** Agents and brokers who do not log into the 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 that their SSN is populated in IDM.

Step 6: Read and Accept the Applicable Marketplace Agreement(s) on the MLMS (continued)

- After launching the appropriate Agreement module, review the Agreement language and click “I Agree” at the end of the Agreement to provide an electronic signature and review and accept the terms of the Marketplace Agreement.



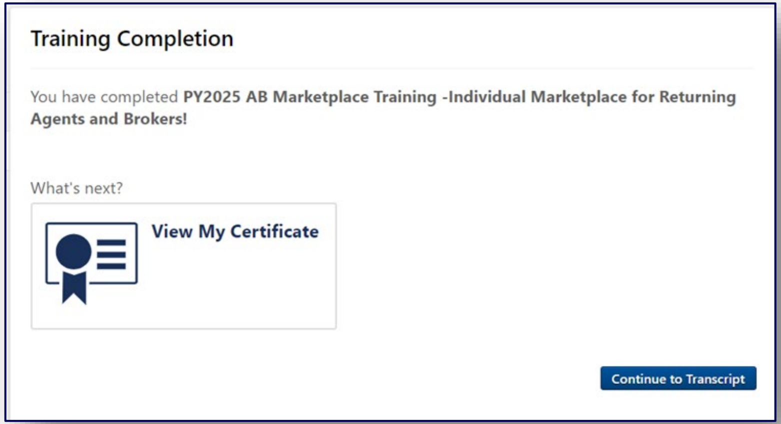
Step 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate

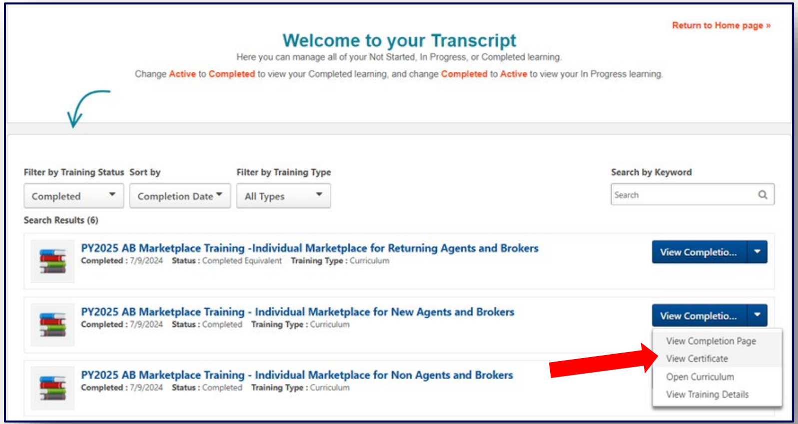
1. Create a CMS Enterprise Portal Account.
2. Request the Agent and Broker Training Access Role.
3. Complete Remote Identity Proofing through the IDM System.
4. Complete the Agent and Broker Profile on the MLMS via the CMS Enterprise Portal.
5. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
6. Read and Accept the Applicable Marketplace Agreement(s) on the MLMS.
7. **Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate.**

Step 7: Confirm Completion of all Registration Steps by logging back into 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 7: Confirm Completion of all Registration Steps by logging back into 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

John Doe

Agent/Broker Registration Completion Certificate

NPN: 12345641

Individual Marketplace

Registration status for plan year 2025:

Completed on: 7/9/2024

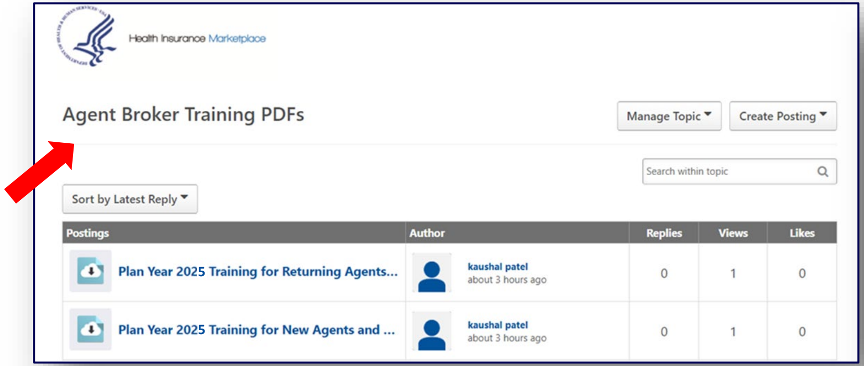
Health Insurance Marketplace

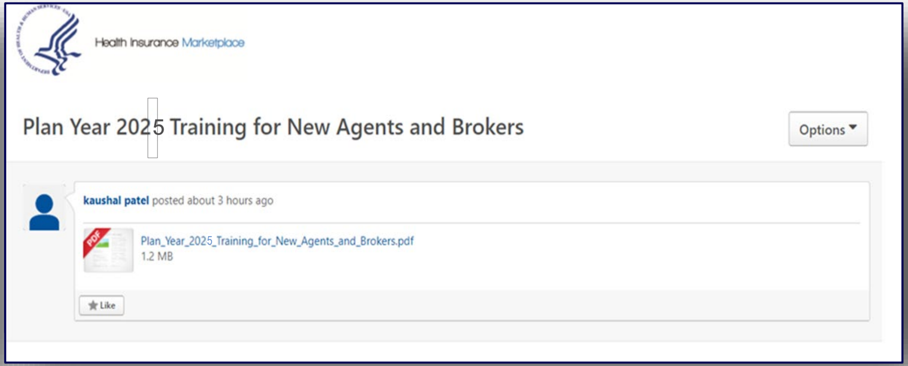
Issuers may request to view the Registration Completion Certificate(s). However, issuers are instructed to review the Agent and Broker FFM Registration Completion List (RCL) to confirm the registration status of agents and brokers.

Step 7: Confirm Completion of all Registration Steps by logging back into 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 7: Confirm Completion of all Registration Steps by logging back into the CMS Enterprise Portal and printing the Completion Certificate (continued)

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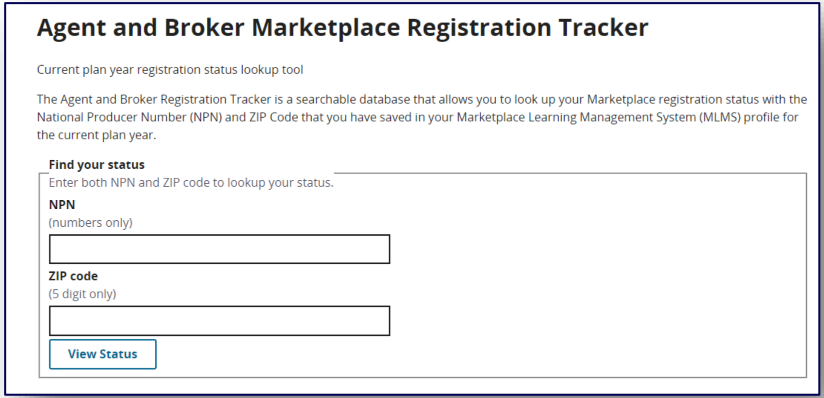
- Agents and brokers should also confirm that their information appears on the RCL: https://data.healthcare.gov/ffm_ab_registration_lists.
- **Information may take one to two business days to appear on the RCL** after completing all registration and training steps. For those opting to display their information 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.
  - 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)

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 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.

Plan Year 2025 Health Insurance Marketplace® Key Priorities

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

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:
  - 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.
  - You must ensure potential pricing of health plans and plan benefits is accurately represented in advertisements.
  - 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:
  - It is required by federal regulations if the applicant has an SSN.
  - It reduces the risk of the consumer losing coverage or financial assistance.
  - 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.
  - Examples of these documents can include A-Numbers, I-551s, I-94s, I-327s, I-571s, among others.
  - 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.

Citizenship/Immigration Data Matching Issue (DMI) Reminders (continued)

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:
  - **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
  - 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 verbal 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 written 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

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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
DOI	Department of Insurance
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

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

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!

Blue KC 2025 Agent ACA / MA Recertification Guide

Getting into the 2025 BlueKC Recertification System:

Accessing the System:
When recertification begins, you will receive an email from Blue KC MA Recertification:
.


Kansas City

Dear (Agent name)

You are ready to update your information with Blue KC!

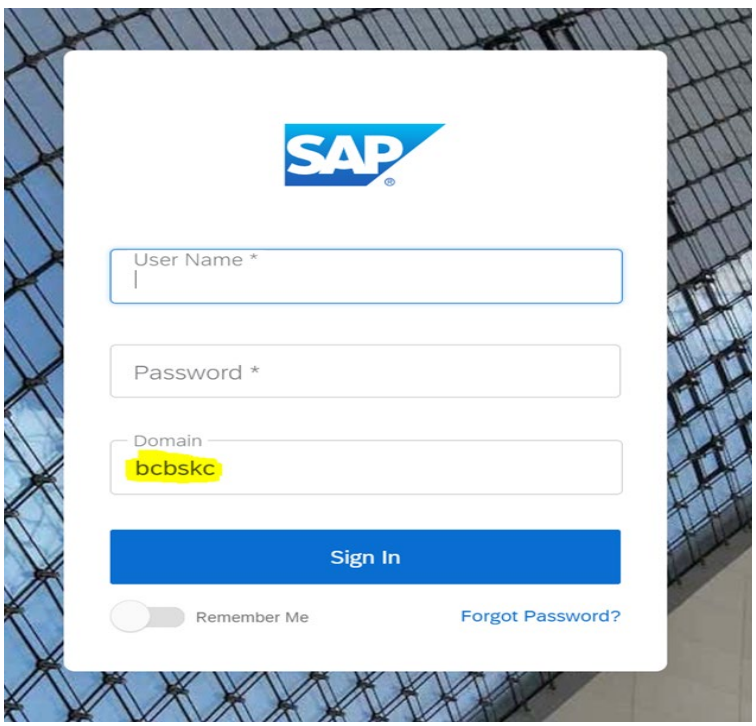
Please use the information below to log in and submit your changes.

Link Workflow URL

Username agent.email@address.com

Password BCBSKC@209709

Click on the "Workflow URL" in the email above, which will take you to the login screen. Illustration of the login screen is below:

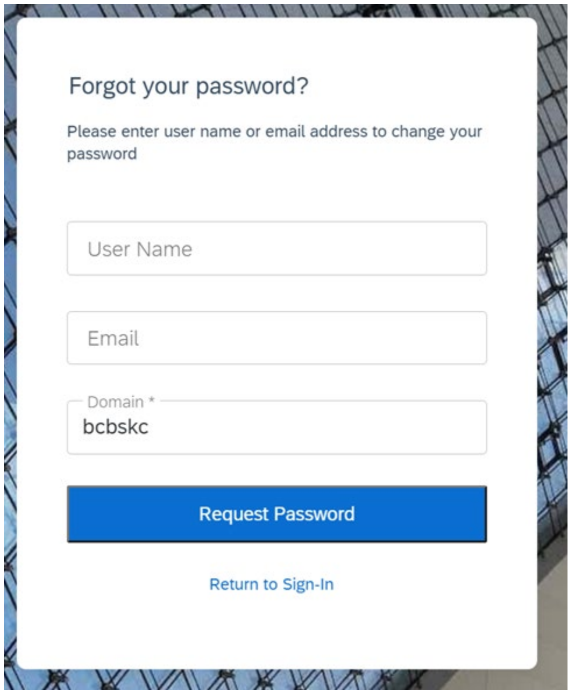


Here you will type in your username & password in the boxes and VERIFY the "Domain" box contains bcbskc

Note:

- DO NOT COPY AND PASTE into these fields. There are security features that prevent that feature from allowing you to login.
- If you have disabled the ability to click on links in your email, you can click the following link or copy and paste the link into your browser:
    - https://social.webcomserver.com/wpm/mt/bcbskc/

Forgotten Password:
If you have forgotten your password, please click the link in the lower right “Forgot Password” (as illustrated in the previous screenshot). This will take you to the following screen:



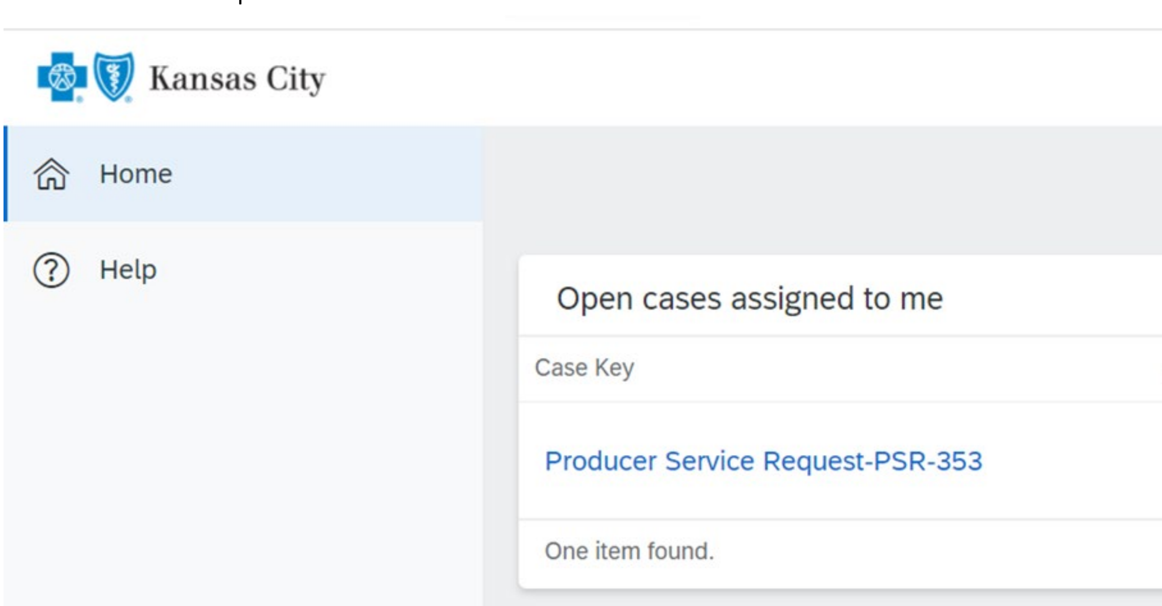
Here you will enter your username (usually your email address) and the email address where you want to receive the reset link. Once you have entered the data, click the blue box: “Request Password” button, causing a password reset email to be sent.

Note:

- Be sure to check your spam or junk folder, email systems often put password reset emails in these folders.

Navigation in the System:
After you have logged in, you will be presented with the “Open cases assigned to me”.
It is possible that you will have more than one case assigned to you; for example, if you are also the principal of an agency and you use the same email for both.

Click on the “Producer Service Request-PSR-xxx”



Congratulations, you can now access the system and can begin completing recertification!

Completing the Recertification:

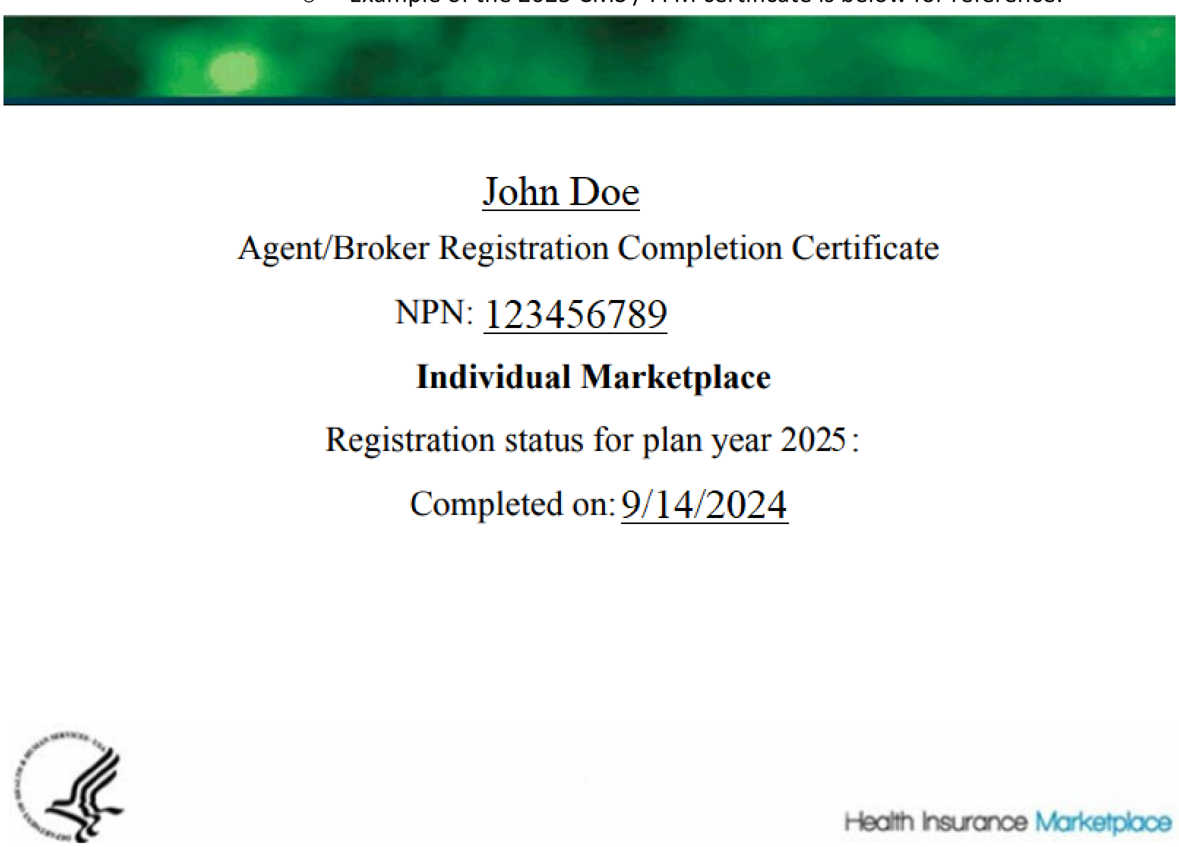
The below sections illustrate the various tabs that you must review and update to successfully complete and submit your recertification.

Note:

- On any given tab, at the top of your screen there are two buttons:
    - "Save" Button - This allows you to save your work, logoff, and later resume where you left off.
    - "Submit" Button - This fully submits your application to Blue KC. **ONLY click this AFTER all tabs are completed.**
        - **Important Note:** **Blue KC will NOT receive your recertification if the "Submit" button is not hit upon completion of the recertification**

1. Certifications Tab

- This tab will populate with the certification data Blue KC has on file, review and update where needed. Below are the step-by-step instructions:
    1) Select Yes to the "Do you wish to update any information on this tab?" prompt
    2) Select Yes to the "Do you wish to sell individual products on The Federally Facilitated Marketplace (FFM)/ACA? This requires you to complete an annual FFM Certification." prompt
    3) Select Yes to the "Is your FFM Certification complete?" prompt
    4) Select the bubble next to the corresponding "FFM Year"
    5) Input your FFM/CMS Login User ID in the corresponding box
        A. This box should be prepopulated, but if not or a change to your CMS username occurred complete the cell
    6) Select Yes to the "Is your FFM Certification complete?" prompt
        A. The system will try to automatically pull the data directly from CMS. If the lookup fails or if you select No to the prompt the system will require you to attach a copy of the corresponding CMS/FFM certificate*.
            - *Note: All cases are manually reviewed, so please attach the proper certificate or the case will be returned or rejected.*
                - Example of the 2025 CMS / FFM certificate is below for reference:



John Doe

Agent/Broker Registration Completion Certificate

NPN: 123456789

Individual Marketplace

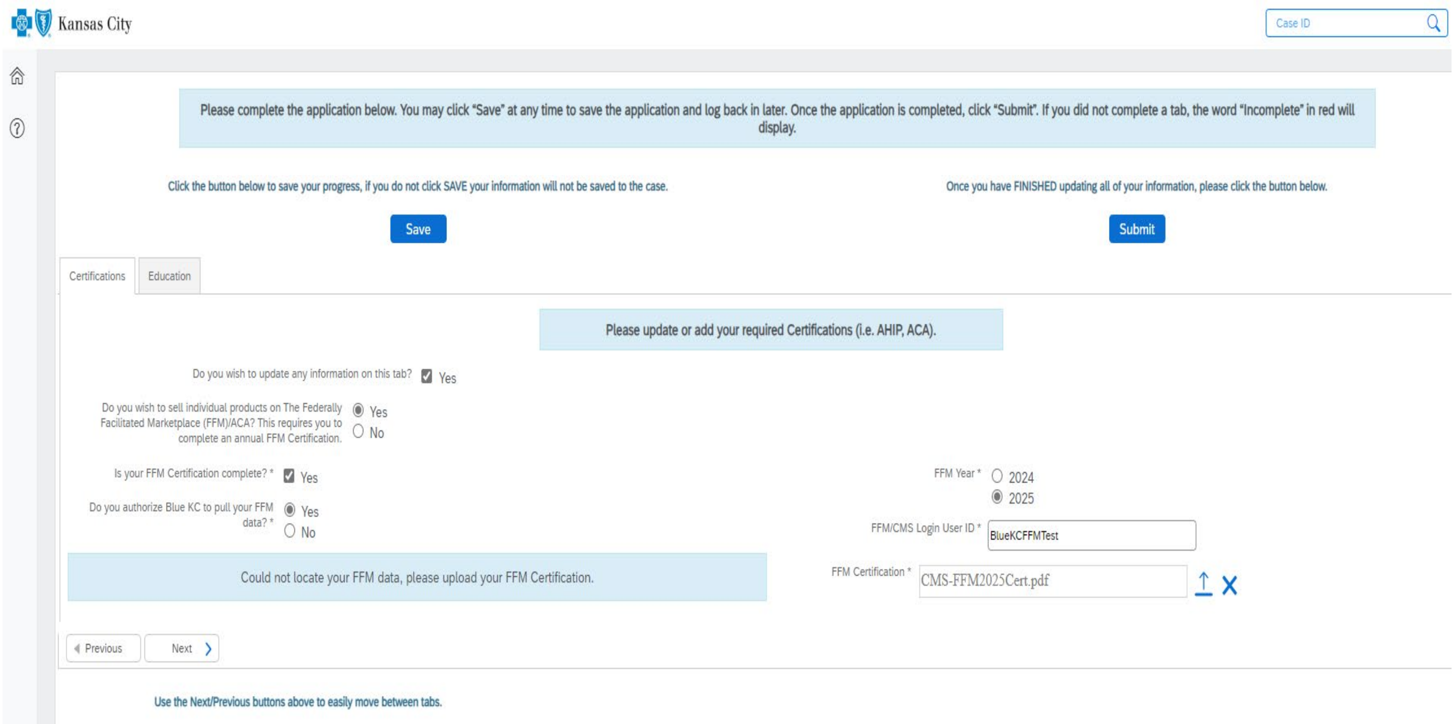
Registration status for plan year 2025:

Completed on: 9/14/2024

Health Insurance Marketplace

    7) Click the "Next" button to proceed to the next tab

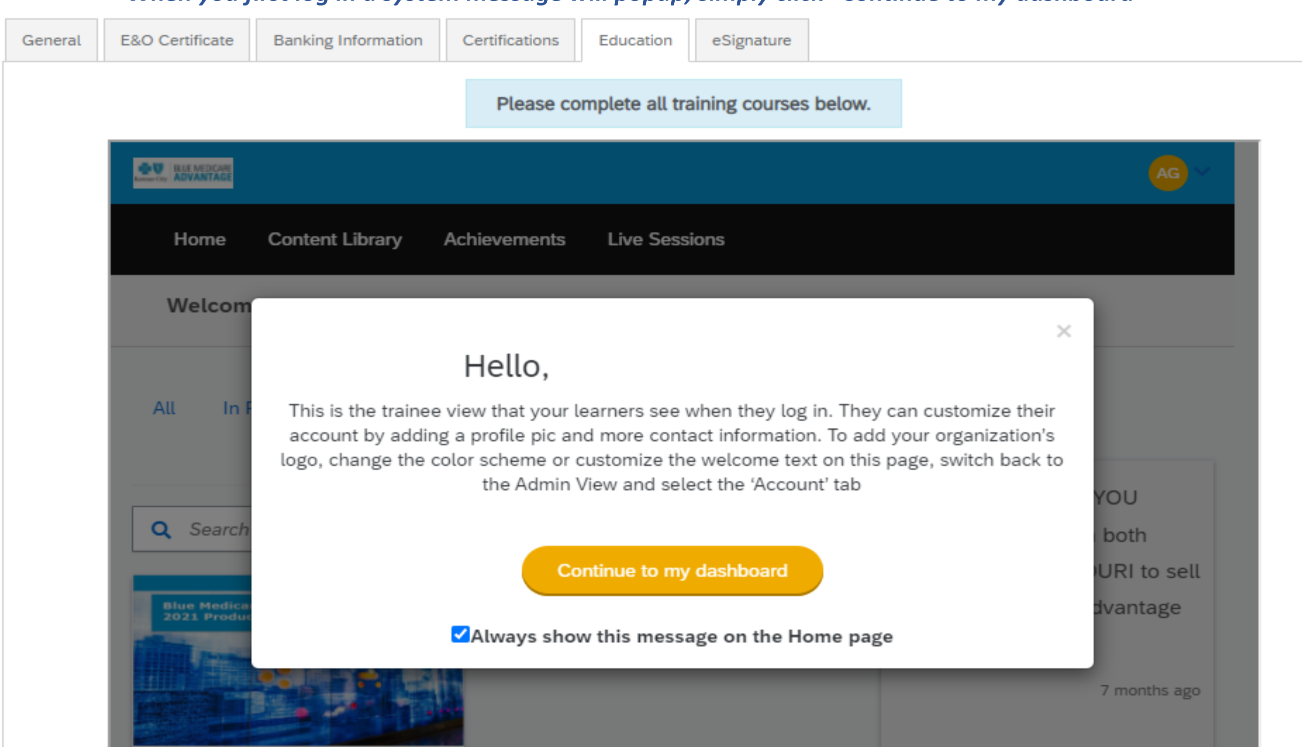
- Example of the completed Certifications tab is below for reference:



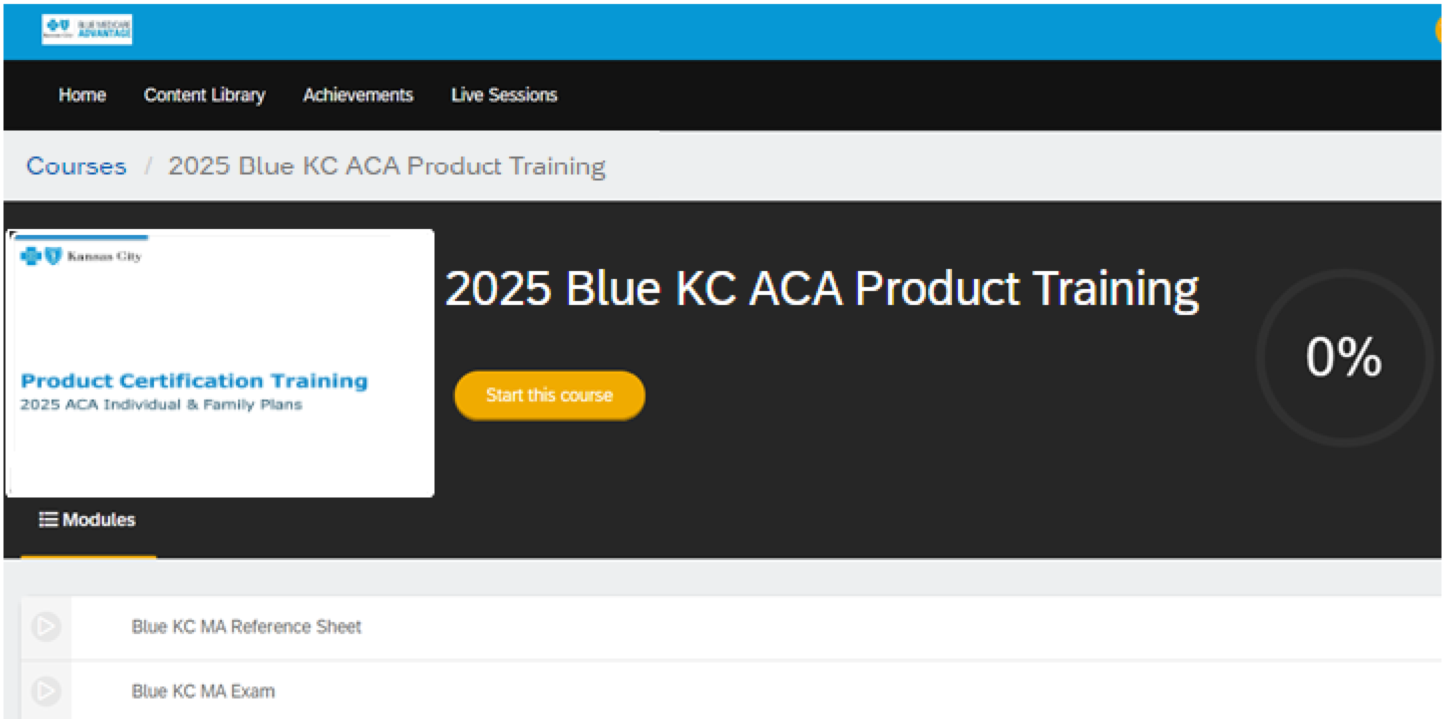
2. Education Tab

- Per CMS requirements, we must test our agents on government lines of business, so we have a brief quiz that is required for recertification. This tab will load into another system where you will complete a brief quiz regarding your specific line of business. Illustration screenshots below:
    1) **Note:** You have a fixed number of attempts to pass with a <u>**score of 80% or higher**</u>. If the number of attempts are exceeded they are reset every business day.
    2) **Note:** If you are unable to access the Education platform, it is due to your personal Firewall or Security settings. If you are unable to adjust your system, email producerinfo@bluekc.com for a manual copy of the study guide and quiz for you to complete and return for approval.

    When you first log in a system message will popup; simply click "Continue to my dashboard"



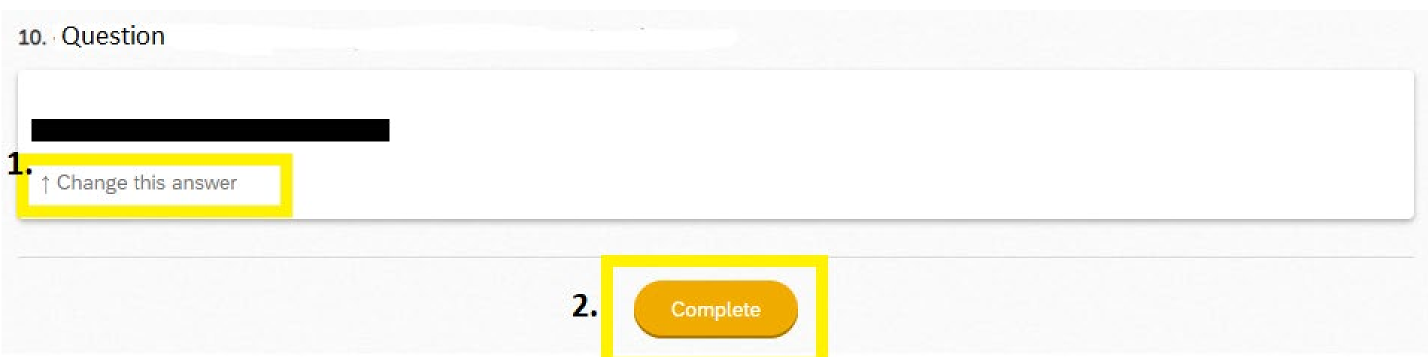
Click the 2025 Blue KC ACA Training icon below. After you view the training guide, you will see the Exam!
Click "Start this course"



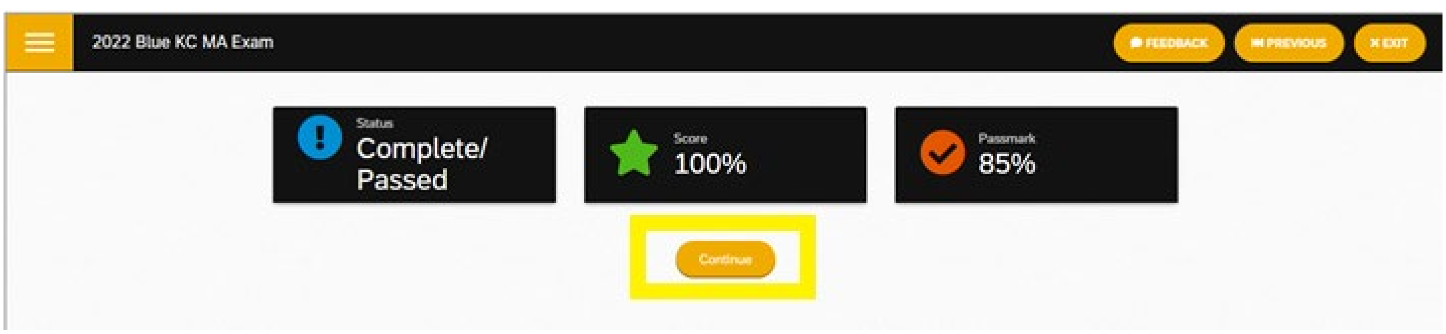
Once inside, click the yellow "NEXT" on the upper right to start your exam.

Go through each question, selecting the bubble next to whichever answer you believe is correct and then clicking "Next Question"
After you have answered all the questions, you will be brought to a page where you can review your answers.

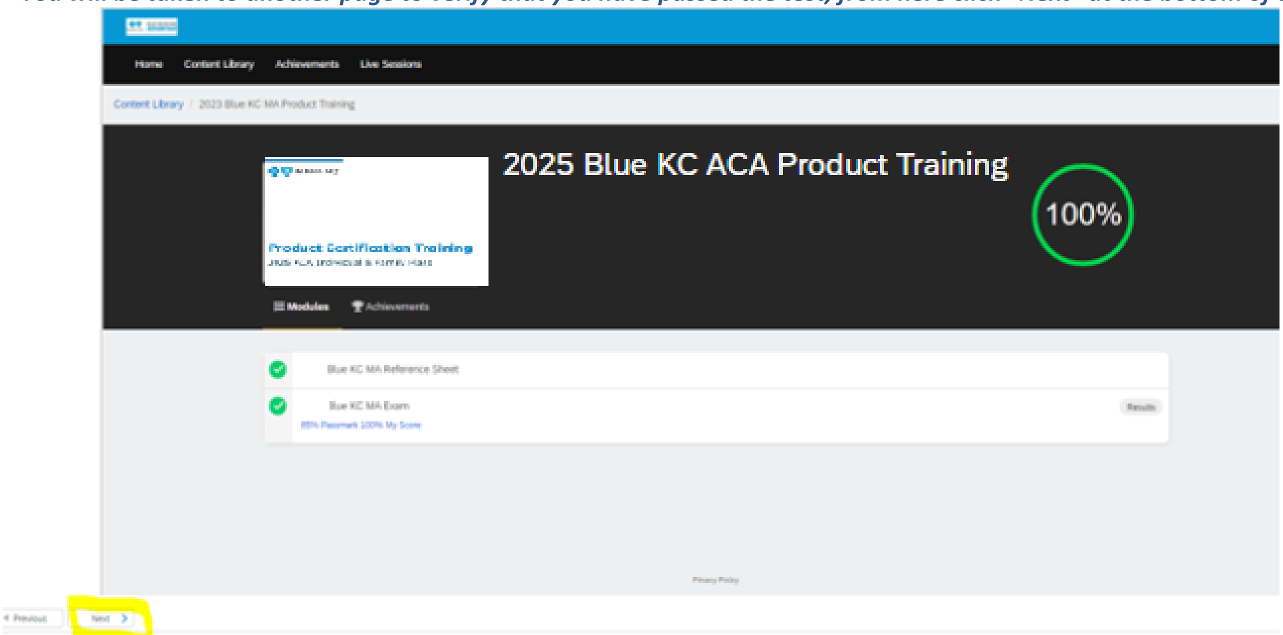
1. *If you would like to change your answer for any given question, click the "Change this answer" under the question*
2. *Scroll to the bottom of the questions/answers list and click on "COMPLETE" to submit your answers for grading.*



After receiving a passing grade, click "Continue" at the bottom of the page

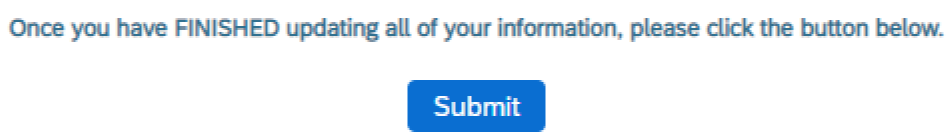


You will be taken to another page to verify that you have passed the test, from here click "Next" at the bottom of the page

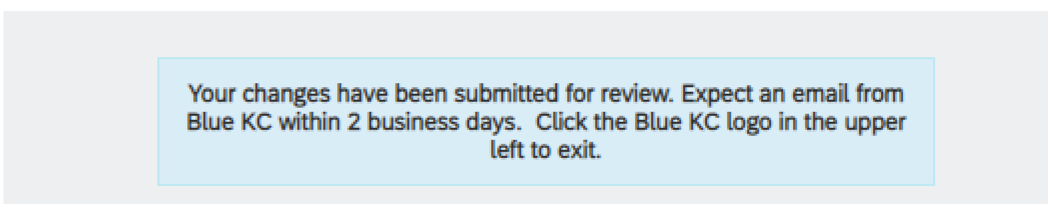


3. "Submit" Button

- When you have completed all relevant information and no longer see "***Incomplete***" next to any tab, click the "Submit" button, near the top of the page.



- If everything was performed correctly, you will see the below message:



At this point you are free to logout, close your browser, etc.

Thank you!