REGISTRATION PROCESS FOR AGENTS AND BROKERS

Fall 2013

Participating in the Federally-facilitated Marketplaces
Agenda

- Introduction and Objectives
- Registration Overview
- Registration Process Steps
- Assisting Consumers with Eligibility Determinations and Enrollment
- Additional Resources
- Question and Answer Sessions
Session Guidelines

➤ This is a ninety (90) minute webinar session.

➤ Questions will be taken after the discussion of ‘Registration Part I,’ and at the end of the presentation.

➤ For questions regarding content or logistics, contact the REGTAP Registrar at registrar@regtap.info or (800) 257-9520
Purpose

- To provide Agents and Brokers with program and operational guidance to encourage their participation in Individual and Small Business Health Options Program (SHOP) Marketplaces.
Introduction and Objectives
Webinar Objectives

- Present the registration process for Agents and Brokers, including Web-brokers, wishing to assist consumers in the Federally-facilitated Marketplaces (FFM)
- Describe the pathways for assisting consumers with eligibility determinations and enrollment in Qualified Health Plans (QHP)
- Provide resources for technical assistance and support for Agents and Brokers in the FFMs

* The FFM includes the Individual and the Small Business Health Options Program (SHOP) Marketplaces. This registration process also applies to Agents and Brokers operating in State Partnership Marketplaces.
Registration Overview
Registration Overview

**Part I**

Medicare Learning Network® (MLN)

**Website:**


**Key Actions:**

- Register on MLN
- Complete assigned training courses and pass exams
- Read and accept the applicable Marketplace Agreement(s)

**Considerations:**

All agents and brokers in the FFM are required to register on the MLN website and electronically sign the Agreement(s) that apply to them. Training courses and exams are required for agents and brokers who wish to enroll consumers in the Individual Marketplace.

**Part II**

Federally-facilitated Marketplace (FFM) User Account

**Website:**


**Key Actions:**

- Create a User Account (FFM User ID and password)
- Complete identity verification through the Enterprise Identity Management (EIDM) System

**Considerations:**

Required only for agents and brokers who wish to enroll consumers in the Individual Marketplace.
Registration Process Steps
The following section will walk through each step of the registration process. Remember that the registration process generally includes two parts:

- **Part I**
  - Occurs on the Medicare Learning Network (MLN)®
  - Covers training, exams, and signing agreement(s)
  - Takes approximately 3.5 - 4 hours to complete, and depends on the specific Marketplace curriculum selected

- **Part II**
  - Occurs on the CMS Enterprise Portal
  - Covers the establishment of an FFM User Account, and completion of identify verification
  - Takes approximately 30 minutes to complete
  - Only required for Agents and Brokers serving in the Individual Market
Part I: Medicare Learning Network® (Step 1)


**Step 1.** First time users will select “Create Account.”

Each time you return to this page, you will be prompted to enter your Login ID and Password, then click on the ‘Log In’ button.
**Part I: Medicare Learning Network® (Step 1a)**

**Step 1a.**
Self-select your user name and password; enter basic identifying information, including your National Producer Number (NPN).

Select your User Type/User Role:
- Agent/Broker/Web-Broker – Individual Market
- Agent/Broker/Web-Broker – SHOP
- Agent/Broker/Web-Broker – Individual Market and SHOP

‘Organization Type’ is automatically grayed-out; Agents/Brokers do not need to complete it.

‘# of Records per page’: It does not matter which number you choose from the drop-down menu.

NPN #: If you do not know your NPN, you may obtain it at: [https://pdb.nipr.com/html/PacNpnSearch.html](https://pdb.nipr.com/html/PacNpnSearch.html)
Next to the second field, ‘Organization,’ click on the blue text that says ‘Select.’ A new screen will pop up. Click the gray ‘Search’ button, and the Organization named Marketplace will appear as the only option. Click the circle to select Marketplace, select ‘Save,’ and you will be returned to the previous screen to finish creating your MLN account.
Step 1b. After you successfully create your account, you will be taken to a ‘Welcome’ page. You will automatically enroll in your assigned curriculum within 15 minutes after creating your MLN account. Please wait for the curriculum to load under “Training Home.”
Step 2 . Click the title of the first course.
Step 3. Click the green ‘Enroll’ button.
Step 4. A new window will open. Click the ‘Enroll’ button. (You may keep the defaults that are already in place for ‘Course Credit Options’ and ‘Course Mode Options.’)
Step 5. Click the green ‘Open Item’ button.
Step 6. Proceed with taking the course.
Part I: Menu Displays Within Courses

The menu page displays the topics in each course.

After completing each topic in a course, you will return to the menu page.
Part I: Curriculum Contents by Role

Depending on the role you select, you will be prompted to complete the following:

<table>
<thead>
<tr>
<th>Individual Marketplace Role</th>
<th>SHOP Marketplace Role</th>
<th>Individual and SHOP Marketplace Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Take the ‘Affordable Care Act and Marketplace Basics’ course and pass the exam <em>(required)</em></td>
<td>• Take the ‘Affordable Care Act and Marketplace Basics’ course and pass the exam <em>(highly recommended)</em></td>
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</tr>
<tr>
<td>• Take the ‘Individual Marketplace’ course and pass the exam <em>(required)</em></td>
<td>• Take the ‘SHOP’ course and pass the exam <em>(highly recommended)</em></td>
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<td>• Read and accept the Individual Marketplace Agreements <em>(required)</em></td>
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<td></td>
<td></td>
<td>• Read and accept the SHOP Marketplace Agreement <em>(required)</em></td>
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</tbody>
</table>
Part I: Training Display on MLN Site

When you return to ‘Training Home’ after logging out, you will see the courses, exams, and Agreements you have started, as well as those you have completed.
Part I: Bookmarking

Training may be completed in multiple sessions. From the ‘Training Home’ page, click ‘Open Item’ next to the title of the course you wish to resume. A dialogue box will ask if you want to resume where you left off previously. Click ‘OK.’
Part I: Training Certificates

Upon successfully completing all applicable exams and Agreements, you will receive a training completion certificate.

• You will receive a certificate for each curriculum you complete
• Keep these certificates for your records
• You will need to provide copies to any Issuers and Web-brokers with which you are affiliated

<table>
<thead>
<tr>
<th>Curriculum</th>
<th>Components</th>
</tr>
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<tbody>
<tr>
<td>Individual Marketplace Curriculum</td>
<td>• Affordable Care Act and Marketplace Basics Exam</td>
</tr>
<tr>
<td></td>
<td>• Individual Marketplace Exam</td>
</tr>
<tr>
<td></td>
<td>• FFM Agreements for Individual Marketplace</td>
</tr>
<tr>
<td>SHOP Marketplace Curriculum</td>
<td>• Affordable Care Act and Marketplace Basics Exam (if completed)</td>
</tr>
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<td>• FFM Agreements for Individual Marketplace</td>
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</table>
Questions?

To submit questions by webinar:

• type your question in the text box under the ‘Q&A’ tab
Part II: FFM User Account (Step 1)


*Note: To allow time for your training results from the MLN website to be transmitted to the CMS Enterprise Portal, you must generally wait at least two business days after completing your training, exams, and Marketplace Agreement(s) on the MLN website.
Part II: FFM User Account (Step 2)

Step 2. Read the terms and conditions, then check the box next to agree to the terms and conditions. Click ‘Next.’
Part II: FFM User Account (Step 3)

**Step 3.** Enter basic identifying information on the ‘Your Information’ page. Note that SSN is not required.

Click ‘Next.’
Step 4. Create FFM user account. (FFM User ID, password, and challenge questions). Click ‘Next.’
Step 5. The screen will display ‘Registration Complete.’ Click ‘OK’ and the EIDM system will redirect you back to the CMS Enterprise Portal page, where you will log back in with your new FFM User ID and password.
Part II: FFM User Account (Step 6)

Step 7. Enter the FFM user ID and password you created in Step 4. Select ‘Log In.’
Part II: FFM User Account (Step 8)

Part II: FFM User Account (Step 9)

Step 10. Next to ‘Application Description’ select ‘FFM - FFM Application.’
Part II: FFM User Account
(Step 11)

Step 11. Select your role: ‘FFM Agent Broker.’
Step 12. Enter your NPN and MLN User ID. When finished, click ‘Submit.’

*It is vital that you enter both of these identifiers accurately. If you do not enter your NPN or MLN User ID, the system will not be able to confirm the completion of your training.*
Step 13. You will be returned to the ‘My Access’ page. Read the explanation under ‘Remote Identity Proofing’ and click ‘Next’
Part II: FFM User Account (Step 14)

Step 14. You will be returned to the ‘My Access’ page.

Read the ‘Terms and Conditions,’ click ‘I agree to the terms and conditions,’ then click ‘Next.’
Part II: FFM User Account
(Step 15)

Step 15. You will be prompted to enter your identifying information.

This information will be used to create the identity proofing questions

Click ‘Next’ when you have finished.
Part II: FFM User Account (Step 16)

Step 16. You will be prompted to answer the “Out-of-Wallet” questions. These questions are called “Out-of-Wallet” because the correct response may not be found in your wallet or purse. (e.g. What is the name of your student loan lender?)

Answer Out-of-Wallet Questions and select ‘Next.’
Part II: FFM User Account
(Step 17)

Step 17. When you have completed the questions, your FFM User ID will be activated, and you will be granted the Agent/Broker role.
On an annual basis, Agents and Brokers participating in the Individual Marketplace must:

- Re-take the Affordable Care Act and Marketplace Basics and Individual Marketplace courses and pass the corresponding exams
- Re-accept the Individual Marketplace Agreements

Agents and Brokers participating in the SHOP Marketplace:

- Are not required, but are strongly encouraged, to re-take the Affordable Care Act and Marketplace Basics and SHOP Marketplace courses and take the corresponding exams on an annual basis
- Are required to re-accept the SHOP Marketplace Agreement on an annual basis
Assisting Consumers with Eligibility Determinations and Enrollment
Agents and Brokers will be able to use two pathways to assist individual consumers with eligibility determinations and enrollment in QHPs:

1. Direct Enrollment Pathway
2. Marketplace Pathway
Pathways to Assist Employers and Employees with SHOP

- Agents and brokers will be able to assist employers and employees apply for SHOP and enroll in health and dental plans
- Agents and brokers will use the Marketplace Pathway when working with employers and employees in SHOP
- SHOP agents and brokers can assist with:
  1. Downloadable and Fillable PDF Applications
     • Available now for employers on Healthcare.gov
  2. SHOP Online Applications
     • Available when full online functionality is launched
Marketplace Pathway

Health Insurance Marketplace

- Agent/Broker and Consumer
- Enter FFM User ID and NPN
- Enter FFM User ID and NPN
- Create Consumer Account
- Eligibility Determination Flow for Consumer
- Compare Plan(s)
- Select Plan(s)
- Enrollment Attestations
- Process Enrollment
- Send 834 to issuer, redirect consumer for premium payment

Consumer Identity Proofing
Additional Resources
Resources

- **Resources for Agents and Brokers in the Health Insurance Marketplace**
  Available at: [http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html](http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html)

- **Operational Tips for Completing Agent/Broker Registration for the Federally-facilitated Marketplaces**

- **The Role of Agents, Brokers, and Web-brokers in Health Insurance Marketplaces**

- **General CCIIO Resources**

- **Medicare Learning Network (MLN)**
  Available at: [https://Marketplace.MedicareLearningNetworkLMS.com](https://Marketplace.MedicareLearningNetworkLMS.com)

- **CMS Enterprise Portal**
  Available at: [https://portal.cms.gov](https://portal.cms.gov)

- **Healthcare.gov**
  Available at: [https://healthcare.gov](https://healthcare.gov) and [https://healthcare.gov/small-businesses](https://healthcare.gov/small-businesses)
Questions?

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  • *type your question in the text box under the ‘Q&A’ tab*
## Acronyms

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<th>Definition</th>
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<td>NPN</td>
<td>National Producer Number</td>
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<tr>
<td>MLN</td>
<td>Medicare Learning Network</td>
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<tr>
<td>FFM</td>
<td>Federally-facilitated Marketplace</td>
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<td>FF-SHOP</td>
<td>Federally-facilitated SHOP</td>
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<td>SHOP</td>
<td>Small Business Health Options Program</td>
</tr>
<tr>
<td>QHP</td>
<td>Qualified Health Plan</td>
</tr>
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<td>SPM</td>
<td>State Partnership Marketplaces</td>
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<tr>
<td>CMS</td>
<td>Centers for Medicare &amp; Medicaid Services</td>
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</table>
Closing Remarks