Agenda

• Welcome
• Overview of the Affordable Care Act
• Role of Agents and Brokers in the Marketplaces
• Launch of Agent/Broker Training for the Federally-facilitated Marketplaces
• Resources for Agents and Brokers
Purpose

• Provide an overview of the role of agents and brokers in the Federally-facilitated Marketplaces (FFM)
• Announce the launch of the agent/broker training for the FFMs
• Discuss upcoming activities to support agents/brokers in the FFMs
Overview of the Affordable Care Act
Increasing Access to Coverage for Individuals

- The Patient Protection and Affordable Care Act (Pub. L. No. 111-148) was enacted on March 23, 2010; the Health Care and Education Reconciliation Act (Pub. L. No. 111-152) was enacted on March 30, 2010. These laws are collectively known as the Affordable Care Act.

- The primary goals of the ACA are to decrease the number of uninsured Americans and reduce the overall costs of health care.
Increasing Access to Coverage

The Affordable Care Act:

• Establishes Health Insurance Exchanges, referred to as “Marketplaces”

• Marketplaces help individuals obtain health insurance coverage (which may include stand-alone dental) and help small businesses to purchase insurance through the Small Business Health Options Program (SHOP).

• Provides for premium tax credits and cost-sharing reductions to help eligible low-income and middle-income individuals purchase health insurance through the individual Marketplaces.

• Provides a small business health care tax credit to eligible employers.

• Provides new opportunities for State Medicaid programs to cover additional adults and children with low incomes, and simplifies the eligibility rules for Medicaid and CHIP.
Role of Agents and Brokers in the Marketplaces
If allowed by their state, licensed agents and brokers who agree to register with the Marketplaces, complete training, and adhere to privacy, security and other state and federal requirements will be able to help qualified individuals enroll in coverage through the Marketplaces.

- Most states are expected to allow agents and brokers to facilitate enrollment in individual market coverage, and help individuals apply for the premium tax credit and cost-sharing reductions.

The Congressional Budget Office (CBO) estimates that 7 million uninsured eligible individuals could obtain coverage through the Marketplace in 2014, rising to an estimated 25 million by 2023.
Agents and Brokers in the Marketplaces (cont’d.)

• Many small employers will want to learn about SHOP and apply for coverage and claim a tax credit, if eligible.
• Agents and Brokers will be able to participate in Federally-Facilitated Marketplaces, (FFMs) and State Partnership Marketplaces, (SPMs) if permitted by states.
• Agents and brokers will continue to receive commissions and payments from health insurance issuers, at rates set by the issuers.
Agent/Broker Role in the FFMs

To participate in the FFM or FF-SHOP, agents/broker must:

- Adhere to all state requirements for licensure, appointment, and market conduct
- Complete Marketplace on-line training*
- Complete the applicable Marketplace Agreement(s)
- Complete security authentication steps for FFM registration**

*For agents and brokers working exclusively in FF-SHOPs, this is optional but strongly encouraged.
**This applies to agents and brokers operating in the Federally-facilitated individual Marketplace.
Agents/Brokers will be able to help client apply for coverage and select a health plan.

For the FFMs (individual market QHPs), agents and brokers can work with consumers in either of two ways:
- Directly accessing the FFM website through the issuer’s connection
- Assisting consumers who are accessing the FFM website

For the FF-SHOP (SHOP QHPs), agents and brokers will work with consumers using the FFM website to complete the employer and employee applications.
Launch of Agent/Broker Training for the Federally-facilitated Marketplaces
Agent/Broker Registration in the FFMs

• The registration process for agents/brokers has two parts.

• **The first part**—training and FFM Agreements—is available 8/1!

• The second part of the FFM registration process for agents/brokers in the individual market will be available in a few weeks.

• Agents/brokers who wish to participate in the FFMs may opt to complete their training and Agreements now, or wait until later.
• The registration process for agents/brokers in the FFMS include two parts.
  – Part I (available 8/1)
    • Occurs on the Medicare Learning Network (MLN)*
    • Includes courses, exams, and signing Marketplace Agreement(s)
    • Takes approximately 3.5 – 4 hours to complete, and depends on the specific Marketplace curriculum selected
  – Part II (coming soon)
    • Occurs on the CMS Enterprise Portal
    • Covers the establishment of an FFM User ID, and completion of identity verification
    • Takes approximately 30 minutes to complete
    • Only required for agents and broker serving in the individual market
# Registration Overview

**Medicare Learning Network® (MLN)**

**Federally-facilitated Marketplace User Account**

## Website:
- **Medicare Learning Network®:**
- **CMS Enterprise Portal:**
  - [https://portal.cms.gov](https://portal.cms.gov)

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

## Considerations:
- To electronically sign the Agreement(s) that apply to them, we ask all agents and brokers in the FFMs to register on the MLN website. Training courses and exams are required for agents and brokers who wish to enroll consumers in the Individual Marketplace.

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

## Coming soon
- Required only for agents and brokers who wish to enroll consumers in the Individual Marketplace.

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 identifying information, including your National Producer Number (NPN)

Select your User Type/User Role:

- Agent/Broker/Web-broker-Individual Marketplace
- Agent/Broker/Web-broker-SHOP Marketplace
- Agent/Broker/Web-broker-Individual Marketplace and SHOP
**Part I: Medicare Learning Network (Step 1b)**

**Step 1b.** After you successfully create your account, you will be taken to a ‘Welcome’ page.
Part I: Medicare Learning Network (Step 2)

Step 2. Click on the ‘Training Catalog’ Tab, and click on your training under ‘Browse by Category.’
Step 3. After you click on the underlined title of the curriculum in the Browse by Category section, the curriculum description opens.

Click on the title of the curriculum in the curriculum description box.
Part I: Medicare Learning Network (Step 4)

**Step 4.** The curriculum window will open, showing you all of the courses in that curriculum.

Click on the title of the curriculum in the curriculum description box.

Click on the ‘Enroll’ Button to enroll in the Curriculum.
Step 5. Click on the ‘Access Item’ button to enroll in the curriculum.
Step 6. Click the title of the first course.
Step 7. Click the “Enroll” button.
Part I: Medicare Learning Network (Step 8)

**Step 8.** 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 9. Click the “Open Item” button.
Part I: Medicare Learning Network (Step 10)

Step 10. Proceed with taking the course.
The menu page displays the topics in each course. After completing each topic in a course, you will return to the menu page.
Depending on the role you select, you will be prompted to complete the following:

**Individual Marketplace Role**
- Take the ‘Affordable Care Act and Marketplace Basics’ course and pass the exam *(required)*
- Take the ‘Individual Marketplace’ course and pass the exam *(required)*
- Read and accept the Individual Marketplace Agreements *(required)*

**SHOP Marketplace Role**
- Take the ‘Affordable Care Act and Marketplace Basics’ course and pass the exam *(highly recommended)*
- Take the ‘SHOP’ course and pass the exam *(highly recommended)*
- Read and accept the SHOP Marketplace Agreement *(required)*

**Individual and SHOP Marketplace Role**
- Take the ‘Affordable Care Act and Marketplace Basics’ course and pass the exam *(required)*
- Take the ‘Individual Marketplace’ course and pass the exam *(required)*
- Take the ‘SHOP’ course and pass the exam *(highly recommended)*
- Read and accept the Individual Marketplace Agreements *(required)*
- Read and accept the SHOP Marketplace Agreement *(required)*
When you return to “Training Home” after logging out, you will see any courses, exams, and Agreements you have started as well as those you have completed.
<table>
<thead>
<tr>
<th>Course</th>
<th>Description</th>
<th>Audience</th>
<th>Estimated Time to Complete Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Care Act and Marketplace Basics</td>
<td>Agents and brokers will learn basic information about the Affordable Care Act and the Health Insurance Marketplaces that the law created.</td>
<td>A prerequisite course available to agents and brokers who wish to operate in either the FFM Individual and/or SHOP Marketplaces. Required for agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace</td>
<td>1.5 hours + .5 hours for exam = 2 hours</td>
</tr>
<tr>
<td>Individual Marketplace</td>
<td>Agents and brokers will learn more about the Affordable Care Act and the new Individual Marketplaces where individuals and families can shop for private insurance plans.</td>
<td>Required for agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace</td>
<td>1 hour + .5 hours for exam = 1.5 hours</td>
</tr>
<tr>
<td>SHOP Marketplace</td>
<td>Agents and brokers will learn more about the Affordable Care Act’s advantages for small businesses and the new SHOP Marketplaces.</td>
<td>Available to agents and brokers who wish to operate in a Federally-facilitated SHOP Marketplace</td>
<td>1 hour + .5 hours for exam = 1.5 hours</td>
</tr>
</tbody>
</table>

Note: Agents and brokers serving the SHOP Marketplace are strongly encouraged, but not required, to take the Affordable Care Act and Marketplace Basics and SHOP Marketplace courses and the corresponding exams
## Summary of Agreements

<table>
<thead>
<tr>
<th>Agreement</th>
<th>Description</th>
<th>Audience</th>
</tr>
</thead>
</table>
| Federally-facilitated Individual Marketplace Agreements | • **General Agreement** for FFM Individual Market includes terms for complying with federal and state laws, rules, standards, and policies.  
• **Privacy/security Agreement** for FFM Individual Market includes privacy and security policies protecting consumers’ personally identifiable information (PII). The FFM privacy standards are consistent with the seven principles outlined in 45 CFR 155.260. | Agents and brokers who wish to operate in a Federally-facilitated Individual Marketplace must read and accept the terms of both Agreements. |
| Federally-facilitated SHOP Marketplace Agreement     | Includes privacy and security policies protecting consumers’ personally identifiable information (PII). The FFM privacy standards are consistent with the seven principles outlined in 45 CFR 155.260. | Agents and brokers who wish to operate in a FF-SHOP must read and accept the terms of the Agreement. |
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.

Copies should be provided to any issuers and web-brokers with which you are affiliated.

<table>
<thead>
<tr>
<th>Curriculum</th>
<th>Components</th>
</tr>
</thead>
<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>
<tr>
<td></td>
<td>• SHOP Marketplace Exam (if completed)</td>
</tr>
<tr>
<td></td>
<td>• SHOP Marketplace Agreement</td>
</tr>
<tr>
<td>Individual Marketplace and SHOP</td>
<td>• Affordable Care Act and Marketplace Basics Exam</td>
</tr>
<tr>
<td>Marketplace Curriculum</td>
<td>• Individual Marketplace Exam</td>
</tr>
<tr>
<td></td>
<td>• SHOP Marketplace Exam (if completed)</td>
</tr>
<tr>
<td></td>
<td>• FFM Agreements for Individual Marketplace</td>
</tr>
<tr>
<td></td>
<td>• SHOP Marketplace Agreement</td>
</tr>
</tbody>
</table>
Resources for Agents and Brokers
Registration Webinars

- Beginning as soon as mid-August, CMS will host a series of registration webinars for agents/brokers in the FFMs. These webinars will include instructions for both Part I and Part II of the FFM registration process for agents/brokers.
- These webinars will be coordinated with industry membership groups. Please contact your respective membership group for logistical information.
Resources

- **CCIIO Webpage for Agents and Brokers in the Health Insurance Marketplaces**
  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)

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

- **General CCIIO Resources**

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

- **Medicare Learning Network®**