

[Header](#)

- [Home](#)
- [About CMS](#)
- [Newsroom](#)
- [Archive](#)
- [Help](#)
- [Print](#)



Centers for Medicare & Medicaid Services

Site

- [Medicare](#)
- [Medicaid/CHIP](#)
- [Medicare-Medicaid Coordination](#)
 - [Private Insurance](#)
 - [Innovation Center](#)
 - [Regulations & Guidance](#)
- [Research, Statistics, Data & Systems](#)
 - [Outreach & Education](#)

Breadcrumb

- [Home](#)
- [Programs and Initiatives](#)
- [Health Insurance Marketplaces](#)
- Resources for Agents and Brokers in the Health Insurance Marketplaces



CMS Main Navigation

Programs and Initiatives

- [Consumer Support and Information](#)
- [Health Insurance Market Reforms](#)
- [Health Insurance Marketplaces](#)
- [In-Person Assistance in the Health Insurance Marketplaces](#)
- [Qualified Health Plan Certification](#)
- [State Marketplace Resources](#)

- [Small Business Health Options Program \(SHOP\)](#)
- [2021 Projected Health Insurance Exchange Coverage Maps](#)
- [Insurance Programs](#)
- [Other Insurance Protections](#)
- [State Innovation Waivers](#)
- [Premium Stabilization Programs](#)
- [Employer Initiatives](#)

Resources

- [About Us](#)
- [Data Resources](#)
- [Fact Sheets and FAQs](#)
- [Forms, Reports, and Other Resources](#)
- [Funding Opportunities](#)
- [Letters](#)
- [Regulations and Guidance](#)
- [Stakeholder Engagement](#)
- [Training Resources](#)

Resources for Agents and Brokers in the Health Insurance Marketplaces

Welcome

Welcome to the Agents and Brokers Resources webpage. This page is the primary outlet for agents and brokers to receive information from CMS about working in the Health Insurance Marketplace and the Small Business Health Options Program (SHOP).

Background

To the extent permitted by states, licensed agents and brokers may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enroll them in qualified health plans (QHPs).

Agents and brokers play a crucial role in educating consumers about the Health Insurance Marketplace, both during annual Open Enrollment and throughout the coverage year. Agents and brokers may also help employers understand their options for enrolling in SHOP coverage and assist them and their employees through the SHOP application and enrollment process.

Some states have set up their own State-based individual and small business Marketplaces, while the federal government runs the Individual Marketplace through HealthCare.gov and/or SHOP in other states. You can find out if a state is running its own Marketplace by visiting HealthCare.gov and selecting the state from the drop-down list. Agents and brokers can help consumers apply for and choose insurance options in any state in which the agents and brokers have an active state license that is approved for a health-related line of authority, regardless of whether the Marketplace is operated by the state or federal government.

Agents and brokers who wish to assist consumers in the Individual Marketplace on HealthCare.gov and/or SHOP must complete registration and required training on an annual basis—prior to assisting consumers enroll in a plan.

Plan Year 2021 Registration and Training is Now Available

Plan year 2021 Marketplace registration and training for agents and brokers is now available on the CMS Enterprise Portal!

For more information and resources on registration and training, visit the [Plan Year 2021 Registration and Training page](#).

Latest News

Application Posted for the Plan Year 2022 Federally-facilitated Marketplace Agent and Broker Vendor Training Program

The Centers for Medicaid & Medicare Services (CMS) is continuing the vendor training program for Marketplace agents and brokers for plan year 2022. Under this program, the Department of Health & Human Services (HHS) recognizes an agent's or broker's successful completion of a Marketplace training program from an approved vendor as sufficient to satisfy the requirement to receive training in the range of qualified health plan options and insurance affordability programs.

The Vendor Application is to be completed by entities requesting approval to host Federally-facilitated Exchange (FFE) training for agents and brokers for the 2022 plan year. Entities interested in hosting Marketplace training for plan year 2022 must comply with all requirements outlined in [45 C.F.R. § 155.222](#). Final approval for any vendor is contingent on signing an Agent Broker Vendor Agreement with CMS, approval of vendor's final training content, approval of vendor's information technology and data storage processes, adequate technical support, and compliance with applicable system standards and other regulatory requirements, including the requirement to offer continuing education units in at least five FFE or State-based Exchange on the Federal Platform (SBE-FP) states.

The [plan year 2022 vendor application \(PDF\)](#) is now available. Prospective vendors must submit all application materials to AgentBrokerVendor@cms.hhs.gov via email by 11:59 PM Eastern Time on January 15, 2021. Incomplete applications will not be reviewed and

the applicant will be denied. For more information about the vendor training program and application process, please reference the [Question and Answers for the Plan Year 2022 Vendor Training Application \(PDF\)](#). All questions and application materials should be directed to CMS at AgentBrokerVendor@cms.hhs.gov.

2019 CMS Marketplace Agent and Broker Summit

Thank you to all who joined the 2019 CMS Marketplace Agent and Broker Summit! To review presentation materials from the Summit, please click on the links below:

- [Agents and Brokers in the Marketplace \(PDF\)](#)
- [Agent and Broker Program Overview \(PDF\)](#)
- [Mastering Agent and Broker Compliance: Tips on Obtaining Consumer Consent and Appropriately Using CMS Marketplace Systems \(PDF\)](#)
- [Medicare, Medicaid, and Children's Health Insurance Program Periodic Data Matching \(PDF\)](#)
- [Circle of Champions \(PDF\)](#)
- [Compensation – Tips for Making Sure You Get Paid \(PDF\)](#)
- [Exchange Applicants and Short-Term Limited Duration Insurance – What's Your Role? \(PDF\)](#)
- [Overview of Plan Year 2020 Registration and Training for Agents and Brokers and Resources to Master the Marketplace \(PDF\)](#)
- [Working with Navigators and Other Assistors \(PDF\)](#)
- [Demystifying Consumer Documentation Requirements: An Overview of Data Matching Issues and Special Enrollment Period Verification Issues \(PDF\)](#)
- [State Relief and Empowerment Waivers \(PDF\)](#)
- [Individual Coverage Health Reimbursement Arrangements and the Marketplace \(PDF\)](#)
- [Maximize Marketplace Enrollments by Leveraging Find Local Help and Help On Demand \(PDF\)](#)

Help On Demand for Agents and Brokers

Help On Demand is a consumer assistance referral system that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments. Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as BigWave Systems). Only agents and brokers who have completed Marketplace training and registration are eligible to participate in Help On Demand. If you are already registered to participate in Help On Demand, you can log into your account at <https://marketplace.helpondemand.com>. For more information and resources on Help On Demand, visit the [Help On Demand page](#)

Upcoming Webinars and Office Hours

CMS hosts webinars and office hours throughout the year to help agents and brokers assist Marketplace consumers. For information on upcoming events, topics, and registration,

please log on to [REGTAP](#) and register for Health Insurance Marketplace Updates for Agents and Brokers under Training Events.

Manage your Email Preferences

Agents and brokers can now choose the types of emails they want to receive from the Marketplace by updating [Subscriber Preferences](#). Click here to find out how. To get started:

1. Log in to the [Subscriber Preferences](#) webpage using the email address at which you receive emails from CMS and your password, if you've set one up
2. Select the Email Frequency tab
3. Next to Send Me Fewer Emails, select the Yes radio button
4. Select the Save button

Agent and Broker Newsletter

News for Agents and Brokers is an electronic source of information for agents and brokers assisting consumers in the Marketplaces on HealthCare.gov. Check out the latest edition [here](#).

Additional Resources

For a collection of notices including Eligibility, Special Enrollment Period Pre-enrollment Verification, Cross-Issuer, Data Matching, and Account Transfer notices, visit the [Marketplace Notices webpage](#).

When helping consumers enroll in health coverage, the Marketplace may ask for documents to confirm information on the application. Agents and brokers can access more information regarding how to submit documents online or by mail by clicking [here](#).

The Affordable Care Act includes the individual shared responsibility provision and the premium tax credit that may affect your clients' tax returns. For more information on Affordable Care Act Tax Provisions for Individuals and Families, click [here](#).



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Resources for Agents and Brokers

- [Resources for Agents and Brokers in the Health Insurance Marketplaces](#)
- [General Resources](#)
- [Plan Year 2020 Open Enrollment](#)
- [Plan Year 2021 Registration and Training](#)
- [SHOP](#)
- [Web-brokers in the Health Insurance Marketplace](#)

- [Help On Demand](#)
- [Video Learning Center](#)
- **QUICK LINKS:**
- [Issuer and DE Partner Directory](#)
- [Agent/Broker FAQs](#)
- [Agent/Broker Newsletters](#)
- [Agent/Broker Help Desks](#)
- [Registration Completion List](#)
- [Agent/Broker Marketplace Registration Tracker](#)
- [Registration Termination List](#)
- [Find Local Help](#)

Updates

- **March 5, 2020** [Information Related to COVID–19 Individual and Small Group Market Insurance Coverage](#)
- **March 12, 2020** [FAQs on Essential Health Benefits Coverage and the Coronavirus \(COVID-19\)](#)
- **March 18, 2020** [FAQs on Catastrophic Plan Coverage and the Coronavirus Disease 2019 \(COVID-19\)](#)
- **March 24, 2020** [FAQs on Availability and Usage of Telehealth Services through Private Health Insurance Coverage in Response to Coronavirus Disease 2019 \(COVID-19\)](#)
- **March 24, 2020** [Payment and Grace Period Flexibilities Associated with the COVID-19 National Emergency](#)
- **March 24, 2020** [FAQs on Prescription Drugs and the Coronavirus Disease 2019 \(COVID-19\) for Issuers Offering Health Insurance Coverage in the Individual and Small Group Markets](#)
- **April 11, 2020** [FAQs about Families First Coronavirus Response Act and the Coronavirus Aid, Relief, and Economic Security Act Implementation](#)
*This document was updated on April 15, 2020, to correct an error in footnote 10 regarding the current end date of the public health emergency related to COVID 19.
- **April 13, 2020** [Postponement of 2019 Benefit Year HHS-operated Risk Adjustment Data Validation \(HHS-RADV\)](#)

Home **CMS.gov**
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CMS & HHS Websites

- [Medicare.gov](#)

- MyMedicare.gov
- Medicaid.gov
- InsureKidsNow.gov
- HealthCare.gov
- HHS.gov/Open

Tools

- [Acronyms](#)
- [Archive](#)
- [Contacts](#)
- [Glossary](#)

Helpful Links

- [Web Policies & Important Links](#)
- [Careers](#)
- [For Developers](#)
- [Plain Language](#)
- [Privacy Settings](#)
- [Freedom of Information Act](#)
- [No Fear Act](#)
- [Nondiscrimination/Accessibility](#)
- HHS.gov
- [Inspector General](#)
- USA.gov
- [Help with file formats & plug-ins](#)



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