



Long Description

Animated introduction screen containing the following text at the top and left of the screen:

Welcome to the Introduction to Marketplace Agent and Broker Training

Beneath this text on the left is the logo for the Department of Health & Human Services (HHS), which is made up of the profiles of people, stacked on top of each other, resulting in the profile of an eagle.

The words "Department of Health & Human Services USA" form a circle that extends out and to the left from the profiles. To the right of the logo are the words "Health Insurance Marketplace®."

When used in this document, the term "Health Insurance Marketplace®" or "Marketplace" refers to Federally-facilitated Marketplaces (FFMs), including FFMs where states perform plan management functions, and also refers to State-based Marketplaces on the Federal Platform (SBM-FPs). On the right side of the screen are three images; two representing agents and brokers and one image of a laptop. The health caduceus symbol is behind these images.

Introduction to Marketplace Agent and Broker Training

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Disclaimer

The information in this training was current at the time it was published or uploaded onto the Web. Eligibility policies and Marketplace requirements may change so links to the source documents have been provided within the document for your reference. This training is not intended to grant rights or impose obligations. It may contain references or links to statutes, regulations, or other policy materials. The information provided is only intended to be a general summary. It is not intended to take the place of either the written law or regulations. We encourage learners to review the specific statutes, regulations, and other interpretive materials for a full and accurate statement of the requirements.

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.



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Alt Text

A page of text with horizontal lines across it; a red horizontal box containing the word "Disclaimer" within it



Introduction to Marketplace Agent and Broker Training

Introduction to Marketplace Agent and Broker Training

In this training, you will learn basic information that you need to know and understand to assist consumers with enrollment in Individual Marketplace qualified health plans (QHP) through the Health Insurance Marketplace®* and to assist employers with selecting and enrolling in Small Business Health Options Program (SHOP) coverage for plan year 2020. Agents and brokers who participate in State-based Marketplaces on the Federal Platform (SBM-FP) must also take this training.

In the Patient Protection and Affordable Care Act and associated regulations, federal and state-based Health Insurance Marketplaces® are referred to as "Exchanges." However, throughout this training, we generally use the term "Marketplace" instead of "Exchange" because most consumer-facing materials use the term "Marketplace."

*When used in this document, the term "Health Insurance Marketplace®" or "Marketplace" refers to Federally-facilitated Marketplaces (FFM), including FFM where states perform plan management functions, and also refers to SBM-FP.



Health Insurance Marketplace® Plan Year 2020

Help Glossary Job Aids

Navigation icons: Back, Forward, Home, Search

Page Text

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Alt Text

Group of business people in a huddle with their arms outstretched to the center and their hands stacked on top of one another, in front of the Department of Health & Human Services logo

Introduction to Marketplace Agent and Broker Training

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About This Training

This training does not contain audio. You do not need speakers, a headset, or volume settings to view this training unless you are using assistive technology for accessibility. For assistance with accessibility options, please select the **Help** button located at the bottom of the page throughout this course.

This training contains knowledge checks, or practice exercises, throughout the course. Your score on these practice exercises will not be recorded.

The information in this training was current at the time it was published or uploaded onto the Web. Important Marketplace notices, including updates to this training, may be sent to registered agents and brokers by email and may be available on the [Resources for Agents and Brokers in the Health Insurance Marketplaces website](#).



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Alt Text

Hands typing on a laptop

Introduction to Marketplace Agent and Broker Training

Marketplace Agent and Broker Training Requirements

To successfully complete the FFM agent and broker training requirements, you must complete this curriculum. This module is one part of the curriculum. In order to receive credit, it is vital that you enter your National Producer Number (NPN) correctly in your Agent/Broker profile on the Marketplace Learning Management System (MLMS) before you complete any part of the curriculum.

Please note that these modules are intended for agents and brokers operating in the Individual Marketplace and the SHOP. Certain content may not apply to the State-based Marketplaces that are operated by states and do not rely on the federal eligibility and enrollment platform.

BASICS

INDIVIDUAL MARKETPLACE

PRIVACY & SECURITY

SHOP

Health Insurance Marketplace®
Plan Year 2020



Help



Glossary



Job Aids

[Text Description of Image or Animation](#)



Long Description

Interactive graphic. When the buttons at the bottom of the graphic are selected, a pop-up box appears and displays accompanying text. When the pop-up box is closed, the box changes from blue to green and a checkmark is displayed in the top right corner of the button. The buttons are labeled from left to right as: Basics, Individual Marketplace, Privacy & Security, SHOP.

Graphic Text: To successfully complete the FFM agent and broker training requirements, you must complete this curriculum. This module is one part of the curriculum. In order to receive credit, it is vital that you enter your National Producer Number (NPN) correctly in your Agent/Broker profile on the Marketplace Learning Management System (MLMS) before you complete any part of the curriculum.

Please note that these modules are intended for agents and brokers operating in the Individual Marketplace and the SHOP. Certain content may not apply to the State-based Marketplaces that are operated by states and do not rely on the federal eligibility and enrollment platform.

The training is divided into 13 modules. Select each button below to learn more.



Basics Text:

Affordable Care Act Basics: Describes the major health care reforms and consumer protections required under the Patient Protection and Affordable Care Act of 2010, or Affordable Care Act

Marketplace Basics: Identifies key Marketplace functions; describes QHPs; and defines the roles of agents, brokers, web-brokers, and regulators in the Marketplace

Exam

Individual Marketplace Text:

Eligibility for Enrolling in a QHP: Describes the eligibility rules for purchasing health insurance coverage through the Individual Marketplace

Eligibility for Insurance Affordability Programs: Provides an overview of insurance affordability programs available through the Individual Marketplace and their eligibility requirements

Enrolling in a Qualified Health Plan: Describes the rules and procedures related to enrolling in a QHP through the Individual Marketplace

Exam

Privacy & Security Text:

Privacy Standards and Definitions: Provides basic information on specific privacy rules for all agents and brokers who are subject to the FFM privacy and security standards and how those rules apply to agents and brokers

Protecting and Handling Personally Identifiable Information (PII): Describes the standards for prohibited uses and disclosures of PII, providing individuals the right to correct PII, and reporting any incident or breach of PII

Information Security: Identifies the information security controls agents and brokers are responsible for applying to reduce the risk of unauthorized access to information

Exam

SHOP Text:

The Small Business Health Options Program: Describes the eligibility rules for employers to purchase a SHOP plan and how agents and brokers can assist an employer through the SHOP application and enrollment process

Introduction to Marketplace Agent and Broker Training

Marketplace Agent and Broker Agreements

Every agent and broker must electronically execute the applicable Agreement(s) with the Centers for Medicare & Medicaid Services (CMS) as part of the registration process. These Agreements are referenced throughout this training as "Marketplace Agreement(s)" and include the following:

- **Agent Broker General Agreement for Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform (General Agreement).** All agents and brokers who wish to assist consumers in the Individual Marketplace must electronically execute this General Agreement.
- **Agreement between Agent or Broker and CMS for Individual Market Federally-facilitated Exchanges and the State-based Exchanges on the Federal Platform (Individual Marketplace Privacy and Security Agreement).** All agents and brokers who wish to assist consumers in the Individual Marketplace must electronically execute this Privacy and Security Agreement.
- **Agreement between Agent or Broker and CMS for the Small Business Health Options Programs of the Federally-facilitated Exchanges and State-based Exchanges on the Federal Platform (SHOP Privacy and Security Agreement).** All agents and brokers who wish to assist qualified employers in the SHOP must electronically execute this Privacy and Security Agreement.



These Agreements can be accessed via the MLMS. Select the Job Aids button for a step-by-step guide on how to complete and sign the Agreements.

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Alt Text

Man sitting in front of a keyboard and computer screen

Introduction to Marketplace Agent and Broker Training

Distinct Requirements for Participation in the Individual Marketplace or SHOP

If you wish to participate in the Individual Marketplace, you must:

- Complete each of the modules for Basics, Individual Marketplace, and Privacy & Security
- Successfully complete the three exam modules for Basics, Individual Marketplace, and Privacy & Security
- Execute the General Agreement
- Execute the Individual Marketplace Privacy and Security Agreement

If you wish to participate in the SHOP, you must execute the SHOP Privacy and Security Agreement.

If you intend to participate in the SHOP, you are encouraged to also complete the modules and exams for Basics, SHOP, and Privacy & Security.

Keep in mind that all agents and brokers who participate in the Marketplace must complete all applicable [steps](#) of the FFM registration process prior to assisting consumers with enrollment in QHPs in the Individual Marketplace and employers and employees with enrolling in SHOP coverage.



Page Text

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- Successfully complete the three exam modules for Basics, Individual Marketplace, and Privacy & Security
- Execute the General Agreement
- Execute the Individual Marketplace Privacy and Security Agreement

If you wish to participate in the SHOP, you must execute the SHOP Privacy and Security Agreement. If you intend to participate in the SHOP, you are encouraged to also complete the modules and exams for Basics, SHOP, and Privacy & Security.

Keep in mind that all agents and brokers who participate in the Marketplace must complete all applicable steps of the FFM registration process prior to assisting consumers with enrollment in QHPs in the Individual Marketplace and employers and employees with enrolling in SHOP coverage.



Alt Text

Group of health insurance agents and brokers



Introduction to Marketplace Agent and Broker Training

Exam Modules

You must obtain a score of 70% or higher to pass each exam module. If you do not pass, you can re-take the exam.



Page Text

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Alt Text

A man sitting at a desk in front of a laptop

Introduction to Marketplace Agent and Broker Training

Navigate This Training

To navigate this training:

- Use the buttons along the bottom of the page to access the **Help**, **Glossary**, and **Job Aids** (which only appear in lesson modules), and to move backward and forward at any time during this training.
- Select all the links and all interactive elements on the graphics, where applicable on the page, in order to be able to move forward.
- Answer all the knowledge check questions. You will have two attempts to answer each knowledge check before you can move forward to the next page.
- Use the **Exit** button at the top right corner to close this course.

Technical tips for successfully accessing this training:

- This training is best viewed on a desktop or laptop computer.
- Pop-up blockers must be turned off.
- Cookie settings must be set to allow cookies. Some users' company network settings or individual computer settings are not set to allow cookies, and this has caused problems for them.
- If you are having bandwidth or server issues, check with your network provider for more assistance. Some users have encountered bandwidth and server issues related to the settings on their computer or on their company's network.



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Fingers typing on a computer keyboard

Introduction to Marketplace Agent and Broker Training

Module Completion

Congratulations! You have completed the Introduction to Marketplace Agent and Broker Training module.



Page Text

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Alt Text

A person standing at the top of a mountain peak with arms outstretched