CMS UPDATE · PLAN YEAR 2027 · AGENT GUIDE

Marketplace Registration & Training for New Agents

The full walkthrough of CMS's plan year 2027 new agent and broker registration process, with the answers CMS gave agents in the live Q&A.

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CMS has released the **plan year 2027 new agent and broker training** in the Marketplace Learning Management System (MLMS). If you are new to the Marketplace, or you sat out plan year 2026, you must finish every step in this guide before you can help consumers apply for financial help and enroll in Marketplace plans.

70%
Minimum score on the 10-question Marketplace training exam.

3–4 hrs
CMS's estimate for a brand-new agent to finish training. Progress saves automatically.

Weekly
How often CMS re-checks your license and NPN status through NIPR.

WHO TAKES THE NEW-AGENT TRAINING

- First-time Marketplace agents and brokers for plan year 2027.
- Agents who participated in earlier years but **did not complete plan year 2026**.

WHO CAN TAKE RETURNING TRAINING

- Agents who completed plan year 2026 registration. CMS held that returning webinar on September 10.

KNOW THIS BEFORE YOU START

- A CMS webinar does **not** replace the required training in the CMS portal and MLMS.
- Training is offered in **English and Spanish**. Complete one, not both.
- You complete training **once per plan year**.
- SHOP (small business) training is optional, but SHOP requires signing the SHOP agreement.
- The CMS portal sign-in page **looks different this year**. CMS updated the process.

Your roadmap

1. **Create your CMS Enterprise Portal account** through ID.me or Login.gov.
2. **Link an existing CMS portal account** (only if you already had one).
3. **Request the Agent Broker Training Access role.**
4. **Build your MLMS profile** and pass NPN validation.
5. **Complete the training modules and exam.**
6. **Sign the Marketplace agreements.**
7. **Confirm completion** and download your certificate.

1 Create your CMS Enterprise Portal account

Go to **portal.cms.gov** and click **Sign In**. You'll see four options. Choose **ID.me** or **Login.gov**. You only need one of them, never both. If you already have an ID.me or Login.gov account, sign in with it.

- **ID.me:** enter your email, click Continue, then Create a Wallet. Set a password, accept the terms, and follow the prompts.
- **Login.gov:** click Create an Account, enter your email and language, click Submit, and follow the prompts.
- Both ask you to upload a photo of your **driver's license or passport** and take a **selfie** to prove your identity.
- At the end, review your information and click **Agree and Continue**. You'll be sent back to the CMS portal, identity-proofed.

> **Use personal information only.** CMS requires your personal email address and personal details for ID.me and Login.gov. Nothing business-related.

2 Link your existing CMS portal account

Skip this step if you've never had a CMS portal account. If you have one (for example from a past Marketplace year or another CMS system), it must be in good standing and you need to know its password.

- Sign in with ID.me or Login.gov. A pop-up will say an account was found in IDM (CMS's identity system).
- Start the linking process, choose **IDM User ID**, and sign in with your old credentials.
- CMS merges the two records and shows them to you. Check them (an old address may have changed), then click **Confirm and Link**.
- Linking is the only way forward. **You cannot create a duplicate account.** If you sign in with your old IDM login and skip linking, you'll get an error and can't reach MLMS.

> **Forgot your old user ID?** At portal.cms.gov click Sign In, choose the fourth option (IDM User ID), click Continue, and use **Forgot User ID** or **Forgot Password**. If linking fails, contact the Marketplace Service Desk at **1-855-267-1515**.

3 Request the training access role

- In the CMS portal, click **Add Application** (the blue box at the upper right).
- Under Select an Application, type **FED** and choose **Federally Facilitated Marketplace** (FFM requests for MLMS training access). Click Next.
- Agree to the terms and conditions and click Next.
- Under Role, choose **Agent Broker Training Access**. It's the top option. The role is granted automatically.

> **Pick the right role.** Any other role means you'll never reach MLMS and will have to start this step over. If the Federally Facilitated Marketplace option doesn't appear for you, email the Agent/Broker Help Desk with a screenshot of your screen.

4 Build your MLMS profile

Back in the portal, hover over the **Marketplace Training Agent and Broker** tile and choose **MLMS Training**.

- **Role:** select **Agent or Broker**. (The non-agent role is only for people without an NPN, such as university staff. It gives no agreements and no Marketplace access.)
- **Find Local Help and Help on Demand:** choose one of three display options for your resident state, or the fourth option to opt out. Opting out means you won't be listed and won't get Help on Demand referrals.
- **Your name is locked.** It comes from your ID.me or Login.gov identity proofing.
- Enter your street address, city, state, ZIP, and your **NPN** (enter it twice to confirm).
- Pick email or SMS as your contact method, list **every language you speak**, and add your **hours**. Consumers see this on Find Local Help and Help on Demand.
- Three race and ethnicity questions are optional.
- Click **Save**. That's when CMS validates your NPN against NIPR.

AGENCY AFFILIATION: GET THIS RIGHT

- Answer **Yes** only if you are the **business owner** or the authorized agent for an agency (an LLC, corporation, or partnership registered with the state to sell health insurance).
- If you write under an FMO or upline, answer **No** and leave the business entity section blank. **Do not enter your FMO's NPN.**
- A business NPN and a web-broker NPN must each be different from your individual NPN. CMS blocks individual NPNs in those fields.
- Stuck on an error after answering No? Clear **every** business entity field, including the **State** dropdown (scroll up to None), then Save.

NPN TIPS

- Your NPN is numeric only, up to 10 digits, with no letters or special characters.
- In most states your NPN is **not** your state license number.
- Look it up before you start at **nipr.com** (Look Up Your NPN).
- If NPN validation fails, you can still train as a non-agent until it's fixed, but checking first saves you a help desk ticket.

What makes you a valid agent in CMS's eyes

CMS checks your license through NIPR **every week** during the plan year. To stay valid you need a valid state license, a **health-related line of authority** for your resident state, and an **active status** on that line. If you don't, you lose Marketplace access and can't help consumers in plan year 2027.

RESIDENT STATE	WHAT CMS SAID
Florida, Hawaii, New Mexico, Utah, Vermont, Wisconsin and a few others	A **carrier appointment** is required before you can be validated. You can train and sign agreements first. CMS sends notices for a period of time, then terminates your Marketplace agreements if you're still not appointed.
South Carolina, Pennsylvania	No appointment needed. A valid license with the accident, health and sickness line of authority is enough. (Pennsylvania residents: your own state runs its own exchange, Pennie.)

Need appointments? Contract through the Health Insurance Store, not directly with the carrier: **Contracts@hisagents.com**. To add a missing line of authority, use the Add a Line of Authority link at NIPR and work with your resident state's Department of Insurance. To see your own state's rules, check CMS's **Agent/Broker NIPR Health Line of Authority cheat sheet** on **data.healthcare.gov**.

5 Complete the training and exam

On the MLMS landing page, click **Open Curriculum** in your transcript box, go to Training Options, and launch **PY2027 Agent or Broker Individual Marketplace Training**. The new-agent modules are:

Welcome to the Marketplace	Marketplace Coverage	Maintaining Compliance
Who Qualifies for Coverage and Financial Help	How to Enroll in Marketplace Coverage	Assisting Consumers After Enrollment

Each lesson has knowledge checks. The final exam has **10 questions** and you need **70% or better**. MLMS bookmarks your place, so you can stop and come back.

6 Sign the Marketplace agreements

The agreements appear automatically after you finish training. Review each one, type your name in the Full Name box, and click **Sign**.

- **Required:** Individual Marketplace General Agreement
- **Required:** Individual Marketplace Privacy and Security Agreement
- **Only for SHOP:** SHOP Privacy and Security Agreement

7 Confirm completion and save your certificate

- Log back into the CMS portal and open MLMS. On the profile screen, click **Save** without changing anything.
- Go to **Transcript**, set the status filter to **Completed**, then use **View Completion › View My Certificate**.
- Your certificate shows your name, NPN(s), the market segments you completed, and an expiration date of **October 31**, right before the next Open Enrollment.
- **Download the PDF and keep it.** EDE platforms sometimes ask for proof of training.
- Check the **Registration Completion List** (updated daily, usually around 10 a.m.) for a **Y** in the NPN Valid column for plan year 2027.
- Use the **Registration Status Tracker** (search by NPN and ZIP). Every step should show green. Red means a step is missing.

AFTER YOU FINISH

- Make sure your account on your EDE platform is correctly linked to your CMS portal account.
- **Help on Demand** has its own training, available after the Individual Marketplace training and agreements. It sends you referrals from consumers who ask for an agent.
- Optional **mini modules** in MLMS cover specific topics in more depth.
- CMS asks you to take a short survey (under 5 minutes) after training.

CMS ACCOUNT RULES

- **Never access CMS systems from outside the U.S. or its territories.** That includes EDE platforms, the CMS portal, and MLMS. It can lead to termination of your agreements.
- One person per login. **Never share credentials**, passwords, or MFA codes, including your EDE platform login.
- EDE platforms must make you sign in again after **30 minutes** of inactivity.
- No logging in on multiple devices or running multiple sessions with the same credentials.

BUSINESS PRACTICES CMS EXPECTS

- Get and **document consumer consent**.
- Review and confirm the accuracy of every eligibility application.
- Use compliant marketing and advertising.
- Give the Marketplace accurate information and follow your agreements, 45 CFR 155.220, 155.260, and state and federal law.
- Suspect fraud? Report it to the Agent/Broker Help Desk.

From the live Q&A

How long does training take?
CMS estimates 3 to 4 hours for a brand-new agent.

Can I take a break?
Yes. MLMS saves automatically and bookmarks where you left off.

Can I train before I'm appointed with a carrier?
Yes. In appointment states like Florida, CMS gives a grace period with notices before it terminates your agreements.

Does my FMO's information go in the business entity section?
No. Only the business owner fills that in. Select No for agency affiliation.

My NPN keeps failing validation.
Email the Agent/Broker Help Desk (note the dash between "Producer" and "Assister") or call the Marketplace Service Desk to open a ticket.

I live in a state with its own exchange.
State-based marketplaces (Pennsylvania's is Pennie) run their own process. CMS training covers enrolling consumers in federal Marketplace states.

Does this cover Medicare?
No. Medicare certification is separate and goes through AHIP.

Can the Marketplace call center help with a routine enrollment?
Its support is more limited now. CMS encourages agents to use their approved EDE platform.

Where to get help

RESOURCE	USE IT FOR
CMS Agent/Broker Help Desk FFMProducer-AssisterHelpDesk@cms.hhs.gov	Registration questions, missing applications or roles, NPN validation, Registration Tracker issues. Include a screenshot.
Marketplace Service Desk 1-855-267-1515	Account linking problems, and opening a ticket if email doesn't go through.
NIPR · nipr.com	Look up your NPN, check your licenses, add a line of authority.
REGTAP	CMS webinar slides and recordings, including the September 24 Open Enrollment preparation webinar.
Health Insurance Store Contracts@hisagents.com · 407-483-4600	Carrier contracting and appointments, and help getting ready for Open Enrollment.