CMS UPDATE · PLAN YEAR 2027

New-Agent Marketplace Registration Hot Sheet

CMS has opened plan year 2027 registration and training for new agents and brokers. Here is exactly what you need to do before you can help Marketplace consumers.

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WHO HAS TO TAKE NEW-AGENT TRAINING

- **First-time** Marketplace agents and brokers for 2027.
- Anyone who **skipped plan year 2026**, even if you were certified before.
- If you completed 2026 training, you can take the **returning** training instead.

THE ESSENTIALS

- Done in **MLMS** (Marketplace Learning Management System) through **portal.cms.gov**.
- 10-question exam. You need **70% or better**.
- Plan on about **3 to 4 hours**. Progress saves, so you can pause.
- English or Spanish. Take it **once**, not both.
- Watching a CMS webinar does **not** count as training.

The 7 steps, in order

1 Create your CMS portal account

At **portal.cms.gov**, click Sign In and choose **ID.me or Login.gov** (only one). Use your **personal** email and info. Have your driver's license or passport and a selfie ready.

2 Had a portal account before? Link it

You must **link** your old CMS account to ID.me or Login.gov. You can't create a duplicate. Forgot your user ID? Use the IDM User ID option, then "Forgot."

3 Request the training role

Add Application, type **FED**, pick **Federally Facilitated Marketplace**, then choose the role **Agent Broker Training Access** (top option). Any other role locks you out of MLMS.

4 Build your MLMS profile

Choose the **Agent or Broker** role, enter and confirm your **NPN** (usually not your state license number), and add your languages and hours. Clicking Save checks your NPN against NIPR.

5 Complete the training and exam

Open Curriculum and launch the **PY2027 Agent or Broker Individual Marketplace** training. Pass the exam with **70%+**. SHOP training is optional.

6 Sign the agreements

Required: **Individual Marketplace General Agreement** and **Individual Marketplace Privacy and Security Agreement**. Type your full name and click Sign.

7 Confirm you're done and save your certificate

Log back in, open MLMS, click Save, then go to **Transcript › Completed › View My Certificate**. **Download the PDF** and keep it, because EDE platforms may ask for it. Then check the **Registration Completion List** (updated daily) for a **Y in the NPN Valid column**.

AVOID THESE COMMON MISTAKES

- **Agency affiliation:** select **No** unless you own the agency or are its authorized agent. Do **not** enter your FMO's or upline's NPN.
- If an error persists, clear **every** business entity field, including the **State** dropdown (set it to None).
- Never share logins, including your EDE platform login. One person per account.
- Never log in from outside the U.S. or its territories.

FLORIDA AGENTS: APPOINTMENT REQUIRED

- Florida (plus states like Hawaii, New Mexico, Utah, Vermont and Wisconsin) requires a **carrier appointment** for CMS to validate you.
- You can train first. CMS checks weekly, sends notices, and then **terminates** your Marketplace agreements if you stay unappointed.
- Get appointed through HIS: **Contracts@hisagents.com**

CMS Agent/Broker Help Desk: FFMProducer-AssisterHelpDesk@cms.hhs.gov
Marketplace Service Desk: 1-855-267-1515

HIS Agents: 407-483-4600