New Agents' and Brokers' Guide to Plan Year 2026 Marketplace Registration and Training

CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES
CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

This resource is an overview of the Plan Year 2026 Health Insurance Marketplace registration and training process for "new" agents and brokers who did not complete Plan Year 2025 registration and training and are required to take the full Individual Marketplace training for Plan Year 2026. Follow these steps:

Note: If you already have a CMS Enterprise Portal account, you should not create a new one. Click here for more information.

Step One | Create an Account on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal

- Navigate to the **CMS Enterprise Portal** and select New User Registration.
- Under the Select an Application drop-down menu, select the Federally Facilitated Marketplace (FFM)/Request for Marketplace Learning Management System (MLMS) Training Access option.
- Complete the steps as prompted to create an account.
- You will receive an email at the address you listed in your account, notifying you of your successful account creation.

Note: As a reminder, you may never share your credentials, passwords, or multifactor authentication (MFA) details with others. You are the only one who should be utilizing your FFM User ID.

Step Two | Request the Federally facilitated Marketplace (FFM) Agent Broker Role

- Log in to the **CMS Enterprise Portal** and on the My Portal page, click the Add Application button to access the Application Catalog.
- Enter "Fed" or "Fe" into the Access Catalog search bar and select Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access. Click Next.

- On the following webpage, select the Agent Broker Training Access role from the drop-down menu and click the Next button.

Step Three |Complete Remote Identity Proofing

- After requesting the Agent Broker Training Access role, you will be prompted to complete identity proofing.
- Read the instructions and then click Next to begin the identity verification process.
- Enter and confirm your information and answer identity verification questions. You will then be asked to log out and log back in to the CMS Enterprise Portal.
- If your information cannot be verified remotely (i.e., electronically), the CMS Enterprise Portal will provide you with a phone number and code to confirm your identity directly with Experian, CMS' identity proofing vendor.

Note: If you have completed identity proofing in the past, you will not need to complete it again.

Step Four |Complete your MLMS Profile

- Log in to the CMS Enterprise Portal.
- Click on the Marketplace Training - Agent Broker tile to display all available links and select the MLMS Training link.
- Enter all applicable information in your MLMS profile. The MLMS profile fields will be customized based on the user role you selected.
    - Select one of these user roles: 1) Agent Broker; or 2) Not an Agent Broker.

- The information you use to complete your MLMS profile will be used to populate Find Local Help and Help On Demand so consumers, small employers, and small business employees can find you for assistance.

- Once you have verified and saved your role, business and/or professional contact information click Save/Update, then Next to complete your MLMS profile.

Note: Enter your National Producer Number (NPN) correctly. NPN numbers are unique for Individual, Business and Web-Based Entity profiles. Entering an inaccurate Individual NPN and/or copying an Individual NPN into the Business and Web-Based Entity fields may result in denial of compensation or credit by issuers for assisting consumers with enrolling in a Marketplace plan.

Step Five | Complete Training for New Agents and Brokers through the MLMS or a Health and Human Services (HHS)-approved Vendor

- On the CMS Enterprise Portal, click the Marketplace Training - Agent Broker tile to display all available links and select the MLMS Training link.

- Once you've selected the MLMS Training link, follow the steps one through three from the MLMS Landing page to enroll in and complete the training curriculum of your choice – either for the Individual Marketplace, Small Business Health Operations Program (SHOP), or both.

    - If you choose to complete training through the HHS-approved vendors, HealthSherpa and INSXCloud, you must access their training via the CMS Enterprise Portal. You cannot go directly to vendor's website to access the training content.

    - Select the Access Training link for the vendor and the CMS Enterprise Portal will redirect you to their website.

    - Once you complete training through the HHS-approved vendor, you will be directed to log back in to the CMS Enterprise Portal to complete registration, including signing the applicable Marketplace Agreement(s) on the MLMS.

Step Six | Execute the Applicable Agreement(s) on the MLMS

- Once you have updated your profile and completed training through the MLMS, you must launch, read, and select the I Agree button for all applicable Agreement(s).

Step Seven | Confirm Registration Status and Print Certificate

- If you have completedall steps, you can navigate to Your Transcript from the MLMS Landingpage, where you can find your completed course and select View Certificate(s). From there, you have the option to print your certificate for Plan Year 2026.
- After executing the Agreement(s), you can confirm your registration status on the Agent and Broker Marketplace Registration Tracker page. Review this page to confirm you have completed all registration steps.
    - Your information may take one to two business days to appear on the Agent and Broker Marketplace Registration Tracker.
- Confirm that your information appears on the Agent and Broker FFM Registration Completion List (RCL).
    - Your information may take one to two business days to appear on the RCL.
    - It may take up to three business days to appear on Find Local Help.
    - If your NPN does not appear on the RCL for Plan Year 2026, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov for assistance.

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