

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

New Agents' and Brokers' Guide to Plan Year 2027 Marketplace Registration and Training

This guide explains how to complete Plan Year 2027 Health Insurance Marketplace® registration and training if you are a new agent or broker, or if you did not complete Plan Year 2026 registration and training. You must take the full Individual Marketplace training for Plan Year 2027.

1 Create an ID.me or Login.gov account

Open the CMS Enterprise Portal (portal.cms.gov)

1. Select "Sign In."
2. Click "Continue" next to ID.me or Login.gov. You only need one of these accounts.
3. Create your account using the steps for ID.me or Login.gov below. You'll complete identity (ID) proofing to verify you are the account holder.
4. On the page asking you to connect your verified information to CMS, review your information. If it's correct, select "Agree and continue."

For ID.me
Click "Create a wallet," enter your email address, and follow the prompts to create your account.

For Login.gov
Enter your email address and follow the prompts to create your account.

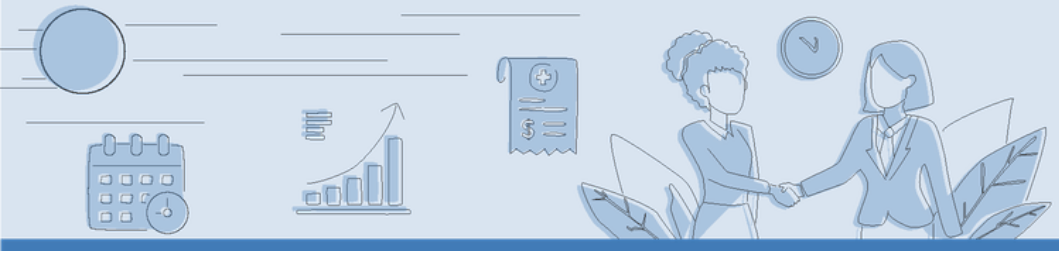
NOTE: Step two below is ONLY for agents and brokers who have previously used a CMS Enterprise Portal account. If you are completely NEW to the Marketplace, skip to step three.

2 Link your existing account to ID.me or Login.gov

Only if you had a CMS Enterprise Portal (MLMS) account before

If you have an MLMS profile (also called a CMS Enterprise Portal account), you must link it to your new ID.me or Login.gov account. Before you start, make sure your IDM password is current and working.

1. Log in to the CMS Enterprise Portal using your ID.me or Login.gov credentials. You'll see a message that an additional account was found.
2. Click "Start linking new sign-in option."
3. Click "Sign in" next to the "IDM User ID" option to link it to your ID.me or Login.gov account. (You may link both, but only one is required.)
4. Review the profile updates that will be made once your accounts are linked.
5. Click "Continue and link."
6. Click "Continue to IDM Home."



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Helpful guides:

How to reset your IDM password
How to link your Enterprise Portal account to ID.me or Login.gov

Don't skip this step

If you had a CMS Enterprise Portal account and skip linking, you will be blocked from getting the training role in Step 3 and from accessing the Marketplace Learning Management System (MLMS).

3 Request the Agent and Broker Training Access role

1. Enter "Fed" in the search bar under "Select an Application."
2. Select the "Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access" tile, then select "Next."
3. Read the terms and conditions, check the box next to "I Agree to the Terms and Conditions," and click "Next."
4. Select "Agent Broker Training Access" from the "Select a Role" drop-down menu.

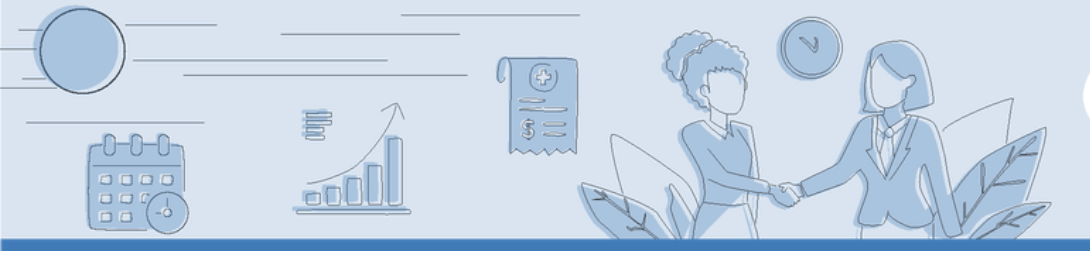
4 Complete your Agent and Broker profile in the MLMS

1. To open your MLMS profile and CMS-developed training, click the "Marketplace Training – Agent Broker" tile, then select "MLMS Training."
2. Select your User Role: "Agent Broker," or "Non Agent Broker" only if you will not help consumers enroll in Marketplace coverage.
3. Set your display preferences for Find Local Help and Help On Demand so consumers, small employers, and their employees can contact you.
4. Review your business and/or professional contact information on the MLMS profile page. Enter your NPN carefully (see below).
5. Select "Save" to finish your profile.

Learn More: Find Local Help | Help On Demand

Enter your National Producer Number (NPN) correctly.

Do not enter an individual NPN in the business or web-based entity field of the MLMS profile. Only one individual should act as the authorized representative of any web-based entity. An inaccurate individual NPN, or an individual NPN copied into the business or web-based entity fields, may result in denial of compensation or credit by an issuer.



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5 Complete your training

3. After you save your profile, you'll go to the MLMS.
3. From the MLMS Landing page, enroll in your chosen training: the Individual Marketplace training, the Small Business Health Options Program (SHOP) training, or both.
4. Go to "View Your Transcript." You'll see the returning curriculum in "Active" status.
5. Click "Open Curriculum" and complete the required courseware, including exams.

6 Sign the required Agreements

After you complete your profile and training, open and read each required Agreement, then select "I Agree."

7 Print your certificate and confirm your registration

Print your certificate

1. From the MLMS Landing page, select "Your Transcript."
2. Select "Completed" from the status drop-down menu.
3. Select the blue "View Completion Page" next to your completed course.
4. Download or print your certificate for Plan Year 2027.

Confirm your registration

Check that your information appears in each place below. On the tracker, make sure all registration steps show as complete.

Where to check	When you'll appear
Agent and Broker Marketplace Registration Tracker	1 to 2 business days
FFM Registration Completion List (RCL)	1 to 2 business days
Find Local Help	Up to 3 business days

If your NPN does not appear on the RCL for Plan Year 2027, email: FFMProducer-AssisterHelpDesk@cms.hhs.gov

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

CMS remains committed to pursuing program integrity efforts in the Marketplace and working alongside agents and brokers for continued efforts to identify and prevent fraud.