

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



This resource provides an overview of the Plan Year 2026 Health Insurance Marketplace registration and training process for “**returning**” agents and brokers who completed Plan Year 2025 registration and training. Returning agents and brokers who participated in the Individual Marketplace in Plan Year 2025 are eligible to take the shorter **Training for Returning Agents and Brokers** for Plan Year 2026. Follow these steps:

Step One | Update Your Marketplace Learning Management System (MLMS) Profile

- Log in to the [CMS Enterprise Portal](#). If you have forgotten your User ID or password, click [here](#) for guidance to avoid creating a duplicate account.
- 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 select 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.

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

- On the [CMS Enterprise Portal](#), click on the Marketplace Training - Agent Broker tile to display all available links and select the MLMS Training link.
- Returning agents and brokers participating in Plan Year 2026 training and registration for the Individual Marketplace will be automatically enrolled in Training for Returning Agents and Brokers. They can choose to take additional trainings, such as the Small Business Health Operations Program (SHOP) module or the full Individual Marketplace training, as desired.
- Once you've selected the MLMS Training link, follow 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, 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 Three | 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).

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Step Four | Confirm Registration Status and Print Certificate

- If you have completed all steps, you can navigate to Your Transcript from the MLMS Landing page, 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](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) for assistance.

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.