

Plan Year 2024 Health Insurance Marketplace® Registration and Training for Returning Agents and Brokers

Centers for Medicare & Medicaid Services (CMS)
Center for Consumer Information & Insurance Oversight (CCIIO)

July 27, 2023

Health
Care
.gov

The CMS logo features the letters 'CMS' in a bold, white, sans-serif font, with a white swoosh above the letters. Below 'CMS' is the text 'CENTERS FOR MEDICARE & MEDICAID SERVICES' in a smaller, white, sans-serif font.

CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

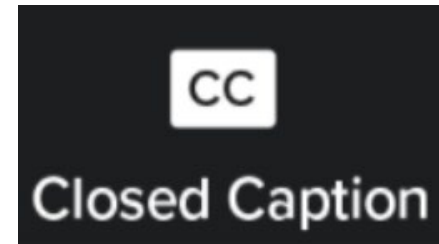
Unless indicated otherwise, the general references to “Marketplace” in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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Closed Captioning



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At the end of today's, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.



To ask a verbal question:

- If you are listening via the Zoom application, click **Raise Hand** in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
 - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
 - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.



To submit a written question/view written responses:

- Type your question in the text box under the **"Q&A"** tab and click **"Send."**
- Click on the **"My Questions"** tab to view written responses to your questions.
- Click on the **"All Questions"** tab to view all questions that received a public response, since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Agenda



01 Introduction

02 Plan Year 2024 Marketplace Registration and Training Process

03 Agent and Broker Marketplace Updates

04 Live Question/Answer Session and Agent and Broker Outreach Updates

Intended Audience



- » The intended audience for this presentation is **agents and brokers who successfully completed Plan Year 2023 Marketplace registration and training** and are returning for Plan Year 2024. Returning agents and brokers are required to complete an abbreviated refresher training, pass an exam and execute the applicable Marketplace Agreements.
- » Agents and brokers who participated in a previous Plan Year but did NOT complete Plan Year 2023 Marketplace registration and training are not eligible for “What's New for Returning Agents and Brokers” training and must complete the full Individual Marketplace training for Plan Year 2024.
- » Agents and brokers who are returning to the Marketplace after participating in a previous year should have already completed identity proofing and, if so, do not need to repeat this step again. However, these individuals should ensure they are using the same FFM User ID they used previously, and should ensure their contact information and NPN are correct in their MLMS profiles.



**Plan Year 2024 Health Insurance
Marketplace® Registration and Training for
Returning Agents and Brokers**

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal



To participate in the Marketplace for Plan Year 2024, agents and brokers must complete the following actions:

- 1. Update the Agent and Broker Profile in the Marketplace Learning Management System (MLMS) via the CMS Enterprise Portal.**
2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
4. Confirm completion of all registration steps by logging back in to the “Agent and Broker Registration Status” page on the CMS Enterprise Portal and printing the completion certificate.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » Multi-factor Authentication (MFA) is now required for all agents and brokers. If an agent or broker has not already done so, they will be prompted to select an MFA device when they log in to the CMS Enterprise Portal. The agent or broker will receive a code through this device each time they log in.

A screenshot of a web form titled "Register Multi-Factor Authentication (MFA) Device". The form has a dark blue background with white text. At the top, there is a checkmark icon followed by the title. Below the title is a paragraph explaining that adding an MFA code to a login can make it more secure. The main section is titled "Select the MFA device type to register" and contains a dropdown menu. The dropdown menu is currently open, showing a list of options: "Select MFA Device", "Interactive Voice Response (IVR)", "Email", "Text Message (SMS)", "Google Authenticator", and "Okta Verify".

Register Multi-Factor Authentication (MFA) Device

Adding an MFA code to your login, also known as Multi-Factor Authentication (MFA), can make your login more secure by providing an extra layer of protection to your User ID and Password.

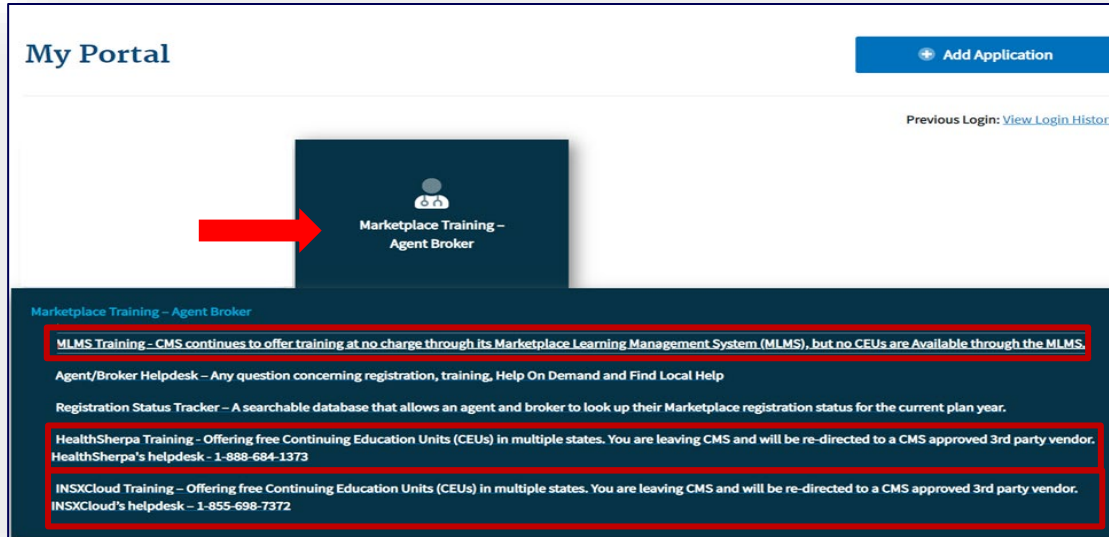
Select the MFA device type to register

Select MFA Device

- Select MFA Device
- Interactive Voice Response (IVR)
- Email
- Text Message (SMS)
- Google Authenticator
- Okta Verify

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

- » To access both the CMS-developed training and training offered through the HHS-approved vendor, click the **Marketplace Training – Agent Broker** tile and select either the MLMS Training or Vendor Training option. To update their MLMS profile, agents and brokers will need to select the MLMS Training option.
- » If agents and brokers select the Vendor Training option, they will be re-directed to the HHS-approved vendor's website.



My Portal [+ Add Application](#)

Previous Login: [View Login History](#)

Marketplace Training – Agent Broker

Marketplace Training – Agent Broker

MLMS Training – CMS continues to offer training at no charge through its Marketplace Learning Management System (MLMS), but no CEUs are Available through the MLMS.

Agent/Broker Helpdesk – Any question concerning registration, training, Help On Demand and Find Local Help

Registration Status Tracker – A searchable database that allows an agent and broker to look up their Marketplace registration status for the current plan year.

HealthSherpa Training – Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. HealthSherpa's helpdesk - 1-888-684-1373

INSXCloud Training – Offering free Continuing Education Units (CEUs) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. INSXCloud's helpdesk – 1-855-698-7372

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

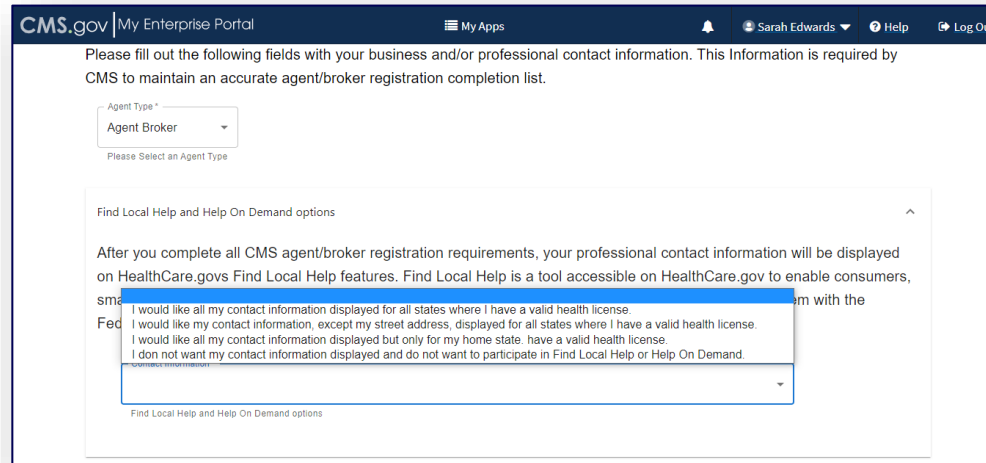


- » Select a user role from the two available options.
- » If you do not intend to assist consumers with enrolling in Marketplace coverage, select the **"Not an Agent Broker"** role in the drop-down menu at the top of your agent/broker profile. You can return to this section of your agent/broker profile at any time to update this selection if you do intend to assist consumers with Marketplace coverage in the future.
- **Note:** If you do **not** return to your profile to update your selection, **you will not be eligible** to participate in the Marketplace for Plan Year 2024 or to receive compensation for assisting consumers with Marketplace enrollments.

The screenshot shows the CMS.gov My Enterprise Portal interface. At the top, there is a navigation bar with "CMS.gov My Enterprise Portal", "My Apps", a notification bell, "Help", and "Log Out". Below the navigation bar, a message reads: "Please fill out the following fields with your business and/or professional contact information. This Information is required by CMS to maintain an accurate agent/broker registration completion list." The main content area features a dropdown menu labeled "Agent Type *". The dropdown is open, showing two options: "Agent Broker" and "Non Agent Broker". A "Save" button is located to the right of the dropdown menu.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

- » The information agents and brokers use to complete their MLMS profile will be used to populate Find Local Help at HealthCare.gov and Help On Demand so consumers can find them for assistance. Find Local Help is available in Spanish.

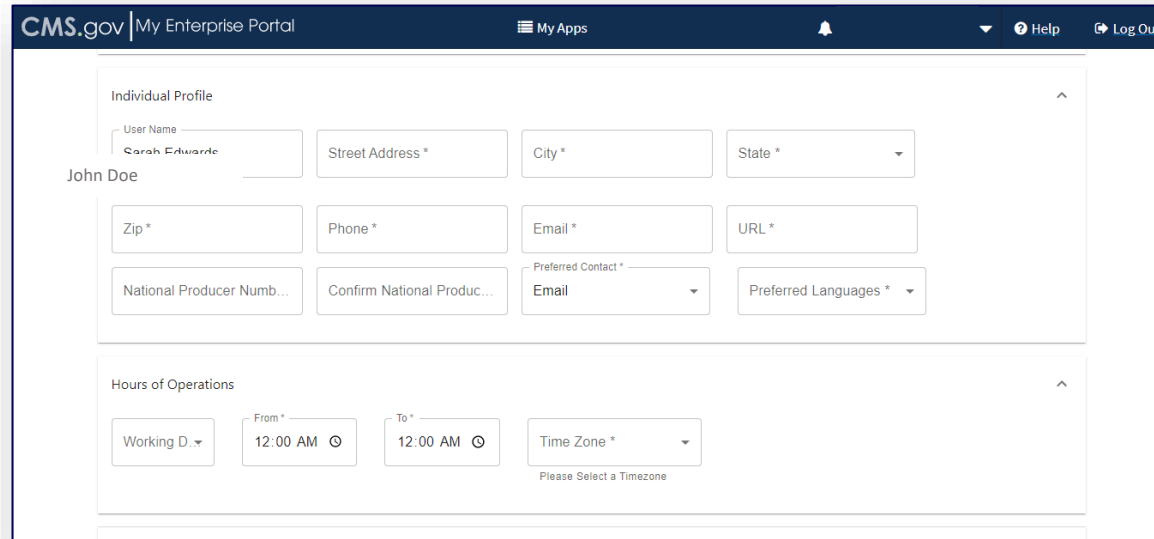


The screenshot shows the 'My Enterprise Portal' registration page on CMS.gov. The page title is 'CMS.gov My Enterprise Portal'. The user is logged in as 'Sarah Edwards'. The main heading is 'Please fill out the following fields with your business and/or professional contact information. This information is required by CMS to maintain an accurate agent/broker registration completion list.' There is a dropdown menu for 'Agent Type' with 'Agent Broker' selected. Below this is a section for 'Find Local Help and Help On Demand options' with a text box containing the following options: 'I would like all my contact information displayed for all states where I have a valid health license.', 'I would like my contact information, except my street address, displayed for all states where I have a valid health license.', 'I would like all my contact information displayed but only for my home state. have a valid health license.', and 'I do not want my contact information displayed and do not want to participate in Find Local Help or Help On Demand.' The text box is currently empty, and the options are listed below it.

Note: Help On Demand is a referral system that quickly connects consumers seeking enrollment assistance on HealthCare.gov with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with plan selection and enrollment.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

- » The MLMS profile page will appear in a separate window for agents and brokers to update their profile information.



The screenshot displays the 'Individual Profile' page on the CMS.gov My Enterprise Portal. The page is titled 'Individual Profile' and features a dark blue header with the CMS.gov logo, 'My Apps', a notification bell, 'Help', and 'Log Out' links. The main content area is divided into two sections: 'Individual Profile' and 'Hours of Operations'. The 'Individual Profile' section contains several input fields: 'User Name' (with the value 'Sarah Edwards'), 'Street Address *', 'City *', 'State *' (a dropdown menu), 'Zip *', 'Phone *', 'Email *', 'URL *', 'National Producer Numb...', 'Confirm National Produc...', 'Preferred Contact *' (with the value 'Email'), and 'Preferred Languages *' (a dropdown menu). The name 'John Doe' is displayed below the 'User Name' field. The 'Hours of Operations' section includes a 'Working D.' dropdown menu, 'From *' and 'To *' time selection fields (both set to '12:00 AM'), and a 'Time Zone *' dropdown menu. A note below the time zone field reads 'Please Select a Timezone'.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » Three race and ethnicity questions will appear, where an agent or broker will have the option to attest to personal race and ethnicity information.
 - **Note:** These three race and ethnicity questions are new for Plan Year 2024 Registration and Training for Agents and Brokers.

The screenshot displays a registration form with three main sections:

- Hours of Operations:** Includes a "Working Days" dropdown, a "From" time field set to "12:00 AM", a "To" time field, and a "Time Zone" dropdown with a "Please Select a Timezone" prompt.
- Race Information:** Contains three dropdown menus: "What is your race?" (selected "Other"), "Are you of Hispanic, Latino or Spanish Origin?" (selected "Yes"), and "What is your ethnicity?".
- Agency Affiliation:** Features a question: "Are you the agency owner, principal or an authorized representative completing CMS agent/broker registration on behalf of a business entity" and a "Note there should be only one individual acting as the authorized representative of any agency or business entity for this purpose". Below is an "Agency Owner" dropdown menu with "No" selected.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » Agents and brokers who also act as the authorized representative* for a web-broker or other business entity can add the web-broker's or business entity's NPN by clicking the appropriate "+" link at the bottom of the profile page.
 - **Note:** Only those who sign a web-broker agreement should complete the web-broker profile.
- » Agents and brokers can list up to three NPNs in their MLMS profile.

The screenshot shows the 'Business Entity Profile' form on the CMS.gov My Enterprise Portal. The form includes a header with the CMS.gov logo and navigation links. Below the header is a section titled 'Business Entity Profile' with a collapse arrow. A paragraph of instructions follows: 'If you are the authorized individual of record completing CMS agent/broker registration on behalf of a business entity, other than a Web-based entity, then please to provide additional information. Please note there should only be one individual acting as the authorized representative of any business entity for this purpose (being affiliated with a business entity for a purpose other than completing agent/broker registration for that entity is not reason to click the link above).' The form contains several input fields: 'Business Entity Name *', 'Business Entity Address *', 'Business Entity City *', 'Business Entity State *' (a dropdown menu), 'Business Entity Zip *' (with a note 'Format 5 or 9 digits'), 'Business Entity Phone *' (with a note 'Format 10 digits with NO dash'), 'Business Entity Email *', and 'Business Entity URL'. At the bottom, there are two fields: 'Business Entity National ...' (with a note '1 to 10 digits CANNOT start with 0') and 'Confirm Business Entity ...' (with a note '1 to 10 digits CANNOT start with 0'). A 'Web-Based Entity Profile' section is partially visible at the bottom of the form.

**It is recommended that the agency designate only one user to act as the authorized representative for the business or web-broker entity for MLMS training completion.*

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » Enter information for affiliated web-brokers or business entities.
- » If an agent or broker lists the web-broker's or other business entity's NPN, once they have completed registration, the registration for the additional NPNs they listed will also be complete.

The screenshot shows the 'Web-Based Entity Profile' form in the CMS.gov My Enterprise Portal. The form includes the following fields and instructions:

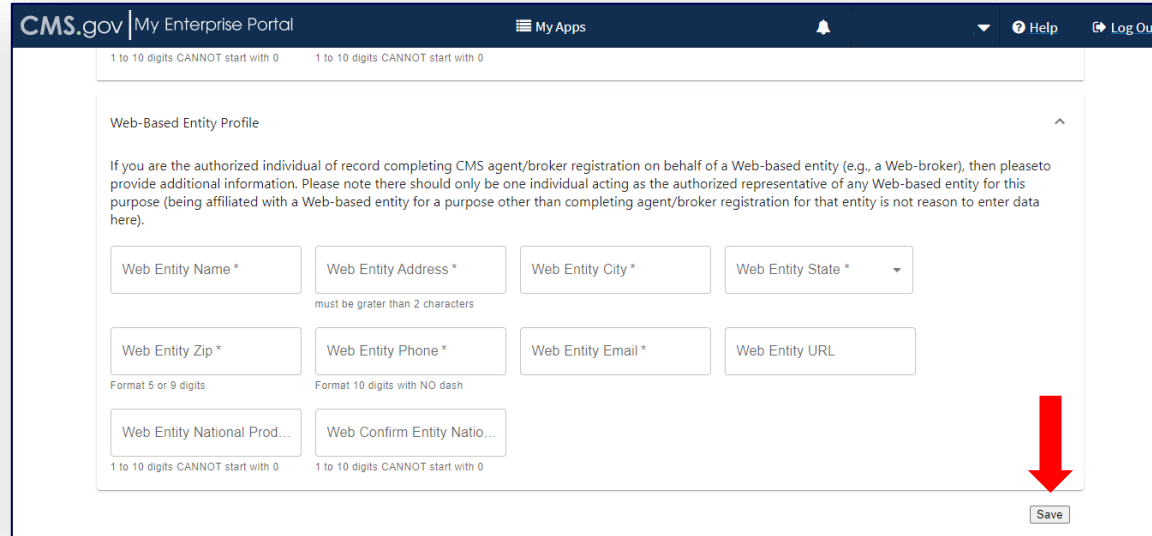
- Web Entity Name ***: 1 to 10 digits CANNOT start with 0
- Web Entity Address ***: 1 to 10 digits CANNOT start with 0
- Web Entity City ***: 1 to 10 digits CANNOT start with 0
- Web Entity State ***: Dropdown menu
- Web Entity Zip ***: Format 5 or 9 digits
- Web Entity Phone ***: Format 10 digits with NO dash
- Web Entity Email ***
- Web Entity URL**
- Web Entity National Prod...**: 1 to 10 digits CANNOT start with 0
- Web Confirm Entity Natio...**: 1 to 10 digits CANNOT start with 0

Additional instructions: 'must be greater than 2 characters' (under Address) and 'Please note there should only be one individual acting as the authorized representative of any Web-based entity for this purpose (being affiliated with a Web-based entity for a purpose other than completing agent/broker registration for that entity is not reason to enter data here)'.

A 'Save' button is located at the bottom right of the form.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)

- » Once agents and brokers have entered all their profile information, click "Save."



The screenshot shows the 'Web-Based Entity Profile' form in the CMS.gov My Enterprise Portal. The form includes the following fields and instructions:

- Web Entity Name ***: 1 to 10 digits CANNOT start with 0
- Web Entity Address ***: 1 to 10 digits CANNOT start with 0. Instruction: must be greater than 2 characters
- Web Entity City ***
- Web Entity State ***: Dropdown menu
- Web Entity Zip ***: Instruction: Format 5 or 9 digits
- Web Entity Phone ***: Instruction: Format 10 digits with NO dash
- Web Entity Email ***
- Web Entity URL**
- Web Entity National Prod...**: 1 to 10 digits CANNOT start with 0
- Web Confirm Entity Natio...**: 1 to 10 digits CANNOT start with 0

A red arrow points to the **Save** button located at the bottom right of the form.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » Agents and brokers must enter a correct NPN in their MLMS profile to receive credit for completing Marketplace registration.
 - The NPN can be up to 10 digits long and must not begin with a zero.
 - The NPN must not include any special characters or letters.
 - The NPN is not the same as a state license number. Be sure to use an NPN, not a state license number.
 - To update the NPN, agents and brokers can click the “Complete Agent and Broker Training” hyperlink and update the information in the MLMS profile.
 - Agent and broker NPNs can be found at www.nipr.com/PacNpnSearch.htm.

Be sure to confirm the NPN is correct in the MLMS profile. Entering an inaccurate NPN could result in denial of compensation/credit by an issuer.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



General MLMS Information

- » CMS validates NPNs against data stored in the [National Insurance Producer Registry \(NIPR\) Public Database](#).
 - Results of this NIPR NPN validation appear on the public [Agent and Broker Federally-facilitated Marketplace Registration Completion List \(RCL\)](#).
 - The RCL is updated daily.
- » NPN validation occurs during the annual registration process in the MLMS and is only applicable to the current Plan Year. If an agent or broker does not maintain a valid NPN, their agreements with the Marketplace may be terminated.
- » To be validated, agents and brokers must:
 - Have a valid state license;
 - Have a [valid health-related line of authority \(LOA\)](#) in their resident state; and
 - Have an active status for their health-related LOA.

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



Line of Authority Validation Requirements for Marketplace Agents and Brokers

- » For Plan Year 2023 registration, CMS updated the agent/broker licensure validation methodology in some states.
- » Background: Each state Department of Insurance (DOI) determines the requirements for agents and brokers in their specific state. CMS validates the status of an agent's or broker's licensure through the NIPR on a weekly basis. Specifically, licensure validation is determined by checking license status and the presence of a valid health LOA in the resident state for each agent or broker.
 - **Note**: If you reside in Florida, Texas, Utah, or Wisconsin, you must have an appointment with a health insurance carrier.
- » **Agents and brokers who do not have an approved health-related LOA, as determined by their resident state, will lose their access to Marketplace systems and will not be able to assist consumers with Marketplace activities for Plan Year 2024.**

Step 1: Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal (continued)



- » **Agents and brokers can take several steps now to check and see if they need to take further action.**
 - Check resident state requirements for Appointment Level LOA, Approved Class Type and/or Approved License Level LOA at <https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority>.
 - Then, agents and brokers can go to NIPR at <https://nipr.com/licensing-center/add-a-line-of-authority> and use the “Look Up Your National Producer Number (NPN)” tool at the bottom of the page to check their personal licensure information for their resident state.
 - If agents and brokers do not have the required resident state LOA, they can use the links to “Add a Line of Authority” and work directly with their resident state DOI regarding licensing requirements.
- » The validation of agents’ and brokers’ licenses will be reviewed weekly following completion of the required annual agent and broker Registration and Training. Agents and brokers can check the RCL at <https://data.healthcare.gov/ab-registration-completion-list> to confirm that their NPN is listed and the “NPN Valid (Current Year Only)” reflects “Y” for yes prior to assisting consumers with enrollment.

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal



1. Update the Agent and Broker Profile in the Marketplace Learning Management System (MLMS) via the CMS Enterprise Portal.
- 2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.**
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
4. Confirm completion of all registration steps by logging back in to the “Agent and Broker Registration Status” page on the CMS Enterprise Portal and printing the completion certificate.

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

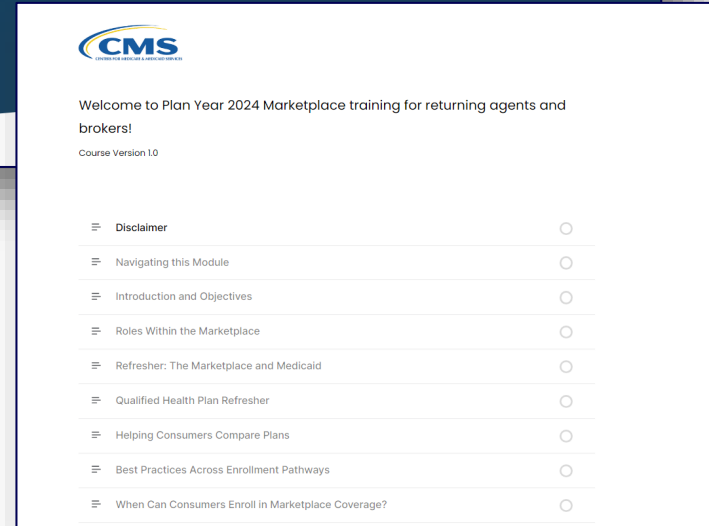
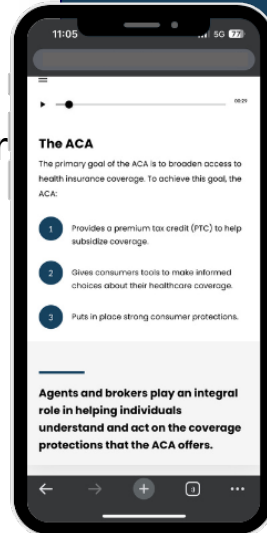


Plan Year 2024 Enhancements

- » Marketplace training for agents and brokers is now available on mobile devices!
- » Marketplace training now has a streamlined look and feel that is easier to navigate.
- » Later this year, Marketplace training for Plan Year 2024 will be available to agents and brokers in Spanish on the MLMS.
- » There will be two vendors, HealthSherpa & INSXCloud, that will be offering training for Plan Year 2024.

Plan Year 2024 Marketplace Training for Returning Agents and Brokers

START COURSE



Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » Returning Individual Marketplace agents and brokers are eligible to take a condensed training (Marketplace Training for Returning Agents and Brokers) to complete the Individual Marketplace training requirement.*
- » The required portion of Marketplace Training for Returning Agents and Brokers takes approximately one hour to complete.
- » Returning agents and brokers will be automatically enrolled in Marketplace Training for Returning Agents and Brokers, but can enroll in additional curricula, such as Small Business Health Options Program (SHOP) training or the full Individual Marketplace training, as desired.

**Training is only required for participation in the Individual Marketplace. If agents and brokers participate in the SHOP they are encouraged, but not required, to take SHOP training.*

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » The curriculum for the Marketplace Training for Returning Agents and Brokers consists of one required training module and one required exam.
- » Following the training, agents and brokers will be prompted to complete the Marketplace training exam. This exam consists of 10 questions that will test understanding of the concepts presented in the training. Agents and brokers must pass the exam with a 70% score or better to receive credit for taking the course.

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- » The full training curriculum is available in the "Training Options" widget on the agent and broker welcome page.

The screenshot displays the Health Insurance Marketplace CMS Enterprise Portal. The page is titled "Health Insurance Marketplace" and features several sections:

- Announcement:** An important notice regarding the closure of the Marketplace Learning Management System (MLMS) on Friday, July 14, 2023, at 9:00 AM EST. It lists actions for users to take before the closure, such as confirming their MLMS profile and retrieving their Registration Completion Certificate(s).
- Training Instructions:** A section providing guidance on contacting the MLMS Help Desk, understanding training options, transcripts, and certificates. It includes a button labeled "Ask MILA for Help".
- Training Resources:** A section with a sub-section for "Training Options" which currently shows "No suggested training". A red arrow points to this section.
- Your Transcript:** A table listing completed training modules, including "PY2024 Individual Marketplace Training for New Agents and Brokers" and "PY2023 Agent Broker Small Business Health Options Program (SHOP) Training".
- Video Player:** A video titled "Welcome to the Marketplace" is playing, featuring a woman speaking in front of a backdrop with the American flag and the Department of Health logo.
- Footer:** The page is powered by Cornerstone OnDemand, Inc. ©2000-2017. It includes links for "All Rights Reserved", "Terms", "Privacy", "Cookies", and "Help Desk".

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » To ensure an agent or broker is eligible for Marketplace Training for Returning Agents and Brokers, they should confirm that their NPN appears on the [Agent and Broker FFM Registration Completion List](#) for Plan Year 2023.
- » If an agent or broker believes they completed the Plan Year 2023 registration and training process, but do not find their name on the RCL, they can send an email to FFMProducer-AssisterHelpDesk@cms.hhs.gov for additional assistance.

An official website of the United States government [Here's how you know](#)

data.**HealthCare.gov** Datasets API | Search

FFM Agent Broker Registration and Termination Status Page

Agent and Broker FFM Registration Completion List

Registration Completion List Disclaimer

The Centers for Medicare & Medicaid Services (CMS) is making the Agent and Broker Federally-facilitated Marketplace (FFM) Registration Completion List available to the public on a monthly basis pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220, and Routine Use No. 11 of the System of Records Notice required by the Privacy Act of 1974 (5 U.S.C. §552a), titled, "Health Insurance Exchanges (HIX) Program" (No. 09-70-0560), published at 78 Fed. Reg. 8,538 (February 6, 2013), as amended and published at 78 Fed. Reg. 32,256 (May 20, 2013), and at 78 Fed. Reg. 63,211 (October 23, 2013) and at 78 Fed. Reg. 6,591 (February 14, 2018). The information within the Agent and Broker List may be used only for the following purposes:

1. To confirm that an agent or broker has successfully completed registration requirements for the FFM or State-based Marketplace on the Federal Platform (SBM-FP) for the Individual Marketplace and/or the Small Business Health Options Program Marketplace (SHOP); and
2. To allow states and other stakeholders to conduct oversight, monitoring and enforcement activities related to agents and brokers, and to educate consumers about agents and brokers who may provide assistance to consumer who are interested in obtaining health care coverage through the FFM or SBM-FP in their states.

The information contained in the Agent and Broker FFM Registration Completion List (RCL) may be used and/or disclosed only to the extent necessary to accomplish these purposes and never to discriminate inappropriately.

For the current plan year, the agent and broker FFM RCL has an NPN Validation column. The indicator in the NPN Validation column is a check that occurs on the National Insurance Producer Registry (NIPR) <https://www.nipr.com/> database. A valid National Insurance Producer Number (NPN) and an active licensure status in a healthcare related line of authority (<https://data.healthcare.gov/dataset/wb-5a-kdtpd>) are required to receive a "Y" for successful validation. If an agent or broker has an inquiry regarding their licensure status, the inquiry should be routed to NIPR customer service (https://www.nipr.com/index_contacts.htm). If the agent or broker's NPN does not match licensure records on NIPR, download the Fair Credit Reporting Act form at https://www.nipr.com/index_fair_credit_reporting_act.htm and submit your dispute.

For a list of qualifying healthcare related lines of authority or if the agent or broker's NPN is valid in NIPR and has an active status however, does not have a "Y" in the current year NPN Validation column please contact FFM Producers and Assisters Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » Returning agents and brokers will automatically be assigned to the returning training. Agents and brokers will navigate to "View Your Transcript" and will see the returning curriculum in "**Active**" status.

The screenshot displays the 'Welcome to your Transcript' interface. At the top, it says 'Welcome to your Transcript' and provides instructions on how to toggle between 'Active' and 'Completed' learning statuses. Below this, there are filter controls for 'Filter by Training Status' (set to 'Active'), 'Sort by' (set to 'Date Added'), and 'Filter by Training Type' (set to 'All Types'). A search bar is also present. The main content area shows search results for 'PY2024 AB Marketplace Training - Individual Marketplace for Returning Agents and Brokers(L3.2)' with a status of 'In Progress'. On the right, a navigation menu is open, with 'View Your Transcript' selected. A red arrow points from the 'View Your Transcript' menu item to the 'Active' filter, and another red arrow points from the 'View Your Transcript' menu item to the 'View Your Transcript' text in the main content area. A blue arrow points to the 'Return to' link at the top right.

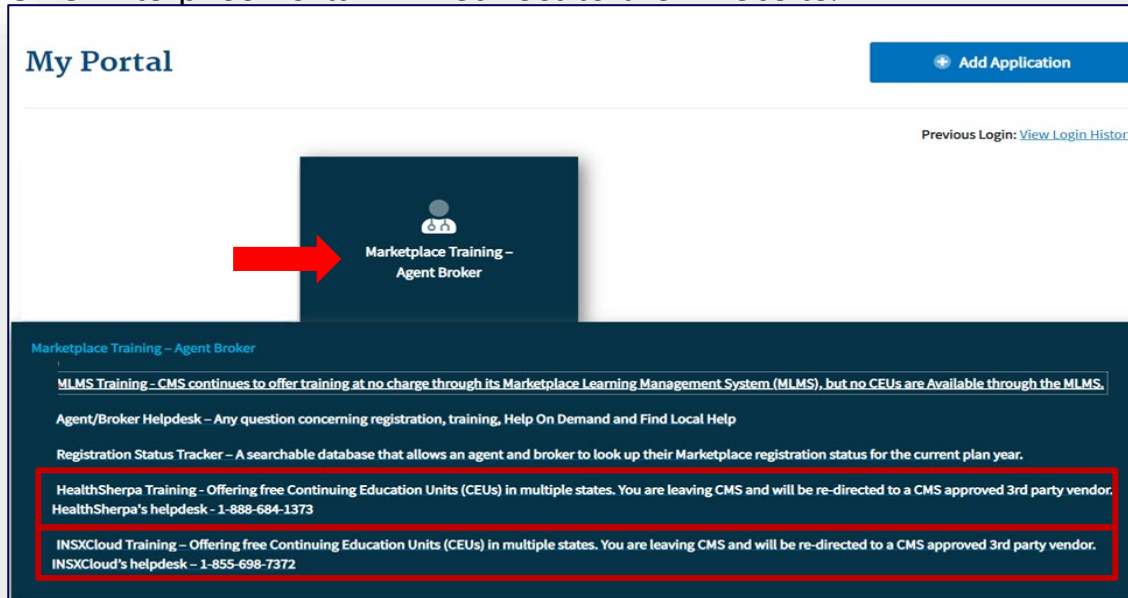
Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » There are two options for completing Plan Year 2024 training:
 - CMS-developed training through the MLMS (Individual Marketplace and Small Business Health Options Program [SHOP]); **(No CEUs)** or
 - HHS-approved vendor (Individual Marketplace only). The two HHS-approved vendors for this year are HealthSherpa and INSXCloud.
- » An agent or broker only needs to complete training one time for each plan year.
- » The approved vendor is required to offer CEUs in a minimum of five states where the Marketplace operates (45 CFR § 155.222).
 - Agents and brokers can use these CEUs to meet state licensure requirements for continuing education.
 - There is no fee for HHS-approved vendor CEUs.
 - For more information on individual state CEU requirements, check with the respective state Department of Insurance.

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)

- » If agents and brokers choose to complete training through the HHS-approved vendor, they must access the training via the CMS Enterprise Portal. Agents and brokers cannot go directly to the vendor's website to access the training content.
- » Click the **Marketplace Training – Agent Broker** tile and select the Vendor Training option shown below, and the CMS Enterprise Portal will redirect to their website.



My Portal [Add Application](#)

Previous Login: [View Login History](#)

Marketplace Training – Agent Broker

[Marketplace Training – Agent Broker](#)

[MLMS Training – CMS continues to offer training at no charge through its Marketplace Learning Management System \(MLMS\), but no CEUs are Available through the MLMS.](#)

[Agent/Broker Helpdesk – Any question concerning registration, training, Help On Demand and Find Local Help](#)

[Registration Status Tracker – A searchable database that allows an agent and broker to look up their Marketplace registration status for the current plan year.](#)

[HealthSherpa Training – Offering free Continuing Education Units \(CEUs\) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. HealthSherpa's helpdesk - 1-888-684-1373](#)

[INSXCloud Training – Offering free Continuing Education Units \(CEUs\) in multiple states. You are leaving CMS and will be re-directed to a CMS approved 3rd party vendor. INSXCloud's helpdesk – 1-855-698-7372](#)

Step 2: Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal (continued)



- » Completing Marketplace training through the HHS-approved vendor still requires agents and brokers to execute the applicable Agreement(s) on the MLMS prior to assisting consumers.
- » Once an agent or broker completes training through the HHS-approved vendor, they will be directed to log back into the CMS Enterprise Portal to complete registration, including signing the applicable Marketplace Agreement(s) on the MLMS (Step 3).

Remember! Agents and brokers cannot enroll consumers in Marketplace coverage or be compensated for their work until they return to the MLMS and complete all of the steps in the registration process.

Note: Agents and brokers who do not log into MLMS for more than a year will have their account deactivated, requiring them to complete identity proofing again when they return. Returning individuals with a deactivated account should ensure they are using the same FFM User ID they used previously and their Social Security number (SSN) is populated in IDM.

Step 3: Read and accept the applicable Marketplace Agreement(s) on the MLMS



1. Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal.
2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
- 3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.**
4. Confirm completion of all registration steps by logging back in to the "Agent and Broker Registration Status" page on the CMS Enterprise Portal and printing the completion certificate.

Step 3: Read and accept the applicable Marketplace Agreement(s) on the MLMS (continued)



- » Agents and brokers must execute the Agreement(s) associated with the Marketplace(s) they are participating in:
 - Individual Marketplace General Agreement
 - Individual Marketplace Privacy and Security Agreement
 - SHOP Privacy and Security Agreement
- » An agent or broker must update their MLMS profile information and complete the required training and exams before they can sign the Agreement(s).

Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate

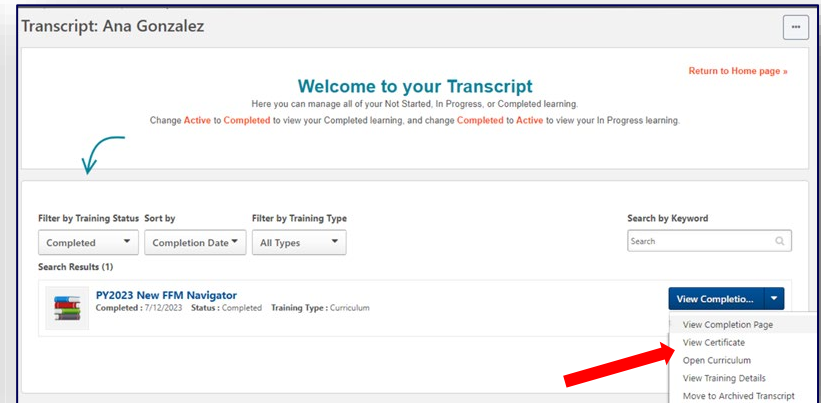
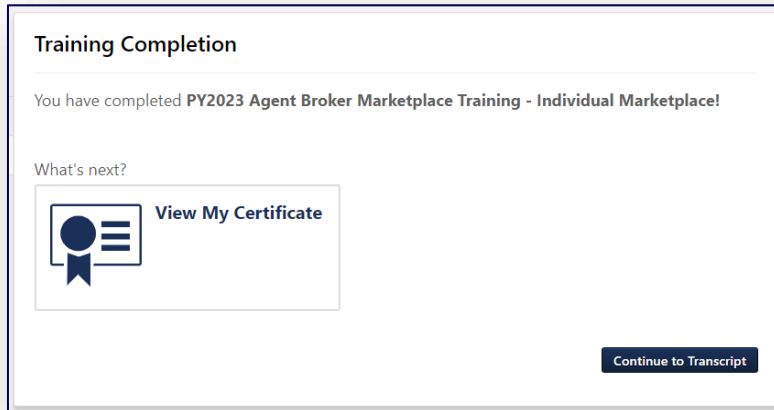


1. Update the Agent and Broker Profile in the MLMS via the CMS Enterprise Portal.
2. Complete Marketplace Training on the MLMS or through an HHS-approved Vendor via the CMS Enterprise Portal.
3. Read and accept the applicable Marketplace Agreement(s) on the MLMS.
- 4. Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate.**

Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)



- » After completing the required Agent Broker Curriculum Training and examinations, agents and brokers can access their certificate from the Transcript page. Navigate to the transcript and select “Completed” from the status drop-down. Select the blue “View Completion Page” button next to the desired course. On the Completion page, select “View My Certificate.”
 - **Note:** Agents and brokers can also view the certificate of completion without going to the completion page. Under the “**View Completion**” button there is a menu for both completion page and direct launch of certificate.



Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)



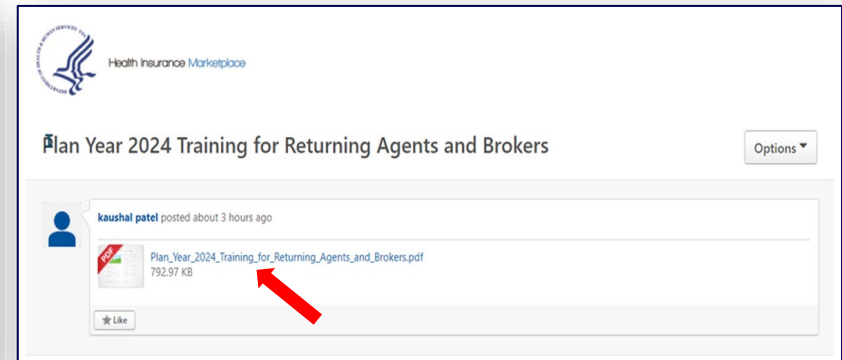
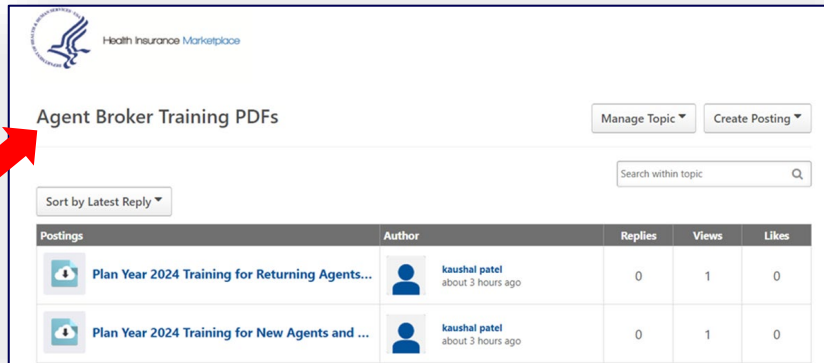
- » The Registration Completion Certificate will include:
 - Agent's or broker's name
 - Agent's or broker's NPN(s)
 - The market segment(s) for the certificate
 - The Plan Year for the certificate
 - Completion date of FFM registration



Issuers may request to view the Registration Completion Certificate(s). However, issuers are instructed to review the [Agent and Broker FFM Registration Completion List \(RCL\)](#) to confirm the registration status of agents and brokers.

Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)

- » To download a PDF file of the full training content after completion, agents and brokers should:
 1. Locate the Training Resources menu.
 2. Select the "Topics" tab.
 3. Select the folder titled **"Agent Broker Training PDFs."**
 4. Select the name of the file; this will open to a page where the agent/broker will be able to select the PDF file of the training content.



Step 4: Confirm completion of all registration steps by logging back in to the CMS Enterprise Portal and printing the completion certificate (continued)



- » Agents and brokers should also confirm that their information appears on the [RCL](#).
- » Information may take one to two business days to appear on the RCL after completing all registration and training steps. It may take up to three business days to appear on Find Local Help.
- » If the NPN does not appear, go to the [Marketplace Registration Tracker](#) to check Marketplace registration status.
 - Enter an NPN and ZIP code.
 - Information is updated daily by 5:00 PM ET.
- » If additional assistance is needed, send an email to: FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Agent and Broker Marketplace Registration Tracker

Current plan year registration status lookup tool

The Agent and Broker Registration Tracker is a searchable database that allows you to look up your Marketplace registration status with the National Producer Number (NPN) and ZIP Code that you have saved in your Marketplace Learning Management System (MLMS) profile for the current plan year.

Find your status
Enter both NPN and ZIP code to lookup your status.

NPN
(numbers only)

ZIP code
(5 digit only)

Plan Year 2024 Health Insurance Marketplace® Updates

Accessing CMS Systems Abroad



- » **Agents and brokers may not access CMS systems at any point if they are outside of the United States of America (U.S.) or U.S. Territories.** This includes Direct Enrollment (DE) and Enhanced Direct Enrollment (EDE) partner websites.
- » If a consumer is submitting or updating their application on HealthCare.gov and the consumer contacts the agent or broker while the agent or broker is outside of the U.S., it is possible for the agent or broker to provide verbal or written assistance to the consumer.
 - **Note:** Agents and brokers may never create a HealthCare.gov account for a consumer or log into a consumer's HealthCare.gov account—whether in the U.S. or outside of the country.
- » As stated in the Agent Broker Agreements, agents and brokers are not allowed to remotely connect or transmit data to the Federally-Facilitated Exchanges (FFE), State-based Exchanges on the Federal Platform (SBE-FP) or its testing environments nor remotely connect from locations outside of the United States of America or its territories, embassies, or military installations. This includes any such connection through virtual private networks (“VPNs”).

Accessing CMS Systems Abroad (continued)



- » Examples of systems and websites that agents and brokers may not access from outside of the U.S. include:
 - HealthCare.gov and private DE and EDE websites
 - [The CMS Enterprise Portal](#)
 - The [REGTAP](#) library. Note: Recordings and slide decks from REGTAP-hosted webinars and events are posted online and are available for review at any point. To access CMS event recording and slide decks, visit the [General Resources page](#).
- » If you need additional assistance or to report suspected violations of these Marketplace requirements, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Now Available: Model Consent Form

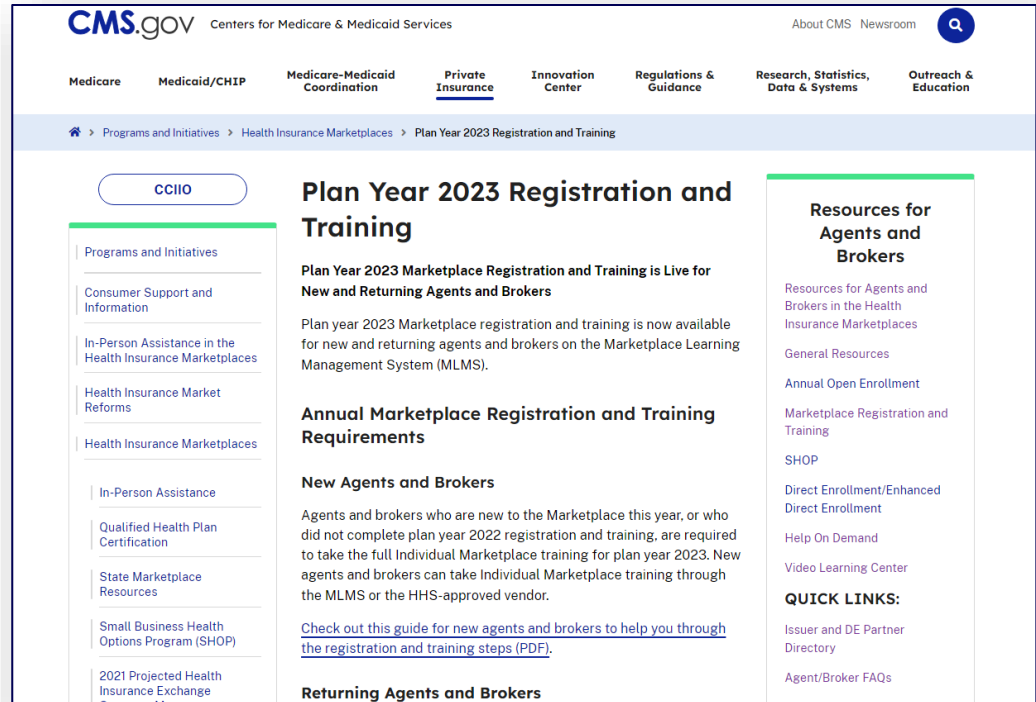
- » The [Model Consent Form](#) is now available to agents and brokers and has been posted to the [Agent and Broker General Resources webpage](#).
- Registered agents and brokers assisting consumers apply for and enroll in Marketplace coverage must document consumer consent prior to accessing or updating their Marketplace information. CMS does not prescribe the manner in which agents and brokers must document consent. Instead, there are different formats that may be acceptable for agents and brokers to use to document consumer consent, such as via a recorded phone call, text message, email, electronic document with digital signatures, physical document with wet signatures, etc. **This model consent form serves as an example for how agents and brokers may document consent via a physical document with wet signatures.**

Live Question/Answer Session & Agent and Broker Outreach Updates

Agent and Broker Resources Webpage



- » The Agent and Broker Resources webpage contains a dynamic list of resources that provide helpful information, including guidance, regulations, previous webinar slides, quick reference guides, and more.
- » Visit <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/General-Resources> and search by topic or keyword to find resources that are relevant to agent and broker registration and training.



Agent and Broker Video Learning Center



- » The **Agent and Broker Video Learning Center (VLC)** on YouTube features technical assistance videos on a variety of topics to help agents and brokers navigate the Marketplace.
- » Agents and brokers can view the full playlist here: <https://bit.ly/3hXLyru>.

Search

Video Learning Center 20:04

17 **Streamlined Marketplace Application Drilldown – Race and Ethnicity Questions**
CMSHHGov • 5.5K views • 1 year ago
5:25

18 **Streamlined Marketplace Application Drilldown – Estimating Income**
CMSHHGov • 2K views • 1 year ago
4:54

19 **A New Agent and Broker Checklist for Success**
CMSHHGov • 12K views • 1 year ago
16:55

20 **Streamlined Marketplace Application Walkthrough – Household Not Seeking Financial Assistance**
CMSHHGov • 2.2K views • 1 year ago
13:19

21 **Streamlined Marketplace Application Walkthrough – Loss of Health Coverage SEP**
CMSHHGov • 2.1K views • 1 year ago
6:54

22 **Welcome to the Marketplace**
CMSHHGov • 4.3K views • 8 months ago
2:12

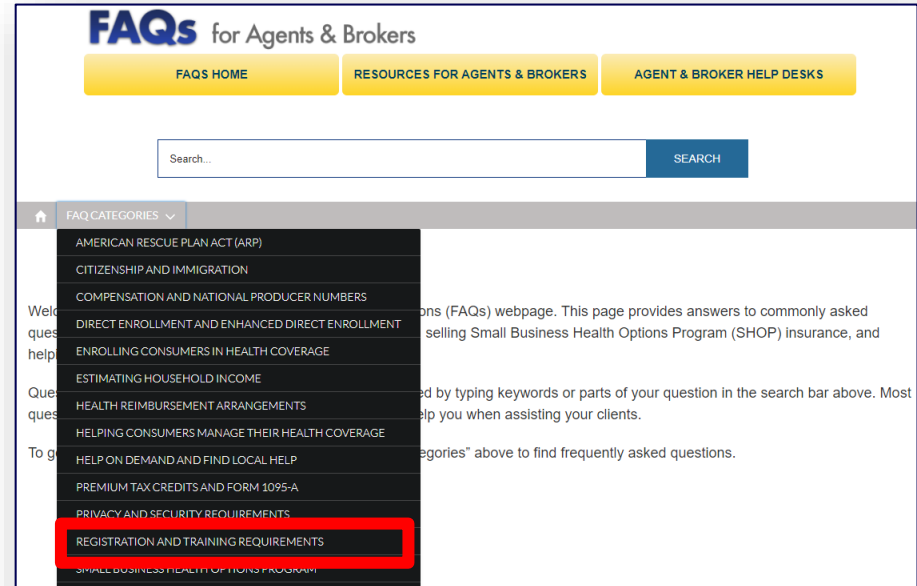
23 **Guide to 2023 Marketplace Updates**
CMSHHGov • 5.8K views • 7 months ago
4:02

24 **What You Need to Know About Medicaid and the Unwinding Period**
CMSHHGov • 5.5K views • 3 weeks ago
6:01

Frequently Asked Questions Database



- » **The Agent and Broker Frequently Asked Questions (FAQs) website** includes a category dedicated to [Registration and Training FAQs](#).
- » This self-service resource is available online and is linked in the Agent and Broker Resources webpage.



Upcoming Webinars & Office Hours



Upcoming Webinar Topics

Marketplace Compliance

The Marketplace and Group Insurance Coverage

Welcome to the Marketplace: A Guide for NEW Agents and Brokers

Preparing for Plan Year 2024 Open Enrollment

Plan Year 2024 Marketplace Policy Operations & Updates

The Marketplace and Cybersecurity for Plan Year 2024

Help  On Demand for Plan Year 2024

Mastering the Marketplace Application for Plan Year 2024

Upcoming Webinar & Office Hours

(continued)



Register for upcoming office hours by visiting <https://www.regtap.info/> and following the instructions below. Once an agent or broker registers for office hours on REGTAP, they are registered for the entire office hours series. Registration for webinars will be available as the date approaches.

1. Log in to REGTAP. If an agent or broker is new to REGTAP, click "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Click "Training Events" on "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the "Register Me" button.
5. For further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 AM - 5:00 PM ET. **Registration closes 24 hours prior to each event.**

Office Hour Dates	Time
Thursday, August 17, 2023	2:30 – 3:30 PM EST
Thursday, November 2, 2023	1:30 – 2:30 PM EST
Thursday, November 16, 2023	1:30 – 2:30 PM EST
Thursday, December 7, 2023	1:30 – 2:30 PM EST
Thursday, January 4, 2024	1:30 – 2:30 PM EST

Additional Resources



- » The video recordings, and corresponding transcripts, of the **2023 Agent and Broker Summit** presentations are now available for viewing on [REGTAP](#).

Additional Resources: 2023 Agent and Broker Summit

Welcome to the 2023 Agent and Broker Summit: [Video](#) and [Transcript](#)

Agent and Broker Panel Discussion – Connecting Consumers to Coverage: Increasing Access to Health Insurance Coverage and Advancing Health Equity: [Video](#) and [Transcript](#)

CMS SME Panel Discussion: Ask CMS: Understanding Best Practices and Challenges Faced by Agents and Brokers in the Marketplace: [Video](#) and [Transcript](#)

Expanding Your Reach: Utilizing Find Local Help, Help on Demand, and Agent & Broker Recognition Programs to Increase Access to Coverage: [Video](#) and [Transcript](#)

Data Matching Issues Workshop: Minimizing and Resolving Enrollment Blockers: [Video](#) and [Transcript](#)

Navigating the Medicaid Unwinding Period: Ensuring Consumers Stay Covered: [Video](#) and [Transcript](#)

Making Enrollment Decisions: Best Practices for Maximizing Consumer Coverage: [Video](#) and [Transcript](#)

Marketplace Compliance and Agent/Broker Regulations: Understanding Key CMS Rules and Regulations to Maintain Marketplace Compliance: [Video](#) and [Transcript](#)

Eligibility Workshop: Navigating Complex Eligibility and Enrollment Scenarios: [Video](#) and [Transcript](#)

Agent and Broker Marketplace Help Desks and Call Centers



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Agent and Broker Training and Registration Email Help Desk	MLMSHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 9:00 AM-5:30 PM ET
Marketplace Service Desk	855-CMS-1515 855-267-1515 CMS_FEPS@cms.hhs.gov	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Classic Direct Enrollment agent and broker landing page • Technical or system-specific issues related to the Marketplace Learning Management System (MLMS) • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Monday-Friday 8:00 AM-8:00 PM ET
Agent and Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated registration and training questions (not related to a specific training platform) • Agent and Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent and broker has engaged in fraud or abusive conduct 	Monday-Friday 8:00 AM-6:00 PM ET

Agent and Broker Marketplace Help Desks and Call Centers (continued)



Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Call Center Agent and Broker Partner Line	855-788-6275 Note: Enter an NPN to access this line. TTY users 1-855-889-4325	Specific consumer application questions related to: <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	Monday- Sunday 24 hours/day
SHOP Call Center	800-706-7893	<ul style="list-style-type: none"> • Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage. 	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> • Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	Monday-Friday 7:00 AM-8:30 PM ET

Agent and Broker Resource Links



Resource	Description	Link
Agents and Brokers Resources Webpage	Primary outlet for agents and brokers to receive information about working in the Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets	http://go.cms.gov/CCIOAB
HealthCare.gov	Official site of the Marketplace; used for researching health coverage choices, eligibility, and enrollment	https://www.healthcare.gov/
CMS Enterprise Portal	Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration	https://portal.cms.gov
Agent and Broker FFM Registration Completion List (RCL)	Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents' and brokers' eligibility for compensation for assisting with Marketplace consumer enrollments	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year	https://data.healthcare.gov/ab-registration-tracker/
Find Local Help	Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment	https://localhelp.healthcare.gov/

Agent and Broker Resource Links (continued)



Resource	Description	Link
Help On Demand	Consumer assistance referral system operated by Help On Demand (formerly known as BigWave Systems) that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments	https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/help-on-demand-for-agents-and-brokers
Agent and Broker Video Learning Center	The Agent and Broker Video Learning Center features technical assistance videos on a variety of topics to help agents and brokers navigate the Marketplace.	https://bit.ly/3hXLyru
Frequently Asked Questions for Agents and Brokers	Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage	https://www.agentbrokerfaq.cms.gov/s/
List of Approved Health-related Lines of Authority	Provides a list of valid health-related lines of authority for agents and brokers by resident state	https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority
Partner Directory for Agents and Brokers	List of approved, participating issuers and web-brokers includes entities that offer online resources for agents and brokers, such as enrollment and client management functionality	https://data.healthcare.gov/issuer-partner-lookup

Agent and Broker Resource Links (continued)



Resource	Description	Link
National Insurance Producer Registry	Provides licensure and compliance information for agents and brokers	https://nipr.com/licensing-center/add-a-line-of-authority
Agent and Broker NPN Search Tool	Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications	https://nipr.com/help/look-up-your-npn

Acronym Definitions



Acronym	Definition
CCIO	Center for Consumer Information and Insurance Oversight
CEU	Continuing Education Unit
CMS	Centers for Medicare & Medicaid Services
FFM	Federally-facilitated Marketplace
HHS	Department of Health & Human Services
IDM	Identity Management System
LOA	Line of Authority
MFA	Multi-Factor Authentication
MLMS	Marketplace Learning Management System
NIPR	National Insurance Producer Registry

Acronym	Definition
NPN	National Producer Number
RCL	Registration Completion List
SHOP	Small Business Health Options Program

At the end of today's, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.



To ask a verbal question:

- If you are listening via the Zoom application, click **Raise Hand** in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
 - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
 - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.



To submit a written question/view written responses:

- Type your question in the text box under the "**Q&A**" tab and click "**Send.**"
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response, since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Webinar Session Survey



CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.



Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions.

Please take time to complete the survey and provide CMS with any feedback.



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success!