

Brief Notes

News for
Brokers and Consultants

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Three Penn Plaza East, Newark, NJ 07105-2200

Applies to: Individual market

Federally Facilitated Marketplace (FFM) Agent/Broker Training

Under the Affordable Care Act (ACA), many consumers will be eligible for premium tax credits to help purchase health care coverage. In fact, Horizon Blue Cross Blue Shield of New Jersey estimates that one-third of current Individual coverage subscribers will be eligible for premium tax credits. However, to take advantage of these credits, consumers must purchase coverage through the Federally Facilitated Marketplace (FFM), also called the Health Insurance Marketplace. Coverage may also be purchased through Horizon BCBSNJ.

The ACA requires licensed agents and brokers to register and/or become certified to help clients select and enroll in coverage through the new Health Insurance Marketplaces, also known as public exchanges. Agents and brokers who:

- Assist clients in the Individual FFM are required to register and become certified.
- Assist clients in the Small Business Health Options Program (SHOP) are required to register. Certification is optional.

The Centers for Medicare & Medicaid Services (CMS) launched the registration process for FFM Certification in two phases:

- The first phase includes courses, exams and signing the Marketplace agreement(s), and may take 3.5 hours to complete. Agents and brokers can begin the registration process now via the [Medicare Learning Network \(MLN\)](#).
- After completing the second phase, agents and brokers will have successfully completed identity verification and established their FFM Marketplace ID and password. This phase will be completed via the [CMS Enterprise Portal](#).

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Members can sign in to Member Online Services at HorizonBlue.com to manage their health care benefits and information.



Horizon Blue Cross Blue Shield of New Jersey

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After securing FFM Certification and a FFM Marketplace ID, each agent must access Horizon BCBSNJ's online Gorman Health Group Sales Sentinel system to:

- Upload a scanned copy of his or her FFM Certification.
- Advise us of his or her FFM Marketplace ID.
- Identify the one Horizon BCBSNJ Master Broker under which the agent will write all of his or her consumer business.

Agents must complete these steps for commissions to be paid. Links and information on how to register with Horizon BCBSNJ will be provided at a later date.

For more information, please contact your Horizon BCBSNJ sales representative.