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**Illinois • Montana • New Mexico
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FFM Training Submissions

PRODUCER AND SUBPRODUCER GUIDE

**Submitting Individual Marketplace Curriculum
Certificates of Completion via ComplianceWire
*from Producer Services and Administration***

Blue Cross and Blue Shield of Illinois,
Blue Cross and Blue Shield of Montana,
Blue Cross and Blue Shield of New Mexico,
Blue Cross and Blue Shield of Oklahoma, and
Blue Cross and Blue Shield of Texas,

Divisions of Health Care Service Corporation, a Mutual Legal Reserve Company,
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Producer Training

Introduction

Blue Cross and Blue Shield of Illinois, Montana, New Mexico, Oklahoma and Texas are implementing an easy process for producers and subproducers to submit their annual Individual Marketplace Curriculum Certificates of Completion.

Producers and subproducers helping individuals enroll in Qualified Health Plans (QHPs) on the Federally Facilitated Marketplace (FFM) must register annually with the Centers for Medicare & Medicaid Services (CMS). The process includes completing and passing the Individual Marketplace Curriculum. In turn, issuers of QHPs are responsible for collecting their producers' certificates of completion.

Producers who assist individuals with applying for health care coverage through the FFM must have their own National Producer Number (NPN) and complete a two-part CMS registration process:

- Part I (via <https://Marketplace.MedicareLearningNetworkLMS.com>) requires that you complete and pass the Individual Marketplace Curriculum and execute all agreements.
- Part II (via <https://portal.cms.gov/>) requires that you create an account and an FFM User ID and complete the identity proofing process (if you did not already do so during the 2014 plan year registration).

We are utilizing an online application, ComplianceWire (from UL LLC*), so that you can easily provide us with information regarding the federal requirements. The application will serve as a single repository of electronic signatures, records and documentation related these requirements. This manual details the steps required to submit this information to us.

Support

For ComplianceWire Technical Support, such as logging in and password resets, contact our Help Desk at 888-706-0583, Monday through Friday 7 a.m. to 10 p.m., CT, and Saturday from 7 a.m. to 3:30 p.m., CT.

For all other producer training issues, contact the Producer Service Center:

Call 855-782-4272, Monday through Friday, 8 a.m. to 5 p.m. CT

Fax 918-549-3039

Email Producer_Service_Center@hcsc.net

* The relationship between UL LLC and Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas is that of independent contractor.

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Google Chrome is a trademark of Google Inc.

System Requirements and Compatibility

Internet Browser Compatibility

ComplianceWire is a Web-hosted application. You will need Internet access to complete the certificate uploading process. ComplianceWire is compatible with four Internet browser applications: Google's Chrome, Mozilla's Firefox, Microsoft's Internet Explorer and Apple's Safari. If you are using another Internet browser application, you may experience compatibility issues. Chrome, Firefox, Internet Explorer and Safari are free Internet browsers. To download one of these applications, please visit their respective websites:

- Chrome: <https://www.google.com/intl/en/chrome/browser/>
- Firefox: <https://www.mozilla.com/en-US/firefox/>
- Internet Explorer: <http://www.microsoft.com/windows/internet-explorer/default.aspx>
- Safari: <http://support.apple.com/downloads/#safari>

Internet Browser Plug-ins

A recent version of the free Shockwave and Flash Player Internet browser plug-ins are also required. In most cases, the browser you are operating already uses these plug-ins as a way to view dynamic and interactive content.

- Adobe Shockwave 11
- Adobe Flash Player 10

Computing Devices

Desktop and laptop computers are the preferred computer devices to use when accessing ComplianceWire. Some tablets and smartphones may experience compatibility issues.

Before Launching ComplianceWire

Prior to logging in to ComplianceWire for the first time, make sure you have the following:

1. Your own nine-digit producer number issued to you when you contracted (producers) or onboarded (subproducers) with us. If you are a subproducer, do not use your agency's producer number.

2. A digital copy of your Individual (or combined Individual and SHOP) Marketplace Curriculum Certificate of Completion for plan year 2015.



3. Your own National Producer Number (NPN) issued to you by the National Insurance Producer Registry (NIPR). Your NPN must match what is on your certificate.



If you need help getting your NPN, see the Frequently Asked Questions section at the back of this guide.

Be sure to note the date on your completion certificate. You will need to enter this date into ComplianceWire.*



Make sure you have a digital copy of your Individual Marketplace Curriculum Certificate of Completion for Plan Year 2015. You can also submit a copy of a combined Individual and SHOP certificate. Either certificate is acceptable as long as the Individual Marketplace Curriculum is included.

4. A valid FFM User ID.

* The date on your Individual (or combined Individual and SHOP) Marketplace Curriculum Certificate of Completion for Plan Year 2015 must precede the date on your client's Marketplace plan application for you or your agency to receive compensation for that policy.

Log In to ComplianceWire

The first time you use ComplianceWire, use the default login. First, go to the following Web address: <https://www.compliancewire.com/partners/hcscproducers>. Be sure to Bookmark this page or save it to your Favorites. Then follow these steps:

- 1 Next to “User ID,” enter your **NPN**. Your NPN must be 10 digits. Add leading zeros if your NPN is not 10 digits. For example, if your NPN is 1234567, enter 0001234567. Your User ID for ComplianceWire will always be your NPN. If you need help getting your NPN, see the Frequently Asked Questions section at the back of this guide.
- 2 Enter the same 10-digit **NPN** for the “Password” field. You should change your password after your initial login. If you have password issues, see the Frequently Asked Questions section at the back of this guide.
- 3 Next to “Company Code,” enter **HCSCProducers** as one word. This field is not case sensitive.
- 4 Click the **I Accept** button

ComplianceWire®

Login System Status

System Information

To log on to ComplianceWire, enter your login information, review the terms of use, and click the 'I Accept' button below.

1 User Id: 1234567891

2 Password: 1234567891 [Forgot your password?](#)

3 Company Code: hcscproducers

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Those Certified to Sell our Over 65 Products

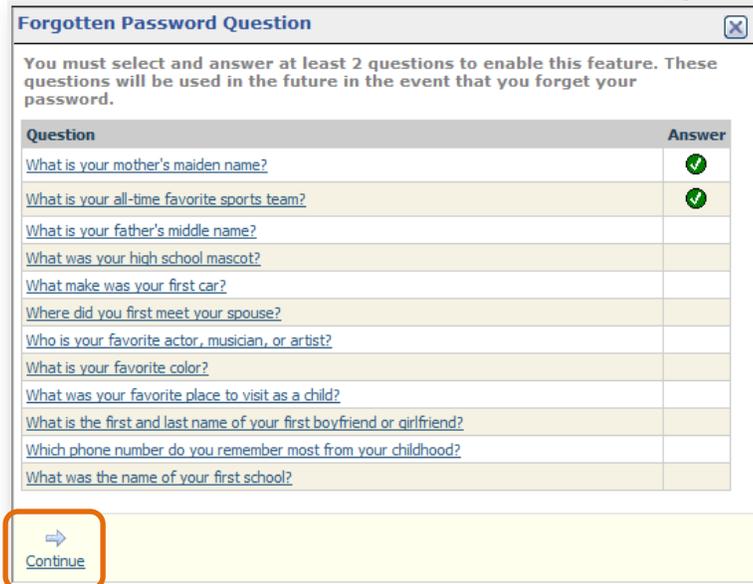
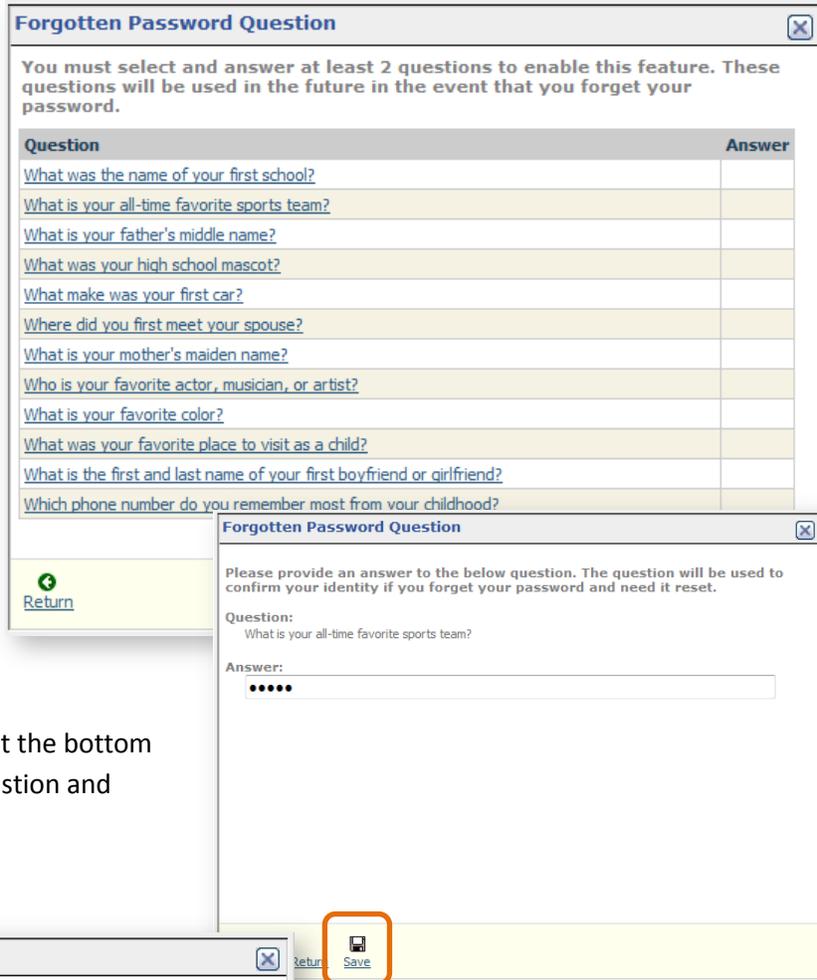
If you also sell our Medicare Advantage Plans with prescription drug coverage (MAPD) and stand-alone Medicare Prescription Drug Plans (PDP), then you already have an account in our ComplianceWire system. Use the same User ID, Password and the “hcscproducers” login that you used for your CMS Over 65 Certification training. New documentation will appear in your training window for selling individual Marketplace plans. You can skip the next section on answering password security questions since you already completed this step before selecting your Medicare-related tasks.

Answer Password Security Questions

After your first login, the “Password Security Questions” window will open. You will have to choose two password security questions and answer them. Click on the **Answer Questions** button to open your forgotten choices questions.

The “Forgotten Password Question” window opens. Review the questions and choose one by clicking on the question. Remember that these answers will be used in the event that you forget your password.

Answer it and click the **Save** link/icon at the bottom of the window. Choose the second question and repeat the process.



Once you save answers to two questions, click the **Continue** link/icon.

Find the 2015 CMS Individual Marketplace Curriculum Certificate Form

After answering your password questions, you can view and access the “To-Do List” in ComplianceWire.

- 1 Select the **Knowledge Center** tab.
- 2 Click on the **To-Do List** in the left menu.
- 3 Find the Title column.
- 4 Search for the **2015 CMS Individual Marketplace Curriculum Certificate** and select it.

The screenshot displays the ComplianceWire interface. At the top left, the BlueCross.BlueShield logo is visible, along with the text "BlueCross.BlueShield. Illinois • Montana • New Mexico Oklahoma • Texas". The top right corner shows the "ComplianceWire®" logo and a "Logout" button. The main navigation bar includes "Knowledge Center" (highlighted with a red box and a '1'), "support", "Comments", and "Logout". Below this, the "To-Do List" is displayed, with a red box and a '2' highlighting the "To-Do List" button in the left sidebar. The "To-Do List" table shows 11 records, with the "Title" column highlighted by a red box and a '3'. The record "2015 CMS Individual Marketplace Curriculum Certificate" is highlighted with a red box and a '4'. The table columns are Tokens, Type, Title, Code, Ver, Additional Info, and Due Date. The footer contains copyright information for EduNeering Holdings, Inc. and links to Terms of Use and Privacy Statement.

Tokens	Type	Title	Code	Ver	Additional Info	Due Date
		2015 Training Disclaimer	Initial Training Disclaimer	1.0	Due in 163 Day(s)	12/31/2014
		2015 Medicare Basics Exam	Medicare Basics Exam	1.0	Prerequisite Items	(No due date)
		2015 Medicare Rules & Regulations Exam	Medicare Rules & Regulations Exam	1.0	Prerequisite Items	(No due date)
		2015 Fraud, Waste & Abuse Exam	Fraud, Waste & Abuse	1.0	Prerequisite Items	(No due date)
		2015 MAPD - PDP Product Exam	Product Exam	0.0	Prerequisite Items	(No due date)
		2015 HCSC/HISC Medicare Product(s) Producer Certification	Producer Certification	1.0	Prerequisite Items	(No due date)
		2015 CMS Individual Marketplace Curriculum Certificate		1.0	Prerequisite Items	(No due date)
		2015 Medicare Basics Course	2015_HCSC_Med_Basic	1.0	Prerequisite Items	(No due date)
		2015 MAPD/PDP Product Course	2015_MAPD_PDP_Prod	1.0	Prerequisite Items	(No due date)
		2015 Medicare Marketing Rules and Regulations Course	2015_Med_Rule_Regs	1.0	Prerequisite Items	(No due date)
		2015 Fraud, Waste, and Abuse Course	HCSC_2015_FWA_Course	1.0	Prerequisite Items	(No due date)

Complete the Form

Complete the form by following the steps below.

- 1 If you have completed the 2015 FFM registration process, select **I agree** for the first statement.
- 2 Enter your personal FFM User ID that you created in Part 2 of the CMS FFM registration process along with identity proofing. Renewing producers created their IDs for the 2014 plan year. If you can't remember your FFM User ID, see the Frequently Asked Questions section in the back of the guide.
- 3 Select the completion date of your Individual (or combined Individual and SHOP) Marketplace Curriculum Certificate for plan year 2015. Use the calendar icon to select the completion date. This date should match what is on your certificate. Also, it must precede the date on your client's Marketplace plan application for you or your agency to receive compensation for that policy.
- 4 If applicable, select **I Understand** for the next two statements and **I Affirm** for the last statement.

2015 CMS Individual Marketplace Curriculum Certificate
2015 CMS Individual Marketplace Curriculum Certifi Version 1.0

Required Fields are marked with a red asterisk(*)

Individual Marketplace Curriculum Plan Year 2015 Certification of Compliance

This Certification of Compliance is for Producers associated with Health Care Service Corporation, a Mutual Legal Reserve Company ("HCSC"), which operates through its Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas divisions (each a "BCBS Plan").

The Centers for Medicare & Medicaid Services (CMS) expects Qualified Health Plan (QHP) issuers to verify that the agents and brokers selling their products have valid state licenses and comply with applicable agent and broker Federally Facilitated Marketplace (FFM) registration requirements. The QHP issuer is responsible for confirming the agent's or broker's state license and National Producer Number (NPN) before allowing an agent or broker to access the QHP issuer's connection to the FFM (if the QHP issuer supports the Direct Enrollment Pathway) and before issuing compensation. Agents and brokers are required to provide their affiliated QHP issuers with a copy of their FFM curriculum completion certificate, and QHP issuers may ask agents and brokers for their FFM user ID.

I have completed the required 2015 CMS Individual Marketplace Curriculum administered by CMS, to sell products through the FFM and State Partnership Marketplaces. *

1 I agree

- If you did not check "I Agree" to the question above, STOP. This form is to be completed only by those producers who have completed the required CMS training in order to sell BCBS Plan products via the FFM or State Partnership Marketplace.
- In order to continue, you must have your 2015 CMS Individual Marketplace Curriculum completion certificate in a format ready for submission. Accepted file types are Adobe Acrobat .pdf files, Microsoft Word .doc and .docx files, Microsoft PowerPoint .ppt and .pptx files, and various image files, such as .jpg, .jpeg

Please Enter Your Marketplace ID (FFMID) as established with the CMS Healthcare Marketplace *

2

(Response character limit: 2000)

Please enter the certification date as indicated on your 2015 CMS Individual Marketplace Curriculum Certificate *

3

(m/d/yyyy)

I understand that I must complete my training and registration with CMS prior to assisting with the enrollment of any policy sold through an FFM or State Partnership Marketplace. *

4 I Understand

I understand that I must maintain my registration with CMS in order to remain as a producer of record on any policy sold through a FFM or State Partnership Marketplace. *

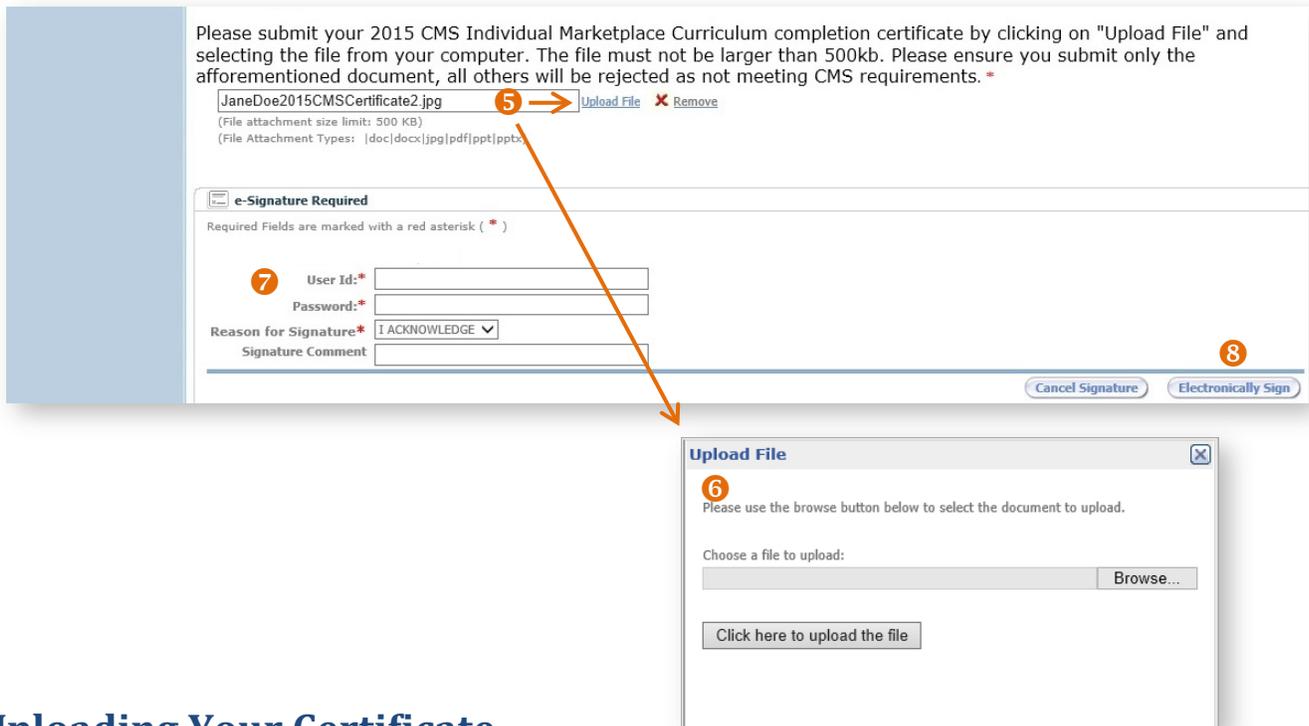
4 I Understand

I AFFIRM that [attached/I am submitting] a true and correct copy of my 2015 CMS Individual Marketplace Curriculum certificate indicating I have successfully completed the training required to sell products via an FFM and/or State Partnership Marketplace with my submission of this document *

4 I Affirm

Complete the Form (continued)

- 5 Before beginning the process of uploading a digital file of your certificate, be sure your file is in one of the file formats: .doc, .docx, .jpg, .pdf, .ppt and .pptx. Make sure the file size is no larger than 500 KB or 0.5 MB. (See the **Uploading Your Certificate** section below for details.) Then click on the **Upload File** link.
- 6 When the “Upload File” dialog box opens, use the **Browse** button to navigate to the digital file showing your certificate for plan year 2015. Select the file and click the **Click here to upload the file** button.
- 7 Enter your ComplianceWire User ID and Password.
- 8 Click on the **Electronically Sign** button to complete the form.



Uploading Your Certificate

In order to continue, you must have a copy of your Individual Marketplace Curriculum Certificate of Completion for the 2015 plan year in a format ready for submission. (A combined Individual and SHOP certificate is also acceptable.) It must be a digital file no larger than 500 KB or 0.5 MB. File formats include those listed below.

File Extension	Most Frequently Associated Application	Capturing Your Certificate in a Digital File.
A file with a .doc or .docx file extension	Microsoft Word	A user can make a screen capture of the certificate and paste the image into a Word document.
An image file with a .jpg file extension	Numerous image applications	Each image processing application has a different way of capturing images. See your application’s help file for details.
A file with a .pdf file extension	Adobe Reader (free version) or Adobe Acrobat (full paid version)	Some users have the ability to print to Reader or Acrobat and create a .pdf file.
A file with a .ppt or .pptx file extension	Microsoft PowerPoint	A user can make a screen capture of the certificate and paste the image into a PowerPoint document.

Check Your ComplianceWire History

To make sure you completed your form and uploaded your certificate, check your History. Select the **History** menu in the left column under the Knowledge Center tab.

The form you just completed, “2015 CMS Individual Marketplace Curriculum Certificate,” should appear on your History page. Open the file.

Tokens	Type	Title	Code	Ver	Completed on	Completion
		2015 CMS Individual Marketplace Curriculum Certificate	2015 CMS Individual Marketplace Curriculum Certifi	1.0	07/28/2014 03:19:31 PM	Qualified
		2015 Training Disclaimer	Initial Training Disclaimer	1.0	07/21/2014 03:13:31 PM	Qualified

Information about your completed form will open. If you select **Review** from the menu, you can open the form to review your answers. This “review” also includes a link to your uploaded CMS training certificate file.

Completion Information

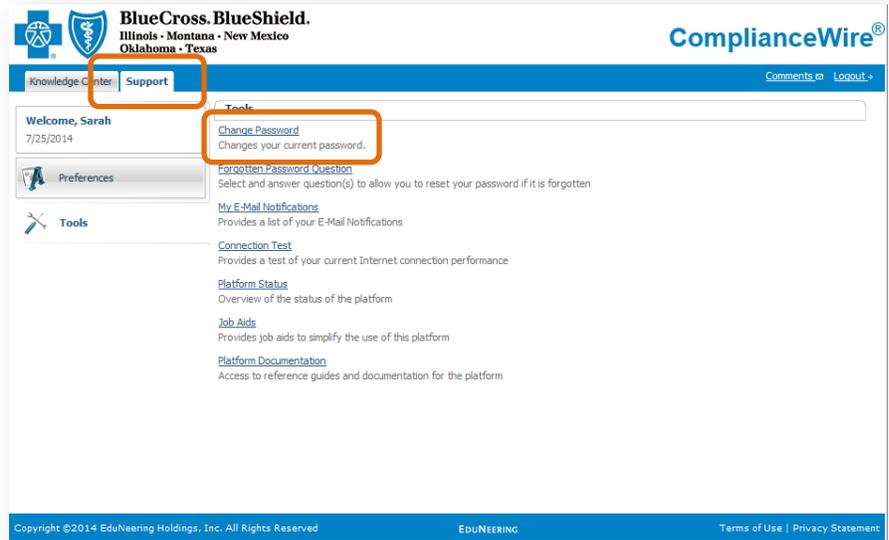
2015 CMS Individual Marketplace Curriculum Certificate
2015 CMS Individual Marketplace Curriculum Certifi Ver 1.0

User Id: u311347
Last Name: Masters
First Name: Sarah
Type: Forms
Completion Date: 7/28/2014 03:19:31 PM
Expiration Date: - NONE -
Completion: Qualified
Signature: Masters, Sarah (u311347) - 7/28/2014 03:19 PM - I Acknowledge

Created by: Masters, Sarah (u311347)
Created On: 7/28/2014 03:19:30 PM

Change Your Password

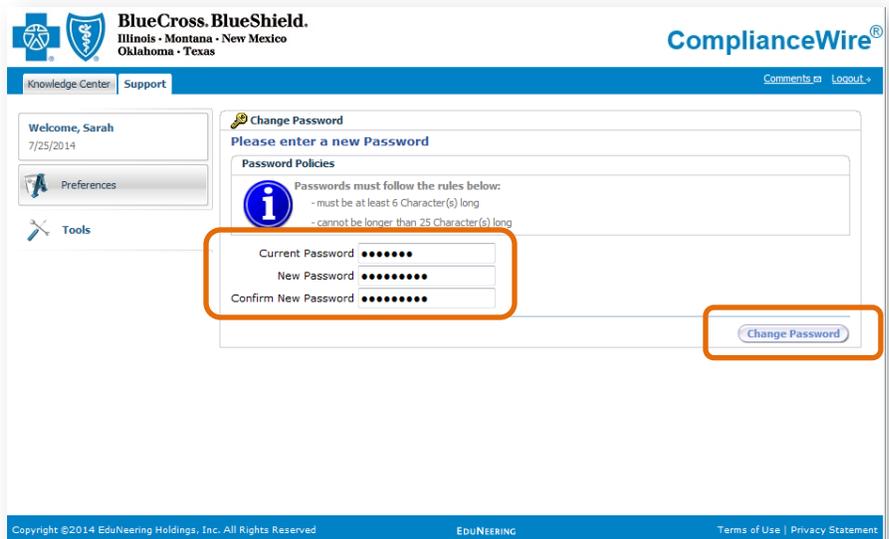
If you would like to change your password from the default (your NPN), select the **Support** tab and choose the **Change Password** link.



At the “Change Password” page, the producer must change the temporary password to a new, unique and memorable password with the following specifications:

- Must be at least six characters long
- Cannot be longer than 25 characters

Click the **Change Password** button to save the new password.



Frequently Asked Questions

ComplianceWire

Q: What is ComplianceWire?

A: ComplianceWire is a Web-based software application designed to help maintain compliance, education and training records. It is owned by UL LLC.

Internet Browsers

Q: If ComplianceWire is an online application, what Internet browser should I use?

A: ComplianceWire is compatible with four Internet browser applications: Apple's Safari, Microsoft's Internet Explorer, Google's Chrome and Mozilla's Firefox. Some functionality may be available with other Internet browsers but they cannot be supported.

Q: What version of Internet Explorer, Chrome or Firefox do I need to have?

A: ComplianceWire only supports the last two versions of Safari, Internet Explorer, Chrome or Firefox. Older versions of these applications may result in compatibility issues.

Passwords

Q: What do I do if I get locked out of the system (exceed the number of password attempts)?

A: You are allowed **SIX** login attempts before you are locked out of the ComplianceWire system. After one hour, you can try to log back into the application.

For ComplianceWire password or login issues, contact the Help Desk by calling 888-706-0583, Monday through Friday, 7 a.m. to 10 p.m. CT, and Saturday 7 a.m. to 3:30 p.m. CT.

National Producer Numbers

Q: What is a National Producer Number (NPN)?

A: The NPN is a unique number that identifies each producer entity. The NPN is up to a 10-digit number that is assigned to individual producers and subproducers, as well as some agencies. Initially, it was created to provide a solution to privacy issues surrounding the use of Social Security Numbers to identify producers.

Q: Why do I need an NPN?

A: You need your NPN for various reasons. Here's where and when you'll need it.

CMS Marketplace Registration

In order to complete the Centers for Medicare and Medicaid Services (CMS) Agent/Broker Marketplace registration, you will need your NPN.

ComplianceWire

You'll also need your NPN when logging in to the ComplianceWire application, which we are using to collect our producers' CMS Marketplace curriculum certificates.

Compensation for Marketplace Plans

If you help consumers enroll in our Marketplace plans through the FFM, your NPN is attached to the sale. This enables you or your agency (if you're a subproducer) to be compensated for that sale.

Submitting an Individual Marketplace Curriculum Certificate via ComplianceWire

Other Applications

When known, our producer database includes your NPN, and it's one way we use to identify you when working with you. Also, various statements, forms and contracting/onboarding documents require your NPN.

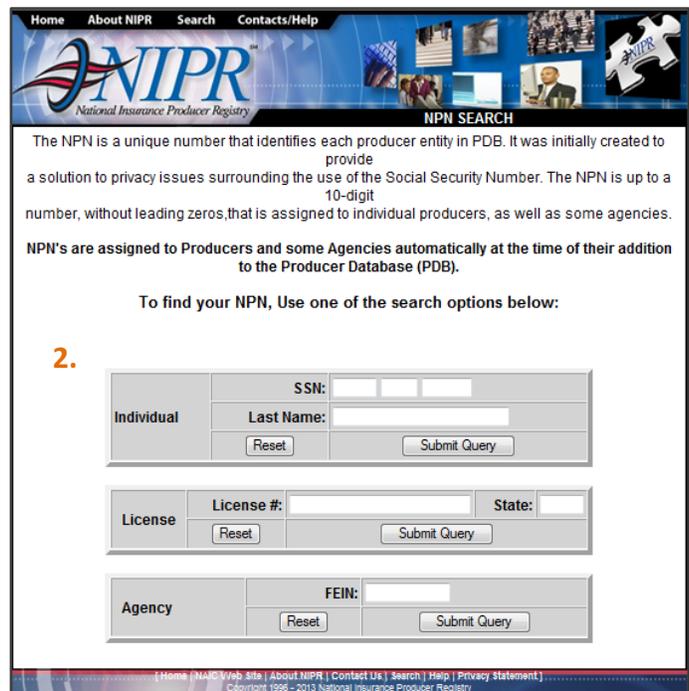
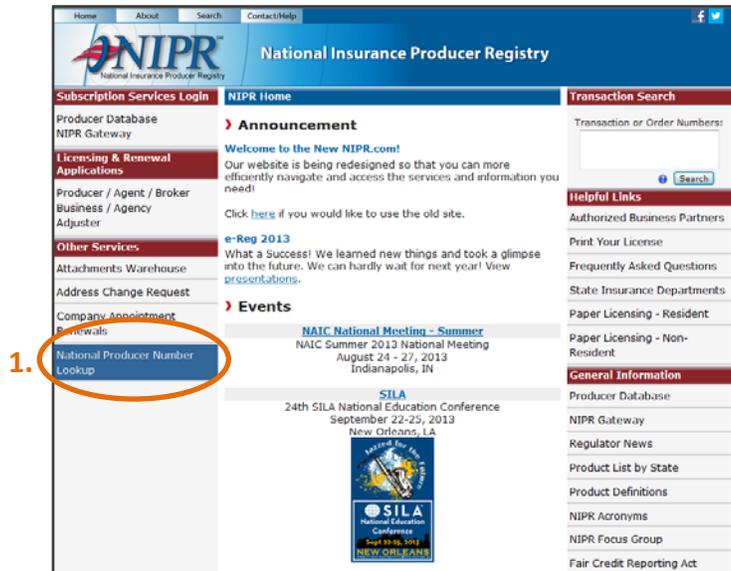
Q: How do I find my NPN?

A: In many states, your NPN is included on your state license. If not, here's how to get your NPN in two easy steps!

1. Go to the National Insurance Producer Registry* at nipr.com, and click on the "National Producer Number Lookup" link located at the bottom of the left navigation bar.
2. If you are an individual, enter your Social Security Number and last name and click the Submit Query button. If you are an agency, enter your Federal Employer Identification Number and click the Submit Query button. You can also enter your license number and state.

Be sure to save your National Producer Number so you can easily retrieve it.

* The National Insurance Producer Registry (NIPR) is a non-profit affiliate of the National Association of Insurance Commissioners (NAIC).



Computer Device Compatibility

Q: What kinds of computing devices can I use with ComplianceWire?

A: Desktop and laptop computers are the preferred computer devices to use when accessing ComplianceWire. Some tablets and smartphones can have compatibility issues.

Other Ways to Submit Information

Q: Can I email, fax or mail my CMS information to you?

A: ComplianceWire is the only way to submit your Marketplace registration documentation to us. Faxed, emailed or mailed copies of certificates cannot be accepted.

Producer Key Dates

Q. What are the key dates regarding FFM registration and serving Marketplace clients?

A. See the following table for key dates to remember.

DATE	EVENT
July 7, 2014	FFM producer registration opens for the 2015 plan year.
Sept. 30, 2014	FFM agreements with CMS expire for the 2014 plan year.
Nov. 15, 2014	Open enrollment begins for the 2015 plan year.
Feb. 15, 2015	Open enrollment ends for the 2015 plan year.
Feb. 16, 2015	Special enrollment begins for the 2015 plan year.
Nov. 12, 2015	FFM agreements with CMS expire for the 2015 plan year.

Q. Why do I have to complete the FFM registration process before Sept. 30, 2014?

A. In CMS guidance released in May, it was noted that agent and broker agreements with CMS for plan year 2014 expire on Sept. 30, 2014. We are currently reviewing this information to understand its implications and will provide additional information as soon as it is available. **In the meantime, we strongly urge producers with 2014 Marketplace business to complete the 2015 plan year FFM registration process before Sept. 30, 2014**, to ensure there is no lapse in your FFM registration status.

Finding Your FFM User ID

If you completed Part 2 of the CMS Marketplace registration process, you should have an FFM User ID. It was established when you created an account on the CMS Enterprise Portal at <http://portal.cms.gov>. If you created an FFM User ID for plan year 2014, your FFM User ID should be the same.

If you can't remember your FFM User ID, go to <http://portal.cms.gov>, and under the Login button, click on the **Forgot User ID** link.

On the next screen, enter information for User ID recovery or use the phone and email contact information provided to get help:

- Phone: 855-267-1515, select option 2
- Email: CMS_FEPS@cms.hhs.gov

