

National Producer Number (NPN) Validation Frequently Asked Questions (FAQs)

ID	Question
Q1	What is NIPR?
	The National Insurance Producer Registry (NIPR) maintains a database known as the Producer Database (PDB), which contains information about insurance agents and brokers (also known as producers) provided by state Departments of Insurance (DOI). The NIPR contains data on National Producer Numbers (NPNs), Lines of Authority (LOA), and state licensure. The web address for NIPR is www.nipr.com . From the NIPR's homepage, you can access state DOI websites by clicking on the link to DOI sites or read current updates about NIPR.
Q2	NPN - What is an NPN and how do I retrieve it?
	The National Producer Number (NPN) is your unique identifier assigned through the National Association of Insurance Commissioner's (NAIC's) licensing application process. The NPN is used to track individuals and business entities on a national basis. You may use the link below to retrieve your NPN. http://nipr.com/PacNpnSearch.htm .
Q3	Why did I see an "NPN was not found" or "NPN was found invalid" warning message in my Marketplace Learning Management System (MLMS) profile page after I tried to save my profile?
	As part of the profile modernization enhancements to the MLMS for plan year 2018, the system can confirm the validity of the National Producer Number (NPN) you entered in your MLMS profile. This process is also known as MPN Validation (additional information on NPN Validation is found below). Agents and brokers who have an inactive license or who do not have an approved, active health-related line of authority (based primarily on data from the National Insurance Producer Registry (NIPR)) will be notified via a validation message. Agents and brokers who do not exist in the MLMS or Multidimensional Insurance Data Analytics System (MIDAS) database and/or cannot be validated will be notified via a validation message. This message will notify you if there are any issues with your NPN. However, this message is only a notification; it will not prevent you from completing the registration process.
Q4	What is National Producer Number (NPN) Validation?
	NPN validation is the process by which the Centers for Medicare & Medicaid Services determines if an NPN and the associated agent or broker has completed all the state and federal requirements to participate in the Marketplace.
Q5	How are National Producer Numbers (NPNs) validated?
	To have an NPN be considered as valid and to appear as valid on the Registration Completion List (RCL) (Link: https://data.healthcare.gov/ffm_ab_registration_lists) you must meet the following criteria. 1. You must have an active state license. 2. You must have an health-related line of authority (LOA) approved by the applicable state. For a list of approved LOAs, see this link: https://data.healthcare.gov/dataset/NIPR-Valid-Lines-of-Authority-List/wk5a-kdpd . 3. Your approved health-related LOA must be active. Once the above criteria are met, your NPN is valid and will appear on the current RCL as validated.

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Q6	How do I check if my license and/or Line of Authority (LOA) are active?
	You may check your license and/or LOA status by accessing the Producer Database (PDB) maintained by the National Insurance Producer Registry (NIPR) (the web address for NIPR is www.nipr.com/). You may request a copy of you PDB Report by completing and submitting the form found at: http://www.nipr.com/documents/fcra pdb report request form.pdf, or if you have access to the PDB you can enter your User ID and password in the User Log-in page found at: NIPR Login Webpage .
Q7	All my information in NIPR is current. Why am I still showing as not valid in the Registration Completion List (RCL)?
	If your license status and Line of Authority (LOA) are in good standing with the National Insurance Producer Registry (NIPR) and are still showing as not validated in the Agent and Broker Federally-facilitated Marketplace (FFM) RCL (link: https://data.healthcare.gov/ffm ab registration lists), please contact the FFM Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov .
Q8	Producer Database (PDB) - What is the PDB?
	The PDB is the centralized repository of comprehensive producer licensing information provided by the state Departments of Insurance, updated on a timely basis and made available to the insurance industry. The primary purpose of the PDB is to facilitate the ability to track pertinent information regarding licensed producers to ensure increased transparency and uniformity. It is designed to assist insurers in exercising due diligence in the monitoring of producers to reduce the incidence of fraud. These are some of the products available that utilize the data in PDB: PDB Detail Report (PDB) PDB Batch Report (PDB Batch) Insurance Carrier Report (ICR) National Producer Number Report (NPN) Company Specialized Report (CSR) Company Appointment/Termination Report (CAR)
Q9	How do I obtain a copy of my Producer Database (PDB) Report?
	You may request a copy of your PDB Report by completing and submitting the form found at: http://www.nipr.com/documents/fcra_pdb_report_request_form.pdf.
Q10	Why am I unable to select the license class or line(s) of authority (LOA(s)) I need in the application? (NONRESIDENT APPLICANT)
	In most states, nonresident applicants may only apply for license classes or LOA(s) that they hold in their resident state. If you have been previously licensed in the state or are requesting a license class or LOA(s) that requires additional documentation, you may need to meet certain conditions prior to submitting an application. Please review state-specific rules related to nonresident licensing by clicking on the state name on the page listed below. http://nipr.com/nrl states.htm.
Q11	Why am I unable to select the license class or line(s) of authority (LOA(s)) I need in the application? (RESIDENT APPLICANT)
	State rules vary on when an applicant qualifies for a particular license class or LOA. If you passed your exam you must wait until the state forwards confirmation of your qualifications to the National Insurance Producer Registry (NIPR). If you have been licensed previously in the state or are requesting a license class or LOA(s) that require additional documentation, you may need to meet certain conditions prior to submitting an application. Please review state specific rules related to resident licensing by clicking on the state name on the webpage listed below. http://nipr.com/rl states.htm.

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Q12	When does my license become eligible for renewal?
	State rules vary on when a license becomes eligible for renewal. To review state-specific rules related to renewal, please click on the state name on one of the webpages listed below and refer to the Renewal Period section of that page. Resident License Renewal: http://nipr.com/rlr_states.htm Nonresident License Renewal: http://nipr.com/nrr_states.htm Nonresident Adjuster License Renewal: http://nipr.com/nra_states.htm
Q13	How do I update an address and/or contact information associated with my BUSINESS ENTITY license?
	To process business entity address/name changes, you must notify the state(s) you are licensed in of the change directly. You must notify your resident state first. The map found at http://www.naic.org/state_web_map.htm will direct you to all state Department of Insurance (DOI) websites. Or Select the state name from the drop-down list found at the link below to view the state's DOI' contact information.
	https://nipr.com/help/state-contact-cards
Q14	How do I update an address and/or contact information associated with my INDIVIDUAL license?
	You may submit individual licensee address, phone, and email changes/updates using the Contact Change Request (CCR) tool found at this link: http://www.nipr.com/ccr_announcements.htm . The National Insurance Producer Registry (NIPR), available at NIPR.com, displays data that is reported by the states and NIPR cannot make manual updates, changes, or corrections to that data.
Q15	How do I update or correct the name that appears on my INDIVIDUAL or BUSINESS ENTITY license?
	To update or correct a name, you first must notify your resident state and then notify other state(s) you are licensed in of the change. The map found at http://www.naic.org/state_web_map.htm will direct you to all state Department of Insurance (DOI) websites. Or Select the state name from the drop-downlist found at the link below to view the state's DOI' contact information. https://nipr.com/help/state-contact-cards
Q16	Why do I receive a National Producer Number (NPN) validation error when inserting my NPN in my Marketplace Learning Management System (MLMS) profile?
	There is a recently implemented automated process within MLMS that confirms the validity of an agent or broker's identity. In order to pass the validation check without receiving an error, your first name, last name, and NPN must be an exact match between what is represented in the National Insurance Producer Registry (NIPR) and what is represented in the MLMS. You must also include your social security number within your MLMS profile. If all the above information is correct in your profile and the error persists please contact the Federally-facilitated Marketplace (FFM) Agent/Broker Email Help Desk at FFMProducer-Assister Help Desk@cms.hhs.gov.
Q17	Can I still take training even though I am receiving the National Producer Number (NPN) validation error?
	Yes, you may continue to take and complete your training as a Non–Agent/Broker and later return to update your status once you have confirmation of passing NPN validation.
Q18	Why do I need to add my Social Security Number (SSN) to my Marketplace Learning Management System (MLMS) profile?
	It is necessary to add your SSN to your MLMS profile to complete remote identity proofing. The SSN acts as another data point to confirm an agent's identity. In addition, the SSN is needed for National Producer Number (NPN) name match validation to pass successfully.

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Q19	How do I add my Social Security Number (SSN) to my Marketplace Learning Management System (MLMS) profile?
	If you need assistance adding your SSN to your MLMS profile please contact the Marketplace Service Desk at 1-855-CMS-1515 (855-267-1515).
Q20	How do I correct the date of birth, social security number (SSN), or Federal Employer Identification Number (FEIN) associated with my license record?
	To correct date of birth, SSN, or FEIN, you must notify the state(s) in which you have identified incorrect data of the change.
Q21	How do I contact a state's Department of Insurance (DOI)?
	Select the state name from the drop-down list found at the link below to view the state's DOI' contact information.
	https://nipr.com/help/state-contact-cards
	Or use the map found at: http://www.naic.org/state_web_map.htm to access the NIPR state contact page