2027 FFM States

Federally-facilitated Marketplace | Plan Year 2027

Agents selling ACA plans in the states below must complete the CMS FFM certification. Agents in state-based exchange (SBE) states complete that state's certification instead.

- Alabama
- Alaska†
- Arizona
- Arkansas*
- Delaware
- Florida
- Hawaii†
- Indiana
- Iowa
- Kansas
- Louisiana
- Michigan
- Mississippi
- Missouri
- Montana
- Nebraska
- New Hampshire
- North Carolina
- North Dakota†
- Ohio
- Oklahoma*
- South Carolina
- South Dakota†
- Tennessee
- Texas
- Utah
- West Virginia
- Wisconsin
- Wyoming

* Arkansas and Oklahoma run their own exchanges on the federal platform (SBE-FP), so agents certify through FFM. Arkansas also requires state training.

† PPI does not currently market ACA plans in Alaska, Hawaii, North Dakota, or South Dakota.

Source

CMS State-based Exchanges list (updated Nov. 6, 2026). States not listed as SBEs use the federal marketplace.
https://www.cms.gov/cciio/resources/fact-sheets-and-faqs/state-marketplaces

Exchange types can change each plan year. Verify against the CMS list before open enrollment.