CERTIFIED APPLICATION COUNSELOR
CERTIFICATION PROGRAM
OVERVIEW

CONNECT for HEALTH COLORADO®

OBJECTIVE

Certified Application Counselors (CACs) are individuals who work for a government or community-based organization who has a non-funded contract with Connect for Health Colorado to provide eligibility and enrollment assistance. The CAC certification program provides the minimum body of knowledge required for CACs to operate on the Connect for Health Colorado Marketplace. This program consists of online classes and three required agreements. You will be able to print the required documents but they must be signed electronically for certification.

REQUIREMENTS FOR CERTIFICATION

The following are **required** for certification:

You must work or volunteer for an organization that is a contracted CAC Organization

Completion of a background check with a CAC Organization

Attestation of Required Documents

Completion of our online certification coursework

Recertification is required at least annually. Decertification may occur if you violate any of the terms and conditions as explained in our Conflict of Interest and Conduct Policy.

HOW TO GET CERTIFIED IN 4 STEPS

1
Create a training account or Log into the C4U

2
Complete all required online classes in the C4U

3
Electronically sign all required agreements in the C4U

4
Receive and download certificate

HOW TO LOG INTO THE TRAINING PORTAL

Training Instructions: Getting Started with the C4U, the Learning Management System [LMS] - C4U Terminology

Once you are registered and logged in, the CAC curriculum will be available under the "Your Training" column. If you do not see your coursework or if you are assigned incorrect coursework, send an email to **TrainingSupport@c4hco.com** requesting the CAC curriculum (during Monday-Friday 9:00 AM-5:00 PM MST). Any registrations off-hours will be processed no later than the beginning of the following business day.

REQUIRED ONLINE CLASSES

All CACs will be required to take these courses in the following order.

THE AFFORDABLE CARE ACT & CONNECT FOR HEALTH COLORADO

This course will help you: understand the Affordable Care Act (ACA) and its protections, describe the history of the ACA in Colorado, understand the governing structure of Connect for Health Colorado, describe the components that make up the Connect for Health Colorado ecosystem, describe the entities that make up the customer service channels and understand the roles and responsibilities for those entities. **Estimated time to complete this course: 60 minutes**

ASSISTER ROLES AND RESPONSIBILITIES

This course will help you: understand the role of Assisters and best practices, understand how to obtain authorization and the reporting process. **Estimated time to complete this course: 60 minutes**

INSURANCE INDUSTRY BASICS

This course will help you: describe what health insurance is; what it does; identify common terms in health insurance; describe the difference between a Preferred Provider Organization (PPO) plan, an Exclusive Provider Organization (EPO) plan and a Health Maintenance Organization (HMO) insurance plan; and describe the types of documents that help customers understand health insurance costs. **Estimated time to complete this course: 30 minutes**

QUALIFIED HEALTH PLANS

This course will help you: identify the criteria for a Qualified Health Plan (QHP), identify the role of the Division of Insurance (DOI) in approving plans for sale, understand certified plans for the Marketplace, understand how issuers meet network adequacy requirements and describe the significance of the state benchmark plan for Essential Health Benefits (EHBs). **Estimated time to complete this course: 30 minutes**

PLAN DISTINCTION

This course will help you: understand the factors that customers should consider when choosing health insurance, differentiate between the types of insurance on the Marketplace, identify things customers with prescription drug needs should consider, differentiate between aggregate and embedded family deductibles and identify cost considerations when comparing plans. **Estimated time to complete this course: 30 minutes**

DETERMINING HOUSEHOLDS FOR INSURANCE AFFORDABILITY PROGRAMS

This course will help you to understand: the different types of relationships used to determine households for Advanced Premium Tax Credits (APTCs), Health First Colorado (Colorado's Medicaid Program) and Child Health Plan *Plus* (CHP+); tax filing statuses that are ineligible for APTC; how a Health First Colorado or CHP+ household is defined and how a Marketplace household is defined. **Estimated time to complete this course: 45 minutes**

MODIFIED ADJUSTED GROSS INCOME (MAGI)

This course will help you: identify the formula for MAGI, describe the types of situations where non-MAGI rules will apply, identify the types of income and adjustments used in calculating MAGI and identify when dependent income will be included in MAGI. **Estimated time to complete this course: 30 minutes**

MARKETPLACE ELIGIBILITY

This course will help you: to understand the three eligibility criteria for buying QHPs through the Marketplace, recognize the different kinds of Insurance Affordability Programs available, understand the eligibility criteria for APTC and Cost-Sharing Reductions (CSRs) and identify Federal Poverty Level (FPL) criteria for APTC and CSRs. **Estimated time to complete this course: 45 minutes**

PEAK APPLICATION FOR MIXED ELIGIBILITY HOUSEHOLDS

This course will help you: understand when to use the Program Eligibility and Application Kit (PEAK), enter information about members of the household, enter information about the household's income, enter additional and other health insurance information, review and sign the application and understand what happens after a PEAK application is submitted. **Estimated time to complete this course: 45 minutes**

CUSTOMER EXPERIENCE IN THE ELIGIBILITY SYSTEM

This course will help you: understand where to start an application, understand pathways to enrollment and describe mixed eligibility households. **Estimated time to complete this course: 30 minutes**

REMOTE IDENTITY PROOFING (RIDP)

This course will help you: define what RIDP is, understand who is required to complete RIDP, understand the process as a whole and understand what happens when RIDP is unsuccessful. **Estimated time to complete this course: 30 minutes**

MARKETPLACE ELIGIBILITY SYSTEM WALKTHROUGH

This course will help you: understand and describe the screens in the Marketplace Eligibility System and familiarize yourself with the flow of the application and its features. **Estimated time to complete this course: 60 minutes**

ENROLLMENT AND PAYMENT WEB SERVICES

This course will help you: understand the enrollment and shopping screens in our application, understand how initial payment details can be submitted to insurance companies, identify the entities involved in payment processing, identify the payment information a Customer Service Representative can access and identify payment option screens used in the Marketplace. **Estimated time to complete this course: 30 minutes**

CONNECT FOR HEALTH COLORADO NOTICES

This course will help you: identify the differences between notices for mixed eligibility households, initial eligibility determination, eligibility changes, confirming household information and the manual verification reminder notice. **Estimated time to complete this course: 20 minutes**

VERIFICATIONS (CUSTOMER)

This course will help you: understand why verifications are requested, understand how customers are notified that verifications are due, identify the timeline and process and understand how failing to provide verifications can impact eligibility. **Estimated time to complete this course: 30 minutes**

IMMIGRANT AND NON-CITIZEN ENROLLMENT

This course will help you: identify eligible groups for Health First Colorado, CHP+ and Marketplace programs, identify non-applicant protections and describe ways to address Colorado health insurance option concerns, understand immigrant eligibility in Colorado, income factors for immigrants and protections for immigrants. **Estimated time to complete this course: 30 minutes**

TAX FORMS 1095

This course will help you: describe the three types of Form 1095 and help customers enrolled in health insurance coverage through the Marketplace understand how Form 1095 is used to complete Form 8962 when filing taxes. **Estimated time to complete this course: 45 minutes**

HEALTH COVERAGE AND TAX IMPLICATIONS (MANDATES)

This course will help you: describe the types of coverage that count as Minimum Essential Coverage (MEC), describe how customers apply for exemptions, identify the threshold for repayment limitations and describe the outcomes of reconciliation scenarios. **Estimated time to complete this course: 60 minutes**

SPECIAL ENROLLMENT PERIODS

This course will help you: define a Special Enrollment Period (SEP), identify the different types of Qualified Life Change Events (QLCEs) that may open an SEP and understand the timeframe for utilizing an SEP. **Estimated time to complete this course: 30 minutes**

SPECIAL ENROLLMENT PERIOD VERIFICATION

This course will help you: define a SEP verification, identify who is responsible for determination and verification of QLCE and SEPs, describe steps customers should take when responding to SEP verification requests, understand the types of SEPs for which Connect for Health Colorado cannot provide documentation support and understand the process for appealing an SEP. **Estimated time to complete this course: 15 minutes**

TRANSITIONS AND TERMINATIONS

This course will help you: identify challenges that can occur when transitioning between different types of coverage, describe advance notification and other time requirements for transitioning between or terminating coverage and understand eligibility requirements for MEC. **Estimated time to complete this course: 20 minutes**

RENEWALS AND REDETERMINATIONS

This course will help you: understand the renewal process, understand who is eligible for auto-renewals, determine options regarding a suggested plan, describe to customers who were excluded from the auto-renewal and suggested plan processes how and when to create a manual renewal. **Estimated time to complete this course: 15 minutes**

APPEALS

This course will help you understand the Connect for Health Colorado Office of Conflict Resolution and Appeals and where customers can appeal eligibility determinations. **Estimated time to complete this course: 30 minutes**

MARKETING FRAUD

This course will help you: identify who helps prevent fraud, understand how to take precautions to prevent fraud and how to report identified fraud. **Estimated time to complete this course: 15 minutes**

SECURITY AWARENESS

This course will help you: understand security awareness and best practices at a high level. **Estimated time to complete this course: 60 minutes**

PERSONALLY IDENTIFIABLE INFORMATION (PII) AND PROTECTED HEALTH INFORMATION (PHI)

This course will help you: understand how to properly handle PII and PHI to ensure the privacy of our customers and co-workers. **Estimated time to complete this course: 60 minutes**

THE AMERICANS WITH DISABILITIES ACT

This course will help you: understand what the American with Disabilities Act (ADA) is, identify the legal requirements for supporting people with disabilities, understand how the ACA impacts Americans with disabilities, Connect for Health Colorado's policy on auxiliary requests and understand effective communication techniques. **Estimated time to complete this course: 30 minutes**

CULTURALLY- AND LINGUISTICALLY-APPROPRIATE SERVICES

This course will help you: recognize the cultural implications that affect health coverage, understand how to follow culturally and linguistically-appriopriate service standards, and know how to effectively meet cultural and linguistic communication needs. **Estimated time to complete this course: 30 minutes**

CONNECT FOR HEALTH COLORADO WEBSITE AND SUPPORT TOOLS OVERVIEW

This course provides an overview of Connect for Health Colorado's website and support tools. This is a great opportunity to learn how to use the website with your customers and identify the resources that will help them with the enrollment process. **Estimated time to complete this course: 15 minutes**

COURSE DOCUMENTS

Assistance Network Conflict of Interest and Conduct Policy (Read Only)
Assistance Network HCG and CAC Conflict of Interest Attestation and Disclosure Form
Privacy and Security Statement
Background Check Attestation

The documents requiring your electronic signature will be provided in the C4U. You will have the option to view and save the documents for your records. If you have any questions regarding the terms and conditions of these documents please contact the Assistance Network at **AssistanceNetwork@c4hco.com**.

NEXT STEPS (AFTER CERTIFICATION)

Once you have completed your certification, you will need to contact your Program Manager for additional learning opportunities and to review the below checklist.

ASSISTER CONTINUING EDUCATION CHECKLIST

This checklist includes the resources certified Assisters should use to maintain their expertise. Please confirm with your Program Manager how to engage with the following resources. If you are a one-person shop, please reach out to **AssistanceNetwork@c4hco.com** with any questions.

- ☐ Program Updates calls

- ☐ Assistance Network News newsletter

- ☐ Alerts from Assistance Network

- ☐ Ad hoc webinars from Assistance Network Team or other Connect for Health Colorado Teams

- ☐ Fall training opportunity, currently called CoverCO Tour (formerly Building Better Health conference)

- ☐ Resources in the Learning Management System and Box

- ☐ Specialized Team training opportunities (i.e., application walk-through, plan distinction, event coordination/preparation, etc.)

Training Instructions:
Getting Started with C4U, the Learning Management System

CONNECT for HEALTH COLORADO®

4600 South Ulster Street | Suite 300
Denver, CO 80237

ABOUT C4U

C4U is our Learning Management System (LMS) which is used to access the Connect for Health Colorado certification training program. It is designed to give individuals essential knowledge and skills that will enable them to provide assistance to Coloradans enrolling in the Marketplace. Certification is required annually, and training modules are refreshed as needed annually. The annual certification periods are timed with the annual Open Enrollment Period. After becoming certified, learners can refer back to the training curriculum at any time. The LMS also has a resource library with additional learning aids.

REQUIREMENTS TO BECOME CERTIFIED OR MAINTAIN CERTIFICATION

To complete the certification program, all individuals must complete all of the following components:

Online Classes

Online classes consists of a set of essential modules/videos. To complete a module or video, individuals must go through each section and take the quiz at the end with a passing score of 80% or higher. Online classes and quizzes can be taken an unlimited number of times.

Sign Agreements

Depending on your role, there will be some documents that you will need to sign electronically. After carefully reading each agreement, you will need to select the "Sign" button to confirm your signature.

Certificate

Once the above requirements are complete, access is unlocked to an official certificate that can be viewed and saved. This certificate is accessible at any time and required as proof of the certification program.

BEGIN LEARNING

Registering for a C4U account

1. Go to the **Assister Registration Form** and complete all required fields of the form.

2. Be sure to pay attention to the "Assister Position" field and select the correct position.

* Assister Position — Select — Select / Health Coverage Guide / Certified Application Counselor
* Organization — Select a Assister Position

- The assigned certification program will be registered to your account

3. Next, you will define a security question before being logged into the C4U.

Once your account has been created, you should receive a confirmation email.

Logging in to your C4U account

1. Go to **c4hco.csod.com** and login with your credentials.

   - Your user name will be your registered email.

   - If you forget your user name or password at any time, select **"Forgot user name or password?"**

To log-in, please enter your username and password

Username: [   ]

Password: [   ]

[Login   ]

Forgot user name or password?

Need Help? Please email: trainingsupport@c4hco.com

C4U Connect for YOU

Connect for Health Colorado **Training Portal**

Getting Started with the C4U (optional)

To familiarize yourself with the C4U, there are a few options:

1. You can take the online class "Getting Started with the C4U!" which is available under Featured Training.

2. You can sign up for a "C4U Walkthrough" training session in our events calendar.

Completing the Certification Program

On the Welcome page, you should see your certification curricula under "My Training" in the left column.

- You may access your curricula at any time by selecting "Open curriculum" on the Welcome Page under "My Training" or on the "My Transcript" page found under the "Learning" tab.

How to complete an Online Class:

1. To begin your online class training, you will need to go through each section completely. Select the "Launch" button next to the online class training.

   - If the online class does not appear immediately, you may have your pop-up blocker enabled. Select the "here" in the "If the training doesn't load, click here to open it" link.

2. There will be a short quiz at the end of each course. **All quizzes must be passed with an 80% or higher.** If you do not receive a passing score, review the course and then select the retake icon (⟳).

3. To receive full credit for each course, be sure that the module is "100% complete." You can view this progress bar underneath the module name in the navigation on the left.

   - If you exit the course and the module was not "100% complete," the course will remain incomplete.

   _____
   100% COMPLETE

4. Select the "EXIT COURSE" link at the top right to receive full credit.

Last Updated July 2, 2020

How to complete a Video training:

1. To begin your video training, select the "Launch" button next to the video training.

2. A video player will launch and when you watched the whole video, select the "Mark Complete" button.

How to complete a Materials training:

1. Select the "Launch" button next to the material training.

2. A new window should appear with the material document for you to view, download, and save.

    - It is recommended for you to save any materials offered in the curricula for your records.

3. Select the "Mark Complete" button after viewing the material document.

How to download your certificate:

1. Hover over the "Learning" tab inthe navigation and select "My Transcript"

2. Select "Completed" in the "Active" dropdown menu to view all completed training.
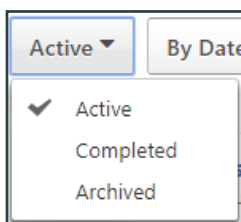
3. Select the "View Certificate" button next to the completed curricula to view, download and save your certificate.

> If you encounter any problems or need assistance completing your Certification Training, please don't hesitate to contact us at **TrainingSupport@c4hco.com**.

Glossary:
C4U, Learning Management System Terminology

C4U, OUR LEARNING MANAGEMENT SYSTEM/TRAINING PORTAL

C4U is our training portal where all training materials, including training modules, videos, and job aids are available. In April 2020, Connect for Health Colorado acquired Cornerstone as our Learning Management System (LMS) vendor. This document's purpose is to help you familiarize yourself with the new terminology with the new training portal.

Curricula
A curricula is a compound of course materials such as online classes, videos, and/or materials.

Online Class
Online classes are course modules that can be taken at any time on any device with internet connection.

Event
An event may refer to a learning session offered in-person or online.

Video
A video is a training type that enables users to watch a video training.

Material
Materials are supporting documents that can be downloaded and saved such as job aids or learning guides.

Assessment
An assessment is a series of questions reflecting the information in the curricula to be graded.

Playlist
Playlists are a list of training materials that individual can choose for a personalized learning path.

External Content
External content is any training material outside of the LMS.

Learning Management System (LMS) - A platform utlilized to deliver training programs and e-learning.

E-Learning - Learning materials conducted via electronic media (online).

C4U - Connect for Health Colorado's training portal (Connect for YOU).

Job Aid - A visual aid that will assist you in understanding certain processes or systems.

Instructor-Led Training (ILT) - An in-person training class that is led by an instructor at a certain date, time and location.

Virtual Instructor-Led Training (VILT) - A training class that is available online led by an instructor at a certain date and time.

Module - An educational web-base-training that focuses on a particular topic.