

ISSUER DEDICATED SALES TEAM

CERTIFICATION PROGRAM

OVERVIEW



OBJECTIVE

An Issuer Dedicated Sales Team (IDST) is comprised of the Broker Agency Manager and Associated Sales Agents who are certified brokers employed by one of our partnering insurance companies offering plans on the Marketplace. The IDST certification program provides the minimum body of knowledge required for individuals working with a health insurance company to operate on the Connect for Health Colorado Marketplace. The Issuer Dedicated Sales Team Certification program consists of online courses and a required agreement. The required document must be signed electronically and does not need to be printed and submitted.

REQUIREMENTS FOR CERTIFICATION

Insurance companies that offer health and/or medical plans on the Marketplace have dedicated sales teams that can help customers complete their application for eligibility and submit their enrollment. In order to help customers through this process agents who are part of the dedicated sales teams need to complete this program.

The following are **required** for certification:



Current Accident and Health license



Completion of our online certification coursework



An electronically signed Connect for Health Colorado Producer's Agreement

HOW TO GET CERTIFIED IN 4 STEPS



1

Create a training account or Log into the C4U



2

Electronically sign the required agreement in the C4U



3

Complete all required online classes in the C4U



4

Receive and download certificate

HOW TO LOG INTO THE C4U TRAINING PORTAL



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



Once you are registered and logged in, the IDST curriculum will be available under the “YourTraining” column. If you do not see your coursework or if you are assigned incorrect coursework, send an email to TrainingSupport@c4hco.com requesting the IDST 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 DOCUMENTS



Certified Producer Agreement Form



The Certified Producer Agreement Form will be required to be electronically signed in the C4U. You will have the option to view and save the form for your records. If you have any questions regarding the terms and conditions of this form please contact the Issuer Team at IssuerOperations@c4hco.com.

REQUIRED ONLINE CLASSES



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**

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**

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**

BROKER PORTAL OVERVIEW

This course provides an overview of how to access and navigate the Broker Portal. **Estimated time to complete this course: 15 minutes**

NEXT STEPS (AFTER CERTIFICATION)



Once you have completed your certification, the next step is to create or complete your Broker Account with Connect for Health Colorado. You may receive an invite from the Broker Agency Manager to complete this step.



[Creating Your Account in the Broker Portal - Broker Agency Manager \(for Broker Agency Managers only\)](#)
[Completing Your Account in the Broker Portal \(for invited Associated Brokers and Authorized Users only\)](#)



Please note that your Broker Portal is entirely separate from your training portal account.

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



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 return to the training curriculum to refer to 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:



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.



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.



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 [Dedicated Sales Team Registration Form](#) and complete all required fields of the form.
2. 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:

[Forgot user name or password?](#)

Need Help? Please email: trainingsupport@c4hco.com

 **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,” then the course will remain incomplete.



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



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.

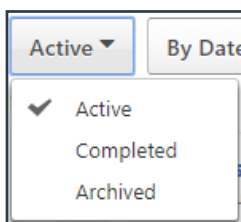


How to complete a Materials training:

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 in the 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



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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 utilized 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.

Training Instructions: Creating Your Account in the Broker Portal - Broker Agency Manager



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BROKER PORTAL

Once you have completed your certification training, the next step is to create an account in the Broker Portal with Connect for Health Colorado. **Brokers who are managing staff (Associated Brokers or administrative staff) and/or own their own agency should create a Broker Agency Manager account.**

Please note that your Broker Portal account is entirely separate from your training portal account, located on the marketplace website outside the C4U training portal.

This online portal will allow you to do the following and more:



Manage Clients

Remove or transfer any clients to another Certified Broker or Agency. You will also be able to manage client information as well as view the client's Connect for Health Colorado application.



Manage Associated Brokers and Authorized Users

Add, remove or reinvoke Associated Brokers and Authorized Users. These individuals will then need to complete their account information after receiving the email.

BEGIN LEARNING

1. Go to <https://www.connectforhealthco.com> in your Chrome Browser.
2. In the footer, select the “[For Brokers](#)” link.
3. Select the **Access your Broker Marketplace account** button to access the Broker Portal.
4. New users should select the “**Create a new account**” link.
5. Complete all required fields in the Registration page and be sure to select “Broker Agency Manager” as your role.
6. You must agree to the Terms & Conditions provided as well as indicate that you are authorized to create an account at the bottom of the registration.
7. Select the blue “**Submit**” button to complete your registration.
8. You will be prompted to log into your account with the email and password you registered with to complete your account information. Once you are logged in, select the “**Complete Profile**” button under the “Account Summary” section.

Role
Select Option ^
Certified Broker
Broker Agency Manager

Account Summary

Username:

Email Address:

Broker TIN/EIN:

Agency TIN/EIN:

Primary Address:

Mailing Address:

Primary Phone Number:

Secondary Phone Number:

Preferred Language:

[Complete Profile](#)

- Complete the “Your Information” and the “Communication Preference” sections. Select the **“Continue”** button to advance.



All Broker Agency Managers must update their license expiration date when renewing their license with the state.

- Check the box next to “I agree to the Terms & Conditions provided” after reviewing before selecting the **“Continue”** button on the “Terms and Conditions” section to complete your account information.

CONNECT for HEALTH
COLORADO™

Dashboard Hello, Tom Bar ▾

Thank you for completing your profile

Your Information has been submitted for approval.

[Go to my Dashboard](#)



If you have questions regarding certification requirements or any issues while creating your Broker Agency Manager account in the Broker Portal, contact the Issuer Team at IssuerOperations@c4hco.com or the Broker Team at BrokerTeam@c4hco.com.

Training Instructions: Completing Your Account in the Broker Portal



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BROKER PORTAL

Individuals may be invited to be associated with a Broker Agency Manager account. These individuals may be Associated Brokers or Authorized Users. This guide will assist you to complete your account information.

Please note that your Broker Portal account is entirely separate from your training portal account, located on the marketplace website outside the C4U training portal.

This online portal will allow you to do the following and more once you have been invited by the Broker Agency Manager and completed your account information:

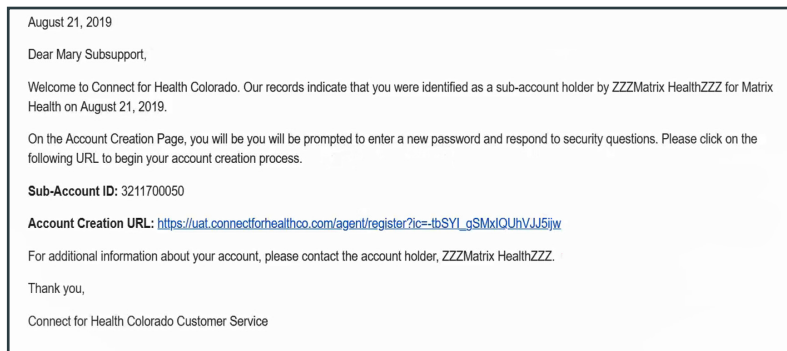


Manage Clients

Remove or transfer any clients to another Certified Broker or Agency. You will also be able to manage client information as well as view the client's Connect for Health Colorado application.

TO BEGIN

1. The Broker Agency Manager will invite you to complete your account information. You will receive an email with the instructions on how to go about this. Below is an example of that email.



2. Select the "Account Creation URL" provided in the email to complete the registration form.
3. Once you have logged into your new account, you will select the "**Complete Profile**" button under the "Account Summary" section.
4. Complete each section completely and select "**Continue**" to advance.



If you have questions regarding certification requirements contact the Issuer Team at IssuerOperations@c4hco.com or Broker Team at BrokerTeam@c4hco.com.