

Certification Program Overview

Issuer Dedicated Sales Team

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 agreement 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 Colorado Accident and Health license (resident or non-resident)



An **electronically** signed Connect for Health Colorado Producer's Agreement



Completion of the Connect for Health Colorado online certification coursework

HOW TO GET CERTIFIED IN 4 STEPS



1

Create or log into your C4U account



2

Electronically sign the required agreement in C4U



3

Complete all required online classes in C4U



4

Access and download certificate of completion

HOW TO LOG INTO THE C4U



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



Once you are registered and logged in, the IDST 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 appropriate curriculum (during business hours, Monday-Friday 9:00 AM-5:00 PM MST). Any requests after business hours will be processed no later than the beginning of the following business day.

REQUIRED DOCUMENT



The Certified Producer Agreement Form is required to be **electronically signed** in **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 COURSES



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: 50 minutes

INSURANCE INDUSTRY BASICS

This course will help you: describe what health insurance is; what it does; identify common terms in health insurance; differentiate 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: 35 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, explain 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: 40 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: 55 minutes**

DETERMINING HOUSEHOLDS FOR INSURANCE AFFORDABILITY PROGRAMS

This course will help you: understand the different types of relationships used to determine households for the Advanced Premium Tax Credits (APTCs), Health First Colorado (Colorado's Medicaid Program) and Child Health Plan *Plus* (CHP+); describe tax filing statuses that are ineligible for the APTC; identify how a Health First Colorado or CHP+ household is defined and how a Marketplace household is defined. **Estimated time to complete this course: 35 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: 35 minutes**

MARKETPLACE ELIGIBILITY

This course will help you: differentiate the three eligibility criteria for buying QHPs through the Marketplace; recognize the different kinds of insurance affordability programs available; understand the eligibility criteria for the APTC and Cost-Sharing Reductions (CSRs); and identify Federal Poverty Level (FPL) criteria for the APTC and CSRs. **Estimated time to complete this course: 55 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: 60 minutes**

CUSTOMER EXPERIENCE IN THE ELIGIBILITY SYSTEM

This course will help you: understand where to start an application, differentiate 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, identify 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: 25 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, describe 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 differentiate payment option screens used in the Marketplace. **Estimated time to complete this course: 40 minutes**

CONNECT FOR HEALTH COLORADO NOTICES

This course will help you differentiate 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: 40 minutes**

VERIFICATIONS (CUSTOMER)

This course will help you: understand why verifications are requested; describe 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: 25 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: differentiate 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: 30 minutes**

HEALTH COVERAGE AND TAX IMPLICATIONS

This course will help you: differentiate 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: 30 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 describe the time frame for utilizing an SEP. **Estimated time to complete this course: 50 minutes**

SPECIAL ENROLLMENT PERIOD VERIFICATION

This course will help you: define a SEP verification, identify who is responsible for determination and verification of QLCEs and SEPs, state the steps customers should take when responding to SEP verification requests, differentiate 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: 20 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: 25 minutes**

RENEWALS AND REDETERMINATIONS

This course will help you: understand the renewal process, identify who is eligible for auto-renewals, determine options regarding a suggested plan, and 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: 30 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: 25 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: 55 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 Americans 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 practice effective communication techniques. **Estimated time to complete this course: 25 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: 45 minutes**

BROKER PORTAL OVERVIEW

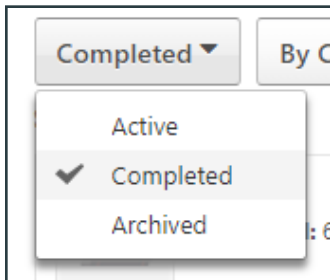
This course provides an overview of how to access and navigate the Broker Portal including how to set up and update your account and manage client lists. **Estimated time to complete this course: 40 minutes**

NEXT STEPS

Once you have completed your certification, you will need to download your certificate of completion from [C4U](#).

How to download your certificate:

1. Hover over the "Learning" tab in the navigation bar 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



After completing your certification training, contact IssuerOperations@c4hco.com for your next steps.

