

New Broker/Agent Certification Training

The New Broker Certification program provides the minimum body of knowledge required for Colorado-licensed Brokers to operate on the Connect for Health Colorado Marketplace. This program consists of online classes, reference guides, and a required certified producer agreement that must be completed **annually**.

New Brokers are defined as Brokers who have not completed the previous year's certification training between September 1, 2024 and October 15, 2024.

Training Hours: 10 hours

The Affordable Care Act (ACA) Overview

This document will: Describe the ACA; Explain the protections of the ACA; and differentiate the Insurance Affordability Programs offered by the ACA.

Connect for Health Colorado Overview

This document summarizes Connect for Health Colorado's partners and function.

Health Insurance Types Reference Guide

The different types of plans have different rules, especially about the providers they pay and how customers access care. This guide will provide an overview of the different types.

Health Insurance Industry Tiers and Terms Reference Guide

Understanding insurance industry basics will enable you to help Connect for Health Colorado achieve its mission to increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado.

Affordability of Health Insurance Options

This document summarizes options that can make health insurance more affordable, including medical saving accounts as well as cost-sharing.

Essential Health Benefits, Dental and Vision Options

This online course will: Describe EHB and the categories that must be covered under the Affordable Care Act (ACA); Explain what a Benchmark Plan is; List the benefits that must be included in plans offered on the Individual Market; and explain the two types of dental coverages for adults and the vision plan offering. **Estimated time: 15 min**

Overview of Qualified Health Plans (QHP)

This online course will: Summarize what is included at a minimum in QHP; Explain a Minimum Essential Coverage (MEC) and what it includes; Describe what the Connect for Health's Colorado's QHP Enrollment periods include; Share the coverage effective dates for open enrollment; and explain the options for canceling their plans. **Estimated time: 15 min**

Options Outside the Marketplace

This document summarizes non-Marketplace coverage options.

Plan Distinction

This online course will list the things customers should consider when choosing health insurance and differentiate between the types of health insurance and their available benefits. **Estimated time: 25 min**

Household Composition

This document summarizes household composition and how it relates to the Internal Revenue Service (IRS) rules for Medicaid and Marketplace eligibility.

Mixed Eligibility Households

This document summarizes Modified Adjusted Gross Income (MAGI) rules and how they relate to mixed eligibility households for Medicaid and Marketplace households.

Modified Adjusted Gross Income (MAGI) Overview

This online course will: Explain the formula for MAGI; Associate the types of situations where Non-MAGI rules will apply; and identify the types of income and adjustments used in calculating MAGI.

Estimated time: 15 min

Taxable, Non-Taxable and Other Income

This online course will: Differentiate between taxable/non-taxable income; Determine which exclusions apply to American Indian & Alaska Native income; and recognize when dependent income will be included in MAGI. **Estimated time: 20 min**

Marketplace Eligibility

This document summarizes Connect for Health Colorado's eligibility requirements.

Insurance Affordability Programs

This online course will: Recognize the different kinds of insurance affordability programs available in Colorado and how one can apply for them; List the eligibility criteria for the APTC and CSR; Identify the Federal Poverty Level (FPL) criteria for the APTC and CSR; describe the tax implications of using the APTC; and summarize the formula for calculating the APTC. **Estimated time: 15 min**

Other Types of Minimum Essential Coverage (MEC)

This online course will: List and define other types of MEC outside of the Marketplace; Recognize what factors lead to the affordability of Employer-Sponsored Insurance (ESI); Outline how Medicare enrollment affects the ability to enroll in a QHP; and identify how Medicaid and the Children's Health Insurance Program (CHIP) contribute to the affordability of health insurance. **Estimated time: 20 min**

Immigrant Eligibility in Colorado

This online course will identify eligibility groups for Health First Colorado /CHP+ and identify eligibility criteria for people with a variety of immigration statuses for receiving the APTC and CSR.

Estimated time: 10 min

Income Factors for Immigrants

This online course will identify how and when to include sponsor income in an application and identify what to do with the income of individuals who are not lawfully present. **Estimated time: 10 min**

Protections for Immigrants

This online course will identify rules and policies set in place that provide protection for immigrant applicants and their families and explain how discrimination based on race, ethnicity, national origin and language spoken, is prohibited by Title VI. **Estimated time: 10 min**

Broker Portal Role Permissions Reference Guide

This flowchart will help you understand your Broker Portal role and what permissions are available to you.

Certified Broker Account Creation and Profile Completion in the Broker Portal

This video demonstrates how to create a new Broker Portal account or login to your Broker Portal account. **Estimated time: 5 min**

Managing Authorized Users and Account Creation for Administrative Staff in the Broker Portal

This video will differentiate Administrative Staff Broker Portal accounts and Certified Broker Portal accounts; Navigate the Authorize User screen in the Broker Portal; and assist an Authorize User on how to create an Administrative Staff Broker Portal account. **Estimated time: 5 min**

Managing Associated Brokers in the Broker Portal

This video will navigate the Associated Broker screens in the Broker Portal. **Estimated time: 3 min**

Managing Client Lists in the Broker Portal

This video will navigate the Client Information screens in the Broker Portal and describe the book of business details. **Estimated time: 4 min**

Marketplace or Colorado Connect Account Creation

This video demonstrates how to create a new Marketplace or Colorado Connect account. **Estimated time: 5 min**

Marketplace Eligibility System Welcome Screen

This video demonstrates how to navigate the Marketplace Eligibility System Welcome screen. **Estimated time: 5 min**

Marketplace Eligibility System - Remote Identity Proofing (RIDP)

This video demonstrates how to complete the Remote Identity Proofing screen. **Estimated time: 3 min**

Marketplace and Colorado Connect Manage Who Helps You Screen

This video demonstrates how to navigate the Marketplace or Colorado Connect Manage Who Helps You screen, as well as how to associate or remove a Broker or Assister Site. **Estimated time: 3 min**

Marketplace Eligibility System Member Details Screen

This video demonstrates how to complete the Member Details screens, including personal information and race and ethnicity information. **Estimated time: 4 min**

Marketplace Eligibility System Citizenship and Immigration Status Screen

This video demonstrates how to complete the Citizenship and Immigration status screen. **Estimated time: 2 min**

Marketplace Eligibility System Family Overview and Financial Details Screens

This video demonstrates the available financial pathways for customers, how to navigate the Family Overview screen, how to add or remove household members, and if applying for financial help, how to complete the financial details screens. The financial details include income, deductions, tax status, and other health coverage screens. **Estimated time: 10 min**

Marketplace Eligibility System Tell Us About Life Changes Screens

This video demonstrates how to complete the life change events screens. **Estimated time: 2 min**

Marketplace Eligibility System Declarations and Signature Screen

This video demonstrates how to review the Declarations and Signature Screen. **Estimated time: 3 min**

Marketplace Eligibility System Shopping Screen

This video demonstrates how to review the eligibility results screen, how to navigate the shopping screens, and how to manage your plans. **Estimated time: 7 min**

Colorado Connect & OmniSalud Overview

This online course will: Define what Colorado Connect is; Summarize the services that Colorado Connect provides; Explain the OmniSalud program and how it assists undocumented Coloradans; and differentiate the mission, objectives and services between Connect for Health Colorado and Colorado Connect. **Estimated time: 25 min**

Colorado Connect Welcome Screen

This video demonstrates how to navigate the Colorado Connect Welcome screen. **Estimated time: 4 min**

Completing Your Colorado Connect Application

This video demonstrates how to complete a Colorado Connect application. **Estimated time: 5 min**

Shopping in Colorado Connect

This video demonstrates how to review the eligibility results screen, how to navigate the shopping screens, and how to manage your plans. **Estimated time: 6 min**

Marketplace Verifications (Customer)

This online course will: Recognize the different verification requirements; Describe how customers are notified when verifications are due; Identify the verification timelines and processes; and discern the impacts on a customer's eligibility for failing to provide the required verification. **Estimated time: 25 min**

Marketplace Manual Verification Request Statuses and Types Reference Guide

This guide is intended for use by Brokers to explain the different types of MVRs and the meaning of various statuses in the Open Verification Request container on the Broker Portal.

Transitions and Terminations

This online course will: Identify challenges that can occur when transitioning between different types of coverage and ways to minimize impacts; Describe advance notification and other time requirements for transitioning between or terminating coverage; and differentiate who is responsible for eligibility and other determinations associated with coverage transitions and terminations. **Estimated time: 25 min**

Appeals

This document summarizes the Connect for Health Colorado appeals process.

Form 1095-A and Form 8962 (Marketplace)

This document summarizes what the Form 1095-A is and why it is used to complete Form 8962.

Tax Requirements

This online course will identify the eligibility criteria for APTC and describe the outcomes of reconciliation scenarios. **Estimated time: 20 min**

Marketplace Fraud Overview

This document summarizes examples of Marketplace Fraud and the reporting parties.

Health Equity

This online course will: Define health equity and culturally responsive care; Explain why equity in the health industry matters; and utilize health equity best practices when assisting customers with Connect for Health Colorado and Colorado Connect. **Estimated time: 20 min**

The Americans with Disabilities Act (ADA)

This online course will: Define what the ADA is and recognize how the Act defines disability; Identify the legal requirements for supporting people with disabilities in your role with Connect for Health Colorado; Describe the ACA impacts Americans with disabilities and Connect for Health Colorado's policy on auxiliary requests; Provide helpful tips for interactions and working with people who have disabilities; and describe effective communication techniques. **Estimated time: 20 min**

Security Awareness (Part 1-8)

This online course will: Review the importance of security; Explain the effects of security on customers; Describe what a “Human Firewall” is and why it is important; Explain how the Security and Privacy program meets requirements to protect customer data; Share signs of a potential Insider Threat; Review access controls; Explain password guidelines; Describe the various types of Malware; Review the importance of using care on social media; Defining Personally Identifiable Information and Protected Health Information; Define social engineering; Explain phishing attacks; Share how to avoid scams; Describe the importance of email security; Define the role of encryption; Explain how to identify suspicious emails; Review PII in emails and instant messaging; Describe the frequency of system back ups; Explain the appropriate security measures with data disposal and encryption; Review shredding requirements based on specific IRS Publications; Explain the steps taken to protect mobile devices; Describe the storage for mobile devices; Review the importance of using a Virtual Private Network (VPN) to ensure security; Explain how a security breach occurs; and share the steps taken to report security incidents. **Estimated time: 110 min**

Personally Identifiable Information and Protected Health Information (PII/PHI) (Part 7) This online course will: Describe legal requirements and how to protect customers’ PII and PHI; Define PII; Share examples of PII; Describe the Privacy Laws; Explain the compliance requirements under the Health and Human Services Regulations; Share how to protect the flow of data under the Fair Information Practice Principles; Explain the consequences of disclosing customer information; Define non-compliance violations and penalties; Share best practices for protecting customer’s information; Review what is included in PHI; Describe the rules of De-identification; Explain various forms of PHI; Describe an overview of HIPAA; Review the specifics of Protected Health Information; Explain the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule; Clarify who must comply with the HIPAA Rules and the liability for non-compliance; Describe the role of the Office of Civil Rights (OCR); Explain the role of state and local compliance; Define the enforcement of HIPAA; Explain what is and is not considered a breach; Share how Colorado Laws view data breaches; Describe a security incident and reporting requirements; and share Security Practices. **Estimated time: 100 min**

Broker Portal Approval Process Reference Guide

This guide outlines your next steps after completing the Broker/Agent Certification training and explains how the approval process works.