

### **Referral Specialist Certification Training**

Referral Specialists work or volunteer for a Referral Partner Organization that is part of the Assistance Network. The Referral Specialist facilitates Health Insurance enrollment referrals while providing education on health care and financial assistance, including Connect for Health Marketplace and premium/cost sharing reductions; Colorado Connect and SilverEnhanced Savings; and Health First Colorado/CHP+. Referral Specialists do not assist with eligibility or enrollment applications but rather refer to Certified Assisters and/or Brokers for support with this process. Referral specialists will be able to print the required documents, but they must be signed electronically for certification.

**Training Hours:** 9 hours

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### **The Affordable Care Act (ACA)**

This online course will: Describe the ACA; Explain the protections of the ACA; and differentiate the Insurance Affordability Programs offered by the ACA. **Estimated time: 25 min**

### **Connect for Health Colorado**

This online course will: Describe the governing structure of Connect for Health Colorado; Identify the components that make up the Connect for Health Colorado ecosystem; and differentiate the entities that make up the customer service channels at Connect for Health Colorado. **Estimated time: 25 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**

### **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.

## Household Composition

This online course will interpret the different types of relationships used to determine households for the Advance Premium Tax Credit (APTC), Health First Colorado (Colorado's Medicaid Program) and Child Health Plan *Plus* (CHP+) and recognize tax filing statuses that may be eligible or ineligible for APTC.

**Estimated time: 20 min**

## Mixed Eligibility Households

This online course will define a Health First Colorado, CHP+ and Marketplace household and identify disparities in household rules between the Marketplace and Modified Adjusted Gross Income (MAGI) Health First Colorado/CHP+. **Estimated time: 15 min**

## Marketplace Eligibility

This online course will list the eligibility criteria for buying QHP through the Marketplace. **Estimated time: 10 min**

## 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**

## 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**

## Marketplace Fraud

This document will provide examples of fraud, best practices to prevent fraud in the Marketplace, and how to report fraud if it occurs.

## Overview of Culturally and Linguistically Appropriate Services

This online course will: Define Culture and how it can determine our customer's understanding of health information; Explain what it means to be culturally and linguistically competent; Describe why customers of various cultural backgrounds may not be able to attain their highest health level; and summarize support required to ensure effective communications in a preferred language. **Estimated time: 10 min**

## Diversity Groups and Laws

This online course will: List the groups that would fall under the description of Culturally and Linguistically diverse; Explain how the Civil Rights Act protects all people from discrimination; Describe how the Defense of Marriage Action (DOMA) impacts the premium tax credit and same-sex spouses; and define what providing equal service means to health coverage. **Estimated time: 10 min**

## 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**

### Certification Documents

- Referral Specialist Conduct Policy (*Read Only*)
- Referral Specialist Conduct Attestation (*E-signature Required*)
- Referral Specialist Certification Requirements (*Read Only*)
- Referral Specialist Security Statement (*Read Only*)
- Referral Specialist Duties (*Read Only*)
- Referral Specialist Background Check Attestation (*E-signature Required*)

Documents requiring your electronic signature will be available in **C4U**. You'll have the option to **view and save** these documents for your records. Once signed, please **submit a copy** to your agency's designated **C4HCO Program Manager** to keep on file.

If you have any questions about the terms and conditions in these documents, contact the **Assistance Network** at [AssistanceNetwork@c4hco.com](mailto:AssistanceNetwork@c4hco.com).