

Returning Broker Certification Training

The Returning 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 and a required certified producer agreement that must be completed **annually**.

Returning Brokers are defined as Brokers who have not completed the previous year's certification training before July 31, 2026.

Training Hours: 6 hours

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 and Mixed Status Households

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

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: 20 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 Open Verification Request Statuses and Types Reference Guide

This guide is intended for use by Brokers to explain the different types of verification requests 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.

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 1-7)

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: 105 min**



Personally Identifiable Information and Protected Health Information (PII/PHI) (Part 1-5)

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: 70 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.