

## Certified Application Counselor Location Requirements and Selection Criteria

FY27 – FY29

Connect for Health Colorado® (C4HCO) has established a Certified Application Counselor (CAC) Program to designate organizations throughout the state to provide education and impartial application assistance to customers seeking health coverage through the state health insurance Marketplace and Colorado Connect.

This program is an initiative in compliance with federal rules and applicants must meet the C4HCO criteria, including privacy and security standards. Selected organizations will be awarded a contract with annual renewal contingent on performance. There is no funding from C4HCO for CAC Designated Organization services, however, organizations applying are encouraged to read the Supplemental Funding opportunity which is available along with the full Partner Program announcement and application at [c4hco.smapply.io](https://c4hco.smapply.io).

### Objectives

The CAC Program is an opportunity for healthcare providers and organizations who already perform application and enrollment assistance to become Designated Organizations (CAC Locations). CACs (also known as Assisters) provide direct education and enrollment assistance to Coloradans who otherwise would have difficulty navigating the enrollment system or distinguishing between health coverage or dental plan options. Assisters help to decrease the barrier of cost for health coverage and health services by providing information about financial assistance and options for coverage levels including distinction of pre- and post- deductible costs. Assisters provide education and increase access to health care services by identifying health insurance literacy opportunities (i.e. explaining how to use health benefits effectively and selecting providers). Also, Assisters provide ongoing health coverage navigation assistance making referrals to the Division of Insurance or other appropriate agencies as needed, or upon request. CAC Organizations will collaborate with county Departments of Human Services, certified Brokers, Enrollment Centers, and other partners to connect customers to available real-time help.

## **Connect for Health Colorado will provide the following services to support Certified Application Counselor duties:**

- Website capable of providing general education about health insurance terms, eligibility for Colorado Premium Assistance, Premium Tax Credits and Cost-Sharing Reductions, OmniSalud and Silver Enhanced Savings, and comparison of available health coverage options. The website is a secure place for customers to apply for financial assistance programs, and to access an eligibility assessment for Medicaid and CHP+. The system also collects and submits enrollment applications to health coverage issuers.
- Scheduling and reporting tools to track outcomes for each Site (optional to use)
- Team of C4HCO Staff to support all Program Managers and Assisters via options to contact the Team directly, offering communication supports such as: ongoing program update calls, timely alert distribution, and assistance with complex eligibility/household issues
- Dedicated Customer Service Center line to provide expert support by phone to customers and Assisters. The Customer Service Center will also support Spanish language interpretation services for customers and interpretation of other languages, by request.
- Outreach and education materials (digital and printed)
- Social media/traditional media content
- Additional support for events (as requested)
- Website and social media promotion/referrals
- Tools and services that support the blind and visually impaired, non-English speaking customers, and TTY/TDD for the hearing impaired.

## **Connect for Health Colorado will be responsible for the following functions related to the Certified Application Counselor Program:**

- Application and award process
- Training and certification of Assisters
  - Training will be provided through our online Learning Management System, C4U, and is required at least annually.
  - Module-based training topics can be found at <https://connectforhealthco.com/for-certified-assisters/> and include:
    - Security Awareness
    - PII and PHI
    - Fraud
    - Affordable Care Act (ACA) and C4HCO
    - Marketplace overview and application process
    - QHPs and plan distinction
    - Eligibility Criteria
    - ADA and Culturally and Linguistically Appropriate Services
    - Appeals

- Immigrant Eligibility in Colorado
  - Colorado Connect & OmniSalud
- Ongoing monitoring to include but not be limited to:
  - Review of quality of information and interaction with customers
  - Audit of program management and quality
  - Review of policies and procedures upon request by C4HCO
  - Any activities might be required due to breaches in security or instances of compromise of privacy
- De-certification: If necessary, or upon termination from the CAC Location, C4HCO will withdraw certification from a specific CAC.

### CAC Location Requirements

Selected organizations will have staff and/or volunteers to perform the customer assistance duties of CACs. Selected applicants are required to:

- Have an organizational mission that aligns with access to health coverage
- Currently be helping individuals or families in a one-on-one setting
- Provide the space and infrastructure that allows Assisters to perform their role in-person
- Not be a health insurance Issuer, association that includes members of or lobbies on behalf of the insurance industry, or a health services provider that contracts exclusively with one health insurance Issuer
- Not receive any consideration directly or indirectly from any health insurance issuer for enrollment in health plans
- Not charge for assistance related to Assistance Site or Assister services or provide gifts of any value as an inducement for using assister services.
- Not use C4HCO Marketplace funds to purchase gifts or promotional items
- Not, for services related to Assistance Sites or Assisters, initiate a telephone call to a customer using an automatic dialing system or pre-recorded voice.
- Have policies and procedures in place protecting and maintaining the privacy of customer information
- Have policies and procedures in place for staff and volunteer background checks
- Have policies and procedures in place for assessing and evaluating customer service programs for quality and escalating customer complaints for resolution
- Provide services in a location and in a manner that is physically and otherwise accessible to individuals with disabilities
- Disclose to C4HCO and any customers potential conflicts of interest and have policies and procedures for mitigating conflicts of interest
- Have a non-discrimination and inclusion policy and agree to provide services to customers in an inclusive way that does not discriminate based on factors such as race, color, religion, sex, national origin or sexual orientation

- Assign a Program Manager to complete training, supervise the work of Assistants and check-in with the C4HCO with questions and concerns
- Provide periodic reporting
- Read the full program announcement and apply at [c4hco.smapply.io](https://c4hco.smapply.io).
- Sign and submit the CAC Program Designated Organization Agreement that includes:
  - C4HCO Interest and Conduct Policy
  - C4HCO Privacy and Security Requirements
  - To the extent permitted by law, CAC Designated Organizations will be required to hold C4HCO harmless for any legal claims or damages resulting from CAC actions.

### **Certified Application Counselor Certification Requirements**

An individual must meet the following requirements to obtain yearly certification as a C4HCO\* CAC:

- Assignment by the CAC Location. Assignment includes:
  - Attestation of adherence to signed C4HCO Conflict of Interest and Conduct policy, including acting in best interests of customer
  - Attestation of signed Privacy and Security statement
  - Attestation that background check was completed with satisfactory results
- Completion of C4HCO certification program.

### **Terms and Conditions of Certified Application Counselor Certification**

CAC certification shall remain in effect with the following conditions:

- Loss of assignment by a CAC Designated Organization will result in termination of CAC certification
- Legal actions against a CAC that could result in an unsatisfactory background check must be reported to C4HCO and may result in termination of certification
- Changes in relationships that constitute a Conflict-of-Interest disclosure must be reported to C4HCO and may result in termination of certification
- Breaches in security or instances of compromise of privacy must be reported to C4HCO and may result in termination of certification
- C4HCO reserves the right to inspect, assess, and audit a CAC's security and privacy practices. Inadequate security and privacy practices may result in termination of certification
- CACs must complete updated trainings to maintain expertise
- If quality audits show trends of concern about a CAC's ability to remain impartial or otherwise fulfill their duties, C4HCO may ask for a plan of action for improvement or may terminate certification

\*Colorado Connect, PBC (organized as a public benefit corporation) shall be added as an additional Party to the Document. References to Connect for Health Colorado (C4HCO) in the Document shall be deemed to include Colorado Connect, PBC as an added Party.

## Certified Application Counselor: Roles and Duties

CAC Locations will be responsible for ensuring the duties performed by their Assistants are performed accurately and without bias, including but not limited to:

- Maintaining expertise in eligibility, enrollment and program specifications
- Provide information to individuals and employees about the full range of health coverage options and affordability programs for which they are eligible
- Assist individuals and employees with applying for health coverage through C4HCO or Colorado Connect and related insurance affordability programs
- Facilitating enrollment of eligible individuals including selection of QHPs and other coverage plans
- Providing information in a manner that is culturally and linguistically appropriate to the needs of the population;
- Ensuring that customers are informed, prior to receiving assistance, of the functions and responsibilities of Assistant, including that Assistants are not acting as tax advisers or attorneys when providing assistance as Assistants and cannot provide tax or legal advice
- Reviewing the C4HCO Customer Authorization Terms prior to an Assistant accessing a customer's personally identifiable information, and attaching organization's unique Site ID to customer's account as proof of customer authorization

The role of CACs will be to act in the best interest of customers by providing in-person assistance and education about:

- Connect for Health Colorado and Colorado Connect
- The available programs, including insurance affordability programs such as Medicaid, CHP+, and subsidized private health insurance coverage
- Eligibility for Colorado Premium Assistance, Premium Tax Credits, Cost-Sharing Reductions and SilverEnhanced Savings
- Completing an application and getting help
- Distinctions between available plans
- Other consumer assistance agencies to help with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage

Assistants are expected to help individuals complete an application, describe the plan selection and enrollment process, and clarify distinctions among available health insurance plans.

Meeting with Coloradans in-person includes an interaction in the same physical location or by virtual (screen-sharing) meeting. Health Coverage Guides **will not provide advice or input on an individual's plan selection and cannot act on behalf of the customer.**

## Selection Criteria

C4HCO will designate organizations when applicants submit an application demonstrating the requirements and the intention to help enroll customers through the Marketplace or Colorado Connect.

## Connect for Health Colorado Background

Connect for Health Colorado is a public, nonprofit entity established by the Colorado General Assembly in 2011 to create a health insurance marketplace. Since 2013, Connect for Health Colorado has been helping individuals, families, and small employers compare plans, apply for financial help, and buy health insurance. As Colorado's official health insurance marketplace, it is the only place to apply for financial help to lower the monthly cost of premiums. Customers can shop online; get help by phone or online chat from Customer Service Center representatives; and access expert help from a statewide network of certified Brokers and community-based Assisters. For more information: <https://connectforhealthco.com/>

Colorado Connect, in partnership with Connect for Health Colorado, is a Public Benefit Corporation that was created by Connect for Health Colorado to assist Coloradans with accessing coverage options that are inaccessible through other avenues; and connect them with other health, wellness, and assistance offerings. In 2020, the Colorado General Assembly created a state-level financial assistance program for health insurance coverage through the Health Insurance Affordability Act (HIAA) to improve affordability for underserved groups. The HIAA designated Colorado Connect as the administrator of those subsidies, entrusting the entity with expanding access to care and addressing coverage gaps.

Questions about the requirements and application process can be sent to [AssistanceNetwork@c4hco.com](mailto:AssistanceNetwork@c4hco.com).