

Assistance Site Requirements and Selection Criteria

FY27 – FY29

Connect for Health Colorado® (C4HCO) has established an Assistance Site Program to fund 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. Priorities for funding include assisting customers with the individual impacts of federal and state changes to health coverage, increasing enrollment through Connect for Health Colorado and increasing the geographic coverage of assistance.

This program is implemented in compliance with federal rules. Selected organizations will be awarded a three-year contract with annual budget and work plan approvals. Organizations applying as an Assistance Site are also encouraged to read the Enrollment Center requirements and selection criteria and the FY27 Supplemental Funding opportunity, which is available along with the full Partner Program Request for Applications at c4hco.smapply.io.

Funding Objectives

Hire, Train and Supervise Assisters

- Employ a minimum of 0.5 FTE Health Coverage Guide (HCG), also called Assister, to interact with Coloradans one-on-one
- Provide Assister Services: One-on-one interactions with Coloradans including account/enrollment support, Health Insurance Literacy, education on federal/state changes as described below Health Coverage Guide Roles and Duties

Customer Communication

- Use guidance from C4HCO to communicate important information to current customers receiving enrollment assistance
 - At least monthly, conduct targeted campaigns to communicate requirements to maintain enrollment including:
 - Verification requirements, if needed
 - Health Insurance Literacy
 - Renewal reminders
- At least monthly, follow-up with recently assisted customers who did not enroll at time of appointment

- Communicate individual health coverage impacts of federal and state policy changes, as applicable

Direct to Customer Outreach – Events and Resources

- Host or attend community events/workshops targeting customers who may need health coverage assistance at least two (2) times during the Open Enrollment Period and six (6) times during Special Enrollment Period season. An event or workshop is defined as:
 - A gathering of people or resources with a specific goal, for instance:
 - Tabling
 - Account, application, or enrollment support
 - Health Insurance Literacy
 - Education on impacts of federal/state changes
 - Targeted towards a certain audience of customers, e.g., rural geography, specific languages spoken, age specific groups, people with specific cultural attributes, small businesses or self-employed people
 - Includes the C4HCO minimum branding standards
 - Includes promotion of the event to the intended audience
- Maintain and distribute resource materials specific to targeted and rural populations. C4HCO will have several printed and digital materials available without cost. Creating or adapting materials to specific audiences must be pre-approved.
 - For tabling
 - For customer interactions
 - For partnerships

Targeted Customer Marketing

- Collaborate on conducting targeted, local marketing campaigns regarding availability of health coverage and coverage assistance including a minimum of one (1) campaign during the Open Enrollment Period and one (1) campaign during the Special Enrollment Period timeframe.
- Leverage internal organizational communications such as newsletters, email, and text campaigns to reach people not yet receiving enrollment assistance

Community Partnership and Education

- Create and maintain partnerships to provide business-to-business education about health coverage options and the individual impacts of federal or state changes. Include partnerships with organizations like:
 - Regional Accountability Entities (RAEs)
 - Health Care Providers (for instance: hospitals, clinics, allied practitioners)
 - Relevant departments internal to the organization
 - Organizations that promote rural access/visibility
- Create and maintain referral networks for access to assistance with health coverage

Selection Criteria

- Assistance Site contracts will be awarded based on the proposed work and budget, how C4HCO work will fit into each organization's structure, and the applicants' ability to demonstrate the likelihood of success.
- Priorities for funding include work plans that demonstrate strong reach to people needing health coverage assistance, partnerships with organizations likely to encounter people needing health coverage assistance, such as RAEs and health care providers, and reaching underserved geographic regions, including but not limited to some areas of the Eastern Plains, Southern Colorado and the Northwest.

Funding and Disbursement

Awarded funds are disbursed approximately each quarter. After contracting, an initial disbursement is available in advance of work being completed. Subsequent disbursements will be allowed based on performance. Awarded funds may be used to supplement, not supplant, current funds and projects. A link to the Budget Instructions is included in the application. Work that includes costs for skilled personnel delivering Assister Services, travel, supplies and materials, targeted local marketing (for instance, social media, local radio, and/or local print), and other reasonable expenses are allowable.

Excluded from allowable costs are general and broad media efforts, personal property with single item costs more than \$5,000, and other cost items listed as not allowed in the Budget Instructions, for instance promotional products and food. **Organizations should base their total requested amounts to C4HCO on their previous levels of funding, if applicable, and include reasonable cost of living increases. Organizations should demonstrate their ability to leverage internal funds for the work plan efforts and disclose when other funders are contributing to the work plan efforts.** Consider the results of past efforts and the landscape of anticipated needs in the local community when formulating budgets. New organizations should consider budget requests up to \$50,000.

Evaluation and Closeout

Achievement of deliverables will be measured using self-attested data from the Assistance Network Marketing and Event Report and Assistance Network Scheduler tool as well as other tools provided by C4HCO. Scheduled Program Manager reporting and check-in calls will also be used for ongoing monitoring and evaluation of Assistance Site work, as well as for an opportunity for general feedback to C4HCO about successes, the customer experience, and barriers to achieving goals. Assistance Sites will complete a closeout form as requested by C4HCO.

Connect for Health Colorado will provide the following services to support Health Coverage Guide 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 SilverEnhanced Savings, and a comparison of available health plan 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 insurance Issuers.
- Scheduling tools and reporting outcomes/tools
- Team of C4HCO Staff to support Program Managers and Assisters with technical and customer-related questions with options to contact the team directly. Supports including ongoing 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. Escalation pathway for difficult to resolve issues. The Customer Service Center will also support Spanish language interpretation services for customers and interpretation of other languages by request.
- Outreach and education materials, both print and digital
- Social media content
- Website and social media promotion
- 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 Assistance Site Program:

- Application and award process
- Certification training for Assisters
 - Certification 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
 - 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:
 - Ongoing deliverable reporting via C4HCO designated tools
 - Regular Program Manager reporting and check-in calls
 - 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 as might be required due to breaches in security or instances of compromise of privacy
- De-certification: If necessary, or upon termination from the Assistance Site, C4HCO will withdraw certification from a specific Assister

Assistance Site Requirements

Selected organizations will have a minimum of one, half-time employed staff member and/or volunteer(s) to perform the customer assistance duties of Assisters. Selected applicants are required to meet the following conditions:

- Organization must:
 - Have an organizational mission that aligns with access to health coverage
 - Currently be helping individuals or families in a one-on-one setting
 - 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
 - Refer any press inquiries to C4HCO and notify C4HCO of any planned press engagements
- Program structure:
 - Assign a Program Manager to be the main point of contact for the contract, complete Assister certification, supervise the work of Assisters, and oversee the completion of the work plan
 - Complete and maintain an annual work plan with deliverables approved by C4HCO including, but not limited to:
 - Customer support through one-on-one interactions related to: account/enrollment support, Health Insurance Literacy, education on federal/state changes
 - In-reach communication
 - Direct to customer outreach including events and resources
 - Targeted customer marketing
 - Community partnership and education
 - Perform outreach to potential and current Marketplace and Colorado Connect customers, particularly populations experiencing barriers to accessing health coverage

- Provide the space and infrastructure that allows Assisters to perform their role in-person, by phone and by video conferencing
- Provide ongoing program reporting as described by and within the time frames defined by C4HCO
- Federal requirements:
 - Assist anyone who wants health coverage education and enrollment assistance
 - Not be a health insurance Issuer, association that includes members 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.
 - 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

Read the full program announcement and apply at c4hco.smapply.io

On award, timely sign and submit the Assistance Site Agreement that includes:

- C4HCO Conflict of Interest and Conduct Policy
- C4HCO Privacy and Security Requirements
- To the extent permitted by law, Assistance Sites will be required to hold C4HCO harmless for any legal claims or damages resulting from Health Coverage Guide actions

Health Coverage Guide Certification Requirements

An individual must meet the following requirements to obtain yearly certification as a C4HCO* Certified Health Coverage Guide:

- Assignment by an Assistance Site. Assignment includes:
 - Attestation to adherence to 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
 - Attestation that Conflict of Interest disclosures have been signed

- Completion of C4HCO certification program

Terms and Conditions of Health Coverage Guide Certification

Once certified, certification shall remain in effect with the following conditions:

- Loss of assignment by Assistance Site will result in termination of certification
- Legal actions against the Health Coverage Guide 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 must be reported to C4HCO and may result in termination of certification
- Breaches in security or instances of compromise of personally identifiable information must be reported to C4HCO and may result in termination of certification
- Inadequate privacy and security practices may result in termination of certification;
- Updated training must be completed to maintain expertise
- If quality audits show trends of concern about a Health Coverage Guide's ability to remain impartial or otherwise fulfill 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.

Health Coverage Guide Roles and Duties

Assistance Sites will be responsible for ensuring the duties performed by their Assisters are performed accurately and without bias, including but not limited to:

- Maintaining expertise in eligibility, enrollment and program specifications to raise awareness about C4HCO and Colorado Connect
- Providing fair, accurate and impartial information to individuals and families about the full range of health coverage options and financial assistance programs for which they are eligible
- Assisting individuals and families with applying for health coverage and for 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 Assister, including that Assisters are not acting as tax advisers or attorneys when providing assistance as Assisters and cannot provide tax or legal advice
- Ensuring that customers review and agree to the C4HCO Assister Authorization Terms prior to an Assister accessing a customer's personally identifiable information. In the event paper

authorization form is needed, this form will be retained by the Organization for no less than ten years.

The role of Health Coverage Guides will be to perform outreach and in-person assistance to educate customers about:

- C4HCO and Colorado Connect
- The available health coverage programs, including Medicaid, CHP+, and private health insurance coverage
- Eligibility for Premium Tax Credits, Cost-Sharing Reductions and SilverEnhanced Savings
- Completing an application and getting help
- The 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
- Eligibility appeals, exemptions, premium tax reconciliation, health insurance literacy and consumer protections
- Federal and State changes to health coverage programs
- Verification and other requirements to retain coverage

Assisters are expected to help individuals complete appropriate health coverage applications, describe the plan selection and enrollment process, and clarify distinctions among available health insurance plans. Meeting with Coloradans in person is defined as interactions occurring 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.**

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.