

C4HCO Partner Application FAQ

Applications open March 9, 2026

Read the Program Announcement and apply at c4hco.smapply.io

Applications due **April 20, 2026**

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The Application

1. How often is the application cycle open?

C4HCO opened an application cycle with a request for applications March 9, 2026. The next anticipated application cycle is spring of 2029.

1. Do I submit a separate application for each location I intend to serve?

No. You can indicate up to ten year-round locations on the application and unlimited temporary locations. If you intend to have more than ten year-around locations, please email ECTeam@c4hco.com.

2. Where do I list temporary locations?

Towards the end of the application there is an optional area to include additional plans for enrollment assistance like temporary, seasonal, or pop-up locations.

3. I didn't get the email from SMapply to confirm my email address. How do I apply?

After registering on SMapply, an email is generated to confirm your email address. Before confirming, you can continue with the application; however, you cannot submit the application until you have confirmed your email address. You will see a message at the top of the application and an option to send the confirmation link to your email. If after checking your spam and junk mail you are unable to access the email, get support by using the 'i' icon in the upper right corner of the screen.

4. More than one person in my organization will be involved with completing and reviewing our application. How do we give access to other people?
Application owners can invite collaborators to help with or review the application. This option is visible only after you confirm your email address.
5. Can I get a list of the questions before completing the application?
The application is dynamic. The questions that populate depend on the answers to previous questions. You can see questions by entering information (or placeholders) into required fields. Answers can be edited by returning to previous screens or by using the 3 dots menu next to the form to choose "Edit."
6. I somehow created two applications. Do I need to do something?
If you created two (2) applications, you should delete the one that you do not want reviewed by choosing the 3 dots at the top of the application box and then choosing "Delete." You can also preview the application before deleting it to make sure you have selected the correct one. If you delete an application by mistake, contact ECTeam@c4hco.com for assistance.
7. I am a returning applicant. How do I start a new application?
After logging in to SMAApply, select "More" on the right side of the Programs page and then select "Apply." [Visuals available here.](#)
8. How do I get more help with the application process?
Applicants are encouraged to attend a [webinar](#) or email ECTeam@c4hco.com directly.

Enrollment Centers

1. I'm already designated as an Enrollment Center. Do I need to reapply?
No. Currently approved Enrollment Centers do not need to reapply. C4HCO will evaluate the partnership annually, to confirm it is still a good fit.
2. Why does Connect for Health Colorado provide help through Enrollment Centers?
Enrollment Centers serve as a go-to resource for customers who want local help with the financial assistance application and enrollment process through Connect for Health Colorado and/or Colorado Connect. Customers respond well to the words "Enrollment Center" when they are searching for help.
3. What are the requirements to become an Enrollment Center?
Please review our [Enrollment Center requirements and selection criteria.](#)
4. Do I need to have a physical location to be an Enrollment Center?
Maybe. C4HCO is allowing potential partners to propose how they would meet the same standards for customer access and service through a virtual model.

5. My physical location is inside a commercial building. Can I be an Enrollment Center?

Yes. Enrollment Centers can be within a commercial building.

6. The building I am in has only stairs to access my office. Can I be an Enrollment Center?

Yes, however, you are required to provide reasonable accommodation for those who cannot access your office.

7. I don't currently have a physical location but can rent one. Is being an Enrollment Center a good fit for me?

Businesses that are expanding could be a good fit for an Enrollment Center, however, there is no guarantee that customers will choose to utilize your assistance. Do not depend on this designation when evaluating new expenses for your business.

8. I have a one-person office. Can I be an Enrollment Center?

Yes. There is not a minimum number of staff required. As a one-person shop you would need to be comfortable meeting the selection criteria in the area you serve.

9. Do I need to already have an online platform to be considered as a Virtual Enrollment Center?

Probably. The application will ask you to describe how you have a significant virtual presence and C4HCO will evaluate your likelihood of success as a Virtual Enrollment Center.

10. Do I need to be able to meet all of a customer's needs right away if they walk-in?

No. Similar to other storefront services (banks, salons, real estate offices), Enrollment Centers should be able to engage walk-in or phone customers either by providing real-time service, a waiting area, or the opportunity to schedule an appointment for a more convenient time.

11. We schedule appointments to make the best use of time. Are we a good fit as an Enrollment Center?

Maybe. Enrollment Centers serve customers in a variety of ways, including scheduled services. If customers call or walk-in without an appointment, we expect that they will be greeted and assisted with quality customer service.

12. What hours do I need to be open to be an Enrollment Center?

Choose the hours that make the most sense for your business and the audience you intend to serve. This could be your normal business hours, or a subset of your normal business hours.

13. Am I required to be open on weekends to be an Enrollment Center?

No. Choose the days of the week that make the most sense for your business and the audience you intend to serve.

14. Are you limiting the number of Enrollment Centers selected in any given area?

Our primary focus is making high quality assistance visible to customers and potential customers. We will consider the number and quality of applications when making selections.

15. We have some locations that we only staff during Open Enrollment. Can they be designated Enrollment Centers?

Customers depend on Enrollment Centers to be predictably available all year. Please only include locations that are staffed all year in your proposed locations. We hope you include locations that are open seasonally, or by appointment, in the application section that gathers information about “other plans for enrollment assistance”.

16. Our customers usually complete the financial assistance application on their own and we help them with the insurance selection and enrollment. Is this okay as an Enrollment Center?

Enrollment Centers are places where people can turn to get help with financial assistance applications as well as insurance plan selection and enrollment. Organizations that are not adept at assisting with the financial assistance application, including mixed-eligibility households, will not meet selection criteria.

17. Do Enrollment Centers have special access to enrollment services or functions?

No. Enrollment Centers use the same application and enrollment tools. There are special problem-solving resources available to Enrollment Centers.

18. Are Enrollment Centers required to provide feedback and outcomes to Connect for Health Colorado?

Selected applicants will be required to submit bi-weekly reporting during Open Enrollment and monthly reporting outside Open Enrollment. The goal of this reporting is to receive quality feedback from Enrollment Centers to ensure that our partnership is enabling you to operate efficiently and serve customers as intended.

19. Do I have to use this application to continue to be a Certified Broker?

No. The Partner Application is an opportunity for organizations who can meet the requirements and selection criteria to be designated as an Enrollment Center.

20. Should health insurance Issuers and third-party servicers be Enrollment Centers?

No. Enrollment Centers are required to be either Certified Brokers or Assister organizations and are also required to represent all plans sold on the Marketplace and Colorado Connect. Issuer-based organizations should reach out to their Connect for Health Colorado representative for more assistance with enrollment functions.

21. I'm not currently a Certified Broker or Assister Organization with Connect for Health Colorado. Should I become one and apply to be an Enrollment Center?

Enrollment Centers will be selected, in part, on their skill and experience assisting customers with the financial assistance application. This may not be a good fit for people without that experience.

22. Is there a maximum amount of funding that will be considered for a marketing campaign?
Yes. At this time, \$5,000 is the maximum amount of money that will be considered for marketing (Jul. 1 – Jun. 30).
23. We might not have money available for a marketing campaign. Can we still be an Enrollment Center?
Yes. The opportunity for marketing funding is not a requirement to be an Enrollment Center, however, we are looking for partners who have a reach to target markets and a grassroots marketing plan. This could include plans without directly associated costs.
24. Will there be pre-approval required for marketing campaigns?
Yes. Connect for Health Colorado will review marketing campaigns for branding and concept fit before emailing approval for a marketing campaign.
25. What kinds of marketing campaigns were run in the past?
The most successful marketing campaigns included endorsed radio, neighborhood print, signage, and digital ads.
26. Can I get marketing reimbursement for lead programs or office technology?
Probably not. While marketing in general has shifting mediums, in general marketing funding is meant to support mediums that directly attract new customers.
27. Will a marketing campaign be something I run and pay for and get reimbursed for, or will it be something Connect for Health Colorado does and I get billed for?
Marketing campaigns will be designed and executed by the Enrollment Center and approved by Connect for Health Colorado.
28. Will all Enrollment Centers get marketing funding?
Likely. Caps for campaigns would be formulated alongside the number of applications and annual budget approval from our Board.
29. Is there any other payment available to Enrollment Centers from Connect for Health Colorado?
No. Besides the availability of a marketing funding, the value add for Enrollment Centers is volume through the [Get Help webpage listing](#) that is heavily leveraged by Connect for Health Colorado marketing and the Service Center.
30. Can Enrollment Centers get reimbursed by Connect for Health Colorado for rent, personnel, and utilities?
No.
31. How do I make and upload a video of my potential Enrollment Center location?
Most applicants will use their phone to record a video showing their location and staff. To upload the video, log in to the Partner Application from your phone and upload the video. You

can also publish the video to YouTube or use an existing video on YouTube. Email ECTeam@c4hco.com if you need technical assistance.

Community Based Organization Questions

1. What is the difference between the Assistance Site/Health Coverage Guide (HCG) role and the Certified Application Counselor (CAC) role?

Assistance Sites are required to serve any customer who asks for help. Assistance Sites are funded through Connect for Health Colorado and are required to reach goals and deliverables and report data on appointments, as well as outreach and marketing activities quarterly. CACs are not funded and are not required to reach specific goals related to appointment or enrollments, or perform outreach, although, if CAC locations want to complete outreach we encourage and promote that activity. CAC locations are also allowed to restrict the customers that are served, for instance, to only current clients. There are some technical language differences based on federal rules, however, the core role for both HCGs and CACs is to provide one-on-one education and unbiased assistance with financial applications and health coverage enrollment. Both Assistance Sites and CAC locations can also be designated as an Enrollment Center and apply for [Supplemental Funding](#).

2. If we receive funding from a health insurance Issuer foundation, like the Delta Dental foundation, do we disclose this on the application?

Yes. Please disclose all relationships with health insurance Issuers or subsidiaries of health insurance Issuers. This type of relationship should also be disclosed to customers when reviewing the Customer Authorization Terms.

3. If we contract with Health First Colorado (Colorado's Medicaid Program) but not any health insurance Issuers, does this mean we are a prohibited entity since we contract with a single Issuer when other Issuers are available?

No. Contracting with Health First Colorado is not considered as contracting with an Issuer.

Assistance Sites

1. What are the requirements to become an Assistance Site?

Please review our [Assistance Site requirements and selection criteria](#).

2. On the staffing plan, do we include all staff completing work or just the staff that is funded by Connect for Health Colorado?

Please include all staff working towards deliverables in the appropriate area of the staffing plan. The budget worksheet has columns to provide the amount of funding for personnel from sources other than Connect for Health Colorado funding. Review the [budget instructions](#) for further guidance.

3. It looks like Enrollment Centers are only allowed funding for a marketing campaign. If we are an Assistance Site and want designation as an Enrollment Center, does that mean we can't get our Assistance Site funding?
No. If designated as an Enrollment Center, the marketing funds are in addition to the funds allowed through the Assistance Site contract.
4. If we want to apply to be both an Assistance Site and an Enrollment Center, do we submit two applications and budgets?
No. The dynamic application will ask you for information about your Assistance Site proposed budget as well as your intentions for an Enrollment Center marketing campaign.
5. Is there a budget range we should target for our Assistance Site application?
Current partners should consider the work and deliverables they want to continue or modify for the next fiscal year and any increases in costs for that work. While some new work efforts may be approved for current partners, it will have to meet the funding priorities. New work will also be considered through Supplemental Funding.

Organizations who have not been part of the Assistance Network in the past should focus their application on program management and execution of work that can be reasonably completed. This will likely be in the \$50k range.

Certified Application Counselor Locations

1. What are the requirements to become a Certified Application Counselor location?
Please review our [Certified Application Counselor location requirements and selection criteria](#).
2. Our organization does a lot of Medicaid applications but won't see many customers who want to enroll in Marketplace. Should we be a CAC?
No. Organizations who do not anticipate helping people apply and enroll for Marketplace coverage should look at the Referral Partner opportunities.
3. What changes if a CAC location is designated as an Enrollment Center?
A CAC location that is designated as an Enrollment Center will have increased visibility to the general public and will need to be able to serve the general public, not just their own clients. CAC locations designated as Enrollment Centers will be required to submit periodic reporting and can participate in a marketing campaign, if approved.
4. It looks like CACs are not eligible for core funding. Does that mean they will not be able to have marketing campaigns as an Enrollment Center or apply for Supplemental Funding?
No. CACs are not eligible for core funding for their scope of work and deliverables like an Assistance Site but can apply to be an Assistance Site if they would like to be considered. If a CAC location is designated as an Enrollment Center, they could participate in a marketing campaign (approval of campaign is required). Also, [Supplemental Funding](#) is available to CAC

locations to help meet specific outreach and education goals, including education about attaining and retaining health coverage and avoiding gaps in coverage.

Referral Partners

1. What are the requirements to become a Referral Partner?

Please review our [Referral Partner requirements and selection criteria](#).

2. How does the Referral Partner path differ from the CAC location path?

Referral Specialists are trained to recognize opportunities to provide individuals with Health Insurance Literacy (HIL) and conduct referrals for customers to obtain health coverage assistance. They provide educational materials and make direct referrals to organizations that are certified with C4HCO as Assistance Sites, CACs and/or Enrollment Centers. Referral Partners do not help with financial assistance applications and/or health coverage enrollment.

3. Why might my Organization be a good fit for the Referral Partnership?

Referral Partners can help educate their customers about the opportunities for coverage through the Marketplace and Colorado Connect. Compared to a CAC, the training requirement and work commitment is less and less time management is needed to complete onboarding. Referral Partners will be equipped with the education and support they need to be able to provide Health Insurance Literacy to their client base and support their communities by referring to experts for enrollment assistance.

4. What funding is available for Referral Partners?

At this time, there is no funding available for Referral Partners. All stakeholders can receive brochures and other physical collateral at no cost through the [Connect for Health Colorado Store](#).