

Referral Partner Requirements and Selection Criteria

FY25 – FY26

Connect for Health Colorado* (C4HCO) has established a Referral Partner Program to train organizations throughout the state to provide education to customers seeking health coverage through the state health insurance Marketplace and Colorado Connect. Applicants must meet the C4HCO criteria, including privacy and security standards, and must have staff or volunteers who can perform the duties of a Referral Specialist. C4HCO does not provide funding for performing this role. Read the full program announcement and apply at c4hco.smapply.io.

Objectives

Connect for Health Colorado recognizes the connection organizations across that state have with a population of people who would benefit from Health Insurance Literacy (HIL) and referral to a certified expert for assistance with applying for health coverage. Referral Specialists are trained to recognize opportunities to provide individuals with HIL and conduct referrals to obtain health insurance coverage options. They provide educational materials and make referrals to organizations certified with C4HCO as Assistance Sites, Certified Application Counselor Organizations and/or Enrollment Centers.

Connect for Health Colorado will provide the following services to support

Referral Specialist duties:

- Marketing and educational materials
- Additional support for events (as requested)
- Referral and reporting tools
- Team of C4HCO Staff who will provide support to achieve mutually agreed upon goals.

Connect for Health Colorado will be responsible for the following functions

related to the Referral Partner Program:

- Application and award process
- Training and Certification of Referral Specialists
 - Training will be provided through our online Learning Management System, C4U, and is required at least annually
 - Module-based training topics can be found on the For Assisters page at <https://connectforhealthco.com/for-certified-assisters/>

- Ongoing monitoring including but not limited to:
 - Review of Referral Partner service quality
 - Review of Referral Partner policies and procedures upon request by C4HCO
 - Any activities as might be required due to breaches in security or instances of compromised privacy
- De-certification: If necessary, C4HCO will withdraw designation from a Referral Partner or withdraw certification from a specific Referral Specialist.

Referral Partner Requirements

Selected organizations will have staff and/or volunteers to perform the role of Referral Specialist. Selected applicants are required to:

- Have an organizational mission that includes Social Determinants of Health
- Have staff and/or volunteer(s) who will perform the duties of a Referral Specialist and complete mandatory annual training and certification through C4HCO
- Establish referral pathways to organizations certified with C4HCO as Assistance Sites, Certified Application Counselor Organizations and/or Enrollment Centers
- Provide the space and infrastructure that allows Referral Specialists to perform their role in-person or by phone
- 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 Referral Partner services or provide gifts of any value as an inducement for using Referral Specialist services.
- Not use C4HCO Marketplace funds to purchase gifts or promotional items
- Not, for services related to Referral Specialists, 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;
- Assign a point of contact to provide oversight of Referral Specialists and communicate with C4HCO
- Participate in intermittent program reporting and evaluation
- Read the full program announcement and apply at c4hco.smapply.io

- Sign and submit the Referral Partner Agreement that includes:
 - C4HCO Conflict of Interest and Conduct Policy
 - C4HCO Privacy and Security Requirements
 - To the extent possible by law, Referral Partners will be required to hold C4HCO harmless for any legal claims or damages resulting from Referral Specialist actions.

Referral Specialist Certification Requirements

For Connect for Health Colorado certification as a Referral Specialist, an individual must meet the following requirements:

- Assignment by a Referral Partner. Assignment includes:
 - Signed Privacy and Security Statement;
 - Attestation that background check was completed with satisfactory results;
 - Attestation to adherence to Connect for Health Colorado Referral Specialist Conduct Policy;
 - Agreement with the Referral Partner to perform duties of Referral Specialist and adherence to certification requirements.
- Completion of Connect for Health Colorado Referral Specialist Training Program.

TERMS AND CONDITIONS OF CERTIFICATION

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

- Legal actions against the Referral Specialist that could result in an unsatisfactory background check must be reported to Connect for Health Colorado and may result in termination of certification;
- Breaches in security or instances of compromise of personally identifiable information must be reported to Connect for Health Colorado 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 Referral Specialist's ability to fulfill duties, Connect for Health Colorado 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

Referral Specialist: Roles and Duties

Referral Specialists cannot help individuals complete a Marketplace or Colorado Connect application or enrollment. They can and should act in the best interest of customers by:

- Providing information and educational materials related to health coverage options
- Making referrals to certified enrollment experts
- Reporting and monitoring mutually agreed upon goals.

Selection Criteria

C4HCO will contract with organizations when applicants submit an application demonstrating the requirements and the intention to provide education and referral services:

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 Referral Partner requirements and application process can be sent to AssistanceNetwork@c4hco.com.