CONNECT *for* **HEALTH** COLORADO®

About this Program:

Assisters, including both Health Coverage Guides (HCGs) and Certified Application Counselors (CACs), are individuals who work for a government or community-based organization who can offer health coverage education and enrollment support to those in their communities. By improving health outcomes locally, our Assisters are able to reach and educate systemically marginalized communities that may be underinsured or experiencing a lack of coverage. The Assister Certification Program provides the minimum body of knowledge required for Assisters to operate on the Connect for Health Colorado Marketplace and Colorado Connect, our subsidiary organization. This program consists of online classes and three required agreements. You will be able to print the required documents, but they must be signed electronically for certification.

New Assisters are defined as Assisters who have not completed the previous two (2) year's certification training.

Training Hours: 20 hours

The Affordable Care Act (ACA)

This online course will: Describe the ACA; Explain the protections of the ACA; and differentiate the Insurance Affordability Programs offered by the ACA. **Estimated time: 25 min**

Connect for Health Colorado

This online course will: Describe the governing structure of Connect for Health Colorado; Identify the components that make up the Connect for Health Colorado ecosystem; and differentiate the entities that make up the customer service channels at Connect for Health Colorado. **Estimated time: 25 min**

Colorado Connect & OmniSalud Overview

This online course will: Define what Colorado Connect is; Summarize the services that Colorado Connect provides; Explain the OmniSalud program and how it assists undocumented Coloradans; and differentiate the mission, objectives and services between Connect for Health Colorado and Colorado Connect. **Estimated time: 25 min**

The Role of Assisters

This online course will: Define the role of an Assister; Identify the responsibilities of an Assister; and comprehend the certification requirements for Assisters. **Estimated time: 10 min**

Conduct Best Practices for Assisters

This online course will: Recognize historically and systematically marginalized communities; Mitigate instances related to conflicts of interest; Define the differences between Brokers and Assisters; Discern the process of obtaining and retaining mandatory customer authorization forms from customers. **Estimated time: 30 min**

Overview of Health Insurance Industry

This online course will: Describe what health insurance is and what it does; Identify common terms in health insurance; and describe the difference between Preferred Provider Organization (PPO) plan, Exclusive Provider Organization (EPO) plan and Health Maintenance Organization (HMO) plan. **Estimated time: 20 min**

Affordability of Health Insurance Options

This online course will: Describe what a Health Savings Account (HSA) is and how it works; Distinguish the differences between deductibles, co-insurance, co-pays and maximum out-of-pocket limits; List and define terms related to health insurance billing; and describe what Utilization Management (UM) is and how it works. **Estimated time: 20 min**

Plan Documents

This online course will describe the types of documents that help customers understand health insurance costs, including Summary of Benefits Coverage (SBC), Evidence of Coverage (EOC) and Explanation of Benefits (EOB). **Estimated time: 10 min**

Individual Market Plan Requirements

This online course will: Describe what a Rate Review that the Department of Regulatory agencies conducts is; Explain Actuarial Value (AV) and how it is calculated for health plans; List the four metal tiers referenced in the Affordable Care Act (ACA); Share the stand on state and federal regulations on discrimination by health insurance companies offering health benefit plans; and describe the requirements regarding network adequacy. **Estimated time: 15 min**

Essential Health Benefits, Dental and Vision Options

This online course will: Describe EHB and the categories that must be covered under the Affordable Care Act (ACA); Explain what a Benchmark Plan is; List the benefits that must be included in plans offered on the Individual Market; and explain the two types of dental coverages for adults and the vision plan offering. **Estimated time: 15 min**

Overview of Qualified Health Plans (QHP)

This online course will: Summarize what is included at a minimum in QHP; Explain a Minimum Essential Coverage (MEC) and what it includes; Describe what the Connect for Health's Colorado's QHP Enrollment periods include; Share the coverage effective dates for open enrollment; and explain the options for canceling their plans. **Estimated time: 15 min**

Options Outside the Marketplace

This online course will: Describe the differences between plans sold inside and outside of the Marketplace; Share what are considered government health plans; Explain what Discount Health Plans are and are not; and summarize short-term policies. **Estimated time: 15 min**

Plan Distinction

This online course will list the things customers should consider when choosing health insurance and differentiate between the types of health insurance and their available benefits. **Estimated time: 25 min**

Prescription Drug Needs

This online course will identify which considerations prescription drug customers should bear in mind when selecting a plan and to understand the different tiers and coverage levels available for customers seeking prescription drug benefits. **Estimated time: 15 min**

Household Composition

This online course will interpret the different types of relationships used to determine households for the Advance Premium Tax Credit (APTC), Health First Colorado (Colorado's Medicaid Program) and Child Health Plan *Plus* (CHP+) and recognize tax filing statuses that may be eligible or ineligible for APTC. **Estimated time: 20 min**

Mixed Eligibility Households

This online course will define a Health First Colorado, CHP+ and Marketplace household and identify disparities in household rules between the Marketplace and Modified Adjusted Gross Income (MAGI) Health First Colorado/CHP+. **Estimated time: 15 min**

Modified Adjusted Gross Income (MAGI) Overview

This online course will: Explain the formula for MAGI; Associate the types of situations where Non-MAGI rules will apply; and identify the types of income and adjustments used in calculating MAGI. **Estimated time: 15 min**

Taxable, Non-Taxable and Other Income

This online course will: Differentiate between taxable/non-taxable income; Determine which exclusions apply to American Indian & Alaska Native income; and recognize when dependent income will be included in MAGI. **Estimated time: 20 min**

Marketplace Eligibility

This online course will list the eligibility criteria for buying QHP through the Marketplace. **Estimated time: 10 min**

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: 15 min**

Other Types of Minimum Essential Coverage (MEC)

This online course will: List and define other types of MEC outside of the Marketplace; Recognize what factors lead to the affordability of Employer-Sponsored Insurance (ESI); Outline how Medicare enrollment affects the ability to enroll in a QHP; and identify how Medicaid and the Children's Health Insurance Program (CHIP) contribute to the affordability of health insurance. **Estimated time: 20 min**

Immigrant Eligibility in Colorado

This online course will identify eligibility groups for Health First Colorado /CHP+ and identify eligibility criteria for people with a variety of immigration statuses for receiving the APTC and CSR. **Estimated time: 10 min**

Income Factors for Immigrants

This online course will identify how and when to include sponsor income in an application and identify what to do with the income of individuals who are not lawfully present. **Estimated time: 10 min**

Protections for Immigrants

This online course will identify rules and policies set in place that provide protection for immigrant applicants and their families and explain how discrimination based on race, ethnicity, national origin and language spoken, is prohibited by Title VI. **Estimated time: 10 min**

Introduction to the Marketplace Eligibility System

This online course will initiate an application in the Marketplace Eligibility System and differentiate the process for customers who may be potentially eligible for Health First Colorado/CHP+. **Estimated time: 15 min**

Welcome Screen in the Marketplace Eligibility System

This online course will navigate the Welcome screen. **Estimated time: 15 min**

Marketplace Eligibility System - Remote Identity Proofing (RIDP)

This online course will: Define the purpose of RIDP; Navigate the RIDP screens in the Marketplace Eligibility System; Identify the appropriate next steps if RIDP is unsuccessful; and describe the correct process for manual identity verification. **Estimated time: 15 min**

Associating/Removing a Broker or an Assister in the Marketplace Eligibility System

This online course will navigate the Manage who helps you screen in the Marketplace application and associate and to remove a Broker and/or an Assister to a customer's Marketplace application. **Estimated time: 10 min**

Demographic Screens in the Marketplace Eligibility System

This online course will navigate the Manage who helps you screen in the Marketplace application and associate and to remove a Broker and/or an Assister to a customer's Marketplace application and compare the different citizenship and immigration statuses. **Estimated time: 15 min**

Family Overview and Financial Assistance Pathways of the Marketplace Eligibility System

This online course will navigate the Family Overview screen and Differentiate the application requirements for members who are/are not applying for financial assistance. **Estimated time: 20 min**

Existing Health Insurance Screen in the Marketplace Eligibility System

This online course will describe and Navigate the Existing Health Insurance screen in the Marketplace Eligibility System. **Estimated time: 20 min**

Life Change Events Screens in the Marketplace Eligibility System

This online course will differentiate and Navigate the two Tell us about life changes screens in the Marketplace Eligibility System and describe what is a Qualifying Life Change Event (QLCE) and what is a Special Enrollment Period (SEP). **Estimated time: 10 min**

Signing and Reviewing the Marketplace Application in the Marketplace Eligibility System

This online course will: describe and navigate the Declarations and Signature screen and the Eligibility Results screens; Differentiate the eligibility results for each household member; and review and access previously submitted applications. **Estimated time: 10 min**

Making Changes in the Marketplace Eligibility System

This online course will describe and navigate the application fields on the Tell us about yourself and Citizenship and immigration status screens; Navigate the Family Overview screen to view or make changes to the financial help screens; correct missing information when adding a new member to the Marketplace Eligibility System. **Estimated time: 15 min**

Shopping Screens in the Marketplace Eligibility System

This online course will navigate the shopping and enrollment screens to guide customers on completing their enrollment. **Estimated time: 15 min**

Enrollment and Payment Web Services Screens in the Marketplace Eligibility System

This online course will: Describe how initial payment details can be submitted to insurance companies; Differentiate the entities involved in payment processing; Outline premium payment basics and how those payments can affect a customer's enrollment. **Estimated time: 15 min**

Plans Screens in the Marketplace Eligiblity System

This online course will navigate the My Plans screen in the Marketplace Eligibility System and manage and view medical and/or dental plans that customers are enrolled in. **Estimated time: 15 min**

Introduction to the Colorado Connect Application

This online course will: Determine which customers are a good fit for Colorado Connect; Identify the best course of action for mixed-status households; and navigate the Connect for Health Colorado website to begin a Colorado Connect application. **Estimated time: 20 min**

Welcome Screen and Manage Who Helps You Screens in Colorado Connect

This online course will define what features are available in the Colorado Connect Welcome Screen and navigate the Manage Who Helps You Screens in Colorado Connect **Estimated time: 20 min**

Completing Your Colorado Connect Application

This online course will: Determine which customers are a good fit for Colorado Connect; Identify the best course of action for mixed-status households; and navigate the Connect for Health Colorado website to begin a Colorado Connect application; Navigate and complete the Income screens in the Colorado Connect application; Edit your application information and add household members in the Family Overview screens of the Colorado Connect application; and review and electronically sign the Colorado Connect application. **Estimated time: 15 min**

Shopping and Enrollment Screens in Colorado Connect

This online course will navigate the Shopping and Enrollment screens in Colorado Connect. **Estimated time: 15 min**

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**

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**

Auto-Renewal Process

This online course will explain the Auto-Renewals and how they work and differentiate all of the options customers have when managing their Auto-Renewal. **Estimated time: 15 min**

Suggested Plan Options Process

This online course will describe how Suggested Plan Options work. **Estimated time: 15 min**

Renewal Exclusion Process

This online course will explain what options customers who do not qualify for auto-renew have and recognize the exclusion categories. **Estimated time: 10 min**

Appeals

This online course wil: Recognize when to direct or assist a customer with an appeal; Identify the different appeal types; Differentiate between issues that can/cannot be appealed; and describe the appeals process. **Estimated time: 25 min**

Overview of Form 1095

This online course wil: Describe how receiving the APTC impact the consumer's federal income taxes; Explain the purpose of the 1095-A and 8962 Forms; and summarize the Customer Service Center's role in supporting questions and inquiries regarding the 1095-A and 8962 Forms. **Estimated time: 10 min**

Form 1095-A and Form 8962

This online course wil: Describe when a customer receives a Form 1095-A from Connect for Health Colorado; Explain which form the tax preparer uses to complete Form 8962 and the reason for submitting this form; Summarize how the Internal Revenue Service (IRS) will use Form 8962; and list examples of when a customer may expect to receive Multiple 1095-A Forms. **Estimated time: 15 min**

Tax Requirements

This online course will identify the threshold for repayment limitations and describe the outcomes of reconciliation scenarios. **Estimated time: 30 min**

Marketplace Fraud

This online course will: Become familiar with examples of fraud; Determine best practices to prevent fraud in the Marketplace and how to report fraud if it occurs; and identify who helps fight fraud. **Estimated time: 15 min**

Overview of Culturally and Linguistically Appropriate Services

This online course will: Define Culture and how it can determine our customer's understanding of health information; Explain what it means to be culturally and linguistically competent; Describe why customers of various cultural backgrounds may not be able to attain their highest health level; and summarize support required to ensure effective communications in a preferred language. **Estimated time: 10 min**

Diversity Groups and Laws

This online course will: List the groups that would fall under the description of Culturally and Linguistically diverse; Explain how the Civil Rights Act protects all people from discrimination; Describe how the Defense of Marriage Action (DOMA) impacts the premium tax credit and same-sex spouses; and define what providing equal service means to health coverage. **Estimated time: 10 min**

Health Equity

This online course will: Define health equity and culturally responsive care; Explain why equity in the health industry matters; and utilize health equity best practices when assisting customers with Connect for Health Colorado and Colorado Connect. **Estimated time: 20 min**

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 1-8)

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: 110 min**

Personally Identifiable Information and Protected Health Information (PII/PHI) (Part 7)

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: 100 min**