

# Course Descriptions:

## 2023-24 Returning Broker Certification Training

CONNECT *for* HEALTH  
COLORADO®



### About this Program:

The Returning Broker Certification program provides the minimum body of knowledge required for Colorado-licensed Brokers to operate on the Connect for Health Colorado Marketplace. This program consists of online classes and a required certified producer agreement that must be completed **annually**.

Returning Brokers are defined as Brokers who completed the previous year's certification training between September 1, 2022 and October 15, 2022.

**Training Hours:** 15 hours

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### 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**

### 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**

### **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**

### **Introduction to the Broker Portal**

This online course will: Identify the annual Broker certification requirements; Differentiate the Broker Portal account types; and navigate to the Broker Portal from the Connect for Health Colorado website. **Estimated time: 15 min**

### **Certified Broker Account Creation and Profile Completion in the Broker Portal**

This online course will create a new Broker Portal account or login to your Broker Portal account. **Estimated time: 15 min**

### **Managing Authorized Users and Account Creation for Administrative Staff in the Broker Portal**

This online course will: Differentiate Administrative Staff Broker Portal accounts and Certified Broker Portal accounts; Navigate the Authorize User screen in the Broker Portal; and assist an Authorize User on how to create an Administrative Staff Broker Portal account. **Estimated time: 10 min**

### **Managing Associated Brokers in the Broker Portal**

This online course will navigate the Associated Broker screens in the Broker Portal. **Estimated time: 10 min**

### **Managing Client Lists in the Broker Portal**

This online course will navigate the Client Information screens in the Broker Portal and describe the book of business details. **Estimated time: 10 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**

### **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 Eligibility 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 will: 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 will: 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 will: 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**

### **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**