



# 2018 CERTIFIED APPLICATION COUNSELOR RESOURCE GUIDE

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## MODULE 1 RESOURCES FOR NEW ASSISTERS



VIRGINIA COMMUNITY HEALTHCARE ASSOCIATION

Certified Application Counselor  
RESOURCES

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# CONTENTS

WHAT IS A CAC.....	2
RESPONSIBILITIES OF A CAC.....	2
CERTIFICATION TRAINING.....	3
TRAINING RESOURCES.....	4
ASSISTERS DO'S & DON'TS.....	5-6
LEARN FROM YOUR PEERS.....	7

# WHAT IS A CAC?

A Certified Application Counselor (CAC) is a staff member or volunteer of a CAC designated organization (CDO), who has been trained to help consumers as they look for health coverage options through the federally facilitated marketplace (FFM). CDOs generate CAC ID numbers which are used to access the necessary training for CAC certification.



## RESPONSIBILITIES OF A CAC

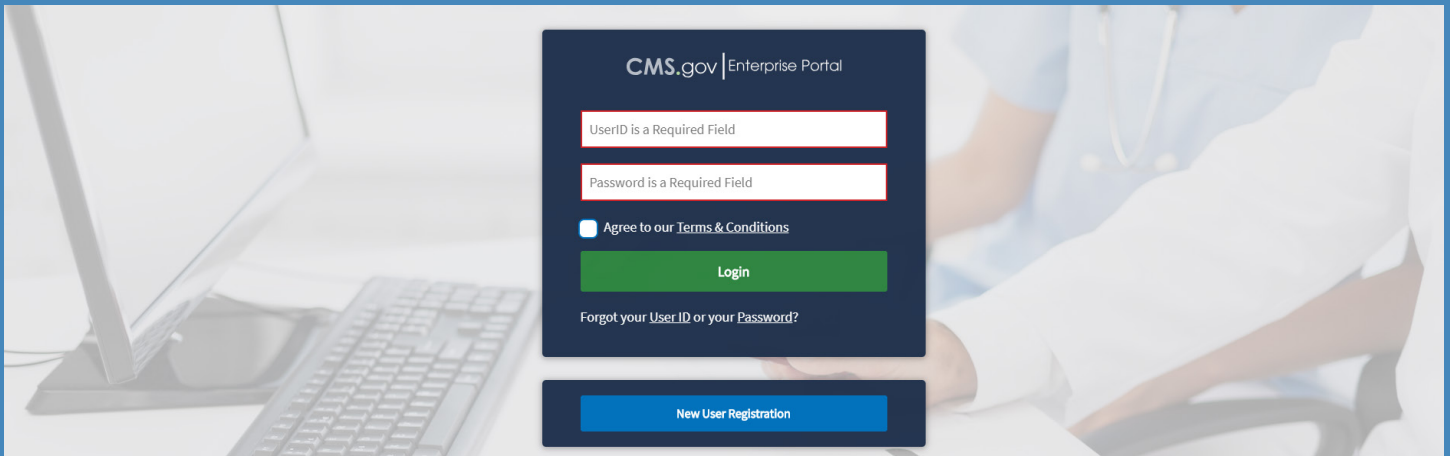
- Complete training and pass a certification exam
- Provide information in fair, accurate, and impartial manner to everyone who seeks your help
- Provide information about the full range of qualified health plan (QHP) options, Medicaid, and CHIP
- Agree to serve consumers' best interests
- Comply with privacy and security standards
- Disclose conflicts of interest
- Make sure consumers make their own informed choices about which coverage option best meets their needs and budget
- Make sure the acts of selecting, applying for, and enrolling in a plan stay in the consumers' hands

# CERTIFIED APPLICATION COUNSELOR CERTIFICATION TRAINING

CACs have access to annual training via the Marketplace Learning Management System (MLMS). The purpose of this training is to prepare CACs to assist consumers with the basics of health coverage, identifying and comparing the options for coverage through the Marketplace and/or insurance affordability programs (such as Medicaid or FAMIS), and helping consumers make informed decisions when choosing health coverage that best fits their budget and specific needs.

CACs are required to complete the **4** online CAC Curriculum courses and their corresponding assessments with an **80% pass rate**, to satisfy federal training requirements. CACs must be certified prior to providing consumer assistance in a FFM.

Assisters must fulfill all training and certification requirements by the applicable deadline, and are strongly encouraged to complete these requirements prior to Open Enrollment, which begins November 1, 2018.

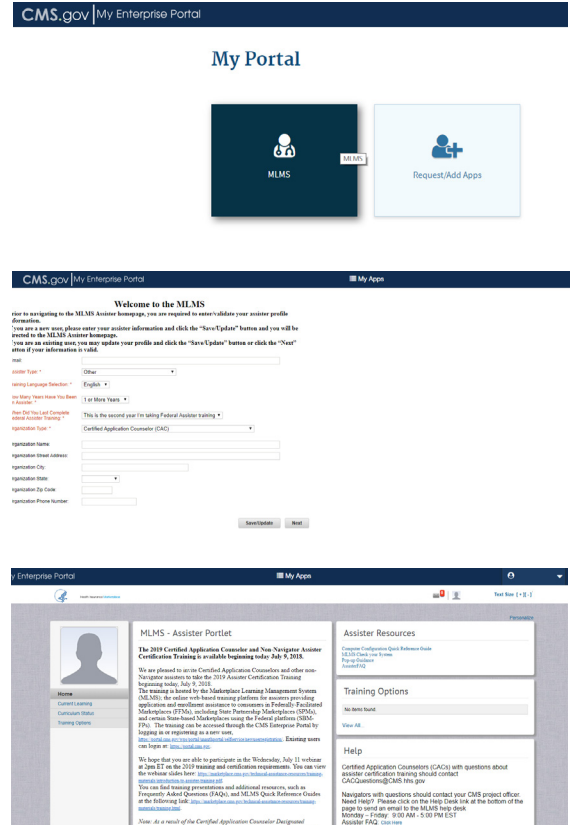


## NEW USER REGISTRATION STEPS

1. Go to the [CMS.gov](https://www.cms.gov) Enterprise Portal and Click on New User Registration
2. Choose Your Application: [MLMS: Marketplace Learning Management System](#)
3. Fill Out Your Registration Information
4. Create User ID, Password & Security Questions
5. Review Registration Information and then Click Submit
6. Once Registered, Log into the CMS Portal
7. Select Request/Add Apps
8. Search for FFM/Training
9. Select Assister Role and then Submit

# START CERTIFICATION TRAINING

1. Log into the CMS Portal
2. Select MLMS Training
3. Update the Profile Fields if any of your information has changed
4. Under Training Options, click Actions for the PY2019 Certified Application Counselor (CAC) Curriculum. Click on Begin Enrollment
5. Click Complete Enrollment
6. Click Go to Current Learning
7. Select Launch to begin a course or assessment



## MARKETPLACE ASSISTER TRAINING RESOURCES

[Introduction to the 2019 Assister Certification Training \(Slides\)](#)

[CMS Technical Assistance Resources](#)

[Training Overview](#)

[Quick Reference Guide: Plan Year 2019 FFM Registration and Training Steps for Assisters](#)

# ASSISTER DO'S AND DON'TS

## DO:

- » Provide information that helps consumers submit a Marketplace application for coverage and financial assistance
- » Provide information about the substantive benefits and features of a plan
- » Help consumers find plans with cost-sharing reductions or other federal financial assistance, if they are eligible
- » Clarify distinctions among coverage types, including QHPs, Medicaid, and FAMIS
- » Make sure consumers make their own informed choices about which coverage option best meets their needs and budget
- » Make sure the acts of selecting, applying for, and enrolling in a plan stay in the consumers' hands
- » CACs are required to provide assistance that is accessible to individuals with disabilities, but can meet this requirement through appropriate referrals to Navigators or the Marketplace Call Center.

## **AVOID CONFLICTS OF INTEREST**

- » CACs cannot receive any consideration directly or indirectly from any health insurance issuer or issuer of stop-loss insurance in connection with the enrollment of any individuals in a QHP or a non-QHP
- » CACs must disclose to the CAC organization and to every consumer the CAC assists any relationships the CAC has with QHPs or insurance affordability programs, or other potential conflicts of interest

## DON'T:

- » Log into the consumer's online Marketplace account, fill out Marketplace application or select a plan on your own.
- » Recommend that a consumer select a specific plan or set of plans
- » Refer a consumer to any specific agent or broker or any specific set of agents or brokers
- » Charge consumers for assistance
- » Receive compensation from your organization on a per-application, per-individual-assisted, or per-enrollment basis
- » Receive consideration from a health insurance issuer (or issuer of stop loss insurance) in connection with enrolling a consumer in a QHP or non-QHP
- » You must not go door-to-door, or use other unsolicited means of direct contact such as a phone call, for the purpose of providing application or enrollment assistance to consumers if they haven't requested or initiated the contact or if you or your organization doesn't already a relationship with the consumer. This includes calling consumers using an automatic telephone dialing system or an artificial/prerecorded voice.
- » Receive any consideration directly or indirectly from any health insurance issuer of stoploss insurance in connection with the enrollment of any individuals in a QHP or a non-QHP



## CONNECT WITH YOUR PEERS

### Listservs to Join

**Enroll Virginia!**- Virginia Navigators and CACs have weekly conference calls on Wednesdays at 9:30 a.m. to discuss updates and case issues. To join the call, dial 712-775-7031 (Conference code: 587710298#).

If you have a question between phone calls, join the Enroll Virginia! listserv to post your question to the group. To sign up for the Enroll Virginia! listserv, please email Nicolle Miles at [nmiles@vacommunityhealth.org](mailto:nmiles@vacommunityhealth.org)

**CMS Assister Newsletter**- To sign up for the CMS Weekly Assister Newsletter, send a request to the Assister Listserv inbox ([Assisterlistserv@cms.hhs.gov](mailto:Assisterlistserv@cms.hhs.gov)) and write "Add to listserv" in the subject line. Please include the email address that you would like to add to the listserv in the body of the email.

**Health Reform Beyond the Basics**- Health Reform Beyond the Basics is a webinar series about the Affordable Care Act and enrollment in health coverage programs. By signing up for the email list, you will receive updates on new resources and upcoming webinars. Fill out [this form](#) to sign up for the email list.

**In the Loop**- In the Loop is an online community where you can engage with other enrollment specialists across the country. You can sign up to join [here](#).