

# Roles in Outreach and Enrollment

*Opportunities to provide health coverage enrollment assistance in Colorado*



*This fact-sheet is intended to help outreach and enrollment (O&E) professionals understand different capacities in which they can help their community members enroll in health coverage affordability programs. For more information about starting an O&E program, please explore the Covering Kids and Families [Outreach and Enrollment Toolkit](#).*

## HEALTH COVERAGE GUIDES

Colorado's health insurance marketplace, [Connect for Health Colorado](#), has an established Assistance Network of Health Coverage Guides (HCGs) who provide impartial information and assist Coloradans with applying for and enrolling in qualified health plans through the marketplace. The Assistance Network funds and certifies Assistance Sites to supervise HCGs who provide outreach, education, and direct enrollment assistance to customers and small businesses.

## CERTIFIED APPLICATION COUNSELORS

The Certified Application Counselor (CAC) program offered by Connect for Health Colorado is an unfunded opportunity for organizations to become certified to provide marketplace enrollment assistance. The CAC opportunity is ideal for organizations already engaged in O&E in other health insurance affordability programs. Organizations must apply to become CAC designated site and ensure that staff are trained and certified to provide marketplace enrollment assistance on annual basis.

## STATE CONTRACTED APPLICATION ASSISTANCE SITES

Medical Assistance (MA), Presumptive Eligibility (PE), and Certified Application Assistance Sites (CAAS), are certified by the Colorado Department of Health Care and Financing (HCPF) to provide different levels of Medicaid and Child Health Plan *Plus* (CHP+) application and enrollment assistance. All sites provide application assistance and identification and citizenship document verification. PE sites can also determine temporary program eligibility for pregnant women and children. MA sites can process Medicaid and CHP+ applications, and determine eligibility for all applicants.

## BROKERS and AGENTS

Insurance brokers and agents are licensed individuals who sell private insurance plans and earn commission from insurance carriers. Brokers must complete training and be certified by Connect for Health Colorado if they would like to sell marketplace qualified health plans.

## MARKETPLACE OUTREACH and EDUCATION

Organizations that do not wish to provide direct application and enrollment assistance can provide outreach and education about Connect for Health Colorado instead. Connect for Health Colorado has opportunities to provide outreach and education through its volunteer Speaker's Bureau. To request a speaker, visit <http://connectforhealthco.com/about-us/request-a-speaker/>.

## Overview of Direct Enrollment Assistance Roles

	State Contracted Application Sites (PE, MA, and CAAS)	HCGs	CACs	Agents and Brokers
<b>Oversight Agency</b>	HCPF	Connect for Health Colorado's Assistance Network		Department of Regulatory Agencies, Division of Insurance
<b>Role</b>	<ul style="list-style-type: none"> <li>Different levels of Medicaid/CHP+ enrollment assistance</li> <li>May also be HCGs or CACs</li> </ul>	<ul style="list-style-type: none"> <li>Provide information about the marketplace</li> <li>Assist with the application and enrollment process into qualified health plans</li> <li>Provide post-enrollment and renewal support                             <ul style="list-style-type: none"> <li>Conduct outreach and education</li> <li>Serve small businesses</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><i>Not</i> required to conduct outreach and education</li> <li><i>Not</i> required to serve small businesses</li> </ul>	<ul style="list-style-type: none"> <li>Sell private insurance to individuals and businesses</li> </ul>
<b>Program Requirements</b>	<ul style="list-style-type: none"> <li>Complete HCPF training and reporting requirements</li> <li>Be a community-based or a non-profit organization</li> <li>Adhere to HCPF rules and regulations</li> </ul>	<p><i>Cannot</i> have a conflict of interest</p> <ul style="list-style-type: none"> <li>Complete relevant training and certification requirements</li> <li>Have relevant insurance coverage</li> <li>Conduct background checks for all HCGs and CACs</li> <li>Adhere to auditing, monitoring, evaluation, and reporting requirements</li> <li>Maintain and/or develop policies and procedures in compliance with those of Connect for Health Colorado</li> </ul>	<p>Must <i>disclose</i> all conflicts of interest</p>	<ul style="list-style-type: none"> <li>Have a current Colorado Accident &amp; Health license</li> <li>Have Errors and Omissions insurance</li> <li>Complete certification training</li> <li>Pass a background check</li> <li>Sign the Connect for Health Colorado Producer's Agreement</li> </ul>
<b>Funding and Support</b>	<ul style="list-style-type: none"> <li>No state or federal funding for CAAS and PE sites</li> <li>HCPF provides training and support</li> </ul>	<ul style="list-style-type: none"> <li>Assistance Sites are chosen through a competitive grant funding process</li> <li>Training and support provided by Connect for Health Colorado</li> </ul>	<ul style="list-style-type: none"> <li>No state or federal funding</li> <li>Training and support provided by Connect for Health Colorado</li> </ul>	<ul style="list-style-type: none"> <li>Compensated by insurance companies on a commission basis</li> <li>Training, certification, and support provided Connect for Health Colorado</li> </ul>
<b>More information</b>	<ul style="list-style-type: none"> <li>CAAS <a href="mailto:hcpf_assistancesites@state.co.us">hcpf_assistancesites@state.co.us</a></li> <li>PE <a href="mailto:PE.Eligibility@state.co.us">PE.Eligibility@state.co.us</a></li> <li>MA <a href="mailto:Monica.Owens@state.co.us">Monica.Owens@state.co.us</a></li> </ul>	<ul style="list-style-type: none"> <li>Contact the Assistance Network, <a href="mailto:AssistanceNetwork@connectforhealthco.com">AssistanceNetwork@connectforhealthco.com</a></li> </ul>	<ul style="list-style-type: none"> <li>Contact the CAC program coordinator, <a href="mailto:cacprogram@connectforhealthco.com">cacprogram@connectforhealthco.com</a></li> </ul>	<ul style="list-style-type: none"> <li>Resources for Brokers: <a href="http://connectforhealthco.com/about-us/brokers/">http://connectforhealthco.com/about-us/brokers/</a></li> <li>1-855-4-CO-BROKERS</li> </ul>