



BROKERS AND ASSISTERS WORKING TOGETHER

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Building Better Health Conference

ASSISTER AND BROKER ROLES AND RESPONSIBILITIES

Overview of Community-Based Assistance Programs

The Affordable Care Act (ACA) included rules that Marketplaces must include a grant-based consumer assistance program (Navigator Program) and must also include a program for certain organizations to be trained to help their customers (CAC Program).

Connect for Health Colorado implemented the **Assistance Network** to meet these requirements and to provide community-based assistance throughout Colorado.

Health Coverage Guides

To avoid confusion with other navigation programs, Colorado navigators are called Health Coverage Guides (HCGs). Organizations compete for grants from Connect for Health Colorado to become 'Assistance Sites'. Assistance Sites employ and supervise HCGs. Some HCGs are volunteers.

Certified Application Counselors

Organizations can apply to be a part of the Certified Application Counselor program. Certified Application Counselors (CACs) working for 'Designated Organizations' and HCGs have very similar roles.

Health Coverage Guides and Certified Application Counselors

Who are they?

- Employees or volunteers of community-based organizations interested in health coverage, but not compensated by carriers for enrollment
- Supervised by their organization and monitored by Connect for Health Colorado

Where are they?

- Throughout Colorado
- Main offices, satellite offices, mobile offices
- Co-located with partners

What do they do?

- Outreach and public education about Connect for Health Colorado (CACs do not always do outreach)
- Help customers make informed decisions about QHP enrollment and financial assistance by providing **fair, accurate, and unbiased/impartial education and assistance** – they assist alongside the customer not on behalf of the customer
- Provide referrals to other assistance programs, counties, brokers, carriers, and other entities like regulatory agencies
- They do not receive commission for enrollments and are not responsible for Medicaid case work

Who do they serve?

- Anyone who asks for their help (CACs might limit their assistance based on their availability)
- Target vulnerable and underserved populations (eg., people unfamiliar with health coverage, non-English speakers, immigrants)

Prohibition from Recommendation and Steering

HCGs and CACs cannot:

- endorse specific brokers
- refer to or persuade a customer to use specific brokers
- accept consideration of any kind from a broker
- use brokers as a substitute for their duties
- host or reserve space for agents and brokers at their service locations without approval from Connect for Health Colorado

While steering and recommendations are prohibited, it is important for HCGs and CACs to make appropriate referrals. When making a referral they should remain neutral, ask the customer about their needs, and let the customer decide the additional resource they would like to use.

When appropriate, HCGs and CACs can and should:

- help their customer understand the role of a broker and that they will not be charged for working with a broker
- make referral lists of brokers that are appropriate to meet their customer's needs for instance language, availability, and proximity - this list should allow any certified broker who provides fair and accurate information to be considered for inclusion
- help the customer find assistance through the broker search or use the broker lead tool: findbroker.connectforhealthco.com
- contact the Community-Based Assistance Programs team with questions



HCGs and CACs should be like Switzerland – *neutral, not cheesy*

Brokers and Agents

Who are they?

Brokers are trained and certified by Connect for Health Colorado® and are licensed by Colorado's Division of Insurance. This license allows a Broker to assume a role in helping the customer make decisions regarding their health insurance.

What do they do?

Brokers are trained and licensed to make recommendations about plan options based on the customer's budget and specific life circumstances. A customer can authorize a Broker to make decisions or account changes on their behalf.

Who do they serve?

Brokers serve Coloradan's who decide that they would like assistance in enrolling in health insurance plans through the Marketplace. They can help individuals in both plan selection and enrollment.

How are Brokers Paid?

- Connect for Health Colorado does not pay brokers
- Brokers are paid commission by insurance carriers for actual paid enrollments into private plans
- Brokers do not get any compensation from Health First Colorado (Medicaid) or for the time to process those enrollments
- Commissions have decreased greatly over the past several years

HCG/CAC Role Compared to Brokers

It is important to know the difference between the educational assistance an HCG/CAC can provide to customers and the regulated services provided by licensed health insurance agents/brokers.

- Colorado defines an **Insurance Producer** (also known as an agent or broker) as:
 - A person who solicits, negotiates, effects, procures, delivers, renews, continues, or binds membership or enrollment in a health care plan.
 - The actual statute language can be found in §10-2-103(6), C.R.S.

Selling, Soliciting, and Enrolling

Within Colorado Revised Statutes on Producer licensing is the language:

- *A person shall not sell, solicit, or negotiate insurance in this state for any class or classes of insurance unless the person is licensed for that line of authority in accordance with this article. §10-2-401(1), C.R.S.*
- An HCG/CAC, **cannot** enroll people into health coverage. AN HCG/CAC **can** assist customers in using their online accounts to select their health insurance plan and enroll. **The customer must make the selection.**
 - A customer who is unable to make a plan selection after education, or simply does not care to select coverage themselves should be referred to a licensed agent/broker.

PARTNERSHIPS & COLLABORATION



Sharing Expertise and Best Practices

Both assisters and brokers might benefit from sharing expertise and best practices with each other.

- An assister might have experience assisting consumers who qualify for Medicaid or CHP+ or specific populations (such as immigrants), in addition to QHP enrollment. *In some cases, may not be responsible for Medicaid case work.*
- An agent or broker might have best practices for obtaining detailed plan information, how to recognize the distinctions among different coverage options, or different insurance companies' administrative or claims practices

Sharing Expertise and Best Practices

Nothing prohibits an assister from networking or sharing knowledge and expertise with agents and brokers, or seeking out knowledge and expertise from an agent or broker...

- provided that an assister does not use the agent or broker as a substitute for performing any of the services that are required as an assister
- provided that an assister does not receive any consideration of any kind (direct or indirect, cash or in-kind) from an agent or broker that could be tied to the compensation received by that agent or broker from a health insurance or stop loss insurance issuer for enrolling a person in a QHP or non-QHP

Note Specific rules for Assistance Sites and CACs on marketing, co-branding, and advertising are currently under review.

Collaboration Between Brokers, HCGs, and CACs

Outreach and Enrollment Events

- Brokers, HCGs, and CACs can attend the same events to provide a variety of types of assistance to customers, and to meet the volume needs of the event
- HCGs and CACs provide education and enrollment assistance at events – they provide the customer with the options available to them if a referral is needed

Referral relationships

- Brokers may refer to any HCG or CAC for customer assistance with complex Marketplace application and enrollment-the customer can choose to associate with both a broker and HCG (or CAC) to an account – it won't impact broker commission
- HCGs and CACs may refer to brokers when the customer needs advice about a particular health plan or the customer wants to work with a broker – they may not make plan recommendations or steer business

Education opportunities

- Brokers, HCGs, and CACs can network to learn about specialties, community resources, and events
- HCGs and CACs can work together with brokers for trainings to share best practices and knowledge

The Broker Lead Tool

Talk to an Experienced Advisor and Get a Quote!

If you have a current broker or already are a customer of Connect for Health Colorado please reach out to your broker directly or Connect for Health Colorado. This is for new enrollments only.

Please fill in your contact information below
ALL FIELDS ARE REQUIRED.

First name:

Last name:

Preferred Contact Method:

Cellphone:

Zip Code:

Preferred Language:

[I will choose my Agent/Broker](#)

[Choose my Agent/Broker for me](#)

How the Broker Receives a Lead:

Real-Time Leads, our innovative, internet-based system, can automatically funnel qualified leads to you from Connect for Health Colorado. As soon as a consumer requests the assistance of a broker/agent, their information is captured and sent to you to follow up.

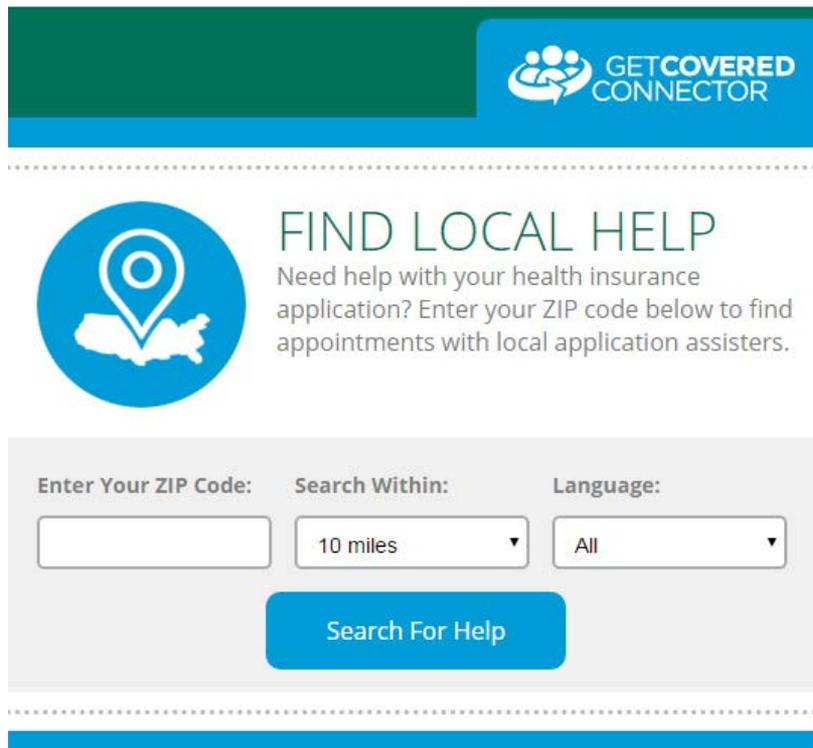
Here's how it works:

1. Leads are sent directly to the first available broker who meets the criteria for the lead.
2. You will have 30 minutes to acknowledge receipt of the leads via email, text or push notification.
3. If you are unavailable, the system sends the leads to the next broker on the list.
4. You will be responsible for following up on the leads and providing status updates in the system.



findbroker.connectforhealthco.com

The Colorado Connector Tool



The screenshot shows the 'GET COVERED CONNECTOR' logo at the top right. Below it is a circular icon with a location pin over a map of Colorado. The text reads 'FIND LOCAL HELP' and 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' The search form includes three input fields: 'Enter Your ZIP Code:' (empty), 'Search Within:' (set to '10 miles'), and 'Language:' (set to 'All'). A blue 'Search For Help' button is centered below the fields.

<http://connectforhealthco.com/person-help/find-a-health-coverage-guide/>

OR

<http://bit.ly/2dSCAgo>
(case sensitive)

How Does It Work?

The Get Covered Connector allows assisters and community outreach partners to:

- Manage all assister schedules in one system
- Help consumers find and schedule appointments with local enrollment assistance
- Automatically remind consumers about their appointments
- Receive notifications when appointments are scheduled
- Access all of their data for reporting needs

The Get Covered Connector allows consumers to:

- Search for help by ZIP code, review their options, and schedule an appointment online (where available)
- Receive automated reminders of their appointment via email and/or text message
- Access contact information for local assisters so they can contact assisters directly if they have questions or problems

QUESTIONS AND ANSWERS

NETWORKING ACTIVITY

Networking Bingo

Assister/Broker Networking BINGO

Use this card to start up conversations with your fellow assisters and brokers.

B	I	N	G	O
A trilingual assister	What is the last day to enroll for a 2017 plan without a SEP?	Someone offering training opportunities	How can I find an HCG/CAC in the next county over?	A part-time Health Coverage Guide
Name three life events that trigger a Special Enrollment Period	What is the website URL for the new online Quick Cost and Plan Finder tool?	When will 2017 QHP rates be released?	A Certified Application Counselor	What does SHOP stand for?
Someone offering health insurance literacy education and resources	A broker who will make appointments for all carriers in your area		An assister looking to host a community enrollment event	Someone who has experience working with counties

THANK YOU!

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