

## CERTIFIED APPLICATION COUNSELORS

The proposed rule creates a new class of assisters known as “Application Counselors” or “Applications Assisters”. Exchanges must establish an application counselor program. These counselors are not funded through the exchange or licensed as agents or brokers. The exchange will certify employees and volunteers of organizations as counselors, which may include providers, community-based organizations, or other volunteers. The counselors will provide information on subsidies, assist in applying for coverage and subsidies, and help facilitate enrollment. They cannot sign on behalf of the applicant. Training is required in the proposed regulation, and exchanges must have a decertification process. (pg. 139-142)

### RESPONSIBILITIES:

1. Provide information to individuals and employees on insurance affordability programs and coverage options;
2. Assist individuals and employees in applying for coverage in a QHP through the Exchange and for insurance affordability programs; and
3. Help facilitate enrollment in QHPs and insurance affordability programs.

CACs will provide the same core application assistance as Navigators (*IPA*) and licensed agents and brokers. On the one hand the rule states “. . . the distinction between these entities is that CACs are not funded through the Exchange, through grants or directly, or licensed by states as agents or brokers. However in the same paragraph the rule states “. . . certified application counselors would have a relationship with the Exchange so that they could officially support the process. . .”

### TRAINING/CERTIFICATION

Given the overlap in the scope of responsibilities . . . states can develop a single set of core training materials that can be utilized by Navigators (*IPA*), CACs, and licensed agents and brokers. Plan is to make selected federal training and support material available

There is a proposed certification process in order to assure quality, privacy and security. Prior to providing the consumer assistance, CACs must be trained regarding QHP options, insurance affordability programs, eligibility, and benefits rules and regulations governing all insurance affordability programs operated in the state.

The Exchange will certify any individual who:

1. Registers with the Exchange
2. Trained prior to providing assistance
3. Complies with applicable authentication and data security standards
4. Meets privacy and security standards (45 CFR 155.260)
5. Provides assistance in the best interest of the applicant
6. Complies with any applicable state law related to CACs, including conflict of interests
7. Provides information with reasonable accommodations for those with disabilities
8. Enters into an agreement with the Exchange

Comment sought as to whether the Exchange should have the authority to create additional standards for certification or otherwise limit eligibility.

DECERTIFICATION/Withdrawal of certification when noncompliance with the terms and conditions of the application counselor agreement.

CACs may not impose any charge on applicants for application assistance.