

# Certification Program Overview

## Broker (New or Returning)



### OBJECTIVE

The 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**. **The required agreement must be signed electronically and does not need to be printed and submitted.**

### REQUIREMENTS FOR CERTIFICATION

Connect for Health Colorado is committed to our partnership with Certified Brokers, who hold an active Colorado Accident and Health license. We feel clients and potential clients of Connect for Health Colorado should have a licensed Broker/Agent to represent their health insurance needs and to assist them with enrollments.

The following are **required** for certification:



Current Colorado Accident and Health license (resident or non-resident)



Errors and Omissions insurance of at least \$1,000,000 per occurrence / \$1,000,000 aggregate



An **electronically** signed Colorado Connect Producer's Agreement



Completion of the Connect for Health Colorado online certification coursework

### BROKER CERTIFICATION OPTIONS - NEW AND RETURNING BROKERS

#### Full Coursework with Continuing Education (CE) credits for Colorado-resident Brokers

New Brokers are individuals who are new to our Marketplace (have not completed our certification training previously). New Brokers will be required to complete the online courses and pass the quizzes associated with those online courses.

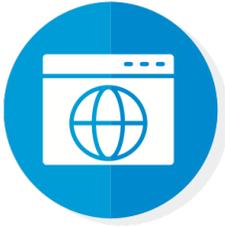
#### Test-Out Option without CE credits (Returning Brokers Only)

Returning Brokers are individuals who completed the Connect for Health Colorado certification training in the **previous plan year**. Returning Brokers will be able to skip some of the online courses and take the quizzes to complete the coursework. [Learn more.](#)



Returning Brokers who **DO NOT** complete the recertification training by the deadline (Sep. 1st through Oct. 15th) will be required to complete the full coursework.

## HOW TO GET CERTIFIED IN 4 STEPS



1

Create or log in to your [C4U](#) account



2

Electronically sign the required agreement in [C4U](#)



3

Complete all assigned online courses/quizzes in [C4U](#)



4

Access and download [certificate of completion](#)

## HOW TO LOG INTO THE C4U OR CREATE A C4U ACCOUNT



**Log In**

To log-in, please enter your username and password

Email Address:

Password:

[Forgot user name or password?](#)

Need Help? Please email: [trainingsupport@c4hco.com](mailto:trainingsupport@c4hco.com)

**C4U** | Connect for Health Colorado  
Connect for YOU | Training Portal

**Welcome to the C4U, the Connect for Health Colorado Training Portal**

You will have access to all online training materials and register for training events available using our online portal. **Please log into your account (your username will be your registered email).**

**Don't have an account?** Select your role to complete a registration form. **Be sure to review the description at the top of the registration form to ensure you have selected the correct role.**

- [Assister](#)
- [Broker or Web Producer](#)
- [Issuer Dedicated Sales Team](#)
- [Contractor](#)
- [Faneuil Employee](#)
- [General Public](#)

1. Go to <https://c4hco.csod.com/>
2. Login with your credentials if you are a returning user or if new, select the [Broker or Web Producer Registration Form](#)

3. Be sure to pay attention to the “Broker Status” field and select the correct status

\* Broker Status

\* Colorado License Number

- The assigned certification program will be registered to your account

4. Next, you will define a security question before being logged into the C4U



Once you are registered and logged in, the appropriate curriculum will be available under the “My Training” column. If you do not see your coursework or if you are assigned incorrect coursework, send an email to [TrainingSupport@c4hco.com](mailto:TrainingSupport@c4hco.com) requesting the appropriate curriculum (during business hours, Monday-Friday 9:00 AM-5:00 PM MST). Any requests after business hours will be processed no later than the beginning of the following business day.

## REQUIRED DOCUMENT



The Certified Producer Agreement Form is required to be **electronically signed** in **C4U**. You will have the option to view and save the document for your records. If you have any questions regarding the terms and conditions of this form, please contact the Broker Team at [BrokerTeam@c4hco.com](mailto:BrokerTeam@c4hco.com).

1. Select the “**Launch**” button next to the document
  - The document will open in a new browser window where you can view and download the document for your records
  - You can relaunch the document at any time even after electronically signing it
2. Return to the C4U and select the “**Mark Complete**” button, which replaced the “**Launch**” button from before
3. Select the “**Sign**” button, which replaced the “**Mark Complete**” button
4. Scroll to the bottom and select the “**Sign**” button found next to your electronic signature

The screenshot shows a web interface for training details. It includes fields for Training Type, Provider, Version, Training Hours, Description, Status, Training Purpose, and Due Date. Below this is a section for 'Assignment and Version History' and an 'Electronic Signature' section. The signature section contains a statement: 'I have read, understood, and agree to all of the terms and conditions of this document. This confirmation constitutes an electronic signature.' Below the statement, the name 'Spencer Wesley' is displayed with a 'Sign' button next to it. A red arrow points to the 'Sign' button.

## REQUIRED TRAINING



CE credit hours offered to Colorado-resident Brokers are subject to change annually. Returning Brokers who choose to complete the “test-out” curriculum will forgo their CE credit hours.

### Returning Broker Test-Out Option

- Returning Brokers who choose to test out of a course must pass the quiz with a **90%** and will have **two (2)** opportunities to pass
- If you do not pass the quiz for that course, you will be required to complete the online class to move forward - you will not earn CE credit hours for any online classes you completed when taking the Test-Out option
- If you do pass the quiz with a 90% or more with the two opportunities permitted, you will not be required to complete the online course but can still access the course at any time for reference



The full coursework option will **automatically** populate to your **C4U** account for all Returning Brokers. If you would like to complete the test-out option instead, contact [TrainingSupport@c4hco.com](mailto:TrainingSupport@c4hco.com).

## MARKETPLACE FOUNDATIONS

This section comprises of twelve (12) online courses and four (4) quizzes. It will provide you with an overview of: the Affordable Care Act (ACA); Connect for Health Colorado; health insurance industry basics; Qualified Health Plans (QHP); and plan distinction. At the end of this section, you should be able to: describe the ACA and Connect for Health Colorado; identify different health insurance terms; describe the components of a QHP; and differentiate different health benefits and options. **Estimated time to complete this section: 140 minutes**

## HEALTH COVERAGE FOUNDATIONS

This section comprises of ten (10) online courses and four (4) quizzes. It will provide you with an overview of: who is eligible for different health coverage options; how income requirements differ for particular health coverage options; and the eligibility requirements for different health coverage options. At the end of this section, you should be able to: differentiate specific household compositions for each health coverage options; differentiate income types that are considered for each health coverage options; and identify the eligibility requirements for Marketplace customers. **Estimated time to complete this section: 100 minutes**

## DEMONSTRATION ON SYSTEM APPLICATIONS

This section comprises of twenty-five (25) online courses and three (3) quizzes. It will provide you with an overview of: the Program Eligibility Application Kit (PEAK) system; the Marketplace Eligibility System with Connect for Health Colorado; and the Broker Portal. At the end of this section, you should be able to differentiate the two systems for customers to apply for health coverage; navigate all of the systems when assisting a customer with their health coverage applications. **Estimated time to complete this course: 230 minutes**

## POST-APPLICATION PROCESS

This section comprises of seven (7) online courses and four (4) quizzes. It will provide you with an overview of: when a customer will be required to provide verification documents; what to do if customers are transitioning from one health coverage type to another or how to terminate their coverage; impacts for customers who are or are not eligible for an auto-renewal; and what to do if a customer would like to file an appeal. At the end of this section, you should be able to: describe the verification process; explain the impacts of transitioning or terminating from health coverage; differentiate the renewal options offered by Connect for Health Colorado; and describe the Connect for Health Colorado appeals process. **Estimated time to complete this course: 95 minutes**

## TAX IMPLICATIONS

This section comprises of three (3) online courses and two (2) quizzes. It will provide you with an overview of the tax forms related to the Marketplace and tax reconciliation. At the end of this section, you should be able to: describe and differentiate the Tax Forms 1095 and the Form 8962; describe the tax reconciliation process; and explain the tax reconciliation impacts to customers. **Estimated time to complete this course: 35 minutes**

## SECURITY AND BEHAVIOR FOUNDATIONS

This section comprises of six (6) online courses and five (5) quizzes. It will provide you with an overview of: how to prevent and report fraud; how to provide culturally and linguistically appropriate service to different diversity groups; security risks and how to protect customer information of those risks; how to protect customer information; and of the Americans with Disabilities Act (ADA). At the end of this section, you should be able to: be familiar with fraud in the Marketplace, explain what it means to be culturally and linguistically competent; differentiate the diversity groups and laws; identify best practices on how to prevent security risks; identify how to protect customer information; and describe the ADA. **Estimated time to complete this course: 165 minutes**

## NEXT STEPS

Once you have completed your certification, you will need to download your certificate of completion from [C4U](#).



How to download your certificate:

1. Select the “View Certificates” icon on the Welcome page



2. Select the “View Certificate” button next to the completed curricula to download the certificate



**New Brokers only:** After downloading your certificate, you must contact [BrokerTeam@c4hco.com](mailto:BrokerTeam@c4hco.com) and submit a **copy of your certificate of completion** along with your **current Colorado Accident and Health license**. The Broker Team will provide further instruction on next steps after receiving the above.