

Training Overview



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Training Overview

Course Introduction

Introduction
Training Overview

Training Overview

Begin Course

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Welcome



Hi! Welcome to the Training Overview course!
I'm Romain, and I'll be helping you learn the answers to these questions and more throughout the course.

- Do you know which training courses your assister type must take?
- Are there differences among various consumer assistance entities?
- Do you know some of the most important questions to ask when helping consumers?

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I'm Romain, and I'll be helping you learn the answers to these questions and more throughout the course.

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Disclaimers

Course Introduction Disclaimers



You need to be aware of these training disclaimers. Select each menu item below to review each disclaimer. These disclaimers apply to every course in the training.



Assister Training Content

Coronavirus (COVID-19)

Section 1557 of the Affordable Care Act

Assister Training Content:

The information provided in this training isn't intended to take the place of the statutes, regulations, and formal policy guidance that it's based upon. This training summarizes current policy and operations as of the date it was uploaded to the Marketplace Learning Management System (MLMS). Links to certain source documents have been provided for your reference. We encourage you to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information.

This training includes references and links to nongovernmental third-party websites. The Centers for Medicare & Medicaid Services (CMS) offers these links for informational purposes only, and inclusion of these websites shouldn't be construed as an endorsement of any third-party organization's programs or activities.

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Coronavirus (COVID-19):

This training doesn't address COVID-19-related guidance or related requirements for assisters. CMS will communicate applicable information to assisters and assister organizations through separate channels.

- To learn more about how we're responding to coronavirus, visit [HealthCare.gov/coronavirus](https://www.healthcare.gov/coronavirus).
- For preventive practices and applicable state/local guidance, visit [CDC.gov/coronavirus](https://www.cdc.gov/coronavirus).

Section 1557 of the Affordable Care Act (ACA):

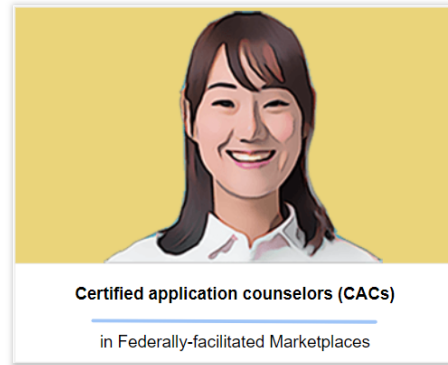
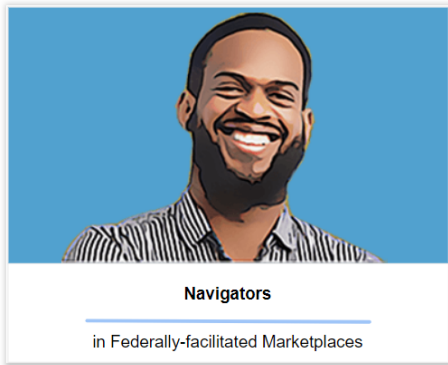
Section 1557 of the ACA is a nondiscrimination provision that prohibits discrimination based on disability, race, color, national origin (including limited English proficiency), sex (including sexual orientation and gender identity), and age in covered programs and activities.

As of May 10, 2021, the Department of Health and Human Services (HHS) will interpret and enforce Section 1557's prohibition on discrimination on the basis of sex to include: (1) discrimination on the basis of sexual orientation; and (2) discrimination on the basis of gender identity, consistent with Title IX of the Education Amendments of 1972 and the Supreme Court's decision in *Bostock v. Clayton County, GA* (140 S.Ct 1731 (2020)). A court has set aside HHS's inclusion of sexual orientation and gender identity under Section 1557, as applied to certain healthcare providers. That decision is on appeal by the agency. See *Neese v. Becerra*, 2:21-CV-163-Z (N.D. Tex.), appeal pending No. 23-10078 (5th Cir.). Please consult with counsel if you have questions on whether a healthcare provider is covered by the decision.

On August 4, 2022, HHS issued a Notice of Proposed Rulemaking on Section 1557 to revise the 2020 Final Rule by proposing to reinstate robust regulatory protections from discrimination on the basis of race, color, national origin (including limited English proficiency), sex (including sexual orientation and gender identity), age, or disability in covered health programs and activities.

Definitions

In this course, the terms "you" and "assister" refer to the following types of assisters:



Note: In some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning.

In this training:

- The terms "Federally-facilitated Marketplace" and "FFM" include Federally-facilitated Marketplaces where the state performs plan management functions.
- The terms "Marketplace" or "Marketplaces," standing alone, often (but not always) refer to FFM.
- The term "ACA" refers to the Affordable Care Act as amended by the Health Care and Education Reconciliation Act of 2010.
- The term "disability" is defined by the HHS Office for Civil Rights (OCR) Final Rule (Final Rule) implementing Section 1557 of the ACA (45 CFR Part 92) as "a physical or mental impairment which substantially limits one or more major life activities of such individual; a record of such an impairment; or is regarded as having such an impairment."

In this course, the terms "you" and "assister" refer to the following types of assisters:

Navigators in Federally-facilitated Marketplaces

Certified application counselors (CACs) in Federally-facilitated Marketplaces

Note: In some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning.

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Course Goal

Course Introduction Course Goal

Among other duties, you're responsible for providing fair, accurate, and impartial information that helps consumers identify and compare their coverage options and select the coverage that best fits their budgets and specific needs.

The FFM assister curriculum consists of courses that prepare you to be an assister, including courses that prepare you to help consumers who are interested in finding out about their health coverage options through the FFMs. You must successfully complete all required training courses and exams to be certified. You must be certified before you can begin your role as an assister, which includes performing any education or outreach activities.



Goal:

This course will:

- Familiarize you with the format and features of the certification training courses; and
- Introduce the types of consumer assistance entities as well as how these entities can provide fair, accurate, and impartial information.



Topics:

This course includes information on:

- Navigation, format, and features of training courses
- Certification requirements for consumer assistance entities
- Available learning resources
- Key terminology used in this training
- Consumer assistance entity roles and responsibilities
- Consumer support options
- How to describe the FFMs
- Tips for working effectively with consumers
- How to help consumers find the coverage they need
- Consumer referrals

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Module 2- Federally-facilitated Marketplace Assister Training Overview

Welcome

Federally-facilitated Marketplace Assister Training Overview Welcome

This module presents an overview of the Federally-facilitated Marketplace (FFM) training and certification program for Navigators and Certified Application Counselors (CACs) in FFMs. By the end of this module, you should be able to understand the following topics and accomplish the tasks below them.



Course Features

Describe the navigation, format, and features of the courses in this training program



Certification Requirements

State the certification requirements for consumer assistance entities



Key Terms

Understand key terms used throughout the training

This module presents an overview of the Federally-facilitated Marketplace (FFM) training and certification program for Navigators and Certified Application Counselors (CACs) in FFMs. By the end of this module, you should be able to understand the following topics and accomplish the tasks below them.

Course Features

Describe the navigation, format, and features of the courses in this training program

Certification Requirements

State the certification requirements for consumer assistance entities

Key Terms

Understand key terms used throughout the training

Introduction

Federally-facilitated Marketplace Assister Training Overview Introduction



This training applies to Navigators and CACs in the FFM. These two assister types are referred to throughout this training as "assisters," "you," or "consumer assistance entities."

Some of the information discussed may also be relevant to Navigators and CACs in State-based Marketplaces (SBMs), but this training is addressed only to assisters in Federally-facilitated Marketplaces.

The terms "Federally-facilitated Marketplace" and "FFM," as used in these training courses, include Federally-facilitated Marketplaces where the state performs plan management functions. Generally, unless otherwise indicated, the term "Marketplace" is also used in this course to refer to the individual market FFMs but doesn't include SBMs that may use the [HealthCare.gov](https://www.healthcare.gov) platform.

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Certification Requirements

Federally-facilitated Marketplace Assister Training Overview Certification Requirements

The training and certification requirements for assisters in the FFMs are summarized here and in the next pages.

As part of the standards for certification, you must complete the CMS requirements for your assister type.



The image shows two white clipboard icons with blue accents, one above the other. The top clipboard has a person icon and the word "Navigators" below it. The bottom clipboard has a person icon and the word "CACs" below it.

Navigators must:

- Complete all required HHS-approved training courses, including any applicable continuing and recertification education courses
- Pass all required certification or recertification exams at the end of each course intended for Navigators
- Comply with:
 - All regulatory requirements specific to your assister type, including conflict-of-interest requirements.
 - FFM privacy and security standards
 - The terms and conditions of your (or your organization's) HHS grant award

The training and certification requirements for assisters in the FFMs are summarized here and in the next pages. As part of the standards for certification, you must complete the Centers for Medicare & Medicaid Services (CMS) requirements for your assister type.

Navigators must:

- Complete all required Department of Health & Human Services (HHS)- approved training courses, including any applicable continuing and recertification education courses
- Pass all required certification or recertification exams at the end of each course intended for Navigators
- Comply with:
 - All regulatory requirements specific to your assister type, including conflict-of-interest requirements
 - FFM privacy and security standards
 - The terms and conditions of your (or your organization's) HHS grant award

CACs must:

- Complete all HHS-approved training courses required for CACs
- Pass all required certification exams at the end of each course intended for CACs
- Meet any licensing, certification, or other standards prescribed by your state, if applicable
- Enter into an agreement with your affiliated CAC designated organization (CDO) (CDOs in FFMs must enter into an agreement with CMS in its role as operator of the FFMs)
- Comply with the terms of your agreement with your affiliated CDO

Certification Requirements (Continue)

Federally-facilitated Marketplace Assister Training Overview Certification Requirements (Cont.)



This training program focuses on two of the previously listed requirements: Completing required training and passing required certification exams at the end of each course.

- Your certification after successful completion of this training will be valid until October 31, 2024. Returning assisters must complete this training by October 31, 2023, to continue functioning as an assister. If returning assisters do not complete this training by October 31, 2023, they will be decertified and will need to be issued a new ID to complete this training.
- If you're affiliated with an assister organization that has its assister designation, grant, or contract withdrawn, you may **not** continue functioning as an assister affiliated with the organization, and your certification as an assister affiliated with that organization will no longer be valid, even if it has not yet expired.
- You may not hold yourself out as an FFM assister or perform services as an FFM assister unless you're affiliated with a current FFM assister organization and have a current certification that accurately reflects that affiliation or are yourself certified as a current FFM Navigator grantee.

More information about FFM training requirements is included in your organization's Navigator grant award terms and conditions, your contract or agreement with the Marketplaces, or your agreement with a CDO, as applicable. When an organization agrees to become a CDO in a state with an FFM, each staff member and volunteer it certifies as a CAC must enter into an agreement with the organization that requires the staff member or volunteer to comply with CAC requirements in CMS regulations and guidance.

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Training Program

Federally-facilitated Marketplace Assister Training Overview Training Program



5-20 hrs

The training program includes multiple courses that provide approximately 5–20 hours of training, depending on how many optional courses you complete in addition to the required courses. You must complete all required courses and pass a certification exam at the end of each required course. These courses prepare you for the exams and teach you how to help consumers understand the coverage options available to them through the FFMs.



The courses are designed to be taken in order; however, you may complete them in any order you choose. Each course should be completed before you begin the next one. Optional courses and exams may be included, and we strongly recommend that you complete these as well.

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Training Format

Federally-facilitated Marketplace Assister Training Overview Training Format



Each course in this training program includes several modules. Information about the courses and modules is covered on the following pages.



This training is web-based and self-guided. You can take this training at your own pace, and you can access the material at any time of the day. You can take the training all at once, or you can take a few hours of training a day until you complete all required courses.



This training doesn't contain audio. You don't need speakers, a headset, or volume settings to view this training unless you're using assistive technology for accessibility.



Assisters who use assistive technology can access the 508-compatible PDF for each course at [Marketplace.cms.gov/technical-assistance-resources/training-materials/certified-application-counselor-training-courses](https://marketplace.cms.gov/technical-assistance-resources/training-materials/certified-application-counselor-training-courses).

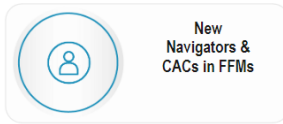
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Course List

Federally-facilitated Marketplace Assister Training Overview Course List

Here are the lists of required and optional courses for Navigators and CACs in the FFMs:



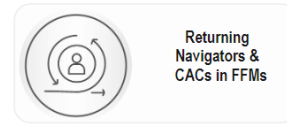
New
Navigators &
CACs in FFMs

Required:

1. Training Overview
2. Health Coverage Basics
3. Affordable Care Act Basics
4. Privacy, Security, and Fraud Prevention Standards
5. Marketplace Application Essentials
6. Serving Vulnerable and Underserved Populations
7. Cultural Competence and Language Assistance
8. Working with Consumers with Disabilities

Optional:

9. Customer Service Standards and Community Outreach
10. Coverage to Care Assistance
11. Complex Application Issues



Returning
Navigators &
CACs in FFMs

Required:

1. Training Overview
4. Privacy, Security, and Fraud Prevention Standards
5. Marketplace Application Essentials
6. Serving Vulnerable and Underserved Populations
7. Cultural Competence and Language Assistance
8. Working with Consumers with Disabilities
11. Complex Application Issues

Optional:

2. Health Coverage Basics
3. Affordable Care Act Basics
9. Customer Service Standards and Community Outreach
10. Coverage to Care Assistance

Here are the lists of required and optional courses for Navigators and CACs in the FFMs:

New Navigators & CACs in FFMs Required:

1. Training Overview
2. Health Coverage Basics
3. Affordable Care Act (ACA) Basics
4. Privacy, Security, and Fraud Prevention Standards
5. Marketplace Application Essentials
6. Serving Vulnerable and Underserved Populations
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Optional:

9. Customer Service Standards and Community Outreach
10. Coverage to Care Assistance
11. Complex Application Issues

Returning Navigators & CACs in FFMs Required:

1. Training Overview
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5. Marketplace Application Essentials
6. Serving Vulnerable and Underserved Populations
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8. Working with Consumers with Disabilities
11. Complex Application Issues

Optional:

2. Health Coverage Basics
3. Affordable Care Act Basics
9. Customer Service Standards and Community Outreach

10. Coverage to Care Assistance

Knowledge Checks and Certification Exams

Federally-facilitated Marketplace Assister Training Overview Knowledge Checks and Certification Exams

Knowledge Checks

Each course includes Knowledge Checks, which are practice exercises to help you prepare for the exam at the end of the course. Your score on these practice questions won't be recorded.

Exams

- After completing each course, you're required to take a course exam. You must score 80 percent or higher to pass each exam. Once you've started an exam, you must complete it in one sitting. If you need to stop and return to it later, your progress won't be saved, and you'll need to start it from the beginning.
- If you don't pass an exam the first time, you can retake it. If you're unable to pass the exam after two attempts, we recommend that you review the course before you attempt to complete the exam again. If you would like to move on to the next course and return to the exam later, you may do so.

Completion Screenshot

After you successfully complete all required courses and exams in the training curriculum, a completion screen appears. We strongly recommend that you document your successful completion of the training by saving a screenshot of the completion screen. These screenshots can help the technical team properly record your progress so you do not have to repeat courses if you have issues with course completions not being recorded.

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Training Program Resources

Federally-facilitated Marketplace Assister Training Overview Training Program Resources



- Resources are available to you throughout this training, including key references, job aids, and helpful links.
 - You can access a complete list of resources for each course by selecting the **Resources** button at the top of each screen.
 - You may wish to download, print, and save resources for future reference so you can provide the best possible assistance to consumers.
- After you have completed this training and received your certificate, you may continue to access each training course and its Resources section whenever you have a question or need to refresh your learning.
- Additional assister resources are available at [Marketplace.cms.gov](https://marketplace.cms.gov).



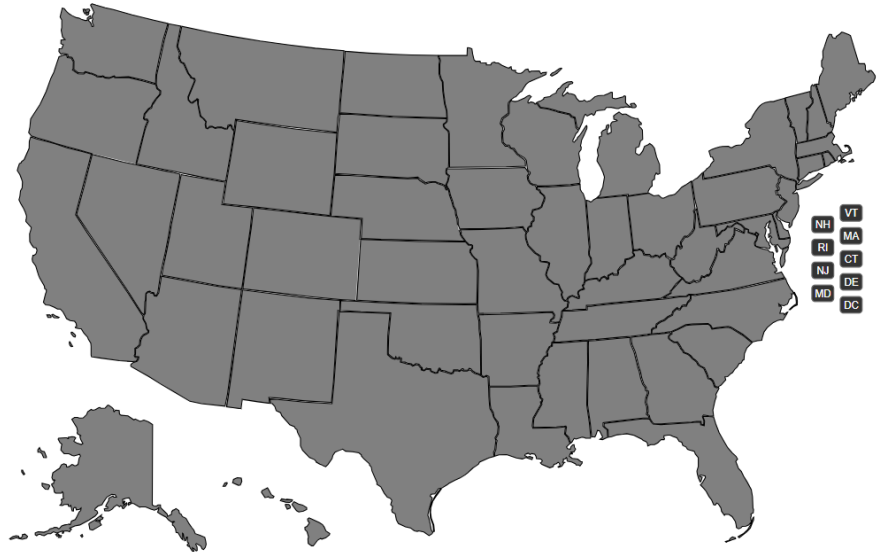
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Marketplace Information by State: 2023

Federally-facilitated Marketplace Assister Training Overview Marketplace Information by State: 2023

Select your state in the map to view important characteristics about your state's Marketplace. We encourage you to write down your state's information to use as a reference, but you can view this map at any time by selecting the **Map** button at the top of each screen.

Health Insurance Marketplaces by State, 2023



Select your state in the map to view important characteristics about your state's Marketplace. We encourage you to write down your state's information to use as a reference, but you can view this map at any time by selecting the **Map** button at the top of each screen.

Key Terms Used Throughout This Training

Federally-facilitated Marketplace Assister Training Overview Key Terms Used Throughout this Training

Some basic terms are used throughout the training. Select each term for more information.

Consumers

Consumer Assistance Entities

Agents and Brokers

Facilitate Enrollment

Marketplaces

Consumers

In this training, the term **consumers** refers to:

- Individuals and families who may get coverage through the individual market FFM.
- Small employers who can offer coverage to qualified employees, former employees, and dependents of employees or former employees through a Federally-facilitated Small Business Health Options Program (FF-SHOP) Marketplace.



Some basic terms are used throughout the training.

Consumers

In this training, the term **consumers** refers to:

- Individuals and families who may get coverage through the individual market FFMs.
- Small employers who can offer coverage to qualified employees, former employees, and dependents of employees or former employees through a Federally-facilitated Small Business Health Options Program (FF-SHOP) Marketplace.

Consumer Assistance Entities

In this training, the term **consumer assistance entities** refers to Navigators and CACs in FFMs. Generally, these are individuals or organizations that are trained and certified to help consumers as they explore coverage options through the Marketplaces.

Agents and Brokers

Agents and brokers are persons or entities licensed by a state to sell, solicit, or negotiate insurance. To the extent permitted under state law, agents and brokers may register with an FFM to facilitate enrollment and assist consumers with applying for qualified health plans (QHPs) and insurance affordability programs (i.e., premium tax credits (PTCs) and cost-sharing reductions (CSRs)) through the FFMs.

Facilitate Enrollment

To **facilitate enrollment** means assisting consumers with submitting their eligibility applications, clarifying distinctions among coverage options, and helping eligible consumers make informed decisions during the coverage selection process.

Marketplaces

The **Marketplaces**, including FFMs where the state performs plan management functions, are resources where individuals and families can:

- Learn about coverage options;
- Find out if they qualify for programs to lower their coverage costs;
- Compare health plans based on costs, benefits, and other important features;
- Choose a health plan; and

- Enroll in coverage.

The [SHOP website](#) is a resource where small employers in states with an FF-SHOP Marketplace or SBM using the federal SHOP platform can:

- Learn about the benefits of SHOP, including the availability of tax credits for qualified employers;
- Compare available medical and dental plans side by side using the SHOP See Plans and Prices tool; and
- Submit SHOP employer applications and obtain final eligibility determinations.

Throughout this training, the term "SHOP Marketplace" or "SHOP" will be used when referring specifically to an FF-SHOP Marketplace. In the FF-SHOP Marketplaces, qualified employers and employees can enroll in SHOP plans by working with a QHP issuer or SHOP-registered agent or broker.

Key Points

Federally-facilitated Marketplace Assister Training Overview Key Points



- This training is designed to prepare you to help consumers in the FFMs.
- The courses are designed to be taken in order, and each course should be completed before you begin the next one.
- To be certified, you must complete all required courses, successfully pass all course exams with a score of at least 80 percent, and meet all other certification requirements.

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Module 3 -FFM Consumer Assistance Entities: Roles and Responsibilities

Introduction

FFM Consumer Assistance Entities: Roles and Responsibilities Introduction

A variety of consumer assistance entities help consumers in the FFMs. Each consumer assistance entity has specific roles and responsibilities. Assistors in FFMs are responsible for providing fair, accurate, and impartial information to consumers about the full range of QHP options and insurance affordability programs for which they are eligible. By the end of this module, you should be able to understand the following concepts and accomplish the tasks below them.



Consumer Assistance Entities

Identify the different types of consumer assistance entities available to assist consumers in the FFMs



Roles & Responsibilities

Identify the roles and responsibilities of each consumer assistance entity



Strategies

Identify strategies to provide fair, accurate, and impartial information to consumers regardless of your own opinions or preferences

A variety of consumer assistance entities help consumers in the Federally-facilitated Marketplaces (FFMs). Each consumer assistance entity has specific roles and responsibilities. Assistors in FFMs are responsible for providing fair, accurate, and impartial information to consumers about the full range of qualified health plans (QHPs) options and insurance affordability programs for which they are eligible. By the end of this module, you should be able to understand the following concepts and accomplish the tasks below them.

Consumer Assistance Entities

Identify the different types of consumer assistance entities available to assist consumers in the FFMs

Roles & Responsibilities

Identify the roles and responsibilities of each consumer assistance entity

Strategies

Identify strategies to provide fair, accurate, and impartial information to consumers regardless of your own opinions or preferences

Consumer Assistance Entities

FFM Consumer Assistance Entities: Roles and Responsibilities Consumer Assistance Entities



Different types of consumer assistance entities are available to help consumers in the FFMs, including Navigators and CACs.

You should be aware of differences between these entities and the consumers they help. Differences may relate to:

- Roles and responsibilities
- Operational aspects (e.g., funding)

Different types of consumer assistance entities are available to help consumers in the FFMs, including Navigators and certified application counselors (CACs).

You should be aware of differences between these entities and the consumers they help. Differences may relate to:

- Roles and responsibilities
- Operational aspects (e.g., funding)

Navigator Duties

FFM Consumer Assistance Entities: Roles and Responsibilities Navigator Duties



Navigators are required to fulfill specific duties. Select each topic below to learn more.



FFM Navigator Duties

Standards Related to Essential Health Benefits

Remote Application Assistance

FFM Navigator Duties:

Beginning with Navigator grants awarded in 2022, including non-competing continuation awards, Navigators are required to provide information on and assistance with all of the following topics:

- Understanding the process of filing Marketplace eligibility appeals;
- Understanding and applying for hardship and affordability exemptions granted through the Marketplace for consumers age 30 and older seeking to enroll in a Catastrophic plan;
- Marketplace-related components of the premium tax credit reconciliation process, and understanding the availability of Internal Revenue Services (IRS) resources on this process;
- Understanding basic concepts and rights related to health coverage and how to use it; and
- Referrals to licensed tax advisers, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions about the Marketplace application and enrollment process and premium tax credit reconciliations.

Reminder: In your role as an assister, you should not provide tax or legal advice to consumers. While you may educate consumers about their rights related to health coverage, you should not, in your role as an assister, recommend that consumers take specific action with respect to these rights.

CMS will continue to provide all assisters with additional information related to these assistance activities through webinars, job aids, and other technical assistance resources.

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- Referrals to licensed tax advisers, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions about the Marketplace application and enrollment process and premium tax credit reconciliations.

Reminder: In your role as an assister, you should not provide tax or legal advice to consumers. While you may educate consumers about their rights related to health coverage, you should not, in your role as an assister, recommend that consumers take specific action with respect to these rights.

Centers for Medicare & Medicaid Services (CMS) will continue to provide all assisters with additional information related to these assistance activities through webinars, job aids, and other technical assistance resources.

Standards Related to Essential Health Benefits:

Navigators in FFMs must be prepared to inform consumers of the essential health benefits (EHB) that QHPs must cover in the FFM(s) they service. For plan years beginning on or after January 1, 2020, states may select which benefits will be EHB in their state. All plans offered in the Marketplace must cover the [10 essential health benefits categories](#), but the specific items and services covered within each benefit category may vary based on state requirements and plan design.

Remote Application Assistance:

Navigators in FFMs aren't required to maintain a physical presence in their Marketplace service area. In some cases, Navigators may provide remote application assistance (e.g., online or by phone), provided that such

assistance is permissible under their organization's contract, grant terms and conditions, or agreement with CMS and/or their organization.

CACs in FFMs may also provide remote application assistance if such assistance is permissible with their Certified Application Counselor Designated Organization (CDO).

For guidance on obtaining consumers' consent remotely over the phone, visit [Marketplace.cms.gov/technical-assistance-resources/obtain-consumer-authorization.pdf](https://marketplace.cms.gov/technical-assistance-resources/obtain-consumer-authorization.pdf).

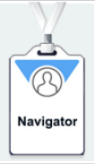
Navigator Roles and Responsibilities

FFM Consumer Assistance Entities: Roles and Responsibilities Navigator Roles and Responsibilities



Hi! I'm Carrie. I am a Navigator. Navigators play an important role in the FFMs by helping consumers apply for and enroll in coverage. Navigators are certified and funded by the Marketplace in which they operate.

Among other things, Navigators are prohibited from charging consumers for any assistance related to their Navigator duties.



As an FFM Navigator, I am required to:

- Maintain expertise in eligibility, enrollment, and program specifications;
- Conduct public education activities to raise awareness about the FFMs;
- Provide information and services in a fair, accurate, and impartial manner;
- Facilitate selection of a qualified health plan (QHP);
- Provide information in a manner that is culturally and linguistically appropriate to consumers;
- Refer consumers with questions, complaints, or grievances about their health plan, coverage, or a determination under such plan or coverage to state offices of health insurance consumer assistance or health insurance ombudsmen or other appropriate state agencies; and
- Make sure consumers are informed of the functions and responsibilities of Navigators before receiving assistance, including that Navigators are not acting as tax advisers or attorneys when providing assistance as Navigators and cannot provide tax or legal advice.

Continue

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Beginning with Navigator grants awarded in 2022, including non-competing continuation awards, I am also required to provide information on and assistance with all of the following topics:

- Understanding the process of filing Marketplace eligibility appeals;
- Understanding and applying for hardship and affordability exemptions granted through the Marketplace for consumers age 30 and older seeking to enroll in a Catastrophic plan;
- Marketplace-related components of the premium tax credit reconciliation process and understanding the availability of IRS resources on this process;
- Understanding basic concepts and rights related to health coverage and how to use it; and
- Referrals to licensed tax advisers, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions about the Marketplace application and enrollment process and premium tax credit reconciliations.

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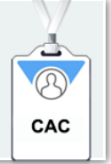
Review [Navigator Program Standards](#) and the latest [HHS Notice of Benefit and Payment Parameters](#) for a complete list of Navigator duties and responsibilities.

CAC Roles and Responsibilities

FFM Consumer Assistance Entities: Roles and Responsibilities CAC Roles and Responsibilities



Hello! I'm Elizabeth. I am a CAC. CACs are staff or volunteers of organizations designated by the FFM to perform CAC duties. We perform many of the same functions as Navigators, like educating and helping consumers complete FFM applications for coverage and insurance affordability programs.



Unlike Navigators, CACs aren't required to conduct outreach or public education activities. They must assist consumers who seek individual market coverage in their FFM service area. CACs are permitted, but not required, to help small employers submit applications and obtain eligibility determinations through the [SHOP website](#). While they're responsible for providing information in a manner that is accessible to individuals with disabilities, they can do so either directly or through referrals to Navigators or the FFM Call Center.

Unlike FFM Navigators, CACs aren't required to comply with Culturally and Linguistically Appropriate Services (CLAS) standards beyond any existing obligations they may have, although they are encouraged to utilize CLAS standards as a resource. You will learn more about CLAS standards in the *Cultural Competence and Language Assistance* course.

Continue

Hello! I'm Elizabeth. I am a CAC. CACs are staff or volunteers of organizations designated by the FFMs to perform CAC duties. We perform many of the same functions as Navigators, like educating and helping consumers complete FFM applications for coverage and insurance affordability programs.

Unlike Navigators, CACs aren't required to conduct outreach or public education activities. They must assist consumers who seek individual market coverage in their FFM service area. CACs are permitted, but not required, to help small employers submit applications and obtain eligibility determinations through the [Small Business Health Options Program \(SHOP\) website](#). While they're responsible for providing information in a manner that is accessible to individuals with disabilities, they can do so either directly or through referrals to Navigators or the FFM Call Center.

Unlike FFM Navigators, CACs aren't required to comply with Culturally and Linguistically Appropriate Services (CLAS) standards beyond any existing obligations they may have, although they are encouraged to utilize CLAS standards as a resource. You will learn more about CLAS standards in the *Cultural Competence and Language Assistance* course.

In an FFM, CDOs can include community health centers, hospitals, health care providers, certain types of social service agencies, and governmental entities.

CACs in FFMs are certified by their CDOs.

As a CAC in an FFM, my responsibilities include providing information to consumers about the full range of QHP options and insurance affordability programs (e.g., Medicaid) for which they are eligible, which includes:

- Providing fair, accurate, and impartial information that assists consumers with submitting the eligibility application;
- Clarifying the distinctions among health coverage options, including QHPs;
- Helping consumers make informed decisions during the health coverage selection process;
- Assisting consumers as they apply for QHP coverage and insurance affordability programs through an FFM; and
- Facilitating enrollment of eligible individuals in QHPs and insurance affordability programs.

Like Navigators, CACs in FFMs aren't permitted to charge consumers for assistance related to the FFM.

Providing Fair, Accurate, and Impartial Information

FFM Consumer Assistance Entities: Roles and Responsibilities Providing Fair, Accurate, and Impartial Information



You must always provide fair, accurate, and impartial information, which includes providing information that assists consumers with submitting their eligibility applications; clarifying the distinctions among health coverage options, including QHPs; and helping consumers make informed decisions during the health coverage selection process.

Additionally, if you have a [non-disqualifying relationship](#) with a health insurance company, you must generally disclose that relationship to consumers. You're expected to help consumers by focusing on their expressed interests, needs, and desires, not on your own interests or those of any health insurance company.

You must follow specific [conflict-of-interest requirements](#) as a Navigator or CAC in an FFM. Specifically, you must make sure that you and your organization don't have a relationship that could interfere with your ability to provide unbiased outreach and enrollment assistance to consumers.

As a best practice, you should help consumers choose coverage that best meets their expressed interests, desires, and needs, including but not limited to their:

- Ability to afford paying for coverage;
- Health care needs, such as coverage of treatments for any health conditions;
- Desire to keep a certain doctor or visit doctors in a certain location; and
- Families' health coverage needs, if applicable.

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- Ability to afford paying for coverage;
- Health care needs, such as coverage of treatments for any health conditions;
- Desire to keep a certain doctor or visit doctors in a certain location; and
- Families' health coverage needs, if applicable.

Non-disqualifying relationship

A non-disqualifying relationship is a relationship that doesn't prevent you from becoming an assister. Some relationships that present a conflict of interest are completely prohibited for certain assister types.

Conflict-of-interest Requirements

For more information about the conflict-of-interest requirements that apply to your assister type, refer to the [Assister Do's and Don'ts](#) presentation.

Conflict-of-Interest Disclosure Requirements

FFM Consumer Assistance Entities: Roles and Responsibilities Conflict-of-Interest Disclosure Requirements

If you have certain relationships with health insurance issuers or stop loss insurance issuers, these relationships could prevent you from providing fair and impartial assistance to consumers.

In Navigator organizations, the following individuals must follow certain duties, prohibitions, and disclosure requirements:

- Staff and volunteers of a Navigator organization
- Sub-grantees or subcontractors of a Navigator organization
- Anyone supervising Navigator program activities
- Anyone engaging in outreach and education activities

These duties, prohibitions, and disclosure requirements don't apply to those who aren't involved with the organization's Navigator programs.

Individuals or entities subject to the conflict-of-interest requirements for Navigators in FFM must provide information and services to consumers in a fair, accurate, and impartial manner.

Individuals or entities that perform Navigator services and individuals or entities that perform work related to Navigator program activities must not be:

- A health insurance issuer, issuer of stop loss insurance, or a subsidiary of either; or
- An association that includes members of, or lobbies on behalf of, the insurance industry; or
- An association that receives direct or indirect consideration, including any form of compensation, from a health insurance issuer or issuer of stop loss insurance in connection with the enrollment of any consumer in a QHP or non-QHP.

The [Assister Conflict of Interest Requirements](#) webinar provides more information about conflict-of-interest requirements for each assister type.

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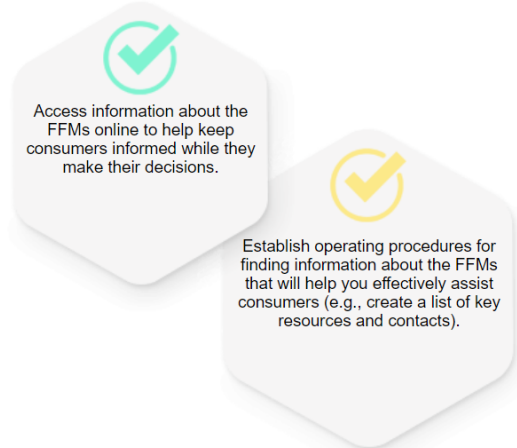
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Providing an Accurate Description of the FFM's

FFM Consumer Assistance Entities: Roles and Responsibilities Providing an Accurate Description of the FFM's

Providing fair, accurate, and impartial information includes accurately describing the FFM's.

To accurately describe the FFM's, you might need to:



In interactions with consumers, you should remain flexible, ask questions, listen, and provide the information they need to make informed decisions.

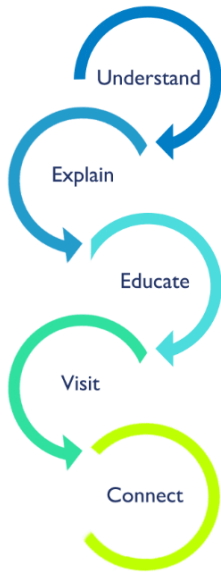
Providing fair, accurate, and impartial information includes accurately describing the FFM's.

To accurately describe the FFM's, you might need to:

- Access information about the FFM's online to help keep consumers informed while they make their decisions.
- Establish operating procedures for finding information about the FFM's that will help you effectively assist consumers (e.g., create a list of key resources and contacts).

In interactions with consumers, you should remain flexible, ask questions, listen, and provide the information they need to make informed decisions.

Tips on Effectiveness



You should:

1. Understand the coverage options and insurance affordability programs available through the FFMs, including Medicaid and the Children's Health Insurance Program (CHIP).
2. Tell consumers about the full range of QHP options and insurance affordability programs for which they are eligible and help them find coverage that best fits their budgets and specific needs.
3. Use the resources available on the technical assistance resources page at [Marketplace.cms.gov](https://www.cms.gov/Marketplace) to:
 - i. Help inform consumers about their coverage options.
 - ii. Answer any questions you may have about your role as an assister.
4. Visit [HealthCare.gov](https://www.healthcare.gov), [CMS.gov](https://www.cms.gov), and [Marketplace.cms.gov](https://www.cms.gov/Marketplace) to find resources to help you better serve consumers, including language assistance resources (like translation services) and educational materials.
5. Connect with community organizations to learn more about the characteristics and needs of communities in your area.

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Knowledge Check

FFM Consumer Assistance Entities: Roles and Responsibilities Knowledge Check

You're now meeting with Ebele, who is eligible for coverage through an individual market FFM and would like to enroll in a specific health plan that has low monthly costs. Four years ago, you worked for the health insurance company that offers this health plan. To be fully open and honest and to comply with FFM assister conflict-of-interest requirements, you let Ebele know that you previously worked for this company. After reviewing the health plan she is interested in, you realize it has low monthly costs but it doesn't cover her specific diabetes treatment needs. What should you do to provide her with fair, accurate, and impartial information? Select the **correct answer** and then select **Check Your Answer**.

- A. Tell her she isn't eligible for health coverage because of her pre-existing condition.
- B. Encourage her to sign up for the health plan because it has low monthly costs and she can afford it.
- C. Tell her the plan she's most interested in doesn't cover her specific diabetes treatment needs. Help her identify health plans that offer coverage for her diabetes treatment needs, and let her make her own decision about which plan to choose.
- D. Encourage her to sign up for the health plan because you used to work for the health insurance company and think it's the best option.

✓ Check Your Answer



You're now meeting with Ebele, who is eligible for coverage through an individual market FFM and would like to enroll in a specific health plan that has low monthly costs. Four years ago, you worked for the health insurance company that offers this health plan. To be fully open and honest and to comply with FFM assister conflict-of-interest requirements, you let Ebele know that you previously worked for this company. After reviewing the health plan she is interested in, you realize it has low monthly costs but it doesn't cover her specific diabetes treatment needs. What should you do to provide her with fair, accurate, and impartial information?

Answer: You should tell Ebele that the plan she's most interested in doesn't cover her specific diabetes treatment needs, help her find health plans that offer coverage for her diabetes treatment needs, and let Ebele make her own decision about which plan to choose.

Key Points

FFM Consumer Assistance Entities: Roles and Responsibilities Key Points



- Two types of consumer assistance entities are available to help consumers find coverage through the FFMs: Navigators and CACs.
- These consumer assistance entities are responsible for helping consumers enroll in coverage through the FFMs.
- Consumer assistance entities have different roles and responsibilities they must fulfill as they assist consumers in the FFMs. These responsibilities vary depending on the type of entity and range from conducting public education activities to assisting small employers with finding coverage.
- Assistors are responsible for providing fair, accurate, and impartial information.
- Assistors must tell consumers about all QHP options and insurance affordability programs for which they are eligible and should help consumers choose coverage that meets their budgets and specific needs.

- Two types of consumer assistance entities are available to help consumers find coverage through the FFMs: Navigators and CACs.
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Module 4 – Assister Resources

Introduction

Assister Resources Introduction

You'll feel more capable and confident in your ability to provide assistance to consumers when you have up-to-date resources. By the end of this module, you should be able to understand the following concepts and accomplish the tasks below them.



CMS Resources

List CMS resources available to assisters like manuals, toolkits, newsletters, and webinars



IRS Resources

List IRS resources available to assisters like consumer tax forms and premium tax credit forms



IRS Form 1095-A and Form 8962

Describe how to use IRS Form 1095-A and IRS Form 8962

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Centers for Medicare & Medicaid Services (CMS) Resources

List CMS resources available to assisters like manuals, toolkits, newsletters, and webinars

Internal Revenue Service (IRS) Resources

List IRS resources available to assisters like consumer tax forms and premium tax credit forms

IRS Form 1095-A and Form 8962

Describe how to use IRS Form 1095-A and IRS Form 8962

Marketplace.cms.gov Resources Overview

Assister Resources Marketplace.cms.gov Resources Overview



[Marketplace.cms.gov](#) is your best source for Marketplace tools and materials to help you counsel consumers. This is the official CMS website for assisters. The site consists of three main areas.

[Applications, Forms, & Notices](#). This part of the site contains paper application forms for individuals and families seeking Marketplace coverage (with and without financial assistance) as well as job aids in various languages.

[Technical Assistance Resources](#). This page has resources that explain eligibility, enrollment, tax credits, exemptions, and more. You'll also find previous assister newsletters and webinars. Finally, this section houses the Marketplace assister toolkit and training for Navigators, agents, brokers, and other assister types.

[Outreach & Education](#). This part of the site has materials for consumers, resources for presentations, and promotional tools. Examples include fact sheets, postcards, brochures, templates, press resources, multimedia presentations, and Marketplace research.

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Standard Operating Procedures Manual for Assisters in the Individual FFM

Assister Resources

Standard Operating Procedures Manual for Assisters in the Individual FFMs

Another resource located at Marketplace.cms.gov is the Assister's [Standard Operating Procedures \(SOP\) Manual](#). You can find the SOP Manual in the Marketplace assister toolkit under "Technical Assistance Resources." After you have completed this certification training, the SOP Manual serves as your primary guide to helping consumers with activities like enrolling in health coverage in the individual market FFMs.

The SOP Manual includes information on:

- Preparing, completing, and updating individual market FFM applications for coverage
- Enrolling in coverage through an individual market FFM
- Understanding eligibility determinations for enrollment in coverage through an individual market FFM application
- Resolving data matching issues (DMIs)
- Renewing eligibility and enrollment for coverage through an individual market FFM
- Understanding the process of filing individual market FFM eligibility appeals

Select the image on this page for a short video preview of how you can navigate the online Assister's Standard Operating Procedures Manual.



Another resource located at Marketplace.cms.gov is the [Assister's Standard Operating Procedures \(SOP\) Manual](#). You can find the SOP Manual in the Marketplace assister toolkit under "Technical Assistance Resources." After you have completed this certification training, the SOP Manual serves as your primary guide to helping consumers with activities like enrolling in health coverage in the individual market Federally-facilitated Marketplaces (FFMs).

The SOP Manual includes information on:

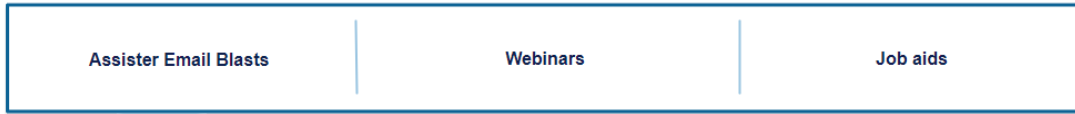
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- Understanding eligibility determinations for enrollment in coverage through an individual market FFM application
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- Renewing eligibility and enrollment for coverage through an individual market FFM
- Understanding the process of filing individual market FFM eligibility appeals

Assister Newsletters, Webinars, and Communications

Assister Resources

Assister Newsletters, Webinars, and Communications

Additional resources for assisters include:



Assister Email Blasts

CMS routinely sends out assister email blasts with important updates for the assister community. To sign up for these, visit the [CMS Subscriber Preferences page](#) and log in using your email address to select the subscriptions you would like. To find the assister-related subscriptions, scroll down to the heading "CCIO" to access the options listed:

- FFM Assister - Navigator Grantee Updates (for Navigator updates and webinar announcements)
- FFM Assister - Certified Application Counselor (CAC) Updates (for CAC updates and webinar announcements)
- No Surprises Act Dispute Resolution (for information and updates regarding the No Surprises Act)

You may also update your subscriptions, modify your password or email address, or stop subscriptions at any time on your Subscriber Preferences page. If you have questions or problems with the subscription service, please contact subscriberhelp.govdelivery.com.

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- FFM Assister - Certified Application Counselor (CAC) Updates (for CAC updates and webinar announcements)
- No Surprises Act Dispute Resolution (for information and updates regarding the No Surprises Act)

You may also update your subscriptions, modify your password or email address, or stop subscriptions at any time on your Subscriber Preferences page. If you have questions or problems with the subscription service, please contact subscriberhelp.govdelivery.com.

Webinars: Whether you're a new or returning assister, we encourage you to participate in the assister webinar series for additional training opportunities. Webinars cover various Marketplace and health coverage topics and provide up-to-date information about the latest tools to help consumers.

To attend Marketplace Assister Webinars, you will be required to create or update a REGTAP account and then register for the Marketplace Assister 2023 Webinar Series. Assisters will only need to register one time for the series to be invited to all upcoming webinars. Once registered for the series, you will receive E-flyers announcing upcoming webinars with specific details on topics, time, and dates.

Step 1: Create a REGTAP Account or update your existing Account:

To create a REGTAP account, go to [Regtap.cms.gov](https://regtap.cms.gov) and select "Create an Account". Complete the form and select "Submit." You will receive an email to complete the process.

For new accounts and existing REGTAP users, please be sure to select your correct applicable Organization Type. For the Federally-facilitated Assisters Group, there are six unique organization types; please select the organization type that most closely represents your organization.

Selecting the appropriate organization type helps ensure you receive communication relevant to your organization and appropriate event access. Please do not select "issuer" as part of your organization type. Issuers are insurance companies such as Aetna, Blue Cross–Blue Shield, etc. Content is not relevant to Issuers, and Issuers are not permitted to attend our webinar series.

Step 2: Register for the Marketplace Assister 2023 Webinar Event Series

Log into your REGTAP account and select the "Training Events" icon. Next, select the event. Lastly, select "Register Me." You will receive notification of registration status within 30 minutes of registering for a training event. You will only need to register once to be confirmed for all event dates within the Marketplace Assister 2023 Webinar Series. When you register for the entire series, you will automatically be registered for EACH webinar.

Job aids: Job aids are available in the [Technical Assistance Resources](#) section at [Marketplace.cms.gov](https://marketplace.cms.gov). These job aids cover a variety of different topics like:

- Application process assistance
- Eligibility and enrollment
- ID proofing
- Special populations (like immigrants)
- Special Enrollment Periods (SEPs)

Marketplace.cms.gov Resources Activity

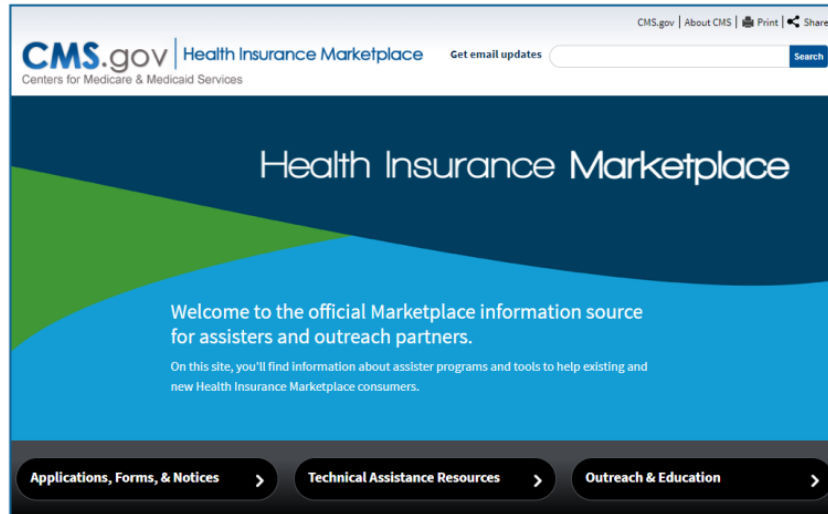
Assister Resources

Marketplace.cms.gov Resources Activity



Let's practice finding resources you can use to help consumers. We will start at the Marketplace.cms.gov home page.

A family needs a paper application to apply for Marketplace coverage because the HealthCare.gov website is down. Select the button that will lead you to the paper application.



Let's practice finding resources you can use to help consumers. We will start at the [Marketplace.cms.gov](https://www.marketplace.cms.gov) home page. A family needs a paper application to apply for Marketplace coverage because the [HealthCare.gov](https://www.healthcare.gov) website is down.

The **Applications, Forms, & Notices** button will take you to the paper application forms for Marketplace coverage (with and without financial assistance) for families and individuals and family application job aids in various languages. You can also find eligibility appeals forms and exemption applications here.

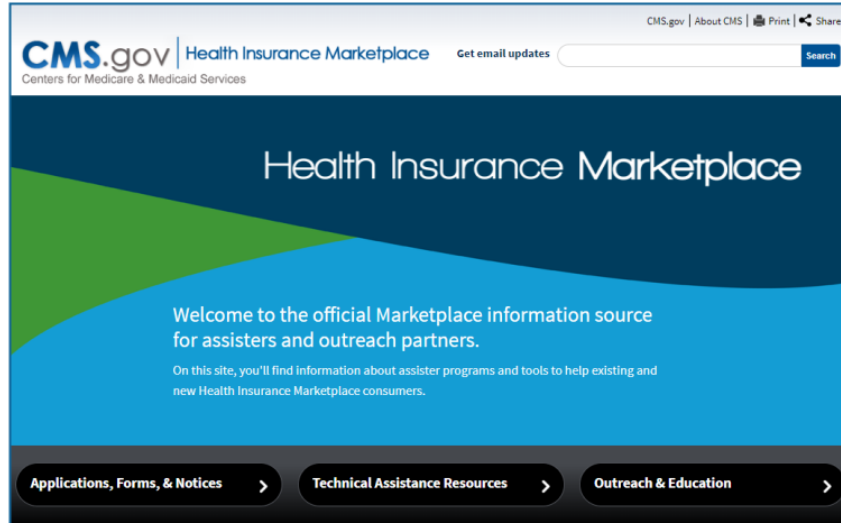
Marketplace.cms.gov Resources Activity (Continue)

Assister Resources

Marketplace.cms.gov Resources Activity (Cont.)



This time, select the button you would use to find a list of assister webinars that contain important updates. A family needs a paper application to apply for Marketplace coverage because the HealthCare.gov website is down. Select the button that will lead you to the paper application.



A family needs a paper application to apply for Marketplace coverage because the [HealthCare.gov](https://www.healthcare.gov) website is down.

The **Technical Assistance Resources** button will take you to a list of assister webinars that contain important updates. You'll also be able to find information about various topics, like Marketplace plans, special populations, SEPs, canceling or terminating Marketplace plans, and SHOP Marketplace resources.

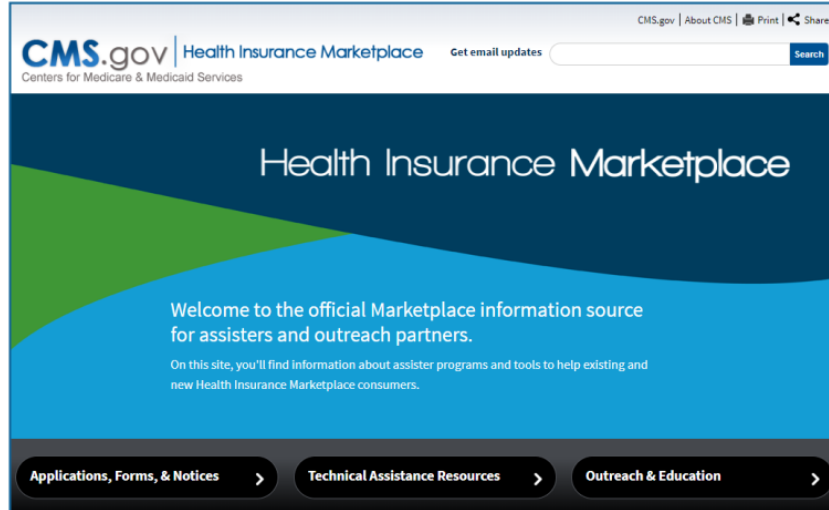
Marketplace.cms.gov Resources Activity (Continue Part 2)

Assister Resources

Marketplace.cms.gov Resources Activity (Cont.)



Now select the button that will take you to multimedia files that you can share with consumers to help explain the Marketplaces to them.



The **Outreach & Education** button will take you to multimedia files that you can share with consumers to help you explain the Marketplaces to them. You'll also find resources for presentations and promotional tools. These materials contain information tailored to various audiences, including newly enrolled consumers, special populations, and SHOP Marketplace consumers.

Keeping Up With Marketplace News and Information

Assister Resources

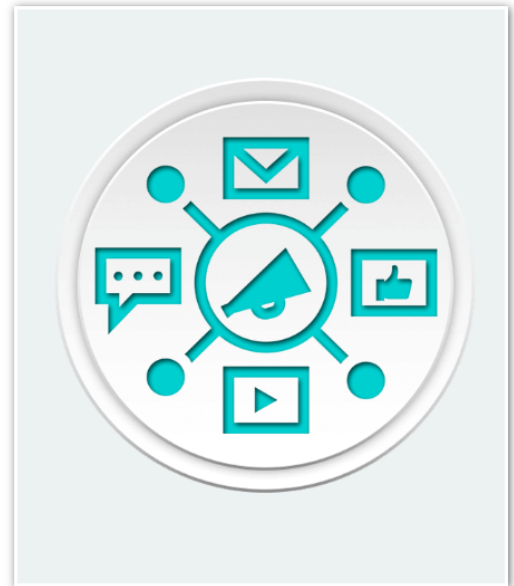
Keeping Up With Marketplace News and Information

When communicating with consumers, it's important to have the latest, most accurate information available. You can sign up for updates directly at [HealthCare.gov](https://www.healthcare.gov) for the most up-to-date information about the Marketplaces. You can also check out videos and other resources available at [Marketplace.cms.gov](https://www.marketplace.cms.gov). CMS shares updates during Marketplace assister webinars and in email blasts. Once registered for a REGTAP account and the Marketplace assister webinar series, you will receive email updates each time new information is added to the REGTAP site. Other resources that are tailored to specific state issues, like local nonprofit groups, may also be helpful.

You can keep up with the latest Marketplace news through other social media channels, including the following:

- YouTube: Watch [youtube.com/user/HealthCareGov](https://www.youtube.com/user/HealthCareGov) for videos highlighting important information about the Marketplaces.
- Facebook: "Like" [facebook.com/HealthCare.gov](https://www.facebook.com/HealthCare.gov) and share your thoughts.
- Twitter: Follow [@HealthCareGov](https://twitter.com/HealthCareGov) on Twitter for up-to-date Marketplace news.

You can share these links and encourage consumers to visit these sites.



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You can keep up with the latest Marketplace news through other social media channels, including the following:

- YouTube: Watch [youtube.com/user/HealthCareGov](https://www.youtube.com/user/HealthCareGov) for videos highlighting important information about the Marketplaces.
- Facebook: "Like" [facebook.com/HealthCare.gov](https://www.facebook.com/HealthCare.gov).
- Twitter: Follow [@HealthCareGov](https://twitter.com/HealthCareGov) on Twitter for up-to-date Marketplace news.

You can share these links and encourage consumers to visit these sites.

IRS Consumer Tax Forms and Resources

Assister Resources

IRS Consumer Tax Forms and Resources

You have learned about key resources at Marketplace.cms.gov. Now, we will review forms and resources at IRS.gov that might be useful to you when helping consumers. Remember, you aren't permitted to provide tax advice to consumers in your capacity as an assister.

[IRS.gov](https://www.irs.gov) is the official IRS website, and it provides information on ACA-related tax benefits and responsibilities for individuals and families. This includes information about the individual shared responsibility provision and premium tax credit provision. It also provides basic information about how the health insurance choices consumers make may affect their tax returns.

Marketplace-related IRS electronic publications include:

- Pub. 5187 — Affordable Care Act: What You and Your Family Need to Know
- Pub. 974 — Premium Tax Credit
- Pub. 5093 — Health Care Law Online Resources
- Pub. 5120 — Premium Tax Credit: Fact Sheet
- Pub. 5152 — Premium Tax Credit: Report Changes to the Marketplace
- Pub. 5172 — Facts about Health Coverage Exemptions

Remember, important forms found at IRS.gov include Form 8962 (for reconciling the premium tax credit) and instructions for using Form 1095-A (the Health Insurance Marketplace Statement).

The IRS website also contains information about IRS-related rules and responsibilities for employers and tax provisions for insurers, tax-exempt organizations, and other businesses.

The screenshot shows the IRS website page for 'Affordable Care Act Tax Provisions'. The page has a dark blue header with navigation links: 'File', 'Pay', 'Refunds', 'Credits & Deductions', and 'Forms & Instructions'. A search bar is located on the right. Below the header, the page title is 'Affordable Care Act Tax Provisions'. On the left side, there is a sidebar with categories: 'Individuals and Families', 'Employers', 'ALE Info Center', 'Health Care Tax Tips', 'Questions and Answers', 'List of Tax Provisions', and 'Legal Guidance and Other Resources'. The main content area is titled 'Tax Provisions for Individuals' and lists several categories with expandable icons: 'Additional Medicare Tax', 'Adoption Credit', and 'Expatriate Health Plans'. On the right side, there is a section titled 'Affordable Care Act Topics' with a list of links including 'Enrollments', 'Affordable Care Act Information Resources (IRS)', 'ACA Information Center for Affordable Care Act/ACA/ACA Professionals', 'ACA Information Center for Tax Professionals', 'Affordable Care Act Tax Provisions Questions and Answers', and 'Affordable Care Act of 2010: News Release, Miscellaneous and Legal Notices'. The page also includes language options: 'English | Español | Tiếng Việt'.

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The IRS website also contains information about IRS-related rules and responsibilities for employers and tax provisions for insurers, tax-exempt organizations, and other businesses.

Knowledge Check


Assister Resources Knowledge Check

Hi! My name is Ann, and I am a new assister. Can you tell me where to find resources I can use to help me do the best job I can to assist consumers? Use the [Marketplace.cms.gov](https://marketplace.cms.gov) website to answer this question. Select the **two correct answers** and then select **Check Your Answer**.

- A. Show Ann the Applications, Forms, and Notices; Outreach and Education; and Technical Assistance Resources sections.
- B. Show Ann where to find the SOP Manual and the Roadmap to Resources..
- C. Don't tell Ann about the Marketplace assister webinar series because you don't want to overwhelm her with too much information.

 **Check Your Answer**



 **Correct!**
You should show Ann these areas on [Marketplace.cms.gov](https://marketplace.cms.gov) that provide important information for assisters and consumers. You should also tell Ann about the Marketplace assister webinar series and how to subscribe, as webinars provide important up-to-date information for assisters.

Hi! My name is Ann, and I am a new assister. Can you tell me where to find resources I can use to help me do the best job I can to assist consumers? Visit the [Marketplace.cms.gov](https://marketplace.cms.gov) website to answer this question.

Answer: You should show Ann these areas on [Marketplace.cms.gov](https://marketplace.cms.gov) that provide important information for assisters and consumers. You should also tell Ann about the Marketplace assister webinar series and how to subscribe, as webinars provide important up-to-date information for assisters.

Key Points

Assister Resources Key Points



- Resources located at [Marketplace.cms.gov](https://marketplace.cms.gov) include the SOP Manual for Assisters in the Individual FFMs, assister job aids, and past assister webinars.
- [IRS.gov](https://irs.gov) also offers forms and resources that can be useful when you're helping consumers.

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Conclusion

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Great job! In this course, you reviewed what courses make up the assister curriculum, learned important terms, clarified your roles and responsibilities as Federally-facilitated Marketplace consumer assistance entities, and studied how to provide fair, accurate, and impartial information to consumers.

You have successfully completed this course!

Close this browser window to leave the course.

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Resources:

Consumer Assistance Programs (CAPs):

General information about CAPs and links to program contact information by state.

[CMS.gov/CCIIO/Resources/Consumer-Assistance-Grants](https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants)

Technical assistance resources:

A collection of resources for assisters to reference while helping consumers in the FFMs.

[Marketplace.cms.gov/technical-assistance-resources](https://marketplace.cms.gov/technical-assistance-resources)

Marketplace.cms.gov:

Official CMS website offering information and resources on the Health Insurance Marketplace^{®1}.

[Marketplace.cms.gov/](https://marketplace.cms.gov/)

HealthCare.gov:

A resource where consumers can create a healthcare.gov account and access information about health coverage and the Health Insurance Marketplace[®]. [Healthcare.gov/](https://www.healthcare.gov/)

HealthCare.gov Small Business Health Options Program (SHOP):

A resource where small employers (generally one with 1-50 employees) can access information about Small Business Health Options Program (SHOP) coverage.

[HealthCare.gov/small-businesses/employers/](https://www.healthcare.gov/small-businesses/employers/)

Federally-facilitated Marketplace (FFM) Call Center:

Contact information for the FFM Call Center, a 24-hours-a-day, 7-days-a-week resource for consumers seeking health coverage through the FFMs. [Healthcare.gov/contact-us/](https://www.healthcare.gov/contact-us/)

Office for Civil Rights (OCR) website:

Official website of HHS OCR, which contains information about federal regulations on discrimination and privacy.

[HHS.gov/ocr/](https://www.hhs.gov/ocr/).

Consumers who believe they have been discriminated against on the basis of race, color, national origin, sex, age, disability, or religion may file a complaint with OCR at [HHS.gov/civil-rights/filing-a-complaint/complaint-process/index.html](https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html).

¹ Health Insurance Marketplace[®] is a registered service mark of the U.S. Department of Health & Human Services.