



Office of Commissioner of
Insurance and Safety Fire
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Certified Application Counselor (CAC) Program Information Session

June 1, 2023

Agenda

- 1 Georgia Access Overview
- 2 CAC Program Overview
- 3 Certified Application Counselor Designated Organization (CDO) Application
- 4 Open Questions & Answers

You may type questions into the Q&A throughout the presentation.



Georgia Access Overview

Georgia Access Overview

Georgia is transitioning its marketplace from the Federally-Facilitated Exchange (FFE) to the Georgia Access State-Based Exchange (SBE).



Overview

The planned go-live for the Georgia Access SBE is November 1, 2023 for Open Enrollment 2024.

The SBE is a new division within the Office of Commissioner of Insurance and Safety Fire (OCI).



Goals

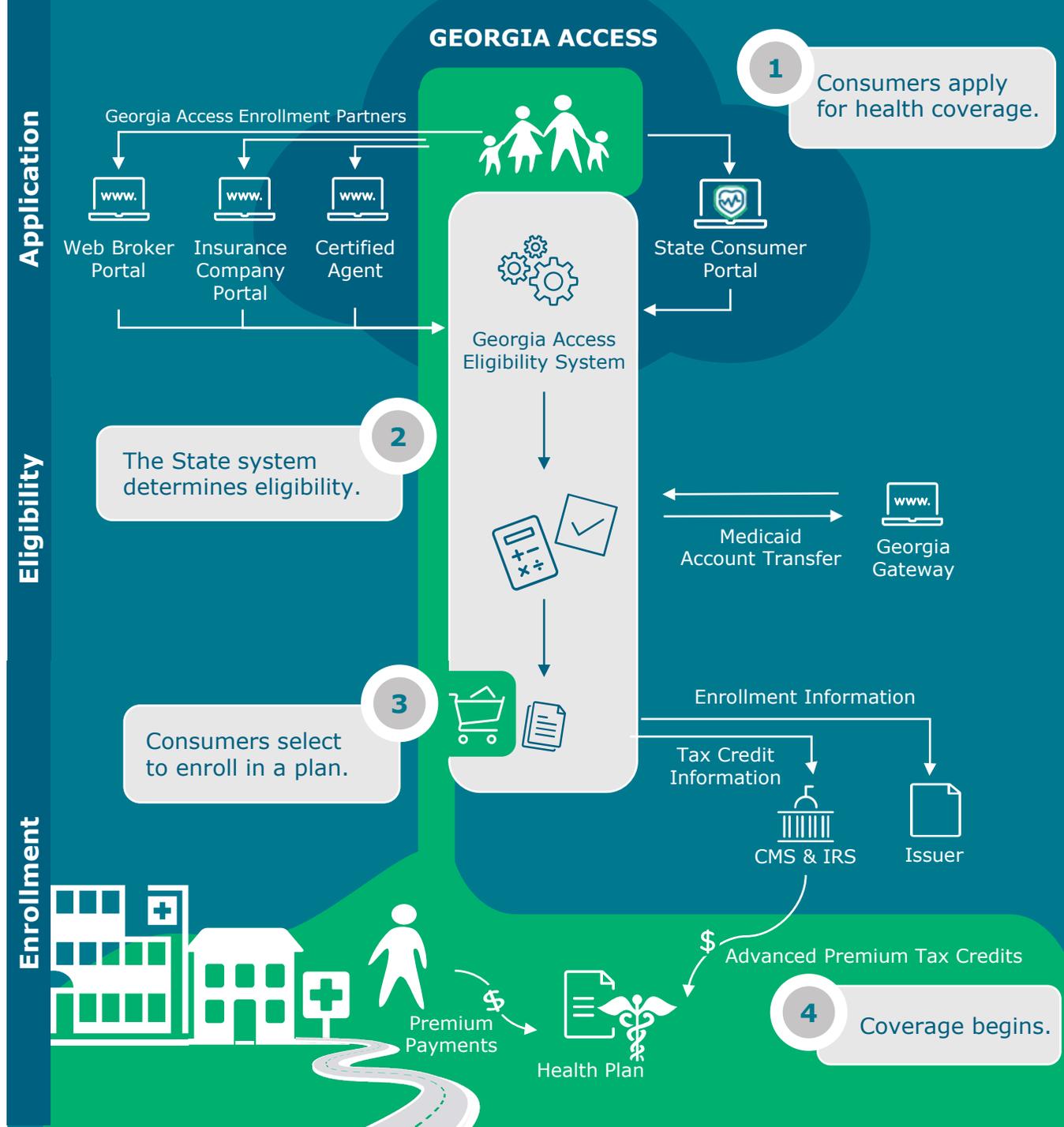
1. Reduce the number of uninsured Georgians.
2. Improve the shopping and enrollment experience for consumers.
3. Increase competition, innovation, and private sector investment in Georgia's market.

Georgia Access SBE Model

Georgia Access is designed to meet the needs of Georgia residents by increasing access of affordable, quality, health insurance coverage across the State.

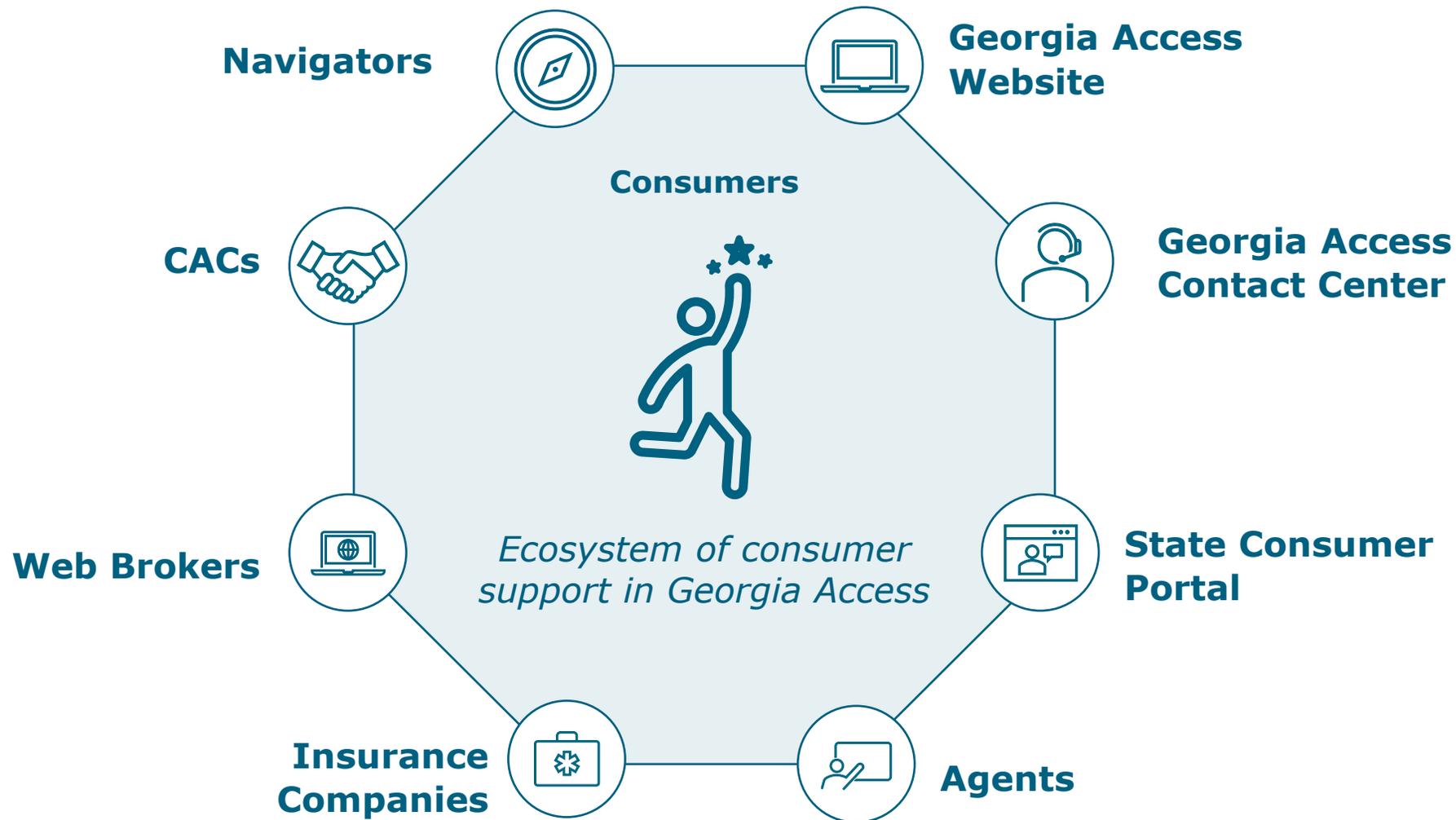
The SBE will replicate the federal exchange model with multiple enrollment options for consumers, including:

- State Consumer Portal
- Agents
- Insurance Companies
- Web Brokers



Georgia Access Consumer Support

Consumers in Georgia will have a spectrum of supports available to help them shop, enroll, and maintain health insurance coverage.



Partnership Opportunities for Community Organizations

Community organizations will be vital partners to reach underserved and uninsured populations.

	Navigator Program	CAC Program
<i>Key Difference</i>	Grant program	Volunteer program
<i>Application Release</i>	May 2023	June 2023
<i>Award Type</i>	Limited, competitively awarded	Unlimited, minimum requirements
<i>Role of the Organization</i>	Navigator Grantee Organizations: <ul style="list-style-type: none">• Oversee Navigators• Perform outreach activities• Maintain performance metrics• Provide ongoing reporting• Receive toolkits and information to provide to consumers	CDOs: <ul style="list-style-type: none">• Oversee affiliated CACs who provide assistance to consumers• Receive toolkits and information to provide to consumers

CAC Program Overview

Georgia Access CAC Program Model

Georgia's CAC Program is based on the federal program.



Certified Application Counselor Designated Organizations (CDOs) are organizations in Georgia that typically work with underserved and vulnerable populations. CDOs partner with Georgia Access on a voluntary basis and oversee affiliated CACs.



Certified Application Counselors (CACs) are individuals who are affiliated with CDOs either as employees or volunteers. They are certified and licensed by the State to support consumers with applying for coverage on Georgia Access.

Role of the CDO

Organizations that apply and are approved as CDOs engage in the following activities to support Georgia consumers.



Oversee affiliated CACs and provide an agreement that CACs sign to ensure compliance with federal and state regulations



Maintain open lines of communication with Georgia Access staff



Provide information to consumers on how to shop and apply for coverage through Georgia Access



Provide assistance to uninsured individuals and underserved or vulnerable populations in the State

CDO Eligible Organizations

Many types of organizations are eligible to apply for to be a CDO.



Eligible Applicants Include:

- Nonprofit organizations
- Local government agencies
- Education organizations
- Hospitals and health centers
- Public housing organizations
- Businesses
- Community groups



Ineligible Applicants Include:

- Individuals
- Health insurance issuers or their subsidiaries
- Issuers of stop loss insurance and their subsidiaries
- Associations that include members of, or lobby on behalf of, the insurance industry
- Insurance Agents, insurance agencies, or recipients of any direct or indirect consideration from any insurance issuer in connection with the enrollment in a health or dental plan

CDO Mandatory Requirements

Organizations must demonstrate their ability to meet mandatory requirements to be considered for the program.



***Georgia Access
CDOs must:***

- Have a physical presence/address in Georgia
- Comply with standards outlined in [45 CFR § 155.225](#)
- Uphold requirements for CDOs and affiliated CACs
- Provide quarterly reports to the state
- Provide additional data and information to the State as requested

Role of a CAC: Required Activities

CACs assist consumers in applying for health insurance coverage and financial assistance on Georgia Access.



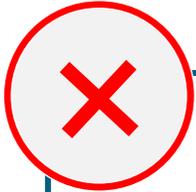
CACs perform the following activities:

- Provide outreach and education to uninsured individuals.
- Provide unbiased support for consumers by remaining free of conflicts of interest.
- Educate consumers on basic healthcare concepts, coverage options, and available financial assistance on Georgia Access.
- Support consumers with applying on Georgia Access.
- Support consumers in understanding their eligibility results and next steps.
- Provide consumers with language interpretation support.
- Provide consumers with accessibility support.
- Refer consumers to the Georgia Access Contact Center, as appropriate.
- Help consumers find certified agents, as appropriate.
- Provide information on how to apply for Medicaid and PeachCare for Kids, as appropriate.
- Maintain privacy and security standards.



Role of a CAC: Prohibited Activities

CACs are prohibited from performing activities that constitute providing health insurance advice or compromise their ability to remain objective in providing consumer support.



CACs are prohibited from:

- Recommending specific health insurance plans for consumers.
- Enrolling a consumer into a health insurance plan.
- Providing gifts to a consumer to incentivize enrollment.
- Imposing fees for providing consumer support and assistance.
- Requesting or receiving compensation from consumers or third-parties for assistance.
- Requesting or receiving compensation from insurance companies.
- Requesting or receiving compensation from agents for consumer referrals.
- Acting as an intermediary between an employer and health insurance company.
- Calling consumers to offer assistance without the consumer initiating contact first.
- Using an automatic telephone dialing system or an artificial or prerecorded voice.



CAC Requirements

CACs are required to obtain State licensure and complete the Georgia Access Certification prior to assisting consumers.

01

Establish Relationship With CDO

- Individuals become volunteers of or are hired by the CDO.

02

Complete State Licensing Requirements

- Individuals complete 10-hour pre-licensing course from an approved training provider and pass an online exam.
- Detailed information on licensing can be found on the Georgia Access Website.

03

Complete Georgia Access Certification

- Individuals complete the online Georgia Access certification course and exam (approx. 1-2 hours).
- The online training will be made available starting August 7, 2023.

04

Submit a New Application for a Georgia Access Specialist License

- Individuals submit their application for a “Georgia Access Specialist” license through Sircon and provide: citizenship affidavit, fingerprints, proof of affiliation with a CDO, proof of passing the licensure exam, and proof of passing the certification exam.

05

Support Consumers on Georgia Access After Licensure is Granted

- Individuals are notified their Georgia Access Specialist license is approved.
- CACs start supporting consumers on Georgia Access.

CDO Application PY 2024

Georgia Access CDO Application

The Georgia Access CDO Application is largely based on the federal application requirements.

The Georgia Access 2024 CDO Application sections:

1. Cover Letter (*max 1-page*)
2. CDO Application
 1. Applicant Information
 2. Project Abstract (*max 1-page*)
 3. Project Site
 4. Attestations & Signature

Key Activities, Milestones, and Deadlines

The following outlines the key activities and dates for organizations interested in participating in Georgia Access.

Activity	May	June	July	Aug	Sept	Oct	Nov
CAC Program	State holds the CAC program information session		●				
	State releases the CDO Application		●				
	State reviews and approves/denies CDO applications		—————		●		
	State makes Georgia Access CAC Certification training available				—————		
	CACs complete licensure and certification				—————		
Navigator Program	State releases the Navigator Grantee Application	●					
	Organizations submit applications	—————		●			
	State reviews applications and announces awards		—————		●		
	Navigator Grantees sign contracts and grant period				●		
	Navigator Certification is made available				—————		
	Navigators complete licensure and certification				—————		
	Open Enrollment 2024 go-live						



Open Questions & Answers

You may also reach out to GeorgiaAccessCDOs@deloitte.com with any questions.