

GEORGIA ACCESS



Certified Applications Counselors (CACs) Program Overview Presentation

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GEORGIA ACCESS OVERVIEW

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Georgia is making significant strides in improving access to affordable, quality insurance across the state for consumers.

The Office of Commissioner of Insurance and Safety Fire (OCI) launched the Georgia Access Division in 2023.

Georgia Access is the State's program for eligible Georgians to shop for and enroll in health insurance.

Georgia Access will go live on November 1, 2024 as a State-based Exchange (SBE) for Open Enrollment (OE) 2025.



GEORGIA ACCESS GOALS

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

CAC PROGRAM OVERVIEW

GEORGIA ACCESS CAC PROGRAM MODEL

Georgia's CAC Program, which launched in advance of Plan Year (PY) 2024, is based on the federal CAC Program.



CDOs are organizations in Georgia that typically work with underserved and uninsured populations. CDOs partner with Georgia Access on a voluntary basis and oversee affiliated CACs.



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

ROLE OF THE CDO

Organizations that apply for and are approved as CDOs engage in the following activities in support of Georgia Access.



Oversee and support affiliated CAC employees and/or volunteers.



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 underserved and uninsured populations across the State.

ELIGIBLE CDO ORGANIZATIONS

Organizations must have a physical location or business address in the State of Georgia to be a CDO.



ELIGIBLE ORGANIZATIONS INCLUDE

- Nonprofit organizations that have a 501(c)(3) status with the IRS
- Local government agencies and special districts
- Education organizations
- Public housing organizations
- City or county governments
- Native American tribal governments or organizations
- Independent school districts
- Institutions of higher education
- Public housing authorities
- Small, medium, or large for-profit businesses
- Community and consumer-focused groups
- Trade, industry, and professional associations
- Commercial fishing industry organizations
- Ranching and farming organizations
- Chambers of commerce
- Unions
- Resource partners of the Small Business Administration (SBA)
- Hospitals and health centers
- Health care provider groups
- Libraries



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
- Other organizations determined by the State to have a conflict of interest

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 unbiased support for consumers by remaining free of prohibited 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, when available.
- Provide consumers with accessibility support, when available.
- 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.

CACs are not required, but are allowed to perform the following activities:

- Hold outreach activities or events.
- Help consumers with appeal and exemption requests.

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:

- Recommend specific health insurance plans for consumers.
- Enroll a consumer into a health insurance plan.
- Provide gifts to a consumer to incentivize enrollment.
- Impose fees for providing consumer support and assistance.
- Request or receive compensation from insurance companies, agents for consumer referrals, and consumers or third parties for assistance.
- Act as an intermediary between an employer and health insurance company.
- Call consumers to offer assistance without the consumer initiating first contact.
- Use an automatic telephone dialing system or an artificial or prerecorded voice.
- Solicit any consumer for an application or enrollment assistance by going door-to-door or through unsolicited means of direct contact.
- Provide gifts of any value to an applicant or potential enrollee as an inducement for enrollment.

CDO REQUIREMENTS

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Georgia Access CDOs must meet the following mandatory requirements to be considered for the program.

Georgia Access CDO requirements include, but are not limited to:

- Maintain a physical location or business address in Georgia.
- Be capable of complying and enforcing privacy and security requirements.
- Be capable of complying and enforcing conflict of interest restrictions.
- Uphold requirements for CDOs and affiliated CACs.
- Provide quarterly programmatic reports to the state.
- Comply with all requests from the State for additional information.

CDO RESPONSIBILITIES

CDOs retain the primary responsibility for planning, directing, and executing the proposed project as outlined in the CDO application.



Oversee CACs

- **Monitor CACs & Confirm Compliance:** Confirm that affiliated CACs adhere to license and certification requirements. Confirm that CACs follow all Georgia Access CDO Agreement requirements.
- **Report Incidents:** Report any privacy and security incidents or negative behavior/fraud by a CAC to Georgia Access.
- **Provide Updated Lists of Affiliated CACs:** Provide a preliminary list of affiliated individual CACs during onboarding.
 - After OE, CDOs are required to send ongoing, updated lists of affiliated CACs with their quarterly reports.



Program Management

- **Collect Metrics & Submit Reports:** Reporting requirements are outlined in the next slide.
- **Protect Consumer Privacy & Security:** Maintain the privacy and security plan submitted as part of the CDO Application to maintain the privacy and security of all consumer data.


GEORGIA ACCESS ASSISTER PROGRAMS

Georgia has two assister programs, a CAC program and a Navigator program.

	CAC Program	Navigator Program
Key Difference	Volunteer program	Grant program
Application Window	June 3, 2024 – September 24, 2024	May 6, 2024 – July 22, 2024
Award Type	Unlimited, minimum requirements	Limited, competitively awarded
Organization’s Role	<ul style="list-style-type: none">• Oversee CACs• Provide ongoing reporting• Receive marketing toolkits and information for consumers	<ul style="list-style-type: none">• Oversee Navigators• Provide ongoing reporting• Receive marketing toolkits and information for consumers• Perform outreach activities• Maintain performance metrics

CDO REPORTING REQUIREMENTS

CDOs are required to submit participation and application assistance data to Georgia Access on a recurring basis for program evaluation. Reporting requirements are listed below.

Report Type	Content	Deadline
<div> Quarterly Programmatic Metrics</div>	<ul style="list-style-type: none">• An updated list of affiliated CACs• Information regarding the performance of affiliated CACs and the type of consumer assistance provided• Data regarding the number of consumers who have received application assistance	<p>Data should be tracked beginning November 1, 2024 and reports are due:</p> <ul style="list-style-type: none">• December 15, 2024• March 15, 2025• June 15, 2025• September 15, 2025

GEORGIA ACCESS CERTIFIED CAC REQUIREMENTS

INDIVIDUAL CAC REQUIREMENTS

CACs are required to complete the following licensure and certification requirements to become a certified CAC for PY 2025.

1

Establish Relationship With CDO

- Individuals are hired or become volunteers with the CDO.

2

Complete Georgia Access Certification

- Individuals complete the online Georgia Access certification training (certification.georgiaaccess.gov) and pass the final assessment.

3

Submit a New Application or Renewal for a Georgia Access Specialist License

- Individuals submit their or renewal application for a Georgia Access Specialist license through Sircon and are required to provide: citizenship affidavit, proof of affiliation with a CDO, and proof of completion of Georgia Access certification.
- Detailed information on licensing can be found at oci.georgia.gov/agents-agency-licensing/navigators.

4

Support Consumers on Georgia Access

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

GEORGIA ACCESS CERTIFICATION REQUIREMENTS

CACs who would like to support Georgia consumers for PY 2025 are required to complete Georgia Access certification.

CACs must complete the Georgia Access certification training and pass the accompanying assessment: _____

- 1 Access the certification training**
The course and assessment will be available on the Georgia Access Learning Management System (LMS) beginning July 31, 2024. Access the LMS at certification.georgiaaccess.gov.
- 2 Complete certification training**
The course includes the CAC role, Georgia Access policies and procedures, and privacy and security. The State recommends setting aside 3 hours to complete the certification training course.
- 3 Pass the final assessment**
A minimum score of 80% is required to pass the final assessment; A maximum of three attempts will be permitted.
- 4 Submit the Certification Agreement**
As part of the final assessment, CACs attest that they will adhere to all requirements and policies in the Georgia Access Certification Agreement.
- 5 Obtain Georgia Access certification certificate**
CACs who pass the final assessment are provided a printable, downloadable PDF certificate.

GEORGIA ACCESS SPECIALIST LICENSE REQUIREMENTS

CACs are required to obtain and maintain a Georgia Access Specialist license to assist consumers on Georgia Access.

Complete the steps below to apply for a Georgia Access Specialist license



Visit oci.georgia.gov/agents-agency-licensing/navigators to review the requirements for Georgia Access Specialist license.



Log in to Sircon, www.sircon.com/landingPages/states/georgia/content.jsp to apply.



Upload the Georgia Access certificate verifying completion of certification.



Upload the completed and signed Licensure Affiliation Form. The form must be signed by the affiliated CDO to confirm affiliation.



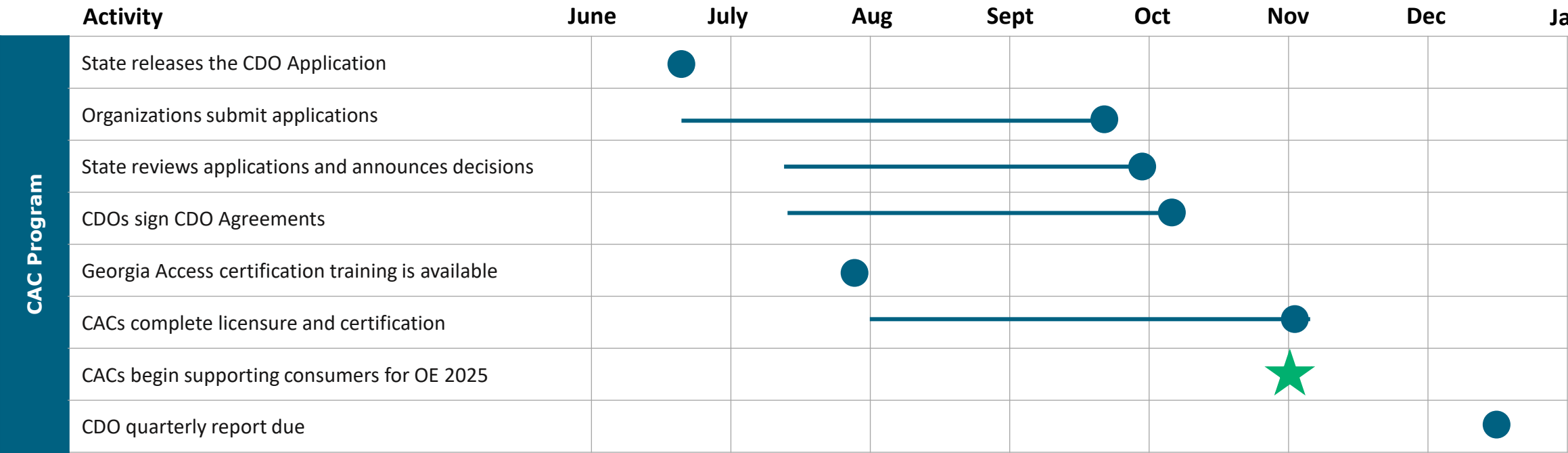
Upload the completed and notarized Citizenship Affidavit and legible copy of applicants ID.

**CACs that received a license for PY 2024 should submit a renewal application and are still required to complete Georgia Access certification training.*

ADDITIONAL INFORMATION

KEY PROGRAM ACTIVITIES, MILESTONES, AND DEADLINES

The following outlines the key activities and dates in 2024 for CDOs and individual CACs participating in Georgia Access.



RESOURCES

CACs can access the following resources for additional information and support:

- Visit the [Georgia Access website](#) for information regarding the Georgia Access CAC program.
- Visit <https://oci.georgia.gov/agents-agency-licensing/navigators> for information on Georgia licensure requirements and the application process.
- Visit [Sircon.com/Georgia](https://sircon.com/Georgia) to apply for a license, check the status of a license or application, and update contact information.
- Visit certification.georgiaaccess.gov to access the Georgia Access certification training and final assessment.
- Email questions to CDOs@GeorgiaAccess.ga.gov.
- Contact the Georgia Access Contact Center at 1-888-312-4237.