Becoming a CAC or Navigator in Wisconsin

Part 1: CAC and Navigator Certification Process

Fall, 2022

covering Wisconsin

Connect to Care, Engage in Health

Becoming a CAC or Navigator

Wisconsin Requirements

1. Complete 16 credit hours of pre-licensing training and receive a certificate verifying completion.
2. Take and pass the Navigator Exam 22-14.
3. Navigators Only - Complete finger printing and background check processes.
4. Complete registration or licensing process with the Office of Commissioner of Insurance.

Federal/CMS Requirements

1. Complete the registration process with CMS.
2. Complete the annual CAC or Navigator Training on the MLMS Portal.

Information Specific to Tribal Nations in Wisconsin

- CMS/Federal requirements sometimes apply to assisters located at tribal nations and working under their jurisdiction.
  - Only if an assister wishes to use the title Certified Application Counselor or Navigator must they complete the federal training on the MLMS portal.
- Assisters located at tribal nations and working under their jurisdiction do not have to complete the pre-licensing training or pass the Navigator Exam required under Wisconsin law.
- See end of slide deck for more detailed information.

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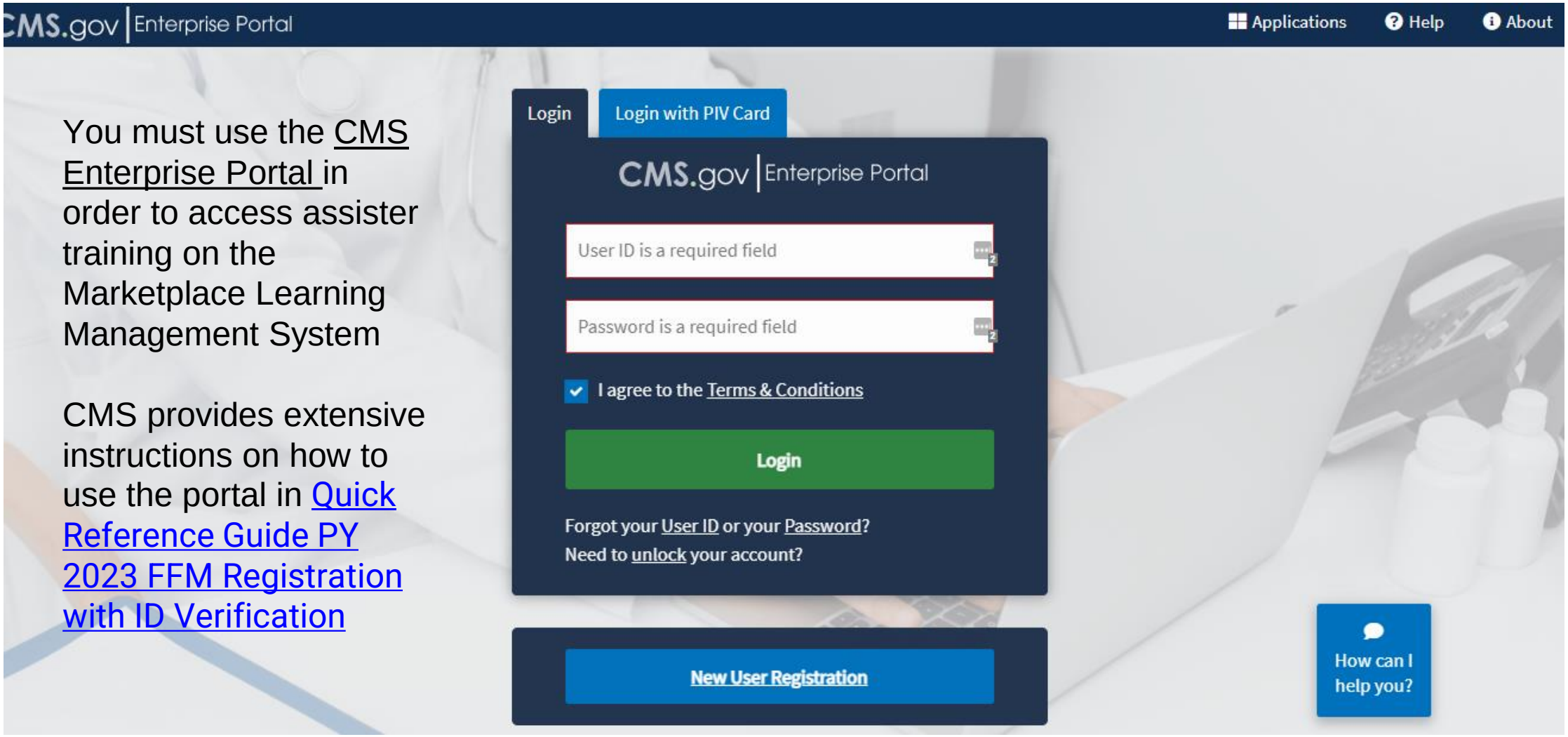
Federal/CMS Requirements

Using the CMS Enterprise Portal

You must use the CMS Enterprise Portal in order to access assister training on the Marketplace Learning Management System

CMS provides extensive instructions on how to use the portal in Quick Reference Guide PY 2023 FFM Registration with ID Verification



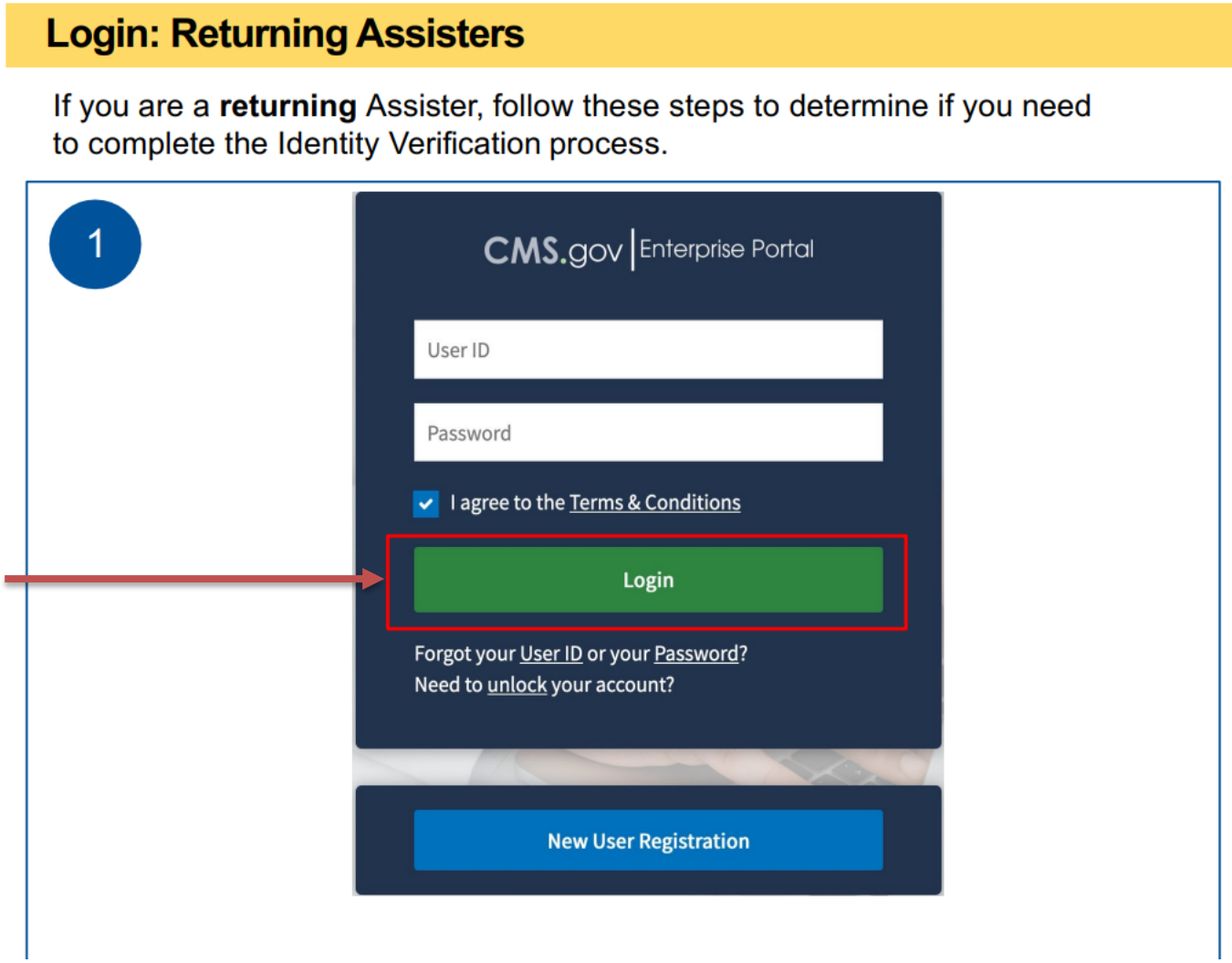
Returning Navigators & CACs - CMS Enterprise Portal

1. Navigate to the CMS Enterprise Portal at https://portal.cms.gov/

2. Enter your FFM Credentials (User ID and Password) from last year

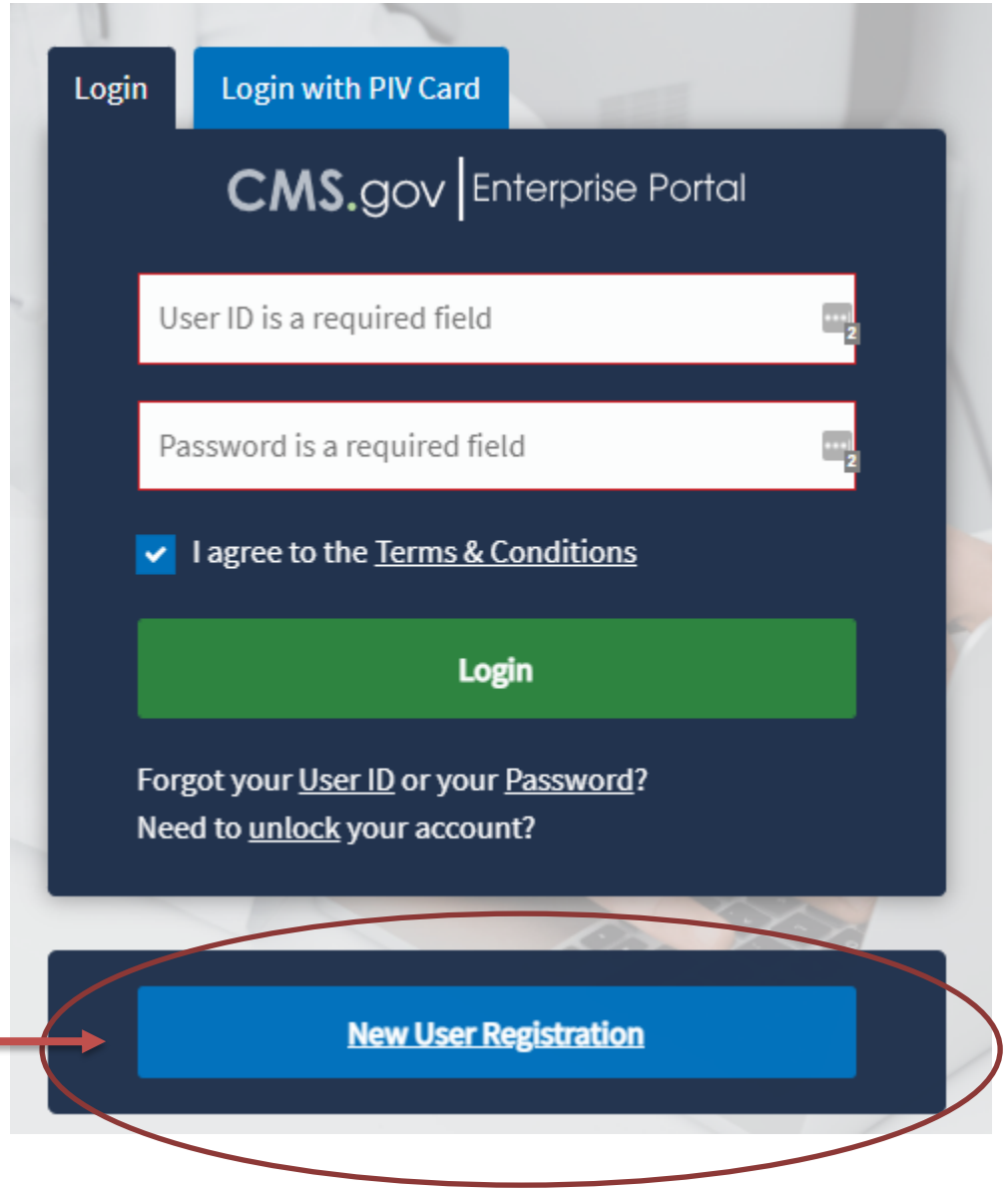
3. Review and Agree to the Terms & Conditions and click login

4. In 2022, you will be required to add an additional layer of security called Multi-Factor Authentication. You will need to use MFA each time you log into the CMS Portal. For help with this process check out the Quick Reference Guide: FFM Registration with ID Verification for Assisters from CMS.



New Navigators or CACs - CMS Enterprise Portal

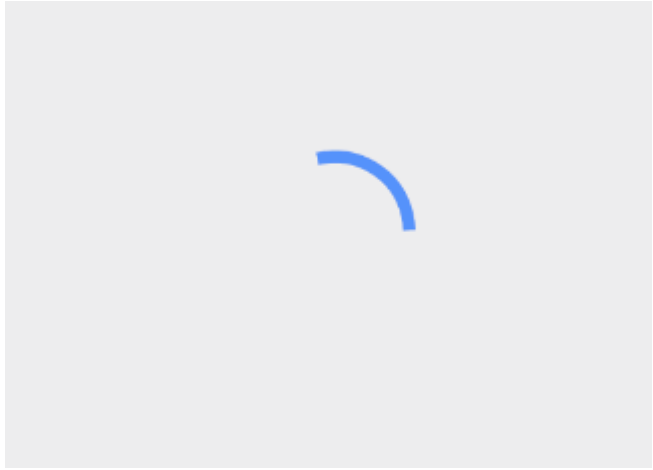
1. Navigate to the CMS Enterprise Portal at https://portal.cms.gov/
2. Create a CMS Portal Account by clicking the New User Registration Button
3. Review and Agree to the Terms & Conditions and click Login
4. CMS provides extensive instructions on how to use the portal in Quick Reference Guide PY 2023 FFM Registration with ID Verification
5. You will be requesting access to the **Federally Facilitated Marketplace (FFM)/Request for MLMS Training Access**



CMS Enterprise Portal – Loading Issue

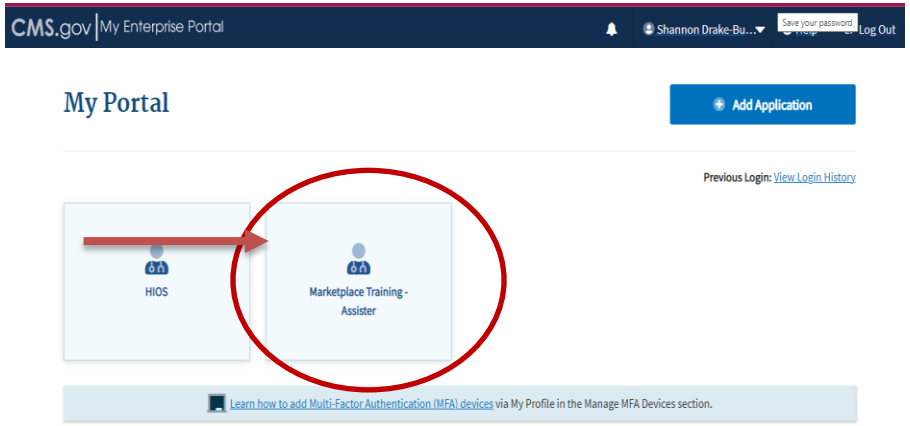
If upon logging into the CMS Enterprise Portal all you see is the loading icon, try the following:

1. Use Chrome (it is the recommended web browser)
2. Clear your web-browser cache and cookies
3. Use incognito mode



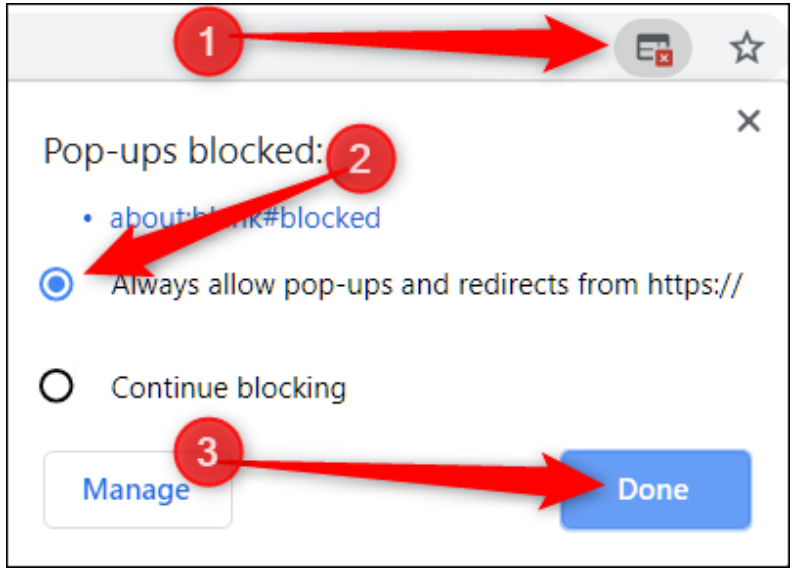
Getting to the MLMS Training

Once you get to the screen on the right, make sure pop-ups are allowed for https://portal.cms.gov/



Allow pop-ups and redirects from a site

1. On your computer, open Chrome.
2. Go to a page where pop-ups are blocked.
3. In the address bar, click Pop-up blocked.
4. Click the link for the pop-up you want to see.
5. To always see pop-ups for the site, select **Always allow pop-ups and redirects from [site]** > **Done**.



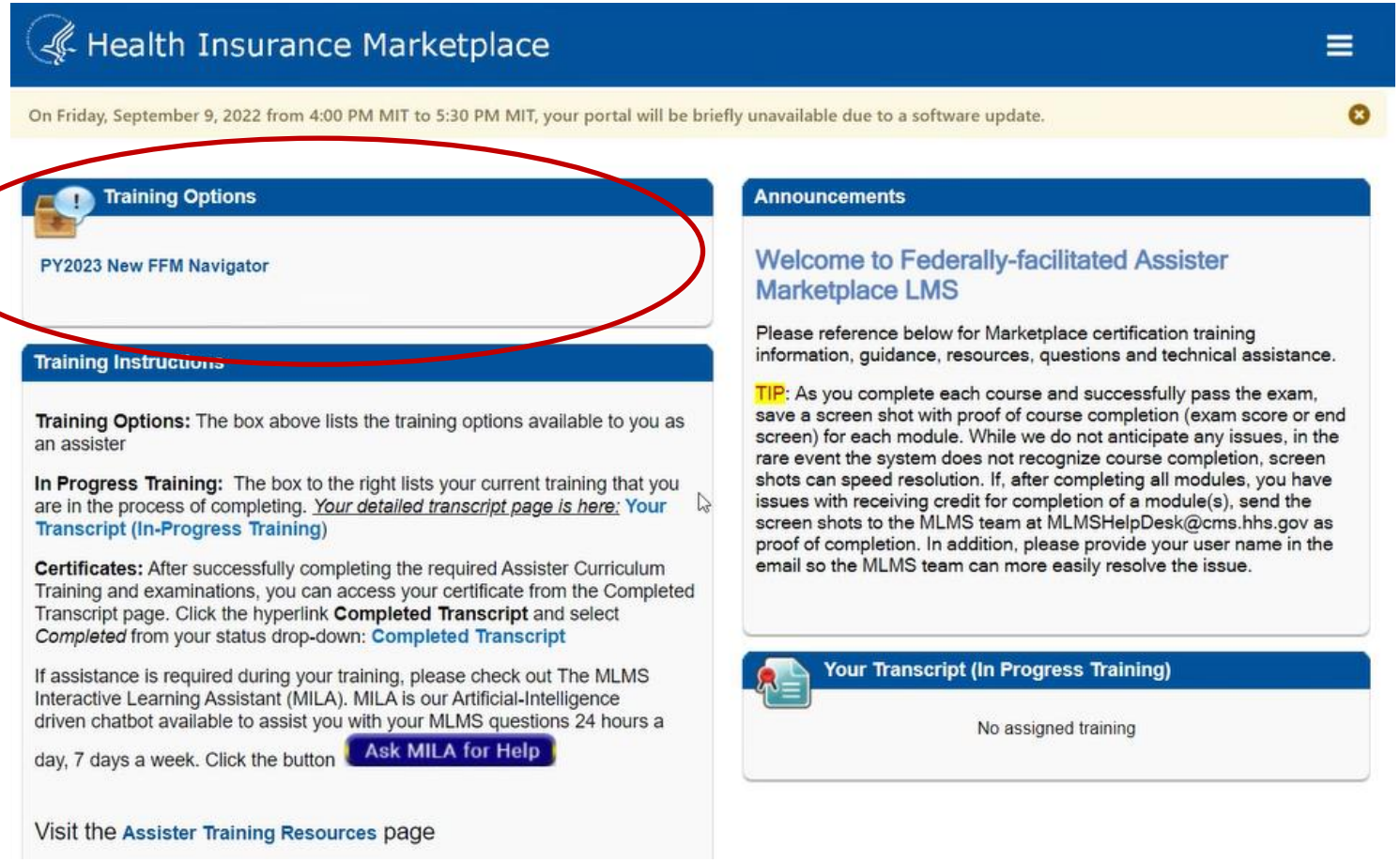
How to Enable Pop-Ups on Chrome

1. Open the Chrome menu at the top right by clicking on the three dots in the upper righthand corner.
2. Select Settings.
3. Select Privacy and Security in the left side menu.
4. Select Site Settings.
5. Select Pop-ups and redirects.
6. Select Add next to Allowed to send pop-ups and use redirects.
7. Input the specific page URL and select Add and enter: cms.gov. This will allow pop-ups throughout the site.

Getting to the MLMS Training

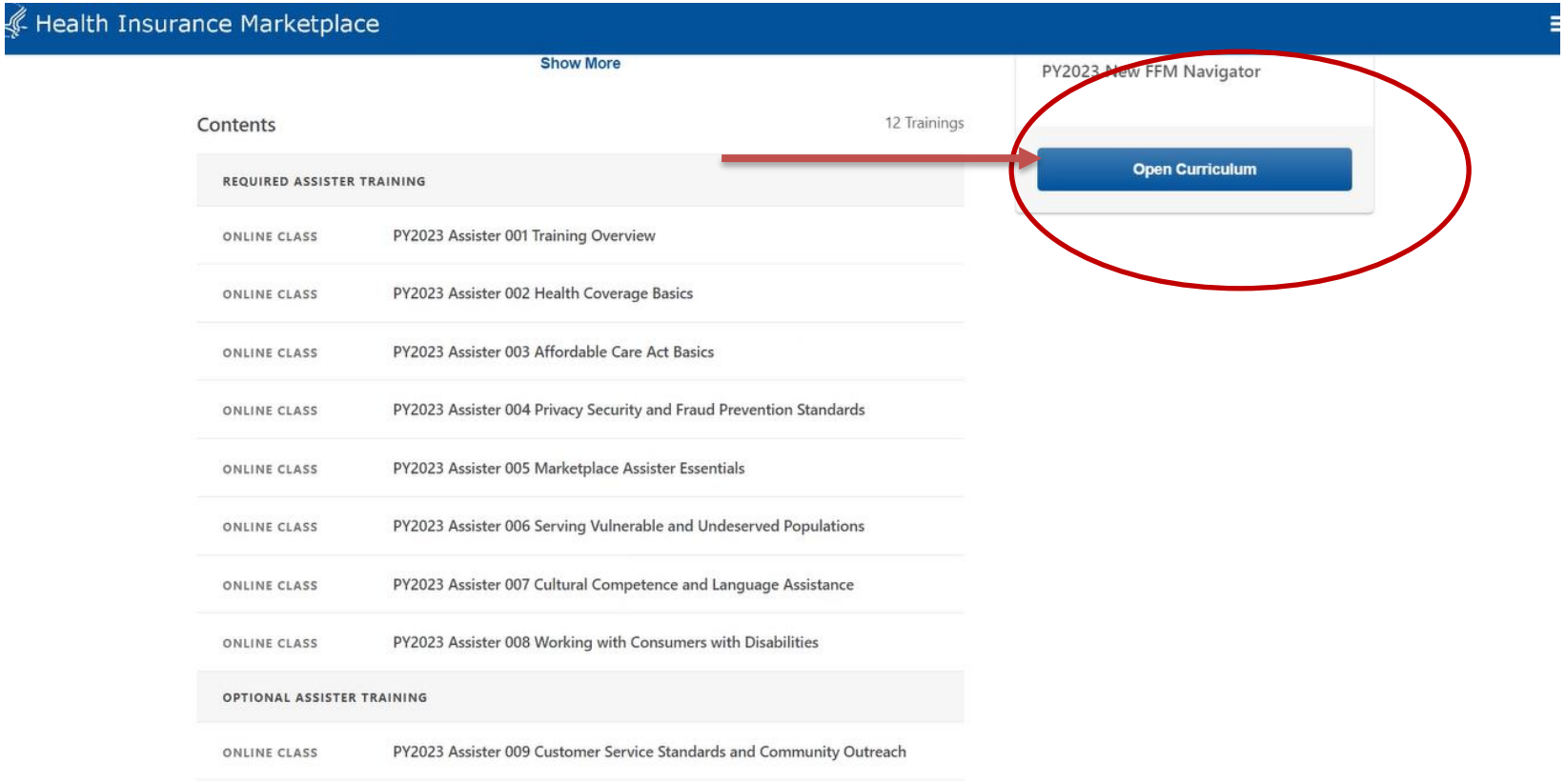
Go to *Training Options*.

If it is not opening, make certain pop-ups are enabled.



Getting to the MLMS Training

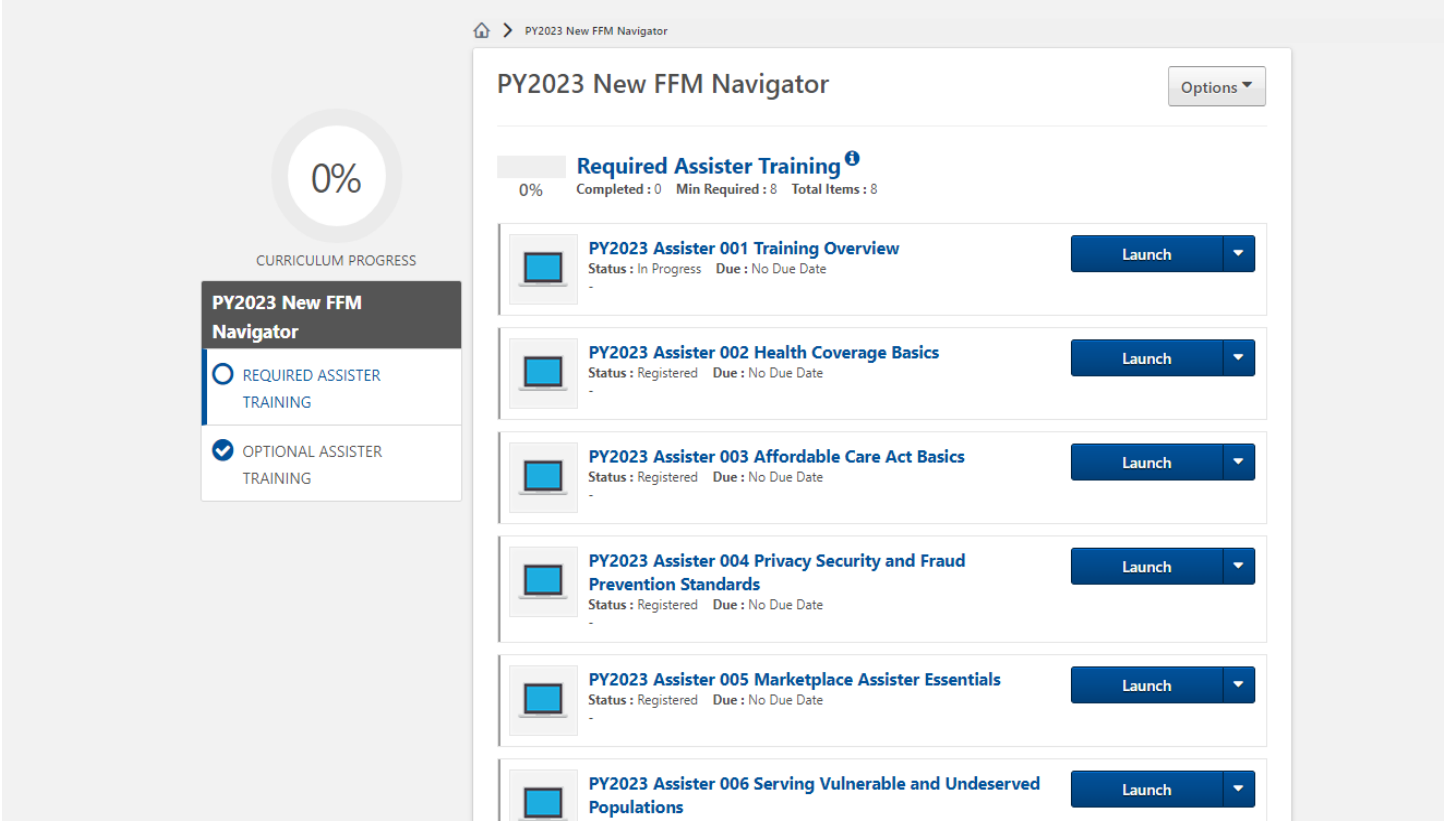
Click the blue *Open Curriculum* Button



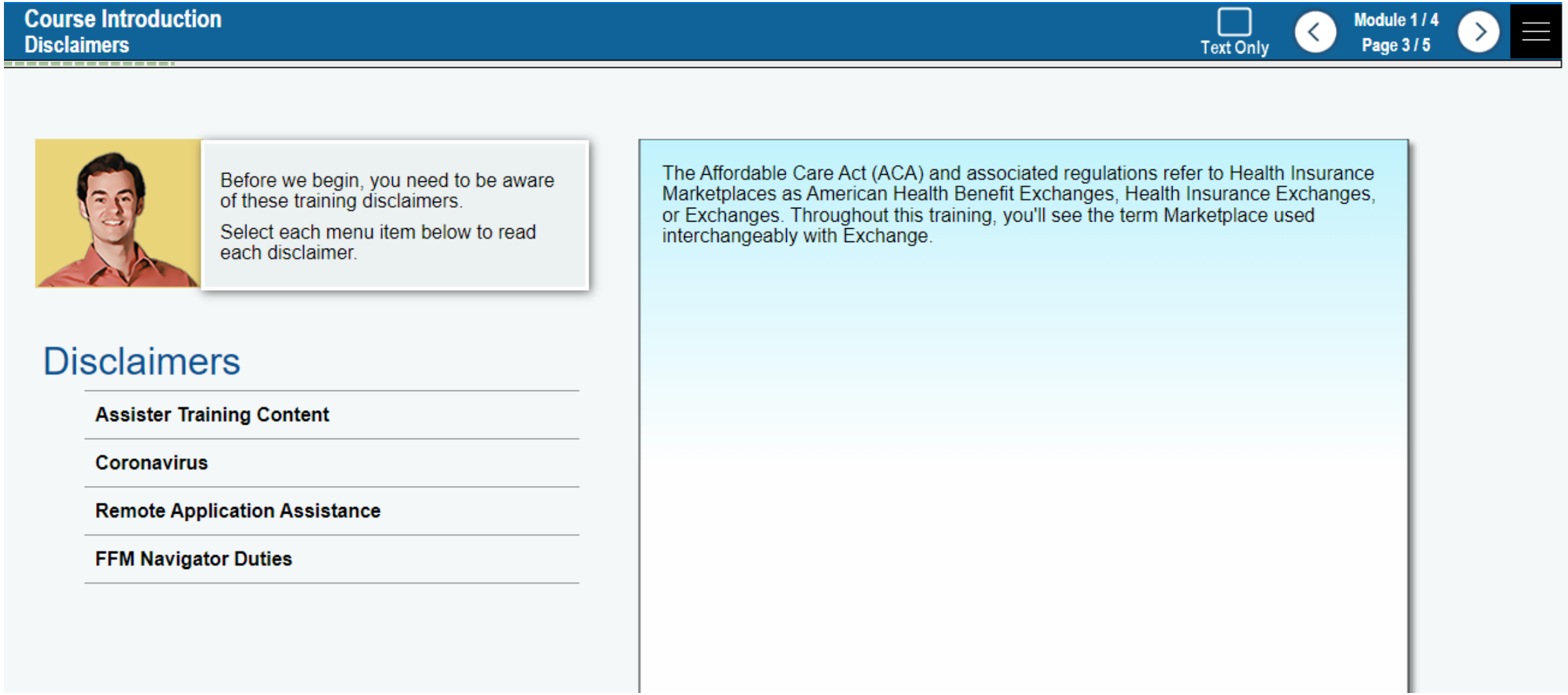
Begin Training

- Select *Launch* to begin training. Module will open in a pop-up window.
- Pop-ups must be enabled.
- Review the instructions to complete each module and receive credit for it.

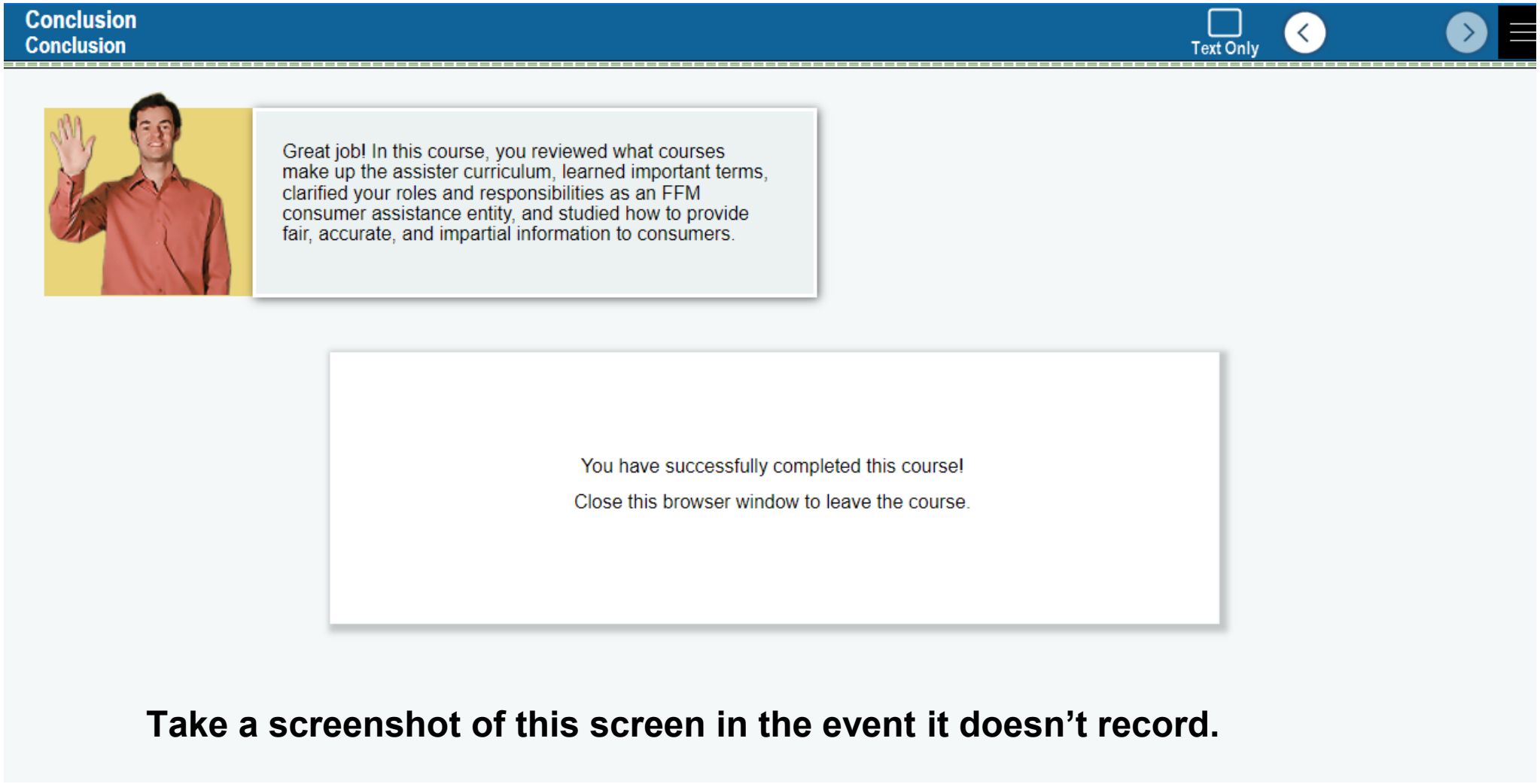
Tip: If you can't find the pop-up window, check all your open browser tabs.



Starting Each Course

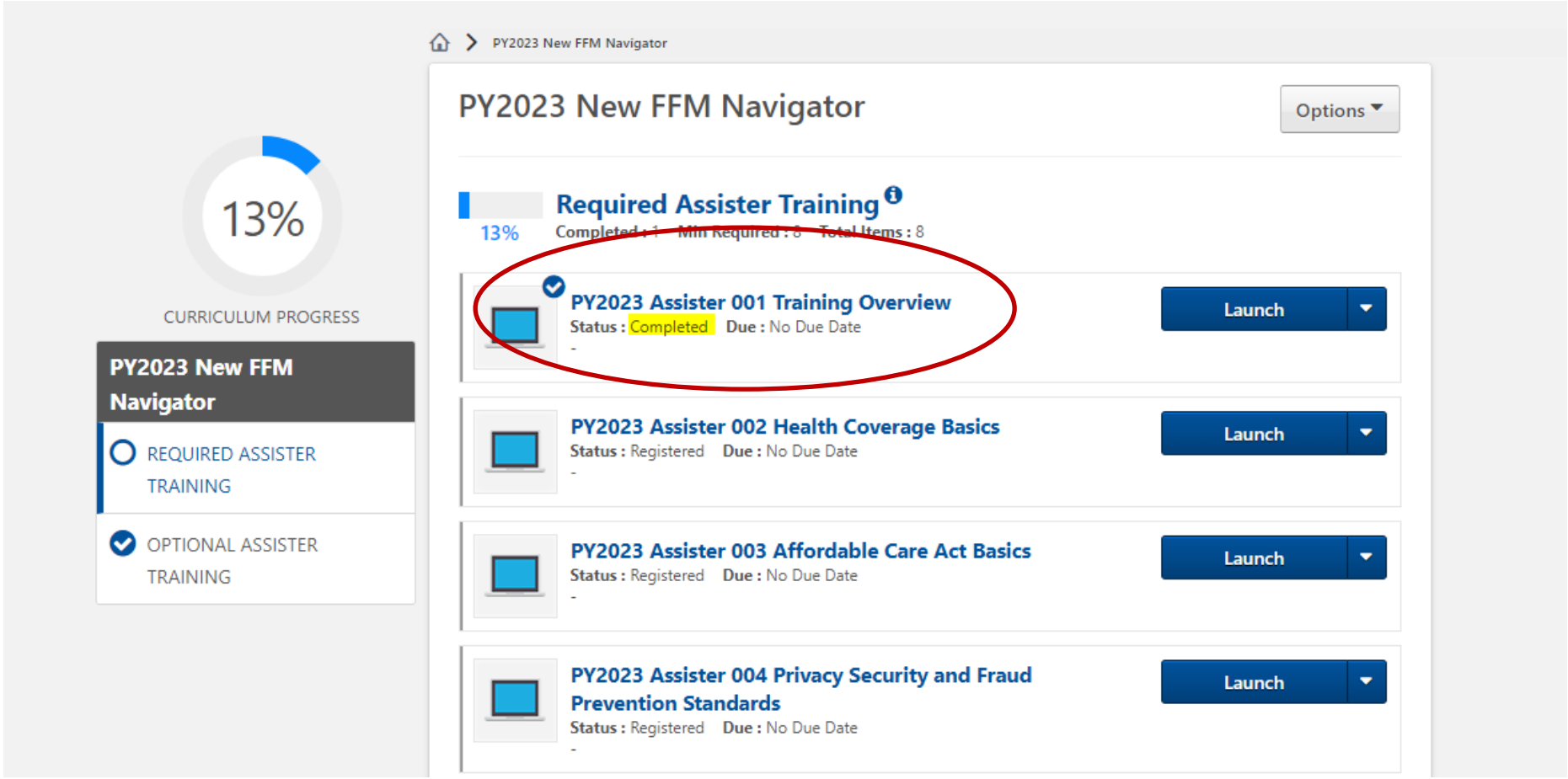


Completing Each Course



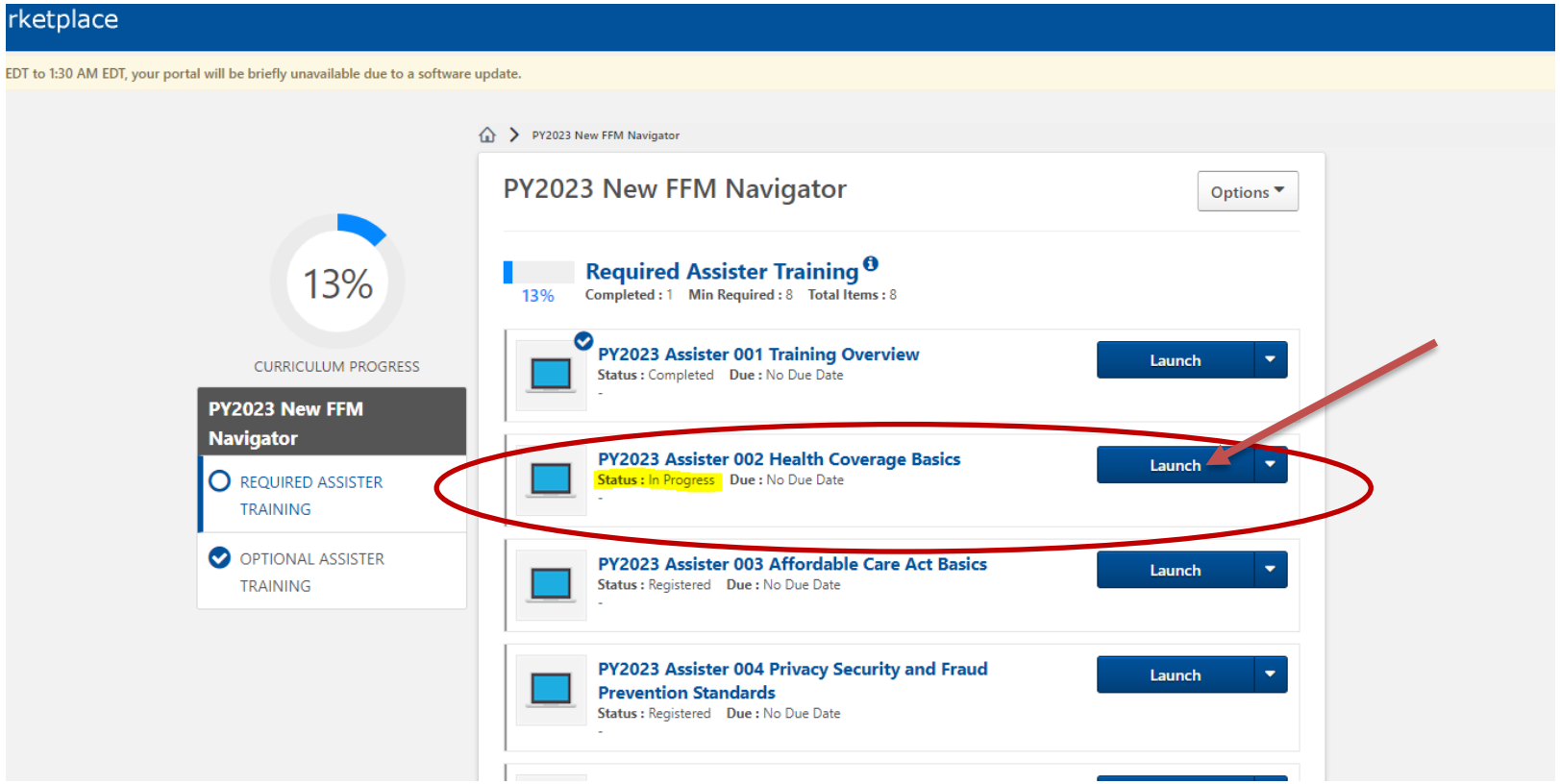
Take a screenshot of this screen in the event it doesn't record.

Confirm Course Completion Recorded



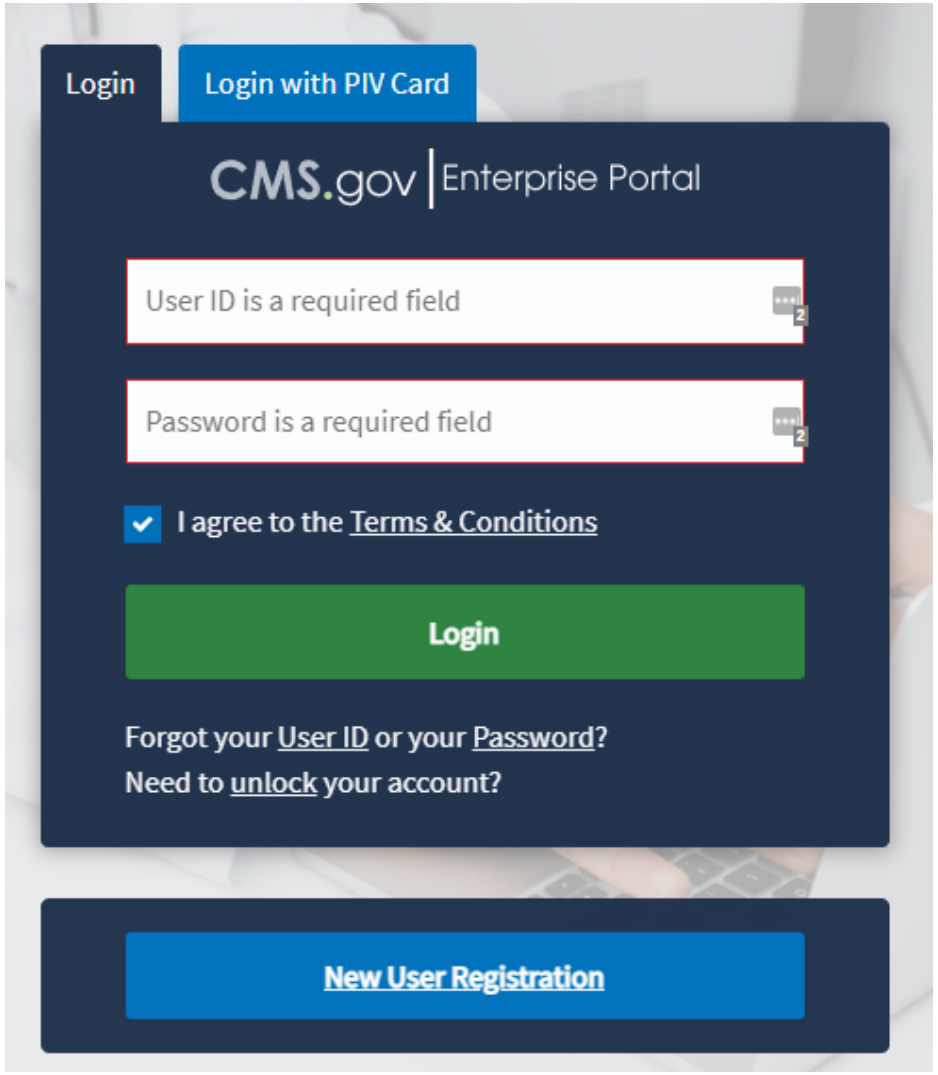
Saving Your Training Progress

Your progress should save automatically, and the system will bring you back to where you left off.

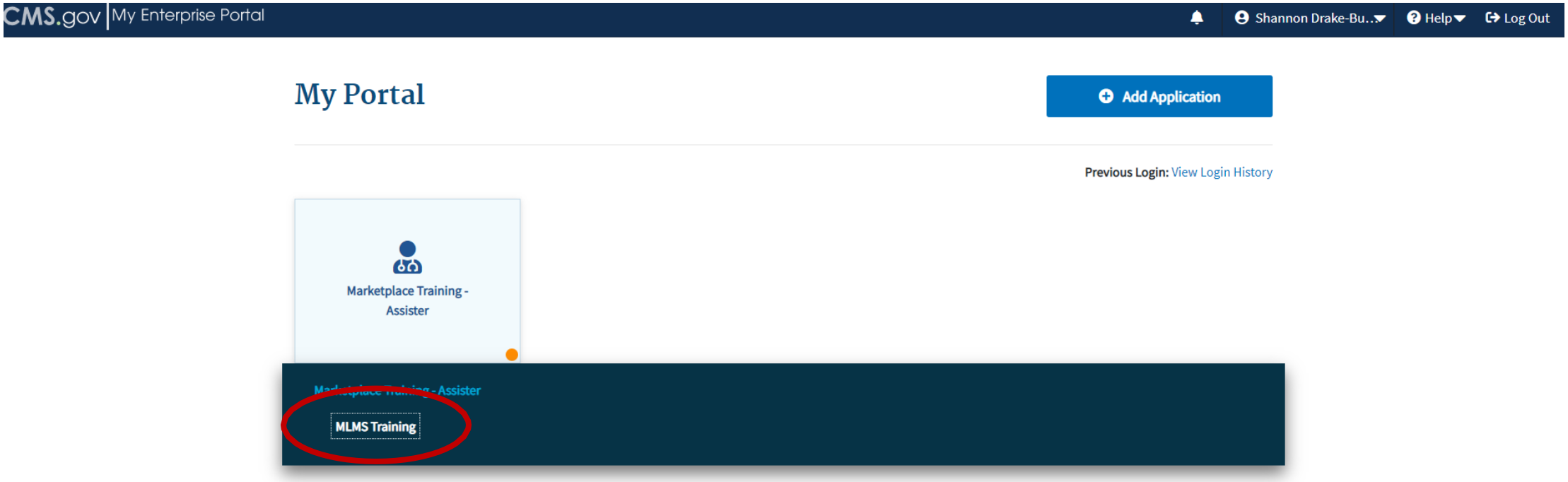


Returning to Training

https://portal.cms.gov

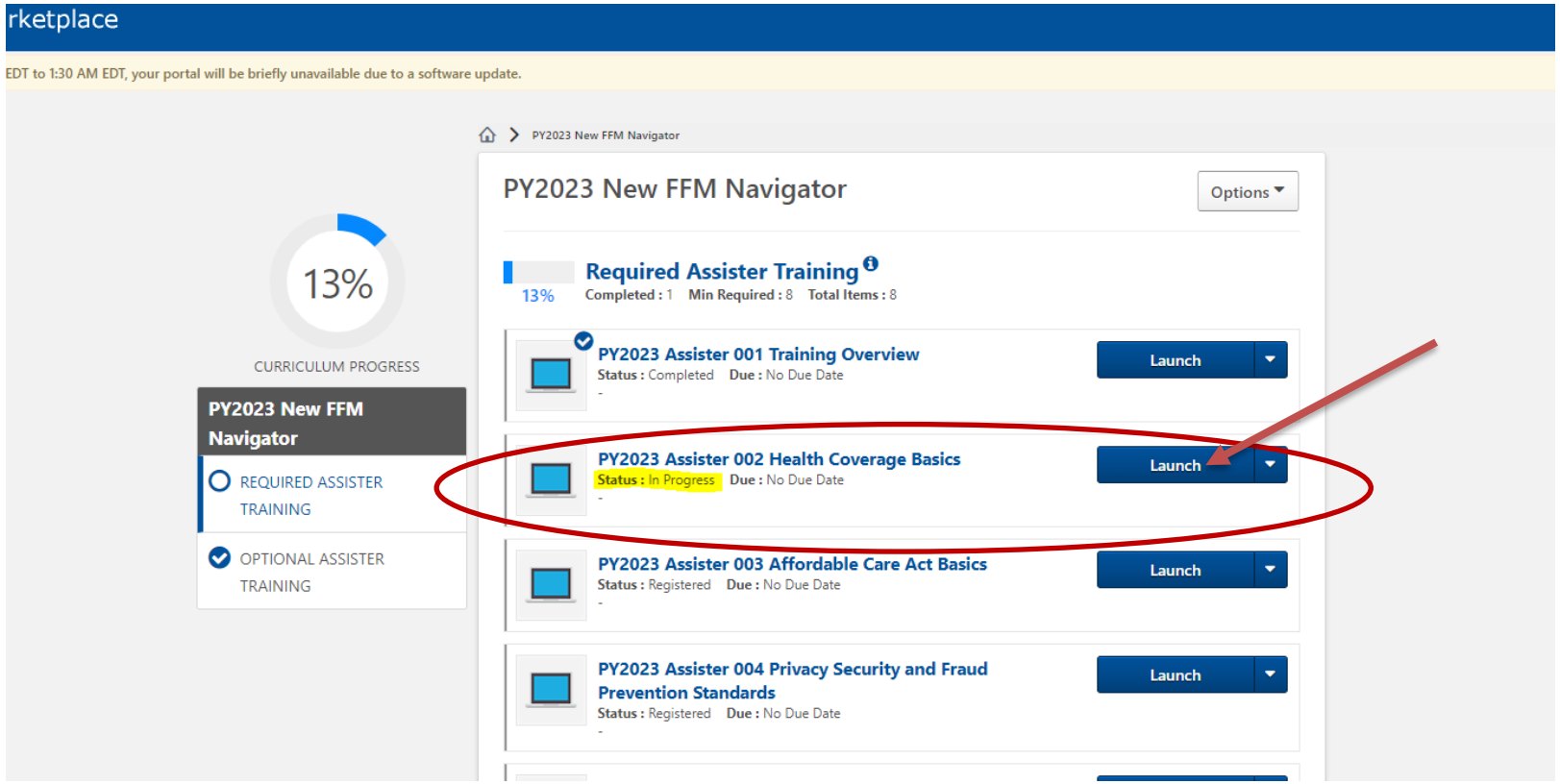


Returning to Training



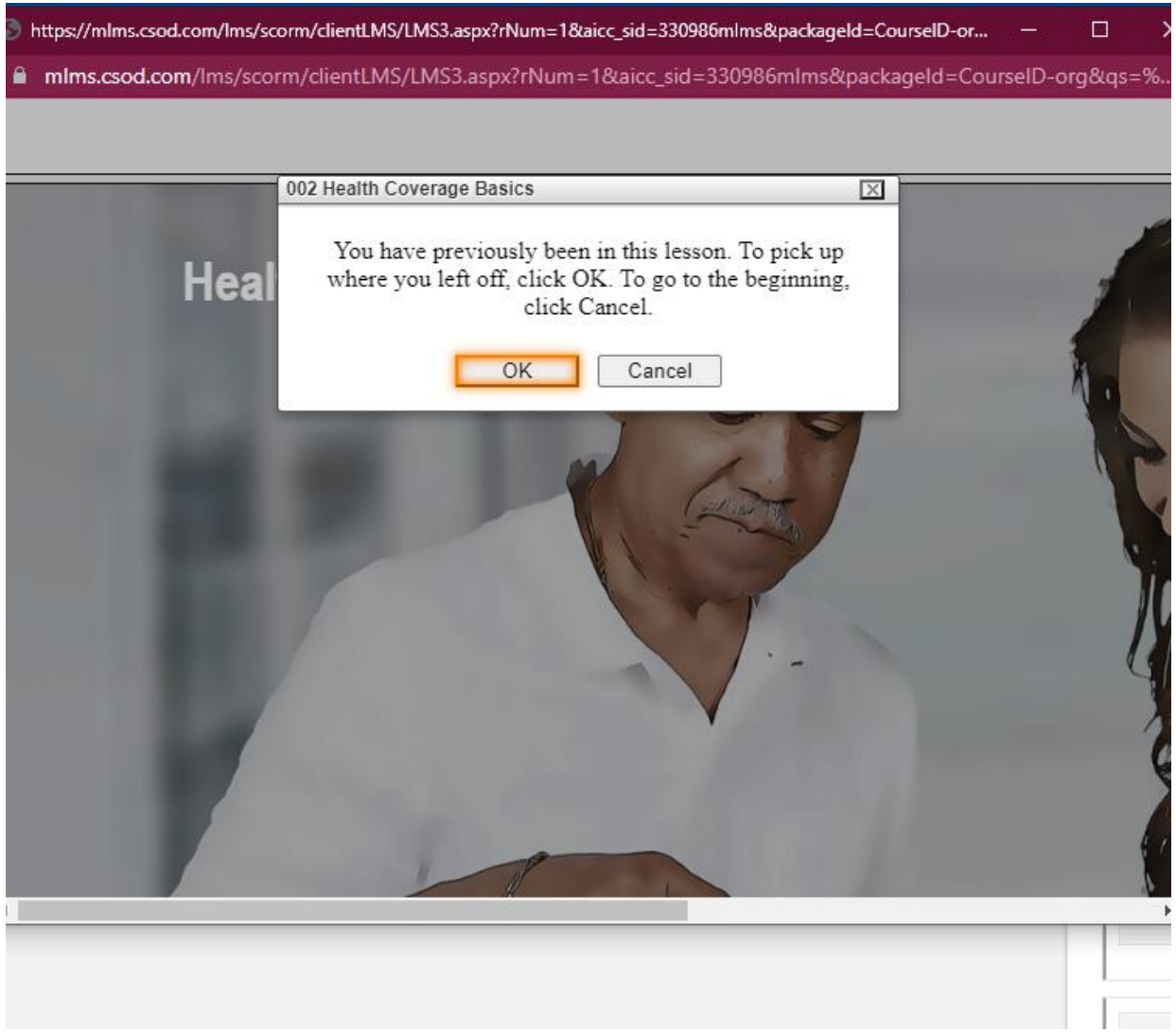
Saving Your Training Progress

To return to a module click the blue launch button



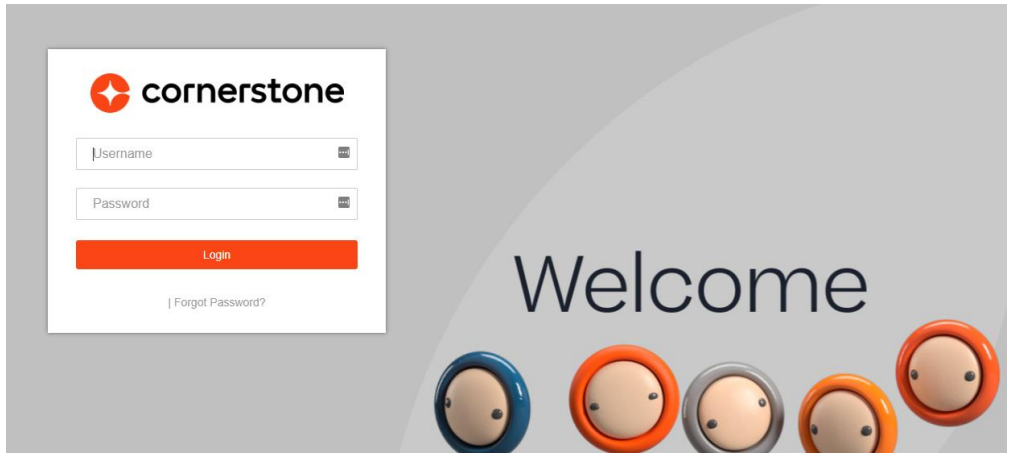
Returning to Training

To pick up where you left off. Select *OK* when you see this pop-up.

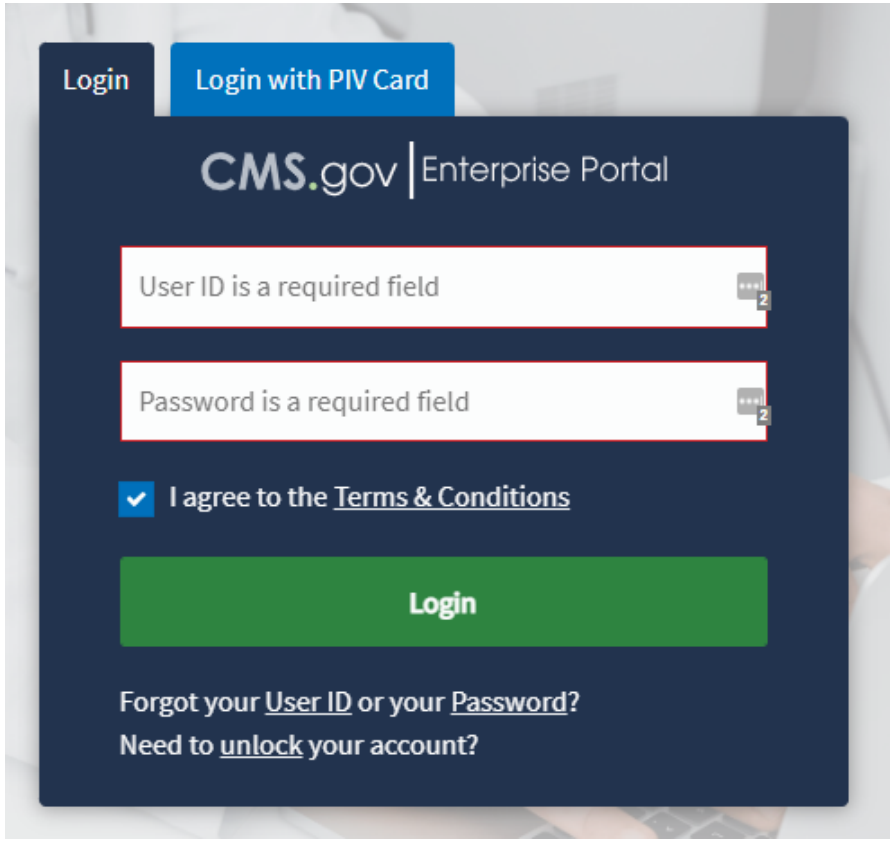


Time Out Screen

If you end up here:



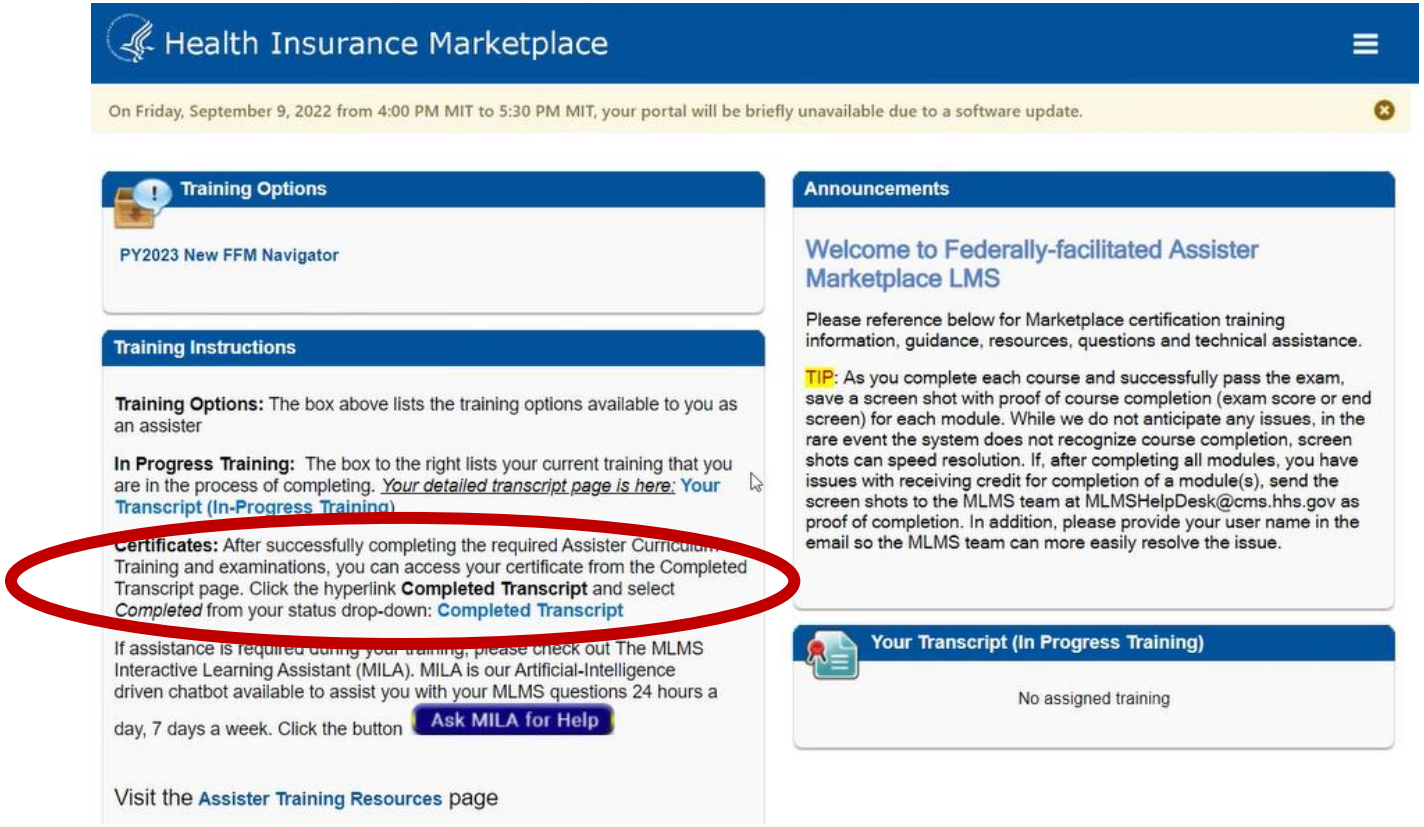
Go back to: https://portal.cms.gov

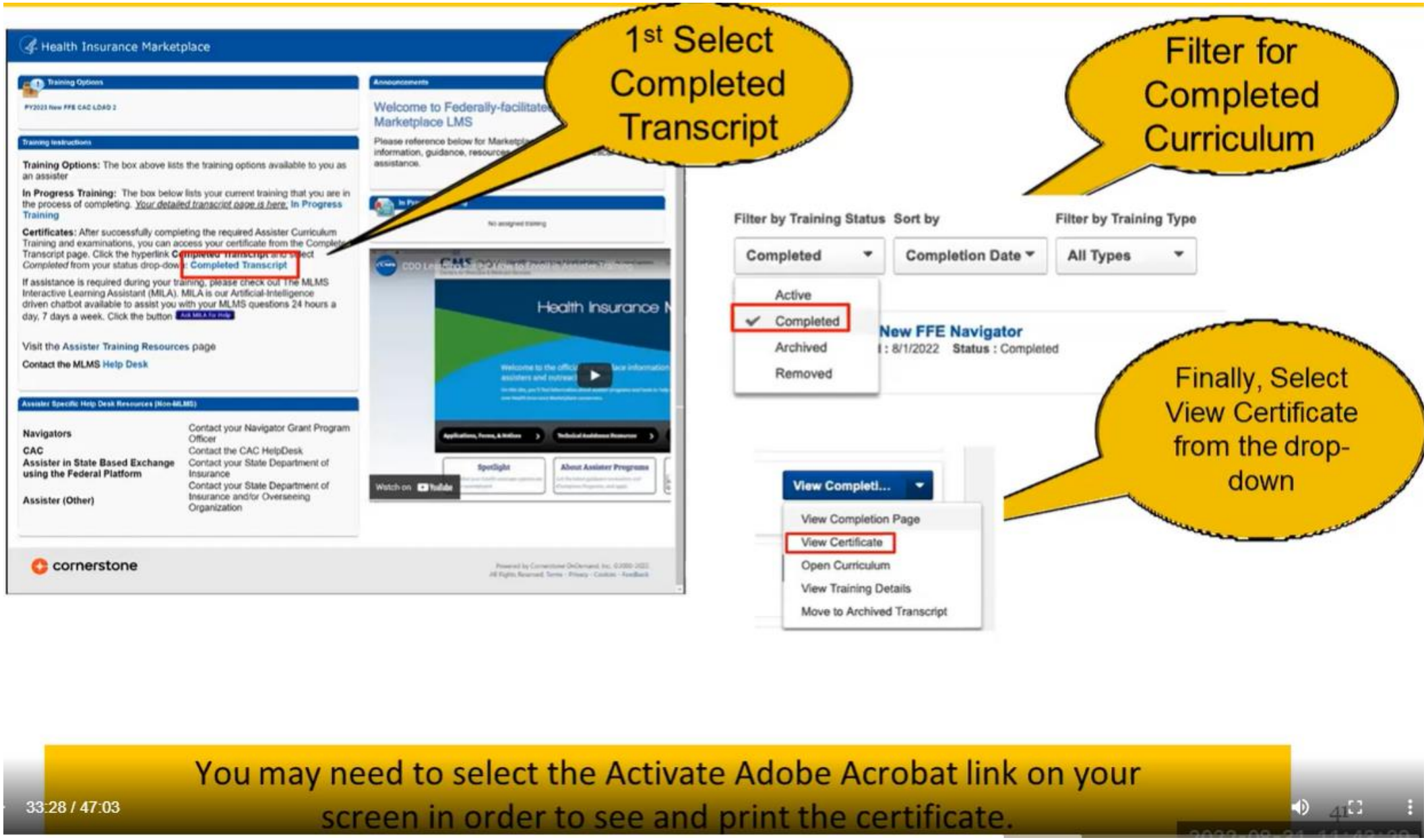


Save Your Training Completion Certificate

Make certain to save your training completion certificate when you complete all the required training modules. You will need it to:

1. Apply for or renew your Navigator license
2. Share with your organization for your CAC or Navigator credentialing.

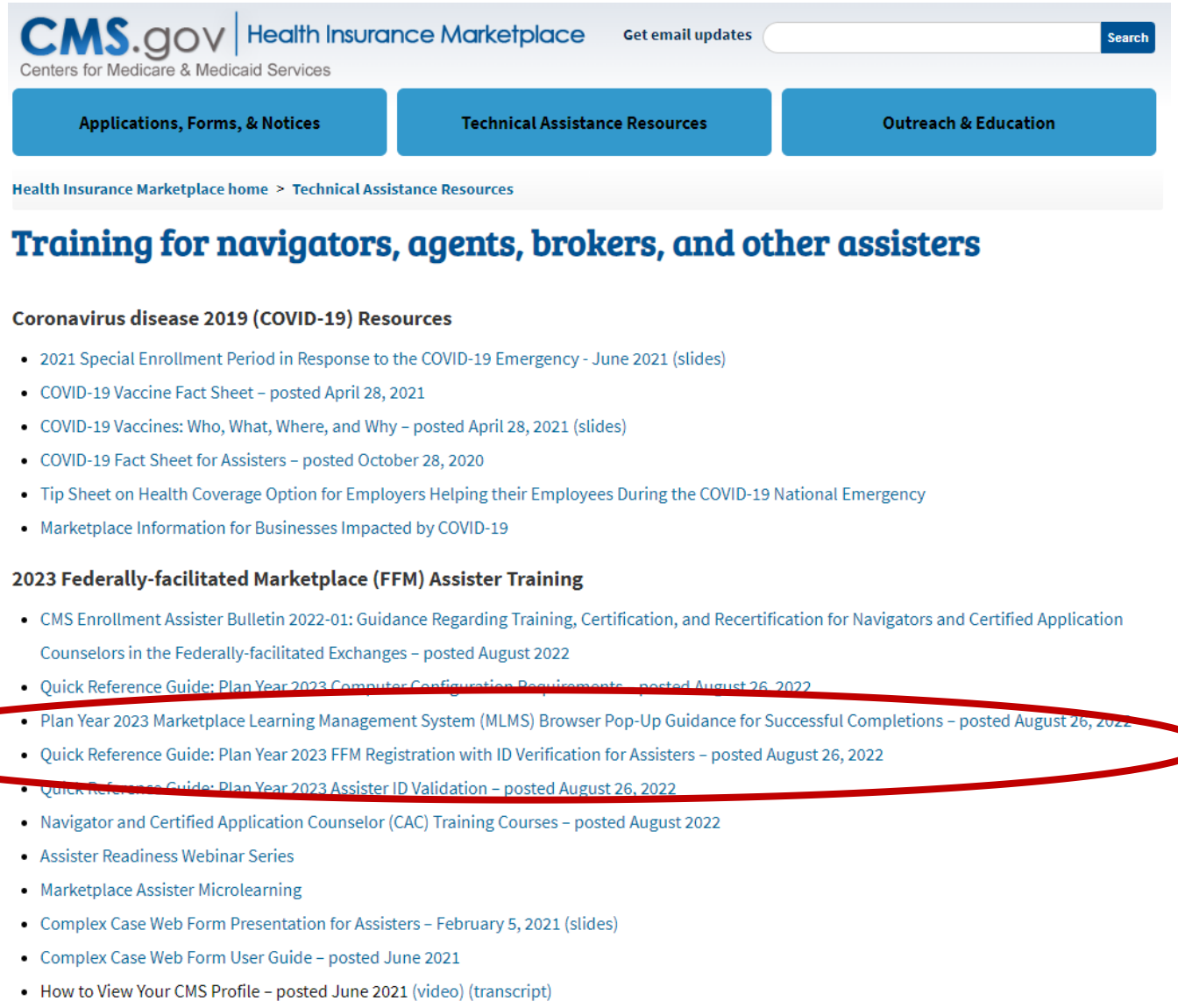



1st Select Completed Transcript
Filter for Completed Curriculum
Health Insurance Marketplace
Training Options
Training Instructions
Training Options: The box above lists the training options available to you as an assister
In Progress Training: The box below lists your current training that you are in the process of completing. Your detailed transcript page is here. In Progress Training
Certificates: After successfully completing the required Assister Curriculum Training and examinations, you can access your certificate from the Completed Transcript page. Click the hyperlink Completed Transcript and select Completed from your status drop-down: Completed Transcript
If assistance is required during your training, please check out The MLMS Interactive Learning Assistant (MILA). MILA is our Artificial-Intelligence driven chatbot available to assist you with your MLMS questions 24 hours a day, 7 days a week. Click the button Ask MILA for Help
Visit the Assister Training Resources page
Contact the MLMS Help Desk
Assister Specific Help Desk Resources (Non-MLMS)
Navigators
Contact your Navigator Grant Program Officer
CAC
Contact the CAC HelpDesk
Assister in State Based Exchange using the Federal Platform
Contact your State Department of Insurance
Assister (Other)
Contact your State Department of Insurance and/or Overseeing Organization
Announcements
Welcome to Federally-facilitated Marketplace LMS
Please reference below for Marketplace information, guidance, resources assistance.
No assigned training
Health Insurance
Spotlight
About Assister Programs
Watch on YouTube
cornerstone
Filter by Training Status
Sort by
Filter by Training Type
Completed
Completion Date
All Types
Active
Completed
Archived
Removed
New FFE Navigator
: 8/1/2022 Status : Completed
Finally, Select View Certificate from the drop-down
View Completi...
View Completion Page
View Certificate
Open Curriculum
View Training Details
Move to Archived Transcript
You may need to select the Activate Adobe Acrobat link on your screen in order to see and print the certificate.
33:28 / 47:03

Help With Computer Settings

CMS has guides at https://marketplace.cms.gov/technical-assistance-resources/training-materials/training to ensure your computer settings work with the training.

1. Quick Reference Guide: Plan Year 202x Computer Configuration Requirements
2. Plan Year 202x Marketplace Learning Management System (MLMS) Browser Pop-Up Guidance for Successful Completions



Additional CMS Training Support Resources

2023 Federally-facilitated Marketplace (FFM) Assister Training

- CMS Enrollment Assister Bulletin 2022-01: Guidance Regarding Training, Certification, and Recertification for Navigators and Certified Application Counselors in the Federally-facilitated Exchanges – posted August 2022
- Quick Reference Guide: Plan Year 2023 Computer Configuration Requirements – posted August 26, 2022
- Plan Year 2023 Marketplace Learning Management System (MLMS) Browser Pop-Up Guidance for Successful Completions – posted August 26, 2022
- Quick Reference Guide: Plan Year 2023 FFM Registration with ID Verification for Assisters – posted August 26, 2022
- Quick Reference Guide: Plan Year 2023 Assister ID Validation – posted August 26, 2022
- Navigator and Certified Application Counselor (CAC) Training Courses – posted August 2022
- Assister Readiness Webinar Series
- Marketplace Assister Microlearning
- Complex Case Web Form Presentation for Assisters – February 5, 2021 (slides)
- Complex Case Web Form User Guide – posted June 2021
- How to View Your CMS Profile – posted June 2021 (video) (transcript)
- How to Validate Your Assister ID on MLMS – posted June 2021 (video) (transcript)
- How to Enroll in Assister Training – posted June 2021 (video) (transcript)
- How to Complete Training and Print Your Certificate – posted June 2021 (video) (transcript)
- Remote Identity Proofing (RIDP) Tips for Success

Warning Regarding Summer Training on MLMS Portal

2021 Assister Certification Training on the Marketplace Learning Management System (MLMS) "Go-Dark"

As we prepare to release the 2022 Assister Certification Training, the 2021 Assister Certification Training that is hosted on the Marketplace Learning Management System (MLMS), will be taken offline at 6:00 p.m. (ET) on **Monday, August 2, 2021**. During th "go-dark" period, assisters will not be able to access the certification training. We anticipate that the 2021 Assister Certification Training will be available later this summer.

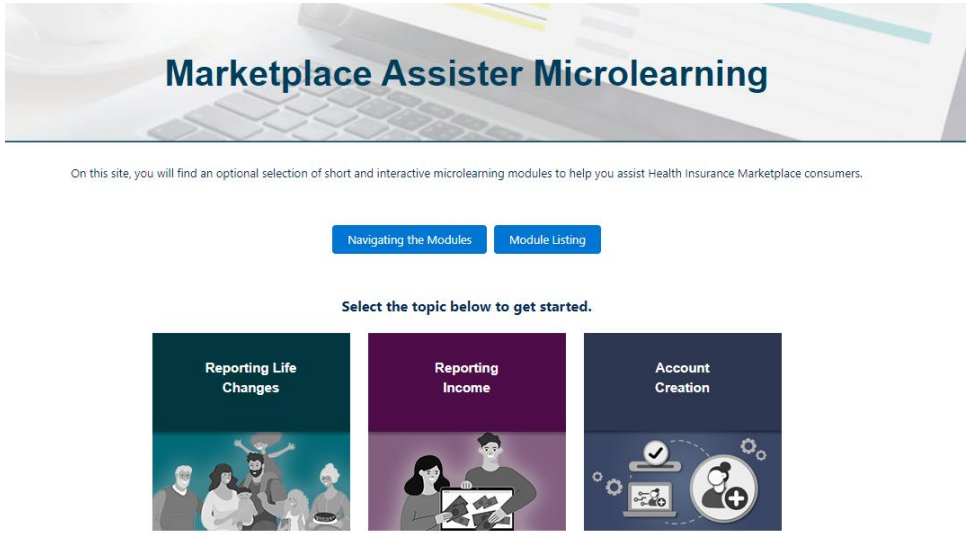
August Warning

Every August (specific dates vary) the training on the MLMS portal goes dark as CMS refreshes the training for the next Open Enrollment season.

If you're on-boarding new assisters, please factor this into your onboarding timeline!

Marketplace Assister Microlearning

CMS now offers Microlearning modules to refresh your knowledge on common tasks that Navigators and CACs help consumers to complete.



Module Listing

Reporting Life Changes

1. Types of Qualifying Life Events
2. Making Changes to a Marketplace Application
3. Terminating a Marketplace Plan
4. Changing Marketplace Plans

Reporting Income

1. Household Size and Types of Income to Include on a Marketplace Application
2. Reporting Income on a Marketplace Application
3. Assisting a Household with Unpredictable Income
4. Resolving an Income Data Matching Issue

Account Creation

1. Income Calculator, Window Shopping Tool, and Savings Estimator Tool
2. Connecting an Existing Marketplace Application to an Online Account
3. Identity Verification And Screening Questions

CMS Help

Help Desk Information

MLMS Help Desk

Email: MLMSHelpDesk@cms.hhs.gov

- Can't print your certificate
- Can't find curriculum
- Training is not launching

CMS Enterprise Portal Help Desk

Email: CMS_FEPS@CMS.hhs.gov

- Phone: 855-267-1515
- User ID / Password Issues
- No access to MLMS

CAC Questions Help Desk

Email: cacquestions@cms.hhs.gov

- Error message; CAC ID not valid
- Issues that cannot be resolved by the other help desks

Navigators

For any other issues, or if you cannot get your issue resolved, please email your project officer

Manual ID Verification Help Desk

Email: FFMProducer-AssisterHelpdesk@cms.hhs.gov

- You have provided your **personal** information during the identity verification process, but the system cannot identify you
- Request a manual ID verification and provide a copy of your driver's license

Include the following information:

- Screenshot (s) of issue
- Third party security software installed (if applicable)

Wisconsin Requirements

Certified Application Counselors

Complete 16 hour pre-licensing training. This can be accident and health or navigator specific training.	• See list of courses offered • Obtain your pre-licensing completion certificate. • Bring you certificate with you to your exam. The exam proctor will ask to see it before you will be allowed to take the exam.
Schedule and pass the Navigator Exam 22-14	• Schedule through PSI website at home.psiexams.com • Exam fee is $75
Be associated with a Certified Application Counselor Designated Organization (CDO)	• This will be a hospital, community health center, or other community-based organization which has registered for this status with the Centers for Medicare and Medicaid (CMS).
CDO Notifies the Office of the Commissioner of Insurance	• The hospital, health center, or community-based organization you're associated with will do this.

Navigators

Complete 16 hour pre-licensing training. This can be accident and health or navigator specific training.	• See list of courses offered • Obtain your pre-licensing completion certificate. • Bring you certificate with you to your exam. The exam proctor will ask to see it before you will be allowed to take the exam.
Schedule and pass the Navigator Exam 22-14	• Schedule through PSI website at home.psiexams.com • Exam fee is $75
Submit Fingerprinting & Background Check	• Go to fieldprintwisconsin.com • Use Fieldprint code FPWIOCIINSURANCE • Cost is approximately $30-$40 • You must apply for your license within 180 days of getting fingerprints taken
Submit Individual Navigator Application	• Submit application through the National Insurance Producer Registry • New Navigator License - $0 + $5.60 processing fee • Renewal: $35 + $5.60 processing fee

Covering Wisconsin Sub Awardee Navigators that were CACs

~~Pre-licensing & Exam~~	• You already completing pre-licensing and exam requirements. You do not need to redo these steps.
Submit Fingerprinting & Background Check	• Go to fieldprintwisconsin.com • Use Fieldprint code FPWIOCIINSURANCE • Cost is approximately $30-$40 • You must apply for your license within 180 days of getting fingerprints taken
Submit Individual Navigator Application	• Submit a paper application to OCI. • Complete the form and email it to ociagentlicensing@wisconsin.gov • New Navigator License - $0

Pre-Licensing Training Requirement

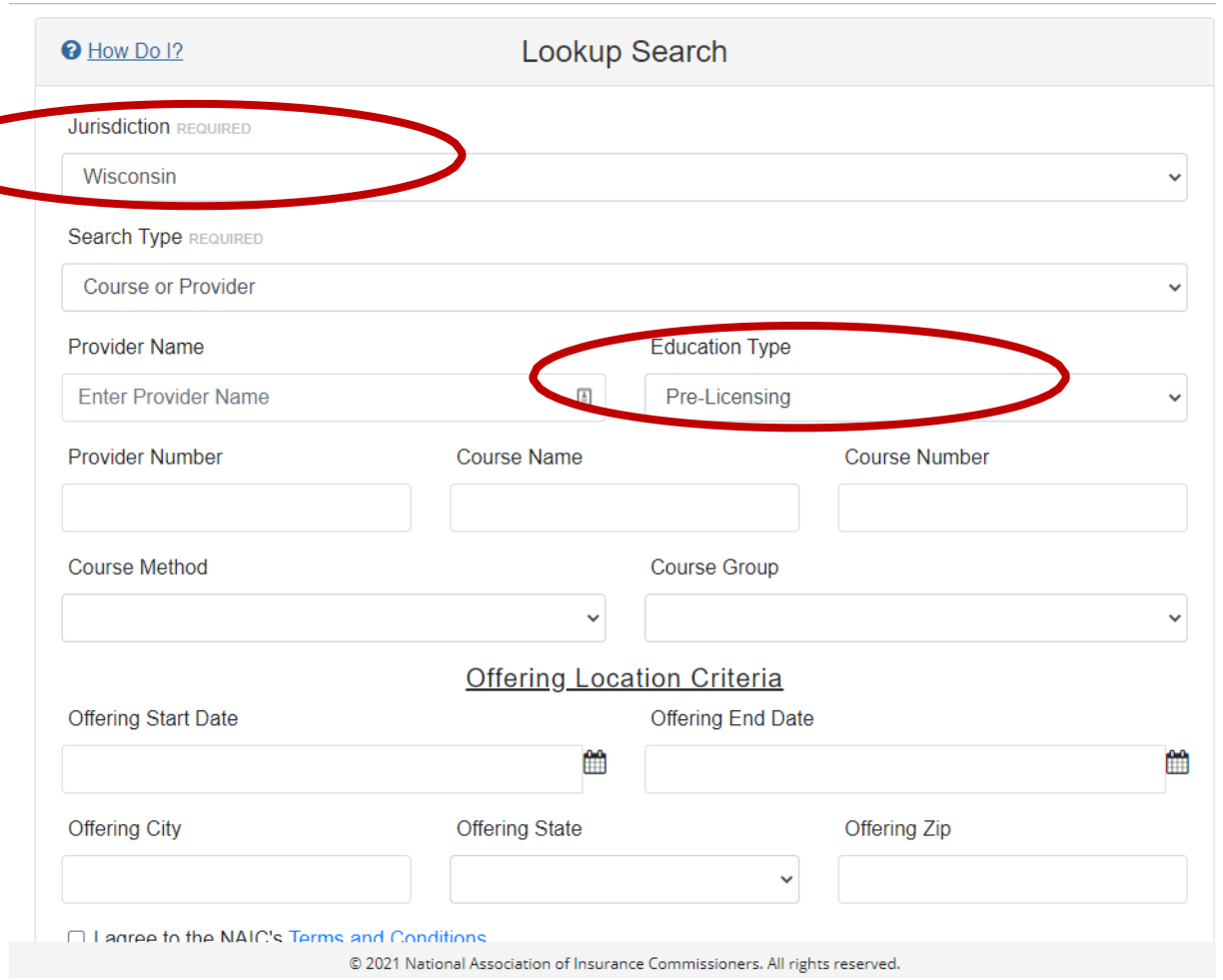
Each fall Covering Wisconsin partners with the Office of the Commissioner of Insurance (OCI) and the Wisconsin Department of Heath (DHS) to offer a synchronous pre-licensing training course for new Navigators and Certified Application Counselors as part of the Enrollment Conference.

2022 Wisconsin Health Insurance Enrollment Conference

Pre-Licensing Training Requirement

Alternatively, you can get 16 hours pre-licensing credits, which can be in accident and health or Navigator-specific training, by completing coursework with any certified vendor.

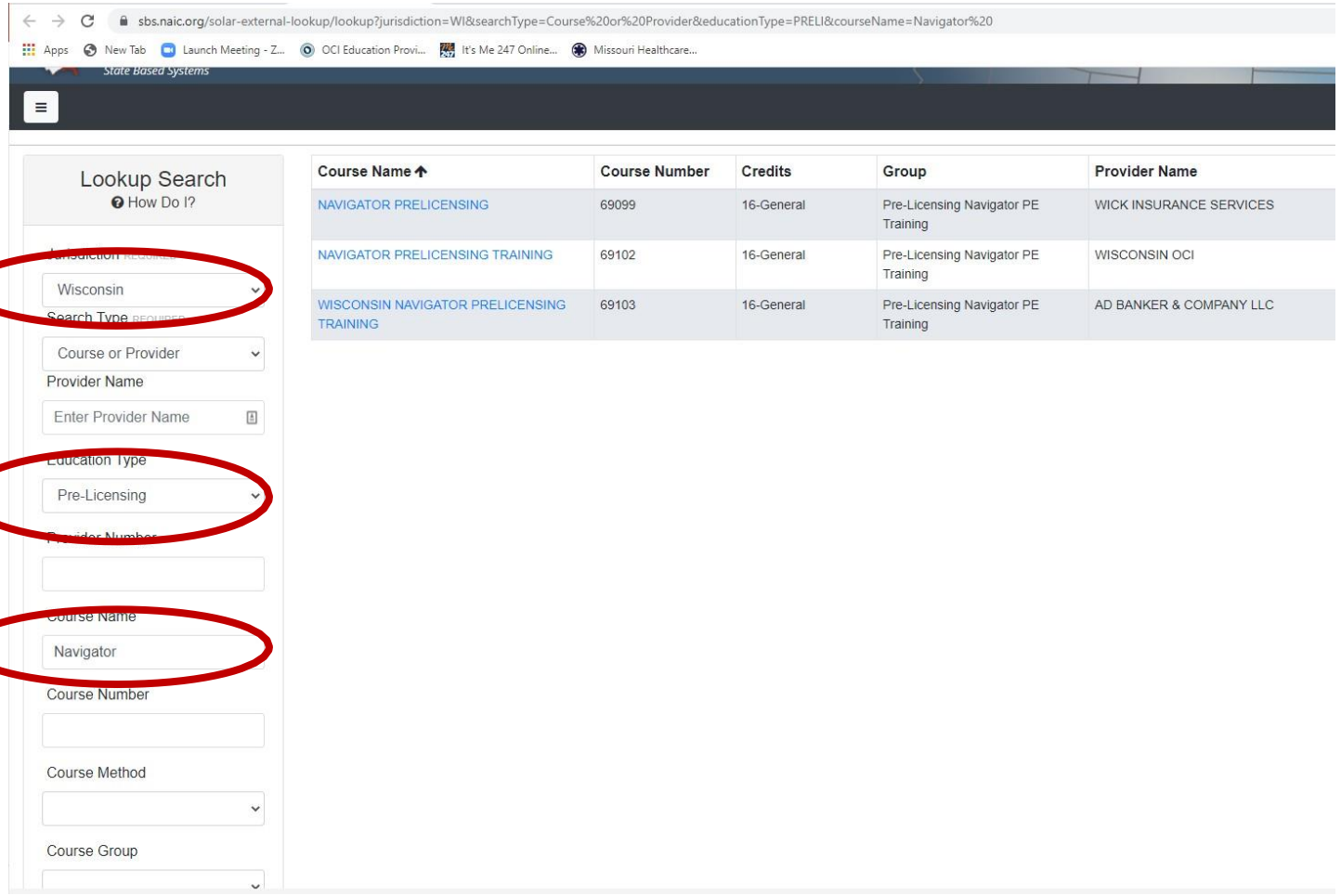
Find course listing at [https://sbs.naic.org/solar-external-lookup/.](https://sbs.naic.org/solar-external-lookup/)



Pre-Licensing Training Requirement

Select ***Wisconsin, Pre-Licensing*** and ***Navigator*** to find additional Pre-Licensing training options.

Note: The Wisconsin OCI Training is generally only available as part of the conference.



Exam

OCI requires **both** CACs and Navigators to take the **same** exam called the Navigator Exam 22-14.

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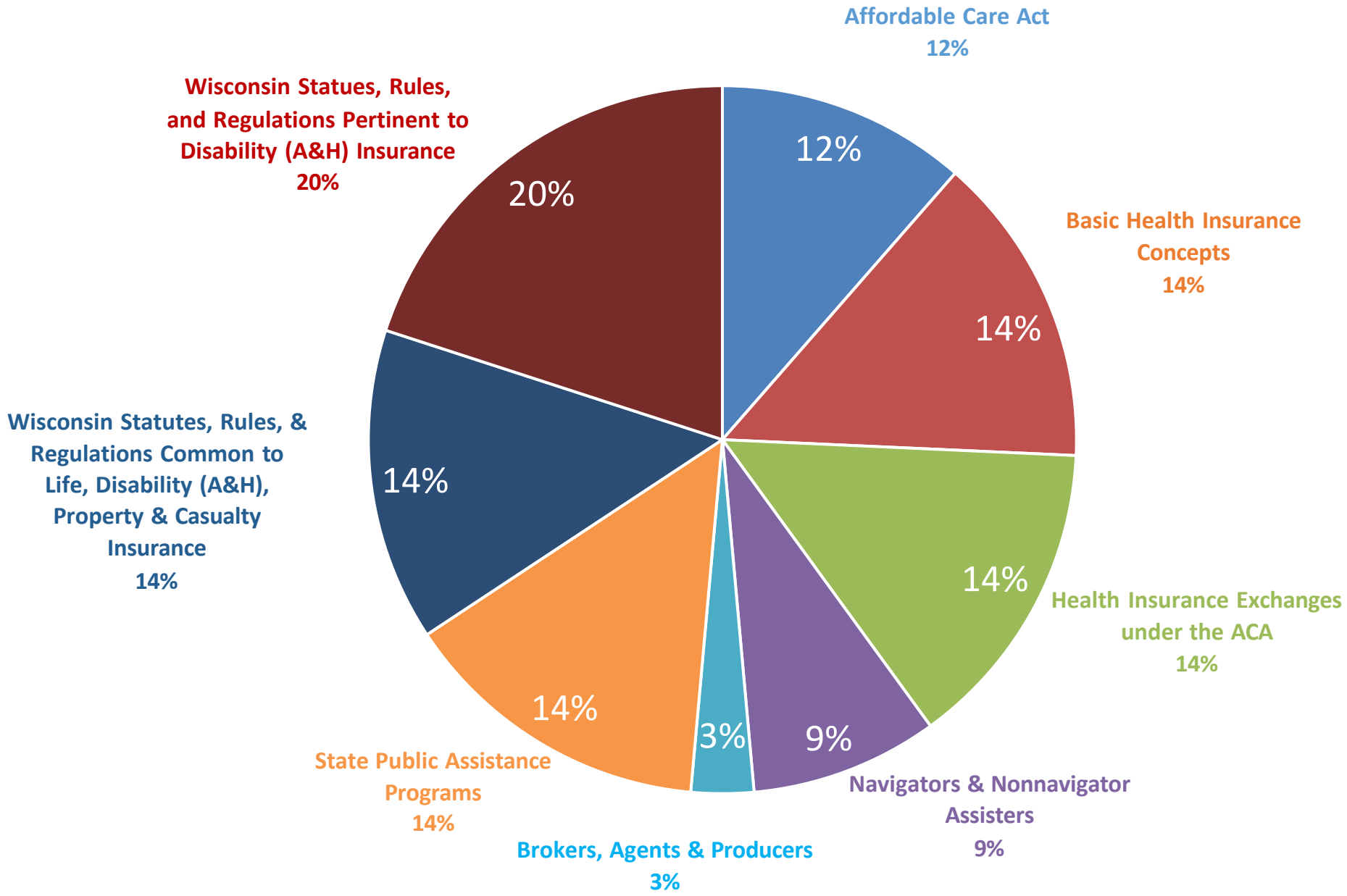
Exam Concepts

- Affordable Care Act
- Basic Health Insurance Concepts
- Health Insurance Exchanges under the ACA
- Navigators and Non-navigator Assisters (CACs)
- Brokers, Agents and Producers
- State Public Assistance Programs
- Wisconsin Statutes, Rules, and Regulations Common to Life, Disability (A&H), Property and Casualty Insurance
- Wisconsin Statues, Rules, and Regulations Pertinent to Disability (A&H) Insurance

EXAM QUESTION DISTRIBUTION

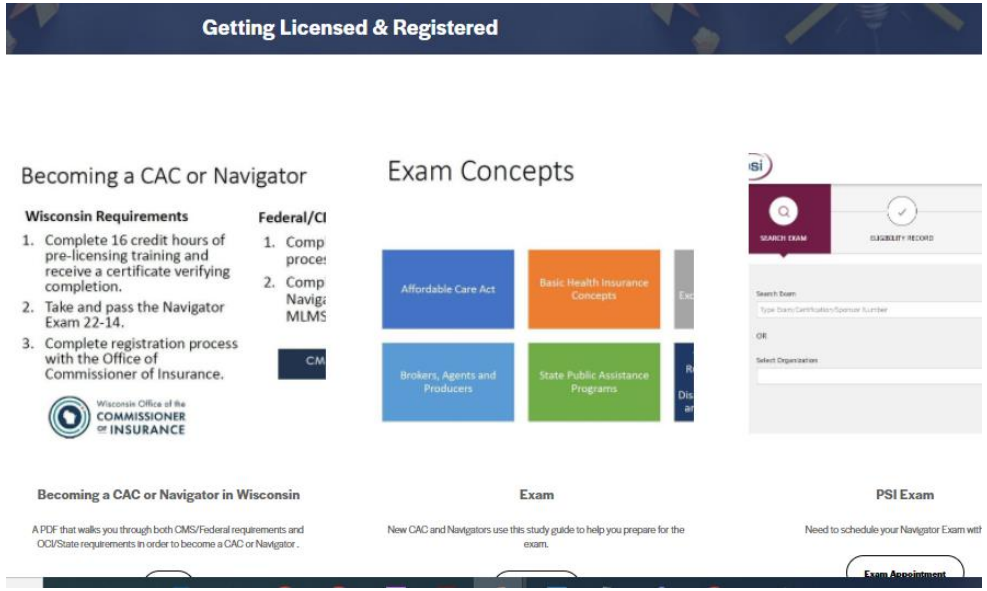


Exam Overview

- 35 multiple choice questions
- One hour time limit
- Taken on a computer either at a testing site or remote
- Available in English, Spanish or Hmong
- Special accommodations are available. You may submit a request here: https://psi-cdexp.zendesk.com/hc/en-us/requests/new?ticket_form_id=360000150872.

Exam Study Materials

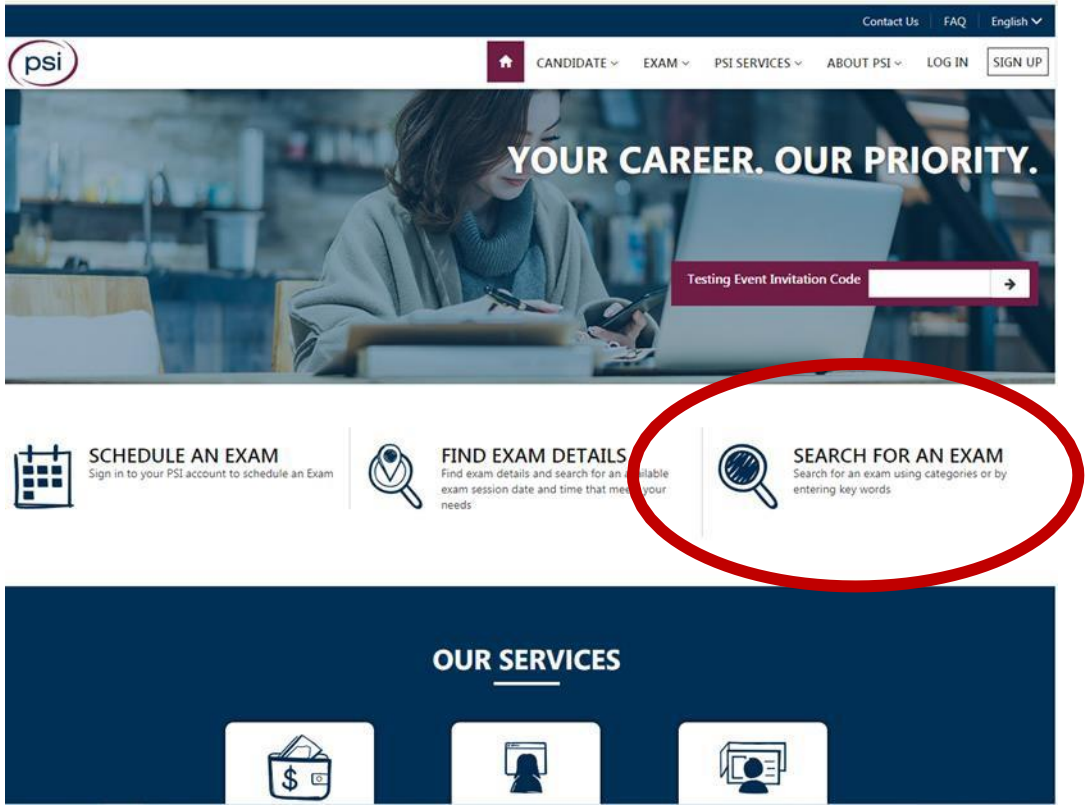
Go to: https://coveringwi.org/newcacnav



1. An Intermediary's Guide to Wisconsin Insurance Law
   - Chapters 1-4
2. Navigator Exam Outline
3. CWI Study Guide Slide Deck – Breaks down key concepts from the Intermediary Guide to Health Insurance Law
4. Mandated Benefits in Health Insurance Policies – review mandated benefits by Wisconsin law.
5. Navigator Exam Explanation - 31 minutes long and contains exam taking strategy and key concepts.

Registering for the Exam

1. Go to https://home.psiexams.com/#/home.
2. Choose *Search for an Exam.*

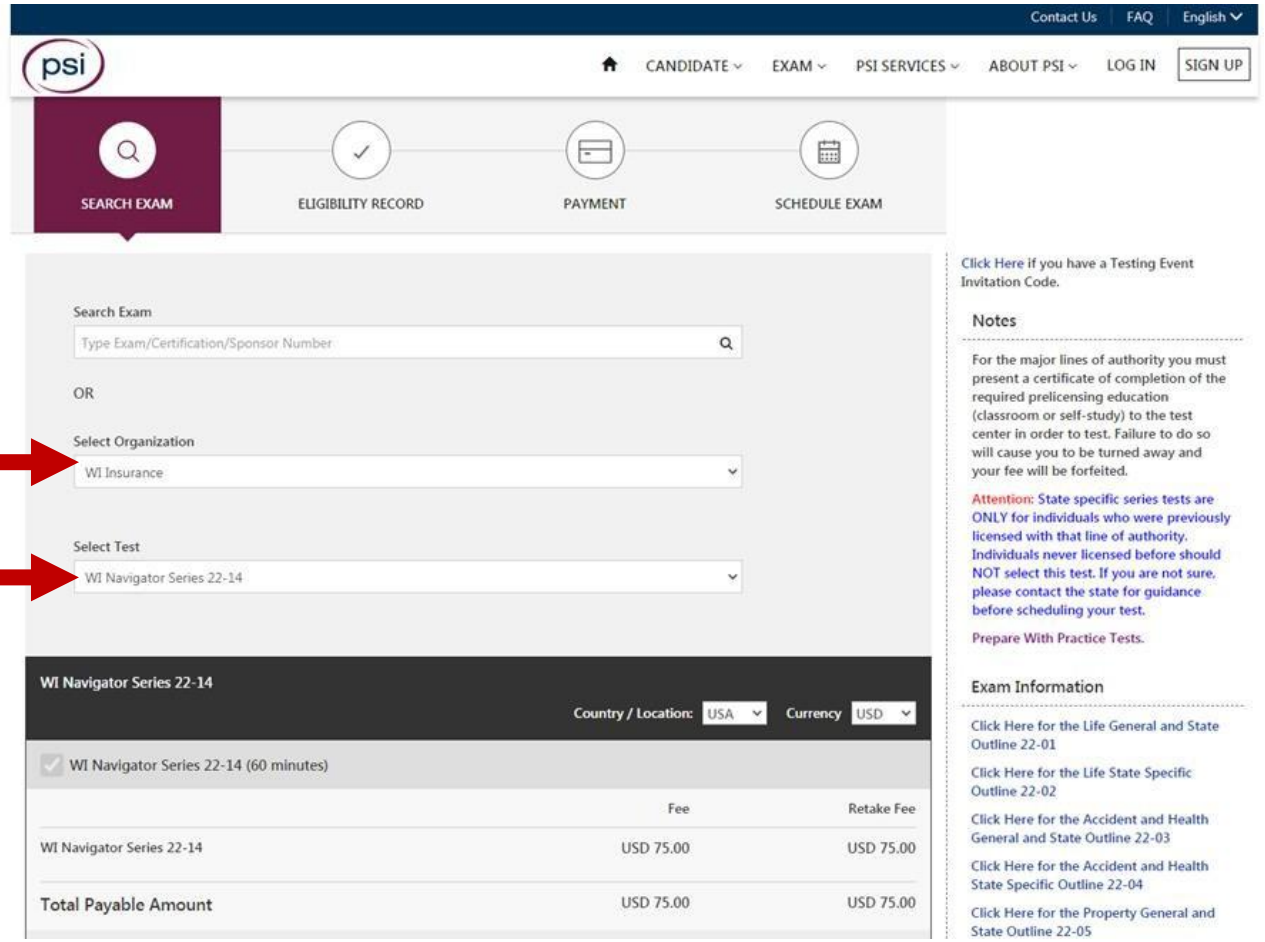


Scheduling Your Exam

Search Exam: Skip

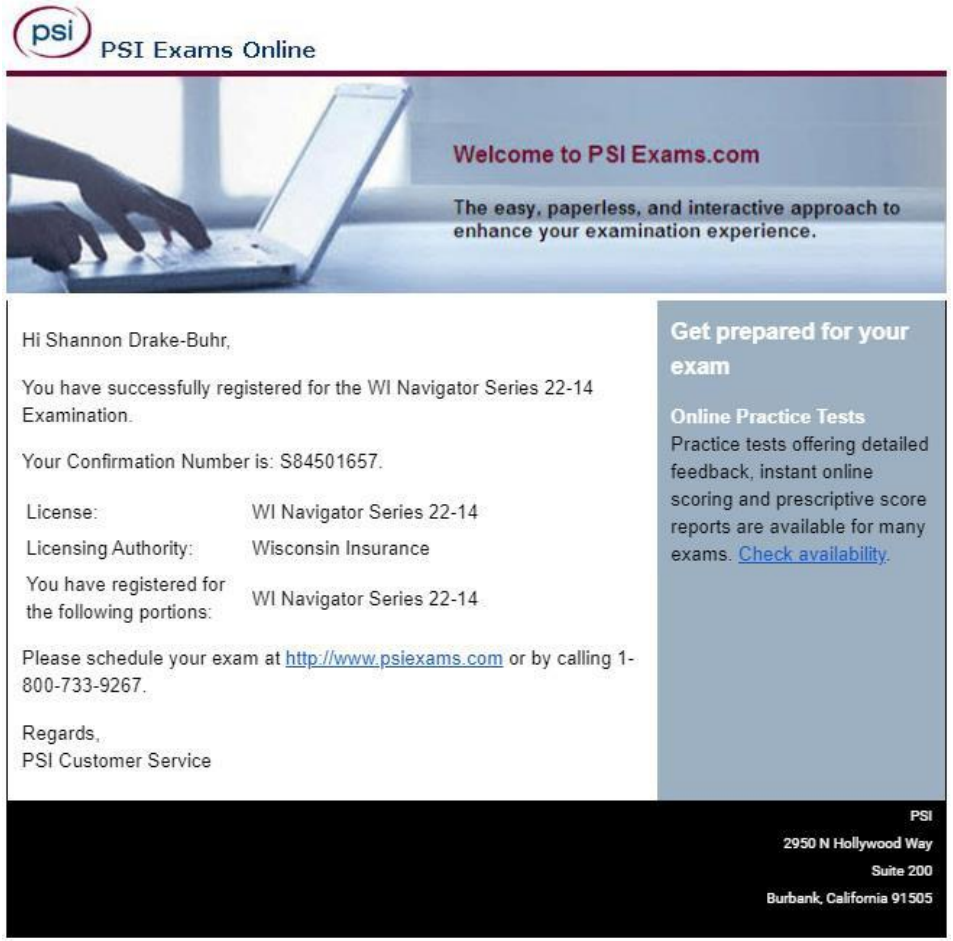
Select Organization: WI Insurance

Select Test: WI Navigator Series 22-14



Scheduling Your Exam

1. Watch for a confirmation email in your inbox.
2. Use the link in the email to schedule your exam.



PSI Exams Online

Welcome to PSI Exams.com

The easy, paperless, and interactive approach to enhance your examination experience.

Hi Shannon Drake-Buhr,

You have successfully registered for the WI Navigator Series 22-14 Examination.

Your Confirmation Number is: S84501657.

License:	WI Navigator Series 22-14
Licensing Authority:	Wisconsin Insurance
You have registered for the following portions:	WI Navigator Series 22-14

Please schedule your exam at http://www.psiexams.com or by calling 1-800-733-9267.

Regards,
PSI Customer Service

Get prepared for your exam

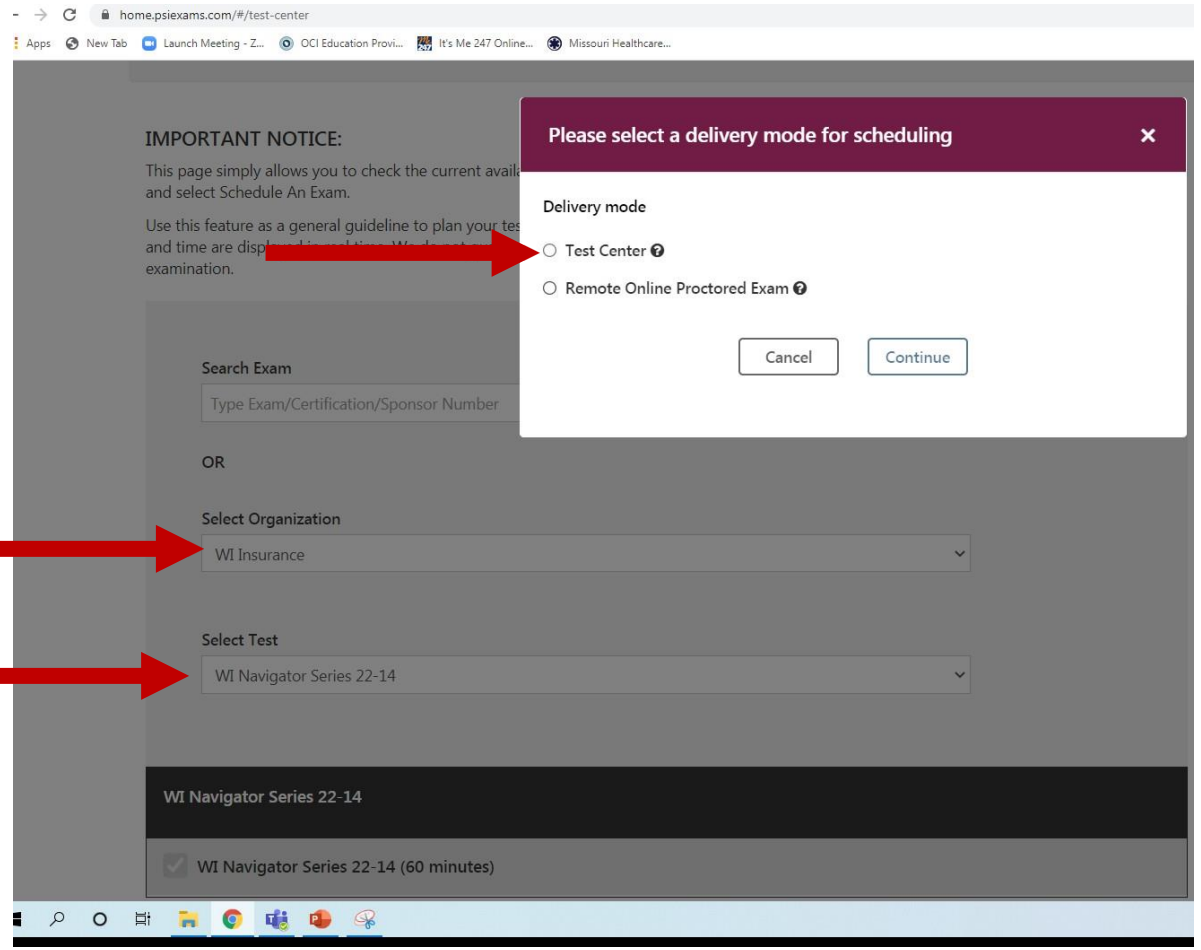
Online Practice Tests
Practice tests offering detailed feedback, instant online scoring and prescriptive score reports are available for many exams. Check availability.

PSI
2950 N Hollywood Way
Suite 200
Burbank, California 91505

Remote Exam Difficulties

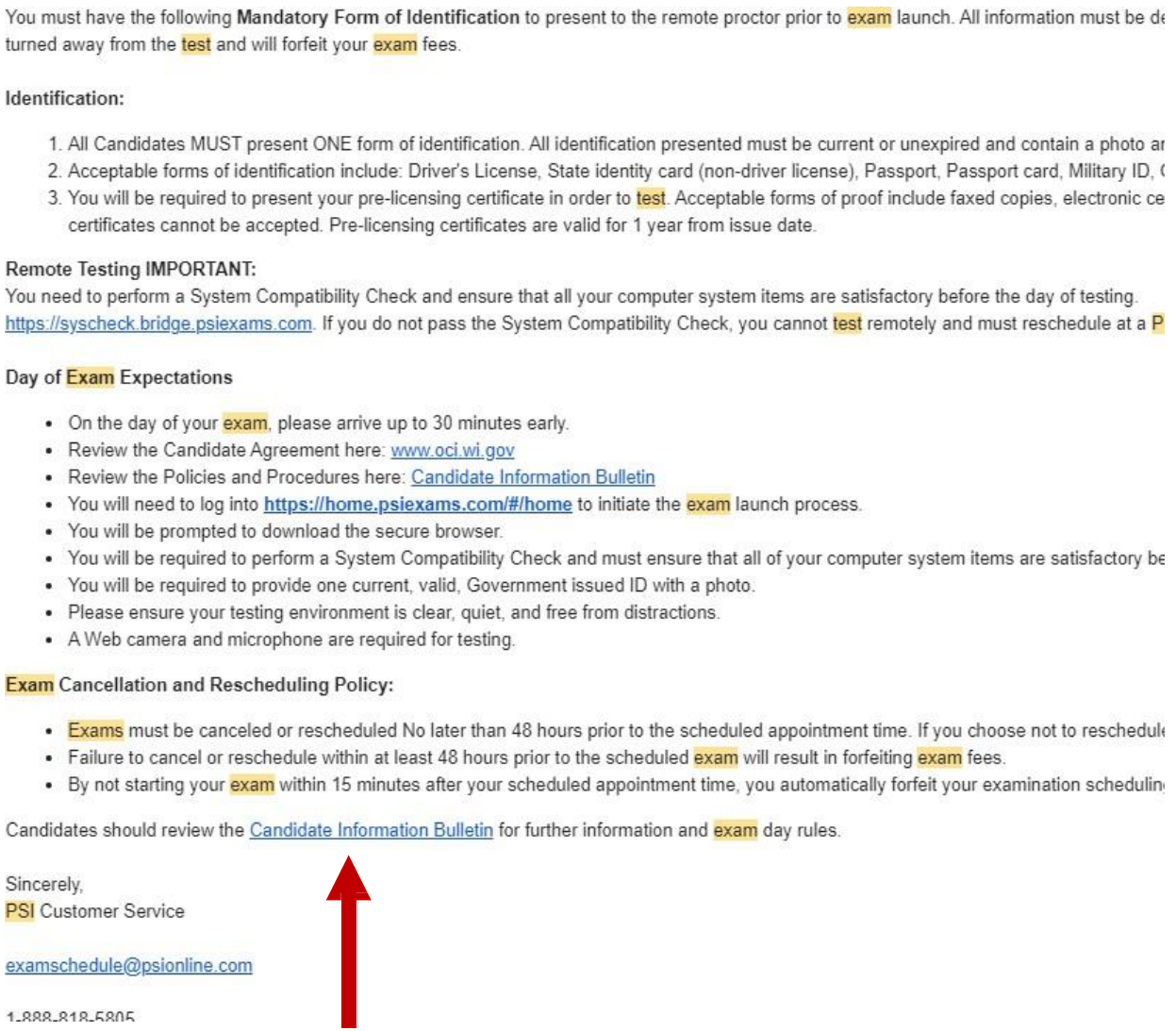
If there is an in-person exam option near you, we recommend taking the exam in-person.

While taking a remote online proctored exam may sound appealing, the process is difficult.



Scheduling Your Exam

1. Once you schedule your exam you will receive a confirmation email from PSI.
2. Read all of the email.
3. Review the embedded *Candidate Information Bulletin*.



You must have the following **Mandatory Form of Identification** to present to the remote proctor prior to exam launch. All information must be de
turned away from the test and will forfeit your exam fees.

Identification:

1. All Candidates MUST present ONE form of identification. All identification presented must be current or unexpired and contain a photo ar
2. Acceptable forms of identification include: Driver's License, State identity card (non-driver license), Passport, Passport card, Military ID, (
3. You will be required to present your pre-licensing certificate in order to test. Acceptable forms of proof include faxed copies, electronic ce
certificates cannot be accepted. Pre-licensing certificates are valid for 1 year from issue date.

Remote Testing IMPORTANT:
You need to perform a System Compatibility Check and ensure that all your computer system items are satisfactory before the day of testing.
https://syscheck.bridge.psiexams.com. If you do not pass the System Compatibility Check, you cannot test remotely and must reschedule at a P

Day of Exam Expectations

- On the day of your exam, please arrive up to 30 minutes early.
- Review the Candidate Agreement here: www.oci.wi.gov
- Review the Policies and Procedures here: Candidate Information Bulletin
- You will need to log into **https://home.psiexams.com/#/home** to initiate the exam launch process.
- You will be prompted to download the secure browser.
- You will be required to perform a System Compatibility Check and must ensure that all of your computer system items are satisfactory be
- You will be required to provide one current, valid, Government issued ID with a photo.
- Please ensure your testing environment is clear, quiet, and free from distractions.
- A Web camera and microphone are required for testing.

Exam Cancellation and Rescheduling Policy:

- Exams must be canceled or rescheduled No later than 48 hours prior to the scheduled appointment time. If you choose not to reschedule
- Failure to cancel or reschedule within at least 48 hours prior to the scheduled exam will result in forfeiting exam fees.
- By not starting your exam within 15 minutes after your scheduled appointment time, you automatically forfeit your examination scheduling

Candidates should review the Candidate Information Bulletin for further information and exam day rules.

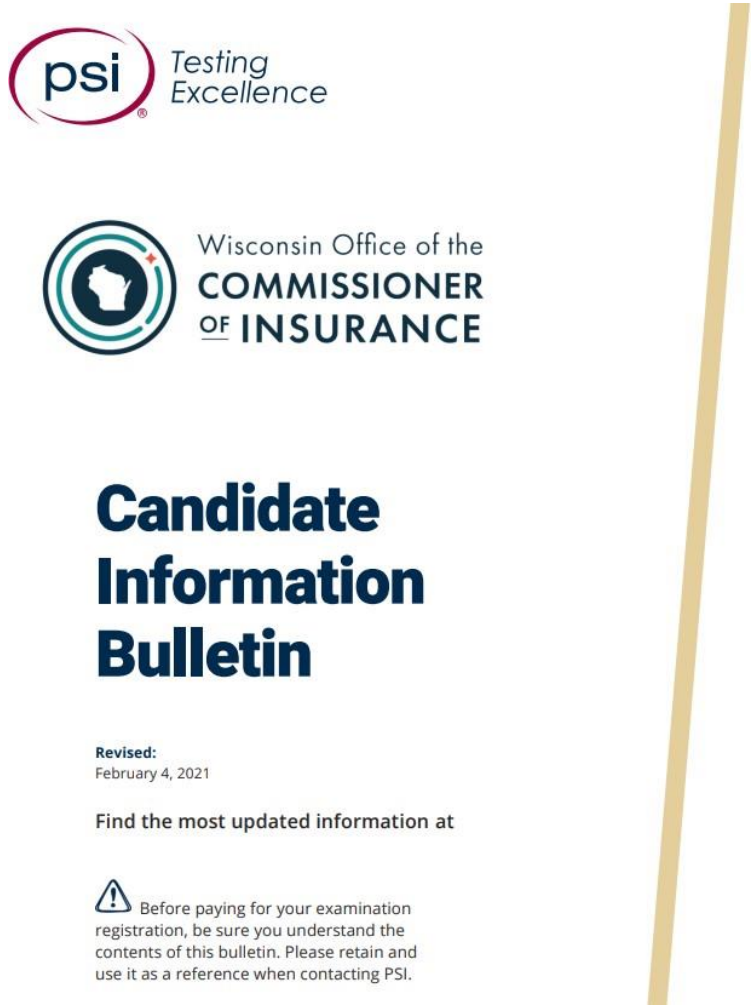
Sincerely,
PSI Customer Service

examschedule@psionline.com

1-888-818-5805

Candidate Information Bulletin

This bulletin contain vital information to prepare you for the administrative hurdles of the exam. Please read it.



Exam Day – Remote Online

If you are taking your exam via remote online, note the following:

- You must take your exam in a private room, free from distractions. Your desk must be completely free of stuff.
- You must complete a System Compatibility Check.
- You can launch the exam *only* within 30 minutes of your appointment time.
- Your location must support Voice over Internet Protocol (VoIP) in order to complete the exam.
- **Corporate firewalls and VPNs** may restrict user access. It is recommended that you use a personal device.
- Chromebooks do not work for the remote exam.
- **Issues with camera resolution are very difficult to overcome**. If your government ID or pre-licensing training certificate appears blurry when held up to your camera you **will not** be able to take the exam remotely. This is not part of the system compatibility check. Test this on your own.

Exam Day – Remote Online Help

- PSI Wisconsin Team - (888) 818-5805
- Remote Proctoring Technical Support - (844) 267-1017
- There is a live chat support link here: https://helpdesk.psionline.com/hc/en-gb/articles/360056570892-Live-Chat-Support

Exam Day - Remote Online or In person

1. It is normal to take the exam more than once before passing.
2. You must complete 16 pre-licensing credit hours *before* taking the exam.
3. You must bring your signed and dated pre-licensing training certificate to the exam and show it to the proctor.
   - Pre-licensing training must have been completed within one year of taking the exam.
4. You must bring a government ID and show it the proctor.
   - Your ID must not be expired. The first and last name that appears on your pre-licensing training certificate should match the name on your government ID.

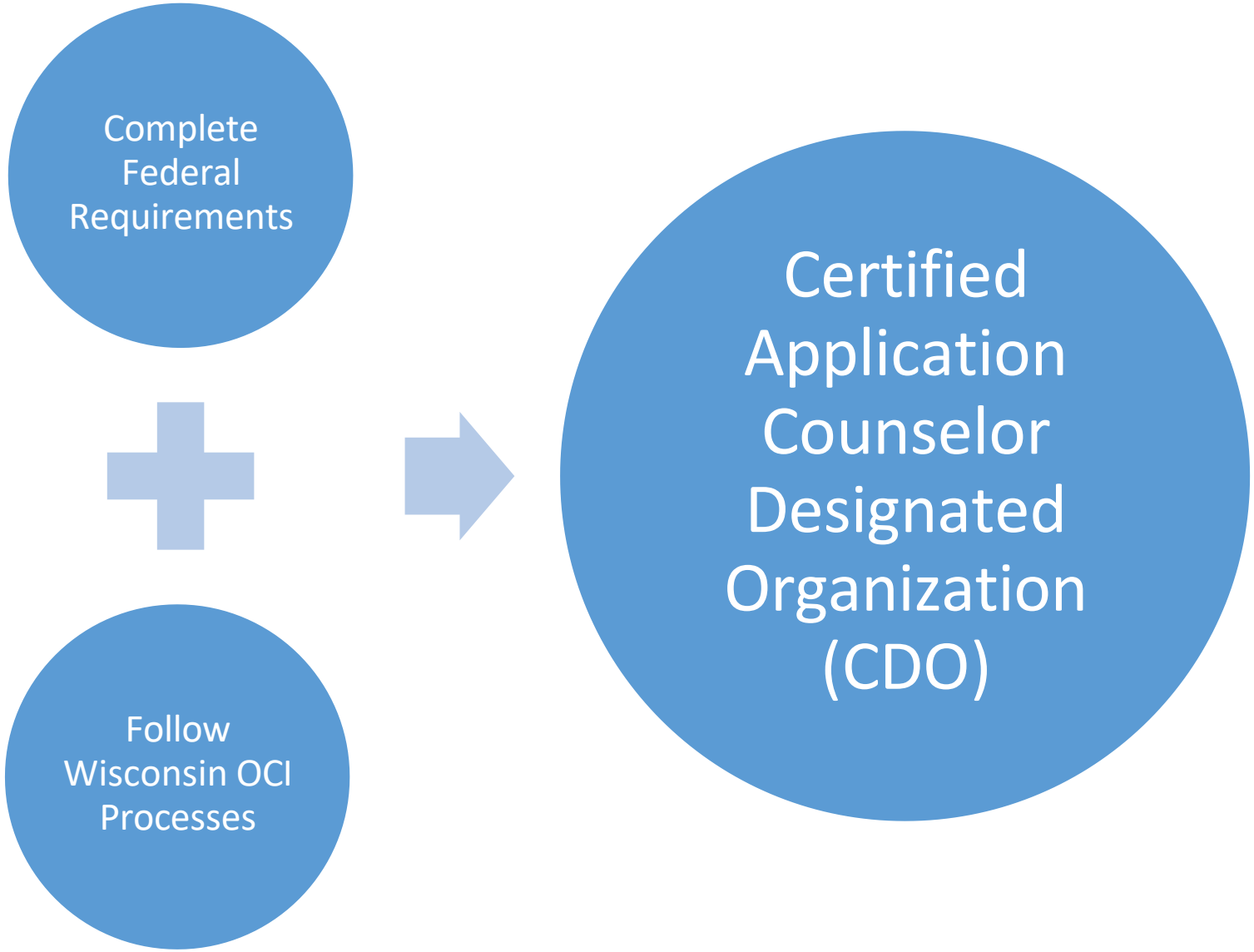
Information for Organizations

- Individual CACs and Navigators may not need the information that follows about Certified Application Counselor Designated Organizations (CDO) and Navigator Entities.

- It is provided for additional clarity only. If it is helpful to you or others in your organization, please use it. Otherwise please ignore it.

Certified Application Counselor Designated Organizations (CDO)

Definition: In the Federally-facilitated Marketplaces (FFMs), CDOs oversee certified application counselors (CACs) who are trained and able to help consumers seeking health insurance coverage options through an FFM. Organizations that wish to become CDOs designated by the Centers for Medicare & Medicaid Services (CMS) to serve in an FFM must submit an online application and enter into an agreement with CMS. In Wisconsin they must also register with the Office of Commissioner of Insurance. They are a vital component of the assister community.


Complete Federal Requirements
Follow Wisconsin OCI Processes
Certified Application Counselor Designated Organization (CDO)

Federal Requirements for CDOs – Overview

1. **Application**: Each organization interested in employing (either as paid employees or un-paid volunteers) Certified Application Counselors must first apply to become a "CAC Designated Organization (CDO)."
2. **Contract execution**: Each organization that has applied to become a CDO will receive a contract via email which must be executed and returned.
3. **Assign CAC numbers:** Each CDO must assign their staff and volunteers intending to act as CACs with a CAC Number.
4. **CAC Agreement**: Each CAC must enter into an agreement with their CDO. You can find a model agreement here. This agreement is reviewed every two years.
5. **CAC Certificate**: CDOs must issue each CAC a CAC Certificate once they have completed their requirements. You can find a model certificate here. This certificates should be reviewed each year in correspondence with CAC completion of the annual CMS training for the next Open Enrollment season.

Federal Requirements – New CDOs

- New CDOs – Each organization interested in employing (either as paid employees or un-paid volunteers) Certified Application Counselors must first apply to become a “CAC Designated Organization (CDO)” through CMS.
  - Read the information and complete the application found here: https://marketplace.cms.gov/technical-assistance-resources/assister-programs/cac-apply.html.
    - The individual named as the authorized representative on the application should hear back on the application within a few weeks. The follow up email will include a contract that must be signed and returned to complete the process.
    - Organizations who wish to become new CDOs will have an opportunity apply between July and September of each year.
    - In 2022 the CDO Application deadline has been extended to November 1, 2022.

Federal Requirements – Current CDOs

- Current CDOs – All CDOs must renew their CDO agreement with CMS every two years. CMS will email established CDO contacts when it's time to renew. The CDO certification expiration date can be found on the CDO Summary page of the CDO Organizational Maintenance web form, or you can email CMS at CACQuestions@cms.hhs.gov. Additional information for CDOs can be found here.
- CAC Roster Maintenance –CDOs must maintain a roster of their active CACs using the CDO Organization Maintenance web form for their CACs to be able to access the annual certification training on the Marketplace Learning Management System (MLMS).

Experiencing Trouble with the CMS CDO Renewal Process?

- Federally Qualified Health Centers

  Julia Garvey
  Outreach and Enrollment Coordinator
  Partnership Community Health Center
  920-882-6420
  julia.garvey@thedacare.org

- Hospitals and Community Based Organizations

  CMS CAC Inbox
  cacquestions@cms.hhs.gov

covering Wisconsin
Connect to Care, Engage in Health

Wisconsin Requirements

Initial Requirements

- Once authorized by the federal exchange to provide CAC assistance, the CAC entity (aka CDO) must register with OCI by using the Non-navigator Business Entity Initial Registration form.
- Provide a list of all individual CACs and any other non-navigator assisters it employs, supervises, or is affiliated with.
- Completed application and list of CACs should be e-mailed to ocialdocuments@wisconsin.gov.
- Provide monthly updates, if any, to the list of individual CACs and any other non-navigator assisters it employs, supervises, or is affiliated with.

Annual Reporting Requirements

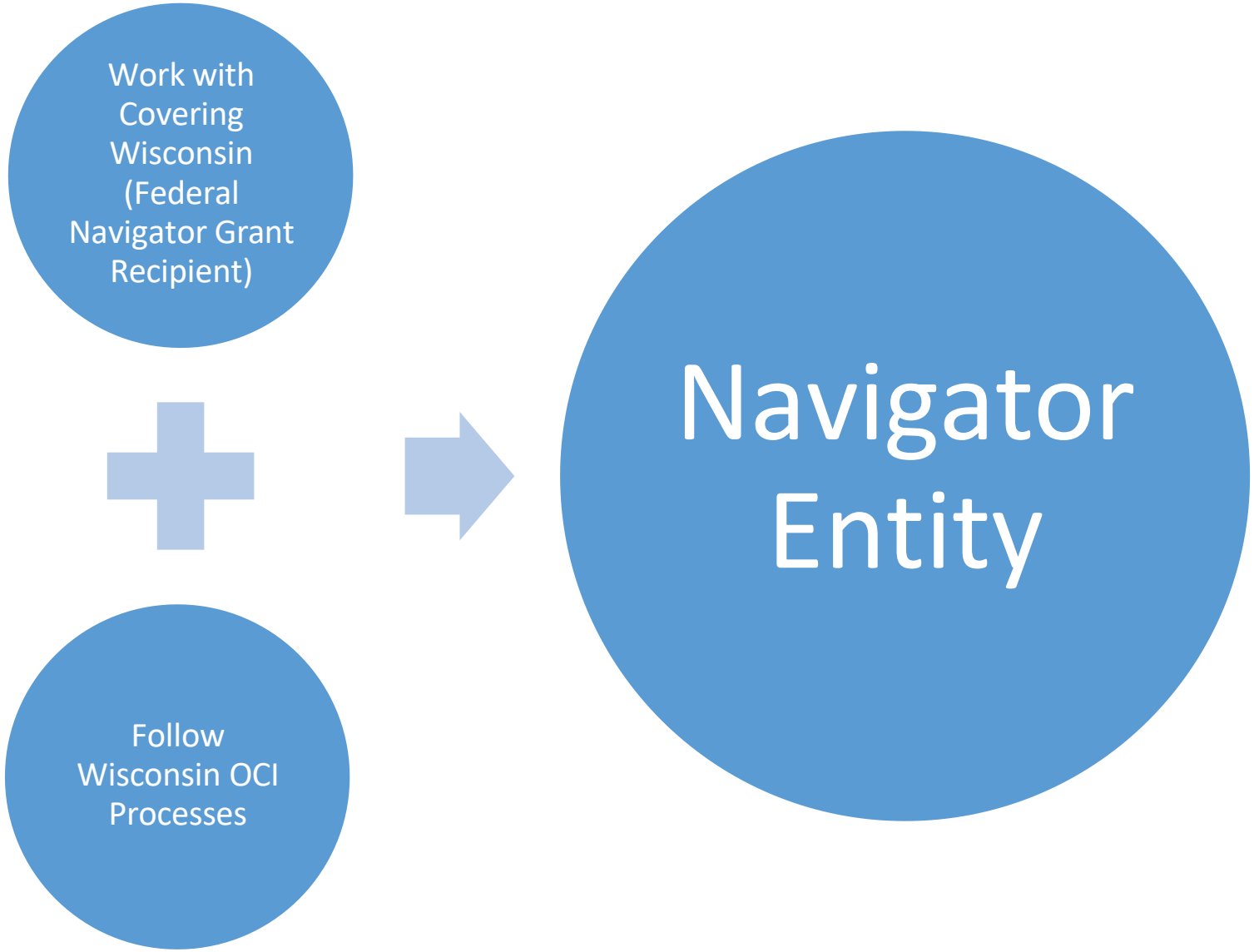
By October 1 of each year, non-navigator assister entities must attest to OCI that their non-navigator assisters have completed the required training by submitting the Non-navigator Business Entity Continuing Education Training Attestation and submitting the form via e-mail to ocialdocuments@wisconsin.gov. Additionally, non-navigator assister entities must maintain documentation verifying that the non-navigator assisters working for or with the entity have completed the continuing education requirement.

This documentation shall consist of the following and is subject to audit by OCI:

- A summary record for each individual listing the course title, date of completion, course hours, mode of delivery (classroom, webinar, etc.) and location of class.
- Certificates of completion or verification of attendance for each course with a signature of the instructor or monitor verifying attendance.
- Course summary, outline or agenda describing the content of the course.

Navigator Entities

Definition: An organization that is trained and able to help consumers as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers. In Wisconsin they must also register with the Office of Commissioner of Insurance.


Work with Covering Wisconsin (Federal Navigator Grant Recipient)
Follow Wisconsin OCI Processes
Navigator Entity

Navigator Entity Wisconsin Roadmap

Navigator Entity Wisconsin Requirements

Initial Application Requirements

To register as a navigator business entity, the entity must:

1. Identify a designated responsible licensed Navigator.

2. Apply for a New License National Insurance Producer Registry

3. Submit evidence of financial responsibility.
   - $100,000 bond; OR
   - Evidence of sufficient employee liability coverage

4. Email OCI a list of all individual navigators that it employs, supervises, or is affiliated.

5. Pay application fee of $100 (plus $5.60 processing fee)

Renewal Requirements

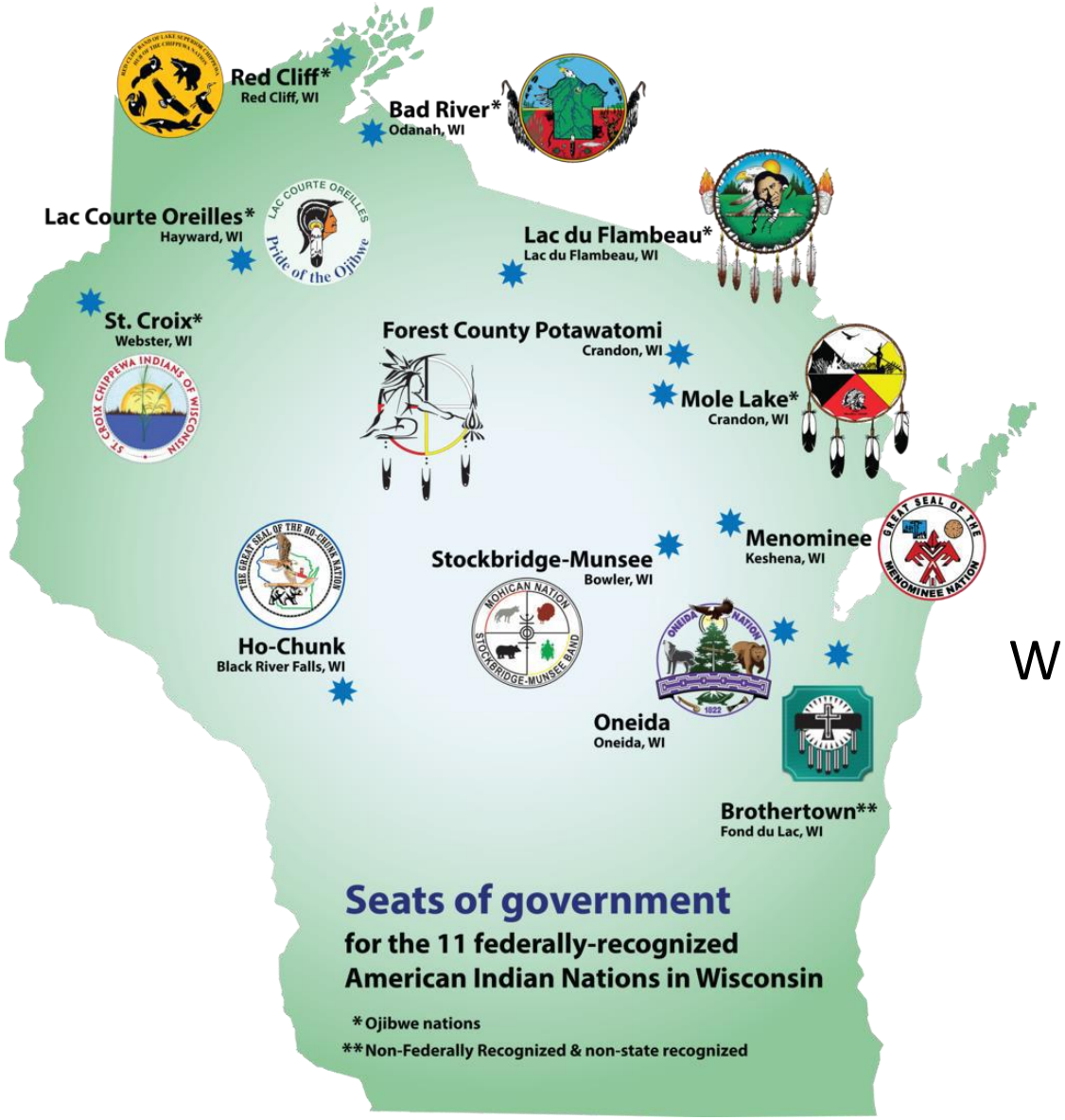
1. Renew and Existing License via the National Insurance Producer Registry

2. Submit evidence of financial responsibility.
   - $100,000 bond; OR
   - Evidence of sufficient employee liability coverage

3. Email OCI a list of all individual navigators that it employs, supervises, or is affiliated.

4. Pay application fee of $100 (plus $5.60 processing fee)

4. Navigator entities must email OCI with monthly updates, if any, to the list of individual navigators it employs, supervises, or is affiliated with.



Tribal Nations

Information Specific to Tribal Nations in Wisconsin Regarding Pre-Licensing and Federal Training Requirements

CMS/Federal Requirements Sometimes Apply to Assisters Located at Tribal Nations

- If an enrollment assister is located at a tribal nation and working under their jurisdiction and they use the title of CAC or Navigator they must complete the annual CMS Marketplace training modules.

- If an enrollment assister, located at a tribal nation and working under their jurisdiction, will assist individuals with health insurance enrollment but will **not** use the title CAC or Navigator they are **not** required to complete the CMS Marketplace training modules

  - They can review the CMS Navigator and Certified Application Counselor Training Courses by downloading and reading the publicly available slide decks.

  - They can watch HealthCare Reform Beyond the Basics Open Enrollment Webinar Series to prepare to assist individuals with Marketplace Enrollment.

  - They can engage with the Self-Governance Communication and Education Tribal Consortium's Health Reform Trainings and Webinars. This group holds learning events that explore the aspects of Marketplace enrollment that are specific to HIS, IHCP, THO and members of tribes.

Wisconsin Licensing Requirements Do Not Apply to Assisters Located at Tribal Nations

➢CACs located at tribal nations and working under their jurisdiction do not have to complete pre-licensing training or pass the Navigator Exam.

- Wisconsin OCI recognizes tribal sovereignty over foreign persons, activities, and land within each tribal nation.
- OCI will handle complaints regarding the activities of a CAC acting on behalf of a tribal CAC entity on a case-by-case basis. OCI intends to only regulate CAC and CAC entity activity that occurs outside of tribal sovereign jurisdictions.
- Covering Wisconsin recommends these assisters complete pre-licensing coursework, especially sessions that focused on Wisconsin Medicaid programs.

How to Stay Updated on Policy Changes

Wisconsin Department of Health Services

- Sign-Up for ForwardHealth Community Partners Email - https://www.dhs.wisconsin.gov/forwardhealth/partners.htm
- Tune into bi-monthly Wisconsin Programs Eligibility Policy Updates Call Series https://www.dhs.wisconsin.gov/dms/policycalls.htm

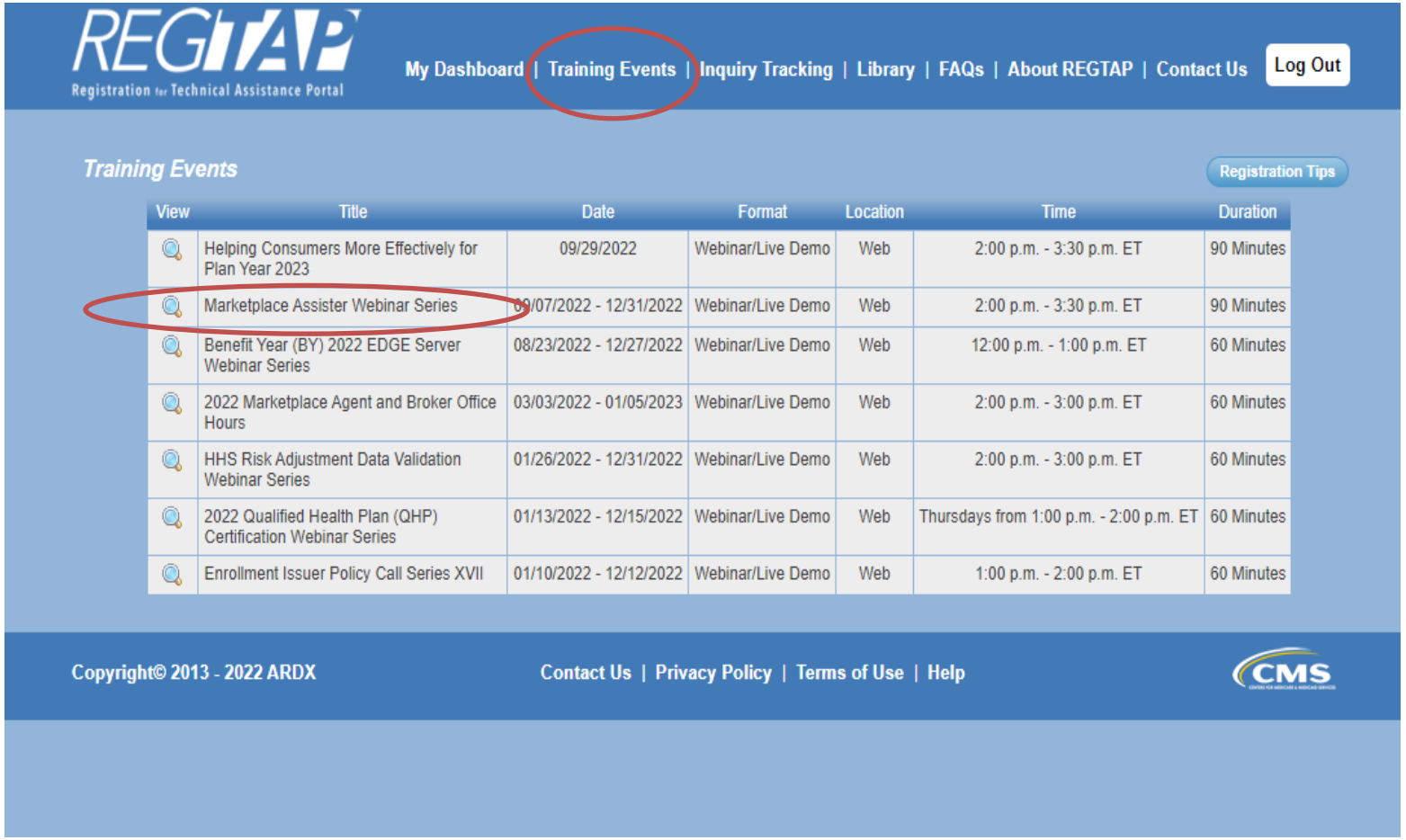
Centers for Medicare and Medicaid

- Join the CMS Navigator and CAC listserv. Email ASSISTERLISTSERV@cms.hhs.gov
- Sign-up for the Marketplace Assister Webinar Series on RegTap https://regtap.cms.gov/

REGTAP

After logging in go to Training Events and look for the Marketplace Assister Webinar Series

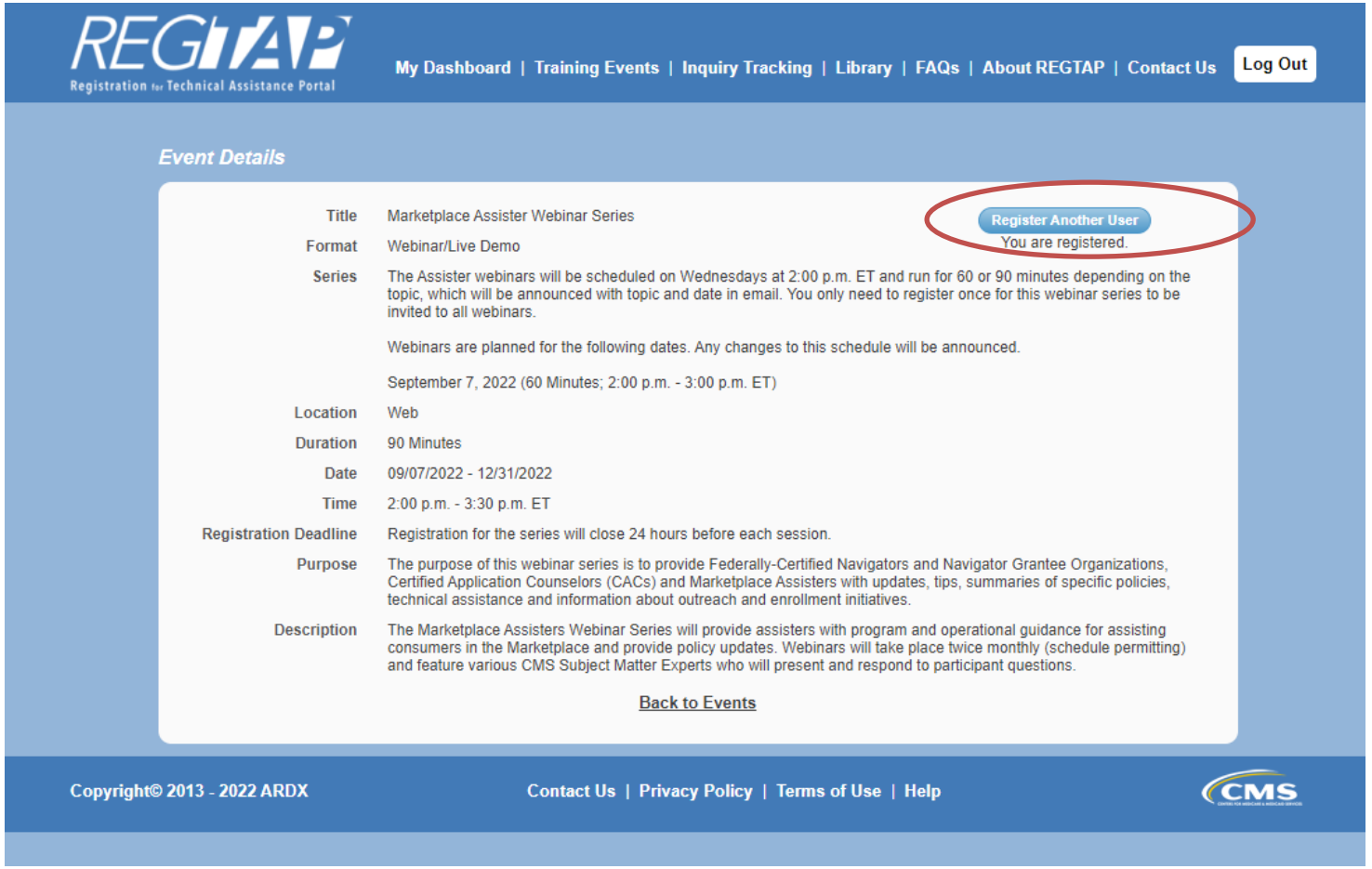
Click the magnifying glass



REGTAP

Register for the Marketplace Assister Webinar Series by clicking the blue registration button.

Once registered you will receive emails from REGTAP notifying you of upcoming webinars in that series.



How to Stay Updated on Policy Changes

Covering Wisconsin

- Sign-Up for Covering Wisconsin's Navigator and CAC listserv.

  https://coveringwi.org/contact

Wisconsin Primary Health Care Association

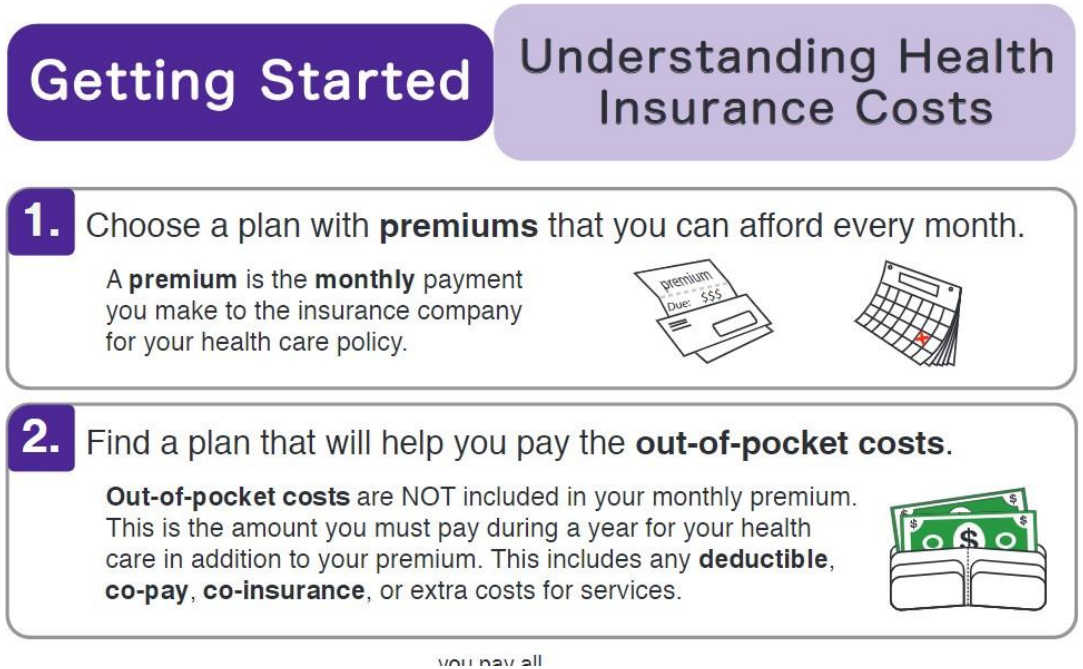
- If you're at an FQHC sign-up for WPHCA's newsletter distribution list.

  Contact Julia Garvey at julia.garvey@thedacare.org

Amazing Resources

Covering Wisconsin -coveringwi.org

Check out Resources



Kids Forward - kidsforward.org

KIDS FORWARD
Every Kid. Every Family. Every Community.

The Health Insurance Landscape in Wisconsin

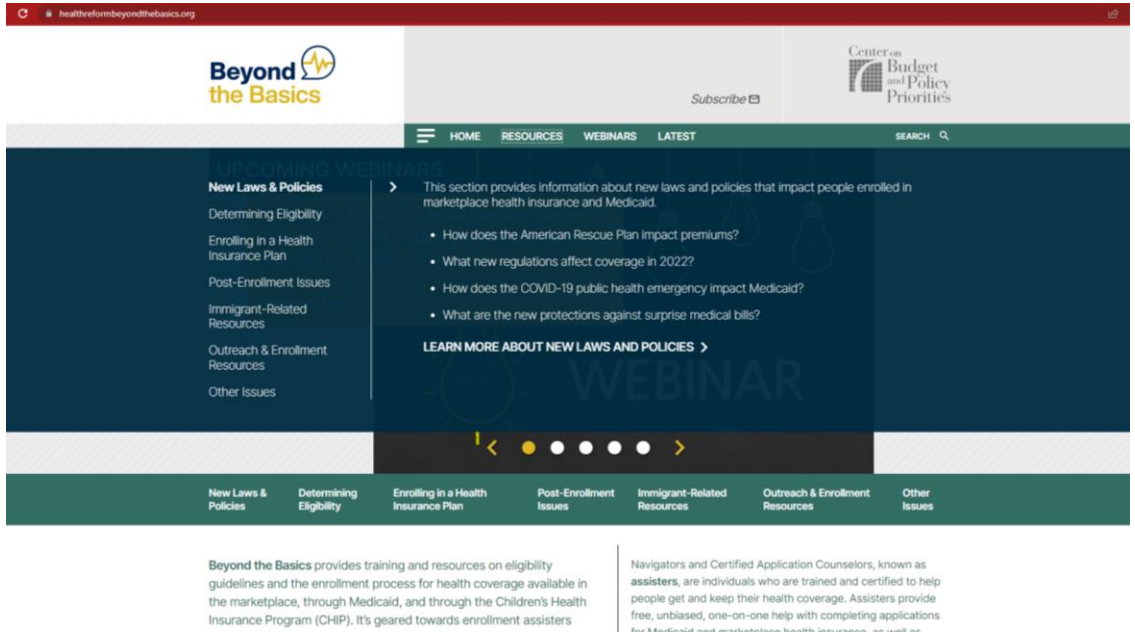
Income (% of Federal poverty level)	Pregnant Women	Children	Parents & Caretakers	Childless Adults	15 or older Family Planning Only Services	Elderly or Disabled
0-100% FPL	BadgerCare No premium			BadgerCare with premium (50-100% FPL)	Family Planning Waiver	Includes asset tests as well as income and other restrictions
100-201% FPL	BadgerCare No premium (up to 306%)	BadgerCare No premium	Marketplace with tax credit & cost-sharing subsidy (up to 250% FPL)			
201-250% FPL		BadgerCare With premium (up to 306%)				
250-306% FLP			Marketplace with tax credit			
306-400% FPL	Marketplace with tax credit					
400% + FPL	Marketplace with *temporary* tax credit through Dec. 2022					

The insurance options and income eligibility ranges for people who DO NOT have access to qualifying employer-sponsored insurance:

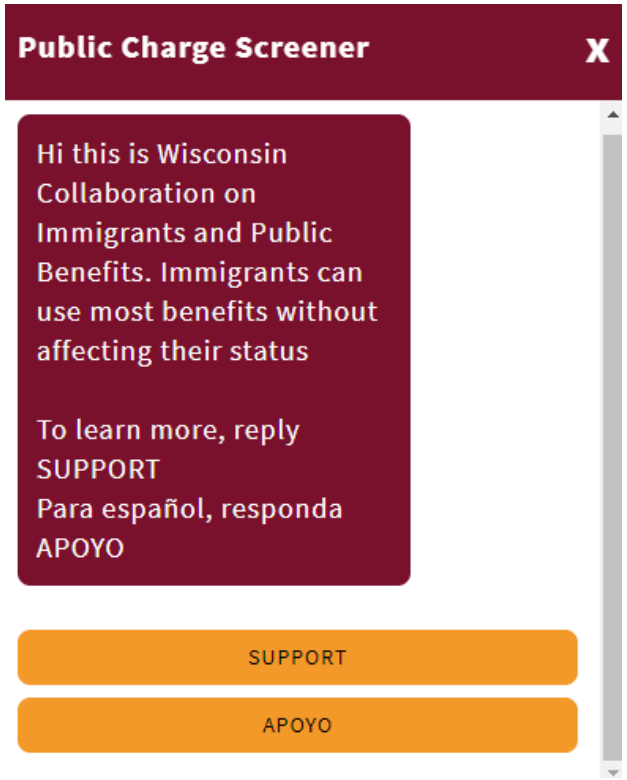
Amazing Resources

Healthcare Form Beyond the Basics

Marketplace Training and Resources



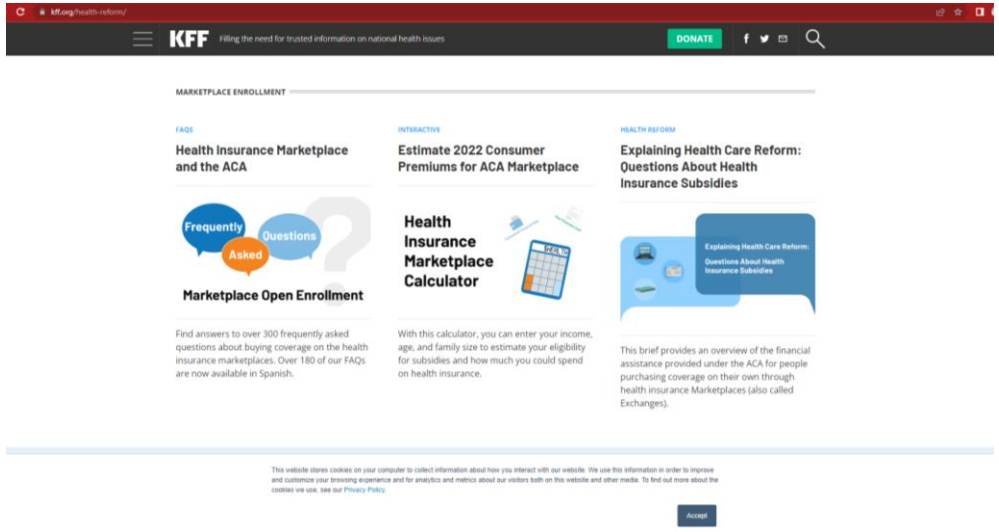
Wisconsin Collaboration on Immigrants and Public Benefits



Amazing Resources

KFF - Understanding Health Insurance

These resources are for anyone shopping (or helping someone shop) for health coverage within the health insurance marketplaces created through the Affordable Care Act (also known as the ACA or Obamacare).



Georgetown University Center on Health Insurance Reforms – Navigator Resource Guide

This Guide is focused on the private insurance reforms of the Affordable Care Act (ACA), including the health insurance marketplaces, benefit and cost structures, and premium tax credits. It is organized into four sections that address how individuals may present themselves to Navigators based on their insurance status and coverage options

Have Questions?

covering Wisconsin
Connect to Care, Engage in Health

Have questions about our programs or want to partner with Covering Wisconsin?

Contact Courtney Harris, Covering Wisconsin's Outreach & Partner Relations Manager at charris2@wisc.edu or **(608) 262-1838**, or fill out our contact form below and a staff member will get back to you as soon as possible.

Name *

First Name

Last Name

Email *

Subject *

Message *

Phone *

(###) ### ####

Submit

THE
END