

CDO Application Process – Video Transcript



This document is a transcript for the CDO Learning Series.

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Other Modules

Welcome to the CDO Application Process module. In this module, we will discuss the CDO application process.

As part of this learning series, there are additional modules that highlight the following CDO Program topics:

CDO Renewal: learn more about the process for renewing your CDO certification with CMS.

CAC Roster: learn more about the process for uploading your CAC Roster.

CDO Data Management: learn more about how to maintain your information with CMS during your two-year certification period.

Introduction

Certified application counselor designated organizations (CDOs) are a vital component of the assister community. As a CDO, your staff and volunteers will help people understand, apply for, and enroll in health coverage through the Marketplace.

Why Become a CDO?

In the Federally-facilitated Marketplaces (FFMs), CDOs oversee certified application counselors (CACs) and ensure they complete annual training to help consumers seeking health coverage options through the Marketplace.

Important Note

An important note is that participating as a CDO is voluntary and CDOs do not receive monetary compensation from CMS for these services.

Resources for CDOs

Becoming a CDO with CMS provides resources and support to your CACs so they can provide Marketplace application and enrollment assistance to consumers. This includes access to annual training, policy updates, the ability to post contact information on a public directory, and general and technical support.

- CACs gain access to annual training via the Marketplace Learning Management System (MLMS)
- CDOs and CACs receive important assister information and updates via webinars and newsletters
- Public posting option connecting consumers to the CDO
- CDOs receive general support via the CAC Questions inbox at CACQuestions@cms.hhs.gov
- Technical support for consumer assistance via the Marketplace Call Center

Who Can Become a CDO

To become a CDO, your organization must establish processes for screening staff or volunteers who work for your organization, have safeguards in place for protecting the privacy and security of personally identifiable information (PII) and protected health information (PHI), and determine whether staff have any conflicts of interest to address.

- Ensure the appropriate handling of a consumer's personal information as you provide assistance in the Marketplace
- Ensure to appropriately screen individuals before they serve as CACs
- Determine whether staff have any conflicts of interest to address

Who Cannot be a CDO

There are restrictions on certain organizations or individuals who cannot become a CDO with CMS. These include agents and brokers, health insurance issuers, and organizations who operate in State-based Marketplaces (SBMs) or State-based Marketplaces using the Federal Platform (SBMs-FP).

- Agents and Brokers: Individuals and entities who receive direct or indirect consideration from a health insurance issuer or stop loss issuer in connection with the enrollment of an individual into a qualified health plan (QHP) or non-QHP
- Health Insurance Issuers: Insurance companies, insurance services, or insurance organizations that must have a license to engage in the business of insurance in a state and that is subject to state laws that regulate insurance
- Organizations in states that operate in State-based Marketplaces (SBMs) or State-based Marketplaces using the Federal Platform (SBMs-FP)

CDO Application Open Season

Each year, during the summer months, the Centers for Medicare and Medicaid Services (CMS) invites organizations who want to become CDOs to begin the process by submitting an online CDO application. CMS refers to this time-period as the CDO open season. The CDO open season lasts for approximately three months.

CDO Certification Period

CMS certifies CDOs for two years. If your organization already completed the CDO application process, received a Welcome Packet email from CMS, and has a CDO ID with the term CDO in it, you do not need to reapply every year. You will need to maintain your record with CMS and submit a new CMS CDO agreement after two years.

CDO Application Step 1

The CDO application process is comprised of two steps. First, your organization must complete and submit an online CDO application, which will take up to ten business days for CMS to review. CMS will send a determination email with your application status.

CDO Application Step 2

Second, if CMS approves your CDO application, you will access the CDO Organizational Maintenance web form, referred to as the maintenance web form, and submit a signed CMS-CDO agreement, which will take up to five business days to review. CMS will send a determination email and if they approve your CMS CDO agreement, you will receive a Welcome Packet email with a CDO ID.

Email Correspondence

During the CDO application process, CMS may send your organization's contacts questions pertaining to your CDO application. It is critical that you respond to these emails in a timely manner. Failure to respond will result in an incomplete application and you will need to resubmit a new CDO application the following year. CMS sends all correspondence from CACQuestions@cms.hhs.gov. Keep an eye out for messages from CACQuestions@cms.hhs.gov.

CDO Application Completion Status

Only organizations who complete the two steps of the CDO application process by the end of the CDO application open season and receive a CDO ID from CMS can certify staff or volunteers as CACs to provide enrollment assistance services. Your organization is a CDO if:

- You completed the two-step CDO application process by the end of the CDO application open season
- CMS sent your organization's contacts a Welcome Packet email with a CDO ID

Get Started

To get started, visit the CDO Application Information website at <https://marketplace.cms.gov/technical-assistance-resources/assister-programs/cac-apply.html>.

Contact Us

If you have any questions about this process, please email the CAC Program Office.

- cacquestions@cms.hhs.gov