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Title: CMS Enrollment Assister Bulletin: 2020-01¹

Subject: Guidance Regarding Training, Certification, and Recertification for Navigators and Certified Application Counselors in the Federally-facilitated Exchanges

I. Purpose

In preparation for the Open Enrollment Period beginning November 1, 2020² for the 2021 plan year in the individual market, the Centers for Medicare & Medicaid Services (CMS) has updated the annual training curriculum for Navigators and certified application counselors (CACs) in the Federally-facilitated Exchanges (FfEs). This bulletin provides guidance on the training, certification, and recertification requirements and procedures for assisters in the FfEs.

In this bulletin, we refer to this training curriculum as the “2021 training” and refer collectively to Navigators, CACs, and CAC designated organizations (CDOs) as “assistors.” The 2021 training will be delivered through the Marketplace Learning Management System (MLMS), with supplemental training provided through an optional Assister Readiness Webinar Series³.

¹ This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.

² See 45 C.F.R. § 155.410(e)(3).

³ You will receive information for accessing the Assister Readiness Webinar Series through an email from the CMS Assister Listserv. To sign up to receive assister newsletters and webinar call-in information, please send an email to the assister inbox at ASSISTERLISTSERV@cms.hhs.gov. If you are receiving information through the listserv, then no further action is required.

II. Certification and Recertification Requirements for Navigators in the FFEs

Before carrying out any required or authorized Navigator functions, Navigators in the FFEs must, among other things:

- 1) Complete training that has been approved by CMS,⁴
- 2) Achieve a passing score on all approved certification examinations,⁵
- 3) Obtain continuing education and be certified and/or recertified on at least an annual basis,⁶ and
- 4) Meet any licensing, certification, or other standards prescribed by the State or Exchange, if applicable, so long as such standards do not prevent the application of the provisions of title I of the Patient Protection and Affordable Care Act (PPACA).⁷

Training. All new FFE Navigators must successfully complete all of the required 2021 Navigator training courses in order to be certified by the FFE. In 2018, we streamlined this curriculum for all assisters and reduced the number of required courses for new Navigators. Depending on specific factors, as explained below, many returning FFE Navigators may be eligible to complete the abbreviated 2021 Navigator recertification training to be recertified by the FFE.

Returning FFE Navigators are eligible to complete the abbreviated 2021 Navigator recertification training if **all** of the following criteria are met:

- 1) They were certified as an FFE Navigator during the 2019-2020 budget period under an award for the 2019-2021 Navigator grant period of performance,
- 2) They were not decertified during the 2019-2020 budget period, and
- 3) They are still affiliated with the same CMS Navigator grantee organization with which they were affiliated when they were certified during the 2019-2020 budget period.

⁴ 45 CFR 155.215(b)(1)(ii).

⁵ 45 CFR 155.215(b)(1)(iii).

⁶ 45 CFR 155.215(b)(1)(iv).

⁷ 45 CFR 155.210(c)(1)(iii).

FFE Navigators who are eligible to complete the abbreviated 2021 Navigator recertification training will still have access to the full suite of 2021 Navigator training courses and may choose to complete additional training courses if desired.

Period of Performance and Navigator Certification. In order to ensure that Navigators successfully complete training and are recertified prior to the individual market Open Enrollment Period for plan year 2021, all FFE Navigators who completed the 2020 Navigator training and were certified during the 2019-2020 budget period under an award for the 2019-2021 Navigator grant period of performance received a Navigator certificate with an expiration date of October 31, 2020. All FFE Navigators must successfully complete either the entire required 2021 Navigator training or the abbreviated 2021 Navigator recertification training, and be certified or recertified by the FFE in order to continue performing any Navigator functions after October 31, 2020. Similar to last year, all Navigators who successfully complete either the full or abbreviated 2021 Navigator training will receive a Navigator certificate with an expiration date of October 31, 2021. This will once again help ensure that all Navigators successfully complete training and are recertified prior to the individual market Open Enrollment Period for plan year 2022.

Please note, the 2020 certification of any FFE Navigator working for a CMS Navigator grantee organization in a state that will be transitioning from a FFE to a State-based Exchange on the Federal Platform (SBE-FP) for the 2021 plan year in the individual market will expire when the 2019-2020 budget period ends on August 29, 2020. SBE-FP Navigators will need to complete training and certification requirements as outlined by their state.

Use of Navigator ID. When registering for the 2021 Navigator training on the MLMS training platform, all individual FFE Navigators should ensure that they register for and complete the 2021 Navigator certification or recertification training using the unique Navigator ID number assigned to them by the CMS Navigator grantee organization with which they are affiliated. Navigators should use the unique Navigator ID number assigned to them to ensure that the Navigator certificate issued to them reflects their current ID number and their current affiliation with a CMS Navigator grantee organization.

Who Can Claim to Be a FFE-certified Navigator. We remind all CMS Navigator grantees that individual Navigators must not hold themselves out as FFE-certified Navigators, and must not carry out any Navigator functions (including outreach and education activities),

until they have been trained and are certified by the FFE.⁸ Additionally, individuals may not hold themselves out as Navigators, or perform Navigator functions in an FFE, unless they are affiliated with a current CMS Navigator grantee and have a current certification that accurately reflects that affiliation (or are themselves a current CMS Navigator grantee).

III. Certification Requirements for Certified Application Counselors (CACs) in the FFEs

CMS regulations require that, prior to functioning as a CAC, all CACs in the FFEs must, among other things:

- 1) Successfully complete FFE-approved training,
- 2) Achieve a passing score on all FFE-approved certification examinations,
- 3) Obtain a certification from their CDO after successfully completing FFE-approved CAC training, and
- 4) Meet any licensing, certification, or other standards prescribed by the State or Exchange, if applicable, so long as such standards do not prevent the application of the provisions of title I of the PPACA.⁹

CACs in the FFEs must be recertified by their CDO on at least an annual basis, after successfully completing certification training.¹⁰ CACs in the FFEs must take the full 2021 FFE CAC training to be certified by their CDO.

The FFEs do not certify individual CACs. CDOs are responsible for certifying individual CACs who are associated with the CDO (as specified in the agreements between CMS and CDOs in the FFEs). CACs must enter into an agreement with the CDO that meets the requirements specified at 45 CFR 155.225(d)(6).

⁸ See 45 CFR 155.215(b)(1)(i). As noted in the preamble to the [2017 Payment Notice](#), “nothing in the Exchange regulations prohibits individuals who are not trained and certified as Exchange-approved Navigators...or certified application counselors from conducting outreach about Exchanges and providing application and enrollment assistance. These individuals may of course conduct outreach and education about Exchanges as long as they do not represent themselves as Exchange-approved Navigators...or certified application counselors.” 81 Fed. Reg. 12204, 12257 (Mar. 8, 2016).

⁹ We encourage CACs and CDOs to review the standards applicable to CDOs and individual CACs under 45 CFR 155.225(d), including 155.225(d)(1), (d)(7), and (d)(8).

¹⁰ 45 CFR 155.225(d)(7).

Please note, the 2020 certification of any FFE CAC working for a CDO in a state that will be transitioning from a FFE to a SBE-FP for the 2021 plan year in the individual market will expire once the state officially transitions from an FFE to a SBE-FP. SBE-FP CACs will need to complete training and certification requirements as outlined by their state.

To ensure that the CAC certification requirement is satisfied, CDOs in the FFEs should:

- 1) [Assign](#) each CAC a unique 13-digit alphanumeric CAC ID number,
- 2) [Maintain a roster](#) of the organization's CACs using the CDO Organizational Maintenance web form,
- 3) Confirm that the individual who wishes to become a CAC has successfully completed certification training and continues to meet all other certification requirements, and
- 4) Recertify returning CACs within one year of the date the organization issued the CAC's current certification.

CAC Roster. For plan year 2021 and beyond, [CDOs must maintain a roster](#) of its active CACs using the CDO Organization Maintenance web form, in order for their CACs to be able to access the annual certification training on the MLMS.

This added functionality is a required component of the CDO's record with CMS. The CDO's contact(s), typically the CAC Project Director, must add and maintain a roster of its CACs, which includes the CACs' full names, email addresses, and CAC IDs. CDOs will also be able to monitor their CACs' annual assister certification training completion dates from the MLMS.

Additional instructions on how to complete and upload a CAC roster, as well as assign CAC IDs is available on the [technical assistance page of Marketplace.CMS.gov](#).

Training. To help establish an annual training and certification cycle that is consistent with the individual market Open Enrollment Period, all CACs who successfully completed the 2020 CAC training received a CAC certificate of training completion with an expiration date of October 31, 2020. We encourage CDOs in the FFEs to confirm that each of their CACs completes the 2021 CAC training prior to the start of the Open Enrollment Period for the 2021 plan year in the individual market, which begins on November 1, 2020,¹¹ even if the CAC is not due for recertification. This will ensure that

¹¹ See *supra* note 2.

CACs have received the most up-to-date training to be prepared to provide application and enrollment assistance during Open Enrollment and assist enrollees through the FFE redetermination and renewal process.

Use of CAC ID Number. For plan year 2021 and beyond, CACs must use their unique 13-digit alphanumeric CAC ID number to access annual certification training on the MLMS. When registering for the 2021 CAC training on the MLMS training platform, all individual CACs should ensure that they register for and complete the 2021 CAC certification training using the unique CAC ID number assigned to them by the CDO with whom they are affiliated. CACs should use the unique CAC ID number assigned to them to ensure that the CAC certificate issued to them reflects their current ID number and their current CDO affiliation.

Prior to registering for the 2021 CAC training, returning CACs should ensure they are using their *current* CAC ID number (issued to them by their CDO for plan year 2019 or later). CACs **should not** register for the 2021 CAC training until they have confirmed with their organization that they are using their current CAC ID.¹²

New organizations that apply to become CDOs during CMS's 2020 Open Season¹³ and are approved to operate as CDOs during plan year 2021 should instruct their CACs to wait to take the 2021 CAC training until **after** they have been issued a CAC ID number by their organization.

When registering for the 2021 CAC training, all CACs should enter their CAC ID number in the CAC ID field on the "Welcome to the MLMS" profile page. This will ensure that each CAC's enrollments on HealthCare.gov are linked to the correct CDO.

¹² **Current CAC ID Numbers issued for plan year 2019 or later** are formatted as follows: state abbreviation, followed by **CDO** and a unique number (i.e., MICDO00000000). If an ID contains **CAC**, it is invalid and the CAC should contact their organization for a new ID number immediately.

¹³ **CMS's 2020 Open Season began June 1, 2020 and ends on August 31, 2020.** Organizations interested in providing CAC enrollment assistance to consumers for plan year 2021 must be CDOs and enter into an agreement with CMS before the end of CMS's 2020 Open Season. The [2020 CDO application](#) can be completed online. CMS also has [several technical assistance resources](#) available online for interested applicants. **Organizations that completed the CDO refresh process last year and received a new CDO ID number and a welcome packet do not need to reapply.**

IV. Frequently Asked Questions

1. Will the 2021 training for Navigators and CACs in the FFEs be the same as the 2020 training?

For new Navigators and all CACs in the FFEs, the 2021 training will be similar to the reorganized and streamlined web-based certification training that CMS released two years ago—with a continued emphasis on those modules assisters need to complete to carry out the required assister duties. Returning FFE Navigators who meet the requirements outlined above in *Section II*, are eligible to complete an abbreviated Navigator recertification training. All modules from the 2021 training are available for all assisters to take even if they are not required courses for a certain type of assister.

As a supplement to the web-based certification training, CMS plans to host a series of assister readiness webinars prior to open enrollment. The Assister Readiness Webinar Series will include a series of optional webinars that are intended as an intensive immersion program to prepare assisters for plan year 2021 Open Enrollment. Each week of the series will focus on topics related to Exchange eligibility and enrollment. CMS will release a series of pre-recorded webinars that are related to that week's training topic for assisters to view at their convenience. The standing assister webinars held on Wednesdays will be used to provide high-level summaries of the information presented in each week's pre-recorded webinars, offer an opportunity for knowledge checks, and serve as an opportunity for assisters to ask questions about the week's topic.

2. Will a shorter recertification course offering be available this year for returning FFE Navigators?

Yes. Returning FFE Navigators can complete the abbreviated 2021 Navigator recertification training if **all** of the following criteria are met:

- 1) They were certified as an FFE Navigator during the 2019-2020 budget period under an award for the 2019-2021 Navigator grant period of performance,
- 2) They were not decertified during the 2019-2020 budget period, and
- 3) They are still affiliated with the same CMS Navigator grantee organization with which they were affiliated when they were certified during the 2019-2020 budget period.

3. What are the FFE Navigator and CAC training courses for 2021? How many hours will be needed to complete the training?

The 2021 FFE training for Navigators and CACs includes the following courses:

Course Title	New Navigators	Returning Navigators	All CACs
001 Training Overview	R	R	R
002 Health Coverage Basics	R	O	R
003 Patient Protection and Affordable Care Act Basics	R	O	R
004 Privacy, Security, and Fraud Prevention Standards	R	R	R
005 Marketplace Assister Essentials	R	R	R
006 Serving Vulnerable and Underserved Populations	R	R	R
007 Cultural Competence and Language Assistance	R	R	R
008 Working with Consumers with Disabilities	R	R	R
009 Customer Service Standards and Community Outreach	O	O	O
010 Coverage to Care Assistance	O	O	O
011 Assister Standard Operating Procedures	O	O	O
012 Advanced Marketplace Issues and Technical Support	O	R	O
013 Assister Feedback	O	O	O

R= Required

O= Optional

FFE Navigators and CACs must successfully complete all of the required courses to become certified. The amount of time it takes to complete the training will vary from person to person. CMS estimates it will take approximately 4-5 hours for returning FFE Navigators and 6-7 hours for new FFE Navigators and all FFE CACs to complete the required web-based training.

4. As an existing Certified Designated Organization (CDO) in an FFE, do I need to complete and return a new CMS-CDO Agreement each year?

No. CMS typically certifies CDOs for a two (2)-year period.¹⁴ CDOs that completed the CDO Refresh¹⁵ process and became certified in 2018 will be due for CDO Renewal in 2020. Prior to the end of a CDO's 2-year certification period, the CMS-CDO Agreement should be renewed if the CDO wishes to continue its CDO functions.

CMS will email your CDO contacts when it's time to renew. In preparation for renewal, ensure your organization contacts and information is up-to-date in the CDO Organizational Maintenance web form.

5. As an existing Certified Designated Organization (CDO) in an FFE, do I need to enter into a new agreement with our organization's CACs as part of their recertification?

No. CMS regulations do not require CDOs to enter into a new agreement with their individual CACs as part of the recertification process. However, each CDO must ensure that its agreements with individual CACs are consistent with 45 CFR 155.225(d)(6) and the organization's agreement with CMS. If desired, a CDO may choose to enter into a new agreement with its CACs as part of their recertification in accordance with the organization's own internal policies and procedures for overseeing the individual CACs it certifies.

In addition, a CDO in an FFE should ensure that any agreement it has with its CACs is in effect and has not expired. If the CDO's agreement with its CAC has expired, the individual CAC is no longer authorized to serve as a CAC, and the organization must enter into a new agreement in order for the individual to serve as a CAC again, as required by federal regulations at 45 CFR 155.225(d)(6).

¹⁴ The exceptions to the model CMS-CDO Agreement's two-year term are when (1) thirty (30) days advance written notice of nonrenewal is provided by CMS to the CDO under *Section IV.1* of the CMS-CDO Agreement; (2) either CMS or the CDO terminates the CMS-CDO Agreement without cause and for its convenience upon at least thirty (30) days' prior written notice to the other Party, where practicable; (3) CMS terminates the CMS-CDO Agreement for cause pursuant to *Section V.2* of the CMS-CDO Agreement; or (4) when the CDO rejects an Amendment to the CMS-CDO Agreement pursuant to *Section VII. 8* of the CMS-CDO Agreement.

¹⁵ In 2018, CMS conducted a refresh of the CAC program by implementing an enhanced application and renewal process. To learn more about the CDO Refresh, click here: <https://marketplace.cms.gov/technical-assistance-resources/assister-programs/cac-apply.html>. The new application process promotes better engagement with our CDOs and provides the assister community with an improved user experience.

6. As an individual CAC in an FFE, what do I need to do to get certified by the FFE?

The FFEs do not certify or recertify individual CACs. Certification and recertification of individual CACs in the FFEs is the responsibility of the FFE CDOs. Each FFE CDO must assign CAC ID numbers, maintain a CAC roster using the CDO Organizational Maintenance web form, and ensure that all CACs it certifies or recertifies have completed the necessary training requirements, consistent with the CDO's agreement with CMS. Individual CACs should use their CAC ID to access certification training and check with the CDO they are affiliated with to learn how to report successful completion of required training.

Please remember that the official CAC certification is not issued by the FFEs or by the MLMS training website; it is issued only by the CDO with which the CAC is affiliated. CDOs should use the MLMS training completion date noted on the CAC roster confirm to successful completion of required training.

7. What steps should CDOs in an FFE take to certify or recertify their CACs?

Organizations should do **all** of the following:

- 1) Have a process in place for identifying individuals who want to be certified or recertified as CACs and evaluating their compliance with:
 - Federal rules governing the CAC program, as set forth in 45 CFR 155.225,
 - The terms and conditions of the CAC's agreement with the organization (for CACs seeking recertification),
 - The organization's policies and procedures for its CAC activities, and
 - Any applicable state requirements that do not prevent the application of the provisions of title I of PPACA.
- 2) Ask each person who is fully compliant with these criteria whether he or she is seeking to become certified/recertified.
- 3) For individuals who would like to be certified/recertified:
 - Require that the individual disclose to the organization any relationships the individual has with qualified health plans or insurance affordability programs (e.g., Medicaid, CHIP), or other

potential conflicts of interest, in accordance with 45 CFR 155.225(d)(2),¹⁶

- Assign each CAC a unique 13-digit alphanumeric CAC ID number,
 - Maintain a roster of the organization's CACs using the CDO Organizational Maintenance web form,
 - Ensure that the individual takes the 2021 CAC training and provides the organization with proof of successful completion (e.g., training completion date on CAC Roster and the training certificate),
 - Enter into an agreement (or if necessary, a new agreement) with the individual that is consistent with 45 CFR 155.225(d)(6) (see FAQ #5 above), and
 - Issue a new official CAC certificate.
- 4) If a CDO is fulfilling its duty under 45 CFR 155.225(d)(2) to inform consumers of any relationships the organization has with qualified health plans or insurance affordability programs, or other potential conflicts of interest, by providing this information to consumers through its individual CACs, then the CDO should disclose such relationships to its certified CACs. Each year, the organization should re-disclose such relationships to all of its recertified CACs to ensure that this information is current when a CAC provides this information to consumers (See 45 CFR 155.225(d)(2) for disclosure requirements).

Organizations must not issue any CAC certifications or recertifications until all steps required for certification or recertification are completed, including ensuring that individuals take the 2021 CAC training and show proof of successful completion.

8. If a CAC in an FFE informs a CDO that he or she does not wish to be certified or the organization decides not to certify the CAC, what steps should the organization take?

Once an individual CAC's certification or agreement has expired or has been withdrawn, the organization must comply with the provisions of its agreement with CMS that are triggered when an individual CAC's certification is withdrawn, including ensuring that consumer personally identifiable information is protected and that

¹⁶ Organizations should be aware that 45 CFR 155.225(g)(2) establishes that an individual or entity serving as a CAC or CDO must not receive any consideration directly or indirectly from a health insurance or stop loss insurance issuer in connection with the enrollment of any individuals in a qualified health plan (QHP) or non-QHP. In an FFE, however, no health care provider shall be ineligible to operate as a CAC or CAC designated organization solely because it receives consideration from a health insurance issuer for health care services provided.

neither the organization nor the individual holds the former CAC out to the public (either verbally or through written materials) as a CAC.

When the individual CAC's certification or agreement has expired or has been withdrawn, the organization must also 'Decertify' the individual on the CAC roster.

Additionally, the agreement between CMS and each CDO in an FFE requires the organization to have at least one staff member or volunteer certified as a CAC. CMS reserves the right to request the names and identification numbers of all CACs certified by the organization, pursuant to *Section II. 4* of the CMS-CDO Agreement.

9. What resources are available to assisters other than the required training?

Beyond the web-based certification training and the optional Assister Readiness Webinar Series, CMS will continue to provide on-going technical assistance, including, for example, webinars and newsletters. These additional training opportunities will ensure that assisters in the FFEs are up-to-date on any policy changes or other relevant developments impacting Navigators and CACs in the FFEs, or the consumers they serve. We are continuing to identify and implement new ways for Navigators and CACs in the FFEs to better access and use the [technical assistance information and resources provided by CMS](#).

Any questions about the requirements included in this bulletin should be directed as follows:

- **Certified Application Counselors:** Please send your questions via email to CACQuestions@cms.hhs.gov.
- **Navigators:** Please contact your CMS project officer.