2024 Broker 101 Refresher Training

Access Health Connecticut

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Thanks for joining us today!

Please remain muted until we begin our session in just 5 minutes!

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Agenda

- Training & Noverant (Learning Management System)
- Policy Refreshers
- Broker Portal Enhancements & Broker 101
- Resources
- 1095 A forms and Information
- Q & A

Training
&
Noverant

(Learning Management System)

Training Topics

- LMS Certification
- High Level Steps Towards Certification
- Questions About Certification?
- Reminders
- Carrier Information
- Certification Instructions
- Questions?

LMS Certification

Annual Broker Certification will be available online for Open Enrollment 2024. Open Enrollment begins November 1. End date of January 15, 2024, has been confirmed

Please note that you must certify with AHCT in the fall of 2023 for Open Enrollment, in order to write business for 2024 qualified health plans.

As requested by many Brokers, there are two curriculum paths:

- Brokers who are certifying for the 4th consecutive year or more will receive a condensed curriculum
- Brokers who are certifying for the 3rd year or less and Broker Academy participants will receive the full broker curriculum

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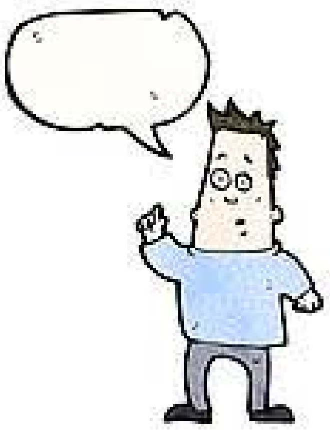
High Level Steps Towards Certification

1. Broker agreements are available in the Noverant Learning Management System (LMS).
2. You might have received a “Welcome” email from the AHCT Noverant LMS, which will allow you to access the LMS. The email would be from ahct@noverant.com.
3. Use the link in the email and log into the LMS using your username and password.
4. Make sure your profile information is current.
5. Instructions are in this presentation and can also be found when you first log into the LMS.
6. Read and sign your broker agreement electronically, using your username and password. Once you have signed your agreement and it has been approved, your certification training will be made available.
7. You will then receive a second email from ahct@noverant.com to access your online training. You will generally receive the second email from the LMS within a few business days.
8. We encourage you to complete your certificate training before the start of open enrollment on November 1. The last day to access AHCT certification is November 10, 2023.
9. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.

Questions About Certification?

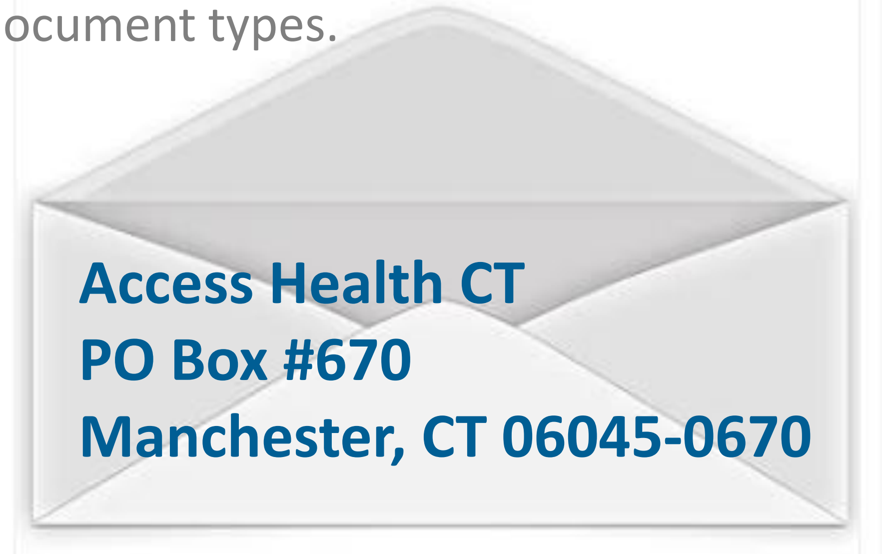
If you have questions specific to the annual certification online trainings or your login for the LMS, please email the Learning Center at LearningCenter.AHCT@ct.gov.



Reminders, continued

- Verifications are back (verifications were on hold during the pandemic). Consumers can upload their documents or mail copies of their documents plus the bar code page of the notice to our P.O. Box address. Consumers have 90 days to provide proof, but they should be encouraged to complete this asap to prevent loss of APTC or coverage. Your certification training will provide you with a list of acceptable document types.

- SEP Verifications are different from income, identity, or citizenship verifications. SEP verifications require documents within 30 days and are proof of a qualifying life event. Without proof, enrollment information is not transmitted to the carrier. Documents can be mailed or uploaded. Your certification training will provide you with a list of acceptable document types.



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Carrier Information

Health and Dental Exchange Policies		
Anthem	Call: 1- 855-738-6644	Visit: Anthem.com
ConnectiCare Benefits, Inc. & ConnectiCare Insurance Company, Inc.	Call: 1-800-723-2986 for help renewing or shopping for a plan Call: 1-800-251-7722 for member services	Visit: ConnectiCare.com Also, in person at a ConnectiCare center. For locations and hours go to VisitConnectiCare.com

Member Services phone number for Anthem dental plans is (866) 956-8604.
Member Services phone number for ConnectiCare dental plans is 855-999-2329
There are no dental plans for ConnectiCare Benefits, Inc.

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2024 Certification Instructions

How to use the Learning Management System to:

1. Update Profile
2. Review Agreement and Sign Off
3. Complete eLearning
4. Complete Assessment

A sneak preview of the instructions that you will find on your LMS Home Page

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LMS Overview

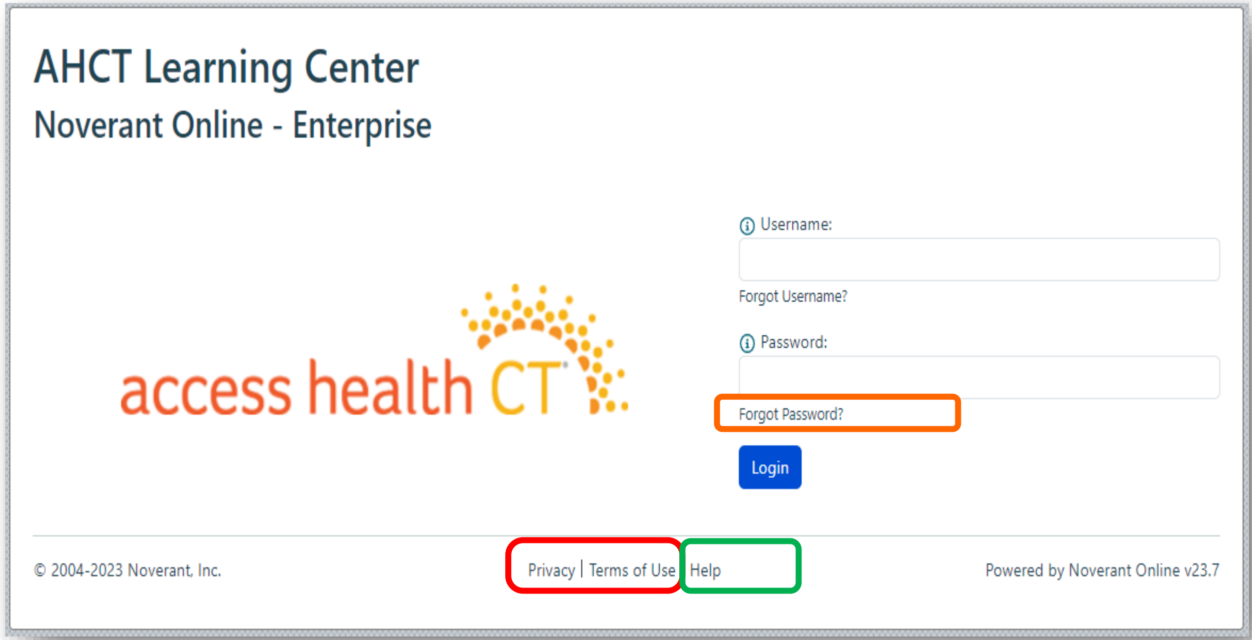
The 2024 Certification requires that you complete your training using the Access Health CT Learning Management System (LMS). At this point in the certification process:

- You should have received a **Welcome Email** with your login information (username and temporary password) for the LMS.
- The **Welcome Email** will have arrived from this address: ahct@noverant.com . If you don't find it in your regular email, look for it in your Junk or Spam folders. If you still can't find it, send an email to: LearningCenter.AHCT@ct.gov
- You can log into the LMS Home Page, (Username and Password are the same that you used to log on) where you will find:
  - ✓ **Agreement** (contract between you and AHCT, you will need to sign this electronically using your LMS Username and Password)
  - ✓ A copy of these instructions
- You will only have access to the Training after you have completed the agreement and the AHCT Broker/CAC Support Team has checked and verified your credentials.

To be certified, you must complete all of the Training and pass the Assessment with a score of 80% or higher.

LMS Login

1. To Login to the LMS enter:
   - **Username** (which is your email address)
   - **Password** (from the email you received)
   - Click **Login**
2. Use the **Forgot Password?** link to receive a new password, if:
   - You forgot your password,
   - Your password has expired, or
   - You never received a temporary password.
3. You will be prompted to create a new password and login with the new password.



Note: Click the link to review the **Privacy/Terms of Use** policies
If you run into an issue or need assistance with logging into the system, click **Help**

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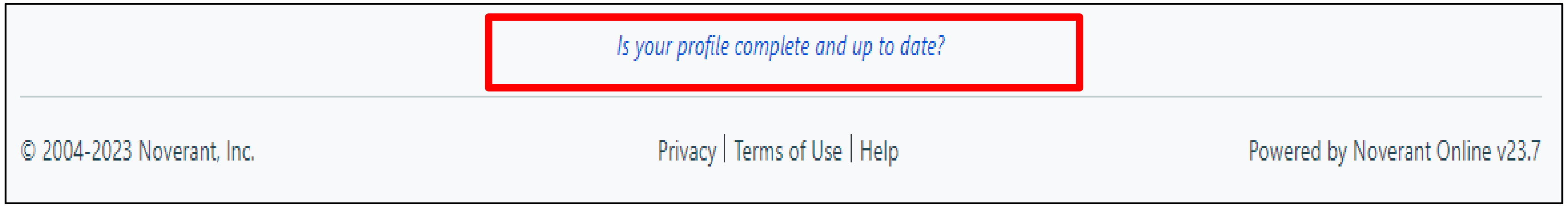
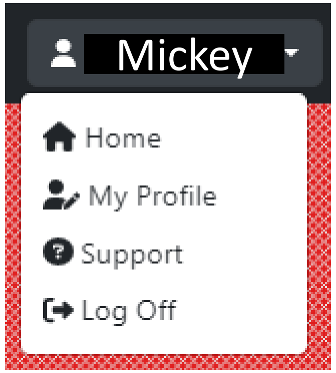
How to Access Your User Profile

There are two ways to access your **Profile.**

- There is a link at the bottom of the LMS home page or
- At the top right-hand corner there is a drop down below your name.



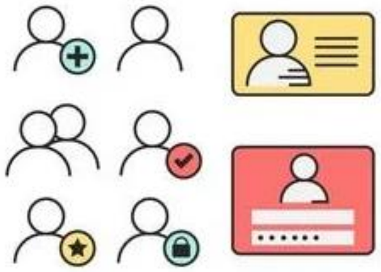


How to Update Your User Profile

Make sure your User Profile is current and updated.

CACs must make sure the **Company/Agency** is correct and include a **Manager or Supervisor**, if applicable.

Brokers must complete **all** of the following fields to receive certification training:



- National Producer No. (NPN)
- NPN Expire Date (MM/DD/YYYY)
- Symantec ID (If you had one previously)
- Answer Yes/No if you have current Carrier Appointments
- Answer Yes/No in the appropriate fields to indicate which Plan you will be selling:

  Individual Business, Small Business and/or Dental (complete all that apply)

If your email address changes, please change it ***prior*** to when re-certification starts. This is important as the Welcome email and Instructions are sent to the current email address we have on record.

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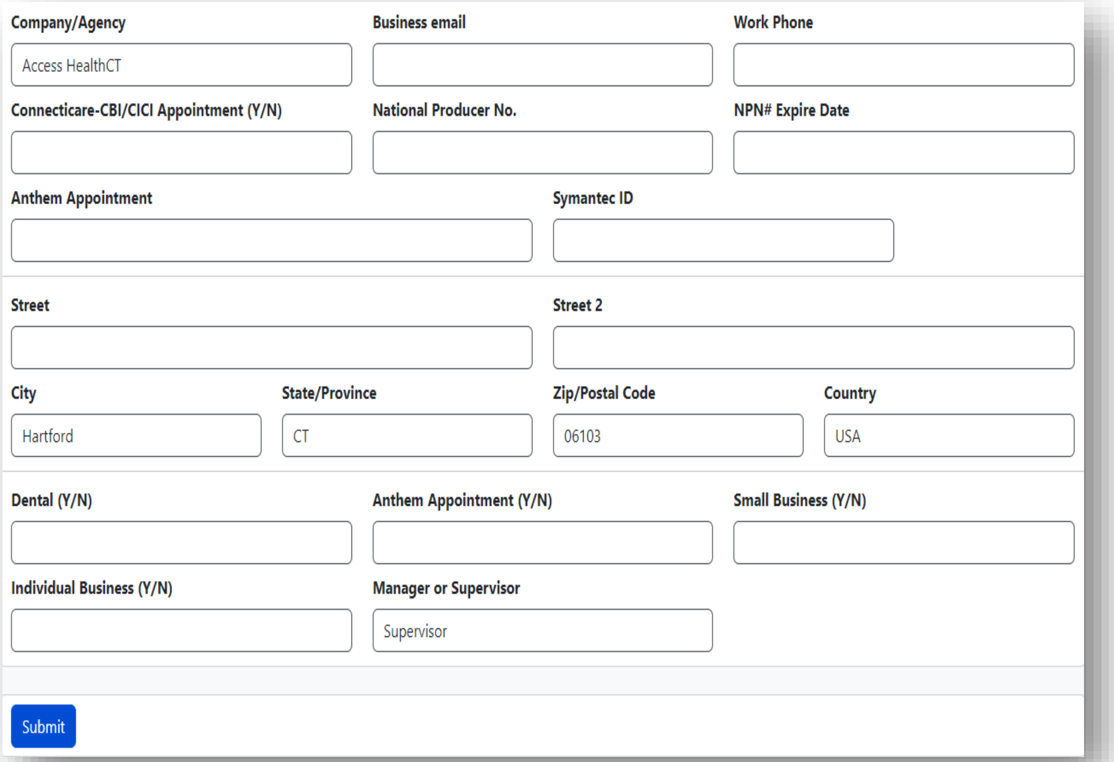
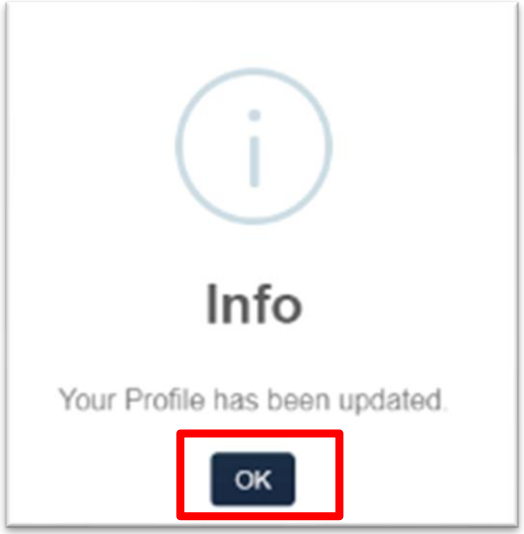
How to Update Your User Profile, continued



1. Verify that all the information is current. <u>Your email address must be your current business or work email address</u>.
2. Once your Profile is updated, click the **Submit** button.
3. Then confirm by clicking the **OK** button.
4. You will be automatically brought back to the home page.



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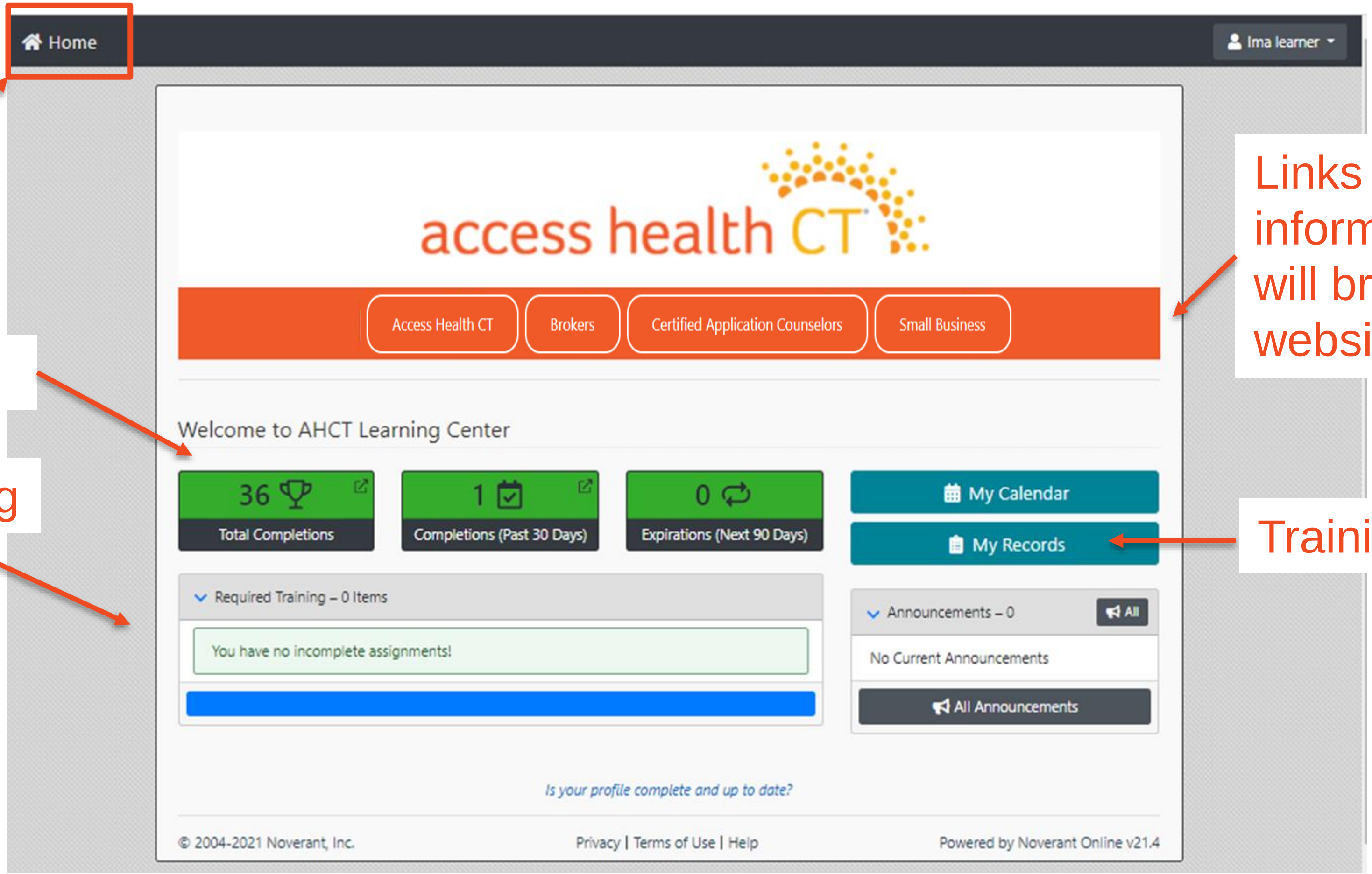
Accessing Your Home Page

You can access your **Home** page from anywhere in the LMS by clicking the tab on the left-hand side of your screen.

Home

Training status

Required Training



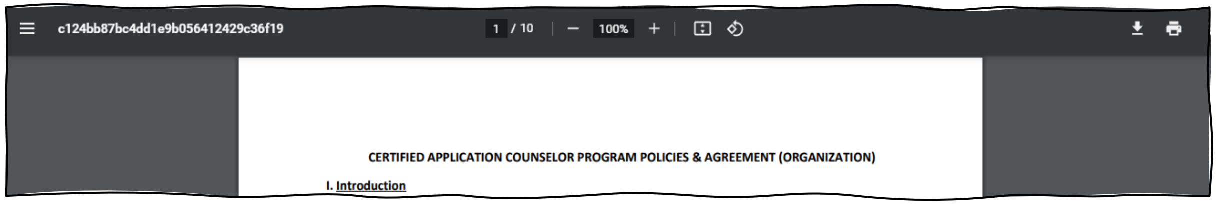
Links to additional information. The AHCT button will bring you to the AHCT website.

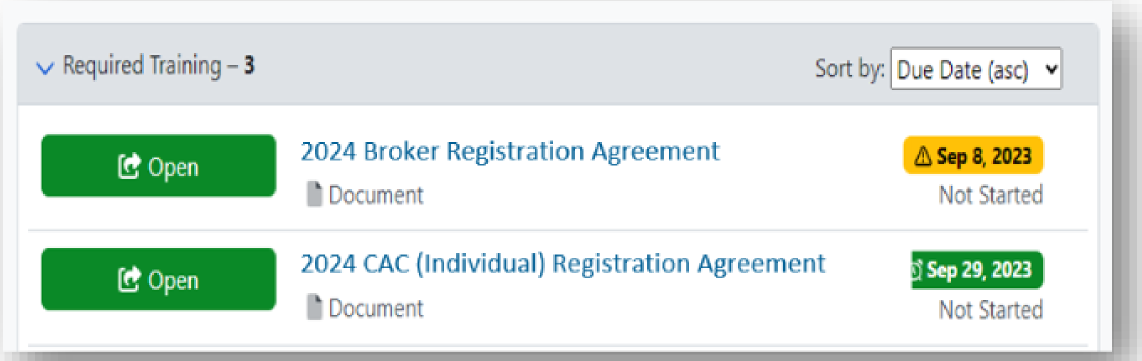
Training Transcript

How to Sign the Agreement

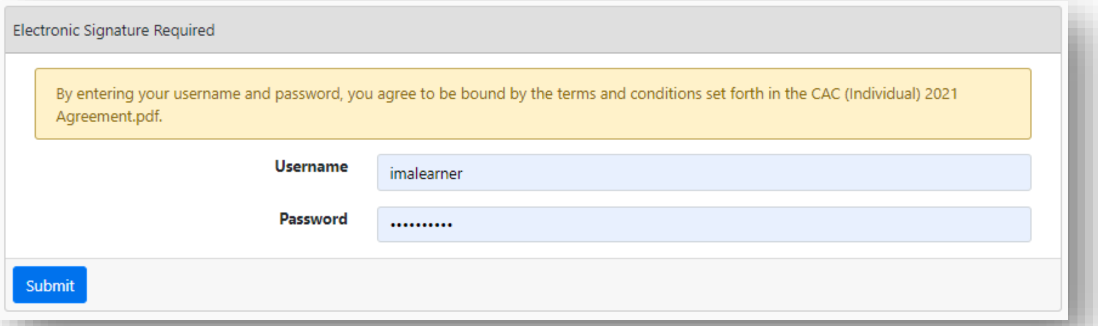
To complete your **Agreement:**

1. Click **Open** next to the **2024 Agreement.**
2. The **2024 Agreement** will open in a new window or get downloaded to the lower left corner of your computer.
3. Read and close the agreement. You will be brought to the **Electronic Signature Required** page. Type in your Username (email address) and Password. Click **Submit**.
4. Click **Submit** if already populated.





Depending on your role, you will see the document specific to your role.



What's Next?

After signing the agreement, your profile information is verified. Once verified, you will receive another Welcome Email and your training and assessment is added to your account for you to complete.

Brokers who have signed the 2024 Agreement but have <u>not met all the requirements will not have access to the training and the assessment</u>. You will be contacted if any information is missing.

Check and update your profile information:

- Valid National Producer Number
- Expiration date
- Appointments with <u>**all**</u> carriers

IMPORTANT!

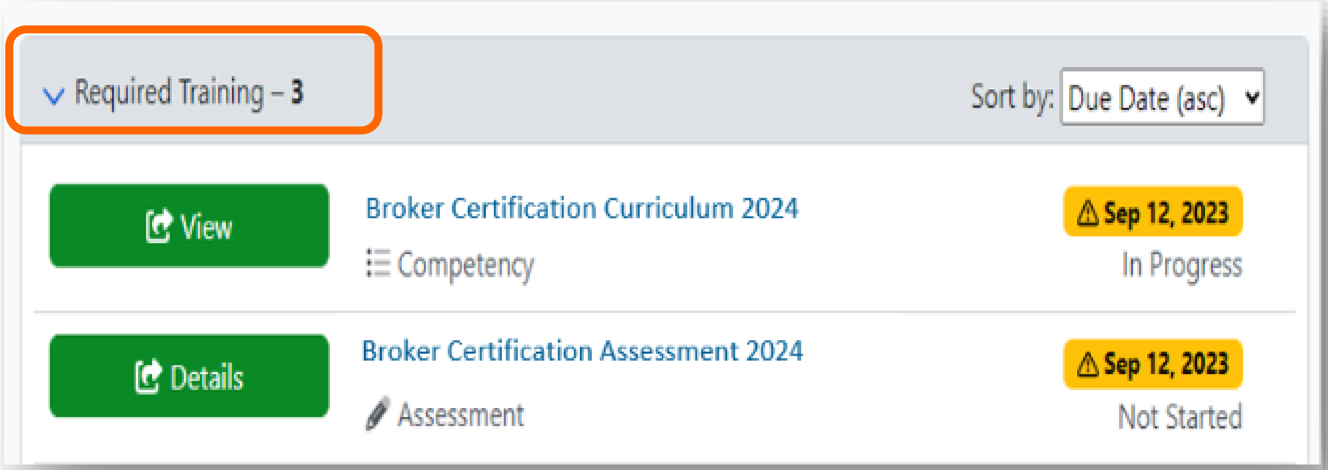
Note: After the agreement sign off is completed, please continue with this PowerPoint presentation to learn more about how to finish your AHCT certification.

How to Complete Your Training

Back at the home page, you will see the Required Training that has been assigned to you.

Your training will be a list of items called a curriculum, that can include:

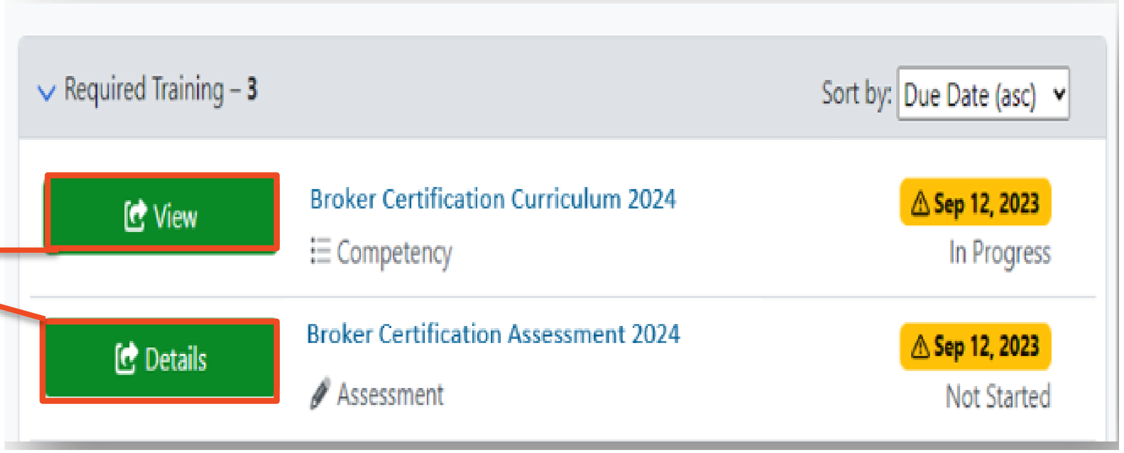
- Documents
- E-Learnings
- Assessments

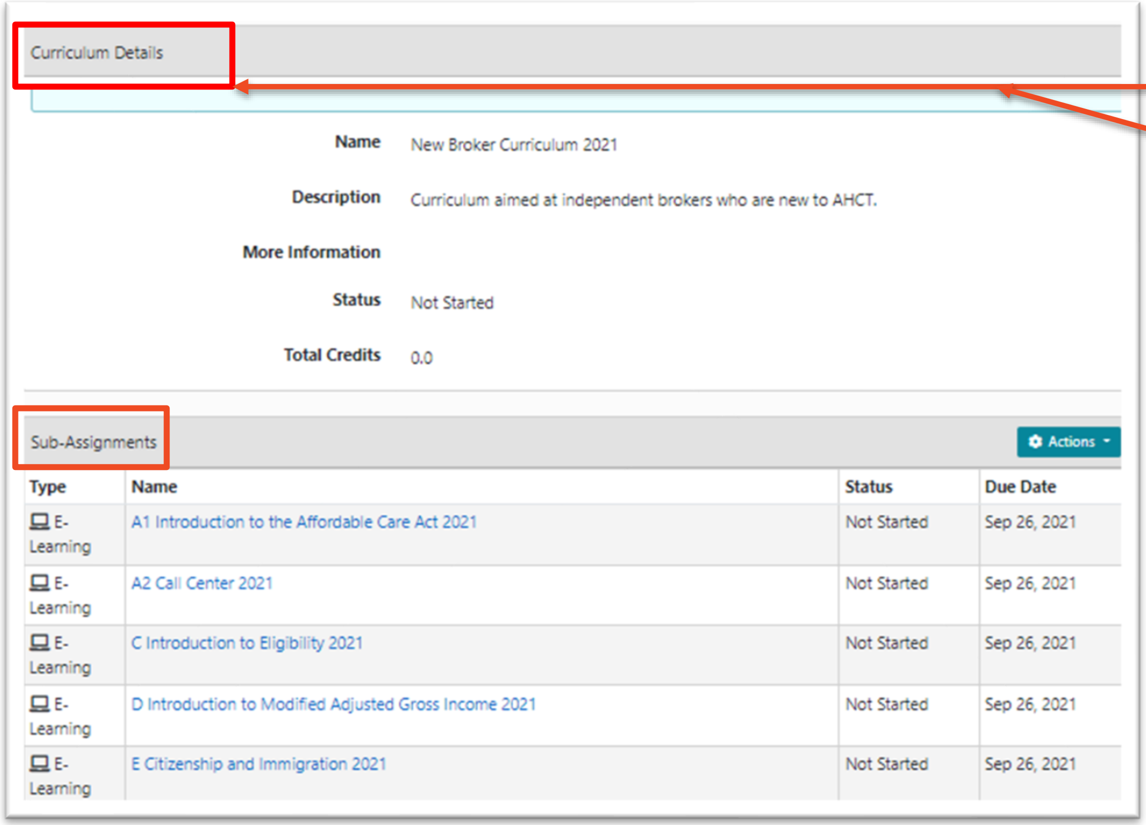


Begin with the item that has the **earliest due date.**

How to Complete Your Training, continued

1. Click the **Details** or **View** button to bring you to the Curriculum Details page.

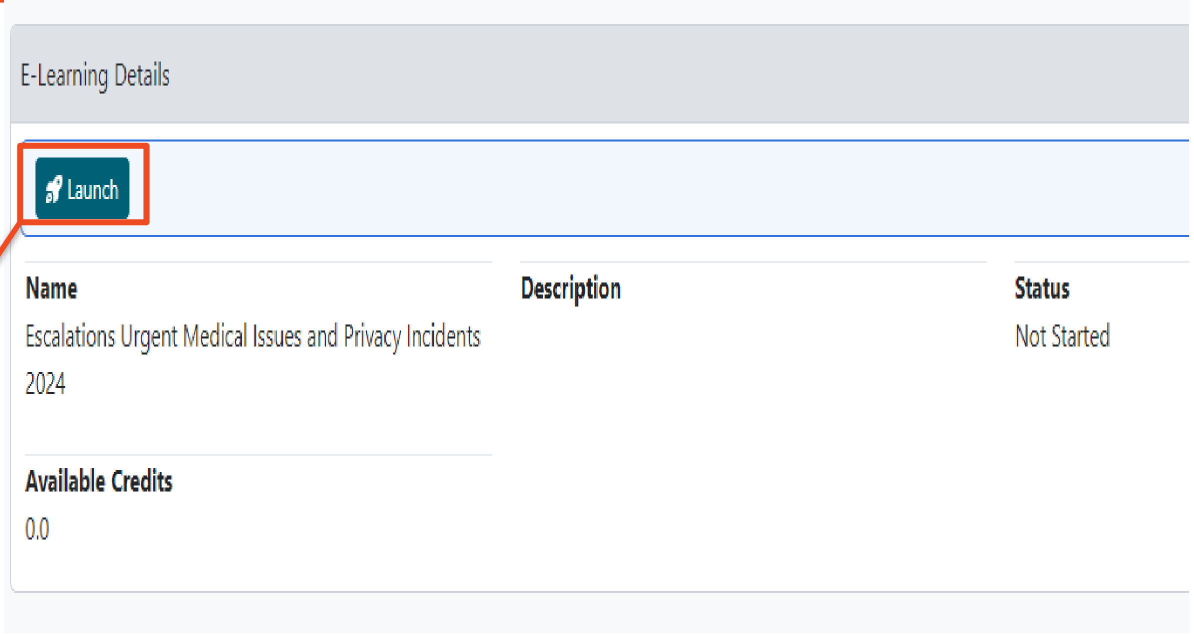




2. Scroll down to the **Sub-Assignments** listing.
3. Your training items will be listed in the order that they should be completed.
4. Click on the blue link for the first E-Learning item.

How to Complete Your Training, continued

5. On the **E-Learning Details** page, click **Open** or **Launch** to launch the module. Note that the learning module will open in a separate window. You may need to enable pop-ups on your browser in order to open the module.
6. Click **Start** to begin the training item.
7. You will find Navigation instructions on the second page of every module.



Note: If you have any difficulty and need assistance, please send an email to the AHCT Training Department at: learningcenter.ahct@ct.gov or click the help button.

LMS Tips and Reminders

- **<u>Do not select the X on the browser window</u> at any point during the Training modules!**
- To exit properly, click on **Click Here to Exit/Save and Close**, in the upper right-hand corner of the module screen.
- If you need to exit the module early, the LMS will remember where you left off. The status column will show “In Progress”. When you return to the module, you will continue from the last completed page.
- Knowledge Checks are only practice questions, your answers are not recorded.
- **<u>Return to Home to continue and follow previous instructions.</u>** Make sure to complete all the sub-assignments located under each curriculum heading.
- Open the sub-assignments (modules) that have the status of **Not Started**.
  - **Prerequisite Not Met** indicates that another module needs to be completed.
  - **Complete** means it is done!


Sub-Assignments

Actions

Type	Name	Status	Due Date
E-Learning	R2 Voter Registration 2021	Not Started	Sep 12, 2021
E-Learning	S Introduction to Medicare 2021	Not Started	Sep 12, 2021
E-Learning	B Introduction to Health Insurance 2021	In Progress	Sep 12, 2021
E-Learning	A1 Introduction to the Affordable Care Act 2021	Complete	
E-Learning	A2 Call Center 2021	Complete	
E-Learning	C Introduction to Eligibility 2021	Complete	

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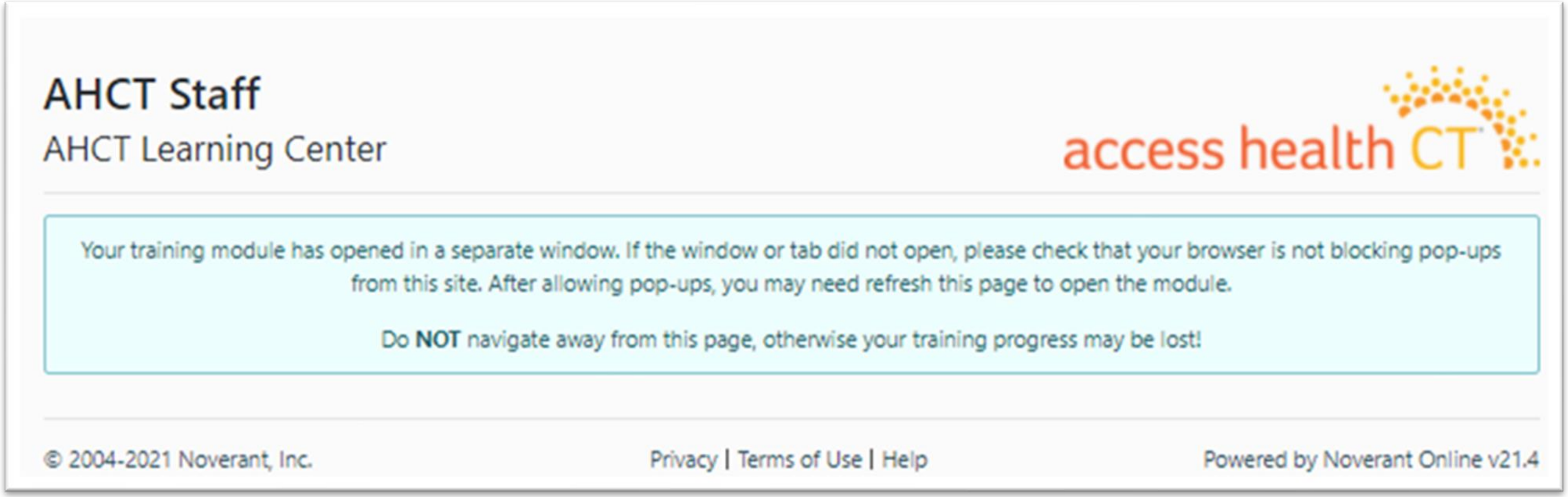
If you should see this message…

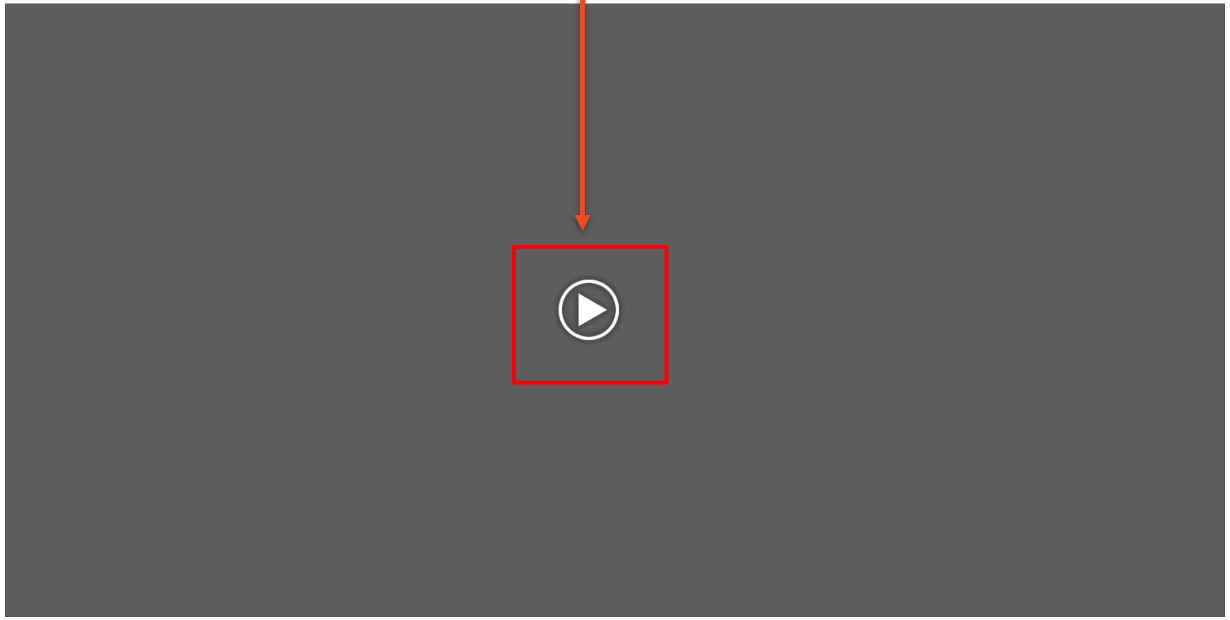
You might see this warning message if your browser is blocking pop-ups from this site.

- ✓ Check to see if the module opened in a new window. If so, continue training in new window.
- ✓ Check that your browser is not blocking pop-ups from this site. If so, change settings to allow pop-ups.
- ✓ You may need to refresh the page to open the module.



If you should see this screen…

Some modules contain audio, so after clicking **Launch,** you may see a screen that looks like this. Click *Play (arrow icon)* to begin the module.



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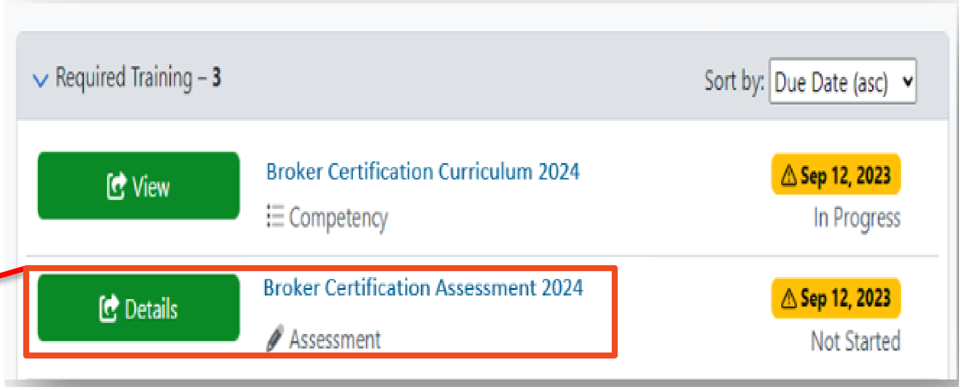
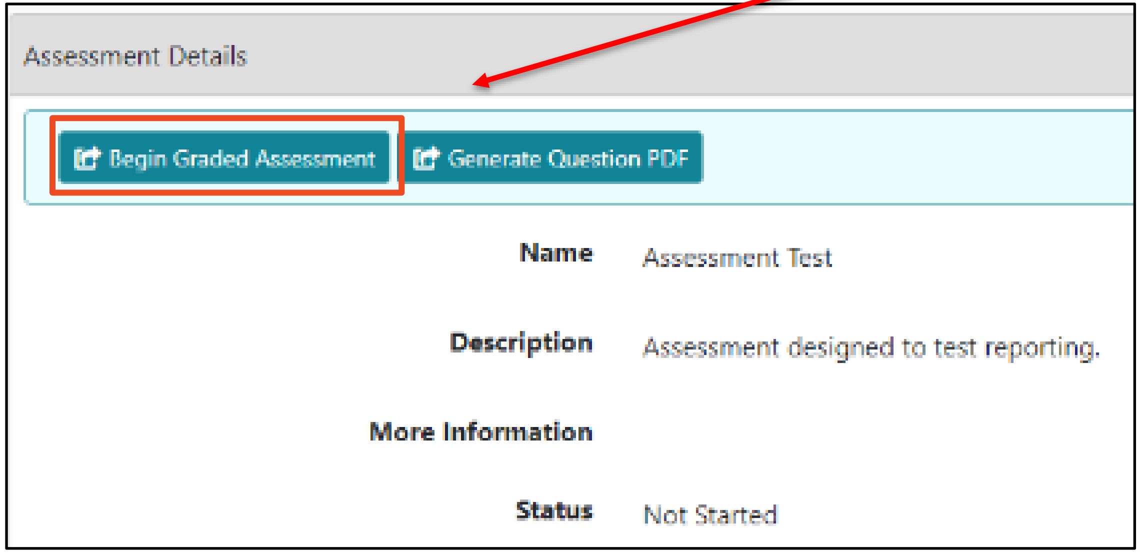
How to Complete Your Assessment

You can begin your **Assessment** after you have completed all the required training.

1. Click **Details** to go into the assessment.
2. From the Assessment Details page, select **Begin Graded Assessment**.





Do **not** click the button, Generate Question PDF!

All of the training items in the Curriculum must be completed to meet the certification requirements.

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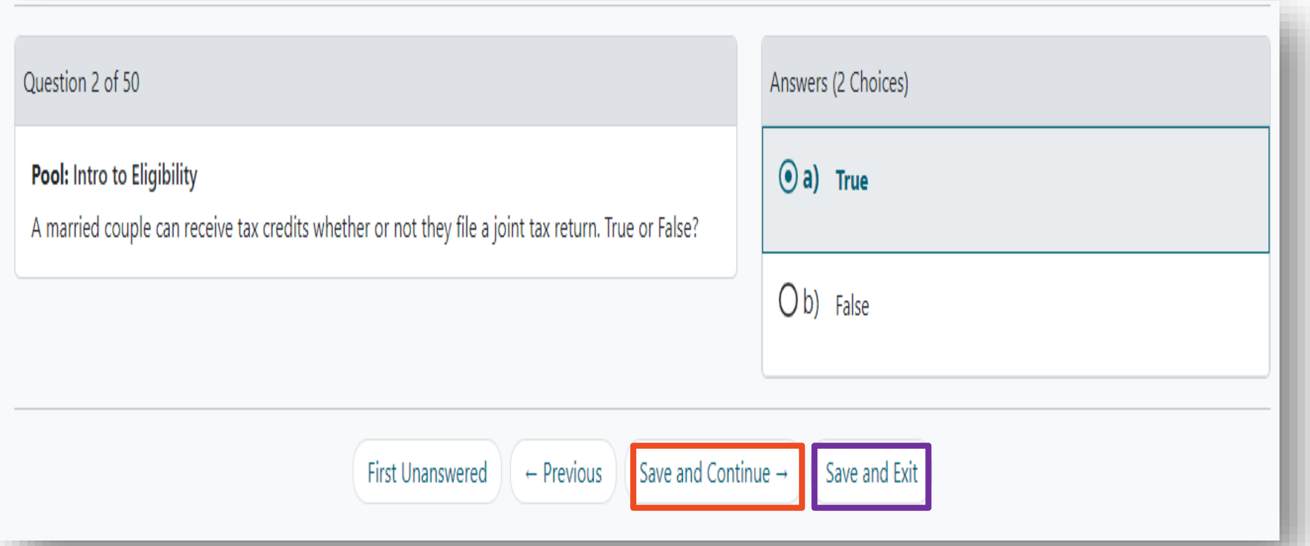
How to Complete Your Assessment

3. Read each question carefully.
4. Answer each question by clicking on the button next to the answer you choose.
5. Click **Save and Continue** to go to the next question.
6. Click **Save and Exit** when:
   - You need to stop and continue at a different time, or
   - You have answered all the questions, and you are finished.



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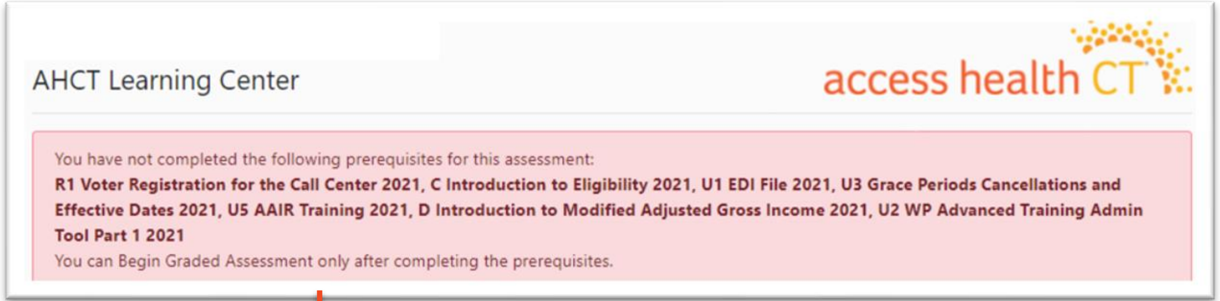
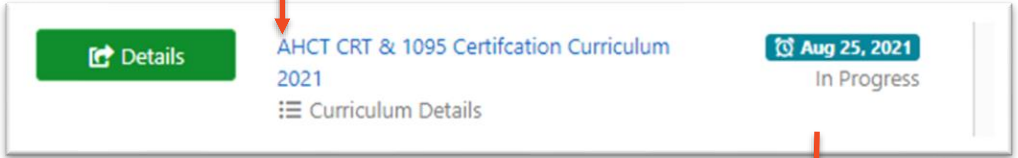
Why did I receive a prerequisite message?

It means you have not completed all the Required Training and you cannot start the Assessment. Some training items have Prerequisites attached and must be completed prior to moving on to the next item. You cannot start the Assessment without completing the Prerequisites. You have not completed the entire curriculum if you have not completed **all** the training items.



1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the <u>incomplete training items</u> that show a status of <u>Not Started or In Progress</u>.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.



Sub-Assignments

Actions

Type	Name	Status	Due Date
E-Learning	R2 Voter Registration 2021	Not Started	Sep 12, 2021
E-Learning	S Introduction to Medicare 2021	Not Started	Sep 12, 2021
E-Learning	B Introduction to Health Insurance 2021	In Progress	Sep 12, 2021
E-Learning	A1 Introduction to the Affordable Care Act 2021	Complete	
E-Learning	A2 Call Center 2021	Complete	
E-Learning	C Introduction to Eligibility 2021	Complete	

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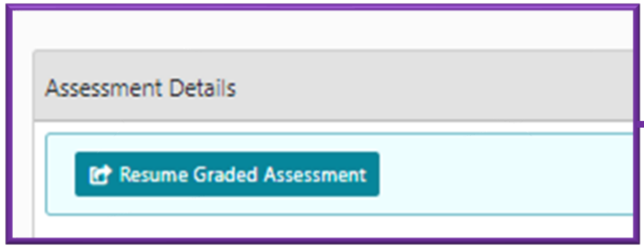
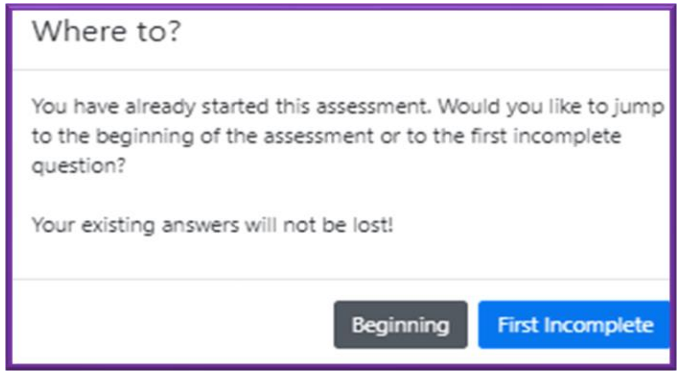
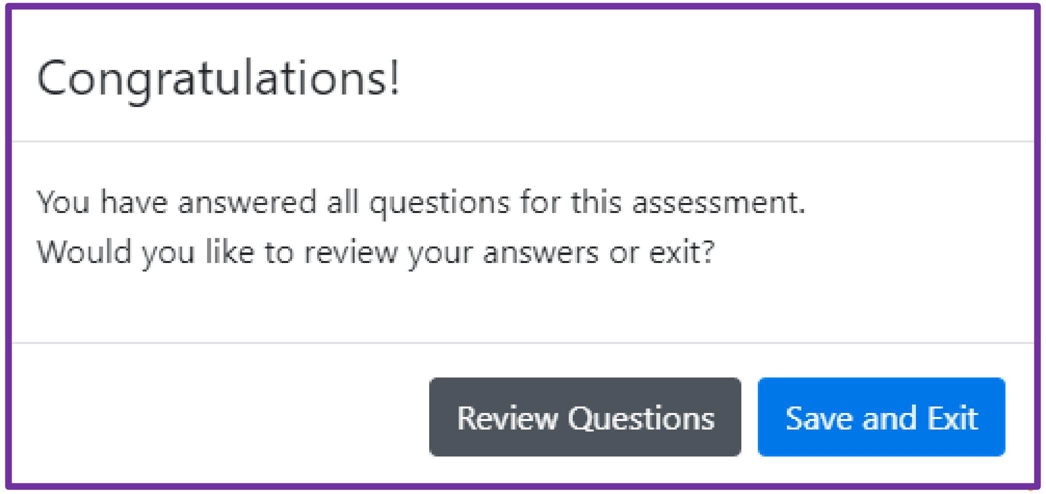
Resume Assessment or Review Questions

If you need to return to finish the assessment, click **Resume Graded Assessment** and choose where to restart. It could be back to the **Beginning** or the **First Incomplete**.





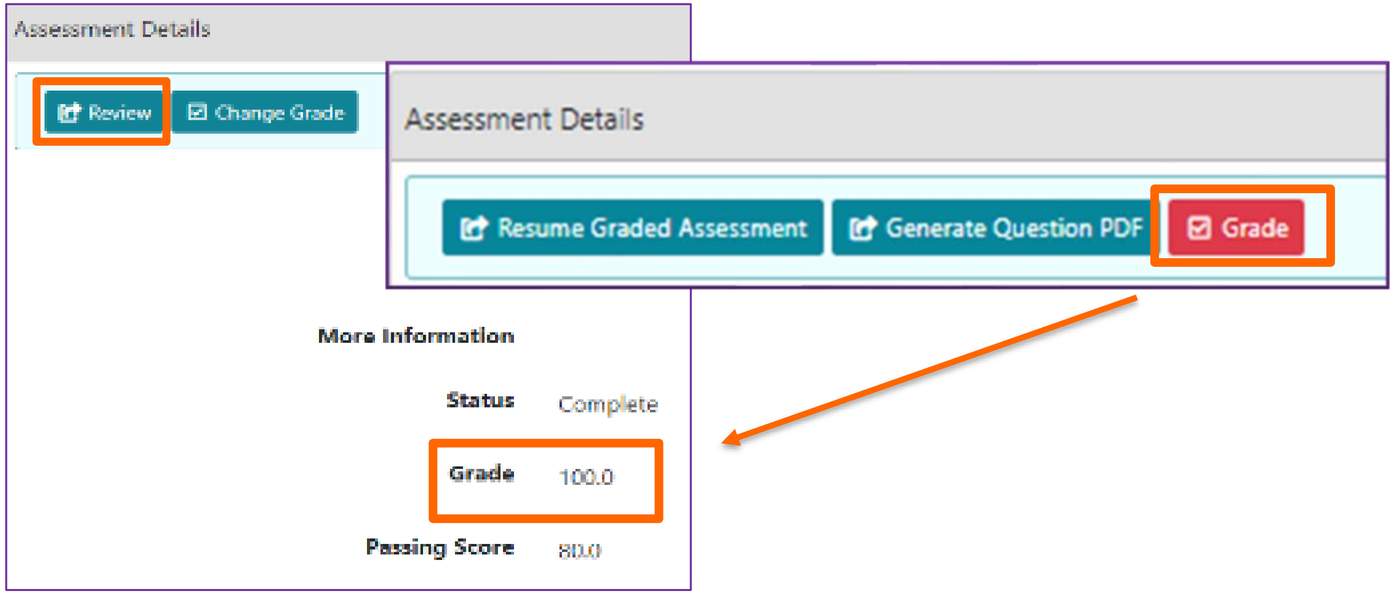
When you have answered all the questions you can **Save and Exit** or **Review Questions.** If you want to review your answers you <u>must do so before you click</u> **Save and Exit.**

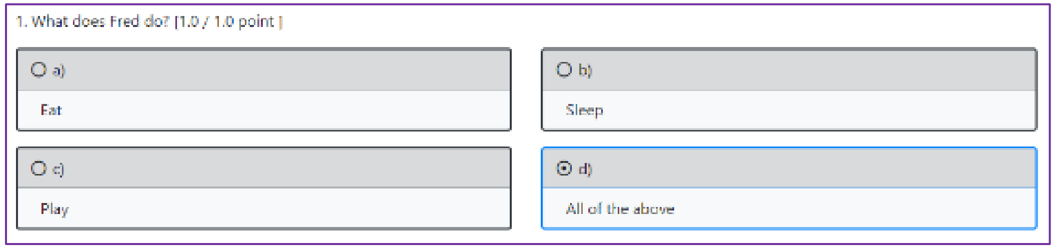


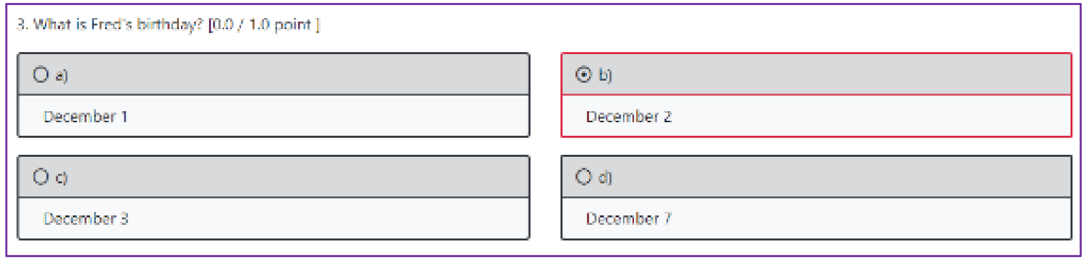
Click **Save and Exit** if you have completed all the questions in your assessment! Now let's get your grade.

How to Obtain Your Assessment Grade

1. Select **Grade** to see your overall score. In this example, the learner got a 100%.
2. Select **Review** to see the answers you provided during the assessment. You will only be able to do this step **IF** you passed or received the final grade.







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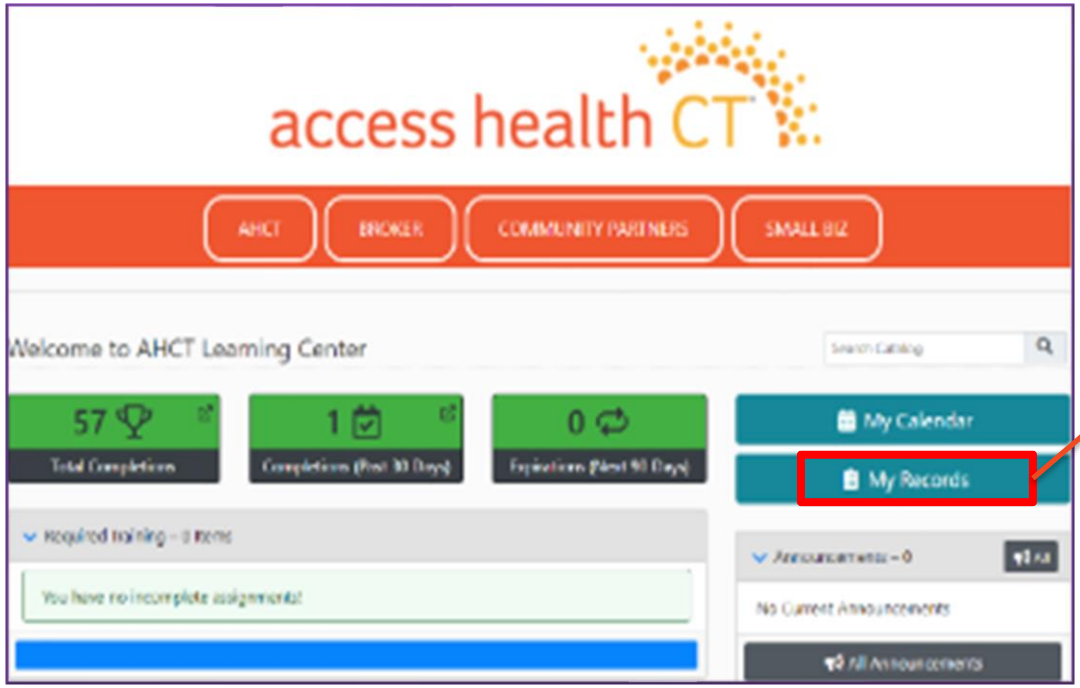
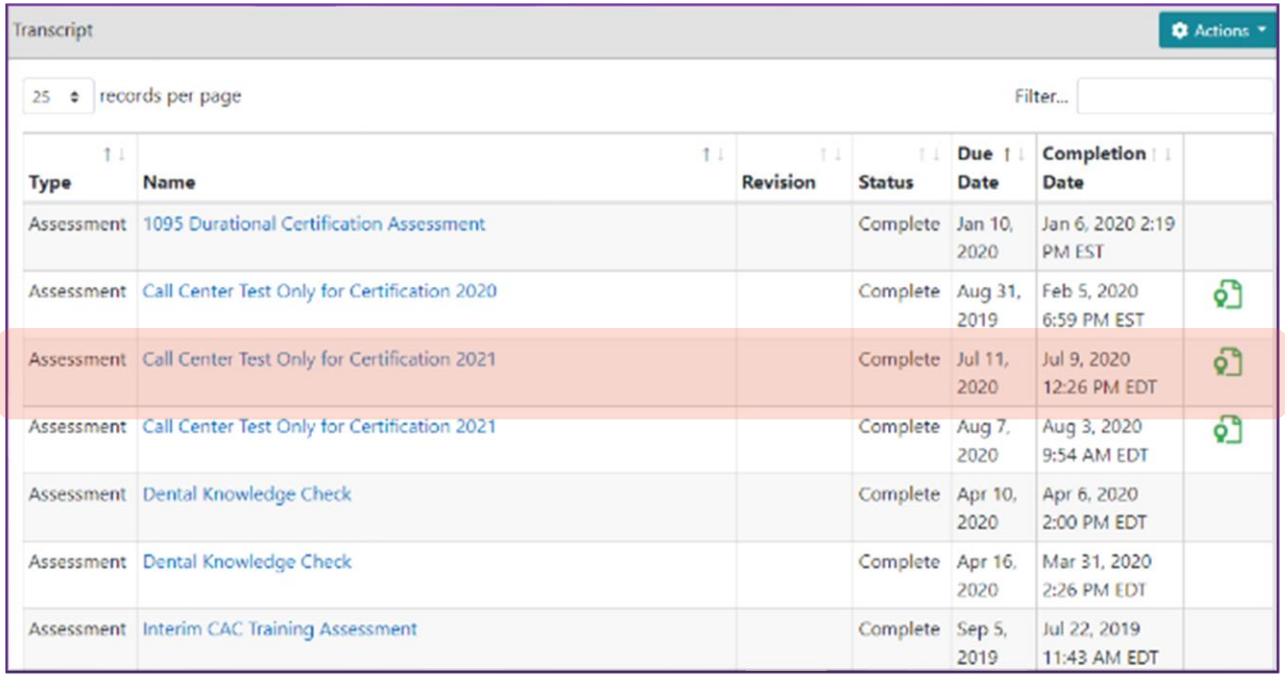
Accessing Your Transcript

Click on the **My Records** button on the Home page, to view your **Transcript**. Your **Transcript** shows the status of all the required training.





Transcript

Actions

25 records per page

Filter...

Type	Name	Revision	Status	Due Date	Completion Date
Assessment	1095 Durational Certification Assessment		Complete	Jan 10, 2020	Jan 6, 2020 2:19 PM EST
Assessment	Call Center Test Only for Certification 2020		Complete	Aug 31, 2019	Feb 5, 2020 6:59 PM EST
Assessment	Call Center Test Only for Certification 2021		Complete	Jul 11, 2020	Jul 9, 2020 12:26 PM EDT
Assessment	Call Center Test Only for Certification 2021		Complete	Aug 7, 2020	Aug 3, 2020 9:54 AM EDT
Assessment	Dental Knowledge Check		Complete	Apr 10, 2020	Apr 6, 2020 2:00 PM EDT
Assessment	Dental Knowledge Check		Complete	Apr 16, 2020	Mar 31, 2020 2:26 PM EDT
Assessment	Interim CAC Training Assessment		Complete	Sep 5, 2019	Jul 22, 2019 11:43 AM EDT

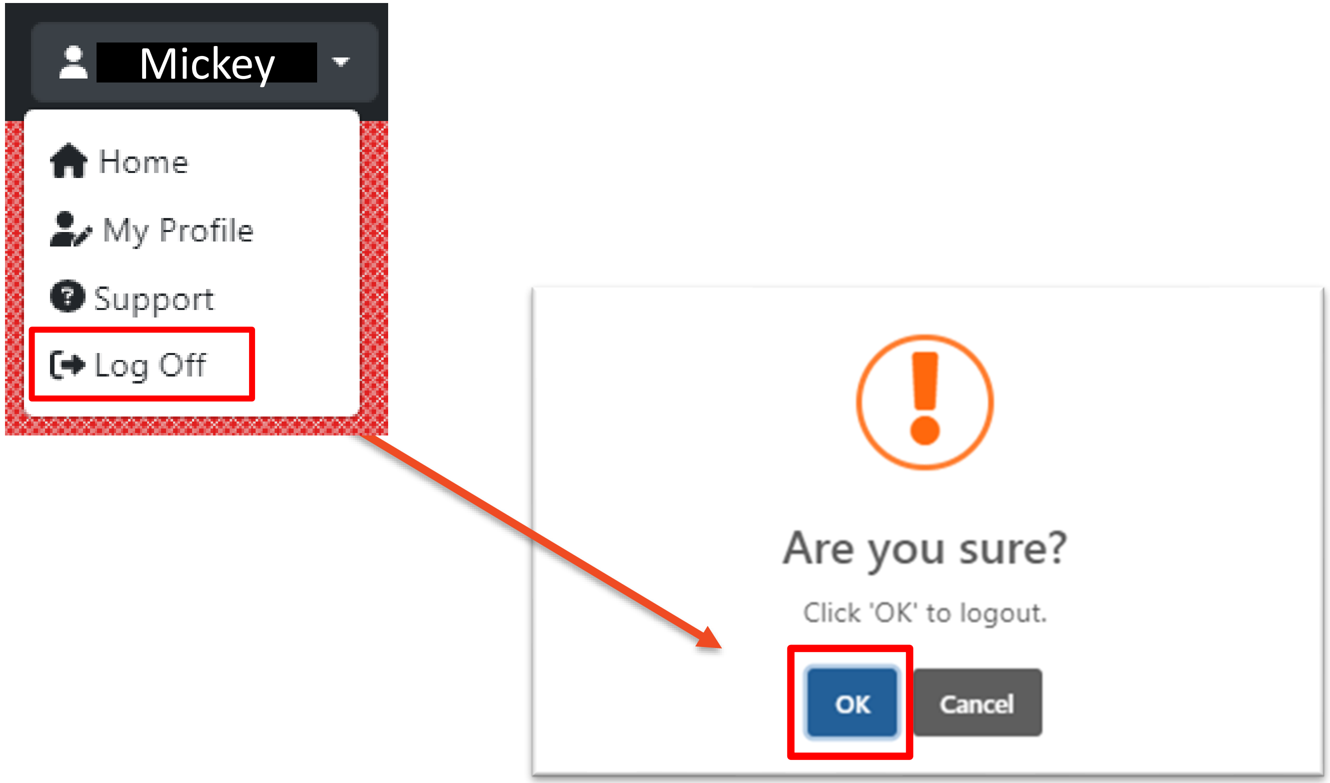
LMS Log Off

To Log Off the LMS:

1. Click on the dropdown button on your Username located at the top right-hand corner of the screen.

2. Scroll down and select **Log Off**.

3. Click **OK**, when the system asks, “Are You Sure?”



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Watch Out for Several LMS Issues

- Issues with Document Downloads
- Unsupported Browser – Internet Explorer
- Course Completion Issue – Gray Screen
- Audio and volume speed may vary depending on your computer system

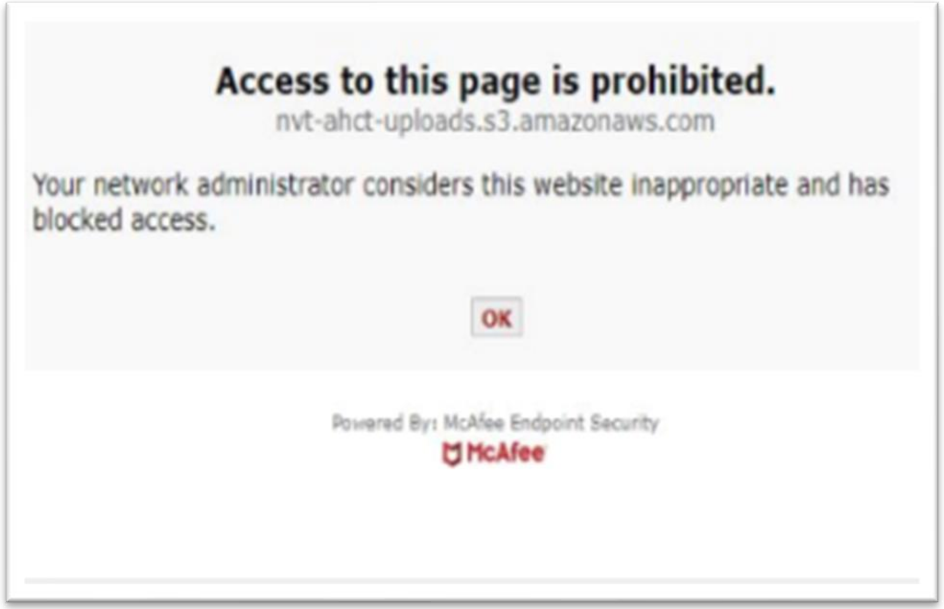
Issues with Document Downloads

If you get the McAfee error message (example shown on the right), follow the instructions below for how to fix this issue.

1. First, try using a different browser (e.g., If you use Chrome, try Firefox, or Safari)

2. If that doesn’t work, you need to open an incognito/ private window in the browser you are using.

3. To get the private window, follow these keystrokes:
   - ❖ **Google Chrome:** Hit [ctrl] + [shift]+ [n] on your keyboard to open a "New Incognito Window".
   - ❖ **Mozilla Firefox:** Hit [ctrl] + [shift] + [p] on your keyboard to open a "New Private Window".
   - ❖ **Safari:** Hit [command] + [shift] + [n] + or [option] + [shift] + [n] on your keyboard to open "New Incognito Window"



Supported Browsers

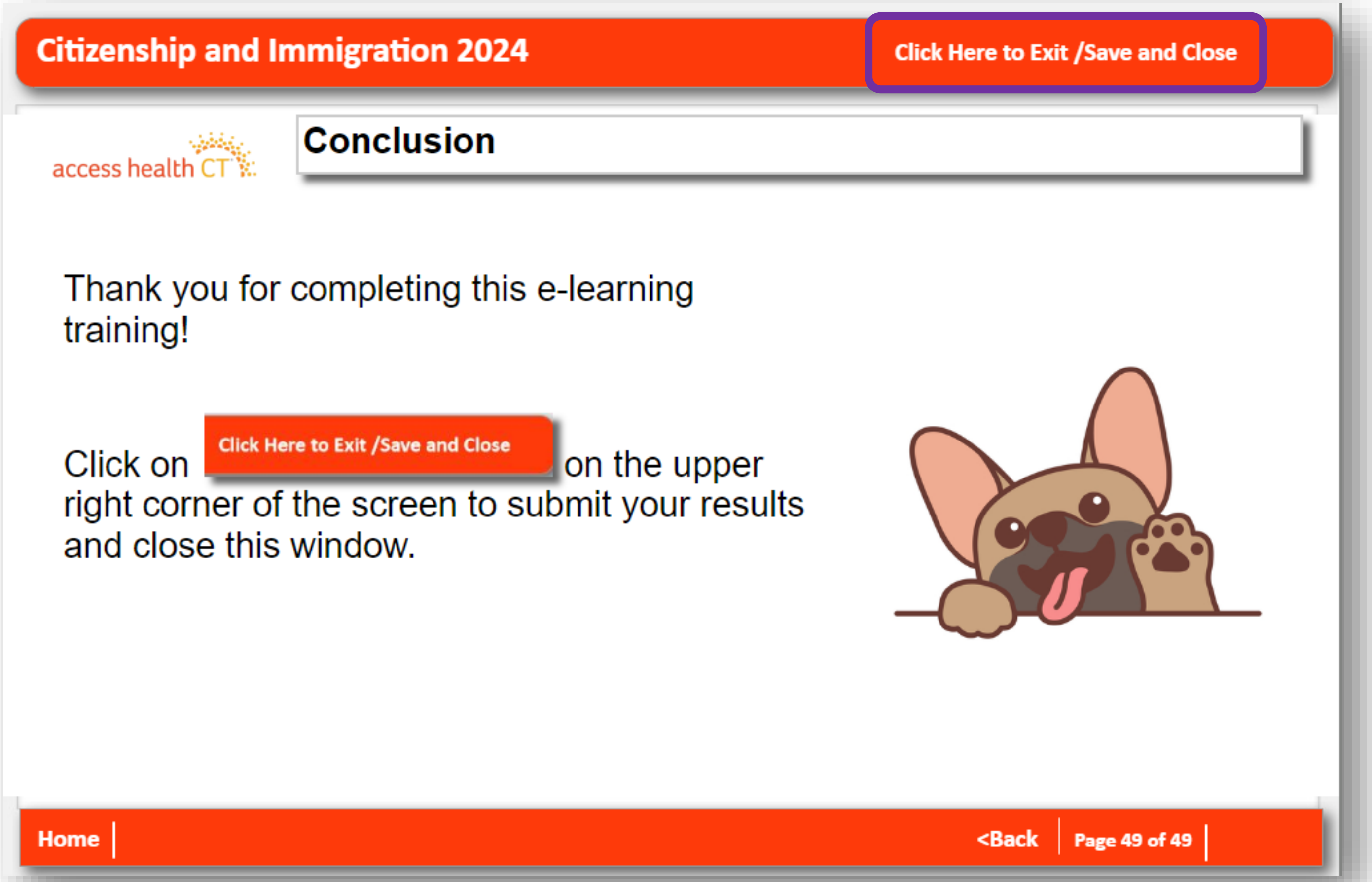
To navigate the training successfully, we recommend you use the following browsers:

- ✓Chrome
- ✓Edge
- ✓Firefox

Course Completion Issue – Gray Screen

On the last page, click on

Click Here to Exit/Save and Close.



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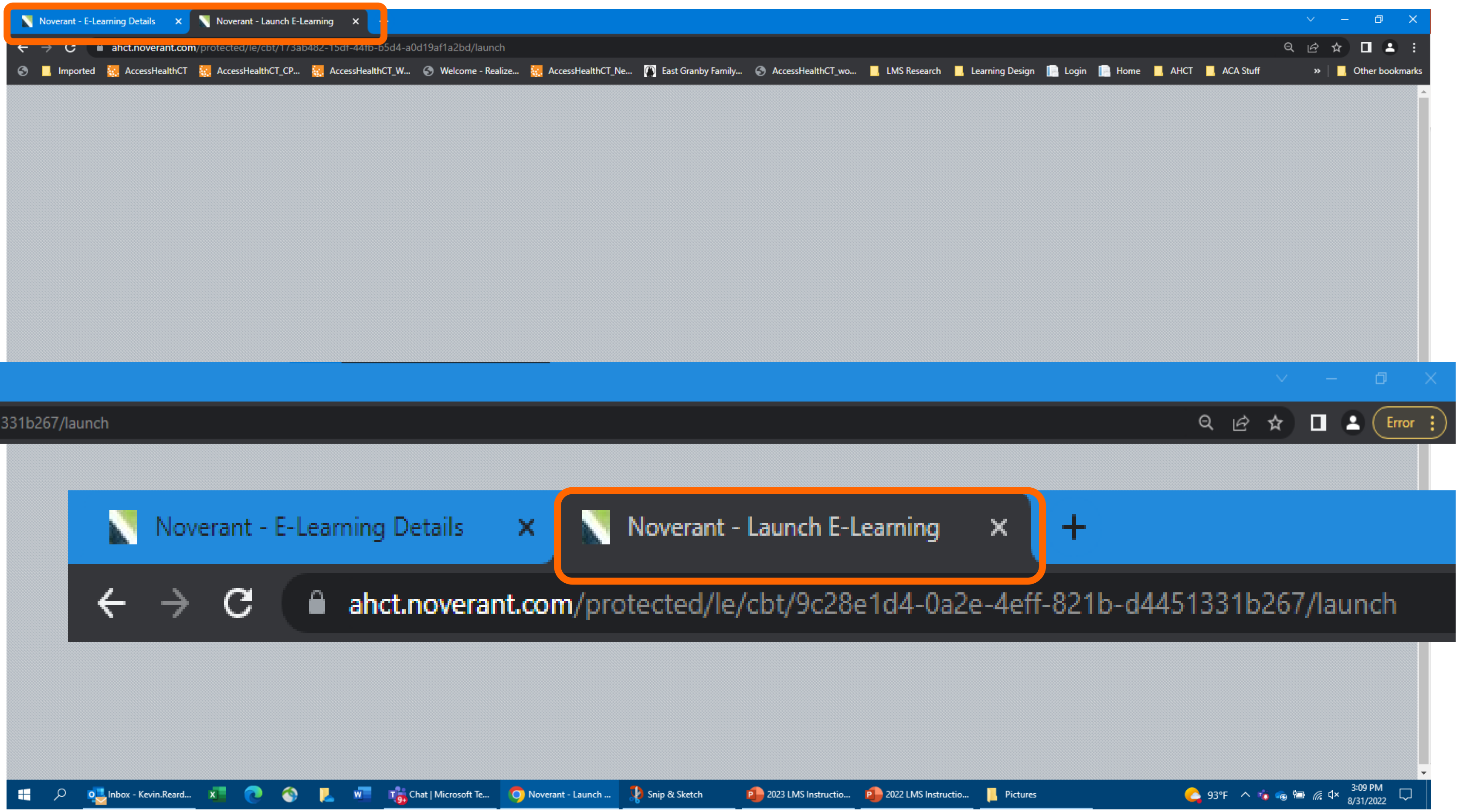
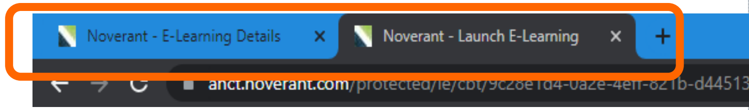
Course Completion Issue – Gray Screen continued



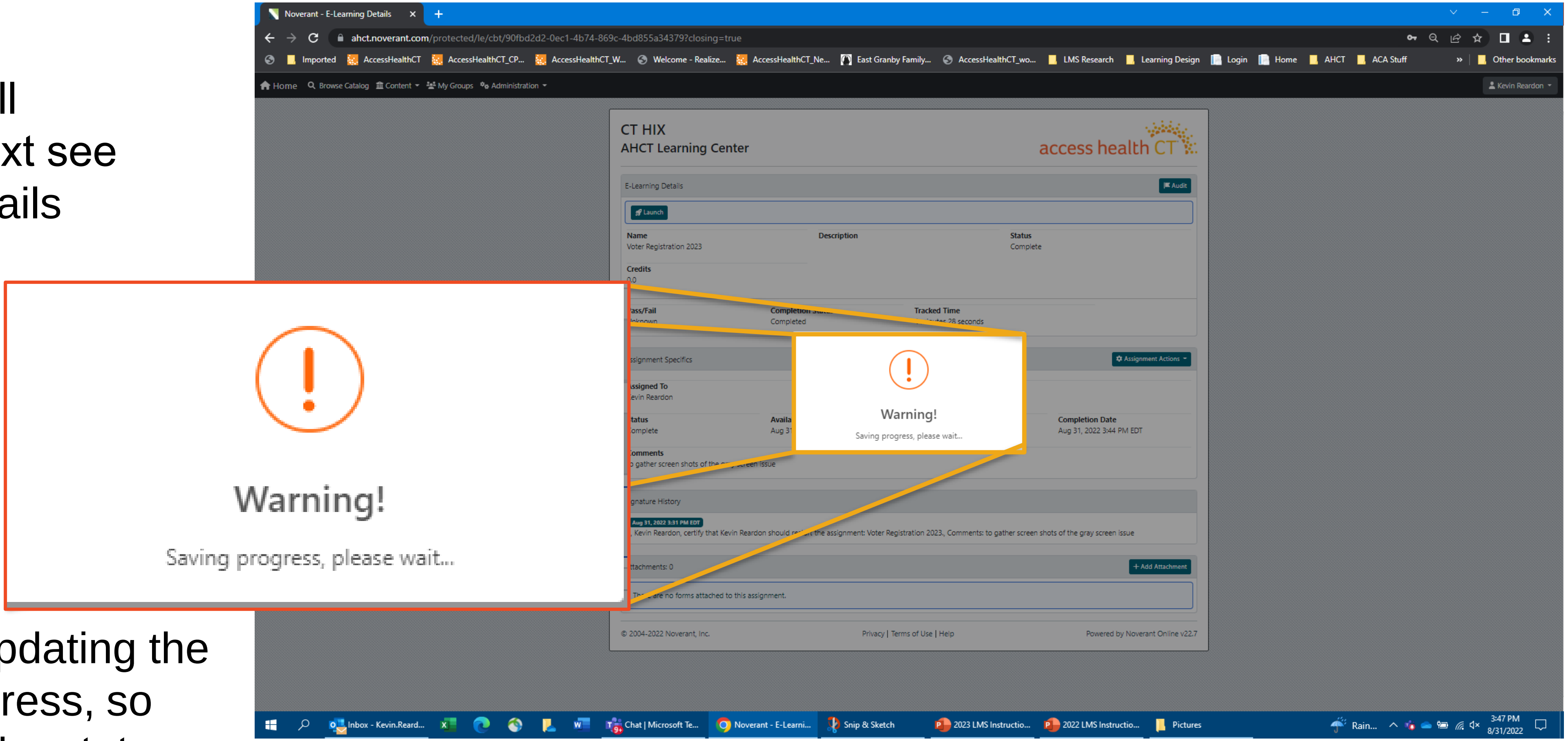
You may be taken to a blank screen that looks like this after clicking on "Click Here to Exit/Save and Close".



At this point, you can close the browser tab containing the gray screen by clicking on the "X". (Close the tab named Noverant – Launch E-Learning X)

Course Completion Issue – Gray Screen continued

The gray screen will close, and you'll next see the E-Learning Details page.



The page will be updating the status of your progress, so don't close it until the status shows complete.

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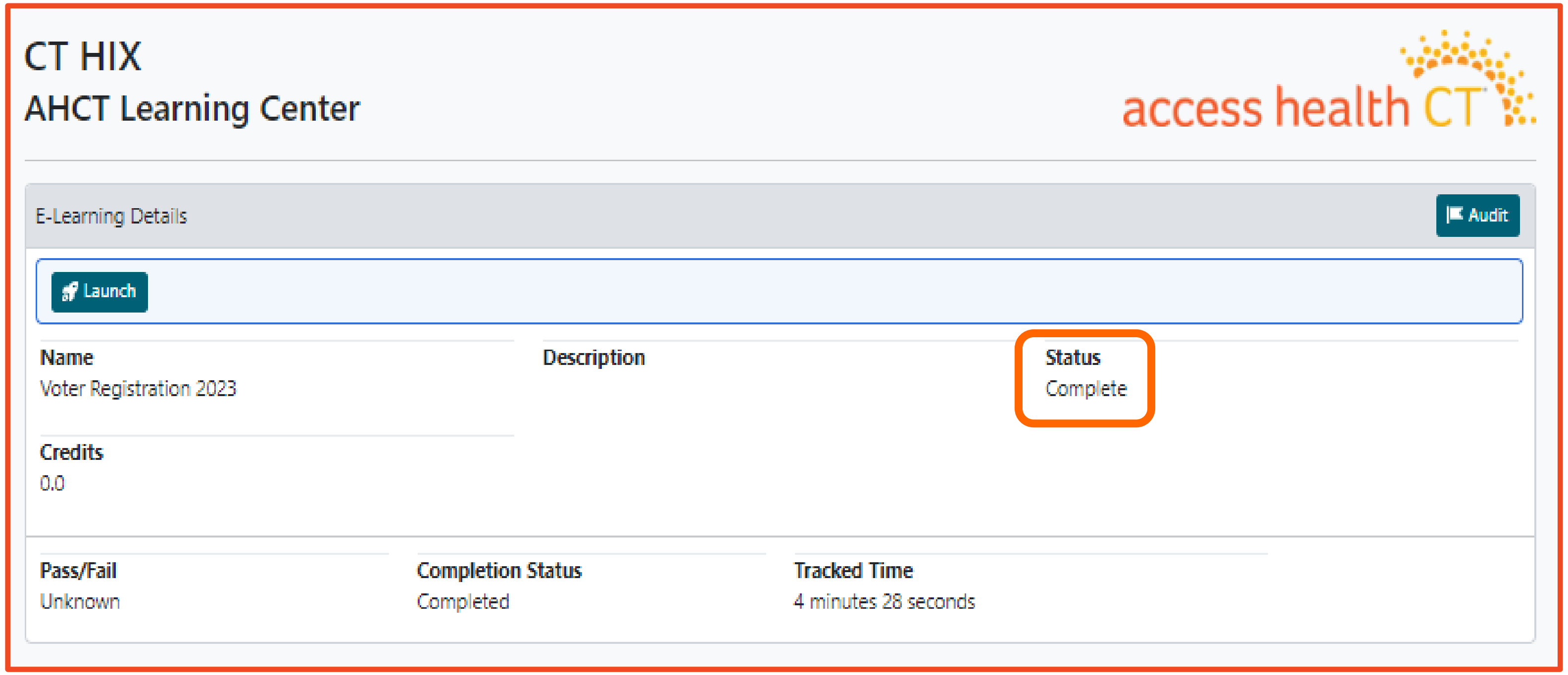
Course Completion Issue – Gray Screen continued

After updating your progress, the LMS brings you back to the E-Learning Details page for the module you just completed.

Make note of the change in the Status to “Completed”.

Click on the “Home” button (the top left corner of the screen) to return to your account home page.



Thank you for attending today's virtual training!

Any Questions?

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Policy Refreshers

Medicare Populations

- **The highest percentage of AHCT's QHP enrollment is made up of adults age 55-64**
- **Things to note about QHP enrollment and Medicare coverage:**
  1. AHCT will not automatically terminate QHP when someone becomes eligible for Medicare
  2. Once Medicare eligible, no longer eligible for APTCs
  3. Exchange qualified health plans are not Medicare supplements. Medicare eligible clients may be better served by Medicare supplement plans.

COBRA Reminders

- **Employees who are losing coverage through their employer are usually offered COBRA coverage**
- **Access Health CT is an option for these employees (SEP)**
- **AHCT Training Dept. offers presentations to organizations as an option to learn more about what's offered through AHCT**

Important notes for those considering COBRA

- Know the deadlines and when to enroll
- Understand the full cost of COBRA before enrolling (without employer contributions)
- Consider options on Exchange before taking COBRA

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The Covered Connecticut Program

- **Beginning July 1, 2021 and again revised July 1, 2022, Some Connecticut residents that meet specific eligibility requirements are paying $0 for their health insurance coverage, thanks to the new Covered Connecticut Program created by the State of Connecticut. The Covered Connecticut Program provides health insurance coverage, dental coverage and Non-Emergency Medical Transportation (NEMT) administered by the Connecticut Department of Social Services.**

- **For eligible Connecticut residents enrolled in the Covered Connecticut Program, the State of Connecticut pays the customer's portion of the monthly payment (premium) directly to their insurance company (Anthem, ConnectiCare Benefits, Inc. and ConnectiCare Insurance Company, Inc.) and also pays for the cost-sharing amounts (deductibles, co-pays, co-insurance and maximum out-of-pocket costs) that customers would typically have to pay with a health insurance plan.**

Eligibility Requirements:

1. Have a household annual income that is up to or equal to 175% of the Federal Poverty Level (FPL)

2. Be eligible for APTCs and Cost Sharing Reductions

3. Use 100% of their APTCs and CSRs along with the expanded American Rescue Plan financial assistance

4. Be enrolled in a Silver Level Plan

**If household income makes consumers eligible for HUSKY Health/Medicaid, they will not be able to enroll in the Covered Connecticut Program.*

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Broker Academy Overview

- As part of our mission-driven approach to reduce health disparities, Access Health CT **seeks to drive change within underserved communities** by creating a Broker Academy Program – a training for individuals from historically underserved communities.
- The Program creates a pathway to license brokers by recruiting from, and building the skillsets of those who live and work in underserved communities throughout Connecticut.
- By **activating members of these communities to become licensed brokers**, AHCT can build trust and rapport by meeting members of the community where they are.
- The **objective is to reduce the uninsured rate and address health disparities in the State of Connecticut**.

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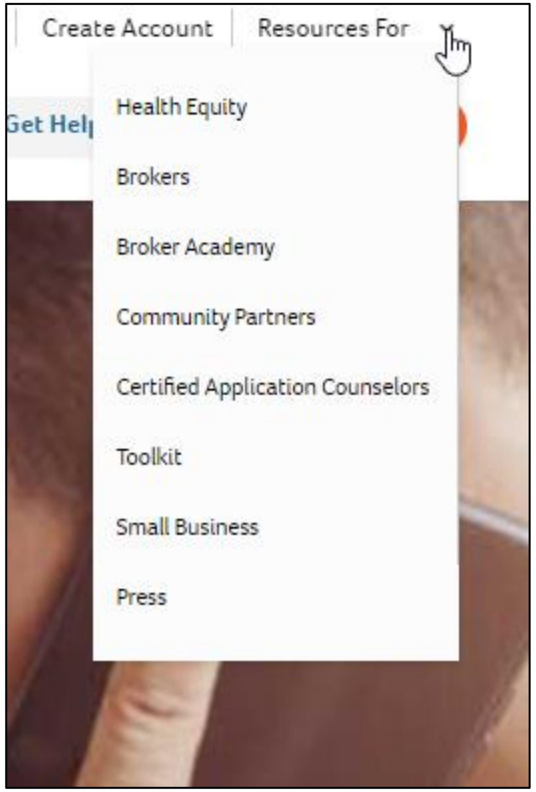
Broker Academy

- Make a difference!
- Improve the health and well-being of your community while earning income
- by becoming a licensed Health & Life Insurance Broker.
- Free Kaplan Training
- 5-month flexible mentorship with an experienced Broker
- Professional Development
- Program Support – books, laptop, pay for state exam and more!
- Students Recruitment-Application Date for next class will be open on March 1-31s
- RFP for Broker Mentors-RFP TBD

Key Broker & CAC Resources

Broker Page	**AccessHealthCT.com/brokers**
CAC Page	**AccessHealthCT.com/certified-application-counselors**
Knowledge Base	**AccessHealthCT.com** and click **Ask a Question** under Get Help ***-OR-*** Type a question in the search bar at **AccessHealthCT.com**
Toolkit	**AccessHealthCT.com/toolkit**
Blog	**AccessHealthCT.com/blog**
Email Newsletters	*Ask the Broker / CAC Support Team*



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Follow and Share @AccessHealthCT

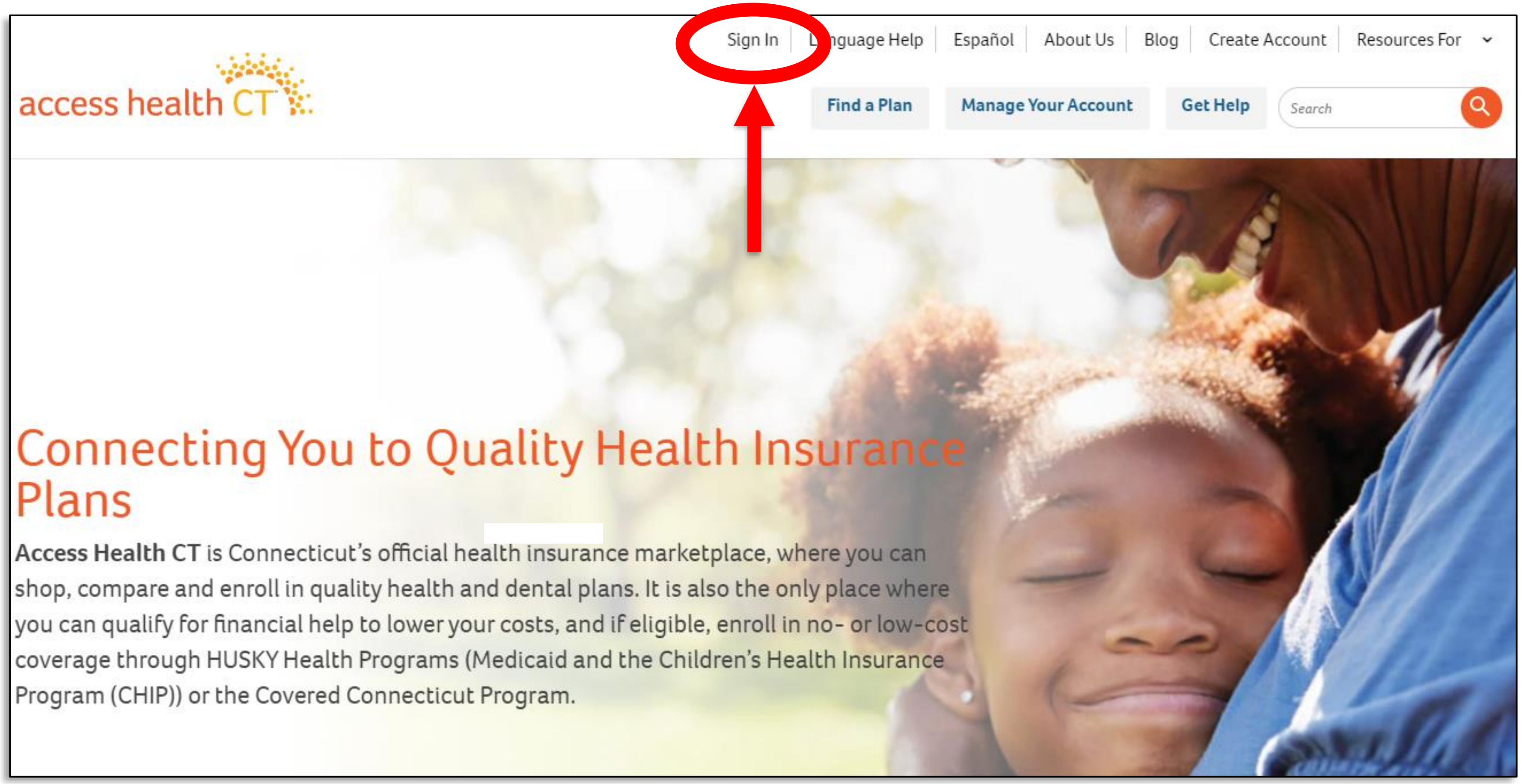
Broker 101

Broker 101

- Broker Portal Basics
- The Tango Process
- Self Service Client Lists
- Commission
- Update to Broker Portal

Broker Portal Basics

Logging into the Portal (part 1)



www.accesshealthct.com

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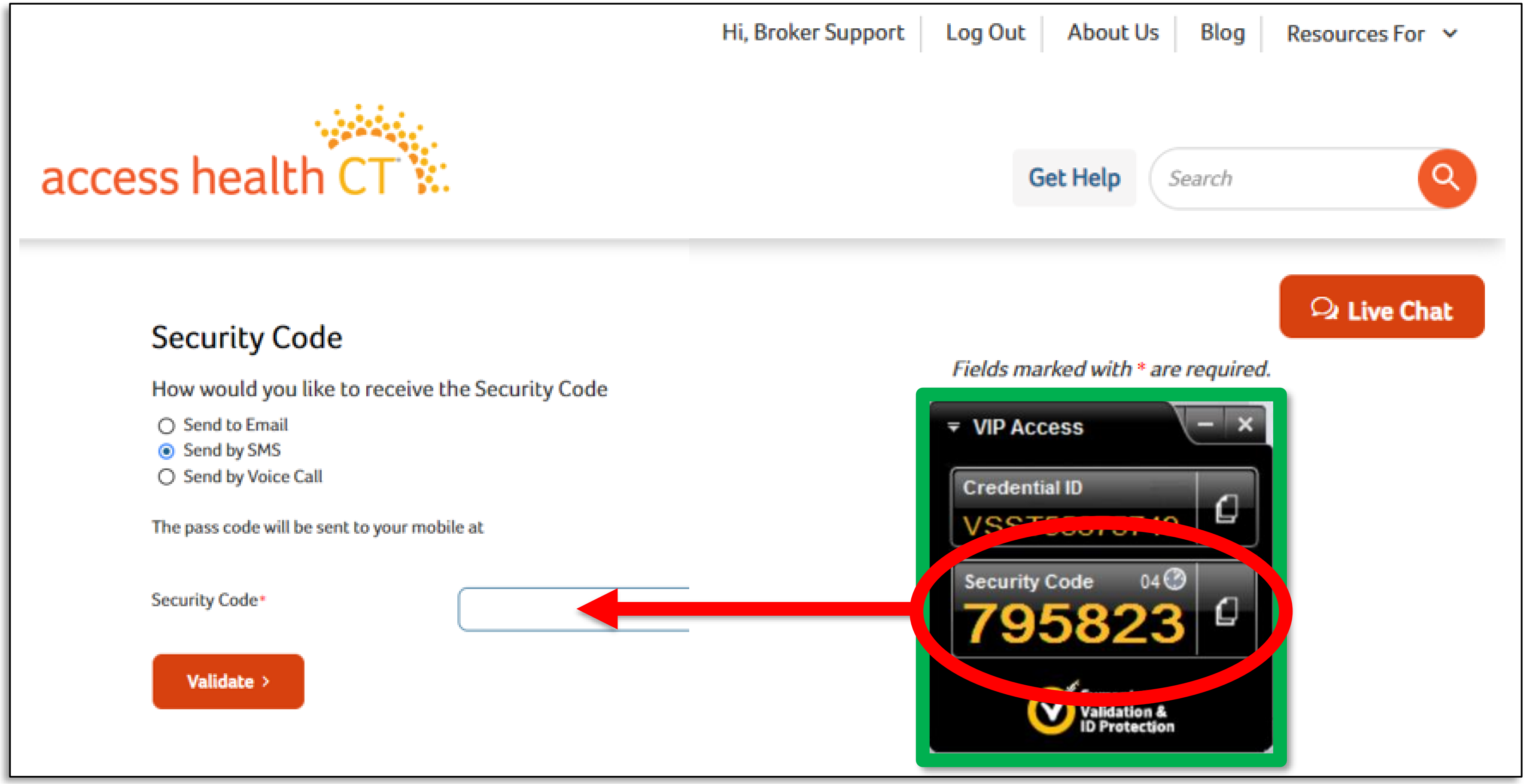
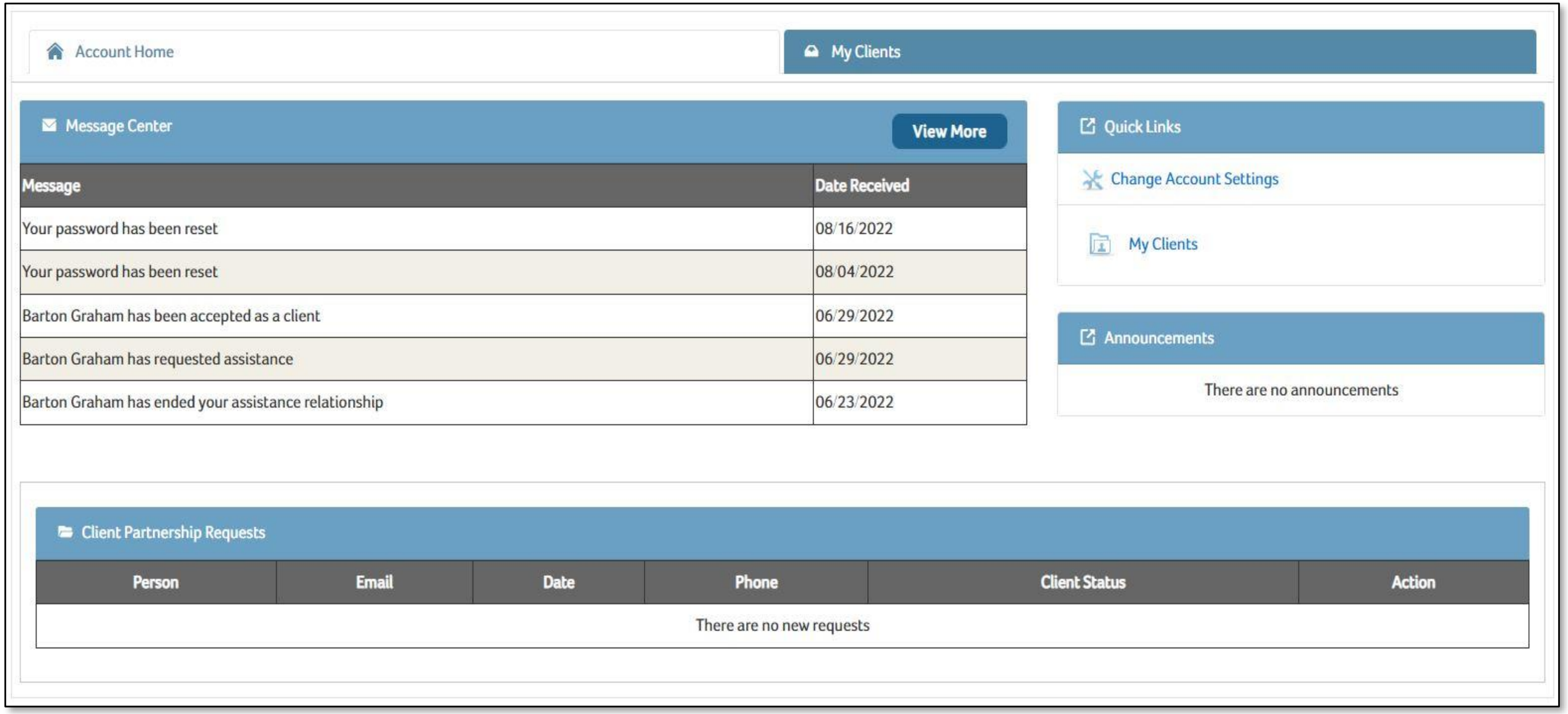
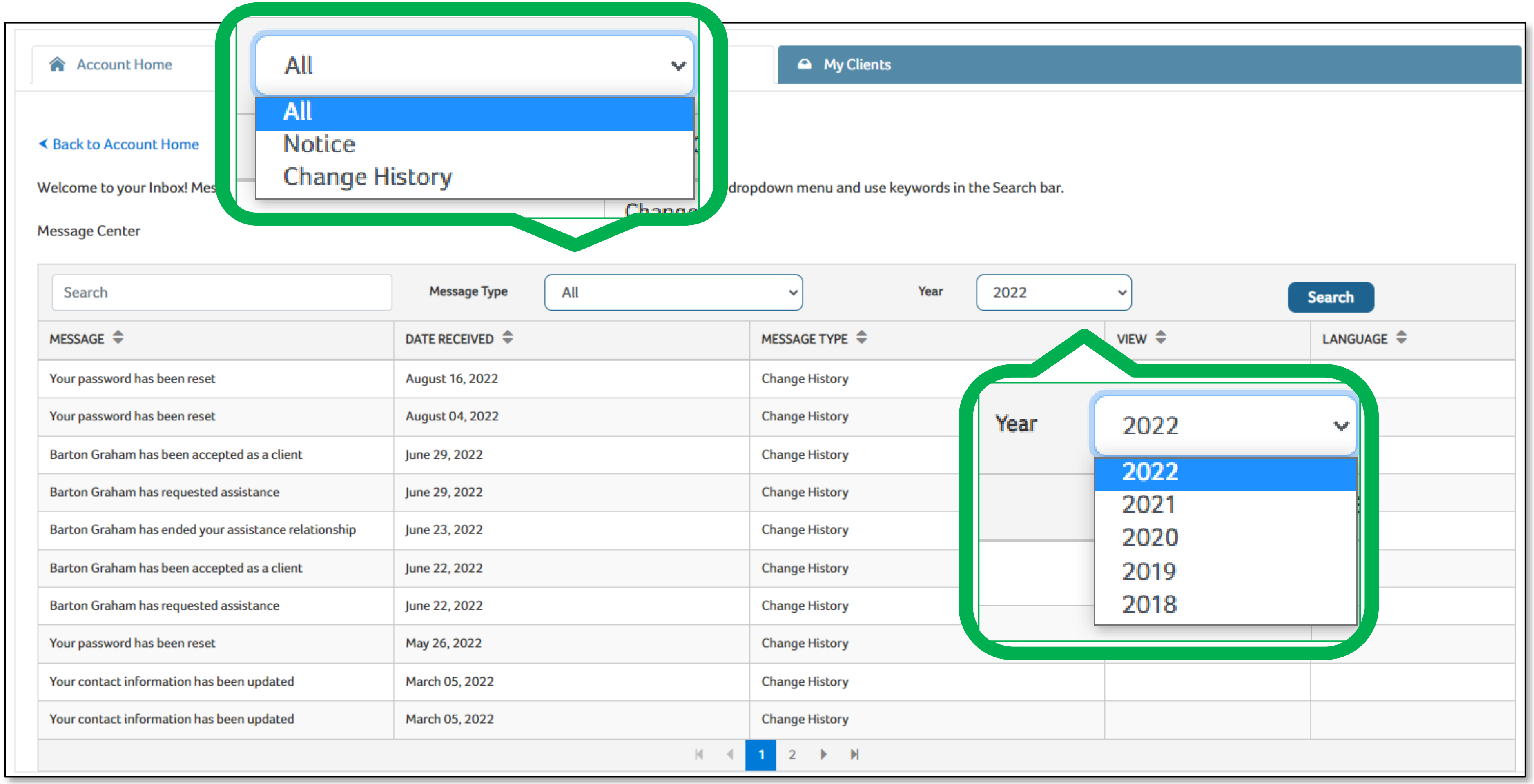
Logging into the Portal (part 2)



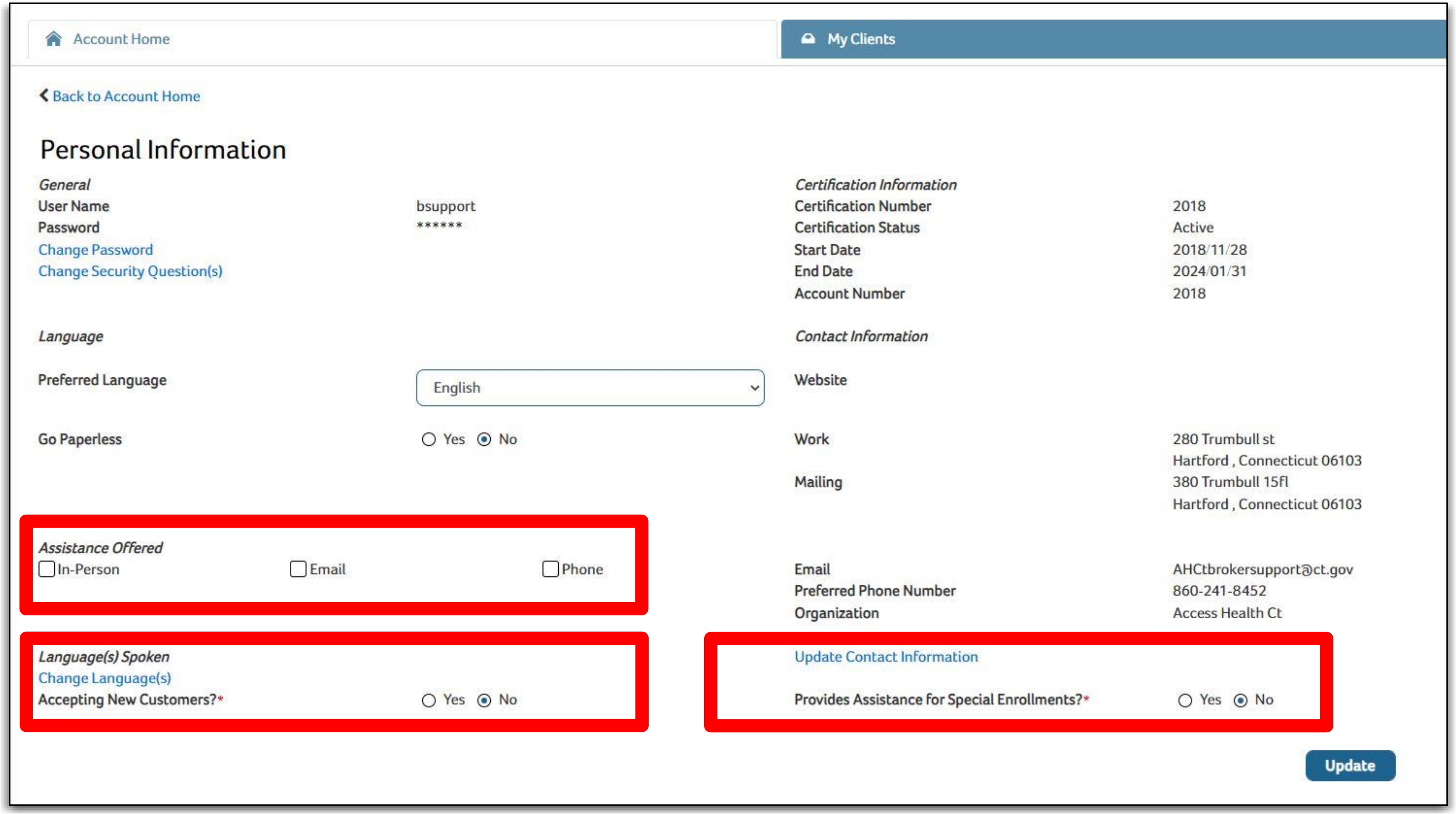
Account Home



Message Center – View More



Change Account Settings



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The Tango Process

Tango Before Completing an Application

To ensure you receive commission, tango with the consumer *BEFORE* you complete an application

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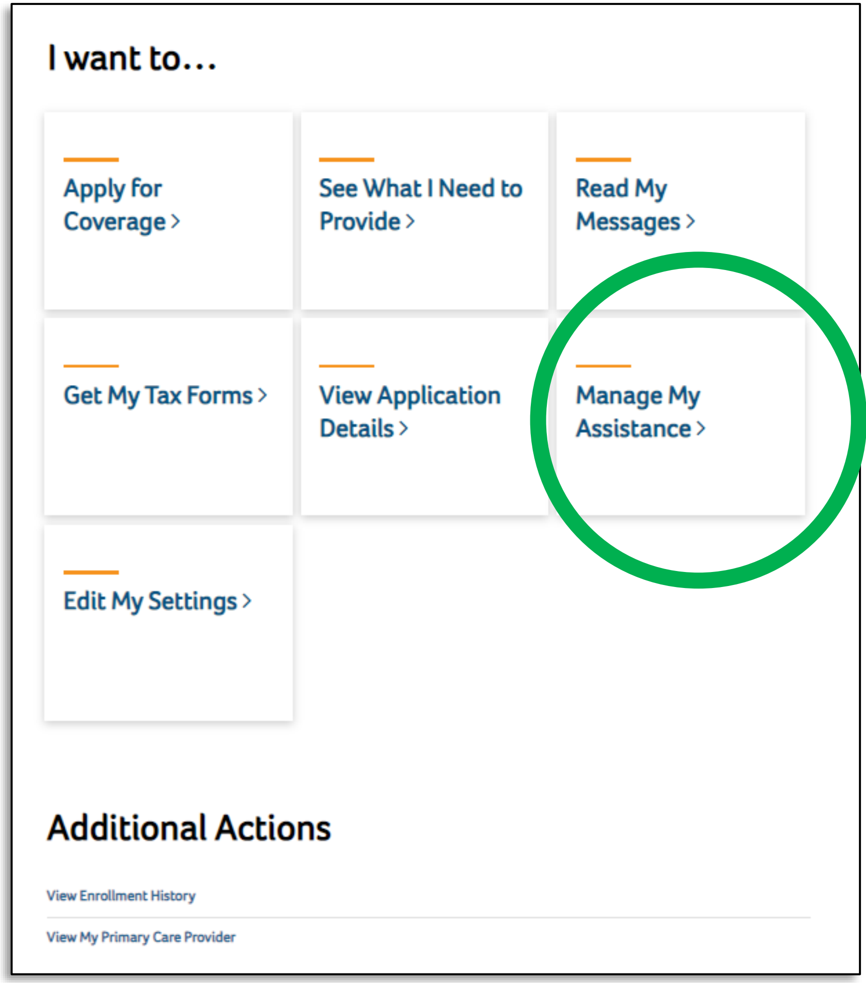
Linking a consumer's online account with their existing application

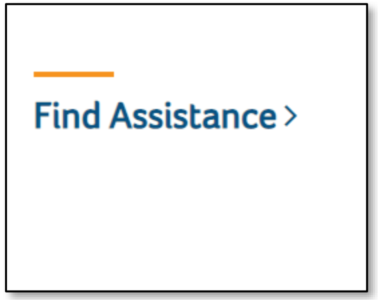
If you need to link a consumer's online account with their existing application, make sure you do so from within *THEIR* account and *NOT* the Broker Portal as this may cause system issues that will require further escalation and/or intervention and may prevent you from accessing your Portal.

The Consumer Account Home

Here you can view the consumer's enrollment history in the same Dashboard Format that was previously shown directly on the Account Home Page, as well as view and update PCP Information when applicable.



Before a consumer has Tangoed, this tile will read "Find Assistance"



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The Get Help Tool

Assistance Search

Please enter information below to find an individual who can assist you.

I need...

- ◯ Help from an Enrollment Specialist (Certified Application Counselor) to answer my questions and help me enroll.
- ◯ A Certified Broker to help me select a health care plan for me and/or my family.

Zip Code

Eg: 06101

Within Miles

5

Last Name

Eg: Smith

Organization Name

-- Any --

Language Preference

-- Any --

Town/City

-- Any --

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.
If you need assistance in a language other than English, you may contact us at the number above.

‹ Back   Search ›

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The Consumer View (part 1)

Search Results

NEED HELP CHOOSING A PLAN?

Live Chat

Our Certified Brokers can help you choose a private health plan (also known as Qualified Health Plan) at no cost. Simply call 1-855-805-4325.

- For additional help from Certified Brokers, please see the list below.

1 Found, Displaying 1-1

« Previous 1 Next »

Search Results

Name	Organization Name	Assistance Offered	Contact Information	Spoken Language(s)	Accepting New Customers?	Provides Assistance for Special Enrollments?	Action
Access Health	Access Health Ct	In Person	280 Trumbull st Hartford 06103 (860) 757-1605		YES	YES	Select

« Previous 1 Next »

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.
If you need assistance in a language other than English, you may contact us at the number above.

‹ Back

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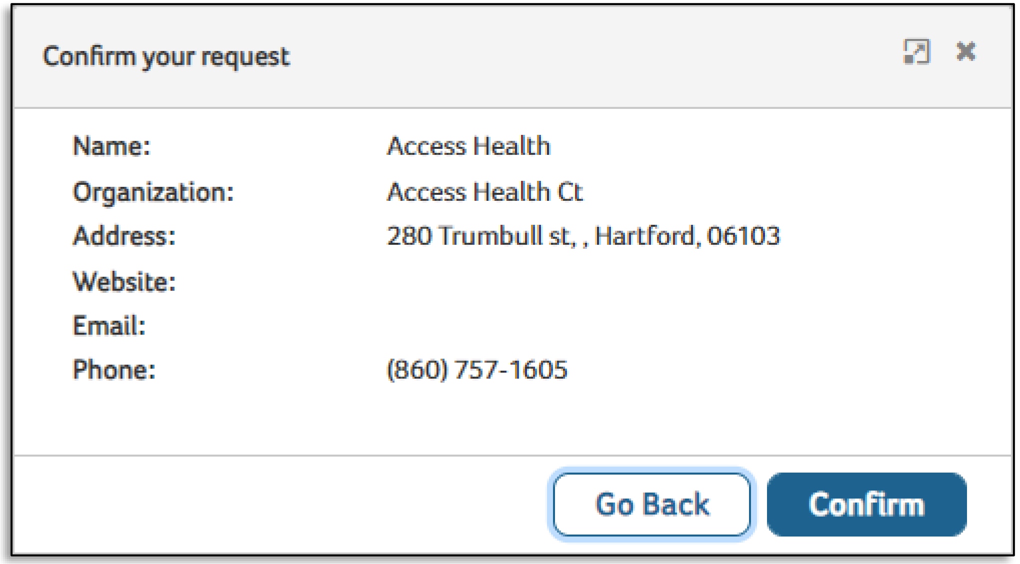
The Consumer View (part 2)



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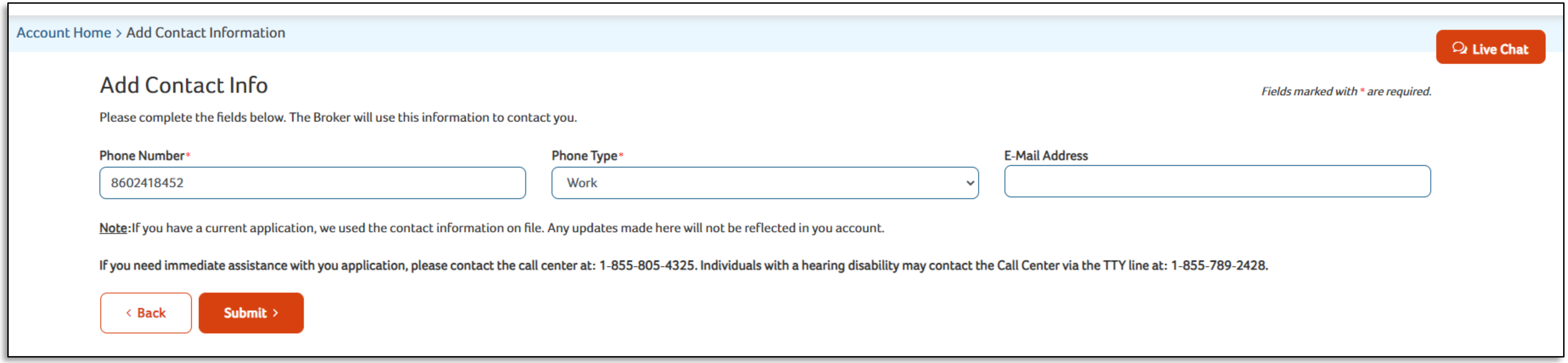
The Consumer View (part 3)



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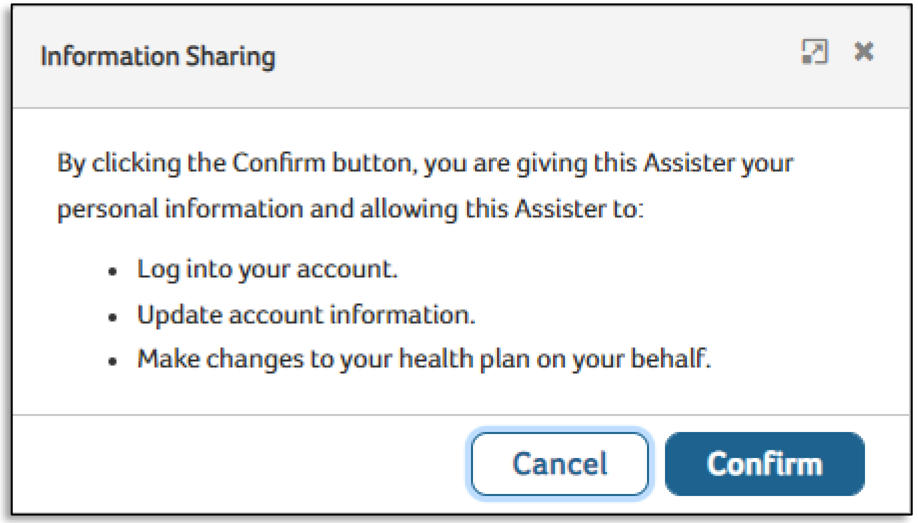
The Consumer View (part 4)

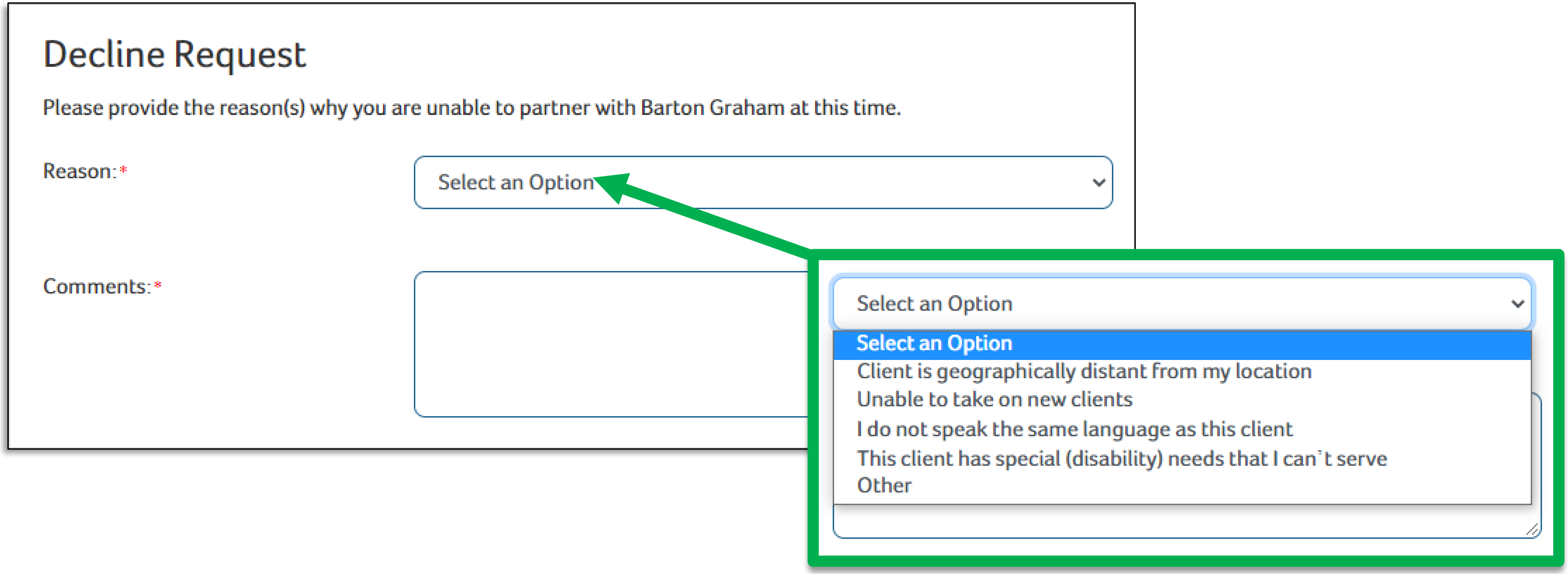


Broker Action - Accept

Client Partnership Requests

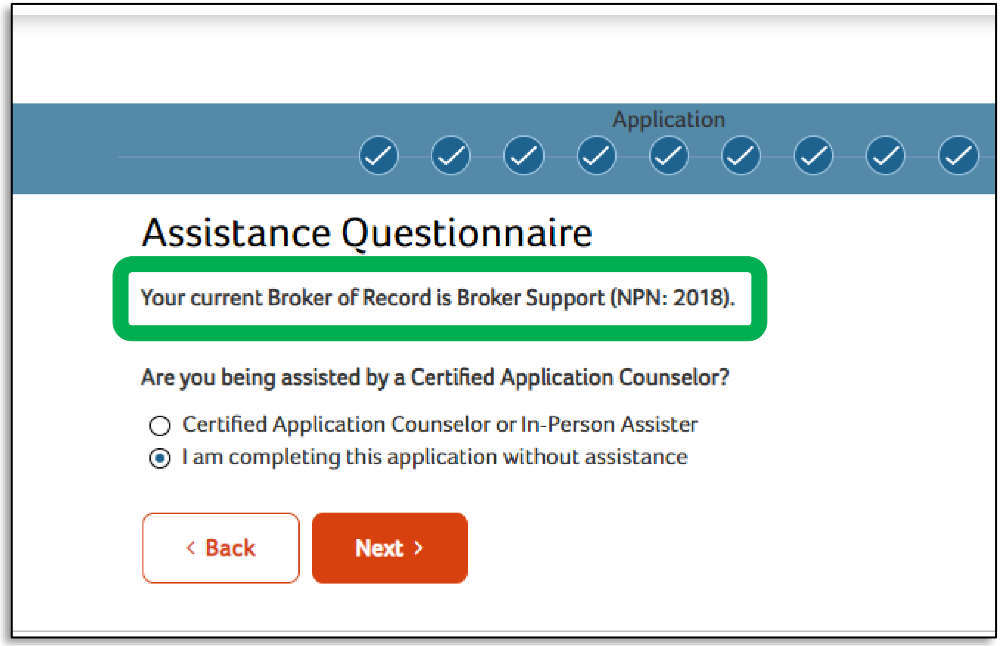
Person	Email	Date	Phone	Client Status	Action
Barton Graham		09/12/2022	860-241-8452	Enrollment Started	Accept Decline

Broker Action- Decline



Assistance Questionnaire

With system release R39 we implemented a change to the assistance question which will help to reduce the number of commission issues being seen within the system. If you are properly Tangoed to your client, you will see your name and NPN listed at the top of this page and can simply click ‘Next.’ If you do NOT see your name, you will have to go back and complete the Tango. This Question is only used for CAC tracking purposes (*NOT* commission) and will have no impact on the BOR/Client relationship.



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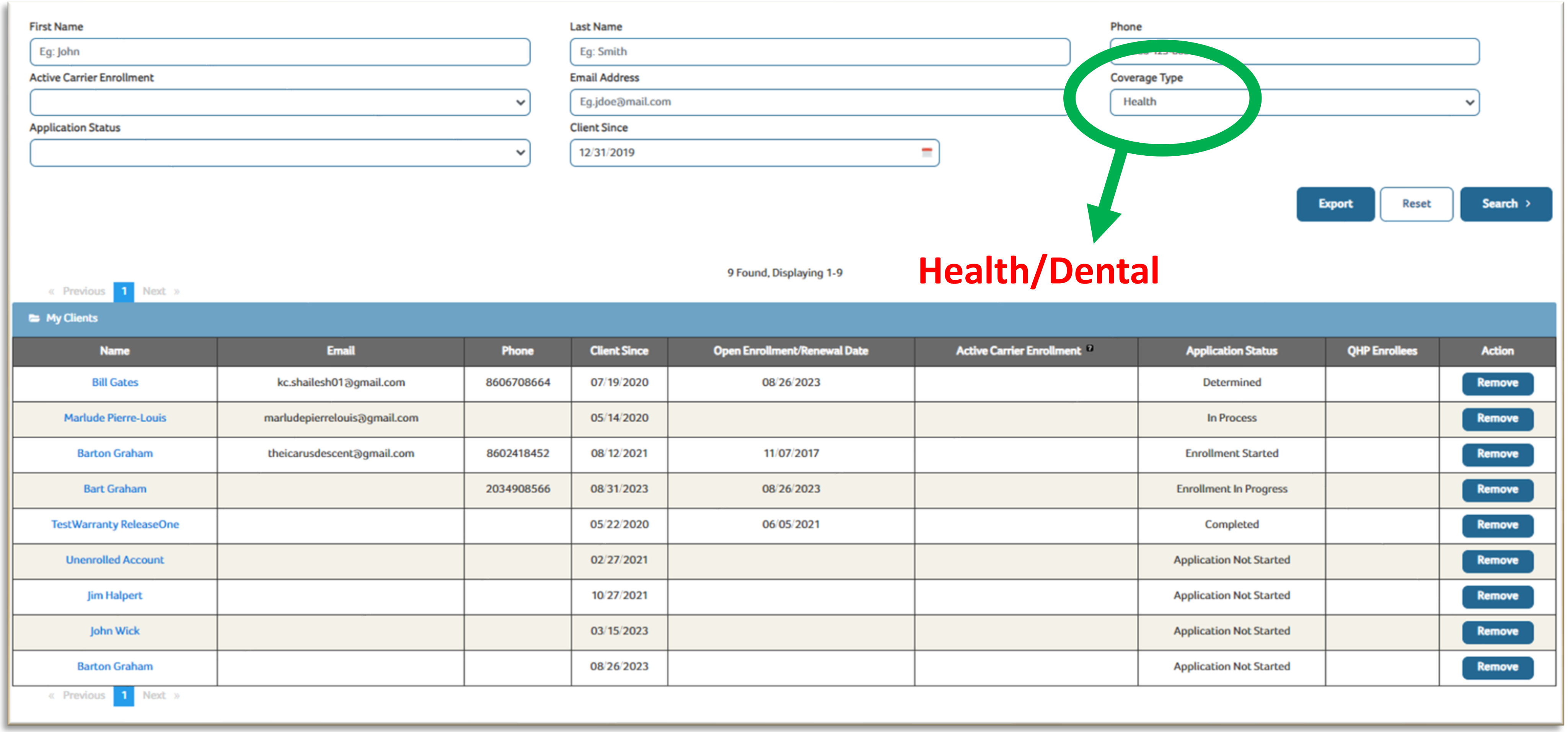
Self Service Client Lists
&
Commission

Choose Coverage Type



Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment	Application Status	QHP Enrollees	Action
Bill Gates	kc.shailesh01@gmail.com	8606708664	07/19/2020	08/26/2023		Determined		Remove
Marlude Pierre-Louis	marludepierrelouis@gmail.com		05/14/2020			In Process		Remove
Barton Graham	theicarusdescent@gmail.com	8602418452	08/12/2021	11/07/2017		Enrollment Started		Remove
Bart Graham		2034908566	08/31/2023	08/26/2023		Enrollment In Progress		Remove
TestWarranty ReleaseOne			05/22/2020	06/05/2021		Completed		Remove
Unenrolled Account			02/27/2021			Application Not Started		Remove
Jim Halpert			10/27/2021			Application Not Started		Remove
John Wick			03/15/2023			Application Not Started		Remove
Barton Graham			08/26/2023			Application Not Started		Remove

« Previous 1 Next »

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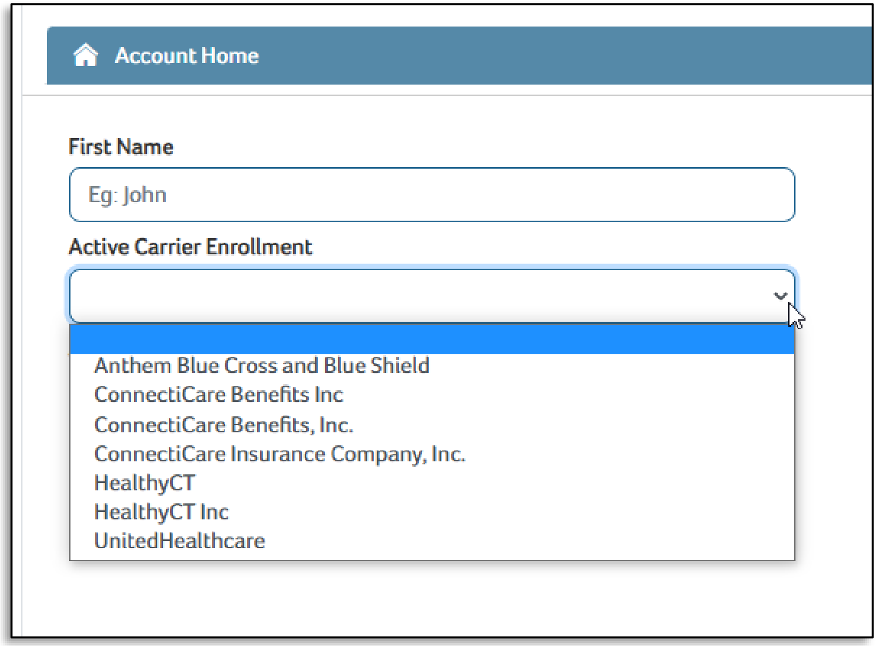
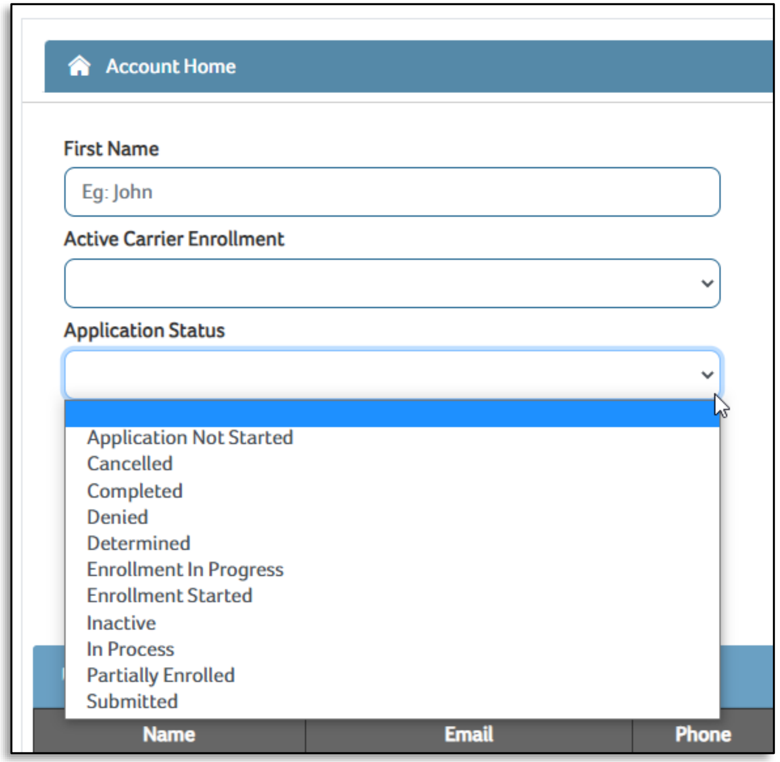
Refine By Carrier & Application Status





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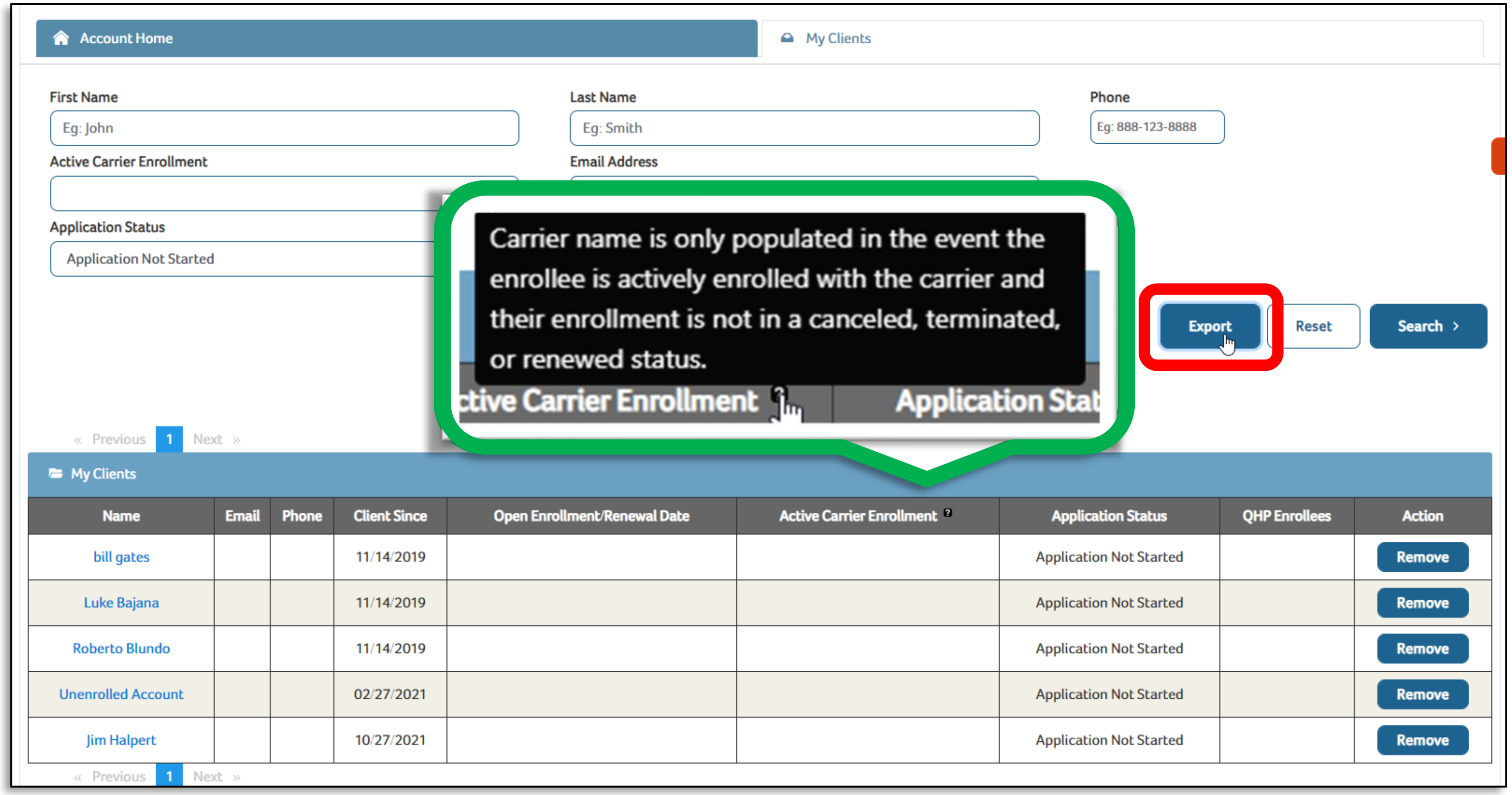
Export Your Own Client Lists



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Example of the Exported Client List

Client lists will export as excel spreadsheets with any filters you may have selected. You can save as many copies as needed with any different filter settings as you'd like.

CONSUMER_USER_FIRST_NA	CONSUMER_USER_LAST_NA	CONSUMER_LOGIN_USER_ID	LOGICAL_APPLN_ID	CLIENT_SINCE	OE_RENEWAL_DATE	ACTIVE_CARRIER_ENROLLMENT	APPLN_STATUS	PHONE_NUMBE		QHP_ENROLLEES
Bill	Gates	testemail2480	10403037	07/19/2020	06/14/2022	N/A	Determined	8606708664	kc.shailesh01@gmail.com	N/A
Marlude	Pierre-Louis	livetostrive2	10399891	05/14/2020	06/11/2022	N/A	Determined	N/A	marludepierrelouis@gmail.com	N/A
Barton	Graham	bartonwgraham	4985857	08/12/2021	11/07/2017	N/A	Enrollment Started	2034908566	theicarusdescent@gmail.com	N/A
TestWarranty	ReleaseOne	testwarranty1.0	9465525	05/22/2020	06/05/2021	N/A	Completed	N/A	N/A	N/A
bill	gates	prdtest.nazhu43	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
Luke	Bajana	lebajana	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
Roberto	Blundo	rab04004	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
Unenrolled	Account	unenrolled	N/A	02/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
Jim	Halpert	bigjimh	N/A	10/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A

Commission

- Please reach out to the Carriers for commission related issues.
- Any commission concerns returned from the carrier please reach out to the Broker Support Team IMMEDIATELY.

For commission related issues please sent requests to

AHCTbrokersupport@ct.gov

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Broker Portal Update

- You will now see when you log into your Broker Portal an Icon indicated in the Attention column if your client has an outstanding action required, the update was part of Release 41 that occurred last Friday 2/9.

« Previous 1 2 Next »

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment	Attention	Application Status	QHP Enrollees	Action
John Wick	[redacted]	[redacted]	03/15/2023	02/12/2024	Anthem Blue Cross and Blue Shield		Completed	1	Remove
Bill Gates	[redacted]	[redacted]	07/19/2020	02/10/2024			Determined		Remove

Resources

Contact Us

Email Inboxes:

- Broker Support : AHCTbrokersupport@ct.gov
- Broker Registration: BrokerRegistration.AHCT@ct.gov
- Compliance: BrokerCompliance.AHCT@ct.gov
- Academy: AHCT.BrokerAcademy@ct.gov

Broker Webpage:

https://www.accesshealthct.com/brokers

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Call Center Information

- **Call Center Hours**

Monday-Friday 8:00am – 6:00pm

Saturday 9:00am - 1:00pm

1-855-805-4325

Select Option 1 (sub-option 2) to reach the CAC Queue

If you are deaf or hearing impaired, you may use the TTY at 1-855-789-2428 or contact us with a relay operator

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Quick Links

- The Covered CT Program
- The Broker Academy
- Non-Emergency Medical Transportation (NEMT)
- Symantec VIP Soft Token Installation Guide

What to include & Not include in Emails

- **DO NOT** ***provide any sensitive information about your clients, such as Social Security Number (SSN), in the body of your emails/escalations to Broker Support.***

- ***Only include the last four digits. A name and app ID are sufficient.***

Agenda:

- 1095-A Form
- How to Obtain the 1095-A Form
- Other Types of 1095 Forms
- Common Questions
- IRS Form 8962
- Reconciliation of the Premium Tax Credit
- Summary

Introduction to the 1095-A Form

1095-A Form:

- Issued by Access Health CT.
- Enrollees of QHPs purchased through AHCT will receive a 1095-A Form. No forms are issued for Catastrophic plans or Stand-Alone Dental plans.
- Provides consumers with information about their health coverage during the prior year so they can file their federal income taxes and reconcile any advance payments of the premium tax credit they received.
- For additional information, contact the Call Center at 855-805-4325. Use the 1095 queue for 1095 related calls.

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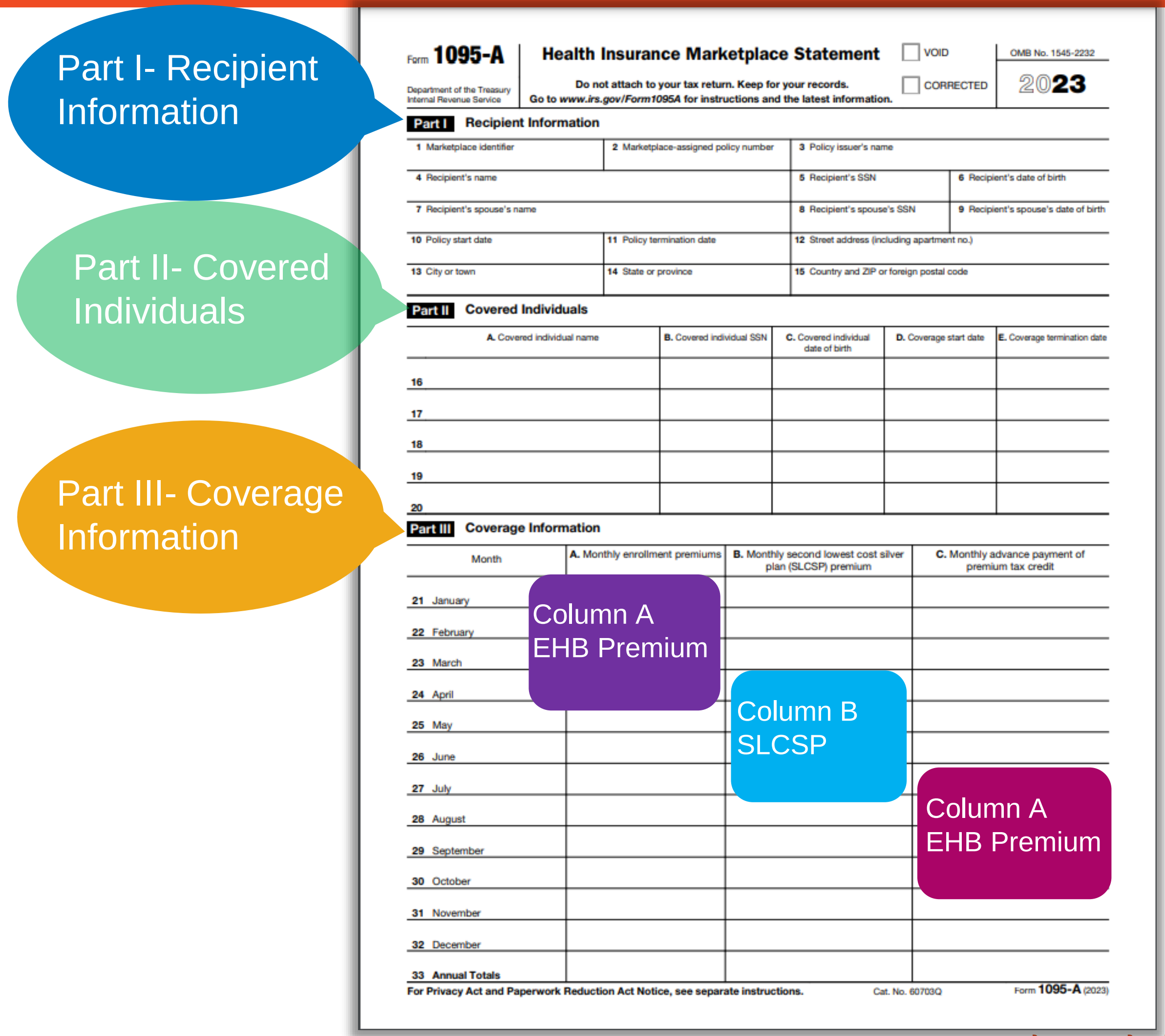
Parts of the 1095-A Form

- **Part I – Recipient Information**
- **Part 2 – Covered Individuals**
- **Part 3 – Coverage Information**
  - Column A: Premium
  - Column B: Lowest Cost Silver Plan (SLCSP)
  - Column C: Advance Premium Tax Credits (APTCs)



Form **1095-A** Department of the Treasury Internal Revenue Service

Health Insurance Marketplace Statement VOID CORRECTED OMB No. 1545-2232 2023

Do not attach to your tax return. Keep for your records. Go to www.irs.gov/Form1095A for instructions and the latest information.

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)	
13 City or town	14 State or province	15 Country and ZIP or foreign postal code	

Part II Covered Individuals

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16					
17					
18					
19					
20					

Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 Annual Totals			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2023)

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1095-A Form

Form **1095-A**

Department of the Treasury
Internal Revenue Service

Health Insurance Marketplace Statement

Do not attach to your tax return. Keep for your records.
Go to *www.irs.gov/Form1095A* for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2232

2023

Part I Recipient Information:

Reports information about the consumer such as their name, DOB, SSN, address, policy start and end dates, the insurance company that issued their policy, and the Marketplace assigned policy number (also known as enrollment ID).

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)
13 City or town	14 State or province	15 Country and ZIP or foreign postal code

1095-A Form

Part II Covered Individuals:

Reports information about each individual who was covered under the policy. This information includes the name (Column A), SSN (Column B), date of birth (Column C), and the starting and ending dates of coverage (Columns D and E) for each covered individual.

Part II **Covered Individuals**

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16					
17					
18					
19					
20					

1095-A Form

Part III Coverage Information:

Reports information about the consumer's insurance coverage that they will need to complete Form 8962 to reconcile advance credit payments or to take the premium tax credit when they file their return. The next slide will explain the columns in Part III.

Part III **Coverage Information**

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 **Annual Totals**			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2019)

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Part III Columns Information

Column A:

This column shows the essential health benefits portion of the monthly premium for the plan in which the consumer or their family members were enrolled.

If their plan covered benefits that aren't essential health benefits (EHB), the amount in this column will be reduced by the premiums for those non-essential benefits.

Column B:

This column is the monthly premium for the Second Lowest Cost Silver Plan (SLCSP). The SLCSP is used along with the household's MAGI and family size to calculate the Premium Tax Credit. The SLCSP will only include household members who were eligible for QHP and APTC. SLCSP is not applicable to those eligible for Medicaid but elected a full cost QHP.

Column C:

This column is the monthly amount of APTCs that were paid to the consumer's insurance company. The monthly APTC may vary if the consumer reported a change of income, removed a family member from their tax household or had a gap in coverage during the year.

Note: Column C should never be larger than column A. If column C is larger, ask to have it escalated.

How is the 1095-A Form Issued? Why is it Important?

1095-A Forms are Issued by Access Health CT

- 1095-A Forms for coverage year 2023 are available through the “Get My Tax Forms” tile in HIX Consumer Portal accounts. See next slide.

- Hard copies of the 1095-A Forms were mailed to primary tax filers the last 2 weeks of January. Most consumers should have their 1095-A Form by mid February.

- The 1095-A Form is important because it acts as proof of enrollment in Minimum Essential Coverage through the Health Insurance Marketplace and more importantly it’s necessary for reconciling premium tax credits. Consumers need the information on the 1095-A Form to complete the IRS Form 8962. Consumers must complete Form 8962 and file it with their federal income tax return.

Federal income taxes for 2023 are due by midnight April 15, 2024.

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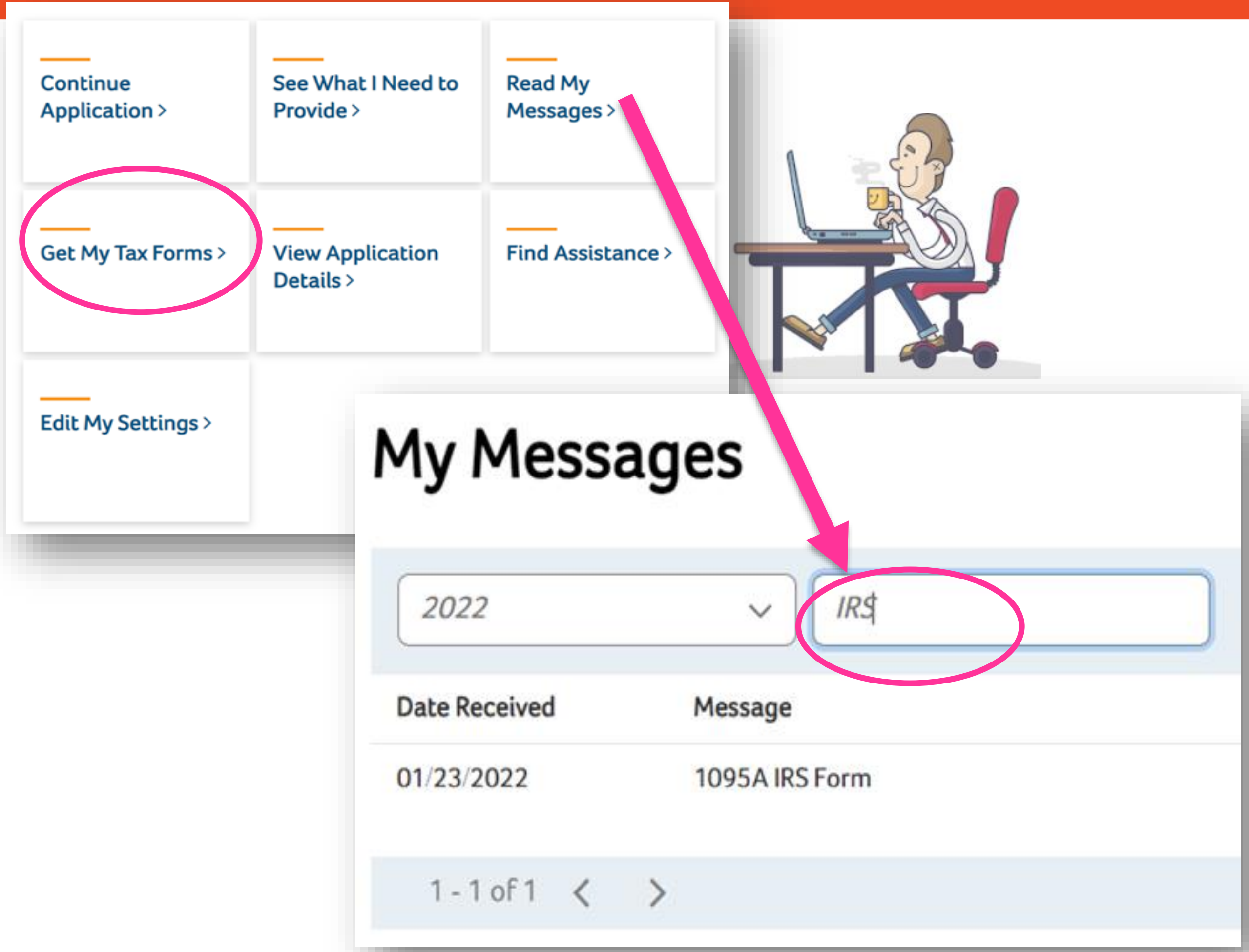
How will a Consumer Find Their 1095-A Form in the Consumer Portal?

1. After the consumer has logged into their account, they can click on “Get My Tax Forms”.
2. The consumer can then download and print the form.

OR

1. Click on “Read My Messages”.
2. Type in “IRS” in the search box and select the tax year.
3. If the consumer cannot find their 1095-A Form and you are unable to print the form, escalate.

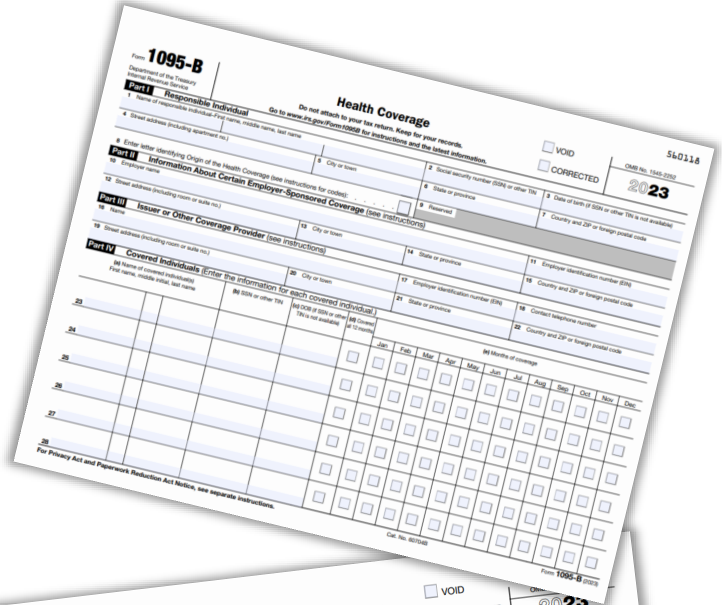


Other Types of 1095 Forms

Form 1095-B:

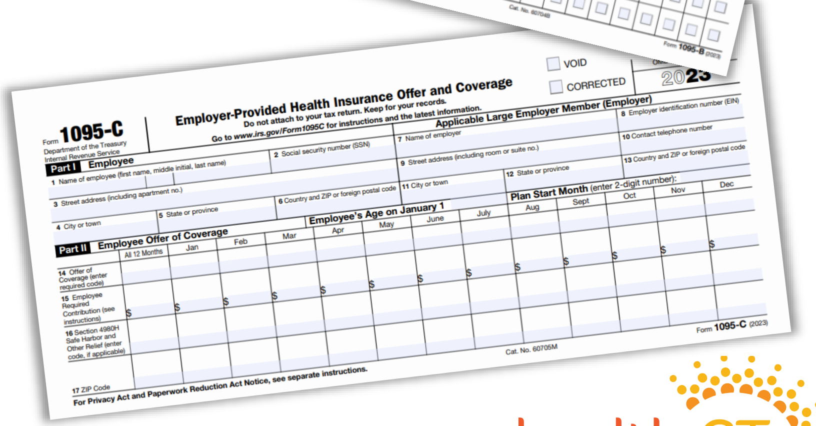
- Issued by Department of Social Services (DSS)
- Individuals enrolled in HUSKY Health (Medicaid or the Children's Health Insurance Program) will receive Form 1095-B upon request. Forms are not issued unless requested by a client.
- For additional information, consumers should call:

1-844-503-6871, or online: https://portal.ct.gov/ctdss1095B



Form 1095-C:

- Issued by employers.
- The consumer should reach out to their employer for additional information.



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Important Information

1. The 1095-A Form is sent to the primary tax filer. The primary tax filer can sometimes be different than the primary applicant.
2. Contact Center representative can only speak with the Primary Tax Filer about their 1095-A Form.

   Please note, these are the guidelines for the Contact Center and no exceptions can be made.

   

   - CCRs can only make changes at the request of the primary tax filer.
   - CCRs can make address corrections if the primary tax filer is on the phone.
   - CCRs can order reprints of 1095-A Form reprints if requested by the primary applicant, authorized representative (who is a covered individual/household member), or the broker of record, without the permission of the primary tax filer if no corrections are needed.
   - CCRs will escalate if a correction is required on the 1095-A Form and the primary tax filer is not available.
3. Consumers with Bronze, Silver, Gold or Platinum level QHP through Access Health CT for at least one month in 2023 will receive a 1095-A Form.
4. Consumers with a QHP with or without an APTC will receive a 1095-A Form.
5. Consumers who changed plans during the year, would receive one 1095-A Form for each different plan they were enrolled in for at least one month.

Roles of the Call Center and AHCT 1095-A Teams

Call Center 1095-A Team:

- Order reprints of forms.
- Update recipient's address.
- All other demographic and financial corrections are escalated to the AHCT 1095-A Team.

AHCT 1095-A Team:

- Researches and resolves escalations from the Call Center 1095-A Team.
- Verifies the information on the 1095-A Form with the carriers - Anthem and ConnectiCare.
- Makes demographic corrections to the 1095-A Form, such as changes to a consumer's name, DOB, SSN, coverage start and end dates.
- Makes financial corrections to the 1095-A Form, such as changes to premium rates, SLCSP, and to the Advance Premium Tax Credit if necessary.
- Makes corrections for birth and death prorations.

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Common Questions about 1095 Forms

Question: ***Who will receive Form 1095-A?***

Any primary tax filer who enrolled themselves or a person they claim on their taxes in a Bronze, Silver or Gold level health insurance plan through Access Health CT for at least one month will receive a 1095-A Form even if they did not request to receive APTC.

Question: ***Who will not receive Form 1095-A?***

Individuals who enrolled in a Catastrophic level health insurance plan or a Stand-Alone Dental plan will not receive a 1095-A Form.

Question: ***Why would a consumer's monthly premium amount in Column A on their 1095-A Form not match the premium amount on the bills they received from their insurance company?***

The amount in Column A shows the portion of the premium that covers **Essential Health Benefits**. Insurance companies may offer benefits in addition to the **Essential Health Benefits**, so the premium paid may be different than the amount listed in Column A to cover these additional benefits.

Question: ***What is a consumer supposed to do with the1095-A Form?***

Consumers must use the data from the 1095-A Form to complete IRS Form 8962.

Common Questions and Examples

***Question:* Why would a consumer receive multiple 1095 Forms?**

A consumer may receive multiple 1095 Forms if they were enrolled in more than one program type, switched plans during the year or had a gap in coverage. Review the examples below.

Enrolled in more than one program type:

Bob enrolled in a QHP for 1/1 and then enrolled in Medicaid 4/1. Bob will get a 1095-A Form and a 1095-B Form.

Switched plans during the year:

Betty was ineligible for APTCs 6/1 and switched from a Gold plan to a Silver plan. Betty will get two 1095-A Forms, one for the Gold plan and one for the Silver plan.

Gap in coverage:

Cindy had a QHP but ended coverage 5/1 to enroll through her employer. She was laid off and lost her insurance on 10/31. She enrolled in a QHP for 11/1. Cindy will get two 1095-A Forms for the two spans in coverage and a 1095-C Form.

IRS Form 8962 Used to Reconcile

- **IRS Form 8962** is used to validate a consumer's eligibility for premium tax credits and confirm if they received the correct advance premium tax credits. Form 8962 is filed with Form 1040. The IRS uses Form 8962 to compare the APTC received against the household’s MAGI in the Federal Income Tax Return.

- If a consumer received more APTCs than they were entitled to, they may have to pay back some or all of the advance premium tax credits received. The amount they have to repay will depend on the household's Modified Adjusted Gross Income and Federal Poverty Level.

- If a consumer should have received APTC or more APTC, they may be eligible for a tax refund in the form of premiu .

IRS Form 8962

Part I - Annual and Monthly Contribution Amount:

In this part, a tax filer will list their tax household size, the household's MAGI and Federal Poverty Level percentage.

Part II - Premium Tax Credit Claim & Reconciliation of Advance Payment of Premium Tax Credit:

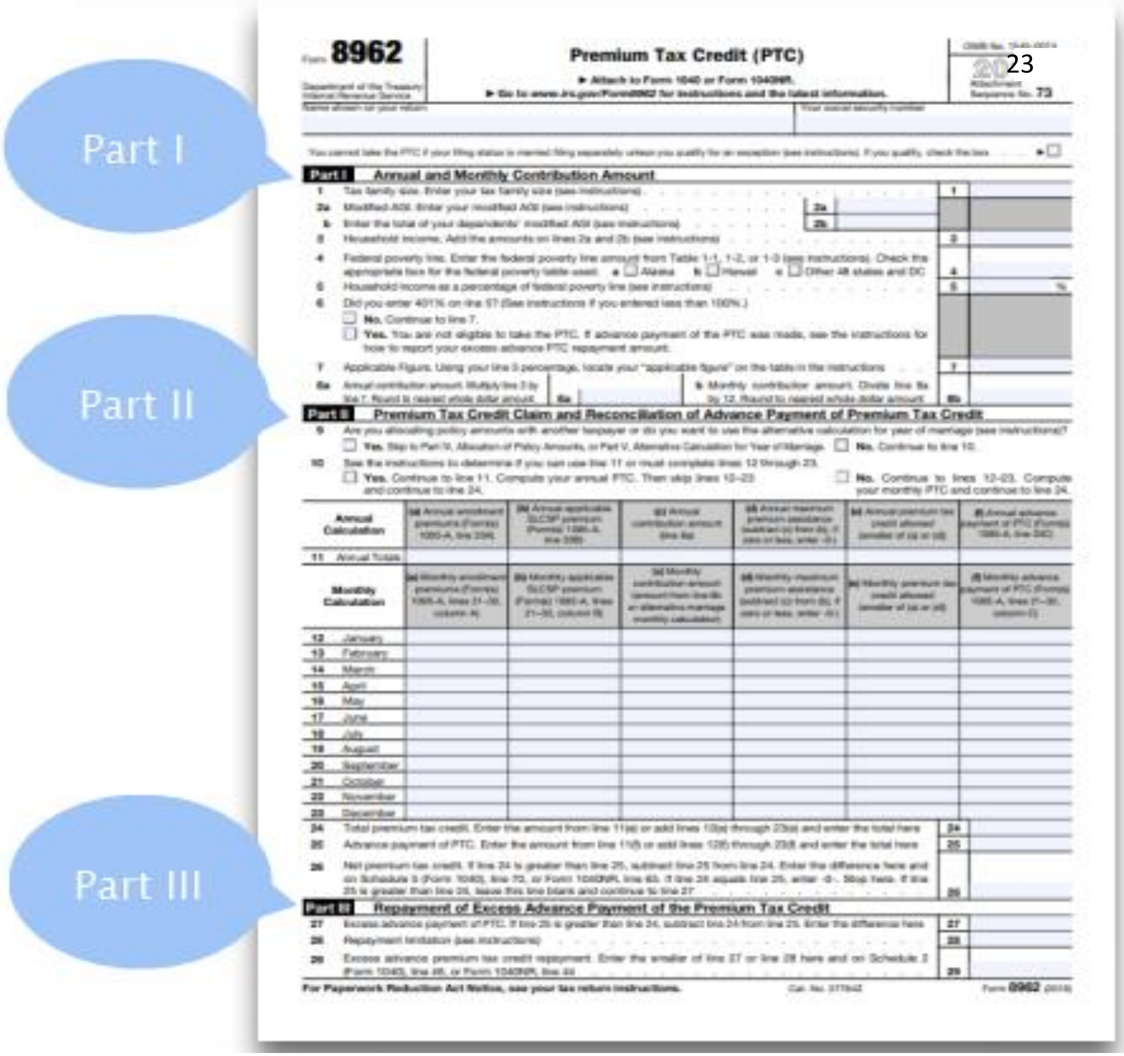
In this part, a tax filer will enter their enrollment premiums, the applicable Second Lowest Cost Silver Plan premium and the APTCs they received. The consumer will be able to see if they received the correct amount of APTCs or were eligible for more.

Part III - Repayment of Excess Advance Payment of the Premium Tax Credit:

In this part, the tax filer will learn if they must repay any excess APTCs received during the year.

There is a page two to the IRS Form 8962

It is used to allocate APTCs between two or more policies when a dependent is claimed on two tax filings, for instance when parents are divorced. Consumers should seek professional tax advise to complete that section.



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Failure to Reconcile

What happens if the consumer received APTCs but does not file IRS Form 8962 with their federal tax return?

The IRS will consider their return to be incomplete and will not process it until Form 8962 is submitted. This will delay any refund they might be eligible to receive. If they do not complete Form 8962, they may be subject to penalties for filing late and may not be eligible to receive advance premium tax credits for future years. This situation is called "Failure to Reconcile" or FTR.

The biggest challenge for consumers is sending the right documents to prove they did file. AHCT will accept a Tax Return Transcript to satisfy all three requirements (1040, 8962 and Proof of Filing). Access Health CT's partners, Brokers and Certified Application Counselors, are asked to help individuals request a transcript but should not perform this action on behalf of the consumer if the consumer is not present. Consumers can request a tax return transcript by going to: https://www.irs.gov/individuals/get-transcript

What if the consumer's income for the year was below the threshold to file a Tax Return?

Even if the consumer's income for the year was below the threshold to file a Tax Return, they are still responsible for filing and reconciling any APTCs they received by using IRS Form 1095-A to complete IRS Form 8962.

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Summary

- 1095-A Forms report healthcare coverage for last year, 2023. Consumers received these forms early February.

- Consumers use the 1095-A Form to fill out IRS Form 8962. Form 8962 is filed with their Federal Income Taxes. The purpose is to reconcile APTCs (received or not received) with the income reported for 2023.

- There are occasions the AHCT 1095-A Team needs to *review* some of 1095-A Forms (before mailing) because of changes made during 2023 that might not be reflected correctly on the form. The team member reviews the changes, reaches out to the consumer, works with the carriers, corrects the 1095-A Form if required, updates the 1095 Portal, and sends out the revised 1095-A Form.

Q & A Segment

Thank you for joining!