

ACA information to be included in Agent Training

Understand the roles of Assistants: Navigator, Non-Navigator, Certified Application Counselor & Insurance Agent

Understanding Health Insurance:

- Premiums, Deductible, Copayment, Coinsurance
- Preventive Services
- Types of Health Insurance Plans- HMO, POS, PPO, HDHP and Catastrophic
- New health coverage rules creating stronger consumer protections

Marketplace

- Private health insurance
- Premium tax credits, cost-sharing reductions
- Medicaid & CHIP
- Individual Marketplace
- SHOP Marketplace

Qualified Health Plans (QHPs)

- Certified by the Marketplace, provides essential health benefits and follows established limits on cost-sharing.
- EHBs – know the EHBs and understand how each works

Individual Shared Responsibility Payment

Exemptions

- How to qualify for an exemption

Employer Shared Responsibility Payment

Medicaid & Expanded Medicaid

Open Enrollment

Special Enrollment

- How can consumers qualify for special enrollment periods

Enrollment Process

Cancellation of Coverage

Grace Period

- Difference between what's available to someone receiving financial assistance and not receiving financial assistance

Eligibility Appeals

Re-Enrollment

Agent Annual Registration Requirements

Preventative Benefits - USPSTF

Types of Marketplaces:

- State Marketplace
- State Partnership Marketplace
- Federal Marketplace

Stand Alone Dental Plans

Pediatric Dental Coverage

Network

Drug Formularies

Qualifying events

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