

**CERTIFIED APPLICATION COUNSELOR DESIGNATED ORGANIZATION (CDO) &
CERTIFIED APPLICATION COUNSELOR (CAC)
FREQUENTLY ASKED QUESTIONS:**

- 1. What are Certified Application Counselor Designated Organizations and Certified Application Counselors?**
 - A.1. Certified Application Counselor Designated Organizations (CDOs) are a vital component of the assister community. CDOs oversee Certified Application Counselors (CACs) who are trained and able to help consumers seeking health insurance coverage options through a state or federal Marketplace.
 - A.2. A Certified Application Counselor (CAC) is an individual staff member or volunteer who is certified by a certified application counselor designated organization (CDO) and who is trained and able to help consumers as they look for health coverage options through the Virginia Exchange and Virginia's Medicaid program, including helping them complete the eligibility and enrollment process. Their services are free to consumers.
 - A.3. CACs are different than Navigators. Navigators are also trained and able to help consumers as they look for health coverage options through the Virginia Exchange and Virginia's Medicaid program at no cost to consumers, but they are funded through the state and have certain additional responsibilities. These individuals and organizations are registered with the State Corporation Commission Bureau of Insurance.

- 2. Can an individual become a Certified Application Counselor (CAC) or must they be affiliated with a Certified Application Counselor Designated Organization (CDO)?**
 - A.1. Individuals who wish to assist consumers with the Virginia Exchange must be affiliated with a CDO or navigator organization. This does not apply to insurance producers (agents/brokers). If you would like to become a CAC, please contact one of the current CDOs found at <https://coverva.org/en/find-help-in-your-area>.

- 3. I am an organization interested in becoming designated by the Virginia Exchange as a CDO. How do I obtain CDO designation? What requirements do I follow to certify CACs?**
 - A.1. You may apply with the Virginia Exchange to receive a certification designation to operate as a CDO. You will need to:
 - Register as a CDO in Virginia at www.sircon.com/virginia.
 - Attach to the application the following:
 - A signed copy of the Virginia Exchange *Compliance Agreement for CAC Designated Organization* found at <https://www.scc.virginia.gov/getattachment/6bca4c1b-abfc-4ab1-b403-256b74d69cf9/CDO-Compliance-Agreement.pdf>
 - A list of cities and counties in which the CDO intends to operate
 - A completed [List of Certified CACs Form](https://www.scc.virginia.gov/pages/CACs-and-CDOs) found at <https://www.scc.virginia.gov/pages/CACs-and-CDOs>.

- A.2. Once you have been granted a designation by the Virginia Exchange, you may certify any CAC so long as the CAC has completed the required assister training through the CMS Marketplace Learning Management System (“MLMS”) <http://marketplace.cms.gov/technical-assistance-resources/training-materials/training> as described below in the answer to question #5. There is no additional state-specific training required.
- A.3. As a CDO, you will need to generate a new assister ID number for each CAC you certify. The Virginia Exchange will recognize the following format:

VHBECDO[A00][000]

- [A00] – Insert here your CDO ID as assigned by the Virginia Exchange.
- [000] – Insert here the unique number that you have assigned to each CAC.

4. I am an organization interested in certifying CACs to assist consumers in Virginia and an FFM state.

- A.1. Organizations interested in certifying CACs to assist consumers in Virginia as well as an FFM state are required to become designated by the Virginia Exchange as well as the FFM. To obtain a CDO designation in Virginia see question #3 above. For information about seeking a FFM CDO designation, visit <https://marketplace.cms.gov/>. CACs certified to assist consumers in Virginia and an FFM state must be issued a Virginia assister ID number in the format found in question #3 above as well as a FFM assister ID number. CDOs are not required to be headquartered in Virginia to serve Virginia consumers, but its CACs are expected to be able to physically serve Virginia consumers. It is important that CDOs stress to their CACs regarding being diligent in using the ID# issued by the SBE-FP or FFM based on where the consumer is enrolled/enrolling/shopping, and to ensure they comply with the rules of the respective SBE-FP or FFM where the consumer is enrolled/enrolling/shopping.

5. I am an organization interested in certifying CACs to assist consumers in Virginia and an SBE or SBE-FP state.

- A.1. Organizations interested in certifying CACs to assist consumers in Virginia as well as another SBE or SBE-FP state are required to become designated by the Virginia Exchange and meet the requirements of the other SBE or SBE-FP state. To obtain a CDO designation in Virginia see question #3 above. For information about seeking a CDO designation from another SBE or SBE-FP state, please contact that state. CACs certified to assist consumers in Virginia and another SBE or SBE-FP state must be issued a Virginia assister ID number in the format found in question #3 above for use with Virginia consumers. Please contact the Exchange in other SBE or SBE-FP states for state-specific information regarding the certification of CACs. CDOs are not required to be headquartered in Virginia to serve Virginia consumers, but its CACs are expected to be able to physically serve Virginia consumers. It is important that CDOs stress to their CACs regarding being diligent in using the ID# issued by the SBE/SBE-FP or FFM based on where the consumer is enrolled/enrolling/shopping, and to ensure they comply with the rules of the respective SBE/SBE-FP or FFM where the consumer is enrolled/enrolling/shopping.

6. I am a CAC certified currently through a CDO. What do I need to do to be certified going forward?

A.1. To be certified as a CAC, you must fulfill the following requirements:

- Complete the required assister training through the CMS Marketplace Learning Management System (“MLMS”) at <http://marketplace.cms.gov/technical-assistance-resources/training-materials/training>. There is no additional state-specific training required. Note that when accessing the training on the MLMS landing page, you will select “SBE-FP Assister” under the “Assister type” drop-down. For the “Organization Type” drop-down, you will select “State-based Exchange Using the Federal Platform.” An assister ID number is not required to complete the MLMS training.
- Meet any other requirements your CDO requires for certification.
- Note that your CDO will issue you a new assister ID number.

7. What if I have more questions as I work through this process either as an existing assister, a new applicant, or a CDO?

A.1. Please contact the Virginia Exchange, via Assisterprograms@scc.virginia.gov or (804) 371-9631. Note that this list of FAQs will be posted here: <https://www.scc.virginia.gov/pages/CACs-and-CDOs>. We will update the FAQ list as we receive additional questions.