



Health Insurance Marketplace News

The Arkansas Health Insurance Marketplace, the state's health information exchange required under the Patient Protection and Affordable Care Act of 2010, will begin enrollment in October. Hospitals have the opportunity to provide individual assistance to consumers seeking coverage in the marketplace by arranging for appropriate employees and/or volunteers to become Certified Application Counselors (CACs).

Because the Arkansas marketplace is a state-federal partnership, both federal and state training are required for CACs. In addition, [Arkansas Act 1439](#) requires each individual CAC to be licensed by the Arkansas Insurance Department prior to assisting consumers with enrollment through the Health Insurance Marketplace.

Step 1: Organization Must File Federal Application.

In order to provide CACs for enrollment assistance, a hospital first needs to submit an application to the federal government. The application can be found at <http://marketplace.cms.gov/help-us/cac-apply.html>. According to CMS, each legal entity must apply separately, but a single legal entity with multiple locations within the state may submit one application for all of its locations. According to the Arkansas Insurance Department, CMS will communicate directly with the hospital once its application is approved and will issue the hospital a federally assigned number as a CAC organization.

Step 2: Each CAC Must Complete Federal and State Training.

After a hospital has been designated at the federal level as a CAC organization, the individual hospital staff and volunteers who will provide application assistance must complete both federal and state CAC training.

CMS estimates that the federal training will take about five hours. All training will be done online through modules available on the CMS website at <https://marketplace.medicarelearningnetworklms.com/Default.aspx>. (Anyone

may preview the CAC training content at <http://marketplace.cms.gov/training/get-training.html>.)

Upon successful completion of the federal training, individuals who will serve as CACs in Arkansas then will be required to complete state-specific training, which will include information about Arkansas's Private Option Plan. The Arkansas Insurance Department expects state-specific training to be available online on September 9.

Step 3: Each CAC Must Apply for an Arkansas License.

Upon successful completion of both the federal and state-specific training, each individual CAC must submit a completed application for licensure and a notarized background screening form, both of which will be available from the Arkansas Insurance Department. The licensing fee will be \$35 per year and include the cost of the background screening. **The only accepted payment method is a money order.**

Feel free to contact Elisa White at the AHA, (501) 224-7878 or elisawhite@arkhospitals.org, if you have questions or need additional information. The Arkansas Insurance Department contact for CAC issues is Sandra Cook, sandra.cook@arkansas.gov.