

A photograph of a person's feet wearing blue flip-flops walking on a wooden staircase. The person is wearing blue jeans. A white and grey ball is on the steps. The background is a light-colored wall. The text is overlaid on a dark green background.

**THERE ARE TIMES WHEN YOU  
NEED A HELPING HAND.  
LIKE A WHOLE TEAM OF THEM.**

# July 2017 Webinar





# Agenda

- 2018 Certification and Training
- NEW Consumer Connector Accountability Standards
- BridgeSpan Crosswalk
- Questions

# 2018 Consumer Connector Training

- Your Health Idaho 2018 certification is right around the corner.
- You are required to complete either the 2018 Agent & Broker Training or the 2018 Enrollment Counselor Training and attend 2 In-Person Trainings.
- Live training begins September 11 in Idaho Falls. These trainings are repeated in October to give you a second option for attending.
- Unlike last year, live training will not be available online. YHI will host **ONE** JoinMe session so out of state Consumer Connectors can participate.
- Following the JoinMe training, you will have to pass a test. You will have 3 attempts to pass. If you fail, you **MUST** attend an In-Person training or you will not be able to certify.

# 2018 Consumer Connector Training

- The 2018 LMS Training for all Consumer Connectors begins August 15.
  - <https://edvance360.com/yourhealthidaho/>
- For Consumer Connectors who are re-certifying, there will only be 9 modules this year. Consumer Connectors new to Your Health Idaho must go through the full 18 modules.
- If you need assistance getting into your LMS account, please contact [outreach@yourhealthidaho.org](mailto:outreach@yourhealthidaho.org).

# Re-Certification Notices

- All APTC consumers will see the first round of notices regarding updating/reporting their 2018 income from the Department of Health and Welfare around August 11.
- Please stress the importance of these notices to your clients early, especially with a shortened OE.
- Recommended best practice would be to verify your client's information in idalink to ensure the correct information is listed.

# Contact the Correct Entity

## Contacting the Correct Entity

In the Partner Tools & Information webpage of [yourhealthidaho.org](http://yourhealthidaho.org) (under YHI Tools & Information) is the form “Contacting the Correct Entity”

Initial determination of APTC eligibility and ongoing changes to financial applications ONLY

- Name
- DOB
- Social Security Number
- Gender
- Income
- Physical/Mailing address
- Change in tax household
- Ethnicity
- Legal status
- Incarceration
- Death
- Relationship change (marriage or divorce)
- Loss/Gain of Minimum Essential Coverage
- Tax filing validation



1.877.456.1233

# Contact the Correct Entity

## Contacting the Correct Entity

Initial determination of Exchange eligibility and ongoing changes to non-financial applications ONLY

- Name
- DOB
- Social Security Number
- Gender
- Income
- Physical/Mailing address
- Change in household size
- Ethnicity
- Legal status
- Incarceration
- Death
- Relationship change (marriage or divorce)
- Loss/Gain of Minimum Essential Coverage

Both financial & non-financial applications:

- Making plan selections
- Plan effective/termination date
- Special Enrollment Periods
- Enrolled household members
- Email address change





# Contact the Correct Entity

## Contacting the Correct Entity

### Agents, Brokers, and Enrollment Counselors:

- YHI certification
- Training dates and topics
- Unlocking agent portal
- General agent, broker, and enrollment counselor questions

### For all Consumers:

- Payment discrepancies
- Reinstatement of terminated health care plans
- Benefits administration
- Current or open claims
- All items related to carrier notices
- All policy-related activity after policy termination



[outreach@yourhealthidaho.org](mailto:outreach@yourhealthidaho.org)

**Individual Insurance  
Carriers**

# YHI Policy: Insurance 30

- YHI has instituted a set of Agent Accountability Standards, that will be effective September 1, 2017.
- YHI will enforce an agent accountability process as set forth in the Agent Accountability Standards.
- Failure to adhere to these standards will result in decertification from Your Health Idaho for the remainder of the certification year.
- The YHI Agent Liaison will perform monthly audits of agent accounts to ensure accountability standards are being met. The Agent Liaison will also monitor and track reports from YHI Consumer Advocates and the YHI Appeals Coordinator that indicate issues with adherence to YHI Accountability Standards.

# Agent Accountability Standards

Activities that lead to a warning are defined as:

- Three appeals with an Agent of Record error within the certification period
- Validated PII incident as described in YHI training
- Agent breach of YHI Privacy and Security Standards
- Agent breach of YHI Producer Agreement

If an agent receives three warning notices within a certification year, the case will be submitted to YHI Leadership to recommend appropriate actions.

# Agent Accountability Standards

Activities that lead to a warning are defined as:

- In addition, activity that appears to be out of compliance with Title 41 of the Idaho Insurance Code will be forwarded to the Department of Insurance for review.
- If it is determined that agent decertification is appropriate after YHI leadership's review, notice will be delivered to the agent via certified mail.
- Decertification will be implemented 15 days from the date of notice, to allow the agent to transfer his/her Book of Business and notify consumers. If the agent does not transfer the Book of Business, the agent's consumers will receive a notice from YHI but no further contact will occur unless the consumer contacts YHI for assistance.
- Agents who are decertified will have the option to recertify for the next enrollment period.

# Agent Accountability Standards

- An agent may appeal a decertification decision by writing a letter to YHI's Executive Director explaining the circumstances around each incident that led to the decertification and why the agent feels the decertification is an inappropriate decision.
- If an agent is decertified by YHI three times in their career, they will no longer be allowed to sell on the exchange.

## Enrollment Counselors

- Enrollment counselors will be required to meet these standards. Any disciplinary action will be addresses with the enrollment entity for which they work.
- Decisions for enrollment counselor decertification with be made in cooperation with the Enrollment Entity



# QUESTIONS?

For questions regarding outreach best practices,  
agent related questions or concerns, please contact  
[outreach@yourhelathidaho.org](mailto:outreach@yourhelathidaho.org)

For consumer facing issues or concerns, please contact  
[support@yourhealthidaho.org](mailto:support@yourhealthidaho.org)

APTC questions or concerns, please contact  
[mybenefits@dhw.idaho.gov](mailto:mybenefits@dhw.idaho.gov)

