



## Frequently Asked Questions Regarding Certified Application Counselor Entities (Organizations)

(Updated 11/14/2017)

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### 1. What are certified application counselor (CAC) entities?

CAC entities in a federal exchange will be federally qualified health centers, hospitals, health care providers, social service agencies, local health departments and Indian Health Services.

CAC entities, with the help of individual CACs, will:

- Help consumers fill out electronic and paper applications to establish eligibility for the federal exchange and public assistance programs; and
- Help consumers enroll in coverage on the federal exchange.

CACs, like navigators, help individuals check their eligibility for public assistance programs. CACs also help consumers sort through the health insurance plans that display on the federal exchange website after consumers enter their preferences. CAC entities and their affiliated individual CACs are registered with the Office of the Commissioner of Insurance (OCI).

Unlike navigator entities, CAC entities are not federally funded and are not responsible for education and outreach to raise awareness about the federal exchange.

CAC entities are not permitted to provide advice to consumers or employers about which health insurance plan offered on the federal exchange best meets their needs. Only a licensed health insurance agent may offer such advice. Additionally, CAC entities are not permitted to assist consumers in comparing health insurance plans offered off the federal exchange.

#### OCI Agent Licensing

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**2. My organization is interested in becoming a CAC entity (organization). How do we start this process?**

Your organization must submit an application to the federal exchange. Information on becoming a CAC organization and a link to the application are available online at <https://marketplace.cms.gov/>.

Once the application is approved, the organization will enter into an agreement with the federal exchange to certify its staff or volunteers to act as certified CACs who perform the duties and meet the requirements for CACs.

**3. Do the individuals employed by or working on behalf of my organization need to take any special training or get licensed?**

Yes, individuals serving as CACs are required to complete the federal training requirement and receive a passing score on the federal examination. They are also required to complete the Wisconsin training and examination requirements and be registered with the Office of the Commissioner of Insurance.

**4. Where can I find information on the requirements for individual certified application counselors?**

Information about the training and examination requirements is available in the FAQs for certified application counselors available on the OCI website at <https://oci.wi.gov/Documents/AgentsAgencies/ALCACFAQ.pdf>.

**5. Are there any Wisconsin registration requirements for CAC entities?**

Yes, upon becoming authorized by the federal exchange to provide CAC assistance, the entity must register with the Office of the Commissioner of Insurance (OCI) and provide the office with a list of all the individual CACs and any other nonnavigator assisters it employs, supervises, or is affiliated with.

CAC entities register with OCI by using the Nonnavigator Business Entity Initial Registration/Updates (OCI 11-092) form. This form is available for download free of charge on the OCI website at <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#CACentity>. Completed forms should be emailed to [ocialdocuments@wisconsin.gov](mailto:ocialdocuments@wisconsin.gov).

*NOTE: Any government entity is exempt from the state CAC registration requirements.*

**6. Once my organization is registered with OCI, are there any ongoing reporting requirements?**

Yes, the entity must provide OCI with any updates to the list of individual CACs and other nonnavigator assisters, including additions, deletions, or modifications within 30 days of the change. Changes must be reported to OCI using the Nonnavigator Business Entity Initial Registration/Updates (OCI 11-092) form. This form is available for download free of charge on the OCI website at <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#CACentity>. Completed forms should be e-mailed to [ocialdocuments@wisconsin.gov](mailto:ocialdocuments@wisconsin.gov).

**7. Is there a fee for registering with or submitting changes to OCI?**

No, there are no fees associated with the initial registration of a CAC entity or for reporting changes to the list of individual CACs and other nonnavigator assisters employed by, supervised by or affiliated with a CAC

entity.

**8. Are CAC entities responsible for the acts of the CACs it employs or is affiliated with?**

Yes, a CAC entity assumes full legal responsibility for the acts of the individual CACs that it employs, supervises or is affiliated with that are performed in Wisconsin that are within the scope of the CAC's apparent authority to act as a CAC.

**9. Does the organization need to furnish a bond to serve as a CAC organization?**

No.

If you still have any questions regarding registration requirements for CAC entities, please contact the Agent Licensing Section at (608) 266-8699 or [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).