



## **Frequently Asked Questions: Certified Application Counselors**

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1. [What are certified application counselors \(CACs\)?](#)
2. [Is there a list of permitted and prohibited activities for CACs?](#)
3. [Are there certification or licensure requirements for CACs?](#)
4. [What federal training and Wisconsin training requirements must be met before someone can be certified as a CAC and registered with OCI?](#)
5. [I am interested in completing the Wisconsin CAC training. Where can I find information on how to do this?](#)
6. [Where can I find information about the Wisconsin examination that I need to take to be a CAC?](#)
7. [What material will I be tested on when taking the Wisconsin examination?](#)
8. [Should I study before taking the Wisconsin examination?](#)
9. [I have heard that some people may be exempt from the Wisconsin training and examination requirements. Is that true?](#)
10. [Do I need to be fingerprinted to serve as a CAC?](#)
11. [Are there any additional training requirements after I am certified and registered as a CAC?](#)
12. [Is there an alternative to the Wisconsin CAC training for individuals who are interested in understanding the basic concepts of insurance but who do not plan to become CACs?](#)
13. [Do I need to furnish a bond to serve as a CAC?](#)
14. [Where can I find more information about the requirements for certified application counselor \(CAC\) entities \(organizations\)?](#)

### **1. What are certified application counselors (CACs)?**

Certified application counselors (CACs) in a federal exchange will be individuals working in settings such as federally qualified health centers, hospitals, health care providers, social service agencies, local health departments and Indian Health Services.

CACs' duties are to:

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

CACs are not federally funded but must work for an organization designated by the federal government as a CAC entity. CACs must complete federal training and examination requirements as well as the same state training and examination requirements necessary for a Wisconsin navigator license.

CACs 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, CACs have a responsibility to make consumers aware that health insurance plans are available for purchase off the federal exchange but are not permitted to assist consumers in comparing health insurance plans offered off the federal exchange.

## **2. Is there a list of permitted and prohibited activities for CACs?**

Yes, that list is available in the navigator and non-navigator assisters bulletin the Office of the Commissioner released on July 26, 2013. The bulletin is available on the OCI website at <https://oci.wi.gov/Pages/Regulation/Bulletin20130726Navigator.aspx>. This list is also available in the Intermediary's Guide to Wisconsin Insurance Law, also available on the OCI website at <https://oci.wi.gov/Documents/AgentsAgencies/PI-060.pdf>.

## **3. Are there certification or licensure requirements for CACs?**

There are no licensure requirements for CACs. However, individuals interested in serving as CACs must be certified by an organization (entity) designated by the federal exchange as a CAC organization. Additionally, there is a State of Wisconsin requirement that CACs be registered with the Office of the Commissioner of Insurance. The CAC entity you are affiliated with submits your name to OCI. For more information about how a CAC entity registers with OCI, see the FAQs for Certified Application Counselor Entities (Organizations) available on the OCI website at [oci.wi.gov/Documents/AgentsAgencies/ALCACEntityFAQ.pdf](https://oci.wi.gov/Documents/AgentsAgencies/ALCACEntityFAQ.pdf).

**Both** the federal requirement to be certified as a CAC by an entity designated by the federal exchange **and** the requirement for registration with OCI must be done before an individual can use the title "CAC."

**4. What federal training and Wisconsin training requirements must be met before someone can be certified as a CAC and registered with OCI?**

Federal Requirements

- Individuals must complete all required online federal training and receive a passing score on a federal examination. For more information on the federal training, please go to the CMS website at [marketplace.cms.gov](https://marketplace.cms.gov).

State of Wisconsin Requirements

- **Any government entity or any person acting on behalf of a government entity is exempt from the state CAC training, examination and registration requirements.**
- Individuals must complete 16 hours of approved prelicensing training and successfully pass a written examination. The prelicensing training is the same training requirement established for navigators. The cost of the prelicensing training may vary depending on the vendor. There is a \$75.00 fee to take the examination.
- The CAC entity you are affiliated with is responsible for registering you with the Office of the Commissioner of Insurance.

**5. I am interested in completing the Wisconsin CAC training. Where can I find information on how to do this?**

There are vendors offering training courses across the state. Fees and offerings may vary depending on the vendor. To view a list of approved courses visit <https://sbs.naic.org/solar-external-lookup/>. In the "Lookup" area, select "Wisconsin" as the Jurisdiction; the Search Type is "Course," the Education Type is "Pre-Licensing," and the Course Group is "Pre-Licensing Navigator PE Training." Check that you agree to the NAIC's terms and conditions and click "Search."

The training required for CACs is the same as the training for navigators. That is why you will see reference to "navigator" in some of the materials.

*Governmental entities and anyone working on behalf of a governmental entity are exempt from the state training requirements.*

**6. Where can I find information about the Wisconsin examination that I need to take to be a CAC?**

Information on how to register for the examination and the examination process can be found in the Wisconsin Candidate Information Bulletin available at

<https://home.psiexams.com/api/tests/YTLQVU5M/bulletins>.

There is a \$75 fee to take the examination and you must register in advance.

The examination for CACs is the same as the one for navigators. That is why you are being referred to the "Wisconsin Candidate Information Bulletin."

*Governmental entities and anyone working on behalf of a governmental entity are exempt from the state examination requirement.*

**7. What material will I be tested on when taking the Wisconsin examination?**

The written Wisconsin examination will test applicants on their knowledge of the insurance laws and regulations of Wisconsin, the state's public assistance programs and eligibility, and the duties and responsibilities of a navigator. An overview of the topics upon which the examination is based is included in the Wisconsin Candidate Information Bulletin available at

<https://home.psiexams.com/api/tests/YTLQVU5M/bulletins>.

**8. Should I study before taking the Wisconsin examination?**

Yes, you are encouraged to review the following materials prior to taking the Wisconsin examination:

- Intermediary's Guide to Wisconsin Insurance Law  
[oci.wi.gov/Documents/AgentsAgencies/PI-060.pdf](https://oci.wi.gov/Documents/AgentsAgencies/PI-060.pdf)
- Wisconsin Public Assistance Programs  
[oci.wi.gov/Documents/AgentsAgencies/NavigatorHealthcareAssistance.pdf](https://oci.wi.gov/Documents/AgentsAgencies/NavigatorHealthcareAssistance.pdf)

Additional materials that you may find helpful in preparing for the examination can be found on the OCI website at [oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#IndividualCounselor](https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#IndividualCounselor).

**9. I have heard that some people may be exempt from the Wisconsin training and examination requirements. Is that true?**

Yes, any government entity or any person acting on behalf of a governmental entity is exempt from the state CAC training, examination and registration requirements.

**10. Do I need to be fingerprinted to serve as a CAC?**

Wisconsin law does not require that CACs be fingerprinted. However, the CAC entity you are affiliated with may have such a requirement. You should check with the CAC entity you are affiliated with to determine what requirements it may have.

**11. Are there any additional training requirements after I am certified and registered as a CAC?**

Yes, CACs must complete eight hours of training annually, in addition to any ongoing training requirement established by the federal exchange. Guidance on the continuing education training requirement is available on the OCI website at [oci.wi.gov/Documents/AgentsAgencies/NavigatorCEGuidanceMemo.pdf](http://oci.wi.gov/Documents/AgentsAgencies/NavigatorCEGuidanceMemo.pdf).

**12. Is there an alternative to the Wisconsin CAC training for individuals who are interested in understanding the basic concepts of insurance but who do not plan to become CACs?**

Yes, the Office of the Commissioner of Insurance has taped a training session that is posted to the Department of Health Services website and available to anyone who is interested. This training will be especially beneficial to income maintenance employees who are exempt from state CAC training requirements.

The presentation – Insurance 101 On-line Training – is 55 minutes long and is available online at <https://livestream.com/DHSWebcast/events/5197899/videos/161300590>

**13. Do I need to furnish a bond to serve as a CAC?**

No.

**14. Where can I find more information about the requirements for certified application counselor (CAC) entities (organizations)?**

Additional information about the requirements for CAC entities is available in the FAQs for certified application counselor entities (organizations) available on the OCI website at [oci.wi.gov/Documents/AgentsAgencies/ALCACEntityFAQ.pdf](https://oci.wi.gov/Documents/AgentsAgencies/ALCACEntityFAQ.pdf).

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