


Standard Operating Procedures Manual
Course 6

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Course Introduction

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Introduction



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Long Description:

Animation. Welcome to the Standard Operating Procedures Manual Course. The Department of Health & Human Services logo. Health Insurance Marketplace logo.

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Course Introduction

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Overview

This course provides training on the Navigator Standard Operating Procedures (SOP) Manual. It includes an overview of the manual, the components of an individual SOP, and covers how to use the SOP manual to help consumers enroll in health coverage through the Marketplace.

The Standard Operating Procedure (SOP) manual is a primary resource to help you answer consumer questions and perform your role. The SOP manual reinforces the concepts you have already learned in this training.

Please note that the SOP manual (which Navigators and in-person assistance personnel can access by clicking the "Resources" button at the bottom center of the page) currently addresses the user of the manual as a "Navigator".

As you know, Navigators are just one type of consumer assistance entities available in the Marketplace. While you may not be operating as a Navigator in your state, the SOP manual is still relevant to your work, and you should treat this manual as your guide to assisting consumers through the eligibility and enrollment process.

Certified application counselors will have a separate, dedicated SOP manual available to them. This manual was sent to your organization when it was designated to perform certified application counselor functions. Please refer to that manual during this training.

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How to Navigate this Training

Navigation

- Use the **BACK** and **NEXT** buttons at the bottom of the page to move forward and backward in a module.
- Use the **MAIN MENU** button at the bottom of the page to go to any module in the course.
- Use the **RESOURCES** and **GLOSSARY** buttons for additional information.
- Use the **HELP** button for a more detailed explanation of the navigation features in this course.
- Use the **EXIT** button at the top right corner to close this course. This course contains a bookmarking feature, which allows you to exit the training at any point and return to the place you left off at a later time. **NOTE:** You may not exit an exam and return at the point where you left off.

About this Course

This course doesn't contain audio. You don't need speakers or a headset unless you are working with assistive technology. For assistance with accessibility options, please select the **HELP** button located at the bottom of the page.

This course contains knowledge checks or practice exercises to help prepare you for the exam that is required upon completion of each course in the curriculum.

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Overview of the SOP Manual

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Introduction to the Standard Operating Procedure (SOP) manual

You're responsible for answering consumers' questions and assisting consumers in assessing their options and enrolling in health coverage.

The Standard Operating Procedure (SOP) manual is a primary resource to help you answer consumer questions and perform your role. The SOP manual reinforces the concepts you have already learned in this training.

This training will provide you with the skills to:

- Identify the components of the SOP manual
- Use the SOP manual to assist consumers

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Kathleen's Situation — Part I

You say: Hi! My name is Rodney. How may I help you today?

Kathleen responds: My doctor diagnosed me in 2009 with a condition resulting in an abnormally high white blood cell count. I had insurance through my husband's employer for 10 years and got COBRA when he became disabled and lost his insurance coverage. Now we've exhausted COBRA and have been uninsured since January 2011. Can you help me find health coverage?

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Popup 1 Reminder

Popup Text:

COBRA is a federal law that allows consumers to temporarily keep health coverage after their employment ends. If the consumer elects to have COBRA coverage, they are responsible for paying 100% of the premium to include the share the employer previously paid and a small administrative fee.

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What is the Standard Operating Procedures (SOP) Manual?

You can respond to Kathleen quickly using the SOP manual. The SOP manual is your guide for assisting consumers, such as Kathleen, with questions about options for health coverage. The SOP manual has instructions and information for the Individual Marketplace and the Small Business Health Options Program (SHOP) Marketplace (if applicable).



It will guide you through:

- Educating a consumer on basic health coverage concepts, the Affordable Care Act, and the Marketplace eligibility and enrollment process
- Preparing, completing, and updating health coverage applications
- Reviewing eligibility determinations for enrollment in health coverage
- Enrolling consumers in health coverage
- Renewing health coverage for consumers
- Completing exemptions or appeal requests

You should review the entire SOP manual so you're familiar with its components and can use the manual when assisting consumers.

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Standard Operating Procedures (SOP)

The operating procedures in the SOP manual should be used when assisting consumers.

Each SOP is divided into four parts:

Introduction. Outlines the relevant tasks and describes the topic covered in the SOP.

Consumer Education. Lists important topics that can be used to educate the consumer, SHOP employer (if applicable), and/or SHOP employee (if applicable).

Procedures. Provides step-by-step instructions, tables, and graphics to successfully complete the procedure.

Next Steps. Identifies next steps or associated SOPs within the manual that may be needed to further assist consumers.

All SOPs are organized the same way to help ensure the step-by-step instructions are easy to follow.

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Using the SOP Manual

The SOP manual includes multiple sections:

Section: Introduction & Instructions for Use. Provides general instructions on using the manual and the SOPs contained within it.

Section: Consumer Support Overview. Outlines the consumer support guidelines and requirements.

Section: Activities. Provides instructions on how to assess consumers' needs, includes content to educate consumers about health care coverage, and detailed step-by-step instructions on assisting consumers with their eligibility and enrollment through the Marketplace.

Section: Individual Marketplace SOPs. Includes the SOPs necessary to assist consumers who are interested in getting health coverage for themselves and/or their dependents.

***Section: Small Business Employee SOPs.** Includes the SOPs necessary to help small business employees enroll in health coverage selected by their employer through the SHOP Marketplace.

***Section: Small Business Employer SOPs.** Includes the SOPs necessary to help small business employers select health coverage to offer their employees through the SHOP Marketplace.

Section: Appendices. Contains additional resources, FAQs, acronyms, and definitions of key terms.

The following pages will explain each of these sections in more detail so you can learn where key information is located within the SOP manual.

*Note: These sections are not applicable to certified application counselors.

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SOP Manual Sections

Section *Introduction and Instructions for Use* provides general instructions for using the SOP manual. It outlines each of the sections in the SOP manual and explains the four parts of each SOP.

Section *Consumer Support Overview* provides an overview of consumer support guidelines and requirements, including:

- Consumer service guidelines
- Consumer service best practices
- Responsibilities
- Privacy and security guidelines
- Fraud prevention guidelines
- Consumer accommodations when providing customer service
- Complaint and grievance processes
- Additional support resources to help fulfill customer service functions

The SOP manual repeats many of the things you learn in this training and serves as a quick reference tool for answering consumer questions.



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SOP Manual Sections

Activities section of the SOP manual covers ten main activities you will perform in your role. This section provides specific guidance to help you complete each activity and refers to the relevant SOPs.

Click through each of the items below for more details about each section. You must click on each item before advancing to the next page.

[Consumer Assessment](#)

[Consumer Education](#)

[Account Creation and Maintenance](#)

[Application and Renewal of Coverage](#)

[Eligibility](#)

[Enrollment](#)

[Exemptions](#)

[*Appeals](#)

[*Consumer Outreach](#)

[*Navigator Reporting](#)

*Note: These sections are not applicable to certified application counselors. In-person assistance personnel are not responsible for "Navigator Reporting."

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Popup 1 Consumer Assessment

Popup Text:

Outlines the steps you should follow to assess consumers' knowledge, understand their needs, and identify ways to assist them.



Popup 2 Consumer Education

Popup Text:

Provides information on topics and terminology (e.g., copayments/copay, out-of-pocket expense) that you may need to review with consumers while helping them.



Popup 3 Account Creation and Maintenance

Popup Text:

Provides information related to creating and maintaining accounts for enrolling in health coverage.



Popup 4 Application and Renewal of Coverage

Popup Text:


Addresses the processes for successfully submitting a Marketplace application for health coverage and responding to redetermination notices as appropriate.



Popup 5 Eligibility

Popup Text:

Provides details about the processes for assisting consumers with reviewing their eligibility determination notices and responding to them accordingly.

 **Popup 6
Enrollment**

Popup Text:

Provides resources to assist consumers who are eligible to select a qualified health plan (QHP) in the enrollment process.

 **Popup 7
Exemptions**


Popup Text:

Provides detailed information on completing an application for an exemption from the individual responsibility requirement (the legal requirement to maintain health coverage).

 **Popup 8
Appeals**


Popup Text:

Provides information on how to file an appeal request if consumers disagree with their eligibility determination or if they receive a late eligibility determination notice.

 **Popup 9
Consumer Outreach**

Popup Text:

Suggests public education and outreach activities to help consumers understand their health coverage options, eligibility and enrollment rules, and the Marketplace application process.

 **Popup 10
Navigator Reporting**

Popup Text:

Reviews the quarterly and annual consumer assistance reporting requirements for Navigator grantees.

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Knowledge Check

Kathleen always had coverage through her husband's health plan. However, that coverage has ended and she now needs to select a plan for her and her husband through the Individual Marketplace, and she is uncertain how to proceed. Which section of the SOP manual will help you educate Kathleen about the basics of health insurance?

Select the correct answer and then click **Check Your Answer**.

- A. Section: Consumer Support Overview
- B. Section: Activities
- C. Section: Individual Market SOPs
- D. Section: Small Business Employee SOPs

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SOP Manual Sections

Other sections of the SOP manual contain the SOPs referenced in the *Activities* section to include:

- Section: *Individual Marketplace SOPs*
- *Section: *Small Business Employee SOPs*
- *Section: *Small Business Employer SOPs*

The SOPs are intended to provide step-by-step guidance for carrying out your job activities. Each SOP also suggests consumer education topics for consumers who need more information before proceeding with eligibility and enrollment through the Marketplace.

*Note: These sections are not applicable to certified application counselors.



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Knowledge Check

Kathleen needs your help with selecting a health plan. She shared with you that she has to undergo an expensive medical procedure. The health plan she is considering does not charge her coinsurance or copayments. You need to help Kathleen determine the out-of-pocket costs for her medical procedure. Where would you locate this information in the SOP manual?

Select the correct answer and then click **Check Your Answer**.

- A. Section: Introduction and Instructions for Use
- B. Section: Consumer Support Overview
- C. Section: Activities
- D. Section: Individual Market SOPs

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SOP Manual Sections

The *Appendices* section of the SOP manual contains resources, definitions, and FAQs to further guide you in helping consumers. You can refer to this section if you have questions on terminology, need to reference Federal Poverty Level (FPL) tables, or need answers to common questions from consumers in both the Individual Marketplace and the SHOP Marketplace.

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Kathleen's Situation — Part II

Kathleen says: You know, Rodney, I'm really confused by the number of options for health coverage that are out there through the Marketplace. I'm not sure what plan to choose, especially with the medical condition I have right now. Tell me, what is the difference in the health plans available to me?

You respond: Kathleen, health plans differ based on their provider networks, the amounts of money you're responsible for paying out-of-pocket, and the benefits offered. Most health insurance companies deliver services through managed care plans. These include Health Maintenance Organizations (HMOs), Point-of-Service (POS) plans, and Preferred Provider Organizations (PPOs).

An HMO may require you to live or work in its service area to be eligible for coverage, or may limit the providers from which you can receive services, and a referral may be required in order to see a specialist. With a POS plan, a referral may also be required from your primary care doctor to see a specialist. However, with a PPO, you can visit doctors, hospitals, and providers outside of the network for an additional cost.

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Knowledge Check

Kathleen, who has not yet set up a Marketplace account, wants to ask Rodney about comparing health plans. Which SOP below has specific information that can help Kathleen compare different types of health plans?

Select the correct answer and then click **Check Your Answer**.

- A. Review Eligibility Determination SOP
- B. Compare Health Plans (Without an Account) SOP
- C. Compare Health Plans (Without Eligibility Determination) SOP
- D. Compare, Save & Select Health Plans (With Eligibility Determination) SOP

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Consumers That You Will Help



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Long Description:

Now meet a few consumers who will need your help throughout this training. Some may be eligible to participate in the Individual Marketplace, while others may participate in the SHOP Marketplace (SHOP examples will not be viewed/used by certified application counselors, but you can still read more about the consumers below).

Select each consumer to learn more about their health coverage needs. You must click on each consumer before advancing to the next page. Select the Close button of this window to begin reading about each consumer. Once you have clicked through each of the consumer's stories, click NEXT at the bottom of the page to continue.

Image #1: Parents seated before a laptop with their young son between them.

Text #1:

Meet Julie, Joe and Johnny. Julie, Joe, and Johnny are a family of 3. Julie and Joe have a combined annual income of \$55,000, making them eligible to enroll in a qualified health plan (QHP) and get assistance with lowering their costs. Their son Johnny is eligible to enroll in the Children's Health Insurance Program (CHIP). Julie approaches you for help in selecting a plan for her family. She's never had health coverage before and doesn't know where to start. Furthermore, she doesn't know about the CHIP program in her state and what the difference is between a QHP and the health coverage provided through CHIP.

Image #2: Mother and son working together in their kitchen.

Text #2:

Meet Kelly and Max. Kelly and Max are a single mom and son living in a state that isn't expanding its Medicaid program to include additional eligible consumers. Kelly approaches you for help with enrolling in health coverage through the Marketplace and she's worried because of her low income. Your training reminds you that her income, \$17,500, is less than 120% of the Federal Poverty Level (FPL), which might mean Max could be eligible for Medicaid. She asks if she can get any help in lowering her costs to pay for health coverage and how to enroll in a plan.

Image #3: Young woman embracing an older woman at a table with 2 cups of coffee.

Text #3:

Meet Alex, Josephine, and Aunt Ronna. Alex and Josephine are a married couple. Alex works for a non-profit and doesn't get health coverage through his job. Unfortunately, Josephine doesn't get health coverage through her job either. They're both 29 years old, are generally healthy, and together they make a combined income of \$36,500. Alex and Josephine have an aunt, Ronna, who lives nearby. Aunt Ronna hasn't been taking care of her diabetes, and has very poor vision as a result. She doesn't have health coverage either. Alex, Josephine, and Ronna come to you for help enrolling in health coverage through the Marketplace. You think they may not be eligible for assistance in lowering their costs.

Image #4: Young woman waitress carrying two plates of salad.

Text #4:

Meet Kim. Kim is a single female working as a waitress. Her annual income is about \$31,000, and her employer offers her job-based coverage for an annual price of \$3,500. Kim works full-time, but her irregular working hours don't make health coverage affordable because the premium is more than 10% of her salary. Kim would like to enroll in health coverage but doesn't know where to start and doesn't think she can afford it on her salary.

Image #5: African-American man with his teenage son, laughing.

Text #5:

Meet Glenn and Jabaar. Glenn is single and has one son, Jabaar, who is 16. Glenn works for a shipping company where he makes \$31,000 a year. Neither he nor his son have health coverage. Glenn comes to you to see if his family is eligible for affordable health coverage.

Image #6: Hispanic man standing with arms crossed in his sporting goods store.

Text #6:

Meet Jose. Jose is the owner of a sporting goods store, which is a family-owned small business. Jose has 32 full-time employees and is concerned because he heard he needs to offer all of them health coverage. He has never done so before. He comes to you to confirm whether he needs to do this. If so, he needs help in selecting a Qualified Health Plan (QHP).

Image #7: Young woman seated, painting her customer's nails.

Text #7:

Meet Catie. Catie is a beautician who works full-time at a nail salon. Her annual income is about \$30,000. Catie approaches you for help because her employer told her that they offer health coverage through the Marketplace. Catie doesn't understand the Marketplace, but she would like to enroll in a health plan.

Image #8: Woman standing, arms crossed in her drycleaning store.

Text #8:

Meet Sharlene and Tyler. Sharlene owns a dry cleaning company with 35 employees. She comes to your office seeking assistance with understanding the SHOP Marketplace, submitting an application to participate in SHOP, and selecting a Qualified Health Plan (QHP) for her employees. Tyler, one of her employees, has also come to you with questions about enrolling in the Qualified Health Plan (QHP) that Sharlene has chosen.

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Key Points

The SOP is your guidebook for assisting consumers and employers.

You need to be familiar with all sections of the SOP manual and how to follow the step-by-step procedures.

The SOP manual has instructions and information for the Individual Marketplace and the SHOP Marketplace (if applicable).

You have successfully completed this course.

Click **EXIT** to leave the course .

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