

## **HIRSP Agent Certification Course Outline**

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### **I. History – 5 minutes**

- A) Date Created
- B) Chapter 149
- C) Governance
- D) Funding Structure
- E) Comparison with Market

### **II. Eligibility – 25 minutes**

- A) HIRSP State
  - 1. Medically Uninsurable (medical pre-ex applies)
  - 2. Loss of Group Coverage (HIPAA) (medical pre-ex does not apply)
  - 3. HIV/AIDS
  - 4. Medicare Eligibility
  - 5. Other Pre-ex Exceptions
- B) HIRSP Federal
  - 1. Uninsured for 6 Months
  - 2. Medically Uninsurable (Letter/List)
  - 3. HIV/AIDS
- C) Coordination with Other Insurance
  - 1. Medicaid and BadgerCare Plus
  - 2. Medicare
  - 3. AIDS Drug Assistance Program (ADAP)
  - 4. Individual Coverage
  - 5. Group Coverage
  - 6. COBRA

### **III. Plan Design – 25 minutes**

- A) HIRSP & HIRSP Federal Plan Options
- B) HIRSP & HIRSP Federal Medical Benefits
- C) HIRSP & HIRSP Federal Drug Benefits (SPAP)
- D) HIRSP & HIRSP Federal Network Differences

**IV. How to Apply – 20 minutes**

- A) Application Overview
- B) Documentation Checklist
- C) HIPAA Authorization Form/POA for Insurance
- D) Denial Letter Specifications
- E) Include COBRA Rate if Not Taking COBRA Due to Cost
- F) Effective Dates
- G) Agent Referral Fee & Payment Timeline
- H) Submission – Online/Fax/Mail

**V. Low Income Subsidy – 10 minutes**

- A) Not Available on Federal Plan
- B) HIRSP Income Requirements (Include Spouse)
- C) Necessary Documentation

**VI. HIRSP Online Application Walk Through – 15 minutes**

**VII. Questions and Answers – 10 minutes**