Community Action Agency of St. Louis County, Inc. (CAASTLC) has been designated by The Centers For Medicare & Medicaid Services (CMS) as a Certified Application Counselor Designated Organization (“CDO”) pursuant to 45 CFR 155.225(b), to facilitate the operation of the Federally-facilitated Exchanges (“FFE”). CMS has designated CAASTLC to certify CAASTLC’s staff members or volunteers to act as Certified Application Counselors (CACs).

Pursuant to 45 CFR 155.225(c), CACs will provide the following services to Consumers, Applicants, Qualified Individuals, Enrollees, Qualified Employees, and Qualified Employers, and/or these individuals’ legal representative(s) or Authorized Representative(s):

- Provide information about the full range of Qualified Health Plan (QHP) options and Insurance Affordability Programs for which these persons are eligible;
- Assist with applications for coverage in a QHP through the FFE and for Insurance Affordability Programs; and
- Help to facilitate enrollment in QHPs and Insurance Affordability Programs.

CACs shall not sell or otherwise transfer information provided by Consumers, Applicants, Qualified Individuals, Enrollees, Qualified Employees, and Qualified Employers, and/or these individuals’ legal representative(s) or Authorized Representative(s) to any person or entity other than such actions as are specifically permitted by the Agreement between CAASTLC and each CAC.

CACs will need to create, collect, disclose, access, maintain, store, and use PII of Consumers, Applicants, Qualified Individuals, Enrollees, Qualified Employees, and Qualified Employers, or these individuals’ legal representative(s) or Authorized Representative(s), that is necessary in order to:

- Provide information about the full range of QHP options and Insurance Affordability Programs for which these persons are eligible;
- Assist these persons with applications for coverage in a QHP through the FFE and for Insurance Affordability Programs;
- Help to facilitate the enrollment of these persons in QHPs and Insurance Affordability Programs; and
- Perform other functions authorized under 45 CFR 155.225, including functions substantially similar to those enumerated above, and such other functions that may be approved by CDO in writing from time to time, but only if CMS has expressly permitted CDO to carry out those functions.

Consumers, Applicants, Qualified Individuals, Enrollees, Qualified Employees, and Qualified Employers, or these individuals’ legal representative(s) or Authorized Representative(s) may revoke the authorization to create, collect, disclose, access, maintain, use, and/or store their PII and/or the PII of any legal representative(s) at any time and will notify the respective CAC upon choosing to revoke any authorization.

Consumers, Applicants, Qualified Individuals, Enrollees, Qualified Employees, and Qualified Employers, or these individuals’ legal representative(s) or Authorized Representative(s) don’t have to give any CAC more information than these persons choose to provide.