

COLORADO ACCESS CHOICE: Softheon Broker Portal User Guide for Agents

Last Edited: 10/29/2026

Contents

Introduction **3**
Marketplace Support Team **3**
Broker Account Creation and Access **4**
Summary 4
Creating an Account for First-Time Users 4
Forgot Your Password? 6
Broker Portal Dashboard **7**
Dashboard Overview 7
Dashboard Header 7
Charts and Graphs 8
Client Status Chart 8
Lead Status Chart 9
Account Status Graph 10
Starting a New Quote 10
Launch the Quote Creation Flow 11
Print or Save Quote 15
Locate a Saved Quote 16
Starting a New Application 17
Private Marketplace 17
Colorado Marketplace 18
Clients Tab **19**
Clients Tab Overview 20
Searching for Clients 20
Transferred Clients 21
Export All 21
Client Panel 22
View Member Account 23
Account Overview Tab 24
Inbox Tab 28
Account Management Tab 28
Payments Tab 31
Paperless Settings Tab 32
Upload Documents Tab 32

colorado access choice

Leads Tab 33
Leads Tab Overview 33
Quotes Table 34
Quote Panel 34
Quote Panel Layout 35
Applications Table 36
Applicant Panel 37
Panel View for In-Progress Applications 37
Resuming an In-Progress Application 38
Panel View for Successful Submissions 39
Documents Tab 40
Reports Tab 41
Reports Available for Brokers 41
Exporting Report 41
Scope of Data and Empty Data Callout 42
Settings Tab 43
Resources Tab – COMING SOON! 44
Additional Resources 44

Introduction

Welcome to the **Broker Portal User Guide**, the reference for brokers who use the Broker Portal to manage leads, submit applications, and service their client-base. This guide is designed to help you quickly become proficient with every portal feature - from logging in and setting up your profile, to navigating the Leads and Applications sections, exporting data, and accessing post-submission tools such as the read-only view and PDF download of submitted applications.

Marketplace Support Team

Broker Support Line (available Mon-Fri 8:00am-5:00pm MT)

Phone (720) 798-5705 | Email: ChoiceBroker@coaccesschoice.com

Grey Nishio | Cell: 505-385-5979 | christopher.nishio@coaccesschoice.com

Jim Moses | Cell: 281-750-1646 | james.moses@coaccesschoice.com

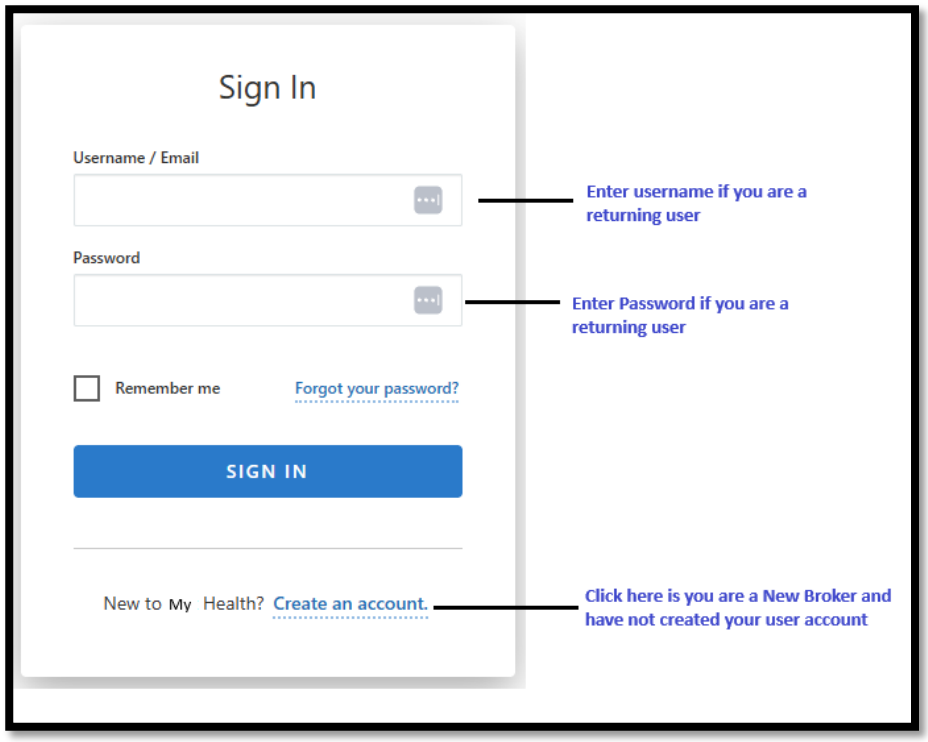
Broker Account Creation and Access

Summary

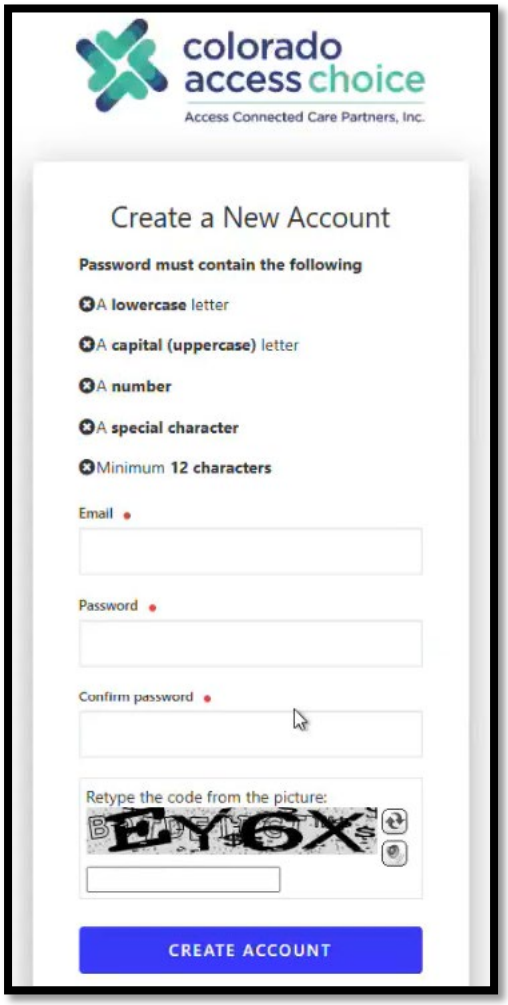
- Colorado Access (COA) loads the broker record and the email the broker will use to access the Colorado Access Choice platform in Softheon.
- COA will provide a link for each broker to create an account.
- Brokers can access Broker Portal and view their book of business after they create an account.

Creating an Account for First-Time Users

1. Click on the link provided to you by Colorado Access: https://mdm.coloradoaccesschoice.onth3on.com/broker
2. Click **Create an account.**

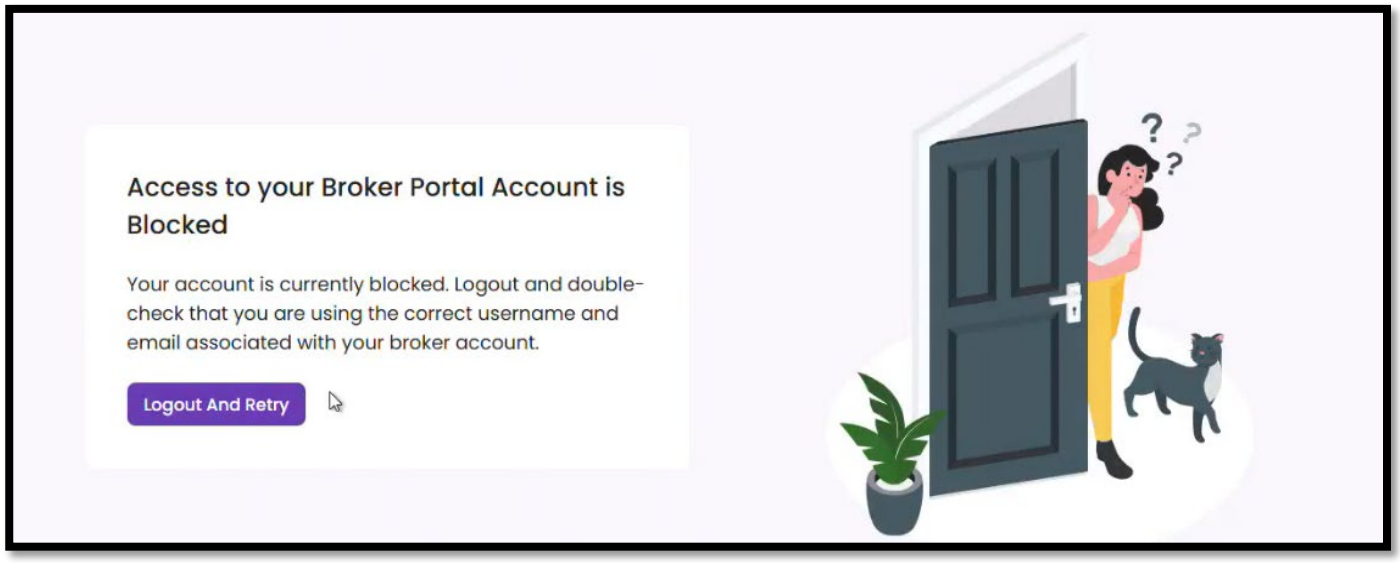


3. Enter the **same email address** you provided to Colorado Access into the **Email** field.
4. Enter the **password** based on the required criteria.
5. Retype the **Captcha code** displayed in the picture.
6. Click on **Create Account.**

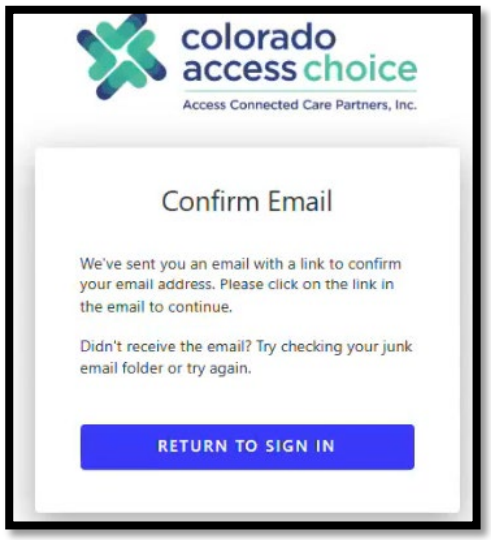


Key information

The email imported by COA must align with the email the broker uses to create the Broker Portal account. A missing or mismatched email can result in a blocked-access message.

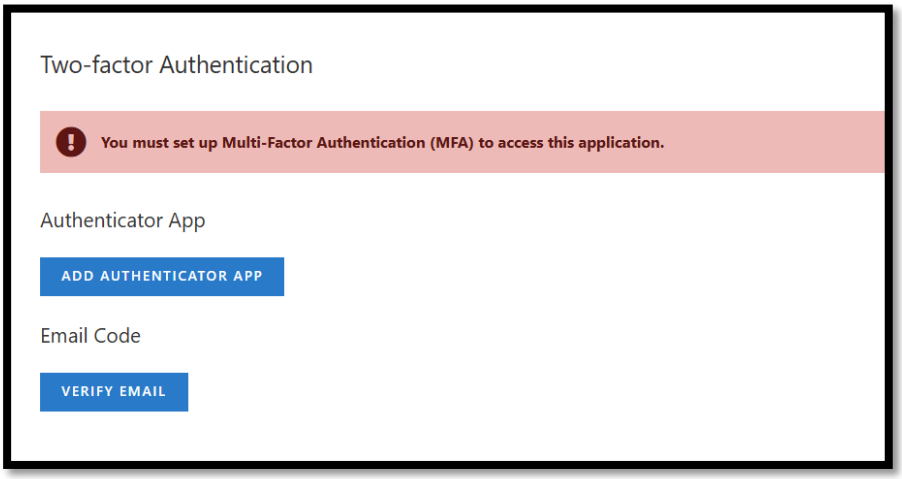


7. Open the verification email (subject: "Colorado Access Choice – Confirm Your Email")
8. Confirm your email by clicking on the **Confirm Email button/link**. The link expires after 24 hours; request a new one if needed.
9. Click **Return To Sign In.**



2-Factor Authentication (2FA)

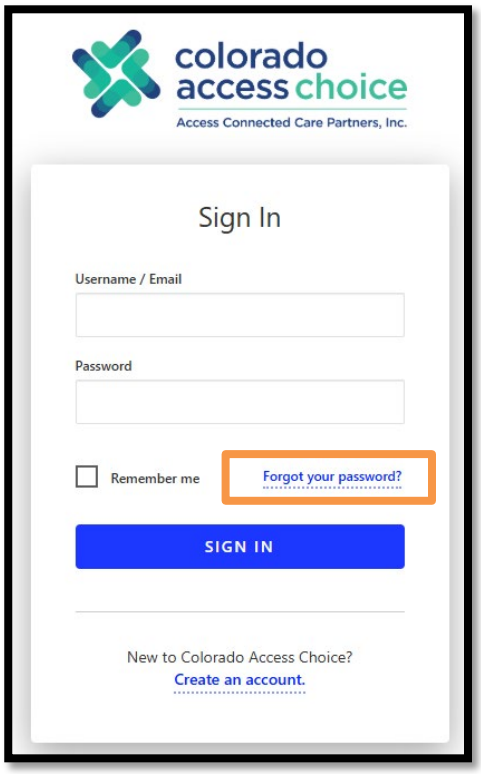
The Broker Portal requires two-factor authentication (2FA) to protect sensitive client data. 2FA is set **once** and then used for every subsequent login. Brokers can switch to a different method at any time from the **Account Settings** page.



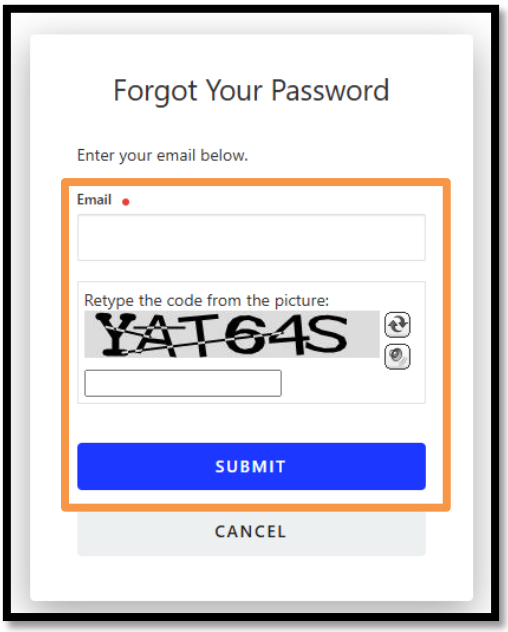
Forgot Your Password?

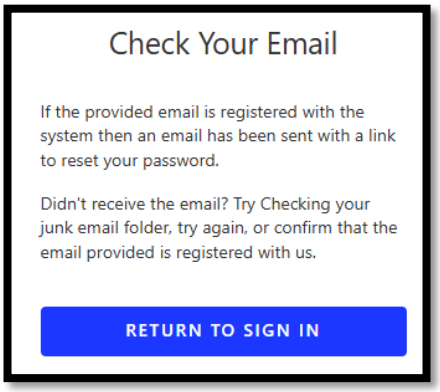
Brokers can request a password reset by following the steps below:

1. Click on the link provided to you by Colorado Access: https://mdm.coloradoaccesschoice.onth3on.com/broker
2. Click **Forgot your password?**



3. Enter your **email address** (the same email you use to login to the Broker Portal) and the Captcha text.
4. Click **Submit**.
5. If the provided email is registered with the system, an email will be sent with a **link to reset the password**.

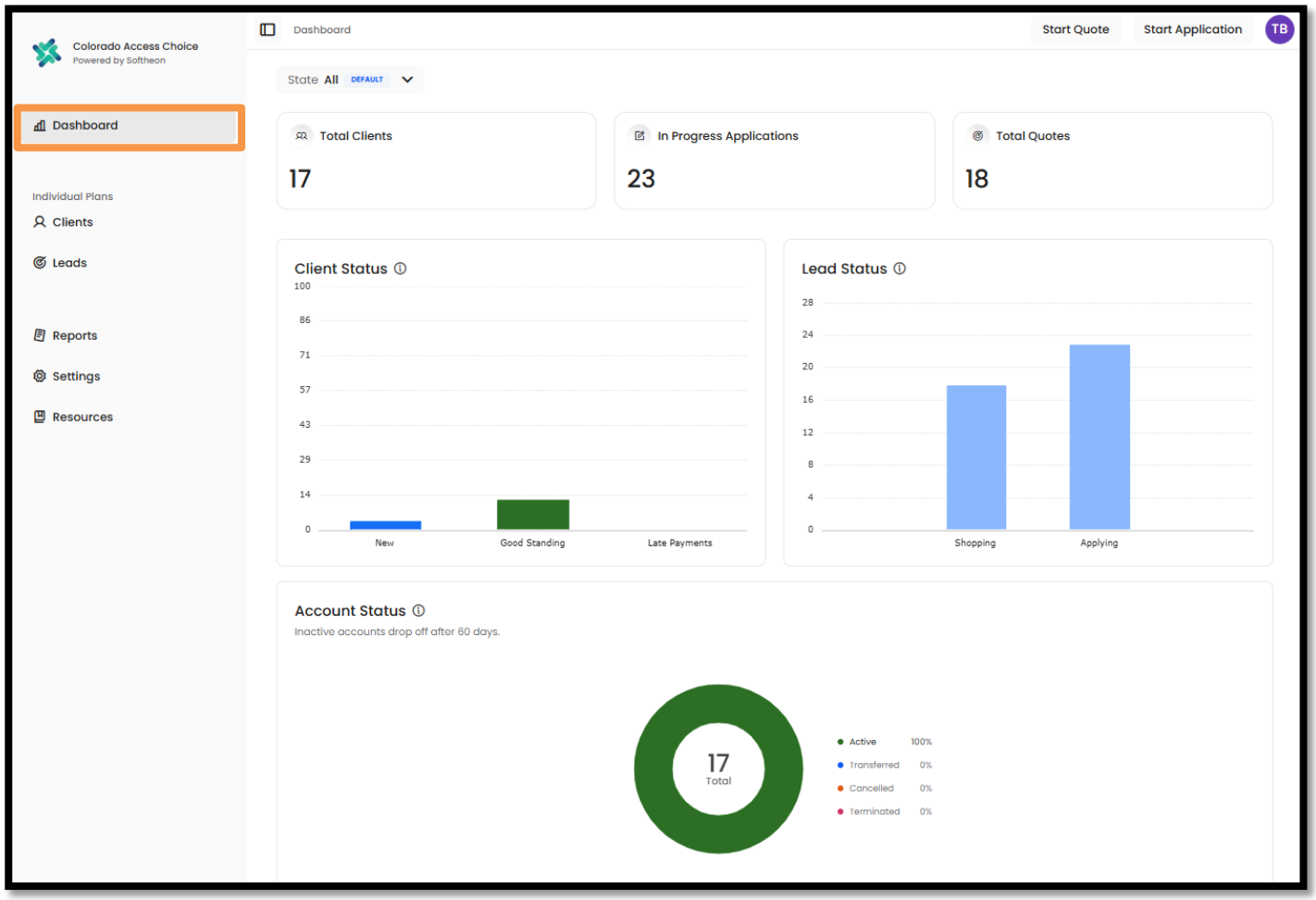




Broker Portal Dashboard

Dashboard Overview

Upon successful login, you are redirected to the **Broker Dashboard** with **Broker Name** appearing in the top right corner. The Dashboard is your central hub for monitoring key performance metrics, managing applications, and accessing essential tools. This dashboard provides a real-time snapshot of your business activity and enables quick navigation to critical functions. The Broker Dashboard not only gives you a holistic view of your sales activity.

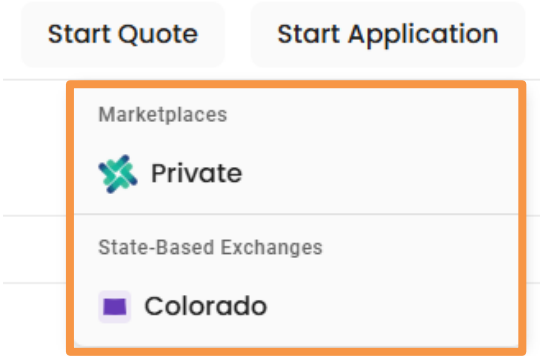


Dashboard Header

The header gives you quick access to the core actions you need while working with prospects and enrollments.

- **Start Quote** begins a brand-new quote for a prospect. Redirects you to the **Shopping Portal** where you can select plans, view pricing, and build the quote.
- **Start Application** launches the application-creation wizard. Opens the **Application Stepper** where you choose either **Private Marketplace** or **Connect for Health Colorado**.

- Once you make your selection, you are taken to the appropriate enrollment portal.

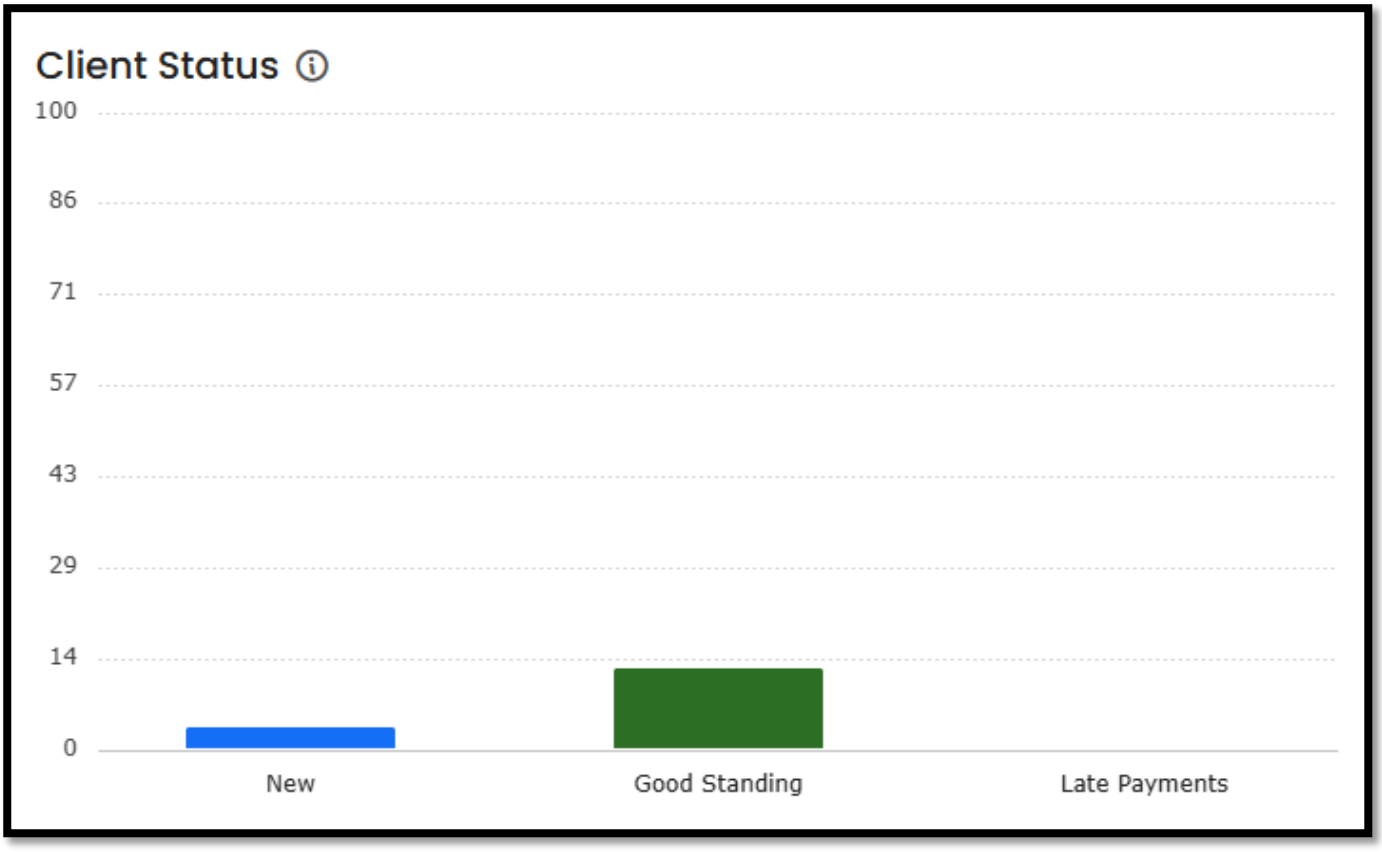


- **Profile** accesses personal settings, language preferences, and the Log Out button.

Charts and Graphs

Client Status Chart

This shows an at-a-glance visual of the health of your client portfolio. It is divided into three distinct bars, each representing a client-type segment. Spotting trends early (e.g., a rising “Late Payments” bar) lets you intervene quickly, reducing churn and protecting revenue.

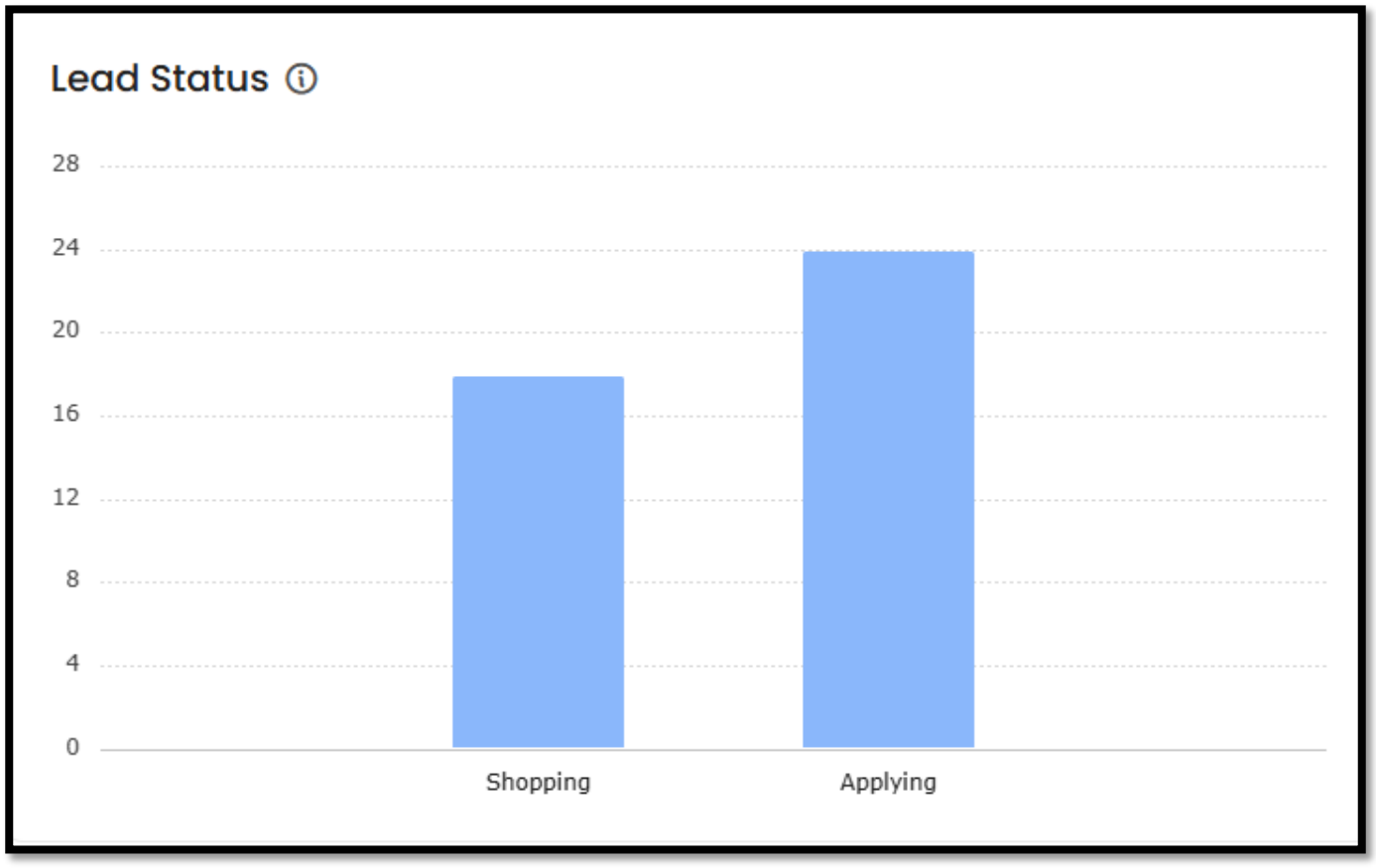


Bar (color)	Definition
New (blue)	Clients who have **recently enrolled** with you (the enrollment date is within the last 30 days).
Good standing (green)	Clients with **active accounts** that are **up-to-date on all premium payments**.
Late Payments (orange)	Clients who are **behind on premium payments** and therefore **at risk of suspension or termination**.

Lead Status Chart

The Lead Status chart compares:

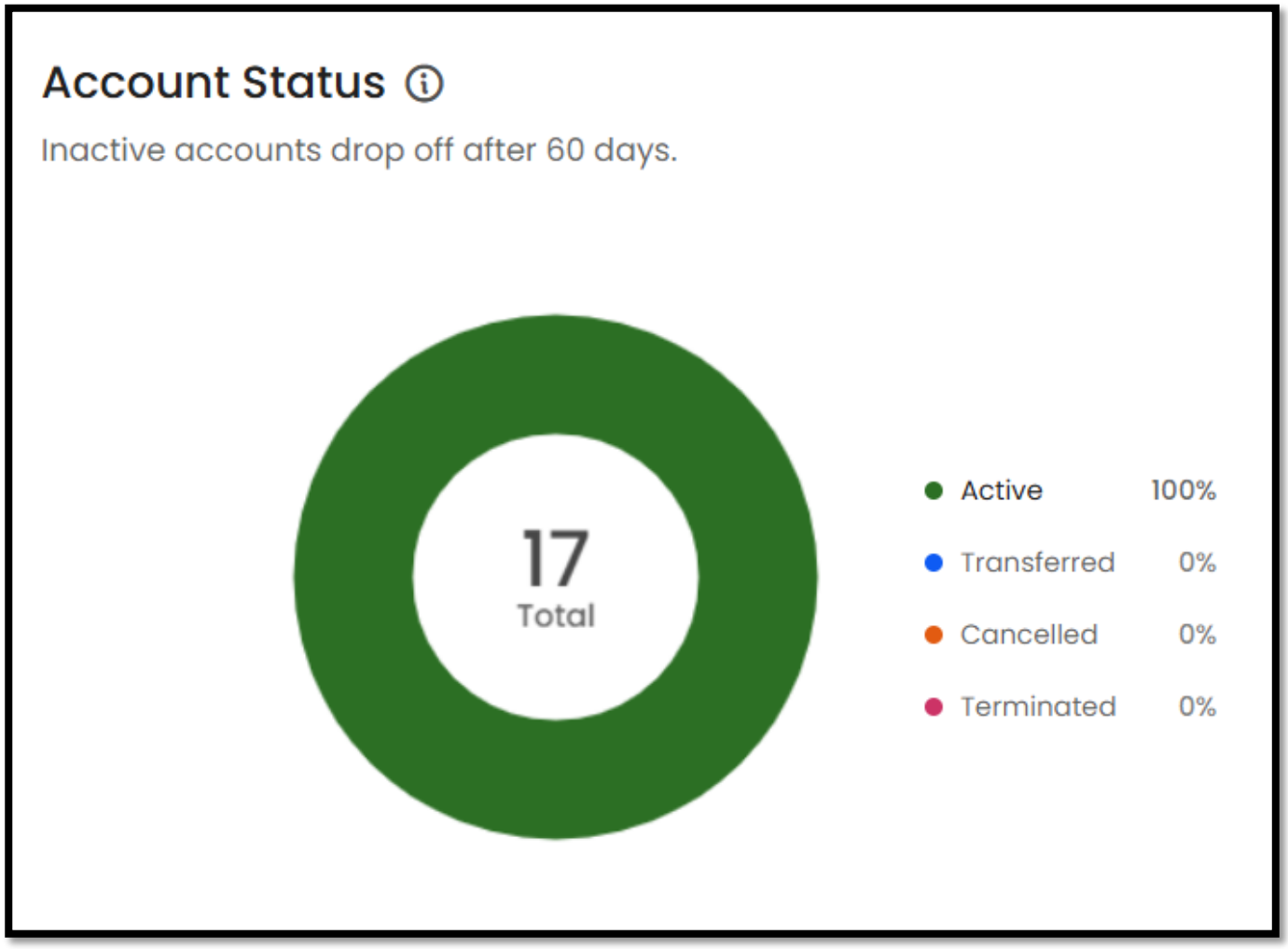
- **Shopping** – These are new prospects in the shopping phase of their enrollment journey or prospects for whom quotes have been created.
- **Applying** – Leads in the Applying phase of their journey, who have begun the application process or have at least one application currently in progress.



Account Status Graph

The **Account Status** graph gives you a breakdown of your **Book of Business** based on the client Account status. It is divided into four distinct slices, each representing an Account type segment:

- **Active (green):** These are clients with active coverage and are current enrolled through you
- **Transferred (blue):** These are clients who are no longer under you and have moved to self-serve or moved their coverage to another broker
- **Canceled (orange) and Terminated (pink):** These are inactive accounts and will only show up in the Inactive table view and in the chart for 60 days

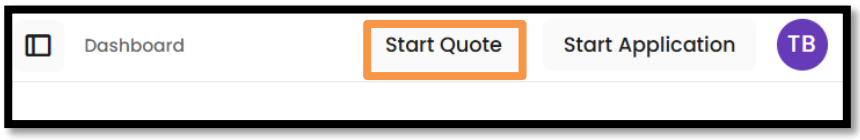


Starting a New Quote

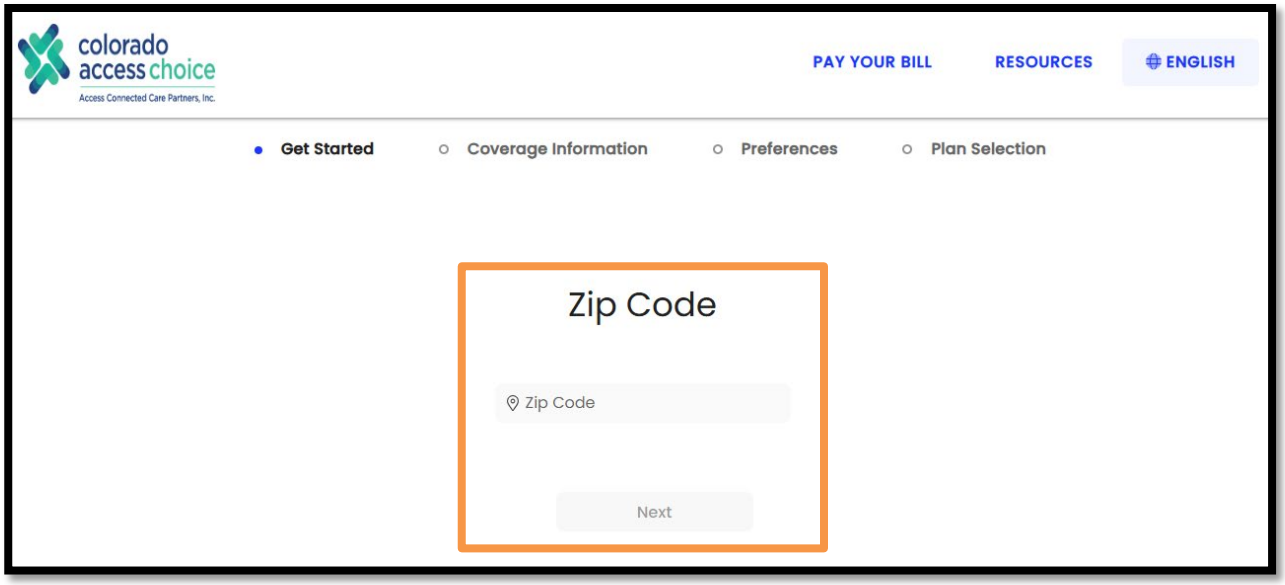
Create a fresh quote for a prospect, capture the required prospect details, and retrieve the quote later from **Leads → Quotes**

Launch the Quote Creation Flow

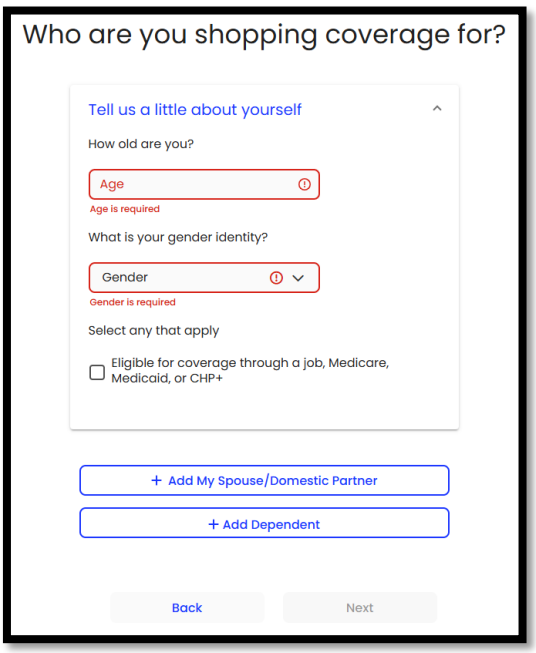
1. Click on the **"Start Quote"** button in the global header (top-right corner of the dashboard).



2. You are redirected to the **Shopping Portal** (the same interface consumers use to browse plans).
3. Enter the **Prospect's ZIP Code.** Press **Enter** or click **Next**.
   The portal validates the ZIP and loads the plan catalog for that geography and the current enrollment period.

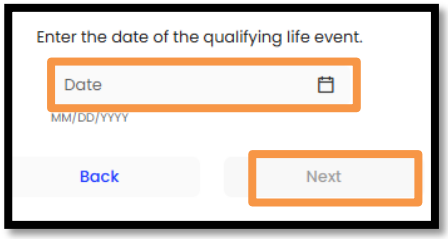


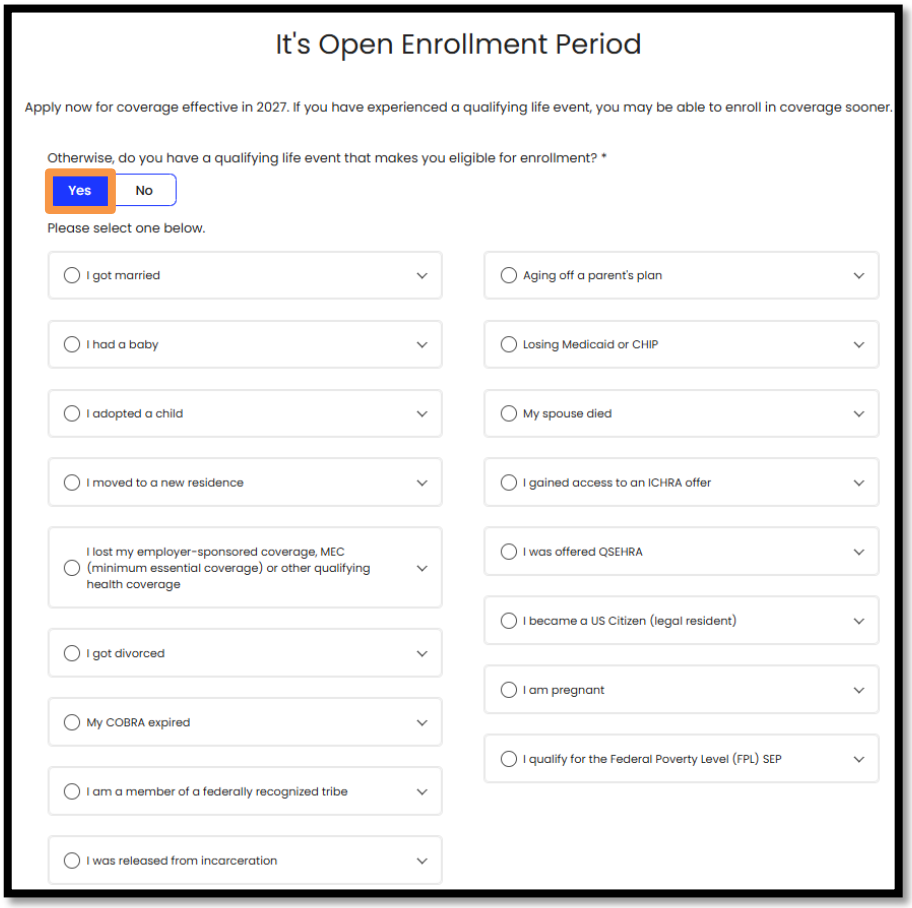
4. Follow the On-Screen Instructions to **Select a Plan**
   a. Enter prospect's age and gender.
   b. Select any criteria that apply.
   c. If applicable, Add Spouse/Domestic Partner and/or Dependents.
   d. Click **Next**.



Quoting **Outside of the Open Enrollment Period.**

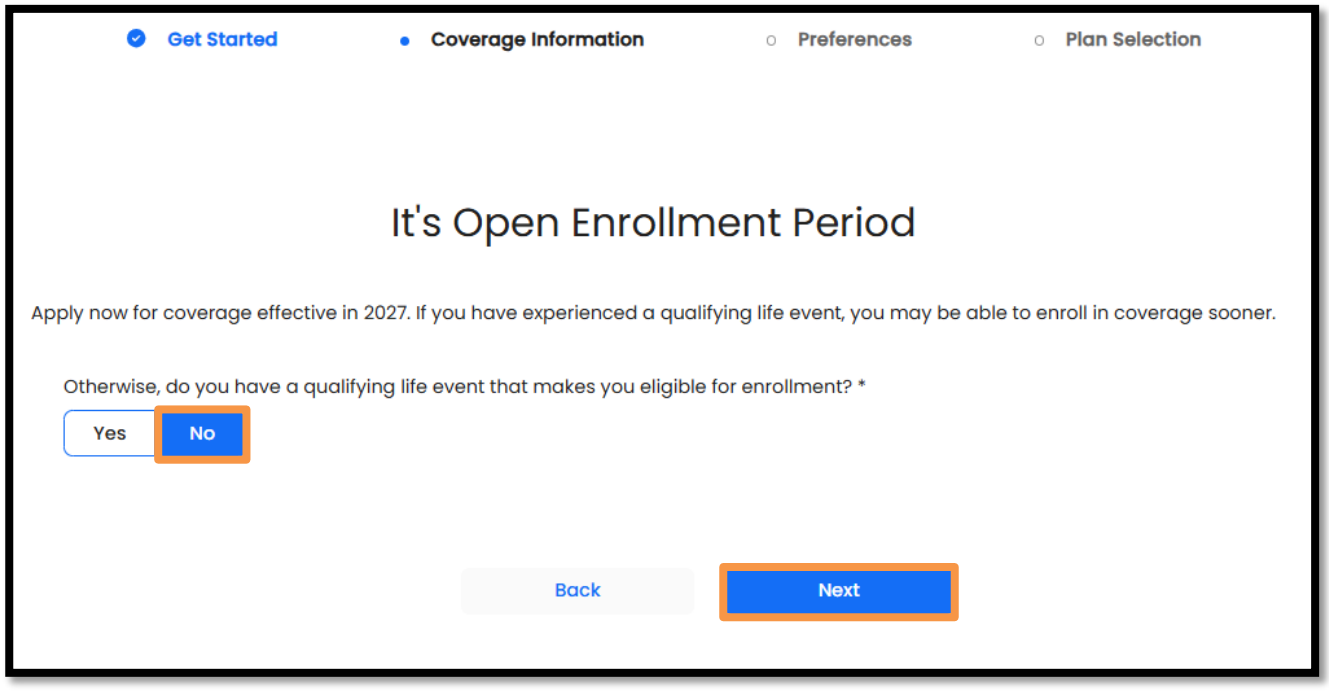
5. Select the **Yes** toggle.
6. Choose the **qualifying event**.
7. Enter the **date** of the **qualifying life even.**
8. Click **Next**.





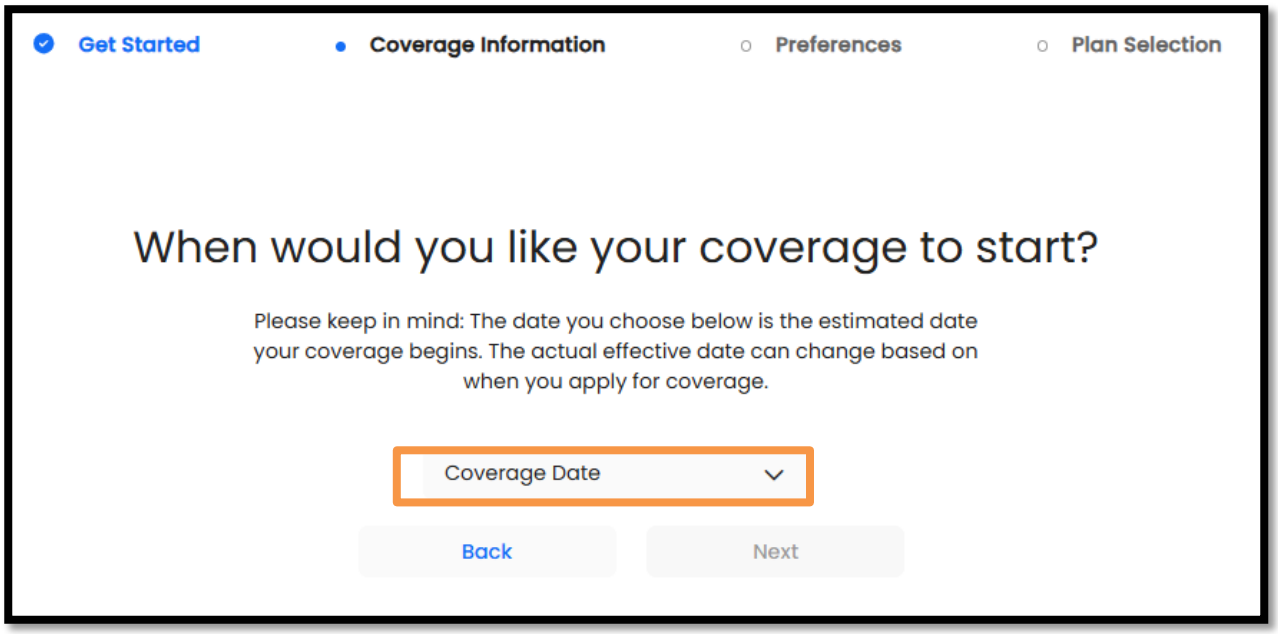
Quoting **During Open Enrollment.**

1. Keep the toggle on **No** and click **Next**.

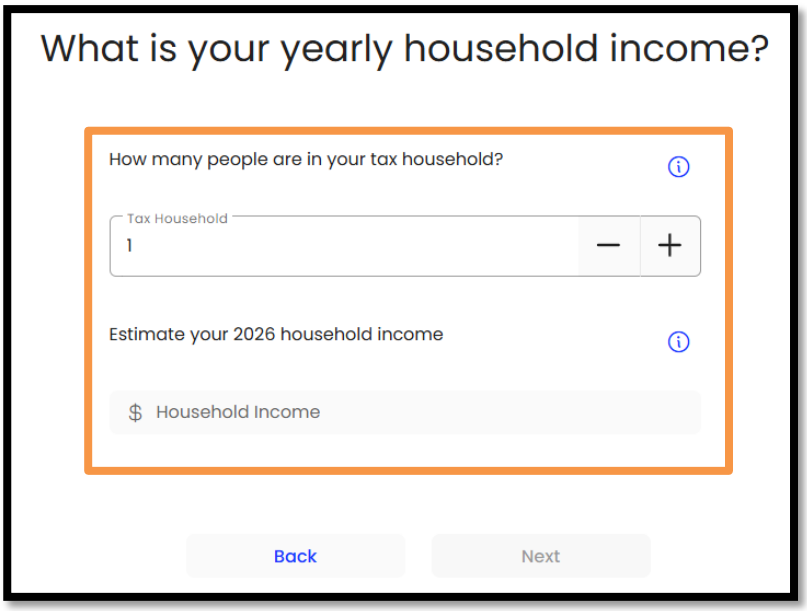


colorado access choice

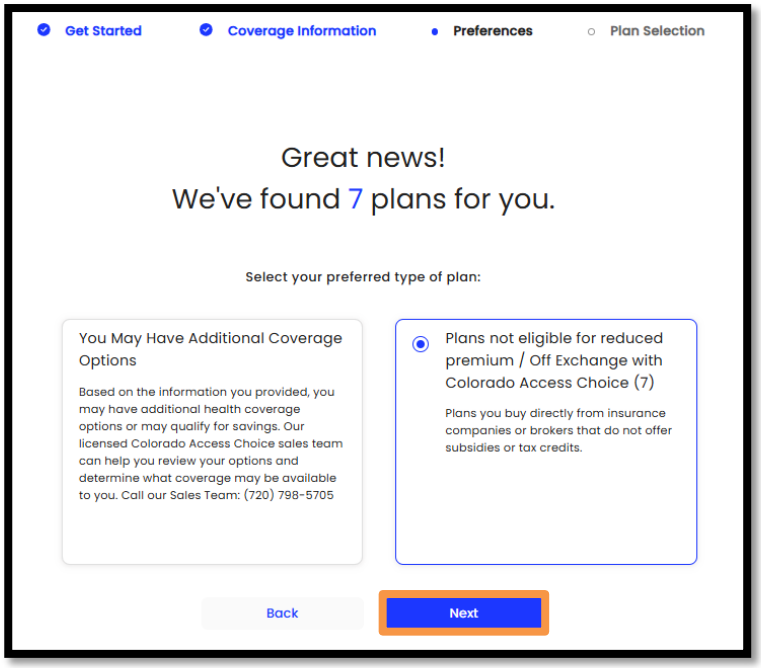
2. Enter **Coverage** start date and click **Next**.



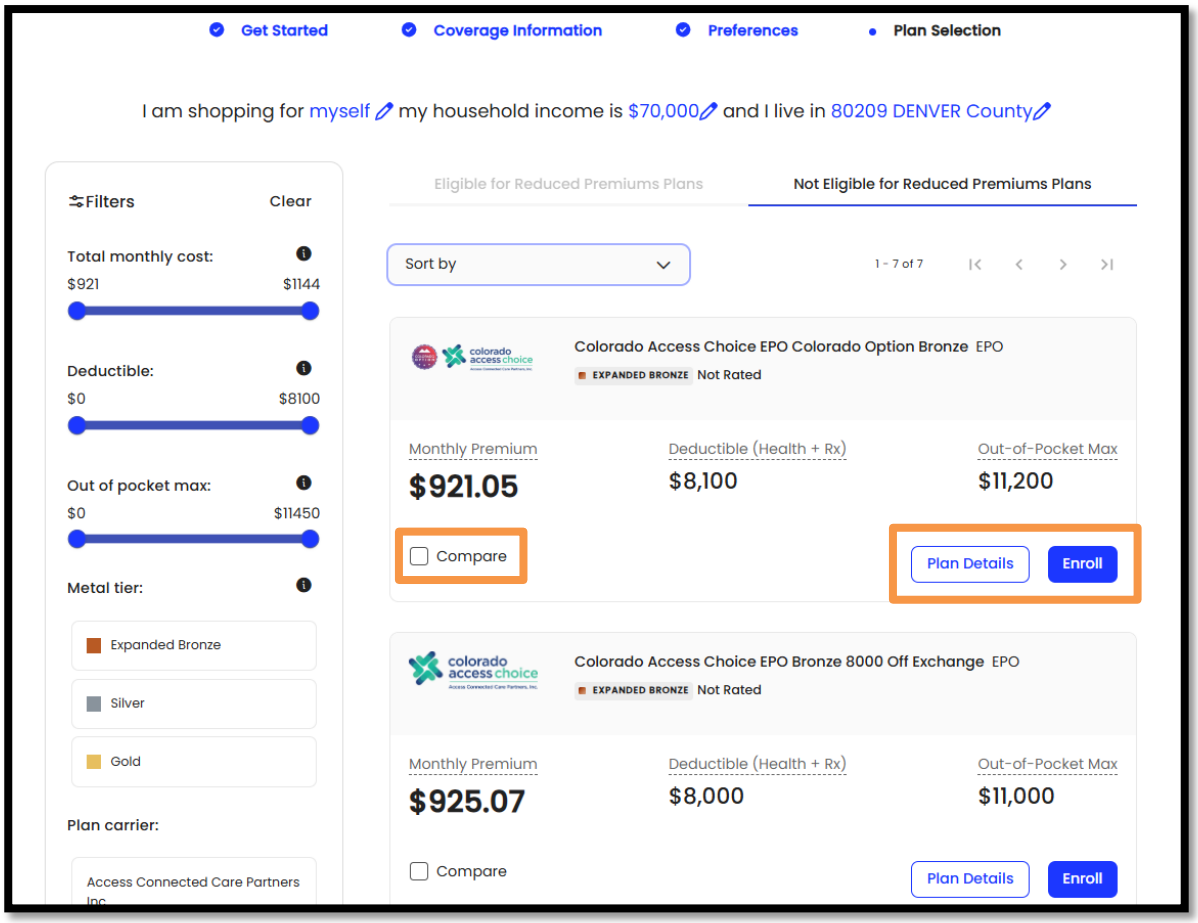
3. Enter **household size** and **income** information.
   a. Tax Household - This is the number of people you put on your tax return. However, it may not be the same number of people you're enrolling in coverage. Make sure you include the total number of people in your household who you file taxes for.
   b. Estimate your 2026 household income - Include the taxable income of anyone you're claiming or filing taxes with, even if they're not getting coverage. A guess is fine for now. Your income determines your eligibility and the amount of savings you're eligible for.



4. Click **Next** to view plans available to the prospect.



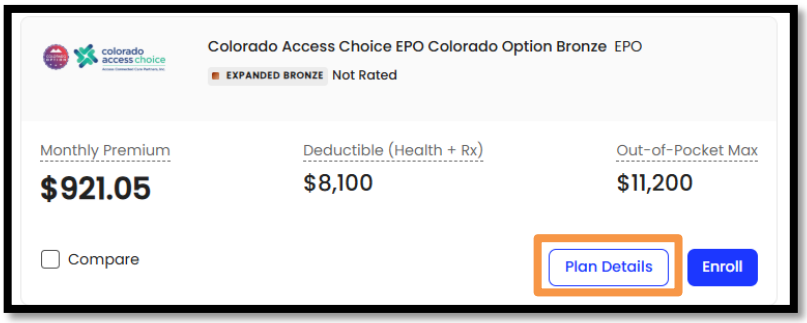
5. A new screen will load where you can **compare** the available **plan options**, view **Plan Details**, and/or **Enroll** in the plan of choice.

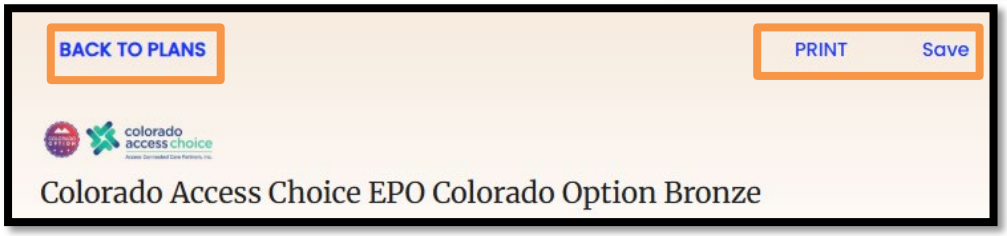


Print or Save Quote

Individual Plan Quote

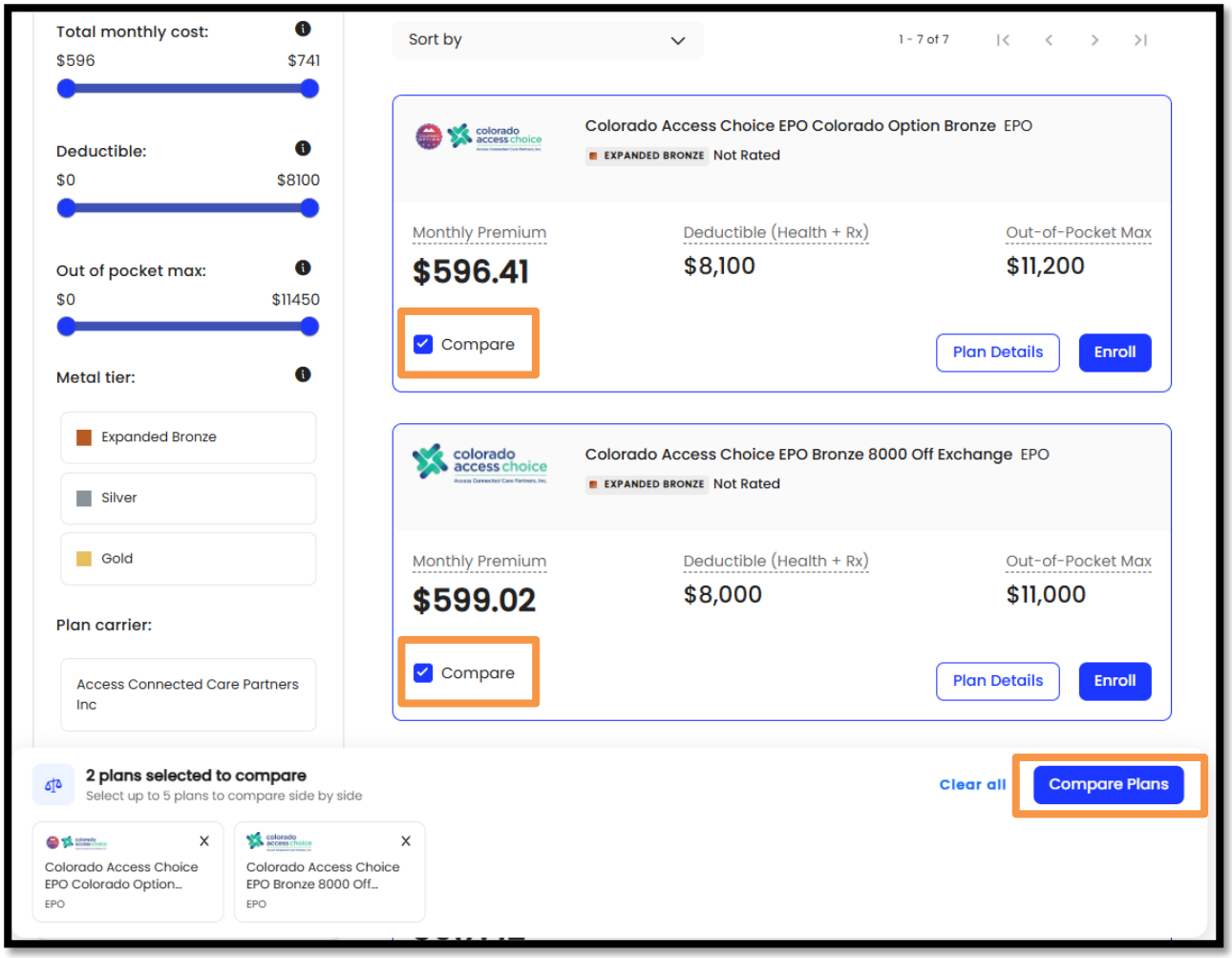
1. Click **Plan Details**.
2. Click **Print, Save**, or **Return to Plans**.



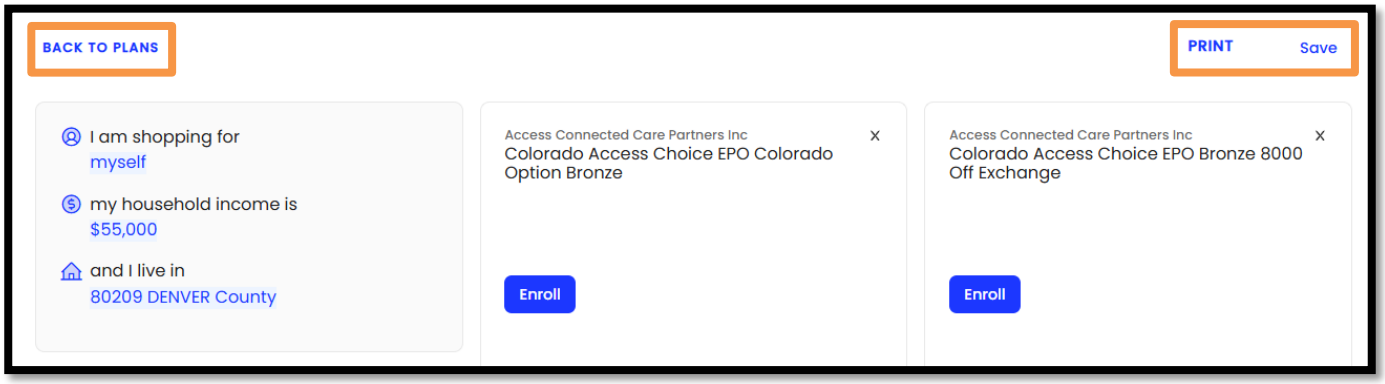


Multiple Plans Comparison Quote

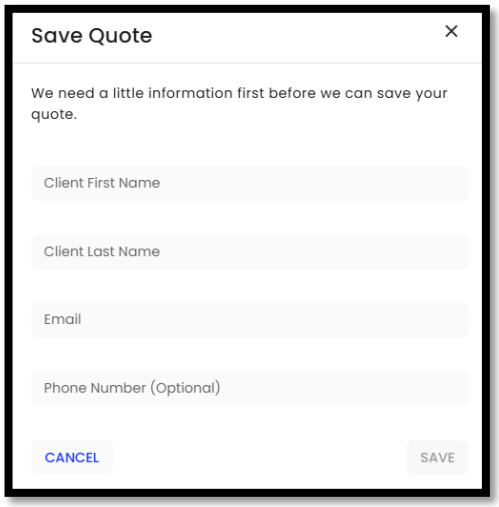
3. Check the **Compare box** for each plan you would like to be included in the quote.
4. Click **Compare Plans**.



5. In the new screen, click **Print**, **Save**, or **Back to Plans**.

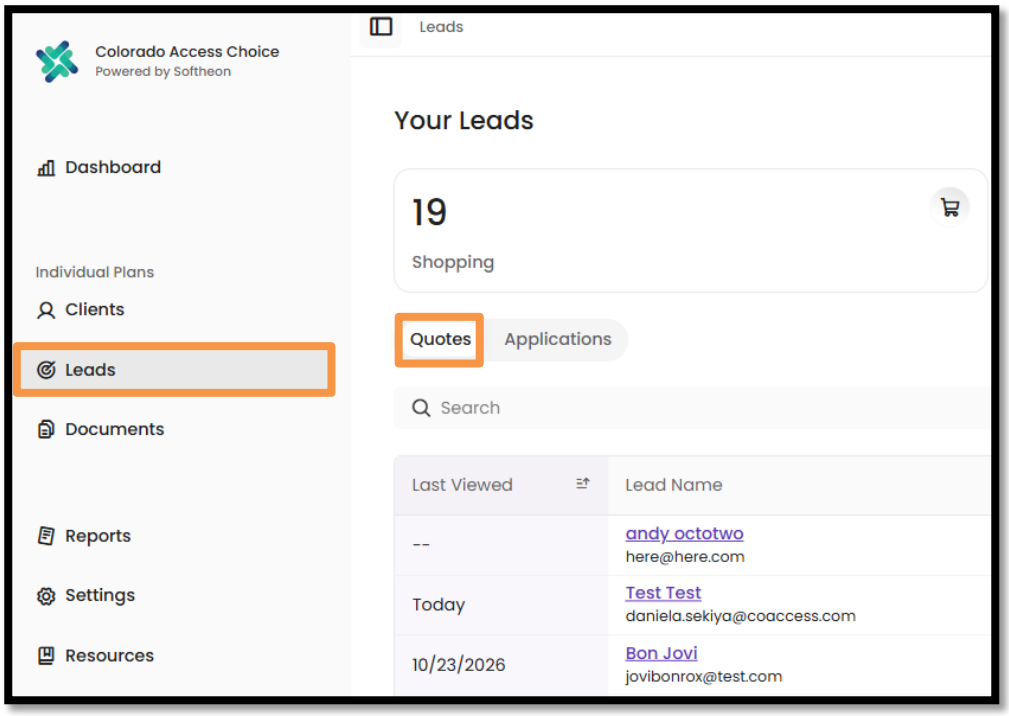


6. In order to save a quote, enter the prospect's information (**First** and **Last Name**, **Email**, **Phone Number** – optional).
7. Click **Save**.
8. **Result:** A unique Quote is generated and a confirmation banner appears with a link to view the quote.



Locate a Saved Quote

1. Return to **Broker Portal**.
2. Navigate to **Leads → Quotes** (the Quotes tab under the Leads section).
3. The new quote appears at the top of the **Quotes** table.

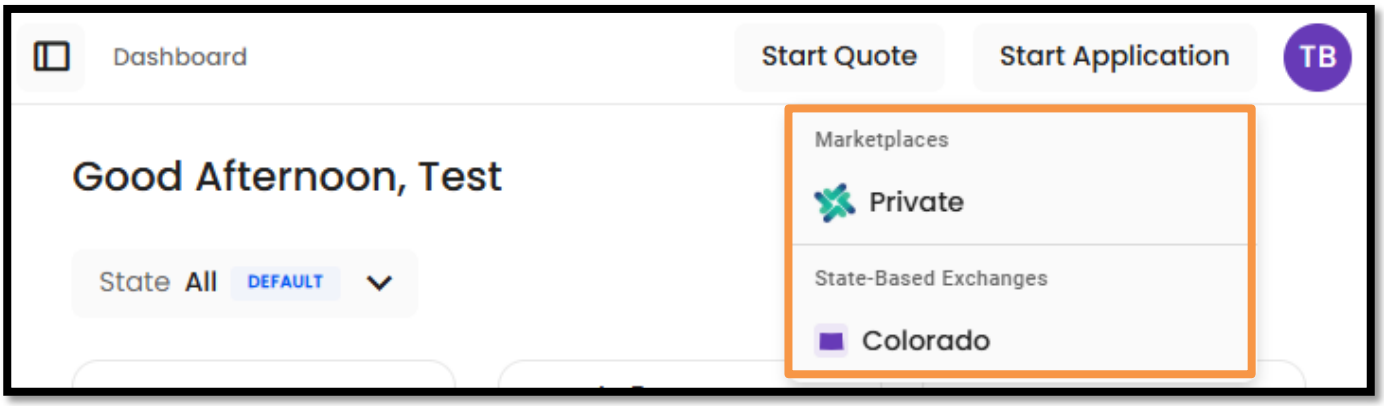


Starting a New Application

1. Login to the Broker Portal.
2. In the top right corner of the Dashboard, click Start Application.

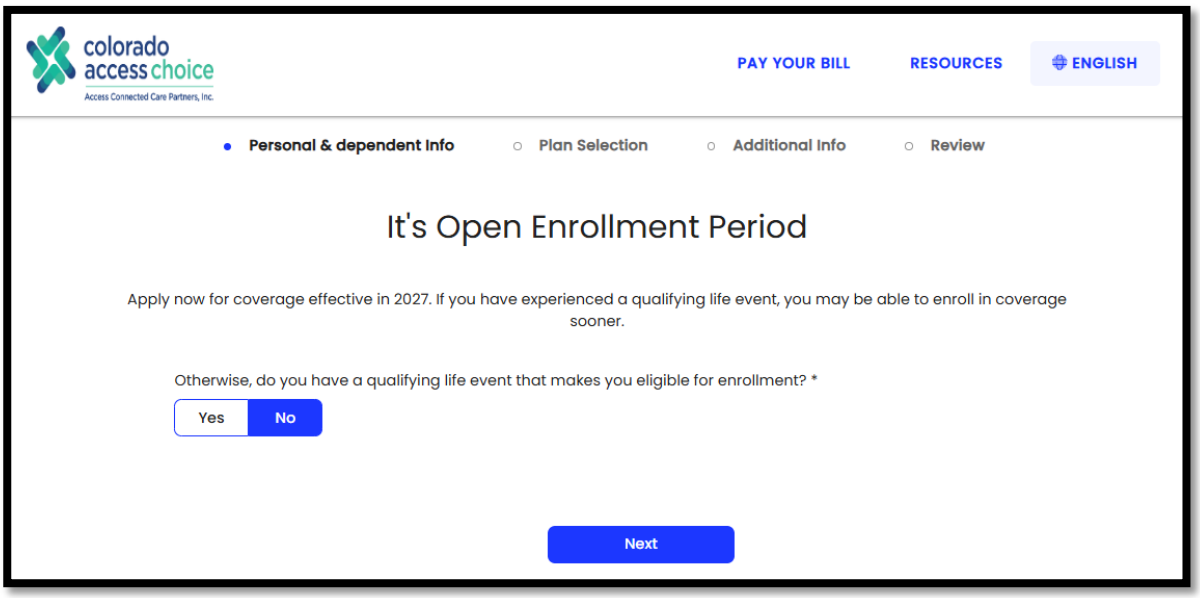


3. Select the **Marketplace**.
    a. If you select **Private** Marketplace, you will be redirected to the Colorado Access Choice enrollment portal.
    b. If you select **Colorado** Marketplace, you will be redirected to the State-Based Exchange portal.



Private Marketplace

Follow the steps on the screen to view available plans during the **Open Enrollment Period** or for a **qualifying life event**.



Colorado Marketplace

Explore the resources located on the Connect for Health Colorado website.

For Certified Brokers • Connect for Health Colorado

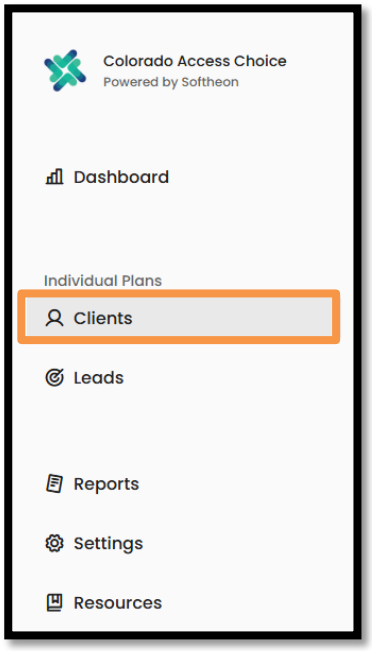


Clients Tab

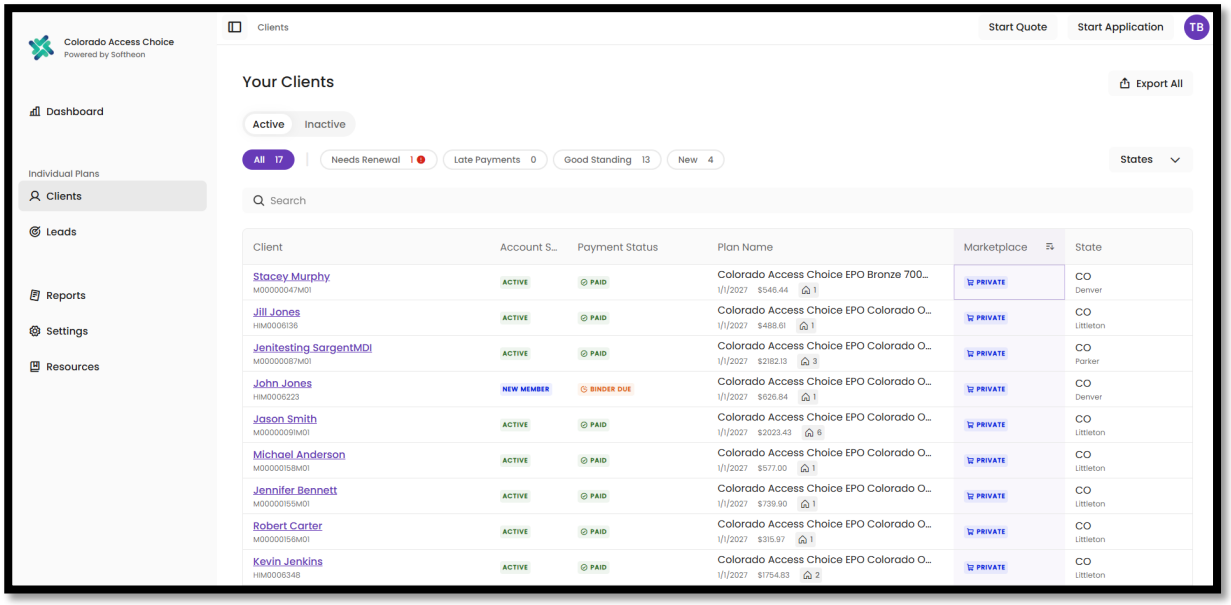
The **Clients** page gives brokers a single, searchable view of their **Book of Business**, with clear visual cues for payment health, coverage details, and actionable context-menu options. By mastering the tabs, filters, and export workflow, brokers can efficiently monitor active enrollments, address payment issues, and prepare for renewals all while keeping data secure through password-protected exports.

To access the tab:

1. Navigate to the collapsable **menu** on the left.



2. Under **Individual Plans** click **Clients**.

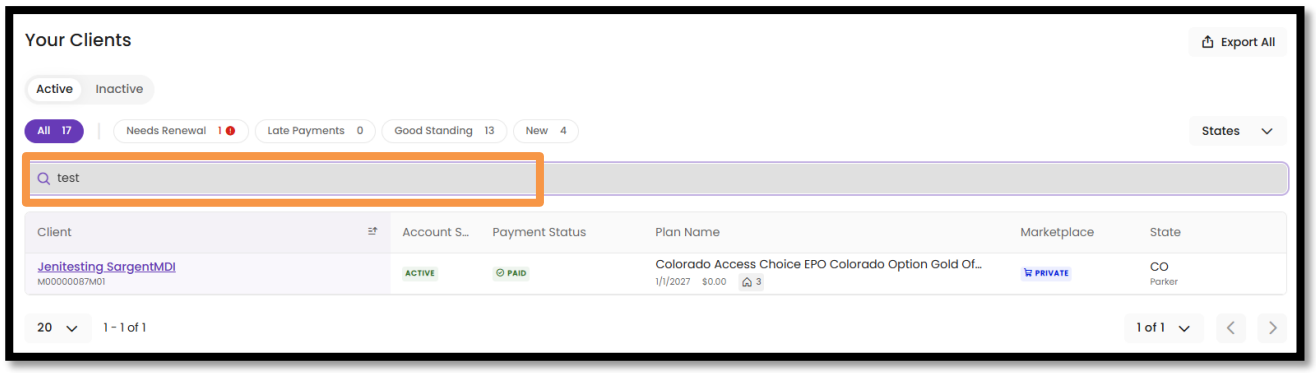


Clients Tab Overview

Area	What you see	Primary actions
Tabs	**Active** (default) - All subscribers that are currently enrolled or newly added. **Inactive -** Subscribers that have been terminated or cancelled within the last configurable window (default = 60 days).	Switch between current and former subscribers.
Export All	Lets you pull a complete snapshot of your Book of Business in a single click.	Both Active and Inactive clients are included in the report.
Search bar	Text field above the table	Find a client by name, ID, or any column value.
Filter tags	**Colored tags under the toolbar:** • Needs Renewal – Subscribers with an upcoming renewal (shown only during Open Enrollment). • Late Payments – a client who is late or past-due on their payment(s). • Good Standing – a client with a Paid status. • New - a new member whose binder payment is due and has not yet been paid.	Quickly slice the list by status.
Table	Six columns (Client, Account Status, Payment Status, Plan Name, Marketplace, State)	Click a client name to open the **Client Panel.**

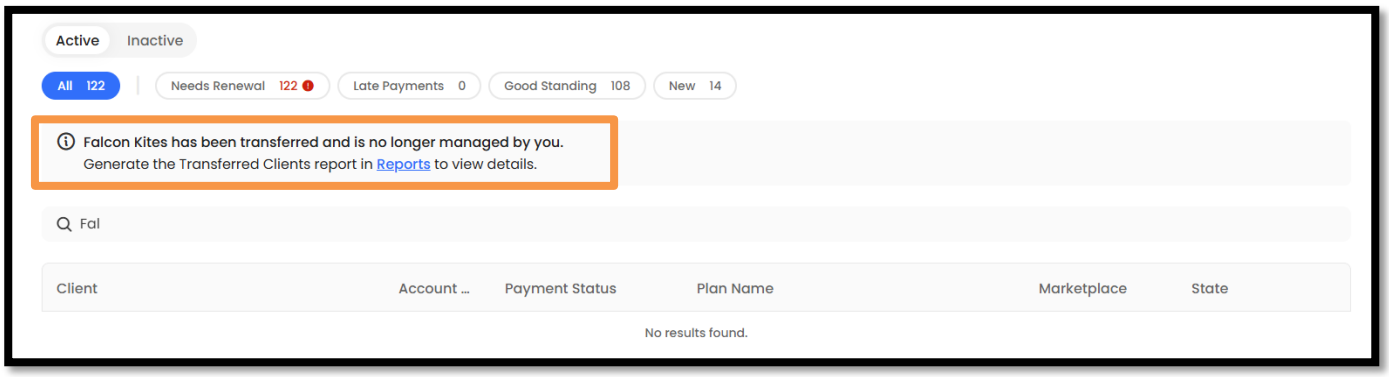
Searching for Clients

1. Click the **search field** above the table.
2. Type any string – client name, issuer ID, plan name, etc.
3. Press **Enter** or click the magnifying glass icon.
4. The table instantly filters to matching rows.
5. Clear the search by deleting the search text.

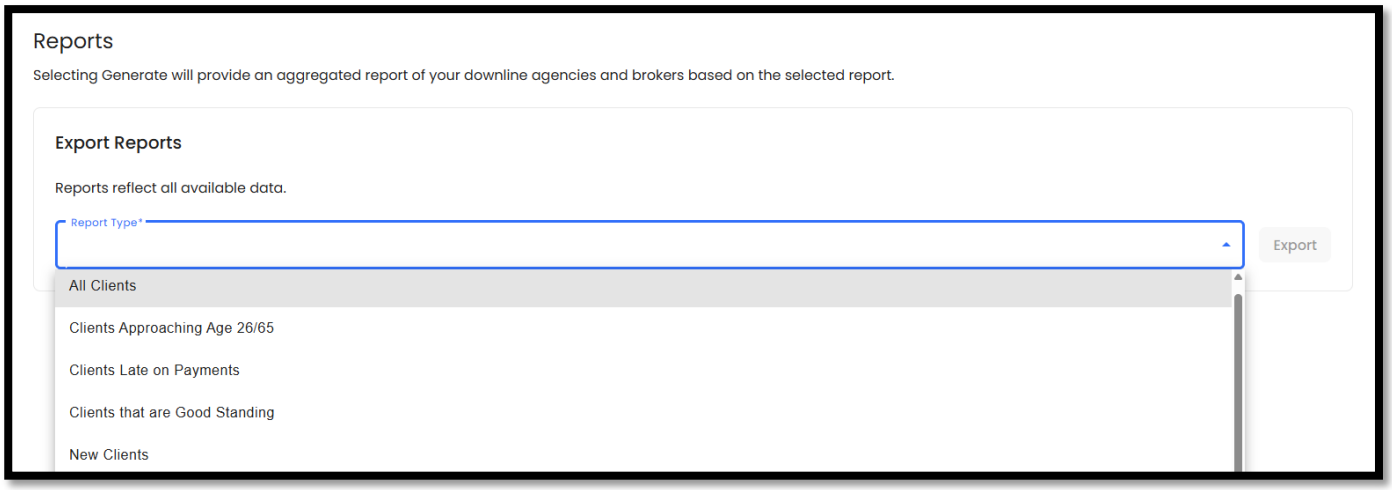


Transferred Clients

1. If you search for a transferred client in the **Active** tab, a call-out appears as shown below:



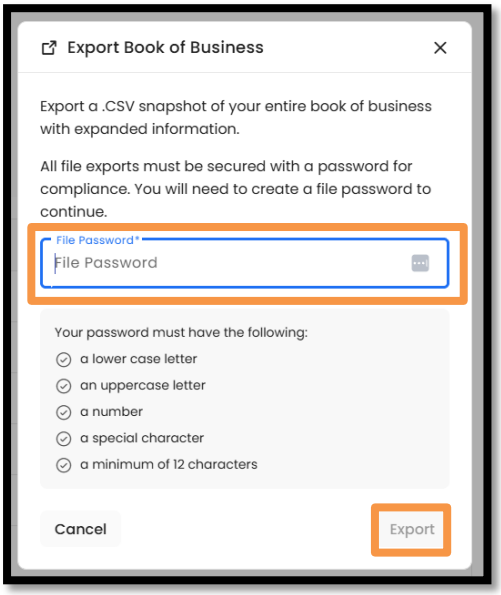
2. Click the ***Reports*** link in the call-out.
3. You'll be taken to the **Reports** page. **Brokers** → Broker view with a dropdown to select the "Clients Transferred" report.



Export All

Generate a .CSV file with your entire Book of Business.

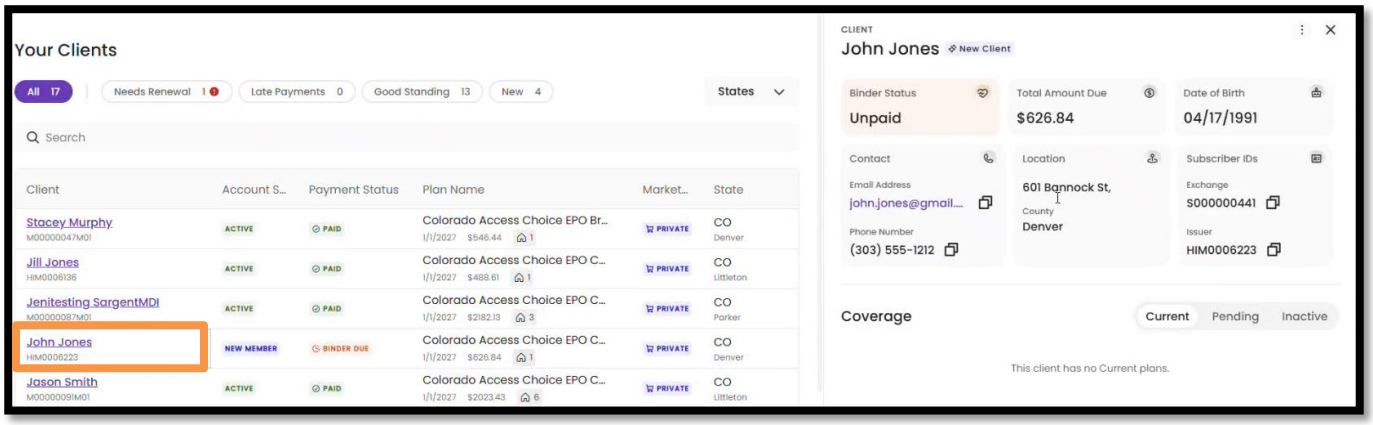
1. **Click** the **Export All** button (top-right).
2. Enter the **password** that meets the requirements (12+ characters, at least one uppercase, one number, one special character) and click **Export**.
3. The system generates an **Excel workbook** with two worksheets (Active and Inactive).
4. **Download** the file.
   Keep the password safe – it is required to open the workbook.



colorado access choice

Client Panel

1. To view client details, click on the **client name** (hyperlinked).

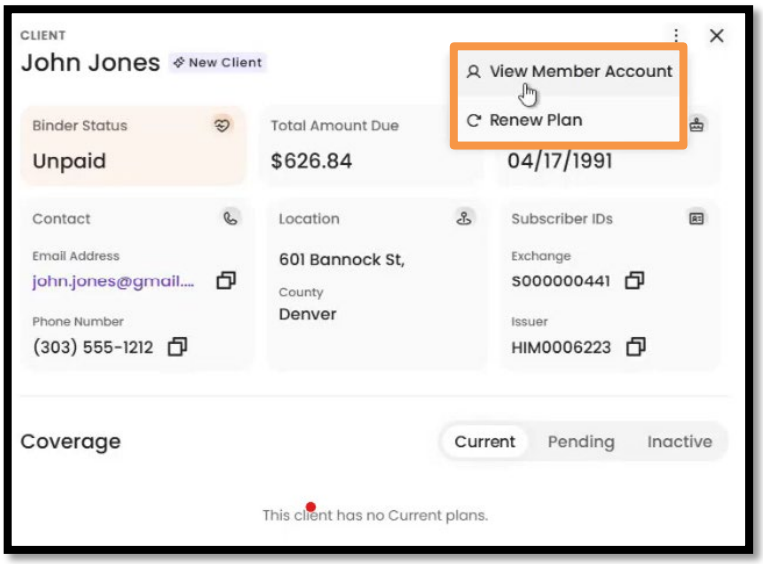


2. Selecting a client opens the following details:
   a. **Account Health** based on the Binder Status, Total Amount Due.
      Tip: Use the information to prioritize outreach.
   b. **Client Details** includes Full name, Date of birth, Contact and Location details, Issuer Subscriber ID, Exchange Subscriber ID.
      Tip: Click the Email Address to compose an email to the client.
   c. **Coverage** shows Active, Pending, and Most Recent Inactive spans. Each span lists Plan type (Active / Pending), Plan name, Premium amount, Effective date, Residential address, county, household size, and Dependents (if any).

3. **Panel Context Menu (⋮)**

   View Member Account opens the Member Portal in a new tab, showing the member's full enrollment record.

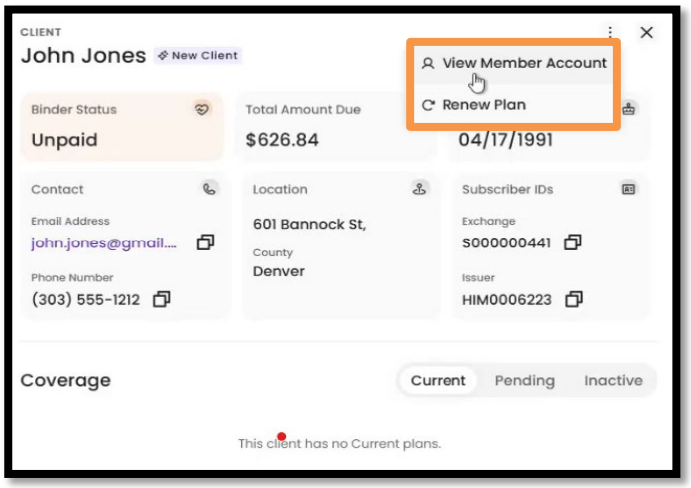
   Renew Plan opens the **Renewal** workflow – available only during Open Enrollment.



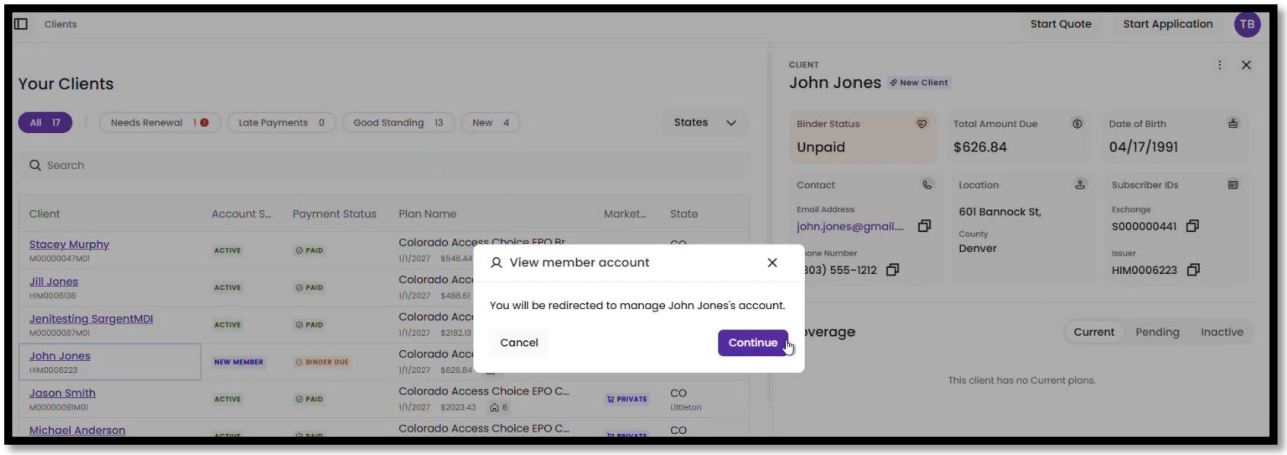
colorado access choice

View Member Account

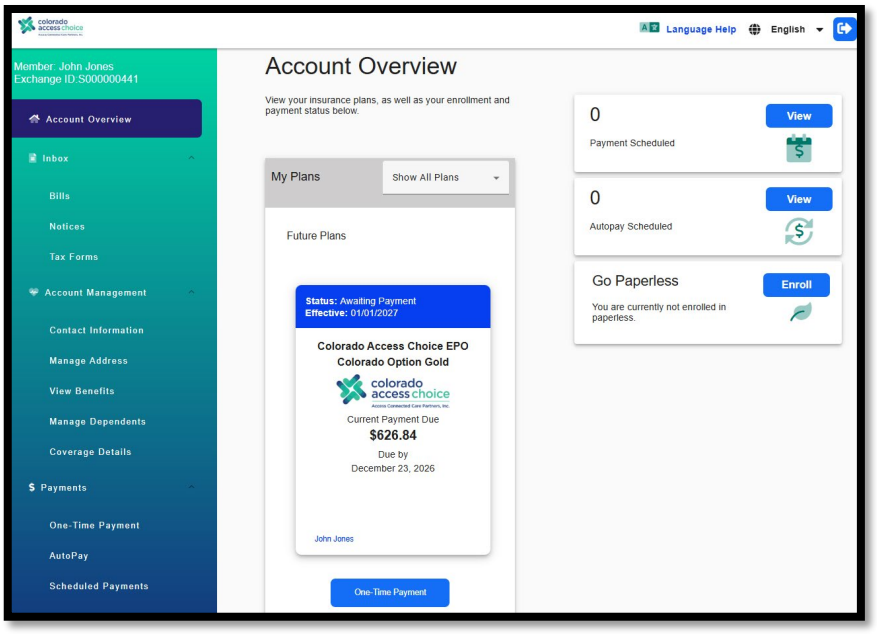
1. In the **Client Panel**, click **View Member Account**.



2. Click **Continue**



3. You will be taken to the **Member Portal**.



Account Overview Tab

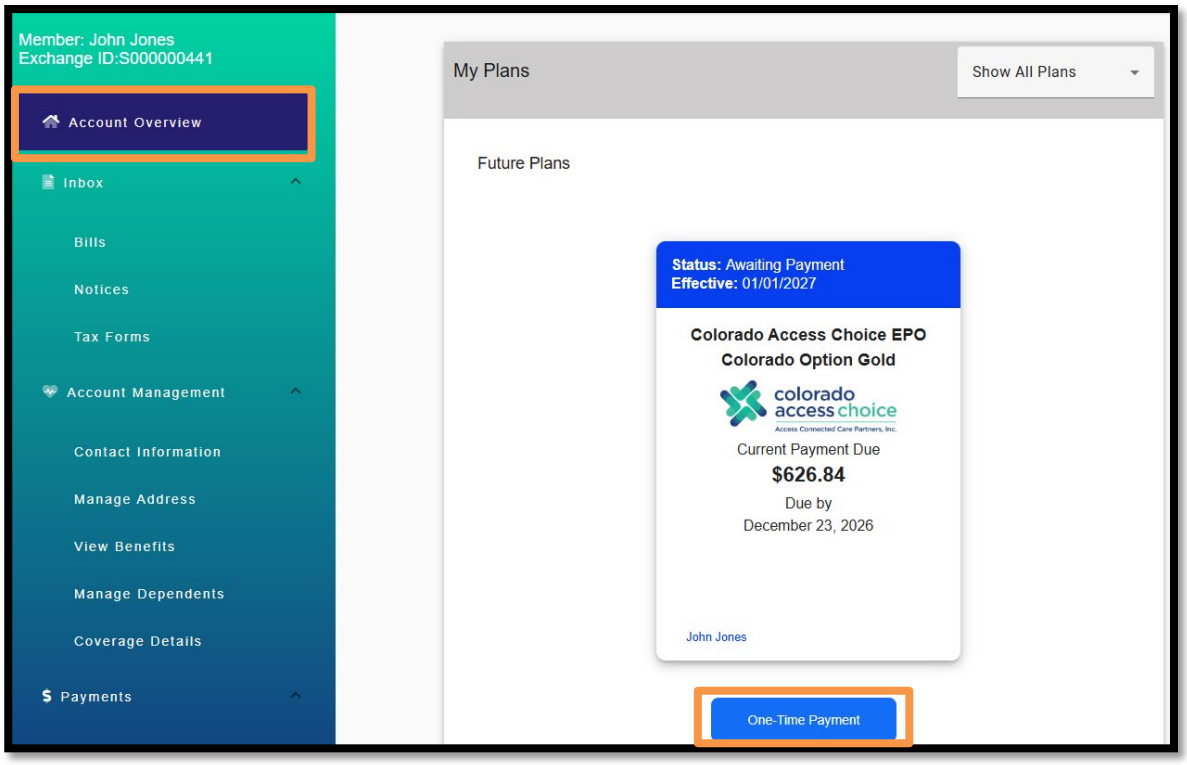
Overview of the member's insurance plans, as well as enrollment and payment status.

Making a Payment

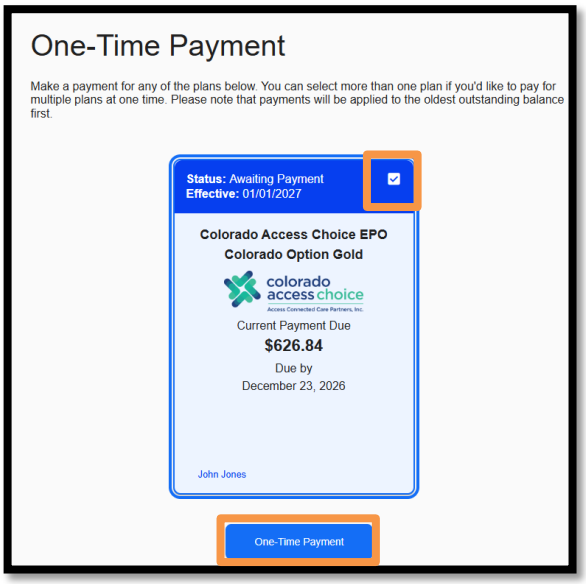
From this page, Brokers are able to support members with **making one-time payments** for any of the plans displayed. Brokers **can select more than one plan** if the member would like to pay for multiple plans at one time.

NOTE: Payments will be applied to the oldest outstanding balance first.

1. Go to the **Account Overview** tab.
2. Under **My Plans**, click **One-Time Payment**.

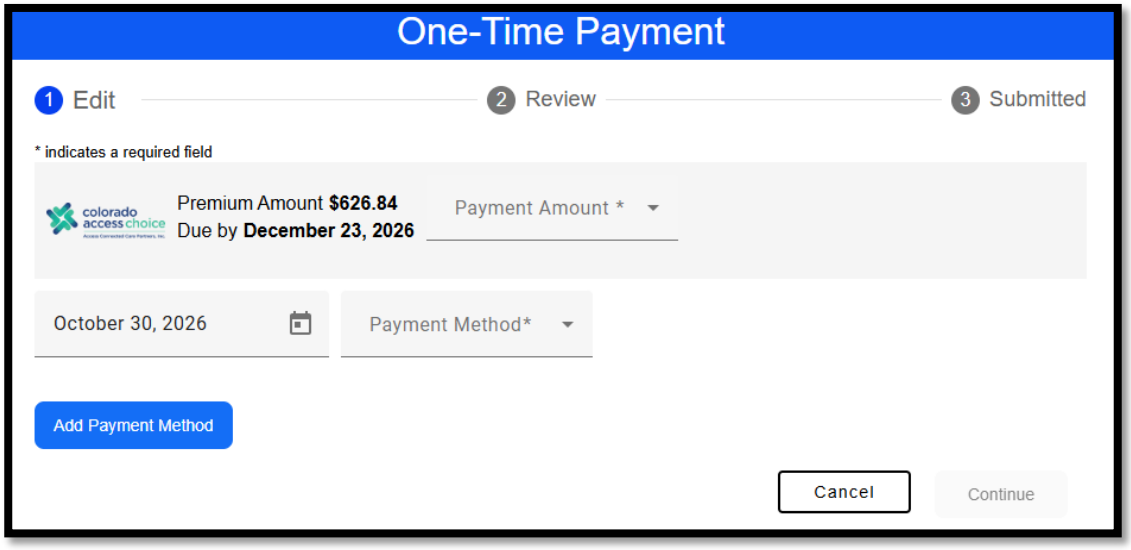


3. **Select the Plan(s)** for which the member would like to make a payment for.
4. Click **One-Time Payment**.

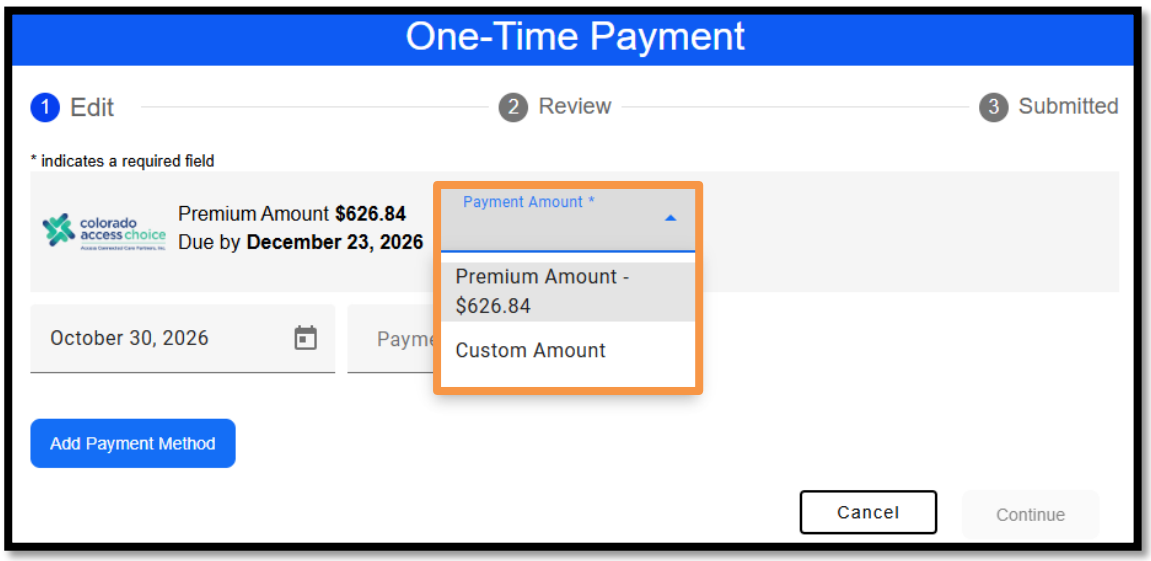


colorado access choice

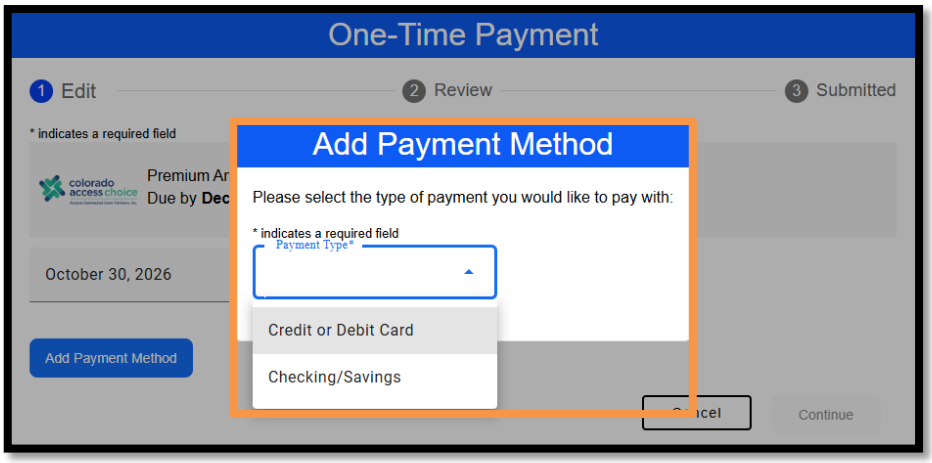
5. A new window will pop up.



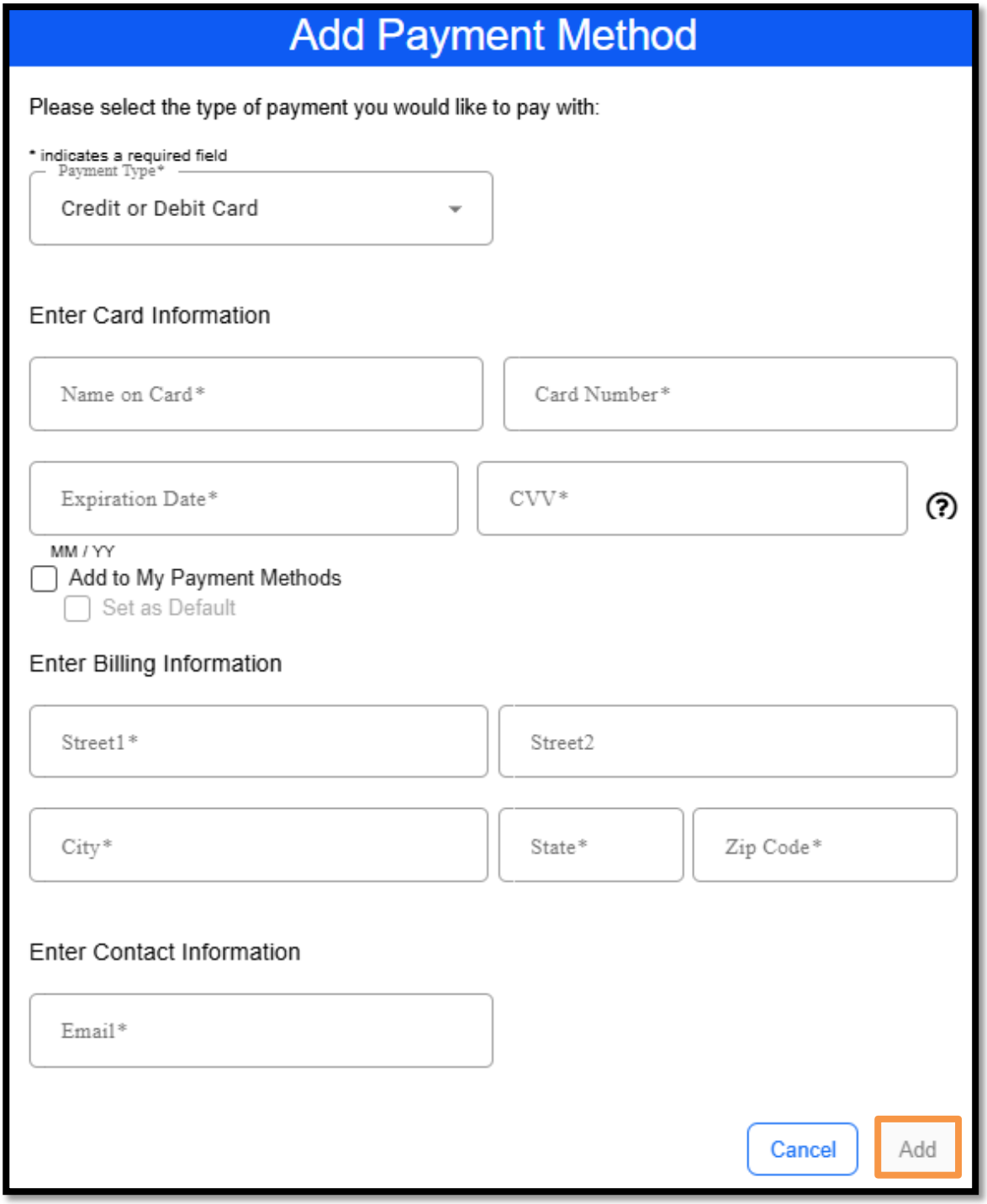
6. Click the **drop-down menu** under **Payment Amount** and select the **premium amount** or **custom amount**.



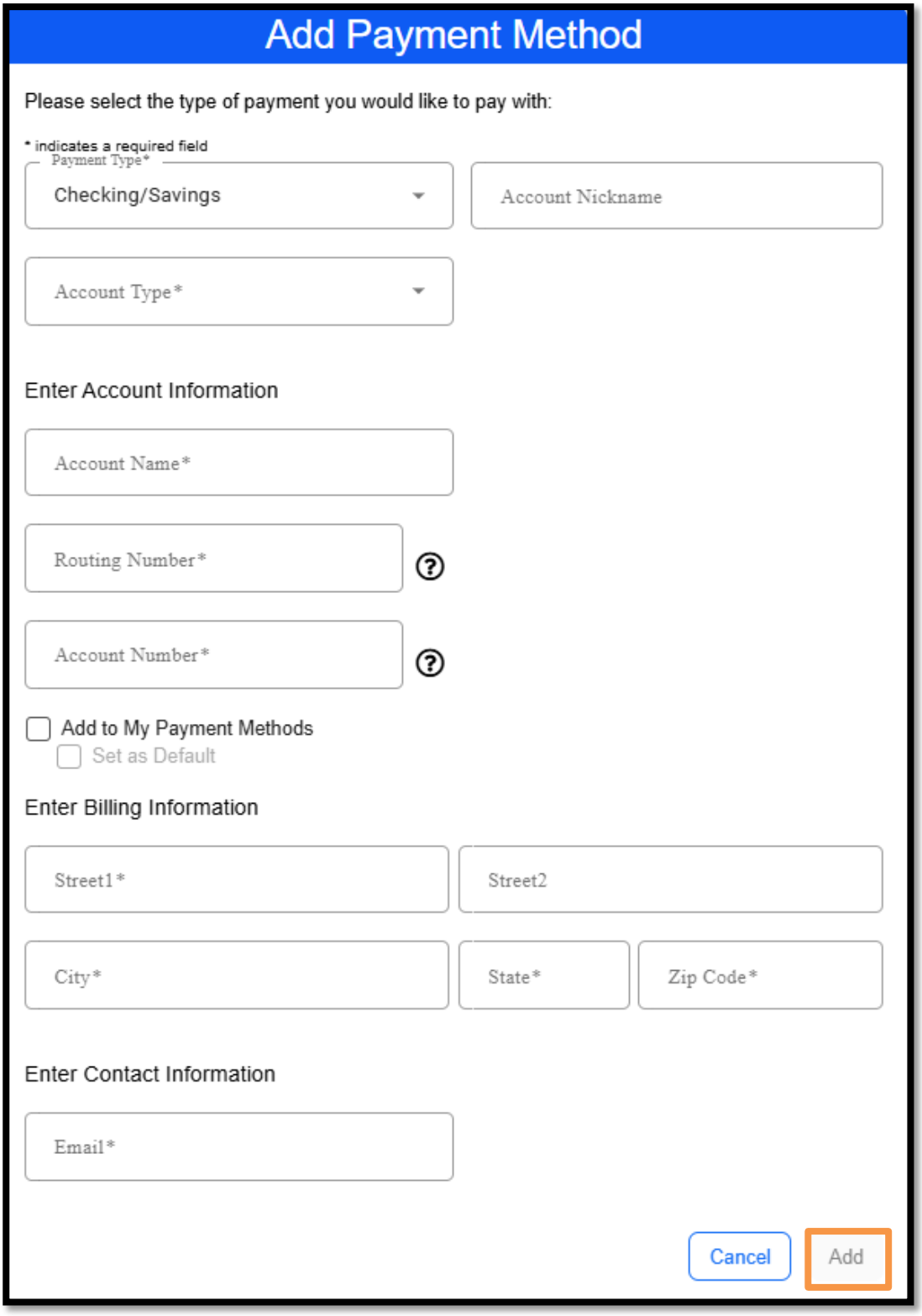
7. Ensure the **Payment Date** is reflected correctly in the date field.
8. If no payment method was entered previously, click **Add Payment Method** (credit or debit card, checking/savings).



- For **Credit or Debit Cards**, enter the following information and click **Add**:



- For **Checking/Savings**, enter the below information and click **Add**.

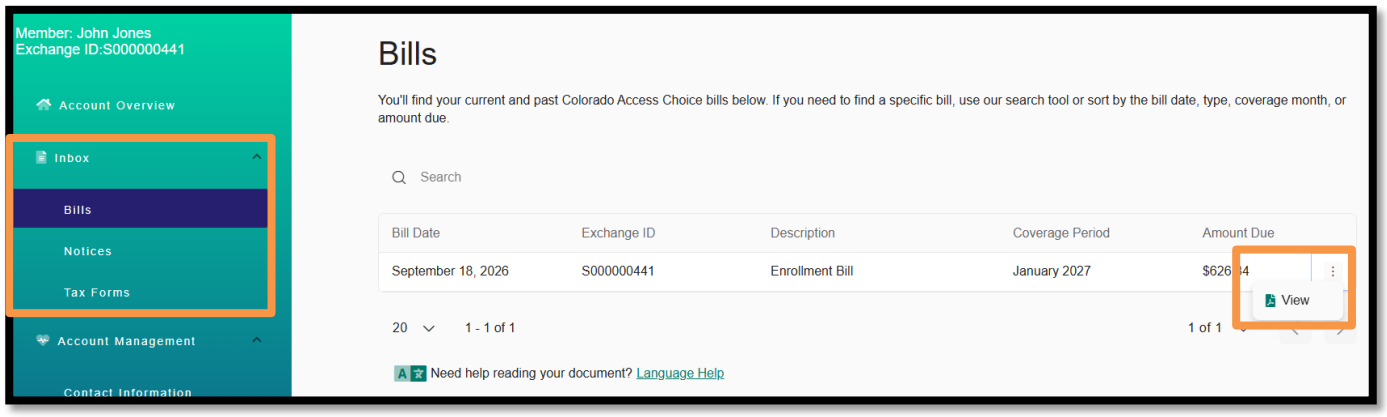


9. The added payment method will appear in the Payment Method drop-down menu on the main One-Time Payment screen. Follow the steps to **Review** and **Submit payment**.

Inbox Tab

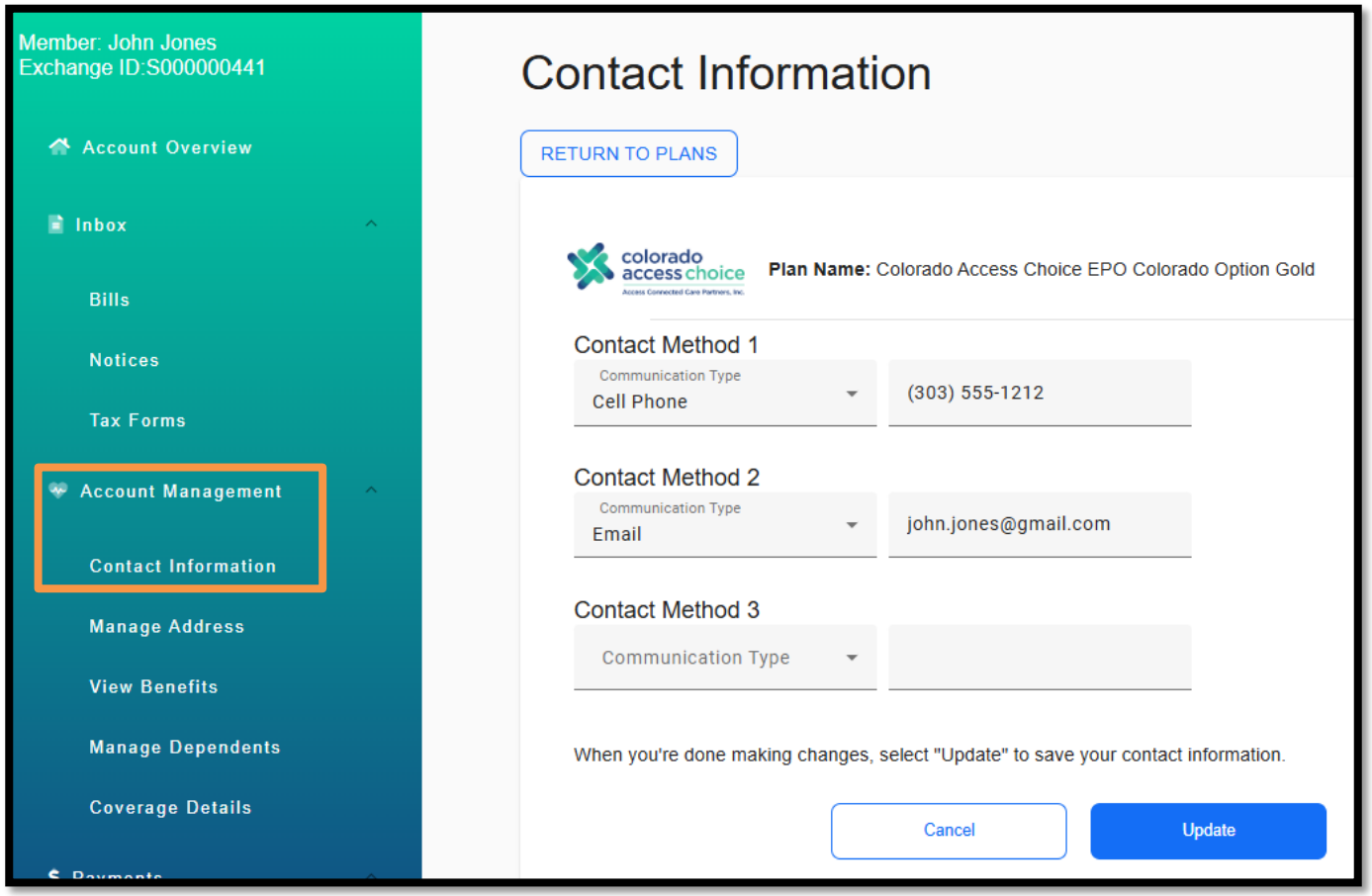
Navigate to the **Inbox** tab to view **Bills**, **Notices**, and **Tax Forms**.

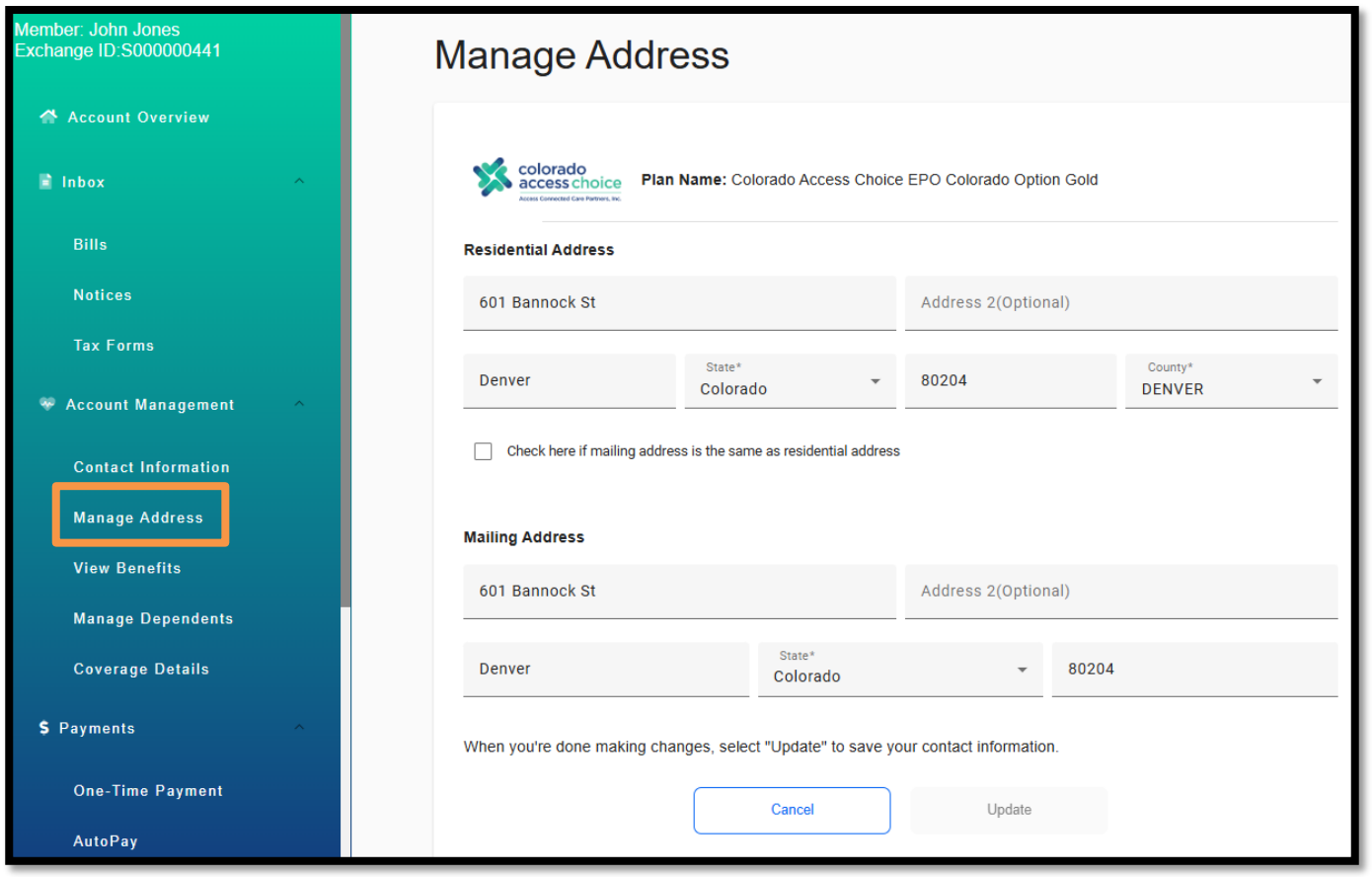
To take at a bill's details, go to **Bills** → Click on the **ellipsis** → Click **View**.

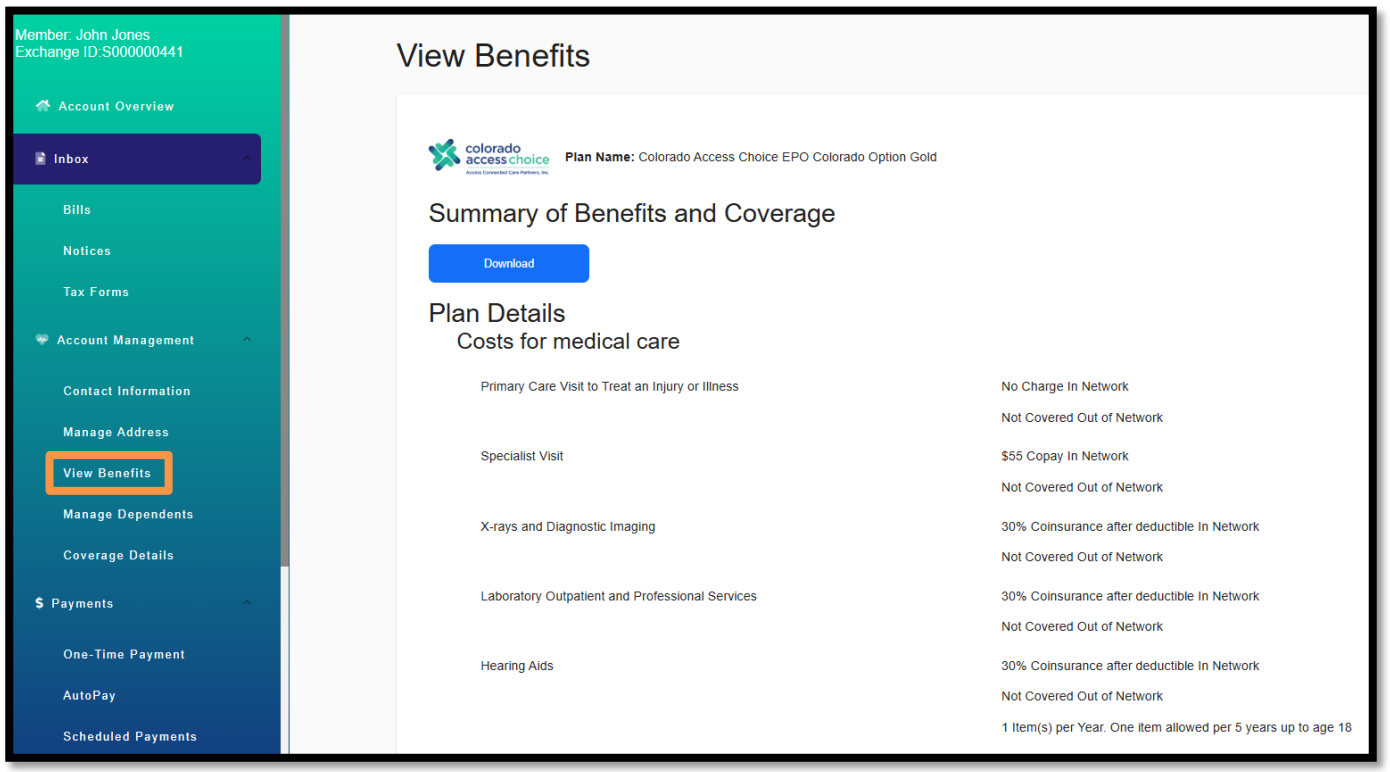


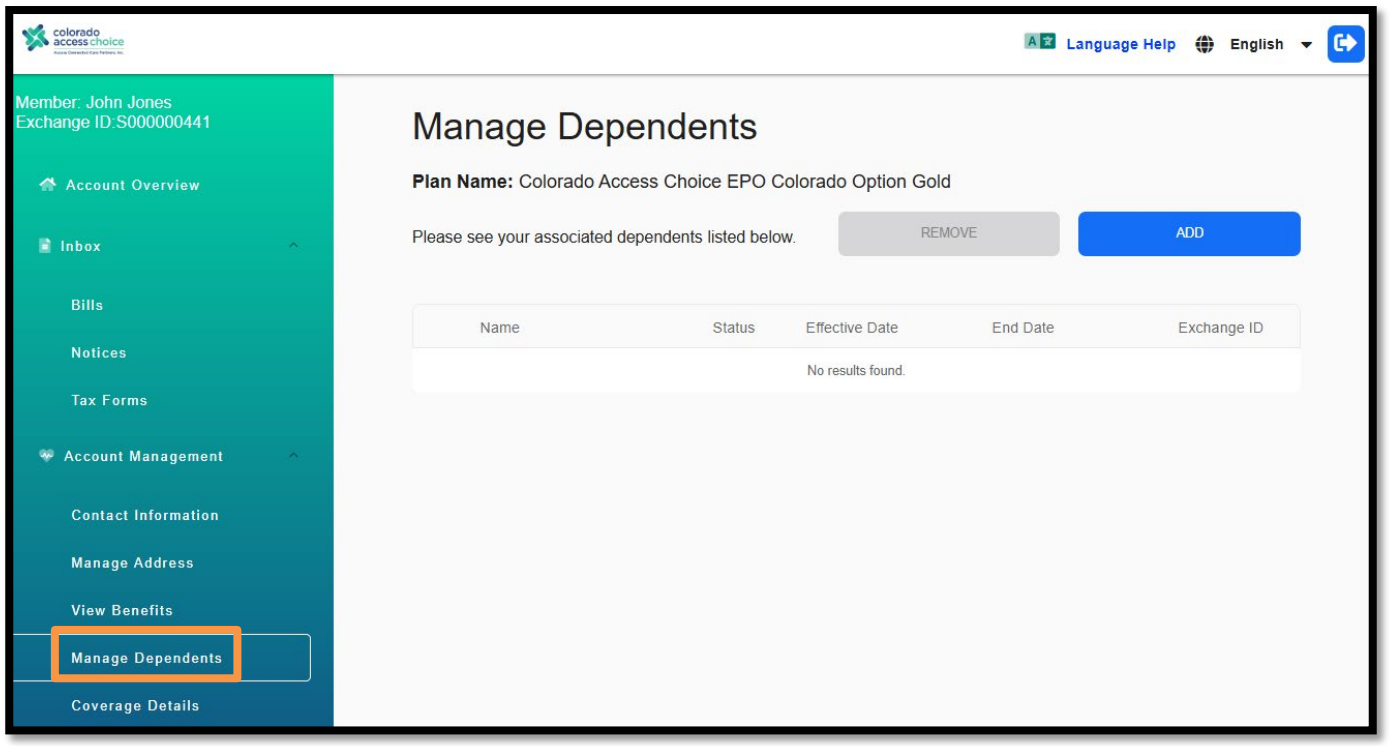
Account Management Tab

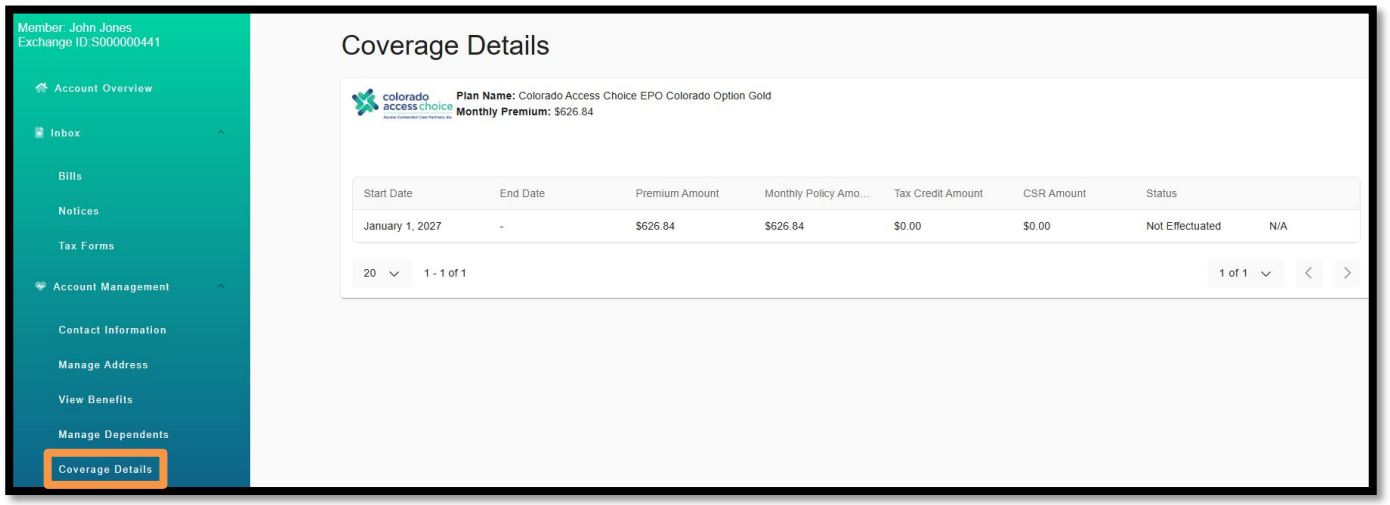
The Account Management tab allows Brokers to update their clients' **contact information**, **address**, view **benefits**, manage **dependents**, and review **coverage details**.




Member: John Jones
Exchange ID:S000000441
Account Overview
Inbox
Bills
Notices
Tax Forms
Account Management
Contact Information
Manage Address
View Benefits
Manage Dependents
Coverage Details
Payments
One-Time Payment
AutoPay
Manage Address
Plan Name: Colorado Access Choice EPO Colorado Option Gold
Residential Address
601 Bannock St
Address 2(Optional)
Denver
State*
Colorado
80204
County*
DENVER
Check here if mailing address is the same as residential address
Mailing Address
601 Bannock St
Address 2(Optional)
Denver
State*
Colorado
80204
When you're done making changes, select "Update" to save your contact information.
Cancel
Update

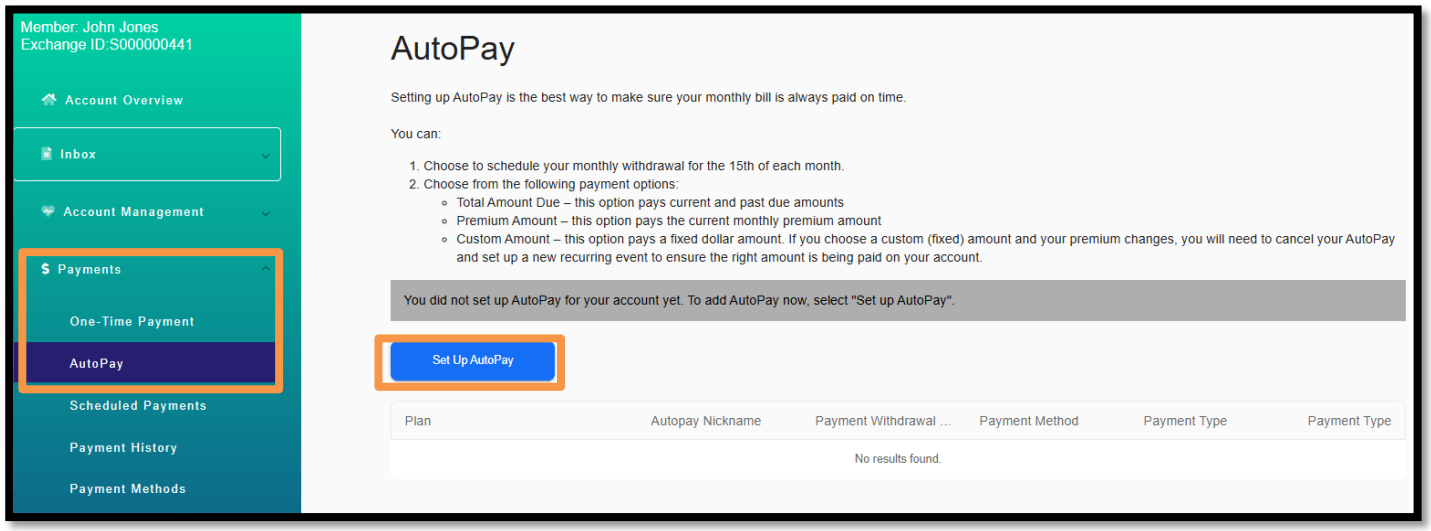

Member: John Jones
Exchange ID:S000000441
Account Overview
Inbox
Bills
Notices
Tax Forms
Account Management
Contact Information
Manage Address
View Benefits
Manage Dependents
Coverage Details
Payments
One-Time Payment
AutoPay
Scheduled Payments
View Benefits
Plan Name: Colorado Access Choice EPO Colorado Option Gold
Summary of Benefits and Coverage
Download
Plan Details
Costs for medical care
Primary Care Visit to Treat an Injury or Illness
No Charge In Network
Not Covered Out of Network
Specialist Visit
$55 Copay In Network
Not Covered Out of Network
X-rays and Diagnostic Imaging
30% Coinsurance after deductible In Network
Not Covered Out of Network
Laboratory Outpatient and Professional Services
30% Coinsurance after deductible In Network
Not Covered Out of Network
Hearing Aids
30% Coinsurance after deductible In Network
Not Covered Out of Network
1 Item(s) per Year. One item allowed per 5 years up to age 18

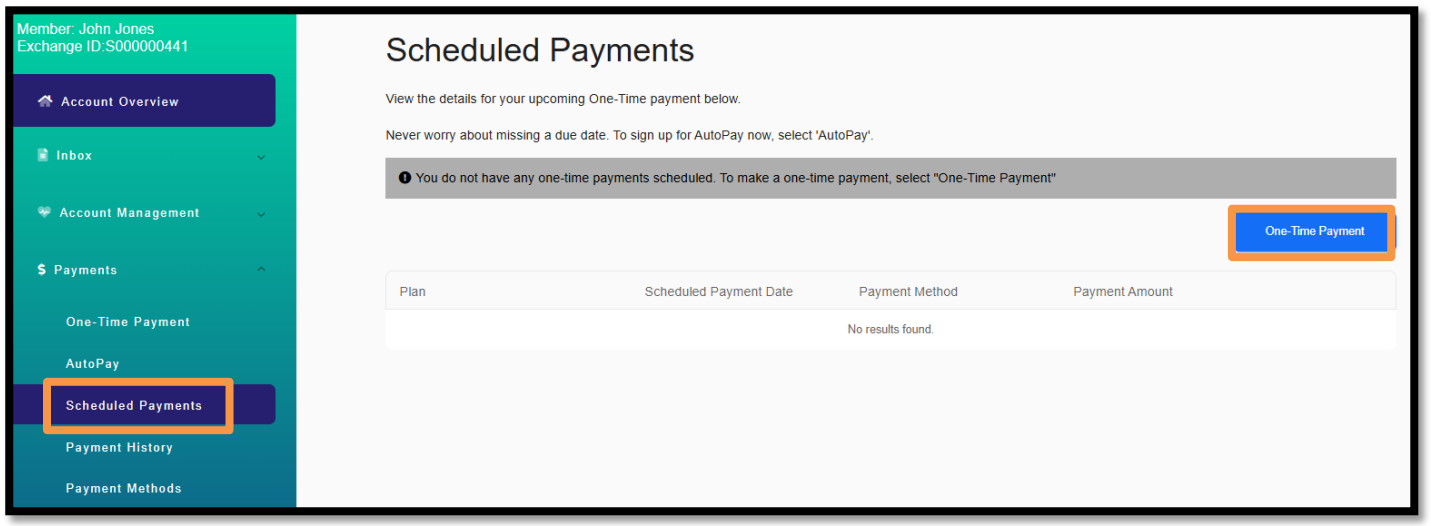

Language Help
English
Member: John Jones
Exchange ID:S000000441
Account Overview
Inbox
Bills
Notices
Tax Forms
Account Management
Contact Information
Manage Address
View Benefits
Manage Dependents
Coverage Details
Manage Dependents
Plan Name: Colorado Access Choice EPO Colorado Option Gold
Please see your associated dependents listed below.
REMOVE
ADD
Name
Status
Effective Date
End Date
Exchange ID
No results found.

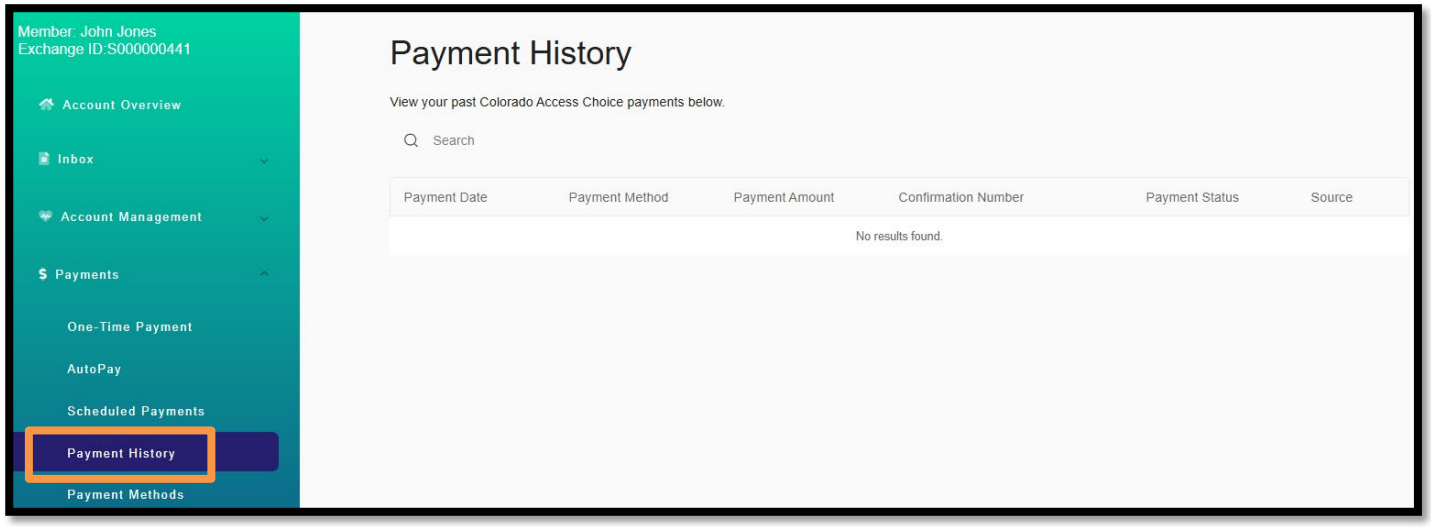

Member: John Jones
Exchange ID:S000000441
Account Overview
Inbox
Bills
Notices
Tax Forms
Account Management
Contact Information
Manage Address
View Benefits
Manage Dependents
Coverage Details
Coverage Details
Plan Name: Colorado Access Choice EPO Colorado Option Gold
Monthly Premium: $626.84
Start Date
End Date
Premium Amount
Monthly Policy Amo...
Tax Credit Amount
CSR Amount
Status
January 1, 2027
-
$626.84
$626.84
$0.00
$0.00
Not Effectuated
N/A
20
1 - 1 of 1
1 of 1

Payments Tab

The **Payments** tab allows Brokers to manage **One-Time Payment**, set up **AutoPay**, view **Scheduled Payments**, **Payment History** and **Payment Methods** on behalf of their clients.

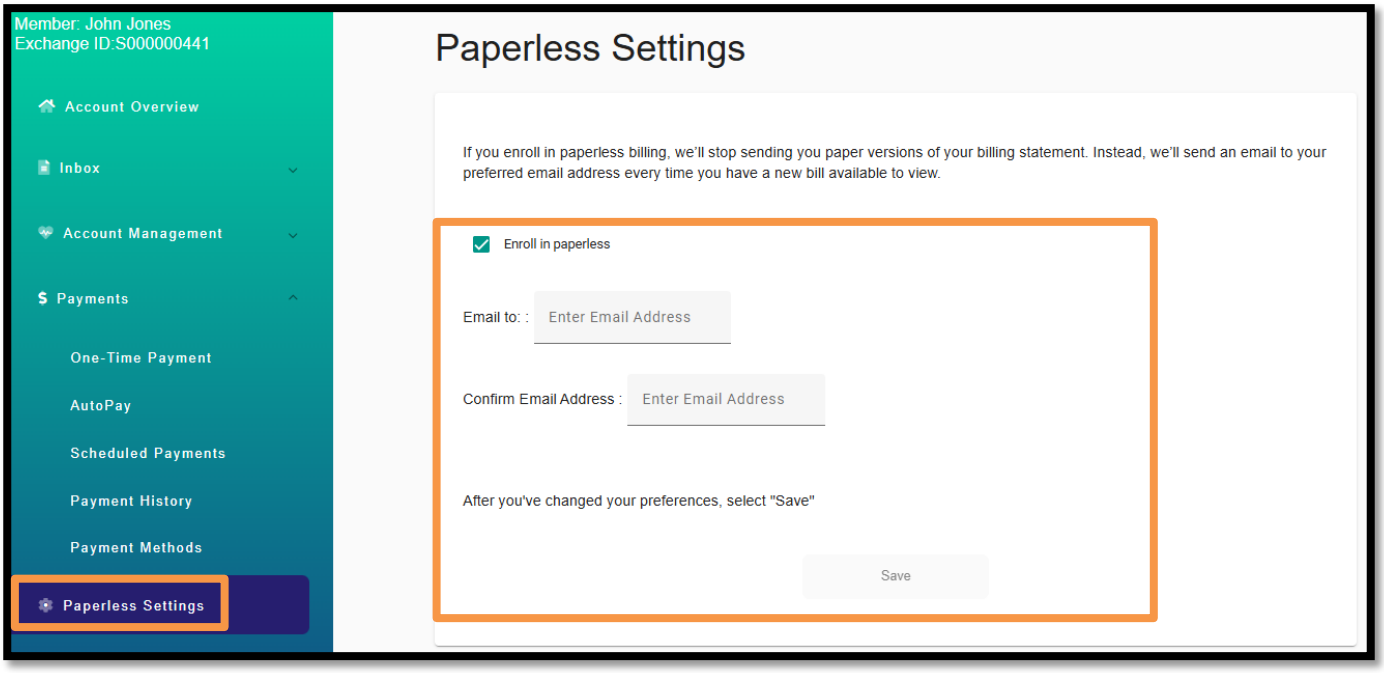






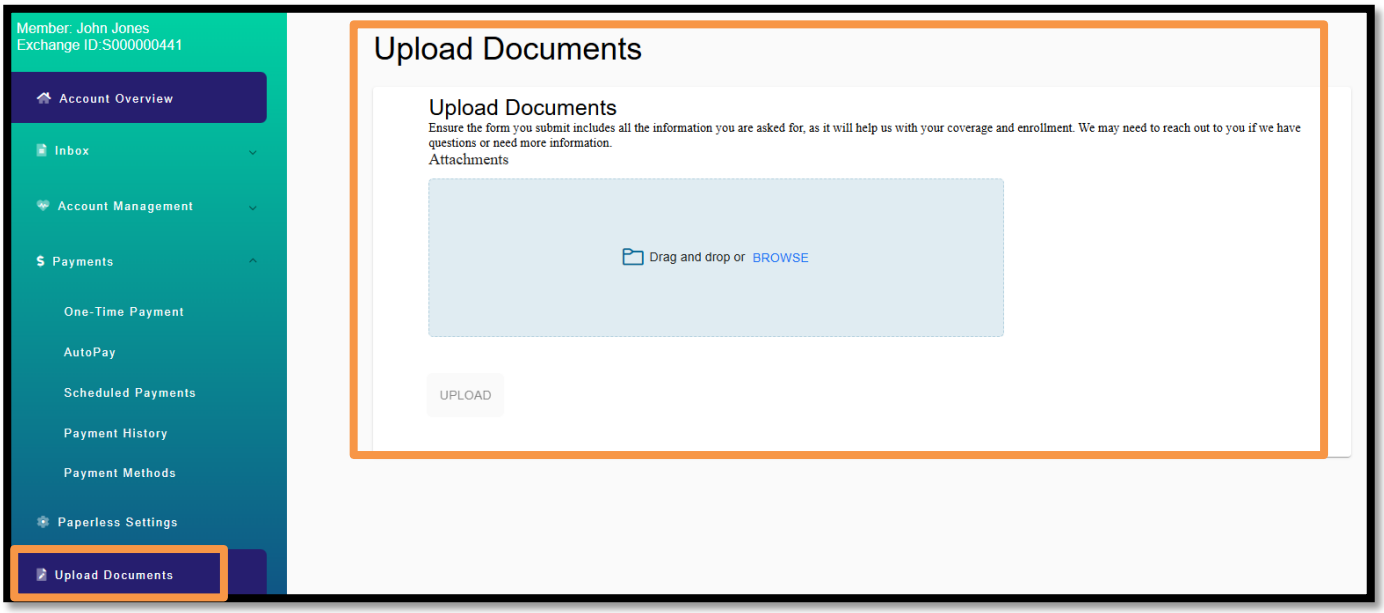
Paperless Settings Tab

The **Paperless Settings** tab allows Brokers to support their clients with **enrolling in paperless billing**.



Upload Documents Tab

The Upload Documents tab allows Brokers to support their clients with uploading documents that support clients' coverage and enrollment.

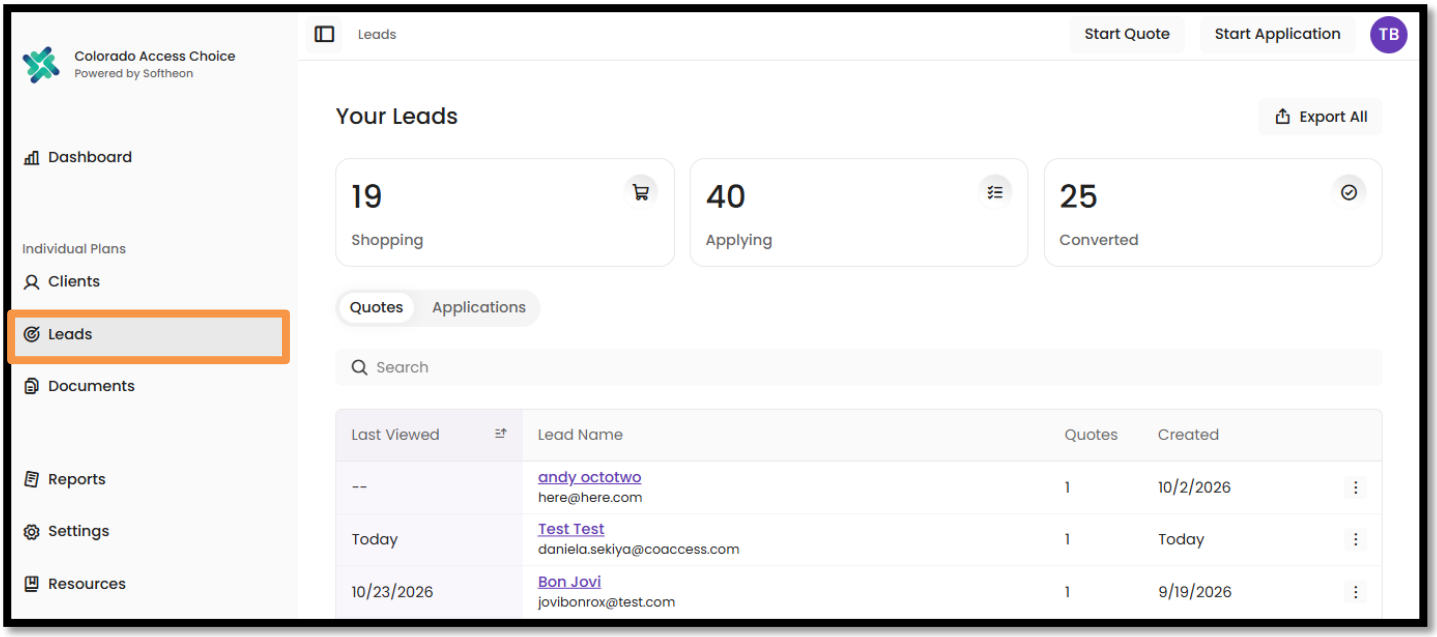


Leads Tab

The Leads page is the hub for every prospect brokers are tracking – whether they are still shopping for a quote, actively filling out an application, or have already converted to a submitted enrollment.

To access the tab:

1. Navigate to the collapsable **menu** on the left.
2. Under **Individual Plans** click **Leads**.



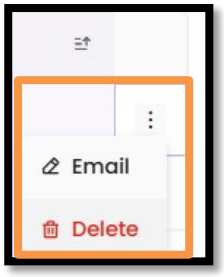
Leads Tab Overview

Area	What you see
KPI Cards	• **Shopping –** count of prospects in the **Shopping** phase (i.e., total quotes)**.** Prospects who have received a quote but have not started an application. • **Applying –** Count of **Applications in Progress** (started but **not yet submitted**). Brokers can still edit these applications. • **Converted –** Count of **Submitted applications** (completed enrollment). Includes both successful submissions and those that failed (see status column).
Tabs	Populates the page with either the **Quotes** or **Applications** tables.
Search bar	Text field above the table. Works for the active table view; type any text (lead name, plan name, etc.) and the tables filter in real time.
Export All	Export and download a snapshot of all broker leads across the entire conversion journey. All file exports must be secured with a password for compliance. Brokers will need to create a file password to continue.

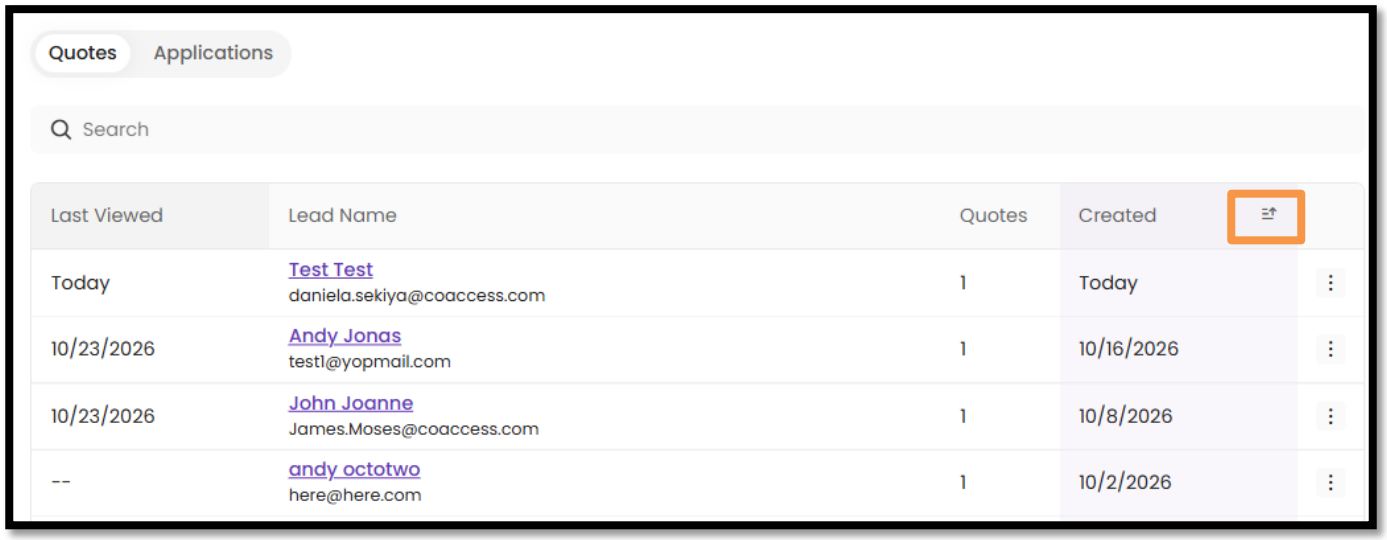
Quotes Table

Contains the following columns:

- **Last Viewed** - Date (and time) the quote was last opened by the broker.
- **Lead Name** - Prospect's full name (hyperlinked). Click → opens the **Quote Panel**.
- **Quotes** – Number of quotes the prospect has.
- **Created** - Date the quote record was created.
- **Ellipsis** – The broker can **Email** the prospect or **Delete** the quote permanently from the system.



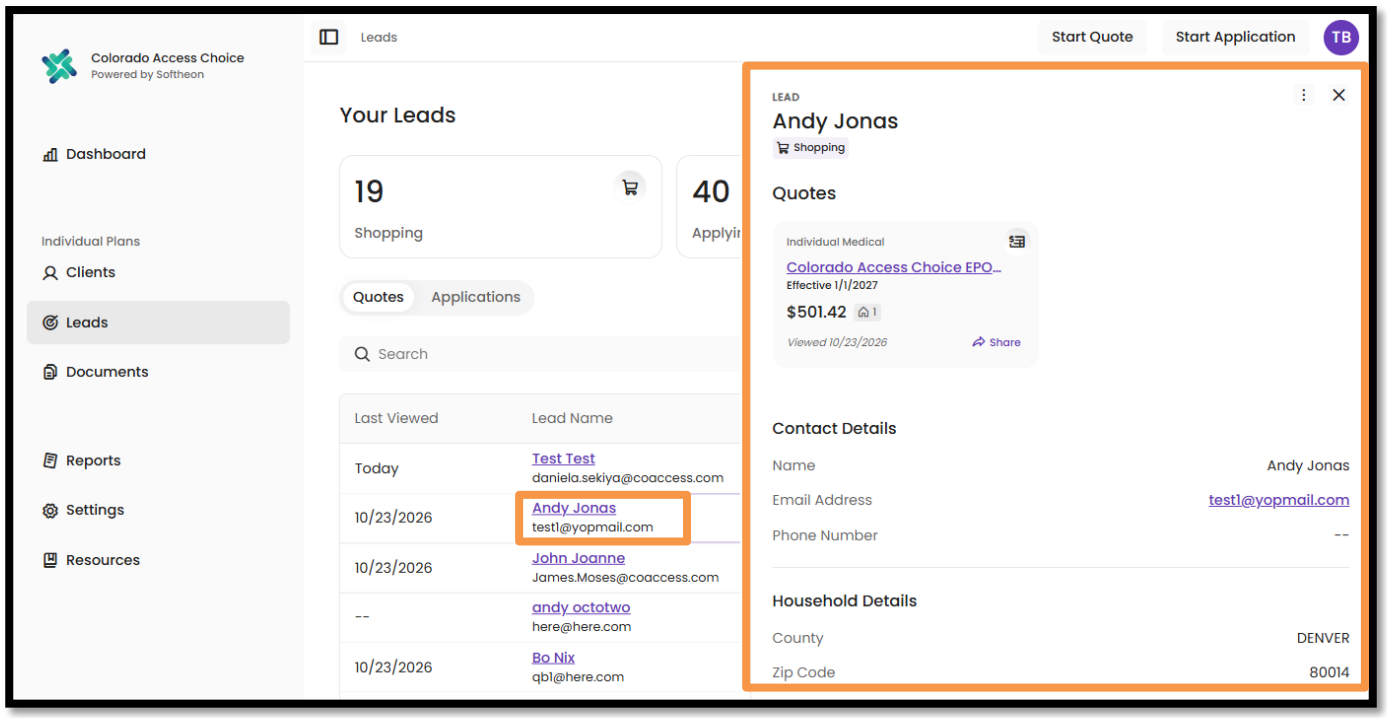
Tip - All columns can be sorted in ascending or descending order.



Quote Panel

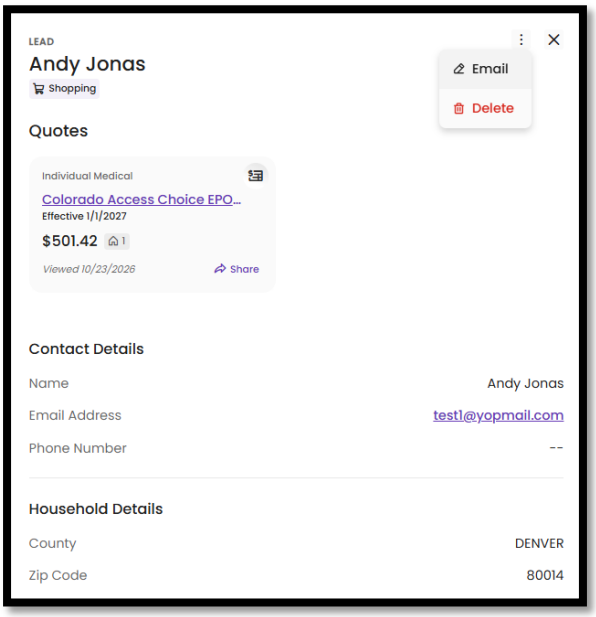
The **Quote Panel** appears when a broker clicks a **Lead Name** in the **Quotes** table. It is a floating side-panel that consolidates everything the broker needs to review, edit, send, or delete a quote.

1. From the **Quotes** table, locate the desired lead.
2. Click the **Lead Name** (hyper-linked).
3. The **Quote Panel** slides in from the right side of the screen.

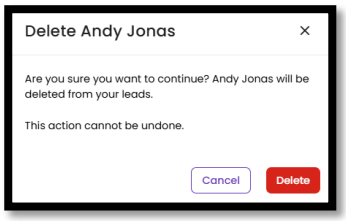


Quote Panel Layout

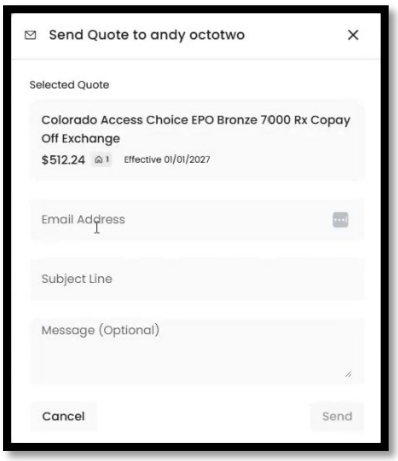
The Quote Panel contains the following information:



- **Lead Name** and **Quote Card** (plan name, effective date, premium amount, timestamp, and an active **Share** button).
  *Note: Click **Share** button to open the **Send Quote** modal for **Active Quotes**.*
- **Ellipsis (⋮)** – Email quote to prospect or Delete the quote. *Note: The Delete quote option will open a confirmation page. Select Cancel or Delete to permanently remove the quote from the system.*



- **Contact Details** - Prospect name, Email, Phone number.
  Note: Click Email link to email the prospect.
- **Household Details** - County and ZIP code.



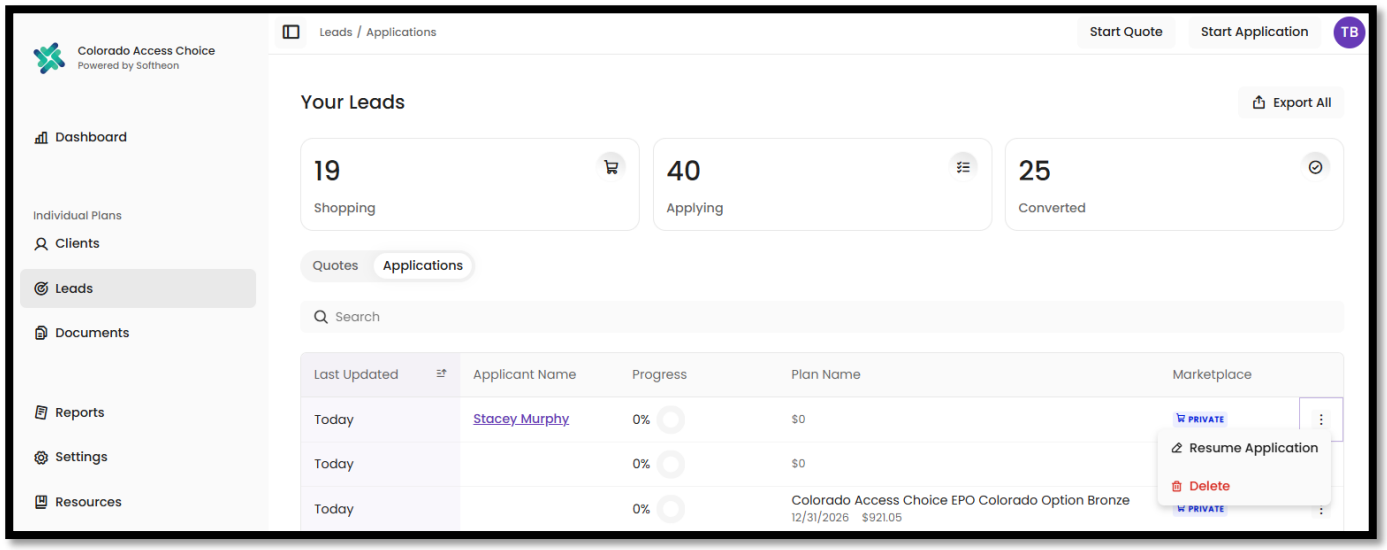
Applications Table

Contains the following columns:

- **Last Updated** - Date and time the application was last updated.
- **Applicant Name** – Applicant's full name (hyperlinked).

  An **alert icon** shows up next to Applicants pending SEP verification. Click alert icon to access the link to the Documents page.
  Click **Applicant Name** to open the **Application Panel**.
- **Progress** – Shows **% complete** while the application is being built. Shows **Submitted** when the submission succeeded.
- **Plan Name** - Plan name, **Effective Date**, and **Premium** amount.
- **Marketplace** - Marketplace in which the Applicant enrolled for a Qualified Health plan.
- **Ellipsis** – To Resume an in-progress Application or to Delete the application.

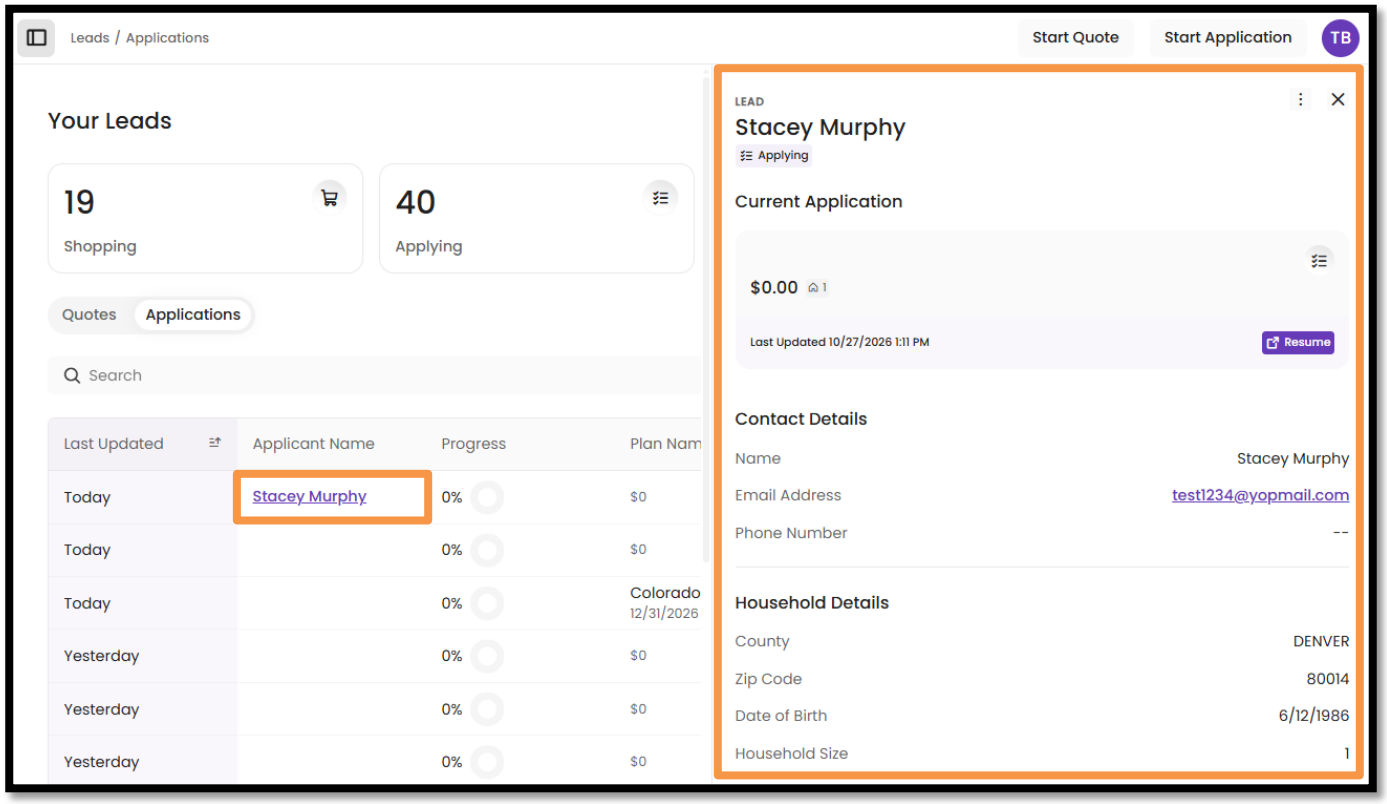
*Tip: The Applications table is pre-sorted by **Last Updated** (newest → oldest) so the most recent work is always at the top.*



Applicant Panel

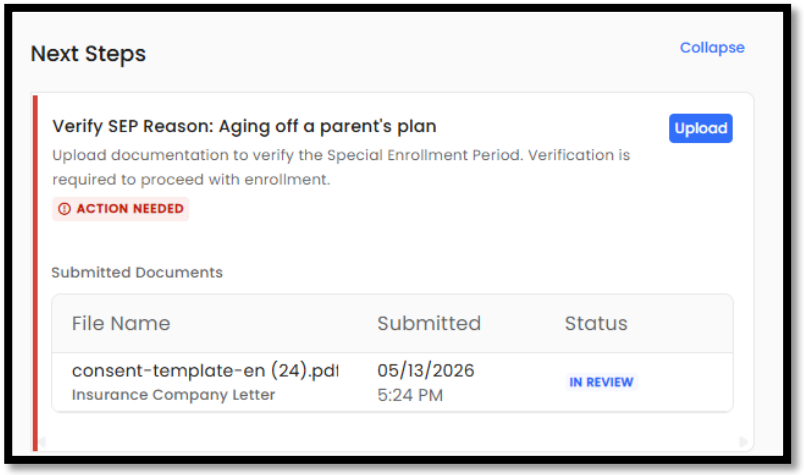
The **Applicant Panel** provides a snapshot of an individual applicant's enrollment status and personal details. It is accessed by clicking the **Applicant Name** in the **Applicants** list.

Panel View for In-Progress Applications

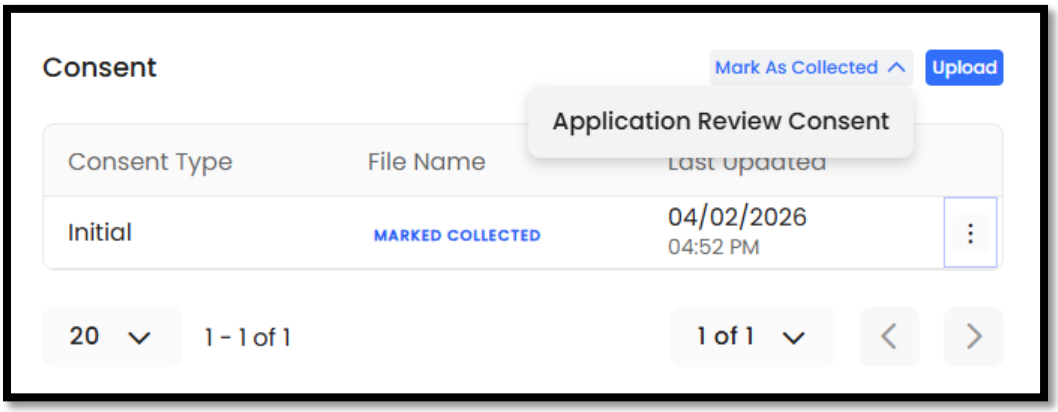


The panel also provides the following information:

- **Off Exchange Enrollments with SEP Verification enabled:**
  - A detailed Next Steps section with the SEP reason, status and upload button to upload SEP documents. If documents are uploaded, SEP document submission history table with Review status.

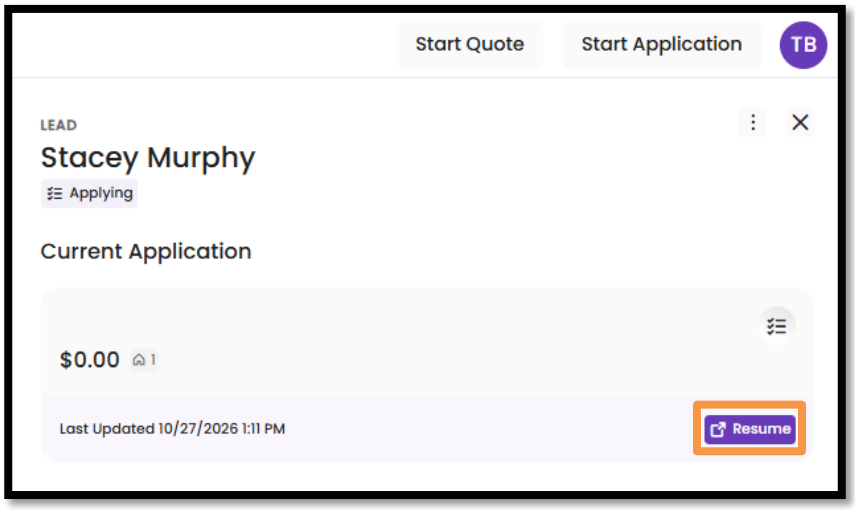


- **On Exchange Enrollments with Consents enabled:**
  - Upload option to upload consents and Mark as Collected option to mark consent as collected.
  - A consent table with consent type, file name and Last updated date and ellipsis with consent management options.

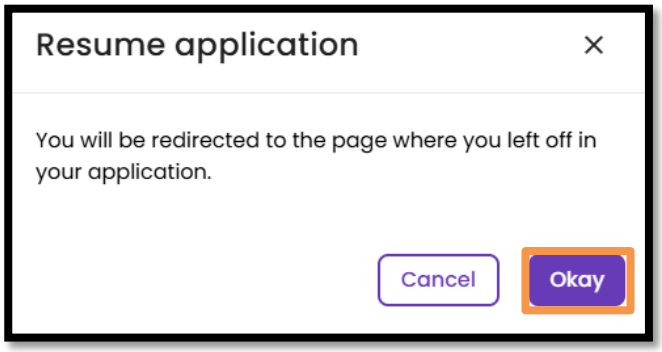


Resuming an In-Progress Application

1. In the **Panel View**, click **Resume**.



2. Click **Okay** to be redirected to the page on the Enrollment portal where you last left off.

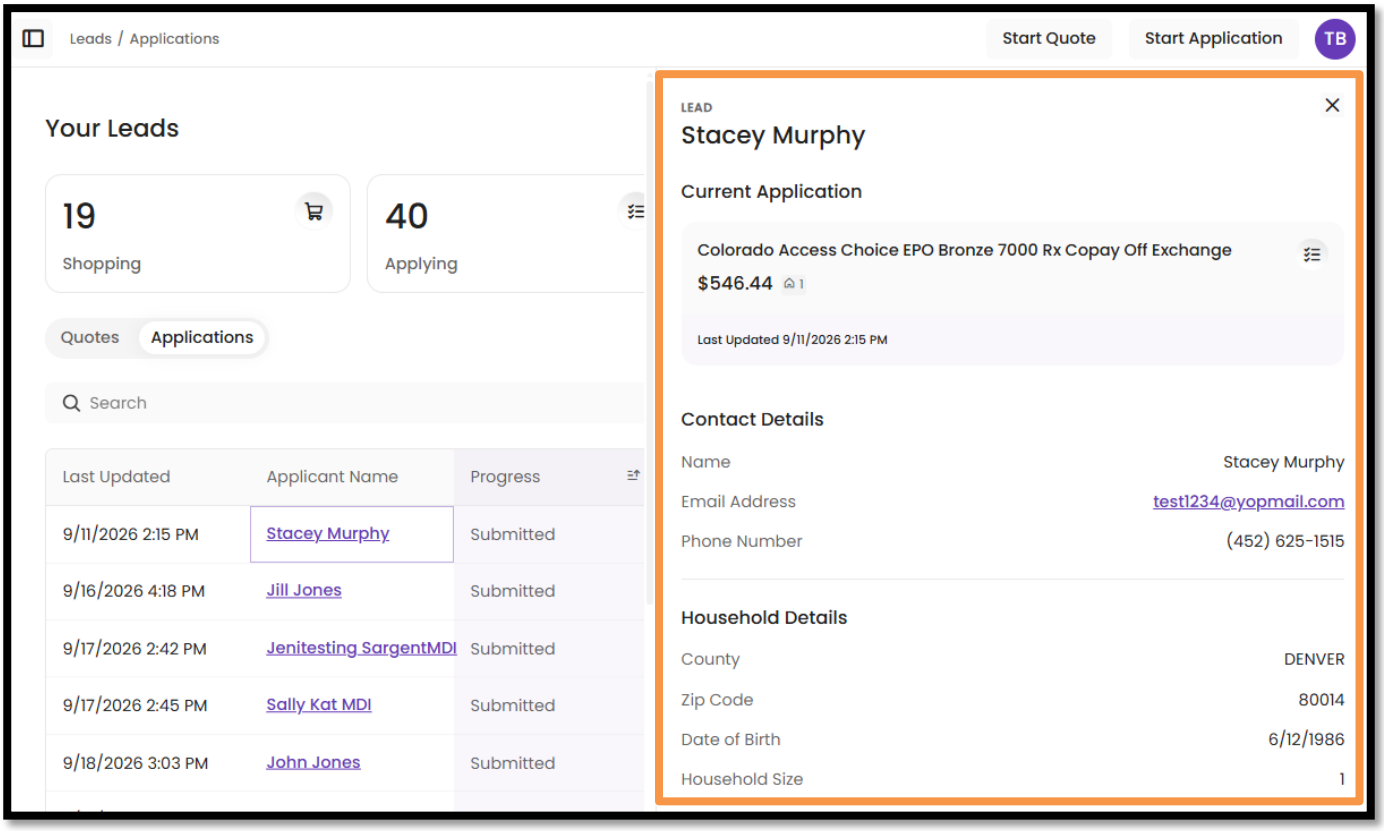


3. Continue filling out the remaining sections (e.g., coverage selections, signatures).
4. **Submit** when finished.

Panel View for Successful Submissions

The Applicant Panel shows:

- **Applicant Name**
- **Plan Card** - Plan name, premium amount, household size, and last updated
- **Contact Details** – Applicant name, email, phone number. *Note: Click the Email Address to open the E-mail application to email the applicant.*
- **Household Details** – County, zip code, date of birth, household size.

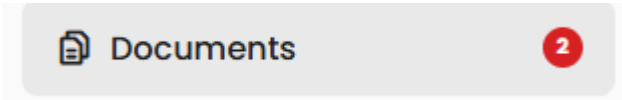


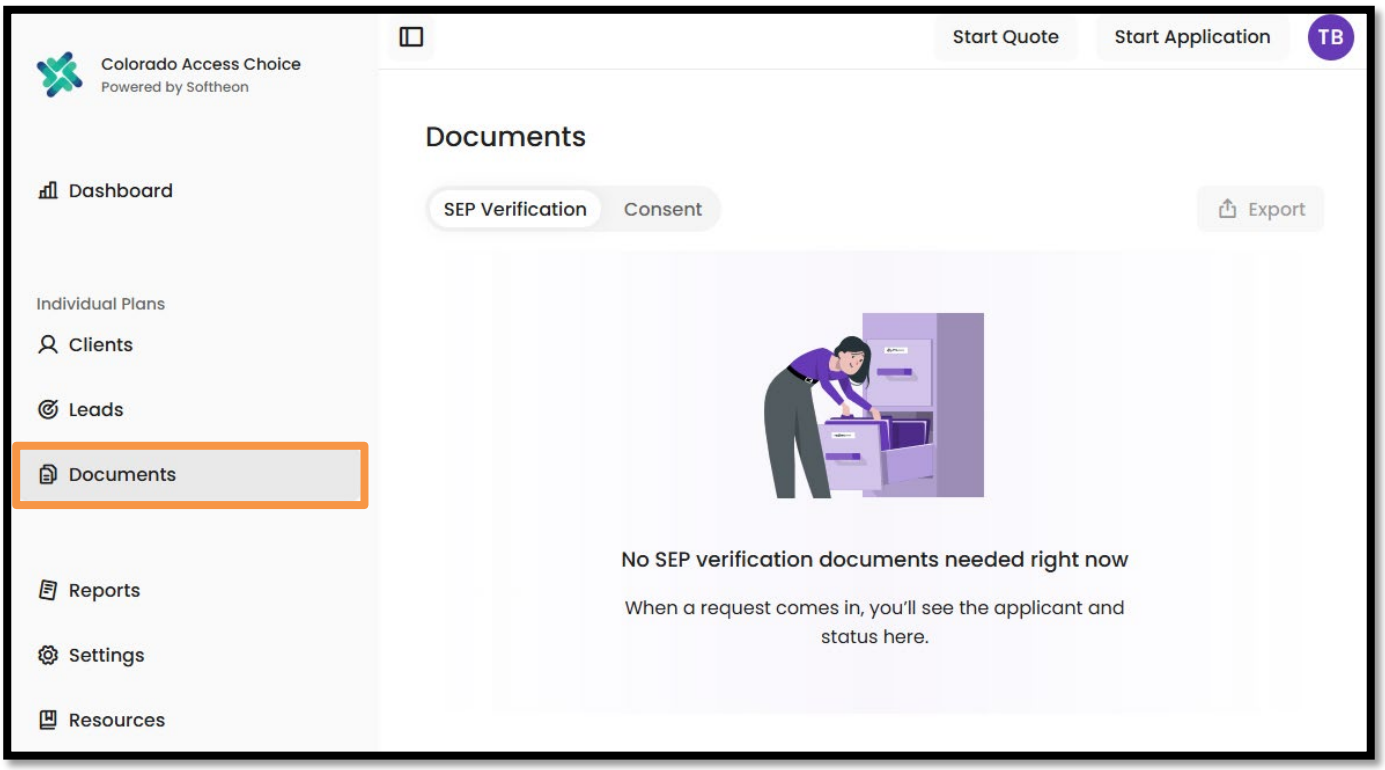
Documents Tab

The **Documents** page is the central hub where brokers manage all required client paperwork for health plan enrollments. It displays a real-time count of applicants who need action, and, depending on the features you have enabled, presents two tabs – **SEP Verification** and **Consent** – each with its own searchable table, upload workflow, and export capability. Use this page to collect, submit, and track the status of SEP eligibility proofs and the mandatory federal-marketplace consents, ensuring your enrollments stay on schedule.

Accessing the Documents Page

1. From the left-hand **Site Navigation** panel, click **Documents**.
2. The **Documents** tab shows a **count badge** – the number of applicants needing SEP Verification.
3. The tab appears **only** when it is configured in the Side Navigation Panel



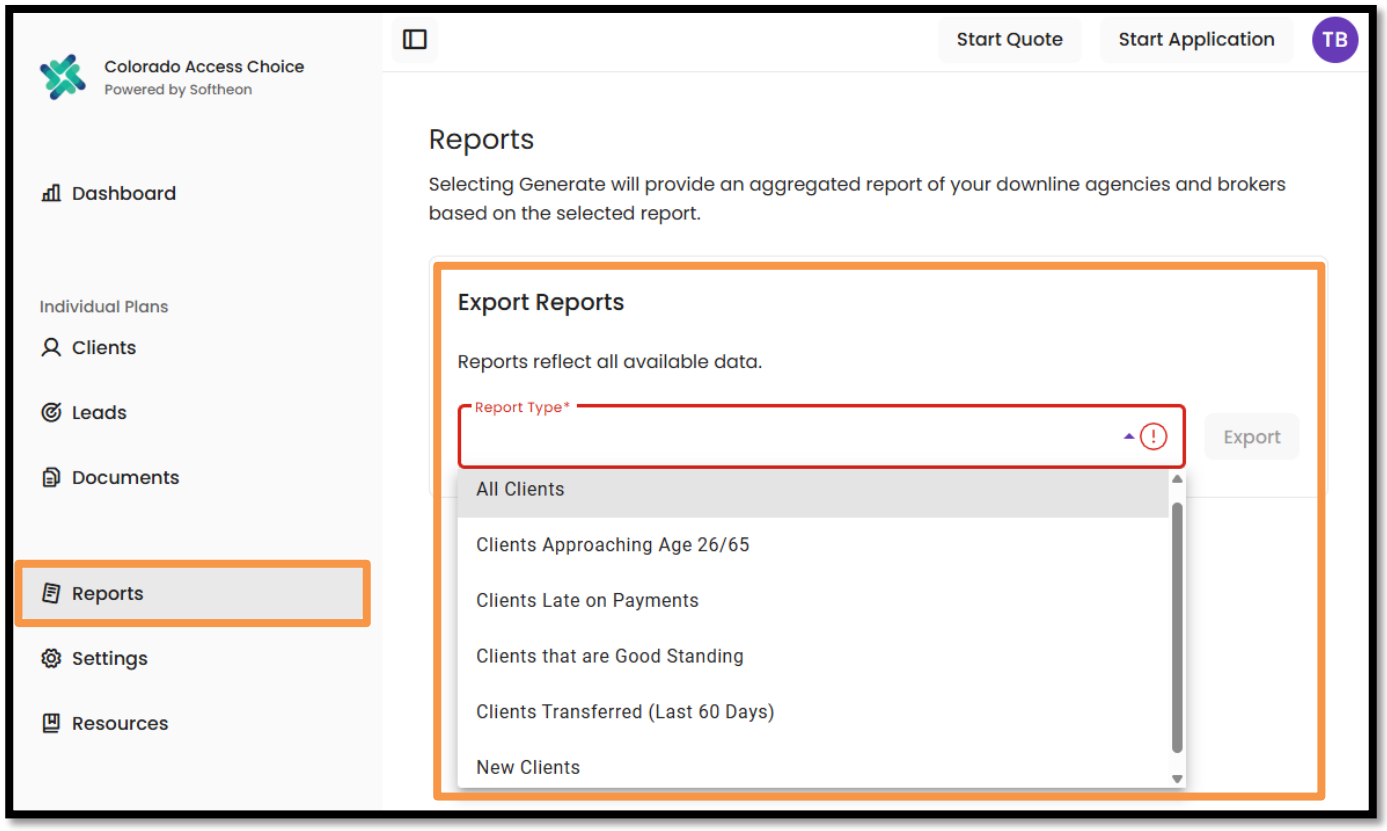


Reports Tab

The **Reports** page lets brokers export client-related data.

To access the tab:

1. Click the **Reports** tab in the **Side navigation panel**.
2. The system automatically loads the appropriate view based on your role.



Reports Available for Brokers

- **All Clients** - Every Active client in the Broker's book of business including dependents.
- **Clients Turning Age 26/65** - Clients whose birthday will make them 26 or 65 in the next 30 days.
- **Clients Late on Payments** - Clients with overdue balances and are at risk of losing coverage.
- **Clients Good Standing** - Clients with current payments and no flags.
- **New Clients** - Clients recently added and are pending Binder payments.
- **Transferred Clients** - Clients moved out of the Broker's book.

Exporting Report

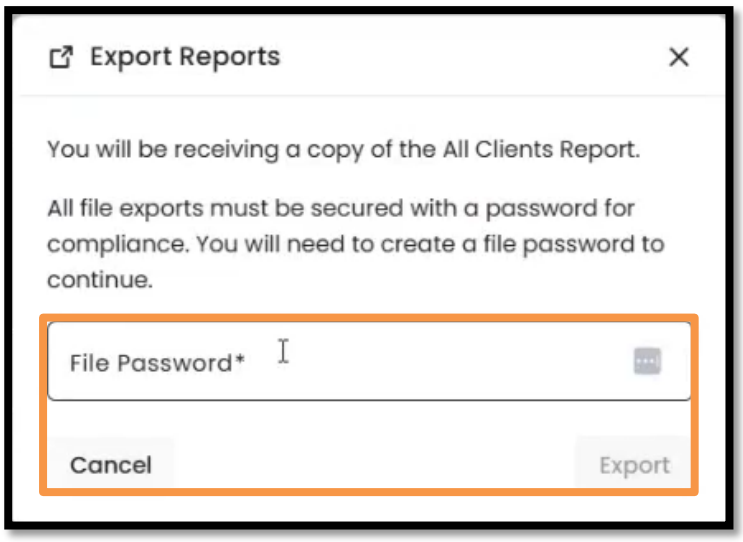
1. **Select** the report of your choice from the dropdown.
2. Click **Export**.



3. A modal appears prompting you to create a **password**.

   Password rules:

   - ≥ 12 characters
   - At least one lowercase letter
   - At least one uppercase letter
   - At least one number
   - At least one special character (! @ # $ % ^ & * ...)

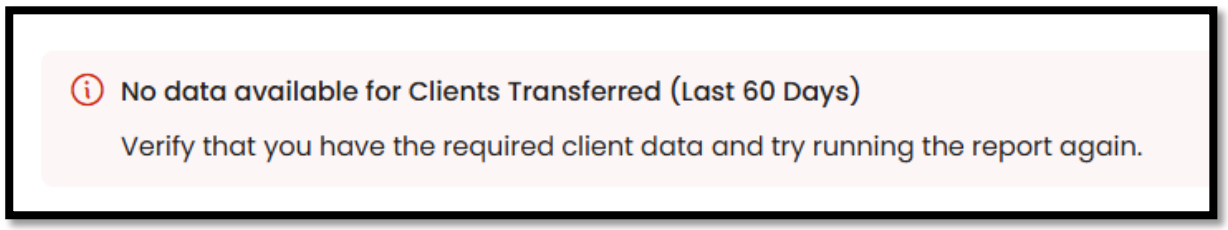


4. Enter the password, then click **Export**.
5. The system generates the password protected **Excel** file and automatically downloads it.

Tip: *Remember your password! You'll need it every time you open the exported file. If you forget the password, you must regenerate the report with a new password.*

Scope of Data and Empty Data Callout

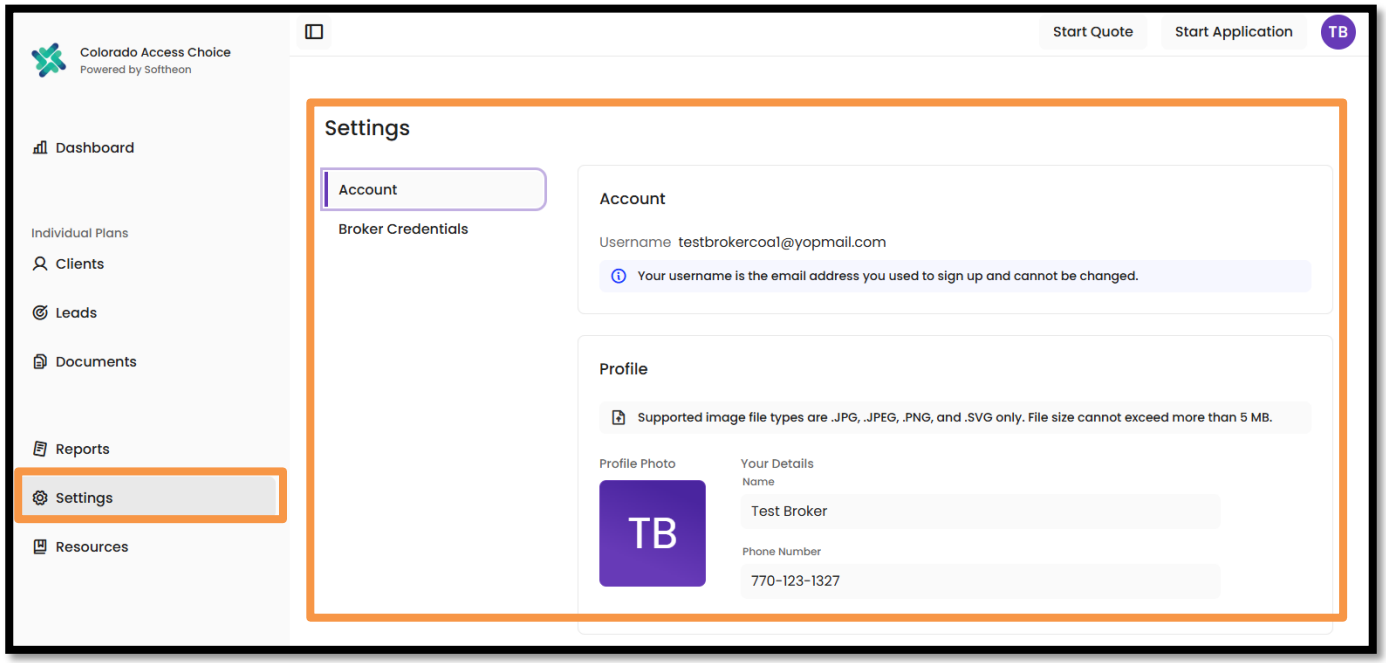
Only the clients that belong to **the specific** broker's book of business are included.
No data from other brokers, sub-agencies, or the parent agency is exported.
If the selected report contains **no records**, a callout banner appears as shown below:

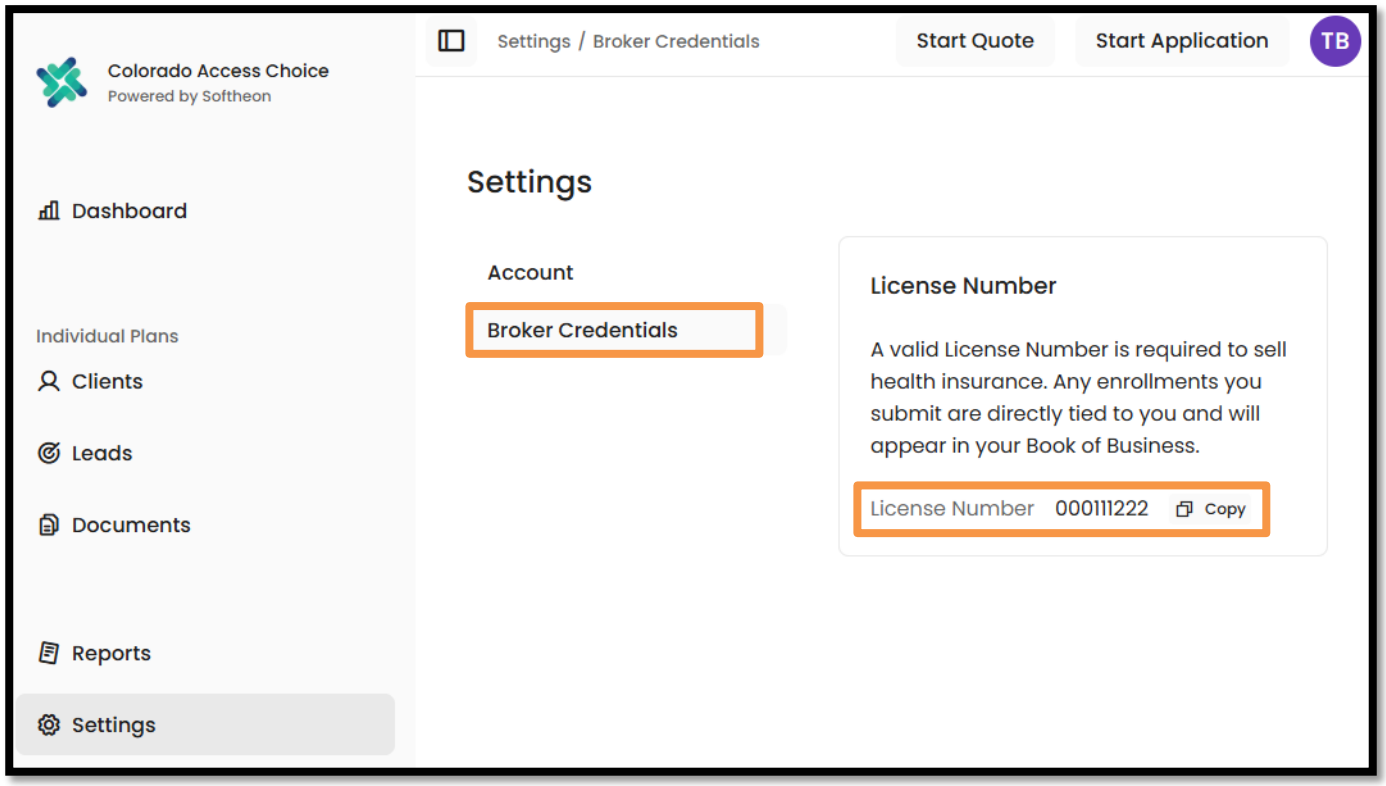


Settings Tab

The **Settings** page is the single place where a broker can view **login credentials**, manage **personal profile**, and view/copy their **License Number**. All changes are instantly reflected in the system.

The **Settings** page can be accessed from the **Side navigation → Settings** tab. This page is organized into two **sub-tabs** that appear as a vertical tab strip beneath the page title.

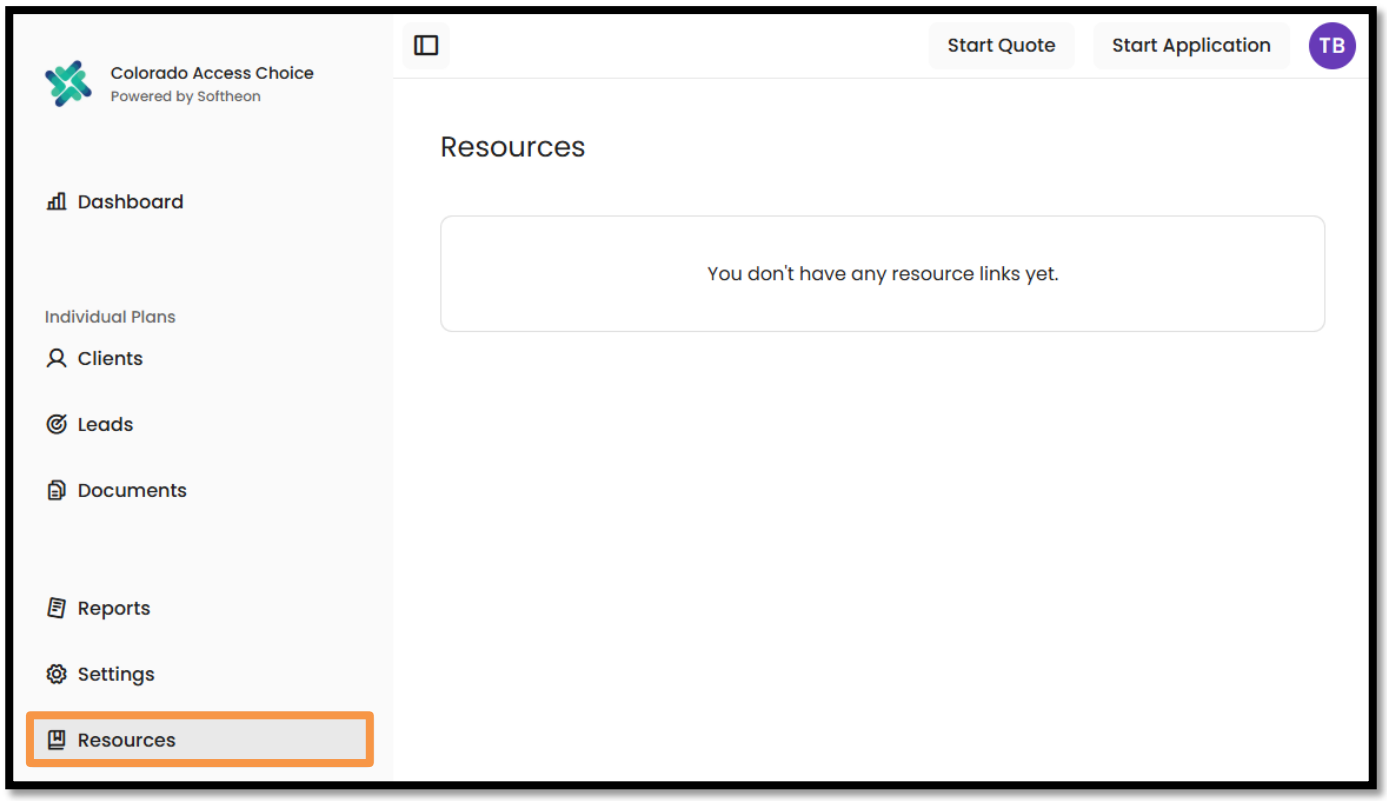




colorado access choice

Resources Tab – COMING SOON!

The **Resources** page is the broker's one-stop hub for all reference material that the carrier (Colorado Access Choice) will make available. It lives under **Side navigation → Resources**.



Additional Resources

Broker Portal Training Video Series

For Certified Brokers • Connect for Health Colorado