



Community Partner Newsletter

ISSUE NUMBER 1
September/October 2014



MESSAGE FROM THE EXECUTIVE DIRECTOR

Covered California has been very busy preparing for renewals and the next open enrollment. As we prepare for the next open enrollment, I wanted to pass along the results of the recent **Commonwealth Fund tracking survey** about the Patient Protection and Affordable Care Act. The survey found that the number of uninsured consumers nationally dropped from 20 percent to 15 percent between the fall of 2013 and the spring of 2014. But the success of the Affordable Care Act has been especially dramatic in California, where the rate of those without insurance dropped from 22 percent to 11 percent, the largest reduction among the large states surveyed. The Commonwealth Fund report states on page 6:

"California, the largest state, was the first state to pass legislation to develop its own marketplace. It also has expanded eligibility for Medicaid and pursued an aggressive outreach and enrollment campaign over the first enrollment period. The survey finds that the uninsured rate has fallen by half in that state, dropping from 22 percent prior to open enrollment to 11 percent by June 2014."

The flip side of reducing the number of people who are uninsured is that California expanded the percentage of the population who have insurance by a huge amount. This expansion is because of the enrollment in both Covered California and Medi-Cal. You all should feel very proud of the role you have played and are playing in changing the lives of so many Californians.

We will continue our efforts to increase enrollment in California during this next open-enrollment period. Covered California will be embarking on final activities to position the exchange for its first renewal effort and second open-enrollment period. There is great work happening to support these efforts throughout the organization and from our partners. Bravo and thanks!

This will include working with staff, partners and vendors to examine, strategize, plan and implement the activities that will make sure this effort happens efficiently and merges with our other consumer-facing efforts. By doing so, Covered California is hoping to apply valuable lessons learned from the last operational year, while moving forward into our second year of operation.

In the coming weeks, we will be doing additional training on the new 2015 qualified health plan rates and how to

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Community Partner Newsletter — First Edition!



Covered California's Community Relations Division is proud to announce the release of the first edition of the Community Partner Newsletter. It is designed for our community-based partners, including Certified Educators, Certified Enrollment Entities/Certified Enrollment Counselors, Certified Plan-Based Enrollers, Community Outreach Network partners and Navigators — all of whom play a key role in outreach, education and enrollment efforts around the state. As of September 2014, the Community Partner Newsletter replaces the Community Outreach Network Newsletter and will continue to be published every two months.

Our goal for this new newsletter is to provide our partners with new information, engagement opportunities, recognition, summaries of important discussions, best practices and tips. We hope this will be a helpful tool to enhance your outreach, education and enrollment efforts in your communities.

This newsletter will be e-mailed every two months as well as posted on Covered California's website within the Outreach and Education section.

If you have any comments, suggestions or ideas for future issues of the newsletter, please do not hesitate to write to us at CommunityOutreachNetwork@covered.ca.gov.

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help consumers and those who help them (i.e., Certified Insurance Agents, Certified Enrollment Counselors, Certified Plan-Based Enrollers and Certified Educators) understand what the new rates mean.

The eyes of the nation are definitely on Covered California and the work we are doing. More importantly, the work we are doing is touching the lives of people like Edith and Enrique, two of Covered California's enrollees who spoke at the July 31 press event regarding the 2015 qualified health plan announcement.

Your work is doing more than "just" making history; it is touching the lives of Californians in profound and meaningful ways.

Go, team!

Sincerely,



Peter V. Lee

We Want to Hear from You!

If you have any comments or ideas for the newsletter, please email us at CommunityOutreachNetwork@covered.ca.gov.



Computer-Based Recertification Training for Certified Enrollment Counselors and Certified Plan-Based Enrollers

It's time to complete your recertification training before Nov. 30, 2014!

If you're a Certified Enrollment Counselor or Certified Plan-Based Enroller, you're required to complete Covered California's enrollment assistance recertification training, an interactive computer-based training in the Covered California Learning Management System, that will be available this month. It takes approximately three hours to complete the training module and includes an exam. You will have three attempts to pass the exam with a score of 80 percent or higher.

The recertification training contains a "refresher" portion to be no more than one hour in duration. It will also contain program information integrated with the Covered California online application system (the California Healthcare Eligibility, Enrollment and Retention System, also known as CalHEERS), to cover the full process of navigating the application. This new integration will enhance the learning experience with narrative "real life" scenarios to help increase understanding of policy concepts.

This month, Covered California will email all Certified Enrollment Counselors and Certified Plan-Based Enrollers to let them know that they are required to complete the recertification training by Nov. 30, 2014. The email also reminded them to ensure they have their Learning

Management System account user name and password, in order to access the course. A similar notification will also be emailed by Sept. 15, 2014 to all Covered California Certified Enrollment Entities to let them know their Certified Enrollment Counselors are required to take the recertification training. If you haven't received notification or need help with your username and password and are required to complete this training, please email the help desk at: IPAsupport@ccgrantsandassistors.org or call (855) 324-3147.

If you miss the deadline for the training, you will be required to complete the full certification training, which is 10 hours. It will be available through the Learning Management System in October 2014. The full course trains new individuals to become Certified Enrollment Counselors, Certified Plan-Based Enrollers and Certified Insurance Agents as part of the certification process required by Covered California. You will have three attempts to pass that exam with a score of 80 percent or higher.

Beginning mid-fall 2014, Covered California will also offer advanced study courses in the Learning Management System with more detailed information about specific topics and policies. These courses are not required for our certified enrollment partners. More information will be shared at our biweekly community partner webinar and in future issues of the Community Partner Newsletter.

Link to CoveredCA.com

Do you have a website? We encourage you to add a Covered California logo button to your website to make it easier to connect with us. You can create visibility and direct consumers to CoveredCA.com, showing your community that you are a trusted messenger.

Linking to us is easy. Choose a Covered California-hosted button graphic that you like, copy the HTML code snippet and paste it into your Web page's HTML code wherever you'd like it to appear. To choose your preferred button option, visit www.CoveredCA.com and select "Link to Us" under the heading "Resources" at the bottom of the home page.

Note: No other artwork may be used to link back to CoveredCA.com.



Covered California Applicant Identity Proofing: What You Need to Know

Applicants submitting an application or reporting a change to Covered California must now submit identity proof. This is a one-time requirement and only applies to consumers applying as their household's primary contact. Once an applicant's identity is proven, he or she will not need to verify their identity again even if details such as their name, address, phone number or Social Security number change. (This process does not apply to Small Business Health Options Program applicants.)

Applicants are able to mail in or upload a digital copy of an identity verification document, or a Covered California certified enrollment representative (a Certified Enrollment Counselor, Certified Insurance Agent, Certified Plan-Based Enroller, Service Center representative or county eligibility worker) can visually verify the applicant's document. This process is also known as "administrative user attestation." Or, if an identity verification document (e.g., a California driver's license or a Social Security card) is submitted in person, the Covered

California representative will scan and upload the document to verify the applicant's identity.

In addition, applicants may submit their identity proof online via **CoveredCA.com**, either on their own or with the help of a Covered California representative, by using a **remote identity proofing (RIDP)** service. This is a new process through which allows Covered California to connect to the Federal Data Services Hub (FDSH) to verify the applicant's identity.



The RIDP service verifies an applicant's identity by checking information received from applicants against data available in the FDSH, managed by Experian Information Solutions. Applicants will be asked a list of questions and multiple-choice answers specific to their identity at the beginning of the online application process. If Experian is able to verify the applicant's identity, the application process continues. If the applicant's identity cannot be verified, the application cannot proceed. Applicants will be given a

phone number and a referral ID to contact an Experian representative who will ask a set of additional questions to help verify the applicant's identity. This verification process must be completed successfully before the applicant may continue with their application. The process is intended to reduce discrepancies and inconsistencies between the self-reported information and data from the FDSH.

If the applicant refuses or is unable to use the RIDP process, there are other options for continuing the application process, including finding a Certified Enrollment Counselor or Certified Insurance Agent to visually verify the applicant's identity. The applicant can also mail in a copy of an identity verification document to Covered California or submit a paper application. The applicant's signature on a paper application can serve as proof of identity when it is processed by a Service Center representative.

For the step-by-step guide to the identity proofing process for CoveredCA.com, refer to the job aid available at <http://bit.ly/1v6OdBa>.

Developing the 2015 Open-Enrollment Collateral Materials

A new open-enrollment period means new collateral materials. Covered California conducted research among Certified Enrollment Counselors, Certified Educators, Certified Insurance Agents and Community Outreach Network partners to understand consumers' experience and their needs for information.

Key insights include these:

- **Certified Enrollment Counselors and Certified Educators typically use collateral materials to guide their discussions with clients, rather than using them as stand-alone pieces or handouts.**
- **Consumers' primary concern is about costs and whether they qualify for financial assistance.**
- **There is a strong desire for customizable pieces that allow Covered California partners to include their own organization's contact information.**
- **Graphics, charts and examples are the most effective method to explain complex information to consumers.**

Based on these key insights and our goal of educating consumers and increasing their knowledge, we are in the process of developing new open-enrollment collateral materials.

Covered California recently published a new 2015 fact sheet in English and Spanish, available for download and print at **CoveredCA.com** and for order through Covered California's print house. Every time Covered California releases a new collateral material piece, your entity lead should receive an email notification about the new piece. The entity lead should have registered and have an account to access our print house to order collateral materials. If you're a lead and do not have an account with our print house, please email us at **CommunityOutreachNetwork@covered.ca.gov**, and we will help you set one up. Remember that there can only be one lead per entity registered with the print house.

Open enrollment is around the corner, so keep your eyes out for the 2015 open enrollment collateral materials this month.

Open Enrollment, Renewals and Consumer Notices

Covered California is preparing for open enrollment, which starts Nov. 15, 2014, and ends Feb. 15, 2015. This year, open enrollment will also include individuals and families who would like to renew or change their health insurance coverage for 2015. The renewal period starts in early October.

We want you to be aware that some Covered California members will receive a letter explaining how they can set up a Covered California account online. The letter started going out on July 28. You can find a job aid to walk you through assisting members with setting up an online account at <https://assisters.ccgrantsandassisters.org>.

The letter has step-by-step instructions to help a member set up an account. Having an online account is not required, but it will allow members to access their Covered California information without assistance and will make the renewal process easier.

We anticipate that members may reach out to you for clarification or assistance after receiving this letter. It's important for you to explain the importance of an active Covered California online account, and you can help set up their account using the case number and access code provided in the letter. Please encourage them to provide their email addresses when setting up the account so that we can provide them with important updates. Members can also use this opportunity to change their income, add or remove a member of their household and change their communication preference if email, rather than letters, is preferred.

In addition to this letter, Covered California plans to send out a series of letters or notices specific to renewals from October to late December 2014. The letters and their topics are shown below:

1. **Early October: a letter letting consumers know it's time to renew their coverage ("NOD 12" code in lower left).**
 - a. Instructions on how to renew coverage.
 - b. The member's 2014 plan selection and 2014 premium assistance amount.
 - c. The name and contact information for the Certified Enrollment Counselor or Certified Insurance Agent who assisted the member last year.
2. **Nov. 1: a co-branded renewal letter from the consumer's health insurance plan.**
 - a. The member's 2014 and 2015 premium amounts and a description of the difference.
 - b. The member's 2014 premium assistance amount.
 - c. Directions to go to the Shop and Compare Tool at CoveredCA.com to see the full range of 2015 plans and rates and to calculate their net premium.
3. **Mid-November: a 2015 welcome letter ("NOD 01" code in lower left).**
 - a. Confirmation of the member's 2015 eligibility.
 - b. 2015 premium assistance amount.
4. **Mid-November: a 2015 "You're almost done" letter ("NOD 08" code in lower left).**
 - a. Confirmation of the health plan selected.
 - b. The member's 2015 premium amount and 2015 net premium assistance amount.
 - c. Reminder to pay premium directly to the health insurance company.
5. **Late December: an invoice from the health insurance plan the member selected.**
 - a. The member's 2015 monthly net premium.
 - b. Instructions for making the premium payments to the health insurance plan, not Covered California.

To better help you assist members as they renew their coverage, as well as assist consumers who need new health insurance, Covered California will email a notification to you with a link or copy of the letters the members will be receiving. Job aids that describe changes to the Covered California application will also be emailed to Certified Enrollment Counselors and Certified Plan-Based Enrollers as needed.

2015 Open-Enrollment Regional Ground Campaign

During the 2014 open enrollment, Covered California launched regional campaigns in seven targeted regions. These regional efforts created collaboration between all partners at a local level, and leveraged existing resources to focus on in-person enrollment assistance. This approach was a huge success: it engaged consumers on a personal level, and encouraged them to seek in-person, local, confidential, and in-language help.

For the 2015 open enrollment, Covered California will support a statewide regional campaign to repeat last year's success. To kick-off this ground effort, regional meetings will be held throughout California to allow for networking, sharing of best practices, and creating a support structure within each region.

As our community partners, be ready to participate. Covered California is coming to your area!

Community Partners Corner

2015 Open-Enrollment Preparation Best Practices

Health Access, an Outreach and Education Program grantee, is part of a 10-member organization of the California Lesbian, Gay, Bisexual, and Transgender (LGBT) Health and Human Services Network. The network's members work together to do outreach and education within lesbian, gay, bisexual and transgender (LGBT) communities throughout California. Health Access, the leading statewide coalition working toward quality, affordable health care for all Californians, hosts the network and has worked with Covered California to implement and improve the Affordable Care Act since 2010. In the first year of Covered California's Outreach and Education Program grant, the LGBT HHS Network reached more than 1.2 million people.



Network members' success came from designing outreach activities and messaging to fit its varied target populations. Outreach took place at LGBT-frequented churches, businesses and hangouts. Large LGBT community events worked well in some areas, while private workshops and house parties were better in other parts of California. Additionally, messaging to address specific concerns was extremely helpful, including:

- **Information for same-sex couples and transgender people about how to correctly fill out the application.**
- **Transgender exclusions in insurance plans.**
- **Information about fertility services for people considering having children.**
- **Assistance to people with HIV, related to looking at the health insurance company formularies to see if their medications would be covered.**

In preparation for this upcoming open enrollment, LGBT Health and Human Services Network members are raising awareness through social media and e-blast messaging, setting up educational workshops onsite and with partner organizations, signing up to attend LGBT community events and recruiting additional staff and volunteers to increase their reach.

For more information about Health Access or to work with this organization, email Kate Burch at kburch@health-access.org or visit the network's website at www.californialgbthealth.org.

Resources

Covered California and Certified Partners

Covered California consumers in the individual market can contact Covered California for help with:

- **Resetting a user name or password in a Covered California account online.**
- **Reporting a change on an application (e.g., a change of address, a change in income or becoming eligible for other health insurance). Reporting a name, date of birth or Social Security number change will have to be completed by Service Center representatives.**
- **Checking on the status of an application submitted.**
- **Checking on the status of an appeal for an application eligibility determination.**
- **Requesting enrollment assistance.**
- **Reporting suspected fraud to Covered California.**

VOICE: (800) 300-1506

TTY: (888) 889-4500.

The hours for the numbers above are 8 a.m. to 6 p.m. Monday through Friday and 8 a.m. to 5 p.m. Saturday. Closed on Sunday.

FAX: (888) 329-3700

MAIL: Covered California
P.O. Box 989725
West Sacramento, CA 95798-9725

Consumers can get help in person from Covered California Certified Enrollment Counselors, Certified Insurance Agents and county social services offices. This help is free. They may visit www.CoveredCA.com/enrollment-assistance for a list of places near where they live or work where they can get in-person assistance.

Covered California Small Business Health Options Program (SHOP) applicants can contact the SHOP Service Center for:

- **Getting assistance with their paper applications.**
- **Checking on the status of their SHOP application.**
- **Reporting changes to their submitted application.**
- **Making changes to their group coverage, such as a new hire or the termination of an employee.**

VOICE: (877) 453-9198

FAX: (949) 809-3264

MAIL: Covered California
P.O. Box 7010
Newport Beach, CA 92658

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Other Resources

Health Consumer Alliance — a partnership of legal aid organizations

- **Health Consumer Alliance provides free local assistance to individuals and families applying for or enrolled in Covered California or Medi-Cal.**
- **Certified Enrollment Counselors may refer consumers to the Health Consumer Alliance for additional help and information.**

VOICE: (888) 804-3536

WEBSITE: www.healthconsumer.org, for contact information by county.

California Department of Managed Health Care (DMHC) — the state department that regulates and licenses health insurance companies and helps California consumers resolve problems with their health insurance plans.

VOICE: (888) 466-2219

FAX: (916) 255-5241

TDD: (877) 688-9891

WEBSITE: www.dmhc.ca.gov

MAIL: Department of Managed Health Care
California Help Center
980 9th Street, Suite 500
Sacramento, CA 95814-2725

California Department of Insurance (CDI) — the state department that regulates and licenses health insurance companies.

MAIL: California Department of Insurance
Consumer Services Division
300 South Spring Street, South Tower
Los Angeles, CA 90013

Department of Health Care Services (DHCS) — the state department that oversees health care programs for low-income families, children, pregnant women, seniors and persons with disabilities. DHCS administers the Medi-Cal program.

VOICE: (800) 541-5555

EMAIL: Medi-Cal2014@dhcs.ca.gov.

WEBSITE: www.dhcs.ca.gov

Contact your local county office from the county listings page here: www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx

Key Dates and Announcements

Board meetings

Sep. 18, 2014

Oct. 23, 2014



Computer-Based Trainings (CBT)

Mid-September to Nov. 30, 2014: recertification CBT for Certified Enrollment Counselors and Certified Plan-Based Enrollers.

Late Fall 2014: new certification for approved candidates to become Certified Enrollment Counselors and Certified Plan-Based Enrollers.

November 2014: advanced study CBT for Certified Enrollment Counselors and Certified Plan-Based Enrollers.

Covered California Health Plan Renewal for Members

Early October 2014: time-to-renew letter to members.

November 1, 2014: co-branded renewal letter from the health insurance plans to members.

Mid-November 2014: welcome letter from Covered California health insurance plans to members.

Mid-November 2014: "You're almost done" letter from Covered California health insurance plans to members.

Late December 2014: invoices from the health insurance plans to members.

Navigator Grant Program Contract Term

Oct. 1, 2014 - June 30, 2015

Open-Enrollment Period for Coverage in 2015

Nov. 15, 2014 - Feb. 15, 2015

Covered California 2015 Health Plan Benefit Year

Jan. 1, 2015-Dec. 31, 2015

ABOUT COVERED CALIFORNIA

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California will help individuals determine whether they are eligible for premium assistance that will be available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses will be able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits. Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information on Covered California, please visit CoveredCA.com.

CONTACT US:

CoveredCA.com

info@hbex.ca.gov

(800) 300-1506

