

2015 Renewal Consumer Experience

Working Draft
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COVERED
CALIFORNIA

Covered California 2015 Renewal Principles

1. Focus on the consumer experience by offering service options and making the process easy
2. Engage and leverage our certified delegates, partners, and plans
3. Maximize retention by providing an passive renewal option where possible
4. Encourage consumer self- service through the website, interactive voice response system, and other tools

Annual Redetermination Requirements

Eligibility for QHP Enrollment: The Exchange must redetermine eligibility for enrollment in QHPs on an annual basis, aligned with the annual open enrollment period. Redeterminations during the benefit year **do not** satisfy the annual redetermination for an enrollee.

Eligibility for Insurance Affordability Programs (IAPs) and Tax Data Authorization: For individuals who requested an IAP determination at application and possess a valid authorization for tax data, the Exchange must also redetermine eligibility for IAPs.

- The Exchange may obtain authorization from enrollees for access to tax data up to 5 years.
- The Exchange may not proceed with an IAP determination unless tax authorization is secured or the individual requests an IAP determination..

Qualified Individual: Exchange must redetermine eligibility for all “qualified individuals” – those who have been determined eligible for QHP enrollment, not just those who are enrolled.

Open Enrollment Period for Coverage Year 2015: 11/15/14 – 2/15/15

Exchange Annual Redetermination Requirements

Annual Open Enrollment Notice: Exchange must provide written notice to individual no earlier than the first day of the month before the open enrollment period begins and no later than the first day of the open enrollment period.

Annual Redetermination Notice: Exchange must make a preliminary determination of eligibility, considering updated income and family size information (if applicable), and provide an annual redetermination notice with projected eligibility, APTC amount, CSR level, and Medicaid/CHIP/BHP eligibility.

Coordination of Notices

- *Coverage Year 2015:* Annual renewal notice sent with annual open enrollment notice between October 1 and November 15, 2014.

Exchange Annual Redetermination Requirements

Maximum 30-Day Review Period/Non-mandatory Return: Individual has 30 days from the date of notice to sign the notice, correcting any information, and return the form.

- If enrollee makes changes, the Exchange must apply verification processes and resolve inconsistencies.
- If enrollee fails to return the notice, the Exchange must re-determine based on information provided in the notice.

Eligibility Redetermination: After the 30-day timeframe has elapsed, the Exchange must re-determine the individual's eligibility based on available data sources, supplemented with any information submitted by enrollee and verified by Exchange.

Notice of Eligibility Redetermination Result. The Exchange must provide timely written notice of the eligibility redetermination result to the individual. The Exchange must also notify employers as applicable.

Notice of Coverage Effective Date. A QHP issuer must notify the enrollee of his or her effective date of coverage.

Remain in QHP. If an enrollee remains eligible for QHP, such enrollee will remain in the QHP from the previous year unless enrollee terminates coverage or chooses to switch plans.

Covered California 2015 Renewal Concepts

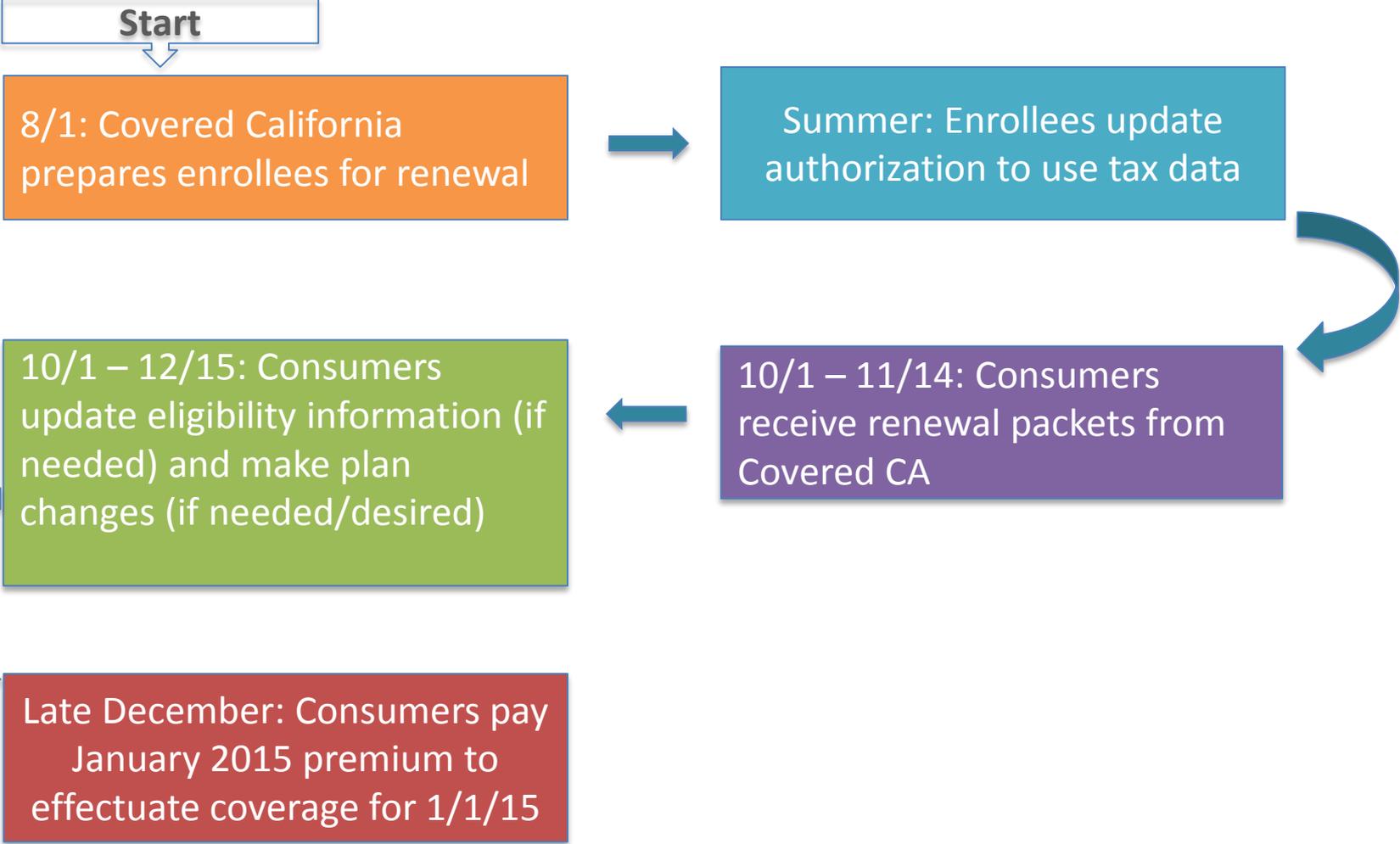
1. Passive renewal: reenrollment of a consumer into the same product at the appropriate CSR level (if applicable) based on eligibility information available to Covered California if the consumer does not affirmatively act during the renewal period.
2. Active renewal: renewal in which consumer must select a new issuer or product in order to have coverage through Covered California in 2015.
3. Renewal universe: all consumers enrolled in coverage during the renewal period and all consumers who received eligibility determinations since October 1, 2013 but do not have coverage during the renewal period.
4. Renewal segments:
 - a. Enrolled in Covered California subsidized coverage
 - b. Enrolled in Covered California unsubsidized coverage
 - c. Previously determined eligible for Covered California, not enrolled at the time of renewal, with authorization to use the federal services hub
 - d. Eligible for or enrolled in subsidized Covered California coverage without authorization to use the federal services hub

Renewal Key Dates

Dates	Activity
August 1	Proposed 2015 Covered California individual market issuers, products and rates made public
October 1	Individual market rates finalized
October 1	Recertification training completed for enrollment assistance personnel
October 1 – November 15	Redetermination notice period
November 15	Open enrollment begins
November 1	QHPs send renewal notice to members (meeting 60 day requirement)
December 15	Last day for plan change for coverage effective January 1, 2015*

*Individuals who are eligible for renewal but who cannot be passively reenrolled will face a gap in coverage if they do not select a plan by December 15, 2014

2015 Renewal: Consumer Journey



2015 Redetermination Notice Elements

Renewal Segment	Element
Subsidized	<ul style="list-style-type: none"> • 2015 projected eligibility including APTC and CSR amounts (if applicable) • 2015 plan issuer and name and premium amount • 2014 attested annual and monthly income • 2014 plan issuer and name, premium amount, APTC and CSR amount • 2014 delegated agent or CEE (if applicable)
Unsubsidized	<ul style="list-style-type: none"> • 2015 projected eligibility • 2014 plan issuer and name and premium amount
Eligible but not currently enrolled	<ul style="list-style-type: none"> • 2015 projected eligibility including APTC and CSR amounts (if applicable) • 2014 APTC and CSR eligibility (if applicable)
Eligible or enrolled without consent to use federal data hub	<ul style="list-style-type: none"> • 2015 eligibility for unsubsidized QHP enrollment

2015 Redetermination Notice Informational Messages

Renewal Segment	Messages
All	<ul style="list-style-type: none"> Open enrollment starts on November 15, 2014 and ends on February 15, 2015 Information about how to renew online, on the phone, in-person or on paper
Subsidized	<p>FOR INDIVIDUALS NOT REQUIRED TO PICK A NEW PLAN</p> <ul style="list-style-type: none"> If we don't hear from you by December 15, you will be reenrolled in your current plan. You will receive a welcome packet and a bill from your health plan for your 2015 rate. Be sure to pay your bill to start your new coverage. <p>FOR INDIVIDUALS REQUIRED TO PICK A NEW PLAN</p> <ul style="list-style-type: none"> Your issuer or product is no longer available, so you need to pick a new plan by December 15 to make sure you don't have a gap in coverage.
Unsubsidized	<ul style="list-style-type: none"> You are still eligible for coverage without financial assistance, but you should fill out a new application if you think you now qualify for a tax credit. If we don't hear from you by [30 days from notice date], you will be reenrolled in your current plan. You will receive a welcome packet and a bill from your health plan for your 2015 rate. Be sure to pay your bill to start your new coverage.
Eligible but haven't selected a plan	<ul style="list-style-type: none"> If you still need coverage, be sure to pick a plan starting November 15
Eligible or enrolled without consent	<ul style="list-style-type: none"> We don't have enough information to see if you qualify for financial assistance in 2015 <p>ENROLLED</p> <ul style="list-style-type: none"> If we don't hear from you by [30 days from notice date], we will renew you into your current plan without APTC <p>ELIGIBLE</p> <ul style="list-style-type: none"> If you still need coverage, be sure to pick a plan starting November 15

Covered California 2015 Renewal Dependencies

1. Federal data hub
2. 2015 ATPC calculation timing for Covered California redetermination notices and issuer renewal notices