

Assuring Eligible Californians Access Subsidies Plan Based Enrollment Individual Exchange

Leesa Tori | April 11, 2013



COVERED
CALIFORNIA

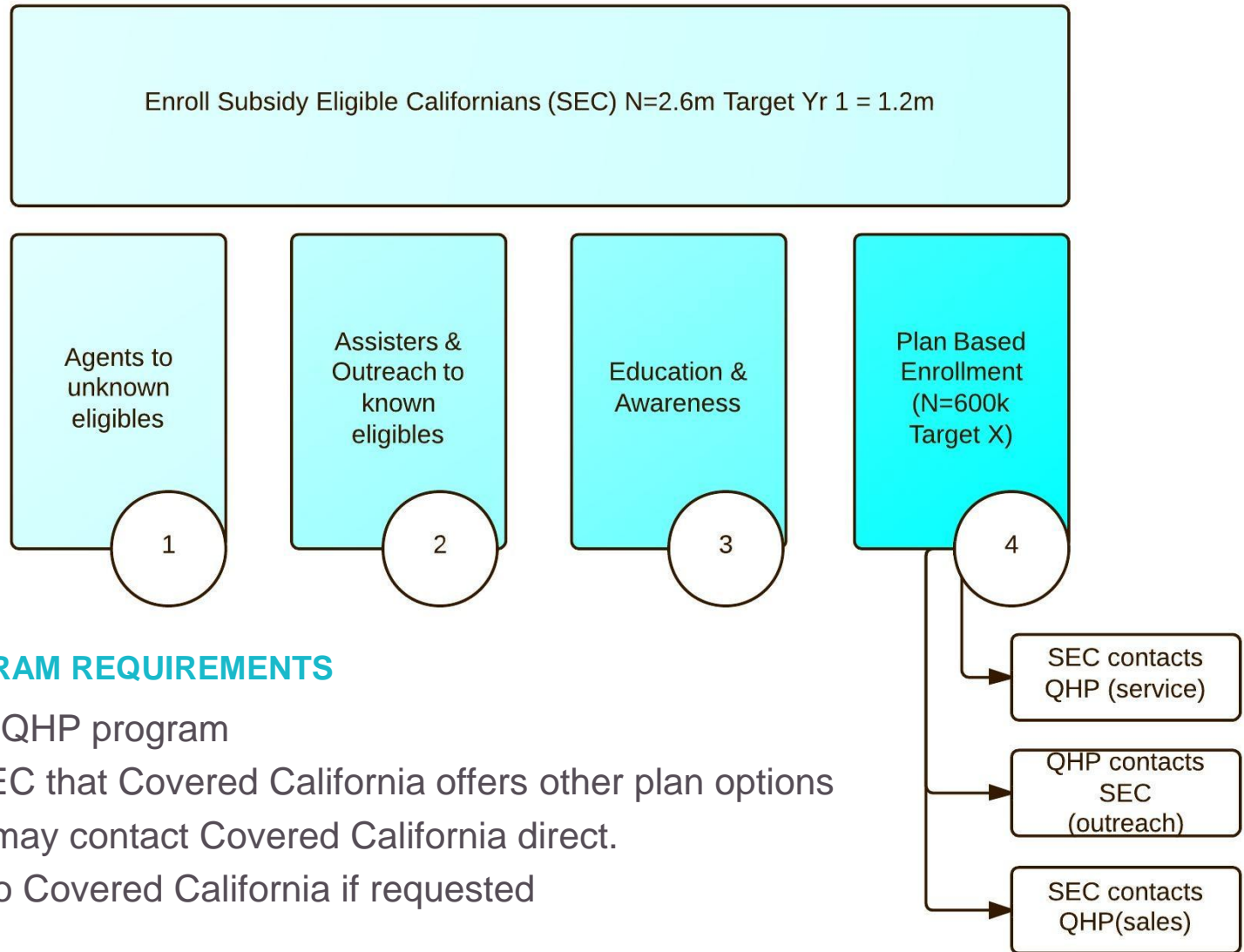
THE BIG IDEA

In 2014 Covered California will invite 2,600,000 Subsidy Eligible Californians To Enroll

600k Subsidy Eligible Californians are currently enrolled in a health plan

Those enrolled in a QHP can stay with their QHP AND access their subsidy

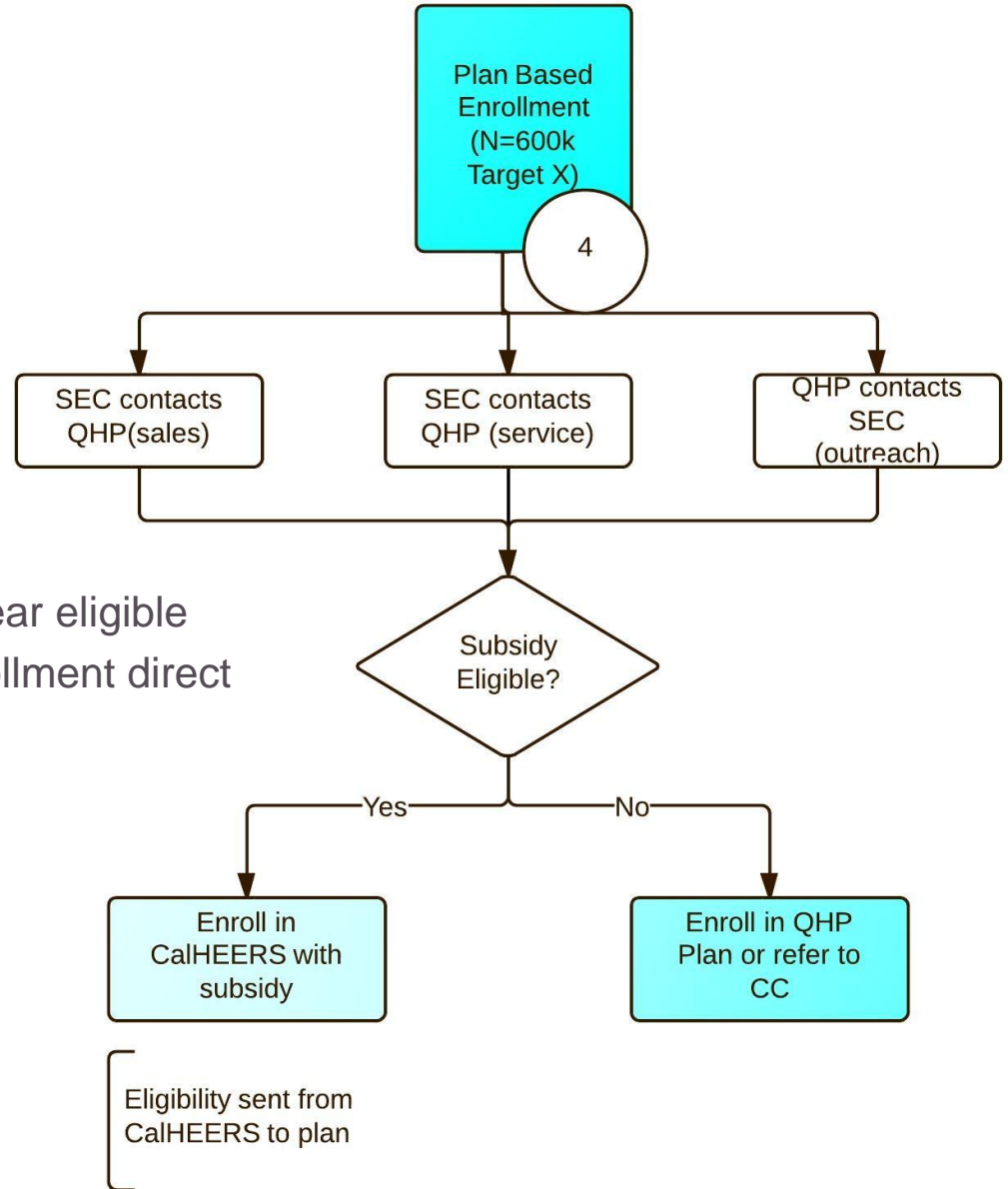
Let's take it from the top...



PROPOSED PROGRAM REQUIREMENTS

- Requirement of QHP program
- QHP informs SEC that Covered California offers other plan options and the SEC may contact Covered California direct.
- Warm transfer to Covered California if requested

Consumers will interact with their health plan...



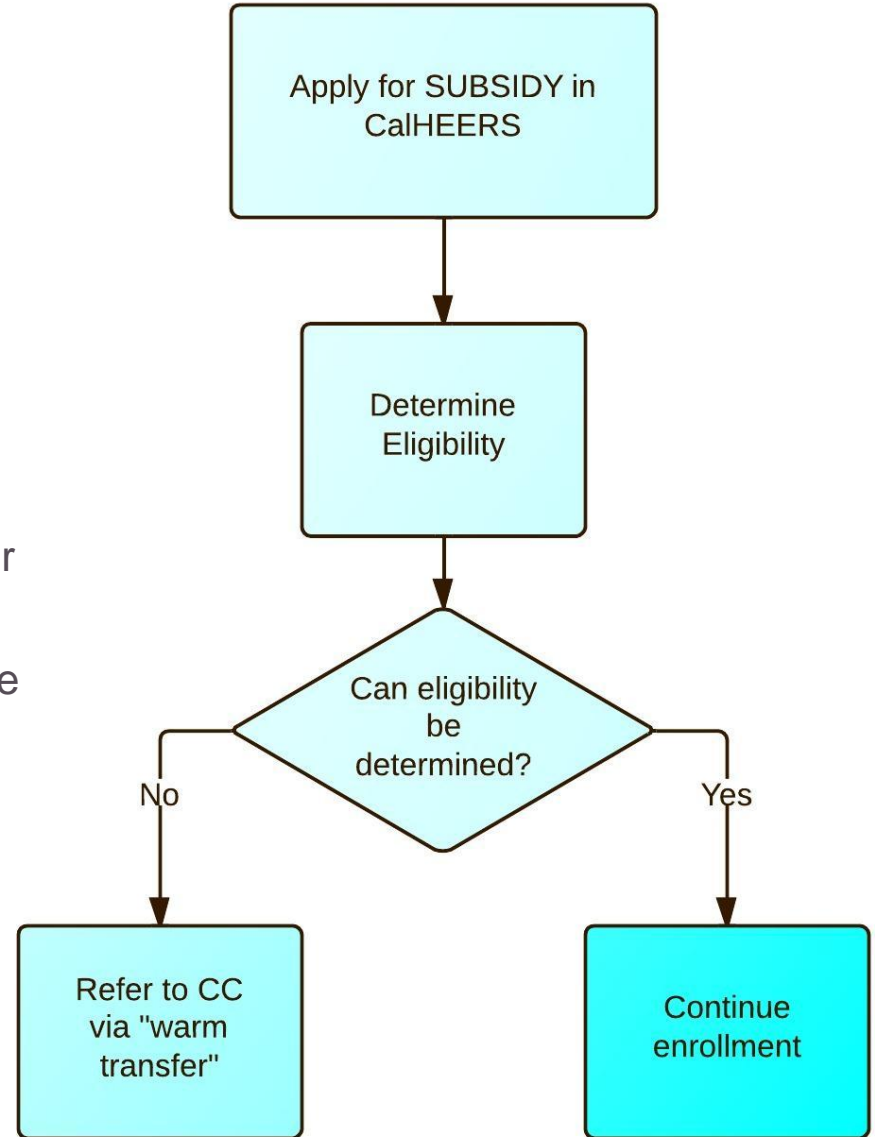
PROPOSED PROGRAM REQUIREMENTS

- Offer to check public program eligibility
- Warm transfer to other state entity if appear eligible
- If not subsidy eligible, continue QHP enrollment direct
- No QHP compensation for PBE program
- Proposed Assister “role” in CalHEERS

Bringing it on home...

PROPOSED PROGRAM REQUIREMENTS

- If eligibility cannot be determined warm transfer to Covered California
- Enrollment by Plan Based Enrollers is complete



Who follows up with the consumer after transfer?

In 2014 we want to make it as easy as possible for all eligible Californians to access subsidies.

The Plan Based Enrollment Program is designed to help.