



2018 Special Enrollment Verification Quick Guide for Certified Enrollers

Overview

Consumers and enrollers completing an online application will be notified via language in the application that Covered California may seek to verify the validity of their self-attested [Qualifying Life Event \(QLE\)](#) in order to be eligible for [Special Enrollment Period](#).

Covered California will contact a **random sample** of consumers who enrolled during a SEP to request proof of the QLE. If the consumer does not provide acceptable documentation of their QLE within 30 days of the date on the original notice, their coverage can be terminated.

If a consumer is found to have been **fraudulently** enrolled into Covered California without a Qualifying Life Event, the certified enroller who assisted the consumer could potentially lose their certification. Don't risk losing your certification with Covered California and ensure all consumers who attest to having experienced a QLE are able to [provide proof](#) that they qualify for special enrollment.

The documents submitted to provide proof of the QLE will remain confidential and will only be used to determine eligibility for health insurance programs. They are not used for immigration enforcement purposes.

Consumer Notices & Acceptable Documentation

Consumers may receive one or more of the following four notices:

- **Verification Request Notice ([CCAN10a](#)) includes:**
 - Why the consumer received the notice
 - Date consumer needs to respond – 30 days from the date of the notice
 - Options for submitting documentation – upload, mail, or fax
 - Cover page to use when faxing or mailing
 - [Acceptable documentation list](#)
 - Additional resources for consumer help
 - SEP contact information for questions regarding the notice - 888.217.9309
 - SEP will contact consumers 15 days after this notice was sent as a reminder
- **Acceptable Documentation Notice ([CCAN10b](#)) includes:**
 - Documentation submitted is acceptable and coverage will continue
- **Unacceptable Documentation Notice ([CCAN10c](#)) includes:**
 - Documentation was received, but Covered California is unable to verify the QLE
- **Special Enrollment Termination Notice ([CCAN10d](#)) includes:**
 - Enrollment will be prospectively terminated
 - Termination reason provided
 - Termination date provided

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Upload	Mail	Fax
<p>Link provided in Verification Request Notice (CCAN10a) in English and Spanish</p>	<p>CA HBEX/Covered California Special Enrollment Team P.O. Box 13310 Sacramento, CA 95813</p>	<p>888.217.9310</p>

* Ensure the consumer includes the case number and cover sheet when mailing or faxing documentation

If the verification documentation is provided within the 30-day timeframe and is deemed unacceptable, Covered California will contact the consumer via phone and provide the reason(s) why the documentation is unacceptable. The **Unacceptable Documentation Notice (CCAN10c)** will be sent to the consumer and provide a date on which documentation must be received.

Extensions and Appeals

Consumers may request an extension if they demonstrate a good faith effort in providing verification documents. Consumer are to contact Covered California's SEP Verification Team at SpecialEnrollment@covered.ca.gov or 888.217.9311 to request an extension. Explain the reason for the request and include the consumer case number.

If a consumer has been terminated as a result of not submitting their verification documents, they can request an appeal if they feel they were terminated unjustly. There is a 90 day timeframe to file an appeal. The timeframe begins with the date Covered California mailed the consumer letter (**CCOE100**). Please, follow the instructions in Covered California's consumer letter (CCOE100) regarding appeals.

Fraud, Waste and Abuse

The U.S. Department of Health and Human Services (HHS) updated regulations for consumers submitting documentation to prove their QLE. HHS may fine a consumer **or an enroller** for providing false information on a consumer's application. Fines include:

- Up to \$25,000 if a consumer/enroller provides false information in their **application negligently or with intentional disregard for the rules**
- Up to \$250,000 if a consumer/enroller **knowingly lied** on their application

The Integrated Fraud Management department handles consumer/enroller fraud, waste, or abuse. Please forward all matters or questions to the Integrated Fraud Management at 888.217.9309 or StopFraud@covered.ca.gov.