



**TRIBAL ADVISORY WORKGROUP**  
Covered California | May 1, 2017

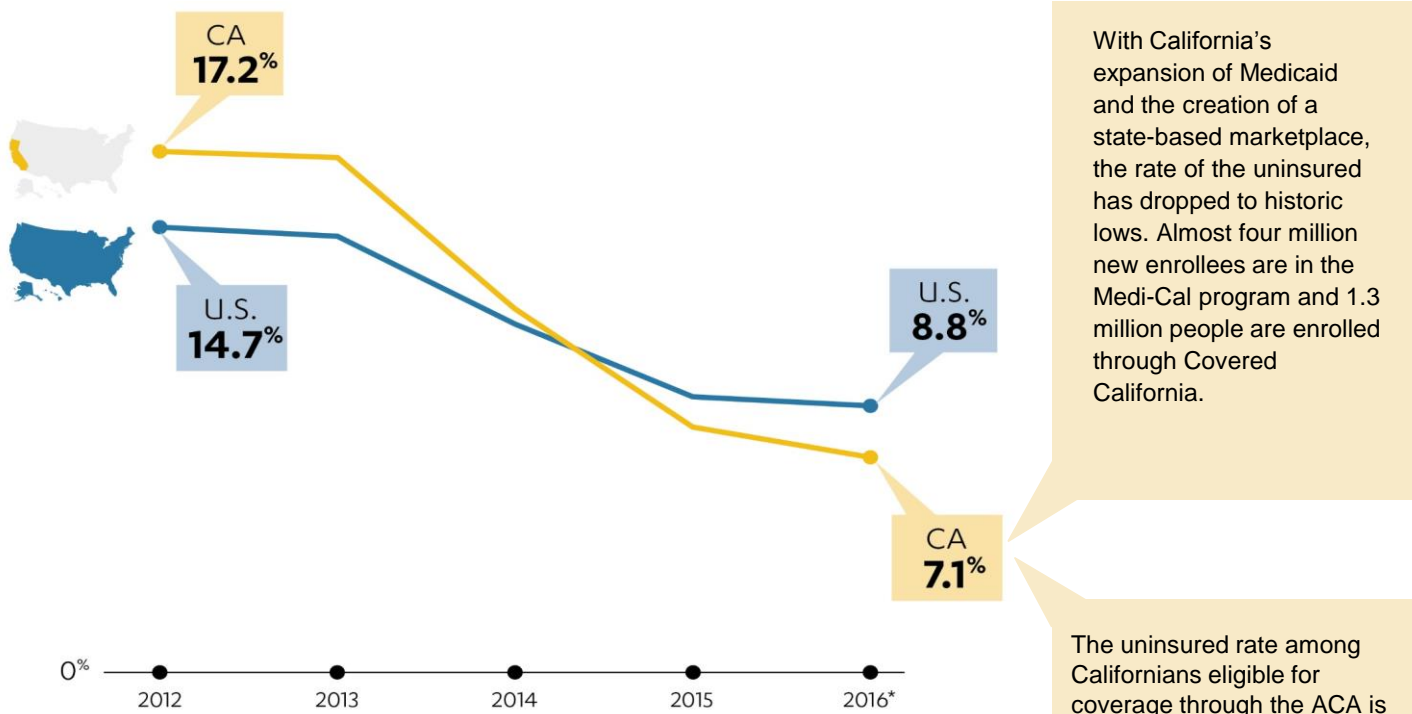
# BLESSING

# WELCOME AND INTRODUCTIONS

# FEDERAL UPDATE

Kelly Green, External Affairs Director

# Coverage Expansion Having Dramatic Effects in California



\* Estimate of the first nine months of 2016 (all ages)  
Source: U.S. Centers for Disease Control and Prevention's National Health Institute Survey

# Lessons Learned and Policy Options Building on Experience

- **Tough Policy Decisions Matter:** the decisions to convert all plans to ACA compliance AND one risk pool, and reward plans that made network investments helped assure initial and ongoing stability.
- **Subsidies Matter:** the subsidies — both tax credit and the point-of-care reductions — are vital to promoting enrollment and a good risk mix.
- **Assuring Competition and Choice:** effective markets and strong enrollment promotes plan and provider-level choice.
- **Benefit Designs:** patient-centered benefit designs promote access to care and retention of a healthier pool, since high deductibles are not barriers to access.
- **Marketing and Outreach Investments:** ongoing and substantial marketing commitments are essential — health insurance must be sold.
- **Delivery System Costs Must Be a Focus:** marketplaces should play a role with other public and private purchases to promote improvements in care delivery.

# 2018 and 2019 Market Stabilization Priorities

- **Fund Cost Sharing Reductions**
- **Enforce the Individual Mandate**
- **Establish Stability Funding for 2018 and 2019**
- **Aggressively Market**

# OUTREACH AND SALES

Drew Kyler, Branch Chief



# CERTIFIED ENROLLMENT ENTITIES

Name of Entity	Program
American Indian Health & Services, Inc.	CAC
Consolidated Tribal Health Project, Inc.	CAC
Feather River Tribal Health, Inc.	CAC
Fresno American Indian Health Project	CAC
Indian Health Center of Santa Clara Valley	CAC
Indian Health Council, Inc.	CAC
Karuk Tribe	CAC
K'ima: w Medical Center (Hoopa)	CAC
Lassen Indian Health Center	CAC
Native American Health Center	NAV
Northern Valley Indian Health, Inc.	CAC
Riverside San Bernardino Co Indian Health	CAC
Sacramento Native American Health Center	CAC
San Diego American Indian Health Center	CAC
Santa Ynez Tribal Health Clinic	CAC
Shingle Springs Tribal Health Program	CAC
Sonoma County Indian Health Project	NAV
Southern Indian Health Council, Inc.	CAC
Toiyabe Indian Health Project	CAC
Tule River Indian Health	CAC
United Indian Health Services	CAC
Pit River Health Service, INC.	CAC
MACT Health Board, INC.	CAC
San Pasqual Band Of Mission Indians	CAC
Elk Valley Rancheria	CAC
Lake County Tribal Health Consortium, Inc.	CAC

## Admin

- Sales Service Center
- Certification Services
- Agent Program
- Covered California for Small Business Exchange
- Business Analytics
- Distribution Services



2016 Sales  
Support

## Field

- Field Operations Team
- Account Services Team
- Covered California for Small Business Sales Team
- Local Community Partnerships

## Tools

- In-Person Administrative System (IPAS)
- Agent & CEC CalHEERS Portals
- Agent Extranet
- Training Webinars
- E-News & Alerts
- Tool Kits

## Marketing

- Help On-Demand
- Storefront Program
- Events Portal
- Sales Tools & Collateral Materials



**COVERED  
CALIFORNIA**



*2017 Special Enrollment Period*  
**KICK-OFF MEETING** MARCH 2017



# SEP for American Indians/Alaska natives

- The Affordable Care Act introduced several provisions for American Indians/Alaska Native (AI/AN) who sign up for coverage through state exchanges.
- AI/AN are exempt from the individual mandate.
- AI/AN can buy or change health insurance plans once a month through Covered California at anytime, including SEP.



# SEP Kick Off **MEETINGS**



- 12 meetings
- 9 cities statewide
  - Chula Vista; Rancho Cucamonga; Santa Barbara; West Covina; Torrance; La Habra; Fresno; San Jose; and Sacramento



- 1,000+ attendees
- To get the latest updates on Covered California and Special Enrollment; learn about the application system changes; and engage with other Sales partners and Community Leaders.



# ENROLLMENT RESOURCES



As of 4/5/17

**16,000+**

**Active Certified Enrollers**

Free Confidential Help In Your Area

**Enrollment Centers**

**782**  
**Storefronts**



Find a Covered California Storefront near you for free in-person assistance.

**Help On-Demand**



**NEW!**

Have a Certified Enroller call you



Find a Certified Enroller Near You



Events Near You



Find a County Services Agency

**188\***  
**Events**

# PARTNER TOOLS AND RESOURCES



**COVERED**  
**CALIFORNIA**

# STOREFRONT PROGRAM



<https://storefronts.coveredca.com/>

- Owned by Certified Enrollment Partners – Agents, Certified Enrollment Counselors (Navigators), and Certified Application Counselors
- Meet Eligibility & Signage Requirements
- Feature on our website for local, confidential, in-person help.
  - Search by region, enroller type, languages spoken, and open timeframes.
- Questions, Email: [Storefront@covered.ca.gov](mailto:Storefront@covered.ca.gov)



782

**Storefronts\***

\* As of 4/6/17



# EVENT PROGRAM



**Propose Event**

Event Details | Host Contact Information | Event Time and Location | Languages Supported

**Event Details**

Event Name\*

Host Organization\*

Host Type\*

Certified Enrollment Entry

Event Type\*

Education

Audience Capacity\*

enter a numeric value

Instructions/Extra Information

Next

**Host Contact Information**

Host Contact Name\*

Host Contact Phone Number\*  
(format: xxx-xxx-xxxx)

Host Contact Email\*

someone@sample.com

Previous Next

**Event Time**

Event Date\*

Start Time 12 00 am End Time 12 00 am

**Event Location**

Location Name\*

Address Line 1\*

Address Line 2

City\*

Zip Code\*

enter a zip code

County\*

--Select a County--

Previous Next

**Supported Languages**

English  Arabic  Cambodian  Mandarin  Hmong  Lao  Tagalog

Traditional Chinese character

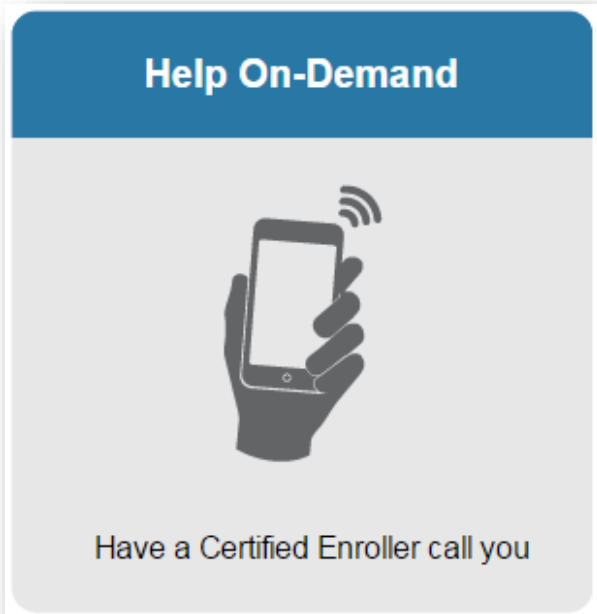
Spanish  Armenian  Cantonese  Farsi  Korean  Russian

Vietnamese  Other

Previous Submit

<http://events.coveredca.com/>

- Certified Enrollers Hosted Events
- Outreach, Education, and Enrollment Help
- Questions, email: [Events@covered.ca.gov](mailto:Events@covered.ca.gov)



- Enrollment Assistance Tool
- **Launched** November 17, 2016
- Consumers with **NEW ENROLLMENT** only
- **Certified Enrollers** with proven success
- **Call back** within 30 minutes\*
- **Located on CoveredCA.com:**  
<http://www.coveredca.com/get-help/local/>

# HELP ON-DEMAND: HOW IT WORKS



Get help when you need it most...right now!

A Certified Enroller will contact you within 30 minutes or less.\*

A Certified Enroller is an expert advisor who is a Covered California Certified Insurance Agent, Certified Application Counselor, or a Certified Enrollment Agent that provides enrollment assistance to consumers.

Existing members: Help On-Demand is for new members. If you are an existing member, please contact your Certified Enroller or call (800) 300-1506 if you do not have a Certified Enroller.

By inputting your information into this form, your information will be transmitted to a Certified Enroller who will provide assistance. Please do not continue if you do not wish to be contacted by a Certified Enroller.

Please fill in your contact information below.  
ALL FIELDS ARE REQUIRED.

First name:

Last name:

Preferred Contact Method:

Cellphone

Cellphone:

Zip Code:

City:

Preferred Language:

Are you and your family members currently enrolled in a health insurance program?:

SUBMIT

\*30 minutes or less response time is expected during normal business hours (9am - 5pm) based on Certified Enroller availability. Weekends, holidays and after normal business hours contact times are subject to availability of Certified Enrollers.



## Consumer Landing Page

- **30 minutes** or less response\*
- **Phone or Email** contact options
- **17 languages** available

\*30 min. or less response time during normal business hours

# HELP ON-DEMAND ENROLLERS



**Certified Enrollers were invited** based on evaluation of these key metrics:

- OE4 and current SEP enrollments
- Consumer effectuation percentage
- Number of returning enrollees
- Languages spoken
- Enroller-Based Geographic Location
- Other Covered California partnership values may also be included

- ❖ **Certified Enrollers can be both Navigators and Agents.**
- ❖ **Email invites will be sent approximately 1-2 months prior to OE5.**
- ❖ **Questions? Email [outreachandsales@covered.ca.gov](mailto:outreachandsales@covered.ca.gov)**

# RESOURCE PAGE



**I'm an Agent**  
Individuals and Families

**I'm an Agent**  
Small Business

**Become an Agent**

## Enrolling Individuals and Families

- Selling to the Individual Market
- Marketing / Branding Materials
- Contacting Covered California
- Related News



blue of california

Health Net



SHARP HEALTH PLAN



OSCAR



INDIVIDUALS AND FAMILIES

SMALL BUSINESS

Account Sign In

Español

Search



Need Coverage

Shop and Compare

Members

Get Help

Home > Community Enrollment Partners



## Resources for Community Enrollment Partners

Community enrollment partners can find resources in this area to assist with enrolling consumers into Covered California individual and family health plans. You will also discover useful co-branding and marketing tools, learn how to work with and contact Covered California and stay up to date on all the latest news from Covered California.

### Partner Quick Links

- Providing Enrollment Assistance
- Contacting Covered California
- Marketing and Branding Policies
- Related News
- Forms
- Learning Management System
- Tool Kit
- IPAS
- Community Enrollment Partner Home



# WHERE DO I FIND RESOURCES?



The screenshot shows the CoveredCA.com website interface. At the top, there are navigation tabs for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS', along with 'Account Sign In | Español' and a search bar. Below this is a blue navigation bar with links for 'Need Coverage', 'Shop and Compare', 'Members', and 'Get Help'. The main content area features a header for 'Certified Insurance Agent and Certified Enrollment Partner Resources' and a sidebar menu with three items highlighted in red: 'Certified Insurance Agents', 'Community Enrollment Partners', and 'Partner Tool Kit'. At the bottom, there are sections for 'FAQs', 'Accessibility and Nondiscrimination', 'Enrollment Partner and Agent Resources', and 'Get Important News and Updates' with a sign-up form.

VISIT [www.CoveredCA.com](http://www.CoveredCA.com)

In the footer, **CLICK** “*Enrollment Partner & Agent Resources*”

- Certified Insurance Agents
  - I’m an Agent for Individuals and Families
  - I’m an Agent for Small Business
  - Become an Agent
- Community Enrollment Partners
- Partner Tool Kit



# TOOL KITS

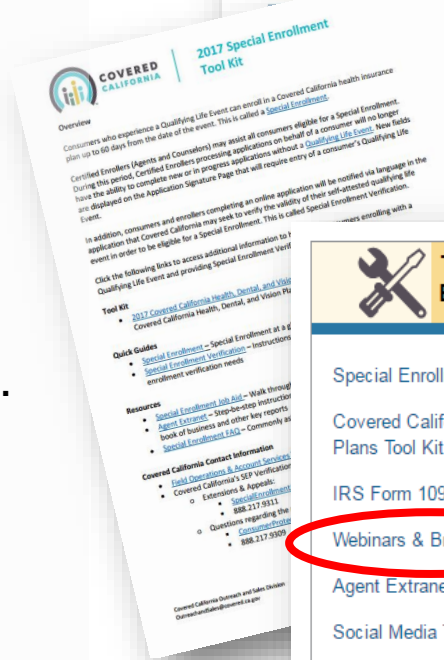


- Special Enrollment
- Health, Dental & Vision Plans
- IRS Form 1095
- Webinars & Briefings
  - Webinars
  - Agent Briefings & Alerts
  - Community Partner Briefings & Alerts
  - Quick Guides, FAQs, Release Notes, etc.
- Agent Extranet
- Social Media
- Subsidy-Eligible Maps
- Storefront
- Small Business

<http://hbex.coveredca.com/toolkit/>



A "one-stop shop" for Covered California Health, Dental and Vision Plan information and new order to support Covered California consumers. Check back frequently for updates.  
For Special Enrollment resources, view the [Special Enrollment Tool Kit here](#).



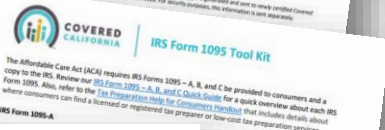
**COVERED CALIFORNIA** | 2017 Special Enrollment Tool Kit

Overview  
Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan up to 60 days from the date of the event. This is called a [Special Enrollment](#).  
Certified Enrollers (Agents and Counselors) may assist all consumers eligible for a Special Enrollment. During this period, Certified Enrollers processing applications on behalf of a consumer will no longer have the ability to complete new or in progress applications without a [Qualifying Life Event](#). New fields are displayed on the Application Signature Page that will require entry of a consumer's Qualifying Life Event.



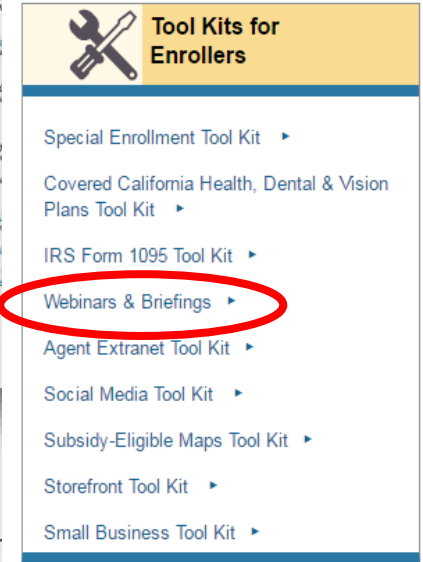
**COVERED CALIFORNIA** | Accessing the Agent Extranet Job Aid Certified Insurance Agents

Agent Extranet  
The Agent Extranet, a web version of the Individual Identification number system (IDIN) is where Covered California allows important agents, such as your weekly [hub of health and dental](#) and [vision](#) services.



**COVERED CALIFORNIA** | IRS Form 1095 Tool Kit

The Affordable Care Act (ACA) requires IRS Forms 2015 - A, B, and C be provided to consumers and a copy to the IRS. Review the [IRS Form 1095 - A, B, and C Quick Guide](#) for a quick overview about each IRS Form 1095. Also, refer to the [Tax Preparation Help for Consumers Handbook](#) that includes details about how consumers can find a licensed or registered tax preparer or low-cost tax preparation services.



## Tool Kits for Enrollers

- Special Enrollment Tool Kit ▶
- Covered California Health, Dental & Vision Plans Tool Kit ▶
- IRS Form 1095 Tool Kit ▶
- Webinars & Briefings ▶**
- Agent Extranet Tool Kit ▶
- Social Media Tool Kit ▶
- Subsidy-Eligible Maps Tool Kit ▶
- Storefront Tool Kit ▶
- Small Business Tool Kit ▶



# E-BRIEFS & ALERTS



Subject: SEP Webinar, Helpful Resources, and Outage this Weekend

## Agent Alert

BREAKING NEWS FROM COVERED CALIFORNIA

February 24, 2017

Subject: SEP Webinar, Helpful Resources, and Outage this Weekend

## Community Partner Alert

BREAKING NEWS FROM COVERED CALIFORNIA

February 24, 2017

Special Enrollment Tool Kit

View our [Special Enrollment Tool Kit](#) for resources available to assist consumers that experience a qualifying life event outside of the Open Enrollment Period. Resources include:

- [Special Enrollment Tool Kit](#)
- [Special Enrollment Tool Kit](#)
- [Special Enrollment Tool Kit](#)
- [Special Enrollment Tool Kit](#)

Subject Line: Thank You For Another Successful Open Enrollment

## Agent Briefing

NEWS FROM COVERED CALIFORNIA

February 10, 2017

## Community Partner Briefing

NEWS FROM COVERED CALIFORNIA

February 10, 2017

THANK YOU  
For  
Another Successful  
Open Enrollment

THANK YOU  
For  
Another Successful  
Open Enrollment

Webinar:  
In case 1  
[Slide De](#)  
2017 Sp  
impleme

Feature  
To ensu  
Release  
[17.2 Cal](#)  
[Act](#)

IRS For  
The [IRS](#)  
form anc  
out the "

To our valued Certified Enrollers,  
Your hard work and commitment has paid off! Thanks to your strong efforts this Open Enrollment Period, we successfully enrolled more than 412,000 new consumers and continue to enroll 1.2 million consumers. Over 50% of all enrollments this year are accredited to our Certified Enrollers, and our combined success could not have happened without your dedication and most importantly your energetic efforts to enroll so many individuals into Covered California plans.  
With your partnership we were able to stand up the nation's largest Storefront program, featuring 835 Covered California branded retail locations. We used your input to develop new and innovative ways to connect consumers to coverage, including our highly effective Help On-Demand referral tool, which saw great success during the final weeks of Open Enrollment. Additionally, the hundreds of enrollment events facilitated by our Certified Enrollers this year helped to further a positive, consumer-friendly presence of Covered California in our communities. This presence certainly worked to help

and Insurance Agents,  
commitment has paid off! Thanks to your strong efforts this Open Enrollment Period, we successfully enrolled more than 412,000 new consumers and continue to enroll 1.2 million consumers. Over 50% of all enrollments this year are accredited to our Certified Insurance Agents and our combined success could not have happened without your dedication and most importantly your energetic efforts to enroll so many individuals into Covered California plans.  
With your partnership we were able to stand up the nation's largest Storefront program, featuring 835 Covered California branded retail locations. We used your input to develop new and innovative ways to connect consumers to coverage, including our highly effective Help On-Demand referral tool, which saw great success during the final weeks of Open Enrollment. Additionally, the hundreds of enrollment events facilitated by our Certified Insurance Agents and Community Enrollment Agents helped to further a positive, consumer-friendly presence

the 1095-A  
so check

- Agent & Community Partner Briefings
- Agent & Community Partner Alerts
- Provides Covered California latest news to the Certified Enrollers





# WEBINARS

- Educates, informs, and trains Certified Enrollers
- CalHEERS Functionality
- Policy and Procedures

Please submit any questions regarding our webinars to [OutreachandSales@covered.ca.gov](mailto:OutreachandSales@covered.ca.gov).

Date	Subject	Slides	Recording
2017/02/21	Life Events and Special Enrollment	(PDF)	(Video)
2017/01/31	Cross the Finish Line and Form 1095-A Overview	(PDF)	(Video)
2016/12/19	The Benefits of Partnering with Anthem	(PDF)	(Video)
2016/11/16	Oscar Consumer Journey	(PDF)	(Video)
2016/11/03	Open Enrollment 2017	(PDF)	(Video)
2016/09/23	2017 Consumer Renewal Journey & Feature Release 16.9	(PDF)	(Video)
2016/09/23	Shop & Compare Walkthrough		
2016/09/23	Agent Portal Walkthrough		
2016/09/23	Certified Enrollment Portal Walkthrough		
2016/08/18	2017 Covered California Dental Plans/Benefits		



Life Events and Special Enrollments

The Outreach and Sales Distribution Services Team

02.21.2017

[OutreachandSales@covered.ca.gov](mailto:OutreachandSales@covered.ca.gov)



# SALES TOOLS



- **33** New Resource Guides
- **New Sales Tools:**
  - *Posters, Flags, Banners, Car Magnets, Window Decals, etc.*



# COLLATERAL MATERIALS

- 14 different languages

## Printed Collateral

African American

Arabic

Armenian

Chinese

English

Farsi

Hmong

Khmer

Korean

Lao

Russian

Spanish

Tagalog

Vietnamese

Event Materials

The grid displays 12 different collateral materials:

- Application Information Pad (Custom) - English
- Call Center Card
- CCSB Health Insurance Made Easy (Custom) - English
- CCSB Trifold Brochure - English
- Enrolling in Quality Health Coverage (Custom) - English
- Event Flyer (Custom) - English
- Fact Sheet Covered California for Small Business (Custom) - English
- Fact Sheet: Small Business Tax Credit (Custom) - English
- Special Enrollment
- A Round of Shots For less than <<< A Round of Shots
- YES! Please contact me when it is time to enroll in Covered California™
- Language to provide customer support page to enroll website

# Sales Field Operations Team



**\*Field Representatives** – To support the Certified Insurance Agents and community partners on the ground with sales insights, tools, and resources to increase enrollments and retain consumers in Covered California. They also support other Covered California teams' request for public outreach and enrollment campaigns.

Sales Area		Field Representative*
1	<b>Northern California</b> Rating Regions 1, 2, 3	<b>Adam Unger</b> 916-584-4952 Adam.Unger@covered.ca.gov
2	<b>Bay Area</b> Rating Regions 4, 5, 6, 7, 8	<b>Nicole Fotovat</b> 916-217-3143 Nicole.Fotovat@covered.ca.gov
3	<b>Central Coast</b> Rating Regions 9, 12	<b>Diannah Thomas</b> 916-591-5444 Diannah.Thomas@covered.ca.gov
4	<b>Central Valley</b> Rating Regions 10, 11, 13, 14	<b>Aaron Johnson</b> 916-591-3178 Aaron.Johnson@covered.ca.gov
5-E	<b>Los Angeles - East</b> Rating Region 15	<b>Claudie Kiti Bustamante</b> 916-539-4773 Claudie.KitiBustamante@covered.ca.gov
5-W	<b>Los Angeles - West</b> Rating Region 16	<b>Marc Ross</b> 916-539-5524 Marc.Ross@covered.ca.gov
6	<b>Inland Empire</b> Rating Region 17	<b>Edith Lara-Trad</b> 916-539-5757 Edith.Lara-Trad@covered.ca.gov
7	<b>Orange County</b> Rating Region 18	<b>Vacant - Contact Daniel Rivas</b> 916-539-5417 Daniel.Rivas@covered.ca.gov
8	<b>San Diego County</b> Rating Region 19	<b>Angelica Diaz</b> 916-591-8983 Angelica.Diaz@covered.ca.gov

# Sales Account Services Team



**\*\*Account Representatives** - To administer the Navigator Grant Program and the Certified Application Counselor Program (non-agents) contracts/accounts to be in compliance with federal and state regulations; and support the programs' Certified Enrollment Entities/Counselors with sales insights to increase enrollments and retain consumers in Covered California.

Sales Area	Account Representative**
<b>1</b> Northern California Rating Regions 1, 2, 3	<b>John Fox</b> 916-224-0153 John.Fox@covered.ca.gov
<b>2</b> Bay Area Rating Regions 4, 5, 6, 7, 8	<b>Blake Deering</b> 916-247-3799 Blake.Deering@covered.ca.gov
<b>3</b> Central Coast Rating Regions 9, 12	<b>John Fox</b> 916-224-0153 John.Fox@covered.ca.gov
<b>4</b> Central Valley Rating Regions 10, 11, 13, 14	<b>Blake Deering</b> 916-247-3799 Blake.Deering@covered.ca.gov
<b>5-E</b> Los Angeles - East Rating Region 15	<b>Jasmine Andrade</b> 916-247-2852
<b>5-W</b> Los Angeles - West Rating Region 16	<b>Jasmine.Andrade@covered.ca.gov</b>
<b>6</b> Inland Empire Rating Region 17	<b>Shirley Swedlow</b> 916-247-3919
<b>7</b> Orange County Rating Region 18	<b>Shirley.Swedlow@covered.ca.gov</b>
<b>8</b> San Diego County Rating Region 19	

# AI/AN OUTREACH

WHAT ARE THE BEST WAYS TO OUTREACH TO THE AI/AN COMMUNITY?

# PLAN MANAGEMENT

Margareta Brandt, Plan Manager

Rachel Harrison, Plan Manager

# Topics

- AI/AN Eligibility
- Current AI/An Enrollment
- AI/AN Coverage and Benefits
- Covered California Application Requirements for AI/AN plans



# AI/AN Eligibility: Zero Cost Share Plans

- AI/AN applicants are eligible for a **zero cost sharing** qualified health plan (QHP) if the applicants:
  - Meet the eligibility requirements for APTC (Advance Premium Tax Credit) and CSR (Cost-Sharing Reduction)
  - Are expected to have a household income that does not exceed 300 percent of the federal poverty level (FPL) for the benefit year for which coverage is requested
- If the AI/AN applicant meets the above eligibility requirements for zero cost sharing plans, that applicant must be treated as an eligible insured and the QHP must eliminate any cost sharing
- AI/AN consumers can only access these benefits if enrolled in a zero cost sharing plan through Covered California
- Consumers can enroll in a non zero cost sharing plan, but will not receive the zero cost sharing benefit

# AI/AN Eligibility: Limited Cost Share Plans



- AI/AN applicants are eligible for **limited cost sharing** plans when their household income exceeds 300 percent of the FPL for the benefit year for which coverage is requested
- If the AI/AN applicant meets the above eligibility requirements for limited cost-sharing plan, the QHP must:
  - Eliminate any cost-sharing under the plan for the services or supplies received directly from an Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization
  - Apply standard cost-sharing for the QHP's provider network outside of Indian and Tribal providers
- AI/AN consumers can only access these benefits if enrolled in a limited cost sharing plan through Covered California
- Consumers can enroll in a non limited cost-sharing QHP, but will not receive the reduced cost-sharing benefit

# AI/AN Eligibility: FPL Table

## PROGRAM ELIGIBILITY BY FEDERAL POVERTY LEVEL

PLAN YEAR 2017

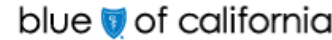
You may qualify for a Covered California plan with financial assistance, or free or low-cost Medi-Cal, depending on your household income and family size.

		PREMIUM ASSISTANCE											
		ENHANCED SILVER PLANS								AMERICAN INDIAN/ALASKA NATIVE PLANS			
		SILVER 94			SILVER 87		SILVER 73						
% OF FPL	100%	≤ 138%	> 138%	150%	200%	> 213%	250%	≤ 266%	> 266%	300%	≤ 322%	400%	
HOUSEHOLD SIZE	1	\$11,880	\$16,394	\$16,395	\$17,820	\$23,760	\$25,305	\$29,700	\$31,600	\$31,601	\$35,640	\$38,253	\$47,520
	2	\$16,020	\$22,107	\$22,108	\$24,030	\$32,040	\$34,123	\$40,050	\$42,613	\$42,614	\$48,060	\$51,584	\$64,080
	3	\$20,160	\$27,820	\$27,821	\$30,240	\$40,320	\$42,941	\$50,400	\$53,625	\$53,626	\$60,480	\$64,915	\$80,640
	4	\$24,300	\$33,534	\$33,535	\$36,450	\$48,600	\$51,760	\$60,750	\$64,638	\$64,639	\$72,900	\$78,246	\$97,200
	5	\$28,440	\$39,247	\$39,248	\$42,660	\$56,880	\$60,578	\$71,100	\$75,650	\$75,651	\$85,320	\$91,576	\$113,760
	6	\$32,580	\$44,960	\$44,961	\$48,870	\$65,160	\$69,396	\$81,450	\$86,662	\$86,663	\$97,740	\$104,907	\$130,320
	7	\$36,730	\$50,687	\$50,688	\$55,095	\$73,460	\$78,235	\$91,825	\$97,701	\$97,702	\$110,190	\$118,270	\$146,920
	8	\$40,890	\$56,428	\$56,429	\$61,335	\$81,780	\$87,096	\$102,225	\$108,767	\$108,768	\$122,670	\$131,665	\$163,560
	each additional person, add	\$4,160	\$5,741	\$5,742	\$6,240	\$8,320	\$8,861	\$10,400	\$11,066	\$11,067	\$12,480	\$13,396	\$16,640
		MEDI-CAL FOR ADULTS					MEDI-CAL ACCESS PROGRAM (FOR PREGNANT WOMEN)						
		MEDI-CAL FOR KIDS (0-18 yrs.)								COUNTY CHILDREN'S HEALTH INITIATIVE PROGRAM			

# AI/AN Enrollment Per Issuer

2017 Plan Selections Active or Pending for Consumers indicating they are a member of AI/AN Tribe (as of 4/19/17)

Issuer	# of Individuals
Anthem Blue Cross	1617
Blue Shield	849
Chinese Community	<10
Health Net	114
Kaiser	1294
LA Care	<10
Molina Health Care	180
Oscar Health Plan	16
SHARP Health Plan	92
Valley Health	11
Western Health	36
Grand Total	4222



# AI/AN Enrollment Per Region

2017 Plan Selections Active or Pending for Consumers Indicating they are Member of AI/AN Tribe (as of 4/19/17)

Pricing Region	# of Individuals
1	769
2	287
3	413
4	71
5	117
6	149
7	87
8	34
9	76
10	320
11	184
12	204
13	29
14	102
15	214
16	312
17	351
18	194
19	309
<b>Grand Total</b>	<b>4222</b>



Provider	Regions Served
Anthem Blue Cross of California	1*, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19
Blue Shield of California	1*, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19
Chinese Community Health Plan	4, 6**
Contra Costa Health Plan	5
Health Net	4, 5, 7, 8, 9, 10, 14, 15, 16, 17, 18, 19
Kaiser Permanente	1*, 2, 3, 4, 5, 6, 7, 8, 10*, 11, 12*, 13*, 14, 15, 16, 17, 18, 19
L.A. Care Health Plan	15, 16
Molina Healthcare	15, 16, 17, 19
Sharp Health Plan	19
Valley Health Plan	7
Western Health Advantage	2, 3

Regions
1 - Northern counties
2 - North Bay counties
3 - Sacramento Valley
4 - San Francisco
5 - Contra Costa County
6 - Alameda County
7 - Santa Clara County
8 - San Mateo County
9 - Monterey Coast
10 - San Joaquin Valley
11 - Central San Joaquin
12 - Central Coast
13 - Eastern counties
14 - Kern County
15 - Los Angeles County, partial
16 - Los Angeles County, partial
17 - Inland Empire
18 - Orange County
19 - San Diego County

\* specific areas only

\*\* northern area only

# AI/AN Benefit Example

The following is an example of the differences in cost-sharing between a Bronze standard plan, a zero cost share AI/AN plan and a limited cost share AI/AN plan for some covered services.

	Bronze Standard Plan	Bronze Zero Cost Share AI/AN Plan	Bronze Limited Cost Share AI/AN Plan
Primary Care Visit	\$75	\$0	\$75*
Specialist Visit	\$105	\$0	\$105*
Laboratory Tests	\$40	\$0	\$40*
Urgent Care Visit	\$75	\$0	\$75*

\*This cost share would be \$0 if the AI/AN member received services from an Indian Health Service, an Indian tribe, Tribal Organization, or Urban Indian Organization.

# AI/AN Specific SBCs and EOCs

- QHPs provide separate Evidence of Coverage (EOC) and Summary of Benefits and Coverage (SBC) for each metal tier by product type

## CCHP \$0 Cost Share HMO AI-AN

Coverage Period: Beginning on or after 1/1/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual and Family | Plan Type: HMO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.cchphealthplan.com](http://www.cchphealthplan.com) or by calling 1-888-681-3888.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1 <sup>st</sup> ). See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	No	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out-of-pocket limit?	This plan has no out-of-pocket limit.	Not applicable because there is no out-of-pocket limit on your expenses.
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers, see <a href="http://www.cchphealthplan.com">www.cchphealthplan.com</a> or call 1-888-681-3888	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	Yes. You do need a referral to see a specialist.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 5 or 6. See your policy or plan document for additional information about excluded services."

Questions: Call 1-888-681-3888 or visit us at [www.cchphealthplan.com](http://www.cchphealthplan.com).  
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.cchphealthplan.com](http://www.cchphealthplan.com) or call 1-888-681-3888 to request a copy.

1 of 8

# Coverage for Out of Network Services

- The requirement for a QHP to offer zero cost share or limited cost share benefits applies to “covered services” under the plan
- QHPs are not required to offer zero cost share or limited cost-share benefits for services received by out-of-network providers
- AI/AN enrollees would be responsible for 100 percent of the cost of received services from out-of-network providers when enrolled in a plan with a closed provider network
- Closed provider networks include:
  - Health Maintenance Organizations (HMO)
  - Exclusive Provider Organizations (EPO)



# AI/AN Application Requirement

- The Exchange requires QHPs to offer the lowest cost AI/AN zero cost share plan variation in the standard set of plans for each product (HMO, PPO, EPO)
- For example, if a QHP offers a PPO product for all metal tiers, the QHP must offer a Bronze AI/AN zero cost share plan because it's the lowest cost premium
- The QHP may not offer the zero cost share AI/AN plan variation at the higher metal levels within the set of plans for each product
- QHPs offering additional plans, that do not include a Bronze plan, must offer the AI/AN zero cost share plan variation at the lowest cost in the additional set of plans

# AI/AN Zero Cost Plan Share Outreach

- Covered California became aware that AI/AN plans above the lowest cost plan were available for consumers to enroll in
- Covered California has been working to make these higher cost AI/AN plans unavailable for consumers because premiums are higher but coverage is the same.
- Less than 100 members have been identified to be enrolled in a zero cost share plan that is not the lowest cost plan
- The Service Center has a dedicated team working on outreach to assist the consumer to enroll in the appropriate, lower cost plan
- Plan Management has created a review process to prevent this from happening in the next Open Enrollment period

# TRIBAL SPONSORSHIP DISCUSSION

# Tribal Sponsorship

- Under Affordable Care Act (ACA) of 2010, Indian tribes, tribal organizations, and urban Indian organizations have the ability to pay Qualified Health Plan (QHP) premiums on behalf of their tribal members who are enrolled in health plans in the commercial market.
- Tribes may use their own funds to pay insurance premiums on behalf of members, and QHPs are required to accept premium and cost-sharing payments for the QHP's from an Indian Tribe, Tribal Organization, or Urban Indian Organization (T/TO/U) (45 CFR 156.1250(b)).
-

# TRIBAL ADVISORY WORKGROUP & TRIBAL CONSULTATION DISCUSSION

# Tribal Advisory Workgroup & Tribal Consultation

- Chairman for Tribal Advisory Workgroup?
- Travel reimbursement for members
- Future dates for each
- Agenda Topics

# NEXT STEPS AND FINAL REMARKS

**ADJOURN**

**THANK YOU!**