



Agent Webinar #3

A progress update for licensed insurance agents interested in SHOP and Individual market segments

July 17, 2013



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Our Agenda:

- Brief Agent Overview
- Introduce SHOP Team
- Updates:
 - Policy Overview
 - Employer Mandate Delay
 - General Agent Status
 - SHOP Plans and Rates
 - Agent Training Registration
- Link on your website
- Misc.
- **Q&A**



**5.3 Million
Californians
would benefit
from enrollment
in Covered
California.**

**They
need
Agents.**



What we do

▶ **Who Covered California must reach**

- 5.3 million Californians who are currently uninsured or purchase health insurance on their own
 - 2.6 million who qualify for subsidies in our plans and
 - 2.7 million who do not qualify for subsidies but now benefit from guaranteed coverage and can enroll inside or outside of Covered California
- There are an additional 1.4 million Californians who may be newly eligible for Medi-Cal

Agents are:

- Trusted Licensed Advisors
- Customer Relationships
- Provide Valued Service (not just enrollment)
- Provide solutions in and outside marketplace
- Savvy Marketers
- Experts in both individual and group markets
- Expert in Ancillary Benefits and Services (SHOP)



General Agents:

- Valuable service to both agents and employers
- Can reach the masses
- Experts in broad marketplace
- Can quickly adapt to best serve client needs
- Deep agent trust and confidence
- Full Portfolio of Benefits and Ancillary Services
- Currently negotiating with Covered California





What we do

We need and support agents!

Individual Market:

- Agents paid directly by carriers
- Same commissions as non-exchange business

SHOP:

- Agents paid by Covered California
- Market competitive commissions
- Vested contracts with familiar language terms

Updates:

- Policy Overview
 - Agent Compensation
 - Agent Agreement
 - CMS regs on Agent Role
- Employer Mandate Delay
- General Agents for SHOP
 - Announce early August
- SHOP Plans and Rates
 - Announced on August 1st
 - Press event and brochure
- Agent Training Registration
 - Registration opens August 19
 - Statewide locations (tbd)





What we are

▶ **The Covered California Marketplace**



Covered California Health Plans

Acme
Insurance

Red
Insurance

Green
Insurance

Blue
Insurance

WXYZ
Insurance

Medi-Cal



The Place to Shop for Health Insurance. No gimmicks, No games.

Selected Health Plans for Individual Exchange:

- Alameda Alliance for Health
- L.A. Care Health Plan
- Anthem Blue Cross of California
- Molina Healthcare
- Blue Shield of California
- Sharp Health Plan
- Chinese Community Health Plan
- Valley Health Plan
- Contra Costa Health Services
- Ventura County Health Care Plan
- Health Net
- Western Health Advantage
- Kaiser Permanente
- SHOP QHPs and rates announced in early August.





**COVERED
CALIFORNIA**

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May 23, 2013

Covered California Announces Plans and Rates for 2014

Consumers will have access to more than 80% of practicing physicians, 80% of acute care hospitals through 13 commercial health plans

ALAMEDA
Alliance
FOR HEALTH

Health care you can count on.
Service you can trust.

Anthem. 
BlueCross

 Chinese
Community
Health
Plan CCHP

 KAISER
PERMANENTE.

Western
Health
Advantage




CONTRA COSTA
HEALTH PLAN
A Division of Contra Costa Health Services
A Culture of Caring

 Health Net*

SHARP.

 MOLINA
HEALTHCARE


Valley Health Plan



Ventura County Health Care Plan

blue  of california



LA Care
HEALTH PLAN.



Certified Insurance Agent Training & Certification

- Registration begins August 19th
- Training begins early Sept (in-person)
- Online (CBT) training in November
- May charge \$60 for endorsement fees
- File for CE Credit (8 hours min)
- Other courses will not be accepted/credited
- No Pre-work required
- Pass The Exam (80%)





Milestones



Dates are subject to change and are accurate at date of agent webinar.



Link to your website:

- You can link to us now
- Copy & paste the HTML code
- Cannot link enrollment yet

- Agents must be certified by Covered California to sell Exchange products



How to Link to Us:

LINK TO US

Official Covered California buttons to link to us from your website

Add the Covered California logo button to your website and make it easier to connect with us. Covered California offers the hosted button graphics below for you to use on your website. Choose your preferred button option, select and copy its corresponding HTML code snippet and paste it into your web page's HTML code wherever you'd like it to appear.

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Questions

