



COVERED
CALIFORNIA

PLAN MANAGEMENT ADVISORY GROUP

July 20, 2017

WELCOME AND AGENDA REVIEW

ROB SPECTOR, CHAIR
PLAN MANAGEMENT ADVISORY GROUP

AGENDA

AGENDA

Plan Management and Delivery System Reform Advisory Group
Meeting and Webinar
Thursday, July 20 , 2017, 10:30 a.m. to 12:00 p.m.

Webinar link: <https://register.gotowebinar.com/register/3540470702360769794>

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| I. | Welcome and Agenda Review | 10:30 - 10:35 (5 min.) |
| II. | Cost Sharing Reduction (CSR) Contingency | 10:35 – 11:05 (30 min.) |
| III. | Special Enrollment Verification Update | 11:05 – 11:30 (25 min.) |
| IV. | Health Insurance Literacy on Covered.CA.com | 11:30 – 11:50 (20 min.) |
| V. | Open Forum and Next Steps | 11:50 – 12:00 (10 min.) |

COST SHARING REDUCTION PAYMENT CONTINGENCY

JAMES DEBENEDETTI, DIRECTOR
PLAN MANAGEMENT DIVISION

CSR CONTINGENCY UPDATES

Decisions since June Meeting:

- Name for separately rated, non-mirrored Silver plan has been determined: “[**Issuer Name**] **Silver 70 Off Exchange** [**Network Type**] [**Product Type**]
- Health plans can submit a waiver to regulators to not offer the Silver Mirror off exchange plan in 2018.
- 2017 Silver members in mirrored off exchange products will be auto-renewed into the nearly identical “Silver 70 Off Exchange” plan.

Renewal Notices and consumer messaging

- Covered California is adjusting language to our member notices and to the co-branded notices delivered by plans to members during renewal. The language varies by metal tier and accounts for subsidized members who will likely see an APTC increase in proportion to their rate increase, and the unsubsidized members who will not.
- Internal work group has been developed to align new notice language with all consumer touch point messaging related to CSR contingency and Silver rate increases. (Materials produced by Marketing, Communications, Outreach and Sales, etc.) Stakeholder feedback on CSR messaging can be sent to Lindsay.Petersen@covered.ca.gov.)

SPECIAL ENROLLMENT PERIOD (SEP) PRE-ENROLLMENT VERIFICATION POLICY UPDATE

MANDY GARCIA, POLICY MANAGER
POLICY, EVALUATION AND RESEARCH

FEDERAL PRE-ENROLLMENT VERIFICATION POLICY

- Starting in June 2017 (Phase 1) and August 2017 (Phase 2) the Federal Marketplace plans to perform pre-enrollment verification for the following QLEs:
 - Loss of coverage
 - Permanent move
 - Marriage
 - Gaining or becoming a dependent through adoption, placement for adoption, placement in foster care, or a child support or other court order.
 - Medicaid/CHIP denial
- An SEP Verification Issue (SVI) will be created when a new applicant qualifies for one of the above QLEs and processed as follows:
 - Consumer has 30 days to resolve SVI
 - Consumers will be enrolled based on SEP type and date of plan selection
 - Some cases may qualify for prospective enrollment

PROPOSED SEP PRE-ENROLLMENT VERIFICATION POLICY

- Similar to federal policy, Covered California will propose new regulations that will call for pre-enrollment verification of several qualifying life events for new applicants (QLE):
 - Loss of Coverage
 - Permanent Move
 - Birth/Adoption
 - Marriage
- Covered California will review enrollment trends and conduct random sampling of enrollment in other QLEs when warranted.
- Covered California will seek to verify applicants using electronic data sources before moving to a manual process of verification.
- Applicants will have 30 days to provide verification documents and Covered California will have up to 10 business days to verify documents.
- Coverage will not be effectuated until verification is confirmed.
- On a case-by-case basis, Covered California will accept an applicant's attestation to a QLE.

COVERED CALIFORNIA'S SEP PRE-ENROLLMENT VERIFICATION CONTINUED

- Once verified, an applicant's coverage start date will be based on the original effective date at time of application.
- If an applicant does not want their original coverage effective date, they will be able to request a prospective date by calling the Service Center.
 - The applicant can request a prospective enrollment based on current QLE enrollment date rules.
- If an applicant's QLE cannot be successfully verified, the application will be cancelled as never effectuated.
 - The applicant, if still within their SEP, will be able to reapply under a different QLE (if applicable).
- Notices will be developed to keep the consumer informed of their rights, responsibilities, next steps and timing during the entire SEP pre-enrollment process.
- **Next steps:** Present draft regulations at August Board meeting for implementation in June 2018.

HEALTH INSURANCE LITERACY ON COVERED.CA.COM

TAYLOR PRIESTLEY, ISSUER ENGAGEMENT MANAGER
PLAN MANAGEMENT DIVISION

WRAP UP AND NEXT STEPS

ROB SPECTOR, CHAIR
PLAN MANAGEMENT ADVISORY GROUP