Step-By-Step Renewal Guide

1. Update consumer information in the application.
   a. The renewal journey will prompt enrollers and consumers at the very beginning of the application to pick a path in the application:
      i. **Get Started:** To walk through the application and report changes for the consumer’s upcoming 2020 benefit year
      ii. **No Changes to Report:** Allows the enroller or consumer to bypass the pages of the application if there are no changes between the information for 2019 and 2020.
   b. Ensure consumers have provided their consent for Covered California to electronically verify their information. Review the Consent for Verification Quick Guide for more information on helping consumers.
   c. Ensure to update consumer contact and demographic information.
   d. Changes made to the 2019 coverage year will be carried over on the 2020 renewal summary screen if made by renewal due date found on the Renewal Notice (CalNOD12) – see below.

2. Consumer Renewal Journey
   a. Health Plan renewal notice sent to consumer at the beginning of October 2019. 2020 premium amount provided, no Advanced Premium Tax Credit (APTC) amount provided.
   b. **Renewal Notice** (CalNOD12) sent to consumers start the clock on automatic renewal (30 days from date of notice) – first batch mailed October 8, 2019.
   c. Renewal Notice mailed to consumers in an **enrolled or pending** status.
   d. Do nothing and consumers will automatically re-enroll into their same plan, if same plan is available by the date listed on Renewal Notice.
   e. Shop & Compare – see #3 below.
   f. Covered California Eligibility and Welcome Notice (CalNOD01) – new 2019 APTC amount provided.
   g. Invoice from Health Plan.
   h. Pay invoice (binder payment).

3. Shop & Compare
   a. Review the **2020 Covered California Standard Benefit Design**.
   b. Review the 2020 changes to the standard benefit designs.
   c. Shop & Compare plans
   d. **2020 plan rates** are available on **www.CoveredCA.com**.

4. Complete renewal by December 15, 2019 for coverage effective January 1, 2020
   b. Most changes to cases in “pending” status will cancel the application.
   c. Consumers who do not wish to renew **and** who have not terminated coverage by October 15, 2019 must contact Covered California to opt-out of 2020 Renewal.
## Key Information to Lookout for in Renewal Notices:

### Renewal Notice from Health Plan: Sent at the end of September 2019

Includes the following information:
- 2019 APTC amount – 2020 gross and net premium amount
- 2019 gross premium amount prior to 2020 Advanced Premium Tax Credit applied
- Reason for premium change
- Benefit change explanation (plan discontinuance)
- Referral to Covered California to report any changes

### Renewal Notice from Covered California (CalNOD12): First Batch Sent October 8, 2019

Includes the following information:
- Covered California Case ID Number
- 2019 Plan Selection
- 2019 attested income
- Refers consumer to health plan renewal letter for 2019 premium
- Instructions to complete the renewal
- Date by which coverage will be passively renewed if no action is taken

### Covered California Eligibility/Welcome Notice (CalNOD01): Receive October – December, 2019

Includes the following information:
- Case number
- Final 2019 Advanced Premium Tax Credit calculation amount
- Eligibility determination outcome for each member

### Health Plan Invoice: Receive December 15, 2019 – January 1, 2020

Includes the following information:
- Final 2020 Advanced Premium Tax Credit amount
- 2020 net premium
- Payment due date – 4 business days prior to the end of the month

### Medi-Cal Reminders:
- Modified Adjusted Gross Income (MAGI) Medi-Cal Renewals (“Redeterminations”) are performed every 12 months following the initial eligibility determination for a Medi-Cal case
- Households with MAGI Medi-Cal members should seek assistance from their local county social services office to update their application information
- Certified Enrollers may not make changes to household applications with Medi-Cal members
- The local county social services office sends consumer notices when it is their time to renew their eligibility in Medi-Cal