

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 (CaINOD12) – 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](#) (CaINOD12) 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 (CaINOD01) – 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

- a. Consumers can change plans throughout 2020 Sign-up process – October 15, 2019 – January 15, 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.



2020 Renewal Quick Guide Certified Enrollers

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