



# agent briefing

## NEWS FROM COVERED CALIFORNIA

### director's corner

Dear Covered California Enrollment Channel Partners,

With Open Enrollment fast approaching, we're excited to be hosting several in-person kickoff events throughout the state this year! Our Open Enrollment 2025 workshops will provide important regional and statewide information on policy and legislative updates, health plan offerings, including rates, benefits, and network updates, the latest enhancements to CalHEERS and the enroller portal, and more. The dates, times, locations, and registration links for the Open Enrollment 2025 Kickoff Meetings are included later in this briefing.



The upcoming Open Enrollment period will offer Californians the greatest affordability and access ever due to California's Enhanced Cost Sharing Reduction plans, and the new eligibility for DACA recipients.

The state-enhanced Cost-Sharing Reduction (CSR) program will lower the cost of care for over a million Californians. In 2024, for Californians at or below 250% of the [federal poverty level \(FPL\)](#), the program improved health care affordability and access to care by eliminating deductibles in all three Silver CSR plans. It also lowered generic drug costs and copays for medical visits and reduced other out-of-pocket costs. So far, over 800,000 Californians have benefited from the program!

This year, the amount of state funds available for the enhanced CSR program has increased, which will further reduce financial barriers to accessing health care and simplify the process of shopping for health insurance. As a result, in 2025, Californians with incomes above 200% of the federal poverty level will be eligible to enroll in an Enhanced

Silver 73 plan with no deductibles and reduced out-of-pocket costs, while those under 200% FPL will continue to have access to higher levels of benefits. With the state-enhanced cost-sharing reduction subsidies, anyone who chooses a Silver cost-sharing reduction plan with Covered California will have no deductibles. Nearly 25% of current enrollees are estimated to have a \$0 premium in 2025. And nearly 60% of current enrollees will see a reduction in their monthly premium with the financial help they receive if their enrollment and income level remain steady.

Additionally, on May 3, 2024, the [U.S. Department of Health and Human Services issued a final rule](#) expanding health coverage to Deferred Action for Childhood Arrivals (DACA) recipients. Approximately 40,000 Californians are DACA recipients who are currently uninsured and may benefit from this new rule, allowing them to enroll through Covered California with financial help. We are actively working on creating resources to help you assist in enrolling DACA recipients; we will share more information as we approach the effective date.

Please stay tuned for updated information and materials to help you best support Covered California consumers – we will send alerts and post new content in our [Enrollment Partner Toolkits](#) with the latest resources from Covered California. As always, I appreciate all your hard work and thank you for your partnership in our mission to help Californians access affordable, quality health coverage through Covered California!

A handwritten signature in black ink that reads "Robert Kingston". The signature is written in a cursive, flowing style.

**Robert Kingston**  
Interim Director  
Outreach and Sales Division

## important reminders

### Open Enrollment 2025 Kickoff Meetings

<p><a href="#"><u>Northern California: Enloe Health Conference Center</u></a> Wednesday, September 4, 2024 9:30 a.m. – 12:30 p.m. 1528 Esplanade Chico, CA 95926</p>	<p><a href="#"><u>Imperial County: El Centro Community Center</u></a> Wednesday, September 4, 2024 1:30 p.m. – 4:30 p.m. 375 South 1st Street El Centro, CA 92243</p>
<p><a href="#"><u>Central Valley: Covered California Fresno Service Center</u></a> Thursday, September 5, 2024 9:30 a.m. – 12:30 p.m. 247 E. Nees Avenue Fresno, CA 93720</p>	<p><a href="#"><u>Central Coast: Ventura County Community Foundation</u></a> Tuesday, September 10, 2024 9:30 a.m. – 12:30 p.m. 4001 Mission Oaks Boulevard Camarillo, CA 93012</p>
<p><a href="#"><u>Bay Area: Sobrato Family Foundation</u></a> Wednesday, September 11, 2024 9:30 a.m. – 12:30 p.m. 350 Twin Dolphin Drive Redwood City, CA 94065</p>	<p><a href="#"><u>Sacramento: Covered California, Headquarters</u></a> Thursday, September 12, 2024 9:30 a.m. – 12:30 p.m. 1601 Exposition Boulevard Sacramento, CA 95815</p>
<p><a href="#"><u>Orange County: Ebell Club of Santa Ana</u></a> Tuesday, September 17, 2024 9:30 a.m. – 12:30 p.m. 718 Mortimer Street Santa Ana, CA 92701</p>	<p><a href="#"><u>San Diego: California Center for the Arts, Escondido</u></a> Wednesday, September 18, 2024 9:30 a.m. – 12:30 p.m. 340 North Escondido Boulevard Escondido, CA 92025</p>
<p><a href="#"><u>Inland Empire: Yucaipa Community Center</u></a> Thursday, September 19, 2024 9:30 a.m. – 12:30 p.m. 34900 Oak Glen Road Yucaipa, CA 92399</p>	<p><a href="#"><u>Los Angeles West: Friendship Auditorium</u></a> Tuesday, September 24, 2024 9:30 a.m.– 12:30 p.m. 3201 Riverside Drive Los Angeles, CA 90027</p>
<p><a href="#"><u>Los Angeles East: Diamond Bar Center</u></a> Wednesday, September 25, 2024 9:30 a.m. – 12:30 p.m. 1600 Grand Avenue Diamond Bar, CA 91765</p>	<p><a href="#"><u>Out-of-State Partners Virtual Meeting</u></a> Thursday, September 26, 2024 9:00 a.m. – 12:00 p.m.</p>

## **Help Requests and Live Chat Features**

Enrollers can now submit support cases directly from the Enroller Portal! This feature aims to streamline the process of reporting more complex issues and improve the overall user experience by enabling you to track the status of your cases and receive timely updates in one accessible location.

Enrollers can also access real-time assistance through our newly implemented live chat feature! This enhancement is designed to provide immediate support, allowing you to resolve common issues and get answers to your questions without delay. Live chat is available during [standard business hours](#), ensuring you have access to support when you need it most.

For more detailed information on how to access these exciting new features, reference our newly created [Enroller Portal Help Request and Live Chat Guide](#).

## **State of Emergency Special Enrollment Period**

Californians affected by a natural or human-caused disaster that results in a Governor’s State of Emergency proclamation may qualify for a Special Enrollment Period (SEP). The table below shows the counties currently affected by a state of emergency, the date of the Qualifying Life Event (QLE), and the last day to select a plan (SEP End Date). The QLE dropdown menu on the Special Enrollment page of the application now includes a state of emergency option. To assist consumers who may qualify for this SEP, select **“County under state of emergency”** from the dropdown menu and enter the date of the Qualifying Life Event.

<b>State of Emergency</b>	<b>Affected Counties</b>	<b>QLE Date</b>	<b>SEP End Date</b>
<b>Thompson Fire</b>	Butte	July 3, 2024	September 1, 2024
<b>Gold Complex Fire and Park Fire</b>	Plumas (Gold Complex Fire), Butte (Park Fire), and Tehama (Park Fire)	July 26, 2024	September 24, 2024
<b>Borel Fire</b>	Kern	July 30, 2024	September 28, 2024

## **Qualifying Life Event (QLE) Dropdown Change**

As of August 1, 2024, the QLE dropdown menu on the Special Enrollment page of the application no longer includes an option for **“Paid Penalty for Not Having Health Coverage”**.

## **Updating a Consumer's Consent**

Consumers may authorize Covered California to verify their information electronically for a period of zero (0) to five (5) years. This allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR), as eligible, without the consumer having to take any action. For consumers to renew their coverage with financial help, Covered California needs permission to check income as reflected on their tax return. To ensure that your consumers receive any increased financial help they may be eligible to receive, please confirm that their Consent for Verification is provided. An alert will appear on your [Daily Summary Email](#) to inform you of any consumers whose Consent for Verification has expired; consumers must update their consent to Covered California so their health plan can be automatically renewed. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

## **My Profile Page Guide**

Please reference our new [My Profile Page Guide for Certified Enrollers](#), which shows the features available for account self-management. These features allow users to update their Covered California password, security measures and verification methods, personal details, and more.

## **CalHEERS Release 24.10 Login Changes**

When CalHEERS is updated to version 24.10 in October, new security standards will go into effect when logging in to the system. **Starting October 14, 2024, the Security Questions option will be disabled and will no longer be available as a Multi-Factor Authentication (MFA) method.** Instead, users will be required to register to receive a One-Time Passcode (OTP) either by email or text message in order to be authenticated.

## **Updated Income Self-Attestation Form**

Covered California compares the information entered on the application with government data sources or information previously provided. If the data is inconsistent, consumers are asked to [submit documents to confirm their eligibility](#). To increase the accuracy of income-related information verification and to streamline the data entry process, an [updated Income Self-Attestation Form](#) is now available on the Covered California site. Please discard any saved or printed versions of the previous form and start using this updated form for [Proof of Income](#).

## **Understanding Reasonable Opportunity Period and Auto-Discontinuance**

Covered California provides a 95-day Reasonable Opportunity Period (ROP) during which a *conditionally eligible* consumer can submit verification documents to clear inconsistencies in their application. If the consumer does not resolve the inconsistency by providing the [required documentation](#) by the end of the 95-day ROP, Covered California may change or discontinue Advanced Premium Tax Credit (APTC) or Cost-Sharing Reductions (CSR), or terminate plan coverage.

Our [Understanding ROP and Auto-Discontinuance Guide](#) has additional information about ROP and Auto-Discontinuance, including how to prevent coverage terminations and how to assist impacted consumers who have had their coverage terminated because Covered California did not receive the verification documents or because the consumer did not submit the correct eligibility verification documents.

## resources

### Helpful Resources and Materials

[Enrollment Partner Toolkits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

## seen on social

### Facebook



Covered California ✓

4 days ago ·

If you're no longer eligible for Medi-Cal, Covered California is here to help keep you covered. <https://www.coveredca.com/.../what-to-do-if-you-no-.../>

**YOU NO LONGER  
QUALIFY FOR MEDI-CAL?**



**Covered California  
is here to help.**



X



Covered California  
@CoveredCA

...

All health insurance plans through Covered California include mental health services. Make your appointment today!



**mental health services  
are included in every  
health plan.**



## service center

### **Agent Service Center**

Phone: (877) 453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

### **Covered California for Small Business (CCSB) Service Center**

Phone: (855) 777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability and a list of holiday closures.