



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

With the Renewal period starting soon and Open Enrollment fast approaching, I want to reiterate and highlight some important changes. Due to California's Enhanced Cost Sharing Reduction plans, the upcoming Open Enrollment period will offer Californians the greatest affordability and access ever. 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.

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 CSR 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.

The Renewal period commences on October 1, and it is important that your consumers' accounts are up to date with Covered California. Consumers should report changes to Covered California, such as family size, income changes, and updates to their primary residence and mailing address, email, and phone number, to ensure they receive all their notifications. Please reference our [newly updated Renewal Toolkit](#) to access important resources and materials to help you assist consumers through the renewal process. And please stay tuned for additional content in our [Enrollment Partner Toolkits](#) to help you best support Covered California consumers.

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!

Robert Kingston

Interim Director

Outreach and Sales Division

latest news

News Release: September 6, 2024

[Covered California on Board Chair Sec. Mark Ghaly Leaving CHHS](#)

News Release: September 3, 2024

[Covered California Announces Premium Change for 2025 Dental Plans and Increased Choices for Consumers Throughout the State](#)

important reminders

24.9 System Enhancements

CalHEERS was updated to version 24.9 on Monday, September 23. Please refer to the [24.9 CalHEERS Release Notes](#) to get details on important enhancements and changes that have occurred in CalHEERS with this release.

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 to have APTC and/or CSR automatically applied at the beginning of the next coverage year. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

Help Requests and Live Chat Features

Enrollers can 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](#).

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.

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 current state of emergency list, 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.

State of Emergency	QLE Date	SEP End Date
Land Movement – Rancho Palos Verdes	September 3, 2024	November 2, 2024
Line Fire – San Bernardino County	September 7, 2024	November 6, 2024
Airport and Bridges Fires – Los Angeles, Orange, Riverside, and San Bernardino Counties	September 11, 2024	November 10, 2024

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.

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](#).





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.

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Covered California 
September 6 at 8:00 AM · 

Get the correct amount of financial help by keeping your Covered California account up to date. Report changes online, over the phone, or in-person.



X



Covered California  @CoveredCA · Sep 10

Finding the right information about health insurance can be difficult. Covered California is here to help during special enrollment. Get assistance online, by phone or in person.


there are 3 ways to get answers

- 
ONLINE
- 
OVER THE PHONE
- 
IN-PERSON

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.