



CalHEERS Non-Payment Reinstatement BOT for Enrollers Quick Guide

Overview

This document explains the new BOT process for non-payment reinstatements, starting June 1, 2026.

Background

After applying the grace period rules, health and dental insurance companies (carriers) can cancel or terminate enrollments with a net monthly premium amount greater than \$0 due to non-payment. These cancellations or terminations are processed retroactively.

The current process to reinstate a consumer for non-payment takes considerable time, due to the different phases of escalation.

Covered California is discontinuing its liaison role in non-payment-related reinstatement requests and is directing consumers to address billing issues directly with their insurance company.

- This change aligns with regulatory guidelines and insurance company preferences regarding the management of past-due premiums.
- **Note:** Currently, this non-payment reinstatement BOT is only for Kaiser consumers.

Non-Payment Reinstatement BOT Process

The Non-Payment Reinstatement BOT is used when the consumer is terminated for non-payment. The BOT process checks multiple factors in CalHEERS to determine if the consumer is eligible for reinstatement.

When these conditions are met, the BOT will:

- Reinstatement the enrollment.
- Send an 834 to the insurance company.

When these conditions are not met, the BOT will:

- Add the case to a fallout spreadsheet for manual work.



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Enroller Guidance Before BOT Has Been Processed

If a consumer calls because their insurance plan has been canceled or terminated for non-payment follow the steps outlined in the [Terminated by Carrier for Non-Payment for Enrollers Task Guide](#).

1. Inform the consumer that the insurance company will notify them whether the reinstatement was successful or unsuccessful.
 - If successful, no additional action will be required from the consumer.
 - If unsuccessful, the insurance company will provide instructions to contact Covered CA for additional information.
 - A Salesforce case will be created with specific information about why the enrollment could not be reinstated after being manually worked.

Enroller Guidance after BOT has been processed

If a consumer calls because their insurance company notified them that their reinstatement was unsuccessful:

1. Contact the Agent Service Center (ASC) for reason the reinstatement was not successful.
2. The ASC representative will provide reason and next steps to complete or other option.