



Reporting Suspected Fraud Activity for Enrollers Task Guide

Overview

This guide outlines the procedures Certified Enrollers (Agents and community partners) should follow when encountering potentially fraudulent activity during the Covered California consumer application process. Enrollers should continue to complete and submit the application as normal while discreetly referring the case to Covered California Integrated Fraud Management (IFM) team for further review.

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What is Fraud?

Fraud involves **intentional deception or misrepresentation** for personal or financial gain. It undermines Covered California's mission to provide equitable access to health coverage, harms consumers, and damages trust in the program.

Enrollers' Role in Preventing Fraud

Certified Enrollers are essential to protecting the integrity of Covered California. While enrollers are not responsible for determining or investigating fraud, their frontline position allows them to identify suspicious indicators during the application process. Reporting these observations to the IFM team helps prevent fraud, protect program resources, and ensure that eligible consumers receive the coverage they need.

Indicators of Suspicious Activity

Enrollers should consider referring cases to the IFM team if they observe any of the following:

- **Identity & Residency**
 - Out-of-state ID without California residency documentation
 - Conflicting identity details (e.g., DOB, name, address, etc.)
- **Household Income & Eligibility**
 - Household income reported just above Medi-Cal Federal Poverty Level percentage threshold
 - Requests for income guidance to qualify for lower premiums
- **Behavioral Indicators**



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- Urgency to enroll or appears coached/scripted
- Prior coverage inconsistent with current responses
- **Residency Address Concerns**
 - Use of commercial address, P.O. Box, or non-residential facility address
 - Multiple consumer applications submitted under the same address

Reporting Steps

If you observe suspicious activity during the consumer application process, follow these steps:

1. **Continue processing the consumer application normally.**
 - Do not pause, refuse, or ask additional probing questions. Complete all required fields in the online application system as you normally would. Do not indicate to the consumer that anything is unusual.
2. **Make a note of the suspicious indicators.**
 - Before submitting, document the specific concerns you observed (e.g., unable to provide CA residency document, commercial address, multiple consumers at the same address, inconsistent information, unusual urgency to enroll in order to qualify for admission into a rehabilitation facility, applicant wants zero or minimal net premium, consumer requests income projection for Covered California coverage). Keep this for your referral submission to Covered California IFM.
3. **Submit the consumer application through the standard process.**
 - Proceed with submitting the application as you normally would. This ensures the consumer does not experience any coverage interruption
4. **Complete the IFM Fraud Referral Form.**
 - Immediately after submitting the consumer application, complete the [IFM Fraud Referral Form](#) located on the Consumer Protection webpage at <https://www.coveredca.com/consumer-protection/> with further information.
 - Include the following details: applicant name, application/Case ID number, date submitted, facility name (if applicable), and a brief description of the suspicious indicators observed.
5. **Email the Fraud Referral Form to the IFM Team.**
 - Submit your completed referral form to the IFM team at stopfraud@covered.ca.gov using a secure external method.
 - If you have questions about sending the Fraud Referral Form, contact the IFM team at 1-888-217-9309. Our hours of operation are 8:00 AM to 5:00 PM (PST).
 - **Important:** Do not contact the consumer regarding the referral at any time.



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Key Reminders for Enrollers

To ensure compliance and protect both consumers and Covered California, follow these best practices:

Do:

- Always check for any suspicious indicators as outlined above
- Document all suspicious indicators clearly and specifically
- Continue and complete the consumer application as normal
- Email the IFM Fraud Referral Form promptly after application submission

Do Not:

- Tell the consumer their application is being reviewed for fraud
- Refuse or delay the application without IFM direction
- Ask probing or accusatory questions during the consumer application process
- Delay submitting the Fraud Referral Form — email it as soon as possible

Questions? Contact the Covered California Integrated Fraud Management (IFM) Team

IFM Team Email: stopfraud@covered.ca.gov

Or call us at 1-888-217-9309 between 8:00 AM and 5:00 PM (PST)