Medi-Cal to Covered California – Automatic Plan Selection Guide for Certified Enrollers

Overview

When the county completes a consumer's annual Medi-Cal renewal and redetermines them to be Covered California eligible, CalHEERS determines if there are any other existing Covered California health plan enrollments on the Medi-Cal linked case for the consumer's household.

Based on any existing Covered California health plan enrollments, CalHEERS will either:

- **Automatically Add** (**Auto-add**) consumer to the existing health plan enrollment, or
- **Automatically Select** the Lowest Cost Silver (or Lowest Cost AI/AN) plan for the consumer, based on their eligibility

If a consumer is not eligible for financial help, a Covered California plan is not automatically selected for the consumer.

Auto-add or Automatic Plan Selection is determined as follows:

Household Enrollment Situation	Result
One existing non-Catastrophic health plan enrollment	**Auto-add:** • Consumer is automatically added to the existing plan. • NOD01c eligibility notice sent. ○ Newly added consumers are listed in the enrollment summary.
One existing Catastrophic health plan enrollment	**Automatic Plan Selection:** • Consumer is put in the Lowest Cost Silver (or Lowest Cost AI/AN) plan, based on eligibility • NOD01T eligibility notice sent.
Multiple health plan enrollments, but one of them is the Lowest Cost Silver (or Lowest Cost AI/AN) Plan	**Auto-add:** • Consumer is automatically added to the existing Lowest Cost Silver (or Lowest Cost AI/AN) plan. • NOD01c eligibility notice sent. ○ Newly added consumers are listed in the enrollment summary.
No existing active health plan enrollments	**Automatic Plan Selection:** • Consumer is put in the Lowest Cost Silver (or Lowest Cost AI/AN) plan, based on eligibility. • NOD01T eligibility notice sent.

Household Enrollment Situation	Result
None of the other categories fit (for health plan)	**Automatic Plan Selection:** • Consumer is put in the Lowest Cost Silver (or Lowest Cost AI/AN) plan, based on eligibility. • NOD01T eligibility notice sent.

Note:
- Auto-add or automatic plan selection does not apply for dental plans.
- Consumers who want dental coverage must shop for a dental plan and select their dental plan to complete dental enrollment.

Important Points

Consumers do not have to stay in the health plan they were automatically added to or the plan that was automatically selected for them.

- They can change to a different plan, if needed.

Auto-add or automatic plan selection does not apply to Dental plans.

- Consumers who want to enroll in a dental plan can choose one after they select their health plan.

When a health plan is automatically selected, the consumer must confirm their enrollment in the plan using:

- **Opt-In** functionality if a **zero dollar net premium** plan was automatically selected, or
- **PayNow** if a plan **with a monthly net premium** was automatically selected. (Consumers can also call the carrier to complete their payment if they don't want to pay online).

Consumers will receive a Covered California eligibility notice with the Covered California health plan selected for them:

- **NOD01:** For consumers who are automatically added to an existing health plan enrollment. (Other HH member has existing enrollment in a Covered California plan)
- **NOD01T:** For consumers who have had a health plan automatically selected for them.

Enrollment Scenario / Automatic Plan Selection Crosswalk

CalHEERS selects a Covered California health plan for consumers based on the household's current enrollment scenario as follows:

		Transitioning Members - No AI/AN Members		
		1 Member	Multiple Members	Whole Household
Current Enrollment Scenario	No Existing Enrollment	LCSP	LCSP	LCSP
	One Existing Enrollment (Non-AI/AN)	Add to existing enrollment	Add to existing enrollment	N/A
	One Existing AI/AN Enrollment	New LCSP	New LCSP	N/A
	Existing Custom Grouping with Existing LCSP or LCAIP Group	Add to existing LCSP	Add to existing LCSP	N/A
	Custom Grouping OR Catastrophic Where There is No Existing LCSP or LCAIP Group	New LCSP	New LCSP	N/A
	Key: LCSP = Lowest Cost Silver Plan, LCAIP = Lowest Cost AI/AN Plan			

		Transitioning Members AI/AN Member(s) below or at 300% FPL		
		1 Member	Multiple Members	Whole Household
Current Enrollment	No Existing Enrollment	LCAIP	LCAIP	LCAIP
	One Existing Enrollment (Non-AI/AN)	LCAIP	LCAIP	N/A
	One Existing AI/AN Enrollment	Add to existing AI/AN enrollment	Add to existing AI/AN enrollment	N/A
	Existing Custom Grouping with Existing LCSP or LCAIP Group	Add to existing LCAIP	Add to existing LCAIP	N/A

	Transitioning Members AI/AN Member(s) below or at 300% FPL		
Custom Grouping OR Catastrophic Where There is No Existing LCSP or LCAIP Group	LCAIP	LCAIP	N/A
Key: LCSP = Lowest Cost Silver Plan, LCAIP = Lowest Cost AI/AN Plan			

		Transitioning Members AI/AN Member(s) above 300% FPL		
		1 Member	Multiple Members	Whole Household
Current Enrollment Scenario	No Existing Enrollment	LCAIP-Limited Silver	LCAIP-Limited Silver	LCAIP-Limited Silver
	One Existing Enrollment (Non-AI/AN)	LCAIP-Limited Silver	LCAIP-Limited Silver	N/A
	One Existing AI/AN Enrollment	Add to existing AI/AN enrollment	Add to existing AI/AN enrollment	N/A
	Existing Custom Grouping with Existing LCSP or LCAIP Group	Add to existing LCAIP-Limited Silver	Add to existing LCAIP-Limited Silver	N/A
	Custom Grouping OR Catastrophic Where There is No Existing LCSP or LCAIP Group	LCAIP-Limited Silver	LCAIP-Limited Silver	N/A
	Key: LCSP = Lowest Cost Silver Plan, LCAIP = Lowest Cost AI/AN Plan			

		Transitioning Members Mixed AI/AN Member (i.e., AI/AN Member & Non-AI/AN Spouse)		
		1 Member	Multiple Members	Whole Household
Current Enrollment Scenario	No Existing Enrollment	N/A	Custom group members based on eligibility	Custom group members based on eligibility
	One Existing Enrollment (Non-AI/AN)	N/A	Add AI/AN to new enrollment (LCAIP); Add Non-AI/AN members to existing plan	N/A
	One Existing AI/AN Enrollment	N/A	Add AI/AN to existing AI/AN enrollment; Add Non-AI/AN to new LCSP	N/A
	Existing Custom Grouping with Existing LCSP or LCAIP Group	Cell intentionally left blank.	Add AI/AN to existing enrollment (LCAIP); Add Non-AI/AN members to existing LCSP plan	Cell intentionally left blank.
	Custom Grouping OR Catastrophic Where There is No Existing LCSP or LCAIP Group	N/A	Custom group members based on eligibility	N/A
Key: LCSP = Lowest Cost Silver Plan; LCAIP = Lowest Cost AI/AN Plan				

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LCSP by County by Health Plan Carrier - 2023 Plan Year

County	Carrier Offering LCSP	County	Carrier Offering LCSP
Alameda	Anthem	Orange	Anthem
Alpine	Anthem	Placer	Aetna, Blue Shield
Amador	Anthem, Kaiser	Plumas	Anthem
Butte	Anthem	Riverside	Anthem, Molina
Calaveras	Anthem	Sacramento	Aetna, Blue Shield
Colusa	Anthem	San Benito	Valley
Contra Costa	Kaiser	San Bernardino	Anthem, Molina
Del Norte	Anthem	San Diego	Anthem
El Dorado	Aetna, Blue Shield	San Francisco	Anthem
Fresno	Blue Shield	San Joaquin	Blue Shield
Glenn	Anthem	San Luis Obispo	Blue Shield
Humboldt	Anthem	San Mateo	Kaiser
Imperial	Molina	Santa Barbara	Blue Shield
Inyo	Blue Shield	Santa Clara	Valley
Kern	Blue Shield	Santa Cruz	Blue Shield
Kings	Blue Shield	Shasta	Anthem
Lake	Anthem	Sierra	Anthem
Lassen	Anthem	Siskiyou	Anthem
Los Angeles	Anthem, LA Care	Solano	Anthem
Madera	Blue Shield	Sonoma	Anthem
Marin	Anthem	Stanislaus	Anthem, Blue Shield

County	Carrier Offering LCSP	County	Carrier Offering LCSP
Mariposa	Anthem	**Sutter**	Anthem, Kaiser
Mendocino	Anthem	**Tehama**	Anthem
Merced	Anthem	**Trinity**	Anthem
Modoc	Anthem	**Tulare**	Anthem, Blue Shield
Mono	Blue Shield	**Tuolumne**	Anthem
Monterey	Blue Shield, Valley	**Ventura**	Blue Shield, Kaiser
Napa	Anthem	**Yolo**	Aetna, Blue Shield
Nevada	Anthem	**Yuba**	Anthem, Kaiser

Note for counties with two carriers:

- The LCSP is based on the gross premium, not the net premium.
- While there may be two carriers that both have a $0 net premium, the lower gross premium of the two will be selected.
- To date, there have never been two carriers with the same LCSP gross premium.
- Some counties have two carriers because the carrier does not offer coverage across the whole county.

LCSP by County by Health Plan Carrier - 2024 Plan Year

County	Carrier Offering LCSP	County	Carrier Offering LCSP
Alameda	Kaiser	**Orange**	Anthem
Alpine	Anthem	**Placer**	Aetna
Amador	Anthem, Kaiser	**Plumas**	Anthem
Butte	Anthem	**Riverside**	Inland Empire
Calaveras	Anthem	**Sacramento**	Aetna
Colusa	Anthem	**San Benito**	Valley
Contra Costa	Kaiser	**San Bernardino**	Inland Empire

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County	Carrier Offering LCSP
Del Norte	Anthem
El Dorado	Aetna
Fresno	Aetna
Glenn	Anthem
Humboldt	Anthem
Imperial	Health Net
Inyo	Blue Shield
Kern	Blue Shield
Kings	Aetna
Lake	Anthem
Lassen	Anthem
Los Angeles	Anthem, LA Care
Madera	Aetna
Marin	Western
Mariposa	Anthem
Mendocino	Anthem
Merced	Anthem
Modoc	Anthem
Mono	Blue Shield
Monterey	Valley
Napa	Western
Nevada	Anthem

County	Carrier Offering LCSP
San Diego	Molina
San Francisco	Anthem
San Joaquin	Blue Shield
San Luis Obispo	Blue Shield
San Mateo	Kaiser
Santa Barbara	Blue Shield
Santa Clara	Valley
Santa Cruz	Kaiser
Shasta	Anthem
Sierra	Anthem
Siskiyou	Anthem
Solano	Anthem
Sonoma	Western
Stanislaus	Anthem, Blue Shield
Sutter	Anthem, Kaiser
Tehama	Anthem
Trinity	Anthem
Tulare	Anthem, Blue Shield
Tuolumne	Anthem
Ventura	Blue Shield, Kaiser
Yolo	Aetna
Yuba	Anthem, Kaiser

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