



# Subsidies for Strike/Lockout Guide for Enrollers

## Overview

This Task Guide explains the subsidy program for consumers affected by a strike, lockout, or labor dispute.

## Background

- CalHEERS provides subsidy savings for consumers affected by an approved strike, lockout, or labor dispute.
- Consumers who attest to a strike lockout receive the same premium assistance and Cost-Sharing Reductions (CSR) as a consumer with a household income of 138.1% of the Federal Poverty Level (FPL).
- If there is at least one Strike Lockout Eligible member in the primary tax filing household, all members in the primary tax filing household will be granted eligibility to the Strike Lockout Program.
- The Strike Lockout Benefit is a state benefit rather than a federal one. These additional subsidy amounts will not be reconcilable for the consumer like the APTC or the previous State Subsidy. These benefits will not be reported on the 1095 or a 3895.
- Once the strike has ended, the consumer is no longer eligible for the strike benefits and may not be eligible to APTC or CSR if their previous coverage has restarted. However, if the consumer has a need of continued coverage after the strike has ended, they may keep coverage based on the regular program rules.
- Consumers can receive the assistance during Intake, Report a Change, Renewal, Special Enrollment Period, or Open Special Enrollment Period.

## Approved Covered California Strikes

This table reflects all approved Covered California strikes. If a consumer is not an approved striking member, process their application as any other consumer who loses coverage.

Strike Company	Effective Start Date	Effective End Date
Media West Guild	November 1, 2024	December 31, 2024

## Assisting Non-Strike Consumers

Currently, Covered California is only accepting applications from workers who have lost their coverage during an approved strike. Please refer to the table above for a list of current, approved strikes.

- If a consumer states their health insurance was through their employer but is not being struck against, they do not qualify for strike benefits. This applies even if the consumer



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states an approved Covered California strike may have caused the loss of coverage from their company or union.

- Additionally, if a striking worker did not have coverage through their employer/union/guild, then they have not experienced a loss of coverage.
- If the striking worker has an offer of ESI through a spouse's employer, they are not eligible for APTC, or this enhanced benefit. The enroller is advised to check because of the basic rules of Covered California and APTC. If this consumer fails to check, and it turns out they were given ESI through the spouse, then they may be subject to a total repayment of any APTC received.

### Strike Lockout Benefit Page

For households who have selected the Qualifying Life Event (QLE) of Loss of Minimum Essential Coverage (MEC) due to employer strike, lockout, or labor dispute, the *Strike Lockout Benefit* page displays. The user is asked *Did you or someone in your household lose health coverage because of a strike or lockout?*

- Selecting **Yes** displays options to choose the strike, lockout, or labor dispute that applies.
- Selecting the **Not Listed** or **Labor Dispute** option dynamically displays a text box to enter the name of the strike, lockout, or labor dispute that applies.
- Selecting **No** navigates the user to the next page.



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← Household Menu Your answers will be saved

### Strike Lockout Benefit

The **Strike Lockout Benefit** is a type of financial help available if you or someone in your household lost or will lose your employer health insurance because of a strike or lockout. It helps lower the premium (monthly cost) of your health plan. By saying "Yes" your household is eligible to receive this benefit.

Did you or someone in your household lose health coverage because of a strike or lockout? *Optional*

Answer Yes if:

- You lost your employer health coverage because of a strike or lockout with your employer
- Someone in your household lost their employer health coverage because of a strike or lockout with their employer, and you were covered under their plan
- You lost your union health coverage because of a strike or lockout with the union providing you coverage
- Someone in your household lost their union health coverage because of a strike or lockout with the union providing them coverage, and you were covered under their plan

Yes  No

Choose the strike or lockout from the list. If the strike or lockout with the employer or union providing you coverage is not listed, you can choose 'Not Listed'.

Labor Dispute ▼

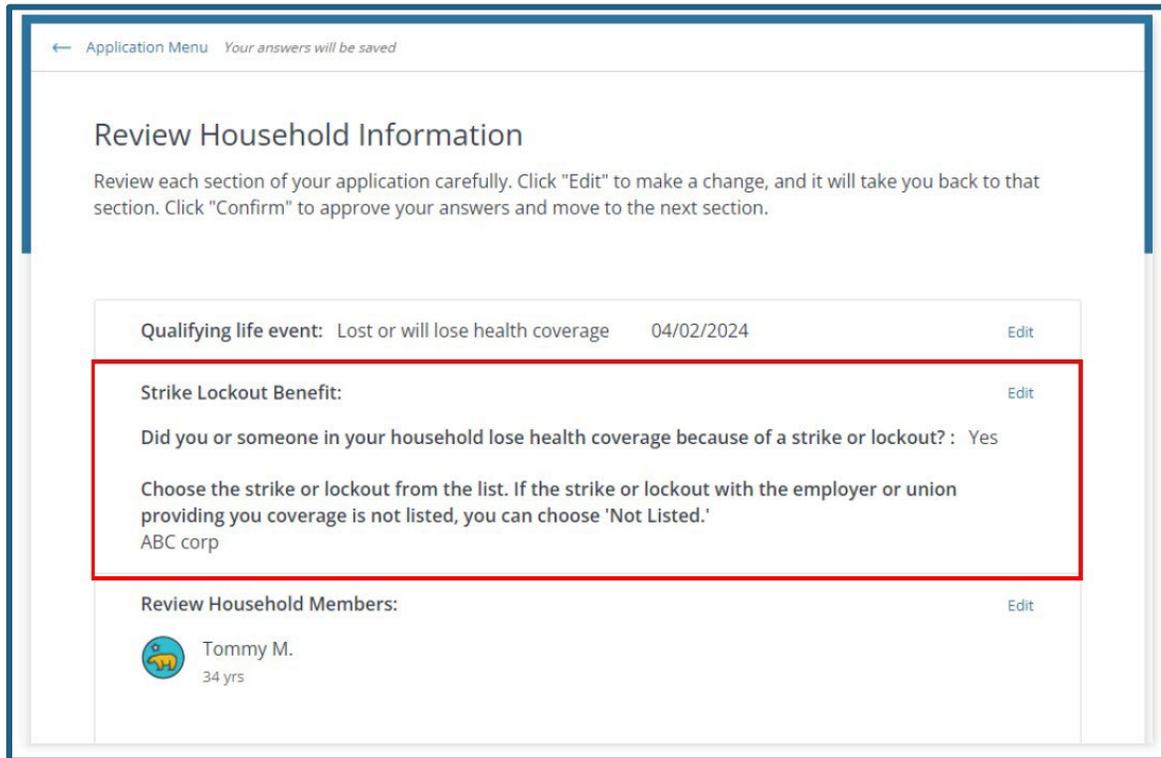
Enter the name of the labor dispute in the box below.

Type the name of the Labor Dispute...

0/100

Back Next

When a user selects **Yes**, **Not Listed**, or **Labor Dispute**, the *Strike Lockout Benefits* section displays updated messaging on the *Review Household Information* and *Basic Information* pages.



← Application Menu Your answers will be saved

## Review Household Information

Review each section of your application carefully. Click "Edit" to make a change, and it will take you back to that section. Click "Confirm" to approve your answers and move to the next section.

Qualifying life event: Lost or will lose health coverage 04/02/2024 Edit

**Strike Lockout Benefit:** Edit

Did you or someone in your household lose health coverage because of a strike or lockout? : Yes

Choose the strike or lockout from the list. If the strike or lockout with the employer or union providing you coverage is not listed, you can choose 'Not Listed.'

ABC corp

Review Household Members: Edit

 Tommy M.  
34 yrs

## Strike Lockout Benefit Subsidy Displays

The *Strike Lockout Benefit* subsidy displays when the Consumer is eligible or conditionally eligible for the subsidy in the *Monthly Premium* section of the following pages:

- *Health Plan Details*
- *Confirm Your Plan*
- *Renew Your Plan*
- *Plan Configuration and Payment*
- *Adjust Advance Premium Tax Credit (APTC)*
- *Enrollment Dashboard*
- *Enrollment History*
- *Enrollment Details*
- *Enrollments*
- *Health Enrollment Details*



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**Group 1** Enrollment Status: Pending

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Kaiser  
Silver 94 HMO

**\$35.16 /mo**  
Extra Savings

Change Plan

[Plan Details >](#)

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[Website](#) [8005574523](tel:8005574523)

**Expected coverage dates**  
03/01/2024 - 12/31/2024

**Covered household members**

 **Barney Heurter** (34 years old) *(Subscriber)* ★

**Monthly premium**

Premium before savings	\$533.43 /mo
Savings	- \$498.27 /mo ^
Advance Premium Tax Credit (APTC)	- \$379.16 /mo
<a href="#">Change APTC</a>	
CA Premium Credit	- \$1.00 /mo
Strike Lockout Benefit	- \$118.11 /mo
<b>Amount you pay</b> <i>(Group 1's monthly premium)</i>	<b>\$35.16 /mo</b>



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The *Financial Help* section of the *See Full Details* page displays the following messaging:

- The cost savings amount when the consumer is eligible or conditionally eligible
- The message *You are no longer eligible for Strike Lockout Benefit* will appear when the benefit has ended
- Clicking the **Click Here** button in the *Strike Lockout Benefit* section navigates the user to the *Upload Eligibility Documents* page. When all documents have been submitted or nothing is required, the *Upload Eligibility Documents* page displays with a message that nothing else is required.

**Financial Help** Conditionally Eligible

Barney, you are Conditionally Eligible for Financial Help:

Barney is conditionally eligible for financial help. Please select a plan now for coverage to begin 04/01/2024.  
[Click here](#) to see what information needs to be verified and upload required documents.

Financial help can be used to lower your monthly payment.

**Time**

Reasonable Opportunity Period: 06/02/2024

Reasonable Opportunity Period means you must provide verification documents by the date above or you may have your benefits decreased.

[Upload Documents](#)

**Financial Information**

Federal Advance Premium Tax Credit (APTC)

You are eligible for up to \$763.18 per month and up to \$7,533.33 in Federal Advance Premium Tax Credit for 2024.

**Strike Lockout Benefit**

You are eligible for \$234.67 per month in Strike Lockout Benefits to lower the cost of your monthly health plan premium for as long as the strike or lockout lasts.

[Click here](#) to see what information needs to be verified and upload required documents.



# Subsidies for Strike/Lockout Guide for Enrollers

The *Program Eligibility Summary by Person* and *Program Eligibility History Summary* pages display a *Strike Lockout Benefit* row when the consumer is eligible or conditionally eligible for the Strike Lockout Benefit.

**Program Eligibility Summary by Person**  
Please find below the summary of the Case household members with their history of Program Eligibility results.

Viewing Enrollment information for:  
2024

Household Members

Name	SSN	Date of Birth	Gender
Barney Marbles	••••• 8055	01/01/1990	Male

Current Eligibility Summary

Program	Household Member(s)	Eligibility Status	Expected Start Date
Enhanced Silver Benefits	Barney Marbles	Eligible	04/01/2024
Covered California	Barney Marbles	Eligible	04/01/2024
Strike Lockout Benefit	Barney Marbles	Eligible	04/01/2024

**Program Eligibility History Summary**

Household Member	Program	Aid Code	Status	Source (EDBC)	Program Eligibility Period Start Date	End Date
Tessa Hueter	Federal Premium Assistance	X1	Conditional Eligible	Online	03/01/2024	Current
	Enhanced Silver Benefits	X1	Conditional Eligible	Online	03/01/2024	Current
	Strike Lockout Benefit	X1	Conditional Eligible	Online	03/01/2024	Current
	Medi-Cal	N/A	Ineligible	Online	02/01/2024	Current
	Covered California	X1	Conditional Eligible	Online	03/01/2024	Current
	Non-MAGI Medi-Cal	N/A	Unknown	Online	02/01/2024	Current

## Strike Lockout Benefit Alerts

The *Strike Lockout Benefit Alert* displays on the Consumer Home page for households that are conditionally eligible, or eligible.

Households actively receiving the Strike Lockout Benefit with no end date display a yellow banner alert.

Account Alerts

You are getting the Strike Lockout Benefit because you told us you are in a Tank Strike. If this has changed, please review your application and update your strike information.

Households whose strike, lockout, or labor dispute have ended display a red banner alert notifying them that the strike, lockout, or labor dispute has been end-dated.

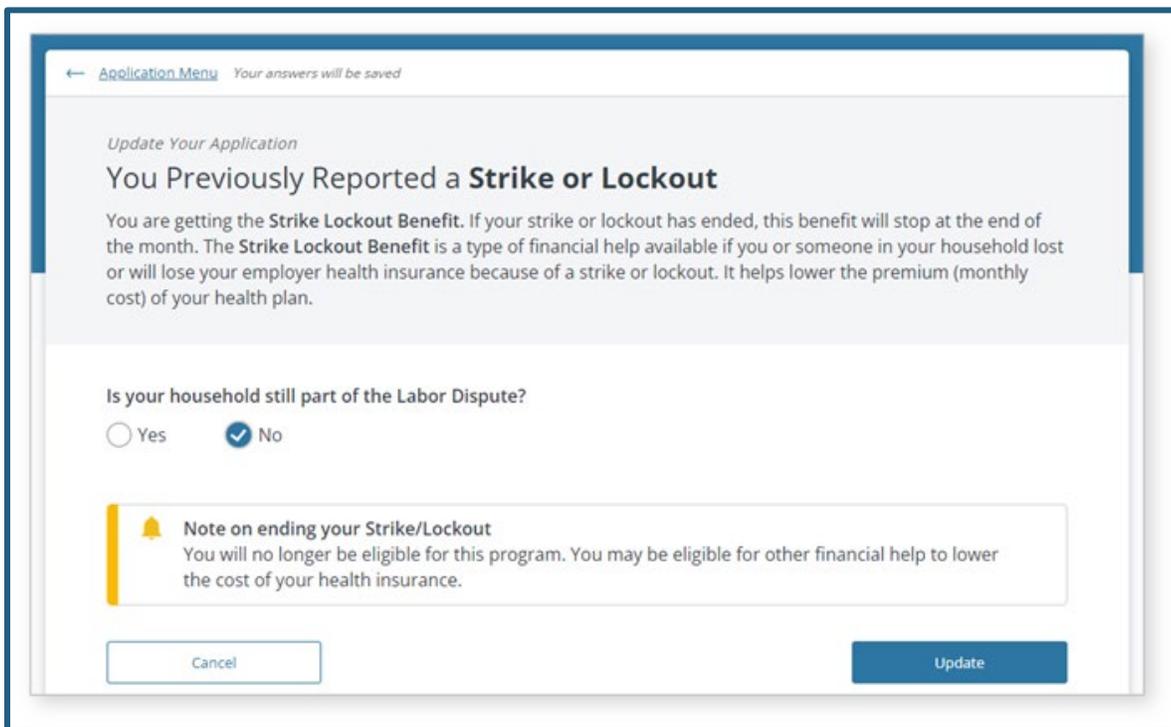
Account Alerts

Our records show the [S/L name/strike or lockout / labor dispute] has ended. Your household will no longer get this benefit. If you no longer need coverage, you don't need to do anything. If you have questions call us at [1-800-300-1506].

## Updating the Application

Consumers who previously reported a loss of Minimum Essential Coverage due to a strike, lockout, or labor dispute, and the strike or lockout is active, are presented with the *You Previously Reported a Strike or Lockout* page. The user must select one of the following:

- Clicking the **Yes** radio button confirms that the consumer is still receiving the strike lockout benefit.
- Clicking the **No** radio button displays an information yellow banner alert indicating that the Consumer is no longer eligible for the strike lockout benefit.
- Clicking **Update** navigates the user to the *Has your household changed?* Page
- Clicking **Cancel** navigates back to the previous page.



← Application Menu Your answers will be saved

Update Your Application

### You Previously Reported a **Strike or Lockout**

You are getting the **Strike Lockout Benefit**. If your strike or lockout has ended, this benefit will stop at the end of the month. The **Strike Lockout Benefit** is a type of financial help available if you or someone in your household lost or will lose your employer health insurance because of a strike or lockout. It helps lower the premium (monthly cost) of your health plan.

Is your household still part of the Labor Dispute?

Yes  No

**Note on ending your Strike/Lockout**  
You will no longer be eligible for this program. You may be eligible for other financial help to lower the cost of your health insurance.

Cancel Update



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## Post Application Support for Strike Enrollment

After the consumer completes their application, there may be additional questions regarding their enrollment. Please use the following to inform the consumer.

- If the consumer asks additional questions regarding the copays, deductibles, etc. that are offered to them, please reference the [Patient-Centered Benefit Design table](#).
- If the consumer asks additional questions regarding what programs, plans, and subsidies their household may be eligible to receive, use the [Shop and Compare Job Aid](#) to assist.
- If the household or member is ineligible for subsidies, review the application with the consumer to ensure they entered all of their information correctly, especially as it relates to the other health care information.
- If the consumer asks about what to state as their income, Say, “You will need to enter your household income. If you enter the amount you normally make when you are not on strike by projecting your annual income, we will check to see if you qualify for Medi-Cal or Covered California based on your annual income. If you qualify for Covered California, you will receive federal and state savings when you enroll in a health plan. If you enter zero as your current monthly income because you are not receiving income during the strike, you may qualify for free Medi-Cal coverage.”
- Applicants are eligible to get a start date for an application following standard Covered California eligibility effective date rules. Use the table in the section *Qualifying Life Event Descriptions* and the QLE *Lost or will lose health coverage* in the [Special Enrollment Job Aid](#) for more details.
- Discuss details with the consumer for next steps, including how to access and pay for services. See the [When will I get my bill?](#) section of the Covered California website for more information.