



## 2022 Special Enrollment Period Verification Quick Guide for Certified Enrollers

### Overview

Consumers and enrollers completing an online application will be notified via language in the application that Covered California may seek to verify the validity of their self-attested [Qualifying Life Event \(QLE\)](#) in order to be eligible for a [Special Enrollment Period](#).

Covered California may contact a **random sample** of consumers who enrolled during a Special Enrollment Period (SEP) to request proof of the QLE. If the consumer does not provide acceptable documentation of their QLE within 30 days of the date on the original notice, their coverage can be terminated.

If a consumer is found to have been fraudulently enrolled in a Covered California health insurance plan without a Qualifying Life Event, the certified enroller who assisted the consumer could lose their certification. In addition, the federal government may fine a certified enroller up to \$250,000 for providing false information on an application. **Do not risk a fine or losing your certification with Covered California – ensure all consumers who attest to having experienced a QLE are able to [provide proof](#) that they qualify for special enrollment, as applicable.**

The documents submitted to provide proof of the QLE will remain confidential and will only be used to determine eligibility for health insurance programs. **They are not used for immigration enforcement purposes.**

### Consumer Notices & Acceptable Documentation

Consumers may receive one or more of the following notices:

- **Verification Request Notice ([CCAN10ab](#)) includes:**
  - Why the consumer received the notice
  - Options for submitting documentation – upload (online), fax, or mail and cover page to use when faxing or mailing
  - [Acceptable documents list](#)
  - Date consumer needs to respond – 30 days from the date of the notice
  - Covered California SEP contact information
  - Additional resources for consumer help
- **Unacceptable Documentation Notice ([CCAN10c](#)) includes:**
  - Documentation was received, but Covered California was unable to verify the QLE
- **Eligibility for Coverage May End Notice ([CCAN10d](#)) includes:**
  - Documentation for proof of Qualifying Life Event not received
  - Eligibility for coverage through Covered California may end



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## Submitting Documentation

Upload	Mail*	Fax*
Link provided in Verification Request Notice (CCAN10ab) in <a href="#">English</a> and <a href="#">Spanish</a>	CA HBEX/Covered California Special Enrollment Team P.O. Box 1240 Rancho Cordova, CA 95741	888.217.9310

\*Ensure the consumer includes the cover sheet when mailing or faxing documentation

If the verification documentation is provided within the 30-day timeframe and is deemed unacceptable, Covered California will contact the consumer via phone and provide the reason(s) why the documentation is unacceptable. Covered California will send the **Unacceptable Documentation Notice (CCAN10c)** to the consumer and provide a date on which acceptable documentation must be received.

## Extensions and Appeals

Consumers may request an extension if they demonstrate a good faith effort in providing verification documents. Consumers are to contact Covered California’s SEP Verification Team at [SpecialEnrollment@covered.ca.gov](mailto:SpecialEnrollment@covered.ca.gov) or call 800.752.6603. Explain the reason for the request and include the consumer case number.

If a consumer has been terminated as a result of not submitting their verification documents, they can request an appeal if they feel they were terminated unjustly. There is a 90-day timeframe to file an appeal. The timeframe begins with the date Covered California mailed the consumer letter (**CCOE100**). Please follow the instructions in Covered California’s consumer letter (CCOE100) regarding appeals.

## Fraud, Waste and Abuse

The U.S. Department of Health and Human Services (HHS) updated regulations for consumers submitting documentation to prove their QLE. **HHS may fine a consumer or an enroller for providing false information on a consumer’s application:**

- Up to \$25,000 if a consumer/enroller provides false information in their application negligently or with intentional disregard for the rules
- Up to \$250,000 if a consumer/enroller knowingly lied on their application

The Integrated Fraud Management department handles consumer/enroller fraud, waste, or abuse. Please forward all matters or questions to Integrated Fraud Management at 888.217.9309 or [StopFraud@covered.ca.gov](mailto:StopFraud@covered.ca.gov).