

### ***What circumstances qualify a consumer for a Special Enrollment?***

Outside of the Open Enrollment period, a consumer may qualify for Special Enrollment for the following reasons:

- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child, or became a foster parent to a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Gained citizenship/lawful presence
- Member of a Federally Recognized American Indian or Alaska Native Tribe

Consumers do not need to be previously or currently enrolled in a Covered California plan to qualify.

### ***Do you have a consumer that will be losing Minimum Essential Coverage (MEC) soon?***

A consumer may be currently enrolled in coverage and aware of the date their coverage will expire. If they would like to proactively enroll with Covered California **more than one month\*** in advance, contact a Covered California Service Center. For any applicant seeking coverage that is not more than one month in advance, Certified Enrollers may complete the application and select the “Loss of MEC” qualifying life event to get an expected coverage start date the following month.

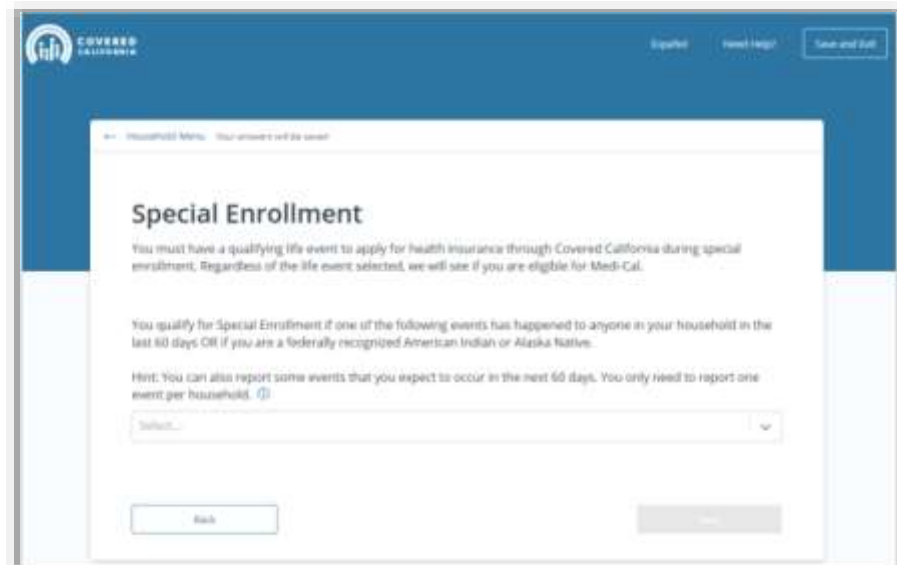
\*Consumers may report a Loss of MEC up to 60 days in advance

### ***Do you have a consumer that needs to report a change in income?***

Consumers should report any income increases or decreases during the coverage year, especially if the change in income is over 10%.

Maintaining up-to-date income reporting will ensure that the consumer is receiving the appropriate amount of APTC (Advanced Premium Tax Credits) during the year and help avoid the need to reconcile (pay back) tax credits when filing taxes

### **Reporting an Income Change during SEP:**



The screenshot shows a web form for 'Special Enrollment' on the Covered California website. The form has a blue header with the logo and navigation links. The main content area is white with a blue border. It contains the following text:

**Special Enrollment**

You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.

You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.

**HINT:** You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household. ⓘ

Below the text is a dropdown menu with the text 'Select...' and a downward arrow. At the bottom of the form are two buttons: 'Back' and a greyed-out button.



## Special Enrollment Frequently Asked Questions Certified Enrollers

- Access the consumer's application to Report A Change
- Special Enrollment screens appear (pictured right) at the beginning of the Report a Change process when **Report a Change** is selected from the *Consumer Home* page.
- If there is no qualifying life event (*example: Loss of MEC, Birth of A Child*) for the consumer, select **"None of the Above"**
- If **"None of the Above"** is selected, normal rules for Report a Change are applied.
- Navigate to the Income Section to update the consumer income
- **Life Event Date:** If the Life Event is more than 60 days in the past, the consumer will not qualify for Special Enrollment and must wait for Open Enrollment to enroll or change enrollment.
- If the income changes reported results in new APTC eligibility, or adjusts the amount of existing APTC, the consumer can move forward with plan selection.
- The new plan will reflect the adjusted amount of APTC available to the consumer

### **How should self-employed or seasonal workers report their income?**

Consumers who are self-employed or are seasonal employees may have difficulty reporting their income accurately as it can be subject to change or irregularity. If a consumer is unable to use their current monthly income to accurately determine what their annual income may be, and they do not report changes to monthly income throughout the year, they may be required to reconcile APTC when filing taxes.

The consumer application has important features Certified Enrollment Reps should consider when assisting consumers in these scenarios:

**Review Derf's Income**

**Income** + add

stateness	\$2,000.00/ 2 weeks	edit
treesRus	\$2,000.00/ month	edit

**Deductions** + add

gas	\$500.00/ month	edit
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**Derf's Total Income**

Current Monthly Income <a href="#">Click here if this looks wrong</a>	←	\$5,834.00/ month
Projected Annual Income <a href="#">Click here if this looks wrong</a>	←	\$70,008.00/ year

[Back](#) [Done with Derf](#)

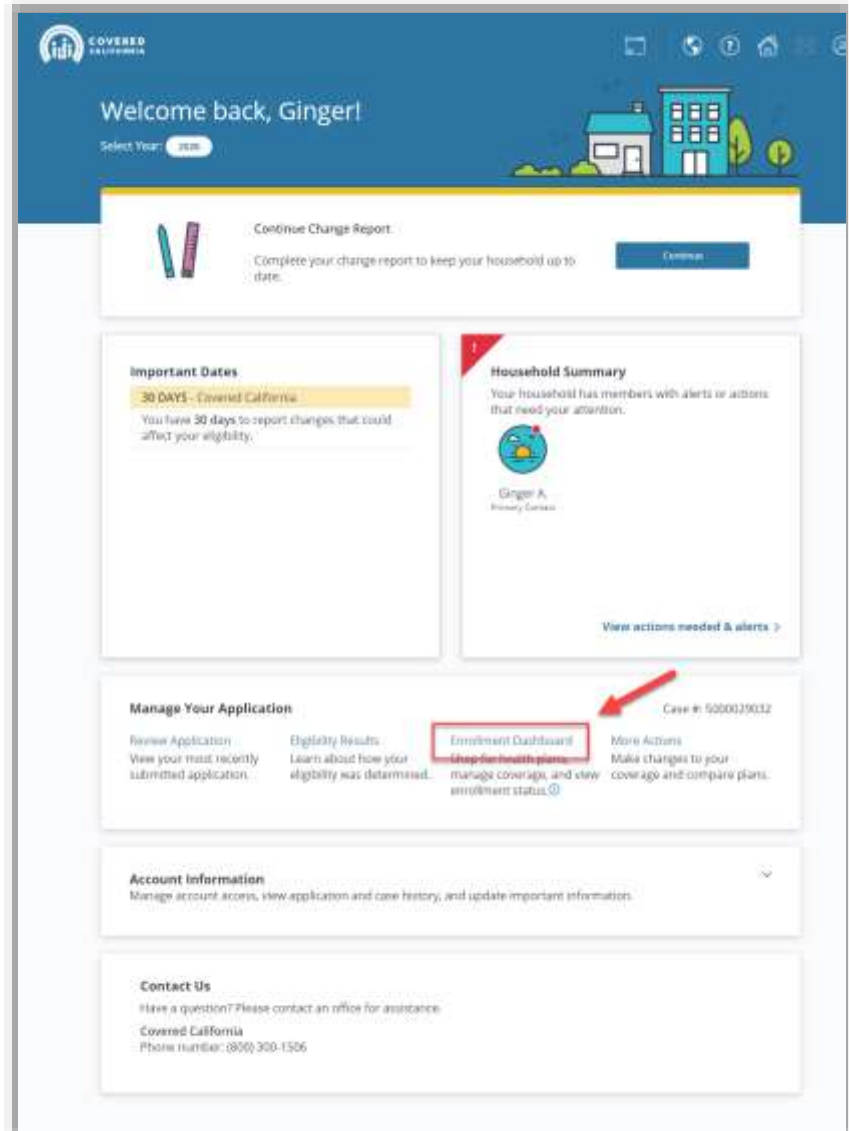
- Consumers can edit their Total Expected Yearly Household income
- If the Total Expected Yearly Household Income displayed does not align with a consumer's expectations, they can manually input their projected annual income. This will override their reported current monthly income and adjust their APTC eligibility accordingly.



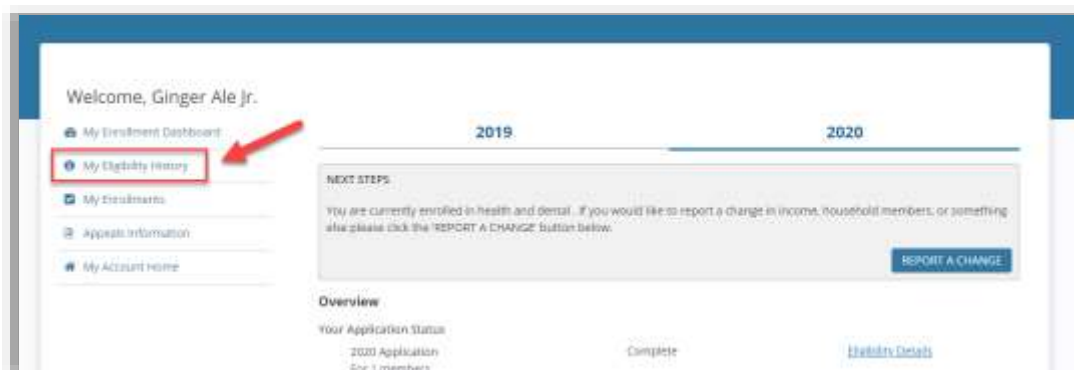
# Special Enrollment Frequently Asked Questions Certified Enrollers

- Consumers can adjust the amount of APTC they receive monthly or choose to collect it at the end of the year
- If a consumer is not able to predict their annual income accurately and is concerned about reconciling APTC when filing taxes, they can choose to have all, or part of their premium assistance sent directly to the insurance company monthly or to wait to receive the premium assistance as annual tax credit.

The following screenshots will walk through the steps to get to the APTC adjustment page, starting from the *Homepage*:



On the *Enrollment Dashboard*, click **My Eligibility History**





# Special Enrollment Frequently Asked Questions Certified Enrollers

In the most recent eligibility, click on **Plan Summary**

My Eligibility History Application Year: 2020

2020 Coverage  
Federal APTC: \$166.36  
CA Premium Subsidy: \$27.44  
CSR: Not Eligible

Type: Special Enrollment  
Case Number: 5000029032  
Creation Date: Jan 21, 2020, 4:13:26 PM  
Last updated: Jan 21, 2020, 4:28:14 PM

You have been enrolled. [Click here](#) [Plan Summary](#)

Clicking on the **Adjust Premium Tax Credit** button will bring up the *Adjust Your Premium Tax Credit* pop up.

Health Insurance

**KAISER PERMANENTE**  
Bronze 60 HMO

**Plan Type:** HMO  
**Office Visit:** First 3 visits at \$75 Copay before deductible  
**Generic Medications:** 100% Coinsurance after deductible  
**Deductible:** \$6300  
**Max Out-of-Pocket:** \$7550

[View Benefit Details](#)

**Policy Information**

**Policy ID:** N/A  
**Coverage Period:** 02/01/2020 - 12/31/2020  
**Status:** Pending

**Make Payment:** [Pay for Health Insurance](#)

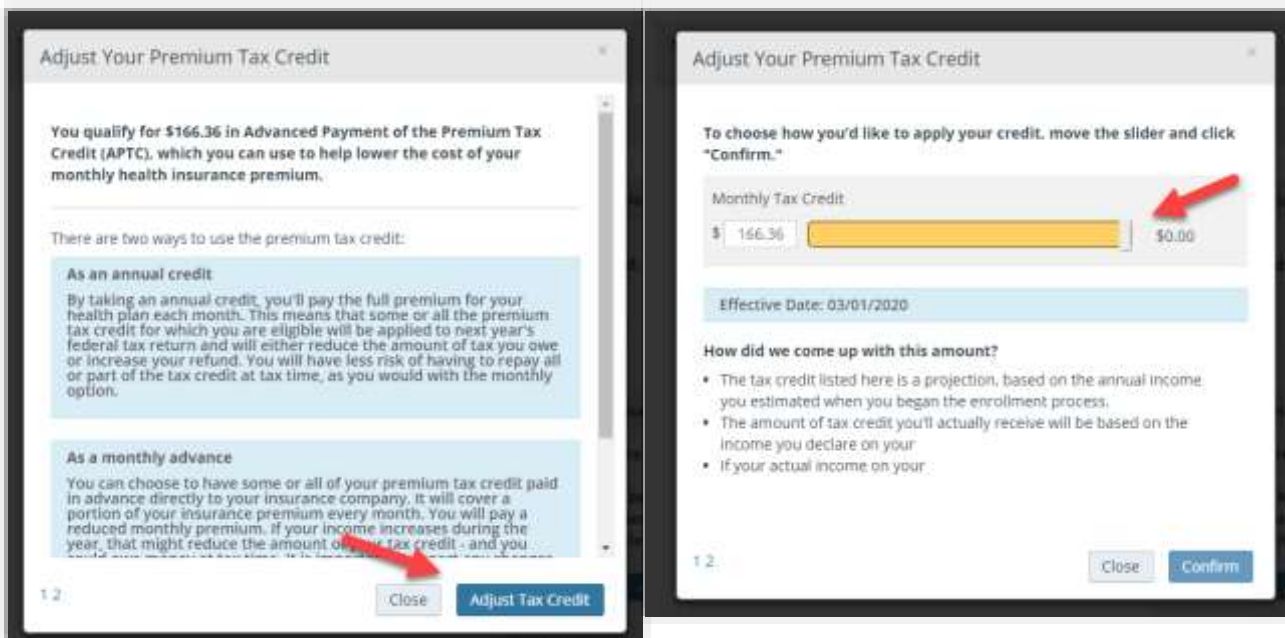
**Payment Information**

**Monthly Plan Premium:** \$337.69  
**Elected APTC:** \$166.36  
**CA Premium Subsidy:** \$27.44  
**Net Plan Premium:** \$143.89  
**Premium Effective Date:** 02/01/2020

[Click here](#) [Adjust Premium Tax Credit](#)

## Special Enrollment Frequently Asked Questions Certified Enrollers

Once you have read and understood the information on the first page, click **Adjust Tax Credit**, then either use the slider to adjust how much APTC is applied, or enter an amount in the box on the left. When done, click **Confirm**.



The image shows two screenshots of the 'Adjust Your Premium Tax Credit' interface. The left screenshot displays the initial screen with the text: 'You qualify for \$166.36 in Advanced Payment of the Premium Tax Credit (APTC), which you can use to help lower the cost of your monthly health insurance premium.' Below this, it explains two ways to use the credit: 'As an annual credit' and 'As a monthly advance'. A red arrow points to the 'Adjust Tax Credit' button. The right screenshot shows the slider set to \$156.36, with a red arrow pointing to the 'Confirm' button. The effective date is 03/01/2020. A list of bullet points explains how the amount was determined: 'The tax credit listed here is a projection, based on the annual income you estimated when you began the enrollment process.', 'The amount of tax credit you'll actually receive will be based on the income you declare on your', and 'If your actual income on your'.

**Note: Only Federal APTC can be adjusted. There is no option to change or defer the consumers California State Subsidy amount.**

### ***How does a consumer reconcile APTC with the actual premium tax credit on their return?***

If a consumer's actual allowable tax credit (based on annual household income and family size) on their tax return is less than the advanced tax credit (APTC) they received during the coverage year, the difference will be subtracted from the consumer's refund or added to their balance due. The repayment amount is subject to limitations on additional taxes (see below). If the consumer's actual allowable tax credit is more than the advanced tax credits, they received during the coverage year, the difference will be added to their refund or subtracted from their balance due.



## Special Enrollment Frequently Asked Questions Certified Enrollers

### ***What are the limitations on additional taxes?***

The IRS limits the amount of excess APTC a consumer must repay. The limits are based on a consumer's household income and filing status. If the household income reported on their tax return is 400 percent of the FPL or higher, they must repay the full amount of APTC that exceeds their actual premium tax credit for which they were eligible.

Household Income Percentage of Federal Poverty Line	Limitation Amount for Single, Married Filing Separately, and HOH taxpayers	Limitation Amount for all other filing statuses
Less than 200%	\$300	\$600
At least 200%, but less than 300%	\$775	\$1,550
At least 300%, but less than 400%	\$1,300	\$2,600
400% or more	No limit	No limit

Source: <https://www.irs.gov/pub/irs-pdf/i8962.pdf> (see page 16)