

## What is happening?

Some consumers are seeing unexpected changes to their plan as Covered California applies the American Rescue Plan financial help.

- Covered California may have re-enrolled the consumer in the lowest-cost, most-similar plan for which they qualify, because they no longer qualified for the plan they had.
- Consumers may see a change to their monthly premium, their plan, or both.
- Consumers will receive a notice of determination (NOD) letter from Covered California and a new bill from their insurance company.

The NOD letter for this project includes the following language:

"The American Rescue Plan (2021 federal stimulus package) expanded financial help and lowered the cost of health insurance through Covered California. We checked your eligibility to see if you qualify for more or new financial help beginning {Eligibility\_Start\_Date}. If you are enrolled in a health plan, we applied the maximum amount of financial help you may qualify for. We have sent this information to your health insurance company to make updates to your bill, if needed."

## Why is this happening?

As we apply the new financial help to thousands of cases, we find situations where we must make plan changes to protect the consumer's eligibility or enrollment.

- Example: Covered California may enroll a consumer in a different plan if they reported that they moved without picking a new plan, and their current plan is not offered in their new area.
- It is not always possible to speak to the consumer before making these changes.
- Covered California reports changes like this during other projects as well, such as annual renewals.

## What can a consumer do?

1. Verify that Covered California made the change by:
  - Logging in to their online account to check for a new notice of determination, and confirm their enrollment details by reviewing their **Enrollment Dashboard** ([www.coveredca.com](http://www.coveredca.com)),
  - Contacting their delegated agent or counselor, OR
  - Contacting the Covered California Service Center (800-300-1506).
2. They may choose a different plan by taking advantage of our Special Enrollment Period which is available through December 31, 2021.
  - They can go to their **Enrollment Dashboard** to change plans, OR
  - If they need to report changes, they can use Qualifying Life Event: "Learned of American Rescue Plan".

## What can you do?

1. Work with the consumer to confirm that Covered California made the change by verifying that they have a recent notice of determination letter with American Rescue Plan language.
2. Reassure the consumer that Covered California made the change and explain why.
3. Consumers that wish to enroll in a different plan can self-serve online, contact their delegated agent or counselor, or contact Covered California.