



## Consent for Verification Certified Representative Talking Points

### **2015-2016 Renewal Period**

The renewal period to complete Covered California's online renewal process rapidly approaches in the Fall. During the renewal period, members can choose to stay with their Covered California Health Plan or choose to switch plans. Covered California is working to ensure that the renewal process is a simple and easy process for all.

Most members will be automatically renewed with the same health plan and metal tier in which they are currently enrolled. The Advanced Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR), if applicable, will be automatically re-evaluated and applied to 2016 premium amounts.

More information about the annual Renewal period will be provided in the Renewal Toolkit as it becomes available. Make sure to check back often.

### **IMPORTANT: Authorizing Electronic Consent to Verify Income**

#### **Background Information**

When consumers fill out their application, they choose to allow Covered California to verify their income electronically using their federal tax return information from the Internal Revenue Service (IRS) – This is called Consent for Verification. Consumers may authorize Covered California to electronically verify their income for a period of Zero (0) to Five (5) years. It allows Covered California to apply the APTC and CSR to their annual renewal without the consumer having to take any action.

#### **Talking Points**

- Consumers may be automatically re-enrolled for 2016 coverage if their plan is still available
- Consumers who did not authorize Covered California to electronically verify income and household size for 2016 were sent letters requesting their consent
- Consent is needed by **September 30, 2015** in order to accurately complete a renewal for the 2016 benefit year
- For consumers who are currently enrolled in a Covered California Health Plan and do not provide their consent to verify their information for the 2016 coverage year:
  - Premium assistance or Cost-Sharing Reductions will end on the last day of 2015, and
  - The health plan will be automatically renewed without any financial assistance (unless they update the consent information)



## Consent for Verification Certified Representative Talking Points

Follow the brief instructions below or in the [CalHEERS Job Aid – View and Update Consent for Verification](#) to help simplify the renewal process for your consumers.

- 1) Log in to your account on [www.CoveredCA.com](http://www.CoveredCA.com)
- 2) Locate the “ACTIONS” section of the webpage (on the right)
- 3) Click on the “Update Consent for Verification” link
- 4) Click on the drop down menu to choose the number of years (up to 5 years) to allow Covered California to check your household income
- 5) Click the “Update” button on the bottom of the webpage to submit your choice