



Agent Briefing

NEWS FROM COVERED CALIFORNIA

October 15, 2018

Director's Corner

Dear Partners,

Welcome to the first day of enrolling new consumers into 2019 coverage! I am confident that with the help of our Certified Enrollers, it will be an incredibly successful enrollment season. With moderate premium increases in most rating areas and ample choice of qualified health plans, new and renewing consumers continue to have the option to choose a health plan that is right for them. Furthermore, consumers in some rating areas will have the option to select a health plan with a premium as low as \$1.

Another reason I am confident this will be a successful year is Covered California will be building on five previous years of investing in marketing and will again get the word out in a big way to let Californians know the value, importance, and urgency of getting covered.

While the individual penalty has been [reduced to \\$0 beginning January 1, 2019](#), I know our Certified Enrollers realize the importance of helping consumers understand that the real penalty is needing coverage and not having it. You are the front lines to ensuring Californians do not miss their opportunity to enroll in health care coverage.

Wishing you much success in your contributions to helping even more Californians get covered!

Terri Convey
Director
Outreach and Sales

Sign-ups for 2019 Coverage

2019 Sign-ups are Finally Here!

Beginning today, October 15, 2018, you can enroll consumers in health care coverage for 2019! In order to have coverage beginning January 1, 2019, consumers must make a plan selection by December 15, 2018 and also pay the binder payment by the due date on their first bill.

Sign-up for 2019 Starting October 15, 2018	Effective Date
October 15, 2018 – December 15, 2018	January 1, 2019
December 16, 2018 – January 15, 2019	February 1, 2019

Did you miss our Open Enrollment Kick-off Meetings? View the recorded Sacramento Meeting!

The October 2, 2018 Sacramento kick-off meeting marked the ninth and final statewide Open Enrollment 6 Kick-off meeting conducted by the Covered California Outreach and Sales Team. For those Certified Enrollers who were unable to attend one of the nine statewide meetings, we encourage you to watch the video recording from our presentation in Sacramento. The meeting content was presented in four sections. Click each link below to access the section presentation recordings:

- [Covered California - Latest News presented by Executive Director, Peter V. Lee](#)
- [2019 Rates, Plan Offerings, Hospital Networks, and Benefit Cost Sharing in pricing Regions 1-3](#)
- [Medi-Cal Re-determination Overview presented by the Department of Health Care Services & Sacramento County Medi-Cal Office](#)
- [2019 Renewal and Sign-up Consumer Journey, Application System Updates, and Tools & Resources](#)

Now Available: 2019 Sign-up Tool Kit

Certified Enrollers have multiple resources available to help with enrolling consumers into coverage. Many of the answers to your enrollment-related questions can be found in our [2019 Sign-up Tool Kit](#), which covers a wide variety of enrollment scenarios. Bookmark and check back frequently for updates.

Some of the important resources included in the Tool Kit are:

- [Updated Income Guidelines](#)
- [2019 County Rate and Plan Information](#)
- [2019 Standard Benefit Design charts](#)
- [Formularies](#)
- [Health and Dental Plans contact information](#)

Promoting 2019 Sign-ups on your Social Media Platforms

Covered California needs your help! Below are social media-friendly photos you can use to promote 2019 Sign-ups and suggested tweets you may use (available in English and Spanish). **Consider posting the photos on your Facebook, Twitter, and Instagram accounts, along with #CoveredCA.**

English: *Don't miss enrolling with #CoveredCA. Visit us for free, expert assistance! (Agency website link/phone number)*

English: *It's time to enroll! You can now sign up for 2019 health insurance through #CoveredCA. Our team of experts will help you get the best brand name plan at the best price. Contact us today. (Agency web link/phone number)*



Spanish: *No te pierdas la inscripción en #CoveredCA. ¡Visítanos gratis, para asistencia de nuestros expertos! (Enlace web de la agencia / número de teléfono)*

Spanish: *¡Es hora de inscribirse! Ahora puede inscribirse para el seguro de salud 2019 a través de #CoveredCA. Nuestro equipo de expertos lo ayudará a obtener el mejor plan de salud de compañías de renombre al mejor precio. Contáctenos hoy. (Enlace web de la agencia / número de teléfono)*



You can also visit Covered California's [Facebook](#), [Twitter](#), and [Instagram](#) accounts to share/retweet our posts.

Webinar Now Online – 2019 Sign-up and Renewal Journey

In case you missed our *2019 Sign-up and Renewal Journey* webinar, the [Slide Deck](#) and [Video Recording](#) are available online.

Covered California has compiled a list of comprehensive questions asked by our Certified Enrollers throughout the webinar. Please take a moment to [review the FAQ](#), which provides clarification to questions about the renewal and sign-up process for 2019 coverage and important Covered California policy reminders that were discussed throughout the webinar.

Now Available – Snapshot of the 2019 Covered California Health Plan Offerings and Sample Rates by County

California remains a strong and stable individual marketplace as it heads into its sixth year, with all 11 health insurers in Covered California returning for 2019 and 96 percent of consumers able to choose from two or more insurers.

Review the [2019 County Rate and Plan Information Slide Deck](#), which provides a snapshot of the sample rates for a 25 and 40-year-old single individual by county. It is a quick way to identify the second-lowest Silver Plan in each county, which factors the amount of Advanced Premium Tax Credit (APTC) your consumer will receive. It also provides each plan position by county at a glance.

Renewal

Last Call for Passive Renewal

Consumers must be in an “Enrolled” or “Pending” status in a 2018 health plan as of December 13, 2018 in order for a consumer to be automatically renewed for 2019 coverage. Consumers who do not select a 2018 health plan prior to December 13 will not have an automatic renewal, and a Certified Enroller must complete the 2018 plan selection and actively renew that consumer for 2019 coverage.

Review our [Renewal Tool Kit](#) for resources to help consumers through the renewal process. Also, review the [CalHEERS Application \(Renewal Mode\) Video Walkthrough](#) to assist consumers this renewal season.

Shop and Compare – Active Renewal

Remember, 2019 marketplace rates have changed. Use the [Shop and Compare](#) tool to review with consumers both health and dental plan rates. Certified Enrollers can access the tool by clicking on “Start New Application” in their Portal, then click “Shop and Compare” under the “More Actions” pane in the footer. Certified Enrollers can add a plan directly to a consumer’s cart from the Shop and Compare tool and complete the application, which will automatically delegate the Certified Enroller to the consumer’s case. Click “Shop and Compare” at any time to begin a new quote.

Resetting a Consumer’s Password

Do you have a consumer who is experiencing problems resetting their password in CalHEERS? Review the [CalHEERS Password Reset Job Aid](#) to assist them this renewal season.

Important Changes

Loss of Short-Term Insurance

Short-term limited duration insurance plans will be banned in California beginning January 1, 2019. Some carriers have decided to stop selling these plans now, while other carriers will continue to sell new policies through December 31, 2018. Covered California will allow a [Special Enrollment Period \(SEP\)](#) for consumers who will be affected by this ban.

Consumers affected by this ban may contact you inquiring about health insurance options. Consumers affected by the short-term insurance ban will have 60 days following the last day of their short-term coverage to enroll in a Covered California health plan. You can use the special SEP circumstance to assist consumers with their applications.

Please Note: The last lawful short-term plan in California will expire on March 31, 2019; therefore, the last possible day to enroll in a Covered California health plan for consumers affected by this ban will be May 30, 2019.

Resources

In Case You Missed It

Agency Managers – **Did you know about the Approved Admin Staff role now available in your Agency portal?** As you renew and enroll consumers during the 2019 Sign-ups, Approved Admin Staff can assist your agency in an administrative and operational capacity and can call the [Agent Service Center](#) for assistance. They are NOT Certified Insurance Agents and are not able to assist with plan selection.

Approved Admin Staff can operate in [two ways for the agency](#), and you as the Agency Manager determine which level your Approved Admin Staff will be assigned.

Please Note: Prior to becoming "Approved" with Covered California, Admin Staff must complete Covered California's required training and pass a background check. *Agency is responsible for fees associated with the background check process.*

Review the [Approved Admin Staff Quick Guide](#) for an overview of this new role, and then access [Add Admin Staff to Agency Job Aid](#) and [Video Walkthrough](#) for Agency Managers to learn the process of adding an Admin Staff to an agency.

Consumer Corner

Self-attestation Income Form

Covered California has recently updated the [Self-attestation Income form](#), which is used to self-attest income when no other documentation is available. **Remember, self-attestation income in a written statement is signed under the penalty of perjury and is accepted on a case-by-case basis.** The form is available in [English](#) and [Spanish](#).

Employer Shared Responsibility

Reminder: Covered California continually mails [notices](#) to the employers of those consumers who reported that their employer has not offered **affordable, minimum standard value** coverage. The notice also informs

the employer that the employee has enrolled into a Covered California Qualified Health Plan and is receiving Advanced Premium Tax Credit (APTC).

Learn why Covered California is notifying employers and what you should know in our [Employer Notice of Employee Coverage Quick Guide](#)>>

Covered California, Health Insurance Companies, and Medi-Cal

Help consumers understand the difference between Covered California, Medi-Cal, and insurance companies. Many consumers think we are the same; however, each offers different types of services.

Click on the video below to learn more about the differences between Covered California, health insurance companies, and Medi-Cal! We encourage you to share the video with your consumers to offer a full understanding of the differences.



Enrollment Partner Tool Kits

Helpful Resources and Materials

[Enrollment Partner Tool Kits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Tool Kits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

Agent Extranet

October Conditional Eligibility Extract Now Available

As a reminder, the **October Conditional Eligibility file was uploaded** to your Agent Extranet account on Tuesday, October 9. This file provides you a consolidated list of your delegated consumers who need to provide documentation to prove they are eligible to continue their health insurance and/or financial assistance through Covered California.

Review the [Conditional Eligibility Extract Job Aid](#) to learn about the file available in your [Agent Extranet](#) each month.

Latest News

Press Release: California Wins National Award for Its Outreach and Education Efforts to Inform the Public About Critical Health Care Issues

Covered California was honored for its public policy research, studies, and reports on the Patient Protection and Affordable Care Act at the prestigious PR News Platinum Awards, a national contest recognizing outstanding public relations efforts. [Read the full press release here>>](#)

Seen on Social

Facebook Post



As Seen on Twitter



Agent Service Center

Service Center Hours of Operation

Agent Service Center
Phone: 877-453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.
Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Support Line
Phone: 855-777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.
Saturdays and Sundays, Closed

Review the [Agent Service Center schedule](#) for a full list of availability, extended hours of operation, and a full list of holiday closures throughout the Sign-ups for 2019 coverage.

Upcoming Outages

CalHEERS Outage*

- Saturday, November 10 at 6:30 p.m. through Sunday, November 11 at 6:00 p.m.

*Outage date and time is subject to change

[Partner Tool Kit](#) | [Print Store](#) | [Online Store](#) | [Small Business](#) | www.coveredCA.com



Covered California's Agent Service Center
Phone: 877-453-9198 Monday - Friday 8:00 a.m. - 6:00 p.m.

E-mail: Agents@covered.ca.gov

Check the [Agent Service Center schedule](#) for availability.

Do you have suggestions for how we can make this newsletter better?
Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our [Link To Us](#) webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.

Unsubscribe

This message was sent to hbexallsalesstaff@covered.ca.gov from agents@covered.ca.gov

Covered California
1601 Exposition Blvd
Sacramento, CA 95815