



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

October 16, 2017

## Director's Corner

Dear Partners,

Last week marked the start of Covered California's renewal season for existing consumers! Open Enrollment for new consumers will run from November 1, 2017 through January 31, 2018. **Preparing our Certified Enrollers for Open Enrollment has been our top priority** as our sales team hosted 20 statewide Open Enrollment meetings at our "In It to Win It" kick-off tour. In addition, we have provided you informative email briefings, weekly alerts and sales webinar recordings.

Excitement and anticipation was clearly the mood throughout our kickoff tour. All meetings were attended at capacity with the majority of certified agents and counselors having been with us since the beginning. **Everyone was positive and excited about the upcoming Open Enrollment period.**

**Health insurance companies in California have added an additional cost-sharing reduction (CSR) surcharge to the Silver-tier rates because the federal government has decided not to fund CSRs.** However, while the gross or total premium for consumers receiving subsidies will reflect this CSR surcharge, **in most cases consumers will not see a significant change in the net price of their monthly premium since the premium tax credit would also increase.** All other metal tiers will not have the CSR surcharge.

With your help we have enrolled millions of consumers in Covered California and the state's Medi-Cal program and demonstrated that the Affordable Care Act continues to work despite all the uncertainty. We are **very grateful to have your support and for the tremendous efforts you put forth each day** to continue our mission of ensuring that all Californians can get the coverage they need and deserve.

Thank you for your continued partnership!

Bob Manzer  
*Deputy Director*  
Outreach and Sales & Small Business

## Renewal

### **Renewal has Begun – Compare Plans to Find the Best Options**

During October, consumers will receive important renewal notices about their health coverage from both their carrier and Covered California. The Covered California notice will help them understand their choices for 2018, so it is important to review it carefully.

Each year there can be changes in rates, health plans and qualifications for financial help. **If premiums go up, so may financial help in the form of tax credits.** Covered California's [Shop and Compare tool](#) is now updated with 2018 rates. **Existing consumers have the opportunity to see their expected rates and the financial help available to them.**

Special considerations for Covered California consumers for 2018:

- An additional surcharge has been added to 2018 premiums for all silver plans. This [cost-sharing reduction surcharge](#) will increase the gross premium price of Silver-tier insurance plans. Most consumers will not see a significant change in the net price of their monthly premium because their financial help will increase as well.
- Covered California consumers with Silver-tier coverage who do not receive a subsidy to help them pay their premium each month may be able to avoid certain rate increases in 2018 by switching to a different metal tier (Gold or Bronze).
- In 2018, Anthem Blue Cross and Health Net are exiting some parts of California. For those consumers that need to choose a new health plan, Covered California will send them information about their new options and how to switch. Consumers can choose a new plan within 30 days of the date on their Covered California renewal notice. To avoid a gap in coverage, Covered California will choose a new health plan for consumers after the 30 days. The plan Covered California chooses may be from a different insurance company, but it will have the same benefits and similar copays as their current plan. If the

consumer does not like the new plan, they can switch to a different plan.

- Find additional information for your affected consumers here: [Anthem Blue Cross and Health Net Transition in Coverage](#)

Review our *updated* [2018 Renewal Tool Kit](#), which includes resources you can use to handle a wide variety of renewal scenarios.

### **Agent Extranet – New Anthem Blue Cross/Health Net File Available**

Agents now have a new file available in their [Agent Extranet](#) that provides a list of consumers that will transition from an Anthem Blue Cross or Health Net plan to a new health plan for 2018. The file is loaded under the link "**Urgent Outreach**" in their **Agent Extranet Account**.

The "Urgent Outreach" file provides a list of the Agent's delegated consumers indicating their current 2017 carrier, along with the new carrier and health plan the consumer will most likely be transitioned into for 2018, if they do not actively chose a plan during their renewal window. In addition, the file will indicate if an [overage dependent](#) is included in their family plan and needs to be switched over to an individual plan.

As a reminder, the **October Conditional Eligibility file** and the **bi-weekly Medi-Cal Transition file** were uploaded to your Agent Extranet account on Tuesday, October 10. Review the [Agent Extranet Tool Kit](#) to understand how to best utilize each file. For instructions on how to login to your Agent Extranet review the [Agent Extranet Job Aid](#).

### **New Provider Search Tool**

Covered California recently added a NEW online provider search tool that allows consumers the ability to search for a preferred provider prior to selecting a health plan in CalHEERS. The search tool for preferred doctors, children's dentists and hospitals is located within the "Tell us about your health care needs" section of the [Shop and Compare Tool](#), as well as prior to selecting a plan in the Plan Preview section in CalHEERS. The new tool displays:

- **Name, address and specialty for doctors and dentists**
- **Name and address for hospitals**

Based on the consumer's search, the application page indicates whether the provider is in or out of network for each selected plan. **Consumers are encouraged to also check the health plan's provider directory before selecting a health plan.** The Covered California provider search tool is

updated monthly and each health plan's provider directory is updated weekly. If a consumer has specific questions or concerns about the providers available through their health plan, they should contact the health plan directly.

### **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.

## Webinars

### **Renewal Consumer Journey Webinar**

The Renewal Consumer Journey Webinar from Friday, October 13 is now available to view online:

- [Webinar Recording](#)
- [Webinar Slide Deck](#)
- [CalHEERS Application \(Renewal Mode\) Video Walkthrough](#)

## Important Changes

### **CoveredCA.com Update**

If you have visited the Covered California recently you probably noticed some minor changes. CoveredCA.com has been reorganized to be more user-friendly for consumers and Certified Enrollers.

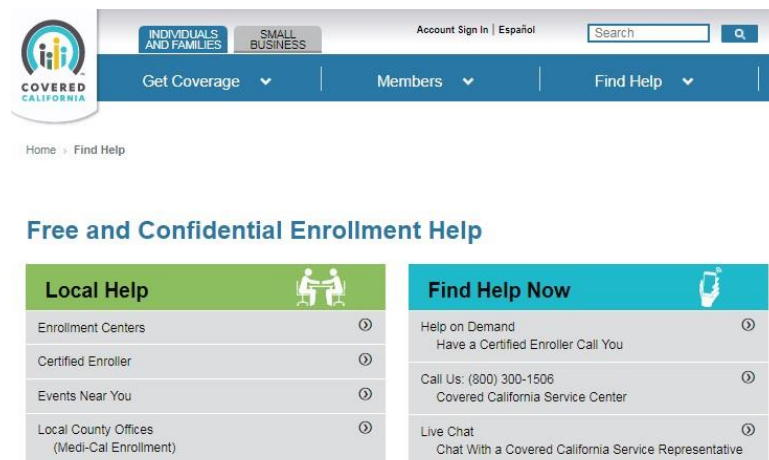
Review the [OE5 Homepage Overview Highlights](#) for a summary of all the homepage design changes.

### **Please Note:**

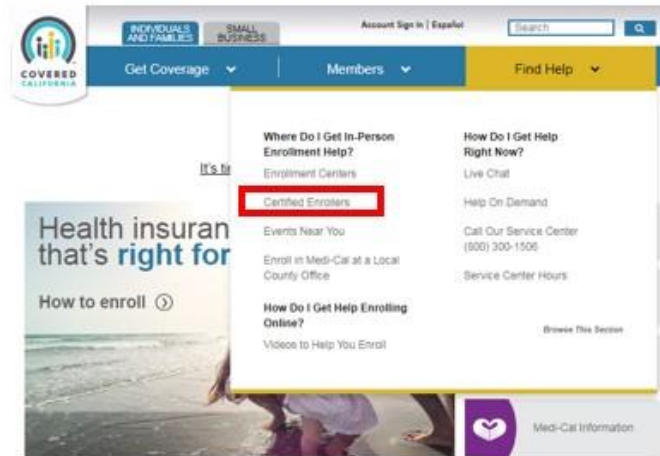
- "Shop and Compare" has moved



- “Get Help” and “Local Help”(Storefront, Help On-Demand, Events) have been merged into “[Find Help](#)”



- The “Certified Enrollers” link from the “Find Help” button navigates you to [Find Local Help](#), where a Certified Enroller can be delegated to a case



Special considerations for Covered California enrollees for 2018

## CalHEERS – The Online Application

### **New Location for Documents & Correspondence**

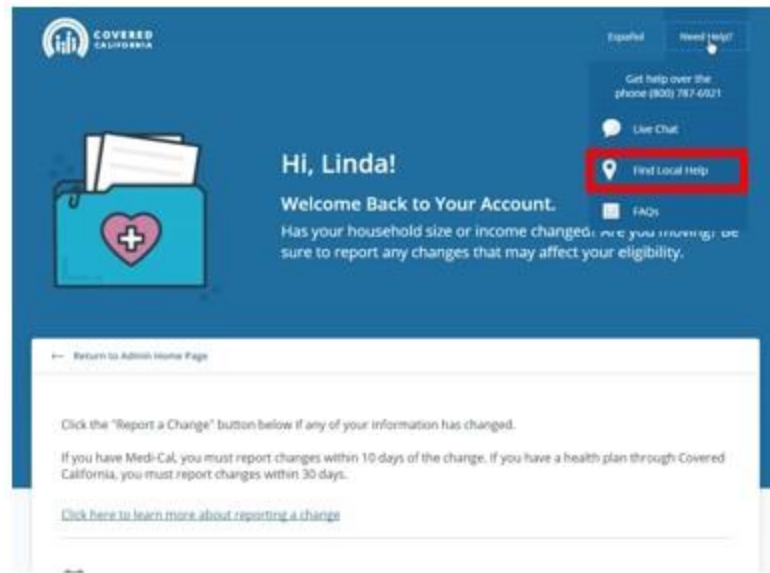
The Documents & Correspondence page within CalHEERS can now be found on the “Eligibility Results” page from the “Summary” link located on the top left side of the page.

Reminder: Certified Enrollers can access notices mailed directly to consumers regarding renewals or other important communications under the Documents & Correspondence section.

### **Find Local Help Link has Moved**

Within the CalHEERS application the Find Local Help link to delegate a Certified Enroller has moved. Certified Enrollers can be delegated to a case using the following steps:

- From the CalHEERS application homepage, select "Need Help?"
- Click the “Find Local Help” link



## Consumer Email Address

Covered California has identified some Certified Enrollers are creating an invalid email address or using their own email address when starting a new enrollment application. As a reminder, CalHEERS does not require a consumer to provide an email address. **For security purposes, if the consumer does not have an email address to provide, please leave the email address field blank.**

## Seen on Social

### Facebook Post



### As Seen on Twitter



## Agent Service Center

### Service Center Hours of Operation

Agent Service Center  
Phone: 877-453-9198

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

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



**Holiday Closures:**

Friday, November 10, 2017, Veterans Day

Thursday, November 23, 2017, Thanksgiving Day

Friday, November 24, 2017, Day after Thanksgiving Day

Review the [Agent Service Center schedule](#) for a full list of availability.

## Upcoming Outages

**CalHEERS Outage\***

- Saturday, October 21 from 6:30 p.m. through Monday, October 23, 2017 at 6:00 a.m.

\*Outage date and time is subject to change

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

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