



Agent Briefing

NEWS FROM COVERED CALIFORNIA

November 9, 2018

Director's Corner

Dear Partners,

I would like to thank you for the great start to what beckons to be another great open enrollment season. Thousands of enrollment partners have stepped up, ahead of the marketing messages and reminders, and already enrolled or renewed tens of thousands of Californians in comprehensive, full-coverage plans.

We will be adding our voice to yours starting this week with our “Life can change in an instant” marketing campaign. And, to continue the tradition of getting out to local communities, the Covered California bus, [which was announced in a press release today](#), will be on the road this week stopping at sixteen cities across the state to increase awareness about the importance of getting covered and the availability of financial assistance. We will be joined by local dance troupes who will perform interpretative dance that will also tell the “get covered” story in a lively and entertaining manner.

We hope that you will consider spreading the word about the bus tour to promote enrollment. You can also help promote enrollment by encouraging your followers, friends, family, or subscribers to share information. Follow and share us on Instagram @CoveredCA throughout the tour. You can also like, share, tag, and post photos and videos using the hashtags:

#InAnInstant
#CoveredCADance
#CoveredCA

If you prefer to share content via email, we have links and photos updated daily at www.coveredca.com/dance.

We are here to support you. Together we will have a great 2019 enrollment season!

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Sign-ups for 2019 Coverage

2019 Sign-ups

Certified Enrollers can enroll consumers in health care coverage for the new year until January 15, 2019, but in order to have coverage beginning January 1, 2019, consumers will need to enroll by **December 15, 2018** and also pay the binder payment by the due date on their first bill. For more information on 2019 Sign-ups, [click here](#).

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

Shopping for Health Coverage for 2019 is Easy

Covered California offers a range of quality private health insurance plans. Consumers can choose the health plan and level of coverage that provides the best value for them.



Not all companies are available in all areas.

Important Reminders When Shopping for a Plan

Covered California remains focused on helping Certified Enrollers understand consumer options. Certified Enrollers can assist consumers shopping for a 2019 Covered California health plan by doing the following:

- Identify if the consumer qualifies for financial assistance
- Compare plans and coverage options to get the best coverage for the consumer's needs
- Check Covered California's Provider Search Tool found within Shop and Compare, and confirm with the health insurance companies, to ensure the doctor(s) and/or hospital the consumer wants are included in the plans they are comparing
- Remind consumers to submit a new binder payment if they change their plan during Renewal or 2019 Sign-ups

[Shop and Compare](#)

Did you know...

- **9 out of 10** consumers who enrolled with Covered California qualified for help paying for their coverage
- For consumers receiving financial help, the average monthly premium payment has been **less than \$115**

2019 Sign-up Social Media Tool Kit

Access our **updated** [Social Media Tool Kit](#), which provides resources and best practices, along with pre-approved content in English and Spanish and sharable images for [Facebook](#), [Twitter](#), and [Instagram](#).

Reminder: 2019 Sign-up Tool Kit Available

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 chart](#)
- [Formularies](#)
- [Health and Dental Plans contact information](#)

Renewal

Reporting Changes to Medi-Cal or Mixed Household Cases

Many Covered California households have consumers enrolled in a Covered California health plan, as well as a Medi-Cal plan. These households are referred to as Mixed Household cases.

Consumers enrolled in a Medi-Cal or Mixed Household case should contact their local Medi-Cal county office to report changes to their application or case. The local Medi-Cal county office is responsible for Medi-Cal and Mixed Household case management.

Covered California does not have the authority to make changes to these cases; therefore, our Service Center Representatives cannot make these changes either, even upon requests from consumers or Certified Enrollers.

Review [options and best practices](#) for when consumers report changes on a Medi-Cal or Mixed Household case.

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.

Last Call for Passive Renewal

Reminder: Consumers must be in an “Enrolled or “Pending” status in a 2018 health plan as of December 13, 2018, in order 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.

Consumer Corner

Proposed Changes to the Public Charge Determination

Covered California Certified Enrollers may receive calls from consumers who have questions regarding the proposed changes to the Public Charge Determination. Covered California understands that consumers may be concerned about whether enrolling in a Covered California plan will negatively affect them or a member of their household. Please refer consumers to the [Health Consumer Alliance \(HCA\)](#) at 888-804-3536 to **speak with a local health advocate** about the public charge rule.

You can also refer consumers to the [Department of Social Services website](#) to find a state-funded organization in their area that **provides legal services to immigrants**.

Overview:

The federal government is proposing a rule that could change how immigration officials determine whether certain immigrants will become a “public charge.” Public charge is a term used in immigration law to describe someone who is primarily dependent on government assistance. A public charge assessment considers whether a person is likely to become a public charge at some time in the future. If finalized, the proposed rule would redefine the term “public charge” and the factors used to assess whether someone is likely to become a public charge.

The rule would affect individuals applying for one or more of the following:

- Admission to the United States
- Becoming lawful permanent residents (LPR or “green card” holders)
- Extending or changing their nonimmigrant visa category. (Some immigrant groups such as refugees, asylees, survivors of violence, and other protected groups are excluded from public charge.)

- The rule change is only a proposal and has not yet been implemented. Current federal rules regarding public charge remain in effect.

[Review additional information and talking points for Certified Enrollers on the Proposed Changes to the Public Charge Determination >>](#)

Inspiring Real Stories From Covered California Consumers

Despite having a pre-existing condition, Jennifer was able to enroll with Covered California as soon as it opened its doors. Free from having to rely on employer-sponsored coverage, she and her husband can now focus on running their own small business. Use the below “Real Stories” or [others found here](#) to share with your consumers as you promote Covered California when enrolling consumers for 2019 coverage.



CalHEERS – The Online Application

Automatic Scanning of Eligibility Documents

Covered California has recently implemented a system that will streamline the manual verification process by automating the verification and matching of documents for those consumers in a [conditional eligibility](#) status. The goal is to quickly remove the conditional eligibility status when consumers submit appropriate documentation.

Ensure you submit legible and “good quality” document reproductions and that only one document per page is submitted in order to maximize the performance of the system. Please be aware that an automatic pass does not always occur. Covered California encourages Certified Enrollers to assist their consumers by uploading documents to help this tool improve its accuracy. If the document does not pass, a Service Center Representative (SCR) will review the document and compare it against the consumer data in CalHEERS.

At this time, the automatic system will review and accept or reject documents in the categories below:

- Citizenship
- Lawful Presence
- Proof of Income
- Incarceration

Review the [Conditional Eligibility Automated Document Verification Resource Guide](#) for more information and best practices when submitting documents to Covered California.

Self-attestation Income Form

Covered California has recently updated the [Self-attestation Income Form](#), which is used to report 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](#).

Latest News

News Release: Covered California Launches Iconic Bus Tour to Promote Enrollment and Show How “Life Can Change in an Instant”

Covered California launched its open-enrollment tour to encourage consumers to sign up for health care coverage during the current open-enrollment period. The tour comes just days after voters across the country listed health care as a top issue in the midterm elections. [Read the full news release here>>](#)

Important Reminders

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.

Annual Training – Keep Your Covered California Certification Status

All Certified Insurance Agents are required to complete annual training to maintain their certification status with Covered California. The annual training takes approximately one hour and fifteen minutes to complete, and includes *Voter Registration and Privacy, Security, and Compliance*.

Covered California is sending Agents, in weekly batches, an email notification with the annual training approximately one year after they last completed their most recent Agent Agreement, which contained the *Voter Registration* training. **Until then, they will not be loaded into, nor will they have access to the annual training.** The required annual training must be completed within 30 days of the date on the email notification or they may risk termination with Covered California.

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


November Conditional Eligibility Extract Now Available

As a reminder, the November Conditional Eligibility file was uploaded to your Agent Extranet account on Tuesday, November 6. This file provides you a consolidated list of your delegated consumers who need to provide documentation to prove eligibility to continue 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.

Seen on Social


Facebook Post

 **Covered California**
October 28 at 10:00 AM · 🌐

Need assistance with your CoveredCA application or account? Free expert help is available: <http://bit.ly/2C3hkin>



Call us! Meet us!

Help near you! 

As Seen on Twitter

 **Covered California** @CoveredCA · Oct 27

[#ItsLifeCare](#) Tip: Don't just carve it — eat it! Pumpkins contain a lot of fiber, which can reduce the risk of heart disease, diabetes and colon cancer.





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

Holiday Closure: Agent Service Center and CCSB Support Line

Monday, November 12
Observance of Veterans Day

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

Upcoming Outages

CalHEERS Outages*

- **Cancelled:** ~~Saturday, November 10 at 6:30 p.m. through Sunday, November 11 at 6:00 p.m.~~
- Saturday, December 8 at 8:00 p.m. through Sunday, December 9 at 10:00 p.m.

*Outage dates and times are 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

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