



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

February 15, 2018



Dear Partners,

Congratulations on making this year's Open Enrollment a success! Thank you for all your hard work and dedication throughout this Open Enrollment season, your exceptional work does not go unnoticed. Together we enrolled 423,484 new consumers — a three percent increase over the prior year! Over 45% of all new enrollments this year were accredited to our Certified Insurance Agents. As Open Enrollment has concluded we now shift our focus to Special Enrollment and ensuring Californians, with a Qualifying Life Event, continue to get enrolled.

One of the biggest challenges last year was the uncertainty of the health care landscape. While some consumers faced higher costs than expected, they had the option to shop and move to a plan that was more economical and had higher medical benefits. The overall outcome resulted in an average of 11% reduction in the cost for the health plan coverage for 2018.

Moving forward, Covered California remains committed to investing in marketing and strengthening the partnerships with our Certified Enrollers. In analyzing the enrollment numbers for federally supported state-based

marketplaces, the decrease in the marketing budget translated to a decline in new enrollment numbers of over 10%. We understand enrolling new consumers is important to stabilizing a healthy membership risk mix and plan rates in the future.

Lastly, on Monday, February 12 Covered California released expanded functionality to the Agency Portal, which allows Agency Managers to manage all business written by the Agency. Agency Managers now have the ability to view all consumers in the Agency roster and accept their pending delegation requests, transfer consumers from one Agent to another Agent, and complete and submit an application for a consumer on behalf of an Agent.

We appreciate your support and endless dedication! Thanks again for your contribution toward another successful year in delivering health care to millions of Californians!

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

## Special Enrollment

### **New Tool Kit Available for Special Enrollment**

Outside of the Open Enrollment Period, consumers may enroll in a Covered California Health or Dental plan, or change their current plan **if they experience a [Qualifying Life Event \(QLE\)](#)**. Consumers who experience a QLE have up to 60 days from the date of the event to enroll. This is called a [Special Enrollment](#). Consumers without a Qualifying Life Event must wait for the next Open Enrollment period to enroll in coverage.

Some consumers who apply for Covered California coverage during Special Enrollment **may be asked to submit verification of their Qualifying Life Event**. To assist consumers who have received this request, check the [Special Enrollment Acceptable Document List](#) to select the correct document to send to Covered California. Learn more about the [Covered California Special Enrollment Verification process here](#).

View our [Special Enrollment Tool Kit](#) for resources available to assist enrolling consumers that experience a Qualifying Life Event.

## Online Application Feature Release

### Feature Release 18.2 – Understand the Update

On Monday, February 12, CalHEERS Release 18.2 went live. Minor changes in system functionality for the online application were implemented in this update. Review the [18.2 CalHEERS Release Notes](#) for Certified Enrollers to stay up-to-date on important changes to the online application.

## Consumer Corner

### Remind Consumers to Make Their First Payment

Remind enrolled consumers to make their first binder payment, by the specified due date, in order for their health coverage to take effect and avoid a gap in coverage. Here are the options on how consumers can pay:

- Login to their [Covered California account](#) and look for the **PAY NOW** button, located in the Household Enrollment Summary section. *Please note that this option is not available for all health plans.*
- Submit payment using the invoice statement sent from the health plan – instruct the consumer to follow the instructions on the invoice to submit the payment.

**Please note:** If the consumer has not received a bill, it is important they [contact the health plan](#) or make the payment using the specific information listed on our [Paying Your Premium](#) webpage for each health plan.

## IRS Form 1095-A

### Important 1095-A Reminders

By now, consumers should have received their IRS Form 1095-A from Covered California. Consumers will need Form 1095-A to file their taxes if they, or anyone in their family, were enrolled in a Covered California health plan during **ANY PART OF 2017**.

Form 1095-A will be attached to a Covered California notice that will include details on the form and how consumers should use the form during the 2018 tax season.



The [IRS Form 1095 Tool Kit](#) contains a wealth of information about the 1095-A form and the premium assistance reconciliation process. You can also check out the [“What is Form 1095-A”](#) section on our website.

Below are some important 1095-A reminders:

- Form 1095-A's will not be sent to forwarding addresses
- If a consumer had coverage for ANY part of 2017, even if they canceled the coverage, they will receive a Form 1095-A
- A consumer enrolled in a Minimum Coverage Plan will receive a 1095-B Form from the health plan directly
- If the consumer's communications preference is EMAIL, they will not be mailed a Form 1095-A – the consumer will receive an email when it is ready for downloading from their online account
- 1095-A's will be available under Documents & Correspondence within CalHEERS
- Consumers can request corrections to the 1095-A Form, by completing the [online dispute form](#)

Review our short [instructional video](#) to assist with accessing a consumer's 1095-A Form online.

**Note:** If the consumer's account is currently terminated or they did not create an online account they should call the Covered California Service Center at 800-300-1506 for assistance to obtain a copy of their IRS Form 1095-A.

## Agent Extranet

### **February Conditional Eligibility & Medi-Cal Transition Extracts Now Available**

As a reminder, the **February Conditional Eligibility file** was uploaded to your Agent Extranet account on Tuesday, February 4 and the **bi-weekly Medi-Cal Transition file** was uploaded on Tuesday, February 13. Review the [Conditional Eligibility Extract Job Aid](#) and [Medi-Cal Transition Extract Quick Guide](#) to review the dates the extracts will be available in your [Agent Extranet](#) each month.

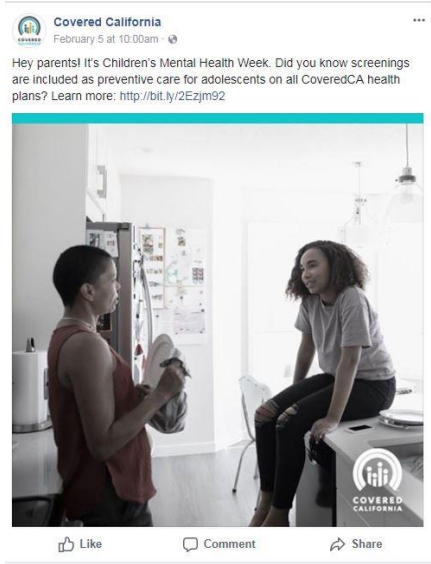
## Latest News

### **Covered California Finishes Fifth Open Enrollment Strong – New Sign-ups of 423,484 up 3 Percent Over Last Year**

On Wednesday, February 7, Covered California announced more than 50,000 new consumers selected a plan during the final three days of open enrollment, bringing its overall total to 423,484 plan selections, which represents a 3 percent increase over last year. Review 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.

## Upcoming Outages

### CalHEERS Outage\*

- Saturday, February 17 at 6:30 p.m. through Monday, February 19 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.

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