



Agent Briefing

NEWS FROM COVERED CALIFORNIA

March 15, 2019

Director's Corner

Dear Partners,

Since the close of Open Enrollment, we've been hard at work researching and partnering with stakeholders on three major projects driven by our values of **Partnership**, **Consumer Focus**, and **Results**.

Yesterday, we presented three items to our Board that are responsive to our values:

- Certified Agent Commission Study: In an effort to continue our strong **Partnership** with our Certified Agent partners, Covered California has conducted a review of agent commissions from before the implementation of the Affordable Care Act to today. Covered California will be undertaking further research in collaboration with our agents and health plan partners to develop recommendations that maintain our Certified Agents' hard work and engagement and allow our Qualified Health Plans the ability to continue to work in a competitive environment
- Affordable Care Act Non-Compliant Products Study: Perhaps you, like most Californians in the last few months, have viewed or heard an ad for a product that sounds a lot like health insurance—but isn't. While Certified Enrollers may understand the risks that may come with products like Health Care Sharing Ministries or Supplemental Products, these products are potentially confusing to consumers, who may not understand that these products do not meet the Minimum Essential Benefit Coverage required by the Affordable Care Act. As a **Consumer-Focused** organization, Covered California is researching all ACA non-compliant products in the market

today and will bring back recommendations based on our findings.

- 2019 Navigator Grant Program Request for Application: After months of stakeholder engagement, Covered California is releasing the new Navigator Grant Program Request for Application (RFA) by the end of March. The new Navigator Grant Program structure aligns with Covered California's mission to increase the number of insured Californians by rewarding grantees for their **Results** in seeing consumers across the finish line of effectuated coverage. It also recognizes the importance of outreach efforts and provides guidance on undertaking outreach efforts using multiple platforms.

We believe very strongly in the results we achieve alongside our partners. Thank you for working with us to make things happen!

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Special Enrollment

Special Enrollment Period

Consumers may enroll in a Covered California Health plan or change their current plan **if they experience a [Qualifying Life Event \(QLE\)](#)**. This is called [Special Enrollment](#). Consumers who experience a QLE have up to 60 days from the date of the event to enroll. If 60 days pass and the consumer does not sign up for health coverage, they will have to wait until Open Enrollment or experience a different QLE.

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, visit the [Proof of Eligibility for Special Enrollment](#) webpage to review the Special Enrollment acceptable document list and learn how to submit the documentation to Covered California.

Please Note: Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

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.

Special Enrollment Tool Kit

Review valuable information in our [Special Enrollment Tool Kit](#) to assist in enrolling consumers who experience a Qualifying Life Event. Also, learn more about Covered California's Special Enrollment verification process. Below are just a few of the resources in the Tool Kit:

- [Quick Guide](#)
- [Job Aid](#)
- [FAQ](#)
- [Qualifying Life Event Chart](#)
- [Verification Quick Guide](#)

Updated Social Media Tool Kit

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

Webinars

Webinar Now Online - Evaluation of Agent Commissions & Sharing Ministry Plans

The Evaluation of Agent Commissions & Sharing Ministry Plans webinar [Slide Deck](#) and [Video Recording](#) are now available to view online.

During this webinar Peter V. Lee, Executive Director, presented important information regarding Covered California's research into Agent commission trends, Sharing Ministry Plans, and the potential actions before the Board of Directors.

Online Application Feature Release

Feature Release 19.3 – Understand the Update

On Monday, March 25, CalHEERS Release 19.3 will go-live. The release will include an updated look and feel to the [Documents and Correspondence](#) page and the [Program Eligibility by Person](#) page. This update will also include the new 2019 Federal Poverty Level (FPL) guidelines for Medi-Cal determinations. **No functionality changes were made to the CalHEERS application.**

Advanced Premium Tax Credit

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 2018.

IRS Form 1095-A is an important federal tax document that serves as proof of coverage for individuals to take the premium tax credit, reconcile the credit on their returns with advance payments of the premium tax credit, and file an accurate tax return to avoid paying the federal tax penalty for the 2018 tax year.

Important Information to Help Consumers:

- If a consumer's communication preference is email, they will receive an email from Covered California with instructions to sign into their [CalHEERS account](#) and download their IRS Form 1095-A. They will not receive their Form 1095-A in the mail.
- If a consumer's communication preference is mail, they will receive their IRS Form 1095-A in the mail.
- All consumers can access their IRS Form 1095-A in their [CalHEERS account](#) under "Documents & Correspondence," even if their preference is mail. Share this [instructional video](#) with your consumers so they can easily find their IRS Form 1095-A in their CalHEERS account.

- Consumers who had health coverage through Covered California anytime during the 2018 calendar year will receive a IRS Form 1095-A. The IRS Form 1095-A will show the month(s) they had health coverage through Covered California.
- Covered California members who enrolled in a minimum coverage plan, also known as catastrophic coverage, will not receive a Form 1095-A, but instead a Form 1095-B or 1095-C directly from their health insurance company.

Now Available: [IRS Form 1095-A Tool Kit](#) contains information about the 1095-A form and the premium assistance reconciliation process.

For additional information, you can also visit the [“What is Form 1095-A?”](#) page on the Covered California website.

Consumer Corner

Helpful Tips – Preventive Care Benefits

Remind your consumers to use the FREE preventive service coverage available to maintain a healthy lifestyle.

FREE Preventive Care Covers:

- Annual checkups and wellness visits
- Common vaccinations
- Cholesterol and blood pressure screenings
- Lung cancer screening for high risk adults

See the **full** Preventive Care list here, under [Free Preventive](#).

Latest News

Covered California Details Efforts to Lower Costs While Improving the Quality of Care

SACRAMENTO, Calif. — Covered California released an extensive report, “Covered California’s Efforts to Lower Costs While Ensuring Consumers Get the Right Care at the Right Time,” to provide a first look at the results of its efforts to assure those enrolled get quality care and that contracted plans

work to lower costs throughout the delivery system. The initial analysis shows that Covered California's health plans are making steady progress in improving quality and safety, which in turn helps keep health care costs down. The report also detailed the progress contracted plans have made in increasing their efforts to "pay for value." [Read the full news release here>>](#)

New Analysis Finds Leading State-Based Marketplaces Have Performed Well, and Highlights the Impact of the Federal Mandate Penalty Removal

WASHINGTON D.C. — A new report highlights the benefits of state-based exchanges, particularly in the areas of controlling premium costs and attracting new enrollment. The report, which was produced by Covered California, the Massachusetts Health Connector and the Washington Health Benefit Exchange, found that premiums in these states were less than half of what consumers saw in the 39 states that relied on the federally facilitated marketplace (FFM) between 2014 and 2019. [Read the full news release here>>](#)

Agent Extranet

March Conditional Eligibility Extract Now Available

As a reminder, the February Conditional Eligibility file was uploaded to your Agent Extranet account on Tuesday, March 12. 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

March 6 at 9:00 AM · 🌐



#ItsLifeCare Tip: It's National Nutrition Month! There are many benefits of eating a diet rich in vegetables, including reducing the risk of diseases and increasing overall health and wellness.

What's your favorite veggie?



As Seen on Twitter



Covered California  @CoveredCA · Mar 8



Still need to file taxes? Don't forget to download your 1095-A Form. Find it in your #CoveredCA online account. covrdca.com/2T7796f



Agent Service Center

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) Service Center

Phone: 855-777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Holiday Closure: Agent and CCSB Service Center

Monday, April 1, Cesar Chavez Day (Observed)

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability, extended hours of operation, and a list of holiday closures throughout the enrollment season.

[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.