



Agent Briefing

NEWS FROM COVERED CALIFORNIA

August 18, 2017

Director's Corner

Dear Partners,

The busiest time of the year is fast approaching! For Agents it's the time of year that most business is done with Individual and Medicare open enrollment periods, and most small businesses are shopping and renewing for January coverage. It's also game time for our Community Enrollment Partners, with outreach, education and enrolling consumers into coverage.

In preparation for the next several months, we invite you to join us at our ["In It, To Win It" kickoff tour](#), which starts on Wednesday, September 6 and runs throughout the state, ending on Tuesday, October 3 in Sacramento. **We will deliver the new health plan rates in your region, provide application updates, and refresh you on the renewal and open enrollment consumer journey.**

For Covered California for Small Business we are pleased to provide our partners and customers with great fourth quarter rates and new plans in addition to our existing portfolio of quality health plans from our carrier partners. **I am confident that our offerings for the upcoming quarter will keep the control and flexibility intact that our customers have grown to depend on.** Additionally, I am personally excited that we are near our ultimate goal to become a 100% online marketplace. The CCSB Employer Portal is receiving its finishing touches and will be launching for your use with fourth quarter renewals. Stay tuned for the grand unveil.

As always, thank you for your dedication to excellence.

Bob Manzer
Deputy Director

Open Enrollment

Open Enrollment Period Begins November 1, 2017

Mark your calendar! The Covered California Open Enrollment Period for 2018 coverage will run from Wednesday, November 1, 2017 through Wednesday, January 31, 2018.

Enrollment Kick-off Meetings

“In It, To Win It!” Open Enrollment 5 – 2017 Kick-off Tour

Covered California’s Outreach and Sales Team will facilitate our statewide kick-off meetings in the month of September and early October 2017. From Redding to San Diego, come and engage with the Outreach and Sales team to learn and ask us about this year’s Open Enrollment period.

Be ahead of the curve as we **deliver the new health plan rates in your region, provide CalHEERS application updates, and refresh you on the renewal and open enrollment consumer journey.** [Click here for meeting dates and locations and to reserve your spot today>>](#)

Health Plans

Now Available – Overview of Statewide Health Plan Rates and Offerings

Earlier this month, **Covered California announced rates and plan participation for 2018.** The weighted average rate change for 2018 is 12.5 percent, while all 11 health insurers will continue to offer coverage for 2018. You can review [the full press release](#) and [2018 Regional Rate and Plan Information Booklet](#) to obtain more information.

Covered California has created an overview of the 2018 rates and offerings by the 19 California Rating Regions, [which you can access here>>](#)

2018 Health Net and Oscar New Region Changes

Health Net is introducing an Enhanced care PPO plan to Region 3 in Sacramento, Placer, Yolo, Los Angeles, San Diego and other parts of Southern California, while removing its HMO from Region 1, 3, 7, and 11.

Oscar is expanding and offering an EPO product in some ZIP codes within Region 15 (northeast), at six levels of coverage: Platinum, Gold, Silver, Bronze, minimum coverage and HDHP.

2018 Anthem Blue Cross Coverage Regions Updates

Beginning January 1, 2018, **Anthem coverage will only be available in Regions 1, 7 and 10, where it covers more than 108,000 consumers (41 percent of its current enrollment)**. Impacted consumers will have various options when they make a new plan selection for 2018. Covered California has worked with our carrier partner to ensure that **there are no “bare” counties or areas where consumer have no plan options**.

Important Details:

- 10% of those enrolled in Covered California will need to pick a new plan
- 82% of consumers will be able to choose from three or more health insurance companies
- 84% of the doctors are currently contracted by Anthem are also available through another health plan
- 88% of hospitals in California will be available through at least one Covered California health insurance company in 2018

Anthem consumers who need to move to a new plan and do not actively shop will be renewed automatically into the lowest-cost plan in their same metal tier. **They can change that plan during open enrollment if they choose, but the new plan effectuation date will depend on when they plan select - standard open enrollment start date rules apply.** Region coverage changes also apply to consumers enrolled directly with Anthem.

Review the [Covered California's Individual Market in 2018: Competition and Choice Fact Sheet](#) and [Anthem Blue Cross Blue Shield Quick Guide](#) to assist consumers with questions.

Renewal

Ensure Consumer Consent for Verification is Current

The annual renewal period will begin in October. Consumers need to **provide their consent** in order to benefit from an automated renewal process without losing their Advanced Premium Tax Credit (APTC).

Review the [Consent for Verification Notice](#) that **Covered California will be sending to consumers beginning next week** and the [Consent for Verification Quick Guide](#) for more information.

Update Consumer Contact Information Before Renewal Begins

Reminder: Ensure your consumer's account is up-to-date with Covered California. If your consumer has had any changes to the following contact information: Residence (and Mailing) Address, Email, and Phone Number, please make sure that it is updated in the system to ensure that they receive all of their notifications.

After updating their information with Covered California, they should contact their health insurance plan to make sure they also have their new contact information.

Look For It!

New Agency Portal is Live

On July 31, 2017, **Covered California launched the first phase of our new Agency Portal**. You can review our [CalHEERS Release notes 17.7](#) and [Agency Portal video walkthrough](#) for additional information.

New Agency Agreement

Covered California sent the new Agency Agreement to all Certified Insurance Agents in batch emails via DocuSign® with the subject line "Covered California NEW AGENCY AGREEMENT" throughout the month of July. Instructions for electronically signing the new Agency Agreement are included in the DocuSign® email.

Don't delay! If you have not returned the signed DocuSign® documents, now is the time to review, sign, and submit to ensure it is processed in a timely manner. If you have questions about the DocuSign® process, review our [Agency Agreement Quick Guide](#).

New Agent Certification Training

Beginning next month, Covered California will replace the current 2016-17 Agent Certification found within the [Learning Management System \(LMS\)](#) with the new 2017-2018 certification .

Agents that are currently in the process of finalizing their certification modules will need to **complete their training by Friday, September 1** or they will be required to complete the 2017-18 certification from the beginning. Also, the last day to enroll new Agents into the current 2016-17 curriculum is August 25, 2017.

Agency Managers: remind your Agents of these important dates to ensure they don't risk having to take certification training from the beginning.

Resources

Agent Extranet Files Now Available

As a reminder, the August Conditional Eligibility file was uploaded to your Agent Extranet account on Tuesday, August 8 and the bi-weekly Medi-Cal to Covered California Transition file was uploaded on Tuesday, August 15. Review the [Conditional Eligibility Extract Job Aid](#) and the [Medi-Cal to Covered California Transition Quick Guide](#) to understand how to best utilize each file. For instructions on how to login to your Agent Extranet account review the [Agent Extranet Job Aid](#).

Small Business

Refreshed Sections of CCSB Website

The **Covered California for Small Business website has received a makeover!** We have refreshed the following pages of the CCSB website to help improve the ease of finding and understanding important information:

- [Health and Dental Plans](#)
- [How We Can Help Your Business](#)
- [Latest News and Employer Updates](#)
- [Tax Credits](#)

We hope you find these refreshed layouts helpful in navigating the many resources available on our CCSB website.

New Reference Plan Educational Video

Covered California for Small Business has created an educational video titled, "[CCSB Health Plan Budget Control | Reference Plan Strategy](#)." This video clarifies **the importance of a reference plan and ways to best leverage the exchange to benefit both small business owners and their employees**. This resource will be made available on our website and social media platforms, such as our latest [LinkedIn post](#).

New Promotional Video for Prospective Clients

Covered California for Small Business has released a **new promotional video as part of our ongoing effort to help educate prospective employer groups**. As part of our commitment to produce fresh, engaging content, the new video called, "[How Can Covered California Help Your Small Business?](#)" outlines the benefits of partnering with CCSB in a clear, easy to understand format. **Share this video with your prospective employer groups** and on your social media platforms to aid your client acquisition efforts.

CAHU Health Care Retreat

The CCSB sales team will be heading to the [California Association of Health Underwriters Health Care Retreat](#) this September 11-13 in Pala, California. This event is a great resource for all agents licensed in California. If you are able to attend, come visit us at our booth!

Seen on Social

Facebook Post

 **Covered California** Yesterday at 8:00am · 🌐

It's Immunization Awareness Month! All CoveredCA health plans offer vaccines as part of preventive care services with no additional cost to you. Learn more: <http://bit.ly/2v27jyG>



As Seen on Twitter



Agent Service Center

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 Closure:

Monday, September 4, 2017, Labor Day

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

Upcoming Outages

CalHEERS Outages

Saturday, August 19 at 6:30 p.m. through Monday, August 21 at 6:00 a.m.

Saturday, August 26 at 6:30 p.m. through Monday, August 28 at 6:00 a.m.

[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.

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

Covered California

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