



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

August 20, 2019

## Director's Corner

Dear Partners,

Renewals and Open Enrollment are coming up fast, and we're preparing for an exceptionally active Open Enrollment Period. There is exciting news for enrollers about the return of the individual mandate penalty in California, the new State Subsidy program, the lowest rate increase ever, and the expansion of carrier footprints. We are working on a full slate of resources to educate enrollers about these topics.

This Open Enrollment Period is likely to be our busiest yet. The California individual mandate penalty will encourage more consumers to buy health insurance. The new State Subsidy program may provide nearly one million consumers with financial help to pay for premiums, including newly-available help for some middle-class consumers with incomes between 400% and 600% of federal poverty level such as individuals making \$50,000 to \$75,000 or families of four making \$100,000 to \$150,000.

Our announced rates for 2020 represent the lowest increase in premium ever at just 0.8%. This, coupled with the expanded coverage area for several carriers, shows that the Individual Health Insurance marketplace in California is strong and gaining momentum.

Be on the lookout for additional tools and trainings in the coming weeks as we schedule webinars and publish content to help you have a successful Renewal and Open Enrollment Period.

**Terri Convey**

*Director*

Outreach and Sales & Covered California for Small Business

## Open Enrollment

### 2020 Open Enrollment Begins October 15, 2019

**Mark your calendar!** Assist your consumers with their enrollment process October 15 through December 15 for a January 1, 2020 effective date. Consumer's signing up between December 16 and January 15 will have a February 1, 2020 effective date.

| Open Enrollment Period               | Effective Date   |
|--------------------------------------|------------------|
| October 15, 2019 – December 15, 2019 | January 1, 2020  |
| December 16, 2019 – January 15, 2020 | February 1, 2020 |

Note: Assembly Bill 1309 (Bauer-Kahan) is currently under consideration by the state legislature. If passed, AB-1309 would extend Open Enrollment through January 31, 2020, with a March 1 effective date for enrollments made January 16, 2020 - January 31, 2020. If AB-1309 passes, Covered California will alert its enrolling partners.

## Renewal

### Active Renewal Begins October 1, 2019

Covered California's active renewal period is October 1, 2019 - December 15, 2019. The passive (auto) renewal period is October 31, 2019 - November 21, 2019.

### Consumer Consent for Verification

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH). This is called **Consent for Verification**.

A consumer may authorize Covered California to electronically verify their information for a period of zero (0) to five (5) years. Doing so allows Covered California to apply the Advanced Premium Tax Credits (APTC) without the consumer having to take any action.

The annual renewal period is set to begin in October. Consumers need to provide their Consent for Verification by September 30, 2019, in order to

benefit from an automated renewal process without losing their Advanced Premium Tax Credit (APTC). **Providing Consent for Verification will also allow Covered California to automatically determine a consumer's eligibility for the new state subsidies available in 2020.**

Review the [Consent for Verification Notice](#) that Covered California sent to consumers last week and the [Consent for Verification Quick Guide](#) for more information. Also watch the [How to Update Consent Video](#) for instructions on updating consumer consent.

### **Update Consumer Contact Information Before Renewal Begins**

**Reminder:** Ensure your consumer accounts are up-to-date with Covered California. **It is important that consumers are [reporting changes](#) to Covered California within 30 days**, such as family size and income changes. To ensure consumers receive all their notifications, they should update their primary residence and mailing address, email, and phone number as soon as changes occur.

After updating their information with Covered California, consumers should contact their health insurance carrier to ensure they also have their new contact information.

## **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.

We encourage you to bookmark the [Enrollment Partner Tool Kit webpage](#) to help you be successful when assisting consumers.

## **Agent Extranet**

### **August Conditional Eligibility Extract Now Available**

As a reminder, the August Conditional Eligibility file was uploaded to your Agent Extranet account on Tuesday, August 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



## As Seen on Twitter



Covered California   
@CoveredCA

Follow

Recently lost health coverage and being offered COBRA? You may be eligible for financial help to lower the cost for a plan through [#CoveredCA](#). Weigh your options! [covrdca.com/2K07zDK](https://covrdca.com/2K07zDK)



## 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, September 2, Labor Day**

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.

## Upcoming Outages

### CalHEERS Outage\*

- Saturday, September 14 at 6:00 p.m. through Sunday, September 15 at 6:00 p.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.