



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

September 14, 2018

## Director's Corner

Dear Partners,

Covered California is excited to commence the 2019 Renewal and Enrollment Sign-ups on a high note. Yesterday, in a [press release](#), the latest report from the U.S. Census Bureau reflected that California's uninsured rate dropped to 7.2 percent in 2017, which is a 60 percent drop since the Affordable Care Act was launched in 2014. This compares to a national uninsured rate of 8.8 percent. We recognize your contributions had a tremendous impact in decreasing the uninsured rate in California. Thank you for all you do!

Furthermore, I would like to highlight the measures of success, which reflect how we are fulfilling our mission to help Californians obtain access to high quality health plans from our carrier partners. The following five measures are key examples of why Covered California continues to thrive:

- All 11 health plans are offering coverage in 2019;
- 82% of Californians will have access to three or more health plans;
- Enrollment in Covered California's exchange and off-exchange plans has remained steady at 2.1 million members;
- The average weighted premium increase is 8.7%, and for some consumers who receive a subsidy, the premium cost share could be as low as \$1 based on their rating area and plan selection; and

- 91% of general and acute care hospitals are available in at least one of our exchange plans;

Lastly, if you have not attended one of our 2019 Open Enrollment Kickoff meetings there is still an opportunity for you to attend. Our team is delivering the new health plan rates in your region, providing application updates, and reviewing the Renewal and 2019 Sign-up enrollment journey. [Click here to register now>>](#)

We look forward to collaborating efforts to establish another great year!

**Terri Convey**  
*Director*  
Outreach and Sales

## Renewal

### Renewals Begin Soon

2019 Renewals will start October 1, 2018. Ensure your consumer's account is up-to-date with Covered California. It is important consumers are [reporting changes](#) to Covered California within 30 days, such as family size, and income changes, and updating their primary residence (and mailing) address, email, and phone number to ensure consumers receive all their notifications.

After updating their information with Covered California, **consumers should contact their health insurance plan** to ensure their plan also has their new contact information.

### 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.

### Tax Filing Notice

Last month, Covered California sent a notice to consumers to inform them of the requirement to file taxes if they receive **financial assistance**. **If these consumers received financial assistance in 2017 and Covered California cannot confirm that they filed a 2017 tax return with an IRS Form 8962, they are at risk of losing their premium tax credits for 2019.**

**Please note:** Per law and regulation, you cannot initiate conversations regarding whether or not the consumer is a non-tax filer. Do not provide any tax filing advice under any circumstance or answer any tax filing questions – refer them to the consumer service center at 1-800-300-1506 with the Primary Tax Filer (or their Authorized Representative) on the line. Review the [Tax Preparation Help for Consumers Handout](#) that includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.

### **Ensure Consumer Consent for Verification is Current**

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**.

Consumers may authorize Covered California to electronically verify their information for a period of zero (0) to five (5) years. This 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, 2018** 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 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.

## 2019 Sign-up Process

### **2019 Sign-ups Begin October 15, 2018**

**Mark your calendar!** Assist your consumers with their enrollment and sign-up process October 15 through December 15 for a January 1, 2019 effective date. Consumers signing up between December 16 and January 15 will have a February 1, 2019 effective date. Covered California's active renewals begin October 1, 2018.

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

## Health Plans

### Now Available – 2019 Regional Rate and Plan Information Booklet

In July, [Covered California announced](#) rates and plan participation for 2019. The weighted average rate change is 8.7 percent this year, and all 11 health insurers will continue to offer coverage. The [2019 Rate Booklet](#) and [2019 Patient-Centered Benefit Design](#) are now available to review for more information.

## Latest News

### Press Release: California's Uninsured Rate Falls to a New Historic Low as the National Rate Holds Steady

As Covered California's open-enrollment period prepares to start in the fall, a new report from the U.S. Census Bureau shows that California continues to make historic gains in the effort to reduce the state's uninsured rate. According to the data released on Wednesday, **California's uninsured rate fell to a new historic low of 7.2 percent in 2017**, which represents a decline of 10 percentage points from the pre-Affordable Care Act rate of 17.2 percent. [Read the full press release here>>](#)

### Press Release: Covered California for Small Business Announce Rates and Plans for 2019 with an Average Premium Increase of 4.6 Percent

Covered California for Small Business (CCSB) unveiled the health plan choices and rates for small-business employers and their employees for the upcoming 2019 plan year. The statewide weighted average rate change will be 4.6 percent for employers and their employees, which represents the lowest annual increase in the program's five-year history. [Read the full press release here>>](#)

## Important Reminders

### **Register Today! 2019 Open Enrollment Kick-off Meetings**

Covered California is holding nine Open Enrollment Kick-off meetings across the state. These meetings are for our Certified Insurance Agents, Navigators, Certified Application Counselors, Counties, Carriers, and Community Groups. Join us as we present the Covered California 2019 plan year rates and offerings, latest CalHEERS updates, newest tools and resources, and hear from a Medi-Cal representative who will deliver tips on how to support your Medi-Cal enrollees.

Join us at one of the five remaining events! [Click here to register now>>](#)

## Resources

### **Social Media Tool Kit for Special Enrollment Now Available**

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

## Enrollment Partner Tool Kits

### **Helpful Resources and Materials**

Enrollment Partner Tool Kits are a “one-stop shop” for Covered California’s Certified Enrollers, which 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 easily access the materials to help you be successful in enrolling and renewing consumer for 2019 coverage. New additions to the Enrollment Partner Tool Kit are the [Agency Manager](#) and [Approved Admin Staff](#) Tool Kits.

## Agent Extranet

### September Conditional Eligibility Extract Now Available

As a reminder, the **September Conditional Eligibility file was uploaded** to your Agent Extranet account on Tuesday, September 11.

Review the [Conditional Eligibility Extract Job Aid](#) to learn about the file available in your [Agent Extranet](#) each month.

## Seen on Social

### Facebook Post



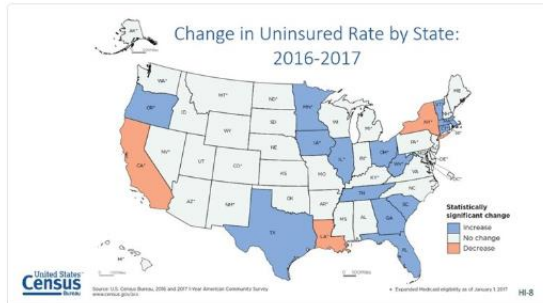
### As Seen on Twitter



**Covered California** @CoveredCA · 12h

We are proud that California was one of just three states to reduce its uninsured population in 2017, now at a historically low 7.2%.  
[bit.ly/2OguNXc](https://bit.ly/2OguNXc)

#CoveredCA #GetCovered



## 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, September 22 at 6:30 p.m. through Sunday, September 23 at 6:30 p.m.

\*Outage date and time is subject to change



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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