



Agent Briefing

NEWS FROM COVERED CALIFORNIA

September 19, 2017

Director's Corner

Dear Partners,

As we enter the Fall season, we also enter one of the busiest times of the year for health insurance, the renewal season. Hopefully you were able to take some time away from business this summer to prepare yourself for the upcoming Open Enrollment period.

On that note, **we have kicked off preparation for Open Enrollment by hosting 19 statewide meetings for our Certified Enrollers to review all of the changes** that we are faced with this year. Little direction at the federal level continues to be a challenge, and we at Covered California are doing everything we can to stabilize the market and protect our consumers. A stable market is critical for millions of consumers, and Covered California is showing how it can be done, as noted in our [Press Release from September 13](#).

As announced in our [August 17 Press Release](#), Covered California will wait until September 30, 2017 to decide whether to add a Cost Sharing Reduction (CSR) surcharge to the Silver-tiered plans. Health plans are required to offer Cost Sharing Reductions to lower-income consumers, in the form of lower copays and deductibles, which help reduce out-of-pocket costs when consumers access care. For the past four years, the federal government has directly reimbursed the health insurance companies for those costs, but continued funding remains in question. Without any firm commitment to continue those reimbursements through 2018, Silver-tiered consumers will see an additional CSR surcharge — averaging 12.4 percent — on the gross price of their premiums. **If the federal government decides to fund CSRs by September 30, rates for Silver-tier plans could move forward without the added CSR surcharge.** If no decisions on CSR funding are made by September 30, the gross or total premium will

reflect the CSR surcharge for consumers who receive subsidies in Silver-tiered plans. However, in most cases, consumers may not see a “net” change in what they pay since their premium tax credit would also increase.

Lastly, I would like to announce that beginning in October, the Agent Briefing will only contain content about the individual exchange. Having content about Covered California’s individual *and* small business exchanges in the same newsletter was confusing for Agents. **Information regarding Covered California for Small Business (CCSB) will now be sent under the banner of *Partner News*.** Now each newsletter will be focused on its own business line.

Again, I trust you all had a wonderful summer and we at Covered California look forward to a successful Open Enrollment and Renewal season ahead of us this Fall.

Best regards,

Bob Manzer

Deputy Director

Sales and Outreach & Covered California for Small Business

Renewal

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. It 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 early October. Consumers need to provide their Consent for Verification by September 30, 2017 in order to benefit from an automated renewal process without losing their Advanced Premium Tax Credit (APTC). Access your [Book of Business](#) report in the [Agent Extranet](#) to help identify those consumers in your Book of Business who need to provide consent.

Take a moment to review the [Consent for Verification Notice](#) that Covered California sent to consumers last month 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 the consumer's information with Covered California, **consumers should also contact their health insurance plan** to ensure they also have their new contact information.

Webinars

Renewal Consumer Journey & CalHEERS Release 17.9 Webinar

Mark Your Calendar: **Tuesday, October 10 at 10:00 a.m.** the Outreach and Sales team will present a webinar on the consumer renewal journey and also review CalHEERS Feature Release 17.9. [Register for this important webinar here>>](#)

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.

Look For It!

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.

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](#) or our [Agency Agreement FAQ](#).

Duplicate Agent Accounts in the Agency Portal

When adding a new Agent profile in the Agency Portal, Agency Managers should **create only one profile per Agent for their Agency.** Creating duplicate Agent profiles may cause delays in the onboarding process and can also cause confusion for the Agency Manager as the duplicate, uncertified profile will remain in the roster indefinitely.

Agency Managers can check their Agency roster within the Agency Portal by [logging into CalHEERS](#) and selecting the “Agents” tab and clicking “View Agent List.” For complete step-by-step instructions on how to add an Agent to your Agency, review our [Add a New Agent to an Agency Job Aid](#).

If you need to make edits to an existing Agent account in a “Pending” status or if you are unsure if an account was created, check your Agency roster first and then contact AgentContracts@covered.ca.gov.

Resources

Updated Special Enrollment Social Media Tool Kit

Access our **updated** Special Enrollment Social Media Tool Kit for the month of September and October, which provides resources and best practices, along with logos, digital banners, shareable images, and sample posts to effectively spread the word about Covered California on social media channels. Available with content in [English and Spanish](#).

Agent Extranet Files Now Available

As a reminder, the **September Conditional Eligibility file** was uploaded to your Agent Extranet account on Tuesday, September 12 and the **bi-weekly Medi-Cal to Covered California Transition file** was uploaded on Tuesday, September 12.

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

CCSB's Carrier and Plan Options for 2018

Covered California for Small Business is pleased to announce the wide range of carrier and plan options available to your clients and their employees next year. **At the statewide level, we will be featuring two HMO networks with multiple plans from Kaiser and Blue Shield, as well as two full network PPOs from Blue Shield and Health Net.** Additionally, we will have two regional HMO carriers with multiple plans from SHARP and CCHP and one narrow network PPO from Health Net. With so many options available, small businesses and their employees have more choice from CCSB than ever.

CAHU Health Care Retreat

The CCSB sales team made a strong showing at the [California Association of Health Underwriters Health Care Retreat](#), September 11-13 in Pala, California. The event featured leaders from throughout the state and was a hub of education, recognition, and relationship-building.

Later this month, we were invited to speak at Kaiser's upcoming events. Please reach out to your Kaiser representative for more details on how you can join the fun.

CCSB Announces Growth & Low Rate Increase for 2018

Last week a Partner Alert was issued about a recent Covered California press release. Covered California announced the continued membership growth of the small business program as well as new rates and health plan choices for 2018.

For the third, consecutive year, Covered California for Small Business has seen double-digit membership growth which equates to a membership increase of more than 25% over last year. This makes CCSB one of the largest small-business health options programs in the nation! The weighted average rate change for 2018 is 5.6%, less than last year's 5.9% increase. In addition, CCSB will be offering a wide range of plans in 2018 including two statewide HMO networks, two statewide FULL network PPO carriers, two regional HMO carriers, and one narrow network PPO option.

To read the full story, [please follow this link](#).

Q4 Rates Are Now Available for Quoting!

Covered California for Small Business has released fourth quarter rates! Begin quoting your fourth quarter business now. Contact the sales team at (844) 332-8384 or your CCSB General Agent for more information about the attractive health plans and pricing that is available to your fourth quarter employer groups.

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 [LinkedIn page](#).

Latest News

Press Release: Covered California Releases Comprehensive Report on the Importance of Marketing and Outreach to Stabilize the Individual Market

Covered California, Executive Director Peter V. Lee, released an in-depth report on Wednesday, September 13, outlining the critical role that marketing and outreach play in promoting a stable individual health insurance market and making coverage more affordable. [Read 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

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

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

Upcoming Outages

CalHEERS Outage*

- Friday, September 22 at 8:00 p.m. through Monday, September 25 at 6:00 a.m.

Agent Extranet Outage*

- Friday, September 22 at 8:00 p.m. through Monday, September 25 at 6:00 a.m.

*Outage date and times are subject to change

[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.

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