director's corner

Dear Covered California Enrollment Channel Partners,

Covered California recently announced that it will be utilizing Google Cloud's AI solutions to help improve the consumer and enroller experience by automating parts of the documentation and verification process. When this goes live in June, most consumers applying for coverage will be able to upload their verification documents securely through the Covered California application and receive *instant verification status*. This constitutes a major enhancement that will streamline the application process and simplify peoples' access to health insurance! We are excited for this solution to go into effect.

I also want to highlight the important work of Covered California's Outreach and Sales team for successfully conducting a series of Special Enrollment Period workshops throughout California in April. Now that those workshops are complete, please be on the lookout for the presentation deck, recordings, and other resources to help you best support consumers during this Special Enrollment Period.

Additionally, I encourage you to review all the resources included in this briefing for additional information, materials, and important reminders. Once again, I want to thank you all for your contributions in making a difference for the Californians we serve. I appreciate all your hard work, and I thank you for your partnership in our mission to make high quality, affordable health insurance accessible to all Californians.

Robert Kingston
Interim Director
Outreach and Sales Division

News Release: April 10, 2024

[Covered California Collaborates with Google Public Sector to Accelerate and Simplify Health Insurance Enrollment Using AI](#)

important reminders

State of Emergency Special Enrollment Period

Californians affected by a natural or human-caused disaster that results in a Governor's State of Emergency proclamation may qualify for a Special Enrollment Period (SEP).

The table below shows the counties currently affected by a state of emergency, the date of the Qualifying Life Event (QLE), and the last day to select a plan (SEP End Date). To assist consumers who may qualify for a State of Emergency SEP, go to the Special Enrollment page of the CalHEERS application, select **"Other Qualifying Life Event"**; then enter the **"Reason for Other"** and the date of the QLE.

State of Emergency	Affected Counties	QLE Date	SEP End Date
Winter Storms	Alameda, Butte, Glenn, Lake, Mendocino, Monterey, Sacramento, San Francisco, Santa Cruz, Sonoma, Sutter	March 22, 2024	May 21, 2024

Helping Consumers with Periodic Data Matching Findings

Through a process called Periodic Data Matching (PDM), Covered California is required to check federal records twice a year to verify if a consumer enrolled in a plan through Covered California has Medicare eligibility, enrollment, or deceased status. If consumers do not respond and act within 30 days of the PDM letter ([NOD70A](#) or [NOD70B](#)) being sent, consumers will automatically be discontinued from Covered California programs based on the data inconsistency.

Starting in April, Notice ID "NOD70A" or "NOD70B" will appear on your [Daily Summary Email](#) for any affected consumers that you can contact to assist with taking the required action(s). To resolve any inconsistencies for each household member where a response is needed, sign in to the consumer's application and either Agree or Disagree with any noted inconsistency.

Understanding Reasonable Opportunity Period and Auto-Discontinuance

Covered California provides a 95-day Reasonable Opportunity Period (ROP) during which a *conditionally eligible* consumer can submit verification documents to clear inconsistencies in their application. If the consumer does not resolve the inconsistency by providing the [required documentation](#) by the end of the 95-day ROP, Covered California may change or discontinue Advanced Premium Tax Credit (APTC) or Cost-Sharing Reductions (CSR), or terminate plan coverage.

Our [Understanding ROP and Auto-Discontinuance Guide](#) has additional information about ROP and Auto-Discontinuance, including how to prevent coverage terminations and how to assist impacted consumers who have had their coverage terminated because Covered California did not receive the verification documents or because the consumer did not submit the correct eligibility verification documents.

As a reminder, Covered California certified enrollers must ensure that each application is fully and truthfully completed by the consumer and that the completed application completely discloses the circumstances of all persons included in the application. Bypassing identification or verification requirements by uploading a "placeholder" image or entering false ID or immigration numbers instead of approved documentation is unlawful and may result in suspension, termination, or other legal action as needed. Covered California audits enrollments and will take remedial action against any certified enroller who bypasses ROP.

Federal Poverty Level (FPL)

Covered California uses the FPL guidelines from the *previous year* to determine program eligibility, while Medi-Cal uses FPL guidelines from the *current year* to determine program eligibility. After the federal government publishes FPL guidelines in January, CalHEERS is updated with the new limits for Medi-Cal eligibility determinations. Please reference the new [Federal Poverty Level (FPL) limits for 2024](#) affecting Medi-Cal Programs eligibility (the 138%, 213%, 266%, and 322% in the gold columns on the FPL chart). As designed, FPL limits for the other columns on the FPL chart (Covered California Programs) have not changed since they were updated last fall.

As a reminder, Medi-Cal uses monthly income to determine FPL, but Covered California uses annual income to determine FPL; a mid-year change in income could cause the monthly income (Medi-Cal) to be different from the annual income (Covered California), resulting in a different eligibility determination than expected.

Medi-Cal and Service Center Representatives

Using the Report a Change (RAC) feature to test income levels instead of the Shop and Compare Tool could result in a consumer becoming Medi-Cal eligible. Once the Covered California system determines *anyone* in the household to be Medi-Cal eligible, a referral is automatically sent to the county, and the case will not be accessible until the county completes its review. Instead, please use the [Shop and Compare Tool](#) to obtain an eligibility estimate. **If you make changes to the application and accidentally create Medi-Cal eligibility, do not call the service center; Service Center Representatives can't undo this action**. If it was a true mistake, you must call the county.

resources

Helpful Resources and Materials

Enrollment Partner Toolkits are a "one-stop shop" for Covered California's Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

Social Media Toolkit

Please reference the Social Media Toolkit, which provides resources—logos, digital banners, shareable images, and sample posts—to help spread the word about Covered California on social media channels.

We recommend you download the .zip file to save the Toolkit pdf and images to your computer. Review carefully the "Social Media How To and Best Practices" file for instructions and tips on posting messages and images to your social media channels.
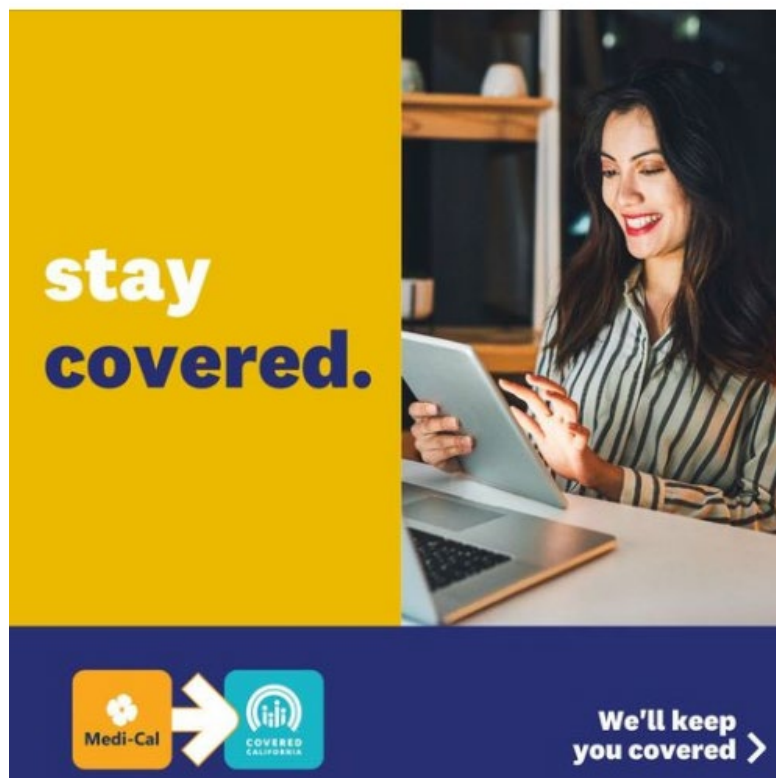
seen on social

Facebook

Twitter

Covered California ✔ @CoveredCA · Apr 15 · · ·
Preventive care, like annual checkups, cancer screenings and children's wellness exams, are covered in every health plan offered through Covered California, at no additional cost. Sign up if you recently experienced a qualifying life event.

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

Review the Agent and CCSB Service Center schedule for a full list of availability and a list of holiday closures.