

agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners.

Covered California's success has been built on consumer-focused values, flexibility, and innovative approaches designed to meet California's unique needs. This approach allows consumers easier enrollment in health care plans at lower costs and offers the potential for expanded financial assistance. And, Covered California has always maintained a commitment to program integrity. However, the proposed federal marketplace rules issued by the Centers for Medicare and Medicaid Services (CMS) could restrict eligible consumers from accessing and enrolling in healthcare coverage, potentially affecting the efficiency and stability of the marketplace. The new rules propose reversing the recent expansion of marketplace eligibility coverage to Deferred Action for Childhood Arrivals (DACA) recipients. Additionally, these regulations would affect the Open Enrollment and Special Enrollment Periods, the renewal process, eligibility verifications, and the requirements for agent/broker agreements.

On April 11, Covered California submitted <u>public comments</u> in response to the proposed federal marketplace rules issued by CMS. I encourage you to read these comments that address Covered California's concerns and perspectives on the proposed regulations.

I also want to emphasize the important work carried out by Covered California's Outreach and Sales team, which successfully hosted a series of Special Enrollment Period workshops across California in April. Please watch for the presentation deck, recordings, and other resources that will help you 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. Thank you all for your contributions in making a difference for the Californians we serve. I truly appreciate your hard work and partnership in our mission to make high-quality, affordable health insurance accessible to all Californians.

Robert Kingston

Director

Outreach and Sales Division

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latest news

News Release: April 15, 2025

Covered California Welcomes Craig Cornett to Its Board of Directors

important reminders

Special Enrollment Period

Consumers who experience a <u>Qualifying Life Event (QLE)</u> are eligible for a Special Enrollment Period (SEP). During the Special Enrollment Period, Certified Enrollers may assist these eligible consumers. However, they cannot complete new or in-progress applications without a defined Qualifying Life Event. Our <u>Special Enrollment Period Toolkit</u> has valuable information to help you assist in enrolling consumers who experience a Qualifying Life Event.

Deferred Action for Childhood Arrivals (DACA) Eligible Consumers

Covered California announced a new Qualifying Life Event (QLE), "DACA recipient", allowing qualified consumers to enroll through a Special Enrollment Period from February 1 until December 31, 2025. As of February 1, 2025, the new QLE selection is available in the CalHEERS Special Enrollment drop-down menu. Reference our Deferred Action for Childhood Arrivals (DACA) Toolkit for resources to help answer consumer questions about their health insurance options and to assist them with the Covered California enrollment process.

Please note that purchasing insurance through Covered California and receiving financial assistance to pay for the insurance does not make an individual a "Public Charge". For immigration resources, including information on DACA and Public Charge, please visit the <u>California Immigration Guide</u>. The Covered California website also has general <u>Information for Immigrants</u>, recipient-specific <u>DACA Resources</u>, <u>DACA FAQs</u>, and <u>information on Public Charge</u>.

On March 10, 2025, the U.S. Department of Health and Human Services (HHS) introduced new proposed rules that, **if finalized**, would remove Deferred Action for Childhood Arrivals (DACA) recipients from being considered "lawfully present" for eligibility, thus making them ineligible to enroll in a health insurance plan through Covered California, for Advanced Premium Tax Credits (APTC), and cost-sharing reduction (CSRs).

Covered California is reviewing the proposed rules to determine their potential impacts. Until the rules become final, the current policies remain in effect and unchanged. To ensure awareness, we will promptly share updates that may impact our consumers or enrollment partners.

Strike, Lockout, or Labor Dispute Subsidy Program Eligibility and Enrollment

In the event of a strike, lockout, or labor dispute in which members lose their health benefits, approved workers will be eligible for state strike lockout subsidies and Cost Sharing Reductions (CSR) as if they were at 138.1% of the <u>Federal Poverty Level (FPL)</u>.

Please reference our <u>Subsidies for Strike/Lockout Guide</u> for more details, including a list of approved Covered California strikes and instructions for assisting consumers with selecting the appropriate <u>Qualifying Life Event (QLE)</u> on the Special Enrollment page of the application.

Reasonable Opportunity Period (ROP) and Auto-Discontinuance Reminders

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 <u>required documentation</u> 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 <u>Understanding ROP and Auto-Discontinuance Guide</u> 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.

Help 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, they will automatically be discontinued from Covered California programs based on the data inconsistency.

Notice ID "NOD70A" or "NOD70B" would have appeared on your <u>Daily Summary Email</u> 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.

Help Requests and Live Chat Features

<u>Enrollers</u> can submit support cases directly from the Enroller Portal! This feature aims to streamline the process of reporting more complex issues and improve the overall user experience by enabling you to track the status of your cases and receive timely updates in one accessible location.

<u>Enrollers</u> can also access real-time assistance through our newly implemented live chat feature! This enhancement is designed to provide immediate support, allowing you to resolve common issues and get answers to your questions without delay. Live chat is available during <u>standard business hours</u>, ensuring you have access to support when you need it most.

For more detailed information on how to access these exciting new features, reference our newly created Enroller Portal Help Request and Live Chat Guide.

Updated Income Self-Attestation Form

Covered California compares the information entered on the application with government data sources or information previously provided. Consumers are asked to <u>submit documents</u> to confirm their eligibility if the data is inconsistent. An updated <u>Income Self-Attestation Form</u>

is now available on the Covered California site to increase the accuracy of income-related information verification and streamline the data entry process. Please discard any saved or printed versions of the previous form and start using this updated form for <u>Proof of Income</u>.

resources

Social Media Toolkit

Please reference the <u>Social Media Toolkit</u>, 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 downloading 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.

Helpful Resources and Materials

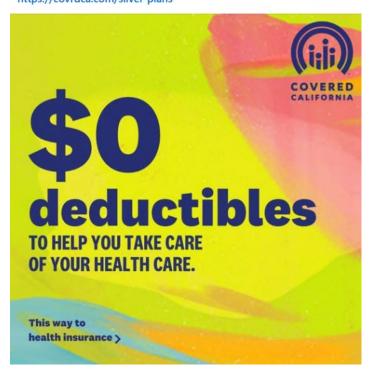
<u>Enrollment Partner Toolkits</u> are a "one-stop shop" for Covered California's Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points,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

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Your health care is important. We help you pay less for it. Choose one of our new Silver-level plans during this special enrollment and save: https://covrdca.com/silver-plans





service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 AM to 6:00 PM Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 AM to 5:00 PM Saturdays and Sundays, Closed

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