



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

## Director's Corner

Dear Covered California Enrollment Channel Partners,

[Covered California announced](#) that a record number of Californians selected health plans for the 2024 plan year – more than 1.7 million Californians have chosen a health plan through Covered California for 2024, with over 300,000 new enrollees and over 1.4 million renewing their coverage. The increased federal subsidies through the Inflation Reduction Act paired with [California's new cost-sharing reduction program for 2024](#) helped create the highest number of new sign-ups during an Open Enrollment Period. Health coverage is more attainable and more affordable than ever for so many Californians!

[Covered California also recently announced](#) the release of the Request for Application (RFA) No. 2023-02 for Covered California's Navigator Program. This opens a window of opportunity for both new organizations and existing Navigator entities to apply and participate in Covered California's Navigator Program for the upcoming grant cycle, 2024 to 2027. The Navigator Program has been providing vital services to communities for more than ten years and has continuously evolved and improved in its ability to provide outreach, education, and enrollment services to underserved populations throughout the State of California. For comprehensive details about the program, please visit our [Navigator Program website](#).

As you know, Terri Convey announced her retirement in a message you received earlier this week. As the Interim Director, I would like to introduce myself and share my excitement to collaborate with you in the important work that you all do to help Californians enroll with Covered California.

I joined the Covered California team in 2017 as the Manager for the Account Services team focused on the Navigator grant program. In 2019, I became the Branch Chief of the Sales Operations Branch, overseeing the Agent Admin and Certification Services, Business Analytics, and Distribution Services Sections. Most recently, I have served as the Deputy Director of Outreach and Sales, primarily responsible for Covered California for Small Business.

While the organization begins the recruitment process, I want to assure you that the leadership of Covered California is steady and in capable hands. We will continue to listen and learn from your experiences and are eager to provide the pertinent information, resources, and technology you need to assist Californians with their coverage needs.

I would like to take this moment to express my heartfelt gratitude to Terri Convey for her outstanding leadership of the division for the past six years. We wish her a joyous and fulfilling retirement.

Thank you for your continued commitment to Covered California. I look forward to our future collaborations.



**Robert Kingston**

Interim Director

Outreach and Sales Division

## Latest News

**News Release: February 15, 2024**

[Covered California's Navigator Program Is Now Accepting Applications for the 2024-2027 Grant Cycle With a March 15 Deadline](#)

**News Release: February 8, 2024**

[Covered California Achieves Record Enrollment as Californians Have Until Friday at Midnight to Sign Up for Health Coverage for 2024](#)

## IRS Form 1095-A

### **IRS Form 1095-A**

During tax season, Covered California sends the federal **IRS Form 1095-A** Health Insurance Marketplace Statement to consumers. IRS Form 1095-A is an important federal tax document that serves as proof of Minimum Essential Coverage and for individuals to claim the premium tax credit, to reconcile any Advanced Premium Tax Credit (APTC) received, and to file an accurate tax return for the 2023 tax year. The amount displayed on IRS Form 1095-A reflects how much was paid to Covered California Qualified Health Plans to help with the cost of a consumer's health coverage.

**IRS Form 1095-A** is generated for each enrolled plan (except minimum coverage plans), regardless of if APTC was applied. If a consumer changed plans or had a gap in coverage at any point in 2023, they may receive multiple 1095-A forms.

### **Important Information to Help Consumers:**

- Covered California sent IRS 1095-A forms by January 31, 2024.
- If a consumer's communication preference is email, they should have received an email from Covered California with instructions to sign into their [CalHEERS account](#) and download their forms. They will not receive their forms in the mail.

- If a consumer's communication preference is mail, they should have received their forms in the mail – some may arrive after January 31.
- All consumers can access their IRS Form 1095-A from their [CalHEERS account Home Page](#), or under *Documents & Correspondence*, even if their preference is mail.

**Now Available:** [IRS Form 1095-A Toolkit for Certified Enrollers](#) contains detailed information about Form 1095-A as well as other important resources and the premium assistance reconciliation process. For additional information, you can also visit the [Tax Forms and Filing](#) page on the Covered California website.

Please note: Consumers will not receive FTB 3895 tax forms for the 2023 benefit year because consumers did not receive the California Premium Assistance Subsidy. FTB 3895 tax forms are available for 2020 and 2021.

## Important Reminders

### **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.

### **Special Enrollment Period & Qualifying Life Events**

Consumers cannot enroll or make changes to their Covered California health plan outside of the Open Enrollment period *unless* they experience a [Qualifying Life Event \(QLE\)](#). Consumers who experience a Qualifying Life Event 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 [Special Enrollment Period Toolkit](#) has valuable information to help you assist in enrolling consumers who experience a Qualifying Life Event.

**Note:** Special Enrollment does not apply to Medi-Cal applicants. These individuals can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

### **CalHEERS Release 24.2**

CalHEERS was updated to version 24.2 on Monday, February 12. One major change that occurred with this release is, per revised federal rules, the Special Enrollment Period

(SEP) has expanded from 60 days to 90 days for consumers who are discontinued from Medi-Cal and gain eligibility for a Covered California plan. Please reference the [24.2 CalHEERS Release Notes](#) for full details of this change.

### **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.

<b>State of Emergency</b>	<b>Affected Counties</b>	<b>QLE Date</b>	<b>SEP End Date</b>
<b>Winter Storms</b>	San Diego and Ventura	January 23, 2024	March 22, 2024
<b>Winter Storms</b>	Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura	February 4, 2024	April 4, 2024

### **Updating a Consumer's Consent**

Consumers may authorize Covered California to verify their information electronically for a period of zero (0) to five (5) years. This allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR), as eligible, without the consumer having to take any action. For consumers to renew their coverage with financial help, Covered California needs permission to check income as reflected on their tax return. To ensure that your consumers receive any increased financial help they may be eligible to receive, please confirm that their Consent for Verification is provided. Please check your [Portal Alerts](#) or utilize your [Book of Business](#) to find any of your consumers whose Consent for Verification has expired – consumers must update their consent for Covered California to determine their continuing eligibility for financial assistance. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

### **Understanding ROP 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)/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 that bypasses ROP.**

## Enrollment Partner Tool Kits

### **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 [updated 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



Covered California

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Financial help through Covered California could lower your monthly health insurance premium. Check today to see if you qualify during special enrollment!



## 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

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