



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

## Director's Corner

Dear Partners,

[New data](#) shows that more than 243,000 Californians have signed up for coverage during Open Enrollment through January 20, 2024, a 13% increase over the same period last year! In addition, more than 1.5 million people have chosen to renew their coverage. The increased and expanded financial help available through enhanced federal subsidies and the new state-enhanced cost-sharing reduction program have been the key drivers in making this strong enrollment possible.

Time is running out to sign up for a Covered California plan, but consumers can still enroll with a new Qualifying Life Event (QLE). [Covered California announced](#) a new, short-term QLE, "*Needed more time to sign up,*" which will allow qualified consumers to continue to enroll through a Special Enrollment Period (SEP) from February 1 until March 26, 2024.

I encourage you to keep up the great work and urge you to reach out to any consumers who might need additional help getting covered. Use the [Shop and Compare Tool](#) to find out if consumers are eligible for financial help. And please carefully review the information in this briefing and reference our [Toolkits](#) and other important resources to help you best support Covered California consumers.

I appreciate all your hard work over the past few months, and I thank you for your partnership in our mission to help Californians access high quality, affordable health care through Covered California.

Best wishes for finishing strong!

**Terri Convey**

Director

Outreach and Sales & Covered California for Small Business

## Latest News

**News Release: January 31, 2024**

[Covered California Announces More Time to Enroll for Coverage in 2024](#)

**News Release: January 25, 2024**

[Enrollment Surge Continues as Covered California Approaches Jan. 31 Deadline for Open Enrollment](#)

## 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 will send IRS 1095-A forms by January 31, 2024.
- If a consumer's communication preference is email, they will receive 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 will receive 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

### **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.**

### **Mixed Households: Covered California and Medi-Cal Eligibility Reminders**

Although family members can apply together for health coverage, each member of the household is evaluated and provided an eligibility determination individually. Some members of the household may qualify for Medi-Cal, whereas others may qualify for financial assistance through Covered California (Advanced Premium Tax Credit and/or Cost Sharing Reductions). For these [mixed household cases](#), Covered California enrollers are permitted to make only limited changes. Certified Insurance Agents, Certified Enrollment Counselors, and Service Center Representatives can answer questions about Covered California plans, eligibility, and notices and process name changes only for Covered California members; they cannot process other reported changes, redetermine or undo Medi-Cal eligibility, or offer case advice. All inquiries related to Medi-Cal, including questions about terminating Medi-Cal coverage, must be referred to the beneficiary's local county Social Services office.

Access the links below for important Medi-Cal information and additional resources you can use to help consumers:

- [Department of Health Care Services County Listings](#): contains links to contact information for the local county Medi-Cal department offices.
- [Covered California's Medi-Cal page](#): important information regarding Medi-Cal eligibility and other details.

- [Medi-Cal Reminders and When to Contact County Social Services](#): guide outlining information that certified enrollers can use when assisting Medi-Cal beneficiaries who may be eligible for and wish to enroll into a Covered California plan.
- [Assisting Medi-Cal Eligible Consumers FAQ](#): frequently asked questions and glossary terms to understand the Medi-Cal enrollment process and learn how to seek help for various scenarios.

### **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](#).

## 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.

## Seen on Social

### Facebook



Covered California

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Don't go without health coverage for 2024! Open enrollment is happening now! Create an account and enroll through Covered California by January 31.



## 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.