



Agent Briefing

NEWS FROM COVERED CALIFORNIA

Director's Corner

Dear Partners,

We began this year with an [already record number of plan selections, especially for those hit the hardest by the COVID-19 pandemic](#). And many Californians are still uninsured right now, even though they are eligible for financial help from Covered California or low-cost or no-cost coverage through Medi-Cal. The new federal administration [announced this week a new Special Enrollment Period](#) to allow Americans the opportunity to purchase health insurance during the continued COVID-19 pandemic. Effective February 1, anyone uninsured and eligible to enroll in health care coverage through Covered California can sign up through May 15!

As we lean in on the federal push to connect Americans with vital health insurance coverage, I want to encourage you to keep up the very good work you have been doing and urge you to finish strong in getting even more of California covered in 2021! Please review carefully the information in this briefing and reference our Toolkits, Quick Guides, and other resources and materials to help you best support Covered California consumers.

And keep an eye out for emails from us as the Outreach and Sales Division works to develop collateral and training for our certified enrollers to prepare you for the new health care premium stipend available to eligible app-based drivers (e.g., Lyft, Uber) via [Proposition 22](#). Initial information is now available in a [Quick Guide](#), as well as our [Prop 22 Audio Briefing](#).

As always, we appreciate your partnership in our mission to help get California covered! Best of luck in finishing strong!

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Latest News

News Release: January 28, 2021

[California Joins President Biden in Responding to COVID-19 Pandemic by Announcing Special Enrollment to Help People Get Insurance](#)

News Release: January 15, 2021

[Covered California Teams Up with Bay Area Mayors to Promote Coverage and Safe COVID-19 Practices as the State Experiences a Post-Holiday Pandemic Surge](#)

News Release: January 12, 2021

[Covered California Begins New Year with a Record Number of Plan Selections, Serving Those Hardest Hit by the Pandemic, as State Experiences Post-Holiday Surge of New COVID-19 Cases](#)

News Release: December 28, 2020

[Amid Surging COVID-19 Pandemic and Impending Enrollment Deadline, Covered California Urges Consumers to Sign Up for Health Care Coverage](#)

Open Enrollment

Select a Health Plan by Jan. 31

The plan selection deadline is quickly approaching. Remind consumers they must enroll and **make a plan selection by January 31, 2021**. Reference the [Certified Enroller Portal Search Training guide](#), and using the “Next Steps: Complete Plan Selection” search filter, you can identify consumers who still need to select a plan by January 31.

Remind Consumers to Make Their First Payment

Remind enrolled consumers to make their binder payment by the specified due date for their health coverage to take effect and avoid a gap in coverage. Although many carriers offer the option to pay online, calling the carriers directly to make a payment could be the most immediate way for consumers to effectuate their coverage. Reference the [Contact Your Insurance Company](#) page of Covered California’s website to find the payment options for all health and dental plans.

Open Enrollment

Assist your consumers with their enrollment and sign-up process through January 31, 2021. You can now access our [newly updated Open Enrollment Toolkit](#) which has everything you need to assist consumers.

OE 2021 Kickoff Webinar Recordings, Slide Decks, and FAQ

- [Covered California Open Enrollment 2021 Statewide Webinar Presentation](#)
- [Covered California Open Enrollment 2021 Statewide Webinar Slide Deck](#)
- [Covered California Open Enrollment 2021 Regional Webinar Presentation](#)
- [Covered California Open Enrollment 2021 Regional Webinar Slide Deck](#)
- [Covered California Open Enrollment 2021 Webinar FAQ](#)
- [2021 Virtual Statewide Carrier Presentation](#)
- [2021 Medi-Cal Refresher Training Presentation with DHCS](#)
- [2021 Virtual Statewide Carrier Presentation Slide Deck](#)
- [2021 Medi-Cal Refresher Training Presentation with DHCS Slide Deck](#)
- [Individual Carrier Presentations Slide Decks](#)

Uninsured Subsidy-Eligible Target Area Maps

Newly updated [Uninsured Subsidy-Eligible Target Area Maps](#) are now available for Open Enrollment. The Target Area Maps PDF book contains two series of maps spanning eight California regions:

- Race/Ethnicity Target Area Maps
- General Population Target Area Maps

The *Race/Ethnicity Target Area Maps* are focused on the highest concentrations of uninsured subsidy-eligible* populations of specific races and ethnicities.

The *General Population Target Area Maps* are focused on the densest populations of uninsured subsidy-eligible populations regardless of race and ethnicity.

****Subsidy eligibility is determined by an uninsured consumer's Federal Poverty Level (FPL) falling within 138%-499%.***

IRS Form 1095-A

During tax season, Covered California sends two forms to our members:

1. The federal **IRS Form 1095-A** Health Insurance Marketplace Statement; and

2. The California **Form FTB 3895** California Health Insurance Marketplace Statement.

IRS Form 1095-A

IRS Form 1095-A is an important federal tax document that serves as proof of coverage for individuals to claim the premium tax credit, reconcile any Advanced Premium Tax Credit (APTC) received, and to file an accurate tax return for the 2020 tax year. The amount displayed on the IRS Form 1095-A reflect how much was paid to Covered California Health Insurance companies to help with the cost of a consumer's health coverage. An IRS Form 1095-A helps ensure the amount of APTC applied in 2020 is accurately reported and serves as proof of Minimum Essential Coverage.

Form FTB 3895

The Form FTB 3895 is an important state tax document that serves as proof of coverage for individuals to claim the Premium Assistance Subsidy (state subsidy), reconcile any advanced state subsidy received, and to file an accurate tax return to avoid paying the state individual mandate penalty for the 2020 tax year. The amount displayed on the Form FTB 3895 reflect how much was paid to Covered California Health Insurance companies to help with the cost of a consumer's health coverage. A Form FTB 3895 helps ensure the amount of state subsidy applied in 2020 is accurately reported and serves as proof of Minimum Essential Coverage.

Please Note: The **IRS Form 1095-A and Form FTB 3895** is generated for each enrolled plan (except minimum coverage plans), regardless of if **APTC/state subsidy** was applied.

Important Information to Help Consumers:

- Consumers should receive IRS Form 1095-A and Form FTB 3895 from Covered California by January 31, 2021, if they have not received it already.
- 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.
- All consumers can access their IRS Form 1095-A and Form FTB 3895 in their [CalHEERS account Home Page](#), or under *Documents & Correspondence*, even if their preference is mail.

Now Available: [IRS Form 1095-A and Form FTB 3895 Toolkit for Certified Enrollers](#) contains detailed information about the Form 1095-A and Form FTB 3895 as well as other important resources and the premium assistance reconciliation process.

Health Plans

Regional Rate and Plan Information Booklet

In August, [Covered California announced](#) rates and plan participation for 2021. The [2021 Plan Information for Enrollers Booklet](#) is available to review for more information.

Special Enrollment

CARES Act Income Reporting

The CARES Act approved two forms of stimulus payments to ease the financial hardship Americans are experiencing during the Coronavirus (COVID-19) pandemic. For important information about **countable income** when helping Californians enroll in programs providing financial help for health insurance coverage, please see the [CARES Act FAQ for Enrollers](#).

The CalHEERS Income page changed Monday, May 18 to include more boxes for the Coronavirus Aid, Relief, and Economic Security (CARES) Act's additional unemployment insurance benefits. Consumers who received Pandemic Unemployment Compensation (PUC) payments should log into their application and report these additional benefits.

Domestic Violence QLE

As of October 5, 2020, "Victim of domestic abuse or spousal abandonment" is available as a distinct Qualifying Life Event (QLE) selection on the special enrollment period (SEP) dropdown menu in the CalHEERS application. For full details, please see the [Quick Guide](#).

Consent for Verification

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) without the consumer having to take any action.

- Consumers who did not authorize Covered California to verify income and household size for 2020 electronically are being sent [notices](#) requesting their consent.
- Consumers who are currently enrolled in a Covered California Health Plan and do not provide their consent to verify their information for the 2021 coverage year may lose their APTC and/or CSR.

Access our [Consent for Verification Quick Guide](#) now to help consumers update their consent for electronic verification and avoid having them potentially lose their Advanced Premium Tax Credit or Cost Sharing Reductions.

If a consumer's Consent for Verification has expired, and they do not supply Consent until after December 15, their eligible APTC and/or CSR would not be applied effective until February 1, 2021.

Important Reminders

DocuSign Delegation Form

Certified Agents are now able to request delegation to consumer cases electronically, via DocuSign! Follow our step-by-step [Electronic Delegation Guide](#); the link to open the DocuSign form is within this guide. **It is very important that you complete the DocuSign Delegation Form correctly and accurately – many forms are being rejected for inaccurate or misplaced information. If you have a form rejected, please check its accuracy before resubmitting to avoid having it rejected again.**

BEST PRACTICE TIP: If you schedule consumers for appointments, call them to collect the information you'll need to complete the DocuSign Delegation Form before booking the appointment. That way, you'll have access to their case as soon as you meet!

2021 Covered California FPL and Maximum Contribution Percentage Calculator

Certified Enrollers can use our new [2021 Covered California FPL and Maximum Contribution % Calculator](#) to estimate the additional calculation details that go into a consumer's APTC and/or State Subsidy eligibility.

Please note: *This document works best on a device that has Microsoft Excel installed or in a browser that supports Microsoft Excel downloads.*

California Requires Equal Access to Health Care Services

Consumers have legal rights to care—even now, when some people with preexisting conditions or disabilities may worry they'll be treated after any COVID patients. Please read the [Non-Discrimination Bulletin](#) released by the Departments of Health Care Services, Public Health, and Managed Health Care for more information.

Federal Poverty Levels Have Recently Changed

Please reference the new [Program Eligibility by Federal Poverty Level for 2021 chart](#) for up-to-date information when assisting consumers with enrollment. 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 (Medi-Cal) income to be different from the annual (Covered California) income, resulting in a different eligibility determination than expected.

Authorized Representatives

For a Certified Enroller to speak to county eligibility workers (CEWs) on behalf of consumers, the Certified Enroller must be designated as an Authorized Representative (AR) by the consumer. Consumers can have as many Authorized Representatives as they want. Access the Authorized Rep. forms here:

- [Individual as Authorized Representative](#)
- [Agency as Authorized Representative](#)

Health Reimbursement Arrangement (HRA) Affordability Tool

A [Health Reimbursement Arrangement](#) (HRA) is an employer-funded group health benefit that provides tax-free reimbursement for qualified medical expenses. Some employers offer HRAs to their employees instead of, or in addition to, traditional healthcare plans.

[The HRA Affordability Tool](#) is now live on the Covered CA website! This new tool will help consumers determine whether they can purchase a Covered CA health plan with their HRA funds.

Text Alerts Opt-In

This Open Enrollment Period is perhaps our most important yet, and our enrolling partners need important information—fast. That is why we want to remind you of our text alerts! [Sign up now](#) to receive short, targeted text messages with links to the information, deadlines, tools, and resources you need to serve your consumers during this enrollment period.

Please note: You are not required to sign up for messaging as a condition to maintaining your agent certification or to receive any other service or product from Covered California. Message and data rates may apply. You may revoke your consent at any time. If your contact information changes, you should inform Covered California. Covered California will send approximately one text message per week during Open Enrollment periods and approximately one text message per month during other periods.

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

Access our [Social Media Toolkit](#), which provides resources and best practices along with pre-approved content in English and Spanish and shareable images for [Facebook](#), [Twitter](#), [Instagram](#) and more.

Consumer Flyers

[Enroll. Get Care. Renew.](#)

[Lost your job? You can get health coverage!](#)

[¿Perdiste tu trabajo? ¡Puedes obtener cobertura médica! \(Spanish\)](#)

Agent Extranet

Conditional Eligibility Extract Now Available

As a reminder, the Conditional Eligibility file is available in your Agent Extranet account. This file provides you consolidated lists of your delegated consumers who need to provide documentation to prove eligibility to continue health insurance and/or financial assistance through Covered California.

Review the [Conditional Eligibility Extract Job Aid](#) to learn about the file available in your [Agent Extranet](#) each month.

Seen on Social

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Covered California

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It's time to get 2021 health coverage or make any changes to your current plan. Enroll by January 31. <https://covrdca.com/3qlul7X>

IT'S TIME TO GET COVERED.
sign up for 2021
health coverage!



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It's time to get 2021 health coverage or make any changes to your current plan. Enroll by January 31. covrdca.com/2KAv2zI

GET COVERED 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.