



Agent Briefing

NEWS FROM COVERED CALIFORNIA

Director's Corner

Dear Partners,

The past several months have shown the crucial importance of doing even more to reach and serve consumers so they can understand their health care options and get access to the care they need. The American Rescue Plan provides new and expanded financial help to eligible consumers who receive their health insurance through Covered California. Many Californians can now get more help than ever before and potentially lower their health insurance costs dramatically – with some consumers getting the best coverage available for as low as \$1 per month per person.

We encourage you to reach out to your consumers and make sure they are not missing out on potential financial help. For specific messaging and suggested talking points to help you contact consumers, please use our [American Rescue Plan Suggested Messaging for Enrollers](#). If you have any questions about The American Rescue Plan, please reference our [Frequently Asked Questions \(FAQ\) document](#).

As always, we want to thank you for all your hard work in developing and building a strong plan that continues our efforts to help people access the high-quality, affordable care they need and deserve. We appreciate your partnership in our mission to help get California covered!

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Latest News

News Release: July 28, 2021

[Covered California Announces 2022 Plans: Full Year of American Rescue Plan Benefits, More Consumer Choice and Low Rate Change](#)

Important Reminders

American Rescue Plan Suggested Messaging for Enrollers

The American Rescue Plan creates substantial sales opportunities for Certified Enrollers to extend financial help to new and existing consumers. Our [American Rescue Plan Suggested Messaging for Enrollers](#) includes specific messaging and suggested talking points to help you contact consumers and make sure they are not missing out on potential financial help.

Reporting Unemployment Insurance Benefits

The American Rescue Plan provides additional Advanced Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR) for eligible consumers who receive unemployment insurance benefits (UIB) during 2021. Consumers who report receiving UIB for any week in 2021 will have their plans automatically updated to Silver 94 plans and qualify for a monthly premium at a cost of \$1 per person per month for the benchmark Silver plan available to them. However, consumers must either already be enrolled in a Silver plan or must change their plan to a Silver plan in order to receive the additional CSR benefit.

Note: Consumers may choose a higher cost Silver plan and still receive the Silver 94 benefits – they would simply pay the difference. If consumers are enrolled in the lowest cost or second lowest cost Silver plan available to them, their net premium will be automatically adjusted to \$1 per person per month. If consumers are in a higher cost Silver plan, their monthly premium will be lowered, but they will still be responsible for paying the difference.

Consumers MUST report UIB on their Covered California application to receive the enhanced benefits. If you have consumers who received UIB in 2021, make sure you review the income section of their application to verify that (1) the amounts are correct, (2) the dates indicate the UIB was received during the 2021 benefit year, and (3) they are enrolled in a Silver plan or request to be switched to a Silver plan to receive the enhanced CSR benefit for the maximum number of months available.

Consumers may also be eligible for Premium Tax Credit calculated as if their income was only 138.1% of the federal poverty level for every month they were enrolled in a Covered California plan if they reported receiving Unemployment Insurance benefits at any time in 2021. As a result, consumers may qualify for additional tax credits when filing taxes next year.

Advance Child Tax Credit Payments

Consumers may begin to receive Advance Child Tax Credit payments. **Those payments do not need to be reported as income on your consumers' applications; the Child Tax Credit will not count as income for Covered California Eligibility determinations.** For more detailed information and answers to frequently asked questions, please reference [the 2021 Child Tax Credit and Advance Child Tax Credit Payments website](#).

Check Enrollment Status

All Certified Enrollers have access to a consumer's Enrollment Status on the [Basic Information, Enrollment Details, and Premium History pages](#). Please reference this document to get familiar with this important change within CalHEERS.

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](#).

Delegations

Consumers can delegate their case to a Certified Enroller via text message! Please review our resources below for full details of this automated delegation process.

Resource	Type	Description
Accelerated Consumer Delegation Tool Introduction	Audiocast	Audio briefing introducing the Accelerated Consumer Delegation Consent tool.
How-to Video	Video	Short video showing the steps for enrollers to delegate a consumer's case.
Accelerated Consumer Delegation Consent	Quick Guide	Guide outlining the steps for enrollers to self-serve and delegate a consumer's case using the new Accelerated Consumer Delegation Consent tool.

Health Care Sharing Ministries

Please review our [Health Care Sharing Ministries Policy and Procedures document](#), which has an outline of general policies, definitions of roles, and responsibilities of Covered California and Certified Insurance Agents. We also have a [Health Care Sharing Ministry Consumer Acknowledgement and Full Disclosure Form](#) showing a side-by-side comparison of Covered California Marketplace Plans and Health Care Sharing Ministries.

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

Please reference the [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.

Seen on Social

Facebook



Covered California ✓

July 12 at 8:00 AM · 🌐

Reporting unemployment benefits or changes in income has never been more important thanks to the American Rescue Plan. If you've filed for any unemployment in 2021, coverage is as low as \$1 a month per person. Log on to your account or call us today to report any changes.

<https://covrdca.com/3pZsCLC>

An advertisement for Covered California. It features a photograph of a woman with blonde hair, wearing a blue and white striped dress and a brown cardigan, standing in a room. The text 'get the right amount OF FINANCIAL HELP.' is overlaid on the right side of the image. The word 'amount' is highlighted in a yellow box. The Covered California logo is in the bottom left corner.

**get the
right
amount
OF FINANCIAL
HELP.**

The logo for Covered California, featuring a stylized 'i' and 'i' inside a circle with the text 'COVERED CALIFORNIA' below it.

Twitter



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.