



Agent Briefing

NEWS FROM COVERED CALIFORNIA

July 30, 2020

Director's Corner

Dear Partners,

Following a successful open enrollment period, Covered California launched a special enrollment period to be sure Californians knew about the state-level mandate and had an opportunity to take advantage of the new state subsidies. This special enrollment period—which had been scheduled through the end of April—was modified to include all eligible consumers prompted by the economic impact of the COVID-19 pandemic. This resulted in Covered California seeing enrollment rates over two times as high as what we saw in the same period in 2019. And, we did this expanded effort while many Californians, including Covered California consumers and employees, shifted to work from home. All of these achievements over the past year are the product of good work across Covered California and in partnership with you, our Certified Enrollers, working to serve and support Californians.

The economic consequences of the pandemic make clear 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. California now has the largest number of positive cases of Coronavirus in the country, and Covered California is committed to providing health insurance coverage to eligible Californians affected by the continued spread of the disease: [The COVID-19 Special Enrollment Period will run through August 31, 2020.](#)

I appreciate all your hard work over the past several months to develop and build a strong plan that continues our efforts to deliver affordable care to Californians.

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Latest News

News Release: July 29, 2020

[California to Give Consumers More Time to Sign Up for Health Care Coverage by Extending Special-Enrollment Deadline During COVID-19 Pandemic](#)

News Release: July 16, 2020

[Covered California Increases Investments in Marketing and Outreach to Reach Uninsured Californians During the COVID-19 Pandemic](#)

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.

Special Enrollment Period

Consumers can enroll in a Covered California Health plan or change their current plan **if they experience a [Qualifying Life Event \(QLE\)](#)**—this is called [Special Enrollment](#). Consumers who experience a QLE have up to 60 days from the date of the event to enroll. If 60 days pass and the consumer does not sign up for health coverage, they will have to wait until the next Open Enrollment or experience a different QLE.

The special enrollment period now underway in response to the Coronavirus (COVID-19) pandemic means consumers have until **August 31 to sign up**. The state laws regarding the penalty and individual mandate remain in force.

Now Available: Review valuable information in our [Special Enrollment Toolkit](#) to assist in enrolling consumers who experience a Qualifying Life Event. Also, learn more about Covered California's Special Enrollment verification process.

Consent for Verification

As a best practice, please update the Consent for Verification *each time* you interact with a consumer. Access the [Quick Guide](#) for instructions on how to update consent in the online application.

Important Reminders

CalHEERS 20.6 Release

CalHEERS updated to version 20.6 on Monday, June 29, 2020. Two major enhancements for our Certified Enrollers are included in this release: an expanded view of Enrollment Details and My Delegation History. Please reference the new [20.6 Release Toolkit](#) to get familiar with these enhancements and other important changes within CalHEERS.

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 2020 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.

New Federal Public Charge Policy

The California Health and Human Services Agency issued an updated [Public Charge Guide](#) to serve as a resource for individuals and families with questions about the Federal Government's new public charge policy that went into effect on Monday, February 24, 2020. This new policy makes many changes to the way federal immigration officials make decisions about granting individuals entry into the United States, extension of stay, or adjustment to lawful permanent resident status.

San Diego Area Enrollers: Network Change for Molina Healthcare

Consumers enrolled in a Molina Healthcare plan have been informed that U.C. San Diego Health Medical Group and U.C. San Diego Medical Center (Hillcrest) are no longer providers within the Molina Healthcare network **as of June 30, 2020**. Please reference [this guide](#) to view sample letters and to review the effects this network change will have on consumers and the steps they can take if they have questions or wish to make any additional changes to their health plan.

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 **newly updated** [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.

New Consumer Fliers

[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

Facebook



Covered California

Yesterday at 8:00 AM · 🌐

It's #AdoptACatMonth! Owning a feline friend can reduce the risk of heart disease by around 30 percent. Now that's something to prrr about. Post a picture of your cat here.



Twitter



Covered California @CoveredCA

Attention #CoveredCA members! If your income has recently changed, report it to #CoveredCA. You may be eligible to receive additional financial help! covrdca.com/3fZHseG



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.