



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

## Director's Corner

Dear Partners,

[Covered California has enrolled a record 1.6 million people](#), with thousands of consumers having signed up for coverage due to the new and expanded financial help and lower premiums available through the American Rescue Plan.

Covered California also announced a provision that will allow thousands of eligible Californians who received unemployment insurance benefits at any point in 2021 to get the best coverage available for as low as \$1 per month per person. Covered California enrollees who are eligible for these additional benefits and are currently enrolled in a Silver-tier product will automatically be placed into a Silver 94 plan with better coverage. We encourage you to reach out to your consumers who are currently enrolled in a non-Silver plan to consider changing their coverage, if eligible. This could save them a significant amount on their monthly premiums while maximizing their benefits.

If you have any questions about The American Rescue Plan or Unemployment Insurance Benefits, please reference our [Frequently Asked Questions \(FAQ\) document](#). For specific messaging and suggested talking points to help you contact consumers and make sure they are not missing out on potential financial help, please use our [American Rescue Plan Suggested Messaging for Enrollers](#). And, as a reminder, we have updated our [Estimated Uninsured Subsidy-Eligible Map](#) to a new, interactive format where you can zoom directly in to target areas including the 21 major population counties.

As always, we want to thank you for all you are doing and encourage you to continue the hard work of helping 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: June 21, 2021**

[Covered California Sets New Enrollment Record as Thousands Get Lower Premiums From the American Rescue Plan as June Deadline Approaches](#)

**News Release: June 17, 2021**

[U.S. Supreme Court Rejects Latest Challenge to the Affordable Care Act and Preserves the Landmark Health Care Law for a Third Time](#)

## 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.

### **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
<a href="#">Accelerated Consumer Delegation Tool Introduction</a>	Audiocast	Audio briefing introducing the Accelerated Consumer Delegation Consent tool.
<a href="#">How-to Video</a>	Video	Short video showing the steps for enrollers to delegate a consumer's case.
<a href="#">Accelerated Consumer Delegation Consent</a>	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** ✓

Yesterday at 8:00 AM · 🌐

Free preventive care like annual check-ups, blood pressure and cholesterol screenings are important for understanding and maintaining our health.

Learn more about free preventive care services available to all Covered California members through their health plans from brand name companies like Kaiser, Anthem Blue Cross and Blue Shield.



### Twitter



**Covered California** ✓ @CoveredCA · Jun 21

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Attention Covered California members! If you or a family member has received ANY unemployment benefits in 2021, your monthly cost could be as low as \$1 a month! [covrdca.com/3hluQ5v](https://covrdca.com/3hluQ5v)



## 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.