



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Recently, Covered California learned that the Centers for Medicare & Medicaid Services published the [final rule](#) addressing Marketplace Integrity and Affordability. The final rules have significantly changed some provisions from the proposed rules published in March, while others remain unchanged. Covered California is still evaluating the full extent of the new final rules and tracking provisions of the federal budget reconciliation bill that may impact state-based marketplaces. We will share further updates as federal policy continues to change. In the meantime, I want to highlight some key points from our preliminary review of the new rules for our valued enrollment channel partners:

- Beginning with Open Enrollment for Plan Year 2027, the period will be shortened to a maximum of nine weeks, running from November 1 to December 31, with coverage beginning January 1.
- DACA recipients will no longer be eligible for Health Insurance Marketplace coverage; Covered California will need to terminate coverage by the end of August for those who are already enrolled. Additionally, the DACA Recipients SEP will no longer be effective as of July 1, 2025.
- Gender-affirming care will no longer be considered an Essential Health Benefit (benefits covered by all plans) starting with Plan Year 2026.
- Health Insurance Marketplaces must now require tax data for income verification, discontinuing the acceptance of consumer attestation when tax data is unavailable.

Covered California is committed to supporting our enrollment partners throughout the implementation of these provisions and will continue to provide updates and reference guides that will be posted to our [toolkits](#).

Please also review the resources included in this briefing for important information, materials, and reminders. As always, I want to express my gratitude for your hard work and dedication to our mission of making high-quality, affordable health insurance accessible to all Californians. I sincerely appreciate your efforts, and I thank you for partnering with us to make a positive impact on the lives of the Californians we serve.

Robert Kingston

Director

Outreach and Sales Division

important reminders

CalHEERS Release 25.6: June 16, 2025

CalHEERS was updated to version 25.6 on Monday, June 16. This release included some new features and major changes, as outlined below:

- **Intelligent Document Processing (IDP) for Identity:** Consumers can provide identity documents to their delegated Certified Enroller, who will upload the acceptable documents on the consumer's application. The system has been updated to use the Intelligent Document Process (IDP) to automatically validate and verify the identity document instead of using Remote Identity Proofing (RIDP).
- **Multi-factor Authentication (MFA) for Consumers:** Consumers must sign up for Multi-Factor Authentication (MFA) to continue accessing their accounts; the current security questions will be removed. Consumers must sign up using their phone or email to verify their identity when logging in.
- **Intelligent Document Processing (IDP) Phase 2:** IDP Phase 2 will allow 11 new types of documents to be uploaded and accepted. This new feature will help users better understand the process, avoid mistakes, and improve their experience when uploading documents.
- **New Remote Identity Proofing (RIDP) Solution for Consumers Using CalHEERS Portal:** A new RIDP solution will help more consumers successfully prove their identity. This will reduce the number of people dropping out of the application process and lower the amount of manual work needed during applications.

Please reference our new guides for [Intelligent Document Processing \(IDP\) for Identity](#), [Intelligent Document Processing \(IDP\)](#), and [Remote Identity Proofing \(RIDP\)](#), as well as the [25.6 CalHEERS Release Notes](#), for full details of these changes and other important updates and enhancements.

State of Emergency SEP

Californians affected by a natural or human-caused disaster that results in a Governor's State of Emergency proclamation may qualify for a Special Enrollment Period (SEP). The table below shows the current state of emergency list, the Qualifying Life Event (QLE) date, and the last day to select a plan (SEP End Date). The QLE dropdown menu on the Special Enrollment page of the application includes a state of emergency option. To assist consumers who may qualify for this SEP, select "**County under state of emergency**" from the dropdown menu and enter the date of the Qualifying Life Event.

State of Emergency	QLE Date	SEP End Date
Trinity County – 2024 December Storms	May 28, 2025	July 27, 2025
San Joaquin County – Victoria Island Levee Incident	May 28, 2025	July 27, 2025
City of Malibu – Franklin Fire	June 18, 2025	August 17, 2025

Strike, Lockout, or Labor Dispute Subsidy Program Eligibility and Enrollment

In the event of a strike, lockout, or labor dispute in which members lose their health benefits, approved workers will be eligible for state strike lockout subsidies and Cost Sharing Reductions (CSR) as if they were at 138.1% of the [Federal Poverty Level \(FPL\)](#).

Please reference our [Subsidies for Strike/Lockout Guide](#) for more details, including a list of approved Covered California strikes and instructions for assisting consumers with selecting the appropriate [Qualifying Life Event \(QLE\)](#) on the Special Enrollment page of the application.

Guide to Enrollment Help Fact Sheet

We are excited to announce the launch of a new [Guide to Enrollment Help Fact Sheet](#) designed to help consumers better understand the similarities and differences between Certified Insurance Agents and Certified Enrollment Counselors. This clear and concise one-page resource, currently available in English and Spanish, provides key insights into the roles, responsibilities, and services offered by agents and counselors. The fact sheet aims to empower consumers with the information they need to make informed decisions about their health coverage journey while working with Covered California enrollers.

To support your enrollment efforts, we encourage all enrollers to review the fact sheet and use it in conversations with consumers. By clarifying the differences and similarities between Agents and Counselors, we can ensure that Californians receive the support they need to navigate their health coverage options with confidence.

Reasonable Opportunity Period (ROP) and Auto-Discontinuance Reminders

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) or 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.

Help Consumers with Periodic Data Matching Findings

Through a process called Periodic Data Matching (PDM), Covered California is required to check federal records twice a year to verify if a consumer enrolled in a plan through Covered California has Medicare eligibility, enrollment, or deceased status. If consumers do not respond and act within 30 days of the PDM letter ([NOD70A](#) or [NOD70B](#)) being sent, they will automatically be discontinued from Covered California programs based on the data inconsistency.

Notice ID “NOD70A” or “NOD70B” would have appeared on your [Daily Summary Email](#) for any affected consumers that you can contact to assist with taking the required action(s). To resolve any inconsistencies for each household member where a response is needed, sign in to the consumer’s application and either Agree or Disagree with any noted inconsistency.

Help Requests and Live Chat Features

Enrollers can submit support cases directly from the Enroller Portal! This feature aims to streamline the process of reporting more complex issues and improve the overall user experience by enabling you to track the status of your cases and receive timely updates in one accessible location.

Enrollers can also access real-time assistance through our newly implemented live chat feature! This enhancement is designed to provide immediate support, allowing you to resolve common issues and get answers to your questions without delay. Live chat is available during [standard business hours](#), ensuring you have access to support when you need it most.

For more detailed information on how to access these exciting new features, reference our newly created [Enroller Portal Help Request and Live Chat Guide](#).

Updated Income Self-Attestation Form

Covered California compares the information entered on the application with government data sources or information previously provided. Consumers are asked to [submit documents to confirm their eligibility](#) if the data is inconsistent. An updated [Income Self-Attestation Form](#) is now available on the Covered California site to increase the accuracy of income-related information verification and streamline the data entry process. Please discard any saved or printed versions of the previous form and start using this updated form for [Proof of Income](#).

resources

Social Media Toolkit

Please reference the [Social Media Toolkit](#), which provides resources—logos, digital banners, shareable images, and sample posts—to help spread the word about Covered California on social media channels.

We recommend downloading the .zip file to save the Toolkit PDF and images to your computer. Review carefully the “Social Media How To and Best Practices” file for instructions and tips on posting messages and images to your social media channels.

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

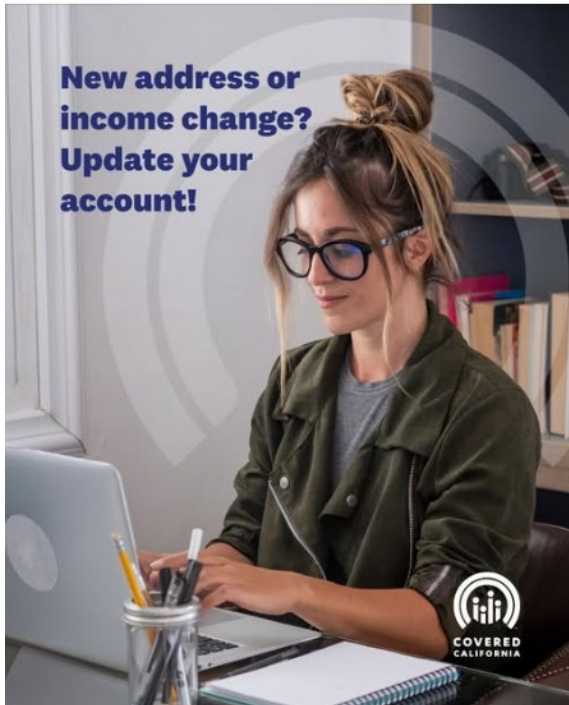
Facebook



Covered California

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Life happens! New address, income change, or a growing family? Report changes within 30 days to keep your Covered California account up to date. These changes could impact your health plan options and financial help.



X



Covered California @CoveredCA · Jun 11

Covered California has your back! Every plan includes rehabilitative and habilitative services and devices, designed to help individuals with injuries, disabilities, or chronic conditions regain their mental and physical skills. covdca.com/3ZofjqU



service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 AM to 6:00 PM

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 AM to 5:00 PM

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability and a list of holiday closures.