



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

## Director's Corner

Dear Partners,

I want to highlight the amazing opportunities we have to extend more financial help than ever before to consumers as a result of the American Rescue Plan being signed into law. Currently there are approximately 1.2 million uninsured people in California who could receive substantial assistance to help pay insurance premiums. In addition, there are over 400,000 people who have insurance off-exchange who could save hundreds of dollars per month in health care costs. To summarize all the exciting potential opportunities:

- Consumers at any income level may be eligible for more financial assistance.
- Consumers who enroll in Covered California health plans will not have to pay more than 8.5% of their household income for a benchmark plan.
- Consumers who earn more than 400% of the Federal Poverty Level may be eligible for federal financial help for the first time.
- Consumers receiving unemployment compensation during 2021 may be eligible for the maximum amount of subsidies if enrolled in Covered California plans.
- Currently-uninsured consumers will see more financial help and lower premiums, **with many qualifying for \$1-dollar health plans**—including some Silver plans.
- Consumers **currently insured off-exchange** may be able to save hundreds or even thousands of dollars by switching to the same or similar coverage through Covered California. Please contact your off-exchange consumers to make sure they are not missing out on potential financial help.
- Most of your current on-exchange members will be automatically redetermined to maximize their savings. If you have members who don't receive subsidies today, you can get a head start by making sure their applications are up to date with current income.

If you have any questions about The American Rescue Plan, we have provided an updated [Frequently Asked Questions \(FAQ\) document](#) that has valuable information for you to help consumers understand the new law and if they are eligible for financial help, and to understand the benefits of moving to on-exchange coverage.

Thank you for all you are doing. As always, we appreciate your partnership in our mission to help get California covered! Please carefully review the other information, resources, and materials in this briefing as they will help you connect more people with vital health insurance coverage. And, please continue to look out for our messages which will have vital information for you and your consumers.

**Terri Convey**

Director

Outreach and Sales & Covered California for Small Business

## Latest News

**News Release: March 23, 2021**

[Covered California Celebrates the 11th Anniversary of the Affordable Care Act](#)

**News Release: March 18, 2021**

[Covered California, Community Leaders and Health Plans Highlight Key American Rescue Plan Provisions and Lay Out a Roadmap to Lower Premiums and Help Millions Get Covered](#)

**News Release: March 12, 2021**

[Covered California Hails the Signing of the American Rescue Plan Which Will Benefit Millions](#)

## 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 California Premium 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:**

- 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.

## Special Enrollment

### **Important Reminder to Update Consent for Verification**

The new American Rescue Plan law may result in enrolled consumer's eligibility to receive more financial help. In April, Covered California will automatically check eligibility for increased financial help for those consumers who have an active Consent for Verification. To make things easier on you and your consumers and to ensure that they receive any increased financial help they may be eligible to receive, please work with your consumers to update their Consent for Verification and confirm

that consent is provided through 2022. **For instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#) now.**

### **COVID SEP Extension**

[Covered California announced](#) an extension of the COVID Special Enrollment Period (SEP) to allow uninsured and eligible consumers enroll in health care coverage through Covered California from February 1, 2021 to May 15, 2021. When helping consumers apply for health care coverage, select the best fitting Qualifying Life Event (QLE) in the QLE drop-down menu. The application will be reviewed for Covered California eligibility much like it is during Open Enrollment. If the consumer does not have a QLE, select the “**None of the Above**” option. The application will continue for a Covered California eligibility determination.

**Please note:** The 1st day of the month rule applies following plan selection.

### **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](#).

## Important Reminders

### **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 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**

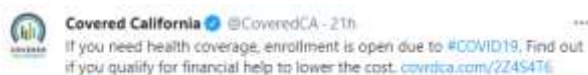
[Enrollment Partner Toolkits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, 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.

## Seen on Social

### **Twitter**



## **Facebook**



**Covered California** ✓  
March 22 at 12:00 PM · 🌐

Covered California is the only place you can receive financial help to lower the monthly cost of health insurance. Find out if you qualify today if you need health coverage. Enrollment is open due to COVID-19.  
<http://covrdca.com/3aW0HVE>



## **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.