



Agent Briefing

NEWS FROM COVERED CALIFORNIA

Director's Corner

Dear Covered California Enrollment Channel Partners,

March 23, 2024, marked the 14th anniversary of the signing of the Patient Protection and Affordable Care Act into law. I'd like to take this opportunity to reflect on the incredible work that Covered California has done to reduce the uninsured population in California — the largest such decrease in the nation. The Affordable Care Act had a wide scope of impact, from new nutrition labeling requirements to the option for states to expand Medicaid and create marketplaces for individual and small-group health insurance. At Covered California, we have seen firsthand and through the work of our hard-working enrollment channel partners the impact that provisions such as premium subsidies and guaranteed issue have had. These provisions ensure that people are able to afford high quality health insurance and cannot be denied coverage due to preexisting conditions.

This is a great time to remind ourselves that our work matters, is meaningful, and makes a difference for the Californians we serve. Thank you all for your incredible contributions!

I would also like to highlight some exciting upcoming events. Covered California's Outreach and Sales team is offering a series of informative workshops in April designed to support you and enhance your understanding of important topics during this Special Enrollment Period. [Click here for a full list of dates, times, and locations, and to secure your spot](#) at the workshop nearest you. We look forward to seeing you there.

I encourage you to review all the resources below for additional information and materials. Again, I appreciate all your hard work, and I thank you for your partnership in our mission to make high quality, affordable health insurance accessible to all Californians.

Robert Kingston
Interim Director
Outreach and Sales Division

IRS Form 1095-A

During tax season, Covered California sends the federal **IRS Form 1095-A** Health Insurance Marketplace Statement to consumers. IRS Form 1095-A is an important federal tax document that serves as proof of Minimum Essential Coverage and for individuals to claim the premium tax credit, to reconcile any Advanced Premium Tax Credit (APTC) received, and to file an accurate tax return for the 2023 tax year. The amount displayed on IRS Form 1095-A reflects how much was paid to Covered California Qualified Health Plans to help with the cost of a consumer's health coverage.

IRS Form 1095-A is generated for each enrolled plan (except minimum coverage plans), regardless of if APTC was applied. If a consumer changed plans or had a gap in coverage at any point in 2023, they may receive multiple 1095-A forms.

Important Information to Help Consumers:

- Covered California sent IRS 1095-A forms by January 31, 2024.
- All consumers can access their IRS Form 1095-A from their [CalHEERS account Home Page](#), or under *Documents & Correspondence*, even if their preference is mail.

Our [IRS Form 1095-A Toolkit for Certified Enrollers](#) contains detailed information about Form 1095-A as well as other important resources and the premium assistance reconciliation process. For additional information, you can also visit the [Tax Forms and Filing](#) page on the Covered California website.

Please note: Consumers will not receive FTB 3895 tax forms for the 2023 benefit year because consumers did not receive the California Premium Assistance Subsidy. FTB 3895 tax forms are available for 2020 and 2021.

Important Reminders

Helping 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, consumers will automatically be discontinued from Covered California programs based on the data inconsistency.

Starting in April, Notice ID "NOD70A" or "NOD70B" will appear 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.

Federal Poverty Level (FPL)

Covered California uses the FPL guidelines from the *previous year* to determine program eligibility, while Medi-Cal uses FPL guidelines from the *current year* to determine program eligibility. After the federal government publishes FPL guidelines in January, CalHEERS is

updated with the new limits for Medi-Cal eligibility determinations. Please reference the new [Federal Poverty Level \(FPL\) limits for 2024](#) affecting Medi-Cal Programs eligibility (the 138%, 213%, 266%, and 322% in the gold columns on the FPL chart). As designed, FPL limits for the other columns on the FPL chart (Covered California Programs) have not changed since they were updated last fall.

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 income (Medi-Cal) to be different from the annual income (Covered California), resulting in a different eligibility determination than expected.

State of Emergency Special Enrollment Period

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 counties currently affected by a state of emergency, the date of the Qualifying Life Event (QLE), and the last day to select a plan (SEP End Date).

State of Emergency	Affected Counties	QLE Date	SEP End Date
Winter Storms	Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura	February 4, 2024	April 4, 2024
Winter Storms	Alameda, Butte, Glenn, Lake, Mendocino, Monterey, Sacramento, San Francisco, Santa Cruz, Sonoma, Sutter	March 22, 2024	May 21, 2024

Understanding Reasonable Opportunity Period and Auto-Discontinuance

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.

As a reminder, Covered California certified enrollers must ensure that each application is fully and truthfully completed by the consumer and that the completed application completely discloses the circumstances of all persons included in the application. Bypassing identification or verification requirements by uploading a “placeholder” image or entering false ID or immigration numbers instead of approved documentation is unlawful and may result in suspension, termination, or other legal action as needed. Covered California audits enrollments and will take remedial action against any certified enroller who bypasses ROP.

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

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 you download 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.

Seen on Social

Facebook



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.