



Agent Briefing

NEWS FROM COVERED CALIFORNIA

Director's Corner

Dear Partners,

We have had a tremendous surge in enrollment over the past several weeks. [More than 76,000 people signed up for health insurance between April 12 and May 15.](#)

However, there is still significant work to be done, and there is another opportunity to help many more people get more coverage for lower premiums. Many Covered California consumers who selected a Gold- or Platinum-level plan, were eligible for a lower-premium Silver plan that provides more substantial benefits. Reaching out to consumers and encouraging them to look at all their health care options could save them a significant amount on their monthly premiums while maximizing their benefits.

We have many tools to help you connect with existing or potential consumers. Please see our [American Rescue Plan Suggested Messaging for Enrollers](#), which has specific messaging and suggested talking points that explain all the financial help that may be available to consumers. If you have any questions about The American Rescue Plan, we have an updated [Frequently Asked Questions \(FAQ\) document](#) that has valuable information, too. And, we have recently updated our [Estimated Uninsured Subsidy-Eligible Map](#) to a new, interactive format. You can zoom directly in to target areas including the 21 major population counties.

As always, thank you for all you are doing; 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: May 19, 2021

[Covered California's Enrollment Surges as People Sign Up to Benefit From the New Financial Help and Lower Premiums Now Available Through the American Rescue Plan](#)

News Release: May 5, 2021

[Covered California Study Shows How Outreach Helps Consumers Get Improved Coverage and Pay Lower Premiums by Making Better Plan Choices](#)

News Release: May 3, 2021

[Covered California Launches New Television Ad Campaign to Encourage Asian Americans to Save With Lower Health Insurance Premiums Provided by the American Rescue Plan](#)

Important Reminders

Special Enrollment Bonus Dollars from Health Plans

The American Rescue Plan not only helps millions across the country afford health coverage, here in California insurance agents have the opportunity to earn more while helping Californians take advantage of the many benefits provided under the law.

Anthem Blue Cross, Blue Shield, Health Net, and Kaiser Permanente have announced bonuses and incentives for brokers to enroll new members or help off-exchange consumers switch to on-exchange coverage. You'll want to connect with your health plan representative for more details on how they will provide extra support to you for your part in this important work.

Stay tuned for upcoming announcements from health plans later in the year on improvements in commissions, too, that may go into effect for next year.

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 extends expanded unemployment benefits (UIB) with a supplemental weekly payment of \$300 through September 6, 2021. These supplemental UIB payments are counted as income for Covered California eligibility determinations. If you have consumers who received unemployment insurance benefits in 2021, make sure you review the income section of their application to verify that (1) the amounts are correct and (2) that the dates indicate the UIB was received during the 2021 benefit 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](#).

DocuSign Delegations Sunset

The delegation process via DocuSign is no longer available as of May 1, 2021. For delegations, please review our [Accelerated Consumer Delegation Consent Guide for Enrollers](#) for full details of the new automated delegation process.

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

Facebook



5,837 Views

California Department of Public Health 
May 15 at 8:30 AM

You cannot get #COVID19 from the vaccine – it does not contain the virus. Learn more at cdph.ca.gov/vaccines

Twitter



Covered California  @CoveredCA · 21h

...

Nearly 90% of members have received financial help and many higher income levels are now eligible. Finish enrolling today. bit.ly/2zd0pbk



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.