

agent briefing NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Since it began, Covered California has provided essential support to millions of California residents, and together with Medi-Cal, we play a vital role in California's healthcare system. However, proposed federal policy changes could create unnecessary challenges for people trying to access health care coverage, potentially undoing the progress in increasing the number of insured individuals and reducing health disparities. Additionally, consumers will experience significant reductions in the financial help they receive to lower their monthly payments unless Congress extends the enhanced premium tax credits. <u>Covered California is committed to contributing valuable insights and resources to the federal policy discussions during this time and will work to ensure that everyone in California has access to affordable, quality health insurance. Covered California will continue to monitor potential policy changes and promptly share updates as they become available.</u>

Covered California's Outreach and Sales team successfully hosted a series of Special Enrollment Period workshops across California in April. To support you in assisting consumers during the Special Enrollment Period, the <u>Virtual Workshop Recording</u> and the accompanying <u>Slide Deck</u> are now available for your reference.

Please also review the resources included in this briefing for important information, materials, and reminders. Thank you all for your contributions in assisting the Californians we serve. I truly appreciate your hard work and partnership in our mission to make high-quality, affordable health insurance accessible to all Californians.

Kobert Vinopton

Robert Kingston Director Outreach and Sales Division

News Release: May 20, 2025

Statement on Proposed Health Provisions in House Reconciliation Bill

important reminders

Special Enrollment Period

Consumers who experience a <u>Qualifying Life Event (QLE)</u> are eligible for a Special Enrollment Period (SEP). During the Special Enrollment Period, Certified Enrollers may assist these eligible consumers. However, they cannot complete new or in-progress applications without a defined Qualifying Life Event. Our <u>Special Enrollment Period Toolkit</u> has valuable information to help you assist in enrolling consumers who experience a Qualifying Life Event.

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

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 <u>Federal Poverty Level (FPL)</u>.

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

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 <u>required</u>

<u>documentation</u> 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 <u>Understanding ROP and Auto-Discontinuance Guide</u> 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 (<u>NOD70A</u> or <u>NOD70B</u>) 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 <u>Daily Summary Email</u> 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 <u>Enroller Portal Help Request and Live Chat Guide</u>.

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 <u>submit documents</u> to <u>confirm their eligibility</u> if the data is inconsistent. An updated <u>Income Self-Attestation Form</u> 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 <u>Proof of Income</u>.

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 🤕 1d · 🕥 COVERED

Losing health insurance, even temporarily can be scary. Rest assured: When you need short-term coverage, Covered California can help. https://covrdca.com/44FKi5d



short-term or long-term,

COVERED CALIFORNIA HAS YOU COVERED



service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 AM to 6:00 PM Saturdays and Sundays, Closed

<u>Covered California for Small Business (CCSB) Service Center</u> Phone: (855) 777-6782

Monday - Friday, 8:00 AM to 5:00 PM Saturdays and Sundays, Closed

Review the <u>Agent and CCSB Service Center schedule</u> for a full list of availability and a list of holiday closures.