



Agent Briefing

NEWS FROM COVERED CALIFORNIA

May 28, 2020

Director's Corner

Dear Partners,

These are uncertain times, and the work you do to connect Californians to health insurance coverage is more important now than ever. [More than 123,000 people](#) have signed up for coverage through Covered California since March 20, when we announced a special-enrollment period in response to the COVID-19 pandemic

Covered California has also started sending more than 11 million emails to Californians to help them understand their health care coverage options during this unprecedented time.

The current special enrollment period ends June 30, and we may see a surge in new consumers in the final few weeks as many Californians who lost their employer-sponsored insurance and were offered COBRA approach the end of their 60-day COBRA election period windows. We encourage you to continue your outreach to consumers seeking health insurance coverage. Links to the new Social Media Toolkit and new fliers and other brochures are included below and available to help you in your outreach and marketing to consumers.

Once again, we thank you for all you are doing, and we hope you and yours are staying healthy and safe. Please continue to look out for our messages that have vital information for you and your consumers.

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Latest News

News Release: May 20, 2020

[Covered California Sees More Than 123,000 Consumers Sign Up for Coverage During the COVID-19 Pandemic](#)

News Release: May 4, 2020

[Covered California Launches New Ad Campaign That Focuses on the COVID-19 Pandemic and Encourages the Uninsured to Sign Up for Coverage](#)

News Release: April 30, 2020

[Covered California for Small Business Works to Help Struggling Businesses Keep Employees Covered During the COVID-19 Pandemic](#)

News Release: April 28, 2020

[Covered California Continues to See Strong Consumer Interest in Quality Health Care Coverage During the COVID-19 Pandemic](#)

Special Enrollment

CARES Act Income Reporting

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.

Special Enrollment Period

Consumers can enroll in a Covered California Health plan or change their current plan **if they experience a [Qualifying Life Event \(QLE\)](#)**—this is called [Special Enrollment](#). Consumers who experience a QLE have up to 60 days from the date of the event to enroll. If 60 days pass and the consumer does not sign up for health coverage, they will have to wait until the next Open Enrollment or experience a different QLE.

The special enrollment period now underway in response to the Coronavirus (COVID-19) pandemic means consumers have until **June 30 to sign up**. The state laws regarding the penalty and individual mandate remain in force.

Now Available: Review valuable information in our [Special Enrollment Toolkit](#) to assist in enrolling consumers who experience a Qualifying Life Event. Also, learn more about Covered California's Special Enrollment verification process.

Consent for Verification

As a best practice, please update the Consent for Verification *each time* you interact with a consumer. Access the [Quick Guide](#) for instructions on how to update consent in the online application.

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 Tool Kits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

Social Media Toolkit

Access our ***newly updated*** [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](#).

New Consumer Fliers

[Enroll. Get Care. Renew.](#)

[Lost your job? You can get health coverage!](#)

[Lost your job? You can get health coverage! \(Spanish\)](#)

Agent Extranet

May Conditional Eligibility Extract Now Available

As a reminder, the May Conditional Eligibility file is available in your Agent Extranet account. This file provides you consolidated lists of your delegated consumers who need to provide documentation to prove eligibility to continue health insurance and/or financial assistance through Covered California.

Review the [Conditional Eligibility Extract Job Aid](#) to learn about the file available in your [Agent Extranet](#) each month.

IRS Form 1095-A

Important 1095-A Reminders

By now, consumers should have received their IRS Form 1095-A from Covered California. Consumers will need Form 1095-A to file their taxes if they, or anyone in their family, were enrolled in a Covered California health plan **during any part** of 2019.

IRS Form 1095-A is an important federal tax document that serves as proof of coverage for individuals to take the premium tax credit, reconcile the credit on their returns with advance payments of the premium tax credit, and file an accurate tax return to avoid paying the federal tax penalty for the 2019 tax year.



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 IRS Form 1095-A. They will not receive their Form 1095-A in the mail.
- If a consumer's communication preference is mail, they will receive their IRS Form 1095-A in the mail.
- All consumers can access their IRS Form 1095-A in their [CalHEERS account](#) under "Documents & Correspondence," even if their preference is mail. Share this [instructional video](#) with your consumers so they can easily find their IRS Form 1095-A in their CalHEERS account.
- Consumers who had health coverage through Covered California anytime during the 2019 calendar year will receive an IRS Form 1095-A. The IRS Form 1095-A will show the month(s) they had health coverage through Covered California.
- Covered California members who enrolled in a minimum coverage plan, also known as catastrophic coverage, **will not receive** a Form 1095-A but instead will receive a Form 1095-B or 1095-C directly from their health insurance company.

The [IRS Form 1095-A Toolkit](#) contains information about the 1095-A form and the premium assistance reconciliation process.

For additional information, you can also visit the "[What is Form 1095-A?](#)" page on the Covered California website.

Important Reminders

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 Have Recently Changed

Please reference the new [Program Eligibility by Federal Poverty Level for 2020 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.

New Federal Public Charge Policy

The California Health and Human Services Agency issued an updated [Public Charge Guide](#) to serve as a resource for individuals and families with questions about the Federal Government's new public charge policy that went into effect on Monday, February 24, 2020. This new policy makes many changes to the way

federal immigration officials make decisions about granting individuals entry into the United States, extension of stay, or adjustment to lawful permanent resident status.

Seen on Social

Facebook



We are living in uncertain times. If the #coronavirus crisis has caused your income to be reduced or you have lost your job or your health insurance, Covered California can help. Learn more: <https://covrdca.com/3cvdr4S> #COVID19



Twitter



Covered California @CoveredCA

For questions or assistance with unemployment claims, please contact the Employment Development Department (@CA_EDD) directly at 1-800-300-5616 or visit edd.ca.gov.



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.