

Special Enrollment Period 2024 Workshop

BRIDGING THE GAP

Connecting to Care

Presentation Published Date: May 1, 2024

Disclaimer: The information contained in this presentation is valid as of the above date. It is intended to provide a snapshot of the current situation or data available at the time of the presentation. Please be aware that details may have changed following this date. We encourage you to consult the appropriate sources or contact us directly for the most up-to-date information.



Outreach & Sales Special Enrollment Period Enroller Workshop | April 2024



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CALIFORNIA**





Agenda

"Empowering Connections: Bridging Certified Enrollers and Community Stakeholders with Covered California Knowledge"

1 Covered California News

2 Special Enrollment Period

3 CalHEERS & Enroller Portal

4 Tools & Resources



Covered California **News**



Legislation Updates

2024-25 California State Budget

Proposed Covered California related items include:

- **\$165 million** appropriation to Covered California to provide a program of financial assistance in plan year 2025 and ongoing
- **\$2 million** ongoing for purposes of funding subsidies for striking workers under AB 2530 (Wood, Chapter 695, Statutes of 2022)
- **\$20.35 million** ongoing to fund the \$1 per member/per month California Premium Credit
- Provisional language granting **retroactive payment authority** for Covered California to cover outstanding state subsidy payments to carriers for the 2020-2021 fiscal year.



Governor Newsom released his **2024-25 State Budget** on January 10, 2024.

Tracking State Legislation



Covered California is **tracking and monitoring state legislation that may impact Covered California**, related programs, and the health insurance market generally.

Topics include:

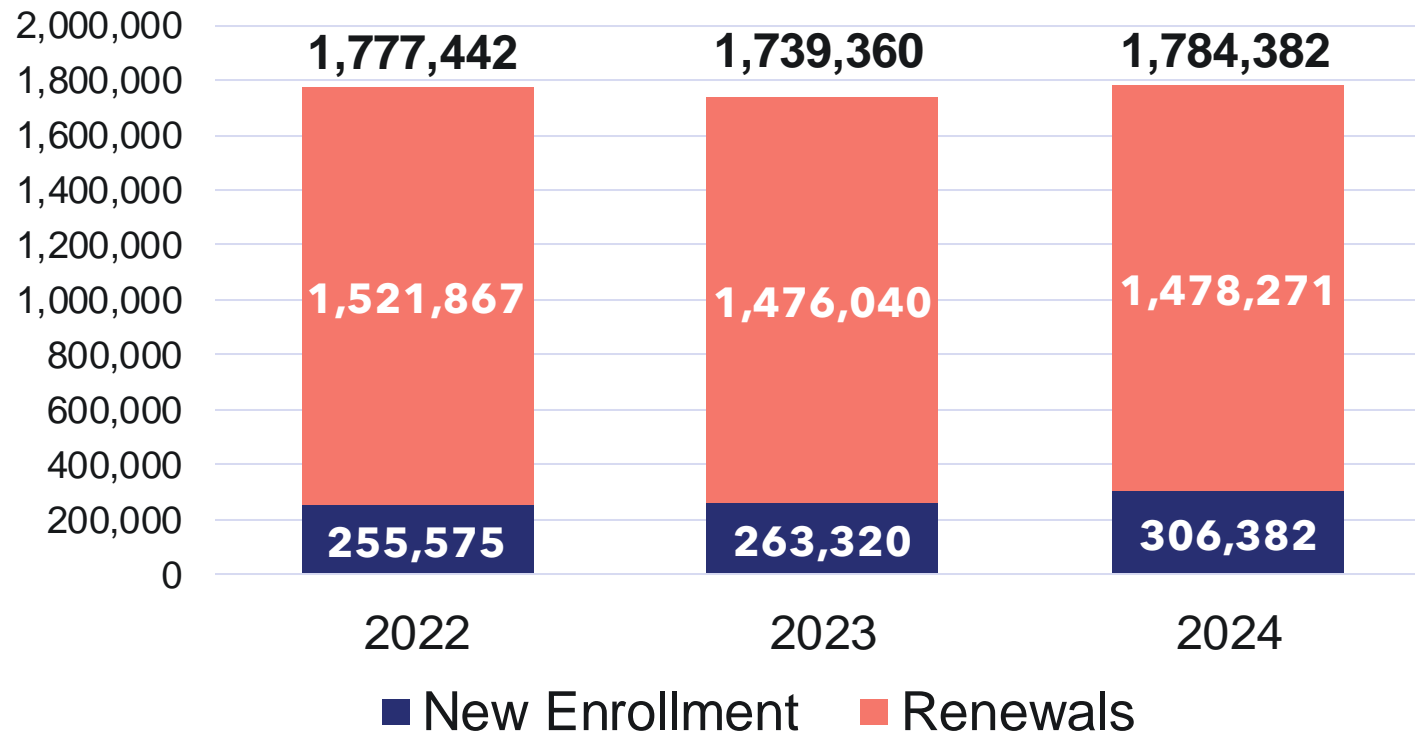
- Health insurance regulation
- Benefit and consumer cost sharing mandates
- Insurance Affordability Program eligibility

Covered California does not take positions on bills.
But does provide technical assistance to inform policy making.

Open Enrollment 2024 Recap



2022-2024 Open Enrollment Total Net Plan Selections Trends



- As of January 31, over **1.78 million** Californians selected Covered California plans **for 2024 – the highest count yet** for an Open Enrollment.
- **New sign-ups increased 16% over 2023**, reaching 306,382 plan selections, the **highest level** for Covered California **since 2020**.

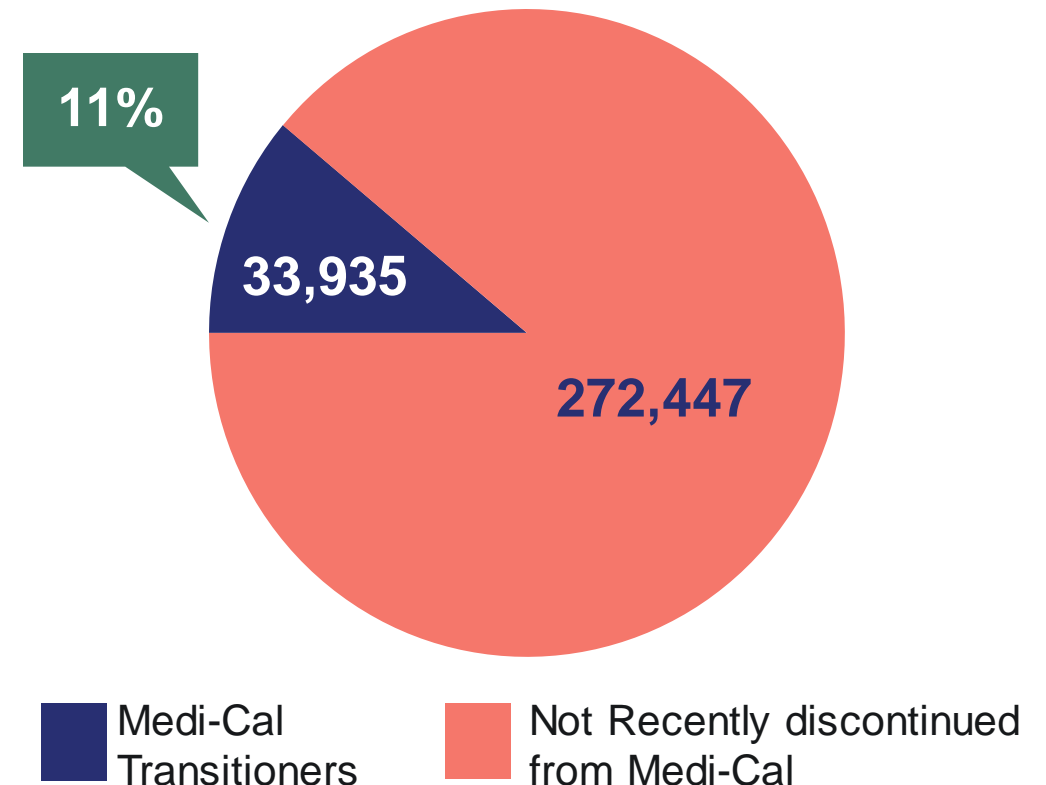
Except where otherwise noted, data are net plan selections as of the end of Open Enrollment 2024 (as of January 31, 2024). Consumers who were automatically enrolled in Covered California following the loss of Medi-Cal coverage and confirmed or paid their plan during Open Enrollment are counted among the 2024 new sign-ups.



Medi-Cal to Covered California Transitions

Among 2024 new sign-ups, **11%** were consumers recently discontinued from Medi-Cal coverage as part of the **unwind** of the continuous coverage requirements of the COVID-19 Public Health Emergency.

NEW SIGN-UPS IN OPEN ENROLLMENT 2024: RECENT MEDI-CAL TRANSITIONERS



Trends for **New** 2024 Sign-Ups

Income

- Trends by income show an **increase in consumers under 250%** of the Federal Poverty Level (FPL), with that group increasing from about 131,000 in 2023 to roughly 165,000 in 2024, **a year-over-year increase of 26%**.

Metal Tier

- A greater share of 2024 consumers are enrolling in Silver plans, with **Silver making up 61%** of all new sign-ups, **compared to 52% in 2023**.
- This increase reflects **new policy changes in 2024**, including the introduction of new state-funding **enhanced CSR plans**, and **auto-enrollment of Medi-Cal transitioners** into the Silver tier.

Trends for **New** 2024 Sign-Ups

Tier Choice Among CSR Eligible

- Among consumers with incomes under 250% FPL, there was an **increase in the share** of new consumers **taking up enhanced Silver plans to 82%** in 2024, compared to 70% in 2023.
- Enrollment in **Gold plans** **dropped by more than half**, a significant reduction in “choice errors” for most CSR eligible consumers.

Age

- Age trends appear to be **holding relatively stable**, although the **18 to 25** and the **35 to 44** age groups have **increased** relative to 2023.

Trends for **New** 2024 Sign-Ups

Race / Ethnicity

- New sign-ups increased **in all race/ethnicity groups**, with the largest increases seen among Latinos and Asian Americans.

Language

- New sign-ups among **Spanish speakers** grew 28% in 2024 relative to 2023, compared to **average growth of 16%** for all new enrollees.
- Enrollment among other language groups – such as **Vietnamese and Russian speakers** – also increased considerably.

Trends for **New** 2024 Sign-Ups

Enrollment Service Channel

- Enrollment by Service Channel in 2024 shows an **increase in the share of consumers** who enrolled with help from **Certified Enrollment Counselors** (including navigators), though this remained a small share of overall enrollment.

Enrollment Service Channel - Medi-Cal Transitioner

- Approximately **54% of Consumers** transitioning from Medi-Cal completed their enrollment **without assistance, compared to 37% of all new enrollees**. Consumers transitioning from Medi-Cal also comprised a **larger share of the consumers assisted** by Certified Enrollment Counselors than other channels.

Trends for **New** 2024 Sign-Ups

Issuer (QHP)

- The implementation of **SB 260** appears to be a **contributing factor** in the **issuer trends** for new sign-ups in 2024.
- **Regional plans**, including LA Care, Valley Health, and Inland Empire Health Plan, grew in their share of new enrollment.

Issuer (QHP) Medi-Cal Transitioner

- Consumers transitioning from Medi-Cal due to the PHE unwind **contributed a larger share** of new sign-ups for the **regional plans**: Inland Empire Health Plan, LA Care, and Valley Health Plan.

Trends for **Renewal** 2024 Sign-Ups

Switchers – Issuer (QHP)

- Of all renewing consumers, just **6% switched issuer** for 2024.
- Health Net, Anthem, and Blue Shield received the **largest number of switchers**.



Findings from Covered California's Survey of the Subsidy- Eligible Uninsured



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Summary Key Findings

Transition to Short-term Uninsured:

- **Two-thirds of those uninsured in 2021 also report being uninsured for short periods of time**, consistent with prior research that individuals often experience gaps in coverage as they transition between sources of insurance.

Highlighting Demographic Disparities:

- **Latinos** made up a higher share of uninsured survey respondents than of Covered California's total enrollment.



Summary Key Findings

Addressing Cost Barrier:

- Among the uninsured, **cost was the main reason** cited for not having health insurance in 2021.

Awareness and Perception of Covered California:

- **More than half** of the respondents **never heard or heard very little** about Covered California. **Nearly half** of respondents were **unaware of available financial help** through Covered California

How Survey Research Supports Approach for Reaching Californians

Awareness and Affordability as Barriers:

The survey results indicate that **awareness and affordability continue to be the primary barriers** to coverage take-up among the uninsured.

Supporting Our Strategic Pillar:

The data directly **support the strategic pillar of “Reaching Californians”** to identify and boost take-up, especially among populations with disproportionately high uninsured rates.

Facilitated Enrollment and Personalized Outreach:

To ensure consumers are fully aware of coverage they’re eligible for, Covered California is **testing facilitated enrollment for consumers transitioning from Medi-Cal** (via SB 260) and other personalized outreach

Emphasizing the Price of Coverage Options:

Message **emphasizes the price of coverage options**, including plans with \$0 net premiums.





Special Enrollment 2024



Using Data for Personalized Outreach during Special Enrollment Period

LEVERAGING STATE DATA SOURCES FOR OUTREACH

Since 2020, Covered California has received new authority to outreach to the following Californians who may be eligible for coverage based on **interactions with other state departments**:



STATE OF CALIFORNIA
Franchise Tax Board

Reported being uninsured on latest income tax filing



Reported having recently applied for unemployment insurance

COMMERCIAL CARRIERS

Had coverage terminated by a commercial carrier



Integrated eligibility system

State Data Sources for Outreach

Population	Data Provider	Covered California Requirement	Data Frequency and Elements Provided
Individuals newly applying for unemployment insurance	Employment Development Department	Conduct outreach	Weekly files with household and contact information
Individuals losing Medicaid	Department of Health Care Services	Enroll individuals into lowest cost Silver plan	Full eligibility information in real time
Individuals losing commercial coverage	California's commercial insurance carriers	Conduct outreach	Monthly files with basic contact information
Individuals reporting any months without coverage under California's coverage mandate	Franchise Tax Board	Conduct outreach	Weekly files during tax filing season with detailed coverage, household and contact information
Individuals reporting interest in low-cost or no-cost health insurance when they file their taxes	Franchise Tax Board	Conduct outreach	Weekly files during tax filing season with detailed coverage, household and contact information

Testing Personalized Outreach

Outreach Methods

- Email, direct mail, SMS/text, and phone calls.
- Based on resources and effectiveness.

Personalized Outreach Success

- Evidence shows personalized outreach helps enrollment and plan selection.
- In 2023, automated plan selection introduced for Medi-Cal transitioners.

Future Strategy

- Continue testing personalized outreach for aware but unenrolled individuals.
- Utilize state partner-shared contact information.

Learning and Applying from Medi-Cal Transitions

- Leveraging auto-enrollment insights for better outreach.
- Testing new materials and methods, including personalized quotes via CalHEERS.

Qualifying Life Event (QLE) for State of Emergency: Winter Storms

- **Counties** with an active State of Emergency for **Winter Storms**
- **Valid for 60 days** from QLE Date
- **Need to call** the Consumer Service Center

Winter Storms QLE Date: 3/22/2024, Ends: 5/21/2024	
Alameda	Monterey
Butte	Sacramento
Glenn	San Francisco
Lake	Santa Cruz
Mono	Sonoma
Mendocino	Sutter

QLE: Loss of Medi-Cal Coverage, 90 Day Special Enrollment Period (SEP)

Key Updates: Effective January 1, 2024

- **Expanded Enrollment Window:**
 - Qualified individuals or dependents who loses Medi-Cal or Children's Health Insurance Program (CHIP) coverage have sixty **(60) days before** the date of the loss and **ninety (90) days after** the loss to **select a qualified health plan (QHP)**.
- **Effective Date:**
 - Coverage starts the **1st of the month following** the loss or plan selection, whichever is later.
- **Eligibility:**
 - Applies to **both currently enrolled and newly** eligible consumers.

*For individuals with current 60-day SEP. If there is an eligibility redetermination after 2/10 and they still meet eligibility criteria to transition to Covered California plan, their SEP window will be automatically updated to 90 days. The system will automatically extend the longer SEP window from the original loss of Medi-Cal. In addition, administrators will have the ability to reopen plan shopping in the enrollment screens without redetermining eligibility.

QLE: Loss of Medi-Cal Coverage, 90 Day Special Enrollment Period (SEP)

System and Administrative Updates

- As of February 12, 2024, CalHEERS began **defaulting the SEP to 90 days** from the original date that the qualified individual lost Medi-Cal coverage.
- This SEP is **available year-round**, ensuring continuous support.
- For individuals with a **current 60-day SEP**, eligibility redetermination post-February 10 **automatically updates their SEP window to 90 days**.
- Additionally, Covered California Consumer Service Center can **reopen plan shopping in the enrollment screens** without redetermining eligibility.

*For individuals with current 60-day SEP. If there is an eligibility redetermination after 2/10 and they still meet eligibility criteria to transition to Covered California plan, their SEP window will be automatically updated to 90 days. The system will automatically extend the longer SEP window from the original loss of Medi-Cal. In addition, administrators will have the ability to reopen plan shopping in the enrollment screens without redetermining eligibility.



Public Relations Community Engagement

Open Enrollment 24, Bridging the Gap

- **Kickoff events** in Los Angeles, San Francisco, San Diego, Fresno, Sacramento, Redding
- **Community Conversations** with leaders and advocates
- **Mobile clinic and enrollment activations** in target communities
- Lunar New Year
- **Deadline event** with Secretary Xavier Becerra



Special Enrollment Activity Update

Develop and pitch **a series of prewritten news articles** focused on Qualifying Life Events (QLEs)

- College Graduation – May
- Weddings – June
- Retirement – July
- New Baby – August

Customize content and transadapt to **ensure cultural and linguistic relevance** for communities of focus



Medi-Cal to Covered California

Continue to **drive awareness** of the unwind and auto-enrollment process

March through June

- Focused on **communities with the greatest** need, based on population and effectuation data
- **Emphasis** on Black/African American, Asian American/Pacific Islander, Spanish-language and rural
- Media events, faith-based outreach, community events



Medi-Cal



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“Real Consumer” Stories

We are looking for **compelling stories** from Covered California **consumers!**

<https://www.coveredca.com/real-stories/>



- People whose **lives or finances** may have been saved from being insured
- Those who thought insurance was too **expensive or unaffordable**
- Medi-Cal transitioners

Please share stories with wendy.mcanelly@covered.ca.gov



**Marketing
Campaign
Special
Enrollment
2024**

Special Enrollment 2024 Campaign Timing

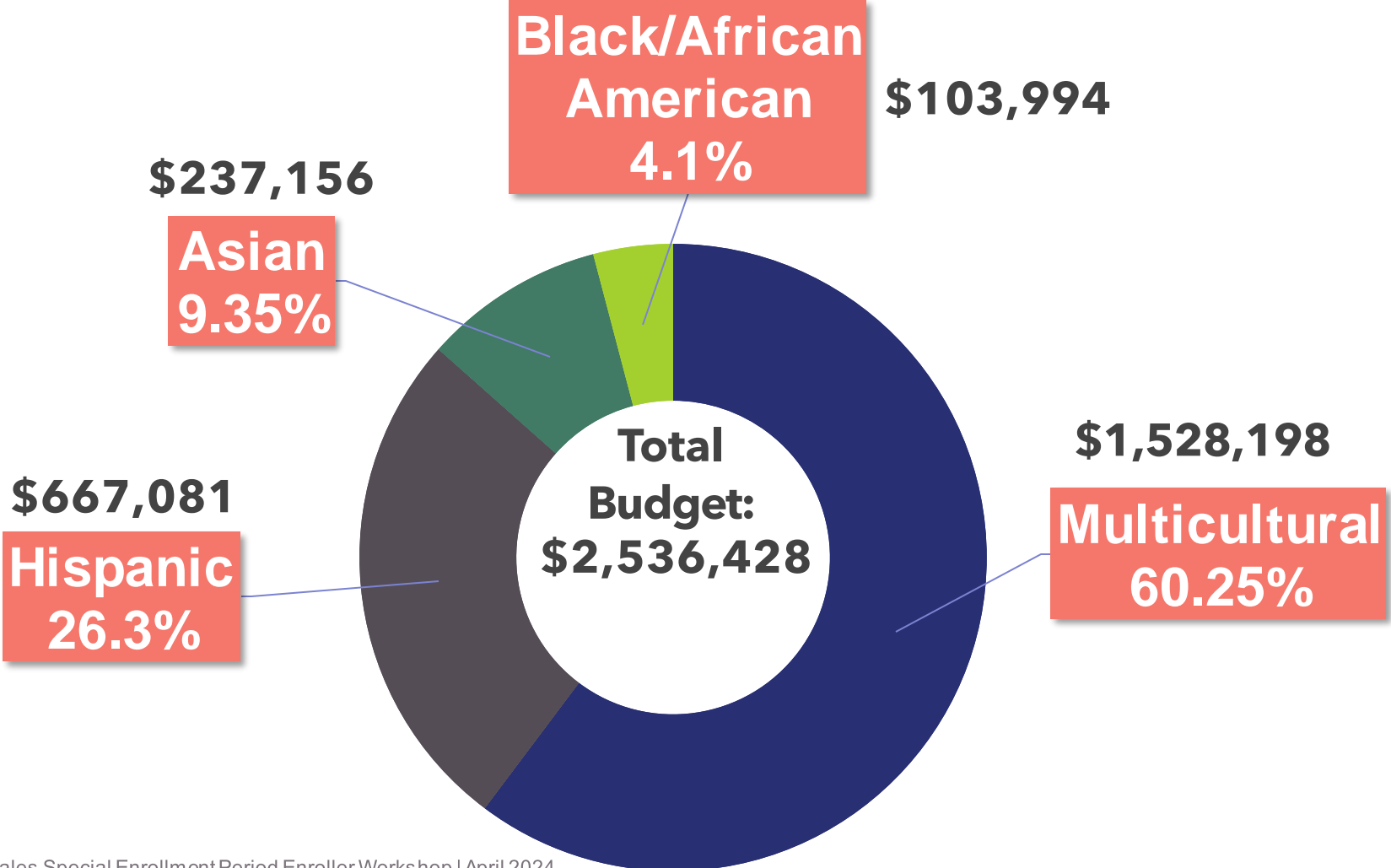
Flight: February 1st - June 30th

2024											
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
OE	Special Enrollment					Special Enrollment Extension				Open Enrollment	
Fiscal Year 2023/2024						Fiscal Year 2024/2025					

Overall Marketing Campaigns Timing

2024											
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
OE	Special Enrollment					Special Enrollment Extension				Open Enrollment (OE)	
	Medi-Cal Transitioner Extension										
	Department of Health Care (DHCS) Awareness Campaign Extension										
Fiscal Year 2023/2024						Fiscal Year 2024/2025					

Budgets By Segment



Objectives & Goals

Campaign objectives

- **Engagement:** Motivate consumers who are experiencing a qualifying life event to compare and choose a health insurance plan through Covered California.
- **Conversion:** Drive qualified traffic to CoveredCA.com and ultimately encourage enrollment.

Focus on driving action (and enrollment) to maximize ROI. Broad awareness is not a major focus of this campaign.

Media objectives:

- Build familiarity and understanding that Covered California is where Californians can get quality health coverage even outside of Open Enrollment when they have a qualifying life event.
- Inform and remind people that financial and enrollment help are available for those who need it, and about individual mandate/penalty as well as a limited enrollment window.



Target Audience

- California adults ages 25 - 64 with household income of \$25K - \$150K
- Experiencing qualifying life events:

Top Qualifying Life Events:













- Loss of health coverage (employer, Medi-Cal, divorce, etc.)
- Having a baby
- Moving to/within California
- Marriage

Segments:

- Multi-cultural (in English)
- Hispanic (in Spanish)
- Asian (Cantonese, Mandarin, Korean & Vietnamese)
- Black/African-American

LGBTQ segment not included due to budget, but we're reaching this audience via Multi-cultural outreach.

Media Channel Mix By Segment

Segment	Media Channel
Multicultural	   
Black/AA	
Hispanic	    
Asian	 



Digital Display



Digital Video



Digital Audio



Paid Social



Paid Search

Overall Media Approach



Strategy	Channels	Targeting
Awareness	Digital Audio, Paid Social	Prospecting
Engagement	Digital Audio, Digital Video, Digital Display (Standard and Native), Paid Social	Prospecting & Retargeting
Conversion	Digital Video, Digital Display (Standard and Native), Paid Social, Paid Search	Prospecting & Retargeting

Note: Paid search conversion tactics are primarily based on keyword intent targeting, not site visitors.

Campaign Messaging Strategy

- Continue with the successful **“This way to Health Insurance”** campaign umbrella and further build on the Open Enrollment campaign equity.
- We anticipate consumer **barriers and motivators** are largely the same as Open Enrollment.
- Leverage a strategic mix of existing **Special Enrollment** assets with updates as needed based on research learnings and increased federal financial help initially provided by the American Rescue Plan that’s been extended through the end of 2025.
- **Highlight top QLE’s** and how Covered California is here for you when life changes and you need help finding and paying for quality health insurance.



Digital Video: “Helping Hands”

New video ads produced in English, Spanish, Chinese (Cantonese & Mandarin), Korean & Vietnamese languages with customized talent.

“Helping hands” :30

Sometimes you just need a helping hand. And when life changes, Covered California can lend that hand to help you get and pay for health insurance. If you've lost your health coverage, your family has grown, or you just got married, Covered California is here.

Financial help is available, and you could get a quality plan for less than \$10 a month.

Learn how Covered California can lend you a hand at Covered.CA.com

Covered California. This way to health insurance.



Link English :30 ad: <https://youtu.be/-QKE2hLQJpc>

Digital Display

Efficiently **drive qualified traffic to CoveredCA.com** with intelligent targeting and sophisticated optimization.

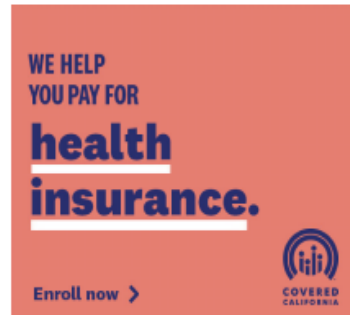
Prospecting



Animated



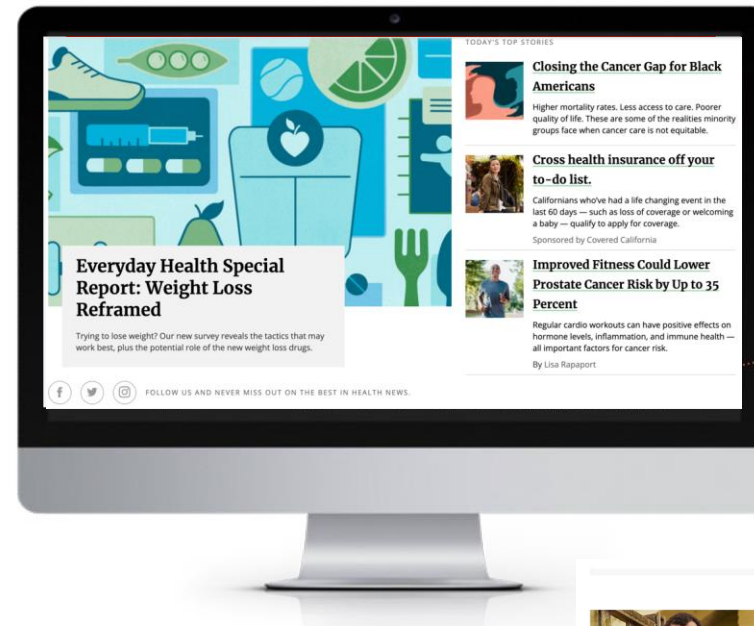
Retargeting



Examples of ads produced in English, Spanish, Chinese, Korean & Vietnamese.

Native Display

- **Top driver in cost efficiencies** and performance in previous Special Enrollment and Open Enrollment initiatives.
- Messaging is delivered in organic environments, to **capture users at moments of high engagement.**
- Targeting users with **context-first approach**, on evaluated articles of high relevance, in combination with **behavioral and demographic segments** to reach users that show intent.



Cross health insurance off your to-do list.

Californians who've had a life changing event in the last 60 days — such as loss of coverage or welcoming a baby — qualify to apply for coverage.

Sponsored by Covered California



SPONSORED BY COVERED CALIFORNIA

Has life changed recently? You could get health insurance.

Covered California is helping Californians get quality health insurance when life changes. 90% of enrollees got financial help to pay for coverage.



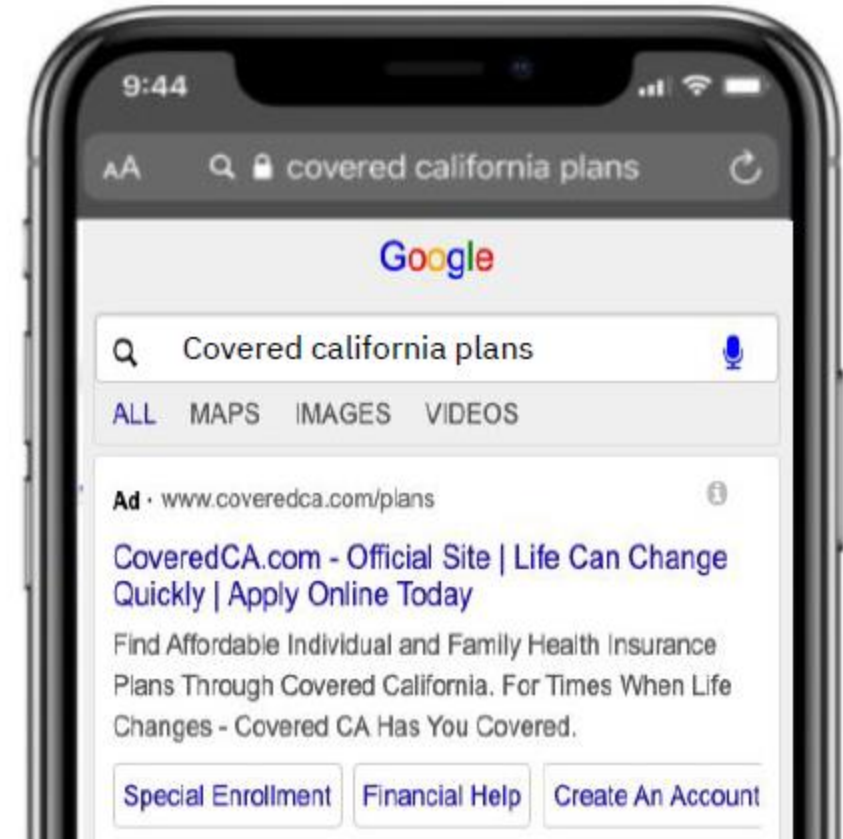
SPONSORED BY COVERED CALIFORNIA

Life changes. Get health insurance when it does.

Californians who experienced a life changing event in the last 60 days — such as loss of health coverage or welcoming a baby — qualify to apply.

Paid Search

- Utilize **paid search to drive cost-efficient Account Creations and Plan Selections** through Google and Microsoft networks by reaching Californians who are seeking health insurance coverage during Special Enrollment (SEP).
- Increase overall **Paid Search** allocation due to strong SEP 23/SEP 23 EXT performance across key KPI's.
- **Reach users** who are **further along in the funnel** with high-intend brand keywords, as well as users who are in the research phase with non-brand keywords.
- **Retargeting users** who have visited the website or engaged with Covered California but have not yet converted.
- **Ad copy** will focus on the limited enrollment period and qualifying life events.



Paid Social Media

(English & Spanish) @CoveredCA



Targeting Funnel Audience

- Reaching potentially uninsured, job seekers, those experiencing qualifying life events, and website visitors who have not yet enrolled
- Topics include what is Covered California, financial help is available, Shop & Compare plans, enrollment facts and educational videos
- Averaging 14 ads per month February to June

Targeting Fans & Plan Selected Audience

Reaching social channel followers and current members who plan selected

- Topics include reporting changes, free preventive care, essential health benefits, value of health insurance and online account features
- Averaging 5 ads per month February to June

how financial help reduces your premium

HEALTH INSURANCE PREMIUM

HEALTH INSURANCE PREMIUM	\$547
FINANCIAL HELP	\$440
YOU PAY	\$107

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*Amounts used are for example only.

health coverage from brands you know.

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Anthem, Kaiser Permanente, blue california, aetna CVS Health, Balance by CIGNA, health net

SPEND LESS MONEY PER MONTH WITH **financial help.**

Lower Premium

COVERED CALIFORNIA

COVERED CALIFORNIA

Learn More About Financial Help

0:01 / 3:37

life changes.

GET COVERED WHEN IT DOES.

COVERED CALIFORNIA

Finish enrolling today >

special enrollment

THE MOST COMMON QUALIFYING EVENTS ARE: LOSING HEALTH INSURANCE, GETTING MARRIED, HAVING A BABY, MOVING TO OR WITHIN CALIFORNIA.

COVERED CALIFORNIA

Enroll today >

schedule your annual checkup today.

COVERED CALIFORNIA

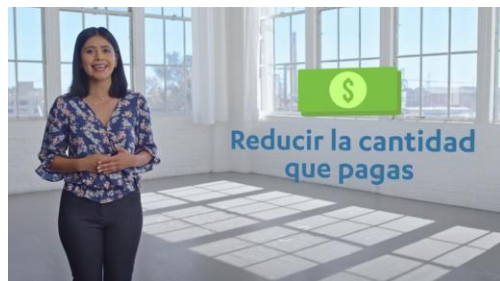
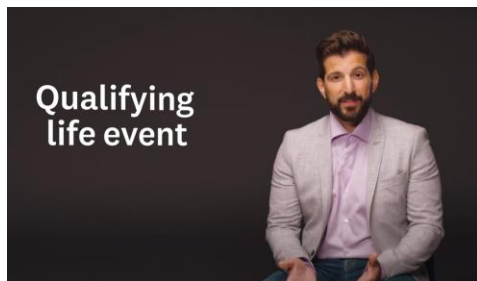
Educational Videos on YouTube.Com/Covered CA

Videos are shared through email and direct mail outreach, social media and CoveredCA.com to **educate potential enrollees and members** on Covered California.

- What is Special Enrollment?*
- Get Financial Help Through Covered California*
- Value of Health Coverage Through Covered California**
- What is Covered California?*
- Free Preventive Care**
- What to Expect if Your Health Plan is Moved from Medi-Cal to Covered California*
- Health Insurance Terms Defined by Covered California*
- Learn More About Correctly Reporting Your Income*
- Learn More About Financial Help*
- Where to Find Help with Covered California*
- Welcome to Covered California*
- Report Any Important Changes to Your Information and Application with Covered California*
- What to Expect After You Enroll in Covered California*

* English and Spanish


** English, Spanish, Cantonese, Korean, Mandarin, Vietnamese



Member Email / Direct Mail / Text Messaging Outreach

Audience: current Covered California members (English & Spanish)

- Member outreach will be **focused on retention messages** that includes information about using their plan, free preventive care and essential health benefits included in health plans, importance of keeping their account updated, reporting changes, reminders to update consent, health tips, Covered California's social channels and 2023 tax form details.
- **The cadence of outreach is:**
 - Two emails per month
 - One text message every other month
 - One direct mail letter per month



benefits spotlight:

MATERNITY AND NEWBORN CARE

Dear Brent,

The more you know about the comprehensive benefits in your health plan, the better equipped you are to use them! Today, we'll shine a light on maternity and newborn care, which are part of the [essential health benefits](#) available to you. If you are a parent or plan to be in the future, you can be confident that you and your child will have access to the care you need!

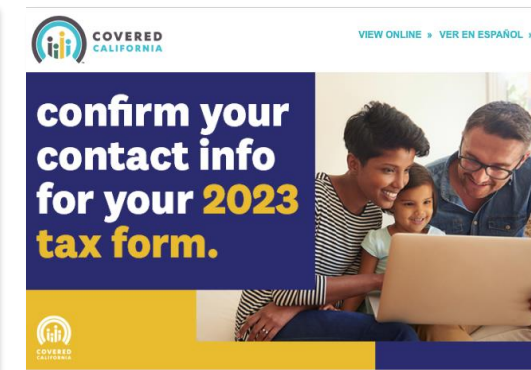
Maternity and newborn care are included in your health plan through Covered California!

Maternity care includes prenatal, labor and delivery and postpartum care. Newborn care includes well-baby visits, vaccinations and other preventive care.

Below are the services covered by maternity and newborn care:

- **Prenatal care** includes doctor visits, ultrasounds and other tests to monitor your pregnancy.
- **Labor and delivery** services cover childbirth and aftercare.
- **Postpartum care** includes care for you and your baby after the delivery and visits with a doctor.
- **Well-baby visits**, including regular checkups for your baby to ensure they are developing properly.
- **Vaccinations** to help protect your baby from diseases.

Pediatric care is also included!



confirm your contact info for your 2023 tax form.

Dear Brent,

At the beginning of 2024, Covered California will provide your tax form (IRS Form 1095-A) to you since you had health insurance through Covered California in 2023. You will need this to file your 2023 federal and state tax returns.

If you changed your mailing address or phone number this year and have **NOT** notified us, please update your contact information.

PLEASE REVIEW THIS INFORMATION:

- If you had coverage through Covered California at ANY time in 2023, even if you canceled your coverage, you will receive a tax form from Covered California, unless you were enrolled in a catastrophic health plan.
- If you were enrolled in a catastrophic health plan, also known as a "minimum coverage plan", or employer health coverage for Small Business through Covered California (CCSB) for 2023, you will not receive a tax form from Covered California.
- You **cannot** provide your new address by replying to this email.
- **If your communications preference is EMAIL**, you will NOT be mailed a physical copy of your tax form. You will receive an email when it is available to download from your secure mailbox in your Covered California online account. If you would like to change your preference to mail, you can [log in](#) to your Covered California online account to make the change.
- Please note, you will **not** receive Form FTB-3895 for the 2023 tax year.
- You can find more information about the tax form that you will be receiving [here](#).

If you need to update your contact information, you can:

- [Log in](#) to your Covered California online account. If you forgot your username or password for your online account, you can [find help here](#). If you have trouble accessing your online account, call the Service Center for assistance at 800.300.1506.
- From your online account home, select **Report a Change** to update your mailing address or phone number. This will not impact your health plan selection.

Funnel Email / Direct Mail / Text Messaging Outreach

Audience: Potential enrollees who have provided an email and/or entered the CalHEERS system (English & Spanish)

- Qualifying life events, special enrollment, financial help, benefits of Covered California health plans, metal tiers, copays and deductibles, value of health insurance, how to get help, etc.
- **Tailored messaging to unique audiences, such as:**
 - Spanish speaking funnel population
 - Consumers who terminated coverage from California carriers
 - Penalty payers
 - Consumers who recently experienced job loss
 - Consumers moving from Medi-Cal to Covered California



Automated Funnel:

Twice weekly automated email campaign based on status in the enrollment funnel - **16 unique emails**

Single send outreach:

- **Email:** 2 to 4 emails per audience per month
- **Text:** 2 to 4 text messages per audience per month
- **Direct mail:** 1 to 2 letters per audience per month

Leverage our Marketing Resources

Social Media Toolkit



Social_Media_Toolkit_SEP24 (1)

MC2CImagesEng

MC2CImagesSp

SEPIImagesEng

SEPIImagesSp

Sales_Toolkit_Feb_MC2C_English

Sales_Toolkit_Feb_MC2C_Spanish

Sales_Toolkit_February_SEP_English

Sales_Toolkit_February_SEP_Spanish

Social Media How To and Best Practices

Social Media – Best Practices

For Facebook, Instagram, Twitter and LinkedIn:

- Limit post messaging to two or three helpful sentences and avoid long-form messages unless it is a competitive advantage.
- Always use captions and images can be used on Facebook, Instagram, Twitter or LinkedIn.
- Post 2-3 times per week.
- Post 2-3 times per week.
- Start captions with a question to engage your audience.
- Use relevant hashtags.
- Respond to comments and messages.
- Consider using video.
- Don't post anything that is controversial or offensive.

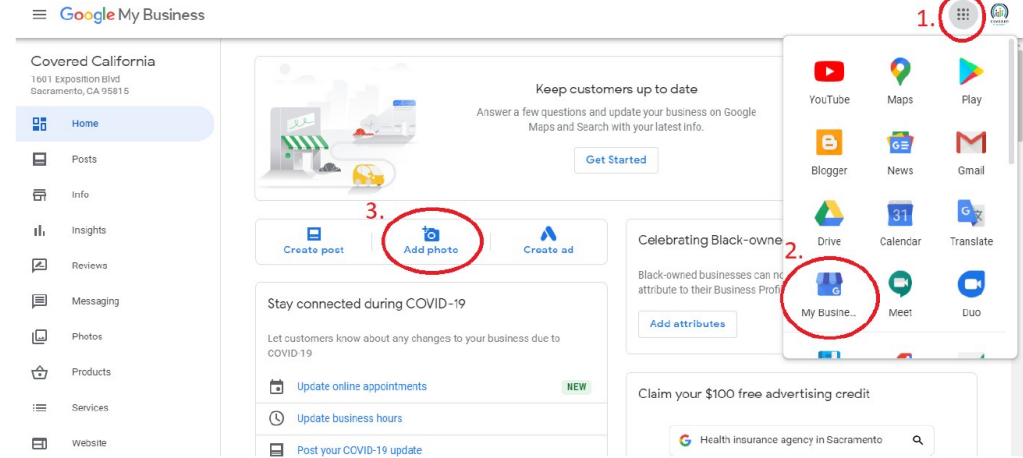
'How to' Instructions

Captions and images can be used on Facebook, Instagram, Twitter or LinkedIn.

Google "My Business"

Add the CoveredCA [logo](#) to your existing Google "My Business" page.

Once you log into the Google account associated with your business, follow these steps:





Shop & Compare: Provider Preferences

“Provider Preferences”

WITHIN THE SHOP & COMPARE TOOL

- This tool lets consumers **pick their preferred** doctors, hospitals, and children's dentists to easily **compare** health and dental plans.
- Consumers can **see which plans include their chosen providers**, making it simpler to stick with their current healthcare team or select specific ones they prefer.
- This feature is **different from the full list of providers on the health plan website**, found in the Shop and Compare Tool menu.





How We Get The Provider Data

- Health and dental plan carriers **submit their provider data** to Covered California monthly.
- A third party **checks this data for accuracy and uploads it to Shop and Compare** on the first of each month.

Provider Preferences

- Search up to **5** doctors, hospitals, and children’s dentists.
- Enter the provider **first or last name**
- Disclaimer “**About Your Search Results**”

PREFERENCES HEALTH DENTAL APPLY

Group 1: 1 Member
\$36,000 95815

Group 1's Providers

Use this page to search for providers, including doctors, hospitals, and children's dentists. You may choose up to 5 providers for Group 1.

Search for providers

First choose the provider type. Then enter your ZIP Code to find the providers closest to you.

Provider Type Your ZIP Distance from ZIP Code

Doctor 95815 20 miles

Provider name

Enter first or last name

About Your Search Results

We update the health plan provider lists monthly but our list may be incomplete. Check with the health plan to be sure the provider you choose works with the plan.

Back Next

DOES NOT HAVE:

- **Physicians who are hospitalists** (ER doctors, pathologists, anesthesiologists, radiologists, etc.)
- **Non-physician providers** (Nurse Practitioners, Physical Therapists, etc.)
- **Clinics**
- **Non-pediatric Dentists**

Search Results

Search for providers

First choose the provider type. Then enter your ZIP Code to find the providers closest to you.

Provider Type

Doctor

Your ZIP

95815

Distance from ZIP Code

20 miles

Provider name

Enter first or last name

Your providers (3/5)

DOCTOR

Ying Brown
Family Medicine

1900 Dresden Dr
Lincoln, CA 95648

HOSPITAL

MERCY GENERAL HOSPITAL
General Acute Care Hospital

4001 J St
Sacramento, CA 95819

DOCTOR

Jeremy Johnson
Family Medicine

500B Jefferson Ave
Sacramento, CA 95833



SILVER CSR

You pay

\$148.69 /mo

Extra Savings

Choose Plan

Kaiser Silver 73 HMO

Compare

Primary care visits
\$35.00 Copay

Generic prescription drugs
\$15.00 Copay

Yearly deductible
\$0 /year

Estimated total cost
\$1,947.09 /year

Based on your health care needs

Your preferred providers

- ✓ Ying Brown
- ✗ MERCY GENERAL HOSPI...
- ✗ Jeremy Johnson

Plan Details



SILVER CSR

You pay

\$153.80 /mo

Extra Savings

Choose Plan

Blue Shield Silver 73 Trio HMO

Compare

Primary care visits
\$35.00 Copay

Generic prescription drugs
\$15.00 Copay

Yearly deductible
\$0 /year

Estimated total cost
\$2,008.41 /year

Based on your health care needs

Your preferred providers

- ✗ Ying Brown
- ✓ MERCY GENERAL HOSPI...
- ✗ Jeremy Johnson

Plan Details

Disclaimer: Important Note

About Your Search Results

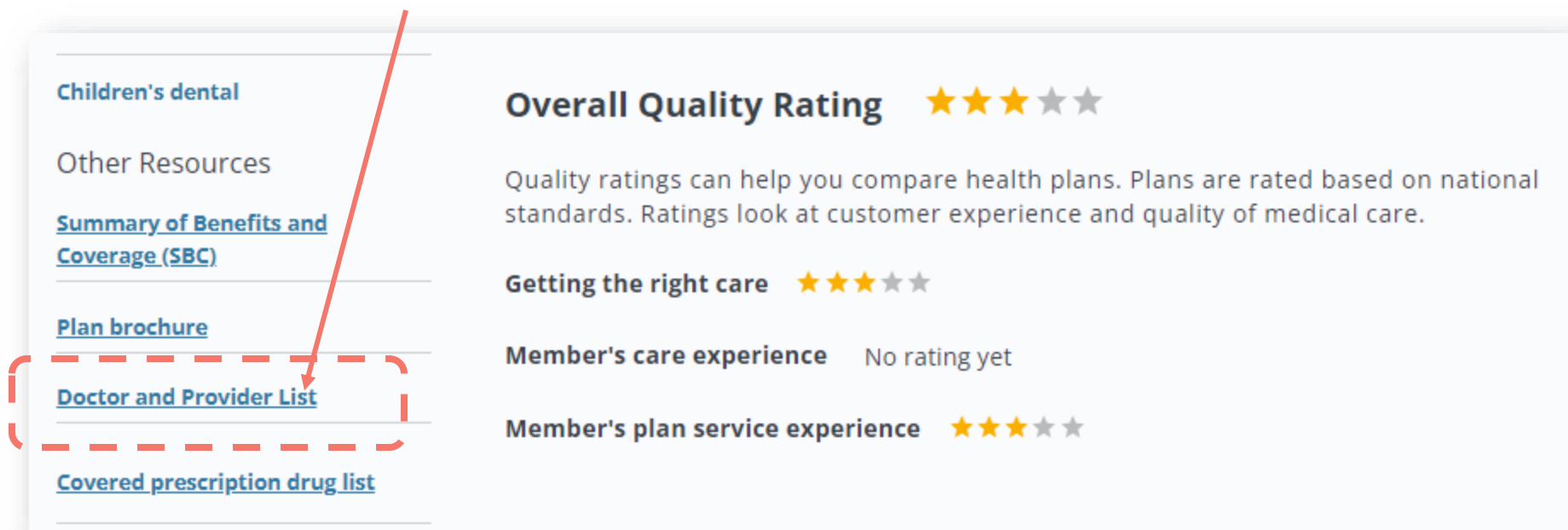
We update the health plan provider lists monthly but our list may be incomplete. Check with the health plan to be sure the provider you choose works with the plan.

- Consumers and Enrollers should **refer to the Health and Dental Carrier's website** for the **most up-to-date provider in-network list** and information
- **Contracts** between carriers and providers are negotiated year-round and **changes can happen at any time**



Plan Doctor and Provider List on the Health Plan Details

Link to the Plan Carrier's website for a list of in-network doctors and providers



The screenshot shows a health plan details page. On the left, there is a list of resources: "Children's dental", "Other Resources", "Summary of Benefits and Coverage (SBC)", "Plan brochure", "Doctor and Provider List", and "Covered prescription drug list". The "Doctor and Provider List" link is highlighted with a red dashed box, and a red arrow points from the text above to this link. On the right, there are quality ratings: "Overall Quality Rating" (4 stars), "Getting the right care" (4 stars), "Member's care experience" (No rating yet), and "Member's plan service experience" (4 stars). Below the "Overall Quality Rating" is a paragraph explaining that quality ratings help compare health plans based on national standards, customer experience, and medical care quality.










Sample: Blue Shield Provider Search

Search for doctors and services

Find a doctor by name, facility, medical group, or specialty, such as pediatrics or psychologist.
Get the best search results and support when you [log in](#).

Enter an address | Individual and Family HMO Plan (including ... | Doctor name, specialty, more

Search in these categories

 DOCTORS & SPECIALISTS		 PRIMARY CARE PHY	
 FACILITIES	 DENTISTS	 VISION CARE	ME
 ALTERNATIVE MEDICINE	 PHARMACIES	 EQUIPMENT & SUPPLIES	 URGENT CARE

i Blue Shield always tries to show the most up-to-date provider information on our website, but this information can change at any time. To comply with state mandates including SB137, providers who do not provide us with informational updates and are in-network might not appear in our search. Please contact the healthcare provider directly to check on status, plan acceptance, and availability.

Reporting Discrepancies/Other Issues

If you find **provider network discrepancies**, please contact the Health or Dental Carrier

- For example, if a Health Plan details page **displays a provider preferred in-network but the provider says they are not**, call the Carrier customer service line to resolve

If you find a **pattern of discrepancies on Shop and Compare**, please contact your local Covered California field or account representative or outreachandsales@covered.ca.gov

- For example, there are **no hospitals listed as in-network** for a region where you know a Health Carrier is active

Sharing Shop and Compare Results

MUST Use Anonymous Shop and Compare Tool

(not while logged into a CalHEERS account)

<https://apply.coveredca.com/lw-shopandcompare/>



Español

Need Help?



Shop and Compare

Tell us a little bit about yourself

The information below will help us determine your potential health coverage program eligibility. You may qualify for help to lower your health care costs.

Enrollers Can Share Shop And Compare Results With Consumers

<https://apply.coveredca.com/lw-shopandcompare/>

1 Enter household information

- Coverage Year
- ZIP Code
- Household Income
- Number of Household Members
- Ages
- Income

2 Select utilization and provider preferences

3 Once on the **Choose a Health Plan page**, **copy the URL for the page and share the URL** via e-mail or text message

4 When the recipient **clicks on the link**, they will see the **same Choose a Health Plan page**



Advancing Equity, Quality and Value Positively Impacting the Health and Well- Being of our Members



Purpose and Importance of Collecting Demographic Data

- Covered California is dedicated to ensuring **all Californians have access to high-quality, equitable, and cost-effective healthcare.**
- Collecting demographic data, including race and ethnicity, is crucial in **identifying and addressing disparities in health outcomes and the quality of care across different communities.** This data helps in tailoring care to meet individual needs and improving care delivery overall.



Using Data to Identify and Address Disparities

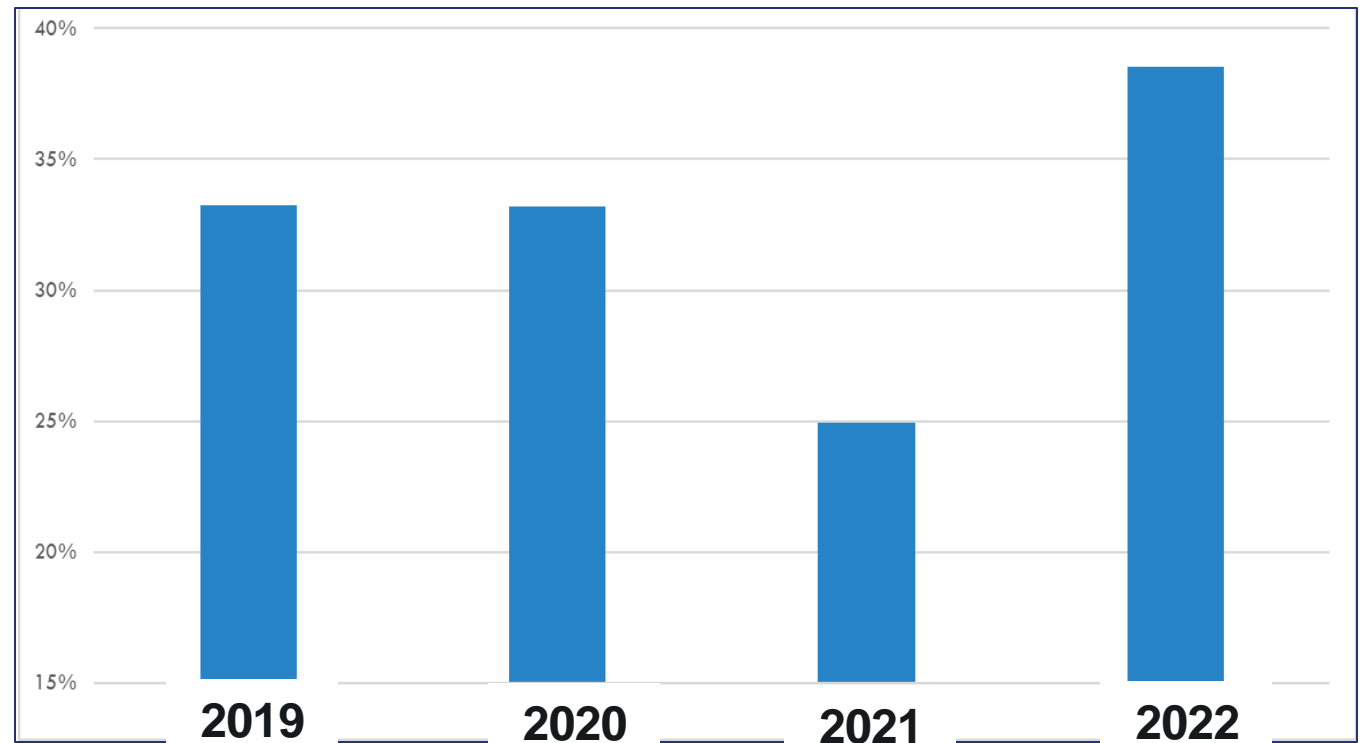
- Covered California analyzes demographic data to identify health disparities and works with health plans to reduce them.
- Initiatives like the **Quality Transformation Initiative (QTI)** are in place, penalizing plans that fail to meet quality and equity benchmarks in specific health areas.
- The collection and analysis of demographic data are integral to our contracts with plans, **ensuring we work towards improving the quality, equity, and value** of healthcare services for all enrollees.



Higher Rates of **Non-Utilization** in 2022

- **Non-utilizer rates decreased in 2021** after COVID likely due to a return to care or delayed care, but were at **high levels in 2022, nearing 40%** overall
- This means nearly **40% of all 2022 members** had **no** office visit, prescription filled, or vaccine

Percentage of Covered California Members Not Utilizing Care by Year



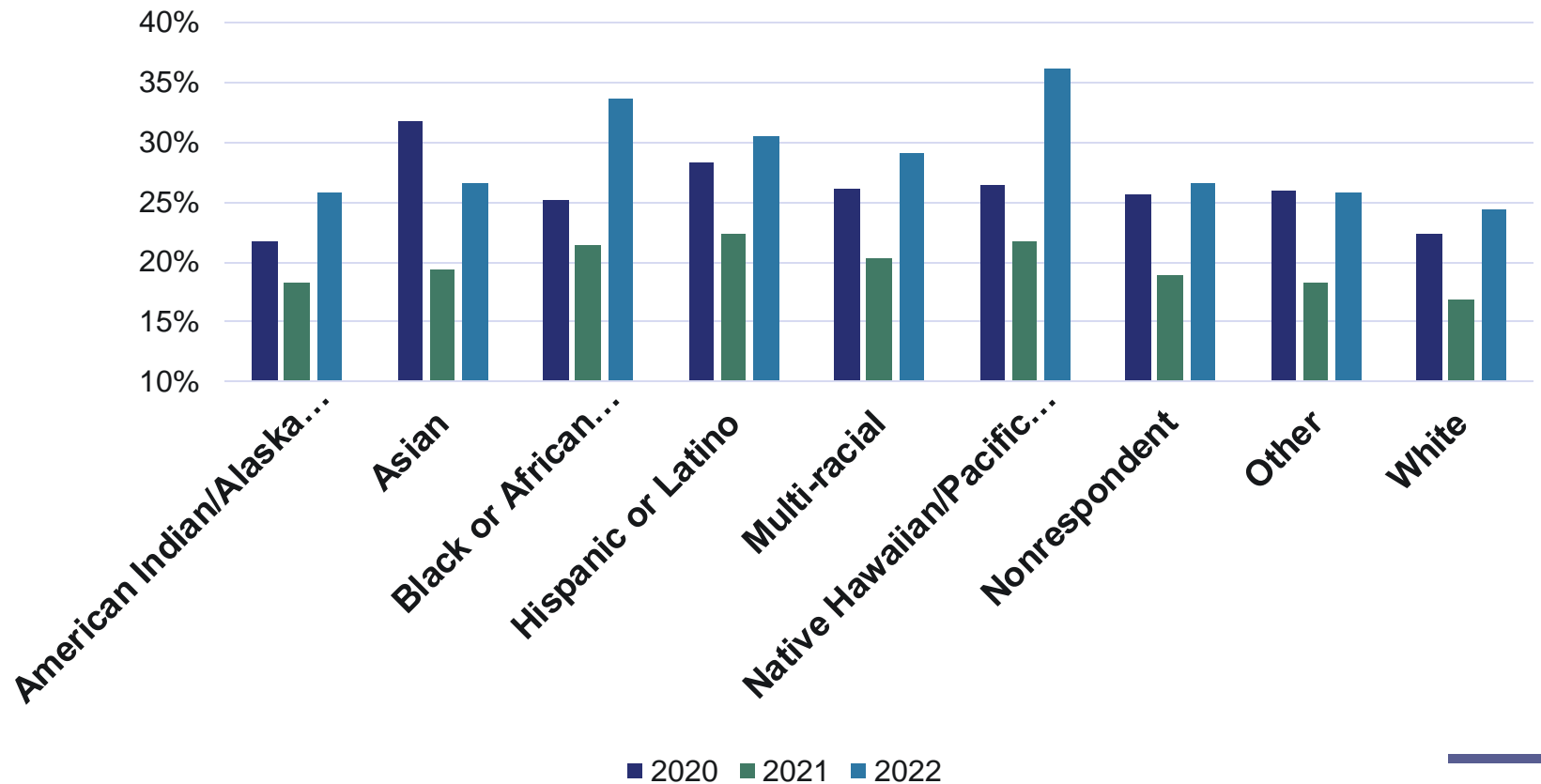
Numerator: Count of members who had no claims
Denominator: Total members enrolled for that year with no continuous enrollment rule applied, on exchange only



Variation in Non-Utilization Rates Across Race/Ethnicity

- Non-utilizer rates **decreased in 2021** but then **increased across race/ethnicity groups in 2022**
- **Black, Native Hawaiian/Pacific Islander, and Hispanic or Latino** members had the **highest rates of not using care in 2022**

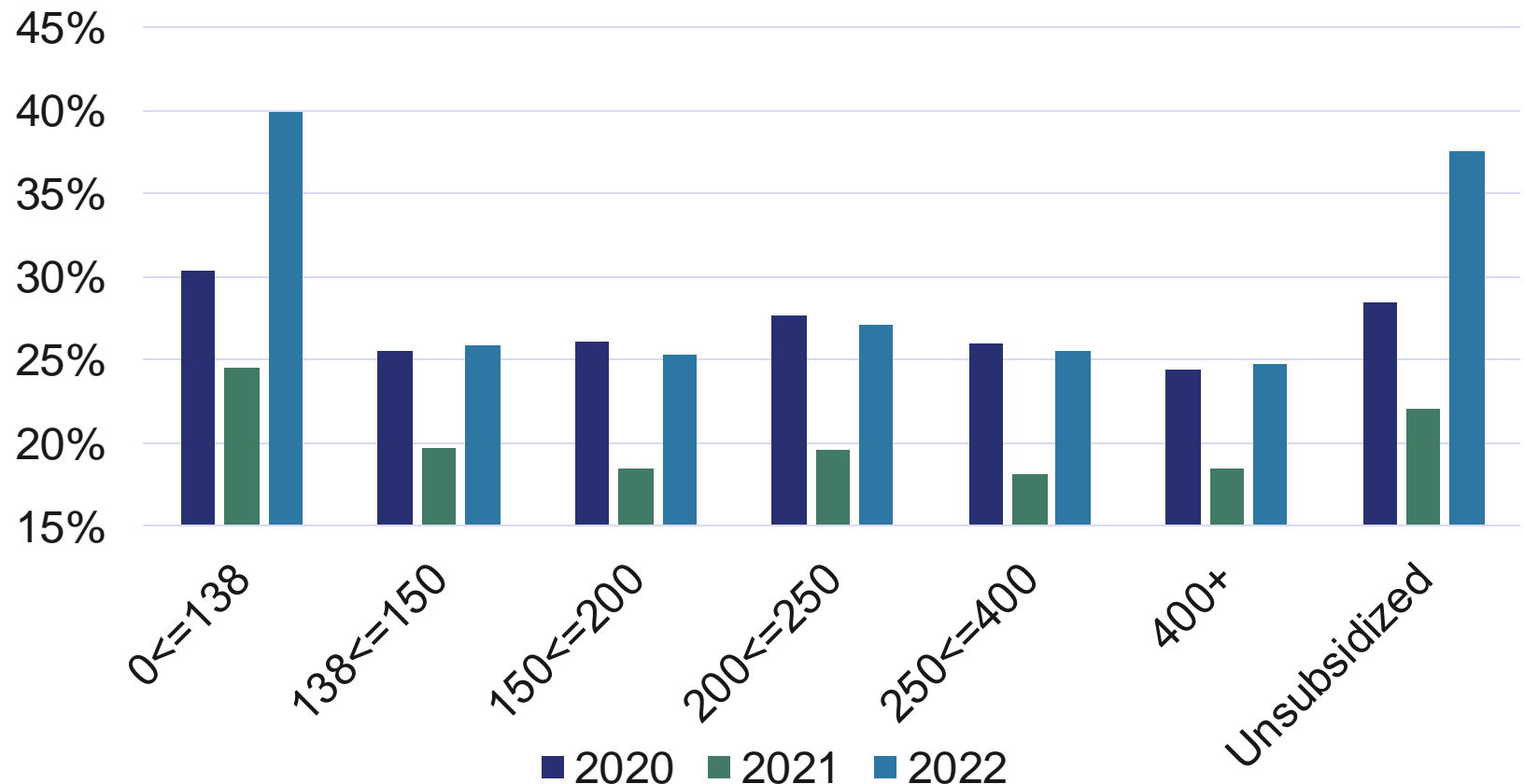
Percentage of Members Not Utilizing Care by Race/Ethnicity



Lower Income Members Less Likely to Utilize Care

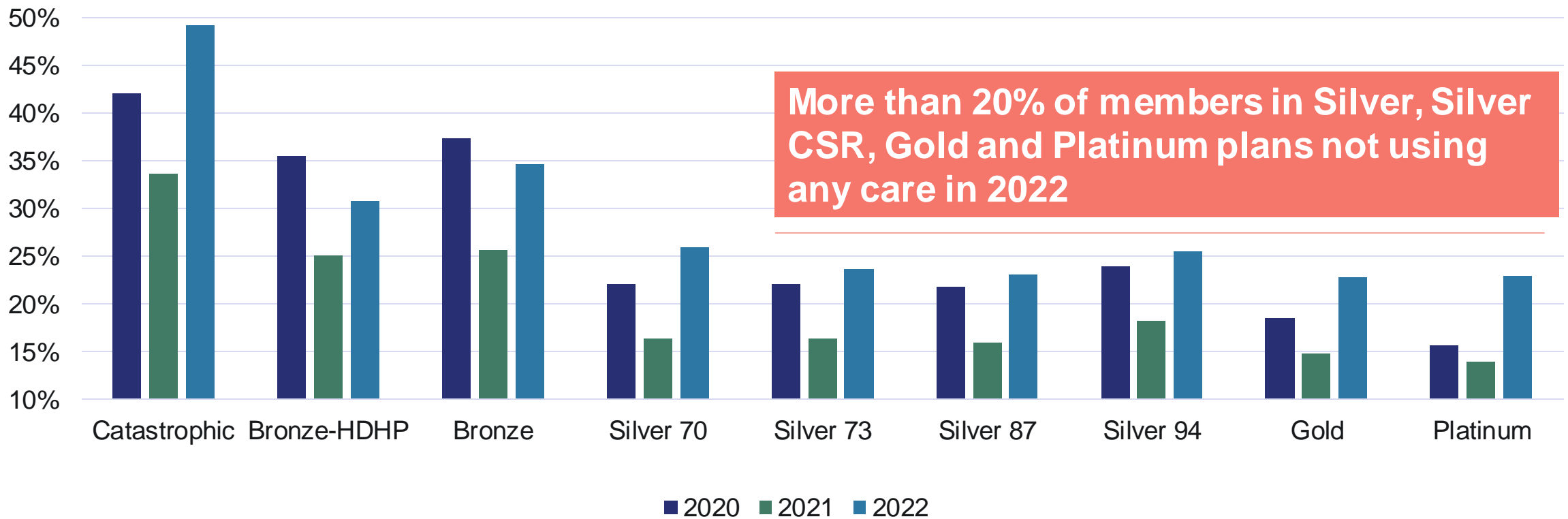
Affordability of health care has affected treatment decisions for many Californians with low incomes, with over half saying that in the past year, they or someone in their family has delayed or forgone some type of medical or dental treatment due to costs from [California Health Care Foundation](#)

Percentage of Members Not Utilizing Care by Income Level



Members With Higher Out-of-Pocket Costs Less Likely To Utilize Care

Percentage of Members Not Utilizing Care by Metal Tier



Individuals may be counted in multiple categories due to midyear plan changes. Utilization outcomes will be specific to tenure in that metal tier.

Member Race/Ethnicity by Service Channel: **Non-Respondent Rate**

*2024 OE & Renewal Total Net Members: **1,784,650** Total Non-Respondent Members: **347,090**

Service Channel	Total Net Enrollment*	Non-Respondent Count	Non-Respondent Percentage
Certified Enrollment Counselor	42,040	3,900	9.3%
Certified Insurance Agent	1,005,440	234,670	23.3%
Certified Plan-Based Enroller	19,650	10,400	52.9%
County Eligibility Worker	330	40	12.1%
Service Center Representative	59,270	10,550	17.8%
Unassisted	657,920	87,540	13.3%
TOTAL	1,784,650	347,090	19.4%

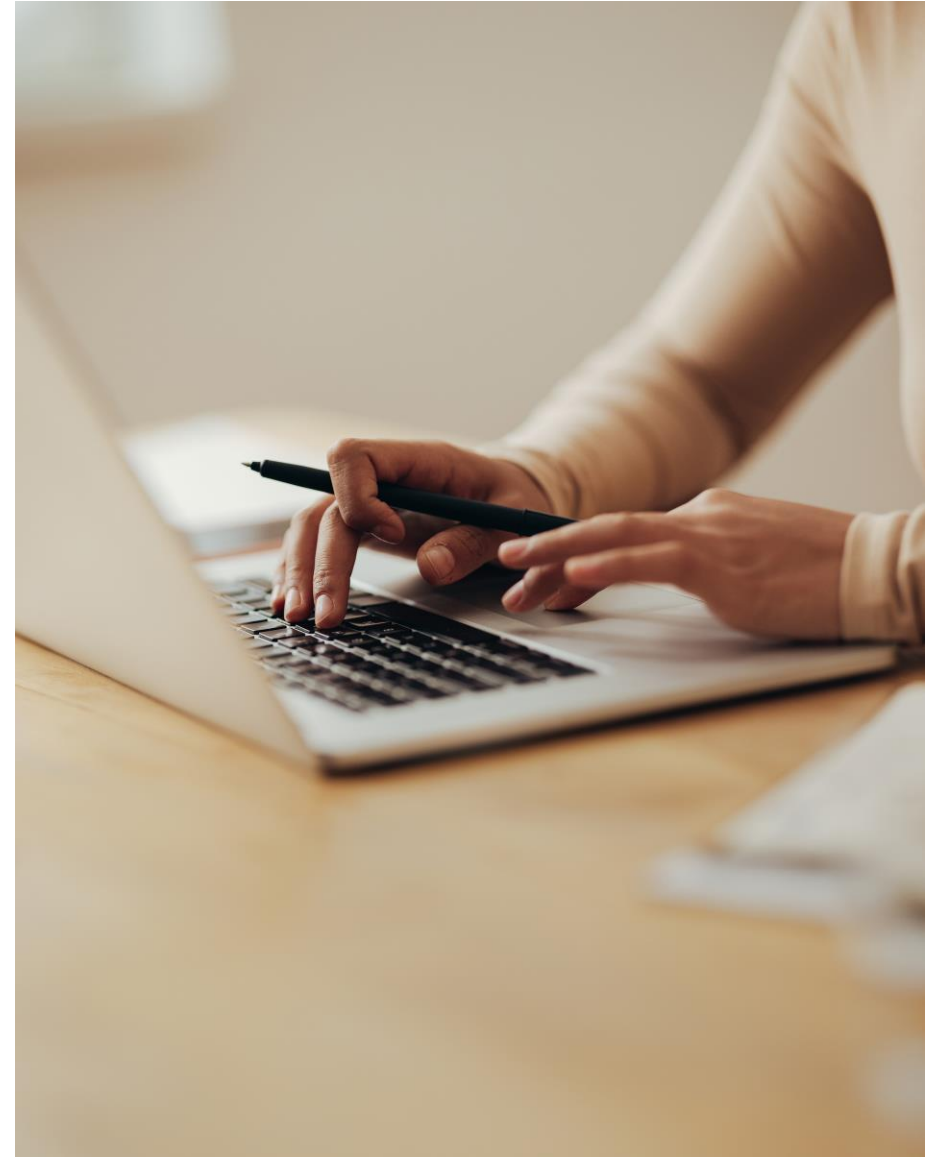
*Data as of 2/1/24 [Source: https://hbex.coveredca.com//data-research/library/mct-profiles/CC_Open_Enrollment_Renewal_Profile_Net_2024_R20240313.xlsx](https://hbex.coveredca.com//data-research/library/mct-profiles/CC_Open_Enrollment_Renewal_Profile_Net_2024_R20240313.xlsx)



How Enrollers Can Help

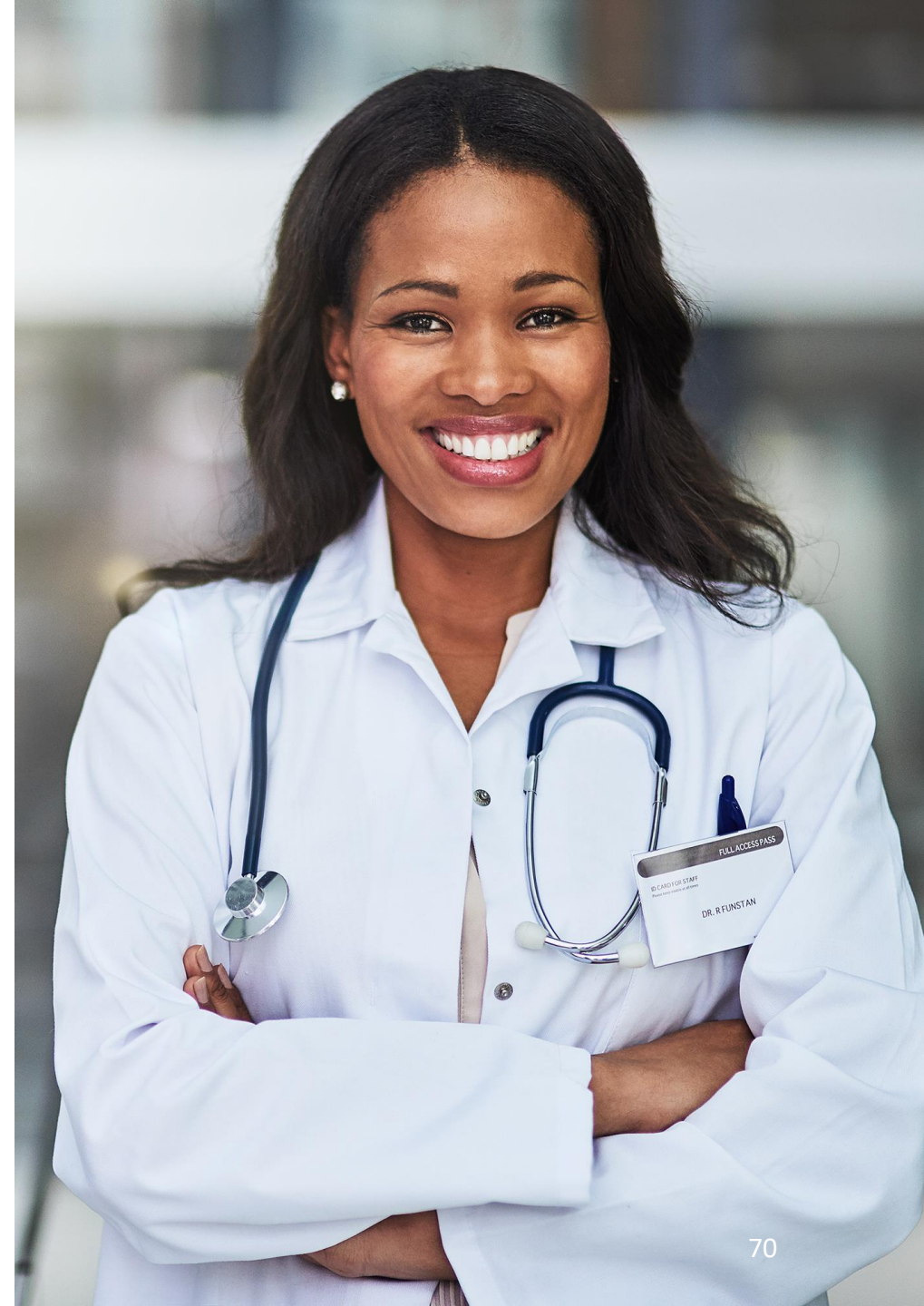
Collect consumer demographic data

- Educate consumers on the importance of disclosing demographic data.
- Capture accurate and complete demographic information from consumers in the CalHEERS consumer application section, optional Race/Ethnicity questions.
- **We encourage not skipping the optional race and ethnicity section during the application process.**



Help a Consumer Find a Primary Care Provider

- New and returning members are informed that their health plan requires them to have a Primary Care Clinician within **60 days of effectuation**.
- At enrollment, members can choose their Primary Care Provider (PCP).
- If members want to **change their PCP**, they can do so by contacting their health plan.
- Members enrolled in **EPO/PPO plans are not required** to see their assigned PCP for healthcare services or referrals.
- The assigned Primary Care Clinician **assists members in navigating the healthcare system**, including obtaining preventive health services and accessing necessary care.



Power of Wellness: Preventive Care Services

- Remind new and returning members they are **entitled to preventive services at no cost**
- These **no-charge services vary by age, health status, and other factors**, and are established by the **US Preventive Services Task Force (USPSTF)** after considering the medical evidence for each service



A person wearing a dark jacket and a pink hat is walking away from the camera across a suspension bridge. The bridge has a wooden deck and metal railings. The background is a dense forest of tall evergreen trees. The image is slightly faded and serves as a background for the slide.

Questions?



Break – 10 Minutes

Covered California **For** **Small Business**



COVERED
CALIFORNIA

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CCSB Advantages

MULTI-CARRIER PORTFOLIO

- Featuring Kaiser Permanente, Sharp Health Plan, Blue Shield of California

4-METAL TIER OFFERING

- Groups can offer their employees choices from 1-tier, 2-tier, 3-tier or 4-metallic tiers

FEDERAL TAX CREDIT

- Lower the cost of coverage for qualifying small businesses. \$4,000 maximum increase for 2023

PEO SUB-GROUPS

- Employers in and out of a PEO are eligible with as little as PEO payroll.

ADMINISTRATION

- Simple to understand quote, consolidated applications and **ONE SINGLE BILL.**
- No Admin Fees, No Billing Fees, No Late Fees.
- No Recertification!

RELAXED PARTICIPATION

- 70% of eligible employees enrolled or valid waiver.

OUT-OF-STATE COVERAGE

- Remote employees can access Blue Shield BlueCard.

GREAT FOR START-UPS

- As little as 2 weeks of payroll!

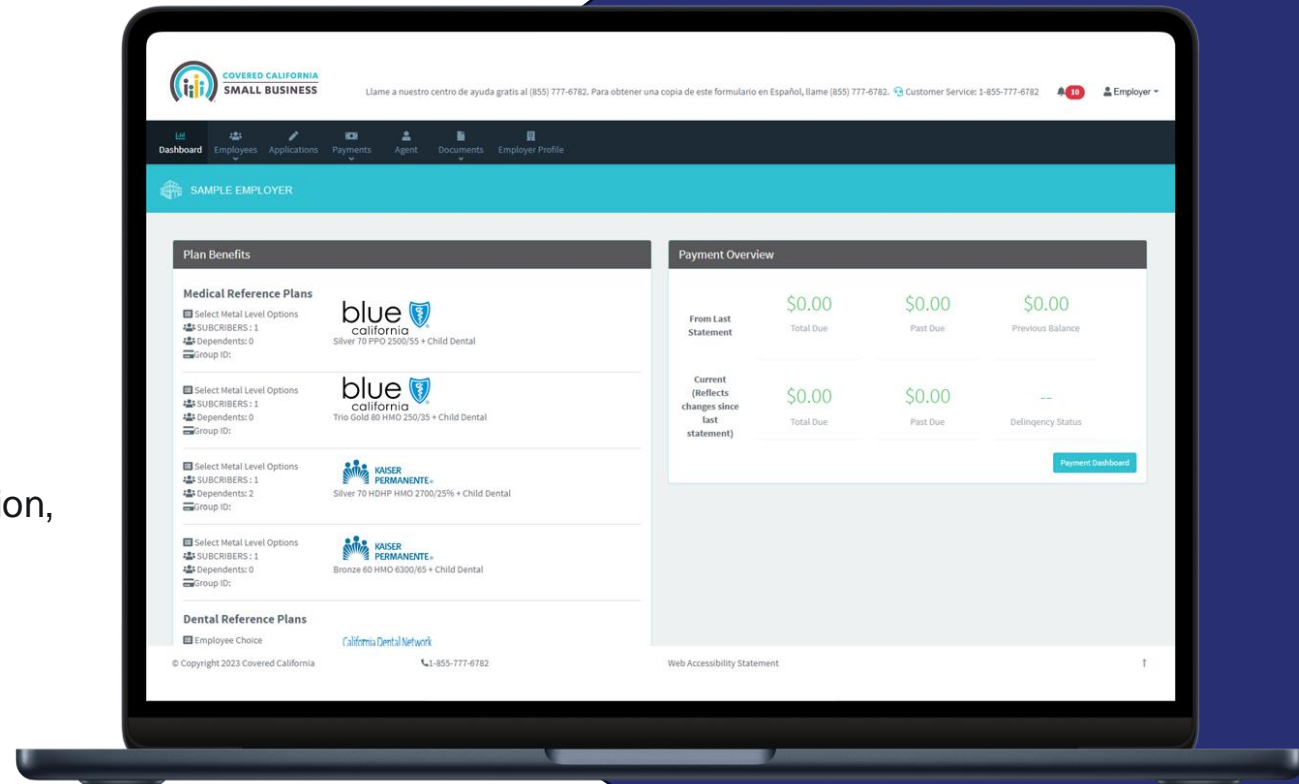
Unusual Situation You Need Help With? Reach Out To Your Sales Team!



MyCCSB Portal Driving Administrative Efficiencies

MANAGE YOUR POLICY AND EMPLOYEES ONLINE!

- Easy self-serve employee Adds, Terms and Changes
- Up to 30 days retroactively!
- View carrier subscriber IDs online.
- Invite new hires to enroll online and compare options
- One-time and Auto-Pay Feature for Employers
- Real-time Account Balances
- View previous invoices, payments, letters and notices
- View all employer details such as reference plan, contribution, COBRA status, addresses and contact information
- Ability to have a secondary account login for employers
- Cal-COBRA packets available electronically and mailed
- Employee Census export tool
- And much more!



Added Values Included Through CCSB Plans

- In addition to premier health plans, which help keep small businesses and employees covered, our carrier partners provide added incentives to support overall health and wellness.
- These can include valuable discounts and free programs to help members reach their fitness and health goals.

YOUR PLAN MAY OFFER	BLUE SHIELD	KAISER PERMANENTE	SHARP
Fitness Incentives	✓ Discounted Gym Memberships	✓ Discounted Gym Memberships and On-Demand Workout Videos	✓ Discounted Gym Memberships and On-Demand Workout Videos
Wellness Programs (can include weight loss, quit smoking, reduce stress, manage diabetes/depression)	✓ Virtual and In-person Wellness Coaching	✓ Virtual and Phone Wellness Coaching	✓ Virtual Wellness Coaching
Alternative Care Discount Program (Acupuncture, chiropractic, therapeutic massage etc.)	✓ Up to 25% Savings on Select Services	✓ Up to 25% Savings on Select Services	✓ Up to 25% Savings on Select Services
Telehealth	✓	✓	✓
Mail Service Pharmacy	✓	✓	✓
Minute Clinics	✓ Only Available for PPO Plans	✓	✓
Emergency Travel Service	✓	✓	✓
For customer support, including ordering an ID card, members can contact:	TRIO HMO members (855) 747-5800 Full PPO members (888) 256-1915	(800) 464-4000	(800) 359-2002

Broker Bonus Program!

a partnership that pays

In addition to the standard 5% commission:

- Bonus Period includes effective dates of 7/1/2024 – 1/1/2025
- Must write **3 or More Groups** during the Bonus Period to qualify
- Write 6 or more groups, and **ALL bonuses increased by 50%!!!**
- Business written through partnering General Agencies qualify

Group Size
(Enrolled Employees)

Bonus Per Group
(3 Groups / 6+ Groups)

51 – 100

\$ 8,000 / \$12,000

26 – 50

\$ 4,000 / \$6,000

11 – 25

\$ 2,000 / \$3,000

4 – 10

\$ 1,000 / \$1,500

Terms and Conditions apply. Please see official flyer for the details, limitations, disclaimers.

New Business & Renewal Submission



BEERE&PURVES



-
- **Submission Options**
 - **Online: MyCCSB.com**
 - **Email: CCSBEligibility@Covered.CA.gov**

Contact Us

CCSB Sales

(844) 332-8384

SmallBusiness@Covered.CA.gov

Agent Service Center

(855) 777-6782 - Agents@Covered.CA.gov

(Option 1 for English or 2 for Spanish

> then 1 for Agents

> then 2 for the Call Center)

Case Submission & Eligibility

CCSBeligibility@Covered.CA.gov

Quotes

CCSBquotes@Covered.CA.gov



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Medi-Cal To Covered California Transition Auto Plan Selection (APS) Updates



**we'll keep
you covered.**

Auto-Plan Selection (APS) overview

In 2023, APS was enabled for a seamless transition from Medi-Cal to Covered California, ensuring continuous coverage.

Initial design

APS was only applicable for the first transition from Medi-Cal to Covered California

New feature

Extend APS beyond initial transition for the population that was not eligible for APTC when they were discontinued from Medi-Cal



New Manual APS Feature & Process

New Function

- Helps certain consumers transitioning from Medi-Cal
- **Updates** their tax filing status from “no” or “null” to “yes”
- Changes their eligibility for APTC as long as they meet all other eligibility requirements.

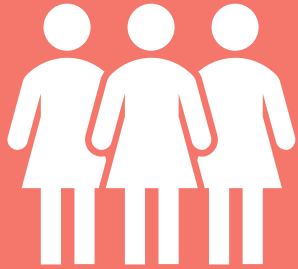
The MAPS Process

- Consumers who agreed to the change of their tax filing status to “yes” for the benefit year will be informed about their APTC amount.

Additional Support

- Some consumers will receive extra educational materials.
- Information about the lowest-cost Silver plan will be provided.




Impacted Consumer Population



Medi-Cal Transitioner's case has the tax filing status: "no" or "null", cannot access APTC.

- These **consumers are not eligible to automatically enroll** under the current Auto Plan Selection (SB 260) process.
- Consumers **may not understand why they can't get APTC**, even if they're ready to file taxes to get it.

Consumer MAPS Processes 1, 2, And 3

Consumer	 MAPS 1	 MAPS 2	 MAPS 3 (APS Lite*)
Population	Newly eligible for CCA but missing tax filing info	Newly eligible for CCA but missing tax filing info	Newly eligible for CCA but missing tax filing info
2024 Tax Filing Status Updated	Yes	Yes	Yes
Notice Sent	Eligibility Notice NOD01	Eligibility Notice NOD01	Medi-Cal to Covered California NOD01X
Educational Flyer Sent	No	Yes	Yes
MCT MAPS Dashboard displayed	No	No	Yes
Consumer Action: Account Information Confirmation Required	Yes	Yes	Yes

*MAPS 3, APS lite process will display the lowest-cost Silver plan information on their CalHEERS Medi-Cal Transitioner dashboard.



MAPS 1 & 2: Login + Manual APS Flow

Shopping Flow

Portal Login & MCT Tile



Streamlined Account Creation



Confirm Account Information

MAPS 1, 2, And 3: Confirm Account Information

Confirm Account Information

Before we enroll you, look below to make sure your information is correct so we can see if you qualify for financial help to lower costs.

Do you have health coverage through a job, your family's job, or other source? Most people who have other health coverage do not qualify for financial help for a Covered California plan. Need more information before you answer? [Click here](#) or call us at 1-800-816-4725.

If you select "Yes" you will need to report a change in order to complete plan selection.

No, I do not have other health coverage.
 Yes, I do have other health coverage.

Your Information

Do you agree to file taxes for [YYYY]? Yes
You must agree to file taxes to get help paying for your Covered California plan.

Alex W. 56 yrs Tax filing status: Single

Will someone else claim you as a dependent on their taxes for [YYYY]? No
People who are claimed as a dependent need to apply with their family's tax filer.

Are you a member of an American Indian or Alaska Native tribe? No
Members of American Indian and Alaska Native tribes get additional benefits. [Click here](#) to learn more.

Is all your information above correct?

No, I need to change my information.
 Yes, my information is correct.

[Exit](#) [Continue](#)

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The answer to the **Minimum Essential Coverage (MEC)** question determines the subsequent steps.

Consumer must confirm additional account details. The application will evaluate the consumer for financial help based on these answers:

- The consumer **will file taxes**
- The consumer **will file taxes as Single**
- The consumer is **not a tax dependent** of someone else
- The consumer is **not American Indian/Alaskan Native (AI/AN)**

On click of “**Yes, my information is correct**”, the consumer will navigate to the next step.

- If MAPS 1 or MAPS 2: Enrollment Dashboard
- If MAPS 3: ***NEW*** Choose Your Plan (APS Lite)

Note: Once account information is confirmed and the user shops for a plan (all groups) or confirms the pre-selected plan (MAPS 3), the coverage will begin the first of the month after the action

MAPS Population 3: Login to APS MCT Dashboard

Log in or Create an Account to Get Covered

Username [Forgot username?](#)

Password [Forgot password?](#)

I'm not a robot

Create an Account

Create New Application
I want to create a new account and have not started an application yet.
[Get Started](#)

Link Existing Application
I have an application started and need to link it to my new account.
[Continue](#)

Access My Information
I'm moving from a Medi-Cal program to a Covered California Plan.
[Continue](#)

Create an Account to See Plan Details
or Log In to Your Account

Step 1 of 2

Let us show you the plan we picked for you

To see the details of your plan, we need the name listed on the letter you received from Covered California.

Access Code C41H33

Case Number 123456

First name Alexander

Last name Smith

Date of birth 06/25/1993

Social Security number (SSN) --- -- 8003

Back

Create an Account to See Plan Details

Step 2 of 2

Let us show you the plan we picked for you

To complete the process, create a username, password, and PIN so you can come back and access your account when you need to.

Username alexander.smith

Password

Re-enter password

PIN

Re-enter PIN

I understand and agree to the Terms and Conditions and Notice of Privacy Practices.

Back

Please Review Your Information

Thank you for Creating an Account!
Click the "Log In" button to get started on your application.

Username alexander.smith

Password

Log In

Please Review Your Information

User Information

First name: Alexander

Last name: Smith

Date of Birth: 06/25/1993

Social Security number (SSN):

Preferred contact method: Phone

Phone: (###) ###-####

Opt-in: Yes

Additional contact information:

Email: a.smith@gmail.com

Username: alexander.smith

Password: *****

PIN: ****

I'm not a robot

Create Account

Hi John,
Welcome to Covered California!

Get Your Coverage Started [Start Now](#)

Kaiser Permanente Silver 87 HMO

Your coverage will start on (MM/DD/YYYY) as long as you [pay your premium by (MM/DD/YYYY)]. Once that is done, your health insurance company will mail your ID card and policy details.

What You'll Pay

\$25/month

Primary Care visits: \$10.00/visit; No Change; Non-\$0 Co-insurance after deductible

Generic Drugs: 60.00% Coinsurance after deductible

Covered Household Members

These are the household members who are in this plan. You can keep or change these members when you click [Keep or Cancel Plan](#).

John W. 99 yrs

You have a Delegated Enroller [Manage Delegates](#)

[Enroller or Agency/Entry Name] Phone Number 916-339-1234 Email eoumelkorm.a@gmail.com

You Have Options [Shop for Plans](#)

If you do not think this plan will work for you, there may be other insurance companies in your area.

Visit your Enrollment Dashboard to:

- See the full details of your plan
- Find your doctor
- Compare other plans
- Change plans

Report a Change [Report a Change](#)

Report any changes to your household information that may affect your eligibility, like your address or income.

Contact Us

Have more questions? Call Covered California for help.

Need to Find a Doctor? [Find Local Health Care Providers](#)

Login & Medi-Cal Transition (MCT) Tile



Streamlined Account Creation



Manual APS MCT Dashboard



MAPS 3 (APS Lite) Process

After eligibility is determined for consumers in this process, the system will:

1. **Display the plan** on the MAPS Dashboard and in the NOD01X (the MAPS version of NOD01T), using the same hierarchy as APS.
 - At this stage, the 834 (enrollment data to the QHP) is not generated.
2. **Prompt the MAPS dashboard** to appear.
3. **Stop users from finalizing plan selection** until their account information is confirmed.
4. **Create and send** the NOD01X.

Once the consumer confirms their details and decides to stay with the pre-selected plan, the 834 will be generated. The coverage will begin on the first of the next month, following standard Special Enrollment Period plan selection rules.

Note: *Confirming account information is different from the APS Opt-in/-out. Because of its complex rules, it's only available through the logged-in CalHEERS account, not via IVR or CiCi.*



MAPS 3: Start Now + INFO CORRECT + Enroll APS Plan

Hi John,
Welcome to Covered California!

Account Home You can return to this page later from Account Home

Get Your Coverage Started

Start Now

Kaiser Permanente Silver 87 HMO

Your coverage will start on [MM/DD/YYYY] as long as you pay your premium by [MM/DD/YYYY]. Once that's done, your health insurance company will mail your ID card and policy details.

Covered Household Members

These are the household members who are in this plan. You can keep or change these members when you click **Keep or Cancel Plan**.

What You'll Pay

\$25/month

Primary Care Visit: \$10.00 or No Charge; then \$0 Co-insurance after deductible.
Generic Drugs: 60.00% Co-insurance after deductible.

You have a Delegated Enroller

Enroller or Agency/ Entity Name	Phone Number	Email
[Avatar]	916-339-1234	enrolment@mail.com

You Have Options

Visit your **Enrollment Dashboard** to:

- See the full details of your plan
- Find your doctor
- Compare other plans
- Change plans

APS MCT Dashboard

On-click of "Start Now"

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Confirm Account Information

Before we enroll you, look below to make sure your information is correct so we can see if you qualify for financial help to lower costs.

Do you have health coverage through a job, your family's job, or other source? Most people who have other health coverage do not qualify for financial help for a Covered California plan. Need more information before you answer? [Click here](#) or call us at 1-800-816-4725.

If you select "Yes" you will need to report a change in order to complete plan selection.

Confirm Account Information

Before we enroll you, look below to make sure your information is correct so we can see if you qualify for financial help to lower costs.

Do you have health coverage through a job, your family's job, or other source? Most people who have other health coverage do not qualify for financial help for a Covered California plan. Need more information before you answer? [Click here](#) or call us at 1-800-816-4725.

If you select "Yes" you will need to report a change in order to complete plan selection.

No, I do not have other health coverage.
 Yes, I do have other health coverage.

Your Information

Do you agree to file taxes for [YYYY]? Yes
You must agree to file taxes to get help paying for your Covered California plan.

Alex W. 49 yrs Tax filing status: Single

Will someone else claim you as a dependent on their taxes for [YYYY]? No
People who are claimed as a dependent need to apply with their family's tax filer.

Are you a member of an American Indian or Alaska Native tribe? No
Members of American Indian and Alaska Native tribes get additional benefits. [Click here](#) to learn more.

Is all your information above correct?

No, I need to change my information.
 Yes, my information is correct.

Continue

Choose Your Plan

We picked the plan that gives you the most financial help. Would you like to keep this plan or choose a different plan?

I want to keep this plan

Household Members

Kaiser Permanente Silver 87 HMO
\$34.87/mo Extra Savings

Timothy Downey (55 years old) (subscriber) *

I want to look at other plans

If you do not think this recommended plan will work for you, you can review other plans as there may be other insurance companies in your area.

Continue

Your Coverage from Covered California

John W. 49 yrs Kaiser Permanente Silver 87 HMO

Provide eSignature

To confirm your plan, please read the statements below. Then agree to the terms and conditions. You'll have to enter your personal identification number (PIN) and eSignature to confirm.

Before you confirm, make sure you're happy with the health plan you chose. Don't confirm your plan until you've read the terms and conditions.

- To file a federal income tax return on or before the due date for the return (including extensions of time for filing) to claim the Advanced Premium Tax Credit (APTC) if applicable.
- To report changes to Covered California that affect my eligibility, including income, household size and address. These changes could affect the plan and APTC for which I am eligible.
- I cannot switch plans outside of the Open Enrollment Period unless I have a qualifying life event. Some of the qualifying life events are a permanent move that results in access to new plans, birth or adoption of a child, marriage or domestic partnership.

I agree to the terms and conditions above.

Binding Arbitration Agreement

I understand that I have read and agree to the Binding Arbitration Agreement.

I confirm that I have read and agree to the Binding Arbitration Agreement.

Review and sign

By entering my PIN and typing my full name I certify under penalty of perjury that I have read and understand the terms and conditions above.

Your personal identification number PIN

Your eSignature Date 01/01/2022

Submit

Confirm Account Info
No MEC + Info is correct +
On-click of "Continue"

Choose Your Plan + "Sign & Submit" for APS LITE plan



MAPS 3: Start Now + INFO CORRECT + Shop For Plans

Hi John, Welcome to Covered California!

Get Your Coverage Started

Kaiser Permanente Silver 87 HMO

Your coverage will start on [MM/DD/YYYY] as long as you pay your premium by [MM/DD/YYYY]. Once that is done, your health insurance company will mail your ID card and policy details.

What You'll Pay
\$25/month

Covered Household Members

John W., 68 yrs.

You have a Delegated Enroller

[Enroller or Agency/Entry Name] | Phone Number: 916-339-1234 | Email: courtmormal@email.com

You Have Options

Visit your Enrollment Dashboard to:

- See the full details of your plan
- Find your doctor
- Compare other plans
- Change plans

APS MCT Dashboard
 On-click of "Start Now"

Confirm Account Information

Before we enroll you, look below to make sure your information is correct so we can see if you qualify for financial help to lower costs.

Do you have health coverage through a job, your family's job, or other source? Most people who have other health coverage do not qualify for financial help for a Covered California plan. Need more information before you answer? Click here or call us at 1.800.816.4725.

If you select "Yes" you will need to report a change in order to complete plan selection.

Confirm Account Information

Before we enroll you, look below to make sure your information is correct so we can see if you qualify for financial help to lower costs.

Do you have health coverage through a job, your family's job, or other source? Most people who have other health coverage do not qualify for financial help for a Covered California plan. Need more information before you answer? Click here or call us at 1.800.816.4725.

If you select "Yes" you will need to report a change in order to complete plan selection.

No, I do not have other health coverage.
 Yes, I do have other health coverage.

Your Information

Do you agree to file taxes for [YYYY]? Yes

Alex W., 36 yrs. | Tax filing status: Single

Will someone else claim you as a dependent on their taxes for [YYYY]? No

Are you a member of an American Indian or Alaska Native tribe? No

Is all your information above correct?

No, I need to change my information.
 Yes, my information is correct.

Choose Your Plan

We picked the plan that gives you the most financial help. Would you like to keep this plan or choose a different plan?

I want to keep this plan

Household Members

Timothy Downey (55 years old) (subscriber) *

Kaiser Permanente Silver 87 HMO

\$34.87/mo Extra Savings

I want to look at other plans

If you do not think this recommended plan will work for you, you can review other plans as there may be other insurance companies in your area.

Enrollment Dashboard

Select Year: 2021 2022

Case Summary | View Submitted App | Eligibility | Enrollment

Your Agent: Corina Mathews | (800) 555-9955 | Manage Delegates

Update your household information | Manage Groups | Report a Change

Group 1

Expected coverage dates: 01/01/2022 - 12/31/2022

Covered household members:

- Timothy Downey (55 years old)
- Christina Downey (52 years old)

Savings: -\$250.16/mo

Total Advance Premium Tax Credit (APTC): -\$244.16/mo

CA Premium Subsidy: -\$4.00/mo

CA Premium Credit: -\$2.00/mo

Group 2

Expected coverage dates: 01/01/2022 - 12/31/2022

Covered household members:

- Alexander Downey (28 years old)
- Melissa Downey (28 years old)
- Anna Downey (21 years old)

Savings: -\$250.16/mo

Total Advance Premium Tax Credit (APTC): -\$244.16/mo

CA Premium Subsidy: -\$4.00/mo

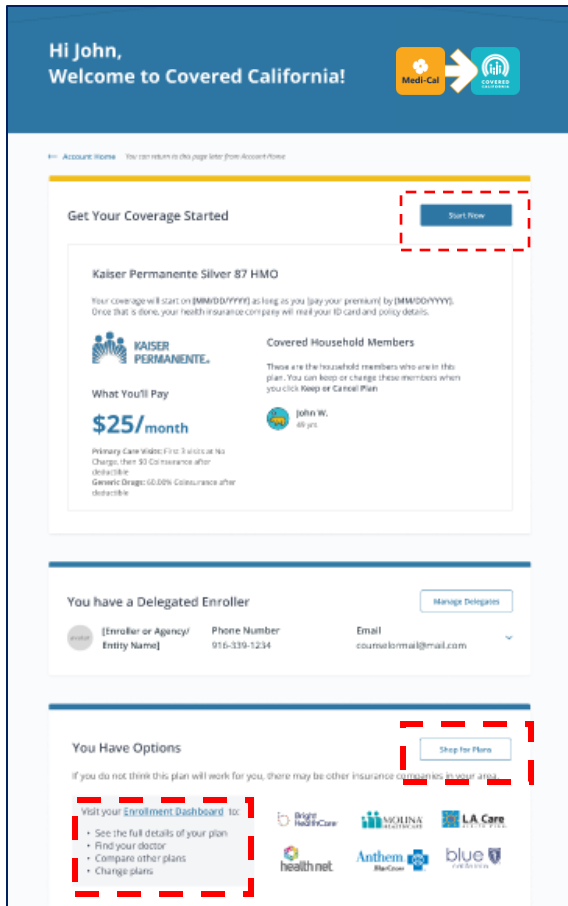
CA Premium Credit: -\$2.00/mo

Confirm Account Info
 No MEC + Info is correct +
 On-click of "Continue"

Choose Your Plan +
 "First-time User" to
 shop for plans

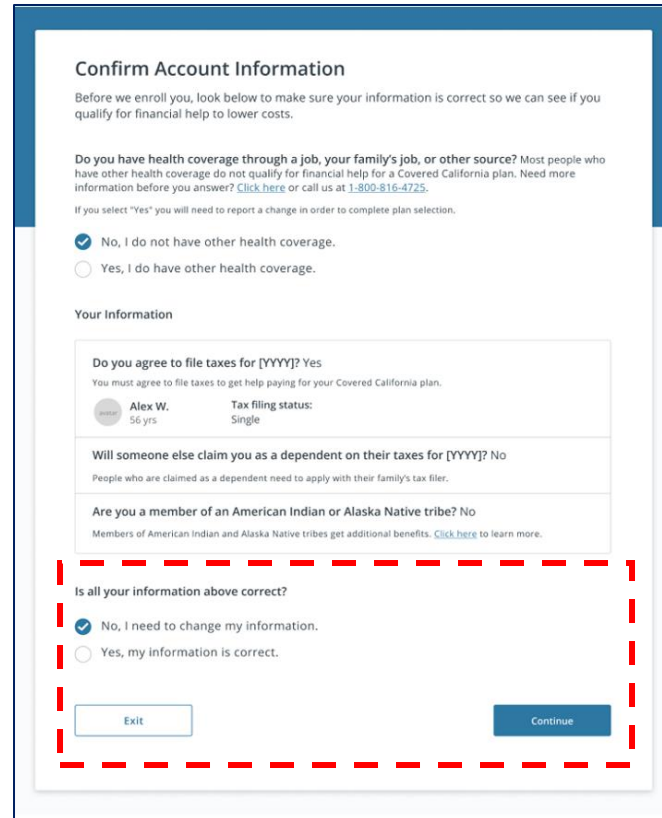


MAPS 3: Info Not Correct + REPORT A CHANGE Next Steps

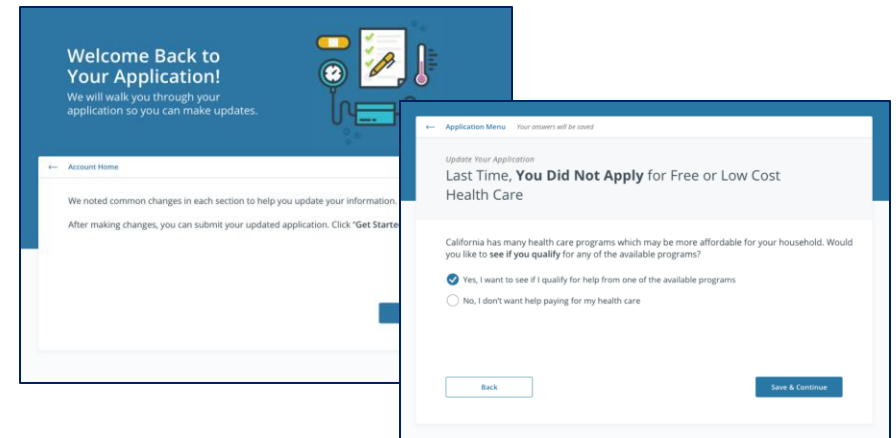
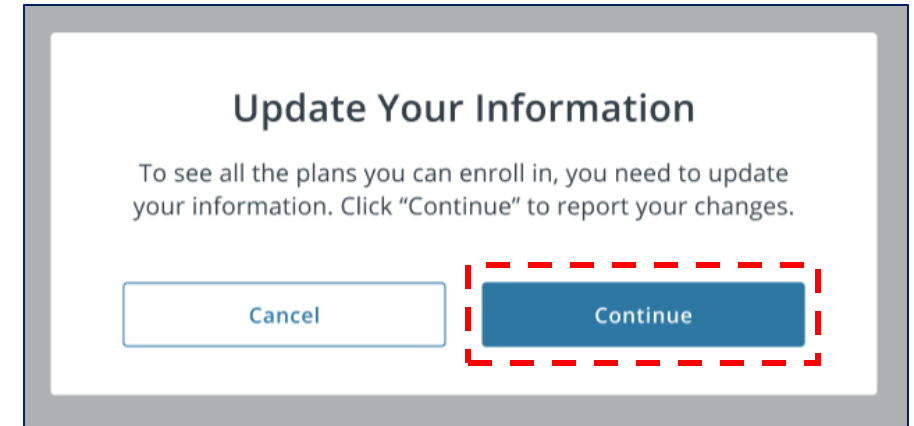


APS MCT Dashboard
On-click of "Shop for Plans"

Outreach & Sales Special Enrollment Period Enroller Workshop | April 2024



Confirm Account Info
No MEC + Info not correct



Report a Change flow
(If RAC completed, remove APS, regular plan shop, no further guardrails)





Enroller Portal Updates

New! Export List of Staff for Enrollers

Enroller Portal Quick Links:

Click on My Reports → All Folders → My Agency's/Entity's Enrollers → Export

Only available to Authorized Signers, Agency Managers, Primary Contacts and Authorized Contacts

The screenshot displays the Enroller Portal interface. On the left, a sidebar shows 'FOLDERS' and 'FAVORITES'. Under 'FOLDERS', 'My Agency's Enrollers' is highlighted with a red box. Below it, 'My Entity's Enrollers' is also highlighted with a red box. The main content area shows two report cards. The top card is titled 'Report: Contacts & Accounts My Agency Staff' and displays 'Total Records: 9'. The bottom card is titled 'Report: Contacts & Accounts My Entity Staff' and displays 'Total Records: 0'. Both cards have an 'Export' button highlighted with a red box. The top card also shows a 'Save As' dropdown menu.

New! Enroller Portal Notifications

Check here for quick updates from Covered California

Older messages will be moved to the Notifications Archive

The screenshot shows the user interface of the Enroller Portal. At the top is a navigation bar with links for Home, Agency, My Team, My Profile, My Delegations, and Resources. Below this is a welcome message: "Welcome to your Agency Home Page! Manage your Book of Business, assist your consumers, and more." A secondary navigation bar includes Home, Enroller Portal Notifications, Notifications Archive, Agency Book of Business, My Book of Business, and Consumer Enrollments By Metal Tier Plan. The main content area is titled "Enroller Portal Notifications" and features a table with one notification. To the right, there is a "Quick Links" section with links to Secure Mailbox, Delegation Tool, Start Application, Enroller Toolkits, and My Reports.

Notification Id	Notification	Received Date	Archive Date
N-000002	Upcoming Special Enrollment Period Workshops	2024-03-08	2024-03-22

Navigation: Previous Page 1 of 1 Next

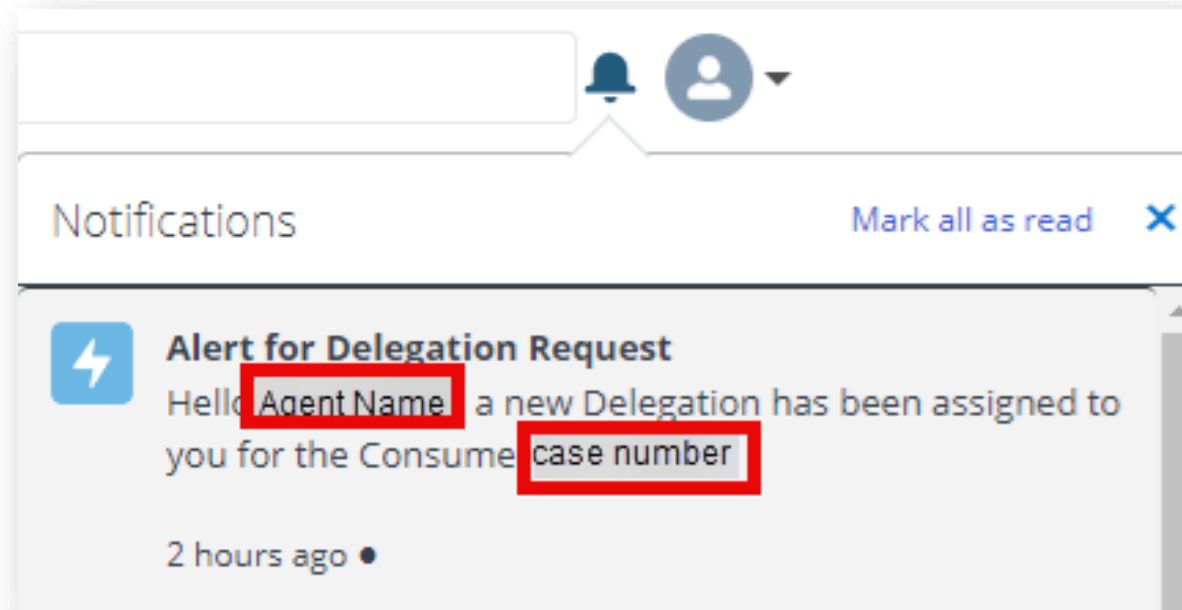
Quick Links:

- Secure Mailbox
- Delegation Tool
- Start Application
- Enroller Toolkits
- My Reports

New! Bell Notification Messaging Updates

Bell Notification will now have a **Case ID** instead of the consumer's name

This makes it easier to search for the consumer in your Book of Business.



New! Site Served Report for PC/AC

Primary Contacts (PC) and Authorized Contacts (AC) should now see a new report titled "Counselors with Sites Served"

My Reports ➡ All Reports ➡ Counselors with Site Served

The screenshot displays a web application interface. At the top, there is a search bar and a navigation menu with options: Home, Entity, My Team, My Profile, and Resources. Below the navigation, a report card is visible for "Report: Site Served with Contacts" and "Counselors with Sites Served". The report card includes a search icon, "Add Chart", a filter icon, a refresh icon, and an "Edit" button. Below the report title, a "Total Records" box shows the number "1". A table below the report card displays the following data:

<input type="checkbox"/> Location: Location Name ↑	<input type="checkbox"/> Full Name	<input type="checkbox"/> Certification/Approval Status	<input type="checkbox"/> Enroller Primary Office Location
<input type="checkbox"/> California (1)	MWbplOIk JUqNnPVH	Certified	<input checked="" type="checkbox"/>

Update: Hours of Operation for Subsite Locations

New checkbox titled:

"Same hours for all Weekdays"

Automatically populates the same opening and closing hours for every day.

The screenshot shows a form titled "Hours of Operation". At the top, there is a checkbox labeled "Same hours for all Weekdays" which is highlighted with a red border. Below this checkbox are seven dropdown menus, one for each day of the week, labeled "Monday Open Hours" through "Sunday Open Hours". Each dropdown menu currently displays "8:00 AM".

Update: Hours of Operation for Subsite Locations

New checkbox titled:

"My business is open 24/7"

Automatically adjusts hours to opening at 12:00am and closing at 11:59 PM.

The screenshot shows a form for configuring business hours. At the top, there is a checkbox labeled "My business is open 24/7" which is highlighted with a red rectangular box. Below this checkbox are seven rows, each representing a day of the week. Each row has a label (e.g., "Monday Closing Hours") and a dropdown menu currently displaying "5:00 PM".

<input type="checkbox"/> My business is open 24/7	
* Monday Closing Hours	5:00 PM
* Tuesday Closing Hours	5:00 PM
* Wednesday Closing Hours	5:00 PM
* Thursday Closing Hours	5:00 PM
* Friday Closing Hours	5:00 PM
* Saturday Closing Hours	5:00 PM
* Sunday Closing Hours	5:00 PM

Future Enroller Portal Enhancements

Look for these updates before Open Enrollment

- **Progress bar/trail indicating the progress of staff being onboarded**
 - This will allow Agency and Entity managers to see the progress of any downline staff that is being onboarded.
- **Book of Business redesign**
 - Enhancement to Book of Business to make it more user-friendly.
 - Additional reports specific to business process so the user does not have to export the entire Book of Business every time, e.g., carrier, plan type, etc.

Future Enroller Portal Enhancements

Look for these updates before Open Enrollment

Submit your Change requests from Enroller Portal for your profile or Agency

- Users will be able to submit specific change requests/questions directly from the Enroller Portal, which will go to Outreach and Sales.
- E.g., Name change, address change, withdraw downline staff, contract questions, etc.

Find an Enroller/Storefront Finder

- **The Find an Enroller Tool is merging with the Storefront Finder**

- Consumer research and feedback has shown that consumers want one tool to find help.
- In the future there will be one tool for a consumer to use when searching for an enroller.
- Application for becoming a Storefront will remain unchanged.

- **Storefront Icon**



- New and Existing Storefronts have an icon in the search tool and will be prioritized at the top of the search results.

- **Search Results**

- Search results will prioritize the most active enrollers in a search area, near the top.



Covered California Storefronts



Licensed Insurance Agents and
Certified Enrollment Counselors

Becoming a Storefront

There are specific requirements for the Storefront program:



For more information or to access the Storefront application please see the Storefront Toolkit

https://hbex.coveredca.com/toolkit/storefronts/Storefront_Toolkit.pdf

- Provide a commercial location accessible and visible from the street that is open to walk in traffic
- Operate during core business hours (M-F, 9am – 5pm)
- Display approved signage
- Provide a private space for enrollment assistance that adheres to security and privacy policies
- Have a clean, safe, professional environment
- Provide Covered California with updates to Storefront information (location, contact info, hours of operation)

Highlighting Enroller Portal Navigation

Agent Service Center call drivers show many Enrollers have questions about navigating their portal

Questions Include:

- Global Search Bar
- Quick links
- Locating my Book of Business
- Finding my Active Consumers List
- Seeing Consumers no longer delegated to me (Delegation History)
- Transferring Delegations for larger Agencies
- Password Resets

Using the Global Search Bar

The **Global Search bar** at the top of your dashboard allows you to search for consumers by any consumer data and locate your consumers contact card.

Demographic Data	CalHEERS Data
Name	CalHEERS Case Number
Date of Birth	Application Number
Last 4 of SSN	
Contact Info Phone/Email/Address	

Contact Adam Apple Get Realtime Consumer Info

Account Name: [RbJXqERV bcoPaFvU Household](#) Phone: (989) 898-9897 Email: CalHEERS Case/Application ID: 5193226491

Name: Adam Apple Account Name: [RbJXqERV bcoPaFvU Household](#)

Birthdate: 6/4/1989 SSN Last 4: 6786

Quick Links
Consumer Case

Head of Household Information

Head of Household First Name	Head of Household Email
Adam	
Head of Household Middle Name	Head of Household Home Phone No

Applications (1)

Con...	Status	Medi...	Appli...
1357...	SUBM...		13571...

Locating and Using your Quick Links

Your **Quick Links** are located on the righthand side of your home page. They provide quick access to important functions.

Item	Explanation
Secure Mailbox	The location of your Daily Summary Emails
Delegation Tool	Gives you access to self-delegation
Start Application	Takes you to the beginning of a new customer application
Enroller Toolkits	Takes you to all published enroller toolkits, with job aids and helpful information
My Reports	Takes you to a copy of your Book of Business, your team report export and any future reports created for you.

Quick Links
Secure Mailbox
Delegation Tool
Start Application
Enroller Toolkits
My Reports



Book of Business Export : Helpful Tips

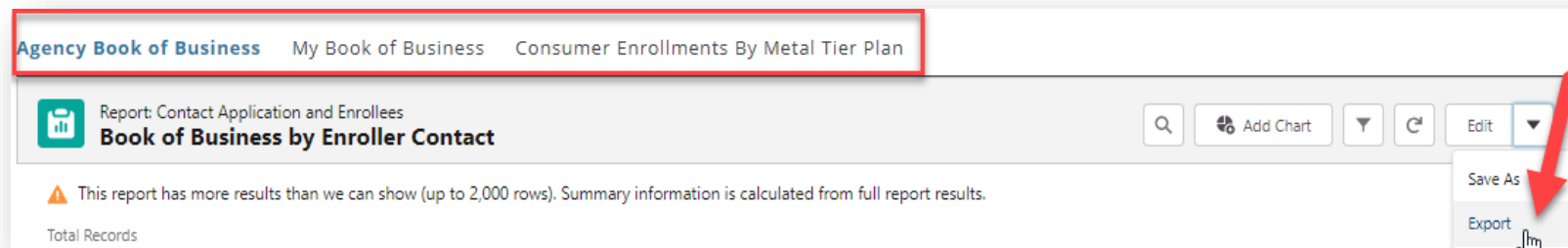
Enroller Portal: Users can export the Book of Business at an Agency/Entity and Individual level dependent on user permissions.

Filter and sort the report columns:

- Enrollment by **Carrier**
- Enrollment by **Metal Tier**
- Enrollment by **Effective Date**
- Enrollment **Status**
- **Eligibility Status** (for ROP purposes)
- **Consent** for Verification expiration date

Helpful Tips:

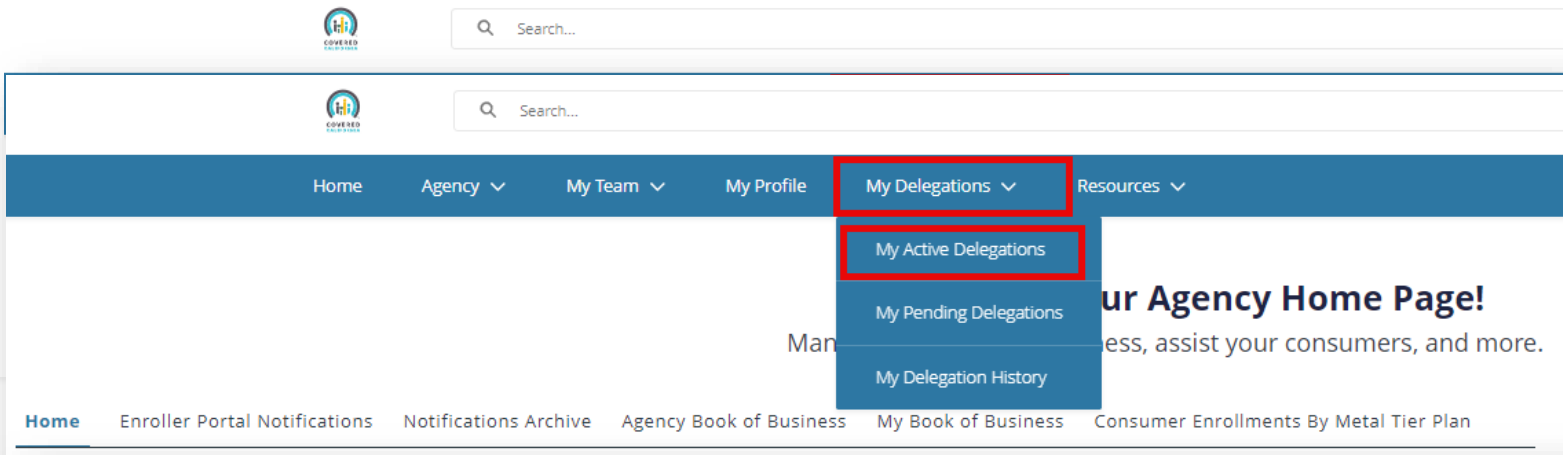
- Users have the option to export a "formatted" or "details only" version of their Book of Business
- **Details only is the best option** for larger Books of Business
- Book of Business Extract should always be viewed and downloaded in Excel



Locating your Active Consumers List

Navigation: My Delegations → My Active Delegations

Note: you may also be able to access your Agency Delegations dependent on your user role



Delegations
My Active Delegations

50+ items • Sorted by Delegation Start Date • Filtered by My delegations - Delegation Status • Updated a few seconds ago

Accept Delegations Decline Delegations

Search this list...

<input type="checkbox"/>	CalHEERS Case...	Name	Date of Birth	SSN	Phone	Email	Household Eligibility	Consent ...	Delegation Start Da...	Delegation ...
1	<input type="checkbox"/>						CoveredCA Only	2028	2/26/2023 4:00 PM	D-590405

Locating your Delegation History

You can access a list view of all historical delegations. This means any delegation that has been removed.

This list includes:

- Consumer name
- Case Number
- Delegation Start Date
- Delegation End Date
- Method in which the delegation was removed

Finding your Delegation History

Navigating to your Delegation History

My Delegations ➡ My Delegation History

Note:

You may also be able to access the Delegation History for your Agency or Entity dependent on your user role.

The screenshot displays the user interface of the Covered California Enroller Portal. At the top left is the Covered California logo. A search bar is located at the top center. The main navigation bar is dark blue and contains the following items: Home, Agency (with a dropdown arrow), My Team (with a dropdown arrow), My Profile, My Delegations (with a dropdown arrow and highlighted with a red box), and Resources (with a dropdown arrow). A dropdown menu is open under 'My Delegations', listing 'My Active Delegations', 'My Pending Delegations', and 'My Delegation History' (highlighted with a red box). Below the navigation bar, there is a secondary navigation bar with links: Home, Enroller Portal Notifications, Notifications Archive, Agency Book of Business, My Book of Business, and Consumer Enrollments By Metal Tier Plan. The main content area features a 'Welcome!' message and a prompt to explore additional choices by navigating through the tabs on the right or My Reports from the menu.

Delegation History - How To Use It

Delegation History
My Delegation History

50+ items • Sorted by Delegation End Date • Filtered by My delegation history • Updated a few seconds ago

Search this list...

Consumer Contact	CalHEERS Case/Applicatio...	Delegation Start Date	Delegation End Date ↓	Reason for End	Delegation History Name
1		2/13/2015 4:00 PM	3/5/2024 10:24 AM	Consumer requested cancellation	

Reason for End	Explanation
Consumer Requested Cancellation	Delegation was removed manually by either A. Consumer logged into CalHEERS and selected remove B. By Admin User (SCR) by consumer request
Accelerated Consumer Delegation Consent	Removed when a new delegation was processed via the Delegation Tool. Consumer was provided One Time Passcode
Transfer within Agency/Entity	Delegation Removed via delegation transfer initiated by Agency/Entity



Transferring Delegations

How to transfer individual delegations for large Agencies/Entities (over 2,000 delegations)

When attempting to transfer delegations, many users have struggled to find the consumer case in their portal. Here are the steps to complete this transaction:

1. Search

Search for the consumer by Case ID in the global search

2. Delegation Name

in the "delegations" section click on the **BLUE** delegation name

3. Transfer

Locate the down arrow on the top right corner next to the actions

4. New Agent

Select your Target enroller

5. Complete

Complete the process by selecting "Transfer Delegation"



Transferring Delegations Flow

Delegations
1 Result

DELEGATION NAME	ENROLLER CONTACT	CONSUMER CONTACT	DELEGATION STATUS	DELEGATION START DATE
D-3470848	AM2 LaNina	Ellen Griswold	Active	1/11/2024 3:05 PM

Delegation D-3470848

Accept Delegation | Decline Delegation | Mark as Inactive | **Transfer Delegation**

CalHEERS Case/Application ID 5193227687	Enroller Contact AM2 LaNina
Consumer Contact Ellen Griswold	Agency/Entity Name Agency ADA
Consumer Household Ellen Griswold Household	Delegation Status Active
Family Size 4	Request Sent Date 9/9/2023 5:03 AM
Delegation Name D-3470848	Delegation Start Date 1/11/2024 3:05 PM

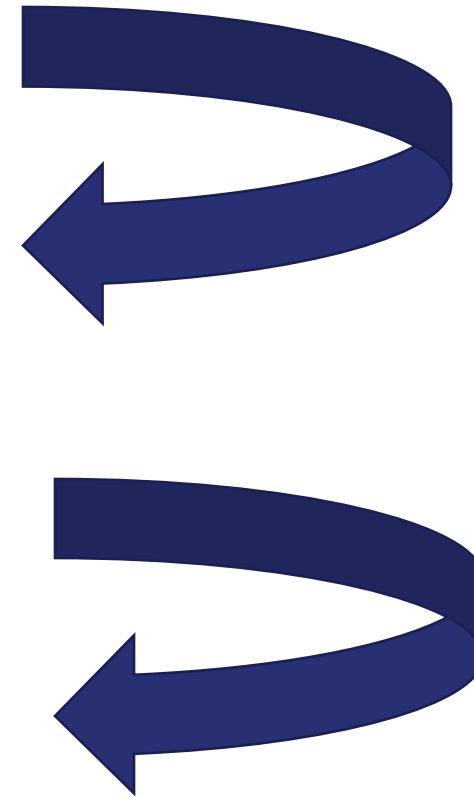
Only enrollers in Certified and Active status can receive delegation transfers.

Select the target enroller for the delegation transfer

Search

Name	Email	License Number	Certification/Approval Status	Contact Status	Role
<input type="checkbox"/> A1 Sierra	a1sierra23@malinator.com	AD52622	Certified	Active	
<input type="checkbox"/> AM1 Fies	amfies23@malinator.com	AD52622	Certified	Active	

Cancel | **Transfer Delegations**



Password Resets and Multi Factor Authentication (MFA)

Setting up Multi Factor Authentication allows you to self-serve

Register Your Account
Set up one of the following verification methods to register your account before you start your application.
If you forget your username, password, or need to view your tax forms, you must register your email address or cell phone number to access your account.

Email
★ Recommended
No email registered [+ Add](#)

Cell Phone Number
★ Recommended *Standard text message rate applies.*
No cell phone registered [+ Add](#)

Security Questions
✔ You have registered your security questions. [Edit](#)

[Save & Continue](#)

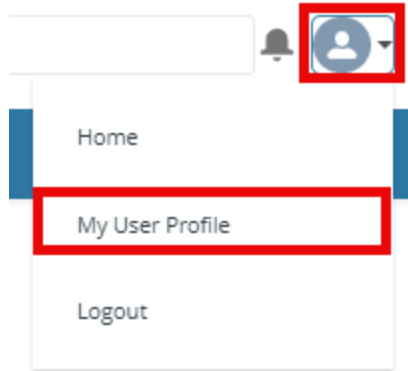
Be Sure to register your account with

An **Email Address**

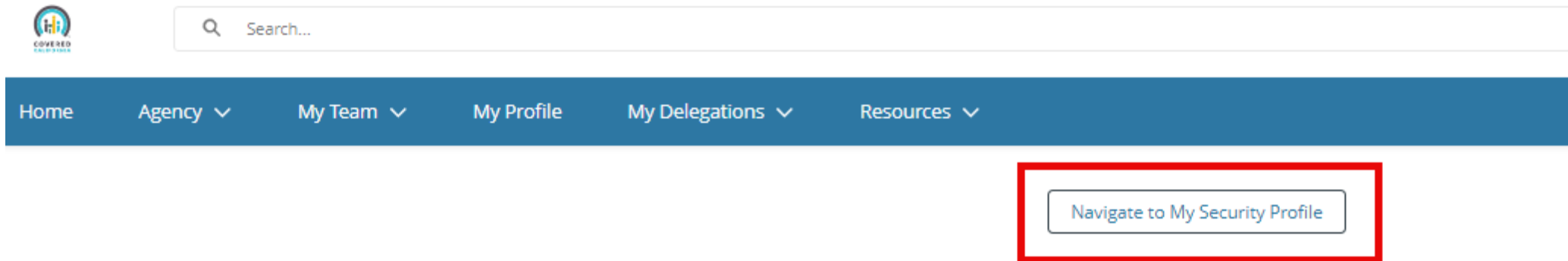
And

A **Phone Number**

Navigating to your Security Profile



1. Profile Icon
2. My User Profile
3. Navigate to My Security Profile



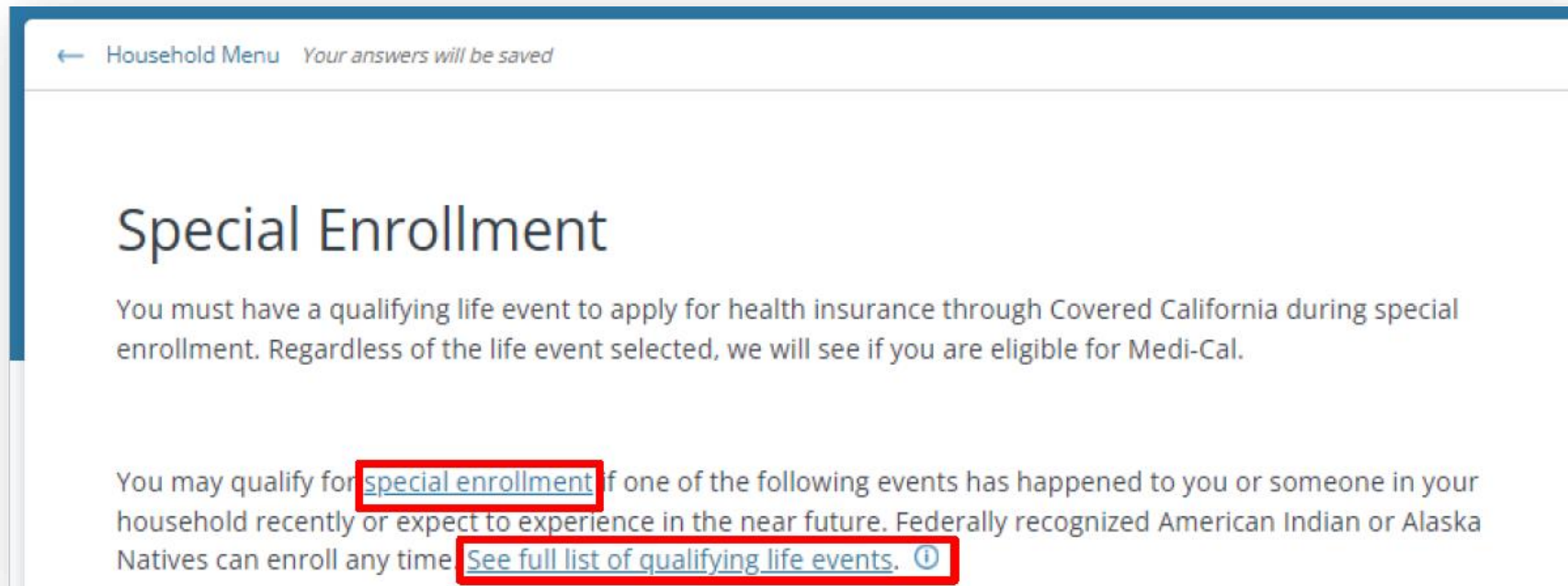


CaIHEERS 24.2 Updates

Updated: Special Enrollment Page

CalHEERS Page now displays the following two links:

- **Special enrollment link** navigates the user to a Covered California site: What is special enrollment?
- **See full list of qualifying life events link** navigates the user to a Covered California site: Qualifying Life Events



SEP Page Links Provide Additional Information:

The screenshot shows the top navigation bar of the Covered California website with links for 'Get Started', 'Health', 'Dental', 'Vision', and 'Support'. The main content area features the heading 'What is special enrollment?' followed by a paragraph explaining that users can sign up for health insurance outside the open-enrollment period if they've recently experienced certain life changes. Below the text is a video player with a thumbnail showing a woman on a golf course and the text 'FREE Service'. A 'Back' button is located at the bottom of the page.

Home / Support / Before You Buy / What is special enrollment?

What is special enrollment?

Need health insurance outside the [open-enrollment period](#)? You can sign up if you've recently experienced certain life changes. The most common change is loss of health insurance, usually due to a change in your job. Other changes include getting married, having a baby and moving to a new area. [Read about the other qualifying life events and how to enroll outside open enrollment.](#)

Open Enrollment for Health Coverage in 2...
FREE Service
Watch on YouTube

← Back

The screenshot shows the 'Qualifying Life Events' page on the Covered California website. It includes a heading, an introductory paragraph, and a list of qualifying events: 'Less than 150 percent of the federal poverty level', 'Pandemic (e.g., COVID-19) or national public health emergency', and 'Paid the penalty for not having health insurance'. Each event has a corresponding bulleted list of details.

Home / Support / Before You Buy / Qualifying Life Events

Qualifying Life Events

If you experience a qualifying life event, you can enroll in a Covered California health insurance plan outside of the normal open-enrollment period. Most special-enrollment periods last 60 days from the date of the qualifying life event.

For most qualifying life events, your coverage will start on the first day of the following month after you select a plan.

Less than 150 percent of the federal poverty level

- For 2023, your expected income is less than \$20,385 as a single person, less than \$27,465 for a household of two people, less than \$34,545 for a household of three people, or less than \$41,625 for a household of four people. (For other household sizes, see the [Federal Poverty Level Chart](#) under the 150 percent column.)
- Note: If this is your only qualifying life event, select "None of the Above" on the Qualifying Life Event page of the online application. If you otherwise qualify, the system will provide a special-enrollment period that you can use to enroll or change plans once per month.

Pandemic (e.g., COVID-19) or national public health emergency

- A pandemic or national public health emergency resulting in a declaration of a state of emergency at the state or national level.


Paid the penalty for not having health insurance

- Paid the Individual Shared Responsibility Penalty to California's Franchise Tax Board because you didn't have health insurance in the previous tax year.

New! Cost Sharing Reduction History

- Enrollers can now view their Consumers Cost Sharing Reduction (CSR) history on the Enrollment Dashboard
- Click "**CSR History**" link on enrollment tile to see changes in CSR's

Group 1 Enrollment Status: Enrolled ⋮



Western Health
Silver 87 HMO

\$33.60 /mo

Coverage dates
07/01/2024 - 12/31/2024

Premium start date
08/01/2024

Policy ID
21207

Current CSR Level
CS5 [CSR History](#)

CSR History

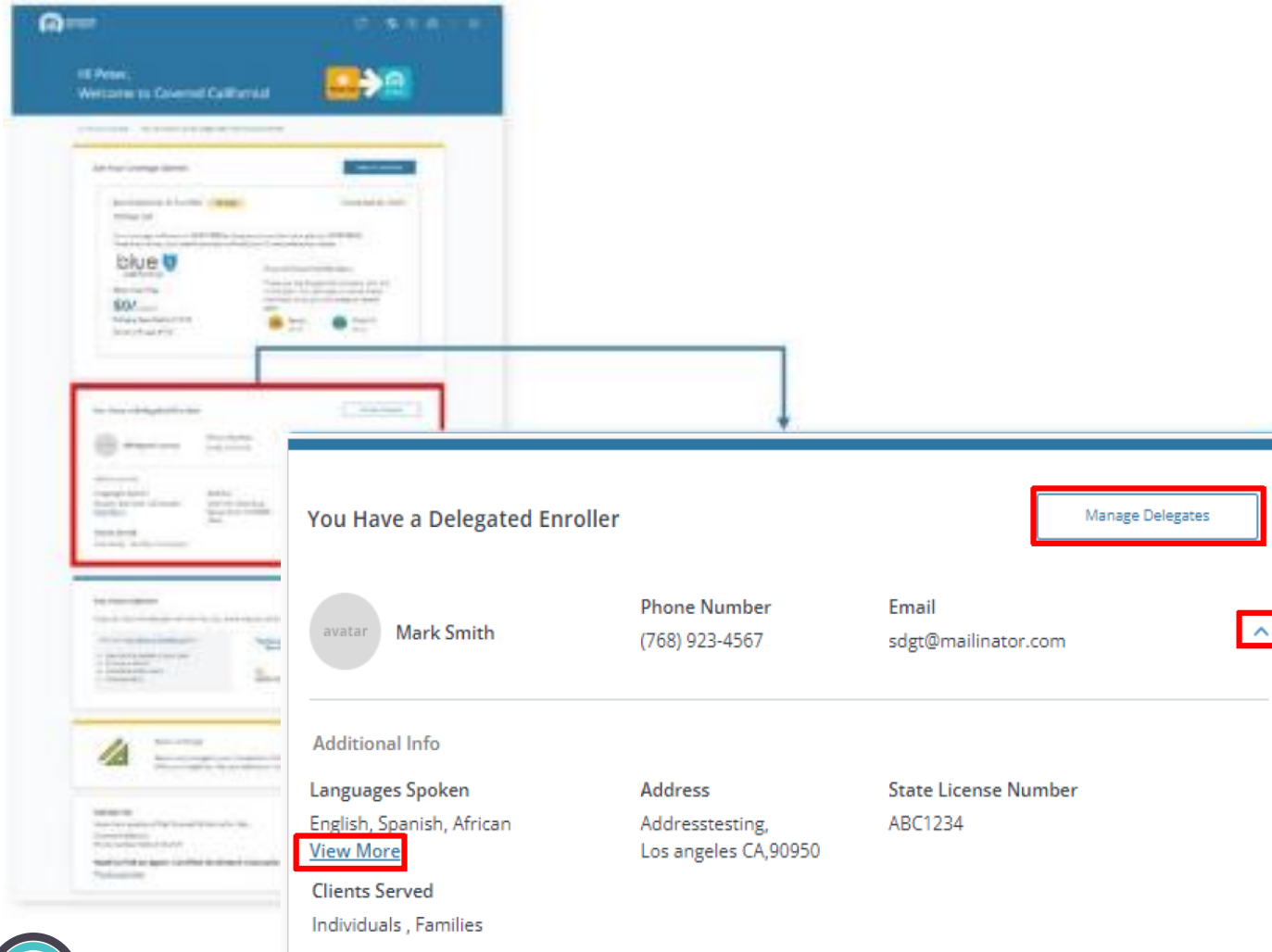
Policy ID 21207

CSR Effective Date	CSR Level	Plan Name
08/01/2024	CS5	Silver 87 HMO
07/01/2024	CS4	Silver 73 HMO
08/01/2024	CS5	Silver 87 HMO

Close



Updated: Medi-Cal Transitioner (MCT) Dashboard



The MCT Dashboard was updated to include **Enroller information**. **Consumers with a delegated Enroller** will find their Enrollers information:

- **Name**
- **Phone Number**
- **Email**
- **Location**
- **Languages served**

Consumers without a delegated Enroller will see a link to Find Local Help



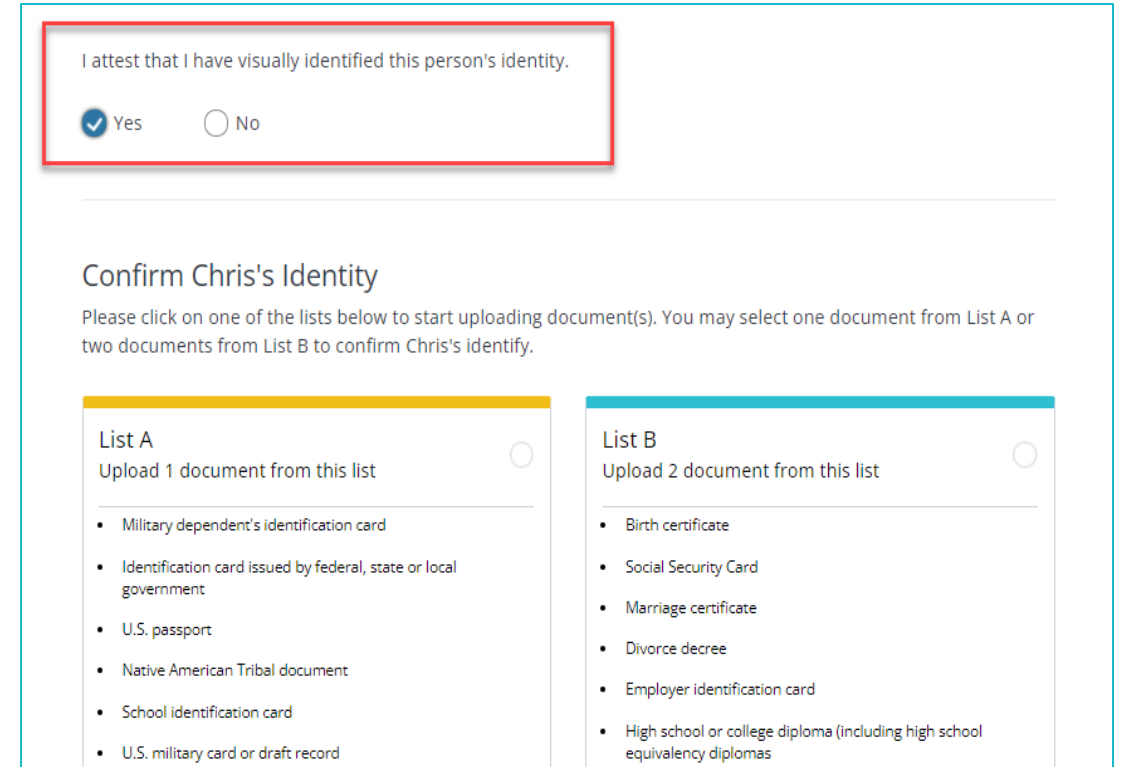
Enroller Requirements and Best Practices

Consumer Identity Proofing

- ✓ **Verification** of a consumer's identity is a **legally required step** in eligibility determination.
- ✓ **Identity proofing** can be done by **visual** verification, **remote** identity proofing (RIDP), or **paper** application.

Visual verification:

- When assisting the consumer during visual verification, there are several types of **acceptable identification documents** that **must be uploaded to the system** during the application process.
- Within the application, you will be asked to first **attest to visually identifying the consumer's identity** and then **click on one of two lists** to begin the document upload process.



I attest that I have visually identified this person's identity.

Yes No

Confirm Chris's Identity

Please click on one of the lists below to start uploading document(s). You may select one document from List A or two documents from List B to confirm Chris's identify.

List A

Upload 1 document from this list

- Military dependent's identification card
- Identification card issued by federal, state or local government
- U.S. passport
- Native American Tribal document
- School identification card
- U.S. military card or draft record

List B

Upload 2 document from this list

- Birth certificate
- Social Security Card
- Marriage certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diplomas)

IMPORTANT NOTE:

Bypassing identification verification by uploading a “placeholder” image instead of acceptable documentation is unlawful and may result in suspension or termination as possible outcomes for violating RIDP rules.

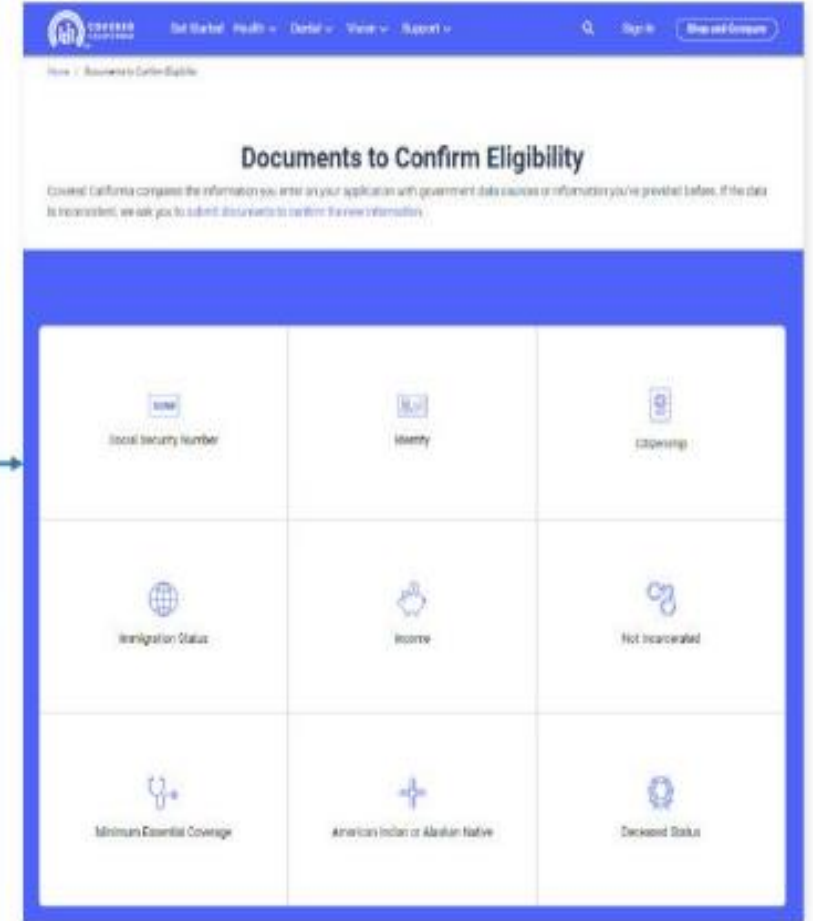
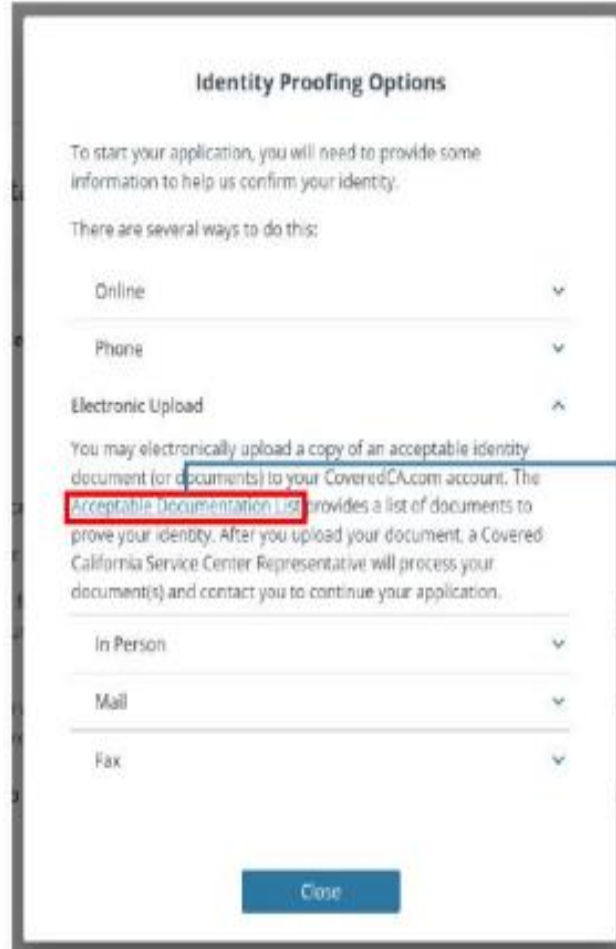


Updated: Identity Proofing Options

Provide information to confirm consumer's identity:

- Electronic Upload
- In Person, and
- Fax

NEW: The **Acceptable Documentation List** link navigates the user to the Covered California webpage: **Documents to Confirm Eligibility**.



Updated: Primary Contact Page

New link added to the tooltip on the Primary Contact page displays a link to a document titled **Request to Amend Personal Information by a Parent, Guardian, or Authorized Representative PDF.**

The screenshot shows a web interface for selecting a primary contact. The main heading is "Who is the Primary Contact for your household?" with a hint: "The Primary Contact is the person who can make changes to your coverage." Below this, a tooltip explains the role of the primary contact and includes a link to a PDF form titled "Request to Amend Personal Information by a Parent, Guardian, or Authorized Representative". The form is titled "REQUEST TO AMEND PERSONAL INFORMATION BY A PARENT, GUARDIAN, OR PERSONAL REPRESENTATIVE HBEX 410 (8/16)". It includes the Covered California logo and contact information for Covered California. The form also contains a section for "Consumer Information" with fields for Last Name, First Name, Middle Initial, Address, City/State, Zip Code, Covered California Case or Account Number, and Date of Birth.

USES FOR THIS FORM:
Replacing a minor that is listed as the Primary Contact with an Adult

Reasonable Opportunity Period (ROP)

- The **Reasonable Opportunity Period (ROP)** is a **95-day period** during which a conditionally eligible consumer can submit verification documents to clear inconsistencies in their application.
- Documents will be **requested in CalHEERS to verify a consumer's eligibility.**
- Consumers will be **terminated from their coverage if the documents are not provided**, or the application isn't updated to include accurate information.
- If the verification categories cannot be electronically verified and **must be manually passed, documents will have to be provided every year.**

ENROLLER BEST PRACTICES

- Read your **Daily Summary Email** for NOD03 alerts
- **Filter the Book of Business** for Conditionally Eligible consumers
- **Never re-enroll the consumer** after they were terminated for ROP unless their verification has been passed.
- **Note**, if the consumer is Conditionally Eligible for Covered California their verification has not been passed yet
- For **additional guidance**, read: Understanding ROP and Auto-Discontinuance Guide



Uncorrected Inconsistencies at the end of the Reasonable Opportunity Period (ROP)

The table below shows the impact to the consumer's case if an inconsistency is not corrected by the end of the ROP due date.

Uncorrected Inconsistency	Impact to Consumer
<ul style="list-style-type: none">IncomeSocial Security NumberMinimum Essential Coverage (MEC)American Indian/Alaskan Native (AI/AN)	<p>Advanced Premium Tax Credit (APTC) and/or Cost-Sharing Reduction (CSR) is redetermined or terminated. The consumer can request to have their <u>APTC/CSR</u> restored.</p> <p>Note: The consumer will still have coverage under their health plan.</p>
<ul style="list-style-type: none">CitizenshipLawful presenceIncarceration statusVital status (deceased)	Coverage terminated .



Periodic Data Matching (PDM)

The **Periodic Data Matching** Process occurs **twice a year** to verify data sources for enrolled consumers to confirm the following:

- Consumer is **not newly eligible** for or enrolled in **Medicare**
- Consumer has not been reported as **Deceased**

Consumers may be **terminated from their coverage or lose financial assistance**, if they do not respond to Covered California's request for information.

Consumers can respond to the inquiry in the following ways:

1. **Contact** Covered California Consumer Service Center
2. **Respond** on their CalHEERS home page under account alerts

ENROLLER BEST PRACTICES

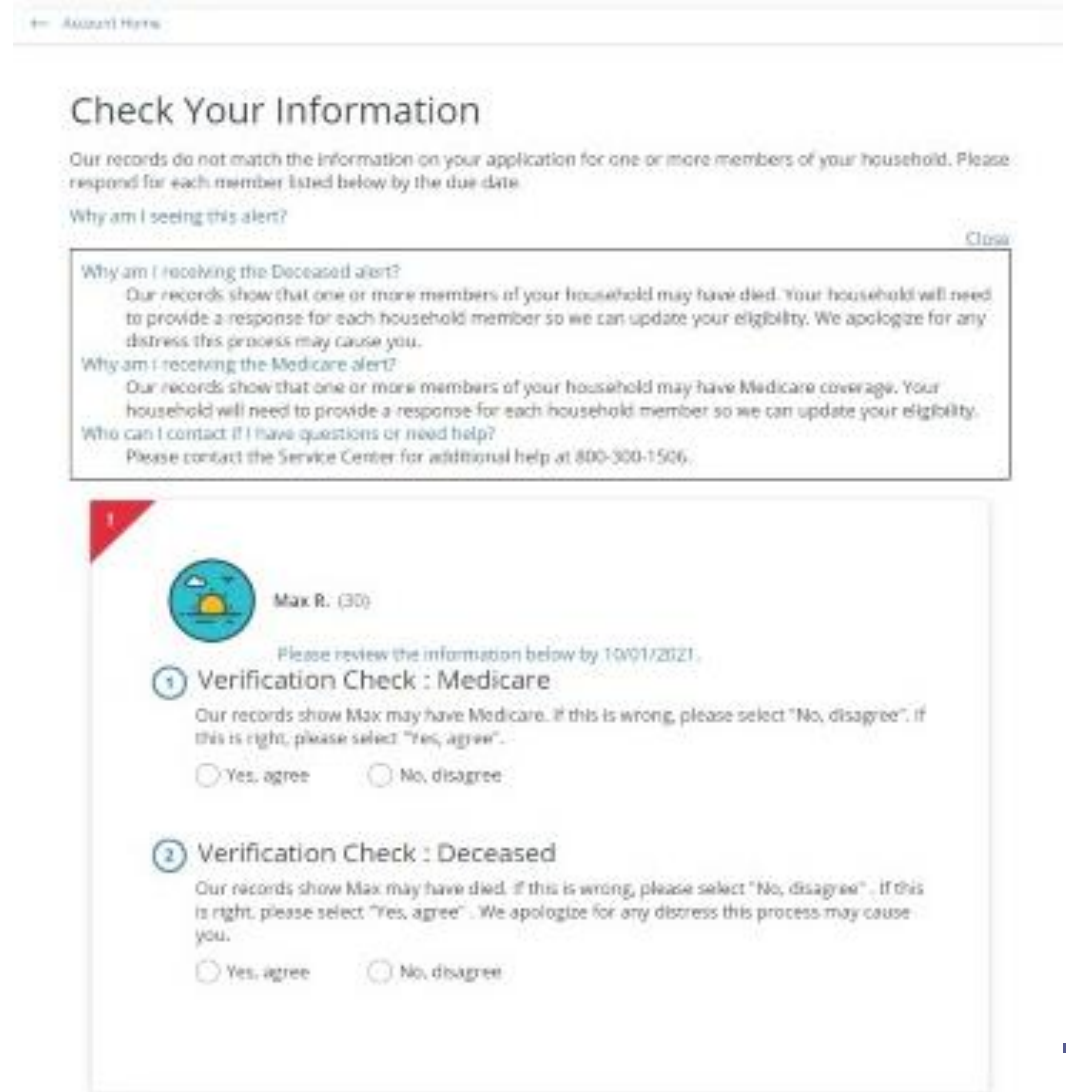
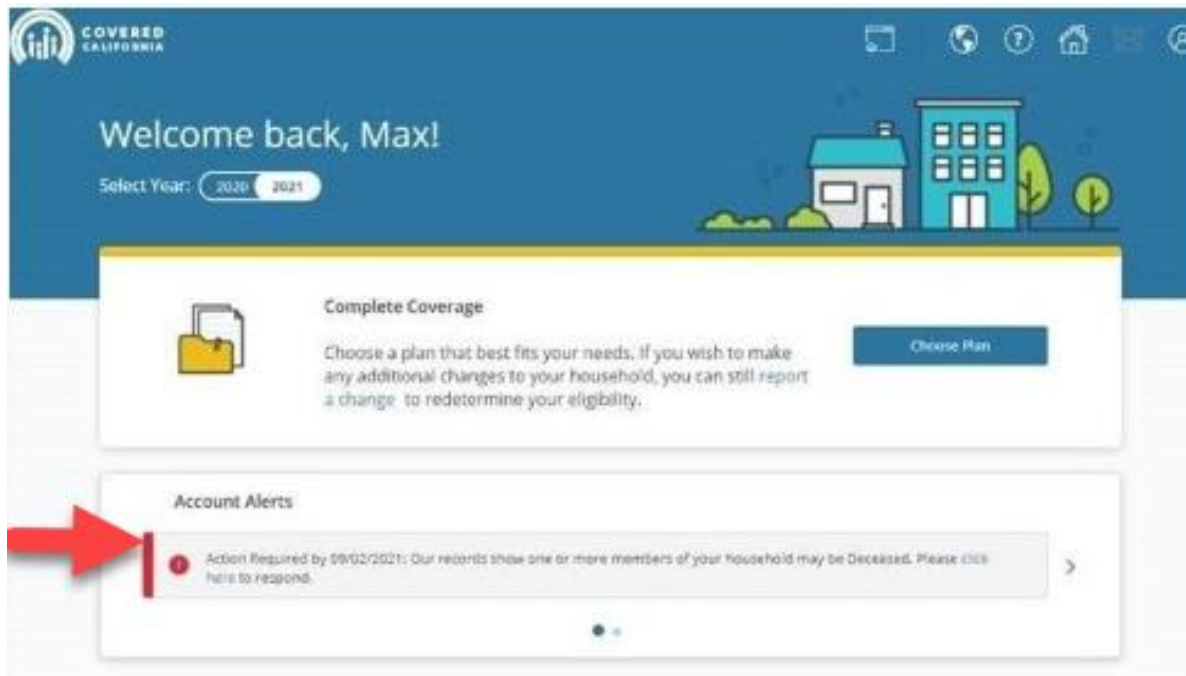
- Read the **Daily Summary Email** in your **Secure Mailbox** for **NOD70** alerts
- Assist your consumer with responding to the request for information on their application home page.
- **Never re-enroll the consumer** after they were terminated for PDM, Please request reinstatement via the Agent Service Center



PDM: Responding to Requests for Information

Navigation:

From the Consumer Home Page, access **Account Alerts**



Hearing Aid Coverage for Children Program (HACCP) Overview



**Hearing Aid Coverage
for Children Program**

HACCP Eligibility

- Children 0-20 years of age
- California resident
- Household income under 600% of Federal Poverty Level (FPL)
- Does not have health coverage for hearing aids:
 - Not eligible for Medi-Cal
 - Not enrolled in California Children's Services (CCS) for a hearing-related condition
 - If enrolled in a health plan, the plan does not include hearing aids or limits annual benefits for hearing aids to \$1,500 or less
- Enrollment requires a referral from a medical provider or hearing professional or a valid hearing aid prescription

HACCP Enrollment Process

- Apply online at <https://haccp.dhcs.ca.gov>
- Required documentation:
 - Household income
 - Existing health coverage (if any)
 - Hearing aid prescription or provider referral
- Eligibility will be determined within 10 days from receipt of a complete application. HACCP will confirm your enrollment status by mail.

HACCP Covered Benefits

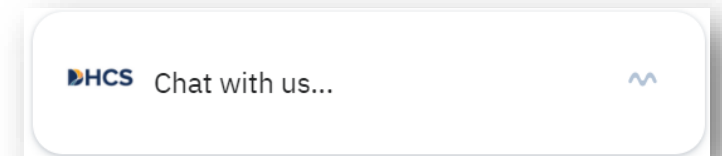
- HACCP covers a full range of hearing aid-related benefits, from evaluation to follow-up:
 - Hearing aids, including assistive listening devices (ALD) and surface-worn bone conduction hearing devices (BCHD)
 - Medically necessary hearing aid accessories
 - Supplies, including ear molds and hearing aid batteries
 - Hearing aid-related audiology and physician services
- For a comprehensive list, see the Department of Health Care Services' HACCP Provider Manual at: <https://mcweb.apps.prd.cammis.medical.ca.gov/file/manual?fn=hearaccp.pdf>
- Coverage determinations are based on medical necessity. There is no cap on HACCP-covered benefits if medically necessary.

HACCP Providers

- Once enrolled, find a participating provider:
<https://providerca.maximus.com/>
or
- If an enrolled child is already established with a pediatric hearing aid provider, is their current provider enrolled as a Medi-Cal provider?
 - Enrolled Medi-Cal FFS (Fee-For-Service) providers may submit claims for covered benefits provided to HACCP clients through the same process they already use for Medi-Cal FFS and CCS.
 - If the provider is not already enrolled in Medi-Cal, they can learn more and apply online: <https://www.dhcs.ca.gov/provgovpart/Pages/PAVE.aspx>

Additional Resources

- **HACCP Help Center**
 - Call 1 (833) 774-2227
 - Translators available
 - Video relay, TTY/TTD
 - Chat with us online at www.dhcs.ca.gov/HACCP
 - English and Spanish
 - Can upload documents
 - Email HACCP@maximus.com
- **HACCP Webpage**
 - Visit www.dhcs.ca.gov/HACCP to learn more or find a provider.
 - Apply online for coverage at <https://haccp.dhcs.ca.gov>.





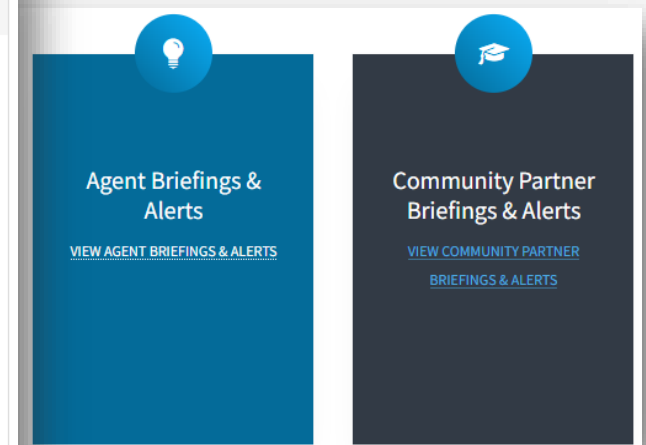
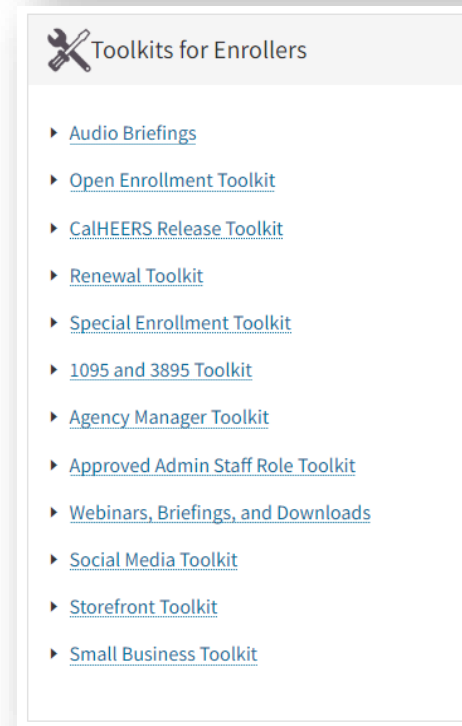
Enroller **Tools & Resources**

Read Your Enroller Alerts & Briefs

- **Enroller Alerts and Messages** provide important information and content; keeps you informed and updated to help you best support Covered California consumers.
- Special announcements, policy changes, system updates (application and enroller portal), important dates (Renewals, Open Enrollment, Special Enrollment), and enroller resources.


BEST PRACTICE:

- ✓ **Create new folder and save all Enroller Alert Emails there** – search by key word/term for the specific topic you are seeking.



Enroller Toolkits


Toolkits can be found in your Enroller Portal **“Quick Links”** for easier access.



Special Enrollment Period Toolkit

Overview
Consumers can enroll in a Covered California health plan during Open Enrollment unless they are in a Special Enrollment Period. Consumers eligible for a Special Enrollment Period can enroll in a Covered California health plan without waiting for the next Open Enrollment Period. Below is a list of resources (Job Aids, Special Enrollment Period Verification, Special Enrollment Period FAQ, Healthcare Stipend, Single Streamlined Application) to support Covered California members. Check back frequently for updates.

Resource
Special Enrollment Period Job Aid
Special Enrollment Period Verification
Special Enrollment Period FAQ
Healthcare Stipend
Single Streamlined Application



Medi-Cal to Covered California Enrollment Program Toolkit

Overview
State law enacted in 2019 authorizes Covered California to enroll consumers in a qualified health plan (QHP) automatically when they lose Medi-Cal coverage and gain eligibility for advanced premium tax credits (APTC). Covered California began its auto-enrollment program in June 2023 for consumers transitioning from Medi-Cal. Covered California will select the lowest cost silver plan available for qualifying Medi-Cal transitioning consumers to maximize premium tax credit and cost sharing support. This program will help to facilitate continuity of coverage for individuals losing Medi-Cal coverage if they effectuate their Covered California plan within 90 days of disenrollment from Medi-Cal. Below is a list of program resources and support material for Covered California transitioning consumers, enrollment channel partners, and other stakeholders on the program and enrollment process. Check back frequently for updates.

Program Materials and Resources

Resource	Type	Description
Medi-Cal to Covered California Enrollment Program	Fact Sheet	Outline of program strategy facts.
Medi-Cal to Covered California Enrollment Program FAQ	FAQ	Document answering common questions regarding Medi-Cal to Covered California Enrollment Program.
Medi-Cal to Covered California Consumer Fact Sheets	Fact Sheet	Links to information sheets in various languages for consumers who are no longer eligible for Medi-Cal and what to expect if their health plan is moved from Medi-Cal to Covered California.
What to Expect if Your Health Plan is Moved from Medi-Cal to Covered California (English)	Videos	Short videos explaining what consumers can expect if their health plan is moved from Medi-Cal

A “one-stop shop” guide with resource links for Special Enrollment Period and Medi-Cal Transitioners information and resources to support Covered California members through the enrollment process.

- Quick Guides
- FPL chart
- Job Aids
- Sample Consumer Notices
- Webinars
- Many more!
- Plan Information

<https://hbex.coveredca.com/toolkit/>

Enroller / Agent Service Center

Individual Family Plan

1-855-777-6782 | M-F, 8AM-6PM

Supports service channels for both new and existing enrollment of Covered California members in California Healthcare Eligibility, Enrollment and Retention System (CalHEERS) for online enrollment.

- Certified Insurance Agents
- Certified Enrollment Counselors
- Plan-Based Enrollers
- Certified Enrollment Entities



Sales Regional Team

- **Eight Sales Area:** Northern California, Bay Area, Central Coast, Central Valley, Los Angeles, Inland Empire, Orange County, and San Diego
- **6 Field Representatives** live locally within their assigned sales territory to manage and support the regional agents.
- **2 Strategic Partnership Managers** are assigned to manage and support the top 25 agencies statewide.
- **4 Account Services Representatives** live in Sacramento area with assigned sales territory to manage and support the Navigators and Certified Application Counselor Entities statewide.

Sales Regional Assignments



A person wearing a dark jacket and a pink hat is walking away from the camera across a suspension bridge made of wooden planks and metal mesh. The bridge is set in a dense, green forest. The image is partially faded on the left side.

Questions?

Take our survey!

Use your phone camera to open the QR code.

Help us improve on how we share our information with you.



Thank you!

Special Enrollment Period 2024 Workshop

BRIDGING THE GAP

Connecting to Care

kickoffevents@covered.ca.gov

www.CoveredCA.com



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