



# Community Partner Briefing

NEWS FROM COVERED CALIFORNIA

August 27, 2020

## Director's Corner

Dear Partners,

Covered California is committed to providing health insurance coverage to eligible Californians affected by the continued spread of the COVID-19 pandemic and natural disasters throughout California. The [COVID-19 Special Enrollment Period](#) will run through August 31, 2020. After the COVID-19 SEP ends, Californians can still get the coverage they need if they have experienced a loss of job or loss of income. This new SEP begins on September 1, 2020, and runs through December 31, 2020. And now, [Governor Gavin Newsom has declared a State of Emergency](#) for those counties battling the fires and extreme weather conditions. Californians who are affected by natural disasters that have resulted in a State of emergency may qualify for a [Special Enrollment Period for 60 days past August 18, 2020](#).

With Open Enrollment fast approaching, we're excited to be hosting virtual Open Enrollment kick-offs this year, and we hope you'll join us. Click [HERE to access our official OE 2021 Webinar Flyer](#) for all important dates, times, and registration links.

As always, I appreciate all your hard work over the past several months to develop and build a strong plan that continues our efforts to deliver affordable care to Californians.

**Terri Convey**

Director

Outreach and Sales & Covered California for Small Business

## Latest News

### News Release: August 24, 2020

[Covered California Opens New Paths to Coverage for Wildfire Victims and Those Who Lose Their Job or Income During the Pandemic and Recession](#)

### News Release: August 4, 2020

[California's Efforts to Build on the Affordable Care Act Lead to a Record-Low Rate Change for the Second Consecutive Year](#)

## Special Enrollment

### CARES Act Income Reporting

The CARES Act approved two forms of stimulus payments to ease the financial hardship Americans are experiencing during the Coronavirus (COVID-19) pandemic. For important information about **countable income** when helping Californians enroll in programs providing financial help for health insurance coverage, please see the [CARES Act FAQ for Enrollers](#).

The CalHEERS Income page changed Monday, May 18 to include more boxes for the Coronavirus Aid, Relief, and Economic Security (CARES) Act's additional unemployment insurance benefits. Consumers who received Pandemic Unemployment Compensation (PUC) payments should log into their application and report these additional benefits.

### Special Enrollment Period

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

The special enrollment period now underway in response to the Coronavirus (COVID-19) pandemic means consumers have until **August 31 to sign up**. The state laws regarding the penalty and individual mandate remain in force.

Beginning September 1, 2020, the Qualifying Life Event (QLE) dropdown menu will include "Loss of job or loss of income" to run through December 31, 2020.

Coverage effective dates under the “Loss of job or loss of income” QLE:

- For new consumers, the coverage effective (start) date will be the first of the month following plan selection or the event date, whichever is later.
- For existing consumers, the effective date of coverage for a reported change will generally follow the 15th day-of-the-month rule (e.g., a “Loss of job or loss of income” change reported September 24 would have updated case eligibility effective November 1).

### Exceptional Circumstances QLE

Californians affected by a natural or human-caused disaster that has resulted in a declared State of Emergency may qualify for a Special Enrollment Period for 60 days after August 18, 2020, under the exceptional circumstances qualifying life event (QLE). A natural disaster may include earthquakes, floods, wildfires, etc.

- Coverage effective dates will generally follow the 15th day-of-the-month rule
- In the CalHEERS Application:
  - From the QLE dropdown menu, choose “Other qualifying life event”
  - Please type “State of Emergency/Wildfires” in the “Reason for Other” text box

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

### Consent for Verification

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

## Important Reminders

### CalHEERS 20.6 Release

CalHEERS updated to version 20.6 on Monday, June 29, 2020. Two major enhancements for our Certified Enrollers are included in this release: an expanded view of Enrollment Details and My Delegation History. Please reference the new [20.6 Release Toolkit](#) to get familiar with these enhancements and other important changes within CalHEERS.

## **California Requires Equal Access to Health Care Services**

Consumers have legal rights to care—even now, when some people with preexisting conditions or disabilities may worry they'll be treated after any COVID patients. Please read the [Non-Discrimination Bulletin](#) released by the Departments of Health Care Services, Public Health, and Managed Health Care for more information.

## **Federal Poverty Levels Have Recently Changed**

Please reference the new [Program Eligibility by Federal Poverty Level for 2020 chart](#) for up-to-date information when assisting consumers with enrollment. As a reminder, Medi-Cal uses monthly income to determine FPL, but Covered California uses annual income to determine FPL; a mid-year change in income could cause the monthly (Medi-Cal) income to be different from the annual (Covered California) income, resulting in a different eligibility determination than expected.

## **Authorized Representatives**

For a Certified Enroller to speak to county eligibility workers (CEWs) on behalf of consumers, the Certified Enroller must be designated as an Authorized Representative (AR) by the consumer. Consumers can have as many Authorized Representatives as they want. Access the Authorized Rep. forms here:

- [Individual as Authorized Representative](#)
- [Agency as Authorized Representative](#)

## **Health Reimbursement Arrangement (HRA) Affordability Tool**

A [Health Reimbursement Arrangement](#) (HRA) is an employer-funded group health benefit that provides tax-free reimbursement for qualified medical expenses. Some employers offer HRAs to their employees instead of, or in addition to, traditional healthcare plans.

[The HRA Affordability Tool](#) is now live on the Covered CA website! This new tool will help consumers determine whether they can purchase a Covered CA health plan with their HRA funds.

## **New Federal Public Charge Policy**

The California Health and Human Services Agency issued an updated [Public Charge Guide](#) to serve as a resource for individuals and families with questions about the Federal Government's new public charge policy that went into effect on Monday, February 24, 2020. This new policy makes many changes to the way federal immigration officials make decisions about granting individuals entry into the United States, extension of stay, or adjustment to lawful permanent resident status.

## San Diego Area Enrollers: Network Change for Molina Healthcare

Consumers enrolled in a Molina Healthcare plan have been informed that U.C. San Diego Health Medical Group and U.C. San Diego Medical Center (Hillcrest) are no longer providers within the Molina Healthcare network **as of June 30, 2020**. Please reference [this guide](#) to view sample letters and to review the effects this network change will have on consumers and the steps they can take if they have questions or wish to make any additional changes to their health plan.

## Enrollment Partner Tool Kits

### Helpful Resources and Materials

[Enrollment Partner Toolkits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

### Social Media Toolkit

Access our **newly updated** [Social Media Toolkit](#), which provides resources and best practices along with pre-approved content in English and Spanish and shareable images for [Facebook](#), [Twitter](#), [Instagram](#) and more.

### New Consumer Flyers

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

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

[¿Perdiste tu trabajo? ¡Puedes obtener cobertura médica! \(Spanish\)](#)

# Seen on Social

## Facebook



Covered California ✓

52 mins · 🌐

Now's the time to enroll in health insurance through Covered California if you were impacted by the #coronavirus! Apply now!  
<https://covrdca.com/3g3q1KE>



## Twitter



Covered California ✓ @CoveredCA · 23h

We remember #KobeBryant by highlighting his work ethic and dedication to self-improvement. On 8/24, the two numbers he wore, let's remember his inspiring words, "Great things come from hard work and perseverance. No excuses." #KobeBryantDay #MondayMotivation



## Service Center

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### **CEC/PBE Help Line**

**Phone:** (855) 324-3147

Monday - Friday, 8:00 a.m. to 6:00 p.m.  
Saturdays and Sundays, Closed

### **Covered California for Small Business (CCSB) Service Center**

**Phone:** (855) 777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.  
Saturdays and Sundays, Closed

Review the [Service Centers Hours of Operation schedule](#) for a full list of availability and a list of holiday closures.