



# Community Partner Briefing

NEWS FROM COVERED CALIFORNIA

## Director's Corner

Dear Partners,

This past Open Enrollment Period was a huge success! Now we look forward to Special Enrollment Period, and we know that many Californians are still uninsured right now, even though they are eligible for financial help from Covered California or low-cost or no-cost coverage through Medi-Cal.

[Covered California announced](#) an extension of the COVID Special Enrollment Period to allow uninsured and eligible consumers to enroll in health care coverage through Covered California from February 1, 2021 to May 15, 2021. This is a huge step in giving people more opportunities to sign up for health care coverage. Keep up the very good work you have been doing, and finish strong in getting even more of California covered in 2021!

One major enhancement for our Certified Enrollers included in the latest online application system update is a new delegation tool that will allow a Consumer to delegate their case to a Certified Enroller via text message. What an exciting change that will prove to be a huge timesaver for our consumers and enrollment partners! If you haven't already, please reference our [21.2 Release Toolkit](#) to get details on this new feature as well as other recent enhancements that have occurred within CalHEERS.

The Outreach and Sales Division has been working to develop even more collateral and training for our certified enrollers. We have added [NEW audio briefings and videos](#) for our Covered California enrollment partners. With these recordings, we will bring you detailed news and important updates for you to help you best support Covered California consumers. Also, please review carefully the other information, resources, and materials in this briefing as they will help you connect more people with vital health insurance coverage.

As always, we appreciate your partnership in our mission to help get California covered!

**Terri Convey**

Director

Outreach and Sales & Covered California for Small Business

## Latest News

**News Release: February 15, 2021**

[Covered California Launches New Television Ad Campaign to Reach Uninsured Californians During the COVID-19 Pandemic](#)

**News Release: January 28, 2021**

[California Joins President Biden in Responding to COVID-19 Pandemic by Announcing Special Enrollment to Help People Get Insurance](#)

## IRS Form 1095-A

During tax season, Covered California sends two forms to our members:

1. The federal **IRS Form 1095-A** Health Insurance Marketplace Statement; and
2. The California **Form FTB 3895** California Health Insurance Marketplace Statement.

### **IRS Form 1095-A**

IRS Form 1095-A is an important federal tax document that serves as proof of coverage for individuals to claim the premium tax credit, reconcile any Advanced Premium Tax Credit (APTC) received, and to file an accurate tax return for the 2020 tax year. The amount displayed on the IRS Form 1095-A reflect how much was paid to Covered California Health Insurance companies to help with the cost of a consumer's health coverage. An IRS Form 1095-A helps ensure the amount of APTC applied in 2020 is accurately reported and serves as proof of Minimum Essential Coverage.

### **Form FTB 3895**

The Form FTB 3895 is an important state tax document that serves as proof of coverage for individuals to claim the Premium Assistance Subsidy (state subsidy), reconcile any advanced state subsidy received, and to file an accurate tax return to avoid paying the state individual mandate penalty for the 2020 tax year. The amount displayed on the Form FTB 3895 reflect how much was paid to Covered California Health Insurance companies to help with the cost of a consumer's health coverage. A Form FTB 3895 helps ensure the amount of state subsidy applied in 2020 is accurately reported and serves as proof of Minimum Essential Coverage.

**Please Note:** The **IRS Form 1095-A and Form FTB 3895** is generated for each enrolled plan (except minimum coverage plans), regardless of if **APTC/state subsidy** was applied.

### **Important Information to Help Consumers:**

- Consumers should receive IRS Form 1095-A and Form FTB 3895 from Covered California by January 31, 2021, if they have not received it already.
- If a consumer's communication preference is email, they will receive an email from Covered California with instructions to sign into their [CalHEERS account](#) and download their forms. They will not receive their forms in the mail.
- If a consumer's communication preference is mail, they will receive their forms in the mail.
- All consumers can access their IRS Form 1095-A and Form FTB 3895 in their [CalHEERS account Home Page](#), or under *Documents & Correspondence*, even if their preference is mail.

Now Available: [IRS Form 1095-A and Form FTB 3895 Toolkit for Certified Enrollers](#) contains detailed information about the Form 1095-A and Form FTB 3895 as well as other important resources and the premium assistance reconciliation process.

## Special Enrollment

### **Special Enrollment Period & Qualifying Life Events**

Consumers can enroll in a Covered California health plan or change their current plan only during Open Enrollment **unless they experience a [Qualifying Life Event \(QLE\)](#)**—this is called Special Enrollment.

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

**Please Note:** Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

### **COVID SEP Extension**

[Covered California announced](#) an extension of the COVID Special Enrollment Period (SEP) to allow uninsured and eligible consumers enroll in health care coverage through Covered California from February 1, 2021 to May 15, 2021. When helping

consumers apply for health care coverage, select the best fitting Qualifying Life Event (QLE) in the QLE drop-down menu. The application will be reviewed for Covered California eligibility much like it is during Open Enrollment. If the consumer does not have a QLE, select the “**None of the Above**” option. The application will continue for a Covered California eligibility determination.

**Please note:** The 1st day of the month rule applies following plan selection. For example, a consumer enrolling by February 28 would have coverage effective March 1.

### **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.

### **Domestic Violence QLE**

As of October 5, 2020, “Victim of domestic abuse or spousal abandonment” is available as a distinct Qualifying Life Event (QLE) selection on the special enrollment period (SEP) dropdown menu in the CalHEERS application. For full details, please see the [Quick Guide](#).

### **Consent for Verification**

Consumers may authorize Covered California to verify their information electronically for a period of zero (0) to five (5) years. This allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR) without the consumer having to take any action.

- Consumers who did not authorize Covered California to verify income and household size for 2020 electronically are being sent [notices](#) requesting their consent.
- Consumers who are currently enrolled in a Covered California Health Plan and do not provide their consent to verify their information for the 2021 coverage year may lose their APTC and/or CSR.

Access our [Consent for Verification Quick Guide](#) now to help consumers update their consent for electronic verification and avoid having them potentially lose their Advanced Premium Tax Credit or Cost Sharing Reductions.

If a consumer's Consent for Verification has expired, and they do not supply Consent until after December 15, their eligible APTC and/or CSR would not be applied effective until February 1, 2021.

## Online Application Feature Release

### **Feature Release 21.2 – Understand the Update**

The Online Application (CalHEERS) was updated to version 21.2 on Monday, February 15, 2021. One major enhancement for our Certified Enrollers included in this release is **a new delegation tool that will allow a Consumer to delegate their case to a Certified Enroller via text message. Please reference the new [21.2 Release Toolkit](#)** to get details on this new feature as well as important enhancements and changes occurring in CalHEERS with this release.

## Health Plans

### **Regional Rate and Plan Information Booklet**

In August, [Covered California announced](#) rates and plan participation for 2021. The [2021 Plan Information for Enrollers Booklet](#) is available to review for more information.

## Important Reminders

### **2021 Covered California FPL and Maximum Contribution Percentage Calculator**

Certified Enrollers can use our new [2021 Covered California FPL and Maximum Contribution % Calculator](#) to estimate the additional calculation details that go into a consumer's APTC and/or State Subsidy eligibility.

**Please note:** *This document works best on a device that has Microsoft Excel installed or in a browser that supports Microsoft Excel downloads.*

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

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

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

Please reference the new [Program Eligibility by Federal Poverty Level for 2021 chart](#) for up-to-date information when assisting consumers with enrollment. As a reminder, Medi-Cal uses monthly income to determine FPL, but Covered California uses annual income to determine FPL; a mid-year change in income could cause the monthly (Medi-Cal) income to be different from the annual (Covered California) income, resulting in a different eligibility determination than expected.

## **Authorized Representatives**

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

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

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

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

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

## **Text Alerts Opt-In**

This Open Enrollment Period is perhaps our most important yet, and our enrolling partners need important information—fast. That is why we want to remind you of our text alerts! [Sign up now](#) to receive short, targeted text messages with links to the information, deadlines, tools, and resources you need to serve your consumers during this enrollment period.

*Please note: You are not required to sign up for messaging as a condition to maintaining your agent certification or to receive any other service or product from Covered California. Message and data rates may apply. You may revoke your consent at any time. If your contact information changes, you should inform Covered California. Covered California will send approximately one text message per week during Open Enrollment periods and approximately one text message per month during other periods.*

## Enrollment Partner Tool Kits

### **Helpful Resources and Materials**

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

### **Social Media Toolkit**

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

### **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**



A screenshot of a Facebook post from the official Covered California page. The post is dated 2 hours ago and features a blue header with the text "What to do if you no longer qualify for Medi-Cal". Below the header is a photograph of a family—a man, a woman, and two children—sitting on a paved area outdoors, possibly a park or playground. The man is on the left, the woman is in the center, and two children are in the foreground. The Covered California logo is visible in the bottom right corner of the image. The text of the post reads: "Receiving a notice that you no longer qualify for Medi-Cal can be stressful, but there's no reason to worry. Here's how to understand your options and find a new affordable health plan that works for you and your family. <http://coveredca.com/3hQiaON>".

## Twitter



Covered California @CoveredCA · 21h

If you still need health coverage for 2021, enrollment is open due to COVID-19. Get started today. [covrdca.com/2YoQUBF](https://covrdca.com/2YoQUBF)



## Service Center

### 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.