



# Community Partner Briefing

NEWS FROM COVERED CALIFORNIA

## Director's Corner

Dear Partners,

Covered California's 11<sup>th</sup> Open Enrollment period is underway, and I wanted to remind you of the crucial role that certified enrollers play in helping Californians obtain quality and affordable health insurance. Your work is essential in helping to spread the word about the many excellent health coverage options available through Covered California. For example, you can help make consumers aware that the [new state-enhanced cost-sharing program](#) increases the value of Silver 73 plans to approximate Gold level coverage, and Silver 87 plans to approximate Platinum level coverage.

Our updated [Open Enrollment Toolkit](#) is available to help you assist consumers with the enrollment process. Also, be sure to review the additional information in our existing [Toolkits, Quick Guides, and other resources and materials](#) to help answer any questions.

As always, I want to express my sincere gratitude for your commitment to connecting Californians with affordable health insurance coverage. I appreciate all your hard work and we look forward to collaborating with you to serve consumers during the remainder of this Open Enrollment period!

**Terri Convey**

Director

Outreach and Sales & Covered California for Small Business

## Latest News

**News Release: November 9, 2023**

[Record Financial Assistance Helps “Bridge the Gap” as Covered California Launches 2024 Open-Enrollment Campaign](#)

**News Release: November 8, 2023**

[Record Financial Assistance Helps “Bridge the Gap” as Covered California Launches 2024 Open-Enrollment Campaign](#)

**News Release: November 7, 2023**

[Record Financial Assistance Helps “Bridge the Gap” as Covered California Launches 2024 Open-Enrollment Campaign](#)

**News Release: November 2, 2023**

[Record Financial Assistance Helps “Bridge the Gap” as Covered California Launches 2024 Open-Enrollment Campaign](#)

**News Release: November 1, 2023**

[Record Financial Assistance Helps “Bridge the Gap” as Covered California Launches 2024 Open-Enrollment Campaign](#)

## Renewal

### **Renewal Period**

Our [2024 Renewal Toolkit](#) includes several resources that you can use to help consumers understand and identify their best coverage options for 2024. You can find links to additional resources on our [Enrollment Partner Toolkits](#) page.

### **New FPL Chart for 2024**

The [Program Eligibility by Federal Poverty Level \(FPL\) for 2024 chart](#) is now available. The new FPL chart shows up-to-date income limits and information used for eligibility determinations for coverage effective in the 2024 benefit year.

Reminders:

- Medi-Cal uses the [FPL guidelines from the current year](#) to determine eligibility for all Medi-Cal programs. After the federal government publishes its updated FPL guidelines, CalHEERS is updated with these new limits for Medi-Cal eligibility determinations, approximately March each year.
- Medi-Cal uses monthly income, whereas 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.

## **Patient-Centered Benefit Design Chart**

The new [Patient-Centered Benefit Designs and Medical Cost Shares Chart for 2024](#) allows consumers and certified enrollers to compare standardized out-of-pocket costs for covered health benefits by metal tier and get an apples-to-apples comparison for plans in their area.

## **Eligible Household Members Now Qualify for More Financial Help**

During the 2024 Renewal Period, Covered California will automatically renew enrollment, effective January 1, 2024, for households with an income at or below 150% [Federal Poverty Level \(FPL\)](#) from their previous plan to applicable Silver plans for the 2024 benefit year. These plans will be at or below the net premium of the original plan, and in some cases, this will result in a \$0 premium.

Eligible consumers will automatically be sent [Eligibility Determination Notices](#), which will include a cover letter providing details about this change, as well as additional enrollment and plan information. Please note that consumers will still have the option to make changes to their application or enrollment after this process has been completed; changes made through December 31, 2023, will be effective January 1, 2024. Consumers may also make changes to their plan at any time during Open Enrollment starting November 1, 2023, through January 31, 2024.

## **Open Enrollment**

### **Open Enrollment Period: November 1, 2023 – January 31, 2024**

Assist your consumers with their enrollment and sign-up process November 1, 2023, through January 31, 2024. Our [updated Open Enrollment Toolkit](#) has everything you need to assist consumers.

### **Covered California Health and Dental Plans Changes for Plan Year 2024**

- Inland Empire Health Plan, one of the 10 largest Medicaid health plans in the nation, will join Covered California and begin offering coverage in Riverside and San Bernardino counties.
- Aetna CVS Health, which joined Covered California in 2023, will expand into Contra Costa and Alameda counties.
- Health Net will expand into Imperial County, offering an additional HMO plan.
- Oscar Health announced that it will be withdrawing from California in 2024. Enrollees will be given the opportunity to choose a new plan or to move to the carrier with the lowest-cost plan in the same metal tier.

## **Important Reminders**

### **23.9 System Enhancements**

CalHEERS was updated to version 23.9 on Monday, September 18. Please refer to the [23.9 CalHEERS Release Notes](#) to get details on important enhancements and changes that have occurred in CalHEERS with this release.

## **Prevent Duplicate Cases!**

When adding information in new applications, a [Duplicate Prevention Logic](#) pop-up displays if the system identifies consumers who already have a case on file in CalHEERS. The goal of this pop-up is to alert the user and prevent the creation of unnecessary duplicate cases. Duplicate cases that result in dual enrollment could cause significant hardship for individuals who over-consume APTC and must pay it back at tax reconciliation. In addition, certified enrollers may also need to return compensation received to the Qualified Health Plan Issuers.

Certified enrollers can check if consumers have active cases by first using the [Accelerated Consumer Delegation Consent Tool](#) – the system conducts a detailed, match-based search using the consumer information entered. If the Delegation Tool finds multiple CalHEERS cases with the same consumer information, enrollers will need to [contact the Service Center](#) to become delegated to the correct CalHEERS case.

Note: If the consumer has an existing Medi-Cal case and a new CalHEERS case is created with Covered California eligibility, the Medi-Cal case takes priority, and the enroller could lose the delegation.

## **Updating a Consumer's Consent**

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), as eligible, without the consumer having to take any action. For consumers to renew their coverage with financial help, Covered California needs permission to check income as reflected on their tax return. To ensure that your consumers receive any increased financial help they may be eligible to receive, please confirm that their Consent for Verification is provided. A [Portal Alert](#) will appear in your Secure Mailbox to inform you of any consumers whose Consent for Verification has expired – consumers must update their consent to Covered California so their health plan can be automatically renewed. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

## **Enroller Portal Alerts Guide**

CalHEERS sends a daily summary notification alert and an Excel file to Enrollers on the Secure Mailbox page. Portal Alerts serve as an important enroller tool to help you identify any consumers in your book of business who need to take action on their CalHEERS. Our [Enroller Portal Alerts Notices Guide](#) shows the steps with enhanced screenshots for how to access your Secure Mailbox and contains a list of the notices that currently generate portal alerts. Included is the user-friendly name of each notice that displays in CalHEERS along with a brief description and its purpose so you can better determine what actions or communications need to occur with your consumers.

## **Report Income Accurately**

Consumers applying for coverage are required to accurately include all of their [reportable income](#) received during the plan year.

### **Reminders:**

- In accordance with federal rules, all Agencies and its Agents are mandated to comply with the requirements set forth by the [Agent Code of Conduct](#) and

the [Agency Agreement](#). It is vital that all certified enrollers collect and provide accurate applicant contact and projected household income information on each application to ensure that consumers receive important correspondence and documents, including health plan information, requests for necessary information or documents, renewal notices, and tax forms.

- Covered California certified enrollers must ensure that each application is fully and truthfully completed by the consumer and that the completed application completely discloses the circumstances of all persons included in the application. Bypassing identification or verification requirements by uploading a “placeholder” image or entering false ID or immigration numbers instead of approved documentation is unlawful and may result in suspension, termination, or other legal action as needed. Covered California audits enrollments and will take remedial action against any certified enroller that bypasses identification or verification requirements or provides false information.

## 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.

## Seen on Social

### Facebook



Covered California

5d · 🌐

Happy Thanksgiving!



**happy  
thanksgiving!**



### Twitter



Covered California

@CoveredCA

...

Enroll in health coverage for 2024 by December 31! Plans can be as low as \$0 a month with lower copays and deductibles, and cover preventive care, doctor visits, hospitalizations, and more.

**financial  
help**

**IS AVAILABLE FOR  
MANY INCOME LEVELS.**



**This way to health insurance >**

## 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.