2017 Special Enrollment Period Kick-Off Meeting March 2017
• Sales Director’s Updates
• Federal and Covered California Updates
• Open Enrollment 4 and Renewal Updates
• 2017 Special Enrollment Period
• Covered California for Small Business

Break – 15 minutes to network

• Trainings: CalHEERS Updates 17.2; Form 1095-A; and Agent Extranet
• Health, Dental, and Vision Recap
• Medi-Cal Transition
• Agent of Record Reconciliation
• Open Forum
Click Here for
A MESSAGE FROM:
EXECUTIVE DIRECTOR,
PETER V. LEE
OE4 SIGNIFICANT ACCOMPLISHMENTS

- Produced or updated 296 advertisements used for TV, radio, print, billboards and digital media which generated nearly 2 billion impressions statewide.

- Our Service Center answered nearly 1 million calls from consumers, more than 33,000 calls from agents and handled more than 150,000 chats.

- Engaged in more than 200 interviews with newspapers, radio, television and online news sources, generating nearly 90 million impressions with an ad value of nearly $2.4 million.

- Held more than 2,700 open enrollment events.

- Responded to 30,457 social media posts and published responses to 10,026 inquiries.

- Created a new Help On-Demand referral program that resulted in more than 3,500 consumers enrolling in a plan.

- Grew the storefront program from 500 to more than 800 storefronts.
DIRECTOR’S UPDATES

Supporting You

- Sales Service Center
- Agent & CEC Portals
- Help On-Demand Tool
- Storefront Program
- Field Operations Team
- Sales Tools
- e-News & Webinars
- Tool Kits
DIRECTOR’S UPDATES

Continue working on…

• Agency Contract
• Agency Portal
• Medi-Cal Transition
• Medi-Cal Support
• In-Person Administrative System
WASHINGTON D.C.

UPDATES
• The Department on Health and Human Services (HHS) released proposed Market Stabilization regulations on February 17, 2017.

• Open Enrollment (OE) Period: HHS proposes to shorten the OE period to 45 days (Nov. 1 – Dec. 15) beginning plan year 2018.
  • Covered California has requested state flexibility.
  • Also requested to retain the existing OE period at least for plan year 2018 (should HHS require states to use the shorter OE period). This will allow states at least a year to prepare for this requirement.
• **Special Enrollment Period:** HHS proposes to make several changes to the special enrollment process.
  
  • Covered California notified HHS of existing SEP pre-enrollment verification efforts to leverage electronic verifications.
  
  • Also asked HHS to allow states the flexibility. Should HHS require states to adopt these federal regulations, they give states at least a year to implement.
FEDERAL UPDATE

COVERED CALIFORNIA COMMENTS ON MARKET STABILIZATION REGULATIONS

• **Changes to Actuarial Value Ranges:** HHS Proposes to allow plans to have +/- 4% instead of current 2%.
  
  • Covered California noted that given our patient-centered designs in California, this would not impact our consumers.
  
  • Covered California modeled impacts to designs if the State law and patient-centered standards were not in place.
FEDERAL UPDATE

American Health Care Act
Medicaid Expansion
+ State-Based Marketplace =

✓ Medi-Cal Program: Almost four million new enrollees
✓ Covered California: 1.3 million individuals

* Estimate of the first nine months of 2016 (all ages)
Source: U.S. Centers for Disease Control and Prevention’s National Health Institute Survey
HEALTHY RISK MIX

Good Risk Mix in California

Age Group 18 to 34 High Enrollment = Healthy Risk Mix

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthy Risk Mix</td>
<td>29%</td>
<td>34%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Lower Risk Scores = Better Premiums

Sources: Title of document for CMS Risk Score issued June 30, 2016, and Health Services Research. “Sorting Out the Health Risk in California’s State-Based Marketplace.” Andrew B. Bindman, Dennis Hulett, Todd P. Gilmer, and John Bertko.
As of March 2016, Covered California had approximately 1.3 million members who have active health insurance. California has also enrolled nearly 4 million more into Medi-Cal.

Consumers in the individual market (off-exchange) can get identical price and benefits as Covered California enrollees.

From 2013 to 2016, the Centers for Disease Control and Prevention report cutting the rate of uninsured in half (1.5 million are ineligible for Covered California due to immigration status).
Prior to 2014, Covered California forecasted that about one-third of enrollees would leave coverage on an annual basis.

During 2015, Covered California covered 1.6 million unique members for at least one month.

By early 2016, approximately 40% of those 1.6 million (over 600,000) had ‘disenrolled’.

Of those who left Covered California, most went to employer-based coverage (50%).

While Covered California’s consumers experience a high level of coverage transitions, nearly 85 percent of those who leave Covered California report transitioning to other coverage.

- Prior to 2014, Covered California forecasted that about one-third of enrollees would leave coverage on an annual basis.
- During 2015, Covered California covered 1.6 million unique members for at least one month.
- By early 2016, approximately 40% of those 1.6 million (over 600,000) had ‘disenrolled’.

*Based on a recently completed Covered California 2016 survey of members (n=8,773) who left (“disenrolled”), the vast majority left for employer-based or other coverage.
Source: Covered California enrollment data as of June 2016, including only subsidized enrollees who have paid for coverage.

“HIGH DEDUCTIBLES” ARE OFTEN BARRIERS TO HEALTH CARE –

But They Don’t Have To Be!

Percent of plan offerings that require consumers to meet their deductible before they could access their primary care physician:

<table>
<thead>
<tr>
<th>Plan Offering</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer-Sponsored Plans (PPO)</td>
<td>28%</td>
</tr>
<tr>
<td>Individual Market: Federally-Facilitated Market</td>
<td>34%</td>
</tr>
<tr>
<td>(Silver Products)</td>
<td></td>
</tr>
<tr>
<td>Individual Market: Covered California</td>
<td>0%</td>
</tr>
<tr>
<td>(Silver Products)</td>
<td></td>
</tr>
</tbody>
</table>

Source: Covered California enrollment data as of June 2016, including only subsidized enrollees who have paid for coverage.

CALIFORNIA’S LESSONS LEARNED
And Policy Options Building on Experience

- Subsidies Matter
- Assuring Competition and Choice
- Benefit Designs
- Marketing and Outreach Investments
- Delivery System Costs Must Be Focus
OPEN ENROLLMENT 4 RECAP
Primary:

• Understand whether evolving sentiment is affecting intent to enroll in and renew coverage for 2017

• Determine current consumer barriers

Secondary:

• Evaluate whether to adjust Covered California’s marketing and outreach messaging
Summary:

- Primary Barriers: Affordability, lack of understanding their eligibility and enrollment difficulties, and their health insurance options.

Conclusion:

- Concerns about the future of the Affordable Care Act and Covered California were not enrollment barriers.
- Consumer research conducted before and after prior to OE4 enrollment barriers were consistent.
- No changes recommended to marketing.
• Resources for Enrollment Partners

• Answer questions on health insurance options for 2017

• Information about:
  — 2016 election and future of Covered California
  — Open enrollment dates
  — Deadlines
  — The value of health insurance
Click here

“THE SCENE"

COMMERCIAL
ENROLLMENT RESOURCES

16,252
Active Certified Enrollers

829
Storefronts

786
Events

Enrollment Centers

Find a Covered California Storefront near you for free in-person assistance.

Help On-Demand

Have a Certified Enroller call you

Find a Certified Enroller Near You

Events Near You

Find a County Services Agency

Free Confidential Help In Your Area
HELP ON-DEMAND

- Enrollment Assistance Tool
- Launched November 17, 2016
- Consumers with NEW ENROLLMENT only
- Certified Enrollers with proven success
- Call back within 30 minutes*
HELP ON-DEMAND: HOW IT WORKS

Consumer Landing Page

- **30 minutes** or less response*
- **Phone** or **Email** contact options
- **17 languages** available

*30 min. or less response time during normal business hours
Certified Enrollers were invited based on evaluation of these key metrics:

- OE4 and current SEP enrollments
- Consumer effectuation percentage
- Number of returning enrollees
- Languages spoken
- Enroller-Based Geographic Location
- Other Covered California partnership values may also be included

- Certified Enrollers can be both Navigators and Agents.
- Email invites will be sent approximately 1-2 months prior to OE5.
- Questions? Email outreachandsales@covered.ca.gov
OPEN ENROLLMENT 4

412,000

New consumers
1.3 million individuals went through the renewal process
Continues to be one of the largest purchasers of health insurance in California and the nation.

1.3+ MILLION
consumers had paid coverage as of June 2016

Covered California is now the second largest purchaser of health insurance in the state for those under age 65.

2.9 MILLION
consumers served since Covered California began offering coverage on Jan. 1, 2014 (as of Feb. 2017)

Covered California’s population frequently moves on to another source of coverage, such as employer-based coverage or Medi-Cal.

$6.5 BILLION
estimate of funds collected from premiums in 2016

Covered California’s size gives it the clout to shape the health insurance market.

9 out of 10 consumers enrolled in coverage receive financial help to pay their premiums.

Continues to be one of the largest purchasers of health insurance in California and the nation.
SPECIAL ENROLLMENT PERIOD (SEP) UPDATES
DID YOU KNOW THAT?

~50% of calls received last month at the Sales Service Center was about SEP Eligibility and Enrollment.
WHAT IS SPECIAL ENROLLMENT?

Individuals can **enroll** in a health insurance plan or **change** their existing plan through Covered California throughout the year **ONLY IF** they experienced a Qualifying Life Event (QLE).
SEP  QUALIFYING LIFE EVENTS  EXAMPLES

- Lost your health coverage
- Got married
- Moved outside your plan’s coverage area
- Had a baby
- Turned 26
WHEN TO ENROLL FOR SEP?

60 days from the date of the qualifying life event in most cases to enroll in a health insurance plan or change their existing plan through Covered California.

Know the future end date of losing health care coverage? Yes… then, add an additional 60 days to enroll before that date to prevent any gaps in coverage.
EXCEPTIONS* TO SPECIAL ENROLLMENT

Medi-Cal  Small Businesses  American Indian / Alaska Native

*Year-round enrollment.
## SEP EFFECTIVE DATE OF COVERAGE

<table>
<thead>
<tr>
<th>Qualifying Life Event</th>
<th>Effective Date of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Had a baby or adopted a child</td>
<td>Day of birth/adoption date</td>
</tr>
<tr>
<td>• Lost or will soon lose my health insurance</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; of following month</td>
</tr>
<tr>
<td>• Got married or entered into domestic partnership</td>
<td></td>
</tr>
<tr>
<td>• Released from jail or prison</td>
<td>If a plan is selected <strong>on or before</strong> the 15&lt;sup&gt;th&lt;/sup&gt; of the month, coverage starts on the 1&lt;sup&gt;st&lt;/sup&gt; of the following month.</td>
</tr>
<tr>
<td>• Permanently moved to/within California</td>
<td>If a plan is selected <strong>after</strong> the 15&lt;sup&gt;th&lt;/sup&gt; of the month, coverage starts on the 1&lt;sup&gt;st&lt;/sup&gt; of the second following month.</td>
</tr>
<tr>
<td>• Gained citizenship/lawful presence</td>
<td></td>
</tr>
<tr>
<td>• Federally Recognized American Indian or Alaska Native</td>
<td></td>
</tr>
<tr>
<td>• Returned from active duty military service</td>
<td></td>
</tr>
</tbody>
</table>

*Coverage is effective first day of the month following the birth month, unless requested and then the coverage start date is the date of event.*
Background:

• **Special Enrollment Period** – consumers experiencing a qualifying live event can enrolled in a Covered California Health Plan.

• **Use of Attestation Concerns** – consumers may be selectively enrolling when they need medical care using attestation.

• **Selective Enrollment to Preserve a Good Risk Mix Concerns** – to minimize potential premium increases that will ultimately impact all consumers.

• **Collaborate with Carriers and Stakeholders** – to identify options and process improvements to the verification process.
To verify the validity of consumer’s self attested Qualifying Life Event (QLE).

Notices sent to a random samples of consumers to request for proof of QLE.

Response is required within 30 days of the date on the original notice.

Proof documents submitted will remain confidential; and only use to determine eligibility for health insurance programs. They are not used for immigration enforcement purposes.
CONSUMER NOTICES & ACCEPTABLE DOCUMENTATION

- **Verification** Request Notice (CCAN10a)
- **Acceptable** Documentation Notice (CCAN10b)
- **Un-acceptable** Documentation Notice (CCAN10c)
- **Special Enrollment Termination** Notice (CCAN10d)
**SEP VERIFICATION**

- **Upload** documents in English and/or Spanish
- **Mail** to:
  CA HBEX/Covered California Special Enrollment Team
  P.O. Box 13310
  Sacramento, CA 95813
- **Fax** to: 1-888-217-9310 – include the case number on the cover sheet with documentation

**Extension and Appeal**
Consumer are to contact Covered California’s SEP Verification Team at SpecialEnrollment@covered.ca.gov or 888.217.9311 to request an extension.

**NEED HELP?** Click on this Quick Guide below:
Special Enrollment Verification Quick Guide>>
Consumers may request an extension.

Demonstrate a good faith in effort in providing verification documents.

Consumer are to contact Covered California’s SEP Verification Team at SpecialEnrollment@covered.ca.gov or 1-888-217-9311 to request an extension.

Explain the reason for the request and include the consumer case number.
Ensure all consumers who attest to having experienced a QUALIFYING LIFE EVENT are able to provide proof that they qualify for special enrollment.
SEP VERIFICATION

POLICY UPDATE
GOAL: Quick & Accurate Verifications of Qualifying Life Events prior to effectuating consumers.

Request for Proposal (RFP)

- Issue an RFP with an emphasis on electronic verification of the QLE loss of minimum essential coverage (MEC)

Exploration:

- Explore expedited verification of additional QLEs including permanently moved to / within California, had a baby or adopted a child, etc.
SEP ELECTRONIC VERIFICATION

Guiding Principles

• Limit delays in consumers obtaining coverage when conducting pre-enrollment verifications of QLEs
• Maximize the number of verifications that can be completed electronically in real time.
• Guide and support consumers in their effort to provide required information and documentation.
Policy Recent Activities

- **September through November 2016** - conducted SEP verification Request for Information (RFI)
- **Six Companies** – responded to the RFI
  - can use existing industry standard electronic data interchange (EDI) 270/271 transactions to verify loss of MEC.
  - already have or could establish existing nationwide interfaces to insurance carriers.
Next Steps and Timeframe

- No later than March 2017 – developed and release SEP Verification RFP
- No later than August 2017 – select a vendor / system integrator and initiate development
- Draft conforming regulations in coordination with system and process development
- Share draft regulations with Plan Management Advisory Group.
- By the start of the 2018 SEP period (February 2018) – Finalize regulations and put the system into production.
Special Enrollment Period Kick-off Meetings

CCSB Update

Spring 2017
Agenda

• How is CCSB Doing?
• The Small Business Insurance Market
• Insurance Cost Trends
• Challenges to Employers and Impacts to Employees
• How CCSB Can Help
• Understanding Defined Contribution
• The Win-Win
Business As Usual

- New Administration will undoubtedly bring changes to the ACA
- Covered California is a State vs Federal Exchange
- CCSB membership does not receive Federal subsidies
- CCSB program offers 12-month rate/plan guarantee
- Group Service Agreement
  - Between group and QHP
- CCSB administered by private sector TPA
- 3-year contract with QHPs beginning 2017
## Year-Over-Year Program Growth

### End of Year Totals: 2014-2016

<table>
<thead>
<tr>
<th>Year</th>
<th>Groups</th>
<th>Members</th>
<th>Group Growth</th>
<th>Member Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>2,070</td>
<td>14,183</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2015</td>
<td>3,354</td>
<td>24,344</td>
<td>62%</td>
<td>72%</td>
</tr>
<tr>
<td>2016</td>
<td>4,045</td>
<td>30,623</td>
<td>21%</td>
<td>26%</td>
</tr>
</tbody>
</table>
“Approximately 30% of the overall small group market is projected to adopt an exchange solution by 2020.”

Price Waterhouse Coopers (May, 2016)

10% in 2016 = 330k

30% in 2020 = 850k+

Current Exchange Membership

| Exchange Total | 330,000 |

Current Market Membership

| Groups 1-50   | 2,100,000 |
| Groups 51-100 | 1,000,000  |
| Total         | 3,100,000  |
The Small Business Insurance Market

• Controlling cost often meant moving from one health carrier to another, on an endless chase for low prices.

• Employers were forced to become insurance experts once a year to determine the best health plan(s) for their company.

• In the past, controlling health care costs meant disrupting employee access to care.
The Small Business Insurance Purchasing Process
Employer’s desire to control costs with different health plan impacts employee’s access to:

- Benefits
- Doctors
- Hospitals
- Urgent Care Centers
Is There a Better Way?
How Covered California for Small Business Works

Quality Health Plans to Choose from at Any Level

- BRONZE 60%
- SILVER 70%
- GOLD 80%
- PLATINUM 90%

Pay up front
Pay at time of services

blue of california
Chinese Community Health Plan
CCHP
Health Net

KAISER PERMANENTE
SHARP
Western Health Advantage
Defined Contribution

Platinum PPO $8,000
Gold PPO $7,000
Gold HMO $6,000
Silver PPO $5,000
Silver HMO $4,000
Bronze PPO $3,000
Bronze HMO $2,000

Monthly Budget
Employers can offer benefits and control costs by:

- Offering a defined contribution
- Allowing employees the flexibility to buy up or down to meet their needs

This employer made a defined contribution by selecting a Reference Plan:

- To pay 50% of Health Plan Silver PPO
- Employees the choice to pick other plans from Silver and Gold metallic tiers
A Gift Card for Health Coverage!
Employee Example: Mary, Age 35

- Mary is a 35-year old, single mother of two small children
- Her priority is finding affordable coverage for her family with low out-of-pocket costs

<table>
<thead>
<tr>
<th>Reference Plan</th>
<th>Defined Contribution</th>
<th>Premium</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plan Silver PPO</td>
<td>50%</td>
<td>$415</td>
<td>$207</td>
<td>$215</td>
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</table>

<table>
<thead>
<tr>
<th>Plan A Silver PPO</th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$414</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Dependent</td>
<td>$215</td>
<td></td>
<td></td>
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<tr>
<td>Dependent</td>
<td>$215</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Employer Pays</td>
<td>$207</td>
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<tr>
<td>Employee Total</td>
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</table>

<table>
<thead>
<tr>
<th>Plan B Silver HMO</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Employee</td>
<td>$292</td>
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<td></td>
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<tr>
<td>Dependent</td>
<td>$152</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Dependent</td>
<td>$152</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer Pays</td>
<td>$207</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Total</td>
<td>$389</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Employee Example: John, Age 55

- John is a 55-year old, single male currently being treated for a condition requiring frequent doctor visits and several daily medications.
- John’s priority is a **health plan that will cover costs of frequent office visits and medications**

### Reference Plan

<table>
<thead>
<tr>
<th>Reference Plan</th>
<th>Defined Contribution</th>
<th>Premium</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plan Silver PPO</td>
<td>50%</td>
<td>$604</td>
<td>$302</td>
<td>$302</td>
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</table>

<table>
<thead>
<tr>
<th>Plan A Silver PPO</th>
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<tbody>
<tr>
<td>Employee</td>
<td>$604</td>
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<tr>
<td>Employer Pays</td>
<td>$302</td>
</tr>
<tr>
<td>Employee Total</td>
<td>$302</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan B Gold PPO</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$657</td>
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<tr>
<td>Employer Pays</td>
<td>$302</td>
</tr>
<tr>
<td>Employee Total</td>
<td>$355</td>
</tr>
</tbody>
</table>
Employee Example: Jocelyn, Age 27

- Jocelyn is a 27-year old, recent graduate that competes in triathlons on the weekends.
- Her priority is to have coverage “just in case” and pay as little as possible for her health plan.

<table>
<thead>
<tr>
<th>Reference Plan</th>
<th>Defined Contribution</th>
<th>Premium</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plan Silver PPO</td>
<td>50%</td>
<td>$214</td>
<td>$107</td>
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<tr>
<td>Plan A Silver PPO</td>
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<tr>
<td>Employee</td>
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<td>Employee Total</td>
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<tr>
<td>Plan B Gold HMO</td>
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<tr>
<td>Employee</td>
<td></td>
<td></td>
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<tr>
<td>Employer Pays</td>
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<tr>
<td>Employee Total</td>
<td></td>
<td></td>
<td>$45</td>
<td></td>
</tr>
</tbody>
</table>
Why Covered California for Small Business Works

**Control**
Give your clients control of their employee benefit budget using defined contribution year after year

**Choice**
Empower employees to make the right benefit decisions for themselves and their families

**Difference**
Differentiate yourself from your competition with a solution based approach to employer sponsored health insurance
**Agent Commission**

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Year</td>
<td>6.5%</td>
</tr>
<tr>
<td>2nd Year</td>
<td>6.2%</td>
</tr>
<tr>
<td>3rd Year</td>
<td>5.9%</td>
</tr>
<tr>
<td>4th Year</td>
<td>5.6%</td>
</tr>
<tr>
<td>5th Year</td>
<td>5.3%</td>
</tr>
<tr>
<td>6+ Years</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

**51+ Employees Enrolled**

5% Flat

First year commission on an average* size group is over $2,200

*7.2 enrolled with an average monthly premium of $400
Contact Us

CCSB Sales
(844) 332-8384
www.CoveredCA.com/ForSmallBusiness

Agent Service Center
(877) 453-9198
agents@covered.ca.gov

Case Submission & Eligibility
shopelig@pinnacletpa.com
BREAK –
15 MINUTES
TO NETWORK
TRAINING
CALHEERS
UPDATES 17.2
CEC DELEGATIONS DO NOT EXPIRE

• When a consumer is confirmed as enrolled and effectuated by a carrier.

• Delegations will persist after the enrollment is effectuated unless the CEE, CEC, SCR or consumer removes the delegation.

• CECs will continue to have the privileges to work on the case the same way as before enrollment -
  - Report a Change, Submit Application, Plan Selection, Renewals, etc.
• May now be uploaded to a consumer’s case *regardless* of eligibility or case status

• **Certified Enrollers** can use new ‘Upload New Document’ link on the *Documents and Correspondence page* to attach documents to the consumer’s case.
Key Features:

- **Re-designed** Income section = change the way income is entered
- **Implemented** income grouping
- **New** hover text and **help** links added
- **Added** American Indian/Alaska Native (AI/AN) income subtype that is countable for Magi-Medical
- **Updated** Registered Domestic Partner income calculation
Traditional breadcrumbs:

Before: At the top.  
Now: In a panel on the left
A helpful ‘Click Here’ link added to the Overview page for more information about reporting income.

We’ll walk through 5 income groups and tax deductions for everyone in your household. Click here to learn more about income.
Estimate 2017 Household Income page

- Now shows a pre-populated list of the household members previously entered in the Household section of the application.

- CalHEERS will use current monthly income to estimate what a consumer’s income will be during 2017. If a consumer’s monthly income isn’t always the same, enter an average monthly amount using recent tax forms or pay stubs as reference.

- Select the “+add” button next to the household members name to enter income.
After selecting the ‘+add’ button, the new income section will guide you through the 5 different groupings of income that Covered California accepts for APTC and eligibility determinations.

- Select the appropriate income category to add by clicking “+add”. Not all categories may apply.
- If the consumer has a type of income that we don't ask about, it probably doesn't count toward household income.
Select the appropriate income subcategory by clicking “+add”

- Use the hover text “i” buttons for helpful information on each income subcategory

**Employment Income**
Tips, wages, pay

**Self-Employment Income**
Your own business, freelance, contract, trade work

**Enter net income after expenses, see IRS Schedule SE on Form 1040**

**Employment Income**
Tips, wages, pay, salary, bonuses

**Self-Employment Income**
Your own business, freelance, contract, trade work

**Foreign Earned Income**
Taxable and nontaxable, see IRS Form 2555

**Farming or Fishing**
Income from farming or fishing
INCOME PAGES ENHANCEMENTS

Complete the questions on the page for each consumer’s unique income stream.

• The new format for entering income information incorporates a smart form with logic built in.
• As you answer questions regarding consumer income, additional questions will load to get the specific information needed to determine eligibility.
After entering income information, Certified Enrollers will advance to the new deductions section of the application.

- Consumers will have improved ability to report income tax deductions to help CalHEERS determine accurate eligibility.
Select the appropriate deduction subcategory by clicking “+add”

- Use the hover text “i” buttons for helpful information on each deduction subcategory
Review all income and deduction types at the household member level.

- Ensure that the employer name and income amount for the year is accurate for each entry.

- If the combined annual income for the household member appears incorrect, there is an option to make a manual adjustment to the reported income.
Select the “Click here if this looks wrong” link to modify either the monthly amount, or the Projected Annual Income (PAI) amount.

• Once the information reflects the consumers true income situation, select the “Done with [Household Member]” button.
When income data is complete for each household member, users are navigated back to the Estimate 2017 Household Income page.

- This final page will display the annual income amount entered for each member in the household and then a projected household income amount for the year, combining the total household income for the benefit year.

- Users still have the ability to edit income information from this window before submitting for Eligibility.
Eligible or conditionally eligible consumers are now required to provide Employer Contact Information in the online application in a new section titled Employer Contact Information.

Consumers will see a new “Before you can select a plan..” message after Eligibility is determined. Users will not be able to progress forward to “Plan Selection” without entering “Employer Contact Information.”
EMPLOYER CONTACT INFORMATION

- A separate section will display for each household member with current employment
- Multiple employers may also be displayed if the consumer has multiple employers

- Employer Contact Information is gathered to comply with Federal and State Laws that require Covered California to notify employers if one of their employees applies for coverage and is eligible for Financial Assistance.

- Self Employed Consumers may enter their personal or business contact information
• A separate section will display for each household member with current employment
• Multiple employers may also be displayed if the consumer has multiple employers

• Once Employer Contact Information is complete, users may select the ‘Continue’ button to select a plan or you may select the ‘Save & Exit’ button to resume entering the information later.
The Affordable Care Act (ACA) requires Exchanges to send the IRS Form 1095–A to consumers and a copy to the IRS.

Covered California uploads the IRS Form 1095-A in CalHEERS or mails it with an instruction notice to all members.

Form 1095-A shows the amount the Internal Revenue Service (IRS) paid to the member’s insurance carrier in 2016 benefit year to help members with the cost of their health coverage.

TIP:
Signing into Covered California account and clicking on the “Documents and Correspondence” section. All members with a communication preference of “mail” should also have received a Form 1095-A copy in the mail.
**FORM 1095-A: IMPORTANT**

- **Save** the Form 1095-A — need it to prepare taxes for 2016.
- **Use** Form 1095-A to fill out IRS Form 8962.
- **Consult** a tax preparer if needed.
- **Didn’t receive one? File a DISPUTE FORM or call** Covered California at (800) 300-1506 for English; (800) 989-2199 for all other languages.
  - **No longer a Covered California member? Call** Covered California at (800) 300-1506.
  - **Minimum Coverage Plan?** Members may receive a Form 1095-B or 1095-C directly from their health insurance company.
Complete the online DISPUTE FORM for these reasons:

- Incorrect amount of premium tax credits.
- Wrong months of coverage listed or not shown for covered individuals.
- Missing household members or incorrect names.
- Health coverage was terminated.

Response from Covered California:

- Within 60 days of the date of submission of the Form 1095-A dispute form and issue a corrected form; OR if additional information is needed.
What if my consumer is confused about reporting their shared responsibility requirement on their tax return?

- Tax filing provisions of the Affordable Care Act continue to be enforced until legislative or regulatory changes are made.
- Line 61 on the Tax Form 1040 will not impact the IRS acceptance or rejection of the filing of a tax return; however, if the consumer does not check the box at line 61, the IRS may contact the consumer for more information.

AGENT EXTRANET: HOW TO LOG IN...
AGENT EXTRANET

• “I can’t log in...”
• “I’ve tried that already...”
• “Why isn’t it working...”
• Understand the Importance of the Extranet Files.

• Learn the 8 Steps and their Tips to Log In successfully.
Applies to Agents
Not from or in the CalHEERS platform
Contains Covered California Reports with consumer’s information
Manage your book of business
Every Monday, three SEPARATE emails are sent to NEW AGENTS certified from the previous week from agents@covered.ca.gov.

- 1st email – Introduction email with instructions
- 2nd email – Username email
- 3rd email – Password email

Tips

- Bookmark the log in webpage https://extranet.coveredca.com/sites/ccAgentPortal
- Password expires in 60 days from the date it was issued.
Follow these steps.
STEP 1.

- **Click** on this link: [https://reset.coveredca.com/SitePages/Home.aspx](https://reset.coveredca.com/SitePages/Home.aspx)
- **Enter** Your Username
- **Click** the “Reset Password” button

**Credential Management**

**Tips**

- **Bookmark** the Password Reset Link
- **Username** starts with `coveredca\license number`
- **Need your username?** Call Agent Service Center at 1-877-453-9198 or Email [agents@covered.ca.gov](mailto:agents@covered.ca.gov)
STEP 2:

- Select “Via E-mail Address”
- Click the “Next” button.

Tips

- Incorrect Email Address Displayed? Email agents@covered.ca.gov
- Open your email inbox before clicking “NEXT”
STEP 3:

- Open your email inbox.
- An email will be sent to your email inbox from Covered California Extranet <ESharePointAdmin@covered.ca.gov>.

Tips

- Go to your email inbox right away to CLICK on the confirmation link. The link will expire after 3 minutes.
- Check your JUNK mail if you did not receive the email.

Reset My Password

If you are unable to access your account reset your password here.

Username must be the full user name provided by Covered California and in the following:

- Minimum password length: 8
- Must not contain the user's account name or parts of the user's full name that end in any of the following characters: A through Z, a through z
- Must contain characters from three of the following four categories:
  - Uppercase characters (A through Z)
  - Lowercase characters (a through z)
  - Base 10 digits (0 through 9)
  - Special symbols or non-alphabetic characters (for example: !, $, #, %, etc.)

Confirmation link successfully sent

A confirmation link has been sent to your e-mail address: [redacted]@covered.ca.gov
STEP 4:

- Click only **ONCE** on the unique link within the email you receive.

Tip:

- You **MUST** click only **ONCE** on the unique link within three minutes of it arriving to your inbox.

```plaintext
Covered CA Extranet <ESharePoint-Admin@covered.ca.gov>

You have applied to reset your password in site: Credential Management, click the following link to reset the password:

```
STEP 5:

- A unique password will be provided for log in.
- **Write** your password down.

Tips

- **WRITE** down your password.
- **DO NOT** Copy and Paste the password.
- Password may contain **unique characters** too.
- Do not change your password or click on **password reset** on this screen.
STEP 6:

- **Click** the Agent Extranet account login: https://extranet.coveredca.com/sites/ccAgentPortal
- **Enter** your username and the provided password
- **Click** “Log In” and you will navigate to the Agent Extranet home page.

**Tip**

- **DO NOT** Copy and Paste the password.
**NEW!**

Medi-Cal Transition

**Tips**

- The Book of Business file **contains** Covered California, Mixed Household, and Medi-Cal members.

- Book of Business is **uploaded weekly closed of business every Monday** --- reflects consumer data from the week prior on Friday at 3pm.

**Reminder:** Personally Identifiable Information (PII) is found within the Agent Extranet and must remain secure and confidential in accordance with Covered California’s Security and Privacy policies as outlined in the agent agreement, including all applicable laws and regulations. It is the Agent’s responsibility to ensure that they handle this information in the appropriate manner. Remember that emails with consumer PII must be encrypted or secured.
Steps to Access Agent Extranet Account:

1. Click the reset password link: https://reset.coveredca.com/
2. Enter your user name
   • To obtain contact the Agent Service Center at 877-453-9198 or agents@covered.ca.gov
3. Select the email option
4. You will receive an email with a reset link
5. Click only once on the unique link
6. Write down the password provided – do not copy and paste
7. Click the Agent Extranet account login: https://extranet.coveredca.com/sites/ccAgentPortal
8. Enter user name and provided password
AGENT EXTRANET TOOL KIT

http://hbex.coveredca.com/toolkit/webinars-briefings/downloads/Agent_Extranet_Tool_Kit_FINAL.pdf

QUESTIONS? Contact the Agent Service Center

• Call 1-877-453-9198
• Email agents@covered.ca.gov

Tips

- Bookmark or Add this tool kit link to your Favorite Bar.
- Download the Agent Extranet Job Aid to your computer.
- READ the information and Click on the helpful links provided in the tool kit.
HEALTH, DENTAL, & VISION
2017 PLAN CHANGES RECAP

• **Eliminated** Emergency Room Physician Fee
  *Exception:* still subject to the deductible for the “High Deductible Health Plans (HDHPs)”

• **Reduced** Urgent Care copay amounts
  *to be the same as the Primary Care Visit copay amounts*

• **Reduced** Primary Care Visits copay amounts in most plans

• **New** PCP Matching

• **New** Dental Carriers: Liberty Dental and California Dental

• **Partnered** Vision Carriers: EyeMed and VSP
CONSUMER’S NEXT STEP

SCHEDULE a wellness visit with a network provider

• **No cost** to the member
• **Get established** with a PCP
• **Receive important** preventive care
• **Transfer** any current prescriptions
• **Receive help coordinating care** for a new or existing condition
WHO HAS THE FEED??? ---- WHAT!!!

- blue of California
- Health Net
- Anthem BlueCross
- Kaiser Permanente
- CCHP Health Plan
- MOLINA Healthcare
- SHARP Health Plan
- Oscar
- Western Health Advantage
- L.A. Care Health Plan
- Valley Health Plan
Covered California & Carrier Reconciliation Process

- Open Enrollment and Special Enrollment Periods
- All enrollments are reviewed for accuracy and completeness.
- Common business scenarios include corrective action for:
  - Enrollment effectuation of coverage;
  - Adjustments to benefit start dates due to retroactive enrollment;
  - Alignment of benefit end dates resulting from case management or plan changes;
  - Reinstatement of coverage; etc.
Oversight of data quality and accuracy through tiered validations.

Validation layers include:
- Level 1 – Data Format of 80+ data points
- Level 2 – Enrollment validation
- Level 3 – Enrollment comparison
- Level 4 – Multi-Carrier validation

Coordinates with all applicable business units within Service Center operations and carrier divisions.
PARTNER
TOOLS & RESOURCES
WHERE DO I FIND RESOURCES?

VISIT www.CoveredCA.com

In the footer, CLICK “Enrollment Partner & Agent Resources”

- Certified Insurance Agents
  - I’m an Agent for Individuals and Families
  - I’m an Agent for Small Business
  - Become an Agent
- Community Enrollment Partners
- Partner Tool Kit
MEDI-CAL
Transitioning

Medi-Cal
CONSUMERS

COVERED CALIFORNIA
CONSUMERS

Here’s how you can help?
MEDI-CAL TRANSITIONS

- Medi-Cal members who are now eligible for Covered California have **60 days** (special enrollment period) **to select a Covered California health plan to avoid a gap in health coverage.**

- Covered California Certified Enrollment Representatives **delegated to these Medi-Cal members will remain** their delegates.

- Covered California will work with the Medi-Cal Program to communicate to **members letting them know how to find local help for enrollment assistance** in selecting a health plan.

- Enrollers can help members **select a plan.**
MEDI-CAL TRANSITIONS: AGENTS

• Agent Extranet File -
  o New file coming soon
    o Members who are likely losing or have lost their Medi-Cal eligibility AND are within a 60 day SEP window
    o SEP expiration date will be provided
    o File will load every Monday by COB

• Agent delegation remains in place
AGENT OF RECORD EXCEPTION REPORT
AOR EXCEPTION REPORT

• Ensure new AOR delegations or AOR changes transmitted to Qualified Health Plans (QHPs) are in sync with Covered California’s system of record, CalHEERS.

• AOR delegation or change sent by Covered California may be rejected by a QHP for the following reasons:
  - Agent is not licensed or
  - Agent is not appointed with the QHP.

• QHPs must submit the Exception Report by the last business day of each month including a 7 business day grace period.
CONTACT

• Agent Service Center Phone: (877) 453-9198, agents@covered.ca.gov
• CEC/PBE Help Line Phone: (855) 324-3147
• CCSB Service Center Phone: (855) 777-6782, shop@covered.ca.gov

Hours of Operation: Monday thru Friday 8:00 a.m. to 6:00 p.m.
Saturdays and Sundays, Closed

Holiday Closure: Caesar Chavez Holiday, Friday, March 31

Consumer Service Center Phone: (800) 300-1506, www.CoveredCA.com
Please take the SURVEY

2017 Special Enrollment Period KICK-OFF MEETING MARCH 2017

Or Click Here

Your feedback matters!
THANK YOU!
HELPFUL INFORMATION
Enrolling Individuals and Families

- Selling to the Individual Market
- Contacting Covered California
- Marketing / Branding Materials
- Related News

Resources for Community Enrollment Partners

Community enrollment partners can find resources in this area to assist with enrolling consumers into Covered California individual and family health plans. You will also discover useful co-branding and marketing tools, learn how to work with and contact Covered California and stay up to date on all the latest news from Covered California.
TOOL KITS

- Special Enrollment
- Health, Dental & Vision Plans
- IRS Form 1095
- Webinars & Briefings
  - Webinars
  - Agent Briefings & Alerts
  - Community Partner Briefings & Alerts
  - Quick Guides, FAQs, Release Notes, etc.
- Agent Extranet
- Social Media
- Subsidy-Eligible Maps
- Storefront
- Small Business

http://hbex.coveredca.com/toolkit/
E-BRIEFS & ALERTS

- Agent & Community Partner Briefings
- Agent & Community Partner Alerts
- Not receiving - check spam folder
- Agents set Agents@covered.ca.gov to safe sender list
- Community Enrollment Partners set OutreachandSales@covered.ca.gov to safe sender list

Subscribe - Outreach&Sales@covered.ca.gov
WEBINARS

- Educates, informs, and trains Certified Enrollers
- CalHEERS Functionality
- Policy and Procedures
STOREFRONT PROGRAM

BECOME A STOREFRONT

- Click on the link below: http://storefronts.coveredca.com/BecomeAStorefront/
- Meet Eligibility & Signage Requirements proceed to application
- Allow 2-3 business days for review of application
- Contact by emailing Storefront@covered.ca.gov
EVENT PROGRAM

- **Add** Events here: [http://events.coveredca.com/add-events/](http://events.coveredca.com/add-events/)

- **Allow** 2-3 business days for review of application

- **Contact** [Events@covered.ca.gov](mailto:Events@covered.ca.gov) to make changes to submissions
**Sales Field Operations Team**

*Field Representatives* – To support the Certified Insurance Agents and community partners on the ground with sales insights, tools, and resources to increase enrollments and retain consumers in Covered California. They also support other Covered California teams’ request for public outreach and enrollment campaigns.

<table>
<thead>
<tr>
<th>Sales Area</th>
<th>Field Representative*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Northern California&lt;br&gt;Rating Regions 1, 2, 3</td>
<td>Adam Unger&lt;br&gt;916-584-4952&lt;br&gt;<a href="mailto:Adam.Unger@covered.ca.gov">Adam.Unger@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>2</strong> Bay Area&lt;br&gt;Rating Regions 4, 5, 6, 7, 8</td>
<td>Nicole Fotovat&lt;br&gt;916-217-3143&lt;br&gt;<a href="mailto:Nicole.Fotovat@covered.ca.gov">Nicole.Fotovat@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>3</strong> Central Coast&lt;br&gt;Rating Regions 9, 12</td>
<td>Diannah Thomas&lt;br&gt;916-591-5444&lt;br&gt;<a href="mailto:Diannah.Thomas@covered.ca.gov">Diannah.Thomas@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>4</strong> Central Valley&lt;br&gt;Rating Regions 10, 11, 13, 14</td>
<td>Aaron Johnson&lt;br&gt;916-591-3178&lt;br&gt;<a href="mailto:Aaron.Johnson@covered.ca.gov">Aaron.Johnson@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>5-E</strong> Los Angeles - East&lt;br&gt;Rating Region 15</td>
<td>Claudie Kiti Bustamante&lt;br&gt;916-539-4773&lt;br&gt;<a href="mailto:Claudie.KitiBustamante@covered.ca.gov">Claudie.KitiBustamante@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>5-W</strong> Los Angeles - West&lt;br&gt;Rating Region 16</td>
<td>Marc Ross&lt;br&gt;916-539-5524&lt;br&gt;<a href="mailto:Marc.Ross@covered.ca.gov">Marc.Ross@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>6</strong> Inland Empire&lt;br&gt;Rating Region 17</td>
<td>Edith Lara-Trad&lt;br&gt;916-539-5757&lt;br&gt;<a href="mailto:Edith.Lara-Trad@covered.ca.gov">Edith.Lara-Trad@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>7</strong> Orange County&lt;br&gt;Rating Region 18</td>
<td>Vacant - Contact Daniel Rivas&lt;br&gt;916-539-5417&lt;br&gt;<a href="mailto:Daniel.Rivas@covered.ca.gov">Daniel.Rivas@covered.ca.gov</a></td>
</tr>
<tr>
<td><strong>8</strong> San Diego County&lt;br&gt;Rating Region 19</td>
<td>Angelica Diaz&lt;br&gt;916-591-8083&lt;br&gt;<a href="mailto:Angelica.Diaz@covered.ca.gov">Angelica.Diaz@covered.ca.gov</a></td>
</tr>
</tbody>
</table>
**Account Representatives** - To administer the Navigator Grant Program and the Certified Application Counselor Program (non-agents) contracts/accounts to be in compliance with federal and state regulations; and support the programs’ Certified Enrollment Entities/Counselors with sales insights to increase enrollments and retain consumers in Covered California.

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<tr>
<td>1 Northern California</td>
<td>John Fox</td>
</tr>
<tr>
<td>Rating Regions 1, 2, 3</td>
<td>916-224-0153</td>
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<tr>
<td></td>
<td><a href="mailto:John.Fox@covered.ca.gov">John.Fox@covered.ca.gov</a></td>
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<tr>
<td>2 Bay Area</td>
<td>Blake Deering</td>
</tr>
<tr>
<td>Rating Regions 4, 5, 6, 7, 8</td>
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<tr>
<td>5-E Los Angeles - East</td>
<td>Jasmine Andrade</td>
</tr>
<tr>
<td>Rating Region 15</td>
<td>916-247-2852</td>
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<td><a href="mailto:Jasmine.Andrade@covered.ca.gov">Jasmine.Andrade@covered.ca.gov</a></td>
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<td>Shirley Swedlow</td>
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