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Agent Briefing

News from Covered California

Volume: 2 Issue: 16

December 1, 2015

OPEN ENROLLMENT

Select a Health Plan by December 15

The plan selection deadline for coverage effective January 1, 2016 is fast approaching.

Remind consumers they must enroll and make a plan selection by **11:59:59 p.m. on December 15, 2015** to ensure their coverage is effective on January 1, 2016.

Consumer Reports Places Covered California on Its "Nice" List For Making It Easy for Consumers to Understand Health Insurance Options

Consumer Reports today lauded Covered California for making it easier for consumers to shop for health insurance, listing the exchange with 10 other entities nationwide recognized for consumer-friendly policies and practices.

Consumer Reports said Covered California earned

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IN THIS ISSUE

- [Open Enrollment](#)
- [Renewal](#)
- [Small Business](#)
- [Agent Agreement](#)
- [Agent Resources](#)
- [Webinars](#)

REMINDERS

- [Open Enrollment Is Underway](#)
- [Quick Reference Guide: Medication and Insurance Access Programs for People Living with HIV](#)
- [Share This Small Business Presentation Today](#)
- [Submit Your Cases Up to Five Business Days Before An Effective Date](#)

its way on the “nice” column of its annual [“Naughty & Nice” list](#) because its standardized benefits had “eliminated much of the confusion” for consumers buying health insurance.

[READ MORE](#)

White House “Healthy Communities Challenge”

On November 6, 2015, the White House launched the “Healthy Communities Challenge” to engage key communities with large numbers or high percentages of uninsured in states across the country where strong federal, state and community collaboration can have a meaningful impact on reaching the uninsured. Through this challenge, the White House is calling on community leadership to build outreach efforts to reach these remaining uninsured and help them gain coverage.

[READ MORE](#)

RENEWAL

Tax Attestation Notice to be Mailed This Week

This week, Covered California will begin mailing notices to Covered California members that are at risk of losing their Advance Premium Tax Credit (APTC) and/or cost-sharing reductions for health insurance coverage in 2016.

A member’s financial assistance may end because of one or more of the following reasons:

- The members Consent for Verification,

- [Social Media Toolkit Updated for Open Enrollment](#)
- [Updated Print Materials Available](#)
- [2016 Plans and Benefits Update Webinar](#)
- [Director of Outreach and Sales Discusses Opportunities for Agents in California Broker](#)
- [Sell Small Group Coverage through the Agent Storefront Program](#)
- [Agent Extract: Your Book of Business Resource](#)

SALES TOOLS

- [Agent Service Center Hours](#)
- [Renewal Toolkit](#)
- [Open Enrollment Toolkit](#)
- [Webinars & Briefings Archive](#)
- [Open Enrollment Paper Calculator](#)
- Enrolling in Quality Coverage: A Step-by-Step Guide
 - a. [English](#)
 - b. [Spanish](#)
- [Open Enrollment Webinar Schedule](#)
- [Covered California for Small Business Partner Toolkit](#)
- [Covered California Print Store](#)
- [Covered California Store](#)

which allow Covered California to use computer sources to check income and family size, including information from tax returns, has expired.

- The member's may not have filed a 2014 federal income tax return for their household to reconcile the financial assistance they used in 2014 to lower plan premium costs during 2014.
- The member's household income may be too high to qualify for APTC this year.

Without taking action now, these members may lose their premium assistance including their federal tax credit and/or cost-sharing reductions (lower copayments, coinsurance and deductibles).

Please note: Per law and regulations, you cannot initiate conversations regarding whether or not the consumer is a non-tax filer. Do not provide any tax filling advice under any circumstance or answer any tax filing questions – refer them to contact the main Covered California service center with the Primary Tax Filer (or their Authorized Representative) on the line.

Review the [notice](#) and [Talking Points](#) for guidance on how you can help members. This material can also be found in the [2015 – 2016 Renewal Toolkit](#).

Automatic Renewals Began November 12

From November 12 through mid-December, Covered California members will automatically renew into coverage. Help members in your book of business make any updates or changes so they are reflected on their 2016 renewal application.

Please note: Due to the high volume of renewals, members will automatically be renewed a few days earlier than what was indicated on their 2016

IMPORTANT DATES

- 12/15 – End of Renewal Period
- 12/15 – Plan selection deadline for January 1 coverage
- 12/15 – Covered California begins decertifying agents with unsigned Agent Agreements (with exceptions, see article)

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UPCOMING OUTAGES

There are no scheduled outages at this time.

PREVIOUS ISSUES

[November 17, 2015](#)
[November 3, 2015](#)
[October 29, 2015](#)
[October 6, 2015](#)
[September 22, 2015](#)



Our mission is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative,

Covered California Renewal Notice (CaINOD12). An example of the CaINOD12 notice can be found [here](#).

Consumers that experienced a qualifying event in 2015 and enrolled for coverage during a Special Enrollment Period (SEP) should select a health plan as soon as possible in order to be automatically renewed for 2016 coverage.

Ensure that members in your [book of business](#) update their [Consent for Verification](#) so that they can renew for coverage with Advanced Premium Tax Credit (APTC).

For an overview of the renewal process check out our one-page [Renewal Quick Guide](#) found in our [2015-2016 Renewal Toolkit](#).

Qualifying Changes in 2015

If you have completed a renewal for a Covered California member into a different health insurance company for 2016, you'll need to contact the Agent Service Center to report any changes to the consumer's 2015 coverage.

Contact the Agent Service Center at 877-453-9198 or [email](#) us to report these changes.

SMALL BUSINESS

How to Find What You Need on CoveredCA.com

Our website has been reorganized to be more user-friendly for agents and consumers. While most of the changes affect how consumers interact with the website, agents should note that resources can now be found by clicking

competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

CoveredCA.com
(800) 300-1506

“Enrollment Partners” in the footer of the CoveredCA.com website, which will direct you to the [Covered California Resources Page](#). From the Resources Page you should be able to find:

The [Partner Toolkit](#) which includes tools and resource videos, presentations, and advertising materials that you can use in your efforts to reach consumers.

The [Certified Insurance Agent page](#) which provides agents access to important information and practical materials needed to quote and enroll Individual and Small businesses or for any important updates related to training, certification and the Agent Agreement. This includes explanatory materials, health and dental offerings, forms and applications for small business and the Individual Marketplace.

Both the Partner Toolkit and the Certified Insurance Agent Page can be accessed by visiting CoveredCA.com/resources or by clicking “Enrollment Partners” in the footer of the CoveredCA.com website. We encourage you to visit the site today and get familiar with the available materials.

SHOPWorks Postcard Promotion Available Now

Certified Insurance Agents that enroll a small group with Covered California for Small Business are eligible to receive a [50% discount](#) off the price of each postcard they send through [SHOPWorks](#). Certified Insurance Agents that sell small groups with 10+ employees will receive 1,000 SHOPWorks postcards free of charge for every qualified group. This is a great opportunity for agents to promote their services and availability to small business owners in their local community and beyond! Check out the [SHOPWorks catalog](#)

today. For more information about SHOPWorks, contact us via email at SHOPWorks@Covered.CA.gov or via phone at 844-332-8384.

Small Business Plan Benefits & Plan Change Summaries

Now online! Check out the Covered California for Small Business [2016 Health Plan Benefits Summary](#) and the [2016 Health Plan Change Summary](#) for details about standard covered benefits and changes to 2016 plans. Rates can be obtained by contacting the Small Business Sales Team at 844-332-8384 or by contacting a Covered California General Agent.

Be sure to also access the Summary of Benefits and Coverage (SBC) and Evidence of Coverage (EOC) documents available for each of our health insurance companies on our [Health and Dental Plans webpage](#) for more comprehensive details about benefits covered under each health plan offered by Covered California for Small Business.

Special Enrollment Period for Small Business Program

The Covered California for Small Business Special Enrollment Period runs November 15 through December 15, 2015. During this one month period only, small businesses that have not previously met participation or contribution requirements will be allowed to enroll for 2016 coverage. For more information on this Special Enrollment period or to obtain a quote, please contact the Small Business Sales Team at 844-332-8384.

AGENT AGREEMENT

Sign & Submit Agent Agreement ASAP

All agents have been sent the Agent Agreement electronically via DocuSign®. The deadline for signing and submitting the Agent Agreement has passed, and **Covered California will begin decertifying agents that do not sign & submit the updated agreement by December 15, 2015.**

Below are a few scenarios you may fall under and what you should do:

1. If you haven't received the Agent Agreement, first check your junk mail or SPAM folder to make sure you didn't miss the email. If you're sure you don't have it, contact the Agent Service Center via email at agents@covered.ca.gov to let us know and include your name, email address and license number.
2. If you received an agreement and declined it because it included incorrect information, don't panic! We are in the process of resending corrected Agent Agreements now, and you will not be decertified for submitting your contract after the December 15 deadline.
3. If you have not submitted the Agent Agreement because you need to make a correction, you can request a corrected Agent Agreement directly from DocuSign® by following [these instructions](#). Please make sure to send in your corrections before the December 15 deadline.
4. If you have submitted the Agent Agreement with incorrect information and need to make a correction, contact the Agent Service Center via email at

agents@covered.ca.gov to let us know and include your name, email address and license number.

AGENT RESOURCES

2016 Subsidy-Eligible Maps

Covered California first announced the Subsidy-Eligible Maps project during the 2015 Regional In-Person Meetings where we engaged with Certified Enrollers and community leaders statewide to share new and existing tools and resources in preparation for the third Open Enrollment Period.

[The Subsidy-Eligible Geographic Information System \(GIS\) Maps](#) are now available!

These maps identify targeted areas of remaining uninsured or privately insured consumers, representing Covered California subsidy-eligible target populations.

In addition, the maps identify locations of Covered California Agents and Community Partner Storefronts, Navigator Grant Program Entities, Certified Application Entities, Certified Insurance Agents, and Community Outreach Network Partners.

Why use the GIS Subsidy-Eligible Maps?

- Understand where the remaining uninsured subsidy-eligible consumers are located in your region.
- Help you plan and strategize your outreach, education, and enrollment efforts.
- Support the communities that need your in-person assistance the most.
- Collaborate with other partners to make a big difference by enrolling uninsured

consumers in your community.

For any questions regarding the toolkit or new subsidy-eligible maps, please contact OutreachandSales@covered.ca.gov.

Covered California Outreach and Sales Tools – Get yours today!

"Spotlight in a Box"



Last month, we launched our "Spotlight on Coverage" campaign highlighting the important efforts of our Certified Enrollment Partners who are working to get Californians covered every day. As a part of this campaign, Covered California is now offering a new "Spotlight in a Box" for Agents. The box includes a miniature spotlight that can be used to project the Covered California "Enroll Now" logo in both indoor and outdoor spaces. This local spotlighting together with the recent iconic building lightings and recent bus tour creates a visible reminder about Open Enrollment and the importance of getting covered. Contact your local [regional field representative](#) to purchase a mini-spotlight today.

Free Posters and Lawn Signs



Our free posters and lawn signs are a great way to let the local community and consumers know that Open Enrollment is underway and that agents are available to help them enroll in a Covered California health plan.

The posters include space for agents to include contact information at the bottom so they can be handed out in the local community and used to generate leads.

The lawn signs are available in English and Spanish and feature the Covered California logo prominently so consumers can quickly identify agents and get their enrollment questions answered. Agents can also add arrows to the lawn signs and use them as directional signs for office or enrollment events.

Put the posters and/or lawn signs on display at your storefront, office, and enrollment events to identify yourself as a health insurance resource. Contact your local [regional field representative](#) to get access to both today.

WEBINARS

Open Enrollment Update Webinar

Check out the [Open Enrollment Update Webinar](#) from last Wednesday. During the webinar, Outreach and Sales Partners learned about valuable new tools, updates, and opportunities available during Renewal and Open Enrollment. The webinar [slide deck](#) is also available for you to access at your convenience.

Covered California's Agent Service Center

Phone: 877-453-9198
Monday - Friday
8:00 a.m. - 8:00 p.m.

E-mail: Agents@covered.ca.gov

Check the [December Agent Service Center calendar](#) for availability.

Do you have suggestions for how we can make this newsletter better? Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our [Link To Us](#) webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.