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Agent Briefing

News from Covered California

Volume: 2 Issue: 19

January 14, 2016

OPEN ENROLLMENT



1 Day Left for February 1 Coverage

The plan selection deadline for a February 1 coverage start date is one day away! Remind consumers they must enroll and make a plan selection by **11:59:59pm on January 15, 2016** in order for coverage to be effective on February 1, 2016. Plans selected between January 16 – 31 will have a March 1 coverage start date. After the close of Open Enrollment on January 31, 2016, consumers will need a Qualifying Event in order to apply for coverage through the Individual Marketplace.

Follow Us:



Active on social media? Follow on Facebook, Twitter, YouTube, and Instagram.

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REMINDERS

- [Retain Premium Assistance – Verify Consent for Verification](#)
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Visit our [Facebook](#), [Instagram](#), and [Twitter](#) pages and repurpose any of the posts shared there. Use these hashtags in your posts: #GetCoveredCA #SpotlightOnCoverage #CoveredCA to help spread the word about upcoming deadlines. For more ideas and images, don't miss our updated [Social Media Tool Kit](#).

Over the past week we have sent flyers to agents to share with consumers. The flyers include details about the [penalty increase](#) for remaining uninsured in 2016 and emphasize the upcoming January 31 Open Enrollment deadline. If you haven't received the flyers, you can request them from your [local regional field representative](#) or access them here in [English](#) and [Spanish](#).



Have a Facebook or Twitter account? Join the Covered California Thunderclap!

With Open Enrollment ending on January 31, we need your help to spread the word that it's time to enroll. Be a part of a social media system-shock, reminding everyone that Covered California is the only place Californians can receive help in paying for health coverage.

[Benefits & Plan Change Summaries](#)

- [Submit Your Small Business Cases Up to Five Business Days Before An Effective Date](#)

SALES TOOLS

- [January 15 Deadline Resources](#)
 - a. [Social Media Icons](#)
 - b. [Moments Ad](#)
 - c. [Perspective Ad](#)
 - d. [What are Storefronts? Ad](#)
 - e. [Subsidy-Eligible GIS Maps](#)
- [Agent Service Center Hours](#)
- [Open Enrollment Toolkit](#)
- [Small Business Online Enrollment Portal](#)
- [Webinars & Briefings Archive](#)
- [Open Enrollment Paper Calculator](#)
- [Enrolling in Quality Coverage: A Step-by-Step Guide](#)
 - a. [English](#)
 - b. [Spanish](#)
- [Covered California for Small Business Partner Toolkit](#)
- [Open Enrollment Webinar Schedule](#)
- [Covered California Print Store](#)
- [Covered California Online Store](#)
- [Agent Extract: Your Book of Business Resource](#)

How will we get this message across?

Covered California has launched a social media "Thunderclap," which is a synchronized blast of one message on social media. It will be seen by participants' friends/followers, who may also join the effort by sharing the message with their own networks.

Learn more about what a Thunderclap is by watching [this video](#).

What can you do?

It's easy! Here are a couple ideas:

1. **Participate** in the Thunderclap! Visit our [page on Thunderclap](#) and click the button agreeing to have your agency/organization's social media channel(s) publish our message on **January 26**. Remember, you can sign up your personal accounts, too!
2. **Invite** your contacts, partners, and clients to join in on the Thunderclap. The more participants, the more people will be exposed to this very important message! Use the tools included in this email to post on your social channels, add to your newsletters, emails, and more.
3. **Follow** along with Covered California on [Twitter](#) and [Facebook](#) to share recruitment posts. You can also follow our hashtags #GetCoveredCA and #TimeToEnroll to share deadline reminders.

Sign up today to participate! Registration ends January 25.

[CLICK HERE TO JOIN](#)

Have questions? Please review our [Thunderclap instructions](#) or e-mail us at outreachandsales@covered.ca.gov.

IMPORTANT DATES

- 1/15/16 – Plan selection deadline for February 1 coverage
- 1/20/16 – IRS/U.S. Department of Labor Webinar: Revisiting the Affordable Care Act
- 1/28/16 – 1095 Training & Open Enrollment Update Webinar
- 1/31/16 – End of Open Enrollment

UPCOMING OUTAGES

- ~~Saturday, January 16, 2016 from 9:00 pm to Monday, January 18, 2016 at 6:00 am~~ **OUTAGE CANCELLED**

PREVIOUS ISSUES

- [December 29, 2015](#)
- [December 14, 2015](#)
- [December 1, 2015](#)
- [November 17, 2015](#)
- [November 3, 2015](#)



Our mission is to increase the number of insured

Pick-A-Plan Mailer

This week, Covered California will begin mailing an Open Enrollment marketing [mailer](#) to Covered California consumers who may have not yet selected a health plan. These mailers are scheduled to hit consumer mailboxes starting January 16 and will continue through the end of the month. The information each consumer receives varies and the mailer is targeted to help consumers pick a health plan.

The different mailers highlight the approximate tax penalty, annual subsidy amount, carrier quality rating and/or approximate monthly premium for a silver and/or bronze plan by carrier. The mailer also calls out our Shop & Compare and Find Local Help resources so consumers can be exploring their options before their time to enroll runs out on January 31.

3rd Annual National Youth Enrollment Day

Next Thursday, January 21, 2016 is National Youth Enrollment Day where hundreds of organizations, community groups and individuals come together in a unified effort to ensure young adults know about their new health care options, and enroll in health coverage. Last year National Youth Enrollment Day featured nearly 200 events with over 80 partners across the country.

Become a [“metal level” sponsor](#) or visit www.NationalYouthEnrollmentDay.org to join the movement. Also, post these [social media icons](#) in your social account to raise awareness and help

Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

CoveredCA.com
(800) 300-1506

get young people connected to coverage.

Final Push for 2016 Coverage

During this final month of open enrollment, more than 1,200 events are scheduled to help consumers get enrolled in health insurance through Covered California.

"Throughout the state, we're seeing Californians signing up for health care in storefronts, health clinics and insurance agent offices," said Covered California Executive Director Peter V. Lee. "The deadline is coming up, so anyone who does not have health insurance should visit [CoveredCA.com](#) and find out where they can get help enrolling before the deadline." Read our [press release](#) for more on enrollment numbers and enrollment events.

If you'd like to **host your own event** to encourage enrollment in your local community, you can do so by [submitting your event for approval](#). If your event is approved, it will appear on Covered California's [event schedule](#) so consumers across the state can view your event and plan to attend.

Covered California Estimates Hundreds of Thousands of Californians Face Increased Tax Penalty If They Go Without Health Insurance In 2016

Covered California is reminding consumers that time is running out to avoid the increased tax penalty for those who do not have health insurance in 2016, and encouraging Californians without

coverage to explore their options and sign up to avoid a big tax bill. Read our [press release](#) from yesterday morning for detailed information on the tax penalty for remaining uninsured in 2016.

“We want to make sure everyone understands the new connection between health care and taxes,” said Covered California Executive Director Peter V. Lee. “Consumers still have time to take action now, to avoid a significant penalty when they file their taxes next year and protect themselves if something goes wrong.”

ADVANCED PREMIUM TAX CREDIT RECONCILIATION

IRS and the U.S. Department of Labor: Revisiting the Affordable Care Act Webinar

Next Wednesday, January 20, the IRS and U.S. Department of Labor will be presenting a webinar as part of a series for Covered California outreach and sales partners. Attend this webinar for a refresher on Affordable Care Act provisions, the Individual Shared Responsibility and APTC reconciliation.

Mark your calendars:

Wednesday, January 20
2:00 p.m. - 3:00 p.m.

An updated [schedule](#) of upcoming webinars is now available for you to view online. To register for this webinar, please use the following link [here](#).

IRS 1095 Training and Open

Enrollment Update Webinar

On Thursday, January 28, Covered California will be presenting a webinar as part of a series for outreach and sales partners. Attend this webinar to learn about 2016 updates to IRS 1095 Forms, new information on consumer APTC reporting and reconciliation processes, and how you can help consumers navigate the 2016 tax season. An Open Enrollment update will also be provided.

Mark your calendars:

Thursday, January 28
10:00 a.m. - 11:00 a.m.

An updated [schedule](#) of upcoming webinars is now available for you to view online. To register for this webinar, please use the following link [here](#).

Advanced Premium Tax Credit (APTC) Reconciliation

Consumers will begin receiving IRS Form 1095-A from Covered California in the next few weeks. We encourage you to attend both of our upcoming webinars on January 20 and January 28 so we can help you prepare.

Look for updated Talking Points, FAQ's and a 1095 Tool Kit to be announced in an upcoming Agent Alert. If you're looking for more information in the meantime, check out the [What is Form 1095-A](#) section on our website.

Uninsured California Wage and Salary Workers By Industry

The UC Berkeley Labor Center has developed a new report which provides a detailed look at uninsured wage and salary workers across industries in California. The report identifies the

overall number of uninsured by sector, industry, age group, and the percentage of uninsured that are above 138 percent of the Federal Poverty Level (FPL).

According to the UC Berkeley Labor Center, 13 percent of wage and salary workers age 19-64 were uninsured in 2014 and were at or above 138 percent of the FPL. Some industries had significantly higher rates of uninsurance, including landscaping services, crop production, and apparel manufacturing each with uninsurance rates of 35 percent or more.

We have updated our Subsidy-Eligible Maps Tool Kit to help you identify, target, and assist those individuals that could benefit from coverage with Covered California during this Open Enrollment season. Access the [report](#) in the [Subsidy-Eligible Maps Tool Kit](#).

AGENT RESOURCES

Join the California Association of Health Underwriters (CAHU) Diversity Task Force (DTF)

Are you interested in how you can become more involved in Covered California's mission to increase the number of insured Californians? Consider joining the CAHU Diversity Task Force (DTF)!

The DTF mission is to enhance outreach and enrollment support to diverse communities with the help of certified agents that are committed to making health insurance accessible to all Californians.

Membership and participation in the program provides agents with the following:

< /span>

- Access to coordinated enrollment opportunities.
- Specialized education and professional development resources including media and community outreach training.< /span>
- Increased visibility within CAHU, the community and media.
- Opportunities to build new relationships and business opportunities via strategic alliances with other organizations including Chambers of Commerce, policymakers, legislators, community organizations, and faith-based entities.

< /span>

Members of the DTF must have “A passion to serve and make a meaningful difference” by working and leveraging their efforts with like-minded individuals.

Use these hashtags in your social posts:
#CAHUDiversity #CAHUDTF #AgentsAreTheAnswer to help spread the word about CAHU’s new Diversity Task Force. To become a member of the Diversity Task Force, you must be a member of your local CAHU association.

If you'd like to become a member of the Diversity Task Force contact Wayne Guzman, CAHU's Vice President of Community Outreach, at 909-992-9787 or via email at wayneguzman@gmail.com.

Agent Storefront Video Now Available in Spanish

Access the Storefront Tool Kit today to **view and share** our consumer-facing Agent Storefront video, available in [English](#) and now in [Spanish](#)! The Tool Kit also includes a [User Guide](#) that illustrates how consumers connect to Covered California

Storefronts, eligibility and signage requirements for participation and an application link so you can get in on the action!

Covered California Storefronts provide a unique opportunity to connect with difficult-to-reach consumers and current members who want to review their options with certified and licensed professionals.

If you have any questions regarding the Storefront program, please email Storefront@covered.ca.gov.

Shop & Compare Personal Proposal

Access the Shop & Compare Personal Proposal tool through CoveredCA.com or on our mobile app Get Covered now available on the iOS and Google Play Stores. The Shop & Compare tool helps consumers browse high-quality health insurance policies and preview eligibility for premium assistance, cost-sharing reductions or for Medi-Cal. The new Personal Proposal feature allows consumers to download an apples-to-apples comparison of the Covered California health plans available to them in their area. The proposal clearly identifies bottom-line payment information after premium assistance is applied.

Download the proposal from our [website](#) or choose to have a copy mailed to consumers. The mobile app provides the ability for Agents to include their contact information on the proposal that is mailed to consumers. Download it now: [Google Play Store](#) or [iOS Store](#).

View our Shop & Compare Personal Proposal User Guide [here](#).

Covered California Outreach and

Sales Tools – Get yours today!



Contact your local [regional field representative](#) to purchase a [mini-spotlight](#) or obtain free posters and lawn signs today. Use them to let your local community know you can help them find quality affordable coverage through Covered California.

SMALL BUSINESS

Small Business Expansion Effective January 1, 2016

As of January 1, 2016, two major changes have occurred in the small group marketplace.

First, the definition of a small business in California has expanded to include groups with 1-100 full-time equivalent (FTE) employees. Second, the Affordable Care Act (ACA) employer mandate now requires businesses with at least 50 full-time equivalent employees to provide health coverage for their employees and dependents or face a tax penalty.

To correspond to these marketplace changes, Covered California for Small Business has expanded its eligibility requirements to allow small groups with 1-100 FTE employees to join the program as of January 1, 2016. This "small business expansion," in combination with the ACA's employer mandate, means that many businesses

may be shopping for coverage for the first time.

Here's what you need to know about Covered California for Small Business' small business expansion:

- **Eligibility**—Group size is determined by calculating the total number of "Full-Time Equivalent" (FTE) employees. Covered California for Small Business is available to all small businesses that have 1-100 FTEs as of January 1, 2016. A detailed look at [how FTE is calculated is available here](#).
- **Employee and Dependent Coverage**—If a group's FTE number is at least 50, the employer will be required to offer coverage to all dependent children up to the age of 26. If the employer chooses to not offer dependent coverage, the employer may be subject to [tax penalties](#) under the IRS Employer Shared Responsibility Provisions.
- **Commissions**—Effective January 1, 2016, agents will be paid a commission rate of 5.0% for employer groups with 51 to 100 enrolled employees. If a group's size changes after a group enrolls for coverage, the commission rate will not change.

For additional information about small business expansion, access our new [Covered California for Small Business Expansion FAQ](#) for details on determining group size, calculating FTEs and more.

Covered California Small Business Commission Rates Remain Competitive

Covered California Certified Insurance Agents are paid market competitive commissions for business sales both for groups with 1-50 employees and,

starting January 1, 2016, for 50+ groups.

Agents with new and renewing small groups in 2016 will earn commissions according to the following structure:

Agent Commissions	
1-50 Employees Enrolled	51+ Employees Enrolled
1 st Year	5% Flat
2 nd Year	
3 rd Year	
4 th Year	
5 th Year	
6+ Years	

Note: Effective January 1, 2016 - Annualized premium cap removed.

Group size established by number of enrolled employees at initial effective date and will not change based on enrollment changes under or over 50.

Covered California's commission rates are based on the total number of employees enrolled at the initial effective date and will not change even if the group's enrollment changes over time. In other words, if a group size changes after a group enrolls for coverage in Covered California for Small Business, the commission rate will not change.

SERVICE CENTER HOURS

Agent Service Center Hours

Monday thru Friday, 8:00 a.m. to 8:00 p.m. (Open Enrollment extended hours)

Saturdays and Sundays, Closed
Phone: 877-453-9198

Updated Special Weekend Hours

Saturday, January 30, 8:00 a.m. to 5:00 p.m.

Sunday, January 31, 8:00 a.m. to 5:00 p.m.

Martin Luther King Jr. Holiday Hours

Monday, January 18, 8:00 a.m. to 5:00 p.m.

Click [here](#) for the Open Enrollment Agent Service Center schedule.

Covered California's Agent Service Center

Phone: 877-453-9198

Monday - Friday

8:00 a.m. - 8:00 p.m. (OE Extended Hours)

E-mail: Agents@covered.ca.gov

Check the [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.

Covered California™ 1601 Exposition Blvd. Sacramento, CA 95815 **CoveredCA.com**

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