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Agent Briefing

News from Covered California

Volume: 2 Issue: 23

February 24, 2016

OPEN ENROLLMENT



Thank you for your hard work and commitment in getting Californians covered during Covered California's third Open Enrollment Period!

More than 439,000 new consumers signed up for health care coverage during this past Open Enrollment Period, including approximately 14,000 who received help finishing their application after the January 31 deadline. Agents enrolled 203,807 of these consumers.

Blue Shield of California surpassed Anthem as the most popular statewide plan this year with 28% of Covered California membership, while Anthem came in second with a 25% share of membership. Kaiser Permanente remained in third with 24% followed by Health Net with 14%. These top four

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REMINDERS

- [Join the CAHU Diversity](#)

Qualified Health Plans account for 91% of Covered California enrollment.

According to [regional data](#), plan selections for regional plans gained ground in 2016:

- In Los Angeles, which consists of rating regions 15 and 16, Molina's total plan selections increased from 22,299 in 2015 to 88,170, nearly a 400 percent increase
- In San Diego, Sharp Health Plan's plan selections increased from 17,830 in 2015 to 25,805
- In San Francisco, Chinese Community Health Plan's plan selections increased from 12,799 in 2015 to 13,627
- In Sacramento, Western Health Advantage's plan selections increased from 5,773 in 2015 to 8,790

Read our [press release](#) for more information on the increased competition among Health Insurance Companies in the marketplace and better prices for consumers.

CONDITIONAL ELIGIBILITY

Conditional Eligibility Notice Sent to Consumers with Jan 1 Coverage Start Date

Consumers began to receive a Covered California notice February 2016 as a reminder that they need to provide documents to prove they are eligible to continue their health insurance and/or financial assistance through Covered California. The first round of this [conditional eligibility notice](#) was sent to those consumers with a coverage start date of

[Task Force \(DTF\)](#)

- [Covered California Outreach and Sales Tools – Get yours today!](#)
- [Small Business Expansion Effective January 1, 2016](#)
- [Covered California Small Business Commission Rates Remain Competitive](#)
- [Uninsured California Wage and Salary Workers By Industry](#)
- [Retain Premium Assistance – Verify Consent for Verification](#)
- [SHOPWorks Postcard Promotion Still Available](#)
- [2016 Subsidy-Eligible Maps](#)
- [Small Business Plan Benefits & Plan Change Summaries](#)
- [Submit Your Small Business Cases Up to Five Business Days Before An Effective Date](#)

SALES TOOLS

- Special Enrollment Resources
 - a. [Social Posts Tool Kit](#)
 - b. [Moments Ad](#)
 - c. [Perspective Ad](#)
 - d. [What are Storefronts? Ad](#)
 - e. [Subsidy-Eligible GIS Maps](#)
- [IRS Form 1095-A Tool Kit](#)
- [Agent Service Center Hours](#)
- [Special Enrollment Toolkit](#)
- [Small Business Online Enrollment Portal](#)

January 1, 2016.

Consumers will need to submit valid documentation for one or more of the following reasons:

- U.S. Citizen/National or non-citizen with a lawfully present status
- Income
- Social Security Number (SSN)
- Incarceration Status
- American Indian/Alaska Native Status

Within the notice, documents required per family member are indicated by a check box. If boxes are not checked, no documentation is required for that category.

Updated documentation from these consumers must be received by March 10, 2016.

The consumer can upload, fax, or mail their documentation. More than one document may be required.

If the consumer does not provide the documentation by March 10, 2016, Covered California may be required to cancel their health insurance coverage, their Advanced Premium Tax Credit (APTC), and/or Cost Sharing Reductions. Consumers may be required to reconcile any APTC with the Internal Revenue Service (IRS) when they file their taxes in 2017.

View our [Conditional Eligibility Quick Guide](#) for more information on the notice and to view a list of [acceptable Verification Documentation](#).

AGENT COMMISSIONS

Covered California's Executive Director

- [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](#)
- [Covered California Print Store](#)
- [Covered California Online Store](#)
- [Agent Extract: Your Book of Business Resource](#)

IMPORTANT DATES

- 3/13 – Daylight Saving Time Begins at 2:00 a.m.

UPCOMING OUTAGES

- Saturday, March 12 from 9:00 p.m. to Monday, March 14, 2016 at 6:00 a.m.

PREVIOUS ISSUES

[February 10, 2016](#)
[January 26, 2016](#)
[January 14, 2016](#)
[December 29, 2015](#)

Stands Up for Agents

Covered California is working on a proposal that would require the Covered California Qualified Health Plans (QHP) to pay agent commissions year round, including outside of the Open Enrollment Period. If approved, the proposed rule would become effective as early as next year.

Covered California's Executive Director made it clear in [a letter to Health and Human Services Secretary, Silvia Burwell](#) that agents play an important role in providing enrollment assistance that protects consumers and helps to lower the uninsured rate in California.

Read the [full story](#) for more information on how Covered California is protecting agents and consumers.

NEW PRODUCTS AND SERVICES

Covered California's Pathway to Vision Coverage

Covered California and VSP® Vision Care have [partnered](#) to offer consumers a pathway to vision coverage. Beginning February 16, consumers now have access to shop for VSP vision benefits via a specific [Covered California link](#) found on [CoveredCA.com](#).

Last week, VSP emailed all certified Covered California Insurance Agents with enrollment instructions and an Agent Application Form, which includes an Agent Agreement. Complete the Agent Application Form from the VSP email or found on the [VSP Enrollment Site](#).

Overview of the full service plan offered by VSP to



Our mission is to increase the number of insured 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

Covered California participants:

- \$15 exam copay/\$25 glasses copay
- Single vision, lined bifocal, or lined trifocal lenses when glasses are selected versus contact lenses
- \$120 frame allowance or contact lens allowance
- Contact lens - the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts

While adult vision care is important for Covered California members, adult vision care is not an essential health benefit under the Affordable Care Act and coverage is handled directly through VSP. Vision services for children are an essential health benefit and are included in all health plans purchased through Covered California.

Enrollment with VSP into vision plans is available year-round and is available during and outside of the Open Enrollment Period.

Review our [Vision Coverage Quick Sheet](#) to learn more about the application and appointment process, commissions and VSP contact information.

SPECIAL ENROLLMENT

Special Enrollment Tool Kit



Consumers who experience a [Qualifying Life Event](#) can enroll in a Covered California health insurance plan up to 60 days from the date of the event.

This is called a [Special Enrollment](#).

View our [Special Enrollment Job Aid](#) found within our [Tool Kit](#) for step-by-step instructions to enroll consumers that experience a Qualifying Life Event.

Life Events and Special Enrollments Webinar Recording & Slide Deck Available Today

If you missed our webinar yesterday, access our webinar [recording](#) & [slide deck](#)! In it we cover outreach and sales success during our third Open Enrollment, 2016 Special Enrollment functionality within the consumer application, an overview of vision and pregnancy coverage and Covered California updates for outreach and sales partners.

Coverage Options for Pregnant Women

Pregnant women have multiple coverage options when applying on CoveredCA.com or when reporting changes in the application. These options include Medi-Cal for Pregnant Women, the Medi-Cal Access Program (MCAP), and Covered California Health Plans.

Read our [Pregnancy Coverage Options Quick Sheet](#) to learn more about different coverage options for pregnant women.

ADVANCED PREMIUM TAX CREDIT RECONCILIATION

At-Risk Consumers to Lose Premium Assistance in April Unless Action is Taken

In December 2015, Covered California issued a [Consent, Income, and Tax Attestation Notice](#) to consumers who have yet to file their 2014 tax return and are in jeopardy of losing their Advanced Premium Tax Credit (APTC). **To avoid losing APTC, consumers who received the notice should contact the Consumer Service Center directly at 800-300-1506.** If no action is taken, APTC will be removed in April—which may affect the cost of their health coverage for the remainder of 2016. No other notices regarding the loss of APTC will be sent to affected consumers.

We encourage agents to access our [Consent Income and Tax Attestation Talking Points](#) for guidance if consumers in this situation reach out to you.

New Tax Preparation Resource for Consumers

In partnership with the California Tax Education Council and others, Covered California is providing new tax preparation resources for agents and consumers. The new [Tax Preparation Help for Consumers Handout](#) includes details about where to find a licensed or registered tax preparer, low-cost tax preparation services, and information about the impact health coverage has on taxes.

Note: Only licensed tax preparers are authorized to provide assistance with tax filing questions. Agents should not attempt to facilitate tax filing or provide tax advice to Covered California members.

IRS Form 1095-A Tool Kit

The [IRS Form 1095-A Tool Kit](#) contains a wealth of information about the form and the premium assistance reconciliation process including:

1. A quick one-page [fact sheet](#) providing brief information about the form and how to help consumers as they prepare for the tax season
2. A [job aid](#) for specific instructions about the steps to access the form online
3. A copy of the [notice](#) with frequently asked questions
4. Details about the [1095-A Dispute Form process](#)
5. A [presentation](#) from a recent webinar that discusses why consumers must reconcile their APTC

If you have questions about the notice, IRS Form 1095-A, or the 1095-A Tool Kit, please contact the [Agent Service Center](#) for assistance.

SMALL BUSINESS

Health Net to Discontinue Out-of-State PPO Health Plans

Beginning April 1, 2016, Health Net's PPO plans will no longer offer out-of-state coverage through Covered California for Small Business. **The last effective date that agents and employers can enroll new groups with members on Health Net's PPO with out-of-state coverage is March 1.** New policies with a March 1 effective date will have out-of-state coverage for a full 12 months for existing employees and may add out of state employees for out of state coverage until their next renewal.

Impacted employers that are scheduled to renew on or after April 1, 2016 will receive a notice informing them of this plan change as part of their 2016 renewal packet. Health Net will also reach out to impacted employees directly. Out of State employees of groups with renewal dates beginning April 1, must select a new plan at open enrollment. These employees will not be auto enrolled in an alternate plan selection.

In an effort to make the transition as seamless as possible for affected groups and their members, the Blue Shield PPO bronze plan will be made available to employees even if the employer offers a different metallic level of health plans. This program provides excellent nationwide coverage through the Blue Card network. Covered California for Small Business' Blue Shield PPO bronze plan will be available to both new and renewing groups with out of state employees.

If you should have questions about this plan change, contact the Covered California for Small Business sales team at 844-332-8384.

AGENT RESOURCES

To Update Your Email Address – Contact the Agent Service Center

Do you have a new or updated email address? **If so, please refrain from making changes to your email contact information online.**

Instead, contact the Agent Service Center via email at agents@covered.ca.gov or via phone at 877-453-9198 to ensure your record is updated appropriately in our system.

Shop & Compare Personal Proposal

Access the Shop & Compare Personal Proposal tool through www.CoveredCA.com or on our mobile app Get Covered 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 *Personal Proposal* feature within the Shop & Compare tool allows Agents to download the proposal on their tablets and computers or choose to have a copy mailed to an address of their choosing. The mobile apps provide the ability for Agents to include their contact information on the personal proposal that is mailed to consumers.

View our [Shop & Compare Personal Proposal Quick Sheet](#) and [User Guide](#) for functionality and information on how to access the personal proposal.

Updated Brand Style Guide & Logos for Certified Insurance Agents Available

Covered California's Brand Style Guide for Certified Insurance Agents, which feature instructions for proper use of Covered California logos and co-branding requirements, was recently updated. If you are using a version of the guidelines dated prior to September 2015, please reference the updated version of [Covered California's Brand Style Guide](#).

You can also access our [logos](#) for use in your marketing materials.

SERVICE CENTER HOURS

Agent Service Center Hours

Monday thru Friday, 8:00 a.m. to 6:00 p.m.

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

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

Covered California's Agent Service Center

Phone: 877-453-9198
Monday - Friday
8:00 a.m. - 6:00 p.m.
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.

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