COVERED CALIFORNIA ENROLLMENT SYSTEM UPDATES

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GET INSURED 2.0

CalHEERS provides an upgraded consumer experience for previewing, browsing, and shopping for Health and Dental Insurance.

The upgrade offers:

• Seamless experience that allows consumers to Preview Plans and then revisit those previewed plans in Plan Selection (Items added in Your Cart persist post application)

• Toggling between Dental and Health Plan browsing

• Quality Ratings display for each plan based on national standards
GET INSURED 2.0: PREFERENCE PAGES

- These pages allow the user to indicate the household’s medical usage patterns. The inputs will be fed into the cost calculator and Expense Estimate Sort option on the Plan Selection Page.

- **SKIP TO VIEW PLANS** button allows consumers to skip the Preference pages.
**GET INSURED 2.0: PLAN SELECTION PAGE**

- New tile format displays up to 12 plans per page. No more scrolling left/right to display all plans.
- Dental plan selection uses the same page tile format as Health.
- Enhanced Sort and Filter Options.
- Updated Quality Rating Star system.
GET INSURED 2.0: PLAN SELECTION PAGE

Sort By:
- Expense Estimate
- Monthly Price
- Deductible
- Out of Pocket (OOP) Max

Filter By:
- Plan Type
- Plan Features
- Metal Tier
- Deductible Amount
- Company
- Quality Rating

- Toggle between plan selection for Health or Dental. Initial enrollment shows *HEALTH PLANS* button only

- Browse Health Plans displays summary of:
  - # of plans by zip
  - Estimated start date
  - Potential tax credit
GET INSURED: QUALITY RATINGS POPUP

- Filter by Quality Rating functionality

- **Quality Rating** hover text displays on the Plan Selection, Plan Details and Plan Compare pages

- Quality ratings compare members’ experience and medical care to national standards. The results for the three categories combine to produce the overall Quality Rating
- **Favorites** icon replaced with **COMPARE** checkbox and **REMOVE FROM COMPARE** link

- Three plans can be compared at a time

- Hide Compare / Show Compare Drawer added to Plan Selection pages

- Same functionality for Dental plan selection pages
GET INSURED: PLAN DETAILS PAGE

- Use of alternative deductible display dramatically simplifies deductible and maximum out-of-pocket information display
<table>
<thead>
<tr>
<th>Drugs</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Most Generic Drugs)</td>
<td>$10 Copay</td>
<td>$10 Copay</td>
<td>View</td>
</tr>
<tr>
<td>Tier 2 (Preferred Brand Drugs)</td>
<td>$30 Copay</td>
<td>$30 Copay</td>
<td>View</td>
</tr>
<tr>
<td>Tier 3 (Non-Preferred Brand Drugs)</td>
<td>$60 Copay</td>
<td>$60 Copay</td>
<td>View</td>
</tr>
<tr>
<td>Tier 4 (Specialty Drugs)</td>
<td>$75 Copay</td>
<td>$75 Copay</td>
<td>View</td>
</tr>
<tr>
<td>Maximum Cost per Prescription</td>
<td>$75 Copay</td>
<td>$75 Copay</td>
<td>View</td>
</tr>
</tbody>
</table>
GET INSURED: PRE-APPLICATION SHOPPING CART (Preview Plans)

• Plans added to the consumer’s Cart during Preview Plan are saved and consumers may checkout these saved plans after submitting an application

• Selecting plans displays a lightbox confirmation

• Clicking APPLY on Your Cart page navigates consumer to the CalHEERS LOG IN OR CREATE AN ACCOUNT page
GET INSURED: POST-APPLICATION SHOPPING CART

- Confirm your Plan Selection page includes Dental plan if selected
- Coverage Start Date added
- Plan names for both Health and Dental display complete plan details
- Next button takes the consumer to the eSignature Page
GET INSURED: APTC SLIDER

- APTC slider pages reduced to only two pages vs three previously

Your federal tax credit

You qualify for Advanced Premium Tax Credit (APTC), which you can use to help pay for your health insurance.

There are two ways to apply your tax credit:

As a monthly advance  As an annual credit

You can choose to have some or all of your tax credit paid in advance directly to your insurance company. It will cover a portion of your insurance premium every month.

Pro: You will pay a reduced monthly premium.

Con: If your income increases, that might reduce the amount of your tax credit - and you could owe money at tax time.

This will send some or all of your tax credit to your next year's federal tax return. This will reduce the amount of tax you owe, or increase your refund.

Pro: You won't run the risk of having to repay it at tax time, as you would with the monthly option.

Con: You'll pay the full premium for your health plan each month.

Amount per month credited towards Next Year's Tax Return $ 187.25

How did we come up with this amount?

- The tax credit listed here is a projection, based on the annual income you estimated when you began the enrollment process.
- The amount of tax credit you'll actually receive will be based on the income you declare in your 2016 tax return.
- If your actual income on your 2016 tax return is higher than the estimate you provided during the enrollment process, you might end up qualifying for a smaller tax credit - or no tax credit at all.

CLOSE  |  Activate today
GET INSURED: eSIGNATURE AND CONFIRMATION PAGE

- Easier-to-read format changes on Provide eSignature page
- Dental now included on Confirmation page if selected
- Continue button on Confirmation page navigates to the HOUSEHOLD ENROLLMENT SUMMARY, PAYMENT OPTIONS page
DENTAL UPDATES

CalHEERS Dental Plan enrollment is now more similar to the current Health Plan experience.

• Passive Renewal enrolls consumer in same dental plan as current benefit year. Active Renewal allows consumer to add or change a Dental plan more efficiently with the new button: Choose Dental and Health Plan

• Decline Optional Dental Insurance button text changed to Opt Out of Dental Insurance on Plan Selection page.

• Terminate Plan Participation adds the ability to terminate Health and/or Dental plan

• Plan Selection checkbox on Plan Selection page is pre-checked for household members already enrolled in a Dental plan
DENTAL UPDATES

DENTAL PLAN SELECTION

This page shows the health plans you have chosen for your household. Each plan will send you information in the mail.

- **Persons**: 2
- **Program**: 3
- **Health Plan**: 1

- Gustavo Hermansson
  - Family
  - Covered California Health Plan with Advance Payment of Premium Tax Credit and Cost Sharing Reduction.
  - Subscriber ID: 702
  - Plan: Anthem - Enroll HSA PPO
  - Expected Start Date: 11/01/2011
  - Net Premium: $229.94 per month Initial Payment Due Date: 09/01/2011

- Lisa Hermansson
  - Medi-Cal
  - You will receive information about your Medi-Cal benefits by your preferred communication method.

Children under 19 have dental and vision benefits included in their health plan. Your family can also shop for Family Dental Plans. Shopping for a family dental plan is optional. Click on the ‘Shop for Dental Plan’ button to pick a dental plan for your household.

Dental plans are optional and do not qualify for financial assistance. Dental plans are sold separately from your health plan and will not be included in your health plan’s monthly premium. There is no tax penalty if you do not enroll in a dental plan.

OPT OUT OF DENTAL INSURANCE?

If you do not want to add optional dental insurance at this time, click ‘OK’. There is no penalty if you do not add dental insurance.

Click ‘Cancel’ if you want to continue selecting a dental plan or decide later.

Button label displays:
- **Shop for Dental Plan** (initial enrollment)
- **Continue Dental Plan Update** (existing dental plan)
- **Renew Dental Plan** (Renewal)

Note: Once member opts out of Dental, option to enroll is available during Open Enrollment or with a qualifying Special Enrollment Life Event.
Terminate Participation adds the ability to terminate by plan type (Health and/or Dental plan).