

















CEE AND CEC WEEKLY WEBINAR ~ FEBRUARY 13, 2014



- Webinar Topic: Immigration Update
- Employer Sponsored Affordability 9.5%
- Announcements and Updates
- Upcoming Webinars
- Questions



IMMIGRATION UPDATE



DISCLAIMER

This is a brief overview of immigration related to Covered California. We are not immigration law experts. Please consult an immigration law attorney about specific questions you may have.

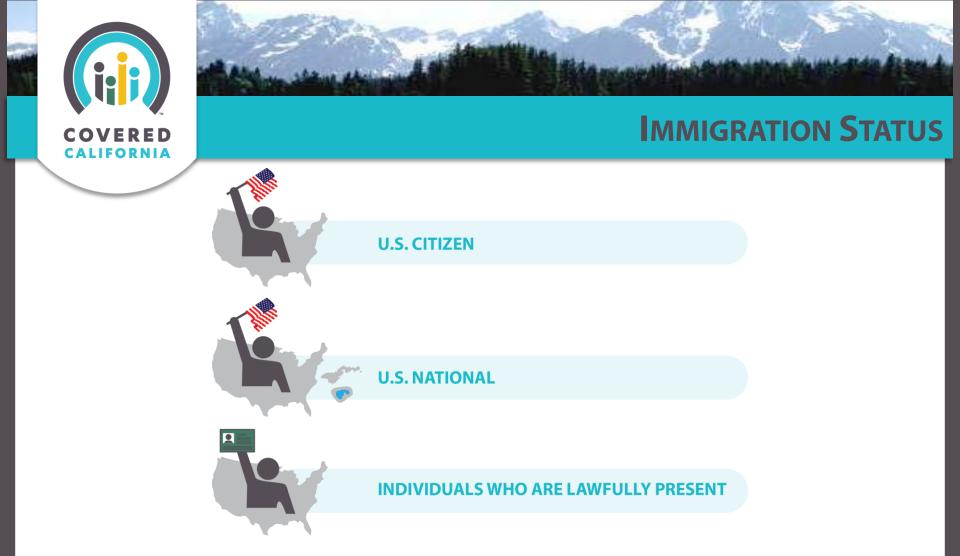


IMMIGRATION UPDATE OVERVIEW

- Eligible Immigration Statuses
- Medi-Cal Expansion and Eligibility
- Undocumented Immigrants
- Other Categories



ELIGIBLE IMMIGRATION STATUSES



- May be eligible to purchase a plan or for financial assistance
- May be eligible to receive Medi-Cal



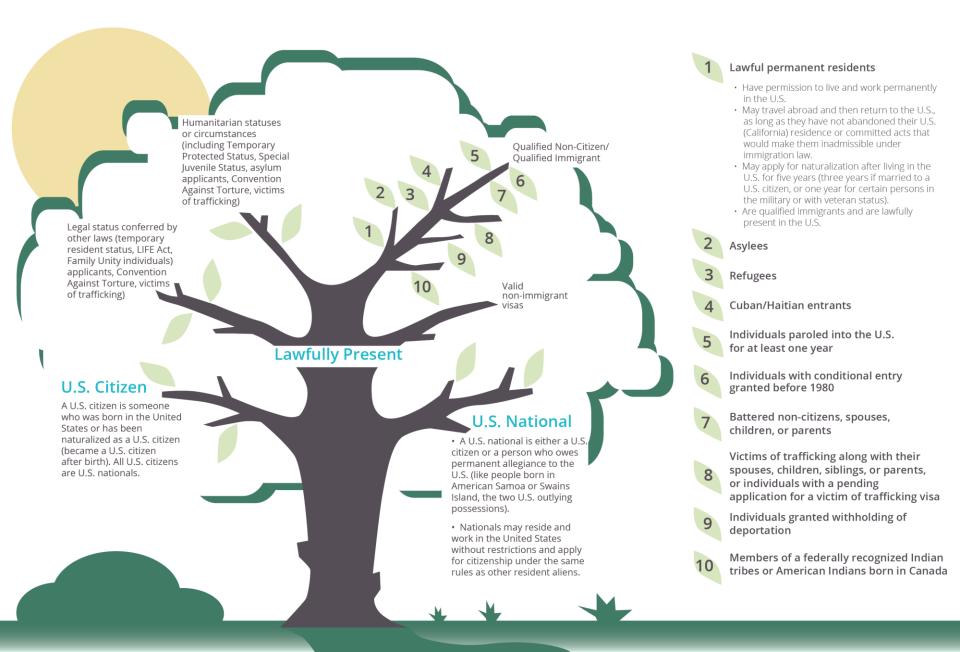
 A U.S. citizen is someone who was born in the United States or has been naturalized as a U.S. citizen (became a U.S. citizen after birth). All U.S. citizens are U.S. nationals.



- A **U.S. national** is either a U.S. citizen or a person who owes permanent allegiance to the U.S. (like people born in American Samoa or Swains Island, the two U.S. outlying possessions).
- Nationals may reside and work in the United States without restrictions and apply for citizenship under the same rules as other resident aliens.



- Lawfully Present immigration status
- Humanitarian statuses or circumstances (including Temporary Protected Status, Special Juvenile Status, asylum applicants, Convention Against Torture, victims of trafficking)
- Valid non-immigrant visas
- Legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals)





IMMIGRANTS ELIGIBLE FOR MEDI-CAL COVERAGE





MEDI-CAL COVERAGE

Immigrants Eligible for Full-Scope Medi-Cal Coverage:

- Lawfully present individuals
- PRUCOL residents (Permanent Residents Under the Color of Law)
- Asylum seekers
- Refugees
- Cuban and Haitian entrants
- Certain battered spouses and children
- Victims of trafficking
- Individuals granted conditional entry into U.S.
- Individuals granted withholding of deportation or removal
- Individuals paroled in the U.S. for at least one year





MEDI-CAL COVERAGE (CONTINUED)

Immigrants Eligible for Full-Scope Medi-Cal Coverage

The following qualified immigrants are eligible for full-scope Medi-Cal benefits:

- Individuals up to 21 years of age
- Pregnant individuals with income up to 60% of the Federal Poverty Level (FPL)
 - Qualified immigrants who are pregnant with income of 60%-213% of the FPL are eligible for pregnancy-only Medi-Cal.
- Children in families with income up to 266% of the FPL
- Parents, seniors, and persons with disabilities
- Parents and caretakers with income up to 138% of the FPL
- Adults without children, ages 19 to 64, with income up to 138% of the FPL
- DACA residents (Granted Deferred Action for Childhood Arrival)
 - However, PRUCOL and DACA residents are not eligible for coverage through a Covered California plan.





What is **PRUCOL**?

Permanently Residing Under Color of Law (PRUCOL) is a public benefits category not recognized as an immigration status by U.S. Citizenship and Immigration Services (USCIS). PRUCOL status signifies that the USCIS is aware of an immigrant's unlawful presence but is not actively pursuing his or her deportation.

What is DACA?

Deferred Action of Childhood Arrivals (DACA) stipulates that certain individuals who came to the United States as children and who meet several key guidelines may request consideration of deferred action for a period of two years, subject to renewal, and would then be eligible for work authorization. Persons with DACA status qualify for benefits under PRUCOL.



UNDOCUMENTED IMMIGRANTS



Important:

Information collected by Covered California can only be used for the purposes of determining eligibility for premium assistance and other insurance affordability programs. Information provided about immigration status <u>WILL NOT</u> be used for the purpose of immigration enforcement.



Notice on ICE Practices

- ICE does not use information about individuals or members of their household that is obtained for determining eligibility for coverage.
- Download the ICE memo:

http://www.ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf





ELIGIBILITY FOR UNDOCUMENTED IMMIGRANTS

Eligibility for Undocumented Immigrants

- Not eligible for coverage through a Covered California health plan
- Not eligible for full-scope Medi-Cal coverage unless DACA or PRUCOL statuses
- If all eligibility requirements are met, eligible for restricted-scope Medi-Cal coverage:
 - Emergency-related services
 - State-funded long-term care (LTC)
 - Pregnancy-related services:
 - Prenatal care
 - □ Labor and delivery
 - □ Up to 60 days of post-partum care
 - □ Family planning services
- May seek non-emergency healthcare services at community health centers or at safety net hospitals





ELIGIBILITY FOR UNDOCUMENTED IMMIGRANTS

Eligibility for Undocumented Pregnant Immigrants

- Pregnant women, under 200% FPL, continue to be eligible for pregnancy-only Medi-Cal regardless of their immigration status
- Pregnant women, 138-400% FPL, are also eligible for subsidized coverage in Covered California
 - For those women between 138-200% FPL they have a choice between pregnancy-only Medi-Cal or enrolling in a QHP. There are some pros and cons to each of these options that you should discuss with your enrollment counselors.
- Pregnant Women, 200%-300% FPL, are also eligible for AIM (Access for Infants and Mothers)



Other Coverage Options for Undocumented Individuals

The following programs do not require U.S. citizenship or lawfully present status to participate:

- Long-term care/kidney dialysis
- Medi-Cal Breast and Cervical Cancer Treatment Program (BCCTP)
- Access for Infants and Mothers (AIM)
- Family Planning Access, Care, and Treatment (Family PACT)
- Child Health and Disability Prevention Program (CHDP)



Undocumented Applicants Can Apply for Eligible Family Members

- Undocumented individuals may be eligible for restricted or emergency Medi-Cal.
- Individuals who are not lawfully present may still apply for their documented or lawfully present family members or dependents.
- Undocumented individuals are not eligible for financial assistance through Covered California but they may apply for restricted or emergency Medi-Cal.





Undocumented Applicants Can Apply for Eligible Family Members

- All members of an applicant's household, including non-applicants, need to provide information about their income if the household is applying for assistance with insurance costs for the applicant(s).
- Non-applicants will be asked for their SSN for income verification purposes, but they do **not** have to provide an SSN if they do not have one.
- If the household's primary tax filer is not eligible for an SSN, the household must plan to file taxes for the benefit year using an ITIN (Individual Taxpayer Identification Number).



Example

Parents who are not US citizens and do not have Social Security Numbers due to their legal status, but have two children that are US citizens. The parents should include their household income on the application and proceed with one of the following options:

- Enroll the children into any program for which they have eligibility, but not apply for coverage themselves
- Enroll the children into any program for which they have eligibility and complete the application for themselves to determine whether they qualify for limited Medi-Cal



CREDITS AND SUBSIDIES FOR MIXED STATUS FAMILIES

Eligibility for Credits and Subsidies for Mixed Immigration Status Families

Federal law provides specific rules for calculating credits and subsidies for mixed immigration status families.

Example 1

A family of three who files taxes has two undocumented family members. This family will have its income calculated based on the established income threshold for a **family of one**. The family's total reported household income will then be adjusted (reduced) by a fixed amount (using a formula specified by the IRS) to account for the two undocumented household members.

Example 2

Non-lawfully present parents have an income too high to qualify for Medi-Cal and want to obtain coverage for their children. If the children are lawfully present, they may be eligible for coverage and financial assistance through a Covered California health plan.



- While DACA individuals do not qualify for coverage through Covered California, they do qualify for *full-scope Medi-Cal* benefits.
- To qualify for Medi-Cal under PRUCOL or DACA, the applicant may be asked to:
 - Inform their county worker that they have satisfactory status under PRUCOL
 - Provide a notice or letter from US Customs and Immigration Service



OTHER CATEGORIES





COVERAGE FOR FOREIGN STUDENTS

Foreign Student Minimal Essential Coverage Requirement

- Foreign students lawfully present in the U.S. are subject to the Individual Mandate and the imposed tax penalty if they do not maintain minimum essential coverage in the state where they reside.
- Coverage provided for an extended period of time by a foreign insurance issuer to lawfully present foreign nationals, and which is not offered within a state in the U.S., is not considered minimal essential coverage, i.e., it is neither an eligible employer-sponsored plan nor a plan in the individual market.





COVERAGE FOR FOREIGN STUDENTS

Foreign Student Requirements

- Have non-immigrant status and are considered lawfully present for eligibility
- Need to meet other eligibility requirements:
 - Must remain lawfully present for the entire period for which enrollment is sought
 - Apply for Social Security Number or Individual Tax Identification Number
 - Household size and income verified administratively





INDIVIDUALS WITH TEMPORARY VISAS

Individuals with Temporary Visas or Those Who Do not Plan to Reside Permanently in the U.S.

- Foreign visitors or students with temporary visas, or those individuals who are not planning to reside permanently in the U.S., are eligible if they reside in California for the benefit year and meet all other eligibility requirements.
- To be eligible for APTC they must plan to file taxes for the benefit year.





INDIVIDUAL MANDATE EXEMPTIONS

Immigrants Exempt from the Individual Mandate for Minimum Essential Coverage

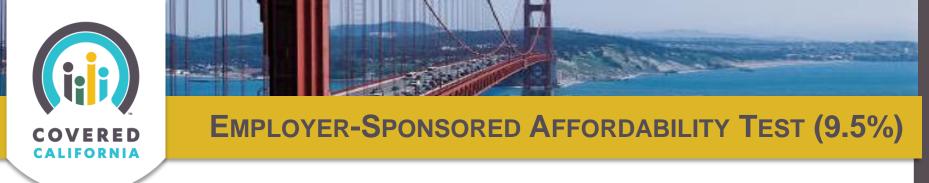
Effective January 1, 2014, the following individuals are exempt from the individual mandate if they:

- · Are uninsured for less than three months of the coverage year
- Have a low enough household income where coverage is considered unaffordable (required contribution would exceed 8% of household income)
- Are not required to file a tax return because their income is below the tax filing threshold
- Experience a hardship, as defined by law
- Participate in a healthcare sharing ministry
- Have a religious conscience exemption (applicable only to certain faiths)
- Are incarcerated
- Are undocumented

To file an exemption: www.healthcare.gov/exemptions/



EMPLOYER-SPONSORED AFFORDABILITY TEST (9.5%)



Minimum Essential Coverage (MEC) Consumers are not eligible for premium assistance if they have **employersponsored MEC** that is affordable or offers minimum value



A job-based health plan is considered "affordable" if the employee's share of premiums for the lowest cost **self-only** coverage that meets the minimum value standard is less than 9.5% of their family's income.

In other words, if the share of premiums for a plan that covers only the employee (not the family) is less than 9.5% of family's income, the plan is considered affordable.

Consumer may pay more than 9.5% of income on premiums for spouse or family coverage from employer. But affordability is determined only by the amount paid for self-only coverage from employer.



- Affordability is determined only by the amount the employee pays for self-only coverage from their employer, regardless of the insurance status of other family members--the cost to add dependents, spouse, children, etc. to an employer-sponsored plan is not counted in this calculation.
- Coverage is deemed affordable if:
 - The employee's contribution for self- only health insurance (annual premium amount) is no greater than 9.5% of the household modified adjusted gross income (MAGI) -and-
 - The **employer's healthcare plan pays at least 60%** of the total allowed costs of benefits it provides, and the **employee pays no more than 40%** (this is known as the *minimum value* standard).





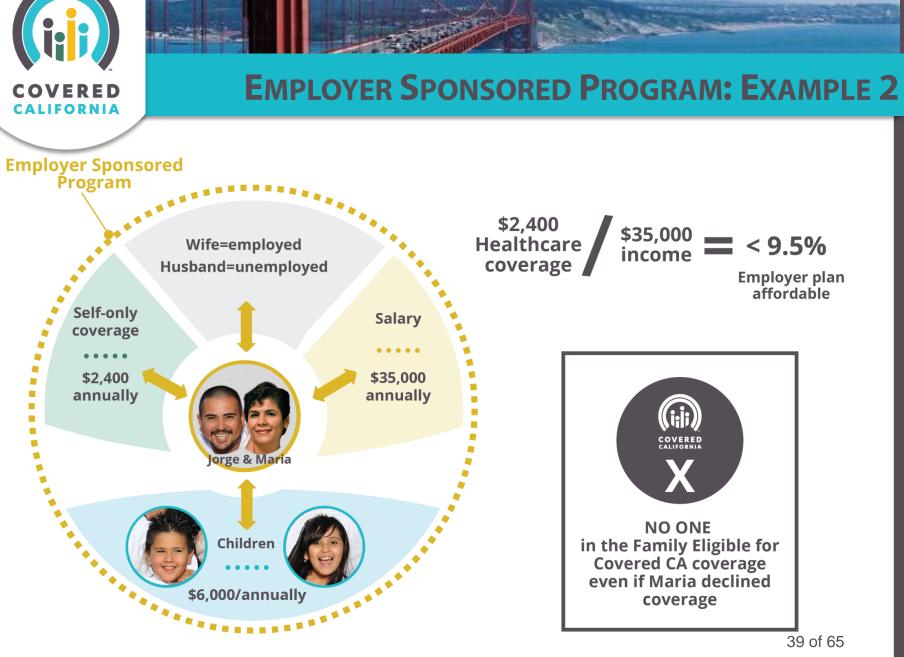
Affordability "Glitch": The affordability test is based on the affordability of self-only coverage available to the employee and does not consider the premium rate for a family or other dependents.

Therefore, the spouse or other dependent's rate is not included in the calculation for affordability and has no effect on the determination that coverage is "affordable". This also means that the spouse and dependents would be ineligible for any type of financial assistance through Covered California. This is only applicable to individuals that have an offer of coverage from their spouse's employer.

Affordable Care Act requires coverage to be offered to minor dependents; almost all children may be affected by the "kid glitch".



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CECs can begin a new Application for a consumer without the consumer needing to create a separate account and link to their CEC.

1. When CEC logs into their dashboard, they will have new "Add New Individual" link in the left navigation pane:

	_		Cu	stomer Service 1-800-300-15(Logout Se	06 Online Chat Help cure Inbox Español 4
HOME INDIVIDUALS ACCO	DUNT				
	Dashboard	ſ.			
Quick Links	Enrollment	Highlight			
② Pending Requests		Y	our Enrollments - Source: Getir	Past 30 Days	
🏝 My Profile	0.05		Source. Gen	Surcu	
Add New Individual	0.04	Enrollment Typ	he		
	10.03				
	0.02 —				
	0.01				
		0	0	o	o
	0	PLATINUM	GOLD	SILVER	BRONZE





2. Click the Apply Now button:





NOR GRADING STA

ADD NEW INDIVIDUAL

3. Start the application, and complete it in the same manner:



Continue





4. Once the application is complete, the CEC Enters their eSignature and PIN:

I understand that the Covered California will use my tax return at renewal time each year for the next 5 years to see if I qualify for help paying for health coverage. I understand that I can change my answer later.

Maintain My Consent for: 5 Years

Save & Exit

Back

I know that I must report any changes to information on this application. For example, I must report a new address, a new member of the household, or a change in income.

V	I'm signing this application under penalty of perjury under California state law.	
	This means that I have understood the questions on this application and provided true and correct answers to all questions to the best of my knowledge.	
	I know that if I am not truthful, there may be a penalty (under California Penal Code Section 126, perjury is punishable by imprisonment for up to four years	
I know that my information on this application will only be used to determine my eligibility for health insurance and will be kept private as required by law.		
I know that I must tell the if anything changes from (and is different than) what I have provided on this application.		
	By entering my full name below, I agree that this digital signature shall have the same force and effect as if I signed this application by my own hand.	
Elec	ronic Signature * Star Scream	
Elec	ronic PIN * Forgot PIN	

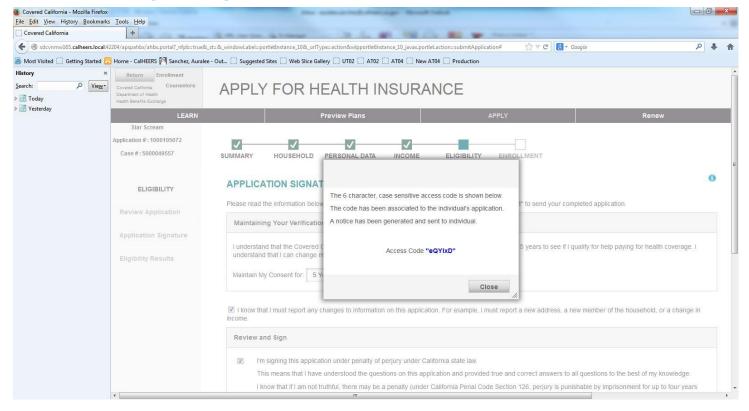
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Submit





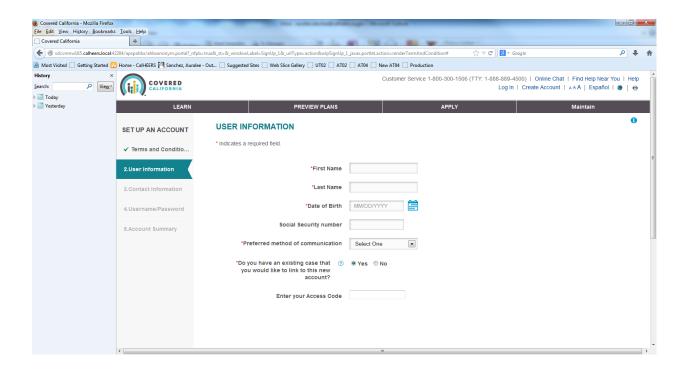
5. An access code is generated for the consumer so that they may access their information:







6. The consumer may log in with their access code from the account set up screen:





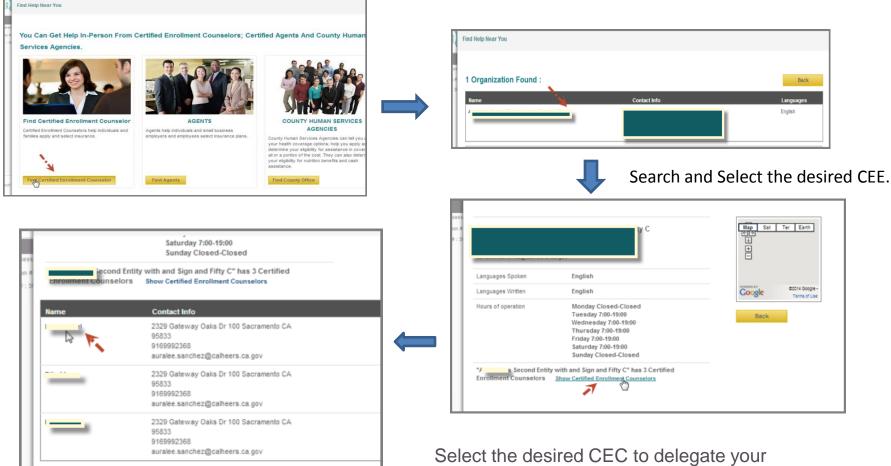
Consumer Activation Steps

- Have the consumer select the CEC at the <u>beginning</u> of the application preferably right after creating a username and password and logging into the system using the username and password
- Have consumer log out of application right after selecting the CEC through the "Find Help Near You" link
- CEC must log in, and from their dashboard, select consumer from "Pending Requests" link from the "Individuals" tab and activate the consumer
- Select consumer from the "Active" link from the "Individuals" tab, click on their name, and select "<u>Switch to Individual View</u>".
- Process application using the "Individual View" feature.
- On the APPLICATION SIGNATURE page, CEC enters their own Electronic Signature and PIN, not the consumer's.
- If you submit the application without activating the consumer first, you will not be credited for the application, and there is no way to give you credit "after the fact"





After the Consumer logs into their account. Click "Certified Enrollment Counselor"



application.

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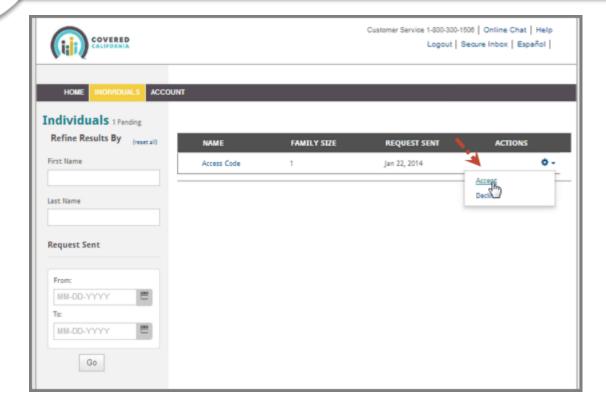
The delegation request is now pending for the CEC to accept or decline.

;	1	Find Help Near You
585 101-1		Success!
	L	You have successfully selected [
		Back to Search page

Find Help Near You Certified Enrollment Counselor Designation: Attestations Certified Enrollment Counselor To Be Designated: @ I grant this Certified Enrollment Counselor permission to access, enter, and update information in my online application. I further grant permission to the Certified Enrollment Counselor to submit my completed application, including activating an eSignature on my behalf. I understand that I may end my partnership with this Certified Enrolment Counselor at any time through my account dashboard or by calling 1-800-300-1506. I grant permission to the Certified Enrolment Counselor to enter payment information in my online account. I understand that the insurance premium that I am quoted will be charged to my account Signature Applicant Name Access Code Applicant eSignature Access Code Today's Date 22 2014 Close

> Consumer enters their esignature and clicks 'Confirm'.





- The CEC can locate their new consumer delegation request under Individuals -> Pending.
- The CEC clicks the action gear icon and selects "Accept" to confirm delegation request.
- Now the CEC can assist the consumer with their application.



ANNOUNCEMENTS AND UPDATES





UPGRADES TO IMPROVE CUSTOMER SERVICE

Covered California is enhancing components of customer service by:

- increasing staff to answer consumer calls (adding 350 new representatives by the end of March)
- adding phone lines
- improving website efficiency
- expanding live Web chat function
- upgrading Spanish-language Web pages.



SERVICE CENTER UPGRADES & NEW HELP LINE

New Resource

- CEE/CEC Assistance Line: **855-324-3147** Monday through Friday, 8am to 5pm.
- CEEs and CECs can call the help line for direct assistance with the following:
 - Eligibility questions
 - Status update on paper applications submitted
 - General CoveredCA.com errors

DO NOT SHARE THIS PHONE NUMBER WITH CONSUMERS.

• Refer consumers to the Service Center 800-300-1506





A) Covered California Resources

CEC Verification System Overview
 Live Demo of CoveredCA.com - A day in the Life
 CEE and CEC - Directory of Assistance
 Resource tri-fold for CEE/CECs
 Resource Guide for CEE/CECs

B) Program Update Webinars

To watch the recorded webinars, you must have:

1. Windows Media Player 9 or higher 2. GoToMeeting Codec (Installation link)

For information and to download all previous webinars, please click the following link:

Program Update Webinar Topic Index

01/02/14 - Enrollment Dates (PDF) 01/09/14 - Consumer Privacy (PDF) 01/16/14 - Latino Population (PDF) 01/23/14 - Household Income (PDF) 01/30/14 - CoveredCA.com Dashboard (PDF) 02/06/14 - CoveredCA.com Tips (PDF) 02/07/14 - In-Person Assistance Program (PDF)

C) Certified Enrollment Entities - County list

To download contact information for Certified Enrollment Entities that are accepting referrals please click the following link:

Certified Enrollment Entities by County

D) Outreach and Education Grantees - County list

To download contact information for Outreach and Education Grantees please click the following link:

Outreach and Education Grantees by County

E) CoveredCA.com Forms

1. Technical Issues Form

F) Covered California - Job Aids

- 1. Guide for creating an Individual Application
- 2. Job Aids for CEE
- 3. Job Aids for CEC
- 4. Report change Remove a Household member
- 5. Effect Enrollment date for Applications
- 6. Add New Individual Link Screen flow

G) Covered California – Articles

- 1. College Student Coverage
- 2. Immigration Status and Covered California
- 3. Medicare
- 4. Minimum Coverage: Catastrophic Plans
- 5. Mixed Program Family
- 6. Pre Existing Condition Insurance Plans (PCIP)
- 7. Exemption from the Shared Responsibility Fee
- 8. Employer-Sponsored Affordability Test
- 9. Modified adjusted Gross Income
- 10. Covered California Premium Assistance

H) Covered California - FAQs

- 1. Immigration FAQs
- 2. Immigration Spanish FAQs
- 3. Student FAQs

I) Welcome to Answers

Young Adults and Students
 Immigration Status
 Immigration Status (Spanish)

J) Consumer Resources

1. Covered California Top 20 FAQs 2. Covered California Options Unit

K) CEE Application Toolkit

1. How to become a CEE

- 2. CEE Application Checklist
- 3. CEE Application Worksheet
- 4. Application Change Request Form
- 5. CEE Agreement
- 6. State of California Payee Data Record

IPAS System

- CEE and CEC Timeline
- 8. CEE Outreach Flyer

L) CEC Application Toolkit

- 1. Checklist for How to become a CEC
- 2. CEC Agreement
- 3. Capital Live Scan Locations
- 4. CEC-Replacement Badge Request Form

M) Training

- 1. CEE Management Training Webinar
- 2. CEE Management Training Completion Form
- 3. First Steps: Logging in and Certification Access
- 4. Enrolling in Instructor-Led Training for CECs
- 5. Self-Guided Training for CECs
- 6. Accessing your Training Certificate
- 7. Retaking the CEC Exam





RESOURCES



Certified Enrollment Entity (CEE) and Certified Enrollment Counselor (CEC) Resources

CEE and CEC Resource	Purpose
Consumer Help Desk Phone: 800-300-1506 (M-Sat, 8:00am-8:00pm) (Staffed with Service Center Staff who speak multiple languages) To access tools online to assist the consumer: www.CoveredCA.com	 Consumer or CEC general questions about health plan applications, enrollment, benefits or current coverage Use the "Shop and Compare" Tool to help consumers review plan options or download FAQs to answer questions
CoveredCA.com Site Help CalHEERS_Bridge_Line_Support@calheers.ca.gov	• CEE and CEC support email regarding CoveredCA.com website issues
Enrollment Assistance Help Desk Phone: 888-402-0737 (M-F, 8:00am-5:00pm) E-mail: assisterinfo@ccgrantsandassisters.org Not be shared with consumers	 General questions about the Enrollment Assistance program and process Enrollment Entity application process questions Delegation code questions CoveredCA.com pasword resets





RESOURCES

CEE Resource	Purpose	CEC Resource	Purpose
Your Entity's Assigned Enrollment Assistance Specialist Phone: 888-402-0737 to find your EAS contact information	 All Certified Enrollment Entities have been assigned an Enrollment Assistance Specialist (EAS) who are well equipped to provide support Call to find your EAS contact information 	Learning Management System (LMS) and Training Help Desk Phone: 559-573-3580 E-mail: training@rhainc.com Link: https://learning.coveredca.com/	 Login assistance Help with Instructor- Led Training/ Self-Guided Training Registration Questions on (2) Computer-Based Training modules Assistance with the Certification Exam
Certified Enrollment Entity application and resource website https://ipas.ccgrantsandassisters.org/	 Find resources such as recorded informational webinars, FAQs and articles Application Change Request Form Check the status of Enrollment Entity applications submitted 	Live Scan - Covered California's Fingerprinting Provider Criminal Disclosure Form Receive from affiliated entity DOJ Automated Number to check results: (916) 227-4557	 Find approved locations for fingerprinting Schedule appointment Check the status of your background check clearance Download Live Scan request form

Download this document at: https://ipas.ccgrantsandassisters.org/





RESOURCES

Resource Guide



Resource	Purpose	
Health Care Options	Choose and change your Medi-Cal Managed Care Plan	
CA Dept of Social Services State Hearings Division \$. 1-855-795-0634	 Contest eligibility determination for both Medi-Cal and Covered California. File a hearing request. 	
Download the appeals form at: https://www.coveredca.com/PDFs/English/paper_application/HearingRequestFormCC.pdf Follow the instructions on the form to submit.		
Medi-Cal Managed Care Access and Continuity of Care Issues Ombudsman 1-888-452-8609 (M - F, 8:00am - 5:00pm) MMCDOmbudsmanOffice@dhcs.ca.gov	 Serves as an objective resource to resolve issues between Medi-Cal managed care members and managed care health plans. Conducts impartial investigations of member complaints about managed care health plans. Helps members with urgent enrollment and disenrollment problems. Offers information and referrals. Educates members on how to effectively navigate through the Medi-Cal managed care managed care system. 	
Denti-Cal 1-800-322-6384 P.O. Box 15539 Sacramento, CA 95852-1539 For hearing impaired beneficiaries, please call 1-800-735-2922 for	 Information about the Medi-Cal Dental Program including: provider bulletins, manuals, regulations and various forms. Resources related to: Beneficiary Services, Medi-Cal Eligibility, Publications, Provider Services, Outreach Services, Fraud and Abuse and the Health Insurance Portability and Accountability Act. 	

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- All Webinars are scheduled for Thursdays 10:00-11:30 am
 - February 20, 2014
 - February 27, 2014
 - o March 6, 2014
 - o March 13, 2014
 - o March 20, 2014
 - o March 27, 2014





QUESTIONS?

All questions for next week's webinar should be submitted by COB today. trodriguez@rhainc.com





QUESTIONS

Questions	Answers
Application	
On the application when it asks, "Did you file taxes last year?" Is it referring to 2012 or 2013? Currently, 2012 is the most recent taxes on file at the IRS. Most people have not filed 2013 taxes yet.	The question on the application is referring to the 2013 tax year.
CECs	
What does it mean when the number of enrolled applications decreases on the CEC dashboard? There were 5 enrolled in the Silver Plan a week ago, now the dashboard shows only 3?	Consumer applications will no longer be included in the dashboard once the plan is effectuated.
Is there any way that consumers can select a CEC after they have already submitted their application? I see consumers who have made mistakes in their application and need to report changes, but if they go to Find Help Near You and select me as their CEC, they do not show up on my dashboard in my Pending Requests.	In order for a consumer to delegate an already submitted application, they would first need to withdraw the application. Alternatively, the consumer may also report a change or contact the Service Center to correct any errors.



QUESTIONS

Eligibility	
Is a consumer that has an Employment Authorization Card eligible for Covered California?	Yes, lawfully present immigrants may be eligible to enroll in Covered California. This includes those with Employment Authorization Cards (INS Form I-776).
If teenagers that have not filed taxes last year but will file this year and are not married but have children in common will they qualify for Advance Premium Tax Credit or Cost Sharing Reduction?	As long as the consumer plans to file taxes in the benefit year, they will be evaluated for APTC or CSR. If they are not married or are not RDPs they must apply separately.
Teen families that are living with their parents, have children but are not working, how would they provide a source of income?	Anyone who is claimed as a dependent should be included in the tax filer's application. If the teen is not a dependent then they would list no income.



QUESTIONS

Plans		
At what point in the process does consumer	If the consumer has enrolled in a Covered	
choose their Primary Care Provider, and what	California Plan they may contact their plan to	
does process look like?	choose a PCP.	
Covered CA		
All my clients have been asked for a copy of their	Social Security numbers are validated through	
Social Security cards by Covered CA. Why is CC	the federal hub. If the application was submitted	
requesting a copy of the card? Why are they	when the federal hub was down, then automated	
unable to verify the SS#? Our training states that	validation was unavailable and proof will be	
we are not to request that our clients bring or	required. If the federal hub is unable to verify the	
show us their SS cards. The number is supposed	SSN#, please refer consumers to their local	
to be sufficient.	Social Security Administration office.	



Γ	What steps will consumers need to follow next year	Consumers will be notified by open enrollment to
	for their Health Insurance?	renew their Covered California plan.



THE PRESENTATION PORTION OF THIS WEBINAR HAS CONCLUDED. YOU MAY CONTINUE TO SUBMIT QUESTIONS VIA THE QUESTION BOX.