



Sales Division Webinar

#11

ALL SALES CHANNELS

Wednesday, February 25, 2015

10 a.m. to 11 a.m.

Webinar Housekeeping

- This webinar and all related material will be posted to: www.coveredca.com/agents & lpas.ccgrantsandassistors.org
- During the webinar, Please send your questions to: SalesDivisionWebinarFeedback@covered.ca.gov

Webinar Presenters

- Jamie Yang, Community Outreach Network Manager
- Gil Duran, Sales Division Specialist

Agenda

- ▶ Close of 2015 Open Enrollment Period
- ▶ New Enrollment & Overall Numbers
- ▶ Enrollment by Channel & Demographic Highlights
- ▶ Special Enrollment Periods, Qualifying Life Events, & New Qualifying Life Event: Informed of Tax Penalty Risk
- ▶ Immigration and the Tax Penalty
- ▶ RECAP: 1095-A Dispute Form Process
- ▶ REMIDNER: Advanced Premium Tax Credit (APTC) Slider
- ▶ Medi-Cal Payment Update

Close of 2015 Open Enrollment Period

**NOVEMBER 15, 2014 TO
FEBRUARY 15, 2015**

2015 Open Enrollment Period closed February 15, 2015

- ▶ Grace period to complete applications ended February 16-22, 2015
- ▶ Consumer applications assisted by CEC/PBE during grace period have been finalized by Covered California
- ▶ Binder payments due February 24, 2015 for March 1, 2015 effective date of coverage

YOU'RE
iN

Resources to Help You
Keep and Use Your
Covered California Health
Insurance Plan



NEW ENROLLMENT

**COVERED CALIFORNIA
2015 ENROLLMENT EVENTS**

THANK YOU
 GRACIAS
 ARIGATO
 SHUKURIA
 JUSPAXAR
 DANKSCHEEN
 TASHAKKUR ATU
 YAQHANYELAY
 SUKSAMA
 EKHMET
 GRAZIE
 MEHRBANI
 PALDIES
 BOLZIN
 MERCI
 BIYAN
 SHUKRIA
 TINGKI
 SPASSIBO
 SNACHALHUYA
 NURUN
 CHALTU
 YAQHANYELAY
 YUSPAGABAYAM
 MAJEEJA
 MAYEKA
 HIR
 SHANYADAD
 AUBHA
 ATTO
 NATUR SI
 SPASSIBO
 DENKAUJA
 HENACHALHUYA
 UNALCHEESH
 ENDAJU
 SHIKOMO
 HERASTANNY
 GAEJTHO
 LAH
 KOMAPSUMNIDA
 MAAKE
 MAMONCHAR
 TANTAPUCH
 MEDAHAGSE
 GOZAIMASHITA
 EFCHARISTO
 AGUYJE
 FAXAAJJE
 HAKETEE

Covered California's Website: Find Local Help

The screenshot displays the Covered California website interface. At the top, there is a navigation bar with the logo on the left and 'Account Sign In | Español' on the right. Below this is a menu with four options: 'EXPLORE What's Right For You', 'PREVIEW Health Plans', 'APPLY To Get Covered', and 'GET HELP Find Answers'. A breadcrumb trail shows 'Home > Get Help > Local >'. The main content area features three primary sections: 'Find Events Near You' (2,955 Events up to April 30, 2015), 'Find a Storefront Near You' (433 Storefronts as of Feb. 22, 2015), and 'Find Local Help'. The 'Find Local Help' section includes three sub-options: 'Find a Certified Insurance Agent' (14,134 Certified Insurance Agents as of Feb. 9, 2015), 'Find a Certified Enroller' (6,464 Certified Enrollment Counselors as of Feb. 9, 2015), and 'Find a County Services Agency'. Red dashed boxes highlight the statistics for each of these three categories.

Account Sign In | Español

COVERED CALIFORNIA

EXPLORE
What's Right For You

PREVIEW
Health Plans

APPLY
To Get Covered

GET HELP
Find Answers

Home > Get Help > Local >

2,955 Events up to April 30, 2015

433 Storefronts as of Feb. 22, 2015

Find Local Help

14,134 Certified Insurance Agents as of Feb. 9, 2015

6,464 Certified Enrollment Counselors as of Feb. 9, 2015

Find Events Near You

Find a Storefront Near You

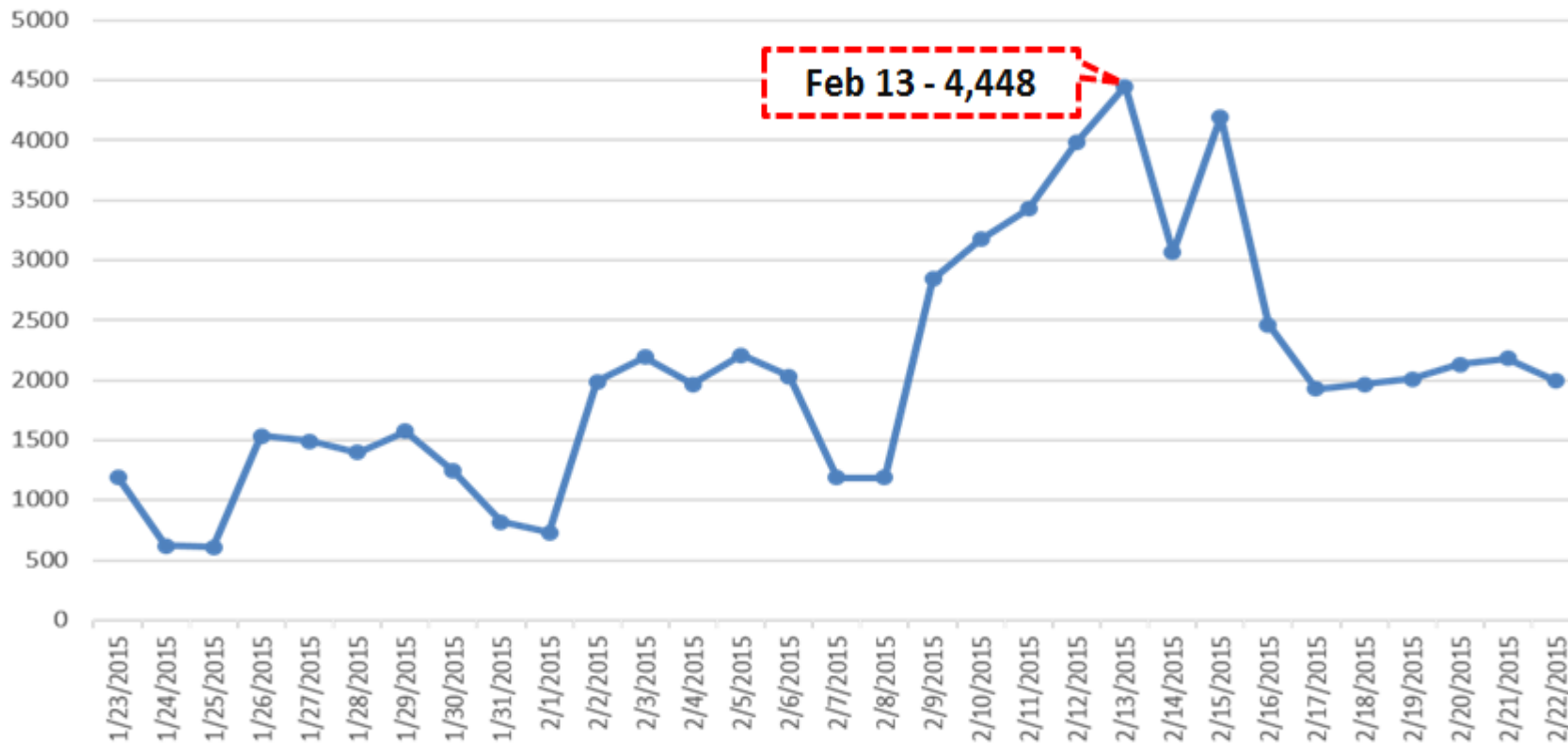
Find a Certified Insurance Agent

Find a Certified Enroller

Find a County Services Agency

Visitors to Storefront Webpage

10



Total Hits:
72,344

Open Enrollment Update

COVERED CALIFORNIA ENROLLMENT NUMBERS

Open Enrollment Update

12



474,000*

people selected health plans by midnight Sunday, February 22nd including more than 36,000 on Sunday

*Preliminary



Qualifying Life Events & Special Enrollment Periods



**SPECIAL ENROLLMENT
LIMITED-TERM SPECIAL
ENROLLMENT OPPORTUNITY
2/23/15 TO 4/30/15**

Special Enrollment Periods

▶ **What is Special Enrollment?**

- ▶ Consumers who want to sign up for a Covered California Health Plan after the close of the Open Enrollment Period must experience a **“Qualifying Life Event” (QLE)**.
- ▶ A QLE provides consumers 60 days from the date of the life event to sign up for coverage in a Covered California Health Plan. This is known as the **Special Enrollment Period (SEP)**.

▶ **New! Limited-Term Special Enrollment Opportunity**

- ▶ Effective Monday, February 23, 2015 through April 30, 2015
- ▶ Qualifying Life Event: **“Informed of Tax Penalty Risk”**
- ▶ QLE, “Informed of Tax Penalty Risk”, has been added to the application QLE drop-down menu
- ▶ Consumers attest that they became aware of the tax penalty after the 2015 Open Enrollment Period closed.

Who can apply during a Special Enrollment Period?

15

- ▶ **Currently enrolled Covered California Health Plan members:**

- ▶ May change their existing health insurance plan if they have an applicable Qualifying Life Event (QLE)

- ▶ **New consumers:**

- ▶ Can apply and enroll in a Covered California Health Insurance Plan if they have a QLE.

IMPORTANT:

- ▶ If consumers do not have a situation that is a QLE, they will have to wait until the next open-enrollment period in the fall of 2015 to sign up for health insurance that starts in the 2016 calendar year.
- ▶ Medi-Cal eligible applicants can apply at any time of the year by selecting the QLE drop-down choice **"None of the Above."**

Qualifying Life Event (QLE) Examples

Enroll within 60 days of a Qualifying Life Event (QLE)



Loss of health coverage



Marriage or domestic partnership



New Citizen or Newly Lawfully Present



Misinformation, Misrepresentation, or Inaction



Move to California or to another area in California



American Indian or Alaskan Native may enroll or change once a month

DIDN'T REALIZE THERE IS A TAX PENALTY FOR BEING UNINSURED?

Find out if you qualify for coverage now.




NEW Qualifying Life Event for a limited of time. Applicants must attest to the fact that they did not realize there was a tax penalty by selecting "Informed of Tax Penalty Risk" on the drop-down menu.

Effective Only February 23, 2015 to April 30, 2015

<http://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment/qualifying-life-events/>

Qualifying Life Event (QLE) Drop-Down

New


- ▶ Screenshot of the *Application Signature* displays the new QLE **"Informed of Tax Penalty Risk"**, from the QLE drop-down menu.

APPLICATION SIGNATURE

Please read the information below. Then check the boxes and sign (Electronic Signature). Click "Submit" to send your completed application.


Special Enrollment

You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

Do any of the following qualifying life events or situations apply to you? * 


Select One

[Click here for more information about qualifying life events.](#)

Enter today's date or the date of your qualifying life event if you have one * 

Select One

- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Informed of Tax Penalty Risk**
- Gained citizenship/lawful presence
- Federally Recognized American Indian/Alaska Native
- Other qualifying life event
- None of the above (Continue to review my application for [Medi-Cal/AIM](#))



Qualifying Life Event (QLE) Drop-Down Change


- ▶ QLE, “**Released from jail or prison**”, has been removed from the drop-down menu. Consumers who have experienced this QLE will now have to select the QLE, “Other qualifying life event” to start their SEP application.

APPLICATION SIGNATURE


Please read the information below. Then check the boxes and sign (Electronic Signature). Click "Submit" to send your completed application.

Special Enrollment

You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

Do any of the following qualifying life events or situations apply to you? * 

[Click here for more information about qualifying life events.](#)

Enter today's date or the date of your qualifying life event if you have one * 

Select One

- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Informed of Tax Penalty Risk
- Gained citizenship/lawful presence
- Federally Recognized American Indian/Alaska Native
- Other qualifying life event
- None of the above (Continue to review my application for Medi-Cal/AIM)

Special Enrollment Reminders

- ▶ Consumers can enroll online (self-service) if they have a QLE.
- ▶ May contact the Covered California Service Center, county social services offices, Certified Enrollment Counselors (CECs), Plan-Based Enrollers (PBEs), or Certified Insurance Agents (CIAs) for enrollment assistance during their SEP
- ▶ If “Other” is chosen as the QLE, administrative review and approval is required. Consumers will be contacted by a Covered California representative to finalize plan selection.
- ▶ Medi-Cal eligible applicants may apply at any time during the year.
- ▶ Federally recognized American Indians or Alaska Natives can apply for Covered California at any time during the year. They must select the QLE, “Federally Recognized American Indian/Alaska Native”, from the QLE drop-down menu.

Special Enrollment Reminders

- ▶ **Certified Insurance Agents, Certified Enrollment Counselors, and Plan-Based Enrollers**
 - ▶ Covered California Press Release
 - ▶ Review the Covered California Job Aid - *Special Enrollment Processing, dated February 20, 2015*
 - ▶ Help consumers enroll if the consumer has a change of circumstances or a QLE.

- ▶ **Additional information or questions:**
 - ▶ Consumers - Covered California Consumer Service Center at: 1-800-300-1506 and speak with a Service Center Representative
 - ▶ Certified Insurance Agents - Agent Service Center at: 1-877-453-9198
 - ▶ Certified Enrollment Counselors and Plan-Based Enrollers - CEC/PBE Help Desk at: 1-855-324-3147

Immigration and the Tax Penalty

WHAT YOU NEED TO KNOW

Immigration and the Tax Penalty

- ▶ If you are ineligible to buy a Covered California Health Plan because of your immigration status:
 - ▶ You **are NOT** required to get insured or pay the tax penalty for being uninsured even if you have a Social Security Number
 - ▶ Includes consumers that have Deferred Action for Childhood Arrivals (DACA) and/or are undocumented
- ▶ Visit the National Immigration Law Center (NILC) website (www.nilc.org) for more information on how to proceed during tax-filing season
 - ▶ Available both in English and Spanish
 - ▶ How consumers can amend their tax return
 - ▶ Request a refund if they have already filed their taxes and paid a tax penalty for being uninsured

RECAP: 1095-A Dispute Form

**DISPUTE FORM 1095-A FOR
COVERED CALIFORNIA
CONSUMER**

RECAP: 1095-A Dispute Form Process

▶ **Consumers should use this form:**

- ▶ To dispute the information on their IRS Form 1095-A or
- ▶ To request an IRS Form 1095-A if you did not receive one

▶ **Consumers should include with the form:**

- ▶ Invoices from health plans that show the amount of premium assistance (tax credits or APTC) received and the monthly premium that was paid, or
- ▶ Covered California notices that show eligibility for premium assistance

▶ **Covered California:**

- ▶ Reviews and checks the new information reported on the Dispute Form
- ▶ If, after review, Covered California determines that the updated information provided is correct, we will send a new, corrected IRS Form 1095-A, indicated by a checkbox on the top of the form

RECAP: 1095-A Dispute Form Process

FAQs

- ▶ **Do I have to use this form to make all changes to information on my Form 1095-A?**
 - ▶ No. If you would like to correct any of the following information on your Form 1095-A, you may do so by calling Covered California's Service Center or contacting your local County Social Services office.
 - ▶ You do not need to complete this form for the following types of changes. The information a Service Center Representative or local County Social Services official can change is:
 - ▶ Your name
 - ▶ Your date of birth
 - ▶ Your social security number
 - ▶ Your address
- ▶ **How can I get a copy of the Dispute Form 1095-A for Covered California Consumer?**
 - ▶ <http://www.coveredca.com/PDFs/1095-A-Dispute-Form.pdf>

RECAP: 1095-A Dispute Form Process

FAQs

- ▶ **When will I receive a corrected Form 1095-A after I submitted the 1095-A Dispute Form?**
 - ▶ The postmark date on the envelope or the date of a fax will be considered the date of receipt for this form.
 - ▶ **Covered California will respond to you within 60 days of the date of receipt.**
 - ▶ If Covered California is able to verify that the *changes you report on this form are correct*, we will send you a corrected Form 1095-A within 60 days.
 - ▶ If Covered California *can't verify the changes* you requested, a Covered California Service Center Representative will call you within 60 days of the date of receipt to tell you that you will not get an updated Form 1095-A.
 - ▶ If you do not get a new, corrected Form 1095-A, you must use the original Form 1095-A Covered California sent you to complete Form 8962 to file your tax return.
 - ▶ **NOTE:** Medi-Cal recipients and individuals who purchased plans through Covered California's Small Business Health Options Program (SHOP) will not get an IRS Form 1095 for tax year 2014.

RECAP: 1095-A Dispute Form Process

RESOURCES

- ▶ Assistance in the Spanish language or need a Spanish Form, call 1-800-300-0213.
- ▶ Assistance in other languages other than English or Spanish, please click on this webpage link: <http://www.coveredca.com/PDFs/1095-A-Dispute-Form.pdf> for the language-specific telephone numbers.
- ▶ Additional Information on the IRS Form 1095-A, please visit: www.coveredca.com
- ▶ Information about filing your taxes, please visit: www.irs.gov/aca
- ▶ Free tax advice is also available through Volunteer Income Tax Assistance at 1-800-906-9887 or if you are over 60 years old there is free Tax Counseling for the Elderly at 1-800-906-9887.

Advanced Premium Tax Credit (APTC) Slider

**CONSUMERS CAN ELECT ON
HOW MUCH APTC THEY
WOULD LIKE TO TAKE NOW**

REMINDER:

Advanced Premium Tax Credit (APTC) Slider

- ▶ Covered California consumers can make changes to the amount of Advance Premium Tax Credit (APTC), or premium assistance, they receive at any time during the plan year.
- ▶ Additional resources to help consumers adjust their APTC amount:
 - ▶ [Changing APTC – Job Aid](#)
 - ▶ [Changing APTC – Recorded Webinar](#)
 - ▶ [Changing APTC – PDF of Webinar Presentation](#)

Medi-Cal Payment Update

**DHCS & COVERED
CALIFORNIA UPDATES**

Medi-Cal Payment Update

- ▶ For Certified Insurance Agents (CIAs) only:
 - ▶ Medi-Cal commission payments will be issued at the end of February for approved cases through September 30, 2014
 - ▶ By mid-April, commission payments will be issued for approved cases through November 30, 2014, for those CIAs with an approved contract on file.
- ▶ Check the status of a Medi-Cal application by calling the county office where the applicant was enrolled
- ▶ DHCS will send Medi-Cal Payment Remittance Notices after September 2014.
- ▶ Remittance letter inquiries (for Medi-Cal checks issued after September 2014) should be submitted directly to DHCS via email to DHCSoutreach@dhcs.ca.gov
- ▶ Thank you for your continued support and partnership with Covered California

Questions?

At this time, please submit your questions to:
SalesDivisionWebinarFeedback@covered.ca.gov

END OF WEBINAR

READ YOUR WEEKLY NEWSLETTER FOR THE NEXT SALES WEBINAR.