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# Covered California

## Agents Webinar

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Director, SHOP  
Date: March 8, 2013  
Time: 1:00-2:00 (PST)

# Agenda

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1. Goals for Today
2. Covered California: Mission and Vision
3. Agent Role at Covered California
4. Agent Training and Certification
5. Agent Contract
6. Agent Compensation
7. General Agents
8. Products in the Exchange
9. Stakeholder Input

# Goals for Today's Webinar

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1. Help prepare California agents
2. Provide information
3. Questions & Answers



# Covered California's Vision and Mission

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## **Vision**

The vision of Covered California is to improve the health of all Californians by assuring their access to affordable, high quality care.

## **Mission**

The mission of the Covered California 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.



# Agent Role at Covered California

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## 5.3 Million Uninsured in California

Covered California will rely on agents to assist employers and individuals in getting covered.



# Agent Role at Covered California

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Who will enroll in the Exchange...

Market Segment	Agents	Assisters	Navigators
SHOP Exchange	X		
Individual Exchange	X	X	X
Medi-Cal/CHIP (Formerly Healthy Families)	X	X	X
Private Market	X		

# Agent Role at Covered California

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- Distribute fair and impartial information concerning enrollment in qualified health plans and the availability of premium tax credits
- Facilitate Enrollment in All Coverage
- Web-Based Agents (tbd)
- Leads
- Co-op Programs (tbd)

# Agent Training & Certification

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1. Active CA Life & Health Agent License in Good Standing
2. Complete Agent Training (offered by **Covered CA**)
3. Certification Exam
4. Sign your Agent Agreement





# Agent Training & Certification

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- Participating Agents MUST be Certified by Covered CA
- Training Expected to Begin August 2013
- In-Person and Computer-Based Training (TBD)
- Expect Approximately 8-12 Hours for 1<sup>st</sup> year
- Eligible for Continuing Education Credits
- Same Training for Individual and SHOP
- Input from CAHU, NAIFA, IBA-West and Agent Associations

# Agent Contract

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- Familiar Contract Terms and Language
  - Vested Contracts
  - Broker of Record Policy
  - Survivor and Transfer Policy, etc.
- Maintain Carrier Appointments
- Errors & Omissions Requirements
- Adhere to Brand Rules (AB 1761)
- Code of Conduct

# Agent Compensation

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- SHOP Exchange
  - Commissions Paid by Covered CA
  - Market Competitive Commissions
- Individual Exchange
  - Commissions Paid by Carriers
  - Same Commissions as Non-Exchange Business
  - No “Steering” Bonuses (fair and objective)
  - By law, cannot compensate for Medi-Cal/Healthy Families



# General Agents

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- Covered CA expects to contract with multiple General Agencies
- Expected to complete GA agreements by July 2013



# Products in the Exchange

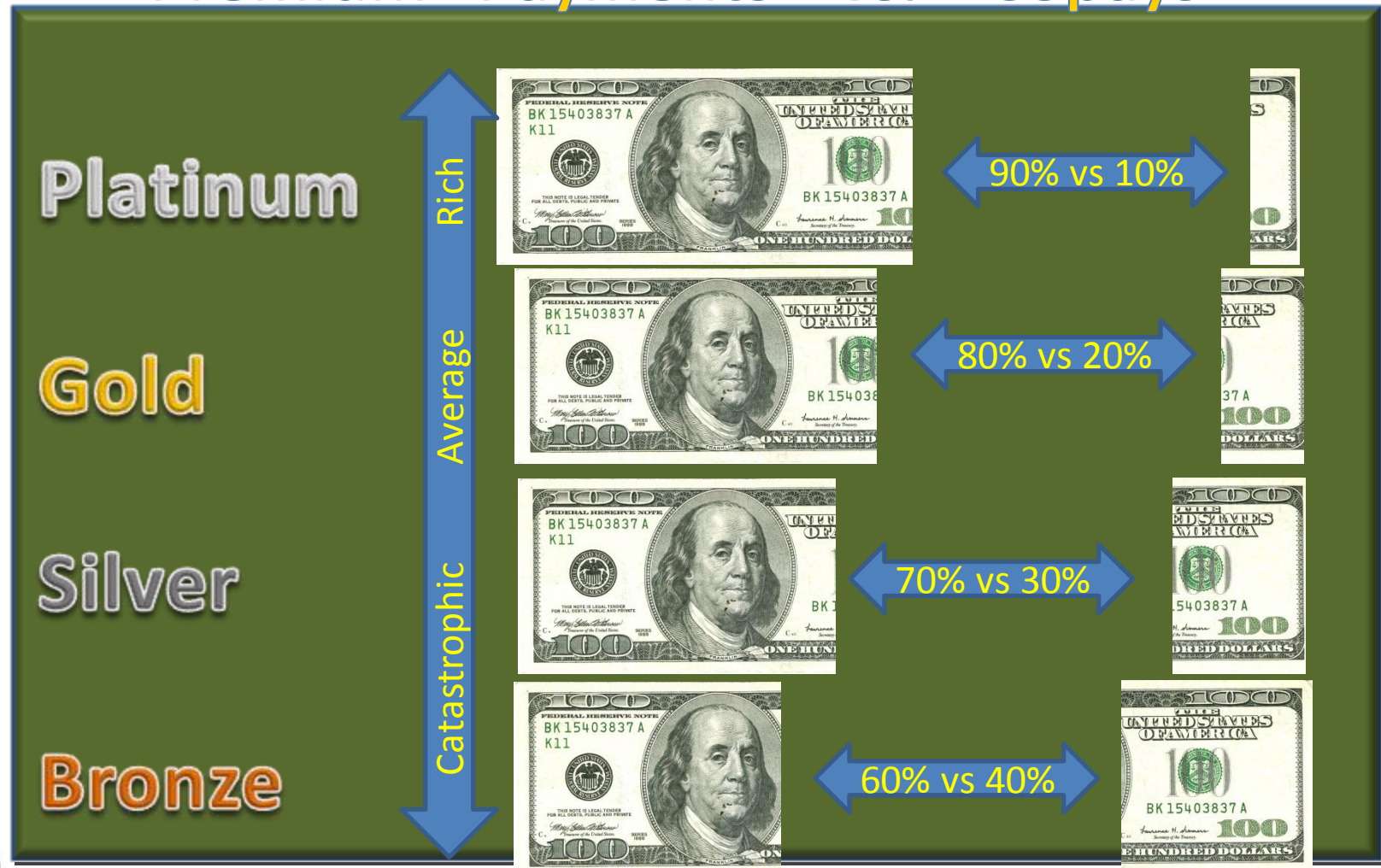
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- **Individual and Family Plans**
  - Traditional and New Products
  - Advanced Premium Tax Credit (APTC)
  - Online Tools
- **SHOP**
  - Employee Choice
  - Employer Tax Credit
  - Online Tools
- **Carrier Participation**
  - Specific carriers by May 15<sup>th</sup>
- **Supplemental Dental & Vision**
  - Both SHOP and Individual (tbd)



# Consumers Trade Off Up Front Affordability with expected Out-of-Pocket Costs

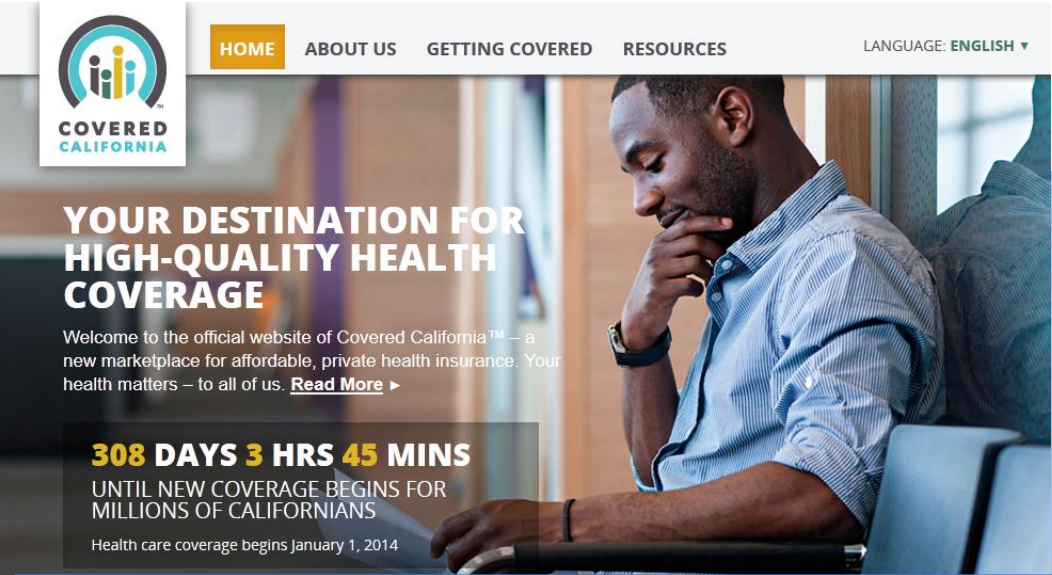
## Premium Payments vs. Copays





# Stakeholder Input

## For More Information



The screenshot shows the Covered California website homepage. At the top left is the Covered California logo. The navigation menu includes 'HOME' (highlighted), 'ABOUT US', 'GETTING COVERED', and 'RESOURCES'. On the right, it says 'LANGUAGE: ENGLISH'. The main content area features a large image of a man thinking, with the headline 'YOUR DESTINATION FOR HIGH-QUALITY HEALTH COVERAGE'. Below this is a welcome message and a 'Read More' link. A prominent banner states '308 DAYS 3 HRS 45 MINS UNTIL NEW COVERAGE BEGINS FOR MILLIONS OF CALIFORNIANS' with a sub-note that 'Health care coverage begins January 1, 2014'.

[www.coveredca.com](http://www.coveredca.com)

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The logo for the California Health Benefit Exchange (HBEX) features a stylized 'CA' in green and blue, followed by '.GOV' in blue and 'CALIFORNIA HEALTH BENEFIT EXCHANGE' in blue.

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Visit our website and join our listserv

[www.hbex.ca.gov](http://www.hbex.ca.gov)



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# Questions or Comments

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