



Sales Division Webinar

#13

ALL SALES CHANNELS

Wednesday, April 8, 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

Agenda

- ▶ Tax Experts Team up with Covered California
- ▶ NEW Learning Management System
- ▶ Medi-Cal Federal Poverty Level Update
- ▶ IRS Form 1095-A Updates

Tax Experts Team Up With Covered California

WHAT YOU NEED TO KNOW

Tax Experts Team Up With Covered California

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Covered California teams up with Intuit, H&R Block, CA State Board of Equalization, and the CA Tax Education Council

- Remind uninsured consumers that they still have time to sign up for coverage to help minimize tax penalties for tax year 2015
- Consumers who learn about the tax penalty have until April 30th to take advantage of a Special Enrollment opportunity
- The partnership underscores the importance of educating consumers on their options and to help them avoid unnecessary tax penalties

Tax Experts Team Up With Covered California

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Covered California embarks on a statewide tour to help consumers avoid unnecessary tax penalties in 2015 and secure affordable coverage

- April 16 – Sacramento, Los Angeles (Spanish-language only), and Bay Area (API-language only)
- April 17 – San Diego and Chico/Redding
- April 20 – Fresno, Los Angeles, and Inland Empire
- April 21 – San Francisco and Bakersfield
- April 22 – Salinas/Monterey

NEW Covered California Learning Management System (LMS)

WHAT YOU NEED TO KNOW

Learning Management System (LMS)

Please Note:

- As of April 3rd the LMSHelpDesk@covered.ca.gov will no longer be in effect. Please use our new helpdesk email: CCULearning@covered.ca.gov.
- You were able to resume progress on Friday, April 3rd at 5:00 pm in the Learning Management System, (LMS) using the same URL: <https://learning.coveredca.com>.

Users may have experienced issues such as:

- Inactive LMS users may have received course enrollment emails that may not apply to them.
- Historical Data of Courses and Learner Activity may no longer appear as completed. This will be corrected soon when your transcript history is uploaded.
- Progress may not resume exactly where they left off if you did not complete the lessons in the module prior to the blackout period.

Learning Management System (LMS)

Recommended Browsers:

- Mozilla Firefox
- Google Chrome

Login & Password:

- Login/username is always your email address.
- You can reset your own password by clicking "Forgot Password."

Login and Technical Assistance:

- CCULearning@covered.ca.gov

IMPORTANT! Remember to complete the Recertification and Voter Registration requirements by the deadline. To avoid decertification if applicable.

Learning Management System (LMS)

IMPORTANT! Remember to complete the Recertification and Voter Registration requirements by the deadline. To avoid decertification:

CECs/PBEs

- Complete the recertification requirement by April 15th
- If you took the first version of the recertification requirement, you are also required to review the Voter Registration material

Agents

- Complete the Voter Registration requirement today

Learning Management System (LMS)

Service Channel	Program and Training Support	More information
Agents	Agents@covered.ca.gov (877) 453-9198	The CIA website: https://www.CoveredCA.com/Agents has valuable certification and training supportive material.
CECs Navigators	Dedicated Training Support: Training@rhainc.com CEC Help Line: (855)324-3147	The IPAS homepage: https://ipas.ccgrantsandassistors.org/ contains program and enrollment information including job aids, training webinars, and useful forms.
Plan-Based Enrollers	PBE Help Desk pbe@covered.ca.gov PBE Help Line: (855) 324-3147	The IPAS homepage https://ipas.ccgrantsandassistors.org/ stages a wealth of program and enrollment information including job aids, training webinars, and useful forms.

Medi-Cal Federal Poverty Level (FPL) Update

WHAT YOU NEED TO KNOW

Medi-Cal Federal Poverty Level (FPL) Update

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The updated Medi-Cal Federal Poverty Level guidelines will be implemented on CoveredCA.com in the upcoming months.

- Stay tuned to the Weekly Newsletter and Enrollment Assistance Alerts for further information and tools to help you provide enrollment assistance
- To preview the new FPLs visit: <http://www.dhcs.ca.gov/services/medicaid/eligibility/Documents/ACWDL2015/ACWDL15-14.pdf>

IRS Form 1095-A Updates

WHAT YOU NEED TO KNOW

DISCLAIMER: THE INFORMATION PROVIDED IN THIS PRESENTATION IS AN OVERVIEW OF GUIDANCE PROVIDED BY THE IRS AND TREASURY DEPARTMENTS. THE INFORMATION CONTAINED IN THIS PRESENTATION SHOULD NOT BE CONSTRUED AS TAX ADVICE OR COMPREHENSIVE COVERAGE OF THE TOPIC.

IRS Form 1095-A Update

Covered California consumers received IRS Form 1095-A forms to reconcile the amount of Advanced Premium Tax Credits (APTC) they received to what they should have received.

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- A minority of consumers received incorrect forms as identified by Covered CA
- Some consumers have yet to update their mailing address in CalHEERS and may not have received their 1095-A
- Some consumers submitted a Covered California 1095-A Dispute Form

Incorrect IRS Form 1095-A

How were consumers notified of an incorrect form?

- Direct Mail Postcards and Emails 2/11/15, 3/27/15, and 4/01/15
- All affected consumers should receive a corrected form by 4/15/15

[Ver este mensaje en Español](#)



An Important Message from Covered California

Dear Covered California Member:

We understand that you may not have yet received your IRS Form 1095-A. We are working diligently to issue your 1095-A as soon as possible. Your 1095-A will arrive in your secured Covered California online account and in the mail. You should use the 1095-A you received from us to file your federal income tax return by April 15. Should you have an issue with the information on the 1095-A you received and filed your taxes with, you do not need to take any further action with the IRS.

However, if you feel a corrected 1095-A is needed, you can file a dispute with Covered California to pursue a corrected 1095-A. If you later receive a corrected form and wish to file an amended return, you have that option but it is not required. The IRS will not pursue the collection of any additional taxes based on updated information on the corrected forms.

The United States Department of the Treasury intends to provide additional information to help tax filers determine whether they would benefit from filing amended returns. Consumers also may want to consult with their tax preparers to determine if they would benefit from amending.

We apologize for the inconvenience this has caused and understand that it is very frustrating for you. We are working to make improvements to our systems to prevent this from happening again.

Thank you for your continued patience.

PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS EMAIL.

This message, together with any attachments, is intended only for the use of the individual(s) or entity to whom it is addressed. It may contain information that is confidential and prohibited from disclosure. If you are not the intended recipient, you are hereby notified that any dissemination or copying of this message and/or any attachments is strictly prohibited. If you have received this message in error, please notify the original sender immediately by telephone or by return email and delete this message, along with any attachments, from your computer. Thank you.

Covered California is dedicated to safeguarding the privacy and security of your personal information. Please note that Covered California's Notice of Privacy Practices may have changed since you last reviewed them. Visit [CoveredCA.com/Privacy](#) for the most recent version.

Covered California 1095-A Dispute Form

Consumers are contacted or sent a corrected form within 60 days

- Corrected IRS 1095-A Forms are indicated by the checkmark at the top of the form
- Available in English and Spanish on CoveredCA.com/Agents and ipas.ccgrantsandassistors.org

Dispute Form 1095-A for Covered California Consumer



- If you need help in Spanish, or would like this form in Spanish, you can call 1-800-300-0213. If you need help in a language other than English or Spanish, please see the final page of this document for language-specific telephone numbers.
- If you would like more information about Form 1095-A, please visit: www.coveredca.com.
- If you would like more 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.

Instructions:

You may use this form to dispute the information on the Form 1095-A or request a Form 1095-A if you did not receive one. Based on any corrections you show on this form, Covered California will review and check the new information you report. If, after review, Covered California determines that the updated information you provided is correct, we will send you a new, corrected Form 1095-A. To help with our review, please include any supporting documents with this form. Supporting documents could include invoices from your health plan that show the amount of premium assistance (tax credits or APTC) you received and monthly premium you paid, or Covered California notices that show how much premium assistance you were eligible for.

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

IRS 1095-A Corrected Form

The corrected version contains any updated information with the Corrected box checked.

Form 1095-A Department of the Treasury Internal Revenue Service	Health Insurance Marketplace Statement ▶ Information about Form 1095-A and its separate instructions is at www.irs.gov/form1095a .	<input type="checkbox"/> CORRECTED	OMB No. 1545-2232 2014
Part I Recipient Information			

March 20, 2015 IRS/Treasury Relief Announcement

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If you filed your 2014 taxes using your incorrect IRS Form 1095-A, you do not need to file an amended return.

- Applies to tax filers who enrolled through Covered California and later learned their 1095-A Form was incorrect
- Consumers may choose to file an amended return
- Not required to file an amended return even if additional taxes would have been owed

April 3rd, 2015 IRS/Treasury Relief Announcement

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For consumers who have not filed their taxes due to problems with the 1095-A:

- Will receive forthcoming guidance from the Treasury and the IRS on the implementation of penalty relief
- <http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-Incorrect-Forms-1095A-and-the-Premium-Tax-Credit>

April 3rd, 2015 IRS/Treasury Relief Announcement

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Generally, in order to qualify for this relief consumers:

- Must file either Form 1040 (series) or IRS Form 4868 (requesting an automatic extension) by April 15, 2015
- File a return by October 15, 2015
- Consumers should monitor the IRS and Treasury websites for updates

Consumers who
have NOT filed their
2014 income tax
return

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Consumers who have not filed their 2014 income tax return

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Consumer has not received their corrected 1095-A, what should they do?

- File by the deadline – April 15, 2015, using the form available
- Consumers are not required to amend their income tax return, but they may choose to amend their return
- Alternatively, they may choose to file for an extension of time to file

Consumers who have not filed their 2014 income tax return

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Consumer submitted a Covered California 1095-A Dispute Form. It is currently being reviewed by Covered California, the consumer has yet to hear back. What should they do?

- File by the deadline – April 15, 2015, using the form available
- Consumers are not required to amend their income tax return, but they may choose to amend their return
- Alternatively, consumers may choose to file for an extension of time to file

Consumers who have not filed their 2014 income tax return

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Consumer noticed an error on their 1095-A, and have yet to call Covered California. What should they do?

- Contact Covered California regarding their concerns
- File by April 15, 2015 using the current or corrected form, whichever is available
- Consumers will not be required to amend their income tax return if they filed using the form with the error
- Note: Consumers may file for an extension of time to file (Form 4868)

Consumers who have not filed their 2014 income tax return

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Advanced payments of Premium Tax Credits were made to my insurance provider on my behalf. Consumer hasn't received their 1095-A. What should they do?

- File IRS Form 4868 (must be filed by April 15th) to request an automatic extension
- Form 4868 allows an extended time to file, but NOT an extension to pay the taxes owed
- Once the consumer receives the 1095-A, they should file using that form

Consumers who have not filed their 2014 income tax return

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Advanced payments of Premium Tax Credits were made to my insurance provider on my behalf. Consumer just received their 1095-A and can't file by April 15. What should they do?

- File IRS Form 4868
- IRS Form 4868 allows an extended time to file, but NOT an extension to file the taxes owed
- Consumers should file as soon as they receive the 1095-A

Consumers who
HAVE filed their 2014
income tax return

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Consumers who have filed their 2014 income tax return

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The 1095-A the consumer used to file their taxes had incorrect information. Do they need to file an amended return?

- No, the consumer does not need to file an amended return based on the corrected IRS Form 1095-A
- They are not required to file an amendment even if additional taxes would be owed based on the new information
- Consider consulting with a tax advisor if they want to file an amended return

Consumers who have filed their 2014 income tax return

The information in the consumers corrected 1095-A would cause their Federal income tax payment to decrease or their refund to increase. Can they file an amended return?

- Yes, they may choose to file an amended return
- Generally, taxpayers have up to three years from the date they filed their return, or two years from the date they paid the tax, whichever is later, to file an amended return
- Consider consulting with a tax advisor

1095-A Resources

- IRS Forms, Announcements and FAQs: [IRS.gov](https://www.irs.gov)
 - Form 4868 (request an automatic extension)
 - How to file an amended return
- Covered California 1095-A Toolkit available at CoveredCA.com/Agents and at ipas.ccgrantsandassistors.org
- Covered California Agent and Community Partner Weekly Newsletter and Enrollment Assistance Alerts
- Covered California Consumer Service Center (800)300-1506
- Agent Service Center (877)453-9198
- CEC/PBE Help Line (855)324-3147

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.