



**COVERED
CALIFORNIA**

**Individual Marketplace
Agent Training:
Renewal and Auto-
Enrollment**

Summer 2014



Course Description

The purpose of the ***Agent Training: Renewal and Auto-Enrollment*** course is to provide Agents with an overview and timeline of the customer renewal and auto-enrollment process for Covered California plans.



Agent Training: Renewal and Auto-Enrollment



Course Outline

The ***Agent Training: Renewal and Auto-Enrollment course*** contains the following lessons:

- Renewal Overview
- Renewal Timeline
- Dental Offerings for 2015





Renewal Overview

- *Consumer Renewal*
- *New Rates*
- *Advertising Campaign*
- *Consumer Notifications*
- *Account and Plan Changes*
- *Auto-Enrollments*





Renewal 2015

- All Covered California plans will come up for renewal in 2015, except for Contra Costa County plans.
- The CalHEERS site will now support both renewals and new applications once the Open Enrollment period begins.





New Rates Announced



The Covered California Shop and Compare Tool

- Covered California's 2015 rates announced July 31
- The Shop and Compare tool, with new 2015 rates, is available now
- The 2015 rates override 2014 rates currently in the Shop & Compare Tool. The Shop & Compare Tool *is no longer* available for 2014 the Special Enrollment Period (SEP).
- Plan Preview still contains 2014 information to support SEP.



Covered California Advertisements



- Covered California TV and radio ads will start in September.
- These ads will not be specific to renewal.



CalHEERS Consumer Accounts

- Consumers who do not already have a CalHEERS account should set one up to receive updates and information on renewing health coverage for 2015.





Authorization of Electronic Verification



- Consumers who did not provide authorization for verification will be notified in September to go online at CoveredCA.com to provide consent to check income with the federal hub.
- At that time, Agents should be able to assist their clients with providing consent .



Information to Consumers

- Consumers will start to receive information about updated 2015 premiums and tax credits if applicable from Covered California.
- Agents receive copies of the letters going to consumers to better assist members renewing their coverage as well as to assist consumers who need health insurance





Consumers Review Information



Consumers will:

- Review how their plans change in 2015 to see their needs are still met.
- Check with their health plan to ensure their doctor and or other healthcare providers will be in the plan network that they choose for 2015.
- Ensure any prescriptions they take will be covered.



Auto-Enrollment

- If consumers are happy with their current plan, want to keep it, **and** their income and household size have not changed – they will do nothing and be **auto-enrolled** in the same plan for 2015.





Consumers Report Changes



- If income or household size have changed, consumers need to report the change to Covered California to receive the right premium tax credit.



Choice of New Dental Offerings for 2015

- In 2015, all Qualified Health Plans (QHPs) sold on the Individual Marketplace will include pediatric dental benefits for members younger than 19 years of age.
- In addition to full-scope QHPs, the Individual Marketplace will offer Family Dental Plans in 2015.





No Updates?

- If consumers do not update this information, they will have their 2015 tax credit calculated, receive a notice of the 2015 tax credit, and be auto-enrolled with the 2015 tax credit.





When Updates are Required

- If a consumer's income goes up or the household size changes and those changes are not reported to Covered California, they may owe money at the end of 2015 when they file their tax return.





Change Plans



If consumers want to change plans they should:

- Choose a different health plan in their service area that is offered by their health carrier
- Choose a different health carrier



Auto-Enrollment in Different Plan

- If a consumer's plan is not offered in 2015, Covered California will automatically enroll the consumer in a similar plan so there is no gap in health coverage.





FAQs



Do you have questions?

- Please submit online during the Webcast.



Timeline

- *July 2014*
- *August 2014*
- *September 2014*
- *October 2014*
- *November 2014*
- *December 2014*





July/August 2014



NOD17
Sent

Account
Created

Covered California

On July 18, 2014, Covered California began sending the Notice of Determination 17 to consumers without an online account on CoveredCA.com. Creating an online account allows consumers to receive updates electronically. Mailings of NOD17 will continue through mid-August 2014.

Consumers

Consumers who completed paper applications during the open enrollment period will create an account on CoveredCA.com using the PIN provided in the notice.

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In preparation for renewing Covered California health insurance coverage, members who do not have an online Covered California account will receive:

A notice explaining how to set-up an online Covered California Account (CCOE401, code in lower left)

Each notice has a unique case number and access code.

An online account is not required but will allow members to check their account and make changes without assistance.

To help assist members who may have questions, an email and job aid was also sent.



August/September 2014



Covered California

From mid-August through September 2014, Covered California sends the Notice of Determination 11 to approximately 25% of the Covered California consumers to request authorization to verify income from the federal hub.

Consumers

Those consumers who did not check the box to authorize verification from the federal hub will be asked for authorization. If they respond yes, they will go through the renewal process. If no, they must re-enroll during open enrollment on November 15.

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With consent, Covered California will be able to automatically determine eligibility (Covered California or Medi-Cal) and Advanced Premium Tax Credits (APTC)

To help assist members who may have questions, an email with the letter being mailed to consumers and background will be shared



October 2014



NOD17 Sent	Account Created	NOD11 Sent	Authorization Given?	NOD12 Sent	Consumer Review/Update
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Covered California

In October 2014, Covered California sends out NOD12 Time to Renew Letter. This Notice informs consumers of 2014 APTC , plan, and premium. It directs consumers to the CIA or CEC that assisted them with enrollment, and informs consumers that they will receive 2015 information from their Qualified Health Plan (QHP).

Consumers

Consumers review projected APTC and update income and household information on CoveredCA.com as needed.

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Time to Renew Letter (NOD 12) will include:

- Instructions on how to renew coverage
- The 2014 plan selected and 2014 premium assistance
- The CEC or Certified Agent, with contact information, who assisted the member last year

Eligibility will be determined and premium assistance calculated if no action is taken within 30 days of receipt



October 2014



Renewal Letter Consumer Review/Update

QHP

Co-branded renewal letter from the QHP will include the 2014 and 2015 premiums, the 2014 premium assistance amount, and directions to use the Shop & Compare Tool at CoveredCA.com to estimate net premium.

Consumers

Consumers review projected APTC and update income and household information on CoveredCA.com as needed.

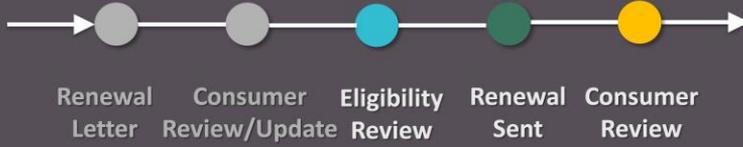
Directs consumers to Coveredca.com to see their 2015 APTC and premium. They can do this passively using the Shop & Compare Tool or they can go through an active renewal process in CalHEERS.

Using the Shop & Compare Tool won't change their health plan information or be recorded in any way.

If consumers actively renew they can find their actual premium.



October/November 2014



Covered California

During October, Covered California reviews and determines eligibility based on newly-reported consumer data and information from the federal hub.

QHP

By November 1, the QHPs will send a Renewal Packet to consumers. Renewal Packets contain 2015 rates, changes to benefit design, and the date of auto-enrollment with no action.

Consumers

Consumers review the Renewal Packet from the QHP.



November/December 2014



NOD01 Sent Consumer Review Open Enrollment

Covered California

From November through December 2014, Covered California sends the Notice of Determination 01 to consumers with final APTC eligibility.

Consumers

Consumers review final APTC eligibility.

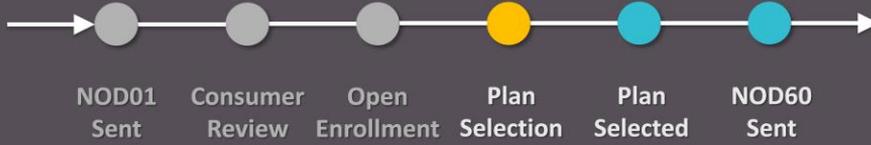
Covered California

Open Enrollment begins November 15.

Feds will be using 2014 premium assistance rates, CA will be using 2015



December 2014



Consumers

December 15, 2014 is the final day for consumers to select plans for policies starting January 1, 2015.

Covered California

After December 15, 2014, Covered California selects plans for consumers who took no action.

Covered California

Consumers receive the 2015 Congratulations letter (NOD 60). This letter confirms the health plan selected and includes the 2015 household premium and 2015 premium assistance amount.



December 2014



Invoice
Sent

QHP

QHPs send invoices to consumers for policies starting January 1, 2015. Consumers are instructed to send the premium payments to the QHP not Covered California.



FAQs



Do you have questions?

- Please submit online during the Webcast.



Dental Offerings

- *Overview*
- *Dental Benefits Comparison*
- *2014 Termination Notice*
- *Enrollment*
- *APTC Restrictions*
- *Coordinated Benefits*





Overview



- In 2015, all Qualified Health Plans (QHPs) sold on the Individual Marketplace will include pediatric dental benefits for members younger than 19 years of age.
- In addition to full-scope QHPs, Individual Marketplace will offer Family Dental Plans in 2015.



Dental Benefits Comparison

- Children enrolled in full-scope QHPs will receive the same dental benefits as children enrolled in Family Dental Plans, except full-scope QHPs will have no dental-specific out-of-pocket maximum for pediatric dental benefits. This means the total out-of-pocket costs for a child's dental care in a full-scope QHP can exceed \$350.



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The maximum out-of-pocket on the full-scope QHP is \$6250.



Dental Benefit Comparison



- This means a child enrolling in a Family Dental Plan will be paying for the same dental benefits he or she already receives, but the Family Dental Plan may provide the child with a different cost-share structure or access to additional providers.



Termination Notices

- The 2014 Stand-alone Dental Plans (SADPs) will not be offered in 2015.
- SADP Enrollees will receive notices explaining the plans will terminate coverage on 12/31/14.



Dental Plans chose not to offer pediatric-only dental plans since the pediatric dental benefits will be included in all full-scope QHPs.



Termination Notice Content



- These notices will include an explanation of the availability of pediatric dental benefits in Covered California full-scope QHPs, as well as newly available Family Dental Plans that include dental benefits for adults.



Family Dental Plan Enrollment

In 2015, Family Dental Plans will only be available to those enrollees who purchase a full-scope QHP through Covered California:

- If a family chooses to enroll children in a Family Dental Plan, at least one adult must enroll in the plan, and all children under age 19 in that family must enroll in the plan.
- There is no requirement for parents to enroll children in the Family Dental Plans.



Minimum requirement in these programs is one adult is enrolled. If children are enrolled, all children in the family under the age of 19 years must be enrolled.



APTC Restrictions



- There is no financial assistance available for Family Dental Plans.
- Advanced Premium Tax Credit (APTC) cannot be used for the purchase of Family Dental Plans.



Coordination of Benefits

- In 2015, full-scope QHPs and Family Dental Plans will be required to “coordinate benefits” when an enrollee is enrolled in both a full-scope QHP and Family Dental Plan and receives services covered by both plans.



In SHOP, the requirement to coordinate benefits will apply to both SADP and Family Dental Plans.



Primary and Secondary Payer



- In these unlikely situations, the full-scope QHP will always be the “primary payer”, meaning it will be responsible for paying its share of cost as if it were the only plan covering the enrollee.
- The Family Dental Plan will always be the secondary payer, meaning it will pay the lesser of what it would have paid in the absence of a primary dental benefit or the enrollee’s out of pocket cost payable under the primary dental benefit.

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To summarize:

- In 2015, all Qualified Health Plans (QHPs) sold on the individual exchange will include pediatric dental benefits for members younger than 19 years of age.
- In addition to full-scope QHPs, the individual exchange will offer Family Dental Plans in 2015.



Conclusion



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