



**COVERED  
CALIFORNIA**

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**COVERED CALIFORNIA  
SALES WEBINAR  
OCTOBER 8, 2014**



# OBJECTIVE OF TODAY'S PRESENTATION

Objective:

- Communication Strategy
- 2015 Renewal Journey
- Citizenship/Immigration Inconsistency Update
- Training Update
- Resources

Outcome: Effectively assist a member with their 2015 renewal including the renewal scenarios that require an active renewal

# WELCOME

- Welcome to the first Sales Partner Webinar for:
  - Certified Insurance Agents (CIAs)
  - Certified Enrollment Entities (CEEs) and Counselors (CECs)
  - Plan Based Enrollers (PBEs)
  - Outreach and Education Grantees and Certified Educators (CEE's)
  - Community Outreach Network
  - Navigator Grantees
  - Other Stakeholders
- Over 20,000 people invited
- Webinars will be recorded and posted on partner site
- Comments and questions submitted through chat will inform our discussion, future webinars and the development of sales tools

# OUR COMMUNICATION STRATEGY

How we are preparing to help you

- Webinars conducted bi-weekly
- Regular email communications
- Sales tools posted to the website

Webinar schedule through the end of open enrollment.

2014	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
OCTOBER								X														X									
NOVEMBER					X														X												
DECEMBER			X														X														
2015	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
JANUARY							X														X										
FEBRUARY			X															X													

# RENEWAL & OPEN ENROLLMENT TIMEFRAMES

## I. Renew

Period: October 13 through December 15

Payment Due: 12/26/14

## II. Open Enrollment

Period: November 15 through February 15

Start Date	End date	Effective date
November 15	December 15	January 1
December 16	January 15	February 1
January 16	February 15	March 1

# 2015 RENEWAL JOURNEY - OVERVIEW

- This is the time to update application information, review health plan choices, select a different plan or metal tier, and confirm provider is still in network.
- In most cases, members who don't have any changes to their household information, and are happy with their plan choice and metal tier
  - can choose to do nothing and will be automatically renewed into the same plan for 2015.
- Other members **MUST** select a different plan
- All members are encouraged to review their plan options

# 2015 Renewal: Consumer Journey

Start

8/1: Covered California prepares enrollees for renewal

Summer: Enrollees update authorization to use tax data

10/13 – 12/15: members update eligibility information (if needed) and make plan changes (if needed/desired)

10/15 – 10/29: members receive renewal packets from Covered CA

Late December: members pay January 2015 premium to effectuate coverage for 1/1/15

# TWO PATHS TO RENEWAL

## ACTIVE

## PASSIVE



- Consumer HAS NOT given consent to verify income
- Changes in application information
- Plan no longer available
- Consumer changes their plan or metal tier but is not required to

- Consumer has given consent to verify income
- No change to application information
- No changes to health plan or metal tier

# ACTIVE RENEWALS: PLAN NO LONGER AVAILABLE

## What the consumer needs to do:

- ❑ Must select a different plan in 2015.

## What happens if they do nothing?

- ❑ Coverage terminated at the end of December.
- ❑ Can re-enroll during Open Enrollment
  - ❑ Will have a break in coverage.

## Is there another Health Net plan available for members?

- ❑ Health Net is offering either an EPO in Northern California or a Healthcare Service Plan (HSP) in Southern California.

# ACTIVE RENEWALS: PLAN NO LONGER AVAILABLE

## What Covered California is doing:

- Sending a notice that it is time to renew for 2015.
- The initial notice will say that if the member does nothing, they will be auto-renewed. This is incorrect and the member will receive a subsequent notice informing them to take action.

## What Plans are doing:

- Sending a notice informing the member that they must select a new plan for 2015.

# PASSIVE RENEWALS

**Most members who don't have any changes to their application can passively renew.**

- ❑ Stay enrolled with their current plan for 2015 and receive an invoice from that plan with their new rates in late December.
- ❑ For members who did not give permission to verify their income or other changes, they will be automatically renewed in their same plan **WITHOUT** tax subsidies.
  - ❑ This may be a shock to them when they get their invoice from the plan in late December.
- ❑ members who passively renew are still advised to:

- ✓ Review the plans available to them in 2015. There may be less expensive options that they were not aware of
- ✓ Check to make sure their doctor is still in network

# PASSIVE RENEWAL: CATASTROPHIC

**Members who are enrolled in a catastrophic plan and turned 31 during 2014**

**What do they need to do?**

- ❑ Nothing. It is recommended that they review the metal tier and plan options available for 2015.

**What happens if they do nothing?**

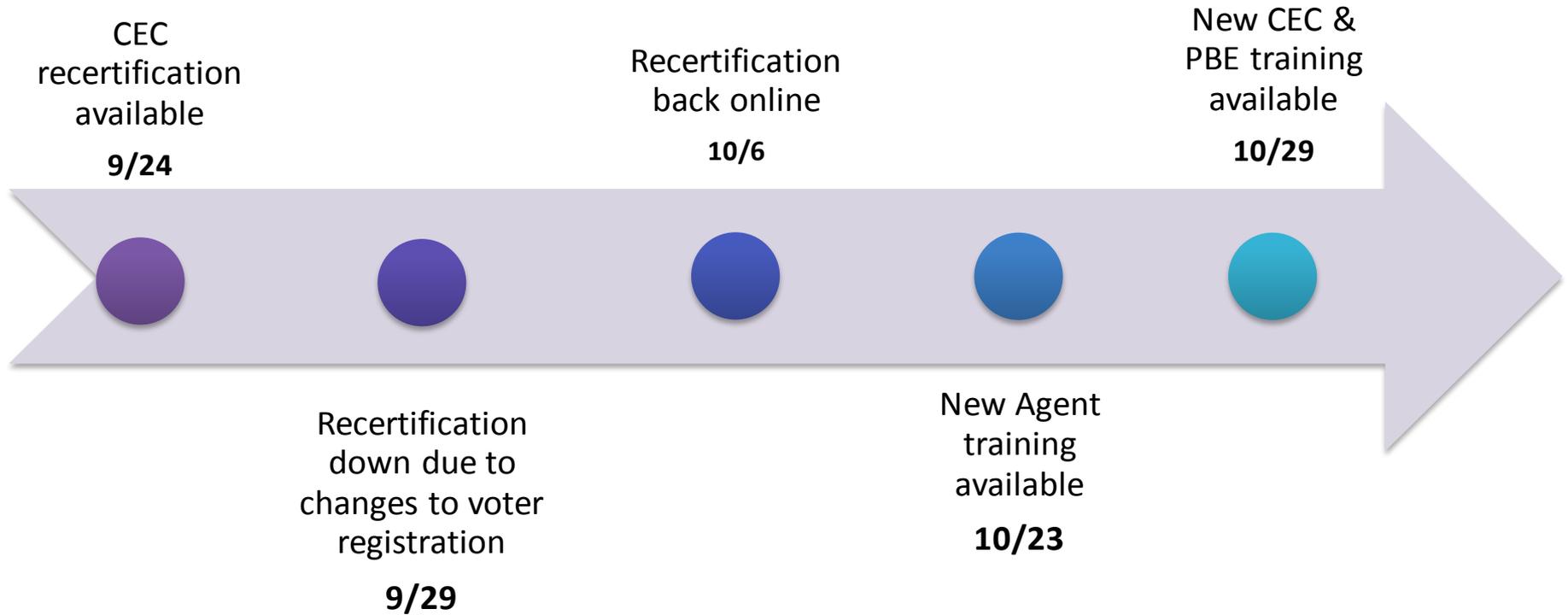
- ❑ Automatically renewed into the bronze plan for the same health plan they had for 2014.

# RENEWALS: HOW YOU CAN ASSIST MEMBERS

- **Contact your clients:**
  - Contra Costa Health Plan
  - Health Net PPO
  - Catastrophic Plans
  - Subject to changes
  
- **Remind your clients:**
  - To authorize consent on their application
  - It may take some time to hear from your new plan so don't panic
  - Invoice may not be received from their new plan until late December of 2014
  - To adjust the APTC if income changes. APTC and gross Premium amount will change for everyone.

# Training Update

# CEC AND PBE TRAINING TIMELINE



**\*Self-guided training is currently available for CECs and PBEs that do not want to wait for CBTs.**

# RECERTIFICATION ASSISTANCE

- Checking to make sure your lesson is complete

- Recertification Introduction
- Lesson 1- Health Care in California-Impacts of
- Lesson 2- Covered California Plans
- Lesson 3- When to Apply for Coverage
- Lesson 4- Eligibility for Health Care Coverage
- Lesson 5- Understanding Medi-Cal
- Lesson 6- Household Income and Size
- Lesson 7- Financial Assistance for Covered C
- Lesson 8- Reporting Changes
- Lesson 9- Privacy Security and Compliance
- Lesson 10- Consumer Assistance
- Lesson 11- The Application

# IMMIGRATION INCONSISTENCY UPDATE

9/30

- We have processed all immigration and income documents received by the September 30 deadline

10/15

- Termination notices starting mailing

10/31

- Members who did not provide adequate documentation by the deadline will have their coverage terminated will be terminated at the end of October.

- There will be a special help line for those that wish to reinstate their coverage.
- More information at October 22 webinar.

# AGENT SURVEY



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# RESOURCES

**Certified  
Educator**



**Certified  
Enrollment  
Counselor**

Scan QR Code  
to verify  
Credential



Date Certified  
September

Scan  
QR Code  
to verify  
Credentials



Date Issued:  
September 25, 2013



**John Smith**  
#1234567890

# RENEWAL RESOURCES

- ❑ Call Covered California at 1-800-300-1506.
  - ❑ If members don't have an online account, they will need the access code from the notice they received via postal mail.
  - ❑ If members have lost their access code
  - ❑ To initiate renewal with a Service Center Representative
  
- ❑ Agents call: 1-877-453-9198
- ❑ CEC's call: 1-888-402-0737

The **Health Consumer Alliance (HCA)** is a partnership between Legal Aid organizations.

- HCA provides free local assistance to individuals and families applying for or enrolled in Covered California Health Plans or Medi-Cal.
- Certified Enrollment Representatives may refer consumers to HCA for additional help and information.
- Go to [www.healthconsumer.org](http://www.healthconsumer.org) for contact information by county OR call 1-888-804-3536.

## ***California Department of Managed Health Care (DMHC)***

The state department that regulates and license health insurance carriers and helps California consumers resolves problems with their health plan.

### **For Consumers:**

Learn about their health care rights, consumer complaints & and independent medical review requests questions

**VOICE:** 1-888-466-2219 | **FAX:** 916-255-5241 | **TDD:** 1-877-688-9891

### **MAIL:**

Department of Managed Health Care  
California Help Center  
980 9th Street, Suite 500  
Sacramento, CA 95814-2725

**WEBSITE:** [www.dmhc.ca.gov](http://www.dmhc.ca.gov)

## ***California Department of Insurance (CDI)***

The state department that regulates and license health insurance carriers.

### **Consumer Services Division:**

The Consumer Services Division (CSD) is responsible for gathering and responding to consumer inquiries regarding insurance company.

#### **MAIL:**

California Department of Insurance  
Consumer Services Division  
300 South Spring Street, South Tower, Los Angeles, CA 90013

### **Fraud Division:**

Information concerning suspected insurance fraud should be directed to the addresses below.

#### **MAIL:**

California Department of Insurance  
Fraud Division  
9342 Tech Center Drive, Suite 100, Sacramento, CA 95826

**EMAIL:** [fraud@insurance.ca.gov](mailto:fraud@insurance.ca.gov)

**WEBSITE:** <http://www.insurance.ca.gov/0100-consumers/>

## ***Department of Health Care Services (DHCS)***

DHCS is a state department that oversees health care programs for low-income families, children, pregnant women, seniors, and persons with disabilities. DHCS administers the Medi-Cal Program.

### **Medi-Cal Program Members:**

Call the Medi-Cal Program Service Center to:

- Learn how to apply for Medi-Cal
- Learn about Medi-Cal services
- Find a health care provider
- File a complaint

**VOICE:** 1-800-541-5555 (outside of California, please call 916-636-1980) for their Telephone Service Center.

**EMAIL:** [Medi-Cal2014@dhcs.ca.gov](mailto:Medi-Cal2014@dhcs.ca.gov), or contact the local county office from the County Listings page provided in the web link below.

**WEBSITE:** [www.dhcs.ca.gov](http://www.dhcs.ca.gov)

**Listing of Local County Medi-Cal Offices:** View the website link below to see the address and phone numbers for each Medi-Cal Office.

<http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>

## **Certified Enrollment Counselors:**

<https://assisters.ccgrantsandassisters.org/>

## **The Navigator Program:**

<http://hbex.coveredca.com/navigator-program/>

## **Agents:**

<http://hbex.coveredca.com/agents/>

## **Special Enrollment :**

<http://www.coveredca.com/faqs/special-enrollment/>

<https://www.coveredca.com/coverage-basics/special-enrollment/>

<https://www.coveredca.com/FAQs/cobra/>

## **Medi-Cal and Pregnancy:**

<https://www.coveredca.com/faqs/Medi-Cal/>

<http://www.dhcs.ca.gov/>

## **Prescription Drugs:**

<http://www.coveredca.com/faqs/prescription-drugs/>

- Navigator Grant Funding Announcement Report and Navigator Grantees
  - Funding Announcement Report:  
[Report:http://hbex.coveredca.com/PDFs/Navigator%20Grant%20Funding%20Announcement%20Report.091814.pdf](http://hbex.coveredca.com/PDFs/Navigator%20Grant%20Funding%20Announcement%20Report.091814.pdf)
  - Navigator Program Grant Partners:  
[http://hbex.coveredca.com/PDFs/09%2018%2014\\_Lead%20and%20Subcontractors%20with%20Contact%20Information.pdf](http://hbex.coveredca.com/PDFs/09%2018%2014_Lead%20and%20Subcontractors%20with%20Contact%20Information.pdf)
- SHOP 2015 Health Plans -9/19/14  
<https://intranet.coveredca.com/communications/Press%20Releases/09-19-14%20SHOP%202014%20Plans%20Press%20Release%20-%20Final.pdf>
- Community Outreach Campaign – 9/15/14  
<https://intranet.coveredca.com/communications/Press%20Releases/09-15-14%20Community%20Outreach%20Campaign%20press%20release%20-%20final.pdf>
- Lawful Presence – 9/4/14  
<https://intranet.coveredca.com/communications/Press%20Releases/09-04-14%20Lawful%20Presence%20news%20release%20-%20FINAL.pdf>
- Family Dental – 8/20/14  
<https://intranet.coveredca.com/communications/Press%20Releases/08-20-14%20Family%20Dental%20press%20release%20-%20FINAL.pdf>
- 2015 Health Plan Announcement – 7/31/14  
[https://intranet.coveredca.com/communications/Press%20Releases/7-31-14%202015%20Health%20Plan%20Announcement%20-%20Press%20Release\\_Final.pdf](https://intranet.coveredca.com/communications/Press%20Releases/7-31-14%202015%20Health%20Plan%20Announcement%20-%20Press%20Release_Final.pdf)

**THANK YOU**