



# Community Outreach Network Newsletter

NEWSLETTER N°7 | JULY/AUGUST 2014



## MESSAGE FROM THE EXECUTIVE DIRECTOR

"We're open for business and enrolling thousands of Californians every day." That's what I say when people ask

what Covered California is doing now that our historic first open-enrollment period has come to an end. We need you to get the message out that Covered California is still very much open for business.

By the end of March, nearly 1.4 million people had embraced the new era of health care and selected a Covered California health insurance plan, and many more signed up for Medi-Cal through our website or with the help of thousands across the state. Today the opportunity to get covered still exists for many Californians, and we're doing everything we can to let people know.

Individuals can enroll in a Covered California health insurance plan outside of the normal open-enrollment period if they experience a qualifying life event (see <http://bit.ly/1kcg2TR>). If a friend or a neighbor has had a major change of circumstance — whether it's the joyful moment marked by getting married, the day a child is born or the challenge they face when they lose their health care coverage because of unemployment — they can still sign up for quality, affordable health care.

People have 60 days from the date of the qualifying life event to enroll in a Covered California health insurance plan or change their existing Covered California plan. For example, if a mother has a child on Aug. 1, she has until Sept. 30 to notify Covered California, complete an application for her newborn, choose a health insurance plan and pay for it.

Keep in mind that people can enroll in Medi-Cal at any time. They do not need a special-enrollment period to enroll in Medi-Cal.

Also, for a limited time, May 15 through July 15, 2014, Californians who are covered through COBRA and CalCOBRA can enroll in a Covered California health insurance plan. Read more about this special enrollment on this page.

We're hard at work planning for the next open-enrollment period, and with your help we will continue to make California a better place to live for thousands of families. **Thanks for helping us get the word out.**

Sincerely,

Peter V. Lee

## Special Enrollment Deadline Looms for COBRA Enrollees

Beginning May 15, Covered California launched a limited-time special-enrollment period for people who have health insurance through COBRA (the Consolidated Omnibus Budget Reconciliation Act) and CalCOBRA, to allow them to switch to a Covered California health insurance plan.

Under COBRA, individuals who experience a job loss have the option to continue their employer-sponsored health insurance plan, but they will likely be responsible for paying the entire premium on their own, as well as a 2 percent administrative fee. Switching to a Covered California plan could save some Californians thousands of dollars, because federal premium assistance and cost-sharing reductions are available to them through Covered California. "COBRA will continue to be a cornerstone of coverage for workers after a job loss, but it's important for employees to know that there are options in the marketplace that could save them money," Covered California Executive Director Peter V. Lee said.

People on COBRA coverage are eligible to shop for and buy coverage through Covered California from May 15 through July 15, 2014. Lee said the two-month window mirrors a federal ruling that allows COBRA enrollees in other states to buy health insurance through the federal exchange until July 1.

COBRA enrollees who would like to take advantage of this limited special-enrollment period can apply through the Covered California website. They should select "Other qualifying life event" when asked about their reason for special enrollment. They can also contact one of our Certified Enrollment Counselors or Certified Insurance Agents or call Covered California at (800) 300-1506.

For more information, visit [www.CoveredCA.com/faqs/cobra](http://www.CoveredCA.com/faqs/cobra). Special enrollment also applies to other qualifying life events until open enrollment resumes in the fall. For more information about qualifying life events, visit [www.CoveredCA.com/coverage-basics/special-enrollment](http://www.CoveredCA.com/coverage-basics/special-enrollment).

**Important note:** If you are eligible for or currently enrolled in COBRA coverage, you can enroll in a Covered California health insurance plan through July 15, 2014.



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# New Federal Income Guidelines for 2014

The U.S. Department of Health and Human Services (HHS) issues the new federal poverty level (FPL) guidelines yearly. These guidelines are adjusted by household/family size and by geographic location to determine financial eligibility for certain federal programs. Medi-Cal began using the 2014 FPL guidelines in April 2014. Currently, Covered California uses 2013 FPL guidelines, but it will begin using 2014 FPL guidelines for coverage that starts Jan. 1, 2015, which means our next open enrollment will screen enrollees using 2014 FPL guidelines, as shown below.

Household Size	PERCENT OF POVERTY GUIDELINE							
	100%	133%	138%	150%	200%	250%	300%	400%
1	\$11,670	\$15,521	\$16,105	\$17,505	\$23,340	\$29,175	\$35,010	\$46,680
2	\$15,730	\$20,920	\$21,707	\$23,595	\$31,460	\$39,325	\$47,190	\$62,920
3	\$19,790	\$26,320	\$27,310	\$29,685	\$39,580	\$49,475	\$59,370	\$79,160
4	\$23,850	\$31,720	\$32,913	\$35,775	\$47,700	\$59,625	\$71,550	\$95,400
5	\$27,910	\$37,120	\$38,516	\$41,865	\$55,820	\$69,775	\$83,730	\$111,640
6	\$31,970	\$42,520	\$44,119	\$47,955	\$63,940	\$79,925	\$95,910	\$127,880
7	\$36,030	\$47,919	\$49,721	\$54,045	\$72,060	\$90,075	\$108,090	\$144,240
8	\$40,090	\$53,319	\$55,324	\$60,135	\$80,180	\$100,225	\$120,270	\$160,360

Using the new guidelines, more consumers will be eligible for premium assistance, because the 2014 FPL guideline incomes are slightly higher than those for 2013.

For details on 2014 FPL guidelines, go to:

<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Eligibility/Downloads/2014-Federal-Poverty-level-charts.pdf>.

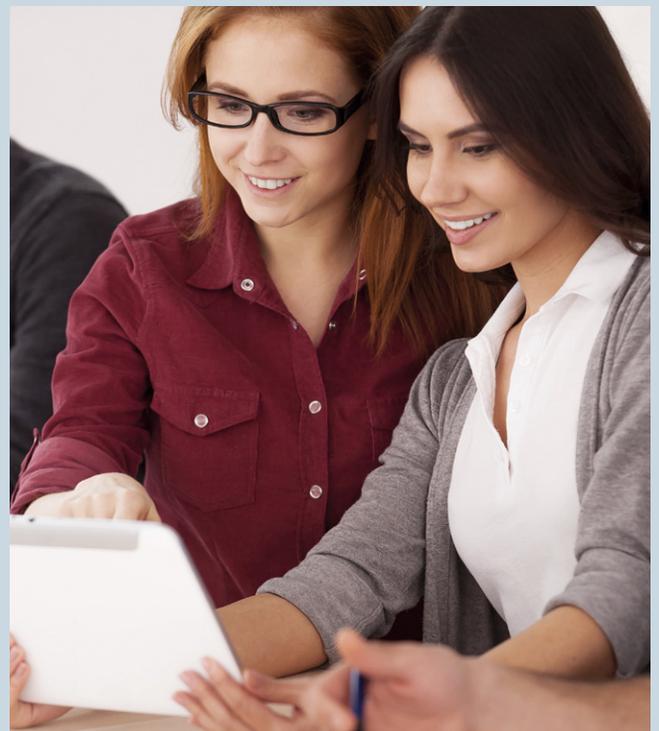
## Covered California Announces the Integrated Navigator Program

A new funding opportunity is here! Since the Covered California Board approved the proposed integrated Outreach, Education and Enrollment Navigator Program in June 2014, Covered California has released the request for application (RFA) calling interested organizations to apply for grant awards. The awards total up to \$16.9 million for a nine-month period, from Oct. 1, 2014, through June 30, 2015.

Navigator grantees will provide outreach, education and enrollment assistance to eligible individuals in California throughout the grant award period. The Navigator Program will be administered in parallel with the Outreach and Education (O&E) Grant and Certified Enrollment Entities programs through the second open-enrollment period.

Organizations will be selected through a competitive grant application process. Covered California encourages organizations, including Community Outreach Network partners, with experience providing outreach to California's diverse populations and with proven success enrolling consumers in health care programs to apply.

For details on the grant application process, instructions and timeline, visit <http://hbex.coveredca.com/navigator-program/>.



## Featured Community Partner

### Outreach and Education Strategies During Special Enrollment

At Covered California, we receive many stories from our partners about how their outreach and education efforts are helping raise awareness in their communities and helping consumers take action to enroll in health coverage.

On June 19, 2014, Covered California held a webinar with its community partners and asked outreach and education grant partners to share best practices for reaching consumers who have experienced a life event that might qualify them for a special-enrollment period. Gary McNeil with the Santa Cruz County Human Services Department shared several effective strategies, including:

- **Establishing an effective working relationship with public office personnel, such as county officials and staff at the Employment Development Department.**
- **McNeil and his team were able to conduct 10- to 15-minute educational presentations to newly unemployed individuals attending a required job search workshop. The team has reached 10-30 consumers per week in Santa Cruz and Monterey counties.**
- **Working in partnership with the Santa Cruz County Recorder's Office to include a bilingual (English and Spanish) special-enrollment flier in information packages related to birth certificates and marriage licenses.**
- **Although it may be difficult for the Santa Cruz County Human Services Department to quantify the success resulting from this outreach, the information is made available to all newlyweds and families with newborns.**

If you would like to share innovative ways that you are providing outreach and education in your community in a future newsletter or as part of our stakeholder webinars, please email us at [CommunityOutreachNetwork@covered.ca.gov](mailto:CommunityOutreachNetwork@covered.ca.gov).

Future newsletters will feature stories and best practices from all of our partners, including Community Outreach Network partners, outreach and education grantees and Certified Enrollment Entities.

Thank you for your continued support!



### Follow us on Twitter

Stay up-to-date on the latest Covered California news and community outreach events by going to: [www.twitter.com/CoveredCA](http://www.twitter.com/CoveredCA) and click on the "follow button" to have us show in your news feed.

### Announcing the 2015 Covered California Open-Enrollment Period

On June 16, 2014, Gov. Edmund G. Brown Jr. signed Senate Bill 20 into law and adopted the 2015 federal open-enrollment period dates for California. The 2015 open-enrollment dates have been changed to Nov. 15, 2014, through Feb. 15, 2015, from the previously approved dates of Oct. 15, 2014, through Dec. 7, 2014. This change will allow Californians more time to sign up for health coverage or renew their coverage for the plan year 2015.

### I'm insured! Now what?

**Take a deep breath.** Now exhale, because after months — or, in many cases, years — you have health insurance. In fact, nearly 1.4 million Californians gained insurance through Covered California under the Patient Protection and Affordable Care Act.

Additionally, as a result of the Affordable Care Act, almost 1.9 million individuals statewide enrolled in Medi-Cal through March 31. This includes 1.1 million individuals who applied through the Covered California Web portal or through county social services agencies.

So, now that you have insurance, what do you do? **You use it.**

**Pay your premium.** In order for consumers to get care from a doctor and receive other medical services, they have to pay their monthly premium to the insurer. Contact your insurer for the premium payment schedule.

**Choose a doctor.** A primary care physician is your main health care provider in non-emergency situations. The physician's role includes providing preventive care and teaching healthy lifestyle choices, identifying and treating common medical conditions, assessing the urgency of your medical problems and directing you to the best place for that care, and making referrals to medical specialists when necessary. Doctors can be found and selected on your health insurance company's website.

**Schedule a wellness examination.** After you pick your doctor, you can schedule your first free preventive care visit. It is a great way to get started with your health coverage. All new health insurance plans must cover preventive care and medical screenings, like mammograms and colonoscopies, as well as women's services, such as breast-feeding support, contraception and domestic violence screening. Health insurance companies cannot charge copayments, coinsurance or deductibles for such services.

### How to Check the Status of Your Medi-Cal Application

Consumers who applied for Medi-Cal through Covered California and want to know the status of their application can contact their county social services office. To locate the office in your county, go to <http://bit.ly/1kiMvUc> or contact the California Department of Health Care Services by email at [Medi-Cal2014@dhcs.ca.gov](mailto:Medi-Cal2014@dhcs.ca.gov).



### Key Dates

#### Open enrollment for coverage in 2015

Nov. 15, 2014 - Feb. 15, 2015

#### Limited special enrollment for COBRA and CalCOBRA recipients

May 15, 2014 - July 15, 2014

#### Navigator Grant Application Deadline

July 28, 2014

#### Board meeting

Aug. 21, 2014

### Newsletter comments or feedback?

If you have any comments or ideas for the newsletter, please contact Irene Ng at [Irene.ng@covered.ca.gov](mailto:Irene.ng@covered.ca.gov).

### ABOUT COVERED CALIFORNIA

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California will help individuals determine whether they are eligible for premium assistance that will be available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses will be able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits. Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information on Covered California, please visit [CoveredCA.com](http://CoveredCA.com).

#### CONTACT US:

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