



**COVERED**  
**CALIFORNIA**

## **Department of Managed Health Care**

Mary Watanabe, Deputy Director, Health Policy and Stakeholder Relations

OCTOBER 28, 2015

[OutreachandSales@Covered.CA.Gov](mailto:OutreachandSales@Covered.CA.Gov)

# Partner Tool Kits

The screenshot shows the CoveredCA.com homepage. At the top, there is a navigation bar with the Covered California logo, 'Account Sign In', and 'Español'. Below this are four main navigation buttons: 'EXPLORE What's Right for You', 'PREVIEW Health Plans', 'APPLY To Get Covered', and 'GET HELP Find Answers'. The main content area features a large banner for 'Healthy, Happy, Covered.' with a photo of a couple and a 'YOU'RE IN' badge. Below the banner is a row of five buttons: 'Tell a Friend', 'Shop and Compare', 'Partner Resources' (highlighted with a red box), 'Small Businesses', and 'Medi-Cal'. At the bottom, there is a footer with a 'Resources' section containing a 'Partner Tool Kits' link (also highlighted with a red box), 'Featured Links', 'Other Languages', and 'Covered California is powered by both CALIFORNIA Health Benefit Exchange and DHCS'.

## Updates to CoveredCA.com - 10/28/15

The screenshot shows the CoveredCA.com homepage with updates. The navigation bar includes 'About', 'Shop and Compare', 'Apply', and 'Get Help'. The main content area features a banner for 'Find health insurance that's right for you.' with a 'Find Local Help to Enroll' button. Below the banner is a row of five buttons: 'Steps to Apply', 'FAQs', 'Small Business', and 'Medi-cal'. At the bottom, there is a footer with a 'Resources' section containing a 'Enrollment Partners' link (highlighted with a red circle), 'Accessability', 'Notices to Consumers', and 'CoveredCA.com is sponsored by Covered California and the Department of Health Care Services, which work together to support health insurance shoppers to get the coverage and care that's right for them.'

The gray Partner Resources button is relocated as a link in the footer that says Enrollment Partners.

# Partner Tool Kits



**COVERED  
CALIFORNIA**

Account Sign In | Español

**EXPLORE**  
What's Right For You

**PREVIEW**  
Health Plans

**APPLY**  
To Get Covered

**GET HELP**  
Find Answers

Home > Community Partner Resources

**Community  
Partners**

Enter Portal 

**Certified  
Insurance  
Agents**

Enter Portal 

**Certified  
Plan-Based  
Enrollers**

Enter Portal 

**Partner  
Tool Kit**



**I'd like to Become a  
Partner**



**Community Partner  
Newsletter**



# Partner Tool Kits

## Webinars & Briefings for Certified Enrollment Representatives



Webinars



Agent Briefing



Community Partner Briefing

Click on the resource headers below for detailed information.

- ▶ **Webinars**
- ▶ **Agent Briefing**
- ▶ **Community Partner Briefing**
- ▶ **Downloads**

## Enrollment Partner Tool Kit



**Tool Kits for Enrollers**

- Webinars & Briefings ▶
- 2016 Renewal Tool Kit ▶
- IRS Form 1095-A Tool Kit ▶
- Small Business Tool Kit ▶



**Tool Kits for Outreach**

- School Educator Partner Tool Kit ▶

# Partner Tool Kits



## 2015 RENEWAL TOOLKIT FOR CERTIFIED REPRESENTATIVES

The Renewal Toolkit for Certified Representatives is your "one-stop shop" for all the information and resources you need to support Covered California members through the renewal process.

This tool help you resource back fre

2016 Co California Benefits PDF and format

[Job Aid:](#)

[Job Aid: Streamline Applicati](#)

[Job Aid: California:](#)

[Job Aid: Enrollme Enrollme](#)

[Job Aid:](#)

**COVERED CALIFORNIA**  
Your destination for affordable, quality health care, including medical.

2016 Covered California Renewal Toolkit

COVERED CALIFORNIA  
Three Simple Steps to Continued Coverage  
**Renew Your Coverage**

**1 REMEMBER THE DATE**  
OCT 12  
As a current Covered California member, you have the opportunity to renew your coverage beginning October 12, 2015. It's quick, it's easy, and it's one less thing you'll have to think about.  
Remember: To help you, we've created a Renewal Toolkit for Certified Representatives. Simply log on to [CoveredCA.com](#) to get started.

**2 REVIEW YOUR OPTIONS**  
Simply log on to [CoveredCA.com](#) to review your options.  
If you are satisfied with the same coverage, you can renew your plan. If you want to change your plan, you can do so during the renewal process. Your monthly premium will be adjusted accordingly.

**3 RENEW YOUR COVERAGE**  
Right now, you can get started. So get it done. The deadline draws near. Renew your plan at [CoveredCA.com](#) today!

For more information or to find free, confidential local help, please contact:

Agent  
[CoveredCA.com](#)

- 2016 Plans & Benefits Webinar
- Renewal & Open Enrollment Job Aids
- Handouts, Notices, Talking Points, FAQs



## 2016 Standard Benefit Designs and Medical Cost Shares

Benefits in blue are NOT subject to a deductible

Coverage Category	Minimum Coverage	Bronze	Silver	Enhanced Silver 73	Enhanced Silver 87	Enhanced Silver 94	Gold	Platinum
Percent of cost coverage	Covers 0% until out-of-pocket maximum is met	Covers 60% average annual cost	Covers 70% average annual cost	Covers 73% average annual cost	Covers 87% average annual cost	Covers 94% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A	N/A	\$23,451 to \$29,425 (>200% to ≤250% FPL)	\$17,656 to \$23,450 (>150% to ≤200% FPL)	up to \$17,655 (100% to ≤150% FPL)	N/A	N/A
Annual Wellness Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	after first 3 non-preventive visits, pay negotiated carrier rate per instance until out-of-pocket maximum is met	\$70*	\$45	\$40	\$15	\$5	\$35	\$20
Specialist Visit		\$90*	\$70	\$55	\$25	\$8	\$55	\$40
Urgent Care		\$120*	\$90	\$80	\$30	\$6	\$60	\$40



# Department of Managed Health Care

October 28, 2015

**Mary Watanabe**

Deputy Director, Health Policy and Stakeholder Relations

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

1-888-466-2219

# DMHC Mission

The Department of Managed Health Care protects consumers' health care rights and ensures a stable health care delivery system in California.



[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)  
1-888-466-2219

# About the DMHC

- Regulates 70 full service health plans and 50 specialized plans
  - All HMO, some PPO/EPO products, dental and vision plans
  - Some large group, most small group and many individual products
- Protects the rights of more than 25 million enrollees
- Review Plan Documents for Compliance with State laws
- Ensure Financial Stability
- Review Proposed Premium Increases
- Enforcement Action Against Plans that Violate the Law

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1-888-466-2219

# Help Center

- DMHC's Help Center has helped more than 1.5 million Californians resolve complaints and issues with their health plans
- Services are fast, free and confidential
- If your health plan denies, delays or modifies your request for care you can apply for an Independent Medical Review (IMR)
- If an IMR is decided in your favor, the plan must provide the requested service
- Approximately 60% of IMR requests result in the consumer receiving the requested service

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

1-888-466-2219

# Need Help?

- First try to work with your doctor or health plan
- Call the Help Center
  - Explain health care rights and how to use health benefits
  - Denials of care or treatment
  - Denials of prescription drugs or therapies
  - Delays in getting an appointment or a referral
  - Claims, billing and co-payment issues
  - Access to translation and interpretation services
  - Finding an in-network doctor, hospital or specialist
  - Complaints about a doctor or plan

[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)  
**1-888-466-2219**

# Help Center Statistics

- From July 2014 to June 2015, we received an average of 7,400 calls per month.
- For the past few months, we have seen a significant increase in call volume with an average of nearly 12,000 calls per month.
  - 85% to English line
  - 11% to Spanish line
  - 3% to Asian language lines

[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)  
1-888-466-2219

# Help Center Statistics

- Approximately 1,250 complaints and IMRs received each month.
- Top standard complaint categories:
  - Coverage/Benefits (27%)
  - Enrollment (24%)
  - Claims/Financial (23%)
  - Coordination of Care (11%)
  - Plan Service/Attitude (8%)

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# Help Center Statistics

- Standard complaints by coverage type:
  - Individual/Covered California (37%)
  - Small Group (33%)
  - Large Group (20%)
  - Medi-Cal Managed Care (5%)
  - Other, including COBRA/Cal-COBRA, Medicare/Medicare Supplement (5%)

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1-888-466-2219

# Your Health Care Rights

- Your primary care doctor's office should be easy for you to get to. You can usually ask for a doctor within 15 miles or 30 minutes of your home or work.
- You have the right to ask for a provider or have an interpreter who speaks your language when you receive health care services.
- If your health plan changes or you lose your doctor or hospital, you may be able to keep your doctor or hospital for a limited time (continuity of care).
- You have the right to have an appointment when you need one. There are limits on how long you have to wait for an appointment.

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

1-888-466-2219

# Know Your Rights

[http://www.dmhc.ca.gov/HealthCareinCalifornia/YourHealthCareRights.aspx#.VXcTi7Hn\\_cs](http://www.dmhc.ca.gov/HealthCareinCalifornia/YourHealthCareRights.aspx#.VXcTi7Hn_cs)

The screenshot shows the DMHC website interface. At the top left is the logo for the Department of Managed Health Care (DMHC) with the text 'CA.GOV DEPARTMENT OF Managed Health Care'. To the right of the logo is the 'DMHC Help Center' with the phone number '1-888-466-2219'. Further right are links for 'Translate: Select Language', 'Accessibility', and 'Contact Us'. Below this is a search bar with the text 'Search...'. A navigation menu contains links for 'Home', 'File a Complaint', 'Health Care in California', 'Data & Research', 'Laws & Regulations', 'Licensing & Reporting', and 'About the DMHC'. The main content area shows the breadcrumb 'Home > Health Care in California > Your Health Care Rights' and a 'SHARE' button. The title 'Your Health Care Rights' is displayed in green. Below the title is a paragraph: 'In California, health plan members have many rights, and we have some new rights under health care reform.' This is followed by a section titled '1. Your Health Care Rights' with a bulleted list of rights. On the right side, there is a green sidebar titled 'Health Care in California' containing a list of links: 'Choose the Right Plan', 'Low or No-Income Options and The Uninsured', 'Types of Coverage', 'Types of Plans', 'I'm Insured, Now What?', 'Get the Best Care', 'Your Health Care Rights' (with sub-links: 'Continuity of Care', 'Language Assistance', 'You and Your Doctor', 'Referrals and Approvals'), 'Disability Access', and 'Timely Access to Care'.

CA.GOV DEPARTMENT OF Managed Health Care

DMHC Help Center  
1-888-466-2219

Translate: Select Language | Accessibility Contact Us

Search...

Home > Health Care in California > Your Health Care Rights

SHARE

## Your Health Care Rights

In California, health plan members have many rights, and we have some new rights under health care reform.

### 1. Your Health Care Rights

- To have an appointment when you need one. There are limits on how long you have to wait for an appointment.
- To have an appointment with a specialist when you need one.
- To request continuity of care if your doctor or medical group leaves your plan.
- To receive treatment for certain mental health conditions.
- To get a second doctor's opinion.
- To know why your plan denies a service or treatment.
- You Have the Right to Understand Your Health Problems and Treatments
- To see a written diagnosis (description of your health problem).
- To give informed consent when you have a treatment.

### Health Care in California

- ▢ [Choose the Right Plan](#)
- ▢ [Low or No-Income Options and The Uninsured](#)
- ▢ [Types of Coverage](#)
- ▢ [Types of Plans](#)
- ▢ [I'm Insured, Now What?](#)
- ▢ [Get the Best Care](#)
- ▢ [Your Health Care Rights](#)
  - ▢ [Continuity of Care](#)
  - ▢ [Language Assistance](#)
  - ▢ [You and Your Doctor](#)
  - ▢ [Referrals and Approvals](#)
- ▢ [Disability Access](#)
- ▢ [Timely Access to Care](#)

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# Timely Access Standards

<b>Urgent Appointments</b>	<b>Wait Time</b>
for services that don't need prior approval	48 hours
for services that do need prior approval	96 hours
<b>Non-Urgent Appointments</b>	<b>Wait Time</b>
Primary care appointment	10 business days
Specialist appointment	15 business days
Appointment with a mental health care provider (who is not a physician)	10 business days
Appointment for other services to diagnose or treat a health condition	15 business day

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# Continuity of Care

- You may qualify for Continuity of Care, if:
  - Your doctor, medical group or hospital leaves your health plan
  - Your health plan changes and you lose your doctor or hospital
- In order to receive Continuity of Care, you must call your health plan to ask for Continuity of Care. Also, your doctor or hospital must agree to keep you as a patient.

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# Continuity of Care

Only people with certain kinds of health problems or conditions can get Continuity of Care:

Type of Problem or Condition	How long you get continuity of care
Acute Condition (for example, pneumonia)	As long as the condition lasts
Serious Chronic Condition (for example, severe diabetes or heart disease)	No more than 12 months. Usually until you complete a period of treatment and your doctor can safely transfer your care to another doctor
Pregnancy	During Pregnancy and immediately after the delivery (the post-partum period)
Terminal Illness	As long as the person lives
Care of a Child under 3 years	For up to 12 months
An already scheduled surgery or other procedure (for example, knee surgery or colonoscopy)	The surgery or procedure must be scheduled to happen within 180 days of your doctor or hospital leaving your health plan

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

1-888-466-2219

# IMR/Complaint Form

[http://www.dmhc.ca.gov/FileaComplaint/IndependentMedicalReviewComplaintForm.aspx#.VZv23bHn\\_cs](http://www.dmhc.ca.gov/FileaComplaint/IndependentMedicalReviewComplaintForm.aspx#.VZv23bHn_cs)



Approximately 60% of enrollees that submit IMR requests to the DMHC receive the service or treatment they requested.

SHARE

## To complete and submit an Online Independent Medical Review/Complaint Form:

To complete and submit an Independent Medical Review/Complaint Form online:

1. Select either link below:
  - [ENGLISH Online Independent Medical Review/Complaint Form](#) or
  - [SPANISH \(Español\) Online Independent Medical Review/Complaint Form](#) (other languages available in printed form below).
2. Complete all required fields.
3. Submit the form online.
4. You will receive an e-mail notice that your form has been received.

Online submissions are through a secure web portal.

To print a blank PDF Complaint or Independent Medical Review (IMR) Application form to mail or fax:

- Select the language you want.
- Complete and sign the form.
- Fax or mail the form and copies of any supporting documents to:

Help Center

## File a Complaint

- [Submit an Independent Medical Review/Complaint](#)
- [Independent Medical Review and Complaint Reports](#)
- [Fraud Complaints](#)
- [Provider Complaint Against a Plan](#)
- [Frequently Asked Questions](#)

## Need Help with Your Health Plan?

Call the DMHC Help Center

**1-888-466-2219**

or submit an [Independent Medical Review/Complaint Form](#)

## Featured Links

- [Independent Medical Review/Complaint Form](#)
- [Prescription Drug Prior Authorization Request Form](#)
- [Review of Premium Rates](#)
- [California Public Records Act Request](#)
- [Financial Solvency Standards Board](#)
- [Right Care Initiative](#)
- [Career Opportunities](#)

[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)  
1-888-466-2219

DEPARTMENT OF  
**Managed Health Care**

19

# Authorized Assistant Form

The screenshot shows the website header with the logo for the Department of Managed Health Care (CA.GOV) and the DMHC Help Center phone number 1-888-466-2219. A search bar is located in the top right. Below the header is a navigation menu with links: Home, File a Complaint, Health Care in California, Data & Research, Laws & Regulations, Licensing & Reporting, and About the DMHC. The main content area has a breadcrumb trail 'Home > File a Complaint' and a 'SHARE' button. The primary heading is 'To complete and submit an Online Independent Medical Review/Complaint Form:'. Below this, it says 'To complete and submit an Independent Medical Review/Complaint Form online:' followed by a numbered list: '1. Select either link below:'. Two links are provided: 'ENGLISH Online Independent Medical Review/Complaint Form' and 'SPANISH (Español) Online Independent Medical Review/Complaint Form'. A table below lists language options: Tagalog, Vietnamese (tiếng Việt), and Authorized Assistant Form. The 'Authorized Assistant Form' link is circled in red, and a red arrow points to it from the right. To the right of the main content is a green sidebar titled 'File a Complaint' with links to 'Submit an Independent Medical Review/Complaint', 'Independent Medical Review and Complaint Reports', 'Fraud Complaints', 'Provider Complaint Against a Plan', and 'Frequently Asked Questions'. A 'top' link is at the bottom right of the page.

[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)  
1-888-466-2219

# Health Consumer Alliance

**1-888-804-3536**

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**HealthConsumer.org**

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

**1-888-466-2219**

DEPARTMENT OF  
**Managed**  
**Health Care**



# Join our Listserv

If you would like to stay in touch with the Department and receive notifications about public meetings, join our listserv at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov).

## Department of Managed Health Care Joins California Health and Human Services Open Data Portal

Tuesday, May 26, 2015

The Department of Managed Health Care (DMHC) posted initial datasets on the California Health and Human Services (CHHS) Open Data Portal. The initial data sets include enforcement actions taken by the DMHC, Independent Medical Review (IMR) decisions, and premium rates filed with the DMHC.

CHHS launched its Open Data Portal initiative in order to increase public access to one of the State's most valuable assets – non-confidential health and human services data. Its goals are to spark innovation, promote research and economic opportunities, engage public participation in government, increase transparency, and inform decision-making.

Visit the Open Data Portal here: <https://chhs.data.ca.gov/>

### Learn About...

Rate Review

**MOST BE SPENT  
ON MEDICAL COSTS**

## Common Questions

- [What can I do if I am denied care?](#)
- [What can I do if my health coverage is ending?](#)
- [How can I get health insurance?](#)

[New State #Job Opportunity Announcement - Office Technician \(General\) http://bit.ly/1JQXtLV #Office #Technician](#)

Thu, 03 Sep 2015 21:59:00 +0100

## Follow Us



## Keep In Touch

Stay updated on the latest news from DMHC

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

1-888-466-2219

# Learn More About DMHC

- Learn more about the DMHC by watching one of our YouTube Videos at:  
<https://www.youtube.com/user/CaliforniaDMHC>
- Follow us on Facebook or Twitter

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Visit the Open Data Portal here: <https://chhs.data.ca.gov/>

**Learn About...**  
DMHC



**Common Questions**

- [What can I do if I am denied care?](#)
- [What can I do if my health coverage is ending?](#)
- [How can I get health insurance?](#)
- [What is mental health parity?](#)
- [How does health care reform affect me?](#)

**Follow Us**



**Keep In Touch**

Stay updated on the latest news from DMHC

Enter Email

[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)  
1-888-466-2219

# Questions

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