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Agent Briefing

News from Covered California

Volume: 2 Issue: 17

December 14, 2015

OPEN ENROLLMENT

Tomorrow is the Enrollment Deadline for January 1 Coverage



The plan selection deadline for a January 1 coverage start date is **one day away!** Remind consumers they must enroll and make a plan selection by **11:59:59 p.m. on December 15, 2015** in order for their coverage to be effective on January 1, 2016. There will be **no extensions** to this deadline. Plans selected between December 16 and January 15 will have a February 1 coverage start date.

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REMINDERS

- [Small Business Plan Benefits & Plan Change Summaries](#)
- [Quick Reference Guide: Medication and Insurance Access Programs for People](#)

To assist you in the final days before the December 15 deadline, we've made a few new resources available to help you maximize enrollment efforts and spread the word about Covered California coverage for January 1, 2016.

1. Use our [social media icons](#) along with the following sample Facebook post by adding your contact information and then sharing the post as your own.

Sample Facebook post:

"The deadline for coverage effective January 1 is six days away. Confused about your options? We'll walk you through. Contact <<Insert email address>> for assistance with enrolling in a CoveredCA health insurance plan."

You can also visit our [Facebook](#), [Instagram](#), and [Twitter](#) pages and repurpose any of the posts shared there. Use these hashtags: #GetCoveredCA #SpotlightOnCoverage #CoveredCA @CoveredCA.

2. Share with consumers our [Moments](#) and [Perspective](#) ads along with the [What are Storefronts?](#) and How can a Certified Agent help you? videos from the Covered California [YouTube channel](#) to provide a quick overview of the value of a Covered California health plan, details about the Agent Storefront Program and the role Certified Insurance Agents play in the enrollment process.
3. Use our [Subsidy-Eligible GIS Maps](#) to help plan and strategize your outreach, education and enrollment efforts. Our recent Press Releases announces the use of these maps to target the [Los Angeles Area](#), [Orange County](#), [Riverside and San Bernardino](#), [San Diego](#), [Palm Springs and the Coachella](#)

[Living with HIV](#)

- [Submit Your Cases Up to Five Business Days Before An Effective Date](#)
- [Updated Print Materials Available](#)
- [Three Things To Know About The Small Business Online Agent Portal](#)
- [Contact Your Regional Sales Representative Today](#)
- [New Covered California for Small Business Website & Partner Toolkit](#)
- [Director of Outreach and Sales Discusses Opportunities for Agents in California Broker](#)
- [New Medicare Fact Sheet](#)

SALES TOOLS

- December 15 Deadline Resources
 - a. [Social Media Icons](#)
 - b. [Moments Ad](#)
 - c. [Perspective Ad](#)
 - d. [What are Storefronts? Ad](#)
 - e. [Subsidy-Eligible GIS Maps](#)
 - f. [Press Release](#)
- LGBT
 - a. [Training Video](#)
 - b. [Slide Deck](#)
 - c. [Sharable Images](#)
- [Agent Service Center Hours](#)
- [Renewal Toolkit](#)
- [Open Enrollment Toolkit](#)
- [Small Business Online Enrollment Portal](#)
- [Webinars & Briefings](#)

[Valley](#), [the Bay Area](#), [Sacramento](#), [Chico](#) and [Humboldt County](#) and how efforts can be focused in the final days before the December 15 deadline.

Don't let your members have a gap in coverage. Renewals completed between the 16th of December and the 15th of January will have a February 1 coverage start date and those completed from the 16th through the 31st of January will have a March 1 coverage start date.

As you work through your final applications for January 1, ensure consumer's applications are complete and accurate. If there are applications that you are still processing for January 1, be sure to make application changes by the December 15, 2015 deadline to ensure they are applied prior to the January 1 start date.

A full schedule of the remaining application deadlines is included below:

Covered California Receives Application or Application Changes	Effective Date
December 1 – 15, 2015	January 1, 2016*
December 16, 2015 – January 15, 2016	February 1, 2016*
January 16 – 31, 2016*	March 1, 2016

*Changes made after January 15, 2016 to applications with a January 1 or February 1 coverage start date and with a **Pending** enrollment status will push the applicant's coverage start date forward to March 1, 2016. After the close of Open Enrollment on January 31, 2016, consumers will need to experience a Qualifying Event in order to apply for coverage through the Individual Marketplace.

[Archive](#)

- [Open Enrollment Paper Calculator](#)
- [Enrolling in Quality Coverage: A Step-by-Step Guide](#)
 - a. [English](#)
 - b. [Spanish](#)
- [Open Enrollment Webinar Schedule](#)
- [Covered California for Small Business Partner Toolkit](#)
- [Covered California Print Store](#)
- [Covered California Online Store](#)
- [Agent Extract: Your Book of Business Resource](#)

IMPORTANT DATES

- 12/15 – Plan selection deadline for January 1 coverage
- 12/15 – Covered California to begin terminating Agents with incomplete Agent Agreement/Voter Registration DocuSign package
- 12/22 – Agent OE3 Webinar and Q&A

UPCOMING OUTAGES

- Saturday, December 19, 2015 from 9:00 pm to Sunday, December 20, 2015 at 1:00 pm

Upcoming Live Agent Q & A Session

Do you have a growing list of questions that need answers? Join us for a special live Q&A session on Tuesday, December 22, 2015 where agents can call in and ask any questions that need clarification or more information.

Mark your calendars:

Tuesday, December 22, 2015
1:00 – 2:00pm

In the meantime, you can also send us your open questions, comments, or issues you've been experiencing during this Open Enrollment period to OutreachandSales@covered.ca.gov, and we'll address them during this session.

Register [here](#). Dial-in information is available upon registration.

New Blog Post from Executive Director, Peter V. Lee

Covered California's Executive Director, Peter V. Lee has a new blog post, entitled [The Arc Bends Toward Justice](#). We encourage you to read this post. Peter discusses the great work of Covered California representatives and puts the efforts to expand health care access across California and the nation in broader context.

You can also access any of his past blog posts by clicking [Peter's Blog](#) in the top toolbar of this newsletter.

UnitedHealthcare's Solid Commitment to Covered California

PREVIOUS ISSUES

[December 1, 2015](#)
[November 17, 2015](#)
[November 3, 2015](#)
[October 29, 2015](#)



Our mission is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

CoveredCA.com
(800) 300-1506

Covered California's qualified health plan, UnitedHealthcare has recently been in the news, and we want to reassure our Certified Insurance Agents that they remain committed to Covered California and to agents. California's Individual Market is organized differently than other state exchanges and the federal health exchange which has allowed California to have a favorable risk pool of members. We believe UnitedHealthcare has priced appropriately for the costs they are projecting for 2016 in California and that they will likely have a different experience here than indicated in other states.

UnitedHealthcare has reassured the California Individual Marketplace that they are committed to enrolling and providing high-quality coverage for consumers in 2016 and agent commissions in California have not changed. For more information, visit www.uhone.com/broker.

Oscar Commissions Remain Unchanged

Oscar wants to reassure agents that commissions in California remain unchanged. For more information, visit www.HiOscar.com/brokers.

Improved Agent Service Hold Times & Service Center Holiday Hours

We are pleased to report the Agent Service Center's average hold times have been cut by more than half and are continuing to improve daily. We apologize for the inconvenience for the longer than usual hold times during this open enrollment period and appreciate your patience while we continue to ramp up.

Agent Service Center Hours

Monday thru Friday, 8:00 a.m. to 8:00 p.m.
Saturdays and Sundays, closed

Phone: (877)-453-9198

Correction the number that was published in the 12/4 Agent Alert is not the Agent Service Center Number. This number is specific to the CEC/PBE call center only. Please use only the number listed above. Same service centers hours apply.*

Special Holiday Hours

The Agent Service Center will be closed Friday, December 25 and January 1 and open with limited hours on Thursday, December 24 and December 31 from 8:00 a.m. to 4:30 p.m.

Click [here](#) for the Open Enrollment schedule.

Open Enrollment Prospecting Email and Postcard

An Open Enrollment prospecting marketing [email](#) and [postcard](#) went out to consumers at the end of last week. These two mailings target consumers who have not enrolled in a health plan through Covered California.

Each mailing highlights Covered California's offerings and includes details about the tax penalty for remaining uninsured. The email also includes links to our Shop & Compare, Find Local Help and Enroll Now resources so consumers can begin exploring their options before their time to enroll runs out on January 31st.

You are also invited to repurpose these postcards by co-branding them with your agency's information and sending them out to potential prospects. Copies of these mailings are available for your reference in the [Open Enrollment Toolkit](#).

AGENT AGREEMENT

Covered California to Decertify Agents with Unsigned Agent Agreements & Incomplete Voter Registration Training

We've made numerous attempts to contact agents via email to request signatures on the amended Agent Agreement and Voter Registration Training DocuSign package. A letter has gone out this week to those agents that have not yet signed the Agent Agreement or completed Voter Registration Training prompting them to complete these requirements or risk termination. **Covered California will begin decertifying agents that do not complete these requirements on December 15, 2015.**

If you have not yet signed the Agent Agreement amendment or completed Voter Registration Training, please check your email and sign and submit the DocuSign package that was issued via email in October. If you have not received the DocuSign package, please send an e-mail to agents@covered.ca.gov and include your current e-mail address so your DocuSign package can be resent.

If you'd like additional details about completing the Agent Agreement and Voter Registration Training requirement, please review the [original article](#) from the 10/29/15 Agent Briefing.

AGENT RESOURCES

Covered California Storefronts Increase Visibility in the Marketplace

The Covered California Storefront Program is designed to increase the visibility of free, local and confidential in-person enrollment assistance for consumers. Certified Insurance Agents that meet certain eligibility requirements can connect their business to the Covered California brand by electing to open a Storefront in their community. Participation in the program is free.

Covered California Storefronts provide a unique opportunity to connect with difficult-to-reach consumers and current members who want to review their options with certified and licensed professionals.

View our newly created [Storefront Tool Kit](#) to learn more about the Storefront eligibility and signage requirements. The tool kit also includes a link to the application, our consumer-facing [video](#) and our [User Guide](#) to illustrate how consumers connect to Covered California Storefronts! If you already participate in the Storefront program and would like to make any changes to your Storefront listing or remove your Storefront from our [Storefront Finder](#), submit a [Change Request Form](#) to our new Storefront email at Storefront@covered.ca.gov.

New Training Content for Outreach to the Lesbian, Gay, Bisexual, and Transgender (LGBT) Community



New resources have been developed to help agents reach LGBT consumers in the field in a relevant, culturally sensitive way. The resources include:

- A [training video](#) and [slide deck](#) which define the terms, identities and concepts associated with LGBT communities so you have the tools to communicate effectively. These pieces also highlight the systematic health care access barriers LGBT communities experience and identify practical tips for addressing LGBT-specific enrollment questions.
- [Sharable images](#) that you can use on your social media channels to create awareness about health coverage options available to LGBT communities, identify yourself as an LGBT-friendly enrollment assister, and encourage enrollment. Use the sample Facebook post included below, and the designated hashtags #BeOutBeHealthy and #GetCovered to join the conversation online.

Sample Facebook Post:

1 Day Left to #GetCovered for January 2016!
Contact me at <<email address>> if you are still interested in getting coverage that starts January

1st. #BeOutBeHealthy

Covered California Outreach and Sales Tools – Get yours today!



As a part of "Spotlight on Coverage" campaign, Covered California is now offering a new "Spotlight in a Box" for Agents. The box includes a miniature spotlight that can be used to project the Covered California "Enroll Now" logo in both indoor and outdoor spaces.

Our free posters and lawn signs are a great way to let the local community and consumers know that Open Enrollment is underway and that agents are available to help them enroll in a Covered California health plan. The posters include space for agents to include contact information at the bottom. Add arrows to the lawn signs and use them as directional signs for office or enrollment events.

Contact your local [regional field representative](#) to purchase a mini-spotlight or obtain posters and lawn signs today.

How to Find What You Need on CoveredCA.com

Our website has been reorganized to be more user-friendly for agents and consumers. While most of the changes affect how consumers interact with the

website, agents should note that resources can now be found by clicking “Enrollment Partners” in the footer of the CoveredCA.com website, which will direct you to the [Covered California Resources Page](#). From the Resources Page you should be able to find:

The [Partner Toolkit](#) which includes tools and resource videos, presentations, and advertising materials that you can use in your efforts to reach consumers.

The [Certified Insurance Agent page](#) which provides agents access to important information and practical materials needed to quote and enroll Individual and Small businesses or for any important updates related to training, certification and the Agent Agreement. This includes explanatory materials, health and dental offerings, forms and applications for small business and the Individual Marketplace.

Both the Partner Toolkit and the Certified Insurance Agent Page can be accessed by visiting [CoveredCA.com/resources](#) or by clicking “Enrollment Partners” in the footer of the CoveredCA.com website. We encourage you to visit the site today and get familiar with the available materials.

2016 Subsidy-Eligible Maps

[Subsidy-Eligible Geographic Information System \(GIS\) Maps](#) are now available! These maps identify targeted areas of remaining uninsured or privately insured consumers, representing Covered California subsidy-eligible target populations.

In addition, the maps identify locations of Covered California Agents and Community Partner Storefronts, Navigator Grant Program Entities, Certified Application Entities, Certified Insurance

Agents, and Community Outreach Network Partners.

Use the GIS Subsidy-Eligible Maps to help plan and strategize your outreach, education and enrollment efforts.

For any questions regarding the toolkit or new subsidy-eligible maps, please contact OutreachandSales@covered.ca.gov.

RENEWAL

Consent, Income and Tax Attestation Notice

In early December, Covered California began mailing notices to Covered California members that are at risk of losing their Advance Premium Tax Credit (APTC) and/or cost-sharing reductions for health insurance coverage in 2016.

A member's financial assistance may end because of one or more of the following reasons:

- Per law and regulations, you cannot initiate conversations regarding whether or not the consumer is a non-tax filer.
- The member's may not have filed a 2014 federal income tax return for their household to reconcile the financial assistance they used in 2014 to lower plan premium costs during 2014.
- The member's household income may be too high to qualify for APTC this year. Without taking action now, these members may lose their premium assistance including their federal tax credit and/or cost-sharing reductions (lower copayments, coinsurance and deductibles).

Please note: Per law and regulations, you cannot

initiate conversations regarding whether or not the consumer is a non-tax filer. Do not provide any tax filling advice under any circumstance or answer any tax filing questions – refer them to contact the main Covered California service center with the Primary Tax Filer (or their Authorized Representative) on the line.

Review the [notice](#) and [talking points](#) for guidance on how you can help members. This material can also be found in the [2015 – 2016 Renewal Toolkit](#).

SMALL BUSINESS

Special Enrollment Period for Small Business Program Ends December 15

The Covered California for Small Business Special Enrollment Period ends tomorrow, December 15, 2015. During the Special Enrollment Period, small businesses that have not previously met participation or contribution requirements are allowed to enroll for 2016 coverage. If you have a small business lead that would like to take advantage of this opportunity, please contact the Small Business Sales Team at 844-332-8384 as soon as possible.

SHOPWorks Postcard Promotion Still Available

Certified Insurance Agents that enroll a small group with Covered California for Small Business are eligible to receive a [50% discount](#) off the price of each postcard they send through [SHOPWorks](#). Certified Insurance Agents that sell small groups with 10+ employees will receive 1,000 SHOPWorks postcards free of charge for every qualified group.

This is a great opportunity for agents to promote their services and availability to small business owners in their local community and beyond! Check out the [SHOPWorks catalog](#) today. For more information about SHOPWorks, contact us via email at SHOPWorks@Covered.CA.gov or via phone at 844-332-8384.

Covered California's Agent Service Center

Phone: (877) 453-9198
Monday - Friday
8:00 a.m. - 6:00 p.m.

E-mail: Agents@covered.ca.gov

Check the [December Agent Service Center calendar](#) for availability.

Do you have suggestions for how we can make this newsletter better? Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our [Link To Us](#) webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.

Covered California™ 1601 Exposition Blvd. Sacramento, CA 95815 **CoveredCA.com**

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