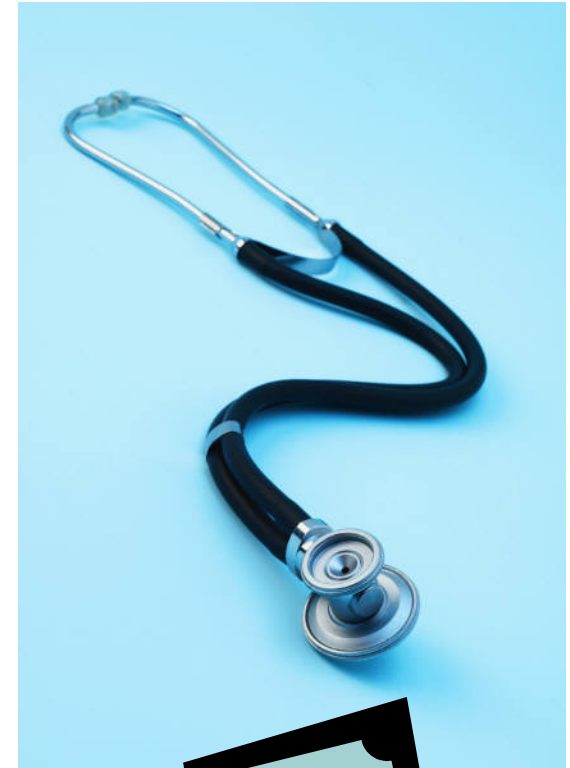


Covered California Training Webinar

September 23rd, 2014

What is the Affordable Care Act?

- The Patient Protection and Affordable Care Act, also known as the Affordable Care Act (ACA), was signed into law in March 2010.
- Made significant changes to the way health insurance is provided and paid for in the United States:
 - No denying coverage based on pre-existing condition
 - New requirement that nearly everyone have coverage
 - Creation of “marketplaces” for consumers to shop and enroll in health plans



What is Covered California?



- Health insurance marketplace established under the federal Patient Protection and Affordable Care Act
- Individuals and small businesses can compare different health insurance companies and learn whether they qualify for federal subsidies and tax credits
- Individuals are able to find out if they are eligible for low-cost or no-cost health coverage through Medi-Cal
- Part of the state of California and is overseen by an independent board appointed by the governor and the Legislature



Eligibility

Who is eligible?

- All legal residents of California.

Who is not?

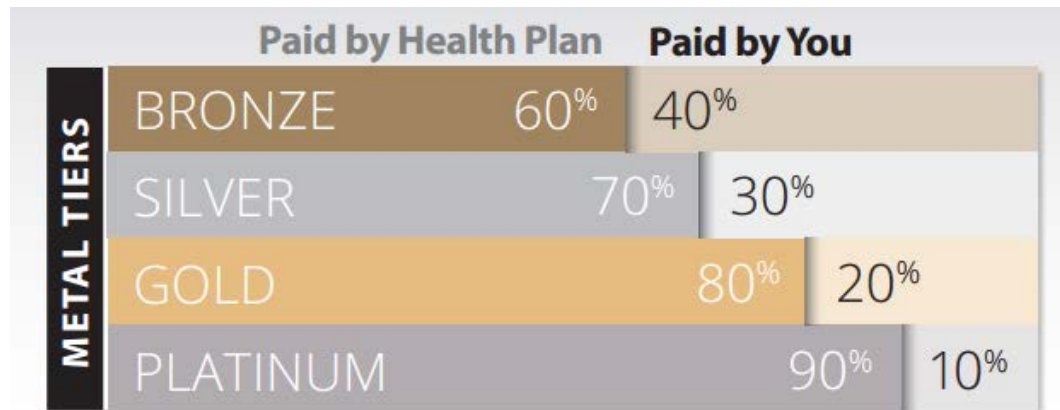
- Undocumented immigrants.
- Currently incarcerated individuals.



Financial Assistance: Premium Assistance

Number of People in Your Household	Annual Household Income	
	Medi-Cal	Premium Assistance
1	\$0 - \$15,856	\$15,856 - \$45,960
2	\$0 - \$21,404	\$21,404 - \$62,040
3	\$0 - \$26,951	\$26,951 - \$78,120
4	\$0 - \$32,499	\$32,499 - \$94,200
5	\$0 - \$38,047	\$38,047 - \$110,280

Metal Tiers



Bronze plans have the lowest premiums but highest out-of-pocket costs. This means the consumer will have to pay a higher share of costs when he/she uses services.

People who qualify for a cost-sharing reduction must enroll in a silver-level plan to take advantage of it.

Premiums are higher for plans that pay more out-of-pocket medical costs (Premium, Gold).

Platinum plans have the highest premiums but the lowest out-of-pocket costs. This means the plan will cover more of the costs when a consumer uses services.

2015 STANDARD BENEFIT DESIGNS BY METAL TIER

Coverage Category	Bronze	Silver	Gold	Platinum
	Covers 60% average annual cost	Covers 70% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Preventive Care Copay*	No cost	No cost	No cost	No cost
Primary Care Visit Copay	\$60 for 3 visits	\$45	\$30	\$20
Specialty Care Visit Copay	\$70	\$65	\$50	\$40
Urgent Care Visit Copay	\$120	\$90	\$60	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
Lab Testing Copay	30%	\$45	\$30	\$20
X-Ray Copay	30%	\$65	\$50	\$40
Generic Medicine Copay	\$15 or less	\$15 or less	\$15 or less	\$5 or less
Annual Out-of-Pocket Maximum Individual and Family	\$6,250 individual and \$12,500 family	\$6,250 individual and \$12,500 family	\$6,250 individual and \$12,500 family	\$4,000 individual and \$8,000 family

*In most situations, this is true for one visit per year.

Financial Assistance: Enhanced Silver Plans

2015 STANDARD BENEFIT DESIGNS BY INCOME			
Coverage Category	Enhanced Silver 94	Enhanced Silver 87	Enhanced Silver 73
Eligibility Based on Income and Premium Assistance	Covers 94% average annual cost	Covers 87% average annual cost	Covers 73% average annual cost
Single Income Ranges	up to \$17,235 (≤150% FPL)	\$17,236 to \$22,980 (>150% to ≤200% FPL)	\$22,981 to \$28,725 (>200% to ≤250% FPL)
Annual Wellness Exam	\$0	\$0	\$0
Primary Care Visit	\$3	\$15	\$40
Specialist Visit	\$5	\$20	\$50
Laboratory Tests	\$3	\$15	\$40
X-Rays and Diagnostics	\$5	\$20	\$50
Imaging	10%	15%	30%
Generic Drugs	\$3	\$5	\$15 or less
Annual Out-of-Pocket Maximum Individual and Family	\$2,250 individual and \$4,500 family	\$2,250 individual and \$4,500 family	\$5,200 individual and \$10,400 family

10 Essential Benefits

- 
- 1 Ambulatory patient services**
 - 2 Emergency services**
 - 3 Hospitalization**
 - 4 Maternity and newborn care**
 - 5 Mental health and substance use disorder services, including behavioral health treatment**
 - 6 Prescription drugs**
 - 7 Rehabilitative and habilitative services and devices**
 - 8 Laboratory services**
 - 9 Preventive and wellness services and chronic disease management**
 - 10 Pediatric services**



Health Plans Offered

- Health plans offered and rates are based on region
- California divided into 19 pricing regions
- Anthem Blue Cross of California
- Blue Shield of California
- Chinese Community Health Plan
- Health Net
- Kaiser Permanente
- L.A. Care Health Plan
- Molina Healthcare
- Sharp Health Plan
- Valley Health Plan
- Western Health Advantage



Medi-Cal



- If you earn **\$15,856** or less, you may be eligible for free/reduced insurance under Medi-Cal.
- Applying at Covered California will allow you to see if you're eligible for Medi-Cal.



Special Enrollment



Special
ent Qualifying Life



Special
rollment FAQ Engl



Special
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Qualifying Life Events

- **Marriage** or entering a **domestic partnership**.
- **Having or adopting a child**.
- **Changing where you live**, giving you access to Covered California health insurance plans.
- **Losing your health coverage**.
- **Change in income**
- **Gaining citizenship, national or lawfully present status**. Change of status between any of these will not qualify.





Penalties and Exemptions

- If not enrolled by April 15, 2014, you will owe a penalty of **\$95** or **1% of income**, whichever is greater.
- If not enrolled in 2015, the penalty increases to **\$325** or **2% of income**, whichever is greater.

$$\text{Tax penalty} = \begin{matrix} \text{Shared} \\ \text{Responsibility} \\ \text{Payment} \end{matrix} = \begin{matrix} \text{Shared} \\ \text{Responsibility} \\ \text{Fee} \end{matrix}$$

Calculating the payment: <http://www.irs.gov/uac/ACA-Individual-Shared-Responsibility-Provision-Calculating-the-Payment>



Exemptions

- Covered CA does not run the exemption process
- Exemption applications are available from the federal government:

<https://www.healthcare.gov/exemptions/>



- 8 ways to qualify for an exemption
- 14 additional hardship exemptions

Sample exemptions

You may qualify for an exemption if:

- You're uninsured for less than 3 months of the year
- The lowest-priced coverage available to you would cost more than 8% of your household income
- You don't have to file a tax return because your income is too low
- You were homeless.
- You were evicted in the past 6 months or were facing eviction or foreclosure.
- You filed for bankruptcy in the last 6 months.

Important Dates



Open Enrollment:

- November 15th, 2014 – February 15th, 2015

Special Enrollment:

- Now- November 14th, 2014
- February 16th, 2015-Next open enrollment (Fall 2015)



Dental Plans

- Dental Plans for children are included in Covered CA health plans as a essential benefit
- The family dental plans are option and intended to offer affordable dental coverage for adults
- Dental Plans will be added in early 2015

Optional Family Dental Plans

Access Dental Plan

Anthem Blue Cross

Blue Shield of California

Delta Dental of California

Dental Health Services

Premier Access



Pediatric dental coverage

Embedded with Covered CA's health insurance plans

Health Insurance Plan Selected	Pediatric Dental Coverage Embedded into Health Insurance Plan
Anthem Blue Cross of California	Anthem Blue Cross
Blue Shield of California	Blue Shield of California
Chinese Community Health Plan	Delta Dental of California
Health Net	Dental Benefit Providers
Kaiser Permanente	Delta Dental of California
L.A. Care Health Plan	Liberty Dental Plan
Molina Healthcare	California Dental Network
Sharp Health Plan	Access Dental Plan
Valley Health Plan	Liberty Dental Plan
Western Health Advantage	Premier Access



Renewal Process

- In August, members who did not provide consent to verify household income received:
 - A letter asking for authorization to verify household income with the Federal government (NOD 11, code in lower left corner)
 - With consent, Covered California will be able to automatically determine eligibility (Covered California or Medi-Cal) and federal premium assistance amount (APTC)

Renewal Process (cont.)

- Starting in October: Covered California members will be receiving a series of letters specific to renewing their health insurance coverage
- Members who take no action will be automatically renewed into the same health plan and metal tier for calendar year 2015
- Members who take no action within 30 days of receipt of the Covered California renewal letter will have their eligibility and premium assistance amount recalculated

Renewal Process (cont.)

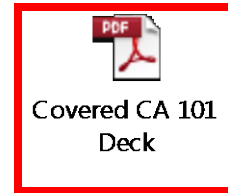
- Five (5) letters specific to renewing coverage for calendar year 2015 include:
 1. Early October - Time to Renew letter
 - Instructions on how to renew coverage
 - Member's 2014 plan selected and 2014 premium assistance amount
 - Certified Enrollment Counselor or Certified Agent who assisted the member last year
 2. November 1 - Co-branded renewal letter from the health plan
 - Member's 2014 and 2015 premium amounts and description of difference
 - Member's 2014 premium assistance amount
 - Directions to the Shop and Compare tool at CoveredCA.com to see the full range of 2015 plans, rates and to calculate net premium

Renewal Process (cont.)

3. Mid-November - 2015 Welcome letter
 - Confirmation of member's eligibility
 - 2015 premium assistance amount
4. Mid-November - 2015 Congratulations letter
 - Confirmation of the health plan selected
 - Member's 2015 premium amount and 2015 premium assistance amount
5. Late December - Invoice from the health plan
 - Member's 2015 monthly net premium
 - Instructions: Premium payments go to the health plan not Covered California

Resources

- Covered CA 101 Deck for presentations



- Job Aid: Contacts and Resources

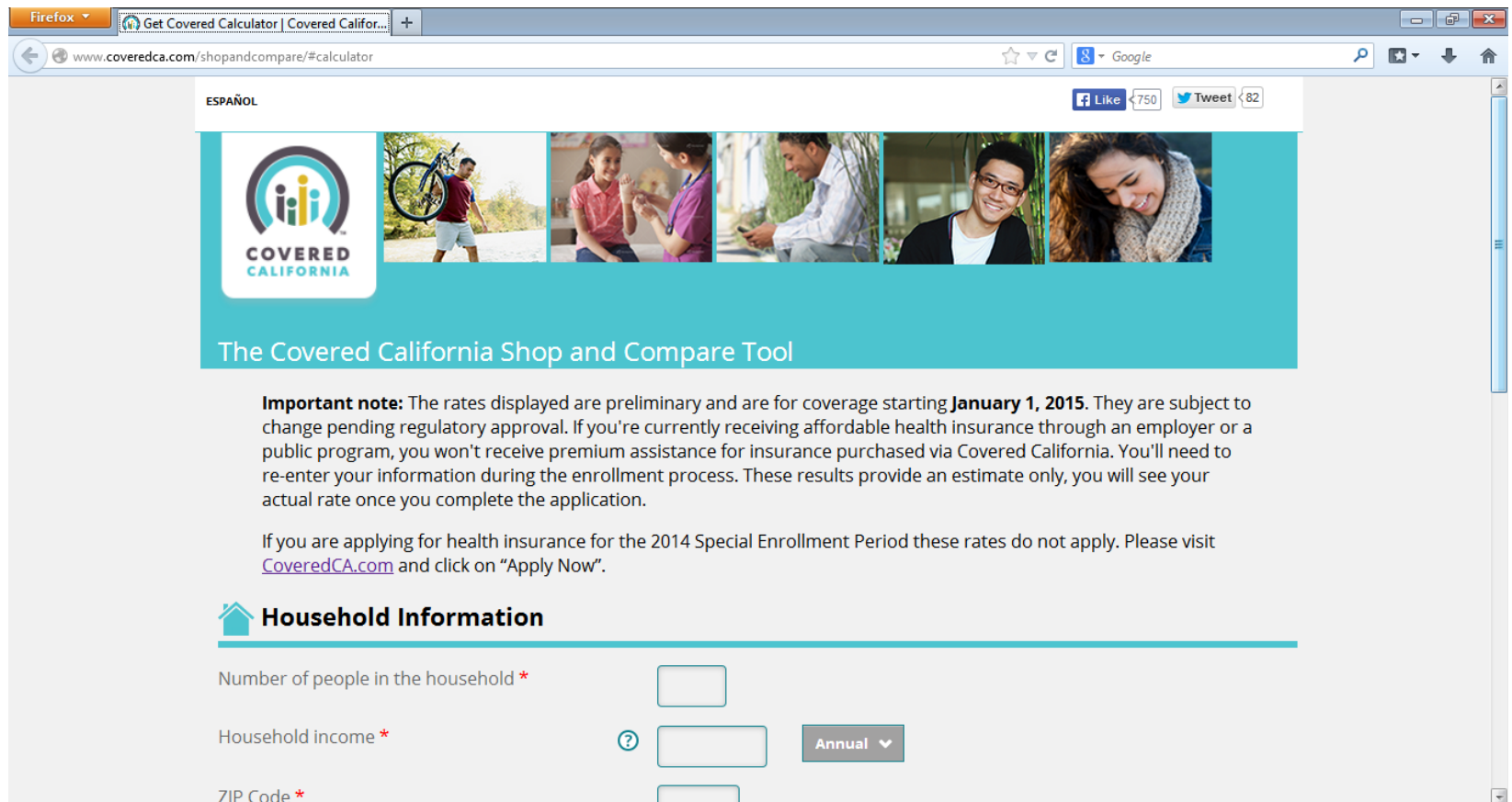


- Job Aid: Glossary of Terms









Shop and Compare Tool: (website or mobile app)

<http://www.coveredca.com/shopandcompare/#calculator>



Firefox | Get Covered Calculator | Covered Califor... | www.coveredca.com/shopandcompare/#calculator | Google

ESPAÑOL | Like 750 | Tweet 82


The Covered California Shop and Compare Tool

Important note: The rates displayed are preliminary and are for coverage starting **January 1, 2015**. They are subject to change pending regulatory approval. If you're currently receiving affordable health insurance through an employer or a public program, you won't receive premium assistance for insurance purchased via Covered California. You'll need to re-enter your information during the enrollment process. These results provide an estimate only, you will see your actual rate once you complete the application.

If you are applying for health insurance for the 2014 Special Enrollment Period these rates do not apply. Please visit CoveredCA.com and click on "Apply Now".

Household Information

Number of people in the household *

Household income *  Annual

ZIP Code *

Update your mobile application to ensure most updated 2015 rates are utilized

Certified Enrollment Entity website:

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

Firefox | Home Page - Certified Enrollment Entity... | +

https://ipas.ccgrantsandassisters.org | Google

Login



Certified Enrollment Entity Application



[Agents Start Here »](#)

[Entities Start Here »](#)

[Started? Login Here »](#)

A) Covered California Resources

1. CEC Verification System Overview
2. Live Demo of CoveredCA.com - A day in the Life
3. Resource Directory for CEC
4. Resource Directory for CEE
5. Resource Directory for Consumers
6. LOI - Enrollment Assistance Form

B) Program Update Webinars

To watch the recorded webinars, you must have:

1. Windows Media Player 9 or higher

E) CoveredCA.com Forms

1. Payment Reconciliation – Request for Research
2. Authorization for Enrollment Assistance Form

F) Covered California - Job Aids

1. Guide for creating an Individual Application
2. Job Aids for CEE
3. Job Aids for CEC
4. Report change - Remove a Household member
5. Effect Enrollment date for Applications
6. Add New Individual Link Screen flow

J) CEE Application Toolkit

1. Application Change Request Form
2. CEE Agreement
3. State of California Payee Data Record
4. CEE and CEC Timeline
5. Update to CEE Agreement Disclosure
6. CEE Application Worksheet
7. CEE Application Checklist

K) CEC Application Toolkit

1. CEC Agreement

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

**Resources listed
under F - I**

F) Covered California - Job Aids

1. Guide for creating an Individual Application
2. Job Aids for CEE
3. Job Aids for CEC
4. Report change - Remove a Household member
5. Effect Enrollment date for Applications
6. Add New Individual Link Screen flow
7. Special Enrollment Processing
8. Delegating and Removing Delegation
9. Logging into CoveredCA.com
10. Income pages in CalHEERS
11. Identity Proofing in CalHEERS
12. General immigration notice
13. Citizenship & Lawful Presence - Talking Points
14. Categories of Lawful Presence Documentation
15. Commonly Used Immigration Documents
16. Job Aid: Create an Individual Account
17. Job Aid: Uploading Verification Documents

G) Covered California – FAQs

1. Immigration – FAQs
2. Immigration Spanish – FAQs
3. Student - FAQs
4. Special Enrollment - FAQs
5. Special Enrollment Spanish - FAQs
6. Lawfully Present FAQ

H) Welcome to Answers

1. Young Adults and Students
2. Immigration Status
3. Immigration Status (Spanish)

I) Consumer Resources

1. Covered California FAQs
2. FAQs-Transitions,Conversions,Cancellations
3. FAQs on Application Status
4. Enrollment Deadlines and Payment Dates
5. How do I start using my coverage?
6. Health Plan Reference Guide
7. Medi-Cal Managed Care Health Plan Directory
8. Programs for People living with HIV and AIDS
9. Programs for People living with HIV and AIDS



Outreach Strategies & Tips

- Two person tabling method: one person seeks consumers and sends to other person manning table
- Engage consumers by asking questions that cannot be answered with a yes or no



Data-gathering

- Upcoming events (not mandatory)
- Reporting Activities (mandatory for CSHA subcontractors)

Questions?

Thank you!