



Consent for Verification and Tax Attestation Quick Guide for Certified Enrollers

Overview

Covered CA sends a notice to consumers to notify them they are at risk of losing their Advance Premium Tax Credit (APTC) or cost-sharing reductions for health coverage through Covered CA. Due to tax laws, staff will not know which consumers were sent a notice, so we are unable to advise our certified enrollers which of their consumers were sent a notice.

Consumers will receive [this notice](#) due to one or more of the following reasons. The consumer received premium tax credits the previous year and:

- the previous year **did not file** a federal tax return
- filed a federal tax return, but **did not include** IRS Form 8962 with their return
- asked the IRS for an extension **but has yet to file** their previous year's tax return, including their IRS Form 8962

Consumers were advised to contact Covered CA or their certified enroller for assistance in updating their Consent for Verification and Tax Filing Attestation or to check their income and family size.

Guidance

- If a consumer indicates they are contacting you about the [notice](#) they received, offer to review their Consent for Verification and income and family size information with them.
- If the consumer **specifically** says they would like to provide attestation that they filed their taxes or they need help, they may contact their certified enroller.
 - You can assist them by logging in to their [CoveredCA.com Account](#). [See steps below](#) on the ["How to Help"](#) subsection.
- Do not provide any tax filling advice under any circumstance or answer any tax filing questions – refer them to a tax professional.
- To protect consumer's privacy, the notice will NOT be located under **Documents and Correspondence** and certified enrollers will not be able to identify recipients.

Background

A consumer who applied for Covered California and received APTC during the coverage year is required to file taxes. The IRS reports to CalHEERS when an individual did not file taxes for a year in which they received APTC. CalHEERS will use this information to update APTC eligibility for existing consumers and determine APTC eligibility for new consumers.



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Possible Scenarios

Review the scenarios below to understand the impact to consumers:

Scenario #1:

- Existing APTC eligible consumers that did not file taxes for a previous coverage year must file taxes to continue eligibility for APTC
 - These consumers will have their eligibility automatically re-determined by CalHEERS
 - The redetermination may result in the discontinuance of APTC eligibility in the current year if the consumer did not file taxes for a previous coverage year.

Scenario #2:

- Existing APTC eligible consumers who Report a Change will receive an ineligible status if they did not file taxes for a previous coverage year.

Scenario #3:

- Consumers renewing coverage and seeking premium assistance will receive an ineligible status if they did not file taxes for a previous coverage year.

How to help

- If the consumer is determined ineligible for APTC due to their Non-Tax Filer status, they may self-attest to having filed taxes in the application on the *Update Consent for Verification and Tax Filing Attestation* page.
- **Update Consent for Verification and Tax Filing Attestation** link can be accessed in the *Account Information* section on the Consumer Home Page.
- The link displays after login for subsidized cases (financial assistance) with an application status of *Submitted*. The links do not display if the application type is an unsubsidized Covered California Plan only (no financial assistance).

Consumers may update their consent for verification at any time to allow Covered CA to review their tax information during the annual enrollment period.

Mixed Households

Certified enrollers can update consent for verification and/or tax filing attestation for mixed household cases only if no other changes that re-determine eligibility are needed:

If other changes that will re-determine eligibility are needed:

- Update tax filing attestation for the consumer and then refer them to their [local county office](#) for any other changes that would re-determine eligibility.



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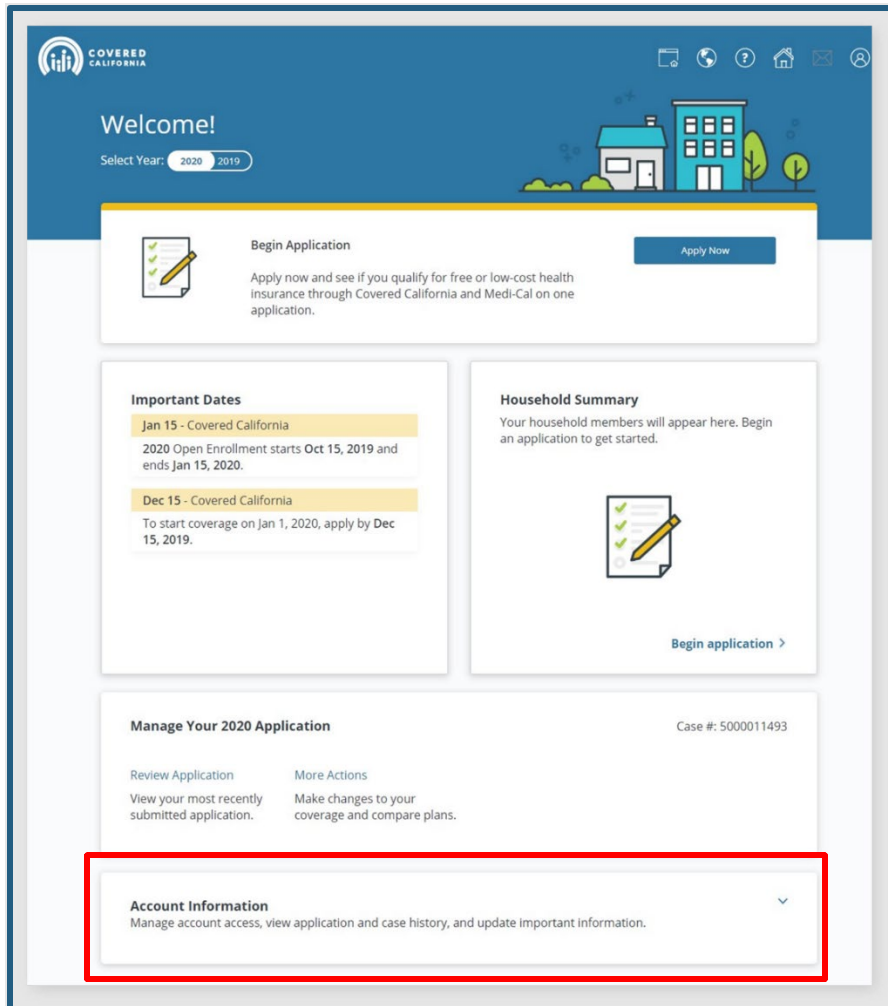
- Consumers also have the option to update all of their information (including tax filing attestation) through their online account.
 - If the caller makes changes themselves, encourage them to call the county after 5 business days to confirm that their changes were received.

When referring the consumer to their local county office, you can tell the consumer to let the county representative know which additional changes they need to make.

Steps

Follow these steps to assist a consumer with attesting to having filed taxes for a previous coverage year in which they received APTC:

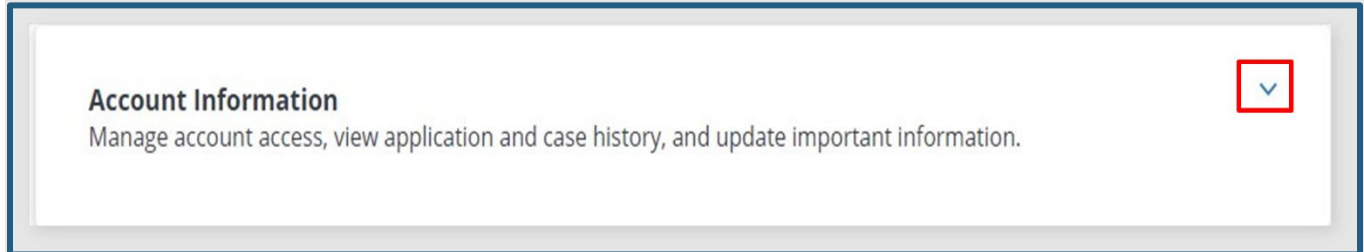
1. Locate the *Account Information* section on the Consumer Home page.



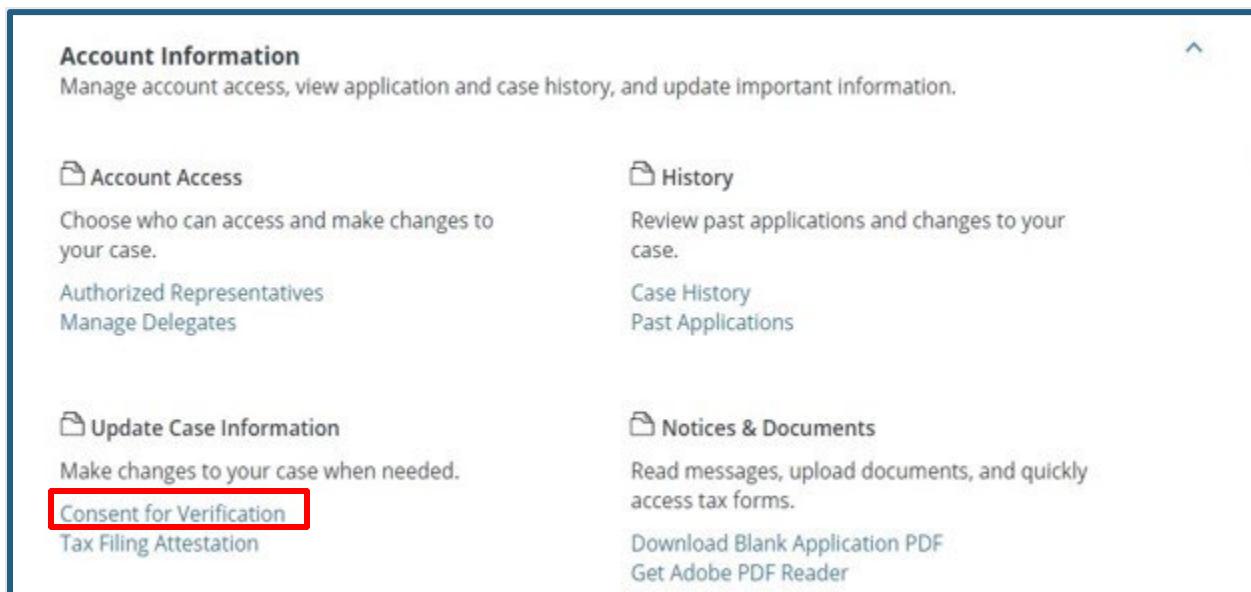


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- Click the caret to expand the section. The **Update Consent for Verification** and **Tax Filing Attestation** links display the under the Update Case Information subsection.



- Clicking the **Consent for Verification** link navigates the user to the *Update Consent for Verification* page where the consumer may update their consent for verification.



- You currently have given consent for Covered CA to evaluate your tax return at renewal time until the year field displays with the current year plus the number of years selected in the **Update my Consent for:** field.
 - Consumers can give Covered CA consent to use their tax return at renewal each year, for up to 5 years. The number of consent years displayed in the **Update my Consent for:** dropdown defaults to 5 years, regardless of the current consent year.
- To update the consent year, select the number of years from the dropdown next to the **Update my Consent for:** dropdown. Consumers can select 0-5 years from the dropdown.

Example: In this illustration, the consumer agreed to have their tax return evaluated 5 years from 2014. When the consumer submitted their update, the year the verification will expire is



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indicated: *You currently have given consent for Covered California to evaluate your tax return at renewal time until the year: 2019*

Note: If 0 Years is selected from the **Update my Consent for:** dropdown, the *Are you sure you want to select 0 years?* confirmation popup appears.

- Click the **Yes** button to confirm consent for 0 years. Click the **No** button to return to the Update Consent and Attestation page to make another selection from the Update my Consent for: dropdown.

Are you sure you want to select 0 years?

By selecting 0 years, we will not be able to see what programs you qualify for such as, help paying for your health insurance (federal tax credits and/or lower cost sharing). If you do not give consent to evaluate your tax return, then Covered California will re-enroll you in your same health plan but without any assistance with your monthly premiums.

For Medi-Cal renewals, we will continue to evaluate your renewal for Medi-Cal Only.

- Click the **Update** button to update the number of consent years.

Note: Clicking the **Update** button redetermines eligibility and navigates to the Consumer Home page.

Updating Tax Filing Attestation

Clicking the **Tax Filing Attestation** link navigates the user to the *Update Tax Filing Attestation* page where the consumer can attest to having filed and/or is planning to file their taxes.

A consumer who received premium assistance is required to file taxes. When eligibility is determined, the IRS may report the consumer did not file taxes and CalHEERS will return an ineligible status. However, consumers may self-attest to having filed taxes on the *Update Tax Filing Attestation* page.

- Click the **Tax Filing Attestation** link in the *Update Case Information* subsection of the Account Information section on the Consumer Home page.



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2. On the *Tax Filing Attestation* page, the consumer can attest to having filed and/or planning to file taxes.
3. Messaging displays informing consumers who receive financial help that taxes must be filed every year. Consumers not filing taxes for two consecutive tax years do not receive financial help in the future.



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- Clicking the **Tax Filing Attestation** checkbox updates the tax filing information received from the IRS. Check the I got financial help to lower my costs for health insurance. The tax filer for my household has filed or is planning to file, a federal and state income tax return for these benefit years. box.
- Clicking the **Update** button re-determines eligibility for the consumer and navigates the consumer to the Household Eligibility Results Summary page.



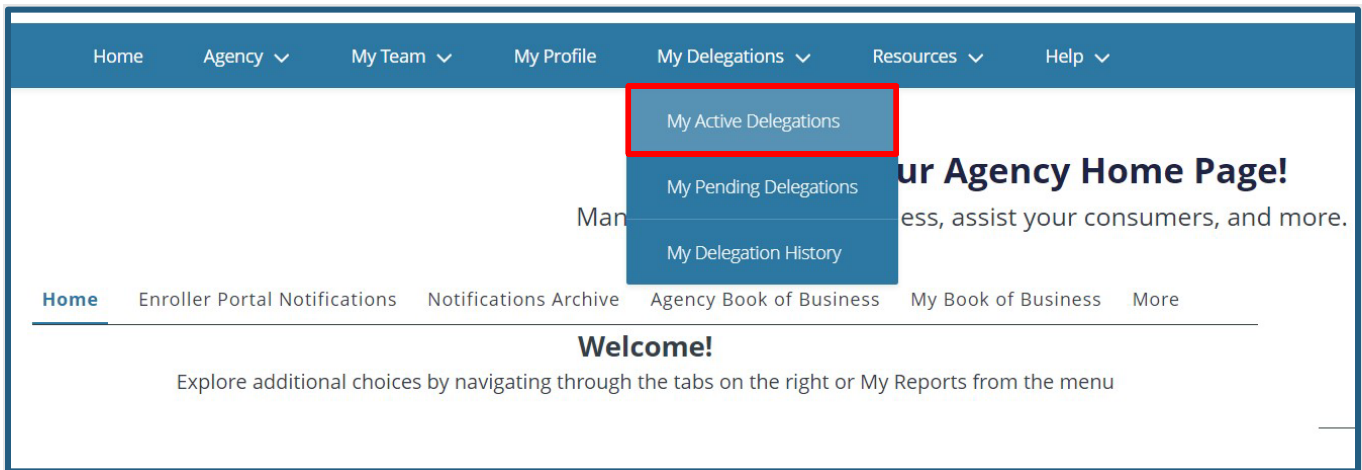
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Updating Consent for Verification

Enrollers can follow the steps below to verify whether a consumer needs to update their consent for verification.

Note: Due to the list view limitation of 2000 rows, the preferred method for enrollers with a large book of business is to utilize the **My Reports** link and export their book of business to filter and search for consumers with consent needing updating.

1. On the Enroller Portal home page, click **My Active Delegations**



2. The enroller's Book of Business displays. Find the *Consent Valid Through Coverage Year* field to determine the year of expiration for that consumer's consent.

	Consumer Contact ↑	CalHEERS Case/...	Phone	Email	Household Eligibility	Consent Val...	Delegation Start Date
1	☐ Annett Casper	5193229750		annett.casper@gmail.com	CoveredCA Only	2028	2/27/2023 11:19 AM
2	☐ Antonia Luelwitz	5193229360			CoveredCA Only	2028	2/27/2023 5:39 AM
3	☐ Bob Kreiger	5193229461		bob.kreiger@gmail.com	CoveredCA Only	2028	2/27/2023 6:57 AM
4	☐ Chang Ullrich	5193229485		chang.ullrich@gmail.com	CoveredCA Only	2028	2/27/2023 7:27 AM
5	☐ Clyde Tromp	5193229775		clyde.tromp@gmail.com	CoveredCA Only	2028	2/27/2023 11:34 AM

Note: The *Consent Valid Through Coverage Year* field can also be found by scrolling right on the Book of Business that is displayed on the home page.