



Enrollment Grouping Quick Guide Certified Enrollers

Overview

The custom grouping functionality has been enhanced to reflect the new look of the application. Additional messaging has been incorporated to ensure enrollers can assist consumers with making the best choice for their household.

Enhanced Messaging for Enrollment Grouping

The **Choose Enrollment Groups** page displays after the consumer submits an application for coverage and then reaches the **Household Eligibility Results Summary** page.

The application will group household members into separate groups based on unsubsidized, subsidized, American Indian/Alaska Native or Medi-Cal eligible groupings. **The first choice displayed is always the recommended grouping.**

Examples of an enrollment group could include:

- Household members with Advanced Premium Tax Credits (APTC) with American Indian/Alaska Native Cost-Sharing Reduction. See “Dan” in the picture.
- A household member with a Covered California Plan with Advanced Premium Tax Credits. See “Thao” in the picture.
- Household members who have a County Enrollment whether for regular Medi-Cal or Medi-Cal Access Program (MCAP) or another program. See “Child” in the picture

Choose Enrollment Groups

Next, you can choose which household members enroll in the same plan together.
We've grouped your household members based on each person's eligibility determination

Enrollment Group 1 Tax Credit Amount
\$178.33

Advanced Premium Tax Credits with American Indian/Alaska Native Cost-Sharing Reduction

| Household Member | Program |
|------------------|---|
| Dan C. 40 yrs | Premium Assistance / Enhanced Silver Benefits |

Some of your household members indicated that they are federally recognized American Indian or Alaska Natives. They have been grouped together because they are eligible for specific plans with lower out-of-pocket costs. Other members of the household are not eligible for these plans and cannot choose them.

If you would like to group your household in a different way, use the "Edit Groups" button below. Please note that if you choose to group federally recognized American Indian or Alaska Native household members with other household members, this new group will not be able to enroll in the specific plans with lower out-of-pocket costs.

Enrollment Group 2 Tax Credit Amount
\$171.64

Covered California Plan with Advanced Premium Tax Credits

| Household Member | Program |
|-------------------|--------------------|
| Thao C. 35 yrs | Premium Assistance |

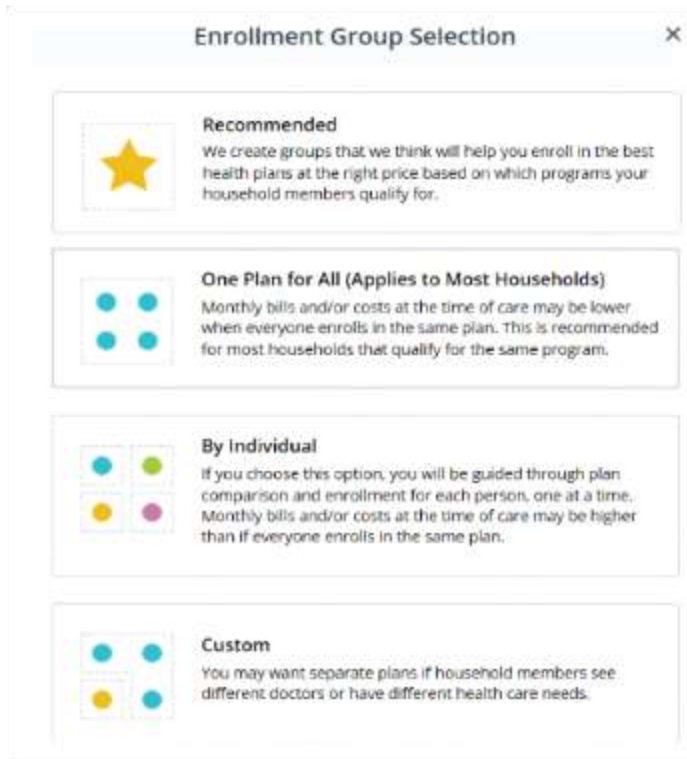
County Enrollment

These household members will enroll in a health plan through their county. Their local county office will contact them soon.

| Household Member | Program |
|--------------------|----------|
| Child C. 14 yrs | Medi-Cal |

[Edit Groups](#) [Continue](#)

Enrollment Grouping Quick Guide Certified Enrollers



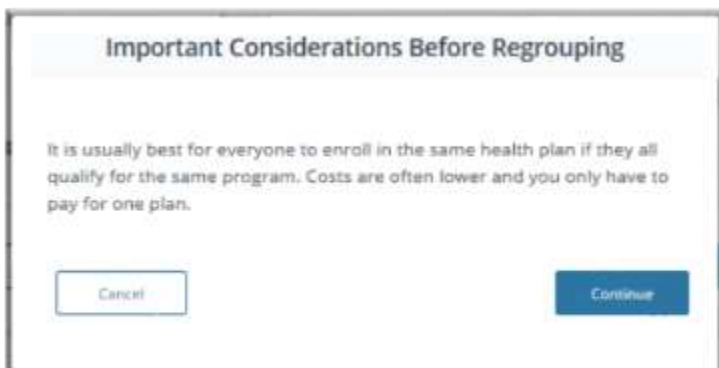
The system first displays the **Recommended** grouping for the consumers. You can modify the groupings to fit the consumer’s situation. When the consumer wants to modify the grouping, you can click the **“Edit Groups”** button. The following screen shows as a pop-up when you select the **“Edit Groups”** button.

“One Plan for All” means that consumers who qualify for the same programs will be grouped together for enrollment into the same plan. Note that County-only eligible members cannot be grouped with Covered California members.

“By Individual” groups each household member in their own group. Plan selection will be chosen one at a time for each consumer.

The **“Custom”** grouping allows household members to be in a separate group based on the individual situation, such as when a doctor is only available in a specific plan.

Note: If you need to change the groups, it must be done prior to enrolling in a plan. The system provides easy to follow steps for re-grouping the household members.



While the application does allow for customized grouping, there are new messages that will display if the grouping results in higher costs or reduction in benefits. The **“Important Considerations before Regrouping”** message displays as a notification that the initial suggested enrollment grouping is usually the most beneficial to the consumer.



Enrollment Grouping Quick Guide Certified Enrollers

Another example of this message is in the event the household has American Indian/Alaskan Native household members.

The “**Important Considerations before Regrouping**” message specifically calls out when an American Indian/Alaskan Native household member is grouped with other family members. In this situation, the extra benefits of lower out of pocket payments for the American Indian/Alaska Native member will not be a part of the new grouping, so the household cost will rise.

If a consumer decides to proceed with this grouping, another message will be displayed on the enrollment grouping page like the one pictured below. It is important to note that it is the consumer’s choice to proceed with the least beneficial grouping.

Important Considerations Before Regrouping

It is usually best for everyone to enroll in the same health plan if they all qualify for the same program. Costs are often lower and you only have to pay for one plan.

However, some or all members of your household indicated that they are federally recognized American Indian or Alaska Natives. These household members have been grouped together as they are eligible for special 'AI/AN' plans with lower out-of-pocket costs designed for American Indian or Alaska Natives only.

If you choose to group federally recognized American Indian or Alaska Native household members with non-American Indian or Alaska Native household members, this new group will not be able to enroll in the AI/AN plans.

Enrollment Group 1

Covered California Plan with Advanced Premium Tax Credits/Cost-Sharing Reduction

Tax Credit Amount: **\$530.69**

Some household members will not receive benefits that they were determined eligible for. This is because you have the group members who are not covered in the same plan.

| Household Member | Program |
|------------------|--------------------|
| 40 yrs | Premium Assistance |
| 40 yrs | Premium Assistance |

After confirming the enrollment grouping of choice, the **Enrollment Grouping** page will display the household members by group, with the APTC that each group qualifies. They are then prompted to proceed with plan selection by selecting the “**Choose Health Plan**” button.