



Consumer Renewal Journey

The Outreach and Sales Distribution Services Team

10.13.2017

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Agenda

1. Tools & Resources
2. Consumer Renewal Journey
3. Renewal Online Application Walkthrough
4. Sales Updates

TOOLS & RESOURCES

Tools & Resources: Support

Certified Enrollers have the support they need during Renewal and Open Enrollment

- Additional Service Center Representatives
- Covered California Field Team & Account Services Team
- CalHEERS system improvements
- Enrollment Partner Tool Kits
- Online Resources
- Webinars



Tools & Resources: What You Need to Know



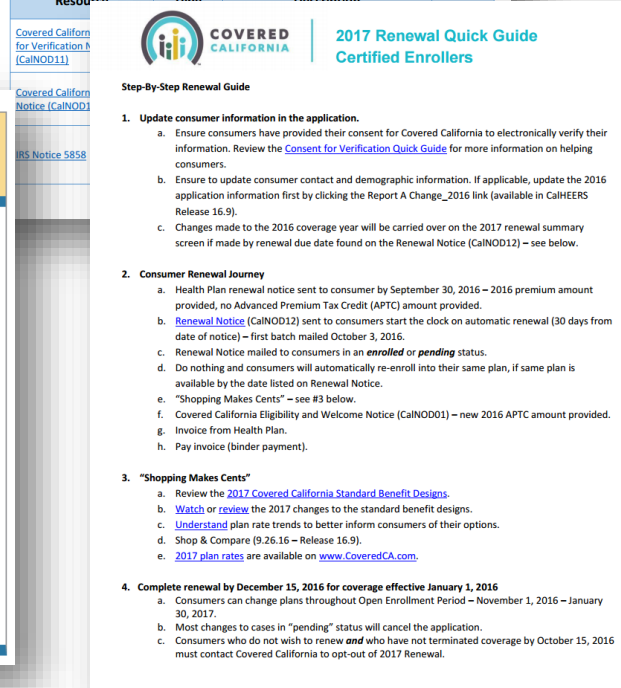
The screenshot shows the Covered California website's resources page. The navigation bar includes 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS' tabs, along with 'Account Sign In | Español' and a search bar. Below the navigation, there are links for 'Get Coverage', 'Members', and 'Find Help'. The main content area is titled 'Certified Insurance Agent and Certified Enrollment Partner Resources' and features a photo of three people in a meeting. To the right of the photo are three icons: 'Certified Insurance Agents', 'Community Enrollment Partners', and 'Partner Tool Kit', which is circled in red.



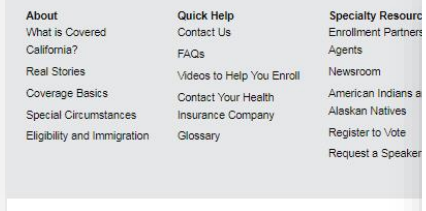
The screenshot shows the '2017 Renewal Tool Kit' page. It features the Covered California logo and the title '2017 Renewal Tool Kit'. Below the title is a description: 'A "one-stop shop" for information and resources in order to support Covered California members through the renewal process. Check back frequently for updates.' A table titled 'Renewal' lists various resources with columns for 'Resource', 'Type', 'Description', and 'Date Updated'.

Resource	Type	Description	Date Updated
Renewal Quick Guide	Quick Guide	Tips and reminders for the renewal process including links and information on Renewal Notices.	9/9/2016
Consent for Verification Quick Guide	Quick Guide	Information on consumer consent for verification to avoid loss of Advanced Premium Tax Credit (APTC) or Cost-Sharing Reductions in 2017.	9/1/2016
Non-Tax Filer Quick Guide	Quick Guide	Quick facts about renewal implications for non-tax filers and a link to the IRS page for more information on IRS Notice 5858.	9/9/2016
2017 Delegation and Delegation Change	Policy	Guidance on consumer delegation for Certified Enrollers.	9/13/2016
Job Aid: Create an Individual Account	Job Aid	Instructions for how to create a consumer account and link it to an existing case via an Access Code.	7/9/2014

Resource	Type	Description	Date
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The screenshot shows the '2017 Renewal Quick Guide Certified Enrollers' page. It features the Covered California logo and the title '2017 Renewal Quick Guide Certified Enrollers'. Below the title is a 'Step-By-Step Renewal Guide' with four main steps: 1. Update consumer information in the application, 2. Consumer Renewal Journey, 3. Shopping Makes Cents, and 4. Complete renewal by December 15, 2016 for coverage effective January 1, 2016. Each step includes detailed sub-steps and links to relevant resources.



The screenshot shows the footer of the Covered California website. It is organized into three columns: 'About' (What is Covered California?, Real Stories, Coverage Basics, Special Circumstances, Eligibility and Immigration), 'Quick Help' (Contact Us, FAQs, Videos to Help You Enroll, Contact Your Health Insurance Company, Glossary), and 'Specialty Resources' (Enrollment Partners Agents, Newsroom, American Indians & Alaskan Natives, Register to Vote, Request a Speaker).



The screenshot shows the 'Tool Kits for Enrollers' page. It features a header with a wrench and screwdriver icon and the title 'Tool Kits for Enrollers'. Below the header is a list of tool kits: '2017 Renewal Tool Kit', 'Webinars & Briefings', 'Agent Extranet Tool Kit', 'Social Media Tool Kit', 'Subsidy-Eligible Maps Tool Kit', 'Storefront Tool Kit', and 'Small Business Tool Kit'. The '2017 Renewal Tool Kit' link is circled in red.

- Visit www.CoveredCA.com
- In the footer, click “Enrollment Partner & Agent Resources”
- Click “Partner Tool Kit” for all Tool Kits
- Click “[2018 Renewal Tool Kit](#)”

Tools & Resources: Service Center



Agent Service Center Phone:

(877) 453-9198, agents@covered.ca.gov

CEC/PBE Help Line Phone:

(855) 324-3147

CCSB Service Center Phone:

(855) 777-6782, shop@covered.ca.gov

Hours of Operation:

Monday thru Friday

8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

[Service Center Hours of Operation>>](#)

CONSUMER RENEWAL JOURNEY

RENEWAL: What You Need to Know

Renewal Timeframe	Start Date of Coverage
October 11, 2017 – December 15, 2017	January 1, 2018 start date of coverage

IMPORTANT NOTE:

- Members **must renew by December 15, 2017** for a **January 1, 2018** start date of coverage.
- **Open Enrollment Period** is **November 1, 2017** through **January 31, 2018**
- Members can still **make changes to their application and/or plan selection** during the **OE period** for the **2018** benefit year.
- The **start date may change** based on the plan selection dates.

RENEWAL: Active vs. Passive

Renewal Type	Definition	CalHEERS Outcome	Start Date	End Date
Active	Consumer actively <u>makes a change</u> (changes plans or reports a change) during the Renewal period for the upcoming plan benefit year.	CalHEERS accepts the changes and renews the consumer's eligibility and enrollment for the upcoming plan benefit year.	10/11	12/15
Passive	Consumer <u>does not make a change</u> during renewal to the application information or the health plan.	CalHEERS automatically renews the consumer's eligibility and enrollment for the upcoming plan benefit year.	11/11	12/15

RENEWAL: Consent for Verification Notice




- August 23-25, 2017: **Mailed** the Consent for Verification “CalNOD11” to members who need to provide consent.
- Members need to provide **consent** to Covered California to keep their APTC for the 2018 benefit year.

RENEWAL: Consent for Verification Tips

Review the [Consent for Verification Notice](#) & [Consent for Verification Quick Guide](#) for more information.

- **Update** consumer's account contact and demographic information!
 - Residence (Mailing) address
 - Email
 - Phone number



COVERED CALIFORNIA | **Consent for Verification Quick Guide**
Certified Enrollers

IMPORTANT: Authorizing Electronic Consent to Verify Income

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH) – This is called Consent for Verification. Consumers may authorize Covered California to electronically verify their information for a period of Zero (0) to Five (5) years. It allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR) without the consumer having to take any action.

- Consumers who did not authorize Covered California to electronically verify income and household size for 2017 are being sent notices requesting their consent
- Consumers who are currently enrolled in a Covered California Health Plan and do not provide their consent to verify their information for the 2017 coverage year may lose their APTC and/or CSR

Follow the brief instructions below to help consumers update their consent for electronic verification in the online application.

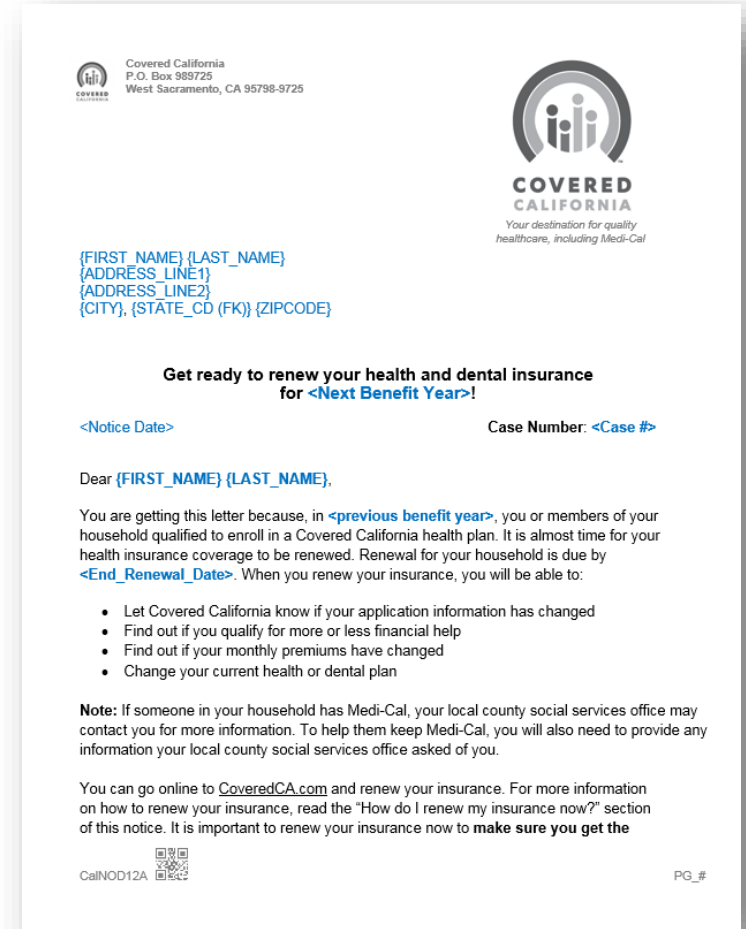
1. Log in to your account on www.CoveredCA.com
2. Locate the "ACTIONS" section of the webpage (on the right)
3. Click on the "Update Consent for Verification and Tax Filing Attestation" link
4. Click on the drop down menu "Update my Consent for" to choose the number of years (up to 5 years) to allow Covered California to check your household income
5. Click the "Update" button on the bottom of the webpage to submit your choice

RENEWAL: Notice “CaINOD12”

Mid to Late September 2017 - Health Plans mailed renewal notices to members.

Mid-October 2017- Covered California mails the first batch of renewal notices to members who are in an **enrolled or pending status**. All batches will be mailed by November.

Passive Renewal – starts 30 calendar days from the date of the Renewal Notice “CaINOD12”

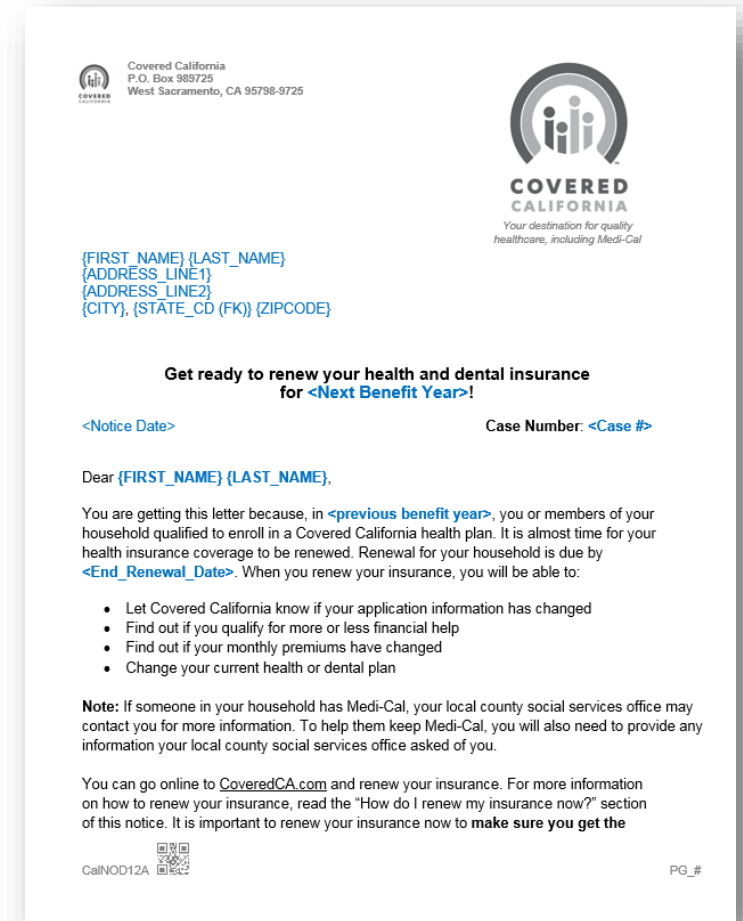


RENEWAL: Reminders

Shop during Renewal – complete plan selection by December 15, 2017 for a January 1, 2018 effective date of coverage.

Missed the 30 day renewal period?

Shop during OE – complete plan selection by January 31, 2018 for a March 1, 2018 effective date of coverage – **standard open enrollment start date rules apply.**



RENEWAL: MAGI Medi-Cal Redeterminations

Annual Redetermination Date: 12 months from the date of the initial Medi-Cal eligibility determination.

Redetermination Notices: Sent by local county Medi-Cal offices to consumers.

Online Redetermination Option: Consumers or their County Eligibility Workers (CEWs) can complete redetermination online.

Mixed Households (CCA & Medi-Cal members):

Application changes are to be completed at the county; **NOT** by Covered California Certified Enrollers (agents, CECs, CACs, PBEs, SCR, etc.)

Plan Selection help can be completed by the county and Covered California Certified Enrollers only AFTER the county has updated the application with the household changes.



Medi-Cal

MEMBERS

RENEWAL: New Health Plan Carrier, New PCP

Members **RENEWED** into a **NEW** carrier health plan (*actively or passively*) will be **ASSIGNED** a new primary care physician (PCP) by the new carrier **REGARDLESS** if the member's current PCP is in the new carrier's provider network.

HOW CAN YOU HELP?

RENEWAL: New Health Plan Carrier, New PCP

MEMBER'S OPTION:	MEMBER'S ACTION :	2018 BENEFIT YEAR PCP ASSIGNED
STAY with the new PCP assigned.	Do nothing.	Assigned the new carrier selected PCP.
CHANGE the new PCP back to the current PCP if the PCP is currently in the network	Call the carrier right away to change the PCP back to the current PCP.	Re-assigned the current 2017 PCP if the PCP is in the network.
SELECT a new PCP in the network.	Call the carrier right away to select a new PCP.	Assigned the member selected PCP.

RENEWAL: Anthem Blue Cross

Anthem Plans Unavailable to Some Consumers

- Anthem will offer plans in only three regions of Northern California; regions 1,7 and 10
- Members in regions 1, 7, and 10 have the option to Auto Renew into a similar Anthem plan or shop for new coverage
- Members in any other region have the option to shop for new coverage OR they will Auto Renew into a similar plan but it will not be an Anthem product.



RENEWAL: Anthem Blue Cross

Anthem Communications

- Notices were sent by Anthem to members indicating their current coverage is ending on 12/31/2017
- Members in regions 1, 7, and 10 received this notice. Although their coverage will end 12/31/2017, they still have the option to Auto Renew into a 2018 Anthem plan



RENEWAL: Anthem Blue Cross

Anthem Network Changes

- Region 7, 2017 HMO members will be enrolled into a new 2018 Anthem EPO plan with the same metal tier
- Region 10, 2017 PPO members will be enrolled into a 2018 Anthem EPO plan with the same metal tier
- Members may Auto Renew or choose to shop for different coverage

NOTE: Though most doctors, hospitals and other providers will be the same in the 2018 Anthem plans, it's best to confirm with Anthem that the consumer's doctor is still in network. Remind consumers that out-of-network doctors are not generally covered. To contact Anthem, please call 1-855-817-4403.



RENEWAL: Anthem Blue Cross

Help Consumers Shop

- Members can choose a new plan within 30 days of the date on their Covered California renewal notice
- To avoid a gap in coverage, Covered California Auto Renew members into a new health plan after 30 days
- The plan Covered California chooses may be from a different insurance company, but it will have the same benefits and similar copays as their current plan
- If the consumer does not like the new plan, they can switch to a different plan
- Check Agent Extranet for a list of cases that will transition from an Anthem Blue Cross to a new health plan. The file is loaded under the link "Urgent Outreach"
- The file will display delegated consumers, their current 2017 carrier and the new carrier and plan the consumer will most likely be switched to in 2018.



RENEWAL: Anthem Blue Cross

Changing Plans

- If a consumer does not wish to keep a new plan from Covered California, they can change at any time during Open Enrollment
- NOTE: For plan changes, coverage start date is prospective. Coverage start dates cannot be backdated

Change plans by	Coverage start date will be
December 15, 2017	January 1, 2018
January 19, 2018	February 1, 2018
January 31, 2018	March 1, 2018



Renewal Online Application Walkthrough



[Click here>>](#)

10.10.17

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SALES UPDATES

Sales Updates: CalHEERS

Authorized Representative Link

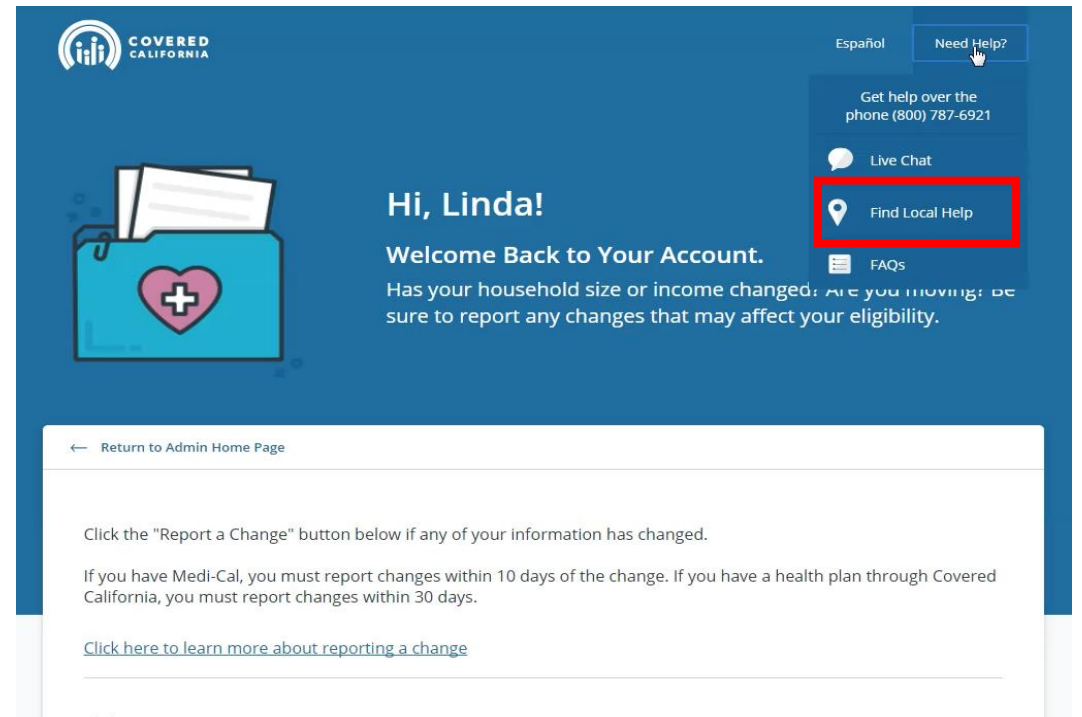
- Currently consumers must create a personal account to add an authorized rep

Find Local Help Link has Moved

- From CalHEERS application homepage, select “Need Help?” – top right of the page
- Click “Find Local Help”

New Location for Documents & Correspondence

- “Eligibility Results” page
- “Summary” tab – top left side of the page



Sales Updates: CoveredCa.com What's Changed?

Shop & Compare has moved!

The screenshot shows the Covered California homepage. At the top, there are navigation tabs for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS', along with 'Account Sign In | Español' and a search bar. Below the navigation, there are three main menu items: 'Get Coverage', 'Members', and 'Find Help'. A large banner features the text 'It's time to renew your health insurance for 2018' and 'Health insurance that's right for you'. Below the banner, there are four buttons: 'How to enroll', 'Shop and Compare' (highlighted with a red box), 'Apply for Coverage', and 'Medi-Cal Information'. At the bottom, there is a section for 'Special considerations for Covered California enrollees for 2018' and a footer with various links and a subscription form.

The screenshot shows the 'Find Help' dropdown menu. The menu is open, displaying several options. The 'Certified Enrollers' option is highlighted with a red box. Other options include 'Where Do I Get In-Person Enrollment Help?', 'How Do I Get Help Right Now?', 'How Do I Get Help Enrolling Online?', and 'Medi-Cal Information'. The background shows a blurred view of the homepage banner.

The “Certified Enrollers” link from the “Find Help” button navigates you to [Find Local Help](#) where a Certified Enroller can be delegated to a case

The screenshot shows the 'Find Help' page. At the top, there are navigation tabs for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS', along with 'Account Sign In | Español' and a search bar. Below the navigation, there are three main menu items: 'Get Coverage', 'Members', and 'Find Help'. The page title is 'Home > Find Help'. The main content area is titled 'Free and Confidential Enrollment Help' and is divided into two columns: 'Local Help' and 'Find Help Now'. The 'Local Help' column includes links for 'Enrollment Centers', 'Certified Enroller', 'Events Near You', and 'Local County Offices (Medi-Cal Enrollment)'. The 'Find Help Now' column includes links for 'Help on Demand', 'Call Us: (800) 300-1506', 'Live Chat', and 'Chat With a Covered California Service Representative'.

“Get Help” and “Local Help” have merged into [“Find Help”](#)



Sales Updates: New Provider Search Tool

The screenshot shows the top navigation bar of the Covered California website with links for Application Home, FAQs, Live Chat, Call for help (1-800-787-6921), Find Local Help, Log In, and Español. The main content area is titled "Tell us about your health care needs" and includes a dark grey bar stating "Your answers are used to find the best plan option for you." with a "SKIP TO VIEW PLANS" button. Below this, there is a search form where the user has selected "DOCTOR" and entered "95630" as the zip code. A "VIEW PLANS" button is visible at the bottom right of the form area.

New Provider Search Tool

- [Shop and Compare Tool](#)
- Consumers search for preferred providers
- “Tell us about your health care needs”
- Displays:
 - Name, address, and specialty for doctors and children’s dentists
 - Name and address for hospitals
- Updated monthly

Sales Updates: Anthem Blue Cross/Health Net Agent File

Agent Extranet – New Anthem Blue Cross/Health Net File Available

- List of consumers transitioning from an Anthem Blue Cross or Health Net plan to a new health plan for 2018
- "Urgent Outreach" in [Agent Extranet Account](#)
- Includes a list of Agent's delegated consumers indicating:
 - Current 2017 carrier
 - New 2018 carrier – most likely transitioned into
 - New 2018 Health plan – most likely transitioned into
 - Indicates if an [overage dependent](#) is included in the family plan and needs to be switched to an individual plan

Reminder: the **October Conditional Eligibility file** and the **bi-weekly Medi-Cal Transition file** were uploaded to your [Agent Extranet](#) account on Tuesday, October 10.

THANK YOU!



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