



April 24, 2015

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Special Enrollment

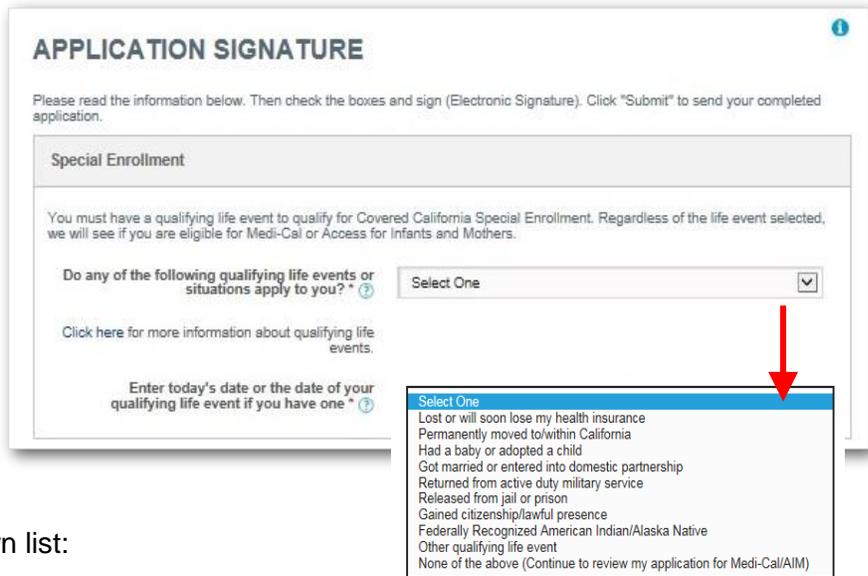
From February 16, 2015, until the next Open Enrollment period, Consumers can only enroll in a plan or change their current plan if they experience a qualifying "Life Event." This is referred to as "Special Enrollment." During Special Enrollment, the Consumer will see additional required fields within the application process to ask what qualifying life event has occurred to require them to seek coverage or change their current plan. This Job Aid describes Special Enrollment functionality from the Consumer perspective for Certified Enrollment Counselors, Certified Insurance Agents, and Plan Based Enrollers.

Special Enrollment

Special Enrollment functionality appears in the application process after the Consumer has entered all their household, personal and income information and is ready to sign and submit the application. The *Application Signature* page displays a section titled **Special Enrollment** that only displays during the Special Enrollment period.

In this section, the Consumer selects from a list of qualifying life events and provides the date on which the life event occurred, if applicable.

The following situations qualify an Individual to enroll or to change plans outside of Open Enrollment and are included in the **Do any of the following qualifying life events or situations apply to you** dropdown list:



- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into a domestic partnership
- Returned from active duty military service
- Released from jail or prison
- Gained citizenship/lawful presence
- Federally Recognized American Indian/Alaska Native
- Other qualifying life event
- None of the above (Continue to review my application for Medi-Cal/AIM)

Note: Plan selection must be completed within 60 days of the life event date. If this deadline is missed, the Consumer must wait until the next Open Enrollment. If the life event involves losing Minimum Essential Coverage, plan selection can occur within 60 days before or after the date.

Exceptions to Special Enrollment

Special Enrollment does not apply to Medi-Cal applicants or to verified American Indians and Alaska Natives. These Consumers can apply for coverage anytime during the year.

A Consumer (or representative) applying with no qualifying Life Event may be eligible for other programs such as Medi-Cal. In the absence of a Life Event, **None of the above** should be selected from the dropdown list.

Selecting 'Other Qualifying Life Event'

If the Consumer selects **Other qualifying life event** from the **Do any of the following qualifying life events or situations apply to you?** dropdown list, the **Reason for Other** field displays to prompt the Consumer to enter text to describe the event.

Life Event Date

The date of the Life Event is very important because Consumers have a limited amount of time to report these events and still qualify for Special Enrollment. As stated above, if the life event date is greater than 60 days in the past, the Consumer will not qualify for Special Enrollment and must wait until the next Open Enrollment period to apply for, or to change coverage.

APPLICATION SIGNATURE

Please read the information below. Then check the boxes and sign (Electronic Signature). Click "Submit" to send your completed application.

Special Enrollment

You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

Do any of the following qualifying life events or situations apply to you? Other qualifying life event

Click here for more information about qualifying life events.

Reason for Other

Enter today's date or the date of your qualifying life event if you have one 02/17/2015

Note that the life event date can be up to 60 days in the future, if the Consumer is reporting an impending loss of coverage. If the reported life event occurred within the 60-day window, and **Other qualifying life event** was not selected as the life event, eligibility is determined after clicking the **Continue** button and the results are shown on the *Eligibility Results* page.

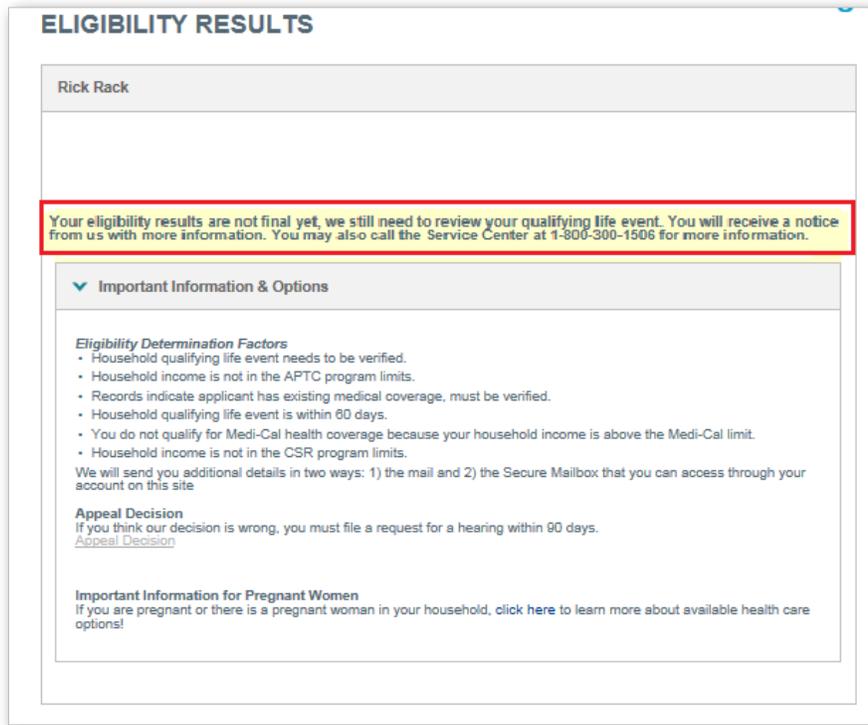
If the Consumer qualifies for Medi-Cal, the local county office will contact them to enroll in a plan; otherwise the Consumer is given the option to select a plan.

Review of ‘Other Qualifying Life Event’

If **Other qualifying life event** is selected as the qualifying life event or situation, the *Eligibility Results* page displays a message to inform the Consumer that their eligibility results are not yet final, and that Covered California will review their life event information, to determine whether it qualifies for Special Enrollment.

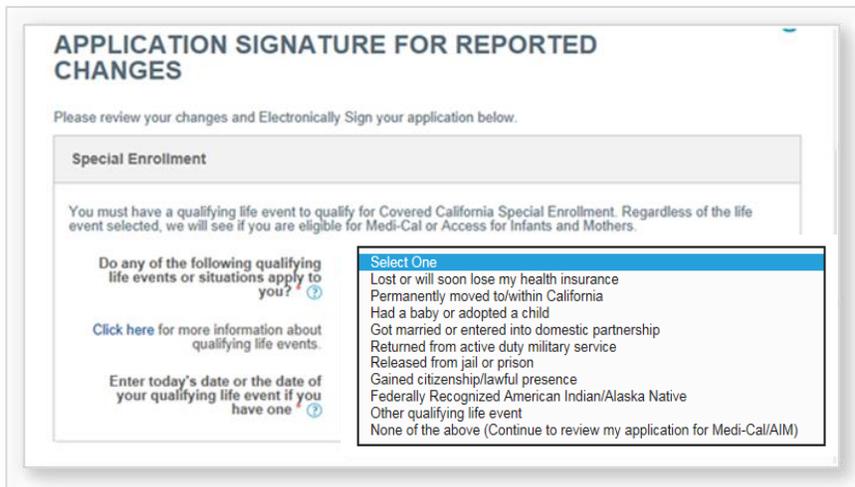
During the review, the Consumer may sign back into CoveredCA.com and navigate to the *Eligibility Results* page to see whether the life event was approved or denied. After the Service Center reviews the life event, a Notice is sent to the Consumer to advise them of the decision. If the ‘Other’ life event is approved, the Consumer can proceed to select a health plan.

If the ‘Other’ life event is denied, a message displays at the top of the *Eligibility Results* page to inform the Consumer accordingly.



Report a Change – Special Enrollment

The functionality for Special Enrollment appears in the Report a Change application process after all the required household, personal and income information has been entered and the application is ready to sign and submit.



JOB AID: SPECIAL ENROLLMENT

The Report a Change application process is unchanged during Special Enrollment, except for the display of a **Special Enrollment** section on the *Application Signature for Reported Changes* page.

The Consumer must select a qualifying life event and enter a life event date for the reported change. Remember that the life event date can be no more than 60 days in the past or future to comply with the rules for reporting life events to Covered California.

If the Consumer selects **Other qualifying life event** from the **life events** dropdown list, the **Reason for Other** field displays, prompting the Consumer to enter text to describe the event. If the Consumer has no qualifying life event, and selects **None of the Above**, then the normal rules for reporting a change are applied.

The screenshot shows the 'Special Enrollment' section. It includes a heading 'Special Enrollment' and a sub-heading 'Special Enrollment'. Below this is a paragraph: 'You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.' A red box highlights a question: 'Do any of the following qualifying life events or situations apply to you?' with a dropdown menu set to 'Other qualifying life event'. Below this is a link: 'Click here for more information about qualifying life events.' Another red box highlights a text input field labeled 'Reason for Other *'. At the bottom, there is a date input field with a calendar icon and the placeholder text 'Enter today's date or the date of your qualifying life event if you have one *'.

In the **Your Changes** section, any data that was changed is listed along with the household member it affects. Each type of change has a corresponding dropdown list for **Reason**, unique to the **Type of Change**. Select the appropriate option from the **Reason** dropdown and then enter the **Event Date**. The date chosen should be consistent with the life event date selected above, and no more than 60 days in the past or future.

The screenshot shows the 'Your Changes' section. It has a heading 'Your Changes' and a table with four columns: 'Type of Change', 'Member', 'Reason', and 'Event Date'. The table contains four rows, each with 'Household Contact Infor' in the first column, 'Rick' in the second, 'Select One' in the third, and an empty date field in the fourth.

After the Consumer checks the attestation boxes and enters their signature and PIN, then clicks the **Submit** button, the *Eligibility Results* page displays. Eligible Consumers can go on to Plan Selection, if appropriate for their situation.

The screenshot shows the 'Review and Sign' section. It includes a checkbox for attestation: 'I know that I must report any changes to information on this application. For example, I must report a new address, a new member of the household, or a change in income.' Below this is another checkbox: 'I'm signing this application under penalty of perjury. This means I've provided true answers to all the questions on this form to the best of my knowledge. I know that if I'm not truthful, there may be a penalty.' A paragraph follows: 'Covered California requires that you certify Eligibility part of your application by submitting an electronic signature (type your full name) and electronic signature PIN.' There are two input fields: 'Electronic Signature *' with the placeholder 'Type your full name.' and 'Electronic PIN *' with the placeholder 'Type your PIN.' and a 'Forgot PIN' link. At the bottom are 'Back', 'Save & Exit', and 'Submit' buttons.