



# TALKING POINTS: PRE-TERMINATION NOTICE TO CONSUMERS

October 15, 2014

*Communications Corner – providing information to our community partners.*

---

## **HISTORY**

- The law requires enrollees to be “lawfully present” in the country in order to be eligible for health insurance through Covered California.
- When Covered California cannot electronically verify eligibility criteria (such as lawful presence) through the Federal Data Services Hub, the applicant is said to have an eligibility inconsistency. When this happens, the applicant is notified and given 90 days to submit proof of eligibility.
- Inconsistencies require individuals to submit proof of their eligibility for manual verification.
- On September 4, 2014, Covered California advised approximately 98,000 families of citizenship/lawful presence eligibility inconsistencies in their 2014 applications. All of these applicants had exceeded the 90-day grace period for submitting documents and therefore risked termination of coverage.
- Consumers were asked to submit documents to show that they are U.S. citizens, nationals, or lawfully present individuals with eligible immigration status in order to continue their health insurance through Covered California.
- Consumers received notices by mail and email. They were informed that if valid proof was not provided by September 30, 2014, they risked termination of health coverage. The notice also contained the following information:
  - The documents requested would only be used to verify eligibility for health insurance programs and will be kept confidential. They would not be used for immigration enforcement purposes.
  - Covered California did not yet have the correct documents, or there may have been a problem processing the documents previously provided by the consumer.
  - Without the correct documents, Covered California could not verify citizenship or immigration status, and health coverage would be terminated.
  - Consumers needed to send documents to prove lawful presence by September 30, 2014 for the individuals listed on the notice, or lose health care coverage on October 31, 2014.
- All mail notifications were sent in English and Spanish. They included a page with contact information in all 13 threshold languages to notices.
- All email communications were sent in English, Spanish, Korean, Chinese and Vietnamese according to consumer preference indicated in the Covered California application.
- Consumers who resolved citizenship or lawful presence inconsistencies were sent confirmation post cards letting them know that the inconsistency was cleared.



# TALKING POINTS: PRE-TERMINATION NOTICE TO CONSUMERS

October 15, 2014

*Communications Corner – providing information to our community partners.*

---

## **PRESENT**

Beginning October 6, Covered California will inform consumers who failed to submit citizenship or lawful presence eligibility documents that their coverage will end on October 31, 2014. The notice encourages consumers to call a special Helpline or file an appeal if they still want to submit documents. When talking to consumers:

- Reiterate that the individuals listed on the notice no longer qualify for health insurance and their current health coverage will end on October 31, 2014.
- The health insurance company will send the individuals listed in the letter a notice that their health plan will end on October 31, 2014
- Other members in the household whose documents were not requested will remain in their current health plan.
- Explain that if the consumer received financial assistance to lower their monthly premium, the consumer may have to repay some or all of the tax credits when they file taxes for 2014.
- If consumers are having trouble submitting documents and have questions, they can call the Helpline at 1(800) 909-6822 to speak with a representative. They can call Monday through Friday 8 a.m. to 6 p.m. and Saturdays 8 a.m. to 5 p.m. The call is free. For TTY, call (888) 889-4500.
- Consumers have the right to appeal the decision to terminate their coverage. They can login to their account, or print an appeal form at CoveredCA.com. They can also call the Helpline to ask for an appeal.
- Consumers can still submit valid verification documents through the end of the calendar year and have their coverage reinstated back to November 1, 2014 if their documents are verified. This will ensure no lapse in coverage. However, consumers will be responsible for any premium payments owed for the months they did not have coverage. If consumers submitted their documents and would like to be reinstated or have questions, they should call the Covered California Helpline at 1(800) 909-6822.
- Consumers are also welcome to apply for a new plan during open enrollment from November 15, 2014 – February 15, 2015. They will still need to provide proof of citizenship or lawful presence. New coverage would begin in 2015.