



# Agent Briefing

NEWS FROM COVERED CALIFORNIA

February 19, 2019

## Director's Corner

Dear Partners,

The year has kicked off with big numbers and big changes! Our early Open Enrollment data shows a 7.5 percent increase in renewals over last year's Open Enrollment, which is a testament to the hard work you have done on behalf of Californians. From all of us at Covered California – thank you for leaning in and joining us in the effort to lower the uninsured rate in our great state!

The increased renewal rate is offset by the 23.7 percent drop in new consumer sign-ups, which may be an effect of the removal of the individual mandate penalty. For a full analysis, see Covered California's ["2019 Open Enrollment: Early Observations and Analysis."](#) Despite these changes, we have every reason for optimism as Governor Gavin Newsom began his term with a focus on health care by seeking to restore the individual mandate penalty in California, increase the number of Californians eligible for health insurance premium subsidies, and reduce California's spending on prescription drugs through bulk purchasing.

Covered California ended the Open Enrollment season by participating in Sacramento's Dr. Martin Luther King, Jr. Day march, and as we move into a new Special Enrollment Period and African American History Month, we are reminded of Dr. King, Jr.'s statement: "Of all the forms of inequality, injustice in health care is the most shocking and inhumane." As always, thank you for working with Covered California to spread justice through health insurance coverage.

**Terri Convey**  
Director

## Special Enrollment

### Special Enrollment Period

Consumers may enroll in a Covered California Health plan or change their current plan **if they experience a [Qualifying Life Event \(QLE\)](#)**. This is called [Special Enrollment](#). Consumers who experience a QLE have up to 60 days from the date of the event to enroll. If 60 days pass and the consumer does not sign up for health coverage, they will have to wait until Open Enrollment or experience a different QLE.

Some consumers who apply for Covered California coverage during Special Enrollment **may be asked to submit verification of their Qualifying Life Event**. To assist consumers who have received this request, visit the [Proof of Eligibility for Special Enrollment webpage](#) to review the Special Enrollment acceptable document list and learn how to submit the documentation to Covered California.

**Now Available:** Review valuable information in our [Special Enrollment Tool Kit](#) to assist in enrolling consumers who experience a Qualifying Life Event. Also, learn more about Covered California's Special Enrollment verification process. Below are just a few of the resources in the Tool Kit:

- [Quick Guide](#)
- [Job Aid](#)
- [FAQ](#)
- [Qualifying Life Event Chart](#)
- [Verification Quick Guide](#)

**Please Note:** Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

## Advanced Premium Tax Credit

### Important 1095-A Reminders

By now, consumers should have received their IRS Form 1095-A from Covered California. Consumers will need Form 1095-A to file their

taxes if they, or anyone in their family, were enrolled in a Covered California health plan **during any part** of 2018.

IRS Form 1095-A is an important federal tax document that serves as proof of coverage for individuals to take the premium tax credit, reconcile the credit on their returns with advance payments of the premium tax credit, and file an accurate tax return to avoid paying the federal tax penalty for the 2018 tax year.

### **Important Information to Help Consumers:**

- If a consumer's communication preference is email, they will receive an email from Covered California with instructions to sign into their [CalHEERS account](#) and download their IRS Form 1095-A. They will not receive their Form 1095-A in the mail.
- If a consumer's communication preference is mail, they will receive their IRS Form 1095-A in the mail.
- All consumers can access their IRS Form 1095-A in their [CalHEERS account](#) under "Documents & Correspondence," even if their preference is mail. Share this [instructional video](#) with your consumers so they can easily find their IRS Form 1095-A in their CalHEERS account.
- Consumers who had health coverage through Covered California anytime during the 2018 calendar year will receive a IRS Form 1095-A. The IRS Form 1095-A will show the month(s) they had health coverage through Covered California.
- Covered California members who enrolled in a minimum coverage plan, also known as catastrophic coverage, **will not receive** a Form 1095-A, but instead a Form 1095-B or 1095-C directly from their health insurance company.

**Now Available:** [IRS Form 1095-A Tool Kit](#) contains information about the 1095-A form and the premium assistance reconciliation process.

For additional information, you can also visit the "[What is Form 1095-A?](#)" page on the Covered California website.

## February Conditional Eligibility Extract Now Available

As a reminder, the February Conditional Eligibility file was uploaded to your Agent Extranet account on Tuesday, February 12. This file provides a consolidated list of your delegated consumers who need to provide documentation to prove eligibility to continue health insurance coverage and/or financial assistance through Covered California.

Review the [Conditional Eligibility Extract Job Aid](#) to learn about the file available in your [Agent Extranet](#) each month.

## Latest News

### **News Release: Covered California Presents Report to State Leaders on Potential Options to Improve Affordability for Consumers**

Covered California presented an extensive report, "[Options to Improve Affordability in California's Individual Health Insurance Market](#)," to state leaders on Friday. The report is the result of months of work with leading economists and stakeholders as California looks to continue to lead the way on implementing the Patient Protection and Affordable Care Act and improving access to quality care for its residents. [Read the full news release here>>](#)

### **News Release: Covered California Plan Selections Remain Steady at 1.5 Million, but a Significant Drop in New Consumers Signals Need to Restore Penalty**

Covered California announced that more than 1.5 million consumers selected a health plan for 2019 coverage during the most recent open-enrollment period, a figure in line with last year's total. There was a 7.5 percent increase in the number of existing consumers renewing their coverage and a 23.7 percent drop in the number of new consumers signing up for 2019. [Read the full news release here>>](#)

## Seen on Social

### **Facebook Post**



Covered California

4 hrs · 🌐



There are many pieces to a healthy ❤️. Take care of yours by getting regular cholesterol and blood pressure screenings, included as free preventive care in all Covered California health plans. #ItsLifeCare

How do you take care of your heart?



### As Seen on Twitter



Covered California @CoveredCA · Jan 21

The #CoveredCA team joined the #MartinLutherKingJrDay 🐦 "March for the Dream" parade in #Sacramento to keep the dream of health care alive!



## Agent Service Center

### **Agent Service Center**

Phone: 877-453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

### **Covered California for Small Business (CCSB) Service Center**

Phone: 855-777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability, extended hours of operation, and a list of holiday closures throughout the enrollment season.

[Partner Tool Kit](#) | [Print Store](#) | [Online Store](#) | [Small Business](#) | [www.coveredCA.com](http://www.coveredCA.com)



Covered California's Agent Service Center

Phone: 877-453-9198 Monday - Friday 8:00 a.m. - 6:00 p.m.

E-mail: [Agents@covered.ca.gov](mailto:Agents@covered.ca.gov)

Check the [Agent Service Center schedule](#) for availability.

Do you have suggestions for how we can make this newsletter better?  
Contact us at [OutreachandSales@covered.ca.gov](mailto:OutreachandSales@covered.ca.gov). We want to hear from you.

Visit our [Link To Us](#) webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.