



Agent Briefing

NEWS FROM COVERED CALIFORNIA

July 25, 2019

Director's Corner

Dear Partners,

Last week, we announced an all-time record-low average rate increase of 0.8% for the individual market in 2020. Many Californians will be seeing little change—or even decreases. And if consumers shop around and switch to lowest cost plans in their metal tier, or are eligible for additional financial help now available from state subsidies, they could experience meaningful premium savings.

California's affordability initiatives—state subsidies and the individual mandate and penalty—are key drivers to improving the cost of health insurance in the individual market. While there are regional differences, it's good news everywhere from low rate increases, little or no rate increases, to rate decreases. Some consumers who shop around could save as much as 16%.

And with the expansion of some of the returning eleven health insurance companies, many consumers will experience more choice in health plan providers. Now, more than 87% of Californians will have a choice of three health plans in their area, and nearly all will have at least two carriers to choose from.

With help from you, our dedicated partners, we are focused on getting the word out about the improved affordability, additional financial help, and value of getting coverage instead of paying a penalty. We are expecting great open enrollment results in 2020. We are projecting 922,000 people will be eligible for the new subsidy program that lowers costs, including 235,000 middle-income Californians in FPL brackets of 400 to 600% who do not receive Federal subsidies.

Good luck in your marketing efforts, and be on the lookout for announcements about our upcoming Open Enrollment Kickoff

meetings and webinars. We will be rolling out a program with very good, actionable information that you won't want to miss.

Terri Convey

Director

Outreach and Sales & Covered California for Small Business

Special Enrollment

What Qualifies as a Special Enrollment?



Summer is here, and for some people that means life changes, such as graduating from college or even getting married, moving or having a baby.

If you have consumers who have experienced any of [these](#) Qualifying Life Events, they may be eligible to choose a plan may even get help paying for it.

Latest News

Covered California Releases Regional Data Behind Record-Low 0.8 Percent Rate Change for the Individual Market in 2020

SACRAMENTO, Calif. — Following up on the announcement that the average rate change for California's individual market will be 0.8 percent in 2020, which is the lowest premium increase since 2014, Covered California released regional rate data on Friday. Many regions across the state will see little to no change in their underlying rates (such as West Los Angeles, San Diego County and the Inland Empire), others will see an average rate

decrease (such as parts of northern counties and parts of the Central Valley), and some will see modest increases (such as parts of the Bay Area and the Central Coast). [Read the full news release here>>](#)

California’s Initiatives Will Lead to Hundreds of Thousands Gaining Health Care Coverage With Lower Premiums and New Financial Help

SACRAMENTO, Calif. — Covered California unveiled its preliminary rates for the upcoming 2020 coverage year, revealing how consumers will benefit from new state initiatives, and announced that a major carrier will be expanding into new areas and providing consumers with more choice. [Read the full news release here>>](#)

Online Application Feature Release

CalHEERS Feature Release 19.7

On Monday, July 22, 2019 CalHEERS was updated to version 19.7. This release included enhancements to the Online Portal and the CalHEERS application.

Review the following resources to help navigate the updates for CalHEERS Release 19.7:

- [Release Notes](#) – overview of the important changes occurring in CalHEERS with this release
- [Video Walkthrough](#) – watch this video to review the enhanced and new functions within CalHEERS

Enrollment Partner Tool Kits

Helpful Resources and Materials

[Enrollment Partner Tool Kits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Tool Kits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

We encourage you to bookmark the [Enrollment Partner Tool Kit webpage](#) to help you be successful when assisting consumers.

The Importance of Reporting Changes

It is important consumers are reporting changes to Covered California within 30 days, such as address, family size, or income changes, as they may affect existing coverage. Review our short video below on ways consumers can report changes and the impacts of not reporting changes timely.



Helpful Tips for Submitting Verification Documents for a Conditional Eligibility Status

Covered California consumers in a [conditional eligibility](#) status receive a [reminder notice](#) from Covered California that informs them they need to [provide documents](#) to prove they are eligible to continue their health insurance and/or financial assistance through Covered California.

When submitting documents that are **mailed** or **faxed**, it is important to include the cover page that was mailed with the reminder notice. The bar code in the footer matches the submitted documents to the consumer's case.

Consumers and Agents may also **upload** verification documents to a consumer's online account to clear a conditional eligibility status. Review the [How to Upload Documents Resource Guide](#) for step-by-step instructions.

Agent Extranet

July Conditional Eligibility Extract Now Available

As a reminder, the July Conditional Eligibility file was uploaded to your Agent Extranet account on Tuesday, July 9. This file provides you a consolidated list of your delegated consumers who need to provide documentation to prove eligibility to continue health insurance 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.

Seen on Social

Facebook Post



Covered California

July 8 at 2:00 PM · 🌐



This #GrillingMonth, throw some salmon on the barbie! It's rich in protein and omega-3 fatty acids, which reduce inflammation and help burn fat. What do you like to grill?



As Seen on Twitter



Covered California @CoveredCA · Jul 9

Did you know every health plan through CoveredCA includes rehabilitation and habilitation services? These may include physical, occupational and speech therapy which helps people improve their daily life. More here:

covrdca.com/2MGvxlM



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



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

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. 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.