How to Become a Plan-Based Enroller Quick Guide

Overview

How to become a Plan-Based Enroller with Covered California.

Plan-Based Enroller Eligibility Requirements

The Plan-Based Enroller (PBE) must be employed with a Covered California Qualified Health Plan (QHP) as:

- An Issuer Application Assister - QHP staff or contractor that is non-California Department of Insurance (CDI) licensed
- A Captive Agent – licensed and in good standing under Insurance Code Section 1626 by the CDI to transact in Accident and Health or Sickness insurance and must also work for a contracted QHP

Important: Covered California will verify the status of the Enroller's agent license with the CDI to ensure it is Active.

Entity Authorized or Primary Contact Starts the Application

The QHP's PBE Authorized Contact (AC) or Primary Contact (PC) is responsible for initiating the process to add the prospective enroller applicant on behalf of the Entity in the Enroller Portal.

Instructions to add prospective enroller applicant, click here to access the Enroller Portal Plan-Based Enroller User Guide for further assistance.

Application Access Created by Entity

Once the Entity AC or PC adds a new Enroller on behalf of the Entity, the Enroller must follow the steps below to access the application in the Enroller Portal:

To register in the Enroller Portal, the prospective Enroller applicant will:

- Receive two emails with credentials and instructions including a link to access the portal to register. The access code provided will **ONLY** be valid for 24 hours.

Once registration in the portal is complete, the prospective Enroller can review, edit, and submit the enroller application through the Enroller Portal.

Note: If the Enroller needs to re-log into the application, a new access code will need to be requested by sending an email to: PBECert@covered.ca.gov.

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Insurance License Verification

The Enroller applicant MUST be licensed and in good standing with the CA Department of Insurance (CDI). The license type and qualification must state "Accident & Health or Sickness."

Note: If the Enroller does not have an active insurance license on record, a full background clearance will need to be obtained.

If the Plan-Based Enroller wants to become a Captive Agent, they can apply through CDI's website: https://www.insurance.ca.gov/0200-industry/0020-apply-license/

Background Clearance for non-Licensed Applicants

Issuer Application Assisters MUST pass a Background Check for Covered California by completing the following steps:

1. Complete and submit the Criminal Record Disclosure within the Enroller Portal during application completion.
2. Complete and sign the Live Scan form provided via DocuSign and submit it.
    - Review the Privacy Notice documents included in the Live Scan form
3. Contact a Live Scan facility to schedule an appointment to submit fingerprint scans.
    - For a list of locations, download or access the service locations using the following link: https://www.applicantservices.com/Live_Scan_Locations
    - Print out the receipt with the QR code for fingerprinting appointment.

Important: Plan-Based Enrollment Entities (PBEE) are responsible for payment of fingerprinting scan fees to the Live Scan vendor. Covered California **DOES NOT** pay for the PBE enroller applicants fingerprinting costs.

Note: If there are issues or you have questions about the background check process, reach out to backgroundchecks@covered.ca.gov for assistance.

Training and Exam

Upon Covered California's approval of the Enroller application:

1. The Enroller applicant is enrolled in training
2. Receives an email with login ID and password information from Covered California's Learning Management System (LMS)
3. Log into LMS at https://learning.coveredca.com/#/login to access and complete the online Certification Training.

Enroller applicants **MUST**:

- Complete all courses within **90 days** of the date enrolled into the Certification Training
- Pass the Certification Training exam **with a score of 80% or greater.**

For more information regarding training or the Learning Management System (LMS), contact the Training Help Desk via email at: PBECert@covered.ca.gov.

Register in Enroller Portal (coveredca.com)

After Enroller applicant meets all certification requirements, they will:

- Receive an email with a personal access code to register as a Certified Plan-Based enroller and create a username in the CoveredCA.com system.
- Enroller can now begin to enroll consumers as a certified enroller.

For more information regarding the Certification process, refer to the Enroller Portal Plan-Based Enroller User Guide for further assistance.