



**COVERED**  
**CALIFORNIA**

# **SF HIV FOG Open Enrollment Boot Camp**

October 19, 2022

Marc Ross, Covered California

# Legislation and Policy Updates

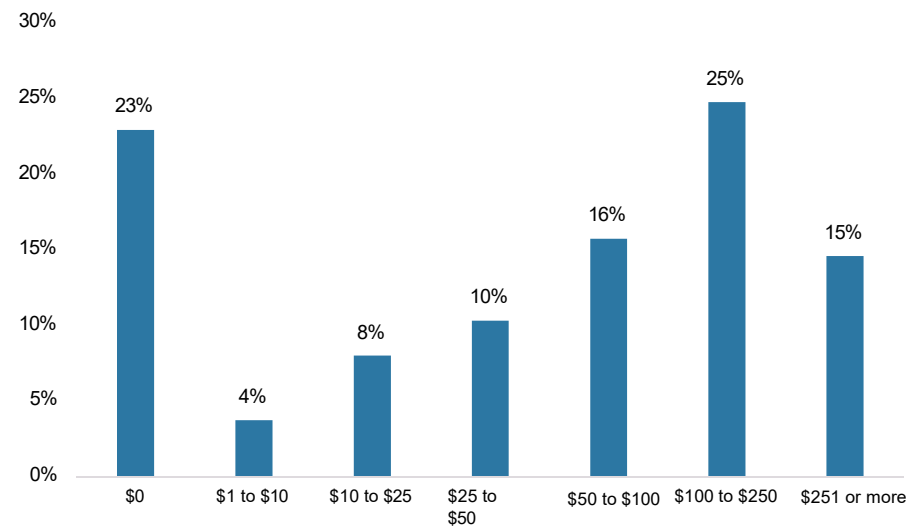


# Extending enhanced subsidies through the Inflation Reduction Act of 2022

- On August 16, 2022, President Biden signed into law, the Inflation Reduction Act of 2022, enacting sweeping provisions to address inflation by reducing consumer energy and health care costs and reducing the federal deficit.
- Most notably, the Inflation Reduction Act **extends the American Rescue Plan's enhanced premium subsidies for an additional three years, through 2025**, investing \$64 billion to reduce consumers' monthly premium costs to keep coverage within financial reach of millions of Americans.
- The expanded financial help led to record-high enrollment numbers in Covered California, by **increasing the amount of financial available to consumers**, including those who were previously ineligible because their income exceeded the federal requirements.

[White House Fact Sheet: The Inflation Reduction Act](#)

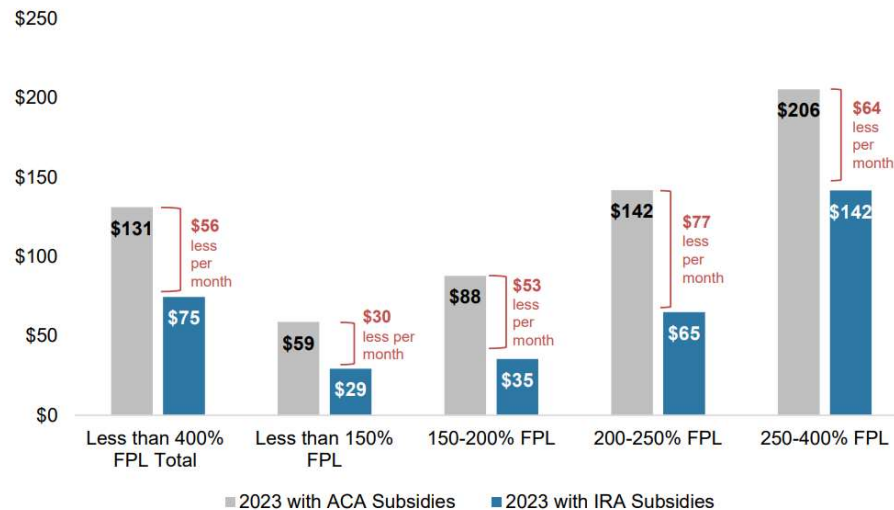
**Individual Net Premium Distributions among Subsidy-Receiving 2022 Enrollees**



Source: Snapshot of May 2022 Covered California enrollment, among individuals receiving monthly APTC. Premiums reflect net of subsidy cost per member per month.

# Increased affordability continues with passage of Inflation Reduction Act

Monthly Net Premium Savings with Extension of American Rescue Plan Subsidies - Subsidized Enrollees Under 400% FPL



Source: Snapshot of May 2022 Covered California enrollment, among individuals receiving monthly APTC. Premiums reflect net of subsidy cost per member per month, using preliminary 2023 rates.

Monthly Net Premium Savings with Extension of American Rescue Plan Subsidies - Subsidized Enrollees Over 400% FPL



Source: Snapshot of May 2022 Covered California enrollment, among individuals receiving monthly APTC. Premiums reflect net of subsidy cost per member per month, using preliminary 2023 rates. Individuals who can purchase a benchmark silver plan at cost below the maximum percentage of income set by program rules are not included in these estimates.

# Fixing the family glitch

- On April 7, 2022, the Department of Treasury [proposed](#) a Rule to fix the “family glitch,” which currently prevents family members from accessing subsidies for Exchange coverage if the employee is offered affordable health coverage through their employer. Specifically, this Rule proposes to extend subsidies for Exchange coverage to family members offered unaffordable family coverage or coverage that does not provide an actuarial value of at least 60 percent through an employer.
- Covered California has **identified trainings, task guides, and messaging** that will need to be updated to inform consumers about this eligibility change and the possibility that they are newly eligible for subsidies.
- Covered California has **amended the Eligibility and Enrollment regulations** to revise the application requirements to include the cost of family coverage as required information to be provided by the consumer. This will align with federal regulations.
- Covered California [submitted](#) **comments in support of the determination** that the original interpretation of affordability, which prevented family members from accessing subsidies, is inconsistent with the Affordable Care Act’s (ACA) fundamental purpose to expand access to affordable health care coverage. Covered California also highlighted that this reinterpretation of affordability be consistent with other affordability rules in the ACA.
- Covered California **anticipates that this Rule will be finalized in October**, ahead of the 2023 Open Enrollment.

# Final rule on Public Charge

On September 9, the U.S. Department of Homeland Security **published the final rule on Public Charge Ground of Inadmissibility**, specifying how individuals' use of public benefits may affect their ability to enter the U.S. or adjust their immigration status.

**Reversing the policy changes** implemented by the Trump administration in 2019, the new rule notably narrows the benefit programs considered in the determination to only cash assistance programs or government-funded institutionalized long-term care, as well as requiring a more individualized analysis based on the totality of circumstances.

**Coverage and financial assistance through Covered California do not – and never did – count as a public charge.**

This rule will become effective December 23, 2022.

HHS.gov

U.S. Department of Health & Human Services

[Home](#) > [About](#) > [News](#) > New Rule Makes Clear that Noncitizens Who Receive Health or Other Benefits to which they are Entitled Will Not Suffer Harmful Immigration Consequences

FOR IMMEDIATE RELEASE  
September 8, 2022

Contact: HHS Press Office  
202-690-6343

[media@hhs.gov](mailto:media@hhs.gov) (<mailto:media@hhs.gov>)

## New Rule Makes Clear that Noncitizens Who Receive Health or Other Benefits to which they are Entitled Will Not Suffer Harmful Immigration Consequences


*Accessing Children's Health Insurance Program and Most Medicaid Benefits Will Not Affect Immigration Status*

Today, the U.S. Department of Homeland Security (DHS) issued a final rule applicable to noncitizens who receive or wish to apply for benefits provided by the U.S. Department of Health and Human Services (HHS) and States that support low-income families and adults. The rule, which details how DHS will interpret the "public charge" ground of inadmissibility, will help ensure that noncitizens can access health-related benefits and other supplemental government services to which they are entitled by law, without triggering harmful immigration consequences. By codifying in regulation the "totality of the circumstances" approach that is authorized by statute and which has long been utilized by DHS, the rule makes it clear that individual factors, such as a person's disability or use of benefits alone will not lead to a public charge determination.

Here is the press release from CMS with more information:  
<https://www.hhs.gov/about/news/2022/09/08/new-rule-makes-clear-noncitizens-who-receive-health-or-other-benefits-which-they-are-entitled-will-not-suffer-harmful-immigration-consequences.html>



# Preparing for the end of the Public Health Emergency (PHE)



**Public Health Emergency & Medi-Cal to Marketplace Automatic Enrollment Program**

**Overview**

State law enacted in 2019 authorizes Covered California to automatically enroll consumers in a qualified health plan when they lose Medi-Cal coverage and gain eligibility for advanced premium tax credits (APTC). Covered California will begin its auto-enrollment program for consumers transitioning from Medi-Cal soon after the end of the Public Health Emergency.

Outlined below is a "one-stop shop" for program information, resources, and support material for Covered California transitioning consumers, enrollment channel partners, and other stakeholders on the program and enrollment process. Check back frequently for updates.

**Program Materials**

Resource	Type	Description	Date Updated
<a href="#">Fact Sheet: Medi-Cal to Marketplace Automatic Enrollment Program</a>	Fact Sheet	Outline of program strategy facts	5/20/2022
<a href="#">SB 260 Carrier Planning Document- Plan Year 2022</a>	Data Table	Table showing the lowest-cost silver plan by county.	5/18/2022
<a href="#">SB 260 Flyer – Silver 94</a> <a href="#">English</a> <a href="#">Spanish</a> <a href="#">Korean</a> <a href="#">Vietnamese</a> <a href="#">Chinese</a>	Handout	Handout to consumers about Covered California and the information they need in this process specific to the Silver 94 Plan.	5/18/2022
<a href="#">SB 260 Flyer – Silver 87</a> <a href="#">English</a> <a href="#">Spanish</a> <a href="#">Korean</a> <a href="#">Vietnamese</a> <a href="#">Chinese</a>	Handout	Handout to consumers about Covered California and the information they need in this process specific to the Silver 87 Plan.	5/18/2022
<a href="#">SB 260 Flyer – Silver 73</a> <a href="#">English</a> <a href="#">Spanish</a> <a href="#">Korean</a> <a href="#">Vietnamese</a> <a href="#">Chinese</a>	Handout	Handout to consumers about Covered California and the information they need in this process specific to the Silver 73 Plan.	5/18/2022

- The U.S. Department of Health and Human Services reassured states that it will **provide 60 days notice before the end of the emergency**. No notice was provided on August 16, 2022, which signals that the Public Health Emergency (PHE) will be **extended past the current October 13, 2022** end date.
- No information has been released yet regarding the new end date.
- Covered California **continues to prepare for implementation of facilitated enrollment** of consumers losing Medi-Cal coverage and gaining eligibility for marketplace subsidies.
- Covered California is closely **coordinating with Department of Health Care Services (DHCS)**.
- DHCS released the **PHE Operational Unwinding [Plan](#)** which highlights the ongoing partnership with Covered California to appropriately transition consumers between Medi-Cal and Covered California.
- Covered California released a **[toolkit](#) for enrollment partners** and stakeholders to provide planning resources for the launch of auto-enrollment from Medi-Cal when the public health emergency ends.



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# Coverage Updates



# 2023 Qualified Health Plans

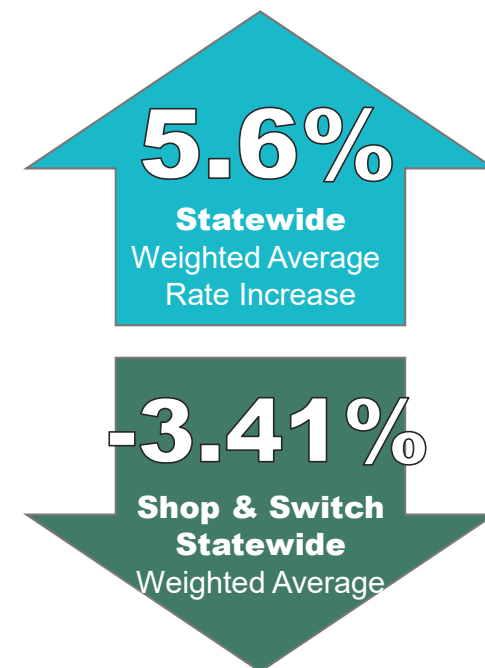


**13** California  
Exchange Individual &  
Family **Health  
Plans**

**All Californians** will have a choice of **2 or more** carriers.

**98%** Californians will have a choice of **3 or more** carriers

**81%** Californians will have a choice of **4 or more** carriers



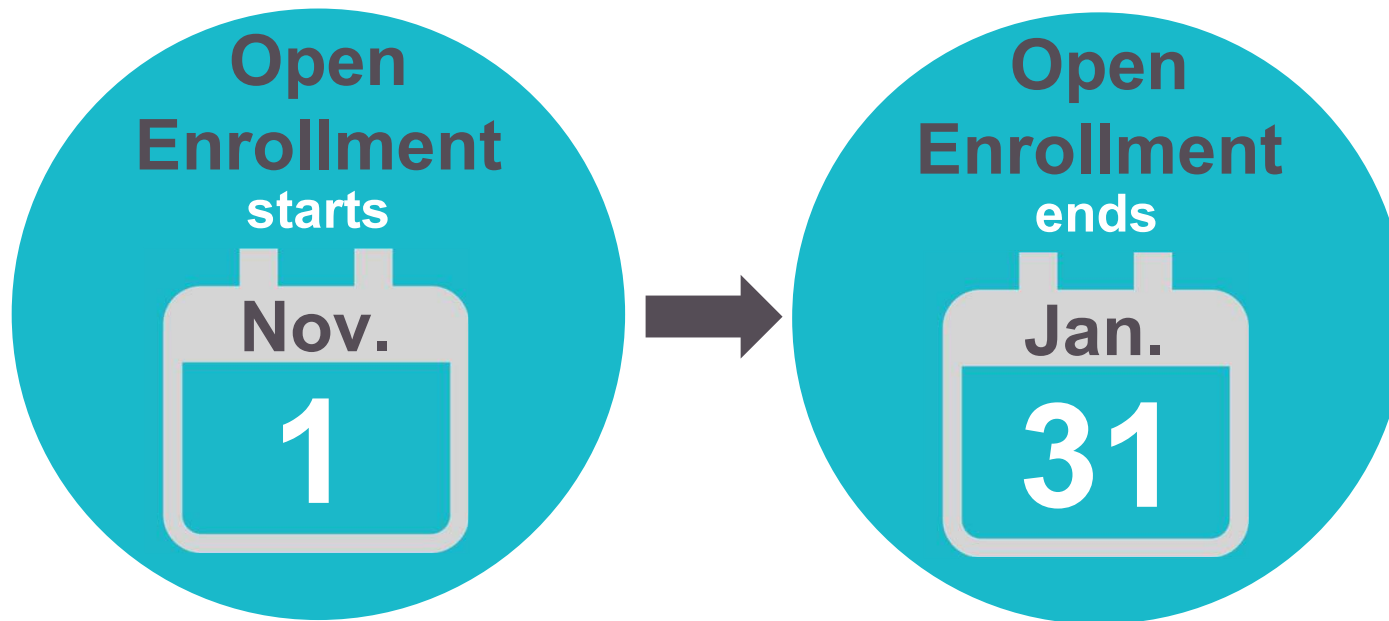
# Weighted average rate change by rating region

Rating Region	Total enrollment <sup>1</sup>	Avg. rate change	Shop and switch <sup>2</sup>
<b>Region 1</b> Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba counties	61,360	11.3%	6.7%
<b>Region 2</b> Marin, Napa, Solano and Sonoma counties	59,780	5.2%	-1.0%
<b>Region 3</b> Sacramento, Placer, El Dorado and Yolo counties	99,660	4.7%	-2.9%
<b>Region 4</b> San Francisco County	36,190	6.2%	-3.2%
<b>Region 5</b> Contra Costa County	55,220	6.1%	0.1%

<sup>1</sup> Effectuated enrollment for coverage in the month of March 2022. See [https://hbex.coveredca.com/data-research/library/CC\\_Membership\\_Profile\\_2022\\_03\\_R20220715.xlsx](https://hbex.coveredca.com/data-research/library/CC_Membership_Profile_2022_03_R20220715.xlsx) for full data profile.

<sup>2</sup> Shop and switch refers to the average rate change a consumer could see if they shop around and switch to the lowest-cost plan in their current metal tier.

# 2023 Open enrollment dates



# Shop and Compare with 2023 rates goes live...

A screenshot of the Covered California website's "Shop and Compare" section. The header includes the Covered California logo, "Español", and "Need Help?". The main heading is "Shop and Compare". Below it, a subheading says "Tell us a little bit about yourself" followed by a paragraph: "The information below will help us determine your potential health coverage program eligibility. You may qualify for help to lower your health care costs." There are icons for a smartphone, a pill, a document with a dollar sign, and a crutch. A white box contains the following questions and input fields:

Answer these questions to find out if you qualify for help to lower your health care costs.

Coverage Year:  
 ▼

What is your Zip Code? ⓘ

What is your total household income per year? ⓘ

How many people are in your household? ⓘ  
 ▼

# 2023 Renewal dates



- **Active** Renewal: 10/18/22 – 12/27/22
- **Passive** (Auto) Renewal starts 11/4/22

# CalHEERS REMINDERS

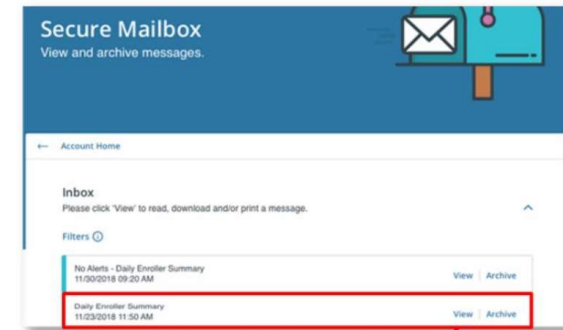
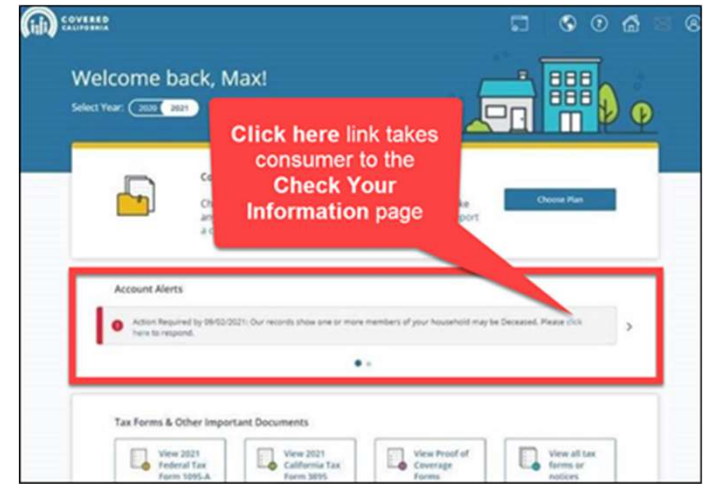
## Consumer periodic data matching in CalHEERS

**Collect demographic data** by encouraging your customers to disclose this information by completing the application section, optional Race/Ethnicity questions.

## Providing consent to keep financial assistance for 2023 plan year

- Consumers may need to update their consent to verify income and household size, and/or attest to file taxes or planning to file taxes. They can complete this process online, or with help from a Covered California Service Center Representative, a Certified Enrollment Counselor, or a Certified Insurance Agent.

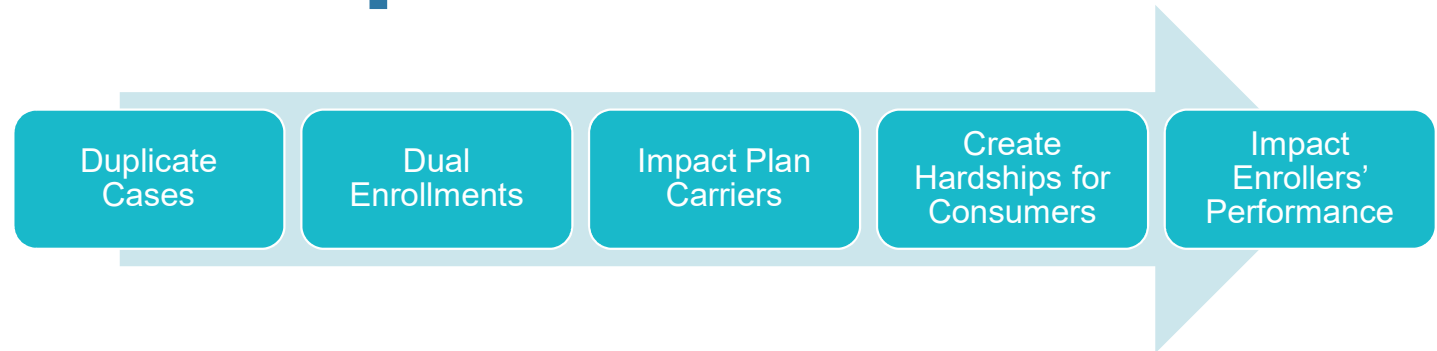
## Enroller portal alerts and reports



HBX Case ID	Enrollment Year	Notification Topic	Agent Name	Agent License Number
5000000001	2021	Binder Payment Pending	John Doe	P057ND3
5000000003	2021	Enrollment Updates Pending	John Smith	Y16267N
5000000002	2021	CalNOD01	John Doe	P057ND3
5000000002	2021	Consent Valid Thru	John Doe	P057ND3
5000000004	2021	Actions Requested for Consumer	Larry Smith	BA0367D
5000000005	2021	Enrollment Cancelled	Larry Smith	BA0367D
5000000006	2022	Enrollment Terminated	Larry Smith	BA0367D
5000000007	2021	Medicare Aged Out	John Doe	P057ND3

# Do NOT create duplicate cases

A **Duplicate Prevention Logic (DPL)** pop-up may appear during the creation of a consumer application for health coverage.



- **Alerts the user** if the system identifies consumer who already has a case on file in CalHEERS
- **Helps prevent** the creation of duplicate CalHEERS cases
- **Use** the [Accelerated Consumer Delegation Consent Tool](#) to check if the **consumer has an active case**.
  - If the Tool finds multiple CalHEERS cases with the same consumer information, enrollers will need to [contact the Service Center](#).
- If the consumer has an **existing Medi-Cal case and a new CalHEERS case is created**, the Medi-Cal case takes priority, and the enroller could lose the case delegation.
- **Read** the [Duplicate Prevention Logic Quick Guide](#) for additional information.



# Reasonable Opportunity Period (ROP)

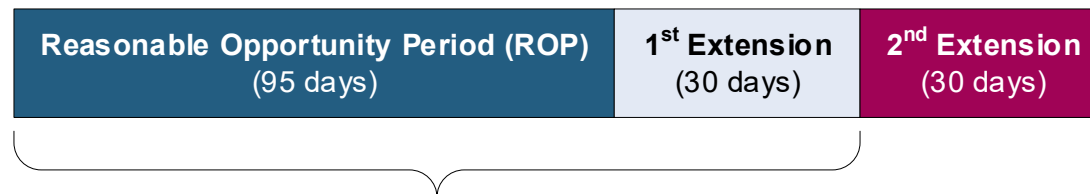
The **Reasonable Opportunity Period (ROP)** is **95-day period** during which conditionally eligible consumers can submit verification documents and clear inconsistencies in their application.

Consumers who meet certain requirements and who attempt to take action to resolve the inconsistency in good faith may request up to two (2) 30-day extensions prior to the 95-day ROP expiring. “Good faith” means that the attempt or action cannot be fraudulent or deceitful.

## Examples

- Consumer is conditionally eligible for coverage and has filed an appeal, but the ROP will expire before the appeal is resolved.
- Consumer’s immigration documentation has expired, and the consumer has an appointment to renew the document.

Timeframe for ROP Extensions Visual



**Timeframe for ROP extensions. Extensions must be requested before the expiration of the original ROP or 1<sup>st</sup> extension.**

# 2023 Family dental plans



## California Individual Market

**5 RETURNING**



*California* DENTAL

 **DELTA DENTAL**



Dental Health Services

**1 WITHDRAWING**



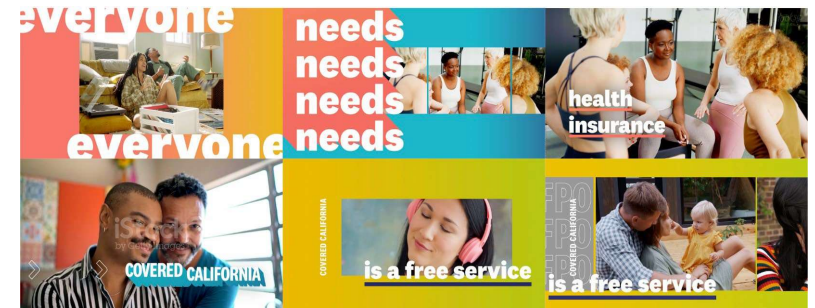
Statewide weighted average rate change for dental coverage in 2023 will be a decrease of 1.7%

Dental Carrier	Weighted Average Rate
Anthem Blue Cross Dental	0.0%
Blue Shield of CA Dental	2.6%
California Dental Network	0.1%
Delta Dental	-3.9%
Dental Health Services	0.0%
Statewide	-1.7%

# Open Enrollment Messaging

We'll continue with the successful *"This way to Health Insurance"* ad campaign leveraging a strategic mix of existing assets with updates as needed as well as develop new assets based on research learnings and extension of enhanced subsidies.

- **Core messages:** Who we are and what we offer; financial help to pay for health insurance; quality coverage; value of health insurance; free assistance every step of the way.
- **Supporting messages:** Free preventive care, mental health coverage, deadlines, penalty.
- **Data points:** Continue to leverage data points to help make benefits of extended subsidies feel tangible and real. E.g., amount of funds for CA, number of Californians that benefit, % of members getting financial help, etc.



- We'll take viewers through a range of vignettes featuring the diversity of our consumers and lean into our brand colors and visual elements to highlight how Covered California is here to help every step of the way.
- Animated supers will reinforce key messages.

# OE 23 ADS – English/Spanish/Asian

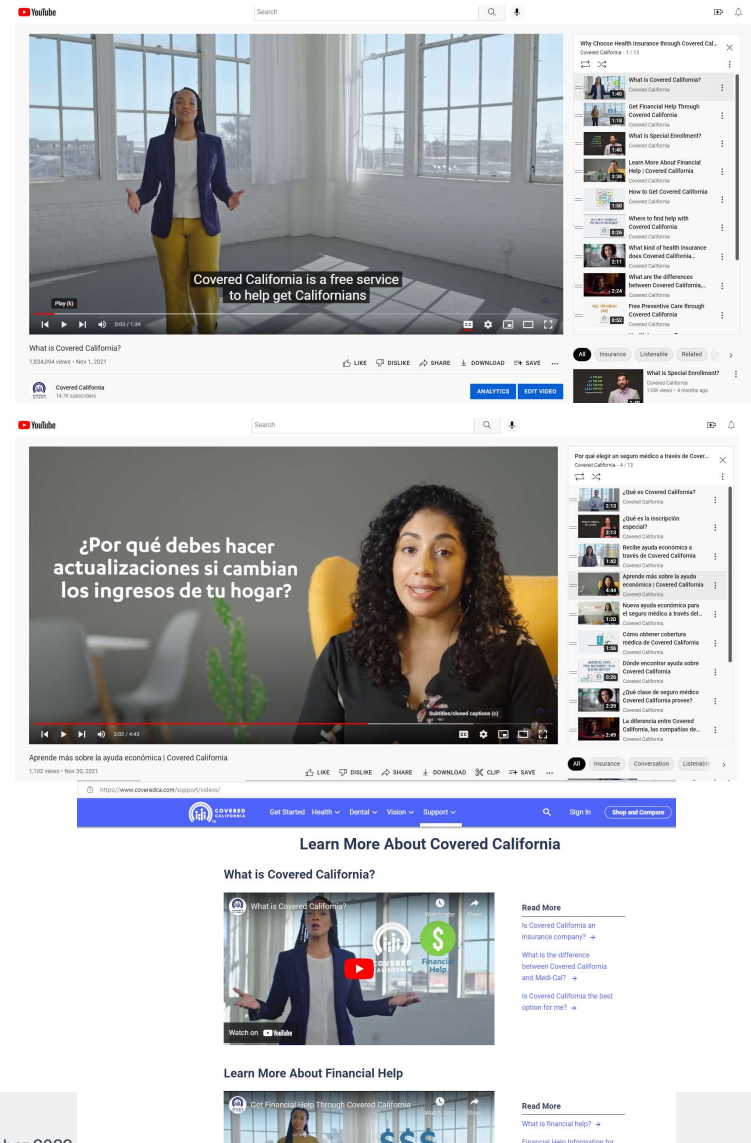
The collage features multiple advertisements for Covered California's 2023 Open Enrollment. The ads are designed in various colors and layouts, each featuring the Covered California logo and a QR code. Key messages include:

- we believe HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.** (English)
- SÓLO TE QUEDAN X días PARA OBTENER SEGURO MÉDICO.** (Spanish)
- no juegues con tu salud. OBTÉN SEGURO MÉDICO.** (Spanish)
- te ayudamos a pagar TU SEGURO MÉDICO.** (Spanish)
- 我們的最大任務是令更多人能負擔優質健保** (Chinese)
- 健保計劃周全保護 生病與否同樣看顧** (Chinese)
- 獲取免費 預防性保健及 更多保障** (Chinese)
- 有財務補助 你的健保或可每月 只付\$0保費** (Chinese)
- 12월 31일까지 가입하세요** (Korean)
- 오늘 건강보험에 가입하세요** (Korean)
- được giúp đỡ miễn phí từ các chuyên viên nói tiếng việt** (Vietnamese)
- CONSEGUIR SEGURO MÉDICO ES MÁS FÁCIL CON ayuda.** (Spanish)
- te ayudamos a pagar TU SEGURO MÉDICO.** (Spanish)
- obten un seguro médico CON CUIDADO PREVENTIVO GRATUITO Y MÁS.** (Spanish)
- TENEMOS AYUDA ECONÓMICA DISPONIBLE. tú podrías pagar \$0 al mes.** (Spanish)
- financial help is here. YOUR HEALTH INSURANCE COULD BE \$0/MONTH.** (English)
- WE HELP YOU PAY FOR health insurance.** (English)
- GET HEALTH INSURANCE today.** (English)
- get free preventive care and more.** (English)
- only X DAYS LEFT TO ENROLL.** (English)
- 9 out of 10 GOT FINANCIAL HELP FOR HEALTH INSURANCE.** (English)
- el seguro médico DEBERÍA CUBRIR MÁS Y COSTAR MENOS.** (Spanish)



# Educational videos

- Longer format educational videos of one to three minutes in English and Spanish to inform members and potential consumers of key message points in more depth.
- Topics include:
  - Open enrollment and special enrollment*
  - What is Covered California*
  - Value of Health Insurance*
  - Get Financial Help Through Covered California*
  - Learn More About Financial Help*
  - Free Preventive Care*
  - How to Get Covered*
  - Where to Find Help*
  - Differences Between Covered California, Health Insurance Companies and Medi-Cal*
  - Health Insurance Terms Defined*
  - How to Report Income*
  - Welcome to Covered California*
  - Learn More About Tax Documents*
- Video styles compliment the marketing campaign overall.
- Available on YouTube.com/CoveredCA and also used on CoveredCA.com, in email outreach, in paid video placement, content marketing articles and on social media channels.
- Additional “how to” videos available on YouTube.com/CoveredCA to show steps to apply and how to use the Shop & Compare tool.



# Consumer collateral materials

- **Enrollment Guide**
  - Benefit chart to be updated with this year's rates
  - Expected to go live on the Printable Materials page and KP Print Store in early September
  - Available in all 13 threshold languages
- **Trifold Brochure** – live on print store
  - Available in all 13 threshold languages
- **Immigration Fact Sheet** – live on print store
  - Double-sided with English always on one side. Users can select other side from Spanish, Chinese, Korean, or Vietnamese.
- **Special Enrollment Fact Sheet** – live on print store
  - Double-sided with English always on one side. Users can select other side from Spanish, Chinese, Korean, or Vietnamese.



# Tools & resources for enrollers



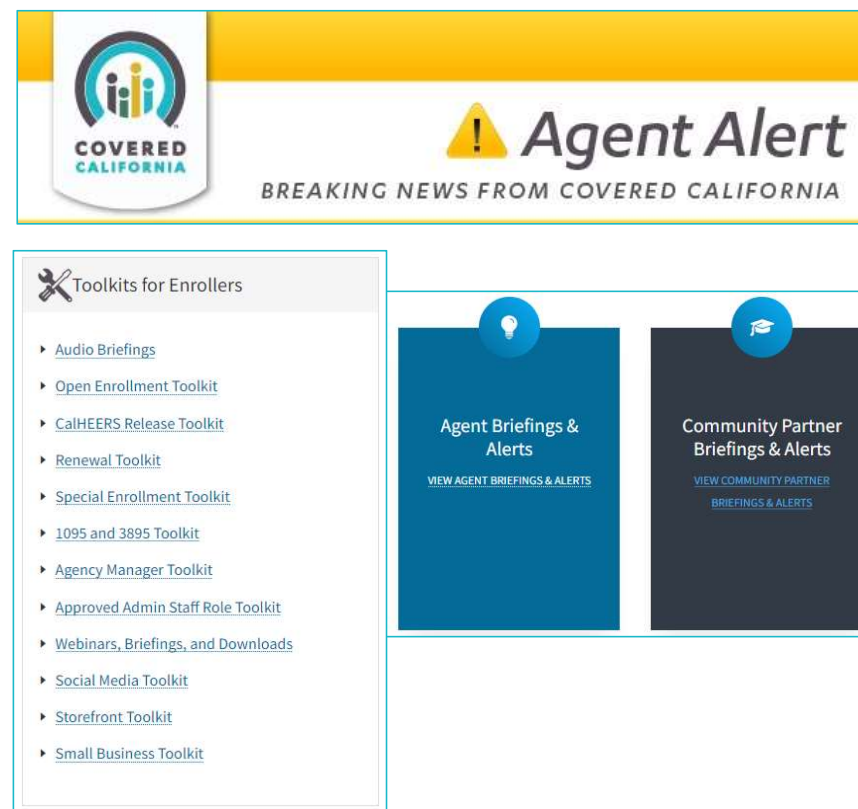


# Read your enroller alerts & briefs

- Enroller Alerts and Messages provide important information and content; keeps you informed and updated to help you best support Covered California consumers.
- Special announcements, policy changes, system updates (application and enroller portal), important dates (Renewals, Open Enrollment, Special Enrollment), and enroller resources.

## Best practice:

- ✓ **Create new folder and save** all Enroller Alert Emails there – search by key word/term for the specific topic you are seeking.
- ✓ **Bookmark** the [Enrollment Partner Toolkit](#) page to your browser favorites bar. It provides links to important toolkits and documents.



# Renewal & open enrollment toolkit

Will be available in early October 2022



## 2022 Renewal Toolkit

A “one-stop shop” for information and resources in order to support Covered California members through the renewal process.

Check back frequently for updates.

### Renewals

Resource	Type	Description
<a href="#">Renewal Quick Guide</a>	Quick Guide	Tips and reminders for the renewal process including links and informational Notices.
<a href="#">Job Aid: Renewal</a>	Job Aid	Instructions on the 2021 Covered California renewal process.
<a href="#">2022 Virtual Statewide Carrier Presentation</a>	Video	Recording of individual Carrier presentations for health, dental, and vision plans.
<a href="#">2022 Virtual Statewide Carrier Presentation</a>	Slide Deck	Slide deck for individual Carrier presentations for health, dental, and vision plans.
<a href="#">Statewide OE 2022 Kickoff Webinar</a>	Video	Covered California Statewide Open Enrollment 2022 Kickoff webinar containing Tools and Resources.
<a href="#">Statewide OE 2022 Kickoff Webinar</a>	Slide Deck	Covered California Statewide Open Enrollment 2022 Kickoff presentation containing Tools and Resources; 2022 County Rate and Plan Information including statewide rate sheets and a hospital directory from all California Rating Regions.



## 2022 Open Enrollment Toolkit

A “one-stop shop” for 2022 Sign-up information and resources to support Covered California members through the renewal and new enrollment process. Check back frequently for updates.

NOTE: For renewal resources, view the 2022 Renewal Toolkit [here](#).

### 2022 Open Enrollment

Resource	Type	Description	Date Updated
<a href="#">CalHEERS Online Application</a>	Job Aid	A step-by-step guide to assist enrollers with the CalHEERS Online Application.	10/26/2021
<a href="#">Add an Event</a>	Portal	Link to request to add an event to the Covered California Events page so consumers can attend enrollment events in their community.	9/24/2019
<a href="#">Open Enrollment Collateral</a>	Portal	Link to downloadable PDF's of Covered California's collateral materials.	9/24/2019
<a href="#">2022 Virtual Statewide Carrier Presentation</a>	Video	Recording of individual Carrier presentations for health, dental, and vision plans.	9/16/2021
<a href="#">2022 Virtual Statewide Carrier Presentation</a>	Slide Deck	Slide deck for individual Carrier presentations for health, dental, and vision plans.	9/16/2021
<a href="#">Statewide OE 2022 Kickoff Webinar</a>	Video	Covered California Statewide Open Enrollment 2022 Kickoff webinar containing Tools and Resources.	9/8/2021
<a href="#">Statewide OE 2022 Kickoff Webinar</a>	Slide Deck	Covered California Statewide Open Enrollment 2022 Kickoff presentation containing Tools and Resources; 2022 County Rate and Plan Information including statewide rate sheets and a hospital directory from all California Rating Regions.	9/8/2021

A “one-stop shop” guide with resource links for 2023 Sign-up information and resources to support Covered California members through the renewal and new enrollment process.

- Quick Guides
- Job Aids
- Webinars
- Plan Information
- FPL chart
- Sample Consumer Notices
- Many more!



# Check out our partners recorded informational videos to help you and your consumers this OE 23!

Read your e-brief alert to view the videos this October!

- Health Plans
- Dental Plans\*
- Vision Plans
- Department of Health Care Services / Medi-Cal
- Department of Managed Health Care / Consumer Support



\*Dental Health Services were not able to participate in our pre-recording informational session. Contact the plan directly for member services and benefits information.



# SAVE-THE-DATE!

October 26, 2022

## Virtual Townhall Panel Discussion for Enrollers

- Featuring Covered California Executive Director, Jessica Altman with Health Plan Executives!
- Getting everyone enrolled; impacting consumer health experiences, outcomes, equity; our role in delivering on quality, affordability and access to customers and communities.

## Covered California 2023 Our Mission, Journey and the Path Forward

<https://www.eventbrite.com/e/virtual-townhall-discussion-on-key-health-care-trends-in-2023-and-beyond-tickets-433175147527>

