



Open Enrollment Basics

Open Enrollment Boot Camp
October 19, 2022

Presented by Ryan Leong, Esq.

Goals

- Understand Open Enrollment period and timeline for **Covered California** and **Medicare**
 - What you can do, what to remember, and important deadlines
- Review wrap-around benefits and practice tips to ensure seamless enrollment
 - ADAP, OA-HIPP, and MDPP eligibility
- Describe what happens when a client misses Open Enrollment
 - Tax penalties, Special Enrollment Period, Medi-Cal



Open Enrollment

Open Enrollment

- Who cares about Open Enrollment?
 - We do!
- Why do we care?
 - Covered California, Medicare, private insurance, and employers all have Open Enrollment periods
 - Open enrollment is the only period during the year when individuals can enroll in a health plan without a Qualifying Life event

Important Dates

| | Sign up Dates | Effective Dates |
|-----------------------------|--------------------------------------|------------------|
| Medicare Advantage & Part D | October 15, 2022 – December 7, 2022 | January 1, 2023 |
| Covered California | November 1, 2022 – December 31, 2022 | January 1, 2023 |
| | January 1, 2023 – January 31, 2023 | February 1, 2023 |
| Medicare Parts A & B | January 1, 2023 – March 31, 2023 | July 1, 2023 |



Covered California

Covered California Open Enrollment

Open Enrollment is from November 1, 2022– January 31, 2023

- During Open Enrollment, you can:
 - Renew your health plan
 - Enroll in a plan for the first time
 - Change your health plan
- The date you enroll or make changes determines the date the new plan goes into effect:

| Enroll Between . . . | Coverage Starts . . . |
|----------------------------|-----------------------|
| Nov 1, 2022 – Dec 31, 2022 | January 1, 2023 |
| Jan 1, 2023 – Jan 31, 2023 | February 1, 2023 |

Covered California vs. Medi-Cal Eligibility

- MAGI Medi-Cal and Covered California use **Modified Adjusted Gross Income** to determine eligibility
- If monthly income is . . .
 - \$0 - \$1,564 eligible for MAGI Medi-Cal
 - Up to 138% FPL
 - \$1,564 – \$54,360 eligible for Covered California with premium assistance (APTC)
 - Between 139% FPL and 400% FPL
 - Consumers at 400% FPL or higher may receive federal premium tax credit to lower their premiums to a max of 8.5% of their income based on the second-lowest-cost Silver Plan

Who can enroll in Covered California?

- US citizens, Immigrant with Qualified legal status, Applicants for certain legal statuses
- Individuals not eligible for MAGI Medi-Cal
- Individuals not eligible for Medicare with free Part A
- Individuals who don't have employer based coverage
 - Limited exceptions apply to this rule

How to Enroll

- Before you meet with your client . . .
 - Ask your client to bring income, immigration, and family information
 - Ask your client who their doctor is and to bring a medication list
 - Best Practice: call doctor's office billing department and ask which Covered California plans they accept, including the metal tier
 - Ask your client if they anticipate needing specific procedures or services in the next year

How to Enroll

- Enroll online, by phone, or in person
 - CoveredCA.com or (800) 300-1506 or storefronts.coveredca.com
 - “No Wrong Door” – Can enroll in Covered California or Medi-Cal through Covered California’s website
- When working with a client
 - Remind your client that there are many affordable options
 - Practice Tip: [you don’t have to be an agent to help your client enroll](#)
 - Call Covered California with your client
 - Request a delegation code – helpful for ADAP EW completing OA-HIPP enrollment
 - Practice Tip: [if having trouble reaching an agent, enter incorrect client information to speak to a Covered California agent more quickly](#)



Health insurance when you need it.

Open enrollment begins Nov. 1, but you can still apply through special enrollment now.



Household Income ⓘ

\$ 28,000

ZIP Code

95834



Household Size ⓘ

1

How many need coverage?

1

Age of People Needing Coverage ⓘ

45

Quick Quote



\$63

per month

**for a Silver plan.
Bronze plans as low as \$0.**

After financial help from: Covered California

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? ⓘ

Enter the age of each person in your household, and tell us if they need coverage.

Age of Head of Household:

☒ Needs Coverage?

☐ Pregnant? ⓘ

☐ Blind or Disabled? ⓘ

Online Enrollment Tip

- If your client's income is above 138% FPL and they are not enrolled in Medicare . . .
 - **DO NOT** answer "yes" to this question about disability
 - A "yes" response will stop the Covered California application and direct you to apply for Medi-Cal
- If your client is not eligible for Medicare and their income is above 138% FPL, they are eligible for Covered California regardless of a disability

Time to Enroll!

- Decide which plan level is best for your client
 - Metal tiers refer to cost-sharing levels
 - Bronze, silver, gold, platinum
- Review plan formularies and doctor networks
 - Formularies on insurance company website
 - “Find a Provider” tool on insurance company website
- Add plan to your cart and proceed with enrollment
- Application takes 20-30 minutes to complete online

Covered California: Metal Tiers



A plan with a lower premium results in a larger copayment with higher deductibles and maximum out-of-pocket expense

After Enrollment

- Summary → Current Enrollment
 - Includes information about the enrollment, including the initial payment due date
 - [Print this page for OA-HIPP enrollment](#)
 - From this page you will be directed to the insurance carrier website to make the initial payment aka binder payment
- [Binder payment must be received by the insurance carrier before the plan goes into effect](#)

What about ADAP & OA-HIPP?

- If client's annual income is less than \$67,950, they are eligible for ADAP & OA-HIPP
- If not already on ADAP, will need to enroll in ADAP first
 - ID, proof of California residency, proof of income, labs, & letter of diagnosis required
- Print Current Enrollment page
 - Will need the premium amount, APTC, and name of the plan
- Submit insurance information ASAP to request binder payment
 - OA-HIPP says that binder payments can be made if they are requested within 48 hours of enrollment in a plan
 - If request submitted after that time, safest to have client pay premium and wait for reimbursement from insurance company

Like Your Plan? Keep Your Plan!

- Renewal occurs automatically for most plans
 - However, it is important to still meet with your client!
- Make sure Covered California has updated information, provide:
 - Address change
 - Income change
- Make sure to note any premium increases
- Practice Tip: Enrollment Worker has to submit renewal information and new premium amount to OA-HIPP
- Fax or upload updated premium and verification of plan name, plan carrier, and APTC

Hate Your Plan? Change Your Plan!

- Why might a client change their plan?
 - Their doctor left the network
 - Their plan's formulary changed
 - They want to attend a different hospital network
 - They were defaulted into a plan they don't like
- If your client wants to change their plan, follow the same steps . . .
 - Review provider network and formulary
 - Complete application online, on the phone, or in person
- Remember to follow up with ADAP & OA-HIPP
 - Provide new plan and premium information ASAP



What if I miss Covered
California Open Enrollment?

Can I still get insurance?

- Special Enrollment Period (SEP) required to enroll in Covered California outside of Open Enrollment
- Qualifying Life Event (QLE) triggers SEP
 - Losing other health insurance
 - Permanently more to or within California
 - Having a baby, adopting a child, or getting married
 - Returning from active military duty
 - Gaining citizenship/lawful presence
- SEP is 60 days

What if I don't enroll?

- Tax Penalty
 - California state income tax penalty
 - Penalty is the greater of \$750 per adult and \$375 per dependent child under 18
 - Limited exceptions
- Healthy San Francisco
 - Must be uninsured for 3 months before applying
 - Not minimum essential coverage
- Medi-Cal enrollment year around
 - Contact PRC to see if your client qualifies



Medicare

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Medicare

- Medicare has different parts
 - Part A = hospital insurance
 - Part B = medical/outpatient insurance
 - Part C = Medicare Advantage Plan
 - Part D = prescription drug coverage
- “Original Medicare” refers to enrollment in Parts A, B, and D
- Can enroll in either Original Medicare or Medicare Advantage plan

Medicare Open Enrollment

Open Enrollment is from October 15, 2022 – December 7, 2022

During the Open Enrollment period, you can:

- Switch from Original Medicare to Medicare Advantage
- Switch Medicare Advantage plans
- Enroll in a Part D plan
- Change Part D plans
- Changes or new enrollment effective January 1, 2023

Open Enrollment for Medicare Parts A & B

- January 1, 2023 – March 31, 2023
- For more information about enrolling in Parts A & B, contact HICAP at (415) 677-7520

What is Part C?

- Part C plans are also called Medicare Advantage Plans
- Coverage provided by private insurance companies approved by Medicare
- In California, Advantage plans include Parts A, B, & D
- There is a monthly premium in addition to the Part B premium
- Potential cost savings
- Many offer supplemental benefits such as dental, vision, health, and wellness
- Must be enrolled in Parts A & B to enroll in a Medicare Advantage

Part D Plans

- Considerations when choosing a Part D plan
 - Check formularies for client's prescription medication
 - Check an restrictions on the medication, i.e., prior authorizations or step-therapy
 - Review the premium price and cost-sharing associated with each plan
- ADAP can help with Part D plans too!
 - ADAP will pay for co-pays for prescriptions on ADAP's formulary
 - Can also enroll in CDPH's Medicare Part D Premium Payment (MDPP) program
- To maximize benefits, enroll in a Benchmark plan

Plan Compare Tool

- Go to [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to review coverage options for clients!
- Search using your client's information, or no information, to review coverage options
- Be sure you are looking at the correct year's plans
- Select which comparisons you need
- Enter prescription information to compare formularies

Explore your Medicare coverage options

Pick your 2023 plan by December 7.




Don't have Medicare Part A or B yet?

[Get started with Medicare.](#)



Find Medicare health & drug plans

 Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log In

Don't have an account? [Create one.](#)

 Continue without logging in

COVERAGE FOR



2023



2022

ZIP CODE

PLAN TYPE

Select a plan type



Next, you can add your drugs and pharmacies for personalized cost information. [Need help picking a plan type?](#)

Start

 You're viewing 2023 plans. [Show me 2022 plans.](#)

Help with your costs

Do you get help with your costs from one of these programs?

- ☐ Medicaid
- ☐ Supplemental Security Income
- ☐ Medicare Savings Program
- ☐ Extra Help from Social Security
- ☐ I'm not sure
- ☐ I don't get help from any of these programs

i You're viewing 2023 plans. [Show me 2022 plans.](#)

There may be separate drug plans available with lower drug costs. [Tell me more.](#)

[View 26 available drug plans](#)

[← Back to drugs & pharmacies](#)



MY LOCATION

San Francisco, CA [Change location](#)

PLAN TYPE

Select a Plan Type ▾

Filter by:

Plan Benefits ▾

Insurance Carrier ▾

Drug Coverage ▾

Star Ratings ▾

[View all filters](#)

Showing 10 of 31 Medicare Advantage Plans

SORT PLANS
BY

Lowest drug + premium cost ▾

Kaiser Permanente Senior Advantage Basic SF (HMO)

Kaiser Permanente | Plan ID: H0524-060-0

Star rating:  This plan got Medicare's **highest rating** (5 stars)

Aetna Medicare Elite Plan (PPO)

Aetna Medicare | Plan ID: H5521-293-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$0.00 Includes: Health & drug coverage

Doesn't include: \$148.50 Standard Part B premium

YEARLY DRUG & PREMIUM COST

\$0.00

Only includes premiums for the whole year when you don't enter any drugs

OTHER COSTS

\$750 annual deductible Health deductible

\$0.00 Drug deductible

\$11,300 In and Out-of-network

\$6,700 In-network

Maximum you pay for health services

PLAN BENEFITS

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

See more benefits ▾

COPAYS/COINSURANCE

Primary doctor: **\$0 copay**

Specialist: **\$25 copay per visit**

DRUGS

[Add your prescription drugs](#)

Enter drugs you take regularly (if any) to see your estimated drug + premium cost

Enroll

Plan Details

☐

Add to compare

Feedback

**Aetna Medicare
Elite Plan (PPO)** ✕

\$0.00

Medicare Advantage and drug
monthly premium

Enroll

Plan Details

**Anthem MediBlue
Select (HMO)** ✕

\$0.00

Medicare Advantage and drug
monthly premium

Enroll

Plan Details

**Kaiser Permanente
Senior Advantage
Basic SF (HMO)** ✕

\$19.00

Medicare Advantage and drug
monthly premium

Enroll

Plan Details

Overview

| | | | |
|-------------------------------------|--|--------------------|--|
| Star rating | ★★★★☆ | ★★★★☆ | ★ This plan got Medicare's highest rating (5 stars) |
| Health deductible | \$750 annual deductible | \$0 | \$0 |
| Drug plan deductible | \$0.00 | \$0.00 | \$0.00 |
| Maximum you pay for health services | \$11,300 In and Out-of-network \$6,700 In-network | \$7,550 In-network | \$6,700 In-network |
| Health premium | \$0.00 | \$0.00 | \$0.00 |
| Drug premium | \$0.00 | \$0.00 | \$19.00 |

Feedback

Using Plan Compare tool on Medicare.gov

- Once the plans come up, select “Plan Details”
- This takes you to the plan’s overview page where you can quickly see important details such as:
 - Premiums
 - Deductible
 - Co-pays for doctor visits, lab services, urgent or emergency care
 - Further down you will see Drug Coverage priced by Tiers
 - Extra benefits such as preventative dental, vision, or hearing (if available)

Helping Clients During Open Enrollment

- No action needed if client does not wish to change or enroll in Advantage or Part D plans
- However, best practice is to review current coverage!
 - Check for changes to formulary or provider network
 - Check for changes in premium amount
 - Use the Plan Finder Tool!
- Medicare is required to send clients notices of changes, or cancellations of coverage
 - Remind clients to check their mail!
- If client wants to enroll in or switch their Advantage or Part D plan, they will do this using the Plan Finder Tool



What if I miss Open
Enrollment for Medicare
Advantage & Part D?

Special Enrollment

- If you miss Open Enrollment, you can enroll in or switch Advantage or Part D plans when you have Qualifying Life Event (QLE)
- Qualifying Life Event includes:
 - Moving
 - Becoming eligible for Medi-Cal
 - Qualifying for Extra Help
 - Losing other coverage such as Medi-Cal or Cobra
 - Losing employer or union coverage
 - Health plan changes its Medicare contract

What if I don't enroll in Medicare?

It's very important to elect Medicare Part D when you become eligible!

- If you don't choose a Part D plan during initial enrollment and later enroll, there is a penalty that *remains with you throughout your enrollment*
- Part D Penalty
 - 1% of the national base beneficiary premium times the number of months the individuals lacked covered
 - Added to *monthly premium*
- Exceptions
 - Have prescription drug coverage through another plan
 - If you lose employer or other drug coverage, you have 63 days to sign up for a Part D plan without facing a penalty

What if I have Medicare and Medi-Cal?

Clients who are Medi-Medi have additional protections

- If they have full-scope Medi-Cal (no Share of Cost), they are automatically enrolled in Extra Help and will receive the Medi-Cal State Buy-In
 - Medi-Cal pays for Parts A, B, & D premiums
 - Clients qualify for low or no co-pays/cost-sharing for prescription drugs
 - Clients qualify for LINET program to provide prescription coverage during transition periods
- Medi-Medi clients can
 - Change plans at any time
 - Enroll in Special Needs Plans
 - Enroll in ADAP

Thank you!

- Questions?
 - Call PRC's EAHP
 - (415) 777-0333
 - www.prcsf.org
 - Call HICAP
 - (800) 434-0222
- Reminder
 - Enroll at CoveredCA.com
 - Covered California hotline: (800) 300-1506
 - Enroll at Medicare.gov/find-a-plan