



**OPEN
ENROLLMENT
BOOTCAMP IX**
October 18, 2023



Covered California Open Enrollment Basics

Open Enrollment Boot Camp IX
October 18, 2023

Presented by Bill Stewart, Esq.

Goals

- **Understand Open Enrollment**
 - When is it?
 - Why is it important?
 - What can your clients do during Open Enrollment?
- **Understand Covered California**
 - How do you enroll or renew?
 - What plans can you choose from?
 - What subsidies and premium assistance programs are available?
 - What happens if your client misses Open Enrollment?





Open Enrollment

Open Enrollment

- Open Enrollment (OE) is the only period during the year when individuals can enroll in or switch health plans without a Special Enrollment Period (SEP) that is triggered by a Qualifying Life Event (QLE)
- Covered California, Medicare, private insurance companies, and employer insurance plans all have annual Open Enrollment periods.



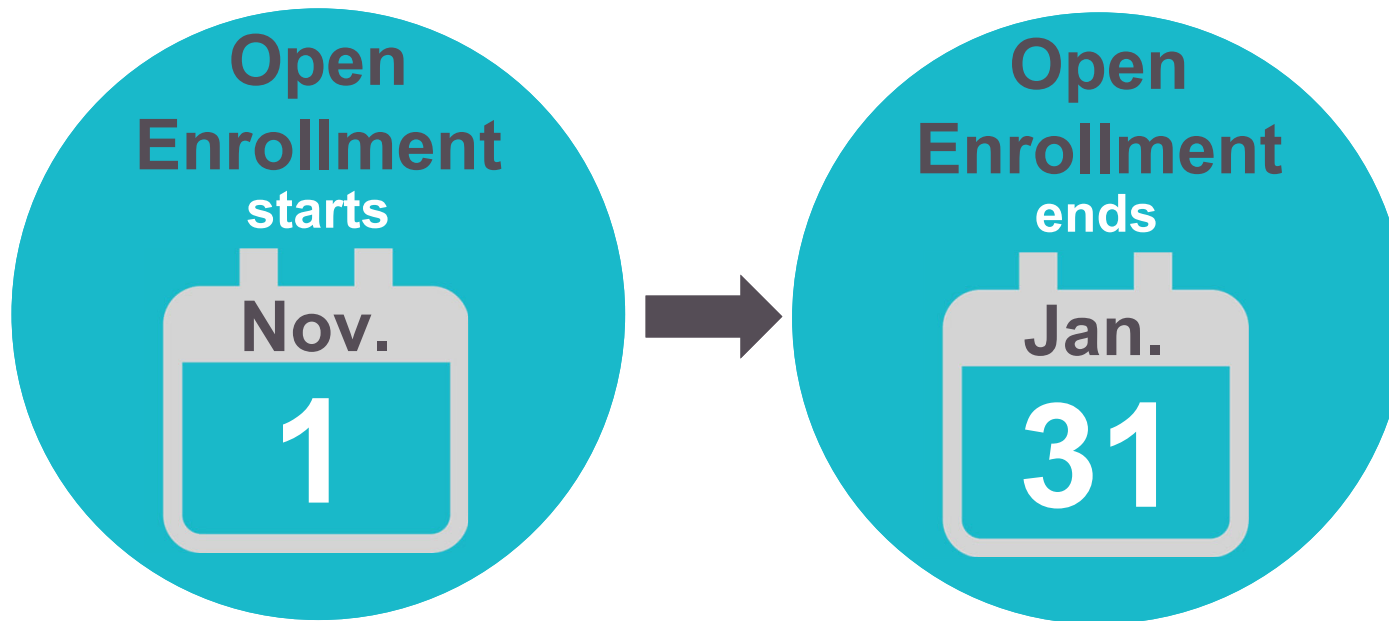
Important OE Dates

	Sign up Dates	Effective Dates
Medicare Advantage & Part D	October 15, 2023 – December 7, 2023	January 1, 2024
Covered California	November 1, 2023 – December 31, 2023	January 1, 2024
	January 1, 2024 – January 31, 2024	February 1, 2024
Medicare Parts A & B	January 1, 2024 – March 31, 2024	July 1, 2024



Covered California

2024 Open Enrollment Dates



2024 Renewal Dates



- **Active** Renewal: 10/1/23 – 11/26/23
- **Passive** (Auto) Renewal starts 10/31/23
- Important to review your current plan's 2024 costs, formularies and doctor network.

Covered California Open Enrollment

Enroll Between . . .	Coverage Starts . . .
Nov 1, 2023 – Dec 31, 2023	January 1, 2024
Jan 1, 2024 – Jan 31, 2024	February 1, 2024

- Open Enrollment (OE) is the only period during the year when individuals can renew, enroll in, or switch Covered California health plans without a Special Enrollment Period (SEP) that is triggered by a Qualifying Life Event (QLE)
- The date you enroll or make changes determines the date the new plan goes into effect:



Who Can Enroll in Covered California?

- US citizens, Immigrants 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 do not have employer-based coverage that is affordable and offers minimum value




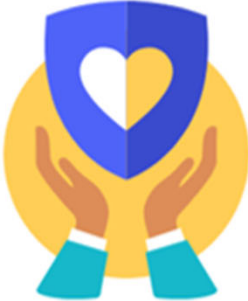
Eligibility Based on Income

- If monthly Modified Adjusted Gross Income (MAGI) is up to 138% of the Federal Poverty Level (FPL) or \$1,677, an individual is eligible for MAGI Medi-Cal and ineligible for Covered California.
- If estimated annual MAGI is up to 400% of the FPL or \$58,320, an individual is eligible for Covered California, Advanced Premium Tax Credits (APTC) and California Premium Subsidies (CPS).
 - Subsidy Cliff. Individuals with estimated annual MAGI greater than 400% of the FPL will not have to pay more than 8.5% of their income for a Silver Plan premium
- If estimated annual MAGI is up to 600% of the FPL or \$87,480, an individual is eligible for California Premium Subsidies (CPS).



If you have to go from Medi-Cal to Covered CA

[Get Started](#) [Health](#) [Dental](#) [Vision](#) [Support](#) [Search](#) [Sign In](#) [Shop and Compare](#)



Medi-Cal to Covered California

We'll keep you covered.


Some will lose their Medi-Cal plan when the COVID-19 public health emergency ends — but Covered California is here to keep you covered!

Update your information with Medi-Cal — you'll get a letter that says if you still qualify.

[Update Now](#)

Did you get a letter about your Medi-Cal ending?


Covered California has picked new health plans for people who are no longer eligible for Medi-Cal. You'll need to complete your enrollment for your plan to start.

[Continue](#)

No longer eligible for Medi-Cal?

Transition to a Covered California Plan

I'm CiCi! What can I help you with?



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 (continued)

- 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 Enrollment Workers who are completing a Health Insurance Premium Payment application
 - Practice Tip: if having trouble reaching an agent, enter incorrect client information to speak to a Covered California agent more quickly



www.CoveredCA.com



Get Started Health ▾ Dental ▾ Vision ▾ Support ▾



Sign In

Shop and Compare

Need a health plan now?

We've got you covered. [Apply today through special enrollment.](#)



Household Income ⓘ

\$ 28,000

ZIP Code

95834



Household Size ⓘ

1 ▾

How many need coverage?

1 ▾

When do you want to start coverage?

2024 ▾

Age of People Needing Coverage ⓘ

45

Quick Quote

✓
\$63
per month

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



Online Practice Tip

- If your client's income is above 138% FPL and they are not enrolled in Medicare . . .
 - DO NOT answer "yes" to the 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



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

Coverage Year:

2024



What is your Zip Code? ⓘ

Ex: 90210

What is your total household income per year? ⓘ

How many people are in your household? ⓘ

1



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? ⓘ

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



Metal Tiers



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



Enhanced Silver Plans

- Enhanced Silver 73/27
 - Estimated annual MAGI greater than 200% of FPL or \$29,160 and up to 250% of FPL or \$36,450
- Enhanced Silver 87/13
 - Estimated annual MAGI greater than 150% of FPL or \$21,870 and less than 250% of FPL or \$36,450
- Enhanced Silver 94/6
 - Estimated annual MAGI greater than 138% of FPL or \$20,120 and up to 150% of FPL or \$21,870



2024 Plans Available in San Francisco

- ❖ Anthem EPO
- ❖ Blue Shield PPO
- ❖ Blue Shield HMO
- ❖ CCHP HMO
- ❖ Kaiser HMO



Health Insurance Premium Payment

- Office of AIDS Health Insurance Premium Payment (OA-HIPP)
 - Monthly MAGI greater than 138% of the FPL or \$1,677
 - Estimated annual MAGI up to 500% of the FPL or \$72,900
 - Enrolled in ADAP (ID, proof of California residency, proof of income and HIV)
 - Pays up to \$1,938/month toward insurance premiums
- Binder Payment
 - Insurance not in effect until first premium payment received
 - Binder payments can be made by OA-HIPP if requested within 48 hours of enrollment
- Print Current Enrollment page
 - Will need the premium amount, APTC, and name of the plan to enroll





What if I miss
Covered California
Open Enrollment?

Can I still get insurance?

- Special Enrollment Period (SEP) required to enroll in a Covered California plan outside of Open Enrollment
- Qualifying Life Event (QLE) triggers a 60-day SEP
 - E.g., Losing other health insurance; Permanently move to, or within, California; Having a baby, adopting a child, or getting married Gaining citizenship/lawful presence
- Unwinding SEP
 - 60 days (90 days in 2024) after being disenrolled from Medi-Cal during the period from 3/31/23 through 7/31/24
- 2024 Low Income SEP
 - Ongoing, monthly SEP where monthly MAGI is at or below 150% of FPL or \$1,832



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
 - Not minimum essential coverage
 - Must be uninsured for 3 months before applying
 - Only covers treatment in San Francisco
- Medi-Cal enrollment year around
 - Contact PRC to see if your client qualifies



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
 - Storefronts.CoveredCA.com