

Covered California Updates



*Golden Gate to Health Insurance
Network Meeting
April 24, 2015*

Special Enrollment Update





Special Enrollment

Tax Penalty



Limited-Term Special Enrollment Opportunity

- Effective February 23, 2015 through April 30, 2015
- Qualifying Life Event: “Informed of Tax Penalty Risk”
- QLE, “Informed of Tax Penalty Risk”, has been added to the application QLE drop-down menu
- Consumers attest that they became aware of the tax penalty after the 2015 Open Enrollment Period closed.



Special Enrollment

Media Tour - Enroll by April 30 to Minimize Tax Penalties



COVERED
CALIFORNIA

NEWS RELEASE

FOR IMMEDIATE RELEASE

April 7, 2015

Media Line: (916) 206-7777

TAX EXPERTS TEAM UP WITH COVERED CALIFORNIA TO URGE THE UNINSURED TO GET HEALTH CARE COVERAGE

*More Than 18,000 Californians Have Taken Advantage
of Limited Special-Enrollment Opportunity;
Consumers Are Encouraged to Sign Up by April 30*

SACRAMENTO, Calif. — Covered California, state revenue agencies and tax preparers reminded uninsured consumers Tuesday that they still have time to sign up for health coverage to minimize tax penalties for tax year 2015.

The advice came as Californians continue to file their 2014 taxes in advance of the April 15 filing deadline, with some tax filers learning they are paying a penalty because they lacked health insurance in 2014.

Covered California has responded by creating a special-enrollment opportunity for consumers who were unaware of the tax penalty. The opportunity allows them to enroll in health coverage through April 30 and thereby minimize even steeper tax penalties taking effect for 2015.

Ordinarily, only consumers who experienced life events such as divorce, a new child or



boe.ca.gov



H&R
BLOCK

intuit.



Special Enrollment

Media Tour - Enroll by April 30 to Minimize Tax Penalties

Short, statewide tour to help spread the word and to bring awareness to consumers that they can minimize stiff tax penalties in 2016 if they enroll in Covered California or Medi-Cal health plans by April 30, 2015.



KABC7-TV Los Angeles, "Enrollment Deadline Nearing for Covered California," <http://abc7.com/health/enrollment-deadline-nearing-for-coveredcalifornia/673508/>



KABC7-TV San Francisco, "7 on Your Side: Tax Penalties Coming For Those With No Health Insurance," <http://abc7news.com/health/tax-penalties-coming-forthose-with-no-health-insurance/673461/>



Special Enrollment

Qualifying life events



• Marriage or domestic partnership



• Number of people in household changes



• Move to California or to another area in California



• Loss of health coverage



• Income change: Newly eligible or ineligible for premium assistance



• New Citizen or Newly Lawfully Present



• Misinformation, Misrepresentation, or Inaction



• American Indian or Alaskan Native may enroll or change once a month

- Enroll within 60 days within a certain qualifying life event.
- For more information on special enrollment and the full list of qualifying life events, please visit the Covered California website at: <http://www.coveredca.com/individuals-andfamilies/getting-covered/special-enrollment/>



Special Enrollment Update

BIG CHANGE?

JUST MARRIED? BABY? BIG MOVE?

The Covered California logo is located in the bottom right corner of the graphic.

74,789

Total number of special enrollments

from February 23 through
April 12, 2015

2015 Open Enrollment

Quick Facts



COVERED
CALIFORNIA



2015 Open Enrollment

Californians are receiving new coverage:

495,073

New enrollments in Covered California  (through 2/22/2015)

+ 779,000

New enrollments in Medi-Cal  (through 1/31/2015)

1,274,073

Individuals with new coverage for 2015.



2015 Open Enrollment

Coverage through a Covered California Plan


495,073

New enrollments in a
 COVERED CALIFORNIA Plan
(through 2/22/2015)

+ 944,000

Renewed in a
 COVERED CALIFORNIA Plan for 2015

1,439,073

Total Individuals with
 COVERED CALIFORNIA coverage for 2015



2015 Open Enrollment

Service Channel

- Consumers increasingly sought in-person assistance.
- Consumer self-service enrollment remained high.
- Service Center Representatives continued to play a critical role in enrolling consumers.

	Service Channel			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Certified Insurance Agent	548,847	39%	214,517	43%
Certified Enrollment Counselors and Navigators	123,270	9%	51,040	10%
County Eligibility Worker	8,834	1%	739	<1%
Consumer	577,376	41%	149,077	30%
Certified Plan-based Enroller	13,588	1%	17,698	4%
Covered California Service Center Representative	124,014	9%	62,002	13%
Total	1,395,929	100%	495,073	100%

Greater Bay Area

Quick Facts





Greater Bay Area

9 Bay Area Counties



19%

**of new enrollment statewide
or 93,592 consumers select
an insurance plan**

Nov. 15, 2014, to Feb. 22, 2015

<http://news.coveredca.com/2015/04/covered-california-releases-enrollment.html>



Greater Bay Area

Enrollment by Pricing Region*

Pricing Region	First Open Enrollment		Second Open Enrollment	
	Enrollment	Rate	Enrollment	Rate
2 North Bay counties	52,081	3.7%	17,215	3.5%
4 San Francisco County	40,825	2.9%	11,393	2.3%
5 Contra Costa County	39,349	2.8%	12,964	2.6%
6 Alameda County	65,171	4.7%	21,778	4.4%
7 Santa Clara County	64,924	4.7%	21,856	4.4%
8 San Mateo County	26,671	1.9%	8,386	1.7%

<http://news.coveredca.com/2015/04/covered-california-releases-enrollment.html>



Greater Bay Area

Region 4 — San Francisco County

Metal Level of Individuals Enrolled*

Metal Level	First Open Enrollment		Second Open Enrollment	
Minimum Coverage	914	2.2%	298	1.2%
Bronze	13,288	32.5%	9,416	37.0%
Silver	22,363	54.8%	13,860	54.4%
Gold	2,079	5.1%	1,026	4.0%
Platinum	2,181	5.3%	856	3.4%
Total	40,825	100.0%	25,456	100.0%

<http://news.coveredca.com/2015/04/covered-california-releases-enrollment.html>



Greater Bay Area

Region 4 — San Francisco County

Carrier Selected of Individuals Enrolled*

Carrier	First Open Enrollment		Second Open Enrollment	
Anthem Blue Cross of California	7,212	17.7%	1,489	13.1%
Blue Shield of California	9,085	22.3%	2,535	22.3%
Chinese Community Health Plan	11,550	28.3%	2,063	18.1%
Health Net	2,354	5.8%	227	2.0%
Kaiser Permanente	10,613	26.0%	5,079	44.6%
Total	40,814	100.0%	11,393	100.0%

<http://news.coveredca.com/2015/04/covered-california-releases-enrollment.html>

1095-A Update

Affordable Care Act & Taxes





1095-A Update

April 3rd, 2015 IRS/Treasury Relief Announcement

If consumer filed 2014 taxes using incorrect IRS Form 1095-A, they do not need to file an amended return.

- Applies to tax filers who enrolled through Covered California and later learned their 1095-A Form was incorrect
- Consumers may choose to file an amended return
- Not required to file an amended return even if additional taxes would have been owed



1095-A Update

April 3rd, 2015 IRS/Treasury Relief Announcement

Covered California consumers who received an incorrect 1095-A form and have not filed their taxes

- Will soon have guidance from the Treasury and the IRS on the implementation of penalty relief for individuals in this situation as long as they file a return by Oct. 15.
- <http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-Incorrect-Forms-1095A-and-the-Premium-Tax-Credit>



1095-A Update

April 3rd, 2015 IRS/Treasury Relief Announcement

For consumers who have filed a dispute regarding an incorrect 1095-A form or for not having received a 1095-A form, Covered California is working to resolve disputes as quickly as possible.

1095-A Dispute form: <http://www.coveredca.com/PDFs/1095-A-Dispute-Form.pdf>

Covered California for Small Business

New Name for SHOP





Small Business Marketing and Sales

- **New Marketing Campaign Started April 20**
 - Ads will run over a 10 week period in the Los Angeles, Orange County, San Diego, San Francisco, and Sacramento
- **Naming convention change from “Small Business Health Options Program (SHOP)” to “Covered California for Small Business”**
 - New name is intended to promote public awareness of our family of products and to better tie the identity of the small business program to the Covered California brand.



Small Business Marketing and Sales

Sample Advertising

Your employees take control
of their own health plan options.
You take control of
your health care budget.
Feels good when
everyone's in control.



Through Covered California for Small Business, you could be eligible for a tax credit. You set the budget you can afford, your employees choose from a variety of health plans to find the one that's right for them. What a healthy approach to business. Contact Covered California or a certified agent today.

(844) 332-8384 | CoveredCA.com/small-business



FOR SMALL BUSINESS

-Business Publications

New Name



FOR SMALL
BUSINESS



Small Business Marketing and Sales

Sample Advertising



FOR SMALL BUSINESS

You set the health care budget.
Employees choose their plan.

Get Started 

WE'RE FOR
EMPLOYEES
HAVING
HEALTH PLAN
OPTIONS.



WE'RE FOR
SMALL
BUSINESS.



-Web Ads

Find Local Help

In-Person Assistance Programs





Find Local Help

Outreach & Enrollment Assistance Programs

Program	Program Term	Compensation in 2015/16	Scope of Services		
			Outreach & Education	Enrollment Assistance	Renewal Assistance
Navigator Grant Program	On-going	Grants	✓	✓	✓
In-Person Assistance (IPA) Program	Ends June 30, 2015. Transition to CAC Program.	N/A	✓	✓	✓
Certified Application Counselor (CAC) Program	Begins July 1, 2015	None	✓	✓	✓
Plan Based Enroller (PBE) Program	On-going	None	✓	✓	✓
Medi-Cal Managed Care Plan (MMCP) Program	On-going	None	✓	✓	✓
Outreach and Education Grant Program	Ended February 2015	N/A	✓		
Community Outreach Network	On-going	None	✓		

Navigator Grants 2015-2016

Request For Application (RFA)





Navigator Grants 2015-2016

Request For Application (RFA)

- On April 20, Launched a new Request for Application (RFA) for the Navigator Grant Program Fiscal Year 2015/16.
- Interested organizations are encouraged to carefully consider the information contained in the RFA located at <http://hbex.coveredca.com/navigator-program/>



Navigator Grant Program Timeline

Activity	Date
Release Navigator Request for Application (RFA)	April 20, 2015
Applications Due	June 1, 2015
Evaluation and Selection Process	June 2, 2015 – June 30, 2015
Board Authorizes 2015-16 Navigator Funding	June 18, 2015
Grant Award Period	August 1, 2015 – June 30, 2018

When Can Consumers Enroll?





When Can Consumers Enroll?

- **Special Enrollment: Ongoing**
 - 60 days within a certain qualifying life event.
 - By April 30, 2015, if consumers were unaware of the tax penalty
- **Medi-Cal:** enrollment continues throughout the year.
- **Covered California for Small Business:** Applications accepted year-round
- **Next Open Enrollment Period for Individual Family Plans:** Fall 2015

Tell a Friend

Social Media Toolkit





Partner Social Media Toolkit

Suggested Twitter Messages

Avoid paying a **BIGGER TAX PENALTY** next year.

Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	1	2
Wednesday	Wednesday	Thursday	Friday	

ENROLL BY APRIL 30.



Just made aware of the tax penalty for remaining uninsured? #GetCoveredCA by 4/30 & minimize your 2015 penalty. <http://bit.ly/1w4E1FS>



@YourTwitterAccount



Partner Social Media Toolkit

Suggested Twitter Messages

Evita una **MULTA DE IMPUESTOS MAYOR** para el próximo año.

martes	miércoles	jueves	viernes	sábado
28	29	30	1	2
martes	miércoles	jueves	viernes	

INSCRÍBETE ANTES DEL 30 DE ABRIL.



¿Te enteraste de la multa de impuestos por falta de seguro? #GetCoveredCA antes de 4/30, reduce la multa para 2015.

<http://bit.ly/1zF62Fr>



@YourTwitterAccount



Partner Social Media Toolkit

Suggested Facebook Posts



Post on your
Organization's
Facebook
Account

Avoid paying a **BIGGER TAX PENALTY** next year.

Monday 28	Wednesday 29	Thursday 30	Friday 1	Saturday 2
Tuesday	Wednesday	Thursday	Friday	

ENROLL BY APRIL 30.



You don't have to pay more tax penalties for 2015. #GetCoveredCA before 4/30 and minimize your tax penalty. For more info: <http://bit.ly/1w4E1FS>



Partner Social Media Toolkit

Suggested Facebook Posts



Post on your
Organization's
Facebook
Account

Evita una **MULTA DE IMPUESTOS MAYOR** para el próximo año.

martes	miércoles	jueves	viernes	sábado
28	29	30	1	2
martes	miércoles	jueves	viernes	

INSCRÍBETE ANTES DEL 30 DE ABRIL.



Tú no tienes que pagar multas de impuestos mayores para el 2015. #GetCoveredCA antes del 30 de abril y reduce la multa. Para más información: <http://bit.ly/1zF62Fr>



Get Updates

Community Partner Bi-Weekly Emails



The Community Partners Weekly

The latest in Enrollment Assistance news and information

IMPORTANT

Community Partner Weekly Moving to a Bi-Weekly Schedule

The Community Partner Weekly, your source for the latest in Covered California news and information, will be moving to a bi-weekly (twice monthly) schedule. This will be the final issue of the Community Partner Weekly you will receive until the new newsletter is released on Monday, May 4, 2015.

Even though we are moving to a new schedule to mark the end Open Enrollment, we will continue to provide you with valuable news and updates every two weeks.

Sign Up: IPASupport@ccgrantsandassistors.org

Introduction to the newsletter's features will be available on Monday, May 4th.

Covered California Introduces New Brand for SHOP

This new brand is designed to help you find the right plan for you and your family.



Contact Us

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