coveredca.com: Nuts and Bolts

Darin Latimore, MD
Webinar | February 19, 2014
Know of an organization that would benefit from a similar presentation?

Contact:

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Dr. Latimore declares that in the past 12 months neither he nor any member of his family have had a financial arrangement or affiliation with any corporate organization offering financial support of grant moneys for this continuing education program.
This activity is sponsored by the California Academy of Family Physicians.

This initiative is a partnership of the California Academy of Family Physicians, California Academy of Physician Assistants, California Chapter of the American College of Physicians Services and Osteopathic Physicians and Surgeons of California.
Learning Objectives

At the end of the session, participants should be able to:

- Describe the major elements of the Covered California website
- Identify the language assistance tools available at coveredca.com
- Summarize the application process
- Understand the Shop and Compare Tool
- Describe to patients how to access Covered California
When Can One Enroll?

- The first open enrollment period began October 2013 and ends **March 31, 2014**
First...a little overview
Health Coverage Requirement

- Beginning January 2014 most people will be required to have public or private health insurance or will pay a financial penalty.
- Parents with children who are tax dependents also are responsible for ensuring those children have coverage or they may face penalties.

Without this requirement it would be difficult or impossible to implement the ACA’s insurance market reforms.
Affordable Coverage and Financial Support

- The ACA expands Medicaid (Medi-Cal).
- Creates new premium assistance and cost sharing reduction programs.
- The ACA provides for a single, streamlined application.
- The “No Wrong Door Approach” helps people get into the right program – whether a government program such as Medi-Cal or a private insurance plan.
Primary Target Population for CC

- It is estimated that there were 5.3 million uninsured Californians in 2012, or 16% of the population under age 65.

- People with household incomes at or below 138% of the Federal Poverty Level (FPL) **ARE** eligible for expanded Medi-Cal. (e.g., $15,856 is 138% of FPL for family of 1 for 2013)

- People with household incomes up to 400% of the FPL **ARE** eligible for premium assistance and/or cost-sharing reductions.

- People with household incomes over 400% of the FPL are **NOT** eligible for premium assistance but will be able to purchase coverage.
Target Ethnic Mix: Potential CC Participants

- Latino – 1,190,000 or 46%
- White – 870,000 or 33%
- Asian – 370,000 or 14%
- African American – 100,000 or 4%
- Other – 70,000 or 3%
Geographic Mix

CC’s primary population is California’s uninsured consumers.
Benefits Offered Through the Exchange

- Ambulatory patient visits
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventative and wellness services, chronic disease management
- Pediatric services, including dental and vision
- Prescription drugs
Metal Tiers Overview

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage of expenses paid by health plan</th>
<th>Percentage of expenses paid by individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>90%</td>
<td>10%</td>
</tr>
<tr>
<td>Gold</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Silver</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Bronze</td>
<td>60%</td>
<td>40%</td>
</tr>
</tbody>
</table>
Getting Started

COVEREDCA.COM is THE only and official website
Enroll by Feb. 15 for Coverage Beginning Mar. 1
Visit our secure login site to set up an account and apply or access your account.

Find Local Help  Apply Now
Account Login  How to Pay

Key Deadlines & Dates

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FAQs (see all)
- How do I use my coverage starting Jan. 1st?
- How can I check the status of my application?
Top Tool Bar

- About Us
- Coverage
- Resources
- Programs & Partners
- News Center
- Languages

Your destination for affordable, quality health care, including Medi-Cal
Covered California Unveils New Bilingual Advertising Campaign To Inform Consumers On How To Get Covered

LOS ANGELES, Calif. — Covered California™ today unveiled its new, statewide television advertisement campaign that includes an intensified effort to reach Spanish-speaking Californians as well as radio advertisements that remind enrollees to make their first premium payment to start coverage.

The television ads focus on straightforward facts about Covered California, and the steps Californians need to take to get affordable health care coverage before the open enrollment period ends on March 31, 2014. The radio ads, scheduled to run this weekend, will help remind those consumers who have signed up for coverage beginning in January of the upcoming Wednesday, Jan. 15 deadline to pay their first premium.

Read More »
Languages

- Spanish
- Arabic
- Armenian
- Chinese
- Hmong
- Khmer
- Lao
- Russian
- Filipino
- Vietnamese
Fact Sheets

English
- Covered California Fact Sheet
- Changes Coming to Health Coverage in 2014
- Getting Yourself and Your Family Covered Fact Sheet
- Getting Financial Help Fact Sheet
- Small Business Fact Sheet
- Small Business Tax Credit Fact Sheet
- American Indian and Alaska Natives Fact Sheet

Other Languages

阿拉伯

800-826-6317
- نشرة خدمات حافلة Covered California
- I (Covered California Fact Sheet)
- التغييرات الطارئة على التغطية الصحية في العام 2014 (Changes Coming to Health Coverage in 2014 Fact Sheet)
Covered CA
Sample of Spanish Fact Sheets

Español (Spanish)

Si usted no habla inglés, o si es sordo, tiene problemas para oír, o es sordo y ciego, se le pueden proporcionar gratuitamente los servicios de un intérprete. Dígale a la persona que lo está ayudando que usted necesita los servicios de un intérprete. (Spanish)

800-300-0213

- Hoja informativa de Covered California
- Cambios en la cobertura de salud en 2014
- Hoja informativa sobre cómo obtener cobertura para usted y su familia
- Hoja informativa sobre ayuda financiera
- Hoja informativa para pequeñas empresas
- Hoja informativa de créditos tributarios para pequeñas empresas
Spanish Version of Website
Applying for Coverage

Enroll by Feb. 15 for Coverage Beginning Mar. 1
Visit our secure login site to set up an account and apply or to access your account.

- Find Local Help
- Apply Now
- Account Login
- How to Pay

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FAQs (see all)
- How do I use my coverage starting Jan. 1st?
- How can I check the status of my application?
Information Needed to Apply

- Number of people in household
- Age of each person
- Household income
- SSN
- Zip Code
- Proof of income (optional)
Support Always Available

- Upper right hand corner of website
  - Phone
  - Online chat
  - Resources, including trained Enrollment Counselors
Setting Up an Account - Steps

- Terms and Conditions
- User Information
- Contact Information
- Username/Password
- Account Summary
SET UP AN ACCOUNT

Terms and Conditions

2. User Information

3. Contact Information

4. Username/Password

5. Account Summary

USER INFORMATION

* Indicates a required field.

*First Name

*Last Name

*Date of Birth

Social Security number

*Preferred method of communication

*Do you have an existing case that you would like to link to this new account?  

[ ] Yes  [ ] No
Account Login

Enroll by Feb. 15 for Coverage Beginning Mar. 1
Visit our secure login site to set up an account and apply or to access your account.

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Getting Started

Key Deadlines & Dates

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FAQs (see all)
How do I use my coverage starting Jan. 1st?
How can I check the status of my application?
Account Login

LOGIN OR CREATE AN ACCOUNT

Log In

Enter Username

Enter Password

Forgot your password?

Login

New to Covered California?

Sign up for a Covered California Account

• In order to begin an application you must create an account

• Click the Create Account button below to get started.

Set up an account
SET UP AN ACCOUNT
What kind of account would you like to set up?

INDIVIDUAL OR FAMILY
I am interested in getting health insurance for myself or my family.

EMPLOYER
I represent a small business and we are interested in setting up health insurance plans for our employees.

EMPLOYEE
I work for a small business that offers health insurance through Covered California.

CERTIFIED ENROLLMENT COUNSELOR
I am a Covered California Certified Enrollment Counselor. I help individuals and families apply for health insurance.

CERTIFIED INSURANCE AGENT
I help others select insurance as a Covered California Certified Insurance Agent.

CERTIFIED ENROLLMENT ENTITY
I am a Covered California Certified Enrollment Entity Representative.
Application Process - Steps

- Start
- Household
- Personal Data
- Income
- Eligibility
- Enrollment

WELCOME, CYNTH
You are just steps away from finishing your application.

Resume

YOUR APPLICATION PROGRESS

START  HOUSEHOLD  PERSONAL DATA  INCOME  ELIGIBILITY  ENROLLMENT

RESUME YOUR APPLICATION

You can jump right back to where you left off in your application: Application Signature. Watch the video tutorial on how to complete this step, or click Resume.

DID YOU KNOW?

There were an estimated 7.1 million uninsured people in California last year. Covered California is here to help. We connected 250,000 Californians to health insurance last month alone.
Application Process, con’t

APPLICATION SIGNATURE

Please read the information below. Then check the boxes and sign (Electronic Signature). Click 'Submit' to send your completed application.

Maintaining Your Verification

I understand that the Covered California will use my tax return at renewal time each year for the next 5 years to see if I qualify for help paying for health coverage. I understand that I can change my answer later.

Maintain My Consent for: 5 Years

I know that I must report any changes to information on this application. For example, I must report a new address, a new member of the household, or a change in income.

Review and Sign

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

This means that I have understood all the questions on this application and provided true and correct answers to such questions to the best of my knowledge. Where I do not have personal knowledge of an answer, I have made every reasonable attempt to verify (or confirm) the information with someone who has personal knowledge of the answer.

I acknowledge that if I am not truthful, I know that there may be a civil and/or criminal penalty for perjury (under California Penal Code Section 120, perjury is punishable by imprisonment for up to four years).

I know that all information disclosed on this application will be used to determine eligibility of every person applying for health insurance on this application. The information will be kept private as required by federal and California law.

I know that I must tell Covered California or the County Social Services Office about any changes from what I have provided on this application.

By entering my full name below, I agree that this digital signature shall have the same force and effect as if I signed this application by my own hand.

Electronic Signature *

Type your full name.

Electronic PIN *

Type your PIN.

Submit
Next Step

- Selecting your insurer
  - One can get plan / carrier information either via application process or via Shop and Compare Tool
Shop and Compare Tool
Accessing Shop and Compare Tool

The Online version supports the following internet browsers:

- Internet Explorer (Version 8 and higher)
- Google Chrome
- Mozilla Firefox
- Safari

Covered California is a new marketplace where individuals, families and small businesses can get affordable health insurance. With just one application, you’ll find out what you qualify for: free or low cost programs such as Medi-Cal, or affordable private insurance programs.
Shop and Compare Tool

- Basic information needed:
  - Number of people in household
  - Age of each person
  - Household income
  - Zip Code

Shop and Compare Tool
Use our online calculator to find quality health care, including Medi-Cal.
Shop & Compare »
The Covered California Financial and Health Plan Chooser

**Before you get started:** If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.

### Household Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of people in the household</td>
<td>4</td>
</tr>
<tr>
<td>Household income</td>
<td>$55,000.00</td>
</tr>
<tr>
<td>ZIP Code</td>
<td>92103</td>
</tr>
</tbody>
</table>

### Enrollee Information

Only enter members of your household who would enroll in Exchange coverage.

Enter the **AGE** of each adult

<table>
<thead>
<tr>
<th>Adult 1 (over 18)</th>
<th>35</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult 2 (over 18)</td>
<td>36</td>
</tr>
</tbody>
</table>

Number of dependents age 18 or under

<table>
<thead>
<tr>
<th>Number of Dependents</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3 or more</td>
<td></td>
</tr>
</tbody>
</table>

Total people covered: 4
Using the Shop and Compare Tool

A simple explanation and pop-up windows let you run through scenarios and help consumers review their likely options to make an informed choice for themselves and their families.
Shop and Compare Tool

Answer questions about Covered California and what it can do for your patients and their families.

Displays plan options in each region and provides a breakdown on monthly costs.
Key Resources & FAQ

Tell A Friend
Get Covered
Help ensure that your friends have health coverage.
Tell A Friend »

Shop and Compare Tool
Use our online calculator to find quality health care, including Medi-Cal.
Shop & Compare »

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How do I use my coverage starting Jan. 1st?
How can I check the status of my application?
Summary:
Three Paths to Health Insurance

Path 1
- At or below 138% of the Federal Poverty Level (FPL)
- Medi-Cal

Path 2
- Between 139-250% FPL
- Eligible for a CC Health Plan with premium assistance and improved benefits

Path 3
- Between 251-400% FPL
- Eligible for a CC Health Plan with premium assistance but not improved benefits
- Over 400% FPL
- Eligible for a CC Health Plan
Summary: How Patients Can Enroll

www.coveredca.com

CC Service Center **800-300-1505**

Certified Enrollment Counselors

Certified Insurance Agents

Mail or Fax

Local county human or social services office

www.coveredca.com is the ONLY official website!
Regulating Agencies: Complaints, Concerns, Compliance

The Office of Patient Advocate:
provides an overview of the health care industry
www.opa.ca.gov or 1.866.466.8900.

California Department of Managed Health Care (DMHC):
oversees HMOs and some PPOs
www.dmhc.ca.gov or 1.888.466.2219.

California Department of Insurance (CDI):
handles complaints against PPOs
www.insurance.ca.gov or 1.800.927.4357.

Medi-Cal:
handles complaints for fee-for-service Medi-Cal
www.dhcs.ca.gov or 916.445.4171.
Next Webinar:

Covered California; Frequently Asked Questions

- March 19, 2014: 12:30 to 1:45 pm
- Reserve your Webinar seat now at: https://www4.gotomeeting.com/register/433925343
Know of an organization that would benefit from a similar presentation?

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Thank you!

Questions?