

Steve Shorr

From: Covered California <agents@covered.ca.gov>
Sent: Tuesday, December 24, 2013 4:04 PM
To: Steve Shorr
Subject: Getting over the Finish Line for January 1st Coverage

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Application Finalization for January 1st Effective Date “Getting Over the Finish Line”

Consumers' interest in Covered California has been remarkable! Through the efforts of County Eligibility Workers, **Certified Insurance Agents**, Service Center Representatives, Certified Enrollment Counselors and Plan-Based Enrollers, Covered California supported over **400,000 individuals** to get ready for the final step with their enrollment process and to pay their initial premium to start their coverage. This occurred within the first 3 months of Open Enrollment.

Covered California is committed to helping the enrollment of consumers who need affordable, high quality health insurance. The following describes our approach in getting consumers enrolled with a **January 1, 2014**

effective date of coverage. These approaches are being implemented to help consumers who made good faith attempts to complete their enrollment process on time.

Agents who have started an application before December 23rd, but did not complete the enrollment process until after December 23rd.

- Covered California's Certified Insurance Agents will continue to assist consumers to "get over the finish line" to help them receive an January 1st effective date of coverage.
- **In order to keep the January 1st effective date of coverage, all Certified Insurance Agents can continue to key in applications when consumers contact them to complete the application and plan enrollment process. Applications keyed into CalHEERS by 6:00 p.m. on December 28th may receive the January 1st effective date.**
- A job aid will be posted on the Covered California, agent tab on Thursday, December 26th that will give you details on how to perform the manual work around process to keep the January 1st effective date under these circumstances.
- Any completed application submitted **after December 28th after 6:00 p.m.** will continue to be accepted. However, the consumer will receive a **February 1st effective date.**

Certified Insurance Agents who were unable to key in applications into the CalHEERS system by December

23rd will receive an extension to enter in the applications.

- Covered California will keep the January 1st effective date for applications that are submitted into CalHEERS from Certified Insurance Agents. **In order to keep the January 1st effective date, the application must be completed with a plan enrollment by December 28th (by 6:00 p.m.).**
- Any completed on-line application submitted **after December 28th after 6:00 p.m.** will continue to be accepted. However, the consumer will receive a **February 1st effective date.**

Mailed or faxed paper applications received by December 24th.

- Any **completed faxed or mailed applications received** by Covered California **with plan enrollment on December 24th will continue to receive the January 1st effective date.**
- Any completed mailed or faxed applications received **after December 24th** will continue to be accepted. However, the consumer will receive a **February 1st effective date.**

Reminders to consumers to pay their premiums.

Covered California will encourage consumers to proactively reach out to their selected health plans to pay their initial premium. Both e-mails and notices will be sent to consumers whose enrollment information has already been submitted to the health plans. **We will remind consumers that they must pay their**

premiums by the January 6th payment due date.

If a consumer disagrees with the eligibility decision and effective date.

As a reminder – in the event a consumer disagrees with any eligibility decision, they can **appeal** the eligibility determination.

We appreciate your patience and support as we work together to improve the health of all Californians by assuring their access to affordable, high quality health insurance. Thank you for your partnership and participation.

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