

Welcome

2021 Special Enrollment &
American Rescue Plan Conference



**COVERED
CALIFORNIA**



April 20, 2021

HOW THE AMERICAN RESCUE PLAN HELPS CALIFORNIANS

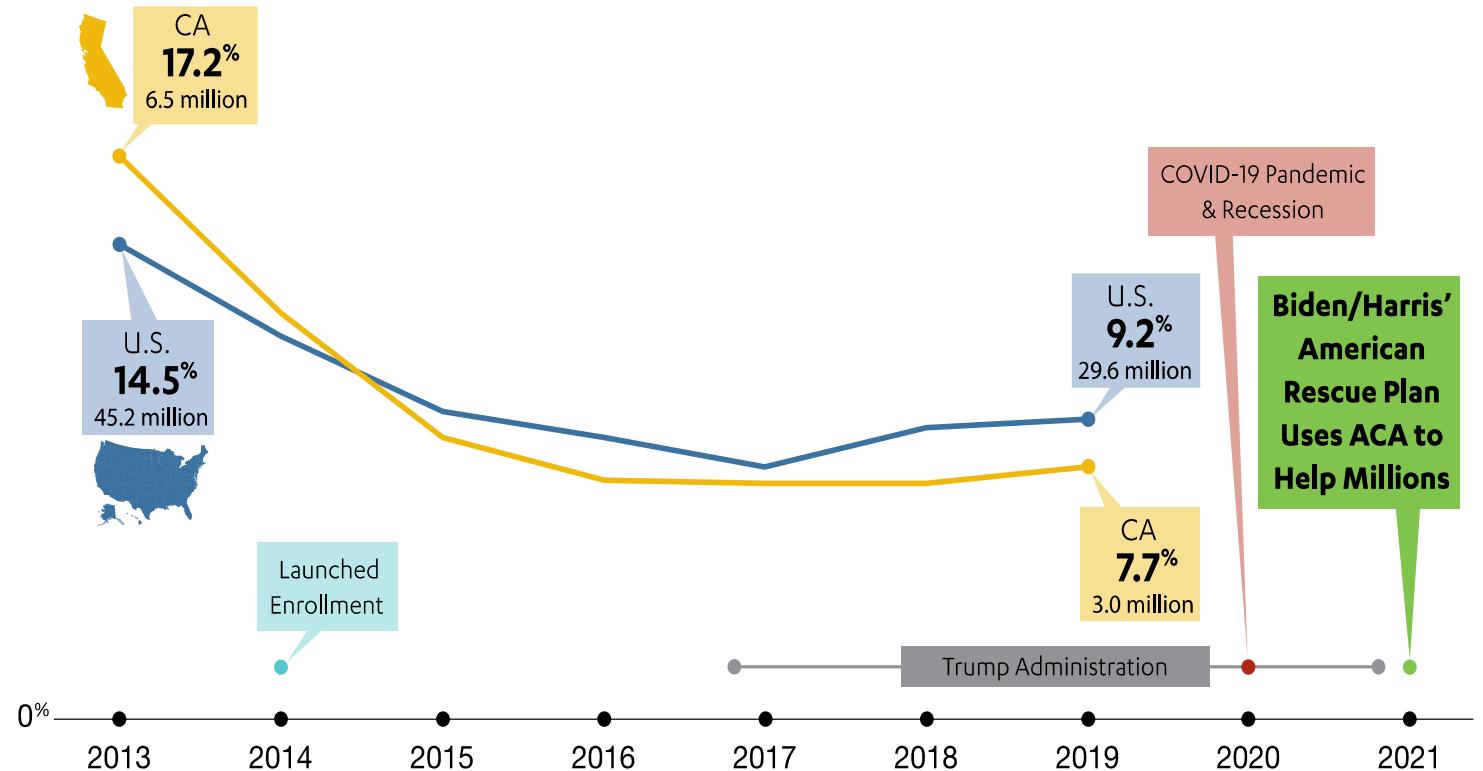
Peter V. Lee, Executive Director, Covered California

CALIFORNIA AMERICAN RESCUE PLAN CAMPAIGN GOALS

- Make all eligible consumers aware of the newly enhanced and extended federal tax credits to make health insurance more affordable
- Drive enrollment among the eligible uninsured as well as consumers insured off-exchange in the individual market
- Strategic priorities relative to potentially eligible populations:
 - Enrolling MORE is BETTER
 - Enrolling SOONER is BETTER THAN LATER (use OE 2022 as back-stop NOT priority enrollment period)
- Because:
 - Low and Middle Income consumers NEED THE HELP
 - For many, Benefits lost forever if not enrolled or enroll later
 - Return on Investment from marketing spending is huge – worth risk given large “upside” enrollment/assessment revenue potential
 - Cycle of virtue: More Enrollment = Improved Risk Mix = Lower Premiums for 2022
 - Vital to demonstrate efficacy of American Rescue Plan/ACA

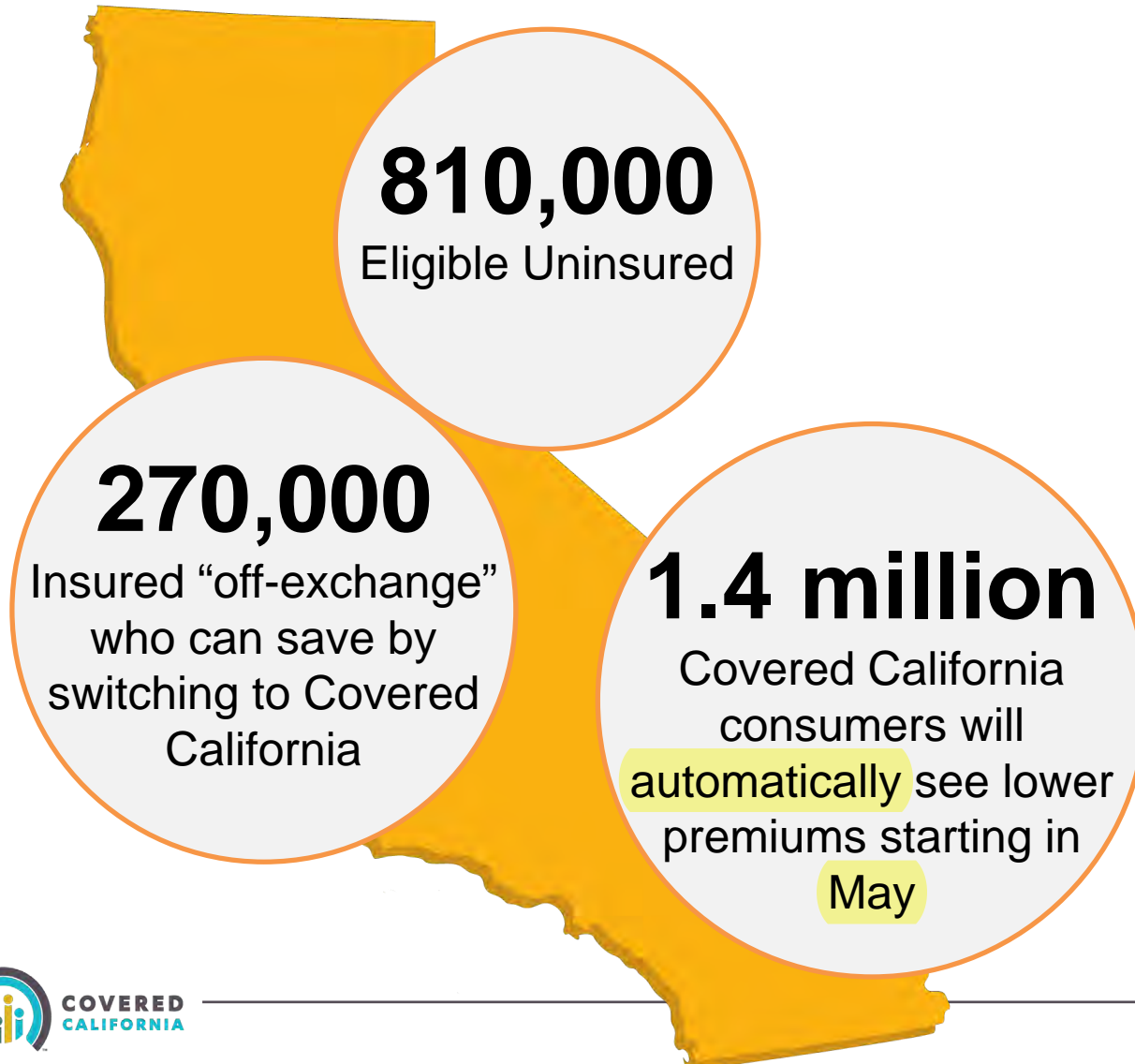
CALIFORNIA BUILDING ON ITS HISTORY OF MAKING THE AFFORDABLE CARE ACT WORK

- Since launch of ACA, California experienced the nation's largest drop in the uninsured rate.
- More than 4.7 million Californians have gained coverage since 2013.
- As of 2019, there are about 3 million uninsured, with about 60% undocumented/ineligible for federal programs.
- In 2020, California implemented state subsidies and a state penalty, which resulted in a 40% increase in new enrollment and contributed to premium increases of less than 1% for 2020 **and** 2021.
- COVID Special Enrollment Period in 2020 led to surge in sign-ups



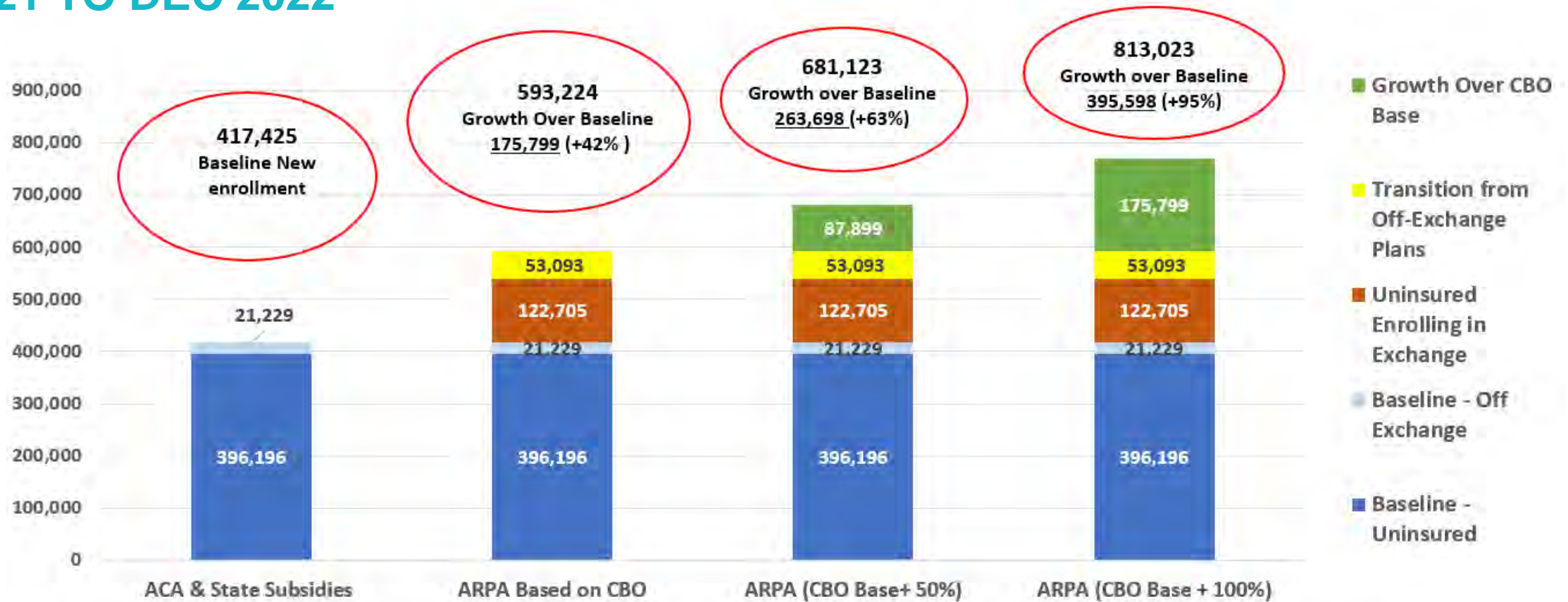
Source: U.S. Census 2014-2020

THE AMERICAN RESCUE PLAN CAN HELP 2.5 MILLION CALIFORNIANS THROUGH LOWER PREMIUM COSTS



- The American Rescue Plan provides new and expanded subsidies so Californians without employer coverage will not pay more than 8.5% of income towards their health care premiums.
- The new subsidies will help Californians get covered and stay covered by lowering their premiums and putting money back into their pockets.
- Consumers who are currently uninsured, or enrolled in “off-exchange” coverage, will need to act in order to realize the benefits of the American Rescue Plan.
- AND...about 1 million lower income Californians are eligible for free Medi-Cal.

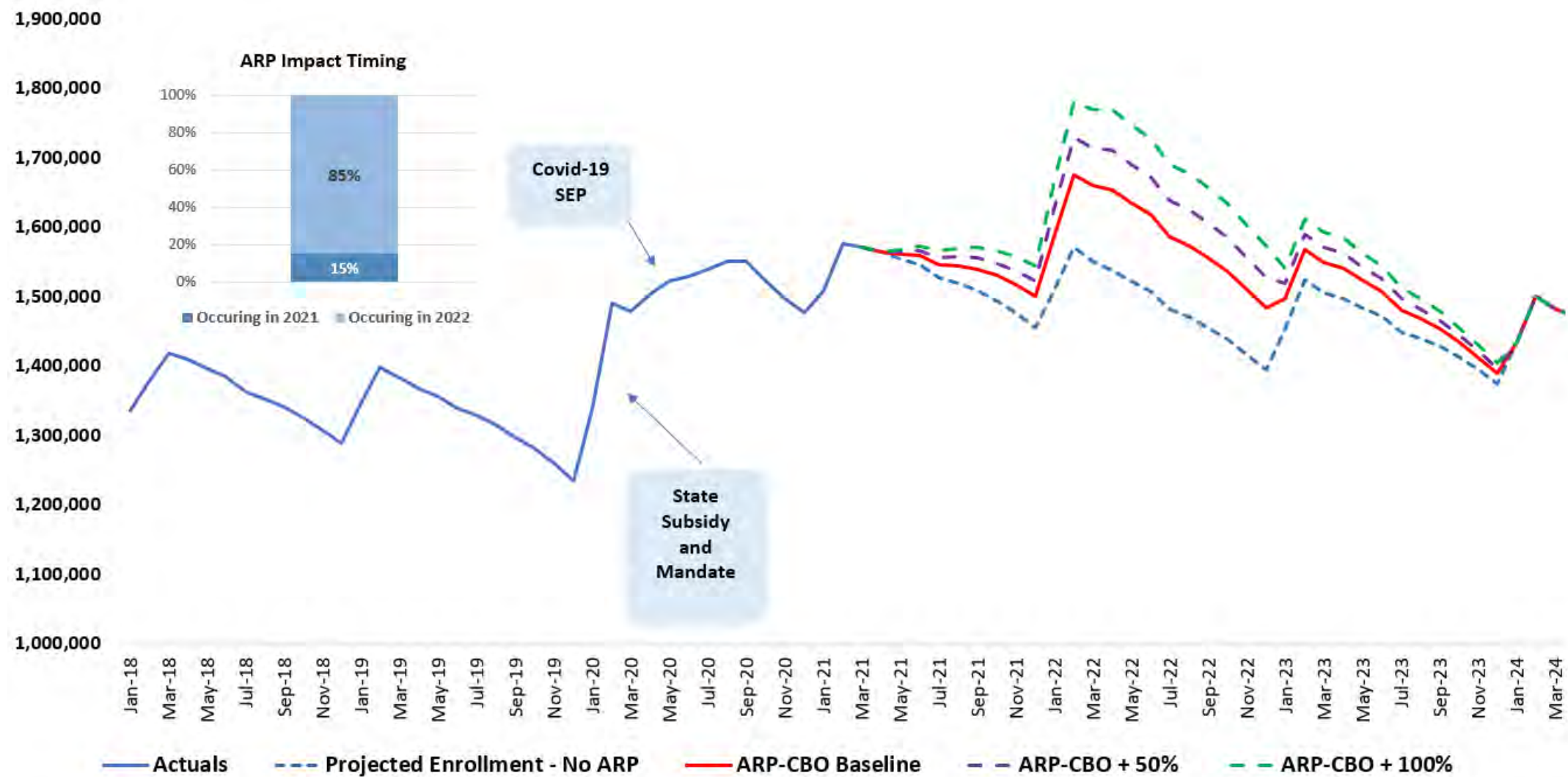
CALIFORNIA MODELING OF POTENTIAL ADDITIONAL ENROLLMENT FROM THE AMERICAN RESCUE PLAN: NEW ENROLLMENT FOR PERIOD MAY 2021 TO DEC 2022



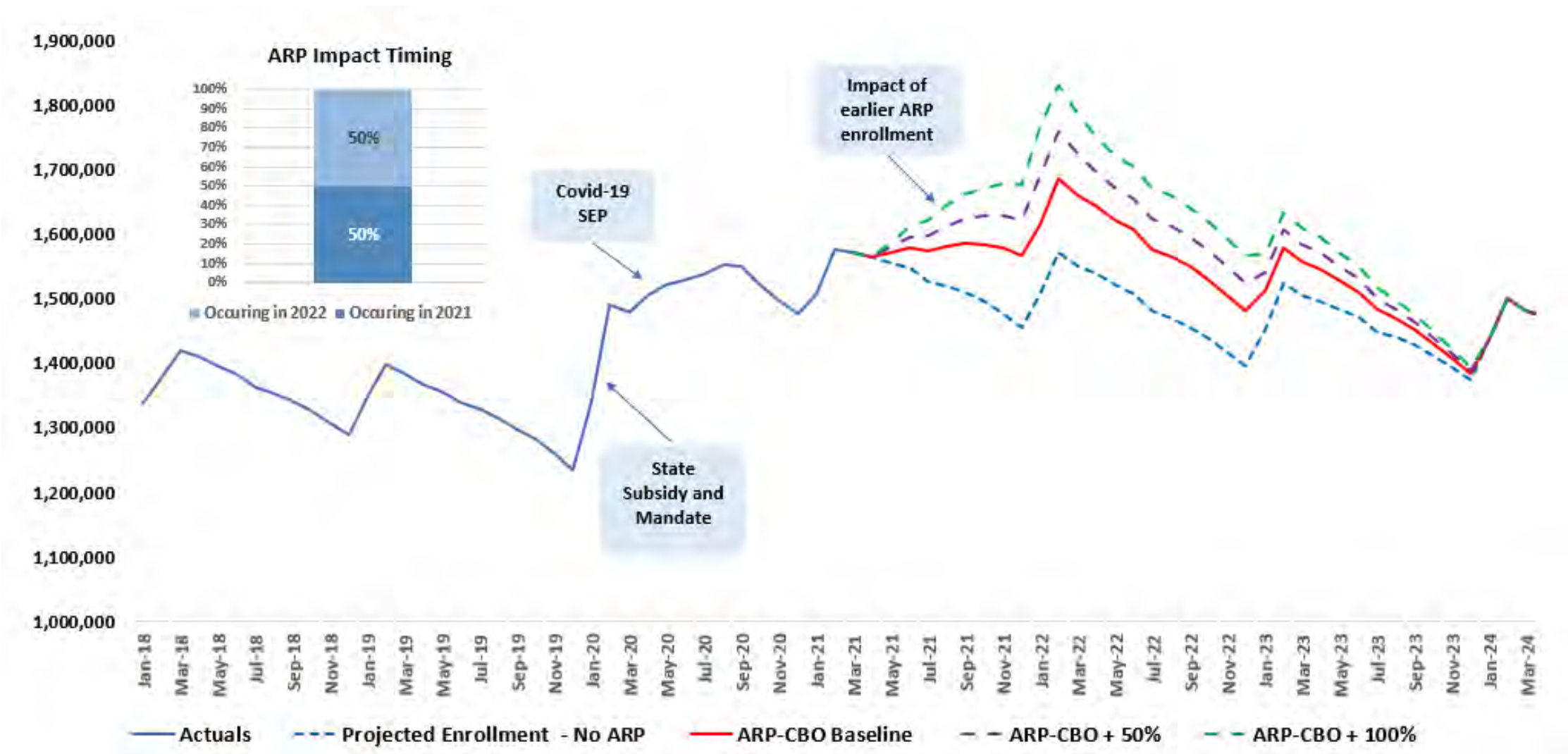
Notes:

- Scenarios do not include 44,000 individuals with unemployment insurance (UI) who may enroll for fully subsidized premiums in 2021., based on CBO estimates applied to California
- Assumes that 15% of additional enrollment occurs in 2021, and 85% occurs in 2022.

COVERED CALIFORNIA: AMERICAN RESCUE PLAN ENROLLMENT PROJECTIONS – ASSUMING MOST IN 2022



COVERED CALIFORNIA AMERICAN RESCUE PLAN ENROLLMENT PROJECTIONS – ASSUMING BALANCED 2021 & 2022



Lower Costs for Californians: The Impact of the American Rescue Plan Building on the Affordable Care Act



Couple Ages: 45, 45

City: Sacramento

Income: \$43,100/year (250% of Federal Poverty Level)

	Uninsured	Off-Exchange	Covered California
Silver 73 Plan	\$1,096	\$1,096	\$1,096
Current Subsidies	--	--	\$816
Current Monthly Premium	--	\$1,096	\$280
ARP Monthly Premium	\$144	\$144	\$144
Savings	Covered!	\$952	\$136

Bronze plan for \$2 per month

Lower Costs for Californians: The Impact of the American Rescue Plan Building on the Affordable Care Act



Family Ages: 45, 45, 12, 10

City: Oakland

Income: \$78,600/year (300% of Federal Poverty Level)

	Uninsured	Off-Exchange	Covered California
Silver Plan	\$1,945	\$1,945	\$1,945
Current Subsidies	--	--	\$1,362
Current Monthly Premium	--	\$1,945	\$583
ARP Monthly Premium	\$393	\$393	\$393
Savings	Covered!	\$1,552	\$190

Bronze plan for \$4 per month

COVERED CALIFORNIA'S CORE STRATEGIES TO MAXIMIZE ENROLLMENT AND HELP AS MANY CALIFORNIANS AS POSSIBLE



1. Established a NEW American Rescue Plan special-enrollment period starting April 12th through the end of 2021



2. Collaborate with carriers and encourage them to invest in marketing and reach out to every consumer who is eligible for a subsidy.



3. Maintain consumer-focus, support agents and navigators, new partnerships and significant marketing investments April, May, and June



Program Details and Mechanics

Andrea Zvonicek | Policy, Eligibility, and Research Division

April 20, 2021

OBJECTIVE AND AGENDA

Objective

Overview of policy and Covered California implementation efforts regarding key American Rescue Plan (ARP) healthcare provisions.

Agenda

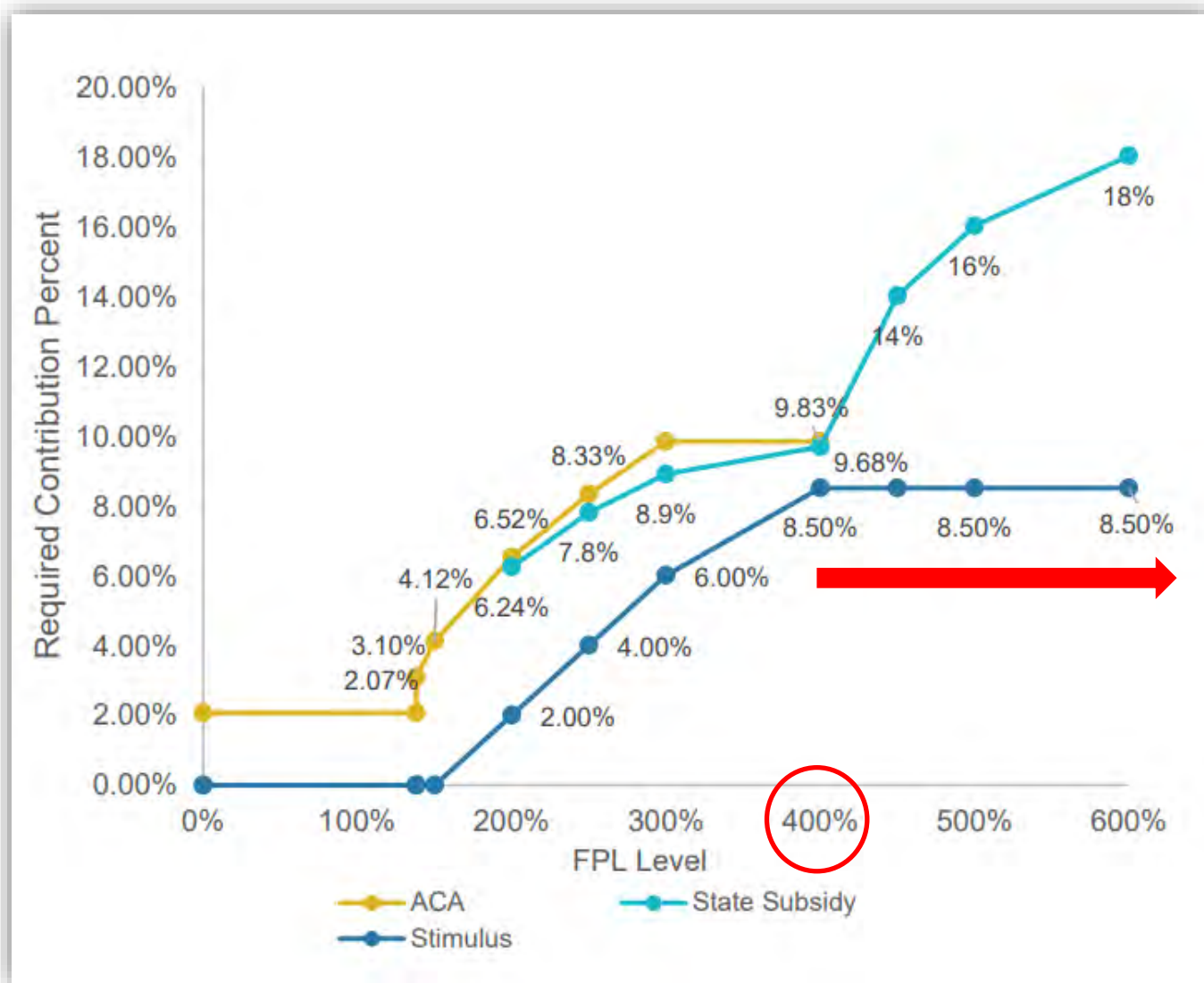
1. Key ARP Provisions
2. System Changes Overview
3. Premium Assistance for COBRA Continuation of Coverage Provision
4. Eligible Populations and Who Benefits from the ARP
5. Health Plan Implementation Activities and Tools to Facilitate Enrollment
6. ARP Implementation Timeline

AMERICAN RESCUE PLAN AND KEY HEALTH CARE PROVISIONS

- Comprehensive **\$1.9 trillion federal economic** relief and stimulus package, passed in response to the prolonged public health emergency and recession resulting from COVID-19 pandemic.
- Provides millions of Americans direct stimulus payments, extends jobless benefits, delivers financial aid to schools and local governments, funds COVID-19 testing and vaccine distribution, ...
- Significantly broadens health care access and eligibility previously made available under the Affordable Care Act:
 1. Provides **enhanced Advanced Premium Tax Credit (APTC)** by lowering the required contribution curve and **removing the 400% federal poverty** level (FPL) cap **for 2021 and 2022**
 2. Extends **APTC and Cost Sharing Reduction (CSR) eligibility for unemployment insurance (UI)** benefit recipients during **2021**
 3. **Waives repayment** of excess APTC for **2020**

APTC ENHANCEMENT

- The subsidy enhancement provision lowers an individual's required contribution for the cost of health care coverage and caps it to no more than 8.5% of overall household income for a benchmark plan.
- Eliminates the 400% FPL income “cliff” for PTC, making subsidies available for all eligible individuals.



2021 Required Income Contribution Curves

APTC ENHANCEMENT

- The ARP increased federal subsidies above and beyond the assistance previously provided by the California State Subsidy program. With these increased federal subsidies, enrollees will see their California State Subsidy reduced to \$0.00 because their APTC under the ARP is higher than what they would have received with California State Subsidy and APTC *combined*.
- To facilitate access for all eligible Californians to take advantage of increased health care affordability, Covered California opened a special enrollment period beginning April 12 through December 31, 2021 with “*Learned of American Rescue Plan*” SEP in the application dropdown menu.
 - Effective coverage date will be the first day of the next month following plan selection.

2021 Percent of Household Income Paid for Covered California Benchmark Silver Premium			
Percent of Federal Poverty Level (FPL)	Affordable Care Act	California State Subsidy Program	American Rescue Plan
Under 138%*	2.07%	0.0%	0.0%
138% – 150%**	3.10% – 4.14%	N/A	0.0%
150% – 200%	4.14% – 6.52%	N/A	0.0% – 2.0%
200% – 250%	6.52% – 8.33%	6.24% – 7.80%	2.0% – 4.0%
250% – 300%	8.33% – 9.83%	7.80% – 8.90%	4.0% – 6.0%
300% – 400%	9.83%	8.90% – 9.68%	6.0% – 8.5%
Over 400%	Not eligible for subsidies	9.68% – 18.0%***	8.5%

NOTES:

*Individuals with income at or below 138% of the federal poverty level are generally eligible for Medi-Cal, California’s Medicaid program. In certain limited circumstances, however, they are eligible for the federal premium tax credit and the California state subsidy program.

** Under the American Rescue Plan, Covered California enrollees receiving Unemployment Insurance (UI) in 2021 are treated as though their income is no more than 138.1% of the federal poverty level for the purposes of the federal premium tax credit and cost-sharing reduction, meaning their required contribution for a benchmark plan will be 0% and they will be eligible for an Enhanced Silver 94 plan.

*** Eligibility for the California state subsidy program ends at 600% of the federal poverty level.

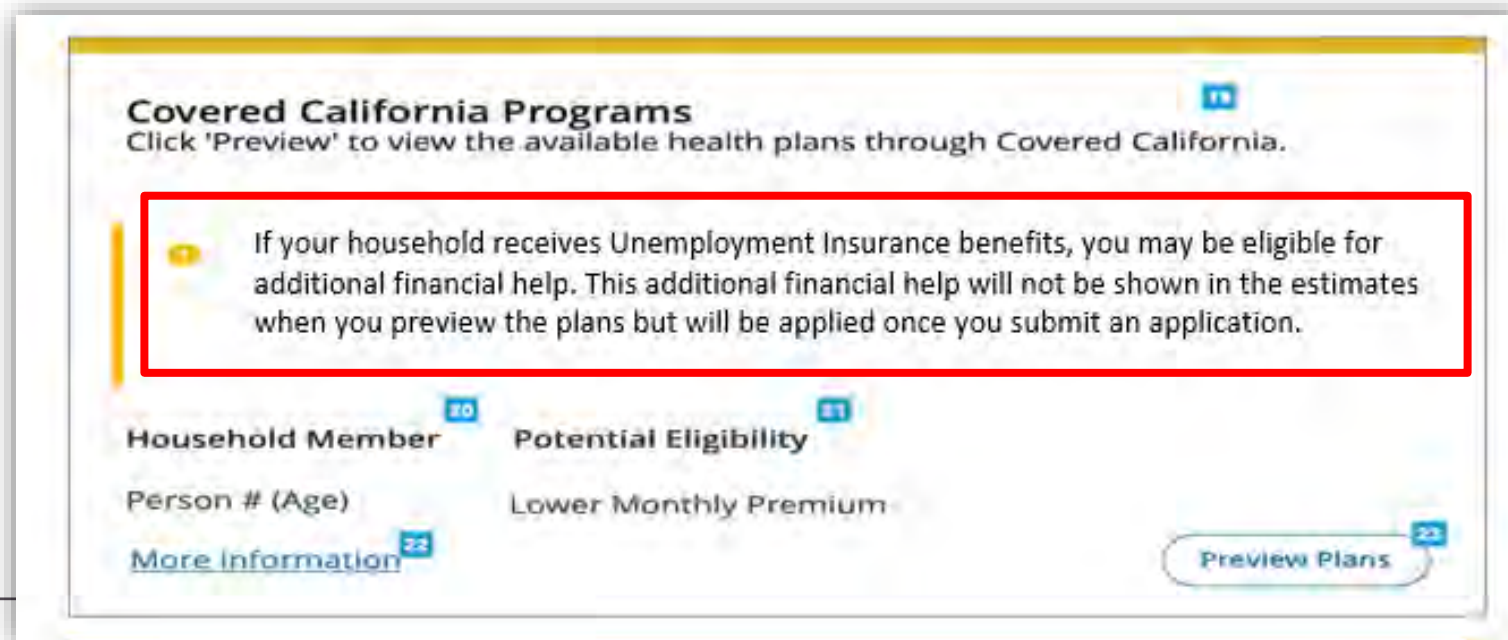
UNEMPLOYMENT BENEFIT INSURANCE PROVISION

- The ARP provides additional premium tax credit support and cost-sharing reduction (CSR) for eligible consumers who receive for unemployment insurance during 2021.
- If an eligible taxpayer receives, or is approved to receive, UI benefits for any week in 2021, the household is treated as eligible for PTCs and CSR as if their annual household income is 138.1% of the FPL.
- The FPL lock will apply for all members of the tax household that are not otherwise determined eligible for Medi-Cal. Any members who are eligible for Medi-Cal based on their attested income will be determined as such (e.g., child in household with attested income of 175% of FPL will be determined for Medi-Cal while parent reporting UI will be locked at 138.1% of FPL).
- At 138.1% of FPL, Covered California consumers will have 0% required contribution toward their benchmark plan and qualify for an Enhanced Silver 94 plan.

SYSTEMS CHANGES OVERVIEW

APTC Enhancement Provision

- System functionality went live April 5.
 - Existing eligible consumers and new consumers who apply on or after this date will see increased APTC applied as soon as May 1.
- Shop and Compare estimate tool was updated with ARP subsidies on April 12.
 - Note: Shop and Compare estimate tool will not have UI Benefit information, but on June 21 will have the following alert:



SYSTEMS CHANGES OVERVIEW

Unemployment Insurance Benefit Provision

- New functionality will be live on June 21 granting the new enhanced eligibility to consumers as early as July 1.
- Once the functionality is live in the system, a batch process will run to redetermine cases that have already reported receiving UI benefits in 2021 in order to grant them the enhanced eligibility no later than August 1.
- This batch will include current consumers who have reported UI benefits and are eligible for APTC, have not terminated or cancelled their enrollment, and are not in Carry Forward Status.
- Consumers currently enrolled in Silver plans will be automatically moved into the Silver 94 variation of their current plan.
- Consumers **MUST** report in the application that they have received UI benefit income to receive the max APTC and CSR.
- Eligibility Results Page will include a snippet for each member eligible for the FPL lock:



Financial Help

Conditionally Eligible

[HHM], you are [eligibility status] for [program]:

[HHM] is conditionally eligible for Financial Help. Please select a plan now for coverage to begin [MM/DD/YYYY]. [Click here](#) to see what information needs to be verified and upload required documents.

Because your household has reported Unemployment Insurance Benefits, your household qualifies for the maximum amount of financial assistance available.

UNEMPLOYMENT INSURANCE BENEFIT Q & A

1. If an individual receives and reports unemployment insurance benefits in 2021 and has their household FPL assessed at 138.1% would that send the children within the household to Medi-Cal?

The ARP's UI lock provisions do not change existing Medi-Cal eligibility rules. Medi-Cal will continue to review program eligibility based on the family's projected income provided in their application regardless of the new UI FPL lock that provides PTC and CSR at the 138.1% level.

Example: A household with an eligible adult and two children reports an income of over 266% FPL and 2021 UI income. The household will be eligible for the PTC and CSR enhancement at 138.1% FPL, and children would not be moved to Medi-Cal.

[same as before]

2. For the UI benefit lock, will consumers have to provide substantiation for UI benefits received or will they just need to attest to it?

Barring new guidance, consumers will need to attest under penalty of perjury to having received at least one week of UI benefits in 2021 and report it as such in the application. Note that the IRS may require proof of UI Benefits when the consumer files taxes.

UNEMPLOYMENT INSURANCE BENEFIT Q & A

3. If a person is currently enrolled in a Covered California plan but received UI benefits at some point early in 2021 how can they submit proof to qualify for the Enhanced Silver if they are currently not on it?

The consumer will need to attest to having received UI benefits in 2021 and should report that income in the application. Reminder that consumers should always report changes to Covered California, including income changes, within 30 days. They will also need to enroll in a Silver 70 plan before June or enroll in an Enhanced Silver plan after the system has been updated.

4. If a consumer enrolls in a Covered California plan and does not mention they received UI in 2021 and they do not get the Enhanced Silver are they able to reconcile the APTC at tax time, so that they get a refund or credit for the APTC they should've received?

Covered California will not know if the consumer received UI benefits unless they report it as income in the application. If they are enrolled in a QHP through Covered California, they may receive PTC as credit or a refund at tax time as eligible, but they cannot have CSR retroactively applied or credited – this is why it is so important that they report their UI income, otherwise they will miss out on the CSR benefits.

FEDERAL TAX CREDIT REPAYMENT FORGIVENESS

- Given employment fluctuations and financial disruption caused by the pandemic, for tax year 2020, the ARP waives repayment of excess PTC subsidies when filing federal taxes.
- Consumers who overestimated their income, chose to not receive their maximum allowed PTC in advance, or experienced a loss or reduction in income during the year can still receive additional PTC at tax time as a refund or credit.
- On April 8, the IRS issued new guidance detailing how consumers can receive this tax credit repayment forgiveness, including if they have already filed their tax return or still need to file.
 - For additional information, refer to the IRS [News Release](#) and [Fact Sheet](#).
- Consumers with questions on their 2020 federal income tax returns should contact their tax preparer or a tax professional.

FEDERAL TAX CREDIT REPAYMENT FORGIVENESS Q & A

1. Is the forgiveness of an APTC overpayment temporary and will need to be paid back eventually? If so, what is the process for repayment?

Barring new federal legislation, the APTC reconciliation forgiveness applies only for tax year 2020; any 2020 excess APTC will not need to be repaid in future years.

2. If someone owes back their federal APTC and will get a large state refund, will the IRS wait for their payment before the person gets their state refund or will the state pay the IRS on their behalf?

The ARP waives the repayment of federal subsidies (excess APTC) for 2020. The IRS and the Franchise Tax Board (FTB) do not coordinate on the timing of any state subsidy refund owed to a consumer, nor will FTB pay the IRS on a consumer's behalf.

FEDERAL TAX CREDIT REPAYMENT FORGIVENESS Q & A

3. How will consumers who already filed their 2020 taxes and paid back their excess APTC get their money back?

In April, the IRS issued new guidance on this and related questions. For additional information, refer to the IRS [News Release](#) and [Fact Sheet](#).



More details about changes for taxpayers who received advance payments of the 2020 Premium Tax Credit

IRS suspends requirement to repay excess advance payments of the 2020 Premium Tax Credit; those claiming net Premium Tax Credit must file Form 8962

4. Does the California FTB have plans for reconciliation forgiveness similar to the IRS?

Covered California is working with our state partners to determine the impact the ARP will have on the California state subsidy program.

COBRA PREMIUM SUBSIDIES PROVISION

- The ARP temporarily subsidizes 100% of COBRA premiums from April 1 through September 30, 2021 for employees who experience an involuntary termination or reduction in hours.
- This provision applies to both federal COBRA as well as state continuation coverage (Cal-COBRA).
- On April 7, the U.S. Department of Labor released guidance on this COBRA Premium Assistance provision under ARP. For additional information, visit the site [here](#).



COBRA PREMIUM SUBSIDIES Q & A

1. Will there be any proof of cancellation of Medi-Cal or Covered California plan needed to enroll into COBRA coverage?

There will be no proof required; however, if a consumer elects to enroll in COBRA continuation coverage, they are no longer eligible for premium assistance during that period of coverage and could face tax penalties when they file their taxes next year.

2. Will there be a special Covered California SEP starting October 1 after the COBRA subsidy lapses, or will individuals have to maintain COBRA coverage for the remainder of the year?

An individual will not qualify for a SEP to enroll in a QHP until their COBRA continuation coverage is exhausted. An individual is considered to have exhausted their COBRA continuation coverage if the employer completely ceases its contributions. An SEP is then triggered. This triggering event would occur as of the last day of the period for which COBRA is paid for, in part or in full, by an employer. Therefore, the individual would have 60 days from the triggering event date (September 30, 2021) to enroll in a QHP through Covered California. Additionally, consumers can enroll in a QHP through Covered California anytime during the 2021 benefit year using the new SEP “Learned of American Rescue Plan”.

COBRA PREMIUM SUBSIDIES Q & A

3. Will Covered California allow retroactive terminations to April 1 for consumers waiting to hear back from their last employer if they become eligible for the no cost COBRA?

Covered California does not allow retroactive terminations for this reason.

4. For small employers will the carrier send the letters or is it 100% the employers' responsibility to inform employees about COBRA option?

Plans and Issuers are required to notify all qualified enrollees of their option for COBRA continuation and their rights under ARP.

5. Can a person losing their job get COBRA subsidized through Covered California? If so, how?

Yes, only if the employer-sponsored plan in which they were enrolled at the time of their job loss or reduction in hours is through Covered California for Small Business (CCSB). If the employer sponsored plan is through CCSB, then they can enroll in federal COBRA or Cal-COBRA, depending on the size of their employer, and their coverage will continue through CCSB.

ELIGIBLE POPULATIONS AND WHO BENEFITS FROM THE ARP

- **Current Covered California Enrollees**

- About 1.4 million Covered California enrollees can benefit from enhanced subsidies.
- 140,000 with household incomes above 400% FPL that previously were not eligible for APTC.

- **Currently Uninsured**

- About 810,000 Californians are uninsured and eligible for health insurance coverage through Covered California. Most would be able enroll in a QHP for as little as \$1 per month, or a plan that offers richer benefits for less than \$100 per month.

- **Off-Exchange but Already Insured**

- Nearly 270,000 Californians are insured directly through a health insurance company, or through “off-exchange coverage.” They currently do not receive any financial help. The ARP ensures that everyone eligible will pay no more than 8.5 % of their household income on their health care premiums through enrollment in a Covered California QHP (unless they select a plan that costs more than the benchmark plan).

- **Past Consumer Win-Backs**

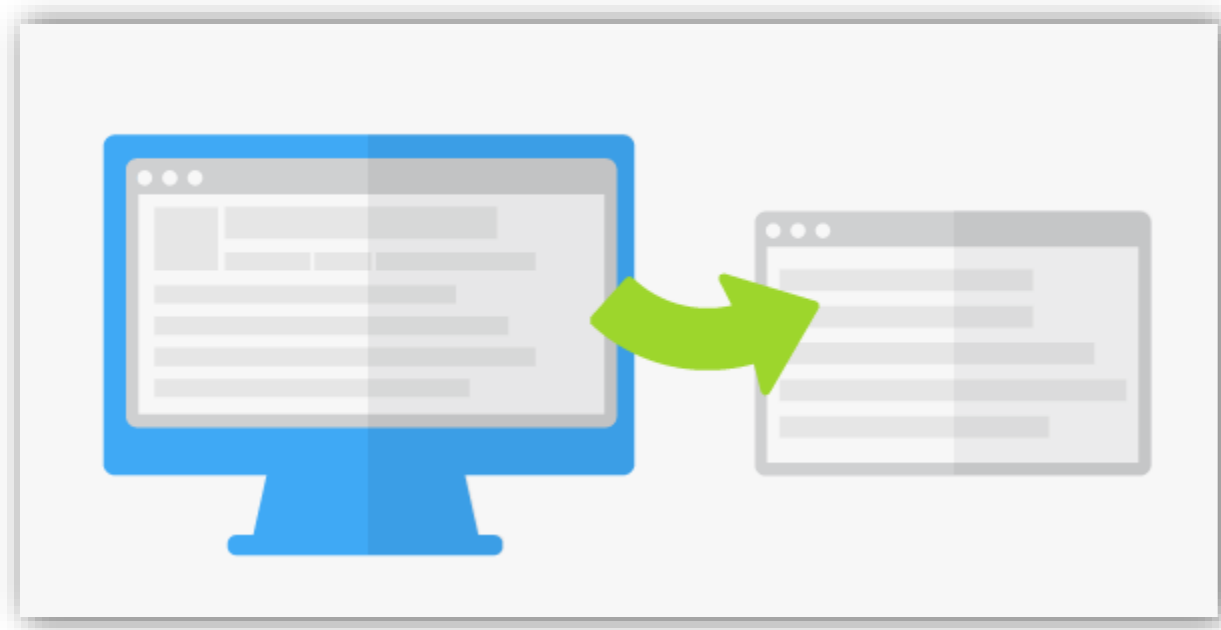
- Shop and Compare estimate tool was updated on April 12 to incorporate the new federal premium subsidies.

- **Ad Campaign**

- To promote the new ARP financial assistance and the SEP, Covered California will be spending upwards of \$30 million on an ad campaign, targeting communities hardest hit by the COVID-19 public health emergency and recession.

HEALTH PLAN IMPLEMENTATION ACTIVITIES

- Covered California expects carriers to dedicate funds for outreach and marketing to their enrollees, including individuals enrolled in an off-exchange plan.
- Covered California will allow flexibility through 2022 for a carrier-specific shopping experience to assist Californians currently enrolled off-exchange to maximize their new premium subsidy benefit under the ARP.
- Flexibility will include the introduction of **Microsites** ...



HEALTH PLAN TOOLS TO FACILITATE ENROLLMENT

Proposed Flexibility Through 2022

- Microsites will enable a carrier-specific enrollment experience through Covered California.
- Microsites are intended to facilitate the transfer of coverage from a non-exchange product into subsidized coverage, however, uninsured individuals will not be barred from using the microsites.
- Covered California will include language in plan shopping pages to inform prospective enrollees that other QHP Issuers are available. Plan-based enrollers and certified insurance agents may use the microsites or traditional enrollment channels (i.e., Covered California's broker portal).
- Carriers will be required to establish “consumer-first” coverage transition policies, including transferring amounts accrued to deductibles and maximum out of pocket (MOOP) – regardless of plan type within the same carrier; wherever possible, maintain primary care relationships with consumers; and assure continuity of care and addressing potential network changes.
- Microsites will launch in June.

AMERICAN RESCUE PLAN TIMELINE

2021	Key American Rescue Plan Milestones
March 11	President Biden signs the ARP into law
April 1 to September 30	The ARP covers 100% of COBRA premiums for individuals involuntarily terminated or whose hours are reduced
April 12	Shop and Compare estimate tool updated with ARP subsidies
April 12 to December 31	“Learned of American Rescue Plan” SEP available
April 15 to April 30	New ARP subsidies eligibility automatically redetermined for existing eligible consumers for May 1 coverage effective date
June 21	Microsite launch
June 21	UI Benefit provision system updates for new consumer or existing consumer reporting UI, for July 1 coverage effective date
June 22 to TBD	Eligibility automatically redetermined for existing eligible consumers receiving UI, for August 1 coverage effective date

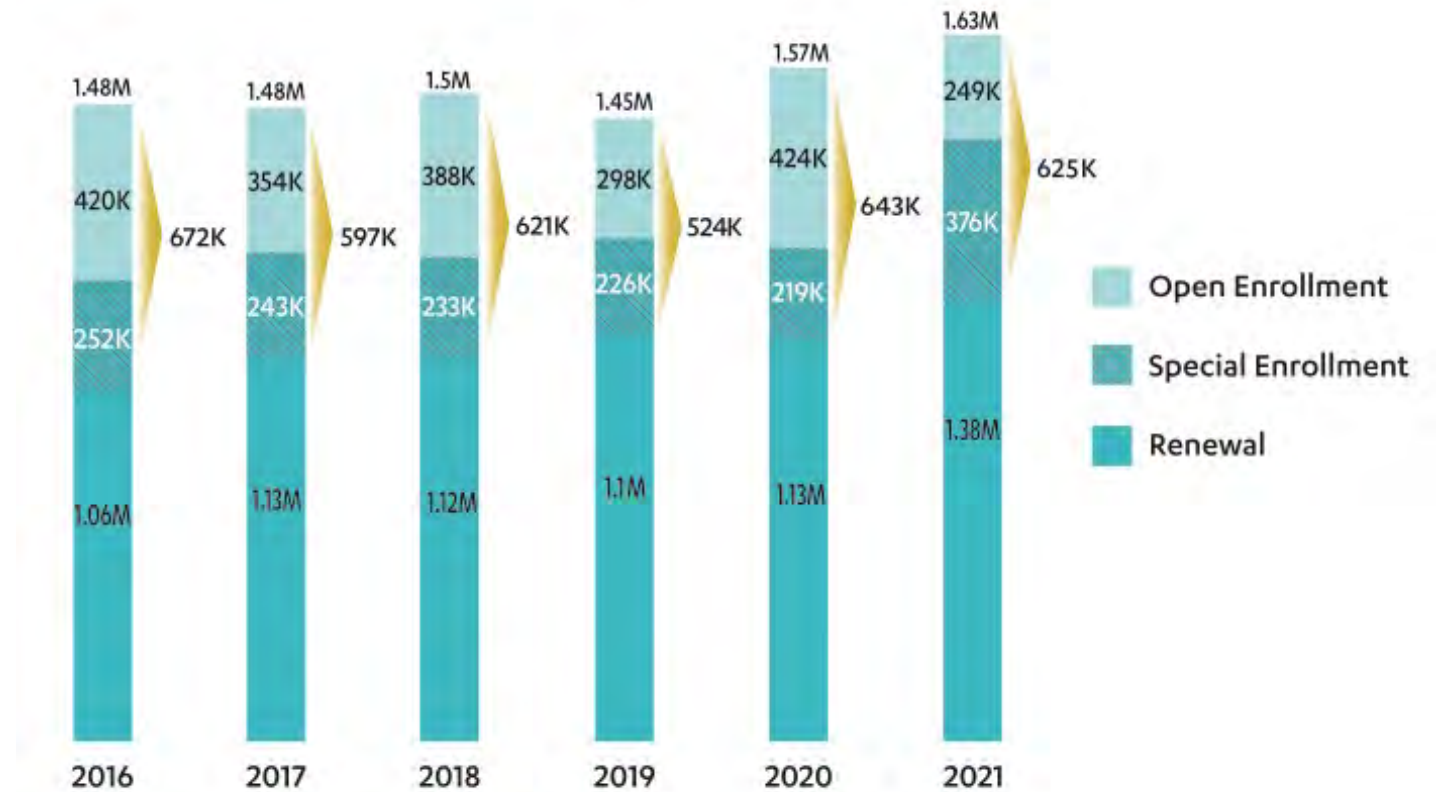
SALES AND MARKETING UPDATES

Adam Unger, Sales Manager, Covered California

2021 HIGHEST ENROLLMENT EVER – DRIVEN BY SEP

Plan Selections at end of Open Enrollment for Coverage Years 2016 - 2021

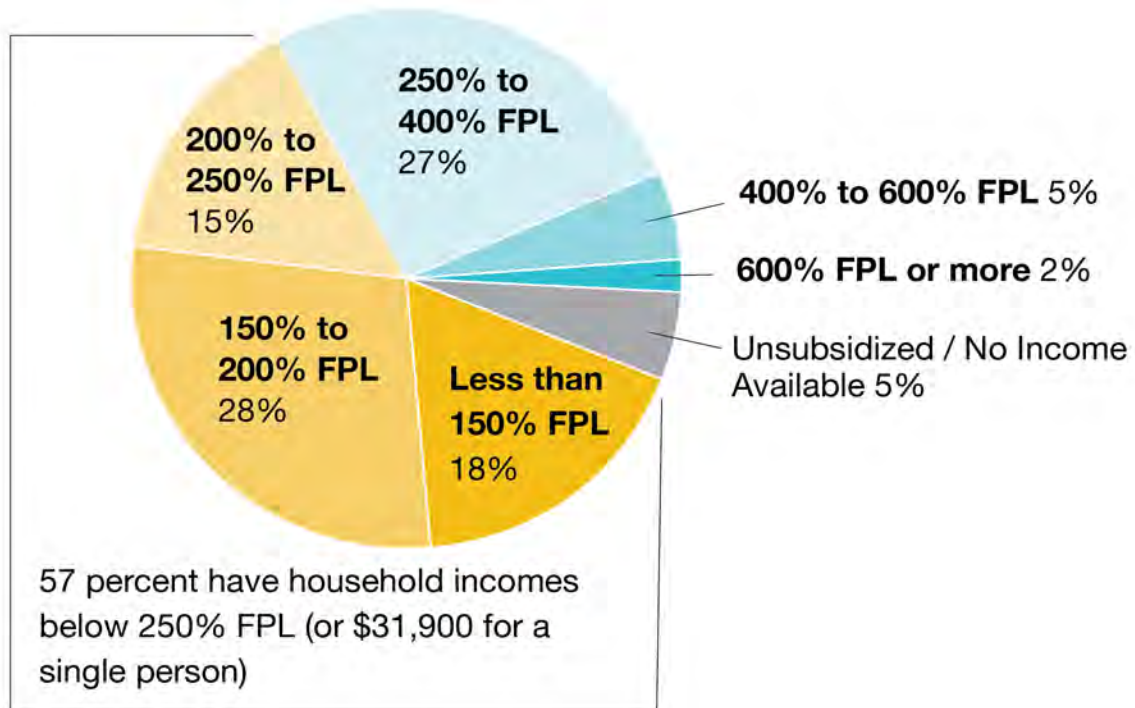
- Record 1.63 million plan selections at end of 2021 OE.
- 625,000 new plan selections during special and open enrollment; similar to 2020.
- Major shift of enrollment mix with COVID SEP: 2021 higher enrollment in SEP than OE first time ever, with 376,000 enrolling in SEP (almost double prior years)
- OE new enrollment in 2020 highest ever driven by new state subsidies and state-penalty, dropped in 2021 after large SEP enrollment



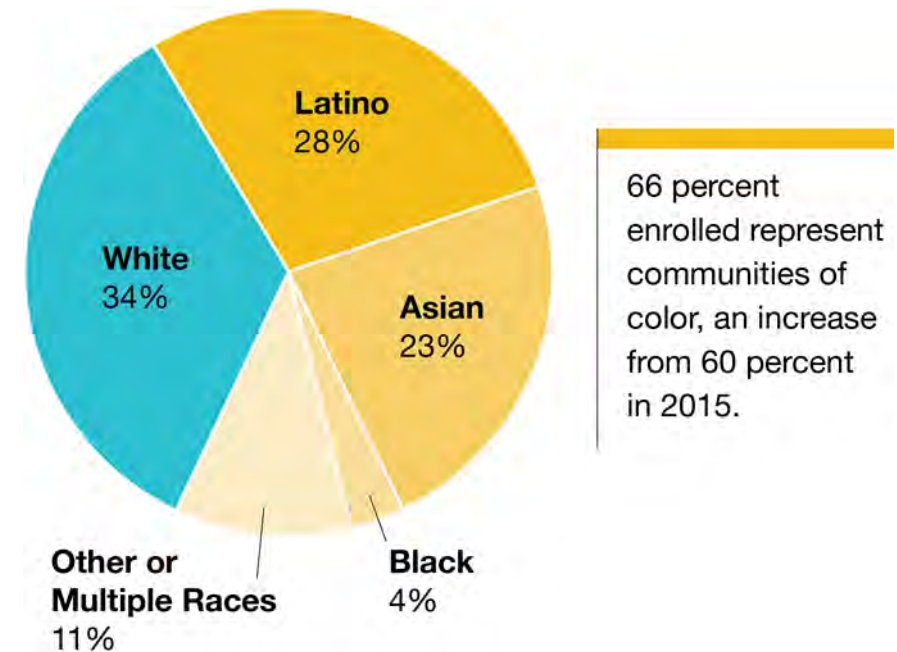
COVERED CALIFORNIA MEETING THE NEEDS OF THOSE THAT NEED IT MOST

Strong Enrollment Among Communities Hardest Hit by COVID-19

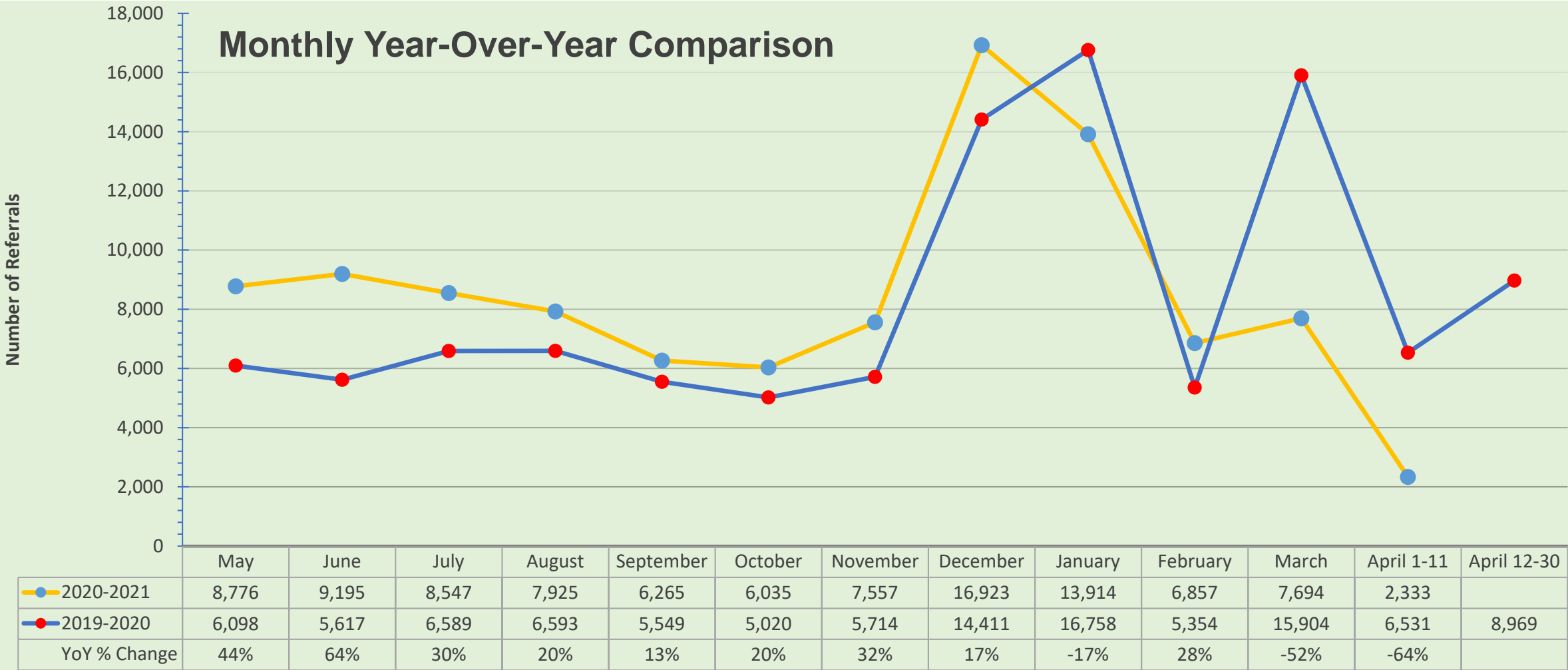
Covered California 2021 Net Plan Selections by Income



SEP and OE Plan Selections by Ethnicity

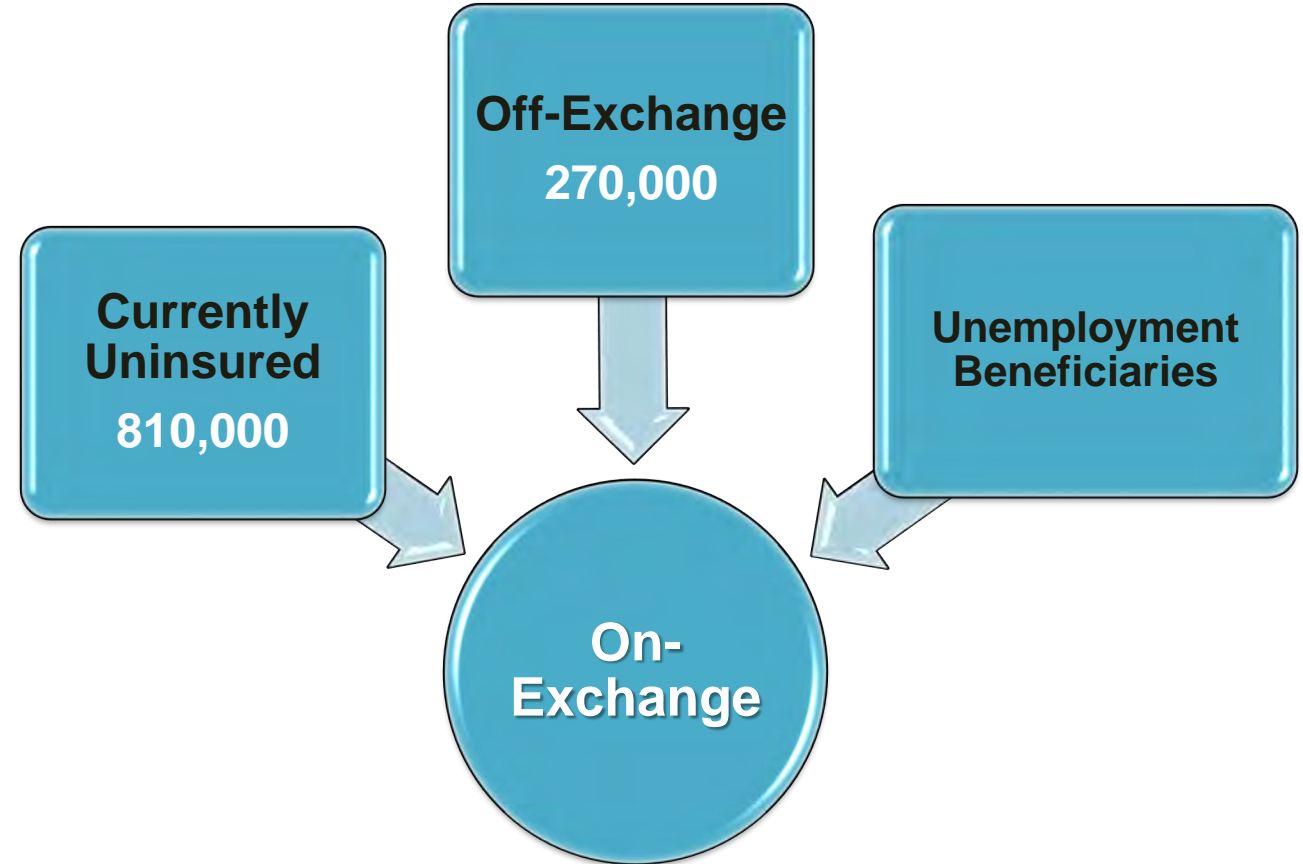


HELP-ON-DEMAND

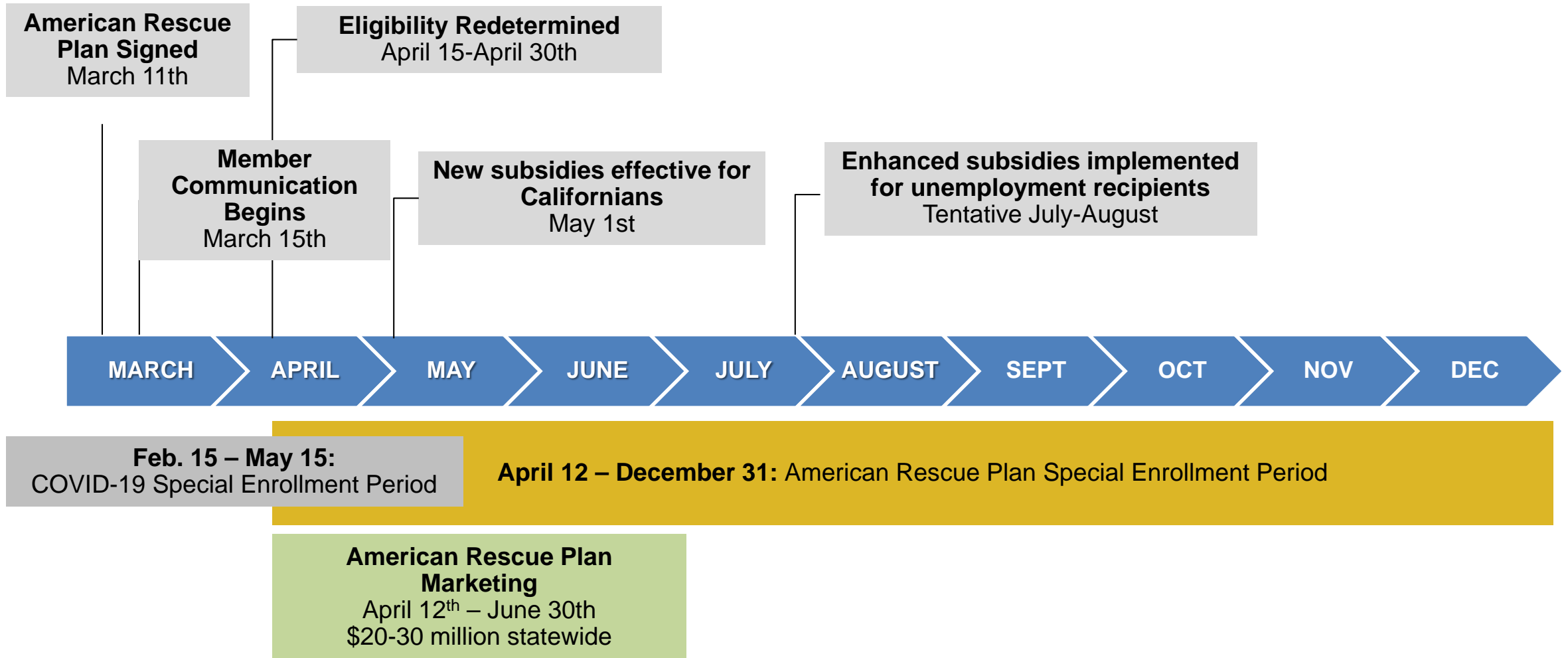


SPECIAL ENROLLMENT PERIOD ENROLLMENT OPPORTUNITIES

- American Rescue Plan
- Standard Qualifying Life Events
- Proposition 22



AMERICAN RESCUE PLAN & COVERED CALIFORNIA TIMELINE



SHOP AND COMPARE

Shop and Compare will include the following note:

*If your household receives **Unemployment Insurance benefits**, you may be eligible for additional financial help. This additional financial help will not be shown in the estimates when you preview the plans but will be applied once you submit an application.*

Based on what you told us, here is what you may qualify for:
We've grouped your household members based on each person's potential eligibility.

Covered California Programs
Click 'Preview' to view the available health plans through Covered California.

1

If you have Unemployment Income, including Pandemic Unemployment Assistance and Lost Wages Assistance, you and your household may qualify for financial help including [X2].

If your household receives Unemployment Insurance benefits, you may be eligible for additional financial help. This additional financial help will not be shown in the estimates when you preview the plans but will be applied once you submit an application.

Household Member	Potential Eligibility
Person # (Age)	Lower Monthly Premium

[More Information](#)[Preview Plans](#)

Medi-Cal Programs

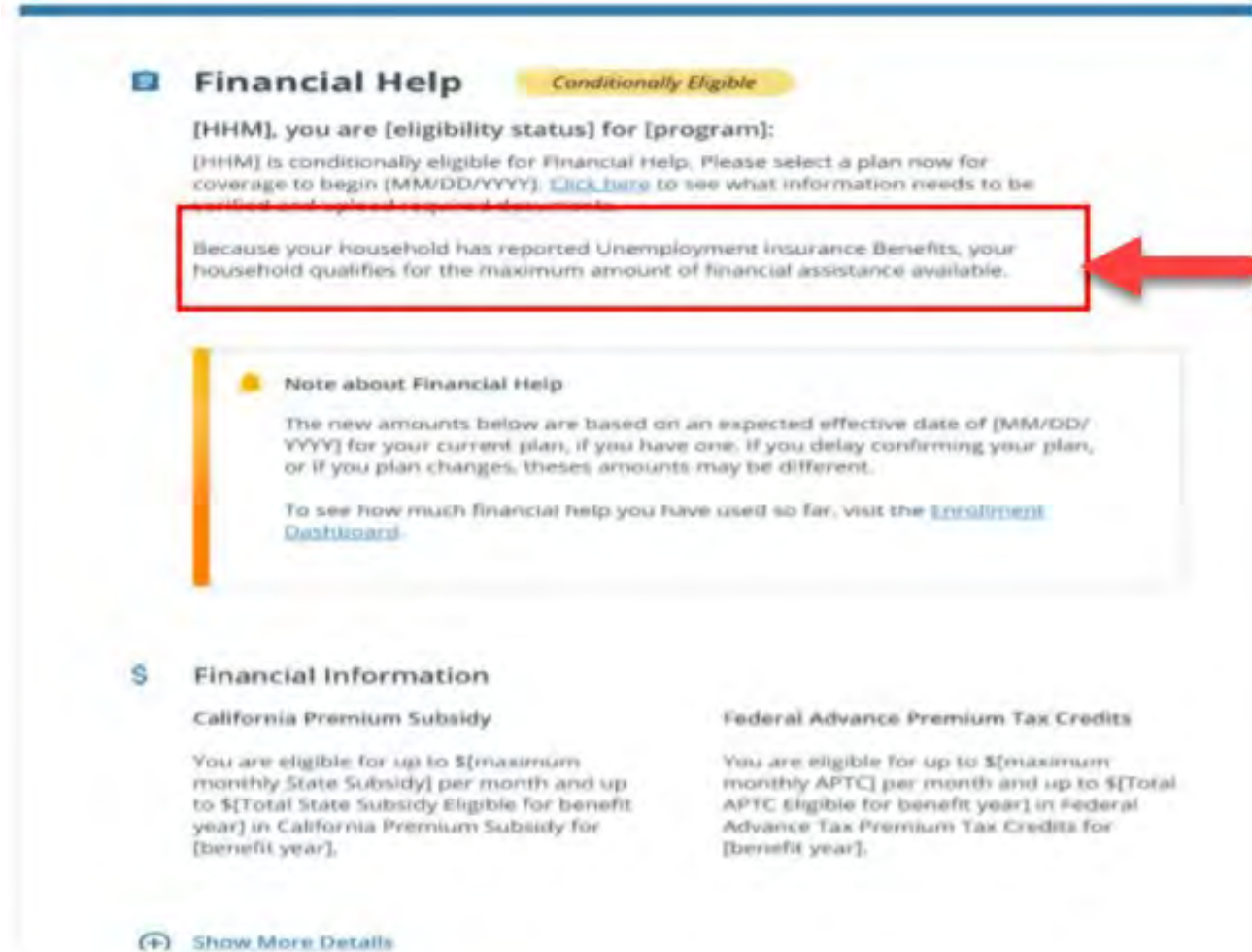
Household Member	Potential Eligibility
Person # (Age)	Free or Low-Cost Coverage through Medi-Cal

[Fact Sheet](#)

UNEMPLOYMENT INSURANCE REPORTING

The following will display on the **Eligibility Results Page** for each member that is eligible to the FPL lock:

*Because your household has reported **Unemployment Insurance benefits**, your household qualifies for the maximum amount of financial assistance available.*



Financial Help Conditionally Eligible

[HHM], you are [eligibility status] for [program]:

[HHM] is conditionally eligible for Financial Help. Please select a plan now for coverage to begin (MM/DD/YYYY). [Click here](#) to see what information needs to be verified and upload required documents.

Because your household has reported Unemployment Insurance Benefits, your household qualifies for the maximum amount of financial assistance available.

Note about Financial Help

The new amounts below are based on an expected effective date of (MM/DD/YYYY) for your current plan, if you have one. If you delay confirming your plan, or if you plan changes, these amounts may be different.

To see how much financial help you have used so far, visit the [Enrollment Dashboard](#).

Financial Information

California Premium Subsidy	Federal Advance Premium Tax Credits
You are eligible for up to \$(maximum monthly State Subsidy) per month and up to \$(Total State Subsidy Eligible for benefit year) in California Premium Subsidy for [benefit year].	You are eligible for up to \$(maximum monthly APTC) per month and up to \$(Total APTC Eligible for benefit year) in Federal Advance Tax Premium Tax Credits for [benefit year].

[Show More Details](#)

AGENT MESSAGING FOR NEW BUSINESS

Letter Templates for Agents

- Off-Exchange Consumers
- Win-Back cancelled members from the past 2 years.



Dear <<FirstName>> <<LastName>>,

You've probably heard about the American Rescue Plan, the federal stimulus that recently passed to help Americans recover from the COVID-19 crisis. But did you know that it includes new funding to help pay for insurance premiums, so you might be able to keep the same name-brand coverage you already have at a lower monthly price?

There is **new financial help** available through Covered California. For the first time ever, hundreds of thousands of Californians who did not receive any financial help in the past will be newly eligible this year. **Millions of people** will receive new or increased financial help to pay for health insurance coverage. This financial help is **only** available through Covered California, so Californians like you—who have purchased their health insurance coverage directly from their insurance company—must transfer their coverage to Covered California to take advantage of the financial help available through the American Rescue Plan. The process is easy, and the **same plans and providers** are available with Covered California. Let us help you make the switch so you can start putting money back in your pocket!

You already know the peace of mind that comes with having health insurance coverage. Now, check to see if you can have that same peace of mind—and pay less every month.

Call us at <<AgencyPhone>> to see what financial help might be waiting for you!

Sincerely,

<<AgencySignature>>



Dear <<FirstName>> <<LastName>>,

Since 2020, California has required everyone to have health coverage, and the COVID-19 pandemic has shown how important it is to be insured. The American Rescue Plan was recently passed to help Americans recover from the crisis, and it includes significant new funding for financial help to cover the cost of monthly payments. If you don't have health insurance and think that it is too expensive, now is the perfect time to check again to see if you qualify, because the good news is that it could cost less than you think.

Millions of Californians will be eligible for reduced premiums because of the American Rescue Plan, so find out if you are one of them. This financial help is **only** available through Covered California.

You may have ended your previous health insurance coverage due to concerns about affordability, but now more than ever, it's a great time to check to see if you qualify for financial help to pay your monthly premium.

Call us at <<AgencyPhone>> to see what financial help might be waiting for you!

Sincerely,

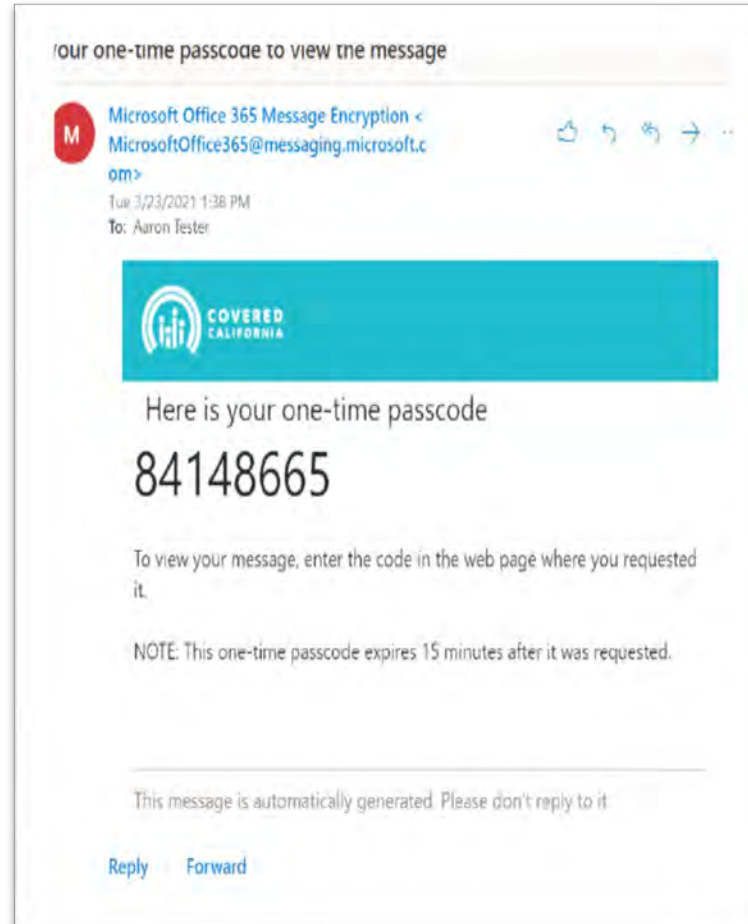
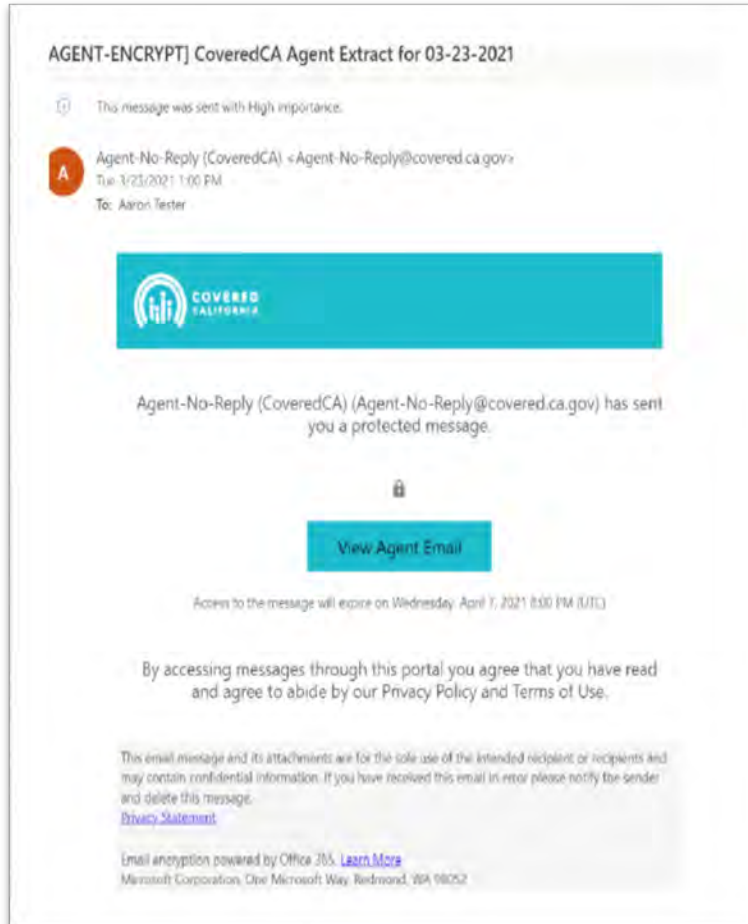
<<AgencySignature>>

COVERED CALIFORNIA MICROSITES

- **Covered California microsites** that will enable carrier-specific enrollment experience through Covered California
- **User flow:** consumer will access a microsite via a link on the carrier's website that will take the consumer to the carrier's co-branded Covered California Microsite
- **Plan-based enrollers** and **certified insurance agents** may use the microsites or traditional enrollment channels

REMINDER – AGENT EXTRANET

- **Agent Extranet** has been replaced as of May 1st with secure file emails containing relevant reports.



MARKETING

COLLATERAL UPDATE

New look

special enrollment

WHAT YOU NEED TO KNOW.

Individuals and families who experience a qualifying life event can enroll in a Covered California health insurance plan outside of the annual open enrollment period. This is called special enrollment.

In most cases, you have 60 days after the date of a qualifying life event to enroll, or to change your existing plan. If you know ahead of time when you will lose your health insurance, you have an additional 60 days to enroll before that date - to prevent any gaps in coverage.

WHAT ARE QUALIFYING LIFE EVENTS?

Lost health insurance	Married, divorced, or new domestic partnership
Child is born, adopted or received into foster care	Moved to or within California

For a complete list and to learn more about qualifying life events, visit [CoveredCA.com/special-enrollment](https://coveredca.com/special-enrollment)

WHEN DOES COVERAGE START?

The start date for coverage depends on the date you enroll. If you enroll by the 15th day of the month, your coverage will start on the first day of the next month. If you enroll after the 15th day of the month, your health coverage will start on the first day of the second month.

FINANCIAL HELP FOR PEOPLE WHO NEED IT

Covered California is the only place to get help paying for health insurance. How much financial help depends on your household income, family size and where you live. Typically, the lower your income, the more financial help you're eligible to receive.

You may qualify for low or no-cost Medi-Cal or for financial help through Covered California, if your annual household income is less than...

COVERAGE YEAR 2021		
Family size	Medi-Cal	Covered California
1	\$17,609	\$76,560
2	\$23,792	\$103,440
3	\$29,974	\$130,320
4	\$36,156	\$157,200
5	\$42,339	\$184,080
6	\$48,521	\$210,960

All numbers listed above are estimates. For larger households, visit the Shop and Compare tool at [CoveredCA.com](https://coveredca.com) to find out if your family qualifies.

HOW TO ENROLL

To find free, expert enrollment help near you, visit [CoveredCA.com/support/contact-us](https://coveredca.com/support/contact-us)

If you qualify for Medi-Cal, you can enroll anytime. To find out if you or someone in your family is eligible, apply at [CoveredCA.com](https://coveredca.com) or call your county human services agency.

For more information and free in-person help, contact: [CoveredCA.com](https://coveredca.com) | 800.300.1506

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Assistance is available in Spanish. Covered California's website and materials are available in Spanish at www.coveredca.com/espanol. If you need assistance, please call 800.300.1506 or visit www.coveredca.com/espanol.

Old look

Immigration Status and Eligibility

What You Need to Know

What if I'm from a mixed immigration status family?

Some households have both lawfully present and non-lawfully present individuals. Although an individual that is not lawfully present is ineligible for coverage under a Covered California plan, they can still apply for health coverage on behalf of household members that are lawfully present. For example, if you are not lawfully present, but your child is a U.S. citizen, you can apply on his or her behalf. You only need to provide information on immigrant status for family members applying for coverage.

Have questions? We can help.

Interpreters are available for callers seeking help in other languages.

800.300.1506
CoveredCA.com

It may actually cost you **less** to get covered than to pay the tax penalty.

For example, a 30 year-old individual living in Los Angeles, making \$18,000/year would pay more to NOT have health coverage.

Get COVERED \$170 per year

See if you can get help paying for your health insurance

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it.

As part of the Affordable Care Act (ACA), Covered California is a program where lawfully present Californians and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

Are you eligible? Find out here.

Maximum Annual Household Income for Special Help

FAMILY SIZE	Maximum Annual Household Income for Special Help
1	\$17,609
2	\$23,792
3	\$29,974
4	\$36,156
5	\$42,339
6	\$48,521

Now that you're enrolled Here's how to use your plan

Enrollment deadline for coverage effective on January 1, 2021

February 1, 2021

Avoid a tax penalty and ensure Medi-Cal enrollment is year-round

Have questions? We can help.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Assistance is available in Spanish. Covered California's website and materials are available in Spanish at www.coveredca.com/espanol. If you need assistance, please call 800.300.1506 or visit www.coveredca.com/espanol.

PLANNING PARAMETERS



Spend:

\$22M including paid media reaching 97% of California adults 20 times



Flight:

April 12th – June 30th

With continued support in
July – September



Target Audience:

California Adults

25 – 64

HHI \$25K+

- Omit income cap to capture larger, middle-income audience
- Target uninsured and off-exchange



Segments:

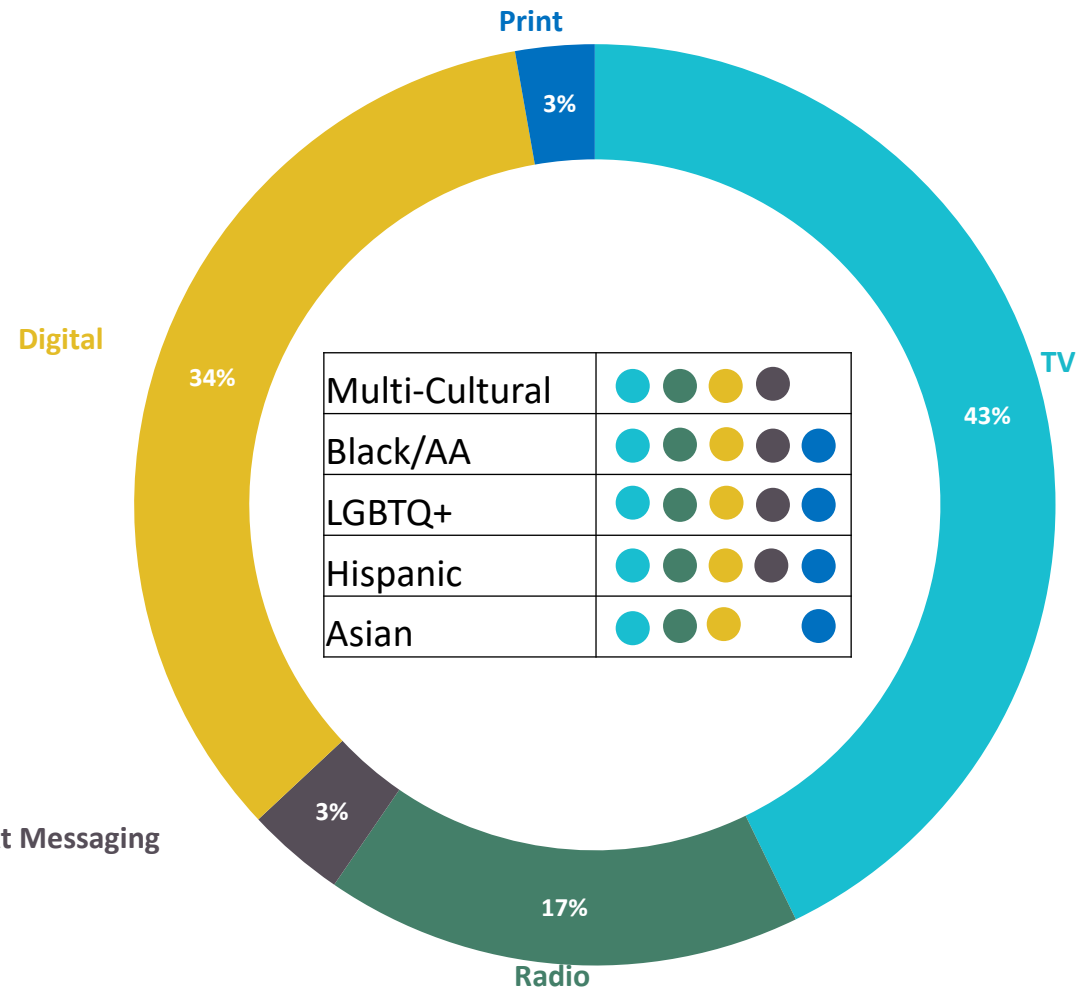
Multi-Cultural
Black/African American
LGBTQ+
Hispanic
Asian



Geography:

All DMAs for
Broadcast Buys
Statewide Digital
Buys

COVERED CALIFORNIA'S PAID & OWNED MEDIA MIX



- Employ mass media channels for broad awareness (TV, Radio, Print)
- Leverage lower-funnel tactics to drive efficiency and conversion (Digital, Social, Search, Email & Text)
- Leverage databased marketing to deliver personalized messages to existing and potential customers
- Partner with state agencies (EDD, FTB) with direct access to eligible consumers

TV/VIDEO (ENGLISH, SPANISH, CANTONESE, MANDARIN, KOREAN, VIETNAMESE)

VO: Attention, California.

VO: New federal funding of **3 billion dollars** is available to help more people pay for health insurance – no matter what your income.

VO: How much is yours?

VO: Julie and Bob are paying \$700 less, every month.

VO: Dee comprehensive coverage for \$1 a month.

VO: And the Navarros are paying less than \$100 a month.

VO: Check CoveredCA.com now to see your new, lower price. The sooner you sign up the more you save. Only at Covered California.

VO: This way to health insurance.
Logo/Tagline/URL

Attention, California

NEW FEDERAL FUNDING OF
\$3 Billion

TO HELP MORE PEOPLE PAY FOR
health insurance



RADIO (ENGLISH, SPANISH, CANTONESE, MANDARIN, KOREAN, VIETNAMESE)

Attention, California

New federal funding of 3 billion dollars is available to help more pay for health insurance – no matter what your income

Couples could now pay \$700 less every month

Single people could have comprehensive coverage for \$1 a month

And a family of four could pay less than \$100 a month

To see your new, lower price, go to CoveredCA.com. The sooner you sign-up the more you save.

Covered California
This way to health insurance

DIGITAL (ENGLISH, SPANISH, CANTONESE, MANDARIN, KOREAN, VIETNAMESE)



PRINT (ENGLISH, SPANISH, CANTONESE, MANDARIN, KOREAN, VIETNAMESE)

ATTENTION, CALIFORNIA:
health insurance has never been this affordable.

If you are uninsured -
As part of a new federal stimulus, many Californians will save more money than ever with increased financial help to lower the cost of health insurance.

If you are paying too much for the insurance you have now -
It's likely you could get the same plan for less. 3 million Californians are now eligible for financial help. There's more help for those who couldn't afford coverage before, and more help for hundreds of thousands who've never been eligible.

Visit us online or call to get free, confidential enrollment assistance and to check your new, lower cost.

This way to health insurance.

CoveredCA.com
800.375.8355



ATTENTION, CALIFORNIA:
health insurance has never been this affordable.

If you are uninsured -
As part of a new federal stimulus, many Californians will save more money than ever with increased financial help to lower the cost of health insurance.

If you are paying too much for the insurance you have now -
It's likely you could get the same plan for less. 3 million Californians are now eligible for financial help. There's more help for those who couldn't afford coverage before, and more help for hundreds of thousands who've never been eligible.

Visit us online or call to get free, confidential enrollment assistance and to check your new, lower cost.

This way to health insurance.

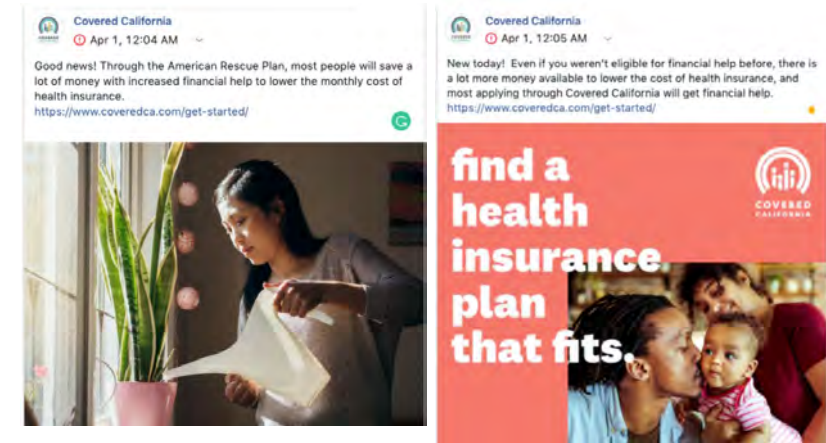
CoveredCA.com
800.375.8355



SOCIAL MEDIA CREATIVE ASSETS

Awareness campaign – Broad outreach

Post copy: If the cost of health insurance has stopped you from being covered in the past, listen up! With the new American Rescue Plan, most applying through Covered California will get financial help to lower the monthly cost of health insurance.



Retention campaign – Member/Followers outreach

Post copy: More than 80% of Covered California members will see a reduction in their monthly cost of health coverage. Scroll through for details on what members need to know.



EDUCATIONAL VIDEO

- **Specs:**
 - English and Spanish
 - 120 seconds long, :60 cut down
 - Unique and specific videos for each audience below
- **Audience Variations:**
 - Uninsured
 - Insured through Covered California/FFM
 - Insured through off-exchange
- **Primary Messages:** American Rescue Plan stimulus information, financial help statistics, details/actions by audience
- **Placement:** Paid and organic YouTube campaigns, paid and organic Covered California social media posts, CoveredCA.com, funnel/member email outreach
- **Timeline:**
 - Videos recorded last week, currently in post-production



MEMBER OUTREACH: EMAIL, DIRECT MAIL & SMS TEXT

- **Audiences:** subsidized members, unsubsidized members w/subsidized app, unsubsidized members w/unsubsidized app, members with expiring consent, members who could get a higher tier plan for similar cost and more!
- **Member Outreach Overview:** Tailored messages for the specific audience segments.
- **Primary Messages:** American Rescue Plan information, awareness of official documents coming to members, financial help statistics, details of new financial help, benefits, what consumers should do (if anything), how to find help.
- **Outreach Cadence:**
 - **Email:** 2-3 per month
 - **SMS/Text:** 2 per month
 - **Direct Mail:** 1 per month (those without email)
 - **Direct Mail Spanish Only:** 1 per month (all Spanish)

The image displays two sample outreach materials from Covered California. On the left is an email template with a header image of a woman at a laptop, a subject line 'ACTION NEEDED: update your consent by april 6!', and a body of text explaining the American Rescue Plan and the need to update consent. It includes a red arrow pointing to a link 'Update Your Consent Today!'. Below the email is a direct mail card with a green phone icon, a 'NEED HELP?' header, and contact information for Covered California and Lorraine Waterman. The card also features a small image of a family and the text 'NEW FINANCIAL HELP IS ON THE WAY - Learn What It Means for You!'. The email and card both include the Covered California logo and a 'VIEW ONLINE' link.

COVERED CALIFORNIA

ACTION NEEDED: update your consent by april 6!

WATCH VIDEO TO LEARN MORE

Dear CoveredCA,

The American Rescue Plan has passed, and a historic amount of new additional financial help is on the way to help Covered California members lower the monthly cost of their health insurance!

Unfortunately, your consent has expired, and you need to take action in order for this new financial help to automatically reduce your monthly cost for health care when it becomes available in May.

If you haven't received financial help in the past, you could now! Please update your consent before April 6, 2021.

Covered California needs your permission to check your income as reported on your tax return. Previously, when you applied for health insurance, you gave your consent for Covered California to use sources, such as the IRS, to check your income.

Update Your Consent Today! If you don't provide consent, even though you may be eligible for this new additional financial help, Covered California won't be able to automatically have your health plan reduce your monthly bill! You must update your consent in order to receive this financial help automatically.

How to Update Your Consent:

Online: You can [log in](#) to your online account at [CoveredCA.com](#) to update your consent with these 3 steps:

Step 1: Once you have logged in to your account, navigate to "Account Information" and select "Consent for Verification" from the **Update Case Information** menu.

Step 2: Select the number of years you wish to provide consent.

Step 3: Select "Update" to save your changes.

Watch the video: [How to Update Your Consent](#) for instructions.

NEED HELP?

Call Us: Monday through Friday between 8 a.m. and 5 p.m. Click [here](#) for the current hours.

Covered California
P.O. Box 98725
West Sacramento, CA 95798-9725

Lorraine Waterman
5287 W Sunset Blvd
Los Angeles, CA 90027-5700
626-441-1111

NEW FINANCIAL HELP IS ON THE WAY - Learn What It Means for You!

April 12, 2021

The American Rescue Plan, the new federal stimulus bill, provides more than \$3 billion for Californians to lower their monthly cost of health insurance. These additional dollars are so important since they may further reduce Covered California enrollees' monthly health insurance cost by nearly 50%! As a member, we want to make sure you are aware of this historic amount of financial help - and it's only available through Covered California!

In the coming weeks, you will receive an important notice from Covered California detailing your financial help (also known as premium assistance) through the American Rescue Plan. You may be receiving even more financial help than you currently receive to lower your monthly cost of health insurance!

FUNNEL OUTREACH: EMAIL, DIRECT MAIL & SMS TEXT

- **Audiences:** Funnel (not a member), Spanish only population, “win backs,” off exchange (if in funnel), penalty payers (potentially via FTB), unemployment claimants (potentially via EDD)
- **Funnel Outreach Overview:** All funnel outreach will inform about the American Rescue Plan details, check for financial help, how to enroll.
- **Primary Messages:** American Rescue Plan information, check for financial help, details of new financial help, how to enroll, enrollment is open, services of Covered California, how to find help.
- **Outreach Cadence:**
 - **Email:** automated outreach running, minimum 2 emails per week, additional 2-3 per month
 - **Text:** 2-3 per month
 - **Direct Mail:** 1 per month
 - **Spanish Only Direct Mail:** 1 per month

EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD) INSERT FOR CALIFORNIANS RECEIVING UNEMPLOYMENT

**it's your
money
and now
there's more.**

New federal funding of **\$3 Billion** is available right now to help more Californians pay for health insurance. It includes **maximum financial help** to households that have received unemployment. Most can get a brand name plan with great benefits for as little as \$1 per month.

Visit us online or call for free in-person help to learn more and enroll.

CoveredCA.com | 855.312.3234



Health plans available through Covered California —



Insurance companies vary by region.



You may qualify for low or no cost Medi-Cal health insurance.

TRANSITION BREAKOUT ROOMS