



Things to Know About the CoveredCA.com Website

October 1, 2013

CoveredCA.com

Your destination for affordable, quality health care, including Medi-Cal.

Welcome to Things to Know about CoveredCA.com, a joint venture between Covered California and the California Department of Health Care Services (DHCS). While most of the information below is relevant to all of our partners (Counties, Agents, Plan Based Enrollers, and Certified Education & Enrollment Counselors), there are subsections to address specific issues for Certified Insurance Agents and Certified Enrollment Counselors. As you navigate our system to shop and enroll in health plans, here are some good things to know:

General Consumer Information

The items below will familiarize you with issues that you or your customers may encounter when using CoveredCA.com.

Response Time

We've planned for our consumers to have optimal, fast experience when using CoveredCA.com. If you experience slow response time when displaying health insurance plans or waiting for an eligibility determination, please be patient and do not resubmit multiple times. We are actively monitoring our system performance and will continue to upgrade our system if needed to improve response time. Please let us know if you continue to have issues.

Browser Issues

The system works with PCs, tablets, and smart phone browsers that use Microsoft Internet Explorer (IE), Mozilla FireFox, Apple Safari, and Google Chrome; however, some browsers and versions are more compatible than others. For the best possible user experience while using the system, or if you experience any issues in browsing, please consider upgrading your browser to the latest version. If you are using Internet Explorer 8, we recommend that you turn compatibility mode off.

If you continue to experience issues, please contact the Covered California Service Center for assistance at 1 (800) 300-1506.

Password Reset and Security Questions

When you set up an account, you will be asked to create a username and password and answer some security questions.

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- User IDs must be at least eight (8) characters, alpha-numeric and not case-sensitive.
- If you forget your password, you may reset it, by correctly answering the security questions you selected and answered.
- You may be prompted to enter six (6) characters when resetting passwords. However, passwords less than eight (8) characters are not accepted by the system. Passwords must be alpha-numeric with one alpha character, one numeric character, and no special characters. Passwords are case-sensitive.
- If you forget your username or are locked out of your account please call the Covered California Service Center at 1 (800) 300-1506, and our representative will verify who you are and reset your username for you.
- If you are locked out of your account due to entering an incorrect password or any other reason, wait 15 minutes and try again. If your account is still locked, call the Covered California Service Center at 1 (800) 300-1506 for assistance.

Account Creation

System security will help protect user accounts. When creating accounts, complex passwords and user IDs must be created. Passwords must be eight (8) alphanumeric characters and include one upper case and one number. No special characters can be included.

Training Videos

Links to training videos to help you shop and compare plans, create an account, enter an application, select a plan, and much more can be found under the Learn menu in CoveredCA.com. These videos will be viewed via YouTube.

Logging Out

Many screens do not require logging out. You can simply close your browser when done. Some functions require logging into the system – such as modifying your personal information. If you do not see a logout function, simply close your browser and your information should be saved in the system.

CoveredCA.com in Spanish

Users can access and use CoveredCA.com in Spanish. Spanish users may encounter some text that was not translated correctly or is missing. We are working to fix this situation in future releases. Please contact the Covered California Service Center at 1 (800) 300-1506 if you are unable to complete your plan shopping or application in Spanish because of translation problems. Our Spanish speaking Customer Service Center representatives will happy to assist you.

Notices in Other Languages

The system will send notices in English and Spanish at this time. By April 1, 2014, we plan to implement notices in an additional 12 languages. Please contact the Covered

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California Service Center at 1 (800) 300-1506 if you cannot read a notice you receive. Our translators will help you in understanding what the notice says.

ADA/508 compliance – CoveredCA.com for Visually Impaired

The system supports ADA/508 compatibility; however, some functions in the system may not be working optimally for screen reading software at this time. We plan to fully address this by January 1, 2014. Please contact the Covered California Service Center at 1 (800) 300-1506 if you are unable to complete your plan shopping or application due to problems with screen reading. Our Customer Service Center representatives will assist you in completing your transactions on CoveredCA.com.

Enrollment in Insurance Plans

Consumers can select and enroll in health insurance plans beginning October 1, 2013. The system will send consumer enrollment information directly to the insurance company. Consumers can expect delivery of new insurance identification card, billing information and details about new coverage directly from the selected insurance company by November 15, 2013. If you do not receive your information package as described, or have any questions, please call the Covered California Service Center at 1 (800) 300-1506 and one of our representatives will assist you.

Automated Verification

When applying for coverage, your identity and income will be verified by federal sources of information, such as IRS and the Social Security Information databases. Some less than common name formats may cause challenges in verification. In cases where verification cannot occur electronically, your application will be pended (for Medi-Cal) or made conditionally eligible (for APTC). Names with these conditions may cause verification challenges, for example:

- Spaces in Names: Mary Kate (first name with space)
- Double-barreled name, double surname, example: Kara Smith-Jones (last name with hyphen)
- Triple names, example: De la Rosa (last name with three parts)
- Double names with and without spaces, examples: Mac Martin; McMartin, Mc Martin, MacMartin (different ways of last name)
- Double/triple middle names, examples: Mary Madeline, Millicent Margaret Smith (middle names).

If our system is having trouble verifying you, we will follow up with you for alternative verifications. Enrollment in Insurance Plans: Consumers can select and enroll in health insurance plans beginning October 1, 2013. The system will send consumer enrollment information directly to the insurance company.

Social Security Number (SSN) Entry

When entering SSN into the system using digits only (i.e., 111223333) even if the system prompts for dashes. The system will not accept 111-22-3333 at this time.

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Reporting Changes

The 'Cancel all Changes' feature does not currently work. To cancel changes you have made, please return to the Home Page and withdraw your changes by clicking the Cancel Change link. If you have difficulties in canceling any changes, please call the Covered California Service Center at 1 (800) 300-1506 for assistance.

Decision Appeals

If you would like to appeal the eligibility determination you receive, please contact the Covered California Service Center at 1 (800) 300-1506. Our representatives will assist you or connect you to the correct County office to process your appeal.

Certified Enrollment Counselors

Consumer Requests for Assistance

The website does not currently notify a consumer when they request assistance via the CoveredCA.com "Find Help Near You" search and the Certified Enrollment Counselor accepts the designation. Please contact the consumer and advise them of the acceptance until we deploy a fix for this issue.

Individual Enrollment Status

The consumer's enrollment and eligibility status are not currently displaying consistently on the Profile page. The Certified Enrollment Counselor should switch to the Individual View of the consumer's case to view the information.

Notification of Change of Status of Certified Enrollment Entity

The consumer does not currently receive automatic notification from the website if a Certified Enrollment Entity is no longer associated with Covered California (e.g., "decertified"). The Covered California Service Center will be notified of those CEEs that have had a change of certification status. Service Center Representatives will be assigned to contact each consumer that has a pending application associated with the specific CEE.

Obtaining a Delegation Code

Delegation codes are distributed to Certified Enrollment Entities via a notice in the Covered California Secure Mailbox. If an Entity is not able to access the mailbox or view the notice with the delegation code in the mailbox, the Entity should contact the Functional Support Center.

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Certified Insurance Agents

Agent First Time Login

Agents who already have a CoveredCA.com website account will be prompted to answer five security questions upon the first login into the website. This is part of the new feature that enables agents to self reset passwords.

Delegation of Applications on Behalf of Individuals

Service Center Representatives (SCRs) are not able to start an application on behalf of an individual or an employer and delegate access to the application to an Agent. SCR's will inform individuals that this ability will be available shortly, but in the meantime, encourage the individual/employer to create an account in CoveredCA.com and delegate the access to the Agents using the Find Help Near You.

Certified Enrollment Counselors & Certified Insurance Agents

Verifying a Person's Identity When Providing In-Person Assistance

A consumer who applies for coverage must show one of the original documents listed below to receive in-person assistance. This is required when the consumer begins the application process. This is an important verification process intended to protect consumers and their identity.

In-person assistance can be provided by a Covered California certified enrollment counselor, certified licensed agent, certified plan-based enroller, or county eligibility worker.

The proof of identity must have a photograph of the individual **or** other identifying information about the individual - such as name, age, sex, height, weight, eye color, or address. The following are acceptable:

- Driver's license issued by state or territory
- Identification card issued by the federal, state, or local government, including a U.S. passport
- Native American Tribal document
- School identification card
- U.S. military card or draft record
- Military dependent's identification card
- U.S. Coast Guard Merchant Mariner card

If an individual cannot show one of the documents listed above, they must show **two** of the documents listed below. Each document must have the consumer's name.

- Social Security Card
- Marriage certificate

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- High school or college diploma (including high school equivalency diplomas)
- Divorce decree
- Employer identification card
- Property deed or title

For in-person assistance, you **must** verify the consumer's identity before you start the application process. Do not begin an application without first verifying the consumer's identity.