

Medi-Cal to Covered California Auto Enrollment

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About Western Center on Law & Poverty

Western Center on Law & Poverty seeks to eliminate poverty and advance racial and economic justice by dismantling and transforming systems so all communities in California can thrive.

Through the lens of economic and racial justice, Western Center on Law & Poverty fights in courts, cities, counties, and in the Capitol to secure housing, health care, and a strong safety net for Californians with low incomes.

What we do:

- State legislative and budget advocacy
- Administrative advocacy at state and local levels
- Impact litigation
- Technical support to legal aid organizations



About the National Health Law Program

- National non-profit law firm committed to improving health care access, equity, and quality for underserved individuals and families
- Offices: CA, DC, NC
- State & Local Partners in 50 states + Washington DC



Background on SB 260

- In 2019, Western Center & Health Access co-sponsored SB 260 (Hurtado) to create an auto-enrollment mechanism to transition people without a break in coverage when they moved from Medi-Cal to Covered California eligibility.
- In March 2020, as part of COVID-19 relief legislation, Congress provided increased Medicaid funding to states.
- HHS implemented a “continuous coverage” requirement that prohibits states from terminating most Medicaid enrollees’ coverage until after the PHE ends.
- The Consolidated Appropriations Act, 2023, which took effect December 29, 2022, delinked the Medi-Cal continuous coverage requirement from the ending of the PHE.
- SB 260 authorizes Covered California to automatically enroll individuals in a qualified health plan once they lose Medi-Cal coverage and become eligible for advanced premium tax credits (APTCs). This program was set to activate once the Medi-Cal continuous coverage unwinding began in April 2023.

What to Expect During the Implementation Process



5 Top Things to Know About SB 260

- 1) Lowest-cost Silver plan
- 2) Keep, Change or Cancel
- 3) Effectuating Coverage
- 4) Special Enrollment Period
- 5) Notices & How to Get Help

Which Covered CA Plan Will Individuals Be Enrolled In?

- Generally, individuals will be enrolled in the lowest-cost Silver Covered CA plan
 - **In the future:** Covered CA may develop functionality to enroll individuals in the managed care plan they had for Medi-Cal
 - **Why?** Continuity of care
- **Exceptions:**
 - Individuals with family members already enrolled in Covered CA
 - May be enrolled in the family's existing health plan unless it is a Bronze plan
 - **Why?** Keep families together
 - AI/AN will be placed in lowest cost AI/AN health plan

Enrollment Timing

- Covered California enrollment begins the day after Medi-Cal coverage ends
 - Eg. Medi-Cal ends January 31st & Covered CA coverage begins February 1.
 - 1st month of enrollment via SB 260: July 2023
- Why?
 - Avoid gaps in coverage
 - Ensure seamless access to coverage and care

Keep, Change or Cancel

Hi John,
Welcome to Covered California!


Medi-Cal

COVERED
CALIFORNIA

[← Account Home](#) You can return to this page later from Account Home.

Get Your Coverage Started


Kaiser Permanente Silver 87 HMO

Pending

Enrollment ID 123456

[X] Days Left

Your coverage will start on [MM/DD/YYYY] as long as you [pay your premium] by [MM/DD/YYYY]. Once that is done, your health insurance company will mail your ID card and policy details.

 KAISER
PERMANENTE

Covered Household Members

These are the household members who are in this plan. You can keep or change these members when you click [Keep or Cancel Plan](#)

What You'll Pay

\$25/month

Primary Care Visits: First 3 visits at No Charge, then \$0 Coinsurance after deductible
Generic Drugs: 60.00% Coinsurance after deductible

[Keep or Cancel Plan](#)

You Have Options

[Change Plan](#)

If you do not think this plan will work for you, there may be other insurance companies in your area.

Visit your [Enrollment Dashboard](#) to:

- See the full details of your plan
- Find your doctor
- Compare other plans
- Change plans

How to effectuate coverage

Coverage starts the first day of the month after losing Medi-Cal (e.g. July 1)

To effectuate/keep coverage, the transitioner must do the following by the last day of the first month of coverage:

- If you have a \$0 net premium => **must accept the terms & conditions** of receiving APTCs
 - Must be done by last day of the first month of coverage (e.g. July 31)
 - Can accept terms & conditions by phone with the Service Center/IVR
- If you have net premium that is \$1 or more => **must pay the binder payment**
 - The binder payment = first month's premium
 - Binder payment cannot be due before the last day of the first month of coverage (e.g. July 31)

Effectuating coverage for \$0 net premium

Plan Selection Dashboard

Your Coverage from Covered California

Carefully review your household selections below. If you see a mistake, click "Change" to update who is enrolled before you sign and submit.

[Change](#)

Household Members Keeping Plan

 John W. 41 y.o.	Broker Performance Silver ST HMO GoodHealth ID 123456
 Mary W. 40 y.o.	Broker Performance Silver ST HMO GoodHealth ID 123456
 Emily W. 17 y.o.	Broker Performance Silver ST HMO GoodHealth ID 123456

By checking the box below you are keeping Covered California health insurance coverage:

☒ **By accepting the plan and financial help listed above, you agree to the following:**

- I will file an income tax return for [Benefit Year];
- If I'm married, I will file a joint tax return for [Benefit Year];
- I will claim deductions for all members of my family listed in this application on my [Benefit Year] tax return; and
- No one else can claim me as a tax dependent for [Benefit Year];
- If applicable, I will use binding arbitration to resolve disputes or claims with my health plan;
- I give consent for Covered California to check federal and state records to determine my eligibility.

For details, please see the Terms & Conditions section in the letter you received from Covered California.

☒ I confirm that I have read and agree to the terms and conditions stated above.

Review & Sign

By entering my PIN and typing my full name I certify under penalty of perjury that I have read and understand the terms and conditions above.

Electronic Signature PIN:

Full Name:

Sign & Submit

Your Coverage from Covered California

Carefully review your household selections below. If you see a mistake, click "Change" to update who is enrolled before you sign and submit.

Household Members Keeping Plan

By checking the box below you are keeping Covered California health insurance coverage:

By accepting the plan and financial help listed above, you agree to the following:

- I will file an income tax return for [Benefit Year];
- If I'm married, I will file a joint tax return for [Benefit Year];
- I will claim deductions for all members of my family listed in this application on my [Benefit Year] tax return; and
- No one else can claim me as a tax dependent for [Benefit Year];
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Your Coverage from Covered California
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By checking the box below you are keeping Covered California health insurance coverage

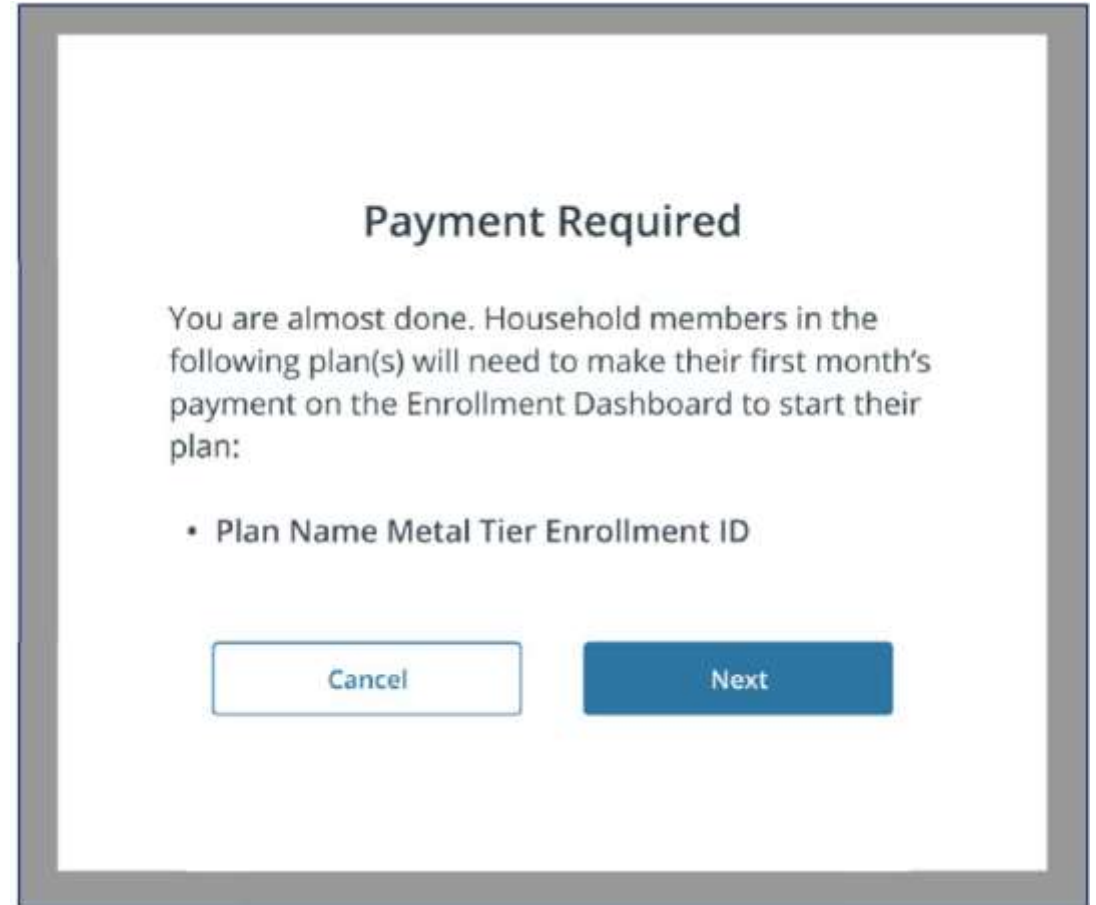
By accepting the plan and financial help listed above, you agree to the following:

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- No one else can claim me as a tax dependent for [Benefit Year]
- If applicable, I will use binding arbitration to resolve disputes or claims with my health plan.
- I give consent for Covered California to check federal and state records to determine my eligibility.

For details please see the Terms & Conditions in the letter you received from Covered California.

Effectuating Coverage with Binder Payment

- If you have a \$0 net premium => must accept the terms & conditions of receiving APTCs
- If you have net premium that is \$1 or more => must pay the binder payment
 - The binder payment = first month's premium
 - Binder payment cannot be due before the last day of the first month of coverage (e.g. July 31)



The image shows a screenshot of a web-based payment confirmation dialog box. The dialog has a white background with a gray border. At the top, the title 'Payment Required' is centered in a bold, dark font. Below the title, a paragraph of text states: 'You are almost done. Household members in the following plan(s) will need to make their first month's payment on the Enrollment Dashboard to start their plan:'. Underneath this text is a bulleted list with one item: '• Plan Name Metal Tier Enrollment ID'. At the bottom of the dialog, there are two buttons: a light blue 'Cancel' button on the left and a darker blue 'Next' button on the right.

Payment Required

You are almost done. Household members in the following plan(s) will need to make their first month's payment on the Enrollment Dashboard to start their plan:

- Plan Name Metal Tier Enrollment ID

[Cancel](#) [Next](#)

How Individuals Can Opt Out

Passive opt-out: don't effectuate coverage

Active opt-out: call the Covered CA Service Center or use their ChatBot

Interactive Voice Response (IVR)

The Covered California Service Center IVR will be updated to allow consumers to complete their actions via phone.

- Consumers will need to complete the authentication process (Zip, DOB, Full SSN)
- Consumers will be able to Opt-In or Opt-out of coverage
- Consumers can request assistance from a Service Center Representative (SCR) anytime during the process if needed

ChatBot (CiCi)

The Covered California Chatbot, CiCi, will provide consumers with 24/7 online access to:

- Answers to frequently asked questions related to their transition from Medi-Cal to Covered California.
- Ability to authenticate (e.g., Zip, DOB, Full SSN) in order to Opt-in to keep or Opt-out to cancel their coverage
- Directions on how to change their plan online or by connecting with a Service Center Representative (SCR)
- LiveChat with a SCR.

Plan Selection Dashboard

What will be your main source of health coverage after canceling your plan from Covered California?

- ☐ A plan through a current employer or union - of yours or a family member's
- ☐ Returning to Medi-Cal or Medicaid
- ☐ Medicare
- ☐ I will not have any health coverage
- ☐ Prefer not to answer
- ☒ Other

Special Enrollment Period (SEP)

Qualifying Life Event: Loss of Medi-Cal coverage

Special Enrollment Period: 60 days before and after loss of coverage

- For people losing Medi-Cal on June 30, the SEP lasts until August 29

What can transitioners do during the SEP

- For keepers: **Change plans*** up until last day of SEP**
- For opt-outers (passive or active): **shop for a plan** until last day of SEP

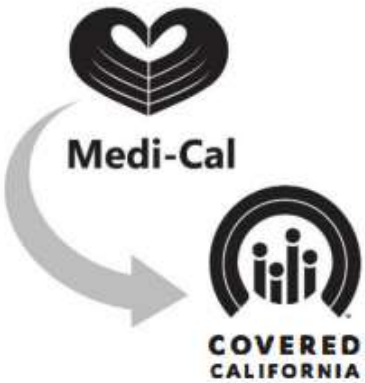
* Plan changes are prospective only.

** People at or below 150% FPL can change plans anytime during the year.

SB 260 Notices

- Covered CA created a new version of the Eligibility Determination Notice (NODO1T). This customized notice includes information on:
 - Plan enrollment & financial assistance
 - Options to keep, switch or cancel
 - How to get help
 - **Note:** Mailed with educational flyer
 - Explains financial help, health insurance terminology, and out-of-pocket costs
- Coverage cancellation notice
- Notice for households with Medi-Cal procedural terminations

07/15/2023
Case Number: 1234567890
Online Access Code: dt56lF



Welcome to Covered California!

Dear John Smith,

Covered California is a state agency that works with Medi-Cal to help Californians access affordable health care. Covered California is the only place to get federal financial help to buy a private health plan if you do not have coverage through a job or another program like Medi-Cal or Medicare.

Your Medi-Cal is ending. Covered California is here to help you stay covered.

You recently got a letter that your Medi-Cal program coverage is ending. California law requires us to use the household and income information you reported to Medi-Cal to help you enroll in a new Covered California health plan with financial help. We picked a health plan with the most financial help available. To start your coverage on 08/01/2023, you need to confirm the plan we picked for you.

Name	Plan	Monthly premium	Financial help	Amount you pay
John Smith – New	Kaiser - Silver 94 HMO	\$535.00	-\$535.00	\$0.00



Welcome to Covered California

Get help with your health insurance.

Covered California makes getting health insurance easier, with financial help for millions of Californians and free assistance to compare your options.

We can help you go from Medi-Cal to Covered California. You have options to choose from. We're here to help!

Cost savings

Many Californians can get covered with a low or \$0 monthly premium and save thousands of dollars a year.

Choose a plan from brands you know and trust. Every plan we offer covers the important things like routine wellness exams, emergency care and mental health.

After you enroll

After you complete your enrollment, your health plan will send you a welcome packet with information about your coverage and a member ID card.

Make the most of your coverage

An in-network provider will cost you less than an out-of-network provider. Use your free preventative care for yearly flu shots, screenings and wellness exams. Get full coverage for prescriptions by using an in-network pharmacy.



Your plan benefits

The chart below shows costs for popular services. This plan offers the most cost savings based on your household information. There are other plans you can choose. **To shop and compare plans, log in to your account at CoveredCA.com/new-plan.**

Silver 87

Annual wellness exam	\$0
Generic medication copay	\$5
Primary care visit copay	\$15
Mental health services	\$15
Urgent care visit copay	\$15
Emergency room copay	\$150

This list does not include all copays, coinsurance, deductibles or your out-of-pocket maximum. Log in or call us for full details.

Example

- In June, Alicia received a Medi-Cal notice stating that she is no longer eligible for Medi-Cal and that coverage will end on June 30th. Then, Alicia received a notice from Covered CA stating that she will be automatically enrolled in the lowest-cost Silver plan available on July 1st with a \$30 premium (non-zero dollar premium).
- Alicia must take an active step to either keep, change or cancel the Covered CA health plan she is enrolled in. If Alicia decides to keep the Covered CA health plan, she must effectuate her coverage by paying \$30 by July 31st. She can also switch which plan she is enrolled in. If Alicia takes no action, her enrollment will be canceled.

Resources

- NHeLP/Western Center Factsheet
 - https://healthconsumer.org/your_rights/medi-cal-to-covered-ca-sb260/
- Covered CA Resources
 - Toolkit - [https://hbex.coveredca.com/toolkit/downloads/Medi-Cal to Covered California Enrollment Program Toolkit.pdf](https://hbex.coveredca.com/toolkit/downloads/Medi-Cal_to_Covered_California_Enrollment_Program_Toolkit.pdf)
 - Landing Page - <https://www.coveredca.com/keep-your-coverage/>
 - Dedicated Phone Line - 1-800-816-4725
- ACWDL - <https://www.dhcs.ca.gov/services/medical/eligibility/letters/Documents/22-20.pdf>
- Need Help?
 - Contact the Health Consumer Alliance
 - 1-888-804-3536
 - <https://healthconsumer.org/>
 - Free legal assistance for health care consumers across CA



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