

1. What is renewal?

Your Covered California plan must be renewed before the start of each new calendar year. This is true even if you just signed up for Covered California during a special enrollment period. During your renewal period you can change their health plan, add new members, and report other changes that may affect the premium assistance you receive.

2. Why is renewal important?

It is important for members to renew their health coverage to change their health plan if they wish, know what they will pay in premiums for the following year, and make sure they get the correct amount of premium assistance.

3. I'm currently enrolled in a Covered California health plan. How do I renew or change my plan for 2015?

From now through December 15, 2014, you can decide to keep or change your current health plan, add or remove members to your coverage, and report other changes such as a change of address or change of income that may affect the premium assistance you receive.

To start the renewal process, sign in to your account on CoveredCA.com. Make changes for 2015 on the "Renewal Summary" page by clicking the "Edit" buttons. If you complete the renewal process by December 15, your new coverage will begin on January 1, 2015.

If you take no action, you will be automatically renewed with the same health plan. It's still important to review your account because it's likely that your premium amount or premium assistance will change in the new coverage year.

Attention: Health Net PPO and Contra Costa Health Plans will no longer be available in 2015. Health Net PPO product will be replaced with Health Net EPO product in Northern California and Health Net Health Care Savings Plan (HCSP) in Southern California. Covered California mailed notices to the impacted consumers about choosing a new health plan for 2015. If you take no action, you will lose coverage starting January 1, 2015.

4. Where can I get help with renewing my health coverage in person?

If you signed up for coverage with a Covered California Certified Insurance Agent or a Certified Enrollment Counselor, you can contact that person for assistance with renewing your health plan. Their contact information can be found on your renewal notice. If you did not work with counselor Certified Insurance Agent or a Certified Enrollment Counselor last year but would like help this year, visit CoveredCA.com and click the "Find Help Near You" button located on the homepage to find someone in your area who can help you.

You can also call the Covered California Service Center at 1-800-300-1506 or 1-888-889-4500 (1-888-TTY-4500). The Service Center is open Monday through Friday from 8:00 a.m. to 8:00 p.m. and Saturdays from 8 a.m. to 6 p.m.

5. What is the difference between renewal and open enrollment?

The renewal period is for enrolled members to make changes to their health coverage, starting now through December 15, 2014. Open enrollment starts November 15, 2014 and ends on February 15, 2015. Open enrollment is the time for new consumers to enroll in a health plan. Consumers who have already renewed can also make changes to their health coverage during open enrollment.

6. What are the important deadlines for renewing my plan?

The current renewal period ends on December 15, 2014. This is the time to review your account information, make changes, and select a different health plan if you wish. If you take no action, you will keep your current health plan, with the exception of health plans no longer available in 2015. When you renew, you will receive confirmation of your renewal from Covered California and an invoice from your health insurance company. You must pay your premium by the due date on the bill for coverage to start January 1, 2015.

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7. What do I need to do in order to renew my health coverage?

The easiest place to renew is at CoveredCA.com. Log into your account and click “Renew”. If you don’t already have a Covered California online account, we recommend you create one. The steps are listed below. This will allow you to view your application online and update your account information. You will need the access code from the notice you received by mail from Covered California. You can call Covered California at 1-800-300-1506 if you don’t have an online account and need an access code or if you have lost your access code.

Steps to create an online account:

1. Go to www.CoveredCA.com
2. Click on the “Account Login” button
3. Click the “Create Account” link located in the upper right corner. Click the “Continue” button located in the Individual or Family box
4. Review the Terms and Conditions of Use and View the Notice of Privacy Practices, then check the box next to “Check this box to show they understand and agree to the Terms and Conditions and Notice of Privacy Practices.” Then click the “Continue” button
5. Complete all of the required fields on the USER INFORMATION pages
6. Be sure they select the “Yes” button when answering the question “Do you have an existing case that you would like to link to this new account?”
7. Then a box will appear asking them to “Enter their Access Code.” Enter their code here.

8. What happens if I don’t do anything?

If you **are not required** to make a change and do not take any action to renew or make changes to your 2015 coverage, you will be automatically re-enrolled in your 2014 health plan with your new monthly premium amount. Also, if you currently receive premium assistance (tax credits), it is extremely important to provide your consent on your application to Covered California to verify your income. If you do not provide consent, you may lose your premium assistance in 2015.

If you **are required** to make a change because your health plan is no longer available and do not take any action to renew to pick a new health plan for your 2015 coverage, you will lose health coverage starting January 1, 2015. Remember **Health Net PPO and Contra Costa Health Plans will no longer be available in 2015.** Health Net PPO product will be replaced with Health Net EPO product in Northern California and Health Net Health Care Savings Plan (HCSP) in Southern California. Covered California mailed notices to the impacted consumers about choosing a new health plan for 2015.

9. How do I keep my premium assistance (tax credits) for 2015?

If you currently receive premium assistance (tax credits), it is extremely important to provide your consent on your application for Covered California to verify your income. The easiest way to provide consent is to follow the instructions below:

- 1) Log in to your account on www.CoveredCA.com
- 2) Locate the “ACTIONS” section of the webpage (on the right)
- 3) Click on the “Update Consent for Verification” link
- 4) Click on the drop down menu to choose the number of years (up to 5 years) to allow Covered California to check your income
- 5) Click the “Update” button on the bottom of the webpage to submit your choice

If you do not provide consent, you may lose your premium assistance in 2015.

10. What if my information has changed?

Changes can affect the amount of premium assistance you receive through Covered California or whether you qualify for free or low-cost Medi-Cal. It is important to report changes including:

- Change in income (employment, self-employment, income tax deductions or other types of income)
- Adding or removing a household member (birth, adoption, marriage, etc.)
- Permanent move out of or within California
- Start receiving health insurance such as through job, Medicare, etc.
- Change in citizenship/immigration status

11. Can I change my health plan when I renew?

Yes. During the renewal period you can pick a new health plan. If you are thinking about changing health plans, be sure to compare costs like premiums, co-pays, and deductibles. You can also check with the new health plan to make sure it accepts your doctor.

12. What if some members of my family have Medi-Cal?

If someone in your family has Medi-Cal, they will receive a notice about their Medi-Cal renewal from their local county human services office. It will include a “Request for Household Information” form. Complete this form and mail or fax it to the local county human services office to renew their coverage. They can also renew by visiting their county human services office in person or by calling the number listed on the renewal notice.

13. Will I qualify for the same health insurance program – Covered California or Medi-Cal – that I have this year?

Your eligibility for Covered California or Medi-Cal depends on your household size and income. You may be eligible for a different program this year if this information has changed. Refer to Covered California Shop and Compare Tool located here: <https://www.coveredca.com/shopandcompare/> to see if you qualify for Covered California or Medi-Cal, depending on your household size and income.

14. Will my premium change in 2015?

Yes, your premium will likely change. Your health plan will send you an invoice showing your new monthly premium amount for 2015.