

Background

The renewal period to complete Covered California's online renewal process has started and ends December 15, 2014. During this renewal period, members can change their health plan, add or remove individuals to their coverage, and report household status changes such as a change of address or change of income that may affect premium assistance. Members must renew their Covered California health plan by December 15, 2014 to effectuate any changes in coverage on January 1, 2015.

Also, Health Net PPO Plans and Contra Costa Health Plan will no longer be offered through Covered California for the 2015 benefit year. This means members currently enrolled in these plans must select a new health plan during this renewal period to continue coverage in 2015. Covered California sent notices to these members with instructions to pick a new health plan.

Members who do not take action to renew (and are not currently enrolled in Health Net PPO and Contra Costa Health Plans) will be automatically renewed with the same health plan and metal tier they are currently enrolled in. Advanced Premium Tax Credit (APTC) will be recalculated and 2015 premium amounts will apply.

Active vs. Passive Renewal

Passive Renewal:

- Member takes no action and is automatically enrolled with their current health plan for 2015.
- Members enrolled in minimum coverage plans who turned 30 in 2014 will be enrolled in a bronze plan under the same product and health insurance company as their current plan. However, members will not automatically get premium assistance. Members should log in and update their eligibility information if they want to see if they qualify for premium assistance.
- Member receives a renewal notice from their health plan in late October / early November and an invoice from their health plan with new premium amounts in late December.
- Members who did not give consent to Covered California to verify their income or other changes will be automatically renewed in the same health plan **WITHOUT** premium assistance/tax credits.
 - This may be a shock to them when they get their invoice from the health plan in late December.
 - Members can correct this issue before the end of open enrollment by providing consent.
- Members who passively renew are still advised to review account information and health plans available to them in 2015. There may be less expensive health plan options to consider and/or they may be eligible for more premium assistance.

- Members are advised to review their plan benefits and check to make sure their doctor is still in network.

Active Renewal:

- Member wants to change application information (household size, income, etc).
- Member wants to change their health plan or metal tier.
- Member wants to renew and provide consent to Covered California to verify income.
- Plan no longer available:
 - Contra Costa Health Plan members
 - Health Net PPO members (Health Net will discontinue its PPO product completely from the Covered California and will only offer PPO product in Small Business Health Options Program).

IMPORTANT: Authorizing Electronic Consent to Verify Income:

It is extremely important that members provide Covered California consent to verify their income information using federal tax data from the Internal Revenue Service (IRS). If a member does not provide consent to verify income, Covered California cannot calculate or offer premium assistance. The consumer may follow the instructions below to provide consent:

- 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 household income
- 5) Click the “Update” button on the bottom of the webpage to submit your choice

Open Enrollment

The open enrollment period is November 15, 2014 – February 15, 2015. Consumers who renewed can still make changes to their health coverage during open enrollment.

Changes in Advanced Premium Tax Credit (APTC) Amount at Renewal

Some consumers may notice that the APTC amount on the renewal notice is different from the amount that is currently being applied to their premium (as noted on the plan invoice), or different from the amount on their last eligibility notice.

The accurate 2014 APTC amount will be reflected on the plan invoice. To determine the consumer’s 2015 APTC amount, please advise the consumer to login to their CoveredCA.com account, update their information (address, family size, and household income). This information will be used to renew and determine 2015 APTC. If factors involved in the

calculation of APTC (family size, household income, age, rating region based on zip code, and premium rate) have changed since the consumer's last eligibility determination, APTC will be different.

For example, if the consumer has had a birthday since their last eligibility determination, the 2014 APTC reflected in the notice will change slightly. Or, if a member of the household becomes eligible for Medi-Cal, the APTC amount may change significantly for the remaining household members enrolled in a Covered California health plan. Also, the premium of the second lowest-cost Silver plan in the consumer's zip code is used to determine the APTC for 2015. This means that the 2015 APTC amount may slightly be different even if the consumer's information remains the same as 2014.

Make sure the consumer logs in to their CoveredCA.com account and update their information (address, family size, and household income) to determine the consumer's 2015 APTC amount.

Unavailable Health Plans in 2015

- Health Net PPO
 - Health Net PPO product will be replaced with Health Net EPO product (in Northern CA) and Health Net HCSP (in Southern CA) so Health Net PPO will no longer be available in 2015 but Health Net EPO will be.
- Contra Costa Health Plan (all plans)
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