# **2017 Cross the Finish Line Certified Insurance Agents Job Aid**

### **Special Enrollment Period**

From Feb 1, 2017 until the next Open Enrollment period, consumers may only enroll in a plan or change their current plan if they experience a **Qualifying Life Event** that triggers a **Special Enrollment**.

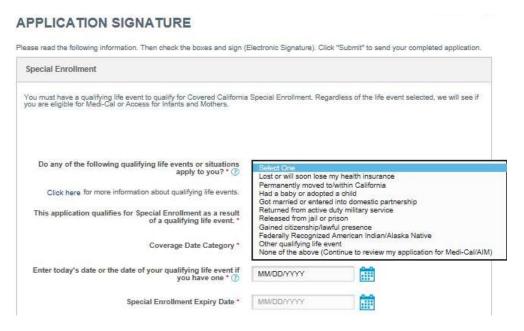
- To help consumers "Cross the Finish Line" into enrollment, Covered California will allow Agents to assist consumers and process a **Special Enrollment** application immediately so that the consumer can pick a plan to complete their enrollment.
- Agents will have access to complete these applications from February 1 to February 4.

### **Special Enrollment Processing for Agents**

Agents processing applications on behalf of consumers during the Special Enrollment period will see new fields displayed on the Application Signature page requiring entry of a Qualifying Life Event.

#### For consumers who have not submitted their application:

When prompted by the drop down list "Do any of the following life events or situations apply to you?" complete the fields as outlined in the table below.



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### Complete the fields as follows:

Do any of the following qualifying	Select "Other Qualifying Life Event".	
events or situations apply to you?		
Reason for Other	Enter text "Finalize Plan Selection for Open	
	Enrollment".	
Reason for Other 1	Select "Finalize Plan Selection for Open	
	Enrollment".	
Reason for Other 2	Select "Doesn't have a second life event".	
This Application qualifies for Special	Select "Yes, this household qualifies for Special	
Enrollment as a result of a qualifying	Enrollment".	
life event		
Coverage Date Category	Select "MEC".	
Enter today's date or the date of your	Enter "1/31/17." (Note: From February 1-4, you	
qualifying life event if you have one	must enter "1/31/17" regardless of the actual	
	date in order to trigger a 3/1/17 start date of	
	coverage for the consumer).	
Special Enrollment Expiry Date	This field will populate to 60 days from the date in	
	the field above.	

## In the "Your Changes" section



# Complete the "Your Changes" fields as follows:

Reason	Select "Other"
Event Date	Enter today's date.

- o Click on the checkbox labeled "I know that I must tell the program I'm enrolled in..."
- O Click on the **Review and Sign** checkbox.
- Click on the Submit button



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<u>For consumers who have already submitted their application and received the Special</u> Enrollment Period message:

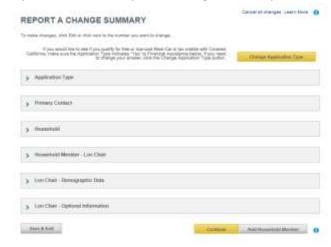
o Consumers will see the following message populated on the **Eligibility** page

Program	Health Plan	Initial Payment
Covered California Plan with premium assistance(a federal tax credit) cost sharing reductions(lowers out of pocket expenses, such as copays and coinsurance)	You are not able to enroll at this time. This is a Special Enrollment Period. While you qualify for insurance through Covered California, you have applied outside the open enrollment period. Based on the information you provided, you did not meet the requirements to enroll in a plan outside of the Open Enrollment period. If you think we made a mistake or you have questions, please contact Covered California at 1-800-300-1506. You can reapply if you have a change in circumstance or during open enrollment in the Fall. We will contact you when Open Enrollment begins. If you need care, different countes have safety net programs where you may be able to get health care.	No plan has been selected
	We got your application after the enrollment period ended; or,     The life event you reported does not qualify you for a special enrollment period.	
	You may re-apply if your situation changes (see "You may be eligible for special enrollment" on CoveredCA com for more info). You also may apply in the next open enrollment period begins in the fall.	

- From the Consumer Landing Page
  - Click on the Report a Change button at the top of the screen



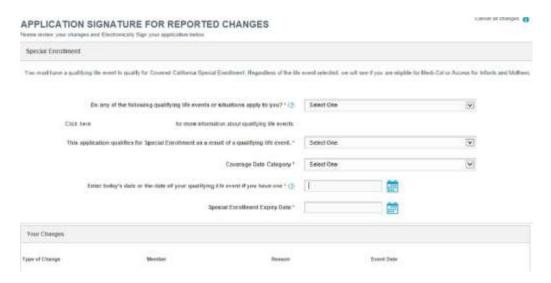
Unless the consumer requests a change to the application data, do not Edit
any section of the Report A Change Summary





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 Click Continue until the Application for Signature for Reported Changes page displays



 Follow the steps in the Special Enrollment Processing for Agents instructions <u>above</u>

### Plan selection must be completed within 60 days of the life event date

• If this deadline is missed, the consumer must wait until the next Open Enrollment to enroll or change a plan

#### **Exceptions to Special Enrollment**

Special Enrollment does not apply to Medi-Cal applicants or to verified American Indians and Alaska Natives (AI/AN). These consumers can apply for coverage anytime during the year.

 A consumer applying with no qualifying Life Event may be eligible for other programs such as Medi-Cal.

**Please Note:** Consumers should be informed that they must make their first month's premium payments to the health plan of their choice by February 24, 2017, or the due date on their statement sent by their selected health plan carrier, in order for their coverage to start March 1, 2017.