

## FAQs: PRE-TERMINATION NOTICE TO CONSUMERS

October 15, 2014

Communications Corner – providing information to our community partners.

### 1. Why did I receive a letter that my coverage is being terminated?

The law requires enrollees to be U.S. citizens, U.S. nationals, or "lawfully present" in the United States with eligible immigration status in order to be eligible for health insurance through Covered California. Covered California can usually check for this information electronically, but sometimes the electronic sources do not have the information we need. When this happens, we send a notice to applicants and ask for documents that show citizenship, nationality, or lawful presence.

You may have gotten a letter from Covered California in September asking you to send documents to show that you or other members of your household are U.S. citizens, U.S. nationals, or are "lawfully present." Those documents were due by September 30, 2014. We have still not received them, or we may have received documents that we could not process. Because we do not have proof that you are eligible for a Covered California health plan, we have to terminate your health insurance.

### 2. Who is considered eligible for Covered California health plans?

- U.S. citizens or U.S. nationals
- "Lawfully present" individuals

### 3. Who is considered "lawfully present"?

A lawfully present person in the United States generally includes:

- Lawful permanent resident (or "green card holder")
- Lawful temporary resident
- Persons fleeing persecution, including refugees and asylees
- Other humanitarian immigrants, including those granted temporary protected status

A complete list of eligible immigration statuses and qualifying documents can be found on www.CoveredCA.com.

4. What kinds of documents show that I am a U.S. citizen, U.S. national, or "lawfully present"?

A complete list of qualifying documents can be found on www.CoveredCA.com.

#### 5. Will my documents be used for immigration enforcement?

No, documents are confidential. They are **NOT** shared with immigration agencies or used for immigration enforcement. They are only used to verify eligibility for health insurance programs.

### 6. I have my documents now. What should I do?

Please continue to submit your documents until December 31, 2014. If Covered California receives your documents by December 31, 2014, we may be able to restore your coverage back to November 1, 2014. If you have already submitted documents or if you are having trouble submitting documents, please call our Helpline, or file an appeal.

**A.** Call our Helpline at 1(800) 909-6822 to speak with a representative. You can call Monday through Friday 8 a.m. to 6 p.m. and Saturdays 8 a.m. to 5 p.m. The call is free. For TTY, call (888) 889-4500.



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**B.** File an appeal. You have the right to appeal the decision to end your coverage. You can login to your account, or print an appeal form at CoveredCA.com. You can also call the Helpline to ask for an appeal.

### 7. I faxed or mailed my documents and I haven't heard anything from Covered California, what should I do?

Please wait at least a week to give us time to receive and verify your documents. At that time, you can login to your account at CoveredCA.com to see if we received and uploaded your documents, or you can call the Helpline at 1(800) 909-6822 and speak with a representative. We will send a confirmation postcard and email (if you gave us an email address) if we are able to resolve the problem.

### 8. What should I do if I need medical care while I'm waiting for my documents?

If your documents are received and verified by Covered California and you have paid your premium each month, your health coverage will continue as usual.

If your documents have not been received or could not be verified by Covered California, your plan may be cancelled. If your plan is cancelled, you will be responsible for medical expenses after your coverage ends.

If your plan is cancelled and later reinstated, you will be able to get retroactive coverage as long as you pay the premium for those months. Be sure to keep your medical receipts so that your health plan can reimburse you.

### 9. If I received premium assistance and I don't verify my citizenship or immigration status, will I have to repay it?

In most cases, and depending on how much premium assistance you used, the range of repayment will be up to \$300 - \$1250 per individual, or \$600 - \$2500 per family.

## 10. If I get my documents in December, will I still have to pay for both November and December? If Covered California is able to verify your documents, your coverage will be reinstated to November 1 and you will need to pay your health insurance company for November and December.

### 11. I got a renewal Notice from Covered California. Can I renew my coverage?

The individuals in your family who have not yet provided us their documents will be able to renew their health insurance for 2015 if they provide the citizenship or lawful presence documents we are requesting. Please call the Helpline right away so you or your family members can renew their coverage.

### 12. Can I Sign Up Again During Open Enrollment?

Yes. You can apply for a new plan during open enrollment from November 15, 2014 – February 15, 2015. You or your family members will still need to provide proof of citizenship or lawful presence. New coverage begins in 2015.