

# CA HEALTH BENEFITS EXCHANGE

COVERED  
CALIFORNIA  
CERTIFIED AGENT'S  
ROLE



# AGENDA

- Certified Agent's Role
- Agent Requirements
- Plan offerings
  - IFP
  - Small Group (SHOP)
- Plan Differentials
  - Exclusive Provider Organization (EPO)
  - Preferred Provider Organization (PPO)
  - Networks
- Limitations
- Selecting Agent Assistance
- Discussion

## Certified Agent's Role

Covered California Certified Insurance Agents play a key role in educating consumers about Covered California, and helping them enroll in Covered California health plans. Many consumers, including employers and employees, will need one-on-one help in understanding the marketplace, their options, and the enrollment process.

# Certified Agent's Role

Certified Insurance Agents are expected to:

- Distribute fair and impartial information concerning enrollment in Covered California Health Plans and affordability programs, such as Medi-Cal
- Assist individuals in applying for premium assistance and cost-sharing reductions
- Facilitate enrollment for individuals and their families in coverage (including Medi-Cal)
- Facilitate enrollment of small employers in Covered California Health Plans through the Small Business Health Options Program (SHOP)
- Support retention efforts, including coverage renewals, eligibility redetermination, verification of premium assistance and cost-sharing reductions, and Medi-Cal re-determination
- Serve all eligible consumers regardless of program or product eligibility
- Refer consumers to the applicable state agencies for any enrollee with a grievance, complaint, or question about how a benefit decision was made

# Agent Certification Requirements

To transact business with Covered California, Certified Insurance Agents must:

- Have an active California Accident and Health Agent license in good standing
- Provide proof of Errors and Omissions (E & O) insurance
- Complete Certified Insurance Agent training offered by Covered California (including CalHEERS)
- Pass the Certification Exam by 80% or better
- Sign the Certified Insurance Agent Agreement

# Difference between Agent & Enrollment Counselor

## Certified Agent

- SHOP Marketplace
- Individual Marketplace
- Medi-Cal
- Private Marketplace

## Certified Enrollment Counselor

- Individual Marketplace
- Medi-Cal

# Covered California Plan Offerings (Region 1)

- Individual & Family Plan Carriers
  - Blue Shield of California (EPO)
  - Anthem Blue Cross (PPO)
  - Kaiser Permanente (limited area)
- Small Business Health Options (SHOP)
  - Healthnet
  - Blue Shield of CA (Butte County)

# Plan Design – Blue Shield EPO

- EPO plans do not include Out of Network Benefits
  - There is no non-emergency coverage for non-participating providers under the plan. Members are responsible for the full amount charged by non-participating providers.
- Blue Shield IFP products integrate pediatric vision but NOT pediatric dental



## Network – Blue Shield EPO

- Current directory lists 344 participating physicians within 15 miles of Redding, CA
- Standard Commercial PPO network includes 714 physicians within same radius
- Does not include UC system facilities

# Plan Design – Anthem PPO

- PPO products include both in-network and out-of-network benefits. Insured's cost will be higher when obtaining benefits out of network.
- Anthem IFP products integrate Pediatric Vision and SOME plans integrate Pediatric Dental

# Network Blue Cross PPO

- Pathway X PPO Network
  - Directory by zip code is currently not available on-line
  - Confirmation from Anthem BC indicates that Pathway X PPO represents the same providers as Pathway PPO (x represents Exchange product)

# Limitations

- Covered California “Plan Details”
  - Only reflect in network benefits
  - Do not include in and out of network benefit differences; specifically does not state EPO plans have no out of network benefit
  - Do not specify pediatric vision or dental benefits
  - Lack clarity regarding Prescription Drug deductible (i.e. medical vs. separate)
- Cannot yet access network directories

# Limitations

- At this time, individuals will be self attesting to their income with regard to subsidy eligibility.
  - Only people with incomes above 400 percent of the federal poverty level will have to pay back the entire amount of a wrongful tax credit issued on their behalf. Those with incomes below that must repay only a portion of the subsidy.

# Agent Designation

- Applicants can select the “Find Help Near You” link to access local Certified Enrollment Counselors, Agents or County Human Services Agencies
- To select Agent assistance, the applicant must first create a profile and then designate an agent.
- The Agent link will prompt to enter zip code and radius search distance
- Redding currently has 34 certified agents listed within 50 miles of 96001

# Discussion

- Input regarding Agents and Medi-Cal enrollment.
- How can Agent community assist County eligibility workers with health insurance concerns?

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Let me assist you with your health  
insurance needs and practice  
administration