COVERED CALIFORNIA: Stakeholder Questions
CalHEERS Requirements

COVERED CALIFORNIA welcomes your comments on the CalHEERS requirements that will be used to develop the system. Please use the table below to provide your input. Please submit your comments to the Exchange at info@hbex.ca.gov by close of business Friday, November 30, 2012. The principles and options are laid out in a Board options paper available on the Exchange website. Please use the table below to provide your input . Please submit your comments to the Exchange at info@hbex.ca.gov by close of business Friday, November 30, 2012.

Name	Organization	Email	Phone
Chris Dingley	**CIGNA**	**Chris.dingley@cigna.com**	**860-226-6906**

Requirement Number	Comment
BR 9, 10	Please include Brokers / Navigators The system will also need to track broker license information and if the broker is affiliated with an agency
BR 12	Can an application be accepted via fax?
BR 13	Should also allow for customer to retrieve their password somehow if it is forgotten
BR 14, 15, 17	Communication should also be sent to assistors, navigators, and/or brokers
BR 25.1, 25.2	Assistors, navigators, and brokers should also be notified of deadlines
BR 33	Navigators and brokers should also be able to track the status of an application
BR 37	Is race and ethnicity the same field?
BR 65	What is meant by temporary coverage?
BR 96	A disclaimer needs to be included that informs the customer that the total amount is just an estimate
BR 97	What is defined as a gap? (All plans will be required to have EHB's)
BR 98	Please provide detail around additional / extended coverage provisions and how it will be identified / calculated
BR 99, 100	Rather than the provider directory being on the exchange, CIGNA will like this to be a link to the carrier's site that contains the provider directory (this changes daily and may vary by product)
BR 100, 101	This will be included on carrier's provider directory which will be accessed by link on exchange
BR 102	Will this be limited to EHB?
BR 106	Advanced Premium Tax Credit (APTC) and Cost-Sharing Reduction (CSR) should be separate calculators

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Requirement Number	Comment
BR 107	The site should have a disclaimer to ensure customers use projected income or the most recent tax information. The disclaimer should also alert them to potential tax consequences.
BR 116	Should customers be automatically enrolled in a new plan? Individuals should not be automatically enrolled in another plan without their prior consent.
BR 129	Can enrollment information be received via fax? The final regulation on Exchanges does not list facsimile as a means of submitting an application.
BR 138 – 142	Is this an eligibility determination? Please clarify that the appeals being referenced is applicable only to eligibility determinations.
BR 150	Can you provide more clarification on task oriented model? Is this a diary system?
BR 156	Is this the task oriented model? Will a customer service rep be able to document a task to be completed at a later date?
BR 159	Please include navigators and brokers
BR 174, 175	Is there a conflict here with California's prompt pay law? Some state prompt pay laws do not permit pending a claim for non-payment of premium.
BR 182, BR 183	Will the system have the ability to load rate tables from insurers?
BR 183 – 186, 189, 191, 211	It is our understanding that you will not be responsible for billing, so this language would need to be removed.
BR 194	There needs to be a letter generation for disenrollment and/or termination as well
BR 205	Will the system also be issuing broker commissions as well?
BR 212, 213, 214	Will navigators and brokers be included as well?
BR 224	Will this be collected from SERFF?
BR 230	This should not include claims complaints as those will need to be directed to the insurer to address appropriately.
BR 239	This will be tracked on SERFF or by the State; will it need to be tracked by the CalHEERS system as well?
BR 240	Will the customer be receiving notifications from the carrier and exchanges or will the exchange or carrier solely own this?
BR 242, 253	There should be an English copy in addition to the in the preferred written language
BR 244	Accessibility standards should also be included
BR 335	Are brokers and navigators included in this as well? How will broker commissions be handled?
BR 351	Brokers and navigators should also be included

Requirement Number	Comment
Missing Requirements	Student Status and whether they have health insurance needs to be addressed (i.e. can a student live outside the state and still get insurance in another state)
	Ability to carve out a dependent who leaves group insurance and gets their own insurance
	Current applications allow for a mailing and billing address as some individuals will have two. This is especially true in instance where the non-custodial parent is required to provide health coverage.