
Covered California Agent and Enrollment Entity Relationship Requirements

Katie Ravel
Director, Program Policy

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Enrollment Assistance Principles

- Covered California's outreach and enrollment principles
 - Promote maximum enrollment of individuals in coverage.
 - Establish a trusted statewide Assisters Program that reflects the cultural and linguistic diversity of the target audiences and results in successful relationship and partnerships among Assisters serving state affordable health insurance programs.
 - Ensure Assisters are knowledgeable of both subsidized and non-subsidized health coverage and qualified health plans and that Assisters are equipped with the information and expertise needed to successfully educate and enroll individuals in coverage, regardless of the type of program for which they are eligible.

Enrollment Assistance Channels & Requirements

- Outreach and enrollment channels
 - Outreach and Education Grantees
 - Community Outreach Network
 - Assisters
 - Agents
- Applicable Covered California enrollment assistance requirement
 - Certified enrollment Assisters and agents are required to enroll applicants in any insurance affordability program for which they are eligible.
- Applicable federal and state statutory and regulatory requirements
 - Affordable Care Act
 - California Insurance Code

Issue Overview

- The compensation difference between Assisters and agents may create the potential for financial partnerships in which agents compensate grantees, Assisters and other community-based organizations for providing referrals and/or additional enrollment assistance services.
- Allowing financial arrangements between agents and Assisters, community-based organizations and grantees would result in an increase in the cost of marketing and enrollment assistance, which is directly reflected in health plans' costs.
- Covered California encourages non-monetary partnerships among all groups offering enrollment assistance.



Recommendation

In order to address financial partnerships that could increase overall enrollment costs, staff recommends the adoption of the following recommendations:

1. Prohibit grantees and Assisters from accepting compensation from agents for referral or enrollment services; and
2. Prohibit agents trained and certified by Covered California from compensating grantees, Assisters and other community-based groups for referrals or enrollment services as a condition of program participation. *Note: this prohibition would not apply to individuals compensated by agents for providing non-enrollment services such as translation.*



Comments

Input on the recommendation should be sent to info@hbex.ca.gov by **Friday, May 17, 2013**

