

MEMBER LEVEL “SPLIT FAMILY” BENEFITS

Leesa Tori | September 19, 2013



COVERED
CALIFORNIA

DEFINITIONS AND CURRENT STATUS

MEMBER LEVEL BENEFITS

- Member level benefits, also known as split family, refers to family members enrolling in different products and plans.
- Under the Affordable Care Act, family members are required to have access to member level benefits. For instance, a parent enrolls in one plan, while a child who lives in another location selects another plan.

MIXED FAMILIES

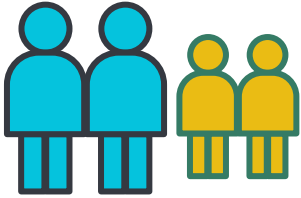
- Mixed families refers to a family containing both Medi-Cal eligible and Medi-Cal ineligible members.

COVERED CA WEBSITE CAPABILITIES

- CalHEERS has the capacity to enroll tax subsidy and Medi-Cal “mixed families” in a one stop enrollment process.
- CalHEERS has the capacity to enroll non-subsidy eligible families in separate plans and/or products, but as of October 1, it will not have the functionality to separately account for and allocate the Advance Premium Tax Credit among family members.

POTENTIAL SCENARIOS

1. Jones Family



▶ Current State – No Change

Enroll in same plan and use all APTC

2. Smith Family



▶ Current State – Not supported by the website, need exception processing

Enroll in same plan and use partial APTC

Enroll in separate plans with remaining APTC

Future State – Requires Change to CalHEERS to apply credit on a monthly basis to selected plans

3. Johnson Family



▶ Current State – No Change

Enroll in same plan and use APTC

Enroll in Medi-Cal

4. Wilson Family



▶ Current State – Requires Family to Seek Tax Credit When Filing Taxes at Yearend to get full tax credit

Enroll in same plan and use partial APTC

Enroll in separate plans with no APTC with intent to claim at end of tax year

AREAS OF FOCUS

WEBSITE WORKAROUND

- We are working on a short-term manual workaround to enroll tax credit eligible family members in different products and/or plans.
- In the meantime, we have the potential enrollment scenarios outlined on the previous slide.

FUTURE STATE

- Will have the capacity to allow member level benefits for tax credit eligible families.
- The development of this added capacity to CalHEERS is underway, but the earliest possible implementation will be January 1, 2014. =