



WELCOME TO ANSWERS

Working Roster: October 24, 2013

Covered California is developing a “Welcome to Answers” series of fact sheets to assist consumers and those who are on the front lines of helping consumers – customer service staff, licensed agents, certified enrollment counselors, county workers, certified outreach and education workers and many who want to help members of their community make informed choices.

The roster of issues that follows is a work in progress. It is organized by major “domains” or subject areas. We welcome comments on the other topic areas we should develop material on. In some cases, the primary author will be Covered California, in others the Department of Health Care Services. Under all circumstances we welcome suggestions not only on what future educational material should include, but suggestions for content in particular subjects (including suggested background material). In addition, we will be reaching out in the development process of these materials and will do periodic updates based on consumer input and testing of what works.

While all of these topics are important, Covered California has a working prioritization that is reflected in the chart that follows. In general the priority categorization and the number of days until the product would be completed are: A = 10 days; B = 30 days; C = 60 days; D = 90; days X = done.

If you have suggestions on any fronts, please send them to: info@covered.ca.gov

Welcome to Answers – Working Roster		
Domain	Topic and Sample Content	Priority
Eligibility	<p>It's a Youth Thing: Coverage for “Under 30’s”</p> <ol style="list-style-type: none"> a. What are the new rules for Students? b. What is coverage for dependents “offered” coverage? c. What are the implications of being/not being a dependent? d. What are the new rules for “children” up to 26 being on parents policies? e. Student Insurance <ul style="list-style-type: none"> - As a student, what are my options for getting coverage? <ul style="list-style-type: none"> - If my family qualifies for premium assistance, will I receive premium assistance, too? - If my school offers a health insurance plan, do I have to accept the coverage? - What if I'm eligible for my parent's coverage? - If my school offers a health insurance plan, am I still eligible for premium assistance through Covered CA? - Will I have to pay a penalty if I don't sign up for coverage? 	A
Eligibility	<p>Immigration Status and Covered California</p> <ol style="list-style-type: none"> a. Are immigrants required to purchase health coverage under the ACA's individual mandate? b. Are immigrants eligible to receive health coverage through Covered CA? c. Are immigrants who are eligible for health coverage through Covered CA also eligible for financial assistance, such as federal premium assistance or cost-sharing subsidies? d. What if a family is composed of US citizens, US nationals, lawfully present individuals and immigrants not considered lawfully present in the United States? e. How will Covered CA check someone's citizenship or whether the person is lawfully present? f. Can parents who are not considered lawfully present in the US apply for coverage through Covered CA for their US citizen, US national or lawfully present child? 	A

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Domain	Topic and Sample Content	Priority
Products & Services	<p>Choosing a Plan: Helping Those with Serious Conditions Get Quality Care</p> <ul style="list-style-type: none"> a. How Can I find out if a Doctor is in/not in b. How can I find out if drugs I need are covered and under which formularies? c. What if I am in the PCIP high risk conditions pool? 	A
General Information	<p>Medicare and the Affordable Care Act</p> <ul style="list-style-type: none"> a. How did the Affordable Care Act improve Medicare? b. What is the donut hole? How did the ACA help? c. What did the ACA do to improve preventative care for Seniors? d. Do I need to contact Covered California if I am on Medicare? 	A
Eligibility	<p>Eligibility for other Government Programs Programs for Pregnant Women: AIM</p>	A
Products & Services	<p>Provider Networks Available through Covered California</p> <ul style="list-style-type: none"> a. What am I trading for a lower price health plan? b. Can I confirm with my doctor/provider that I can use a Covered California health plan? 	A
Eligibility	<p>Mixed Family Applications (Medi-Cal and APTC) and Covered California</p> <ul style="list-style-type: none"> a. How does Covered California process mixed family applications? b. Can multiple members of my household be eligible for separate programs? c. How does financial assistance work for multiple family members? 	B
Products & Services	<p>Covered California's Member Level Benefits</p> <ul style="list-style-type: none"> a. What is included in my Covered California health plan? b. What does my Covered California health plan cover? c. Can my family choose different Covered California health plans? 	B
SHOP E & E	<p>Employer Notice of Affordable Offer of Coverage (Instructions for employers to help employees get information)</p> <ul style="list-style-type: none"> a. What is the notice of affordable offer of coverage? b. How can an employer calculate the affordable offer of coverage? c. How do I receive a notice of affordable offer of coverage? 	B
Products & Services	<p>Understanding and Estimating total costs vs. Just Premiums</p> <ul style="list-style-type: none"> a. Should I choose the lowest premium plan? b. How do deductibles and co-payment/co-insurance affect my total overall cost? c. What are the benefits of enhanced silver health plans? 	B
Eligibility	<p>Tax Credit - Premium assistance</p> <ul style="list-style-type: none"> a. How do I receive premium assistance? b. Can I receive premium assistance in advance? c. What are the implications of taking too much premium assistance? 	B
Eligibility	<p>Medi-Cal</p> <ul style="list-style-type: none"> a. How is Medi-Cal similar to Covered California health plans? b. What types of plan choices do I get with Medi-Cal? c. What happens if I have Medi-Cal or an offer of Coverage but prefer Covered California? d. What if I have some family members in Medi-Cal and some in Covered California health plans? 	B
Products & Services	<p>Multi-State Plan (versus out-of-state coverage)</p> <ul style="list-style-type: none"> a. What is the Multi-State plan? b. What does the multi-state plan cover out of state? c. Can my traveling dependent buy a multi-state health plan? 	B

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Domain	Topic and Sample Content	Priority
Products & Services	<p>HSAs</p> <ul style="list-style-type: none"> a. What is a health savings account? b. How can a health savings account help me? c. How do health savings accounts work with Covered California health plans? 	B
Eligibility	<p>Same-Sex Family Rules</p> <ul style="list-style-type: none"> a. How does financial assistance work for same-sex families? b. Can same-sex families apply for Covered California together? c. How does the recent DOMA court ruling affect Covered California? 	B
Products & Services	<p>Choosing a Plan: Provider Search Tool</p> <ul style="list-style-type: none"> a. How do I find my doctor and providers? b. How do I use the provider search tool? 	B
Products & Services	<p>Out-of-State Coverage</p> <ul style="list-style-type: none"> a. How does my Covered California health plan work when I am out-of-state? b. Do I receive the same coverage out-of-state as I would in California? 	B
Eligibility	<p>Hardship Coverage</p> <ul style="list-style-type: none"> a. How I receive a hardship exemption? b. Can I receive catastrophic coverage if I am less than 30 years of age? c. What if coverage is not affordable for me at Covered California? 	B
Products & Services	<p>Plan Selection - Importance of Silver</p> <ul style="list-style-type: none"> a. Why are silver health plans significant? b. What are enhanced silver plans? What are their benefits? c. Are gold and platinum health plans “better” than Silver? 	B
Eligibility	<p>Single Streamline Application Enrollment & Application Process</p> <ul style="list-style-type: none"> a. Can I also register to vote when I apply for Covered California? 	B
Eligibility	<p>Tax Credit</p> <ul style="list-style-type: none"> a. Can I Claim my tax credit in advance and at the end of the year? b. What is the difference between premium assistance and cost-sharing reductions? c. How does the government calculate my advanced premium tax credit? d. What happens if my income fluctuates between eligible and non-eligible? e. What happens when my income changes over the year or from month to month? 	B
Consumer Assistance	<p>Complaints and Grievances</p> <ul style="list-style-type: none"> a. Where can I receive application assistance? b. Where can I file complaints about Covered California? c. Where can I file complaints about issuers and/or providers? d. How do I make an appeal with Covered California? 	B
SHOP E & E	<p>SHOP/Employers</p> <ul style="list-style-type: none"> a. How do employer tax credits work? b. Is my employer sponsored coverage both compressive and affordable? 	B

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Domain	Topic and Sample Content	Priority
Products & Services	Dental and Vision <ul style="list-style-type: none"> a. What are the benefits of Dental and Vision care? b. What type of dental coverage is available for children? c. What type of dental coverage is available for adults? 	C
Products & Services	Mental Health Benefits <ul style="list-style-type: none"> a. What is mental health parity and what has changed under the Affordable Care Act? b. What type of access to mental health care does Covered California provide? 	C
General Information	Market Reforms: New Insurance Rules - How They Change the World <ul style="list-style-type: none"> a. What is guaranteed issue? b. What is the Medical Loss Ratio? c. Do I have a lifetime maximum on my health benefits? d. What are the essential health benefits? e. What is standardized benefit design at Covered California? 	C
Products & Services	Plan Selection <ul style="list-style-type: none"> a. How do I change plans at Covered California? b. How often can I change my plan at Covered California? 	C
Eligibility	Single Streamline Application Enrollment & Application Process <ul style="list-style-type: none"> a. What is an authorized representative and how can they help? b. What are my concerns about privacy and security? c. Can I also apply for Cal Fresh/Cal Works? d. How do I file for an exemption? 	C
Products & Services	Alternative/Complementary Medicine <ul style="list-style-type: none"> a. How does Covered California work with Alternative and Complementary Medicine? 	D
Eligibility	Enrollment/Post Enrollment Grace Period Non Payment <ul style="list-style-type: none"> a. How do Covered California grace periods protect consumers? b. What is the grace period for services performed under Covered California health plans? 	D