

COVERED CALIFORNIA POLICY AND ACTION ITEMS

August 18, 2022 Board Meeting

ELIGIBILITY AND ENROLLMENT REGULATIONS EMERGENCY READOPTION

Bahara Hosseini Office of Legal Affairs



BACKGROUND

- Covered California was granted emergency rulemaking authority by the Legislature through January 1, 2025.
- These regulations are the result of <u>ongoing</u> collaboration and consultation with the California Department of Social Services (CDSS), Department of Health Care Services (DHCS), Department of Managed Health Care (DMHC), California Department of Insurance (CDI), Franchise Tax Board (FTB), consumer advocates, Quality Health Plan (QHP) issuers, and other stakeholders.



OVERVIEW OF THE MAIN PROPOSED CHANGES

- □ Revised the following definitions under § 6410:
 - Definition of "Dependent" to include a parent or stepparent as of January 1, 2023, for purposes of enrollment, except for enrollment in a QDP.
 - Definition of "QHP Issuer" for purposes of passive renewal process to allow more flexibility in auto-enrollment.
- Revised the application regulation under § 6470(c)(14) to include the cost of family coverage as a required information to be provided by the consumer to align with the federal family glitch fix.
- □ Revised the eligibility requirements for APTC & CSR under § 6474(c)(7) to add the proration formula for calculating partial-month APTC amount (which has been already implemented in CalHEERS).



OVERVIEW OF THE MAIN PROPOSED CHANGES CONT.

- □ Revised the verification of enrollment in an eligible employer-sponsored plan under § 6490(e) and deleted the random sampling process as it is no longer a requirement under the 2023 NBPP final rule.
- Revised the eligibility redetermination during a benefit year under § 6496 to add that data matching regarding death and eligibility for or enrollment in Medicare must be conducted at least twice during a calendar year. Also added data matching requirement for "Multiple overlapping QHPs through the Exchange" to identify dual enrollments.
- □ Revised the open enrollment periods (OEP) in § 6502(d)(4) and (f)(3) to add the OEP dates of Nov 1 through Jan 31, and to incorporate the first of the month following plan selection coverage effective dates as of January 1, 2023.



NEXT STEPS

- □ Government Code section 100504(a)(6) requires the Board to discuss proposed regulations at a properly noticed meeting before adopting them.
- □ The Board discussed this emergency regulation package during the Board meeting on June 16, 2022.
- □ The Office of Legal Affairs now requests the Board to formally adopt this regulation package so it can be filed with the Office of Administrative Law.



PUBLIC COMMENT

CALL: (877) 336-4440

PARTICIPANT CODE: 6981308

- □ To request to make a comment, press 10; you will hear a tone indicating you are in the queue for comment. Please wait until the operator has introduced you before you make your comments.
- □ If watching via the live webcast, please mute your computer to eliminate audio feedback while calling in. Note, there is a delay in the webcast.
- ☐ The call-in instructions can also be found on page two of the Agenda.

EACH CALLER WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM

NOTE: Written comments may be submitted to BoardComments@covered.ca.gov.



NAVIGATOR PROGRAM UPDATE

Terri Convey, Director Outreach and Sales Division



NAVIGATOR GRANT PROGRAM

Background

- □ The Board approved a one-year contract extension to the existing Navigator Grant Program with annual funding of \$6.5 million for Fiscal Year 2022-2023
- □ Total Navigator Grant Program funding is \$26 million across the four-year period which ends June 30, 2023. One additional one-year extension is available for Fiscal Year 2023-2024
- All but 2 of the 40 Navigator organizations participating in the program returned for the current fiscal year. The agreements continued the same funding levels, and enrollment and outreach activity goals from prior fiscal year (FY 2021-2022)
- On April 14, 2022, the Board requested staff to assess the need for additional investment in the Navigator Program, and the impact that additional funding would bring to the program to continue and expand outreach to underserved communities. Additionally, the Board requested staff to coordinate efforts with the Department of Health Care Services (DHCS) and their Navigator Program
- Informed by recent updates on DHCS Navigator Program funding, the status on ARP subsidies, and the timing on ending the Public Health Emergency, Covered California will be engaging with our Navigator organizations to assess the program and learn more about circumstances and opportunities



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