



# Comments to the Board

## Table of Contents

February 17, 2022 Board Meeting

### **FOR PUBLIC DISTRIBUTION**

#### **Correspondence with Elected/Government Officials**

- None

#### **Correspondence with Stakeholders**

- January 26, 2022 – [Janice Jeeyoung Yoon - RE Why county social workers compete with certified insurance agents \(Covered California and Medi-Cal\)](#)
- February 10, 2022 – [Sheryl Carlson - RE: Covered CA for Small Business](#)

## [EXTERNAL] Why county social workers compete with certified insurance agents? (Covered California and Medi-Cal)

The BOHUM <thebohum@gmail.com>

Wed 1/26/2022 11:02 PM

To: BoardComments (CoveredCA) <BoardComments@covered.ca.gov>

### **Do county social workers compete with certified insurance agents?**

Ever since Obamacare passed, Covered California provides affordable health insurance to about a million Californians. People can apply for themselves, or get assistance from Covered California Enrollment agent, or Certified Insurance Agent

Each year, November to January is a Covered California enrollment period

During this period, I, a certified insurance agent, contact each member to renew their insurance status.

I update their address, family members, income, immigration status, etc.

Once I update all this information, the Covered California website decides which program the members are eligible for, and how much APTC they can get.

Thereafter, I help members choose insurance companies and metal plans, make sure they receive member ID, help them to choose, primary care physician, payment, etc.

When I and the member thought all the enrollment process ended, suddenly, county workers review the case again change their status to Medi-Cal based on the Information they have, which are often outdated.

For instance, someone may have received unemployment in 2021, or did have no or little income in November 2021 but in January 2022, he/she is back to work and earns income above FPL range. BUT, social workers insist he/she is eligible for Medi-Cal.

**THIS IS A MISUSE of the State and County budget.**

**THIS IS ABUSE of social workers' authorisation.**

**THIS IS A California Government employee jeopardizing private insurance agents jobs.**

When someone is eligible for Medi-Cal, even if Insurance agents assist to enroll, we don't get any compensation. This is not fair. Before we gather all the information, we would not know if someone is eligible for Covered California or Medi-Cal. Which means, we work for free for the state and county government. And county social workers take over the case that we insurance agents already spend time and effort to work on register accounts.

For insurance agents, we don't get paid hourly. We get commission for each enrolled member. If we are gonna work for the state or county, we need to get compensated properly.

Now, California is planning a state sponsored insurance program. If this takes effect, I am really worried if the insurance agents don't have any room for business. Government should not compete with private party.

Health Insurance agents are state licensed. We complied with the Department of Insurance, and Covered California.

We understand how health insurance works. We often need to coordinate health insurance and Medi-Cal. Don't eliminate the insurance agent's role, but utilize us and compensate properly.

Unlike government employees, we don't get paid salaries. This means we get paid by piece work. Utilizing insurance agents is very effective way to use the government's budget. Don't waste the government budget.

And the Unify Medi-Cal and Covered California system is in urgent need.

Current system cannot avoid redundant work of agents, social workers, and the insured members, which is a waste of government and individual's resources. What a waste! When Insurance agents input all the information, social workers do it again. When insurance agents submitted required document on Covered California website, social workers request same document again.

Then the member applied and paid their health insurance, then it terminates and Medi-Cal starts.

When California Government start a new health insurance system, Please, Please consider the State licensed, Certified Insurance Agents field of business as well.

Thank you for taking the time to read my humble writing.

**Janice Jeeyoung Yoon**

Certified Insurance Agent

## [EXTERNAL] Covered CA for Small Business

Sheryl Carlson <sheryl@vpisweb.com>

Thu 2/10/2022 3:26 PM

To: BoardComments (CoveredCA) <BoardComments@covered.ca.gov>

Dear Covered CA Board of Directors:

Before I jump into the real reason for this e-mail, let me introduce myself and provide you with a little bit of background.

My name is Sheryl Carlson and I have been an independent insurance broker coming up on 30 years. I specialize in helping employers obtain health insurance for their employees. The best part of my job is working with employers, employees and insurance companies.

When calling an insurance company, I always try and be extra polite as I know there can be some very rude insurance brokers. Well unfortunately, I have now become a very rude insurance broker and would like to share my experience with you regarding Covered California for Small Business.

While there are many instances of errors/slow response time with getting something taken care of not to mention the long hold times we experience when calling in, the biggest issue is nobody takes responsibility to help.

I have a very important situation that I am dealing with and have been trying to get this resolved for long over a month.

Here is a quick recap.

There is an employee who was trying to *remove* dental only. That was the only thing we wanted done. Well instead of *removing* the dental insurance, a rep at CCSB, kept the dental and *moved* the medical from Kaiser Permanente to Blue Shield Trio HMO.

I have tried EVERYTHING at the "front" line support to get this taken care of. I call about every 3 days. To make matters even worse the employee is *pregnant* and since the group is in open enrollment, "eligibility" cannot fix this issue (if they had fixed the error in a timely manner, I wouldn't be writing to you all) so now it's at the IT department level.

The employee is ready to deliver any day now. I am extremely concerned that Kaiser Permanente will bill her for the "maternity" delivery since she is showing up on the wrong plan.

I absolutely cannot get the employee on the correct plan back to December 1, 2021.

I am reaching out to everybody I can think of to get this problem resolved.

I don't want a "canned" response, I want somebody to take ownership of this and handle this situation that was not my client's fault in the first place.

I am frustrated, embarrassed and tired of fighting a system that doesn't see the bigger picture.

Thank you for your time.

***Follow us on Instagram.....vista.point.insurance***

### **Sheryl Carlson**

Owner & President

Vista Point Insurance Services

### **Mailing Address:**

8698 Elk Grove Blvd, Suite 1-154

Elk Grove, CA 95624-3300

### **Telephone:**

916-686-8686 (office)

916-396-5107 (mobile)

916-915-1630 (fax)

866-602-8686 (toll free)

### **Online:**

[sheryl@vpisweb.com](mailto:sheryl@vpisweb.com)

[www.vpisweb.com](http://www.vpisweb.com)

[www.facebook.com/vpisweb](https://www.facebook.com/vpisweb)

**License:** #0F89869