Stakeholder Comments - <Document Name>

Comments Not Incorporated				
Comment Number	Comment Provider	Page Number	Comment	DHCS Response
1	BM, CPCA	General Note	As the department and Covered CA work to improve the overall literacy of the application we would encourage consideration as to when to use contractions. we believe a number of important phrases would benefit from use of the full form of the words. For example, on page 1, second arrow, we would recommend "we will use your information" instead of "we'll use your information" and third arrow, we would recommend "if you do not file taxes" instead of "if you don't file taxes" and	DHCS and Covered California discussed this edit with the Center for Health Literacy. Contractions are used where they help readability (can't for cannot) and for the purpose of friendly tone (we'll for we will). Friendly, conversational tone that directly addresses the reader is one of the elements of plain language.
2	BM, CPCA	2	Section Title for Step 1, replace adult with person	Unable to change from adult to person, as adult is needed for contact person. Have current issues where the adult fills this section in with child's information. Need to be clear that this is an adult.
3	BM, CPCA	2	When asking "how would you like to get information," include the sentence "check all that apply"	Functionality currently does not allow more than one box to be checked. Will look into this in a future revision.
4	BM, CPCA	FAQ	Consider including visuals of immigration documents similar to those used in http://www.coveredca.com/faqs/immigration/#140	Due to limited space available, unable to accept this suggestion.
5	BM, CPCA	26	In the authorized representative section, we request that better explanation or examples of who could be an authorized rep be provided. For example, last year, there were questions as to whether or not a CEC could be an authorized representative. Additionally, lines should be included similar to those used on pg 2 for the main contact on preferred written and spoken language and how to get information to them, mail, phone, email	Any person or organization can be designated as an Authorized Representative by the applicant. DHCS and Covered CA do not want to limit who can be assigned by the applicant. The format is in Covered CA regulations and the contact information is not in CalHEERS, therefore we can revisit the ability to add contact information in future revisions.
6	BM, CPCA	28	Renewal of Insurance section needs much more explanation. In particular, risks of selecting 'I do not want,' such as the potential for loss of coverage, tax subsidies, access to care or provider. You could also restate that it will be the consumer's responsibility to take action to renew after the checkbox with 'I do not want...' Considering the importance of this question, we would also suggest separating it out from the section with the right to appeal with a separate header on renewal process	This is Covered CA legal language which needs to match with what is in CalHEERS. May revisit during a future revision.
7	BM, CPCA	29	From conversations that occurred in May and June around the Navigator program and tracking of grantee assisted applications, it is our understanding that the section for Covered CA certified individuals must be updated. We are hay to discuss this with Covered CA in greater depth.	Current language is sufficient as is for time being as the navigator program still under development. Covered CA will revisit in future.
8	AHC	31	"Check the box next to programs you want referral for: CalFRESH" People who marked they'd like information on CF assistance never received follow-up - no notifications, phone calls, or otherwise. How will they be assured to get enrolled into this program by completing this application process?	Thank you for bringing this to our attention. DHCS and Covered CA are not able to address this through changes to the application. We will pass share your concerns with counties.
9	BM, CPCA	38	With regards to MediCal plan selection, while this is a functionality we are eagerly awaiting for the online application, it is our understanding that this functionality has been postponed until 2015. With this in mind, it might be more accurate here to reference the Choice Form process that we believe is still being used for online applications that end in MediCal determinations.	Thank you for the suggestion. Because applicants may not know what they will qualify for, we do not want to discourage applicants from completing this section.

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10	AHC	39	"For each person who selects a Kaiser Medi-Cal health plan" Is there a reason Kaiser is the only plan specified in the application/section?	This cannot be changed because it is contractually required.
11	BM, CPCA	8	Question: Under the 'does your income change section,' is there a risk of using the words 'this year' and 'next year?' On the one hand, it is incredibly simple and straight forward, on the other hand this application will be used in both 2014 and 2015.	This was discussed with the income analysts and it was determined that there is a bigger risk of using the actual year. The questions should always be answered for on current and next year based on the point in time the application is filled out.
12	Advocates	General	We request that information about sexual orientation and gender identity be added to SSApp. We understand this was postponed, but we continue to raise it as a concern and believe these questions should be incorporated into both the paper application and the online one. Questions agreed on by LGBT advocates and Covered CA staff in early July 2014 are: 1. Do you consider yourself to be: __ Straight or Heterosexual; __ Gay or lesbian; __ Bisexual; __ Another sexual orientation (Fill in the Blank); __ Don't know. 2. What is your current gender identity? (Check one that best describes your current gender identity.): __ Male; __ Female; __ Transgender: Male to Female; __ Transgender: Female to Male; __ Another gender identity (Fill in the Blank); __ Don't know. 3. What was your sex at birth? (Sex listed on your original birth certificate): __ Male; __ Female; __ Don't know.	Thank you for the suggestion. We are unable to incorporate at this time but will keep as an option for a future revision.
13	Advocates	27	Under the fourth bullet point, "a good reason" should be substituted for "good cause."	DHCS and Covered CA reviewed and determined that the term "good cause" must remain as it has a different definition than good reason.
14	Advocates	27	In the third bullet under "Your rights and responsibilities" - you include the telephone number for CovCA's privacy, but for Medi-Cal, just tells them to call the county. Yet, the previous page you supply the Medi-Cal hotline - would recommend inserting the Medi-Cal hotline here, just as you have done for CovCA's hotline.	DHCS and Covered CA have reviewed. This bullet refers the applicant to where to contact when they wish to see their personal information records, and the correct contact information would be to the county office.
15	Advocates	29	Has the language in the voter reg section been checked for readability? In. 1. please change "assistance" to "help" and "this agency" to "Covered CA and Medi-Cal." In the "Note" please change to "If you do not check a box we will assume you do not want to register to vote here and will send you a voter registration card."	DHCS and Covered CA reviewed your suggestion. The NVRA language is codified in federal law and must be used as is.
16	Advocates	27	In the 3rd bullet on the right add "under Covered California" after premium assistance" to clarify that people on MC won't have to pay anything back.	This language has been reviewed by DHCS and Covered CA legal and must remain as is.
17	BM, CPCA	5	The back to back questions on filing tax years are confusing together. We recommend removing the first question "do you expect to be required to file…" Additionally, with the remaining question, "are you going to file taxes," move to its own line the question 'if yes, how will you file'	Thank you for your input. We were unable to remove either question because both are required. However, we did bold "going to" and "required" to help highlight how these questions are different. Additionally, field testing showed that applicants were able to tell the difference between these questions.
18	BM, CPCA	35	May want to provide a definition for 'plan year'	Thank you for your suggestion. We will see if we may be able to incorporate this in future revision.
19	CDSS CF	Attachme	Would you consider converting the four individual immigration information pages into one of the attachments? There are similar attachments for health plan information etc. and this should help with reducing the length of this application.	Thank you for your suggestion. At this time, we are moving forward with the separate immigration pages for each person, as field testing showed that applicants did understand how to use these charts. Additionally, turning this into a one page document will not allow us to reduce the size of the application due to the way the application is binded and that each pager actually equals an 8 page binding.
20	Advocates	Cover	Last arrow bullet is confusing and not accurate. We suggest "You can use this application to apply for Medi-Cal even if you have insurance now." Confusing issue for those with employer offers.	Thank you for your suggestion. We are unable to make this edit at this time.

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22	Advocates	1	The first bullet mixes two issues -- SSN and Immigration status (and is incorrect). Please correct and split into two bullets as follows: "* Social Security Numbers (SSNs) for applicants who have them or alternate tax identification for members of the household who are applying for health coverage. * Documents demonstrating lawful presence for immigrants applying for health coverage."	Thank you for the suggestion. DHCS and Covered CA reviewed these will need to remain as is. SSNs are needed for certain individuals even if they don't have one yet.
23	Advocates	1	Change 3rd bullet to: * Federal tax filing status for each family member. For example, the person/people who file taxes are tax filers (e.g., married filing jointly, head of household, single) and the dependents claimed by tax filers	Thank you for the suggestion. However, the language needs to remain as is as we need tax information, not just tax status..
24	Advocates	1	Under the 3rd arrow, change "affect" to ""hurt"	Thank you for your suggestion. We are unable to make this change at this time.
25	Advocates	2	Title this Page: Main Contact Information (which should be the primary tax filer).	This heading is consistent with the language in the rest of the document. Also, the main contact person does not need to be the primary tax filer.
26	Advocates	2	The second sentence next to the first "Check here" box should state, "Below, you must tell us the address where you receive mail."	Thank you for the suggestion. This suggestion was reviewed for readability and we are unable to make this edit.
27	Advocates	2	After "how would you like to get information about this application?" add "check all that apply." People should be able to indicate multiple modes of communication.	Functionality currently does not allow more than one box to be checked. Will look into this in a future revision.
28	Advocates	2	In the DE section we urge that you change "if the mother was on Medi-Cal at the time of delivery" to "if the parent giving birth was on Medi-Cal at the time of delivery" to account for transmen giving birth. Make similar change through section changing "mother" to "parent giving birth"	Thank you for your suggestion. We are unable to make this edit but will consider for a future revision.
29	Advocates	2	In DE section use "baby" instead of "infant"	Thank you for your suggestion. There are certain references where the term infant is deemed to be more appropriate, however, we have used baby where applicable.
30	Advocates	2	In gray section, add link for Newborn Referral Form that is also listed in FAQ #32. "Or fill out the information below. Or send a Newborn Referral Form by fax to your county". Unless the state is considering the new program-formerly-known-as-AIM as Medi-Cal, for a while there should still be reference to "Medi-Cal, Medi-Cal Access Program since when this application is used some women may still be referring to program as AIM. Would also ask about whether app is for a baby born to a mom on a Covered CA plan. Despite multiple attempts, we still don't know if there is a common process for adding a baby or if each plan has their own. Nonetheless, an application is not the best way to add a baby to a Cov CA case. Instructions should be added.	DHCS and Covered CA will consider adding the newborn referral form to page 2 during a future revision. You are correct that the Medi-Cal Access Program is under the heading of Medi-Cal.
31	Advocates	2	The former foster youth question should be moved up in the application. Currently it is buried on page 7. It doesn't appear until after the applicant is asked for possibly irrelevant information, such as tax filing information that does not affect the applicant's eligibility if he/she is just applying for coverage for himself/herself. It would make sense to include some context and the FFY question on this earlier page similar to how the deemed infant section is handled.	Thank you for the suggestion. We are unable to move the question at this time. We have included information in the FAQ to explain that a FFY would not need to complete the application and put a reference to the FAQ next to the question.
32	Advocates	3	All parents living in the home with their child or children - This statement is confusing and requires further clarification. Does it refer to the applicant's parents only or any and all parents who are living in the home with their children, including relatives and unrelated individuals (such as renters, roommates, etc.)?	Thank you for the suggestion. We will consider this during a future revision.
33	Advocates	4	Replace text after first * with: "If you have a Social Security number (SSN), you must provide it on this application if you want health insurance for yourself. We use SSNs to check applicant's citizenship and household income. You must also give your SSN If you are applying for other members of your household and want tax subsidies to help pay for their coverage."	SSN language has been reviewed by Covered CAS and DHCS legal and must remain.

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34	Advocates	4	It is illegal and unnecessary to ask why someone does not have an SSN. Delete. If you insist on keeping, change to ask: "If you don't have an SSN, check any of the following that apply to you (religious exemption, etc.)." Don't ask people to identify themselves as not eligible for an SSN!	DHCS and Covered CA have reviewed and are unable to make this change.
35	Advocates	4	Do not ask people to provide their ITIN – the IRS has told us that it can't be used to verify income online; consumers with ITINs will need to submit alternative proof of income	Thank you for the suggestion. It is needed to identify and is consistent with CalHEERS, may not be specific to income but is still needed.
36	Advocates	5	Add language indicating someone might be eligible for restricted M/cal if they do not say yes to "lawfully present" and that they can apply for coverage via this app.	DHCS and Covered CA will consider this in a future revision.
37	Advocates	5	Delete "Have you lived in the US since 1996?" It's not strictly necessary question and should be able to be obtained via electronic records.	DHCS and Covered CA reviewed. This is federally required and is consistent with the online application, however we can consider for a future revision.
38	Advocates	5	Move the 2 new military questions to the end of the immigration section as it can create a chilling effect having it so early in the questions.	Thank you for the suggestion. The one new military question will be moving as it is unrelated to immigration status. The other military question is tied into immigration status and the 5 year bar and will remain.
39	Advocates	6	Move A# field right after the lawfully present question on page 10, preferably before or right after "name as it appears on the document"	Thank you for the suggestion, however the A number field will remain in the immigration chart.
40	Advocates	6	Please add a box for an applicant who is lawfully present individual but who doesn't have an A# can indicate they don't have a specific document or ID yet (they may be pending) to indicate that.	Thank you for the suggestion. DHCS and Covered CA will consider for a future revision.
41	Advocates	6	Thank you for removing expiration date field. If added back, please make sure to indicate ("if available")	The expiration date has remained on page 5 in this revision. Will consider your suggestion in a future revision.
42	Advocates	??	Request that information about disability/functional capacity be added to the SSApp. Unless this information is collected, it is impossible to determine the degree to which people with various disabilities are engaging in the marketplace, as well as the degree to which accommodations and policy modifications are needed in both the application process, for effective communication, and in the delivery of actual healthcare services. I know this request was also postponed but would like to renew it since it continues to be a concern in both the paper and online applications. I would be more than happy to work out a list of questions based on the 6 disability questions/functional categories that are in the federal American Community Survey.	Thank you for the suggestion. DHCS and Covered CA will consider this for a future revision.
43	Advocates	7	It is helpful to have the reference to the FAQ added immediately after the FFY question. It would still help to have some context added surrounding the question itself. Additionally, the question should be moved up earlier in the application as it is buried on page 7. As noted above, I would recommend handling this similar to the deemed infant section on page 2. If the FFY question isn't able to be moved up to page 2, it should at least be moved up to page 4 before the applicant is asked for tax information, etc. The question should be slightly revised to add "or later" after "on your 18th birthday." Would recommend also asking what state the individual was in foster care.	Thank you for the suggestion. We are unable to move the FAQ into the application document itself.
44	Advocates	7	We worry that "Tell us about your current job and how you get money" is condescending and somewhat offensive (panhandling, drug dealing, robbing people). Could this be changed to something more inclusive like "Tell us how you and your family earn/receive money to live on"	Thank you for the suggestion. Readability experts determined that the language should remain as is.
45	Advocates	7	Change "how much do you get paid (before taxes)?" to "how much do you get paid each time you are paid (before taxes)?	Thank you for the suggestion. Readability experts determined that the language should remain as is.
46	Advocates	8	The term deduction this context is misleading; these are adjustments to their gross income as allowed by federal tax rules. Lines 23-37 on a 1040. Please take out any reference to self employment unless you are going to add rental and royalty and partnership and individual deductions. Refer to the list on page 41.	DHCS and Covered CA have added the reference to schedule C in Attachment E and removed the self-employment reference.

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47	Advocates	9 &14 & 19	Top of page instructions: "Answer these questions for anyone living in your home or anyone you include when you file your taxes." "Anyone living in your home" could potentially include unrelated individuals such as friends, roommates, renters, etc., who are required to file their own application per instructions on page 3.	Thank you for the suggestion. DHCS and Covered CA will consider this during a future revision.
48	Advocates	24	Is there is a need to have a separate page for relationships or would it save space to have the relationship listed on the same page as the person? Example: "Person 2: How is this person related to Person 1/applicant: son, daughter, step...." It seems like it would save time and space to include it with each person.	Due to readability and field testing reports, this will remain as a separate page but has been reorganized to improve clarity.
49	Advocates	26	Missing data points to capture the authorized representative's telephone number and e-mail address. The text indicates CovCA or Medi-Cal would ask to "talk" with the authorized representative, but you don't ask for her phone number or e-mail contact. These need to be added here.	The format is in Covered CA regulations and the contact information is not in CalHEERS, therefore we can revisit the ability to add contact information in future revisions.
50	Advocates	27	Make the section on reporting income changes more prominent.	DHCS and Covered CA will consider in a future revision.
51	Advocates	27	The eighth bullet point should read, "Except for purposes of applying for Medi-Cal, I confirm that no one applying for health insurance on this application is in jail, prison, or similar penal institution or correction facility after being charged with a crime.	Thank you for the suggestion. DHCS and Covered CA reviewed and this language must remain as is.
52	Advocates	27	In the fourth bullet about eligibility for Medi-Cal and applying for other income or benefits, don't understand why the telephone number is for CovCA, when the issue is about Medi-Cal. Shouldn't the telephone number to ask about possible sources of income be for Medi-Cal?	This is related to questions about source of income and there during the application process and therefore Covered CA call center is best place for assistance.
53	Advocates	27	Add gender identity to the list of issues "...age, sex, sexual orientation, gender identity, marital status..." in the last bullet on the left.	Thank you for the suggestion. DHCS and Covered CA will consider this for a future revision.
54	Advocates	27	In the 4th bullet on the right add "and Medi-Cal" after Covered CA so that it is clear that Medi-Cal can check databases also.	DHCS legal office has reviewed and we are unable to make the change at this time.
55	Advocates	27	For last bullet about parents whose children qualify for Medi-Cal, who may be worried about harm, probably a good place to add a telephone number where they can call Medi-Cal . For people who are at risk of harm, providing the number up front is very important, rather than making them look it up.	DHCS and Covered CA reviewed and we are unable to make this change at this time.
56	Advocates	28	Under renewal, change "insurance" to "health" coverage.	Comment is under review by Covered CA.
57	Advocates	28	Given the new renewal policy that consumers lose their APTCs and CSRs if they don't give CovCA access to check tax returns upon renewal, you all may want to add language in the second box that says: "I do not want Covered California to check my tax returns at renewal. I understand that if I don't check one of the boxes above, I may not be able to automatically renew any tax credits I am eligible for without sending in additional information."	Comment is under review by Covered CA.
58	Advocates	28	Declaration and signature - Not sure that for those who don't pay a premium the words "if applicable" will be understood. If someone does NOT pay a premium, do the words following not apply ("i am entering into a contract with the issuer of that plan...") The word placement is confusing.	Comment is under review by Covered CA.
59	Advocates	29	We hope that CovCA will mail the SOS voter registration card in large font, for individuals who request such. We are assured from SOS that they intend to have them available in large font.	Covered CA has been advised of this comment however it is outside of the scope of this application.
60	Advocates	32	Attachment A: For American Indians and Alaska Natives - should remove the language that requires them to document their heritage status. In the federal single, streamlined application, Appendix B, we do not see anything that requires applicants to submit documentation to prove heritage, so wondering what state law requires documentation?	Thank you for the suggestion. This is a Covered CA legal requirement and cannot be changed.

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61	Advocates	32	Federal application much more clear in terms of supplying additional income information - see Appendix B of federal application - is there some reason that ours is so much longer than theirs - is there stuff we can delete? This form seems unnecessarily complicated, as currently drafted.	Thank you for the suggestion. All income questions are required.
62	Advocates	34	Wording, "We need to know if anyone applying for..." Assume that this section will be edited for the premium assistance option, when that is developed.	Covered CA to research further.
63	Advocates	37-38	pp.37-38 - In addition to the comments about confusion between Covered CA plans and Medi-Cal plans, and the inclusion of optional Family Dental Plans here, and the confusion about dental managed care in Medi-Cal, which exists only in two counties, nowhere in this document is referenced the issue of Continuity of Care for Medi-Cal, for people coming from Fee for Service, and the ability to request a Medical Exemption. Applicants must be fully appraised of these two options. These plan choice pages should come AFTER the Federal Poverty Guidelines and the offer of more assistance to determine which kind of plan the applicant is picking. We must save Medi-Cal recipients from going through the Covered CA plan choice flow whenever possible. The managed care section needs to be redone.	DHCS and Covered CA will consider this for a future revision.
64	Advocates	39	We oppose the requirement of binding arbitration. We did not get the chance to review the binding arbitration requirement. In addition to opposing binding arbitration, we have asked several times to also include consumer protection information in about agency oversight. Without it, it sounds as if binding arbitration is the only way to solve health plan disputes. Language needs to be added to state: "I do not give up my right to a state hearing of any issue, which is subject to the state hearing process or to file a complaint or request an Independent Medical Review with the Department of Managed Health Care or the Department of Insurance"	DHCS and Covered CA have shared this concerns with legal and this is contractually required.
65	Advocates	41	Attachment E: Two of the deductions listed on this list should be deleted - they expired in December 2013 - the are the tuition and fees and the educator expenses. Neither is listed on the draft IRS 1040 for 2014.	This is a proposed change and once it is finalized we can revise accordingly.
66	Advocates	41	Attachment E: Would recommend you add more specificity regarding the IRA contribution listing to state: "IRA Contribution (Traditional IRA)" to distinguish from Roth IRAs.	DHCS and Covered CA will consider in a future revision.
67	Advocates	General FAQs	Mention that the Open Enrollment period applies even to off-exchange plans in case someone does not qualify for Medi-Cal, but decides not to enroll in Covered California thinking that he or she can later enroll in private off-exchange insurance.	DHCS and Covered CA will consider for a future revision.
68	Advocates	General FAQs	Add FAQ on how to check status online after submitting	DHCS and Covered Ca will consider this for a future revision.
69	Advocates	General FAQs	Add FAQ on reconciliation after question regarding income changes	DHCS and Covered Ca will consider for a future revision.
70	Advocates	44	FAQ 15. Medi-Cal should be mentioned. Overall, there is still an overabundance of the term "Covered CA" when what is referred to can't be true for Medi-Cal. This needs to be fixed throughout the application.	When applying for coverage, you are applying through Covered CA and the language must reflect that during the application process.
71	Advocates	45	FAQ 16. Should I include my first premium payment FOR COVERED CA with this application"?	This FAQ has been revised, however this refers to Covered CA because it is during the application process and no premiums should be sent to Covered CA.
72	Advocates	45	FAQ 17. OR write to us at _____ (address) or fax.	Will consider for a future revision.
73	Advocates	45	FAQ 17: Add information to this section that tells them how they can check status online	Will consider for a future revision.
74	Advocates	47	FAQ 32: Add sentence "If you currently have health insurance, call member services of your plan to add your baby under your current coverage."	DHCS and Covered CA will consider for a future revision.