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quality health care, including Medi-Cal



JOB AID: SPECIAL ENROLLMENT PROCESSING

June 23, 2014

Special Enrollment

From April 1, 2014 until the next Open Enrollment period, Consumers can only enroll in a plan or change their current plan if they experience a qualifying “Life Event.” This is referred to as “Special Enrollment.” CalHEERS functionality for Special Enrollment is explained in this Job Aid. During Special Enrollment, the Consumer will see new required fields displayed within the application process to ask what qualifying life event has occurred to require them to seek coverage or change their current plan.

Special Enrollment Reasons

The new functionality for Special Enrollment appears in the application process after the Consumer has entered all their personal and income information and is ready to sign and submit their application.

The *Application Signature* page displays a new section titled **Special Enrollment**. In this section, the Consumer selects from a list of qualifying life events and provides a date on which the life event occurred, if applicable.

The following situations qualify an individual to enroll or change plans outside of Open Enrollment:

- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Released from jail or prison
- Gained citizenship/lawful presence
- Federally Recognized American Indian or Alaska Native
- Other qualifying life event
- None of the above (Continue to review my application for Medi-Cal/AIM)

Note: Plan selection must be completed within 60 days of the life event date. If this deadline is missed, the Consumer must wait until the next Open Enrollment. If the life event involves losing Minimum Essential Coverage, plan selection can occur within 60 days before or after the date.

Exceptions to Special Enrollment

Special Enrollment does not apply to Medi-Cal applicants or to verified American Indians and Alaska Natives. These consumers can apply for coverage anytime during the year.

A Consumer (or representative) applying with no qualifying Life Event may be eligible for other programs such as Medi-Cal. In the absence of a Life Event, **None of the above** should be selected from the dropdown list.

Selecting “Other Qualifying Life Event”

If the Consumer selects **Other qualifying life event** from the dropdown list, another field displays called **Reason for Other**. This field is a text box, prompting the Consumer to describe the event.

Life Event Date

The date of the Life Event is very important because

Consumers have a limited amount of time to report these events and still qualify for Special Enrollment. As noted above, if the life event date is greater than 60 days in the past, the Consumer will not qualify for Special Enrollment and will need to wait until the next Open Enrollment period to apply for or change coverage. The life event date can also be up to 60 days in the future, if the Consumer is reporting an impending loss of coverage.

SCR/CEW View of the Application Signature page

If the application is viewed or completed by a Service Center Representative or a County Eligibility Worker, another field displays, with the label **I attest that this household does qualify for Special Enrollment**. This field records the SCR or CEW’s approval for Special Enrollment, based on sight verification or other administrative action related to verifying the Consumer or household’s qualifying life event (including ‘Other’ life event situations).

After the Consumer or SCR/CEW enters a valid PIN and clicks **Continue**, if the life event date is outside of the 60-day window, a popup message displays, as shown at right:

APPLICATION SIGNATURE

Please read the information below. Then check the boxes and sign (Electronic Signature). Click "Submit" to send your completed application.

Special Enrollment

You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

Do any of the following qualifying life events or situations apply to you? * ⓘ Other qualifying life event

Reason for Other * ⓘ

Enter today's date or the date of your qualifying life event if you have one * ⓘ MM/DD/YYYY

APPLICATION SIGNATURE

Please read the information below. Then check the boxes and sign (Electronic Signature). Click "Submit" to send your completed application.

Special Enrollment

You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

Do any of the following qualifying life events or situations apply to you? * ⓘ Select One

I attest that this household does qualify for Special Enrollment. * ⓘ

Enter today's date or the date of your qualifying life event if you have one * ⓘ

Select One

Select One

Approved

Denied

It has been more than 60 days prior to your qualifying life event date or 60 days after your life event date. You or your household might not be eligible to enroll in a Covered California health plan.

Cancel Continue

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If the reported life event occurred within the 60-day window, and the life event selected was not an “**Other qualifying life event**,” after clicking the **Continue** button the eligibility determination is rerun and the results displayed. If the Consumer qualifies for Medi-Cal, the local county office will contact them to enroll in a plan, otherwise the Consumer is given the option to select a plan.

Review Required for ‘Other Life’ Events

If ‘**Other**’ was selected as the qualifying life event, the *Eligible Results* page will display an informational message to advise the Consumer that eligibility results are not yet final, and that Covered California will review the other life event they entered, and decide whether it qualifies for Special Enrollment.

This review period may take several days. In the meantime, the Consumer may sign back into CoveredCA.com and navigate to the *Eligibility Results* page to see whether the life event was approved or denied. After the Service Center reviews the life event, a Notice is sent to the Consumer to notify them of the decision.

If approved, the Consumer can proceed to select a health plan. If the ‘Other’ life event is denied, the Consumer will see the following message display at the top of the *Eligibility Results* page:

ELIGIBILITY RESULTS

Todd Atkins Jr

Your eligibility results are not final yet, we still need to review your qualifying life event. You will receive a notice from us with more information. You may also call the Service Center at 1-800-300-1506 for more information.

▼ Important Information & Options

Eligibility Determination Factors

- Household qualifying life event needs to be verified.
- Household income is in the APTC program limits.
- Household income is in the CSR program limits.
- Household qualifying life event is within 60 days.
- You do not qualify for Medi-Cal health coverage because your household income is above the Medi-Cal limit.
- You meet all other factors to qualify.

We will send you additional details in two ways: 1) the mail and 2) the Secure Mailbox that you can access through your account on this site

Appeal Decision

If you think our decision is wrong, you must file a request for a hearing within 90 days.

[Appeal Decision](#)

Referral to Other Programs

You may qualify for other programs. To find out, send your information to your county social services office.

[View Other Programs](#)

You are not able to enroll at this time. This is a Special Enrollment Period. While you qualify for insurance through Covered California, you have applied outside the open enrollment period. Based on the information you provided, you did not meet the requirements to enroll in a plan outside of the Open Enrollment period. If you think we made a mistake or you have questions, please contact Covered California at 1-800-300-1506. You can reapply if you have a change in circumstance or during open enrollment in the Fall. We will contact you when Open Enrollment begins. If you need care, different counties have safety net programs where you may be able to get health care. [Click here](#) to see what your county offers.

Below are your eligibility results. Please come back in November for Open Enrollment or if you have a change in circumstance.

Reporting a Change and Special Enrollment Rules

Consumers with submitted applications or who are enrolled in plans can modify their information – for example to report changes in income or household members – by using the **Report a Change** button on the home page. During Special Enrollment, this process is unchanged except for the display of a new section on the page for signing and submission. The Consumer or SCR/CEW should complete the **Report a Change** function and modify their application information as needed. At the end of that process the *Application Signature for Reported Changes* page displays, which during the Special Enrollment period will display the **Special Enrollment** section, shown below. Select a qualifying life event and enter a life event date. Remember that the life event date can be no more than 60 days in the past or future to comply with the rules for reporting life events to Covered California. If the Consumer has no qualifying life event, and selects **None of the Above**, then the normal rules for reporting a change are applied.

In the **Your Changes** section, any data that was changed is listed along with the household member it affects.

APPLICATION SIGNATURE FOR REPORTED CHANGES [Cancel all changes](#)

Please review your changes and Electronically Sign your application below.

Special Enrollment

You must have a qualifying life event to qualify for Covered California Special Enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal or Access for Infants and Mothers.

Do any of the following qualifying life events or situations apply to you? [?](#) [?](#)

Enter today's date or the date of your qualifying life event if you have one [?](#) [?](#)

Your Changes

Type of Change	Member	Reason	Event Date
Add Household Member	<input type="text" value="Baby"/>	<input type="text" value="Adoption"/>	<input type="text" value="05/01/2014"/>
Household Contact Inforr	<input type="text" value="Todd"/>	<input type="text" value="Other"/>	<input type="text" value="05/01/2014"/>
Household Contact Inforr	<input type="text" value="Todd"/>	<input type="text" value="Other"/>	<input type="text" value="05/01/2014"/>
Miscellaneous Information	<input type="text"/>	<input type="text" value="Other"/>	<input type="text" value="05/01/2014"/>

Each type of change has a corresponding dropdown list for **Reason**. These dropdown lists are unique to the **Type of Change**. Select the appropriate option from the **Reason** dropdown and then enter the **Event Date**. The date chosen should be consistent with the life event date selected above, and no more than 60 days in the past or future.

After the Consumer checks the attestation boxes and enters their signature and PIN, the *Eligibility Results* page displays and they can go on to Plan Selection, if needed.