



**COVERED**  
**CALIFORNIA**

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## **Covered California Website**

Instructor Guide

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Version 2.0

05/14/2014

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## Compliance Standards

### Overview



Slide 2  
PG 1

The Covered California website is available for customers to easily access information regarding the upcoming changes to health care and the services available through Covered California. Customers can also contact Covered California, locate in-person assistance and apply for coverage from the website. In this course, you will learn how to navigate the Covered California website in order to assist customers in navigating the site and locating information.

### Course Objectives



Slide 3  
PG 1

After completing this course, you will be able to:

- Access the Covered California website
- Change the default language
- Recognize the different sections
- Describe the information available in each section
- Read the Health Insurance Companies for 2014 and Children's Dental Booklets
- Locate and navigate the CalHEERS online application tool.

**Duration** 2 Hours

**Prerequisites** System Set-Up

**Systems** Internet Explorer

## Lesson 1: Introduction to the Covered California Website



Slide 4  
PG 2

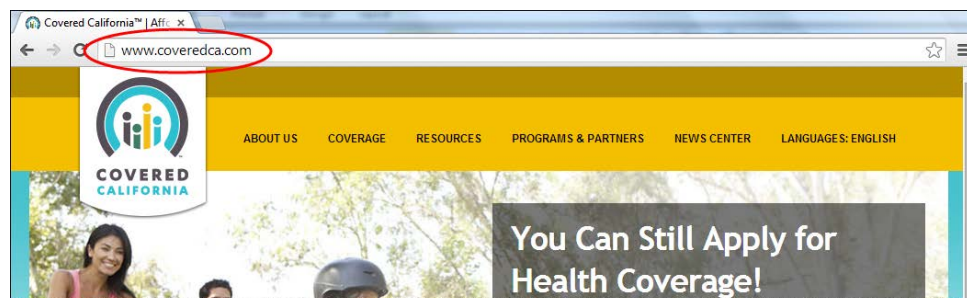
The Covered California website is available for customers to easily access information regarding the upcoming changes to health care and the services available through Covered California. Customers can also contact Covered California, locate in-person assistance and apply for coverage from the website.

### Accessing the Covered California Website



Slide 5  
PG 2

The Covered California website is located at [www.coveredca.com](http://www.coveredca.com).



### The Home Page



Slide 6  
PG 2

When you access the Covered California website, it automatically defaults to the Home page. To return to the home page from other sections of the website, click the Covered California logo in the upper-left corner.

From the Home page, you can quickly access the Individuals & Families and CalHEERS portions of the website by selecting **Apply Today!** or **Account Login**. Additionally, you can access the online Shop and Compare tool, SHOP Marketplace for small businesses, get answers to frequently asked questions, and find help near you.

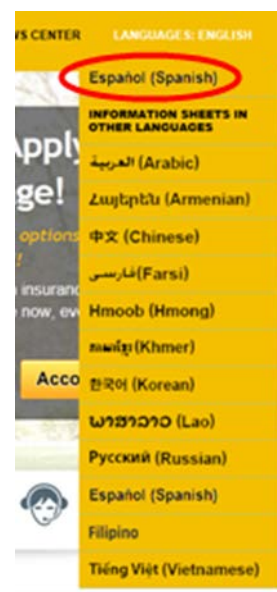
### Languages



Slide 7  
PG 2

The Covered California website defaults to English but is also available in Spanish. To change to the site to Spanish, access the **Languages** menu, then select **Español (Spanish)**.

Although the Covered California website is only available in English and Spanish, information sheets are available in additional languages. Access the materials by selecting the desired language from the Languages menu.



## Lesson 2: Sections of the Covered California Website



Slide 8  
PG 3

This lesson gives an overview of the sections of the Covered California website.

### Common Attributes



Slide 9  
PG 3

You can access the sections of the Covered California website from the menus at the top of the page. In addition to core information, on the right-hand side of most pages you can find a button to log into your account and a Resources section containing a variety of resources and fact sheets that you can download.



### About Us



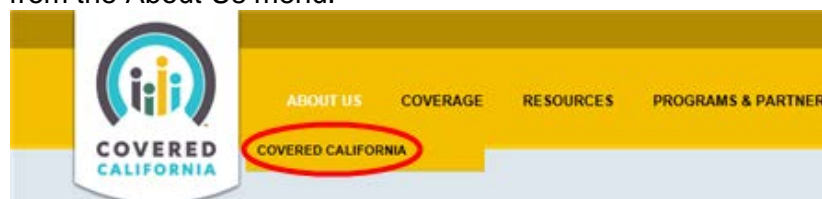
Slide 10  
PG 3

The About Us page contains information about Covered California and its roll in Patient Protection and Affordable Care Act. Access the About Us page by selecting **About Us** at the top of the website.



Slide 11  
PG 3

Find information about Covered California and its partnership with the California Department of Health Care Services (DHCS) by selecting **Covered California** from the About Us menu.



## Coverage



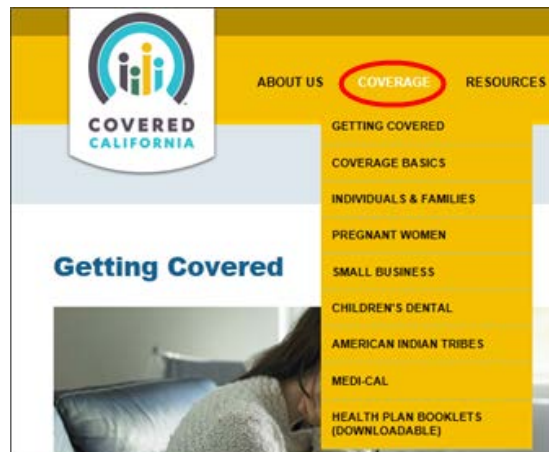
Slide 12  
PG 4

Clicking **Coverage** at the top of the website takes you to the Getting Covered page. This page provides basic information about the Affordable Care Act and health care coverage for both individuals & families and small businesses.

The Resources section, on the right-hand side of the page, contains the Health Plan and Children's Dental Plan booklets. You can also access the Shop and Compare tool directly from this page.

In addition to the Getting Covered page, you can access the following pages from the Coverage menu:

- Coverage Basics
- Individuals and Families
- Health Coverage for Pregnant Women
- Small Business Health Options Program
- Children's Dental Plan
- Benefits for American Indians
- Medi-Cal
- Covered California Health Plans



Slide 13  
PG 4

### Coverage Basics

The Coverage Basics page provides information on health care coverage and costs.

Access the Covered California Coverage Map, which shows the insurance companies available in each region, from the See Health Insurance Companies in Your Area section.



Slide 14





**Slide 15**  
**PG 5**

### Individuals and Families

The Individual and Families page provides information on Covered California health plan coverage for individuals and families.

Access the subsidized application and unsubsidized application from the Paper Enrollment Application sections on the right-hand side of the page.

Additionally, you can access the appeals form and complaint form from the Additional Resources section at the bottom-right of the page.



**Slide 16**  
**PG 5**

### Health Coverage for Pregnant Women

Health Coverage for Pregnant Woman page contains information about Medi-Cal's Presumptive Eligibility (PE) and Access for Infants and Mothers (AIM) programs. Access the links on the right-hand side of the page to get additional information about each program.



**Slide 16**  
**PG 5**

### Small Business Health Options Program

The Small Business Health Options Program (SHOP) Marketplace provides small business owners a place to apply and get a quote for health care coverage for their employees, as well as view plan providers. Additionally, this page provides frequently asked questions, a tool to calculate tax credit, find a local agent, and paper forms & applications.

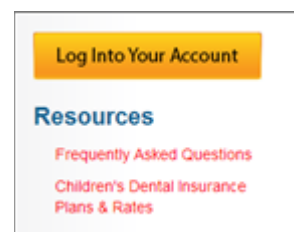


**Slide 17**  
**PG 5**

### Children's Dental Plans

The Children's Dental page provides information about children's dental plans, providers and rates, as well as frequently asked questions about children's dental insurance.

The Resources section contains a link to the Children's Dental Plan booklet. We will take a closer look at the booklet later in this course.



**Slide 18**  
**PG 5**

### Benefits for American Indians

The Benefits for American Indians page provides information on special benefits available to American Indians and Alaska Natives.

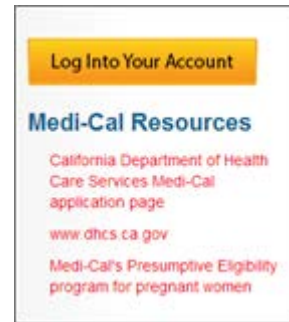


Slide 19  
PG 6

### Medi-Cal

The Medi-Cal page provides information on the Medi-Cal program.

The Medi-Cal Resources section contains links to related CA.gov website pages.



Slide 20  
PG 6

### Covered California Health Plans

The Covered California Health Plans page provides links to Health Insurance Companies for 2014 (Health Plan Booklet), Children's Dental Insurance Plans and Small Business Health Options Program (SHOP) Health Insurance Plans. The Resources section, on the right-hand side of the page, contains a link to the Shop and Compare Tool, a link to find local health insurance companies and a variety of resources that you can download.

We will take a closer look at the Health Insurance Companies for 2014 (Health Plan Booklet) and Children's Dental Insurance Plans booklet later in this course.



## Resources



Slide 21  
PG 7

Clicking Resources at the top of the website takes you to the Resources page. The Resources page provides access to a variety of information about Covered California and Covered California health plan options and includes a link to the federal healthcare.gov website, the Department of Health Care Services (DHCS) website, and the Medi-Cal website.

The More Resources section, on the right-hand side of the page provides a variety resources and fact sheets including:

- The Covered California Health Plan Booklet
- The Covered California Children's Dental Plans Booklet
- A link to information about qualifications for Lawfully Present status
- The Covered California Fact Sheet
- The Getting Yourself and Your Family Covered Fact Sheet
- The Getting Financial Help Fact Sheet
- Small Business Fact Sheet
- Covered California toll-free number

Access the following pages from the Resource menu:

- Shop and Compare Tool
- Frequently Asked Questions
- Glossary
- Health Plan Booklets
- Notice of Privacy Practices
- Link to Us
- Consumer Protection
- 2013 Legislative Report
- Register to Vote



You can also find links to this information on the bottom of each page.





Slide 22  
PG 8

### Shop and Compare Tool

The Shop and Compare tool provides a personalized quote for you and your household.

You can switch the language to Spanish by selecting Español in the upper left-hand corner.

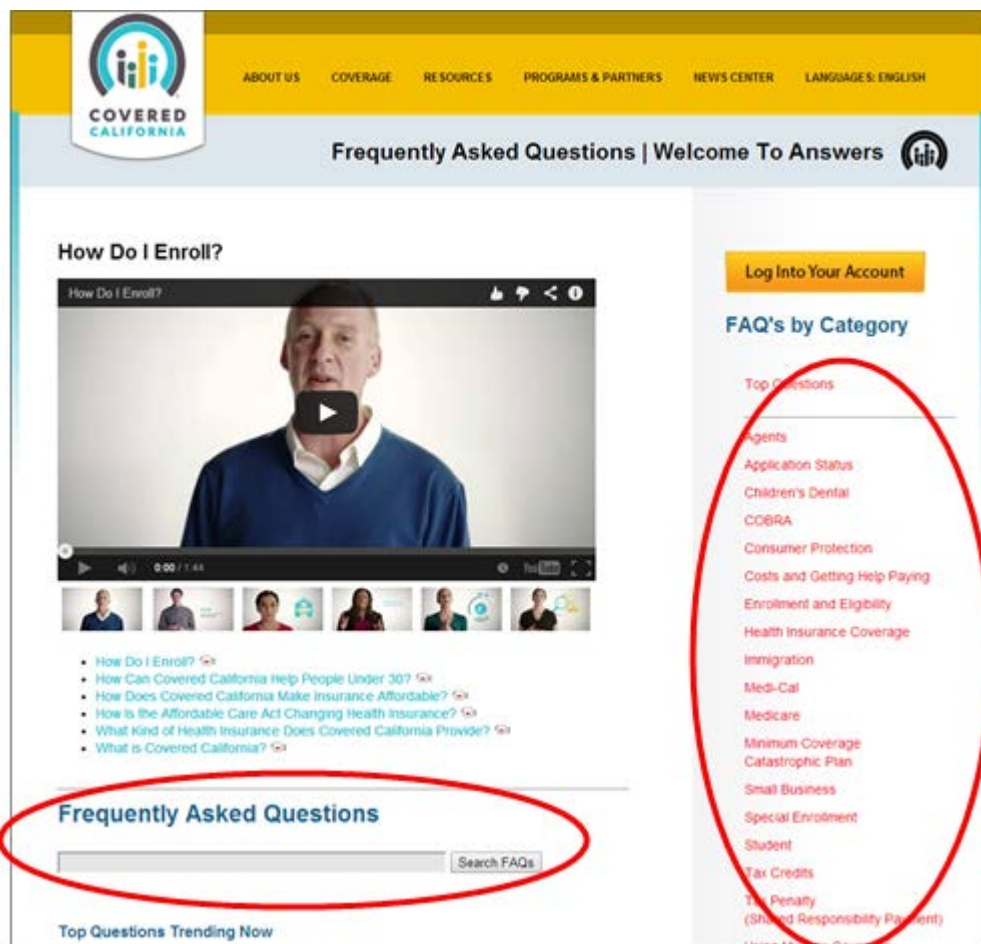


Slide 23  
PG 8

### Frequently Asked Questions

The Frequently Asked Questions (FAQ) page lists answers to common questions about Covered California and the Affordable Care Act. It includes informational videos on a variety of topics including “How Do I Enroll?”.

Navigate through the FAQs by category using the links on the right-hand side of the page or by using the search feature in the center of the page.





Slide 24  
PG 9

## Glossary

The Glossary page lists common terms and phrases used on the website.



Slide 25  
PG 9

## Health Plan Booklets

When you access the Health Plan Booklets page through the Resources menu, it takes you to the same Covered California Health Plans page we explored earlier from the Coverage menu.



Slide 26  
PG 9

## Notice of Privacy Practices

The Notice of Privacy Practices page provides information about the Covered California privacy practices and the consumer's rights. On the right-hand side of the page, you can find Privacy Officer contact information, privacy forms, and privacy information in Spanish.



Slide 27  
PG 9

## Link to Covered California

The Link to Covered California page provides direct links to the Covered California logo for use on other websites.



Slide 28  
PG 10

## Consumer Protection

The Consumer Protection page provides information about how to protect you from fraud and scams. In the Additional Resources section, on the right-hand side of the page, you can find links to:

- Top Tips
- Consumer Protection Fact Sheet
- Frequently Asked Questions
- Watch Out for Scammers

Additionally, you can find a link to verify someone's Covered California certification.



Slide 29  
PG 10

## 2013 Legislative Report

The 2013 Legislative Report is a downloadable PDF of the 2012-2013 fiscal year annual report. This report outlines Covered California's progress in implementing the federal Patient Protection and Affordable Care Act of 2010.



Slide 30  
PG 10

## Register to Vote

The Register to Vote page provides a questionnaire to enable you to register to vote. If you select **Yes**, the website redirects you to the Secretary of State's online voter registration site.

The screenshot shows the 'Voter Registration' page on the Covered California website. The page has a yellow header with the Covered California logo and navigation links: ABOUT US, COVERAGE, RESOURCES, PROGRAMS & PARTNERS, NEWS CENTER, and LANGUAGES: ENGLISH. The main content area is titled 'Voter Registration' and features a 'Register to Vote' section with a questionnaire. The questionnaire asks: 'If you are not registered to vote where you live now, would you like to apply to register to vote today? (Select one)'. There are three radio button options: 'YES I would like to register to vote.', 'Already registered I am registered to vote at my current residence address.', and 'No I do not want to register to vote.'. A note below the options states: 'NOTE: if you do not check a box, you will be considered to have decided not to register to vote at this time.' To the right of the questionnaire is an 'Important Notices' section with text regarding the application process, privacy, and how to file a complaint with the Secretary of State.

## Programs and Partners



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PG 11

The Programs & Partners menu provides access to a variety of Covered California partners:

- Outreach & Education – Information on community outreach programs
- Enrollment Assistance Program – Information about enrollment entities and counselors
- Health Insurance Companies – Information about the health insurance companies available through Covered California
- Small Business Health Options Program – Information about the health insurance companies available through SHOP
- Certified Insurance Agents – Information specific to certified insurance agents
- California Tribes – Information for American Indians and Alaska Natives

## News Center



Slide 32  
PG 11

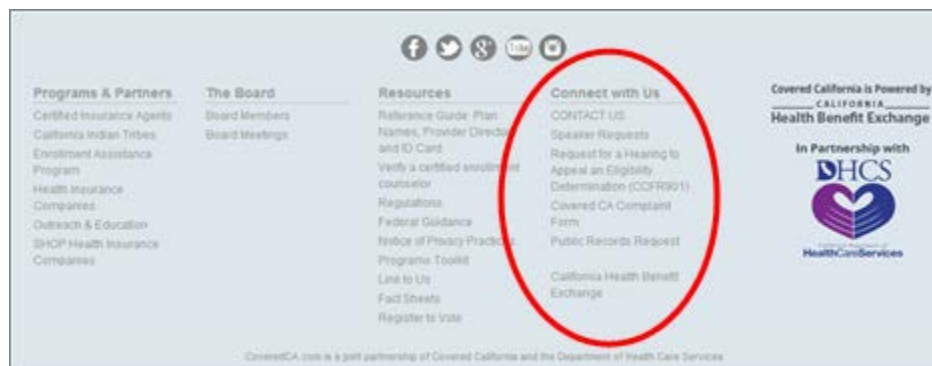
The News Center page provides recent press releases, a Twitter newsfeed, and a link to the Covered California's Executive Director Peter Lee's blog.

## Connect with Us



Slide 33  
PG 11

At the bottom of each page, you can find quick links to contact Covered California and other requests.

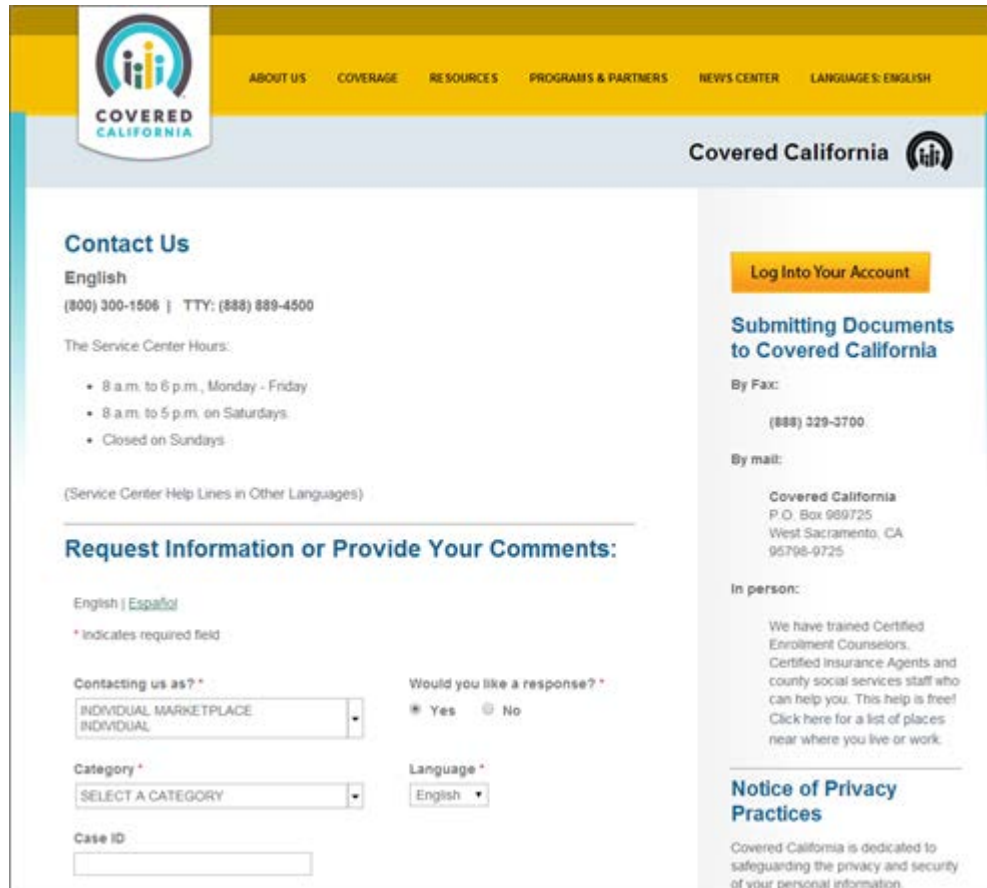




**Slide 34**  
**PG 12**

### Contact Us

The Contact Us page provides phone numbers and service center hours. Additionally, you can request information and provide comments through the on-line form. The Submitting Document to Covered California section, on the right-hand side of the page, provides information about submitting documents by fax, mail, and in person.



### Online Chat



**Slide 35**  
**PG 12**

You can chat online with a Covered California representative using the Online Chat link. The link is available from the CalHEERS online application system. To access the link, select either **Log In** or **Apply Today!**



## Lesson 3: Health Insurance Companies for 2014



**Slide 36**  
**PG 13**

The Covered California Health Insurance Companies for 2014 booklet is available for download on the Covered California website [www.coveredca.com](http://www.coveredca.com). The booklet provides information on the health plans selected to participate in Covered California and the different pricing regions throughout the state.

### Participating Insurance Plans



**Slide 37**  
**PG 13**

Covered California selected 11 health plans that represent a mix of major insurers, small companies, regional and statewide doctor and hospital networks, for-profit and nonprofit plans. Each of the qualified health plans meets all of the state and federal requirements as well as additional standards established by Covered California. The health plans offer a wide choice of benefit levels and access to doctors and hospitals in all areas of the state.

The Covered California Health Plans for 2014 are:

- Anthem Blue Cross of California
- Blue Shield of California
- Chinese Community Health Plan
- Contra Costa Health Plan
- Health Net
- Kaiser Permanente
- L.A. Care Health Plan
- Molina Healthcare
- Sharp Health Plan
- Valley Health Plan
- Western Health Advantage

Note: Information regarding the health plans is located on pages 23-33 of the Covered California Health Insurance Companies for 2014 Booklet.

### Lesson 3: Activity 1



**Slide 38-44**  
**PG 13**

1. Instructor will read clues about the health insurance company. Using the Covered California Health Plans Booklet, groups will try to guess which health insurance company the clues refer to.
2. Groups will raise their hands to guess the health insurance company.
3. The group will get a point each time they guess correctly.
4. The group with the most points wins.

## Covered California Pricing Regions



Slide 45  
PG 14

There are 19 pricing regions throughout the state of California. Pricing regions determine available health plans and the cost of premiums.

### Pricing Regions Charts

Each of the 19 charts list the counties included in the region, the number of subsidy-eligible individuals are in the regions, and which health plans are available in the region.

#### Pricing Region 3

Sacramento, Placer,  
El Dorado, Yolo

**Number of subsidy-eligible individuals:**  
126,000

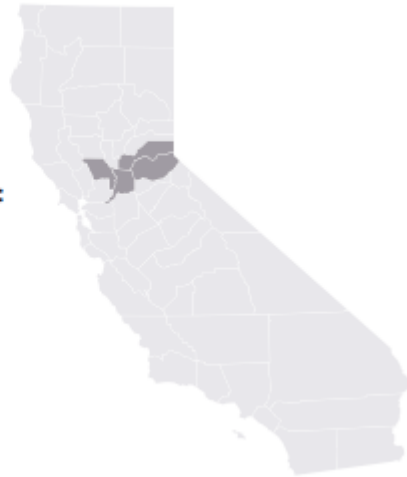
**Health Insurance Plans available:**

Anthem – PPO, HMO

Blue Shield – PPO

Kaiser Permanente – HMO

Western Health Advantage – HMO



## Lesson 3: Activity 2



Slide 46  
PG 14

### Health Insurance Companies Booklet Activity

1. The instructor will pass out the Health Insurance Companies Booklet activity worksheet.
2. Take 15-20 minutes to complete the activity.
3. Prepare to review together with the class.

## Lesson 4: Children's Dental Plans



Slide 47-48  
PG 15

The Children's Dental Plan booklet provides information on the children's dental insurance plans selected to participate in Covered California, the dental plan benefit designs and the different pricing regions throughout the state.

In lesson 2, we explored how to access Children's Dental Plan information. In this lesson, we will take a closer look at how to navigate the Covered California Children's Dental Plan Rates Booklet to determine dental plan and pricing options.

### Accessing Children's Dental Plans



Slide 49  
PG 15

The Covered California Children's Dental Plan Rates Booklet is available for download on the Covered California website [www.coveredca.com](http://www.coveredca.com). Access the Children's Dental Plans page by selecting **Children's Dental** from the Coverage menu.

### Covered California Children's Dental Insurance



Slide 50-54  
PG 15

California children get expanded opportunities for better dental health, thanks to Covered California's offerings of children's dental insurance plans. There are three different product types available, depending on where the child lives:

- Dental Health Maintenance Organization (DHMO) – A type of dental plan product that delivers dental services by requiring assignment to a primary dental care provider who is paid a capitated fee for providing all required dental services to the enrollee unless specialty care is needed. DMHOs require referral to specialty dental providers. These products do not include coverage of services provided by dental care providers outside the dental plan.
- Dental Preferred Provider Organization (DPPO) – A type of dental plan product that delivers dental services to members through a network of contracted dental care providers and includes limited coverage of out-of-network services.
- Dental Exclusive Provider Organization (DEPO) – A DEPO works like a DPPO but does not provide coverage for services provided by dentists outside the network of participating providers.

### Covered California Children's Dental Plan Standard Benefit Designs

Covered California children's dental insurance plans feature standard copayments, deductibles and coinsurance requirements. Dental plans come in two actuarial value (the percentage of total average costs for benefits that a dental plan will cover) options:

1. 85 percent – Higher premiums, lower average out-of-pocket costs
2. 70 percent – Lower premiums, higher average out-of-pocket costs



**Slide 55**  
**PG 16**

Dental insurance plans must follow Covered California standard benefit designs. Standardizing benefits ensures that the selected plans define what the consumers get and limit the consumer's out-of-pocket costs. The standardized benefit plans are as follows:

### Children's Dental Plan Standard Benefit Designs – DPPO

ENROLLEE PAYS – DPPO		
Coverage category	High	Low
Diagnostic & preventative	0%*	0%*
Office visit	N/A	N/A
Basic services	20%	50%
Major services	50%**	50%**
Orthodontics	50%	50%
Enrollee costs		
Deductible	\$50 <i>(does not apply to diagnostic &amp; preventative services)</i>	\$60
Annual maximum	none	none
Out-of-pocket maximum	\$1,000	\$1,000
Waiting periods	none	none
Actuarial value	86%	72%



Slide 56  
 PG 17

## Children’s Dental Plan Standard Benefit Designs – DHMO

ENROLLEE PAYS – DHMO		
Coverage category	High	Low
Diagnostic & preventative	\$0	\$0
Office visit	\$0	\$20
Basic services	\$40*	\$95*
Major services	\$365**	\$365**
Orthodontics	\$1,000	\$1,000
Enrollee costs		
Deductible	none	none
Annual maximum	none	none
Out-of-pocket maximum	\$1,000	\$1,000
Waiting periods	none	none
Actuarial value	87%	72%

### Participating Dental Insurance Plans



Slide 57  
 PG 17

There are five Covered California children’s dental insurance plans:

- Anthem Blue Cross of California – DPPO
- Blue Shield of California – DHMO, DPPO
- Delta Dental of California – DHMO, DPPO
- LIBERTY Dental Plan of California – DEPO, DHMO
- Premier Access Dental and Vision – DHMO, DPPO

All plans are offered in all regions; however, LIBERTY offers only DEPO in some regions and only DHMO in others.

### Children’s Dental Insurance Rates



Slide 58  
 PG 17

Monthly premiums for the children’s dental insurance plans are based on region, similar to the health plan pricing. The premiums listed in the Covered California Children’s Dental Insurance Plans Rates Booklet are for “stand-alone” plans. These insurance products are purchased separately to cover dental services.

Below is an example of children’s dental insurance rates for Region 3 – Sacramento, Placer, El Dorado, and Yolo counties.

<b>STAND-ALONE CHILDREN’S RATES</b>		
<b>PLAN</b>	<b>PRICE @ 70%</b>	<b>PRICE @ 85%</b>
<b>Anthem</b> DPPO	\$27.25	\$33.05
<b>Blue Shield</b> DHMO	\$9.80	\$10.80
<b>Blue Shield</b> DPPO	\$20.90	\$23.50
<b>Delta</b> DHMO	\$11.49	\$15.49
<b>Delta</b> DPPO	\$30.45	\$37.91
<b>LIBERTY</b> DHMO	\$16.83	\$19.20
<b>Premier Access</b> DHMO	\$15.14	\$16.69
<b>Premier Access</b> DPPO	\$25.27	\$28.51

**Lesson 4: Activity 1**



Slide 59  
 PG 19

Complete the chart below using the Covered California Children’s Dental Plan Rates Booklet. Use the example as a guide.

Scenario	Consumer’s Region	Available Options	Pricing
A consumer in Santa Cruz would like to purchase a DHMO plan for his son.	9	Blue Shield Delta Premier Access	\$9.60/\$10.80 \$12.49/\$15.49 \$29.17/\$30.55
A consumer from Riverside would like to know if Delta Dental is available in his area.			
A consumer in Napa is interested in a dental plan for his children. He would like to spend no more than \$20 per month and prefers a DPPO.			
A consumer from Ventura would like a DEPO plan for his daughter.			
A consumer from Sacramento is interested in finding a DHMO plan for his children.			
A consumer in Fresno is looking for a plan that will allow him to take his children to out-of-network providers if needed.			
A consumer from Orange is looking for a DEPO plan for his children.			

## Lesson 5: CalHEERS Online Application System



Slide 60-61  
PG 20

The CalHEERS online application system is a one-stop shop to:

- Learn about Covered California
- Preview plans available to you
- Apply for coverage
- Maintain existing coverage

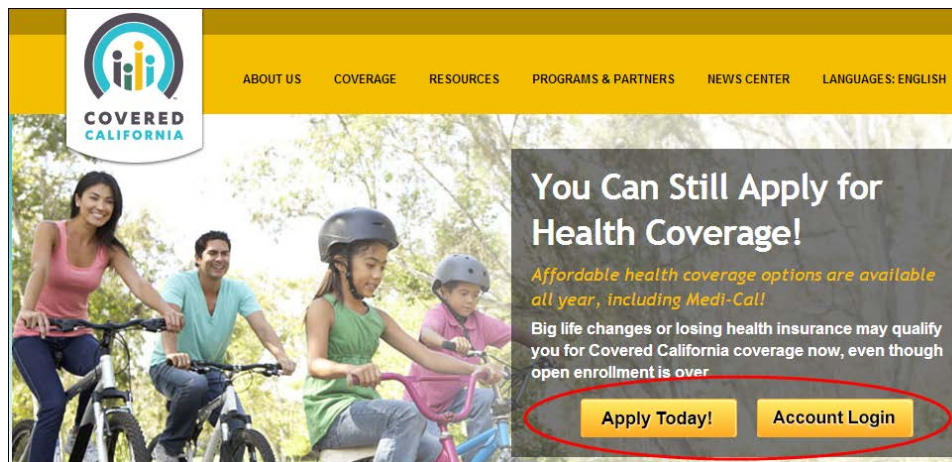
### Accessing the CalHEERS Online Application System



Slide 62  
PG 20

To access CalHEERS:

Select either **Log In** or **Apply Today!** from the Home page.



-OR-

Select **Log Into Your Account** from any page where the button is displayed.

**Log Into Your Account**

## Creating an Account



Slide 63  
PG 21

If you access CalHEERS by clicking Apply Today!, the CalHEERS homepage is displayed.

The screenshot shows the Covered California website's account creation interface. At the top, there is a navigation bar with the Covered California logo, customer service information (1-800-300-1506), and links for Online Chat, Find Help Near You, Help, Log In, Create Account, and language options (AAA, Español). Below the navigation bar is a main menu with tabs for LEARN, PREVIEW PLANS, APPLY, and Maintain. The central heading is "SET UP AN ACCOUNT" with the subtext "What kind of account would you like to set up?". There are nine account type options arranged in a 3x3 grid, each with a representative image, a title, a description, and a button:

- INDIVIDUAL OR FAMILY**: I am interested in getting health insurance for myself or my family. (Continue)
- EMPLOYER**: I represent a small business and we are interested in setting up health insurance plans for our employees. (Continue)
- EMPLOYEE**: I work for a small business that offers health insurance through Covered California. (Continue)
- CERTIFIED ENROLLMENT COUNSELOR**: I am a Covered California Certified Enrollment Counselor. I help individuals and families apply for health insurance. (Continue)
- CERTIFIED INSURANCE AGENT**: I help others select insurance as a Covered California Certified Insurance Agent. (Continue)
- CERTIFIED ENROLLMENT ENTITY**: I am a Covered California Certified Enrollment Entity Representative. (Learn More)
- HEALTH INSURANCE PLAN**: I am a representative from a Covered California Health Insurance Plan. (Continue)
- EMPLOYER REPRESENTATIVE**: I am a representative for my Employer. I have a delegation code. (Continue)
- AUTHORIZED REPRESENTATIVE**: I have been authorized to help another person with their account. I have a delegation code. (Continue)

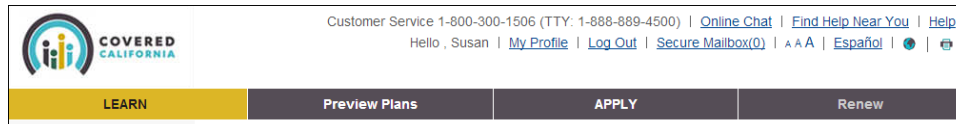
From here, select the appropriate and click continue. You will be asked a series of questions to create an account.

## Navigating CalHEERS



Once you have log into CalHEERS, you will see for tabs along the top:

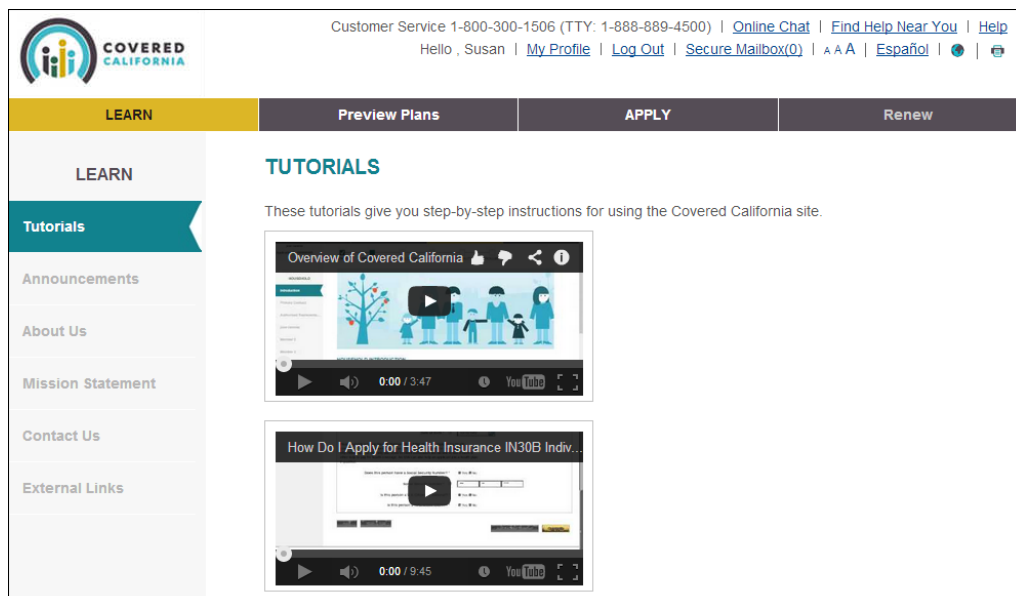
- Learn
- Preview Plans
- Apply
- Renew (Maintain)



### Learn

From the Learn page you can:

- View tutorials that give you step-by-step instructions for using the Covered California site
- View recent announcements
- View the Covered California mission statement
- Access Covered California contact information
- Link to external sites





Slide 66  
PG 23

## Preview Plans

The Preview Plans page allows you to find out which programs and discounts for which your household may qualify.

Complete the questions on the screen and click **See My Results**.

Customer Service 1-800-300-1506 (TTY: 1-888-889-4500) | [Online Chat](#) | [Find Help Near You](#) | [Help](#)  
Hello, Susan | [My Profile](#) | [Log Out](#) | [Secure Mailbox\(0\)](#) | [A A A](#) | [Español](#) | [🌐](#) | [🔊](#)

**LEARN**   **Preview Plans**   **APPLY**   **Renew**

### PREVIEW PLANS

Find out if you may qualify for help to lower your health care costs.  
Answer these questions to find out if your household might qualify for programs and discounts. Apply so we can find exactly what benefits you qualify for

**Questions**

What is your Zip Code? \*

What is your total income per year? \* \$

How many people are in your household? \*

Age of Head of Household \*

Is anyone in your household pregnant? \*  Yes  No

Is anyone in your household blind or disabled? \*  Yes  No



Slide 67  
PG 24

## Apply

The Apply page walks you step-by-step through the application process and provides plans for which you qualify.

Customer Service 1-800-300-1506 (TTY: 1-888-889-4500) | [Online Chat](#) | [Find Help Near You](#) | [Help](#)  
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Susan Nabonne

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### OVERVIEW

Welcome to Covered California. We will guide you through these steps for getting health insurance.

- Enter Your Information:**  
Tell us who wants health insurance. If you want to apply for help paying for health insurance, we will also ask about your household and your total income.
- See Your Results:**  
We will show your health insurance options and explain the next steps. If you apply for help paying for health insurance, we will also show whether you qualify.
- Find Health Insurance Plans:**  
Depending on your results, you can see what health insurance plans are available, compare them and enroll in the health insurance plan you choose.

Back Save & Exit Continue

## Course Summary



Slide 68  
PG 24

In this course, was designed to help you navigate the Covered California website in order to assist customers in navigating the site and locating information.

Now that you have completed this course, you will be able to:

- Access the Covered California website
- Change the default language
- Recognize the different sections
- Describe the information available in each section
- Read the Health Insurance Companies for 2014 and Children's Dental Booklets
- Locate and navigate the CalHEERS online application tool.