



Community Health Association
Inland Southern Region

Covered CA Navigator

Program Overview & Compliance

Presented by Sendy Sanchez, M.P.H.

Presented on August 25th, 2023



Program Overview

Navigator Program



Covered California's Navigator Program is a partnership with community organizations across the state who have experience in reaching and assisting California's diverse populations and have proven success enrolling individuals and families in health care programs.

Overview of project



Navigator



Member Subcontractors (“MEMBERS” or “Subs”)



Quatre Consulting

CHAISR's Navigator Contacts



Jodie Wingo, MHA

President and Chief Executive Officer

jwingo@chairr.org



Sendy Sanchez, MPH

Senior Director of Policy &
Government Affairs

ssanchez@chairr.org



Stacey Huynh, BS

Assistant Program Coordinator

shuynh@chairr.org

Primary & Authorized Contacts

Primary & Authorized contacts were designated when the organization became a Certified Enrollment Entity (CEE). The Primary & Authorized contacts are the only individuals that can reach out to Covered CA to make any changes to the **entity/organization** or inquire about a Certified Enrollment Counselor (CEC).

A CEC can reach out to Covered CA about their own status, certification process and/or any issues they are having with the Learning Management System (LMS).



Quatre Consulting

Primary Contacts:

Joanna R. Ibarra
Shelia Barnett
Carl Baker

Sheree Fansler

Nik Gupta

Uloma Nwogu

Alex Parada

Member Contacts

Day-to-Day leads of the subs.

Member contacts will be those whom CHAISR maintains contact with and be included in emails (General information pertaining to health care coverage, Covered California announcements, and notifications about monthly reports being due).

It is your responsibility to vet through the emails and determine if it is something to forward to your team of CECs.



Quatre Consulting

Primary Contacts:

Joanna R. Ibarra
Cristina Bucio

Sheree Fansler

Melba Martinez,
Sandra Navarro

Ileana R. Pantoja,
Kimberly Williams

Alex Parada

Scope of Work



- MEMBER is responsible to achieve the goal of **XX** effectuated enrollments or renewals by 6/30/24.
- MEMBER will engage their team of Certified Enrollment Counselors (CECs) to do community outreach and education, enroll and renew Covered CA members, and follow up with each community member assisted to try and ensure that enrollments are effectuated.
- MEMBER will be required to effectively capture all navigator project education and/or outreach activities, enrollments, and renewals.
- MEMBER will display Covered CA materials, posters, window signage, etc. in their storefront locations.
- MEMBER will use social media platforms and website to promote Covered CA special enrollment and open enrollment information and activities.
- MEMBER will participate in at least one community event per month to offer Covered CA education and/or enrollment assistance.

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Navigator Project Timeline

July 1, 2019 – June 30, 2022

1-year extension: July 1, 2022 – June 30, 2023

→ Year 5 – July 1, 2023 – June 30, 2024 ←


Enrollments/Renewals must be completed by
May 30, 2024

Progress Reports

- Progress reports should include:

Please answer the questions below in reference to Covered California activities.

- A) Types of services provided to the consumer,
- B) Types of outreach and education activities the subcontractor performed,
- C) Identification of successful educational, enrollment, renewal, and retention strategies, and
- D) Any barriers and/or technical difficulties that are preventing you from meeting the enrollment/renewal goals

**COVERED
CALIFORNIA**

**Subcontractor Reporting
Covered California 2023-2024**

*Community Health Association
Island Southern Region*

Subcontractor Name: Reporting Month: Reporting Contact: (If the Association has any questions on this report who can they contact?)


Please answer the questions below in reference to Covered California activities.

1. Number of Covered California enrollments completed during the reporting period: _____
2. How many of the enrollments listed on #1 were effectuated? _____
3. Summarize the types of **outreach and education activities** the subcontractor performed (These could be flyers, post cards, mailers, social media, attendance at events, in-person, virtual and phone outreach):
4. Identification of **successful educational, enrollment, renewal, & retention strategies** (These could be in-person, virtual and phone outreach):
5. Summarize the types of **post enrollment support/activities** the subcontractor performed.
6. Any barriers and/or technical difficulties that are preventing you from meeting the enrollment/renewal goals.
7. How can we best support you in meeting your enrollment goals?

Additional reporting checklist:
☐ Did you take a screen-shot of your social media activity posts? Please attach screen-shots and link posts below.

☐ Event (in-person/virtual) reporting: (Answer all 4 questions below for each event you are reporting)

1. Estimate of # of individuals attended
2. # of people assisted
3. Attach any photos from the outreach activities/event.
4. Submit any printed material to support your attendance (eg. Event flyer)


621 E. Carnegie Dr., Suite 180, San Bernardino, California 92408
(909) 586-2555

8/23/2023

Progress Reports:



Reporting Period	Report Due Date
July 1, 2023 – July 31, 2023	August 4, 2023
August 1, 2023 – August 31, 2023	September 5, 2023
September 1, 2023 – September 30, 2023	October 5, 2023
October 1, 2023 – October 31, 2023	November 6, 2023
November 1, 2023 – November 30, 2023	December 5, 2023
December 1, 2023 – December 31, 2023	January 5, 2024
January 1, 2024 – January 31, 2024	February 5, 2024
February 1, 2024 – February 29, 2024	March 5, 2024
March 1, 2024 – March 31, 2024	April 5, 2024
April 1, 2024 – April 30, 2024	May 6, 2024
May 1, 2024 – May 31, 2024	June 5, 2024
June 1, 2024 – June 30, 2024	July 5, 2024

Carry Forward Status (CFS) Reports



A report of consumers who are currently in Covered California being re-determined for Medi-Cal eligibility. They will continue with their Covered California coverage until the county completes a full Medi-Cal determination.

A Carry Forward Status (CFS) applies any time a consumer reports a change to their income that results in potential Medi-Cal eligibility, including:

- when a consumer is determined Medi-Cal eligible during a renewal period,
- when a consumer reports a change that makes them Medi-Cal eligible after their renewal is complete, and
- when a consumer reports a change that makes them Medi-Cal eligible after Covered California eligibility has gone into effect.

The purpose of the CFS is to reduce gaps in coverage while consumers transition between Covered California and Medi-Cal pending county eligibility determination. You can utilize this report to confirm your internal enrollment data and contact your consumers as necessary to ensure they have reported income accurately.

Fall Out Report



The Fall Out Report contains a list of your consumers who did not renew their health plan for the 202x plan year.

The consumers on the list may have chosen not to renew their health plan or may be unaware that their health plan did not renew.

Consent Reports



When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically – this is called ***Consent for Verification***.

Consumers may authorize Covered California to verify their information electronically for a period of zero (0) to five (5) years.

The Consent Report contains a *list of your consumers whose consent for verification may be expiring*.

Summary of communications you will receive from CHAIRS

Occurrence	Item	Response Needed?
Monthly	<ul style="list-style-type: none">Progress Report Reminder	Yes, please send us your report by the 5 th of the month (If the 5 th lands on Saturday, then you submit on Friday the 4 th ; If the 5 th lands on a Sunday, then you submit on Monday the 6 th)
As Available	<ul style="list-style-type: none">Carry Forward Status (CFS) ReportFall Out ReportConsent Report	No
Random	<ul style="list-style-type: none">Updates, communications, press releases from Covered CA, CHAIRS, and other related information to outreach and enrollment	No

Recertification



- Recertification must be done yearly by all CECs
- Training must be completed, and the final exam must be passed with a score of 80% or higher to maintain certification
- Exam may be taken up to 3 times to earn a passing score (after the third attempt, you must request additional attempts)

The deadline to complete recertification is typically in October.

Access to Covered California University to complete recertification -
<https://learning.coveredca.com/#/login>





Compliance

Reports



Does the subcontractor submit program reports on time and as requested?

- Ongoing – CHAISR keeps track of all report submissions; it is important that you submit your reports **on time**

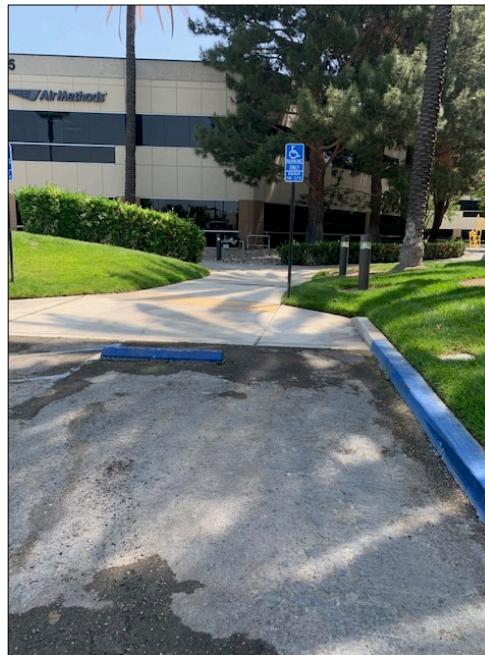
ADA Compliance



Does the subcontractor provide customer assistance that is ADA compliant and is the location handicap accessible?

- Yes, all of the subcontractors for the grant are FQHCs and/or Community Clinics which means you must be ADA compliant.

☐ Please send us photos of your health center locations showing the handicapped parking space and entrance





Certified Enrollment Counselors

Does the subcontractor notify CHAIRS and Covered California Outreach and Sales Team of every individual to be added or removed as an affiliated CEC?

- Ongoing – Ensure that as counselors leave your organization, you shift the book of business to another counselor on your site and remove that counselor from your CECs' list

Removing a Certified Enrollment Counselor

1. Transferring delegations:

- Log into CalHEERS with the entity log-in:
<https://www.coveredca.com/>
- Follow the instructions in this taskguide:
https://hbex.coveredca.com/toolkit/downloads/Delegating_and_Removing_Delegation_Task_Guide.pdf



STOP: do Step 1 BEFORE you do Step 2



2. Withdrawing a Certified Enrollment Counselor:

- Email the certification team at CommunityPartnerCertSupport@covered.ca.gov and request that the counselor be withdrawn.



Certified Enrollment Counselors

Does the subcontractor's CECs demonstrate expertise in eligibility, enrollment, and program specifications?

- Ongoing – Ensure that CECs are re-certified yearly and that you forward information that CHAISR sends from Covered California with updates and toolkits

Authorization Forms



Does the subcontractor's CECs obtain oral or written authorization from the consumer to access the consumer's personally identifiable information (Consumer Authorization/Consent Forms are completed)?

- **Ongoing – Before providing assistance to consumers, you must obtain oral or written consent. This must be documented in an authorization form that must be kept by the entity for at least 10 years (may be retained electronically). Continuous compliance issues may result in the severing of CHAIRS's agreement with the entity.**

Enrollment Assistance Authorization Form

- [English](#)
- [Spanish](#)
- [Other Languages](#)

Rev. 07/17 **AUTHORIZATION FOR ENROLLMENT ASSISTANCE**

Certified Enrollment Entity Name	Type of Authorization (Check One) <input type="checkbox"/> Written <input type="checkbox"/> Oral
Entity Address	Site Location Name (if applicable)
Entity Phone Number	Entity Email
Certified Enrollment Counselor Name	Certification Number

I, _____, give my permission, or _____, my Authorized Representative (person acting for me), gives his/her permission, to the Covered California Certified Enrollment Entity and Enrollment Counselor (together called "Counselor") named identified above to provide me or my Authorized Representative (if applicable) with information about my health insurance choices. This is to help me apply for and enroll in health coverage through a Covered California Health Insurance Plan or Medi-Cal. I give permission to the Counselor to access my Personally Identifiable Information that is necessary to determine eligibility for health insurance and to enroll into a health plan. If applicable, my Authorized Representative may give the Counselor with permission to access my Personally Identifiable Information that is necessary to determine eligibility for health insurance and to enroll into a health

Certified Enrollment Counselors

Does the subcontractor ensure all affiliated CECs are certified and trained before carrying out any consumer assistance functions?

☐ Send CHAISR your CECs' re/certification yearly

- Ongoing – Ensure that only certified CECs (that have completed their annual recertification and have a badge) are conducting consumer assistance functions



Badges

Does the subcontractor have a process in place to ensure that its' CECs wear the badge issued by Covered CA at all times when providing consumer assistance?

☐ Send CHAIRS a copy of your policy (if you have one)

- Ongoing – Ensure that all CECs understand that they must wear their badges any time they are providing consumer assistance

Privacy



Does the subcontractor have enrollment locations/facilities that allow consumers to receive confidential and private in-person assistance?

Does the subcontractor maintain a physical presence in the State of California so that face-to-face assistance can be provided to applicants and enrollees?

☐ Please send CHAIRS a photo(s) of where you do enrollments



Covered CA Branding



Is the subcontractor in compliance with Covered California's branding guidelines for signage, collateral materials, websites, and communications?

- Ongoing – Ensure that you are utilizing the Covered California logos and branding style guides for signage, collateral materials, websites, and communications

Branding and Style Guide -

<https://hbex.coveredca.com/toolkit/logos.html>

Certified Enrollment Counselors



Does the subcontractor ensure the entity and all CECs affiliated with the entity meet the following:

- Does not hold a license with the Department of Insurance (DOI)
- No employment/compensation from individual entity licensed by DOI

CECs are **NOT**:

- Health insurance issuers or stop loss insurance issuers
- Subsidiaries of health insurance issuers or stop loss insurance issuers; Part of an association that includes members of, or lobbies on behalf of, the insurance industry
- Recipients of any direct or indirect consideration from any health insurance issuer or stop loss insurance issuer in connection with the enrollment of any individuals or employees in a Covered California Health Plan or non-Covered California Health Plan

Certified Enrollment Counselors



Does the subcontractor have a process in place to ensure that it and any affiliated CEC never do the following:

- Have a conflict of interest
- Mail paper application for consumer
- Coach consumer to provide inaccurate information
- Coach or recommend one plan or provider over another
- Accept any premium payment information on behalf of the consumer
- Pay any part of the premium or any other type of consideration to or on behalf of the consumer
- Induce or accept any type of direct or indirect remuneration from the consumer
- Intentionally create multiple applications from the same household
- Invite, influence, or arrange for an individual whose existing coverage through an eligible employer-sponsored plan is affordable and provides minimum value, to separate from employer-based group health coverage
- Refer a consumer to a specific insurance agent or a specific set of insurance agents
- Provide gifts, including gift cards or cash or provide promotional items that market or promote the products or services of a third party, to any applicant or potential enrollee as an inducement for enrollment
- Use exchange funds to purchase gifts or gift cards or promotional items
- Solicit any consumer for application or enrollment assistance by going door-to-door or through other unsolicited means of direct contact
- Initiate any telephone call to a consumer using an automatic telephone dialing system or an artificial or prerecorded voice

Certified Enrollment Counselors



Does the subcontractor:

- Inform consumers...
 - ☐ that they will refer them to another CEC or to the Covered CA Service Center **if** the current CEC cannot assist the consumer?
 - ☐ of the roles and responsibilities of the CEC?
 - ☐ that the CEC will not charge a fee in exchange for performing the duties?
 - ☐ that the assistance is based only on the information provided by the consumer, and if the information given is inaccurate or incomplete, the CEC may not be able to offer assistance?
 - ☐ that they may revoke their authorization for the organization or the CEC to access Personally Identifiable Information (PII) at any time?

Certified Enrollment Counselors



Does the subcontractor:

- ☐ Ensure that information and services are provided in a fair, accurate, and impartial manner?
- ☐ Ensure that information provided as part of any consumer assistance is culturally and linguistically appropriate?
- ☐ Advise consumers about the voter registration assistance availability?
- ☐ Ensures information provided to consumers contains the full range of Covered CA health plans?
- ☐ Successfully facilitate a selection of a Covered CA Health Insurance Plan?
- ☐ Provide referrals to any applicable Office of Health Insurance Consumer Assistance or Health Insurance Ombudsman, or any other appropriate state agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage?
- ☐ Ensure all Privacy and Security incidents are reported to the Privacy Officer at PrivacyOfficer@covered.ca.gov?

Privacy and Security

Is the subcontractor in compliance with the privacy and security requirement in 45 C.F.R. 155.260 to safeguard PII?

- Ongoing –



Protecting PHI & Consumer Information

Protecting PHI & Consumer Information

2018-19 Privacy and Security Awareness

Resources

Requirements to Protect Privacy and Security

Everyone who works for or on behalf of Covered California is required to protect applicant privacy and ensure all personal information is kept secure.

You are responsible for keeping all consumer information private and confidential.

Consumer information includes name, address, Social Security number, financial records and health status.



Protecting PHI & Consumer Information

2018-19 Privacy and Security Awareness

Resources

Requirements to Protect Privacy and Security

Keep Consumer Information Private

Use and discuss applicant information only when necessary for your role with Covered California

Do not disclose confidential information that violates the privacy rights of consumers

Do not share information with unauthorized persons

Do not request, store or disclose a consumer's CoveredCA.com username and password

Use applicant personal and health information only for the reasons it was intended, or as the applicant allows, or the law requires

Handle all applicant information and materials in a way that protects confidentiality and privacy

Protecting PHI & Consumer Information

2018-19 Privacy and Security Awareness

Resources

Requirements to Protect Privacy and Security

Maintain Security

Ensuring that electronic correspondence with confidential information is NOT sent over the Internet unless encrypted or on a secure network

Maintaining secure methods for exchanging personal information

Shredding and properly disposing of paper documents

Only storing private or confidential information on portable electronic devices or media if they are encrypted within acceptable standards

Promptly deleting uploaded private or confidential information from electronic devices, after the information has been uploaded

Protecting PHI & Consumer Information

2018-19 Privacy and Security Awareness

Resources



Travel and Working Remotely

- Carry your laptop with you, avoid setting your laptop or tablet on the floor
- Affix your name and contact info to laptops or tablets
- Use a Virtual Private Network (VPN)
- Disable file and printer sharing
- Make your folders private
- Use a personal firewall

Protecting PHI & Consumer Information

2018-19 Privacy and Security Awareness Resources

Password Protect and Encrypt Documents

Document2 - Word

FILE HOME INSERT DESIGN PAGE LAYOUT REFERENCES MAILINGS REVIEW VIEW DEVELOPER

Clipboard Font Paragraph Styles

Steps to password protect in Microsoft Office:

1. Open the file or document you want to encrypt
2. Go to "File" in the menu bar
3. Select the "Info" tab
4. Select "Protect Document" (Word), "Protect Workbook" (Excel), "Protect Presentation" (PowerPoint)
5. Click "Encrypt with Password"
6. The dialog box will provide a display to enter a password (up to 25 characters)
7. Enter the password two times to confirm
8. Click "OK" then save the document

ICv6

2018-19 Privacy and Security Awareness Resources

Password Protect and Encrypt Documents

Document2 - Word

Info

Protect Document
Control what types of changes people can make to this document.

Inspect Document
Before publishing this file, be aware that it contains:
Document properties and author's name

Versions
There are no previous versions of this file.

Properties

Size	Not saved yet
Pages	1
Words	77
Total Editing Time	1 Minute
Title	Add a title
Tags	Add a tag
Comments	Add comments

Encrypt Document

Encrypt the contents of this file

Password:

Caution: If you lose or forget the password, it cannot be recovered. It is advisable to keep a list of passwords and their corresponding document names in a safe place. (Remember that passwords are case-sensitive.)

OK Cancel

Show All Properties

Taylor, Matthew (CoveredCA)

Protecting PHI & Consumer Information

2018-19 Privacy and Security Awareness

Resources

Password Protect and Encrypt Documents

The password should be sent in an email separate from the document so that someone who intercepts the email does not have access to the document and password simultaneously.



Protecting PHI & Consumer Information

Policy:

All protected health information (PHI) in paper or electronic form must be transported and stored in a secure manner to safeguard it against improper disclosure or loss. PHI will be stored or transported outside secure network servers only when necessary. Only the minimum amount of PHI necessary to accomplish the purpose of the use/disclosure should be transported.

Definitions:

“Transport” means to physically move PHI (whether on paper or mobile storage devices, such as a laptop, smartphone, USB/thumb drive or disk) from one location to another, by any means including foot, motor vehicle, courier, airplane or other. For example: moving a medical record from one clinic to another, from one department to another, or from the office to home.

“Protected health information” means information that relates to any of the following:

- > Past, present or future physical or mental health or the condition of an individual
- > The provision of healthcare to an individual
- > The past, present or future payment for healthcare to an individual

Information qualifies as PHI if it identifies the individual, or if there is a reasonable basis to believe it could be used to identify the individual. PHI can be in paper or electronic form.

Procedures:

1. PHI that is being transported within a facility, such as from one department to another, must be attended or supervised at all times, or otherwise secured to avoid unauthorized access, loss or tampering.
2. Additional measures must be taken to secure PHI that is being transported outside of a facility. This assures confidentiality and integrity in the event of an accident, theft or other unforeseen event. PHI that is transported by motor vehicle:
 - a. should be transported in a secure container, such as a locked box or briefcase whenever possible; and



Protecting PHI & Consumer Information

➤ Be more. Be better.

- b. should be transported without stops that involve leaving the vehicle unattended if possible. If stops must be made, do not leave PHI in the vehicle. Remove and secure it so that others cannot access it.
- 3. If an employee wishes to take PHI home, such employee must first obtain prior approval to do so. PHI in the home must be secured from access and view by family members and others. Workforce members shall log out of information systems immediately after use and shall secure their login and password so that others cannot use it.
- 4. Mobile devices must be password-protected and encrypted.
- 5. If PHI is lost, stolen or improperly accessed by others, immediately notify the privacy officer or information security officer. Immediately notify the privacy officer and file a police report if PHI is stolen.

Suggested policy on secure storage and transport of protected health information

This is a draft policy you may use as the basis for developing your own policy on secure storage and transport of protected health information. You may wish to consult legal counsel.





Resources

Save the Date!

Covered California Open Enrollment 2024 In-Person Kickoff Meeting

Thursday, September 14, 2023

9:30am – 12:30pm PDT

Registration link to follow

SAVE-THE-DATE

Covered California Outreach and Sales Team is coming to your region in person to kick off the Open Enrollment 2024 plan year with certified insurance agents, navigators, community partner enrollers, and stakeholders.

Mark your calendar and join us to learn about the new health plan rates, products, network, application system updates, and much more!



OPEN ENROLLMENT
2024
IN-PERSON KICKOFF MEETINGS

SAN DIEGO

TUESDAY,
SEPTEMBER 12, 2023
9:30AM – 12:30PM

ORANGE

WEDNESDAY,
SEPTEMBER 13, 2023
10:00AM – 1:00PM

INLAND EMPIRE

THURSDAY,
SEPTEMBER 14, 2023
9:30AM – 12:30PM

LOS ANGELES WEST

TUESDAY,
SEPTEMBER 19, 2023
9:30AM – 12:30PM

LOS ANGELES EAST

WEDNESDAY,
SEPTEMBER 20, 2023
9:30AM – 12:30AM

CENTRAL COAST

THURSDAY,
SEPTEMBER 21, 2023
9:30AM – 12:30AM

CENTRAL VALLEY

TUESDAY,
SEPTEMBER 26, 2023
9:30AM – 12:30PM

BAY AREA

WEDNESDAY,
SEPTEMBER 27, 2023
9:30AM – 12:30PM

SACRAMENTO

THURSDAY,
SEPTEMBER 28, 2023
9:30AM – 12:30PM

Locations and registration information to follow!

Email your local field or account representative or kickoffevents@covered.ca.gov if you have questions.



CHAISR Medi-Cal/Covered CA Learning Collaborative

Brief 30-minute check in to gather questions, thoughts, discuss best practices, etc.

Thursday, September 12, 2023
9:30am – 10:00pm PST

Join [HERE](#)

<https://us02web.zoom.us/j/89675394072?pwd=T2FwejJEWlhrMUJodlBoREU1WWRuZz09>



The flyer features a teal and white geometric design. At the top, a photograph shows several hands reaching out towards the center. Below the photo is the Community Health Association Inland Southern Region logo. The main title 'CHAISR MEDI-CAL/COVERED CA LEARNING COLLABORATIVE' is in bold teal text. A teal box at the bottom contains meeting details and contact information.

CHAISR MEDI-CAL/COVERED CA LEARNING COLLABORATIVE

<u>Meeting Details</u>	<u>Questions?</u>
Date: September 12, 2023	✉ ssanchez@chairsr.org
Time: 9:30 AM - 10:00 AM Pacific Time (US and Canada)	☎ (909) 566-2555
	🌐 www.chairsr.org

[Please click here to register!](#)





CHAISR's Navigator Contacts



Jodie Wingo, MHA

President and Chief Executive Officer

jwingo@chairr.org



Sendy Sanchez, MPH

Senior Director of Policy &
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