



California Healthcare Eligibility, Enrollment, and Retention System Overview

CalHEERS Overview

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CA Health Benefit Exchange

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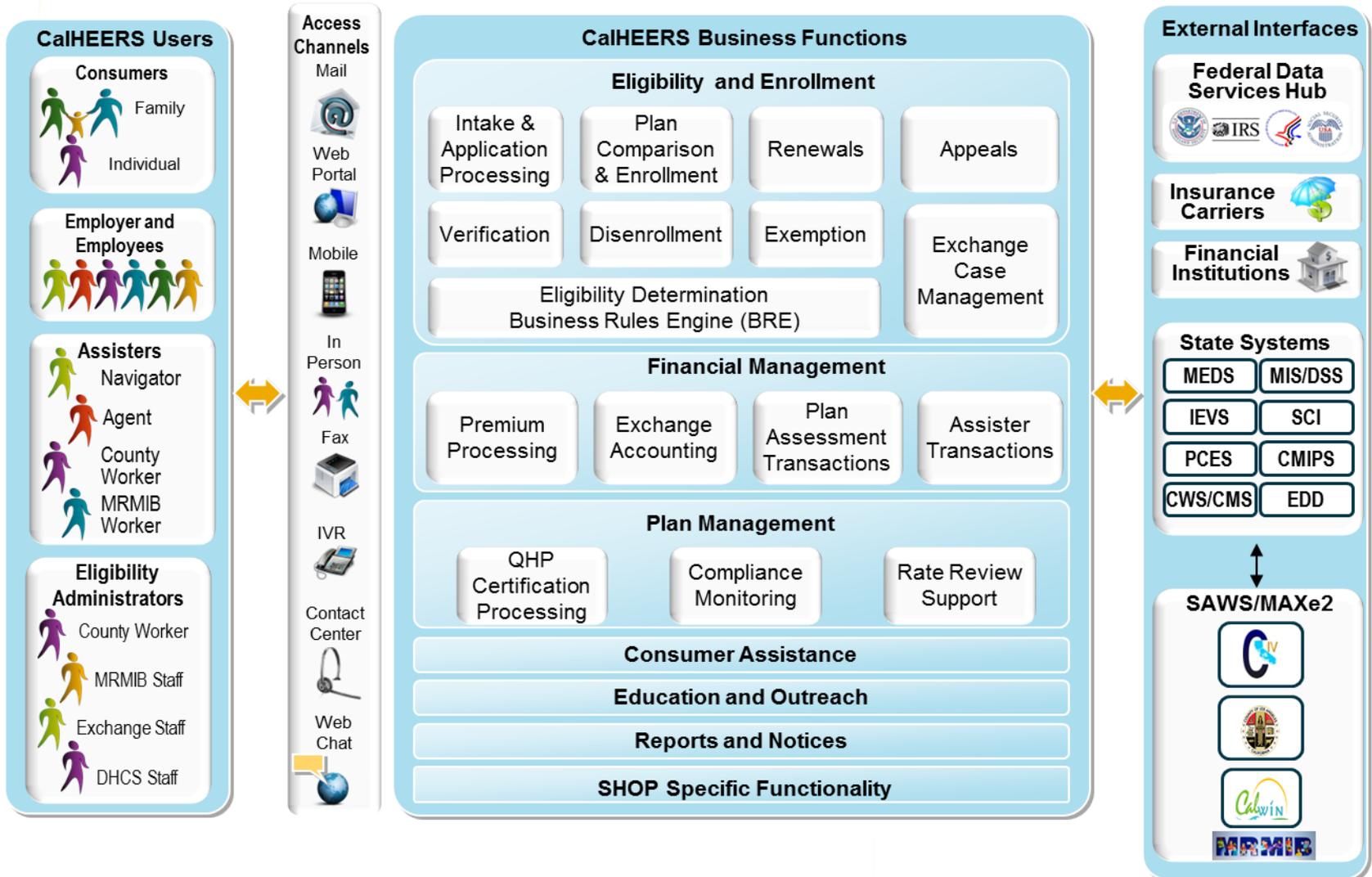
***Universal Access.
Personal Choice.***

CalHEERS Project Overview

California Healthcare Eligibility, Enrollment and Retention System Project includes:

- System Design, Development and Testing
- Training
- Implementation
- Facilities
- Operations and Maintenance
- Hosting Services and Service Desk for technical infrastructure and telecommunications

CalHEERS Functional Overview



Sample Scenario and Assumptions



- In January 2014, Mom enters the CalHEERS portal and navigates to the various links on the web pages. She enters required information (including her and her husband’s social security numbers) and a message informs her that:
 - Her husband appears to be eligible for “subsidized” coverage
 - She would be eligible for a program called Access for Infants and Mothers
 - Her step-child is now eligible for the Healthy Families Program.
- She heard on the news about health care reform but the information is overwhelming.
- She decides to call the 1-800 number to ask questions. She desires to have all the family members go to one medical office but doesn’t know if this is possible.
- She is not used to paying for her step-son’s medical care since he is on no-cost Medi-Cal. How much is this all going to cost? Is her employer going to cover any of the cost?
- She wonders if the clinic down the street can help her complete the application.

Scenario Description



Working

Working for an employer who is enrolled in the SHOP, Pregnant, Limited English Speaking (Spanish primary language)

Common child, Currently enrolled in the Healthy Families Program

Dad's step child from previous relationship, Currently enrolled in no cost Medi-Cal (due to Sneed Rules where step parent's income is not counted)

Age 66



Dad



Mom



Child 1
Daughter Age 4



Child 2
Step-Son Age 10



Grandmother

Assumptions:

- Family with income level between 200 and 250% FPL, lives in Sacramento County.
- Mom has NOT yet enrolled in health insurance offered by her employer via CalHEERS SHOP Exchange.
- Mom's employer has already uploaded her information in CalHEERS including mom's social security number.
- Child 1 (Daughter – age 4) Healthy Families case with related data (mom and dad) and content was converted from MAXe2 to CalHEERS. Lives with mom and dad.
- Child 2 (Step-son – age 10) Medi-Cal case is in CalWIN. Lives with dad and step-mom.
- Dad claims son as dependent on his tax return.
- Grandmother files separate tax return and not aided yet.

Portal Navigation and Account Registration



HELP LANGUAGE TEXT SIZE

English Spanish-español CALIFORNIA BENEFITS

Account

Username

1

Health

2

Information

Office Location Hours

Assister (Navigator, Broker/Agent)

Show All Health Plans

Carrier Portal

Information

Office Location and Hours

Latest News

When you Apply for Coverage

The California Health Benefits Exchange will determine coverage (subsidized or not) for which you may be eligible.

Get Assistance

Chat with an Assister

Call for Assistance

Find an Assister

Key Features of the Law

Families and Individuals Health care law expands the eligibility for families and individuals and makes it easier to get health coverage.... read more

Business Functions

Renewals Appeals

Exemption Case Management

Plan Assessment Transactions Assister Transactions

Rate Review Support

Business

Mom

2 Mom navigates to a page where she creates her account and enters her SSN

Data Collection



Required Information Potential Eligibility Detailed Information Anonymous Plan Shopping

Thank you. Based on your response you and/or members of your household may be eligible for benefits.

3

Required Information Potential Eligibility Detailed Information Anonymous Plan Shopping

Mom Dad

Please provide the following information for: Dad

Required Information Potential Eligibility Detailed Information Anonymous Plan Shopping

3

Required Information Potential Eligibility Detailed Information Anonymous Plan Shopping

Mom Dad

Please provide the following information for: Dad



Mom

Access Channels

- Mail
- 3 Web Portal
- Mobile

CalHEERS Business Functions

Eligibility and Enrollment

- Intake & Application Processing
- Plan Comparison & Enrollment
- Renewals
- Appeals
- Verification
- Disenrollment
- Exemption
- Case Management

Eligibility Determination Business Rules Engine (BRE)

Plan Management

- Plan Assessment Transactions
- Assister Transactions

Compliance Monitoring

- Rate Review Support

Member Assistance

Outreach and Notices

Specific Functionality

al information
 nant?, number of
 : adults/children,
 authenticates
 the information
 y Determination

Service Center Support



Mom

Plays Welcome Message

Selects 2

Welcome to CalHEERS Service Center
 To Continue this call in English Press 1
For Spanish Press 2

- Access Channels
- Mail
- Web Portal
- Mobile
- In Person
- Fax
- IVR
- Contact Center
- Web Chat

CalHEERS Business Functions			
Eligibility and Enrollment			
Intake & Application Processing	Plan Comparison & Enrollment	Renewals	Appeals
Verification	Disenrollment	Exemption	Case Management
Eligibility Determination Business Rules Engine (BRE)			
Financial Management			
Premium Processing	Exchange Accounting	Plan Assessment Transactions	Assister Transactions
Plan Management			
QHP Certification Processing	Compliance Monitoring	Rate Review Support	
Consumer Assistance			
Education and Outreach			
Reports and Notices			
SHOP Specific Functionality			

Local Assister Support



Employee & Dependents Coverage Eligibility Payments Reports Account

Coverage Options Plan Selection A Plan Selection B Estimated Costs Open Enrollment Renewals Enrollment Status Terminate Participation

Group Health Coverage: Average Premium per Employee vs Employer Defined Contribution

Select Carrier	Bronze	Silver	Gold	Platinum
Health Net	\$62/month	\$170/month	\$233/month	\$401/month
UnitedHealthOne	\$67/month	\$168/month	\$224/month	\$368/month

Access Channels Mail Web Portal

CalHEERS Business Functions

Eligibility and Enrollment

- Intake & Application Processing
- Plan Comparison & Enrollment
- Renewals
- Appeals
- Disenrollment
- Exemption
- Case Management

External Interfaces

- Federal Data Services Hub (IRS, etc.)
- Insurance Carriers
- Financial Institutions
- State Systems: MEDS, MIS/DSS, IEVS, SCI, PCES, CMIPS, CWS/CMS, EDD
- SAWS

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Bronze	\$62/month	\$67/month
Silver	\$170/month	\$168/month
Gold	\$233/month	\$224/month
Platinum	\$401/month	\$368/month

2 Plans Found

COMPARE BENEFITS EMAIL QUOTES PRINT Sort by DEDUCTIBLE PRICE

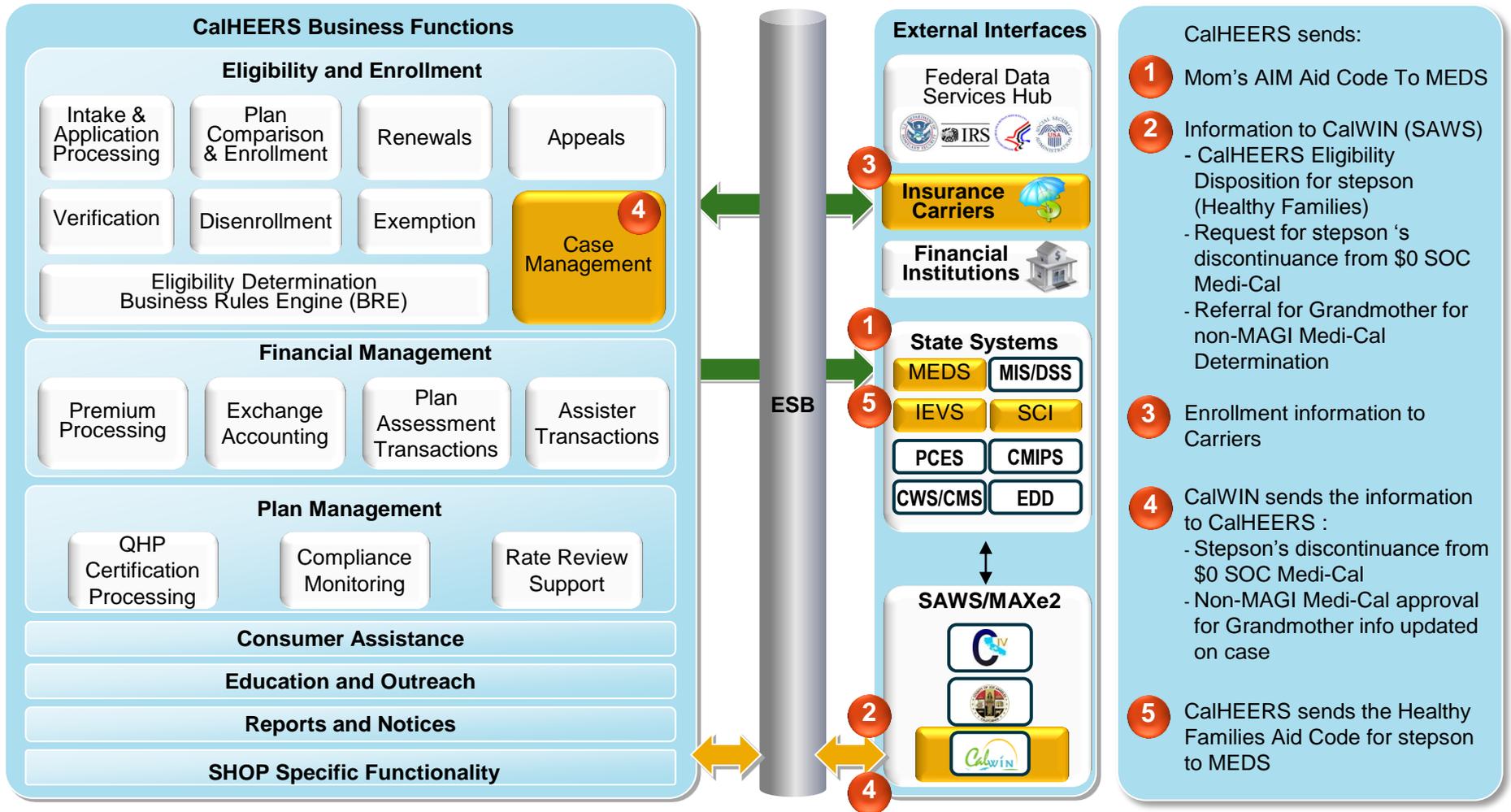
Avg Premium per Employee	Compass \$10000 Single
\$660.00 per month	Health Net
Employer Contribution: \$100.00 per employee	DEDUCTIBLE: \$10000
Total Cost of Contributions: \$3,200.00 per month	COINSURANCE: 20.0%
Affordable for All Employees	DOCTOR VISITS: \$50 first 4 visits, then 20% after ded. Free Virtwell visits (see brochure)
	OTHER BENEFITS: Emergency Room Visits
	NCOA Quality Rating: ★★★★★ A.M. Best Financial Rating: B++ Provider Directory

Avg Premium per Employee	Saver 80 \$10,000 Deductible
\$500.00 per month	UnitedHealthOne
Employer Contribution: \$100.00 per employee	DEDUCTIBLE: \$10000
	COINSURANCE: 20.0%
	DOCTOR VISITS: \$50 first 4 visits, then 20% after
	OTHER BENEFITS: Emergency Room Visits



Assister

Interfaces



Scenario Outcomes



Enrolled in Subsidized Coverage

Enrolled in Employer Plan and Gets AIM (co-pay/deductible)

Enrolled in Healthy Families

Enrolled in Healthy Families

Enrolled in Managed Care non-MAGI Medicare



Dad



Mom



Child 1
Daughter - Age 4



Child 2
Step-Son - Age 10

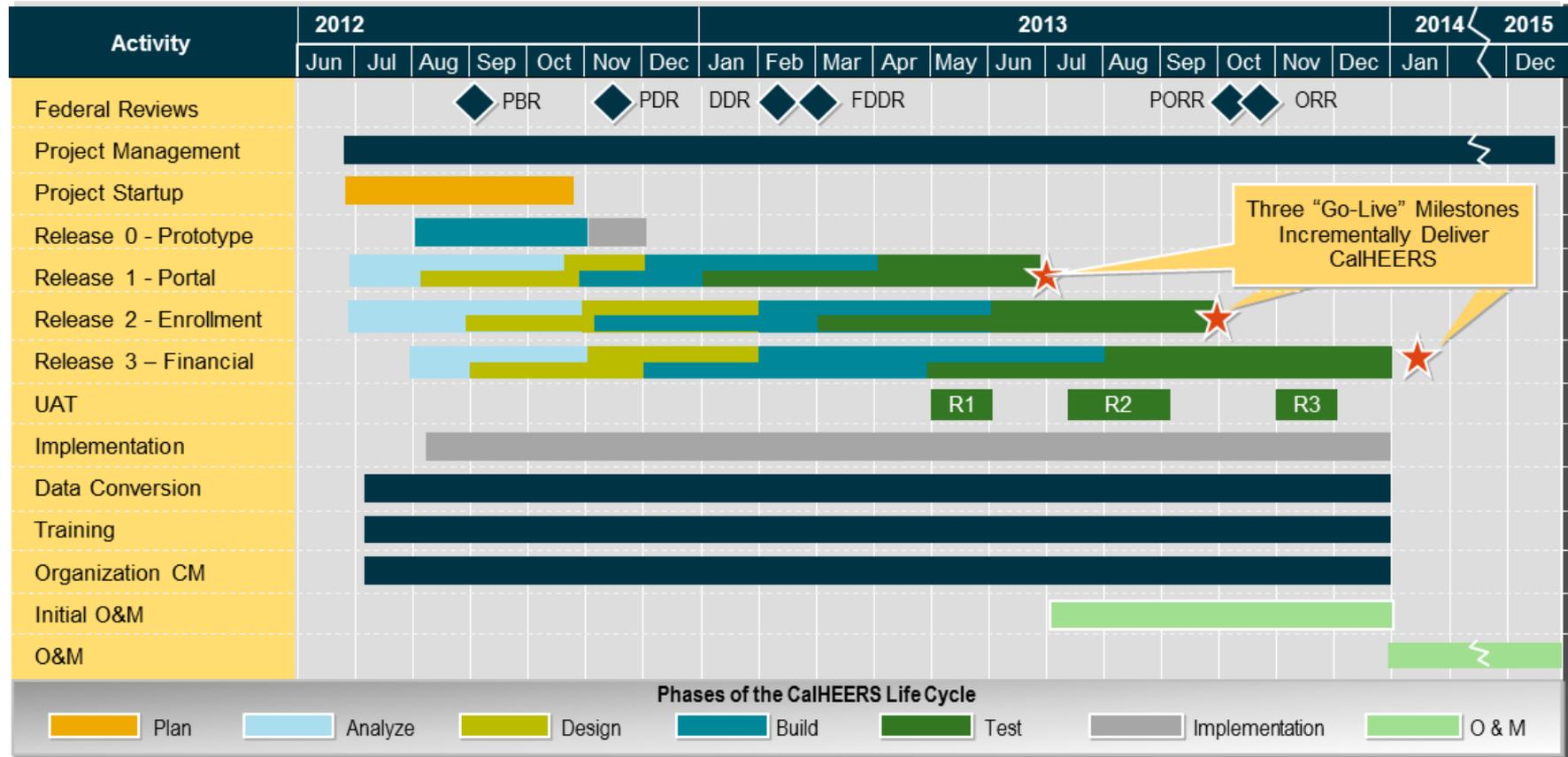


Grandmother

System Development Releases

Functional Releases	Key Functions	Function Description
Release 1 July 2013	Portal	<ul style="list-style-type: none"> ▪ Shop and Compare Tools ▪ Plan Offerings ▪ Assister Registration ▪ SHOP Employer Registration and Setup ▪ Web Portal Online Help
Release 2 Sept 2013	Eligibility and Enrollment	<ul style="list-style-type: none"> ▪ Eligibility and Enrollment (Individual & SHOP) ▪ Notices ▪ Premium Payment Processing ▪ Plan and Benefits Assistance
Release 3 Jan 2014	Financial Management	<ul style="list-style-type: none"> ▪ Financial Management ▪ Plan Management ▪ Reporting ▪ Education and Outreach Reports

CalHEERS System Development Schedule



CalHEERS 9005.1