



### Step-By-Step Renewal Guide

1. Update consumer information in the application.
  - a. The renewal journey will prompt enrollers and consumers at the very beginning of the application to pick a path in the application:
    - i. **Get Started:** To walk through the application and report changes for the consumer's upcoming 2021 benefit year
    - ii. **No Changes to Report:** Allows the enroller or consumer to bypass the pages of the application if there are no changes between the information for 2020 and 2021.
  - b. Ensure consumers have provided their consent for Covered California to electronically verify their information. Review the [Consent for Verification Quick Guide](#) for more information on helping consumers.
  - c. Ensure to update consumer contact and demographic information.
  - d. Changes made to the 2020 coverage year will be carried over on the 2021 renewal summary screen if made by renewal due date found on the Renewal Notice (CaINOD12) – see below.
2. **Consumer Renewal Journey**
  - a. Health Plan renewal notice sent to consumer at the beginning of October 2020. 2021 premium amount provided, no Advanced Premium Tax Credit (APTC) amount provided.
  - b. [Renewal Notice](#) (CaINOD12) sent to consumers start the clock on automatic renewal (30 days from date of notice) – first batch mailed October 8, 2020.
  - c. Renewal Notice mailed to consumers in an **enrolled** or **pending** status.
  - d. Do nothing and consumers will automatically re-enroll into their same plan, if same plan is available by the date listed on Renewal Notice.
  - e. Shop & Compare – see #3 below.
  - f. Covered California Eligibility and Welcome Notice (CaINOD01) – new 2020 APTC amount provided.
  - g. Invoice from Health Plan.
  - h. Pay invoice (binder payment).
3. **Shop & Compare**
  - a. Review the [2021 Covered California Standard Benefit Design](#).
  - b. Review the 2021 changes to the standard benefit designs.
  - c. Shop & Compare plans
  - d. 2021 plan rates are available on [www.CoveredCA.com](http://www.CoveredCA.com).
4. **Complete renewal by December 15, 2020 for coverage that is effective January 1, 2021**
  - a. Consumers can change plans throughout the 2021 Sign-up process – November 1, 2020 – January 31, 2021.
  - b. Most changes to cases in “pending” status will cancel the application.
  - c. Consumers who do not wish to renew **and** who have not terminated coverage by October 15, 2020 must contact Covered California to opt-out of 2021 Renewal.



**Key Information to Lookout for in Renewal Notices:**

**Renewal Notice from Health Plan: Sent at the end of September 2020**

**Includes the following information:**

- 2020 APTC amount – 2021 gross and net premium amount
- 2020 gross premium amount prior to 2021 Advanced Premium Tax Credit applied
- Reason for premium change
- Benefit change explanation (plan discontinuance)
- Referral to Covered California to report any changes

**Renewal Notice from Covered California (CalNOD12): First Batch Sent October 8, 2020**

**Includes the following information:**

- Covered California Case ID Number
- 2020 Plan Selection
- 2020 attested income
- Refers consumer to health plan renewal letter for 2020 premium
- Instructions to complete the renewal
- Date by which coverage will be passively renewed if no action is taken

**Covered California Eligibility/Welcome Notice (CalNOD01): Receive October – December, 2020**

**Includes the following information:**

- Case number
- Final 2020 Advanced Premium Tax Credit calculation amount
- Eligibility determination outcome for each member

**Health Plan Invoice: Receive December 15, 2020 – January 1, 2021**

**Includes the following information:**

- Final 2021 Advanced Premium Tax Credit amount
- 2021 net premium
- Payment due date – 4 business days prior to the end of the month

**Medi-Cal Reminders:**

- Modified Adjusted Gross Income (MAGI) Medi-Cal Renewals (“Redeterminations”) are performed every 12 months following the initial eligibility determination for a Medi-Cal case
- Households with MAGI Medi-Cal members should seek assistance from their local county social services office to update their application information
- Certified Enrollers may not make changes to household applications with Medi-Cal members
- The local county social services office sends consumer notices when it is their time to renew their eligibility in Medi-Cal