

How do I report a change?

Welcome to Covered California!

At some point you may need to update the information on your application for coverage. For example, your address may change, you might need to add a new household member, or report a change to your income.

Reporting a change to your application information is quick and simple, and this video will guide you through it. So let's get started!

Before you make any changes, it's important that you understand your current eligibility determination, so you can see what impact your change might have, if any.

To check it, click Eligibility on the application progress track.

It's possible that the results of your eligibility determination may change, including a change to your tax credit. It's important that you understand the results of your new eligibility determination when you report a change so you can decide if your current plan is the right one for you.

Now that you understand your current eligibility, let's go back to the homepage by clicking on the Covered California logo.

The Report A Change Summary page displays. To report a change to your application, click the Edit button next to the section you want to change.

For this example we will report a change in Household Income.

The Income Summary page displays.

Click the Edit button next to the Income Type you want to update.

For this example we will make a change to Employment Income.

On the Employment Income page you can edit or delete income information you entered before, or you can click on the Add Income button to enter another income record for the same job but at a different rate, or for a different income source.

Here's an important note about income, income is not prorated. If you have a change in income mid-month, you must capture the transition month's income.

This is completed by:

- Adding an end-date to the existing income record reflecting the last day of the last full month paid.
 - Adding income records with first and last date paid dates for the transition month
- And adding a new record reflecting the ongoing monthly income.

Let's say that on August 10th you received a raise and need to report your change in employment income. To correctly reflect this mid-month change in employment income you will document the following:

1. Add July 31st as the Last Date Paid for the existing income record.
 2. Add two new income records reflecting a mid-month change in employment income.
 - a. The first income record will cover August first through the ninth.
 - b. The second record will cover August tenth through the 30th.
 3. The last income record will reflect the new on-going income amount.
- So let's see what that looks like. Start by adding the end-date for the original income record.

On the Add Employment Income page, add the last date paid. In this example, you received your raise August 10th, so you will enter a Last Date Paid of July 31st, the last day of the last full month paid.

Then click OK.

The Last Date Paid now displays.

Next, you'll add two new income records reflecting the transition month's change in employment income.

The first income record will reflect the original employment income stopping mid-month. August first through the ninth.

The second income record will reflect the new employment income that started mid-month. August tenth through the 30th.

The two income records display.

Finally, you will add a new record reflecting your ongoing monthly income.

Add your employment income details and leave the Last Date Paid field empty. An empty Last Date Paid field indicates the employment income is ongoing.

Click on the OK button when finished.

The Employment Income page will display your updated and new entries. Verify that the information shown is correct. Click on the Income Summary left navigation button to see an overview of all income types entered, and your Total projected Annual Household Income amount. Once you've validated your information click Return To Summary.

The Report a Change Summary page displays. Your new Employment Income displays under Household Income.

You can make additional changes such as adding someone new to your household and application by clicking Add Household Member.

To continue with your changes click Continue.

The Application Signature for Reported Changes page displays.

During the Special Enrollment period, the Special Enrollment section displays. Select a qualifying life event and enter a life event date.

If you do not have a qualifying life event, select None of the Above and normal rules for reporting a change will apply. For this scenario we will select None of the Above.

The life event date cannot be more than 60 days in the past or future to comply with rules for reporting life events to Covered California.

Review your changes in the Your Changes section.

Select a Reason for changing your income from the dropdown list. For this example we will select Increase in Earnings.

Tell us when this change takes effect by entering the Event Date field.

To make your changes, you must agree to the statement - which acknowledges your understanding that you must report any changes to the information on your application.

Just click on the check box next to the statement.

Under the Review and Sign section, you must also indicate that you have provided true answers to all the questions on this form to the best of your knowledge, and that you understand there may be penalties for perjury.

Click on the Review and Sign checkbox as well.

Now sign your application by typing in your full name in the Electronic Signature box.
Then enter your PIN in the next field.

Click the Submit button to submit your changes and re-determine your eligibility for premium assistance.

Now that you've submitted your changes to your application, you'll see the Eligibility Results page again. It displays the programs you now qualify for, taking into account the changes you just made.

Review your eligibility results carefully to assess how your changes may have impacted your coverage.

To look at your options and enroll in a health insurance plan, click the Continue Health Plan Update button.

You can also take another look at your submitted application by clicking the View Submitted Application button.

For this example we will click the Continue Health Plan Update button.

And that's it! You can see how quick and easy it is to report a change to your application.
For more information, contact Covered California.