

Comments Incorporated

Comment Number	Comment Provider	Page Number	Comment	DHCS Response
1	J Preece, CICALAC	5	Under "are you lawfully present in the US" it refers to page 40 for a list, all OK. It is confusing that the next instruction is "write the document information here". See next comment re moving those fields under, tell us about your document.	DHCS and Covered CA agree this a good suggestion. Adding message to clarify that document information is written on this page and the next. No room to move this with chart on next page.
2	J Preece, CICALAC	5, 6	On page 6 there's a heading "tell us about your immigration document", but the app already asks for info off the document on Page 5. Suggestion: Move the Name on doc, county of issuance and dates fields from Page 5 under the "tell us about you doc" heading. Same for Person 2, etc.	DHCS and Covered CA agree this is a good suggestion. Adding message to clarify that document information is written on this page and the next. No room to move this with chart on next page.
3	J Preece, CICALAC	7	Suggestion: Provide information explaining why the app asks if people had a medical expense in the last 3 months that they need help paying for. This was a common question, often CECs didn't know how to explain why this was asked. Same with do you take care of children, are you a student, were you in foster care, etc. Maybe put info at the top of this section explaining that the info helps determine eligibility for other coverage programs.	DHCS and Covered CA agree this is a good suggestion. Will add note to header to provide clarifying information about why these questions are asked.
4	BM, CPCA	1	Under the Get Help with this Application section, and throughout the application, please be consistent across bullet points when referencing county social service offices and always include a link to where you can find the full list of county offices. Additionally, it takes some steps to get from the CoveredCA.com link to the county offices list. With this in mind, we would encourage that this direct link be provided http://www.dhcs.ca.gov/services/medical/Pages/CountyOffices.aspx . Lastly, considering that someone may be using this paper application because they do not have access to the internet or have low internet literacy, we would encourage you to simply include as an attachment the list of county social service offices	DHCS and Covered CA will explore options for making the county listing easier to find on Covered CA's website. Due to the length of the document and because it is subject to change, will not be including the full list of Social Services offices as an attachment. Will ensure county social services references are consistent.
5	BM, CPCA	2	To add consistency, replace "do you want us to" with "would you like us to" for two questions just above "how would you like to get information"	DHCS and Covered CA agree with this suggestion. Discussed with the Center for Health Literacy and determined the reverse is more reader friendly. All questions will now use "how do you want" for consistency.
6	BM, CPCA	5	After the phrase to 'to see if you are lawfully present,' I would expand the next phrase to say 'go to attachment E...for a list of immigration statuses that may qualify you for health insurance'	DHCS and Covered CA agree with the suggestion. Will include additional clarifying information as requested.
7	BM, CPCA	FAQ	Add a QA on where to go to get immediate care. The question could read, 'where can I go if I need immediate care?' The answer could be similar to the language used on http://www.coveredca.com/faqs/Medi-Cal/#102-1 . We would also encourage this link [http://californiahealthplus.com/index.cfm/find-my-health-center/] be provided as it is a more complete list of all community clinics and health centers	DHCS and Covered CA agree with this suggestion. A FAQ will be added to explain what to do if you need immediate assistance.
8	BM, CPCA	37	We would strongly encourage that family dental plan and health insurance plan be separated into two sections. The sequencing of these sections matters and we strongly believe health insurance plan must appear first.	Thank you for the suggestion. Will revise this section to have health insurance first and dental second.
9	CDSS CW	31	Do you need more information about other programs?-First paragraph, last sentence-Suggest adding the word citizen so that it reads, "Applying for your eligible citizen child won't affect your immigration status or chances of becoming a permanent resident or citizen." The reason is so that it is clear that applying for a <u>citizen</u> child does not make them a "public charge" whereas applying for another "eligible child" in CalWORKs who is not yet a citizen, <u>may</u> in some cases, institute a public charge situation. CalWORKs also serves recent entrants who are not yet citizens. It is best to be clear.	DHCS and Covered CA agree with this suggestion and will make the change.

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10	Advocates	24	The Family Relationships Chart: There is no reason to distinguish "adopted son or daughter" as separate from "son or daughter." Unless there is a clear policy reason to distinguish the two in this specific section of the application, eliminate the "adopted" option, as it implies an othering of adopted family members.	DHCS and Covered Ca agree with this suggestion and will remove "adopted son or daughter" from the list.
11	BM, CPCA	10	Similar to the disability question, we recommend a reference, example or FAQ #, be provided that explains home and community based services	DHCS and Covered CA agree and will add a FAQ and reference in this question.
12	BM, CPCA	38	With regards to Covered CA health plan selection, there is significant resources that will need to be referenced and, ideally, provided in print alongside with the application to guarantee that consumers can make informed choices. FAQ Q7 is the only place where any explanation on the tiers and or how to get info on the specific plans is provided and we do not believe this is sufficient. FAQ Q7 is not even listed as a reference on this page.	DHCS and Covered CA agree and FAQ 7 will be referenced in this attachment.
13	BM, CPCA	41	Attachment F, I am not sure the solution here, but there must be some explanation that goes along with the chart that explains what period it is good for and where to go to find the updated/new FPL chart.	DHCS and Covered CA agree with this suggestion and will add a statement about Medi-Cal income limits increasing in 2015.
14	BM, CPCA	45	Q18 remove the sentence on applying to MediCal all year round as it is out of place. Consider adding a separate question on when you are able to use your new MediCal coverage.	DHCS and Covered CA agree. The sentence will be removed and a separate question will be added on when you are able to use Medi-Cal coverage.
15	CDSS CW	1	Things to know-The third bullet tells the applicant that they will need their tax information. At first I was concerned about those with little or no income who do not file taxes. The fourth arrow below the bullets seems to cover that but it is so buried below the bullet that I am concerned the applicant will not continue reading beyond that point. They may decide that since they do not file taxes and have no tax information that they cannot apply and stop reading. I would suggest combining the information in the arrow with the bullet.	DHCS and Covered CA agree and will combine this information.
16	CDSS CW	3	Last paragraph, last sentence-Suggest underlining or bolding words in two places so that it reads, "You <u>do not</u> need to provide the immigration status or Social Security number (SSN) for those in your family <u>who are not</u> applying for health insurance."	DHCS and Covered CA agree and will make these edits.
17	Advocates	27	In the sixth bullet point, in the the first sentence substitute "or" with "and" so it reads "CC and MC" and in the second sentence, "for my disability" should follow "reasonable accommodations."	DHCS and Covered CA agree and will make this edit.
18	BM, CPCA	43	This response is an over simplification. This answer must be revised to discuss share of cost, women on pregnancy-only MediCal, and any other groups that may be on a MediCal program but eligible for Covered CA	Added language regarding SOC Medi-Cal and will review to see if more language may be added during a future revision.
19	BM, CPCA	32	Our peers at the California Consortium of Urban Indian Health Centers have shared that they are pleased with Attachment A	Thanks
20	BM, CPCA	34	Our peers at the California Consortium of Urban Indian Health Centers have shared that they are pleased that "Attachment B" has been revised and that "Indian Health Services" was removed from its list of Insurance types	Thanks
21	Advocates	Cover	Appreciate that insurance for pregnant women is added, but it must say "free or low cost" as does the Medi-Cal line above.	DHCS and Covered CA agree and will make this edit.
22	Advocates	Cover	Instead of "use this application to see what insurance choices they qualify for" we suggest: "use this application to apply for affordable health care coverage, including:"	DHCS and Covered CA agree and will make this edit.
23	BM, CPCA	7	under step 2, the placement of the 'would you like to choose a plan question, is confusing and we suggest it is removed. We risk persons getting confused and skipping key sections of the application by placing instructions to go to pg 37 here.	DHCS and Covered CA agree with your suggestion and will remove the question.

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24	CDSS CW	Att B	Questions about the person, has this person been offered affordable full-coverage health insurance for January 2015? Why is this dated? Is this app going to change annually?	Yes that is the expectation
25	CDSS CW	Att B	Same Section.-What Types?-What is State high-risk pools?	DHCS and Covered CA reviewed and will provide a definition for state high risk pools.
26	Advocates	Cover and last page	We appreciate that the tagline for the availability of other formats is on the first page of the application. We would like to see taglines in bold and in a larger font. We reiterate our previous request to include alternate formats as examples, such as Braille and computer disc The tagline (e.g., "If you need this application in other formats such as large print, Braille or CD, call 1-800-300-1506 or the numbers below.") needs to be incorporated in the final page, which is actually in a font that at least some visually impaired individuals could read, but gives no indication that alternate formats are available. The tagline may also help anyone who needs assistance in another language AND who needs another format, but does not know that such a thing is available.	The language on the front cover will be bolded and made larger. And we will add the language to the back cover. Regarding the other formats, these are currently handled on a case by case basis.
27	Advocates	1	Change 4th bullet to: "Information about health insurance that you or any family member is offered through an employer"	DHCS and Covered CA agree and will make this edit.
28	Advocates	1	In 2 nd arrow please add. "Your information will not be used for immigration purposes." between the current 2 sentences.	DHCS and Covered CA agree and will make this edit.
29	Advocates	1	Move "Get Help With This Application" section up above "Apply faster online" and encourage applicants to get assistance with enrollment. Delete "apply faster online." Identity proofing, loss of log-in information, tax status, system glitches, etc. make it quite a challenge and time consuming to help after they have tried to do it themselves. We want people to be encouraged to get help in-person or over the phone, rather than encourage them to apply by themselves online where they may have to confront hurdles that this population who is inclined to apply via mail may need to avoid.	DHCS and Covered CA agree with this suggestion and will reorganize this section.
30	Advocates	1	In last arrow, change "an invoice" to "a bill."	DHCS and Covered CA agree and will make this edit.
31	Advocates	2	In the second gray box, the end of the first sentence should say, "when the baby was born" instead of "at the time of delivery."	Thank you for the suggestion. We have reviewed and are unable to make this change.
32	Advocates	2, 6, 8, 9, 11, 13, 14, 16, 18, 19, 21, 23, 24, 30, 32, 34-37	It is difficult to read text in the grey boxes.	DHCS and Covered CA agree and will lighten the shading in the grey boxes.
33	Advocates	5	We do not at all understand the question, "Do you expect to be required to file taxes for the year you want health insurance?" You are already asking if they are going to file taxes.	This is a required question and is different from the "going to" question.
34	Advocates	5	Immigration information: please clarify why asking we need to ask about military service and honorable discharge. Are these categories of people exempt from the 5 year bar?	The military service is to review for other possible benefits as required by AB 258. The honorable discharge is for those exempt from the 5 year bar.
35	Advocates	5	Add "A-number or USCIS number" in parentheses after Alien registration number.	DHCS and Covered CA agree and will make this change.
36	Advocates	6	Revised title of A# field to "USCIS Number or Alien Registration Number"	DHCS and Covered CAS agree and will make this edit
37	Advocates	6	Condense this page substantially. It's too many fields for someone to read through as only one of these boxes apply. Applicant should only be asked to provide A#, or Passport Number, or I-94 number, or Visa number and then ask them to check off a box from a complete list of documents with just one check box.	Thank you for your suggestion. We have reorganized based on these suggestions and field testing results and have put most commonly provided documents at the top and have clarified that only one document is needed.
38	Advocates	6	If this page is left as is, please make very clear that applicant should only check ONE the of document fields.	DHCS and Covered CA agree and will make this edit.
39	Advocates	6	Move the field for LPR to the top of the list as the first category as that will be the most common status.	DHCS and Covered Ca agree and will make this edit.
40	Advocates	6	Please clarify what is the difference under LPR field btw A# vs. Card number? Recommend asking only for A#	DHCS and Covered Ca agree and will make this edit.

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41	Advocates	6	What is a SEVIS ID? Please spell out and add text to help identify this on a document.	DHCS and Covered Ca agree and will make this edit.
42	Advocates	7	Delete line "If you would like to choose a health insurance plan now, check here and fill out Attachment D on pages 37 and 38" in favor of letting the applicant get to Attachment D, when it may be clearer whether person will be Medi-Cal or Covered CA, whether they have Other Health Coverage, are pregnant, etc. The need for a plan may be mitigated. Current placement is confusing and out of place.	DHCS and Covered CA agree with this suggestion and will delete this question.
43	Advocates	8	Suggested rewording of self-employment income: "Using your Federal Schedule C and/or most recent business profit and loss statements, what do you estimate your average NET monthly business income will be this year? Net Self Employment (business) income is your gross receipts LESS your allowable cost of goods sold and business expenses. This is your NET Self Employment Income. Please attach a copy of the Schedule C or profit and Loss statement supporting your NET income estimates."	DHCS and Covered CA have reviewed and added some explanatory language in the question and in Attachment E.
44	Advocates	8	Please remove the reference to are you self employed and remove from Page 40 (a list of business expenses) - it is incorrect since they cannot "deduct these items from their gross income". This explains a lot of misinformation that clients are getting. Add: "See Instructions for Schedule C at IRS.gov" to that section of the page instead.	DHCS and Covered CA have added the reference to schedule C in Attachment E and removed the self-employment reference.
45	Advocates	8	For Income Changes section, suggest the following: "Considering all income sources above, does your income change from month to month? If so, you can estimate now and update your records if your estimated income changes. What do you estimate your total household income to be this year (2014)? What do you estimate your total household income to be next year (2015)? Do you have deductions (adjustments to your gross income)?"	Thank you for the suggestion. DHCS and Covered CA have revised the other income section based on feedback and field testing results.
46	Advocates	8	We have spoken with UC Berkeley Labor Center and we agree that you should remove the sentence that says, "Do not include self-employment expenses." There are some self-employment "deductions" that should be included. The blanket sentence is misleading as currently drafted. Rather, if you add on page 41 in the deductions section of Attachment E a bit more clarity (see our comments to page 41, Attachment E below), should be fine to delete this sentence on page 8. If you don't accept our suggestion to Attachment E on page 41, then you need to add detail to this sentence to make very clear the specific self-employment deductions that should be included here.	DHCS and Covered CA agree and have removed this sentence.
47	Advocates	12	Appreciate the response to our issues raised during the review of wireframes, to include CA specific race (e.g., Hmong) and ethnicity categories (e.g., Guatemalan and Salvadoran) .	Thanks
48	Advocates	7 & 12 & 17 & 22	Ethnicity question should be asked before the race question, as is recommended by OMB. It's really just a formatting issue (i.e., switch the two boxes - smaller box should be positioned on the left side of the page).	DHCS and Covered CA agree and will make this edit.
49	Advocates	8	Profit and loss (in the first gray box on page 8) should be explained. For example, a profit is the business money left after expenses paid, and a loss is the amount of money the business lost.	DHCS and Covered CA agree and will make this edit.
50	Advocates	26	In the Privacy Statement, you reference the program "CovCA" but you don't reference Medi-Cal - not everyone will know what "DHCS" is - so would add "Medi-Cal" in the text. For example: "...for health insurance through Covered California or for benefits, such as Medi-Cal, through the Department of Health Care Services (DHCS)." Also, when you give contact information for DHCS add Medi-Cal before DHCS: "Medi-Cal/ the DHCS." In later parts (i.e., your rights and responsibilities), the reference is no longer to DHCS, but to Medi-Cal - so putting that up front is important.	DHCS privacy officer has reviewed and this will be considered for a future revision.
51	Advocates	26	Also in the privacy statement please increase readability with some word changes: "give" instead of "provide" and "submit" and "need" instead of "require."	DHCS privacy officer has reviewed and this will be considered for a future revision.
52	Advocates	26	The pre-recorded message at the CovCA privacy hotline is only in English and does not have any information about how to contact the Privacy Officer in any other language or mode except TTY.	Thank you. Covered CA will follow up with their Privacy Officer.

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53	Advocates	26	Kudos, the phone number for DHCS privacy hotline does have Spanish translation in the first part of the recording when referring to contact for CovCA. However, if you continue on the DHCS line for information about privacy rights by pressing #1 and then press #1 a second time, the recording is only in English. The recording asks the person to remain on the line and asks them to hold while their call is transferred, but no information in any other language to give non-English speakers the information that their call will be transferred, etc..	DHCS has forwarded this to the Privacy Officer for review.
54	Advocates	26	Plans should not be getting all of the information as part of the application process – should delete that or narrow it – they will only be getting information that is limited to enrollment – need to be clear about this in the language. For example, "We will share your information with other state, federal and local agencies, contractors, health plans, and programs only to enroll you in a plan or a program... We will not share information from your application that is not related to your enrollment with a health plan."	DHCS and Covered CA will discuss this with the Privacy Officers.
55	Advocates	26	In the second bullet point under "Privacy statement," "different" should be used instead of "alternative."	DHCS has forwarded this to the Privacy Officer for review.
56	Advocates	28	Under second bullet of "Your right to appeal" - the voice mail answer for the telephone number (1-855-795-0634) is for state hearing support section for CovCA and the ACA - it says nothing about Medi-Cal, even though in the bullet, this is the number provided for Medi-Cal appeals. When we called the number and spoke to a live person after the recording, she indicated they could take appeals for ACA Medi-Cal, but a consumer won't know when it says "ACA" that this is a place to file an appeal for Medi-Cal.	This is the correct number to call for appeals for applications for health subsidy programs.
57	Advocates	29	This page asks you to fill it out if you are an individual certified by Covered California, but does not list "Certified Application Counselors." If this category continues to be distinct, there will need to be a separate line for these types of assisters.	Covered Ca reviewed, and this is not required. This group falls under counselors and not a separate group.
58	Advocates	30	Appreciate addition to "change in your life" to include domestic partnership.	DHCS and Covered Ca agree and will make this edit.
59	Advocates	30	Missing in "change in your life" to include loss of a dependent, child past 26 years, divorce, etc.	DHCS and Covered Ca agree and will make this edit.
60	Advocates	31	In the first paragraph instead of "local Health and Human Services Agency" say "local social services office" as you do elsewhere.	DHCS and Covered Ca agree and will make this edit.
61	Advocates	32	Attachment A should lead with the second paragraph, that tells the additional benefits of applying if they are American Indian or Alaska Natives.	DHCS and Covered Ca has revised this language to make benefits more prominent.
62	Advocates	34	Attachment B: In general is too long and unnecessary. Note that the federal application includes 1/3 page of questions about family coverage in the body of the application. See OMB No. 0938-1191. We would like to see wholesale the questions asked similar to the federal application - much more easy to understand.	Covered CA has revised attachment B to provide language that is clear and concise.
63	Advocates	34	If you continue to use Attachment B as drafted, for the question "has this person been offered affordable full coverage health insurance for January 2015?" How is a person to know what this means? Where is the definition? In the text above, you try to explain "minimum essential coverage," but that is not the same thing. You also use language if you have health insurance coverage now, but then this question asks about January 2015 - very confusing. This needs significant work.	Covered CA has revised attachment B to provide language that is clear and concise.
64	Advocates	35	Wording - just unclear antecedent. "... available only to the employee that meets the minimum value standard. "The EMPLOYEE does not meet that standard. The LOWEST COST PLAN AVAILABLE THAT MEETS THE MINIMUM VALUE STANDARD is the way it should be written. Same as on bottom p. 36	Covered CA has revised attachment B to provide language that is clear and concise.
65	Advocates	35	The second half of Attachment B is confusing - why are you double asking the COBRA question? COBRA coverage is not through an employer, per se. Why ask it a second time? This should be much more simple, as evidence in the federal application (Appendix A). In there, no repeat of COBRA or TriCare references, simply asks about job-based employer insurance.	DHCS and Covered CA agree and will make this change

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66	Advocates	35	We reiterate our concern that Attachment B: section on employer health insurance is not required for Medi-Cal recipients. Information about offers of employer coverage is relevant only for the premium tax credit and employer penalties, not for Medi-Cal eligibility. The draft application does not clearly make the distinction. Having to take the "Employer Coverage Form" (Appendix C) to the employer and collect all of that information could be a major barrier to completing the application and enrollment process for Medi-Cal applicants. It is therefore very important to be clear that: (1) such information is required only of applicants who may actually be eligible for employer coverage, as the federal forms do make clear (both short and long); and (2) applicants who are likely eligible for Medi-Cal do not need to collect or provide information about employer coverage, whether it is offered or not.	Attachment C states that if you think you are eligible for Medi-Cal, you do not need to fill out this form.
67	Advocates	36	Attachment C: Employer Insurance Form - Need reassuring language that says something like: "if your employer does not complete this form, there are other ways to provide proof of insurance." Should also indicate this form is only needed for those who are applying for CovCA benefits (to determine minimum essential coverage). Non-applicants should not be required to provide information about their existing coverage since that can be asked by the IRS for individual mandate purposes. And, as reiterated above, Medi-Cal eligible folks should not have to get this form filled out.	Attachment C states that if you think you are eligible for Medi-Cal, you do not need to fill out this form.
68	Advocates	37	Attachment D: We should not be blending optional family dental in the same attachment as the QHP enrollment form. They should be separate attachments. If you insist on the same attachment, definitely do not lead with the family dental plan - this is additional coverage for families to choose and pay for separately. Applicants should get the information about the QHP plan that they are entitled to under the ACA first, and only after that is explained, should you introduce the new, additional coverage. We suggest some significant edits to this page that we previously forwarded to CovCA (Katie R.) and included as an attachment herein.	Covered Ca has revised this attachment so it is less confusing and has reorganized the format.
69	Advocates	38	Attachment D: It says at the top of page 38 that this is "Choose your Medi-Cal or Covered California health insurance plan" but all the options are for Covered California plans only. If the intention is for people to put down the name of their Medi-Cal plan (and just skip the sections that identify the tiers, metal level, and plan type), then the directions need to be much more clear about that. It's hard to tell from the form that you could pick a Medi-Cal plan and just skip the other questions. Also, there is no direction that alerts the user to where they can find their plan choices - where do they go to find the names of the Medi-Cal options or the CovCA options. Will there be a hard copy booklet available with the application with a list of plan choices for both Medi-Cal and CovCA?	Attachment D has been revised for clarity and mentions where to go when there are questions about Medi-Cal plans.
70	Advocates	38	Attachment D: For the CovCA plan choice, there is explanation for people to understand where to find the information that indicates a metal tier, the metal number or the plan type (the information at the bottom of the page that explains the plan type is hard to find and is a simple explanation of the acronym, but not really explaining the significance of the type of plan - information about being a locked network, etc.	DHCS and Covered Ca agree with this suggestion and have made this page.
71	Advocates	37 - 38	Family dental plan text - first time we are seeing this. Needs a redraft to be less confusing and clear to families. Edits in a separate word document.	DHCS and Covered CA agree and have revised attachment D so it is less confusing.
72	Advocates	37-38	"Choose your Covered CA dental plan and your health insurance plan." There is no Medi-Cal family dental plan. This is a good example of why you cannot lump together Medi-Cal and CovCA plan choice. As drafted ,this is not a good way to introduce choosing Medi-Cal plans. These two pages must be redone for Medi-Cal!! They are supposed to think they qualify for Medi-Cal on the basis of a federal poverty chart on page 41? We need more information. People will think they need to choose a dental plan, and there are only 2 counties in the state in which that's true for Denti-Cal. Are packets still going to be sent? Otherwise, choice of doctor, etc. must also take place here.	DHCS and Covered CA agree and have revised attachment D so it is less confusing.
73	Advocates	38	In the plan choice, add some language that makes clear families are not obligated to all choose the same plan and direct them to external information about member level benefits.	DHCS and Covered CA agree and have revised attachment D so it is less confusing.

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74	Advocates	41	Attachment E: in the section on this page dealing with deductions, you need to be more clear about self-employed expenses. Should revise to state, "Certain self-employed deductions. The kinds of information that should be deducted are: the deductible part of self-employment tax, the health insurance deduction, a simplified employee pension (SEP), a SIMPLE IRA or 401(k) plan, or a Qualified Plan."	DHCS and Covered CA agree and have made edits for clarity.
75	Advocates	41	Attachment F: In the federal poverty guidelines, really important on the paper application to include language that the Medi-Cal rates will go up for 2015. This application will be out in the world for all of 2015, and the FPL will be outdated likely by April. You have the asterisk that says they are approximate and are based on 2014 data. Should add language that says "April 1, the income level for Medi-Cal will go up."	DHCS and Covered Ca agree and will make this suggestion.
76	Advocates	41	Attachment F: Now that the CHIP is in Medi-Cal, this FPL chart is misleading. While you have the star below, the chart standing on its own really needs to indicate a third column in between Medi-Cal and CovCA that is Medi-Cal for children - and makes clear that they can have higher income and still be in Medi-Cal if they are under age 21 and a fourth column for pregnant women with the Medi-Cal Access Program income levels. Otherwise, the chart is inaccurate and will likely make people with kids and pregnant women think they are only eligible for CovCA when their kids are eligible for Medi-Cal.	The FPL states that "If you have children or are pregnant, you can have higher income and still qualify for free or low-cost insurance through Medi-Cal."
77	Advocates	General FAQs	General comments on FAQ: 1) Need to re-organize all FAQs and add new headings as existing categories no longer are helpful. 2) Answers need to be much shorter. 3) If details are needed, refer consumer to website where they can find the details rather than putting them in the FAQ.	FAQs are revised and reordered to provide information in a more clear, logical manner.
78	Advocates	General FAQs	Need to add FAQ on ID proofing if a paper application requires identity proofing.	RIDP is not necessary if you sign the application.
79	Advocates	General FAQs	Add FAQ on how to make payment online for CovCA plans	Added information to FAQ on first premium payments.
80	Advocates	General FAQs	Add FAQ: "Will I need to file taxes to get coverage?"	This is already explained in FAQ 29
81	Advocates	42	FAQ 2: Add: "You can apply for Medi-Cal through Covered California or directly through your county Social Services office."	DHCS and Covered CA agree and can make this edit.
82	Advocates	42	FAQ 3. Should say 'Cov CA can help you find a private insurance plan' not 'choose' since Cov CA is limited in how much advice can be given on choosing a plan.	DHCS and Covered CA agree and can make this edit.
83	Advocates	42	FAQ 4. Include specific amounts for tax penalty for children.	DHCS and Covered CA agree and can make this edit.
84	Advocates	42	FAQ 4. "members of federally recognized religious sects or divisions" can be simplified to "members of federally recognized religions"	Have revised this question for clarity.
85	Advocates	42	FAQ 4: Revise question to read "Am I required by law to have health insurance?" Delete details on exemptions - too much info here. Refer individuals to website for more info on exemptions and tax penalty. Delete sentence starting "By 2016.." It's not helpful here.	Have revised this question for clarity.
86	Advocates	43	FAQ 6. Clarify whether Medi-Cal beneficiary with income change can apply for private health insurance through Covered CA website. Include an FAQ re special enrollment periods.	DHCS and Covered CA agree and FAQ 6 has been revised.
87	Advocates	43	FAQ 6. This FAQ is wrong. Folks w/ Medi-Cal with a share of cost must be told they can get Covered CA instead of or with their Medi-Cal. This needs to be revised wholesale so that the language accurately reflects current policy, that individuals on share-of-cost Medi-Cal can also get CovCA coverage.	DHCS and Covered CA agree and FAQ 6 has been revised.
88	Advocates	43	FAQ 7: Revise "minimum coverage plan" as this is still not a helpful explanation of catastrophic plans. People are still confused with the term you all use for catastrophic coverage - it should continue to be called "catastrophic coverage" because that is what it is - and it helps distinguish from bronze, which is more like a minimum coverage plan. 3rd and 4th paragraphs should be combined and simplified - too much details and not useful. Add instead a table to explain the tiers and refer to another attachment or website for more info.	Have revised this question for clarity.

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89	Advocates	43	FAQ 11: Needs to be simplified into 2-3 sentences simply saying yes, dental for both kids and parents. Refer to fact sheet re: embedded vs. family plans as details not needed here. Also, better explanation in the plan choice attachment, will also help.	Have revised this question for clarity.
90	Advocates	44	FAQ 14: Explain when they should contact CovCA - after how many days if they don't hear?	This information is already in the FAQ.
91	Advocates	45	FAQ 18. This doesn't really answer the question. Need to clarify when coverage is effective. We suggest: "If you qualify for Covered CA and choose a plan by the 15th of the month, your coverage begins the 1st of the next month. If you pick a plan after the 15th your coverage will start the month after next. Call your plan if you don't get a card right away. If you get Medi-Cal your coverage starts right away and can cover the 3 months before you applied if you have medical bills. You can use your Medi-Cal card while waiting for your health plan coverage to start."	FAQ 18 has been revised for clarity.
92	Advocates	45	FAQ 20-24: Move these up higher in the FAQs - should come before the dental insurance - would insert these FAQs after current FAQ 10.	We have reordered the FAQs so that questions are presented in a more clear, logical manner.
93	Advocates	45	In FAQ 20B delete "paid for with federal and state taxes."	DHCS and Covered CA agree and will make this edit.
93	Advocates	46	FAQ 21 change to: "You should report any changes in your income and then we can tell you if the amount of your premium assistance changes."	We have revised this FAQ for clarity.
94	Advocates	46	FAQ 24. Need to change this, as calling is not the only option for reporting changes in income. They can go directly online and make changes, or tell a CEC/agent, etc.	We have revised this FAQ for clarity.
95	Advocates	46	FAQ 24. Though it is stated on page 27, reiterate that the change in income can affect the amount of your tax subsidy on Covered Ca.	DHCS and Covered CA agree and will make this edit.
96	Advocates	46	FAQ 25. Unless the state is considering the new program-formerly-known-as-AIM to be Medi-Cal, it should also name here that the comprehensive program for pregnant women now called Medi-Cal Access Program accepts women who are not U.S.citizens or nationals as well.	Yes, you are correct that DHCS is considering the new program formerly known as AIM to be Medi-Cal.
97	Advocates	46	FAQ 28: At end, refer for more info to website. "For more info on security and privacy policies, go to CoveredCA.com"	DHCS and Covered CA agree and will make this edit.
98	Advocates	47	FAQ 29. It's actually great that there is so much detail here on what functionally can comprise a disability. We reiterate that you should use the language that is used in the federal American Community Survey questions on disability - it was developed by an inter-agency group of experts. widely tested for their ability to accurately capture information from the general public, and avoids the use of terms like inaccessible terms such as "ambulatory condition." We suggest the following language replace what you currently have: "You are deaf or have serious difficulty hearing. You have serious difficulty seeing even when wearing glasses. Because of a physical, mental, or emotional condition, you have serious difficulty concentrating, remembering, or making decisions. You have serious difficulty walking or climbing stairs. You have difficulty dressing or bathing or doing similar daily activities. Because of a physical, mental, or emotional condition, you have difficulty doing errands alone, such as visiting a doctor's office or shopping."	DHCS and Covered CA agree and will make this edit.
99	Advocates	47	FAQ 32. Regarding health insurance when you have a baby, Covered Ca should be mentioned as well. Need information that having a baby while on CovCA will change your household size and make you newly eligible for tax credits or increase your tax credits if you are already receiving them. It's a "Change in your life" situation.	DHCS and Covered CA agree and will make this edit.
100	Advocates	47	FAQ 33. Also mention that there is no assets test.	DHCS and Covered CA agree and will make this edit
101	Advocates	47	FAQ 33. I would recommend deleting the word "once" in the third sentence. I would also recommend adding a sentence that says, "You do not need to fill out this application if you were in foster care at age 18 or older." I'd recommend adding this additional sentence right before the sentence telling the applicant to contact the county to get insurance right away. Am also wondering if there is a reason why a sentence shouldn't or couldn't be added mentioning that FFY can apply using a one-page form and including the link to the MC 250 form (similar to the link to the MC 330 provided in FAQ # 32).	DHCS and Covered CA agree and will make this edit
102	Advocates	47	FAQ 34: Move under heading "Income" where all income related questions are grouped. Otherwise this Q&A could be confusing.	FAQs have been reordered for clarity.

Comment Number	Comment Provider	Page Number	Comment	DHCS Response
103	Advocates	26	Missing data points to capture the authorized representative's telephone number and e-mail address. The text indicates CovCA or Medi-Cal would ask to "talk" with the authorized representative, but you don't ask for her phone number or e-mail contact. These need to be added here.	DHCS and Covered CA agree and will make this edit. Phone number is requested.

Comments Not Incorporated

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1	BM, CPCA	General Note	As the department and Covered CA work to improve the overall literacy of the application we would encourage consideration as to when to use contractions. we believe a number of important phrases would benefit from use of the full form of the words. For example, on page 1, second arrow, we would recommend "we will use your information" instead of "we'll use your information" and third arrow, we would recommend "if you do not file taxes" instead of "if you don't file taxes" and	DHCS and Covered California discussed this edit with the Center for Health Literacy. Contractions are used where they help readability (can't for cannot) and for the purpose of friendly tone (we'll for we will). Friendly, conversational tone that directly addresses the reader is one of the elements of plain language.
2	BM, CPCA	2	Section Title for Step 1, replace adult with person	Unable to change from adult to person, as adult is needed for contact person. Have current issues where the adult fills this section in with child's information. Need to be clear that this is an adult.
3	BM, CPCA	2	When asking "how would you like to get information," include the sentence "check all that apply"	Functionality currently does not allow more than one box to be checked. Will look into this in a future revision.
4	BM, CPCA	FAQ	Consider including visuals of immigration documents similar to those used in http://www.coveredca.com/faqs/immigration/#140	Due to limited space available, unable to accept this suggestion.
5	BM, CPCA	26	In the authorized representative section, we request that better explanation or examples of who could be an authorized rep be provided. For example, last year, there were questions as to whether or not a CEC could be an authorized representative. Additionally, lines should be included similar to those used on pg 2 for the main contact on preferred written and spoken language and how to get information to them, mail, phone, email	Any person or organization can be designated as an Authorized Representative by the applicant. DHCS and Covered CA do not want to limit who can be assigned by the applicant. The format is in Covered CA regulations and the contact information is not in CalHEERS, therefore we can revisit the ability to add contact information in future revisions.
6	BM, CPCA	28	Renewal of Insurance section needs much more explanation. In particular, risks of selecting 'I do not want,' such as the potential for loss of coverage, tax subsidies, access to care or provider. You could also restate that it will be the consumer's responsibility to take action to renew after the checkbox with 'I do not want...' Considering the importance of this question, we would also suggest separating it out from the section with the right to appeal with a separate header on renewal process	This is Covered CA legal language which needs to match with what is in CalHEERS. May revisit during a future revision.
7	BM, CPCA	29	From conversations that occurred in May and June around the Navigator program and tracking of grantee assisted applications, it is our understanding that the section for Covered CA certified individuals must be updated. We are hay to discuss this with Covered CA in greater depth.	Current language is sufficient as is for time being as the navigator program still under development. Covered CA will revisit in future.
8	AHC	31	"Check the box next to programs you want referral for: CalFRESH" People who marked they'd like information on CF assistance never received follow-up - no notifications, phone calls, or otherwise. How will they be assured to get enrolled into this program by completing this application process?	Thank you for bringing this to our attention. DHCS and Covered CA are not able to address this through changes to the application. We will share your concerns with counties.
9	BM, CPCA	38	With regards to MediCal plan selection, while this is a functionality we are eagerly awaiting for the online application, it is our understanding that this functionality has been postponed until 2015. With this in mind, it might be more accurate here to reference the Choice Form process that we believe is still being used for online applications that end in MediCal determinations.	Thank you for the suggestion. Because applicants may not know what they will qualify for, we do not want to discourage applicants from completing this section.
10	AHC	39	"For each person who selects a Kaiser Medi-Cal health plan" Is there a reason Kaiser is the only plan specified in the application/section?	This cannot be changed because it is contractually required.

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11	BM, CPCA	8	Question: Under the 'does your income change section,' is there a risk of using the words 'this year' and 'next year?' On the one hand, it is incredibly simple and straight forward, on the other hand this application will be used in both 2014 and 2015.	This was discussed with the income analysts and it was determined that there is a bigger risk of using the actual year. The questions should always be answered for on current and next year based on the point in time the application is filled out.
12	Advocates	General	We request that information about sexual orientation and gender identity be added to SSApp. We understand this was postponed, but we continue to raise it as a concern and believe these questions should be incorporated into both the paper application and the online one. Questions agreed on by LGBT advocates and Covered CA staff in early July 2014 are: 1. Do you consider yourself to be: ___ Straight or Heterosexual; ___ Gay or lesbian; ___ Bisexual; ___ Another sexual orientation (Fill in the Blank); ___ Don't know. 2. What is your current gender identity? (Check one that best describes your current gender identity.): ___ Male; ___ Female; ___ Transgender: Male to Female; ___ Transgender: Female to Male; ___ Another gender identity (Fill in the Blank); ___ Don't know. 3. What was your sex at birth? (Sex listed on your original birth certificate): ___ Male; ___ Female; ___ Don't know.	Thank you for the suggestion. We are unable to incorporate at this time but will keep as an option for a future revision.
13	Advocates	27	Under the fourth bullet point, "a good reason" should be substituted for "good cause."	DHCS and Covered CA reviewed and determined that the term "good cause" must remain as it has a different definition than good reason.
14	Advocates	27	In the third bullet under "Your rights and responsibilities" - you include the telephone number for CovCA's privacy, but for Medi-Cal, just tells them to call the county. Yet, the previous page you supply the Medi-Cal hotline - would recommend inserting the Medi-Cal hotline here, just as you have done for CovCA's hotline.	DHCS and Covered CA have reviewed. This bullet refers the applicant to where to contact when they wish to see their personal information records, and the correct contact information would be to the county office.
15	Advocates	29	Has the language in the voter reg section been checked for readability? In. 1. please change "assistance" to "help" and "this agency" to "Covered CA and Medi-Cal." In the "Note" please change to "If you do not check a box we will assume you do not want to register to vote here and will send you a voter registration card."	DHCS and Covered CA reviewed your suggestion. The NVRA language is codified in federal law and must be used as is.
16	Advocates	27	In the 3rd bullet on the right add "under Covered California" after premium assistance" to clarify that people on MC won't have to pay anything back.	This language has been reviewed by DHCS and Covered CA legal and must remain as is.
17	BM, CPCA	5	The back to back questions on filing tax years are confusing together. We recommend removing the first question "do you expect to be required to file..." Additionally, with the remaining question, "are you going to file taxes," move to its own line the question 'if yes, how will you file'	Thank you for your input. We were unable to remove either question because both are required. However, we did bold "going to" and "required" to help highlight how these questions are different. Additionally, field testing showed that applicants were able to tell the difference between these questions.
18	BM, CPCA	35	May want to provide a definition for 'plan year'	Thank you for your suggestion. We will see if we may be able to incorporate this in future revision.
19	CDSS CF	Attachment	Would you consider converting the four individual immigration information pages into one of the attachments? There are similar attachments for health plan information etc. and this should help with reducing the length of this application.	Thank you for your suggestion. At this time, we are moving forward with the separate immigration pages for each person, as field testing showed that applicants did understand how to use these charts. Additionally, turning this into a one page document will not allow us to reduce the size of the application due to the way the application is binded and that each pager actually equals an 8 page binding.
20	Advocates	Cover	Last arrow bullet is confusing and not accurate. We suggest "You can use this application to apply for Medi-Cal even if you have insurance now." Confusing issue for those with employer offers.	Thank you for your suggestion. We are unable to make this edit at this time.
22	Advocates	1	The first bullet mixes two issues -- SSN and Immigration status (and is incorrect). Please correct and split into two bullets as follows: ** Social Security Numbers (SSNs) for applicants who have them or alternate tax identification for members of the household who are applying for health coverage. * Documents demonstrating lawful presence for immigrants applying for health coverage."	Thank you for the suggestion. DHCS and Covered CA reviewed these will need to remain as is. SSNs are needed for certain individuals even if they don't have one yet.
23	Advocates	1	Change 3rd bullet to: * Federal tax filing status for each family member. For example, the person/people who file taxes are tax filers (e.g., married filing jointly, head of household, single) and the dependents claimed by tax filers	Thank you for the suggestion. However, the language needs to remain as is as we need tax information, not just tax status..
24	Advocates	1	Under the 3rd arrow, change "affect" to "hurt"	Thank you for your suggestion. We are unable to make this change at this time.

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25	Advocates	2	Title this Page: Main Contact Information (which should be the primary tax filer).	This heading is consistent with the language in the rest of the document. Also, the main contact person does not need to be the primary tax filer.
26	Advocates	2	The second sentence next to the first "Check here" box should state, "Below, you must tell us the address where you receive mail."	Thank you for the suggestion. This suggestion was reviewed for readability and we are unable to make this edit.
27	Advocates	2	After "how would you like to get information about this application?" add "check all that apply." People should be able to indicate multiple modes of communication.	Functionality currently does not allow more than one box to be checked. Will look into this in a future revision.
28	Advocates	2	In the DE section we urge that you change "if the mother was on Medi-Cal at the time of delivery" to "if the parent giving birth was on Medi-Cal at the time of delivery" to account for transmen giving birth. Make similar change through section changing "mother" to "parent giving birth"	Thank you for your suggestion. We are unable to make this edit but will consider for a future revision.
29	Advocates	2	In DE section use "baby" instead of "infant"	Thank you for your suggestion. There are certain references where the term infant is deemed to be more appropriate, however, we have used baby where applicable.
30	Advocates	2	In gray section, add link for Newborn Referral Form that is also listed in FAQ #32. "Or fill out the information below. Or send a Newborn Referral Form by fax to your county". Unless the state is considering the new program-formerly-known-as-AIM as Medi-Cal, for a while there should still be reference to "Medi-Cal, Medi-Cal Access Program since when this application is used some women may still be referring to program as AIM. Would also ask about whether app is for a baby born to a mom on a Covered CA plan. Despite multiple attempts, we still don't know if there is a common process for adding a baby or if each plan has their own. Nonetheless, an application is not the best way to add a baby to a Cov CA case. Instructions should be added.	DHCS and Covered CA will consider adding the newborn referral form to page 2 during a future revision. You are correct that the Medi-Cal Access Program is under the heading of Medi-Cal.
31	Advocates	2	The former foster youth question should be moved up in the application. Currently it is buried on page 7. It doesn't appear until after the applicant is asked for possibly irrelevant information, such as tax filing information that does not affect the applicant's eligibility if he/she is just applying for coverage for himself/herself. It would make sense to include some context and the FFY question on this earlier page similar to how the deemed infant section is handled.	Thank you for the suggestion. We are unable to move the question at this time. We have included information in the FAQ to explain that a FFY would not need to complete the application and put a reference to the FAQ next to the question.
32	Advocates	3	All parents living in the home with their child or children - This statement is confusing and requires further clarification. Does it refer to the applicant's parents only or any and all parents who are living in the home with their children, including relatives and unrelated individuals (such as renters, roommates, etc.)?	Thank you for the suggestion. We will consider this during a future revision.
33	Advocates	4	Replace text after first * with: "If you have a Social Security number (SSN), you must provide it on this application if you want health insurance for yourself. We use SSNs to check applicant's citizenship and household income. You must also give your SSN if you are applying for other members of your household and want tax subsidies to help pay for their coverage."	SSN language has been reviewed by Covered CAS and DHCS legal and must remain.
34	Advocates	4	It is illegal and unnecessary to ask why someone does not have an SSN. Delete. If you insist on keeping, change to ask: "If you don't have an SSN, check any of the following that apply to you (religious exemption, etc.)." Don't ask people to identify themselves as not eligible for an SSN!	DHCS and Covered CA have reviewed and are unable to make this change.
35	Advocates	4	Do not ask people to provide their ITIN – the IRS has told us that it can't be used to verify income online; consumers with ITINs will need to submit alternative proof of income	Thank you for the suggestion. It is needed to identify and is consistent with CalHEERS, may not be specific to income but is still needed.
36	Advocates	5	Add language indicating someone might be eligible for restricted M/cal if they do not say yes to "lawfully present" and that they can apply for coverage via this app.	DHCS and Covered CA will consider this in a future revision.
37	Advocates	5	Delete "Have you lived in the US since 1996?" It's not strictly necessary question and should be able to be obtained via electronic records.	DHCS and Covered CA reviewed. This is federally required and is consistent with the online application, however we can consider for a future revision.
38	Advocates	5	Move the 2 new military questions to the end of the immigration section as it can create a chilling effect having it so early in the questions.	Thank you for the suggestion. The one new military question will be moving as it is unrelated to immigration status. The other military question is tied into immigration status and the 5 year bar and will remain.
39	Advocates	6	Move A# field right after the lawfully present question on page 10, preferably before or right after "name as it appears on the document"	Thank you for the suggestion, however the A number field will remain in the immigration chart.

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40	Advocates	6	Please add a box for an applicant who is lawfully present individual but who doesn't have an A# can indicate they don't have a specific document or ID yet (they may be pending) to indicate that.	Thank you for the suggestion. DHCS and Covered CA will consider for a future revision.
41	Advocates	6	Thank you for removing expiration date field. If added back, please make sure to indicate ("if available")	The expiration date has remained on page 5 in this revision. Will consider your suggestion in a future revision.
42	Advocates	??	Request that information about disability/functional capacity be added to the SSApp. Unless this information is collected, it is impossible to determine the degree to which people with various disabilities are engaging in the marketplace, as well as the degree to which accommodations and policy modifications are needed in both the application process, for effective communication, and in the delivery of actual healthcare services. I know this request was also postponed but would like to renew it since it continues to be a concern in both the paper and online applications. I would be more than happy to work out a list of questions based on the 6 disability questions/functional categories that are in the federal American Community Survey.	Thank you for the suggestion. DHCS and Covered CA will consider this for a future revision.
43	Advocates	7	It is helpful to have the reference to the FAQ added immediately after the FFY question. It would still help to have some context added surrounding the question itself. Additionally, the question should be moved up earlier in the application as it is buried on page 7. As noted above, I would recommend handling this similar to the deemed infant section on page 2. If the FFY question isn't able to be moved up to page 2, it should at least be moved up to page 4 before the applicant is asked for tax information, etc. The question should be slightly revised to add "or later" after "on your 18th birthday." Would recommend also asking what state the individual was in foster care.	Thank you for the suggestion. We are unable to move the FAQ into the application document itself.
44	Advocates	7	We worry that "Tell us about your current job and how you get money" is condescending and somewhat offensive (panhandling, drug dealing, robbing people). Could this be changed to something more inclusive like "Tell us how you and your family earn/receive money to live on"	Thank you for the suggestion. Readability experts determined that the language should remain as is.
45	Advocates	7	Change "how much do you get paid (before taxes)?" to "how much do you get paid each time you are paid (before taxes)?"	Thank you for the suggestion. Readability experts determined that the language should remain as is.
46	Advocates	8	The term deduction this context is misleading; these are adjustments to their gross income as allowed by federal tax rules. Lines 23-37 on a 1040. Please take out any reference to self employment unless you are going to add rental and royalty and partnership and individual deductions. Refer to the list on page 41.	DHCS and Covered CA have added the reference to schedule C in Attachment E and removed the self-employment reference.
47	Advocates	9 & 14 & 19	Top of page instructions: "Answer these questions for anyone living in your home or anyone you include when you file your taxes." "Anyone living in your home" could potentially include unrelated individuals such as friends, roommates, renters, etc., who are required to file their own application per instructions on page 3.	Thank you for the suggestion. DHCS and Covered CA will consider this during a future revision.
48	Advocates	24	Is there is a need to have a separate page for relationships or would it save space to have the relationship listed on the same page as the person? Example: "Person 2: How is this person related to Person 1/applicant: son, daughter, step...." It seems like it would save time and space to include it with each person.	Due to readability and field testing reports, this will remain as a separate page but has been reorganized to improve clarity.
50	Advocates	27	Make the section on reporting income changes more prominent.	DHCS and Covered CA will consider in a future revision.
51	Advocates	27	The eighth bullet point should read, "Except for purposes of applying for Medi-Cal, I confirm that no one applying for health insurance on this application is in jail, prison, or similar penal institution or correction facility after being charged with a crime.	Thank you for the suggestion. DHCS and Covered CA reviewed and this language must remain as is.
52	Advocates	27	In the fourth bullet about eligibility for Medi-Cal and applying for other income or benefits, don't understand why the telephone number is for CovCA, when the issue is about Medi-Cal. Shouldn't the telephone number to ask about possible sources of income be for Medi-Cal?	This is related to questions about source of income and there during the application process and therefore Covered CA call center is best place for assistance.
53	Advocates	27	Add gender identity to the list of issues "...age, sex, sexual orientation, gender identity, marital status..." in the last bullet on the left.	Thank you for the suggestion. DHCS and Covered CA will consider this for a future revision.
54	Advocates	27	In the 4th bullet on the right add "and Medi-Cal" after Covered CA so that it is clear that Medi-Cal can check databases also.	DHCS legal office has reviewed and we are unable to make the change at this time.

Comment Number	Comment Provider	Page Number	Comment	DHCS Response
55	Advocates	27	For last bullet about parents whose children qualify for Medi-Cal, who may be worried about harm, probably a good place to add a telephone number where they can call Medi-Cal . For people who are at risk of harm, providing the number up front is very important, rather than making them look it up.	DHCS and Covered CA reviewed and we are unable to make this change at this time.
56	Advocates	28	Under renewal, change "insurance" to "health" coverage.	Comment is under review by Covered CA.
57	Advocates	28	Given the new renewal policy that consumers lose their APTCs and CSRs if they don't give CovCA access to check tax returns upon renewal, you all may want to add language in the second box that says: "I do not want Covered California to check my tax returns at renewal. I understand that if I don't check one of the boxes above, I may not be able to automatically renew any tax credits I am eligible for without sending in additional information."	Comment is under review by Covered CA.
58	Advocates	28	Declaration and signature - Not sure that for those who don't pay a premium the words "if applicable" will be understood. If someone does NOT pay a premium, do the words following not apply ("i am entering into a contract with the issuer of that plan...") The word placement is confusing.	Comment is under review by Covered CA.
59	Advocates	29	We hope that CovCA will mail the SOS voter registration card in large font, for individuals who request such. We are assured from SOS that they intend to have them available in large font.	Covered CA has been advised of this comment however it is outside of the scope of this application.
60	Advocates	32	Attachment A: For American Indians and Alaska Natives - should remove the language that requires them to document their heritage status. In the federal single, streamlined application, Appendix B, we do not see anything that requires applicants to submit documentation to prove heritage, so wondering what state law requires documentation?	Thank you for the suggestion. This is a Covered CA legal requirement and cannot be changed.
61	Advocates	32	Federal application much more clear in terms of supplying additional income information - see Appendix B of federal application - is there some reason that ours is so much longer than theirs - is there stuff we can delete? This form seems unnecessarily complicated, as currently drafted.	Thank you for the suggestion. All income questions are required.
62	Advocates	34	Wording, "We need to know if anyone applying for..." Assume that this section will be edited for the premium assistance option, when that is developed.	Covered CA to research further.
63	Advocates	37-38	pp.37-38 - In addition to the comments about confusion between Covered CA plans and Medi-Cal plans, and the inclusion of optional Family Dental Plans here, and the confusion about dental managed care in Medi-Cal, which exists only in two counties, nowhere in this document is referenced the issue of Continuity of Care for Medi-Cal, for people coming from Fee for Service, and the ability to request a Medical Exemption. Applicants must be fully appraised of these two options. These plan choice pages should come AFTER the Federal Poverty Guidelines and the offer of more assistance to determine which kind of plan the applicant is picking. We must save Medi-Cal recipients from going through the Covered CA plan choice flow whenever possible. The managed care section needs to be redone.	DHCS and Covered CA will consider this for a future revision.
64	Advocates	39	We oppose the requirement of binding arbitration. We did not get the chance to review the binding arbitration requirement. In addition to opposing binding arbitration, we have asked several times to also include consumer protection information in about agency oversight. Without it, it sounds as if binding arbitration is the only way to solve health plan disputes. Language needs to be added to state: "I do not give up my right to a state hearing of any issue, which is subject to the state hearing process or to file a complaint or request an Independent Medical Review with the Department of Managed Health Care or the Department of Insurance"	DHCS and Covered CA have shared this concerns with legal and this is contractually required.
65	Advocates	41	Attachment E: Two of the deductions listed on this list should be deleted - they expired in December 2013 - the are the tuition and fees and the educator expenses. Neither is listed on the draft IRS 1040 for 2014.	This is a proposed change and once it is finalized we can revise accordingly.
66	Advocates	41	Attachment E: Would recommend you add more specificity regarding the IRA contribution listing to state: "IRA Contribution (Traditional IRA)" to distinguish from Roth IRAs.	DHCS and Covered CA will consider in a future revision.
67	Advocates	General FAQs	Mention that the Open Enrollment period applies even to off-exchange plans in case someone does not qualify for Medi-Cal, but decides not to enroll in Covered California thinking that he or she can later enroll in private off-exchange insurance.	DHCS and Covered CA will consider for a future revision.

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68	Advocates	General FAQs	Add FAQ on how to check status online after submitting	DHCS and Covered Ca will consider this for a future revision.
69	Advocates	General FAQs	Add FAQ on reconciliation after question regarding income changes	DHCS and Covered Ca will consider for a future revision.
70	Advocates	44	FAQ 15. Medi-Cal should be mentioned. Overall, there is still an overabundance of the term "Covered CA" when what is referred to can't be true for Medi-Cal. This needs to be fixed throughout the application.	When applying for coverage, you are applying through Covered CA and the language must reflect that during the application process.
71	Advocates	45	FAQ 16. Should I include my first premium payment FOR COVERED CA with this application"?	This FAQ has been revised, however this refers to Covered CA because it is during the application process and no premiums should be sent to Covered CA.
72	Advocates	45	FAQ 17. OR write to us at _____ (address) or fax.	Will consider for a future revision.
73	Advocates	45	FAQ 17: Add information to this section that tells them how they can check status online	Will consider for a future revision.
74	Advocates	47	FAQ 32: Add sentence "If you currently have health insurance, call member services of your plan to add your baby under your current coverage."	DHCS and Covered CA will consider for a future revision.