

# Covered CA Frequently Asked Questions



## Registration/Enrollment

QUESTION	ANSWER
<b>Q:</b> How soon can I begin selling the Covered California vision coverage?	<b>A:</b> VSP® Vision Care will need 5–7 business days to process your registration. After it has been processed, you'll receive a notification email stating that you're approved to start selling the Covered California vision coverage along with a URL link to complete your enrollments. Once you receive your URL link, you may start right away.
<b>Q:</b> How do I enroll Covered California participants in the vision coverage?	<b>A:</b> You can enroll Covered California participants by accessing the enrollment site at <b><a href="https://coveredca.com/individuals-and-families/getting-covered/vision">coveredca.com/individuals-and-families/getting-covered/vision</a></b> .
<b>Q:</b> What are the criteria to sell Covered California vision coverage through VSP?	<b>A:</b> Brokers are required to be licensed in the state of California and a certified Covered California agent. If you are not enrolled as a certified Covered California agent, you can find more information at <b><a href="https://hbex.coveredca.com/agents">hbex.coveredca.com/agents</a></b> . Brokers not certified by Covered California will have their applications denied. Certified Covered California agents can register to sell VSP at <b><a href="https://vspcoveredcaagent.com">vspcoveredcaagent.com</a></b> .
<b>Q:</b> If I'm already registered to offer VSP group or individual plans, why do I have to register separately with VSP to sell Covered California vision coverage?	<b>A:</b> Brokers selling the Covered California vision coverage must be certified Covered California agents. Additionally, the enrollment process for Covered California participants is different than our group or individual plan. We also require a separate agreement and an update to our systems to allow for your commissions to be paid.
<b>Q:</b> Are there fees to enroll?	<b>A:</b> No, there are no fees to enroll to sell the VSP Covered California vision benefit.
<b>Q:</b> If I work for an agency, does the agency need to be appointed so they receive the commission payments?	<b>A:</b> Registration for the VSP Covered CA benefit is for individual agents as we need to confirm the agent's status as a certified Covered CA agent. However, commission payments can be made to the agency. On the application form, we request financial information for direct deposit of commission payment. This financial information can belong to the individual agent or the agency. If payment will be made to the agency, please ensure that the agency's W-9 is sent with your application.

## Commission

QUESTION	ANSWER
<b>Q:</b> Can commissions be paid to me by check?	<b>A:</b> No. This program is direct-deposit only.
<b>Q:</b> What is my commission percentage?	<b>A:</b> Brokers receive 5% commission on insurance premiums collected for initial enrollments and renewing members. If the member selects to pay the annual amount in a lump sum, commissions will be paid on the full annual premium. If the member elects to pay monthly, commissions will be paid on each of the monthly payments as they come in.
<b>Q:</b> When are commissions paid?	<b>A:</b> Commissions will be paid on or near the 15th of each month for sales made through the last business day of the previous month. When the last day or two of the month is a non-business day, those sales will fall into the subsequent month's commissions.
<b>Q:</b> Can my commissions be combined with my other VSP commissions?	<b>A:</b> No. The Covered California Vision broker program is administered separately, therefore, commissions will be paid separately from other VSP commissions you may be receiving.
<b>Q:</b> Do I have to reach a minimum prior to my commissions being paid?	<b>A:</b> Yes. If you don't have at least \$25 of commissions due, your commissions will be held over to the next month, or until you have at least \$25 due.
<b>Q:</b> How do I check on my enrollments and commissions?	<b>A:</b> We have a dedicated broker line to assist with any questions you have related to existing enrollments or commissions. Please call us at <b>888.585.8978</b> .

## Member Enrollment

QUESTION	ANSWER
<b>Q:</b> When can I enroll my clients? Is there an open enrollment period?	<b>A:</b> You can enroll your clients as soon as you complete the registration process and anytime throughout the year. Enrollment is never closed for the VSP Covered CA benefit.
<b>Q:</b> Can I enroll my clients that are not covered under a Covered California medical benefit?	<b>A:</b> Yes. All consumers are eligible under the Covered California vision benefit regardless of their age, income, or existing coverage (e.g., medical, dental).
<b>Q:</b> Are there requirements my client must meet prior to enrollment?	<b>A:</b> The only requirements your clients must meet are that they reside in California, and are U.S. citizens or legal residents.

**QUESTION****ANSWER**

**Q:** How do I enroll my clients in the VSP Covered CA benefit?

**A:** There are two ways to enroll your clients once you have completed the registration and received your URL link.

1. Your clients can enroll themselves by accessing the URL link we provided you when you registered. This link automatically identifies you as their broker and credits you for the commissions.
2. You can enroll clients on their behalf by clicking on the same URL link used by your clients.

**Q:** Do I need to provide my clients with a broker ID to enroll in the benefit online?

**A:** No. When they enroll using the unique URL you received when your registration was processed, you will automatically be identified as their broker.

**Q:** Can I enroll my client over the phone?

**A:** No. Enrollment can only be completed online by either you or your client.

**Q:** When does my client's membership become effective?

**A:** Upon enrollment, subscribers choose either to make their effective date the 1st of the current month or the following month. With either option, six business days are required for processing before clients can make a claim.

**Q:** How will my client's coverage be renewed?

**A:** Upon enrollment, your clients should have provided VSP with credit card or bank account information, and their coverage will be automatically renewed annually. VSP sends a notification to clients via email or letter 60 days in advance of their renewal, reminding them of their automatic renewal.

**Q:** What plan options are available?

**A:** The full-service plans offered by VSP to Covered CA participants include:

**VSP 120 Plan**

- \$15 exam copay/\$25 glasses copay
- Single vision, lined bifocal, or lined trifocal lenses (when glasses are selected versus contact lenses)
- \$120 frame allowance or contact lens allowance
- For contact lens wearers, the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts

**VSP 175 Plan**

- \$15 exam copay/\$25 glasses copay
- Single vision, lined bifocal, or lined trifocal lenses (when glasses are selected versus contact lenses)
- \$175 frame allowance or contact lens allowance
- Covered lens enhancements including tints, UV protection, and scratch coat
- For contact lens wearers, the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts

**Q:** Is there a difference between the Covered California benefit and the VSP individual plan?

**A:** Yes, the plan designs are unique to Covered CA and may not match other VSP offerings. The Provider Network may also be unique as the VSP Covered CA benefit also includes access to Walmart, Costco, Sam's Club, and other participating retail chains.

**Q:** If my client wants to cancel or make a change (e.g., add or remove a dependent), is there a commitment for coverage?

**A:** Yes, there is a commitment for coverage if your client has already used their benefit. If your client has not taken advantage of their VSP Covered CA coverage, they may call us at **800.410.1857** to discuss any changes they want to make to their coverage. If you would like to call on your client's behalf, please use our dedicated broker line at **888.585.8978**.

**Q:** Can I enroll client groups in the VSP Covered CA benefit?

**A:** No. The current VSP Covered CA benefit is available to individuals only.

**Q:** Will my client receive an ID card?

**A:** No ID cards are needed. Your client can simply schedule an appointment with a VSP doctor and inform them that they have VSP prior to their appointment.