COVERED CALIFORNIA
SMALL BUSINESS

COVERED CALIFORNIA FOR SMALL BUSINESS

MyCCSB Enrollment online portal Employer Guide

COVERED CALIFORNIA
SMALL BUSINESS

TABLE OF CONTENTS

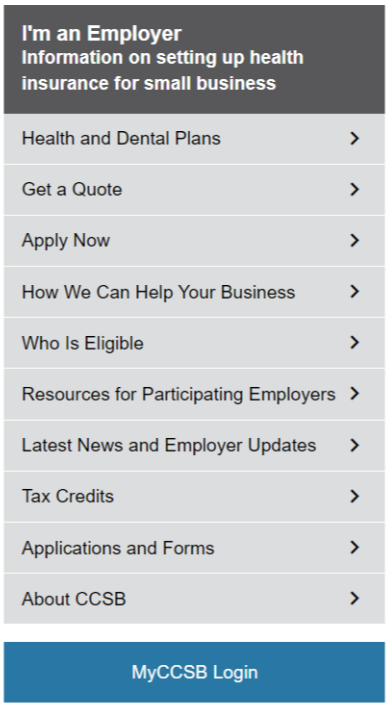
New Employers 3
Creating an Employer Account 3
Applying for Coverage 5
Existing Employers 9
Creating your Employer Account 9
Employer Dashboard 11
To Make a Payment 13
How to Add a new Employee – 15
To Add a Spouse or Dependent 16
To Terminate an Employee, Spouse, and/or Dependent (or all of the above) 18
Notifications 20
Account settings 21

COVERED CALIFORNIA
SMALL BUSINESS

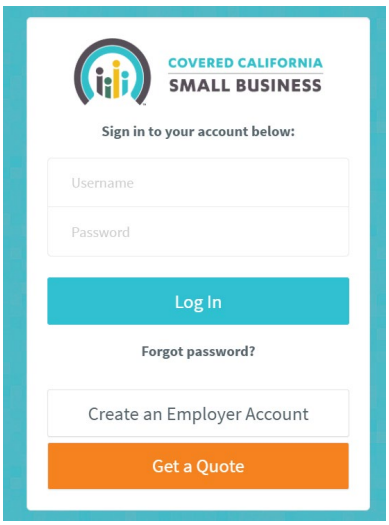
NEW EMPLOYERS

CREATING AN EMPLOYER ACCOUNT

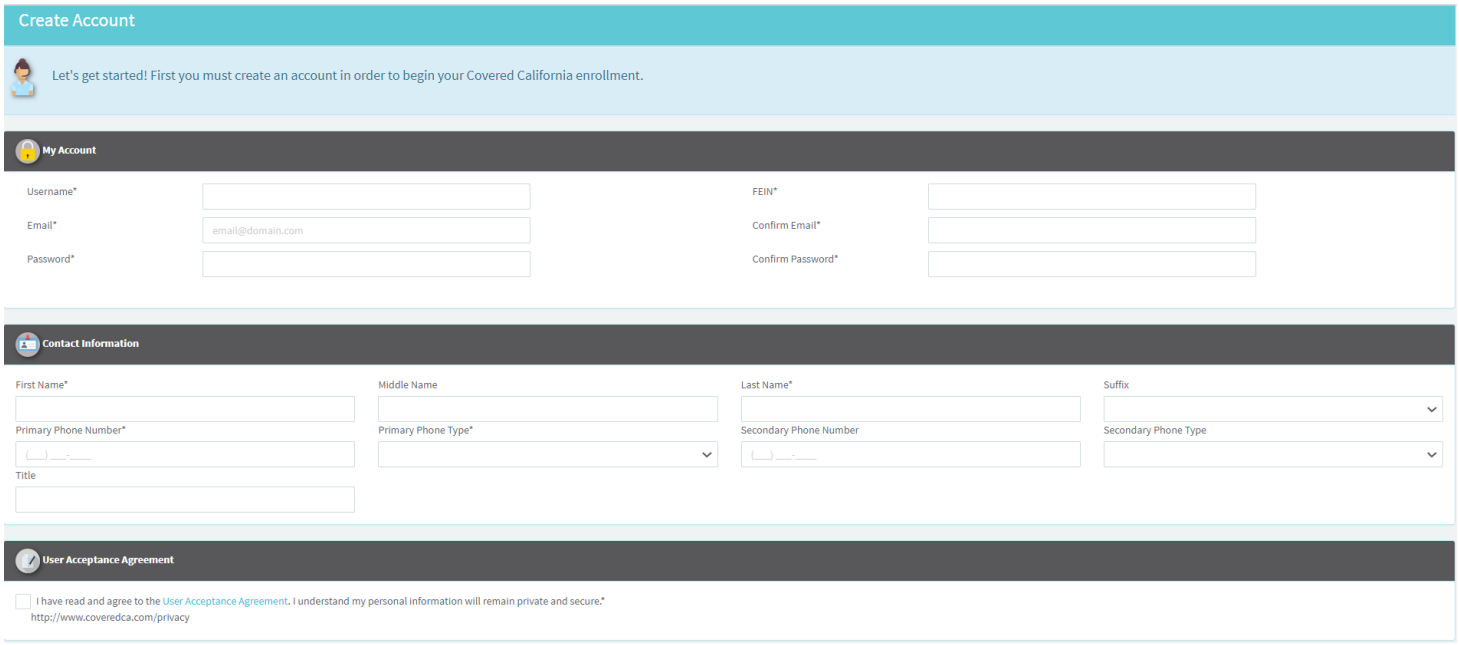
To apply for coverage, go to **Covered California for Small Business** and select the MyCCSB Login.



Select Create an Employer Account to begin applying for health care coverage for your Small Business.

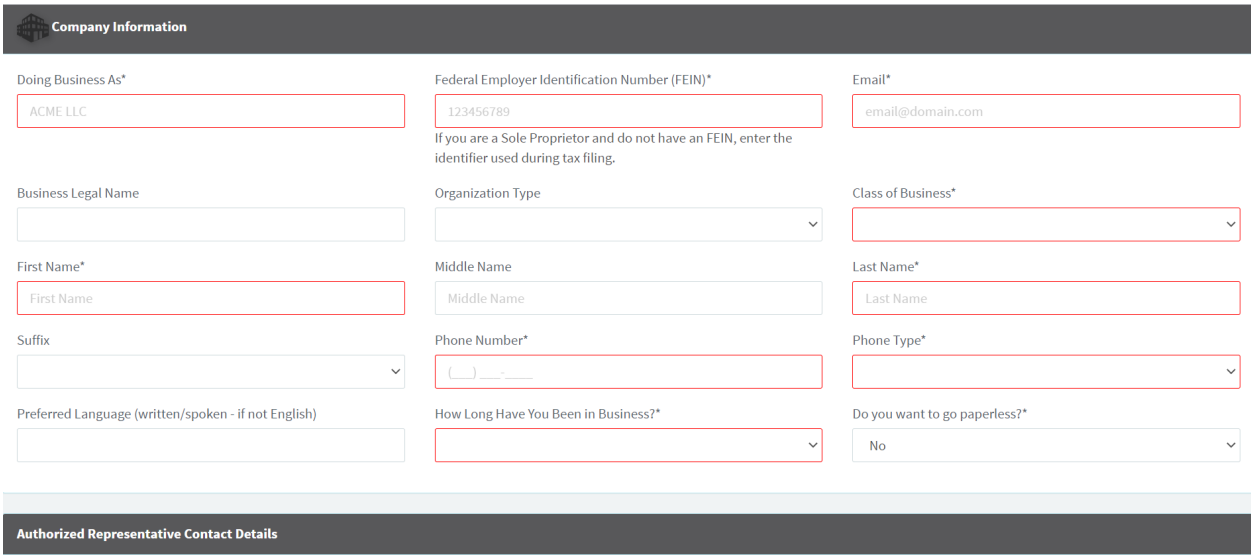


Once the Employer account is created, the portal will move into the account creation screen. You will have to fill in all applicable fields and select the arbitration at the bottom before moving into the Employer Application.

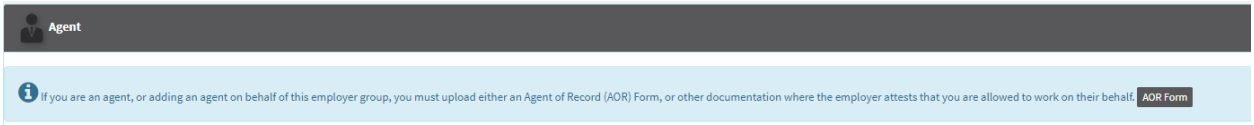


APPLYING FOR COVERAGE

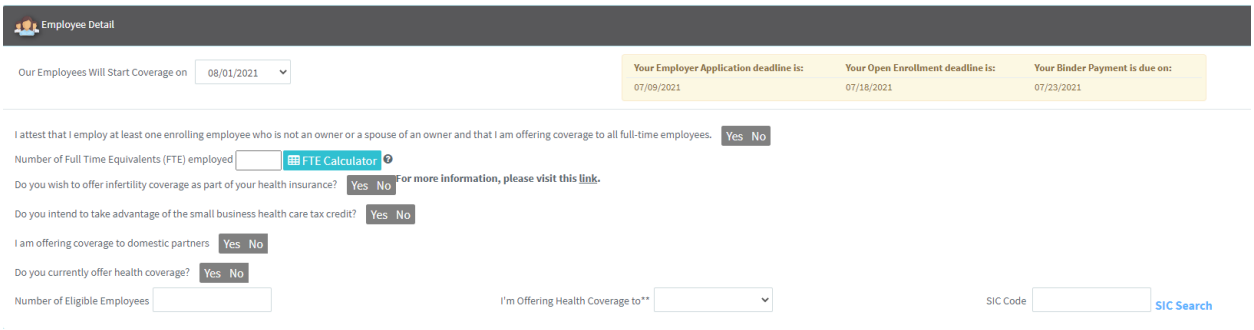
Please fill all applicable fields for your Small Business.



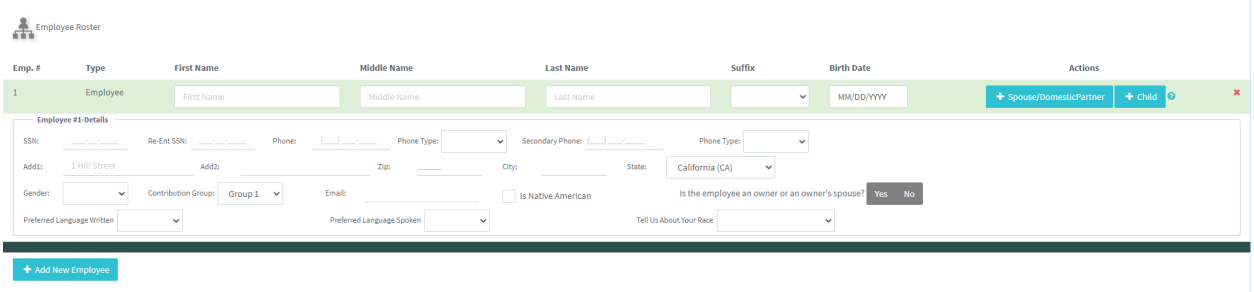
If you are working with an agent, add the agent into the employer application under the Agent section. Please fill in the Agent of Record form attesting that you are the employer, and are working with the agent, and/or their general agent if applicable.



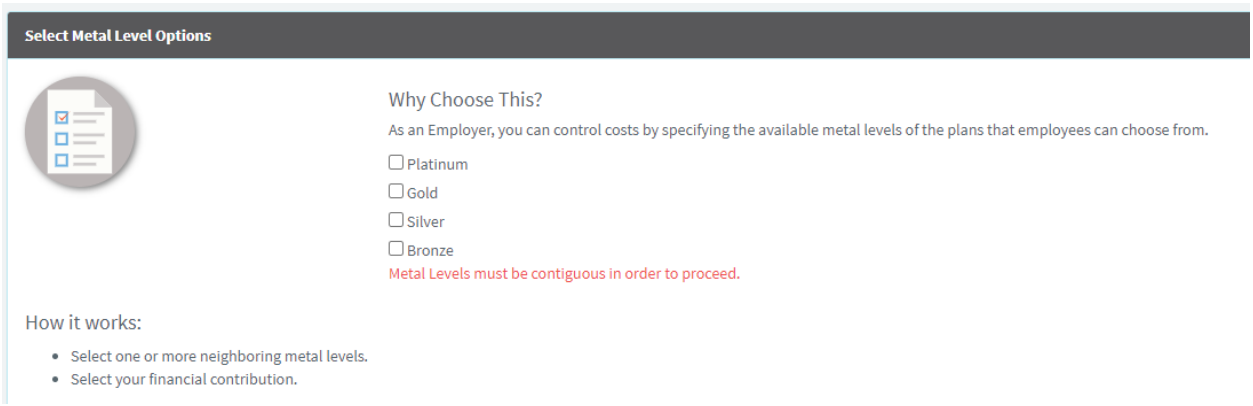
After the Small Business demographics have been entered, select next to move to the Employee Roster input page. This page also covers the application questions regarding Coverage Start Date, Infertility Selections, number of Full Time Employees, and if the Employer is covering Employee only or Employee + Family, etc.



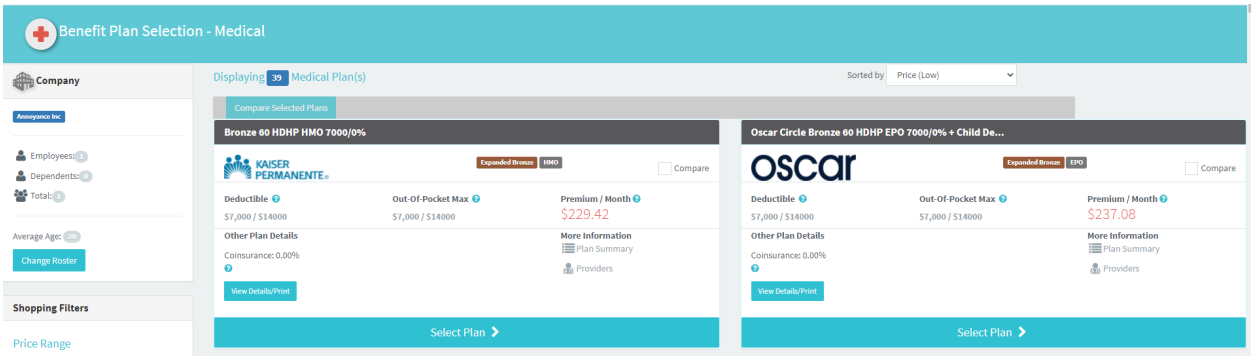
The next step is completion of the Employee Roster. For each Full Time Employee, please fill the demographics under the Employee Roster screen. To delete an employee, you can use the red **X** in the green banner. To add a spouse or child, please use the blue +Spouse/Domestic Partner or +Child button. To add an additional employee, select the +Add New Employee Button on the bottom left side of the Employee page.



Once the employee roster is filled out in its entirety, the next selection is the Metal Tier selection. Choose either a single metal tier, or up to all four metal tier selections. Metal tier selections must be contiguous in order to proceed. This means if you choose Silver, but want to also offer Platinum, you would have to select at least Silver, Gold and Platinum metal tiers.

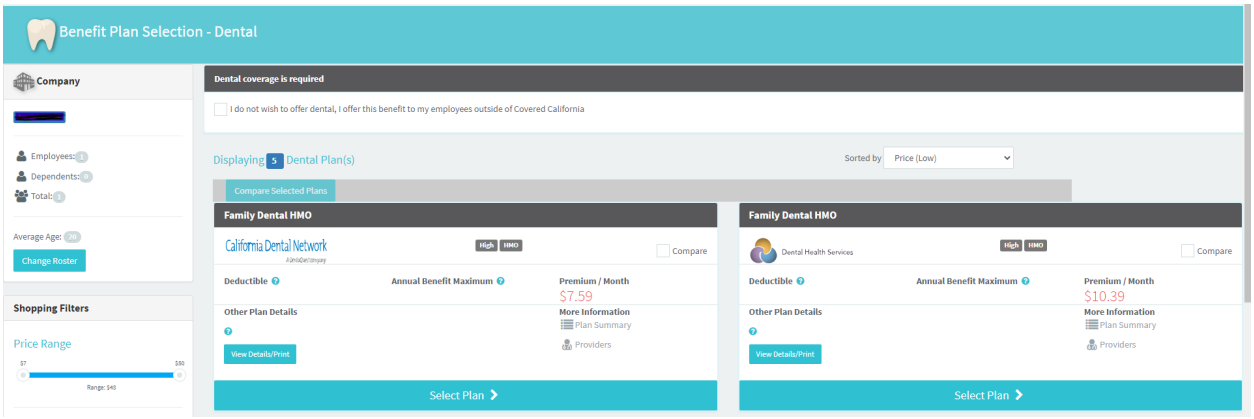


Once metal tiers are selected, the Medical Reference plan selection screen is next. To select the plan, press the Select Plan > button on the bottom of the chosen plan.



Once a plan is selected, please select a dental reference plan. If you do not wish to offer dental coverage there is an attestation at the top of the screen which states, “I do not wish to offer dental.”

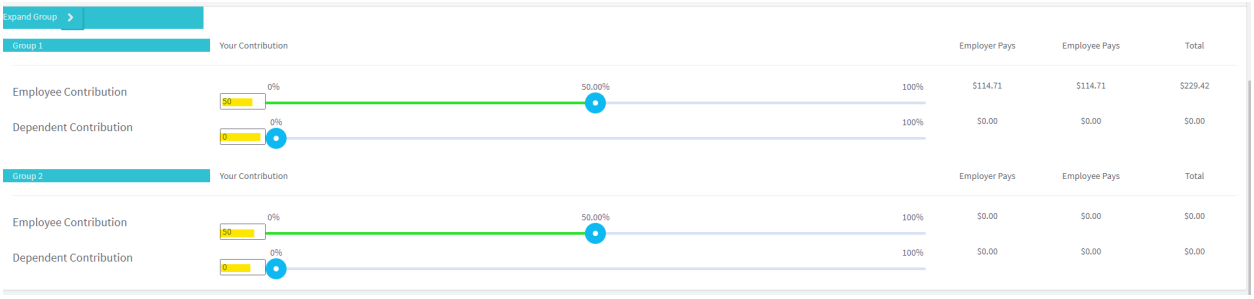
Please note: If offering dental coverage, you must a dental reference plan. However, as the employer, you do not have to contribute to the dental coverage for your employees. You do, however, now have the ability to contribute to the employee’s dental plans.



After reference plans have been selected, then the Contribution amount can be selected. As an Employer, use either the sliding scale or add in numeric within the highlighted box.

Once the contribution amount is selected, the next page is a basic quote for cost of coverage. This quote page only shows the total amount due, if each employee decides to select the reference plan for their plan selection.

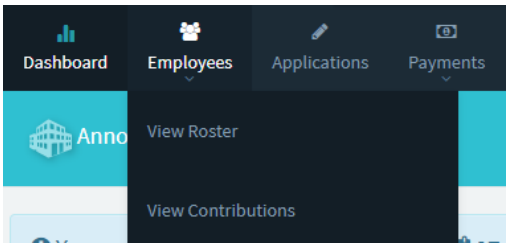
Please Note: This quote is not a final bill, the amount of the monthly invoice will vary, and this is not an agreement for the amount owed by the employer.



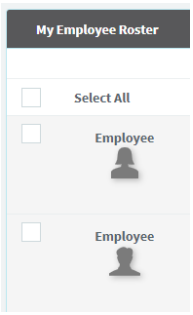
After selections are complete, the final page is the arbitration page. This is where the required supporting documentation should be uploaded, and the arbitration agreement is completed. For a list of the documents that should be uploaded with a small business application – Visit Covered California for Small Business **New Business Documentation Quick Reference Guide**.

Once the application is signed, it will be submitted to Covered California for Small Business for review.

Proceed to the Employer Dashboard to view the employee roster. Employee enrollments can be managed from this location.

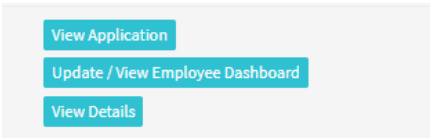


Once in the employee roster, you can:



Invite Employees – Select Invite Employees, to select a box on the left-hand side of the Employee image, and then select Send Invitation Email. This will trigger a notice to the employee that they are able to self-service within the portal.

Self-serving within the portal will allow the employee to update their demographics and complete the employee application. They will have the option to research plan options, see contribution amounts, and learn about the benefits of each of our carrier plans.



View Application – By selecting this option, you can go into the Employee application, and select the plan options that they want to select.

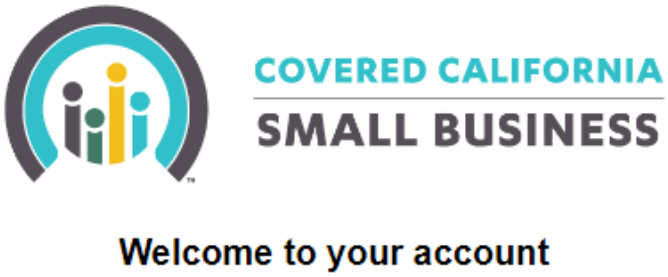
Update / View Employee Dashboard – By selecting Update/View Employee Dashboard, you can update the Employee demographics.

View Details – By selecting View Details, you will be moved into the employee dashboard.

EXISTING EMPLOYERS

CREATING YOUR EMPLOYER ACCOUNT

Check your e-mail for a message from Covered California for Small Business, which will provide the link to create your username and account within the enhanced portal. Your e-mail will look like the one pictured below. Select your account. (highlighted in yellow) to begin.



Welcome to your account

Dear Enterprise,

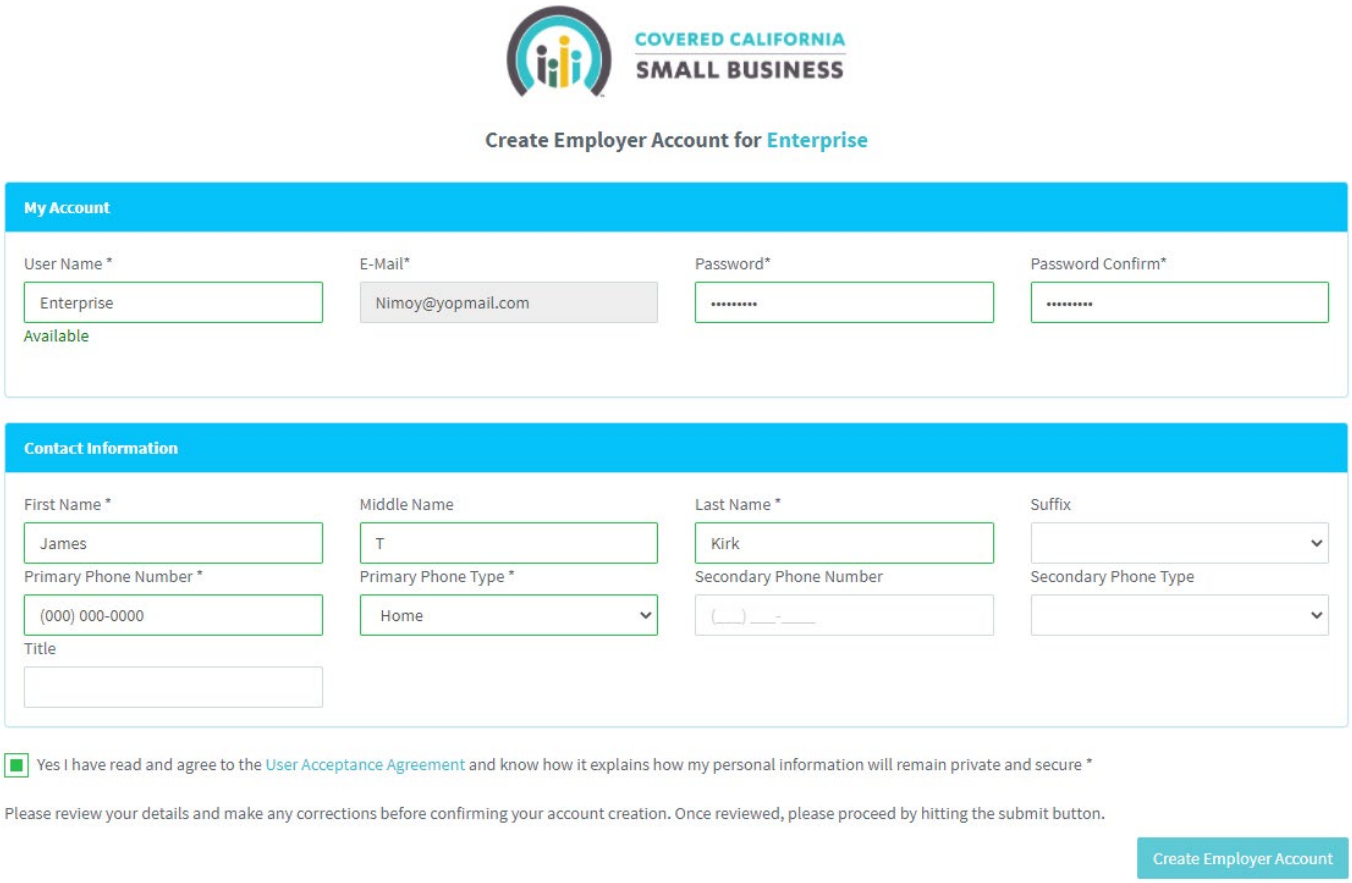
This is to let you know that an online account has been set up to help you manage your health insurance choices through Covered California for Small Business (CCSB).

Now, you can conduct all of your business online. No more completing stacks of paperwork!

Please click the following link to proceed to your account. Click here!

In the future, you can log-on here.

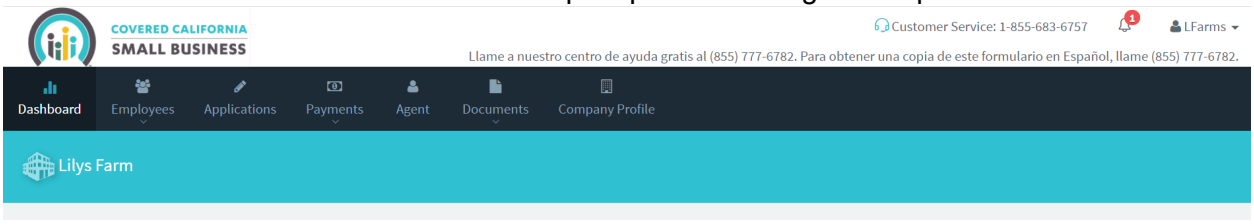
You will be moved into the Employer Account creation screen, in which you will need to create a unique Username, Password, and contact information. Select Create Employer Account, to finalize the account creation.



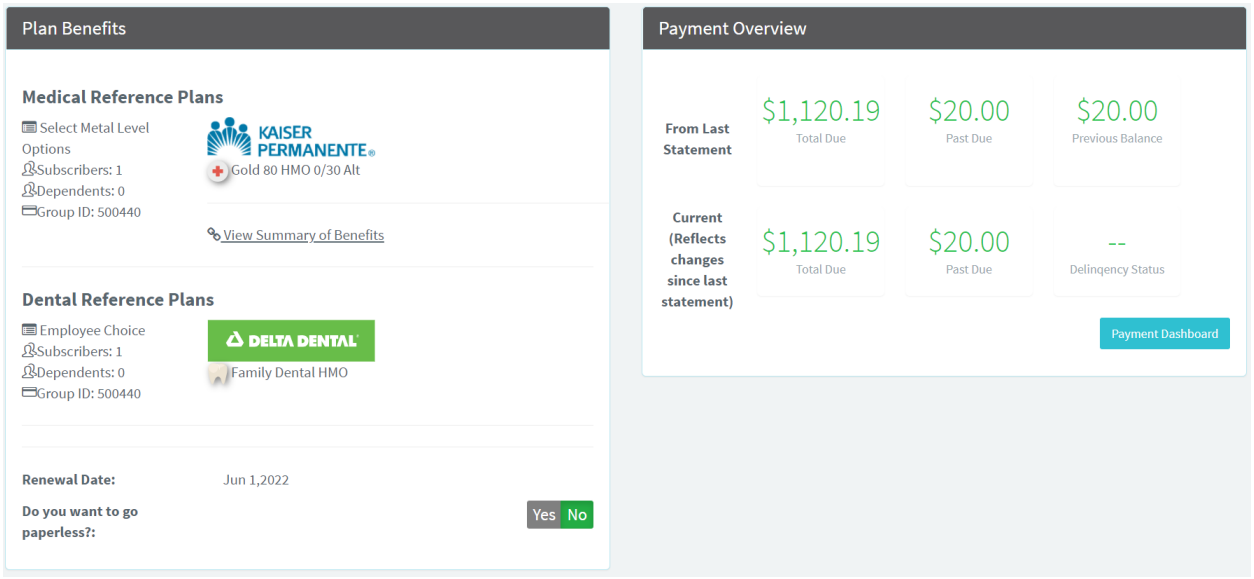
Once created, log into the Employer/Company Account to Access the Employer Dashboard for the company.

EMPLOYER DASHBOARD

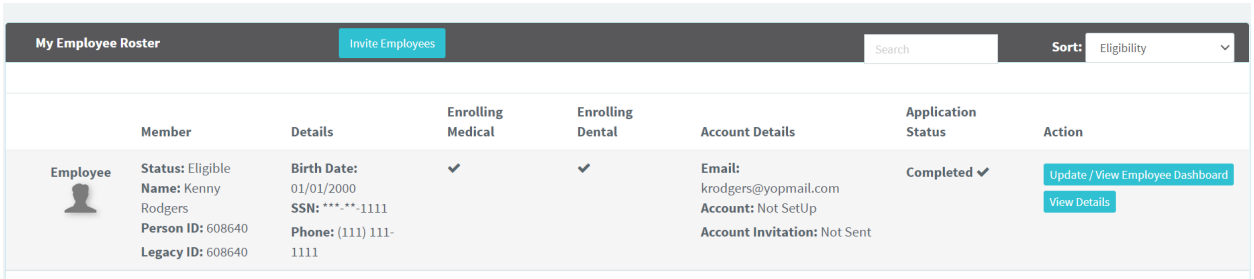
When you log into the employer account, in the light blue banner, there is the business's name. Across the dark blue banner there are multiple options to navigate the portal.



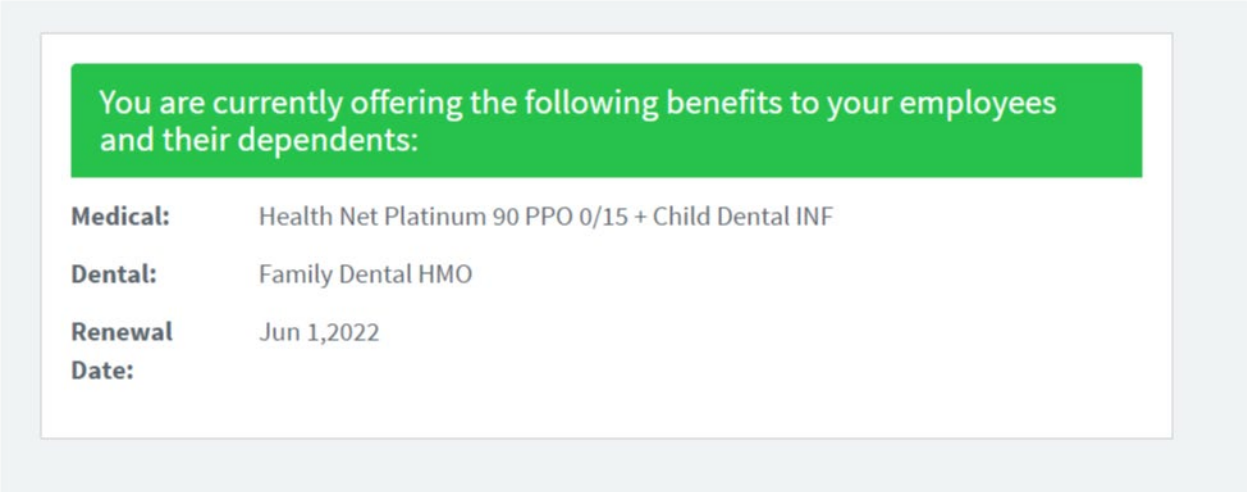
Dashboard – The Dashboard option will display reference plan selections on the left-hand side, along with the renewal date. There is also the option to go Paperless for notices.



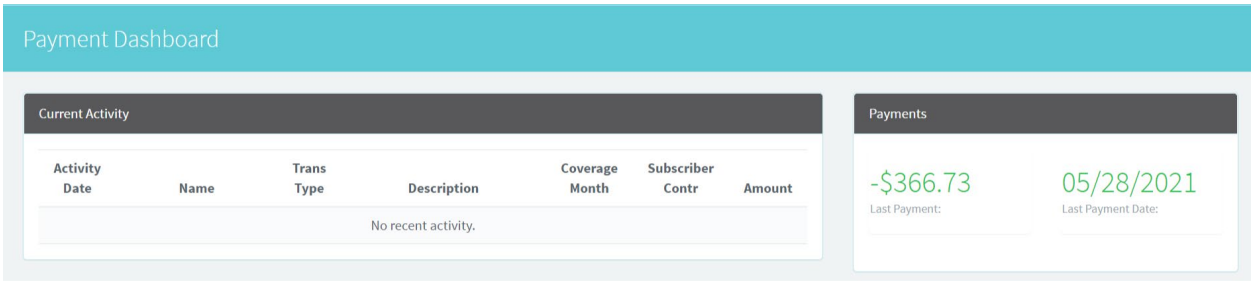
Employees – The employees tab will allow you to view your employee roster, which is also where if necessary, you can add or terminate an employee or dependent.



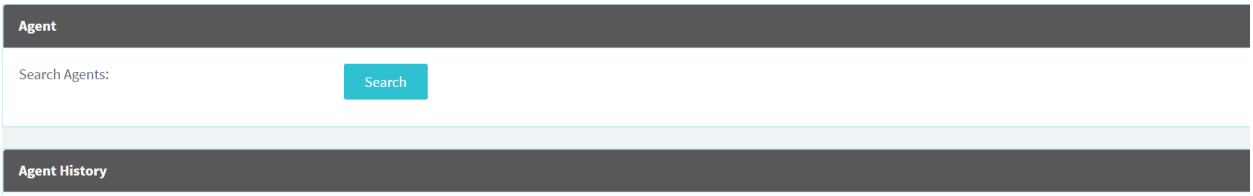
Applications – The applications tab is where the business can update the employer application during renewal. During the rest of the calendar year, it will show a message like the following: If you terminate coverage for the entire business, then you will have the option to reenroll in coverage, using your current employer log in.



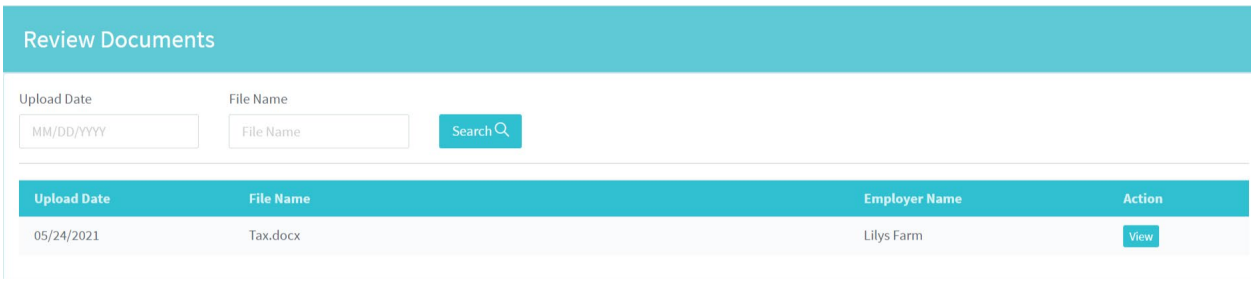
Payments – The payments tab is where the employer can view invoices and make payments. These payments can either be a one-time payment, or recurring payments.



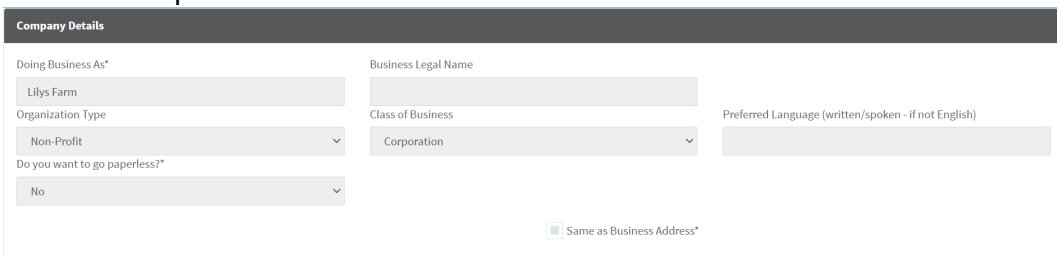
Agent – The agent tab will show any agent who is attached to your employer account. Agents can be removed from the account or changed at any time. Agent changes will be reflected in the system on the 1st of the following month; however, the employer can continue to work with the new agent as soon as the change is made.



Documents – The documents tab is where you will upload your required documentation during your initial application and throughout the time the employer carries insurance with Covered California for Small Business. This area also allows you to view any letters which generate on the account.



Company Profile – The company profile page is where the demographics for your company are stored. You can update the business legal information, the company contact, and the authorized representative contact details.



TO MAKE A PAYMENT

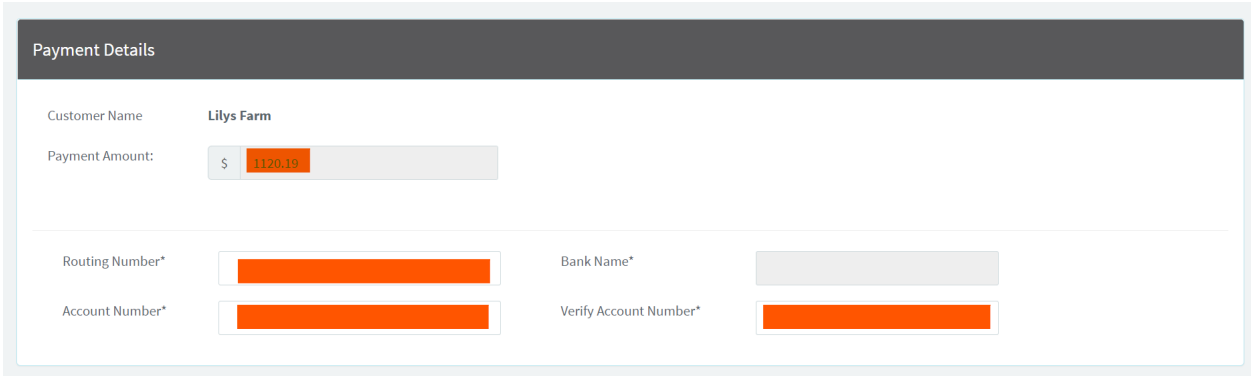
One-Time Payments

For a one-time payment, under the payments tab select one-time from the drop down.

Payment amount – Will be the amount due on the last invoice. This is not a changeable field.

Routing Number – Locate the bank routing number and input into the routing number box. The Bank Name should appear in the Bank Name box.

Account Number – Locate the account number and fill in the account number box.



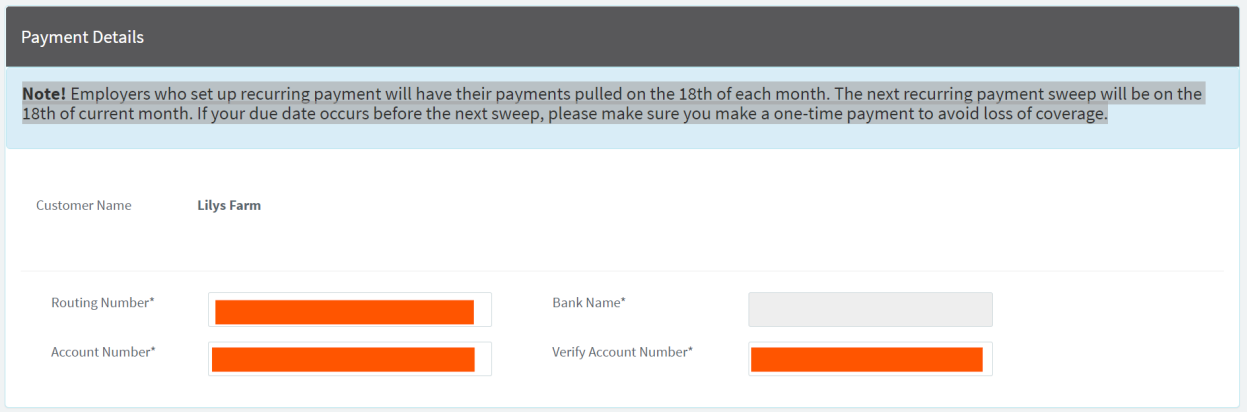
Select the Terms and Conditions arbitration box and submit to make the one-time payment.

Recurring Payments

To make recurring payments, go to the payments tab and select recurring.

The following note should appear towards the top of the payments screen:

> **Note!** Employers who set up recurring payment will have their payments pulled on the 18th of each month. The next recurring payment sweep will be on the 18th of current month. If your due date occurs before the next sweep, please make sure you make a one-time payment to avoid loss of coverage.



Routing Number – Locate the bank routing number and input into the routing number box. The Bank Name should appear in the Bank Name box.

Account Number – Locate the account number and fill in the account number box. You will have to verify the account number in the following box.

Select the Terms and Conditions arbitration box and submit to set up your recurring monthly payments.

Monthly payments can take up to 24 hours to show on your payment's dashboard. The recurring payments will be the same amount on the company invoice, or less depending if any changes due to employee terminations occurred prior to the invoice.

> **Please Note:** *Recurring payments will never be more than the invoiced amount. Recurring payments occur on the 18th of every month, and can take 24 hours to process within the portal.*

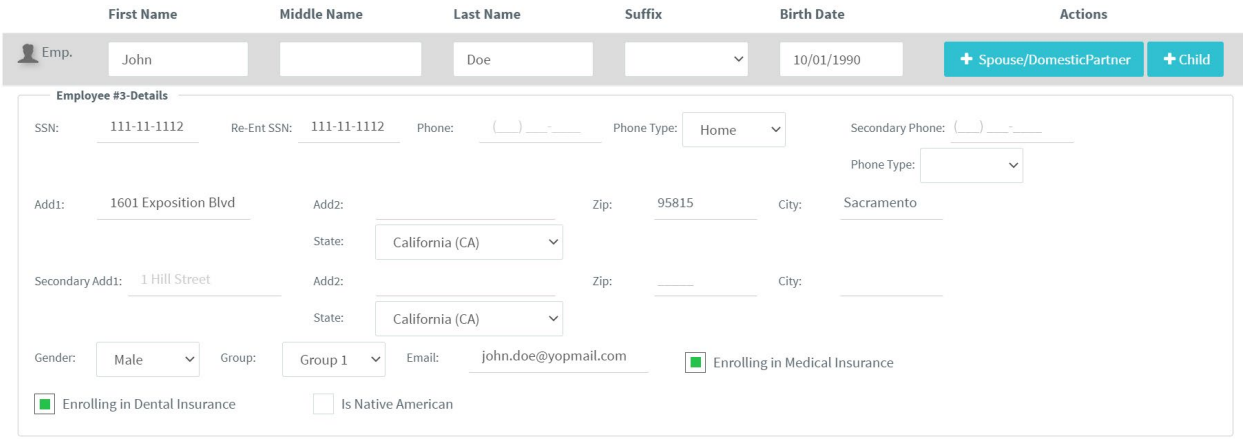
HOW TO ADD A NEW EMPLOYEE –

Under Employees – Select View Roster

Select the Add Employee Button at the bottom right hand corner of the screen to start the add process.

Enter in the employee's demographics. Once demographics are submitted click add employee with New Plan.

Please Note: If you are adding a spouse or dependent child, select the light blue buttons on the top right of the employee demographic screen.



Once the employee is added, the Update Enrollment screen will ask for the Qualifying Life Event.

Please note: If the date of the event is not available, please submit the Employee change form via e-mail to CCSBEligibility@covered.ca.gov. This form and instructions on how to submit are located on the CCSB website, https://www.coveredca.com/forsmallbusiness/applications-and-forms/.

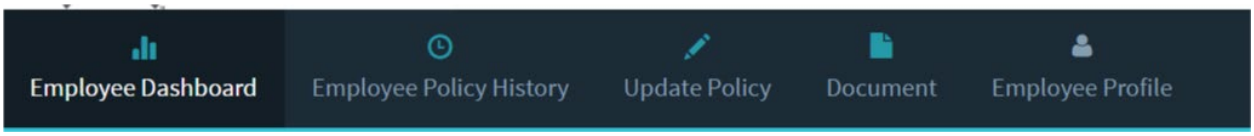
After selecting the Qualifying Life Event date, Open Employee Dashboard to Complete Enrollment which will move into the employee dashboard to process the application and for the employee plan selections.

In the Employee dashboard, select Apply for Coverage button for the employees' plan selection.

TO ADD A SPOUSE OR DEPENDENT

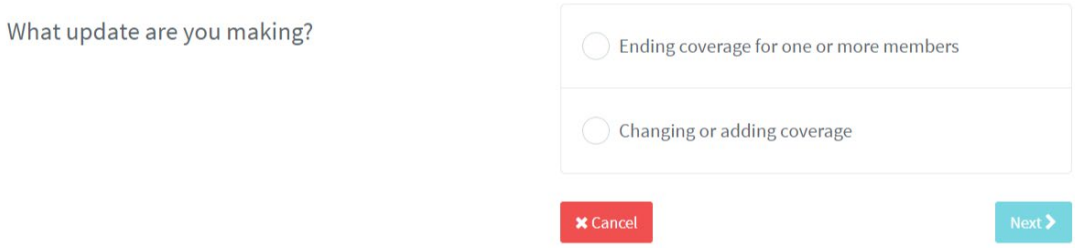
From the employer dashboard, select Employees and then the Employee roster.

Locate the employee who wants to add a spouse or dependent and select Update/View Employee Dashboard. From this page locate and select Update Policy in the Dark Blue Banner.



Once selected choose **Changing or Adding Coverage –**

Please note: A list of Qualifying Life Events is located in the **Employer Guide**.



Please note: The ability to add a dependent or spouse is only available within the past 30 days from today's date. If the spouse or dependent's Qualifying Life Event was more than 30 days from today's date, please submit an Employee Change form via e-mail, to **CCSBEligibility@covered.ca.gov**. The Employee Change form and instructions on how to submit are available online at https://www.coveredca.com/forsmallbusiness/applications-and-forms/.

After inputting the date of the Qualifying Life Event, enter the effective date for the Qualifying Life Event. Enter the spouse or dependent demographics, and then select ***Next***. Confirm the change.

COVERED CALIFORNIA
SMALL BUSINESS

Dependents Being Added

Dependent	First	Last	DOB	Gender	Medical	Dental
child	Johnnie	Walker	06/16/2021	Male	✔	✔

New Estimated Costs Starting 07/01/2021

Plan Name: **Platinum 90 EPO 0/15 + Child Dental INF**

oscar

Employee Monthly Cost: **$359.07**

Employer Monthly Cost: **$578.24**

Total Monthly Cost: **$937.31**

Plan Name: **Family Dental PPO**

DELTA DENTAL

Employee Monthly Cost: **$83.98**

Employer Monthly Cost: **$0.00**

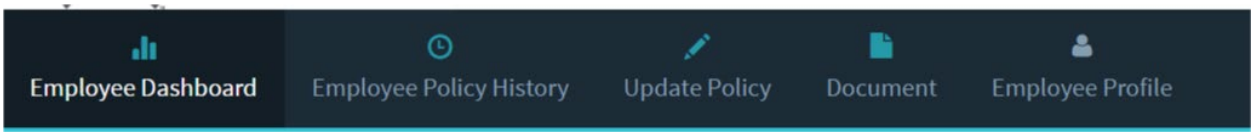
Total Monthly Cost: **$83.98**

Estimated Grand Totals

Employee Monthly Cost: **$443.05**
Employer Monthly Cost: **$578.24**
Total Monthly Cost: **$1,021.29**

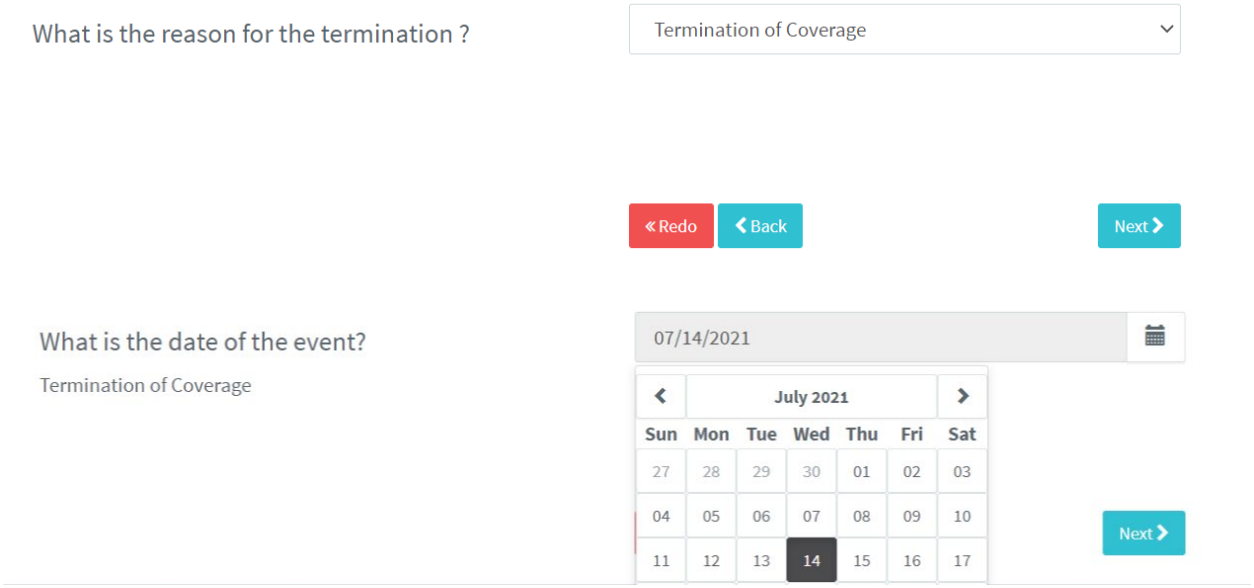
TO TERMINATE AN EMPLOYEE, SPOUSE, AND/OR DEPENDENT (OR ALL OF THE ABOVE)

From the Employer Dashboard, locate the employee roster under the Employee section. Identify the employee who wants to terminate a spouse and/or dependent and select Update/View Employee Dashboard.



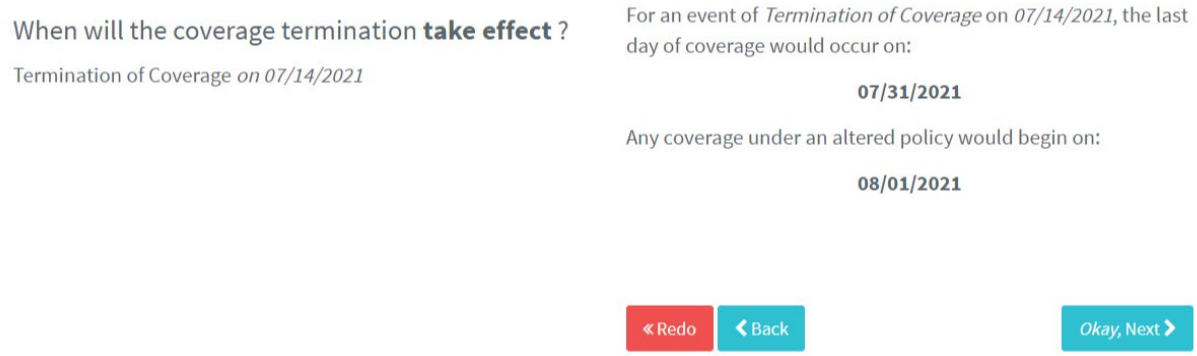
Once selected choose **Ending Coverage for one or more members –**

Please note: A list of Qualifying Life Events is in the **Employer Guide**.

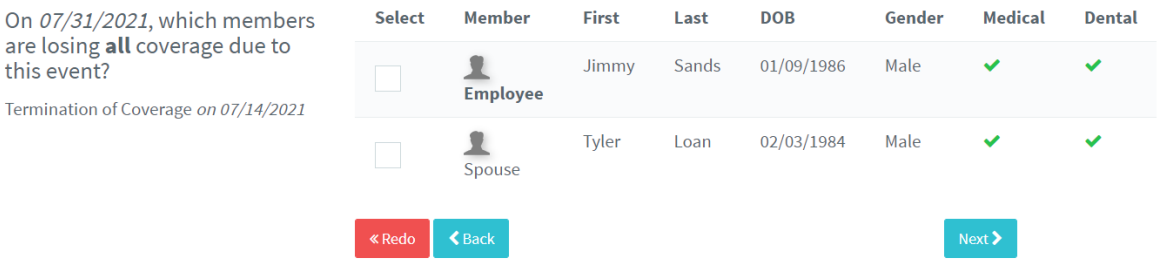


Please note: The termination date, should be the last day the Employee worked and qualified for health coverage.

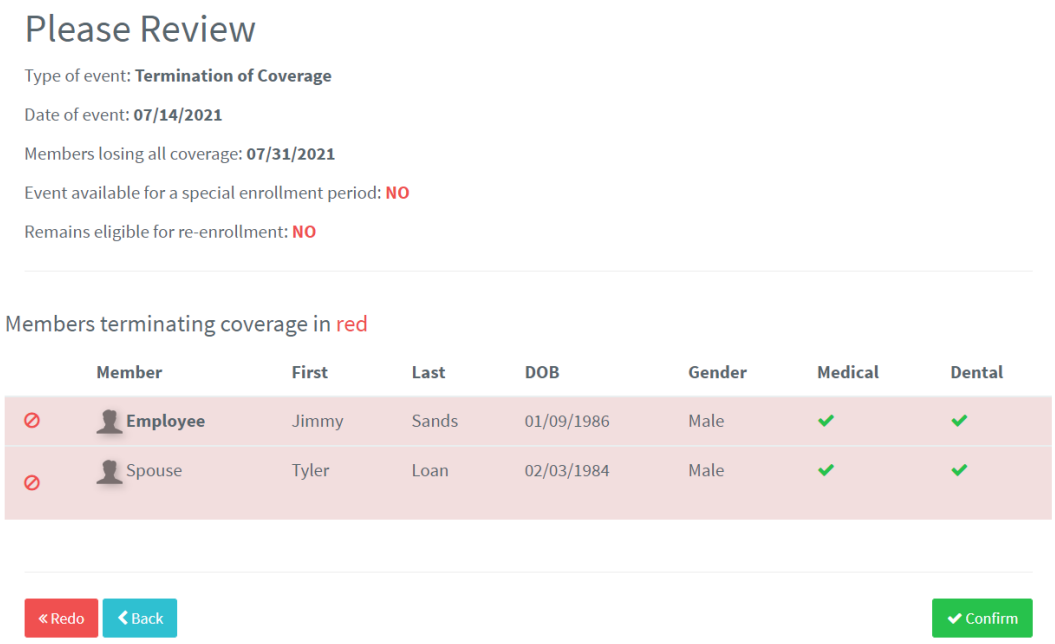
Once the date of termination is provided, their coverage will end the first day of the following month.



Select the individuals who will no longer be eligible for coverage. If terminating the subscriber, then all dependents will also be removed from coverage.



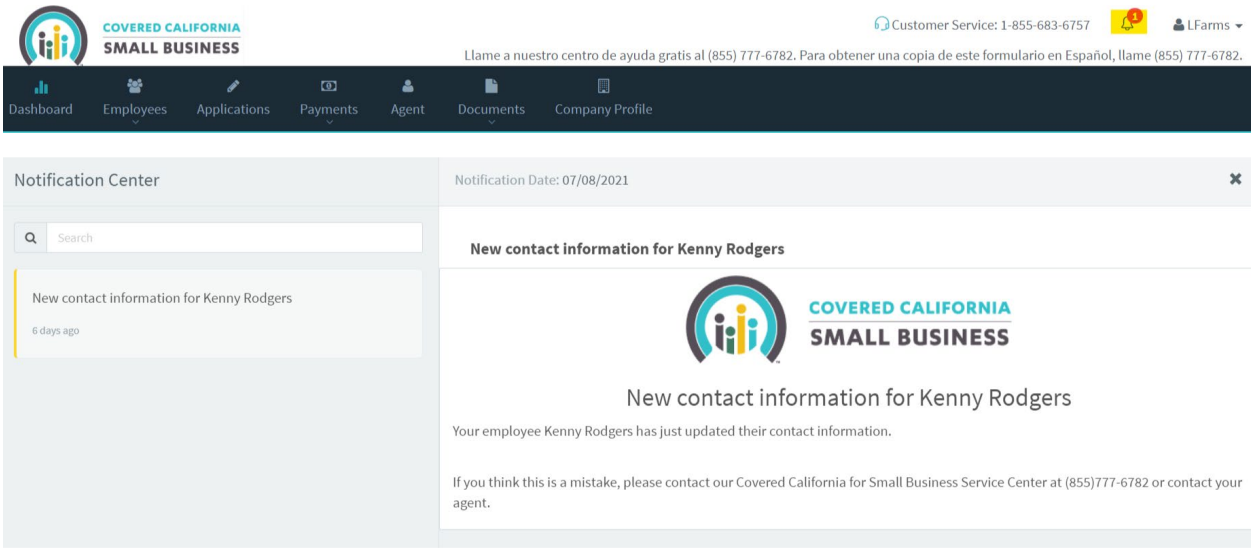
Confirm the termination for the applicable employee or dependents to ensure the termination is processed.



NOTIFICATIONS

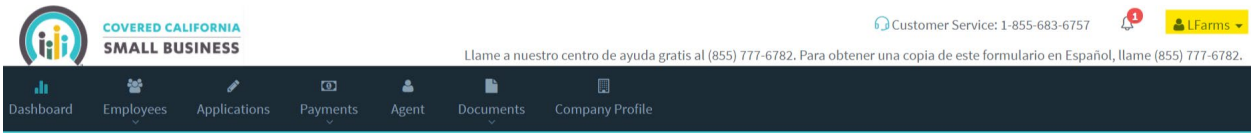
When logged into the employer system, there will be a small bell on the top right-hand corner of the screen, which may have a red circle with a numeric within. This is the notifications section, which will showcase any updates which may have occurred in your account. For every notification that is received an e-mail will be sent detailing what occurred.

> **Please note:** This section will update when employees enroll in their policies, along with many other types of brief notifications. These notifications will also be sent via e-mail, and if applicable, a paper copy will be sent in the mail.

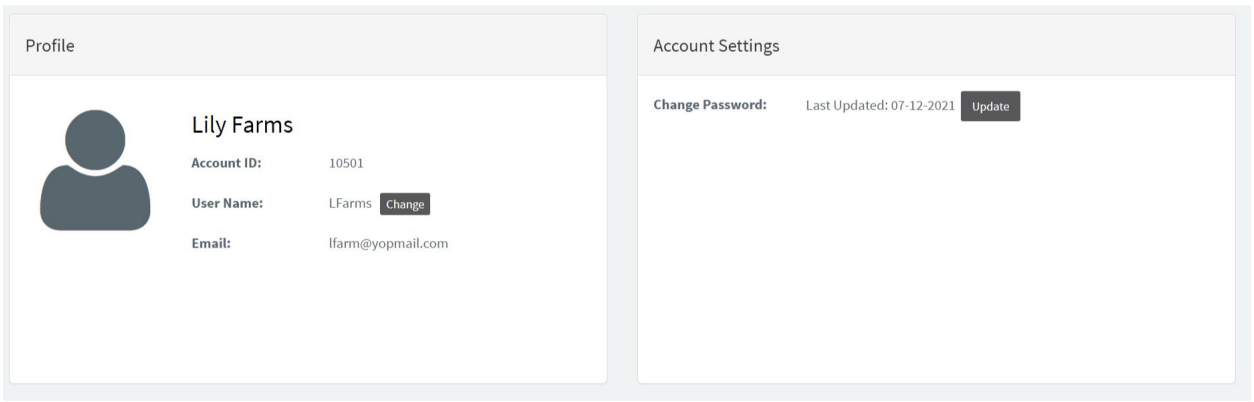


ACCOUNT SETTINGS

Select the username at the top right-hand side of the screen, which will populate a drop-down box with multiple options. Select the option to go into Account Settings.



Once selected, the Account Settings page populates, and this shows the user profile. From here the employer can update the Username or the Password. Click the change or update button, and a box will appear, to change the Username or Password.



Please note: Usernames must be unique; you are not allowed the same Username as another user on the system.