



Reminders

Resources for your Employer Groups Regarding Small Business Administration Loans

The Small Business Administration (SBA) has announced it will be providing disaster assistance loans for Small Businesses impacted by Coronavirus (COVID-19). These Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to Small Businesses to help overcome the temporary loss of revenue they may be experiencing. To learn more, visit the [U.S. Small Business Administration](https://www.sba.gov) website.

Accessing Supporting Documentation for Loans:

When Employer Groups are applying for loans, supporting documentation is required, which can include health benefit invoices. With the *MyCCSB Portal*, Employer Groups can conveniently access their CCSB account invoices by following these simple steps:

1. Instruct your Employer Group to Log into their account on *MyCCSB.com*. From the home dashboard screen they'll click on the "View Invoices Current Balance" icon which will redirect them to the View Invoices screen.
2. From the View Invoices screen, your Employer Group will see their invoice history section to the right of the current bill breakdown.
3. The Invoice History section allows Employer Groups to download their invoices.

[Login to MyCCSB](#)

If your Employer group doesn't currently have a *MyCCSB* account, registration is easy. [Click here](#) to access our how-to guide.

Reconciliation Assistance:

The *MyCCSB Portal* is the quick and easy way to access all of your Employer Group's account information. However, we realize that there will be instances where your Employer Group may need additional support. If they require invoice reconciliation or additional documentation, you can direct them to contact our Finance Department:

CCSBfinance@covered.ca.gov

Email Subject line **COVID-19: Recon / Invoice Request.**

If your Employer Groups have additional questions or need to speak with a representative, please contact our helpful Service Team:

855-777-6782

Monday - Friday 8:00 a.m. - 5:00 p.m.

Information on the Unemployment Insurance (UI) Work Sharing Program:

Employers who are experiencing a slowdown in their businesses due to COVID-19's economic impact, can apply for the UI Work Sharing Program. This program allows employers to seek an alternative to layoffs and retain their trained employees by reducing their hours and wages which can be partially offset with UI benefits.

Visit the [Employment Development Department website](#) to learn more about the Work Sharing Program and its benefits for employers, employees, and how to apply.

Coverage Status for Nonpayment on April Invoices

CCSB cares about our clients and understands the financial and operational impact **COVID-19** has placed on Small Businesses.

For the April invoice, CCSB will not terminate coverage for nonpayment of premium through the month of April 2020. CCSB will not be extending or modifying any grace period laws, but we are monitoring the situation and may change course if needed. For more details on payment options and grace periods, please reference the [CCSB Employer Guide](#).

Employer FAQs for Accessing Benefits During Stay at Home Order

On Thursday, March 19, California Gov. Gavin Newsom issued a statewide order for all residents to 'stay at home' amid the coronavirus outbreak until further notice.

Your Employer Groups likely have many questions related to COVID-19 and their coverage options, below are resources and answers to frequently asked questions they may have:

Where can I find more information on COVID-19 and what my plan covers?

Valuable information including coverage related to COVID-19, how to seek care, and tips to safeguard your health can be found below:

- [Blue Shield](#)
- [Health Net](#)
- [Kaiser](#)
- [Oscar](#)
- [Sharp](#)

Can I go to my Dentist?

The California Dental Association (CDA) has recommended that dentist offices voluntarily suspend non-urgent or non-emergency dental care due to COVID-19 concerns. If your employee(s) require immediate care due to a dental emergency, please advise them to contact their dental office.

COBRA and Group Size

COBRA extends the offer of health coverage to a member who loses their group health benefits due to a qualifying event. COBRA allows the employee to continue to be in the Employer's group health plan, usually at full cost of the premium (with no Employer contribution), and with an administrative fee added.

Upon group renewal, please be sure to remind Employers to update their group size in order to determine whether Cal-COBRA or Fed-COBRA should be applied.

As a reminder:

- *Cal-COBRA* applies to companies with 19 or fewer employees. CCSB will send all Cal-COBRA notifications to qualified beneficiaries for groups who meet this criteria.
- *Fed-COBRA* applies to companies with 20 or more employees and sending notifications to qualified beneficiaries is the Employers responsibility to download and send Federal COBRA forms or hire a third-party administrator to send the forms on their behalf.

For more information on COBRA, including a list of qualifying events, please refer to the [CCSB Employer Guide](#). This interactive guide contains essential information related to the CCSB program and rules on offering Employer-sponsored health coverage.

Submitting COBRA Payments:

COBRA premium payments are due prior to the first day of the month of coverage. In order to prevent delays in processing, please submit COBRA payments to the Covered California lockbox below:

COBRA Payments Only:

Covered California
ATTN: COBRA Department
P.O. Box 740265
Los Angeles, CA 90074

(Submitting COBRA Payments continued on page 4.)

Please be sure to submit COBRA Election Forms via:

U.S. Mail

Covered California for Small Business/CCSB
ATTN: COBRA Dept.
P.O. Box 7010
Newport Beach, CA 92658

Email: CCSBcobra@covered.ca.gov

Fax: 949-809-3264

Additionally, COBRA forms, sample termination notice, and rights document can be downloaded on the [CCSB Applications and Forms page](#).

CCSB Federal Tax Credit

Attract new groups with this exclusive tax credit that is only available with CCSB.

Small Businesses* could be eligible for tax credits of up to 50% of premium expenses. Qualifying Employers can apply this tax credit on their federal tax return.

As a helpful resource, CCSB has created the resources below:

- The [Tax Credit Flyer](#) outlines how Small Businesses will qualify and the substantial credit your groups could be eligible to receive.
- The [Tax Credit How-To Guide](#) was created for your clients to share with their tax professional.

Start informing your clients today about this great benefit available only with CCSB!

* This federal tax credit is only offered through CCSB and subject to change. Not all businesses will qualify. Non-profits are eligible for up to a 35% credit. Tax credits are applied on a calendar year basis toward two consecutive tax years.