



**Lindsay Petersen &
Patrick Manh Le**



Why is it important to have health insurance coverage?

Uninsured nightmares





SCENARIO 2

Home Repair Accident: Broken Leg



SCENARIO 2

Uninsured Cost:
Non-surgical care:
up to \$2,500

If surgery is required,
costs skyrocket to
\$17,000 - \$35,000
or more

Do you have auto insurance?



Reasons why you should:

- If your car gets in an accident you won't be able to drive to work.
- It's the law.



Do you have health insurance?



Reasons why you should:

- **If you have an accident or get sick, you might not be able to work.**
- **It's now the law.**



Vision

- improve the health of all Californians
- access affordable care
- provide quality care

Mission

- increase insured Californians
- improve health care quality
- lower costs
- reduce health disparities
- choice and value





Public and Private Insurance Companies

HEALTH INSURANCE PLANS

Anthem Blue Cross of California

Blue Shield of California

Chinese Community Health Plan

Contra Costa Health Plan

Health Net

Kaiser Permanente

L.A. Care Health Plan

Molina Healthcare

Sharp Health Plan

Valley Health Plan

Western Health Advantage

DENTAL INSURANCE PLANS

Access Dental Plan of California

Anthem Blue Cross of California

Blue Shield of California

Delta Dental of California

LIBERTY Dental Plan of California

Premier Access Dental and Vision

What You Get

Regardless of the plan selected, the following essential benefits are covered:

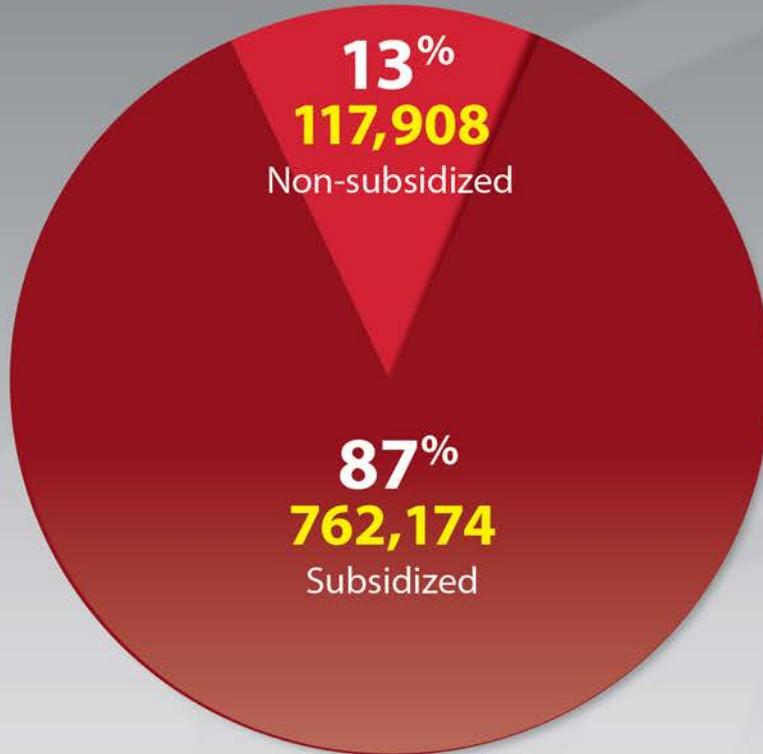
- outpatient services
- emergency services
- hospitalization
- maternity and newborn care
- mental health and substance abuse disorder services
- prescription drugs
- rehabilitative and habilitative services and devices
- laboratory services
- preventive and wellness services and chronic disease management
- pediatric services

No denial for pre-existing conditions.

ENROLLMENT UPDATE

Oct. 1 – Feb. 28 Enrollment Numbers

Covered California



Applications Completed:

3,787,569

Individuals Enrolled:

880,082

Medi-Cal



Individuals Enrolled:

1,786,000

TOTAL FIVE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTIONS

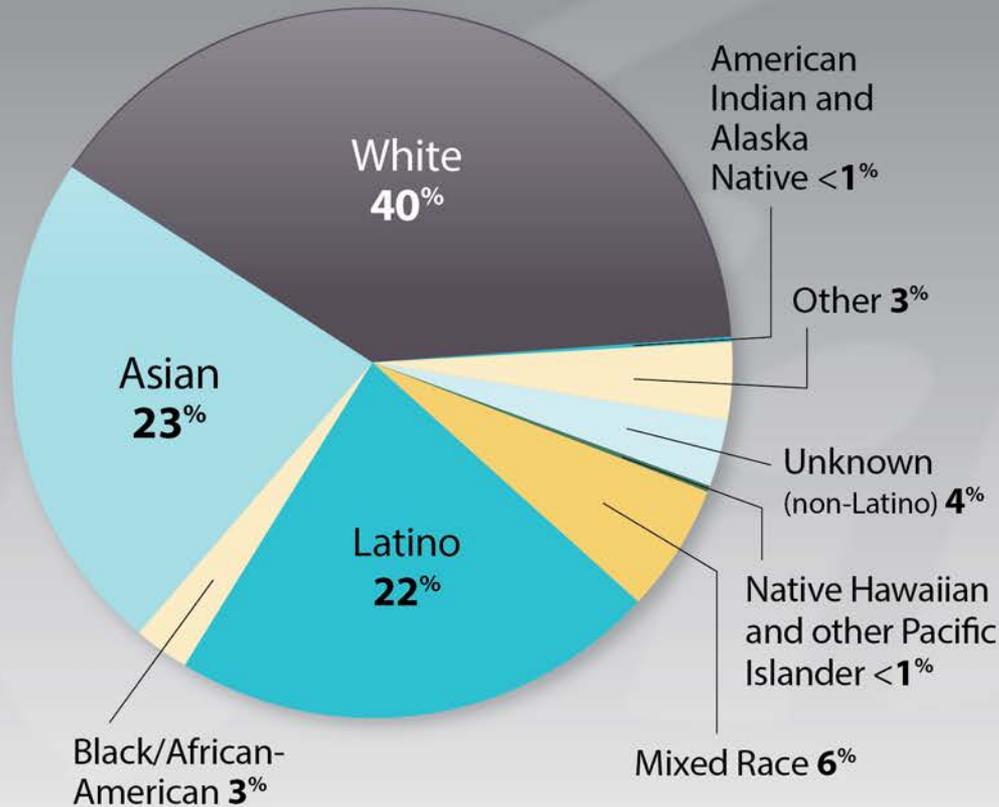
	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 2/28/2014	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Total Enrollment	580,000	880,082	300,082	152%
Subsidy eligible	487,000	762,174	275,174	157%

TOTAL FIVE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (ETHNICITY AND RACE)

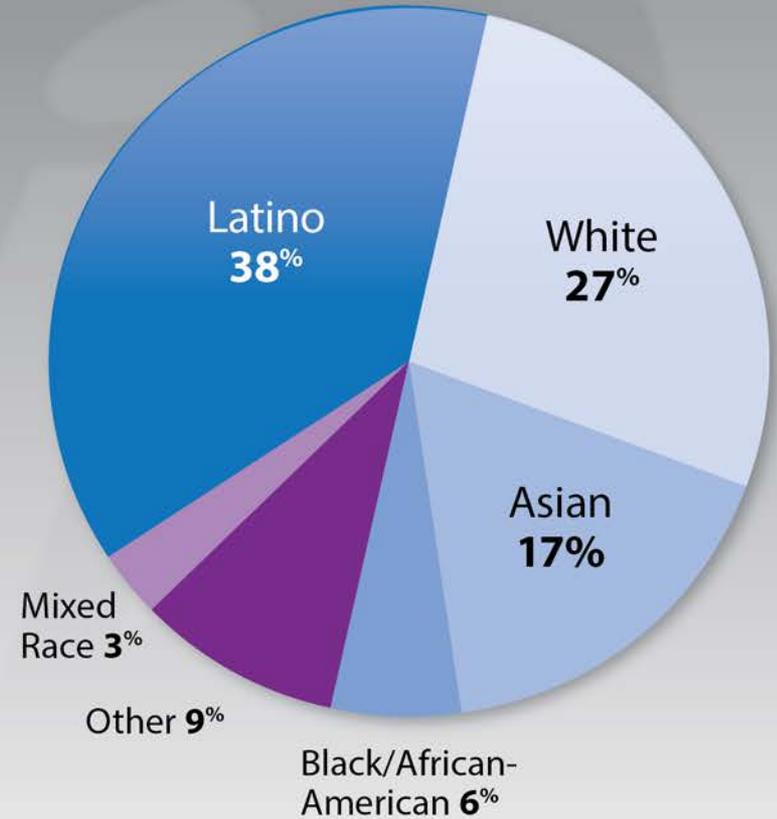
	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 2/28/14	% of Total	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)	% Growth in Feb
White	194,000	276,063	39.5%	82,063	142%	22%
Asian	83,000	160,270	22.9%	77,270	193%	27%
Latino	265,000	153,561	22.0%	(111,439)	58%	28%
Black or African American	22,000	18,297	2.6%	(3,703)	83%	28%
Mixed Race	16,000	40,990	5.9%	74,925	568%	25%
American Indian and Alaska Native		1,670	0.2%			61%
Native Hawaiian and Other Pacific Islander		1,587	0.2%			45%
Other		19,840	2.8%			32%
Unknown Race/Non-Latino		26,838	3.8%			18%
Total	580,000	699,116	100%			25%
Unknown Race/Unknown Ethnicity	-	180,966				7%

Oct. 1 to Feb. 28 Enrollment by Ethnicity

Covered California



Medi-Cal



TOTAL FIVE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (REGION)

Regions	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 2/28/2014	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Northern CA	22,571	34,544	11,973	153%
Greater Bay Area	89,599	194,880	105,280	218%
Sacramento	28,726	45,998	17,272	160%
San Joaquin	58,137	63,777	5,640	110%
Central Coast	32,602	61,474	28,872	189%
Los Angeles	177,602	241,314	63,710	136%
Other Southern CA	170,763	238,095	67,330	139%
Total	580,000	880,082	300,077	152%

Specific Counties

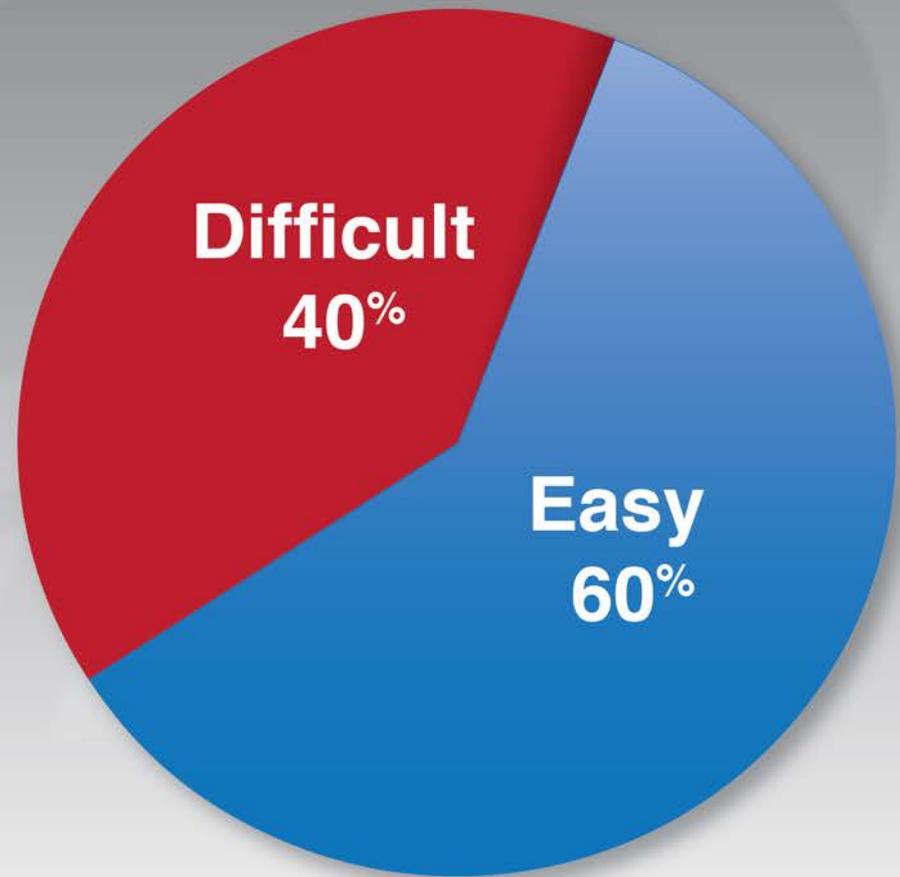
Fresno	14,500	13,534	(966)	93%
Orange	44,392	87,170	42,778	196%
San Diego	43,054	76,875	33,821	179%
San Bernardino	35,692	30,584	(5,108)	86%
Riverside	40,377	41,756	1,379	103%

TOTAL FIVE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (AGE)

Age	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 2/28/2014	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Less than 18	29,000	56,535	27,535	195%
18 to 25	102,615	94,463	(8,152)	92%
26 to 34	109,308	139,002	29,694	127%
35 to 44	111,538	145,179	33,641	130%
45 to 54	102,615	211,420	108,805	206%
55 to 64	122,692	232,907	110,215	190%

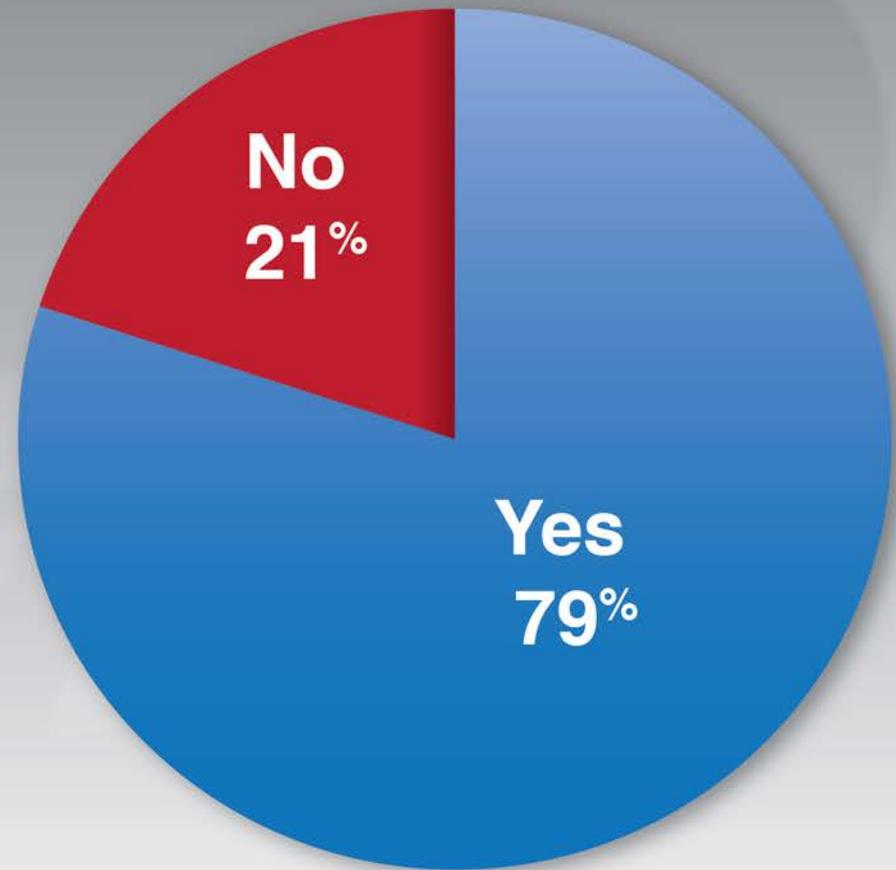
Consumer Satisfaction – CoveredCA.com

60 percent of those surveyed find the overall enrollment process through Covered California easy to complete.



Consumer Satisfaction – CoveredCA.com

79 percent were able to find the information they needed to choose a health plan that is right for them.



March 15, 2014:

1,018,315

TEST, LEARN AND ADAPT

3 Pillars for Success to Reduce Health Disparities



Plan Partnership

Health Plans and Disparity Work

- **Application to become a Qualified Health Plan**
 - Health plans asked about efforts toward cultural competency (eValue8)
- **Contracts with Covered CA requires health plans to:**
 - Address health equity and health disparities
 - Participate in workgroups to share best practices
 - Data reporting on (1) understanding how health care is being delivered to various populations and (2) to support targeted clinical or preventive services
 - Provide additional data metrics on Race; Ethnicity; Gender; Primary language; Disability status; Sexual orientation; Gender identity

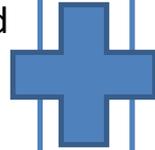
Importance of Baseline Data

Search for vendor to help Covered CA measure plan activities and demographics

“Health disparities reduction: Identify vulnerable patient populations using enrollment data and Issuer new data submission requirements related to race and ethnicity (e.g., health risk assessment data); and assess vulnerable population access to and quality of care.”

Effective Outreach and Marketing

- **Educate** consumers and provide in depth information about Covered CA/ACA and what it means to Californians, encouraging the uninsured to enroll



- **Attract** consumer by driving the value benefits/core position of the Covered CA brand and also encourages people to get coverage



- **Enroll** - Use a mix of brand and direct response mechanisms to drive enrollment leveraging the “I’M IN” campaign for brand tactics and “Welcome to Answers” for direct response tactics

“Welcome to Answers”

“I’m in/Tengo un Plan”

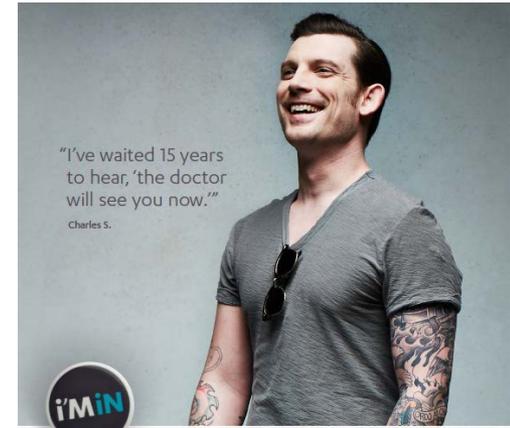
Strategic mix



Health care for all.
CoveredCA.com



Health care for all.
CoveredCA.com



Are you?

Health care for all.
Enroll by March 31st
CoveredCA.com



Are you?

Health care for all.
Enroll by March 31st
CoveredCA.com



Under their previous health plan, Henry and Jill would have paid close to ten thousand dollars to have their baby. But now, under the Affordable Care Act, having a baby is no longer a financial burden. Just visit CoveredCA.com, find a counselor or agent in your community and get covered today.



Recibe ayuda gratis en persona
CoveredCA.com/espanol



무료 대인 상담을 받으십시오.
CoveredCA.com



¿Y tú?

La fecha límite es el 31 de marzo. Asegúrate.

Para recibir ayuda en persona, visita
CoveredCA.com/espanol



Adaptable Marketing Campaign

- Shifting messaging to focus on free, private, and confidential help near you
- Encourage in-person enrollment via Certified Enrollment Counselors and Certified Enrollment Agents
- Focus on relatable messaging, with real enrollees describing their experience of getting health coverage for the first time
- All channels covered: TV, Radio, Direct Mail, Social Media

TOTAL FIVE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (ETHNICITY AND RACE)

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PUSH TO THE FINISH LINE –

Additional Efforts to Promote Enrollment

Latinos

- Regional organizing in 7 targeted communities
- Direct Mail (with Local Resource Guide enclosed) geo-targeted to support on-the-ground Latino outreach efforts
- Days of Action campaign with Dolores Huerta in honor of Cesar Chavez birthday:
 - Leverage Huerta’s influence in the Latino community, especially among women
 - Call on Latinos to sign up for insurance
 - Remind that access to health care is a cornerstone of the decades-long struggle for equality
 - Campaign includes: Radio, YouTube videos, social media and events
- Added Latino supermarkets to the media mix to deliver our message to shoppers via in-store video screens.

PUSH TO THE FINISH LINE –

Additional Efforts to Promote Enrollment

African Americans

- Martin Luther King Day sponsorships, including:
 - Covered CA the Title Sponsor at key large events
 - Visibility during March/Parade in Sacramento and Los Angeles
 - Media coverage
- Partnerships to promote enrollment events in Los Angeles
 - Info center for Covered CA enrollment
 - Targeted radio spots:
 - Interviews with Covered CA staff
 - Answer health coverage questions from listeners live
- Partnerships with faith-based organizations in key communities to hold enrollment events on March 29
- Increased placements in African-American papers

PUSH TO THE FINISH LINE – Lead Conversion Effort

Leads & Incomplete CalHEERS Applications

- Three-prong approach to help get those who started the process over the finish line.
- Includes: Direct Mail, Email and telephonic outreach.
- All efforts drive to getting consumers' local in-person help.

Direct Mail Letter



Thank you for your interest in getting health insurance for you and your family. If you still need coverage, we want to suggest some free, confidential resources available to you.

Getting health insurance has never been more important. No one plans to get sick or get into an accident, but most people need medical care at some point. Did you know that the average cost of a 3-day hospital stay is \$30,000? Or that fixing a broken leg can cost up to \$7,500? Health insurance can protect you and your family from unexpected medical costs and give you peace of mind.

Covered California is the only place that offers financial help to get health coverage. The lower your income, the more the financial assistance you receive. We can help you determine what insurance will cost and help you find the best option for your family.

Enrolling is simple. You can do it in person, online, or by phone. And to make the process easier, here are the names of Licensed Certified Insurance Agents near you that can help you enroll.

The help is free and confidential.

Certified Insurance Agents

William Alex 109 Jacobs Dr Suite 200 Cortezville PA 19325-5536 610-354-7169 Lic: OH6105 English bialex@benepribe.com	Yvonne Spaw Yvonne V Spaw Hst 3300 Sunningdale Dr Charlotte NC 28217-2676 714-261-4383 Lic: OF7043 Spanish	Erick Sullivan Vino Inc Ora GetInsured.com 2110 New Market Play SE Marietta GA 30067-6330 888-632-7405 Lic: 001811 English esullivan@getinsured.com
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LAST DAY TO ENROLL



Free and Confidential
enrollment assistance

\$0 Preventive Care

Leading private
insurance companies

Plan options
to fit your health needs
and budget



Email

ENROLLING IS VERY SIMPLE...
It's even easier when you have an expert by your side.

ACCOUNT LOGIN | FIND AN AGENT | FIND AN ENROLLMENT COUNSELOR

You're one step closer to affordable health care

Experts all over California can help you finish your application and choose a plan before March 31. So don't miss out on this opportunity to get affordable health insurance. Find free help in your community, or simply log in to your account to complete your application.

[Find an agent](#) Or [log in to your account](#)

[Forgot username or password?](#)

STILL HAVE QUESTIONS? WELCOME TO ANSWERS.

What kind of health insurance is offered through CoveredCA.com?
The choices are as good as you can get in the marketplace. Watch the video to learn more »

How do I know if I can keep my current doctor?
View a directory of doctors covered by each health insurance company. Learn how »

What if I can't afford health care?

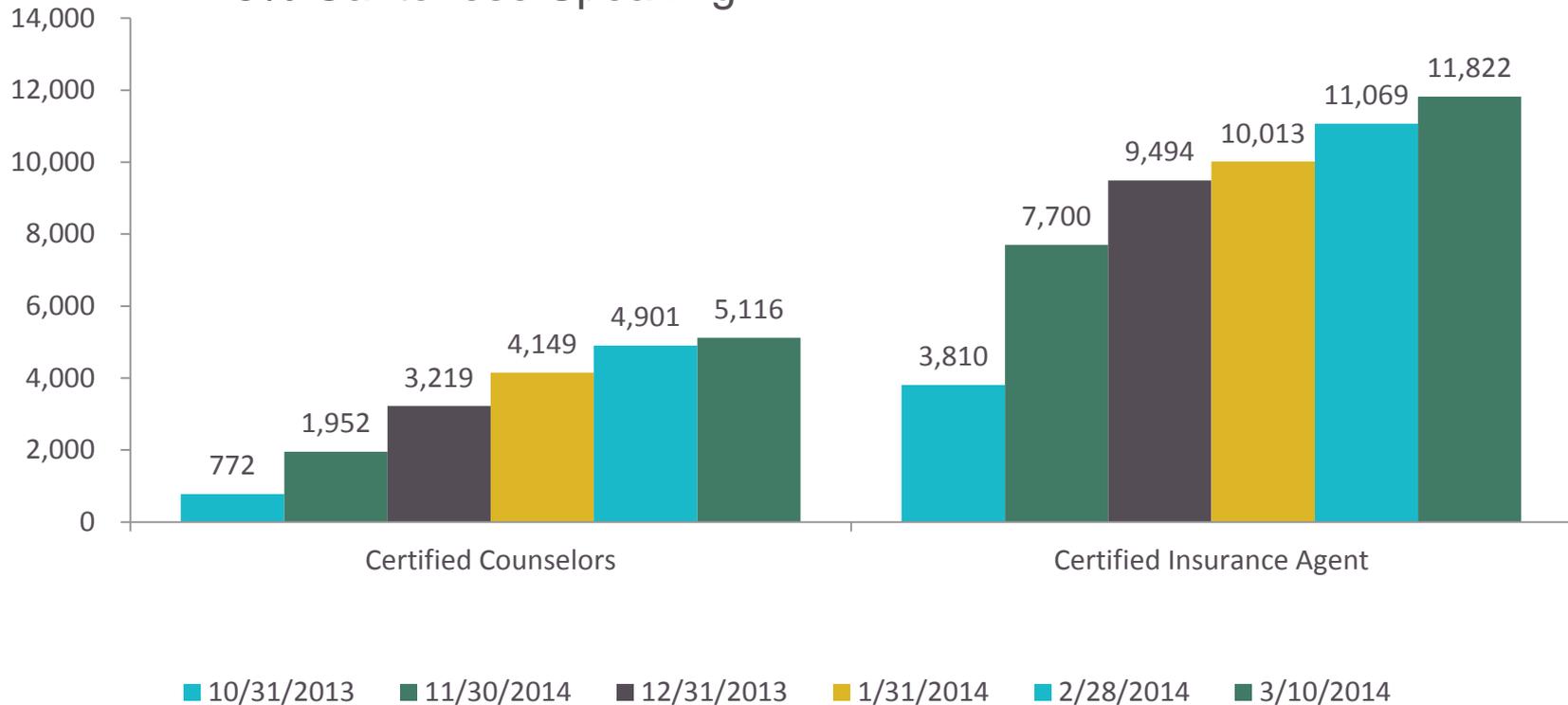
ENROLLMENT SUPPORT: KEY METRICS

5,116 Certified Enrollment Counselors (as of Mar. 10, 2014)

58% Spanish; 3% Cantonese; 3% Mandarin; 2% Vietnamese;
1% Korean Speaking.

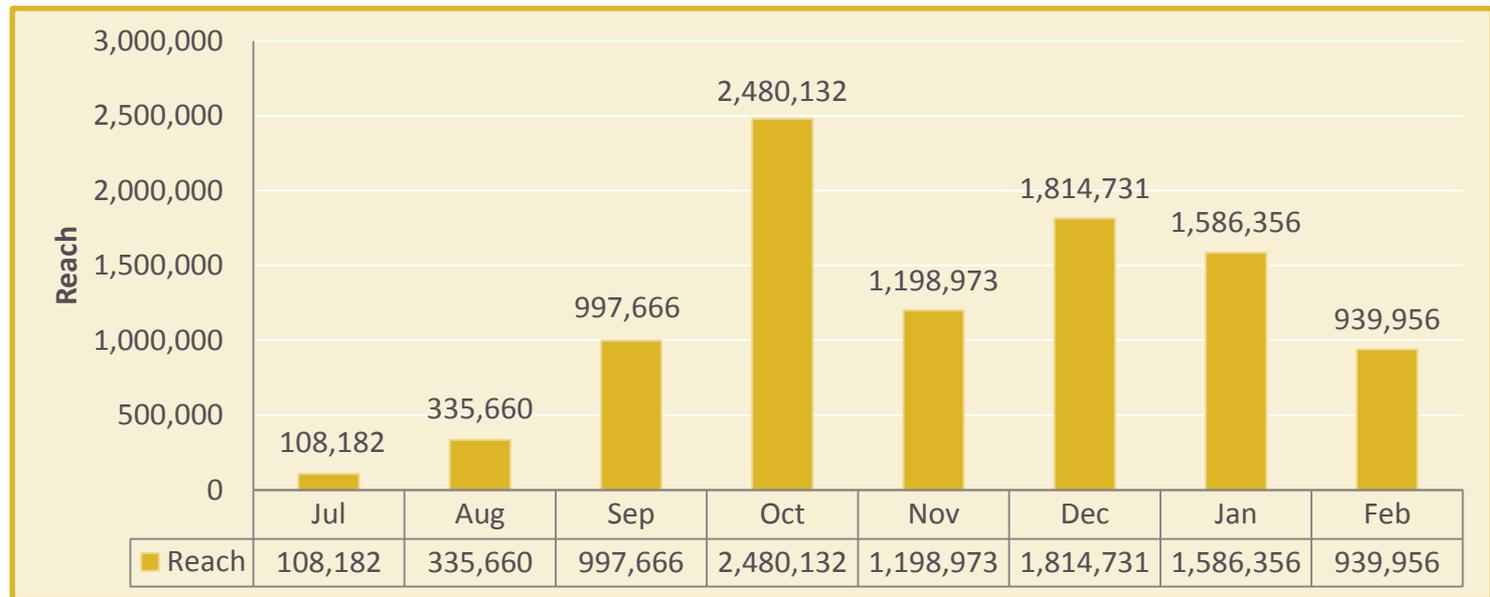
11,822 Certified Insurance Agents (as of Mar. 11, 2014)

15% Spanish; 5% Korean; 4% Mandarin; 4% Vietnamese;
3% Cantonese Speaking.



OUTREACH: KEY METRICS July 2013 – February 2014

- 2,248 Certified Educators (as of Mar. 10, 2014)
- Grantee reach:
 - **11.3 million overall reach**
 - 9.4 million individual consumers
 - 886,317 medical professionals
 - 1 million business owners



Source: Consumer Activity Summary July 2013 - January 2014, GPAS as of 3/10/14.

* October includes over 1.5M reached through social media; February data not yet reported on fully.

Smooth Enrollment

OPEN ENROLLMENT PART II JANUARY – MARCH: KEY AREAS OF FOCUS

1. Improved customer service
2. Additional self-service tools for consumers
3. Improved consumer communications
4. Improved web functionality
5. Improved service for Covered California service channels

OPEN ENROLLMENT PART II JANUARY – MARCH: KEY AREAS OF FOCUS

1. Improved customer service

- ✓ 350 additional Covered California service center employees
- ✓ Increase bilingual staff at the call centers
- ✓ Made improvements to Spanish language support options
- ✓ Increasing chat resources
- ✓ Expanding telephone line capacity

2. Additional self-service tools for consumers

3. Improved consumer communications

4. Improved web functionality

5. Improved service for Covered California service channels

OPEN ENROLLMENT PART II JANUARY – MARCH: KEY AREAS OF FOCUS

1. Improved customer service
- 2. Additional self-service tools for consumers**
 - ✓ Posted subsidized application in Spanish, Chinese, Vietnamese and Korean
 - ✓ Continuing improvements and refinements in consumer ability to check application status through automated phone line
 - ✓ Developing interactive voice response applications to help route application ready consumers to CECs and Agents for assistance
 - ✓ Improving the frequency of updates to informational phone line with answers to top questions
 - ✓ Added consumer information on www.coveredca.com including searchable Frequently Asked Question page
3. Improved consumer communications
4. Improved web functionality
5. Improved service for Covered California service channels

OPEN ENROLLMENT PART II JANUARY – MARCH: KEY AREAS OF FOCUS

1. Improved customer service
2. Additional self-service tools for consumers
- 3. Improved consumer communications**
 - ✓ Refining operational and quality control processes to improve notice accuracy
 - ✓ Implemented email campaigns to improve consumer awareness regarding important deadlines and program updates
 - ✓ Improving frequency and consistency of public communications via frequently asked questions, press releases and radio ads to rapidly convey key messages to consumers
4. Improved web functionality
5. Improved service for Covered California service channels

OPEN ENROLLMENT PART II JANUARY – MARCH: KEY AREAS OF FOCUS

1. Improved customer service
2. Additional self-service tools for consumers
3. Improved consumer communications
- 4. Improved web functionality**
 - ✓ Ongoing improvements to Spanish website and collateral
 - ✓ Optimizing network capacity to prepare for March volumes
 - ✓ Reviewing online post-enrollment survey comments daily to provide continuous web improvements and updates
 - ✓ Preparing for comprehensive review of enrollment website to improve usability, site navigation and coordination across dot com and enrollment websites
5. Improved service for Covered California service channels

OPEN ENROLLMENT PART II JANUARY – MARCH: KEY AREAS OF FOCUS

1. Improved customer service
2. Additional self-service tools for consumers
3. Improved consumer communications
4. Improved web functionality
- 5. Improved service for Covered California service channels**
 - ✓ Continuing engagement across all service channels by developing additional job aids and improved issue resolution response times
 - ✓ Improve notification to service channels about system outages
 - ✓ Adding dedicated support lines for agents and CECs

Positive Trend in Latino Enrollment in Covered California

Percentage of Latino Enrollment

**First 3 months of
open enrollment
(Oct. - Dec.):**

18%

**First 2 weeks
of March:**

32%

Working with the Immigrant Community

- Created tailored information on eligibility and enrollment for immigrant communities
- Additional training, FAQs, and Webinars to support CECs in helping immigrant populations understand their healthcare options
- Translated and provided official information on confidentiality of immigration status
- Partnership with Outreach and Education grantees that focus on immigrant populations

LEGISLATIVE UPDATE

- **AB 1877 (Cooley) – California Vision Care Access Council**
- **SB 1005 (Lara) – Parallel Exchange – Undocumented Populations**

DISCUSSION