



COVERED
CALIFORNIA

EXECUTIVE DIRECTOR'S REPORT

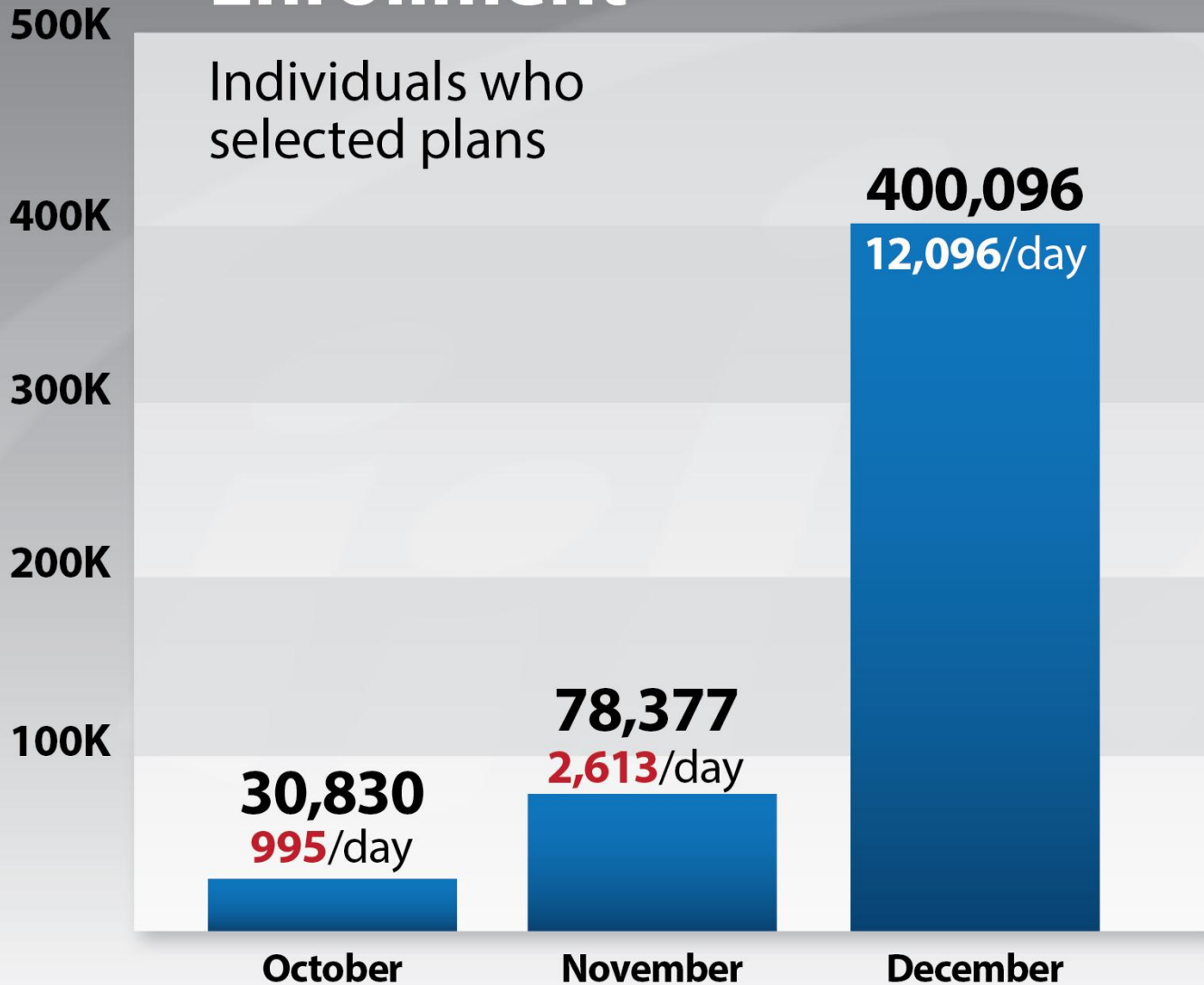
Peter V. Lee, Executive Director | January 23, 2014 Board Meeting

ANNOUNCEMENT OF CLOSED SESSION ACTIONS

ELECTION OF BOARD CHAIR

JANUARY ENROLLMENT SLIDES

Enrollment



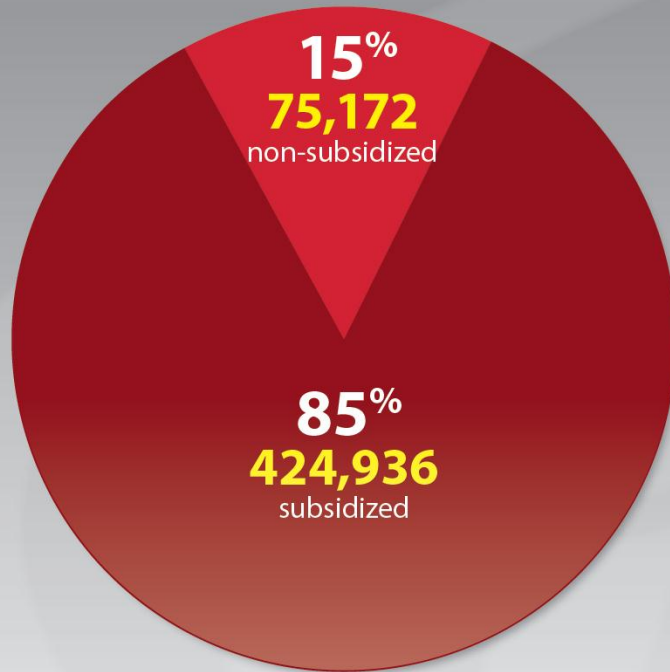
625,564

**Individual plans selected through
Covered California as of Jan. 14.**

January Enrollment Numbers

Covered California

Oct.-Dec. Enrollment



Applications Completed:

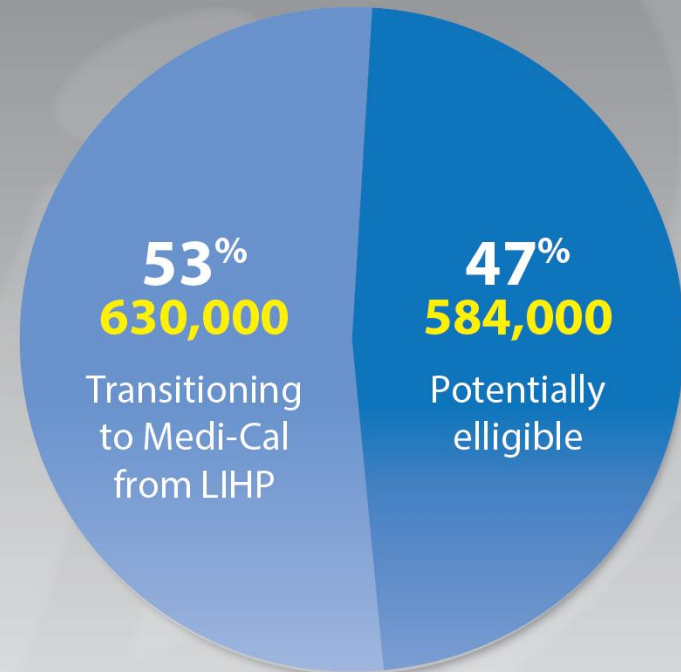
1,456,909

Individuals Enrolled:

500,108

Medi-Cal

Oct.-Dec. Enrollment

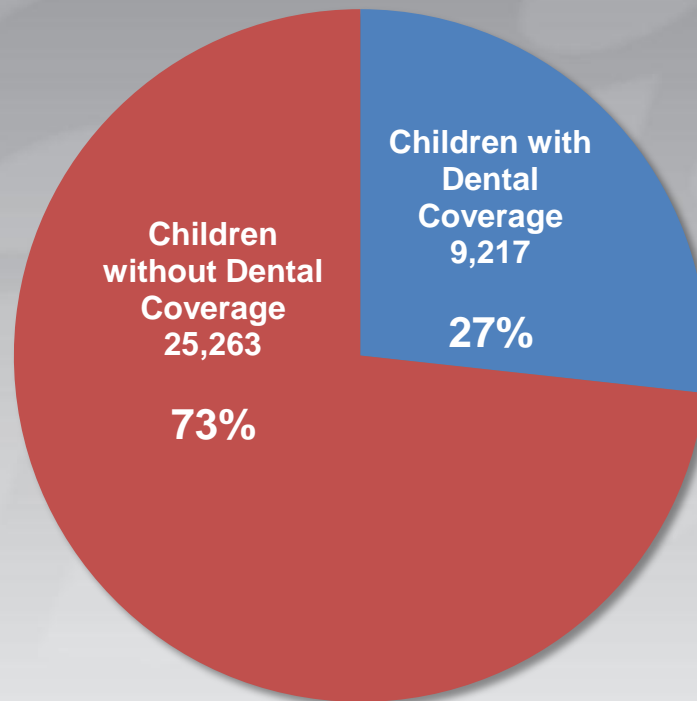


Individuals Enrolled:

1,214,000

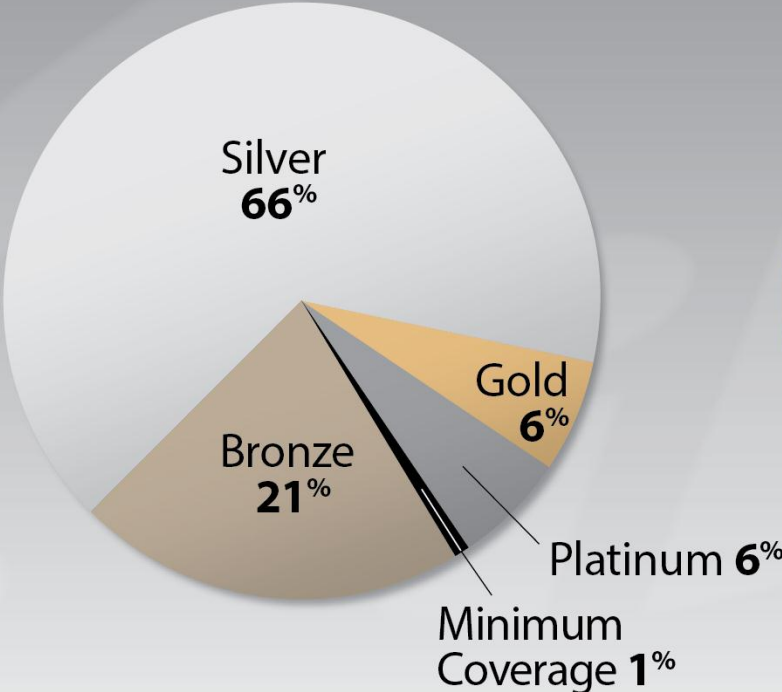
Pediatric Dental Enrollment

A total of 34,480 children enrolled from Oct - Dec

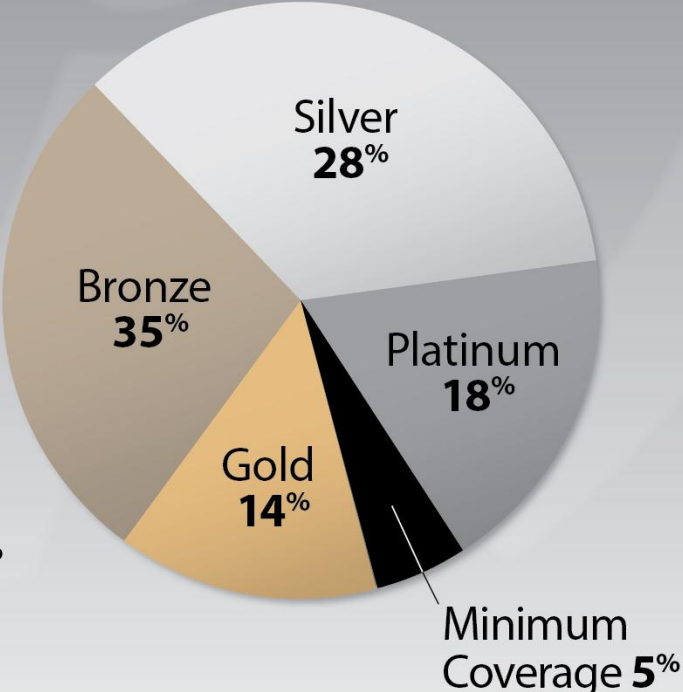


Oct.-Dec. Enrollment by Metal Tier

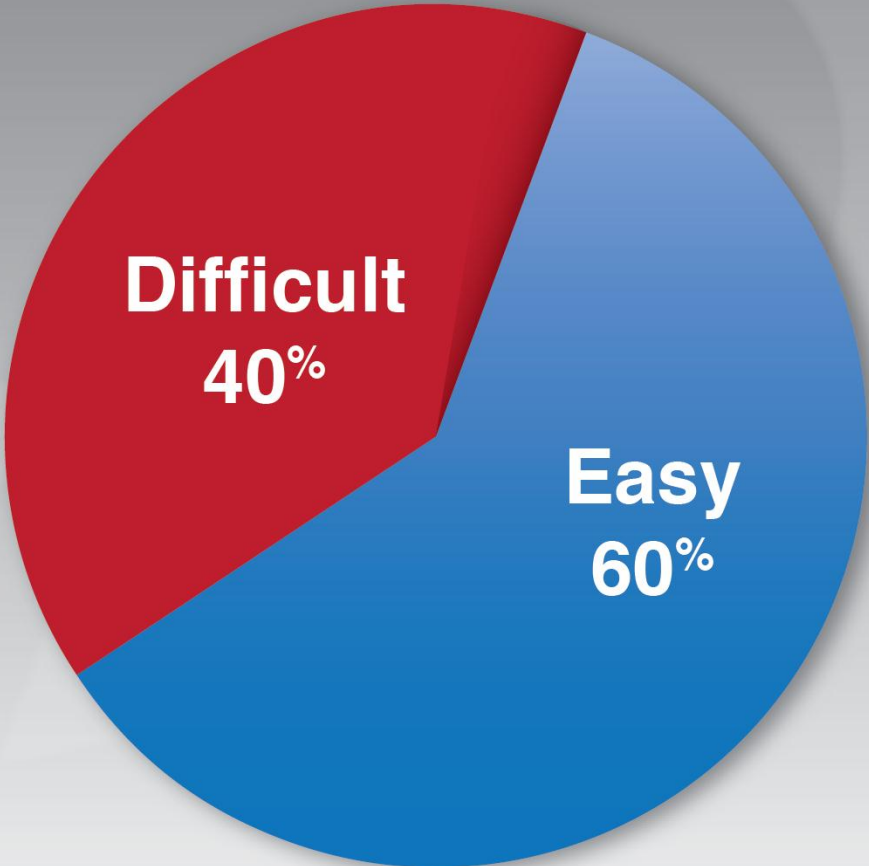
Subsidy eligible



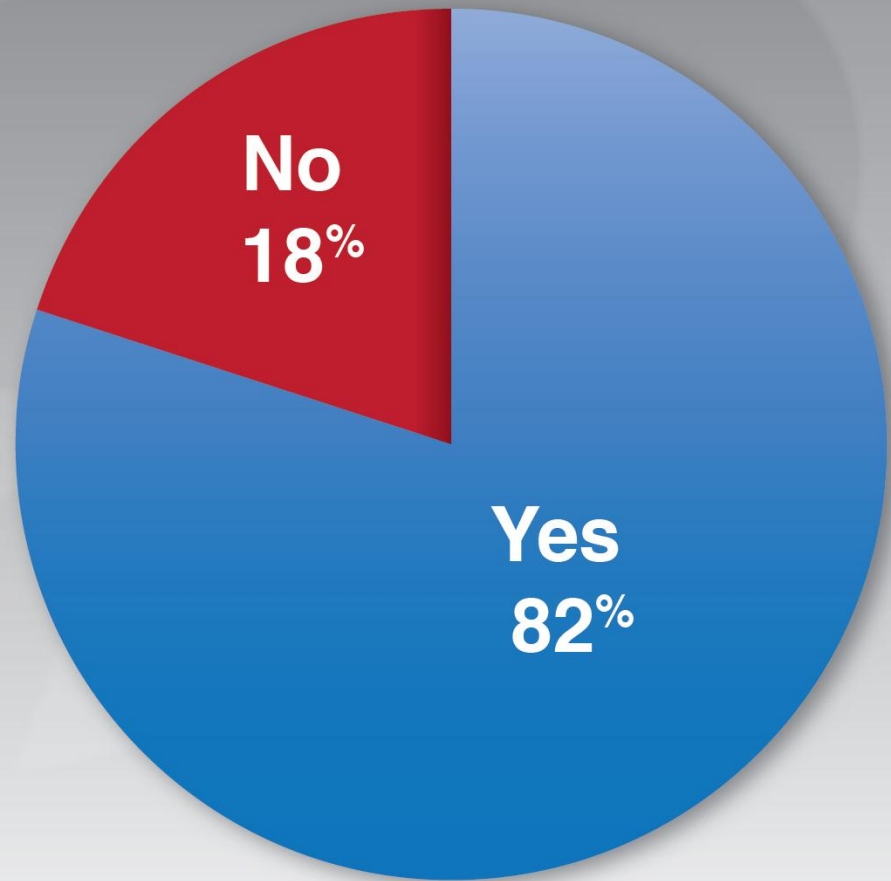
Non-subsidy eligible



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



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



Small Business Health Options Program (SHOP)

- **More than 289 small businesses** have applied for coverage, with all successfully completing their enrollment.
- **A total of 2,155 employees** and their dependents were provided coverage by their employer.

OPERATIONAL REVIEW

Yolanda R. Richardson, Chief Deputy Executive Officer, Operations

REAFFIRMING OUR OPERATIONAL AND SERVICE PRINCIPLES: CONSUMER WEBSITE

1. “No Wrong Door” service system that provides consistent consumer experiences for all entry points
2. Culturally and linguistically appropriate oral and written communications which also ensure access for persons with disabilities
3. Seamless and timely transition between health programs
4. Minimize burden of establishing and maintaining eligibility
5. Assures security and privacy of consumer information
6. Enables real time, accurate eligibility determinations
7. Enables transparency and accountability
8. Enables consumers to have no gaps in coverage
9. Enables consumers to make informed choices

Covered California Board Meeting – January 17, 2012

REAFFIRMING OUR OPERATIONAL AND SERVICE PRINCIPLES: CUSTOMER SERVICE CENTER

1. Provide a first-class consumer experience
2. Accessible, user-friendly web-site and forms that are easy to use/navigate
3. Culturally and linguistically appropriate communication channels
4. Protect customer privacy and security of their data
5. Demonstrate public services at their best
6. One touch and done*
7. Provide clear, accurate, responsive information tailored to the consumers needs

Covered California Board Meeting – January 17, 2013

OPEN ENROLLMENT PART I OCTOBER - DECEMBER OPERATIONAL REVIEW

- Covered California reviewed performance in key operational areas between October and December 2013
 - ✓ Customer service
 - ✓ Web functionality
 - ✓ Consumer support and communication tools
 - ✓ Service channels including agents, enrollment counselors and counties
- Findings from operational review will drive:
 - ✓ Strategic operational adjustments during second half of open enrollment
 - ✓ Long-term changes to enhance the consumer experience
 - ✓ Strengthened working relationships with partners including plans, certified insurance agents, certified enrollment counselors, and counties

OPEN ENROLLMENT PART I OCTOBER - DECEMBER CHALLENGES AND OPPORTUNITIES IDENTIFIED

1. Tremendous interest in Covered California creating high service center volume
2. Unanticipated drivers of service center volume:
 - Slow ramp up of service channels (e.g. agents and enrollment counselors) limited the success of our ground efforts
 - Service center staffing levels for Covered California and qualified health plans were inadequate
 - Issues with inaccurate and undelivered notices left consumers waiting for verification of enrollment status
 - “One touch and done” assumption was not correct for consumers
3. Opportunity to improve operational performance for the remainder of open enrollment with a focus on high potential demand in March

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

- ✓ Efforts underway to hire 350 additional Covered California service center employees
- ✓ Efforts underway to increase bilingual staff
- ✓ 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

GOING FORWARD: BEYOND THE FIRST OPEN ENROLLMENT PLANNED AREAS OF FOCUS

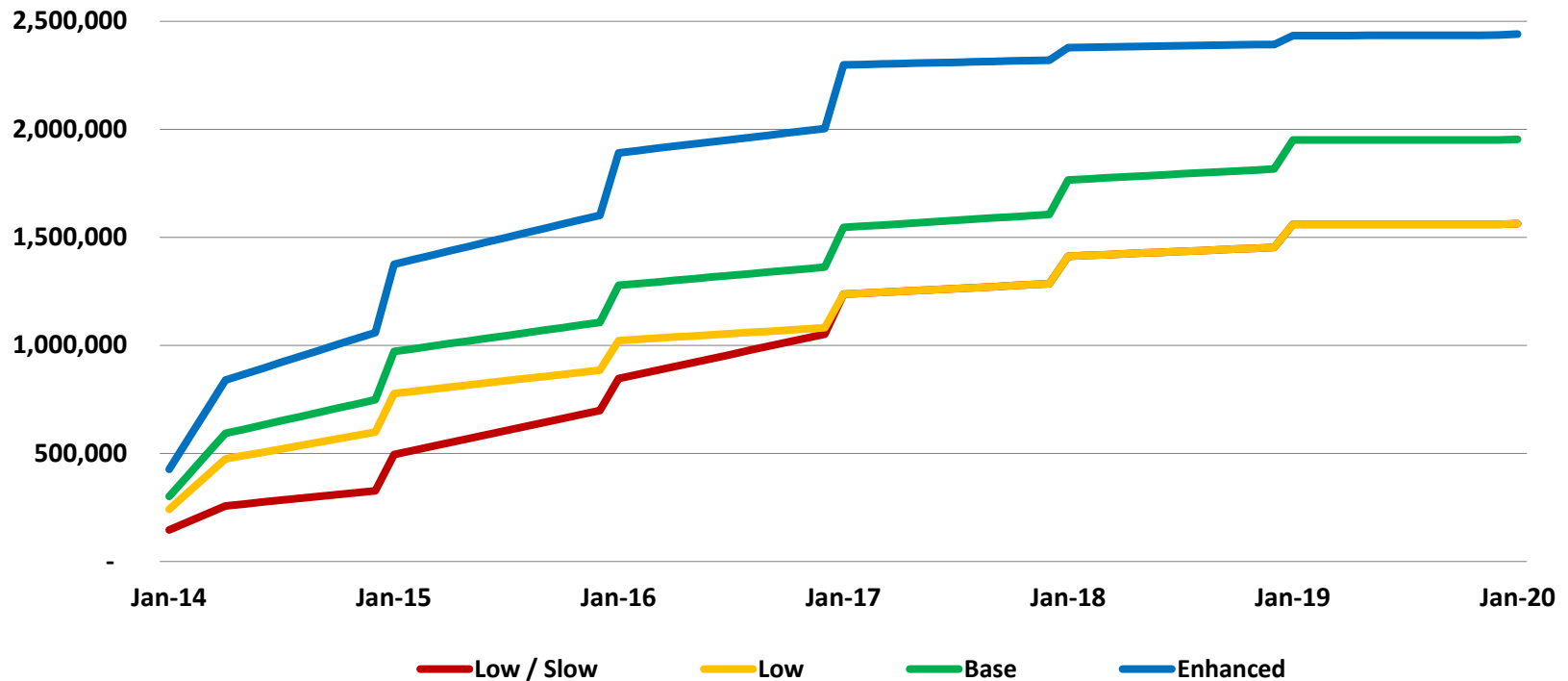
1. Special enrollment
2. Retention
3. Education and outreach on changes in income and family circumstances
4. Continuing to assure quality care and access
5. Strategic evaluation of marketing and outreach efforts for fall 2014 open enrollment

MARKETING AND OUTREACH REPORT

Sarah Soto-Taylor, Deputy Director Community Relations
Michael Brennan, Marketing Manager

COVERED CALIFORNIA: ANNUAL ENROLLMENT FORECASTS FOR SUBSIDIZED AND UNSUBSIDIZED CALIFORNIANS

Exchange Subsidized & Unsubsidized Enrollment Forecasts



	Apr-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19
Low / Slow	290,000	490,000	850,000	1,240,000	1,410,000	1,560,000
Low	450,000	780,000	1,020,000	1,240,000	1,410,000	1,560,000
Base	580,000	970,000	1,280,000	1,550,000	1,770,000	1,950,000
Enhanced	830,000	1,380,000	1,890,000	2,300,000	2,380,000	2,430,000

TOTAL THREE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTIONS

We are halfway (50%) through open enrollment

	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 12/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Total Enrollment	580,000	500,108	(79,892)	86%
Subsidy eligible	487,000	424,936	(62,064)	87%

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

	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on	% of Total	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
White	194,000	179,615	43.7%	(14,385)	93%
Asian	83,000	92,142	22.4%	9,142	111%
Latino	265,000	74,090	18.0%	(190,910)	28%
Black or African American	22,000	10,867	2.6%	(11,133)	49%
Mixed Race	16,000	25,160	6.1%	38,253	339%
American Indian and Alaska Native		917	0.2%		
Native Hawaiian and Other Pacific Islander		730	0.2%		
Other		11,172	2.7%		
Unknown Race/Non-Latino		16,274	4.0%		
Grand Total	580,000	410,967	100%		

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

Regions	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 12/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Northern CA	22,571	20,591	(1,980)	91%
Greater Bay Area	89,599	116,635	27,036	130%
Sacramento	28,726	27,227	(1,499)	95%
San Joaquin	58,137	32,875	(25,262)	57%
Central Coast	32,602	35,301	2,699	108%
Los Angeles	177,602	132,209	(45,393)	74%
Other Southern CA	170,763	135,270	(35,493)	79%
Total	580,000	500,108	(79,892)	86%

Specific Counties

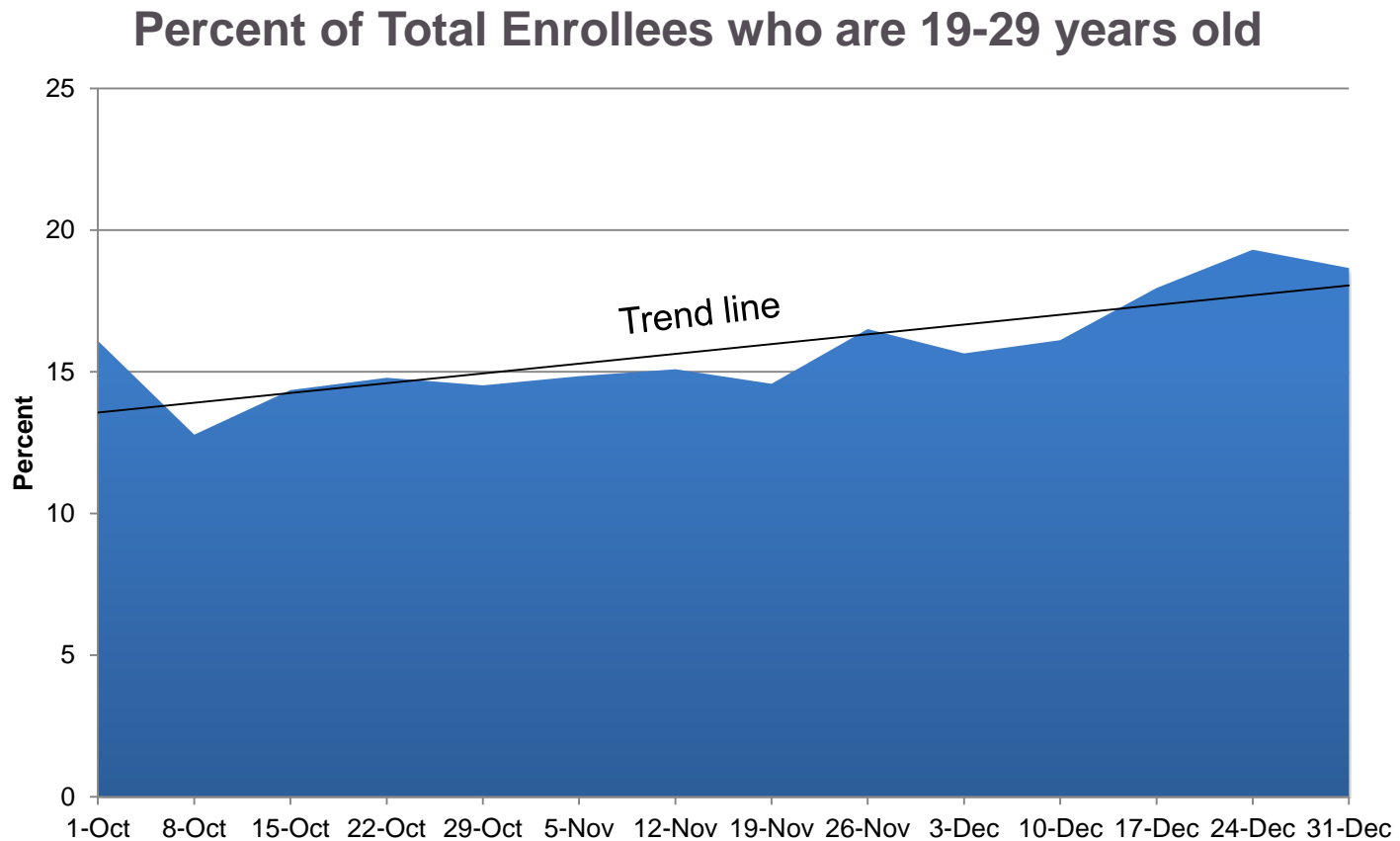
Fresno	14,500	6,748	(7,752)	47%
Orange	44,392	50,016	5,624	113%
San Diego	43,054	45,081	2,027	105%
San Bernardino	35,692	16,057	(19,635)	45%
Riverside	40,377	23,417	(16,960)	58%

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

Age	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 12/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
0-18 years	31,231	36,528	5,297	117%
19-29 years	153,923	84,716	(69,207)	55%
30-44 years	169,538	117,983	(51,555)	70%
45-64 years	225,308	260,710	35,402	116%

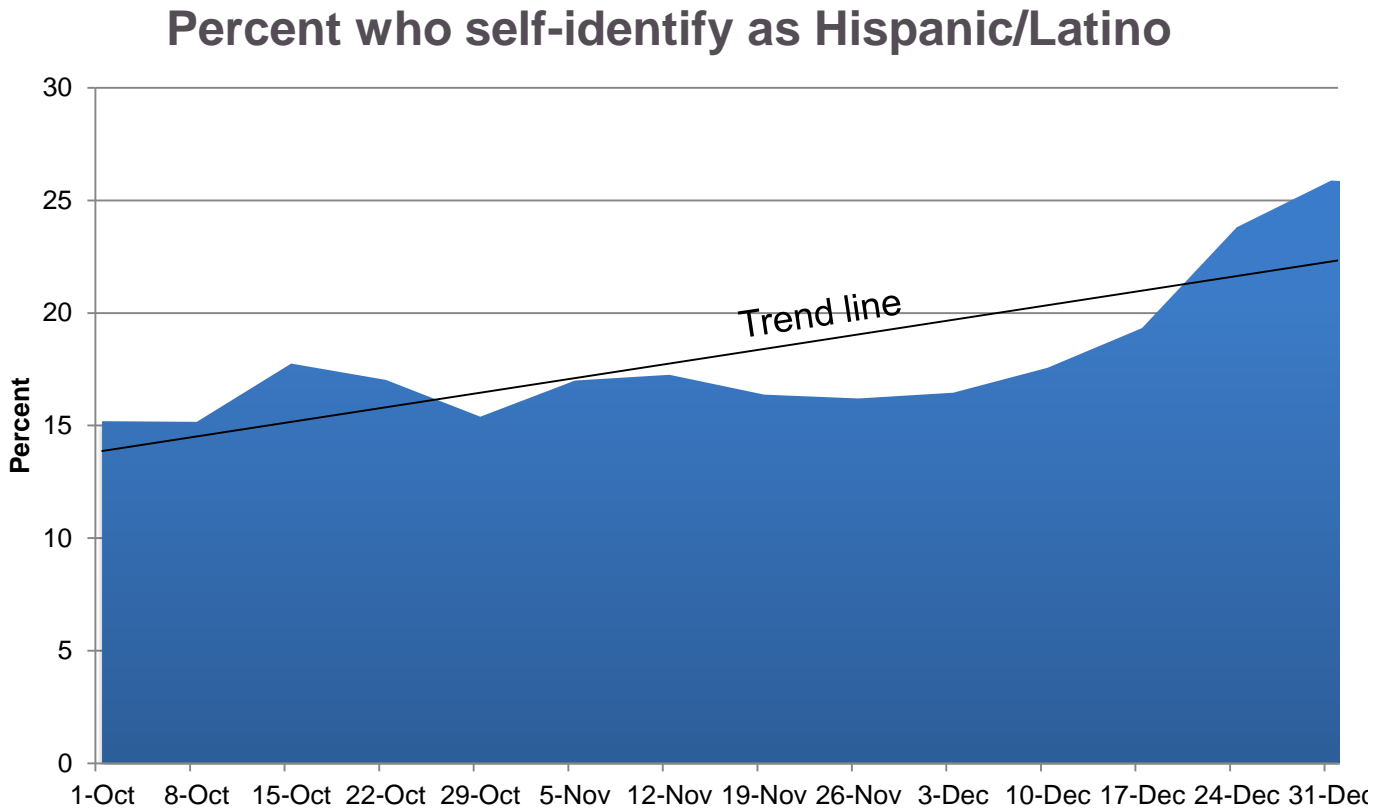
ENROLLMENT AMONGST MILLENNIALS (AGES 19-29)

From Oct 1 to Dec 31, Millennials comprised an average of 16% of total enrollees, but trending up



ENROLLMENT AMONGST HISPANIC / LATINOS

From Oct 1 to Dec 31, Hispanic/Latinos comprised an average of 18% of total enrollees, but trending up



KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Strategy

1. Build on the success of our Q4 advertising efforts

2. Make tactical adjustments for continued improvement:

- Maximize broad reach media vehicles (TV and Radio) and expanded target audience parameters beyond subsidy eligibles to reach more influencers
- Add longer format :60 second TV and Radio spots to maximize response
- Boost CRM efforts to help maximize sales conversion
- Turn up the volume for key targets and geographies that present a fertile ground to help boost enrollment
- Adjust creative messaging based on Certified Enrollment Counselors (CEC's) survey results

KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Latino efforts dialed up

1. Increase investment in Spanish language marketing efforts by \$4.5MM or 37% (pending federal funding)

Focus incremental dollars on:

- Media vehicles that perform best with Spanish speaking target audience:



- Key markets with high concentration of Latinos

2. Implementation of Univision/Endowment/Covered CA strategic partnership:

- Custom content on Univision to educate Latinos about the ACA
- Nationwide effort with Covered CA content integration



KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Millennial efforts dialed up

1. Increase investment in Youth/Millennial marketing efforts by \$5.0M (pending federal funding).

- Media vehicles that perform best with Millennial: Social Media/Search, Digital Advertising, and selected Cable TV networks
- Statewide (Digital), and Los Angeles/San Francisco/Sacramento (Cable TV)

2. “Tell-A-Friend – Get Covered” Campaign

- January 16th live-streamed event on YouTube, with celebrities and influencers in both general market and Spanish-speaking community (www.tellafriendgetcovered.com)
- Over 500MM impressions have been reached to date through social media channels.

3. Continue to develop Millennial focused content for advertising and collateral

- Millennial cards
- Educational videos



KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Efforts dialed up in Los Angeles, Inland Empire, and Central Valley

1. Identify the number of uninsured people by zip code to show geographic areas with the highest opportunity for enrollment

- Zip codes with highest opportunity are found in Los Angeles county and inland areas, many of these have high concentration of Spanish-speaking Latinos.

2. Increase activities that focus on local enrollment

- Increased Spanish radio advertising in Los Angeles, San Bernardino, Riverside, Bakersfield, Palm Springs, Santa Maria, Fresno, Merced, Visalia, Modesto, Stockton, Sacramento
- In the process of increasing general market radio in LA, Inland and Central Valley
- Increase grassroots marketing and outreach activities in partnership with libraries, churches, and cities.
- Supplement efforts with Direct Mail outreach focused on Latino target in LA
- Increase Asian media weight in Central Valley
- Build on student outreach at city colleges and state universities

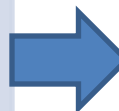
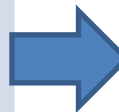
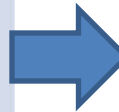
KEY UPDATES AND RECENT ACTIVITIES

Q1 Advertising Campaign

... founded in research and recent learnings from CEC survey

Key learnings:

- Greater need for more education and in depth information
- Greater need for in-person assistance (especially among Latinos)
- Need to show examples of success to demonstrate how Covered CA is working for Californians

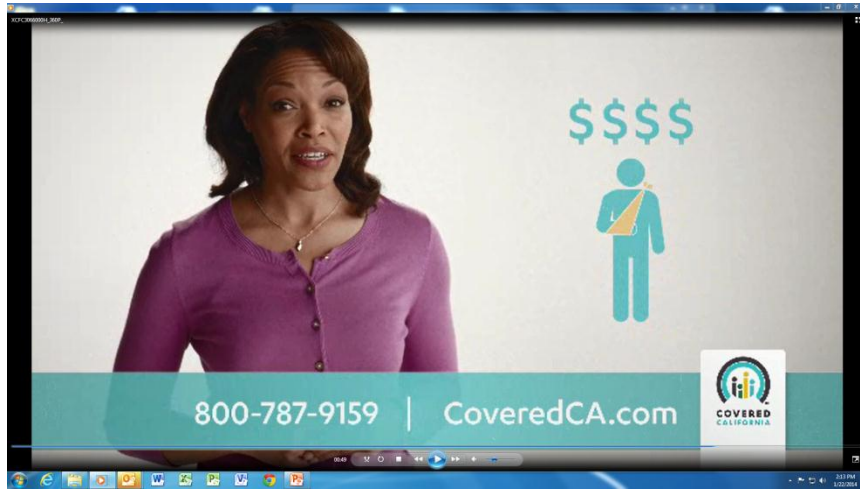


Address by:

- “Welcome to Answers” educational platform
- Highlight the availability of in-person help and how to find it
- “I’m In / Tengo up Plan” brand platform featuring new enrollees

KEY UPDATES AND RECENT ACTIVITIES

“Welcome to Answers” TV Spots & Videos



KEY UPDATES AND RECENT ACTIVITIES

“Welcome to Answers” Direct Mail

English



Time's running out
Open enrollment ends March 31.*

COVEREDCA.COM 800-968-8039



Spanish



La inscripción abierta
en Covered California
termina el 31 de marzo*
No te quedes afuera. Asegúrate.
Covered California open enrollment ends March 31. Don't get left behind. Get covered.

COVEREDCA.COM 800-968-8280



Jason Tucker,
Covered California open
enrollment ends March 31, 2014.*

- **Act now** or you won't have the opportunity to enroll in health insurance until the fall.
- **Simply apply**, pick your plan and make a payment to avoid tax penalties.
- **Find** in-person help near you by visiting us online or calling.
- **Don't wait**. Without insurance, even a small medical issue can cost you big.

*With the exception of life-changing events such as marriage or loss of a job.

Don't miss out. Enroll now.

COVEREDCA.COM 800-968-8039



José Bustos,
La inscripción abierta en Covered
California termina el 31 de marzo del 2014.*

- **Actúa ya** o no tendrás la oportunidad de inscribirte en un seguro de salud hasta el otoño.
- **Act now** or you won't have the opportunity to enroll in health insurance until the fall.
- **Simplemente aplica**, elige tu plan y haz tu pago para evitar multas en tus impuestos.
- **Encuentra ayuda** en persona cerca de ti, al visitar nuestro sitio web o llamar por teléfono.

*Con la excepción de eventos que modifican tu vida como el matrimonio o la pérdida de tu trabajo.

*With the exception of life-changing events such as marriage or loss of a job.

No te quedes afuera. Inscríbete ya.

Don't miss out. Enroll now.

COVEREDCA.COM 800-968-8280

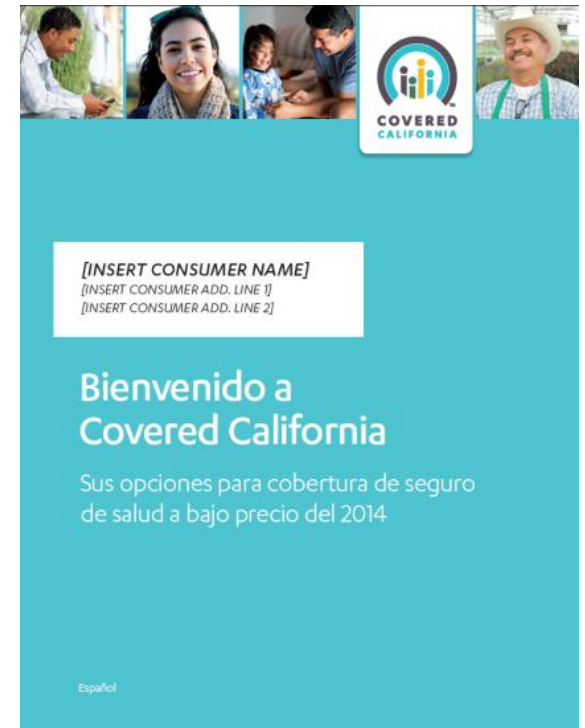


KEY UPDATES & RECENT ACTIVITIES

Shop & Compare Tool Update

Personalized proposal

- Personalized coverage options
- Delivered as print on demand or by mail
- In English and Spanish
- Timing – estimated launch w/o 1/27



KEY UPDATES AND RECENT ACTIVITIES

SHOP Marketing

Objectives:

- Build awareness for the program
- Lead generation / Lead conversion
- Meet enrollment goals

Target Audience:

- Small businesses with up to 50 employees

Key Messages:

- **Choice** – SHOP lets you choose the level of coverage you want to offer employees, and lets them choose among all available plans at that level.
- **Quality** – SHOP offers quality health plans from brand-name insurance companies.
- **Tax Advantages** – Your small business may be eligible for tax credits of up to 50% of premium costs.
- **Simple** – SHOP offers online comparison tools to help you and your employees shop for and enroll in a health plan.

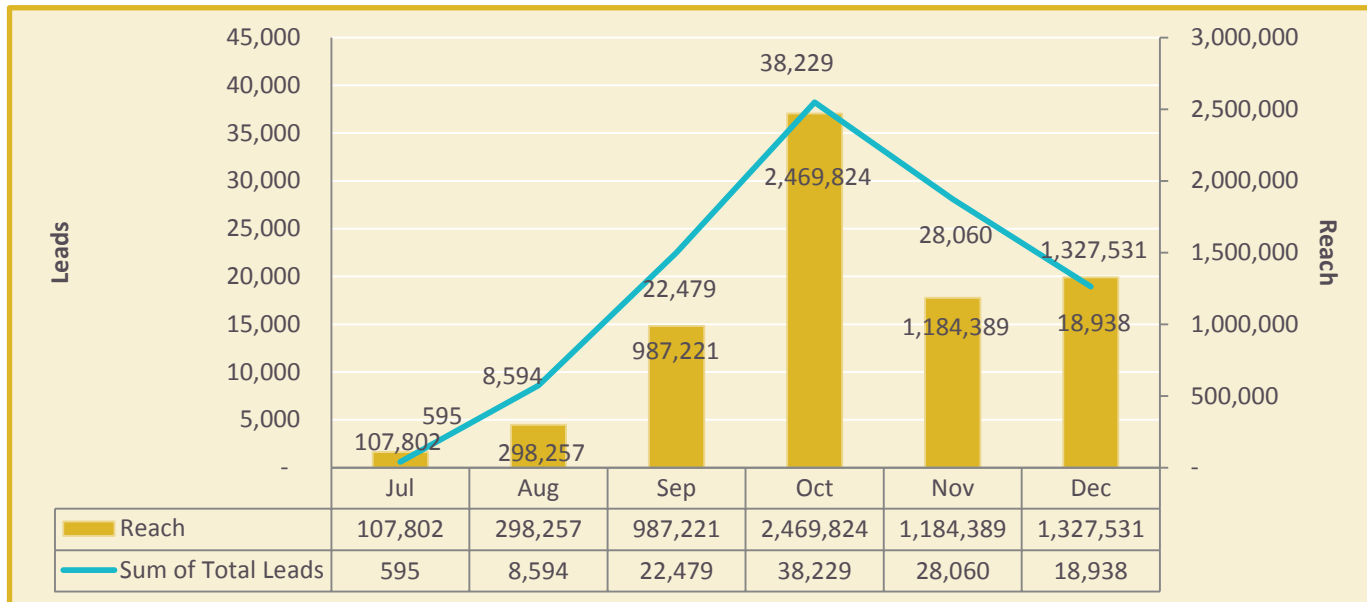


Note: Examples of Email Blasts sent in Dec'13 and Jan'14

Marketing Activities	Jan –Mar14	Apr-Jun14	Jul-Sep14	Oct-Dec14
E-Mail Marketing/Lead Generation <ul style="list-style-type: none"> • CRM • Partners' Lists 				
Social Media				
Digital Marketing (statewide) <ul style="list-style-type: none"> • Online banners • Paid Search/Paid Social 				
Print (selected markets)				
Press Release/ Press Event	★			★

OUTREACH: KEY METRICS- July – December 2013

- 2,111 Certified Educators
- Outreach and Education Grantees reached over 6.0 million consumers
- Provider Education Grantees reached 582,097 medical professionals
- SHOP Grantees reached 516,042 business owners

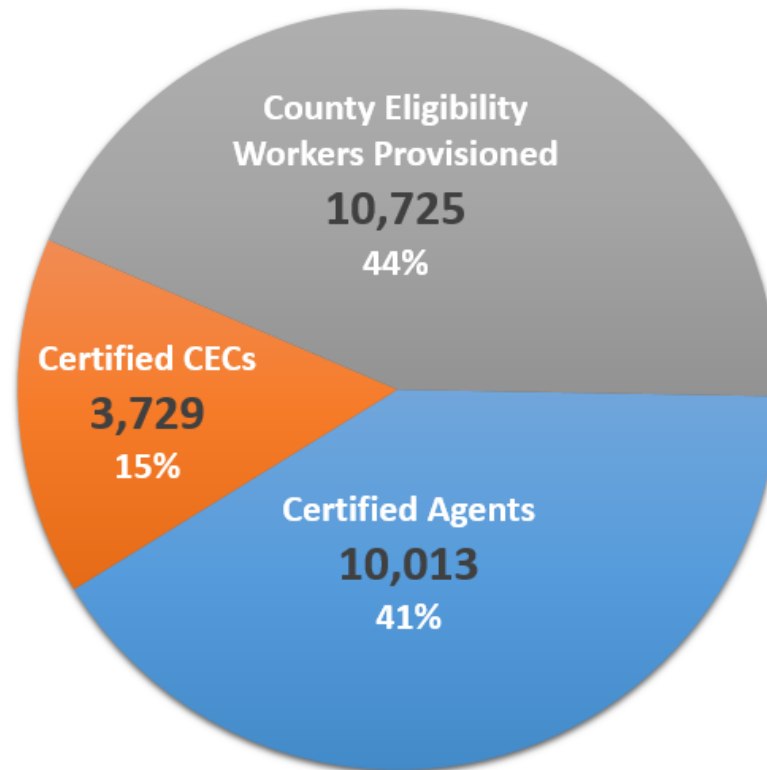


Source: Consumer Activity Summary July - December 2013, Grant Program Administrative System as of 1/15/14.

* October includes over 1.5M reached through social media

ENROLLMENT SUPPORT BREAKOUT

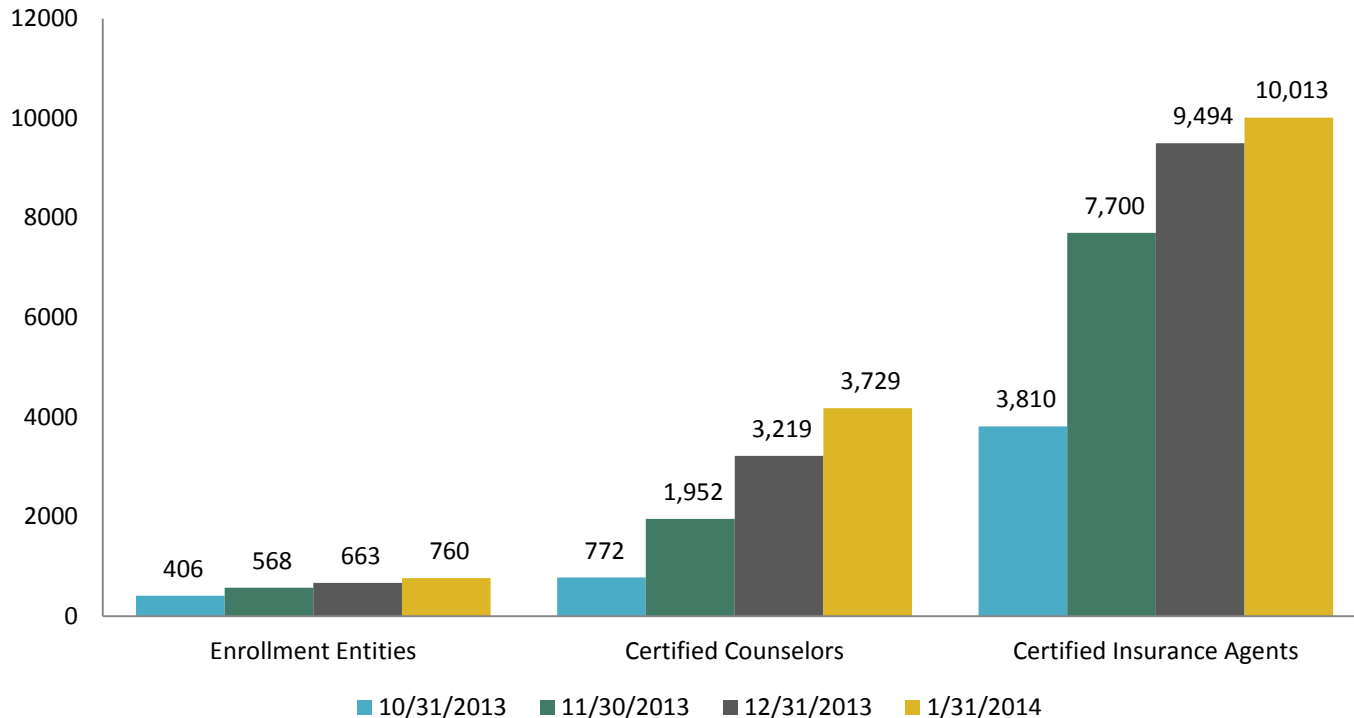
Service channel support includes 24,467 county eligibility workers, Certified Enrollment Counselors and Certified Agents*



*Note: Covered California originally projected that 20,000 Agents and Certified Enrollment Counselors by the end of 2014.

ENROLLMENT SUPPORT: KEY METRICS

- 3,729 Certified Enrollment Counselors (as of Jan. 21, 2014)
 - 60% Spanish, 4% Cantonese, 4% Mandarin, 2% Korean and Vietnamese Speaking.
- 10,013 Certified Insurance Agents (as of January 14, 2014)
 - 14% Spanish , 5% Chinese, 2.8% Cantonese, 4% Mandarin, 4.7% Korean, and 3.5% Vietnamese Speaking.



KEY AREAS OF FOCUS FOR CERTIFIED ENROLLMENT COUNSELOR PROGRAM

- Expand current capacity of Certified Enrollment Entities to provide additional resources and bilingual support in highly populated areas.
- Increase technical support including a dedicated support line for Certified Enrollment Counselors.
- Provide additional tools for use in the field including an enrollment assistance resource guide.
- Review \$58 Certified Enrollment Entity compensation model.

QUALITY RATING SYSTEM (QRS) UPDATE

QUALITY RATING SYSTEM (QRS) UPDATE

- Board approved CAHPS version for January 2014 use
- Plan specific information available for Enrollees Jan. 21
 - **All plans, all regions except Valley and Chinese Community**
 - **OPA link still active**
- Press release to go out after Jan 21 – includes 19 regional reports
- Process underway for Exchange specific CAHPS process to begin in July 2014 for Fall 2015 open enrollment

QUALITY RATING SYSTEM (QRS)

REGIONS 15 & 16 — Los Angeles County	Quality Rating
Anthem Bue Cross of California EPO, HMO	★ ★ ★
Blue Shield of California PPO	★ ★ ★
Health Net HMO	★ ★ ★
Health Net PPO	★ ★
Kaiser Permanente HMO	★ ★ ★ ★
L.A. Care Health Plan HMO	★ ★
Molina Healthcare HMO	★ ★



VOTER REGISTRATION

Diane Stanton, Deputy Director of External Affairs

UPDATE ON VOTER REGISTRATION

- Consulting with federal oversight agencies on ability to use Exchange establishment funding to support voter registration activities
- Continuing to add voter registration features to the enrollment website
- Working to incorporate California Secretary of State voter registration training materials

LEGISLATIVE UPDATE

David Panush, Director of External Affairs

KEY LEGISLATION

- **Continuity of Care**
AB 369 (Pan)
- **Health Care Coverage**
AB 1507 (Logue)
- **Insurance Affordability Programs: Application Form**
SB 280 (Lieu)
- **Pregnancy Coverage**
(Proposed Budget Trailer Bill Provision)

FEDERAL RULES UPDATE

Katie Ravel, Director of Program Policy