



EXECUTIVE DIRECTOR'S REPORT

Peter V. Lee, Executive Director | February 20, 2014 Board Meeting

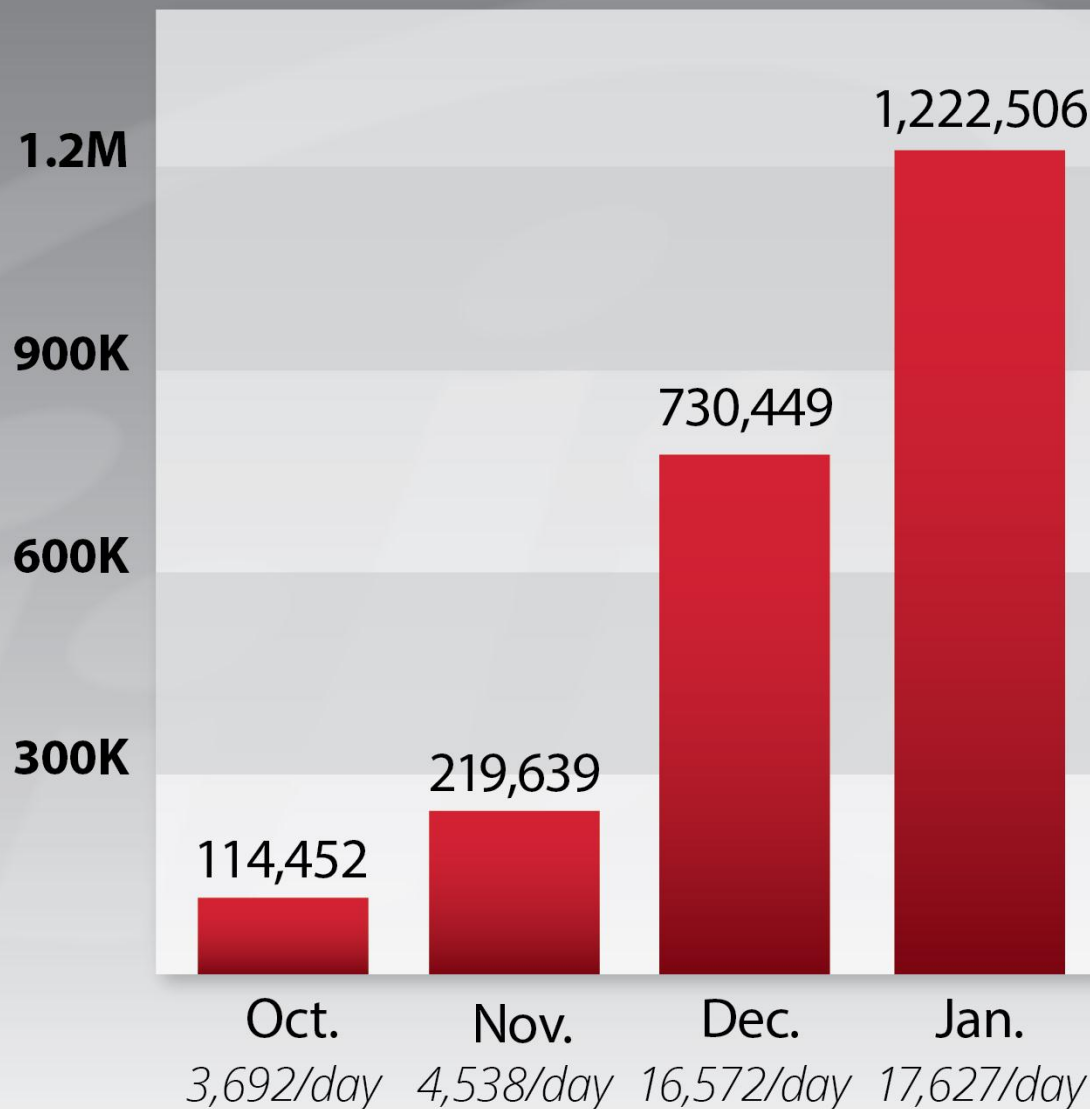
ANNOUNCEMENT OF CLOSED SESSION ACTIONS

FEBRUARY ENROLLMENT SLIDES

Cumulative Applications Completed

Individual Eligibility Determinations

2.57 million
including Medi-Cal
through Jan. 31



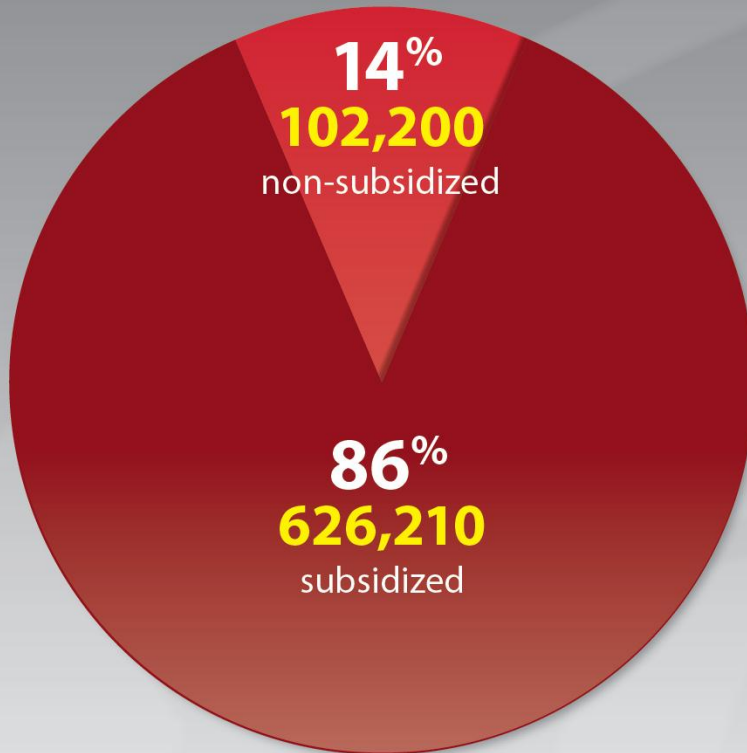
728,410

**Individual plans selected through
Covered California as of Jan. 31.**

February Enrollment Numbers

Covered California

Oct. 1-Jan. 31 Enrollment



Applications Completed:

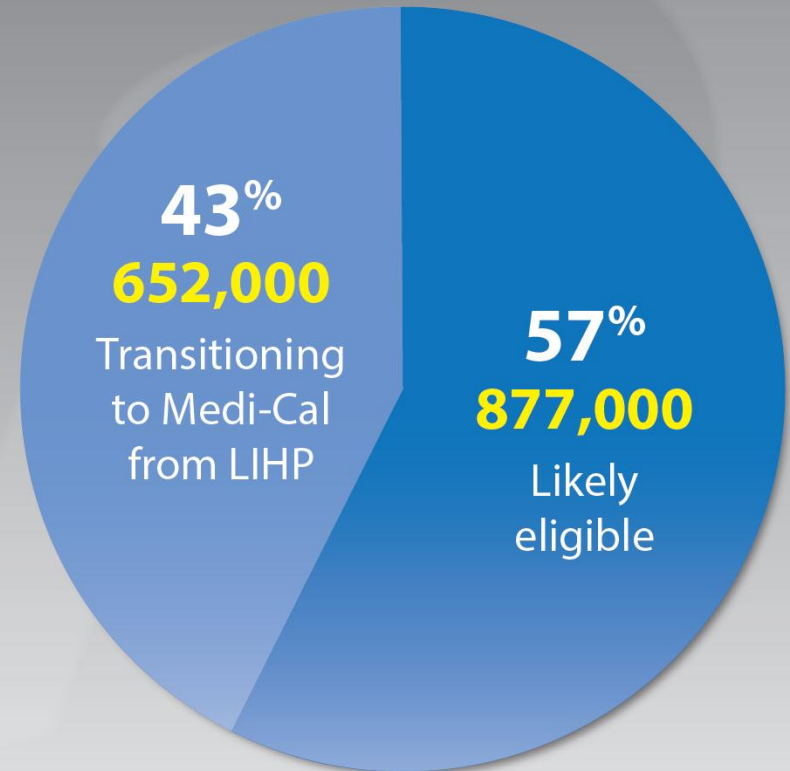
2,742,691

Individuals Enrolled:

728,410

Medi-Cal

Oct.-Jan. Enrollment

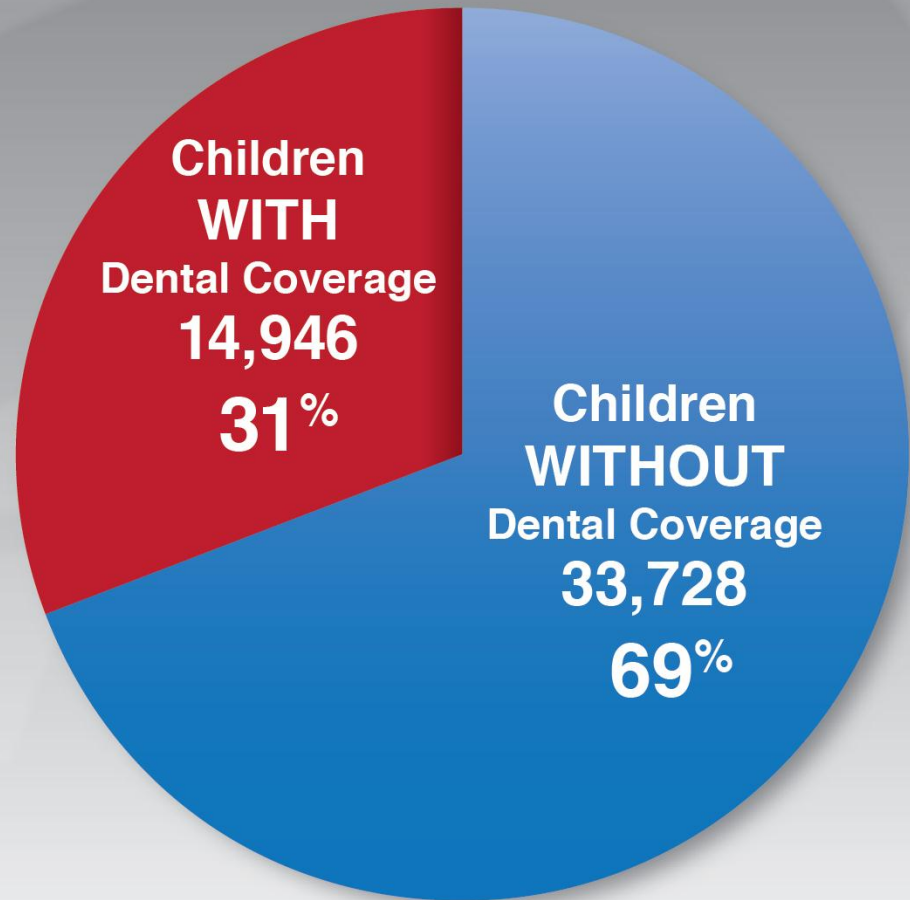


Individuals Enrolled:

1,529,000

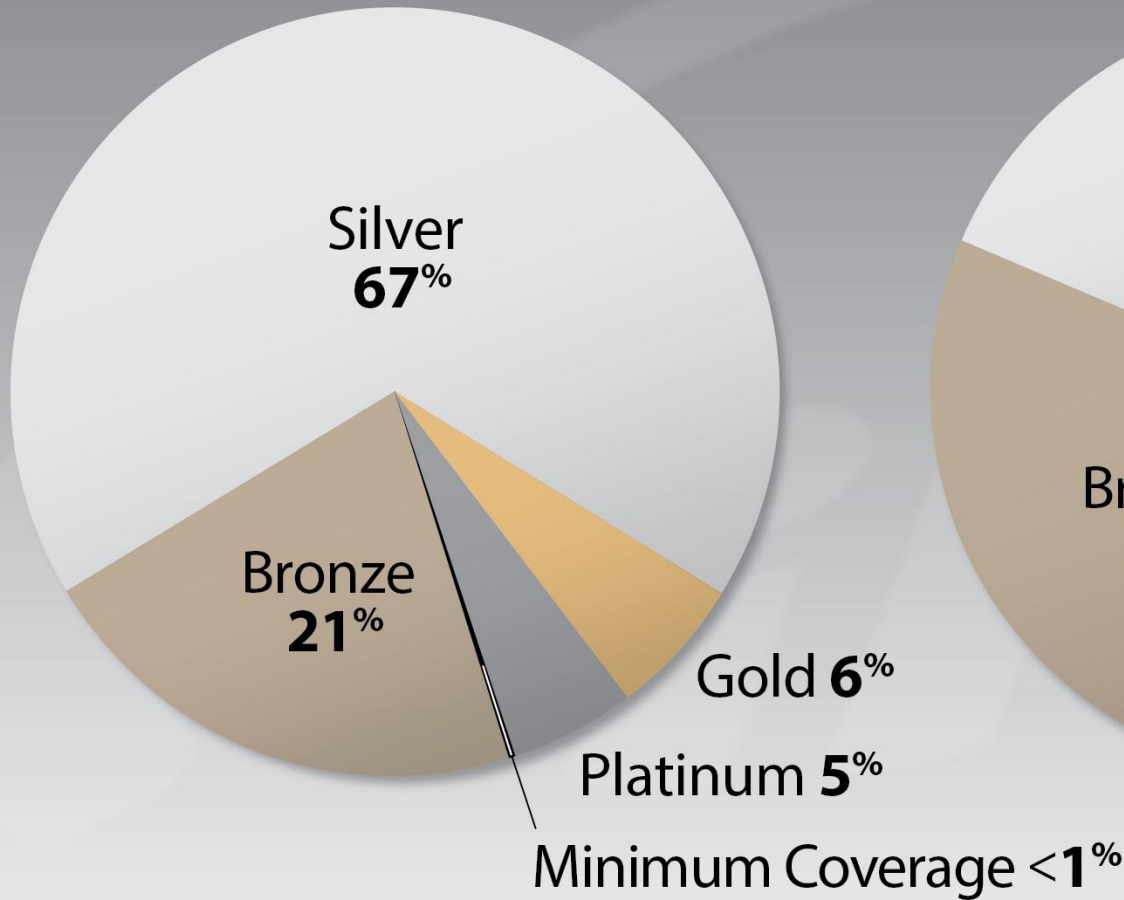
Pediatric Dental Enrollment

**A total of 14,946
children enrolled
from Oct. - Jan.**

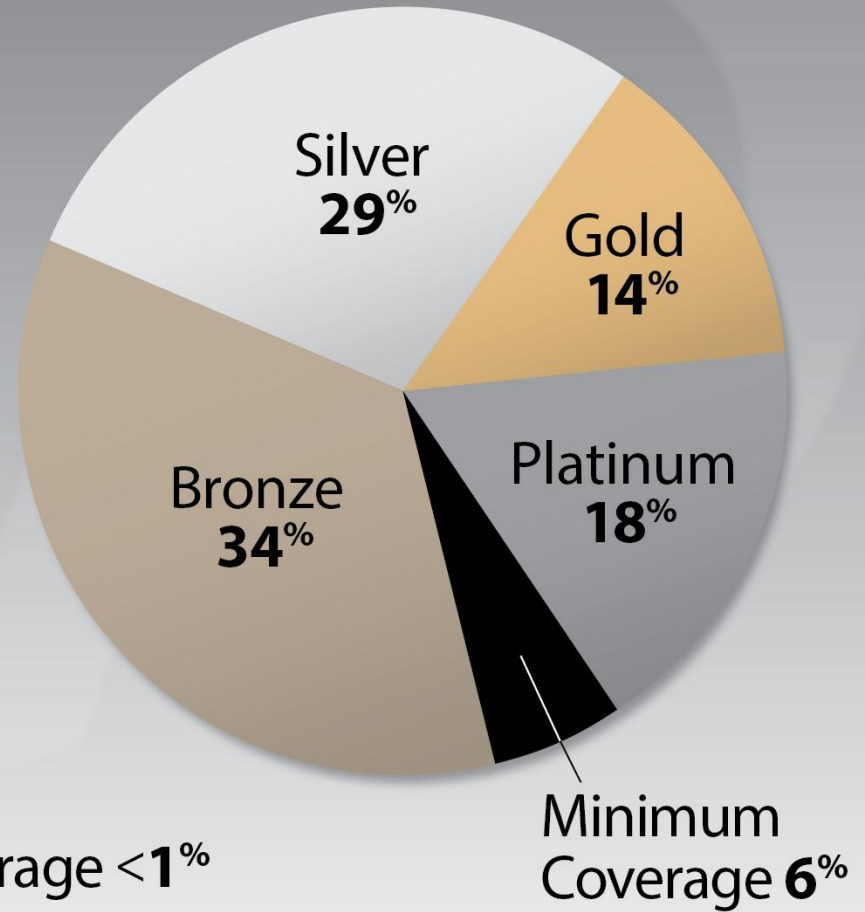


Oct. 1 to Jan. 31 Enrollment by Metal Tier

Subsidy eligible



Non-subsidy eligible



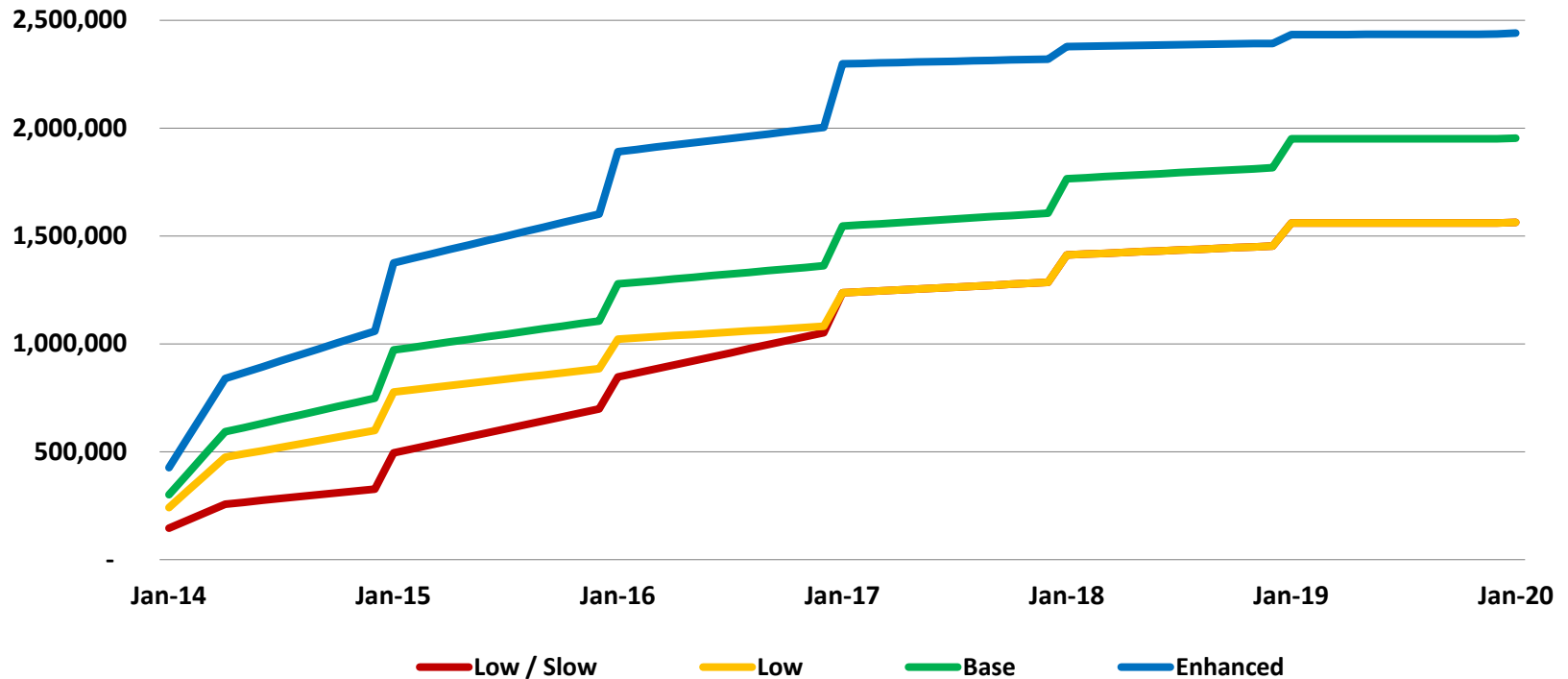
Small Business Health Options Program (SHOP)

571 small businesses

— representing nearly 5,000 employees
and their dependents have applied
for coverage

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 FOUR MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTIONS

	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 1/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Total Enrollment	580,000	728,410	148,410	126%
Subsidy eligible	487,000	626,210	139,210	129%

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

	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 1/31/14	% of Total	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)	% Growth in Jan
White	194,000	238,929	41.0%	44,929	123%	33%
Asian	83,000	132,944	22.8%	49,944	160%	44%
Latino	265,000	119,835	20.5%	(145,165)	45%	62%
Black or African American	22,000	15,270	2.6%	(6,730)	69%	41%
Mixed Race	16,000	34,631	5.9%	60,333	377%	38%
American Indian and Alaska Native		1,401	0.2%			53%
Native Hawaiian and Other Pacific Islander		1,175	0.2%			61%
Other		16,396	2.8%			47%
Unknown Race/Non-Latino		22,730	3.9%			40%
Total	580,000	583,311	100%			42%
Unknown Race/Unknown Ethnicity	-	145,099				63%

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

Regions	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 1/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Northern CA	22,571	29,160	6,589	129%
Greater Bay Area	89,599	162,786	73,187	182%
Sacramento	28,726	38,467	9,741	134%
San Joaquin	58,137	51,237	(6,900)	88%
Central Coast	32,602	51,118	18,516	157%
Los Angeles	177,602	198,370	20,768	112%
Other Southern CA	170,763	197,273	26,510	116%
Total	580,000	728,410	148,410	126%

Specific Counties

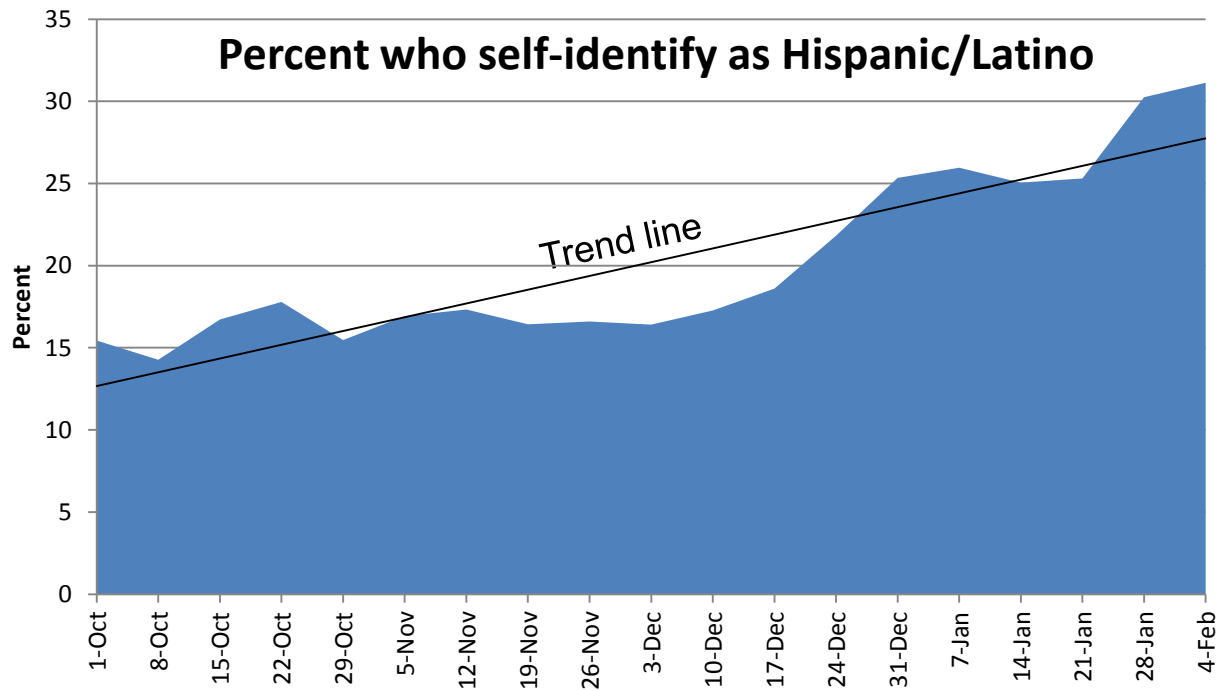
Fresno	14,500	10,762	(3,738)	74%
Orange	44,392	72,529	28,137	163%
San Diego	43,054	63,318	20,264	147%
San Bernardino	35,692	24,340	(11,352)	68%
Riverside	40,377	34,214	(6,163)	85%

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

Age	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 1/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Less than 18	29,000	48,674	19,674	168%
18 to 25	102,615	76,673	(25,942)	75%
26 to 34	109,308	112,198	2,890	103%
35 to 44	111,538	118,869	7,331	107%
45 to 54	102,615	174,170	71,555	170%
55 to 64	122,692	197,550	74,858	161%

ENROLLMENT AMONGST HISPANIC / LATINOS

In the month of January, 28% of those who self-identified their ethnicity were Latino; compared to 18% for the first three months of open enrollment.



ORGANIZATION UPDATE: KEY AREAS OF FOCUS

1. Improving consumer experience
2. Revising marketing
3. Evaluating and testing near- and long-term strategies

OPERATIONAL UPDATE

Yolanda R. Richardson, Chief Deputy Executive Director, Operations

IMPROVING CONSUMER EXPERIENCE

Continuing operational improvements

- ✓ Hiring 350 additional Covered California service center employees (250 hired to date)
- ✓ Increasing bilingual service center capacity including 40 representatives who are Spanish speaking
- ✓ Increased chat resources
- ✓ Ongoing improvements to Spanish website and collateral
- ✓ Added dedicated phone support lines for agents and CECs

REFOCUSED MARKETING

NEW AND EXPANDED MARKETING

- New and Expanded placements: substantial Spanish and English content in TV, Radio, Print, Digital, Social
- New Content: beyond “brand awareness” specific to issues of the uninsured
 - Affordability and value
 - Benefits
 - How to apply: free and confidential assistance from agents, counselors and counties
- New Content: concrete benefits/costs in February – Personal Stories
 - Tengo un plan
 - I’m In

KEY UPDATES AND RECENT ACTIVITIES

New Welcome to Answers radio series

- Launched in early February, expanding our educational message beyond DRTV and direct mail
- In English and Spanish
- Include a mix of :30s and :60s
- Help answer key consumer questions related to in person help w/enrollment, deadline & penalty, preventive care and financial help

:30 Financial help



:30 Deadline & Penalty



KEY UPDATES AND RECENT ACTIVITIES

Introducing...



KEY UPDATES AND RECENT ACTIVITIES

The strategic duo...

- **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

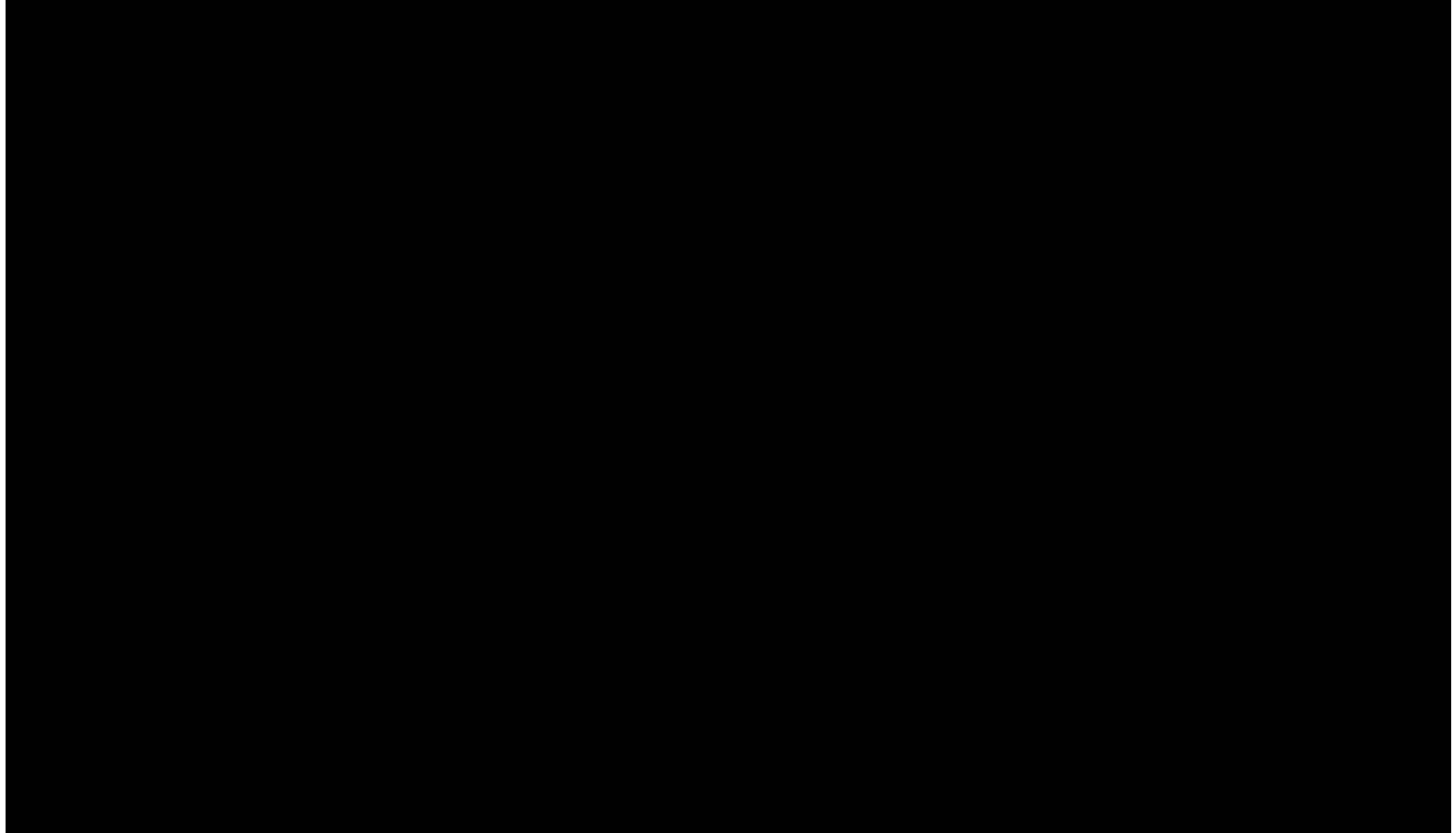
KEY UPDATES AND RECENT ACTIVITIES

I'M IN – TV



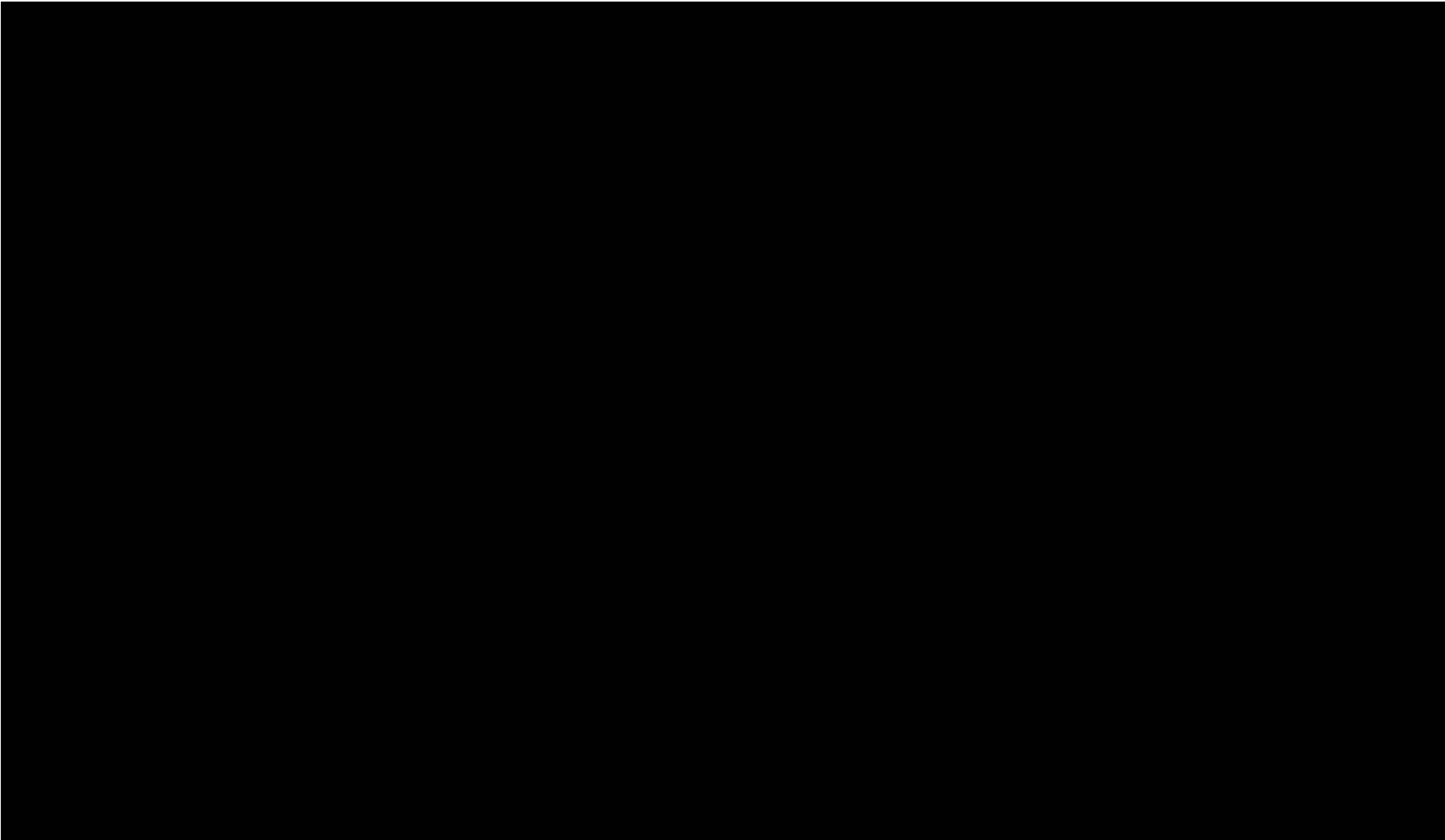
KEY UPDATES AND RECENT ACTIVITIES

TENGO UN PLAN – TV



KEY UPDATES AND RECENT ACTIVITIES

TENGO UN PLAN – TV



KEY UPDATES AND RECENT ACTIVITIES

I'M IN – Outdoor



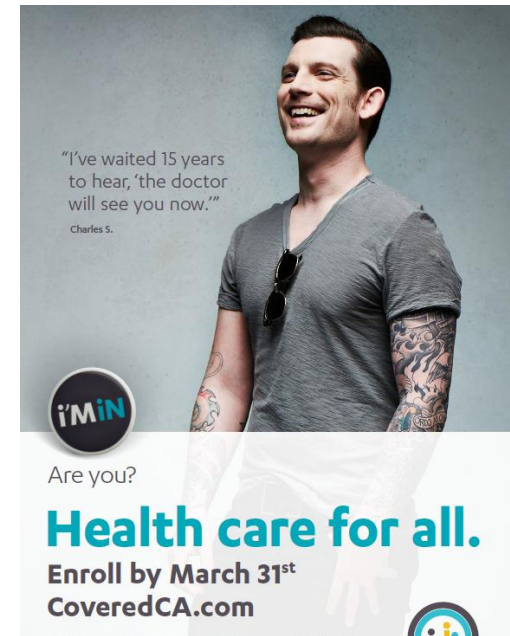
i'MiN SURED

Health care for all.
CoveredCA.com




i'MiN SURED

Health care for all.
CoveredCA.com




"I've waited 15 years to hear, 'the doctor will see you now.'"
Charles S.



Are you?

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



"Now our baby isn't a pre-existing condition."
Henry and Jill A.



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.



KEY UPDATES AND RECENT ACTIVITIES

TENGO UN PLAN – Outdoor



TENGO UN PLAN DE SALUD ¿Y TÚ?

Recibe ayuda gratis en persona
[CoveredCA.com/espanol](https://www.coveredca.com/espanol)



저는 의료보험이 있습니까? 당신은요?

무료 대인 상담을 받으십시오.
[CoveredCA.com](https://www.coveredca.com)



“El hecho de que él esté cubierto me da más tranquilidad. Me siento más responsable.”
Natalie B.

TENGO UN PLAN DE SALUD

¿Y tú?



La fecha límite es el 31 de marzo. Asegúrate.

Para recibir ayuda en persona, visita [CoveredCA.com/espanol](https://www.coveredca.com/espanol)



NEW SALES/SUPPORT COLLATERAL FOR IN-PERSON ENROLLMENT

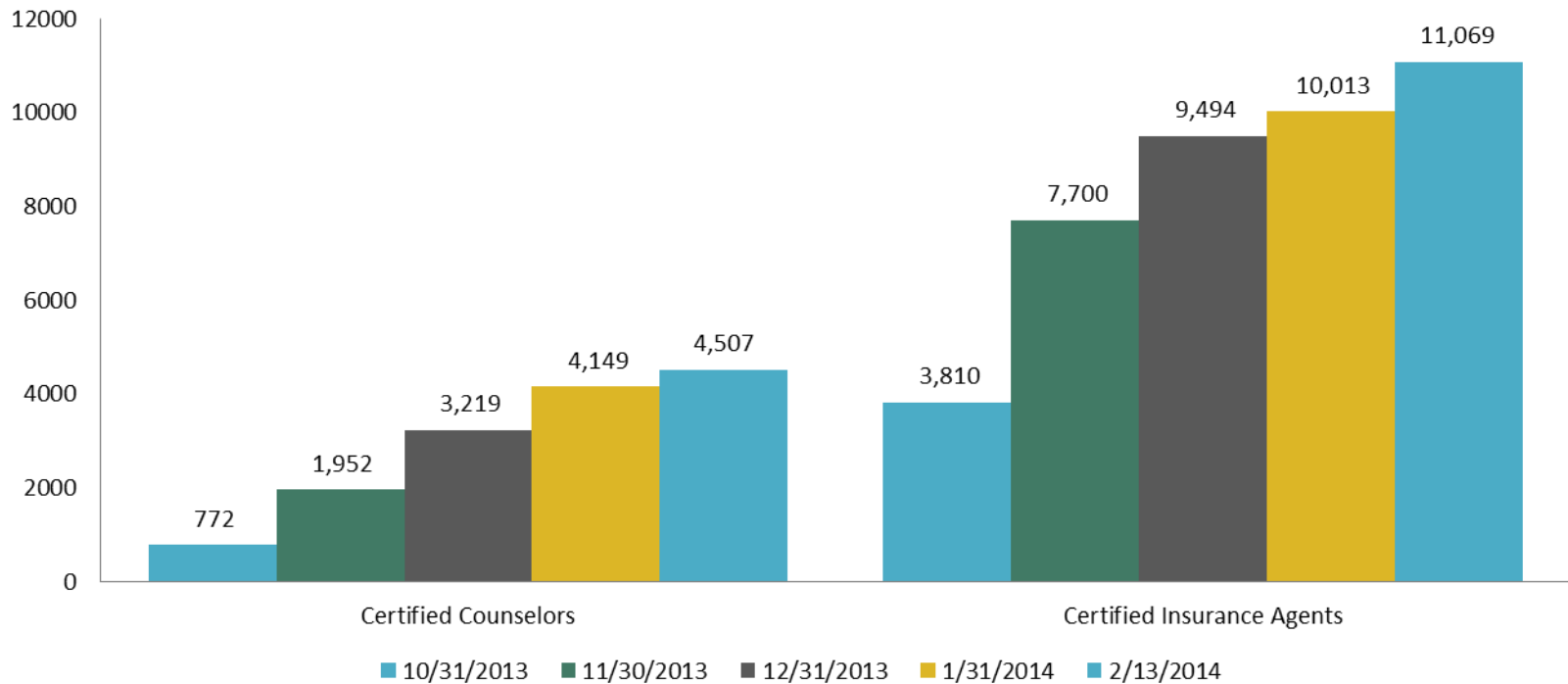
- Local Resource Guides – focusing on bilingual resources
- Printed “Proposal”
- Paper Calculator
- Printed applications:
 - Spanish
 - Chinese
 - Korean
 - Vietnamese
- Student specific collateral

EXPAND AND SUPPORT IN-PERSON ENROLLMENT

- Follow-up/support individuals who have applied but not enrolled (focus on Latino and Spanish-speaking)
- Expand Certified Enrollment Entities, Counselors and Agents
 - Work through pipeline (focus on bi-lingual)
 - Add capacity from existing CEEs
 - Based on areas of need, conduct focused recruitment
- Support Counselors and Agents
 - Dedicated customer service support
- Linkage to in-language counselors, agents and county workers

IN-PERSON ENROLLMENT SUPPORT OVERVIEW

- 4,447 Certified Enrollment Counselors
 - 2,626 (60%) Spanish, 156 (4%) Cantonese, 145 (3%) Mandarin, 63 (1%) Korean, and 86 (2%) Vietnamese Speaking
- 11,069 Certified Insurance Agents
 - 1,683 (15%) Spanish, 564 (5%) Chinese, 544 (5%) Korean, 452 (4%) Mandarin, 402 (4%) Vietnamese, 332 (3%) Cantonese



DIGITAL TOOLBOX

Purpose

- Provide partners, educators, enrollers and media with a hub of Covered CA digital assets for their own outreach.
- Digital content is dynamic and shareable from the online toolbox.

Elements

- Social Links
- Campaign Videos
- English Tweets & Facebook Posts
- Spanish Tweets & Facebook Posts
- TV Ads
- Training / Education Videos
- Resources
- Reference Guides
- Communications Materials



NEW REGIONAL APPROACH: A QUICK OVERVIEW

REGIONAL COORDINATION IN TARGETED AREAS

- **Statewide marketing and Local Media Events**
 - Calendar of major events
 - Shared Material
- **Local “Campaign” organizing in seven targeted major regions**
 - **Los Angeles**
 - » San Gabriel Valley
 - » San Fernando Valley
 - » South Los Angeles
 - **Inland Empire**
 - » San Bernardino
 - » Riverside
 - **Central Valley**
 - » Stockton/Modesto (San Joaquin)
 - » Fresno/Bakersfield

REGIONAL COORDINATION IN TARGETED AREAS

- **Local Events linked to state support**
 - Match making and collaboration within each region: bring together grantees, CEEs/CECs, certified agents, county offices, elected officials, providers, non-profits, health plans
 - Regional calendars
 - Events at City Colleges/Cal States
 - Libraries
 - Cover Cities
 - Promote local enrollment support and local stories of those who enroll

LEGISLATIVE UPDATE

David Panush, Director of External Affairs

NEW KEY LEGISLATION

- **Health Care Coverage: Immigration Status.**
SB 1005 (Lara)
- **Health Care Coverage.**
AB 1507 (Logue)
- **Covered California Board Membership.**
SB 972 (Torres)
- **Annual Report.**
SB 1052 (Torres)

NEW KEY LEGISLATION

- **Confidentiality of Personal Information.**
AB 1560 (Gorrell)
- **Confidentiality of Personal Information.**
SB 974 (Anderson)
- **Confidentiality of Personally Identifiable Information.**
AB 1830 (Conway)
- **Employees and Contractors.**
AB 1829 (Conway)

APPENDIX OPERATIONAL UPDATES

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 website functionality
5. Improved Service for Covered California Service Channels

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

IMPROVED CUSTOMER SERVICE

Type of Activity:	Implementation:
1. Over 700 Covered California Service Center employees: <ul style="list-style-type: none"> • Over 250 additional staff recently hired and receiving training; • Additional 250 staff resources will be answering phones on March 3rd. 	Completed
2. Increase of bilingual staff with additional hiring to provide assistance to California’s diverse population to non-English speaking consumers.	Completed
3. Additional 100 staff resources will be hired and start training on March 3 rd .	In-Progress
4. Adding dedicated resources to handle chat interactions.	Completed
5. Enhanced telephone line capacity to accommodate additional inbound and outbound contacts.	Completed
6. Improved Interactive Voice Responses (IVR) to better guide consumers to the self-service options.	In-Progress (March 3, 2014)

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

ADDITIONAL SELF-SERVICE TOOLS FOR CONSUMERS

Type of Activity:	Implementation:
1. Refinements to the Interactive Voice Response (IVR) to help correctly route consumers to the appropriate resources for assistance.	In-Progress (March 3, 2014)
2. Additional refinements for the consumers to check their application and enrollment status through the automated telephone line.	In-Progress (March 3, 2014)
3. Ability for consumers to selectively listen to common Frequently Asked Questions through the IVR and during their call wait time in both Spanish and English (other languages will have phased-in implementation).	In-Progress (March 3, 2014)
4. Searchable Frequently Asked Questions page on CoveredCA.com website.	Completed

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

IMPROVED CONSUMER COMMUNICATIONS

Type of Activity:	Implementation:
1. Improve notice accuracy and quality control process to enable more timely consumer notifications.	Completed
2. Leverage e-mail campaigns to improve consumer communications to important deadlines and program updates.	In-Progress (March 7, 2014)
3. Proactively increase consumer communications by continuously updating Frequently Asked Questions, press releases, and radio ads to rapidly convey key messages to consumers.	Completed and On-going

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

IMPROVED WEBSITE FUNCTIONALITY

Type of Activity:

1. Refinements to the Spanish website.
2. Optimize system performance to prepare for March volumes.

Implementation:

Completed and On-going
Completed and On-going

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

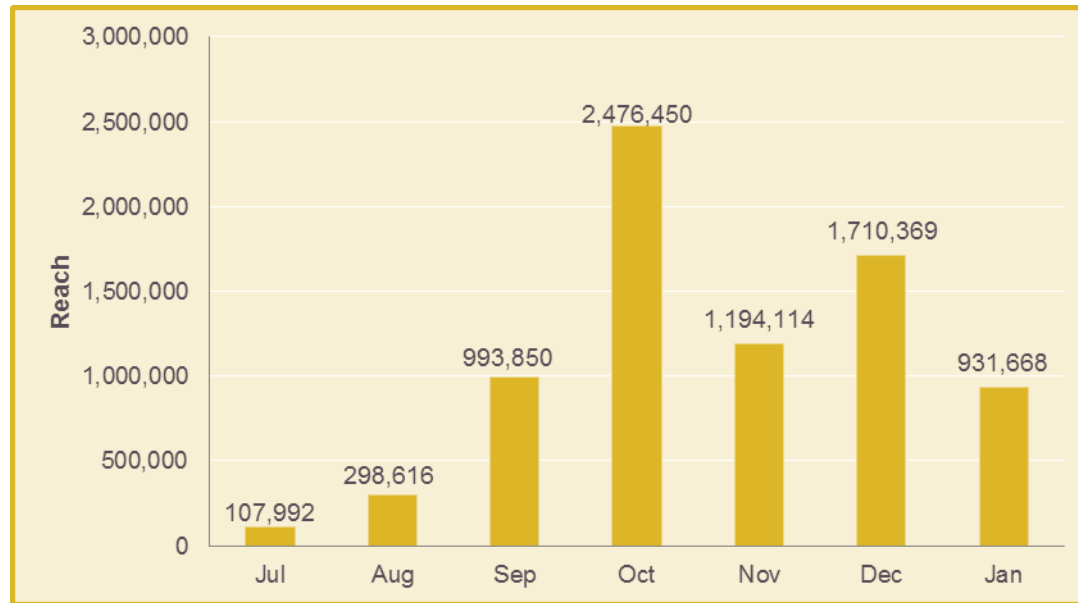
IMPROVED SERVICE FOR COVERED CALIFORNIA SERVICE CHANNELS

Type of Activity:	Implementation:
1. Improve communication consistency across all service channels through additional job aides.	Completed and On-going
2. Actively notifying service channels about scheduled system outages due to maintenance.	Completed and Ongoing
3. Dedicated support line for Certified Enrollment Counselors (CECs) to improve service and issue resolution response time.	Completed (February 5, 2014)
4. Dedicated support line for certified Licensed Agents to improve service and issue resolution response time.	Completed (February 19, 2014)

APPENDIX OUTREACH UPDATES

OUTREACH: KEY METRICS July 2013 – January 2014

- 2,189 Certified Educators
- Outreach and Education Grantees reached 7.7 million consumers
- Provider Education Grantees reached 587,378 medical professionals
- SHOP Grantees reached 574,240 business owners

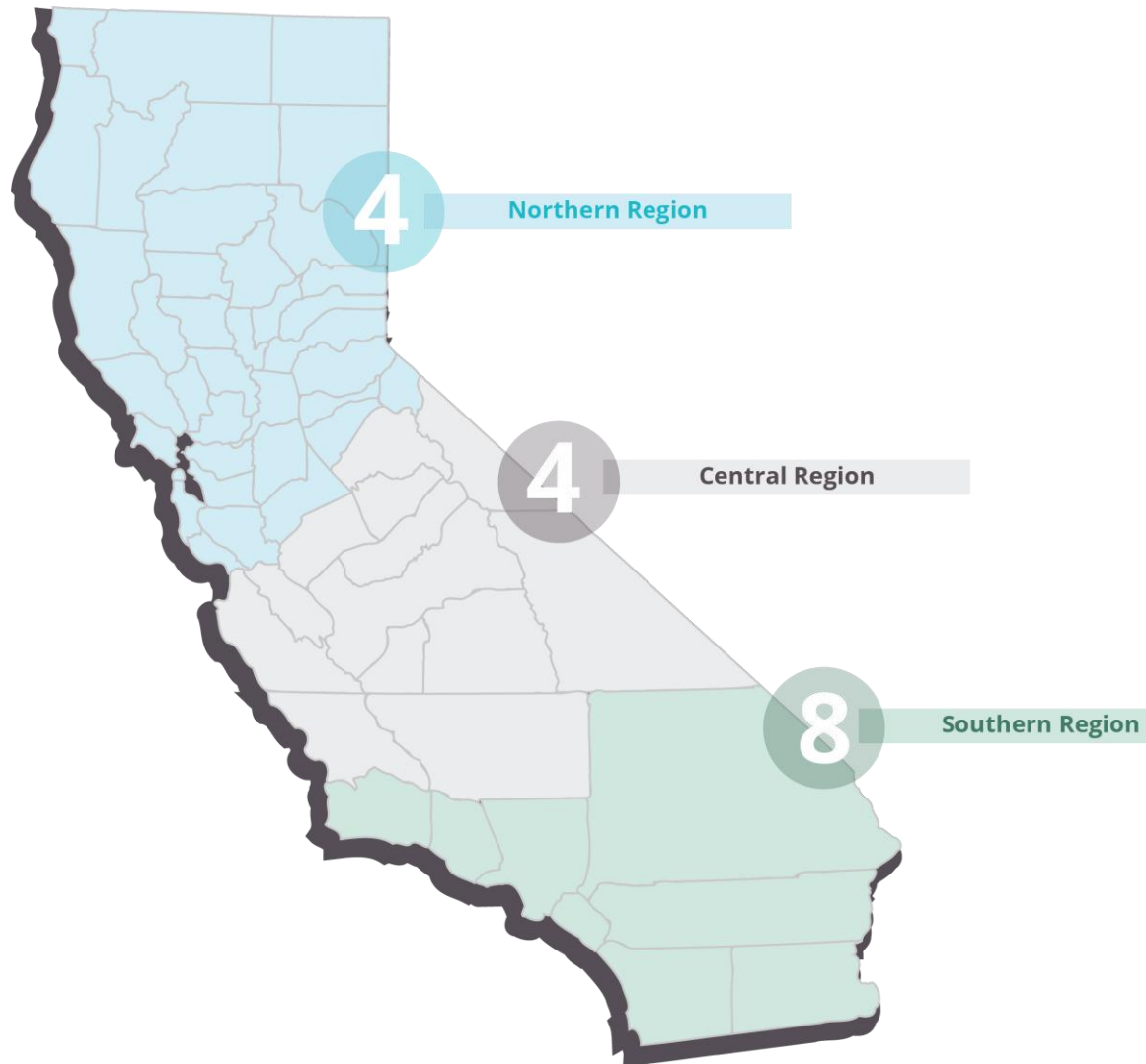


Source: Consumer Activity Summary July 2013 - January 2014, GPAS as of 2/5/14.

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

OUTREACH: PROGRAM UPDATES

- Completed 16 Grantee Quarterly Meetings to review activities, best practices, and challenges during the second quarter (Oct – Dec).
- In the process of conducting site visits (42 out of 50 completed). Purpose is program and contractual evaluation (i.e., appropriate use of funds, areas of correction, and provide guidance.)



OUTREACH: PROGRAM UPDATES

The latest data reveals best practices and successful strategies, including:

Best Practice	
Leveraging Health Services Partners:	Coordination with community partners to conduct outreach while consumers are waiting for mobile clinic and health screening at health fairs.
Education and Enrollment Coordination:	Creating a workflow at events that allows Certified Educators to educate consumers and then handoff to facilitate onsite enrollment with CECs.
Social Media with specific call to action:	Useful to drive consumers to attend an event, make an appointment, or express interest.
Micro-targeting:	Refining presentations, messaging, and materials to a targeted population (i.e., culturally specific examples are more likely to generate interest). Smaller community-focused events are more effective than larger events.
Health Care Service Providers Coordination:	One-on-one sessions with consumers at locations focused on health care delivery (i.e., clinics, hospital emergency rooms, urgent care facilities).

OUTREACH: PROGRAM UPDATES

Regional Efforts Underway:

<p>Region 1 - Stockton</p> <ul style="list-style-type: none"> • Stockton • Modesto 	<p>Region 2 - Fresno</p> <ul style="list-style-type: none"> • Fresno • Visalia 	<p>Region 3 – San Bernardino</p> <ul style="list-style-type: none"> • Fontana • Ontario • Rancho Cucamonga • Rialto • San Bernardino
<p>Region 4 - Riverside</p> <ul style="list-style-type: none"> • Colton • East Vale • Mariano • Mira Loma • Moreno Valley • Norco • Riverside 	<p>Region 5 - San Fernando Valley</p> <ul style="list-style-type: none"> • North Hollywood • Northridge • Pacoima • Panorama City • Reseda • Sun Valley 	<p>Region 6 – San Gabriel Valley</p> <ul style="list-style-type: none"> • Alhambra • Baldwin Park • Covina • Claremont • Monterey Park • Pomona • Rosemead
<p>Region 7 – Central Corridor</p> <ul style="list-style-type: none"> • Bellflower • Cerritos • Downey • Lakewood 	<p>Region 7 – Central Corridor</p> <ul style="list-style-type: none"> • Lynwood • Norwalk • South Gate 	

ENROLLMENT SUPPORT: NAVIGATOR PROGRAM TIMELINE

Navigator Program	Date*
Navigator Grant Application Release	Feb. 12, 2014
Webinar with Questions and Answers	Feb. 25, 2014 at 11:00 a.m.
Navigator Applications Due	March 21, 2014
Announcement of Intent to Award	May 5, 2014
Grant Award Period Begins	June 1, 2014
Navigator Grantee Training and Certification	June 2014
Navigators Begin Enrollment Assistance	July 1, 2014
Grant Award Period Ends	Dec. 31, 2014

* Dates are subject to change

APPENDIX

SERVICE CENTER UPDATE

SERVICE CENTER UPDATE

- Improving Customer Service Staffing
 - 727 SCRs in training – available March 3rd
 - Increased bilingual resources with hiring efforts in Fresno
 - Continuing to add chat resources
 - Balancing resources across both inbound and outbound activities
- Enhance Technology Solutions
 - IVR answering consumers in native languages
 - Added additional phone capacity
 - Refined IVR functionality and self-service capabilities
 - FAQs within IVR and hold messaging
- Clarifying channels and improved communications
 - Dedicated assistance lines for CEC, SHOP and Individual support
 - Enhancing Service center and customer knowledge resources

STAFFING UPDATE

- Rancho Cordova, Contra Costa and Fresno are receiving general inquiry and application contact volumes in support of the Covered California marketing efforts statewide.
- A mass hiring effort to bring on up to 400 additional Service Center Representatives is underway (350 in Fresno and Rancho and 50 in Contra Costa). These staff will be in production by early March 2014.

Staff Group	2/1/2014 Target	2/1/2014 To Date	3/1/2014 Target	3/1/2014 To Date
Service Center Representatives	653	475	750	727
Other staff (Management, Back Office, Quality Assurance, etc...)	280	225	280	236
Total	933	700	1030	963

- Training is currently underway in both Fresno and Rancho Cordova service centers with a productive date planned for 3/3
- All three Covered California Service Centers are handling statewide calls using the “first available Service Center Representative model”
 - Fresno – 112 SCRs, 16 leads, 240 SCR resources in training
 - Rancho Cordova – 283 SCRs, 22 leads, 12 SCR resources in training
 - Contra Costa- 80 SCRs, 26 leads

SERVICE CENTER PERFORMANCE UPDATE*

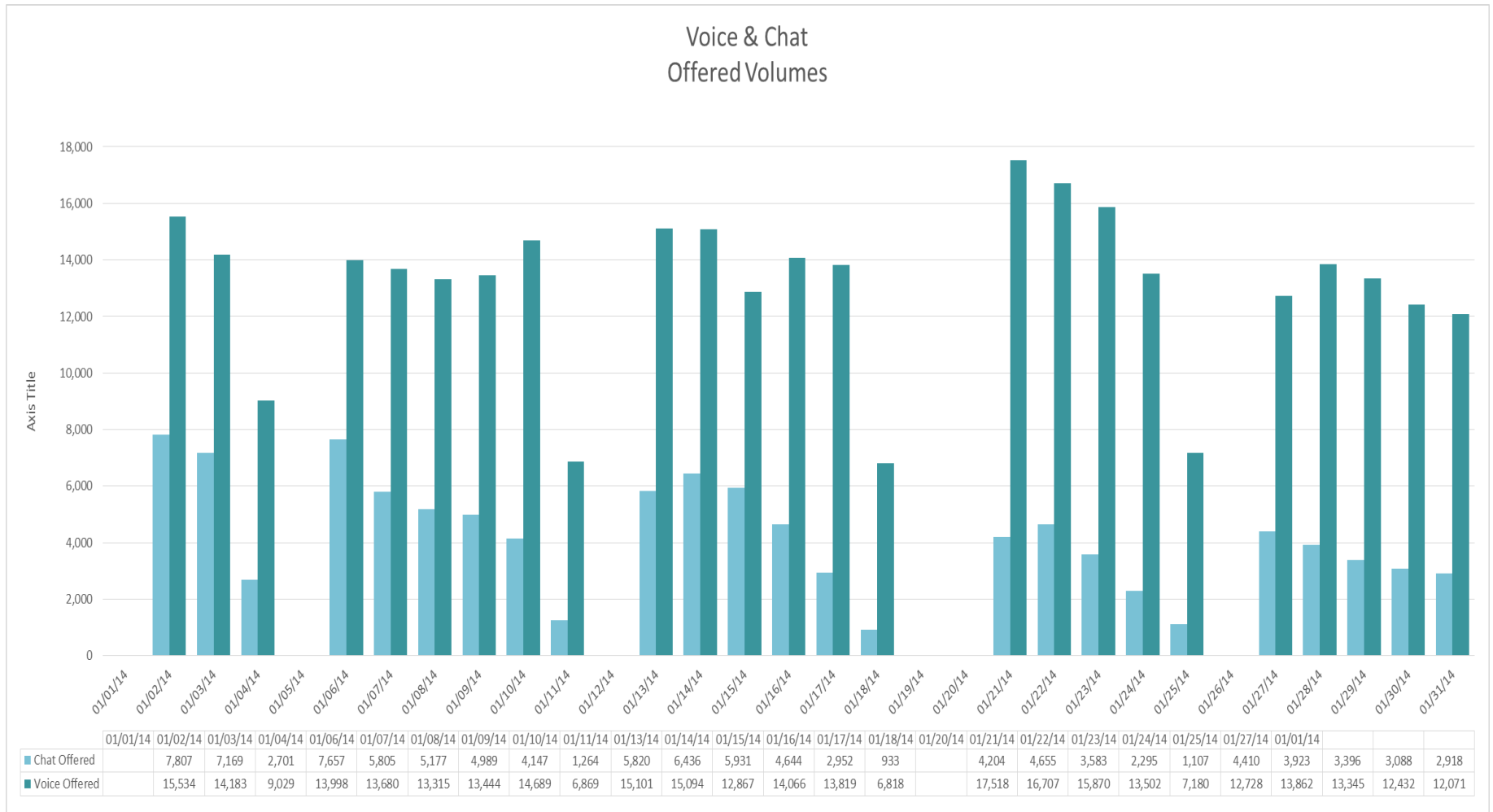
Service Center Metric	Goal	January '14 Stats	February '14 Stats (Feb 01-Feb 05)
Total Calls Offered		327,721	13,923
Service Level	80% of calls answered within 30 seconds	.5% of calls answered within 30 seconds	.4% of calls answered within 30 seconds
Abandoned Calls	3% or less of calls abandoned	53% of calls abandoned	57% of calls abandoned
Total Dialed Attempts		1,223,881	140,434
Busy Message Presented to Callers	0% or less of calls receive busy message	62% or less of calls receive busy message	54% or less of calls receive busy message

Top Inquiries

1. Difference in information between QHP and Covered California
2. Application Status/Manual Verifications
3. Means of a notice of action means or receiving multiple notices
4. Billing questions
5. Want to backdate effectuation date

* Performance metrics are measured monthly.

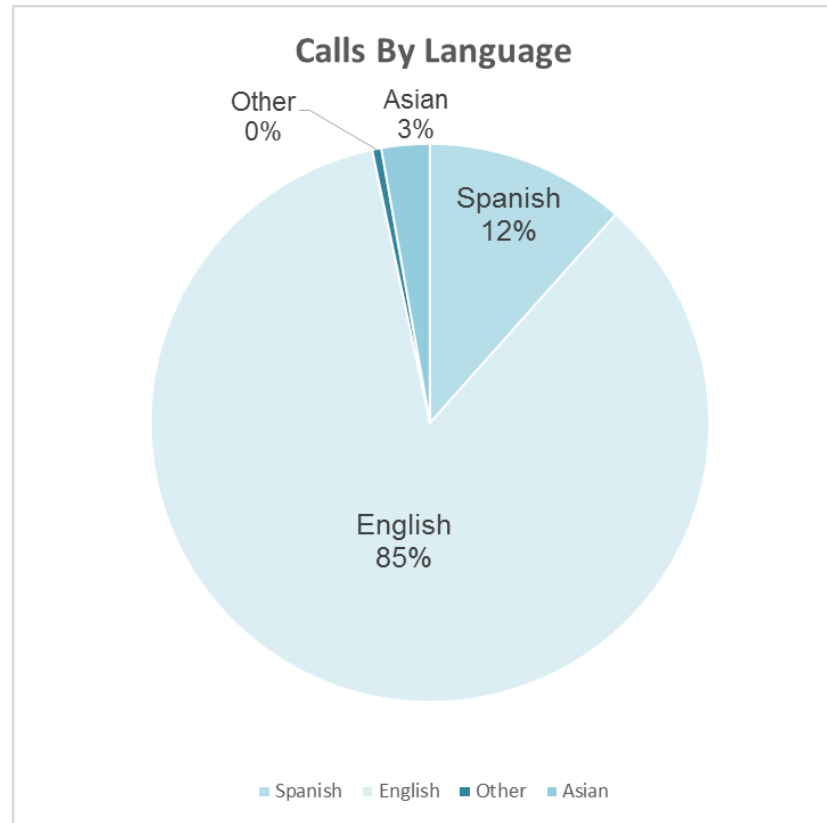
SERVICE CENTER PERFORMANCE UPDATE*



Note: Performance metrics are measured monthly. Columns with no data reflect Sunday or holidays, when Covered California Service Centers are closed.



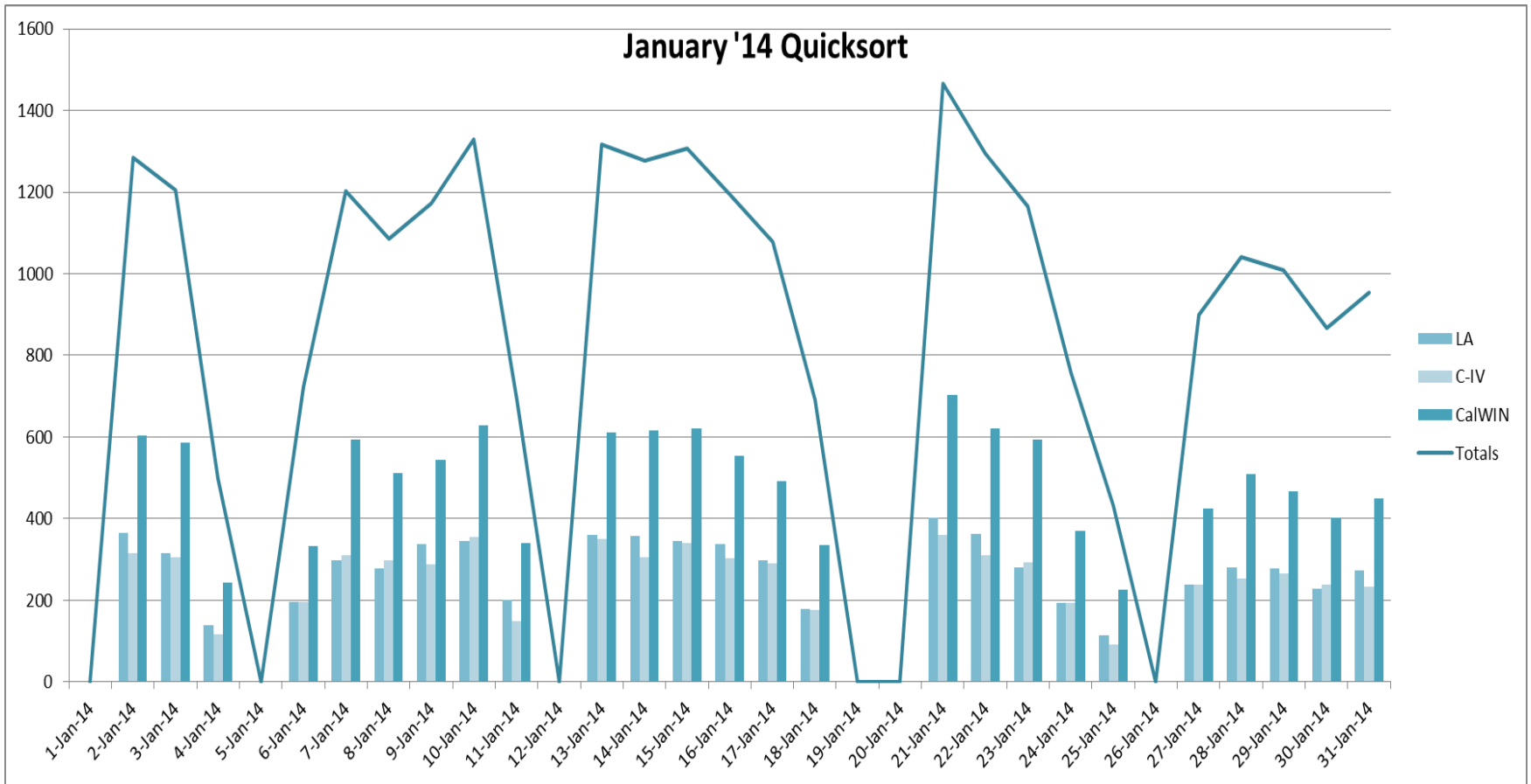
LANGUAGE DISTRIBUTION OF CALLS HANDLED



- Service Centers are supporting calls in all 13 languages and using an interpreter service when an in-language Service Center Representative is not available
 - Service Center Representatives are handling 60.5% of non-English calls
 - Contracted language line representatives are handling 39.5% of non-English calls
- 55 Covered California Service Center Representatives answering multi-lingual calls

** Metrics are for January 2014*

QUICK SORT VOLUMES



Weekly Quick Sort Transfers to County/Consortia

Weekly Transfers
2989

Weekly Transfers
6203

Weekly Transfers
6865

Weekly Transfers
5115

Weekly Transfers
5201

Note: Columns with no data reflect Sunday or holidays, when Covered California Service Centers are closed.

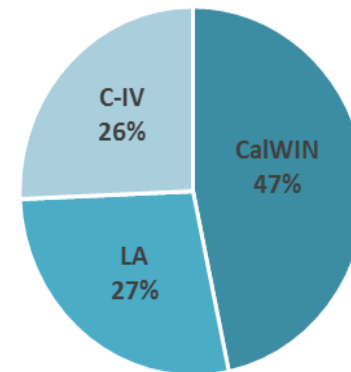


COVERED CALIFORNIA/COUNTY WORKFLOW COORDINATION QUICK SORT PERFORMANCE

Quick Sort Metrics	Service Level Standards	C-IV	CalWIN	Leader
Average Speed of Answer		4 Seconds	12 Seconds	11 Seconds
Service Level	80% of calls answered within 30 seconds	99% of calls answered within 30 seconds	99% of calls answered within 30 seconds	95% of calls answered within 30 seconds
Abandoned Calls	3% or less of calls abandoned	.3% of calls abandoned	1.2% of calls abandoned	1.4% of calls abandoned
Busy Signals Presented to Callers	0% or less of calls receive busy signal	0% of calls received busy signal	0% of calls received busy signal	0% of calls received busy signal

- Continued refinement of Quick Sort processes with the Consortia and Service Center have shown continued improvement in process accuracy and delivering a seamless customer experience
- County/Consortia, DHCS and Covered California weekly operational meetings implemented to maintain operational focus

Average Percent of Quick Sort Transfers



* Metrics are for January 2014.

APPENDIX

CONSUMER WEBSITE UPDATE

COVEREDCA.COM 2014 ROLLOUT SCHEDULE

Planned Date	Description	Current Status
December 1	Enhanced Remote Identity Proofing in CalHEERS. Deferred – new implementation date is pending.	New Implementation date pending
January 1	CalHEERS / SAWS Integration	Completed January 21
February 3	Enhancements to CalHEERS / SAWS Integration	Revised Implementation Date February 28
January 1 – March 3	Implement performance improvements to address volume increases due to open enrollment and addition of CalHEERS / SAWS Integration	Ongoing
April / May	Release 4.0 (Major Enhancements)	Evaluating best implementation date

CONTINUING WEBSITE IMPROVEMENTS

- Maintenance releases continue with goals to:
 - Continue to improve performance of the website to address higher peak levels of consumer demand
 - Improve usability, including Spanish version of website
 - Achieve more seamless integration with key business partners including SAWS and carriers
- Key initiatives on the website:
 - Improve integration and usability between CoveredCA.com and the CalHEERS solution - underway
 - Leverage CoveredCA.com and CalHEERS to provide additional self-service opportunities in the voice (IVR) channel – underway
 - Improve overall usability and application flow for all consumers
- Evaluating and prioritizing new and enhanced functionality for major quarterly releases
 - Covered California and DHCS joint meetings underway