



Comments to the Board

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September 18, 2014 Board Meeting

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General Comment Received via E-mail

Subject: Urgent From: Diane Le Montree, Certified Covered CA Licensed Agent

Dear Covered CA Board Members,

I would like to bring to your attention (if you are not yet aware of this situation) that all applications done on the Covered CA website since the end of June 2014 up to the present date, have not been received by Anthem Blue Cross for enrollment.

I have called both Covered CA (who can see the applications in their system) and Anthem Blue Cross almost everyday and am being advised by Anthem Blue Cross that Covered CA has a glitch in their system and that they have not received any applications from Covered CA since the end of June.

I was told by representatives from Anthem Blue Cross that some agents have reported having clients who have applied for health insurance plans on the Covered CA website who are in the middle of Cancer treatment and who can't receive care because they are not yet covered by insurance unless they pay for their treatments in Cash.

Please advise what is being done by Covered CA to correct this horrendous problem that is in some instances creating life threatening situations to consumers.

Thanking you in advance for your expedited response.

Sincerely,

Diane Le Montree

"Health Insurance Specialist"

Phone: (760) 636-5588

Fax: (818) 745-1260

<http://www.CAHealthInsuranceAgent.com>



July 3, 2014

Peter Lee
Executive Director
Covered California
1601 Exposition Blvd.
Sacramento, CA 95815

Janet Murguía
President and CEO

California Regional Office
523 West 6th Street, Suite 550
Los Angeles, CA 90014

TEL 213.489.3428
FAX 213.489.1167
www.nclr.org

Re: Outreach and Enrollment Program Changes

Dear Mr. Lee:

On behalf of the National Council of La Raza (NCLR)—the largest national Hispanic civil rights and advocacy organization in the United States—I wish to provide recommendations to improve the outreach and enrollment process of Covered California. Covered California worked to ensure that over a million of Californians enrolled in the insurance marketplace. This groundbreaking effort was successful due to the partnerships among local, state, and national entities to connect consumers with the resources and information necessary to enroll in the marketplace. Covered California provided a foundation on which we can all build, and I offer these recommendations with the aim of growing and strengthening this success as we prepare for the fall 2014 enrollment process.

NCLR's California Affiliate Network of 61 community-based organizations collectively invests over \$835 million in services, employs more than 10,000 Californians, and serves more than 3.1 million clients per year. Our network, which is at the heart of serving marginalized Latinos, engaged in outreach and enrollment efforts that spanned the state, including in the Bay Area, Central Valley, Los Angeles region, and San Diego border region during the previous open enrollment period. Despite initial outreach and enrollment challenges, marked improvement occurred during the second half of the enrollment period. NCLR looks forward to serving as a resource to further increase outreach and enrollment gains for the Latino community. The following overview of issues and recommendations are based on the work of NCLR and its Affiliates. These recommendations are meant to support the goals of the Affordable Care Act (ACA) so that as many eligible people as possible can navigate the process and successfully enroll in coverage.

- **Increase investments in community-based organizations.** Community-based organizations played a critical role in ACA outreach and enrollment. Many of these local organizations were instrumental in connecting with hard-to-reach populations due to an already existing relationship of trust and familiarity. Unfortunately, a number of these organizations did not receive adequate funding to support their outreach and enrollment work. In order to reach the remaining uninsured, it will be important to support organizations that have existing relationships and trust in the community. As funding is considered and awarded, Covered California should prioritize smaller local organizations

whose roots in the community uniquely position them to engage in the level work necessary to overcome the more complex challenges of enrolling eligible Latinos.

- **Improve the quality of and access to culturally and linguistically appropriate marketing, education, and enrollment materials for consumers, including low-income, limited-English-proficient Latinos.** NCLR understands firsthand how crucial it is to connect with marginalized populations in terms they understand. We heard from a variety of community-based organizations that navigators struggled to identify materials or completely lacked content that connected and resonated with low-income communities. NCLR would like to work with Covered California to offer feedback on materials and access to materials that will allow organizations to effectively identify, recruit, and enroll Latinos and other low-income communities in the insurance marketplace.
- **Increase training and capacity of those assisting consumers.** The knowledge base of call center staff improved during the initial open enrollment period. However, in light of the lessons learned and the critical role such frontline staff play, it is imperative that staff be appropriately trained and scripts be appropriately developed to increase awareness of and ability to address circumstances of certain consumer groups, such as those in mixed-status families. Having a dedicated resource would help to minimize the knowledge gap regarding immigrant eligibility and how to resolve complex challenges to the successful enrollment of some of the most vulnerable consumers.
- **Increase communication efforts to address immigration concerns and clarify rules.** Concerns over immigration consequences were prevalent among immigrant communities during open enrollment. For many in mixed-status families, fear of civil immigration enforcement had a chilling effect on enrollment. A common scenario involved an undocumented family member, such as a parent, who was hesitant to apply for coverage on behalf of their eligible citizen children due to perceived risks. Immigrant advocacy organizations fielded a number of questions regarding whether or not obtaining coverage via the ACA could negatively affect an individual's ability to adjust her immigration status in the future. The same is true of the public charge issue. Communication efforts were bolstered on this issue, particularly via coveredca.gov and healthcare.gov. While this is a step in the right direction, in order to ease community concerns it is important to increase communication efforts that address immigration concerns and clarify rules, both internally with call center staff and externally with the public.
- **Provide access to health insurance literacy resources.** For many consumers, including Latinos, the first open enrollment period was their first time signing up for health insurance. Consumers' lack of familiarity with the concept and components of insurance impeded enrollment efforts, as many did not fully understand what they were signing up for. As the enrollment period continued, it became clear that providing a health literacy component to the outreach and enrollment process would have behooved overall efforts. Covered California should leverage existing health literacy resources and efforts and appropriately tailor them to fit the needs of first-time consumers. Resources that are culturally and linguistically tailored to low-literacy consumers are particularly important.

The Affordable Care Act offered new pathways to quality, affordable health insurance to millions, including many Latinos and lawfully present immigrants. Over eight million individuals enrolled, and California played a significant role in the success of the first open enrollment period. Covered California should be proud of the foundation it built during the first open enrollment period and continue to enhance its operation to ensure that uninsured Latino families across California obtain affordable health care.

We appreciate your time and attention to NCLR's recommendations and look forward to continuing the conversation on how to improve outreach and enrollment for Latino families.

Sincerely,

A handwritten signature in black ink, appearing to read "D. de la Vara", followed by a long horizontal line extending to the right.

Delia de la Vara
Vice President, California Region

cc: Sarah Soto-Taylor, Deputy Director, Community Relations, Covered California



SENT US CERTIFIED MAIL

RCR Companies
41146 Elm Street Suite C
Murrieta, CA 92562

September 11, 2014

Account ID: 0010188156-00001

Covered California
P.O. Box 989725
West Sacramento, CA 95798-9725

To: Diana S. Dooley, Chair
Kimberly Belshe
Paul Fearer
Susan Kennedy
Robert Ross MD

This letter is a DEMAND FOR PAYMENT of money owed to RCR Companies. You have owed these monies for more than 7 months. As you know we received recognition from you for being one of the largest enroller for Los Angeles County.

Our Certified Enrollment Counselors ("CEC's") assisted with the 2014 enrollments and completed well over 1950 applications in total. To date Covered CA has only paid our entity \$9,976.00 out of the \$113,000 balance. Furthermore, RCR Companies had to pay out most of our CEC's for their enrollments through our entity as they were threatening to sue us for non-payment.

We've submitted the Payment Reconciliation Form as Covered CA requested and have yet to receive a response. What has happened to all these monies? What happened to all the monies due for enrollment for Medi-Cal at \$58 per enrollee? We are certain that all administrative salaries for Covered California and the Health Exchange are being paid on time each and every pay period. Why have you forsaken the CEC's and disregarded their hard work last year. You now are requiring recertification without paying CEC's for their work done last year.



If you do not handle this matter within the next 10 days and make payment to RCR we will seek all available legal remedies. Give this matter your prompt attention.

You may contact me if you have any questions or need additional information. I can be reached by phone at (951) 696-4900.

Sincerely,

A handwritten signature in cursive script that reads "Roxana Rodriguez".

Roxana Rodriguez

CC: boardcomments@covered.ca.gov
Chad Terhune, Writer, LA Times via email: Chad.Terhune@Latimes.com
Senator Ted Gaines, California
Sylvia Mathews Burwell, Secretary, U.S. Department of Health and Human Services
Governor Jerry Brown
Senator Dianne Feinstein
Senator Barbara Boxer
Pete Moraga, Public Relations via email: pete_moraga@yahoo.com