



COVERED
CALIFORNIA

COVERED CALIFORNIA POLICY AND ACTION ITEMS

September 18, 2014

2015 OPEN ENROLLMENT AND RENEWAL: KEY AREAS OF FOCUS

2015 OPEN ENROLLMENT AND RENEWAL KEY DATES

Key Dates:	Key Activities:
August	Preliminary rates and plans available on Shop and Compare tool
Starting in September	Covered California TV and radio ads will start; begin community outreach campaign for 2015
Early October	Final rates posted and available for 2015
October – November	Covered California and plans send renewal notices to consumers
Early November	Ramp up marketing campaign
November 15 th	Open Enrollment begins
December 15 th	Last day for renewal or new enrollment January 1, 2015 coverage
February 15 th	Last day for open enrollment for 2015

KEY AREAS OF FOCUS: OCTOBER 2014 – MARCH 2015

Covered California resources will be focused in the following key areas to ensure successful open enrollment cycle:

- ***Growing our membership***: grow total enrollment by 500,000 during the open enrollment period
- ***Preparing and supporting our service channels***: train new members and provide ongoing support Agents, counties, Enrollment Counselors, Educators and partners through integrated community-based organizing effort
- ***Improving the enrollment experience***: launch enhancements to online application, expand and monitor consumer's service center and website experience throughout open enrollment to make adjustments as appropriate
- ***Communicating our value***: launch marketing campaign focused on Covered California enrollees' experiences
- ***Interfacing with our carriers***: increase efficiency of processes and transactions to ensure a positive consumer experience

KEY LESSONS LEARNED FROM FORTHCOMING REPORT —

“Covered California Open Enrollment 2013-2014: Lessons Learned”

- **Many consumers are new to insurance and need extensive education about health insurance terminology, how to enroll in coverage and how to use insurance.**
 - For 2015 open enrollment, advertising messaging is attempting to explain, in first-person testimonials, that health coverage means going to the doctor and getting the care you need.
- **Affordability means different things to different people.**
 - New advertising and marketing materials include testimonials from newly insured Californians explaining that insurance is a bill they don't mind paying each month, with an emphasis on the peace of mind of having coverage and the financial security it brings for those able to purchase it.
- **Target enrollment groups have unique interests, experiences and perspectives and require tailored messaging and customizable materials.**
 - Covered California has developed, will continue to develop and will coordinate with efforts of partners, to deliver customizable, focused campaigns with our community partners and insurance agents for open enrollment in 2015.

KEY LESSONS LEARNED FROM FORTHCOMING REPORT —

“Covered California Open Enrollment 2013-2014: Lessons Learned”

- **Most consumers relied on a variety of touch points including in-person assistance to successfully complete enrollment.**
 - More than 6,300 Certified Enrollment Counselors, 12,000 Certified Insurance Agents, county workers and more will be part of a comprehensive campaign for enrollment in 2015. Covered California will continue to encourage storefronts and other locations that can help individuals enroll with in-person support
- **The multi-channel marketing and media mix struck an effective balance between brand (awareness) and direct response (enrollment) and will continue to be tailored to specific target audiences.**
 - Building on brand awareness, advertising will be aimed at explaining how to enroll and motivating audiences to enroll by sharing the tangible ways having health coverage is improving the lives of real people in California.
- **The volume of consumer interest and interactions online, on the phone and in person exceeded expectations and challenged all systems and service channels.**
 - Going forward, Covered California will continuously reassess staffing capacity and make better use of technology to anticipate and respond to potentially high demand.

KEY LESSONS LEARNED FROM FORTHCOMING REPORT —

“Covered California Open Enrollment 2013-2014: Lessons Learned”

- **Educators, assisters and all service channels need effective training, ongoing support and streamlined communications to support their outreach, education and enrollment activities.**
 - Efforts are underway to provide updated training to all service channels and give Certified Insurance Agents access to information in Covered California systems about their own customers so they can help meet customer needs.
- **Agents, enrollment counselors, grantees and other community partners need state and regional support and coordination.**
 - Efforts “on the ground” for open enrollment for 2015 will be coordinated even more, with coordinated communication and advertising support for more than 250 organizations, 6,300 Certified Enrollment Counselors and more than 12,000 Certified Insurance Agents.
- **Partnerships matter and are transformative.**
 - Covered California will build on, nurture and continue to expand partnerships and relationships going forward.

“I’M IN/TENGO UN PLAN” TV SPOTS



OPEN ENROLLMENT PLANNING CALENDAR

Board Meetings

- Considering combining October and November Board meeting for early November
- December 18, 2014
- January 15, 2015 – *tentative*
- Considering combining February and March 2015 Board meetings for early March

Stakeholder Consultation

- Marketing, Outreach and Enrollment Assistance – *October TBD*
- 2016 Ad Hoc Benefit Redesign Advisory Group – *Fall 2014*

COVERED CALIFORNIA REGULATIONS

VOTER REGISTRATION REGULATIONS ADOPTION (ACTION)

Katie Ravel, Program Policy Director

VOTER REGISTRATION REGULATIONS

- Covered California is required to offer its consumers voter registration services each time a consumer seeks service or assistance with a new application, a renewal or reenrollment of their application, or a change of address. These regulations:
 - Detail the process for Covered California Assistors and Certified Insurance Agents to provide applicants with voter registration services using the CalHEERS portal and the paper application.
 - Outline the in-person and phone procedures for Assistors and Agents assisting applicants with voter registration services.
 - Describe the process for Plan-Based Enrollers using the CalHEERS portal to assist applicants with voter registration services.
 - Clarify that Assistors and Agents are prohibited from interfering with, or attempting to influence, an applicant's right to register to vote or decline voter registration services.

ELIGIBILITY AND ENROLLMENT REGULATIONS RE-ADOPTION (ACTION)

Thien Lam, Director of Eligibility and Enrollment

ELIGIBILITY AND ENROLLMENT FINAL STATE REGULATIONS

Regulation Section	Summary
§ 6498. Annual Eligibility Redetermination.	<ul style="list-style-type: none">• Covered California shall send an annual renewal notice to qualified individuals, that did not select a plan, that includes:<ul style="list-style-type: none">○ The annual renewal process○ The requirements to report changes○ Instructions on how to report a change○ The last day of which a plan can be selected for a January 1 start date of coverage • Covered California shall send an annual renewal notice to consumers, currently enrolled in an Covered California Qualified health Plan, that includes:<ul style="list-style-type: none">○ The information included in the annual renewal notice (listed above)○ An explanation that the consumer's premium, Advanced Premium Tax Credits (APTC), and Cost Sharing Reductions (CSR) may change○ A description of the APTC reconciliation process○ Data used in the enrollee's most recent eligibility determination○ An explanation that unless the enrollee completes the renewal process to obtain an updated eligibility, Covered California will redetermine the enrollee's eligibility and renew the enrollee's coverage for the following benefit year○ A description of the renewal and redetermination process○ A requirement to report changes to information affecting eligibility○ An explanation to the enrollee that the enrollee should contact Covered California and complete the Exchange's renewal process in order to obtain the most accurate eligibility determination. • Covered California shall send an annual renewal notice to unsubsidized consumers that includes:<ul style="list-style-type: none">○ The information included in the annual renewal notice○ An explanation that the cost of premiums may change○ An explanation that unless the enrollee completes the renewal process to obtain an updated eligibility, Covered California will redetermine the enrollee's eligibility and renew the enrollee's coverage for the following benefit year○ An explanation to contact Covered California in order to obtain an accurate eligibility determination

ELIGIBILITY AND ENROLLMENT FINAL STATE REGULATIONS

Regulation Section	Summary
§ 6498. Annual Eligibility Redetermination. <i>(Continued)</i>	<ul style="list-style-type: none">• To complete the renewal process, a application filer must:<ul style="list-style-type: none">○ Log into their CoveredCA.com account○ Check their application information for accuracy○ Make any necessary changes to their information (if necessary)○ Read the renewal declarations○ Provide their electronic signature and PIN • If an enrollee does not renew their health insurance, but remains eligible for the same Qualified Health Plan (QHP), the following will occur:<ul style="list-style-type: none">○ The enrollee's coverage shall be renewed in the same QHP as the enrollee's current QHP, unless the current QHP is not available○ If the enrollee is not eligible for the same level of Cost-Sharing Reductions (CSR) as the enrollee's current level of CSR they shall be enrolled in a silver-tier QHP offered by the same QHP issuer at the CSR level for which the enrollee is eligible<ul style="list-style-type: none">➢ If the enrollee is not eligible for any level of CSR, he or she shall be enrolled in a standard silver-tier QHP offered by the same QHP issuer without CSR○ If the enrollee's current QHP is not available, the enrollee's coverage shall be renewed in QHP offered by the same QHP issuer at the same metal tier that is the most similar to the enrollee's current QHP○ If the enrollee who is currently enrolled in a catastrophic QHP turns 30 before the beginning of the following benefit year, the enrollee shall be enrolled in a bronze-tier QHP offered by the same QHP issuer○ If the issuer of the QHP in which the enrollee is currently enrolled has discontinued offering all health insurance coverage in the Individual Exchange, the enrollee's current coverage shall not be automatically renewed for the following benefit year

SHOP ELIGIBILITY AND ENROLLMENT REGULATIONS RE-ADOPTION (ACTION)

Corky Goodwin, Interim SHOP Director

SHOP ELIGIBILITY AND ENROLLMENT REGULATIONS

- Article 6. Application, Eligibility, and Enrollment in the SHOP Exchange

Request Board Approval – Add Contiguous Tier Option

This would allow employers to offer their employees health plans from two adjoining metal tiers - Bronze + Silver, Silver + Gold, or Gold + Platinum.

§ 6520 – Employer and Employee Application Requirements.

- Amend Regulations to conform with the Application.
- Add contiguous tier option for increased employee choice.

§ 6526 – Qualified Employer Election of Coverage Periods.

- Amend timeframe for the employer annual election period.

§ 6528 – Initial and Annual Enrollment Periods for Qualified Employees.

- Amend timeframe for employee initial and annual open enrollment period.

CERTIFIED PLAN-BASED ENROLLMENT REGULATIONS RE-ADOPTION (ACTION)

Sarah Soto-Taylor, Deputy Director of Community Relations

PLAN-BASED ENROLLERS PROGRAM REGULATIONS

- Article 9. Plan-Based Enrollers

- § 6702 – Certified Plan-Based Enrollment Program Eligibility Requirements

- Modified code of conduct confidentiality requirement
 - Clarified requirement for Plan-Based Enroller signature on application

- § 6704 – Program Application

- Added 90 day training and testing requirement for certification
 - Added requirement to indicate if in-person assistance for consumers is provided at any location
 - Added requirement for Driver's License number or other State Department of Motor Vehicle ID number
 - Clarified requirement for Issuer Application Assisters to disclose any arrests for which the individual is currently out on bail or their own recognizance

PLAN-BASED ENROLLERS PROGRAM REGULATIONS

- Article 9. Plan-Based Enrollers

- § 6710 – Roles and Responsibilities

- Require identification of catastrophic plans when providing enrollment assistance

- § 6712 – Conflict of Interest Standards

- Removed requirement to create a written plan to manage conflicts of interest while carrying out enrollment assistance functions
 - Modified requirement for the Plan-Based Enrollment Entity to maintain a record of required disclosures from three to 10 years

ENROLLMENT ASSISTANCE REGULATIONS (DISCUSSION)

Sarah Soto-Taylor, Deputy Director of Community Relations

ENROLLMENT ASSISTANCE PROGRAM REGULATIONS

- Article 8 - Enrollment Assistance

- § 6660 – Training Standards

- Clarified that all entities are required to undergo training in voter registration assistance procedures

- § 6664 – Roles and Responsibilities

- Added language to what type of information must be provided to consumers in a fair, accurate, and impartial manner to mirror recently effective federal regulations
 - Added record keeping requirement of a minimum of six (6) years for the Authorization for Enrollment Assistance Form
 - Deleted the provision making voter registration assistance applicable only to governmental entities

ENROLLMENT ASSISTANCE PROGRAM REGULATIONS

- Article 8 - Enrollment Assistance, cont.

- § 6664 – Roles and Responsibilities

- To mirror recently effective Federal Regulations:

- Added requirement for Certified Enrollment Entities in the In-Person Assistance Program to maintain a physical presence in the Exchange Service area to mirror recently effective federal regulations
 - Added provision on prohibiting gifts, including cards or cash, to applicants or potential enrollees as an inducement for enrollment
 - Added prohibition on using Exchange funds to purchase gifts, gift cards, or promotional items that would be provided to any applicant or potential enrollee
 - Added prohibition on soliciting consumers by going door-to-door or through other unsolicited means of direct contact

ENROLLMENT ASSISTANCE PROGRAM REGULATIONS

- Article 8 - Enrollment Assistance, cont.

- § 6664 – Roles and Responsibilities

- Added prohibition against telephone calls to a consumer using an automatic telephone dialing system or prerecorded voice (robo calls)
 - Added language to clarify existing policy on reporting subsequent arrests for which Certified Enrollment Counselors have been released on bail or personal recognizance