



## **EXECUTIVE DIRECTOR'S REPORT**

Peter V. Lee, Executive Director | March 5, 2015 Board Meeting

# ANNOUNCEMENT OF CLOSED SESSION ACTIONS

# OVERVIEW

- Executive Director's Report
  - 2015 Open Enrollment
  - 2014 Tax Reconciliation Process
  - Special Enrollment
  - Appeals Process
  - SHOP Status
  - Planning for Sustainability – Pillars and Budget Process
- Covered California Policy and Action Items
  - Covered California Budget Planning (update on current year & plans for 2015/16 and PMPM)
  - SHOP; QHP Benefit Designs (including Specialty Drugs)
  - Multiple Enrollment-Related Regulation Adoptions

# 2015 OPEN ENROLLMENT UPDATE

# 2015 OPEN ENROLLMENT

Major observations from second open enrollment and first renewal period:

- **Strong Enrollment:** Nearly 500,000 new enrollees in Covered California and more than 780,000 in Medi-Cal.
- **High renewal rate:** 2014 consumers stayed with Covered California.
- **Higher share of Latinos and African-Americans** among new enrollees: our targeted outreach, education, and marketing efforts appear to be showing results.
- **A younger mix of new enrollees:** ensuring a good risk mix.
- **Price matters:** Renewal and new enrollment tied to better rate position.
- **Service Center enhancements paid off:** representatives handled twice the call volume compared to last year and improved customer service.
- Significant analysis needed on outreach efforts, demographics of new and renewing consumers, and lessons learned.

# 2015 OPEN ENROLLMENT

Through February 22:

# 495,073

New Individuals Selected a Qualified Health Plan for 2015

- Level of new enrollments during open enrollment consistent with medium forecast for 2015.

# 2015 RENEWAL of 2014 ENROLLEES

As of December 2014:

**944,000** –or– **92%**

of Covered California consumers renewed for 2015.

# 2015 ENROLLMENT

Continued strong enrollment among subsidy-eligible consumers.

	2014 Open Enrollment (%)	2015 Enrollment to date					
	Total	Renewal (As current on 2/26/2015*)		2015 New (Plan selections as of 2/22/2015)		Total	
	Column %	Count	Column %	Count	Column %	Count	Column %
Eligible for Subsidy	88%	834,587	91%	436,970	88%	1,271,542	90%
Unsubsidized	12%	78,718	9%	58,103	12%	136,820	10%
<b>Total</b>	<b>100%</b>	<b>913,305</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>	<b>1,408,362</b>	<b>100%</b>

\* Note: Number is less than 944,000 total renewed due to regular monthly inflow and outflow of consumers who gain and lose other sources of coverage.



# 2015 OPEN ENROLLMENT & RENEWAL

## Comparing experience over the past year to projections:

- *New consumers added during open enrollment 2015:*
  - Consistent with forecast.
- *Effectuations during 2014:*
  - Slightly lower (80%) than forecast (85%)
- *Retention rate during 2014:*
  - Better than forecast, with more enrolled members staying with Covered California.
- *Special Enrollment growth during 2014:*
  - Special enrollment – especially due to loss of job-based coverage and transition out of Medi-Cal – was more modest than anticipated. As a result, by December 2014, the “base” of consumers with an option to renew was lower than forecast.
- *Renewal Rate for 2014 consumers:*
  - Of the consumer who could renew, 92% decided to continue their coverage with Covered California.

Forecasts for 2015	Total
Low	1,300,000
Medium	1,700,000
High	1,900,000
<b>Actual 2015*</b>	<b>~1,400,000</b>

\* Sum of 2015 open enrollment plan selections through 2/22/2015 and renewals current on 2/26/2015.

# 2015 OPEN ENROLLMENT

Californians are receiving new coverage:

495,073

New enrollments in  
Covered California

(through 2/22/2015)

+ 779,000

New enrollments in Medi-Cal

(through 1/31/2015)

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1,274,073

Individuals with new  
coverage for 2015.

# 2015 OPEN ENROLLMENT v. 2014 OPEN ENROLLMENT

## Race/Ethnicity

Distribution of new 2015 enrollments is closer to the CalSIM estimates of subsidy-eligible population:

- Latino and African-American shares of new enrollees increased in 2015 relative to 2014.

	CalSIM 1.91 (%)	Race & Ethnicity - SUBSIDY ELIGIBLE RESPONDENTS ONLY -				
		Total	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
			Count	Column %	Count	Column %
Asian	21%	208,357	23%	53,076	18%	
Native Hawaiian or Pacific Islander		2,237	<1%	895	<1%	
Black or African American	5%	26,038	3%	10,359	4%	
Latino	38%	280,025	31%	105,553	37%	
White	34%	317,311	35%	99,512	34%	
American Indian or Alaskan Native	4%	2,496	<1%	1,289	<1%	
Other		26,305	3%	9,708	3%	
Multiple Races		50,101	5%	9,163	3%	
<b>Total</b>	<b>100%</b>	<b>912,870</b>	<b>100%</b>	<b>289,555</b>	<b>100%</b>	

Note: Excludes individuals who did not respond to the race or ethnicity questions: 195,144 (23%) for 2014 and 147,415 (34%) for 2015.

# 2015 OPEN ENROLLMENT

## Age

A younger mix of new enrollees.

	Age			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Age 17 or less	77,963	6%	26,726	5%
Age 18 to 25	161,762	12%	64,093	13%
Age 26 to 34	241,066	17%	101,895	21%
Age 35 to 44	238,801	17%	83,867	17%
Age 45 to 54	338,439	24%	113,730	23%
Age 55 to 64	336,525	24%	101,909	21%
Age 65 or more	1,373	<1%	2,853	1%
<b>Total</b>	<b>1,395,929</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Gender

Gender				
2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)			2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Female	724,433	52%	248,435	50%
Male	671,496	48%	246,638	50%
<b>Total</b>	<b>1,395,929</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Service Channel

- Consumers increasingly sought in-person assistance.
- Consumer self-service enrollment remained high.
- Service Center Representatives continued to play a critical role in enrolling consumers.

	Service Channel			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Certified Insurance Agent	548,847	39%	214,517	43%
Certified Enrollment Counselors and Navigators	123,270	9%	51,040	10%
County Eligibility Worker	8,834	1%	739	<1%
Consumer	577,376	41%	149,077	30%
Certified Plan-based Enroller	13,588	1%	17,698	4%
Covered California Service Center Representative	124,014	9%	62,002	13%
<b>Total</b>	<b>1,395,929</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Issuer

	Issuer			
	<b>2014 Open Enrollment</b> (Plan selections 10/1/13 – 3/31/14)	<b>Renewal</b> (As current on 2/26/2015)	<b>2015 New</b> (Plan selections through 2/22/2015)	<b>2015 Total</b> (Plan selections through 2/22/2015 and renewals current on 2/26/2015)
	Count	Column %	Count	Count
Anthem	30%	28%	28%	28%
Blue Shield	27%	28%	19%	25%
Chinese Community	1%	1%	1%	1%
Health Net	19%	17%	19%	18%
Kaiser Permanente	17%	22%	28%	24%
LA Care	3%	2%	1%	2%
Molina Health Care	1%	1%	3%	2%
SHARP Health Plan	1%	1%	2%	1%
Valley Health	<1%	<1%	<1%	<1%
Western Health	<1%	<1%	1%	<1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Note: Does not include Contra Costa who was an Issuer in 2014.

# 2015 OPEN ENROLLMENT

## Metal Tier Selection - Subsidized

Subsidy-eligible consumers continue to prefer a Silver plan.

	Metal Tier - SUBSIDIZED only			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Minimum Coverage	6,534	1%	2,902	1%
Bronze	297,448	24%	128,342	29%
Silver	809,085	66%	274,351	63%
Gold	61,507	5%	17,866	4%
Platinum	47,746	4%	13,509	3%
<b>Total</b>	<b>1,222,320</b>	<b>100%</b>	<b>436,970</b>	<b>100%</b>



# 2015 OPEN ENROLLMENT

## Metal Tier Selection - Unsubsidized

Unsubsidized consumers are moving away from Gold and Platinum plans and towards Silver and Bronze plans.

Metal Tier - UNSUBSIDIZED only				
2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)			2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Minimum Coverage	13,160	8%	4,148	7%
Bronze	61,880	36%	22,366	39%
Silver	51,722	30%	18,793	32%
Gold	21,851	13%	6,336	11%
Platinum	24,996	14%	6,460	11%
<b>Total</b>	<b>173,609</b>	<b>100%</b>	<b>58,103</b>	<b>100%</b>

# SUMMARIZING THE SUBSIDY BENEFITS (1095-A) AND TAX IMPACTS

# UPDATE ON 2014 SUBSIDY AND COST-SHARING NUMBERS

- The Federal Advanced Premium Tax Credit (APTC) in California for 2014 was \$3.2 billion paid to health insurance companies.
- Consumers paid \$1.1 billion into their health care plans.
- The average family received \$5,200 a year in subsidies to help pay for health care.
- 60 percent of consumers received, on average, \$1,200 a year in cost-sharing reductions.

# 1095 A – HEALTH INSURANCE MARKETPLACE STATEMENT

- 1095-A were sent to consumers in late January of 2015
- A 1095-A captures the monthly APTC each household received
- Consumers use the 1095-A to reconcile their subsidies received against their actual income for the year
- Some consumers will receive adjustments either up or down; meaning they could receive a refund or owe money back.
- Most tax preparers and online tax tools have already been updated on this new requirement.
- Almost 90% of statements were timely and accurate; we have provided updated information to about 100,000 households

# TAX PENALTY UPDATE

- Starting in the 2014 tax year, individuals who do not have health care could face a “shared responsibility payment” penalty on their taxes.
- The penalty will increase dramatically over the next two years for those who remain uninsured.
- Covered California is taking steps to make sure the penalties are kept to a minimum by:
  - Updating website with valuable tax and 1095a information
  - Hosting informational webinars
  - Increasing messaging and outreach surrounding tax penalties
  - Introducing a limited time Special Enrollment period for those unaware of the tax penalty (from 2/23 to 4/30)

# SPECIAL ENROLLMENT PERIOD

# 2015 SPECIAL ENROLLMENT PERIOD UNDERWAY

- New for 2015 and for a time-limited time only (February 23<sup>rd</sup> – April 30<sup>th</sup>, 2015), consumers who did not realize there was a tax penalty in 2014 or learned they may face a penalty in 2015 will be able to enroll under the “Informed of Penalty Risk” special enrollment event.
- As in 2014, Consumers will continue to be able to apply for the Medi-Cal Program throughout the year.
- Consumers are also eligible for special enrollment under qualifying life events like:
  - Loss of health insurance
  - Marriage
  - Birth
  - Income changes
- For more information on special enrollment and the full list of qualifying life events, please visit the Covered California website at: <http://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment/>

# APPEAL PROCESS IMPROVEMENTS



# KEY INITIATIVES TO IMPROVE THE APPEAL PROCESS

Covered California will be focusing on these key initiatives to improve the appeals process and will continue to work closely with advocates to help us identify additional areas of improvements:

- Allocate additional staff to resolve appeals in the following areas:
  - Informal Resolution process;
  - Development of Statement of Positions; and
  - Appeals telephonic hearing process.
- Establish designated Health Plan partner Point of Contacts to process appeal decisions as a priority.
- Streamline an escalation process for Service Request tickets with CalHEERS to process the appeal decision made by the Administrative Law Judge.

# SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) UPDATE

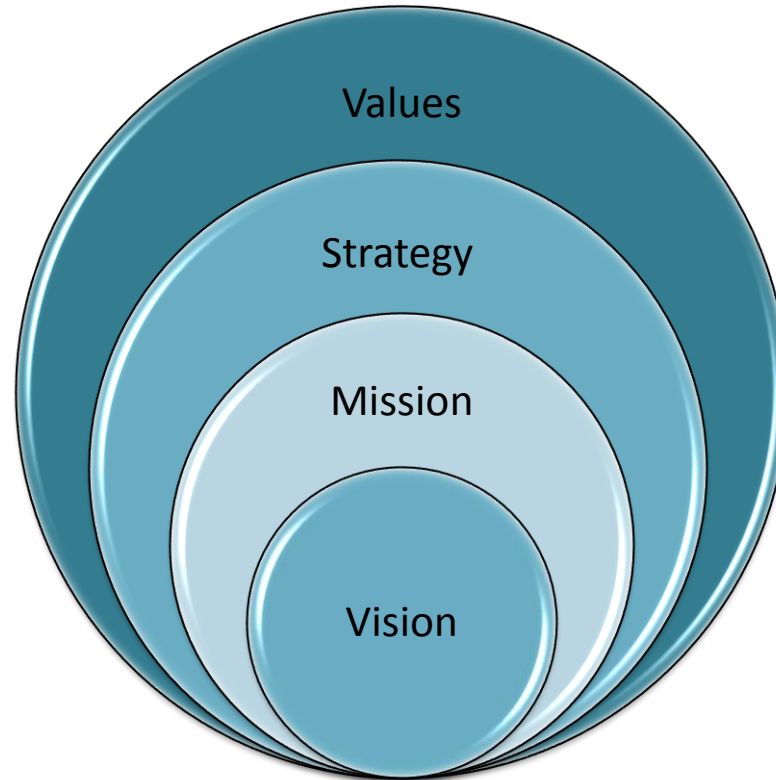
# SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) UPDATE

As of February 1, 2015:

- Total Number of Employers: 2,311
- Total Number of Members: 15,671
- Total Number of Agent Assisted Employers: 1,952 (84.47%)
  
- April Board Meeting: Marketing Update and Lessons Learned.

# PLANNING FOR SUSTAINABILITY: COVERED CALIFORNIA'S VISION, MISSION AND PILLARS

# WHAT GUIDES COVERED CALIFORNIA?



# COVERED CALIFORNIA'S VISION AND MISSION: THE TARGET

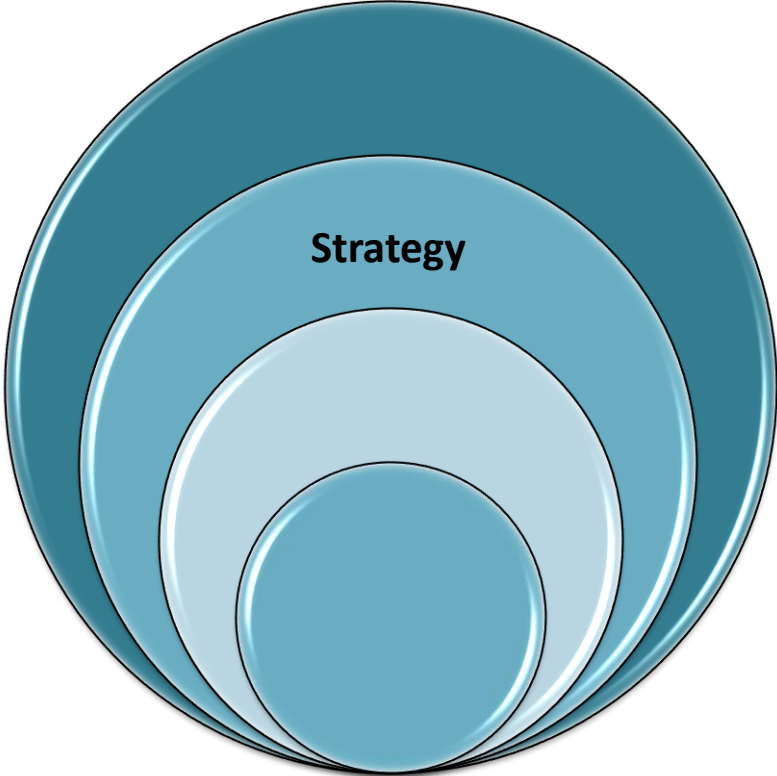
## Vision

The vision of Covered California is to improve the health of all Californians by assuring their access to affordable, high quality care.

## Mission

The mission of the Covered California is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

# WHAT GUIDES COVERED CALIFORNIA?



# COVERED CALIFORNIA'S STRATEGIC PILLARS: WHAT WE DO

## Affordable Plans

Consumers purchase and keep Covered California products based on their perception that this is a good value for them.

## Needed Care

Consumers receive the right care at the right time.

## Effective Outreach & Education

Consumers understand what we offer and have a positive attitude about Covered California.

## Positive Consumer Experience

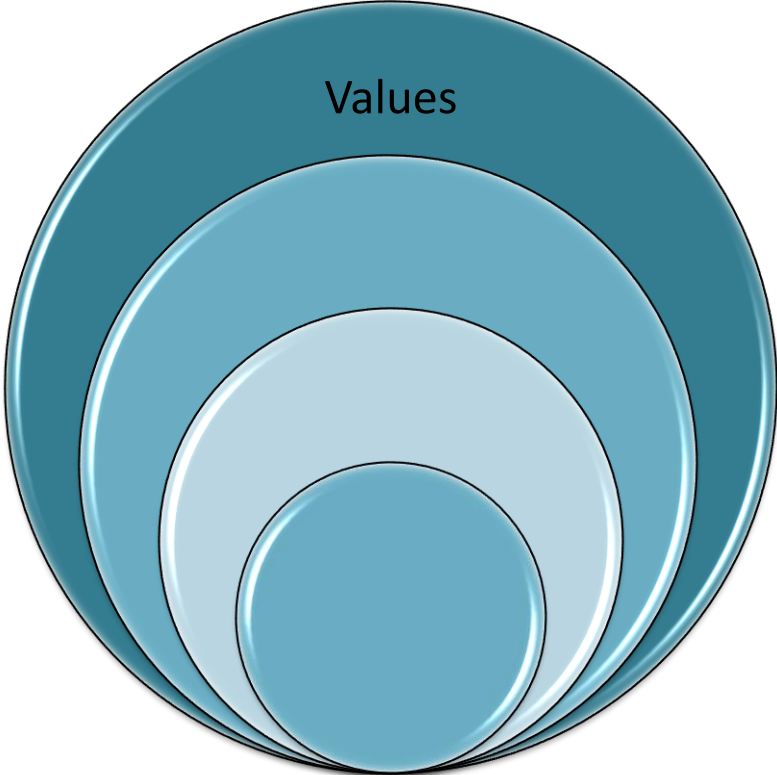
Consumers have a positive experience from initial enrollment to keeping their coverage.

## Organizational Excellence

Covered California has the right tools, processes, and resources to support our team to deliver on our mission.



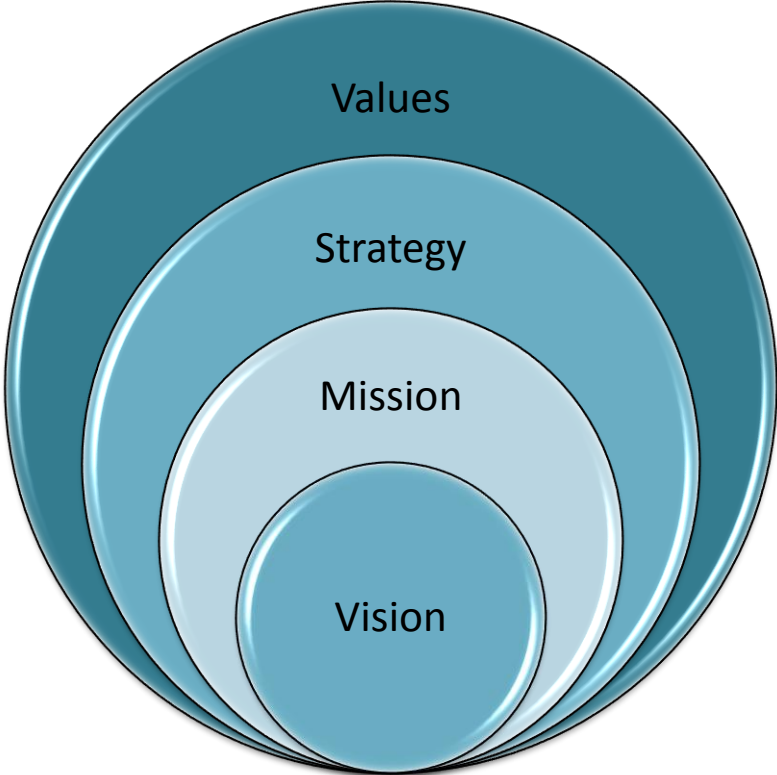
# WHAT GUIDES COVERED CALIFORNIA?



# COVERED CALIFORNIA'S GUIDING VALUES: HOW WE DO IT

- **Consumer-focused:** At the center of Covered California's efforts are the people it serves, including patients and their families, and small business owners and their employees. Covered California will offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational and health status needs of those we serve.
- **Affordability:** The Exchange will provide affordable health insurance while assuring quality and access.
- **Catalyst:** Covered California will be a catalyst for change in California's health care system, using its market role to stimulate new strategies for providing high-quality, affordable health care, promoting prevention and wellness, and reducing health disparities.
- **Integrity:** The Exchange will earn the public's trust through its commitment to accountability, responsiveness, transparency, speed, agility, reliability, and cooperation.
- **Partnership:** The Exchange welcomes partnerships, and its efforts will be guided by working with consumers, providers, health plans, employers and other purchasers, government partners, and other stakeholders.
- **Results:** Covered California will be measured by its contributions to expanding coverage and access, improving health care quality, promoting better health and health equity, and lowering costs for all Californians.

# What Guides Covered California?



# PLANNING PROCESSES: HOW WE'LL GET THERE -- BOARD PREPARATION CALENDAR

# PLANNING CALENDAR

APRIL 2015	MAY 2015	JUNE 2015
<p><b>Board Action</b></p> <ul style="list-style-type: none"><li>• Adopt 2016 per member per month QHP assessment</li></ul> <p><b>Board Discussion</b></p> <ul style="list-style-type: none"><li>• Present initial 2014-15 open enrollment lessons learned</li></ul> <p><b>March/April Key Activities</b></p> <ul style="list-style-type: none"><li>• Hold service channel regional meetings</li><li>• Release request for proposals for marketing services and public relations services</li><li>• Release legislative report</li></ul>	<p><b>Board Action</b></p> <ul style="list-style-type: none"><li>• TBD</li></ul> <p><b>Board Discussion</b></p> <ul style="list-style-type: none"><li>• Present draft fiscal year 2015-16 budget</li><li>• Present initial NORC survey findings</li></ul> <p><b>Key Activities</b></p> <ul style="list-style-type: none"><li>• Release request for proposal for Navigator grants</li></ul>	<p><b>Board Action</b></p> <ul style="list-style-type: none"><li>• Adopt fiscal year 2015-16 budget</li></ul> <p><b>Board Discussion</b></p> <ul style="list-style-type: none"><li>• TBD</li></ul> <p><b>Key Activities</b></p> <ul style="list-style-type: none"><li>• TBD</li></ul>

# LEGISLATIVE UPDATE

David Panush, Director External Affairs

# KEY LEGISLATION

## ASSEMBLY BILLS

- **Health Insurance: Minimum Value: Large Group Market Policies**  
AB 248 (Hernandez)  
Location: Assembly Health
- **Health Care Coverage: Outpatient Prescription Drugs**  
AB 339 (Gordon)  
Location: Assembly Health
- **Health Care Coverage: Vision Care**  
AB 845 (Cooley)  
Location: Assembly Print

# KEY LEGISLATION

- **Limitations on Cost Sharing: Family Coverage**  
AB 1305 (Bonta)  
Location: Assembly Print
- **Small Employers: Health Reimbursement Arrangements**  
AB 1425 (Allen)  
Location: Assembly Print
- **Health Insurance: Prohibition on Health Insurance Sales: Health Care Service Plans**  
AB 1434 (McCarty)  
Location: Assembly Print



# KEY LEGISLATION

## SENATE BILLS

- **Health Care Coverage: Immigration Status**  
SB 4 (Lara)  
Location: Senate Rules
- **California Health Care Cost and Quality Database**  
SB 26 (Hernandez)  
Location: Senate Health
- **Health Care Coverage: Essential Health Benefits**  
SB 43 (Hernandez)  
Location: Senate Health

# KEY LEGISLATION

- **Health Care Coverage**  
SB 125 (Hernandez)  
Location: Senate Health
  
- **Health Care Coverage: Provider Directories**  
SB 137 (Hernandez)  
Location: Senate Health

# APPENDIX

# SERVICE CHANNELS UPDATE

# ENROLLMENT SUPPORT: KEY METRICS

As of February 23,  
2015:

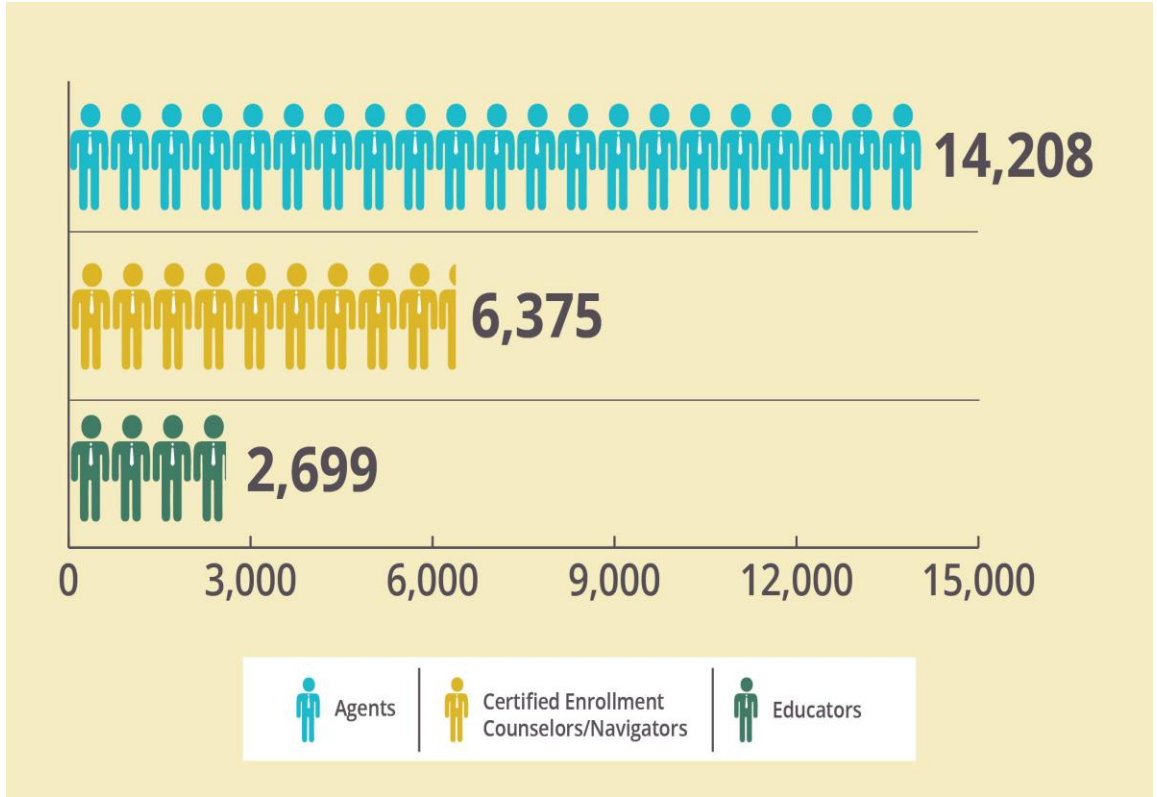
**14,208 Certified Insurance**

**Agents** - 16% Spanish; 5%  
Korean; 4% Mandarin; 4%  
Vietnamese; 3% Cantonese

**6,375 Certified Enrollment**

**Counselors** - 57% Spanish;  
3% Cantonese; 3% Mandarin;  
2% Vietnamese; 1% Korean

**2,699 Certified Educators**



# ENROLLMENT SUPPORT: COMPENSATION

## Total CEE Payments through February 28, 2015

	# Certified Enrollment Entities Paid	Total Paid
Covered CA Plans	560	\$2,871,232
Medi-Cal Payments	468	\$4,147,348
<b>Total Payments made to CEEs</b>		<b>\$7,018,580</b>

## Total Agent Commissions Paid through February 28, 2015

	# Certified Insurance Agents Paid	Total Paid
Medi-Cal Payments	~4,500	\$2,472,609
<b>Total Medi-Cal Commissions paid to CIAs</b>		<b>\$2,472,609</b>

# APPENDIX

# CONSUMER WEBSITE UPDATE

# OPEN ENROLLMENT RECAP

- The infrastructure expansion completed since last open enrollment allowed the technical team to continue to release fixes and enhancements into production without requiring outages.
- During the first open enrollment, outages were required for enhancements and fixes almost every weekend. For this second open enrollment, a total of two planned outages occurred, both during overnight hours. There was one hardware failure resulting in a short unplanned production outage of approximately 15 minutes.
- The highest single volume day for Covered California plan enrollment was February 15. On this single day, over 36,000 plan enrollments were completed with no reported or measured performance issues.
- Changes were implemented to allow service channels to help consumers who started applications on or before February 15 complete their applications by February 20.

# 1095A (CONSUMER ADVANCE PREMIUM TAX CREDIT TAX FORMS)

- By end of January, just under 900,000 1095A Tax Forms were mailed to households with coverage under Covered California plans
- We are continuing to work with carriers to ensure all parties' enrollment status and dates are accurate, and the IRS has accurate enrollment and tax credit information for Covered California consumers.
- The team is validating and processing corrected 1095A notices. As of end of February, just over 4,500 additional initial notices were mailed to consumers, and just over 86,000 corrected notices were sent to households.
- System changes to make it easier for consumers to change their APTC were implemented in January
- The team will continue to support any additional corrections needed throughout the tax season.



# SYSTEM ENHANCEMENTS

- Major release March 2 to improve the Single Streamlined Application and integration with Statewide Automated Welfare Systems (SAWS)
- Adds more context-sensitive help for consumers
  - Pop-up windows to “Learn More” which explain enrollment options in more detail
  - A “Help Me Decide” panel to assist you in determining whether or not a consumer is eligible for tax credits or Medi-Cal
- Adds additional help to ensure consumers are found eligible for the correct Insurance Affordability Programs
  - Adds additional information to help former foster youth and pregnant women better understand their options under Medi-Cal (further improvements to automate eligibility will be forthcoming)
  - Options on the immigration drop-down menu to accommodate a variety of immigration status scenarios
  - Updated income reporting features such as:
    - The ability to report negative self-employment income
    - The ability to display a consumer’s total current monthly income alongside their expected yearly income
    - Expanded drop-down choices

# 24-MONTH ROADMAP

- An initial 24-month roadmap has been developed for systems supporting Insurance Affordability Programs
- A process to modify and “evergreen” the roadmap will be implemented, allowing updates based on stakeholder feedback and changing business needs
- The current roadmap identifies prioritized functional changes. Technical infrastructure changes will be added where resources are available
- The roadmap will be the vehicle to communicate planned changes for CalHEERS and other systems (SAWS, MEDS) related to eligibility and enrollment in Insurance Affordability Programs

# APPENDIX

# SERVICE CENTER UPDATE

# SERVICE CENTER UPDATE

Service Center has seen an increased call volume and enrollment in 2015. This is in part due to:

- **Improving Customer Service**
  - Continued training for SCRs in both voice and chat assistance and reorganizing as needed to service incoming volumes
  - Utilization of Service Center resources to provide outreach to consumers who are in various stages of completion in their application
  - Increased number of SCRs to accommodate incoming call surges.
  - Increased number of bilingual staff to better align with current market and consumer demands
    - Current multi-lingual resources have increased over 380% from last open enrollment. We now 247 bilingual staff as of February 2015
- **Enhance Technology Solutions**
  - Continued IVR enhancements to improve self-service and native language support
  - Reporting through CRM to track the daily disposition of incoming contacts will provide key information to establish possible solutions to provide identified consumer support needs
  - After call work automated time was reconfigured to enhance SCR productivity.
- **Clarifying channels and improved communications**
  - Extended Service Center hours of operation through the open enrollment period: 8am to 8pm Monday through Friday and 8am to 6pm on Saturdays and Sunday coverage January through February 22<sup>nd</sup>
  - Service Center returned to the special enrollment hours of operation on Monday, February 16<sup>th</sup> of 8am to 6pm Monday through Friday and 8am to 5pm on Saturdays

# STAFFING UPDATE

- Rancho Cordova, Fresno, Contra Costa & Faneuil Service Centers are receiving general inquiry, application/enrollment as well as ongoing consumer support transactions as a result of Covered California marketing efforts statewide
- Increased net staffing of 248% from special enrollment to open enrollment period (578 resources in July to average of 1436 in open enrollment)

Staff Group	Open Enrollment Average Target	Open Enrollment Average Actual	02/1/2015 Target	02/2015 Projected To Date
Service Center Full Time Equivalent Representatives	1644	1436	1603	1629
Other staff (Management, Back Office, Quality Assurance, etc...)	280	232	280	265
<b>Total</b>	1924	1668	1883	1894

- All Covered California Service Centers are set up to handle statewide calls using the “first available Service Center Representative model”
  - Fresno – 451 SCRs & 47 leads
  - Rancho Cordova –202 SCRs, 54 Hotline SCRs & 28 leads
  - Contra Costa- 109 CSAs & 22 leads
  - Faneuil Surge Vendor- 813 voice SCRs & 38 chat SCRs

\* Some Rancho and Fresno resources redirected to support multiple consumer assistance activities

# SERVICE CENTER PERFORMANCE UPDATE\*

Service Center Metric	October 2013 Stats	November 2013 Stats	December 2013 Stats	January 2014 Stats	February 2014 Stats	March 2014 Stats
Total Calls Offered	216,493	281,503	435,480	327,721	308,007	439,122
Service Level	47.9% of calls answered within 30 seconds	3.9% of calls answered within 30 seconds	3.9% of calls answered within 30 seconds	.52% of calls answered within 30 seconds	2.4% of calls answered within 30 seconds	2.9% of calls answered within 30 seconds
Abandoned Calls	18.4% of calls abandoned	46.7% of calls abandoned	46.7% of calls abandoned	53% of calls abandoned	50.3% of calls abandoned	48.9% of calls abandoned

Service Center Metric	October 2014 Stats	November 2014 Stats	December 2014 Stats	January 2015 Stats	February 2015 Stats
Total Calls Offered	259,472	337,911	408,979	419,889	560,264
Service Level	27.2% of calls answered within 30 seconds	7.9% of calls answered within 30 seconds	29.5% of calls answered within 30 seconds	58.9% of calls answered within 30 seconds	47.6% of calls answered within 30 seconds
Abandoned Calls	30.7% of calls abandoned	44.8% of calls abandoned	23.7% of calls abandoned	10.3% of calls abandoned	14.4% of calls abandoned
2014 & 2015 Enrollment Comparison	20% increase in calls offered	20% increase in calls offered	6% decrease in calls offered	28% increase in calls offered	82% increase in calls offered



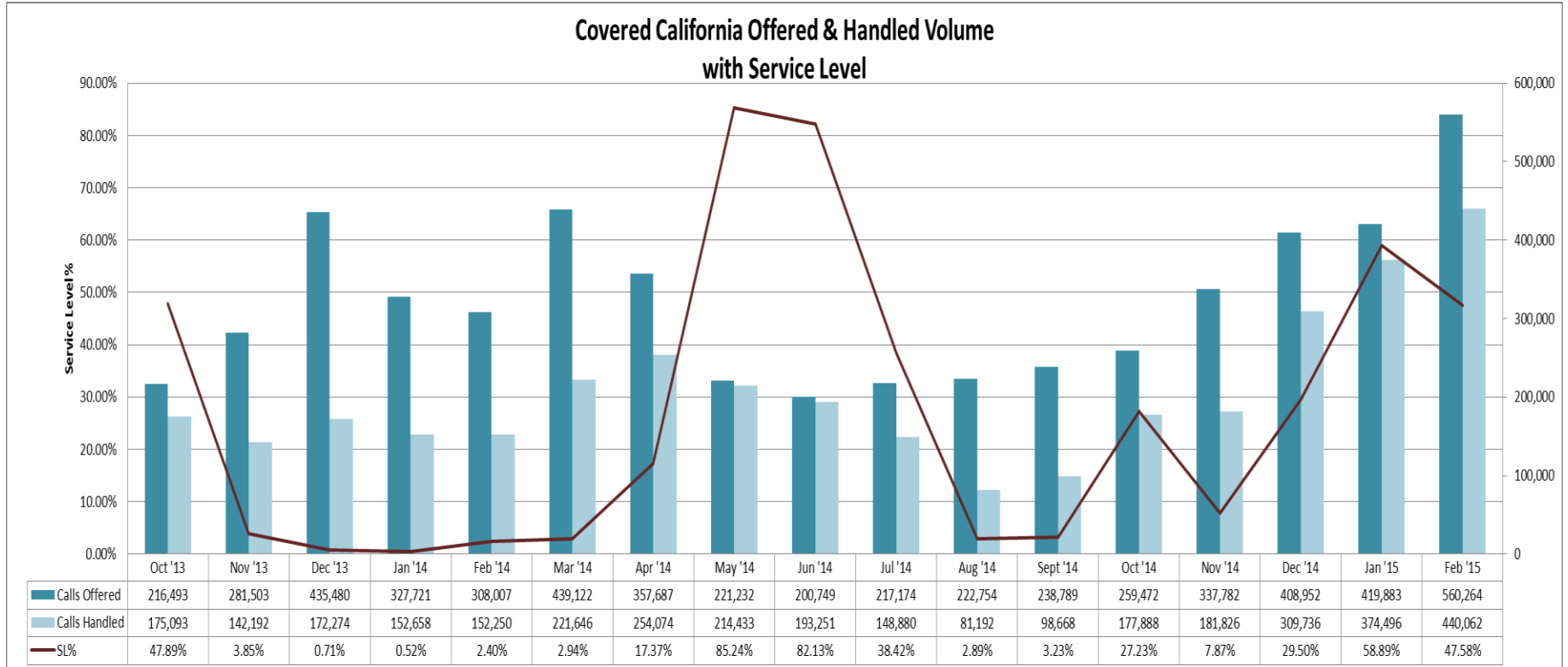
Note: Abandoned Calls: includes callers who may listen to FAQ messaging while on hold and release the call prior to speaking with an SCR

[Open Enrollment view...](#)

# OPEN ENROLLMENT INDICATORS

- Call volumes continued to increase through open enrollment period
  - Voice volumes increased month over month during the open enrollment period offering approximately 260,000 calls in October 2014 during renewal and continuous increases through the open enrollment period reaching over 560,000 for February 2015
    - Peak volume day during open enrollment was February 12<sup>th</sup> being offered 31,634 voice calls
    - February 2015 calls handled in the Service Centers, represent a 189% increase in handled volumes over February 2014 and 98% increase in handled volumes over March 2014
  - Chat channel also experienced increased volumes through the open enrollment period from approximately 25,000 in October 2014 to reaching over 64,000 chat sessions initiated in February 2015
    - Peak volume day during open enrollment was December 15<sup>th</sup> with 10,115 chats initiated and a close second on February 15<sup>th</sup> with 8,809 chats initiated, well over the average of ~1900 sessions offered in a day
- Average Speed of Answer Improvements
  - February 2015 achieved an ASA that was ~32 minutes lower than February 2014
    - February 2015 4 minutes, 59 seconds
    - February 2014 of 37 minutes, 52 seconds
- As a result, Service Level increased in 2015 by over 42 percentage points over the last quarter of 2014 and ~29 percentage points over previous open enrollment
- Reallocation of resources in January and February 2015 to assist consumers who had started an application to complete their enrollment

# 2013 TO 2014 VOICE METRICS



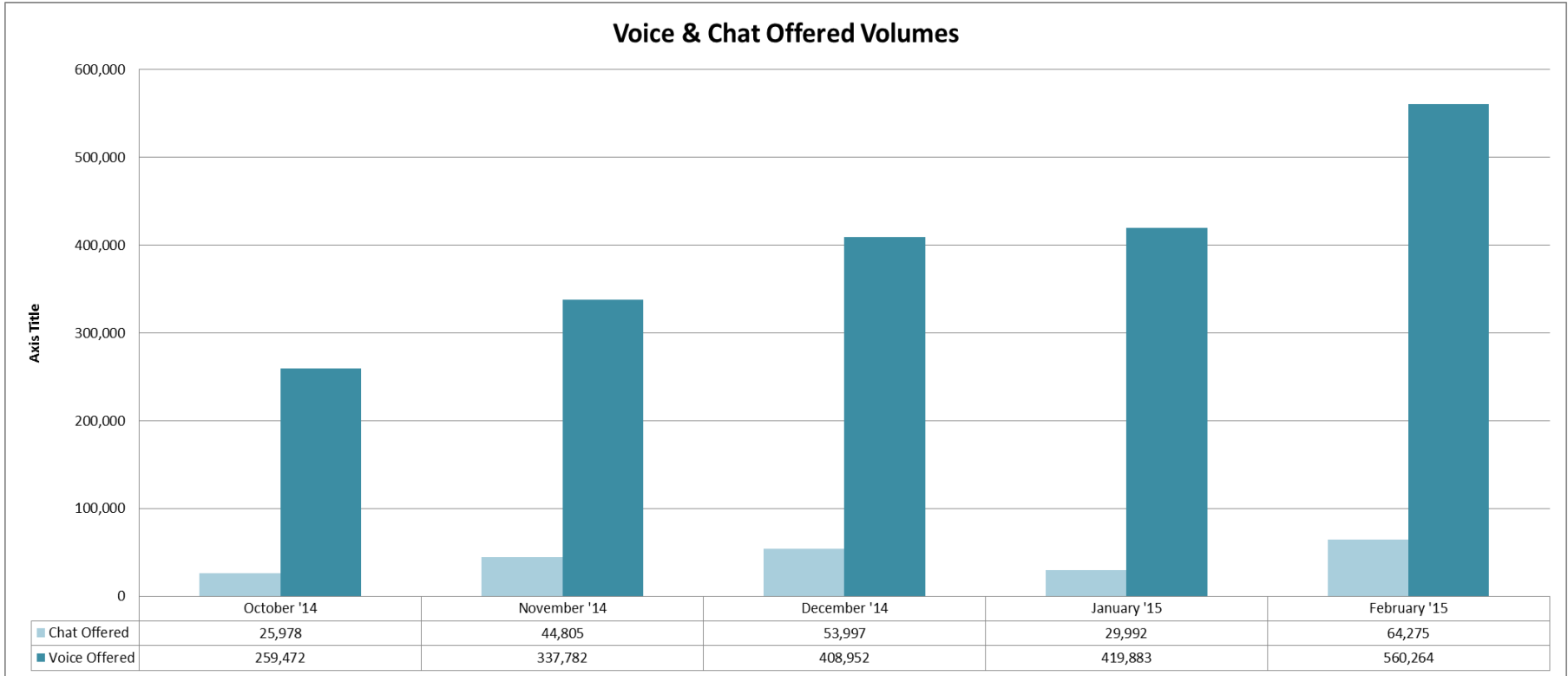
Initial open enrollment showed erratic call patterns throughout the period.

The Service Center increased resources to assist with handling the volumes during the 2015 Enrollment



# SERVICE CENTER PERFORMANCE UPDATE\*

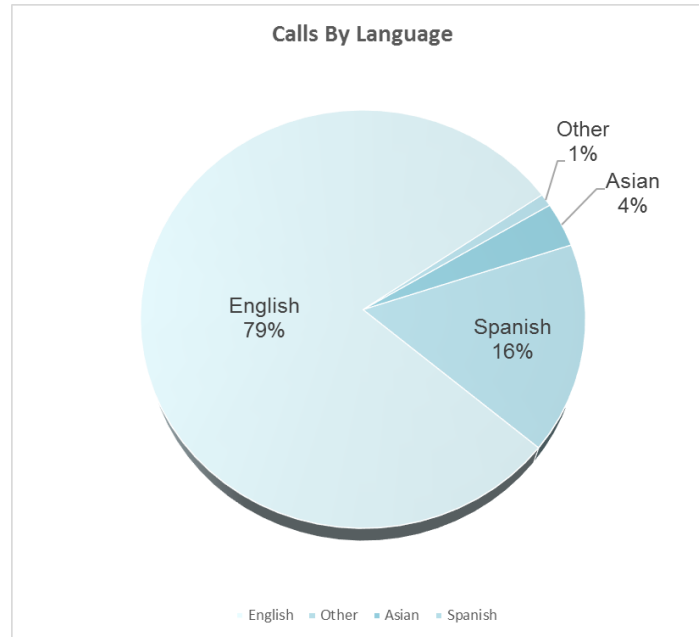
Voice & Chat Offered Volumes



**Note:**

- Performance metrics are measured monthly. Voice queues normal days of operation for consumers are Monday through Saturday
- Service Centers were open from 8am to 6pm every Sunday in January and February for additional consumer support

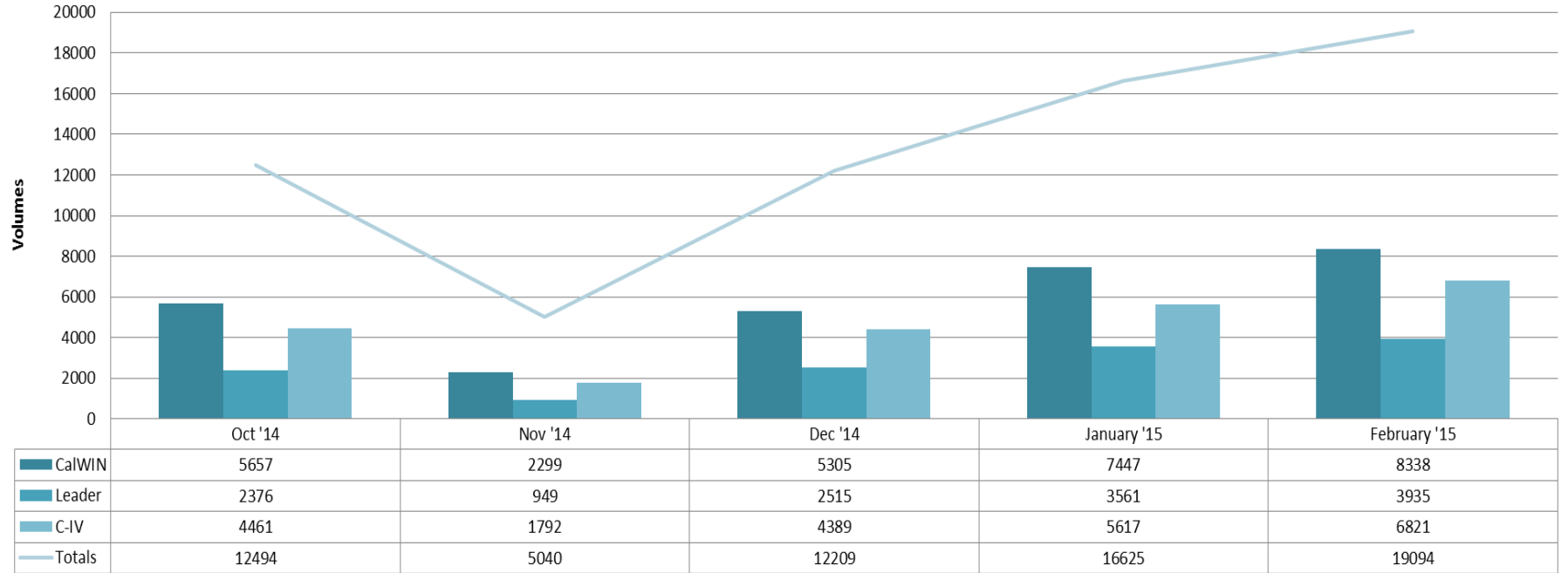
# LANGUAGE DISTRIBUTION OF CALLS HANDLED



- 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 73% of non-English calls (an improvement of 15 percentage points over previous open enrollment)
  - Contracted language line representatives are currently handling 27% of non-English calls
- 247 Covered California Service Center Representatives (or 15%) are skilled to handle multi-lingual calls and chat, an increase of approximately 200 language certified resources over previous enrollment period

# QUICK SORT VOLUMES

Quick Sort Volumes  
October 2014 - February 2015



Note:

- Performance metrics are measured monthly. Voice queues normal days of operation for consumers are Monday through Saturday
- Multiple Sunday's supported in January and February

## COVERED CALIFORNIA/COUNTY WORKFLOW COORDINATION QUICK SORT PERFORMANCE

- 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  
OE PERIOD**

