



**COVERED**  
**CALIFORNIA**

**COVERED CALIFORNIA PROGRAM REPORTS**

November 21, 2013

# COVERED CALIFORNIA HEALTH PLAN REPORT

Leesa Tori, Senior Advisor, Plan Management

# HEALTH PLAN KEY UPDATES AND RECENT ACTIVITIES

- Key Updates
  - Member Level Benefits will be available for consumers during open enrollment
    - We will follow the Federally Facilitated Exchange methodology for subsidy allocation
    - The earliest this will be a functionality in the Covered California website is January, 2014.
  - We're still hard at work on the provider directory
    - Links to plan directories have been added to the Covered CA website
    - The Covered California Plan Director is now live on our Health Benefit Exchange website

# HEALTH PLANS: UPCOMING ISSUES AND OPPORTUNITIES FOR STAKEHOLDER INPUT

- Future Board Consideration Issues
  - December 19, 2013: Stakeholder input on:
    - Standard Plan Benefit Designs
    - Re/De/ and Certification Criteria
    - Recommendations for Potential New Entrants
- Upcoming Plan Management Advisory Group meetings and/or webinars
  - December 3, 2013 – Plan Advisory Group Meeting
    - Benefit design as related to certification, recertification and enrollment
  - December 10, 2013 – Ad Hoc Dental Technical Advisory
    - Marketing, enrollment, and transition from 2014 to 2015 for pediatric dental

# SMALL BUSINESS HEALTH OPTIONS (SHOP) REPORT

Dianne Koelzer, SHOP Manager

# SHOP KEY UPDATES AND RECENT ACTIVITIES

- Agent Outreach and Communication
  - Webinar – Agent Update & Submitting Applications
  - Webinar – How to Support your Rollover Customers
  - Weekly E-Mail blasts to entire Agent community
  - Weekly Meetings with General Agents
- CalHEERS Release 2.5 (scheduled for 12/23 and 12/24)
  - On-line Enrollment for Employers and Employees
  - Financial Management Capability
  - Customer Relationship Management - Lead Management Pilot
- Challenges
  - Continue to Refine our Agent Certification Process
  - Expanding Agent Support for Individual Marketplace
  - Continue to Provide Training Aids on our Website
  - Continue to Improve Processes Daily

# SHOP: PARTNERS AND STAKEHOLDERS

- Grantee & Stakeholder Outreach and Communication
  - Weekly Meetings
  - Increase Communication and Marketing
  - Review Collateral
  - Share Upcoming SHOP Strategies & System Functionality
  - Opportunities for Early Input
- Coming Soon
  - SHOP Enrollment Event, December 2<sup>nd</sup>
  - Other Statewide Events
  - Marketing Campaigns for SHOP

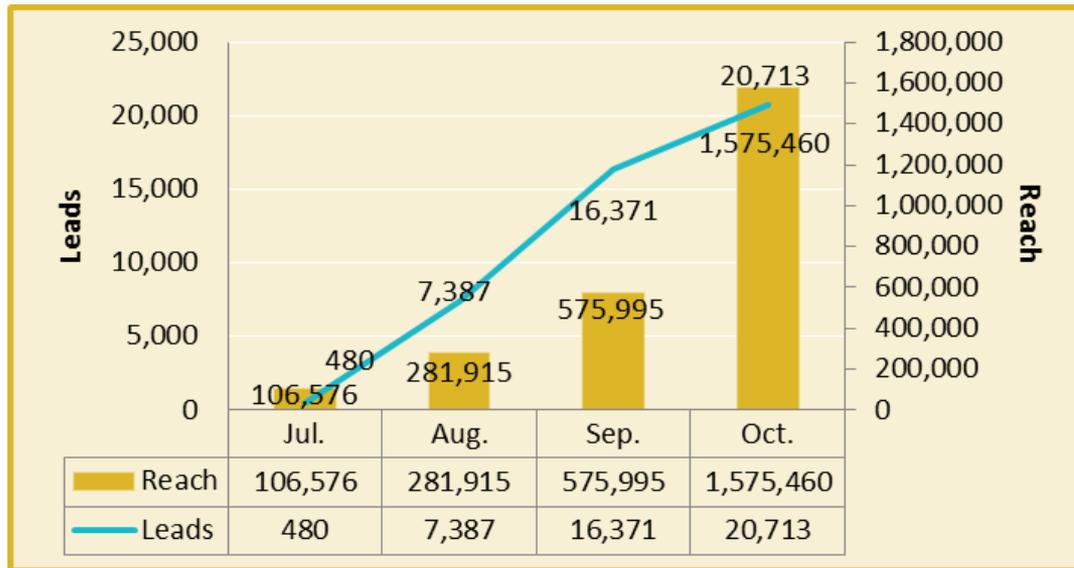
# MARKETING AND OUTREACH REPORT

## Marketing

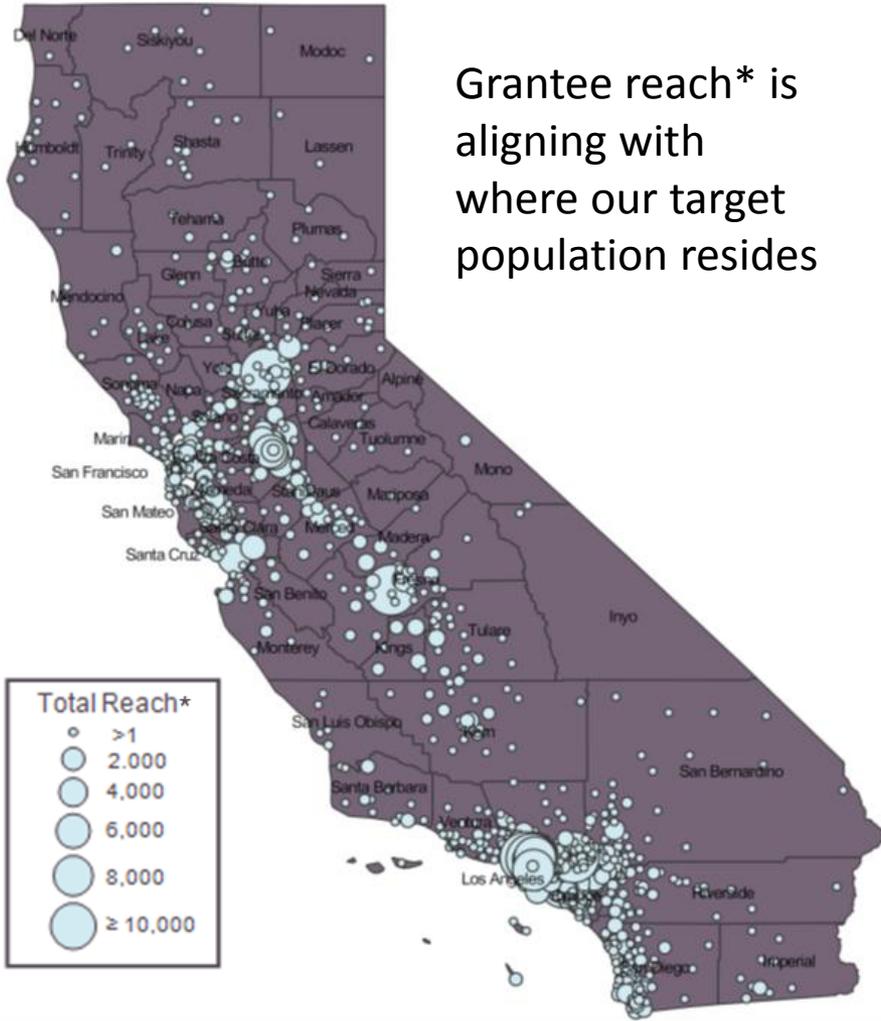
Sarah Soto-Taylor, Deputy Director Community Relations

# OUTREACH: KEY METRICS

- 2,218 Certified Educators
  - Provider Education Grantees reached 3,836 medical professionals in October 2013
  - SHOP Grantees reached 158,044 business owners from July – October 2013
  - Outreach and Education Grantees reached over 2.5 million consumers from July – October 2013

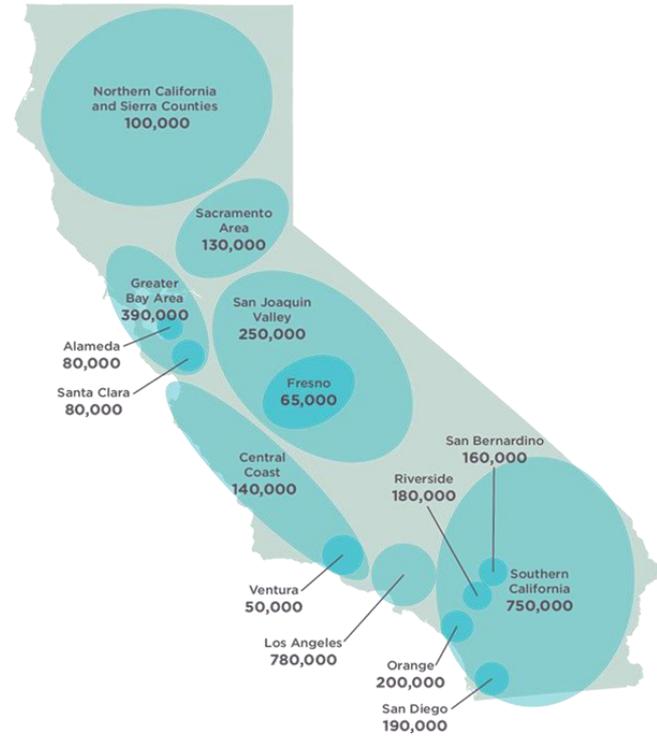


# OUTREACH: KEY METRICS



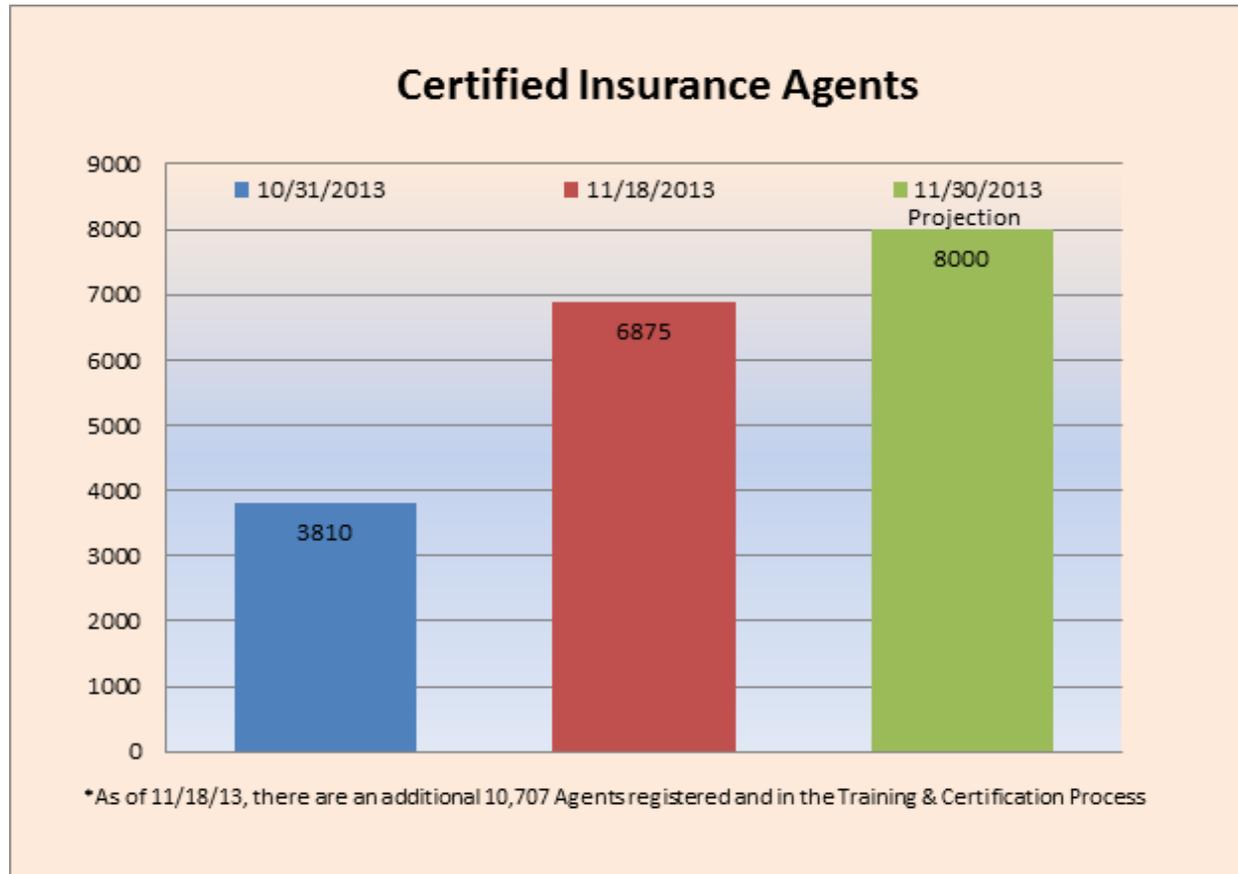
Grantee reach\* is aligning with where our target population resides

CALIFORNIA'S EXCHANGE SUBSIDY ELIGIBLE INDIVIDUALS BY REGION



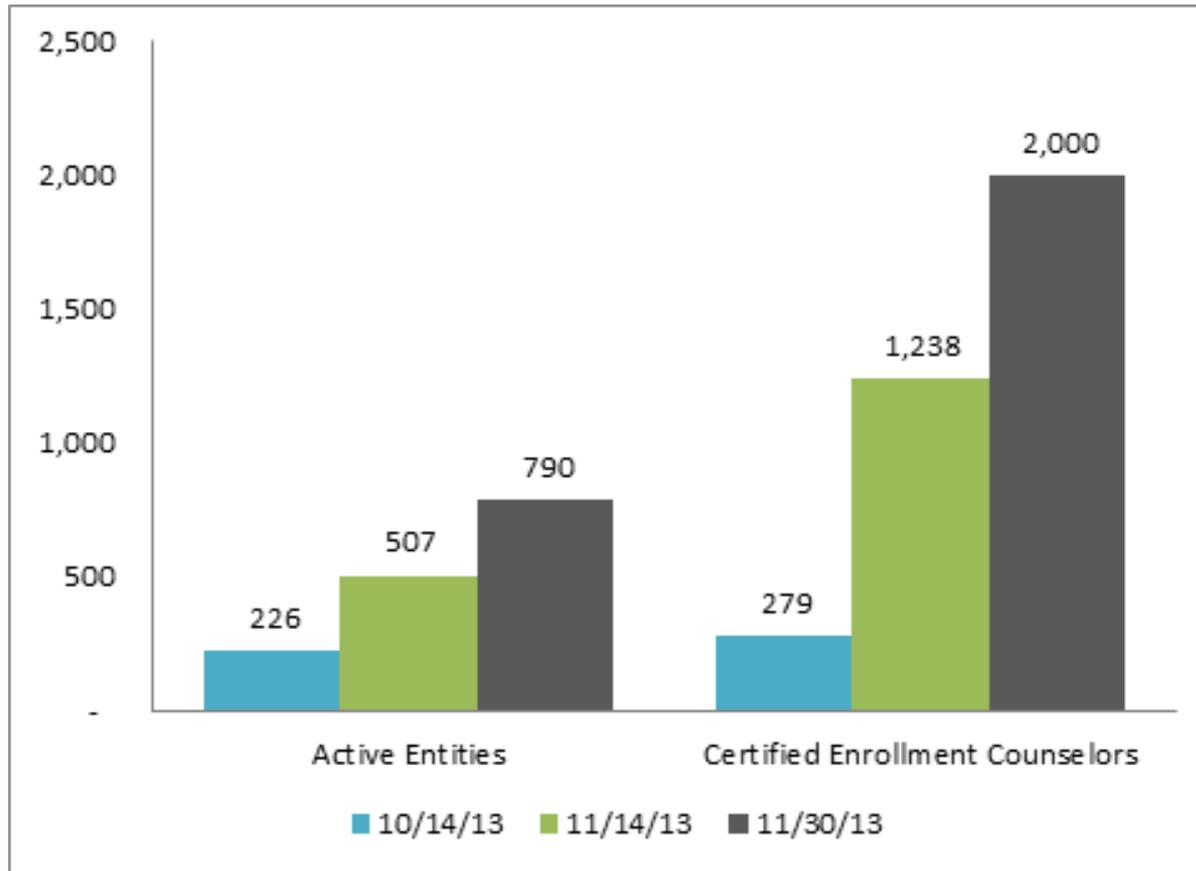
# ENROLLMENT SUPPORT: KEY METRICS

- 6,875 Certified Insurance Agents
  - 13% Spanish, 5% Chinese, 4.5% Korean and 3% Vietnamese Speaking



# ENROLLMENT SUPPORT: KEY METRICS

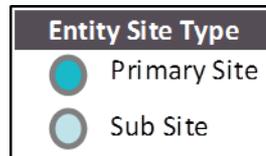
- 1,564 Certified Enrollment Counselors (as of Nov. 18)
  - 67% Spanish, 6% Cantonese, 5% Mandarin, 2% Korean, Vietnamese, and Tagalog Speaking



# ENROLLMENT SUPPORT: KEY METRICS



Active and Registered Enrollment Entities as of November 18, 2013



# ENROLLMENT SUPPORT KEY UPDATES AND RECENT ACTIVITIES

- Key Updates
  - Current process for training Enrollment Counselors:
    - 2.5 day training
    - Two additional CoveredCA.com modules at home or office
    - Online certification exam
  - New streamlined process for training Enrollment Counselors (effective 12/2):
    - Three day instructor led session will include two CoveredCA.com modules and exam delivery
    - Three study review sessions to prepare CECs for exam
  - 12 Live Technical Assistance Webinars targeting Enrollment Counselors since October 1<sup>st</sup>.
  - Streamline Enrollment Entity Application Process:
    - Banking and payee information is no longer required for non-compensated Certified Enrollment Entities
    - Entities that select the check option for method of payment do not have to complete the banking section of the application
    - Requirement for county level demographic information has been removed
    - Signed agreement is not required before application is submitted; signed agreement required after application is approved.
    - Enrollment Assistance Regulations in December 2013

# MARKETING AND OUTREACH: UPCOMING ISSUES AND OPPORTUNITIES FOR STAKEHOLDER INPUT

- Future Board Consideration Issues
  - Action on establishing Navigator Regulations – December Meeting
  - Action on Readoption of Enrollment Assistance Regulations – December Meeting
- Upcoming Marketing, Outreach and Enrollment Advisory Group meetings and/or webinars
  - December 5, 2013 Advisory Group Meeting

# MARKETING REPORT

Michael Brennan, Marketing Manager

# MARKETING KEY UPDATES AND RECENT ACTIVITIES

## 1. Two new radio spots

In market as of 11/1  
English and Spanish

- **"We're open for business"** - Intended to break through the noise and let it be known that we're open for business



- **"Think again"** - Focused on the Millennial segment



## 2. Next generation of integrated campaigns

January 2014

- Two tiered approach featuring real people
  - "Welcome to Answers" - educational platform featuring Covered CA experts to help answer key consumer questions
  - "That covered feeling" - brand platform featuring new enrollees

# MARKETING KEY UPDATES AND RECENT ACTIVITIES

**Feedback from  
Advisory group  
meetings,  
webinars and  
other  
plan/stakeholder  
feedback  
received in the  
last month**

- TV closed captioning is our policy
  - All English and Spanish TV spots are produced with closed captioning
  - Some TV spots are not closed captioned (e.g. Asian) due to inability of some TV stations to run closed captioned spots
  - Send comments regarding closed captioning or advertising in general to [karen.clavelle@covered.ca.gov](mailto:karen.clavelle@covered.ca.gov)

# MARKETING AND OUTREACH: UPCOMING ISSUES AND OPPORTUNITIES FOR STAKEHOLDER INPUT

## Coming Soon

- Deadline driven radio spot to build urgency as 12/15 registration date approaches
- Millennial Cards – a set of quick-read cards, each focused on a key message relevant to this segment
- Focus groups to test Phase II creative campaign
- Additional events to drive enrollment

# SERVICE CENTER REPORT

Carene Carolan, Deputy Director of the Service Center

# SERVICE CENTER UPDATE

- Fresno facility is supporting the October 7, 2013 training resources and started receiving first calls on November 18, 2013 (initial staffing of 58).
- Continued System and Process stabilization efforts across the Service Centers assisting with customer experience improvements.
- Focusing existing resources in Contra Costa and Rancho Cordova on inbound and outbound efforts in support of enrollment efforts.
- Continually reinforcing and up-training service center team while increasing both accuracy of information and quality of Covered California customer experience.

# STAFFING UPDATE

- Rancho Cordova and Contra Costa are receiving general inquiry and application contact volumes in support of the Covered California marketing efforts statewide.
- Hiring continues, with plans to phase in additional training Waves to meet Open Enrollment support targets.

Staff Group	11/1 Target	11/1 To Date	12/1 Target	12/1 To Date
Service Center Representatives	557	318	557	407
Other staff (Management, Back Office, Quality Assurance, etc...)	253	151	253	204
<b>Total</b>	<b>810</b>	<b>469</b>	<b>810</b>	<b>611</b>

- Fresno training is underway with 58 of the forecasted 158 resources on board.
- Projected hires in Fresno by end of year total 280, in anticipation of higher call volumes in December/January.
- On November 18<sup>th</sup> with the launch of the Fresno site, all three Covered California Service Centers will handle statewide calls using the “first available Service Center Representative model” with a total of 407 resources.

# SERVICE CENTER PERFORMANCE UPDATE\*

Service Center Metric	Goal	October Week 1	October Weeks 2 thru 5
Total Calls Offered		59,007	157,490
Service Level	80% of calls answered within 30 seconds	21% of calls answered within 30 seconds	58% of calls answered within 30 seconds
Abandoned Calls	3% or less of calls abandoned	42% of calls abandoned	10% 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

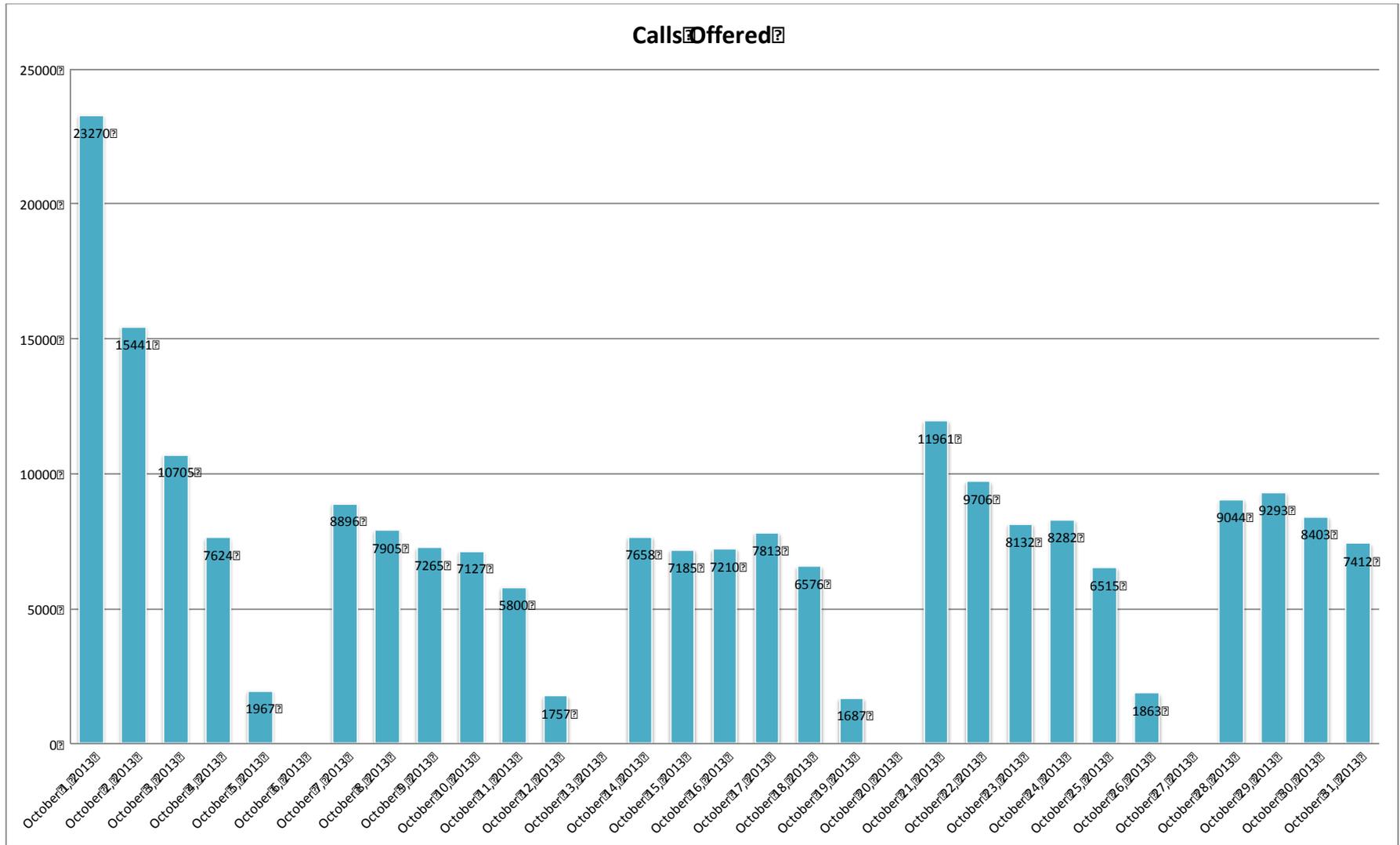
## Top Inquiries

1. Does the 9.5% income threshold apply to Individual Family Plans or Employer Group Plans?
2. What is considered annual income?
3. What are the coverage levels?
4. How much will health insurance cost through Covered California and will I qualify for premium assistance?
5. Can I decline Medi-Cal and enroll into Covered California?

\* Performance metrics are measured monthly.



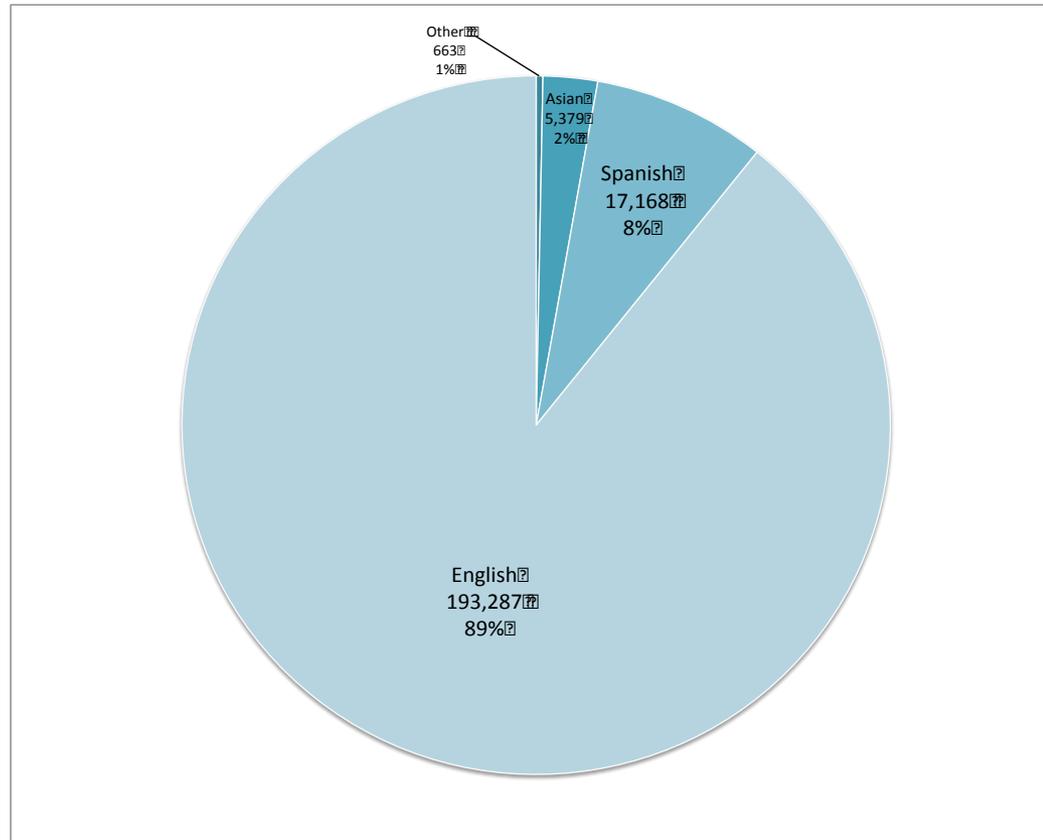
# SERVICE CENTER PERFORMANCE UPDATE\*



\* Performance metrics are measured monthly. Columns with no data reflect Sunday, when Covered California Service Centers are closed.

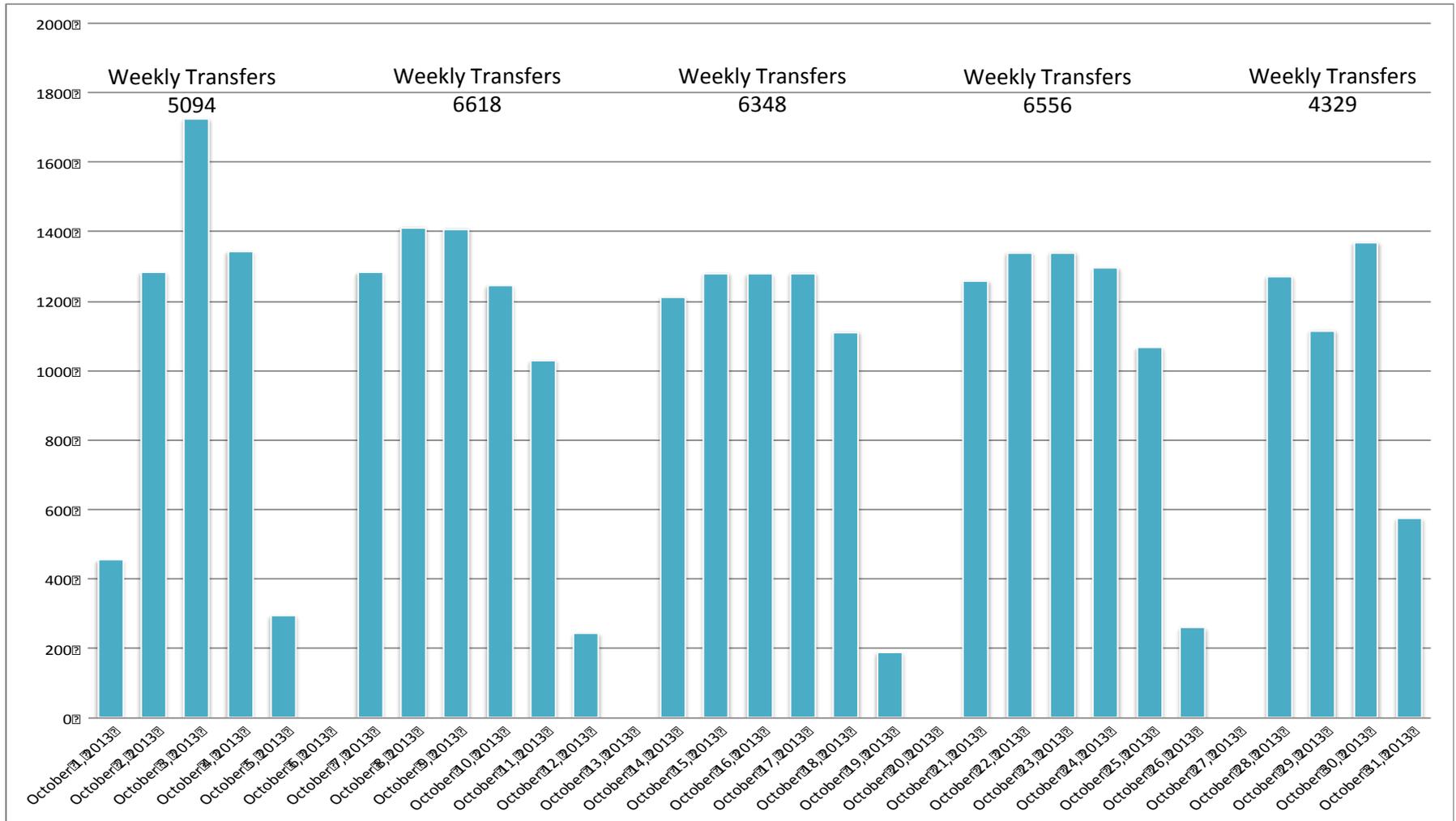


# LANGUAGE DISTRIBUTION OF CALLS HANDLED



- 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 58% of non-English calls.
  - Contracted language line representatives are handling 42% of non-English calls.
- 18 Covered California Service Center Representatives answering multi-lingual calls, with another 46 Service Center Representatives working towards completing certification.

# QUICK SORT VOLUMES



## Consistent week-over-week trend of Quick Sort transfers for October

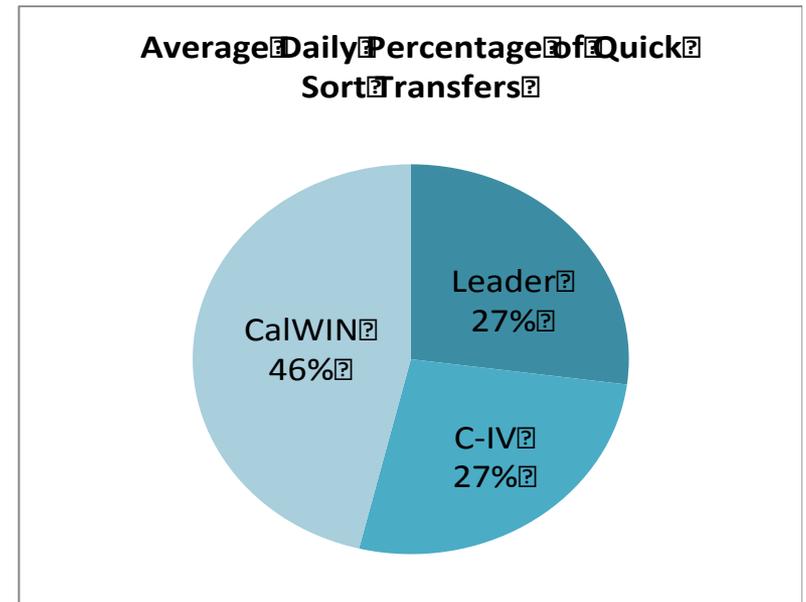
Note: Columns with no data reflect Sunday, when Covered California Service Centers are closed.



# COVERED CALIFORNIA/COUNTY WORKFLOW COORDINATION “QUICK SORT” PERFORMANCE\*

Quick Sort Metrics	Service Level Standards	C-IV	CalWIN	Leader
Average Speed of Answer		5 Seconds	9 Seconds	8 Seconds
Service Level	80% of calls answered within 30 seconds	98% of calls answered within 30 seconds	98% of calls answered within 30 seconds	99% of calls answered within 30 seconds
Abandoned Calls	3% or less of calls abandoned	.4% of calls abandoned	.7% of calls abandoned	0% 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

- Continuing refinement of Quick Sort processes with the Consortia and Service Center have showed continued improvement in process accuracy and delivering a seamless customer experience.
- Continue to improve on QuickSort transfer protocols between Covered California and Consortia.
- Weekly technology review meetings.



\* Metrics are from October 14<sup>th</sup> – 31<sup>st</sup>, 2013 due to stabilization and launch.

# CONSUMER WEBSITE REPORT

Karen Ruiz, CalHEERS Project Director  
Keith Ketcher, Accenture Project Manager

# COVEREDCA.COM ROLLOUT SCHEDULE

Planned Date	Description	Current Status
October 1	Launched CoveredCA.com for Open Enrollment	Completed – Refer to Launch Report
October 2 – November 17 +	Regular planned maintenance releases	Ongoing
November 25	Major Release 2.5a for SHOP; Agent; Certified Enrollment Counselors (CECs); and Language Improvement features (Release moved from November 18)	In progress
December 1	Enhanced Remote Identity Proofing in CalHEERS	In progress
December 9	Major Release 2.5b – Financial Management – Release moved from November 18	In progress
January 1	Major Release 3.0 for CalHEERS / SAWS Integration and other significant enhancements for Medi-Cal and related programs – Adding any remaining financial management items	In progress

# CONTINUING WEBSITE IMPROVEMENTS

- Maintenance releases continue with goals to:
  - Ensure a stable and uninterrupted consumer enrollment experience
  - Provide the technology required by Service Center Representatives, County Eligibility Workers, Covered California Certified Insurance Agents, Certified Enrollment Counselors, and Plan-Based Enrollers
  - Targeted efforts to work with and identify key improvements for each group of users
- Planning for expanded technical help desk support underway
- Continued use of feedback from individuals, assisters and Service Center representatives, including an optional post-enrollment survey of consumers to make improvements
  - Changes will be implemented in phases over several months

# RELEASE 2.5 – FINANCIAL MANAGEMENT AND SHOP

- Tracking Release 2.5 functions to 3 key business dates: November 18, December 9, and January 1
  - Release 2.5 will be rolled out in multiple releases
  - First portion of release was deferred from November 18 to November 25 to allow for additional performance testing
  - Second part of original release is planned for implementation December 9
    - Small Business Health Options (SHOP)
    - Agent and Certified Enrollment Counselor (CEC) sales support
    - Language improvement, especially Spanish

# RELEASE 3.0 – INTEGRATION WITH SAWS

- System Testing continues
- End-to-End and User Acceptance Testing began on November 18, one week after original planned date
- Weekly readiness meetings focused on January 1 are ongoing

# ELIGIBILITY AND ENROLLMENT

SINGLE-STREAMLINED PAPER APPLICATION UPDATE

Thien Lam, Deputy Director, Eligibility and Enrollment

# SINGLE-STREAMLINED PAPER APPLICATION UPDATE

## Getting help in other languages

You can get help with this application in other languages. Call 1-800-300-1506.

Podemos ayudarle en español a llenar esta solicitud. Llame al 1-800-300-0213.  
SPANISH

您可以透過其他語言獲得此申請的幫助。  
請致電 1-800-300-1533。  
TRADITIONAL CHINESE

Quý vị có thể được trợ giúp về đơn đăng ký này bằng tiếng Việt. Hãy gọi 1-800-652-9528.  
VIETNAMESE

이 응용 프로그램에 대한 한국어 지원을 받으실 수 있습니다. 전화: 1-800-738-9111  
KOREAN

Maaari kang kumuha para sa aplikasyong Tumawag sa 1-800-911-1111  
TAGALOG

Koj txais tau kev pab no ua lus Hmoob. Hu  
HMONG

"Like" Covered CA Go to Facebook.com

Вы можете получить помощь в оформлении этой заявки на русском языке. Звоните по телефону 1-800-778-7695.  
RUSSIAN

Դուք կարող եք հայերենով օգնություն ստանալ այս դիմումի ձեր լրացնելու հարցում: Ձանգահարեք 1-800-996-1009.  
ARMENIAN

می توانید در ارتباط با این فرم تقاضا به زبان های دیگر کمک دریافت کنید. با شماره 1-800-921-8879 تماس بگیرید.  
PERSIAN

## Application for Health Insurance



Your destination for affordable health insurance, including Medi-Cal



**See Inside**  
Things to know 1  
Application 2-19  
Attachments A-E 20-26  
Frequently Asked Questions 27-31

Covered California is where individuals and families can get affordable health insurance. With just one application, you'll find out if you qualify for free or low-cost health insurance, including Medi-Cal.

The state of California created Covered California® to help you and your family get health insurance.

Having health insurance can give you peace of mind and help make it possible for you to stay healthy. With insurance, you'll know you and your family can get health care when you need it.

Use this application to see what insurance choices you qualify for:

- Free or low-cost insurance from Medi-Cal
- Affordable private health insurance plans
- Help paying for your health insurance
- You can use this application to apply for anyone in your family, even if they already have insurance now.

Call: 1-800-300-1506 (TTY: 1-888-889-4500)

You can call Monday to Friday, 8 a.m. to 6 p.m. and Saturday, 8 a.m. to 5 p.m.

Apply now through Covered California at [Apply.CoveredCA.com](http://Apply.CoveredCA.com)

### You can get this application in other languages

Español 1-800-300-0213  
繁體中文 1-800-300-1533  
Tiếng Việt 1-800-652-9528  
한국어 1-800-738-9111  
Tagalog 1-800-983-8816  
Pycckий 1-800-778-7695  
Հայերեն 1-800-996-1009  
فارسی 1-800-921-8879  
អង់គ្លេស 1-800-906-8528  
Hmoob 1-800-771-2156  
العربية 1-800-826-6317

Call 1-800-300-1506 to get this application in other formats such as large print.

SINGLE-STREAMLINED APPLICATION ACTIVITY	DATE
Submitted application to the Center for Medicare and Medicaid Services (CMS) for review	Mid-September
Received and reviewed feedback provided by CMS	October 17, 2013
Resubmitted application with updated information to CMS for final approval	November 8, 2013
Applications continue to go through translations in the remaining 11 threshold languages (in culturally and linguistically appropriate manners)	November 14, 2014
Final English applications printed and made available to Covered California consumers by mail	December 4, 2014
Translations completed in the remaining 11 threshold languages	December 9, 2013
Paper applications in the remaining 11 threshold languages posted and made available on CoveredCA.com website	December 10, 2013
Applications printed and made available by mail to Covered California consumers in the remaining 11 threshold languages	December 11, 2013



# FINANCIAL REPORT

John Hiber, Chief Financial Officer

# FISCAL YEAR 2013-14 YEAR-TO-DATE BUDGET & EXPENDITURE REPORT (PERIOD ENDING SEPTEMBER 30, 2013)

	Budgeted	Current *
Positions	1,230	728

	Annual Budget	September Expenditures	Year-to-Date Expenditures	% Expended YTD	Encumbrances	Encumbrances & Expenditures
Salaries & Benefits	\$ 80,992,502	\$ 2,954,050	\$ 7,174,332	9%	\$ -	\$ 7,174,332
Contractual Costs	\$ 291,286,812	\$ (704,150)	\$ 4,727,684	2%	\$ 264,195,117	\$ 268,922,801
Travel	\$ 905,783	\$ 32,898	\$ 67,819	7%	\$ -	\$ 67,819
Supplies	\$ 3,320,311	\$ 50,971	\$ 101,718	3%	\$ 53,871	\$ 155,589
Equipment	\$ 2,123,303	\$ 51,931	\$ 191,519	9%	\$ 49,696	\$ 241,214
Facilities	\$ 14,659,487	\$ 693,271	\$ 889,839	6%	\$ 198,609	\$ 1,088,448
Other	\$ 6,402,051	\$ 39,329	\$ 49,314	1%	\$ 91,907	\$ 141,221
Expenses	<u>\$ 399,690,249</u>	<u>\$ 3,118,300</u>	<u>\$ 13,202,225</u>	3%	<u>\$ 264,589,199</u>	<u>\$ 277,791,424</u>
CalHEERS Cost Sharing	\$ (15,742,621)	\$ 443,001	\$ (135,882)	1%	\$ (23,307,661)	\$ (23,443,543)
Total Operating Costs	<u>\$ 383,947,628</u>	<u>\$ 3,561,301</u>	<u>\$ 13,066,344</u>	3%	<u>\$ 241,281,538</u>	<u>\$ 254,347,882</u>

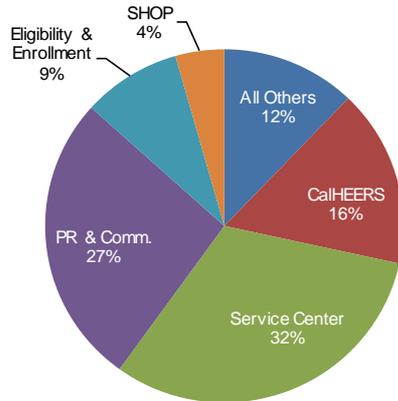
## Commentary

- Salary expenditures increased 18% over the prior month, primarily reflecting the first full month of compensation for the approximately 300 Service Center staff hired in August.
- Facilities expenditures increased by \$575,000 due to new leases and the related tenant improvements for the Service Center locations.
- Contractual costs in September were impacted by an adjusting entry. Invoices related to CalHEERS were incorrectly charged to FY 2013-14 in the prior month. An adjustment was made in September to correctly charge the payments to the FY 2012-13 encumbrance.
- Current estimates indicate that the rate of spending will increase in the coming months and that the FY 2013-14 budget will be fully expended.

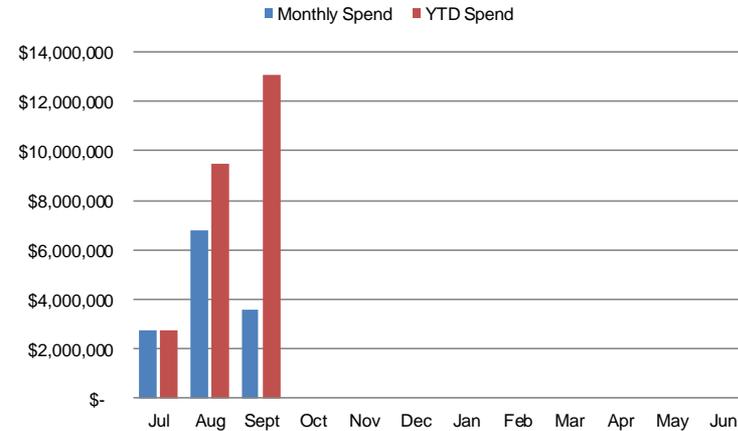
\* Includes the approximately 150 positions in the Contra Costa call center

# FISCAL YEAR 2013-14 YEAR-TO-DATE BUDGET & EXPENDITURE REPORT (PERIOD ENDING SEPTEMBER 30, 2013)

Annual Budget - \$383.9 million



Spending Trend



## Expenditures versus Budget by Organizational Unit

	Annual Budget	September Expenditures	Year-to-Date Expenditures	% Expended YTD	Encumbrances	Encumbrances & Expenditures
SHOP	\$ 16,899,206	\$ 583,347	\$ 1,396,311	8%	\$ 11,585,570	\$ 12,981,880
Service Center	\$ 121,080,758	\$ 1,467,371	\$ 2,757,456	2%	\$ 22,797,935	\$ 25,555,390
CalHEERS	\$ 78,152,275	\$ (2,440,440)	\$ 816,825	1%	\$ 129,487,006	\$ 130,303,831
Eligibility & Enrollment	\$ 34,281,294	\$ 160,517	\$ 423,778	1%	\$ 2,133,681	\$ 2,557,459
PR & Communications	\$ 102,575,501	\$ 1,077,968	\$ 2,704,319	3%	\$ 88,840,147	\$ 91,544,465
All Others	\$ 46,701,215	\$ 2,269,536	\$ 5,103,538	11%	\$ 9,744,861	\$ 14,848,399
<b>Total Expenses</b>	<b>\$ 399,690,249</b>	<b>\$ 3,118,300</b>	<b>\$ 13,202,225</b>	<b>3%</b>	<b>\$ 264,589,199</b>	<b>\$ 277,791,424</b>
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