



EXECUTIVE DIRECTOR'S REPORT

Peter V. Lee, Executive Director | November 8, 2018 Board Meeting

ANNOUNCEMENT OF CLOSED SESSION

EXECUTIVE DIRECTOR'S UPDATE

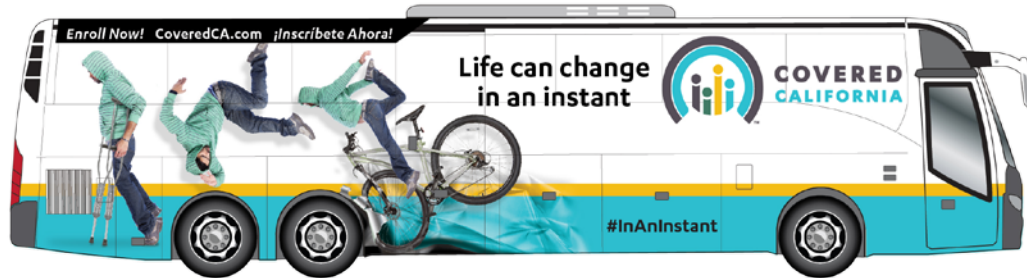
Marketing and Outreach Kicking Into Gear

- Continued investments for 2018 of over \$105 million.
- Investments that for fifth open enrollment meant **nearly every Californian was exposed to one of our TV, radio, print, billboards or digital ads on average 51 times**, generating nearly 2 billion impressions.



“LIFE CAN CHANGE IN AN INSTANT” TOUR

- The bus will make 23 stops in 16 different cities
- Follow along with the tour online at:
CoveredCA.com/dance
- Follow the tour on social media with the hashtags **#InAnInstant**, **#CoveredCA** and **#CoveredCADance**



COVERED CALIFORNIA 2019 BOARD MEETING DATES

All meetings will be held at Covered California, 1601 Exposition Boulevard, Sacramento with the potential of off-site web-participation by board members. Unless otherwise notified, meetings will begin at 10:00 am.

- January 17
- February 21 (possibly no meeting)
- March 14
- April 18 (possibly no meeting)
- May 16
- June 13
- July 18 (possibly no meeting)
- August 15
- September 19
- October 17 (possibly no meeting)
- November 21
- December 19 (possibly no meeting)

INTRODUCING CiCi

COVERED CALIFORNIA NOVEMBER BOARD UPDATE-CHATBOT

What Problem Is the ChatBot (CiCi) Trying to Solve?

- Provides 24-hour interactive channel for customer service*
- Answers simple questions without Service Center assistance to free up Service Center Representatives to assist with more complex customer inquiries*
- Gathers detailed insight into consumer questions*

How Is CiCi Helping Consumers?

- Guides users through multiple scenarios for login, the highest trending question*
- Responds to questions in both English and Spanish on over 90 different topics*
- Available to assist consumers 24/7*
- Supports trend analytics on use to identify future improvements*
- Since launch, CiCi has provided over 26,000 responses to over 13,500 consumer inquiries*



COVERED CALIFORNIA NOVEMBER BOARD UPDATE-CHATBOT

Launching CiCi – Involving Consumers and Covered California Staff

- Consumer focus group testing prior to launch to determine usability and interface preferences*
- Internal ‘test fest’ to help hone the training data and responses of the ChatBot*
- Public Launch on 10/15 coincided with start of Sign Up period*

What’s Next?

Consumers Are Telling Us What They Want By Asking CiCi.

- Live agent takeover if more assistance needed*
- Password reset capability within the ChatBot application*
- Integration with IVR and CRM*
- Integration with other devices such as home assistants*

FISCAL YEAR 2017-18 FINANCIAL RESULTS

	Actual	Budget	Variance	Variance %
Enrollment & Premiums				
Enrollment Individual Market (millions)	1.39	1.32	0.07	5.3%
Member Months Individual Market (millions)	16.12	15.88	0.24	1.5%
Gross Premiums Individual Market (billions)	\$8.08	\$7.64	\$.44	5.8%
Average Gross Premium Individual Market	\$501	\$481	\$20	4.2%
Member Months CCSB (thousands)	492.86	477.04	15.82	3.3%
Operating Revenue (millions)				
Plan Assessments Individual	\$323.2	\$305.5	\$17.7	5.8%
Plan Assessments CCSB	<u>10.7</u>	<u>9.9</u>	<u>.9</u>	<u>8.7%</u>
Total Operating Revenue	\$333.9	\$315.3	\$18.6	5.9%
Operating Expenses (millions)				
Personal Services (<i>Salaries & Benefits</i>)	\$101.1	\$106.2	-\$5.1	-5%
Contracts	163.1	175.1	-12.0	-7%
Other Expenses	<u>41.6</u>	<u>38.2</u>	<u>3.4</u>	<u>9%</u>
Total Operating Expenses	\$305.8	\$319.6	-\$13.7	-4%
Operating Income	\$28.1	-\$4.2	\$32.3	N/A
Transfer to Capital Projects Reserve	\$10.0	\$0	\$0	N/A
Total Expenses	\$315.8	\$319.6	-\$3.7	-1%
Cash Reserves (millions)				
Ending Balance	\$295.6	\$286.8	\$8.8	3%
Months of Reserve	10.4	10.1		

APPENDICES

APPENDICES: TABLE OF CONTENTS

- Covered California for Small Business Update
- Service Channel Update
- CalHEERS Update
- Service Center Update

COVERED CALIFORNIA FOR SMALL BUSINESS

Group & Membership Update (9/30/18)

- Groups: 5,811
- Members: 48,505
- Member Retention: 87%
- Average Group Size: 8.3 members
- Year over Year Net Membership Growth: 35%



Operations Update

- On line employer renewal portal launches 11/1/18
- Recent CCSB Customer Survey Results indicate:
- 85% likely or somewhat likely to recommend CCSB
- 66% were either very satisfied or somewhat satisfied with 18% neutral

OUTREACH & SALES ENROLLMENT SUPPORT: KEY METRICS

Uncompensated partners supporting enrollment assistance efforts.

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	253	1,535 Certified
Plan-Based Enroller	11 Plans	742 Certified
Medi-Cal Managed Care Plan	2 Plans	21 Certified

OUTREACH & SALES ENROLLMENT SUPPORT: KEY METRICS

Data as of November 8, 2018

12,640 Certified Insurance Agents

- 17% Spanish
- 7% Cantonese
- 7% Mandarin
- 4% Korean
- 4% Vietnamese

1,060 Navigator: Certified Enrollment Counselors

- 63% Spanish
- 4% Cantonese
- 3% Mandarin
- 3% Vietnamese
- 2% Korean

1,535 Certified Application Counselors

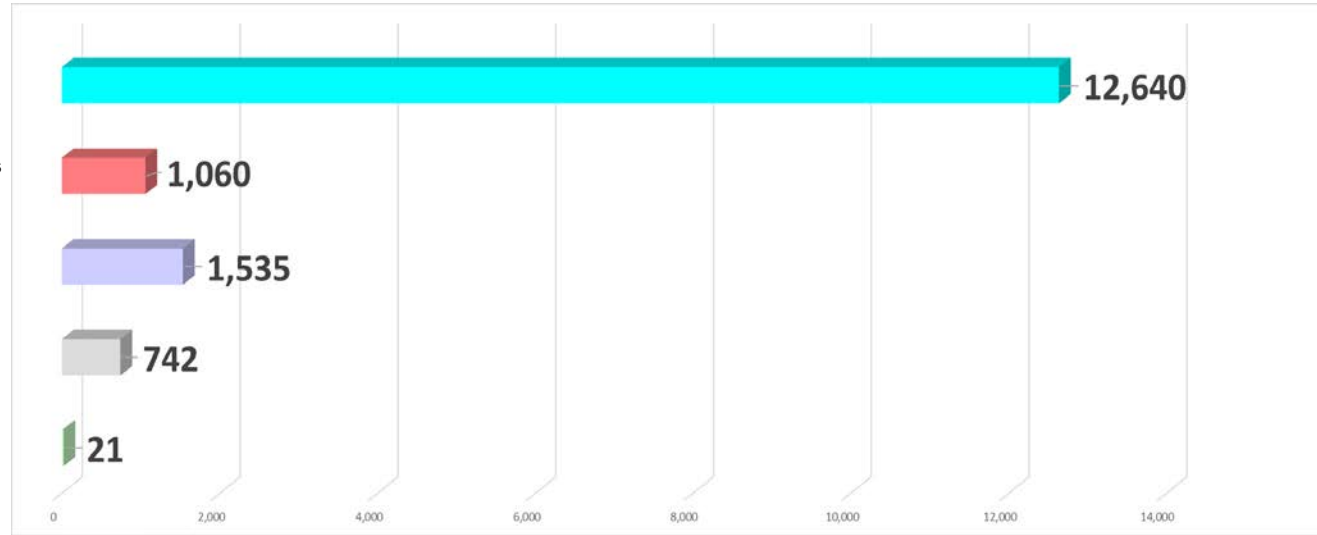
- 59% Spanish
- 5% Cantonese
- 4% Mandarin
- 1% Vietnamese
- 1% Korean

742 Certified Plan Based Enrollers

- 45% Spanish
- 10% Cantonese
- 2% Mandarin
- 7.5% Vietnamese
- 7.3% Korean

21 Certified Medi-Cal Managed Care Plan Enrollers

- 44% Spanish
- 36% Cantonese
- 31% Mandarin
- 1% Russian



CALHEERS UPDATES

- CalHEERS deployed Release 18.10 on October 8, 2018, which included the following feature:
 - Consumer Password Policy Configuration Change to allow consumers easier navigation through the system to service their needs
- The next release for CalHEERS, Release 18.12, is planned for December 17, 2018, and will include:
 - Updating the system for 2018 IRS 1095-A forms
- A subsequent release for CalHEERS, Release 19.2, is planned for February 11, 2019, and will include:
 - Updating consumer facing pages to ensure a consistent consumer experience

CALHEERS FUTURE UPDATES (CONTINUED)

- Moving Notices to the Cloud to adopt a more modern, responsive user experience
 - Updating display questions and new messaging to consumers to collect accurate immigration information
- A subsequent release for CalHEERS, Release 19.3, is planned for March 25, 2019, and will include:
- Updating consumer facing pages via Account Transfer for a consistent consumer experience
 - Updating the look and feel of the Enrollment pages to reduce data inconsistency when consumers are selecting plans

OTHER TECHNOLOGY UPDATES

- CoveredCA.com:
- Replaced the references to the previous Shop and Compare application with the new link.
- Redesigned Newsroom - The Newsroom now features an "In the Spotlight" section that highlights new or relevant stories. It also features a Headlines section showing popular stories from other media outlets. A new media resources section has been added with assets for media to use.
- Trending Topics Section for Homepage of CoveredCA.com – The homepage now highlights important due dates and information. Currently featured for trending topics are Renewal Information, Open Enrollment Information, and Real Stories.

OTHER TECHNOLOGY UPDATES (CONTINUED)

- Data Layer – Installed on .com to display metrics regarding page use and overall user experience. This is also used by Marketing to segment users based on their behavior and page visits.
- ChatBot – Integrated CoveredCA.com with a ChatBot and went live on OE6 (Oct. 15)
- HBEX.CoveredCA.com
- Qualifying Health Plan (QHP) Section – Consolidated location for current QHP certification applications and an archival of past certifications.

SERVICE CENTER UPDATE

Improving Customer Service

- Adjusted Queue wait times for other languages from 3 minutes to 20 seconds to facilitate an improved average speed of answer
- Implemented Sign UP Now messaging in the IVR
- Extended hours of operation from 8am – 6pm Monday – Friday, to 8am to 8pm Monday – Friday and 8am - 6pm Saturday
- Continued sessions for soft skills training

Enhancing Technology Solutions

- Launched ChatBot (CiCi) on October 15th

SERVICE CENTER UPDATE (CONTINUED)

Staffing Updates

- Vacancy rate of 10.1 percent (2018) comparable to prior year of 10.2 percent (2017)

SERVICE CENTER PERFORMANCE UPDATE

The total Calls Offered increased from 2017 by 16%.

The Abandoned % decreased by 73% and Service Level increased by 38%

COMPARING OCTOBER 2018 VS 2017 CALL STATISTICS

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2018	384,847	243,931	1.69%	238,755	0:00:37	0:19:43	83.24%
2017	361,213	209,948	6.24%	195,793	0:02:10	0:19:20	60.13%
Percent Change	7% increase	16% increase	73% decrease	22% increase	72% decrease	2% increase	38% increase

QUICK SORT VOLUMES

Quick Sort refers to the calculator tool used to determine if a consumer is eligible for CoveredCA or should be referred to Medi-Cal. The tool also determines which consortia the consumer should be referred. This volume represents the total of those transfers.

OCTOBER WEEKLY QUICK SORT TRANSFERS

Week 1	Week 2	Week 3	Week 4	Week 5	Total
288	242	449	394	260	1,633

OCTOBER CONSORTIA STATISTICS

SAWS Consortia	Calls Offered	Service Level	Calls Abandoned %	ASA
C-IV	339	97.06	0.29%	00:00:08
CalWIN	680	93.38%	0.44%	00:00:14
LRS	417	98.6%	1.01%	00:00:08

QUICK SORT VOLUMES – CONSORTIA STATISTICS

SAWS = Statewide Automated Welfare System (consortia). California has three SAWS consortia's to provide service to the counties.

C-IV = SAWS Consortium C-IV (pronounced C4)

CalWIN = California Welfare Information Network

LRS = formally LEADERS = Los Angeles Eligibility Automated Determination, Evaluation and Reporting Systems