



## **EXECUTIVE DIRECTOR'S REPORT**

Peter V. Lee, Executive Director | August 15, 2019 Board Meeting

# ANNOUNCEMENT OF CLOSED SESSION

# EXECUTIVE DIRECTOR'S UPDATE

# 2020 HEALTH PLAN OPTIONS

- All 11 health insurance issuers will return for 2020; three are expanding their service areas:
  - Anthem EPO – expanding service area to include Monterey, San Benito, Santa Cruz, San Louis Obispo, Santa Barbara, and Ventura counties (regions 9 & 12)
  - Anthem HMO – new product for Fresno, Kings, Madera, Los Angeles, and Riverside counties (regions 11, 15-17)
  - Blue Shield HMO – expanding service area to include most of Tulare (97%) and Kings (92%) counties (regions 10 & 11); Riverside county (region 17) service area expanding from 75% to 98% coverage
  - CCHP HMO – expanding service area in San Mateo (region 8) from 68% to 100% coverage
  
- 99.6% of Californians can choose between two issuers and 87% percent from three or more.

# 2020 HEALTH PLAN PREMIUM RATES

- The individual market weighted average increase is 0.8 percent – the lowest increase since Covered California’s launch.
  - The new state coverage mandate and subsidy were primary drivers in keeping premium increases low for 2020, resulting in reductions of 2-5 percent (depending on the plan), for an overall weighted average reduction of 3.2 percent.

# 2020 DENTAL PLAN OPTIONS AND RATES

- All seven dental plan issuers are returning for 2020
- Anthem is expanding its offering with a new DHMO in Los Angeles and Riverside counties (Regions 15, 16, and 17)
- Weighted average premium rates are decreasing by 0.5 percent; all issuers maintained or decreased rates for 2020

# STATE SUBSIDY AND MANDATE KEY MILESTONES AND NEXT STEPS

Key Milestones	Dates
<b>August Board Meeting</b> <ul style="list-style-type: none"> <li>• Provide State Subsidy System Update</li> <li>• Present Draft Mandate Exemption Regulations for Discussion</li> </ul>	August 15, 2019
Reconvene AB 1810 Affordability Advisory Group to Discussion Reconciliation Repayment Limits	Week of September 9, 2019
<b>September Board Meeting</b> <ul style="list-style-type: none"> <li>• Provide State Subsidy System Update</li> <li>• Present Draft Mandate Exemption Regulations for Action</li> <li>• Present Draft Reconciliation Repayment Limits for Discussion</li> </ul>	September 19, 2019
Start of Renewal for 2020 Benefit Year	October 2019
<b>November Board Meeting</b> <ul style="list-style-type: none"> <li>• Provide State Subsidy Launch Update</li> <li>• Present Draft Reconciliation Repayment Limits for Action</li> </ul>	November 21, 2019

AB 1810 meeting dates, times and agendas will be available online: [https://hbex.coveredca.com/stakeholders/AB\\_1810\\_Affordability\\_Workgroup/](https://hbex.coveredca.com/stakeholders/AB_1810_Affordability_Workgroup/)

# IMPLEMENTATION UPDATE FOR CALIFORNIA PREMIUM SUBSIDY LAUNCH

## State Subsidy Changes for Renewals and Open Enrollment 2020

- Expanding subsidized coverage through California Premium Subsidy for consumers below 138% and between 250-600% FPL
- Updates will be made to Shop & Compare, Online Consumer Application, Plan Selection, Carrier Transactions, and Notices

### Status

### Go-Live Planning

- Design and Build Phases Complete
- System Test In-Progress
- Actively monitoring schedule, currently on-track for Go-Live of 9/23
- Contingency plan is documented and will only be executed if needed

	May 1	May 15	Jun 1	Jun 15	July 1	July 15	Aug 1	8/15	Aug 15	Sep 1	Sep 15	Oct 1	Oct 15	
CR 137942 – State Subsidy														
Build		Complete												
Test		In Progress												
System & Integration Testing										9/13★				
User Acceptance Testing											9/19★			
2020 Renewals Begin												Early October★		



# STATE AND FEDERAL POLICY UPDATE

# FEDERAL REGULATIONS UPDATE

Inadmissibility on Public Charge Grounds: On August 14, 2019, the Department of Homeland Security (DHS) issued a Final Rule: “Inadmissibility on Public Charge Grounds,” which redefined which public benefits would count against certain immigrants applying for admission to the United States or to become Lawful Permanent Residents.

- The Final Rule does not include Covered California, or the receipt of Premium Tax Credits or Cost-Sharing Reductions as a “public benefit,” but it does include Medicaid.
- Because of the complexity of the Rule and the fact that Covered California and Medi-Cal use a joint application, this Rule may significantly impact enrollment and deter individuals from applying for Covered California. Covered California is currently working with DHCS and other agencies to determine how to inform consumers of the new Rule.

## COVERED CALIFORNIA COMMENTS ON PROPOSED CHANGES TO NONDISCRIMINATION PROVISIONS IN SECTION 1557 OF THE ACA.

- HHS proposed to eliminate nondiscrimination protections which could allow for individuals to be discriminated against based on their sexual orientation or gender identity, and would create barriers for some consumers, such as patients with limited English proficiency.
- Covered California commented that eliminating the current nondiscrimination protections is contrary to the federal administration’s executive orders to improve patient access to affordable, quality health care and could result in certain groups of people not receiving the health care and services they need.

# 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

- ❑ Groups: 6,500
- ❑ Members: 54,539 \*
- ❑ Retention: 85.3%
- ❑ Average Group Size: 8.4 members
- ❑ Net Membership Growth over 6/1/18 - 18%

\* membership reconciled thru 7/19/19



## Operations Update - July

- ❑ Employer/Agent Enrollment Portal Re-Branded to: **MyCCSB**
- ❑ CCSB Agent Conference's begin August 19th thru October 4th
- ❑ CCSB will soon launch new functionality to enable employers to make enrollment changes for qualifying life events in their **MyCCSB** portal

# OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts.

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	256	1,509 Certified
Plan-Based Enroller	11 Plans	455 Certified
Medi-Cal Managed Care Plan	2 Plans	25 Certified

# OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of August 15, 2019

**10,430** Certified Insurance Agents

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

**1,011** Navigator: Certified Enrollment Counselors

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

**1,509** Certified Application Counselors

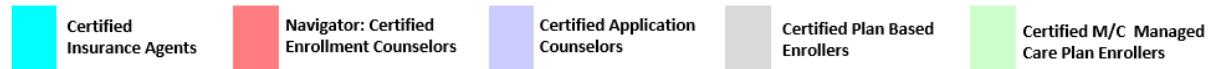
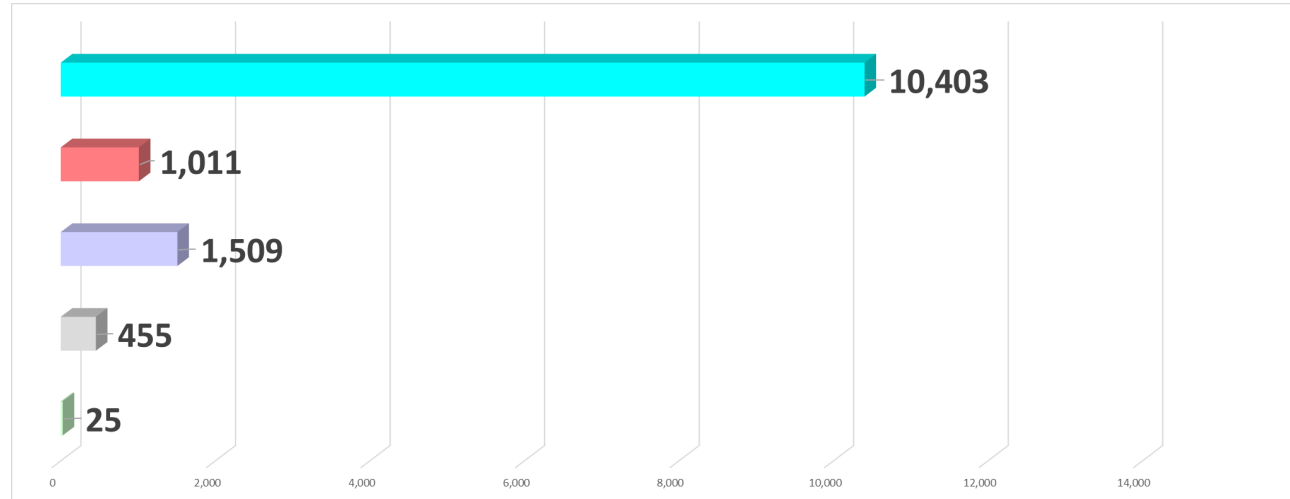
- 59% Spanish
- 5% Cantonese
- 4% Mandarin
- 1% Vietnamese
- 1% Korean

**455** Certified Plan Based Enrollers

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

**25** Certified Medi-Cal Managed Care Plan Enrollers

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



# CALHEERS UPDATES

- CalHEERS Release 19.7 was combined with Release 19.6 and was deployed on July 22, 2019, which included the following features:
  - Improved integration and data exchange between the CalHEERS system and the Statewide Automated Welfare System (SAWS) – an ongoing effort associated with the “Business Rules Exposure” project within CalHEERS.
  - Special Enrollment Period (SEP) Electronic Verification Vendor Integration
- The next CalHEERS release, Release 19.9, is planned for September 23, 2019, and will include:
  - New California State Subsidy program
  - Expansion of Full Scope Medi-Cal for eligible young adults from 19 to 25 years of age regardless of Citizenship or immigration status
  - 2020 Renewals



# OTHER TECHNOLOGY UPDATES

- CoveredCA.com Redesign – The Web Team and Communications are developing a new look and feel for the home page and a new section for consumers to better explain the metal tiers and plan benefits.
- CiCi (Chatbot) Improvements – The team is working with departments to prepare content for Open Enrollment to improve and implement new responses. In addition, improvements to better understand and guide consumers to relevant answers to questions has been implemented.
- CoveredCA.com business site (HBEX.coveredca.com) redesign launched on June 26, 2019 with an updated look and feel, enhanced mobile device friendliness, and a new design that is compliant with the new ADA standards

# SERVICE CENTER UPDATE

## Improving Customer Service

- Met Service Level goal of 80/30 by ensuring consumers have different avenues to contact us, besides handling calls through the IVR, assisting consumers through Live Chat, CiCi (Chatbot).
- International Customer Management Institute (ICMI) training continues around improving the consumer experience

## Enhancing Technology Solutions

- Desktop refresh successfully completed in Rancho

## Staffing Updates

- Vacancy rate 14.5% percent (Due to conversion of 45 Permanent Intermittent to Full time employees during the budget process the vacancy rate increased)
- Conducted mass hiring efforts in partnership with Human Resources to fill vacancies prior to OE7

# SERVICE CENTER PERFORMANCE UPDATE

## Comparing July 2019 vs. 2018 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2019	231,391	132,851	1.08%	131,065	0:00:21	0:19:19	82.77%
2018	266,123	144,057	5.27%	136,046	0:00:13	0:17:25	87.33%
Percent	13% Decrease	8% Decrease	80% Decrease	4% Decrease	62% Increase*	11% Increase*	5% Decrease

\*Time formats (H:MM:SS) are not equal to decimals. Time formats must be converted to decimal before performing calculations. (Example 0:15:45 = 15.75)

- The total Calls Offered decreased from 2018 by 8%
- Calls Handled decreased by 4%
- The Abandoned % decreased by 80%
- Service Level decreased by 5%

# QUICK SORT VOLUMES

## July Consortia Statistics

SAWS Consortia	Calls Offered	Service Level	Calls Abandoned %	ASA
C-IV	301	94.06%	1.33%	0:00:11
CalWIN	553	92.95%	1.45%	0:00:18
LRS	391	91.56%	2.56%	0:00:14

## July Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3	Week 4	Week 5*	Total
293	377	396	407	316	1,789

\*Partial Week 7/04 – Service Center Closed in observance of Independence Day

- 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 C 4)
- CalWIN = California Welfare Information Network
- LRS = formally LEADER = Los Angeles Eligibility Automated Determination, Evaluation and Reporting Systems

# QUICK SORT DISTRIBUTIONS

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.

