



EXECUTIVE DIRECTOR'S REPORT

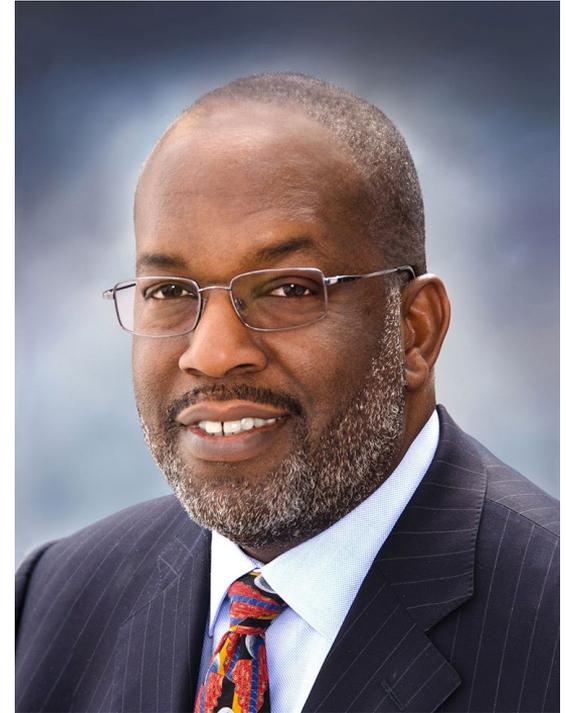
Peter V. Lee, Executive Director | November 21, 2019 Board Meeting

IN MEMORIAM

Bernard devoted his life to helping others and was committed to making America a better place to live.

In his legacy, he led Kaiser and the rest of the nation to begin looking at the complex issues of disparities, health equity and social determinants.

In addition, he supported the Affordable Care Act and was a champion of making sure all Americans received effective mental health care along with high-quality and affordable care.



Bernard J. Tyson

Chairman and CEO of Kaiser Foundation
Health Plan, Inc. and Hospitals

ANNOUNCEMENT OF CLOSED SESSION

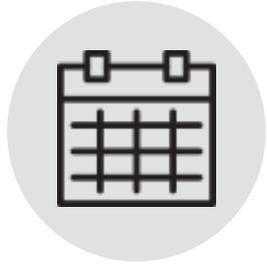
DORA MEJIA IS RETIRING

*Thank
you!*



EXECUTIVE DIRECTOR'S UPDATE

CAMPAIGN OVERVIEW



Enrollment Window

10/15 – 1/31



Target Audience

Uninsured Subsidy
eligible and
non-subsidy eligible
CA residents
A25-64
HHI \$25K - \$150K



Segments & Languages

Multi-Segment (*English*)
LGBTQ (*English*)
Hispanic (*Spanish*)
Asian (*Chinese – Mandarin,
Cantonese, Korean,
Vietnamese, Hmong,
Laotian, Cambodian*)
African American (*English*)



Geography

Statewide CA
(*emphasis given to
markets with high
populations of
uninsured and
markets with high
populations of
ethnic sub-
segments*)

OPEN ENROLLMENT 2020 COMMUNICATION STRATEGY

Primary Messages

1. Focus on affordability and newly expanded financial help
2. Law/mandate & penalty messages will be included in most media channels, as appropriate, while positioning Covered California as source of help

Supporting messages

- Free enrollment help
- Free Preventive care
- Brand-name plans
- Deadlines
- Benefit of health insurance
- Pre-existing conditions covered
- Dental
- Metal Tiers

EXPANDED FINANCIAL HELP

DRTV



DRTV VO: “New this year, almost a million people could receive additional financial help from the State to help lower the cost of health insurance... more for those already getting it, and new help for many who haven’t gotten help before”

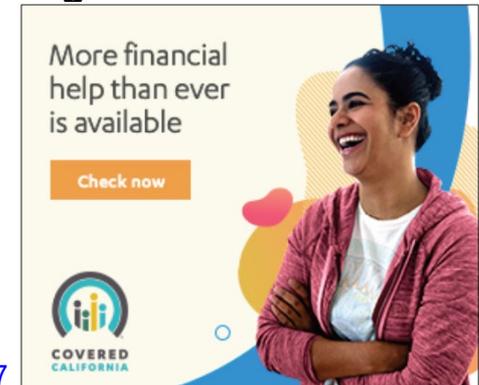
English: <https://youtu.be/FFvhVgN9MSY>

Spanish: <https://youtu.be/vhRA5w1zIK0>

Additional Language Versions: Cantonese, Mandarin, Vietnamese and Korean

<https://www.youtube.com/playlist?list=PLCFmr5cEGdHDDcCJDAOGCsqfFwHyJsKu7>

Digital Banner



INDIVIDUAL MANDATE & PENALTY

Radio

VO: Everyone should have health coverage.

And starting in 2020, it's the law in California.

If you're confused or not sure what to do, don't worry.

Covered California is here to help.

They can answer your questions and help find the coverage that's right for you.

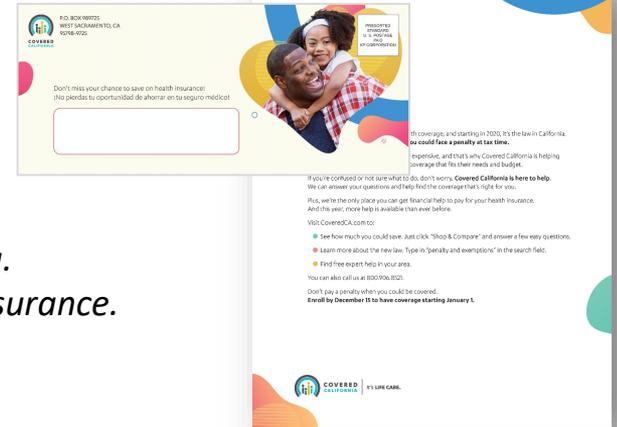
Plus, they're the only place you can get financial help to pay for your health insurance.

And this year, more help is available than ever before.

Don't pay a penalty when you could be covered.

Visit CoveredCA.com to learn about your health plan options.

Direct Mail



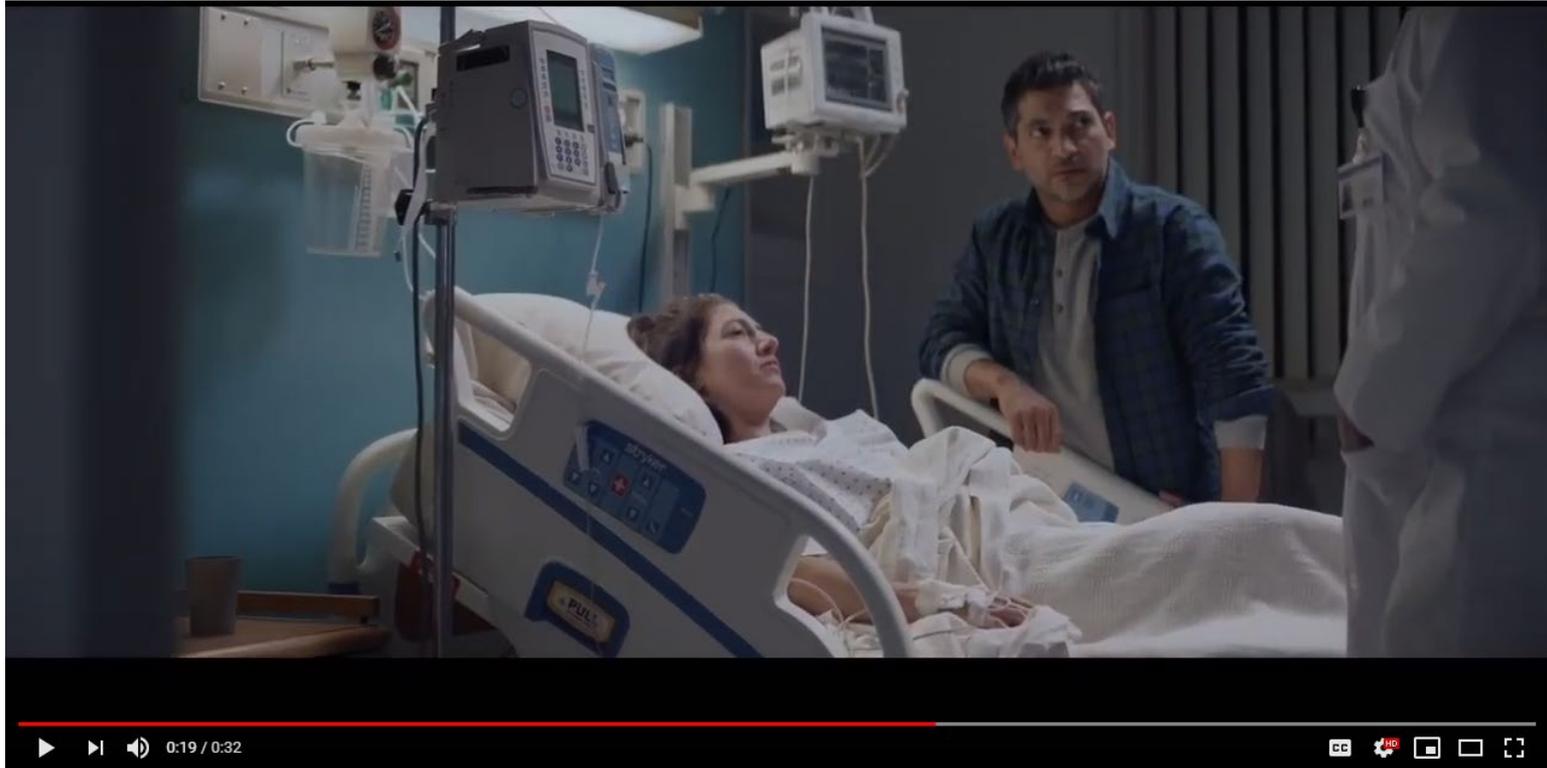
Payroll Buck-slip



Digital Banners



BRAND TV: “YOU SHOULDN’T HAVE TO” 30-SECOND ADS



English: <https://youtu.be/tKqBPvAAJX8>
<https://youtu.be/Z4-Jlit3U7c>

Spanish: <https://youtu.be/sF2P6zv-z6Q>
<https://youtu.be/hWCGj2g5QFE>



KICKOFF EVENT AT “THE BLOC” IN LOS ANGELES



Leo Santa Cruz and Laila Ali, accomplished boxers with large social media audiences, attended a Covered California event at “The Bloc” in downtown LA.



NHRA FINALS AT POMONA RACEWAY





COVERED CALIFORNIA DATA AND RESEARCH

COVERED CALIFORNIA ENROLLMENT DATA & ANALYTICS

Covered California regularly posts quarterly snapshots of enrollment by issuer, geography, and demographics through its Active Member Profiles at <https://hbex.coveredca.com/data-research/>.

California Health Care Foundation recently released an interactive visualization of this data at <https://www.chcf.org/publication/covered-california-dashboards/>.



Active Member Profiles

- [2019 March Profile](#) (xlsx)
- [2018 December Profile](#) (xlsx)
- [2018 September Profile](#) (xlsx)
- [2018 June Profile](#) (xlsx)
- [2018 March Profile](#) (xlsx)
- [2017 December Profile](#) (xlsx)
- [2017 September Profile](#) (xlsx)
- [2017 June Profile](#) (xlsx)
- [2017 March Profile](#) (xlsx)
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- [2015 September Profile](#) (xlsx)
- [2015 June Profile](#) (xlsx)
- [2015 March Profile](#) (xlsx)
- [2014 December Profile](#) (xlsx)
- [2014 September Profile](#) (xlsx)
- [2014 June Profile](#) (xlsx)

CHCF'S COVERED CALIFORNIA DASHBOARDS: BY COUNTY, REGION, YEAR

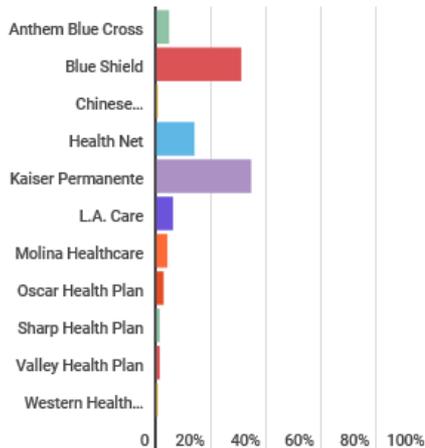
Total Enrollment (March 2019) 1,386,030	Enrollment Growth (12 months ending March 2019) -2.3%	Covered California's Share of Individual Market (2018) 60.8%	Avg. Monthly Premiums* Enrollee Paid / Federal Subsidy \$127 / \$475	Avg. Monthly Premiums* Total Amount \$602
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*Subsidized enrollees, per member, March 2019.

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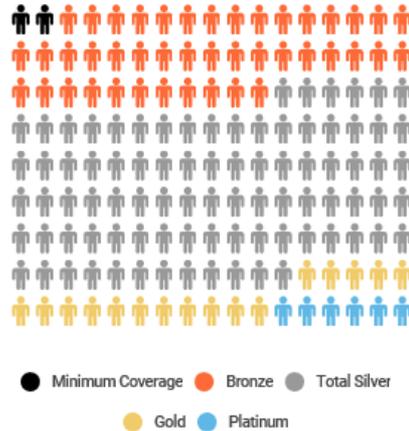
Enrollment Share by Health Plan

< Statewide >



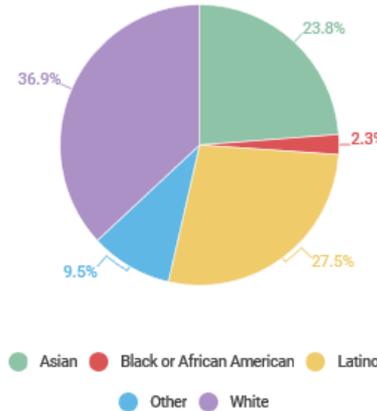
By Metal Tier

< Statewide >



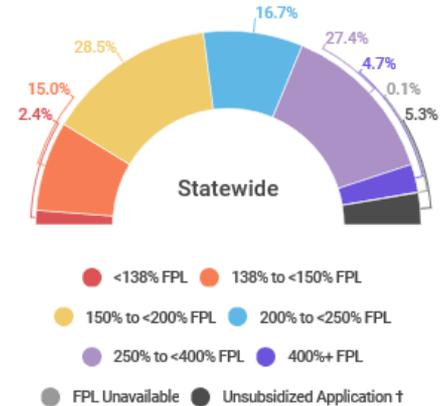
By Race/Ethnicity

< Statewide >



By Income Level

< Statewide >



STATE AND FEDERAL POLICY / LEGISLATIVE UPDATE

STATE LEGISLATION

The following bills were signed by Governor Newsom:

- **AB 1309 (Bauer-Kahan, Chapter 828, Statutes of 2019):** Starting in 2020, changes the dates for the annual enrollment period to November 1 to January 31. Requires that consumers enrolling between December 16 and January 31 have their coverage effective February 1.
- **AB 929 (Rivas, Chapter 812, Statutes of 2019):** Requires qualified health plan carriers to provide enrollee data and other specific information to Covered California. The bill also requires Covered California to publicly post on its website plan-specific information on cost reduction efforts, quality improvements and disparity reductions.
- **SB 260 (Hurtado, Chapter 845, Statutes of 2019):** Beginning in July 2021, would require automatic enrollment into Covered California by consumers transitioning out of Medi-Cal.
- **AB 174 (Wood, Chapter 795, Statutes of 2019):** Requires Covered California to develop biannual reports on enrollment in the state subsidy program.
- **AB 5 (Gonzalez, Chapter 296, Statutes of 2019):** Requires a person providing labor or services for remuneration to be considered an employee unless the hiring entity satisfies certain conditions.

PROPOSED STATE INITIATIVE

- On October 29, 2019, a coalition of app-based driving and service companies filed the “Protect App-Based Drivers and Services Act,” a proposed ballot initiative which aims to allow app-based drivers to be classified as independent contractors, in line with specified requirements.
- The proposed ballot initiative would require app-based driving and service companies to provide a quarterly health care stipend toward health coverage premiums. Additionally, it would require Covered California to annually publish the average statewide monthly premium for a Bronze plan, and authorize Covered California to adopt or amend regulations needed to permit app-based drivers to enroll in Covered California.
- If qualified, the proposed initiative would appear on the ballot in November 2020.

COVERED CALIFORNIA COMMENTS ON PRESIDENTIAL IMMIGRANT HEALTH POLICY

On October 4, 2019, the President released a proclamation suspending entry of immigrants into the United States unless they provide proof of health insurance within 30 days of entry or have financial resources to pay for reasonably foreseeable health insurance costs. Effective November 3, 2019

On October 29, 2019, the Department of State released implementing regulations providing consular offices with information for consular officers on how to implement this Proclamation

Covered California submitted [comments](#) to the Department of State outlining the potential negative affects of the Proclamation, including the preclusion of visa-seeking immigrants from gaining access to health insurance through Marketplaces that directly contravenes the ACA

On November 2, 2019, a federal district court issued a 28-day restraining order, preventing the Proclamation from going in to affect until a full preliminary injunction can be held, which is scheduled for November 22

On November 12, the California Attorney General filed an [amicus brief](#) supporting the preliminary injunction motion

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: 6,640
- Members: 55,501 *
- Retention: 85.3%
- Average Group Size: 8.4 members
- Net Membership Growth over 10/1/18 – 31%

* membership reconciled thru 10/31/19



Operations Update – November

- Employer/Agent Enrollment Portal Re-Branded to: **MyCCSB**
- CCSB will launch new functionality in December 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	267	1,584 Certified
Plan-Based Enroller	11 Plans	559 Certified
Medi-Cal Managed Care Plan	2 Plans	24 Certified

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of November 21, 2019

10,908 Certified Insurance Agents

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



999 Navigator: Certified Enrollment Counselors

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



1,584 Certified Application Counselors

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



559 Certified Plan Based Enrollers

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



24 Certified Medi-Cal Managed Care Plan Enrollers

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



CALHEERS UPDATES

- CalHEERS Release 19.9 went live on September 23, 2019, and included:
 - 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

- CalHEERS Release 19.10 went live on October 7, 2019, and included:
 - Administrative overrides to allow Service Center Representatives, Agents, and County Eligibility Workers with appropriate permissions to better serve consumers

- CalHEERS Release 20.2 is planned for February 10, 2020, and will include:
 - Re-design of the Account Home Page to enhance the consumer experience and potentially reduce the number of calls to the Service Center.
 - Allow consumers to receive text messages or phone calls on their home phone.
 - Changes to income and deductions as a result of the Tax Cuts and Jobs Act 2017.

OTHER TECHNOLOGY UPDATES

- Implemented a State Subsidy Estimator for Certified Agents to view changes to insurance costs in advance of shop and compare go-live and compare to certain off-exchange plans
- Salesforce Sales Cloud Agent On-Boarding:
 - Automation of training (Learning Management System)
 - Automation of contract execution through DocuSign
- Multiple refresh activities:
 - Data Center network infrastructure refresh completed.
 - Refreshed 1300 Desktops and 2600 monitors at Rancho Cordoba and Fresno service centers
 - Refreshed 50 laptops and desktops at Expo and Response locations

SERVICE CENTER UPDATE

Improving Customer Service

- Implemented Precision queue enhancements to increase service center availability during high call volumes
- Implemented Lead queue for Service Center Representatives (SCR) to receive immediate assistance while speaking with a consumer
- Implemented revised Quality Assurance process
- Held Customer Service Week activities to celebrate staff's dedication to our consumers.

Enhancing Technology Solutions

- Modified IVR messaging to decrease time that consumers spend within the IVR to hear important messaging and to opt to reach an representative sooner in the process
- Moved closed messaging to the front of the IVR to notify consumers sooner in the process
- WFM team utilizing the Intraday Dynamic Scheduling feature to schedule OT for the Service Center representatives

Staffing Updates

- Vacancy rate of 7.3percent (2019) comparable to prior year of 10.4 percent (2018)

SERVICE CENTER PERFORMANCE UPDATE

Comparing October 2019 vs. 2018 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2019	356,101	217,133	4.05%	207,541	0:01:52	0:21:35	60.60%
2018	384,847	243,931	1.69%	238,755	0:00:37	0:19:43	83.24%
Percent	7% Decrease	11% Decrease	140% Increase	13% Decrease	203% Increase	9% Increase	27% 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 11%
- Calls Handled decreased by 13%
- The Abandoned % increased by 140%
- Service Level decreased by 27%

QUICK SORT VOLUMES

October Consortia Statistics

SAWS Consortia	Calls Offered	Service Level	Calls Abandoned %	ASA
C-IV	324	95.41%	1.23%	0:00:05
CalWIN	601	92.35%	0.50%	0:00:14
LRS	432	89.81%	1.39%	0:00:10

October Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3	Week 4	Week 5*	Total
10/1 – 10/4	10/7 – 10/11	10/14 – 10/19	10/21 – 10/26	10/28 – 10/31	
319	424	657	664	418	2482

*Partial Week

- 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.

