



EXECUTIVE DIRECTOR'S REPORT

Peter V. Lee, Executive Director | November 19, 2020 Board Meeting

ANNOUNCEMENT OF CLOSED SESSION



**WELCOME JACQUELYN GRIFFIN,
COVERED CALIFORNIA'S
NEW CHIEF, EQUAL EMPLOYMENT
OPPORTUNITY OFFICE!**



**WELCOME DR. ALICE CHEN:
JOINING COVERED CALIFORNIA
AS CHIEF MEDICAL OFFICER AND
NEW MEMBER OF EXECUTIVE
LEADERSHIP TEAM!**

**AND
THANKS FOR SERVICE TO
CALIFORNIANS IN RESPONDING
TO THE COVID-19 PANDEMIC**

EXECUTIVE DIRECTOR'S UPDATE

COVERED CALIFORNIA BOARD 2021 MEETING DATES

All meetings will be held at Covered CA Headquarters, 1601 Exposition Boulevard, Sacramento. Depending on social distancing and emergency rules regarding how meetings are held during the pandemic, we are planning for meetings to be virtual through the end of 2020 and likely well into 2021. Unless otherwise notified, meetings will begin at 10:00 am and are held the third Thursday of the month.

2021 Meeting Dates

January 14

February 18 *(Possibly no meeting)*

March 18

April 15 *(Possibly no meeting)*

May 20

June 17

July 15 *(Possibly no meeting)*

August 19

September 16

October 21 *(Possibly no meeting)*

November 18

December 16 *(Possibly no meeting)*

OPEN ENROLLMENT 2021

OPEN ENROLLMENT KICK OFF



OPEN ENROLLMENT KICK OFF



OPEN ENROLLMENT TV “*Hero*”



OPEN ENROLLMENT TV “*Both*” (SPANISH)



**JOINING PROVIDERS, PATIENT ADVOCATES & STATES
IN PROMOTING ENROLLMENT NATIONALLY**

GET 
COVERED
2021
STAY HEALTHY
GET INSURED

**Learn more at
GetCovered2021.org**

CORONAVIRUS DISEASE 2019 (COVID-19) UPDATE

COVID-19: CALIFORNIA STATEWIDE UPDATE

- Current Status
 - Daily growth in cases and hospitalizations have sharply increased this month; daily deaths due to COVID-19 have remained relatively steady.
 - Testing capacity continues to increase, now over 21.4 million tests have been completed including data from include data from commercial, private and academic labs.
 - Adequate hospital capacity.
 - 81% of ICU beds allocated for COVID-19 cases are available
 - Disparities exist with Latinos, African Americans and Native Hawaiians and Pacific Islanders are dying at disproportionately higher levels.
- What We Still Need
 - Continue to scale up testing.
 - Increase our ability to conduct contact tracing, isolation, and quarantine.
 - Enhance the ability for businesses and schools to support physical distancing and mask wearing.

COVERED CALIFORNIA'S HEALTH PLAN ACTIONS

□ **Response Highlights**

- Multiple plans with cost-sharing waivers for not only testing but also the treatment of COVID-19.
- Active community support through outbound calls to vulnerable members, donation of PPE and funds.
- Accelerated payments and alternative reimbursement models for providing financial support to healthcare providers and hospitals.
- Some plans extending time for members to pay premiums without fear of termination.
- Providing grants and other resources to support building infrastructure for telehealth and testing.
- Continued focus for addressing deferred care through direct outreach and alternative treatment modalities.
 - Participating in a clinical forum to address persistent gap in rates of Childhood Immunizations

COVERED CALIFORNIA DATA & RESEARCH

2020 SPECIAL ENROLLMENT PERIOD RECAP

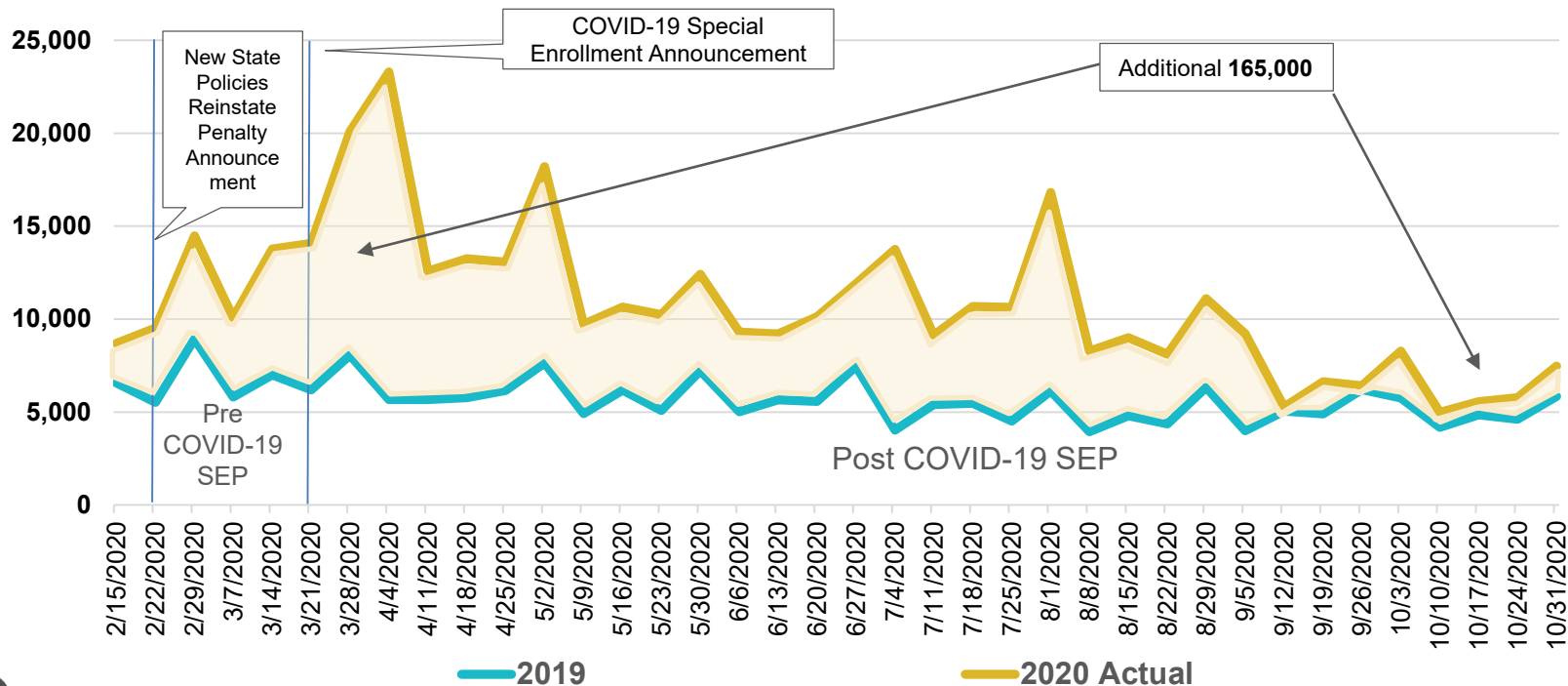
- As we entered the 2021 open enrollment season, special enrollment period (SEP) “ended” with **more than 412,000** plan selections, **76% higher** than same time last year.
- More than 344,000** consumers have signed up since the announcement of the COVID-19 Special Enrollment. During this period, new sign-ups have grown to almost **2 times (92%) higher** the rate seen during same time last year.

Measures (Data as of 10/31/2020).	2020	2019	Difference	% Change
Pre-COVID (March 19 and earlier)	67,710	54,780	12,930	24%
Post-COVID (March 20 and after)	344,350	179,340	165,010	92%
YTD SEP (As of October 31)	412,060	234,120	177,940	76%

- These new Special Enrollment sign-ups include a combination of those newly becoming aware of state subsidies or the penalty; those who have recently lost other coverage; and those who are enrolling due to the COVID-19 pandemic Special Enrollment period.*

2020 SPECIAL ENROLLMENT GROSS PLAN SELECTIONS

- Total special enrollment plan selections so far this year through October 31, 2020 is more than **412,000**.
- **Additional 165,000 gross plan selections** realized since the announcement of COVID-19 Special Enrollment, **nearly double** the level seen in the same period in 2019.



2021 RENEWAL CASES REACH RECORD LEVELS

- Historically renewal cases have stayed relatively constant across years since the exchange reached a “steady state” after 2015 Open Enrollment.
- Renewal cases for 2021 are up 17.5% from 2020, a record high.

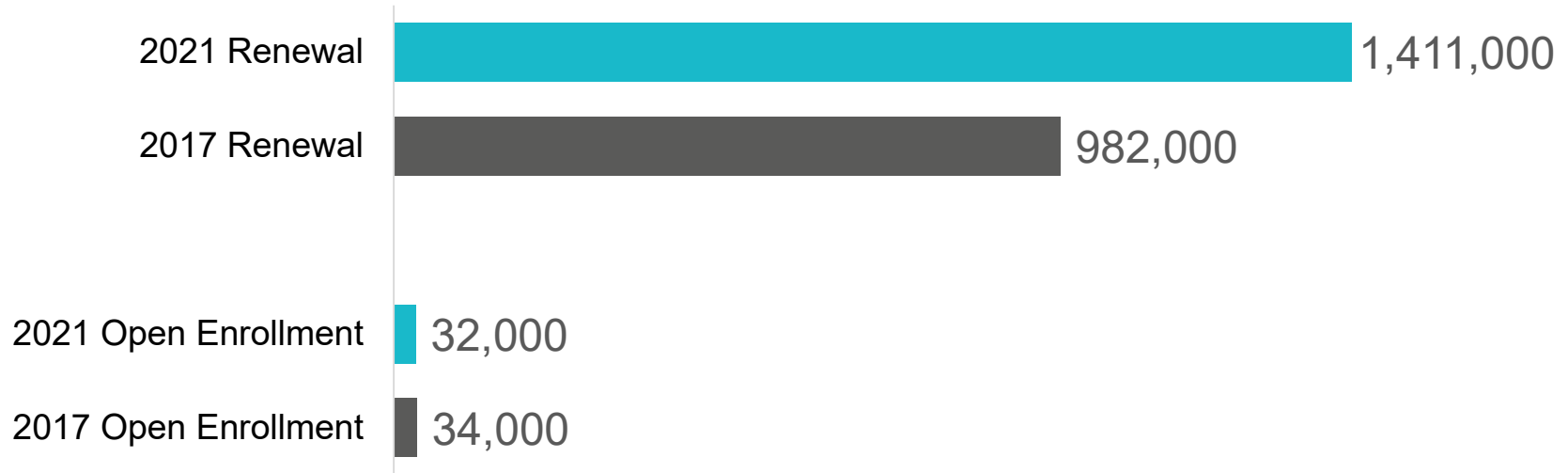
Enrollment Year	Number of Renewal Cases (households)	Number of Prior Year Enrollees on Renewal Cases (individuals)	Percent Change from Previous Year (individuals)
2015	868,620	1,242,517	
2016	957,917	1,385,800	11.5%
2017	958,804	1,397,228	0.8%
2018	940,330	1,378,011	-1.4%
2019	961,609	1,405,512	2.0%
2020	927,602	1,354,048	-3.7%
2021	1,109,363	1,591,356	17.5%

Note – 2021 data does not yet include “last batch sweep” that will be performed in December. Also, note that this table indicates individuals *available* to be processed by CalHEERS renewal: some consumers may not be renewed into a new plan if found eligible for Medi-Cal or terminate their coverage before passive renewal batch runs.



2021 OPEN ENROLLMENT AND RENEWAL IN PROGRESS

- 1.41 million plan selections for renewing consumers
- 32,000 plan selections among new consumers since 10/1/2020



Plan selections as of November 16, 2020 and compared to the same time during Open Enrollment for 2017, which was the last to start on November 1 overlapping with a presidential election cycle.

DATA & RESEARCH 2020 YEAR IN REVIEW: JAN. 2021

For the January 2021 Board meeting, we will be presenting a “Data and Research – 2020 Year in Review.”

Key themes will include:

- Performing focused analyses of emerging policy issues
- Surveying our members
- Evaluating program operations
- Making data available to the public
- Sharing our findings with policymakers and researchers

We plan to include a mix of reminders on previously shared findings and analyses, but also some examples of usual analytic and research activity that guides our day to day operations, but does not get a specific airing at the regular Board meetings.

STATE AND FEDERAL POLICY / LEGISLATIVE UPDATE

STATE INITIATIVE – PROPOSITION 14

- ❑ Authorizes \$5.5 billion in state bonds for the California Institute of Regenerative Medicine (CIRM) for stem cell and other medical research, including training, research facility construction, and administrative costs.
- ❑ Dedicates \$1.5 billion to brain-related diseases.
- ❑ Expands related programs.
- ❑ Establishes a Treatments and Cures Accessibility and Affordability Working Group with 17 members, including:
 - An expert or a highly knowledgeable individual with experience in California's public insurance program (Covered California), coverage, qualifications, and the process for reimbursement of innovative therapies.
- ❑ Effective on the fifth day after certification of the election.

STATE INITIATIVE – PROPOSITION 22

- Classifies app-based drivers as “independent contractors” instead of “employees”.
- Requires network companies to provide qualifying app-based drivers with a quarterly health care subsidy tied to the average ACA contribution (82 percent) of the statewide average monthly premium for an individual for a Covered California bronze health insurance plan.
- The subsidy paid by the network companies is tied to the employee’s average engaged time per week on a network company’s platform during a calendar quarter.

PROPOSITION 22 (CONT.)

- Allows a network company to require drivers to submit proof of current enrollment in a qualifying health plan prior to receiving the subsidy.
- Requires that Covered California, on or before December 31, 2020 and annually thereafter by September 1, publish the average statewide monthly premium for an individual in a bronze health insurance plan for the following calendar year.
- Allows Covered California to adopt or amend regulations “to permit app-based drivers receiving subsidies... to enroll in health plans through Covered California.”
- Effective five days after the certification of the election.

FEDERAL REGULATIONS

- On October 29, the Department of Health and Human Services (HHS) released the final Pricing Transparency regulation that requires issuers to make the cost of services available to consumers so they can shop and make more informed health care decisions.
- On November 3, a day after a federal district court held the public charge regulation was invalid and vacated the regulation, the U.S. Court of Appeals for the Seventh Circuit stayed the decision, allowing the regulation to once again take effect. The U.S. Citizenship and Immigration Services (USCIS) announced that they will be implementing the public charge regulation retroactively to February 24. Covered California is working with stakeholders on messaging, communication, and outreach efforts related to this regulation.
- On November 1, the Centers for Medicare and Medicaid Services (CMS) approved Georgia's 1332 waiver application. Under the approved waiver, Georgia will end its use of HealthCare.gov and instead transition all front-end consumer shopping experience and enrollment functions to private entities.
- HHS submitted the 2022 Benefit and Payment Parameters, the annual regulation governing insurance standards, to the Office of Management and Budget (OMB) for review. Once released, Covered California work to identify potential implications to Covered California.

COVERED CALIFORNIA TESTIMONY TO CONGRESS

September 23, 2020, House of Representatives Energy and Commerce Subcommittee on Health; “Health Care Lifeline: The Affordable Care Act and the COVID-19 Pandemic.” Covered California testified:

- Detailed enrollment results and coverage transitions during COVID-19 pandemic and recession
- Discussed core consumer protections of the ACA and how California has built upon the law
- Described key federal action needed to address ongoing issues related to affordability, fragility of employer-sponsored coverage, high health care costs and addressing equity and disparities

https://energycommerce.house.gov/sites/democrats.energycommerce.house.gov/files/documents/Testimony-Lee-Health%20Coverage%20Hearing_092320.pdf

COVERED CALIFORNIA TESTIMONY TO CALIFORNIA SENATE

October 21, 2020, Senate Committee on Health Oversight Hearing “Affordable Care Act in Jeopardy: What does it mean in California?” Covered California testified about:

- How the ACA paved way for significant changes and coverage expansions in Medi-Cal, broader health care delivery system and California’s economy
- Payment and delivery system reforms in California which are fostering better health outcomes
- Potential impacts of Supreme Court action to invalidate the ACA

https://shea.senate.ca.gov/sites/shea.senate.ca.gov/files/peter_lee.pdf

PUBLIC COMMENT

CALL: (844) 767-5679

PARTICIPANT CODE: 5697199

- ❑ To request to make a comment, press 10; you will hear a tone indicating you are in the queue for comment. Please wait until the operator has introduced you before you make your comments.
- ❑ If watching via the live webcast, please mute your computer to eliminate audio feedback while calling in. Note, there is a delay in the webcast.
- ❑ The call-in instructions can also be found on page two of the Agenda.

EACH CALLER WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM

NOTE: Written comments may be submitted to BoardComments@covered.ca.gov.

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: 7,633
- Members: 62,367 *
- Retention: 89.5%
- Average Group Size: 8.2 members
- YTD Membership Growth 8,790 membership reconciled thru 10/31/2020



Operations Update- November – Response to COVID- 19

- During the pandemic Covered California for Small Business has continued to grow but at a lower level. Based new sales and member retention numbers, small businesses are making every effort to keep their employees covered.
- The CCSB Premium Deferral Program launched in April has helped over 100 small businesses keep their employees covered.

SERVICE CENTER UPDATE

Improving Customer Service

- Held Customer Service Week activities to celebrate staff's dedication to our consumers
- Employed Pinnacle overflow through the Interactive Voice Response (IVR) system for staff in both Rancho Cordova and Fresno
- Implemented on Demand messaging for Agent Connect and for Open Enrollment

Enhancing Technology Solutions

- Partnered with CCIT to provide hotel desk for staff at both Rancho Cordova and Fresno centers
- Implemented new audio disclaimers for Agent and Counselor delegations

Staffing Updates

- Vacancy rate of 7.5 percent (2020) comparable to prior year of 7.3 percent (2019)

SERVICE CENTER PERFORMANCE UPDATE

Comparing August 2020 vs. 2019 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2020	358,222	224,906	2.09%	219,754	0:00:51	0:20:11	76.28%
2019	356,101	217,133	4.05%	207,541	0:01:52	0:21:35	60.60%
Percent Change	1% Increase	4% Increase	48% Decrease	6% Increase	54% Decrease	6% Decrease	26% Increase

*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 increased from 2019 by 4%
- ☐ Calls Handled increased by 6%
- ☐ The Abandoned % decreased by 48%
- ☐ Service Level increased by 26%.

QUICK SORT VOLUMES

August Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
C-IV	516	98.00%	1.00%	00:00:12
CalWIN	989	93.60%	1.14%	00:00:16
LRS	590	90.85%	2.20%	00:00:13

August Weekly Quick Sort Transfers

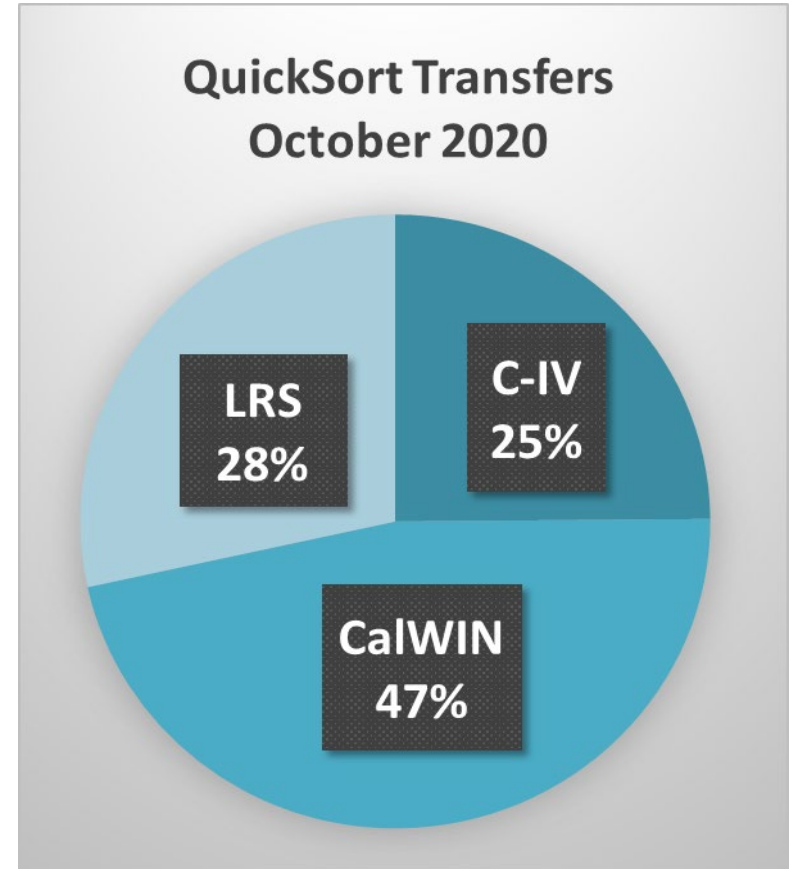
Week 1	Week 2	Week 3	Week 4	Total
10/01-10/02	10/05-10/09	10/12-10/16	10/26-10/30	
238	710	721	816	3,220

*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 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.



CALHEERS UPDATES

- CalHEERS Release 20.11 is planned for November 24, 2020 and will include:
 - Changes to allow eligible claimants to enter supplemental income received from the Federal Pandemic Unemployment Compensation Lost Wages Assistance to ensure correct eligibility for all Insurance Affordability Programs (IAP).

CALHEERS UPDATES

- CalHEERS Release 20.12 is planned for December 21, 2020 and will include:
 - Changes to generate the new State FTB Form 3895 - *California Health Insurance Marketplace Statement* - for consumers to reconcile their state subsidy credit on their state taxes.

OTHER TECHNOLOGY UPDATES

- CoveredCA.com Redesign
 - Launched 10/12/2020 with no downtime. No issues reported from Social Media or Google Analytics
 - Customize Site Search – Developed ability for Comms to add and remove top search results for the internal site search
- CiCi (Chatbot)
 - Updated content for Renewal and Open Enrollment both English and Spanish
- Salesforce Service Cloud (Oct Release)
 - Updated System to automatically add CalHEERS application data to cases when linked contacts are selected
 - Added the updated Contact search functionality to the Chat screens to allow more user info to be collected for chat sessions
 - Updated case list views and other household list views so that all household cases are reflected under the contact cards

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT:

Data as of November 19, 2020

10,917 Certified Insurance Agents

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

1,906 Navigator: Certified Enrollment Counselors

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

1,402 Certified Application Counselors

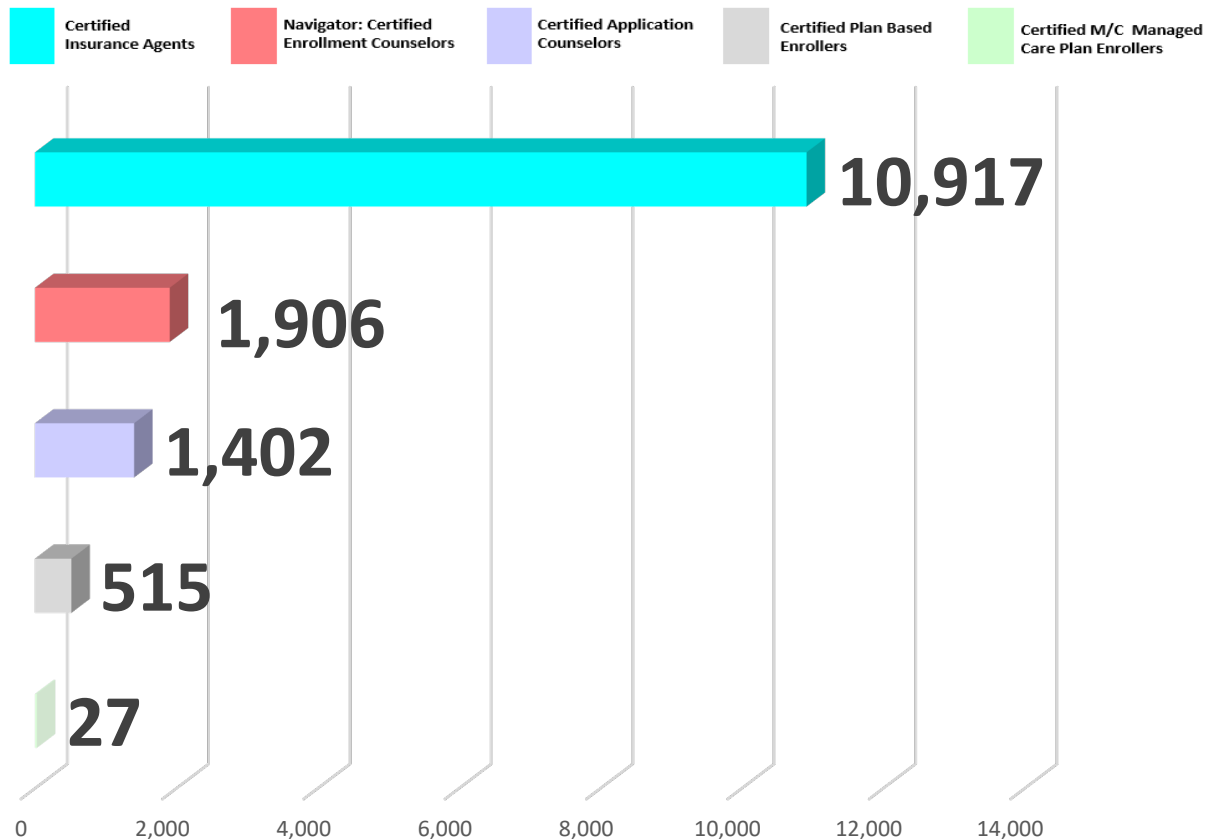
59% Spanish
5% Cantonese
4% Mandarin
1% Vietnamese
1% Korean

515 Certified Plan Based Enrollers

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

27 Certified Medi-Cal Managed Care Plan Enrollers

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



OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts.

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	253	1,402
Plan-Based Enroller	11	515
Medi-Cal Managed Care Plan	2	27