



## **EXECUTIVE DIRECTOR'S REPORT**

Peter V. Lee, Executive Director | November 18, 2021 Board Meeting

# EXECUTIVE DIRECTOR SEARCH ACTIVITIES

*WittKieffer* has been engaged by the Board to conduct the search for the new Executive Director/Chief Executive Officer of Covered California. The profile is available at: <https://www.wittkieffer.com/position/23020-chief-executive-officer/>

*WittKieffer* has been aggressively recruiting in the last few weeks and has been receiving interest from candidates in both the private and public sectors. They are engaging in initial conversations with candidates with current timing to have the full Board review and conduct interviews with candidates, as it deems appropriate, in January 2022.



# ANNOUNCEMENT OF CLOSED SESSION

# EXECUTIVE DIRECTOR'S UPDATE

# COVERED CALIFORNIA BOARD 2021 MEETING DATES

For the balance of 2021, we are planning for meetings to be virtual through the end of the year. Covered California's board currently plans to hold a Closed Session meeting in December. When Closed Session meetings are conducted, the Board convenes in Open Session and then moves to Closed Session. After Closed Session is completed, the board reconvenes in Open Session where it may report on Closed Session actions.

## 2021 Meeting Dates

**December 16 Meeting in Closed Session**

# PROPOSED COVERED CALIFORNIA BOARD 2022

## MEETING DATES

All meetings will be held at Covered CA Headquarters, 1601 Exposition Boulevard, Sacramento. Consistent with social distancing and emergency rules governing public meetings during the pandemic, and absent any further modifications to those rules, meetings will continue to be held virtually through the end of the 2021 calendar year and likely into the 2022 calendar year. Unless otherwise notified, meetings will begin at 10:00 am and are held the third Thursday of the month.

### 2022 Meeting Dates

**January 20**

**February 17** *(Possibly No Meeting)*

**March 17**

**April 21** *(Possibly No Meeting)*

**May 19**

**June 16**

**July 21** *(Possibly No meeting)*

**August 18**

**September 15**

**October 20** *(Possibly no meeting)*

**November 17**

**December 15** *(Possibly no meeting)*

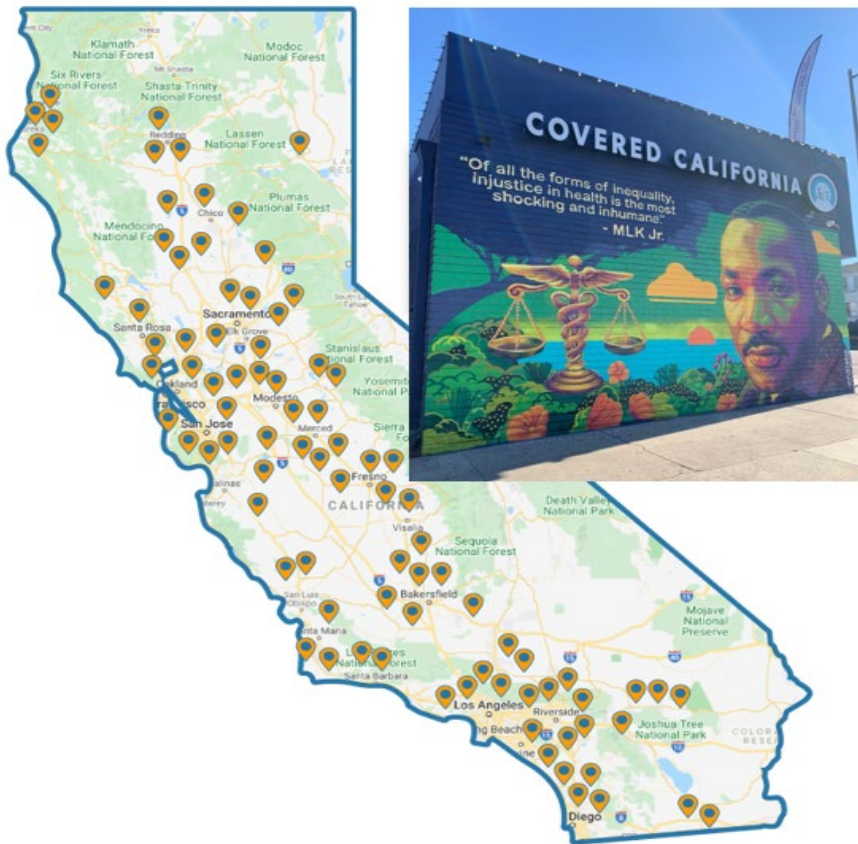
# Insurance Agents Get Big Compensation Boost to Help Enroll and Renew Californians into Coverage



## *News Release*

- Three of Covered California's biggest health insurance carriers will increase their compensation, by an estimated \$22 million annually, for agents who help people sign up for coverage in the individual market.
- Agents enroll about half of Covered California's consumers and have directly helped more than 2.3 million people sign up for coverage since the exchange first opened its doors in 2014.
- The move will bolster independent agents across the state, who provide support to consumers free of charge, as open enrollment is underway.

# 500+ Certified Insurance Agent Storefront Locations



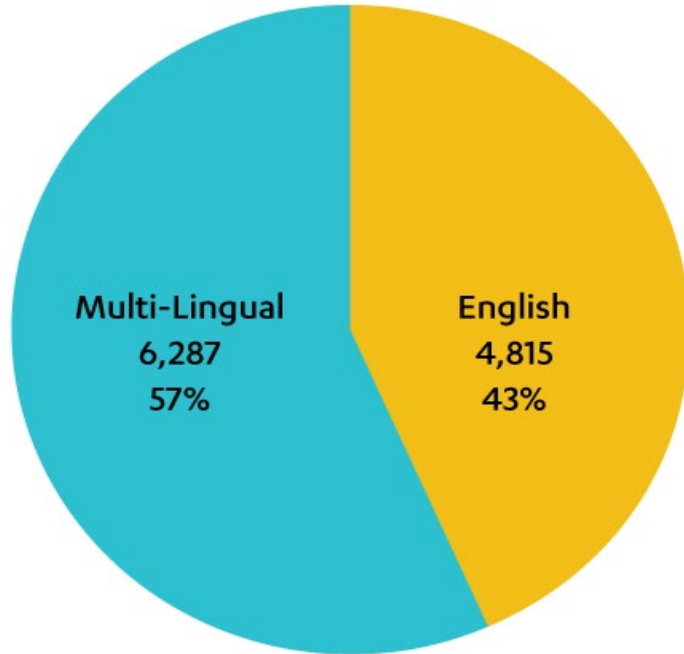
- Covered California has more than 11,000 certified insurance agents throughout the state.
- These storefronts feature Covered California signs and logos.



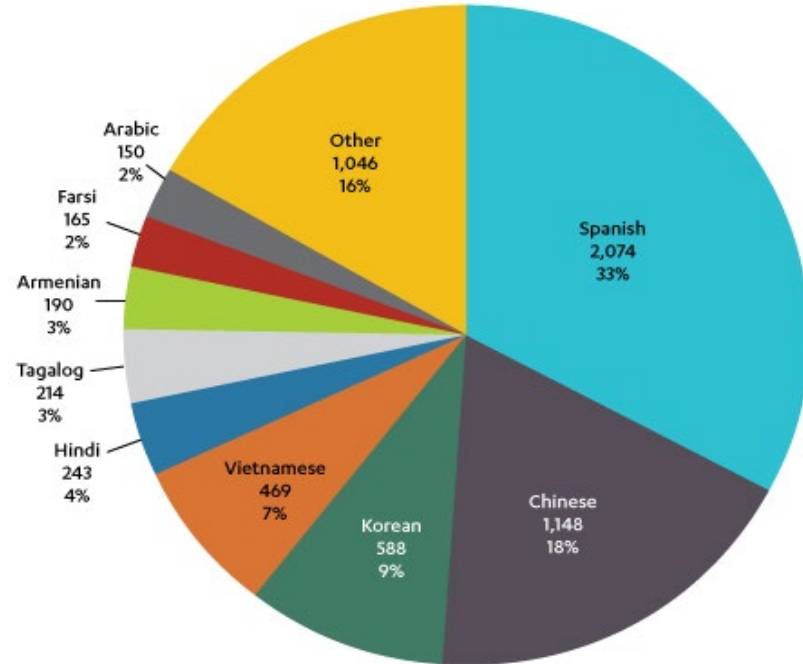


# Covered California's Agents Serve Diverse Population

Majority of Agents are Multi-Lingual



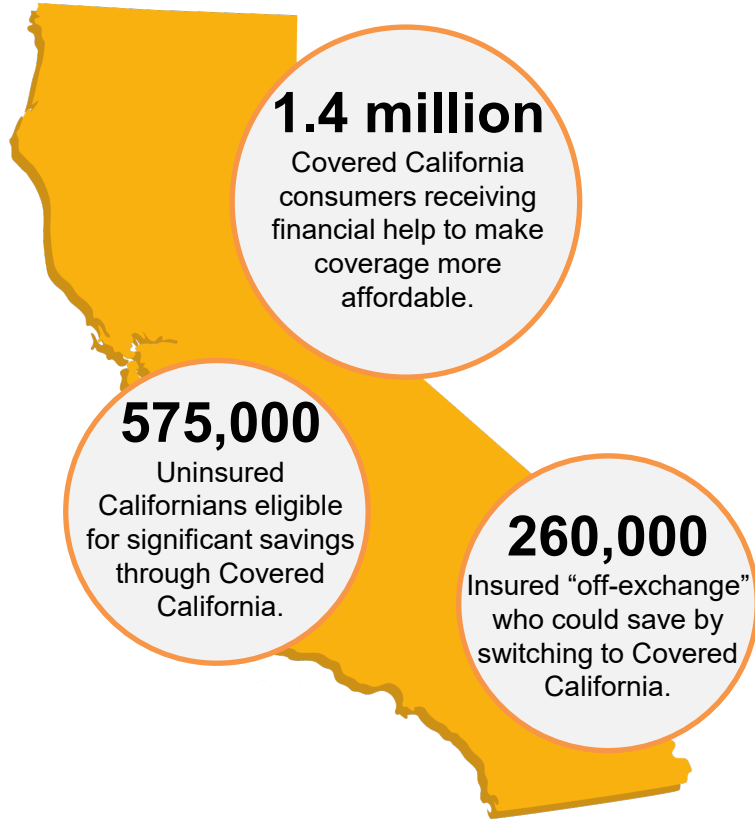
Speak More than 40 Languages\*



\*Other languages include Azerbaijani, Balinese, Balochi, Bengali, Bihari, Bisayan, Bulgarian, Burmese, Cambodian/Khmer, Catalanian, Cham, Croatian, Czech, Danish, Dutch, French, German, Greek, Gujarati, Hebrew, Hmong, Ilocano, Indonesian, Italian, Japanese, Laotian, Persian, Portuguese, Romanian, Russian, Thai and Urdu.

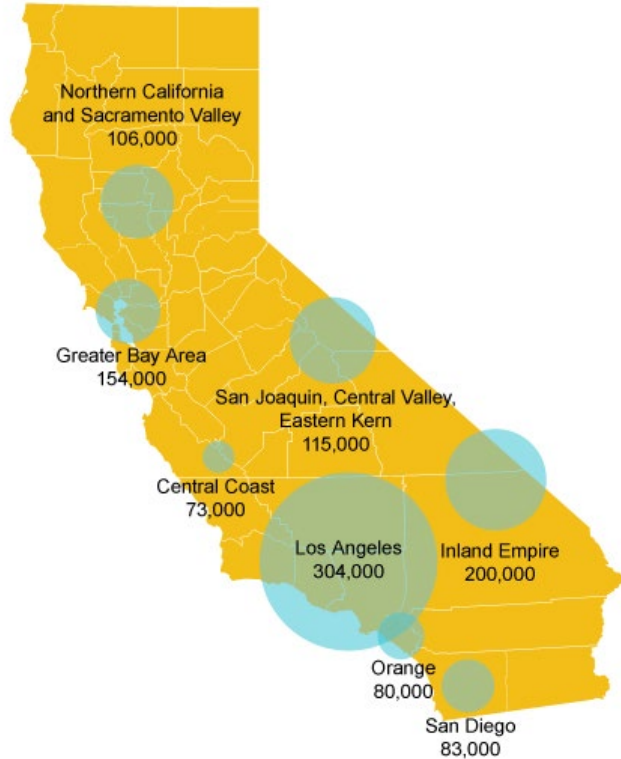
# THE AMERICAN RESCUE PLAN BUILDS ON THE AFFORDABLE CARE ACT AND LOWERS PREMIUMS FOR CALIFORNIANS

# The American Rescue Plan Builds on the Affordable Care Act and Lowers Premiums for Californians



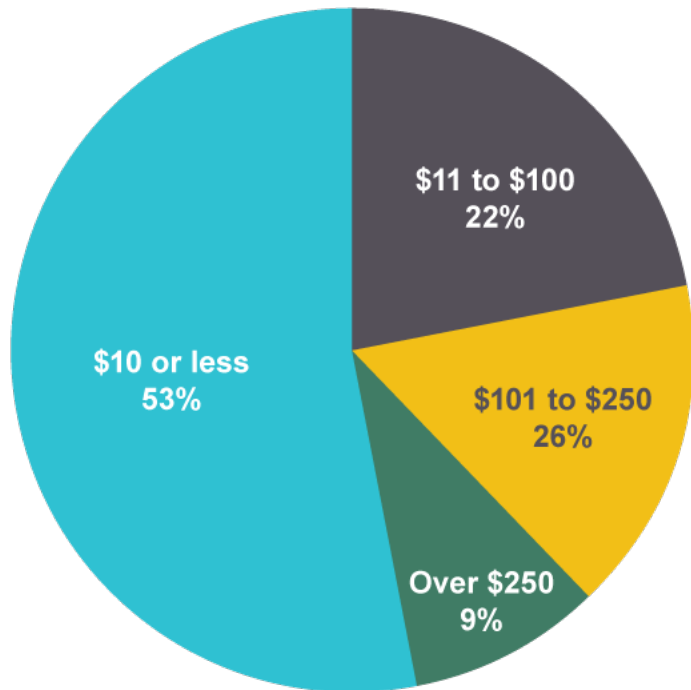
- Over 1.4 million Californians are already benefiting from lower health care costs due to the American Rescue Plan.
- The American Rescue Plan increased subsidies, dramatically reducing health care costs for lower-income Americans and protecting those without employer coverage from paying more than 8.5% of their income on health care premiums.
- The American Rescue Plan lowers health care costs by building on the Affordable Care Act through 2022, the Build Back Better plan being considered by Congress would continue that financial help through 2025.

# Over One Million of California's Uninsured Could Get Quality Coverage for 2022 at VERY Low Cost



- An estimated at 1.1 million uninsured could get financial help through Covered California or Medi-Cal.
- Over 85 percent (943,000) could get comprehensive coverage for \$0 per month (540,000 through Medi-Cal and 403,000 through Covered California).
- The remaining uninsured eligible for help (172,000) could still receive large subsidies to greatly reduce their monthly premium, while paying a small portion of the total cost of coverage.

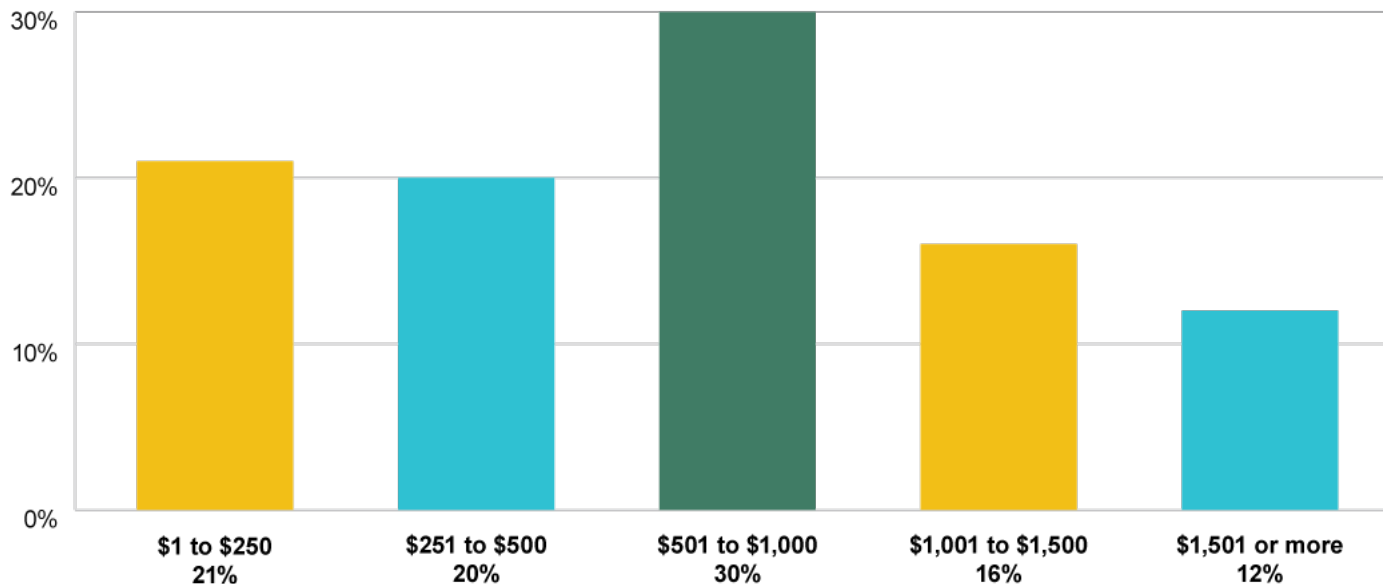
# Covered California's Subsidized Enrollees Getting Brand Name Coverage for Less in 2021



- Because of the American Rescue Plan, in 2021, more than half of Covered California enrollees pay \$10 or less per month for coverage through brand name health plans.
- Three out of every four enrollees pay less than \$100 per month for quality, comprehensive coverage.

# New Financial Help is Delivering Big Savings to Middle-Income Californians

For newly eligible Californians, earning more than 400 percent of the federal poverty level, they are reducing their monthly premium by an average of **\$800 per month**.



Distribution of monthly subsidies to Covered California's eligible consumers earning more than 400 percent FPL in 2021.

# OPEN ENROLLMENT 2022

# NATIONAL OPEN ENROLLMENT 2022 KICKOFF



*U.S. Health and Human Services Secretary Xavier Becerra*

- Featured U.S. HHS Secretary Xavier Becerra, CA HHS Secretary Dr. Mark Ghaly, and a Covered California Consumer
- Broad coverage throughout California

**AP** AP News

[Covered California begins open enrollment period for 2022](#)

**B** The Sacramento Bee

[US HHS secretary touts California success as he opens enrollment in federal insurance market](#)

**L** Los Angeles Times

[Obamacare open enrollment 2022: What you need to know](#)

- Open Enrollment 2022 campaign will focus on affordability, coverage matters, access to care and the impact on our consumers.



# OPEN ENROLLMENT KICK OFF NOVEMBER 1

Open enrollment launched for California and for the Nation



# OPEN ENROLLMENT 2022 MARKETING UPDATE

# PLANNING PARAMETERS



**\$17.8 MM**



**11/1/21 – 1/31/22**



- California Adults 25-64
- HHI \$25K+
- Layering on Uninsured and Off-Exchange Insured where possible



**Mutli-segment** (English)  
**LGBTQ+** (English)  
**Hispanic** (Spanish)  
**Asian** (Chinese-Mandarin and Cantonese, Korean Vietnamese, Hmong, Lao, Khmer)  
**African American** (English)



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

# CREATIVE APPROACH

- Continue with “*This way to Health Insurance*”
- Leverage a strategic mix of existing assets with updates as needed as well as develop new assets to supplement our messaging based on research learnings

## Existing TV/Video assets



Both  
Financial Help,  
General



Invisible  
Mental Health,  
Comprehensive Care



Translator  
People to Help



Portraits **UPDATED**  
Financial Help,  
New Federal Subsidy

## New TV/Video assets



Heart  
Value of  
Health Insurance



Corazon  
Value of  
Health Insurance



Under One Roof  
New Federal Subsidy,  
General

# NEW TV/VIDEO

“Heart” English only



EN – <https://youtu.be/DsOwUCWcZuU>

“Corazón” EN + SP



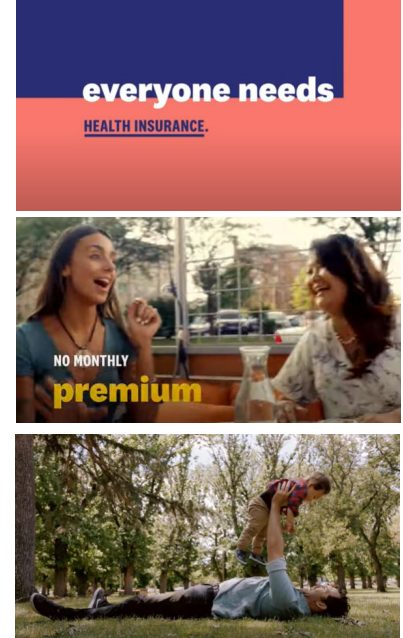
EN – <https://youtu.be/dHGFYzAOeQ>  
SP – <https://youtu.be/mSaZUwIxlk>

“Under One Roof” EN + SP



EN – [https://youtu.be/\\_92SBT9argY](https://youtu.be/_92SBT9argY)  
SP – <https://youtu.be/tvl6ugOa08U>

“Portraits” **UPDATED** EN + SP



EN – <https://youtu.be/pLAgFQf-CUc>  
SP – <https://youtu.be/0jYV8g-evLQ>

# CREATIVE CAMPAIGN

Segment	Media Channel
Multicultural	
Black	
LGBTQ	
Hispanic	
Asian	

## Digital

## Social

Looking for health coverage you can't compare? That's why local Certified Enrollers are here to help. Find one near you: <http://www.coveredca.com/enroll>

You can get high-quality health coverage from brand-name companies, like Kaiser and Anthem Blue Cross. It's time to get covered for 2022. <http://www.coveredca.com/enroll>

The Open Enrollment Period for 2022 health coverage is here! Find the plan that best fits your needs and budget. <http://www.coveredca.com/enroll>

## Print

## Outdoor

## Direct Mail/Email

Dear Fellow Californian,

In the blink of an eye. In a heartbeat. No matter how you say it – life can change in an instant, and we can help you be covered when it does.

We never know what's going to happen day-to-day: having a health plan in place to help cover the cost of health insurance gives you peace of mind before it's too late.

[VIEW ONLINE • VER EN ESPAÑOL •](#)

The American Rescue Plan financial help and other important changes for 2022. The following are changes to financial help and other important details so you will be prepared to renew your health plan for another year through Covered California!

Dear Sarah,

It's time to renew your health coverage for next year and we want to make sure you are aware of some important changes for 2022. The following are changes to financial help and other important details so you will be prepared to renew your health plan for another year through Covered California!

**Changes in Financial Help for 2022 vs 2021**

Thanks to the American Rescue Plan, a historic amount of additional financial help was made available to help cover the monthly cost of health insurance through Covered California that began in May 2021 and will continue in 2022. In 2022 this financial help is still available, but it will be spread out over 12 months, instead of 8 months (May through December), like it was for some in 2021.

2021	2022
\$1,200 annual financial help*	\$1,200 annual financial help*
12 months	12 months
\$150 per month financial help	\$100 per month financial help

\*This benefit is Advanced Premium Tax Credit

(Amounts used are for example only.)

An illustration used for informational purposes. Not a contract or offer of financial help.

# SPECIAL ENROLLMENT PERIOD TOPLINE



# SPECIAL ENROLLMENT PERIOD (SEP) – TOPLINE

- Sign-ups during the ARP period is 2.6 times higher than the same time in 2019, a more typical year, and almost 50% higher than the previous record high of 2020.
- Year-to-date sign-ups for the whole special enrollment period is more than 2.2 times higher than 2019 and nearly 30% higher than 2020.

Gross Plan Selections (Data as of 11/15/2021)	2019* (count)	2020** (count)	2021 (count)	% Changes (2021 vs 2019)	% Changes (2021 vs 2020)
Pre-ARP Period (Before April 12)	76,470	126,740	107,510	41%	-15%
ARP Period (Since April 12)	166,610	295,400	434,290	161%	47%
Year-to-Date SEP (As of November 15, 2021)	243,080	422,140	541,800	123%	28%

\* Representative of a normal year

\*\* Previous record high due to COVID-19 Special Enrollment



COVERED  
CALIFORNIA



# FEDERAL UPDATES

# COVERED CALIFORNIA GOES TO DC (FIRST TRIP SINCE COVID)



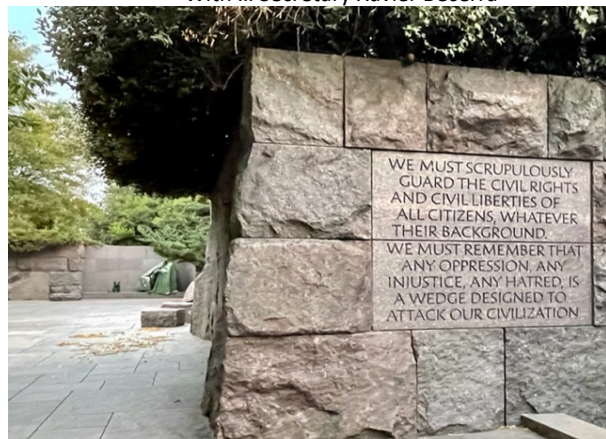
With ... Secretary Xavier Becerra



With... Dana Safran, CEO of the National Quality Forum



With...Speaker Pelosi and California Democratic delegation



Reminded of history and guiding messages: President Franklin D. Roosevelt Memorial



With Jen Stohlbach and Jeff Wu – national leadership of CCIIO, CMS office that oversees all marketplaces



Pausing on way to meeting with senior health staff of Republican Leader, Kevin McCarthy

# FEDERAL LEGISLATION UPDATE

## H.R. 5376 – Build Back Better Act – Social Spending Package:

- ❑ Extends American Rescue Plan premium tax credits through 2025.
- ❑ Extends enhanced subsidies for recipients of unemployment compensation through 2022, but ties subsidies to 150% of Federal Poverty Level (FPL) rather than current 138% FPL.
- ❑ Closes the Medicaid Coverage Gap by offering premium and cost-sharing subsidies and cost sharing to individuals below 138% FPL through 2025.
- ❑ Provides hearing coverage under the Medicare program starting in 2023.
- ❑ Gives the HHS Secretary the power to negotiate lower drug prices.

## Next Steps:

- ❑ Bill is currently pending in the House of Representatives.

# FEDERAL REGULATORY UPDATE

- ❑ On August 23, the Department of Homeland Security (DHS) issued an [Advance Notice of Proposed Rulemaking](#), soliciting input on how public charge should be defined and what public benefits should be considered and what public benefits should be considered in determining individuals' ability to enter the U.S. or adjust their immigration status. [In its comment letter](#), Covered California supported DHS's proposed return to ensuring those who are eligible for health coverage can confidently apply for and receive those benefits, and urged DHS to prioritize clarity and access to care in the rule to reduce confusion and apprehension about how enrollment may affect immigration status.
- ❑ On October 5, the U.S. Health and Human Services Agency (HHS) [released a draft of its Strategic Plan for fiscal years 2022-2026](#) for public review and comment. [In its comment letter](#), Covered California supported for HHS' commitment to expanding quality, affordable coverage, as well as the inclusion of a new foundational principle to advance equity and reduce barriers for consumers in obtaining such coverage.

# PUBLIC COMMENT

**CALL: (877) 336-4440**

**PARTICIPANT CODE: 6981308**

- ❑ 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](mailto:BoardComments@covered.ca.gov).*

# APPENDICES

# APPENDICES: TABLE OF CONTENTS

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

# COVERED CALIFORNIA FOR SMALL BUSINESS

- Group & Membership Update:
    - Groups: 8,686
    - Members: 74,570
    - Retention: 90.6%
    - Average Group Size: 8.6 members
    - YTD New Membership Sales 8,340
- \*membership reconciled through 10/30/2021*





# COVERED CALIFORNIA FOR SMALL BUSINESS

- Operations Update:
  - After a year long effort CCSB launched its new MyCCSB enrollment portal on September 1.
  - Robert Manzer, Deputy Director, General Manager for CCSB over the past 5 years retired at the end of October. Covered CA wishes him well as he settles into retirement



# SERVICE CENTER UPDATE

## Improving Customer Service

- ❑ Started Renewal activities
- ❑ Accelerated Surge Support for Sales and Outreach partners (Pinnacle) successfully
- ❑ Celebrated Service Center Customer Service Week
- ❑ Partnered with CCU to bring Operations Fundamentals training to staff to improve call handling and move closer to Best-In-Class Customer Service
- ❑ Partnered with CCU to ramp up Surge Vendor staffing for OE 2022
- ❑ Held New Employee training for both Rancho Cordova and Fresno

## Enhancing Technology Solutions

- ❑ Business Operations partnered with CCU for Salesforce Business Process Management (BPM) for Manual Workstreams (MWS) report and dashboard training for supervisors and managers
- ❑ Administrative Support Unit (ASU) partnered with CCIT to develop a voice mail to email conversion for daily call outs in Operations

## Staffing Updates

- ❑ Vacancy rate of 7.4 percent (2021) comparable to prior year of 7.8 percent (2020)



# SERVICE CENTER UPDATE

Comparing October 2021 vs. 2020 & 2019 Call Statistics:

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
<b>2021</b>	274,759	173,698	1.27%	169,139	0:00:26	0:20:44	84.77%
<b>2020</b>	358,518	224,906	2.09%	219,754	0:00:51	0:20:11	76.89%
<b>Percent Change</b>	23% Decrease	23% Decrease	39% Decrease	23% Decrease	49% Decrease	3% Increase	10% Increase

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
<b>2021</b>	274,759	173,698	1.27%	169,139	0:00:26	0:20:44	84.77%
<b>2019</b>	356,195	217,133	4.05%	207,541	0:01:52	0:21:35	60.60%
<b>Percent Change</b>	23% Decrease	20% Decrease	69% Decrease	19% Decrease	77% Decrease	4% Decrease	40% Increase

# SERVICE CENTER UPDATE

## Comparing October 2021 vs. 2020 & 2019 Call Statistics:

- ☐ The total Calls Offered decreased from 2020 by 23%
- ☐ The total Calls Offered decreased from 2019 by 23%
  
- ☐ Calls Handled decreased from 2020 by 23%
- ☐ Calls Handled decreased from 2019 by 19%
  
- ☐ The Abandoned % decreased from 2020 by 39%
- ☐ The Abandoned % decreased from 2019 by 69%
  
- ☐ Service Level increased from 2020 by 10%
- ☐ Service Level increased from 2019 by 40%

# SERVICE CENTER UPDATE - QUICK SORT VOLUMES

## October Weekly Quick Sort Transfers:

Week 1*	Week 2	Week 3	Week 4	Week 5**	Total
10/1 - 10/2	10/3 - 10/09	10/10 - 10/16	10/17 - 10/23	10/24 - 10/31	
263	1,402	1,317	1,448	1,455	5,885

\*Partial Week

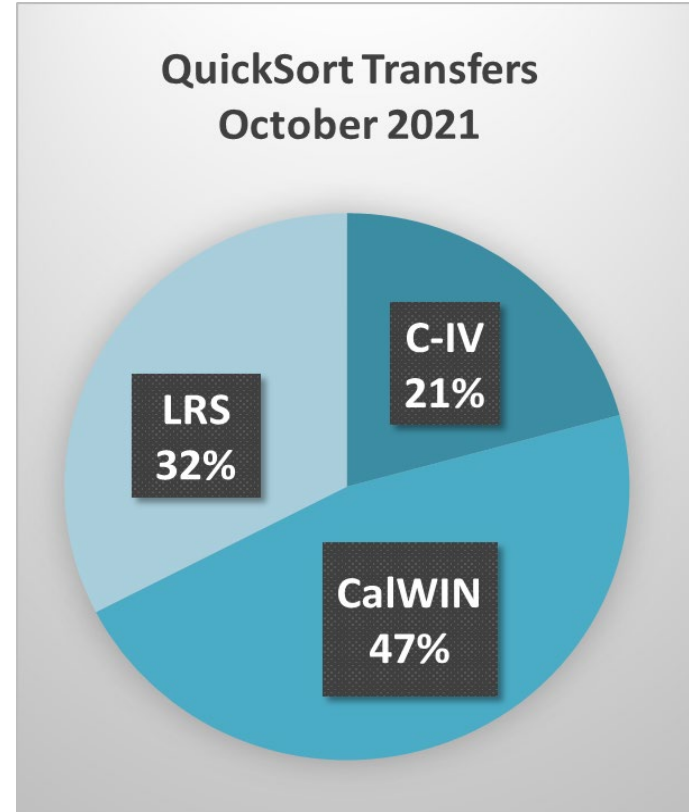
## October Consortia Statistics:

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
C-IV	842	96.00%	2.00%	0:00:13
CalWIN	1,889	88.94%	1.06%	0:00:16
LRS	1,320	73.26%	5.76%	0:01:10

- ❑ SAWS = Statewide Automated Welfare System (consortia). California has three SAWS consortia 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

# SERVICE CENTER UPDATE - 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 21.12 is planned for January 3, 2022 and will include:
  - Changes to print and mail the Federal IRS 1095 and State FTB 3895 forms (original, voids, correction) and notices for the year 2021.
  - Due to the expiration of EDDs Lost Wages Assistance (LWA) program, changes to the 'Government & Assistance Income' page will be made to not allow consumers to add new income for LWA. For cases that have LWA already entered, consumers will be able to view and edit that information.

# CALHEERS UPDATES

- CalHEERS Release 21.12 continued:
  - Changes to implement a Microsite and co-branded application process for Bright Health Care (who joined SBE for the 2022 Enrollment year). This will allow consumers who enroll for coverage off exchange onto the State Benefit Exchange to take advantage of benefits they are eligible for through that carrier.



# CALHEERS UPDATES

- Other Technology Updates:
  - .com Support Page Pop-up for Password Reset
    - Pop-up redirect support page for consumers without phone number or email on file with relevant password reset information.
  - Spellcheck Application Programming Interface (API) to Chatbot
    - Chatbot service will now have the ability to catch some common misspellings and provide intended content.
  - New 'Application Help' and 'Account Help' Responses for Chatbot
    - Consolidated multiple similar responses into a single card for improved user experience.

# OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts:

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	254	1,327
Plan-Based Enroller	12	492
Medi-Cal Managed Care Plan	3	33

# OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of November 10, 2021

## 11,749 Certified Insurance Agents

17% Spanish  
4% Cantonese  
5% Mandarin  
5% Korean  
4% Vietnamese

## 1,093 Navigator: Certified Enrollment Counselors

69% Spanish  
3% Cantonese  
3% Mandarin  
2% Vietnamese  
1% Korean

## 1,329 Certified Application Counselors

57% Spanish  
3% Cantonese  
2% Mandarin  
1% Vietnamese  
1% Korean

## 492 Certified Plan Based Enrollers

26% Spanish  
6% Cantonese  
3% Mandarin  
2% Vietnamese  
0.4% Korean

## 33 Certified Medi-Cal Managed Care Plan Enrollers

67% Spanish  
6% Cantonese  
3% Romanian  
3% Tagalog

