



## **EXECUTIVE DIRECTOR'S REPORT**

Peter V. Lee, Executive Director | September 16, 2021 Board Meeting

# ANNOUNCEMENT OF CLOSED SESSION

# 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.
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*NOTE: Written comments may be submitted to [BoardComments@covered.ca.gov](mailto:BoardComments@covered.ca.gov).*

# 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 Closed Session meeting in October and December, and a regular board meeting in November. 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

**October 21      Meeting in Closed Session**

**November 18   Meeting in Open & Closed Session**

**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)*



## **CALIFORNIA VIRTUAL DIGITAL GOVERNMENT SUMMIT 2021**

The annual California Virtual Digital Government Summit 2021 was on September 14, 2021. As part of the 2021 Summit, there is a Best of California Awards Ceremony.

Covered California received two awards:

- 1) Best Workforce/Workplace Initiative:
  - For the Workday Implementation, Covered California's Human Capital Management Project
- 2) Excellence in Project Management:
  - Presented to: Nava Nadarajah for his extraordinary skill, responsibility, and leadership on the CalHEERS Cloud Migration Project.

# THE AMERICAN RESCUE PLAN SPURS RECORD-HIGH ENROLLMENT, BOTH NATIONALLY AND IN CALIFORNIA

- A record 12.2 million people are enrolled in coverage through the ACA.
- Covered California's enrollment now surpasses 1.6 million, also a record-high.

## Covered California 2021 Special Enrollment Period

February through Aug. 31	416,770*
April 12 through Aug. 31 (American Rescue Plan SEP)	309,250*
Overall effectuated enrollment (as of July 31)	1,605,000**

\* Consumers who selected a plan as of the reporting period, regardless of premium payment.

\*\*Consumers who selected a plan as of the reporting period, paid their premium, and have effective coverage.

- Plan selections since February are more than two times higher than the same period in 2019, the last SEP that was not impacted by the COVID-19 pandemic
- Since April 12, plan selections are 174 percent higher than 2019 and 34 higher than 2020 at the height of the pandemic and recession.



# OPEN ENROLLMENT 2022

# MARKETING CAMPAIGN

Media planning underway, based on the following parameters:



**Budget:**  
\$17-\$20 MM

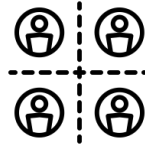


**Flight:**  
Nov – Jan



**Target:**

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



**Segments:**

- Multicultural
- Hispanic
- African American
- LGBTQ+
- Asian



**Languages:**

- English
- Spanish
- Chinese
- Vietnamese
- Korean
- Cambodian
- Hmong
- Laotian



**Channels:**

- TV
- Radio
- Print
- Out of Home
- Digital
- Social
- Search
- Direct Email
- Database Marketing

# CREATIVE DEVELOPMENT

Creative planning and implementation is underway:

- We'll continue with the successful “This way to Health Insurance” ad campaign
- We'll 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



Portraits  
Financial help,  
new federal subsidies



Both  
Financial help general



Invisible  
Mental health  
Comprehensive care



Translator  
People to help

## New TV/Video assets



Heart  
Value of health insurance



Under one roof

# NEW TV - IN PRODUCTION

## “Heart” :30

**VO:** The second you have a kid, it's like your heart is living outside your body. Which means you never, ever stop worrying.

That's why it's important for us to have health insurance.

We got a family plan for less than what I could have imagined.

The kids' doctor and dental checkups are free, and I can get screenings for my cholesterol and blood pressure — because you know these kids run it up [laughs].

Don't get me wrong — I still worry. Just a little less.

Covered California. This way to health insurance.

## “Under One Roof” :30

**VO:** Everyone needs health insurance. Covered California is making sure more people can get it.

We believe health insurance should cover more and cost less. So, this year, there's an extra \$3 billion to help Californians get brand-name coverage.

Every plan we offer covers the important things, from routine check-ups to emergency care. And no one is turned away for having a pre-existing condition.

Get free, expert assistance to find the plan that's right for you.

Covered California. This way to health insurance.

# CREATIVE SNAPSHOT

OOH

**brand name plans.**  
**brand new prices.**

This way to health insurance.  
CoveredCA.com



**we believe**

HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.

CoveredCA.com



Print

**we believe**

HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.

This way to health insurance.

Enroll by December 30 to be covered by January 1  
CoveredCA.com | 800.375.8365



**protect your most valuable assets.**

This way to health insurance.

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Collateral

**this way to health insurance.**


A STEP-BY-STEP GUIDE

**we've got you covered.**  
Covered California was created to help Californians compare, afford and enroll in brand-name health insurance plans. Most people who enroll receive financial help, and everyone is guaranteed the same, high-quality coverage.

**we're here to help.**  
For help at any point during the enrollment process, call 800.390.3558 or visit CoveredCA.com. We offer live, expert assistance online, in person, and over the phone in 15 languages as well as for the hearing impaired.

**step one, see if you qualify for help paying for health coverage.**  
You could pay as little as \$10/month for your plan, and you won't pay more than 8.4% of your income for our benchmark Silver plan. You may also qualify for live or no-cost Medi-Cal.

To receive your monthly payment with our calculator tool, enter the ZIP code or visit CoveredCA.com/price-calculator



**immigration status & eligibility**

WHAT YOU NEED TO KNOW.

**WHO IS NOT ELIGIBLE FOR COVERED CALIFORNIA?**  
If you are not lawfully present in California, you are not eligible for Covered California. However, you can enroll through Covered California to find out if you are eligible for full-scope Medi-Cal as a result of a temporary coverage. Individuals who are not lawfully present generally qualify for limited-scope Medi-Cal and not scope through Covered California for insurance that covers emergency services only.

**"PUBLIC CHOICE" AND YOUR PRIVACY**  
Financial help through Covered California, including advanced premium tax credit (APTC), state premium assistance, and cost-sharing reductions (CSR) to help pay for costs, will be for the lowest-possible premium. This will be for the lowest possible, under the public choice rule and will NOT be considered when making a public choice determination.

If you are concerned about how your personal information will be shared with the federal government or whether keeping the coverage through Covered California will negatively affect your credit or your tax status, you can visit the health insurance information site at [www.hhs.gov/healthcare](http://www.hhs.gov/healthcare) or call the Social Security Administration at 1-800-795-3284 for this confidential legal assistance, or visit the Social Security Department of Social Security Health Care Program Site.

Use our Shop and Compare tool to receive an anonymous estimate on what program you might qualify for.

**HOW BESTQUESTER CAN HELP**  
Impressions are available now to assist in your journey.  
[CoveredCA.com/this-page](http://CoveredCA.com/this-page)

**IF YOU ARE:** ☐ **Uninsured** ☐ **Customer** ☐ **Employer**



Social


**find a health insurance plan that fits.**

Nearly 90% of members have received financial help and now many more income levels are now eligible. Enroll today.  
<https://www.coveredca.com/apply/>

**shop health plans from brands you know.**

Learn more >

Enroll now >



Direct Email

**2.5 million Californians**

CAN NOW PAY EVEN LESS FOR HEALTH INSURANCE.

Since April, more than 135,000 Californians have signed up for health insurance through Covered California, taking advantage of \$2 billion in new federal funding to help people pay less for health insurance.

More than half of those households are now getting brand-name coverage for just \$1/month.

Some new enrollees who already had health insurance, but not through Covered California, are saving up to \$5,000 each year for the same coverage they had before.


How much financial help you can get depends on your household income, family size and where you live. Use our [Quick Calculator Tool](http://QuickCalculatorTool) to estimate your monthly payment for just one plan.

For expert help along the way, visit us online or call 800.375.8365 to get free, confidential assistance.

Enroll by June 30 to start benefiting from the new law on July 1.

**Check your new, lower cost >**

Get expert advice. Facebook Twitter Instagram YouTube  
Enroll by June 30 to start benefiting from the new law on July 1.



**Health insurance is never been so affordable.**

A new federal funding is here to help 2.5 million more pay for health insurance.


With the new federal funding to help people pay less for health insurance, you could choose one with richer benefits for less than \$100/m.

but paying too much?  
You also qualify to Covered California can now save up to \$5,000 per year.

California is the only place to get this new financial help online or call 800.375.8365 to get free, confidential enrollment assistance.

**Check your new, lower cost >**

Facebook Twitter Instagram YouTube  
Enroll by June 30 to start benefiting from the new law on July 1.



Digital

**9 out of 10**

GOT FINANCIAL HELP FOR HEALTH INSURANCE.

Get covered >

get help getting health insurance.

covered >



# FEDERAL UPDATE

# FEDERAL UPDATE

- On September 10, the Centers for Medicare & Medicaid Services (CMS) awarded \$20 million to 21 SBMs under the Exchange Modernization Grant Program, which was funded by the American Rescue Plan (ARP) to support SBMs in modernizing their systems, programs, and technologies to enable them to implement the ARP or comply with other federal requirements
- Covered California was awarded \$1,107,392.87 ([the maximum received by applicants](#)) to develop and produce a robust advertising and outreach campaign aimed at ensuring Californians are aware of the new financial assistance made available under the ARP, specifically targeting the state's ethnically diverse population
- Covered California is currently working with CMS on final grant award negotiations and implementation activities

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# APPENDICES

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

# COVERED CALIFORNIA FOR SMALL BUSINESS

- Group & Membership Update:
    - Groups: 8,482
    - Members: 71,537
    - Retention: 90.6%
    - Average Group Size: 8.4 members
    - YTD New Membership Sales 8,340
- \*membership reconciled through 7/31/2021*



# COVERED CALIFORNIA FOR SMALL BUSINESS

- Operations Update:
  - After a year long effort CCSB launched its new MyCCSB enrollment portal on September 1. The new enrollment portal will significantly enhance the customer service experience for our growing customer base.
  - Congratulations to the CCSB team for a successful launch!



# SERVICE CENTER UPDATE

- Improving Customer Service:
  - New Employee training for both Rancho Cordova and Fresno
- Enhancing Technology Solutions:
  - Partnered with Information Technology and several CCA divisions to launch Salesforce Business Process Management (BPM) for Manual Workstreams (MWS)
- Staffing Updates:
  - Vacancy rate of 7.7 percent (2021) comparable to prior year of 10 percent (2020)

# SERVICE CENTER UPDATE

## Comparing August 2021 vs. 2020 Call Statistics:

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2021	251,390	152,746	1.29%	150,460	0:00:22	0:19:22	86.66%
2020	316,996	191,573	2.20%	178,578	0:00:48	0:18:50	77.88%
Percent Change	21% Decrease	20% Decrease	41% Decrease	16% Decrease	54% Decrease	3% Increase	11% Increase

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2021	251,390	152,746	1.29%	150,460	0:00:22	0:19:22	86.66%
2019	239,911	135,522	1.60%	133,003	0:00:35	0:19:43	79.20%
Percent Change	5% Increase	13% Increase	19% Decrease	13% Increase	37% Decrease	2% Decrease	9% Increase

# SERVICE CENTER UPDATE

Comparing August 2021 vs. 2020 & 2019 Call Statistics:

- The total Calls Offered decreased from 2020 by 20%
- The total Calls Offered increased from 2019 by 5%
  
- Calls Handled decreased from 2020 by 16%
- Calls Handled increased from 2019 by 13%
  
- The Abandoned % decreased from 2020 by 41%
- The Abandoned % decreased from 2019 by 19%
  
- Service Level increased from 2020 by 11%
- Service Level increased from 2019 by 9%

# SERVICE CENTER UPDATE - QUICK SORT VOLUMES

## August Weekly Quick Sort Transfers:

Week 1	Week 2	Week 3	Week 4	Week 5*	Total
8/1 - 8/7	8/8 - 8/14	8/15 - 8/21	8/22 - 8/28	8/29 - 8/31	
1,590	1,872	1,687	1,655	838	7,642

\*Partial Week

## August Consortia Statistics:

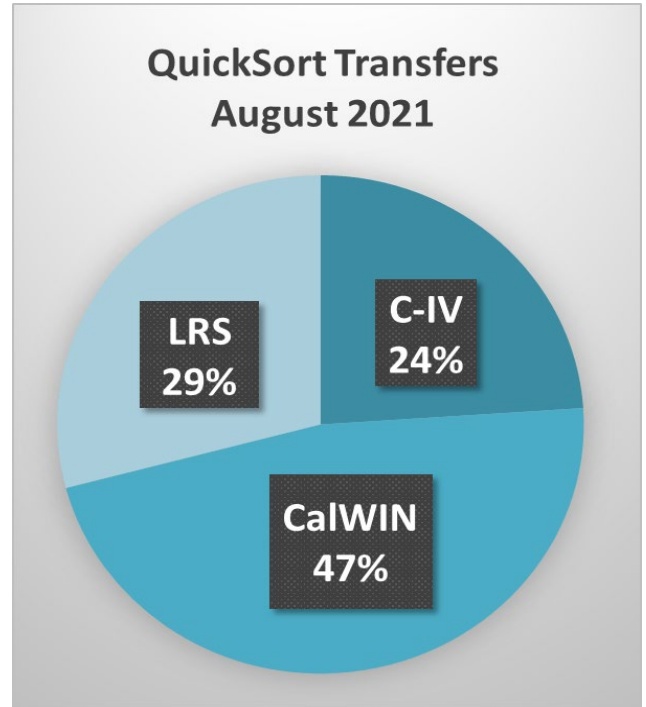
SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
C-IV	1,138	93.00%	2.00%	0:00:20
CalWIN	2,230	89.46%	0.76%	0:00:16
LRS	1,383	75.63%	5.50%	0:00:58

- ❑ 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 21.9 Go-Live was September 13, 2021, and included:
  - Multiple updates to eligibility rules and notices to improve the consumer experience during Renewals and Open Enrollment.
  - Updates to notices (Eligibility/Enrollment/Tax forms) which included language, formatting and/or triggering condition updates.
  - Changes to move triggering conditions for the Eligibility Determination Notice (NOD01ab/c) from the batch driving query to Oracle Policy Automation (OPA). Additional changes included duplicate checks and skip conditions to ensure more accurate generation of notices and establishes a configuration hold setting which provides sponsors the flexibility to determine when the notices should be generated.

# CALHEERS UPDATES

- CalHEERS Release 21.9 continued:
  - Changes to provide alerts to Enrollers if a delegated consumer's enrollment changes (termination for non-payment, consumer/SCR/county makes a change) also provided the ability to set custom alerts (consent for verification expiration, aging into Medicare, active renewals).
  - Changes to implement \$0 premium apply a new subsidy amount to all enrollments on the Exchange to account for this 'Non-Essential Health Benefit' premium amount. This new subsidy applies to all members enrolled in a plan on the exchange, both subsidized and unsubsidized. Catastrophic plans are also eligible for this new subsidy.

# CALHEERS UPDATES

- CalHEERS Release 21.9 continued:
  - Additional changes were made in support of Proposition 22 to allow independent contractors using app-based ride share and delivery platforms the ability to consent to share enrollment information with network companies and include changes to allow consumers to generate a proof of coverage PDF in Spanish language (Phase 1 provided English language) and utilization of a QR code to prevent the Proof of Coverage PDF from being forged.
  - Changes to the Shop and Compare page to pre-populate with the information entered from Covered CA.com so that the user does not have to re-enter the information.

# CALHEERS UPDATES

- CalHEERS Release 21.9 continued:
  - Changes to the State Subsidy Program which provide configurable settings for eligibility to CA State Subsidy for household income Federal Poverty Level over 138% and up to and equal to 200%, display of preliminary eligibility results for CA premium subsidy for those individuals and updates to noticing to suppress subsidy when subsidy program is turned off.

# CALHEERS UPDATES

- CalHEERS Release 21.12 is planned for September 18, 2021, 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.

# CALHEERS UPDATES

- Other Technology Updates:
  - Deployed Business Process Management (BPM) Salesforce tool to systematically assign Manual Workstreams (Manual Verification, Paper Application, General Correspondence, SEP Other) to SCRs.
  - MyCCSB.com – New Small Business Portal by NFP now live and available from [Coveredca.com/forsmallbusiness](https://coveredca.com/forsmallbusiness).
  - CiCi American Rescue Plan (ARP) Greeting Message - Alerts consumers via a greeting message bubble that “new savings are available” through ARP.
  - CiCi Live Chat Updates - Additional topics SCRs can now assist with Medi-Cal questions, determining program eligibility, and 1095/3895 Tax Document help.

# OUTREACH & SALES ENROLLMENT SUPPORT – KEY METRICS

Uncompensated partners supporting enrollment assistance efforts:

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	212	1,307
Plan-Based Enroller	11	423
Medi-Cal Managed Care Plan	3	29



# OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of September 09, 2021

## 11,368 Certified Insurance Agents

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

## 1,038 Navigator: Certified Enrollment Counselors

65% Spanish  
4% Cantonese  
3% Mandarin  
2% Vietnamese  
1% Korean

## 1,307 Certified Application Counselors

56% Spanish  
3% Cantonese  
2% Mandarin  
1% Vietnamese  
1% Korean

## 423 Certified Plan Based Enrollers

32% Spanish  
6% Cantonese  
2% Mandarin  
2% Vietnamese  
1% Korean

## 29 Certified Medi-Cal Managed Care Plan Enrollers

67% Spanish  
6% Cantonese  
0% Mandarin  
3.3% Tagalog

