



## **EXECUTIVE DIRECTOR'S REPORT**

Jessica Altman, Executive Director | September 15, 2022 Board Meeting

# ANNOUNCEMENT OF CLOSED SESSION

# COVERED CALIFORNIA BOARD 2022 MEETING DATES

All meetings will be held at Covered CA Headquarters, 1601 Exposition Boulevard, Sacramento. Unless otherwise notified, meetings will begin at 10:00 am and are held the third Thursday of the month.

**September 15**

**October 20 \***

**November 17**

**December 15 \***

*\*Possibly no meeting*

# PROPOSED COVERED CALIFORNIA BOARD 2023 MEETING DATES

All meetings will be held at Covered CA Headquarters, 1601 Exposition Boulevard, Sacramento. Unless otherwise notified, meetings will begin at 10:00 am and are held the third Thursday of the month.

**January 19**  
**February 16**  
**March 9 \***  
**April 20**

**May 18**  
**June 15**  
**July 20 \***  
**August 17**

**September 21**  
**October 19 \***  
**November 16**  
**December 21 \***

*\*Possibly no meeting*

# EXECUTIVE DIRECTOR'S UPDATE

# OPEN ENROLLMENT 2023

# Communications

## Open Enrollment 2023 Campaign



# STATEWIDE CAMPAIGN TO HIGHLIGHT COVERED CALIFORNIA'S 10<sup>TH</sup> OPEN ENROLLMENT PERIOD



- ❑ Theme of “10 Years Strong”
- ❑ Focusing on Covered California’s impact in every region and demographic over the past decade
- ❑ Return of in-person events
- ❑ Meeting media, supporters, and stakeholders throughout the state



# Marketing

## Open Enrollment 2023 Campaign



# STATEWIDE PAID MEDIA CAMPAIGN: PLANNING PARAMETERS



**Budget**  
\$26.9 MM



**Flight dates**  
11/1 – 1/31



**Target**

- CA Adults 25-64
- Uninsured CA 26-64
  - Subsidy eligible uninsured
  - Non-subsidy eligible uninsured



**Segments**

- Multicultural
- Hispanic
- Black/AA
- LGBTQ+
- Asian



**Languages**

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

# STATEWIDE PAID MEDIA CAMPAIGN: KEY HIGHLIGHTS

- ❑ Reach CA diverse population leveraging strategic mix of media channels tailored to each audience segment's media consumption habits.
- ❑ Maximize efficiency and effectiveness of paid media investment by factoring in environmental factors and audience behavior:
  - Broadcast media (TV/Radio) will launch on **11/14** to avoid the political window. The rest of the channels launch 11/1.
  - Heavier media weigh levels leading up to deadlines.
  - Avoid key holidays in select channels.

# CREATIVE RESEARCH KEY LEARNINGS INFORMING OUR MESSAGING STRATEGY AND CREATIVE DEVELOPMENT

## WHAT'S WORKING WELL:

- ❑ TV creative tested effectively conveyed messaging that sparked interest.
- ❑ Prominent supers see-say technique punctuated key message points further driving the communication effectiveness.
- ❑ Seeing a variety of images depicting everyday life in California was relatable and conveyed Covered California was for all ages and types of people.
- ❑ “This way to health insurance” is welcoming, implying Covered California is the way to get it.
- ❑ Messages of “free assistance every step of the way” and “regardless of your income you should check out Covered California” sparked interest.
- ❑ “9 out of 10 got financial help...” conveyed that most can get it.

## WHAT NEEDS IMPROVEMENT:

- ❑ There is limited to no deep understanding what Covered California is and does, and many assume it's a health insurance provider.

# OVERALL CAMPAIGN MESSAGING STRATEGY

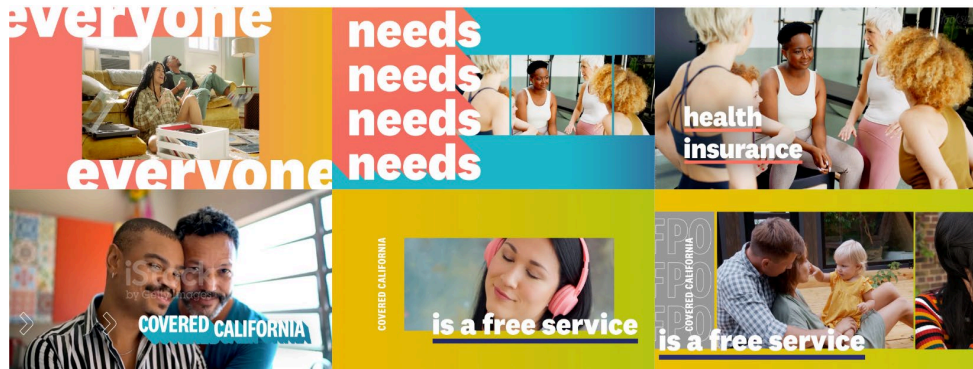
We'll continue with the successful *"This way to Health Insurance"* ad campaign leveraging a strategic mix of existing assets with updates as needed as well as develop new assets based on research learnings and extension of enhanced subsidies.

- **Core messages:** Who we are and what we offer; financial help to pay for health insurance; quality coverage; value of health insurance; free assistance every step of the way.
- **Supporting messages:** Free preventive care, mental health coverage, deadlines, penalty.
- **Data points:** Continue to leverage data points to help make benefits of extended subsidies feel tangible and real. E.g., amount of funds for CA, number of Californians that benefit, % of members getting financial help, etc.

# NEW DRTV SPOT “FOR YOU”

(IN PRODUCTION)

- We'll take viewers through a range of vignettes featuring the diversity of our consumers and lean into our brand colors and visual elements to highlight how Covered California is here to help every step of the way.
- Animated supers will reinforce key messages.



## Script :30s

*Everyone needs quality health insurance, even if you're healthy and active.*

*Covered California is a free service to help you get covered.*

*90% of members have received financial help and every plan offered is comprehensive, covering preventive care, doctor visits, emergency care, and more.*

*Regardless of your income, check today to see how Covered California can help you.*

*And if you have questions, there's free assistance every step of the way.*

*Covered California.  
This way to health insurance.*

*Enroll by December 31st at [CoveredCA.com](https://CoveredCA.com)  
Enrollment ends January 31st.*

# CREATIVE SAMPLES

(IN PROGRESS)

## Print

**COVERED CALIFORNIA**

**we believe**

**HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.**

Every plan we offer covers the important things to protect your life. From cancer coverage to mental health care, regardless of income level, every plan is eligible for Covered California. 9 out of 10 members have even received financial help to pay for their health insurance. With preventive coverage for the important things like depression screenings and annual checkups included in every plan, you know whichever one you choose will fit your needs. Let us help get you covered.

Enroll by December 31 to be covered by January 1.  
CoveredCA.com | 800.375.8355

**This way to health insurance.**

**COVERED CALIFORNIA**

**we believe**

**HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.**

Regardless of income level, many residents are eligible for Covered California. 9 out of 10 members have even received financial help to pay for their health insurance. With preventive coverage for the important things like depression screenings and annual checkups included in every plan, you know whichever one you choose will fit your needs. Let us help get you covered.

Enroll by December 31 to be covered by January 1.  
CoveredCA.com | 800.375.8355

**This way to health insurance.**

## Out-of-home

**te ayudamos a pagar TU SEGURO MÉDICO.**

**COVERED CALIFORNIA**

*We help you pay for your health insurance.*

## Digital: Prospecting & Retargeting

**COVERED CALIFORNIA**

**9 out of 10**

**GOT FINANCIAL HELP FOR HEALTH INSURANCE.**

**Get covered >**

**COVERED CALIFORNIA**

**only X**

**DAYS LEFT TO ENROLL.**

**This way to health insurance >**

**WE HELP YOU PAY FOR health insurance.**

**Enroll now >**

**COVERED CALIFORNIA**

**COVERED CALIFORNIA**

**no juegues con tu salud. OBTÉN SEGURO MÉDICO.**

*Don't play with your health. Get health insurance.*

# STATE AND FEDERAL POLICY/LEGISLATIVE UPDATES



# STATE LEGISLATIVE UPDATES

- ❑ The 2021-22 Legislative Session ended on August 31.
- ❑ The following bills of interest were passed by the Legislature and sent to the Governor's Desk:
  - **SB 944 (Pan)** –Would, upon appropriation, require Covered California to provide affordability assistance to reduce cost-sharing, if specified enhanced federal premium subsidies are made available for the 2023 and 2024 calendar years. (Vetoed – 9/13/2022)
  - **AB 2530 (Wood)** – Would require Covered California to offer health insurance to an employee who has lost minimum essential coverage because of a labor dispute. The individual would receive the same premium assistance and cost-sharing reductions as an individual with a household income of 138.1% FPL

# STATE LEGISLATIVE UPDATES

- **SB 1473 (Pan)** – Would update the statute to reflect the annual open enrollment period from November 1st to January 31st each year, and set the effective date of coverage to be no later than January 1 for those who enroll by December 31 and no later than February 1 for those who enroll in January. This bill also contains provisions regarding coverage of COVID testing and treatment.
- **SB 644 (Leyva)** – Would require the Employment Development Department to share specific data on beneficiaries with Covered California for the purpose of outreach. Would require Covered California to market and publicize the availability of health care coverage through the Exchange.

# FEDERAL UPDATE

- ❑ On September 2, in its continued effort to drive critical delivery system reforms to improve equity, quality, and care nationwide, Covered California submitted a [comment letter](#) on the Centers for Medicare and Medicaid Services (CMS) proposed CY 2023 Revisions to Payment Policies under the Medicare Physician Fee Schedule, Quality Payment Program, and Other Revisions to Part B rule, which seeks to incorporate quality measures focused on health-related social needs into Medicare programs. Following Covered California's previous [comments](#) on CMS's similar proposal for hospitals, Covered California applauded CMS's proposed broader adoption of social drivers of health screening measures and screen positive rates into the Medicare sphere.
- ❑ On September 9, the U.S. Department of Homeland Security published the final rule on Public Charge Ground of Inadmissibility, specifying how individuals' use of public benefits may affect their ability to enter the U.S. or adjust their immigration status. Reversing the policy changes implemented by the Trump administration in 2019, the new rule notably narrows the benefit programs considered in the determination to only cash assistance programs or government-funded institutionalized long-term care, as well as requiring a more individualized analysis based on the totality of circumstances. Coverage and financial assistance through Covered California do not – and never did – count as a public charge. This rule will become effective December 23, 2022.

# FEDERAL UPDATE

- ❑ On September 7, in *Braidwood Management Inc. et al. v. Becerra* (*Kelley v. Becerra*), the U.S. District Court for the Northern District of Texas held that at least part of the Affordable Care Act's preventive services mandate is unconstitutional and violates the Religious Freedom Restoration Act.
  - The preventive services mandate requires most issuers and plans to cover certain preventive services without any cost sharing, ensuring access to free preventive care such as specific immunizations, cancer screenings, and contraception.
  - In this initial decision, the court found some of the mandate's requirements invalid, but notably postponed ruling on other portions of the law as well as the appropriate remedy.
  - As we wait for the parties to file supplemental briefs and the court to issue a final ruling, Covered California will continue to analyze what the absence of this requirement – which has led to increased screenings, earlier detection and treatment of chronic health conditions, and reduced disparities across racial and ethnic groups – may mean for both Californians and individuals nationally. Importantly, California law already contains protections mirroring the federal preventive services mandate.

# 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

- ❑ Service Center Update
- ❑ California for Small Business Update
- ❑ Outreach & Sales Update
- ❑ CalHEERS Update

# SERVICE CENTER UPDATE

- ❑ Improving Customer Service:
  - Service Center partnering with Outreach and Sales planning for Pinnacle Open Enrollment overflow process
  - Post Call Survey (PCS) overall consumer satisfaction 97% for August
- ❑ Enhancing Technology Solutions
  - Workforce Management (WFM), Quality Management (QM), Covered California University (CCU), and Service Center Operations leadership team completing Verint User Acceptance Testing, the replacement tool for WFM/QM training 8/05/22 – 8/26/22
- ❑ Staffing Updates
  - Vacancy rate of 5.8 percent (2022) comparable to prior year of 7.9 percent (2021)



# SERVICE CENTER UPDATE

## Comparing August 2022 vs. 2021 Call Statistics:

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
<b>2022</b>	229,842	141,243	3.88%	133,779	0:00:32	0:20:08	82.55%
<b>2021</b>	251,390	152,746	1.29%	150,460	0:00:22	0:19:22	86.66%
<b>Percent Change</b>	9% Decrease	8% Decrease	201% Increase	11% Decrease	45% Increase	4% Increase	5% Decrease

- ❑ The total Calls Offered decreased from 2021 by 8%
- ❑ Calls Handled decreased from 2021 by 11%
- ❑ The Abandoned % increased from 2021 by 201%
- ❑ Service Level decreased from 2021 by 5%

\*\* Situation identified – data shows increased abandon calls, SC partnering with CC IT to identify the Root Cause

•Findings so far - these are not true abandon, no negative impact to the consumer experience at this time

# SERVICE CENTER UPDATE - QUICK SORT VOLUMES

## August Weekly Quick Sort Transfers:

Week 1*	Week 2	Week 3	Week 4	Week 5*	Total
8/1 - 8/6	8/7 - 8/13	8/14 - 8/20	8/21 - 8/27	8/28 - 8/31	
1,491	1,353	1,464	1,454	1,032	6,794

\*Partial Week

## August Consortia Statistics:

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
C-IV	1,058	93.29%	2.55%	0:00:13
CalWIN	2,254	84.83%	1.38%	0:00:19
LRS	1,077	95.73%	0.28%	0:00:10

- ☐ 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.



# COVERED CALIFORNIA FOR SMALL BUSINESS

- ❑ Group & Membership Update:
  - Groups: 8,695
  - Members: 75,958
  - Average Group Size: 8.6 members
  - YTD New Sales: 7,521

*\*membership reconciled through 08/14/22*



# CALHEERS UPDATES

- ❑ CalHEERS Feature Release 22.9 is planned for September 19, 2022 and will include:
  - Enhancements to support the annual Renewals/Open Enrollment (ROE). The changes will include changes to portal pages, account transfer, enhancements to batch capabilities, eligibility changes, updates to 834 file and enrollment process.
  - Changes to add a new Temporary Cost Sharing Reduction (CSR) program that will be configuration driven to allow CovCA to select either an existing Permanent CSR or new Temporary CSR program for an enrollment year. The Temporary CSR program will have a configurable functionality which will allow business to map Temporary Cost Sharing Level to FPL ranges for a benefit year.

## OTHER TECHNOLOGY UPDATES

- ❑ Implement website updates on the 10-year anniversary microsite for the Fresno event on 9/26/2022
- ❑ Implemented Translation Service - Configured Linguistic Assets to improve accuracy of translations by using Covered California's glossary terms and style guide.