



COVERED CALIFORNIA POLICY AND ACTION ITEMS

September 15, 2022 Board Meeting

BOARD AUDIT COMMITTEE MEMBERSHIP CHANGE

Jessica Altman
Executive Director

APPOINT AUDIT COMMITTEE MEMBERS

Purpose of the Audit Committee

- ❑ The Audit Committee provides structured and systematic oversight of the Covered California's governance, risks related to systems of internal controls, and compliance practices.

Composition of the Audit Committee

- ❑ The Audit Committee consists of two Board members and is independent of the organization.
- ❑ The Board previously appointed Dr. Sandra Hernandez and Jarrett Barrios to serve on the Audit Committee.
- ❑ With the recent change in Board membership, staff recommends the Board reevaluate the composition of the Audit Committee to ensure independence on both the Audit and Finance Committees.

Requested Action:

- ❑ Appoint (or reappoint) Audit Committee Members, each to serve until a successor is appointed by the Board.

BOARD FINANCE COMMITTEE MEMBERSHIP CHANGE

Jessica Altman
Executive Director

APPOINT FINANCE COMMITTEE MEMBERS

Purpose of the Finance Committee

- ❑ The Finance Committee assists the Covered California Board in fulfilling its fiduciary responsibilities to oversee the financial activities and financial condition of Covered California.

Composition of the Finance Committee

- ❑ The Finance Committee consists of two Board members and is independent of the organization.
- ❑ The Board previously appointed Art Torres and Jerry Fleming to serve on the Finance Committee.
- ❑ With the recent change in Board membership, staff recommends the Board reevaluate the composition of the Finance Committee to ensure independence on both the Audit and Finance Committees.

Requested Action:

- ❑ Appoint (or reappoint) Finance Committee Members, each to serve until a successor is appointed by the Board.

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.
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2023 PREMIUM AND COST-SHARING AFFORDABILITY CONTINGENCY PLANNING

PUBLIC COMMENT

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NAVIGATOR GRANT PROGRAM FISCAL YEAR 2022-23 UPDATE

Terri Convey, Director
Outreach and Sales Division

NAVIGATOR GRANT PROGRAM

Background

- ❑ On August 18, 2022, Covered California informed the Board that staff would survey all participating Navigator organizations to seek input and gain valuable insights into what may be needed to maintain and build on the program's ability to reach and enroll Californians including people from the many diverse communities throughout the state
- ❑ Further, staff affirmed to continue efforts to coordinate and collaborate with the Department of Health Care Services' (DHCS) Navigator Program

Discussion and Action Item(s) Before the Board:

1. Provide update to the Board on the Navigator Program funding
2. Report on Navigator Program Survey findings
3. Update Board on coordination efforts with DHCS Navigator Program
4. Request Board action to approve an augmentation in Navigator Program funding

NAVIGATOR PROGRAM FUNDING HISTORY

- Annual program funding has been steady at \$6.5 million for the most recent six years
- The uninsured rate has toggled between 6% and 7% since 2016
- Early years saw record gains in lowering uninsured rate from the jumping off point of 17% uninsured in 2013

Grant Year	Program Funding	# of Entities	Funding Range	Uninsured Rate Percentage ¹	Actual Enrollment
2022-23	\$6,500,000	38	\$50,000-\$500,000	TBD	45,000 Forecast
2021-22	\$6,500,000	40	\$50,000-\$500,000	TBD	45,287
2020-21	\$6,500,000 + \$650,000*	41	\$50,000-\$500,000	6.0%	49,267
2019-20	\$6,500,000	42	\$50,000-\$500,000	7.7%	52,409
2018-19	\$6,475,000	42	\$50,000-\$500,000	7.2%	N/A
2017-18	\$6,425,000	43	\$50,000-\$500,000	6.8%	N/A
2016-17	\$7,100,000	46	\$50,000-\$500,000	7.2%	N/A
2015-16	\$10,550,000	69	\$50,000-\$500,000	9.1%	N/A
2014-15	\$10,886,569	65	\$25,000-\$500,000	12.0%	N/A
2013	N/A	N/A	N/A	17.0%	

*Increased funding by 10% to all grantees to conduct outreach to consumers due to the American Rescue Plan subsidies available

NAVIGATOR PROGRAM SURVEY AT-A-GLANCE

NAVIGATOR PROGRAM SURVEY AT-A-GLANCE

Covered California developed and deployed an online survey to gather feedback from Navigator organizations to

- ❑ Gain insights to how Navigators function and operate
- ❑ Understand primary barriers and opportunities to enroll consumers
- ❑ Determine common strategies for connecting with consumers
- ❑ Calibrate outreach to diverse communities

Methodology

- ❑ Online survey
- ❑ August 11 – August 19, 2022

Respondents

- ❑ 87 Navigator organizations
- ❑ 38 Navigator grantees and 49 sub-grantee organizations
- ❑ Single primary contact from each organization provided response
- ❑ 100% response rate

NAVIGATOR SURVEY FINDINGS

Types of organizations participating in Covered California's Navigator Program:

60% Community-Based Organizations

28% Community Health Clinics

12% Other types of entities including local government, schools and civic organizations

Navigator organizations dedicate meaningful resources to perform activities and on behalf of Covered California's Navigator Program:

64% say 10% or more of their activities is dedicated to the Navigator Program

Respondents reported conducting outreach in more than 34 languages:

86% of respondents conduct outreach in Spanish

45% of respondents conduct outreach in Mandarin, Cantonese and other API languages

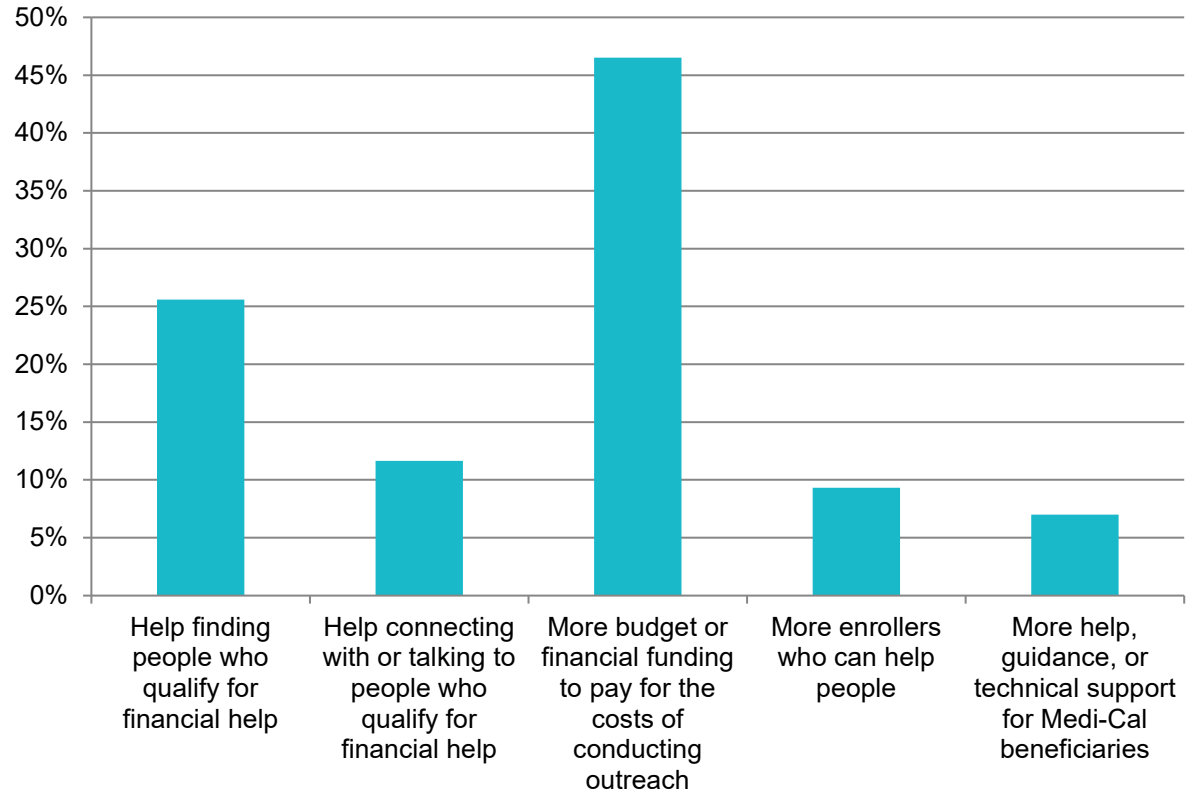
NAVIGATORS FOCUSED ON COMMUNITIES LIKELY TO EXPERIENCE HEALTH DISPARITIES

When asked about outreach to people likely to experience health disparities respondents reported their level of outreach to one or more of these communities:

Health Care Disparity Group	Combined Overall Percentage of Targeted Outreach and Enrollment Effort
American Indians/Alaskan Natives	4%
Asian Americans	15%
Black/African Americans	9%
Hispanics/Latinos	26%
Native Hawaiians and other Pacific Islanders	5%
Lesbian, Gay, Bisexual, Transgender, Queer, Plus (LGBTQ+)	5%
Socioeconomically disadvantage populations (low-income, homeless, foster care system, etc.)	16%
Underserved rural populations	11%
Other	9%

MORE INSIGHTS FROM NAVIGATOR SURVEY

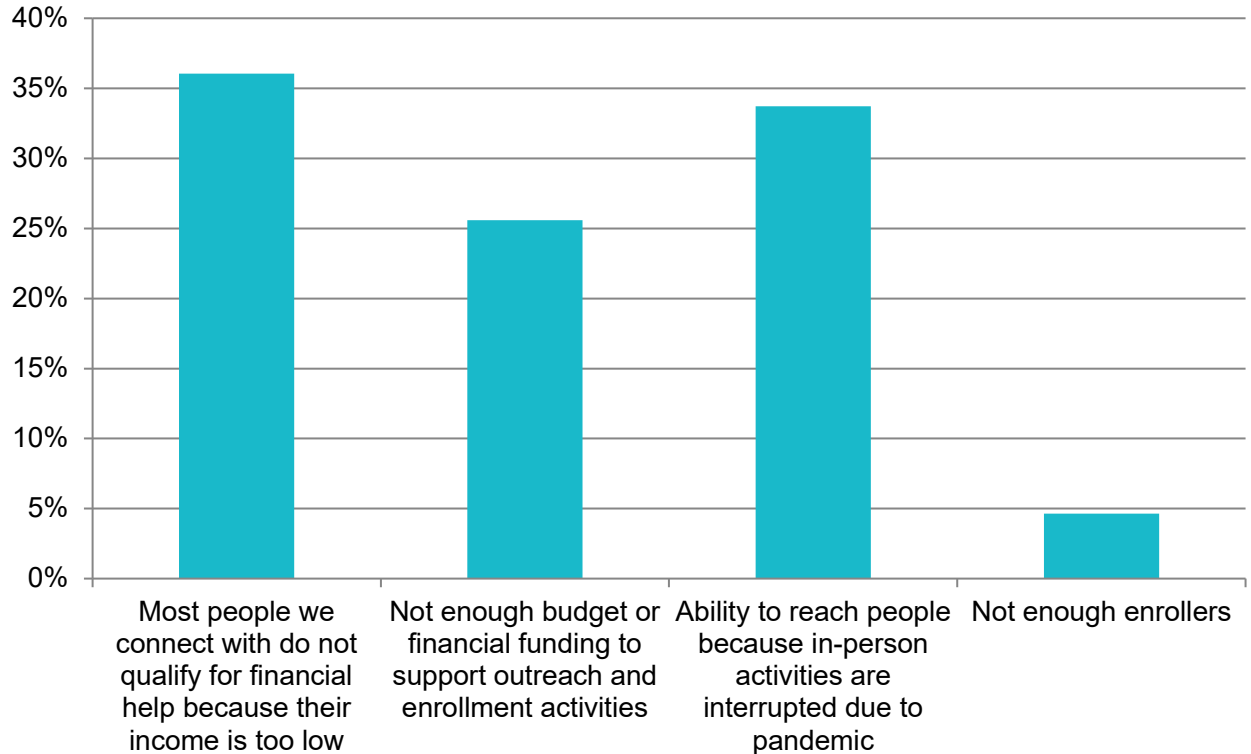
45% of those surveyed said the most impactful thing to achieve the outreach mission is more financial funding



MORE INSIGHTS FROM NAVIGATOR SURVEY

Top three barriers that Navigators face when conducting outreach and enrollment

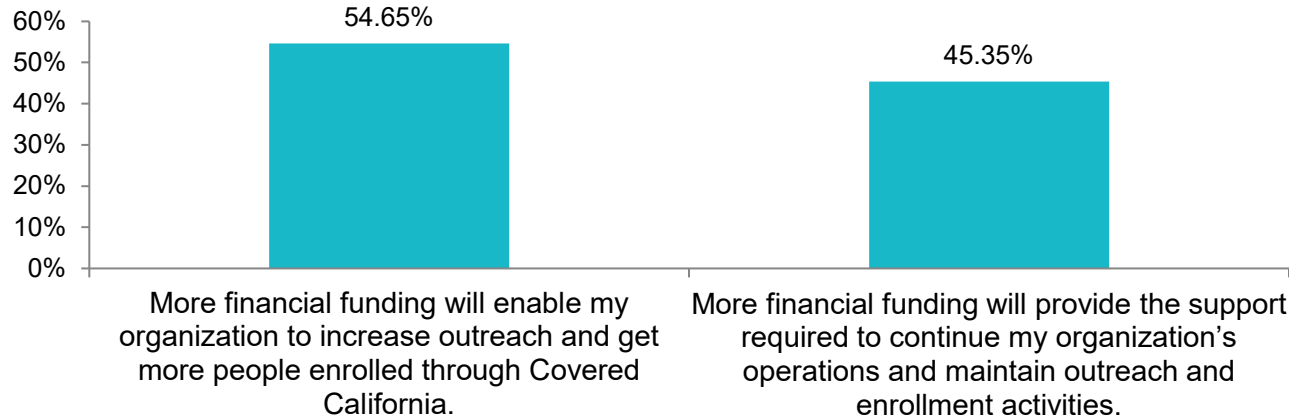
- #1 Most people not qualified
- #2 In-person activities interrupted because of pandemic
- #3 Not enough funding



MORE INSIGHTS FROM NAVIGATOR SURVEY

Navigators divided when asked if additional funding would help them expand operations or maintain operations

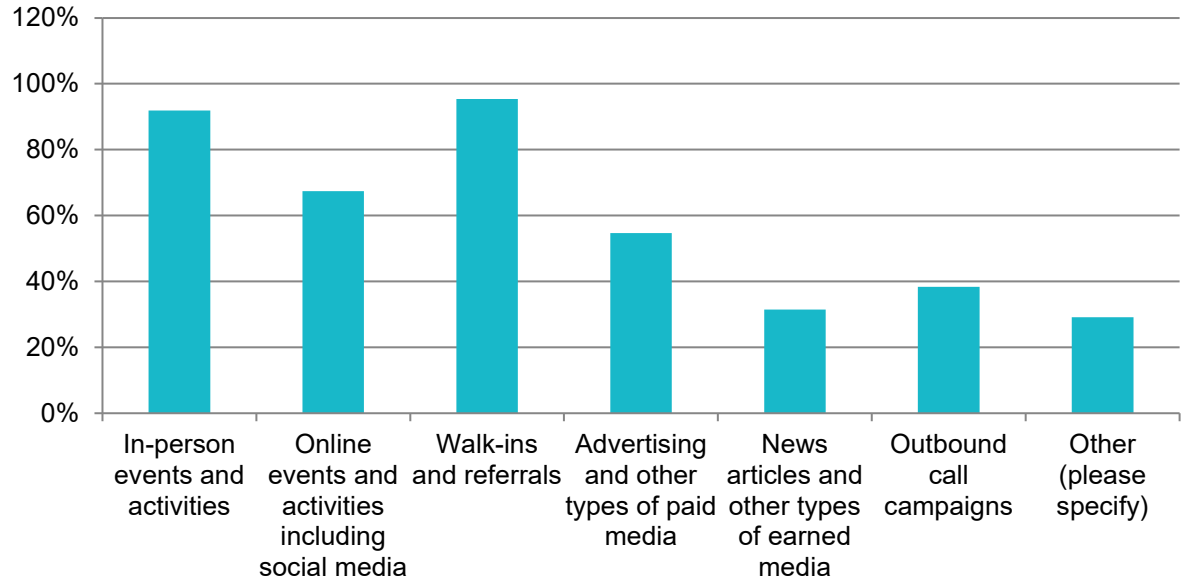
Which statement comes closer to your view?



MORE INSIGHTS FROM NAVIGATOR SURVEY

In-person outreach and enrollment is a major component of most Navigators outreach strategies

How does your organization find and reach people who are eligible for Covered California?



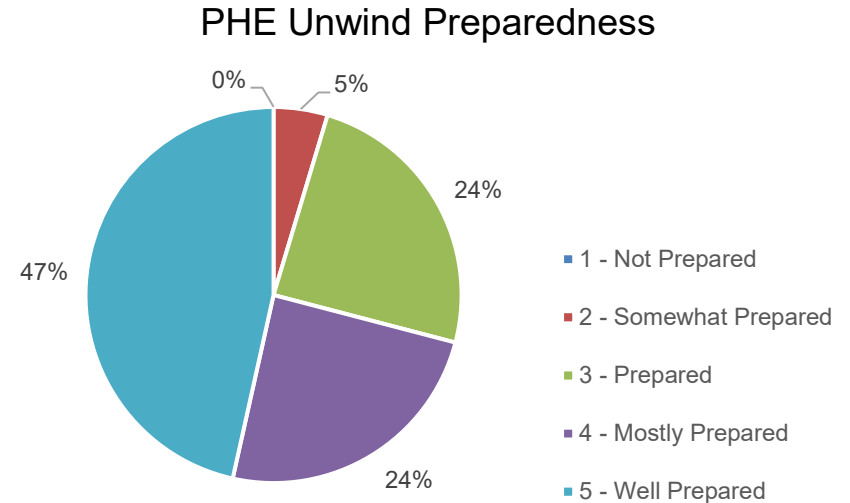
MORE INSIGHTS FROM NAVIGATOR SURVEY

When asked if they had an affiliation with Department of Health Care Services Navigator Program

46% of those surveyed said they have some affiliation to the program

28% of responders said they would be interested in participating in program

More than 70% of the organizations reported being prepared to well prepared to handle new consumers from the ending of the Public Health Emergency (PHE)



COORDINATING EFFORTS WITH DEPARTMENT OF HEALTH CARE SERVICES

COORDINATING EFFORTS WITH DHCS' NAVIGATOR PROGRAM

- ❑ Nearly half of Covered California Navigator organizations have some affiliation with DHCS' Navigator Program
- ❑ Covered California is conducting interviews and other fact-finding initiatives to better understand and optimize the synergy between organizations affiliated with both organizations
- ❑ Covered California will be facilitating a warm transfer to DHCS of those entities that have informed us of their interest to participate in their Navigator program
- ❑ Covered California hosts, records and shares content, training sessions and toolkits with enrollment partners about how to help consumers enroll in either organization
- ❑ Covered California is working on many initiatives to ensure smooth transitions once auto-enrollment starts and the Public Health Emergency ends

NAVIGATOR PROGRAM FUNDING RECOMMENDATION

NAVIGATOR PROGRAM FUNDING RECOMMENDATION

- ❑ Based on survey findings and reports from participating Navigator organizations Covered California is recommending an increase in funding for the Navigator Program to ensure continuity of reach to underserved communities
- ❑ Further, Covered California recognizes that Navigator partners must invest more time and resources to be able to help consumers through the many changes that they will encounter this open enrollment including educating them on eligibility requirements, “Family Glitch”, new benefits and plan designs, new health plan entrants, and rate changes
- ❑ Covered California is proposing a 10% increase in funding for the current fiscal year with no change to goals
- ❑ Many of these factors will continue to be relevant in Fiscal Year 2023-2024.

Grant Year	Program Funding	# of Entities	Funding Levels	Enrollment Goal	Cost Per Enrollment
2022-23	\$6,500,000	38	\$50,000-\$500,000	36,576	\$178
2022-23	\$7,150,000	38	\$55,000-\$550,000	36,576	\$195

IMPLEMENTATION TIMELINE

Date	Action
September 15, 2022	Obtain Board approval of funding augmentation for Navigator Program
October 30, 2022	Execute amendments
November 15, 2022	First increased payment to grantees

NAVIGATOR PROGRAM FUNDING AUGMENTATION

FISCAL YEAR 2022 - 2023

Action Item Before the Board:

- ❑ Covered California requests Board approval to increase the funding for the Navigator Program for the current Fiscal Year 2022 – 2023 to a funding amount of \$7,150,000
- ❑ The increased funding represents \$650,000 in additional costs
- ❑ Entity funding levels will be increased, and the revised range will be from \$55,000 to \$550,000. Disbursements will begin the first payment cycle following execution of agreement amendments

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APPENDIX – NAVIGATOR PROGRAM

FUNDING BY NAVIGATOR ORGANIZATIONS

Navigator Organization Name	Current Funding FY 2022-23	Proposed Funding FY 2022-23	Enrollment Goal
Alameda Health Consortium	\$500,000	\$550,000	2,857
AltaMed Health Services Corporation	\$500,000	\$550,000	2,857
Health Quality Partners	\$500,000	\$550,000	2,857
Redwood Community Health Coalition	\$500,000	\$550,000	2,857
Clinica Sierra Vista	\$425,000	\$467,500	2,429
Asian Americans Advancing Justice LA	\$350,000	\$385,000	2,000
Family HealthCare Network	\$325,000	\$357,500	1,857
Herald Christian Health Center	\$300,000	\$330,000	1,714
Ampla Health	\$275,000	\$302,500	1,571
Coalition of Orange County Community Clinics	\$200,000	\$220,000	1,143
Family Health Centers of San Diego, Inc.	\$200,000	\$220,000	1,143
Sacramento Covered	\$175,000	\$192,500	1,000
Grupo Comunitario en Salud Integral	\$150,000	\$165,000	857
Northeast Valley Health Corporation	\$150,000	\$165,000	857
Truecare - North County Health Project, Inc.	\$150,000	\$165,000	857
California Coverage & Health Initiatives	\$125,000	\$137,500	714
Community Health Alliance of Pasadena	\$125,000	\$137,500	714
Community Medical Centers, Inc.	\$125,000	\$137,500	714
Omni Family Health	\$125,000	\$137,500	714
Altura Centers for Health	\$75,000	\$82,500	429

FUNDING BY NAVIGATOR ORGANIZATIONS

Navigator Organization Name	Current Funding FY 2022-23	Proposed Funding FY 2022-23	Enrollment Goal
California Black Health Network	\$75,000	\$82,500	429
City of Long Beach Dept of Health and Human	\$75,000	\$82,500	429
Community Health Association Inland Southern Region	\$75,000	\$82,500	429
Comprehensive Community Health Centers	\$75,000	\$82,500	429
Crenshaw Health Partners, Inc.	\$75,000	\$82,500	429
D'Access Central	\$75,000	\$82,500	429
LDP-Financial	\$75,000	\$82,500	429
Riverside County Black Chamber of Commerce	\$75,000	\$82,500	429
Salud Para La Gente	\$75,000	\$82,500	429
Bonita Family Resource Center	\$50,000	\$55,000	286
Family Health Care Resources	\$50,000	\$55,000	286
Los Angeles Unified School District	\$50,000	\$55,000	286
OLE Health	\$50,000	\$55,000	286
Open Door Community Health Centers	\$50,000	\$55,000	286
Providence Little Company of Mary	\$50,000	\$55,000	286
Saban Community Clinic	\$50,000	\$55,000	286
St. Louise Resource Services	\$50,000	\$55,000	286
United Ways of California	\$50,000	\$55,000	286
Total	\$6,400,000	\$7,040,000	36,576