



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director | January 19, 2023 Board Meeting

ANNOUNCEMENT OF CLOSED SESSION

COVERED CALIFORNIA 2023 BOARD 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

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- ❑ Executive Leadership Transitions
- ❑ Open Enrollment
 - Earned outreach
 - OE23 marketing campaign
 - OE23 Data and Research
- ❑ State and Federal Updates

EXECUTIVE LEADERSHIP TRANSITIONS

ASSISTANT GENERAL COUNSEL / DIRECTOR OF THE OFFICE OF LEGAL AFFAIRS

Allison L. Pease - Allison Pease has been selected as our new Assistant General Counsel and Director of the Office of Legal Affairs, effective January 17, 2023

Allison is an experienced leader with a great legal mind who has helped navigate Covered California through numerous legal issues for nearly ten years. Allison's dedication to the Covered California mission is evident through her work in her previous role as the Deputy Director of the Office of Legal Affairs where she built a collaborative and diverse team that shares her passion for creating a solution-oriented and inclusive environment.

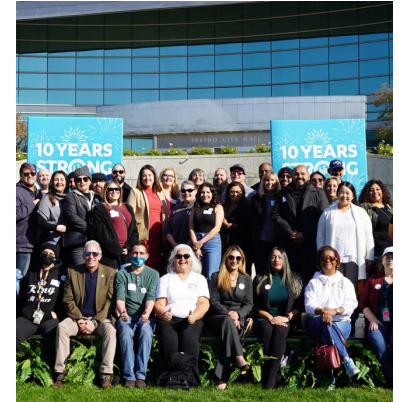
OPEN ENROLLMENT 2023

EARNED OUTREACH UPDATES

- ❑ **Sustain Momentum from OE23 Kickoff**
 - Fresno Media Event
 - San Diego Behavioral Health Media Event
 - Inland Empire, Central Coast Media Tours
- ❑ **Focus on Communities with the Greatest Need**
 - AANHPI, Black/AA, Latino
 - Conversations with Local Leaders and Enrollers
- ❑ **Close with Strong Jan 31 Deadline Push**
 - Statewide Media Events
 - Social Toolkit



The panel included key health advocates: Sonya Young Adams, CEO, California Black Women's Health Project; Inevestor; Janekia Altman; Facebook Director; Covered California; Dr. Sylvia Dowse Ison, Senior Service Assistant to the



The San Diego Union-Tribune
Planes de Covered California incluyen salud mental, recuerdan autoridades e



La senadora Toni Atkins (izq.) junto a Jessica Altman, directora ejecutiva de Covered California, Nathan Fletcher, supervisor del condado y Calyssa Nazario, directora ejecutiva de National Alliance on Mental Illness, en rueda de prensa en clínica de Family Health Centers en Barrio Logan. (Alejandro Mendez/UT)



Marketing

Open Enrollment 2023 Activities Update



OE23 KEY MARKETING DELIVERIES THROUGH JAN. 8TH



Impressions

1.6B

Reaching CA
Adults (18-64) ~65x



Qualified Website Visits

1.7MM



Completed Video Views

101MM



Print Ad Insertions

145



Member Communications

Email + Direct Mail + Text
9.2MM



Funnel Communications

Email + Direct Mail + Text
12.3MM

Data and Research

Open Enrollment 2023



OPEN ENROLLMENT – EARLY RESULTS

As of January 14, 2023, over 1.7 million Californians have chosen a new plan or renewed their coverage through Covered California.

Over 200,000 Californians have newly enrolled and over 1.5 million have renewed plans.

The Inflation Reduction Act continues to improve affordability as nearly half of new consumers with low incomes have enrolled in a plan for less than \$10 per month for 2023.

CONTEXT FOR ENROLLMENT TRENDS FOR 2023

Context for Covered California's 2023 Renewal cycle:

- Covered California entered 2022 with record-high enrollment
- Special Enrollment sign-ups from 2022 were lower than during the height of the pandemic, decreasing by a third compared to 2021
- The Public Health Emergency continued to reduce inflows from the Medi-Cal program
- A recovering job market likely led to increases in outflows to job-based coverage, relative to prior OE cycle. The California unemployment rate was 5.8% in November 2021, down to 4.1% in November 2022.

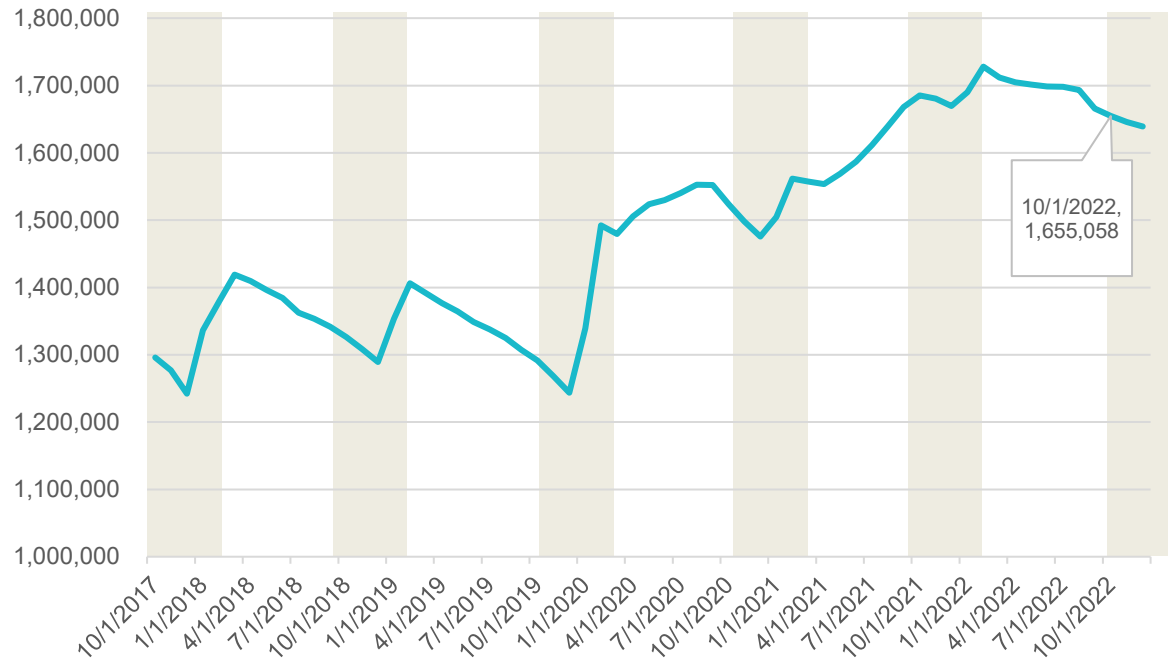
DURING SEP OF 2022, TRENDS FOR COVERAGE BEGAN TO RESEMBLE PRE-PANDEMIC PATTERNS

Up until 2020, Covered California saw peak membership after each Open Enrollment period, with steady declines thereafter.

The pandemic cycles in 2020 and 2021 led to historic coverage gains throughout the year.

In the lead up to the renewal cycle for 2023, we begin to see the pre-pandemic pattern return.

Covered California Effectuated Members



Shading shows approximate open enrollment period.

ENROLLMENT TRENDS FOR 2023 (DATA THROUGH 1/14/2023 – “WEEK 11”)

Compared to the same period of last year’s open enrollment for 2022, in 2023 we see a small increase in new sign-ups, but a decrease in renewals.

Net Plan Selections	2021 (Count) <i>Data as of 1/16/2021</i>	2022 (Count) <i>Data as of 1/16/2022</i>	2023 (Count) <i>Data as of 1/14/2023</i>	Difference (2023 v 2022)
New Enrollment	194,091	198,377	202,318	2%
Renewals	1,402,286	1,583,114	1,516,812	-4%
Total Plan Selections	1,596,377	1,781,491	1,719,130	-4%

Reminder – settled effectuation information for renewals is not available until March. We continue to monitor renewal trends to understand if the reduction is driven by a difference in how many consumers were eligible for renewal in the Fall, as opposed to decisions by consumers to drop coverage for 2023.

STATE AND FEDERAL POLICY/LEGISLATIVE UPDATES

STATE LEGISLATIVE UPDATES

- ❑ Governor Newsom released his 2023-24 State Budget on January 10. The Governor's Budget proposes the following:
 - Transfer the available Healthcare Affordability Reserve Fund balance of \$333.4 million to the General Fund. These funds will be returned after federal subsidies are currently scheduled to end, which is in 2025-26.
 - Maintain the \$20 million per year appropriation to provide the \$1 per member/per month California Premium Credit.
 - Maintain funding for full scope Medi-Cal regardless of immigration status, the Child/Adolescent Behavioral Health Continuum, and CalAIM.

- ❑ The end of the Medi-Cal Continuous Coverage Requirement will be addressed in the May Revise.

STATE LEGISLATIVE UPDATES

- ❑ AB 4 (Arambula) Covered California: Expansion – This bill declares the intent of the Legislature to expand Covered California access to all Californians regardless of immigration status.

FEDERAL UPDATE – THE 2023 OMNIBUS SPENDING BILL

- ❑ On December 29, 2022, President Biden signed the Omnibus Spending Bill into law.
 - The bill decouples the Medicaid continuous coverage requirement from the COVID-19 Public Health Emergency which is still in effect.
 - Beginning April 1, 2023, states may resume disenrollment of consumers who are no longer eligible for Medicaid.
 - It also establishes data reporting requirements and new conditions that states must meet in order to continue to receive enhanced federal Medicaid funding that has been extended, in a phased-down manner, through all of 2023.

FEDERAL UPDATE

- ❑ On December 21, the U.S. Department of Health and Human Services (HHS) issued the proposed Notice of Benefit and Payment Parameters for the 2024 plan year that continues to build on President Biden's goal to increase access to affordable health care. Covered California is analyzing the proposed rule to determine its potential impact and submit comments by the January 30 deadline. Notable proposals include:
 - Reducing consumer choice overload by limiting the number of non-standardized plans that QHP issuers can offer through HealthCare.gov to two per product network type and metal level, per service area, or alternatively, reinstating a more rigorous "meaningful difference" standard for plan offerings, which would require deductibles to differ by more than \$1,000;
 - Providing Exchanges the flexibility to move eligible consumers from Bronze plans to Silver plans to maximize cost-sharing reductions; and
 - Establishing a new pilot program to develop and implement a program for state-based Exchanges to measure state-based Exchanges' improper Advance Premium Tax Credit payments.
- ❑ On January 5, the Centers for Medicare & Medicaid Services released guidance clarifying provisions in the recently passed Consolidated Appropriations Act of 2023 setting an end to the continuous Medicaid enrollment implemented at the beginning of the pandemic and phasing down the enhanced Medicaid funding. Covered California is working closely with the Department of Health Care Services to ensure a smooth unwinding process and promote continuity of coverage.

APPENDICES

APPENDICES: TABLE OF CONTENTS

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

SERVICE CENTER UPDATE

Improving Customer Service

- ❑ Added information regarding the federal 1095 and state 3895 forms on the Interactive Voice Response (IVR) system
- ❑ Extended hours of Operation on 12/29 - 8am to 8pm, 12/30 - 8am to 10pm, and open on Saturday, 12/31 - 8am to 6pm.
- ❑ Post Call Survey (PCS) overall consumer satisfaction 97% for December
- ❑ Enhanced Consumer support by adding a real-time Escalation and Supervisor for next level support

Enhancing Technology Solutions

- ❑ Partnered with CCIT on continued development of Conversational Interactive Voice Response (IVR) system

Staffing Updates:

- ❑ Vacancy rate of 7.3 percent (2022) comparable to prior year of 7.92 percent (2021)

SERVICE CENTER UPDATE

Comparing December 2022 vs. 2021 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2022	398,461	255,270	4.22%	242,600	0:02:16	0:20:55	69.30%
2021	437,348	282,649	5.33%	266,306	0:02:43	0:19:54	70.95%
Percent Change	9% Decrease	10% Decrease	21% Decrease	9% Decrease	17% Decrease	5% Increase	2% Decrease

- ❑ The total Calls Offered decreased from 2021 by 10%
- ❑ Calls Handled decreased from 2021 by 9%
- ❑ The Abandoned % increased from 2021 by 21%
- ❑ Service Level decreased from 2021 by 2%

** 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

December Weekly Quick Sort Transfers:

Week 1*	Week 2	Week 3	Week 4	Week 5**	Total
12/1 - 12/3	12/4 - 12/10	12/11 - 12/17	12/18 - 12/24	12/25 - 12/31	
841	2,221	2,620	2,011	3,486	11,179

*Partial Week

**CoveredCA Service Centers open Saturday, December 31, 2022.

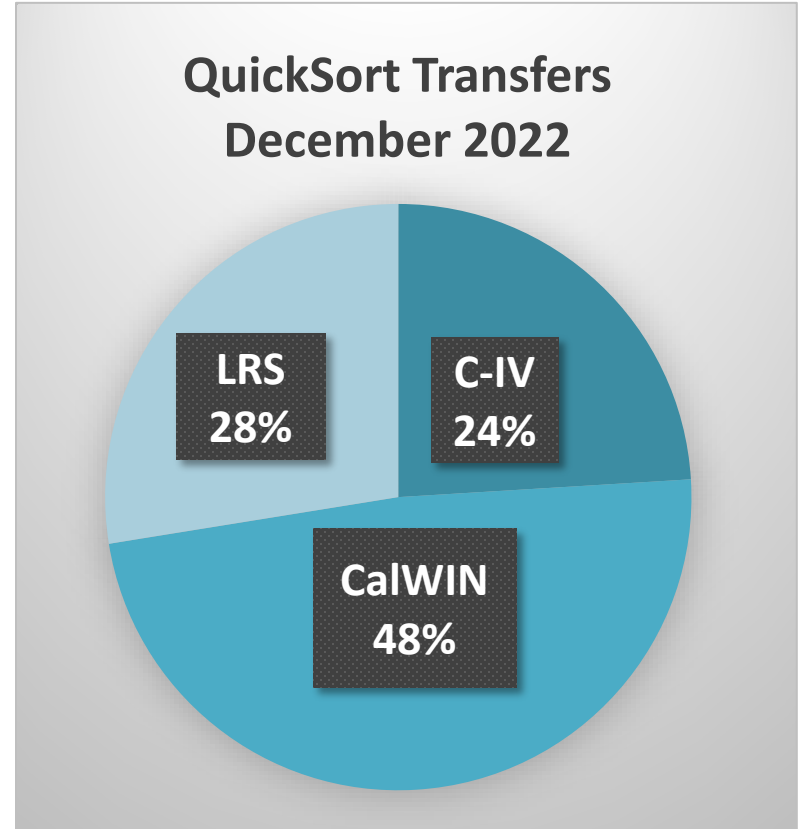
December Consortia Statistics:

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
C-IV	1,149	92.34%	2.00%	0:00:24
CalWIN	2,315	98.39%	1.25%	0:00:14
LRS	1,317	88.76%	1.90%	0:00:28

- 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: 8,842
- Members: 79,208
- Average Group Size: 8.9
- YTD New Sales: 10,523

**membership reconciled through 12/14/2022*



CALHEERS UPDATE

- ❑ CalHEERS Feature Release 23.2 is planned for February 23, 2023 and will include:
 - Changes to place beneficiaries under Awaiting Review if the individual was determined as Discontinued during SAWS Batch Renewal for MAGI Medi-Cal program.
 - Changes to not place beneficiaries into Soft Pause when they are moving from a Non-Premium aid code to a Premium aid code for MAGI Medi-Cal.

COVEREDCA.COM UPDATES

- ❑ December 12th launch of Family Glitch Affordability Tool within CoveredCA.com's Chatbot (CiCi) to assist with determining their Employer's plan affordability.
- ❑ Valley Health Plan (VHP)/CoveredCA cobranded partner landing page updates on CoveredCA.com.

OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	213	1,546
Plan-Based Enroller	12	478
Medi-Cal Managed Care Plan	3	52

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of January 11, 2023

12,512 Certified Insurance Agents

- 18% Spanish
- 9.3% Chinese
- 4% Vietnamese
- 4.6% Korean
- 19% Other Languages

1,379 Navigator: Certified Enrollment Counselors

- 57.4% Spanish
- 4% Chinese
- 2% Vietnamese
- 1.2% Korean
- 6.5% Other Languages

1,546 Certified Application Counselors

- 47% Spanish
- 3.9% Chinese
- 1.2% Vietnamese
- .45% Korean
- 3.7% Other Languages

478 Certified Plan Based Enrollers

- 30% Spanish
- 4.8% Chinese
- 2.1% Vietnamese
- 1.3% Korean
- 3.3% Other Languages

52 Certified Medi-Cal Managed Care Plan Enrollers

- 42.3% Spanish
- 1.9% Chinese
- 5.8% Vietnamese
- 0% Korean
- 3.8% Other Languages

