



Covered California

Strategic Plan 2023-2026

Introduction

The Patient Protection and Affordable Care Act represented the biggest improvement to America’s health care system since the passage of Medicaid and Medicare more than 50 years ago. The landmark law opened the doors of health care to millions who had been shut out because of pre-existing conditions. It provided financial help to bring coverage within reach and ensure people could get the care they need.

California fully embraced the Affordable Care Act and became the first state in the nation to enact legislation to establish its own marketplace — and since its first open-enrollment period in 2013, Covered California has expanded access to coverage and care throughout the state. Covered California has amplified the impact of these gains in coverage by ensuring they catalyze improvements in the quality and equity of care across the state.

This year, we completed our tenth open enrollment, marking a significant milestone and a natural moment to reflect upon the incredible foundation this organization has built and the impact we have had on millions of Californians. It is also an exciting time to envision where we will go next and how we can continue to be a driving force in health care, in service of Californians and to the betterment of our system as a whole.

Covered California’s Solid Foundation

We have built a competitive marketplace that puts consumers first and have used our experience as the largest state-based marketplace to serve as a model for the rest of the nation. Taken together with the Affordable Care Act’s expansion of the Medi-Cal program, these efforts have helped more Californians access health insurance and health care than ever before.

The statute that established Covered California enabled the board to operate the marketplace as an “active purchaser” on behalf of the consumers we serve, enacting patient-centered standard benefit designs and rigorously negotiating with health insurance companies on rates, network composition and delivery system requirements. As an active purchaser, Covered California also holds health insurers accountable to meet consumers’ needs, address health disparities and continue to drive toward improved quality and equity.

Covered California has remained fully committed to reaching Californians, executing expansive, multi-cultural and multi-lingual outreach and marketing campaigns, and working with enrollment partners embedded in communities throughout the state to provide help to those who need it.

Over the past 10 years, Covered California has remained a strong and stable organization, powered by an exceptional team of dedicated public servants and the partnership of public officials, consumer advocates, plans, Navigators, agents and other stakeholders throughout the health care ecosystem. Our collaborative and transparent approach of bringing all interested stakeholders together to seek public input on key decisions has contributed to making Covered California one of the most successful marketplaces in the country. We have navigated challenging and uncertain times and embraced opportunities to do more. Through numerous threats to the Affordable Care Act as well as the COVID-19 pandemic, Covered California has remained steadfast in our mission, increasing access to health care at the most critical moments.

Covered California's Path Forward

I am honored to share with you Covered California's first strategic plan, outlining our goals and priorities for the next three years. As an established and deeply mission-driven organization, Covered California will continue to work tirelessly to realize progress and deliver better outcomes for those we are here to serve.

This plan outlines 25 goals across six core pillars of Covered California's work: Affordable Choices, Quality Care, Operational Excellence, Reaching Californians, Catalyst for Change and Exceptional Service. Our commitment to diversity, equity and inclusion runs across all six pillars as the lens we apply across our work. Collectively, these goals strive to improve our workplace, our marketplace, our health care system and our state. Across the six pillars, our consumers remain our North Star. Four central strategies summarize how we aim to improve our consumers' experiences and outcomes:

- **Coverage You Can't Miss:** We will reach Californians where and when they need us, while ensuring historically marginalized and hard-to-reach populations aren't left behind.
- **Coverage That Resonates:** We will construct our efforts for all Californians, deepening our understanding of the needs of our diverse communities and further tailoring our strategies to meet them.
- **Coverage That's Easy:** We will minimize barriers to coverage by having our system do the work for consumers, rather than consumers having to work for our system.
- **Coverage For California's Future:** We will maximize our levers to achieve hard-fought progress on affordability, cost, quality and equity.

We present this plan in service of and in full confidence of furthering our important mission: to increase the number of insured Californians, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

Thank You

We have reached this moment because of the support and partnership of so many. The leadership of Covered California's board, current and former, has shaped the organization we are today. The Covered California team is deeply committed to our mission, and their hard work, incredible talent and creative thinking have made our collective dreams a reality. We have had the unwavering support of three governors and legislative leaders who are always looking for ways to help us do more and do better for Californians. Over 11,000 agents and community-based organizations are our boots on the ground, doing the important work of getting Californians covered in our communities every day. Our health plan issuers and consumer advocates have been steadfast in their commitment to our mission, and their candid feedback has guided us at every turn. Thank you all for the critical role you have played in getting us to where we are today and for your partnership in the years to come.

Building on our first decade of accomplishment, this strategic plan sets the direction for Covered California over the next three years. We will continue to advance our mission, vision and strategic pillars, with the aim of building a healthier California.

— **Jessica Altman**
Executive Director

MISSION AND VISION

The **mission** of Covered California is to increase the number of insured Californians, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

The **vision** of Covered California is to improve the health of all Californians by assuring their access to affordable, high-quality care.

CORE VALUES

We Value People. We respect people for who they are and value their contributions. We seek and embrace diverse perspectives. We create an inclusive and welcoming environment for all through behaviors that show empathy and care for others. We empower individual talent to help create positive impacts for consumers, Californians and their communities.

We Work Together. We create a culture of trust and shared responsibility. We actively seek opportunities to engage and collaborate with our partners and stakeholders. We are transparent in our decision-making and welcome input.

We Do the Right Thing. We operate with the highest degree of honesty, respect and fairness in everything we do. We take ownership and responsibility for our decisions and hold ourselves and others accountable. We are mindful stewards of the public trust and responsibly manage our resources.

We Innovate. We Innovate. We value curiosity, responsible risk-taking and enthusiastic pursuit of new ideas even at the risk of failure. We are nimble and unafraid of change. We foster creativity that challenges constraints and drives progress.

We Follow Through. We keep our commitments and do what we say we will do. We are results-driven and focus on outcomes that will deliver the highest value to Californians.



Strategic Pillars

The **Pillars** are the ways we achieve our mission and vision.

Affordable Choices We connect consumers to financial assistance and a choice of affordable plans and providers that give them the best value.	Quality Care We ensure consumers consistently receive accessible, equitable, high-quality care.	Organizational Excellence We foster a nimble culture of continuous improvement that empowers and motivates our team to deliver on our mission with high standards.	Reaching Californians We are unwavering in our pursuit to reach Californians and connect them to comprehensive and affordable coverage.	Catalyst for Change We pioneer new ideas and disseminate our learnings to drive improvement in health care in California and nationally.	Exceptional Service We provide the highest level of service and exceed our consumers' expectations.
DIVERSITY, EQUITY, INCLUSION We apply this lens in all our work to improve the health and experience of our consumers and to create and support a workforce reflective of our core values and the people we serve.					

The graphic above is a representation of our strategic pillars, which are the foundational elements that guide our long-term direction, goals and decision making. They represent our key areas of focus and serve as the building blocks for achieving our overall strategy.

STRATEGIC GOALS

Our strategic goals are designed to address the evolving needs of our consumers, employees, partners and the communities we serve. These strategic goals outline the path we intend to take to achieve our desired outcomes and make a significant impact in each of our strategic pillars. With careful planning and collective effort, we are committed to achieving significant progress on the following objectives over the next three years.

AFFORDABLE CHOICES

1. Connect as many Californians as possible to financial assistance to maximize take-up of affordable coverage.
2. Ensure that all Californians have robust and meaningful choices and understand their choices of affordable coverage.
3. Research, implement improvements and provide technical assistance to inform the policy dialogue about lowering premiums and out-of-pocket costs for consumers.
4. Participate in and reinforce the state's efforts to contain costs.

QUALITY CARE

1. Produce measurable, equitable improvements in health outcomes.
2. Hold qualified health plan (QHP) and qualified dental plan (QDP) issuers accountable for consistent, standard levels of quality.
3. Increase access to and support of high quality, diverse providers who practice with cultural humility.
4. Make demonstrable progress in addressing health disparities and increasing health equity.
5. Increase access to and quality of behavioral health care.

ORGANIZATIONAL EXCELLENCE

1. Attract, retain and invest in our team by fostering an inclusive, innovative and collaborative workplace culture.
2. Maintain and enhance Covered California's trusted brand and reputation through transparency, accountability, security and sustainability.
3. Optimize data as meaningful information to drive decision making.
4. Incorporate diversity, equity and inclusion in everything we do.
5. Provide employees with the tools, training and support they need to do their jobs well.

REACHING CALIFORNIANS

1. Reach all Californians, including those most in need of coverage through a culturally resonant and linguistically appropriate, data-driven approach.
2. Strive to enroll and maintain coverage for as many Californians as possible.
3. Develop a comprehensive community engagement strategy to enhance our ability to reach historically marginalized communities and populations statewide.
4. Utilize data and technology to customize outreach, facilitate enrollment and minimize gaps in coverage for Californians.
5. Expand efforts to connect California's small business owners and their employees to affordable coverage, either through Covered California for Small Business (CCSB) or the individual marketplace.

CATALYST FOR CHANGE

1. Build and use evidence to empower decision makers and foster innovation in how to deliver affordable coverage and quality care.
2. Enhance the way we share the innovative work that Covered California is doing.
3. Increase alignment between and amplify the work of partners, including Medi-Cal, the California Public Employees' Retirement System, the California Department of Health Care Access and Information, and the California Department of Managed Health Care to enhance affordability, coverage, quality, and equity.

EXCEPTIONAL SERVICE

1. Provide consumers with a seamless and consistent consumer experience regardless of which channel they use.
2. Make the self-service enrollment process as simple as possible and provide a seamless transition to assistance when needed.
3. Provide clear and understandable information to assist consumers to apply for, use and maintain coverage, in a culturally resonant and linguistically appropriate way.
4. Increase the consistency and efficiency of consumer interactions with Covered California and enrollment partners.