

Covered California Board Minutes
September 21, 2023 Meeting

COVERED CALIFORNIA BOARD MINUTES
Thursday, September 21, 2023
Covered California
1601 Exposition Blvd.
Sacramento, CA 95815

Alternate Locations:

California Community Foundation
717 W Temple Street
Los Angeles, CA 90012

California State Department of Social Services
1000 Corporate Center Drive
Monterey Park, CA 91754

The California Endowment
1000 N Alameda Street
Los Angeles, CA 90012

Mission Valley Public Library
2123 Fenton Parkway
San Diego, CA 92108

Agenda Item I: Call to Order, Roll Call, and Welcome

The meeting was called to order at 11:30 a.m.

Board Members Present During Roll Call:

Jerry Fleming
Jarrett Barrios
Kate Kendell
Mayra Alvarez
Dr. Mark Ghaly

Agenda Item II: Closed Session

A conflict disclosure was performed and there were no conflicts from the Board members that needed to be disclosed. The Board adjourned for closed session to discuss contracting matters pursuant to Government Code Section 100500(j).

The open session was called to order at 12:35 p.m.

Agenda Item III: Board Meeting Action Items

August 17, 2023 Meeting Minutes

Board Discussion: None.

Public Comment: None.

Motion/Action: Chairman Ghaly called for a motion to approve the August 17, 2023, meeting minutes. Vice Chair Barrios moved to approve the meeting minutes. The motion was seconded by Mr. Fleming.

Vote: The motion was approved by a unanimous vote of those present.

Agenda Item IV: Executive Director's Report

Discussion – Executive Director's Update

Jessica Altman, Executive Director, shared that there are not any plans for an October meeting and the next meeting would be on November 16, 2023. She also mentioned that there are not any plans to have a December meeting and a final decision would be confirmed during the November Board meeting.

Open Enrollment: Ms. Altman shared that Covered California is preparing for open enrollment and is focused on ensuring Covered California's partners are prepared and communicating crucial information to consumers. She mentioned that the 2024 campaign theme is going to be "Bridging the Gap", which highlights the role that Covered California plays in connecting Californians to insurance and quality health care. Next, Ms. Altman discussed the results of the Covered California market and consumer research, which showed that while most uninsured residents have heard of Covered California, they may not understand what Covered California is and what is offered.

In response to those results, Ms. Altman explained that the messaging to uninsured residents will be focused on what Covered California has to offer including financial help and robust essential health benefits. Ms. Altman mentioned the core audiences that Covered California is focused on include current consumers, consumers formerly enrolled through Covered California, consumers transitioning from Medi-Cal, and consumers who lose other sources of health coverage.

Discussion – State and Federal Policy/Legislative Update

Ms. Altman shared that the discussion will be focused on bills that have a direct implication for Covered California. She mentioned that Senate Bill (SB) 595, SB 635, and SB 544 are all enrolled bills awaiting the Governor's action. Next, Ms. Altman mentioned that SB 143 and SB 447 have been signed by the Governor and are moving forward. Ms. Altman also highlighted the submission of a comment letter in response to a proposed federal rule issued by the U.S. Departments of Health and Human Services, Department of Treasury, and Department of Labor to restrict several types of non-Affordable Care Act compliant products. The comment letter supported the Departments' proposals to limit the maximum term duration of short-term, limited duration insurance products, require clearer notices, and institute fairer payment practices highlighting the consumer-friendly implications of those proposals.

Discussion – Data and Research

Isaac Menashe, Deputy Director of the Policy, Eligibility, and Research Division presented a preview of the data on the second cohort of consumers transitioning from Medi-Cal to Covered California starting in August 2023. He mentioned the effectuation rate for the August 2023 cohort looks comparable to the first cohort from July 2023. Mr. Menashe highlighted that the effectuation data shared is still in the preliminary stages. Mr. Menashe explained that the trends assessed in enrollment and effectuation for the July 2023 cohort provided several initial observations and that additional data and research needs to be completed before program trends are identified.

Covered California Board Minutes
September 21, 2023 Meeting

Next, Mr. Menashe mentioned that outbound call campaigns are continuing in the field this month as well as a new campaign for the October coverage beginning next week which will target thousands of cases. Covered California is hosting discussions with local leaders and advocates from key communities about gaps in awareness and community needs. He explained that in conjunction with ongoing data analysis, Covered California is exploring plans for more in-depth research to identify any adjustments that can help reach demographics showing lower levels of effectuation. Mr. Menashe concluded that Covered California continues to work with program partners to audit and validate the California Healthcare Eligibility, Enrollment, and Retention System and ensure that all Californians who lose Medi-Cal are receiving their correct eligibility determinations for Covered California.

Board Comments: Vice Chair Barrios thanked Mr. Menashe for the thorough presentation and asked for clarification of the September figures.

Mr. Menashe explained that the data for September is preliminary, so there is not yet an answer for those figures. Ms. Altman explained that the September figures are closer to what was modeled in terms of volume, so Covered California is prepared to handle that level of volume and it will continue to be monitored.

Ms. Kendell asked for more information on the volume of calls and mentioned that other states' experiences are uneven and asked if Covered California is learning from other states or if other states are learning from Covered California.

Ms. Altman shared that Covered California is still learning what types of proactive outreach are most effective. Regarding other states, Ms. Altman mentioned that she believes there is future potential to share data nationally with other states. She explained that Covered California is watching other states and trying to work together where possible and that California is among the most proactive.

Ms. Alvarez expressed her appreciation for the detailed work and analysis. Ms. Alvarez asked if Covered California has any more information on why certain consumers are not enrolling and what the timeline is for getting the information out to consumers. She also asked if there is an opportunity to learn more about the higher effectuation rates for Asian communities compared to Black and Latino communities.

Mr. Menashe replied that while it has been challenging to reach consumers who have not enrolled, efforts have been made to reach these consumers including consulting with outside agencies, text messages, and financial incentives. Mr. Menashe continued explaining that surveys may not be the best option when trying to determine the differences in responses from different communities, but that Covered California was focused on qualitative research to answer those questions. Ms. Altman noted that Covered California is committed to surveying all demographic populations to receive this information as well as gathering feedback from the field and focus groups.

Mr. Fleming expressed his appreciation for the work being done. He encouraged the Covered California team to develop the questions that need to be answered when looking at the data to ensure improvements can be made.

Chairman Ghaly expressed his appreciation to Mr. Fleming's comments and echoed the importance of being able to use the data to develop any changes or improvements needed. Chairman Ghaly also expressed appreciation for Ms. Alvarez's questions and echoed the hope of continued discussions and opportunities to understand more about the effectuation rates among different demographics.

Public Comment: Cary Sanders with the California Pan-Ethnic Health Network expressed her appreciation to Covered California for sharing such detailed information. She noted that her organization is particularly concerned regarding the lower effectuation rates from Black and Latino consumers. She shared that her organization believes community health workers and representatives can play a role in helping consumers and encouraged Covered California to integrate them into their programs. Ms. Sanders shared that they look forward to more robust research into the effectuation rate disparities and would like to know to what extent Covered California is partnering together with the Department of Health Care Services (DHCS) on these efforts.

Diana Douglas with Health Access expressed appreciation to Covered California for the presentation and discussion. She thanked Covered California for ongoing technical assistance on SB 595 and expressed appreciation for using the data to reach Californians. She noted that consumers that use the help of Navigators and counsellors are more likely to effectuate and highlighted those roles. Ms. Douglas mentioned that her organization looks forward to the qualitative and community-based research.

Doreena Wong with Asian Resources Inc. thanked Covered California for the presentation. She aligned her comments with the previous comments particularly regarding integrating Navigators into Covered California programs. She expressed appreciation to Covered California for the data and efforts in trying to understand the difference in effectuation rates using different demographic populations. Ms. Wong noted that her organization is curious about the different effectuation rates for different language populations and looks forward to more research.

Faith Borges with the California Agents and Health Insurance Professionals echoed the comments regarding the Navigators.

Agenda Item V: Covered California Policy and Action Items

Action – Eligibility and Enrollment Regulations Emergency Readoption

Bahara Hosseini from the Office of Legal Affairs shared the major changes that Covered California is making to the eligibility and enrollment emergency regulations, including consumer-protective changes made to the special enrollment periods and the renewal process. The changes also include expanding the affordability crosswalk to ensure consumers are enrolled in the most cost-effective plans for which they are eligible. She concluded with a request to the Board for approval.

Board Comments: Ms. Kendell expressed her enthusiasm in the changes presented. She asked if incarcerated individuals are getting notified of the information inside facilities 60 days before release of incarceration.

Covered California Board Minutes
September 21, 2023 Meeting

Ms. Altman replied that the majority of incarcerated individuals transition on the Medi-Cal program. Ms. Altman shared that DHCS is credited to getting the information to incarcerated individuals.

Chairman Ghaly noted that California was the first state in the nation to get a justice initiative through legislation. He explained that, once in effect, all facilities, prisons, jails, juvenile and adult facilities will have the ability to offer services to individuals who are incarcerated with the goal of ensuring they receive health services while incarcerated as well as upon release.

Public Comment: Faith Borges with California Agents and Health Insurance Professionals expressed her organization's excitement for the additional affordability and benefits being offered. She noted the importance for agents to have enough time to communicate the changes with consumers.

Diana Douglas, representing Health Access, expressed her organization's appreciation to Covered California for reaching out to Health Access for consultation. She shared that her organization is in support of expanding efforts to automatically enroll consumers into more affordable coverage.

Carrie Sanders, representing the California Pan Ethnic Health Network, echoed the comments from Ms. Douglas, and expressed her organization's excitement for the implementation of the additional cost-sharing reductions for consumers.

Motion/Action: Chairman Ghaly called for a motion and a second to approve this action item. Vice Chair Barrios moved to approve the motion. The motion was seconded by Ms. Kendell.

Vote: The motion was approved by a unanimous vote of those present.

Action – Covered California Strategic Plan 2023-2026

Ms. Altman explained the importance and value of Covered California adopting a strategic plan. She shared that it serves as a reflection on the Covered California team and also shows how far Covered California has come from being a start-up to a mature organization. She mentioned that there have not been any changes to the strategic plan since the last Board meeting.

Ms. Altman highlighted the six core pillars in the strategic plan. The pillars include Affordable Choices, Quality Care, Organizational Excellence, Reaching Californians, Catalyst for Change, and Exceptional Service. She explained that each pillar has goals associated with them that are intended to help achieve core objectives. Ms. Altman mentioned that the Covered California action plan will help direct the organization. Ms. Altman thanked the Board members for their engagement and feedback and requested that the Board approve the Covered California strategic plan.

Board Comments: Chairman Ghaly expressed appreciation to Ms. Altman and the Covered California team for their work.

Covered California Board Minutes
September 21, 2023 Meeting

Vice Chair Barrios expressed appreciation to Ms. Altman and the Covered California team for their work on the strategic plan specifically regarding diversity, equity, and inclusion.

Public Comment: Rob Spector with Blue Shield of California expressed his organization's support of the strategic plan and expressed appreciation to the Board and the Covered California team.

Diana Douglas with Health Access noted that the strategic plan captures the foundational values and goals of Covered California. She expressed her organization's approval of the strategic plan.

Motion/Action: Chairman Ghaly called for a motion and a second to approve this action item. Ms. Alvarez moved to approve the motion. The motion was seconded by Vice Chair Barrios.

Vote: The motion was approved by a unanimous vote of those present.

Discussion – Update to Conflict-of-Interest Code

Allison Pease, Director of the Office of Legal Affairs, presented the background of California's Conflict-of-Interest Code. She explained that the Conflict-of-Interest Code identifies designated positions and requires those employees who make or participate in governmental decisions to disclose certain financial interest to avoid conflicts of interest. She noted the two primary components including the list of designated positions and the disclosure categories. Ms. Pease summarized the proposed changes which include updating the list of designated positions to align with the addition of new positions and changes in duties of existing positions since 2020. The proposed changes also include clarification of the first disclosure category so that code filers know which financial interests must be disclosed.

Ms. Pease shared the next steps after the discussion of this Board meeting would include staff initiating a 45-day public comment period. Ms. Pease explained that the comments and changes would be brought back to the Board for review and possible action at the January 2024 meeting. Once approved, the changes would then be submitted to the Fair Political Practices Commission for review and approval.

Board Comments: None.

Public Comment: None.

The meeting adjourned at 2:29 p.m.