



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director
August 15, 2024 Board Meeting

EXECUTIVE DIRECTOR'S UPDATE

COVERED CALIFORNIA 2024 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 18

February 15

March 21 *

April 18

May 16

June 20

July 18 *

August 15

September 19

October 17 *

November 21

December 19 *

**Possibly no meeting*

EXECUTIVE DIRECTOR'S UPDATE

- State and Federal Policy/Legislative Update

STATE AND FEDERAL POLICY/LEGISLATIVE UPDATE

STATE BUDGET UPDATE

- ❑ In June, the Governor signed the following budget-related bills:
 - AB 107 (Gabriel, Chapter 22, Statutes of 2024)
 - AB 108 (Wiener, Chapter 35, Statutes of 2024)
 - SB 159 (Committee on Budget, Chapter 40, Statutes of 2024)

- ❑ Appropriations to Covered California include:
 - \$165 million for the California Enhanced Cost-Sharing Reduction Program
 - \$2 million for the striking worker benefit program established under AB 2530 (Wood, Chapter 695, Statutes of 2022), with a requirement for DOF to authorize more funding, up to \$3 million, if needed.
 - \$20.35 million for the \$1 per member/per month California Premium Credit

STATE BUDGET UPDATE

- ❑ Loans from the Health Care Affordability Reserve Fund to the General Fund were addressed in the following ways:
 - SB 159 delayed repayment of the \$600 million loan from FY 2023. The loan will be repaid in installments over three years, starting in FY 2026.
 - The Legislature and Governor agreed to one-time loans of \$62 million in FY 2024 and \$109 million in FY 2025. Repayment terms are set out in Department of Finance Control Section 13.40.

FEDERAL UPDATE

- ❑ Covered California partnered with CalPERS to submit a joint comment letter in response to Senators Cassidy and Whitehouse's Request for Information regarding the proposed Pay PCPs Act of 2024, a bipartisan effort to address primary care challenges, promote value-based payment models in Medicare, and improve care for Medicare beneficiaries, particularly those with chronic diseases. Drawing from California's extensive experience in improving the efficiency, accessibility, and quality of health care delivery, the joint letter provides technical assistance on several important policies under exploration, including those to increase payment transparency, incorporate quality measures into payment models, and ensure continuity of care.

FEDERAL UPDATE

- ❑ Covered California continues to monitor ongoing litigation challenging the ACA's nondiscrimination in health care (Section 1557) rule issued by the U.S. Department of Health and Human Services. On July 3, in a suit brought by 15 states, the U.S. District Court for the Southern District of Mississippi issued a nationwide preliminary injunction temporarily blocking the enforcement of the rule's provisions interpreting prohibited sex discrimination to include sexual orientation and gender identity. The same day, two other U.S. District Courts in Florida and Texas also issued preliminary injunctions in separate suits brought by Florida, Texas, Montana, and private organizations, though the injunctions are limited to those states. Importantly, California law continues to provide robust and express protections against discrimination based on sexual orientation and gender identity, among other characteristics.

UPDATE ON FEDERAL RULE EXTENDING COVERAGE TO DACA RECIPIENTS

- ❑ On August 8, a coalition of 15 Republican-led states filed a federal lawsuit challenging the Biden-Harris administration’s rule issued earlier this year extending health care coverage to Deferred Action for Childhood Arrivals (DACA) recipients. The rule amends the definition of “lawfully present” to include DACA recipients for purposes of eligibility for ACA coverage through Marketplaces, where they may also qualify for financial assistance, starting November 1.
- ❑ Arguing that it violates both federal law prohibiting giving benefits to undocumented immigrants and the ACA itself, the states are seeking to block the rule from taking effect.
- ❑ While we are closely monitoring this litigation for any further developments, Covered California stands ready to begin enrolling eligible individuals at the start of Open Enrollment on November 1.

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.

APPENDICES

APPENDICES: TABLE OF CONTENTS

1. Service Center Update
2. Covered California for Small Business Update
3. CalHEERS Update
4. Outreach and Sales Update

Appendix 1: Service Center Update

SERVICE CENTER UPDATE

Improving Customer Service

- ❑ Completed Employee Engagement sessions with Service Center branches; Fresno and Sacramento Operations, and Resource Planning and Management
- ❑ OE 2025 Planning efforts in place with a focus on forecasting, scheduling, training, and ramp up for Surge Vendor

Enhancing Technology Solutions

- ❑ Strategic Innovation and Implementation (SI&I) collaborated with Covered California Information Technology (CCIT) to begin the implementation process of bringing Verint back to the Service Center for Workforce Management (WFM) and Quality Assurance (QA).

Staffing Updates

- ❑ Vacancy rate of 7.0 percent (2024) comparable to the prior year of 8.2 percent (2023)

SERVICE CENTER UPDATE

Comparing July 2024 vs. 2023 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2024	*	177,423	1.72%	174,369	0:00:52	0:19:38	59.48%
2023	199,340	121,797	0.76%	120,675	0:00:13	0:19:31	97.23%
Percent Change	*	46% Increase	126% Increase	44% Increase	300% Increase	1% Increase	39% Decrease

Calls to IVR metrics are currently being reviewed for accuracy.

- ❑ The total Calls Offered increased from 2023 by 46%
- ❑ Calls Handled increased from 2023 by 44%
- ❑ The Abandoned % increased from 2023 by 126%
- ❑ Service Level decreased from 2023 by 39%

SERVICE CENTER UPDATE

July Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3	Week 4	Week 5*	Total
07/01 - 07/06	07/07 - 07/13	07/14 - 07/20	07/21 - 07/27	07/28 - 07/31	
1,107	1,514	1,402	1,406	1,093	6,522

*Partial Week - All CoveredCA Service Centers closed on Thursday, July 04, 2024, in observance of Independence Day.

July Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	3,796	88.15%	3.19%	0:00:53

❑ CalSAWS = Statewide Automated Welfare System (consortia)

Appendix 2: Covered California for Small Business Update

COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE

Group & Membership Update:

- Groups: 8,927
- Members: 76,475
- Average Group Size: 8.6 members
- Net Membership YTD: 4,603

**membership reconciled through 07/14/2024*



Appendix 3: CalHEERS Update

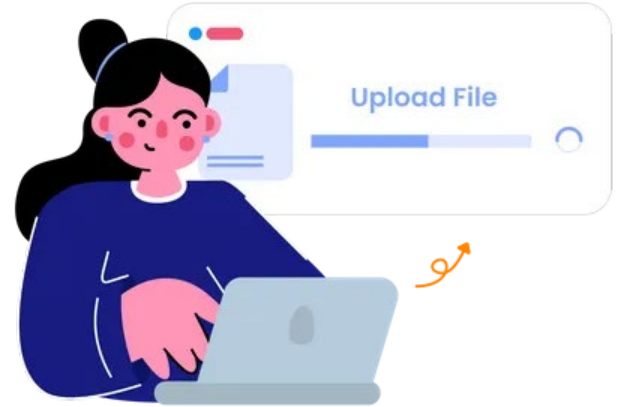
CALHEERS UPDATES

New Consumer Document Upload Solution Improves Consumer Experience & Verification Accuracy

CalHEERS deployed our **Intelligent Document Processing (IDP)** system providing real-time feedback to consumers and automating

- extraction,
- categorization, and
- classification

of documents uploaded by consumers.



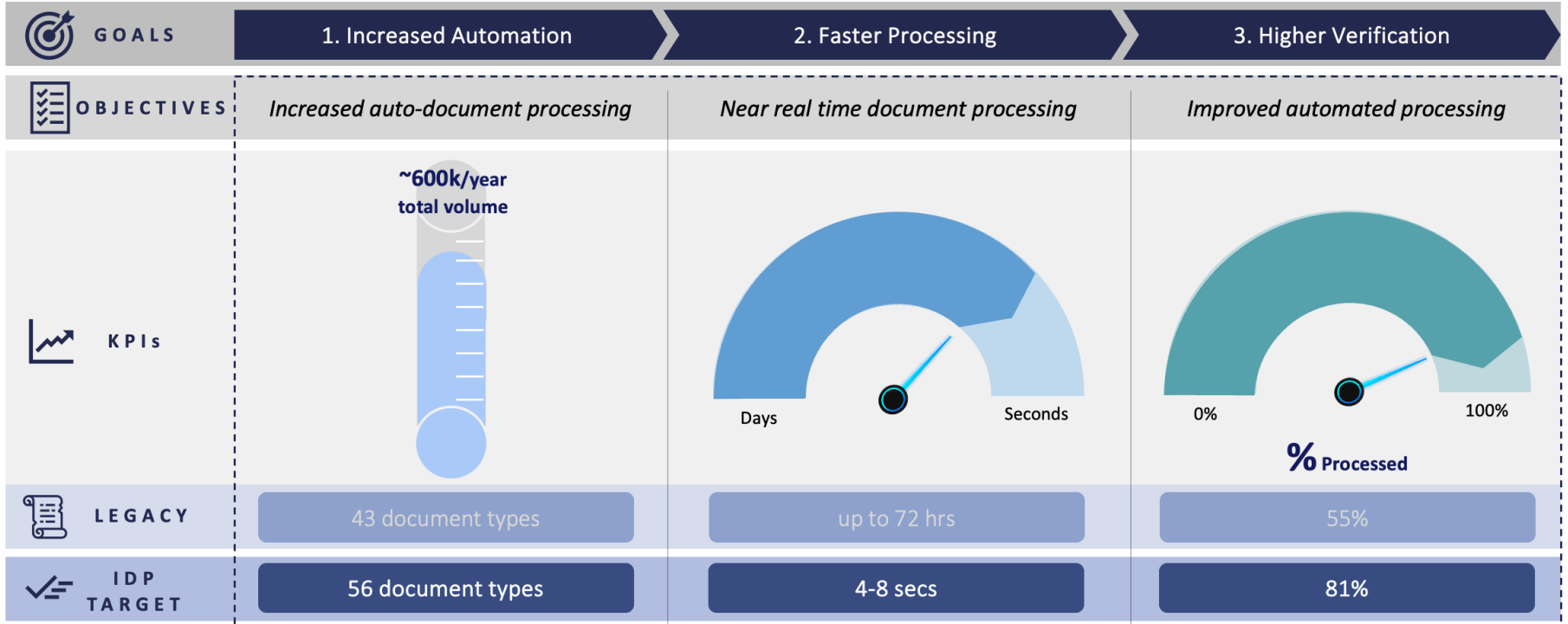
CALHEERS UPDATES

Intelligent Document Processing benefits

- **Automation replaces manual document checks**, significantly reducing processing time and improving operational efficiency. This allows Service Center staff to focus on more critical consumer support tasks.
- **Enhanced extraction accuracy** streamlines the verification process.
- **Real-time feedback** means Consumers can instantly re-upload unclear or incorrect documents. If documents require adjustments or additional information, consumers are instantly notified for quick resolution.

CALHEERS UPDATE

Intelligent Document Processing benefits (cont'd)



DOTCOM (COVEREDCA.COM) UPDATES

Quick Quote Calculator – Tracking Consumer Usage

The Quick Quote Calculator is the first introduction to our product for many users who see the Dotcom portal as their initial doorway to health coverage.

To improve the tool and better serve our members, we're gathering valuable data on how consumers interact with the calculator. By tracking quote amounts and clicks on call-to-action buttons following their calculations, we'll gain insights into user needs and behavior patterns.

This will allow us to identify areas for improvement and optimize the tool for a smoother and more efficient consumer experience.

DOTCOM (COVEREDCA.COM) UPDATES

Marketing Blog Gets UX Boost

We're ensuring a seamless consumer experience across our healthcare blog by updating the homepage with the recently approved article design. This update creates a familiar and user-friendly look and feel, making it easier for members to navigate and find the valuable health information they need.

To reinforce our brand identity and create a cohesive online presence, we're ensuring that the Blog's design strictly adheres to our established Dotcom branding guidelines. This includes the consistent use of colors, typography, and imagery. This visual consistency strengthens brand recognition and fosters a sense of trust and reliability among our members.

CHATBOT UPDATES

Expanding Chatbot Accessibility for Spanish Speakers

We're committed to providing equal access to our services for all members. By translating the Chatbot main menu, Enrollment Status, and M2C workflows into Spanish, we're removing language barriers and empowering Spanish-speaking users to easily navigate the chatbot and get the information they need.

This enhances the overall user experience and ensures all members have the resources they deserve.

BACKEND UPDATES

Strengthening Website and Database Security

The security of our members' information is paramount. Our development team is conducting a comprehensive security review to identify and address any vulnerabilities within our website and databases.

Additionally, we're exploring the implementation of Microsoft Front Door (our smart doorbell) and Virtual Networks (digital fences and gateways) to further enhance our security posture. These tools are part of a proactive approach to safeguard member data and strengthens trust in our online services.

Appendix 4: Outreach and Sales Update

OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	174	1,258
Plan-Based Enroller	13	615
Medi-Cal Managed Care Plan	2	20

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of July 29, 2024

11,260 Certified Insurance Agents

- 18.9% Spanish
- 10.0% Chinese
- 4.1% Vietnamese
- 4.7% Korean
- 20.6% Other Languages

1,173 Navigator: Certified Enrollment Counselors

- 46.8% Spanish
- 4.0% Chinese
- 1.4% Vietnamese
- 0.7% Korean
- 5.0% Other Languages

1,258 Certified Application Counselors

- 42.1% Spanish
- 3.8% Chinese
- 1.1% Vietnamese
- 0.5% Korean
- 3.0% Other Languages

615 Certified Plan Based Enrollers

- 29.1% Spanish
- 4.1% Chinese
- 1.3% Vietnamese
- 0.5% Korean
- 2.1% Other Languages

20 Certified Medi-Cal Managed Care Plan Enrollers

- 30.0% Spanish
- 0.0% Chinese
- 5.0% Vietnamese
- 0.0% Korean
- 0.0% Other Languages

