



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director | February 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

- ❑ Open Enrollment
- ❑ Data and Research
 - Medi-Cal Transitioner Monthly Data Update
 - Findings from Covered California's Survey of the Subsidy-Eligible Uninsured
 - Using Data for Personalized Outreach During Special Enrollment for Plan Year 2024

COVERED CALIFORNIA ANNOUNCES NEW DIRECTOR OF HEALTH EQUITY & QUALITY TRANSFORMATION



Taylor Priestley, MSW, MPH

- ❑ Joined Covered California in 2012
- ❑ Current Deputy Director, Health Equity & Quality Transformation
- ❑ Role includes an unrelenting focus on disparities reduction and health equity in quality improvement and health plan accountability

END OF OPEN ENROLLMENT 2024

OE24 COMMS & PR RECAP VIDEO



OE24 KEY MARKETING DELIVERIES



Spend
\$28.1 MM



Segment + Language
Multi-cultural, Black/AA, LGBTQ+,
Hispanic (in Spanish), Asian
(Chinese, Korean, Vietnamese,
Hmong, Lao)



Channels
TV/Video/CTV,
Radio/Audio,
Social, Digital
OOH, Print



Impressions
1.5 B
Reaching CA
Adults (18-64) ~73x



**Qualified Website
Visits**
2.1 MM



**Completed Video
Views**
125 MM



**Member + Funnel
Communications**
Email + Direct Mail + Text
30.8 MM



Strong Finish
Deadline countdown
reminders

ENROLLMENT EXTENSION PLAN: PAID MEDIA + DIRECT OUTREACH

		1/31	2/1	2/2	2/3	2/4	2/5	2/6	2/7	2/8	2/9	
English	Radio											
	Digital*											
	Social											
	Search											
	Email											
	Text											
Spanish	Radio											
	Digital											
	Social											
	Search											
	Email											
Asian**	Digital											

*Inclusive of dedicated Black/African American Buy and LGBTQ+ Buy

**Inclusive of Chinese, Korean, Vietnamese

ENROLLMENT EXTENSION PLAN: MESSAGING STRATEGY

- ❑ Leveraged top performing OE24 creative assets that didn't have 1/31 deadline to maximize enrollment actions
- ❑ Developed new messages focused on the fact that enrollment window has been extended and consumers have more time to sign up for quality health coverage through Covered California
- ❑ Included key supporting points:
 - New “enroll by” date of February 9
 - Financial help to make health coverage and health care more affordable
 - Enrollment help
- ❑ New creative assets included Radio DJ reads, Native Digital Ads, Social, and Search



2024 OPEN ENROLLMENT TOTAL NET PLAN SELECTION TRENDS

- ❑ As of January 31, over 1.78 million Californians selected Covered California plans for 2024 – the highest count yet for an Open Enrollment.
- ❑ New sign-ups increased 16% over 2023, reaching 306,382 plan selections, the highest level for Covered California since 2020.

Net Plan Selections	2022	2023	2024	Diff.	
	(Count)	(Count)	(Count)	(2024 v 2023)	
New Enrollment	255,575	263,320	306,382	43,062	16%
Renewals	1,521,867	1,476,040	1,478,271	2,231	0%
Total Plan Selections	1,777,442	1,739,360	1,784,382	45,293	3%

Except where otherwise noted, data are net plan selections as of the end of Open Enrollment 2024 (as of January 31, 2024). Consumers who were automatically enrolled in Covered California following the loss of Medi-Cal coverage and confirmed or paid their plan during Open Enrollment are counted among the 2024 new sign-ups.

2024 OPEN ENROLLMENT – CONTINUED ENROLLMENT THROUGH FEBRUARY 9TH

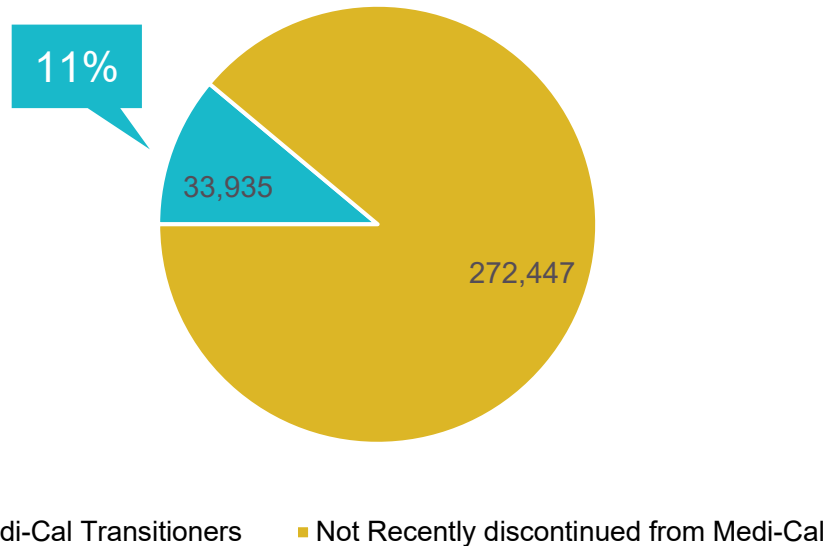
- ❑ This plan year, Special Enrollment made it possible for consumers to complete their Open Enrollment activity through February 9, 2024.
- ❑ When including the additional 13,169 enrollments through February 9, nearly **1.8 million** enrollees signed up for coverage.

Net Plan Selections	2022	2023	2024	Diff.	
	(Count)	(Count)	(Count)	(2024 v 2023)	
New Enrollment	255,575	263,320	306,382	43,062	16%
Renewals	1,521,867	1,476,040	1,478,271	2,231	0%
Special Enrollment			13,169	13,169	-
Total Plan Selections	1,777,442	1,739,360	1,797,822	58,462	3%

MEDI-CAL TO COVERED CALIFORNIA TRANSITIONS

Among 2024 new sign-ups, 11% were consumers recently discontinued from Medi-Cal coverage as part of the unwind of the continuous coverage requirements of the COVID-19 Public Health Emergency.

New Sign-ups in Open Enrollment 2024: Recent Medi-Cal Transitioners



TRENDS FOR NEW SIGN-UPS – INCOME

Trends by income show an increase in consumers under 250% of the Federal Poverty Level (FPL), with that group increasing from about 131,000 in 2023 to roughly 165,000 in 2024, a year-over-year increase of 26%.

INCOME	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
150% FPL or less	35,540	14%	39,840	15%	33,640	11%	-6,200	-16%
150% FPL to 200% FPL	54,730	21%	53,890	20%	78,540	26%	24,650	46%
200% FPL to 250% FPL	38,920	15%	37,010	14%	52,980	17%	15,970	43%
250% FPL to 400% FPL	69,630	27%	75,100	29%	81,880	27%	6,780	9%
400% FPL or greater	34,010	13%	40,270	15%	41,030	13%	760	2%
FPL Unavailable	22,750	9%	17,210	7%	18,330	6%	1,120	7%
Grand Total	255,575	100%	263,320	100%	306,380	100%	43,080	16%

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR NEW SIGN-UPS – METAL TIER

- ❑ A greater share of 2024 consumers are enrolling in Silver plans, with Silver making up 61% of all new sign-ups, compared to 52% in 2023.
- ❑ This increase reflects new policy changes in 2024, including the introduction of new state-funding enhanced CSR plans, and auto-enrollment of Medi-Cal transitioners into the Silver tier.

TIER	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
Minimum Coverage	5,280	2%	5,390	2%	4,360	1%	-1,030	-19%
Bronze	67,250	26%	73,230	28%	78,680	26%	5,450	7%
Silver	137,510	54%	137,330	52%	185,380	61%	48,050	35%
Gold	31,320	12%	34,360	13%	26,370	9%	-7,990	-23%
Platinum	14,210	6%	13,010	5%	11,600	4%	-1,410	-11%
Grand Total	255,575	100%	263,320	100%	306,380	100%	43,070	16%

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR NEW SIGN-UPS – TIER CHOICE AMONG COST SHARING REDUCTION (CSR) ELIGIBLE

- Among consumers with incomes under 250% FPL, there was an increase in the share of new consumers taking up enhanced Silver plans to 82% in 2024, compared to 70% in 2023.
- Enrollment in Gold plans dropped by more than half, a significant reduction in “choice errors” for most CSR eligible consumers.

TIER (CSR ELIGIBLE)	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
Minimum Coverage	40	0%	1,350	1%	410	0%	-940	-70%
Bronze	21,450	16%	23,130	18%	21,570	13%	-1,560	-7%
Silver	92,690	71%	91,180	70%	135,420	82%	44,240	49%
Gold	9,820	8%	10,360	8%	4,400	3%	-5,960	-58%
Platinum	5,240	4%	4,740	4%	3,350	2%	-1,390	-29%
Grand Total	130,740	100%	130,760	100%	165,150	100%	34,390	26%

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR NEW SIGN-UPS – AGE

Age trends appear to be holding relatively stable, although the 18 to 25 and the 35 to 44 age groups have increased relative to 2023.

AGE	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
Age 17 or less	22,910	9%	24,500	9%	28,250	9%	3,750	15%
Age 18 to 25	33,500	13%	32,280	12%	41,360	14%	9,080	28%
Age 26 to 34	61,680	24%	61,020	23%	69,010	23%	7,990	13%
Age 35 to 44	40,790	16%	43,110	16%	52,770	17%	9,660	22%
Age 45 to 54	42,130	16%	44,000	17%	50,990	17%	6,990	16%
Age 55 to 64	52,660	21%	56,240	21%	61,620	20%	5,380	10%
Age 65+	1,910	1%	1,990	1%	2,370	1%	380	19%
Grand Total	255,575	100%	263,320	100%	306,380	100%	43,050	16%

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR NEW SIGN-UPS - RACE/ETHNICITY

New sign-ups increased all race/ethnicity groups, with the largest increases seen among Latinos and Asian Americans.

RACE / ETHNICITY	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
American Indian or Alaska Native	540	0%	510	0%	580	0%	70	14%
Asian American	39,610	16%	43,420	18%	53,000	22%	9,580	22%
Black or African American	8,100	3%	7,620	3%	8,960	4%	1,340	18%
Latino	64,360	26%	60,530	25%	79,010	32%	18,480	31%
Multiple Races	6,580	3%	6,860	3%	7,890	3%	1,030	15%
Native Hawaiian or Other Pacific Islander	280	0%	260	0%	300	0%	40	15%
Other	14,550	6%	15,230	6%	17,660	7%	2,430	16%
White	68,130	28%	69,830	28%	78,870	32%	9,040	13%
Total (respondents)	202,150	100%	204,260	100%	246,270	100%	42,010	21%
<i>(nonrespondents)*</i>	<i>53,420</i>	<i>21%</i>	<i>59,070</i>	<i>22%</i>	<i>60,120</i>	<i>20%</i>	<i>1,050</i>	<i>2%</i>

* Column percentages for all respondents is out of those who provided race ethnicity, while percentage for nonrespondents is out of *all* new enrollees.

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR NEW SIGN-UPS – LANGUAGE

New sign-ups among Spanish speakers grew 28% in 2024 relative to 2023, compared to average growth of 16% for all new enrollees.

Enrollment among other language groups – such as Vietnamese and Russian speakers – also increased considerably.

LANGUAGE SPOKEN	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
(nonrespondent)	990	0%	1,600	1%	740	0%	-860	-54%
Arabic	120	0%	140	0%	260	0%	120	86%
Armenian	110	0%	160	0%	350	0%	190	119%
Cambodian	40	0%	50	0%	70	0%	20	40%
Cantonese	1,690	1%	1,780	1%	2,320	1%	540	30%
English	220,190	86%	225,500	86%	260,270	85%	34,770	15%
Farsi	170	0%	240	0%	330	0%	90	38%
Hindi					180	0%		
Hmong	20	0%	20	0%	20	0%	0	0%
Korean	1,820	1%	2,120	1%	1,830	1%	-290	-14%
Mandarin	7,790	3%	8,950	3%	9,370	3%	420	5%
Punjabi					260	0%		
Russian	350	0%	450	0%	990	0%	540	120%
Spanish	20,800	8%	20,550	8%	26,330	9%	5,780	28%
Tagalog	250	0%	260	0%	410	0%	150	58%
Vietnamese	1,240	0%	1,310	0%	2,640	1%	1,330	102%
Grand Total	255,575	100%	263,320	100%	306,380	100%	43,050	16%

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR NEW SIGN-UPS – ISSUER

The implementation of SB 260 appears to be a contributing factor in the issuer trends for new sign-ups in 2024.

Regional plans, including LA Care, Valley Health, and Inland Empire Health Plan, grew in their share of new enrollment.

ISSUER	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
Aetna CVS Health			650	0%	5,600	2%	4,950	762%
Anthem Blue Cross	37,330	15%	45,700	17%	51,450	17%	5,750	13%
Blue Shield	71,610	27%	72,620	28%	65,510	21%	-7,110	-10%
Bright HealthCare	210	0%				0%		
CCHP	250	0%	300	0%	510	0%	210	70%
Health Net	11,320	4%	12,490	5%	18,440	6%	5,950	48%
Inland Empire Health Plan					7,590	2%		
Kaiser	89,220	34%	92,120	35%	96,310	31%	4,190	5%
LA Care	18,500	8%	20,680	8%	37,570	12%	16,890	82%
Molina Health Care	11,940	5%	7,120	3%	10,460	3%	3,340	47%
Oscar Health Plan	3,890	2%	2,490	1%		0%	-2,490	-100%
SHARP Health Plan	7,120	3%	4,520	2%	4,440	1%	-80	-2%
Valley Health	2,820	1%	2,880	1%	5,820	2%	2,940	102%
Western Health	1,380	1%	1,760	1%	2,700	1%	940	53%
Grand Total	255,590	100%	263,330	100%	306,380	100%	43,050	16%

All cells rounded to the nearest 10 and may sum to more than the total.

MEDI-CAL TRANSITIONER NEW SIGN-UPS - ISSUER

Consumers transitioning from Medi-Cal due to the PHE unwind contributed a larger share of new sign-ups for Inland Empire Health Plan, LA Care, and Valley Health Plan.

ISSUER	Medi-Cal Transitioner		Total New Plan Selections		Share of Issuer Total from Medi-Cal Transition
	Enrollees	%	Enrollees	%	%
Aetna CVS Health	910	3%	5,600	2%	16%
Anthem Blue Cross	5,410	16%	51,450	17%	11%
Blue Shield	5,640	17%	65,510	21%	9%
CCHP	70	0%	510	0%	14%
Health Net	1,390	4%	18,440	6%	8%
Inland Empire Health	1,990	6%	7,590	2%	26%
Kaiser	7,640	23%	96,310	31%	8%
LA Care	7,820	23%	37,570	12%	21%
Molina Health Care	1,390	4%	10,460	3%	13%
Sharp Health Plan	250	1%	4,440	1%	6%
Valley Health Plan	1,120	3%	5,820	2%	19%
Western Health Plan	300	1%	2,700	1%	11%
Grand Total	33,910	100%	306,380	100%	11%

All cells rounded to the nearest 10 and may sum to more than the total.

TRENDS FOR SWITCHERS - ISSUER

Of all renewing consumers, just 6% switched issuer for 2024. Health Net, Anthem, and Blue Shield received the largest number of switchers.

2024 Issuer (column)														2024 Total Renewals by 2023 Issuer	Switch Rate
2023 issuer (row)	Aetna CVS Health	Anthem Blue Cross	Blue Shield	CCHP	Health Net	Inland Empire Health Plan	Kaiser	LA Care	Molina Health Care	SHARP Health Plan	Valley Health	Western Health			
Aetna CVS Health	91%	3%	2%	0%	0%	0%	2%	0%	0%	0%	0%	1%	1,960	9%	
Anthem Blue Cross	0%	87%	4%	0%	2%	0%	2%	3%	1%	0%	0%	0%	189,880	13%	
Blue Shield	1%	2%	91%	0%	2%	0%	1%	1%	0%	0%	0%	0%	433,480	9%	
CCHP	0%	1%	1%	96%	0%	0%	2%	0%	0%	0%	0%	0%	2,630	4%	
Health Net	0%	2%	1%	0%	93%	1%	1%	1%	1%	0%	0%	0%	95,030	7%	
Kaiser	0%	0%	0%	0%	0%	0%	98%	0%	0%	0%	0%	0%	510,170	2%	
LA Care	0%	1%	0%	0%	1%	0%	1%	95%	1%	0%	0%	0%	123,450	5%	
Molina Health Care	0%	1%	0%	0%	8%	3%	1%	1%	86%	0%	0%	0%	45,530	14%	
Oscar Health Plan	0%	27%	30%	0%	9%	0%	9%	23%	1%	0%	0%	0%	22,860	100%	
SHARP Health Plan	0%	1%	0%	0%	0%	0%	1%	0%	1%	97%	0%	0%	25,160	3%	
Valley Health	0%	0%	1%	0%	0%	0%	3%	0%	0%	0%	96%	0%	18,980	4%	
Western Health	4%	1%	1%	0%	0%	0%	2%	0%	0%	0%	0%	92%	9,130	8%	
Share of 2024 Renewals	0.4%	13%	28%	0.2%	7%	0%	35%	9%	3%	2%	1%	1%	1,478,270	6%	

ENROLLMENT SERVICE CHANNEL CHARACTERISTICS – NEW SIGN-UPS

Enrollment by Service Channel in 2024 shows an increase in the share of consumers who enrolled with help from Certified Enrollment Counselors (including navigators), though this remained a small share of overall enrollment.

SERVICE CHANNEL	2022		2023		2024		2024 v. 2023	
	Enrollees	Column %	Enrollees	Column %	Enrollees	Column %	Difference	% Change
Certified Enrollment Counselor	4,850	2%	4,990	2%	6,920	2%	1,930	39%
Certified Insurance Agent	148,870	58%	137,040	52%	158,140	52%	21,100	15%
Certified Plan-based Enroller	3,800	1%	5,820	2%	4,850	2%	-970	-17%
County Eligibility Worker	210	0%	130	0%	220	0%	90	69%
Service Center Representative	19,870	8%	18,670	7%	23,440	8%	4,770	26%
Unassisted	77,980	31%	96,690	37%	112,810	37%	16,120	17%
Grand Total	255,575	100%	263,320	100%	306,380	100%	43,050	16%

MEDI-CAL TRANSITION NEW SIGN-UPS – SERVICE CHANNEL

Approximately 54% of Consumers transitioning from Medi-Cal completed their enrollment without assistance, compared to 37% of all new enrollees. Consumers transitioning from Medi-Cal also comprised a larger share of the consumers assisted by Certified Enrollment Counselors than other channels.

SERVICE CHANNEL	Medi-Cal Transitioner		Total New Plan Selections		Share of Service Channel from Medi-Cal Transition
	Enrollees	%	Enrollees	%	%
Certified Enrollment Counselor	1,400	4%	6,920	2%	20%
Certified Insurance Agent	9,870	29%	158,140	52%	6%
Certified Plan-based Enroller	90	0%	4,850	2%	2%
County Eligibility Worker	50	0%	220	0%	23%
Service Center Representative	4,150	12%	23,440	8%	18%
Unassisted	18,340	54%	112,810	37%	16%
Grand Total	33,910	100%	306,380	100%	11%

All cells rounded to the nearest 10 and may sum to more than the total.

MEDI-CAL TRANSITIONER MONTHLY UPDATE

Katie Ravel, Director
Policy, Eligibility & Research Division

MEDI-CAL TO COVERED CALIFORNIA ENROLLMENT PROGRAM – DECEMBER 2023

KEY PERFORMANCE INDICATORS

indicates data not yet settled

		2023						2024		
Medi-Cal to Covered California Transition Data By Month Marketplace Eligibility Begins*	Metric	2023	July	August	September	October	November	December	January	February
Medi-Cal Transitions eligible in CalHEERS	E1	1,367,802	34,984	47,627	282,507	209,061	216,854	214,576	214,846	147,347
Medi-Cal Transitions with plan selection**	PS1	290,618	10,086	11,929	35,302	35,842	43,820	43,561	62,034	48,044
Auto Plan Selections***	A2	272,265	9,406	10,694	32,761	33,841	41,083	40,440	57,838	46,202
Effectuated Coverage After Auto Plan Selection	A7	50,992	2,917	3,837	9,606	9,114	12,534	12,984		
Effectuated after APS - Eligible for \$0 Silver plan	A11	33%	32%	37%	37%	35%	31%	28%		
Effectuated after APS - Switched out of default plan	C12	26%	30%	28%	26%	26%	26%	26%		
Effectuation Rate After Auto Plan Selections (APS)	A12	30%	31%	36%	29%	27%	31%	32%		
Effectuation rate among APS - eligible for \$0 plan	A13	31%	33%	42%	33%	29%	30%	28%		

* Data excludes any consumers with Medi-Cal redetermination, initially found marketplace eligible, but who returned to Medi-Cal eligibility before losing coverage.

** Includes plan selections by individuals who do not qualify for subsidies and members who were automatically added to an existing family enrollment.

*** A subset of Medi-Cal Transitions with a plan selection. Indicates that consumer received an automatic plan selection when first transitioning from Medi-Cal. Includes consumers who were automatically added to an existing enrollment in the same household, and includes those who later switched into a different plan after auto plan selection.

FINDINGS FROM COVERED CALIFORNIA'S SURVEY OF THE SUBSIDY-ELIGIBLE UNINSURED

Emory Wolf, Assistant Deputy Director
Policy, Eligibility & Research Division

INTER-AGENCY COLLABORATION TO BETTER IDENTIFY AND OUTREACH TO THE UNINSURED

- ❑ Beginning in 2020, California instituted a statewide personal health care mandate, requiring most individuals to have qualifying health insurance coverage, or pay a penalty when filing their state tax return.
- ❑ The passage of the state mandate penalty also gave Covered California the authority and requirement to conduct outreach among individuals who reported being uninsured.
- ❑ Through a data sharing partnership with the Franchise Tax Board (FTB), Covered California has access to three years of tax filing data among those who submitted the 3853 tax form, which was newly created for the state's mandate penalty. This population serves as the basis for multiple forms of outreach during Open Enrollment.

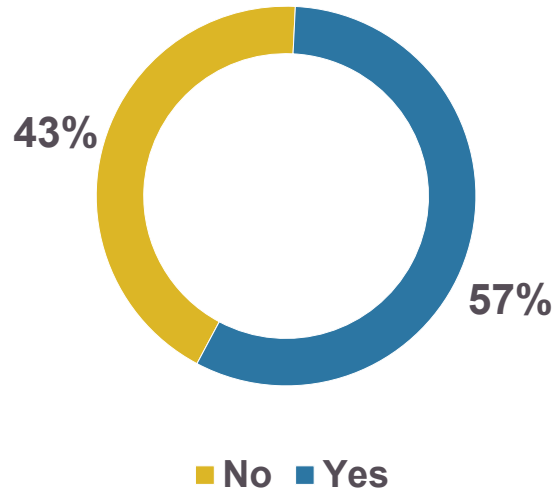
Background and Data Source

- In 2022, Covered California contracted with Gallup to conduct a survey about health care experiences using the Franchise Tax Board (FTB) database as the sample source for the survey.
- This dataset contains information about uninsured tax filers, including names and date of birth of primary taxpayers and their dependents, income, amount of paid penalty for not having health insurance or penalty exemption status, and number of months uninsured.
- The survey aimed to supplement data available on the FTB file with demographic information of uninsured taxpayers, determine awareness of the penalty, understand reasons for forgoing insurance, and understand health care needs and experiences of the uninsured.

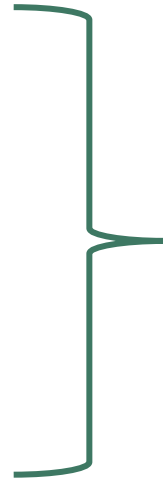
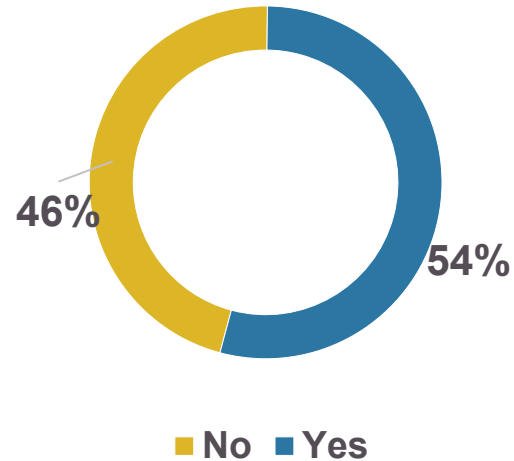
Health Insurance Status in 2021 – Among Potentially Subsidy Eligible

43% of respondents were uninsured for all of 2021. Among those who had insurance, 54% were not insured for the full year. Overall, 74% of respondents were uninsured for all or some of 2021.

Did you have health insurance at any point last year in 2021?
(n=542)

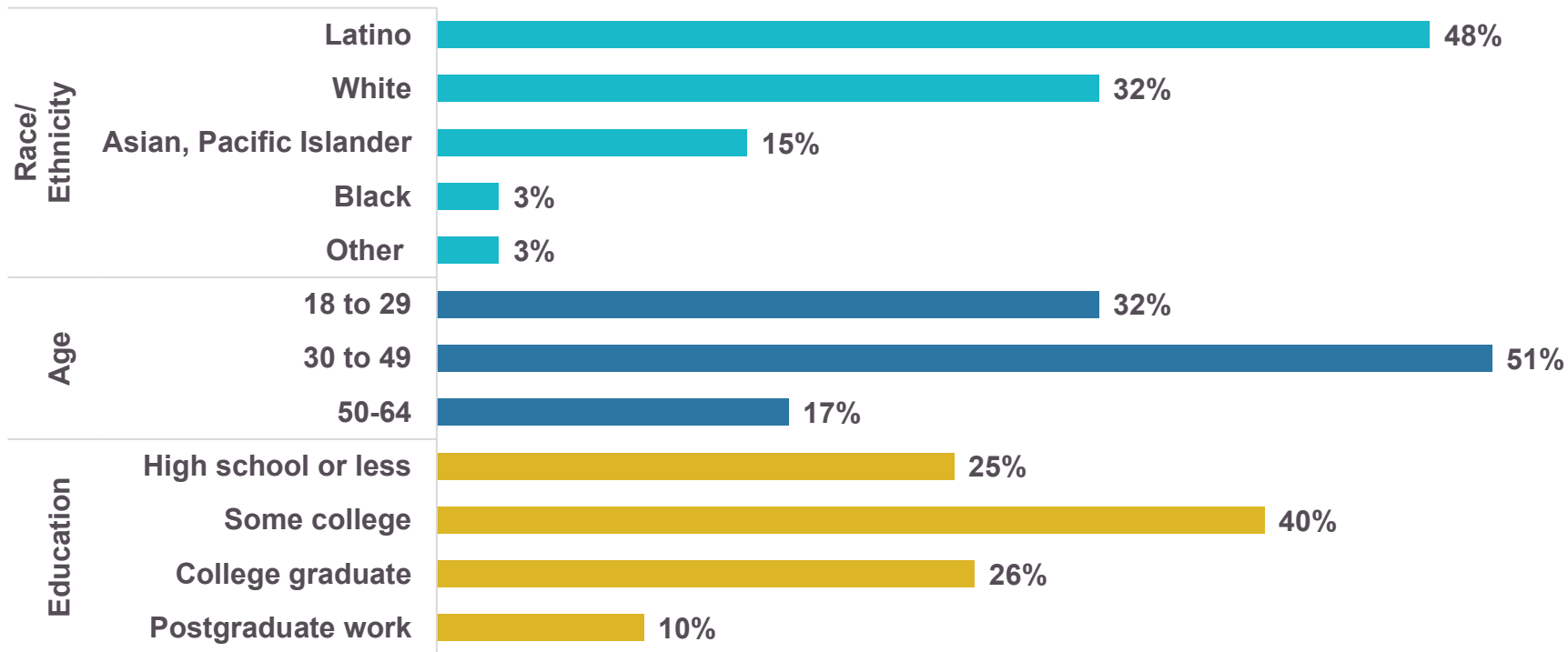


Still thinking about 2021, was there any point last year when you did NOT have insurance?
(Asked of those who had health insurance at any point in 2021, n=309)



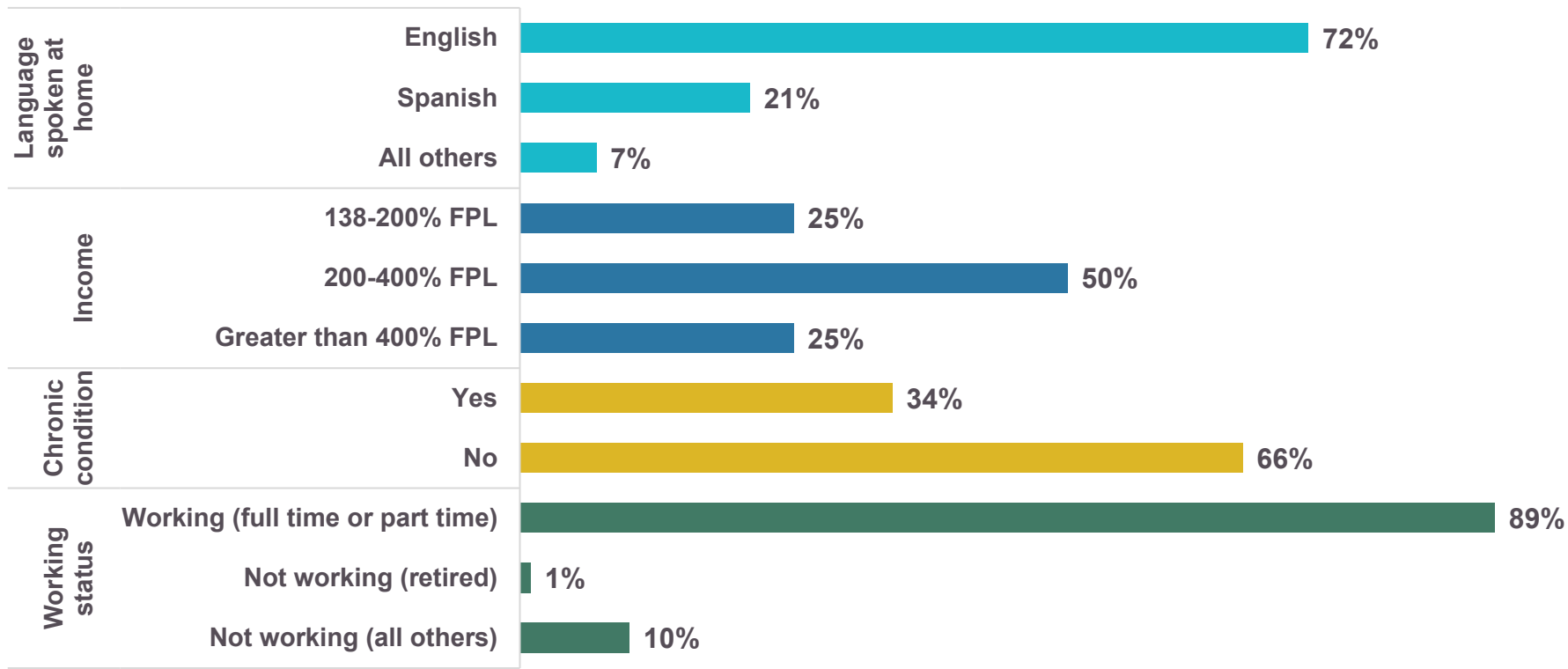
Note: Due to rounding, percentages may not sum to 100%.
Potentially subsidy eligible uninsured, excludes respondents with incomes below 138% FPL and ages over 65.

Demographic Profile of Respondents Who Were Uninsured at Any Point in 2021



Note: Due to rounding, percentages may not sum to 100%.
Potentially subsidy eligible uninsured, excludes respondents with incomes below 138% FPL and ages over 65.

Demographic Profile of Respondents Who Were Uninsured at Any Point in 2021

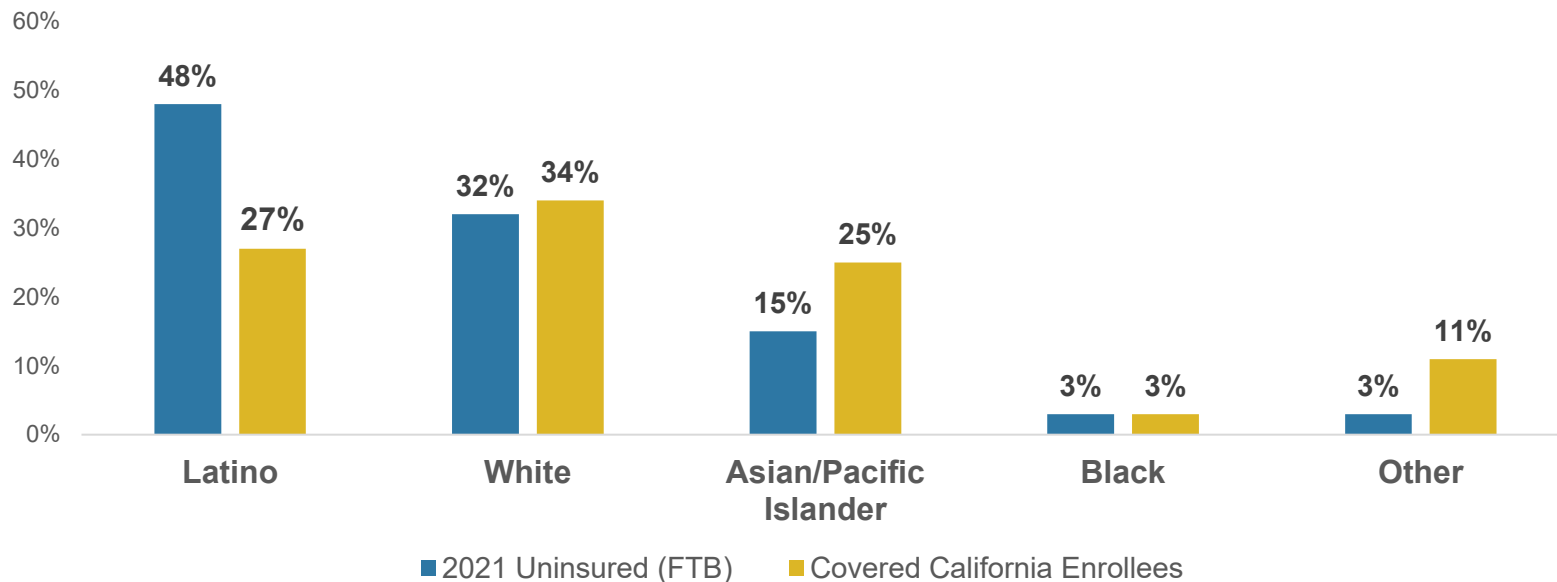


Note: Due to rounding, percentages may not sum to 100%.
 Potentially subsidy eligible uninsured; excludes respondents with incomes below 138% FPL and ages over 65.

Uninsured Compared to Covered California Enrollees: Race/Ethnicity

Latinos make-up a larger share of the uninsured population than Covered California enrollment (48% vs 27%).

Race/Ethnicity: Uninsured vs Covered California Enrollees

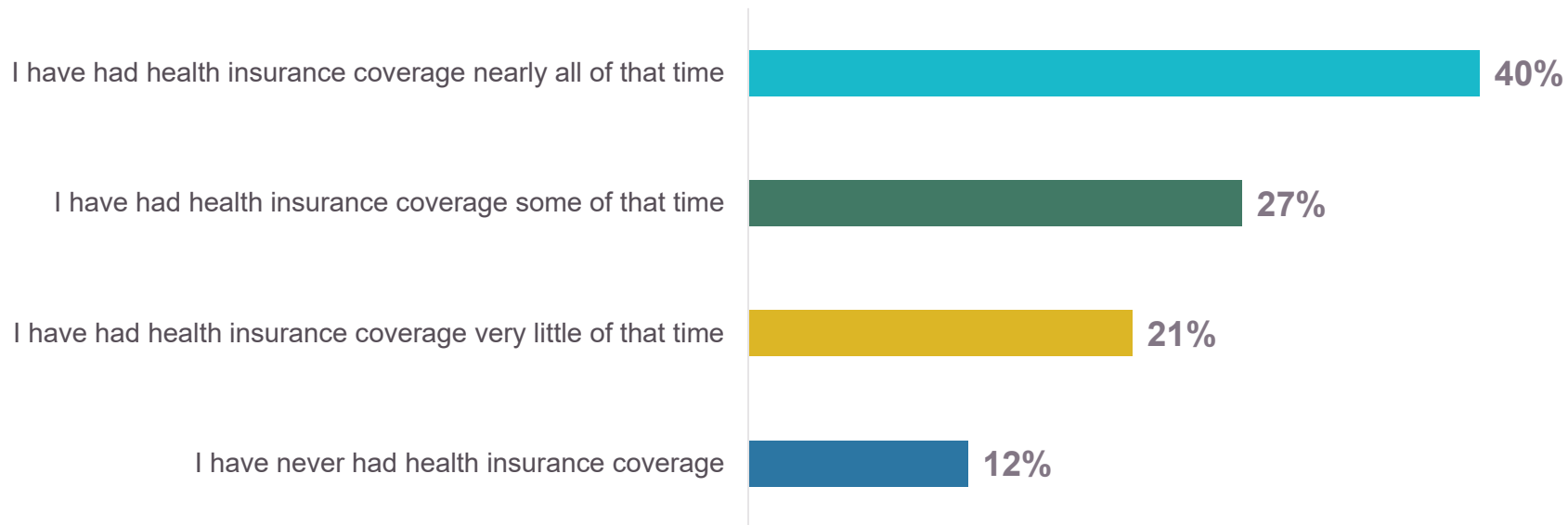


FTB Sample uninsured at point in 2021 with incomes greater than 138% FPL and ages below 65; n=189. Covered California enrollee data sourced from September 2023 Active Member Profile.

History of Having Health Insurance

One-third of respondents are among the “long-term uninsured”

Thinking about your personal health insurance status overall since you have been 18 years old, which statement best describes you?

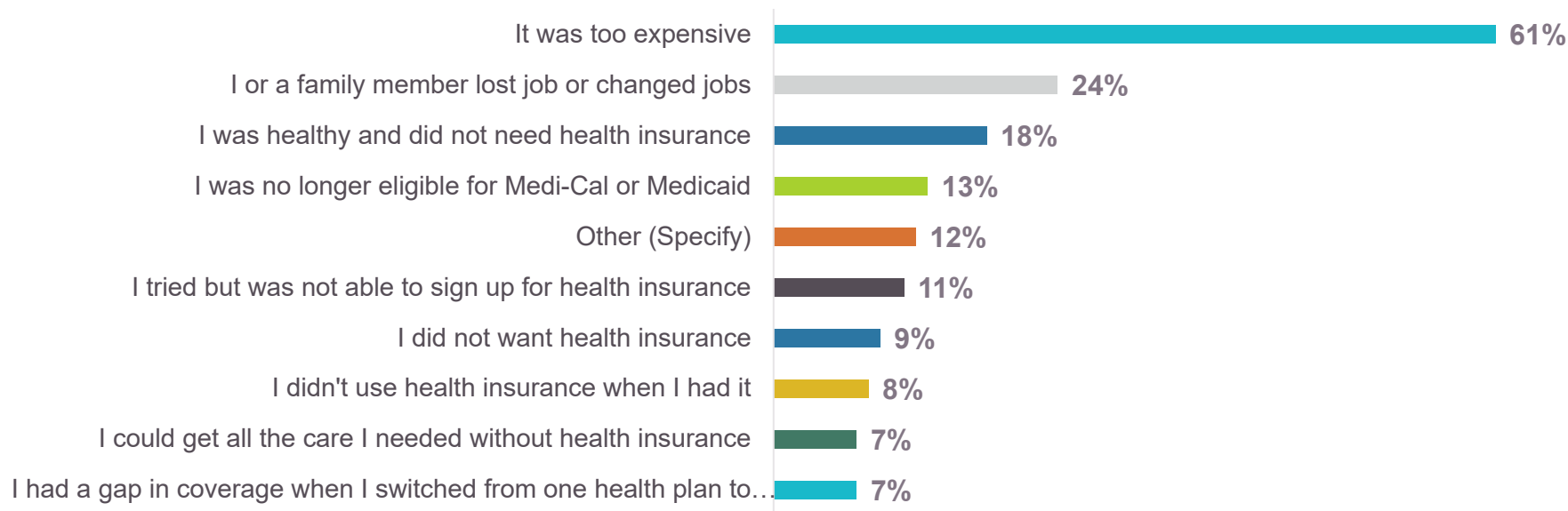


Note: Due to rounding, percentages may not sum to 100%.
Potentially subsidy eligible uninsured, excludes respondents with incomes below 138% FPL and ages over 65. N=540.

Reasons for Not Having Insurance

Among the uninsured, cost was the predominant reason for not having health insurance in 2021.

Here are some reasons someone MIGHT NOT have health insurance coverage. Which are reasons why you did not have health coverage when you were uninsured in 2021?



Respondents could choose more than one reason; thus, percentages do not sum to 100%.

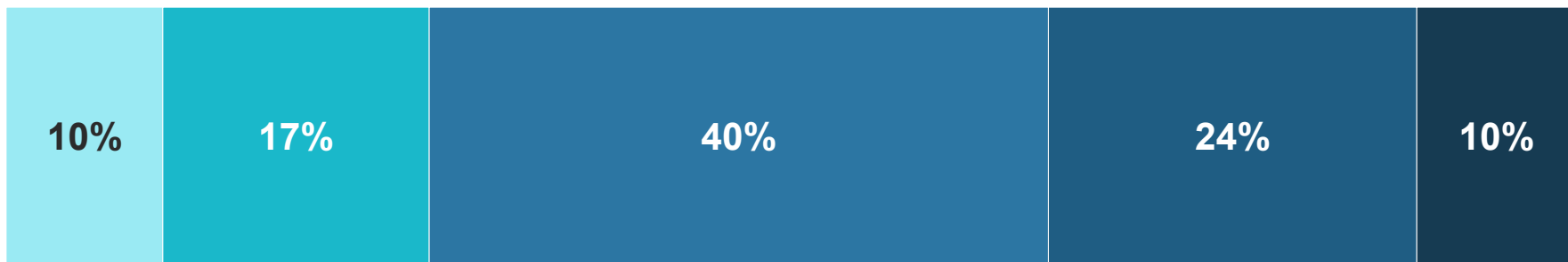
Asked of respondents who were uninsured at any point in 2021. Potentially subsidy eligible uninsured, excludes respondents with incomes below 138% FPL, n=393.

Familiarity with Covered California

Two-thirds of respondents who were uninsured in 2021 never heard or heard very little about Covered California.

Before today, how familiar were you with Covered California?

■ I've never heard of it ■ I've only heard the name before ■ I know only a little about it ■ I know a fair amount about it ■ I know a lot about it

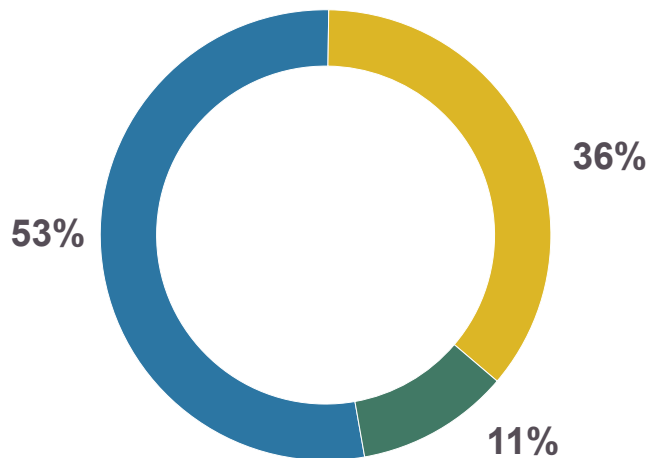


Note: Due to rounding, percentages may not sum to 100%. Includes respondents who were uninsured at some point in 2021, n=690.

Knowledge about financial help – Among Subsidy Eligible

Only half of respondents who cite familiarity with Covered California knew that financial help was available through Covered California.

Did you know that many people were able to get this financial help through Covered California?



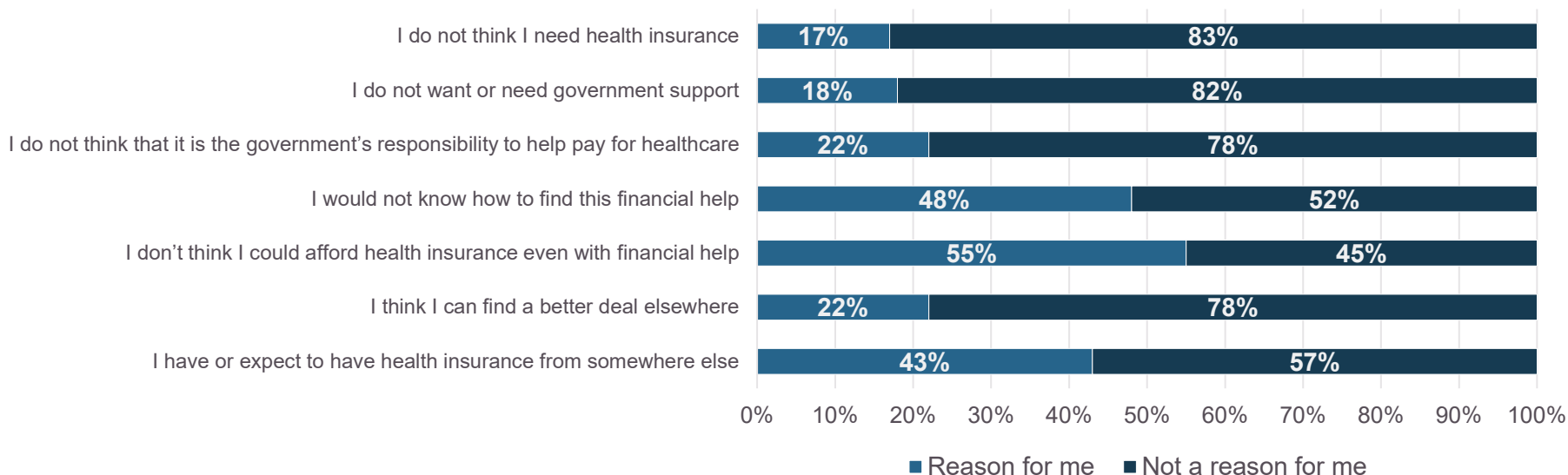
■ Yes, I knew there was financial help available ■ No, I did not know there was financial help available ■ Not sure

Note: Due to rounding, percentages may not sum to 100%. Potentially subsidy eligible uninsured, excludes respondents with incomes below 138% FPL and ages over 65, and who are unaware of Covered California, N=493.

Reasons for not trying to get financial help

Nearly half of respondents say they would not try to get financial help because they would not know how to find it, and more than half did not think they could afford coverage even with financial help.

Please indicate whether it is a reason you personally would NOT try to get financial help to lower the cost of your health insurance.



Note: Due to rounding, percentages may not sum to 100%. Potentially subsidy eligible uninsured, excludes respondents with incomes below 138% FPL and ages over 65, n=393.

SUMMARY OF KEY FINDINGS

- ❑ Two-thirds of those uninsured in 2021 also report being uninsured for short periods of time, consistent with prior research that individuals often experience gaps in coverage as they transition between sources of insurance.
- ❑ Latinos made up a higher share of uninsured survey respondents than of Covered California's total enrollment.
- ❑ Among the uninsured, cost was the main reason cited for not having health insurance in 2021.
- ❑ More than half of the respondents never heard or heard very little about Covered California. Nearly half of respondents were unaware of available financial help through Covered California.

HOW SURVEY RESEARCH SUPPORTS APPROACH FOR REACHING CALIFORNIANS

- ❑ The survey results indicate that awareness and affordability continue to be the primary barriers to coverage take-up among the uninsured.
- ❑ The data directly support the strategic pillar of “Reaching Californians” to identify and boost take-up, especially among populations with disproportionately high uninsured rates.
- ❑ To ensure consumers are fully aware of coverage they’re eligible for, Covered California is testing facilitated enrollment for consumers transitioning from Medi-Cal (via SB 260) and other personalized outreach that emphasizes the price of coverage options, including plans with \$0 net premiums.

Appendix: Survey Methodology

Results are based on paper and web surveys completed by a sample of 1,202 adults from the FTB database, aged 18 and older currently living in California.

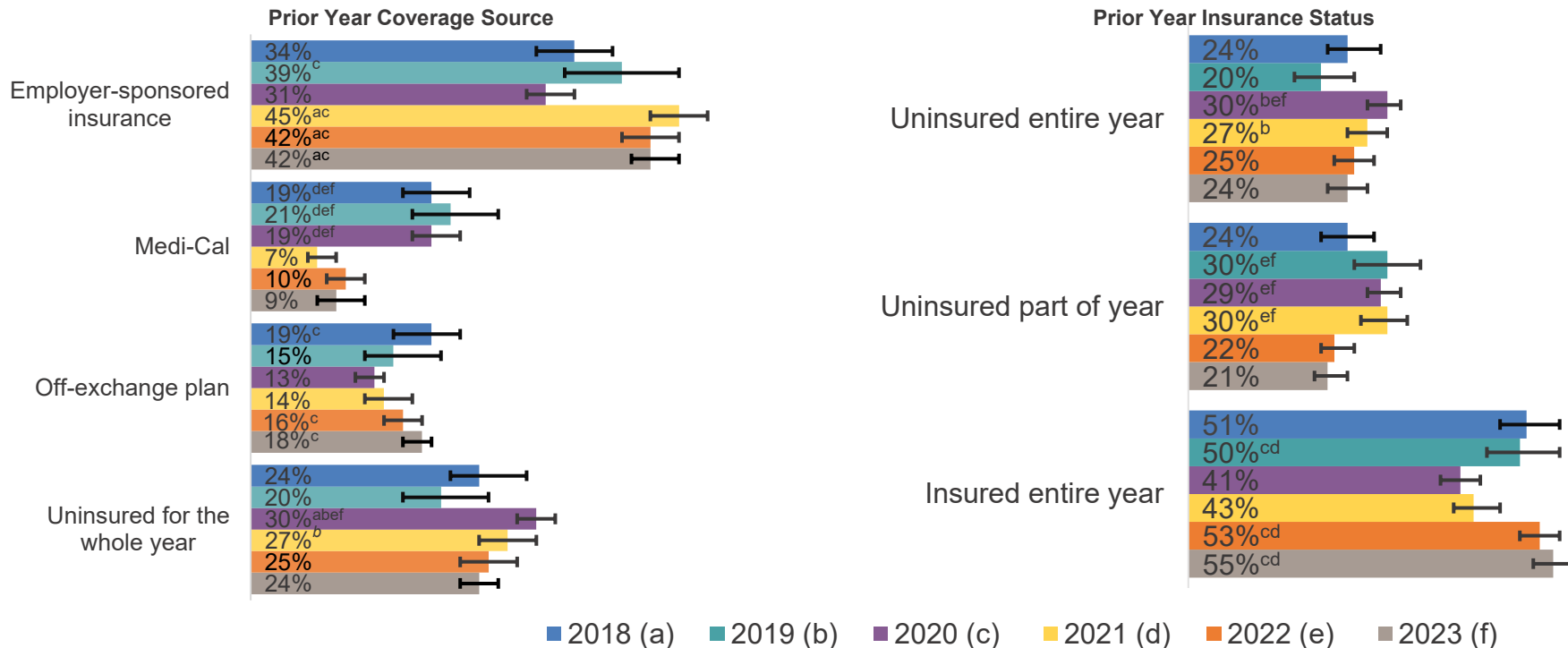
- A random sample of 20,000 individuals from the FTB database were invited to participate in the survey.
- For this survey, the target population was defined as those (within the FTB database) who were living in California and uninsured (to the best of our knowledge) for at least three months during the year 2021.
- Respondents were invited to participate through mailed invitations and reminder postcards. Respondents were given the option to complete the survey online or using a mailed, paper survey.
 - N=1,088 respondents completed a web survey
 - N=114 respondents completed a paper survey
- The response rate for the survey was 6%.
- Sample data were weighted to minimize bias in survey-based estimates and involved adjustments for (i) selection probability and (ii) age. Non-response bias analysis was not conducted for this study.
- In the report that follows, we focus on “potentially subsidy eligible,” defined as adults 18 to 64 with tax-filing income over 138% of the Federal Poverty Level (FPL).

USING DATA FOR PERSONALIZED OUTREACH DURING SPECIAL ENROLLMENT FOR PLAN YEAR 2024

Katie Ravel, Director
Policy, Eligibility & Research Division



New Members' Main Source of Coverage and Insurance Status, in Prior Years



In 2023, as in prior years, New Members were most often previously enrolled in ESI. Compared to 2019, 2020, and 2021, in 2023 there were significantly fewer respondents who were uninsured for part of the year.

New members: (2018) n=1,299; (2019) n=916; (2020) n=2,289; (2021) n=885; (2022) n=1,658; (2023) n = 1,240. Composite measure based on several survey items asking about coverage experience in prior years. An additional 4% (2023), 5% (2022), 6% (2021), 2% (2019), and 4% (2018) of New Members had Medicare, Military health care, or were not aware of their coverage source. Subscript letters signify if a value is significant at the p<0.05 level, between years.

LEVERAGING STATE DATA SOURCES FOR OUTREACH

Since 2020, Covered California has received new authority to outreach to the following Californians who may be eligible for coverage based on interactions with other state departments:

- ❑ Reported being uninsured on latest income tax filing (Franchise Tax Board)
- ❑ Reported having recently applied for unemployment insurance (Employment Development Department)
- ❑ Had coverage terminated by a commercial carrier (commercial carriers)

Covered California receives data about these consumers as often as weekly for the purpose of conducting outreach to those who may be uninsured.

STATE DATA SOURCES FOR OUTREACH

Population	Data Provider	Covered California Requirement	Data Frequency and Elements Provided	Link to Statute
Individuals newly applying for unemployment insurance	Employment Development Department	Conduct outreach	Weekly files with household and contact information	Senate Bill 595 , Statutes of 2023
Individuals losing Medicaid	Department of Health Care Services	Enroll individuals into lowest cost Silver plan	Full eligibility information in real time	Senate Bill 260 , Statutes of 2019
Individuals losing commercial coverage	California's commercial insurance carriers	Conduct outreach	Monthly files with basic contact information	Senate Bill 260 , Statutes of 2019
Individuals reporting any months without coverage under California's coverage mandate	Franchise Tax Board	Conduct outreach	Weekly files during tax filing season with detailed coverage, household and contact information	Senate Bill 78 , Statutes of 2019 – see Section 100720
Individuals reporting interest in low-cost or no-cost health insurance when they file their taxes	Franchise Tax Board	Conduct outreach	Weekly files during tax filing season with detailed coverage, household and contact information	Senate Bill 967 , Statutes of 2022

TESTING PERSONALIZED OUTREACH

- ❑ Covered California conducts a range of email, direct mail, SMS/text and phone outreach, depending on resources and measured effectiveness.
- ❑ Previously, Covered California developed evidence that more personalized outreach can help consumers navigate the enrollment and plan choice process. In 2023, we implemented automated plan selection for some Medi-Cal transitioners.
- ❑ Given our research findings about those who are aware of Covered California but don't sign up, Covered California plans to continue testing more personalized forms of outreach to individuals whose contact information is shared through state partners.
- ❑ We will leverage learnings from our Medi-Cal to Covered California autoenrollment program as we test new outreach materials and modalities (including text/SMS), and in some cases, personalized quotes through CalHEERS.

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

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

SERVICE CENTER UPDATE

Improving Customer Service

- ❑ New Employee Training for Service Center

Enhancing Technology Solutions

- ❑ Partnered with CCU and CIT on transitioning to Amazon Connect phone system

Staffing Updates

- ❑ Vacancy rate of 7.6 percent (2024) comparable to prior year of 5.8 percent (2023)

SERVICE CENTER UPDATE

Comparing January 2024 vs. 2023 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2024	602,856	307,453	16.27%	243,918	0:16:50	0:21:42	23.69%
2023	484,922	277,086	9.65%	244,208	0:07:33	0:21:14	47.96%
Percent Change	24% Increase	11% Increase	69% Increase	0.12% Decrease	123% Increase	2% Increase	51% Decrease

Due to the system transition, data computation was calculated using previously released information and AWS Connect. Data for Thursday, January 25, 2024, and Friday, January 26, 2024, could not be captured and is not included in this report.

- ❑ The total Calls Offered increased from 2023 by 11%
- ❑ Calls Handled decreased from 2023 by 0.12%
- ❑ The Abandoned % increased from 2023 by 69%
- ❑ Service Level decreased from 2023 by 51%

SERVICE CENTER UPDATE

January Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3**	Week 4	Week 5	Total
01/01 - 01/06	01/07 - 01/13	01/14 - 01/20	01/21 - 01/27	01/28 - 01/31	
1,579	2,428	1,987	2,234	1,711	9,939

*Partial Week - All CoveredCA Service Centers were closed on Monday, January 01, 2024, in observance of New Years Day.

**Partial Week – All CoveredCA Service Centers were closed on Monday, January 15, 2024, in observance of Martin Luther King Day.

January Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	5,089	86.72%	2.53%	0:01:00

- CalSAWS = Statewide Automated Welfare System (consortia)
- November 2023 all SAWS consortiums were combined.

COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE

Group & Membership Update:

- Groups: 8,832
- Members: 77,527
- Average Group Size: 8.5

**membership reconciled through 01/15/2024*



CALHEERS UPDATE

❑ **Service Center Outage:**

On Friday, January 26th, our Service Center technology provider experienced a cybersecurity incident, leading to a temporary suspension of our call handling capabilities during the final week of Open Enrollment.

Actions Taken:

- Immediately severed connectivity to contain the incident.
- Verified that there was no unauthorized data exfiltration; our enrollment and eligibility systems remained secure and unaffected.
- Deployed an interim AWS Connect call center solution within 3 days, ensuring secure and efficient call handling, distribution, and recording.
- Resumed Service Center operations on Monday, January 29th, enabling support for over 20,000 daily consumer calls.
- Collaborated with State, vendor partners, and cybersecurity experts for forensic investigation and secure recovery.

CALHEERS UPDATE

- **CalHEERS Priority Release 23.12.2.3 is planned for February 1, 2024 and will include:**
 - **Special Enrollment Update:** Addition of a new Special Enrollment Period (SEP) reason, "Needed more time to sign up," has been enabled from 2/1/2024 to 3/26/2024 to provide consumers ample time to finish enrolling.

- **CalHEERS Priority Release 24.2.1 is planned for February 26, 2024 and will include:**
 - **Eligible Status Protection for Children:** Children under 19 submitting applications via CalHEERS or SAWS for MAGI Medi-Cal will receive coverage while verifications are pending, provided they meet Accelerated Enrollment criteria.
 - **Manual Auto Plan Selection (APS) Processes:** Implements three manual processes for individuals ineligible for CCA due to “planning to file taxes” question set as no or null, including subsidy reassessment, outreach with modified NOD01, and plan selection without 834 transactions.

COVEREDCA.COM UPDATES

- ❑ **Simplified affordability calculations for enrollers:**
 - Built and implemented the Affordability Tool (using chatbot framework) in collaboration with Customer Care and CalHEERS. This tool leads users through a brief app to determine if an offer of coverage is affordable.
 - This tool marks the first addition of chatbot within the CalHEERS environment which bridges the gap between the environments.

- ❑ **New Chat-to-Call Feature Launched:**
 - Successfully introduced chat-to-call functionality, ensuring consumers smoothly transition from chatbot interactions to a live call with assistance from an SCR. The SCR receives the consumer's chat history for contextual support.

- ❑ **Faster & more accurate translations boost in-language customer experience:**
 - Supporting new workflows for translations across Dotcom and CiCi products. This includes automated and human-in-the-loop workflows that utilize AI validation and translation memory to boost approval speeds and publication times.

OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	185	1207
Plan-Based Enroller	13	559
Medi-Cal Managed Care Plan	3	37

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of December 4, 2023

11,084 Certified Insurance Agents

- 18.8% Spanish
- 9.3% Chinese
- 3.8% Vietnamese
- 4.4% Korean
- 19.4% Other Languages

1,153 Navigator: Certified Enrollment Counselors

- 59.8% Spanish
- 4.2% Chinese
- 1.6% Vietnamese
- 1.2% Korean
- 6.2% Other Languages

1,207 Certified Application Counselors

- 51.5% Spanish
- 4.5% Chinese
- 1.3% Vietnamese
- .5% Korean
- 4.3% Other Languages

559 Certified Plan Based Enrollers

- 22.4% Spanish
- 3.0% Chinese
- 1.3% Vietnamese
- .5% Korean
- 1.6% Other Languages

37 Certified Medi-Cal Managed Care Plan Enrollers

- 51.4% Spanish
- 0% Chinese
- 2.7% Vietnamese
- 0% Korean
- 0% Other Languages

