

COVERED CALIFORNIA BOARD MINUTES
Thursday, November 16, 2023
Covered California
1601 Exposition Blvd.
Sacramento, CA 95815

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

The meeting was called to order at 10:00 a.m.

Board Members Present During Roll Call:

Kate Kendell
Jarrett Barrios
Jerry Fleming
Dr. Mark Ghaly

Board Members Absent During Roll Call:

Mayra Alvarez

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, personnel, and litigation matters pursuant to Government Code Section 100500(j) and 11126(a).

The open session was called to order at 12:30 p.m.

At this time, Ms. Alvarez was present, and Vice Chair Barrios was absent.

Agenda Item III: Board Meeting Action Items

September 21, 2023 Meeting Minutes

Board Discussion: None.

Public Comment: None.

Motion/Action: Chairman Ghaly called for a motion to approve the September 21, 2023, meeting minutes. Mr. Fleming moved to approve the meeting minutes. The motion was seconded by Ms. Kendell.

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

Agenda Item IV: Executive Director's Report

Discussion – Announcement of Closed Session Actions

Jessica Altman, Executive Director, stated that the Board met in closed session to undertake issues related to contracting, personnel, and litigation. There were no items to report.

Discussion – Executive Director's Update

Ms. Altman shared that there are no plans for a December meeting and the next meeting would be on January 18, 2024.

Open Enrollment 2024 Update: Ms. Altman announced that Covered California has begun its 11th open enrollment period and expressed her excitement for the continued work. She shared that Covered California launched this year with the theme of bridging the gap that allowed the opportunity to visit the physical representations in many communities and celebrate the work that Covered California has accomplished. Ms. Altman shared a marketing update and highlighted the Covered California 2024 open enrollment televised ads, increased social media presence for English and Spanish speaking audiences, Spanish television integrated strategies, tailored Spanish purchase email lists, and tailored messages to the Medi-Cal to Covered California transitioners. She also highlighted the messaging in relation to the California enhanced cost-sharing subsidy program which underscores affordability being offered to Californians.

Ms. Altman shared that the data being gathered is currently showing a preliminary increase in new enrollments relative to the same time last year. She mentioned that this will continue to be monitored and that we will report back more complete data once it is available.

Discussion – State and Federal Policy/Legislative Update

Ms. Altman mentioned that Covered California continues to monitor the status of a proposed federal rule that would amend the definition of lawfully present to include Deferred Action for Childhood Arrivals recipients. She also shared that the Centers for Medicare and Medicaid Services released the annual notice of benefit and payment parameters which governs standards and requirements for State and Federal marketplaces across the country. Covered California is currently reviewing the notice and will report back proposals impacting Covered California.

Discussion – Data and Research

The Department of Health Care Services and Covered California Updates on Continuous Coverage Unwinding: Yingjia Huang, Assistant Deputy Director of Health Care Benefits and Eligibility at the Department of Health Care Services (DHCS) presented an update on the Medi-Cal Continuous Coverage Unwinding. She shared that DHCS has created an unwinding dashboard that shares Medi-Cal enrollment data including total enrollments, disenrollments, and redeterminations.

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Ms. Huang also shared DHCS's Medi-Cal Continuous Coverage Unwinding outreach efforts including an online resources hub, general messaging guide, social media graphics, print materials, media outreach resources, and tailored audience resources.

Katie Ravel, Director of Policy, Eligibility & Research Division presented the key performance indicators dashboard for the Medi-Cal to Covered California transitioners. She explained that the dashboard displays the enrollment data and trends as of September 2023, and highlighted the effectuation rates by rating region, race and ethnicity, and healthy places index. Ms. Ravel explained that the data will be used to conduct qualitative research to better understand why consumers are not enrolling in coverage, as well as better insight for recruitment strategies.

Next, Ms. Ravel provided initial data regarding the Medi-Cal to Covered California outbound call campaign including highlights from initial pilots.

Lastly, Ms. Ravel shared that automatic renewal for the 2024 plan year will begin in the next week, and that initial data will be presented in January. Additionally, Ms. Ravel mentioned that Covered California will be releasing a Request for Information to better understand vendor capabilities to integrate and scale the Covered California outbound outreach efforts.

Vice Chair Barrios rejoined the meeting during this discussion.

Board Comments: Chairman Ghaly expressed his gratitude for the work being done.

Ms. Alvarez expressed her appreciation for the work being done and highlighted the encouraging increase in renewals, but stated her concern about procedural terminations and about what is being done to prevent them.

In response to Ms. Alvarez, Ms. Huang explained that DHCS is having health enrollment navigators reach out to the consumers who have been procedurally terminated by phone, email, mail, or text message.

Mr. Fleming expressed his admiration for the work that DHCS has accomplished. He commented that he hopes the future data will allow for a better understanding of where Covered California stands in terms of overall membership.

Vice Chair Barrios asked Ms. Huang if the Medicaid totals reflect only Medi-Cal through the redetermination process or if it also includes other enrollments, specifically enrollments of undocumented individuals.

Ms. Huang answered that the numbers are inclusive of all populations including undocumented individuals.

Vice Chair Barrios asked Ms. Ravel if the non-effectuating population includes all consumers or if it just includes consumers eligible for subsidies.

Ms. Ravel replied that it may be a mix of consumers and that her team will report data to the Board once it is available.

Ms. Altman noted that it should not always be assumed that non-effectuated individuals are all uninsured as some may be covered through employment.

Ms. Kendell expressed her gratitude for the work being done and encouraged more advancement in reaching more consumers.

At this time, Chairman Ghaly left the meeting and Vice Chair Barrios took over as Chair for the remainder of the meeting.

Public Comment: Cary Sanders, representing the California Pan-Ethnic Health Network, expressed her appreciation to DHCS and Covered California for their work.

Doreena Wong, representing Asian Resources Inc., echoed the comments of Ms. Sanders and expressed her appreciation to the Covered California and DHCS teams.

Agenda Item V: Covered California Policy and Action Items

Discussion – Quality Transformation Initiative (QTI) Health Equity Methodology

Dr. S. Monica Soni, Chief Medical Officer and Director of the Health Equity and Quality Transformation Division presented the QTI Health Equity Methodology. She explained that to be successful with this initiative, it is important to create a methodology that has accurate and complete race and ethnicity data, an evidence-based approach to minimum population threshold, early visibility into Qualified Health Plan (QHP) carrier performances at the subpopulation level, iterative and bi-directional learning, and collaboration in a safe environment. She explained Covered California will be stratifying the core measures and shared the steps Covered California proposes to reach that goal in line with the current contract requirements. Dr. Soni summarized the proposed changes and explained that the next steps include the completion of Covered California's analysis on completeness and accuracy of race and ethnicity data, stratifying performance on QTI core measures set by race and ethnicity, and assembling with QHP carriers to share best practices and provide technical assistance on deploying targeted interventions to improve subpopulation performance. She noted that plan year 2024 and 2025 will serve as reporting only years in order to learn, refine, and collaborate on the health equity methodology. She explained that based on the learnings from those years, Covered California's goal will be for the plan year 2026-2028 contract refresh to include health equity methodology for the QTI with financial accountability for some measures.

Board Comments: Ms. Kendell expressed her enthusiasm of the initiative presented.

Mr. Fleming expressed his approval of the initiative and noted that he believes Covered California will discover many insights through the work.

Ms. Alvarez expressed her appreciation for the step forward in making it clear that racial equity is a huge priority of Covered California. She asked for thoughts on the remaining inequities within large population sub-groups of people, particularly Asian populations, and asked for more information on a timeline for the data.

Dr. Soni replied that it is currently possible to start looking at the inequities and once more data is available, her team intends to do that. She also shared that by the first quarter next year, data should become available.

Vice Chair Barrios echoed the comments of Ms. Alvarez and noted that because the census took out Middle Eastern and North African ethnicities from the White category, it may be another category of data to consider.

Public Comment: Carrie Sanders, representing the California Pan Ethnic Health Network, expressed her enthusiasm for the work of Dr. Soni and her team.

Doreena Wong, representing Asian Resources Inc., echoed the comments of Ms. Sanders and expressed her organization's excitement for the QTI categories.

Beth Capell, representing Health Access, echoed the comments of Ms. Sanders and Ms. Wong.

Héctor Hernández-Delgado, representing National Health Law Program, agreed with the comments of the previous callers, and expressed appreciation for Dr. Soni and her team's work on the QTI.

Discussion – Quality Rating System and 25-2-2 Program Results

Dr. Soni provided an overview of the ratings for Covered California's Quality Rating System (QRS) including background information, identified key elements of the QRS, and reviewed the plan year 2024 QRS global and summary indicator ratings that showed QHP carrier's individual ratings. Dr. Soni noted Kaiser HMO and Sharp HMO for their high ratings and presented a year-over-year comparison chart highlighting the changes in two-star and three-star ratings from plan year 2023 to plan year 2024.

Next, Dr. Soni discussed selective contracting based on quality which she described as the foundation of the QTI. She explained that the selective contracting based on quality allows Covered California to send notices to the carriers performing below the 25th percentile and request improvements. After four years of consecutive poor performance, they could be removed from the marketplace. She noted that carriers would be eligible to reapply once their quality scores have improved. She highlighted that currently all 14 of Covered California's carriers are in good standing and many are continuing to improve.

At this time, Ms. Alvarez left the meeting.

Board Comments:

Mr. Fleming expressed his approval of the work and did not have any questions.

Ms. Kendell did not have any questions.

Vice Chair Barrios expressed appreciation to Dr. Soni and her team. He asked if Dr. Soni could share how the information gets relayed back to the carriers.

Dr. Soni replied that the carriers get to preview the information and it is discussed in the weekly carrier calls and plan advisory meetings.

Public Comment: Beth Capell, representing Health Access, highlighted the importance of the QRS and expressed appreciation for the work of Covered California.

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Carrie Sanders, representing the California Pan Ethnic Health Network, shared her organization's excitement in Covered California's QRS.

Discussion – Exchange Hardship and Religious Conscience Exemptions Process Permanent Regulations

Ms. Ravel provided background information on the Exchange Hardship and Religious Conscience exemptions and summarized the previously approved regulation. Ms. Ravel explained that the next steps include the 45-day public comment period running from December 1, 2023 to January 15, 2024 and that staff will request the Board to formally adopt the regulation package at either the February or April 2024 Board meeting so it can be filed with the Office of Administrative Law.

Board Comments: None.

Public Comment: Beth Capell, representing Health Access, shared her organization's approval for the regulations and expressed appreciation to Covered California for the work being conducted.

The meeting adjourned at 2:30 p.m.