



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director
June 20, 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
- ❑ Data and Research
 - Consumer Benefit of Enhanced Subsidies

Thank You!



COVERED CALIFORNIA WELCOMES NEW DIRECTOR OF MARKETING



Glenn Oyoung

- ❑ 20+ years of experience leading award-winning marketing strategy and impactful campaigns
- ❑ Recently served as Director of California Region Marketing at Kaiser Permanente

STATE AND FEDERAL POLICY/LEGISLATIVE UPDATE

STATE BUDGET UPDATE

- ❑ As of June 17, the Governor's Office and Legislature are still in negotiations on the final budget deal. The Legislature passed a bill on June 14, which includes the elements of the Legislature's two-party deal.
- ❑ As of May 30, the Legislature's budget proposal includes the following recommendations regarding Covered California-related items:
 - **Loans and Transfers:**
 - Approved a one-time \$62 million loan from HCARF to GF in FY 2024-25
 - Approved a delay in repayment of the \$600 million loan from FY 2023-24. Repayment will now be in \$200 million installments starting in FY 2026-27.
 - Modified a proposed \$109 million annual transfer and instead approved a one-time \$109 million loan in FY 2025-26.

STATE BUDGET UPDATE

- **Striking worker benefit:** The Legislature proposed that the Department of Finance increase funding for this program upon notification from Covered California that the spending will exceed the current \$2 million appropriation.

DATA AND RESEARCH

IMPACTS OF INFLATION REDUCTION ACT FOR COVERED CALIFORNIA ENROLLEES

INFLATION REDUCTION ACT ENHANCED SUBSIDIES WILL EXPIRE AT THE END OF 2025

- ❑ Passed in 2022, the Inflation Reduction Act provides enhanced federal premium subsidies for marketplace consumers. The Inflation Reduction Act has dramatically increased affordability by:
 - Increasing the amount of premium assistance for all consumers eligible to receive APTC
 - Providing two free Silver plan options for consumers with incomes below 150% FPL
 - Eliminating the “subsidy cliff” for middle-income consumers above 400% FPL who were previously ineligible for APTCs

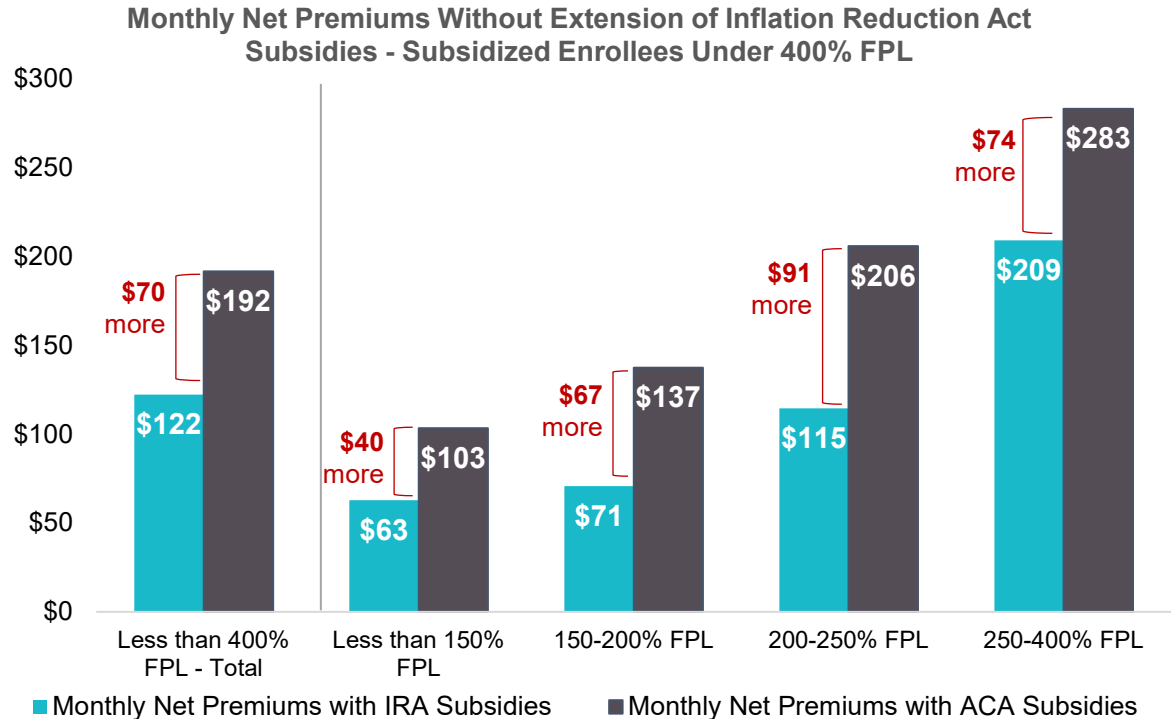
- ❑ The enhanced premium subsidies are set to expire at the end of 2025. If this occurs, Covered California enrollees would experience substantial increases in their monthly premium costs.

- ❑ More than 150,000 middle-income consumers would no longer be eligible for subsidized coverage, and Californians would lose an estimated \$1.7 billion in federal tax credits that lower premiums for 2025.

- ❑ Covered California has released detailed data documenting the impact of the expiration of Inflation Reduction Act subsidies to consumers.*

PREMIUMS EXPECTED TO INCREASE IF INFLATION REDUCTION ACT SUBSIDIES EXPIRE

Consumers with incomes less than 400% FPL are estimated to see, on average, a \$70 increase in monthly net premiums without the extension of Inflation Reduction Act Subsidies.



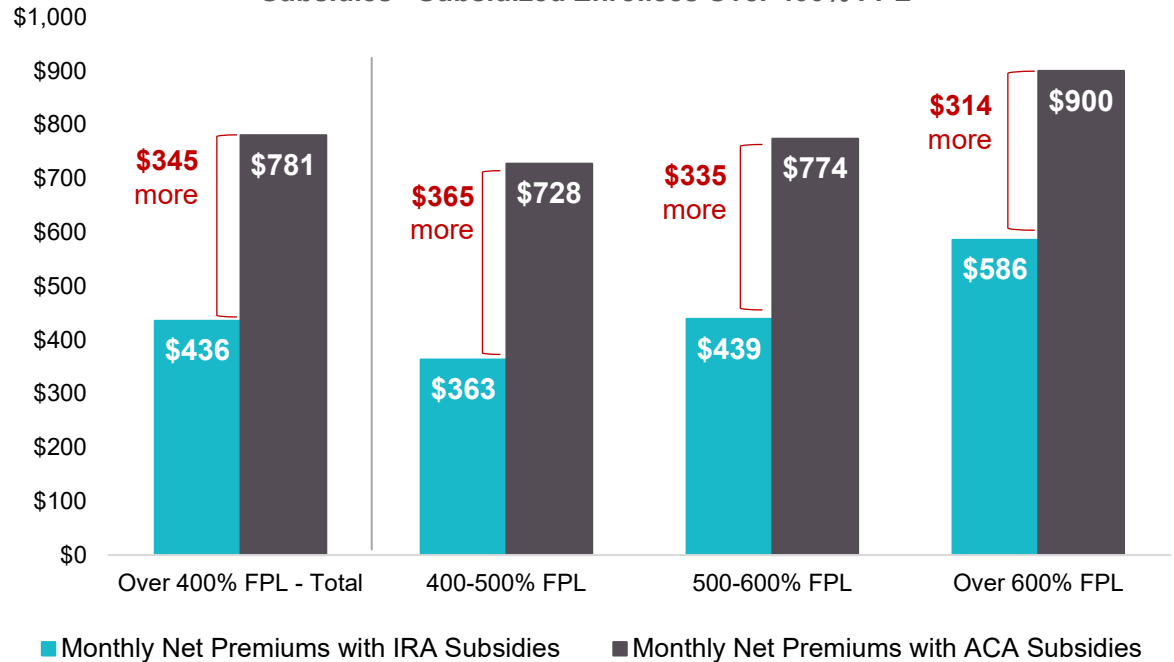
Source: Snapshot of March 2024 Covered California among individuals receiving monthly APTC.

PREMIUMS EXPECTED TO INCREASE IF INFLATION REDUCTION ACT SUBSIDIES EXPIRE

Without the extension of enhanced subsidies, middle income consumers will no longer receive federal financial assistance and will pay the full premium cost.

Currently, roughly 150,000 middle income Californians save an average of \$345 per month in premium costs due to the Inflation Reduction Act.

Monthly Net Premiums Without Extension of Inflation Reduction Act Subsidies - Subsidized Enrollees Over 400% FPL

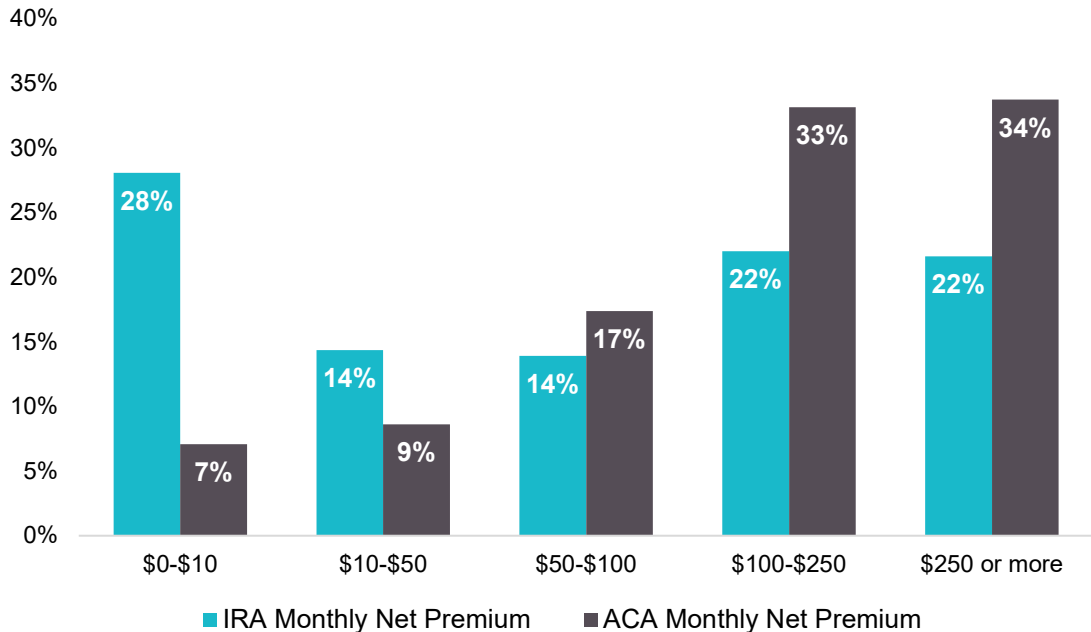


PREMIUMS EXPECTED TO INCREASE IF INFLATION REDUCTION ACT SUBSIDIES EXPIRE

Under the Inflation Reduction Act, 28% are enrolled in \$0-\$10 premium plans. If the subsidies expire, this would drop to 7%.

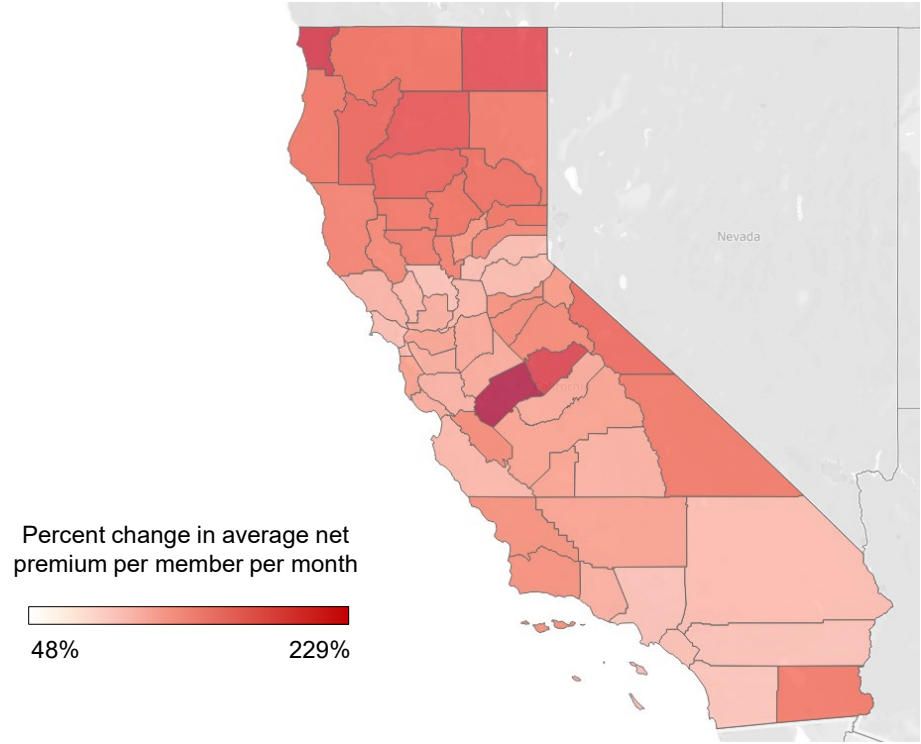
Many consumers will face considerably higher prices if subsidies expire, with two-thirds of marketplace enrollees having to pay over \$100 per month.

Distributions of Subsidy-Receiving 2024 Enrollees by Net Premium Under IRA and ACA



PREMIUMS EXPECTED TO INCREASE IF INFLATION REDUCTION ACT SUBSIDIES EXPIRE

- ❑ While enrollees across the state will face an increase in premium costs, some areas may be more impacted than others.
- ❑ Counties such as Imperial, Humboldt, and Shasta will see average premiums more than double.
- ❑ In Merced county, enrollee premiums are anticipated to increase up to 229%.
- ❑ Detailed data on premium impacts is available by geographies at hbex.coveredca.com/data-research.*



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

- ❑ Service Center participated in Diversity: Inclusion in the Modern Workplace Training

Enhancing Technology Solutions

- ❑ Partnered with CCIT on continued parity efforts in Amazon Connect

Staffing Updates

- ❑ Vacancy rate of 8.8 percent (2024) comparable to prior year of 7.2 percent (2023)

SERVICE CENTER UPDATE

Comparing May 2024 vs. 2023 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2024	*	183,232	2.82%	178,057	0:01:28	0:19:56	56.07%
2023	217,472	129,065	1.34%	126,934	0:00:24	0:19:53	91.51%
Percent Change	*	42% Increase	110% Increase	40% Increase	267% Increase	0.25% Increase	86% Decrease

Due to the transition to Amazon Connect SSO, all call data has been impacted.

- ❑ The total Calls Offered increased from 2023 by 42%
- ❑ Calls Handled increased from 2023 by 40%
- ❑ The Abandoned % increased from 2023 by 110%
- ❑ Service Level decreased from 2023 by 39%

SERVICE CENTER UPDATE

May Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3	Week 4	Week 5*	Total
05/01 - 05/04	05/05 - 05/11	05/12 - 05/18	05/19 - 05/25	05/26 - 05/31	
814	1,283	1,425	1,465	1,284	6,271

*Partial Week - All CoveredCA Service Centers were closed on Monday, May 27, 2024, in observance of Memorial Day.

May Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	3,978	90.27%	2.09%	0:00:46

❑ CalSAWS = Statewide Automated Welfare System (consortia)

Appendix 2: Covered California for Small Business Update

COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE

Group & Membership Update:

- Groups: 8,912
- Members: 77,185
- Average Group Size: 8.6 members
- Net Membership YTD: 3,888

**membership reconciled through 05/14/2024*



Appendix 3: CalHEERS Update

CALHEERS UPDATE

- CalHEERS Release 24.9 planned for September 23, 2024 includes:
 - **Enhancing Silver Plan Selection:** The system will better match Silver level plans with the State Level Cost Sharing Reduction (CSR) program. The update uses household rating region and FPL for precise CSR computation and improves the Shop and Compare tool.
 - **Tailored Notice Delivery:** We're implementing a new framework to send notices in preferred formats like large print and braille. This ensures notices are accessible and complies with accessibility standards.
 - **Streamlined Annual Renewals Process:** Enhance eligibility and enrollment systems to handle batch changes, fall-out populations, and eligibility updates more efficiently. This improvement ensures smoother and faster renewals for consumers.
 - **Ensuring Continuity of Care:** We are creating a process to ensure consumers transitioning from Medi-Cal to Covered California stay with their current plans. This information will be integrated into Auto Plan Selection to maintain continuity of care.

CALHEERS UPDATE

- **Integrated SOGI Questions:** We're enhancing the application to include Sexual Orientation and Gender Identity (SOGI) questions within the main application flow. Consumers will be able to easily provide details on birth gender, gender identity, and sexual orientation.
- **Future QLE Date Entry:** Implementing functionality to allow newly eligible consumers to enter Qualified Life Event dates up to 60 days in advance. This is particularly helpful for those released from incarceration or who have moved permanently to/within CA.
- **Enhanced Duplicate Check and Role Alignment:** Optimizing account creation to manage duplicate profiles in specific scenarios. We're also introducing the Agency Manager2 role in HBX to align with the Enroller portal design, improving role synchronization and management.

DOTCOM & CICI UPDATES

- ❑ Covered California IT collaborated on a number of projects with the Ombuds team to understand how users interact with specific pages on our website.
 - **Detailed report for the Ombuds team:** By analyzing website traffic, how long visitors stay, and what links, buttons, etc. they click on, we can identify areas where people might be struggling to find the information or resources they need to file a concern.
 - **Streamlined Ombuds Process:** We've updated the content on the Ombuds page to provide clearer information and guidance. This will help people seeking assistance from the Ombuds team reach the right resources faster and reduce unnecessary calls to our contact center.

DOTCOM & CICI UPDATES

- ❑ Covered California IT completed valuable user experience research across devices.
 - **Mobile-Friendly Design:** We conducted research to identify the range of mobile devices most used to access our website and applications. This allows us to optimize the user experience for these devices, guaranteeing a smooth and high-quality experience regardless of how you choose to access our services.
 - **Formatting content across devices:** Designing for multiple devices (desktop, laptop, tablets, and phones) requires additional development for a single new page or application. Knowing the common device sizes allows the team to streamline and build the universal layouts to fit as many devices as possible.

DOTCOM & CICI UPDATES

- Breakdown of several improvements made to our public-facing Dotcom.
 - **Spanish Language Accessibility:** We've expanded access to critical information by translating key pages and elements like the "Is your Medi-Cal ending?" alert banner, Social Media Comment Policy, and the OMBUDS page into Spanish. This ensures Spanish-speaking users have equal access to important resources.
 - **Improved Contact Information:** We've updated the introductory paragraph to the "Contact Carrier" page, clarifying when it's best to contact an insurance provider directly. This will help direct users to the most appropriate resource for their specific needs.

By implementing these changes, we're committed to making our website more inclusive, accessible, and user-friendly for everyone.

DOTCOM & CICI UPDATES

- Lots of value-adding enhancements for our external chatbot, CiCi.
 - **Clarifying Cost Information:** We've addressed confusion around mixed-family plans and associated costs. This ensures accurate cost estimates specific to wide-ranging family situations.
 - **Expanded Coverage Information:** A new "what does my plan cover" intent allows users to easily understand the specific services and treatments covered by their plan.
 - **Enhanced Affordability Tool:** We've improved the content within our affordability calculator, making it easier to estimate the costs associated with different healthcare plans.
 - **Spanish Language Support:** The chatbot's Spanish knowledge base was updated based on user data. This ensures the chatbot accurately understands & responds to questions in Spanish.

DOTCOM & CICI UPDATES

- ❑ Enhancements continued for our external chatbot, CiCi.
 - **Focus on Important Topics:** We've refined the chatbot's understanding of topics like preventive services, pre-existing conditions, and the Affordable Care Act (ACA). This provides clearer answers to healthcare concerns.
 - **Simplified Payment Information:** Finding the "Pay Now" button within the chatbot has been made easier, streamlining access to the bill payment process.

Overall, these improvements aim to make our chatbot a more valuable resource. By providing clearer information, addressing specific needs, and enhancing language support, we're committed to strengthening the chatbot as a service offering.

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	179	1,210
Plan-Based Enroller	13	579
Medi-Cal Managed Care Plan	2	20

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of May 28, 2024

11,116 Certified Insurance Agents

18.8% Spanish

10.0% Chinese

4.1% Vietnamese

4.7% Korean

20.7% Other Languages

1,113 Navigator: Certified Enrollment Counselors

49.8% Spanish

3.9% Chinese

1.5% Vietnamese

0.7% Korean

5.2% Other Languages

1,210 Certified Application Counselors

43.8% Spanish

4.0% Chinese

1.2% Vietnamese

0.5% Korean

3.1% Other Languages

579 Certified Plan Based Enrollers

16.4% Spanish

2.4% Chinese

1.0% Vietnamese

0.5% Korean

1.6% Other Languages

20 Certified Medi-Cal Managed Care Plan Enrollers

58.9% Spanish

5.3% Chinese

15.8% Vietnamese

0.0% Korean

0.0% Other Languages

