



## **EXECUTIVE DIRECTOR'S REPORT**

Jessica Altman, Executive Director  
April 17, 2025 Board Meeting

# Welcome, Craig!



# EXECUTIVE DIRECTOR'S UPDATE

# COVERED CALIFORNIA 2025 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 16**

**February 20**

**March 20 \***

**April 17**

**May 15**

**June 26**

**July 17 \***

**August 21**

**September 18**

**October 16 \***

**November 20**

**December 18 \***

*\*Possibly no meeting*

# STATE AND FEDERAL POLICY/LEGISLATIVE UPDATES

# STATE LEGISLATIVE UPDATE

Covered California continues to monitor and track state legislation. The following bills have a direct impact on Covered California:

- ❑ **AB 1419 (Addis):** This bill would expand Covered California's existing authority to automatically enroll for consumers who are found ineligible for Medi-Cal but eligible for Covered California.
- ❑ The bill would extend Covered California's automatic enrollment process to individuals who *newly apply* for coverage at the county level, and who are determined ineligible for Medi-Cal, but eligible for Covered California. Under the bill, more Californians will benefit from the same seamless enrollment process Covered California currently offers and foster greater access to coverage and care.

# STATE LEGISLATIVE UPDATE

- ❑ **SB 548 (Reyes):** This bill would require the CA Health and Human Services Agency to create recommendations for a five-year plan to reduce alcohol- and drug-related addiction deaths by 50% by 2031 and to convene a state advisory group consisting of representatives from specified entities, including Covered California.
- ❑ **SB 660 (Menjivar):** This bill would require the Center for Data Insights and Innovation (CDII) to take over the establishment, implementation and the functions of the CA Health and Human Services Agency Data Exchange Framework and would establish a new CalHHS Data Exchange Board as a separate entity from the current stakeholder advisory group. The Board would include a representative from Covered California as a non-voting, ex officio member.

# FEDERAL UPDATE

- ❑ Last week, Congress adopted budget resolutions which provide the funding framework to enact legislation related to federal spending, revenues, and debt limits.
- ❑ Potential funding cuts in health care will likely remain a highlight of complex budget negotiations. The budget resolution approved by the House of Representatives calls for \$880 billion in health care spending cuts, likely impacting the Medicaid program.
- ❑ In the absence of congressional action, enhanced premium tax credits remain set to expire at the end of 2025.



# FEDERAL UPDATE

- ❑ Recent news reports highlight the potential impacts surrounding the expiration of enhanced premium tax credits in states across the country:
  - [\*Congress passes budget, teeing up huge healthcare cuts\*](#) (Modern Health Care)
  - [\*States seek lifeline to protect Obamacare's federal subsidies\*](#) (Politico)
  - [\*Cash-strapped states panic over end of Obamacare subsidies\*](#) (Politico)
  - [\*Conservative group launches ads supporting ACA tax credits\*](#) (The Hill)
- ❑ National groups like [Keep Americans Covered](#), a coalition of consumer advocates, disease groups, providers, and insurers, continue to highlight the potential impacts of losing enhanced premium tax credits.
- ❑ Recent statements and actions taken by some members of Congress have elevated the dialogue surrounding the extension of enhanced premium tax credits.

# FEDERAL UPDATE

- ❑ Committees in the House and Senate will begin drafting specific legislation to meet outlined fiscal targets.
- ❑ In May, Covered California, along with other state-based marketplaces will travel to Washington, DC to participate in discussions with key federal administration officials and congressional representatives.
- ❑ Covered California will continue to monitor and inform the Congressional dialogue regarding the expiration of the enhanced premium tax credits.

# FEDERAL UPDATE

- ❑ On March 19, the Centers for Medicare & Medicaid Services (CMS) issued a proposed rule that introduces several changes to marketplace eligibility, enrollment, and coverage requirements, purporting to address concerns of fraud, waste, and abuse.
- ❑ In its [comment letter](#), Covered California offered feedback on specific proposals through emphasizing the overall importance of:
  - **Preventing unnecessary consumer burdens:** While there have been some identified issues of fraud on the federal marketplace, Covered California and state-based marketplaces (SBMs) more broadly have not experienced the same issues. With no indication of widespread fraud occurring in our markets, the proposed rule instead unnecessarily imposes substantial administrative and financial burdens on eligible consumers seeking to enroll.
  - **Preserving state flexibility:** The proposed rule diverges from past norms regarding the relationship between CMS and SBMs and is very prescriptive in its intent that SBMs implement all the same policies as the federal marketplace. Historically, SBMs have been given discretion in many of these areas to align with federal policy or choose a different approach.
  - **Upholding California values:** The proposed rule diverges from California's core values of safeguarding the rights of all communities and empowering all individuals to lead healthier, happier lives.

# FEDERAL UPDATE, CONTINUED

- ❑ Key proposals include:
  - Shortening the open enrollment period to run from Nov. 1 through Dec. 15.
  - Requiring pre-enrollment verification for 75% of all new Special Enrollment Period (SEP) enrollments.
  - Removing states' ability to automatically reenroll eligible consumers from a bronze to a silver plan.
  - Requiring fully subsidized consumers pay a \$5 premium when passively renewing into coverage for the next year.
  - Modifying premium and plan designs by changing the premium growth methodology, increasing the maximum-out-of-pocket limits, and broadening the allowable actuarial value ranges.
  - Revising the definition of “lawfully present” to no longer include DACA recipients for purposes of marketplace eligibility.
  - Prohibiting states from including “sex-trait modification” (gender affirming care) as an Essential Health Benefit.
  - Eliminating the SEP for low-income consumers.
  - Implementing new noncompliance standards for agents, brokers, and web-brokers in the federally-facilitated marketplace.
  
- ❑ Covered California additionally urged CMS to consider delaying the implementation of any proposals until there is greater certainty on the future of the enhanced federal premium tax credits, currently set to expire at the end of 2025, to mitigate the impact on the coverage critical to millions of Californians.

# 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](mailto: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 Leadership participated in Covered CA 2025 Semi-Annual Business Review (SABR) with our Plan Partners

## Enhancing Technology Solutions

- ❑ Partnering with CCIT to integrate Salesforce and Amazon Connect

## Staffing Updates

- ❑ Vacancy rate of 5.7 percent (2025) comparable to prior year of 8.8 percent (2024)

# SERVICE CENTER PERFORMANCE UPDATE

Comparing March 2025 vs. 2024 Call Statistics

# SERVICE CENTER PERFORMANCE UPDATE

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2025	344,814	218,871	3.98%	209,619	0:02:56	0:20:03	51.32%
2024	*	233,400	8.35%	210,003	0:04:16	0:19:55	21.65%
Percent Change	*	6% Decrease	52% Decrease	0.18% Decrease	31% Decrease	1% Increase	137% Increase

*\*For 2024, Comparable: Some data may be unavailable due to AWS system transition.*

# SERVICE CENTER PERFORMANCE UPDATE - CONTINUE

- ❑ The total Calls Offered decreased from 2024 by 6%
- ❑ Calls Handled decreased from 2024 by 0.18%
- ❑ The Abandoned % decreased from 2024 by 52%
- ❑ Service Level increased from 2024 by 137%

# QUICK SORT VOLUMES

## March Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3	Week 4	Week 5	Total
03/01 - 03/08	03/09 - 03/15	03/16 - 03/22	03/23 - 03/29	03/30 - 03/31	
1,395	1,370	1,330	1,478	205	5,778

\*Week 1 includes Sunday, March 01, 2025.

# QUICK SORT VOLUMES

## March Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	3,412	86.96%	2.46%	0:00:46

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

# **Appendix 2:**

# **Covered California for Small Business Update**

# COVERED CALIFORNIA FOR SMALL BUSINESS

## Mar 2025

- ❑ Group & Membership Update:
  - Groups: 9,079
  - Members: 76,791
  - Average Group Size: 8.4 members
  - YTD New Sales: 3,996

*\*membership reconciled through 03/21/25*





# Appendix 3: CalHEERS Update

# CALHEERS UPDATES

## Group 1's Providers

Use this page to search for providers, including doctors, hospitals, and children's dentists. You may choose up to 5 providers for Group 1.

### Search for providers

First choose the provider type. Then enter your ZIP Code to find the providers closest to you.

Provider Type

Doctor

Your ZIP

95813

Distance from ZIP Code

20 miles

Provider name

Q Enter first or last name

Your providers (1/5)

DOCTOR

**Sarah Jones**  
Family Medicine

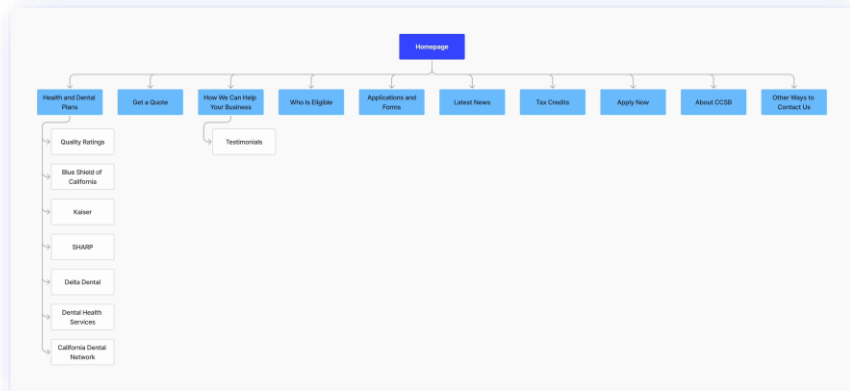
1201 Alhambra Blvd  
Sacramento, CA 95816



## Transition Primary Care Physician provider directory from LexisNexis to Integrated Health Care Association (IHA)

This shift ensures provides our consumers with more up to date Primary Care Physician data, helping them choose the best provider to meet their healthcare needs.

# SHOP MARKETPLACE UPDATES

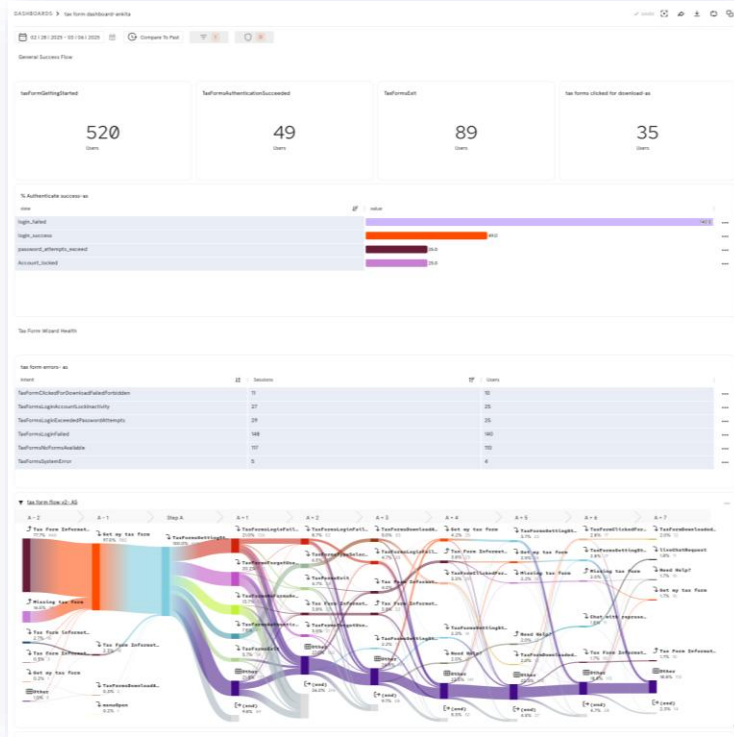


*Simplifying CCSB Information Architecture*

## CCSB User Interface Simplification

This redesign effort focuses on enhancing user experience by presenting information more intuitively and accessibly. It has consolidated and simplified the Covered California for Small Business (CCSB) website by creating a new sitemap that reduces the number of pages, eliminates redundancies, and adds new key pages like “How We Can Help Your Business”.

# CICI CHATBOT UPDATES



## Enhance CiCi's Tax Form Download Process

Improved consumer experience by automating CiCi's tax form downloads to facilitate internal troubleshooting and support quick issue resolution.

# 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	176	1,320
Plan-Based Enroller	13	642
Medi-Cal Managed Care Plan	2	23

# OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of March 31, 2025

**11,825** Certified Insurance Agents

19.9% Spanish

10.4% Chinese

3.9% Vietnamese

4.4% Korean

20.7% Other Languages

**1,295** Navigator: Certified Enrollment Counselors

34% Spanish

4.1% Chinese

0.5% Vietnamese

0.5% Korean

3.9% Other Languages

**1,320** Certified Application Counselors

32.9% Spanish

1.9% Chinese

0.3% Vietnamese

0.2% Korean

1.9% Other Languages

**642** Certified Plan Based Enrollers

10.6% Spanish

1.6% Chinese

0.8% Vietnamese

0.5% Korean

1.1% Other Languages

**23** Certified Medi-Cal Managed Care Plan Enrollers

62.5% Spanish

8.3% Chinese

8.3% Vietnamese

0.0% Korean

0.0% Other Languages

