



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director
August 21, 2025 Board Meeting

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 3

July 28

August 21

September 18

October 16 *

November 20

December 18 *

**Possibly no meeting*

COVERED CALIFORNIA 2026 BOARD MEETING DATES

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third Thursday of the month.

January 15

February 26

March 19 *

April 16

May 21

June 18

July 16 *

August 20 *

September 17

October 15 *

November 19

December 17 *

**Possibly no meeting*

EXECUTIVE DIRECTOR'S REPORT

- ❑ Executive Director's Update
 - Rates and Carriers for 2026
 - Retention Update
- ❑ State and Federal Policy/Legislative Update
- ❑ Data and Research

EXECUTIVE DIRECTOR'S UPDATE

RATES AND CARRIERS FOR 2026

RATES AND CARRIERS FOR 2026

- ❑ On August 14, 2025, Covered California [announced](#) its health plans and rates for the 2026 coverage year. The preliminary statewide weighted average rate for 2026 is 10.3 percent.
- ❑ The proposed rate change can be attributed to many factors including the increasing cost of health care and pharmaceuticals. Of note, federal health care policies – particularly the potential expiration of enhanced premium tax credits at the end of 2025 – contribute to the higher rates.
- ❑ Covered California highlighted that this rate increase could be reduced if Congress takes timely action to extend federal enhanced premium tax credits.

RATES AND CARRIERS FOR 2026 (CONT.)

- ❑ Covered California's proposed rates are significantly lower than the current national average of 20 percent.
- ❑ California is taking steps to protect the most vulnerable enrollees from increased costs. The Governor and Legislature appropriated \$190 million to provide state subsidies for enrollees earning up to 165 percent of the federal poverty level.
- ❑ While these state funds cannot backfill the potential \$2.1 billion loss if enhanced premium tax credits expire, they will provide meaningful support for lower income enrollees.

RATES AND CARRIERS FOR 2026 (CONT.)

- ❑ Despite federal uncertainty, Covered California maintains one of the healthiest consumer risk pools in the nation, promoting a stable market and robust carrier participation.
- ❑ In 2026, 11 health insurance companies will offer plans in regions across the state. All Californians will have access to two or more carriers; 92 percent will be able to select from three or more carriers, and 75 percent will have four or more to choose from.
- ❑ Aetna will exit from the marketplace in 2026. Enrollees will be able to choose a new plan or move to the carrier with the lowest-cost plan in the same metal tier available to them.

RETENTION UPDATE

ENROLLEE RETENTION AND RENEWAL IS AT THE FORERONT OF OUR EFFORTS

Given the uncertainty facing consumers, Covered California, led by our Marketing team, is intently focused on retaining and renewing our current enrollees. The goal is to meet the challenge of this moment, better serve Californians now and in the long-term, and position Covered California as a supportive partner and resource in light of the potential loss of financial help.

Key aspects of this effort include:

- ❑ Evolving our retention approach to a **more holistic, “always on” approach** that goes beyond focused attention on consumers just before or during renewal and open enrollment – instead focusing on the full customer experience.
- ❑ Bolstering communication with enrollees **prior to the renewal period** so they are aware of what changes may come in 2026 and expanding efforts to deliver communication **in their preferred language**.
- ❑ Improving alignment across divisions and consumer communications channels to ensure **consistent messaging**, and information being available direct-to-consumer, through our website, sales and enrollment channels, and other external partners.

MULTICULTURAL STRATEGY

Designed to foster stronger connections with diverse communities by prioritizing cultural relevance, linguistic inclusivity, and tailored outreach at every stage of the member journey

❑ Culture-First Messaging Approach

Develop messaging rooted in cultural insights that resonate with the unique values, traditions, and perspectives of diverse audiences, at every touchpoint of the retention journey.

❑ Language Expansion

Offer communications in multiple languages to meet the needs of our diverse member population. Focusing on delivering in-language content that ensures clarity and accessibility for all members.

❑ Customized Outreach Channels

Utilize channels preferred by specific communities, such as social media platforms, text messaging, and email.

❑ Segmentation

Leverage data-driven insights to segment audiences based on demographics, language preferences, cultural factors, and retention needs.

Korean












Chinese



Spanish



EXPANDING OUTREACH TO NEW LANGUAGES AND CHANNELS: DRIVING IMPACT WITH A CULTURE-FIRST MESSAGING STRATEGY

	 TV/CTV	 Radio/ Audio	 Print	 Out-of- Home	 Social/ Influencers	 Digital	 Search	 Direct Mail	 Email
General Market – English				NEW					
Black/ African American									
LGBTQ+									
Spanish									
Chinese*					NEW		NEW	NEW	NEW
Korean*								NEW	NEW
Vietnamese*					NEW			NEW	NEW
Tagalog **	NEW	NEW	NEW		NEW			NEW	NEW
Hindi**	NEW	NEW	NEW		NEW			NEW	NEW
Hmong**		NEW						NEW	NEW
Punjabi**								NEW	NEW

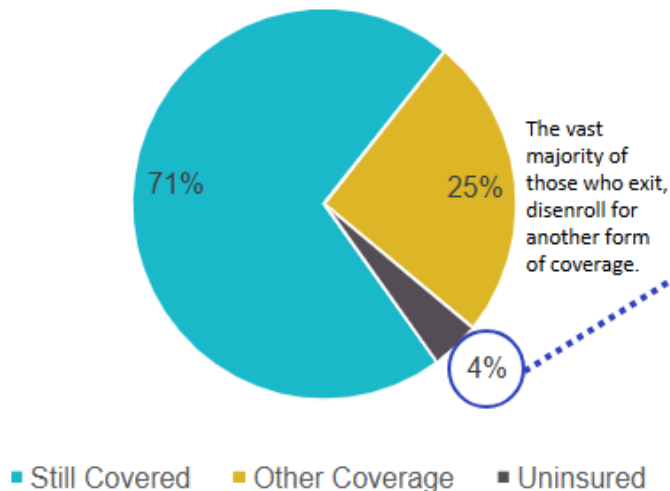
*Email and direct mail in August and September

**Email and direct mail in November

KEEP CALIFORNIANS INSURED

Of the members who disenrolled in 2023, only 4% went uninsured. This outlook is different for this Open Enrollment, as many more may go uninsured if the enhanced tax credits expire.

California's Health Coverage Transitions



Source: [February 2025 Board Meeting Executive Presentation](#)

OUR FOCUS

With the help of PERD, we are looking into the factors and attributes that have historically made up the Disenrolled-Uninsured along with FMDs Disenrollment Model to help define our target audience.

Sample Personas:



Under the age of 35, New Member, Low Utilizer



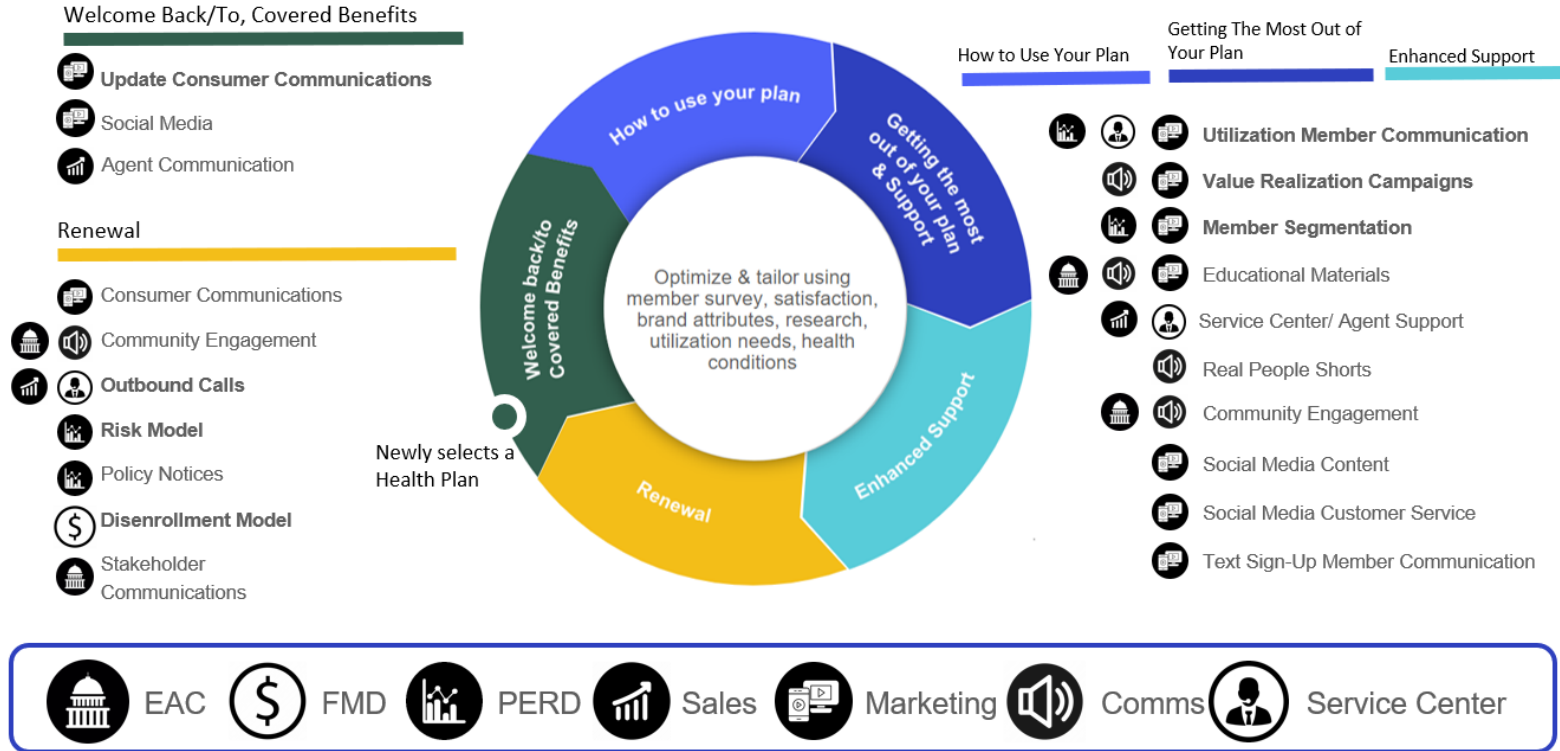
Living in a County with a 100%+ premium increase



Single Plan Holder, Community of Color

HOLISTIC, ALWAYS-ON RETENTION APPROACH

Focusing on customer experience through the member journey, optimizing renewal.



RENEWAL COMMUNICATIONS PLANNING

Primary Message

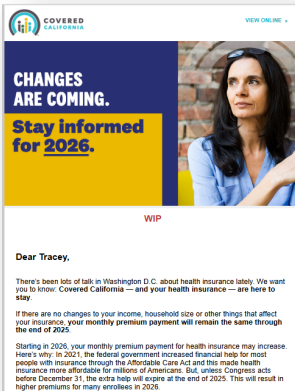
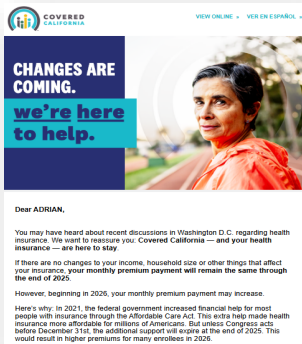
CTA:

WIP Member Outreach

July

The amount of **financial help you receive in 2026 may be reduced** if proposed federal legislation passes and Enhanced Premium Tax Credit ends on 12.31.25

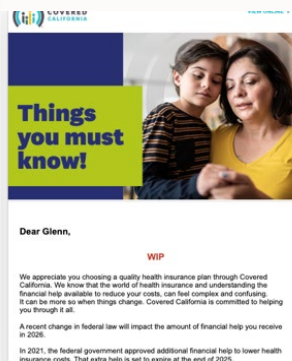
Log-in to your account for personalized updates and update your household information



August

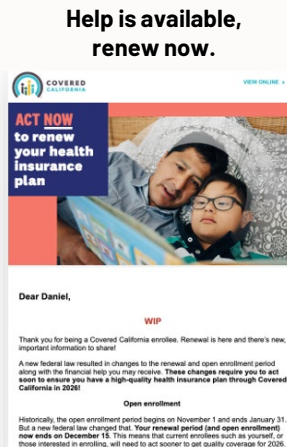
September

Renewal start date.
For help, visit the website or contact a certified enroller, and update your household information to prepare for fall renewal.



October

It's time to renew.
New for the 2026 plan year: Renewal and open enrollment ends on 1.31.26. Act now: **shop and compare** and pick a plan.



Email and Direct Mail

HIGHLIGHTS

To: All Members with Subsidies Receive

Intent:

Email - point enrollees to their online accounts where financial help details are available.
Direct Mail Letter - provides details and is shown here and will be sent to three scenarios.

Languages: English, Spanish, Chinese (Traditional), Korean, Vietnamese, exploring others September-on

Send Dates/Target Send Dates:

July Direct Mail: 7/23

July Email: 7/29 & 7/30

August Direct Mail: 8/22


August Email: 8/25 & 8/26 (Estimated)

Sept: Mid-September (Estimated)

Outreach will evolve to include further segmentation, additional languages and personalization, including informing members of their delegated Certified Enroller.




Email

VIEW ONLINE • VER EN ESPAÑOL •

CHANGES ARE COMING.

we're here to help.




Dear ADRIAN,

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

If there are no changes to your income, household size or other things that affect your insurance, **your monthly premium payment will remain the same through the end of 2025.**

However, beginning in 2026, your monthly premium payment may increase.


Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions of Americans. But unless Congress acts before December 31st, the additional support will expire at the end of 2025. This would result in higher premiums for many enrollees in 2026.



Sign in to your secure online account to see how this change affects you.

Your exact financial help for 2026 will be determined at renewal, which happens this fall.

Direct Mail Letter

July 15, 2025

Open for updates about financial help.

(First Name) (Last Name)
(Address, Line 1)
(Address, Line 2)
(City), (State) (Zip Code)

Changes are coming. **We're here to help.**

Dear (First Name),

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

Your monthly premium payment will remain the same through the end of 2025, if there are no changes to your income, household size or other things that affect your insurance.

Beginning in 2026, your monthly premium payment may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts, the additional support is set to end after 2025, which would result in higher premiums for many enrollees in 2026.

Here is the financial help you received in June 2025.

The financial help through Enhanced Premium Tax Credit is temporary and set to end **December 31, 2025.**

*Reflecting a change to federal legislation.

Savings Per:	Month
Affordable Care Act	\$400
Enhanced Premium Tax Credit	\$100 <small>Set To Expire Dec. 31, 2025</small>
Total Savings	\$500

Your exact financial help for 2026 will be determined at renewal, which happens this fall.

Primary Message: The amount of financial help you receive in 2026 may be reduced if Enhanced Premium Tax Credit ends on 12.31.25.

CTA:

Log in to your online account to view details specific to you.
Provide your mobile number for text alerts, visit the new landing page on the website, contact a certified enroller for help, update household information now in preparation for renewal.

Savings Per:	Month
Affordable Care Act	\$400
Enhanced Premium Tax Credit	\$100 <small>Set To Expire Dec. 31, 2025</small>
Total Savings	\$500

Renewal: New Landing Page

HIGHLIGHTS

- Information on Enhanced Premium Tax Credits and how this will affect consumers
- Navigation: Linked via alert banner across CoveredCA.com
- Details: We will keep updating as more details become available
- English, Spanish (Confirmed) Simplified and Traditional Chinese, Korean and Vietnamese ---> assessing feasibility of a phased approach

CoveredCA.com/important-changes/



Above the Fold

Keep Scrolling

Below the Fold

Changes may be coming to your health insurance. Here's what you need to know →


COVERED CALIFORNIA Get Started Health ▾ Dental ▾ Vision ▾ Support ▾ Sign In Shop and Compare

Home / Important Changes

Last Updated: July 10, 2025

Important Changes to Your Health Insurance

There's a lot happening with health insurance right now, and we're here to help you stay informed. This page will be updated with the latest information and what it could mean for you.



What to Expect

Possible Changes to Extra Financial Help

Your financial help and what you pay for your health insurance may change next year. More information is coming, but here's what we know for now.

Your monthly premium payment will stay the same for 2025.

Your monthly premium payment will remain the same through the end of 2025, as long as there are no changes to your income, household size, or other factors that affect your insurance.

Monthly premiums may increase in 2026.

The federal government increased financial help for some people in 2021 through Enhanced Premium Tax Credits. Unless Congress acts, the increased help will end on Dec. 31, 2025. Financial help will still be available next year, but many enrollees will receive less than they did before.

Covered California is working hard for you.

We believe in affordable health insurance for Californians, and we'll keep you informed and covered through the changes ahead.

Take Action

What You Can Do Now

Stay Connected
[Sign up for text alerts](#) to get important reminders about your renewal this fall.

Keep Your Info Up to Date
Make sure your income and household information are correct by [signing in to your account](#).

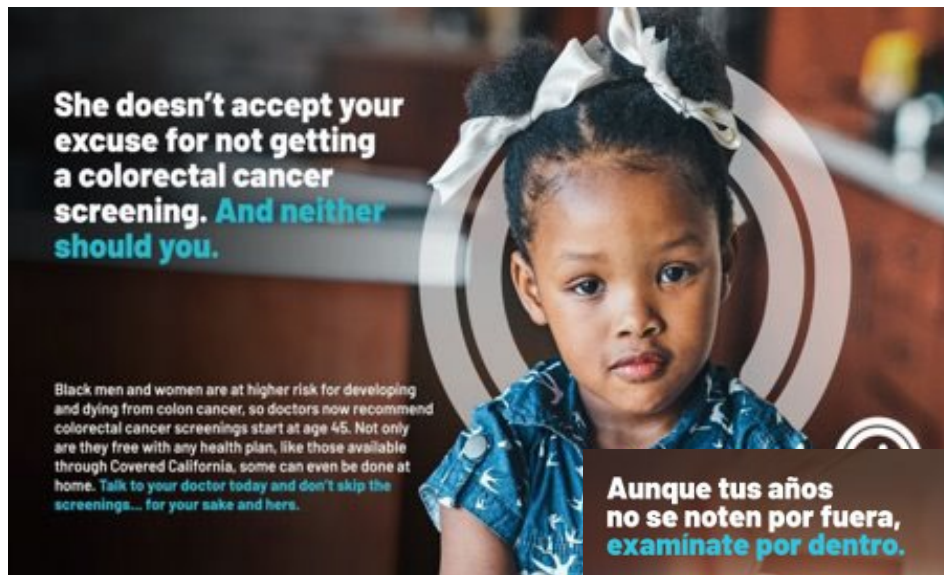
Shop and Compare Plans in Fall
Starting on Oct. 1, find out your 2026 health plan options and costs. Use the [Shop and Compare Tool](#) to review plans and prices.

Chat

Utilization Campaign to Support Retention

HIGHLIGHTS

- Increase plan usage and value of care among **communities with low utilization rates**
- Foster trust in Covered California as the leader in improving health with **culturally sensitive education**
- Kicked off with Colorectal Cancer screenings in June across **Black/AA, Hispanic, Chinese, Korean and Hmong** audiences.



She doesn't accept your excuse for not getting a colorectal cancer screening. And neither should you.

Black men and women are at higher risk for developing and dying from colon cancer, so doctors now recommend colorectal cancer screenings start at age 45. Not only are they free with any health plan, like those available through Covered California, some can even be done at home. Talk to your doctor today and don't skip the screenings... for your sake and hers.



Aunque tus años no se noten por fuera, examínate por dentro.

- Si cumples 45 años o más, hazte la prueba de cáncer colorrectal.
- El cáncer colorrectal puede desarrollarse sin síntomas.
- Es la segunda causa principal de muerte por cáncer entre hispanos.
- Es muy tratable y curable, al detectarse temprano.
- La prueba es fácil, rápida y sin costo adicional bajo todos los planes. Además, puedes hacerla en casa.

Habla con tu médico para hacerte una prueba de cáncer colorrectal hoy mismo.
¡Y anima a tus seres queridos!



COVERED
CALIFORNIA

Retention Risk Model

HIGHLIGHTS

- The goal of this project is to develop a model that predicts which consumers are likeliest to go uninsured
- Model improves our ability to correctly identify who will go uninsured
- Team will use model to plan and target outreach

Leveraging data on premium increase, FPL, and utilization, the Policy, Eligibility, and Research Division (PERD) has developed a **Retention Risk Model** to help inform planning and outreach.

The model's predictions will guide a retention outreach campaign in Fall 2025 in order to strategically deploy outreach resources.

Summary of results:

- ❑ Predicting who will go uninsured is difficult, but the best model performs better than random chance
- ❑ If we use the risk model to pick households to call in Fall 2025, we expect to find more people who plan to go uninsured than if we pick those households randomly
- ❑ At greatest risk: consumers who are younger, single households, those with Bronze or Catastrophic plans, and those with large net premium increases

Outbound Calls

HIGHLIGHTS

- Service Center to conduct outbound calls to 50,000 households
- Focus on win-backs for outbound calls for members who have terminated coverage
- Aligning with Outreach and Sales Division
- Deployed across all languages

Service Center Representatives will conduct limited outbound calling to total of 50,000 households across two groups.

- ❑ High risk group based on PERD risk model, calls begin October 15
- ❑ Win-back group of member who have communicated their intention to terminate coverage for PY 2026
- ❑ Talking points, call scripts and training in development to support Service Center

The Service Center will collaborate with the Outreach and Sales Division to supply targeted lists of consumers delegated to Certified Enrollers, with a specific emphasis on prioritizing outreach to those at elevated risk for going uninsured.

Communications and PR

HIGHLIGHTS

- Refreshed homepage and online content for awareness and education
- Large scale and microtargeted media events to reach diverse audiences
- Innovative, branded online campaign that meets consumers where they are at
- Ensuring reach across Multicultural communities such as Hispanic, AANHPI and Black/African American

DOTCOM

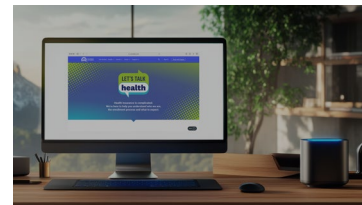
- Refresh retention page to ensure accuracy, relevance, and improve user experience.
- Develop and launch a refreshed homepage with simplified user journeys and streamlined content.
- Relocate/retire outdated tools like the Quick Quote Calculator.
- Revise lead capture popup for better timing and user engagement.
- Implement an in-language content strategy for diverse audiences.

MEDIA

- Execute rates press release and national press conference to drive earned media and generate awareness about the increase in rates and the expiration of the enhanced premium tax credits.
- Drive targeted engagement through community engagement events, roundtables, and regional kickoff activities.
- Amplify retention messaging through countdown blitz events and press tours.

INTEGRATED COMMUNICATIONS

- Kick off thought leader strategy with social videos and podcast pitching.
- Host social media live Q&A sessions featuring real consumer stories.
- Address misconceptions with positive educational campaigns.
- Build infographics, video shorts, and digital op-eds for consumer facing awareness around federal changes.
- Support transition from renewal to retention with educational videos, infographics, and social media leveraging healthcare moments.
- Develop collaborative digital assets for enrollers/agents to co-brand while ensuring consumers are informed about federal changes.

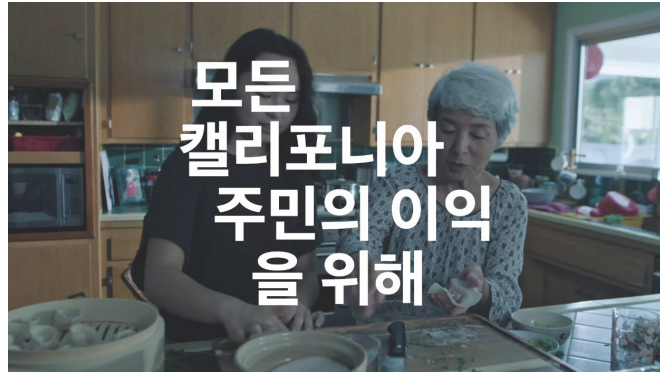


OPEN ENROLLMENT OUTREACH: DETAILS COMING SOON

Covered California is preparing impactful outreach strategies to engage, inform, and empower Californians to secure their health coverage

HIGHLIGHTS

- Introducing a **streamlined platform** to coordinate outreach efforts ensuring consistency in messaging while maximizing reach and engagement.
- Featuring **fresh creative** assets that speak to the needs of all Californians, emphasizing value, affordability, access, and quality care
- Dedicated **strategies tailored to California's diverse communities**, focusing on cultural relevance and language inclusivity.



STATE AND FEDERAL POLICY/LEGISLATIVE UPDATES

FEDERAL UPDATE

- ❑ The potential expiration of enhanced premium tax credits continues to garner attention through media and Covered California continues working to inform federal and state policymakers on enhanced premium tax credits through updated impacts data at state and local levels.
- ❑ Throughout August and September, Covered California staff plans to engage and share updated data with policymakers and stakeholders, engage media, and leverage partnerships and keep consumers informed.
- ❑ The [State Marketplace Network](#) continues to coordinate and collaborate across marketplaces to develop and share timely and relevant information related to enhanced premium tax credit expiration impacts.

FEDERAL UPDATE (CONT.)

Many of the recent federal policy changes are now both the subject of legal challenges and further efforts to strengthen, with key decisions potentially shaping the future of health coverage access. Notable developments include:

- ❑ Last week, two federal courts held hearings in cases challenging key provisions of CMS's Marketplace Integrity and Affordability Final Rule. The cases—*State of California v. Kennedy*, brought by several states including California, and *City of Columbus v. Kennedy*, filed by cities and advocacy groups—argue that the rule would create barriers to enrollment in Marketplace coverage and result in millions losing their health insurance. We are currently awaiting decisions from the courts on the plaintiffs' requests for preliminary injunctions blocking the federal government from implementing key provisions of the rule, many of which are set to go into effect on August 25.
- ❑ On August 1, California, joined by a multistate coalition, filed a lawsuit in federal court challenging federal measures aimed at restricting access to gender-affirming healthcare for transgender, intersex, and nonbinary youth. *Commonwealth of Massachusetts v. Trump* specifically targets Executive Order 14187 and related actions by the U.S. Department of Justice, which seek to limit gender-affirming care for minors, even in states where such care is legally protected. The coalition is requesting an injunction to block enforcement of these measures and preserve access to care.
- ❑ Relatedly, a proposed federal regulation seeking to codify such actions is currently under review by the Office of Management and Budget, which is the final step in the federal rulemaking process before publication. Although specific details of the proposed rule have not yet been released, Covered California is actively monitoring for developments.

FEDERAL UPDATE (CONT.)

- ❑ On July 2, Covered California submitted [formal comments](#) in response to a Request for Information (RFI) issued by the Centers for Medicare & Medicaid Services (CMS) regarding the prescription drug machine-readable file disclosure requirements. This RFI was issued to gather input on the implementation of the Transparency in Coverage final rule. Covered California's comments focused on three key areas: data elements for drug price information, differences in consumer cost-sharing, and the creation of public-ready reports, all with the goal of improving compliance, simplifying reporting, and enhancing transparency in prescription drug pricing.
- ❑ On July 21, Covered California submitted a [comment letter](#) in response to a CMS RFI on Hospital Price Transparency Accuracy and Completeness. This RFI was issued to address challenges and improve compliance and enforcement processes related to hospitals' transparent reporting of complete, accurate, and meaningful pricing data. In its comment letter, Covered California emphasized the importance of a comprehensive machine-readable file data effort and underscored the significance of referencing external sources to evaluate the accuracy and completeness of the reported data.

DATA AND RESEARCH: IMPACTS OF EXPIRATION OF ENHANCED PREMIUM TAX CREDITS

EXPANDED AFFORDABILITY FROM THE ENHANCED PREMIUM TAX CREDIT

The federal enhanced premium tax credit (ePTC) has dramatically increased affordability for marketplace consumers by:

- ❑ Increasing the amount of financial help for all consumers eligible to receive the advanced premium tax credit (APTC).
- ❑ Providing two free Silver plan options for consumers with incomes below 150% FPL (\$23,475 for an individual and \$48,225 for a family of four).
- ❑ Eliminating the “subsidy cliff” for middle-income consumers above 400% FPL who were previously ineligible for APTCs (\$62,600 for an individual and \$128,600 for a family of four).

In place since 2021, the enhanced premium tax credits are set to expire at the end of 2025.

CHANGES REFLECTED IN THE 2026 DATA

- ❑ The following slides provide refreshed data on the potential consumer impacts of the expiration of enhanced premium tax credits in 2026 for Covered California's current enrollees and 2026 rate increases.
- ❑ While Covered California reports a 10.3% statewide average gross rate increase, the changes in net premium costs experienced by consumers will be much higher when also accounting for the decrease in generosity of tax credits, the loss of tax credit eligibility for middle income consumers, and other federal policy changes.
- ❑ These changes are reflected in the increased consumer impacts from original analyses in 2025:
 - On average, enrollee premiums will increase \$125 per member per month, up from \$101 per member per month.
 - This translates to a 97% increase in monthly premium costs, compared to an initial estimate of 66%.

THE ENHANCED PREMIUM TAX CREDIT PROVIDES AN ADDITIONAL \$2.5 BILLION IN ANNUAL PREMIUM SAVINGS

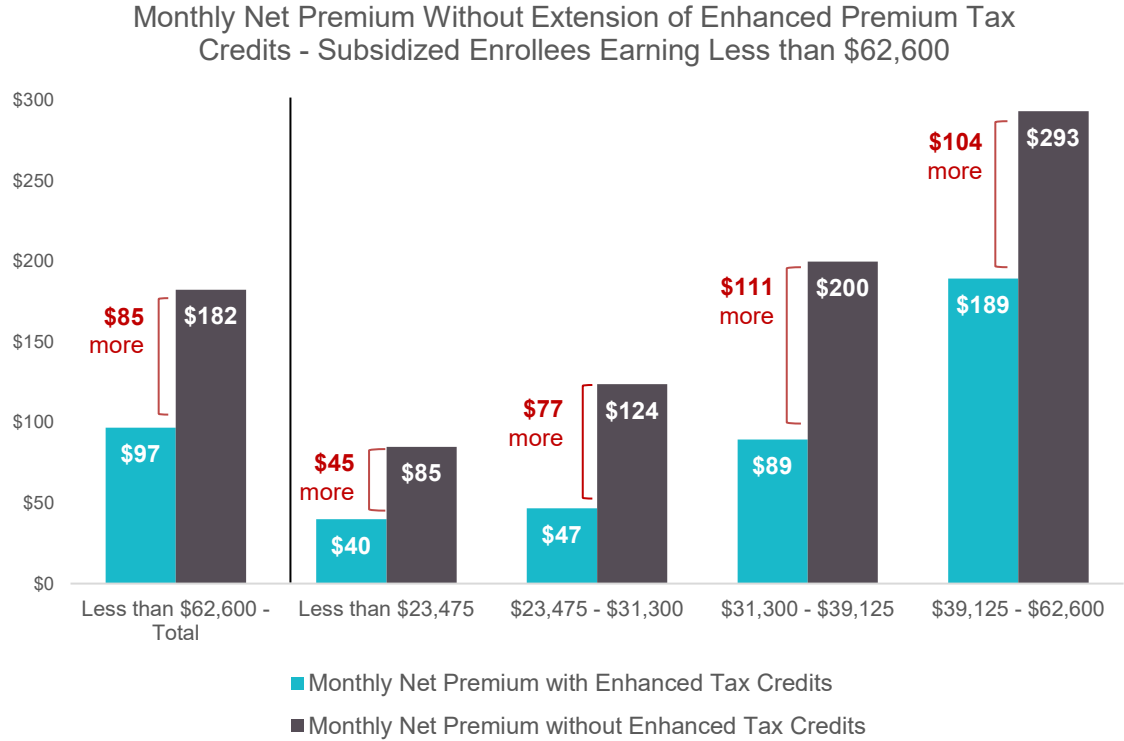
- ❑ The enhanced premium tax credit would account for \$2.5 billion of potential savings, in addition to the \$10.5 billion that consumers are projected to receive in 2026.
- ❑ This translates to an average \$125 per month in additional premium savings for marketplace enrollees.
- ❑ The loss of enhanced tax credits will also impact the roughly 1 in 10 Covered California enrollees who do not receive any financial assistance as the result of higher rate increases.

Enrollee Income (by Federal Poverty Level)	Number of Enrollees	Annual Value of Enhanced Premium Tax Credit
0-150% FPL	275,000	\$148 million
150-200% FPL	499,000	\$461 million
200-250% FPL	274,000	\$363 million
250-400% FPL	462,000	\$576 million
>400% FPL	161,000	\$969 million
Total	1,671,000	\$2.5 billion

Source: Snapshot of July 2025 Covered California enrollees receiving monthly APTC. Income levels reflect relevant program FPL cutoffs for the 2026 plan year.

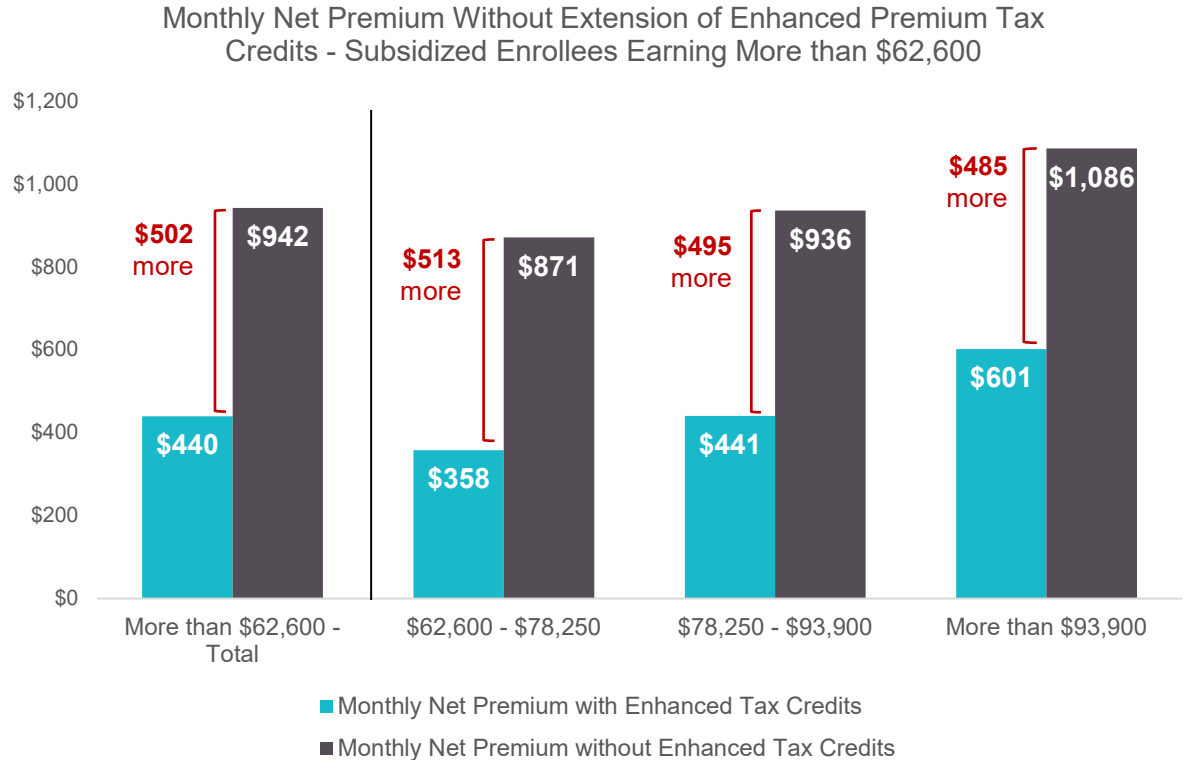
PREMIUMS WILL INCREASE IF THE ENHANCED PREMIUM TAX CREDIT EXPIRES

- ❑ Consumers with incomes less than 400% FPL (\$62,600 for an individual), could see, on average, an \$85 monthly increase in net premiums without the enhanced premium tax credit.
- ❑ Many consumers earning less than \$40,000 annually will see their premiums double, or more.



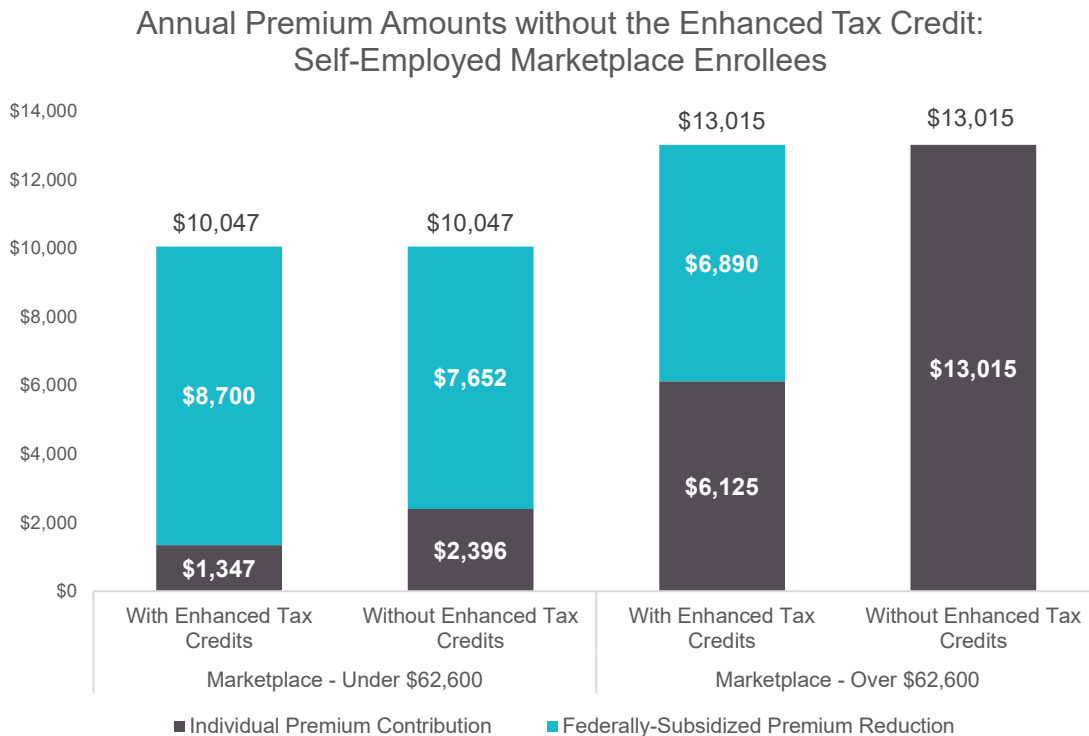
PREMIUMS WILL INCREASE IF ENHANCED PREMIUM TAX CREDIT EXPIRES

- Without the extension of enhanced premium tax credit, middle income consumers will have to pay the full premium cost to retain coverage.
- More than 160,000 middle income Californians would save an average of \$502 per month in premium costs due to the enhanced premium tax credit.



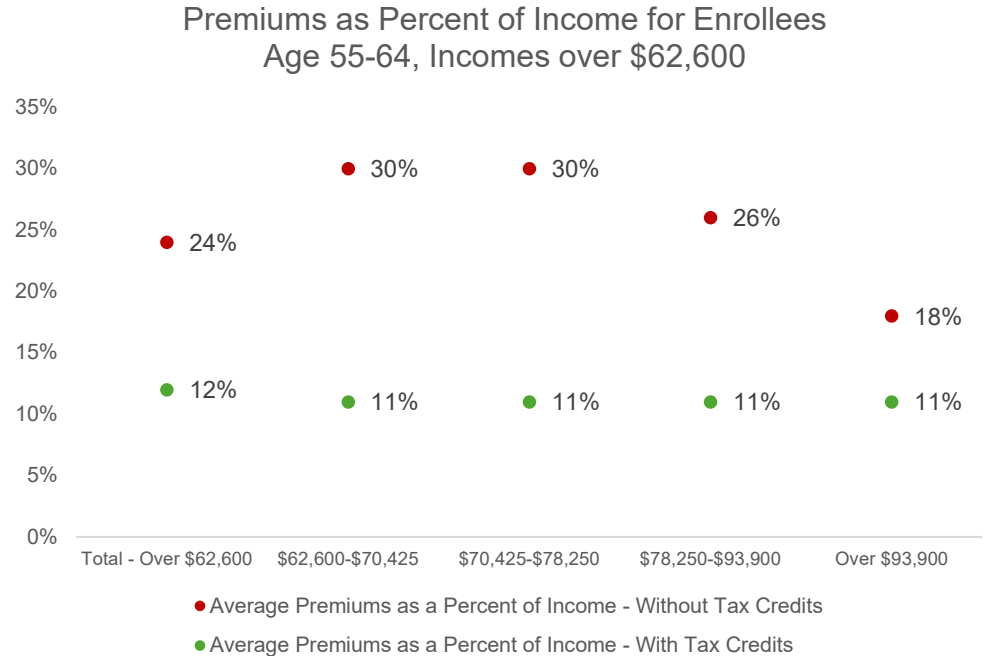
TAX CREDITS ENSURE AFFORDABLE COVERAGE FOR SELF-EMPLOYED CONSUMERS

- ❑ Nearly 500,000 enrollees receiving tax credits are self-employed, saving an additional \$131 per month on their premium costs.
- ❑ Premium tax credits are particularly important for these consumers as they are not eligible for other sources of coverage, such as through an employer, and must rely on the individual market for coverage.



OLDER ENROLLEES COULD PAY MORE THAN A QUARTER OF THEIR HOUSEHOLD INCOME

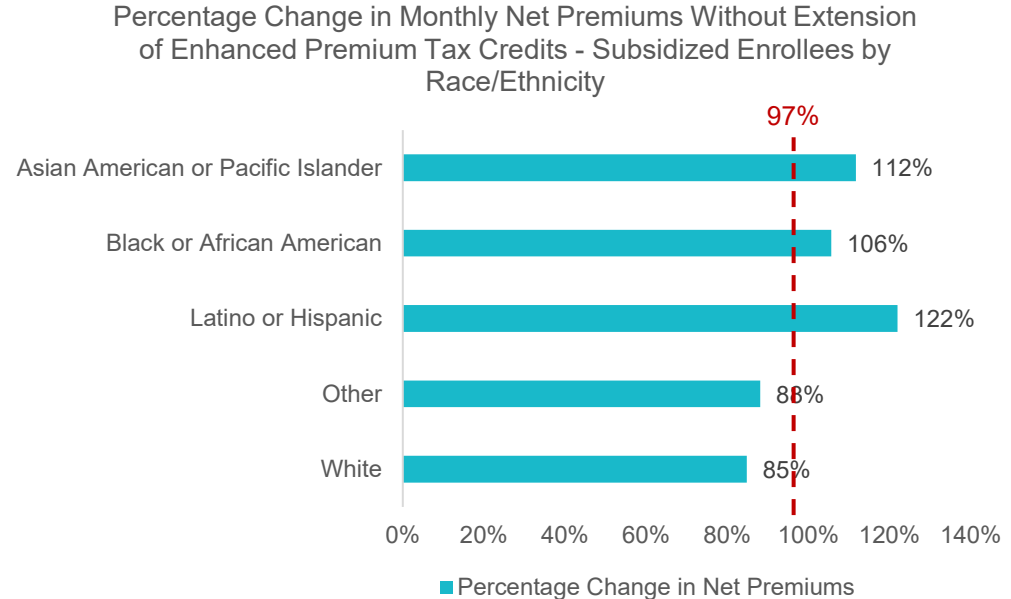
- ❑ Premiums are expected to double or more for many enrollees ages 55-64 earning over \$62,600, facing premium costs as high as \$1,400 per month.
- ❑ For some enrollees, this would consume as much as 30% of their annual income.



Source: Snapshot of July 2025 Covered California enrollees receiving monthly APTC. Income levels reflect relevant program FPL cutoffs for the 2026 plan year.

COMMUNITIES OF COLOR FACE LARGEST INCREASES IN PREMIUMS

- ❑ While Covered California enrollees face an average 97% increase, premiums will increase more for communities of color.
- ❑ Communities that had some of the highest gains in enrollment since 2020 will face the greatest threats to affordable coverage without the enhanced premium tax credit.



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

Comparing May 2025 vs. 2024 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2025	229,616	155,753	1.64%	153,174	0:00:56	0:20:53	69.07%
2024	*	183,232	2.82%	178,057	0:01:28	0:19:56	56.07%
Percent Change	*	15% Decrease	42% Decrease	14% Decrease	36% Decrease	5% Increase	23% Increase

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

- ❑ The total Calls Offered decreased from 2024 by 15%
- ❑ Calls Handled decreased from 2024 by 14%
- ❑ The Abandoned % decreased from 2024 by 42%
- ❑ Service Level increased from 2024 by 23%

SERVICE CENTER UPDATE

May Weekly Quick Sort Transfers

Week 1	Week 2	Week 3	Week 4	Week 5*	Total
05/01 - 05/03	05/04 - 05/10	05/11 - 05/17	05/18 - 05/24	05/25 - 05/31	
501	1,264	1,251	1,224	1,225	5,465

*Partial Week - All CoveredCA Service Centers were closed Monday, May 25, 2025, in observance of Memorial Day.

May Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	3,208	87.81%	2.03%	0:00:40

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

SERVICE CENTER UPDATE

Comparing June 2025 vs. 2024 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2025	227,589	154,758	2.67%	154,758	0:01:35	0:21:08	65.34%
2024	*	155,828	1.76%	153,087	0:00:52	0:19:38	68.87%
Percent Change	*	1% Decrease	52% Increase	1% Increase	83% Increase	8% Increase	5% Decrease

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

- ❑ The total Calls Offered decreased from 2024 by 1%
- ❑ Calls Handled increased from 2024 by 1%
- ❑ The Abandoned % increased from 2024 by 52%
- ❑ Service Level decreased from 2024 by 5%

SERVICE CENTER UPDATE

June Weekly Quick Sort Transfers

Week 1	Week 2	Week 3	Week 4*	Total
06/01 - 06/07	06/08 - 06/14	06/15 - 06/21	06/22 - 06/30	
1,228	1,198	1,030	1,567	5,023

* Week 4 includes Sunday, June 29, 2025 & Monday, June 30, 2025.

June Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	2,832	86.23%	3.00%	0:00:45

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

SERVICE CENTER UPDATE

Comparing July 2025 vs. 2024 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2025	229,422	158,732	2.15%	155,279	0:01:07	0:20:41	61.74%
2024	*	177,423	1.72%	174,369	0:00:52	0:19:38	59.48%
Percent Change	*	11% Decrease	25% Increase	11% Decrease	29% Increase	5% Increase	4% Increase

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

- ❑ The total Calls Offered decreased from 2024 by 11%
- ❑ Calls Handled decreased from 2024 by 11%
- ❑ The Abandoned % increased from 2024 by 25%
- ❑ Service Level increased from 2024 by 4%

SERVICE CENTER UPDATE

July Weekly Quick Sort Transfers

Week 1*	Week 2	Week 3	Week 4	Week 5	Total
07/01 - 07/05	07/06 - 07/12	07/13 - 07/19	07/20 - 07/26	07/27 - 07/31	
668	1,141	1,106	1,070	971	4,956

*Partial Week – All CoveredCA Service Centers were closed on Friday, July 04, 2025, in observance of Independence Day.

July Consortia Statistics

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CalSAWS	2,789	89.96%	2.37%	0:00:34

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

SERVICE CENTER UPDATE

Improving Customer Service

- ❑ Completed Employee Engagement sessions with Service Center branches; Sacramento and started for Fresno Operations, and Resource Planning and Management.
- ❑ OE 2026 Planning efforts in place with focus on forecasting, scheduling, training and ramp up for Surge Vendor
- ❑ Completed outbound calls as part of the DACA outbound campaign.

Enhancing Technology Solutions

- ❑ Strategic Innovation and Implementation (SI&I) collaborated with CCIT to complete the Windows 11 upgrade.

Staffing Updates

- ❑ Vacancy rate of 5.5 percent (2025), comparable to the prior year of 7.1 percent (2024)

Appendix 2:

Covered California for Small Business Update

COVERED CALIFORNIA FOR SMALL BUSINESS

- ❑ Group & Membership Update:
 - Groups: 9,142
 - Members: 76,942
 - Average Group Size: 8.4 members
 - YTD New Sales: 6,907
- *membership reconciled through 07/17/25*



Appendix 3: CalHEERS Update

CALHEERS UPDATES

Our insights led to the following opportunities for improvements



Give users choice around providing sensitive information



Consistently explain why information, especially sensitive data, is requested throughout the application



Align verification questions with consumers' document names fields



Reduce consumers' cognitive load by limiting optional questions



Utilize agile research approaches and prioritization across teams to coordinate, identify, and fix technical issues in a timely way

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Note: Opportunities for improvement listed here are not final recommendations and might be subject to change based on further research in CR 281802

Code For America Project Phase 1

In collaboration with Code for America and the Department of Health and Human Services (DHCS), we evaluated CalHEERS user experiences, specifically addressing usability challenges faced by underserved populations. Our findings identified enhancements that could be implemented to mitigate cognitive overload and enhance mobile accessibility.

CALHEERS UPDATES

| A/B Testing Pilot

Desktop Current State – Control A

Household Menu Your answers will be saved

Special Enrollment

You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.

You may qualify for special enrollment if one of the following events has happened to you or someone in your household recently or expect to experience in the near future. Federally recognized American Indian or Alaska Natives can enroll any time. See [full list of qualifying life events](#).

Select option

Enter the date of your qualifying life event

mm/dd/yyyy

Where can I find the date of my qualifying life event?

The date of your qualifying life event is usually the day that the life event happened. If you do not know the date of your life event, or do not have a date, enter today's date.

- If you moved permanently, enter the date you moved.
- For adoption, enter the effective date listed on adoption certificate.
- For the birth of family member, enter the date of the birth listed on the birth certificate.
- For married domestic partnership, enter the date listed on the married or domestic partnership certificate.
- If you have lost, or will soon lose, your coverage, enter the date when you lost or will lose coverage.
- For no longer incarcerated, enter the date you were released from incarceration.
- For gained citizenship/legal presence, enter the date you gained citizenship or were lawfully present.

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Desktop Proposed State – Variant B

Household Menu Your answers will be saved

Reporting Major Life Changes

You can apply for private health insurance (Covered California) **if you've experienced a major life change in the last 60 days**. If you haven't experienced one of these major life changes, you can still apply for public health insurance (Medi-Cal). The most common major life changes are:

- Had a baby or adopted a child
- Loss of health insurance, usually because of a change with your job
- Got married
- Moved to California from another state

What major life change do you want to report?

If you had a baby or adopted a child in the last 60 days, choose this option. Otherwise, choose the life event that happened most recently. No matter what you share, we'll consider you for public health insurance (Medi-Cal).

Select option

When did this life change happen?

mm/dd/yyyy

What date should I put for my life change?

The date of your life change is usually the date that the event happened. If you don't know the exact date, enter today's date.

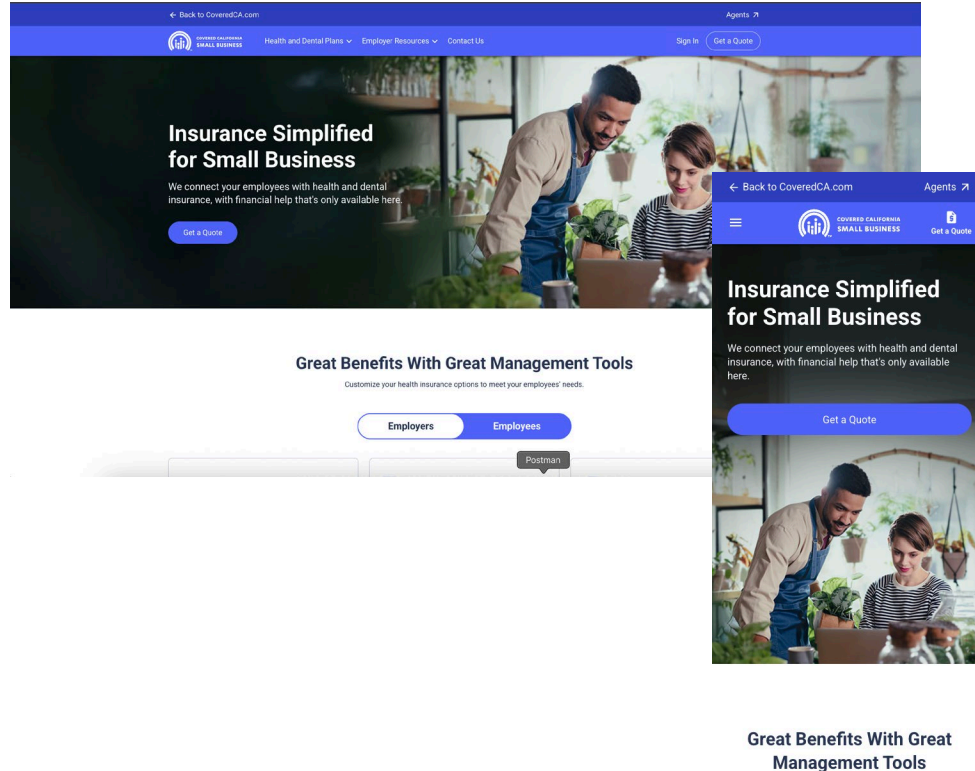
- If you are a federally recognized American Indian or Alaska Native, you can enter today's date.
- If you had a baby or adopted a child, enter the date on the birth or adoption certificate.
- If you lost or will soon lose your health insurance, enter the date when you lost or will lose health insurance.
- If you got married or got into a domestic partnership, enter the date on the marriage or domestic partnership certificate.
- If you moved, enter the date you moved.
- If you experienced domestic abuse or can't locate your spouse, we understand this can be difficult to think about and you can enter today's date.
- If you got out of jail or prison, enter the date you got out.
- If you got citizenship/legal presence, enter the date you got it.

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A/B Testing

Phase 2 of the Code for America Project is designed to enhance application completion rates and improve consumer experience by addressing critical barriers through enhanced communication, localized language, and trauma-informed design. These improvements will be validated through targeted A/B tests in the production application.

DOTCOM UPDATES

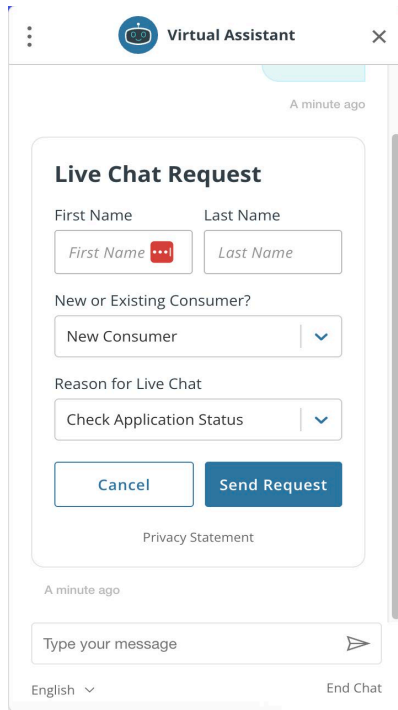


Covered California for Small Business (CCSB) Redesign

The redesigned Covered California for Small Business (CCSB) solution harmonizes more closely with our overarching website design system, enhancing visual consistency and user experience. This update consolidates layout, typography, and interaction patterns, ensuring that the site's sections align with Covered California's branding and navigation standards.

Improvements to the site's technical architecture and content structure enhance the scannability and navigability of the content, fostering cohesiveness and facilitating consumers' efficient access to information.

CHATBOT UPDATES



Virtual Assistant

A minute ago

Live Chat Request

First Name Last Name

New or Existing Consumer?

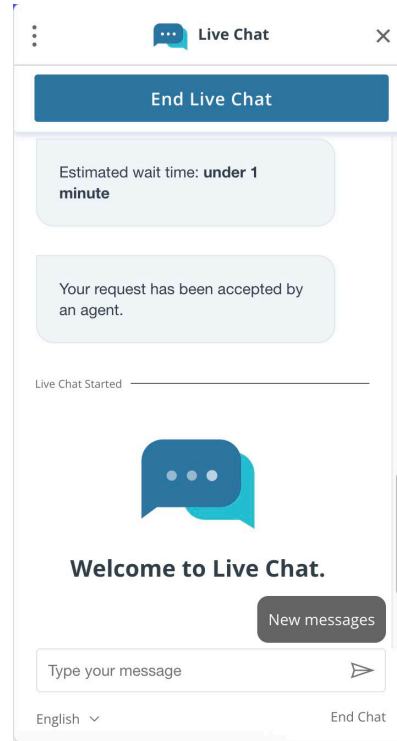
Reason for Live Chat

Privacy Statement

A minute ago

Type your message

English End Chat




Live Chat

Estimated wait time: **under 1 minute**

Your request has been accepted by an agent.

Live Chat Started



Welcome to Live Chat.

Type your message

English End Chat

Chatbot Live Chat Feature Upgrade

The Salesforce Live Chat feature has been upgraded to enhance performance, reliability, and deliver a more cohesive user experience consistent with the site's branding and interaction patterns.

This upgrade also improves integration with our messaging infrastructure and better positions the platform for future enhancements.

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	184	1,311
Plan-Based Enroller	13	642
Medi-Cal Managed Care Plan	2	23

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of August 5, 2025

12,255 Certified Insurance Agents

20.2% Spanish

7.0% Chinese

3.9% Vietnamese

4.4% Korean

9.0% Other Languages

1,360 Navigator: Certified Enrollment Counselors

32.6% Spanish

5.8% Chinese

1.5% Vietnamese

0.4% Korean

1.3% Other Languages

1,311 Certified Application Counselors

32.2% Spanish

1.8% Chinese

0.3% Vietnamese

0.2% Korean

1.8% Other Languages

642 Certified Plan Based Enrollers

10.3% Spanish

1.9% Chinese

0.8% Vietnamese

0.5% Korean

0.0% Other Languages

23 Certified Medi-Cal Managed Care Plan Enrollers

21.7% Spanish

8.7% Chinese

4.3% Vietnamese

0.0% Korean

0.0% Other Languages

