



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director
January 16, 2025 Board Meeting

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 *

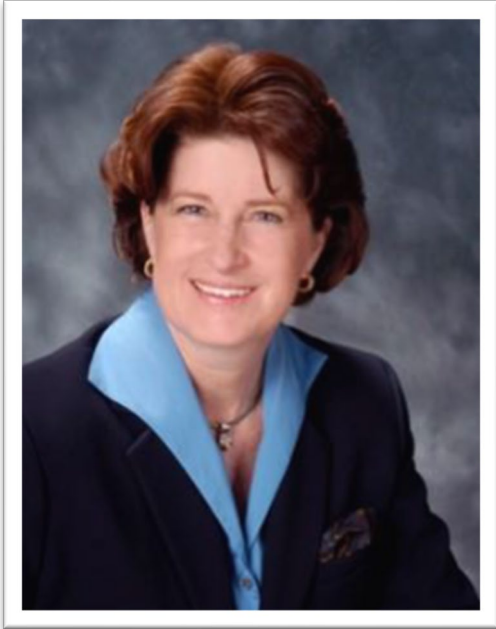
**Possibly no meeting*

EXECUTIVE DIRECTOR'S UPDATE

- ❑ Executive Leadership Transitions
- ❑ Open Enrollment Update
- ❑ State and Federal Policy/Legislative Update
- ❑ Data and Research

EXECUTIVE LEADERSHIP TRANSITIONS

CHIEF DEPUTY EXECUTIVE DIRECTOR, OPERATIONS

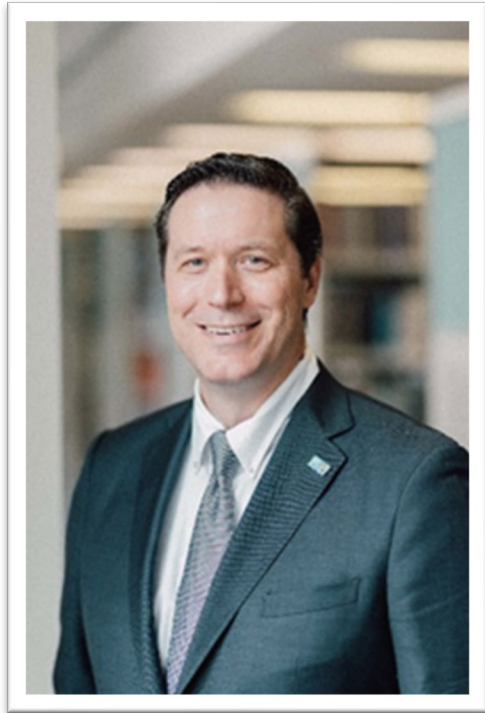


Kathleen Webb – Kathleen Webb was appointed Chief Deputy Executive Director, Operations, on January 6, 2025. Prior to joining Covered California, Kathleen served as Chief Risk Officer for the Department of General Services (DGS), managing all aspects of the Office of Risk and Insurance Management and served as the state’s Risk Manager. Prior to her appointment with DGS, Kathleen served as the Chief Operating Officer for the California State Controller. From 2019 to 2021, she was Acting Director and Chief Deputy Director of the California Department of Motor Vehicles (DMV) where she was charged with providing leadership for the DMV and overseeing the day-to-day operations in collaboration with the Agency and Governor’s Office, while working with the GovOps Strike Team to assess, modernize and re-imagine the DMV.

Throughout her career, Kathleen has successfully provided a broad range of complex consultative, strategic, and analytical services with significant statewide impact.

EXECUTIVE LEADERSHIP TRANSITIONS

DIRECTOR, OUTREACH AND SALES



Robert Kingston — Robert Kingston was appointed to the Director, Outreach and Sales on December 2, 2024. From March 2024 to December 2024, Robert served as the Interim Director of Outreach and Sales. Since joining Covered California in September 2017, Robert has led critical teams who serve in various capacities in support of Covered California’s role to promote education and outreach activities to encourage consumers to keep their coverage once enrolled and renew their health insurance plans. Robert also served as Branch Chief of Sales Operations, overseeing business analytics, agent administration, certification services, and distribution services.

Robert has a proven track record of leading successful projects to completion, has exceptional stakeholder engagement skills with a pronounced emphasis on customer service, and is focused on improving operational excellence while working extensively with brokers, agents, sales teams, other health care industry leaders, and Covered California teams.

OPEN ENROLLMENT UPDATE

NET PLAN SELECTION TRENDS AHEAD OF JANUARY 1ST COVERAGE START

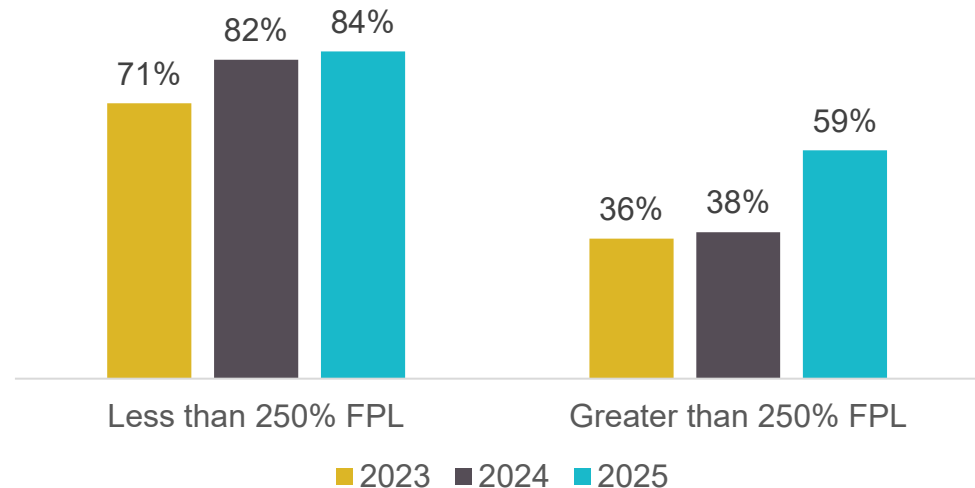
- ❑ Through December 31st, net plan selections in 2025 are 10% higher than in 2024.
- ❑ New sign-ups have increased by 13% relative to the same time last year – but there are approximately 4 weeks remaining for this year’s Open Enrollment.
- ❑ For the 2025 plan year, Deferred Action for Childhood Arrivals (DACA) recipients are newly eligible to enroll in a Covered California health plans with financial assistance. As of December 31, 2024, more than 1,300 DACA recipients have enrolled in a marketplace plan.

Net Plan Selections (Data as of 12/31)	2023	2024	2025	Difference (2025 vs. 2024)
New Enrollments	176,713	208,178	235,312	13%
Renewals	1,530,549	1,537,764	1,680,611	9%
Total Plan Selections	1,707,262	1,745,942	1,915,923	10%

MORE CONSUMERS ARE ENROLLING IN SILVER PLANS FOLLOWING EXPANSION OF ENHANCED COST-SHARING REDUCTIONS (CSRS)

- ❑ Enrollment in Silver plans has increased following the launch of no-deductible plans and enhanced CSR benefits.
- ❑ Notably, 59% of new enrollees with incomes over 250% of FPL, newly eligible for CSRs this year, are enrolling in Silver, compared to 38% last year.
- ❑ Enrollment in Gold plans has dropped by more than half, for consumers with incomes over 250% FPL.

Share of New Sign-Ups Enrolling in Silver plans, by FPL



Data is based on net plan selections from November 1st through December 31st of each Open Enrollment cycle.

MARKETING CAMPAIGN IS DRIVING STRONG RESULTS WITH MILLIONS WEBSITE VISITS AND ENGAGEMENTS, AND OVER 100K ACCOUNTS CREATED THAT ARE DIRECTLY ATTRIBUTABLE TO MARKETING EFFORTS

Paid



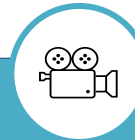
1.3 Billion

*Impressions Served
Reaching CA Adults (18-64) ~53x*



6.2 Million

*Qualified Website
Visits**



58 Million

*Completed Video
Views*



111,000

*Accounts Created
from Digital Efforts*

Owned



8.5+ Million

Direct Outreach to Enrollees
(total email, direct mail, SMS)*



21+ Million

*Direct Outreach to Funnel
(total email, direct mail, SMS -
Prospective enrollees)*



Email Open Rate*

*Enrollees – 63%
Funnel – 52%*

- Data included is from November through December and includes Medi-Cal transitioner & DACA audiences.
- *Qualified visit is when someone lands on our website for at least 10 seconds per 24-hour period.
- *Email Open Rates are above the industry standard of 37%.

New this OE

Black/African American Custom Content

RUSSELL
WESTBROOK
ENTERPRISES



This effort is to create a deeper, more *authentic* connection with Black/African American audience. The custom creative features our hero's personal healthcare journey and highlights how Covered California can help him secure the insurance he needs.

New this OE

LGBTQ+ Custom Content

PRIDE | CODE

The campaign aims to foster a greater understanding of the health care coverage landscape for the LGBTQ+ community and encourage more Californians to explore the options and support offered by Covered California.

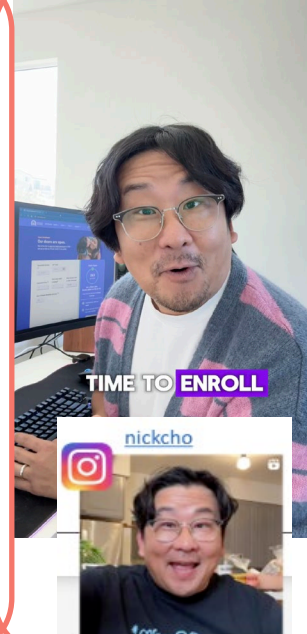
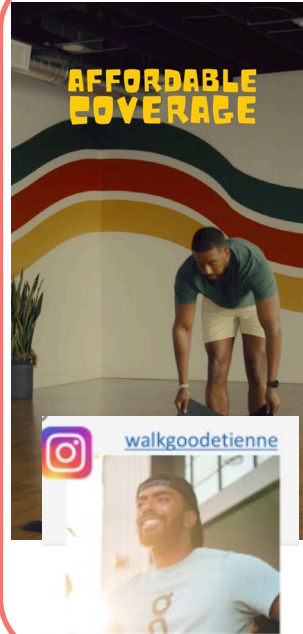
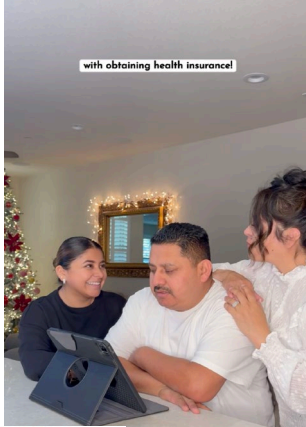
The screenshot shows the QUEERTY website interface. At the top, there is a navigation bar with the Covered California logo and the text "there's a plan for you." Below the navigation bar, the main content area features an article titled "How to navigate health insurance as an LGBTQ+ Californian" by Covered California. The article includes a photo of a couple looking at a laptop. To the right of the article, there is a sidebar with a section titled "OUR SPORTS OUT ATHLETES" featuring three small articles about NFL players and athletes. At the bottom of the article, there is a "How about we take this to the next level?" section with a newsletter sign-up form and a "Sign Up" button.

New this OE

Social Influencers



Increase brand awareness and understanding of Covered California and highlight our role in helping Californians get health insurance.



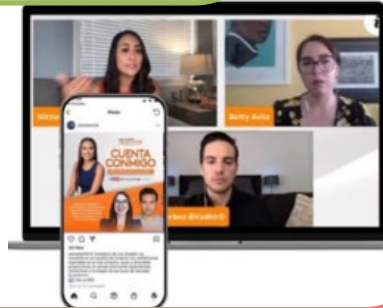
Expanded this OE

Custom Integration



Build upon partnership with Univision and trusted and vetted talent, Luis Sandoval:

- Facebook Live Interview (*in collaboration with Communications/PR team*)
- Extend use of Social Media
- Native Articles



New DACA - Univision Collab

Spanish Native Article



UNIVISION NOTICIAS

Inicio Noticias El Tiempo Local 24/7 Españoles Trabajo Comunidad Deportes Salud y Bienestar

¿Tienes DACA? Ahora puedes obtener seguro de salud a través de Covered California

A partir de noviembre de 2024, Covered California le da la bienvenida a los beneficiarios de DACA (Acción Diferida para los Llegados en la Infancia) y está listo para ayudarlos a obtener seguro de salud y ayuda económica para pagarlo.

2024, UNIVISION
PUBLICADO 11:02 AM + 05:40 PM EST | ACTUALIZADO 11:02 AM + 05:38 PM EST



Los beneficiarios de DACA ahora califican para cobertura médica a través de Covered California, con acceso a ayuda económica para hacer que el seguro de salud sea más asequible, además de créditos fiscales que reducen el costo de las primas mensuales y reducciones de costos compartidos que reducen el costo al obtener cuidado médico.

Univision's Contigo Integration includes a native article that helps California's DACA recipients understand their coverage options. The article is promoted via native traffic drivers and a branded widget/carousel on Univision's Contigo website.

Article Link:

<https://www.univision.com/local/los-angeles-kmex/daca-seguro-salud-california>

Let's Talk Health

OE25 "LET'S TALK HEALTH" UPDATE

- After a successful kickoff/launch, the statewide media tour continued in:
 - San Diego
 - Redding
 - Bakersfield
- Conducted targeted ethnic events in AAPI, Black/AA and Spanish-speaking communities
- Strong media interest and coverage, health literacy, DACA, and potential changes in 2025
- January deadline events underway

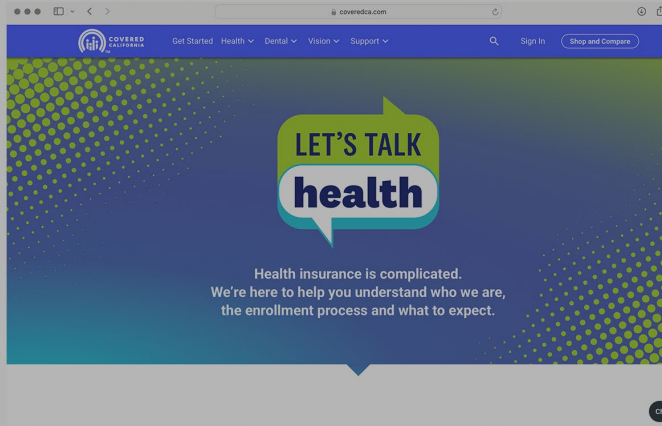


COVERED
CALIFORNIA

Let's Talk Health

OE25 "LET'S TALK HEALTH" UPDATE

- Launched "Let's Talk Health" campaign page in multiple languages, including information for DACA recipients.
- Launched "Let's Talk Health" social press kit with integrated marketing tools and resources for partners and stakeholders.





New Multilingual Educational Materials

- Strong consumer engagement with “Let’s Talk Health” landing page and organic social content
- Toolkits and PR boxes distributed to libraries and partners statewide
- Development of new, culturally relevant and in-language materials





In Language Comic Book

REVEAL AND MEDIA EVENT

- Launched the first "Let's Talk Health" comic book in Spanish and English focused on educating and inspiring the farmworker community to enroll in health insurance
- The comic book was revealed and distributed at a farmworker media and mobile health clinic event



In Language Comic Book: Urban-Focused

- The second comic book will launch at a media event in Los Angeles in January
- The comic book focuses on reaching multigenerational Latino communities in urban areas.





A Look at What's Ahead

- Media events focused on January deadline in major markets statewide
- Ethnic “Let’s Talk Health” media events and cultural celebrations
- SEP campaign



DACA ENGAGEMENT WITH EXTERNAL PARTNERS

- ❑ **DACA Community Partner Presentations:** Provided presentations to community partners and stakeholders informing them about the DACA eligibility expansion, how to enroll, and to promote to their networks.
- ❑ **Outreach Toolkits:** Widely shared DACA-specific outreach toolkits to community partners and stakeholders to help get the word out. Resources include fact sheets, FAQs, and educational videos.
- ❑ **Social Media Tools:** Shared social media tools with external partners to help get the word out through their social media networks.
- ❑ **Community College Partnership:** Partnered with Community College Foundation to engage DACA recipients through webinars and informational materials disseminated through Dream Centers in colleges throughout the state.

ASSISTANCE FOR CALIFORNIANS AND COVERED CALIFORNIA MEMBERS IMPACTED BY THE LOS ANGELES FIRES

- ❑ Covered California launched a special enrollment period that will be available through March 8th for residents of Los Angeles and Ventura counties.
- ❑ Covered California is also encouraging health plans to work with any enrollees impacted by the wildfires to ensure they do not unnecessarily lose their health coverage during this emergency.
- ❑ The Department of Managed Health Care is requiring Health plans to ensure enrollees in Los Angeles and Ventura Counties (including those displaced from those counties) continue to have access to medically necessary care, including medically necessary prescription drugs.

STATE AND FEDERAL POLICY/LEGISLATIVE UPDATE

GOVERNOR'S BUDGET

- ❑ The Governor's 2025-26 Fiscal Year Budget was released on January 10, 2024. Heading into the next fiscal year, the Governor proposes \$322.3 billion in spending with a reserve of \$16.9 billion.
- ❑ The Governor's credits actions in the two most recent budgets and a higher than projected revenue for a more stable budget for the upcoming fiscal year. The Governor's budget proposes limiting new spending to ensure a balanced budget going forward.

GOVERNOR'S BUDGET

- ❑ The Governor's proposed budget appropriations for Covered California include:
 - \$165 million from the Health Care Affordability Reserve Fund (HCARF) to support a program of financial assistance.
 - \$20.35 million General Fund – California Premium Credit (\$1 per member/per month).
 - \$2 million HCARF – Striking worker benefit program, with additional increases up to \$3 million, if needed as specified.
- ❑ A loan of \$109 million will be made from HCARF to the General Fund in FY 2025-26.

STATE LEGISLATIVE UPDATE

- ❑ The California State Legislature convened to on December 2, 2024 to commence the new 2025-2026 state legislative session.
- ❑ Hundreds of bills spanning a wide array of policy topics have been introduced since the start of the new session. With regard to health policy, Covered California had identified the following bills of interest:
 - AB 4 (Arambula) would require Covered California to, upon appropriation, administer a program to allow persons otherwise not able to obtain coverage by reason of immigration status to enroll in health insurance coverage.
 - SB 40 (Wiener) would limit the consumer copays for insulin to \$35 per month with no deductible.
 - AB 224 (Bonta) and SB 62 (Menjivar) would state the intent of the Legislature to review the benchmark health plan for the 2027 plan year and would limit the current benchmark to plan years prior to 2027.

CONGRESSIONAL AND ADMINISTRATION CHANGES

- ❑ The 119th Congress was sworn in on January 3, 2025.
- ❑ The President-elect will be inaugurated on January 20, 2025.
- ❑ Covered California will continue to play a role to engage with and inform the new Congress and administration, including providing outreach, education, and information on the impact of the potential expiration of federal enhanced premium tax credits, as well as other policy matters that may impact health care, insurance markets, marketplaces, and consumers.

FEDERAL UPDATE

- ❑ On December 6, Covered California [provided](#) feedback to the California Health and Human Services Center for Data Insights and Innovation on the [proposed](#) Data Exchange Framework (DxF) Roadmap, aiming to improve data exchange from 2025 to 2027. Covered California's recommendations included incorporating DxF adherence into contracts, expanding DxF to include care coordination and social determinants of health, fostering innovation and stakeholder involvement, establishing a state dashboard for transparency, creating guidelines for assessing data exchange, and reinforcing compliance mechanisms.
- ❑ On December 18, the Internal Revenue Service and the Department of the Treasury [updated](#) the Premium Tax Credit (PTC) eligibility, refining definitions and grace periods, and allowing PTC claims for months with maintained coverage but unpaid premiums. Effective December 18, 2024, for taxable years starting January 1, 2025, this rule aids Covered California enrollees by securing PTC access during initial grace period months and avoiding unexpected Advanced PTC debts. Covered California's procedures are already in line with these updates, and adjustments will be made to meet new grace period reporting rules.

FEDERAL UPDATE

- ❑ On December 20, Covered California and California Public Employees' Retirement System (CalPERS) [responded](#) to a [proposed](#) rule to amend Affordable Care Act preventive services, advocating for broader access to over-the-counter (OTC) contraceptives without cost and enhancing data collection to address access disparities. These changes, aiming for a January 1, 2026, implementation, align with California's existing mandates for contraceptive coverage. The joint comments urged for federal regulations to ensure equitable access to these contraceptives, their availability through in-network pharmacies, updates from providers on preventive services, and the collection of data by health plans on OTC contraceptive use to tackle access disparities.
- ❑ On December 30, the Health Resources and Services Administration (HRSA) [revised](#) the Women's Preventive Services Guidelines, mandating no-cost coverage by non-grandfathered plans for services including intimate partner violence screenings, mammography for women 40-50 at average risk, and patient navigation for cancer screenings. The guidelines adopt some changes Covered California and CalPERS previously [encouraged](#), like patient navigation and emphasis on follow-up care, though we hope HRSA continues to consider other suggestions on inclusivity, telehealth expansion, navigation models, digital mammography, and racial disparity reduction.

UPDATE ON DACA ELIGIBILITY LITIGATION

- ❑ In August 2024, a group of 19 states* initiated a federal lawsuit challenging the rule permitting DACA recipients and other eligible groups to access coverage and financial assistance through exchanges, including Covered California, beginning November 1.
- ❑ On December 9, the district court issued a preliminary injunction blocking the federal government from enforcing the rule in the 19 plaintiff states while the court considers the lawsuit. After the appeals court upheld this preliminary injunction, on December 26, the Centers for Medicare & Medicaid Services began taking steps to comply, including preventing individuals covered by the rule from being determined eligible going forward and canceling enrollments for 2025 coverage.
- ❑ Importantly, in California, DACA recipients remain eligible to seek coverage and financial support.
- ❑ Covered California will share updates on any developments in the lawsuit and its implications for consumers, as well as continue to work closely with community partners to ensure widespread awareness.

**These states include: Ohio, Idaho, Nebraska, South Carolina, Kansas, Alabama, Virginia, Tennessee, Indiana, Missouri, Montana, North Dakota, South Dakota, Iowa, New Hampshire, Kentucky, Texas, Florida, and Arkansas.*

DATA AND RESEARCH

MEMBER COST OF COVERAGE DATA

Emily Kohn

Senior Research Manager

Policy, Eligibility & Research Division

MEASURING AFFORDABILITY USING THE ANNUAL MEMBER COST OF COVERAGE

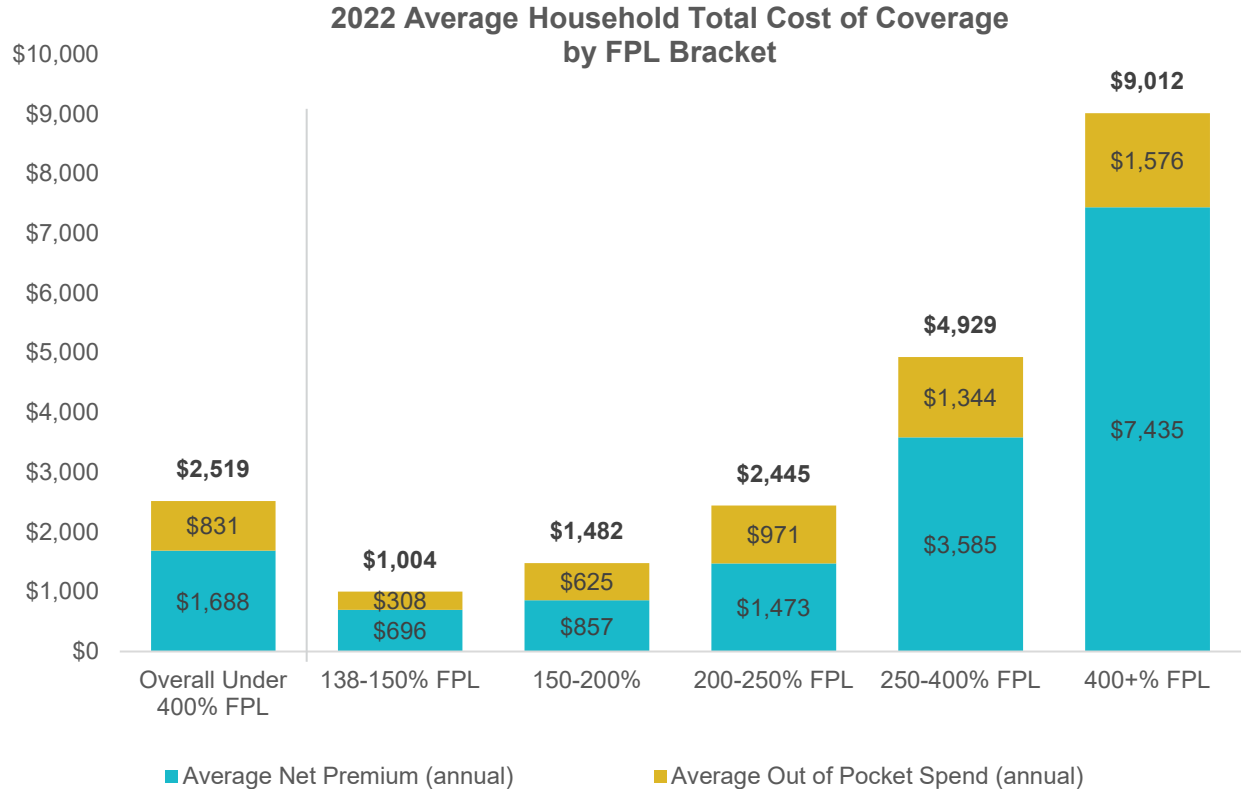
- ❑ Discussion of affordable health coverage often focuses on reducing monthly premium costs. However, total cost of coverage includes out-of-pocket for a variety of health care services:
 - ❑ The Kaiser Family Foundation reports that [half of U.S. adults have difficulty affording health care costs](#)
 - ❑ The Commonwealth Fund reports that [2 in 5 individual market or marketplace enrollees are underinsured](#)
- ❑ In a new analysis leveraging the claims data from Covered California's Healthcare Evidence Initiative, we investigate the annual total cost of coverage for households receiving subsidies, defined as premium (net of tax credits) plus total out-of-pocket expenditures for coinsurance, copays, and deductibles.
- ❑ To provide new insight into the affordability of coverage, we leverage marketplace administrative data to analyze **total** health care cost as a percentage of a household's income.

KEY FINDINGS: ENHANCED FEDERAL SUBSIDIES REDUCED COSTS FOR ENROLLEES

- Our results focus on comparing costs between 2019 and 2022. Data from 2022 follows implementation of the enhanced federal premium subsidies through the American Rescue Plan and Inflation Reduction Act but is prior to implementation of California's enhanced cost-sharing reduction program.
- We find that coverage became substantially more affordable after the passage of the American Rescue Plan, and that the reduction in the total cost of coverage is driven by a reduction in net premiums due to expanded subsidies.
 - Out-of-pocket costs remained relatively unchanged.
- The average annual cost of coverage as a percent of income for subsidized marketplace households decreased significantly between 2019 and 2022, falling by 16% to 40% depending on household income.
- Over 80% of cases spent less than 10% of their income on coverage in 2022.

COST OF COVERAGE IN DOLLARS, BY FPL GROUP 2022

- Consistent with the Affordable Care Act's income-based subsidies, the observed total cost of coverage follows a progressive pattern, with lower-income households having both lower net premiums and lower out-of-pocket costs.
- While ARP/IRA expanded subsidies to households over 400% FPL, the cost of coverage for this group is still significant, averaging \$9,000 per year.

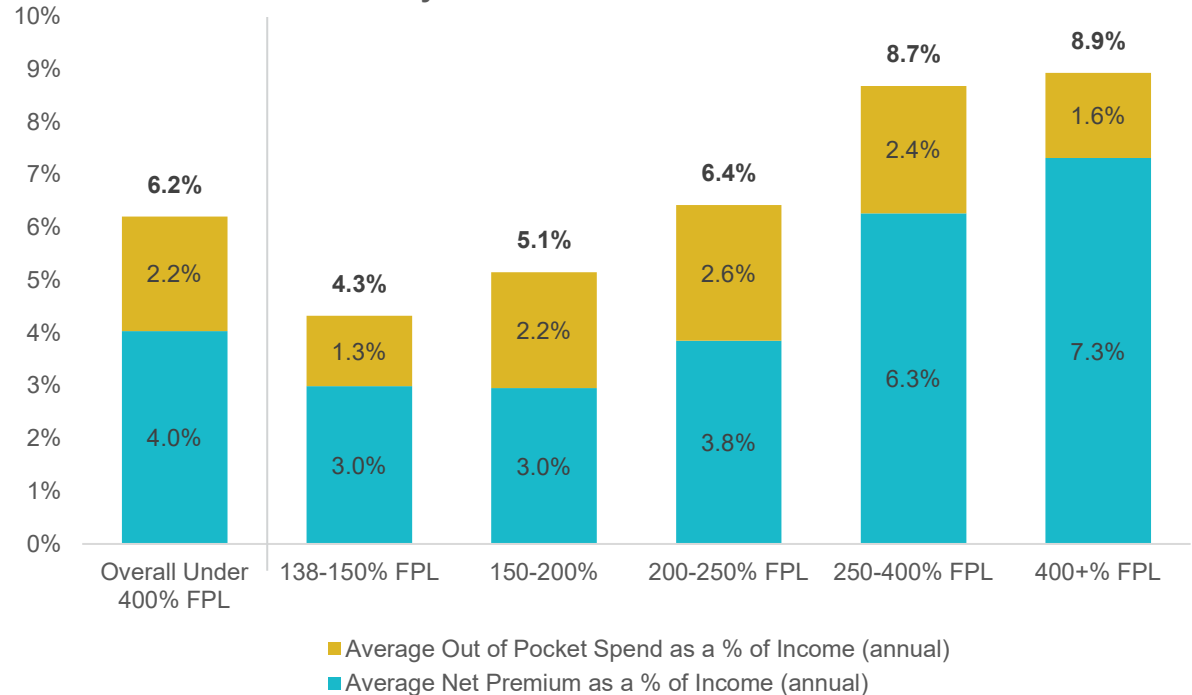


COST OF COVERAGE AS A PERCENT OF INCOME, BY FPL GROUP 2022

- ❑ To measure affordability, we calculate the cost of coverage as a percent of income.*
- ❑ The cost of coverage as a percent of income follows the same progressive distribution as cost of coverage in dollars.
- ❑ For households under 400% FPL, the average net premium account 4% of annual income, and average out-of-pocket costs account for 2.2% of household income.

* Cost of coverage as a percentage of income is calculated by dividing the sum of net premium and out-of-pocket spend by annual household income as reported in administrative data

2022 Average Household Total Cost of Coverage by FPL Bracket as a Percent of Income

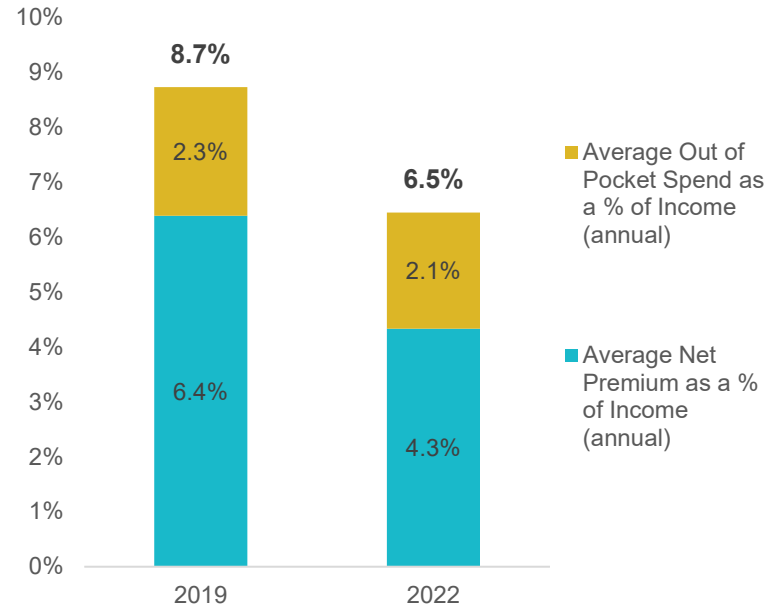


SIGNIFICANT DROP IN COST OF COVERAGE UNDER ENHANCED SUBSIDIES

- ❑ Between 2019 and 2022, the average household cost of coverage as a percent of income decreased from 8.7% to 6.5%.
- ❑ Average out-of-pocket costs as a percent of income remained relatively flat, decreasing by 0.2 percentage points.
- ❑ Reductions in net premiums drove the majority of this decrease, even while gross premiums [rose during this same period](#).
- ❑ The increased affordability was a direct result of the federal policy to increase tax credits under the American Rescue Plan / Inflation Reduction Act.

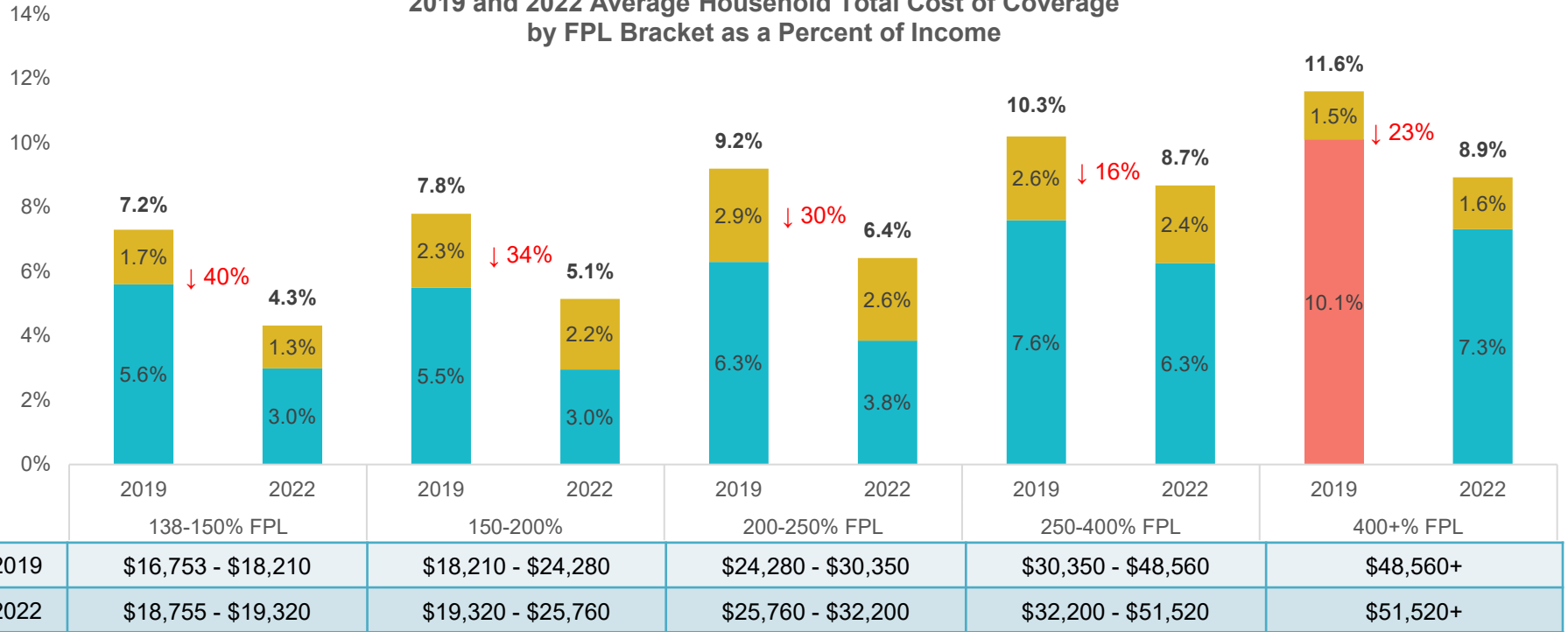
Note: Households with over 400% FPL could not receive subsidies in 2019 but are still included if they submitted income as part of their application. We include gross premiums as a percent of income for all 400+% FPL members in 2019.

2019 and 2022 Average Household Total Cost of Coverage as a Percent of Income



ENHANCED SUBSIDIES DECREASED THE COST OF COVERAGE ACROSS ALL INCOME BRACKETS

2019 and 2022 Average Household Total Cost of Coverage by FPL Bracket as a Percent of Income



■ Average Net Premium as a % of Income (annual) ■ Average Out of Pocket Spend as a % of Income (annual)

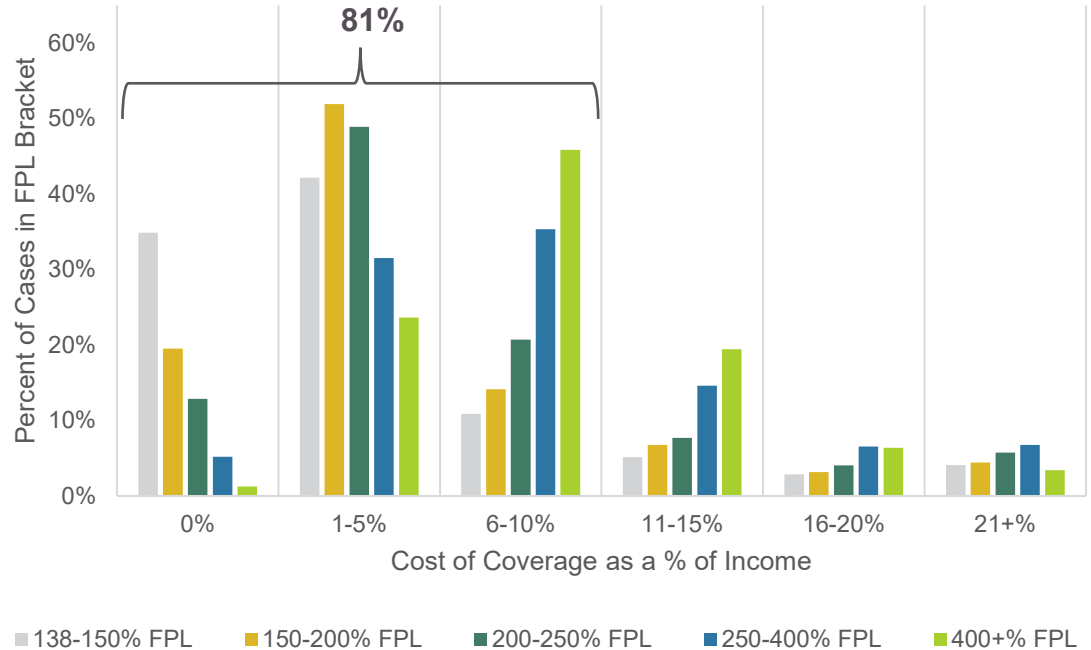


Note: Households with over 400% FPL could not receive subsidies in 2019 but are still included if they submitted income as part of their application. We include gross premiums as a percent of income for all 400+% FPL members in 2019.

COST OF COVERAGE AS A PERCENT OF INCOME BY FPL BRACKET – 2022 DISTRIBUTION

- ❑ Over 80% of households spend less than 10% of their income on coverage.
- ❑ Lower income households generally spend a lower share of their income on coverage.
- ❑ Across all income brackets, some households continue to spend a substantial percentage of their income on coverage.
- ❑ Covered California has implemented several policy and system changes in recent years to help consumers lower cost burdens.

Distribution of 2022 Household Total Cost of Coverage by FPL Bracket as a Percent of Income



NEXT STEPS FOR ANALYSIS AND BROADER IMPLICATIONS FOR THINKING ABOUT AFFORDABILITY

- ❑ Calculating the total member cost of coverage as a percentage of income provides a new, comprehensive measuring for measuring health care affordability among Covered California enrollees, especially in the face of policy changes like enhanced subsidies from the American Rescue Plan or California's enhanced cost sharing benefits.
- ❑ Our approach integrating out-of-pocket costs and net premium costs may provide a useful metric for policymakers ongoing state efforts to improve affordability, such as research by HCAI's Office of Health Care Affordability.
- ❑ Future analyses at Covered California will include research into drivers of high costs, such as health conditions, choice error, and health services. We will also examine high-cost households in order to identify other, previously unexplored drivers of costs. These analyses will inform potential policy interventions to address households facing outlier high costs.

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
- ❑ California for Small Business Update
- ❑ CalHEERS Update
- ❑ Outreach & Sales Update

Appendix 1: Service Center Update

SERVICE CENTER UPDATE

Improving Customer Service

- ❑ Added information regarding the federal 1095 forms on the Interactive Voice Response (IVR) system.
- ❑ Extended hours of Operation on 12/30 – 8am to 8pm and 12/31 - 8am to 10pm.

Enhancing Technology Solutions

- ❑ Partnered with CCIT to implement FPACT messaging and call flows.

Staffing Updates

- ❑ Vacancy rate of 6.6 percent (2024) comparable to prior year of 7.6 percent (2023).

SERVICE CENTER UPDATE

Comparing December 2024 vs. 2023 Call Statistics

Year	Calls to IVR	Calls Offered to SCR	Abandoned %	Calls Handled	ASA	AHT	Service Level %
2024	478,067	299,809	8.90%	269,813	0:07:07	0:21:42	12.99%
2023	464,636	292,551	6.95%	268,368	0:05:29	0:21:37	55.39%
Percent Change	3% Increase	2% Increase	28% Increase	1% Increase	30% Increase	0.38% Increase	77% Decrease

**Due to the Courtesy Callback launch on Monday, December 09, 2024, all Call Statistics are being reviewed for accuracy.*

- ❑ The total Calls Offered increased from 2023 by 2%
- ❑ Calls Handled increased from 2023 by 1%
- ❑ The Abandoned % increased from 2023 by 28%
- ❑ Service Level decreased from 2023 by 77%

SERVICE CENTER UPDATE – QUICK SORT VOLUMES

December Weekly Quick Sort Transfers:

Week 1	Week 2	Week 3	Week 4*	Week 5	Total
12/01 - 12/07	12/08 - 12/14	12/15 - 12/21	12/22 - 12/28	12/29 - 12/31	
2,290	2,624	2,476	1,765	1,323	10,478

**Partial Week - All CoveredCA Service Centers were closed Wednesday, December 25, 2024, in observance of Christmas Day.*

December Consortia Statistics:

SAWS Consortia	Calls Offered	Service Level %	Calls Abandoned %	ASA
CaISAWS	5,265	80.11%	5.87%	0:01:19

- SAWS = Statewide Automated Welfare System (consortia). California has three SAWS consortia to provide service to the counties.

Appendix 2: Covered California for Small Business

COVERED CALIFORNIA FOR SMALL BUSINESS

Group & Membership Update:

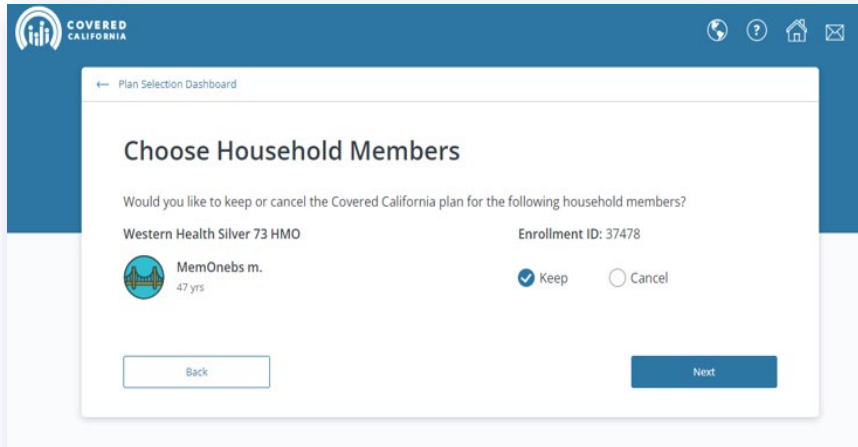
- ❑ Groups: 8,995
- ❑ Members: 77,728
- ❑ Average Group Size: 8.6
- ❑ YTD New Sales: 9,981

**membership reconciled through 12/18/2024*



Appendix 3: CalHEERS Update

CALHEERS UPDATES



CalHEERS Release 24.12 was implemented on December 9, 2024, and included:

- ❑ Updates for printing and mailing of Federal IRS 1095 forms (including original, void, and correction) and related notices for 2024.
- ❑ Adjustments to handle State FTB (Franchise Tax Board) 3895 forms (including voids and corrections) for years up to 2023.
- ❑ Optimization of the Enroller Portal for improved "Find Local Help" search functionality and enhanced street address verification.
- ❑ Corrections to CalHEERS Portal user interface for Spanish translations.

CALHEERS UPDATES

What are Alternative Formats?

Alternative formats are for those who need printed communications in a format such as Braille, large print, audio electronic, or data electronic format.

- **Large print** documents have bigger letters, numbers, and pictures to make it easier for people with low vision to read. They are printed in much larger fonts than regular documents.
- **Audio electronic format** is a recording of someone reading a document out loud. You can listen to it using headphones, speakers, or other devices.
- **Data electronic format** is the electronic versions of a printed document that can be read on a computer, smartphone, tablet, or other electronic devices.
- **Braille** is a system of raised dots that people who are blind or visually impaired can touch with their fingers to read.

Close

Alternative Communication Formats – Phase II

Alternative Formats Phase II is designed to build upon and enhance the capabilities introduced in Phase 1, specifically focusing on the generation and distribution of notices in various alternative formats. It also encompasses the integration with Document Fulfillment Services, our Alternative Notice Print Vendor to offer alternative format printing services, thereby accommodating consumer preferences for Large Print, Audio, Data Electronic Formats, and Braille.

CALHEERS UPDATES

The screenshot displays the 'Health Plans' section of the CalHEERS portal. At the top, there are tabs for 'Health Plans' (with a red notification icon) and 'Dental Plans'. A prominent notification banner states: 'An address was changed for your household. Your plan may not be available in this new area. Update your health plan by [mm/dd/yyyy] to stay covered.' Below this, the user's 'Group 1' is shown with an 'Enrolled' status. The main plan details for 'Kaiser Permanente Silver 87 HMO' are listed, including a premium of '\$35.17 /mo' with 'Extra Savings'. Key information such as 'Coverage dates' (01/01/2024- 12/31/2024), 'Premium start date' (01/01/2024), and 'Policy ID' (123456789) is provided. A section for 'Covered household members' shows a partial view of a member named 'Joanna Jimenez (45 years old)'. An 'Update Plan' button is located at the bottom left of the plan details card.

Consumers Moving Out of Region

Enhanced CalHEERS to notify consumers when their existing health plan is no longer available due to a change in address. Implemented targeted portal messaging for these scenarios to ensure consumers are informed of the need to update their enrollment when they move to a new region. This change improves transparency and supports informed decision-making, maintaining the integrity of consumer coverage choices.


CALHEERS UPDATES

Coverage Year: [YYYY]

Health Plan Details

Agent: John Doe Email: john.j.doe@covered.ca.gov
License: [XXXXXXXX] Phone: XXX-XXX-XXXX

Household Information

 ZIP Code: 94416 County: San Francisco County Annual Income: \$35,999	Estimated Financial Help \$200/month Choose a plan by [Plan Selection Due Date] to start your coverage on [Earliest Plan Start Date].
---	---

Household Members **Applying** for Coverage

[First Last] Age: [32] Relationship: [Spouse]	Eligibility Status: Conditionally Eligible	Program Eligibility: [Covered CA] [Financial Help] [Enhanced Silver Benefits]
[First Last] Age: [32] Relationship: [Spouse]	Eligibility Status: Conditionally Eligible	Program Eligibility: [Covered CA] [Financial Help] [Enhanced Silver Benefits]
[First Last] Age: [32] Relationship: [Spouse]	Eligibility Status: Conditionally Eligible	Program Eligibility: [Covered CA] [Financial Help] [Enhanced Silver Benefits]
[First Last] Age: [32] Relationship: [Spouse]	Eligibility Status: Conditionally Eligible	Program Eligibility: [Covered CA] [Financial Help] [Enhanced Silver Benefits]

Consumer Take Away Pages

Releasing a feature in February 2025 that allows Enrollers to easily save and print take-away materials, including Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) quotes, enrollment details, plan costs, and delegation information. This enhancement provides consumers with clear, printable records for their reference, aiding in their decision-making process and supporting efforts to enroll more Californians into QHPs and QDPs. This feature addresses a long-standing request from Certified Enrollers, enhancing their ability to assist consumers effectively.


CALHEERS UPDATES

Reinstate Health Enrollment

Year **2025**

Exchange Policy ID **22242**

Enrollee (1) ▾

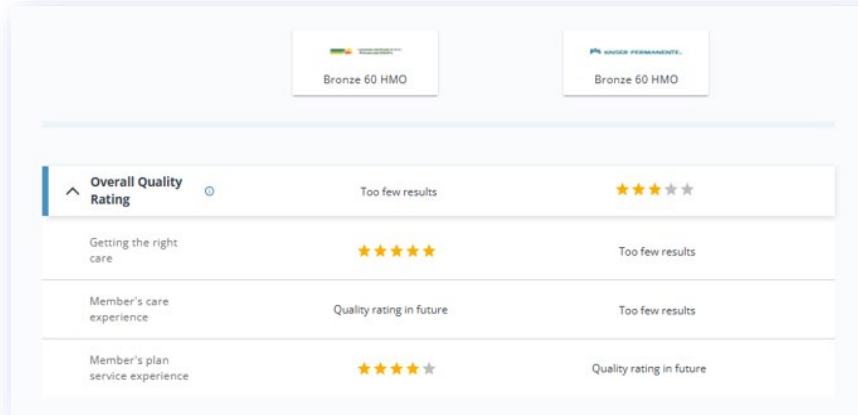
 General changes have occurred since termination, please verify.

If you reinstate the enrollment, the consumer (subscriber) will be responsible for any unpaid premium.

Enrollment UI Enhancements for Admins

We are implementing a series of user interface enhancements to the administrative portal designed to significantly improve operational efficiency and decision-making processes for our team. These upgrades are tailored to enhance transparency, ensuring that administrative users receive comprehensive insights into any enrollment changes, which in turn facilitates more informed decision-making and streamlines case management.

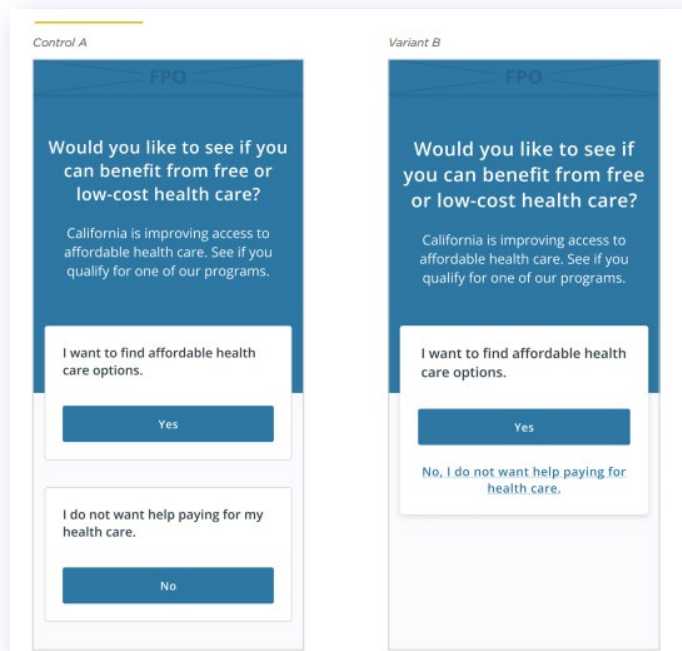
CALHEERS UPDATES



UI Enhancements for Consumers

Implemented updates and corrections to consumer-facing UI text, including tool tips and descriptions for Qualified Health Plan (QHP) Quality Ratings and Benefit Design Details. These changes improve clarity and accuracy, helping consumers make more informed decisions about their health coverage options.

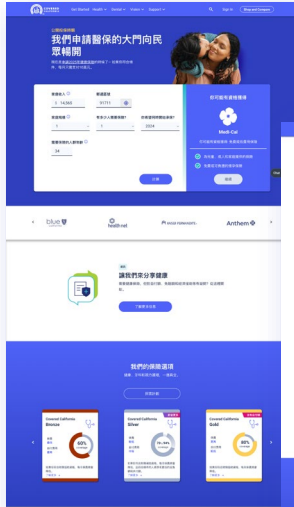
CALHEERS UPDATES



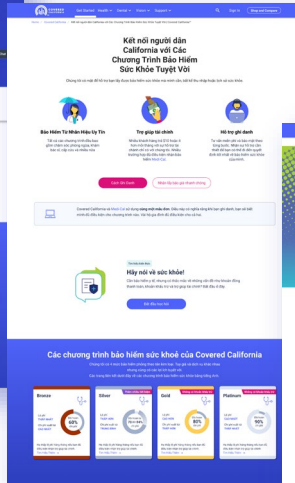
A/B Testing Optimizely Implementation

Creating the ability to conduct web experimentation tests on CalHEERS and CoveredCA.com web pages, including A/B tests, multi-variate testing, and redirect testing. This will allow us to quickly experiment with different user experience and user interface designs, targeting various consumer groups to improve the portal web experience. This data-driven approach will help make informed decisions, enhancing the overall user experience and potentially increasing enrollment rates.

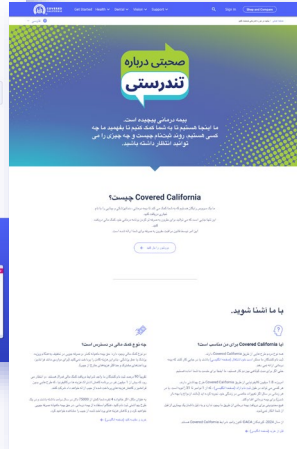
DOTCOM UPDATES



Homepage



Get Started



Let's Talk Health

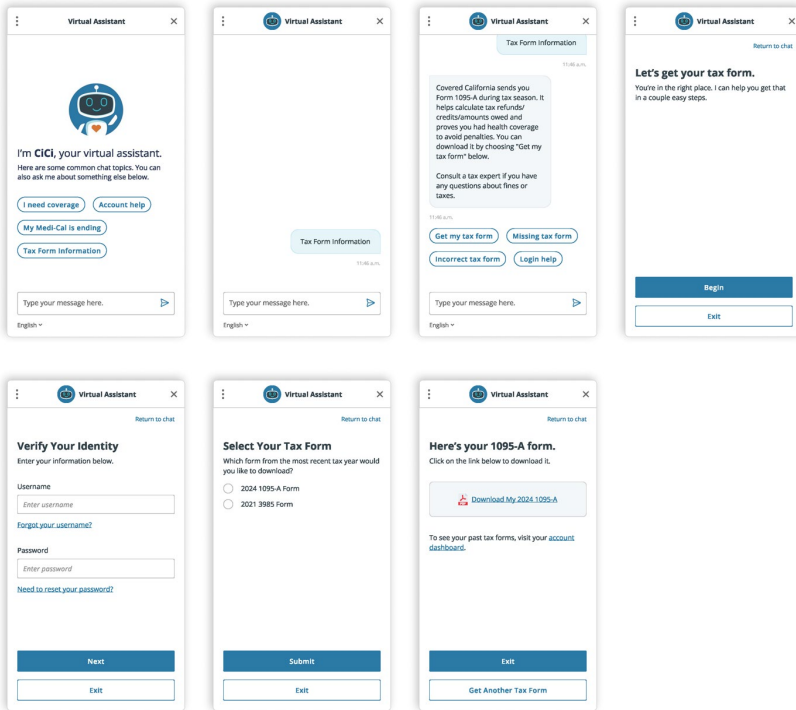
Expanding Our In-Language Experience

We've made significant strides in improving equitable user experiences on our website. We've translated key pages, including the Homepage, Quick Quote Calculator, Get Started, and Let's Talk Health resources into Spanish, Traditional Chinese, Simplified Chinese, Vietnamese, Korean, and Farsi.

This expansion allows a wider range of Californians to easily navigate our platform and understand important information about health coverage.

Additionally, these are the most commonly linked resources within Marketing campaigns that support our diverse California consumers.

CHATBOT UPDATES



Tax Forms Available through CiCi

We're excited to announce that we're working on a new Tax Forms feature which will release with CR 25.2 on February 10, 2025.

Soon, consumers will be able to easily access their Tax Forms, such as the 1095-A, directly through the chatbot. This will provide convenient access to tax documents directly from the Dotcom.

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	158	1,221
Plan-Based Enroller	13	646
Medi-Cal Managed Care Plan	2	24

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of December 31, 2024

11,355 Certified Insurance Agents

- 19.8% Spanish
- 10.3% Chinese
- 4.0% Vietnamese
- 4.6% Korean
- 20.6% Other Languages

1,286 Navigator: Certified Enrollment Counselors

- 35.5% Spanish
- 4.3% Chinese
- 1.6% Vietnamese
- 0.6% Korean
- 4.2% Other Languages

1,221 Certified Application Counselors

- 35.3% Spanish
- 2.0% Chinese
- 0.3% Vietnamese
- 0.2% Korean
- 2.1% Other Languages

646 Certified Plan Based Enrollers

- 12.1% Spanish
- 1.7% Chinese
- 0.8% Vietnamese
- 0.5% Korean
- 1.2% Other Languages

24 Certified Medi-Cal Managed Care Plan Enrollers

- 30.0% Spanish
- 0.0% Chinese
- 5.0% Vietnamese
- 0.0% Korean
- 0.0% Other Languages

