



Comments to the Board

Table of Contents

November 20, 2025 Board Meeting

FOR PUBLIC DISTRIBUTION

Since the last Board Meeting, we received no comments from Elected or Government Officials, and 1 comment from a stakeholder.

Correspondence with Elected/Government Officials

- None

Correspondence with Stakeholders

Comment #	Date	Commenter	Summary of Comment	Summary of Covered California Response
1	September 19, 2025	Insurance Agent	Requested CCSB system upgrade to provide customers with more detailed invoices.	Sales informed the agent that a detailed invoice is available upon request and provided it.

Comment #1

From: steve.bundy@nm.com <steve.bundy@nm.com>

Sent: Friday, September 19, 2025 6:04 PM

To: BoardComments (CoveredCA) <BoardComments@covered.ca.gov>

Subject: [EXTERNAL] A request that CCSB's systems be upgraded so CCSB is able to provide a simple, accurate itemized receipt of their payments to its customers

Hello,

Dear Board:

I am an insurance agent who is the broker for several customers of Covered California Small Business. One of these customers needs a report from CCSB. The report they need is a list of each employee and dependent currently on the plan and the individual monthly premiums for each of them, individually. For any other business it would be called a receipt. Any other insurance company I have represented and worked with can readily provide this information. The reason my client needs this is for audit purposed and financial control purposes. The auditors want to make sure that the employer is paying the amount of the monthly premium that they have told their employees they will pay for them and their dependents.

Basically, I was told that such a report could not be provided. When I asked how CCSB calculates the amount that is billed to its customer, small businesses, they basically couldn't answer the question. We'll. I think the answer is straight forward. CCSB must add-up the premiums for each individual employee and each of their dependents that are covered by the plan. I don't think random number generators would be helpful. Call me crazy.

Mysteriously, CCSB won't readily provide a report to their customers with an itemized receipt. I thought that Transparency and Accountability were the gold standard of businesses and government organizations. For CCSB, such is not the case. Opaque is how they roll.

The rationale provided by the help center was that when a program change was made 4 years ago, this report was not included in the reports produced by the system for the organization's customers.

When I asked the representative for the person to contact in management regarding this need of my customer, they said that I could contact my local elected representative. When I asked "so, suggestions for improvement in transparency and accountability are political issues? They are not the role and responsibility of management?" I was told "yes, that is correct." Sounds Orwellian to me. Simple improvements to the customer experience, accountability and transparency are to be debated by politicians?? I thought that such was the mandate of management. Take your concerns to Sacramento, young man.

Customers of CCSB cannot receive an accurate itemized receipt. When I go to any store, I receive a receipt that lists each and every item purchased. I guess for employee of businesses who count on their medical insurance and count on their employers paying the employer's share the answer is "Just trust us."

When I asked for the name of CCSB's CEOs, it was provided with the proviso that "they don't interface with the likes of you."

The likes of me. A simple soldier in the fight for providing a receipt to a company spending \$18,000 a month for Platinum Plan medical coverage for its employees and their loved ones.

Any assistance in this matter would be appreciated. Including the name of my local elected official that I should contact on this matter so it can be added to the consequential debates in Sacramento.

Yours truly,



Stephen Bundy, CLU, ChFC

Financial Advisor

CA License 0769118

2121 N. California St, Ste 620, Walnut Creek, CA 94596

P: 925-296-5436

C: 925-899-2595

F: 925-296-5436

steve.bundy.nm.com

Any information in this email regarding products and services is considered an advertisement for Northwestern Mutual.

Northwestern Mutual, its subsidiaries and affiliates may review and retain incoming and outgoing electronic mail for this e-mail address for quality assurance and regulatory compliance purposes. Please be advised that communications with {SECURE MESSAGE} in the subject line have been sent using a secure messaging system. Communications that do not have this tag may not be secure and could be observed by a third party. Our commitment to privacy: At Northwestern Mutual, your privacy is important to us. For more information about our privacy practices, please review our [privacy notices](#).

If you don't want to receive any emails from your financial representative and any emails (except servicing emails) from Northwestern Mutual, [unsubscribe](#).

Northwestern Mutual
720 East Wisconsin Avenue
Milwaukee, Wisconsin 53202-4797.