

Marketing, Outreach & Enrollment Assistance Advisory Group Meeting

Covered California June 06, 2013



COVERED
CALIFORNIA

PRODUCTS, PRICING & MARKETING HEALTH CARE NETWORKS



L.A. Care
HEALTH PLAN®



CONTRA COSTA
HEALTH SERVICES



Anthem®
BlueCross



MOLINA®
HEALTHCARE



Valley Health Plan



ALAMEDA
Alliance
FOR HEALTH

Health care you can count on.
Service you can trust.



Ventura County Health Care Plan



Health Net®



SHARP®



*Chinese
Community
Health
Plan*

CCHP



blue  of california



Western Health Advantage



KAISER PERMANENTE®

Reasons for Success

GOOD RISK MIX

PROVIDER PARTNERSHIPS

PLANS TRUSTING THE ACA
RISK MECHANISMS

PLANS DOING THE RIGHT THING...
LOW PROFIT MARGINS...2-3%





2014 Covered California Rates to Comparable 2013 Small Group Rates (40 year old)

County number of subsidy eligible people	Lowest CC Silver Plan	Second Lowest CC Silver Plan	Third Lowest CC Silver Plan	Average of Three Lowest Priced Silver Plans	Average of 2013 Comparable Small Group Plans	Difference Between Average CC Silver Plans & Comparable Small Group Plans
3 Sacramento 126,000	Anthem PPO \$332	Blue Shield PPO \$333	Kaiser HMO \$347	\$337	\$334	1%
4 San Francisco 28,000	Chinese Community HMO \$306	Anthem EPO \$373	Blue Shield PPO \$374	\$351	\$403	-6%
6 Alameda 80,000	Blue Shield EPO \$317	Anthem PPO \$357	Kaiser HMO \$365	\$346	\$340	2%
15 Los Angeles 779,000 (North)	HealthNet HMO \$222	Blue Shield PPO \$252	LA Care HMO \$253	\$242	\$311	-22%
16 Los Angeles 779,000 (South)	HealthNet HMO \$242	Anthem HMO \$259	Molina PPO \$259	\$253	\$362	-29%
19 San Diego 193,000	HealthNet HMO \$269	Anthem EPO \$308	Kaiser HMO \$316	\$298	\$324	-8%

Essential Health Benefits

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management, and Pediatric services, including oral and vision care



Individual Market: It's hard to compare 2013 Bananas to 2014 Apples

	2013	2014
Medical Underwriting	Allowed	Guaranteed Issue
Risk Pools	Multiple	One
Thin Benefit "Gotchas"	Allowed	Standard Benefits
Essential Benefits Covered	Not Required	Required
1:3 Age Factor Limit	No	Yes

The Forbes Columnist Battle

The Dull Knives Come Out As Anti-Obamacare Forces Falsely Attack

Rick Unger

June 4, 2013

“At the end of the day, I am comforted that the best a critic of the healthcare exchanges could come up with was a comparison between the real prices published by Covered California and some teaser rates posted on an Internet site that rarely hold up. This can only mean that there was an absence of credible data to be used in criticism.

By any objective and legitimate criteria, the rates for purchasing individual health insurance policies on the exchanges in California, Washington and Oregon—the only price data available to date—are looking very hopeful...and that is good news for anyone looking to gain access to our healthcare system.”

KEY WORD TEST & COLLATERAL



6/5/13

Keyword Testing

Current Word/Concept	New Word/Concept	Notes
Covered California	Be clear Covered California is designated entity of the Affordable Care Act	
Marketplace	Marketplace (term used by feds)	* Need best translation; feds use Spanish term "mercado"
Health Plans	Health insurance companies	
Benefit Plans	Health insurance plans	Will continue to use metals
Catastrophic Plan	Basic Coverage Plan	Always include as bottom level
Assisters	Certified Enrollment Counselors	Enrollment Counselors as secondary reference.
Agents	Certified Insurance Agents	
Tax Credit	Premium Assistance	* Use until further testing
Rating Regions	Pricing Regions	* Use until further testing
Apples to Apples		* Need Spanish equivalent
Multi-State Plans	Multi-State Plans (MSP)	
Benchmark Plan	(hold)	
Providers	Doctors and Hospitals	
Reduced Cost Sharing Plans	Enhanced Silver Plan	
We're first in the nation	Delete use of this phrase	Replace with language that describes Covered California as being a state agency in charge of implementing the federal Affordable Care Act in California
Individual Mandate	Delete use of this phrase when discussing tax penalty. When referring to tax penalties, describe fully.	



Research

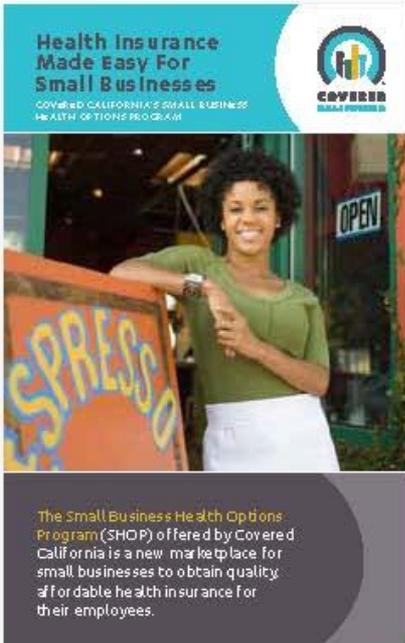
Qualitative Research

- Initial Studies with Consumers Receptive to Plan Purchase—various languages (group interviews)
- Quasi-quantitative study with consumer marketplace—data collection in 13 languages—individual depth interviews—afforded rough check of provisional segmentation schema
- SHOP focus groups in both English and Spanish
- Key Words Research—assessed comprehension and acceptance of possible solutions to health insurance communication conundrums (group interview plus small scale surveys)

Quantitative Research

- Consumer Baseline/Segmentation Study—in field now, initial peek at segmentation next week
- SHOP Baseline Study—in field next week

SHOP Brochure - 5"x8" folded



Health Insurance Made Easy For Small Businesses
COVERED CALIFORNIA'S SMALL BUSINESS HEALTH OPTIONS PROGRAM



The Small Business Health Options Program (SHOP) offered by Covered California is a new marketplace for small businesses to obtain quality affordable health insurance for their employees.

Outside Front Cover



SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

Covered California™ is developing a new health insurance marketplace specifically designed for small businesses.

In 2014, the SHOP will provide small businesses with 50 employees the ability to offer multiple health insurance plans to their employees, with simple and easy-to-use online enrollment tools.

Covered California is scheduled to conduct open enrollment in the fall of 2013 to cover registration starting January 1, 2014.

Inside Front Cover

What is the Covered California health insurance marketplace?

Through Covered California, small business owners will have a new way to shop and compare plans for their group health insurance. Called the SHOP, small businesses can choose among many health insurance options offered by private insurance companies competing to earn your business.

In 2014, health insurance companies will define their level of coverage and provide standardized plan designs so you can compare plans "apple-to-apples." The choice is yours.

In the SHOP, employees select the coverage level or benefit for their employees. Employees can then select a plan, health care and enrollment fee, using a simple and easy-to-use website. Employees will receive only one bill and will be able to manage and pay for their employee benefits online.

Covered California is the only place where qualified small businesses will be able to use federal tax credits in 2014.

Page 1

SHOP Brochure - 5"x8" folded

Do I have to offer employees insurance?

No, the new health care law does not require small businesses with less than 50 full-time employees to provide health insurance for their employees. While small businesses will not face penalties, employees often choose to provide health insurance to recruit and retain the best talent.

Small businesses that choose not to offer coverage can encourage their employees to contact Covered California to buy individual coverage for themselves or their family.

Employers with 50 or more full-time employees may be subject to penalties beginning in 2014. If they do not offer health insurance equivalent employees (and their dependents) the opportunity to enroll in minimum essential health coverage. Note that there is no penalty if coverage is not offered to part-time employees.



Page 2

Who is eligible to participate?

Small businesses with 50 or fewer full-time employees are eligible to enroll in coverage with the SHOP. At least one employee must receive a W-2 as form at the end of the year for the business to be eligible. If you are self-employed, without any employees, you are not eligible to enroll in the SHOP, however, the individual marketplace offered by Covered California may be an option for you and your dependents.

Beginning in 2016, employers with 100 or fewer full-time equivalent employees will be eligible for coverage in the SHOP.

Page 3



How will the SHOP help my business?

Competitive advantage. Providing health insurance can help to keep your employees healthy, happy and productive. The SHOP offers quality coverage to attract and retain top talent for your business. Also, preventing illness may help reduce absenteeism and increase productivity.

Expanded and affordable options. Plans offered in the SHOP will be standardized so you can make a more comfortable comparison of health plan benefits, premiums and quality, allowing you to make the best decision for your business and budget. Qualified businesses are eligible for a tax credit by purchasing health insurance with the SHOP, including the chance to use pretax dollars to make premium payments.

Employer control, employee choice. The SHOP will offer employers the option of deciding the level of coverage to provide and how much to contribute towards premiums. You decide which level of health plan is right for your budget, and your employees decide which plan meets their needs and lifestyle.

In-person & online enrollment tools & support. Employers can receive in-person enrollment assistance at no cost from licensed agents or call Covered California. Employees and employers will be able to manage their accounts online or by telephone.



Page 4

Page 5

SHOP Brochure - 5"x8" folded

More about the tax credit: As a small business owner, you may qualify for a tax credit to help offset the cost of providing health insurance to your employees.

To qualify for a tax credit, employers must contribute at least 50 percent of the employee premium cost.

Tax credits are available now and will become more generous starting in 2014. For tax year 2013, qualifying employers can receive a tax credit of up to 35 percent of eligible premium expenses. Starting in 2014, the maximum tax credit increases to 50 percent and is available for a total of two consecutive years.



Determining tax credit amount and eligibility

The employer tax credit will depend on a number of factors including the number of full-time equivalent employees and the amount you contribute toward premiums. Generally, small businesses that have fewer than 25 full-time equivalent employees and pay an average annual salary of less than \$50,000 a year will be eligible for the credit.

The table below illustrates the 2013 and 2014 tax credits to help employers – including tax-exempt employers – with fewer than 25 full-time equivalent employees cover premium costs.

Maximum Tax Credit as a % of Insurance Premium Expenses			
Phase	Tax Year(s)	Small Business	Nonprofit
Phase One	2013-2013	35%	25%
Phase Two	2014	50%	25%

The amount of the tax credit cannot exceed the total income and Medicare tax required to withhold from employee's annual wages, plus your share of the Medicare tax. Nonprofit or tax-exempt employers must meet the same criteria as other small businesses, however, their tax credit will be somewhat lower.

Later this year, there will be resources available from Covered California that will help you understand your potential eligibility for tax credits. To find out more today, read our Small Business Tax Credit fact sheet online at www.CoveredCA.com or consult your tax professional.

Page 6

Page 7



What should small businesses do now?

- Consider the advantages of offering health insurance to your employees.
- Learn how the SHOP marketplace works and determine plan options available.
- Review your budget to determine what you and your employees can afford.
- Find a certified agent who can help to enroll you in the SHOP.
- Work with your tax professional to see if you qualify for the tax credit.
- Call us at 1-800-306-XXXX or visit www.CoveredCA.com to learn more.

When and how can I enroll?

Later this year, the SHOP will open the marketplace and begin enrolling eligible California small businesses for health care coverage that will begin in January 2014.

Unlike the Individual Marketplace, there is no designated open enrollment period. Employers will be able to enroll in the SHOP whenever they choose. Enrollment is no longer determined strictly by your policy's renewal date.

Employers can learn more about enrolling in the SHOP by contacting their insurance agent. Enrollment applications will be available online or by calling 1-800-306-XXXX.



Page 8

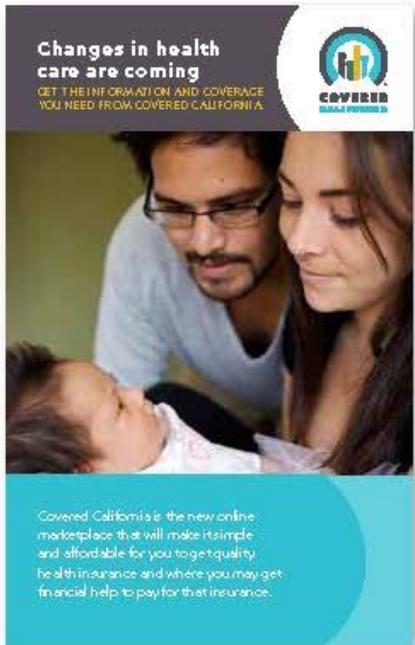
Inside Back Cover

SHOP Brochure - 5"x8" folded



Outside Back Cover

Consumer Brochure - 5"x8" folded



Changes in health care are coming
GET THE INFORMATION AND COVERAGE YOU NEED FROM COVERED CALIFORNIA



Covered California is the new online marketplace that will make it simple and affordable for you to get quality health insurance and where you may get financial help to pay for that insurance.

Outside Front Cover



Getting California Covered

California was the first state in the nation to enact legislation after the federal Patient Protection and Affordable Care Act was passed. Covered California was created to develop a non-ribid marketplace where legal residents of California can buy health coverage that cannot be denied or canceled if you are sick or have pre-existing health conditions.

As of 2014, about 2.6 million Californians will qualify for federal financial help and an additional 12.7 million who do not qualify for assistance will benefit from guaranteed coverage through Covered California or through insurance companies in the individual market.

Inside Front Cover

What is the Covered California health insurance marketplace?

Covered California will open the marketplace for individuals to begin enrolling eligible Californians for health coverage that will begin January 2014. Legal residents of California who do not have health insurance from their employer or a government program can get health insurance through Covered California.

You will be able to buy the same quality health insurance from Covered California that is available on the private market. The advantage of purchasing insurance from Covered California is that benefits are the same, you can't be denied coverage and you may be eligible for federal financial help to cover your premium. You can easily compare different plans. For the first time ever, you can make a plan-to-a-plan comparison across different health plans. Covered California is the only place where you can use tax credits offered by the federal government to reduce the cost of health insurance. If you qualify for a tax credit, this money can be used immediately when you enroll to pay for insurance premiums.

These changes to health insurance are designed to encourage accountability, transparency and — above all else — make sure you get the care you and your family need.

Page 1

Consumer Brochure - 5"x8" folded

How Financial Assistance Works

Many people know they need health insurance but are concerned about the price. To make sure health coverage is affordable, Covered California will help people find out if they qualify for federal financial assistance that will lower their costs.

There are three programs to help make sure everyone can afford health care. These programs are available to individuals and families who meet certain income requirements and do not have affordable health insurance with minimum coverage standards from an employer or a government program.

Tax credits. Tax credits are available to help lower the cost of your insurance premium, which is the amount you pay to buy health insurance, usually each month. When you enroll in a health plan through Covered California, tax credits can be immediately applied to the insurance premium, which reduces the amount you pay each month.

Cost-sharing subsidies. Cost-sharing subsidies reduce the amount of health care expenses an individual or family has to pay when you get care. These expenses might include copayments or other costs incurred when you receive medical care.

Medi-Cal assistance. Medi-Cal is free health coverage for those who qualify, including people with disabilities, and those with incomes of less than \$15,860 for a single individual and \$32,500 for a family of four (see chart on next page).

Estimate what type of health insurance you may be eligible for in 2014!

Number of people in your household	If your annual household income is less than...	If your annual household income is between...
1	\$15,860	\$15,860 - 45,960
2	\$21,400	\$21,400 - 62,040
3	\$26,950	\$26,950 - 78,120
4	\$32,500	\$32,500 - 94,200
5	\$38,050	\$38,050 - 110,280
	↓	↓
	You may be eligible for Medi-Cal	You may be eligible for insurance with financial help through Covered California*

Source: UC Berkeley, The Center for Labor Research and Education

*If you already have affordable insurance from your employer or a government program like Medicare or Medicaid, you will not be eligible for financial help.

Important Consumer Protections

As part of the federal health care law, the Affordable Care Act, all newly sold insurance plans must meet certain requirements, including:

Increased Access to Health Insurance. Covered California allows individuals and small businesses to shop for health insurance online, in person or by phone. Covered California will provide millions of Californians with access to a range of affordable health insurance plans.

Affordable Coverage and Financial Support. Covered California will help individuals and families with low to moderate incomes determine if they qualify for federal financial help that will reduce the cost of health insurance. Many small businesses also will be able to provide employee health insurance using federal tax credits to reduce premium costs. All will benefit by Covered California bargaining with insurance companies to get the best deal for consumers and small businesses.

Consumer Protections. All health insurance plans (except most sold before March 10, 2010) now must cover you and your family even if you have a pre-existing health condition such as diabetes or asthma. Your insurance cannot be dropped if you get sick. You also cannot be denied coverage if you make an honest mistake during the application process.

Rate Increase Rules. The Covered California plans must justify premium increases. Insurance companies are required to spend 80% of premium dollars on quality health care, not administrative costs like salaries and marketing.

No Lifetime Limits. Insurers are not allowed to set a maximum dollar amount they will pay for key health benefits during your lifetime and they cannot set a ceiling on what you spend on any given year. In addition, limits have now been set on the amount you spend on health care per year.

Essential Health Benefits. Health plans must cover services that fall into these 10 categories of Essential Health Benefits:

- Ambulatory patient care
- Emergency service
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder treatment
- Prescription drugs
- Rehabilitation and habilitation services and devices
- Laboratory services
- Preventive and wellness services and chronic disease support
- Pediatric services, including dental and vision care

Preventive Care. All health plans must cover preventive care and medical screenings like mammograms and colonoscopies, as well as services like breast-feeding support, contraception and domestic violence screening. Insurers cannot charge copayments, coinsurance or deductibles for such services.



Consumer Brochure - 5"x8" folded

New Tools to Choose. Covered California insurance plans will be grouped by cost and value, and you can make a plan that picks the plans companies a mong plan, see your expected costs more easily and get the coverage you need.

There are four basic levels of coverage: platinum, gold, silver and bronze. As the coverage goes up, so does the monthly premium payment but your cost for medical care is usually lower. You can choose to pay a higher monthly cost so that when you need medical care, you pay less. Or you can choose to pay a lower monthly cost so that when you need medical care, you pay more. You have the choice.



Page 6

Covered California's Small Business Health Options Program (SHOP)

Small businesses that offer their employees quality health insurance have a competitive advantage in the labor market. Covered California will offer a marketplace designed for small businesses with 50 or fewer full-time employees.

Through the SHOP, small businesses will be able to offer multiple health plan options to their employees, something that few small employers have been able to do easily until now. The SHOP will provide employers online plan administration with one consolidated monthly bill and access to friendly, knowledgeable customer service.

Small businesses that purchase coverage through the SHOP may qualify for a tax credit of up to 50% of the eligible premium expense. For coverage starting in 2014, a sliding scale tax credit is available for small businesses that have fewer than 25 full-time equivalent employees, pay a average annual salary of least \$50,000 and contribute at least 50% of the employee premium cost.

Later this year, Covered California will open the marketplace and begin enrolling eligible Californians for health coverage that will begin January 2014. Legal residents of the state of California who do not have health insurance from their employer or another government program can purchase health insurance through Covered California.

Page 7



It is easy to enroll

Individual consumers and small businesses interested in finding out what the coverage options are will have access to a website that will provide the most up-to-date way to learn about health insurance options and enroll in coverage. You can visit our website at www.CoveredCA.com or call us at 1-888-975-1142. If you have any questions...

Finally, organizations throughout your community will have individuals who will assist you in making the right decision for you and your family.

Page 8

What if I don't want coverage?

Choosing health insurance is an important choice and Covered California is here to help. We are reaching out to people in your community right now to help you learn about the new options for health insurance. There will be plenty of opportunities for you to get help, in person, by phone or online.

The Affordable Care Act requires most people to have public or private health insurance by January 2014 or face financial penalties. The penalty phases in over three years and becomes increasingly severe. In 2014, the penalty will be 1% of your annual income or \$95, whichever is greater. By 2016, the penalty will be 2.5% of your income or \$695, whichever is greater. The penalty will be assessed based on the number of months without coverage.



Inside Back Cover

Consumer Brochure - 5"x8" folded



Outside Back Cover

Lead Generator, Single Fold, SHOP - 3.5"x8.5" folded

Where can I get more information?

Complete the card on the reverse and mail it in and we'd be happy to send you more information. You can also visit CoveredCA.com.

CoveredCA.com

Your destination for affordable health care

AREA LEFT BLANK FOR
PARTNER/CO-OP IMPRINT

Version: May 2013



Health care made easy for you & your employees



Come In
WE'RE OPEN

Finally, a streamlined process for California's small businesses to purchase quality health insurance.

Covered California
560 J Street
Suite 290
Sacramento, CA 95814

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

Outside Back Panel

Outside Front Panel

Perforated reply card

What is SHOP?

The SHOP is a simple, online marketplace that will provide affordable health insurance options to employers with 50 or fewer full-time employees, including access to group plans once thought available only to large businesses. This innovative new program will allow you and your employees to compare and choose health plans that fit your needs and budget.

How does the SHOP help small businesses?

- Offering employees quality health insurance is a competitive advantage in the labor market. Let the SHOP help keep your employees healthy, happy and more productive. The SHOP will offer:
 - easy apples-to-apples benefit plan comparisons
 - one consolidated monthly bill
 - simple online enrollment
 - friendly, knowledgeable customer service
 - tax credits for qualified small businesses



Getting health coverage just got easier.

1.800.456.7890

Learn how you/your organization can get health insurance or go to www.coveredca.com

YES! Please contact me when it is time to enroll in Covered California. You may contact me by:

Name _____

Company _____

Address _____

City _____

State _____ ZIP _____

Email _____

Phone _____

Mail _____

What is the best time to reach you? _____

In what language? _____

201304

Inside Left Panel

Inside Right Panel

Pull-off wallet card - 3.5"x2.5"
2-sided second language

Perforated reply card

SHOP Trifold Brochure - 3.5"x8.5" folded

Why is this important?

The Patient Protection and Affordable Care Act was passed in 2010 to ensure affordable health care and help increase the number of Americans with health insurance. California was the first state to create a health reform exchange, Covered California™, following the passage of the Affordable Care Act. The SHOP is the new marketplace offering small businesses access to competitively priced health insurance policies.

Benefits to California Small Businesses

- Shop and compare multiple benefit plans and costs online
- Easy-to-apply-to comparisons of benefit plans
- Small businesses will receive the same federal marketplaces for all benefit plans selected by their employees

About Covered California

Small Business Health Options Program (SHOP)

Compare the SHOP to learn more about offering your employees wide range of benefit plans at an affordable price. We make it easy.

Visit CoveredCA.com or call 800-AAA-AAAA.

You can also contact your insurance agent.

CoveredCA.com
your destination for affordable health care

revised July 2013

Health care made easy for you & your employees

Covered California™
 California's Small Business Health Options Program (SHOP)
 Providing competitive health insurance choices for small businesses

Outside Left Panel

Outside Back Panel

Outside Front Panel

What is SHOP?

Effective January 1, 2014, the SHOP will let small businesses with 50 or fewer full-time employees:

- compare different insurance plans
- make a choice of an employer and an employee choice of plans
- make a choice of a premium contribution
- take a choice for qualified small businesses
- compare health risks offered through various carriers
- choose a health risk and subscription

The new SHOP marketplace helps you:

In 2013, Covered California™ will begin offering a benefit to employees with 100 or fewer full-time equivalent employees, for coverage that begins in January 2014.

Tax Credits for Qualified Small Businesses

Some small businesses that purchase health insurance through the SHOP may be eligible for a tax credit of up to 35% of the eligible premium expense. To take advantage of 2014, a 10% tax credit is available for small businesses that:

- have fewer than 25 full-time equivalent employees
- pay on average a net wage of less than \$50,000 annually
- contribute at least 50% of the employer premium cost

Additional restrictions on employers may be eligible for a tax credit of up to 35%.

What Should Small Businesses Do Now?

- Access CoveredCA.com regularly to learn more about the SHOP
- Check the Small Business Tax Shop
- Read more about the Small Business Tax Credit
- Review Commonly Asked Questions
- Consider the advantages of offering health insurance to your employees
- Talk to your insurance agent about coverage options available through the SHOP

Can you? Your tax professional can help you qualify for the Small Business Tax Credit.

Inside Left Panel

Inside Center Panel

Inside Right Panel

Consumer Trifold Brochure - 3.5"x8.5" folded

**Will this save me money?
What if something happens and
I get a big medical expense?**

Having health insurance will help lower costs in the event that you do get sick. It may save you a lot of money. The biggest benefit is that you will be able to understand your health coverage, out-of-pocket costs, such as your deductible, copay and annual maximum amounts. You will know what benefits you can count on. If you're not aware of your costs and recommended medical services, then you're less likely to have health issues that lead to more costs.



**We are here to make it
easy for you.**

Covered California has a lot to offer. We know that there's a lot of new information out there so we have set up a website to guide you through the process. On CoveredCA.com you can find out more about benefits, how covered California compares to other plans, and how to get help. We have a lot of information and access to resources on our website. You can also get help in Spanish, Chinese, Vietnamese, and English and Spanish. Our fact sheets are available in 11 other languages.

You can also call 1-800-973-1142 and speak to one of our customer service representatives.

About Covered California

The Covered California marketplace provides a place for you to compare health plans for your business. The marketplace will be a healthy place where you can compare your health plan to other health plans. You can also get help with your health coverage.

CoveredCA.com
yourdeductiblecopaydeductible

October 1, 2013

**Your plan
your choice!**





Standard benefits specified by Covered California allow you to make informed decisions about what health plan satisfies your needs and meets your budget. Learn more.

Outside Left Panel

Outside Back Panel

Outside Front Panel

What are standard benefit?

Standard benefits are basic benefits that must be offered by every plan that sells health insurance through Covered California. The benefits were determined by Covered California, the independent health care marketplace program that allows individuals and small businesses to purchase comprehensive health insurance through federal health insurance exchanges.

**How does this help me pick
insurance coverage?**

Because the benefits have been standardized, you will be able to shop for a plan that you need. You will also know what the covered benefits you get are. You will also know what your 2014 premium costs will be. This allows you to make an informed decision on what you can afford. You can also compare what choosing health coverage will cost the possibility of out-of-pocket or hidden costs. The only missing piece is which health plan you will buy to be your choice. You can now check what you can buy.

**Will I lose control over my
health plan?**

You will still get to pick the plan that is right for you.

You have four levels of plans from which to choose. The level of the plan (platinum, gold, silver, bronze) defines the level of coverage you may be entitled to when the plan is used.

PLAN OPTIONS

- Platinum: You pay 10% of costs.
- Gold: You pay 20% of costs.
- Silver: You pay 30% of costs.
- Bronze: You pay 40% of costs.

**Will Covered California be
offering any financial help?**

In many financial health care situations, you can receive your plan from Covered California marketplace. If you can't pay more than 40% of the total monthly cost, you can receive financial help in a number of ways. The less you pay, the more financial assistance you can receive. You may even qualify for free health insurance.



**What does this mean if I get
my insurance through my
employer?**

Having health care if you get your insurance through your employer, but you will be able to compare a plan more accurately. You should also get information to know if the you can't get health insurance if you lose or change jobs.

Inside Left Panel

Inside Center Panel

Inside Right Panel

SHOP Poster - 16"x20"

**Health care made easy
for you & your employees**



Covered California's Small Business Health Options Program (SHOP) will make it simple and more affordable for you to provide quality health insurance to your employees.

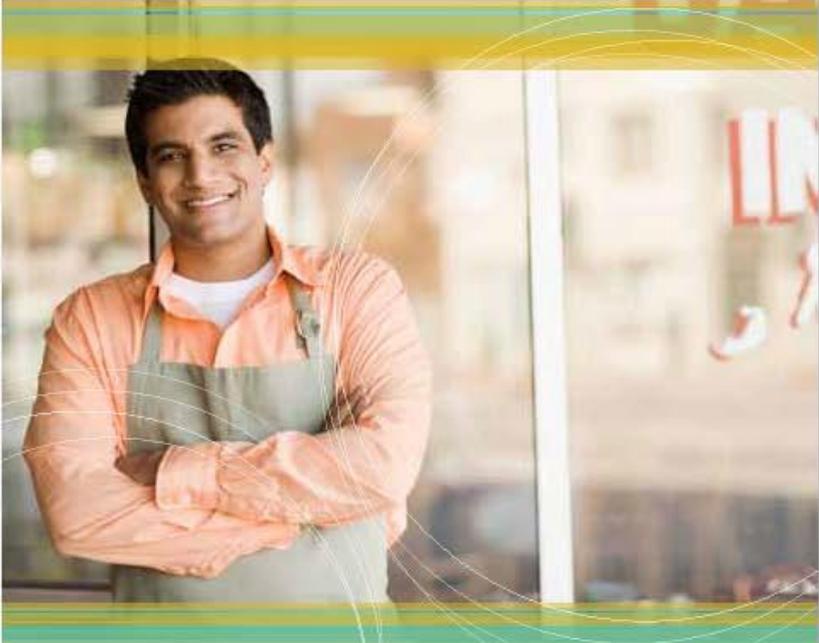
Get the information you need today!

CoveredCA.com
Your destination for affordable health care

Updated May 2013

Side 1

**Cuidado de salud fácil
para ti y tus empleados**



Entérate cómo los dueños de pequeños negocios podrán ofrecer varias opciones de seguros de salud bajo costo y de calidad.

¡Obtenga la información que necesita hoy!

CoveredCA.com

Updated May 2013

Side 2
(one of 12 different languages)

Consumer Poster - 16"x20"

Your destination for affordable health care



Covered California will make it simple and more affordable for you to get quality health insurance and financial help.

Get the information you need today!
CoveredCA.com
or call us at
1-888-975-1142
Your destination for affordable health care. Covered May 2013.

Side 1

Seguros de salud de California



Covered California le permitirá conseguir seguros de salud de calidad y recibir ayuda financiera de una forma sencilla.

¡Obtenga la información que necesita hoy!
CoveredCA.com
o llámenos al
1-888-975-1142
www.coveredca.com

Side 2
(one of 12 different languages)

Tabletop Poster, SHOP - 8.5"x11"



Easel back

The main poster features a central photograph of a male mechanic in a maroon shirt and grey apron working on a bicycle wheel in a workshop. The background is a mix of dark grey and teal. At the top left, the headline reads "Health care you can finally count on!". At the top right is the Covered California logo. The bottom left contains a paragraph of text and the CoveredCA.com logo. The bottom right features a contact form with fields for name, company, address, city, state, and ZIP, and checkboxes for email, phone, and mail. A tear-off pad is indicated on the right side of the form area.

Health care you can finally count on!



Find out how small business owners will be able to offer a full range of affordable quality health insurance options that simplifies the purchasing process.

CoveredCA.com
Your destination for affordable health care

YES! Please contact me when it is time to enroll in Covered California.



CoveredCA.com

You may contact me by:

Name _____

Company _____

Address _____

City _____

State _____ ZIP _____

Email

Phone

Mail

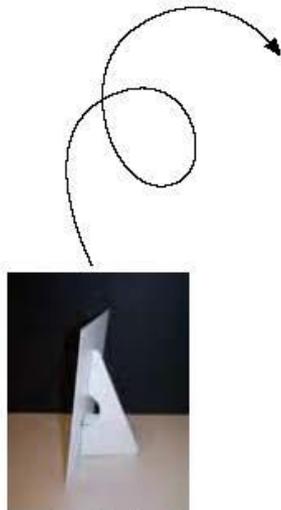
What is the best time to reach you? _____

In what language? _____

Version: May 2013

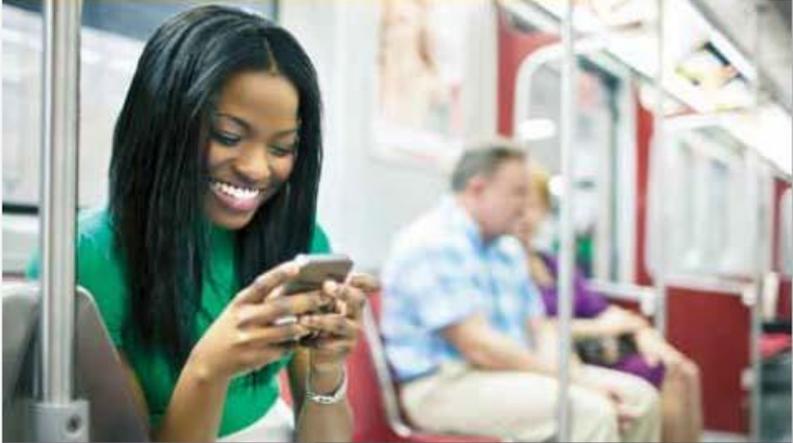
Tear-off pad

Tabletop Poster, Consumer - 8.5"x11"



Easel back

Your destination for affordable health care



Covered California will make it simple and more affordable for you to purchase high-quality health insurance and access financial help. You can also call us at 1-888-975-1142

CoveredCA.com
Your destination for affordable health care

YES! Please contact me when it is time to enroll in Covered California.



You may contact me by:

Name _____

Address _____

City _____

State _____ ZIP _____

Email _____

Phone _____

Mail _____

XX1234

Version: May 2013

Tear-off pad

Paper Calculator - 8.5"x11"

Your destination for affordable health care



Estimate what type of health insurance you may be eligible for in 2014!

Number of people in your household	If your annual household income is less than...	If your annual household income is between...
1	\$15,860	\$15,860 - 45,960
2	\$21,400	\$21,400 - 62,040
3	\$26,950	\$26,950 - 78,120
4	\$32,500	\$32,500 - 94,200
5	\$38,050	\$38,050 - 110,280
	↓	↓
	You may be eligible for Medi-Cal	You may be eligible for insurance with financial help through Covered California*

* If you already have affordable insurance from your employer or a government program like Medicare or Medicaid, you will not be eligible for Covered California plans.

Source: UC Berkeley, The Center for Labor Research and Education
Version: May 2013

To find out how much it will cost you to purchase health insurance in 2014 and the possible amount of your financial help, use our online calculator by visiting: **CoveredCA.com** or call us at **1-888-975-1142**. You may also qualify for Medi-Cal, a free program.

Front

What is Covered California?

Now that getting health insurance is a new national requirement, the government has created a solution that makes it easier and more accessible than ever before. It's called Covered California, and it's a simple, straightforward online marketplace where you can compare and choose plans from established insurance companies. Covered California is the only place where the federal government will provide you financial help for health insurance, based on income and household size. Whether you need general checkups, medical help for a pre-existing condition or protection from an unforeseen event, Covered California will let you choose a plan that meets your needs and budget. Finally, Californians will be covered and cared for.

How do I contact Covered California?

You can visit us online at CoveredCA.com or call us at 1-888-975-1142.



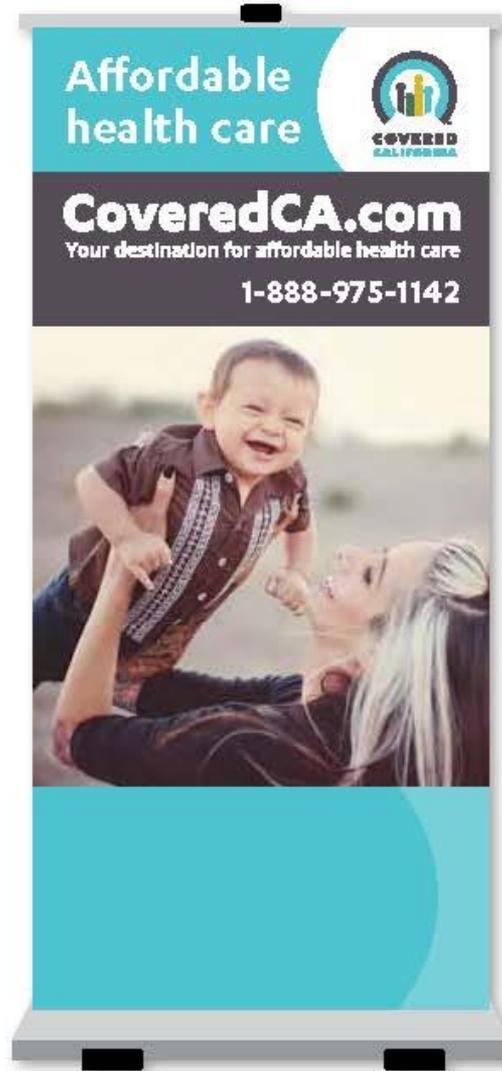
Your destination for affordable health care

Back

Lanyard Cards- 4.25"x14.5"



Pull-Up Screen, Consumer - 36"x78.5"



Tablecloth - 132"x96"



Pop-Up Canopy - 10'x10'



COMMUNITY MOBILIZATION UPDATE & TRAINING MODULES

\$37 million in grants through a competitive grant application process.

The Outreach and Education Grant Program runs from July 2013 – December 2014.

OUTREACH AND EDUCATION GRANT PROGRAM

203 Applications were received requesting over \$128,000,000.

48 Organizations (over 250 subcontractors)	\$34 Million	\$3 Million
43 to reach individual consumers; 5 to reach small businesses	Individual Market Place Grants	Small Business Health Options Program Market Place Grants

OUTREACH AND EDUCATION GRANT PROGRAM



OUTREACH AND EDUCATION GRANT PROGRAM

43 Individual Market Place and 5 SHOP Proposals

Estimated reach: 9 million consumers and 221,000 small businesses in all 58 counties.

Grantees will reach consumers in 13 languages: Arabic, Armenian, Chinese, English, Farsi, Hmong, Khmer, Korean, Laotian, Russian, Spanish, Tagalog, and Vietnamese.



OUTREACH AND EDUCATION GRANT PROGRAM

Individual Marketplace Grantees:

ORGANIZATIONS AND FUNDING			
Access California Services \$500,000	California Black Health Network \$1,000,000	California School Health Centers Association \$377,000	Council of Community Clinics \$770,000
AHMC Health Foundation \$500,000	California Council of Churches \$750,000	Catholic Charities of California, Inc. \$859,000	East Bay Agency for Children \$425,000
Asian Pacific American Legal Center \$1,000,000	California Health Collaborative \$940,000	Central Valley Health Network \$750,000	Fresno Healthy Communities Access Partners \$760,000
Bienestar Human Services, Inc. \$500,000	California NAACP \$600,000	Coalition for Humane Immigrant Rights of Los Angeles \$940,000	Infoline of San Diego County (2-1-1 San Diego) \$1,000,000
CA State University Los Angeles \$1,250,000	California Rural Indian Health Board, Inc. \$300,000	Community Health Councils \$1,000,000	JWCH Institute, Inc. \$1,000,000

OUTREACH AND EDUCATION GRANT PROGRAM

Individual Marketplace Grantees:

ORGANIZATIONS AND FUNDING			
Loma Linda University Medical Center \$990,000	Sacramento Employment and Training Agency \$1,000,000	Social Advocates for Youth (SAY), San Diego, Inc. \$500,000	The Los Angeles Gay and Lesbian Community Services Center \$1,000,000
Los Angeles County Federation of Labor, AFL-CIO \$1,000,000	San Bernardino Employment and Training Agency \$750,000	Solano Coalition for Better Health \$250,000	The Regents of the University of California (UC Berkeley School of Public Health) \$1,000,000
Los Angeles Unified School District \$990,000	Santa Cruz County Human Services Department \$500,000	St. Francis Medical Center of Lynwood Foundation \$750,000	UC Davis, Center for Reducing Health Disparities \$1,000,000
Planned Parenthood Mar Monte, Inc. \$694,000	SEIU Local 521 \$1,000,000	The Actors Fund \$435,000	United Ways of California \$1,000,000
Redwood Community Health Coalition \$830,000	SEIU ULTCW \$1,000,000	The East Los Angeles Community Union \$980,000	University of Southern California \$500,000

OUTREACH AND EDUCATION GRANT PROGRAM

Individual Marketplace and SHOP Grantees:

ORGANIZATIONS AND FUNDING		
Valley Community Clinic \$250,000	SHOP:	California Asian Pacific Chamber of Commerce \$600,000
Ventura County Public Health \$700,000		California Association of Non-Profits \$300,000
Vision y Compromiso \$1,000,000		California Hispanic Chambers of Commerce Foundation \$600,000
		California Small Business Education Foundation \$500,000
		Small Business Majority \$1,000,000

OUTREACH AND EDUCATION GRANT PROGRAM

Implementation, Monitoring, and Evaluation

Education messages will be the focus of the campaign.

- Use the on-line calculator for an assessment of possible subsidy levels available to the consumer.
- Review plan choices and benefit levels.
- Encourage consumers to fill out “Contact Me” form.

Monitoring and Evaluation will be on-going.

- Grant Program Administrative System is the on-line monitoring tool that the Grantee will use to submit event feedback and monthly monitoring reports.
- Field Monitors will “de-conflict” activities and events.
- Assessing feasibility and timeline of a formal evaluation.

OUTREACH AND EDUCATION GRANT PROGRAM

Gap Analysis

No gaps in proposals recommended for funding based on geography or targeted populations on a statewide level.

- \$3 million has been set aside to address any necessary future under-reached populations and to expand funding for successful outreach and education strategies.

Provider Education Strategy – Next Steps.

- \$2 - 3 million will be allocated for the next round of Outreach and Education Grant Application funding.
- Focus will be on funding medical, nurse and other allied health profession associations. The intent is to raise awareness of Covered California among the profession and encourage incorporating consumer education into the provider practice.
- An update to this strategy will be provided at the June 20, 2013 Board Meeting.



Community Outreach Network



Organizations not awarded grants may apply as an Assister Enrollment Entity and/or participate in the Community Outreach Network.

Grantee Training Module Overview

Day One
Affordable Care Act –1 hour, 45 minutes
Covered California Target Market – 45 minutes
Consumer Eligibility – 3 hours, 15 minutes
Total time: 7 hours, 15 minutes (Includes 1 hour lunch and two 15 minute breaks)
Day Two
Grantee Role – 1 hour, 30 minutes
Compliance Standards – 1 hour, 15 minutes
Plan Options – 2 hours, 45 minutes
Total time: 7 hours (Includes 1 hour lunch and two 15 minute breaks)
Day Three
Protecting Consumer Information – 1 hour, 15 minutes
Supporting Consumers Through Decision Making – 1 hour
SHOP – 1 hour
TOTAL TIME: 3 hours, 30 minutes (Includes one 15 minute breaks)
TOTAL TIME: Content training and exercises (with breaks and lunches): 17 HOURS, AND 45 MINUTES



Grantee Curriculum – Day 1

Duration	Topic Estimates
Affordable Care Act 1 hour, 45 minutes	<ul style="list-style-type: none">• Welcome & Introductions• ACA Introduction & Learning Objectives• ACA Fundamentals• Essential Benefits• Exchange Overview & Covered California• Overview of Tax Credits• Coverage Available Under Covered California
Covered California Target Market 45 minutes	<ul style="list-style-type: none">• Introduction & Learning Objectives• Basic Demographics of the Uninsured/Underserved Population• Cultural & Linguistic Needs• Motivations & Challenges• Implications for Education, Outreach, & Enrollment Support
Consumer Eligibility 3 hours, 15 minutes	<ul style="list-style-type: none">• Introduction/Learning Objectives• Health Insurance Requirements• Open Enrollment for Covered California• Eligibility for Covered California• Financial Help: Eligibility & Process• Helping Consumers Determine Eligibility• Eligibility Verification Process
TOTAL TIME:	7 hours, 45 minutes (includes 1 hour for lunch, and two 15 minute breaks)

Grantee Curriculum – Day 2

Duration	Topic Estimates
Grantee Role 1 hour, 30 minutes	<ul style="list-style-type: none"> • Introduction & Learning Objectives • Marketing Overview • The Grantee Program • SHOP • Reporting & Monitoring Requirements • Support Resources
Compliance Standards 1 hour, 15 minutes	<ul style="list-style-type: none"> • Introduction & Learning Objectives • Vision, Mission, & Values • Code of Conduct & Ethics • Confidentiality, Privacy, & Security Standards • Conflict of Interest, Fraud, Waste & Abuse
Plan Options 2 hours, 45 minutes	<ul style="list-style-type: none"> • Introduction & Learning Objectives • Health Insurance Fundamentals • How Insurance Works • Insurance Options through Covered California
TOTAL TIME:	7 hours (includes 1 hour for lunch, and two 15 minute breaks)



Grantee Curriculum – Day 3

Duration	Topic Estimates
Protecting Consumer Information 1 hour, 15 minutes	<ul style="list-style-type: none">• Introduction & Learning Objectives• Protecting Consumer Information Defined• Who Must Follow the Privacy & Security Rules• HIPAA Requirements for Covered Entities to Keep PHI Confidential & Secure• When PCI Can be Used & Disclosed• How to File a Complaint
Supporting Consumers Through Decision Making 1 hour	<ul style="list-style-type: none">• How to Identify a Consumer Need• How to Propose Solutions• How to Support & Close a Sale
SHOP 1 hour	<ul style="list-style-type: none">• An Overview of SHOP• Health Insurance Requirement for Small Businesses & the Value of SHOP• How SHOP Works for California’s Small Businesses, Including Eligibility & Enrollment• Commissions for Agents Who Enroll Clients in SHOP• The Process to Enroll Individuals Who Waive Employer-Sponsored Coverage• Small Business Tax Credits & Eligibility• SHOP Financial Management• SHOP Resources
TOTAL TIME:	3 hours, 30 minutes (includes one 15 minute break)

Grantee Certification Exam Information

Certification Exam

- The link to access the certification exam will be made available to Grantees at the end of training for them to complete the exam.

Total Training Time:

17 hours, 45 minutes (includes lunches and breaks)



COVERED
CALIFORNIA

Materials to Accompany Curriculum

Each Participant will receive:

- **Participant Guide** – Comprehensive reference booklet containing everything covered in the classroom training, as well as practice questions and exercises.
- **Copy of the trainer’s PowerPoint slides** used during the training session.
- **Job aids for quick reference** – examples include Key Messaging Chart, Important Contacts, Coverage Types

Following the training, participants will be required to pass an exam in order to receive certification. Initial training will be supplemented with on-going updates and communications as new information becomes available.

Feedback from Advisory Council Members

1. What was your overall impression of the training?
2. What did you like the most?
3. Were there areas of the training that lacked clarity and if so, what were they?
4. On a scale of 1 – 5 how would you rate the effectiveness of the module you received (1 = low; 5 = high)
5. How can we improve upon the training? (e.g. overall experience, curriculum content, presentation, etc.)

ENROLLMENT ASSISTANCE PROGRAM UPDATE

Assisters Program

Draft Proposed State Regulations

Summary of § 6658 Assister Fingerprinting and Criminal Record Checks

- ❑ All Individual Assisters will be required to undergo fingerprinting and criminal record checks.

- ❑ Individual Assisters found to have a potentially disqualifying criminal record will be:
 - Given a copy of his or her criminal record
 - Notified of the disqualifying offense(s) for the interim determination
 - Provided with information on how to request a written appeal

Assisters Program

Draft Proposed State Regulations

Summary of § 6658 Assister Fingerprinting and Criminal Record Checks (continued):

- The Assister will have 60 days from the date of receiving the notice of a potential disqualifying offense from the Federal Bureau of Investigation (FBI) national criminal response to seek correction or provide additional information to the Exchange.
- Upon receipt of additional information from the Assister, the Exchange shall respond within 60 calendar days.
- The Assister will have 60 days from the date of receiving the notice of a potential disqualifying offense from the California Department of Justice (DOJ) to notify the Exchange and seek correction or respond to the DOJ report.
- The fitness determination shall not be final until the DOJ has acted to correct the state criminal response.
- Upon receipt of the state criminal response from the DOJ, the Exchange within 60 calendar days shall provide the Individual Assister with a final determination.

Assisters Program

Draft Proposed State Regulations

Summary of Section § 6662 Appeals Process

- ❑ An individual or entity may appeal to the Exchange in accordance with the requirements of this section.
- ❑ The Exchange shall allow an applicant to request an appeal within 60 calendar days of the notice of eligibility determination.
- ❑ The first phase of the Appeals Process includes an informal review by the Exchange.
- ❑ The Exchange shall make an informal resolution and provide a written decision to the appellant within 45 calendar from the receipt of the appeal.
- ❑ The second phase of the Appeals Process is triggered if the appellant is dissatisfied with the outcome of the informal resolution decision.
- ❑ The appellant shall be allowed to present additional information to the Exchange and upon consideration of all relevant information the Exchange will provide the appellant a written/final decision.

Introduction to the Navigator Program

Covered California's Navigator Program will provide public education and enrollment assistance to consumers eligible for enrollment in affordable health insurance plans.

Covered California will administer a competitive grant application process to engage Navigator Enrollment Entities to provide enrollment assistance to target populations.

Covered California anticipates awarding **\$5 million in Navigator Program Grants** in the winter of 2013. These grants will support enrollment efforts from January 2014 through September 2014.

Covered California's Navigator Program is one facet of the Assisters Program; the other is the In-Person Assistance Program.

AGENDA DISCUSSION NEXT MEETING

PUBLIC COMMENT

Marketing, Outreach & Enrollment Assistance Advisory Group Meeting

Covered California June 06, 2013



COVERED
CALIFORNIA