



## **Marketing, Outreach, and Enrollment Assistance Advisory Group**

Thursday, May 11, 2017



# Marketing Division Update

# SEP Highlights

# Special Enrollment Advertising Campaign

	SE 2017
<b>Campaign Objective</b>	<ul style="list-style-type: none"><li>• Motivate consumers who are experiencing a life changing event to compare and choose a health insurance plan through Covered California.</li></ul>
<b>Strategy</b>	<ul style="list-style-type: none"><li>• “Continuity”- Leverage what worked best in 2016 and making tactical adjustments for continued improvement.</li></ul>
<b>Tactical Adjustments</b>	<ul style="list-style-type: none"><li>• Leveraged digital streaming radio.</li><li>• Adjusted messaging based on previous performance.</li><li>• Animated digital banner ads based on performance.</li><li>• Maximized existing assets.</li></ul>

# Special Enrollment Advertising Campaign

## Digital Banner Ads



**LIFE-CHANGING EVENT?**  
Get health coverage now.



**find out how**



**¿TUVISTE ALGÚN CAMBIO DE VIDA?**  
Ciertos cambios te permiten obtener un seguro médico.



**entérate aquí**



**LOST HEALTH INSURANCE?**  
Get covered now.



**find out how**



**¿NUEVO RESIDENTE LEGAL?**  
Obtén seguro médico ahora.



**entérate cómo**

LIFE-CHANGING EVENT?  
Get health coverage now.



LOST HEALTH INSURANCE?  
Get covered now.



**¿TUVISTE ALGÚN CAMBIO DE VIDA?**  
Obtén seguro médico hoy.



**¿PERDISTE TU SEGURO MÉDICO?**  
Obtén cobertura médica hoy.



# Special Enrollment Advertising Campaign

## Social Media



40  
30  
20  
10  
0  
10  
20  
30  
40

**INSURANCE CARD**

1234 5678 9123 4567

YOUR NAME 12/17

Looking for coverage?



COVERED CALIFORNIA



When...



COVERED CALIFORNIA



Life...



COVERED CALIFORNIA



Happens...



COVERED CALIFORNIA

We've got you covered.

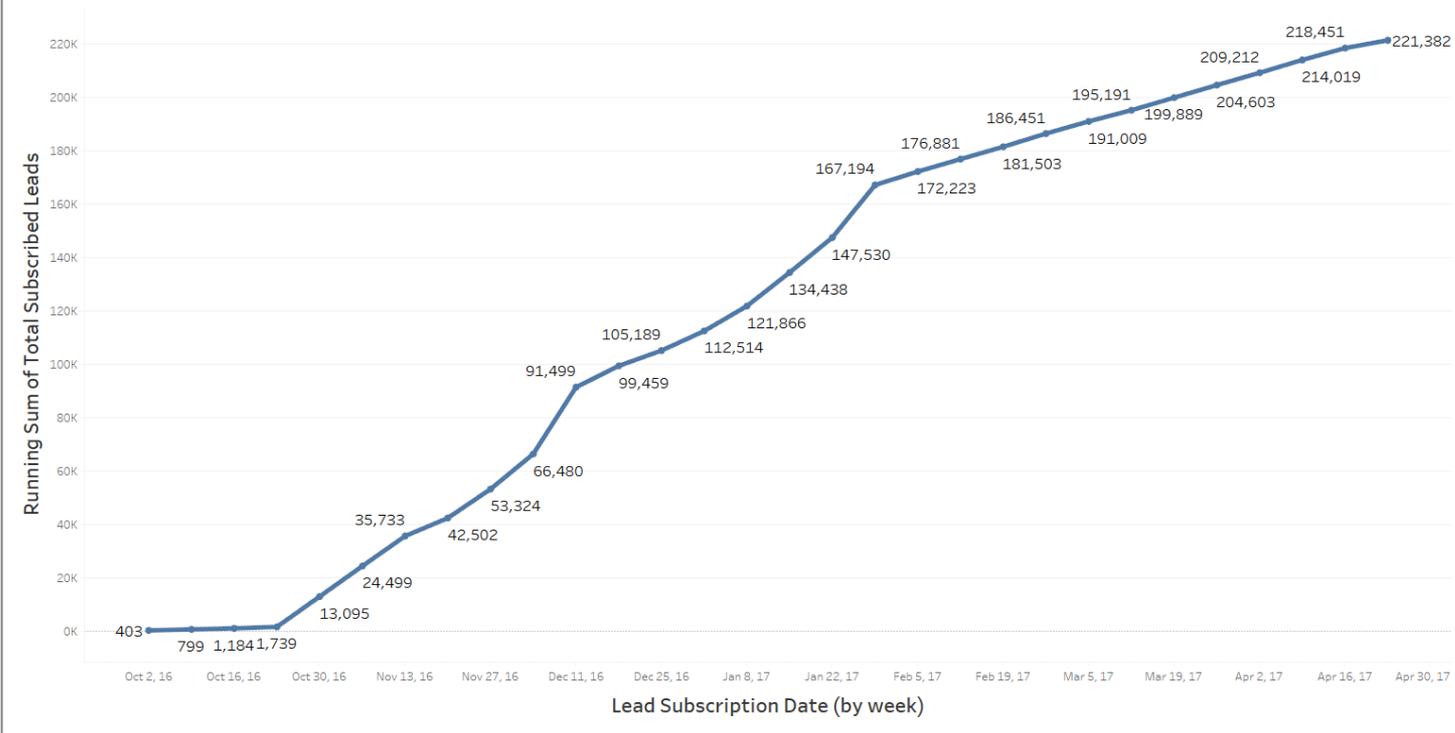


COVERED CALIFORNIA

# OE4 Highlights

# OE4 Highlights: Lead Capture

Lead Subscriptions (October 2016 - April 2017)



- Marketing lead capture efforts began in October, 2016.
- The purpose is to engage prospects that are ready to learn more about CoveredCA.
- During OE4, lead capture has resulted in a conversion of about 12,000 new customers.
- Based on the preliminary success of this effort during OE4, lead capture will remain an active part of the overall CoveredCA Marketing strategy for OE5.

# OE4 Highlights: Social Media

## Customer Service: Top-Line Report



- Total unique posts received
- +28% over OE3
- Total unique conversations
- +35% increase over OE3
- Total unique replies posted by CoveredCA Customer Service Team
- +49% CS team responses compared to OE3

# OE4 Highlights: Social Media

## Customer Service: Top-Line Report

84%

Relevant Messages  
Responded to Within 2  
Hours

- Percentage of customer posts responded to within 2-hour goal
- 2% improvement over OE3

-56%

Negative Conversation  
Sentiment

- Percentage reduction of negative sentiment conversations
- Social Team was effective at improving the sentiment of negatively minded/feeling customers

+460%

Positive Conversation  
Sentiment

- Growth in positive sentiment conversation
- Social Team is highly effective at improving customer sentiment, generating positive experiences

# OE4 Highlights: Social Media

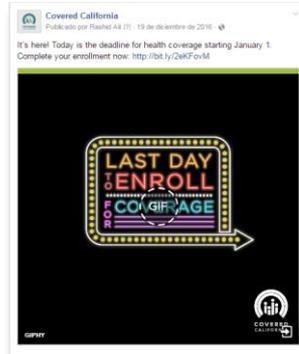
Incoming consumer posts | Outgoing social team responses



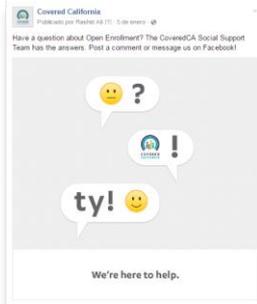
Key: **Blue:** Incoming consumer posts  
**Black:** Outgoing social team responses

# OE4 Highlights: Social Media

## Types of posts: Informing, Customer Service, and Engaging



- **Informing:** Promote CoveredCA services, products, and information.



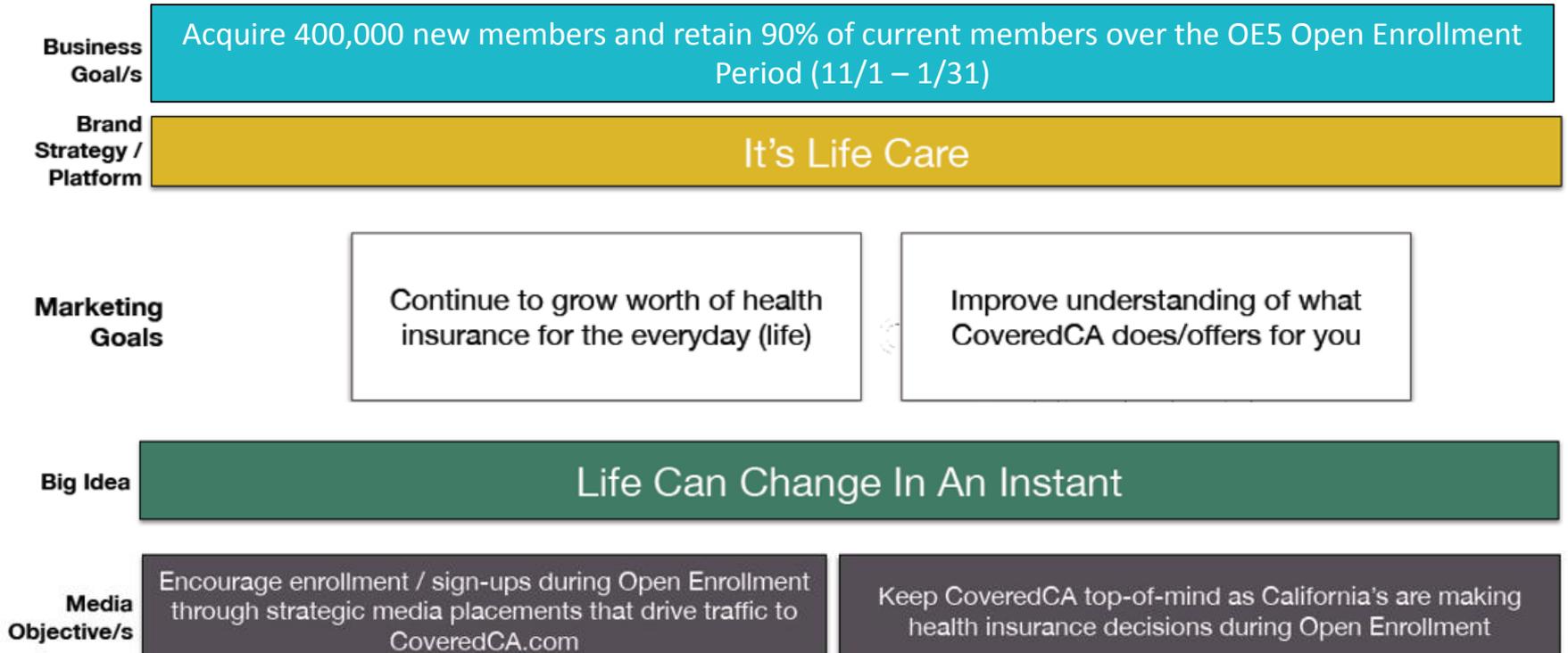
- **Customer Service:** Promote and increase awareness of social customers support options.



- **Engaging:** Generate positive interaction and engagement with the brand via positive conversations.

# OE5 Strategic Approach

# OE5 Goals: Marketing Goals



## CHANGE IN AN INSTANT CAMPAIGN

The campaign would show us the countless ways that life can change in an instant.

From a bee sting to a sports accident to an undiscovered mole. In doing so, we demonstrate the importance of being covered when life decides to throw something at you.

We looked at *change* from both a lighthearted way to a more serious approach.

Overall Goal: Remind people of the importance and value of insurance.

# OE5 Research

# OE5 Research

Marketing  
Goal KPIs

Sentiment  
in Market

Brand  
Metrics

Creative  
Concepts

## Prior to Production

## Just Prior to Launch

## Post-Launch

### Wave 1

- Quantitative
- Sentiment only, similar to December survey

### Wave 2

- Quantitative
- Includes sentiment, KPIs and general awareness/knowledge
- Establish baseline before launch

### Wave 3

- Quantitative
- Compare to the baseline
- Includes ad/message recall in addition to wave 2 questions

### Phase 1

- Qualitative
- Testing of multiple campaigns (TV)

### Phase 2

- Qualitative
- Testing up to two top phase 1 campaigns (TV, radio, OOH)

**Thank you!**



# Outreach and Sales Division Update

# 2017 Special Enrollment Period Kick-off Meetings



- **2 Teams**
- **12 meetings**
- **9 cities statewide**
- **1,000+ attendees**
- Certified Enrollers, Plan Partners and Community Leaders to get updates about Covered California and engage to share best practices for SEP enrollment.

# Field Operations – Local Medi-Cal County Offices



**COVERED  
CALIFORNIA**

**SALES FIELD  
OPERATIONS  
TEAM**



Medi-Cal

**COUNTY  
OFFICES**

## Partnership:

- Covered California Sales Field Team reaches out to Medi-Cal county offices to **introduce themselves and share available resources** to them and their consumers.
- **Identify common objectives** to educate and remove enrollment barriers from consumers; and **share best practices** to achieve those objectives.
- **Engage and communicate** to support Medi-Cal consumers transitioning to Covered California



**COVERED  
CALIFORNIA**

May 11, 2017

# Medi-Cal Transitions



- Medi-Cal members who are now eligible for Covered California have **60 days** (special enrollment period) **to select a Covered California health plan to avoid a gap in health coverage.**
- Covered California Certified Enrollment Representatives **delegated to these Medi-Cal members will remain** their delegates
- Covered California will work with the Medi-Cal Program to communicate to **members letting them know how to find local help for enrollment assistance** in selecting a health plan.
- Enrollers can help members **select a plan.**

# Special Enrollment Period Verification

- ✓ **To verify the validity** of consumer's self attested Qualifying Life Event (QLE).
- ✓ **Notices sent to a random samples** of consumers to request for proof of QLE.
- ✓ **Response is required within 30 days** of the date on the original notice.
- ✓ **Proof documents submitted will remain confidential**; and only use to determine eligibility for health insurance programs. They are not used for immigration enforcement purposes.

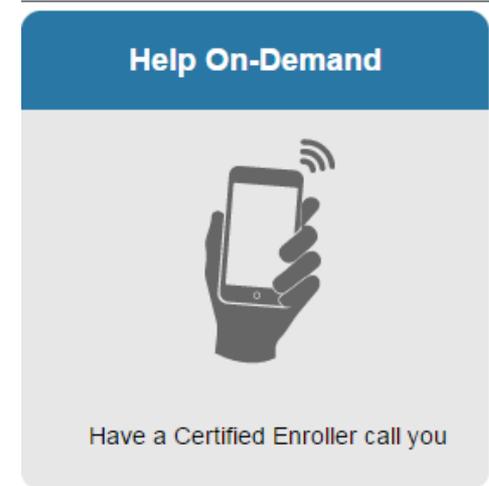


- ✓ **Upload** documents in English and/or Spanish
- ✓ **Mail to:**  
CA HBEX/Covered California Special Enrollment Team  
P.O. Box 13310  
Sacramento, CA 95813
- ✓ **Fax to:** 1-888-217-9310 –include the case number on the cover sheet with documentation

**Referral tool** that resulted in more than **3,500 consumers enrolling in a plan**

## Stats

- 48% of web views became a referral during OE4
- 20% of referrals reported as sold (may be as high as 30-40% due to reporting delays)



## • What Worked:

- Connecting consumers to Certified Enrollers – 23 minutes is the average time for an Agent to accept a consumer referral.
- All counties are covered by experienced Certified Enrollers.
- 9.1% of the consumers requested a Certified Enroller who spoke other languages.

## • Improvement Opportunities:

- Not all Certified Enrollers were a good fit for the program.
- Some agents did not accepting referrals at a reasonable rate during day time hours.
- A certification process for current and future certified enrollers has been proposed for OE5.

## **Planned Release – July 2017:**

- Agency Agreement
- Non-Monetary Agreement

## **Agency Agreement further assists:**

- Agencies with managing their Agents
- Managing Commissions
- Agent Association when contacting the Agent Service Center

## Phase 1 – 17.7 Release

- Agency Account Creation + Add/Edit
- Agent Account Creation + Add/Edit
- Agency: Add subsite locations

## Phase 2 – 17.9 Release

- View and export Agency level Book of Business
- View, filter, sort agents and consumers
- Activate/Deactivate an Agent
- Find Local Help to include Agency Info
- Consumer delegations:
  - Accept delegation requests on behalf of my agents
  - Move delegations from one Agent to another within Agency

August 2017

# Agent & Community Partner Advisory Meetings

## Purpose:

- To build and strengthen the relationship between Covered California and its agents by facilitating an open dialogue. Participants provide guidance in the development of future products, services, and technological enhancements.

## Tentative Dates:

- **Northern California** – August 1<sup>st</sup> & **Southern California** – August 2<sup>nd</sup>

## Tentative Agenda:

### **Outreach and Sales Updates**

- Special Enrollment Kickoff Meetings Recap, Agency Contracts and Portal, Book of Business Extract, Agent Communication, and Medi-Cal Transition Files

### **Special Enrollment Update**

- Covered California SEP marketing, outreach, and enrollment plan.

### **Agents Feedback: Open Enrollment 5 Strategy Plan Discussion**

- Partnerships, Enrollment Opportunities, Target Markets, Removing Barriers, Sales Partners' Best Practices, and Carrier Relationships.

# Certification & Recertification Training

## Certified Enrollment Counselors (CECs)

### Recertification Trainings

- Required
- Current CECs (not new certification)

### Decertification Process

## Certified Insurance Agents

### Recertification Trainings

- NOT Required
- Current Certified Agents

### Requirement - Voter Registration

- Mandatory – annual submission of completion via DocuSign
- All Certified Agents

### Decertification Process for Incomplete Annual Voter Registration

# Open Enrollment 5 Look Ahead

## Sales & Outreach

### Trainings

- Certification and Recertification Trainings
- Agency Contract and Portal Training
- CalHEERS – System Update Trainings
- Train the Trainers Program for Regional Agents

### Service Center

- Staffing
- Training

### Application Support

- Salesforce Enhancement to include the transition of the In-Person Administrative System (IPAS).
- Agent Extranet

### Tools & Resources

- Collateral Materials
- Sales Tools
- Partner Toolkit
- Storefront Program
- Event Portal
- E-News and Alerts

### Enrollment Opportunities

- Partnerships
- Events

### Sales In-Person Meetings

- Sales Partners Advisory Meetings
- OE5 Kick-off Meetings
- Sales Site Visits Tour



# Communications Update

# Open Enrollment 4 Recap



**Covered California's outreach and earned media efforts to promote awareness and enrollment paid huge dividends in OE4.**

Our message was simple and clear: The ACA is working in California and with the support we have from strong partners like you, millions of Californians are receiving quality, affordable coverage that so many had previously gone without.

# Earned Media Efforts in OE4

- 200 interviews with newspapers, radio, television and online news sources.
- Generated nearly 90 million impressions.
- Ad value of nearly \$2.4 million.



# Reaching Diverse Communities

We drilled down deeper and tailored our messaging to specific demographics, placing staff-written stories in ethnic newspapers, TV and radio outlets statewide.



加州全保漲保費 五竅門

記者寇輝 / 洛杉磯報導 2016年11月01日 06:26

1648 人 小 中 大

「加州全保」(California Covered)將上漲14%，11月1日正式開放購2017年1月31日止，加州全保31日保方案請參考。

第一，上加州全保官網中的比較工個方案的差異。

第二，找人諮詢，「加州全保」在面諮詢。

第三，在選擇方案以前，務必調查是否在服務網路內。

第四，注意到牙醫與眼科通常不包含，但小孩的健保方案中大多有包含牙醫與眼科，成人則可選擇家庭牙醫或家庭眼科健保方案。

第五，最好在12月15日以前購買，可早點加入健保方案，還可降低可能因為忘記購買保險，而被政府稅務罰款的風險。



## Covered CA Special Enrollment

SPECIAL TO THE SENTINEL

Covered California's annual open-enrollment period may be over, but if you are still uninsured, you may be able to get financial assistance to help you purchase health care coverage.

Between now and Oct. 31, those who are eligible can sign up for coverage through Covered California's special-enrollment period, as long as they do so within 60 days of a qualifying life event. The following circumstances are among the more common reasons individuals become eligible for special enrollment:

- They lose their health coverage because they have lost or changed jobs.
- They get married or enter a domestic partnership.
- They have a baby, adopt a child or place a child for adoption or in foster care.
- They move and gain access to new Covered California health insurance plans that were not available where they previously lived.
- They become a citizen, a U.S. national or a lawfully present individual.

If you qualify under any of these conditions, you are eligible to get health insurance coverage and join your fellow Californians in having one less thing to worry about.

Make sure you take advantage of the financial assistance available to you and your family. An analysis by Covered California shows that its beneficiaries received an average of \$5,300 per year in tax credits to help pay for the cost of their coverage in 2016. Additionally, 12 percent of Covered California households receive more than \$10,000 per year, and 16 percent of individuals receive more than \$6,000 per year to help buying health coverage without reach.

Nearly half of all Covered California consumers, 49 percent, can get a \$389 plan costing less than \$100 per month. All

### Do You Need Health Insurance and have any of these recently happened to you?

- LOST A JOB
- CHANGED JOBS
- MOVED
- GET MARRIED
- ENTERED A DOMESTIC PARTNERSHIP
- CHILD BORN
- ADOPTED A CHILD
- PLACED A CHILD FOR ADOPTION OR IN FOSTER CARE

YOU MAY BE ABLE TO GET INSURED NOW. Go to [CoveredCA.com](#) to learn more about special enrollment.

## ASIAN JOURNAL

HOME NEWS ENTERTAINMENT LIFESTYLE IMMIGRATION

DATLINE USA DATLINE PHILIPPINES AROUND THE WORLD

### Covered California begins open enrollment

ARTICLE IMAGES

for Disease Control and Prevention (CDC) shows that California's uninsured rate has fallen to a new record low of 7.3 percent, which is significantly lower than the 11 percent the CDC found in 2013.

Covered California Executive Director Peter Young said the exchange, which added 412,000 enrollees during the open-enrollment period that concluded on Jan. 31, is proof to be part of the effort that is helping millions of people get the coverage and care they need. Lee credited the expansion of Medi-Cal and the health of a competi-

By AJ Press  
Published: November 21, 2016 | No Comments

ELAINE Young spent 20 years teaching students with special needs in Los Angeles before she learned an important lesson — that her retirement benefits did not include health insurance.

"Because I worked six hours a day, my position was considered part time, and my 20 years was only equal to eight to 10 years full time," Young, 62, recalled. While stunned by the revelation, Young was still determined to retire and put her health insurance issues "in God's hands."

Her prayers, she said, were answered last June when she enrolled in a health insurance plan through Covered California, the state agency that helps Californians get name-brand coverage through the Patient Protection

## La Opinión

Los Angeles Inmigración #LesOpinamos Donald Trump Fútbol Boleo Conoce sus derechos

Ahora más que nunca se necesita un periodismo que defienda a los hispanos. SUSCRÍBETE POR \$99

Desde nutrición hasta programas de ejercicios, todo conectado para ti. Aprende Más MASER PERMANENTE. viva bien

### Muchos con seguro médico de Covered California redujeron su cuota para 2017

Casi la mitad de los consumidores pueden obtener un plan por menos de \$100 mensuales con copagos y deducibles bajos

¡Mantente al día con las noticias de interés de los Hispanos!

Sigue a La Opinión en Facebook

¡Lee y Comparte!

FOR: YURINA MELARA, COVERED CALIFORNIA

En el caso de Rosales, quien pagó \$68 al mes durante 2016 por su plan de salud, este año pagará un dólar. Rosales admite que aún no lo cree.

NISSAN ROGUE 2017 DOMINA LOS RETOS DEL CAMINO con TRACCIÓN INTELIGENTE EN LAS CUATRO RUEDAS DISPONIBLE

Loterías Consulta los resultados

¿puedo solicitar ayuda financiera durante todo el año?

TAMBIÉN TE PUEDE INTERESAR

6 cámaras de video que puedes instalar



May 11, 2017

# Spanish-Language Outreach

The Latino market represents nearly 29 percent of our subsidy-eligible population, making it one of the most important.

We have a three-pronged approach to reaching this community:

1. Promote our mission through well-crafted messages for TV, print, online and radio.
2. Partner with Spanish media to do phone banks and regional media tours.
3. Sponsor health care roundtables with experts and clients who can share their experiences.



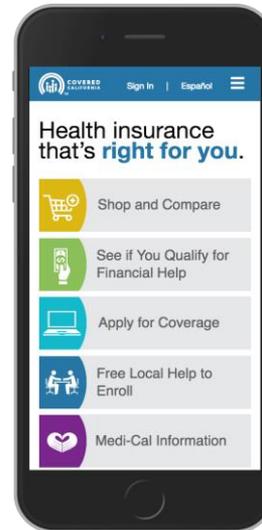
 UNIVISION  
SAN DIEGO



# Updating CoveredCA.com

Each year, CoveredCA.com goes through an extensive review to be sure our consumers are getting the best possible experience when they visit — in both English and Spanish.

- We conducted consumer testing to find out what is working — and identify what isn't working and fix it.
- We are developing a mobile-friendly version of the website for the next open enrollment.
- No matter what device consumers use to explore and enroll on our website, it will have a clean and compatible look.



# Ongoing Outreach

We continue to do faith-based outreach and provide informational materials about Covered California and our special-enrollment period (SEP) to ethnic churches, mosques, temples and synagogues throughout California.

Activities include: coordinating interfaith events and SEP presentations, and distributing an updated version of Covered California's online Pastor's Toolkit, which contains SEP materials and social media content.



# Covered California Publications

We are sharing what has worked in California through the publication of issue briefs on the importance of subsidies, cost-sharing reductions and other topics. These are available at [www.hbex.coveredca.com](http://www.hbex.coveredca.com) under “Resources” and “Data and Research”

**Evaluating the Potential Consequences of Terminating Direct Federal Cost-Sharing Reduction (CSR) Funding**  
By Wesley Yin, Ph.D., and Richard Donmrat, Ph.D. candidate

**EXECUTIVE SUMMARY**  
This study modeled the effects of an increase in premiums that would result if the federal CSR subsidy were defunded and health plans had the opportunity to build the costs of such subsidies into their rates. Based on actuarial value calculations, we calculate the required premium adjustment to be a 16.8% increase in the gross premiums across all Silver plans. We then modeled how consumer choice of plans responds to the premium adjustment, and report the resulting changes in enrollment, metal tier market shares, gross and net premiums, and Advanced Premium Tax Credit (APTC), in both the exchange and off-exchange markets.

We find that loading the value of the CSR onto the premiums of Silver plans results in a significant increase in federal funding for consumers' APTC. This results in the net premiums of Silver plans on the exchange remaining constant, and a decrease in the net premiums of Bronze, Gold and Platinum plans. In response, consumers substitute away from Silver to Bronze plans (and to a lesser extent, Gold and Platinum plans). At the same time, the lower net premiums in these tiers induce an increase in subsidized exchange coverage by 1.4% (about 20,000 covered lives). In the unsubsidized off-exchange market, the increase in Silver premiums induces a decline in coverage by less than 1% (about 6,000 covered lives). In aggregate, if this premium adjustment policy were to have been applied in 2016, there would have been an increase in the total market APTC by \$976 million/year, significantly greater than the approximately \$750 million in CSR subsidies now directly paid by the federal government.

**Introduction**  
Consumers eligible for subsidies through state-based or the federal exchange currently have the ability to obtain two kinds of subsidies from the federal government. Most consumers know about the Advanced Premium Tax Credits (APTC) that reduce net premiums for about 85% of enrollees on Exchanges nationally. In California, approximately 90% of enrollees receive APTC and these premium credits on average lower net premiums of their recipients by \$298 per month.

COVERED CALIFORNIA | January 26, 2017

**Five Years of Implications of ACA Repeal without a Viable Replacement**

**Summary of Findings:**

- Eliminating direct federal funding for cost-sharing reductions for health plan enrollees would raise premiums by 16.8% in 2018 for Silver plan consumers.
- Modeling suggests consumers who benefit from subsidies would shift to non-Silver plans.
- Overall, the federal premium subsidy funding for enrollees would rise by an amount significantly above the current cost-sharing reduction funding.
- Enrollment in Covered California would rise slightly, while enrollment off-exchange would decrease slightly, increasing the federal cost by approximately 20% for the same benefit to consumers.

**NOTE ON THE AUTHORS:**  
**Wesley Yin, Ph.D.**, is an associate professor in the Department of Public Policy and the Anderson School of Management at the University of California, Los Angeles, and is a faculty research fellow at the National Bureau of Economic Research.  
**Richard Donmrat, Ph.D. candidate** in Economics at the University of California at Los Angeles.

This paper was commissioned by Covered California to assist with its ongoing planning and to inform policy-making in California and nationally.

COVERED CALIFORNIA | January 26, 2017

**Consumer and Market Implications of Affordable Care Act Repeal without a Viable Replacement**

Covered California is monitoring and reviewing the implications of both policies and the timing of policies that could impact the consumers who have and are benefiting from the Affordable Care Act in California (ACA). This document reviews the issues specific to the potential consumer and market impacts should a “repeal” occur absent viable changes to transition consumers, health plans and providers to new arrangements. The hope of Covered California is that any transition to Affordable Care Act “replacement” policies would not put at risk the individual markets (both subsidized and unsubsidized) and millions of patients/consumers (and the providers who serve them) enrolled in the individual market and in expanded Medicaid programs.

Without knowing the nature and structure of proposed changes in how tax credits might be administered or Medicaid funding structured, it is impossible to frame a “glide path” that would give health plans the certainty they need to continue in the individual market. Any proposal that would only assure funding continuity for two years (e.g., through 2018) would virtually guarantee the collapse of the individual market — eliminating the individual market in many states and in others states would lead to very large rate increases for the 2018 plan year to cover the underwriting uncertainty — but even longer “transition periods” would result in huge uncertainty and market instability.

**What's At Stake**  
There is an increasing understanding and mounting evidence that the stability of our health care sector is at great risk if changes in policies are not enacted prudently. These risks include:

- Potential collapse of the individual market for health insurance.** Absent a transition being in place, health plans across the nation will very likely adopt one of two strategies: (1) they will exit the individual market, (2) they will attempt to raise rates to cover the increased risk.

COVERED CALIFORNIA | January 26, 2017

**Possible Risks of ACA Repeal without a Viable Replacement:**

- Potential collapse of the individual market for health insurance.
- Partial repeal of the ACA would result in a significant increase in the number of uninsured people.

# Real Stories of Covered California



## Real Stories of Covered California

Español

# Real Stories



# Medi-Cal to Covered California Transition Update

# Medi-Cal to Covered California Transition

Covered California established a workgroup with the purpose to efficiently and effectively assist consumers that lose Medi-Cal coverage and are eligible to transition to Covered California.

- Objectives:
  - Identify transitioning consumers
  - Assist consumers transitioning from Medi-Cal by:
    - Informing consumers of their Covered California eligibility
    - Helping consumers avoid gap in coverage
    - Educating consumers of Covered California benefits
    - Developing resources for partner agencies
    - Providing training to staff

# Medi-Cal to Covered California Transition

## Activities in progress

- Developing Relationships and Resources with/for Partner Agencies
- Understanding the Behavior of the Population
- Implementing Outreach Methods

# Medi-Cal to Covered California Transition

## Developing Relationships and Resources with/for Partner Agencies

- Working with DHCS and CWDA to validate data to ensure correct population is targeted
- Continuously working with DHCS and CWDA to share various outreach communication efforts and solicit feedback or suggestions for improvement. Examples include:
  - ❑ Email Outreach
  - ❑ Transition Toolkit
  - ❑ Outbound Outreach

# Medi-Cal to Covered California Transition

## Understanding the Behavior of the Population

- Majority of the consumers:
  - ❑ Are confused about premium payments and premium assistance available to them
  - ❑ Did not have previous Covered California enrollment at least in the past benefit year
  - ❑ Do not have an email address on their account
  - ❑ Do not have an agent associated with their case
  
- Slightly less than half of the consumers are not eligible for subsidies
  - ❑ Most consumers have income within the Federal Poverty Level (FPL) for premium assistance and cost-sharing reductions but the tax information on the account reflects they are not planning to file taxes

# Medi-Cal to Covered California Transition

## Implementing Outreach Methods

### ➤ Email Outreach Campaign

- ❑ Target Population – Consumers with a valid email address
- ❑ Cadence – Approximately every two weeks

### ➤ Agent Outreach Campaign

- ❑ Target Population – Consumers that have agents associated with their case
- ❑ Cadence – Every two weeks

# Medi-Cal to Covered California Transition

## Implementing Outreach Methods (Continued)

### ➤ Outbound Outreach Campaign

- ❑ Target Population – A subset of consumers who were determined ineligible for subsidies but have income within the FPL for premium assistance and cost-sharing reduction.
- ❑ Cadence – Pilot

### ➤ Mailer Outreach Campaign (not started)

- ❑ Target Population: Consumers without a valid email address on their account.
- ❑ Cadence: TBD

# Medi-Cal to Covered California Transition

## We would like to hear from you!

- What other outreach methods should we consider?
- What is the best way to engage this population to select a plan?
- How can we best serve the consumers who were determined ineligible for subsidies but have income within the FPL for premium assistance and cost-sharing reduction?
- What other resources could be utilized to educate and outreach?
- Please send your feedback to:
  - ❑ Karen Avakian – [Karen.Avakian@covered.ca.gov](mailto:Karen.Avakian@covered.ca.gov)
  - ❑ Jahan Ahrary – [Jahan.Ahrary@covered.ca.gov](mailto:Jahan.Ahrary@covered.ca.gov)



# Consumer Experience Update

# Consumer Experience - Agenda

- **Goal and Objectives**
- **Initiatives**
- **Approach and Focus**
- **Next Steps**

# Consumer Experience – Goal and Objectives

Improve the **Consumer Experience** throughout their journey.

1. Improve how WE (Covered CA = Agents, CECs, QHPs, CalHEERS) interact with the **Consumer Experience** lifecycle, as well as improve:
  - i. How the consumer self serves
  - ii. How the consumer receives access
  - iii. How the consumer makes use of tools
  - iv. How the consumer utilizes their coverage
2. Ensure the **Consumer Experience** is anchored by experiences and analytics.
3. Establish the **Consumer Experience** as a 'lifetime' work group for Covered CA.
4. Institutionalize the **Consumer Experience** as lifecycle centric.

# Consumer Experience – Initiatives

1. Create The **Consumer Experience** workgroup.
  1. Examine the **Consumer Experience** from a holistic perspective:
    - a. Covered CA = Agents, CECs, QHPs, CalHEERS
    - b. Include stakeholder groups when possible
  2. Identify areas of potential constraints.
  3. Prioritize constraint efforts, and if needed, formulate small workgroups to perform appropriate research.
  4. Categorize short term, near term, and long term mitigations/opportunities to improve any identified constraints.
  5. Develop ongoing method for revolving examination of the **Consumer Experience**.

# Consumer Experience – Approach and Focus

1. Identify and research touchpoints where the consumer engages with Covered CA.
2. Group the touchpoints and identify areas of focus:
  - Engagement – prior and initial engagement with Covered CA
  - Enter Case & Family Info – focus on ease of use, barrier points
  - Eligibility Determination – subsidy and/or dual eligibility, along with appeals
  - Plan Selection - rate consideration, assistance regarding plan questions
  - Effectuation – 834 processing, carrier payment, effectuation timing
  - Coverage Experience – experience while they are receiving coverage
  - Renewal Coverage or Continuity of Care – survey and reasonable opportunity coverage
3. Review **consumer experiences** that run across all of the consumer engagement:
  - Consumer Survey
  - Service Center Operations
  - Covered CA University (CCU)
  - CalHEERS Changes
  - Help Desk Processing
  - Data Integrity and Exchange

# Consumer Experience – Next Steps

1. Completed - Create and staff workgroups.
2. Completed - Meet with Executive Chiefs and Directors to review.  
Consumer Experience information
3. In Process - Define the following holistic phases and define Covered CA expectations at each phase, which includes:
  - i. Completed - Catalog current analytical information
  - ii. Completed - Review analytical results and identify impact areas
  - iii. Completed - Compare service for impacted areas to industry standards
  - iv. Completed - Define measure of success and define service levels
  - v. Define business process for identified areas
  - vi. Validate success
4. In Process - Identify existing, short term (w/in 90 days), near term (w/in 6 months), and long term (FY 17/18) improvement opportunities .



# CalHEERS Updates

## Objectives:

- Provide an overview of the work Covered CA and Chaotic Moon are doing to enhance the consumer experience
- Present side by side comparisons of the current versus future system enhancements

# Desktop and Mobile View

COVERED CALIFORNIA English Español Need help? Save and Exit

## Welcome to Your Application

Apply for free and low cost Medi-Cal plans and health insurance through Covered California on one application.

You can save and exit your application at any time, and your progress is saved for you as you go.

Zip Code Why we're asking  
95835

How did you hear about Covered California? *Optional*  
TV Ad

Application Date  
04/11/2017

What is the source of this application?  
Mail

ECM ID  
1234

Next

**Here for You**  
We're always online, on the phone, and available to help.

**Safe & Secure**  
We take your privacy and security as seriously as you do.

**Mobile-Friendly**  
Our application is available anywhere you go.

Desktop View

COVERED CALIFORNIA Save & Exit

## Welcome to Your Application

Apply for Medi-Cal, health insurance through Covered California, and tax credits to lower your monthly bills. You can save and exit your application at any time, and your progress is saved for you as you go.

Zip Code Why we're asking  
90210

How did you hear about Covered California? *Optional*  
Select Option

Next

**Here for You**  
We're always online, on the phone, and available to help.

**Safe & Secure**  
We take your privacy and security as seriously as you do.

**Mobile-Friendly**  
Our application is available anywhere you go.

Mobile View

# Application Overview

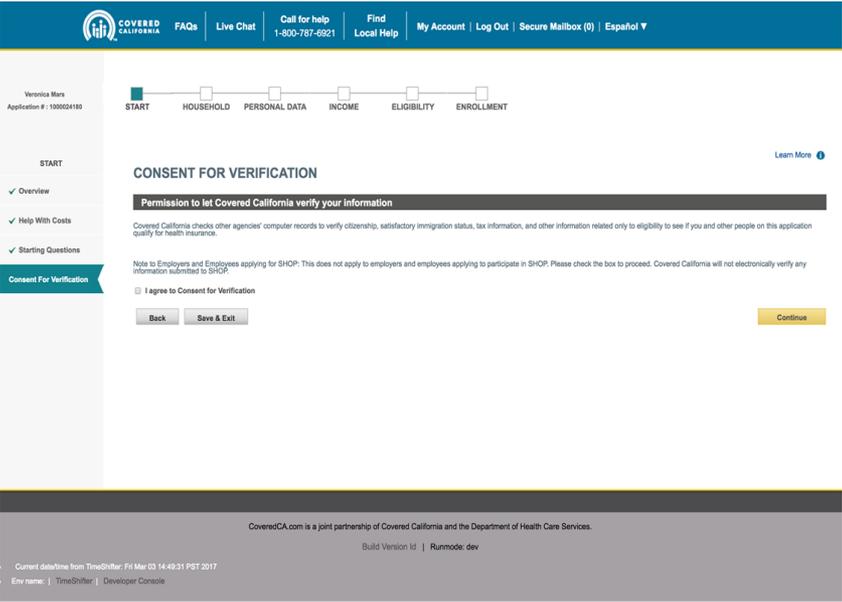
The screenshot shows the 2015 application overview page. At the top, there is a navigation bar with the Covered California logo, 'FAQs', 'Live Chat', 'Call for help 1-800-787-6921', 'Find Local Help', 'My Account | Log Out | Secure Mailbox (0) | Español'. Below the navigation bar, a progress bar indicates the current step: 'START' (highlighted), followed by 'HOUSEHOLD', 'PERSONAL DATA', 'INCOME', 'ELIGIBILITY', and 'ENROLLMENT'. The main content area is titled 'OVERVIEW' and includes a 'Learn More' link. It features three columns of information: 'Enter Your Information' (with a house icon), 'See Your Results' (with a document icon), and 'Find Health Insurance Plans' (with a magnifying glass icon). Each column contains a brief description of the step. At the bottom, there are 'Back', 'Save & Exit', and 'Continue' buttons. A footer contains the text: 'CoveredCA.com is a joint partnership of Covered California and the Department of Health Care Services. Build Version id | Runmode: dev. Current date/time from TimeShifter: Fri Mar 03 14:39:06 PST 2017. Env name: | TimeShifter | Developer Console'.

2015 Application (Current View)

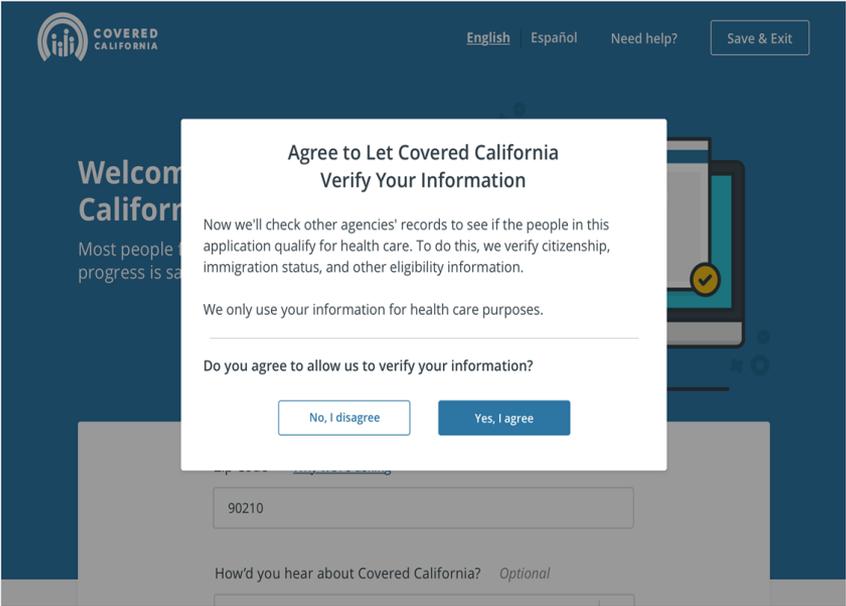
The screenshot shows the 2017 application overview page. At the top, there is a navigation bar with the Covered California logo, 'English', 'Español', 'Need help?', and 'Save & Exit'. The main content area features a large illustration of a computer monitor with a stethoscope around it, displaying a heart icon and a checkmark. Below the illustration, the text reads: 'Welcome to the Covered California Application. You can save and exit your application at any time, and your progress is saved for you as you go.' Below this, there is a form with a 'Zip Code' field containing '90210' and a link 'Why we're asking'. Below the zip code field is a dropdown menu for 'How'd you hear about Covered California?' with the value 'Certified Insurance Agent' and a 'Next' button.

2017 Application Overview (In Progress)

# Consent for Verification



2015 Consent for Verification (Current View)



2017 Consent for Verification (In Progress)

# Apply for Benefits

Veronica Rivera  
Applicant ID: 114622193

START HOUSEHOLD PERSONAL DATA INCOME ELIGIBILITY ENROLLMENT

### APPLY FOR BENEFITS - GET HELP WITH COSTS

Learn More

Apply now to see if you are eligible for Medi-Cal, County Children's Health Initiative Program (CCHIP), or ongoing enrollment opportunities through Covered California. Still need health insurance, but (almost) open enrollment? Did you lose your health insurance or recently have a big change in your life? You may be eligible for Covered California if you have a qualifying life event like getting married, having a baby or losing other coverage. If none of these apply, don't worry: you should still apply, since you may be eligible for Medi-Cal or CCHIP based on your income. Regardless of which life event you select, your application will still be reviewed for coverage. If you currently have Medi-Cal with a start of cost, you can also enroll in a Covered California plan at the same time. If you are applying for children(ren) under the age of 19 and reside in the following counties, click [here](#) to learn more: San Francisco, San Mateo, or Santa Clara. If you are only applying for an infant under one, click [here](#) to learn more. If you are applying for someone who was previously in foster care, click [here](#) to learn more. If you're pregnant, click [here](#) to learn more about your health care options. If you want to see if you qualify for free or low-cost clinics, select "yes" below. You will answer questions about your income to see what you qualify for. If you just want coverage without financial help, select "no." If you are unsure, click on the [FAQ](#) or [help](#) links.

Do you want to see if you qualify for free or low-cost Medi-Cal or tax credits with Covered CA? [Help me decide](#)

Yes  
 No

Back Continue

CoveredCA.com is a civic partnership of Covered California and the Department of Health Care Services.  
Build Version ID | Runmode: dev

Content developed from Threshold for Fri Mar 03 14:39:59 PST 2017  
Env name: | Timezone: | Developer Console

2015 Apply for Benefits (Current View)

COVERED CALIFORNIA English Español Need help? Save & Exit

90% of people qualify for free coverage or tax credits that lower their monthly insurance bills

Would you like to see if you qualify for free or reduced price health care?

Yes, I want to see if I qualify  No, I don't want help paying for my health care

Next

2017 Apply for Benefits (In Progress)

# Application Navigation Changes

The 2015 application navigation interface features a dark blue header with the Covered California logo and navigation links: FAQs, Live Chat, Call for help (1-800-787-6921), Find Local Help, My Account, Log Out, Secure Mailbox (0), and Español. A progress bar at the top shows steps: START (checked), HOUSEHOLD (current), PERSONAL DATA, INCOME, ELIGIBILITY, and ENROLLMENT. A sidebar on the left lists menu items: Introduction (highlighted), Primary Contact, Confirm Identity, VeronicaMars, Member 2, Member 3, Relationships, and Summary. The main content area is titled 'HOUSEHOLD INTRODUCTION' and includes an illustration of a family, a 'Coming Up In This Section' text block, a 'You may need:' list (Social Security numbers, health insurance, birth dates, immigration status), and an 'Estimated time to complete:' of 15 minutes. Navigation buttons for 'Back', 'Save & Exit', and 'Continue' are visible.

2015 Application Navigation (Current View)

The 2017 application overview interface features a dark blue header with the Covered California logo and navigation links: English, Español, Need help?, and Save & Exit. The main content area is titled 'Application Menu' and displays a list of application steps with their status and actions:

Step	Status	Action
Introduction	Completed (green checkmark)	Review
Household Information	Completed (green checkmark)	Review
Individual Information	Not started	Start
Review & Submit	Not started	Start

2017 Application Overview (In Progress)

# Build Your Household

The screenshot shows the 'HOUSEHOLD MEMBERS' section of the application. At the top, there is a navigation bar with the Covered California logo and links for FAQs, Live Chat, Call for help (1-833-767-6821), Find Local Help, My Account, Log Out, Secure Mailbox (0), and Español. Below the navigation bar is a progress indicator with steps: START (checked), HOUSEHOLD (current), PERSONAL DATA, INCOME, ELIGIBILITY, and ENROLLMENT. The main content area is titled 'HOUSEHOLD MEMBERS' and includes a 'Learn More' link. A sidebar on the left lists navigation options: Introduction, Primary Contact, Confirm Identity, VeronicaMars, Member 2 (highlighted), Member 3, Relationships, and Summary. The form itself contains several fields: First Name (Kenzie), Middle Name, Last Name (Haynes), Suffix (Select One), Sex (Female), Date of Birth (09/19/1990), Social Security number (\*\*\* \*\* 8888), and Is this person a U.S. Citizen or National? (Yes/No). There are also radio buttons for 'Does this person want health insurance?' and 'Does this person have a Social Security Number?'. At the bottom of the form are buttons for 'Back', 'Save & Exit', 'Add Another Member', and 'Continue'. A footer at the very bottom contains technical information: 'CoveredCA.com is a joint partnership of Covered California and the Department of Health Care Services.', 'Build Version Id | Runmode: dev', and 'Current date/time from TimeShifter: Fri Mar 03 14:57:53 PST 2017'.

2015 Build Your Household (Current View)

The screenshot shows the 'Household Menu' section of the application. At the top, there is a navigation bar with the Covered California logo and links for English, Español, Need help?, and Save & Exit. The main content area is titled 'Household Menu' and includes a 'Your answers will be saved' message. The form contains the following text: 'Tell us about the people in your household', 'Add everyone in the household, even if they aren't applying for health care on this application.', and a link 'Who should I add?'. Below the text is a large dashed circle containing a plus sign and the text 'Add yourself first'. At the bottom of the form are buttons for 'Back' and 'Done'.

2017 Build Your Household (In Progress)

# Add Household Member

Veronica Mars  
Application # 1100024100

START HOUSEHOLD PERSONAL DATA INCOME ELIGIBILITY ENROLLMENT

### HOUSEHOLD MEMBERS

Please enter all required (\*) household member information below. Enter your name as it appears on your Social Security Card, if you do not have a social security card please enter your full legal name.

First Name \* Kendle  
Middle Name  
Last Name \* Haynes  
Suffix Select One  
Does this person want health insurance? Even if you have insurance now, you may find better coverage or lower costs \*  Yes  No  
Sex \* Female  
Date of Birth (mm/dd/yyyy) \* 09/19/1990  
Does this person have a Social Security Number? \*  Yes  No  
Social Security number \* \*\*\* \*\* 8888  
Is this person a U.S. Citizen or National? \*  Yes  No

Remove Member

Back Save & Exit Add Another Member Continue

CoveredCA.com is a joint partnership of Covered California and the Department of Health Care Services.  
Build Version Id | Runmode: dev  
Current datetime from TimeOffset: Fri Mar 03 14:57:53 PST 2017  
Env name: | TimeOffset: | Developer Console

2015 Add Household Member (Current View)

English Español Need help? Save & Exit

### Add Household Member

Cancel

First name  
Alexander

Middle name *Optional*  
Sam

Last name  
Green

Suffix *Optional*  
▼

Date of birth  
07/03/1972

Next

2017 Add Household Member (In Progress)

# Add Household Member

Veronica Mars  
Application #: 1000024180

HOUSEHOLD MEMBERS

Please enter all required (\*) household member information below. Enter your name as it appears on your Social Security Card; if you do not have a social security card please enter your full legal name.

First Name \* Kenzle  
Middle Name  
Last Name \* Haynes  
Suffix (Select One)  
Does this person want health insurance? Even if you have insurance now, you may find better coverage or lower costs \*  Yes  No  
Sex \* Female  
Date of Birth (mm/dd/yyyy) \* 09/19/1990  
Does this person have a Social Security Number? \*  Yes  No  
Social Security number \* \*\* \*\* 8888  
Is this person a U.S. Citizen or National? \*  Yes  No

Remove Member

Back Save & Exit Add Another Member Continue

CoveredCA.com is a joint partnership of Covered California and the Department of Health Care Services.  
Build Version Id | Runmode: dev  
Current date/time from TimeShift: Fri Mar 03 14:27:53 PDT 2017  
Env name: | TimeShift | Developer Console

2015 Add Household Member (Current View)

English Español Need help? Save & Exit

← Household Menu Your answers will be saved

### Tell us about the people in your household

Add everyone in the household, even if they aren't applying for health care on this application.  
[Who should I add?](#)

Alexander G. 45 yrs Edit  
Brit G. 28 yrs Edit  
Alexander G. 26 yrs Edit  
Jamie G. 13 yrs Edit  
Tanya G. 53 yrs Edit  
Add another person

2017 Add Household Member (In Progress)

# Primary Contact

The screenshot shows the 'HOUSEHOLD PRIMARY CONTACT' form for Veronica Mars. The progress bar at the top indicates the current step is 'HOUSEHOLD'. The form includes a sidebar with navigation options like 'Introduction', 'Primary Contact', and 'Confirm Identity'. The main content area contains instructions and a form titled 'Elements of Primary Contact - Name' with fields for First Name (Veronica), Middle Name, Last Name (Mars), Suffix, Date of Birth (03/10/1990), Social Security number, Home Phone Number, Work Phone Number, Extension, Cell Phone Number, Email (antonla.agla@chaoticmoon.com), and Re-Enter Your Email Address.

2015 Primary Contact (Current View)

The screenshot shows the 'Who is the Primary Contact for your household?' selection screen. It features a 'Household Menu' at the top and a 'Save & Exit' button. The main question is 'Who is the Primary Contact for your household?' with a hint: 'Hint: the Primary Contact is the person who can make changes to your coverage.' Below the question are five icons representing household members: Alexander G. (45 yrs) with a bridge icon, Brit G. (28 yrs) with a tent icon, Alexander G. (26 yrs) with a sun icon, Jamie G. (13 yrs) with a bear icon, and Tanya G. (53 yrs) with a palm tree icon.

2017 Primary Contact (In Progress)

# Primary Contact Info

The screenshot shows the 'HOUSEHOLD PRIMARY CONTACT' section of the 2015 Covered California application. The navigation bar includes 'COVERED CALIFORNIA', 'FAQs', 'Live Chat', 'Call for help 1-800-787-8021', 'Find Local Help', 'My Account | Log Out | Secure Mailbox (0) | Español'. The left sidebar lists 'Veronica Mars' and 'Application # 100020103'. The main content area has a progress bar with steps: START, HOUSEHOLD, PERSONAL DATA, INCOME, ELIGIBILITY, ENROLLMENT. The 'HOUSEHOLD PRIMARY CONTACT' section includes instructions to verify identity and a form with the following fields: First Name (Veronica), Middle Name, Last Name (Mars), Suffix (Select One), Date of Birth (mm/dd/yyyy) (03/10/1990), Social Security number (\*\*\* \*\* 8888), Home Phone Number, Work Phone Number, Extension, Cell Phone Number, Email (antonio.aguiar@chaoticmoon.com), and Re-Enter Your Email Address.

2015 Primary Contact Info (Current View)

The screenshot shows the 'Who is the Primary Contact for your household?' section of the 2017 Covered California application. The navigation bar includes 'COVERED CALIFORNIA', 'English | Español', 'Need help?', and 'Save & Exit'. The main content area has a 'Household Menu' and a 'Your answers will be saved' indicator. The question is 'Who is the Primary Contact for your household?' with a hint: 'The Primary Contact is the person who can make changes to your coverage.' Below the question are four options: Alexander G. (45 yrs), Brit G. (28 yrs), Alexander G. (26 yrs), and Jamie G. (13 yrs). There is also an option for Tanya G. (53 yrs). Below the options is a section 'Tell us about Alexander:' with a field for 'Enter Alexander's Social Security Number (SSN) Optional' (123 12 1234) and a field for 'Street address' (1717 Toomey Road).

2017 Primary Contact Info (In Progress)

# Household Information

The screenshot shows the 'HOUSEHOLD MEMBERS' section of the 2015 Covered California application. The user is Veronica Mars, Application # 140024103. The progress bar indicates the 'HOUSEHOLD' step is complete. The form asks for household member information, including name, sex, date of birth, and Social Security Number. A 'Remove Member' button is visible at the bottom right of the form area.

**HOUSEHOLD MEMBERS** Learn More

Please enter all required (\*) household member information below. Enter your name as it appears on your Social Security Card; if you do not have a social security card please enter your full legal name.

First Name \* Kendle  
Middle Name  
Last Name \* Haynes  
Suffix Select One  
Does this person want health insurance? Even if you have insurance now, you may find better coverage or lower costs\*  Yes  No  
Sex \* Female  
Date of Birth (mm/dd/yyyy) 09/19/1990  
You must provide a Social Security number (SSN) if you wish to apply for health insurance. We use Social Security numbers (SSNs) to check income and other information. Coverages are not applying. Doing your SSN will help us review your application faster. If someone who is applying does not have an SSN and would like help getting one, visit www.aahq.org.  
Does this person have a Social Security Number? \*  Yes  No  
Social Security number \* \*\*\* \*\* 8888  
Is this person a U.S. Citizen or National? \*  Yes  No  
Remove Member  
Back Save & Exit Add Another Member Continue

2015 Household Information (Current View)

The screenshot shows the 'Household Menu' section of the 2017 Covered California application. The user is Veronica Mars, Application # 140024103. The progress bar indicates the 'HOUSEHOLD' step is complete. The form asks for household member information, including name, sex, date of birth, and Social Security Number. A 'Remove Member' button is visible at the bottom right of the form area.

**HOUSEHOLD MEMBERS** Learn More

Please enter all required (\*) household member information below. Enter your name as it appears on your Social Security Card; if you do not have a social security card please enter your full legal name.

First Name \* Kendle  
Middle Name  
Last Name \* Haynes  
Suffix Select One  
Does this person want health insurance? Even if you have insurance now, you may find better coverage or lower costs\*  Yes  No  
Sex \* Female  
Date of Birth (mm/dd/yyyy) 09/19/1990  
You must provide a Social Security number (SSN) if you wish to apply for health insurance. We use Social Security numbers (SSNs) to check income and other information. Coverages are not applying. Doing your SSN will help us review your application faster. If someone who is applying does not have an SSN and would like help getting one, visit www.aahq.org.  
Does this person have a Social Security Number? \*  Yes  No  
Social Security number \* \*\*\* \*\* 8888  
Is this person a U.S. Citizen or National? \*  Yes  No  
Remove Member  
Back Save & Exit Add Another Member Continue

2017 Household Information (In Progress)

# Household Information

Veronica Mars  
Application #: 100004180

START HOUSEHOLD PERSONAL DATA INCOME ELIGIBILITY ENROLLMENT

### HOUSEHOLD SUMMARY

Veronica Mars - Primary Contact

Date of Birth	03/10/1990	<a href="#">Edit</a>
Does this person want health insurance?	Yes	
Social Security number	***-**-8888	

Kenzie Haynes

Date of Birth	09/19/1990	<a href="#">Edit</a>
Does this person want health insurance?	Yes	
Social Security number	***-**-8888	

Household Relationships

This person	Is...	To...
Veronica Mars	Parent	Kenzie Haynes

[Back](#) [Save & Exit](#) [Continue](#)

CoveredCA.com is a joint partnership of Covered California and the Department of Health Care Services.  
Build Version: id | Runmode: dev  
Current date/time from TimeShifter: Fri Mar 03 15:10:28 PST 2017  
Env name: | TimeShifter | Developer Console

2015 Household Summary (Current View)

English Español Need help? [Save & Exit](#)

← Household Menu *Your answers will be saved*

### Basic Information Review

Qualifying Life Event [Edit](#)

N/A

AI/AN household member

No

Primary Contact [Edit](#)

Alexander G.  
45 yrs

Social Security number (SSN)  
123-12-1234

Home address  
1717 Toomey Rd, Apt 929  
Fresno, California 93939

Preferred contact method  
Phone

Same address as Primary Contact [Edit](#)

2017 Household Summary (In Progress)