



2018

Marketing & Open Enrollment Assistance Advisory Group

June 29, 2018

1601 Exposition Blvd
Sacramento, California

Agenda

Introductions / Today's meeting

Doug McKeever
Chief Deputy Director

Covered California Market Update

Doug McKeever
Chief Executive Deputy Director

Marketing Report

Colleen Stevens
Director of Marketing

Communications Report

Jagdip Dhillon
Communications Manager

Outreach & Sales Report

Terri Convey
Outreach & Sales Director

Historical Review and Open Discussion

MOEA Advisory Group

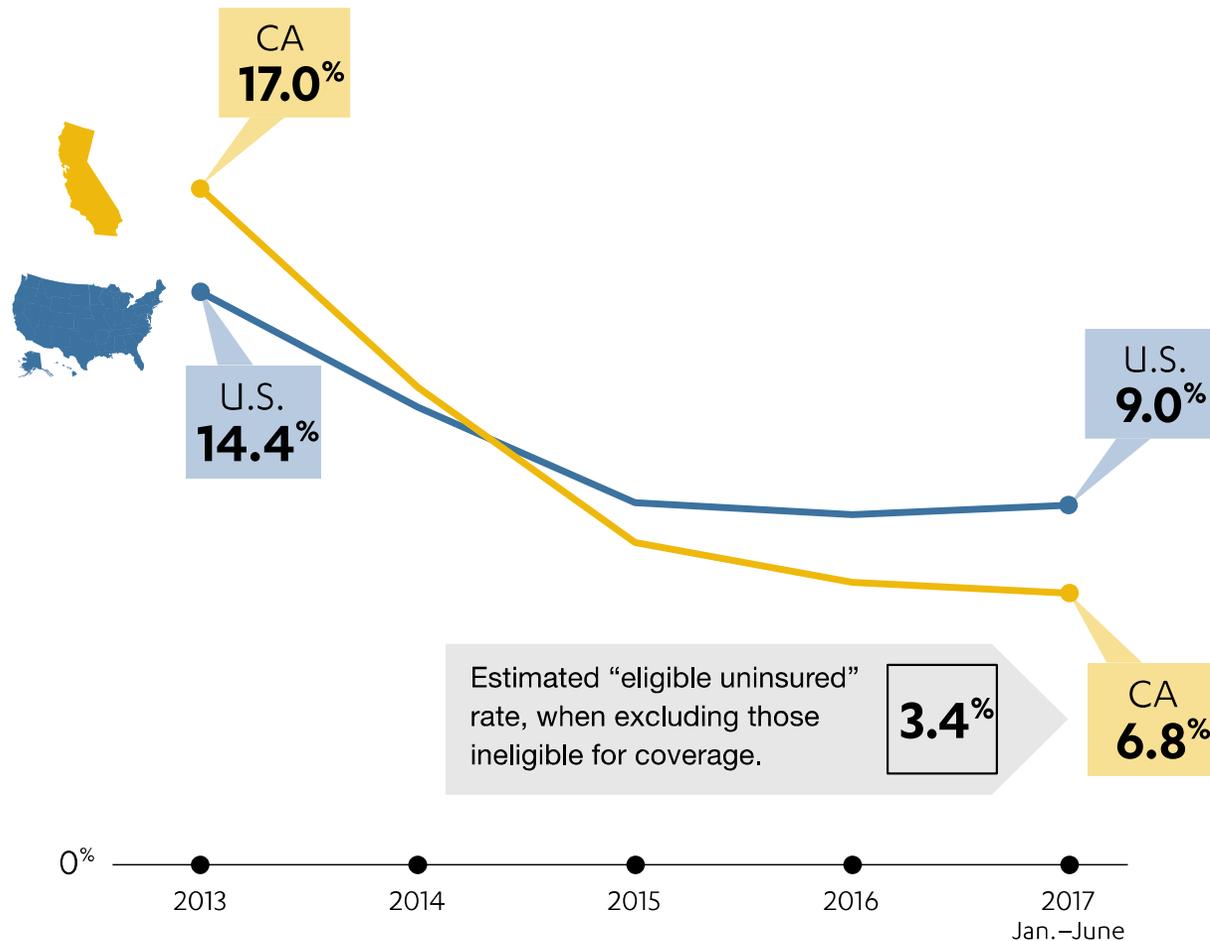
Today's Meeting

-  **COVERED CALIFORNIA UPDATES AND REPORTS**
Marketing, Communications, Outreach & Sales
-  **HISTORICAL REVIEW & OPEN DISCUSSION**
Discuss purpose, scope, structure and go-forward approach

Covered California Market Update

Doug McKeever
Chief Deputy Executive Director

Coverage expansion having dramatic effects in California



With California's expansion of Medicaid and the creation of a state-based marketplace, the rate of the uninsured has dropped to historic lows. **Almost 4 million new enrollees are in the Medi-Cal program and 1.3 million people are enrolled through Covered California.**

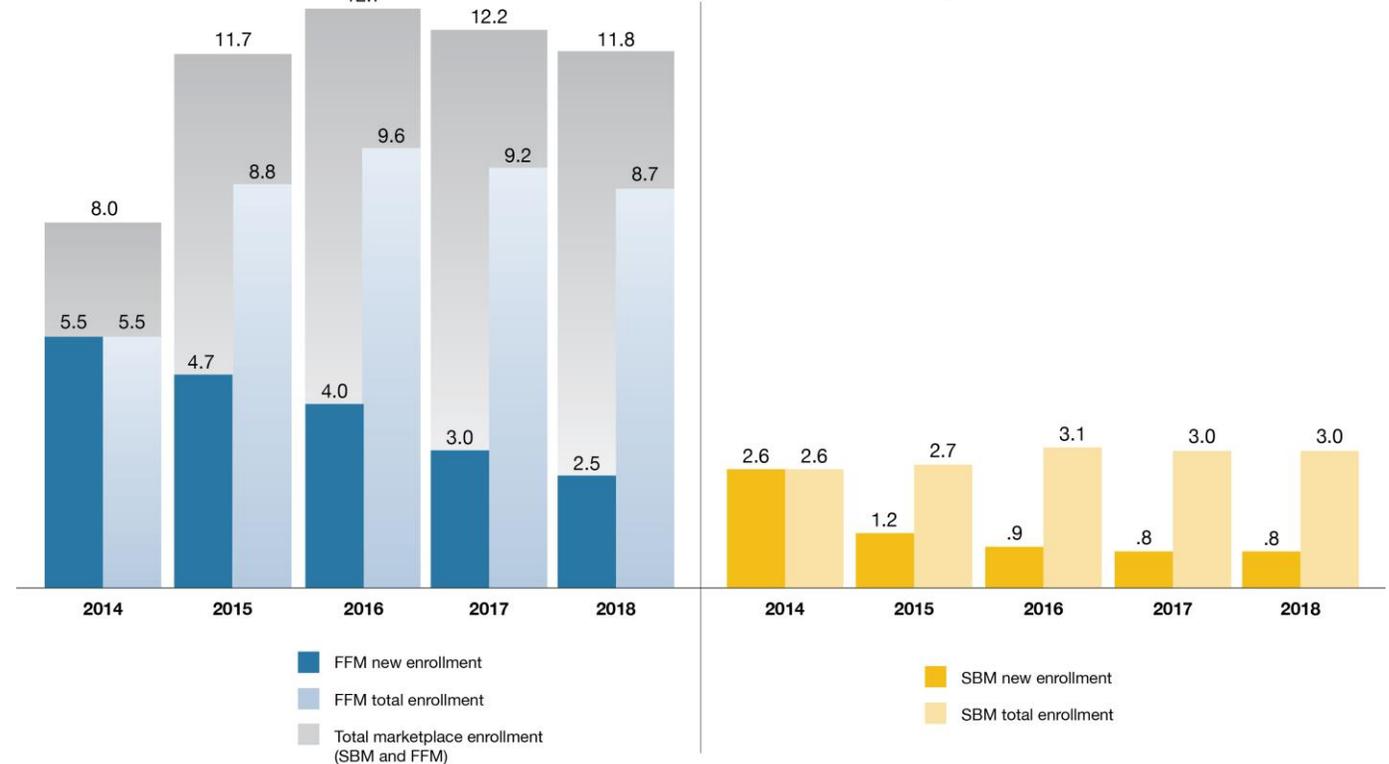
Source: U.S. Centers for Disease Control and Prevention's National Health Institute Survey

Enrollment Trends 2014 - 2018

Federally Facilitated Marketplace (FFM) Showing **DRAMATIC DECLINE** in NEW ENROLLMENT

- **Total marketplace enrollment** declined 4% from 2017 to 2018 and declined by 7% percent since 2016.
- **The federally-facilitated marketplace enrollment** declined 38% in new enrollments since 2016 — from 4 million to 2.5 million.
- **Covered California's overall enrollment** has been stable since 2015, with each year attracting about the same number of new enrollees during open enrollment, which helps maintains a healthy risk mix and put downward pressure on premium increases.

National Enrollment Trends, New and Total Enrollment, 2014–2018 (in millions)



Centers for Medicaid and Medicare Services (2014-2016). "Marketplace Open Enrollment Period Public Use Files" (last modified May 11, 2017): <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/index.html>

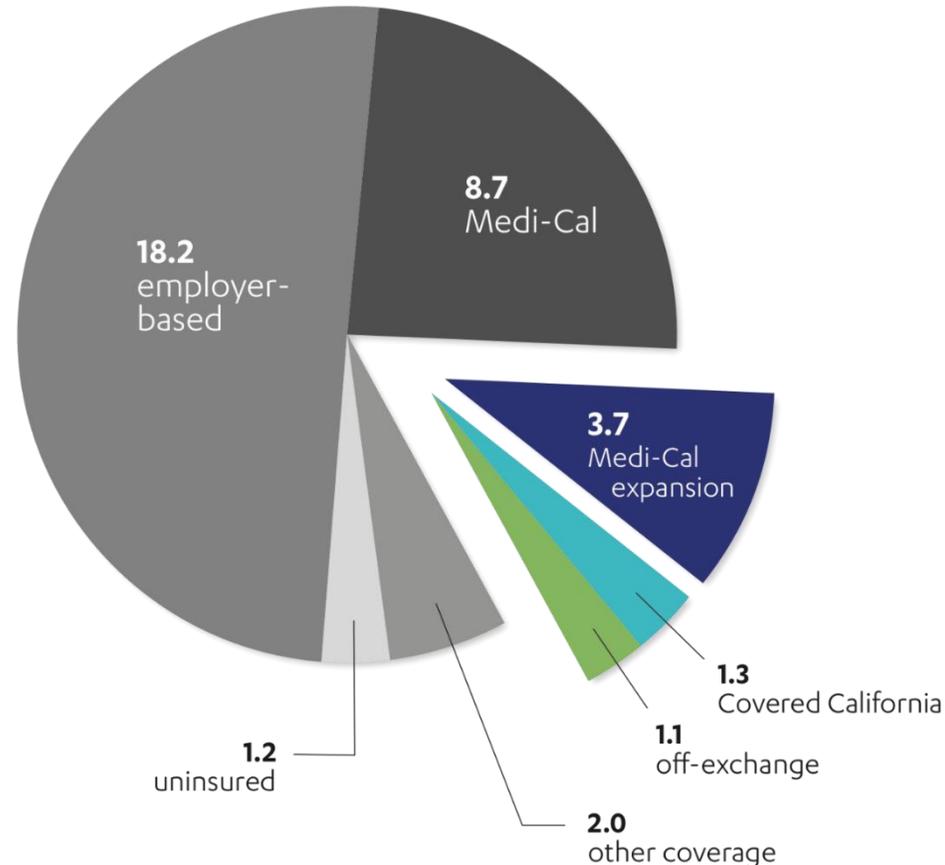
Centers for Medicaid and Medicare Services (2017). "Final Weekly Enrollment Snapshot For 2018 Open Enrollment Period" (Dec. 28, 2017): <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-12-28.html>

National Academy for State Health Policy (2018). "State Health Insurance Marketplace Enrollment (Plan Selections) 2017 and 2018" (Feb. 7, 2018): <https://nashp.org/state-health-insurance-marketplace-enrollment-2017-and-2018/>

California's 2015 health care market

Ages 0 to 64
In millions

The Affordable Care Act has **dramatically changed the health insurance landscape in California** with the expansion of Medicaid, Covered California and new protections for all Californians.



- As of **September 2017**, Covered California had approximately **1.4 million members who have active health insurance**. California has also enrolled nearly 4 million more into Medi-Cal.
- Consumers in the individual market (**off-exchange**) can **get identical prices and benefits** as Covered California enrollees.

Estimates based on survey data and adjusted for latest available administrative data, including:

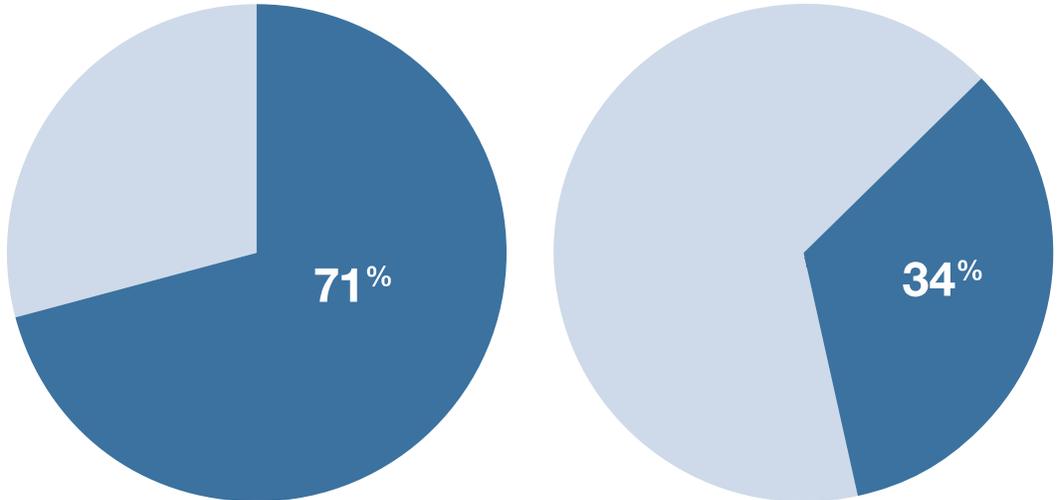
- American Communities Survey, 2015 1-year estimates (Table B27010)
- CDC/National Health Interview Survey (2017) (<https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201702.pdf>)
- Covered California Active Member Profile (<http://hbex.coveredca.com/data-research>)
- DMHC and CDI data on enrollment in December 2015 ("AB 1083 reports") as compiled by California Health Care Foundation (<http://www.chcf.org/publications/2016/09/california-health-plans-insurers>)
- Department of Health Care Services Medi-Cal *Medi-Cal Monthly Enrollment Fast Facts (Sept 2016)* (http://www.dhcs.ca.gov/dataandstats/statistics/Documents/Fast_Facts_Sept_16_ADA.pdf)

Marketing & outreach is crucial even with great brand recognition

- **96%** are aware of Covered California
- **~75%** of the uninsured **don't know they qualify** for subsidies.
- **Subsidy-eligible individuals** are **twice as likely** to enroll.

Covered California Sentiment Research Wave 2: A Quantitative Study on Current Attitudes and Select Insured Californians Toward Health Insurance Coverage. Greenberg Strategy. Oct. 5, 2017 (http://www.coveredca.com/PDFs/October_2017_Covered_California_Sentiment_Survey_FINAL.pdf)

Uninsured: Expectation of Subsidy Eligibility is Associated with Higher Intent to Enroll – 2017



Expect Subsidy **Unsure/Don't Expect Subsidy**
2X More Likely To Enroll

If consumers know they are subsidy eligible, they are twice as likely to enroll

See "Marketing Matters: Lessons From California to Promote Stability and Lower Costs in National and State Individual Insurance Markets": http://hbex.coveredca.com/data-research/library/CoveredCA_Marketing_Matters_9-17

<https://coveredcanews.blogspot.com/2017/10/new-survey-highlights-continued-need.html>

Marketing Matters

Lessons from California to **Promote Stability and Lower Costs** in National and State Individual Insurance Markets

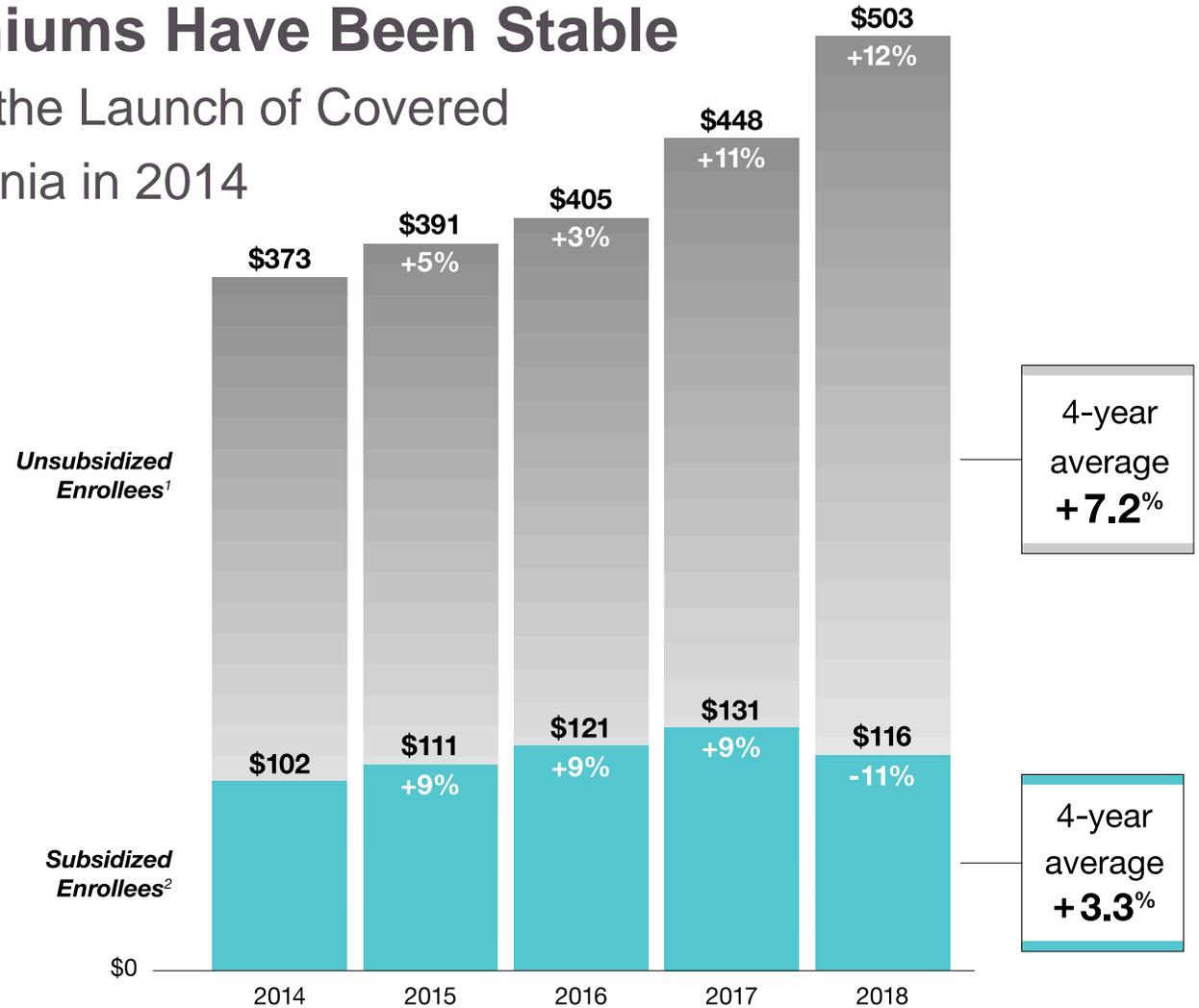


http://hbex.coveredca.com/data-research/library/CoveredCA_Marketing_Matters_9-17.pdf

California's individual market

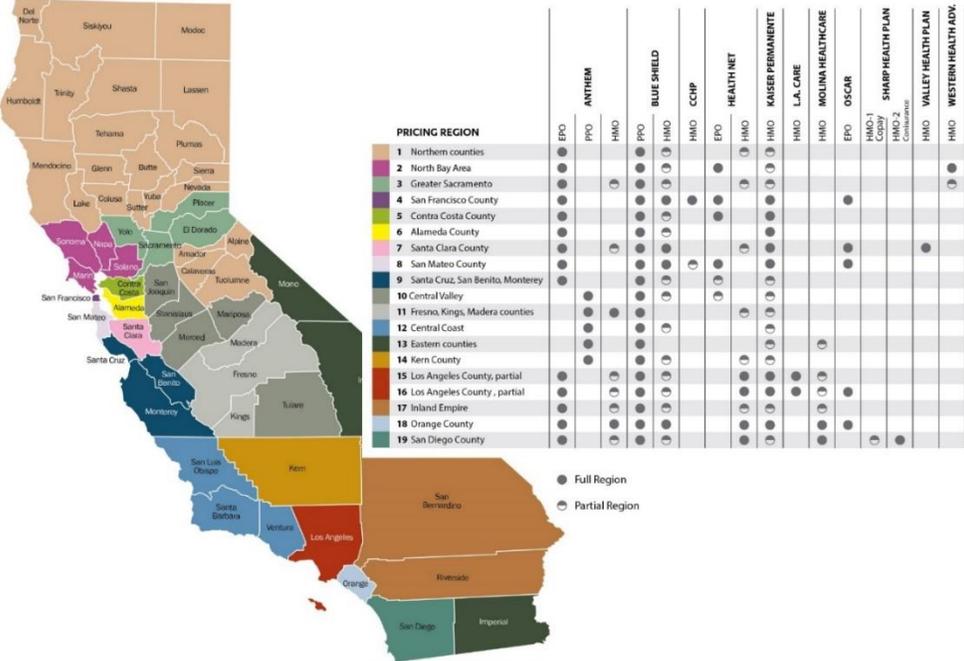
- Covered California has held average annual rate increases to about **3.3%** after tax credits for subsidized enrollees and **7.2%** for unsubsidized enrollees, bringing stability to the individual market.
- The average cost of coverage for subsidized Covered California enrollees **decreased 11%** in 2018 to \$116 per member per month, a decline driven by the increase in the tax credit caused by the cost-sharing reduction surcharge.
- Over 1 million unsubsidized consumers buy coverage either through Covered California or directly from the same carriers in the individual market. For most of these consumers, premiums increased at an estimated average annual rate of **7.2%**. While this is a better experience than many had in the pre-Affordable Care Act individual market, an average monthly premium of \$503 is still a significant expense for unsubsidized enrollees many of whom are working middle class individuals and families that nationally have a median income of \$75,000.

Premiums Have Been Stable Since the Launch of Covered California in 2014



More choice, more affordability

Eleven health plans participate in Covered California across 19 rating regions. Covered California is also an entry point to Medi-Cal.



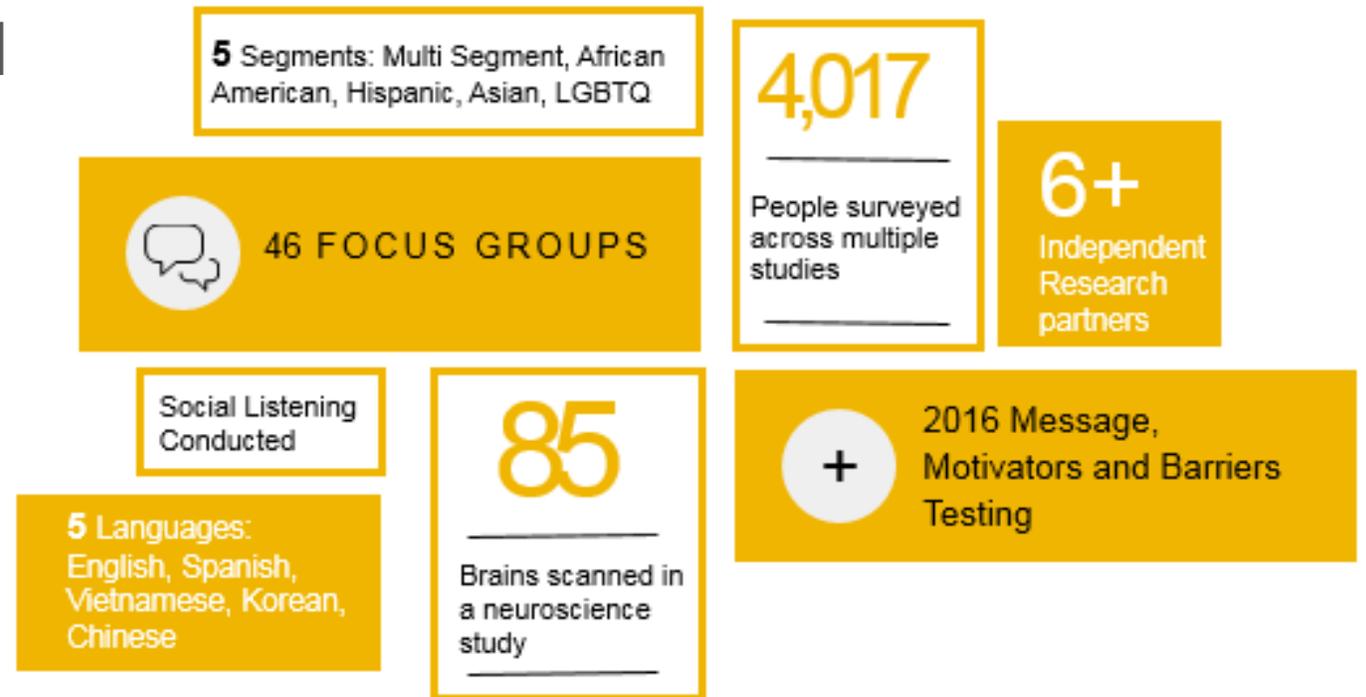
Marketing Report

Colleen Stevens
Director of Marketing

OE5 Marketing Successes

Marketing Successes: Research

- Robust research efforts informed marketing, including two phases of creative research with core segments of eligible population.
- Creative concept testing and campaign validation ensured concept was relevant, clear and motivating across segments.



Marketing Successes: The “Instant” campaign

- Integrated across media channels to amplify and strengthen our overall brand.
- The campaign was well received by the audiences and the Ad industry alike.



Marketing Successes: Creative

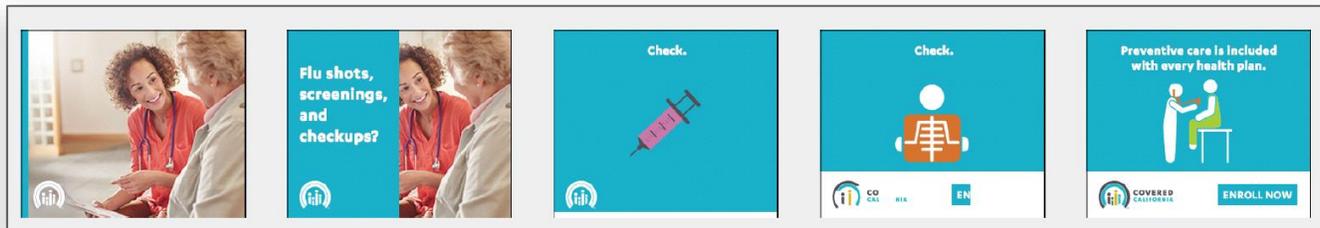
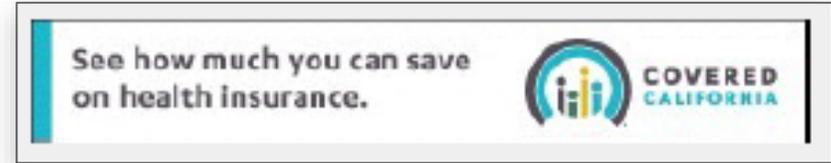
TV (Brand & DRTV)

Radio

Print

Out-Of-Home

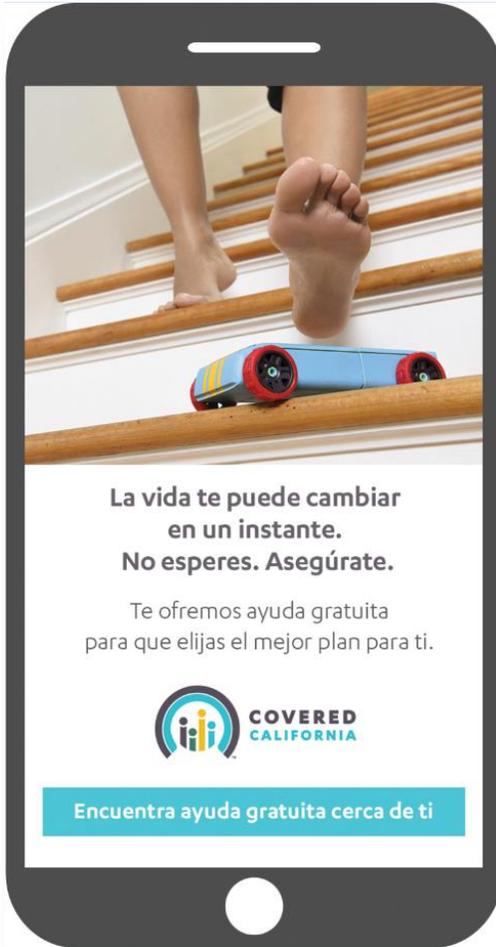
Digital



All TV ads can be viewed at youtube.com/user/CoveredCA



Marketing Successes: Digital Premium



La vida te puede cambiar en un instante. No esperes. Asegúrate.

Te ofrecemos ayuda gratuita para que elijas el mejor plan para ti.



Encuentra ayuda gratuita cerca de ti



Life can change in an instant. Be covered when it does.

Free expert help choosing the right health plan for you is just 1.1 miles away!



FIND FREE HELP NEAR ME



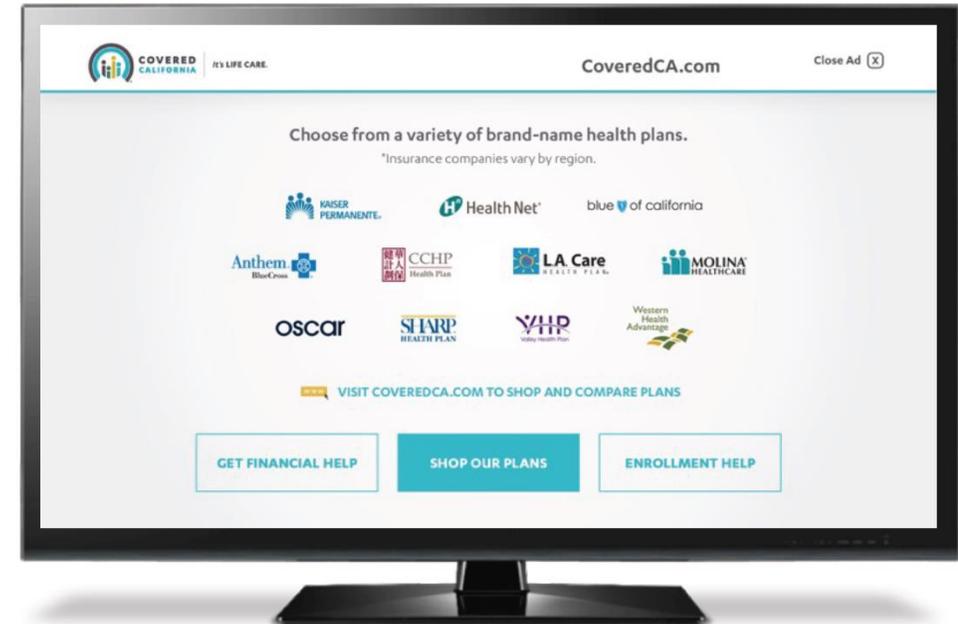
Start the new year with health coverage. To be covered by January 1, enroll by December 15.

GET FINANCIAL HELP SHOP PLANS GET HELP ENROLLING

ENROLLMENT DEADLINE

45	12	05	55
DAYS	HOURS	MIN	SEC

ENROLL NOW



CoveredCA.com

Choose from a variety of brand-name health plans. *Insurance companies vary by region.

Kaiser Permanente Health Net blue of california

Anthem Blue Cross CCHP Health Plan LA Care Molina Healthcare

Oscar STARP Health Plan VHP Valley Health Plan Western Health Advantage

VISIT COVEREDCA.COM TO SHOP AND COMPARE PLANS

GET FINANCIAL HELP SHOP OUR PLANS ENROLLMENT HELP

Marketing Successes: Social Media

Worked closely with the call center and IT to leverage social media channels to improve consumer experience and customer satisfaction.



P3  Guadalupe Montiel
Muchas Muchas Gracias .me dio la información que necesitaba



P3  Colleen Peltz
I just want to thank whoever is on your social media team for being so polite and helpful for all the people commenting here! Great job! 💕



Christie Dough...  Covered California I am Very impressed with your constant replies sent with patience, professionalism, and offers to assist. You probably don't get many thank yous so thank you.



P3  Ana Gonzales
Muchas Gracias yo agradezco de todo corazon

Marketing Successes: Videos

Multiple animated videos were promoted on social media and through email to educate and answer frequently asked questions.



<https://www.youtube.com/watch?v=bQuJTXDSgS0>



<https://www.youtube.com/watch?v=VjJPoQMb9eM>

Marketing Successes: EDD Inserts

We will continue to include the logos of health insurance companies available through Covered California.

- Placement in: TV, Radio, Print, Digital, OOH, EDD Inserts
- Logos were regionalized in some media channels



You may get coverage for less than COBRA!

9 out of 10 Covered California enrollees get help paying for health insurance, so check to see what savings you qualify for.

Enroll now! Open Enrollment ends January 31, 2018.
Visit us online or call our knowledgeable experts for free in-person help.

CoveredCA.com | 855.312.3234

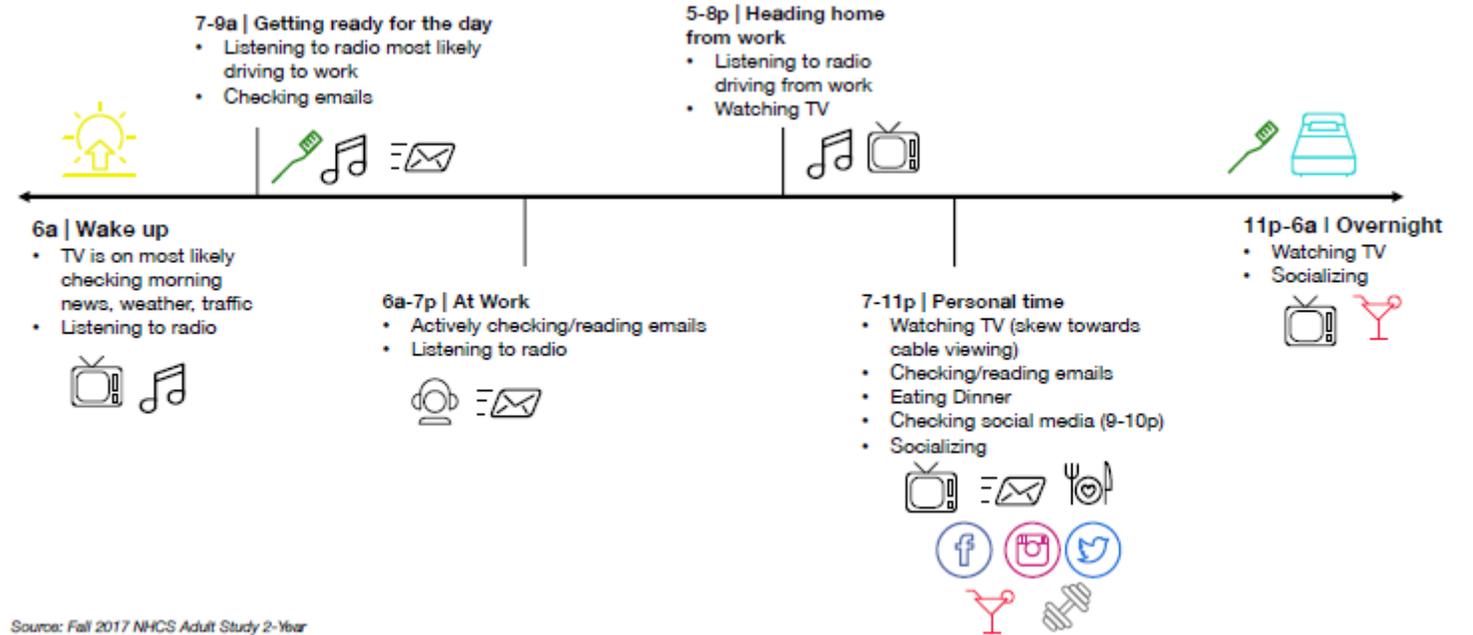
     

Insurance companies vary by region.

Marketing Successes: Paid Media

Media plan was informed by detailed audience profiles for each segment, including preferred media channels and time when it's being used.

Media Type	Avg. Hours Spent in P7D
Newspapers	2:20
E-Readers*	4:44
Magazines	5:55
Tablet	6:08
Game Console**	6:28
PC at Home	6:43
Streaming Media***	8:07
Radio	9:17
PC at Work	11:41
Television	14:22
Mobile Phone	15:34



Source: Fall 2017 NHCS Adult Study 2-Year
AA target defined as: AA A25-54, HHI \$50k-\$150k

Marketing Successes: Campaign Results

OE5 Performance:

- 63.6% or 2.8M of all new website visitors can be attributed to advertising
- 539K applications submitted directly attributed to advertising
- Results YOY:

OE5 KPIs	+/- over OE4
Total Budget	-1%
Total Impressions	-10%
Total Clicks	+29%
Video Completes	+6%
Total Engagements	+21%
Total New Enrollments	+2.4%

Key Learnings:

- As CC marketing spend increases, new enrollment increases
- As total spend (CC + QHPs) increases, retention increases
- TV spend (CC + QHP) has a positive effect on Retained enrollment; Social and Search also demonstrate positive effects on Retention
- Increased marketing spend (TV) is related to increased Silver Plan Enrollments and lower premiums

Marketing Successes: Award (SEP)

Special Enrollment Radio Ad,
“Soccer” ... scores and wins!



Casanova McCann Creative Director: Fernando Poblete
Writers: Christian Mondragón and Fernando Poblete
Produced by: Caitlyn Thompson.

OE6 Planning

OE6 Marketing Research Plan

- **3 Phases of message and creative research for OE6**
- **Phase 1: Message testing (quantitative) – April 2018**

1000 Total Sample

520 Multi-segment uninsured subsidy eligible

200 Spanish Dominant uninsured subsidy eligible

80 Chinese Dominant uninsured subsidy eligible

200 Multi-Segment uninsured non subsidy eligible

- **Phase 2: Creative (qualitative) – May 2018**

10 focus groups (6 respondents each) of uninsured, primarily subsidy-eligible:

4 Multi-Segment (1 non subsidy), 1 Bilingual, 3 Spanish & 2 African American

- **Phase 3: Creative (qualitative) – June 2018**

4 focus groups (6 respondents each) of uninsured subsidy eligible:

2 Multi-Segment & 2 Spanish

Research Key Findings: Creative Testing

Health coverage is One of Many Concerns

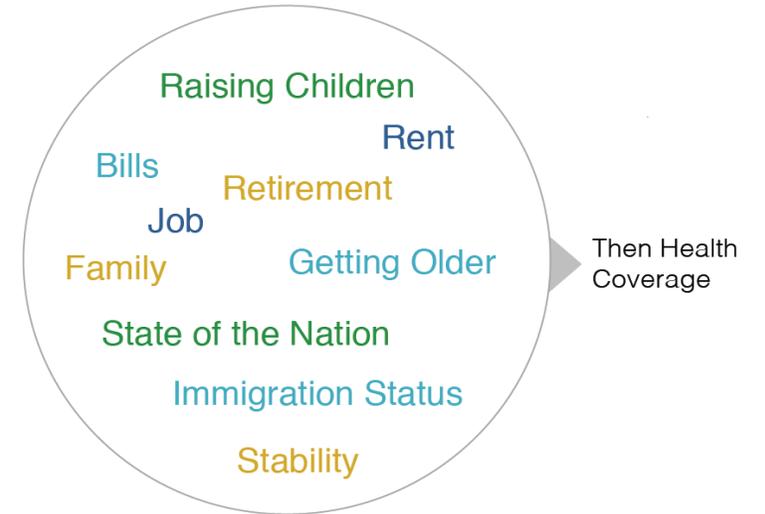
- Focus group respondents are aware that they need health insurance, understand its importance.
- Agree that health is *important*, just not as *urgent* as day-to-day concerns.
- “Peace of mind “and preventive care were top reasons for wanting health insurance.

Deep Belief that Health Coverage is Out of Reach

- Cost is the primary barrier to insurance and medical care.
- Out-of-pocket expenses (co-pays, deductibles, prescription drugs) are a frequent complaint, as they add to household cash-flow headaches.
- Cope by avoiding thinking about the risks to their health and trying their best and taking precautions to avoid illness.

“Life Can Change in an Instant” is Motivating

- The constant risk of rapid change is well understood.
- On its own, “Life Can Change in an Instant” is a motivating reminder that you can’t take your health, or your family’s health, for granted.
- Realistic situations can break down the perceptions of “invincibility” but too much negative realism can quell motivation if it does not provide a way forward.



Applying Research Learnings

Problem:

Consumers want insurance but believe they cannot afford it, and majority don't know or don't think they would qualify for financial help.



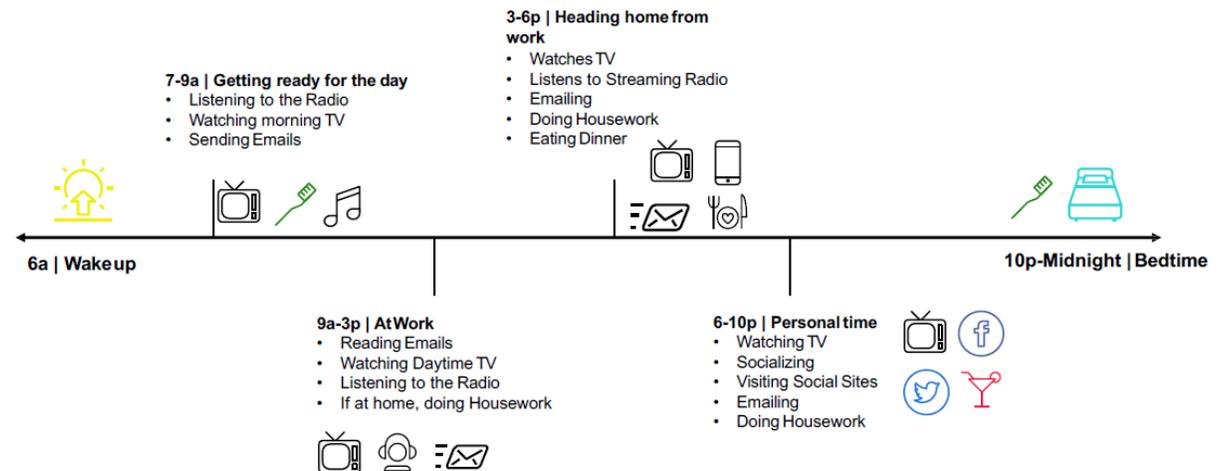
Solution:

We are in the process of developing solutions to speak directly to these consumers and help them understand that the financial help is for them, and health insurance can be affordable.

Media Highlights

- Soft launch (low level TRPs) for all segments and markets on 10/15
- Income parameters set to \$25k-\$130K in an effort to reach sub-eligible in the 138-250% FPL
- Heavy up leading up to key deadlines (12/15 and 1/15)
- Planning media for deadline extension week of 12/17 in Paid Social and Radio
- Adding OOH for MS and LGTBQ segments in key markets
- No DRTV on Mondays to alleviate call center volume
- Tactical changes to continue to refine plans based on OE5 performance and “Day in the Life” segment profiles (HM segment example below)

Media Type	Avg. Hours Spent in P7D
Newspapers	2:02
E-Readers	4:18
Magazine	4:43
Tablet	5:29
Game Console	5:56
PC at Home	6:19
Streaming Media	6:24
Radio	8:23
PC at Work	9:55
Mobile Phone	11:59
Television	11:34



Co Updates

Collateral updated to:

- Reflect OE6 dates and 2019 plan year rates
- Omit the use of “open enrollment” term
- Remove individual mandate language
- Add “short-term” language (English and Spanish only)

Expected availability:

- Partner Toolkit by 7/15
 - KP Print Store by 7/31
- Dates above reflect English and Spanish only. Other languages to follow approximately one month later*

See if you can get help paying for your health insurance

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it. As part of the Affordable Care Act (ACA), Covered California is a program where lawfully present Californians and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

Are you eligible? Find out here.

FAMILY SIZE	MEDI-CAL	COVERED CALIFORNIA
1	\$16,754	\$48,560
2	\$22,715	\$65,840
3	\$28,677	\$83,120
4	\$34,638	\$100,400
5	\$40,600	\$117,680
6	\$46,562	\$134,960

Enrollment deadlines

FOR COVERAGE EFFECTIVE ON:	COMPLETE ENROLLMENT BY:	PAY YOUR PREMIUM
January 1, 2019	December 15, 2018	Make sure to pay your first bill on time, and continue to make monthly payments by the due date on your invoice.
February 1, 2019	January 15, 2019	

Have questions? We can help. CoveredCA.com | 800.300.1506

What you'll need to enroll

The following is needed for every household in the United States:

- Proof of covered household member
- California or driver's license for adults
- Proof of residence (or satisfactory immigration status, Jan. 15, 2019, legal resident and fulfillment of residency or naturalization requirements)
- Tax-ID Code
- Social Security number or individual "Federal" identification number. (Required only if you're a U.S. citizen)

You have options

CITIZENSHIP STATUS	ANNUAL INCOME	RESIDENCE	INSURANCE COVERAGE	YES
U.S. born	YES	40%	40%	
U.S. born	YES	100%	100%	
U.S. born	NO	40%	20%	
U.S. born	NO	100%	100%	

Open enrollment is Oct. 15, 2018 - Jan. 15, 2019

Enroll by Dec. 15 to be covered by Jan. 1

Medi-Cal enrollment is year-round.

Welcome to Covered California

See if you can get help paying for your health insurance.

Are you eligible? Find out here.

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Open enrollment is Oct. 15 - Jan. 15 | Enroll by Dec. 15 to be covered by Jan. 1

A step-by-step guide to enrolling in quality health coverage

We've got you covered.

Covered California is where Californians can shop for and compare quality health plans among a variety of brand-name insurance companies. You may even get help paying for it.

We're here to help.

Covered California offers free, local, in-person enrollment help, online chat, and telephone assistance in 13 languages as well as for the hearing-impaired. For help at any point during the enrollment process, call 800.300.1506 or visit CoveredCA.com.

Step one: See if you qualify for help paying for health coverage

Based on your annual household income, you may qualify for what's called an Advanced Premium Tax Credit (APTC) to help reduce your monthly premiums. Or you may qualify for tax or no-cost coverage through Medi-Cal.

Coverage Year 2019

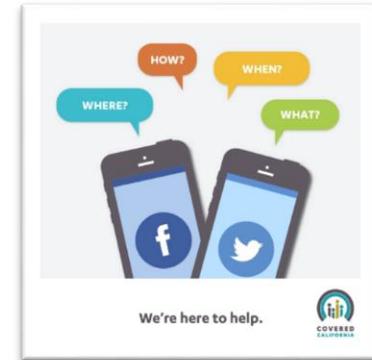
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Open enrollment is Oct. 15 - Jan. 15 | Enroll by Dec. 15 to be covered by Jan. 1

NOTE: The magenta text is considered “variable” and is where updates will be addressed this year. It will print as 100% black during production.

Social Efforts

- Ongoing Content (Informing, Engaging, Customer Service)
- Support Comms' efforts
 - Bus tour, press releases, enrollment events, *Real Stories* videos
- Sales and External Affairs customized toolkits
- *Additional plans in progress*



Video Content

Animated Educational Videos



Member Communication Videos



Link: <https://youtu.be/SUHQkmY7Zol>

Areas of opportunity

Areas of Opportunity for growth:

- Additional segmentation beyond ethnicity and language
- Content Marketing
- Digital Marketing and Analytics

Communications Report

Jagdip Dhillon
Communications Manager

Accomplishments

Covered California's outreach and earned media efforts to promote awareness and enrollment paid huge dividends in OE5.

- Three bus tours
- 200+ interviews with newspapers, radio, television and online news sources.
- Generated over 270 million impressions.
- Ad value of over \$10 million.

Murals Project



Murals Project



Earned Media

侨报网
uschinapress.com

首页 中国 美国 华人 专题 智库 观点

首页 > 美国 > 正文

错过31日 加州全保截止期限将被罚款

2018-01-25 23:05 来源: 侨报网 作者: 高睿 编辑: 张明斯

加州全保宣传车开到南加州华裔社区, 李皮特提醒广大华人本月31日是2018年投保的最后截止日期。(侨报记者高睿摄)

【侨报记者高睿1月25日洛杉矶报道】本月31日是加州全保的最后一天, 为了帮助南加华人避免错过截止日期, 加州全保的执行长李皮特 (Peter Lee) 25日提醒洛杉矶还没有投保的华裔居民抓紧时间办理投保, 以免一方面在健康状况发生问题时被昂贵的医疗费用弄得倾家荡产, 另一方面又因为没有投保而被罚款上万元。

李皮特25日表示, 他很高兴看到成千上万的加州民众在截止日期到来之前踊跃投保, 从中看出广大民众对加州全保的需求和5年前首次推出这一健保计划时一样的强烈, 表明大家一方面非常满意加州全保的优质服务的, 另一方面也学会了善加利用这一健保计划对低收入家庭的优惠政策。

世界日報 World Journal 亞裔傳統月 Asian Heritage Month 新聞網

要聞 美國 地方 生活 國際 中國 台灣 專題

首頁 洛杉磯

加州全保補助多 今年費用省10%

記者張超 / 洛杉磯報導 2018年01月24日 06:06

1447 人氣 小 中 大

本報內容為世界日報版權所有, 未經許可不得任意轉載、重製、複印使用。

Peter Lee呼籲民眾加入加州全保。(本報資料照片)

加州全保 (Covered California) 將於31日結束登記期, 截至目前, 今年加入的民眾比去年多。保險業者表示, 今年雖然健保費用增加, 但健保補貼更多, 對於很多人來說, 健保費用比去年更便宜, 呼籲民眾趕快加入。雖然川普稅改從2019年開始不再要求強

GAY SAN DIEGO LEAVING OUR LGBT COMMUNITY

Arts & Entertainment Digital Calendar Columns Editorial Food & Drink News Spo

Guest Editorial: Need health insurance?

Posted: January 5th, 2018 | [Guest Editorial, Opinion & News](#) | [No Comments](#)

Enroll in Covered California by Jan. 31 and save

By Covered California News

As the calendar turns to 2018, Covered California is in the homestretch of its drive to sign people up for health insurance by Jan. 31, the final day to enroll.

As an incentive, the agency, which administers the Patient Protection and Affordable Care Act in the state, is touting lower prices and financial assistance available to most Californians who qualify.

COVERED CALIFORNIA

"The time is now to ring in the New Year with a quality health plan that provides protection and peace of mind," said Peter V. Lee, executive director of Covered California. "We have seen thousands of people signing up every day as we near this key deadline."

Earned Media

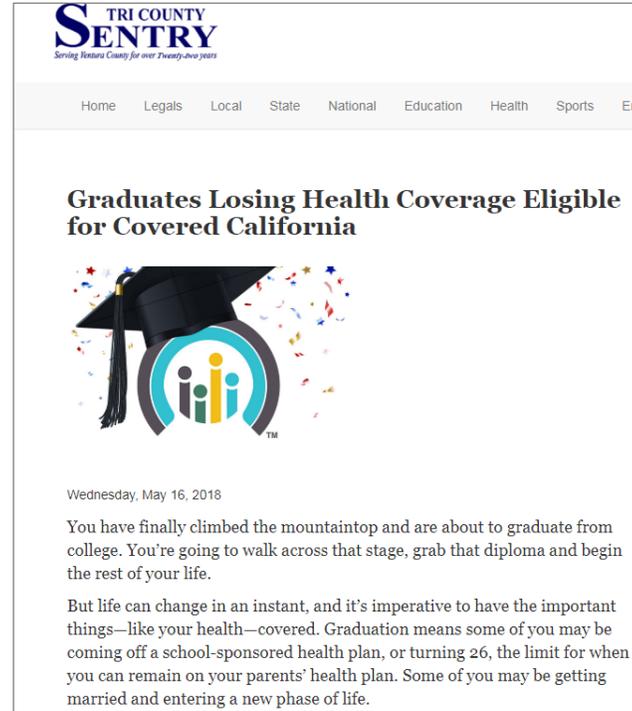


Buena Park Independent
Your Community Newspaper Since 1964

HOME NEWS COMMUNITY SCHOOLS SPORTS ENTERTAINMENT PUBLIC NOTICES



Covered California's special enrollment gets people insured when needed



TRI COUNTY SENTRY
Serving Northern County for over Twenty-two years

Home Legals Local State National Education Health Sports Ent

Graduates Losing Health Coverage Eligible for Covered California



Wednesday, May 16, 2018

You have finally climbed the mountaintop and are about to graduate from college. You're going to walk across that stage, grab that diploma and begin the rest of your life.

But life can change in an instant, and it's imperative to have the important things—like your health—covered. Graduation means some of you may be coming off a school-sponsored health plan, or turning 26, the limit for when you can remain on your parents' health plan. Some of you may be getting married and entering a new phase of life.



La Opinión

Volcán de Guatemala Inmigración Los Ángeles México Donald Trump Fútbol Boletín

Perdí mi trabajo: Cómo recibo seguro médico

Escalante descubrió que con Covered California podía tener acceso a sus mismos médicos, hospitales y farmacias, pero con la gran diferencia de pagar mucho menos que antes



Escalante maneja para Uber y pudo conseguir seguro médico.

Compartir   

Ethnic Media Outreach

Print ready articles and graphics:

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Health Insurance Is More Than an Insurance Card: Tips for Using Your Coverage

By Sentinel News Service
Published March 15, 2018

5 Things You Need To Know About Your Covered California Health Plan

You enrolled in health insurance through Covered California and now have a pathway to receiving the health care you need and deserve.

So what comes next? Here are a few things to know:

- Welcome!** After you enroll and pay your first premium, your health plan will send you a welcome packet, including important information about your coverage and a member ID card.
- Your Doctor** If you have not chosen a primary care physician within the first 90 days of coverage, one will be chosen for you to get you started on the path to wellness. Contact your health plan to find out in-network providers. It will not cost you more than a provider not in your network.
- Make An Appointment** Make an appointment to see your doctor and bring your members ID card with you.
- Free Services** Your health plan covers free preventive services, including blood pressure and cholesterol screenings, tests for common diseases like Type-2 diabetes, osteoporosis and cervical cancer screenings, breastfeeding support, flu shots, vision and hearing screenings and common vaccinations.
- Copays** You may be responsible for additional costs for some services. As doctor's visits, you may be responsible for a copay. This is your share of the costs for the care. Contact your health plan to learn more.

For more information about your health coverage and how to use it, please go to <https://www.coveredca.com/members/using-your-plan/>

SAN DIEGO
LGBT weekly
America's First Cable News Affiliated LGBT Media Company
ONOWIRE

Home Editorial This Week By the Numbers Feature Story Commentary

Marketplace Health & Wellness Latest Issue

Home » Online Only, Section 4A, Top Highlights » Covered California's open enrollment deadline nears

Covered California's open enrollment deadline nears

Posted by Steve Lee, Editor | Online Only, Section 4A, Top Highlights
Wednesday, January 24th, 2018

The calendar has turned to 2018, and Covered California is in the homestretch of its drive to sign people up for health insurance by Jan. 31, the final day to enroll.

As an incentive, the agency, which administers the Patient Protection and Affordable Care Act in the state, is touting lower prices and financial assistance available to most Californians who qualify.

"The time is now to ring in the New Year with a quality health plan that provides protection and peace of mind," said Peter V. Lee, executive director of Covered California. "We have seen thousands of people signing up every day as we near this key deadline. The demand — as well as the need — for health insurance is as strong today as it was when we first began offering coverage five years ago, and the people of California are taking advantage of the quality plans and lower costs available through Covered California."

Ethnic Events

- African-American (Coffee and Conversations)
- API Roundtable; Bus tour stops
- MLK Parade



Special Enrollment

Graduation campaign for Special Enrollment



News Release

Media line: (916) 206-7777

Email: media@covered.ca.gov

FOR IMMEDIATE RELEASE
May 25, 2018

Covered California Launches New Campaign Focused on College Graduates to Make Sure They Get Health Coverage

- Commencement speakers will remind thousands of new graduates that “life can change in an instant” – making it important for them to have health coverage, so they can get the health care they need as they set out in life.
- A [new video](#) distributed on social platforms will remind graduates who may be losing their health coverage to check out Covered California for affordable options.
- Covered California Executive Director [Peter Lee congratulates graduates](#) and reminds them to protect their futures by getting health insurance.
- Covered California provided more than 70 campus health centers with materials to educate graduating students about new health insurance options available through Covered California
- The “special enrollment” campaign for graduates is launching amid new data showing [California’s uninsured rate is at an all-time low](#).



Real Stories

We continue highlighting “**Real People**” who are utilizing coverage through Covered California by having them tell their story, including 10 in Spanish like the story of **Josefina**, who signed up during Special Enrollment last year.

The screenshot shows the Covered California website's 'Real Stories' page. At the top, there is a navigation bar with the Covered California logo on the left, and tabs for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS'. To the right of the tabs are links for 'Account Sign In | Español', a search bar, and a magnifying glass icon. Below the navigation bar, there are three main menu items: 'Get Coverage', 'Members', and 'Find Help', each with a dropdown arrow. The page content starts with a breadcrumb trail 'Home > Real Stories'. On the left side, there is a large yellow map of California filled with many small circular portraits of diverse people. On the right side, there is a video player for 'Real Stories: Emily and Eamon' showing a woman standing on a beach with a dog. Below the video player, the text 'Emily and Eamon's Story' is displayed. To the right of the video player, the text 'Real Stories of Covered California' is displayed, followed by a 'Spanish' language option with a radio button.

Real People: Josefina



Josefina Meneses of Compton <https://vimeo.com/232860163>

Outreach & Sales Report

Terri Convey
Outreach & Sales Director

Outreach & Sales

Successfully working with agent and community partners to reach Californians. After 'Five Years Strong' we are close to universal coverage with only a little over **3%** of the eligible population still uninsured.



We work with

- 13,867** Certified Insurance Agents
- 1,014** Navigators
- 1,615** Certified Application Counselors
- 591** Plan based enrollers
- 23** Medi-Cal enrollers

53% of consumers use in-person assistance

Helping Consumers find local help

Free and Confidential Enrollment Help

Local Help



Enrollment Centers



Certified Enroller



Events Near You



Local County Offices
(Medi-Cal Enrollment)



Find Help Now



Help On-Demand



Have a Certified Enroller Call You

Call Us: (800) 300-1506



Covered California Service Center

Live Chat



Chat With a Covered California Service Representative

Find Local Help: www.coveredca.com/get-help/local

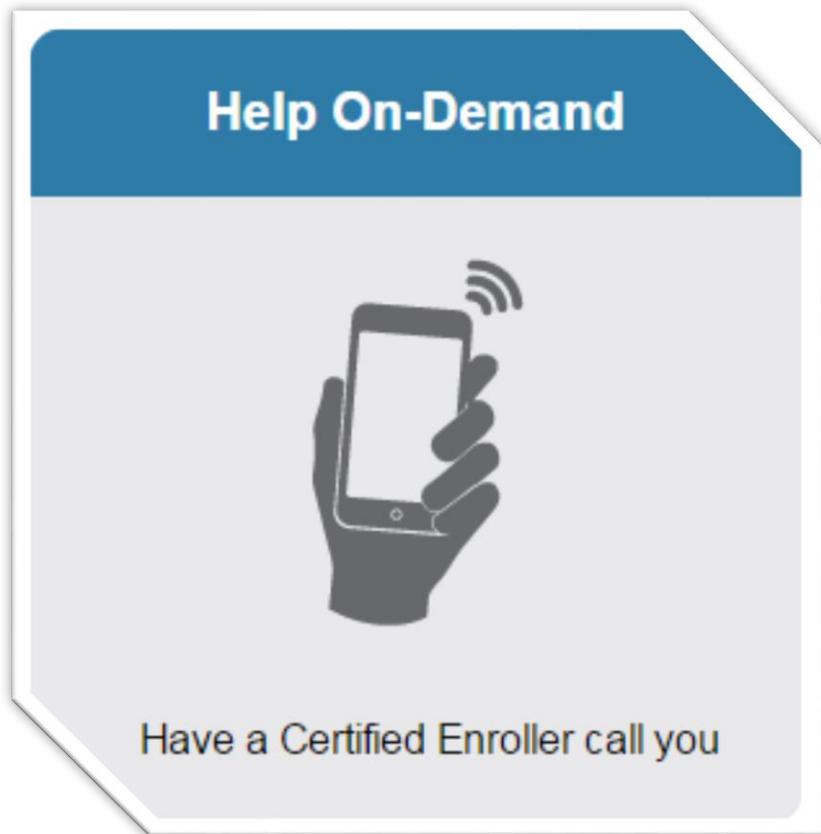
Covered California Storefronts



- In-person enrollment assistance
- Certified Insurance Agents, Navigators and Certified Application Entities
- Search by zip code, days/hours of operation, and languages spoken
- 760+ approved Storefronts

<http://www.coveredca.com/get-help/local/>

Help On-Demand



- Online tool that let's consumer request call back from certified enroller
- Certified enrollers with proven success
- Call back within 30 minutes
- 17 languages offered

<http://www.coveredca.com/get-help/local/>

Online resources for our enrollers

The screenshot shows the homepage for 'INDIVIDUALS AND FAMILIES'. The navigation bar includes 'Get Coverage', 'Members', and 'Find Help'. A search bar is located in the top right. The main content area features a large banner with the text 'Health insurance that's right for you' and 'How to enroll'. To the right of the banner are four vertical buttons: 'See If You Qualify for Financial Help', 'Shop and Compare', 'Apply for Special Enrollment', and 'Medi-Cal Information'. The footer contains four columns of links: 'About', 'Quick Help', 'Specialty Resources' (with 'Enrollment Partners and Agents' highlighted in a red box), and 'Get Notifications'.

The screenshot shows the 'Resources' page for 'SMALL BUSINESS'. The navigation bar includes 'Get Coverage', 'Members', and 'Find Help'. A search bar is located in the top right. The main content area features a large banner with the text 'Certified Insurance Agent and Certified Enrollment Partner Resources'. To the right of the banner are four vertical buttons: 'Certified Insurance Agents' (highlighted in a red box), 'Community Enrollment Partners' (highlighted in a red box), and 'Partner Tool kit'. The footer contains four columns of links: 'About', 'Quick Help', 'Specialty Resources' (with 'Enrollment Partners and Agents' highlighted in a red box), and 'Get Notifications'.

Toolkits

COVERED CALIFORNIA
THE CALIFORNIA HEALTH BENEFIT EXCHANGE

HOME ABOUT BOARD PROGRAMS STAKEHOLDERS AGENTS SOLICITATIONS GRANTS RESOURCES CAREERS

Enrollment Partner Tool Kit

Tool Kits for Enrollers

- IRS Form 1095 Tool Kit ▶
- Special Enrollment Tool Kit ▶
- Webinars, Briefings, and Downloads ▶
- Agent Extranet Tool Kit ▶
- Social Media Tool Kit ▶
- Subsidy-Eligible Maps Tool Kit ▶
- Storefront Tool Kit ▶
- Small Business Tool Kit ▶



2018 Special Enrollment Toolkit Certified Enrollers

A “one-stop shop” for Covered California’s Special Enrollment Period where enrollers can find information on Qualifying Life Events, Special Enrollment Verification, Health, Dental and Vision Plan information, as well as resources in order to support Covered California consumers.

Check back frequently for updates.

Special Enrollment Resources

Resource	Type	Description	Date Updated
Special Enrollment	Quick Guide	Special Enrollment at a glance.	01/26/2018
Special Enrollment Verification	Quick Guide	Information on Covered California’s Special Enrollment Verification process and how to assist consumers with Special Enrollment verification needs.	01/26/2018
Special Enrollment Job Aid	Job Aid	Walkthrough of the online application for Special Enrollment.	01/26/2018
Special Enrollment FAQ	Facts Sheet	Commonly asked questions and answers regarding Special Enrollment.	09/27/2017



IRS Form 1095 Tool Kit

The Affordable Care Act (ACA) requires IRS Forms 1095 – A, B, and C be provided to consumers and a copy to the IRS. Review our [IRS Form 1095 – A, B, and C Quick Guide](#) for a quick overview about each IRS Form 1095. Also, refer to the [Tax Preparation Help for Consumers Handout](#) that includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.

Give a Covered California notice with their IRS Form 1095-A and instructions. This notice helps consumers determine whether the amount of premium assistance, or Advanced Premium Rebate, paid to Covered California Health Insurance Companies on their behalf in the 2017 Special Enrollment Period is more or less than the amount they were actually eligible to receive based on their income.

For consumers that are determined APTC eligible and then later determined Medi-Cal eligible, overlapping coverage, do not generally have to repay the APTC received during the Special Enrollment Period. However, if a consumer is currently enrolled in both Medi-Cal and a Covered California plan with APTC they must Contact Covered California immediately.

Check back frequently for updates. Links to access resources with more detailed information regarding the IRS Form 1095-A are provided below.

[Notice](#)

[Special Enrollment Section on 1095-A section on CoveredCA.com](#)

[Video](#) for consumers “Accessing Your 1095-A Form”

If a consumer’s dispute will not be resolved by the tax filing deadline and the consumer does not wish to do regarding their taxes, advise the consumer that Covered California cannot assist with the dispute but they may visit the [IRS website](#), which offers “Help and Resources” for taxpayers. Also, refer to our [Tax Preparation Help for Consumers Handout](#) that includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services.

Do not give tax advice to consumers on how to file their federal income taxes. **DO NOT** fill out tax forms for consumers. Your role is to educate consumers about the purpose and importance of the IRS forms. You may assist consumers with filling out the Covered California 1095-A Dispute Resolution Form.

Provide the following IRS forms when completing the process. They are provided for informational purposes only. **Do not assist consumers with filling out these tax forms:**

- [1095-A](#)
- [1095-B](#)
- [1095-C](#)

For more information on exemptions from the individual mandate [here](#).

Health and Sales Division
coveredca.com

January 24, 2018



eNews communications

- Enrollers stay informed
- Monthly briefs
- Adhoc alerts

Agent Briefing
NEWS FROM COVERED CALIFORNIA

Community Partner Briefing
NEWS FROM COVERED CALIFORNIA

Community Partner Alert
BREAKING NEWS FROM COVERED CALIFORNIA

Agent Alert
BREAKING NEWS FROM COVERED CALIFORNIA

Director's Corner

Dear Partners,

Thank you for your hard work covered during our fifth Open Enrollment Period. Over 1.7 million new consumers selected a plan ahead of last year's pace. That's 17 percent more than last year during the same time period. Covered California consummated 2018. Based on the first month of 2018, consumers are paying less for their coverage.

Also, please remind consumers to enroll in a health plan by midnight, to enroll in a health plan by midnight. To assist Agents and Enrollers, we have extended our hours for tonight, January 19 to 8 p.m.

With your partnership, Certified Insurance Agents, Community Enrollment Partners, and the effort in helping Californians than ever have peace of mind.

You are making a difference.

Bob Manzer
Deputy Director
Outreach and Sales & Small Business

Director's Corner

Dear Partners,

Thank you for your help in making our "Five Year Recognition" and Special Enrollment Period (SEP) kick off events a success! With over 1,000 attendees, the theme "Five Years Strong" proved to be fitting given this incredible turnout. It was a great opportunity for me to meet many of our Certified Insurance Agents and Community Enrollment Partners at the San Diego, Pasadena, Fremont, and Sacramento events.

The events kicked off with topics discussed by Peter Lee, Executive Director, which provided insight into the direction of federal policy and how Covered California is responding to help ensure more "years strong" ahead. Included in the day were panel discussions with officials from the Division of Managed Health Care (DMHC), Medi-Cal and counties, as well as breakout sessions for our Certified Insurance Agents and Community Enrollment Partners.

If you were unable to attend one of our "Five Years Strong" events, please know that the purpose of the events was to celebrate your contribution toward our combined success. I continue to be amazed by the support of our Certified Insurance Agents, Community Enrollment Partners, and elected officials, as it speaks to the strength of our partnerships and the value in what we do to help more Californians receive health coverage.

Terri Convey
Director
Outreach and Sales & Covered California for Small Business

February 1 Coverage Extended to January 19

Application deadline for a February 1, 2018 coverage start date extended to Friday, January 19. See below for the Open Enrollment application deadlines:

California Receives Application or Application Changes	Effective Date
December 23, 2017 – January 19, 2018	February 1, 2018*
January 20, 2018 – January 31, 2018*	March 1, 2018

*Coverage start date after January 19 to applications in a *Pending* enrollment status. February 1 coverage start date will push the applicant's coverage start date forward to March 1, 2018. After the close of Open Enrollment on January 31, 2018, consumers will need to experience a [Special Enrollment Event \(OLE\)](#) in order to apply for coverage.

[January 19 deadline reminder email](#) that was sent to you.

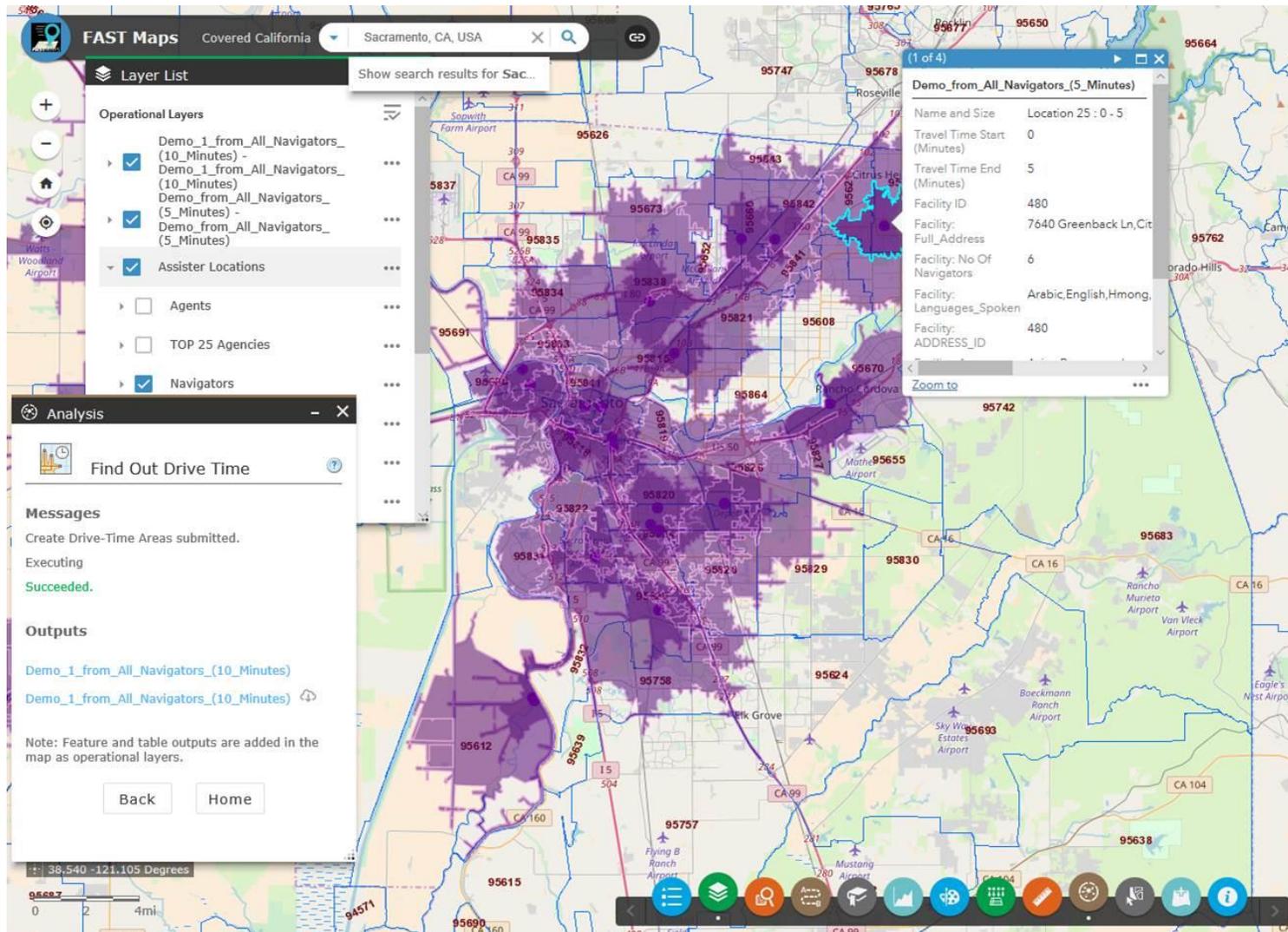
[Service Center schedule](#) has been *updated* to reflect the unavailability, holiday closure, and extended hours of operation throughout the remainder of Open Enrollment.

Tool Kit for Open Enrollment Now Available

Check out our [updated Social Media Tool Kit](#), which provides resources and graphics, along with pre-approved Open Enrollment content in Spanish and shareable images for Facebook and Twitter.

[Print Store](#) | [Online Store](#) | [Small Business](#) | [www.coveredCA.com](#)

Heat Maps help enrollers find uninsured populations



- Real time access to maps that identify where sub-populations based on income, language and ethnicity are located
- Drive-time analysis from storefronts, hospitals, clinics and community centers
- Helps find enrollment gaps or opportunities



Five years
strong

More than **1,000** people attended San Diego, Pasadena, Fremont and Sacramento 'Five Years Strong' celebration events during special enrollment 2018.

2018 Special Enrollment Kickoff Events



Getting the word out with grassroots marketing



- Phone Banks
- Event partnerships
- Bus tours
- Open Houses
- Call campaigns
- Onsite enrollment
- Banners, signs, handouts
- Healthy community and Healthy campus challenges

MOEA Advisory Group Historical Review & Open Discussion

Doug McKeever / Group

2012 Board approved Marketing, Outreach and Enrollment Assistance Advisory Group

- **Advisory group scope** - Advisory group will provide advice, recommendations and serve as sounding board to the Exchange Board and staff.
- **Marketing, Outreach and Enrollment Assistance** - Marketing strategies by target population and media channel, effective community outreach strategies, and strategies for providing in-person assistance with enrollment in insurance affordability programs.
- **Advisory group structure** - Members will serve two-year terms and Exchange staff will evaluate advisory process and recommend to Board any changes needed to scope, structure or composition.
- **Advisory group composition** - Will be tailored to the scope of the group. May be limited to 12 to 15 members in order to ensure meaningful participation by all members.

2012 Board recommendation for MOEA Advisory Group

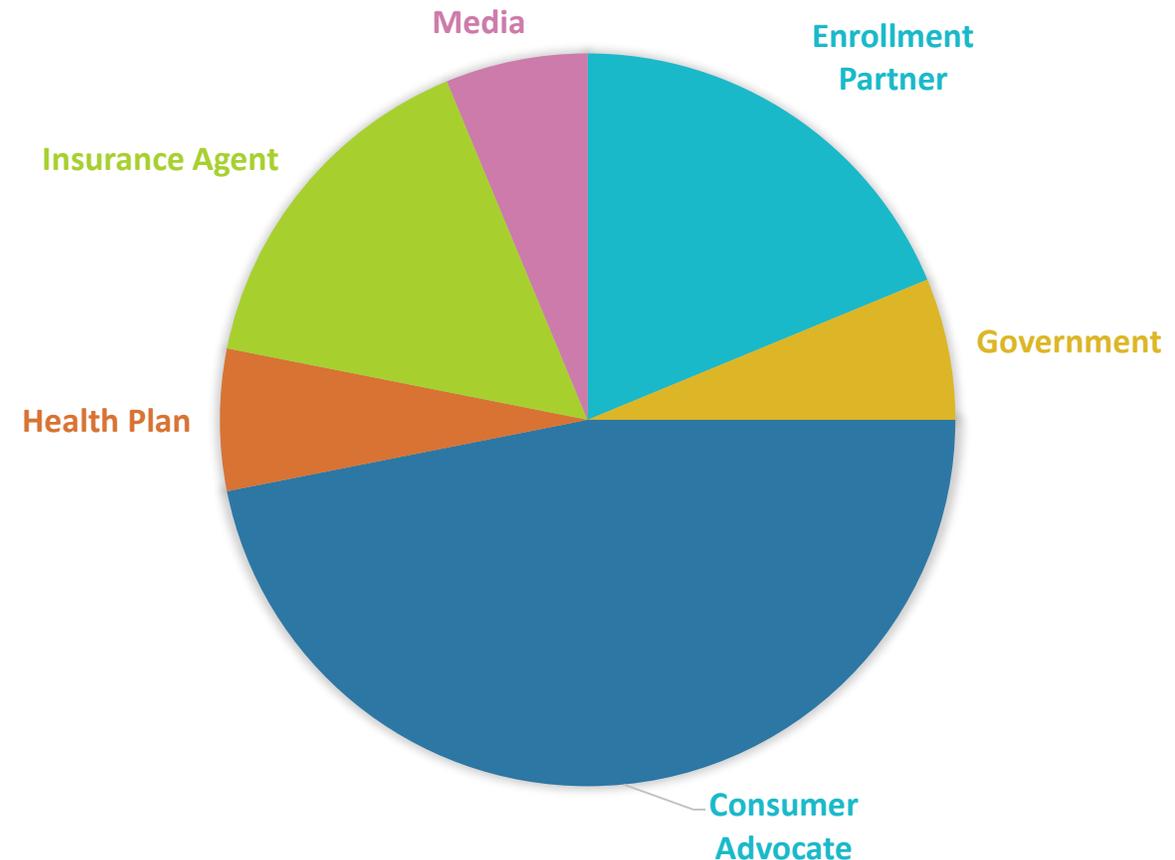
Individuals with direct and substantial experience in:

- Health care marketing and/or marketing to Exchange target populations
- Public relations
- Community outreach
- Facilitating enrollment in health coverage
- Enrolling hard to reach populations
- California Department of Health Care Services (ex officio)
- Managed risk medical insurance board (ex officio)

Current MOEA Advisory Group

- More than 30 participants
- No term limits
- Six membership categories
- Bi-annual meetings
- Covered California Marketing, Communications and Outreach & Sales Reports

32 Participants from six categories



Looking ahead to another 'Five Years Strong'

Purpose

- What are some of the ways that the MOEA advisory group can help Covered California in its mission to reach diverse populations? And lower the overall uninsured rate?

Scope

- What should the scope be? Input on marketing, outreach and in-person assistance strategies? Anything else?

Structure

- What is the right number and mix of members?
- Two year terms?
- Meeting frequency?

Next steps

- Charter
- Nomination Process
- Calendar
- Participation requirements
- Scope recalibration
- Meeting agenda and follow-through

Appendix

Bagley-Keene Open Meeting Act

- As an advisory group created by formal action of the Board and consisting of 3 or more persons, the MOEA Advisory Group is subject to Bagley-Keene.
- Purpose: Allow the public to monitor and participate in the government's decision-making processes.
- Sets forth specific requirements regarding:
 - Definition of "meeting"
 - Notices and agendas
 - Public participation
 - Accessibility of meetings and records
 - Meetings conducted by teleconference

MOEA Advisory Group Participants

- Alameda Health Consortium
- Altamed
- APAC Insurance Services
- Anthem Blue Cross
- Asian Americans Advancing Justice
- Blue Shield of California
- California Association of Health Underwriters
- California Black Health Network
- California Black Media
- California Immigrant Policy Center
- California Pan-Ethnic Consumer Network
- California Primary Care Association
- California Welfare Directors Association
- Clergy and Laity United for Economic Justice
- Community Health Councils
- Department of Health Care Services
- Equality California
- Fresno Metro Black Chamber of Commerce
- Health Access California
- Health Alliance of Northern California
- Health Net
- Hmong Mien Lao Community Action Network
- Latino Coalition for a Healthy California
- National Medical Association
- North Coast Clinics Network
- Ortiz and Associates
- Quote Selections
- Radio Bilingue
- San Diego Black Health Associates
- San Mateo County Health System
- San Ysidro Health Center
- South East Asian Resource Action Center
- The Children's Partnership
- University of California, Los Angeles
- Valley Health Plan
- Vision y Compromiso
- Wright-Way Financial Insurance Services
- Young Invincibles

Thank you!