

**Marketing, Outreach &  
Enrollment Assistance (MOEA)**  
Advisory Group



**Welcome!**

Welcome!  
**Kelly Green**



# AGENDA – NOVEMBER 1, 2018



## **I. Call to Order and Welcome**

- a. Agenda Overview
- b. Introductions

## **II. Covered California Overview and Division Updates**

- a. Covered California 101 & Latest News
- b. Marketing
- c. Communications
- d. Outreach and Sales

## **III. The MOEA Advisory Group**

- a. Draft Charter Overview and Discussion

# MOEA ADVISORY GROUP MEMBERS



<b>Alicia Kauk</b>	National Health Law Program	<b>Kim Martin</b>	L.A. Care
<b>Aurora Garcia-Barerra</b>	The Children's Partnership	<b>Laura Johnson</b>	Blue Shield of California
<b>Cori Racela</b>	Western Center on Law & Poverty	<b>Mark Herbert</b>	Small Business Majority
<b>Dan Garrison</b>	HealthMarkets Insurance Agents	<b>Mary Watanabe*</b>	Department of Managed Health Care
<b>Doreena Wong</b>	Asian Americans Advancing Justice	<b>Melissa Diamond</b>	Health Net
<b>George Balteria</b>	Quote Selection	<b>Michael Bergstrom</b>	Neighborhood Health Insurance Center
<b>George Kalogeropoulos</b>	HealthSherpa	<b>MJ Flores</b>	Health Access California
<b>Gustavo Herrera</b>	Young Invincibles	<b>Nathan Purpura</b>	eHealth.com
<b>Hellan Dowden</b>	Teachers for Healthy Kids	<b>Norman Williams*</b>	Dept. of Health Care Services
<b>Hugo Morales</b>	Radio Bilingue, Inc.	<b>Njeri McGee-Tyner</b>	Alameda Health Consortium
<b>Janalynn Castillo</b>	California Primary Care Association	<b>Pamela Moore</b>	Redwood Community Health Coalition
<b>John I'Anson</b>	Kaiser Permanente	<b>Rebecca DeLaRosa</b>	Latino Coalition for a Healthy California
<b>Joseph Gabra</b>	Accounting Rivers	<b>Rick Krum</b>	Anthem Blue Cross
<b>Kathleen O'Guin</b>	Molina Healthcare	<b>Roberto Ortiz</b>	Ortiz & Assoc.
<b>Keerti Kanchinadam</b>	California Pan-Ethnic Health Network	<b>Sarah Dar</b>	California Immigrant Policy Center
<b>Kerry D. Wright</b>	Wright-Way Financial Insurance		

\*Ex-officio members

# Covered California Update

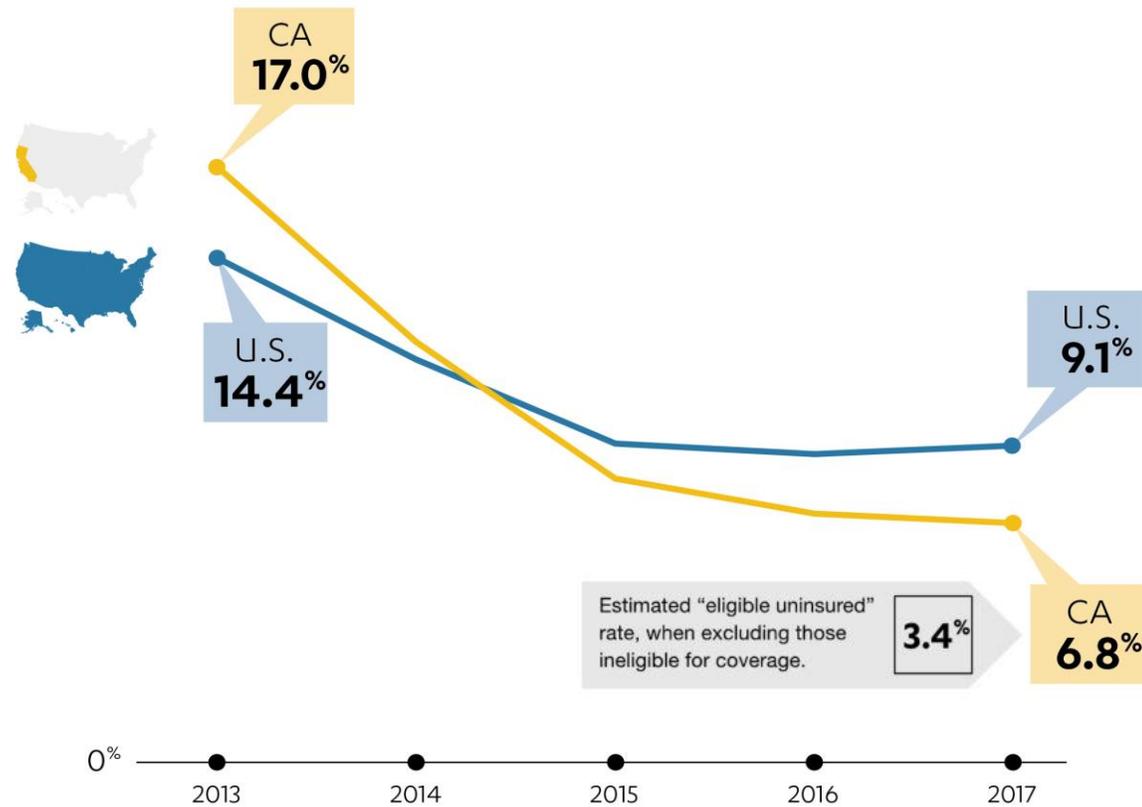
## **Peter Lee!**



# STRONG, STABLE AND SUCCESSFUL



## The Rate of Uninsured Is Dropping Faster in California Compared to the Nation



Covered California has served 3.5 million Californians since 2014. Today, 1.4 million consumers are actively enrolled, making Covered California the largest state-based marketplace in the country.

More than five million Californians have enrolled in California's expanded Medi-Cal program.

Result of Medi-Cal expansion, and Covered California; **eligible uninsured rate only 3.4%**

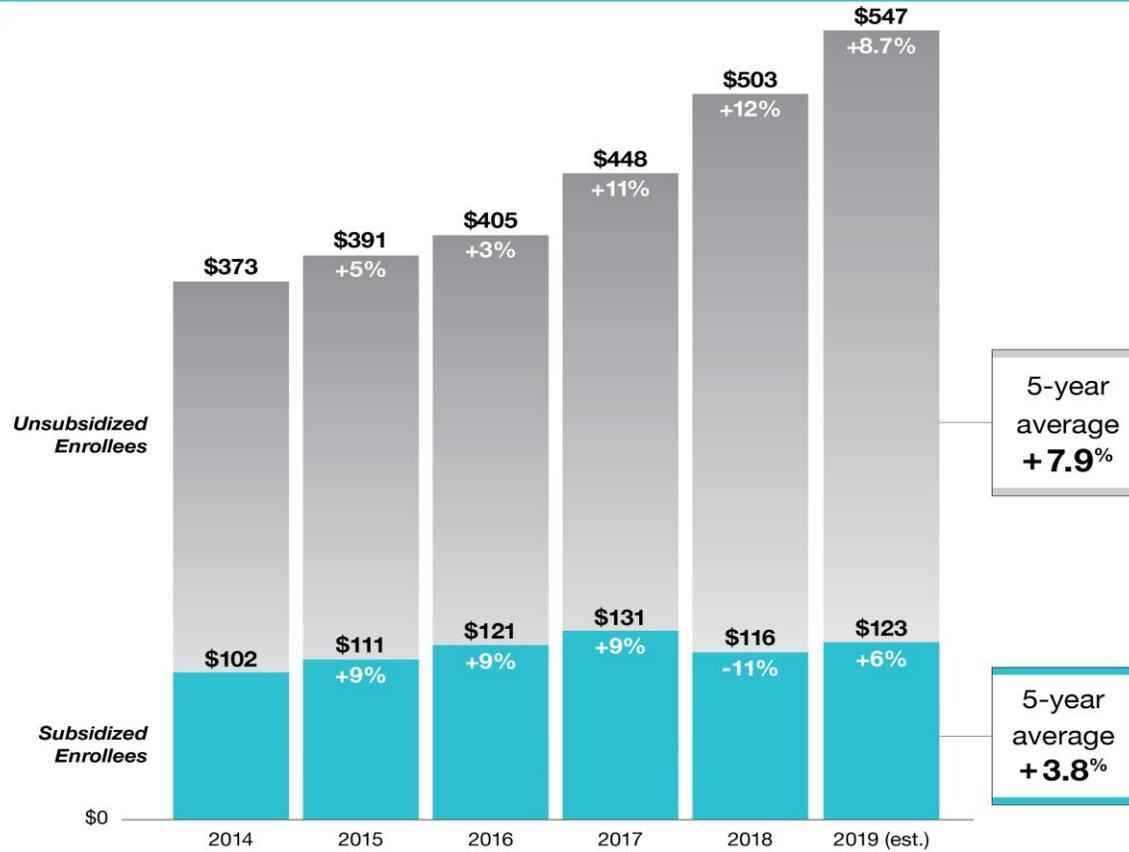
# 2019 RATES & OFFERINGS



- All **11** health insurance companies will return in **2019**.
- **96% of consumers** will be able to choose from **two insurers or more** and **82% of consumers** will have **three or more choices**.
- **Average weighted rate change is 8.7%\*** if all enrollees renewed into the same plan. Federal suspension of the annual health insurer tax helped lower rates by approximately 1.6%. Tax is scheduled to return in 2020.
- The average rate change for consumers who **shop and switch to the lowest-cost plan in the same metal tier is -0.7%**. Many consumers can pay the same rate they do now in 2018, or a little less.

\*Loss of individual mandate penalty caused issuers to add between 2.5 and 6 percentage points to the rate increase, with an average of 3.5 percent, due to concerns that the penalty removal will lead to a less healthy/more costly consumer pool.

# 2019 RATES AND OFFERINGS



Over the **past five years**, Covered California has held average annual rate changes for **unsubsidized** consumers to an estimated **average of 7.9%** and **3.8 % for subsidized** consumers.

Premiums shown are the actual observed average premiums in Covered California administrative data for renewal and open-enrollment plan selections for plan years 2014 through 2018, and the percentage change is the change to the average observed premiums. Year over year, the average premiums shown may be influenced by changes in the population distributions (such as for region, age, metal tier, etc.). Average premiums for the off-exchange market as a whole could differ from the Covered California unsubsidized premiums to the extent that the off-exchange population and plan-choice profiles differ from the on-exchange, unsubsidized profile. Additionally, the 2018 unsubsidized premiums have been adjusted to remove the cost-sharing reduction “surcharge” in Silver, since off-exchange enrollees do not incur the surcharge, and Covered California encouraged its unsubsidized Silver enrollees to move off-exchange to avoid the surcharge in 2018. For coverage year 2019 premiums, this chart shows an estimate of what premiums would be if all consumers enrolled in their same 2018 plan for 2019. The chart applies the global weighted Covered California average increase of 8.7 percent to produce the estimated average unsubsidized premium, which is an estimate of what off-exchange enrollees may pay in 2019 (the actual 2019 amount will depend on enrollee take-up and plan choice during renewal and open enrollment).

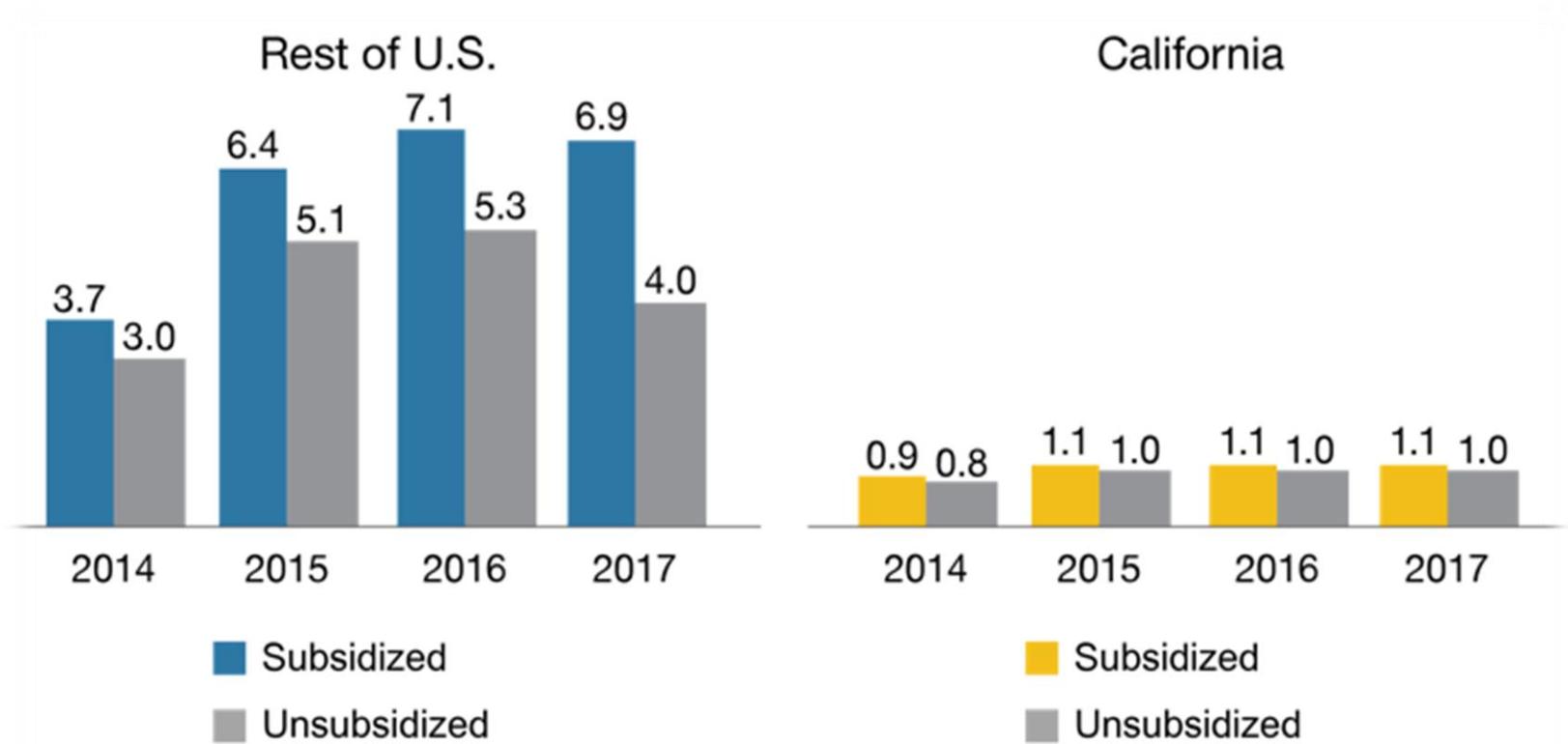
# ENROLLMENT TRENDS AND RISKS SCORES



## California's Individual Market:

- **On and Off Exchange:** **20% lower than other states'** average risk scores from 2015-2017
- **On-exchange:** **Lower than the national average** across every metal tier
- **Off-exchange:** **Enrollment remained relatively constant** from 2015-2017.

Total Individual Market Enrollment, in millions



Source: Centers for Medicare and Medicaid Services. "Trends in Subsidized and Unsubsidized Individual Health Insurance Enrollment." July 2, 2018.

# EFFECTIVE MARKETING AND OUTREACH



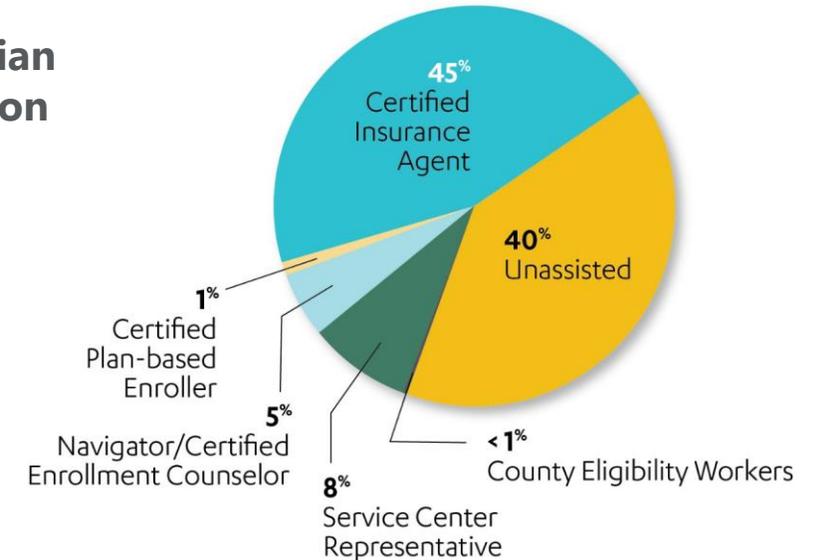
## Individual Market for 2019

### Multi-Channel Marketing and Multiple Service Channels

- Continued investments for 2018 of over \$105 million.
- Investments that for fifth open enrollment meant **nearly every Californian was exposed to one of our TV, radio, print, billboards or digital ads on average 51 times**, generating nearly 2 billion impressions.



Service Channel Preferences in Fourth Open Enrollment



# Marketing Update

## Michael Brennan!

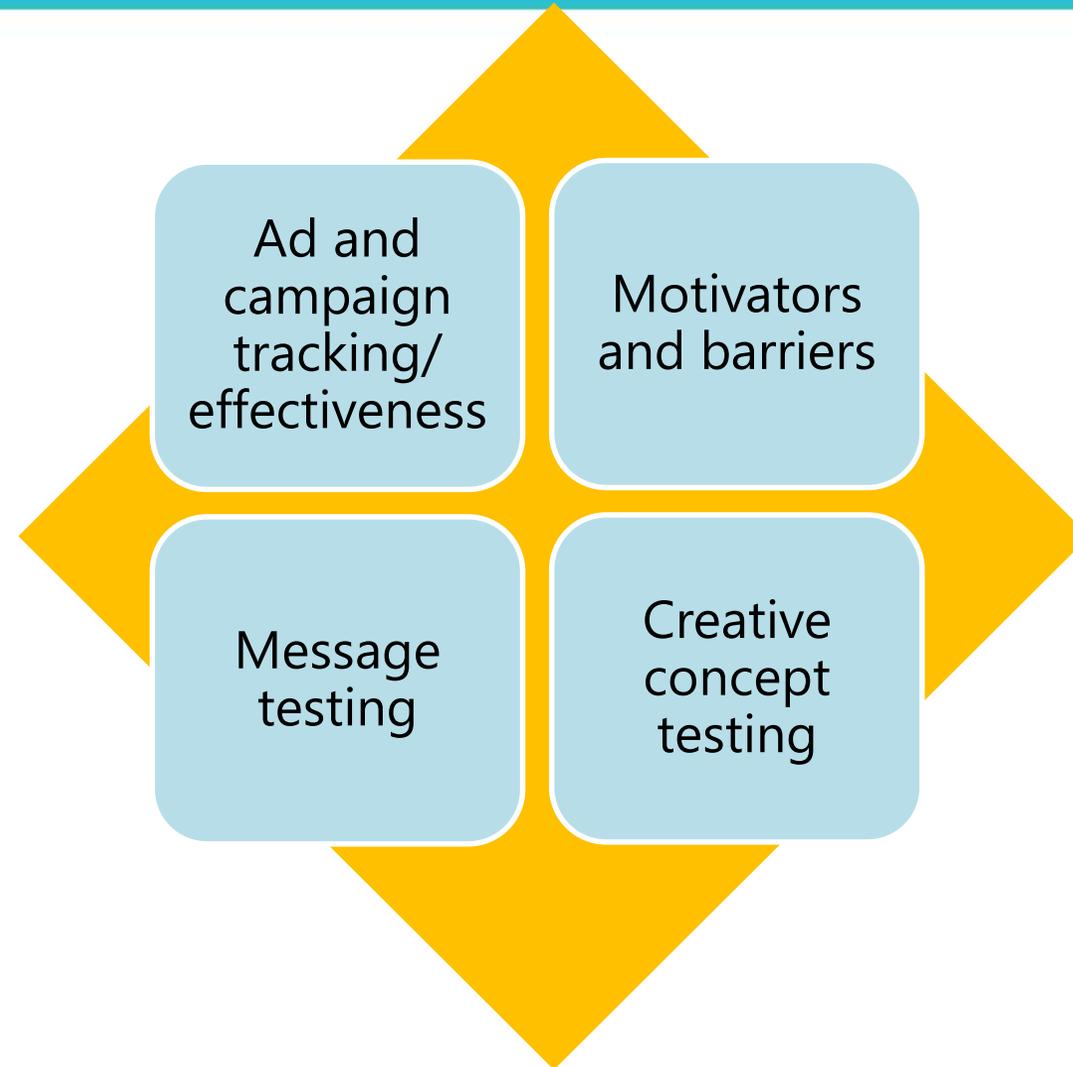




## Increase the number of insured Californians through Covered California by

- Improving **brand awareness**,
- Understanding **consumer needs**,
- Enhancing **consumer experiences**,
- Improving consumer perception about the **value and affordability of health insurance**, and
- Maximizing **acquisition and retention of memberships**.

# CONSUMER RESEARCH



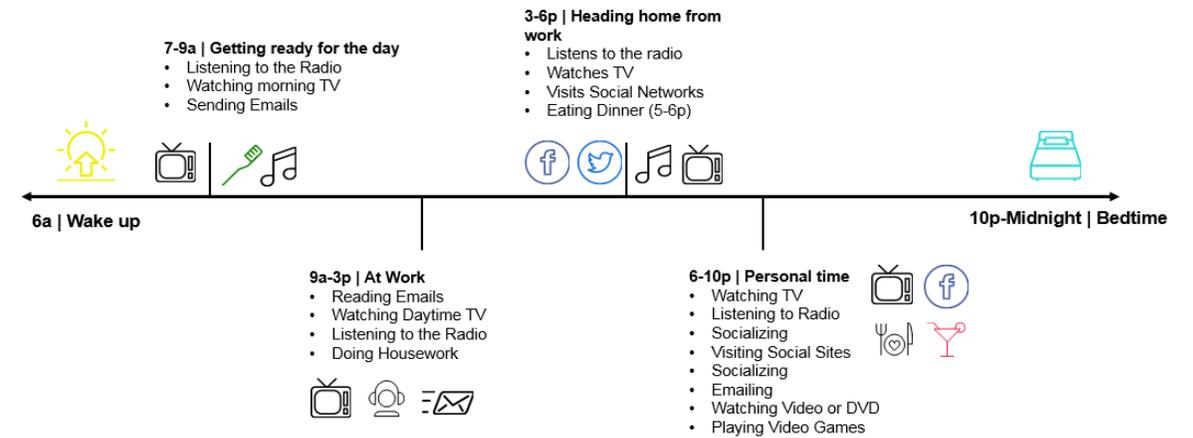
# MARKETING ACTION PLAN



# MEDIA CHANNELS BY SEGMENT



Channel	Multi-Segment	LGBTQ	Hispanic (In-language)	Asian (In-language)	African American
TV	✓		✓		
DRTV	✓		✓	✓	
Radio	✓		✓	✓	✓
Traffic Radio	✓		✓		
DJ Endorsements/Live Reads	✓		✓		✓
Digital Display (Premium)	✓		✓	✓	✓
Digital Display (Programmatic)	✓		✓		
Paid Search	✓		✓		
Paid Social	✓		✓		
Print		✓	✓	✓	✓
Out-of-Home	✓	✓	✓	✓	✓



A day in the life sample: Hispanic

# ADVERTISING

- Develop insight-driven marketing campaigns grounded on consumer research & marketing analytics

## TV



## Radio

“Almost Everyone”  
“Expectations”

## Digital



## Print



## Out-of-Home



# SOCIAL MEDIA



## ENGAGE

## EDUCATE

### ENROLL/RENEW INFORMING



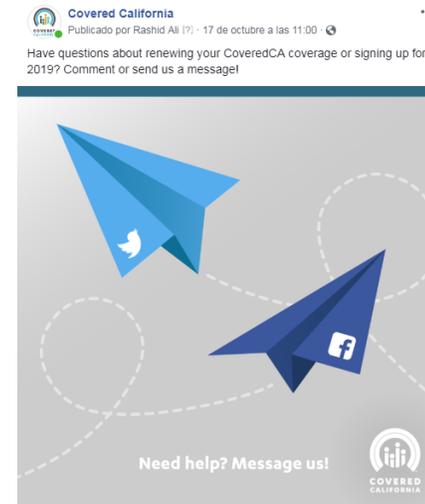
Promotional, Educational, Products, Services, Alerts

### ENGAGING



Lifestyle, Broadening "Life Care," Attraction

### SUPPORT CUSTOMER SERVICE

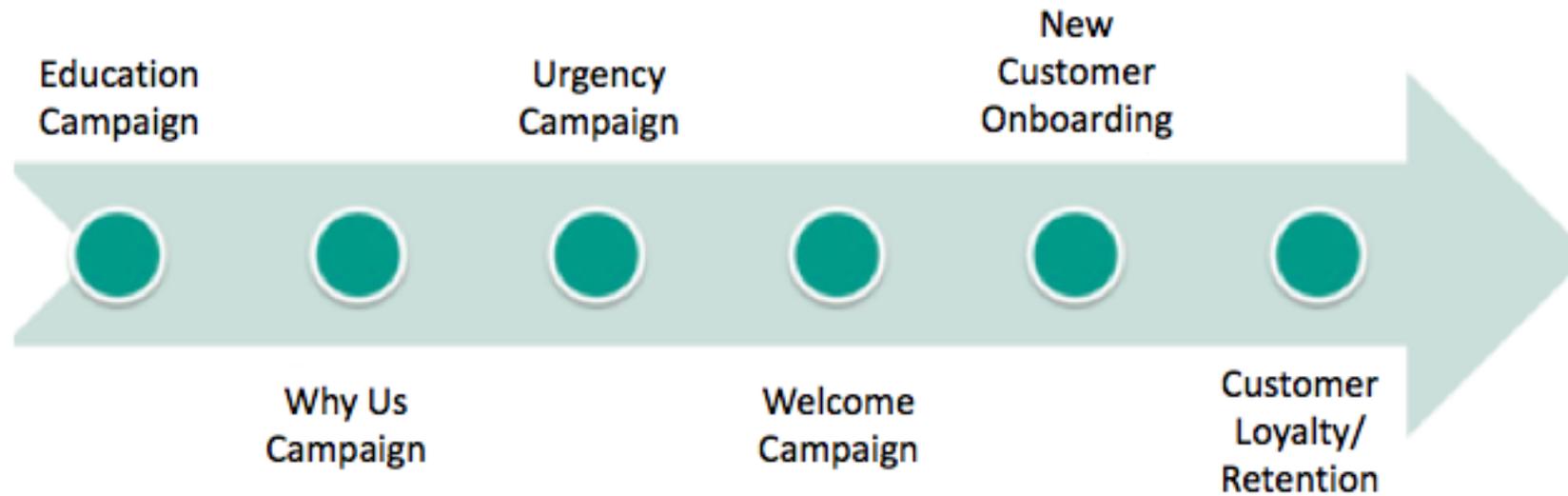


Consumer Support, Relationship Building

## DRIVE AWARENESS, ENGAGEMENT, TRAFFIC



# LEAD CAPTURE & PROSPECTING CAMPAIGNS



Communication path sample

# MEMBER COMMUNICATIONS

## Increase renewal and retention of membership through timely, targeted communications

- Inform consumers of renewal periods and deadlines
- Nurturing campaigns - Using Your Plan, Health Care Tips
- Account Maintenance – “How To” campaigns



### Helpful Tips From Covered California

Hello Shawna ,

Are you having difficulties unlocking your account, resetting your password or uploading documents? You're in luck, we have some helpful shortcuts and videos to make things easier to understand.

**LOG IN**

**How do I unlock my account?**

If you have already tried to change your password, the only way to unlock your account after 3 failed log-in attempts is to call the Covered California Service Center at: **800-300-1506**

**Video: How do I reset my password?**

**How To Reset your Password**

### 5 FREE PREVENTIVE SERVICES TO TAKE ADVANTAGE OF NOW

With Covered California, many services are available for FREE even if you haven't met your yearly deductible.

**PREVENTIVE CARE ANNUAL CHECKUP**  
Wellness exams help keep small health problems from becoming big ones.

**DEPRESSION SCREENING**  
Don't ignore warning signs, because mental health is just as important as physical health.

**IMMUNIZATIONS AND VACCINES**  
Many different immunizations and vaccines are free — including HPV, Tetanus, Rubella, and Influenza.

**TOBACCO AND ALCOHOL USE**  
You have access to counseling and other tools to overcome tobacco or alcohol addiction.

**DIET COUNSELING**  
Being either overweight or underweight can lead to health issues. Learn how to lose or gain weight in a safe and healthy way.

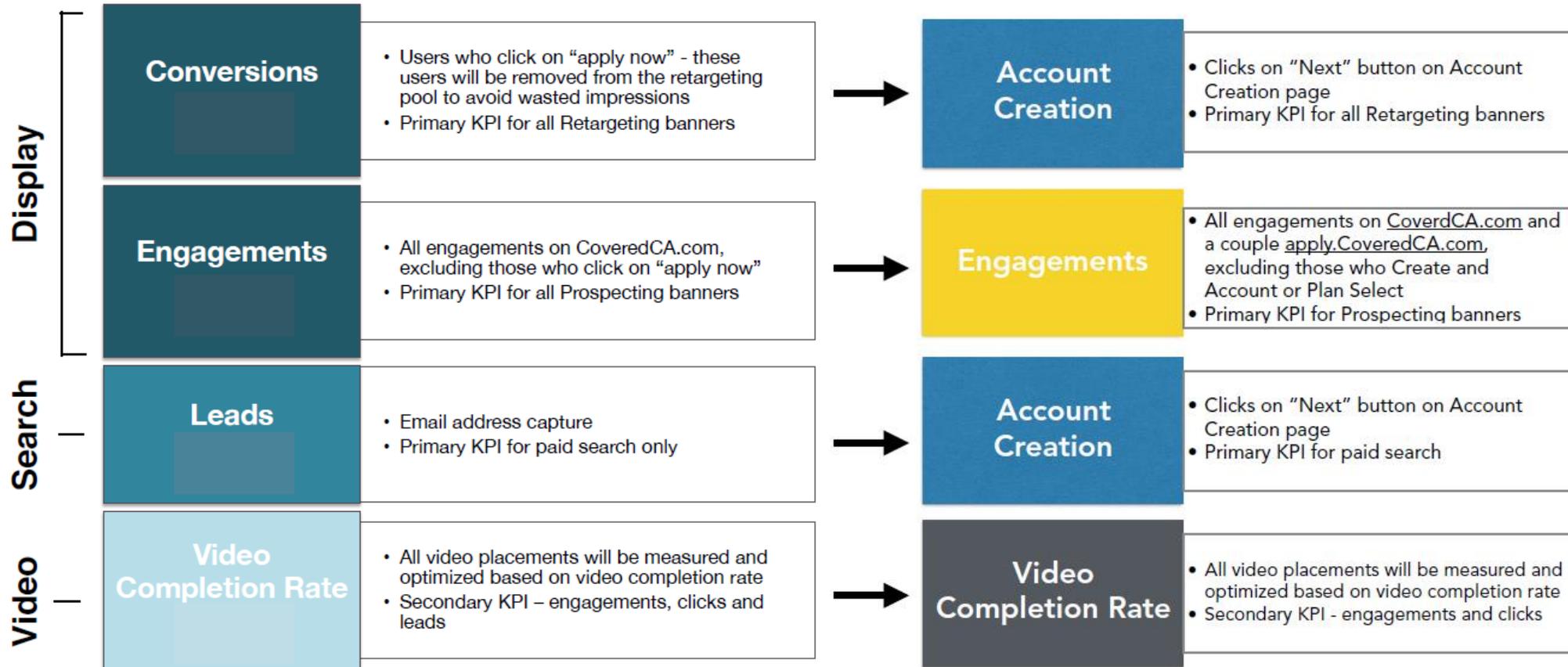
**VISIT COVEREDCA.COM TO LEARN MORE**  
Make sure you tell your doctor that these are your FREE preventive services to avoid being charged.

# UPGRADING KPIs



## Open Enrollment 5

## Open Enrollment 6



# FY18-19 MARKETING TIMELINE



	Jul-Aug'18	Sep-Oct'18	Nov-Dec'18	Jan-Feb'19	Mar-Apr'19	May-Jun'19
Consumer Research	Focus Groups, Ad Testing, Member Surveys, Brand/Ad Tracking		Digital Analytics		Post-OE research	
Advertising Campaigns	SEP multicultural campaign		OE multicultural campaign		SEP multicultural campaign	
Lead Capture	Lead capture and lead nurturing					
Member Communications	SEP Renewal & Retention		OE Renewal & Retention		SEP Renewal & Retention	
Social Media	SEP – Coverage Benefits, Customer Service & Engagement		OE — Coverage Benefits, Customer Service & Engagement		SEP – Coverage Benefits, Customer Service & Engagement	
Customer Experience	Collaboration with cross-divisional teams					
Campaign & ROI evaluation		Social Listening, Campaign Optimization, Lead Analytics			Campaign Wrap, Market Mix Modeling	
OE6 Contingency	OE6 Issues and Contingency Action Plans					

# Communications Update

## Jagdip Dhillon!



# 2018 COVERED CALIFORNIA BUS TOUR



We're hitting the road **Nov. 7** — right after the election — to generate maximum media attention during open enrollment, and again in the final days leading up to the Jan. 15 enrollment deadline. This year's bus tour will feature:

- **Dance crews** selected from throughout the state to perform in front of the bus performing dances that communicate the concept, "Life Can Change in An Instant." We're excited to include these vibrant, young hip-hop and step dancers to help encourage enrollment in health insurance.
- **We'll be showcasing long-time enrollees** at our bus stops around the state telling how quality coverage has enabled them to enjoy good health and pursue their dreams.
- **Know any long-time enrollees** willing to share their story? Send ideas to your Covered California sales representative. If you operate a storefront, we may be able to bring the bus to you!



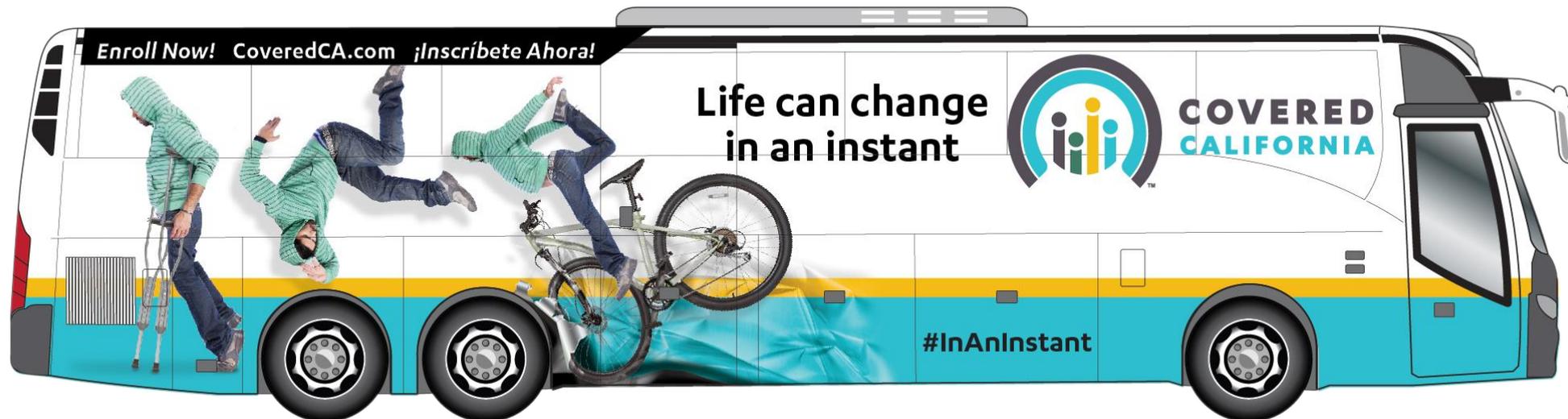
**#InAnInstant**



# 2018 COVERED CALIFORNIA BUS TOUR



- Covered California's Bus Tour begins **Nov. 7** to promote enrollment in health insurance at 23 stops in 16 cities across the state.
- This year's bus features an attention-getting image of a bicyclist crashing into a wheel well of the bus and flipping over on to crutches — a **vivid example** of how "Life Can Change In An Instant," one of Covered California's main enrollment messages.



# Outreach & Sales Update

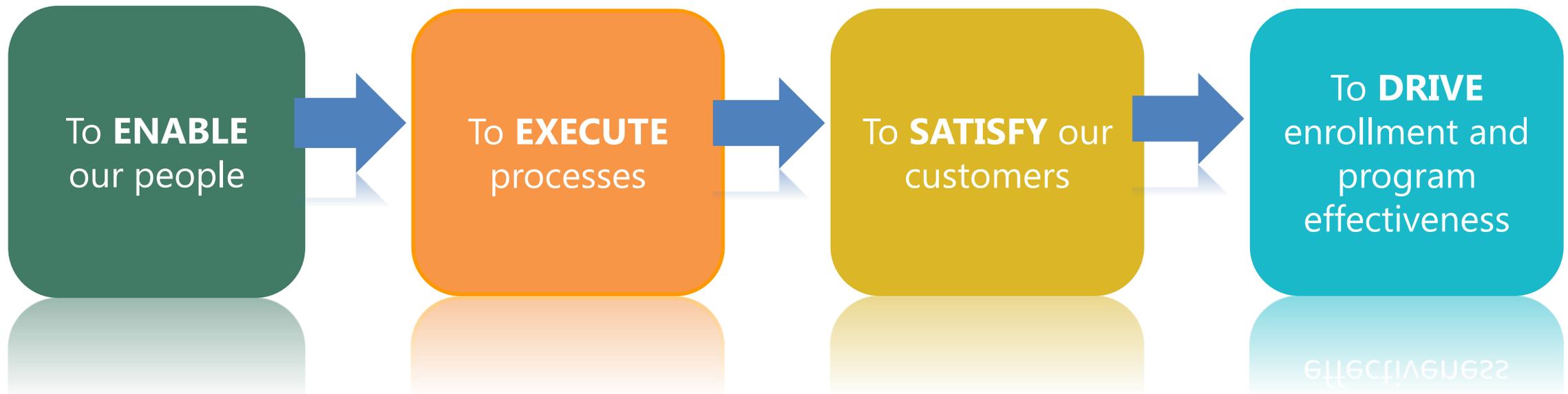
## Terri Convey



# MISSION



To **educate, support** and **empower** sales partners to drive enrollment and increase the number of insured Californians.



# 53%

of consumers use  
in-person assisters

## We work with:

<b>11,816</b>	Certified Insurance Agents
<b>1,014</b>	Navigators
<b>1,615</b>	Certified Application Counselors
<b>591</b>	Plan Based Enrollers
<b>23</b>	Medi-Cal enrollers

# NAVIGATOR GRANT PROGRAM



- 42 Entities Participating in 2018-19 Grant Term
- Funding of \$6,475,000 contracted
- 1,060 Certified Enrollment Counselors
- Goal of over 40,000 effectuated enrollments
- Focused on outreach, education, enrollment, and retention strategies

# ENROLLERS TOOLS AND RESOURCES



- Webinars
- Training Videos & Release Notes
- Tool Kits
- Communication – eNews Program
- Marketing Sales Tools
- Consumer Educational Collateral Materials and Videos
- Sales Field Operations and Account Services Teams
- Sales Service Center

The screenshot shows a webpage titled "Tool Kits for Enrollers" with a wrench and screwdriver icon. The page lists several tool kits with right-pointing arrows:

- 2017 Renewal Tool Kit ▶
- Webinars & Briefings ▶
- Agent Extranet Tool Kit ▶
- Social Media Tool Kit ▶
- Subsidy-Eligible Maps Tool Kit
- Storefront Tool Kit ▶
- Small Business Tool Kit ▶

The screenshot shows an "Agent Briefing" e-newsletter from Covered California, dated August 17, 2018. The main headline is "2019 Sign-up Process".

**2019 Sign-up Process**

2019 Sign-ups Begin October 15, 2018

Mark your calendar! Assist your consumers with their enrollment and sign-up process October 15 through December 15 for a January 1, 2019 effective date. Consumer's signing up between December 16 and January 15 will have a February 1, 2019 effective date. Covered California's active renewals begin October 1, 2018.

The screenshot shows an "Agent Alert" e-newsletter from Covered California, dated August 22, 2018. The main headline is "Now Available – 2019 Regional Rate and Plan Information Booklet".

**Now Available – 2019 Regional Rate and Plan Information Booklet**

Last Month, Covered California announced rates and plan participation for 2019. The weighted average rate change is 8.7 percent this year, and all 11 health insurers will continue to offer coverage. The [2019 Rate Booklet](#) and [2019 Patient-Centered Benefit Design](#) are now available to review for more information.

**Register Today! "Unstoppable" 2019 Open Enrollment Kick-off Meetings**

Covered California is holding nine "Unstoppable" Open Enrollment Kick-off meetings across the state. These meetings are for our Certified Insurance Agents, Navigators, Certified Application Counselors, Counties, Carriers, and Community Groups. Join us as we present the Covered California 2019 plan year rates and offerings, latest CalHEERS updates, newest tools and resources, and hear from a Medi-Cal representative who will deliver tips on how to support your Medi-Cal enrollees.

Join us at one of the events listed below! [Click here to register now>>](#)

# KICKING OFF 2019 ENROLLMENT



- **9 meetings across California:** Merced, San Jose, El Cajon, Rancho Cucamonga, Long Beach, Rowland Heights, Fountain Valley, Camarillo, and Sacramento
- **Attended by over 1,300** Certified Agents, Certified Enrollment Counselors, Carrier Representatives, Medi-Cal Representatives, Community Leaders, etc.
  - **Helping** our partners prepare for the 2019 sign up period
    - **Facilitated** by the Outreach and Sales Division, Field Operations Team
  - **September and October 2018**



# OE6 GRASSROOTS MARKETING



- Phone Banks
- Radio Shows
- Event partnerships
- Workshops
- Banners, signs, handouts

# The MOEA Advisory Group



# Draft Charter Overview and Discussion



To **increase the number** of insured Californians, **improve health care quality, lower costs, and reduce health disparities** through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

## **Better Care** | **Healthier People** | **Lower Cost**

How Covered California Makes the Promise Real:

**Affordable  
Plans**

**Staying  
Healthy and  
Getting  
Needed Care**

**Effective  
Outreach and  
Education**

**Positive  
Consumer  
Experience**

**Organization  
Excellence**

# BACKGROUND – 2012 BOARD RESOLUTION



- **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.

- **Discussion Points:**
  - ✓ Purpose
  - ✓ Scope
  - ✓ Objectives
  - ✓ Meeting frequency, location and attendance
  - ✓ Membership

# PURPOSE



The **purpose** of the MOEA Advisory Group is to:

- **collect** *perspectives from key experts and stakeholders,*
- **provide** *advice and recommendations, and*
- **serve as a **sounding board** to Covered California staff**

to assist in the continual refinement of outreach, marketing, and enrollment assistance efforts to meet Covered California's mission.

The MOEA Advisory Group will also **advise staff** on how to best reach specific targeted populations as well as reducing the number of California's uninsured, many of whom are unaware they may be eligible for subsidies.

Since 2014, Covered California has served more than **3.4 million consumers** with affordable, high-quality health insurance.

1. Building on this success, the MOEA Advisory Group will **provide feedback** on marketing strategies, outreach and education tactics, and enrollment best-practices.
2. Advisory Group composition supports Covered California's recognition of the importance of **building culturally and linguistically** competent marketing, outreach, and enrollment strategies that reflect California's diversity.
3. The MOEA Advisory Group may be expanded to include subgroups addressing other **emerging issues** identified by the MOEA Advisory Group and Covered California staff.

The core objectives of the MOEA Advisory Group are to **provide advice and recommendations** to Covered California staff to inform policy-making related to:

- Health coverage marketing and/or marketing to key populations
- Public relations
- Community outreach
- Facilitating enrollment in health coverage
- Outreach and education in minority or hard-to-reach groups

# MEMBERSHIP COMPOSITION



Members are selected to ensure the MOEA Advisory Group provides adequate expertise and perspectives across the areas of marketing, outreach and communications/public relations. These members should also reflect California's cultural, geographic and economic diversity. Members should be recognized experts in their fields and include representation from:

1. Health and dental insurance carriers
2. Health insurance agents
3. Certified community enrollers
4. Health care delivery and public health experts from independent academic, research or public health entities
5. Consumer advocates with direct and substantial experience in health care

Experience related to community outreach, health care marketing and/or marketing to key populations, public relations, facilitating enrollment in health coverage, and/or outreach and education to minority or hard-to-reach groups is also strongly desired.

- The MOEA Advisory Group **consists of up to 30 members**, plus one ex-officio member at a minimum representing another state agency such as the California Department of Health Care Services.
- Members are selected for a **two-year term**.
- The Advisory Group will also include a **chairperson** who will serve a two-year term. Members, including the chairperson, may continue to serve until a successor is appointed.

# CHAIRPERSON DISCUSSION



- Role and Expectations
- If interested in being a chairperson, please send a **letter of interest**, at least a paragraph, no more than one page, to [MOEAgroup@covered.ca.gov](mailto:MOEAgroup@covered.ca.gov) by Friday, 11/14/18. Include reasons why you would best fit to be the chairperson.
- Covered California will select the chairperson and announce by 12/1/18.

# MEETINGS & ATTENDANCE



- The MOEA Advisory Group will **meet two times per calendar year** at Covered California's Sacramento headquarters.
- Advisory **member participation** should be **in person**, yet due to travel constraints members may attend through the public webinar once per year.
  - Covered California prefers in-person participation to promote and ensure active engagement.
- Based on engagement, or lack thereof, Covered California reserves the **right to add, extend, exclude and end** a membership term early.
- All MOEA Advisory Group meetings will be **announced in advance** and **open to the public** which allows an opportunity for public participation.

# NEXT MOEA ADVISORY GROUP MEETING



- Covered California Headquarters, Sacramento, CA
- Decision Points
  - ✓ Date and time
  - ✓ Agenda
  - ✓ Chairperson Selection
- Adopt MOEA Charter

Questions: Email [MOEAgroup@covered.ca.gov](mailto:MOEAgroup@covered.ca.gov)

# Closing Remarks

## Next Steps



Adjourn  
**Thank You!**



# APPENDIX



# MOEA ADVISORY GROUP HOUSEKEEPING



- MOEA Advisory Group meetings are **opened to the public**.
- **Public Records Act:** The public has the right to inspect and/or obtain copies of public records maintained by Covered California.
- Advisory Group members may be contacted by media organizations, but members **do not “represent”** Covered California.
- Covered California may informally reach out to some or all of the advisory group members for **input** between meetings.