



FOR **SMALL  
BUSINESS**

# Small Business Advisory Group

*Thursday, July 30, 2015*

# AGENDA

**I. Welcome and Introductions**

**II. Covered California Small Business Update**

**III. Marketing Update**

**IV. Break**

**V. Roundtable Discussion**

# Confirmation of Charter

## Scope of Changes

- Rebrand as Covered California for Small Business
- Two year term
- Twenty members
- Three to four meetings annually
- Long term sustainability

# SMALL BUSINESS UPDATE

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- **Membership Report**
- **Commission**
- **Alternative Benefits Designs**
- **Other**

# Enrollment Statistics

## Current Membership

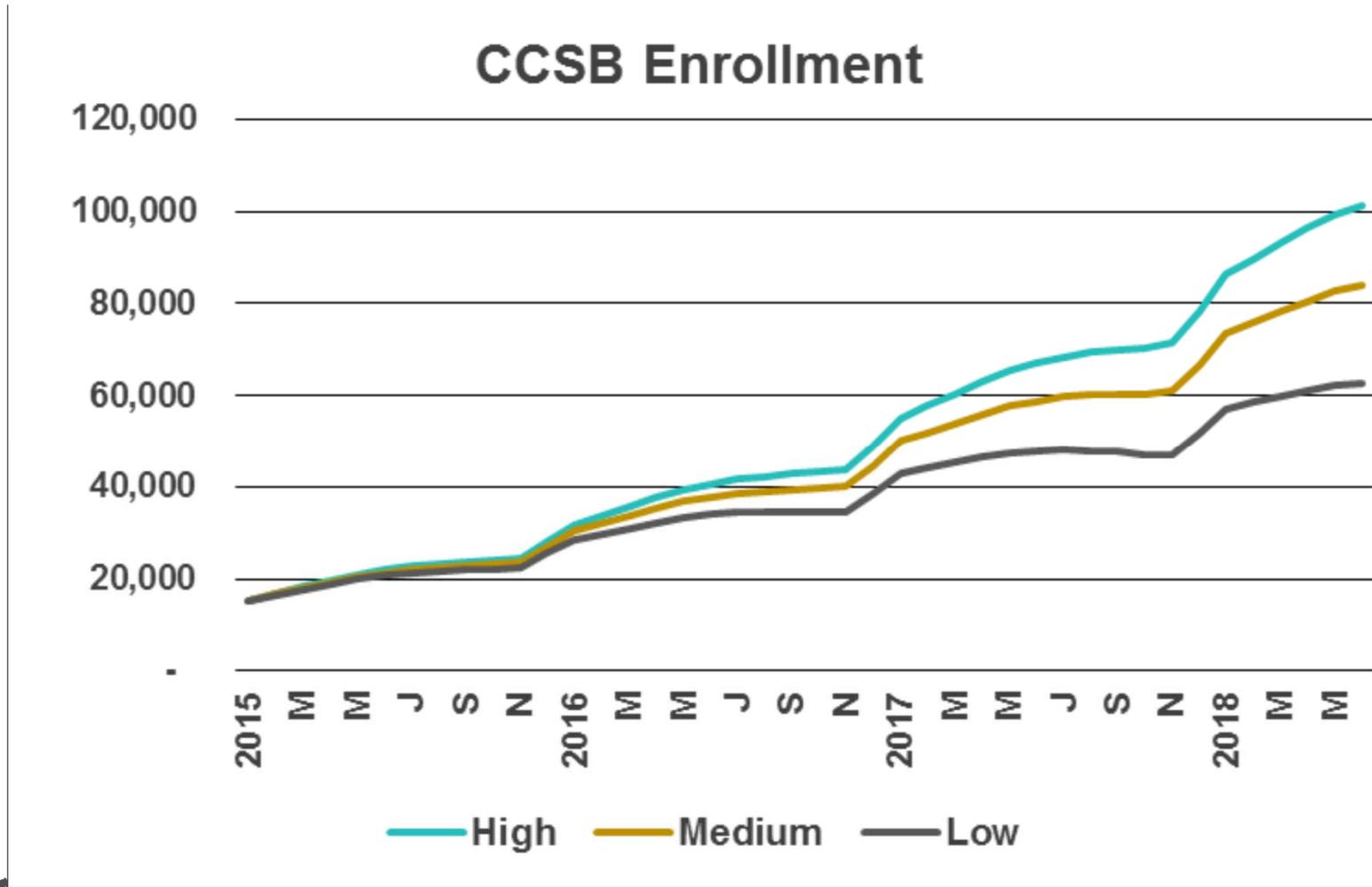
### Membership as of June 30, 2015

Total Groups: 2,688

Total Members: 17,939

Average group size: 6.6

# 2015-2016 Covered CA Budget Forecast



# Small Business Forecast

*Current Total Membership: 17,939*

## Membership Forecast

- FY 2015/2016: 37,859
- FY 2016/2017: 58,830
- FY 2017/2018: 83,834

\* Fiscal Year 2015 – 2016 Budget. Medium Alternative

## Key Drivers:

- Strong retention rate @ 92%
- Q4 Mass Migration to ACA plans
- Deploying Online Enrollment
- Competitive Rate Advantages
- Leverage Open Enrollment

## Dependencies

- Commission – Building Agent Confidence
- Expansion of Small Business
- Adding new carriers and networks

# Enrollment Statistics

## SHOP Cases & Members Sold YTD

	Q1 2015	Q2 2015	2015 YTD	Yr over Yr
# Groups	542	351	893	- 26%
Total Membership	3,619	2,284	5,903	- 28%
Average group size	6.7	6.5	6.6	

# Enrollment Statistics

Groups sold by sales channel YTD

Sales Channel	Q1 2015	Q2 2015	Total YTD	% of Total	Yr Over Yr
Agent Assisted	175	101	276	31%	+2%
Agent plus GA	260	169	429	48%	-4%
Employer Direct	107	81	188	21%	+2%
Total YTD	542	351	893	100%	

# Enrollment Statistics

Members sold by sales channel YTD

Sales Channel	Q1 2015	Q2 2015	Total YTD	% of Total	Yr Over Yr
Agent Assisted	1,153	603	1,756	30%	+4%
Agent plus GA	2,033	1,312	3,345	57%	-6%
Employer Direct	433	369	802	14%	+2%
Total YTD	3,619	2,284	5,903	100%	

# Enrollment Statistics

Billed members sold by Rating Region YTD

Region	Q1 2015	Q2 2015	Total YTD	Region % of Total	Yr Over Yr
Northern CA	2,040	1,210	3,250	55%	4.9%
Southern CA	1,579	1,074	2,653	45%	-4.9%
<b>Total</b>	<b>3,619</b>	<b>2,284</b>	<b>5,903</b>	<b>100%</b>	

# Enrollment Statistics

## Group Renewal Rates YTD

Status	Grand Total	% of Total
Renewed	1,122	92%
Did not renew (DNR)	97	8%
Total Groups up for Renewal	1,219	100%

# Agent Commission Update

- January – September 2014: 94% Paid
- October 2014 - May 2015: 80% Paid
- Overall: 84% Paid
- By August 15: 93% Paid
- June Commissions: Pending

# Alternative Benefit Design

Increased number of alternative benefit design from two total to up to two-per-tier effective January 1, 2016

**2015**

	Health Net	Kaiser	Western Health
Bronze			Bronze
Silver	Silver	Silver	
Gold	Gold	Gold	
Platinum			

**2016**

	Health Net	Kaiser	Western Health
Bronze			Bronze
Silver	Silver Silver	Silver	
Gold	Gold	Gold	
Platinum		Platinum	

# Q&A

# MARKETING UPDATE

# Go-to-Market Plan for Q4

## Sales Teams

- Product update and training via partner road shows
- Sales Promotions- SHOPWorks, 'Sale to Win'
- Lead Generation-Robo-calls, social media, CAHU sponsorship
- Store fronts- promoting small business sales

## Marketing

- Advertising campaign: print, digital/ video, direct mail/ email
- Paid search & social media
- Communication to agents/ stakeholders
- Outreach Toolkit – Info-videos, social channels, banner links

## Communications

- Earned Media and Unearned Media Plan
- Exchange Relaunch Efforts
- Outreach Effort / Sponsorships

## Operations Readiness

- Paying commissions timely
- Online enrollment application
- Maintain fast turnaround times for new group instillation

# Print Advertisement

Print Advertising  
-Business  
Publications

Your employees take control of their own health plan options.

You take control of your health care budget.

Feels good when everyone's in control.



Through Covered California for Small Business, you could be eligible for a tax credit. You set the budget you can afford, your employees choose from a variety of health plans to find the one that's right for them. What a healthy approach to business. **Contact Covered California or a certified agent today.**

**(844) 332-8384** | [CoveredCA.com/small-business](https://CoveredCA.com/small-business)



**FOR SMALL BUSINESS**

# Print Advertisement

Print Advertising  
-Spanish  
Publications



Tus empleados toman el control de sus propias opciones de planes de salud. Tú tomas el control de tu presupuesto de cuidado médico. Se siente bien cuando todos tienen control.

Con Covered California para Pequeñas Empresas, tú decides el presupuesto que tu compañía puede pagar. Tus empleados eligen el plan de salud que más les conviene entre una amplia variedad de planes. Todo esto, y además podrías ser elegible para un crédito fiscal. **Contacta a Covered California o un agente certificado hoy.**

**(844) 332-8384** | [CoveredCA.com/espanol/small-business](https://CoveredCA.com/espanol/small-business)



PARA PEQUEÑAS EMPRESAS

# Marketing Update

- Request for Proposal: Outreach Contracts
- English & Spanish Videos
  - [What is Covered California Small Business:](#)
    - [English 90 Second](#)
  - [What is Covered California Small Business:](#)
    - [Spanish 90 second](#)

# Marketing Update - English Video



# Marketing Update – Spanish Video



# Covered California for Small Business Value Proposition

For California's Small Businesses/Employers,  
who need the freedom to choose and the ability to control how  
much to invest in their health care benefit plan,

Covered California for Small Business allows employees to choose  
from a variety of popular health plan options offered by leading,  
private health insurance carriers.

Tax credits, available only through Covered California for Small  
Business, can also help reduce the cost of providing health insurance  
to employees.

# Q&A

**BREAK**

# ROUNDTABLE DISCUSSION

# Roundtable Discussion

- Understanding and reaching uninsured small business
- Addressing the unique needs of employers and Brokers in the +51 small business market
- Outreach Toolbox Development and Deployment
- Ancillary and Voluntary Benefits

# Q&A