Agenda

• Project Introduction
• Business Functions
• User Scenario
  o Individual Eligibility and Enrollment
• Project Status
• Questions
Project Introduction

California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) Project:

The Patient Protection and Affordable Care Act of 2010 requires states to create a simple way for individuals and small businesses to obtain affordable health care coverage. Starting in January 2014, millions of Californians will be eligible for coverage, often with substantial subsidies. CalHEERS is an automated system that will:

- Serve as the consolidated system support for eligibility, enrollment, and retention for the Exchange, Medi-Cal and Healthy Families
- Help improve Californians’ access to affordable health care coverage options
- Help people make informed choices among health plan options
Project Introduction

CalHEERS Project includes:

- Requirements Analysis
- System Design, Development and Testing
- Training
- Implementation
- Operations and Maintenance
- Hosting Services and Service Desk automation
Project Introduction

• Project sponsors: Covered California and Department of Health Care Services (DHCS)

• The project started in late June 2012

• As of January 2013, more than 267 personnel are supporting CalHEERS project activities full time
  
  o 230 Accenture and partners
  
  o 37 State and consultants
CalHEERS Business Function Overview

**CalHEERS Users**
- Consumers (Family, Individual)
- Employer and Employees
- Assisters (Navigator, Agent, County Worker, MRMIB Worker)
- Eligibility Administrators (County Worker, MRMIB Staff, Exchange Staff, DHCS Staff)

**Access Channels**
- Mail
- Web Portal
- Mobile (In Person, IVR, Web Chat)

**CalHEERS Business Functions**
- **Eligibility and Enrollment**
  - Intake & Application Processing
  - Plan Comparison & Enrollment
  - Renewals
  - Appeals
  - Verification
  - Disenrollment
  - Exemption
  - Exchange Case Management
  - Eligibility Determination Business Rules Engine (BRE)

- **Financial Management**
  - Premium Processing
  - Exchange Accounting
  - Plan Assessment Transactions
  - Assister Transactions

- **Plan Management**
  - QHP Certification Processing
  - Compliance Monitoring
  - Rate Review Support

- **Consumer Assistance**
- Education and Outreach
- Reports and Notices
- SHOP Specific Functionality

**External Interfaces**
- Federal Data Services Hub
- Insurance Carriers
- Financial Institutions
- State Systems (MEDS, EDD, FTB, SCI, SCO)
- SAWS/MAXe2

**Covered California**
Users

- Consumers
  - Families, Individuals
- Small employers and employees
- Assisters
  - Navigators, agents, MRMIB workers
- Eligibility Administrators
  - County workers, MRMIB staff, Covered California staff, DHCS staff
Access Channels

- Web portal
- Mail
- Mobile
- In person
- IVR
- Service center
- Web chat
Business Functions

- Eligibility and Enrollment
  - Intake, Plan Comparison, Renewals, Appeals, Exemptions, Eligibility
- Financial Management
  - Premium Processing, Exchange Accounting, Plan Assessments, Assister Transactions
- Plan Management
  - QHP Certification Processing, Compliance Monitoring, Rate Review Support
- Consumer Assistance
- Education and Outreach
- Reports and Notices
- SHOP Functionality
Partners

- **Federal Data Service Hub**
  - IRS, Social Security Administration, Department of Homeland Security

- **Insurance Carriers**
  - QHP data exchanges and testing, Provider Database

- **Financial Institutions**

- **State Systems**
  - MEDS, EDD, FTB, SCI, SCO

- **SAWS/MAXe2**
  - C-IV, LEADER, CalWIN, MRMIB
User Scenario

• To bring the concepts of the CalHEERS system to life, we present a user scenario: Individual Eligibility & Enrollment

• Please note that the screen shots and flows you will see are pulled from work-in-process, which are likely to change in form as the designs are finalized

• Screen navigation and usability will be based on industry standard UX2014 guidelines

• Usability research results will be implemented on prioritized basis
User Scenario: Eligibility & Enrollment

• Set up account, identify household members, personal data, income
• Verify income, determine subsidy (advanced premium tax credit)
• Compare and select health plan

PLEASE NOTE: The screen images reflect draft design materials
How the Exchange Works
Welcome to the website of Covered California. This is a new state-sponsored marketplace to give all Californians access to affordable health insurance.

For Individuals: Whether you are healthy or have health concerns, you need insurance. Covered California lets you compare and choose your own health plans. You can also find out if you are eligible for free coverage or for federal tax credits to make insurance more affordable.

For Small Business: If you are a small business owner, Covered California can make it easier and more affordable to offer health insurance to your employees.

Who Are You?
Click “Go” in one of the boxes below, so we can point you in the right direction.

**Individual or Household**
I'd like to know my options for getting health insurance for myself or my family.
- My employer instructed me to look for insurance plans here.

**Small Business Employer**
I represent a small business, and we are interested in setting up insurance plans for our employees.

**Assister**
I help others select insurance (e.g., Navigator, Carrier, Agent, or Authorized Representative).
Sign In

User name

Password

Remember me

Sign In

Forgot your user name or password?

Don't have an account?

Create an Account
Welcome Gustav
Now that you have an account you can:
• Compare plans and apply for insurance
• Apply for financial assistance

Individuals & Households

Announcements

Monday 10/1/2014
System Availability
Exchange will be down for regular maintenance from 9am to 6pm CST on 31-Dec-2014

Friday 9/20/2014
Income Tax Filing Season
File your income tax by 31-Mar-2014. For more, see http://www.irs.gov

How to Get Health Insurance

Information You’ll Need
Lorem ipsum dolor sit amet, vulputate quis potenti pelentesque wisi tristique, lobortis faucibus habitasse sagittis. You will need the following for each member of the household:
• Social Security Number or equivalent
• Income information
• Lorem ipsum dolor sit amet

Begin Application

Preview Health Plans
You may be eligible for free medical coverage or for income tax credits that will make your health insurance plan more affordable. Low- and middle-income people generally qualify. Answer a few quick questions to see what kind of health plan you may qualify for.

Begin Application

Preview Health Plans
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More…

Status
Application Status
Not Started
Eligibility Status
Not Applied
Enrollment
None

Actions
Begin Application
Continue Application
Withdraw Application

Resources
Preview Health Plans
Show All Health Plans
Download PDF Application
Get Adobe PDF Reader

Special Circumstances
Request Exemption
Submit/Manage Appeals
Authorized Representative
### Household Members

Please enter all household member details below. If you need to add more household members click the “Add Member” link to the left.

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
<th>Suffix</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td></td>
<td>Smith</td>
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</tbody>
</table>

**Is this person applying for health coverage at this time?**

- **Gender**
  - Male
  - Female

**Date of Birth**

- 01/15/1976

**Is this person a U.S. Citizen or National?**

- Yes
- No

**Does this person have a Social Security Number?**

- Yes
- No

**Social Security Number**

- *** ** 1234

**Reason for no SSN**

- Select...

**DHS ID Type**

- Date of Entry
- DHS ID Number
- Document Expiration Date

[Next Member]
Personal Data - Demographic Information

Please answer all the required questions for each household member.

- **John Smith**

- **Lisa Smith**
  - What is this person's marital status? *
  - Does this person use tobacco products? *
  - Is this person currently incarcerated? *
  - Is this person awaiting a disposition of charges? *
  - Is this person blind and/or disabled? *
  - Does this person have a medical expense in the last 3 months? *
  - Is this person pregnant? *
  - What is the expected date of delivery? *
    - Number of babies expected *
  - Is this person a member of a Federally-recognized Indian Tribe? *
  - Is this person attending school (full time or part time)?

- **Karen Smith**

[Conditional displays appear in a box like this.]

Return  Save & Exit  Continue
Employment Income

Employment income refers to any remuneration received from employment. If your job income varies from week to week, enter an average.

**Total Current Monthly household income: $ 00.00**

<table>
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<tr>
<th>Member Name</th>
<th>Source</th>
<th>Amount</th>
<th>Frequency</th>
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</thead>
<tbody>
<tr>
<td>John Smith</td>
<td>Employer ABC</td>
<td>755</td>
<td>Bi-Monthly</td>
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<tr>
<td>Jane Smith</td>
<td>Employer ABC</td>
<td>233</td>
<td>Per Week</td>
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Add

Back  Save & Exit  Continue
**Household Income Summary**

**Total Current Monthly household income:** $1198.00

Here is the summary of the income information provided:

<table>
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<tr>
<th>Income Type</th>
<th>Amount</th>
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<tr>
<td>Employment Income</td>
<td>$998</td>
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<tr>
<td>Self-Employment Income</td>
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<td>Social Security Income</td>
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<td>AI/AN Income</td>
<td>$0</td>
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<td>Additional Income</td>
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</table>

**Total Current Monthly Household Income** $1198

**Total Projected Annual Household Income** $14,376

Enter the projected annual household income if different from above.
Submit Application for Eligibility

Review the information you have entered for accuracy. Click the “edit” button to make changes.

**Application Type**
- Financial Assistance: Yes
- SHOP Employer Coverage: No
- Reason for Applying: Married
- Navigator/Broker: None
- Hear about Exchange: Email Advertising
- Apply for: Self and Household

**Primary Contact**
- Name: John Smith
- Phone Number: (512)732-5348
- Email: John.Smith@gmail.com
- Contact Address: 17806 Lake Carlton Drive
  Sacramento, CA 95836
- Preferred Communication: Mail
- Preferred Written Language: English
- Preferred Spoken Language: English

**Household**
- Member 1: John Smith
- Member 2: Lisa Smith
- Member 3: Karen Smith

**Family Relationships**
- John Smith, Spouse of: Lisa Smith
- John Smith, Parent of: Karen Smith
- Lisa Smith, Spouse of: John Smith
- Lisa Smith, Parent of: Karen Smith
- Karen Smith, Child of: John Smith
Eligibility Results
Here are your eligibility results - the programs you are eligible for: To view your options and enroll in a health insurance plan, you must click the “Choose a Health Plan” button below.

Gustav Hermannson

- Qualified Health Plan through Covered California: Eligible
  Effective: 1/1/2014
- Advance Payment of Premium Tax Credit (APTC): Conditionally Eligible
  Gustav Hermannson: Up to $1100 for 2014
- Cost Sharing Reduction (CSR): Conditionally Eligible
  Not eligible for: Medi-Cal

Your eligibility is conditional. To continue advance payments, you must submit an acceptable verification of income by <DATE>. Submit Documents

You must select a health plan by <DATE = Open Enrollment End>. To choose a health plan, click the “Choose a Health Plan” button below.

Important Information & Options

Eligibility Determination Factors
- Household income does not fall within Medi-Cal eligibility limits.
- Household income falls within eligibility limits for APTC and CSR.
- All other eligibility determination factors have been met.

You will receive additional result details by your preferred method of communication.

Appeal Decision
If you think the decision is incorrect, you can appeal it within 90 days. Appeal Decision

Medi-Cal Referral
You may be eligible for other Medi-Cal programs. You can send your information to your county social service office as a referral for further action. Send Referral Now.

To complete your enrollment, click on ‘Choose a Health Plan.’

Choose a Health Plan
# Project Status

## Design and Development timeline

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- **R1 Functional Design**
- **Release 2 Functional Design**
- **Release 2.5 Functional Design**
- **Release 3 Functional Design**
- **Release 4 FD**
- **Release 5 Functional Design**
- **Sprint 1 Build**
- **Sprint 2 Build**
- **Sprint 3 Build**
- **Sprint 4 Build**
- **Sprint 5 Build**
- **Sprint 6 Build**
# Project Status

## Test Timeline

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**Release 1**
- **End-to-End Test**
- **Go, No Go Decision**

**Release 2**
- **R2 System/Test Execution**
- **R2 Interface Test Execution**
- **Go, No Go Decision**

**Release 2.5**
- **R2.5 System Test Execution**
- **R2.5 Interface Test**
- **Go, No Go Decision**

**Release 3**
- **R3 System Test Execution**
- **R3 Interface Test Execution**
- **Go, No Go Decision**

*Covered California*
Project Status

Design Status

Release 1 and 2 Design Complete - Planned vs Actual
Project Status

Development Status

Release 1 & 2 Build Complete - Planned vs Actual

Features

- Actual Build Complete
- Planned Build Complete
Project Status

• Deferred System Functionality – Project has prioritized features to maximize enrollment, with administrative and late-breaking capabilities scheduled for later

  o Reporting
  o CalHEERS-SAWS interface
  o Supplemental dental and vision plans
  o On-line access by authorized representatives

  – Medi-Cal plan choice
  – On-line filing of appeals and exemption requests
  – Bridge plan
Design Approach - Pending Policy Decisions

- New adult Medi-Cal populations
- Establishment of deprivation
- Former foster youth
- Authorized representative
- Income conversion for MAGI
- Periodic re-verifications
- Residency verification
- Renewal date timing
- Point in time vs. future projected income
Horizontal Integration

On-line application will include this question:

Would anyone in the household like a referral to the local Health and Human Services Agency for any of the following programs?

– CalWORKS
– CalFresh
SAWS Portals & Health-e-App

Three SAWS portals add relevant questions to comply with new application
  - Link to Covered California for insurance-only applicants

Health-e-App to be decommissioned
  - URL address automatically rerouted to Covered California
## Usability Timeline

| Understand 11/2012 – 01/2013 | Gain understanding of people and context through user research  
Identify key design constructs and principles |
|-----------------------------|---------------------------------------------------------------|
| Define 01/2013 – 03/2013    | Determine overarching system design constructs including:  
• Information architecture  
• Key task flows  
• Interaction models |
| Design 03/2013 – 05/2013    | Design key components of platform by determining:  
• Key page types  
• Essential task flows  
• Page level interaction / Visual design |
| Deliver 05/2013 – 07/2013   | Extend the platform into the system using:  
• Design specifications  
• Pattern libraries |
Usability Approach: Conduct User Research

Foundational research
- Ethnographic Research – Field research, interviewed target audience
- Diary Studies
- Landscape Review – User feedback on design constructs

User testing of prototypes
- Eye-Tracking Studies
- Information Architecture and Navigational Model Design
- Look-Tone-Feel Study – Design and integration of a cohesive branding
- Iterative Test & Design – User feedback on design constructs
Target Audience

Californians, 6th Grade literacy, English proficiency, Online proficiency, & Urban/Rural Geographies

GROUP

Agents
Help small and medium-sized business apply for and manage their insurance decisions.

Assisters
Paid and CAA-certified practitioners that help others apply and manage their eligibility.

PERSONAL

Uninsured Youth
Ages 18-34 with a focus on 24-34 No health insurance currently

Eligible
Previously/Currently eligible and Newly Eligible in 2014 Under 138% FPL and 139% - 399% FPL

Self-Employed
Age 35 - 64 Above 400% FPL Sole Proprietor

Demographic mix based on California Census, wide range of experience (or no experience) with public and private healthcare systems.
Usability Approach: Leverage Existing Research

- UX2014 design principles
- Pacific Business Group on Health (PBGH) research on plan choice
- Ogilvy/National Opinion Research Center (NORC) marketing research
- Consumers Union reports
- Behavioral economics literature
- Best practices from existing sites
- Stakeholder input
• Move from ranking question to **default smart sort** combining total cost, quality, and doctor in plan

• Consumers will not view all plans

• “Smart” sort leads to higher value plan selections

**UE Solution**

• **Smart sort:** Use user preferences to order initial display of plans so that “best fitting” plans are displayed first

**UE Configurations**

• Move from ranking question to **default smart sort** combining total cost, quality, and doctor in plan
• Cost calculator leads to higher value plan selections
• Allows apples-to-apples comparison of plans
• Reduces health insurance literacy and numeracy requirements

UE Solution
• Ask about expected medical services use to provide an estimated annual cost at time of care for each plan
• Sum with premium to provide total cost

UE Configurations
• Configure the questions asked to reflect PBGH design
• Configure the corresponding cost algorithm

Research Evidence

Cost calculator leads to higher value plan selections.
Allows apples-to-apples comparison of plans.
Reduces health insurance literacy and numeracy requirements.

Medical Conditions and Usage

Health insurance plans can require very different charges for medical services and medications. We'll help you estimate about how much each plan could cost you.

Your responses are not saved or shared with any health insurance company. Also, this information is not used to determine premium pricing or plan availability.

How often do you expect to see your Primary Care Doctor this year?

- 3 times a year

How often do you expect to see a Specialist?

- 2 times a year

Are you pregnant or planning on having a baby this year?

- Yes
- No

Do you anticipate a major procedure this year?

- Yes
- No

Do you suffer from a major chronic illness?

- Yes
- No

Cost calculator leads to higher value plan selections.
Allows apples-to-apples comparison of plans.
Reduces health insurance literacy and numeracy requirements.
• Ask about expected medical services use to provide an estimated annual **cost at time of care** for each plan
• Sum with premium to provide total cost

**Research Evidence**

• Cost calculator leads to higher value plan selections
• Allows apples-to-apples comparison of plans
• Reduces health insurance literacy and numeracy requirements

**UE Solution**

• Ask about expected medical services use to provide an estimated annual **cost at time of care** for each plan
• Sum with premium to provide total cost

**UE Configurations**

• Configure the questions asked to reflect PBGH design
• Configure the corresponding cost algorithm
• Column format improves choice efficacy
• Accommodates multiple, complex dimensions
• Compatible with information hierarchy

**Research Evidence**

**UE Solution**
• Present plans in **columns**
• Use **information hierarchy** to emphasize key dimensions

**UE Configurations**
• **Key plan dimensions** expanded in summary box: cost, quality, doctor in plan, product type, metals tier
• **Additional plan details** organized by EHB and collapsed at first view
**Recommended sort criteria:** total cost, premium, cost at time of care, doctor in plan, quality, deductible, brand name

**Tools to encourage sensitivity analyses:** Adjust utilization to update cost at time of care estimates

**Future:** Add filter functionality
Questions ?