## AGENDA

**Ad Hoc Dental Technical Work Group**  
**Meeting and Webinar**  
**Thursday October 16, 2014, 12:00 - 3:00 p.m.**

<table>
<thead>
<tr>
<th>Agenda Items</th>
<th>Suggested Time</th>
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<tbody>
<tr>
<td>1. Welcome &amp; Agenda Review</td>
<td>12:00 - 12:15</td>
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<tr>
<td>2. Program Updates</td>
<td>12:15 - 12:30</td>
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<tr>
<td>3. CalHEERS Update</td>
<td>12:30 - 1:00</td>
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<tr>
<td>4. Sales Channel Education &amp; Training</td>
<td>1:00 - 1:30</td>
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<tr>
<td>Break</td>
<td>1:30 – 1:40</td>
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<td>5. Marketing &amp; Outreach Campaign</td>
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<tr>
<td>• SHOP Dental Marketing</td>
<td>1:40 – 2:10</td>
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<td>• Individual Dental Marketing</td>
<td>2:10 – 1:40</td>
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Send public comments to **QHP@covered.ca.gov**
PROGRAM UPDATES

PLAN MANAGEMENT STAFF
2014 SADP ENROLLEE NOTICE

Important News about your dental benefits

Thank you for purchasing children's dental coverage through Covered California. You are receiving this notice because your family purchased a children’s dental plan during 2014. Covered California will be changing the dental offerings for 2015.

The good news is that children’s dental coverage will be part of every Covered California health plan in 2015. This means the children’s dental plan you purchased during 2014 will end on December 31, 2014. For 2015, you won’t need to buy a separate plan to provide your children’s dental benefits.

Beginning in January 2015:
- All Covered California health plans will include children’s dental coverage. You will not have to buy separate dental coverage for your children to access comprehensive children’s dental benefits. However, the health plan's network of dentists may not include the same dentists that were available to you through your 2014 dental plan.
- Dental plans which cover only children’s dental benefits will not be available in 2015.

What does this mean for my family?
- You may renew into the same health plan for 2015, or choose a new health plan during open enrollment, and it will automatically include dental coverage for children under 19. Children under the age of 19 will have free preventive care, such as cleanings and x-rays, as well as coverage for dental treatment.
- Your health plan’s network may not include the same dentists that were available to your children through your 2014 dental plan.

Adults will be able to buy dental coverage in one of Covered California’s new Family Dental Plans.
- This benefit will be available at the beginning of 2015. At that time, you will be able to compare plans and purchase adult dental coverage that will be the best fit for your family.
- The family dental plan is optional and is primarily intended to offer affordable dental coverage to adults and dependent children age 19 to 26.

As part of the family dental plan, you may also purchase supplemental dental coverage for children under age 19; if, for example, your preferred dentist is not available through your health plan.
2014 SADP CONTRACT AMENDMENT

Summary of Draft Amendment:

• Aligns Customer Service Performance Measurement reporting with QHP reporting

• Retains Quality and Delivery System Reform reports and activities

• Currently executing amendments with 2014 SADP Contractors
Summary of Proposed Changes:

• Contract revised to cover both SADP and Family Dental Plan products

• Extends existing network requirements to Family Dental Plans

• Extends most existing quality measures to adult benefits

• Requires separate reporting for Individual Exchange and SHOP lines of business

• Not implementing penalties in 2015 due to significant changes in offerings
Summary of Proposed Embedded Dental Provisions:

• Network adequacy standards applicable to dental provider networks

• Addition of pediatric dental quality measures
CALHEERS UPDATE

PLAN MANAGEMENT
CalHEERS FAMILY DENTAL PLAN LAUNCH INDIVIDUAL

- Waiting for final design approval
  - Dental Plan Preview not available in 2015

- Design will undergo readability and user testing

- Current plan is to launch Family Dental Open Enrollment 1/1/2015 with Open Enrollment closing 2/15/15, but we will continue to update status of CoveredCa’s ability to keep this Open Enrollment period as future CalHEERS releases are evaluated
Choose the adult household members you want to enroll in dental coverage. Adding a single adult household member will allow you to click the continue button, and will also allow you to add your children to the family dental plan by clicking the checkbox.

Remember! Children’s dental benefits are included in your health plan for 2015. Enrolling your children in a Family Dental Plan is not required and will provide duplicate dental benefits already available in their health plan.
CALHEERS FAMILY DENTAL PLAN SELECTION PREVIEW

Replace text: Adult Dental Check-up.
Child Dental Check-up

(include new hover text explaining what’s included)
PINNACLE FAMILY DENTAL PLAN LAUNCH SHOP

• On track for launch this fall

• Available for quoting and renewals November 2014

• Effective date for coverage 1/1/15
2015 SALES CHANNEL EDUCATION

MARY WATANABE, ACTING DEPUTY DIRECTOR, SALES DIVISION
 COMMUNICATION STRATEGY

• Bi-weekly Webinar
  o 12,000 Certified Insurance Agents
  o 6,000 Certified Enrollment Counselors
  o 1,000 Plan Based Enrollers
  o 2,000 Certified Educators
  o 100 Outreach and Education and Navigator Grantees
  o 165 Community Outreach Network Partners

• Bi-Monthly Newsletters

• E-mail blasts
  o System and Program Updates
  o Job Aids and Sales Tools

• Regional Community Outreach Campaign
TRAINING UPDATE

- Interactive, self-paced Computer-Based Training course
- Recertification required annually for Certified Enrollment Counselors and Plan Based Enrollers
- Includes an exam - 3 chances to pass at 80% or better

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<tr>
<th>Training</th>
<th>Approximate Duration</th>
<th>Release Date</th>
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<tbody>
<tr>
<td>Certified Enrollment Entity and Plan Based Enroller Certification</td>
<td>3 hours</td>
<td>September 24, 2014</td>
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<tr>
<td>New Certification for Certified Insurance Agent</td>
<td>10 hours</td>
<td>October 23, 2014</td>
</tr>
<tr>
<td>New Certification for Certified Enrollment Counselors and Plan Based Enrollers</td>
<td>10 hours</td>
<td>October 30, 2014</td>
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August 15 Agent Training webinar included overview of 2015 dental offerings

• Responding to agent questions

• Redesigning training material for November 5 webinar
DENTAL MARKETING & OUTREACH SHOP

NATALIE KROSEL, PUBLIC RELATIONS & COMMUNICATION MANAGER, PINNACLE
CHRIS PATTON, VICE PRESIDENT OF SALES, PINNACLE
CORKY GOODWIN, SENIOR ADVISOR
SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

• SHOP Overview
  o Health exchange for employers with 1 to 50 eligible employees*
  o Program offers employer control, employee choice
    • Employer defines contribution amount and metal tier(s)
    • Employees select health plan that meet individual needs and budget from defined metal tier(s) options
  o Some businesses eligible for federal tax credits
    • Tax credits only available through Covered California

• SHOP Sales Distribution
  o 80% of SHOP business enrolled through SHOP General Agents and Certified Insurance Agents

• SHOP Enrollment for 2014
  o 1,750 Total Cases
  o 12,001 Covered Lives
  o Average Case Size: 6.85

* Effective January 1, 2016, SHOP available to employers with 1 to 100 eligible employees.
NEW SHOP OFFERINGS & MARKETING INITIATIVES

• SHOP New Offerings for 2015
  o Dual Tier Choice
  o Expanded Health Plan Choices
  o Standalone Dental Options for both Adult and Children

• Agent Targeted Marketing
  o E-mail Campaigns
  o Print Flyers
  o Print Advertising
  o SHOP Sales Presentation

• Consumer Targeted Marketing
  o Social Media Campaigns
  o Print Advertising
  o SHOP Renewal Packets
MARKETING – SHOP RENEWAL

**Important Information about SHOP Renewal**

**Action Required**

 COVERED CALIFORNIA

SHOP | P.O. Box 7050 | Newport Beach, CA 92658

October 15, 2014

SHOP Case Number ID: «Group_Num»

Update: First_Name «Contact_Last_Name»

Address: «Address_1»

City, State «Zip»

Dear [Contact_Name],

Thank you for choosing Covered California Small Business Health Options Program (SHOP) as your choice for quality, affordable health coverage for your employees.

This notice is to inform you that your health plan is scheduled to renew. «Renewal Date».

If you would like to continue with your current coverage without any adjustments, no action is required from you at this time.

This coming plan year, Covered California SHOP is pleased to provide you with more great choices for employee health coverage! Included below is a list of exciting new additions to our current offerings.

**New Options for 2015 Plan Year**

- **Dual Tier Choice** – Provides employees with more plan options by allowing employers to offer coverage from two adjoining metallic tiers – Bronze + Silver, Silver + Gold, or Gold + Platinum – rather than from just one. The result is greater employee choice at no additional cost to the employer.

- **Alternative Benefit Plan** – Several SHOP carriers now offer expanded benefit plans in addition to their Covered California standard benefit plan designs giving employees even more health coverage options.

- **Adult Dental Plans** – Covered California now offers stand-alone dental coverage that employees can select as part of their SHOP coverage. Dental benefits are employee paid, allowing for expanded benefit offerings without increasing benefits costs for the employer.

- **Pediatric Dental Plans** – These plans are now included as part of several of SHOP’s health plans. Employees should review their medical selections carefully before choosing coverage. Pediatric dental coverage is not included in the High Option (85%).
MARKETING PIECES FEATURING SHOP DENTAL

SHOP for REAL Value

Stand-alone adult dental coverage now available through SHOP

Adapt Dental

Employers now have the option to offer stand-alone dental coverage for adults, beginning January 1, 2015. Dental benefits are employee-purchased, not additional cost to employers, allowing businesses to expand benefit offerings without increasing benefits cost.

NEW Dual Tier Choice

Dual Tier Choice lets employers offer two adjoining metallic tiers to their employees, instead of just one – Bronze + Silver, Silver + Gold or Gold + Platinum. The employee decides which plan from the Dual Tier Choice provides the best coverage at the most affordable price.

Alternate Benefit Plans

For new plans or renewals effective on or after October 1, 2014, SHOP has expanded benefit plan choices for employees – depending on location. Check the benefit plan summaries or on the SHOP website for information on new alternate benefit plan choices.

SHOP E-mail Campaign (1 of 3)

SHOP “What’s New” Flyer
DENTAL MARKETING & OUTREACH INDIVIDUAL

YULIYA ANDREYEVA, SENIOR MARKETING SPECIALIST
OBJECTIVE, STRATEGY & TIMING

• Objective – Introduce the new Family Dental plans

• Strategy
  1. Leverage member database to introduce dental coverage to existing members and newly enrolled members w/o dental
  2. Leverage open enrollment campaign tactics to introduce dental products to prospective members

• Timing – January through February 15
  o Note, timing is contingent upon operational readiness.
1. Existing Covered California members

2. Uninsured Californians
   - Core: Subsidy-eligible adults age 18-64
   - Other: While not the core audience, we’ll also target the uninsured with household income up to $100K, regardless of subsidy level
TACTICS – Website

All roads lead to... CoveredCA.com

Home page and Member page of the website to prominently spotlight the new dental coverage and encourage enrollment (see arrows for placement)
MEMBER TACTICS

• Renewal communications
  o Insert Family Dental call out in select renewal communications to begin building awareness ahead of the product launch

• Dental plan emails
  o Target all current members w/email address
  o Message entirely focused on Family Dental introduction
  o In English and Spanish
PROSPECT TACTICS

• Employ a multi-platform media mix leveraging mass and direct response media vehicles selected from the existing OE plan

• Develop creative assets designated to promote the new dental coverage in English and Spanish
  o Social: earned and paid
  o Digital banners
  o Search Engine Marketing

• Leverage ongoing lead conversion efforts to include dental plan message
  o Email
WRAP-UP AND NEXT STEPS
THANK YOU

Send public comments to QHP@covered.ca.gov