### AGENDA

**Dental Technical Work Group Meeting and Webinar**  
**Wednesday September 23, 11:00 a.m. - 12:30 p.m.**

<table>
<thead>
<tr>
<th>Agenda Items</th>
<th>Suggested Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Welcome and Introductions</td>
<td>11:00-11:10 (10 min.)</td>
</tr>
<tr>
<td>• Family Dental Plan Consumer Communication</td>
<td>11:10-11:40 (30 min.)</td>
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<tr>
<td>• Family Dental Plan Marketing Update</td>
<td>11:40 - 12:10 (30 min)</td>
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<tr>
<td>Edana Fielden, Senior Marketing Specialist</td>
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<tr>
<td>• Program Updates</td>
<td>12:10 – 12:20 (10 min)</td>
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<tr>
<td>• Next Steps</td>
<td>12:20-12:30 (10 min)</td>
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</tbody>
</table>

Send public comments to [QHP@covered.ca.gov](mailto:QHP@covered.ca.gov)
FAMILY DENTAL PLAN LAUNCH

Launch Activities Include:

- Family Dental Plan booklet revisions
- Dot com dental page
- Shop and Compare tool update
- CalHEERS Implementation

Dental roll-out targeted for early October
FAMILY DENTAL PLAN BOOKLET UPDATES

• Added zip code section detailing dental plan options available for every California zip code

• Added dental clinical terms to benefit design pages and glossary
New page dedicated to dental information, including:

- Explanation of embedded pediatric dental benefits in health plans
- Eligibility requirements for Family Dental Plans
- Detailed Family Dental Plan benefit information
- How to Enroll in Family Dental Plans
NEW: DENTAL PLANS ADDED TO SHOP AND COMPARE TOOL

- Family Dental Plan options and rates will display in search results for all users, specific to the zip code and family size entered
- DHMO and DPPO benefit details added
- Dental Plan profiles added
The Family Dental Plan enrollment option will follow health plan renewal or enrollment.
CALHEERS IMPLEMENTATION

• Consistent messaging regarding potential duplicative coverage for children younger than 19 years

• Consistent messaging regarding adult optional purchase, no financial assistance available and no tax penalty for not purchasing a dental plan

• Updated and corrected benefit labels and hover text to align with standard benefit plan designs:
  ✓ Child Medically Necessary Orthodontia
  ✓ Adult and Child Filling – one surface
  ✓ Adult and Child Root Canal - Molar
NEW: SALES TOOLS
DETAILED BENEFIT SUMMARY

Covered California Family Dental Plan Standard Benefit Designs 2016

<table>
<thead>
<tr>
<th>Coverage category</th>
<th>Child</th>
<th>Adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and preventive (includes X-rays, exams, cleanings and sealants)</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Amalgam filling – one surface</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Root canal – molar</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Gingivectomy per quid</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Extraction – single tooth, exposed root or erupted</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Extraction – complete bony</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Crown – porcelain with metal</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Medically necessary orthodontics</td>
<td>50%</td>
<td>not covered</td>
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</tbody>
</table>

**Enrollee costs**

- **Deductible (waived for diagnostic and preventive):** $65 / $50
- **Annual benefit limit:** none / $1,500
- **Individual out-of-pocket maximum:** $350 / N/A
- **Family out-of-pocket maximum (two or more children):** $700 / N/A
- **Office copay:** $0 / $0
- **Waiting period:** none / 6 months

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan’s Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.

**Children's dental benefit notes (only applicable to the pediatric portion of the family dental plan)**

1. In a coinsurance plan, each child is responsible for the individual deductible unless the family deductible has been met. Once a child's individual deductible or the family deductible is reached, cost-sharing applies until the child's out-of-pocket maximum is reached.
2. Cost-sharing payments made by each individual child for in-network services accrue to the child's out-of-pocket maximum. Once the child's individual out-of-pocket maximum has been reached, the plan pays all costs for covered services for that child.
3. In a plan with two or more children, cost-sharing payments made by each individual child for in-network services contribute to the family deductible, if applicable, as well as the family out-of-pocket maximum.

**Adult dental benefit notes (only applicable to the family dental plan)**

1. Each adult is responsible for an individual deductible.
2. Families that wish to purchase a family dental plan must include at least one adult who has purchased a Platinum, Gold, Silver or Bronze insurance plan through Covered California.
3. If a child is enrolled in the family dental plan, all children in the family under age 18 must be enrolled in the same family dental plan.
## NEW: SALES TOOLS
### ADULT EXCLUSIONS AND LIMITATIONS

**Covered California Family Dental Plans Adult Dental Exclusions and Limitations**

**Final Format Example**

<table>
<thead>
<tr>
<th>Covered Service by Frequency</th>
<th>Dental Plan A DHMO</th>
<th>Dental Plan B DHMO</th>
<th>Dental Plan C DPPO</th>
<th>Dental Plan D DHMO</th>
<th>Dental Plan E DHMO</th>
<th>Dental Plan F DHMO</th>
<th>Dental Plan G DHMO</th>
<th>Dental Plan H DHMO</th>
<th>Dental Plan I DHMO</th>
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</thead>
<tbody>
<tr>
<td>Oral Exam</td>
<td>1 in 6 months</td>
<td>2 in 12 months</td>
<td>1 in 6 months</td>
<td>1 in 6 months</td>
<td>1 in 6 months</td>
<td>1 in 6 months</td>
<td>1 in 6 months</td>
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<td>Prophylaxis (cleaning)</td>
<td>2 in 12 months</td>
<td>2 in 12 months</td>
<td>2 in 12 months</td>
<td>2 in 12 months</td>
<td>2 in 12 months</td>
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<td>Bitewing X-rays</td>
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<td>Full mouth X-ray</td>
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<td>Periodontal Maintenance</td>
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<td>Periodontal Scaling and Root Planing</td>
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<td>Filling</td>
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<td>Replacement of a Crown</td>
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<td>Root Canal</td>
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<td>Extraction</td>
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<td>Fixed Bridge Procedures</td>
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<td>Partial Dentures</td>
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<td>Complete Dentures</td>
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<td>Excluded Services</td>
<td>implants</td>
<td>implants</td>
<td>implants</td>
<td>implants</td>
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<td>implants</td>
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<td>implants</td>
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</tbody>
</table>

*Formatting example only, not final layout*
FAMILY DENTAL PLAN MARKETING UPDATE

EDANA FIELDEN, SENIOR MARKETING SPECIALIST
RESEARCH

QUALITATIVE:

March 2015 – In Person “Barriers to Enrollment” Focus Groups
  12 Groups: Fresno, Riverside, Sacramento
  Uninsured, Subsidy Eligible
  Multi-Segment + African American (English)
  Hispanic/Latino (Spanish)

August 2015 – In Person “Creative & Messaging” Focus Groups
  12 Groups: Los Angeles, Sacramento, Bay Area
  Multi-Segment + African American (English)
  Hispanic/Latino (Spanish)
RESEARCH

QUANTATIVE:

September 2015 – Online Key Message Testing
Californians
Uninsured, Subsidy Eligible, 26-50 yr
MaxDiff = Select most and least motivating reasons to look into health insurance through Covered CA
311 Respondents: English (250) + Spanish* (61)

* Note: These respondents preferred to consume in-language media, but preferred to speak in English and took the survey in English
KEY MESSAGES TESTED:

**Quantitative Message Testing (Phase II) - Messages Tested**

**CHOICE**
1. Through Covered California, you have a choice of many health insurance providers and plans.
2. Covered California can help you find the health insurance plan that’s right for you.

**QUALITY (Price)**
3. Covered California offers health insurance from quality, brand name insurance companies.
4. Getting health insurance through Covered California is the same as going to the insurance companies directly, except, it could cost you less.

**PREVENTION / EVERYDAY / INCLUSIONS**
5. Free preventive services - to stop small problems from getting worse - are included in all health plans purchased through Covered California.
6. Health insurance through Covered California covers you for unexpected emergencies.
7. Health insurance through Covered California covers you for emergencies and for any everyday pains or illness.
8. Health insurance is available to you, even if you have a pre-existing condition.

**MONEY**
9. Covered California is the only place to get help paying for health insurance.
10. Covered California is the only place to get health insurance for a lower cost.
11. Four out of five people who enrolled through Covered California got help paying for their health insurance.

12. Most uninsured Californians could get help paying for the health insurance they need, but just don’t know it.

**EASE / IMPROVEMENTS**
13. Find out if you can get health insurance for less in just four questions: what’s your age, your income, zip code and how many people in your household.
14. Covered California has made improvements to our web site and service so it’s easier to understand options and get covered.

**TAX/ PENALTIES**
15. If you don’t have health insurance, the IRS will fine you.
16. Health insurance through Covered California will help you avoid the increasing IRS penalties for not having it.

**LOSS - MONEY**
17. If you don’t have health insurance, you’re risking your financial well-being.
18. If you don’t have health insurance, one accident could cost you everything you’ve worked so hard to achieve.

**LOSS - HEALTH**
19. If you don’t have health insurance, you’re risking your health.
20. If you don’t take care of yourself, you can’t take care of those who count on you every day.

**HELP**
21. Covered California offers free, local, in-person help to understand health insurance and enroll.
22. Covered California offers free help over the phone to understand health insurance and enroll.
23. Covered California offers free help in your language to understand health insurance and enroll.

**DENTAL**
24. Dental plans can now be added to your insurance coverage purchased through Covered California.

**PRIVACY**
25. Covered California will keep your information private and secure.
26. Covered California will not share your information with any immigration agencies.

**CHECK**
27. You could receive health insurance at a lower cost - you’ve got nothing to lose by checking out Covered California.

**LIVE LIFE**
28. Health insurance through Covered California means you can enjoy life with less worry.
29. Covered California can help you get health insurance so you’re protected from the unexpected.

**URGENCY**
30. You have a limited time to get health insurance through Covered California; don’t miss out.
“Dental plans can now be added to your insurance coverage purchased through Covered California.”
RESEARCH RESULTS

1. At Covered California, you can get health insurance for a lower cost

2. Dental plans can now be added to your insurance coverage purchased through Covered California

3. You could receive health insurance at a lower cost - you’ve got nothing to lose by checking out Covered California

4. Free preventive services - to stop small problems from getting worse - are included in all health plans purchased through Covered California

5. Four out of five people who enrolled through Covered California got help paying for their health insurance

6. Health insurance through Covered California covers you for emergencies and for any everyday pains or illness

7. Through Covered California, you have a choice of many health insurance providers and plans

8. Find out if you can get health insurance for less in just four questions: what’s your age, your income, zip code and how many people in your household

9. Getting health insurance through Covered California is the same as going to the insurance companies directly, except, it could cost you less

10. Most uninsured Californians could get help paying for the health insurance they need, but just don’t know it
EDUCATIONAL OUTREACH – RENEWAL

• Begins with Member Communications
  – Email Announcement
  – Leverage CoveredCA.com

• Social Media Posts
FACEBOOK
EDUCATIONAL OUTREACH – OE3

English + Spanish:

- DRTV
  - :15 Spot + :15 Spot = :30
- Radio
  - :30 Spot
- Digital Banners
- Social Media
- Collateral
- Video

- Member Communications
- Funnel Emails
- Website Content
- Graphics
ONLINE VIDEO

ALL PLANS INCLUDE

- FREE MAMMOGRAMS
- FREE CANCER SCREENINGS
- FREE IMMUNIZATIONS
- FREE DIET COUNSELING
- FREE WELLNESS VISIT
- FREE PEDIATRIC VISION TEST

What is Covered California?

Covered California

18,836

Add to Share More
PROGRAM UPDATES

PLAN MANAGEMENT
2016 QDP ISSUER CONTRACT UPDATE

2016 QDP Issuer Contract

New **Article 2** focused on Exchange and Contractor roles and responsibilities related to Eligibility and Enrollment

- 2.1.2 Monthly reconciliation requirement
- 2.2.5 Added section on Agent of Record reconciliation
- 2.5 Updated marketing requirements and due dates
- 2.6 Updated requirements and due dates for enrollee materials and branding documents

New **Article 3** consolidates contactor provisions related to product offerings and QHP standards including:

- Incorporates Attachment 3 (Licensed in Good Standing), 5 (Provider contract provisions), and 6 (Customer Service Standards)
- 3.3.2 Added section on required notice for changes to provider network
Attachment 7
• Minor updates for clarity and accuracy

Attachment 13
• Provides QDP Issuers with a list of reports that are required on a monthly, quarterly or annual basis

Attachment 14 Group 3
• Added the Dental Quality Alliance Pediatric Measure Set and updated the Utilization Reporting Measures for Adult Dental

Attachment 14 Group 4
• Provides a more detailed description of the data to be reported
2017 DENTAL BENEFIT PLAN DESIGNS

Upcoming Fall 2015 workgroup meetings will be scheduled to review dental plan designs for 2017

Submit benefit design discussion topics or suggestions to:

Taylor.Priestley@covered.ca.gov
Lindsay.Petersen@covered.ca.gov
Allison.Mangiaracino@covered.ca.gov
## PROPOSED 2015 WORKGROUP AGENDA

**REVISITED**

<table>
<thead>
<tr>
<th>Dental Utilization Measurement</th>
<th>Network Adequacy and Access</th>
<th>Supporting At-Risk Enrollees</th>
<th>Consumer Information and Communication</th>
<th>Reducing Health Disparities and Assuring Health Equity</th>
<th>Community Health and Wellness</th>
</tr>
</thead>
</table>

**Benefit design discussion throughout Fall of 2015**

Discussion Topics Moved to 2016:
- Supporting At-Risk Enrollees
- Determining Health Status and Wellness/Use of Risk Assessment
- Reducing Health Disparities and Assuring Health Equity
- Community Health and Wellness
THANK YOU