Marketing, Outreach & Enrollment Assistance Advisory Group Meeting

Covered California January 24, 2014

COVERED CALIFORNIA

February and March – Enrollment Efforts: Targeting the Gaps

January 24, 2014

COVERED CALIFORNIA

TARGETING THE GAPS

1. Build on foundation of work done to-date
2. Analyze and Assess
3. New Marketing/Expanding Marketing
4. New Sales/Support Collateral
5. Enrollment Support and Tools
6. Improving Enrollment Service and Functionality
7. Local/Regional/Statewide Coordination and support

Build on Foundation of Work Done To-Date

- Marketing – Awareness and Call to Action
- Community-based Education and outreach
- Enrollment – thousands of counselors; in communities and On-line

Analyze and Assess

- Near term analysis
- Regional analysis
- Evaluation of all outreach, marketing and enrollment functions

New Marketing/Expanding Marketing

- Substantial Spanish and English content: TV, Radio, Print, Digital, Social

- New Content: specific to issues of uninsured
  - Affordability and value
  - Benefits
  - How to apply: free assistance from agents, counselors and counties

- New Content: concrete benefits/costs in February – Personal Stories
  - Tengo un plan
  - I'm In

- New and expanded placements

New Sales/Support Collateral

- Local Resource Guides – focusing on bilingual
- Printed “Proposal”
- Student specific collateral
- Printed applications:
  - Spanish
  - Chinese
  - Korean
  - Vietnamese

Enrollment Support and Tools

- Follow-up/support individuals who have applied but not enrolled (focus on Latino and Spanish-speaking)

- Expand CEE's, CEC's and Agents
  - Work through pipeline (focus on bi-lingual)
  - Assessing capacity
  - Add capacity from existing CEEs
  - Add new

- Linkage to in-language agents/CEWs

Improving Enrollment Service and Functionality

- On-Line: Spanish enrollment
- Phone support: Expanded service staff

Local/Regional/Statewide Coordination and Support

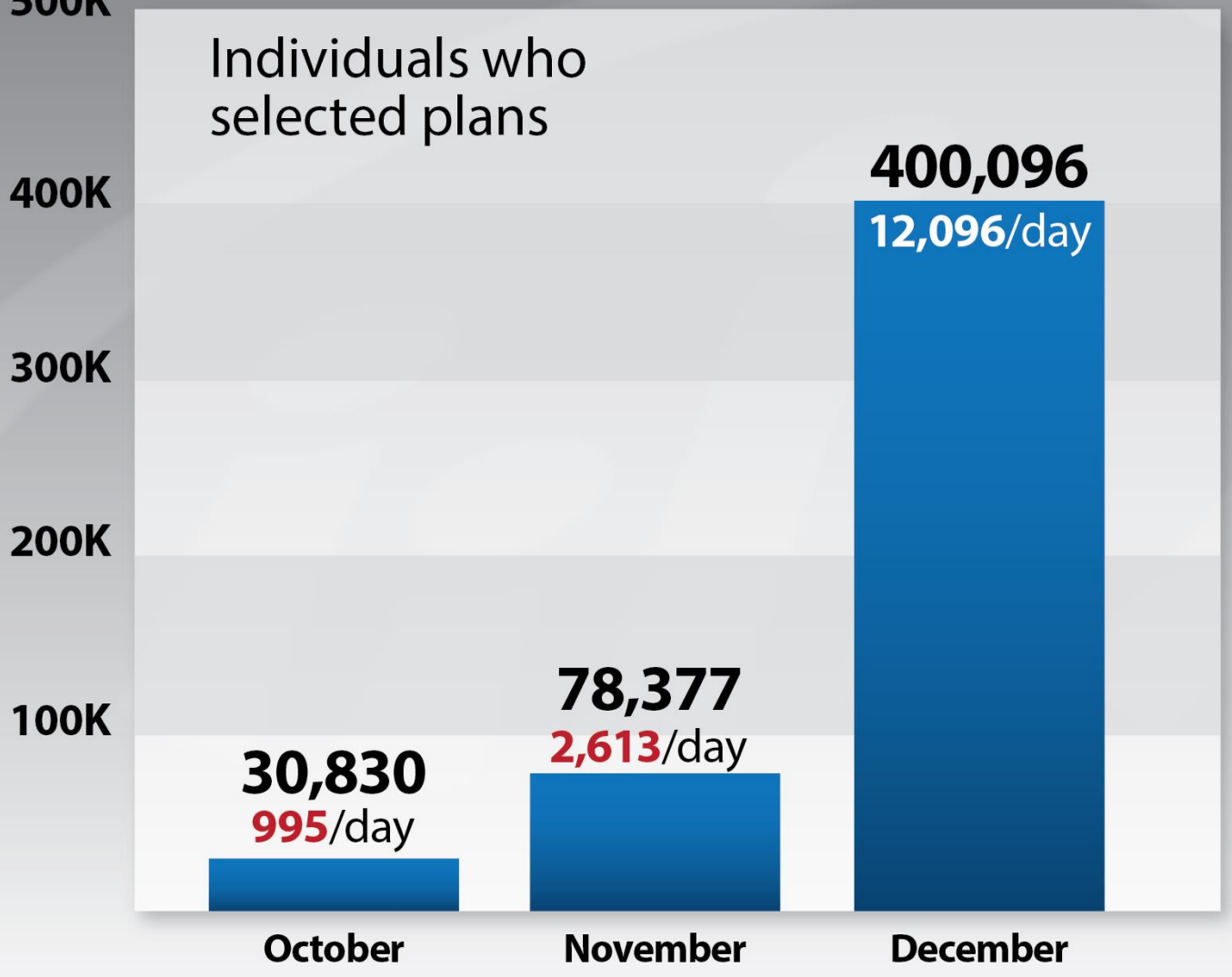
- Statewide and Local Media Events
  - Calendar of major events
  - Shared Material

- Identifying major regions for focused coordination
  - Los Angeles
  - Inland Empire
  - Central Valley

- “Major” regional events/campaigns
  - City Colleges/Cal State’s
  - Libraries
  - Cover Cities

ENROLLMENT RESULTS
OCT. 1 – DEC. 31

Enrollment


500K
400K
300K
200K
100K
Individuals who selected plans
30,830
995/day
78,377
2,613/day
400,096
12,096/day
October
November
December

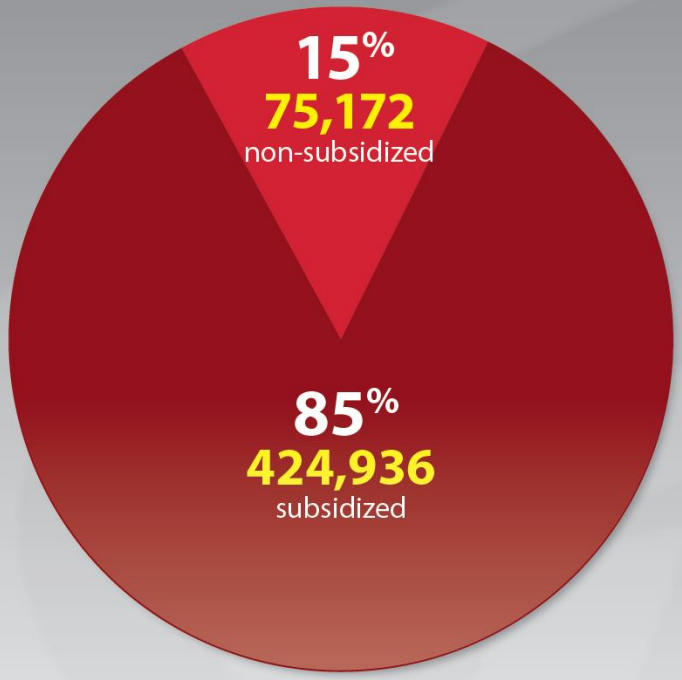
625,564

Individual plans selected through Covered California as of Jan. 14.

January Enrollment Numbers

Covered California

Oct.-Dec. Enrollment

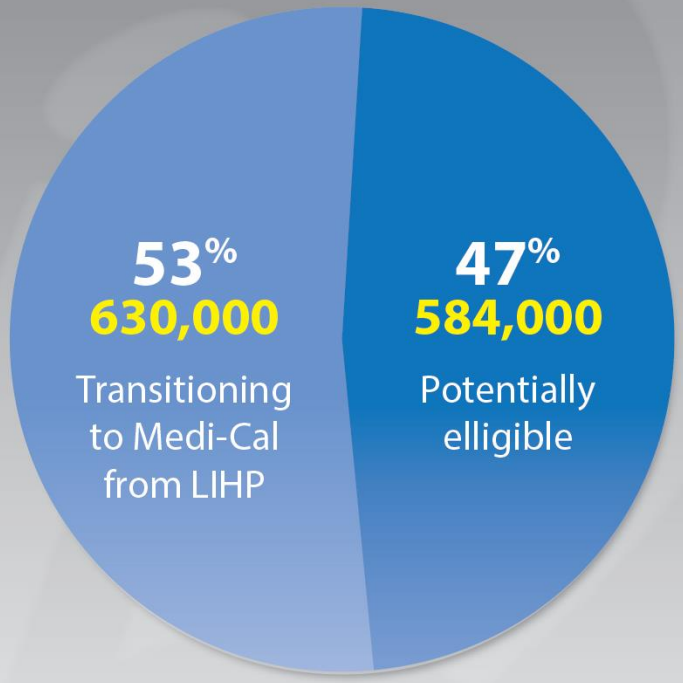


Applications Completed:
1,456,909

Individuals Enrolled:
500,108

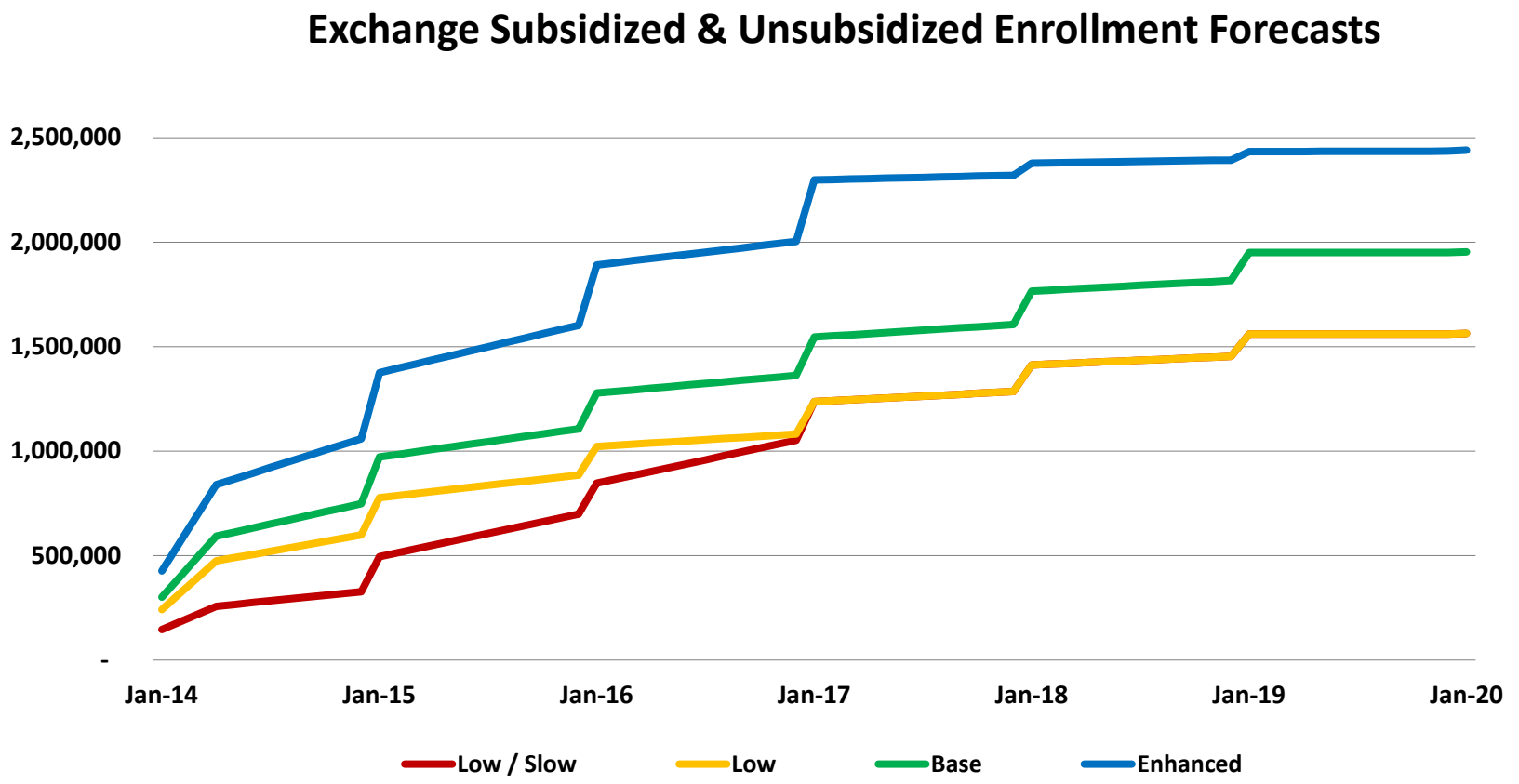
Medi-Cal

Oct.-Dec. Enrollment



Individuals Enrolled:
1,214,000

COVERED CALIFORNIA: ANNUAL ENROLLMENT FORECASTS FOR SUBSIDIZED AND UNSUBSIDIZED CALIFORNIANS



	Apr-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19
Low / Slow	290,000	490,000	850,000	1,240,000	1,410,000	1,560,000
Low	450,000	780,000	1,020,000	1,240,000	1,410,000	1,560,000
Base	580,000	970,000	1,280,000	1,550,000	1,770,000	1,950,000
Enhanced	830,000	1,380,000	1,890,000	2,300,000	2,380,000	2,430,000

TOTAL THREE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTIONS

We are halfway (50%) through open enrollment

	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 12/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Total Enrollment	580,000	**500,108**	(79,892)	**86%**
Subsidy eligible	487,000	**424,936**	(62,064)	**87%**

TOTAL THREE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (ETHNICITY AND RACE)

	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on	% of Total	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
White	194,000	179,615	43.7%	(14,385)	93%
Asian	83,000	92,142	22.4%	9,142	111%
Latino	265,000	74,090	18.0%	(190,910)	28%
Black or African American	22,000	10,867	2.6%	(11,133)	49%
Mixed Race	16,000	25,160	6.1%	38,253	339%
American Indian and Alaska Native		917	0.2%		
Native Hawaiian and Other Pacific Islander		730	0.2%		
Other		11,172	2.7%		
Unknown Race/Non-Latino		16,274	4.0%		
Grand Total	**580,000**	**410,967**	**100%**		

TOTAL THREE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (REGION)

Regions	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 12/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
Northern CA	22,571	20,591	(1,980)	91%
Greater Bay Area	89,599	116,635	27,036	130%
Sacramento	28,726	27,227	(1,499)	95%
San Joaquin	58,137	32,875	(25,262)	57%
Central Coast	32,602	35,301	2,699	108%
Los Angeles	177,602	132,209	(45,393)	74%
Other Southern CA	170,763	135,270	(35,493)	79%
Total	**580,000**	**500,108**	**(79,892)**	**86%**

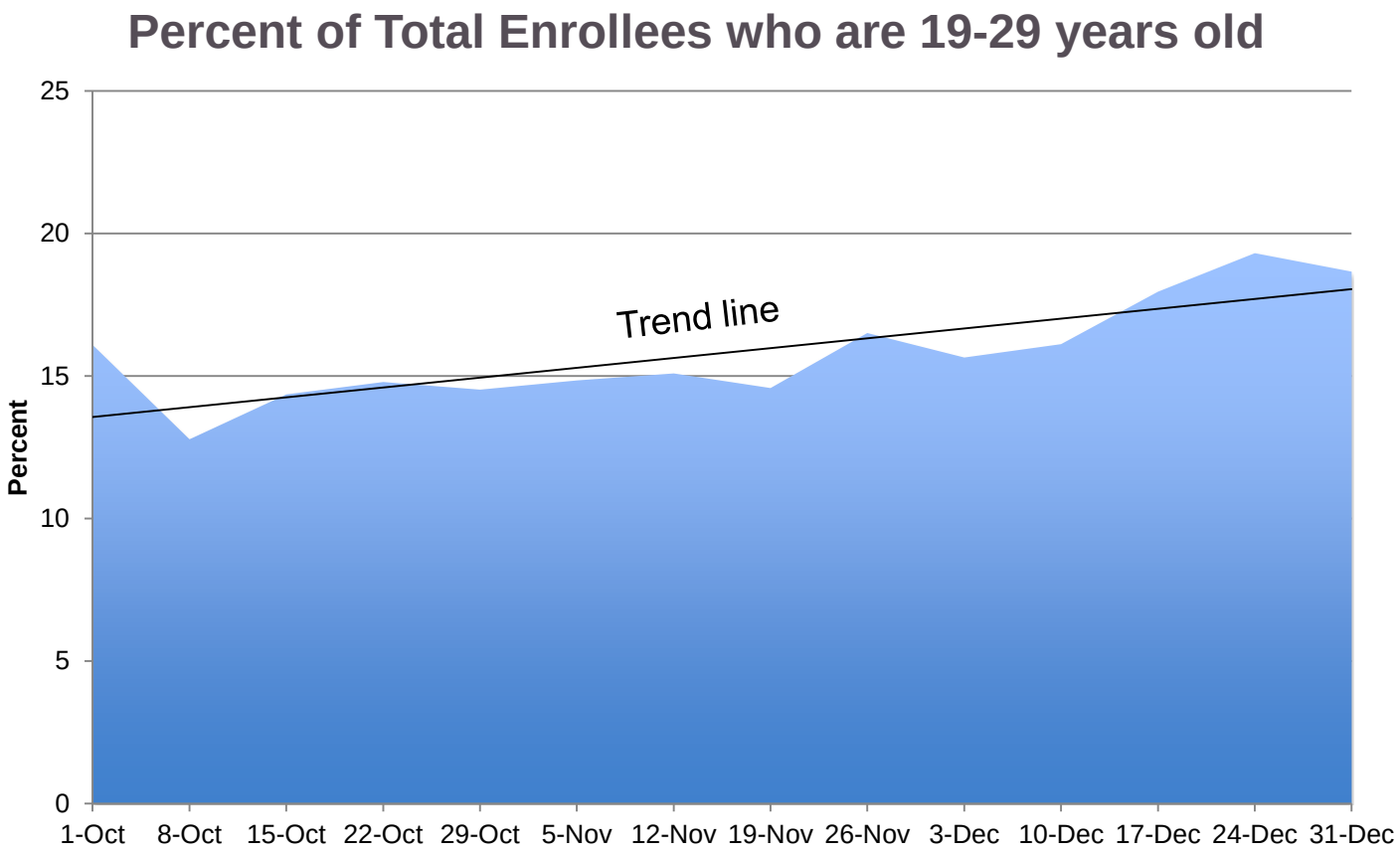
Specific Counties				
Fresno	14,500	6,748	(7,752)	47%
Orange	44,392	50,016	5,624	113%
San Diego	43,054	45,081	2,027	105%
San Bernardino	35,692	16,057	(19,635)	45%
Riverside	40,377	23,417	(16,960)	58%

TOTAL THREE MONTH ENROLLMENT VS. BASE SIX MONTH PROJECTION (AGE)

Age	Base Projection for 3/31/2014	Total Enrolled (with plan selection) on 12/31/2013	Difference from Base Projection for 3/31/14	Performance to date (% of 3/31/14 base projection)
0-18 years	31,231	36,528	5,297	117%
19-29 years	153,923	84,716	(69,207)	55%
30-44 years	169,538	117,983	(51,555)	70%
45-64 years	225,308	260,710	35,402	116%

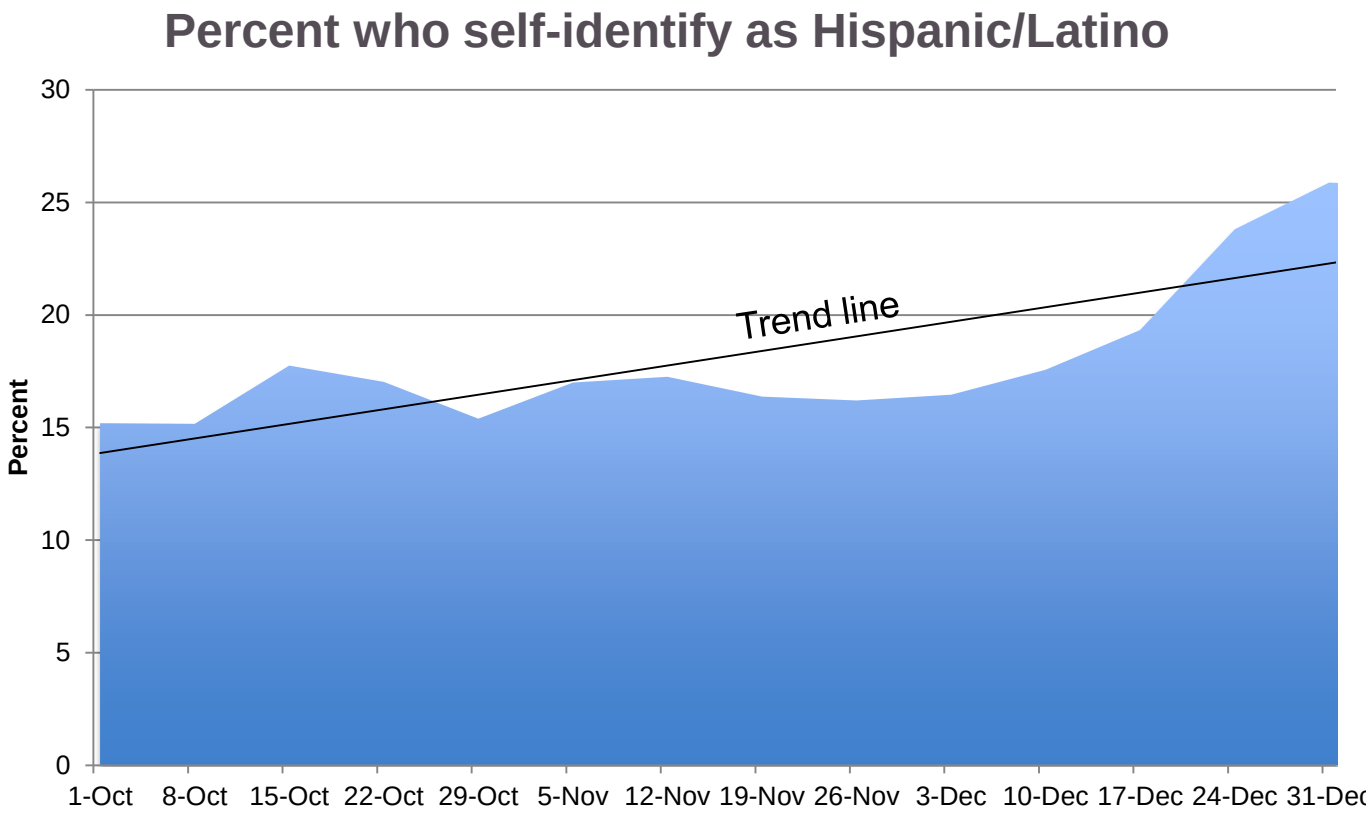
ENROLLMENT AMONGST MILLENNIALS (AGES 19-29)

From Oct 1 to Dec 31, Millennials comprised an average of 16% of total enrollees, but trending up



ENROLLMENT AMONGST HISPANIC / LATINOS

From Oct 1 to Dec 31, Hispanic/Latinos comprised an average of 18% of total enrollees, but trending up



MARKETING REPORT

Michael Brennan, Marketing Manager

KEY UPDATES AND RECENT ACTIVITIES
Q1 Marketing – Strategy

1. Build on the success of our Q4 advertising efforts

2. Make tactical adjustments for continued improvement:

- Maximize broad reach media vehicles (TV and Radio) and expanded target audience parameters beyond subsidy eligibles to reach more influencers
- Add longer format :60 second TV and Radio spots to maximize response
- Boost CRM efforts to help maximize sales conversion
- Turn up the volume for key targets and geographies that present a fertile ground to help boost enrollment
- Adjust creative messaging based on Certified Enrollment Counselors (CEC's) survey results

KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Latino efforts dialed up

1. Increase investment in Spanish language marketing efforts by $4.5MM or 37% (pending federal funding)

Focus incremental dollars on:

- Media vehicles that perform best with Spanish speaking target audience:
- Key markets with high concentration of Latinos

2. Implementation of Univision/Endowment/Covered CA strategic partnership:

- Custom content on Univision to educate Latinos about the ACA
- Nationwide effort with Covered CA content integration

KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Millennial efforts dialed up

1. Increase investment in Youth/Millennial marketing efforts by $5.0M (pending federal funding).

- Media vehicles that perform best with Millennial: Social Media/Search, Digital Advertising, and selected Cable TV networks
- Statewide (Digital), and Los Angeles/San Francisco/Sacramento (Cable TV)

2. "Tell-A-Friend – Get Covered" Campaign

- January 16th live-streamed event on YouTube, with celebrities and influencers in both general market and Spanish-speaking community (www.tellafriendgetcovered.com)
- Over 500MM impressions have been reached to date through social media channels.

3. Continue to develop Millennial focused content for advertising and collateral

- Millennial cards
- Educational videos

KEY UPDATES AND RECENT ACTIVITIES

Q1 Marketing – Efforts dialed up in Los Angeles, Inland Empire, and Central Valley

1. Identify the number of uninsured people by zip code to show geographic areas with the highest opportunity for enrollment

- Zip codes with highest opportunity are found in Los Angeles county and inland areas, many of these have high concentration of Spanish-speaking Latinos.

2. Increase marketing investment and outreach activities

- Increased Spanish radio advertising in Los Angeles, San Bernardino, Riverside, Bakersfield, Palm Springs, Santa Maria, Fresno, Merced, Visalia, Modesto, Stockton, Sacramento
- In the process of increasing general market radio in LA, Inland and Central Valley
- Increase grassroots marketing and outreach activities in partnership with libraries, churches, and cities.
- Supplement efforts with Direct Mail outreach focused on Latino target in LA
- Increase Asian media weight in Central Valley

KEY UPDATES AND RECENT ACTIVITIES
Q1 Advertising Campaign

... founded in research and recent learnings from CEC survey

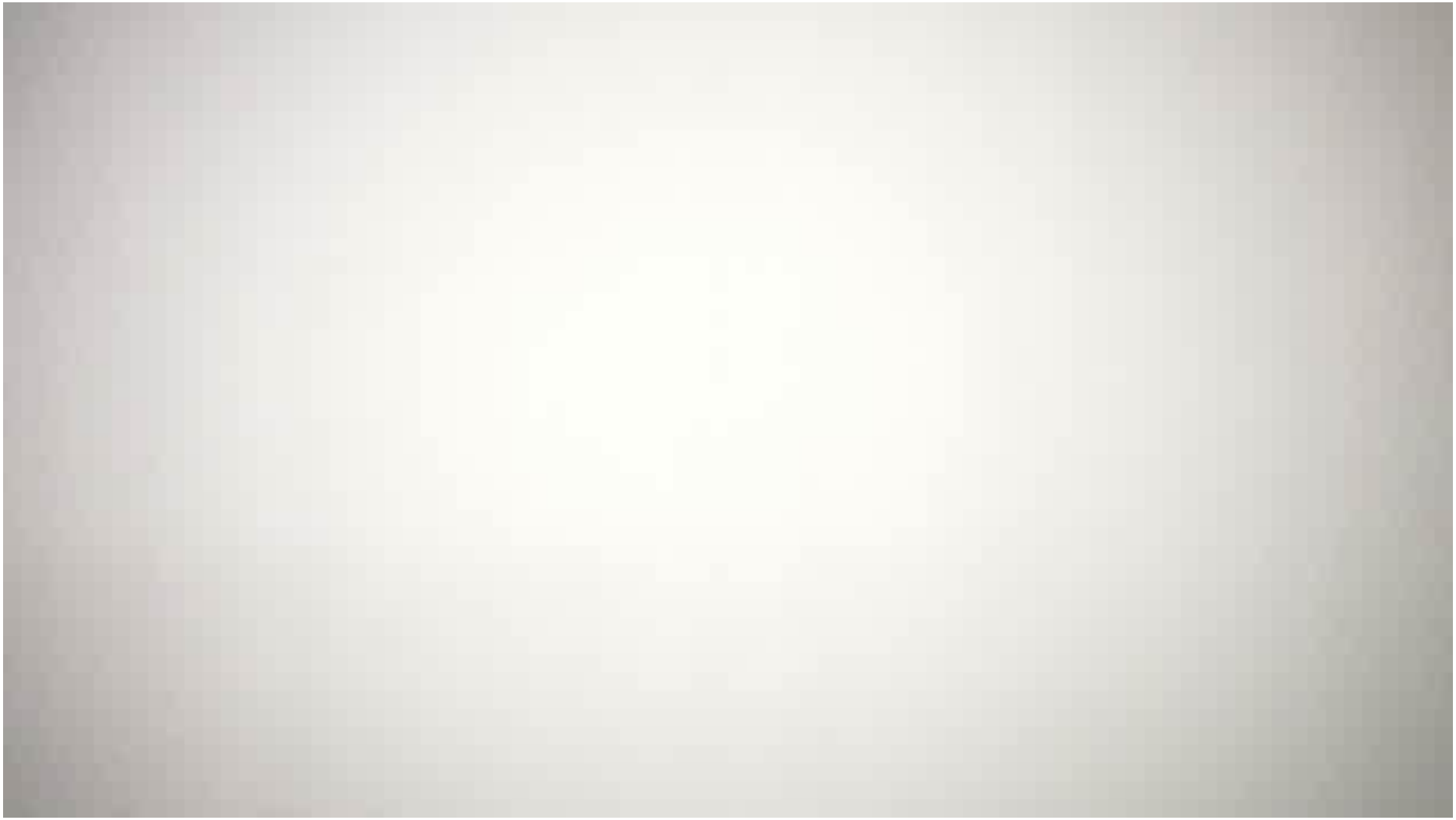
Key learnings:	Address by:
• Greater need for more education and in depth information	• "Welcome to Answers" educational platform
• Greater need for in-person assistance (especially among Latinos)	• Highlight the availability of in-person help and how to find it
• Need to show examples of success to demonstrate how Covered CA is working for Californians	• "I'm In / Tengo un Plan" brand platform featuring new enrollees

KEY UPDATES AND RECENT ACTIVITIES

“Welcome to Answers” TV - English

KEY UPDATES AND RECENT ACTIVITIES

“Welcome to Answers” TV - English

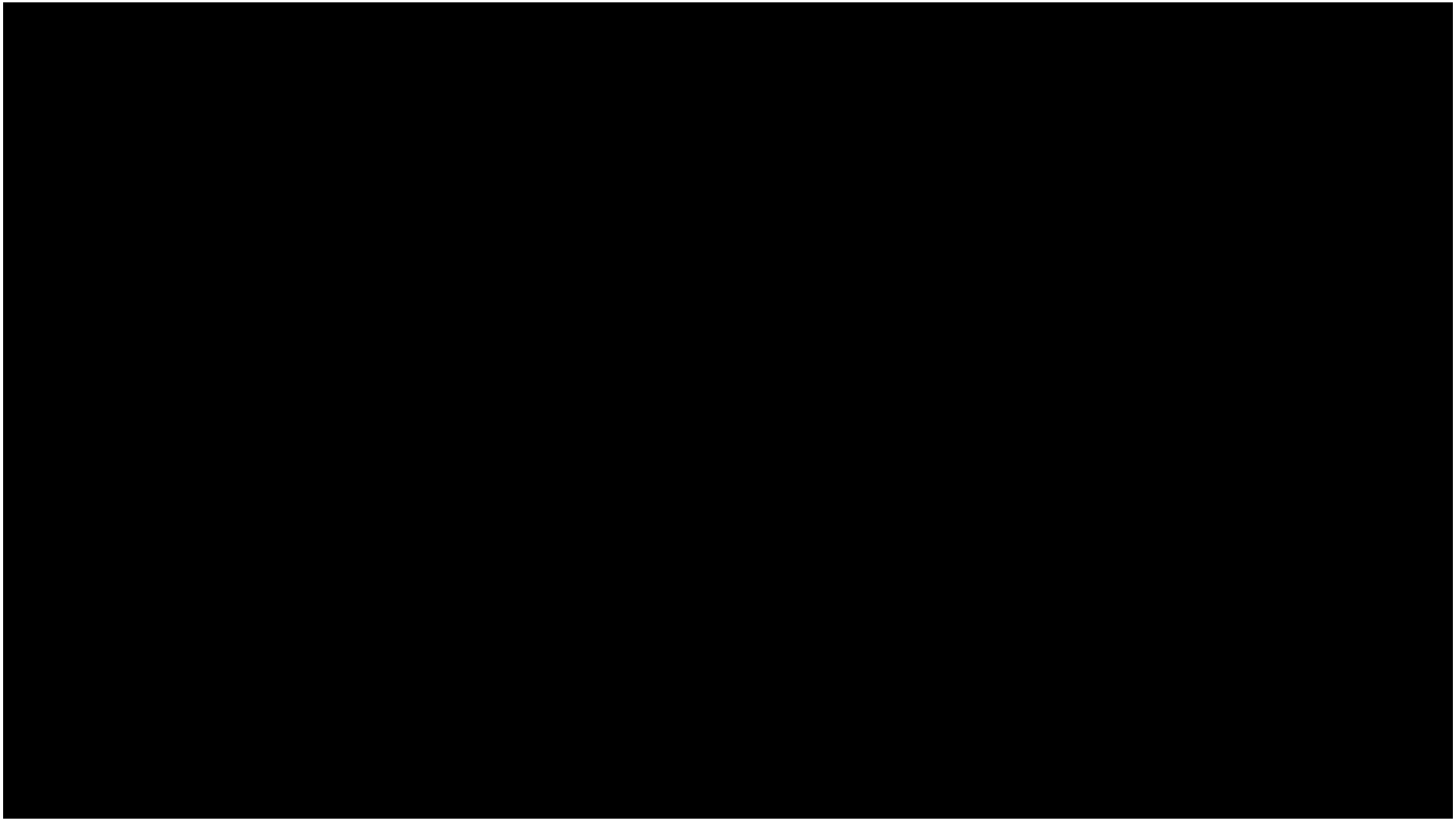


KEY UPDATES AND RECENT ACTIVITIES

“Welcome to Answers” TV - Spanish

KEY UPDATES AND RECENT ACTIVITIES

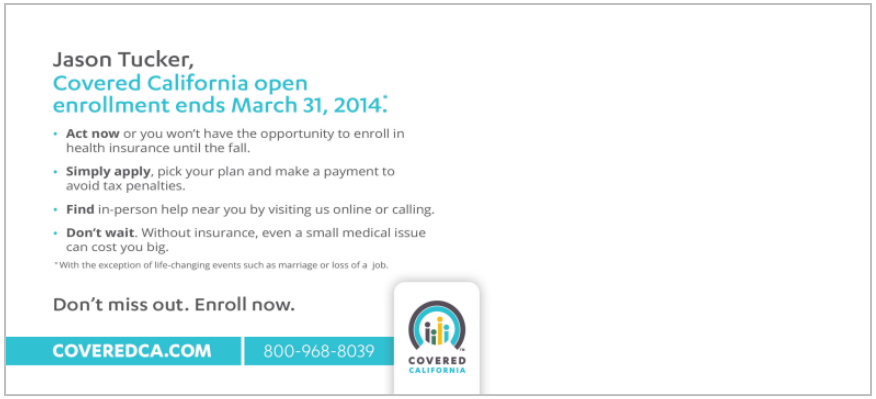
“Welcome to Answers” TV - Spanish



KEY UPDATES AND RECENT ACTIVITIES

"Welcome to Answers" Direct Mail

English



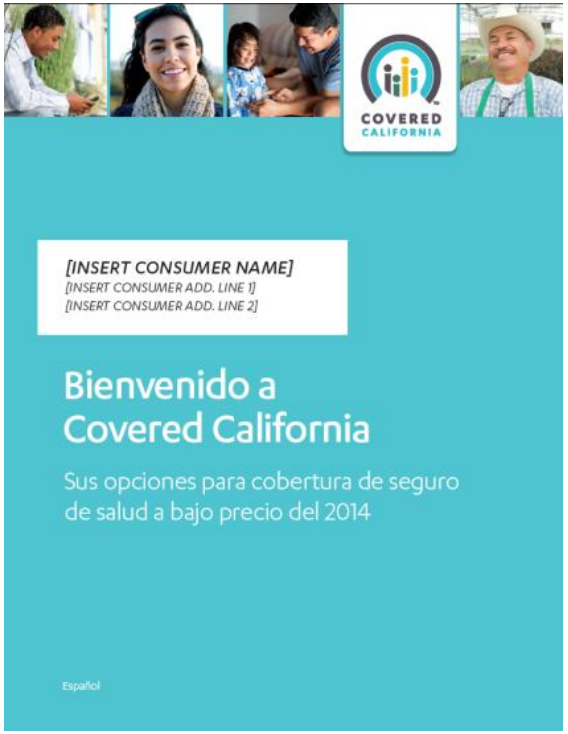
Spanish

KEY UPDATES & RECENT ACTIVITIES

Shop & Compare Tool Update

Personalized proposal

- Personalized coverage options
- Delivered as print on demand or by mail
- In English and Spanish
- Timing – estimated launch w/o 1/27



IMPACT OF EARNED MEDIA & WEBSITE EFFECTIVENESS

Dana Howard

MEDIA INQUIRIES

December

- Received 214 media inquiries

January

- Received 100 media inquiries

- Received 87 requests for speaking engagements between December and January

- Hired three additional regional Information Officers who are based in San Francisco and Los Angeles. They will have a presence at events and facilitate relationships between the Cantonese, Mandarin and Spanish-speaking communities and local governments

- Facebook page has 142,000 likes

EARNED MEDIA

The Washington Post | PostTV | Politics | Opinions | Local | Sports | National | World | B

BUSINESS | Economy | Industries | Markets | Policy & Regulation | Know More | World Business

WONKBLOG

California is averaging 15,000 Obamacare enrollments each day

BY SARAH KLIFF December 18, 2013 at 2:15 pm

Welcome to Health Reform Watch, Sarah Kliff's regular look at how the Affordable Care Act is changing the American health-care system — and being changed by it. You can reach Sarah with questions, comments and suggestions here. Check back every Monday, Wednesday and Friday afternoon for the latest edition or sign up here to receive it straight from your inbox. Read previous columns here.

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California insurance enrollments surged in December

Kelly Kennedy, USA TODAY 4:38 p.m. EST December 12, 2013

Enrollment jumped in the first week of December.

(Photo: Nick Ut, AP)

SHARE | 57 CONNECT | 42 TWEET | 17 COMMENT | EMAIL | MORE

WASHINGTON — Enrollment in California's health insurance exchange surged in the first week of December, state insurance officials announced Thursday, as almost 50,000 people signed up for health insurance.

The 49,708 Californians who enrolled in private insurance plans in December is almost half of the 107,087 who enrolled in insurance between Oct. 1 and Nov. 30, state statistics show.

California officials cited the enrollment figures Thursday as they launched a major statewide marketing effort to increase enrollment in health insurance in the nation's most populous state. The Obama administration is counting on a surge of new insurance customers in California to strengthen the

STORY HIGHLIGHTS

- First week of December saw almost 50,000 people pick insurance
- That was about half the total for all of October and November
- State kicks off promotion campaign

AFFORDABLE CARE ACT

ACA offers incentives to k older people out of nursin homes

Christine Vestal

EARNED MEDIA

SFGate

52 °F San Francisco, CA (change)
Mostly Cloudy
Today 46/70 Sat. 48/70 5 Day For

Friday Jan 24, 2014 9:42 AM PT

sfgate.com Businesses

Home News Sports Business Entertainment Food Living Travel Columns Cars Job

Bay Area & State | Nation | World | Politics | Crime | Tech | Obituaries | Opinion | Green | Science | Health |

Spike in Covered California signups pushes total to 625,000

Victoria Colliver
Updated 8:36 am, Wednesday, January 22, 2014

In this file photo, Peter Lee, executive director of Covered California, the state's health insurance exchange, announces sign-ups for the site. More than 400,000 people rushed to sign up for Covered California last month to meet the Jan. 1 deadline for coverage. Photo: Rich Pedroncelli, Associated Press

MarketWatch
THE WALL STREET JOURNAL.

Latest News View All

1:17p Juniper buoyed by Jana stake; Herbalife loss grows
1:03p Emerging markets continue to sink; 'perfect hurricane'
12:58p The Mavericks big-wave contest is underway, and it's

California's Obamacare program is close to meeting enrollment goal

January 21, 2014, 5:01 PM

SHARE: Like 470 Tweet 30 MORE Email Print

By Russ Britt

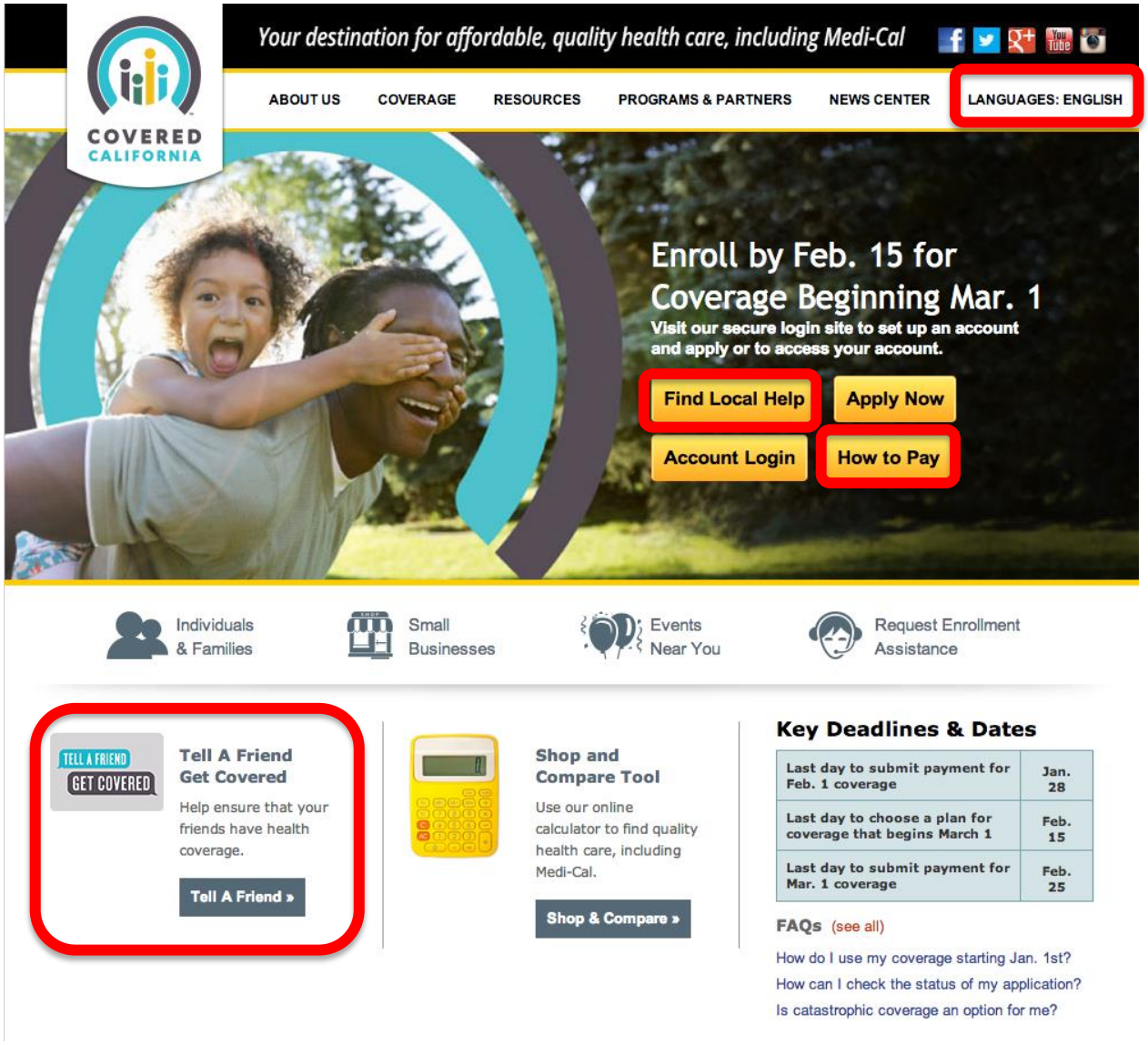
Halfway through the process, officials running the Obamacare program in California said Tuesday they are close to reaching the minimum expected enrollment for subsidy-eligible consumers and have surpassed the half-million mark in overall signups.

Covered California, the Golden State's incarnation of Obamacare, says it enrolled 424,936 subsidy-eligible policyholders from Oct. 1 to Dec. 31. Peter V. Lee, Covered California's executive director, said in a press release that the agency was forecast b independent assessors to reach enrollment at somewhere between 487,000 and 696,000 during the entire signup period, which runs through March 31.

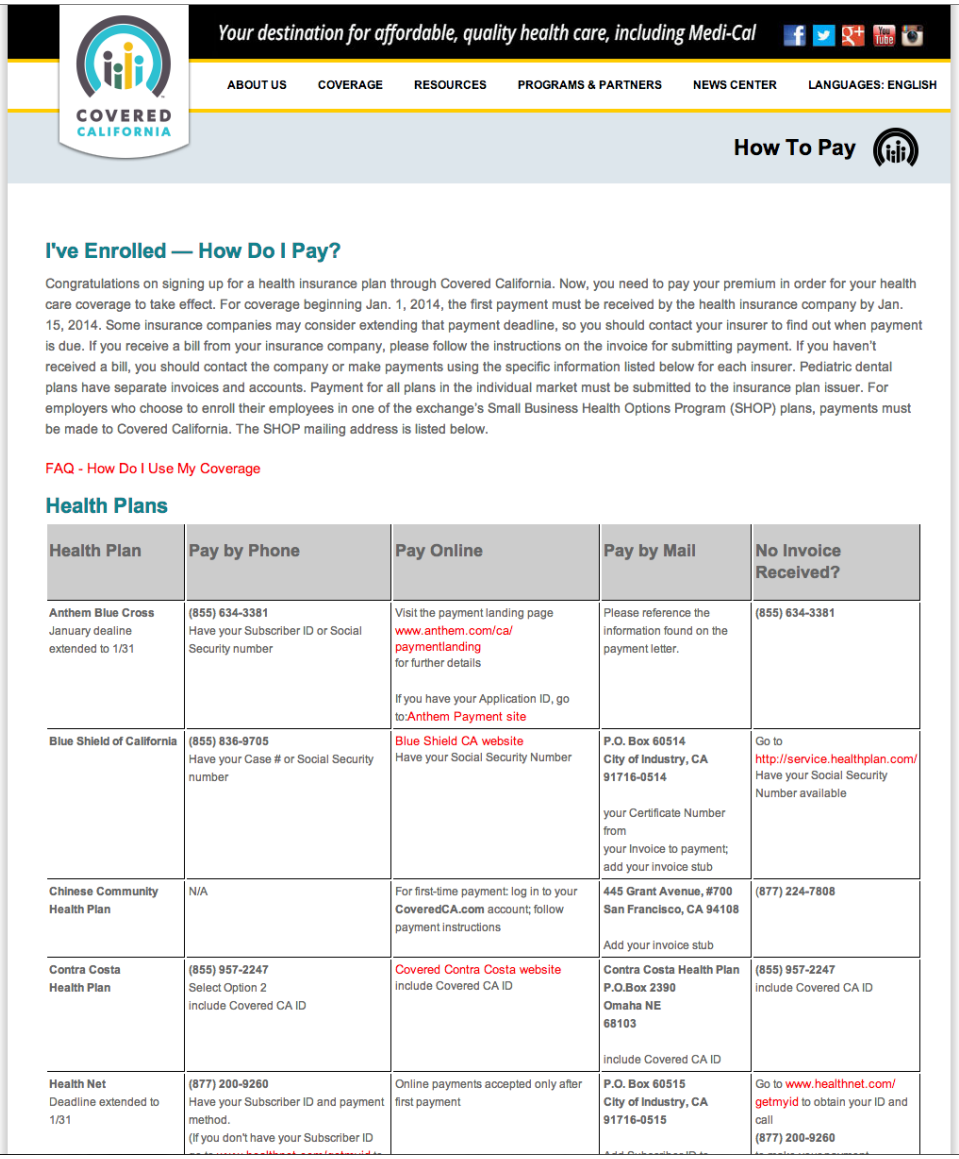
"These impressive numbers for the first half of open enrollment and the continued momentum in January tell us we are on track to meeting, if not beating, those enrollment estimates as we continue to pick up steam," Lee said in a prepared statement.

WEBSITE EFFECTIVENESS

WEBSITE EFFECTIVENESS



How to Pay



Your destination for affordable, quality health care, including Medi-Cal

COVERED CALIFORNIA

ABOUT US | COVERAGE | RESOURCES | PROGRAMS & PARTNERS | NEWS CENTER | LANGUAGES: ENGLISH

How To Pay

I've Enrolled — How Do I Pay?

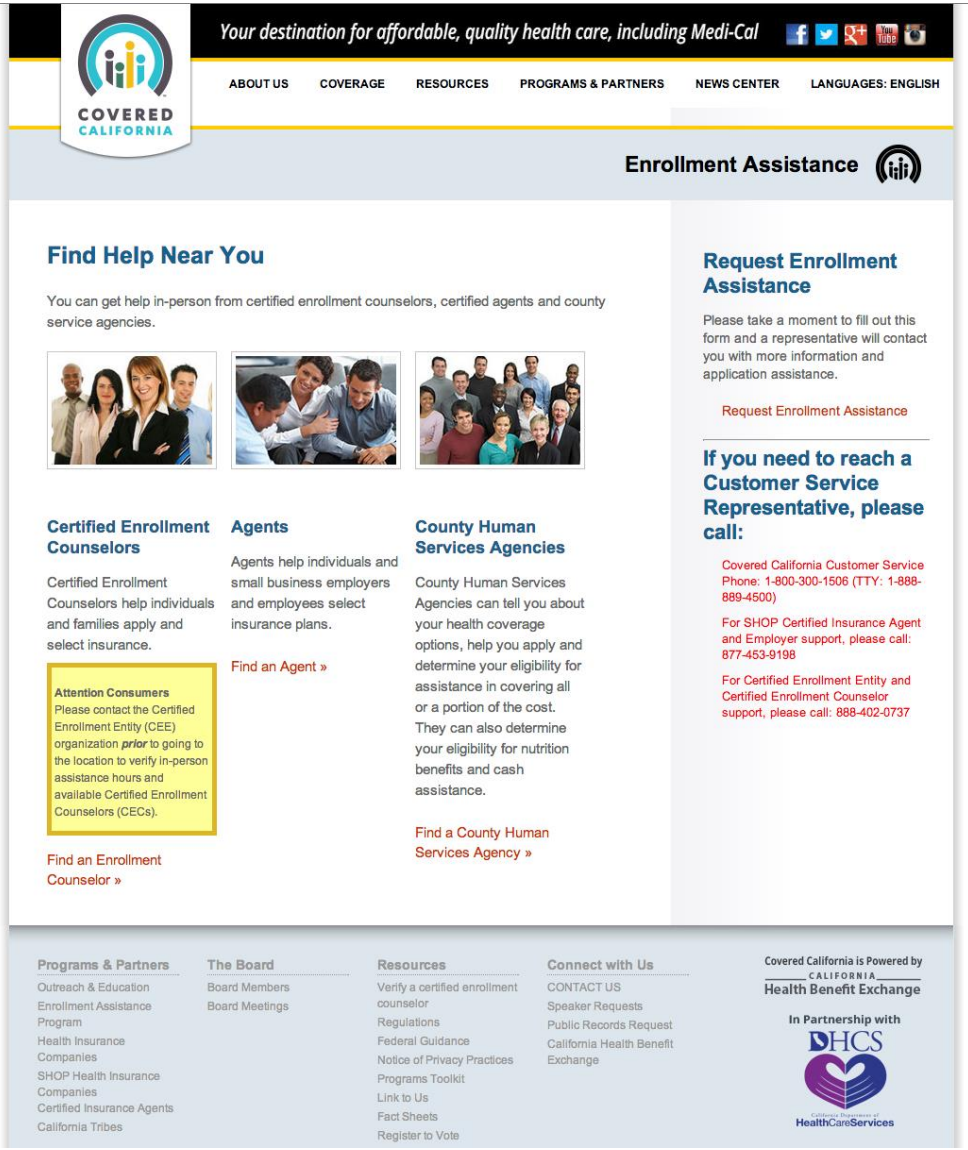
Congratulations on signing up for a health insurance plan through Covered California. Now, you need to pay your premium in order for your health care coverage to take effect. For coverage beginning Jan. 1, 2014, the first payment must be received by the health insurance company by Jan. 15, 2014. Some insurance companies may consider extending that payment deadline, so you should contact your insurer to find out when payment is due. If you receive a bill from your insurance company, please follow the instructions on the invoice for submitting payment. If you haven't received a bill, you should contact the company or make payments using the specific information listed below for each insurer. Pediatric dental plans have separate invoices and accounts. Payment for all plans in the individual market must be submitted to the insurance plan issuer. For employers who choose to enroll their employees in one of the exchange's Small Business Health Options Program (SHOP) plans, payments must be made to Covered California. The SHOP mailing address is listed below.

FAQ - How Do I Use My Coverage

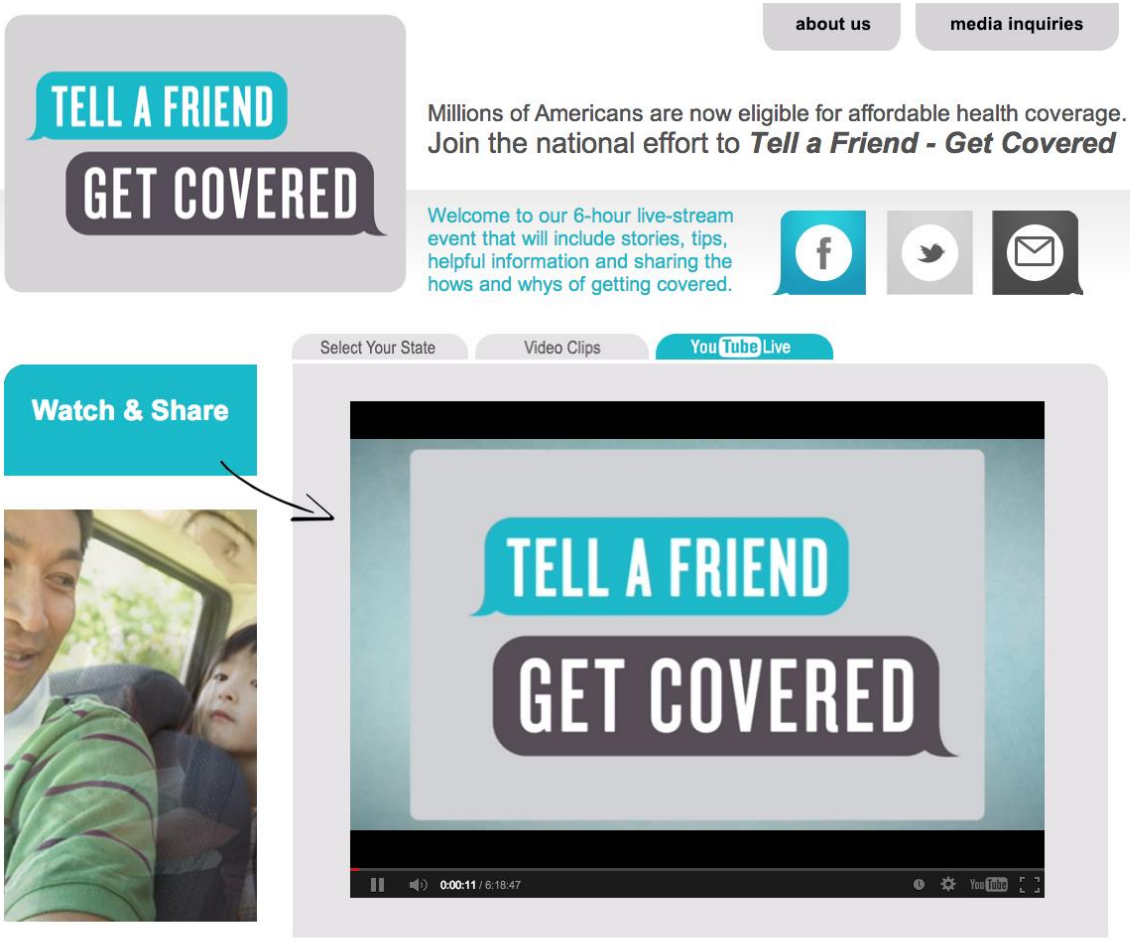
Health Plans

Health Plan	Pay by Phone	Pay Online	Pay by Mail	No Invoice Received?
Anthem Blue Cross January dealine extended to 1/31	**(855) 634-3381** Have your Subscriber ID or Social Security number	Visit the payment landing page www.anthem.com/ca/paymentlanding for further details If you have your Application ID, go to:Anthem Payment site	Please reference the information found on the payment letter.	**(855) 634-3381**
Blue Shield of California	**(855) 836-9705** Have your Case # or Social Security number	Blue Shield CA website Have your Social Security Number	**P.O. Box 60514** **City of Industry, CA** **91716-0514** your Certificate Number from your Invoice to payment; add your invoice stub	Go to http://service.healthplan.com/ Have your Social Security Number available
Chinese Community Health Plan	N/A	For first-time payment: log in to your **CoveredCA.com** account; follow payment instructions	**445 Grant Avenue, #700** **San Francisco, CA 94108** Add your invoice stub	**(877) 224-7808**
Contra Costa Health Plan	**(855) 957-2247** Select Option 2 include Covered CA ID	Covered Contra Costa website include Covered CA ID	**Contra Costa Health Plan** **P.O.Box 2390** **Omaha NE** **68103** include Covered CA ID	**(855) 957-2247** include Covered CA ID
Health Net Deadline extended to 1/31	**(877) 200-9260** Have your Subscriber ID and payment method. (If you don't have your Subscriber ID	Online payments accepted only after first payment	**P.O. Box 60515** **City of Industry, CA** **91716-0515**	Go to www.healthnet.com/getmyid to obtain your ID and call **(877) 200-9260**

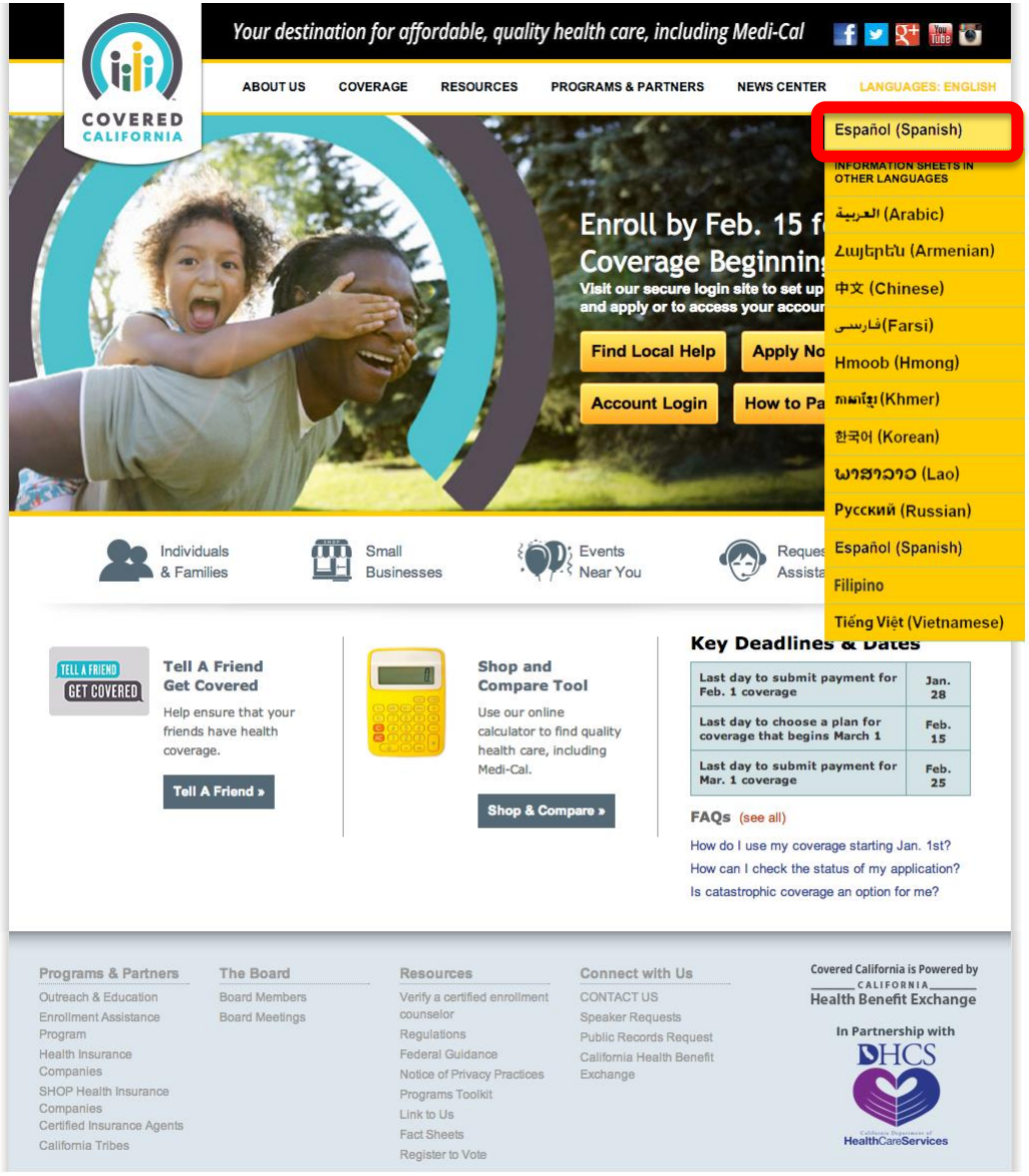
FIND LOCAL HELP



TELL A FRIEND



SPANISH HOMEPAGE MATCHES ENGLISH HOMEPAGE



SPANISH WEBSITE

OUTREACH, EDUCATION AND ENROLLMENT ASSISTANCE PROGRAMS

Sarah Soto-Taylor, Deputy Director Community Relations

January 24, 2014

Outreach and Education Grantees

Individual Market Grantees

	Completed Events YTD		Projected Events through Open Enrollment	
Event Type	**Completed Events**	**Total Completed Reach**	**Projected Events**	**Total Projected Reach**
Social Media	102	4,292,349	60	907,268
Phone Calls	137	848,196	47	654,368
Community Event	3,215	501,215	970	307,441
One-on-One	1,686	451,537	1,492	246,913
Workshop	1,931	125,825	1,290	810,164
School Setting	796	93,564	329	127,239
Faith Based	480	87,852	259	70,738
Health Based	425	27,117	152	13,537
Door to Door	105	24,077	47	25,327
Business	121	11,099	54	9,079
Direct Mailing	9	10,421	7	870
Pow-Wow	9	518	0	0
Grand Total	**9,016**	**6,473,770**	**4,707**	**3,172,944**

Outreach and Education Grantees

Provider Education Grantees

	Completed Events YTD		Projected Events through Open Enrollment	
Event Type	**Completed Events**	**Total Completed Reach**	**Projected Events**	**Total Projected Reach**
Social Media	107	432,185	72	294,035
Workshop	94	71,082	123	11,023
Direct Mailing	27	50,191	41	67,666
One-on-One	67	31,633	42	10,278
Community Event	5	1,325	0	0
Phone Calls	6	105	5	155
Grand Total	**306**	**586,521**	**283**	**383,157**

SHOP Grantees

	Completed Events YTD		Projected Events through Open Enrollment	
Event Type	**Completed Events**	**Total Completed Reach**	**Projected Events**	**Total Projected Reach**
Business	78	12,384	36	15,295
Community Event	23	3,226	7	2,800
Social Media	34	502,297	53	14,070
Workshop	124	9,421	51	3,075
Door to Door	0	0	7	650
Grand Total	**259**	**527,328**	**154**	**35,890**

Certified Enrollment Entities and Counselors

583 Entities and 3696 Counselors (as of 1/21/14)

Language Served	Active Entities	% of Total Active Entities	Certified Counselors	% of Total Certified CECs
English	559	95.9%	3647	98.7%
Spanish	510	87.5%	2232	60.4%
Farsi	97	16.6%	13	0.4%
Vietnamese	91	15.6%	70	1.9%
Tagalog	88	15.1%	44	1.2%
Other	67	11.5%	108	2.9%
Cantonese	63	10.8%	148	4.0%
Mandarin	63	10.8%	133	3.6%
Hmong	51	8.7%	31	0.8%
Korean	46	7.9%	50	1.4%
Russian	45	7.7%	23	0.6%
Arabic	45	7.7%	15	0.4%
Armenian	42	7.2%	22	0.6%
Khmer	31	5.3%	15	0.4%

EXPANDING CURRENT CAPACITY

Strategies through open enrollment will focus on:

- Increasing the capacity of the existing network to serve consumers
  - Identifying Counselors who have not registered or completed training
- Increase technical support including a dedicated support line for Counselors
- Recruiting additional entities in high density areas that can serve limited English proficiency populations – Advisory Panel Assistance Requested

NAVIGATOR PROGRAM

Timeline (dates subject to change)	Date
Navigator Grant Application Release	Feb. 3, 2014
Navigator Applications Due	March 3, 2014
Announcement of Intent to Award	April 23, 2014
Contract Negotiations	April 24 – May 14, 2014
Grant Award Period Begins	June 1, 2014
Navigator Grantee Training and Certification	June 2014
Grantees Final Strategic Work plan Due	June 15, 2014
Navigators Begin Enrollment Assistance	July 1, 2014
Grant Award Period Ends	Dec. 31, 2014

CERTIFIED APPLICATION COUNSELOR PROGRAM

Timeline (dates subject to change)	Date
Regulations First Viewing – Public Discussion	January 23, 2014
Stakeholder Webinar	Week of January 27, 2014
Stakeholder Feedback Due	February 4, 2014
Regulations Presented to Board for Action	February 20, 2014
Office of Administrative Law Approval	March 2014
Accepting Applications and Training Begins	Late March, 2014

Advisory Panel Collaboration

- Help promote Certified Enrollment Entity opportunity
- Help promote Covered California via social media
- Sharing of email listserv to announce Navigator and Application Counselor Programs

LATINO OUTREACH

Lizelda Lopez

LATINO OUTREACH

Research

- Covered California has initiated or expanded research and community engagement to understand:
  - New data available
  - Barriers to enrollment
  - Lessons that can be applied quickly

- New research that will be undertaken
  - Marketing analysis and channels used
  - Focus Groups with Certified Enrollment Counselors
    - Final report forthcoming
  - Random quantitative survey of California consumers

LATINO OUTREACH

Operational Issues

- Website
  - CoveredCA.com – website is specific to the needs of the Latino community
  - CalHEERS – created an internal work group to suggest appropriate translation changes

- Service Center
  - Message now in Spanish and then English
  - Working internally to more quickly certify bilingual Service Center Representatives

LATINO OUTREACH

Public Relations

- Spanish social media sites active (Facebook and Twitter)

- Media relations activities ongoing
  - Santiago Lucero meets weekly with large Spanish-language media (Univision, Telemundo, Mundo Fox, etc.)

- Next Steps:
  - Resource Guides specifically aimed at cities with large subsidy-eligible Latinos

PRACTICAL IDEAS FOR GREATER EFFECTIVENESS JAN-MARCH & BEYOND

PUBLIC COMMENT

Marketing, Outreach & Enrollment Assistance Advisory Group Meeting

Covered California January 24, 2014

COVERED CALIFORNIA