

Marketing, Outreach & Enrollment Assistance Advisory Group

August 5, 2021, Virtual Meeting*



Welcome

Thank you for joining us. **The webinar will begin at 1:00 p.m.**
You will not hear any audio until we begin the webinar.

*Please Note: Covered California is holding its August 5, 2021, MOEA Advisory Group meeting remotely. Per Executive Order N-25-20 and N-35-20, certain provisions of the Government Code pertaining to open meeting requirements have been temporarily waived to mitigate the effects of the COVID-19 pandemic. As such, Covered California advisory group members will participate remotely by way of teleconference. Additionally, consistent with the Governor's Executive Order N-33-20 regarding the statewide stay-at-home directive to preserve the public health and safety throughout the entire State of California, we are limiting public participation to remote participation only.

WEBINAR HOUSEKEEPING

Recording

- Today's virtual meeting via webinar will be recorded and posted on the [Covered California Marketing, Outreach, and Enrollment Assistance Advisory Group](#) webpage

Participants

Dial in by phone:

1 (415) 655-0060

Access Code:


301-958-868

Audio PIN:

Shown after
joining the webinar

Webinar ID:

891-920-203

- Use the **computer audio** or **dial-in** feature to listen.
 - If you use the dial-in feature, you must enter your assigned “**audio pin**” on your phone in order to speak when unmuted.
- All participants will be muted during the meeting. Please unmute yourself to speak.
- There is time for **comments** at the end of every agenda item. We will open up for the members first, and then for the public.
 - **Computer Audio:** Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand.
 - **Dial-In by phone with no webinar visual:** We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
 - **Hearing Impaired:** Please use the “**chat**” feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.

Technical Difficulties

- Use the “**chat**” feature to submit technical difficulty comments/questions so we can assist you.

Contact

- Email Covered California at MOEAgroup@covered.ca.gov if you have additional questions or comments after the webinar.

I. CALL TO ORDER & AGENDA OVERVIEW

AGENDA* – AUGUST 5TH VIRTUAL MEETING


- I. Call to Order and Agenda Overview**
- II. Administrative**
 - A. Co-Chair Position Update
 - B. Discussion of MOEA Charter- Membership
- III. Covered California**
 - A. Welcome
 - B. Communications Updates
 - C. Marketing Updates
 - D. Outreach and Sales Updates
- IV. MOEA Member Discussion**
 - A. Advisory Group Action Items Update
 - B. American Rescue Plan Outreach Efforts
 - C. Open Discussion
- V. Adjourn**

II. ADMINISTRATIVE

MOEA MEMBERSHIP

- Co-chair position is still vacant
- Discussion of MOEA Charter

II. Administrative Updates

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- NOTE: Written comments may be submitted to MOEAgroup@covered.ca.gov

MOEA Advisory Members & Public Comments

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III. COVERED CALIFORNIA

Welcome

Peter V. Lee, Executive Director



Covered California Hits Record Enrollment As Thousands Sign Up To Benefit from the American Rescue Plan

Consumer Gross Plan Selections During Special Enrollment (Feb. 1 – July 31)

Before April 12	107,540
Since American Rescue Plan Benefits on April 12	238,600
Year-to-Date	346,140
Total Number of Actively Enrolled Consumers	1,591,800

More Than 200,000 People Are Enrolled In the Best Coverage That Covered California Offers



The Best Coverage that Covered California Offers

- Lower premiums
- \$5 primary care provider copays
- Outpatient services that are not subject to a deductible
- Other cost-sharing benefits that lower the cost of coverage and increase access to care
- *Consumers could enroll for a little as \$1 per month*

Consumers Who Receive Unemployment Can Get the Best Plan For A Dollar A Month

- In June, Covered California launched a provision that allows thousands of eligible Californians, who received unemployment insurance benefits at any point in 2021, to get the best coverage available for as low as \$1 per month. This was made possible by the American Rescue Plan.
- There are 207,000 Covered California consumers who are currently enrolled in the best coverage that the exchange offers, known as Silver 94 plans.
- Plans in this metal tier include low premiums, \$5 copays to see a primary care provider, outpatient services that are not subject to a deductible, an annual deductible of \$75 and other cost-sharing benefits that lower the cost of coverage and increase access to care.
- The savings for those who received unemployment benefits is currently scheduled to end on December 31, 2021.

Consumers Can Check Their Eligibility By Using Covered California's Quick Calculator

Estimate What You'll Pay

Tell us a little about yourself to get an estimate of what you'll pay for your plan.

Household Income ⓘ	ZIP Code
\$ 28,000	95834 ⓘ
Household Size ⓘ	How many need coverage?
1 ▾	1 ▾
Age of People Needing Coverage ⓘ	
45	
Received unemployment benefits in 2021? ⓘ	
<input type="radio"/> Yes <input checked="" type="radio"/> No	

Calculate

Quick Quote

✓

\$65
per month

for a Silver plan.
Bronze plans as low as \$1.

After financial help from: Covered California

- ✓ Financial Help: \$483 per month
- ✓ Bronze, Gold and Platinum plans also available

Learn More

Covered California Announces 2022 Rates Giving More Consumer Choice and Low-rate Change

- The American Rescue Plan continues to provide lower premiums, at levels never seen before, throughout the entire 2022 coverage year.
- The American Rescue Plan is lowering premiums and enabling 700,000 people in California to get covered for only \$1 per month.
- The new and expanded financial help has led to a record **1.6 million** people enrolled in Covered California, giving the state one of the healthiest consumer pools in the nation for the seventh consecutive year.
- The record enrollment and healthy consumer pool were key factors in negotiating a preliminary rate increase for California's individual market of just **1.8 percent** in 2022, and a **three-year average of only 1.1 percent** (2020-2022).

Increased Competition and Record Enrollment Prompted Carriers To Expand Resulting In More Consumer Choice

- **Anthem Blue Cross** will return to Alameda, Contra Costa, El Dorado, Marin, Napa, Placer, Sacramento, San Francisco, San Mateo, Solano, Sonoma and Yolo counties.
- **Blue Shield of California** will bring its Trio HMO plan into portions of Monterey and Santa Barbara counties.
- **Valley Health Plan** will expand into San Benito and Monterey counties.
- **NEW CARRIER- Bright HealthCare**, which currently operates in 13 other states and covers more than 500,000 people in the individual market, will begin offering coverage in Contra Costa County.

Raising Standards On Quality, Addressing Disparities and Improving Care

- Covered California continuing its work to improve the quality of care that is delivered to consumers and address health care disparities that negatively impact many communities of color across the state.
 - Covered California will launch a Quality Transformation Initiative in 2023 which will tie financial penalties to poor performance on specified quality measures
 - Work with plans to identify and address health care disparities
 - Work with other public purchasers like Medi-Cal, CalPERS, and the Purchaser Business Group on Health to advance delivery system transformation.

Communications Updates

Jagdip Dhillon



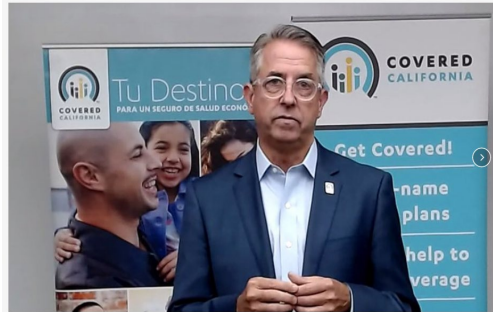
COMMUNICATIONS MEDIA EVENTS SUPPORTING THE AMERICAN RESCUE PLAN SPECIAL ENROLLMENT

■ Regional/Statewide Media Events

- April 12, 2021- Statewide kickoff
- April 27, 2021- San Diego
- April 28, 2021- Bay Area
- April 29, 2021- Los Angeles
- May 25, 2021- Palm Springs and Central Valley
- May 26, 2021- Sacramento

California re-opens enrollment for health insurance coverage

By ADAM BEAM April 12, 2021



SACRAMENTO, Calif. (AP) — California on Monday re-opened enrollment for its state health insurance exchange, hoping more people will buy coverage now that the federal government is offering new assistance that could lower monthly premiums by \$1,000 or more in some cases.

[Click to open](#)

COVERED CALIFORNIA

Deadline Looms for Bay Area Residents to Get Lower Health Insurance Prices

Customers must enroll in Covered California by Friday to be eligible for lower premiums

By NBC Bay Area staff • Published April 29, 2021 • Updated on April 29, 2021 at 6:37 am



CaliforniaHealthline

Asking Never Hurts

Covered California Says Health Insurance Just Got Too Cheap to Ignore

San Diegans Encouraged To Sign Up For Health Care Through Covered California For New Savings

Tuesday, April 27, 2021
By Melissa Mae



Above: Peter V. Lee, executive director of Covered California speaks during a Covered California Zoom Event on April 27, 2021.

Covered California on Tuesday was pushing for San Diegans to take advantage of lower-cost health insurance thanks to a new federal law, the American Rescue Plan.

THE SACRAMENTO BEE

CALIFORNIA

Health care for \$1 a month? Covered California touts massive subsidies from COVID relief

By DANA BASKIN
APRIL 12, 2021, 10:00 AM



A selection of 2021 California influencers are answering questions critical to the state's future. This week's topic: health care. #BYDANABASKIN

Covered California — the state's subsidized private health insurance program under the Affordable Care Act — is about to get a good deal cheaper.

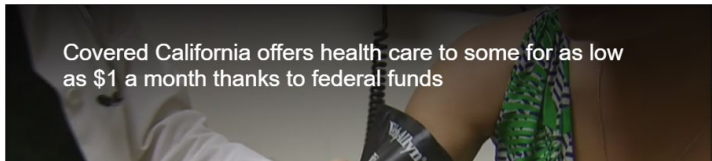
COMMUNICATIONS MEDIA EVENTS FOR \$1 UI BENEFITS AND 2022 RATES ANNOUNCEMENTS

Statewide Media Events

- June 12, 2021 – \$1 UI Benefits and Record Enrollment
- July 28, 2021 – 2022 Rates Announcement

Covered California offers health care to some for as low as \$1 a month thanks to federal funds

By Tom Vacar | Published June 21 | Health Care | KTVU FOX 2



AP

California health exchange rates to increase 1.8% in 2022

California health exchange rates to increase 1.8% in 2022

By OLGA R. RODRIGUEZ | July 28, 2021



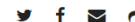
THE SACRAMENTO BEE

HEALTH & MEDICINE

Covered California's health insurance rates to rise average of 3.4% in Sacramento area

BY CATHIE ANDERSON

JULY 28, 2021 12:17 PM, UPDATED JULY 28, 2021 03:15 PM



COMMUNICATIONS MEDIA EVENTS SUPPORTING THE AMERICAN RESCUE PLAN SPECIAL ENROLLMENT

Spanish Media Events

- April 12, 2021- Statewide kickoff
- April 27, 2021- San Diego
- April 28, 2021- Bay Area
- April 29, 2021- Los Angeles
- May 25, 2021- Palm Springs and Central Valley
- May 26, 2021- Sacramento

SALUD

Californianos podrían pagar tan solo 1 dólar al mes por cobertura médica

Covered California recibió 3 mil millones de dólares en nuevos subsidios federales, por lo que bajará sus tarifas mensuales a partir del mes de mayo. Las personas inscritas verán este cambio automático en sus pagos.



Por: VIVIANA PÁEZ [Follow](#)

12 ABR 2021 - 09:13 PM EDT



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Noticiero Latino: Covered California aumenta subsidios que podrían beneficiar 2.5 millones sin cobertura de salud.

Posted on **abril 13, 2021**

LA OPINIÓN > CALIFORNIA

Covered California celebra el éxito de un plan de cobertura de seguro médico por solo \$1 dólar al mes

Más de 75,000 residentes de California se han inscrito en las pasadas cinco semanas y hay cientos de miles más que son elegibles para el Plan Americano Rescuer.



CALIFORNIA

Se acerca la fecha límite para obtener un seguro a través de Covered California

El llamado es a los residentes del estado para que tomen ventaja de los nuevos subsidios que los ayudarán a obtener coberturas de salud a bajo precio.

Por BayCity News • Publicado el 28 de abril del 2021 • Actualizado a las 5:26 pm del 28 de abril del 2021



El llamado es a los residentes del estado para que tomen ventaja de los nuevos subsidios que los ayudarán a obtener coberturas de salud a bajo precio.

COMMUNICATIONS MEDIA EVENTS SUPPORTING THE AMERICAN RESCUE PLAN SPECIAL ENROLLMENT

API Media Events

- April 26, 2021- Korean
- April 29, 2021- Chinese
- May 3, 2021- Multi-ethnic new ads
- May 6, 2021- Vietnamese





한국일보
THE KOREA TIMES



사회
전체
사회
경제
스포츠
연예
핫이슈
한국홈쇼핑
한국TV
타운광교

LA로컬/사회

“저소득층 최저 월 1달러로 건강보험”

▶ 댓글 221 · 2021-04-27 (화) · 석인희 기자

▶ 커버드 CA “부양안으로 보조금 혜택 늘어난”

▶ 월평균 119달러, 최고 월 600달러 절감 효과



Pat Lee



Benjamin Han



Yeri Shin



Han Sun Lee

커버드 캘리포니아 관계자들이 확대된 보조금 혜택을 강조하며 한인들의 가입을 독려하고 있다. 왼쪽 왼쪽부터 피터 리 대표, 벤자민 한 에이전트, 이애선 가입자, 손예리 KCCEB 디렉터.



COMMUNICATIONS EVENTS AND PRINT READY ARTICLES FOR THE AMERICAN RESCUE PLAN SEP

- African American Events and Print Ready articles
 - May 7, 2021- Health Mixer in Los Angeles



Covered California Health Mixer: Health Plans Cheaper Than Ever, Easier to Enroll

PRECINCT REPORTER GROUP NEWS



LATEST PRGNEWS Home > Latest PRGNews > Unemployment Benefits in 2021? Get Health Insurance Just \$1

UNEMPLOYMENT BENEFITS IN 2021? GET HEALTH INSURANCE JUST \$1



Home > News > Received Unemployment Benefits in 2021? You Can Get Health Insurance Through Covered

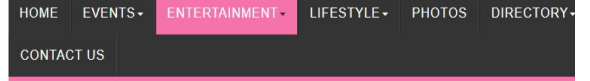
led

Received Unemployment Benefits in 2021? You Can Get Health Insurance Through Covered California for Just \$1

sac cultural hub
urban entertainment

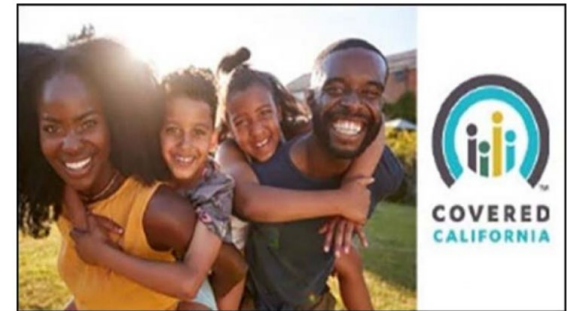


Wear a Mask
protect you &



06.01.2021

Covered California Health Plans: The Best Deal in Health Care



The base fare for a bus ride on Los Angeles Metro is \$1.75. A ride from Oakland to San Francisco on BART, the San Francisco-Bay Area rapid transit system can cost upwards of



COMMUNICATIONS PHONE BANKS AND SOCIAL MEDIA SUPPORTING THE AMERICAN RESCUE PLAN SEP

Phone banks



Covered California News
@CoveredCAnews

This morning saw @CoveredCA usher in its #AmericanRescuePlan era with #Californians eligible to enroll in #ACA #healthcare coverage until the end of 2021. Now visiting @Univision21 in #Fresno discussing the new savings. Viewers can call (800) 611-3943 until 8p about eligibility.



PatricialzquierdoTV and CoveredCA Español

3:50 PM · Apr 12, 2021 · Twitter Web App



102.9 KBLX
@KBLX

Sign up for \$1 @CoveredCA health plans if you've gotten unemployment benefits in 2021 at coveredcahealthmixer.com or call 800-214-9224.

#CoveredCA #Ad



12:00 PM · Jul 7, 2021 · TweetDeck



Covered California News
@CoveredCAnews

#FridayFeeling: @CoveredCA is visiting SinoTV at 10a #fridaymorning for its now open #AmericanRescuePlan enrollment with \$3 billion in new financial help. Chinese-speakers can tune into digital Ch. 44.2 in #LosAngeles and call-in with #ACA #healthcare questions at (800) 377-1944.



Covered California and Sino TV

10:11 AM · Apr 16, 2021 from Pasadena, CA · Twitter for iPhone

EXTERNAL ENGAGEMENT WITH ELECTED OFFICIALS AND PARTNERS

- **Elected Engagement In Media Events**

- April 27, 2021- San Diego
- April 29, 2021- Virtual Ethnic Media Event
- May 25, 2021- Palm Springs and Central Valley
- May 26, 2021- Sacramento

- **Op-Eds Authored by Elected Officials**

- Authored publications in Bakersfield Californian and Easy Reader (Los Angeles)
- Pending publication in: South Los Angeles, Central Los Angeles, San Diego, and the Bay Area


- **Elected Officials and External Partners Toolkit**

- Toolkit developed and distributed that includes newsletter content, messaging points, social media, fact sheets and data.

- **Continuing to communicate with elected partners and external partners about the new financial help and resulting changes to our application system.**

III. Covered California

B. Communications Updates

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Marketing Updates



**SPECIAL ENROLLMENT
RESEARCH UPDATE**
Ila Zapanta

MARKETING CONSUMER RESEARCH PROJECTS

- Research Project 1: American Rescue Plan and Financial Help (online quantitative survey, April 2021)
- Research Project 2: Broader Topics for Messaging (online quantitative survey, May 2021)
- Research Project 3: Financial Help Deep Dive (virtual focus groups, August 2021)

RESEARCH PROJECT 1: ARP & FINANCIAL HELP MESSAGE TEST

- Through our research vendor, we conducted quantitative research with the following goals:
 - Gain insights to provide the best messaging to determine what will resonate and create action to check for financial help and motivation for enrollment through Covered California
 - Understand the gaps of knowledge and/or interests
 - Execute immediately for American Rescue Plan outreach
- Methodology
 - Online quantitative survey
 - Fielding: April 1 – April 14, 2021
- Respondents
 - 250 Californians aged between 26-54
 - English and bilingual Spanish speakers
 - Uninsured and insured off-exchange

RESEARCH PROJECT 1:

ARP & FINANCIAL HELP MESSAGE TEST: KEY FINDINGS

- Many Californians, especially those who are uninsured and lower income, are unsure if they currently qualify for financial help or what it would entail
- Many respondents provided accurate definitions of “financial help to pay for health insurance” and off-exchange Californians preferred the terminology “financial help” over other phrases (tax credits, subsidies, etc.)
- While many have heard of the American Rescue Plan, few know a lot about it, and virtually none associate it with financial help paying for health insurance (as of April 2021)
- All messages evaluated were informative and motivating with both uninsured and off-exchange insured Californians. In combination, the messages also directionally move the needle in increasing uninsured Californians’ expectations that they will be eligible to receive financial help

RESEARCH PROJECT 1: ARP & FINANCIAL HELP MESSAGE TEST: KEY FINDINGS

Target	Top Messages that Motivate Californians to Consider Health Insurance through Covered California
All (uninsured and off-exchange) All off-exchange	Covered California offers financial help for those who need it to lower the cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.
Uninsured only	Many Californians could even get brand name health plans for as little as \$1 a month.
Off-exchange <401% FPL	Households similar to yours can save about \$9,000 a year for the same coverage, but only if they enroll through Covered California.
Off-Exchange 401%+ PFL	New enrollees in Covered California will save an average of \$600 every month on health insurance.
Bilingual Spanish	Good news! Through the American Rescue Plan, many people will save a lot of money with increased financial help to lower the monthly cost of health insurance.

RESEARCH PROJECT 2: BROADER MESSAGE TESTING

- Through our research vendor, we conducted quantitative research with the following goals:
 - Determine the most effective and motivating messages, including: value/benefit of health insurance; metal tiers; essential health benefits; shop and compare; dental benefits
 - Analyze the preferred delivery method for information and enrollment
 - Understand the gaps in knowledge and/or interests
 - Use learnings to create more effective, memorable, and differentiated messaging
- Methodology
 - Online quantitative survey
 - Fielding: May 1 – May 17, 2021
- Respondents
 - 250 Californians aged between 26-54
 - English and bilingual Spanish speakers
 - Uninsured and insured off-exchange

RESEARCH PROJECT 2:

BROADER MESSAGE TESTING: KEY FINDINGS

- Top messages that encourage consumers to sign up through Covered California focus on the availability of name brand health insurance providers and coverage of medical care at no added cost, with off-exchange Californians especially cost-focused.

Uninsured and Bilingual Speakers	<p>Covered California allows you to choose from a range of brand-name health insurance providers, like Kaiser, Blue Shield, and Anthem Blue Cross, with comprehensive benefits no matter what your budget is (Uninsured- 75%, Bilingual- 76%).</p> <p>All Covered California health insurance plans cover preventive care at no additional cost, so you can not only get healthy, but stay healthy (Uninsured- 75%, Bilingual- 75%).</p>
Off-Exchange Californians	<p>Covered California allows you to choose from a range of brand-name health insurance providers, with comprehensive benefits no matter what your budget is (83%).</p> <p>All health plans include dental care for children at no extra cost. For adults, a dental plan can be added to your health plan purchase (83%).</p>

RESEARCH PROJECT 3:

FINANCIAL HELP DEEP DIVE: PREP

- Through our research vendor, will conduct qualitative research with the following goals:
 - Understand the actions that respondents have taken to check for financial help
 - Further analyze barriers and/or awareness to checking for financial help
 - Understand and nuance the differences between uninsured, off-exchange, and uninsured Spanish dominate populations
- Methodology
 - 8 Virtual Focus Groups
 - Fielding: August 3 – August 6, 2021
- Respondents
 - Up to 32 respondents
 - Californians aged between 26-54
 - English and Spanish
 - Uninsured and insured off-exchange

SEP 2021 JULY - OCTOBER

AMERICA RESCUE PLAN CAMPAIGN UPDATES

Sarita Navarro de García, Mattie Gleason, Jerry Stone, Amanda Danley

CAMPAIGN GOALS & PLANNING PARAMETERS

- Build on the robust marketing and outreach effort launched in mid April to make all eligible consumers aware of the newly enhanced and extended federal tax credits to make health insurance more affordable and within reach for more people than ever before
- Drive enrollment among the uninsured as well as consumers insured off-exchange in the individual market who stand to benefit from lower health insurance premiums



Spend:
\$11M including
paid media

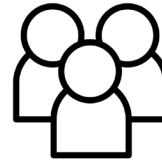


Flight:
July – October



Target Audience:
California Adults
25 – 64
HHI \$25K+

- Omit income cap to capture larger, middle-income audience
- Target uninsured and off-exchange























Segments:
Multi-Cultural
Black/African American
LGBTQ+
Hispanic
Asian



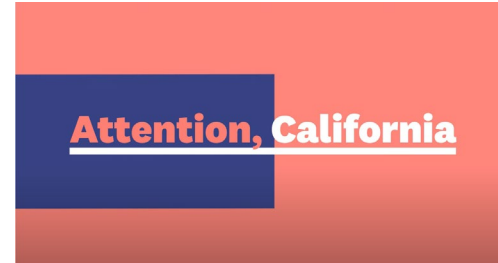
Geography:
All California DMAs
for Broadcast Buys

Statewide Digital
Buys

CREATIVE CAMPAIGN

Segment	Media Channel
Multicultural	    
Black/AA	  
LGBTQ	
Hispanic	     
Asian	    

TV



Portraits :30

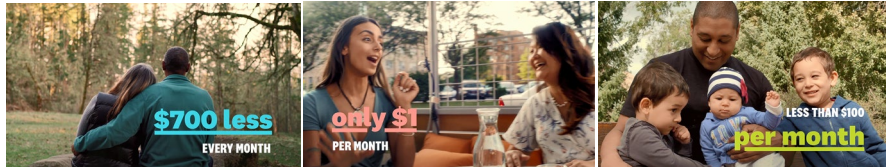
Attention, California! New federal funding of 3 billion dollars is available to help more people pay for health insurance – no matter what your income.

How much is yours?

Julie and Bob are paying \$700 less, every month.
Dee got comprehensive coverage for \$1 a month.
And the Navarro's are paying less than \$100 a month.

Check CoveredCA.com now to see your new, lower price.
The sooner you sign up the more you save.

Only at Covered California. This way to health insurance.



DIGITAL BANNERS


Two new messages added to the mix based on message testing research:

- **Uninsured audience:**
\$1/month message
- **Insured off-exchange audience:** potential savings message featuring either monthly or yearly savings



GET A BRAND NAME PLAN
FOR AS LITTLE AS
\$1/month.



This way to
health insurance >



**save an
average
of \$9,000
per year**

**FOR THE SAME
COVERAGE YOU
HAVE NOW.**

This way to
health insurance >



**save an
average
of \$750
per month**

**FOR THE SAME
COVERAGE YOU
HAVE NOW.**

This way to
health insurance >

EDD INSERT FOR CALIFORNIANS RECEIVING UNEMPLOYMENT

- Insert updated to communicate the unique benefit available to this audience
- Message went live June 21 (aligning with system updates)
- Double-sided English/Spanish
- Currently inserting approximately 1,248,000 pieces monthly



it's your money and now there's more.

New federal funding of **\$3 Billion** is available right now to help more Californians pay for health insurance. Households receiving unemployment can get a brand name health plan for **\$1 per month**.

Visit us online or call for free in-person help to learn more and enroll.
CoveredCA.com | 855.312.3234

Health plans available through Covered California may vary by region

Anthem BlueCross | blue california | Balance by CCHP | H⁺ Health Net[®] | KAISER PERMANENTE[®] | L.A. Care HEALTH PLAN | MOLINA HEALTHCARE | OSCAR | SHARP HEALTH PLAN | VHP Valley Health Plan | Western Health Advantage

COVERED CALIFORNIA

DHCS

You may qualify for low or no cost Medi-Cal health insurance.

COLLATERAL

- Two new collateral pieces:
 - ARP Fact Sheet
 - Prop 22 Fact Sheet
- Designed alongside new OE22 collateral for cohesive look and feel
- English layouts complete
- Spanish, Chinese, Korean, and Vietnamese are currently in development
- All five languages expected to launch on KP Print Store and Printable Materials page by 9/1

proposition 22 & health insurance

WHAT APP-BASED DRIVERS NEED TO KNOW.

Proposition 22 requires California app-based driver network companies to provide health care stipends* to qualifying app-based drivers on a quarterly basis based on certain criteria.

HOW CAN DRIVERS QUALIFY TO RECEIVE HEALTH CARE STIPENDS? HOW MUCH ARE THOSE STIPENDS?

Drivers must be enrolled in a qualifying health insurance plan, which includes Covered California individual plans. Those enrolled in Medicare, Medi-Cal or health coverage provided by employers do not qualify to receive stipends.

Drivers who average 25 or more engaged hours** per week during a calendar quarter could receive the full stipend of \$409 per month in 2021, which will be adjusted annually.

Drivers who average at least 15 engaged hours but fewer than 25 engaged hours per week during a calendar quarter could receive half of the stipend. \$205 per month in 2021, which will be adjusted annually.

DON'T HAVE A QUALIFYING HEALTH INSURANCE? COVERED CALIFORNIA CAN HELP.

Covered California is the state's health insurance marketplace for people working with brand-name companies who do not have health coverage to Californians.

All our health insurance plans qualify for drivers to receive stipends.

Covered California is the only place to help to those who qualify, to pay for health insurance. Depending on the household income, you may qualify for quality coverage for as low as \$1 per month.

To get free and confidential help finding a certified licensed agent, call us in under 15 minutes by our [Help On-Demand](#).

*The stipend is either 25% or 40% (50% or 60%) of the posted average (taxable) monthly driver premium and will be adjusted annually.
 **Engaged hours are the amount of time a contract worker is actively providing a ride or delivery for the company. This is the time from when a driver accepts a ride/delivery request to when they complete the ride/delivery or delivery request.
 Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
 Atencion: si habla español, here a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.800.200.0212 (TTY: 1.888.889.4200).
 普通话服务: 我们提供免费的普通话和英语语言服务。请拨打 1.800.200.0212 (TTY: 1.888.889.4200)。



The American Rescue Plan & health insurance

WHAT YOU NEED TO KNOW.

The American Rescue Plan, enacted March 2021, makes health insurance more affordable for millions of Californians. That means big breaks on monthly health insurance premiums for more people than ever before.

Here's how the American Rescue Plan can help you and your family save money on health insurance, and how to take full advantage of its benefits.

- \$3 billion more is available now to help Californians of all income levels pay for health insurance.
- 2.5 million Californians can now receive financial help to pay for health insurance.
- The only way to access this enhanced and expanded financial help is by enrolling through Covered California.

WHEN CAN YOU SIGN UP?

Covered California launched a special enrollment period to help Californians take advantage of the lower premiums now available due to the American Rescue Plan. That means you can apply right now for health insurance coverage. When signing up, choose "Learned of American Rescue Plan" as your qualifying life event. This special enrollment period only lasts through the end of 2021, but you can also sign up during Open Enrollment through January 2022.

WILL YOU GET FINANCIAL HELP?

Most likely, yes! Approximately 90% of Covered California enrollees get financial help. How much financial help depends on your household income, family size and where you live.

You could pay as little as \$1/month for your plan, and you won't pay more than 8.5% of your income for our benchmark Silver plan. You may also qualify for low or no-cost Medi-Cal.



To estimate your monthly payment with our calculator tool, scan the QR code or visit CoveredCA.com/#quick-calculator

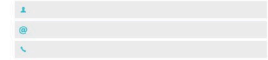
HOW TO ENROLL

To find free, expert enrollment help near you, visit CoveredCA.com/support/contact-us

If you qualify for Medi-Cal, you can enroll anytime. To find out if you or someone in your family is eligible, apply at CoveredCA.com or call your county human services agency.

For more information and free in-person help, contact:

CoveredCA.com | 800.300.1606



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CONTENT MARKETING

An opportunity to assist and answer questions related to our mission, while further connecting with consumers. Rounds out messaging and information from other channels, such as TV and social, compounding overall ROI.

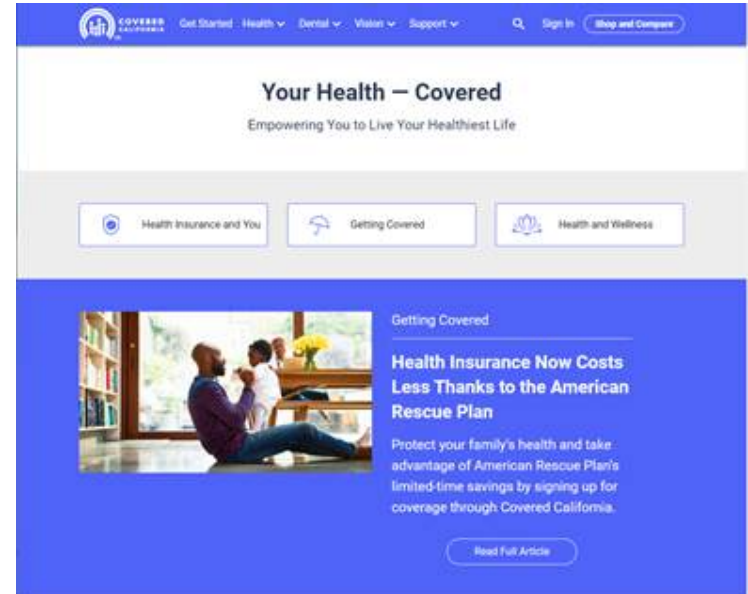
ARP Content

Created to promote and educate potential and current members on opportunities afforded to them by the American Rescue Plan.

- [Article](#) on enhancement and extension of subsidies.
- Video and infographic highlight article talking points.

Promotion

- Article to be shared on CC's social channels using the video and infographic as a teaser.
- Article is Search Engine Optimized for organic conversions.



SOCIAL MEDIA CAMPAIGNS (ENGLISH & SPANISH)

Targeting Funnel Audience

- Reaching potentially uninsured, job seekers, those experiencing life events, and website visitors who have not yet enrolled
- Topics include American Rescue Plan (additional financial help, unemployment \$1/month, off-exchange), what is Covered California, finish enrolling
- Averaging 7 posts per month

Targeting Fans & Plan Selected Audience

- Reaching social channel followers and current members who plan selected
- Topics include American Rescue Plan (additional financial help, unemployment \$1/month), reporting changes, free preventive care, essential health benefits, value of health insurance, renewal
- Averaging 8 posts per month

People who have received unemployment income can now find a name brand health plan for as low as \$1 per month. Enroll today. CoveredCA.com



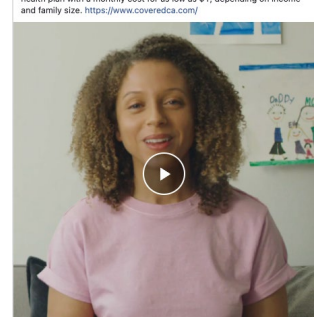
Half of those who get financial help through Covered California now pay \$1 per month per person, depending on income and family size. Create an account and enroll in a health plan today. <https://www.coveredca.com/get-started/>



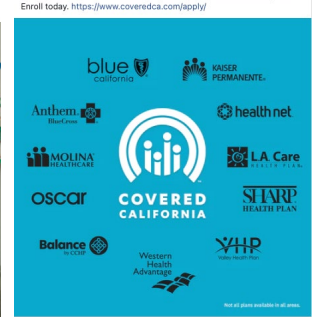
The American Rescue Plan is making more money available through Covered California for those directly enrolled with a health insurance company. You've even checked in the past, check again. CoveredCA.com



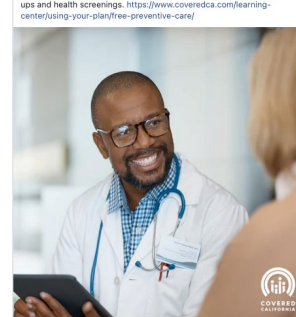
Thanks to the American Rescue Plan, many people who enroll can find a health plan with a monthly cost for as low as \$1, depending on income and family size. <https://www.coveredca.com/>



Health insurance is more affordable than ever. Many who enroll can find a plan for as low as \$1 a month, depending on income and family size. Enroll today. <https://www.coveredca.com/apply/>



As a Covered California member, you don't need to meet your yearly deductible to access free preventive care services like annual check-ups and health screenings. <https://www.coveredca.com/learning-center/using-your-plan/free-preventive-care/>



SEP MEMBER AND FUNNEL COMMUNICATIONS

Brent Knight

FUNNEL EMAIL / TEXT / DIRECT MAIL CAMPAIGNS

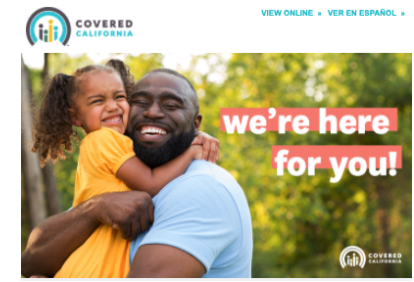
Audience: potential consumers who have provided an email and/or entered the CalHEERS system (English & Spanish)

- Funnel emails will include information for the American Rescue Plan, financial help, qualifying life events, benefits of Covered California health plans, how to get help, value of health insurance, etc.
- Twice weekly automated outreach campaign based on status in the enrollment funnel
- Adhoc emails, direct mail and SMS/text messages to continue to educate consumers with latest information and encourage enrollment



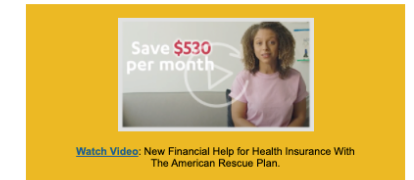
Dear Richelle,

Take advantage of NEW financial help available to save on a brand name health plan through Covered California! But don't wait to enroll, this new financial help is only available until the end of the 2021. Due to the unemployment income you (primary tax filer) or your spouse reported on your application for the 2021 coverage year, we have recalculated the amount of the new financial help you qualify for and have determined that you likely can get a Silver 94 health plan for as low as \$1 per month, per person!



Dear Fellow Californian,

We haven't heard from you lately, but we'd love to! We, at Covered California, are here to help you find quality health insurance you can afford. And did you know there's now more financial help than ever before? Many who enroll can get a brand name health plan for as low as \$1 a month!

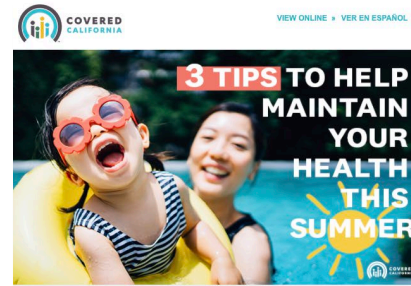


The American Rescue Plan has made more than \$3 Billion in new financial help available for Californians to help pay for the monthly cost of health insurance. So now there's more financial help available for those who already qualified and new financial help for those who did not qualify before. Check and see how much you'll save on your monthly health insurance costs with our [Shop and Compare](#) tool. It takes less than 5 minutes and is completely anonymous at [CoveredCA.com](#).

MEMBER EMAIL / TEXT / DIRECT MAIL CAMPAIGNS

Audience: current Covered California members (English & Spanish)

- Member emails include information for the American Rescue Plan, unemployment benefits, reporting changes, update consent and health tips
- 2-3 emails per month to engage and educate current members in English and Spanish
- Ad hoc emails, direct mail and SMS/text message outreach for member information and to reinforce retention



Dear Richelle,

Summertime is the favorite time of year for many of us, so we'd like to share some life care tips to help you maintain your health during the warmest season. Take a moment to read these useful tips that can help you stay safe and enjoy your summer!

#1 Stay Protected from the Sun

Summer is a great time to spend outdoors, but it is important to protect your skin from the sun if you go outside. The sun's rays can cause cancer and are associated with aging and diseases too. To protect yourself, experts suggest using a sunscreen with an SPF 30, using shade, and wearing wide brimmed hats, and other clothing that covers your body.

To help avoid any health concerns this summer, don't forget about the many FREE preventive care services (including cancer screenings) in your health plan!

#2 Stay Cool and Hydrate

Spending extended periods of time in the heat can be dangerous for everyone, especially those with chronic medical conditions. To prevent overheating, you should keep up with the weather forecast and seek cool temperatures to avoid the heat.

Regardless of the temperature, experts recommend drinking about 2 liters or a half a gallon a day of water. This equals 8 cups of 8 ounces of water, which some refer to as the "8 x 8 rule" so it's easier to remember. It is important to drink water throughout the day, and some experts believe you need to sip on water constantly, even if you are not thirsty.



Dear Fellow Californian,

Thank you for being a member of Covered California! You made a great choice to have health coverage in these uncertain times.

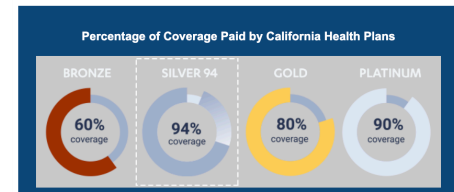
Due to the unemployment income reported in your application for the 2021 coverage year, we have recalculated the amount of financial help you receive and applied it to reduce the monthly cost of your health insurance which will be good for ONLY the rest of the 2021 coverage year.



However, we want you to know that with this new financial help, you may qualify to pay only \$1 per month, per person if you switch to a Silver 94 plan AND you would also save money when you use your coverage!

By switching to a Silver 94 plan, you can keep the same health insurance company and its network of doctors and hospitals but pay a lower percentage of the cost when you use your plan. This means, your out-of-pocket cost for primary care visits, prescriptions and other covered health care services will be lower with a Silver 94 plan.

While all Covered California Health Plans offer the same level of high-quality health care, the costs you pay each month and amount you pay when you use your plan is determined by the plan you select:



UNIQUE AUDIENCE MARKETING OUTREACH

Ongoing

- **SB260 Health Plan Cancellations**
 - Audience: Californians who were enrolled through a health insurance company but cancelled their coverage
 - Cadence: Ongoing monthly email and direct mail outreach began June 2021

Upcoming

- **Franchise Tax Board (FTB)**
 - Audience: People who paid a penalty for the 2020 tax year
 - Cadence: Future marketing outreach (email and direct mail) expected to start Fall 2021
- **SB260 Medi-Cal Transitioners**
 - Audience: have lost their coverage through Medi-Cal and will be auto enrolled through Covered California
 - Cadence: Future marketing outreach (email and/or direct mail) expected to start in 2022



Dear Richelle,

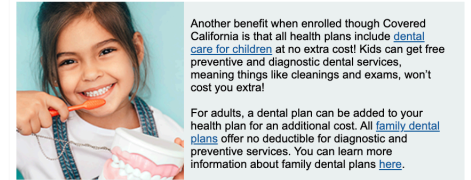
Did you recently cancel your health insurance? If you have health insurance, disregard this message. If you don't currently have health coverage, last year made it clear health insurance is more important than ever!

With NEW financial help from the American Rescue Plan – people of nearly all income levels are likely to save on brand-name health plans, like Kaiser, Anthem Blue Cross and Blue Shield through Covered California!

Most who apply for health coverage through Covered California will receive this NEW financial help. Your potential savings are so big that:

- More than half of Covered California members who receive financial help pay only \$1 per month, per person.
- New enrollees save an average of \$600 per month.
- Nearly 90% of Covered California members received financial help.

Don't go without health insurance. Your health plan is not just for when you or your family members are sick – all health insurance plans through Covered California include free preventive care! [Preventive care](#) includes services like annual checkups at no cost to you and, more importantly, can help you stay healthy and avoid bigger health issues.



OPEN ENROLLMENT 2022 PLANNING UPDATE

MARKETING CAMPAIGN

Sarita Navarro de García, Mattie Gleason

MEDIA PLANNING UNDERWAY, BASED ON THE FOLLOWING PARAMETERS



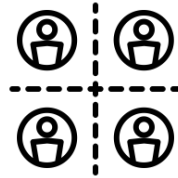
Budget

\$17-\$20 MM



Target

- California Adults 25-64
- HHI \$25K+
- Layering on Uninsured and Off-Exchange Insured where possible



Segments

- Multicultural
- Hispanic
- African American
- LGBTQ+
- Asian



Languages

- English
- Spanish
- Chinese
- Vietnamese
- Cambodian
- Hmong
- Laotian



Channels

- TV
- Radio
- Print
- Out of Home
- Digital
- Social
- Search

CREATIVE DEVELOPMENT

Creative planning and implementation is underway and while we don't have all the details finalized yet, what we know today is:

- We'll continue with the successful *"This way to Health Insurance"* ad campaign
- We'll leverage a strategic mix of existing assets with updates as needed as well as develop new assets to supplement our messaging based on research learnings

Existing TV/Video assets

New TV/Video assets



Portraits
Financial help,
new federal subsidies
Edit existing

Both
Financial help general
New VO

Invisible
Mental health
Comprehensive care
Deadline change only

Translator
People to help
Deadline change only

Heart
Value of health insurance
Shoot day

Under one roof
Existing + found footage

NEW TV IN PRODUCTION – *HEART*

This concept centers around the value of health insurance while also reinforces affordability and free preventive care.

- English version features dad with his family at home getting kids ready for bed (or something similar TBD)
- Spanish version is similar, but we'll see a father with his baby girl grow up into a beautiful *Quinceñera* for cultural relevance

VO: The second you have a kid, it's like your heart is living outside your body.

Which means you never, ever stop worrying. That's why it's important for us to have health insurance.

We got a family plan for less than what I could have imagined. The kids' doctor and dental checkups are free, and I can get screenings for my cholesterol and blood pressure — because you know these kids run it up [laughs].

Don't get me wrong — I still worry. Just a little less.

Covered California. This way to health insurance.

NEW TV IN PRODUCTION – *UNDER ONE ROOF*

- Here we'll hear the voice of the brand while seeing footage of the daily lives of Californians.
- This spot includes several key messages we want to reinforce to round out the TV assets (hence the name) punctuated with supers
- Along with core messages of expanded financial help, brand-name plans, comprehensive coverage and free expert help, this spot also spotlights Covered California's mission and our role in the lives of Californians.

VO: Everyone needs health insurance. Covered California is making sure more people can get it.

We believe health insurance should cover more and cost less. So, this year, there's an extra \$3 billion to help Californians get brand-name coverage.

Every plan we offer covers the important things, from routine check-ups to emergency care. And no one is turned away for having a pre-existing condition.

Get free help now to find your plan. Longer alt if time allows: Get free, expert assistance to find the plan that's right for you.

Covered California. This way to health insurance.

PURCHASED LIST DIRECT EMAIL

- This outreach tactic had proven very effective and efficient and will be included as part of our OE22 efforts.
- Results from the latest outreach conducted in May and June are:
 - Was top CoveredCA.com traffic source during the outreach window
 - Delivered **~52.4k** incremental plan selections at **\$7** per based on holdback test



Drop 1

The email content for Drop 1 features a red and yellow header with a large yellow arrow pointing down. The text reads: "ATTENTION, CALIFORNIA: health insurance has never been this affordable." Below this, it states: "\$3 billion in new federal funding is here to help 2.5 million Californians pay for health insurance." It then addresses two categories: "Uninsured?" and "Insured, but paying too much?". At the bottom, there is a call to action: "Check your new, lower cost >".

ATTENTION, CALIFORNIA:
health insurance has never been this affordable.

\$3 billion in new federal funding is here to help 2.5 million Californians pay for health insurance.

Uninsured?
Many people can now get a brand-name plan for as little as \$1 per month, or could choose one with richer benefits for less than \$100 per month.

Insured, but paying too much?
Consumers who switch to Covered California can now save up to \$700 every month.

Covered California is the only place to get this new financial help. Visit us online or call 800.295.2304 to get free, confidential enrollment assistance right now.

Check your new, lower cost >

Join us on social | [Facebook](#) | [Twitter](#) | [Instagram](#) | [YouTube](#)

PLEASE DO NOT REPLY TO THIS EMAIL.

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Drop 2

The email content for Drop 2 features a blue header with the Covered California logo and the text: "2.5 million Californians CAN NOW PAY EVEN LESS FOR HEALTH INSURANCE." Below this, it states: "Since April, more than 135,500 Californians have signed up for health insurance through Covered California, taking advantage of \$3 billion in new federal funding to help people pay less for health insurance." It then addresses two categories: "More than half of those households are now getting brand-name coverage for just \$1/month." and "Some new enrollees who already had health insurance, but not through Covered California, are saving up to \$8,000 each year for the same coverage they had before." At the bottom, there is a call to action: "Check your new, lower cost >".

2.5 million Californians
CAN NOW PAY EVEN LESS FOR HEALTH INSURANCE.

Since April, more than 135,500 Californians have signed up for health insurance through Covered California, taking advantage of \$3 billion in new federal funding to help people pay less for health insurance.

More than half of those households are now getting brand-name coverage for just \$1/month.

Some new enrollees who already had health insurance, but not through Covered California, are saving up to \$8,000 each year for the same coverage they had before.

How much financial help you can get depends on your household income, family size and where you live. [Use our Quick Calculator Tool](#) to estimate your monthly payment in just minutes.

For expert help along the way, visit us online or call 855.295.2304 to get free, confidential assistance.

Enroll by June 30 to start benefiting from the new law on July 1.

Check your new, lower cost >

Join us on social | [Facebook](#) | [Twitter](#) | [Instagram](#) | [YouTube](#)

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OE22 COLLATERAL

- Revamped collateral suite to fit look and feel of the “*This way to health insurance*” ad campaign
 - Enrollment Guide
 - Trifold Brochure
 - Immigration Fact Sheet
- Income eligibility chart replaced with QR code leading to Quick Calculator Tool on CoveredCA.com
- English layouts complete. Spanish, Chinese, Korean, and Vietnamese are currently in development. All expected to be live on 9/1
- Remaining 8 threshold languages expected go live in the Fall (Enrollment Guide and Trifold Brochure only)




Thank you!



III. Covered California

C. Marketing Updates

- To request to make a comment,
 - *Computer Audio:* Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
 - *Dial-In by phone only:* We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
 - *Hearing Impaired:* Please use the “chat” feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.

- **EACH PARTICIPANT WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM**

- NOTE: Written comments may be submitted to MOEAgroup@covered.ca.gov

MOEA Advisory Members & Public Comments

By phone: 1 (415) 665--0060

Access code: 301-958-868

Audio PIN: Shown after joining the webinar

Webinar ID: 891-920-203

Outreach & Sales

Terri Convey



SUPPORTING ENROLLERS & OE 2022 PREPARATIONS

OPEN ENROLLMENT LEAD GENERATION CAMPAIGN



- New contractor to generate enrollment opportunities
- Targets diverse communities throughout the state
- Media plan includes television, radio, and digital campaigns targeting Spanish, Mandarin, Cantonese, Vietnamese, Korean, Punjabi, Farsi, and African American consumers

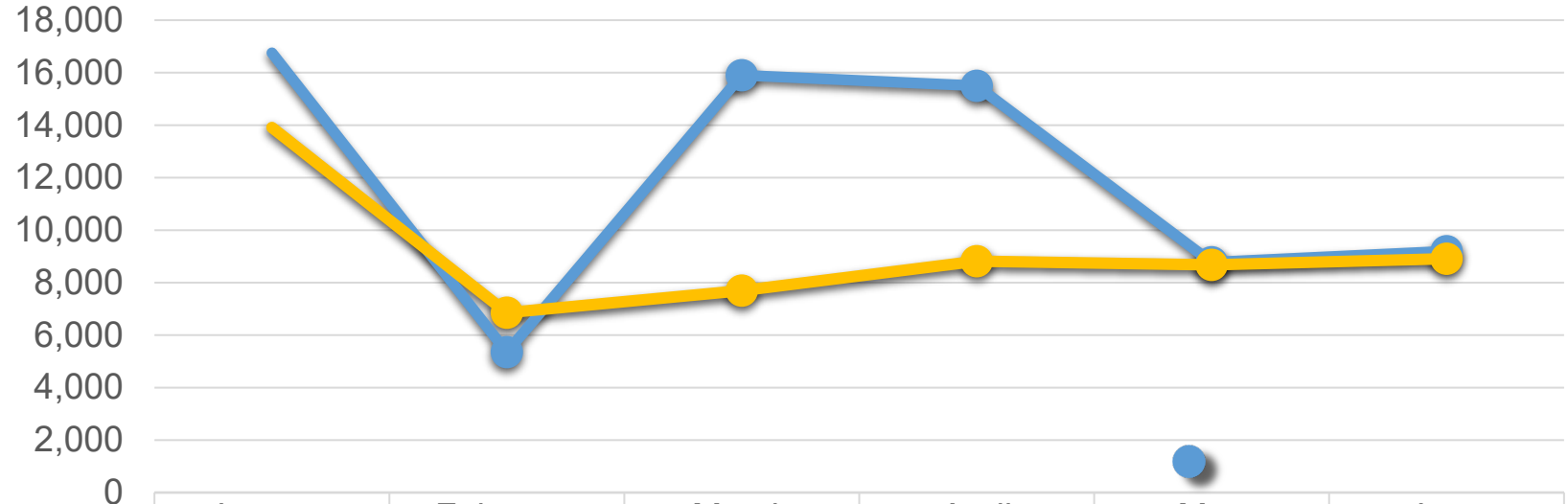


NEW TOOLS FOR AGENTS & ENROLLERS

- **Enhancements to Agent portal**
 - Pending payment notification
 - Upload document and other pending action notices
 - Plan selection prompt
- **New reports to guide consumers on the enrollment journey**
 - Medi-Cal Transition Report gives agents list of consumers transitioning to Medi-Cal
 - Covered California Transition Report gives agents list of consumers losing Medi-Cal eligibility
 - Reports provided to delegated agent of record
- **Secure File Transfer**
 - Reports delivered to agents and enrollers via secure email

HELP ON-DEMAND REFERRALS

Year-Over-Year Comparison

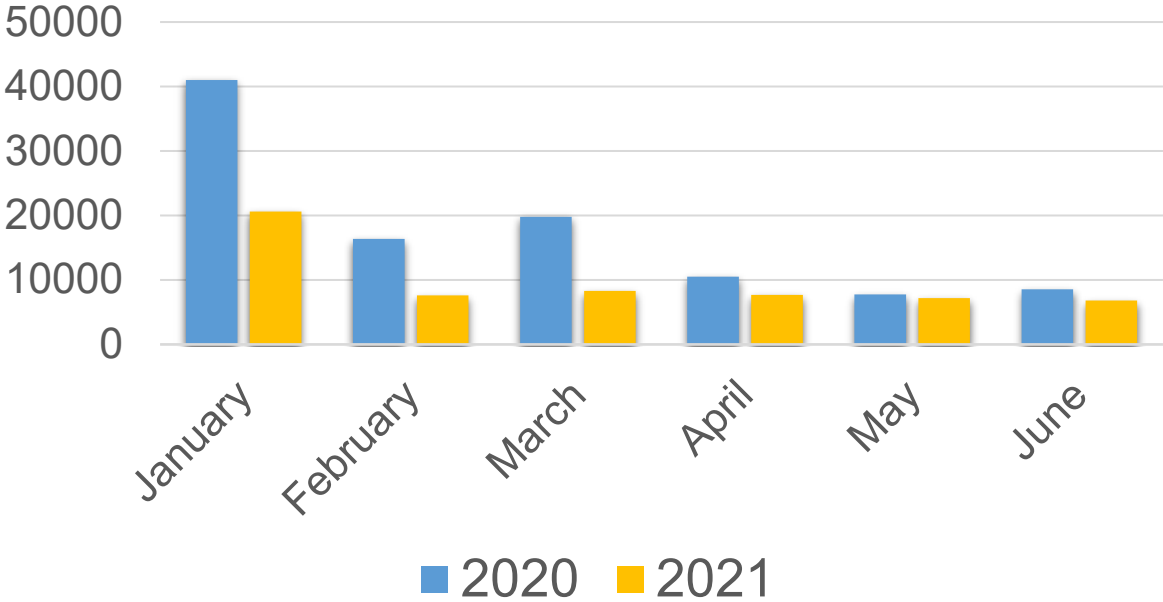


	January	February	March	April	May	June
2020	16,758	5,354	15,904	15,500	8,776	9,195
2021	13,914	6,857	7,694	8,819	8,677	8,909

STOREFRONT WEBSITE VIEWS

Year-Over-Year Comparison

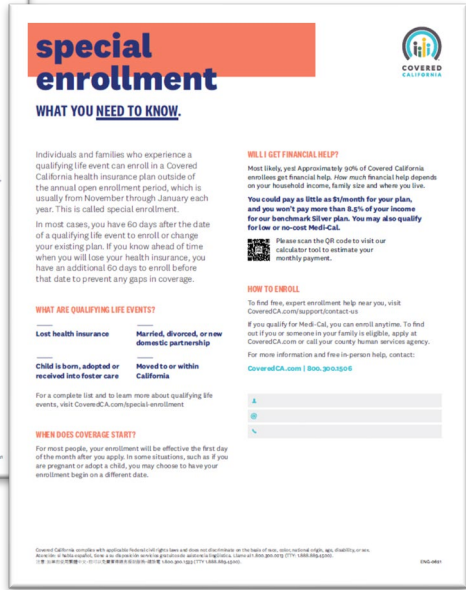
Storefront Pageviews



- 588 Storefronts
- 46 new locations

NEW CONSUMER CONTENT & SALES TOOLS

Posters, Flags, and Canopies



OPEN ENROLLMENT AGENT & ENROLLER ENGAGEMENT AND TRAINING CAMPAIGNS

Roundtables

Nine Virtual Sessions

- Top producer forum on how we can better support enrollers in outreach, educating, enrolling, and retaining consumers.
- Completed six sessions as of August 4th
- Three sessions remaining
 - Southern California and Inland Empire Navigators, Thursday, August 5th
 - Certified Application Counselors, Tuesday, August 10th
 - Orange Count Navigators, Tuesday, August 10th

OE 2022 Meetings

Ten Virtual Meetings

- In-depth training for enrollers on everything to know about open enrollment 2022
- Rolls out September 2021
- One statewide event
- Nine regional meetings for agents and enrollers

NAVIGATOR PROGRAM UPDATES

Fiscal Year 2020-2021 Recap

- **Minimum Enrollment Goal:** 30 of 40 Navigators met their goals
- **Outreach Activities:** 16 of 41 Navigators met their goals. Saw a shift towards social media.
- **High Performance Goal:** Under review to see how many Navigators met the goal
- **More Funds for American Rescue Plan:** Navigators received in aggregate \$650,000 additional funds to be spent on microtargeting diverse communities to inform them about benefits of American Rescue Plan. Results will be shared at September Board Meeting.

Fiscal Year 2021-2022

- **40 Navigators returning** for the current fiscal year
- **Program goals remain constant YOY**
 - Minimum Enrollment Goals
 - Outreach Goals
 - High Performance goal of 10% growth

COVERED CALIFORNIA FOR SMALL BUSINESS

COVERED CALIFORNIA FOR SMALL BUSINESS

Group & Membership Update thru June 2021


- Groups: 8,401
- Members: 70,658
- Retention: 90%
- Average Members per group: 8.4
- YTD New Membership Sales 7,170

Sales Update – August 2021

- Membership has increased by 6,508 members over December 2020.
- The number of groups (employers) has increased by 553 groups over December 2020.

III. Covered California

D. Outreach and Sales

- To request to make a comment,
 - *Computer Audio:* Click on the icon, “raise hand  ” on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
 - *Dial-In by phone only:* We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
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MOEA Discussion

George Balteria
Chair, MOEA Advisory Group



IV. MOEA MEMBER DISCUSSION


MOEA MEMBER DISCUSSION

- A. Advisory Group Action Items Update
- B. American Rescue Plan Outreach Efforts
- c. Open Discussion

ACTION ITEM UPDATES

No.	Action item	Assigned Date & To	Status
1.	<p>Data Requests</p> <p>Requesting data tracking the specific outreach to underserved communities outside of marketing efforts.</p>	3/5/2021; Sales and Communications	Complete. Media and outreach efforts to underserved communities outside of marketing efforts are highlighted within the MOEA 8/5 meeting presentation.
2.	<p>Collateral Materials</p> <p>Requesting the 'Immigration Status & Eligibility' fact sheet in additional languages to English and Spanish.</p>	7/9/2020; Marketing	Complete. In addition to the English and Spanish fact sheet, the 'Immigration Status & Eligibility' fact sheet has also been developed in Chinese, Korean and Vietnamese. The revamped fact sheet in the five languages will be available in September 2021.
3.	<p>Covered California Dotcom</p> <p>Requesting a revisit of the storefront finder on the landing page.</p>	3/5/2021; Communications and Sales	Complete. There is no current consideration of making changes to the redesigned dotcom.

IV. MOEA Action Item Updates

- To request to make a comment,
 - *Computer Audio:* Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
 - *Dial-In by phone only:* We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
 - *Hearing Impaired:* Please use the “chat” feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.
- **EACH PARTICIPANT WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM**
- NOTE: Written comments may be submitted to MOEAgroup@covered.ca.gov

MOEA Advisory Members & Public Comments

By phone: 1 (415) 665--0060

Access code: 301-958-868


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AMERICAN RESCUE PLAN OUTREACH EFFORTS

- What proactive approaches have you taken to market/outreach to new consumers on the availability of more subsidies through the American Rescue Plan?
- What hesitance have you seen from the off-exchange community moving on-exchange?
- Did you find the templated consumer letters and suggested messaging useful in generating new business or supporting consumers moving from off to on-exchange?

IV. MOEA Member Discussion

- To request to make a comment,
 - *Computer Audio:* Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
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OPEN DISCUSSION

IV. MOEA Open Discussion

- To request to make a comment,
 - *Computer Audio:* Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
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V. ADJOURN

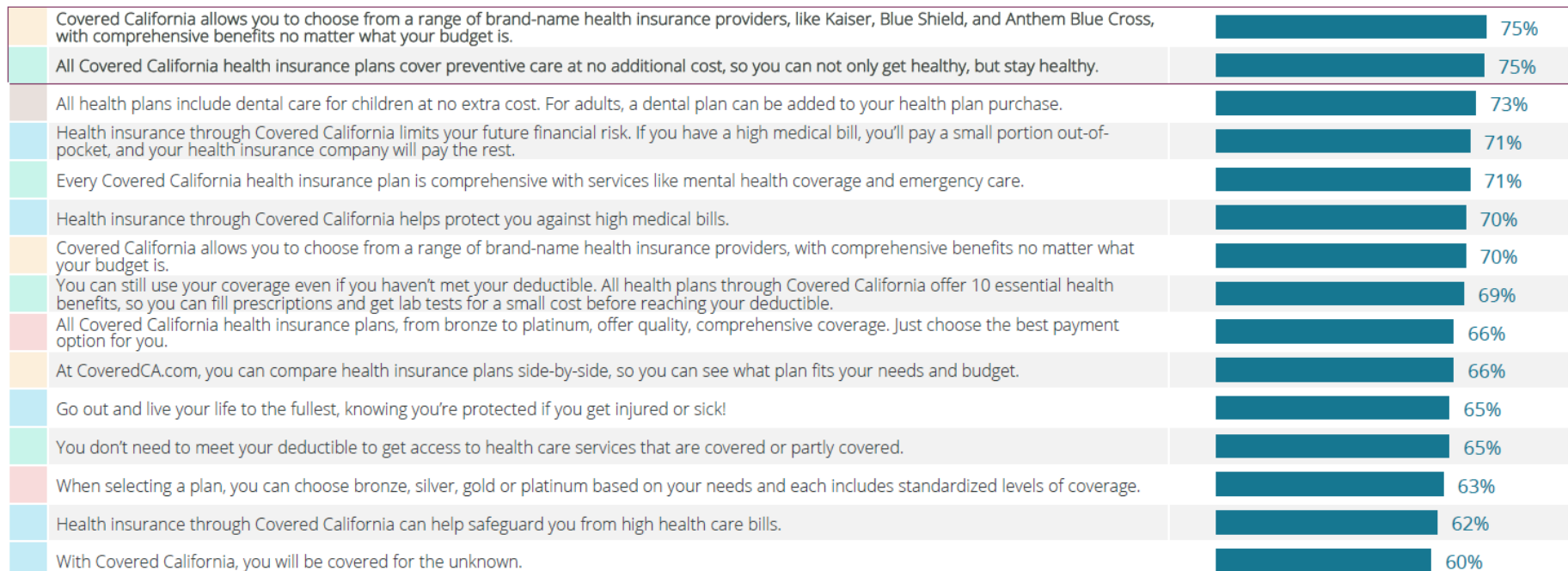
Thank you!
MOEA Advisory Group



APPENDIX

MOST MOTIVATING MESSAGES: UNINSURED

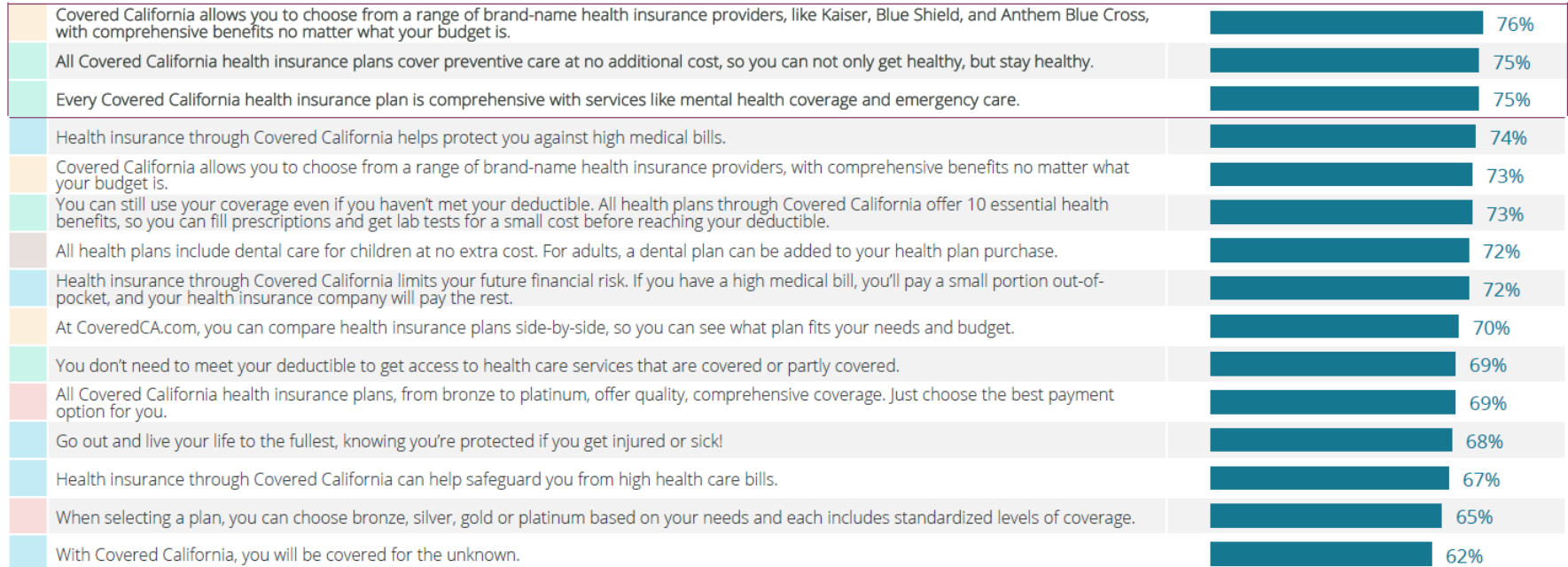
Uninsured Californians gravitate towards messages that highlight the availability of name-brand health insurance providers at every budget size and medical care at no extra cost.



■ Value/Benefit of Health Insurance
 ■ Metal Tiers
 ■ Essential Health Benefits
 ■ Shop and Compare
 ■ Dental

MOST MOTIVATING MESSAGES: BILINGUAL

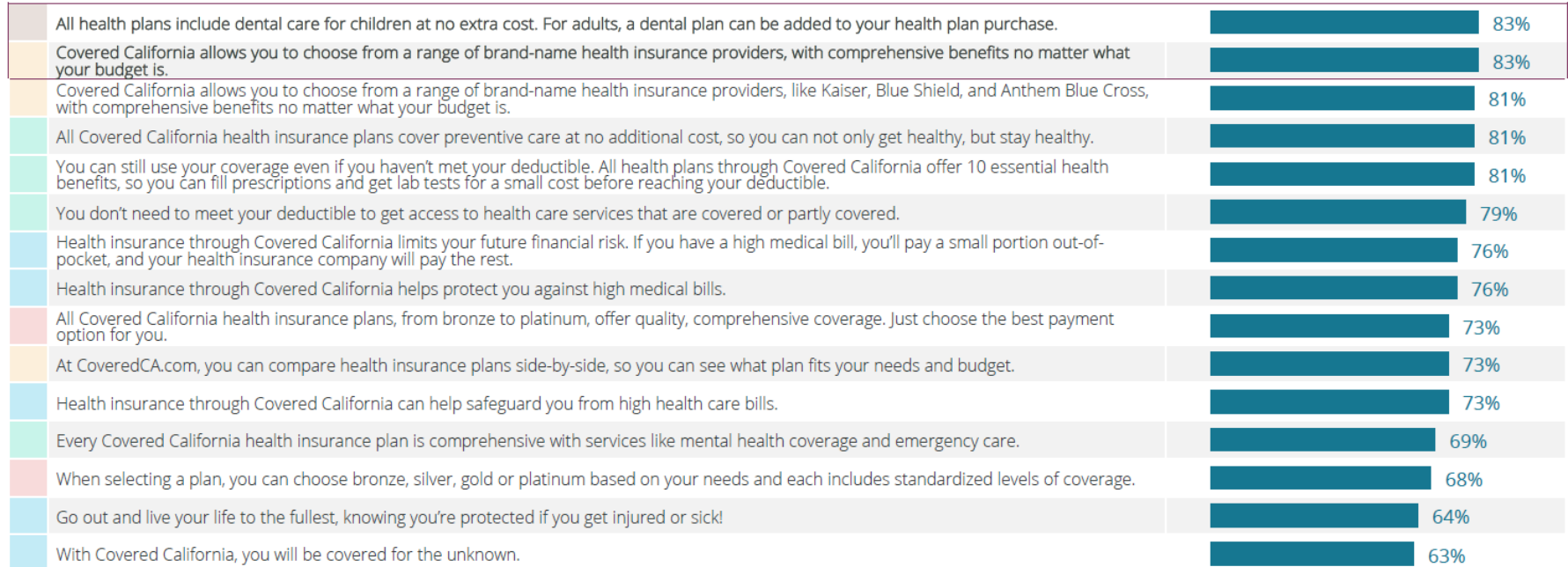
Messages that highly motivate bilingual Spanish speakers to consider Covered California focus on availability of name-brand insurance providers, preventive care at no extra cost and mental health coverage and emergency care.



Value/Benefit of Health Insurance Metal Tiers Essential Health Benefits Shop and Compare Dental

MOST MOTIVATING MESSAGES: OFF-EXCHANGE

Off-exchange Californians, like uninsured Californians, gravitate towards messages that emphasize medical care at no added cost and quality brand options.

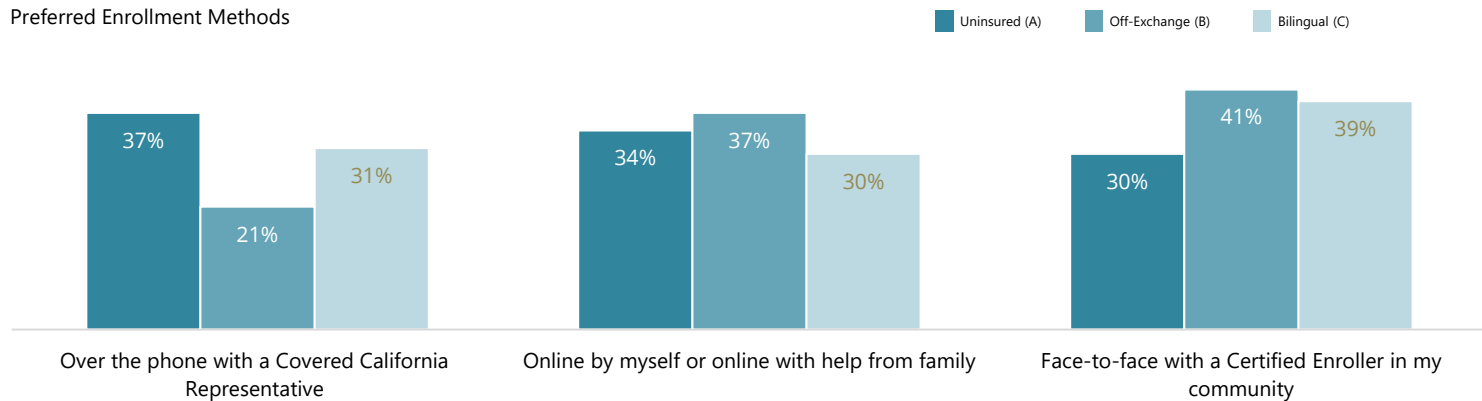


Value/Benefit of Health Insurance Metal Tiers Essential Health Benefits Shop and Compare Dental

RESEARCH PROJECT 2: BROADER MESSAGE TESTING: KEY FINDINGS

- Messages that focus on **dental**, **Shop and Compare**, **essential health benefits** themes resonate with consumers
- Uninsured Californians prefer to communicate and enroll over the phone whereas off-exchange Californians prefer to do so in-person

Preferred Enrollment Methods



OE22 RESEARCH LEARNINGS

OE22 CREATIVE RESEARCH

- Through our research vendor, we conducted quantitative creative research on the OE21 campaign, 'This way to health insurance,' with the following goals:
 - Measure the effectiveness and collective impact of the creative assets (ads) shown during the OE21
 - Determine the themes and messages that resonate best with target audiences (uninsured Californians and Spanish-Dominate Californians)
 - Guide creative strategy and targeting for OE22
- Methodology
 - Online quantitative survey
 - Fielding: January 6 – January 21, 2021
- Respondents
 - 265 Californians aged between 26-54
 - English and Spanish
 - Uninsured and current Covered California members

OE22 CREATIVE RESEARCH: KEY FINDINGS




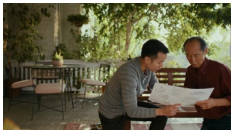
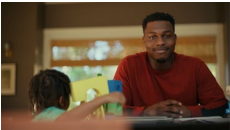
- Covered California enjoys **high name recognition and a positive reputation** even among uninsured and Spanish Dominant Californians. The perceived costs of health insurance remain the primary barrier to signing up across all income levels.
- The holistic campaign, ‘This way to health insurance’ has a clear, near unanimous positive impact across all audiences. In addition to eliciting **positive explicit emotional reactions** (making viewers feel happy, hopeful, motivated and understood), **implicit analysis demonstrates a positive impact** of the campaign:
 - Uninsured Californians who saw at least one ad prior to taking the survey report significantly higher awareness and impressions of Covered California, as well as a stronger impression of the accessibility of health insurance overall

OE22 CREATIVE RESEARCH: KEY FINDINGS

- **Individual ads have comparable impact** on key metrics including motivating viewers, generating positive impressions of Covered California, eliciting positive emotions, and conveying useful information
- **Uninsured Californians divide over which ad speaks to them most, driven largely by the relatability of the specific narrative conveyed.** Relatability is the core driver of ad preference, with respondents citing relatability of the specific scenarios conveyed in each ad (I have a mental illness, I lost my job due to COVID, I have to translate for my family) as the reason that ad resonates best.
 - **This pattern illustrates the power of the ad campaign in its totality, as currently designed:** evoking a diverse set of scenarios and narratives to speak to the unique situations of diverse Californians, all culminating in the same ultimate message, directing viewers to Covered California's offerings.

OE22 CREATIVE RESEARCH: KEY FINDINGS

Each ad contributes unique value to the campaign as a whole.

	Translator (A)	Both (B)	Invisible (C)	Anthem (D)	Hero (E)
					
Core Narrative	Covered California offers expert assistance in multiple languages and financial help for those who need it.	Uninsured due to concern about the cost of health insurance. Covered CA provides financial assistance to those who need it.	Covered CA plans are comprehensive and cover mental health services; provide financial assistance to those who need it.	Combo ad, detailing key pieces of each of the other advertisements (comprehensive plans, financial assistance, translation services).	Lost job and worried about health insurance; 9 out of 10 people who enrolled in Covered CA got financial assistance.
Strengths	<ul style="list-style-type: none"> Most clearly conveys multilingual assistance theme. Most helpful ad and most positive emotions among Spanish Dominant Californians 	<ul style="list-style-type: none"> Most strongly conveys affordability message to uninsured. Most frequently selected as singularly “most motivating” ad by uninsured Californians. Considered most informative and most relatable. 	<ul style="list-style-type: none"> Strongest individual reach among uninsured English speakers Most clearly conveys mental health message 	<ul style="list-style-type: none"> Most strongly conveys wide range of Californians covered by Covered CA. Strongest individual reach among uninsured Spanish Dom. Broad message makes this a strong standalone ad. 	<ul style="list-style-type: none"> Highly relatable ad, particularly to people who have been laid off as a result of COVID-19.
Limitations	<ul style="list-style-type: none"> Marginal reach among both Spanish-speaking and English-speaking viewers 	<ul style="list-style-type: none"> Less appeal among Spanish Dominant, among whom it is considered less informative 	<ul style="list-style-type: none"> Polarizing: elicits strongest negative reaction from viewers, particularly uninsured English speakers 	<ul style="list-style-type: none"> Scores last as most motivating ad. Least relatable due to broader focus. 	<ul style="list-style-type: none"> Least informative ad.