GENERAL UPDATE
Enrollment Update

Issued a press release to announce...

140,000

Plan Selections
(as of Dec. 13)
Enrollment Update

Deadline Extension for Coverage Starting January 1st

Enroll by Thursday, December 17 at 8 p.m. for Coverage Starting Jan 1
MARKETING UPDATE

Colleen Stevens
COVERED CALIFORNIA
Marketing, Sales & Outreach Efforts

• Overall Goals
• Plan and execution cross-platform strategies and tactics
  o Customer Target Audience
  o PR & Communications
  o Marketing
    • CRM/Member Communications
    • Advertising Campaign
  o Outreach & Sales
• Challenges Ahead
Marketing, Sales and Outreach

Goal #1

• Create awareness and demand for health plan products by populations that historically have not considered health insurance as an option.

(Source: Research from National Opinion Research Center at the University of Chicago, October 2015)
Marketing, Sales & Outreach

Goal #2

- Promote value of health insurance & availability across all QHPs, establishing an equal playing field for all carriers.
- Promote utilization of health plan benefits and retention of current members.
- Based on focus group research and message testing.
Marketing, Sales & Outreach

Goal #3

• Need to balance our efforts between Open Enrollment and Special Enrollment, as SEP sales have been significant for some QHPs and CoveredCA SEP enrollments have exceeded goal.

Note: Special Campaign driving awareness about Penalty helped drive SEP enrollments during April/May 2015
Open Enrollment 2015-2016
Marketing Strategy

Increase the number of insured Californians by:

1. Helping Californians understand the value of health insurance and being covered.
2. Continuing to build brand awareness and positioning Covered California as the trusted health insurance comparison resource for Californians seeking health coverage.
3. Promoting enrollment among the subsidy-eligible uninsured
4. Supporting renewal and retention of existing Covered California members.
5. Coordinating efforts with the ground campaign to support all service channels (Agents, Navigators, CECs)
Target Audience

Ensure paid media reaches all diverse target segments with both English and In-language media to provide adequate reach and make sure the message connects with our audience across all relevant channels.

Asian In-language: Primary – Chinese, Vietnamese, Korean; Secondary – Filipino (Tagalog), Hmong, Laotian, Cambodian
Open Enrollment Core Message

• Campaign Theme:

It’s MORE THAN JUST HEALTH CARE.
It’s LIFE CARE.
Open Enrollment Advertising Messages

Messages that Drive Brand Awareness & Motivation

• Acknowledging:
  • A balance in life wins
  • Need for believable moments
  • Desire for more information
• Giving consumers a way forward; a solution to the problems

Messages that Drive Consideration & Purchase

• Cost/price messages still resonate strongly
• The ‘dental’ message was highly motivating: either because it’s “new news” or related to actual dental needs
• Prevention and emergency messaging both continue to be motivating
• Phrases like “most” and “4 out of 5” that help people believe they could get it for less are effective
• A choice of plans also work well
Brand TV Ads: English/Spanish

“Moments”

“Perspective”
Direct Response TV ads

“Candy” – English/Spanish

“New Family” – Mandarin, Cantonese, Korean, Vietnamese

“Heads” – English/Spanish
<table>
<thead>
<tr>
<th>Multi-Cultural Campaign Elements</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>African American</strong></td>
</tr>
<tr>
<td>Radio, Print, OOH, Digital</td>
</tr>
</tbody>
</table>

![African American Ad](image1)

| **Asian**                        |
| Radio, Print, Digital            |

![Asian Ad](image2)

| **Latino**                       |
| Radio, Print, OOH, Digital, Direct Mail |

![Latino Ad](image3)

| **LGBT**                         |
| Print, Digital                   |

![LGBT Ad](image4)
Millennial Campaign Approach

In order to maximize efforts against the Millennials who represented the biggest business opportunity for Covered California, we redefined the age range of millennials from 18-33 to 26 – 33.

- Research proves that those who are 18-25, are most likely to have alternative ways of being covered (student coverage, parent’s plans, or Medi-Cal) and therefore CC would not be an immediate source for coverage
- As by law, when a person turns 26 years old, they are no longer allowed on their parent’s plan and therefore represent an opportunity for us

Californian millennials are one of the most diverse group of people who embrace different culture and even languages.
Texting and walking again? You've got health coverage, but it's still a good idea to avoid distractions and look where you're going.

Got a birthday coming up? If you're currently covered under your parents' health plan and you're turning 26 soon, you're eligible for a special enrollment period so you can #GetCovered. Learn more at http://bit.ly/1kdcdv5.
Promoting New Service: Adult Dental

TV (“Candy” spot), Radio
Digital and Social

Posted Sunday, Oct 25 –
50,500+ impressions
243 shares
Over 730 “likes”

And this is all organic!
### Examples of Media Outlets

<table>
<thead>
<tr>
<th>Multi-Segment</th>
<th>African American</th>
</tr>
</thead>
<tbody>
<tr>
<td>abc</td>
<td>Empire</td>
</tr>
<tr>
<td>FOX</td>
<td>R&amp;B 102.9 FM KBXL</td>
</tr>
<tr>
<td>BrightRoll</td>
<td>WAVE</td>
</tr>
<tr>
<td>hulu</td>
<td>TMZ</td>
</tr>
<tr>
<td>CNN</td>
<td>BET</td>
</tr>
<tr>
<td>Wild 94.9</td>
<td>BLACK VOICES</td>
</tr>
<tr>
<td>Aol</td>
<td>*BLACK DOCTOR.org</td>
</tr>
<tr>
<td>WebMD</td>
<td>Our Weekly</td>
</tr>
<tr>
<td>Spotify</td>
<td>VOICE</td>
</tr>
<tr>
<td>YouMail</td>
<td>Bayview</td>
</tr>
<tr>
<td>about health</td>
<td>*Voices &amp; Viewpoints</td>
</tr>
<tr>
<td>iHeart Media</td>
<td>*Posters Online</td>
</tr>
<tr>
<td>YouTube</td>
<td>*Advocate</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Latino Segment</th>
<th>Asian Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td>azteca</td>
<td>KTSF26</td>
</tr>
<tr>
<td>Univision</td>
<td>АТВ</td>
</tr>
<tr>
<td>TeleMundo</td>
<td>KBS</td>
</tr>
<tr>
<td>Discovery en Español</td>
<td>KBS TV</td>
</tr>
<tr>
<td>NBC Universal</td>
<td>SAFETY TV</td>
</tr>
<tr>
<td>Univision</td>
<td>*ASIAN JOURNAL</td>
</tr>
<tr>
<td>*ENTERTAINMENT TV</td>
<td>*VIET TV</td>
</tr>
<tr>
<td>*ENTERTAINMENT TV</td>
<td>*ASIAN TIMES</td>
</tr>
</tbody>
</table>

Subject to change
Customer Relationship Marketing
Funnel/Member Communications

- Maximize the retention and renewal of 1.3M Covered CA members
- Keep our members insured and promote informed access & utilization of benefits
- Nurture leads in progress with messages targeted to where they are in the enrollment process to help conversion
- Improve Integrated Voice Response (IVR) for by simplifying phone tree structure and reducing wait time.
Renewal and Retention

Strategies

Integrated multi-touch strategy with either email/direct mail

1. Email
2. Direct Mail for those that do not have an email address
3. Complement notices out of CalHEERS
4. Integrated communication calendar (See Appendix)
Open Enrollment Collateral Materials

Collateral Materials:
• Paper Calculator
• Enrollment Guide
• “What You Need to Know” trifold
• Immigration FAQ
• “Now That You’re Enrolled” trifold
• Customizable event flyer
• Dental … and more

Languages Available:
• Up to 13 threshold languages

General Features:
• Customizable
• Print-on-demand available at Covered California Print Store, 360.kpcorp.com/coveredca
Q&A
COMMUNICATIONS UPDATE
Issues “Hot Spot” Maps Regionally:

• Bay Area
• Central Valley
• Chico
• Coachella Valley
• Humboldt
• Los Angeles
• Orange County
• Riverside/San Bernardino
• Sacramento
• San Diego
• San Joaquin Valley
“Hot Spot” Maps

Los Angeles

San Diego

Bay Area

Covered California “Hot Spots” — Los Angeles
This map represents Covered California subsidy-eligible target populations. The subsidy-eligible population is calculated by a combination of data from Covered California, CalSHRM (UCLA, UC Berkeley) and the American Community Survey (U.S. Census).

Covered California “Hot Spots” — San Diego
The map represents Covered California subsidy-eligible target populations. The subsidy-eligible population is calculated by a combination of data from Covered California, CalSHRM (UCLA, UC Berkeley) and the American Community Survey (U.S. Census).

Covered California “Hot Spots” — Bay Area
The map represents Covered California subsidy-eligible target populations. The subsidy-eligible population is calculated by a combination of data from Covered California, CalSHRM (UCLA, UC Berkeley) and the American Community Survey (U.S. Census).
“Hot Spot” Event With Mayor Garcetti
Significant coverage around the state:

- San Diego Union-Tribune
- KFBK Radio (Sacramento)
- Los Angeles Times
- KCRA TV (Sacramento)
- KPCC Radio (Los Angeles)
- KOGO Radio (San Diego)
- Sacramento Business Journal
- Ontario News
- San Francisco Bay View
- Kaiser Health News (picked up widely by):
  - Vacaville Reporter
  - Paradise Post
  - San Jose Mercury News
- California Healthline
- Inland News Today
- L.A. Independent
- Fontana Herald News
Q&A
OUTREACH AND SALES UPDATE
Outreach and Sales – Certified Partners Update

• Navigator Program
  o 155 Total Navigator Entities (69 Navigator Grantees; 86 Sub-grantees)
  o 2,164 Certified Enrollment Counselors (86.6% of Active Assisters)
  o 277 Community Partner (Navigator CEC and Certified Application Counselors) Approved Storefronts
  o 1,477 Certified Enrollment Counselors speak Spanish; 92 Mandarin; 99 Cantonese; 85 Vietnamese; 50 Korean; 188 Other languages
  o Over 6,000 Community Partner (workshops; 1:1s; enrollment fairs; etc.) events will be completed by end of December 2015
  o $10.6M allocated; $3.98M expended to date
Outreach and Sales – Certified Partners Update

• Enrollment Assistance Program
  o Certified Application Counselor Program
  o Medi-Cal Managed Care Plan
  o Plan-Based Enrollment Entity
  o Uncompensated partners supporting enrollment assistance efforts during Open Enrollment No. 3 effective Dec. 15, 2015:

<table>
<thead>
<tr>
<th>ENROLLMENT PROGRAM NAME</th>
<th>ENTITIES</th>
<th>COUNSELORS</th>
<th>CHANGE SINCE OCTOBER REPORT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certified Application Counselor</td>
<td>400</td>
<td>1,998 Cert 667 In Progress 2,665 Total</td>
<td>79% Entity Growth (+192) 9% Counselor Growth (+214)</td>
</tr>
<tr>
<td>Medi-Cal Managed Care</td>
<td>2</td>
<td>39 Certified 16 In Progress 55 Total</td>
<td>1 Entity On Hold</td>
</tr>
<tr>
<td>Plan-Based Enroller</td>
<td>10 - 2015 Plans 12 - 2016 Plans</td>
<td>Enrollers Certified 1,908 Total</td>
<td>100% QHP Participation 44% Enroller Growth (+585)</td>
</tr>
</tbody>
</table>
Outreach and Sales – Support Update

• Field Team
  o Building the Outreach and Sales Field Team
  o Supporting Agents and Certified Application Counselors
  o Developed new Sales Tools (posters, window decals, spotlights, etc.)
  o Developing Storefronts
  o Enrollment Initiatives (Westfield Malls; White House Healthy Communities Challenge; Work Development Boards; Ralph Stores; etc.)
Outreach and Sales – Support Update

• Distribution Services
  o Sales Partners’ Service Center Ramp-up
  o Weekly Briefings and Alerts
  o Webinars
  o Tool Kits (Medi-Cal, Renewal, Open Enrollment, Storefront, IRS Form, Small Business, etc.)
  o Shop & Compare Tool Personal Proposal available
  o Revamp of Agent and Community Partners’ online sites

• Business Analytics
  o Heat Maps for the Subsidy-Eligible Maps Tool Kit
  o Hot Spots Maps for Communications
  o Enrollment Reports for Sales Partners
  o Salesforce Customer Relations Management (CRM) Project
Challenges Ahead
Challenges Ahead

• Reduction in earned media opportunities results in increasing need for paid media.
• With the 2016 Election on the horizon, where the media landscape will be more crowded and expensive, we’ll need to enhance our efforts to break through and continue to be effective.
• Assess the efficacy of complementary (or competing) efforts between Covered California, QHPs and other partners for optimal mutual benefits.
• Continue to optimize marketing & outreach efforts based on results, consumer research, and lessons learned from previous enrollment periods.
• Continue with the multi-cultural emphasis to ensure key population segments are effectively reached.
Q&A