



**COVERED**  
**CALIFORNIA**

# **Marketing, Outreach, and Enrollment Assistance Advisory Group**

*Wednesday, October 7, 2015*

# CHAIR'S WELCOME

*ANTHONY WRIGHT*

# AGENDA

## I. MARKETING UPDATE

- a. Research Insights on Messaging
- b. Social Media
- c. Collateral
- d. Retention and Renewal
- e. Paid Media

## II. COMMUNICATIONS UPDATE

- a. Key Learning
- b. Communications and Public Relations Strategy
- c. Website
- d. Coverage of Care Champions Program
- e. Spanish Media Outreach

## III. OUTREACH AND SALES UPDATE

- a. Outreach and Enrollment Strategy
- b. Enrollment Partners
- c. Analytics

## IV. SUBCOMMITTEE BREAKOUTS

## V. REPORT BACK

# MARKETING UPDATE

Colleen Stevens

# Open Enrollment 2015-2016

## Marketing Objectives

Increase the number of insured Californians by:

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

# 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*

# Research Insights on Messaging

# Work developed with all cultural partners

CAMPBELL  
EWALD

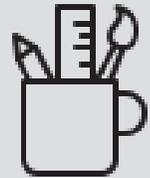
**Casanova Pendrill**



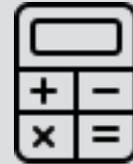
# The path taken



RESEARCH  
REVIEW  
(EXISTING  
RESEARCH)



CREATIVE + MESSAGE  
EVALUATION  
RESEARCH



QUANTITATIVE  
MESSAGE  
TESTING



CAMPAIGN  
REFINEMENT  
RESEARCH



OE3  
CAMPAIGN  
RECOMMENDATION

# Key Learnings and Implications

- 1 Awareness good, but value needs to lift; finances are important but emotional benefits drive motivation
- 2 Advertising works (amplifies the effect of other channels)
- 3 There's still confusion on brand, function and eligibility
- 4 Remaining uninsured on the fence; want insurance, but difficulties = resistance; so they find ways to cope
- 5 A need to understand/guide the shopping process, especially if online
- 6 Audience wants Covered California to be on their side; have their back and understand their situation

Need more than awareness... need to increase the “Worth” and “Significance” of health insurance to create Value

Role of advertising and specific channels must be further orchestrated and integrated

Need to create clarity around our key benefits and purpose

Our enemy is inertia, it's time to push

The experience we offer matters; if the shopping experience doesn't deliver, efforts may go to waste

The brand should be an empathetic guide

# Research Insights

## 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



# Social Media

# Open Enrollment Social Media – Objectives

Increase awareness of and enthusiasm for Open Enrollment & Renewal

Improve The Customer Experience

- Continue emphasis on high-quality customer service on owned social media channels – Facebook, Twitter, & Google+
- Integrate customer service learnings into social content
- Build positive relationships with customers
- Reduce customer confusion about Covered California & coverage
- Provide the necessary resources for customers to make informed choices

# Open Enrollment Social Media – Strategy

## STRATEGIC THEMES

### INFORM:

Support current & prospective customers with functional, service oriented content that offers reminders, notifications, & information about coverage & enrollment

### INSPIRE:

Motivate customers with emotionally compelling & highly sharable content, emphasizing the value of being covered

### INVOLVE:

Present easy opportunities for customers, fans & partners to engage with, support & evangelize for Covered California

# Collateral

# Open Enrollment Collateral Materials

## **GOAL:**

**Educate consumers and increase their knowledge and confidence level to enroll through Covered California.**

**Support Certified Enrollment Counselors, agents and grantees in their community-based outreach and enrollment efforts.**

# 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

**Find out if you qualify for Financial Assistance to help pay for your health insurance**

Covered California® is a place where you can compare and shop for private health insurance plans, and get financial assistance to help pay for your health insurance. This guide will help you better understand your options and enroll in the health plan that best fits your needs.

**Who is eligible for financial assistance?**

Number of people in your household	If your 2013 household income is less than...	If your 2013 household income is between...
1	\$16,105 - \$48,880	\$16,105 - \$48,880
2	\$21,708 - \$62,920	\$21,708 - \$62,920
3	\$27,311 - \$79,160	\$27,311 - \$79,160
4	\$32,913 - \$95,400	\$32,913 - \$95,400
5	\$38,516 - \$111,640	\$38,516 - \$111,640

**Enrollment deadlines**

For coverage beginning on or after...	Complete enrollment by...	For coverage beginning on or after...
January 1, 2015	December 15, 2014	January 22, 2015
February 1, 2015	January 15, 2015	February 24, 2015
March 1, 2015	February 15, 2015	February 24, 2015

Visit [CoveredCA.com](http://CoveredCA.com) to see if you qualify for financial assistance.

**Enrolling in Quality Health Coverage A Step-by-Step Guide**

Covered California® is a place where you can compare and shop for private health insurance plans, and get financial assistance to help pay for your health insurance. This guide will help you better understand your options and enroll in the health plan that best fits your needs.

**STEP 1: See if you qualify for a tax credit.**

Health insurance protects you from the shock of ill and brings peace of mind. For many of us, the cost of health insurance is a significant expense. The amount of tax credit available to people who qualify based on household size and income. The amount is based on a sliding scale, which means the lower your income, the more help you may receive. If you don't qualify for financial help, you can still enroll in health coverage through Covered California.

See the chart below or visit the **Drop and Compare Tool** at [CoveredCA.com](http://CoveredCA.com) to find out how much your tax credits will be and see if you qualify for financial assistance or Medi-Cal.

**See if you may be eligible for financial assistance:**

Number of people in your household	If your 2013 household income is less than...	If your 2013 household income is between...
1	\$16,105 - \$48,880	\$16,105 - \$48,880
2	\$21,708 - \$62,920	\$21,708 - \$62,920
3	\$27,311 - \$79,160	\$27,311 - \$79,160
4	\$32,913 - \$95,400	\$32,913 - \$95,400
5	\$38,516 - \$111,640	\$38,516 - \$111,640

See the chart below or visit the **Drop and Compare Tool** at [CoveredCA.com](http://CoveredCA.com) to find out how much your tax credits will be and see if you qualify for financial assistance or Medi-Cal.

**Immigration Status and Eligibility What You Need to Know**

Welcome to Covered California. Covered California® is a place where you can compare and shop for private health insurance plans, and get financial assistance to help pay for your health insurance. This guide will help you better understand your options and enroll in the health plan that best fits your needs.

**Who is eligible for Covered California?**

All U.S. citizens, U.S. residents and noncitizens lawfully present in California may apply for health care through Covered California.

**Who is Not Eligible for Covered California?**

If you are not lawfully present in California, you are not eligible for a Covered California plan. However, you can still apply through Covered California to find out if you are eligible for Medi-Cal or if you qualify for financial help. You may also be eligible for financial assistance through Covered California.

**Your Immigration Status Will Be Kept Confidential**

All immigration information provided to Covered California will be kept private and secure. It will not be shared with or used by any immigration agency to enforce immigration laws.

For more information or to find free, confidential local help, please contact:

[CoveredCA.com](http://CoveredCA.com) | (800) 300-1306

**Learn What The New Health Care Law Can Do For You**

Covered California® is a place where you can compare and shop for private health insurance plans, and get financial assistance to help pay for your health insurance. This guide will help you better understand your options and enroll in the health plan that best fits your needs.

**BRING YOUR CA ID or Driver's License**

**BRING YOUR CALIFORNIA FAMILY MEMBER IDENTIFICATION**

**KNOW YOUR CALIFORNIA FAMILY MEMBER IDENTIFICATION**

**QUESTIONS ABOUT THE NEW HEALTH CARE COVERAGE OPTIONS AVAILABLE THROUGH COVERED CALIFORNIA OR COVERED CALIFORNIA REPRESENTATIVES WILL BE ANSWERED FOR YOU.** Visit [www.coveredca.com](http://www.coveredca.com) for more information. The Open Enrollment Period starts November 15, 2014, and ends February 15, 2015, so act today.

**QUESTIONS ABOUT THE NEW HEALTH CARE COVERAGE OPTIONS AVAILABLE THROUGH COVERED CALIFORNIA OR COVERED CALIFORNIA REPRESENTATIVES WILL BE ANSWERED FOR YOU.** Visit [www.coveredca.com](http://www.coveredca.com) for more information. The Open Enrollment Period starts November 15, 2014, and ends February 15, 2015, so act today.

**Get ready to get covered.**

For every family member who will be covered by the health plan (including you, you should have:

- Proof of current income\*
- CA ID or driver's license of the person who is applying for the family
- U.S. passport, legal resident card or certificate of citizenship or naturalization

\*Info for all family members who apply, you should have:

- Birth date
- Social Security Number\*\*
- Home ZIP code

**For coverage beginning January 1, 2015, select annual premiums are required to be paid monthly. For coverage beginning January 1, 2015, the priority enrollment period ends on February 15, 2015. For coverage beginning February 1, 2015, the priority enrollment period ends on February 15, 2015. For coverage beginning February 15, 2015, the priority enrollment period ends on February 15, 2015.**

**For more information or to find free, confidential local help, please contact:**

[CoveredCA.com](http://CoveredCA.com) | (800) 300-1306

**Speaking the Language**

You may see and hear lots of new words as you begin your health plan. It's important that you understand the terms here so you can get the most out of your coverage.

**Premium** This is the amount you pay every month to maintain your plan and access your preventive care, like wellness visits, immunizations, cancer screenings and more.

**Copay** This is a fixed amount you pay for certain covered services. Be doctor's visits. You will be charged a copay for preventive care services, like annual wellness visits.

**Deductible** This is the fixed amount some plans require you to pay before the plan begins to pay its share for covered services, like hospitalizations and procedures. Deductibles don't apply to preventive care services, which are free.

**Coinsurance** Once you have paid your full deductible, your coinsurance kicks in. This is when your insurance begins to pay its share for covered services, with your share calculated as a fixed percentage. Depending on your plan, your portion of the coinsurance cost can range from 10-20%.

**Out-of-Pocket Limit** This is the maximum you pay per year for medical services before your insurance company begins to pay for 100% of services, protecting you and your family from very high medical expenses. Most of your copayments, deductibles and coinsurance payments will be counted toward this limit.

**Preventive Care to Keep You Healthy**

Your plan includes free preventive services for you and your family, helping you detect and prevent small problems before they become big health risks. These free services are just a sample of the care you can receive.

**For adults:**

- Blood pressure and cholesterol screenings
- Tests for common diseases like Type 2 Diabetes

**For women:**

- Mammograms and cervical cancer screenings
- Breastfeeding support and equipment
- Common vaccinations

**For children:**

- Vision and hearing screenings
- Common vaccinations

**For more information, please contact your health plan on:**

[CoveredCA.com](http://CoveredCA.com) | (800) 300-1306



# Open Enrollment Collateral Materials Distribution

All materials will be available on the Covered California Print Store, through our print vendor KP Corp.

Please visit the Print Store at:  
[360.kpcorp.com/coveredca](http://360.kpcorp.com/coveredca)

Materials are also available for free download  
on the Covered CA website at:  
<http://hbex.coveredca.com/toolkit/collateral.shtml>

# Retention & Renewal

# Renewal and Retention

## Objectives

- Maximize the retention and renewal of Covered CA members
- Keep our members insured and promote informed access to needed care

## 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. Notices out of CalHEERS

Get more message options: CoveredCA.com | (866) 300-1565

### ARE YOU RECEIVING YOUR FULL TAX CREDIT?

An Important Message from Covered California

#### WHAT IS THE APTC

The Advanced Premium Tax Credit (APTC) is a federal subsidy that lowers the monthly premiums for qualifying individuals and families, making health care coverage more affordable. The amount that you receive is based on how many people are in your household and your annual household income. You must file your federal income tax return each year to receive APTC.

When you enroll in a health plan through Covered California, you'll receive a 1095-A tax form that will serve as your proof of insurance and show you the Advanced Premium Tax Credit you received for the year.

#### WHY AM I BEING NOTIFIED

If you currently receive tax credits to help pay your monthly health insurance premiums, be sure your information is up to date to avoid any surprises at tax time. The IRS will compare the Advanced Premium Tax Credit you received during the year with what you qualify for based on your federal income tax return. This is known as "reconciliation."

It is possible that you may get money back or owe money to the IRS when you file your federal income taxes based on the information that you provided to Covered California when you enrolled or updated during the year.

#### WHAT DO I DO FROM HERE

Simply log on to your account at CoveredCA.com or call Covered California, a certified insurance agent or a certified enrollment counselor to securely report any changes related to your household income or household size.

By keeping your application information up to date and notifying Covered California within 30 days of any changes, you can be assured that you're receiving the right amount of financial help. Plus, you'll avoid owing extra taxes to the IRS. For more information contact Covered California at (866) 300-1565 or TTY: (866) 300-4363

You may be eligible for financial help if your projected 2016 annual household income falls within the ranges indicated below.

SIZE OF HOUSEHOLD	2016 ANNUAL HOUSEHOLD INCOME
1	*16,243 - *42,000
2	*17,984 - *43,730
3	*19,725 - *45,460
4	*21,466 - *47,190
5	*23,206 - *48,920

PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS EMAIL

[GET STARTED](#)

[VIEW QUESTIONS AND ANSWERS](#)

This message, together with any attachments, is intended only for the use of the individual or entity to whom this e-mail is sent. It may contain information that is confidential and protected from disclosure. If you are not the intended recipient, please notify us immediately by e-mail or by phone. If you have received this message in error, please notify the originator immediately by telephone or by return email and delete this message, along with any attachments, from your computer. Thank you.

Covered California is dedicated to safeguarding the privacy and security of your personal information. Please note that Covered California Notice of Privacy Practices may have changed since you last reviewed them. Visit [CoveredCA.com/Privacy](#) for the most recent version.

Notice of Privacy Practices: You have a limited number of messages from Covered CA. If you would like to unsubscribe, click here: [Unsubscribe](#).

Covered California® 1801 Exposition Blvd., Sacramento, CA 95833 CoveredCA.com/Help

Get more message options: CoveredCA.com | (866) 300-1565

### THREE SIMPLE STEPS TO CONTINUED COVERAGE.

An Important Message from Covered California

GET READY FOR THE YEAR AHEAD

#### IT'S ABOUT THAT TIME

The time to renew your health care plan is fast approaching. Here, we've laid out a few simple steps that will have you on the way to continuing your coverage.

#### 1 REMEMBER.

REMEMBER THE DATE

As a current Covered California member, you have the opportunity to renew your coverage beginning October 15, 2015. It's quick, it's easy, and it's one less thing you'll have to think about. Remember: To have coverage on January 1, 2016 you must renew your health plan by December 15, 2015.

[Learn More](#)

#### 2 REVIEW.

REVIEW YOUR OPTIONS

Simply [log on](#) to your Covered California account or call your Certified Enrollment Representative to review your current health plan. If you are satisfied with your plan, keep it. We will automatically renew you with the same coverage. If not, this is the time to consider the following:

- Your monthly premiums may have changed
- Your provider network may have changed

[Get Details](#)

#### 3 RENEW.

RENEW YOUR COVERAGE

Right now, you can enjoy the advantage of having both insurance and time on your side. So get that peace of mind that comes with knowing your health insurance is set for the year ahead — well before the December 15, 2015, deadline draws near. Check your 2016 rates with our [Plan & Compare Tool](#) at CoveredCA.com, to find the plan that best fits your needs. Renew your plan beginning October 12 through December 15, 2015.

[Renew Now](#)

PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS EMAIL

This message, together with any attachments, is intended only for the use of the individual or entity to whom this e-mail is sent. It may contain information that is confidential and protected from disclosure. If you are not the intended recipient, please notify us immediately by e-mail or by phone. If you have received this message in error, please notify the originator immediately by telephone or by return email and delete this message, along with any attachments, from your computer. Thank you.

Covered California is dedicated to safeguarding the privacy and security of your personal information. Please note that Covered California Notice of Privacy Practices may have changed since you last reviewed them. Visit [CoveredCA.com/Privacy](#) for the most recent version.

Notice of Privacy Practices: You have a limited number of messages from Covered CA. If you would like to unsubscribe, click here: [Unsubscribe](#).

Covered California® 1801 Exposition Blvd., Sacramento, CA 95833 CoveredCA.com/Help

# Member Communications Calendar

	September 2015				October 2015					November 2015					December 2015				January 2016					February 2016				March 2016						
	7	14	21	28	5	12	19	27	29	2	9	16	23	30	7	14	21	28	5	11	18	25	30	1	8	15	22	29	7	14	21	28		
Week of (Mon. Start)																																		
<b>Marketing Touchpoints (Mail/Email)</b>																																		
-Non Tax Filer Letter Mail + Email																																		
- Consent Mail+Email																																		
- Welcome Packet Mail +Email																																		
- Medi-Cal Transition																																		
- Renewal 2016 Fall out TBD																																		
<b>GHP Changes Letters Mail + Email</b>																																		
Anthem																																		
-EPO to PPO Letter (82K)																																		
-HMO discontinued in area(1)																																		
-PPO discontinued(9)																																		
<b>Blue Shield</b>																																		
-EPO to PPO (41K)																																		
<b>HealthNet</b>																																		
-EPO no longer offered in area (1,310)																																		
<b>Kaiser</b>																																		
-Plan discontinued in area (12)																																		
-APTC/Reconciliation Letter Mail + Email																																		
-CSR Education Letter Mail+Email																																		
-Renewal Kick Off Direct Mail + Email (+Dental)																																		
-Renewal Messages Email Only (+Dental)																																		
- OEP Kick off Message Email+Mail (Det. Eligible, Pending, Terminated)																																		
-OEP Messages Email																																		
-Select a Plan (need help?)																																		
-Don't Forget to pay your bill																																		
- OEP Countdown																																		
<b>Website Updates</b>																																		
- Member Area: Renewal Start Announcement																																		
- Home Page: OEP Announcement																																		
- Home Page: OEP Messages TBD																																		
- Dental Message TBD																																		
<b>E&amp;E Notices</b>																																		
NCD 12- Renewal Notice (Marketing doing production)																																		
NCD 01- Eligibility Notice																																		
NCD 06- Pick a Plan Notice																																		

# Paid Media

# Media Consumption Behavior Highlights

## Multi-Segment



- TV is the channel to generate awareness quickly
- Radio listenership has held steady with streaming (online) radio gaining ground
- Internet usage has increased to 3.6 hrs/day with 66% reported as mobile.

## African American



- African Americans watch TV more than any other group.
- Radio is the leading medium reaching AAs at 94%
- 80% of AAs are internet users and 73% active on social
- In-culture print has 80% trust level in the community
- OOH allows for reaching into neighborhoods with high concentration of AAs

## Latino Segment



- TV is the top medium among California Hispanics
- Over 80% of Latinos listen to radio on a weekly basis. This is also a low cost medium to reach Latinos.
- Latinos spend 10hrs more per month online than non-Hispanics.
- Print / OOH provides penetration into key Latino communities
- Direct Mail is a more targeted medium during around key enrollment deadlines.

## Asian Segment



- Half of Asian Americans were dual-language TV viewers.
- Radio is effective in reaching recent immigrants, store owners, older listeners, and the working class
- Asians spend more time viewing streamed contents on the internet than live videos
- In-language newspapers/magazines are widely read by Asians who want to stay informed of their community activities.

# Paid Media Channel by Segment

	 Multi-Segment	 In-Language Latino	 African American	 In-Language Asian
Spot TV/Cable	✓	✓	✓	✓
DRTV	✓	✓	✓	
Radio	✓	✓	✓	✓
Print	LGBT	✓	✓	✓
Premium Digital	✓	✓	✓	✓
Programmatic Digital	✓	✓	✓	
Out-of-Home		✓	✓	
Paid Social	✓	✓	✓	
Paid Search (SEM)	✓	✓	✓	
Direct Mail		✓		

# Examples of Media Outlets

## Multi-Segment



## African American



## Latino Segment



## Asian Segment



Pending final negotiation

# Geographic Coverage



- Statewide coverage with an emphasis on markets representing the greatest amount of subsidy eligible non-enrolled by target segment
- Market emphasis varies by target segment (noted below)
- Explore non-metro radio and full market coverage in key markets and rural communities

- Markets representing 88.7% of subsidy eligible non-enrolled for MS/AA/API target; 5 markets + Bakersfield for Spanish speaking Latino segment; LA, SF and SD for LGBT target audience
- Remaining DMAs in CA

# Open Enrollment Paid Media Summary

Campaign Objectives	Generate awareness & educate CA residents on the value of healthcare coverage through Covered California, and why they need it. Drive new enrollments & secure renewals			
Campaign Timing	Seeding: 10/19/15 – 10/31/15 Open Enrollment: 11/1/15 – 1/31/16			
Media Budget	\$29.0M			
Media Strategy	Concentration. Continuous Optimization. Maximize Resources			
Target Segments	Multi-Segment: Caucasian; LGBT African American English speaking Latinos English speaking Asians	African American In-culture	In-language Asians Chinese, Vietnamese, Korean, Hmong, Laotian, Cambodian, Filipino	In-language Latinos
Geography	Statewide with emphasis on Los Angeles*, Sacramento, San Diego*, San Francisco*, Fresno *LGBT markets			Statewide with emphasis on Los Angeles, Sacramento, San Diego, San Francisco, Fresno, Bakersfield

**THANK YOU!**

# Q&A

# COMMUNICATIONS UPDATE

AMY PALMER

# Key Learning Going Into OE3

1. While most consumers are aware of Covered California, some uninsured still do not know we exist.
2. Many consumers still are struggling to understand how exchanges work and what is offered.
3. Some consumers who are trying to enroll are confused by the shopping experience.
4. Many consumers learned about Covered California through local news coverage - media plays a key role in generating awareness, understanding and excitement
5. Need to move from awareness to more understanding that exchanges offer help to buy top quality insurance at a lower cost

# Open Enrollment 2015-16

## Communications and Public Relations Strategy

- Using earned media to help:
  - Increase awareness of open enrollment
  - Enhance understanding of what Covered California offers
  - Showcase how and where consumers can enroll
  - Showcase the value of insurance
- Launch a statewide bus tour – 27 communities across the State – more to come, phone banks, news conferences on what's new, launch soon
- PR strategies will be tailored to important target audiences, including African American, Latino, and Asian populations
- Continue to make changes to improve consumer experience on the Covered California dot.com website

# Launch Messages

- Highlight the subsidy and the fact you can get help to buy insurance
- Highlight care being delivered to Covered California enrollees
- Highlight on Where to Get Help to enroll



# Upgrade of the Covered California Website

- Consumer Tracking Surveys
- Usability Testing
- Focus Groups and Polling
- Sales Agent Interviews
- Audits

# Key Findings

- While more than 140,000 people self-enrolled on the website, some still lack understanding of Covered CA and how it works and found the shopping experience confusing
- Some experienced confusion about where to start/lack of clear pathways
- Unclear of what they were signing up for in some cases and why they were seeing Medi-Cal
- Clear preference for the Shop & Compare tool – intuitive, useful
- Frustration with sliders, which are being set aside in favor of cleaner sites

# Streamline Consumer Journey

CURRENT

The current website interface features a top navigation bar with the Covered California logo, 'Account Sign In', and 'Español'. Below this is a secondary navigation bar with four main categories: 'EXPLORE What's Right for You', 'PREVIEW Health Plans', 'APPLY To Get Covered', and 'GET HELP Find Answers'. The main content area includes a large hero image of a bride and groom with the text 'Healthy, Happy, Covered.' and 'Life-changing events may qualify you for special enrollment.' To the right, a blue box titled 'YOU'RE IN' offers 'Resources to Help You Keep and Use Your Covered California Health Insurance Plan' and a 'Find Local Help' button. Below the hero image is a row of five icons: 'Tell a Friend', 'Shop and Compare', 'Partner Resources', 'Small Businesses', and 'Medi-Cal'. The footer contains a 'Resources' section with links like 'Shop and Compare Tool', 'Income Guidelines', and 'Fact Sheets'. It also features 'Featured Links', 'Other Languages' (Arabic, Chinese, Hindi, Korean, Russian, Tagalog, Vietnamese), and 'Covered California is powered by both CALIFORNIA Health Benefit Exchange and DHCS Health Care Services'. A footer bar includes links for 'ACCESSIBILITY', 'GLOSSARY', 'ABOUT US', 'FEATURED NEWS', 'PRIVACY POLICY', 'REGULATIONS', and 'DATA & RESEARCH'. Social media icons for Instagram, Facebook, Twitter, Google+, and YouTube are also present.

NOV. 1

The proposed November 1st website interface features a top navigation bar with the Covered California logo, 'Account Sign In', and 'Español'. Below this is a secondary navigation bar with four main categories: 'About', 'Shop and Compare', 'Apply', and 'Get Help'. The main content area includes a large hero image of a woman running with the text 'Find health insurance that's right for you.' and a yellow 'EXPLORE YOUR OPTIONS' button. To the right, a 'Members Area' section offers 'Resources to help you keep and use your Covered California health insurance plan.' and a 'Find Local Help to Enroll' button. Below the hero image is a row of four icons: 'Steps to Apply', 'FAQs', 'Small Business', and 'Medi-Cal'. The footer contains a 'Real Stories' section with links like 'Preview Plans', 'Register to Vote', and 'Public Records Act Requests'. It also features 'Accessibility' links, social media icons for Facebook, Twitter, Google+, YouTube, and Instagram, and a statement: 'CoveredCA.com is sponsored by Covered California and the Department of Health Care Services, which work together to support health insurance shoppers to get the coverage and care that's right for them.' A footer bar includes links for 'ACCESSIBILITY', 'GLOSSARY', 'ABOUT US', 'FEATURED NEWS', 'PRIVACY POLICY', 'REGULATIONS', and 'DATA & RESEARCH'. Social media icons for Instagram, Facebook, Twitter, Google+, and YouTube are also present.

Covered California™ | Offi: x  
 www.coveredca.com  
 Apps

Account Sign In | Español

About | Shop and Compare | Apply | Get Help





Find health insurance that's right for you.

**EXPLORE YOUR OPTIONS**

► What is Covered California, and how does it work?

**Members**

Resources to help you keep and use your Covered California health insurance plan.



**Find Local Help to Enroll**



Steps to Apply



FAQs



Small Business



Medi-Cal

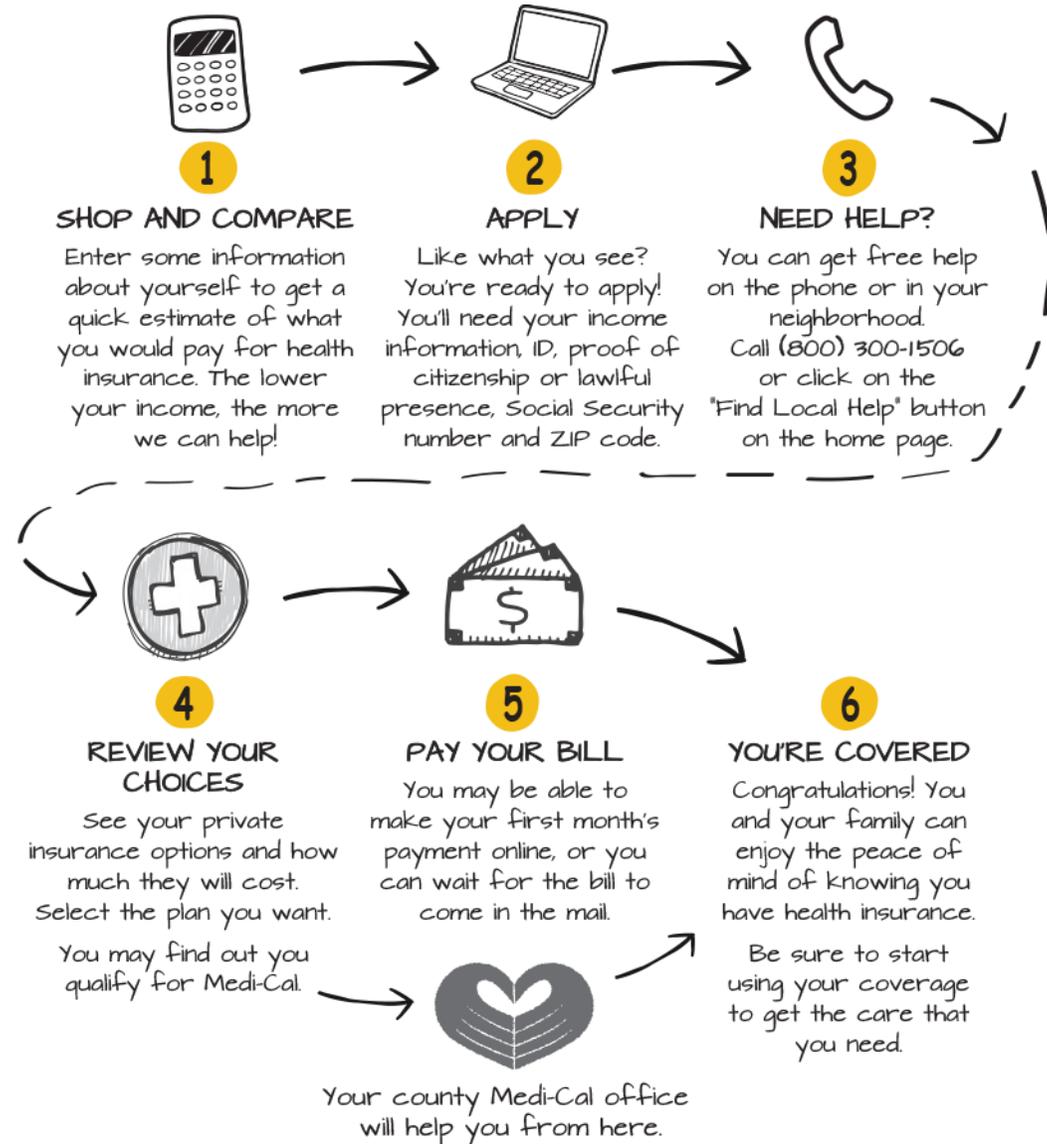
Real Stories  
 Preview Plans  
 Register to Vote  
 Public Records Act Requests  
 Fact Sheets  
 Link to CoveredCA.com  
 Federal Tax Guidelines  
 Data and Research

Accessibility  
 Glossary  
 News Center  
 Notices to Consumers  
 Enrollment Partners  
 Privacy Policy  
 Regulations  
 Terms of Use

Facebook  
 Twitter  
 Google+  
 YouTube  
 Instagram  
 Tell A Friend

CoveredCA.com is sponsored by Covered California and the Department of Health Care Services, which work together to support health insurance shoppers to get the coverage and care that's right for them.

# Website Enrollment Map



# Coverage of Care Champions Program

## CONVERGE 4 COVERAGE

AN INVITATIONAL SKILL-BUILDING  
AND NETWORKING EVENT  
TO PROMOTE THE  
**CULTURE OF COVERAGE**



# Spanish-Language Media Outreach

For the weeks of August 10, August 17, and August 24, we conducted a media tour to key Spanish-language media outlets across the state to secure on-camera interviews on the Special Enrollment Period and the new rates for 2016.



**TELEMUNDO**

8/11/15  
8/31/15



**UNIVISION**

8/12/15  
8/13/15  
8/14/15  
8/17/15  
8/20/15



**AZTECA AMERICA**

8/17/15



8/26/15



**MUNDOMAX**

8/26/15

**Results:** A total of nine broadcast media opportunities were secured in key markets, including San Diego, the Central Valley, Salinas, the Bay Area, and Sacramento.

# Spanish-Language Media Outreach

We are continuing to focus on strategic and purposeful Spanish-language media outreach. Specifically:

- Securing placement of op-eds by key members of the Latino Legislative Caucus in publications across the state.
- Conducting monthly media tours, reaching out to broadcast and print media to secure opportunities and interviews in key Latino markets.
- Participate in phone banks with Spanish-language media outlets.

# The Good News: Californians increasingly support the ACA

This year, for the first time, majorities of voters in all major regions of the state, all races and ethnicities, and all age groups back the law.”

— FIELD POLL

**68%**  
say California has been successful in implementing the Affordable Care Act, including a majority of all ethnic groups and a plurality of all political parties.

## 62 Percent Support the Affordable Care Act



Source: <http://www.field.com/fieldpollonline/subscribers/RIs2510.pdf>

August 31, 2015

# Q&A

# OUTREACH AND SALES UPDATE

## KIRK WHELAN

# Outreach and Sales Strategy

## Enrollment Workforce

18,927 Agents, Certified Enrollment and Application Counselors, Navigators

## Workforce Support

Service Center, Weekly eNews and Webinars, Regional Sales Team

## Outreach

Over 70% of consumers enrolled with in-person assistance last OE

# Outreach and Sales Strategy

## Enrollment Workforce

18,927 Agents, Certified Enrollment and Application Counselors, Navigators

## Workforce Support

Service Center, Weekly eNews and Webinars, Regional Sales Team

## Outreach

Over 70% of consumers enrolled with in-person assistance last OE

# Enrollment Partners

- 69 Navigator Grantees, 4,300 CECs and CACs
  - Grantees selected based on targeted and special populations being reached
  - Ensure all regions and markets in the state, including the hard to move (e.g. rural and limited English proficient populations) are reached.
  - Navigators are expected to provide “case management” assistance encompassing Outreach, Education, Enrollment, Renewal, and Post Enrollment support to all Covered California eligible consumers.
- 13,058 Agents (over 70% speak more than one language)
- 1,550 Plan Based Enrollers

# Outreach and Sales Strategy

## Enrollment Workforce

18,927 Agents, Certified Enrollment and Application Counselors, Navigators

## Workforce Support

Service Center, Weekly eNews and Webinars, Regional Sales Team

## Outreach

Over 70% of consumers enrolled with in-person assistance last OE

# Certified Representative Service Center

- Serves Agents, CECs, CACs, and Navigators
- Operating at over 90% service level
- Average 2 minute hold time
- Access Codes and Password Reset Support

# Outreach Field Team and Navigator Teams



8 Sales Regions

8 Navigator Program Analysts

10 Regional Field Representatives

- Strategic oversight – coverage – target populations
- Supports navigators, agents, certified community partners, stakeholders, and community leaders.

# Agent and Community Partner Weekly Briefings

[Agent Website](#) | [Partner Toolkit](#) | [Peter's Blog](#) | [Contact Us](#)



## Agent Briefing

News from Covered California

Volume: 2, Issue: 7 July 28, 2015

### AFFORDABILITY

#### Covered California Holds Rate Increases Down for Second Consecutive Year

Covered California announced its rates for 2016 and unveiled which health insurance companies will be offering plans through the marketplace. The statewide weighted average increase will be 4 percent, which is lower than last year's increase of 4.2 percent and represents a dramatic change from the trends that individuals faced in the years before the Patient Protection and Affordable Care Act.

[READ MORE](#)

### MEDI-CAL

#### Important Update on Medi-Cal Payments to be Sent to Agents

Covered California will be issuing an important

Follow Us:    

Active on social media?  
Follow on Facebook, Twitter, YouTube, and Instagram.

#### IN THIS ISSUE

- [Affordability](#)
- [Medi-Cal](#)
- [Renewal](#)
- [Agent Resources](#)
- [Small Business](#)
- [Webinars](#)
- [Social Media](#)

#### REMINDERS

- [Agent Extract](#)
- [View Two Recent Presentations by Peter V. Lee](#)

- Reminders
- Sales Tools
- Important Dates
- Outages
- Social Media

# Outreach and Sales Strategy

## Enrollment Workforce

18,927 Agents, Certified Enrollment and Application Counselors, Navigators

## Workforce Support

Service Center, Weekly eNews and Webinars, Regional Sales Team

## Outreach

Over 70% of consumers enrolled with in-person assistance last OE

# Statewide Open Enrollment Kickoff

*We owe it to California to Kickoff Open Enrollment Really Well*

- 9 regional kickoff meetings statewide
  - ACA is working in California
  - Sales and Enrollment Materials and Resources
  - Renewal and New Enrollment Training
  - Kickoff Enrollment in your community
- Bus Tour - Storefronts, Navigators and Agents
- Signs and Posters to support enrollment

# Neighborhood Posters

It's more than just health care.  
**It's life care.**



**COVERED CALIFORNIA**



OPEN enrollment is **Nov. 1** THROUGH **Jan. 31**



Certified Enrollment Representative

It's more than just health care.  
**It's life care.**



**COVERED CALIFORNIA**



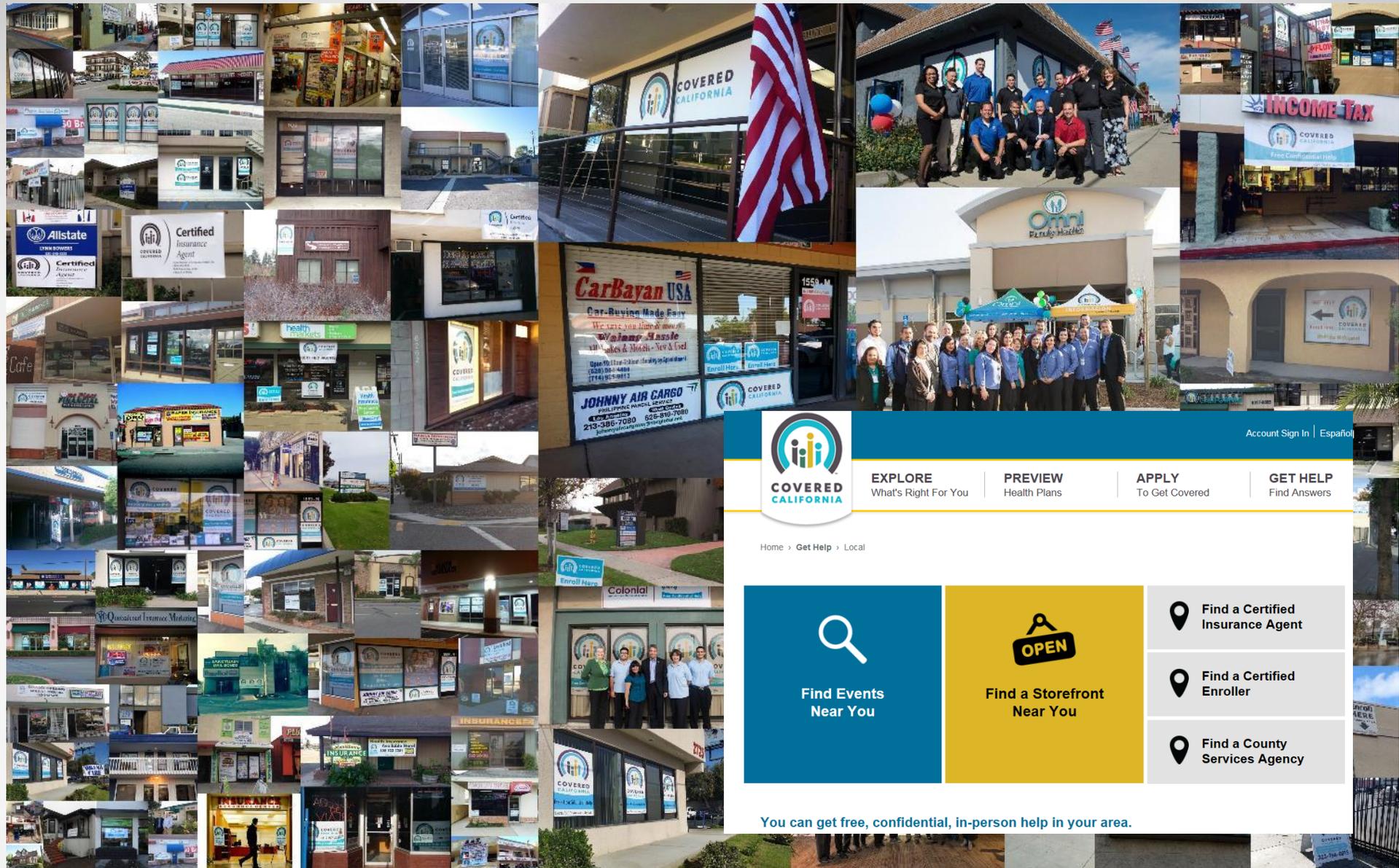
OPEN enrollment is **Nov. 1** THROUGH **Jan. 31**



Certified Enrollment Representative

# Agent & Navigator Storefront Program

456 Storefronts Statewide



Account Sign In | Español

 **EXPLORE**  
What's Right For You

**PREVIEW**  
Health Plans

**APPLY**  
To Get Covered

**GET HELP**  
Find Answers

Home > Get Help > Local

 **Find Events Near You**

 **Find a Storefront Near You**

 **Find a Certified Insurance Agent**

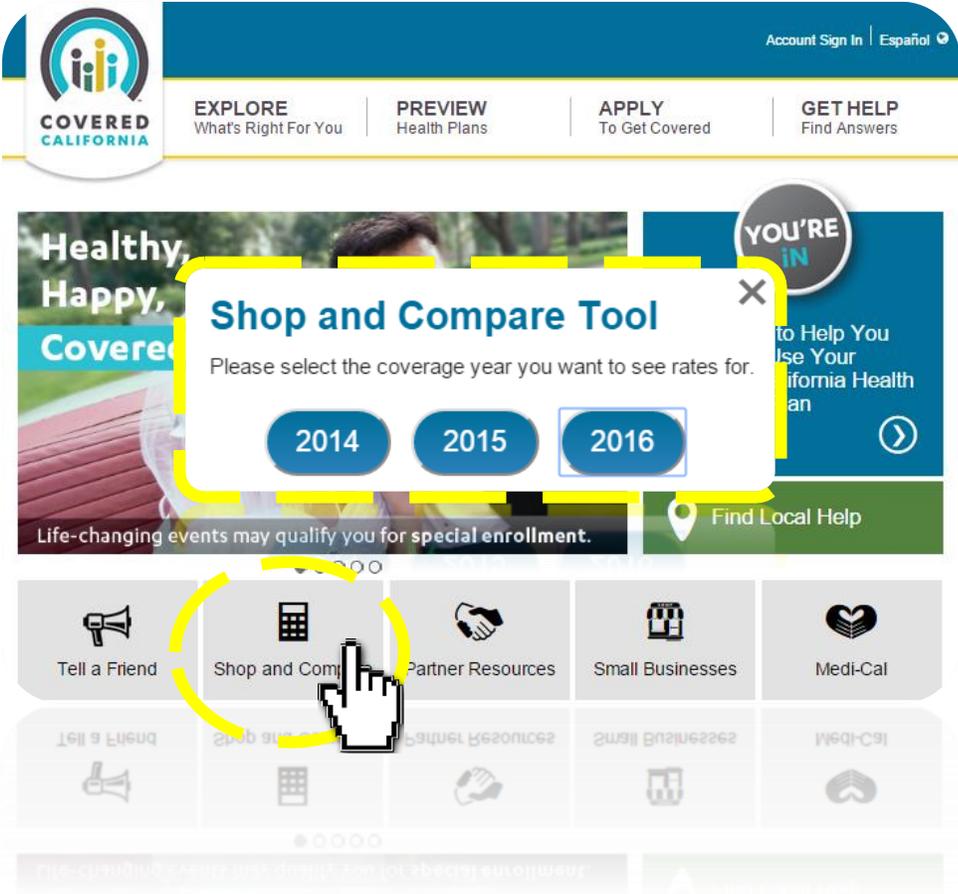
 **Find a Certified Enroller**

 **Find a County Services Agency**

You can get free, confidential, in-person help in your area.

# Shop and Compare – Desktop and Mobile App

## Customizable & Printable Proposals



<http://www.coveredca.com/shopandcompare/>

# Business Analytics Unit: Targeting Map BOOKS



*October 7, 2015*



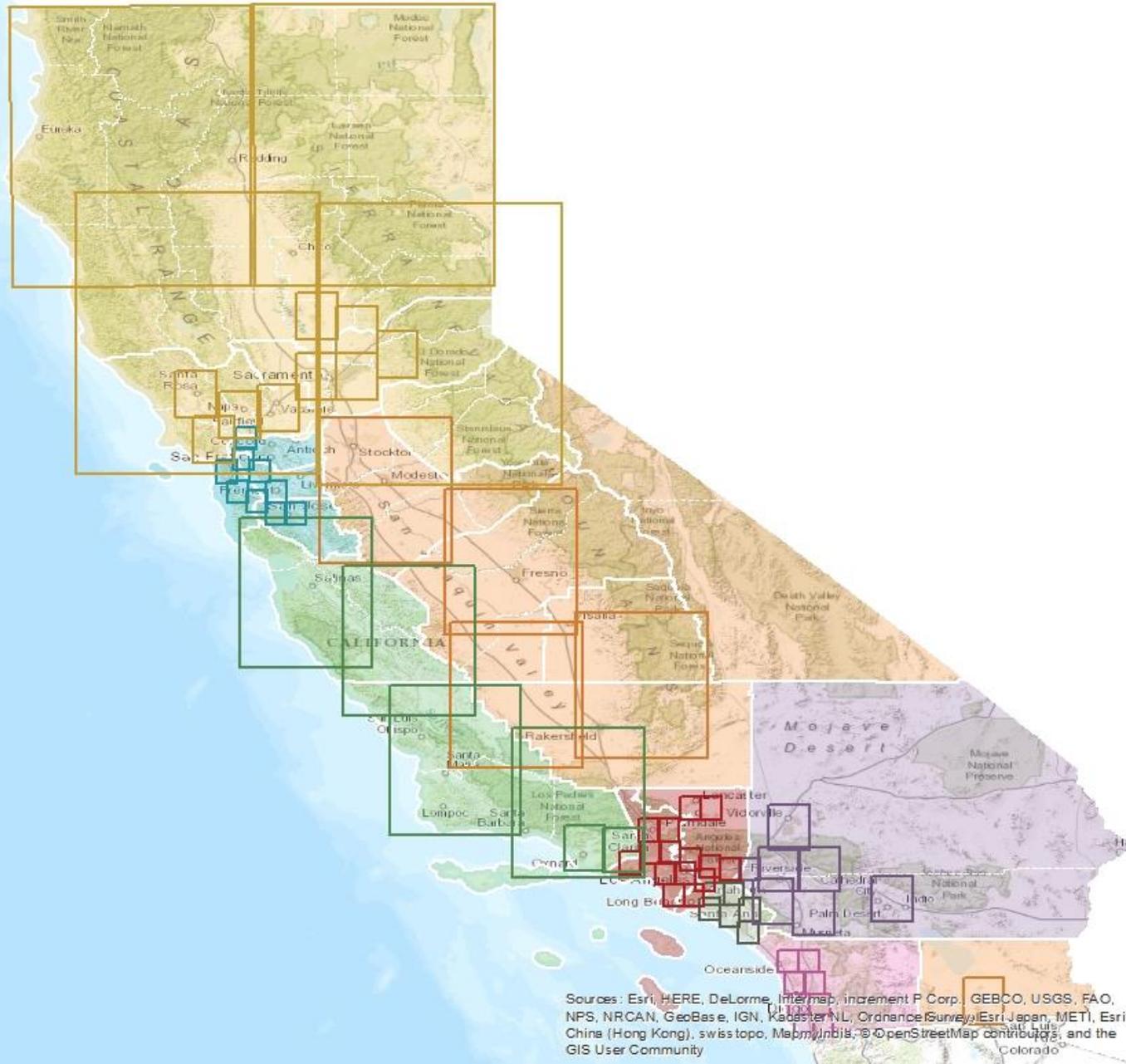
# Field Staff Targeting Map BOOKS

---

**Created by the Sales Division Business Analytics Team**

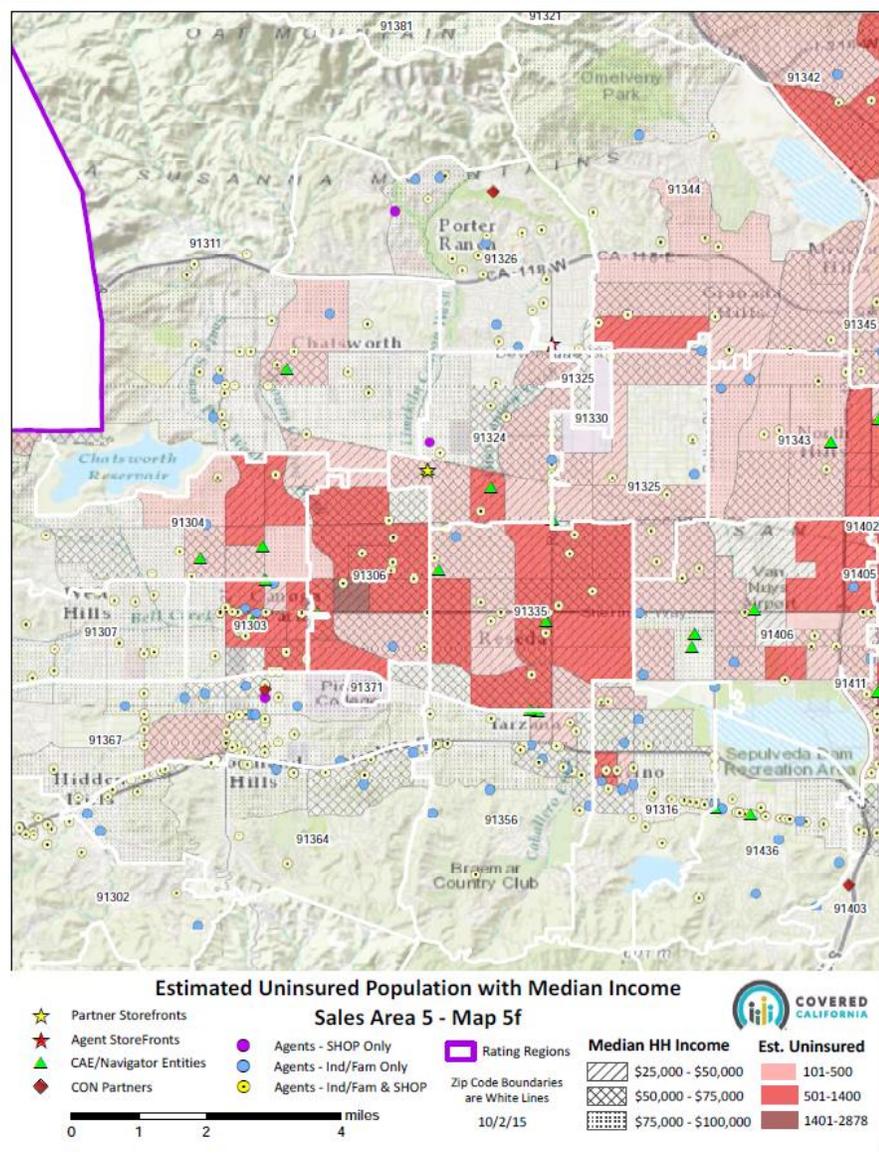
- Provide high value target areas to establish new Storefronts, outreach and locate high value subsidy-eligible populations
- To include updated estimated uninsured populations by including QHP and Medi-Cal enrollments
- To provide median household income ranges to isolate QHP eligible from Medi-Cal eligible populations
- Map includes borders for Sales Areas, Rating Regions and Counties
- Includes a spreadsheet with enrollment resources contact information

# Zoom Windows by Sales Area

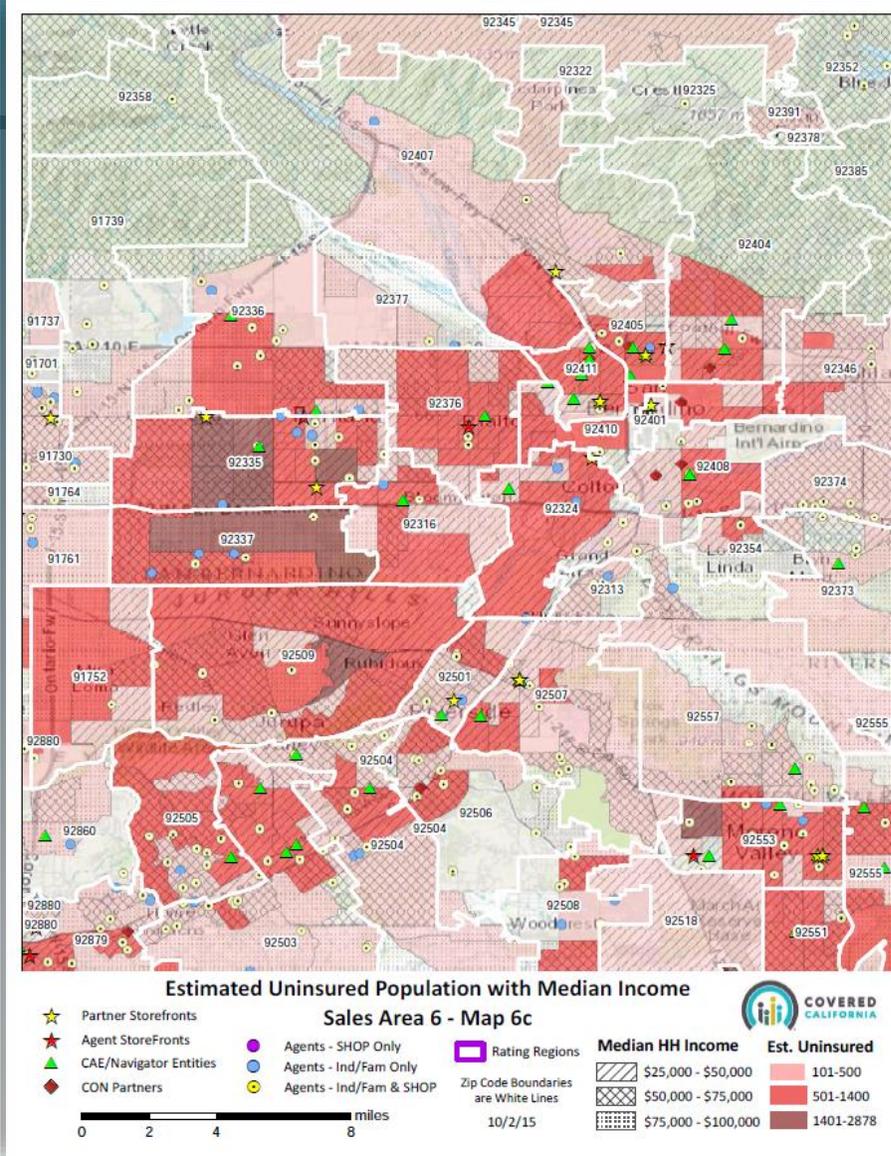


- 90 Target Area Zoom Windows
- Map Books organized by the 8 Sales Areas
- Rating Regions and County Boundaries Outlined
- Zoom Windows Identify Target Areas based on Uninsured and Median House Hold Income Map Layers
- Map Books and Spreadsheet Updated Monthly

Sources: Esri, HERE, DeLorme, Intermap, increment P Corp., GEBCO, USGS, FAO, NPS, NRCAN, GeoBase, IGN, Kadaster NL, Ordnance Survey, Esri Japan, METI, Esri China (Hong Kong), swiss topo, Mapbox, InpLis, © OpenStreetMap contributors, and the GIS User Community



SALES AREA 5

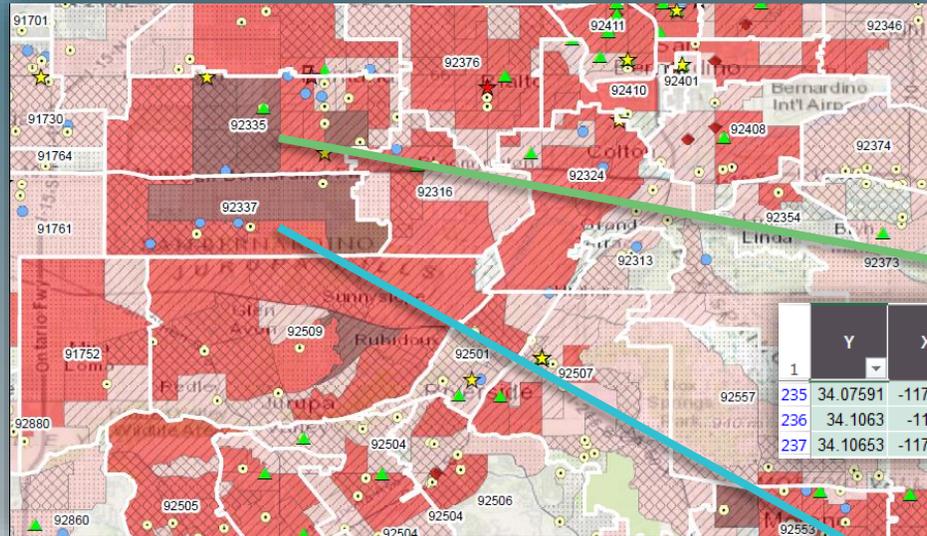


SALES AREA 6



# Enrollment Resource Index

The Enrollment Resource Index is a spreadsheet of each of the mapped enrollment locations. Each location is identified in a Rating Region, Sales Area, ZIP Code, Legislative Districts and where to find in the smaller Zoomed-In Maps (ex. Map 6c).



	Y	X	Rating Region	Rating Region (#)	Sales Area	ZIP Code	Senate District	Assembly District	Congressional District	Detail Map (if blank see Sales Area Map)
1										
235	34.07591	-117.436	Region 17	17	Area 6	92335	20	47	35	Map 6c
236	34.1063	-117.55	Region 17	17	Area 6	92335	23	40	31	Map 6c
237	34.10653	-117.483	Region 17	17	Area 6	92335	20	47	35	Map 6c

Storefront - Agents   **Storefront - Partners**   Agents

- Agents - SHOP Only
- Agents - Ind/Fam Only
- Agents - Ind/Fam & SHOP
- ★ Partner Storefronts
- ★ Agent Storefronts
- ▲ CAE/Navigator Entities
- ◆ CON Partners

	Y	X	Rating Region	Rating Region (#)	Sales Area	ZIP Code	Senate District	Assembly District	Congressional District	Detail Map (if blank see Sales Area Map)	First Name
1											
9351	34.04711	-117.486	Region 17	17	Area 6	92337	20	47	35	Map 6c	Carlos
9352	34.04548	-117.466	Region 17	17	Area 6	92337	20	47	35	Map 6c	MANUEL
9353	34.03871	-117.506	Region 17	17	Area 6	92337	20	47	35	Map 6c	Gregory
9354	34.04713	-117.471	Region 17	17	Area 6	92337	20	47	35	Map 6c	Carlos
9355	34.06303	-117.436	Region 17	17	Area 6	92337	20	47	35	Map 6c	Denise
9356	34.04268	-117.487	Region 17	17	Area 6	92337	20	47	35	Map 6c	Margarita

Storefront - Agents   Storefront - Partners   **Agents**

# Q&A

# SUBCOMMITTEE SESSIONS

***African American Subcommittee (Room Havasu):***

**USA Toll-Free: (888) 808-6929**

**PARTICIPANT CODE: 5207089**

***Asian Pacific Islander Subcommittee (Room Pyramid)***

**USA Toll-Free: (888) 273-3658**

**PARTICIPANT CODE: 9055629**

***Latino Subcommittee (Current Room)***

**Stay on Current Webinar**

# SUBCOMMITTEE BREAK-OUTS: AREAS FOR FEEDBACK

MARKETING	COMMUNICATIONS	SALES
1. Understanding the challenges with the remaining uninsured (culture of coping, affordability, etc...) what are key drivers that will influence enrollment from your community during OE3?	2. For OE2, Covered California issued messaging on immigration. How can we amplify, improve, and build upon immigration messages to encourage individuals and families to apply and determine their coverage options regardless of their immigration status?	3. What are community-specific outreach events that had good results and yielded enrollment? What are new activities to pilot or try this year?

# REPORT-BACK