



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

August 18, 2014

AGENDA

I. Welcome & Agenda Review

- a. Research Findings

II. Grants

- a. Outreach, Education and Enrollment Navigator Program Update

III. Ground Campaign

- a. Local and Targeted Outreach
- b. Statewide Roundtable Discussions
- c. Consumer Renewal Journey

IV. Marketing & Outreach

- a. Reaching New Customers
- b. 2014-2015 Marketing Campaigns

V. Advisory Group

- a. Re-Structuring Advisory Group

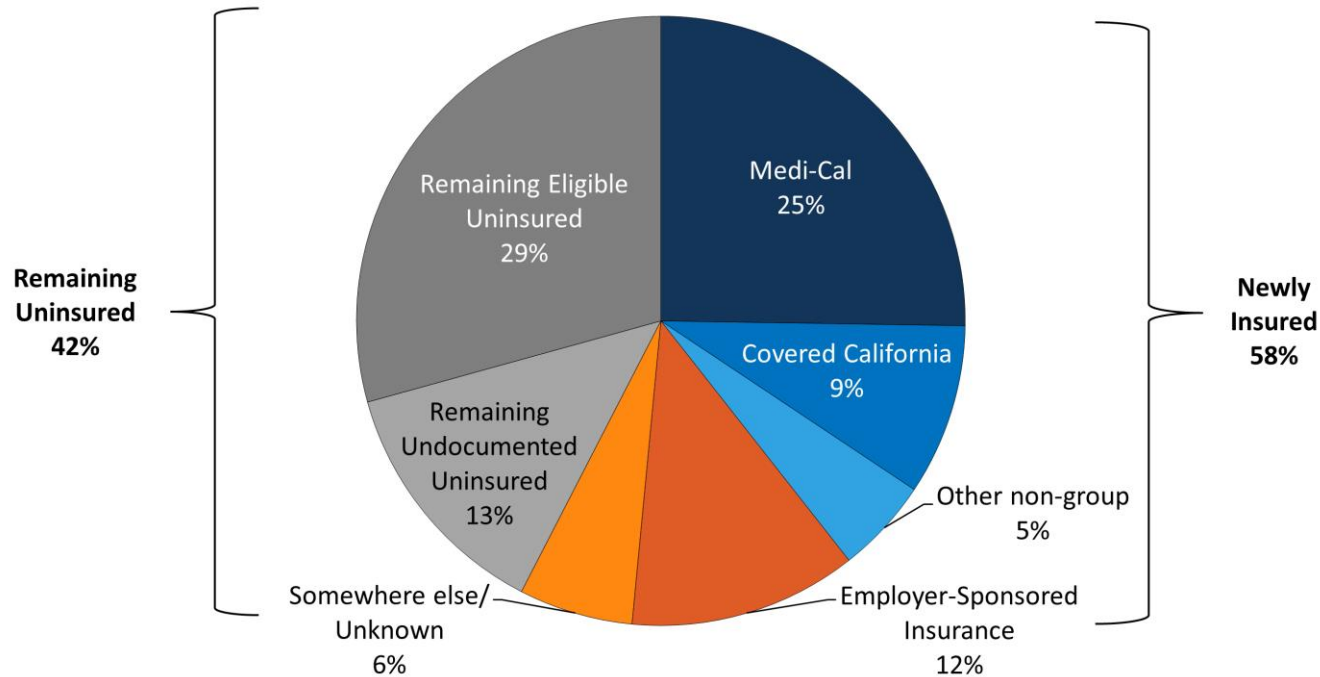
NEW RESEARCH FINDINGS

Consumer Experience & Knowledge from Covered California's Efforts

Peter V. Lee, Executive Director

Sources Of Coverage Among California's Previously Uninsured

Are you, yourself, now covered by any form of health insurance or health plan including a private health insurance plan, a plan through an employer, or a plan through Medi-Cal, or do you not have health insurance at this time? Which of the following is your MAIN source of health insurance coverage?



SOURCE: Where Are California's Uninsured Now? Wave 2 of the Kaiser Family Foundation California Longitudinal Panel Survey (April 1- June 15, 2014)

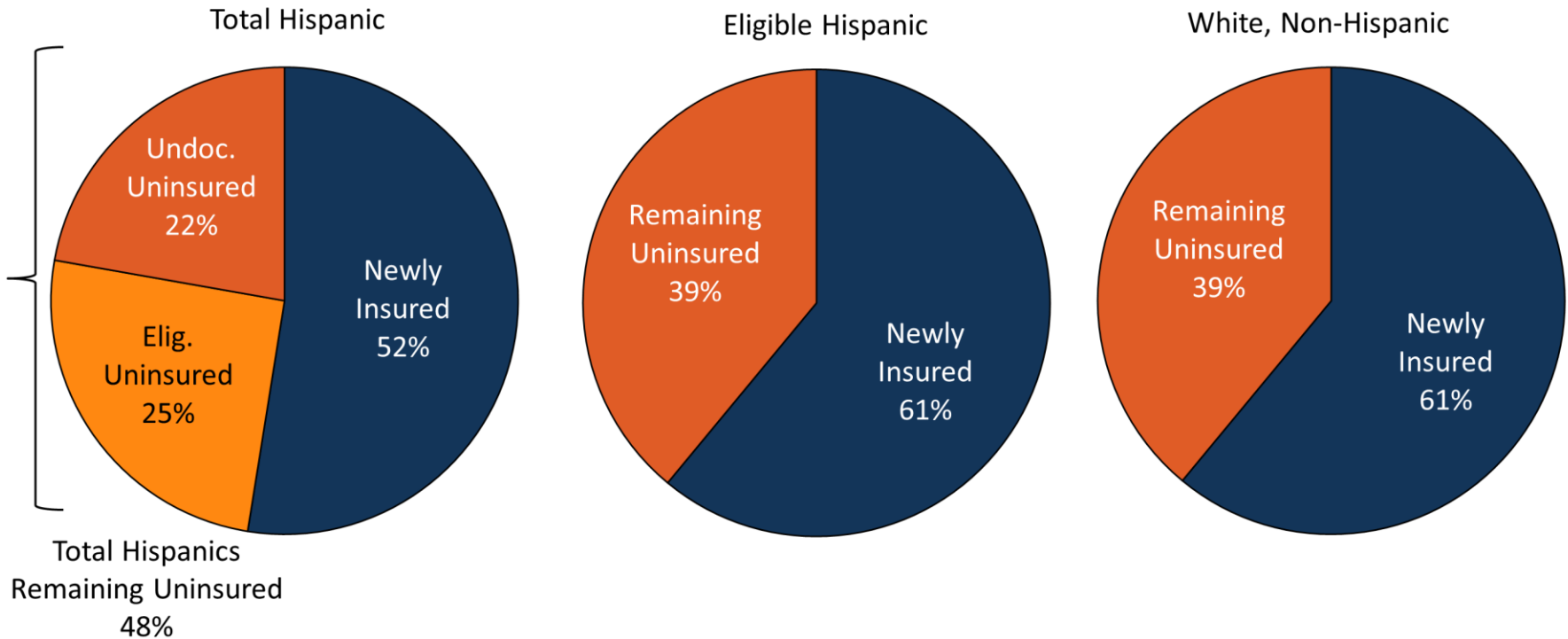


TAKEAWAYS:

1. Since open enrollment, nearly 6 in 10 (58%) previously uninsured Californians now report having coverage.
2. Newly insured obtained coverage in various ways: Covered CA, Medi-Cal, Employer-Sponsored, etc...

In California, Previously Uninsured Whites and Eligible Hispanics Report Gains In Coverage At Similar Rates

Are you, yourself, now covered by any form of health insurance or health plan including a private health insurance plan, a plan through an employer, or a plan through Medi-Cal, or do you not have health insurance at this time?

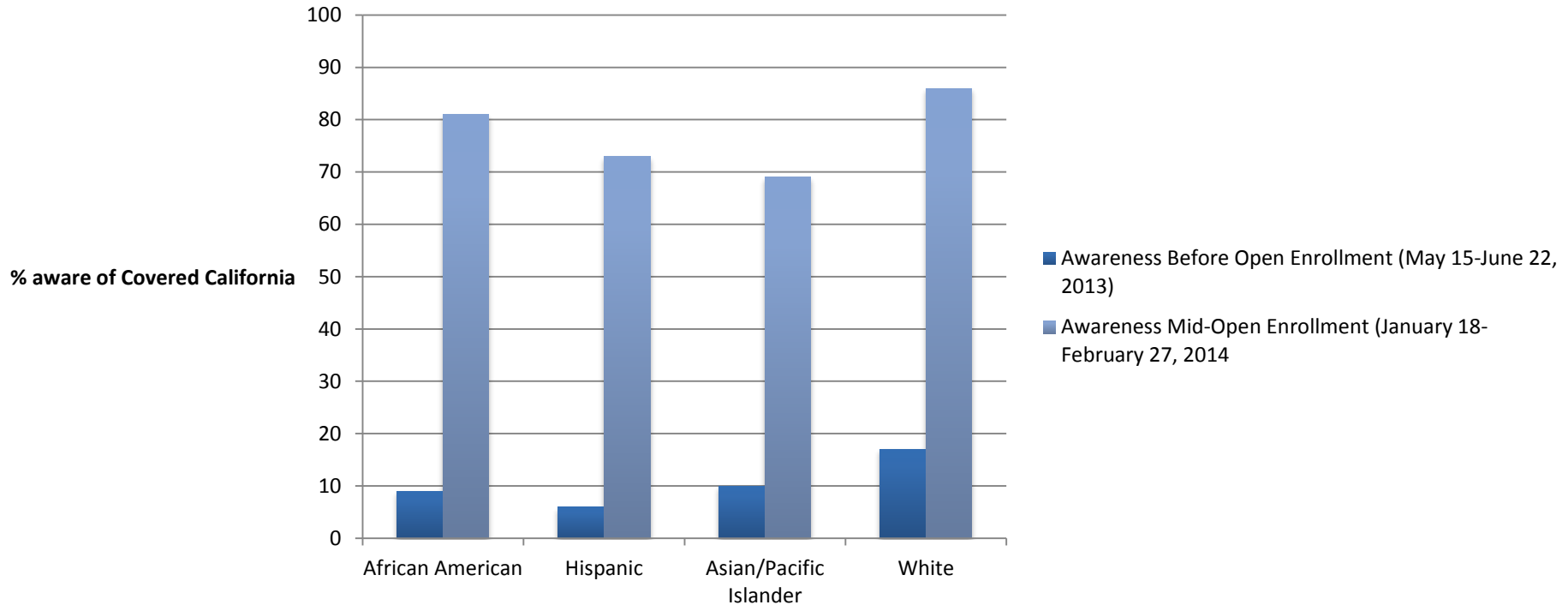


NOTE: "Eligible" refers to those who would be eligible for participation in the ACA coverage expansions based on their self-reported status as a citizen, permanent resident, or lawfully present immigrant.

SOURCE: Where Are California's Uninsured Now? Wave 2 of the Kaiser Family Foundation California Longitudinal Panel Survey (April 1- June 15, 2014)

General Awareness of Covered California

General Awareness of Covered California: Before Open Enrollment vs. Mid-Open Enrollment



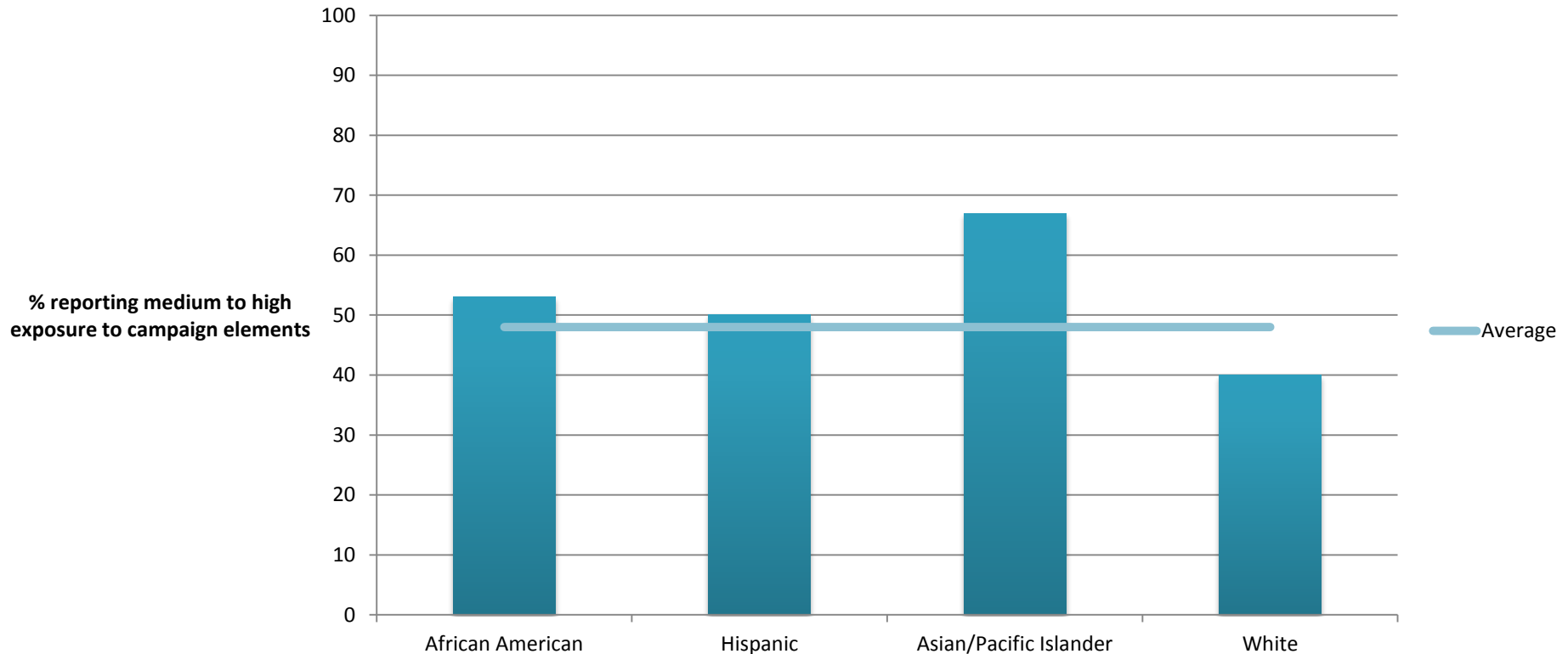
Source: NORC at the University of Chicago, Covered California Consumer Tracking Survey (January 17-February 27, 2014)

TAKEAWAYS:

1. Very strong increase in awareness of Covered California in six months, across all ethnic groups.
2. Slight gap with Latinos and Asian/Pacific Islanders compared to other groups

Consumer Exposure to Covered California Outreach

Exposure to Campaign Elements (CEC, Agent, Community Event)



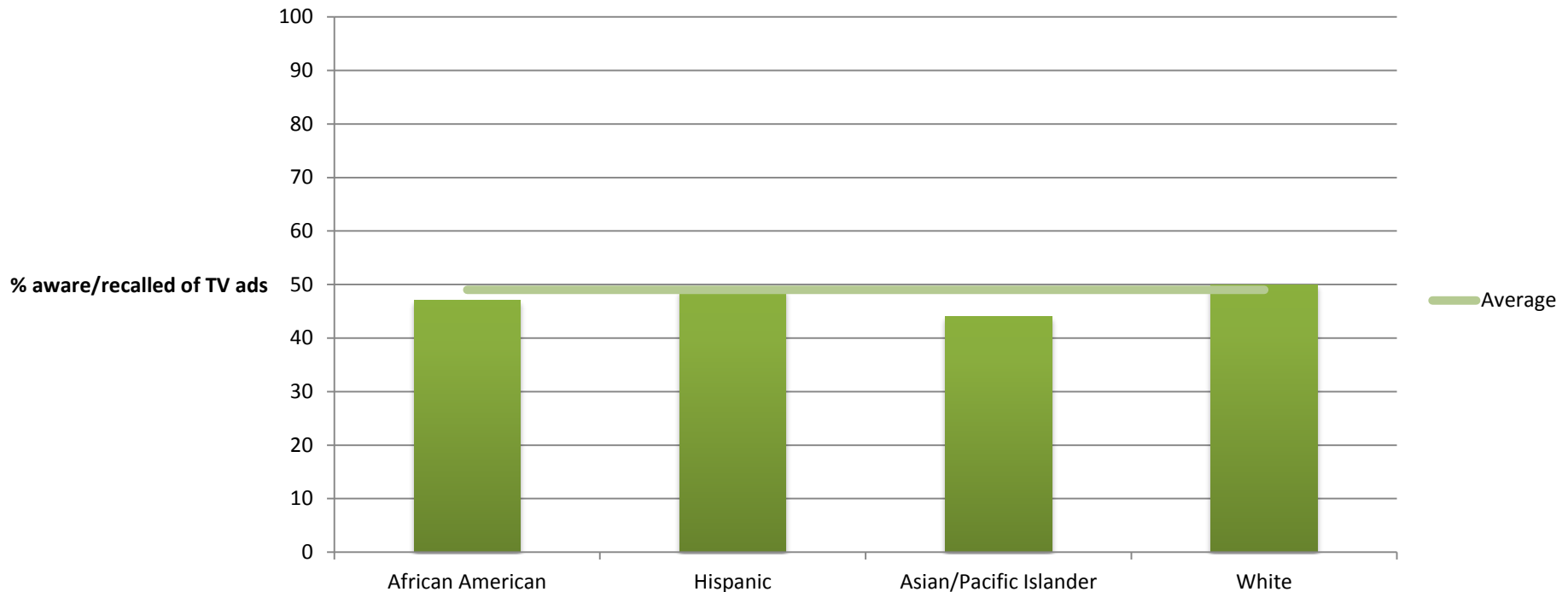
Source: NORC at the University of Chicago, Covered California Consumer Tracking Survey (January 17-February 27, 2014)

TAKEAWAY:

1. Campaign exposure was successful across ethnic groups, reaching 50% and more of minority populations.
2. Consumers with campaign exposure more likely to purchase a plan: 40% of consumers with high exposure enrolled, vs. 8% with no exposure

Covered California TV Awareness and Recall

TV Ad Awareness/Recall



Source: NORC at the University of Chicago, Covered California Consumer Tracking Survey (January 17-February 27, 2014)

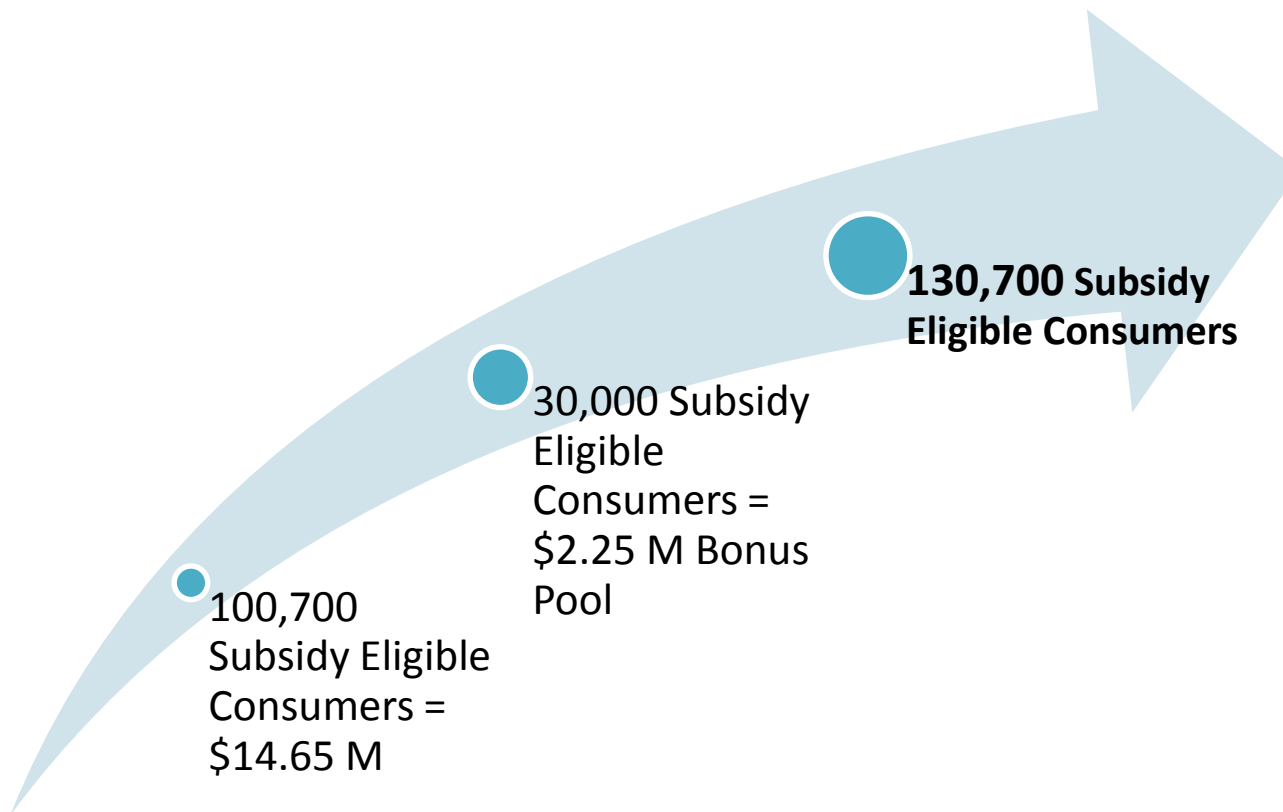
TAKEAWAYS:

1. TV ads reached half of the population across all ethnic groups
2. According to NORC, consumers are twice as likely to purchase a plan when aware of Covered California ads

Outreach, Education and Enrollment Navigator Program Update

Sarah Soto-Taylor, Deputy Director of Community Relations

NAVIGATOR PROGRAM: \$16.9 M GRANT AWARDS



Bonus Pool: After achieving enrollment goals, for each additional 100 effectuated consumers an organization will receive a \$7,500 bonus payment.

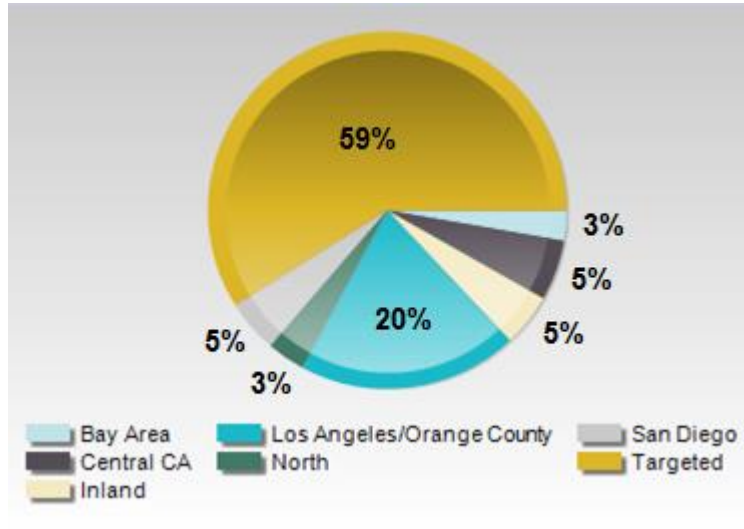
Covered CA will adhere to performance measurements tied to enrollment and effectuation of coverage in a Covered CA plan.

NAVIGATOR PROGRAM: COMPENSATION MODEL

Anticipated payment schedule: 9 month agreement (10/1/2014 – 6/30/2015)

Month	Payment	% Paid of Award	Deliverable
October 2014	25% of award	25%	Work plan including strategy development
January - February 2015	25% of award	50%	At the point of reaching 25% of enrollment goal
March - April 2015	25% of award	75%	At the point of reaching 75% of enrollment goal
May - June 2015	25% of award + any Bonus Payment	100% + option to extend agreement for 1 year	At the point of reaching 100% of enrollment goal

NAVIGATOR PROGRAM: APPLICATIONS RECEIVED



Region	Applications Submitted	Amount Requested
Bay Area	4	\$1,760,500
Central CA	8	\$4,794,087
Inland	7	\$3,632,044
LA/Orange	29	\$13,802,851
North	5	\$2,110,000
San Diego	7	\$3,827,039
Targeted	86	\$35,562,751
Total	146	\$65,489,272

	Number of Applying Organizations
Active Certified Enrollment Entities	86
Current Outreach & Education Grantees	19
Current Outreach & Education Subcontractors	10

Total number of Certified Enrollment Counselors proposed in applications: **2,596**

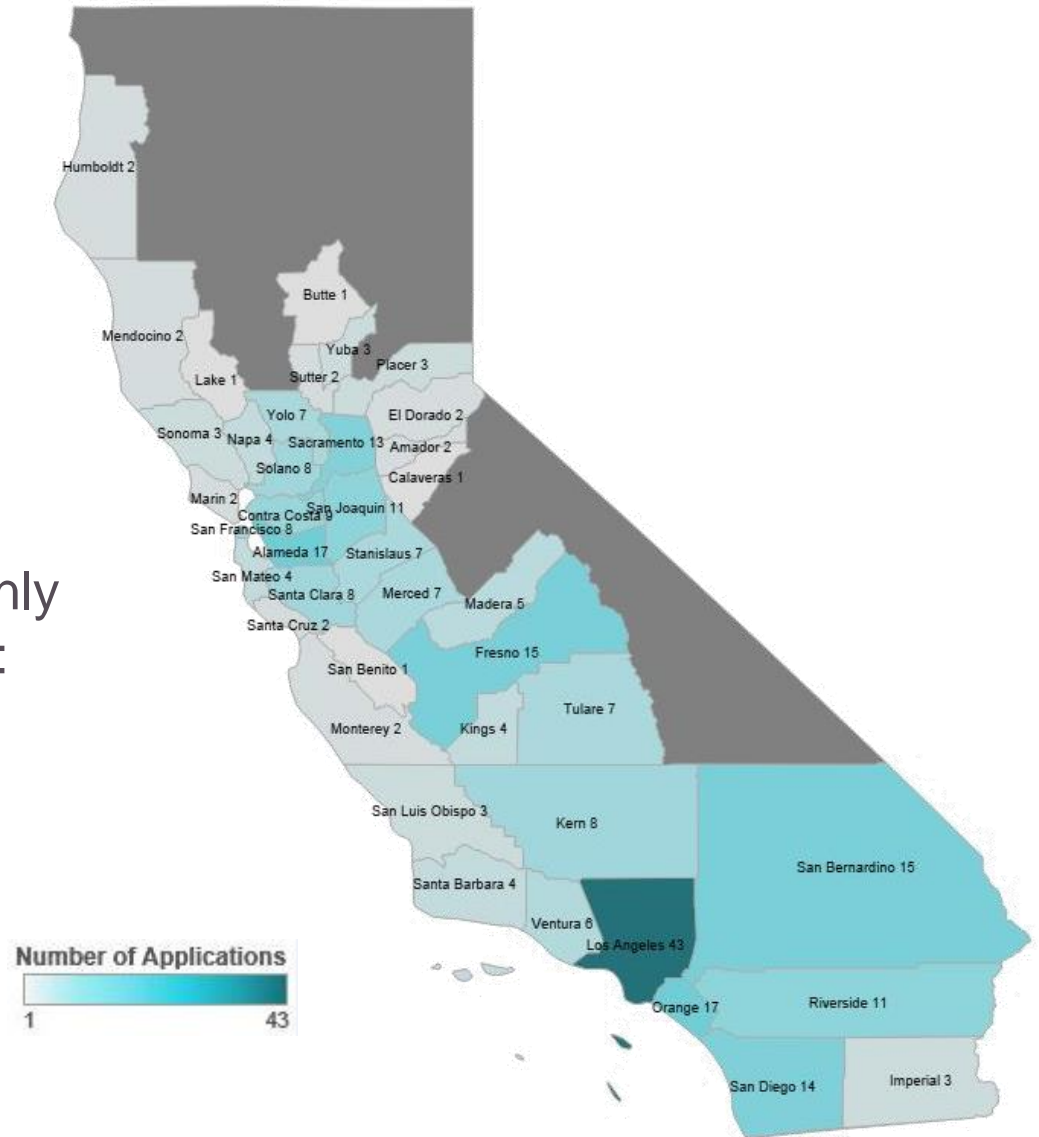
NAVIGATOR PROGRAM: APPLICATIONS RECEIVED

Regional Funding Pool Only
Applications Submitted:
60



NAVIGATOR PROGRAM: APPLICATIONS RECEIVED

Targeted Funding Pool Only
Applications Submitted:
86



GROUND CAMPAIGN

Local & Targeted Outreach, Statewide Roundtable Discussions,
and the Renewal Journey

Diane Stanton, Deputy Director of External Affairs

Adapted Strategies from 2014 Open Enrollment

- **Focus on ground campaign –**
 - 7 targeted regions
 - Coordination with all partners (CECs, Agents, Clinics, etc...)
 - Days of Action
- **Partnership with trusted community leaders and elected officials –**
 - Messaging campaign with Dolores Huerta
- **Emphasis on 1 on 1 interactions –**
 - Ads reinforcing local, personal, in-language, and confidential help
 - Paper guides listing community resources
- **Quick response to concerns –**
 - Increase in bilingual staff on various service channels
 - Immigration FAQ emphasizing confidentiality

Covered California Integrated Ground Strategy

1. **Consumer-focused**; supporting self-enrollment as well as enrollment with assistance
2. **Ensure the broadest outreach to individual consumers and small businesses** by synchronize sales, marketing, customer service, and technical support efforts while driving both renewal and enrollment
3. **Use analytics, local intelligence, local alliances, and coordination of local activities** to drive renewals and enrollment
4. **Establish support network for service channels**, including the dissemination of language and culturally appropriate information to increase consumer understanding of the financial and practical need for health coverage
5. **Use service channel progress reports** to track toward enrollment goals

Covered California Integrated Ground Strategy

Regional work plan that includes enrollment goals based on analysis of data of the remaining uninsured and local research.

Dedicated resources to manage regional sales programs and events within targeted segments:

- Northern California: Rating Regions 1, 2, 3
- Bay Area: Rating Regions 4, 5, 6, 7, 8
- Central Coast: Rating Regions 9, 12
- Central Valley: Rating Regions 10, 11, 13, 14
- Los Angeles: Rating Regions 15, 16
- Inland Empire: Rating Region 17
- Orange: Rating Region 18
- San Diego: Rating Region 19



Open
Enrollment

November 15, 2014 – February 15, 2015

PREPARING FOR ANNUAL RENEWAL AND OPEN ENROLLMENT



- On July 31 Covered California's 2015 rates were announced.
- In August Shop and Compare tool, with new 2015 rates, is available.
- In September Covered California TV and radio ads will start.

- Covered California will have two audiences this year:
 1. Those who need to renew or would like to change their Covered California health insurance coverage for calendar year 2015
 2. Those who need health insurance and will be enrolling for the first time

- Starting in October:
 - Covered California members will be receiving a series of letters specific to renewing their health insurance coverage
 - Members who take no action will be automatically renewed into the same health plan and metal tier for calendar year 2015
 - Members who take no action within 30 days of receipt of the Covered California renewal letter will have their eligibility and premium assistance amount recalculated
 - December 15 is the last day to select a health plan for coverage starting January 1, 2015

- To better help you assist members renewing their coverage as well as assist consumers who need health insurance:
 - Will notify and share copies of the letters members will be receiving with our certified partners
 - The first communication about setting up a Covered California account was shared July 28
 - Job Aids that describe changes to the Covered California application will be shared with our certified partners

MARKETING & OUTREACH

Reaching New Customers and 2015 Marketing Strategies

Colleen Stevens, Chief of Marketing

2015 MARKETING PLAN – RENEWAL & OPEN ENROLLEMENT

MARKETING OBJECTIVE

Increase the number of insured Californians by:

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

TARGET AUDIENCE

1. Existing Covered California members
2. Uninsured Californians
 - CA residents
 - Age 18 – 64
 - Subsidy and non-subsidy eligible
 - Household income up to \$100k
 - These segments are price sensitive, and cost of healthcare is one of major factors in acquiring and using health insurance



Hispanic	African American	Asian	Multi-segment	LBGT	Millennial
Spanish Preferred	English	Chinese Korean Vietnamese	English	English	English
Bilingual		Filipino Bilingual			

RENEWAL & RETENTION

Approach:

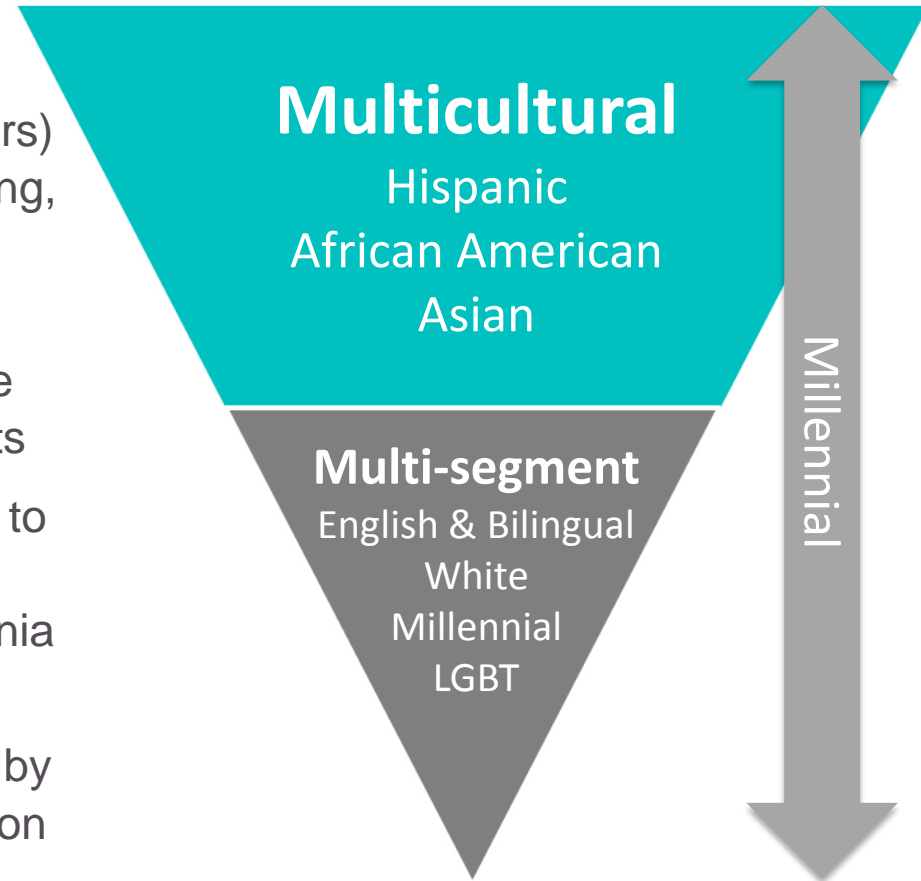
- Employ direct response tactics (direct mail and/or email) to deliver key renewal and retention messages to members
- Segment membership and tailor messaging to maximize relevance and action
- All messages in English and Spanish
- Reinforce the value of health insurance and benefits of being covered by leveraging the upcoming mass media campaign to support direct response tactics aimed to retain and renew

Segments:

- All members: coordinated effort between CalHEERS, carriers and marketing to communicate key renewal information to members, with marketing supporting and augmenting CalHEERS notices.
- Special circumstances: additional outreach to the following member segments
 - No consent to access federal hub
 - Aging out of catastrophic plan
 - Plan exits service area
 - Eligible but not enrolled in Enhanced Sliver
 - Rate increase of 10% or more
 - Facing possible reconciliation

RETOOLED OPEN ENROLLMENT STRATEGIES BASED ON LEARNINGS

1. Integrated campaign with local ground efforts (Grantees, CECs, Agents, Navigators) complimented by full spectrum of advertising, social and earned media
2. Multicultural-forward plan – maximize efforts against multicultural segments while maintaining effectiveness against all targets
3. Build momentum prior to Open Enrollment to (a) build brand awareness, and (b) communicate the value of Covered California and health coverage
4. Tailor media tactics and creative elements by segment to effectively reach each population
5. Promote self-enrollment and use of local agents, grantees and navigators



MESSAGING

The strategic duo...

Continue to leverage the two established messaging platforms:
“Welcome to Answers” and “I’M IN / Tengo un Plan de Salud”

- **Motivate** consumer by driving the value benefits/core position of the Covered CA brand and also encourages people to get coverage

“I’m in/Tengo un Plan de Salud”

- **Educate** consumers and provide in depth information about Covered CA/ACA and what it means to Californians, encouraging the uninsured to enroll

“Welcome to Answers”

- **Enroll** - Use a mix of brand and direct response mechanisms to drive enrollment leveraging the “I’M IN” and “Welcome to Answers” campaigns

Strategic mix

KEY MESSAGING

OVERCOMING ENROLLMENT BARRIERS

Covered California is the only place that offers financial assistance and an objective and reliable way to comparison shop for quality health care plans.

Affordability - Covered California helps make quality health care more affordable by offering financial assistance for those who qualify.

Accessibility - Covered California gives Californians the power to access and choose the health care plan that fits their needs.

Security/Peace of Mind - Acquiring health insurance from Covered California protects Californians from the what-ifs of life.

How to enroll - Promote self-enrollment and the availability of local, in-person enrollment assistance that is free and confidential.

MEDIA CONSUMPTION BY SEGMENT

- With the exception of Asians, all segments spend considerably more time with TV than any other medium
- Lower miles driven among Hispanics and African Americans probably due to higher use of public transportation

	Adults 18-49				
	Hispanic	Black	Asian	White	Millennials
Average # of total Television Hours Viewed in a Week	23	30	16	21	21
Average # of Hours Listened to Radio in a Week	15	15	10	13	13
Average # of Hours Spent on the Internet in an Average Week	12	18	21	16	17
Average # of Newspapers Read in 28 Day Period	5	5	6	6	5
Outdoor: Average # of Miles Driven in Past 7 Days	122	122	132	148	129

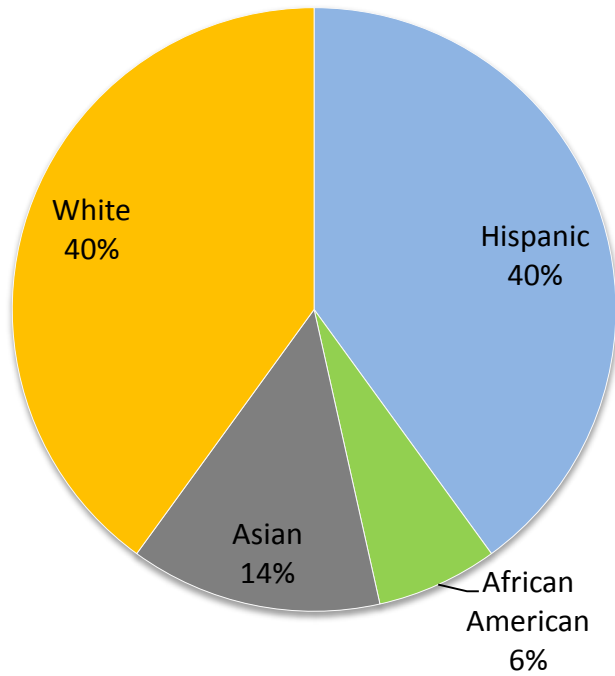
Source: 2013 Gfk MRI Doublebase, California

MARKET COVERAGE BY SEGMENT

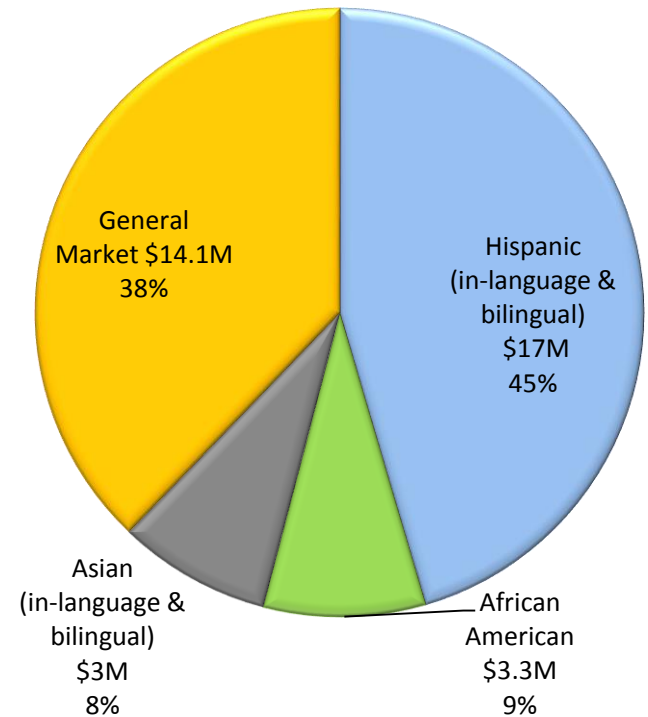
	HISPANIC	ASIAN	AFRICAN AMERICAN	MULTI-SEGMENT
	← In-language →		Segment-Specific	
San Diego	✓	✓	✓	✓
Los Angeles	✓	✓	✓	✓
Palm Springs	✓			✓
Santa Barbara	✓			✓
Bakersfield	✓		✓	✓
Fresno	✓	✓	✓	✓
Salinas	✓			✓
San Francisco	✓	✓	✓	✓
Sacramento	✓	✓	✓	✓
Chico				✓
Eureka				✓
El Centro	✓			✓

PROPOSED OPEN ENROLLMENT BUDGET BY SEGMENT

Share of CA Population



Share of Media Spend Total media budget \$37.4M*



- General Market includes White, Millennial, LGBT and ethnic populations other than Asians, African American and Hispanics.
- African American budget includes African American specific media and general market media highly targeted to this segment.

*Another \$4.85M had been allocated to Special Enrollment, with \$2.85M spent in 2014 and \$2M left for 2015.

SEEDING PERIOD SPOTLIGHT

STRATEGY

Purchase high reach vehicles at sustaining levels to support renewal & retention as well as building momentum leading up to Open Enrollment

CAMPAIGN TIMING

9/8 – 11/5

BUYING DEMO

Adults 18-49

MEDIA BUDGET

\$8.6MM

SEGMENTS

Hispanics, African American, Asian and Multi-Segment

MARKETS

SD, LA, PS, SB, BAK, FRE, SAL, SF, SAC, CHI, EUR, EC

	SPANISH-LANGUAGE	AFRICAN AMERICAN	ASIAN-LANGUAGE	MULTI-SEGMENT*
TV/DRTV	✓	✓		✓
RADIO	✓	✓	✓	✓
PREM DIG	✓	✓		✓

*Multi-Segment includes: White, Millennial and LGBT, as well as bi-lingual Latinos, Asians & other ethnic populations

OPEN ENROLLMENT PERIOD SPOTLIGHT

STRATEGY

Purchase high reach vehicles and targeted media to provide program exposure and key consumer interface to drive enrollments and help retain existing members

CAMPAIGN TIMING

11/6 – 2/15

BUYING DEMO

Adults 18-49

MEDIA BUDGET*

\$28.8MM

SEGMENTS

Hispanic, African American, Asian, Millennial, LGBT and Multi-Segment

MARKETS

SD, LA, PS, SB, BAK, FRE, SAL, SF, SAC, CHI, EUR, EC

	SPANISH-LANGUAGE	AFRICAN AMERICAN	ASIAN-LANGUAGE	MILLENNIAL	LGBT	MULTI-SEGMENT**
TV/DRTV	✓	✓	✓			✓
RADIO	✓	✓	✓			✓
PREM & PROG DIGITAL	✓	✓		✓	✓	✓
PRINT / NEWSPAPER	✓	✓	✓		✓	
OUT-OF-HOME	✓	✓	✓		✓	✓
SOCIAL MEDIA	✓	✓		✓		✓
DIRECT RESPONSE/SEM	✓	✓		✓		✓

*Month over month, media budget is up by 10% compared to last OEP

**Multi-Segment includes: White, Millennial and LGBT, as well as bi-lingual Latinos, Asians & other ethnic populations

SALES CHANNEL / GROUND SUPPORT COLLATERAL MATERIALS

Goal: support the “customer journey,” fulfilling needs for information at every stage

- All in English and Spanish with select materials in all 13 languages
- Customizable with partner name and contact information
- Some examples include:



SPARK AND CONFIRM INTEREST

- What you need to know (tri-fold)
- Paper calculator
- Event flyer (template)



EXPLORE OPTIONS SHOP AND ENROLL

- Enrollment guide
- E-proposal



SPECIFIC INFORMATION NEEDS

- Immigration FAQ
- Financial FAQ
- Who to call (tri-fold)
- Calling card
- Reconciling tax credit FAQ
- Application information sheet



USING MY COVERAGE

- Now that you're enrolled

WEBSITE REVAMP



[Account Sign In](#) | [Español](#)

EXPLORE
What's Right for You

PREVIEW
Health Plans

APPLY
To Get Covered

GET HELP
Find Answers



Preventive Care visits

One of the ten essential health benefits


Click to learn more about the ten essential benefits that are available to you

Header Message for Members Here


Lorem ipsum norte elibri yiuñ entor fentori semplor sririmt emptri yi sru frep sortnis.

Members ➔


📍 Find Local Help




Get a Quick Quote



Partner Resources



Small Businesses




Medi-Cal

<p>Resources</p> <ul style="list-style-type: none"> Income Guidelines Fact Sheet Shop & Compare Link to Us Partner Tool Kit Consumer Protection Verify a Certified Counselor 	<p>Featured Links</p> <ul style="list-style-type: none"> Health Insurance Companies Certified Insurance Agents California Tribes Health Benefit Exchange 2013 Legislative Report Register to Vote Steps to Medi-Cal County Office Locations 	<p>Other Languages</p> <p>العربية Հայերեն</p> <p>中文 తెలుగు</p> <p>हिमोब తెలుగు</p> <p>فارسي Русский</p> <p>한국어 Español</p> <p>Filipino Tiếng Việt</p>	<p>Contact Us</p> <ul style="list-style-type: none"> Live Chat Service Center Public Records Request Speaker Request
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Covered California is powered by both

CALIFORNIA
Health Benefit Exchange



DHCS
Department of Health Care Services

[GLOSSARY](#) [ABOUT US](#) [FEATURED NEWS](#) [PRIVACY POLICY](#) [REGULATIONS](#) [FEDERAL GUIDANCE](#)

CoveredCA.com is a joint partnership of Covered California and the Department of Health Care Services.

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ROLE OF MEDIA



Medium	Role
Television/Cable	Impact messaging, full DMA coverage
DRTV	Efficient lead generation with strong call-to-action
Premium Digital	Reach seekers, provide education and direct access to website
Radio	Increased message frequency and product detail. Implied endorsements from trusted sources, on-the-ground/on-air engagement opportunities
Programmatic Digital	Impact through audience driven reach. Direct drive to conversion
Out of Home	Heavy-up impact in key target-specific geographies. Indirect support to community-level efforts
Newspaper	Detailed product messaging. Outreach to key influencers
Direct Mail	Highly targeted message placement. Heavy-up "cluster" exposure
Social Media	Consumer/Brand interaction around product news/reviews. Customer service outlet. Drive to website
Paid Search	Low funnel impact against seekers

TV STILL KING BUT DIGITAL & MOBILE CONSUMPTION ON THE RISE



MULTI-SEGMENT

In-culture Media Insights

- ✓ General Market is watching more TV than ever. Time-shifted viewing is up by nearly 15% while average time spent on Live TV has decreased by only 3 minutes
- ✓ In 2010, the General Market spent just 24 minutes a day consuming non-voice media on their phones. In 2013, the rate catapulted to two hours and 22 minutes of mobile consumption (more than five times higher)
- ✓ 90% of people stated they listen to traditional radio while 53% said they listen to digital radio. Digital music consumption is on the rise

Source: E-marketer U.S. Consumes More Digital Media Than TV for First Time 2013; Edison Research The Infinite Dial, 2013; Nielsen 2013

TV PROGRAMS



RADIO GENRES / FORMATS

Contemporary hit radio

Adult contemporary

Modern Rock



DIGITAL



*Note: Where insertable

DUAL CONSUMPTION WITH HIGHER ENGAGEMENT IN-LANGUAGE



HISPANIC

In-culture Media Insights

- ✓ 70% of Hispanics think a product or service is for them when they see advertising in Spanish
- ✓ 69% pay more attention to media created specifically for Hispanics or media created for the general population that includes Hispanics
- ✓ 59% of Hispanics think it is important for brands to have an understanding and appreciation of their cultural history

Source: Yankelovich Statements for CC, 2014

TV PROGRAMS

EL SL



RADIO GENRES / FORMATS

Spanish AC



Regional Mexican



Spanish Oldies



KJOR 104.1 Spanish Oldies KJOR-FM



DIGITAL



PRINT NEWSPAPERS



*Note: Where insertable

LEANING INTO CULTURE...HEAVY CONSUMPTION ACROSS CHANNELS



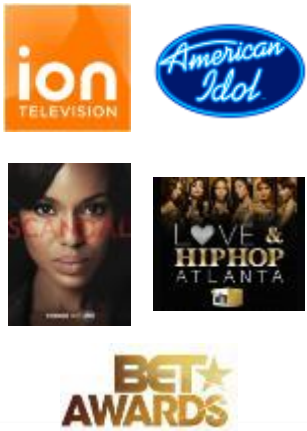
AFRICAN AMERICAN

In-culture Media Insights

- ✓ 91% of Blacks believe that Black media is more relevant to them
- ✓ Blacks watch 37% more television than any other group
- ✓ Blacks heavily use sites with content related to Education and Careers, Entertainment, Family and Lifestyle (especially Religion and Spirituality), as well as websites that are specifically focused on Black consumers.

Sources: Yankelovich Statements for CC, 2014; Nielsen African-American Consumer Report, 2013

TV PROGRAMS



RADIO GENRES / FORMATS

Rhythmic Contemporary Hit Radio

Urban & Pop Contemporary

Old School Music



DIGITAL



PRINT NEWSPAPERS



*Note: Where insertable

AFFINITY TO IN-LANGUAGE CONTENT, BOTH ON TRADITIONAL & DIGITAL



ASIAN

In-culture Media Insights

- ✓ Ads featuring culturally relevant situations and characters make up 65% of top ads among Asian Americans
- ✓ Asian Americans visit in-language website portals and are more likely to use services with the most culturally relevant, in-language offerings
- ✓ While Asian Americans are tech savvy, many still use traditional media such as TV, radio, and print to get culturally relevant entertainment and information.

Source: Nielsen State of the Asian American Consumer, 2013

TV PROGRAMS



RADIO GENRES / FORMATS

Mostly News/Talk not many music formats



DIGITAL



PRINT NEWSPAPERS



*Note: Where insertable

CONTENT ON THE GO ACROSS PLATFORMS



MILLENNIALS

In-culture Media Insights

- ✓ Millennials watch 50% less TV than other segments
- ✓ Millennials more likely to watch content on the go; laptops (42% VS. 18%), with DVR (40% VS 36%) or On-Demand (26% VS. 18%)
- ✓ User-generated content makes up 30% of media content consumed by Millennials in terms of time spent. UGC also considered more trustworthy and memorable than other media sources
- ✓ Spanish language ads have strong emotional engagement and recall than those in English among Hispanic Millennials

Sources: Crowdtap, Ipsos Media CT and the Social Media Advertising Consortium, Univision and Nielsen "The Bilingual Brain: Language Matters", Yume & IPG Lab 2013

TV PROGRAMS



*Note: Where insertable

DIGITAL



PLATFORMS

Average of 96 hours spent on digital platforms a month

Ranking of devices used to view video:



DIGITAL REMAINS CORE SOURCE OF TARGETED CONTENT



LGBT

In-culture Media Insights

- ✓ Highest consumption among LGBT remains targeted content sites and blogs; 67% of gay men and 58% of lesbian women
- ✓ More than one-third of LGBT web users said they'd increased their visits to these sites in the past year
- ✓ 41% of gay men had read LGBT email newsletters during the past week, and 50% had read regional LGBT publications *E-marketer, 2013*

TV NETWORKS

LOGO TV
BEYOND

DIGITAL

HereMedia™

ADVOCATE

edge

FRONTIERS
LA.COM

★ GAYSTARNEWS

PAGE

gay.com

g.c

HUFFPOST GAY VOICES

OUT
Traveler
THE STANDARD OF GAY TRAVEL

PRINT NEWSPAPERS

SAN DIEGO
LGBT weekly

BAY TIMES
LGBTQ News & Calendar for the Bay Area

Adelante
MÁS DE MEDIO SIGLO CON LA REVOLUCIÓN

FRONTIERS INLA

ADVISORY GROUPS RE-STRUCTURE

David Panush, Director of External Affairs

ADVISORY GROUP FUNCTION

- To collect California-specific perspectives from key media experts and community stakeholders; Provide advice and recommendations on effective outreach and marketing strategies; Serve as a sounding board to the Covered California Board and staff; And assist in the continual refinement of policies and strategies.

RECOMMENDATIONS

1. **Structure** – Consolidate and integrate the ethnic/community-specific advisory groups under the Marketing, Outreach, and Enrollment Assistance (MOEA) issue-specific advisory group.
 - Establish community-specific advisory groups as “subgroups” of the Marketing, Outreach, and Enrollment Assistance advisory group.
 - Size of subgroups?
 - Should there be subgroups for Latino, African American, and Asian Pacific?
 - Allow for the creation of ad-hoc subgroups.

2. **Membership Size and Composition** – Include individuals with media and outreach expertise, as well as those that represent unique communities.
 - Size of advisory committee? (20, 30, 40?)
 - Balance to reflect California's geographic, cultural, and ethnic communities
 - Should there be 1 or 2-year terms?
 - What role for organizations that receive funding from Covered California?

3. **Meetings** – Hold meetings *before, during, and after* each Open Enrollment Period (at a minimum).

4. **Chair** – Select a chair to facilitate discussion, coordinate agenda, and liaise with staff.

QUESTIONS?