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# Covered California

## Small Business Health Options Program (SHOP) Advisory Group

August 6th, 2014

# Covered CA SHOP

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**Corky Goodwin**

SHOP Interim Director  
Covered CA

**Anne Gezi**

SHOP Manager  
Covered CA

**Bobbie Moore**

SHOP Technical & Operations Liaison  
Covered CA

**Becky Moore**

SHOP Contract/Budget Analyst  
Covered CA

**Efraín Cornejo**

SHOP Analyst  
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**Elise Dickenson**

SHOP Policy & Regulations Analyst  
Covered CA

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Policy Advisor  
Covered CA

**Pat Flynn & Karen Meyers**

SHOP Project Managers  
Covered CA

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SHOP Agent Training Analyst  
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Advisor  
Covered CA

**David Zanze**

President / Executive Sponsor  
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Pinnacle Claims Management, Inc.

**Rodney Winn**

Director, Exchange Operations  
Pinnacle Claims Management, Inc.

**Mary Nelson**

Manager, Call Center Operations  
Pinnacle Claims Management, Inc.



# Small Business Health Options Program (SHOP) Advisory Group

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**Mira Guertin**

Policy Advocate  
California Chamber of Commerce

**David Chase**

California Outreach Director  
Small Business Majority

**Jorge C. Corralejo**

Chairman, Founding Member  
Latino Business Chamber of Greater  
Los Angeles

**Virginia Donohue**

Small Business Owner  
Pet Camp

**Tana Elizondo**

Insurance Agent  
Central Valley Life & Health Benefits

**Robin Muck**

SVP, Strategic Plan Operations  
Premier Access Insurance Co.

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Sales and Account Management  
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Silicon Valley Leadership Group

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**Carla Saporta**

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**Sam Smith**

President of CAHU  
Independent Agent & CAHU

**Micah Weinberg**

Senior Policy Advisor  
Bay Area Council

**Scott St. Clair**

Vice President, Sales  
Health Net

**Barbara Vohryzek (Ex Officio)**

Small Business Advocate  
California Governor's Office of  
Business and Economic Development

**Covered California Board****Participants**

Paul Fearer  
Susan Kennedy



## Covered California Governance

### Independent Public Entity with Qualified Board

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**Diana Dooley**, Board Chair and Secretary of the California Health and Human Services Agency, which provides a range of health care services, social services, mental health services, alcohol and drug treatment services, income assistance and public health services to Californians

**Kim Belshé**, Senior Policy Advisor of the Public Policy Institute of California, former Secretary of California Health and Human Services Agency, and former Director of the California Department of Health Services

**Paul Fearer**, Senior Executive Vice President and Director of Human Resources of UnionBanCalCorporation and its primary subsidiary, Union Bank N.A., Board Chair of Pacific Business Group on Health, and former board chair of Pacific Health Advantage

**Robert Ross, M.D.**, President and Chief Executive Officer of The California Endowment, previous director of the San Diego County Health and Human Services Agency from 1993 to 2000, and previous Commissioner of Public Health for the City of Philadelphia from 1990 to 1993

**Susan Kennedy**, Nationally-recognized policy consultant, former Deputy Chief of Staff and Cabinet Secretary to Governor Gray Davis, former Chief of Staff to Governor Arnold Schwarzenegger, former Communications Director for U.S. Senator Dianne Feinstein, and former Executive Director of the California Democratic Party



# Small Business Health Options Program

## Advisory Group Charter

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- **Purpose:** To provide advice and recommendations and serve as a sounding board to Covered California to assist in the continual refinement of policies and strategies to ensure we offer a unique value to small businesses that purchase coverage through SHOP.
- **Scope:** Provide input on strategies to raise interest in the SHOP and ensure that it provides value for small employers.
- **Structure:** Advisory Group members are selected for an initial two-year term and meet quarterly. The SHOP Advisory Chairperson will serve a one-year term.

# Small Business Health Options Program (SHOP) Advisory Group

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## I. Welcome and Introductions

# SHOP Advisory Group

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## II. SHOP Operations

# SHOP Operations

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- Enrollment Statistics
- Status of Agent Commissions for SHOP
- Status of Agent Commissions for MediCal
- Questions and Discussion
- Public Comment



# SHOP Operations

## Enrollment Statistics

### SHOP Cases & Lives Sold By Effective Date

Effective Date	# Groups	Subscribers	Dependents	Total Members
1/1/2014	490	2,449	1,256	3,705
2/1/2014	242	1,013	484	1,497
3/1/2014	233	1,147	434	1,581
4/1/2014	258	1,061	450	1,511
5/1/2014	206	893	331	1,224
6/1/2014	158	679	300	979
<b>Grand Total</b>	<b>1,587</b>	<b>7,242</b>	<b>3,255</b>	<b>10,497</b>
<b>Average</b>	<b>----</b>	<b>4.56</b>	<b>2.05</b>	<b>6.61</b>

# SHOP Operations

## Enrollment Statistics

### Groups Sold by Sales Channel & Effective Date

Sales Channel	1/1/2014	2/1/2014	3/1/2014	4/1/2014	5/1/2014	6/1/2014	Grand Total	% of Total
Agent Assisted	109	71	46	80	66	55	427	26.91%
Agent plus GA	271	125	129	118	93	77	813	51.23%
Employer Direct	110	46	58	60	47	26	347	21.87%
<b>Grand Total</b>	<b>490</b>	<b>242</b>	<b>233</b>	<b>258</b>	<b>206</b>	<b>158</b>	<b>1,587</b>	<b>100.00%</b>

### Lives Sold by Sales Channel & Effective Date

Sales Channel	1/1/2014	2/1/2014	3/1/2014	4/1/2014	5/1/2014	6/1/2014	Grand Total	% of Total
Agent Assisted	801	434	269	467	344	331	2,646	25.21%
Agent plus GA	2,435	868	1,092	865	676	525	6,461	61.55%
Employer Direct	469	195	220	179	204	123	1,390	13.24%
<b>Grand Total</b>	<b>3,705</b>	<b>1,497</b>	<b>1,581</b>	<b>1,511</b>	<b>1,224</b>	<b>979</b>	<b>10,497</b>	<b>100.00%</b>

# SHOP Operations

## Enrollment Statistics

### Lives Sold by Carrier & Effective Date

Effective Date	Blue Shield	CCHP	HealthNet	Kaiser	Sharp	WHA	Grand Total
1/1/2014	521	31	1,053	2,003	54	26	3,688
2/1/2014	237	16	467	724	38	13	1,495
3/1/2014	194	32	490	838	7	6	1,567
4/1/2014	199	40	521	744	37	3	1,544
5/1/2014	128	5	430	647	3	11	1,224
6/1/2014	146	10	251	560	1	11	979
<b>Grand Total</b>	<b>1,425</b>	<b>134</b>	<b>3,212</b>	<b>5,516</b>	<b>140</b>	<b>70</b>	<b>10,497</b>
<b>% of Total</b>	<b>13.6%</b>	<b>1.3%</b>	<b>30.6%</b>	<b>52.5%</b>	<b>1.3%</b>	<b>0.7%</b>	<b>100.0%</b>

# SHOP Operations

## Enrollment Statistics

### Lives (Subs + Dependents) Sold by Rating Region & Effective Date

Region #	Region Description	1/1/2014	2/1/2014	3/1/2014	4/1/2014	5/1/2014	6/1/2014	Total	Region % of Total
001	Rural North/Sierra	56	6	3	14	27	6	112	1.1%
002	Wine County	333	126	85	98	101	39	782	7.4%
003	Great Sacramento Region	233	42	45	66	33	53	472	4.5%
004	San Francisco	157	52	80	121	91	24	525	5.0%
005	Contra Costa	236	66	59	79	53	24	517	4.9%
006	Alameda	434	115	111	128	95	68	951	9.1%
007	Santa Clara	213	96	121	158	140	54	782	7.4%
008	San Mateo	116	56	75	59	37	11	354	3.4%
009	Monterey Bay	60	21	66	28	52	32	259	2.5%
010	Central Valley North	107	19	48	11	14	72	271	2.6%
011	Central Valley South	98	37	6	11	24	13	189	1.8%
012	South Coast	66	27	56	24	33	45	251	2.4%
013	Southern Desert		7	3		9		19	0.2%
014	Kern	15	16	25	8	8	20	92	0.9%
015	Los Angeles East	335	137	178	209	139	134	1132	10.8%
016	Los Angeles West	451	263	261	175	132	150	1432	13.6%
017	Inland Empire	310	131	133	104	65	52	795	7.6%
018	Orange County	174	104	113	112	85	113	701	6.7%
019	San Diego	294	174	99	139	86	69	861	8.2%
	<b>Total</b>	<b>3,688</b>	<b>1,495</b>	<b>1,567</b>	<b>1,544</b>	<b>1,224</b>	<b>979</b>	<b>10497</b>	<b>100.0%</b>



# SHOP Operations

## Enrollment Statistics

### Group Size (# of Employees) by Sales Channel as of June 30, 2014

Sales Channel	Group Size									Grand Total
	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	
Agent Assisted	327	72	15	8	0	2	2	0	0	426
Agent plus GA	604	153	34	13	7	0	0	1	1	813
Employer Direct	263	57	15	6	4	1	1	0	0	348
<b>Grand Total</b>	<b>1194</b>	<b>282</b>	<b>64</b>	<b>27</b>	<b>11</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1587</b>
<b>% of Total</b>	<b>75.3%</b>	<b>17.8%</b>	<b>4.0%</b>	<b>1.7%</b>	<b>0.7%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>100.0%</b>

# SHOP Operations

## Status of Agent Commissions for SHOP

Description	As of 7/31/14	% of Total
Total Agents	699	
Agents Paid	356	50.92%
Paid week of 8/4/14	88	63.52%
In process	255	36.48%

## III. Service Center

# Service Center Statistics

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- Update and Overview
- Questions and Discussion
- Public Comment



# Service Center Statistics

## Pinnacle Service Center Call Statistics

Period June 1, 2014 thru June 30, 2014

Call Statistics	Total
Offered	19,722
Handled	18,286
Abandoned	1,436
Transferred	305
Average Calls Offered	895
Average Calls Handled	853

Call Statistics	Current	Target
Avg Handle Time	9 min. 46 seconds	17 minutes
% Abandoned	7.28%	5% or less
Service Level	88.74%	80% or better
Avg Talk Time	8 min. 53 seconds	15 minutes
Speed of Answer	3 min. 21 seconds	80% in 20 minutes or less*

\* This is in review/discussion.

# Service Center Statistics

## Pinnacle Service Center Chat & E-mail Volume April, May & June 2014

Chat Volume by Month	E-mail Volume by Month	Turnaround Time
April: 740	April: 1,455	4 days
May: 448	May: 1,591	1 day
June: 349	June: 1,433	1 day

## Service Center Staffing as of June 30, 2014

Call Center staffing			
	FTE	Temp	Open
<i>CSR</i>	33	0	7
<i>Leads</i>	6	0	0

## IV. Carriers

# SHOP Advisory Group

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**BREAK**

## V. Agent Update

# SHOP Sales

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## Overview

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- **Events Calendar**
  - 2<sup>nd</sup> & 3<sup>rd</sup> quarter
- **Strategic Sales Planning**
  - Training
  - Territory Alignment
  - Business Planning
  - Target Agencies
- **Grantee Leads**
  - Tracking

# Agent Update / SHOP Sales

## SHOP Grantee Leads

Grantee Opportunities	Stage	Effective Date			Grand Total
		4/1/2014	5/1/2014	6/1/2014	
<b>Cal Asian Chamber</b>	Bad Lead	0	0	1	1
	Pending	0	0	0	0
	Closed Won	0	0	0	0
	Closed Lost	0	0	0	0
<b>Cal Asian Chamber Total</b>		<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>
<b>Hispanic Chamber</b>	Bad Lead	0	0	7	7
	Pending	0	0	16	16
	Closed Won	0	0	0	0
	Closed Lost	0	0	1	1
<b>Hispanic Chamber Total</b>		<b>0</b>	<b>0</b>	<b>24</b>	<b>24</b>
<b>Small Business Majority</b>	Bad Lead	80	17	3	100
	Pending	12	5	2	19
	Closed Won	0	0	0	0
	Closed Lost	8	1	0	9
<b>Small Business Majority Total</b>		<b>100</b>	<b>23</b>	<b>5</b>	<b>128</b>
<b>Grand Total</b>		<b>100</b>	<b>23</b>	<b>30</b>	<b>153</b>



## VI. Marketing & Outreach Update



# Marketing & Outreach

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- Small Business Outreach
- Agent Marketing
- Small Business Marketing
- Questions and Discussion
- Public Comment

# Agent Marketing

## Covered California SHOP Print Advertising



**Small groups.  
Big choices.**

The Small Business Health Options Program (SHOP) from Covered California gives small businesses advantages they won't find anywhere else.

The SHOP Marketplace offers plans from multiple carriers, all compatible with the Covered California Individual Exchange. Qualified small groups can also receive substantial tax credits - available only for plans purchased through SHOP. And with no late fees, no service fees and a single bill, it's never been easier for small businesses to discover great benefits.

**Take a look at SHOP for your renewals.**

 (877) 453-9198  
 [www.CoveredCA.com/small-business](http://www.CoveredCA.com/small-business)



Directory Issue



**It's time to SHOP for renewals.**

The Small Business Health Options Program (SHOP) from Covered California gives small businesses advantages they won't find anywhere else.

The SHOP Marketplace offers plans from multiple carriers, all compatible with the Covered California Individual Exchange. Qualified small groups can also receive substantial tax credits - available only for plans purchased through the SHOP. And with no late fees, no service fees and a single bill, it's never been easier for small businesses to discover great benefits.

**Welcome to SHOP.**

 (877) 453-9198  
 [www.CoveredCA.com](http://www.CoveredCA.com)



August 2014



**It's time to SHOP for renewals.**

The Small Business Health Options Program (SHOP) from Covered California gives small businesses advantages they won't find anywhere else.

The SHOP Marketplace offers plans from multiple carriers, all compatible with the Covered California Individual Exchange. Qualified small groups can also receive substantial tax credits - available only for plans purchased through the SHOP. And with no late fees, no service fees and a single bill, it's never been easier for small businesses to discover great benefits.

**Welcome to the SHOP.**

 (877) 453-9198  
 [www.CoveredCA.com](http://www.CoveredCA.com)



September 2014

“Renewal” Ad Campaign for *California Broker*

# Agent Marketing

## 2015 SHOP Renewal Packet

Small Business Health Options Program (SHOP) Renewal Options Guide		COVERED CALIFORNIA	
<p>Complete the renewal of your business' health insurance plan quickly by following the chart below. If you have any questions, contact your Agent or the SHOP Customer Service Center at (877) 453-9198.</p>			
	OPTION 1 Keep your current plan at the NEW rate	OPTION 2 Stay with your current carrier but change your tier or plan	OPTION 3 Shop for a new plan
Why would I do this?	You are okay with your new premium and want to keep your current plan.	You are looking to reduce your premiums, but want to stay with the same insurance company. You can explore other plans they offer or other tier levels.	You are interested in comparing plans from other companies, prices and options for your renewal.
What do I need to do?	Your renewal packet contains a "Renewal Options" form. Complete the form and fax or mail back to SHOP at: P.O. Box 7610 Newport Beach, CA 92658 Fax: (949) 909-3266  If you have any questions you can contact your Agent for help or call the SHOP Customer Service Center at (877) 453-9198.	1. See plan options offered by your current insurance company on the SHOP website at: <a href="http://coveredca.com/small-business/plan-providers/">coveredca.com/small-business/plan-providers/</a> 2. Request a rate quote either online at <a href="http://coveredcaagent.pinnaclespa.com/shopquotes/">coveredcaagent.pinnaclespa.com/shopquotes/</a> or from your Certified Covered California Agent. 3. Once you have chosen a new plan and/or tier, enter it on your Renewal Options form.	1. See plan options offered in the four tiers on the SHOP website at: <a href="http://coveredca.com/small-business/plan-providers/">coveredca.com/small-business/plan-providers/</a> 2. Request a rate quote either online at <a href="http://coveredcaagent.pinnaclespa.com/shopquotes/">coveredcaagent.pinnaclespa.com/shopquotes/</a> or from your Certified Covered California Agent. 3. Once you have chosen a new plan and/or tier, enter it on your Renewal Options form.
By when?	Return your signed Renewal Options form by <b>November 1, 2014.</b>	Choose your new plan and/or tier and submit your Renewal Options form by <b>November 1, 2014.</b>	Choose your new plan and/or tier and submit your Renewal Options form by <b>November 1, 2014.</b>
What else can I do?	Change your premium contribution amount.**	Add Contiguous Tier Choice to give your employees more plans to choose from.*  Change your premium contribution amount.**	Add Contiguous Tier Choice to give your employees more plans to choose from.*  Change your premium contribution amount.**

### SHOP Renewal to Include...

- Renewal Options Guide (i.e. Employer Instructions)
- Employer Rate Summary
- Employer Dual Tier Summary & Pricing
- Employee Worksheet : Dual Tier Options & Renewal Pricing

\*For more information on Contiguous Tier Choice, see enclosed information sheet [www.coveredca.com/contiguous-tier-choice](http://www.coveredca.com/contiguous-tier-choice). \*\*For more information on Contiguous Tier Choice, see enclosed information sheet [www.coveredca.com/contiguous-tier-choice](http://www.coveredca.com/contiguous-tier-choice). Version SHOPN140714 - JUL 2014

# Agent Marketing

## SHOPWORKS Marketing Tools for Agents



### INTRODUCING **SHOPWORKS**

Marketing tools for Agents



SHOPWORKS is a new set of tools provided by the Covered California Small Business Health Options Program (SHOP) to give Certified Agents ideas, materials and resources that will help them sell and support SHOP health insurance plans to small businesses in California.

The first set of tools available from SHOPWORKS is a collection of postcards that can be customized, printed and mailed to prospects. These professionally-designed mailers help Agents market products and services and generate leads who are interested in the new health insurance choices available to small employers through the SHOP Exchange.

[Click to learn more](#)

or call 877.453.9198 to speak with a SHOPWORKS coordinator

# Agent Marketing

## SHOP Seminar Invitations



**DON'T MISS**  
THIS INFORMATIVE SEMINAR  
ON NEW CHOICES  
FOR SMALL BUSINESS  
**HEALTH**  
**INSURANCE**

Join other small business owners at one of the informative sessions below to learn about new, affordable choices for health insurance from the Covered California Small Business Health Options Program (SHOP) including:

- How to claim your Small Business Health Tax Credit
- Reducing costs with Defined Contribution plans
- How to use the Covered California SHOP Exchange

ALUGUST 21   7 - 9pm Don Jose Reibersard 1245 Newport Blvd Irvine, CA 92717	ALUGUST 21   7 - 9pm Don Jose Reibersard 1245 Newport Blvd Irvine, CA 92717	ALUGUST 21   7 - 9pm Don Jose Reibersard 1245 Newport Blvd Irvine, CA 92717	ALUGUST 21   7 - 9pm Don Jose Reibersard 1245 Newport Blvd Irvine, CA 92717
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**800.456.1234** CALL TODAY TO RESERVE YOUR SEAT

Broker Name  
Insurance License Number  
Agency Name  
Address 1  
Address 2  
City, ST Zip  
Tel: (000) 000-0000  
Fax: (000) 000-0000  
Email: yourname@yourdomain.com  
Website: www.yourdomain.com  
Add your own 40 character & space line



**Certified**  
Insurance  
Agent

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PAID  
CITY OF  
PERMIT NO. 000



# SMALL BUSINESS HEALTH OPTIONS PROGRAM (SOP)

# COVERED CALIFORNIA SMALL BUSINESS MARKETING CAMPAIGN

# SHOP Marketing Campaign 2014

## Phase I (Mar'2014-June'2014) Campaign Recap

### Objectives:

- Build awareness for the program
- Lead generation/Lead conversion
- Meet enrollment goals

### Target Audience:

- Small businesses with up to 50 employees

### Phase I (Mar'2014-June'2014) Campaign Results:

#### Awareness:

- *Delivered over 92M impressions to help drive awareness*

#### Lead generation:

- *Resulted in 9000 leads, with average Cost Per Lead of \$69 CPL from the start of the campaign to \$17 CPL toward the end of the campaign. Compared to industry B2B benchmark of \$264 CPL.*
- *The improvement in CPC was due optimization throughout the campaign.*
- *Best performing media vehicles for lead generation purposes: Mobile, Paid Search, Paid Social.*
- *Digital ads show 23% lift when placed within "Business and Career" content.*
- *Coveredca.com/small-business landing page performed better than coveredca.com/shop4business as users preferred to engage and learn more with info provided by CoveredCA rather than submitting their email address to receive information.*

(A "Lead" is defined as someone who clicks on our online ads and then click "Apply Now", "Get a Quote", "Find Help Near You", "Employer paper application/English & Spanish" buttons on the small business website.)

### Print Ad



### Email Blasts



### Digital Banner and Mobile Ads



# SHOP Marketing Campaign 2014

## Phase II (Aug'2014 – Oct'2014) Campaign Strategy

### Campaign Strategy:

#### 1. Enhance ethnic advertising

- Better ethnic representation visually
- Adjust paid media buy according to ethnic-owned business distribution (from Census data)
- Add Spanish language advertising

Segment	Ethnic-owned businesses as % of CA business with paid employees	Plan Media Weight % for Phase 2 (Aug-Oct 2014)
White	70%	67%
Hispanic	8%	17%
African American	1%	2%
Asian	11%	14%
Other	10%	0%



2. Leverage the individual market's social media platforms (Facebook, Twitter, Google+) to reach employees of small businesses



3. Integrate with broker/agent advertising

4. Continuously apply learnings from previous campaign to Phase II campaign

5. Maintain the same objectives of driving awareness and driving leads/enrollments.





# SHOP Marketing Campaign Aug-Oct'2014

## Messaging Strategy

### *Continue to focus on the following key messages*

- **Control & Choice** – SHOP lets you choose the level of coverage you want to offer employees, and lets them choose among all available plans at that level.
- **Quality** – SHOP offers quality health plans from brand-name insurance companies.
- **Employee Retention & Recruitment** – SHOP's quality affordable health insurance can help attract and retain talented employees.

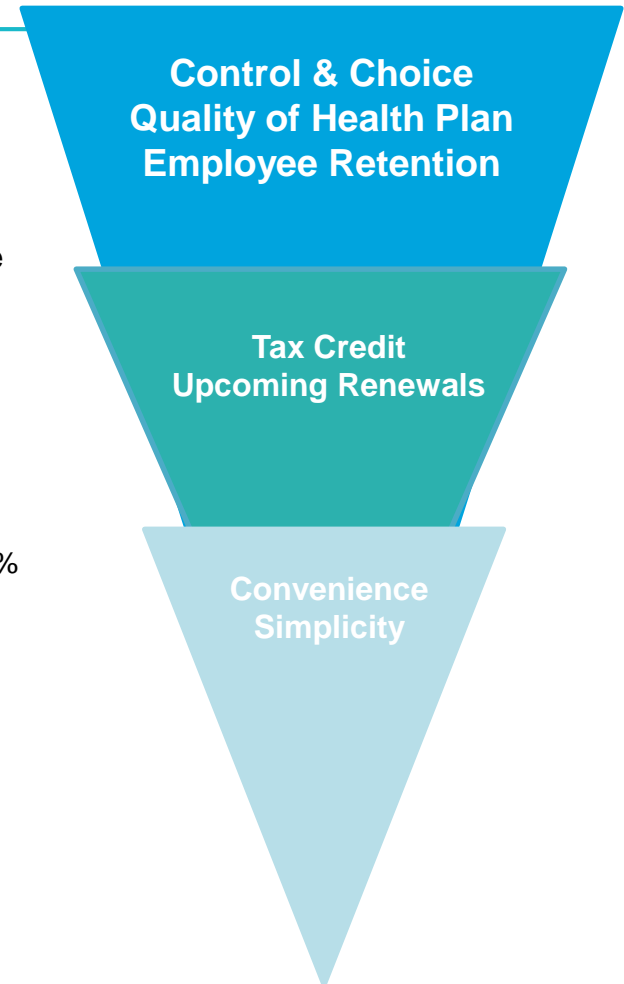
### *Supporting Message: A benefit of SHOP to be mentioned when possible.*

- **Tax Advantages** – Small businesses may be eligible for tax credits of up to 50% of premium costs. Only available through Covered California.
- **Upcoming Renewals** – *SHOP is a viable option for upcoming renewals in Fall 2014*

### *Call to Action:*

- **Contact certified agents for a proposal/quote**
- **Visit CoveredCA website or call the Call Center to learn more or enroll**

*Future Enhancement: We will be able to dial-up the “Convenience & Simplicity” message once the SHOP enrollment process (online and offline) improves.*



# SHOP Marketing Campaign Aug-Oct'2014

## Earned Social Media

### Leveraging Individual Market's Social Media Platforms: Facebook, Twitter, Google+



Covered California  
May 15

This is Small Business Week, making it a good time to talk to your boss about health coverage. Learn what Covered California's Small Business Health Options Program (SHOP), a marketplace for businesses with one to 50 employees, can offer. Tax credits may be available. Read more about it here: [#SBW2014](http://bit.ly/CoveredcaSHOP).

**Work got you covered?**

 SHOP

Unlike · Comment · Share 16

You, Sharon Krosel and 95 others like this. Top Comments -



Covered California  
July 14

Looking for health insurance options for your employees? #CoveredcaSHOP has various coverage offerings that let's your employees choose a plan that meets their needs. Find out more at <http://bit.ly/1kWm2M4>.



Small Business Health Options Program

Like · Comment · Share 23 Shares



Covered California @CoveredCA · May 15

Learn about #CoveredcaSHOP during #smallbusinessweek. Talk to your boss about offering health coverage. #SBW2014 [bit.ly/CoveredcaSHOP](http://bit.ly/CoveredcaSHOP)

Expand Reply Retweet Favorite More



Covered California @CoveredCA · Jul 17

Purchasing #health insurance through #CoveredcaSHOP could be great for the health of your employees and #SmallBiz. [bit.ly/1qjC5vz](http://bit.ly/1qjC5vz)

2 Retweets 2 Favorites



Covered California  
Shared publicly · Jul 9, 2014

#Health

Show your employees you are invested in their well-being. Give them the benefit of health coverage through Covered California's Small Business Health Options Program. Learn more at [bit.ly/CoveredcaSHOP](http://bit.ly/CoveredcaSHOP)

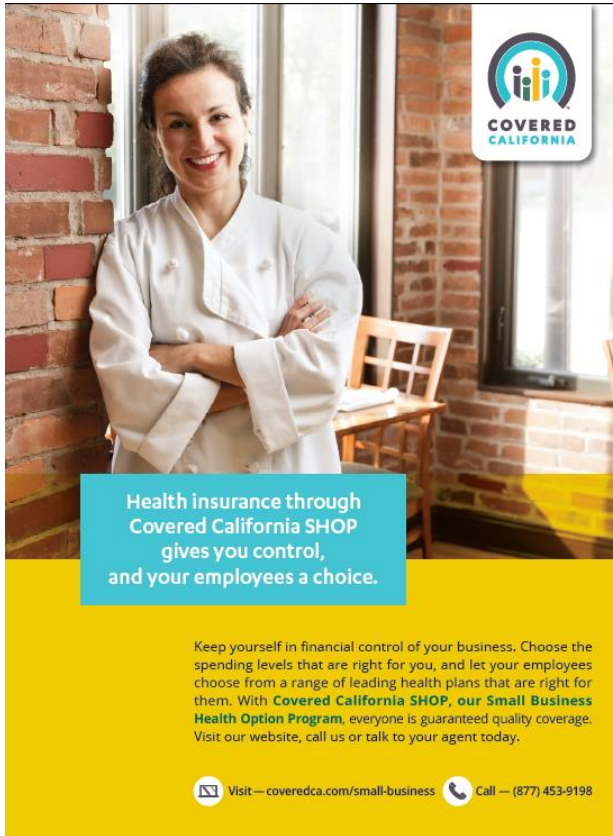
SHOP Marketplace

Covered California



# SHOP Marketing Campaign: Aug-Oct' 2014

## Advertising Creatives



A print advertisement for Covered California SHOP. The top half features a woman in a white chef's uniform standing in a kitchen with brick walls and a window. The Covered California logo is in the top right corner. A blue text box contains the headline: "Health insurance through Covered California SHOP gives you control, and your employees a choice." Below this, a paragraph of text explains the benefits of the program. At the bottom, there are icons for a computer and a phone with the website and phone number.

**COVERED CALIFORNIA**

Health insurance through Covered California SHOP gives you control, and your employees a choice.

Keep yourself in financial control of your business. Choose the spending levels that are right for you, and let your employees choose from a range of leading health plans that are right for them. With **Covered California SHOP, our Small Business Health Option Program**, everyone is guaranteed quality coverage. Visit our website, call us or talk to your agent today.

Visit — [coveredca.com/small-business](http://coveredca.com/small-business) Call — (877) 453-9198

Print Ad in English - Multi-Segment



A print advertisement for Covered California SHOP in Spanish. The top half features two men in a grocery store; one is wearing an apron. The Covered California logo is in the top right corner. A blue text box contains the headline: "Un seguro de salud a través de SHOP ayuda a tu empresa y les brinda opciones a tus empleados." Below this, a paragraph of text explains the benefits of the program. At the bottom, there are icons for a computer and a phone with the website and phone number.

**COVERED CALIFORNIA**

Un seguro de salud a través de SHOP ayuda a tu empresa y les brinda opciones a tus empleados.

Mantén el control financiero de tu empresa. Elige cuánto quieres gastar, y deja que tus empleados elijan entre una variedad de excelentes planes de salud que se ajustan a sus necesidades. Con el **Programa de Opciones de Salud para las Pequeñas Empresas de Covered California ("SHOP")**, todos están garantizados cobertura médica de calidad. Visita nuestro sitio web, llámanos o habla hoy con tu agente.

Visita — [CoveredCA.com/espanol/small-business](http://CoveredCA.com/espanol/small-business) Llama — (877) 453-9198

**NEW!** Print Ad in Spanish - Hispanic Segment

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## Advertising Creatives

### Multi-Segment Banners (English)

### NEW! Hispanic Segment banners (Spanish)

# SHOP Marketing Campaign Aug-Oct'2014

## Landing Page(s)

### ENGLISH

Coveredca.com/small-business

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

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

COVERED CALIFORNIA

Small Business Health Options Program

### Welcome to the SHOP Marketplace!

Apply Here

Get a Quote

Plan Providers

**Special Bulletins**

- SHOP Press Release 2/12/14
- SHOP Portal FAQ's for Employers

Covered California's™ Small Business Health Options Program (SHOP) is a new, health insurance marketplace developed for businesses with one to 50 eligible employees<sup>1</sup>.

Business owners know that the ability to offer employees quality health insurance is a competitive advantage in the labor market. Health insurance through Covered California's SHOP gives you financial control of your business while allowing your employees to choose from a range of quality, affordable health plans. View the **SHOP fact sheet** for more information on how SHOP will benefit your business and employees. There is no penalty for not enrolling in SHOP, and there is no additional fee for using a Certified Insurance Agent.

**Frequently Asked Questions**

**Calculate Your Tax Credit**

**Find Help Near You**

**Paper Application**

Programs & Partners  
Outreach & Education  
Enrollment Assistance  
Program  
Health Insurance  
Companies  
SHOP Health Insurance  
Companies  
Certified Insurance Agents  
California Tribes

The Board  
Board Members  
Board Meetings

Resources  
Visit a certified enrollment counselor  
Regulations  
Financial Guidance  
Notice of Privacy Practices  
Programs Toolkit  
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Register to Vote

Connect with Us  
CONTACT US  
Speaker Requests  
Public Records Request  
California Health Benefit Exchange

Covered California is Powered by  
CALIFORNIA  
Health Benefit Exchange

In Partnership with  
DHCS  
HealthCareServices

### SPANISH

Coveredca.com/espanol/small-business

**Website update in progress**

redca.com/espanol/small-business/

COVERED CALIFORNIA

SOBRE NOSOTROS OBTENGA COBERTURA RECURSOS PREGUNTAS FRECUENTES IDIOMA: ESPAÑOL

COVERED CALIFORNIA

### Para pequeños negocios

**Recursos**

Para más información, descargue estos documentos:

- Hoja informativa para pequeños negocios
- Hoja informativa de créditos tributarios para pequeños negocios

Como dueño de una pequeña empresa se preguntará cómo conseguir cobertura para usted y sus empleados. Covered California está desarrollando un mercado diseñado para pequeñas empresas que tienen 50 empleados o menos, equivalentes a tiempo completo. Covered California hará que sea más fácil comparar una serie de planes de salud calificados y competitivos, ofrecidos por compañías privadas de seguros, incluidos planes grupales que tal vez usted pensó que solo estaban disponibles para grandes empresas. Covered California le dará la oportunidad de ofrecer a sus empleados una amplia variedad de opciones de seguros médicos de calidad y hará que este proceso sea más fácil que si lo hiciera por su cuenta.

Como los dueños de pequeñas empresas saben, ofrecer a los empleados cobertura médica de alta calidad es una ventaja competitiva en el mercado laboral. Prover seguro médico a sus empleados le ayudará a contratar y mantener a los mejores trabajadores. También hará que sus empleados estén más saludables y sean más felices y productivos.

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## Media Plan Summary

Target small businesses cost-effectively in media vehicles most commonly consumed by the target audience, aiming for Cost-per-Lead of < \$50

<p><b>Print</b> Multi-Segment (English)</p>		<ul style="list-style-type: none"> <li>• 2 insertions per publications</li> <li>• Circulations: 24K (LA), 11K (SF), and 10K (Sacto)</li> </ul>
<p><b>Print</b> Hispanic (Spanish)</p>		<ul style="list-style-type: none"> <li>• 6 insertions per publication (2x per month)</li> <li>• Contextual targeting, within or adjacent to Business/Health content</li> <li>• Circulations: LA Dia a Dia (40K), SD El Latino (66K), Sacto El Hispano (15K)</li> </ul>
<p><b>DIGITAL ADVERTISING</b></p> <p>Custom Audience targeting: 50M impressions for General Market, 25M impressions Asian, 6M impressions for African American, 9M impressions for Hispanic</p>		
<p><b>Programmatic Digital Banners</b> (English and Spanish)</p>	<p>Through partners like </p> <p>We'll be able to adjust the media weight based on ethnic-owned small business distribution. Our ads will be on sites such as:</p> <ul style="list-style-type: none"> <li>• 247sports.com, accuweather.com, abcnews.com, thestreet.com, cnet.com, monster.com, etc.</li> <li>• Elhispanonews.com, mundohispanico.com, univision.com, cosmohispano.com, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• 66 M impressions, with estimated eCPM from \$1.46 to \$3.95</li> </ul>
<p><b>Mobile, Paid Search, Paid Social</b></p>		<ul style="list-style-type: none"> <li>• Target mobile apps small businesses use most (Navigation, Finance, Business News, etc.) via Admob, Paid Search with Google, and social ads with Facebook and LinkedIn.</li> <li>• Estimated 250K clicks via Admob &amp; Google, and 1.3M impressions via FB and LinkedIn</li> </ul>

# SHOP Marketing Campaign

## Media Weight and Estimated Deliveries

Aug 18, 2014 – Oct 31, 2014

Segment	Ethnic-owned businesses as % of CA business with paid employees*	Plan Media Weight % for Phase 2 (Aug-Oct 2014)	Total Media Spend (Aug-Oct 2014)
White	70%	67%	\$301K
Hispanic	8%	17%	\$80K
African American	1%	2%	\$12K
Asian	11%	14%	\$63K
<b>TOTAL MEDIA SPEND</b>			<b>\$456K</b>
<b>Total Media Spend by Media Vehicle</b>		<b>Print (20%)</b>	<b>\$91K</b>
		<b>Digital (80%)</b>	<b>\$365K</b>
<b>Estimated Deliveries</b>		<b>Estimated #Impressions</b>	<b>90M impressions total:</b> <ul style="list-style-type: none"> <li>• 50M impressions for General Market,</li> <li>• 25M impressions for Asian,</li> <li>• 6M impressions for African American,</li> <li>• 9M impressions for Hispanic</li> </ul>
		<b>Estimated #Clicks</b>	<b>250K</b>
		<b>Est. Cost Per Lead</b>	<b>&lt; \$45</b>

\*Census Data

# Small Business Health Options Program (SHOP) Advisory Group

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Thank you!