



# Agent Webinar #2

May 24, 2013

*A progress update for licensed insurance agents interested in SHOP and Individual market segments*



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Director of Sales and Marketing

**5.3 Million  
uninsured  
Californians  
need health  
insurance.**

**They  
need  
Agents.**

# Our Agenda:

- Overview of who we are
- Agent & GA Roles
- What is The SHOP
- Agent Training & Compensation
- **Mostly Q&A from Agents**





# Who We Are

...and who we are not



**COVERED**  
**CALIFORNIA**



## What we are

- ▶ **Operated by the State of California**
  - The first legislated health exchange formed under the Affordable Care Act
  - Established as California Health Benefit Exchange
    - one of 17 state-based marketplaces
  - Dot-com but state run
  - Name brand health insurance policies



## What we are **NOT**

- Not government insurance
- Not government doctors, hospitals or pharmacies
- Not death panels
- Not socialized medicine
- Not raising the cost of everyone's insurance

# Vision

Improve the Health of all Californians  
Access Affordable Care  
Provide high quality care.

# Mission

Increase Insured Californians  
Improve Health Care Quality  
Lower Costs  
Innovative, Competitive Marketplace  
Choice & Value



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# What we are

## ▶ The Covered California Marketplace



### Covered California Health Plans

Acme  
Insurance

Red  
Insurance

Green  
Insurance

Blue  
Insurance

WXYZ  
Insurance



Medi-Cal

**The Place to Shop for Health Insurance. No gimmicks, No games.**



## Selected Health Plans for Individual Exchange:

- Alameda Alliance for Health
- L.A. Care Health Plan
- Anthem Blue Cross of California
- Molina Healthcare
- Blue Shield of California
- Sharp Health Plan
- Chinese Community Health Plan
- Valley Health Plan
- Contra Costa Health Services
- Ventura County Health Care Plan
- Health Net
- Western Health Advantage
- Kaiser Permanente
- SHOP QHPs announced on June 6th.





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May 23, 2013

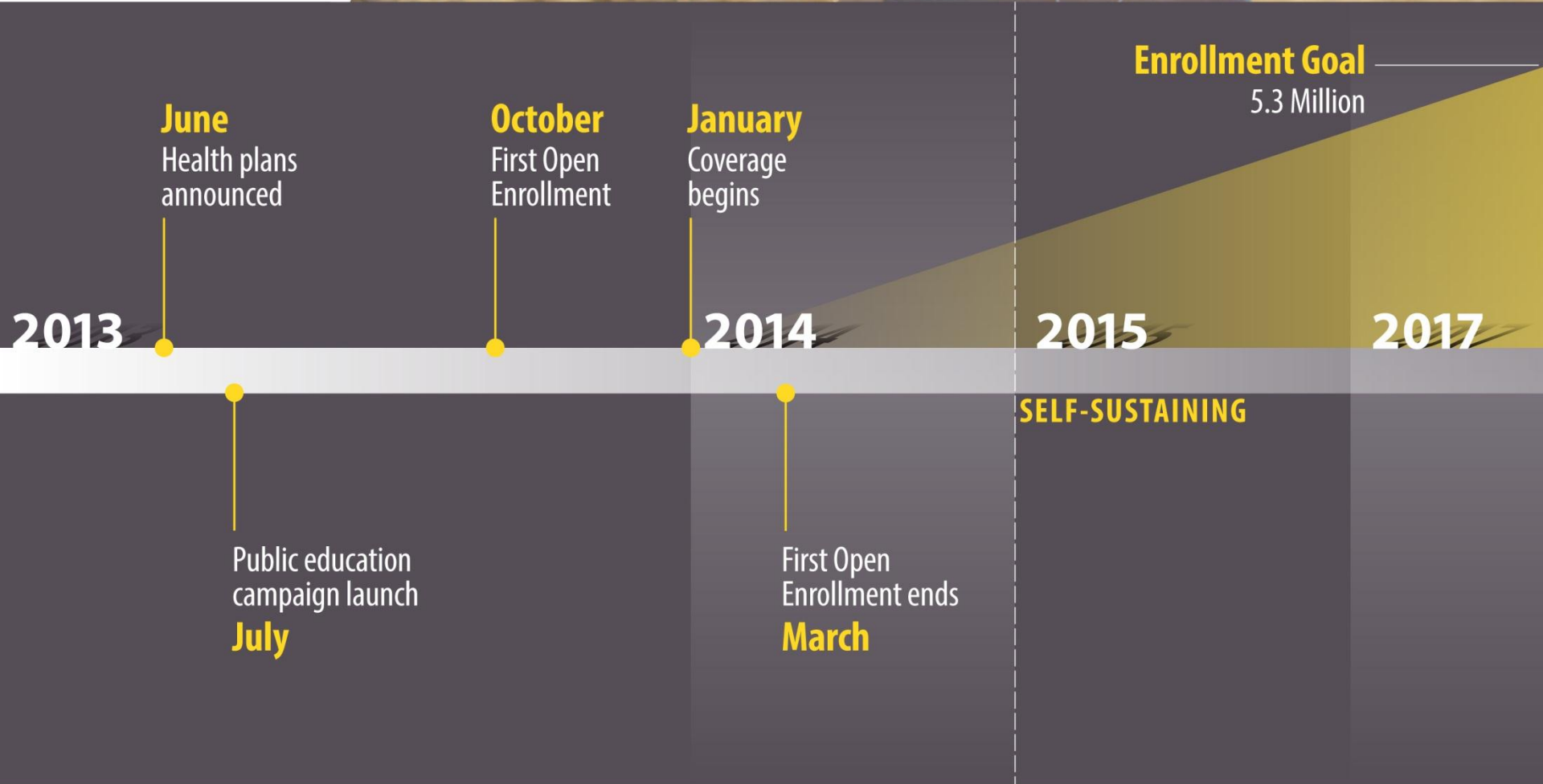
## Covered California Announces Plans and Rates for 2014

*Consumers will have access to more than 80% of practicing physicians, 80% of acute care hospitals through 13 commercial health plans*





# Milestones



Source: Covered California Report to the Governor and Legislature, January 2013

# The Agent & General Agent Roles:



## Agents are:

- Trusted Licensed Advisors
- Customer Relationships
- Provide Valued Service (not just enrollment)
- Provide solutions in and outside exchange
- Savvy Marketers
- Experts in both individual and group markets



## General Agents:

- Valuable service to both agents and employers
- Can reach the masses
- Experts in broad marketplace
- Can quickly adapt to best serve client needs
- Deep agent trust and confidence
- Currently negotiating with Covered California





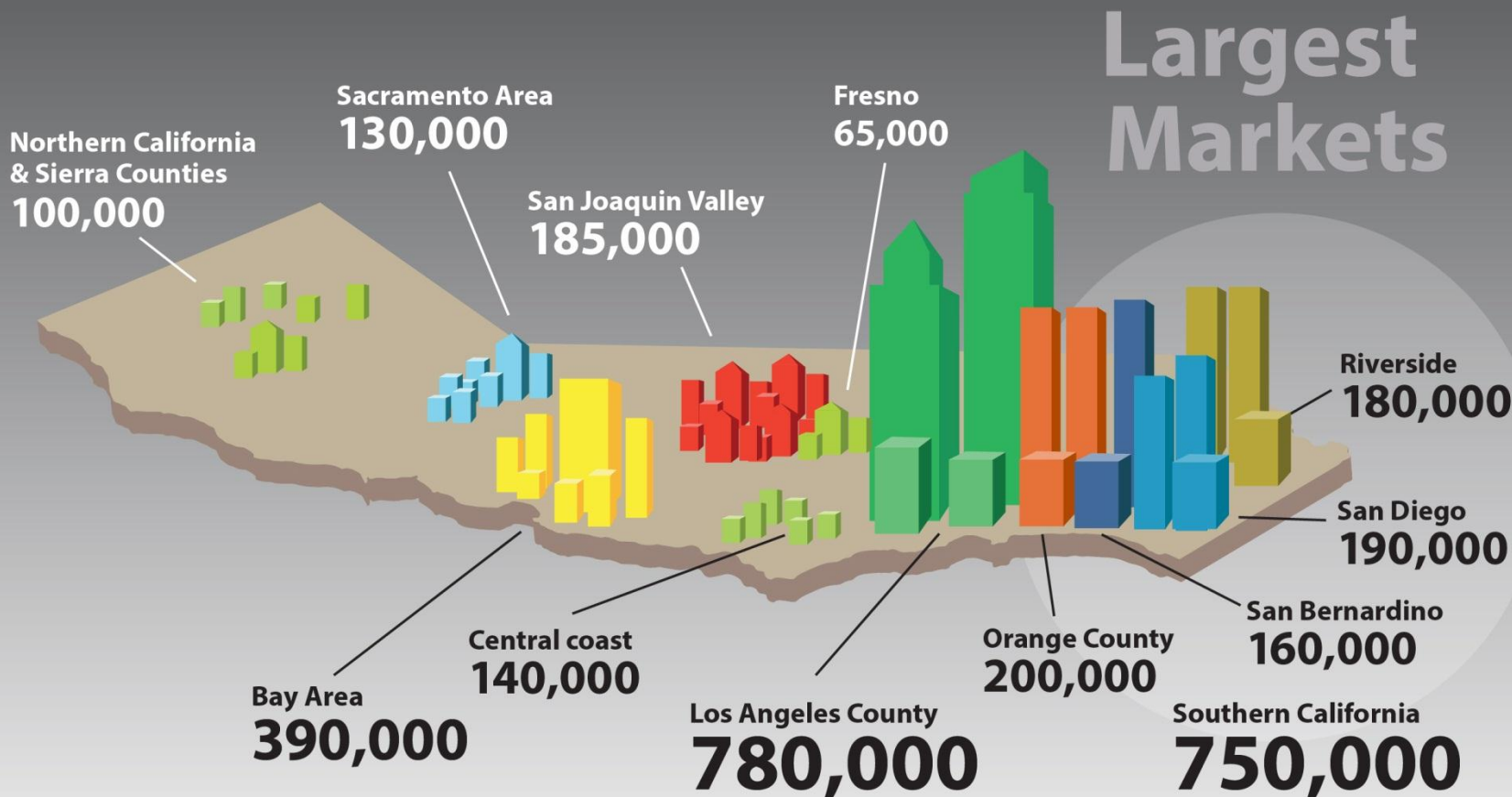
## What we do

### ▶ **Who Covered California must reach**

- 5.3 million Californians who are currently uninsured or purchase health insurance on their own
  - 2.6 million who qualify for subsidies in our plans and
  - 2.7 million who do not qualify for subsidies but now benefit from guaranteed coverage and can enroll inside or outside of Covered California
- There are an additional 1.4 million Californians who may be newly eligible for Medi-Cal



# California's Subsidy Eligible Population

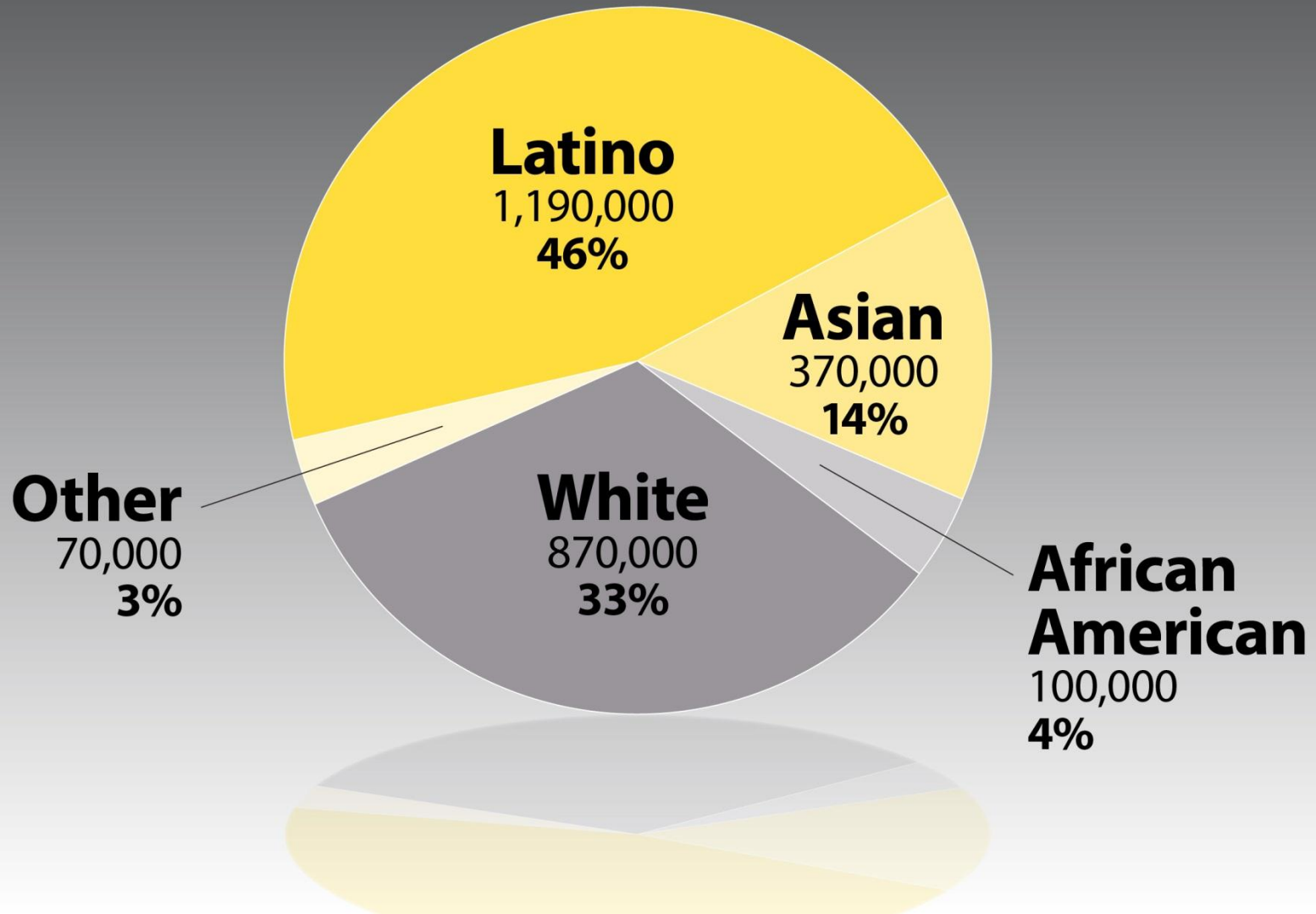






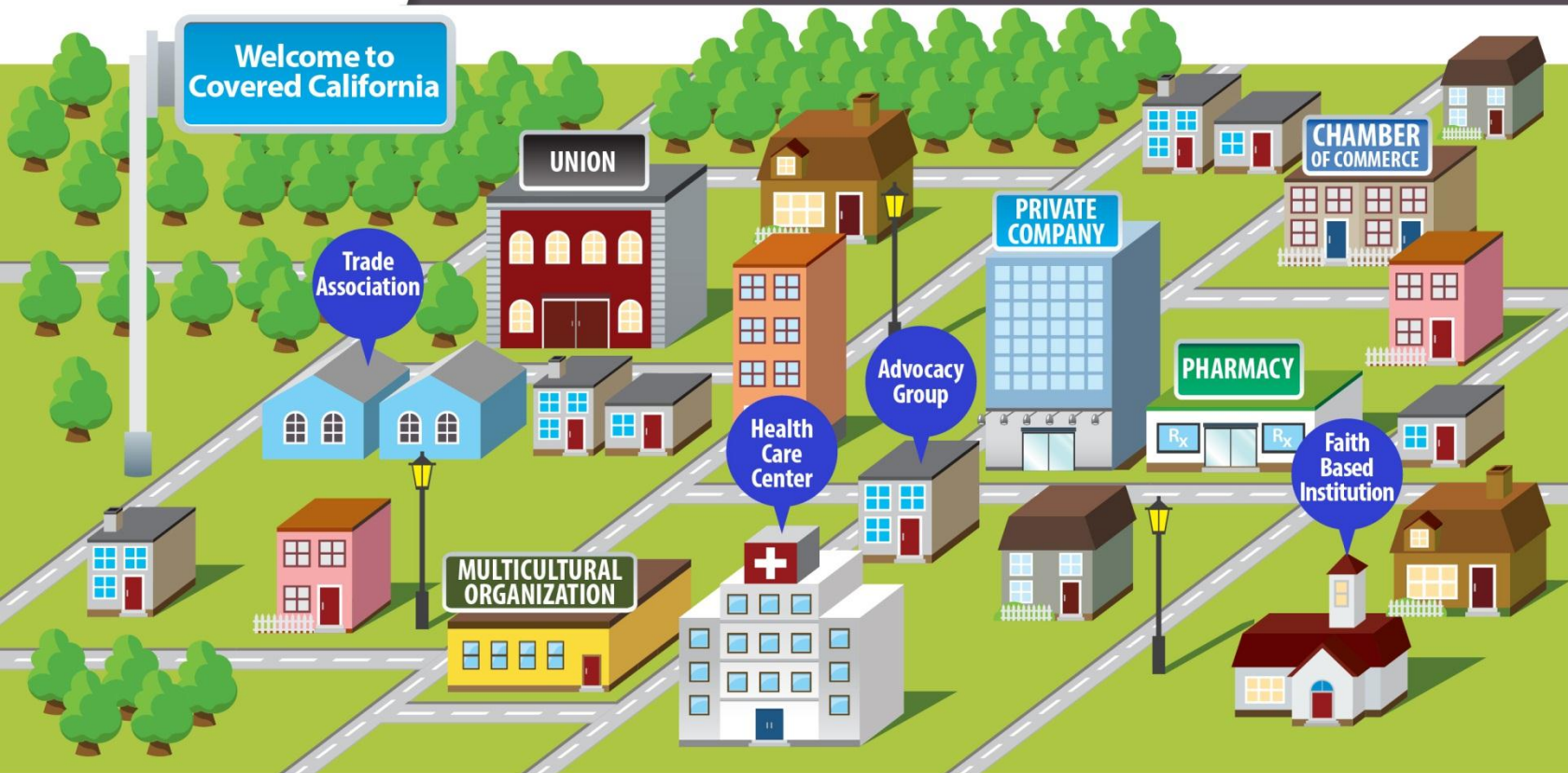
# Targeting Potential Enrollees

## California's Subsidy Eligible





# Statewide Outreach Network



- ▶ A place for our Community Based grants and In-person Assisters program to reach people where they “live, work, shop and play.”

# Reasons people do not have health insurance:

- Pre-existing conditions
- Not offered by their employer
- Unaffordable





## What we offer

# ▶ Health Coverage for Small Businesses (SHOP)

- Up to 50 employees
- Tax Credits
- Plan choice



# What we do

## ▶ **SHOP Small Business**

- Separate exchange serving small businesses and their employees
- Solicitation for qualified vendor to administer the California SHOP and support its business functions



**What we do**

*Come In*

## ▶ **SHOP Small Business Health Options Program**

- **Vendor Responsibilities:**
  - Sales support and fulfillment
  - Agent and General Agent management, training, certification
  - Eligibility and enrollment
  - Financial Management
  - Customer service



# Agent Training:

- Starts in August
- Length of Course (tbd)
- CE Credit
- In-Person & Online
  
- Agents must be certified by Covered California to sell Exchange products



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# What we do

We need and support agents!

## Individual Market:

- Agents paid directly by carriers
- Same commissions as non-exchange business

## SHOP:

- Agents paid by Covered California
- Market competitive commissions
- Vested contracts with familiar language terms



[www.CoveredCA.com](http://www.CoveredCA.com)



Questions

