

---

# Tribal Advisory Workgroup

---

Outreach, Marketing, and Assisters Program

# October Board Actions

---

- Exchange branding: adopted “Covered California” brand name and logo design
- Adopted a resolution to allow standalone supplemental benefits to be offered in individual Exchange plans as well as in the SHOP (Small Business Health Options Program), and to offer pediatric dental benefits in both exchanges pending federal guidance.
- Adopted a resolution allowing the SHOP Exchange to initially offer employer selection of benefit tier and employee selection of plan.
- Extended the deadline for submission of nominations to serve on Covered California’s advisory groups to November 30.

# November Board Actions

---

- Adopted a formal Tribal Consultation Policy.
- Approved the issuance of a Request for Proposals(RFP) and associated regulations inviting health plan issuers to propose qualified health plans they wish to offer through Covered California in 2014.
- Approved the establishment of a Consumer Assistance/Ombudsman Program for the Exchange per the Board Recommendation Brief.
- Approved Covered California's final (Level II) federal Establishment Grant application to fund its operations through 2015.
- Approved the submittal of Covered California's Blueprint to the federal government for certification to operate a state-based health benefit exchange effective 1/1/2014.

---

# Outreach & Education Grant Program

---

**Sarah Soto-Taylor**

Deputy Director, Stakeholder Engagement

# Outreach & Education Grant Program Purpose

---

- Promote public awareness and inform consumers and small businesses about their options to obtain affordable health coverage through the new insurance marketplace.
- Provide consumers and small businesses with information and tools where individuals and employers can enroll on their own.
- Begin to remove barriers to enrollment that keep eligible consumers and small businesses from applying for health coverage.
- Drive individual consumers to Assisters Program resources.
- Drive small businesses to Agent resources.
- Complement the Assisters Program and the broader marketing strategy, including Covered California's qualified health plan marketing efforts.

# Grant Program Goals and Objectives

---

1. Ensure participation of organizations with trusted relationships with the target markets; both individually insured and eligible uninsured.
2. Establish a linguistically and culturally diverse statewide network of Outreach and Education Grantees to target regions and populations, including audiences with limited English proficiency.
3. Deliver a cost-effective program that promotes and maximizes enrollment.
4. Ensure that the network of Grantees performs the following program priorities collectively and independently:
  - A. Target outreach and education resources to geographic areas, small businesses, employment sectors and organizations with access to the specific target populations with the most opportunity to enroll.
  - B. Access populations with a variety of health statuses who are eligible for Covered California's affordable health care programs, including the Small Business Health Options Program (SHOP).

# Grant Program Goals and Objectives

---

- C. Deliver culturally and linguistically competent outreach and education messages that respond to the preferences, motivations and challenges of the target market.
  - D. Employ outreach and education techniques likely to increase awareness of the opportunity to enroll in affordable health insurance beginning in 2013.
  - E. Disseminates clear, accurate and consistent messages to target audiences that eliminate barriers, increase interest and motivate consumers and small businesses to enroll into coverage.
5. Ensure that the network of grantees collaborates with other components of the Statewide Marketing, Outreach and Education and Assistants Program, including participating in private, state and public agency partnerships as directed by Project Sponsors.

# Grant Program Guiding Principles

---

- Target resources based on the greatest opportunity where the highest number of uninsured and subsidy eligible individuals can be reached (e.g. targeting where uninsured and subsidy eligible individuals live, work, play and shop).
- Ensure that all regions and markets in the state, including the hard to move (e.g. rural and limited English proficient populations) are reached.
- Complement the Assisters Program and the broader marketing strategy, including Covered California's Qualified Health Plan marketing efforts.

# Engagement Goals

---

- Engage organizations with trusted and established relationships to:
  - Increase awareness and understanding of health care options;
  - Promote a culture of coverage;
  - Communicate the importance of having health coverage;
  - Remove barriers to enrollment; and, ultimately,
  - Motivate Californians to take the action to enroll.

# Target Populations

---

- The primary target population of Covered California's marketing and outreach efforts are the 5.3 million California residents projected to be uninsured in 2014:
  - 2.6 million who qualify for subsidies and are eligible for Covered California qualified health 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.

# Funding

---

- **\$43 million**
  - \$40 million targeting individual consumers that qualify for Covered California QHPs.
  - \$3 million targeting small businesses eligible to provide coverage to employees through the Small Business Health Options Program (SHOP).

# Enrollment Goals

---

## Enrollment Goals for Covered California Qualified Health Plans:

- By 2015:
  - 1.4 million Californians
- By 2016:
  - 1.9 million Californians
- By 2017:
  - 2.3 million Californians

# Funding Pools

---

Funding Pool	Funding Amount
County and Multi-Funding Pool	\$30 million
Targeted or Statewide Funding Pool	\$10 million
Small Business Health Options Program (SHOP)	\$3 million

# Eligible Entities

Organization Type
Community or Consumer-focused non-profit organization; Consumer Advocacy, community-based organization, or faith-based organization
Trade, industry or professional association, labor union, employment sector, Chamber of Commerce targeting specialty populations
Commercial fishing industry organization, ranching or farming organization
Health Care Provider: such as hospital, provider, clinic or county health department
Community College, University, School, or School Districts
Native American tribe, tribal organization, or urban Native American organization
City Government Agency or Other County Agency
For-profit organization whose mission, activities and reach align with Project Sponsors' goals of promoting a culture of coverage to the target populations

# Phases of Grant Program

---

Phase	Date	Activities
Phase 1	March 2013 – June 2013	Outreach
Phase 2	July 2013 – March 2014	Outreach and Education
Phase 3	April 2014 – December 2014	Outreach and Education

# Timeline

Date	Activity
<b>2012</b>	
December 13 <sup>th</sup>	Stakeholder Webinar – Review of Draft Application and solicit last round of feedback
<b>2013</b>	
January 17 <sup>th</sup>	Board Reviews Grant Application and Process
January 22 <sup>nd</sup>	Release Cycle 1 Grant Applications
March 4 <sup>th</sup>	Cycle 1 Grant Applications Due
April 26 <sup>th</sup>	Cycle 1 Grant Awards
May 24 <sup>th</sup>	Release Cycle 2 Grant Application
June 24 <sup>th</sup>	Cycle 2 Grant Applications Due
July 15 <sup>th</sup>	Cycle 2 Grant Awards

# Grantee Collateral Materials

---

**We are requesting stakeholder reaction and feedback on the different thoughts on collateral types/styles which are most effective in reaching target audiences.**

- Brochures
- Tip Cards/Panel Cards/Door Hangers
- Direct Mail Pieces
- Buttons/Pens
- Poster
- Tablecloths/Banners

# Stakeholder Feedback Requested

---

- **Seeking feedback on:**
  - Whether there is additional criteria that should be a part of the grantee selection process?
  - What are stakeholders' thoughts and opinions relative to the issues and considerations presented today?
  - What additional factors should Covered California consider?

---

# Assisters Program

---

**Thien Lam**

Deputy Director, Eligibility and Enrollment

# Assisters Program Guiding Principles

---

- Promote maximum enrollment of individuals into health coverage by providing a one-stop shop marketplace for affordable, quality health care options and health insurance information.
- Build on and leverage existing resources, networks and channels to maximize enrollment, including close collaboration with state and local agencies, community organizations, businesses and other stakeholders with common missions.
- Consider where the eligible populations live, work, play and shop; and, select tactics and channels that are based on research and evidence of how different populations can best be reached and encouraged to enroll (and once enrolled, retain coverage).
- Marketing and outreach strategies will reflect and target the mix and diversity of those eligible for coverage.

# Assisters Program Guiding Principles

---

- Establish a trusted statewide Assisters Program that reflects the cultural and linguistic diversity of the eligible populations.
- Ensure that Assisters are knowledgeable of both subsidized and non-subsidized health care options.

# Assisters Program

## Complying with the Affordable Care Act Requirements

---

**An entity that serves as an IPA or Navigator must carry out the following duties:**

- Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about Covered California.
- Provide information and services in a fair, accurate and impartial manner. Such information must acknowledge other health programs.
- Facilitate selection of a Qualified Health Plan.
- Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage.
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Assister tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act.

# Assisters Program

## Complying with the Affordable Care Act Requirements

---

### Individual IPAs and Navigators must:

- Be trained and certified by Covered California.
- Provide outreach/education and enrollment assistance to targeted populations eligible for Covered California programs.
- Focus on identifying uninsured and uninformed individuals and clearly inform them of the benefits and responsibilities related to enrollment.
- Assist consumers in understanding insurance choices and federal tax subsidies, public plans, Qualified Health Plans, etc.
- Avoid any conflict of interest.
- Receive no financial consideration, directly or indirectly from issuers.
- Protect consumer personal information.
- Facilitate referrals for complaint resolution.

# Assisters Program

## In-Person Assistance (IPA) and Navigator Programs

---

- Exchange enrollment assistance programs
  - Exchange Blueprint provides states the option of establishing an In-Person Assistance (IPA) program, distinct from the Navigator program, to provide additional enrollment assistance support to consumers.
  - Affordable Care Act requires states to establish a Navigator grant program to aid in public awareness and education, enrollment and ongoing use of qualified health plans offered through the Exchange.
- Covered California's Assisters Program will offer two types of participation opportunities:
  - In-Person Assister (IPA): fee-for-enrollment program providing \$58 assistance payment for application resulting in successful Covered California QHP enrollment.
  - Navigator: grant-based program providing performance-based block funding based on grantees' Covered California QHP enrollment targets.
- Roles and responsibilities, eligibility and program standards, training and monitoring will be aligned to the extent possible.
- Operations and funding:
  - IPA: services will begin no later than October 2013 funded by Establishment dollars.
  - Navigator: services will begin no later than January 2014. Consistent with Affordable Care Act requirements, Navigator grants will be made from Covered California operational funds.

# Assisters Program

## In-Person Assistance (IPA) and Navigator Programs

---

- **IPA Program (Assistance Payments per Successful Application)**
  - Will provide enrollment support to augment the capacity of the Navigator grant program.
  - Entities applying for the IPA program will have to demonstrate experience in working with Covered California target populations.
  - IPA entities are deemed eligible to receive compensation for application assistance.
  - IPA entities will receive a \$58 application assistance payment for an application that results in successful enrollment into Covered California's programs regardless of the number of individuals who successfully enroll into Covered California under the same application.
  - Covered California recommend paying IPA entities a \$25 application assistance payment for each successful renewal that results in the consumers retaining their coverage during the annual eligibility redetermination process.

# Assisters Program

## In-Person Assistance (IPA) and Navigator Programs

---

- **Navigator Program** (Enrollment Grants)
  - Will award \$5 million in grants to eligible entities including community and consumer-focused nonprofit groups.
  - Covered California will be able to target grant awards to ensure the participation of organizations with access to hard to reach populations.
  - Organizations will be able to apply for different grant amounts based on their demonstrated capacity to enroll consumers.
  - Grant awards will specify enrollment goals for the Navigator entity.

# Assisters Program In-Person Assistance (IPA) and Navigator Programs Potential Eligible Entities

Organization Type
Community and Consumer-focused non-profit groups.
Consumer Advocacy, community-based and faith-based organizations.
Trade, industry and professional associations.
Commercial fishing industry organizations, ranching and farming organizations.
Labor Unions, Employment sectors, Chambers of Commerce targeting specialty populations.
Health Care Providers: such as hospitals, providers, clinics or county health departments.
Community Colleges, Universities, Schools, and School Districts.
Indian tribes, tribal organizations, and urban Indian organizations.
City Government Agency or Other County Agency.

# In-Person Assistance (IPA) Program Tentative Timeline

---

Tentative Date	Activity
Starts March/April 2013 and On-going	IPA Recruitment
Starts May/June 2013 and On-going	IPA Training

# Stakeholder Feedback Requested

---

- **Seeking feedback on:**
  - What are ways to effectively recruit Assister entities to provide enrollment assistance information about Covered California serving the Alaskan Native/American Indian target population?
  - What are stakeholders' thoughts and opinions relative to the issues and considerations presented today?
  - What additional factors should Covered California consider?

---

# Marketing and Outreach

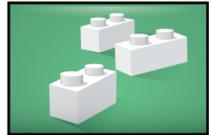
Level 2.0 Federal Grant

---

**Oscar Hidalgo**

Communications and Public Affairs

# Covered California Phases



**PHASE I**  
Build Out

September - December 2012

- Research, creative, message development, refine media plan, education and outreach grant program
- Aggressive earned and social media program
- Specific Latino, African American, Asian Pacific Islander and other outreach, including small business
- Begin to develop Assisters Program management plan, administrative and IT system design and training curriculum



**PHASE II**  
Consumer Outreach  
& Education

The Benefits of Coverage & "It's Coming"  
January - July 2013

- Begin educating consumers
- Begin paid media to promote the benefits of coverage and "it's coming"
- Segmentation /baseline study
- Finalize training materials and tools, begin recruitment of organizations, training of Navigators and Assisters and provide technical support



**PHASE III**  
Get Ready, Get Set...  
Enroll!

August 2013 - March 2014

- Extensive earned, paid and social media to announce the opportunity to enroll
- Sustain open enrollment for six months
- Marketplace launch conference & bus tour
- Continued outreach to community-based organizations, faith-based organizations, non-governmental organizations, small business, etc.
- Continue recruitment of organizations, training of Navigators and Assisters and technical supports assistance



**PHASE IV**  
Retention & Special  
Enrollment

April - July 2014

- To help address churn and promote special enrollment: paid, earned media, social media, storytelling
- Lower (or no) levels of paid media
- 1<sup>st</sup> tracking survey
- Conduct analysis of Navigator and Assister pool and continue to recruit organizations to reach all targeted segments. Ongoing training of Navigators and Assisters and technical support assistance

# Covered California Phases (continued)



## PHASE V

Get Ready, Get Set...  
Enroll!

August - December 2014

- Open enrollment #2
- Use all outreach tools in Phase III including heavy paid, earned and social media
- All Navigator and Assister activities from Phase IV and update curriculum



## PHASE VI

Retention & Special  
Enrollment

January - July 2015

- To help address churn and promote special enrollment: paid, earned media, social media, storytelling
- Lower (or no) levels of paid media
- 2<sup>nd</sup> tracking survey
- All Navigator and Assister activities and update curriculum



## PHASE VII

Get Ready, Get Set...  
Enroll!

August - December 2015

- Open enrollment #3
- Use all outreach tools in Phase III including heavy paid, earned and social media
- Evaluation and measurement
- All Navigator and Assister activities and update curriculum



# Overall Outreach and Marketing Goals

- Maximize the enrollment of uninsured Californians:
  - Provide a one-stop marketplace for affordable, quality health care options and health insurance information
  - Educate Californians to understand the benefits of coverage
  - Encourage insured Californians to retain their coverage
  - Ensure the availability of affordable health insurance coverage for all eligible Californians
- Ultimately, the goal is to have every eligible Californian get health insurance coverage

	2013	2014	2015
Total Enhanced Budget	\$120,341,002	\$185,110,145	\$179,518,226
CPA		141.61	108.90

# Overall Outreach and Marketing Goals

---

- **Seeking Feedback on:**
  - Fact Sheet Review
  - Dedicated Webpage section in development
  - What channels are most effective to reach this community?

# Next Steps: Tribal Advisory Workgroup Input

---

## Questions and Comments

- Submit written comments/suggestions to:  
[tribalconsultation@hbex.ca.gov](mailto:tribalconsultation@hbex.ca.gov)