Covered California operates based on five strategic pillars, providing Affordable Coverage to make sure consumers can afford their premium and are not deterred from getting care because of high costs; conducting effective Outreach and Education to market, promote and enroll as many eligible individuals as possible; assuring that once covered consumers Get Needed Care; promoting a Positive Consumer Experience; and operating as a nimble and responsive enterprise that reflects Organizational Excellence. Each of the pillars was created as a pathway to achieving the mission and vision of Covered California, with consumers being the driving factor. We mapped out our efforts for the fourth open-enrollment period to ensure organizational alignment and advancement of performance within these pillar areas.

Affordable Plans

- Offered coverage through 11 health insurance companies: Anthem Blue Cross of California, Blue Shield of California, Chinese Community Health Plan, Health Net, Kaiser Permanente, L.A. Care Health Plan, Molina Healthcare, Oscar Health Plan of California, Sharp Health Plan, Valley Health Plan and Western Health Advantage.
- Executed a new three-year contract with our qualified health plan and qualified dental plan issuers that specifies the roles and responsibilities of the parties for plan years 2017 through 2019.
- Launched two new dental plan issuers that offer high-quality dental care and competitive premiums, giving consumers in all ZIP codes at least two dental plan choices.
- The three-year average increase of 7 percent is lower than pre-Affordable Care Act trends.
- Insurers expanded to compete in new communities.
- More than 92 percent of consumers can choose from three plans or more.

More than 412,000 new consumers

Strong participation from young enrollees

1.3 million individuals through the renewal process

Small business exchange growth by 26 percent
Outreach and Education

• Produced or updated 296 advertisements used for television, radio, print, billboards and digital media, which generated nearly 2 billion impressions statewide.

• Served more than 20,000 Certified Enrollment Entities, including 14,000 Certified Insurance Agents and 6,000 Certified Enrollment Counselors and Plan-Based Enrollers.

• Created a new “Help on Demand” referral program for consumers that resulted in more than 24,000 referrals and more than 3,500 people enrolling in a plan.

• Answered nearly 1 million consumer calls and 33,358 agent calls. Handled over 150,000 live chats with consumers and over 12,000 calls for our health insurance companies and county health and human services agencies.

• Shared real stories of Covered California consumers with elected officials for use in their outreach efforts.

• Engaged in more than 200 interviews with newspapers, radio, television and online news sources, generating nearly 90 million impressions with an advertising value of nearly $2.4 million.

• Held over 2,700 open-enrollment events.

• Social media posts on Twitter and Facebook reached 775,000 people, of whom 182,000 are Spanish speakers. The social media customer service team responded to 30,457 posts and published responses to 10,026 inquiries. Eighty-four percent of the responses were published within two hours of receipt.

• Grew the storefront program from 500 to more than 800 storefronts. This program is the largest of its kind in the nation and it extended the Covered California brand throughout the state.

• Kept elected officials and stakeholders informed of upcoming deadlines and changes to deadlines and answered any questions they had. Provided elected officials with enrollment data of active members and “hot spot” maps of concentrated subsidy-eligible populations. Provided election-specific talking points to legislators and their staff in order to ensure consumers remained active with their health plan selection.

Getting Needed Care

• Enrollees are now matched with a primary care physician, making it easier for them to get the right care at the right time.

• Improved patient-centered benefit designs by increasing a consumer’s access to care through reducing the number of services that are subject to a deductible. Urgent care costs in every 2017 plan will be same as the primary care visit, resulting in significant consumer savings. Emergency room visits are no longer subject to a deductible, and the physician fee for emergency room visits was removed.
Positive Consumer Experience

- Surveyed 3,427 people through multiple studies to identify barriers and motivators and to fine-tune messaging.
- Completed 31 focus groups with representatives of the multi-segment, African American, Asian, Latino and lesbian, gay, bisexual and transgender audiences.
- Redesigned the CoveredCA.com to make it more intuitive for visitors.
- Upgraded our enrollment system, creating major enhancements for consumer shopping.
- Processed and completed more than 3,400 appeal information resolutions, withdrawals and hearings.
- Completed over 60,000 courtesy callbacks to consumers.
- Wrote, designed, and programmed 183 email messages each of which was reviewed and approved by our Policy and Legal divisions and translated into Spanish. More than 16 million emails were delivered to members and prospective members.

Organizational Excellence

- Monitored enrollment daily to react to enrollment changes.
- Provided training for all service representatives, supervisors, managers and programs.
- Processed 12,278 agent contracts.
- Upgraded our call centers to create maximum efficiency.
- Drafted and filed six emergency-regulation packages or amendments to previous regulations that ensure Covered California has the legal authority to implement and enforce its policies for the fourth open-enrollment period.
- Conducted background checks and cleared 769 enrollment assisters and 831 contractors. Of the 831 contractors, 645 of those individuals were for the Service Center support vendor.
- Completed post-election qualitative and quantitative research to determine if the information around repealing the Affordable Care Act was negatively impacting potential enrollment. Results demonstrated that affordability, not market uncertainty, continues to be the number one barrier to enrollment.
- Adjusted our media-buying strategy after the election to enhance the number of advertisements around key deadlines to ensure maximum reach and penetration.