

Advertising & Marketing Request for Proposals



2024 PROPOSER CONFERENCE

July 25, 2024

Welcome Colleen Stevens



Agenda

Introductions and Welcome – Colleen Stevens

Organization and Marketing Overview – Yuliya Andreyeva

Looking Forward – Jennifer Miller

RFP Overview – Aesha Olaso-Bethea

Q&A Session – Colleen Stevens

Covered California's Vision and Mission

The **vision** of Covered California is to improve the health of all Californians by assuring their access to affordable, high-quality care.

The **mission** of Covered California is to increase the number of insured Californians, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

Covered California's Strategic Pillars

Affordable Choices

We connect consumers to financial assistance and a choice of affordable providers that give them the best value

Quality Care

We ensure consumers consistently receive accessible, equitable, high-quality care.

Organizational Excellence

We foster a nimble culture of continuous improvement that empowers and motivates our team to deliver on our mission with high standards.

Reaching Californians

We are unwavering in our pursuit to reach Californians and connect them to comprehensive and affordable coverage.

Catalyst for Change

We pioneer new ideas and disseminate our learnings to drive improvement in health care in California and nationally.

Exceptional Service

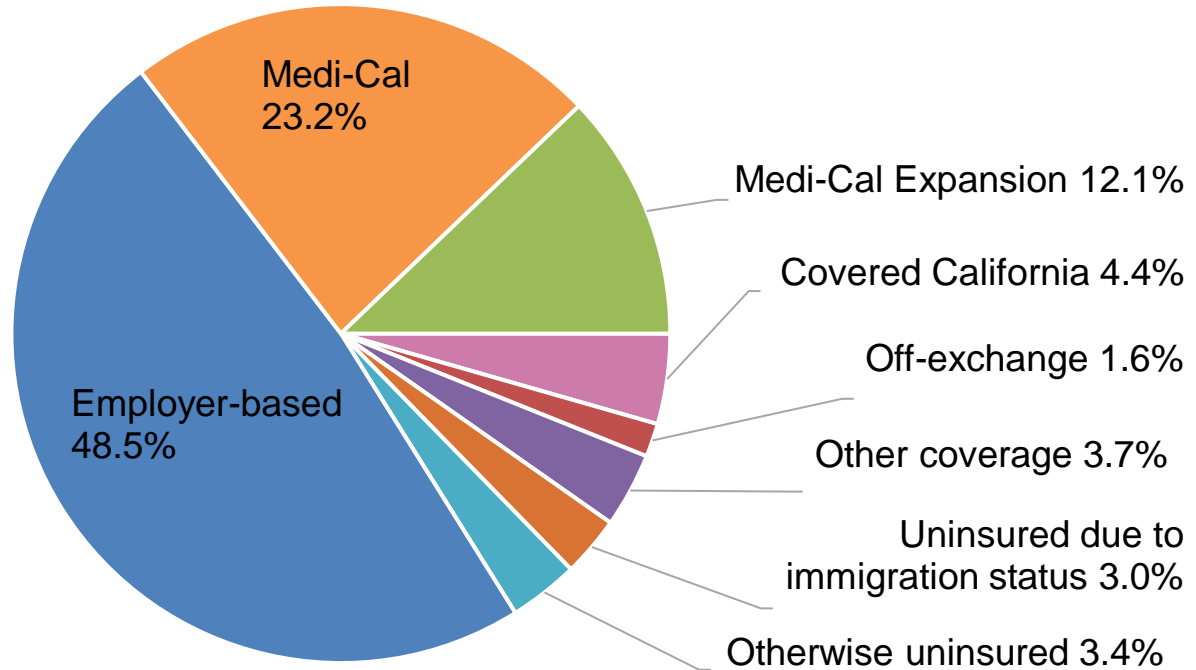
We provide the highest level of service and exceed our consumers' expectations.

DIVERSITY, EQUITY, INCLUSION

We apply this lens in all our work to improve the health and experience of our consumers and to create and support a workforce reflective of our core values and the people we serve.

California's Health Insurance Market

California's 2022 Health Insurance Market
(ages 0-64)



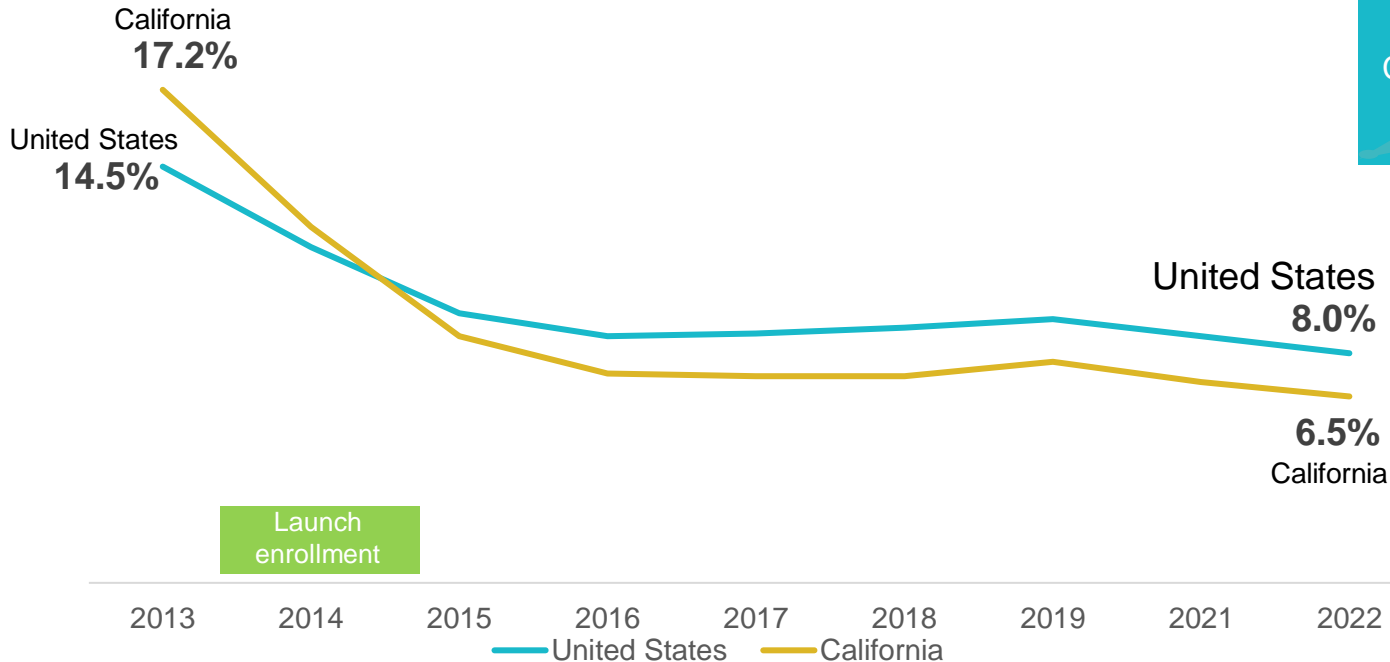
Covered California's Key Successes

7

5.9
MILLION
CONSUMERS
SERVED

Record Decrease in California's Uninsured Rate

Comparing the Rate of Uninsured in California and the United States

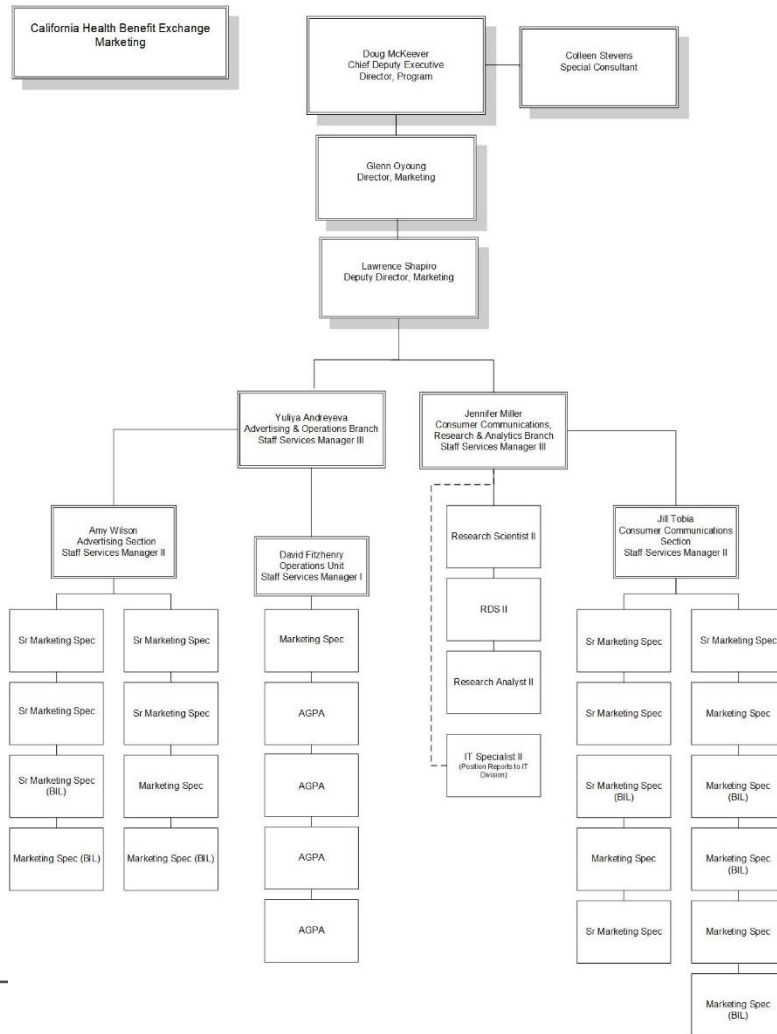


New federal data shows California's uninsured rate hit a record-low in 2022.

Launch enrollment

***Source:** American Community Survey, 2022 -American Community Survey Accuracy of the Data (2022) (census.gov). The rates for uninsured are shown for populations of all ages. The American Community Survey (ACS) is an annual demographics survey program conducted by the U.S. Census Bureau. U.S. Census data on California's uninsured rate in 2020 has been delayed due to the pandemic and is not reflected. The ACS data for the rate of uninsured is available through 2022.

Org Chart



The Right Marketing Partner

...to build on our success to positively impact the health of all Californians

- Grow our brand awareness
- Influence positive brand perceptions
- Drive enrollment and retention
- Grow understanding and value of health coverage, and Covered California's role



Helping California Stay Healthy

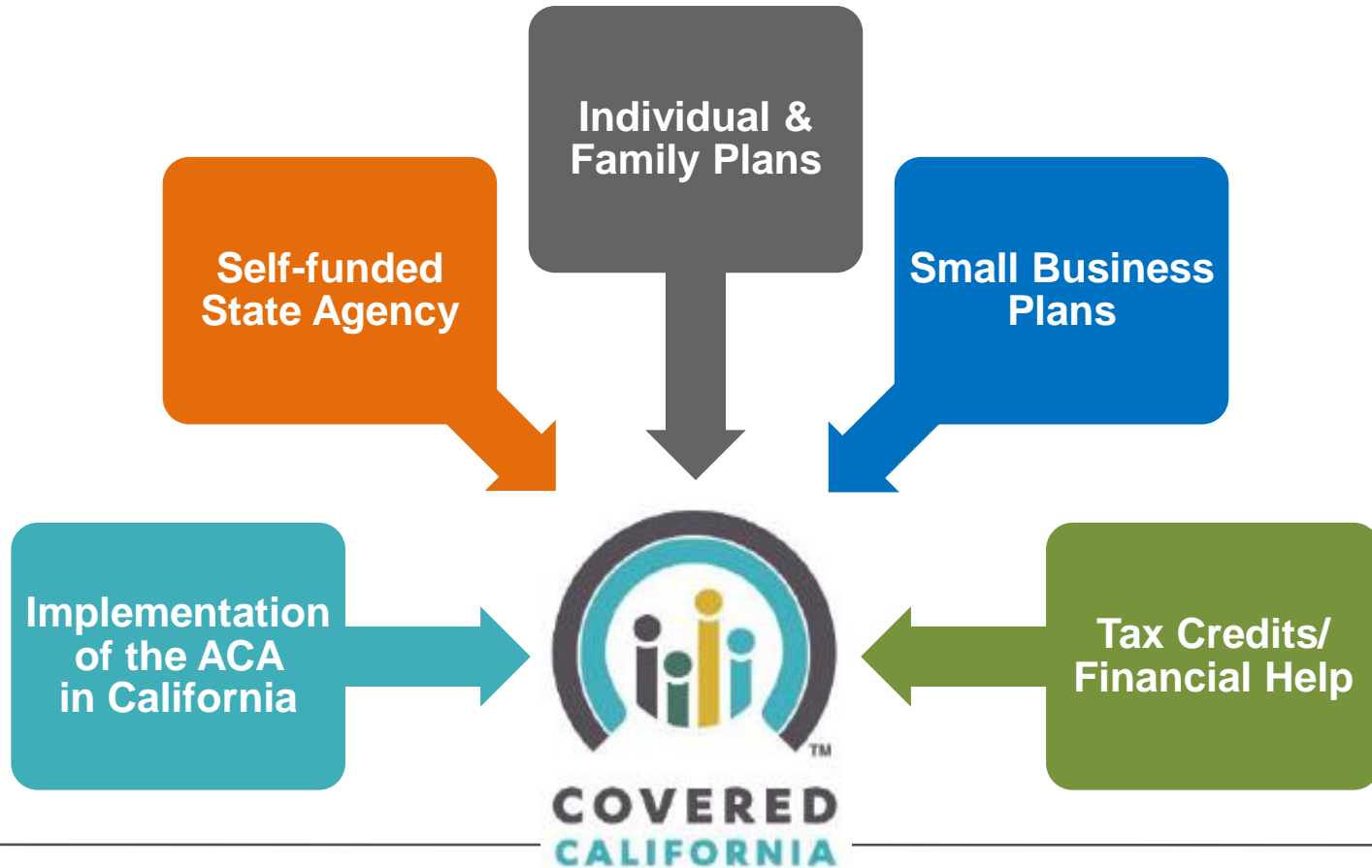


Organization Overview

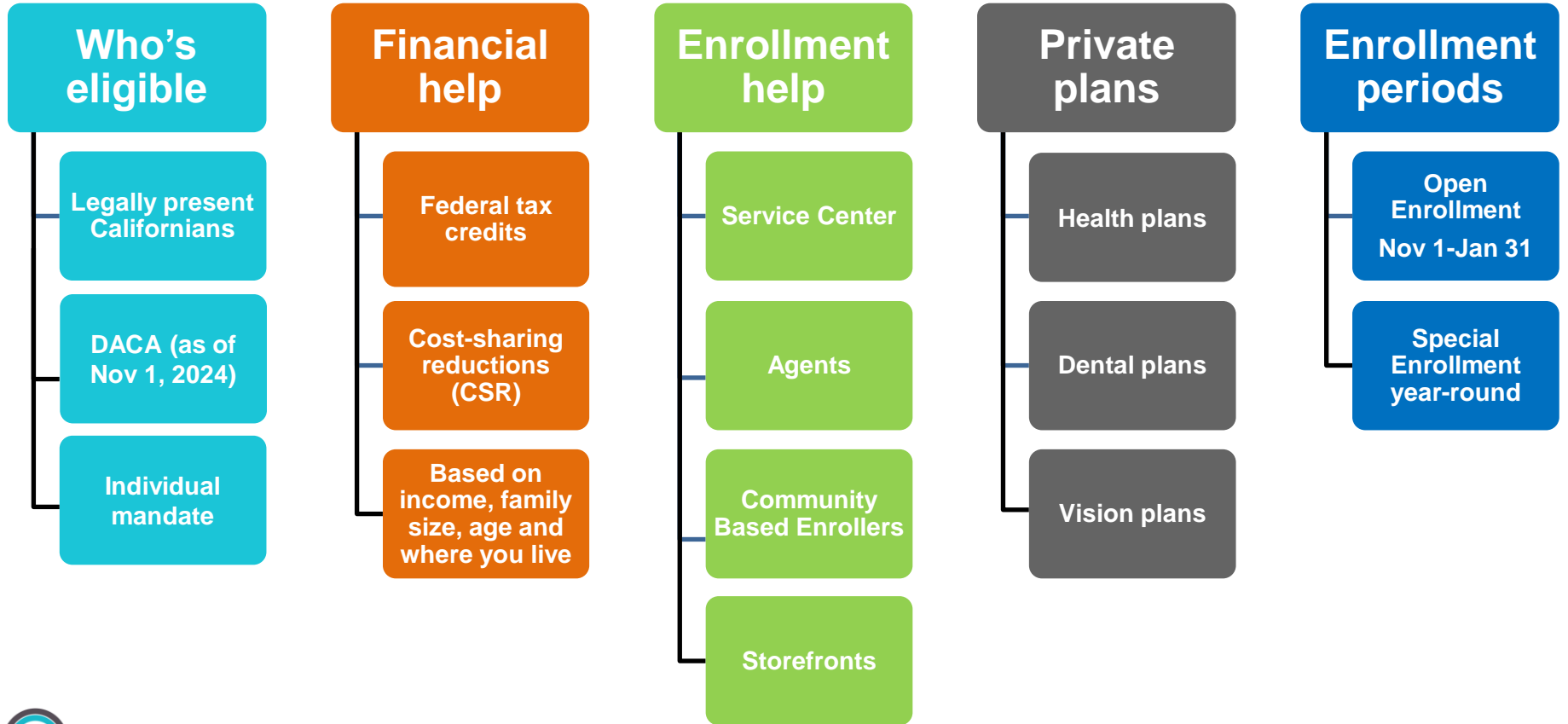
Yuliya Andreyeva



Overarching Highlights



Individual Market Program



Individual Market Enrollment Churn

- 1.7 million active enrollees as of March 2024
- Approx. 35% disenroll during any given year
- Most who disenroll (about 87%) move to other forms of coverage
- Ongoing marketing & outreach efforts needed to help retain and replenish enrollment



Sources: Active Member Profile for 2024; DM_ENROLLEE for 2023; 2023 Member Survey for Terminating members: (n = 1,335).

Consumer Outreach – Holistic View

All the ways
a Covered
California
prospective
consumer is
receiving advertising



Covered California Marketing

- Paid Media
- Direct Communication (Mail, Email, Text Message)

Covered California Contracted Insurance Companies

Certified Enrollers: Agents/Brokers, Community Organizations

Covered California Sales Team – Lead Generation Campaign

Healthcare.gov – National Advertising Campaign

Small Business Program

- Designed for businesses up to 100 employees
- Tax credits available to some businesses
- Enrollment available year-round
- Annual marketing budget \$1.3M



Marketing Overview

Yuliya Andreyeva



Marketing Division Goals

INCREASE THE NUMBER OF INSURED CALIFORNIANS

- **Maximize acquisition and retention of members** through insight-driven campaigns grounded in consumer research and marketing analytics.
- **Reach diverse California communities** to support efforts to reduce health disparities in underserved populations.
- **Increase brand comprehension and awareness** of what Covered California is and how it serves Californians.
- **Understand and address consumer needs**, motivators, and barriers.
- **Improve consumer perception** about the value and affordability of health insurance.
- **Maximize marketing impact** and return on marketing investment.
- **Improve consumer experience** through coordinated cross-division support efforts.

Total projected audience size YOY, including uninsured and those insured on the individual market (on and off-exchange)

Race/Ethnicity	CalSIM 2020 prospects	CalSIM 2020 prospects %	CalSIM 2021 prospects	CalSIM 2022 prospects	CalSIM 2022 prospects %	CalSIM 2023 prospects	CalSIM 2023 prospects %	CalSIM 2024 prospects	CalSIM 2024 prospects %
Multicultural (White)	1,765,516	52%	Missing data	1,821,230	52%	1,607,118	37%	1,336,000	36%
Hispanic	1,019,789	30%	Missing data	1,073,550	31%	1,966,295	45%	1,584,000	42%
Asian Market	460,316	14%	Missing data	457,313	13%	555,079	13%	653,000	18%
Black/AA	146,706	4%	Missing data	156,941	4%	228,074	5%	164,000	4%
Total	3,392,328	100%	-	3,509,034	100%	4,356,567	100%	3,737,000	100%

- The total CalSIM 2024 prospect volume total is 14% lower YoY (percent change).

Note: CalSIM does not account for language preference, so the percentages here do not directly correlate to percent of budget.

Estimates of the remaining uninsured 2024

Figure 1. Uninsured Californians age 0-64 by eligibility group, 2024

2.57m uninsured

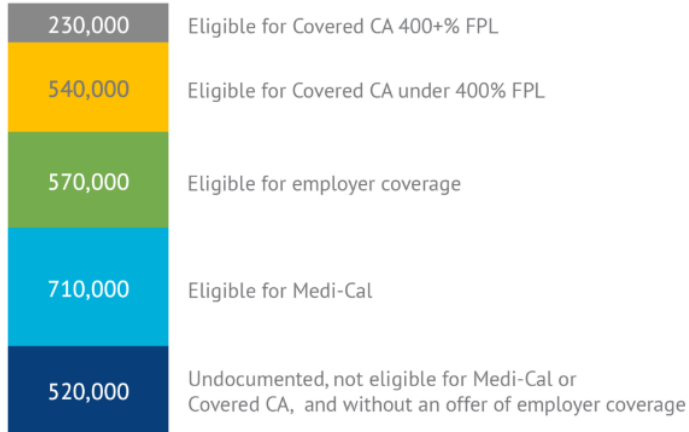
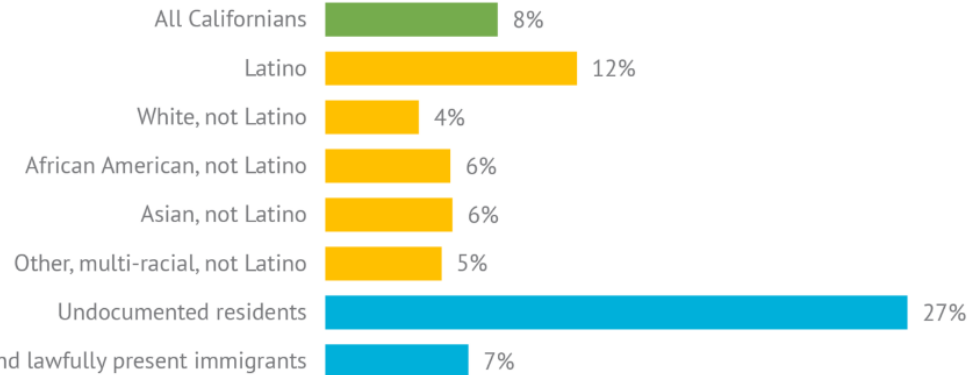


Figure 2. Uninsured Rate for All Californians age 0-64 by demographic group, 2024



Source: UCB-UCLA CalSIM version 3.51

Projected eligible uninsured audience demographics

All	100%
Race and Ethnicity	
Hispanic	49%
Asian	14%
African American	5%
White	29%
Other	3%
Gender	
Male	55%
Female	45%
Age	
0-18 years	14%
19-29 years	32%
30-44 years	29%
45-64 years	25%
Income	
200% FPL or less	11%
201-400% FPL	38%
401-600% FPL	24%
600% FPL +	27%
Employment Status	
19+ Works full-time or part-time	74%
19+ Not working	12%
<19 years old	14%
Limited English Proficiency	
19+ Speaks English very well	80%
19+ Limited English proficiency	6%
<19 years old	14%

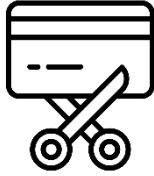
Key Challenges and Audience Insights

- The presumption of high cost, both in the monthly premium commitment and the out-of-pocket expenses such as deductibles and copays, continues to be a main barrier among uninsured consumers.
- Persistent considerable market churn – new prospective consumers may not be as familiar with Covered California’s offerings.
- The uninsured and insured consumers have limited to no deep understanding of what Covered California is and does, and many assume it’s a health insurance provider.
- 2023 CHIAS findings show awareness of financial help is low among English-speaking Californians aged 26-54, with Spanish-dominant consumers continuing to have an even lower knowledge of Covered California’s key offerings/services.
- Many are interested in getting insured but feel overwhelmed by the thought of even starting the process, anticipating that signing up will be complicated.

Campaign Targeting Parameters

	Open Enrollment	Special Enrollment
Enrollment Window	11/1 – 1/31	Year-round outside of OE Campaign
Geography	Statewide	Statewide
Target	CA 25-64 + HHI \$25K - \$150K Uninsured; Off-exchange; Medi-Cal transitioners; DACA recipients	CA 25-64 + HHI \$25K - \$150K + Qualifying Life Event
Segments	Multi-Segment (<i>English</i>) LGBTQ+ (<i>English</i>) Hispanic (<i>Spanish</i>) Asian (<i>Chinese – Mandarin, Cantonese, Korean, Vietnamese, Hmong, Laotian</i>) Black/African American (<i>English</i>)	Multi-Segment (<i>English</i>) Hispanic (<i>Spanish</i>) Asian (<i>Chinese – Mandarin, Cantonese, Korean, Vietnamese</i>) Black /African American (<i>English</i>)

Special Enrollment Qualifying Life Events



Losing coverage



Getting married



Moving outside coverage area



Having a baby



Turning 26

How to Apply for Coverage



Online

CoveredCA.com



Phone

Service Center



In-Person

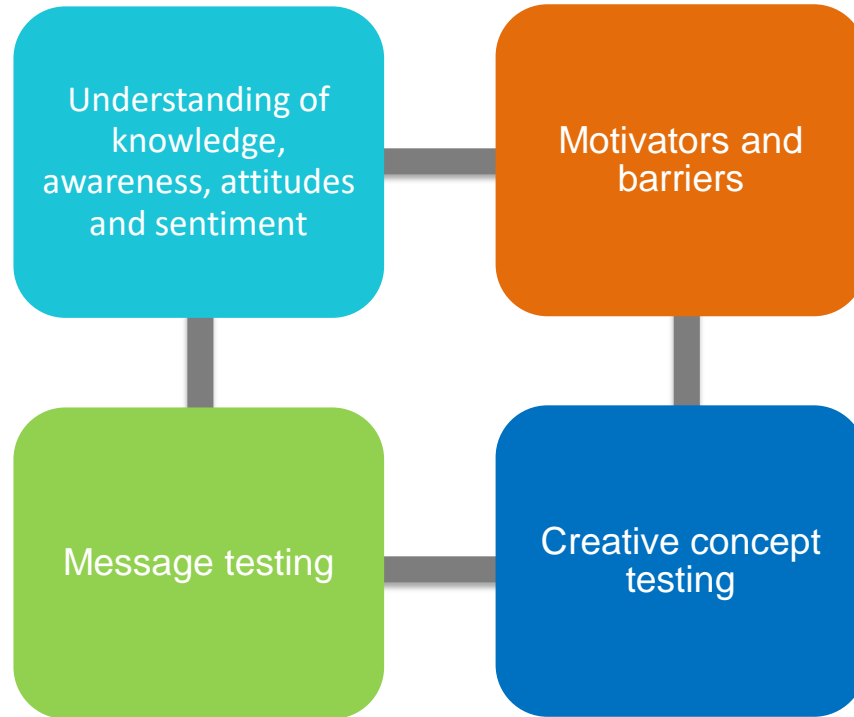
Certified
Insurance Agent

Certified
Enrollment
Counselor

The screenshot shows the CoveredCA.com website interface. At the top, there is a navigation bar with the logo, menu items (Get Started, Health, Dental, Vision, Support), a search icon, and links for Sign In and Shop and Compare. The main content area features a blue background with a photo of a woman holding a child. The headline reads "Special Enrollment Have a plan for all life's changes." Below this, a sub-headline says "Apply for a health plan outside open enrollment if you've experienced a qualifying life event." The form is divided into two columns. The left column contains input fields for Household Income (\$ 39,200), ZIP Code (95661), Household Size (3), How many need coverage? (1), and Age of People Needing Coverage (45). A "Calculate" button is at the bottom of this column. The right column, titled "Quick Quote", displays a green checkmark and "\$10 per month for a Silver plan. Bronze plans as low as \$0." Below this, it states "After financial help from: Covered California" and lists two benefits: "Financial Help: \$583 per month" and "Bronze, Gold and Platinum plans also available". A "Continue" button is at the bottom of this column.

- Find out if you qualify for financial help or Medi-Cal
- Compare Plans
- Find enrollment help
- Create an Account and Enroll
- Mirrored Spanish website + landing pages in core Asian languages

Research



Individual Market Budget & Allocation (directional)

\$35-36 million per fiscal year

- 90% for paid media (85% for OE + 15% for SE)
- 7% for production (no more than 15%)
- 3% other (traffic, tools, translation, etc.)

		Fiscal Year											
		July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
		Special Enrollment (Extension)				Open Enrollment			Special Enrollment				
Media Budget Breakdown		7%				85%			8%				
Enrollment Breakdown		22.8%				45.5%			31.7%				

Note: Special Enrollment campaign crosses Fiscal Years, so it appears as 2 campaigns in billings, but the campaign strategy is built for one campaign from February through October.

Media Objectives

Primary

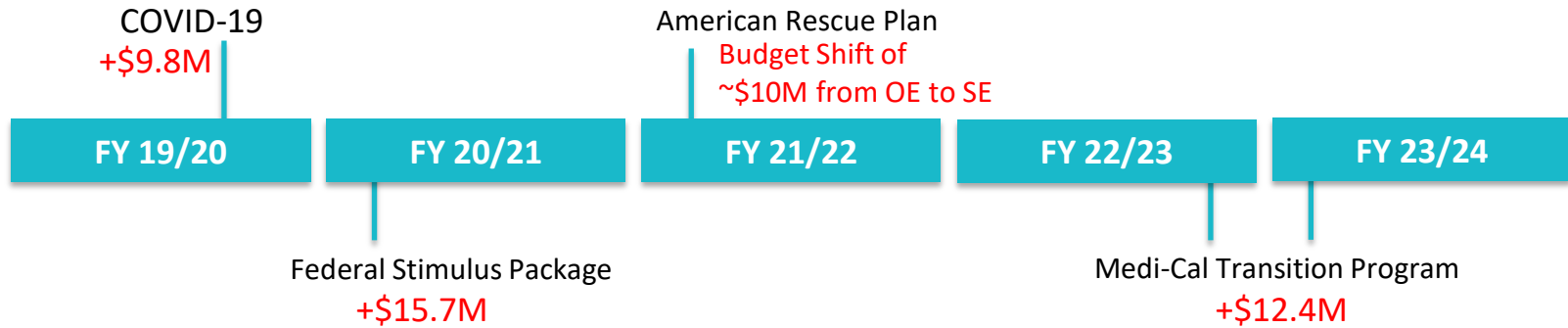
- Increase brand awareness, recognition and understanding of Covered California
- Maximize marketing's impact and return on marketing investment
- Drive new enrollment

Secondary

- Be mindful of paid media's halo effect and impact on retaining current members

Complexities of Media Planning

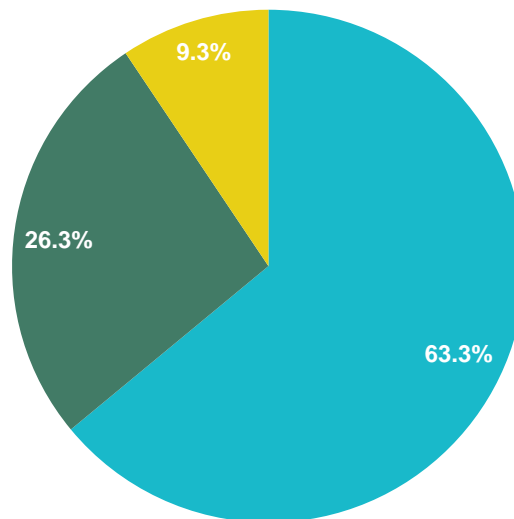
The health care landscape in California is **constantly** changing due to unforeseen events like COVID-19 and expanded health insurance tax credits. Due to these unprecedented events, our media planning process and buys have had to **quickly adjust** and adapt to the evolving audience size.



Media Budget by Segment

Contributing Factors

- Audience Size by Segment
- Language Preference Data
- Media Mix Modeling

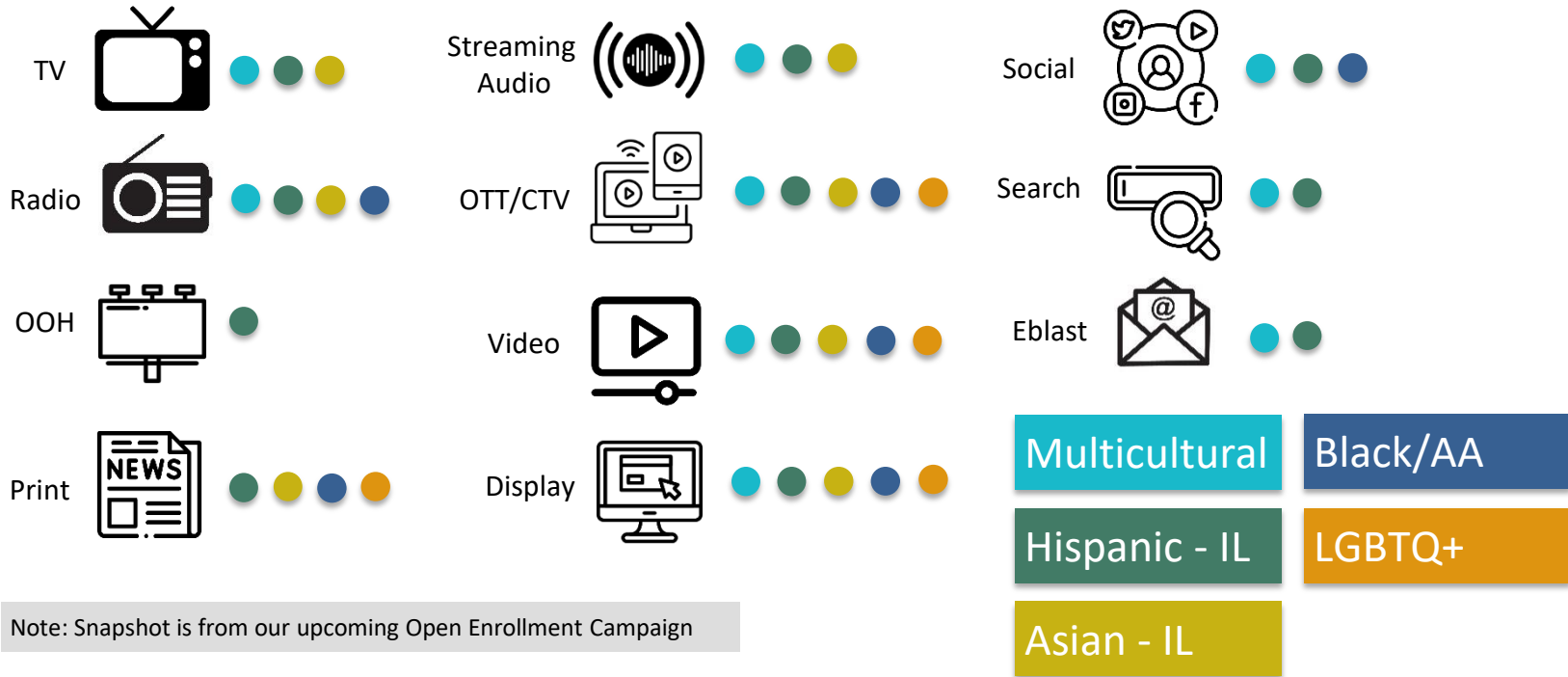


■ Multicultural ■ Hispanic In-Language ■ Asian In-Language

Note: Multicultural Media is inclusive of Black/AA and LGBTQ+ media buys

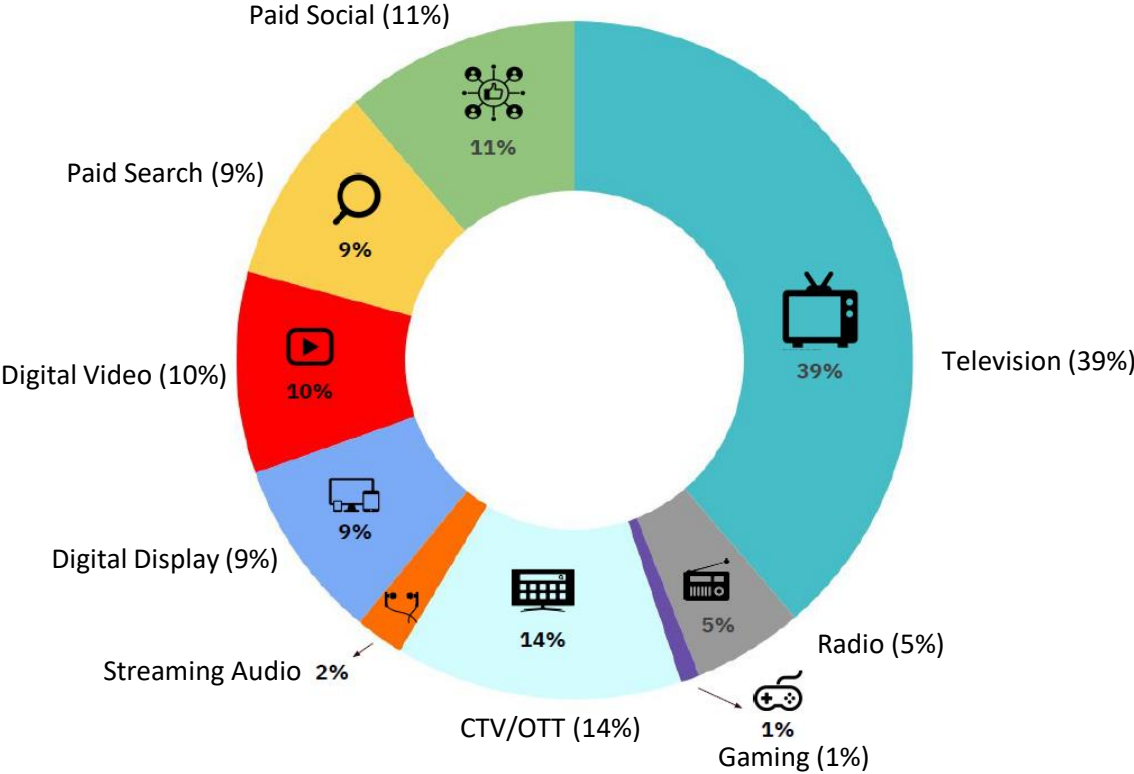
Media Mix by Segment – Open Enrollment

The below diagram is indicative of dedicated media buys in each segment, not the reach of each format into the segment

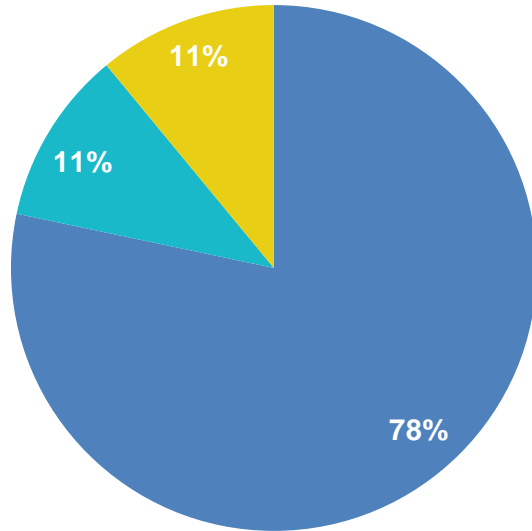


Note: Snapshot is from our upcoming Open Enrollment Campaign

Media Channel Mix – Open Enrollment (Multicultural)



Media Allocation by Objective – Open Enrollment



■ Awareness ■ Engagement ■ Conversion

- Objective split is inclusive of all media and all segments
- Engagement and conversion media are served via digital buys (social, search, video, display)

Broadcast TV Budget by DMA (Multicultural)

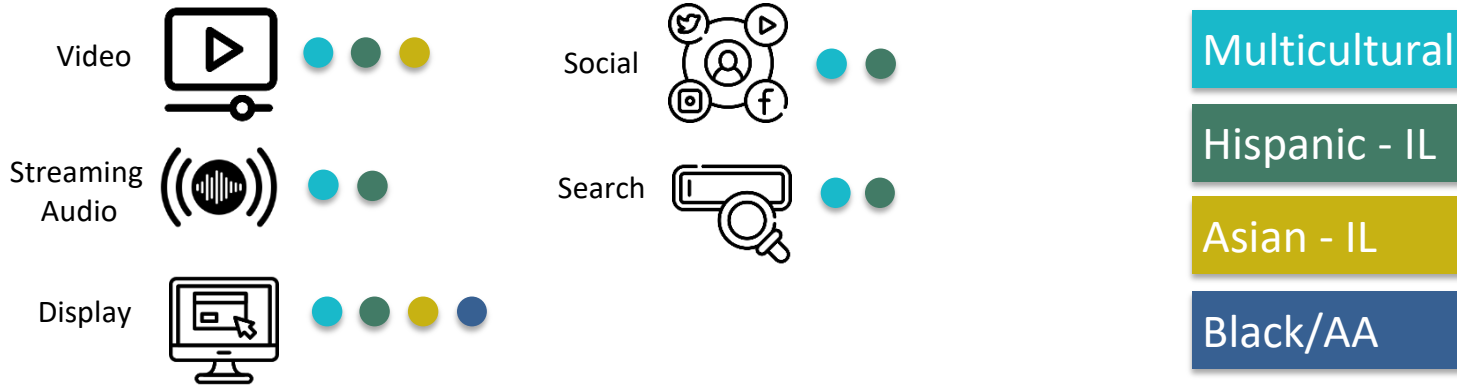
Chart shows budget split for the multicultural broadcast TV buy for our upcoming Open Enrollment campaign.

TRPs vary by week, but are consistent across markets in any given week.

Los Angeles	52%
SF/OAK/SJ	19%
San Diego	8%
Sac/Stockton/Modesto	6%
Fresno/Visalia	3%
Bakersfield	4%
SB/Santa Maria/SLO	1%
Chico/Redding	1%
Monterey/Salinas	2%
Eureka	1%
Palm Springs	2%
El Centro	1%

Media Mix by – Special Enrollment

The below diagram is indicative of dedicated media buys in each segment, not the reach of each format into the segment



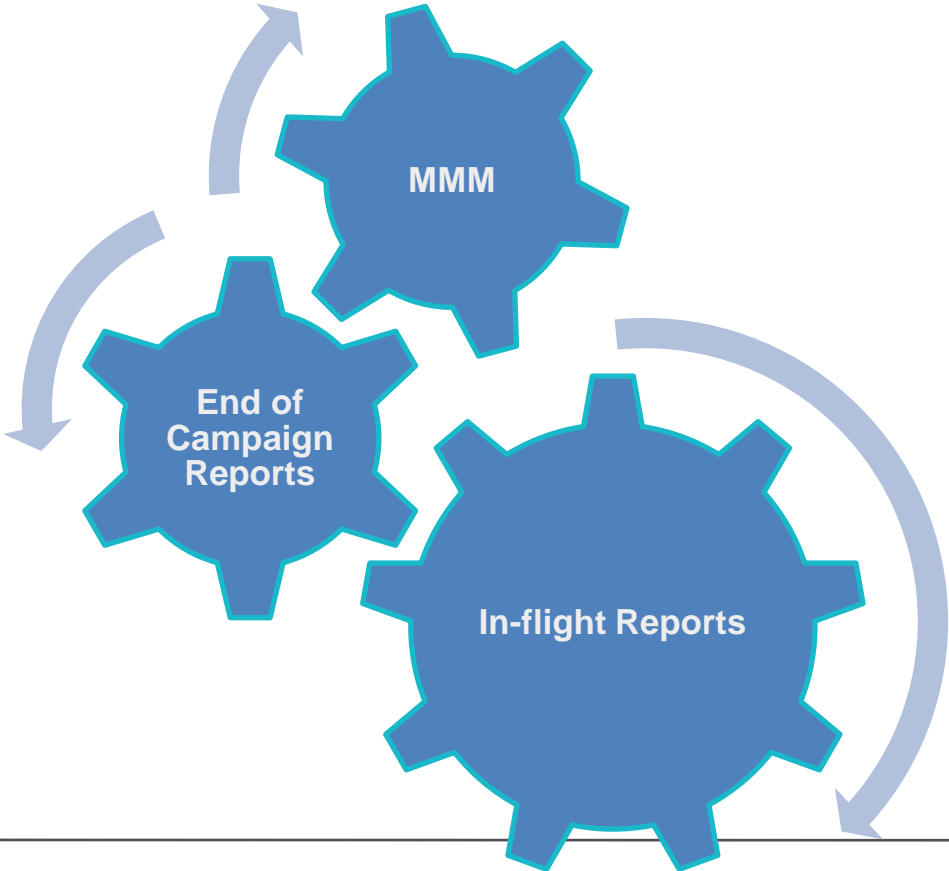
Note: Snapshot is of our current Special Enrollment Campaign

KPIs

- **Ad tracker:** recall, motivation, sentiment.
- **Brand tracker:** understanding and comprehension of what Covered California is and how we help Californians.
- **Media performance:**

Objective	Channel	Primary KPI
Awareness	Broadcast TV/Cable	Reach/Frequency/Impression Pacing
	Broadcast Radio	
	Out-of-Home	
	Print	
	Digital Video/CTV/OTT	
	Streaming Audio	
	Gaming	
	Paid Social	
Engagement	Digital Video	Landing Page Arrivals (cost per & rates), Site Engagement (cost per & rates)
	Programmatic Standard & Native Display	
	Paid Social	
	E-Blast	Clicks (cost per & rate), Open Rate
Convert	Paid Search	Account Creations (cost per & rate) Plan Selections (cost per & rate)
	Digital Video	
	Paid Social	
	Display/Native/Responsive Display	

Measurement Tools



Ad Campaigns

“Welcome”

4
MILLION
WILL QUALIFY

800-787-9159 | CoveredCA.com

Welcome
to health insurance made affordable.

Welcome
to health insurance made affordable.

Enroll today at CoveredCA.com

“I’m in”

i'M IN
Are you?

i'M INSURED

Health care for all.
CoveredCA.com

I had cancer.
I also found a great doctor.

When Tom needed a second opinion, he found the best doctor. Covered California helped him find health care coverage that fits one of the best regions in the country. Tom had a great doctor and great help. It's all possible with the health care you need for your coverage. Visit CoveredCA.com.

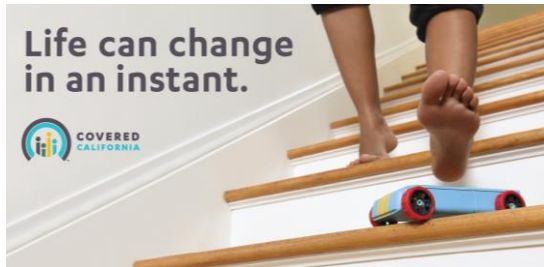
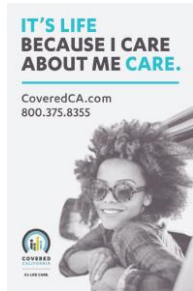
Are You?

Find health insurance at CoveredCA.com

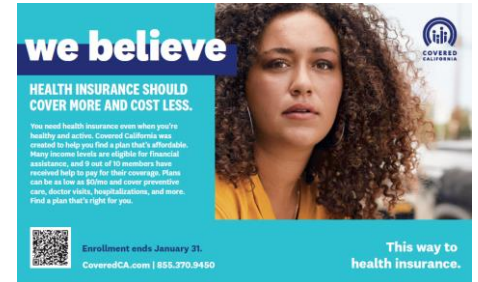
For coverage starting January 1, sign up by December 15

Ad Campaigns

“It’s Life Care”



“This Way to Health Insurance”



Additional Resources

Covered CA enrollee profile

- <https://hbex.coveredca.com/data-research/>

Covered CA enrollment churn

- <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2799211>

California's uninsured profile

- <https://laborcenter.berkeley.edu/californias-uninsured-in-2024/>
- <https://laborcenter.berkeley.edu/wp-content/uploads/2023/03/CA-remaining-uninsured-2024.pdf>
- <https://data.census.gov/table/ACSST1Y2022.S2701?t=Health%20Insurance&g=040XX00US06>

Program Eligibility by FPL (Federal Poverty Level)

- <https://www.coveredca.com/pdfs/FPL-chart.pdf>

Covered CA board meetings

- <https://board.coveredca.com/meetings/>

Covered CA press releases

- <https://www.coveredca.com/newsroom/news-releases/>

Special Enrollment & qualifying life events

- <https://www.coveredca.com/special-enrollment/>

Looking Forward and Challenges

Jennifer Miller



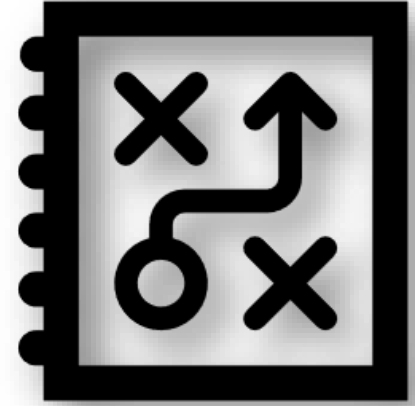
Continuing to Grow the Brand

- Established awareness
- Basic education necessary
- Explain who we are and what we offer
- Brand identity
- New this year



Messaging Challenges and Opportunities

- Open enrollment
- Special enrollment
- Renewal period/retention
- Tax penalty
- Additional financial help
- Immigration and confidentiality
- Deferred Action for Childhood Arrivals (DACA)



RFP Overview

Aesha Olaso-Bethea



RFP Housekeeping Notes

- Written RFP trumps verbal comments
- Open procurement
- Email HBEXsolicitation@covered.ca.gov questions
 - Include “RFP 2024-04” in the subject line
- No phone calls, please

Covered California Solicitation Website



Contact Us Settings



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RFP 2024-04 Advertising and Marketing Services

The purpose of this Request for Proposal (RFP) is for Covered California to solicit proposals from qualified advertising agencies to serve as the Agency of Record (AOR) to provide multi-segment, integrated communications services through holistic, statewide marketing campaigns in multiple languages to promote Covered California to the state's diverse population and maximize the number of Californians enrolled in health insurance coverage

[Details & Downloads](#)

**Check
often for
updates!**

Proposer Minimum Qualifications

- Full-service advertising agency
 - Focus on the capacity of the California office
 - One contract with primary agency/contractor
- \$100 million minimum in gross billings in at least two of the past four years (2021-2024)
- Minimum of 50 employees from California office

Minimum Qualifications

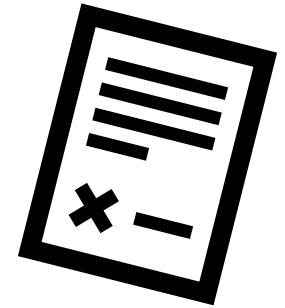
- NO conflicts of interest
 - Please identify if you think you could have a conflict of interest
 - No communication or shared resources with other offices that have conflicts

Other Key Highlights

- Subcontractors may participate in more than one bidding proposal, but not more than two
- More than one proposer with same holding company allowed
 - If no collaboration, shared staff or supervisory relationship

Contract Funding & Length

- Approximately \$38 million available annually and \$15 million flexible contingency fund
 - Individual Market and Small Business Market
 - Includes all costs and fees
 - Includes funding for subcontractors
- Contract term is 5 years and 4 months
 - December 2, 2024 - March 31, 2030



Scope of Work (SOW)

- The SOW (Exhibit A) will become part of the resulting contract
- The Agency of Record (AOR) is responsible for all deliverables
- SOW is purposefully broad
- Covered California will maintain control over the priority and weight given to each item in the SOW
- Spending, projects and activities confirmed by signed estimates and work orders

Proposer Agency & Subcontractors

- Proposer agency required to include subs if needed to fulfill SOW
 - Subcontractor experience, or the Proposer Agency's expertise, must be described
- Proposer and proposed subcontractors must identify if proposing a media buyer and complete Attachment 5, Proposed Subcontractor - Media Buying Agency Fact Sheet for all media agencies planning and/or purchasing media on behalf of Covered California.
- All other subs to complete Attachment 6, Proposed Subcontractor Agency Fact Sheet
- Review primarily focused on lead agency while simultaneously evaluating the team as a whole including subs
 - Looking at the lead agency's capacity to service account

Lead/Proposer Agency & Subcontractors

- Lead Agency is responsible for:
 - Oversight and coordination of all subcontractor activities
 - Integration and congruence across all segments and media channels
 - Proactive management of all subcontractor activities
- Award of contract to Proposer does not imply approval of:
 - Proposed subcontractors
 - Internal capacity identified by the lead agency to address ethnic campaigns
- If proposed subs or internal ethnic capabilities are denied by Covered California:
 - Separate review process after award
 - Lead agency to propose alternative subcontractors

Lead/Proposer Agency & Subcontractors

- Lead agency has sole responsibility for all payments and deliverables, including all subcontractor activities and invoices
 - There will be NO contractual relationship between subs and Covered California

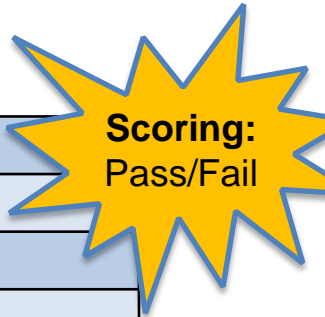
Key RFP Dates

Stage 1	Administrative & Technical Capabilities Proposal Packages Due	August 8 (by 3 p.m. PST)
Stage 2	Webinar	August 23 (at 11 a.m. PST)
	Site Visits	September 10-13
Stage 3	Financial Package Due	October 4 (by 3 p.m. PST)
	Oral Presentations (in Sacramento)	October 16 & 18
Estimated Contract Start		December 2, 2024

Stage Overview

- **Stage 1**
 - Minimum qualifications
 - Proposer's expertise, capabilities, and breadth of experience to address all the needs outlined in the SOW
- **Stage 2**
 - Specific experience, capabilities, personnel, and capacity to service our account
- **Stage 3**
 - Financial/cost evaluation
 - Present advertising assignment

Stage 1: Document Requirements



Attachment 1	Proposal Cover Page
Attachment 2	Proposal Checklist
Attachment 3	Proposer's Minimum Qualifications Certification
Attachment 4	Proposer Agency Fact Sheet
Attachment 5	Proposed Subcontractor - Media Buying Agency Fact Sheet
Attachment 6	Proposed Subcontractor Agency Fact Sheet
Attachment 7	Guaranty
Attachment 8	Conflict of Interest Certification
Attachment 9	Bankruptcy and Litigation Disclosure
Attachment 10	Payee Data Record (Form STD 204)
Attachment 10a	Payee Data Record Supplement (Form STE 205)
Attachment 11	Contractor Certification Form
Attachment 12	Statement of Economic Interest Certification (SEI Form 700)
Attachment 15	Bidder Declaration (GSPD-05-105)
Certificates of Insurance	Certificate of Liability Insurance; Workers' Compensation Liability Insurance; Automobile Liability Insurance; Errors and Omissions Insurance

Stage 1: Agency Capabilities

- Agency Strengths and Experience (6 pages maximum)
Advertising, Creative and Placement Effectiveness (7 pages maximum)
- Proposer Agency Fact Sheet (Attachment 4)
- Proposed Subcontractor - Media Buying Agency Fact Sheet (Attachment 5)
- Proposed Subcontractor Agency Fact Sheet (Attachment 6)



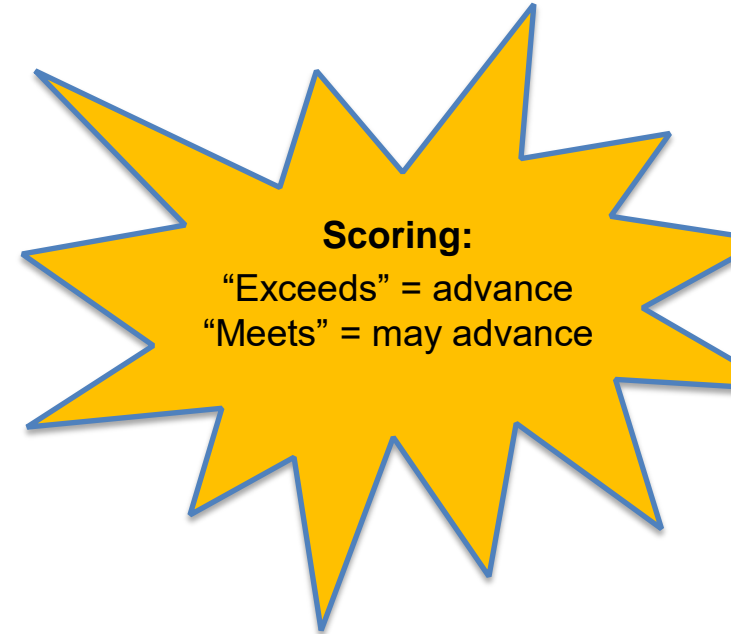
Scoring:

“Exceeds” = advance

“Meets” = may advance

Stage 2: Site Visit

- Three-hour site visit should include:
 - Agency Overview
 - Case History Presentation
 - Advertising Assignment Presentation
 - Q&A Session
 - Creative Reel provided, not shown
- Account Staff Proposal
 - Day-to-day staff participation
 - At least one representative from each proposed subcontractor that would staff the Covered California account must attend.
- Client References required for Proposer and all proposed subs



Stage 3: Oral Presentation and Financial Package

- Two-hour Oral Presentation in Sacramento (October 16 or 18)
 - Creative assignment presentation
 - Day-to-day staff must play a major role
 - At least one representative from each sub that would staff the account must attend Oral Presentation
- Submitted electronically via email:
 - Financial Package (Due October 4 by 3 p.m. PST)

Award of Contract



- Notice of intent to award
 - Post on solicitation website
 - All Stage 3 finalists notified by email
- Protest period
 - 5-day protest period after notice of intent to award is posted
- Estimated contract start date is December 2, 2024

Q&A Session (Part I)

Colleen Stevens



Break



Q&A Session (Part II)

Colleen Stevens



RFP Reminders

Colleen Stevens



RFP Reminders



- Read RFP thoroughly & follow instructions
- Check the minimum qualifications
- Check the Covered California solicitation page often for updates
- Fill out all forms completely and sign
- Meet page limitations and deadlines
- Email only for questions

RFP Reminders



- Avoid proprietary information
- Avoid jargon and acronyms, don't assume
- Identify any conflicts
- Serious about multi-cultural outreach and capabilities
- Level playing field
- We may ask you for feedback on the RFP process. If requested, we will debrief proposers.

Reminders About Us

- Collaborative (and fun!) client
- High-profile organization
- Health Care hot issue
- Positioned to have major impact on health care in California and nationally



Thank You!

