

## RFP 2024-04 Advertising and Marketing Services

### Stage 2: Questions and Answers Response

No.	Bidder Question(s):	Covered CA - Response:
1.	<p><b><u>RFP and Contract logistics</u></b>            What has been the best site tour you've conducted, and what made it so?</p>	<p>Common denominators of a good site visit include but are not limited to, good chemistry between Proposer and Evaluation Team, clear understanding of what services the CA-office team will provide to Covered California and the caliber of their work, as well as how the Agency Team will work together to deliver on the SOW.</p>
2.	<p><b><u>RFP and Contract logistics</u></b>            The RFP timeline says that the presentation needs to be submitted on 9/13, but our meeting is scheduled for 9/10. Can you confirm the actual delivery date?</p>	<p>There are several materials that are required under Stage 2 that are not needed during the site visit itself, like Account Staffing Proposal, Resumes, Client References and Creative Reel. So, to allow all Proposers the same amount of time on these items, we set one deadline of 9/13, regardless of the date of your site visit.</p>
3.	<p><b><u>RFP and Contract logistics</u></b>            Can subcontractors have more than two members of their team present for the site tour component of the meeting?</p>	<p>The same considerations apply to the tour and the presentation. No more than two representatives of each proposed subcontractor that would staff the Covered California account should attend. Each team member should play a role in the presentation.</p>
4.	<p><b><u>RFP and Contract logistics</u></b>            Would Covered California like the creative reel to include creative from the subcontractor(s)?</p>	<p>Yes, the creative reel should include work created by Proposer's subcontractors that will service the Covered California account. For example, if you proposed a subcontractor to fulfill the requirements of the SOW to develop advertising for the Hispanic audience, you should include that proposed subcontractor's creative that demonstrates their capability to</p>

		address and engage the Hispanic audience.
5.	<b><u>Strategic builds (Brand)</u></b> How long has Covered California been using the current branding and messaging platform?	Since November 2020
6.	<b><u>Strategic builds (Brand)</u></b> Can Covered California share brand awareness metrics based on its most recent brand tracker study? What are Covered California's current aided and unaided brand awareness levels among consumers? Do you have brand awareness figures by priority/ethnic audience that you can share?	Brand awareness metrics will be presented in the Stage 2 webinar. We do not have current research regarding aided and unaided brand awareness levels. The winning proposer will receive the 2024 data when it becomes available.
7.	<b><u>Strategic builds (Brand)</u></b> You refer to your "brand barriers" advertising assignment; does this refer to specific known challenges beyond awareness, understanding, market churn, and perceived value that you've shared and would like us to consider in our response?	"Brand barriers" in the assignment refers to any barriers to adoption – including but not limited to lack of awareness, lack of understanding of what Covered California is, language & cultural elements that deter potential consumers from exploring or signing up, trust in Covered California and/or the State.
8.	<b><u>Strategic builds (Brand)</u></b> Does Covered California have a brand awareness target level?	Not at this time.
9.	<b><u>Strategic builds (Media)</u></b> Can CC share historical media performance benchmarks for the KPIs listed on slide 44?	This granular level of detail will be shared with the successful proposer.
10.	<b><u>Strategic builds (Media)</u></b> You refer to your "brand barriers" advertising assignment; does this refer to specific known challenges beyond awareness, understanding, market churn, and perceived value that you've shared and would like us to consider in our response?	See Q7
11.	<b><u>Strategic builds (Media)</u></b> Can you share the full range of messaging you are using, including direct channels like DRTV?	Yes, see Stage 2 Webinar Presentation.
12.	<b><u>Strategic builds (Media)</u></b> Where are you feeling the biggest gaps?	From a media perspective, there is a desire to better understand the consumer journey and what touchpoints move the needle

		<p>based on our varying objectives. Without the use of a centralized data warehouse and an infrastructure that can piece together the vast data points we collect about the consumer journey; it is difficult to weight attribution appropriately and fully understand the impact of optimizations.</p> <p>Another big gap in our current media analytics is our ability to de-duplicate the data. While our current strategy has significantly improved to address the duplication of conversion analytics, it has not been totally resolved, and unfortunately makes it difficult from a reporting and post-campaign evaluation perspective.</p>
13.	<p><b><u>Strategic builds (Media)</u></b>  You talk about reaching all Californians and that the uninsured are the priority audience; are you defining a journey and designing media/messaging for the uninsured?</p>	<p>We are doing both. We currently have a dynamic message library that is geared at reaching and converting this consumer, and a media plan to match. We work with media partners and 3<sup>rd</sup> partner data layers that allow us to target the uninsured consumer from a digital perspective.</p>
14.	<p><b><u>Strategic builds (Media)</u></b>  What are the channels we need to integrate with (external/internal teams) specifically?</p>	<p>As far as Internal Teams, the Proposer Agency's media and analytics teams will need to collaborate with Covered California's IT team to ensure that the pixel and tagging strategy and logistics are compliant with Covered California's process. In addition, we will need the Proposer to work closely with our Communications &amp; Public Relations, External Affairs and Sales teams to help ensure brand/message continuity across various consumer</p>

		<p>communications touchpoints. Covered California’s team will be the liaison and will coordinate any collaborative planning meetings and/or presentations.</p> <p>Also, the Covered California marketing team and the successful Proposer will work collaboratively with our Sales team that leads the implementation of the Covered California Small Business (CCSB) program to develop marketing campaigns in support of the CCSB’s goals and objectives.</p> <p>Covered California and the successful Proposer will also work with various vendors on projects related to Content Marketing, Educational Videos, and Research.</p>
15.	<p><b><u>Strategic builds (Media)</u></b> Are you able to share more detail on what the “medium” and “heavy” weight levels mean?</p>	Addressed in Stage 2 Webinar presentation
16.	<p><b><u>Strategic builds (Media)</u></b> Are you able to provide any site traffic, leads and “conversions” data by month?</p>	Addressed in Stage 2 Webinar presentation.
17.	<p><b><u>Strategic builds (Media)</u></b> What shifts were made to media investment/strategy from 2023 to 2024? What insights were those decisions based on?</p>	<p>The biggest outlier from FY22/23 to FY 23/24 was the Medi-Cal Transition program. As a result of the Public Health Emergency (PHE) Unwind, 2MM-3MM Medi-Cal enrollees were expected to lose Medi-Cal coverage between May ‘23 and May ‘24 and an estimated 10% (or 300K) of this total were projected to enroll through Covered California. As a result, an incremental \$10MM media budget was allocated to support outreach efforts to build awareness among Medi-Cal</p>

		beneficiaries whose coverage may be ending, that Covered California is here to keep them covered.
18.	<b>Covered CA Team Members:</b> Are you able to share who from your team is scheduled to attend (Names/Titles)?	See Q29
19.	<b>Parking:</b> Please share how many vehicles will need parking so we can coordinate locations.	1 vehicle
20.	<b>Virtual Attendee:</b> Are we able to Zoom in (1) day-to-day team member who has a personal conflict (that was scheduled well in advance of this RFP dropping) so the team can meet them, and they can participate in a portion of the program?	Yes
21.	<b>Breaks:</b> Should breaks be accounted for and if so, how long should they be?	Not formally, but of course if anyone needs to excuse themselves, please do so.
22.	<b>Lunch:</b> Since the presentation occurs during lunch hour, is food or a break for food expected?	Food is not expected.
23.	<b>Agency Overview Portion:</b> It states that work presented must be produced by the submitting office. Is some work, such as language and cultural-specific adaptations of creative, produced by subcontractors for non-lead agency clients, acceptable to share?	See Q4
24.	<b>Case 2:</b> Can we show more than one client example (like Case 3 offers up to 3)?	You may include 2 examples, but for each you would need to address the elements listed under Case History #2.
25.	<b>Creative Reel:</b> Are you looking for full spots, or can we develop a sizzle-style video that still gives a good sense of the work?	We love sizzle reels, but we need full ads so we can fully appreciate you and your team's capacity to develop and produce spots.
26.	<b>Strategy and Creative:</b> Your message testing shows the best performing messages overall. Are there any specific messages that do better in going up against the mindset and habit of just going to local (free/low cost/in-language/no insurance necessary) clinics for healthcare as you need it (the way many of the "Uninformed Insurables" say they access healthcare)?	There are many workarounds the uninsured use for not having health insurance. We have not specifically tested messages with only those who get health care from community clinics as needed.

27.	<p><b>Strategy and Creative:</b> Is it possible to share the animatics (or as produced scripts) referenced in the Qualitative Creative Evaluation (4/30/24) for the new “Healthy Conversations” campaign for OE2025?</p>	Provided in the Stage 2 webinar presentation.
28.	<p><b>Strategy and Creative:</b> Will the OE2025 broadcast creative use the “The way to health insurance” tagline?</p>	Yes
29.	<p><b>Site Visit:</b> Will you be providing the names of the Evaluation Team Representatives attending the site visit?</p>	Yes, Names will be provided.
30.	<p><b>Site Visit:</b> Are there any dietary needs or accessibility considerations we can plan for during the visit?</p>	None
31.	<p><b>Media:</b> Does Covered California expect that current policies prohibiting using 1P data for targeting or suppression will be lifted during the contract period?</p>	At this time Covered California hasn’t identified a streamlined and privacy compliant process to be able to leverage 1P data; however, we would be open to any POV the successful bidder has based on like-client experience. Any suggested process would need Legal and organizational approval before we could implement.
32.	<p><b>Media:</b> Are there any significant gaps in Covered California’s ad tech stack or known opportunities for improvement in that area?</p>	<p>Currently our data is spread across multiple systems, applications, and storage locations, making it difficult to manage, analyze, and integrate. There is definitely an opportunity to identify how our data stack can be utilized for cross platform insights.</p> <p>Covered California’s paid media analytics are not currently available to us in real time, that is definitely an area of improvement that will have a direct impact on media efficiency and effectiveness. As part of our strategic plan, we have a team</p>

		actively working on improving our data management and useability.
33.	<b>Media:</b> Do you have upfronts or endeavors with specific media partners?	No
34.	<b>Media:</b> Do you work with Digital partners directly or only via platforms (programmatic, social, and search)?	Currently, Agency of Record (AOR) handles all media buying on behalf of our account. The Marketing Division does not independently procure any media. Our Agency of Record (AOR) does a mix of direct and platform-based buying.
35.	<b>Media:</b> What is the average number of audiences you deploy in a month? Does it depend on channel?	It depends on the channel, the segment, and the campaign. High level audiences are included in the Stage 2 Webinar presentation.
36.	<b>Media:</b> Are there tagging and measurement alignment for all channels? Meaning, if we're driving to a specific page for a form fill, is the page tagged appropriately for the channel/tactic geared toward that KPI?	Yes, all conversion actions or Call to Actions (CTA) are tagged on our website down to the plan selection level, not the enrollment level. Plan Selection is the step just before payment, but payment is hosted on a different site. The current tagging strategy is set up and managed by our Agency of Record (AOR) with the assistance of our IT team.
37.	<b>Media:</b> Is there a current test and learn cadence or expectation for digital channels?	We do not have a schedule for test and learn opportunities. It varies based on campaign and segment. Sometimes we test in Open Enrollment (OE) given the budget is substantially bigger and can afford test budgets. Smaller tests are done in Special Enrollment (SE) in efforts to gain a better understanding on the tactic before approaching Open Enrollment (OE).
38.	<b>Site Visit Attendees</b> Could you please share the names of the seven Covered California attendees for the site visit?	See Q29

39.	<p><b>Stage 2 Instructions. 2. Site Visits</b> Under case histories it says "...case histories must be ONLY work produced by the submitting offices." Can 'submitting offices' include subcontractors' offices?</p>	Yes, as long as it's work performed by a proposed subcontractor California office/team that will service Covered California account.
40.	<p><b>Stage 2 Instructions. 2. Site Visit. c. Advertising Assignment / 3. Evaluation Criteria.</b></p> <ul style="list-style-type: none"> <li>• The assignment brief asks for our "perspective and thinking" about Covered California's current marketing and brand strategy. The evaluation criteria states: <ul style="list-style-type: none"> <li>• A strategy capable of maximizing the reach and engagement of Covered California's diverse target markets.</li> <li>• Vision and strategy that could advance Covered California's goal to acquire, retain, and renew members. Can you clarify if your expectation is to have a strategic discussion around our perspective? Or if you are expecting us to prepare and present a recommendation on a new or evolved brand strategy?</li> </ul> </li> </ul>	We expect a strategic discussion based on our current creative platform and media strategy that was presented at the Stage 2 webinar. We also provided consumer research for proposers to have a better understanding of our brand barriers in efforts to identify any gaps or areas of improvement based on your experience. As a part of the discussion and POV, you can also offer insights based on account history and like-client challenges.
41.	<p><b>Stage 2 Instructions. 2. Site Visit.</b> Stage 1 Q&amp;A said there would be opportunity to discuss the compensation proposal during Site Visit Q&amp;A. Can you confirm a portion of the 30-minute Q&amp;A can be dedicated to the agency asking questions on this topic?</p>	The 30-minute Q&A session is for both, the Evaluation Team and the Proposer's team to ask questions. If we are able to complete the other element of the site visit quicker, any extra time will be used for Q&As, but no less than 30-minutes should be reserved.
42.	<p><b>RFP 4.3.2 Cost Proposal</b> There are extra lines in the retained team tab. Would Covered California allow more members in the retained team if there was a corresponding decrease in the mark-up amount?</p>	The short answer is no. The core account staff retainer is to cover the three required full-time staff to deliver services as outlined in the Cost Proposal (Exhibit B, Attachment 1) section C. The additional lines being referred to in the question are for any additional account management



		functions that will service the account. The number of additional account staff, their roles and % of time dedicated to the Covered California account are up the Proposer. All staff outside of the required 3 full time core account staff positions shall be covered by the creative production and media placement mark-ups.
43.	<p><b>Exhibit B – Payment Provisions</b></p> <p>Our understanding of the payment provisions is that media is prebilled based on approved media plans/placement at the beginning of each month. Media payment terms are 45 days after receipt of invoice. All invoices are to be reconciled based on actuals with documented invoices from vendors. Can you confirm if our interpretation of the payment terms is correct?</p>	Media should be billed at the end of the month in which it was placed based on an approved work_order. An undisputed invoice will be processed within 45 days. All invoices are to be reconciled based on actuals. Invoices from vendors are required with billings as they are subject to audit at the discretion of Covered California. Based on reconciliation processes, the agency will provide appropriate goods or credits to Covered California.
44.	<p><b>Research &amp; Background Info</b></p> <p>Does Covered California have any research on enrollment &amp; engagement for LEP populations outside of Spanish?</p>	No, we do not have up-to-date research by LEP populations.
45.	<p><b>General Question - Media</b></p> <p>Do you have any major/successful partnerships that you work with that should be considered in the media response?</p>	Covered California is open to considering the partner strategies of the successful Proposer. Some digital partners that tend to continue to produce full funnel results across segments are YouTube and META.
46.	<p><b>RFP 4.2.2 Site Visits</b></p> <p>Do the references serviced by the California office/s have to be based in California? Or may we include references from out-of-state clients that the CA office/s worked on?</p>	Proposers may use references from clients within California or elsewhere in the US, but the reference must be for work done by the CA-office or subcontractor's office that would service this account.

47.	<p><b>General Question</b></p> <p>Is there a current conversion metric that paid media efforts have directly led to Covered California insurance sign ups? Is there a benchmark goal growth for those metrics for 2025?</p>	<p>The primary KPI for conversion in paid media is Account Creation and Plan Selections. We do not have goals but rather look to improve Cost Pers over the course of the campaign. Because our business model is heavily swayed by unemployment rate and federal/state mandates, in addition to the churn we see, it has been difficult to rely on YOY benchmarks. While we are mindful of enrollment goals and performance history, we really focus on cost efficiency.</p>
48.	<p><b>RFP 4.2.3 Organization and Staff Structure</b></p> <p>Can you detail the frequency of meetings, in-person meetings in Sacramento, presentations to the Covered California board / partners / external parties?</p>	<p>Covered California has fully embraced telework, so most of our meetings are virtual. Historically, our advertising agencies have not presented to the Board or external parties on our behalf. You should assume that one or two times a year, we may pull representatives of the team together for in-person planning purposes.</p>
49.	<p><b>Audience - CHIAS</b></p> <p><i>Reasons prompting them to search referenced in the CHIAS document</i> noted that the major drivers for searching for Covered California are because of change in work status, +/- in income, health reasons, and life changes. Do you know the % of each of those?</p>	<p>We do have these percentages but recommend that you do NOT use the 2023 CHIAS report and instead wait for the 2024 CHIAS report, which will be shared next week. We are doing a deeper analysis on the 2023 data and may be offering a revised report.</p>
50.	<p><b>Gallup Research - Objectives</b></p> <p>The Gallup research states that 92% of respondents are aware of Covered California, but the “Who We Are” and message testing documents report “limited awareness.” Is awareness defined differently between documents and how do you define your objectives across the advertising funnel?</p>	<p>The California Health Insurance Awareness Study tests for name recognition with a wide variety of audiences. For the “Who We Are” research, we were only talking to Covered California members to better understand what they knew before enrolling about what Covered California is and does as well as their enrollment experience. The “Who We Are”</p>

		research was also done as a starting point for organizational Brand work we want to do during the term of this contract.
51.	<p><b>Message Testing - Objectives</b></p> <p>In the messaging testing document, have you tested these messages in advertising environments? If so, what did you learn from those message tests?</p>	<p>As you may have gathered by now, we do a lot of research. We look at all the learnings holistically to inform creative. Typically, messages tested in quantitative research are used directionally not verbatim with consideration given to other data, research learnings, and historical asset performance. For media channels that lend themselves well to multiple single-focused messages (e.g. digital) we develop multiple messages and optimize in-flight based on performance. While message categories that perform well in message testing also tend to do well in market, it's not always 1:1. For example, in message testing, a message that 9 out of 10 get financial help was among the least motivating for some audiences. However, our digital banner with this stat has been one of our top performers.</p>
52.	<p><b>RFP - Reporting</b></p> <p>Is there any historical data from your current dashboard/reporting tools that you could share as input to the development of our strategic POV in the advertising assignment.</p>	<p>See Stage 2 Webinar presentation.</p>
53.	<p><b>Communication Preferences</b></p> <p>Are there any project management and communications practices that have worked well for Covered California and its agency partners. Any areas of improvement that you want to note?</p>	<p>The following has worked well for us historically:</p> <ul style="list-style-type: none"> <li>• Open, clear communication – give us (the project lead) the heads up on any pivots, issues, etc. We only like good surprises.</li> <li>• Clear roles and responsibilities with a</li> </ul>

		<p>designated contact person for each project as well as the senior-level point person for any concerns needing escalation/resolution.</p> <ul style="list-style-type: none"> <li>• Allowing sufficient lead time for projects with ample time for review and thoughtful feedback.</li> <li>• Live timelines to track updates and eliminate version control issues as well as help mitigate any overlap in competing project deliverables.</li> <li>• Regular status meetings to check in on project progress, updates, next steps, etc.</li> <li>• Leveraging cross-functional teams that bring together diverse expertise for comprehensive problem-solving and innovation.</li> <li>• Proactively manage risk and have back-up plans and mitigation strategies.</li> </ul>
54.	<p>For the Organization Staff Structure one pager should subcontractor staff be included?</p> <ul style="list-style-type: none"> <li>• Provide a one-page (no larger than 11 by 17 inches) visual layout of the agency’s organizational and staff structure for the office(s) that would service the Covered California account. Include photographs for each proposed account staffing team member with names and titles, as well as any</li> </ul>	<p>The staff structure should include subcontractor staff that would service this account. For all staff, please indicate which office they would work out of.</p>

	others who will be present during the Site Visit.	
55.	Do consumers mistake Covered CA for an actual health care plan (or health care provider) vs understanding it's an access point for a variety of plans from different providers?	Yes, there is much confusion between Covered California, Medi-Cal, and Health Insurance companies. There is research in a survey done by another division that will be provided to the successful bidder during their onboarding.
56.	For multicultural consumers, is there a 1-800 language line or in-language tools to guide non-English speakers to sign up?	Yes, our call center, Agents, and Navigators are equipped to help consumers in a dozen plus languages.
57.	Will you please define "Broad" audience segment for Open Enrollment?	From a media targeting POV, we are defining this audience as CA 26-64 with a Household Income of \$25-\$150K
58.	It's clear that staffing CA based talent is a strong preference of CC, but should we consider that a hard requirement? Does the entire team need to be CA based? Utilizing near-shore resources can bring significant value and cost savings. Similarly, talent based in the Mid-West (for example) is commonly less expensive than CA --- is Covered California open to such models?	We require a full-service CA-based office. There may be on a case-by-case basis situations where some staff work outside of CA. This would necessitate the dedicated CA-based staff to be prepared to respond to questions and concerns based on Pacific Time regardless of where the employee works. To be clear, at a minimum, we expect a creative team, a media team, and an account team in CA.
59.	Do you want to see sample creative explored in the assignment portion of the stage 2 visit?	It is not a requirement nor an expectation, but if you feel that's the best way to communicate your strategic thinking, we're absolutely open to it.
60.	Does the more recent description of what you'd like to see in a reel supersede the way that was described in the initial/stage 1 materials, or are the new requests in addition to how that was initially outlined? Eg, the new description advises to include only TV spots produced "within a reasonable budget," vs, as previously requested, spots "limited to a production budget of no more than	The creative reel should include work created by Proposer and Proposer's subcontractors that will service the Covered California account. For example, if you proposed a subcontractor to fulfil the requirements of the SOW to develop advertising for the Hispanic audience, you

	<p>\$1,200,000.” If the latter is still important, can you clarify if that is a per-spot limit vs per campaign?</p> <p>The stage 2 reel request does not include a time limit. Does the 5-min time limit outlined in the original description apply?</p> <p>Your request says “TV ads were produced by the California office” but also that the reel “should include creative used for... Spanish Language, Asian Languages, etc.” Is it fine that the reel would include work from our partner agencies.</p>	<p>should include that proposed subcontractor’s creative approach that demonstrates their capability to address and engage the Hispanic audience.</p> <p>We want to see ads at a price point we would consider. You should use the \$1,200,000.00 number and for our normal production that would be for 1 TV concept done in English, Spanish and 4 Asian versions.</p> <p>We don’t want to constrain you too much as we’re asking for reel(s) to include assets for ethnic segments, so no more than 10 minutes total. No director cuts please, only the ads that ran.</p>
61.	Can you confirm Uninsured are primary objective for Open Enrollment?	It has been one of our primary audiences; however, as outlined in the deck, it is about 20% of dedicated investment.
62.	For the mark-up, is there a pre-determined rate we shall follow?	This is a competitive process. We’re looking for the best combination of value and cost. There is no predetermined rate.
63.	Do you see an opportunity for branding advertising that is separate and distinct from your direct response efforts? (To help clarify the fact that you're not an actual health plan.)	We are open to brand advertising. Whether we use advertising to clarify the fact we’re not a health plan would depend on testing and a determination that doing so would be an effective strategy.
64.	For concept testing, is multicultural work part of the testing?	Yes.
65.	Are you open to add more subsegments to the AANHPI segment?	Yes, if it makes sense.
66.	For the three 100% account staff requirement, is it expected that they all are part of the Primary contractor staff plan, or	The three 100% account staff should be from the Primary Contractor staff only.

	that they are staffed across Prime contractor and the subcontractors?	
67.	You've noted brand tracker in your KPI list. Is the Gallup study you shared a sample or is there a separate vendor/report for brand tracking? If not Gallup, can you share a recent report?	The California Health Insurance Awareness Survey (CHIAS) 2024 tracker/report is what we are doing currently. We likely either expand the brand section of CHIAS in the future, or develop a separate brand tracker.
68.	Can I ask what is motivating the need to issue this RFP?	The current contract expires on March 31, 2025. This is an open procurement.
69.	You said media team could be from an office outside of California. How about creative team?	See Q58.