

**RFP 2024-04 Advertising and Marketing Services**  
**Questions and Answers Response**

| No. | Bidder Question(s):  | Covered CA - Response:   |
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| 1.  | Regarding the minimum requirement listed on page 20, "Proposer had minimum annual gross billings of \$100 million in at least two of the past four years including 2024. Billings may include media placement billings managed by the Proposer's California office purchased by an external media buying service on behalf of the Proposer's clients," does this mean that the primary contractor alone must have \$100 million in annual gross billings, or the proposing team combined (encompassing the primary contractor and any subcontractors)? | Covered California's priority in the evaluation process is to determine the capacity, experience and expertise of the lead agency. The proposer alone must have a minimum annual gross billing of \$100 million which may include media placement billings managed by the Proposer's California office purchased by an external media buying service on behalf of the Proposer's clients.                      |
| 2.  | <b>Subcontractors</b> - If a subcontractor is using another subcontractor such as a media buying company, does that media buying company need to complete Attachment 5?  | Yes  |
| 3.  | <p><b>Subcontractors</b> - Question regarding attachments 5 - Proposed Subcontractor - Media Buying Agency Fact Sheet - Section D.</p> <ol style="list-style-type: none"> <li>1. Our media buying company has a policy and client non-disclosure agreements that prohibit them from providing the client's name.</li> <li>2. Is it okay to list clients as Client 1, Client 2, etc. or is there another acceptable way the information can be listed without identifying the client?</li> </ol>  | <p>You can use client 1 and identify the industry vertical e.g.: Automotive, Healthcare, Government, Entertainment, or Tech. For example, the response could be Client 1 - large automotive account with billing from x to y or Client 2 - independent consumer packaged goods with approximate billings.</p> <p>We need enough data/information to make a decision about your agency's size and capacity.</p> |
| 4.  | <b>Attachments</b> - Are there other forms that need to be completed by subcontractors?  | The following forms will need to be completed for each subcontractor: Attachment 6 – Proposed Subcontractor and, if applicable, Attachment 5 – Media Buying Fact Sheet; Attachment 17 – Staffing Plan and Hours; and Attachment 18 – Client References.  |

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| 5. | <b>Client References</b> - Is it okay for a primary contractor and subcontractor to have the same client reference for the same project?    | Yes, if they both worked on the project.   |
| 6. | Are there specific examples of what would constitute a conflict of interest for this contract?  | Examples might include proactively working to end the Affordable Care Act (ACA) which would be a clear conflict or working for a health insurance provider which may or may not be an actual conflict. Regardless, we need to be aware of all potential conflicts so we could determine if the conflict is unresolvable or if it can be mitigated.   |
| 7. | Can you provide a detailed explanation of Covered California's current marketing strategy and any identified gaps or areas for improvement? | <p>Our marketing strategy thus far has been primarily focused on driving enrollment and supporting retention. Please see our 2024 plans for Special Enrollment, Medi-Cal to CoveredCA Transition, and Open Enrollment detailed starting on page 74: <a href="https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/PDFs/MOEA-Presentation-FINAL-08-22-2023.pdf">https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/PDFs/MOEA-Presentation-FINAL-08-22-2023.pdf</a></p> <p>In terms of gaps or areas for improvement, See Q8.</p>                                    |
| 8. | What are the main challenges Covered California has faced in previous marketing campaigns?  | <ol style="list-style-type: none"> <li>1. Market churn <ul style="list-style-type: none"> <li>• Considerable market churn (30-40%) annually. New prospective consumers may not be as familiar with Covered California. <a href="https://jamanetwork.com/journals/jama-health-forum/fullarticle/2799211">https://jamanetwork.com/journals/jama-health-forum/fullarticle/2799211</a></li> </ul> </li> <li>2. Lack of understanding <ul style="list-style-type: none"> <li>• There is still limited to no deep understanding of who Covered California is and what we do, and many</li> </ul> </li> </ol> |

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|     |  | <p>assume we're a health insurance provider.</p> <p>3. Cost and Value of health insurance</p> <ul style="list-style-type: none"> <li>Affordability is still the number one barrier to getting Health Insurance. Many consumers still think it's too expensive and many (especially the young and healthy) feel like they can get by without it.</li> </ul>  |
| 9.  | <p>Are there any key demographics, communities or regions that Covered California wants to focus on more intensely for OE?</p> | <p>The uninsured regardless of what community they belong to. We do know that the majority of uninsured in CA are Latinos.</p>  |
| 10. | <p>Can you clarify the annual budget allocation and how it is expected to be divided among different marketing activities?</p> | <p>The annual budget for this contract is expected to be \$38 million which includes creative development, testing and production; traditional and digital media; trafficking, translations, core account staff retainer and agency mark-ups on production and media. This contract and contract amount will cover marketing activities for both the individual market and the small business market. The small business annual budget is approximately \$1.5 million. Our breakdown YOY has fluctuated based on the need for new creative assets and the need to promote new consumer eligibility subsidies/program, but our current fiscal year budget breakdown is as follows:</p> <ul style="list-style-type: none"> <li>90% Media</li> <li>7% Production</li> <li>3% Other (includes trafficking tools, subscriptions, travel, translations, etc.)</li> </ul> <p>See Exhibit B, Attachment 1 for additional elements that may impact the successful Proposer's budget. The inclusion of agency fees in the form of</p> |

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|     |  | <p>the Core Account Staff Retainer is new to this RFP.</p> <p>A separate, internal budget is allocated to develop and distribute tailored consumer messaging via email, SMS/text, and direct mail.</p>   |
| 11. | Can you provide more details on the “Best Value Analysis” and how it influences the final decision?    | Covered California is focused on finding the best team, the best creative, and the best media placement to meet the needs of the SOW combined with the best price.   |
| 12. | How will the performance of the awarded agency be measured throughout the contract period?             | <p>Overall client satisfaction, including:</p> <ul style="list-style-type: none"> <li>• agency’s leadership of subcontractors to ensure congruency of efforts</li> <li>• bringing forward innovative ideas/strategies/tools to enhance marketing efforts</li> <li>• meeting brand and funnel KPIs, and</li> <li>• responsiveness to new enrollment opportunities.</li> </ul> |
| 13. | What are the KPIs that Covered California will use to evaluate the success of the marketing campaigns? | See Q15 and Q35.   |
| 14. | What is the temperature of your relationship with Duncan Channon?                                      | This is an open procurement.   |
| 15. | What KPI’s have you set for the next 5 years?  | At the broader organizational level, our primary goal is to continue to lower the uninsured rate in California while minimizing disparities among vulnerable/disadvantaged communities. Marketing-specific KPIs are set on a campaign basis and vary based on a media channel. See Q35 for more details.   |
| 16. | What past activation worked well for Covered CA and why?   | We believe a comprehensive multi-channel, multi-segment approach works best vs a specific activation. All channels working in tandem to help   |

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|     |  | move consumers along the enrollment funnel from awareness to enrollment.  |
| 17. | What has been the biggest barrier in the last year?  | See Q8.   |
| 18. | What do you see as the biggest challenge next year?  | The extra challenge next year will be coming off an election period where both presidential candidates will likely be discussing the ACA.   |
| 19. | Are there any cultural headwinds or tailwinds (specific to your category or not) that you are anticipating in the upcoming year?   | Unknown impact of the Presidential Election   |
| 20. | <b><u>RFP and Contract logistics</u></b><br>How is the Covered California team structured?<br>Can you please share an org chart?   | An organizational chart showing managers is included in the Proposer's Conference presentation deck. Once the final agency is selected, we can provide a complete org chart.  |
| 21. | <b><u>RFP and Contract logistics</u></b><br>Can you share who the client team members and key decision-makers are in the process?<br><b><u>RFP and Contract logistics</u></b><br>How is your internal team structured as it relates to the agency-client relationship? | Those that move-on to Stage 2 will meet the day-to-day decision-makers at the site visit. While not the whole internal team, many of the staff responsible for agency-client relationships will be at the site visit and oral presentation. Also, see Q20 regarding team structure. |
| 22. | <b><u>RFP and Contract logistics</u></b><br>Is it possible that you will award multiple agencies different parts of this RFP?  | We plan to award one contract. Covered California has a separate contract that provides PR support.   |
| 23. | <b><u>RFP and Contract logistics</u></b><br>Does Covered California have an existing list of partner organizations? Is the contractor expected to support relationship management and/or expand the list of partners?  | Customer Relations Management (CRM) is primarily handled by an internal team. As stated above, we also have a PR contractor managed by our Communications and PR Division. Our Division of External Affairs and Community Engagement focuses on community outreach.                 |
| 24. | <b><u>RFP and Contract logistics</u></b><br>Will there be additional opportunities for Q&A for Stage 2 or Stage 3?   | There will be an additional opportunity to ask questions for those agencies   |

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|     |   | that move to Stage 2. The dates are listed in the RFP on pages 5 and 6.  |
| 25. | <b><u>RFP and Contract logistics</u></b><br>In providing campaign past performance in the Stage 1 response, can one or more of the examples be for work completed by subcontractors?  | Covered California is evaluating the capabilities of the lead agency. Using an example completed by a subcontractor does not fulfil the requirement.   |
| 26. | <b><u>RFP and Contract logistics</u></b><br>What is your anticipated yearly media budget for this contract?   | See Q10  |
| 27. | <b><u>RFP and Contract logistics</u></b><br>What is your anticipated yearly production budget for this contract?  | See Q10.   |
| 28. | <b><u>RFP and Contract logistics</u></b><br>Can you share one to two examples of what you see as best-in-class marketing?   | See Q 234.   |
| 29. | <b><u>Strategic builds - Target</u></b><br>Keeping California’s cultural and regional diversity in mind, can you share any further information about the target audience? Are there areas of expertise you’re looking for agencies to demonstrate when it comes to a specific demographic? Will any audience datasets be provided to work with? | <p>In terms of areas of expertise, Covered California currently has dedicated campaigns to reach the general market as well as in-language and in-culture segments including Hispanics, Black/African Americans, LGBTQ+, and Asians.</p> <p>Below are a few resources including the demographic profiles of Covered California enrollees as well as the uninsured.</p> <ul style="list-style-type: none"> <li>• Covered CA enrollee profiles <a href="https://hbex.coveredca.com/data-research/">https://hbex.coveredca.com/data-research/</a></li> <li>• Covered CA enrollment churn <a href="https://jamanetwork.com/journals/jama-health-forum/fullarticle/2799211">https://jamanetwork.com/journals/jama-health-forum/fullarticle/2799211</a></li> <li>• California’s uninsured profile <a href="https://laborcenter.berkeley.edu/californias-uninsured-in-2024/">https://laborcenter.berkeley.edu/californias-uninsured-in-2024/</a></li> </ul> |

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|     |   | <a href="https://data.census.gov/table/ACSST1Y2022.S2701?t=Health%20Insurance&amp;q=040XX00US06">https://data.census.gov/table/ACSST1Y2022.S2701?t=Health%20Insurance&amp;q=040XX00US06</a>   |
| 30. | <b><u>Strategic builds - Target</u></b><br>There is a lot of mention of California's diversity and the need to create statewide marketing campaigns in multiple languages. Are there specific languages to focus on, or ethnic or religious communities to prioritize?  | Covered California currently reaches out to English, Spanish, Chinese, Korean, Vietnamese, Laotian, and Hmong speakers. We provide in-culture messaging for Black/African Americans and the LGBTQ+ community. We are open, based on data, to expand or further focus our outreach.  |
| 31. | <b><u>Strategic builds – Target</u></b><br>It appears that Covered California has services for individuals as well as Group Medical Insurance Plans that cover businesses. Do you see these campaigns focusing on the individual, corporations or a mix of both?  | The primary goal of this contract will be the individual coverage. There will be a separate budget of approximately \$1.5 MM to reach out to small businesses.<br>Our current campaign strategy is entirely different for the individual vs. the small business market, each having unique dedicated media buys, timelines, KPIs, and creative. |
| 32. | <b><u>Strategic builds - Research</u></b><br>Have you done any focus groups, surveys or polls on the perception of the Affordable Care Act and Covered California? What about Californians current motivation levels to enroll in health insurance coverage? Are there any challenges or knowledge gaps that need to be considered? | Covered California has done all the types of research listed. For challenges/knowledge gaps, see Q8.  |
| 33. | <b><u>Strategic builds - Research</u></b><br>Can we assume that spokespeople from Covered California, or others in the administration, will be available for stakeholder interviews?  | The successful agency will have access in coordination with Marketing staff to spokespeople and Covered California leadership as needed.  |
| 34. | <b><u>Strategic builds - Research</u></b><br>Do you have an existing story bank or testimonials?  | Yes, Covered California's Communications and PR Division has collected testimonials and member stories. You can see some examples here: <a href="https://www.coveredca.com/real-stories/">https://www.coveredca.com/real-stories/</a>   |

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| <p>35.</p> | <p><b><u>Strategic builds – Measurement and Success</u></b><br/> How will the success of the marketing campaigns be measured — both near and long term?</p>   | <p>Short Term Goals would be agreed upon media KPIs such as:</p> <ul style="list-style-type: none"> <li>• Awareness: Impressions, reach, frequency, video views, and completed video views.</li> <li>• Engagement: Site visits (cost per and rates) and site engagements (cost per and reach)</li> <li>• Conversion: Account creations (cost per and reach), plan selections (cost per and reach)</li> </ul> <p>In addition, ad tracker KPIs such as ad recall, motivation, and sentiment.</p> <p>Long Term Goals will be more focused on brand building. The ability to build upon previous campaign efforts to increase consumers' overall understanding and comprehension of what Covered California is and how we help Californians.</p> |
| <p>36.</p> | <p><b><u>Strategic builds – Measurement and Success</u></b><br/> With regard to this assignment, how would you articulate your greatest ambition in terms of the outcome you'd like to achieve?</p> | <p>Focusing on Marketing, our biggest ambitions would be to have consumers universally see Covered California as the place to go to when you've lost your health insurance coverage and for consumers to see the value of insurance.</p> <p>For the overall organization, our mission 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.</p>   |
| <p>37.</p> | <p><b>RFP Section # 1.12.3</b><br/> Please clarify how you would like the Model Contract changes or exceptions? For example,</p>  | <p>Requests for changes to the model contract, should be submitted in a redlined Word doc at Stage 3. See Q141 for additional insights.</p>  |



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|     | can this be a redlined MS Word doc that would accompany the Stage 1 RFP response PDF?   |   |
| 38. | <b>RFP Section # 4</b><br>Will there be a Q&A period for Stages 2 and 3 for Proposers that make those stages?   | See Q24   |
| 39. | How are you defining conflict? Do you have a competitive/conflict list to share?  | See Q6  |
| 40. | <b>RFP Section # Exhibit A</b><br>Within the Scope of Work, you reference "Integration of the paid media strategy with other digital efforts (organic social, search engine optimization, direct mail, email, and content marketing)." Are any of these channels out of scope and handled either internally by Covered CA or by another agency partner? | Social, SEO, and CRM efforts are handled internally. Content marketing is done under the advertising contract. The goal is to have a consistent, congruent look and feel across all outreach assets. Also, see Q41  |
| 41. | <b>RFP Section # Exhibit A</b><br>Are there any other channels that are out of scope for planning & buying? (for example: Influencer?)  | The SOW is written very broadly so that the contract will have the flexibility to respond to a changing media environment. We are open to influencers.  |
| 42. | <b>RFP Section # Exhibit A</b><br>We see that for some languages, online web conversions are not possible. Is call center conversion data available for all calls - across languages?   | The website is in English and Spanish and has landing pages for Chinese, Korean and Vietnamese speakers. The call center (we say Service Center) uses a language line to address additional languages. Covered California is exploring ways and the feasibility of adding additional languages. Our Service Center team is responsible for approx. 7.7% of all new enrollments. However, they assist and support both current members as well as consumers looking for coverage. See the link to Covered California enrollee profile: <a href="https://hbex.coveredca.com/data-research/">https://hbex.coveredca.com/data-research/</a> |
| 43. | <b>RFP Section # Exhibit A</b><br>How well do you think you are using your 1P data today for planning & buying? Will Covered  | With our current policies in place, we are not able to leverage 1st party data  |

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|            | <p>California be able to provide access to 1P data to support planning and buying?</p>  | <p>such as CRM to target or negatively target via paid media. We do leverage a host of 1<sup>st</sup> party data as inputs in our MMM and Reach and Frequency tool to identify areas of opportunity from both a conversion and awareness perspective.</p> <p>Covered California will work with the successful Proposer to identify what kind of 1<sup>st</sup> party data is needed to build the most effective and efficient media plans.</p>  |
| <p>44.</p> | <p><b>RFP Section # 4.1.4</b><br/> What pain points do you have currently in coordinating Creative and Paid Media? Are there any specific successes you are proud of on this front?</p> | <p>Over multiple agencies, Covered California has seen situations where it seems as if creative and paid media are planned in two different silos. Overall, Covered California and its stakeholders are extremely happy with the role Marketing has played in the enrollment process and our outreach efforts to diverse populations.</p>   |
| <p>45.</p> | <p><b>RFP Section # 4.1.4</b><br/> How are budgets currently managed? Are investments fluid in order to reach your program goals or are budgets firm against audience, DMA, etc?</p>    | <p>Within our annual budget, Marketing staff manage the budget. We establish a working budget and consider our AOR's recommendations in making final decisions about how to maximize that budget.</p> <p>From a paid media perspective, our current segment budget allocation strategy is as follows:</p> <ul style="list-style-type: none"> <li>• Multicultural (English speaking Californians with dedicated media buys in the Black/AA and LGBTQ+ segments): 64.35%</li> <li>• Hispanic In-Language: 26.3%</li> <li>• Asian In-Language: 9.35%</li> </ul> <p>As far as DMA level targeting, we only purchase by DMA for offline channels such as TV, Radio, OOH, Print, etc. We evenly weight media investment</p> |

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|     |  | comparatively to the target population size of the DMA, as the largest uninsured populations are in the larger DMAs. Our digital media is purchased statewide.  |
| 46. | Can you provide more details on the current strengths and strategies that need to be built upon?   | We would like to have a more consistent and congruent look and feel across the organization.  |
| 47. | Are there any specific budget constraints or guidelines we need to follow?   | See Q45. Covered California has guidelines not constraints.   |
| 48. | What types of creative solutions have been most effective in the past?   | Simple, easy to understand, and emotional concepts work best. When talking about financial help and coverage affordability, making it tangible and supported by numbers works best, e.g. <ul style="list-style-type: none"> <li>• 90% get financial help for health insurance.</li> <li>• With financial help, plans can be \$10 or less per month.</li> </ul>  |
| 49. | Many state and federal advertising campaigns are relatively “safe and expected” for the category. What is the selection committee’s appetite for work that is potentially unexpected, bold, and/or surprising? | Our goal is to develop creative campaigns that inspire consumers to take action. As with any creative ad campaign, Covered California has to balance the benefits against the risks. California has a history of producing ads that were not necessarily expected.  |
| 50. | What strategic planning processes are currently in place?  | We typically start around Dec/Jan to begin the strategic planning process for the next plan year to allow ample time for strategy, development, and implementation. Covered California’s team will develop and provide the Contractor with a detailed input brief to inform the planning process including goals/objectives, budget, timing, target audience, environmental and creative considerations, as well as share any internal or external research studies/results and any |

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|     |   | relevant legislative and/or policy changes. Covered California's team will also provide the Contractor with a media brief to help inform media planning, as well as the desired added value opportunities (stations, shows, etc.)   |
| 51. | Are there any market research or consumer insights available to inform our strategy?                  | Yes. Proposers that move on to Stage 2 will receive research insights and learnings.  |
| 52. | How do you envision the agency collaborating with Covered California's internal teams?                | We are looking for a thought partner that will work closely with our team in supporting our goals and mission and help maximize our efforts to achieve our goals.   |
| 53. | What potential regulatory or policy changes should we be aware of that may impact the campaigns?      | One change that has been discussed both at the federal and state level would be the potential to expand the ACA and/or Covered California eligibility to include coverage for undocumented consumers.   |
| 54. | How should the agency prepare for unexpected enrollment opportunities due to these changes?           | The contract includes a \$15 million contingency for unexpected opportunities.  |
| 55. | What specific community outreach programs or partnerships are in place and working well?              | Covered California has just expanded its Navigator program and now provides grants to 51 groups to provide community outreach and support.  |
| 56. | Should we advance to further rounds, will you share case studies and results from previous campaigns? | See Q51   |
| 57. | What is the expected communication and reporting structure between the agency and Covered California? | Covered CA will designate a dedicated point of contact for each project/initiative who will be responsible for working with the agency team as well as the Covered CA team to manage the overall project including timeline, budget, internal reviews, feedback, and approval delivery to the agency team, etc. |

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|     |  | There will also be a designated backup in case the project lead is absent, as well as a supervisor to oversee the work and mitigate any concerns. The Contractor will be expected to do the same. This will be outlined in the project status reports.   |
| 58. | How often will meetings and performance reviews take place?  | Performance review meetings will not exceed two meetings per year.   |
| 59. | How many agencies are going through this RFP process?  | This is an open procurement, and the number of agencies will not be known until we receive stage 1 proposals.  |
| 60. | Is the incumbent agency invited to the RFP?  | Yes. This is an open procurement.  |
| 61. | Will 1 agency be awarded in an integrated capacity or would creative and media ever be split between different agencies?   | We are seeking one agency that would manage both creative and media.   |
| 62. | Beyond state requirements, what is the reason for the RFP? <ul style="list-style-type: none"> <li>Desired changes in media thinking, creative changes, etc?</li> </ul>           | See Q183   |
| 63. | The calendar suggests knockout rounds throughout the RFP, is that correct? <ul style="list-style-type: none"> <li>How many agencies will advance from round to round?</li> </ul> | No specific number of agencies will move on to Stage 2. Our goal is to only move agencies forward that have a competitive chance/opportunity of being the successful proposer.   |
| 64. | Could you provide a high-level answer of what the assignments at Stages 2 & 3 might require?   | Additional information will be provided to those moving to Stage 2.  |
| 65. | <b>Target Audience:</b><br>Can you provide more details on the specific demographics or psychographics of your target audience?  | We leverage the <u>California Simulation of Insurance Markets (CalSIM)</u> model developed by the UC Berkeley Center for Labor Research and Education and the UCLA Center for Health Policy Research to identify eligible audience sizing and will share details with the successful proposer. |

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|     |   | Year over year the audience size has changed due to evolving legislation, state mandates, and new federal rulings. See Q29 for resources we're able to share at this stage. You can also reference the Proposer Conference presentation.  |
| 66. | <b>Target Audience:</b><br>Are there any priority groups within the diverse populations of California?                        | See Q29 and Q30.  |
| 67. | <b>KPIs &amp; Success Metrics:</b><br>What are the KPIs or success metrics for evaluating the effectiveness of the campaigns? | <p>From a media perspective, it depends on the channel mix and intention of each channel/tactic.</p> <p>KPIs by objective are as follows:</p> <ul style="list-style-type: none"> <li>• Awareness Media: Impressions, reach, and frequency, video views, and completed video views.</li> <li>• Engagement Media: Site visits (cost per and rates) and site engagements (cost per and reach)</li> <li>• Conversion Media: Account creations (cost per and reach), plan selections (cost per and reach)</li> </ul> |
| 68. | <b>KPIs &amp; Success Metrics:</b><br>Are there specific tools or reporting methodologies you prefer?                         | We'd prefer a user-friendly dashboard that allows us to track KPIs in live time across all trackable media buys. We'd also like the successful Proposer to identify any new tools or methodologies to track the effectiveness and efficiency of media.  |
| 69. | <b>In-house Resources:</b><br>What in-house resources (e.g., data, analytics) are available to the agency for use?            | Covered California will work with the successful Proposer to identify what data is needed and how it will be utilized. Historical media plans and analytics, enrollment data, call volume data, website data, etc., will be available for the successful Proposer   |

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|     |   | as it pertains to strategy, creative, and media planning.   |
| 70. | <b>Potential Partners/Stakeholders:</b><br>Are there any established partnerships or stakeholders we should collaborate with?   | We're currently working with The Foundry for editorial content development for our blog and Maximize Video Production for educational videos.   |
| 71. | <b>Regulatory or Policy Changes:</b><br>Can you provide more details on the anticipated regulatory or policy changes that may impact the campaigns?   | See Q53   |
| 72. | <b>Content Approval Process:</b><br>What is the process for content and creative approval?  | The creative and content approval process takes place within Covered California. The Marketing team will work with the AOR to ensure that the approval process goes smoothly.   |
| 73. | <b>Subcontractor Usage:</b><br>Are there any specific requirements or preferences for subcontractors that we should consider?   | There are no specific requirements or preferences for subcontractors.   |
| 74. | <b>Subcontractor Usage:</b><br>How involved will Covered California be in the selection and vetting of subcontractors?  | Proposers should bring together a team that allows the successful proposer to hit the ground running. Should there be elements of the SOW that require additional subcontractor support, Covered California would ask the AOR to recommend at least 3 subcontractors to choose from to provide the support. The AOR and Covered California would work together to determine the best fit. |
| 75. | <b>Subcontractor Usage:</b><br>We source and hire different video production crews depending on the approved direction which would be agreed upon with Covered California, for this reason it's difficult to pinpoint and list a specific partner for this. However, we will ensure that any selected partner can be vetted and | Production subcontractors should <u>not</u> be addressed in proposer responses. Directors and production crew will need to be triple bid. Covered California will work separately with the AOR to approve the most appropriate production crews based on the needs of the project.  |

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|     | approved by Covered California before moving forward. Is this acceptable?  |  |
| 76. | <b>Market Research:</b><br>Where can we access existing market research or data that Covered California has currently?   | See Q51  |
| 77. | <b>Market Research:</b><br>Is there a need for new market research to be conducted prior to campaign development?  | Normally, Covered California and the AOR work together to determine if new creative research needs to be done.   |
| 78. | <b>Market Research:</b><br>Are there specific audience insights or segmentation studies available that we can use?   | See Q51  |
| 79. | <b>Creative Assets:</b><br>Can you share examples of past successful campaigns (across broadcast, OOH, digital, etc. channels) to guide our creative approach? | Examples of past creative are provided in the Proposer Conference presentation.  |
| 80. | <b>Creative Assets:</b><br>Are there existing brand assets, guidelines, or creative materials that we should incorporate or build upon should we be selected?  | There is a brand guide provided on the HBEX solicitations website. We are a relatively new organization, and one of our goals after the new contract is executed is review of our brand, solidify our brand, and extend it to the entire organization. This process will require collaboration across key stakeholders within the organization.  |
| 81. | <b>Special Enrollment Opportunities:</b><br>How often do special enrollment opportunities occur, and what triggers them?                                       | Special enrollment takes place year-round. It is triggered by major life events such as lost insurance, or moving so you no longer have access to your current insurance. See Proposer Conference presentation for a graphic depiction of Special Enrollment time periods. A full list of qualifying life events can be found here:<br><a href="https://www.coveredca.com/special-enrollment/">https://www.coveredca.com/special-enrollment/</a> |



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| 82. | <p><b>Special Enrollment Opportunities:</b><br/>Are there any upcoming special enrollment periods we should be aware of?</p>                         | <p>Starting on February 1, 2025, the successful Proposer will be responsible for the SEP media buy. Most likely we will use existing creative assets to begin with.</p>  |
| 83. | <p><b>Multimedia Channels and Platforms:</b><br/>How important is the balance between traditional and digital media to your strategy?</p>            | <p>Covered California believes we need to balance traditional and digital media. Covered California is in the process of completing a comprehensive media evaluation including an MMM. The results of this evaluation will be provided to the successful Proposer.</p> |
| 84. | <p><b>Community Outreach:</b><br/>Are there existing partnerships with community organizations that we should consider in our outreach strategy?</p> | <p>Covered California has a separate community-based strategy that does not fall within this contract. We are currently expanding this strategy and there may be opportunities to coordinate in the future.</p>  |
| 85. | <p><b>Community Outreach:</b><br/>How integrated are community outreach initiatives with your overall marketing efforts?</p>                         | <p>See Q84</p>   |
| 86. | <p><b>Community Outreach:</b><br/>Are there any special programs with partner hospitals, medical systems, providers or organizations?</p>            | <p>Covered California does partner with these groups under our Communications and PR Division and our External Affairs and Community Engagement Division.</p>  |
| 87. | <p><b>Competitor Analysis:</b><br/>How do you want the agency to approach competitor analysis?</p>   | <p>Covered California does not have direct competitors. We are the only organization in California that provides federal subsidies to eligible consumers.</p>  |
| 88. | <p><b>Competitor Analysis:</b><br/>Are there specific competitors or industry benchmarks you are particularly focused on?</p>                        | <p>See Q87</p>   |
| 89. | <p><b>Previous Campaigns:</b><br/>Which elements from past campaigns have been most successful or unsuccessful?</p>                                  | <p>Overall, we feel our overall campaign has been successful.</p>  |

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| 90. | <p><b>Previous Campaigns:</b><br/>Are there any preferred media channels or platforms?</p>  | <p>Covered California strives to have an omnichannel full-funnel approach when developing a channel mix strategy. We identify channels based on their ability to fulfill objectives and move consumers down the funnel. Utilizing Video/Audio channels to drive awareness, inclusive of broadcast TV and Radio. We leverage cross-device digital media ranging from CTV, Display, Social, Audio, etc., to drive site traffic. And we lean on the best performing tactics to drive conversions such as retargeting digital media and search.</p> |
| 91. | <p><b>Social Media:</b><br/>Can you provide clarification on the Social Media scope (particularly organic vs paid)?</p>   | <p>Our current strategy is a full funnel paid media plan inclusive of retention. Social content production is done in-house however we are open to agency production. We are primarily in META and have smaller budgets with more upper-funnel media strategies for X and TikTok. We utilize LinkedIn as well as META for our B2B campaigns. We are looking for an agency partner who will further enhance our strategy inclusive of analytics and optimizations.</p>   |
| 92. | <p><b>Billings:</b><br/>What proportion of the overall spend has traditionally been apportioned to small businesses vs. consumer advertising?</p>   | <p>See Q31</p>  |
| 93. | <p><b>Billings:</b><br/>Are the annual fees fixed or reconcilable? Are the annual fees billed in 1/12 increments similar to a retainer? Production and media invoices are to be paid within 30 days. Is that the case for fee invoices as well?</p> | <p>Information is provided in Exhibit B, Attachment 1, Cost Proposal. Also, see Exhibit B which details payment provisions. There is a retainer that will be paid monthly in arrears and is subject to audits. The contract allows for a 75% production payment once a director has been selected and production is ready to start (See Exhibit B, Section B) Media payments are made in arrears based on an</p>  |

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|     |  | approved workorders. This contract will include a prompt payment clause that requires the state to pay contractor within 45 days receipt of an undisputed invoice (see Exhibit B, Section D).  |
| 94. | <b>Billings</b><br>What has a typical breakdown of your annual budget been by media, production, agency fees?  | See Q10. Note, the inclusion of agency fees in the form of the Core Account Staff Retainer is new to this RFP.   |
| 95. | <b>Campaign:</b><br>Will the existing "This way to health insurance" marketing campaign continue or are you open to/expecting a new campaign platform?   | "This way to health insurance" has been a successful campaign. As part of our branding project, we are open to other campaign platforms.   |
| 96. | <b>Campaign:</b><br>How has the "This way to health insurance" marketing campaign been effective in meeting your KPIs? Where do you see the campaign having room for improvement?  | See Q95  |
| 97. | <b>Campaign:</b><br>What are your biggest challenges in terms of misinformation and/or misperceptions about the Covered California program?  | The biggest misconception is that Covered California is a health insurance plan similar to Kaiser or Blue Shield.  |
| 98. | <b>Campaign:</b><br>How has Covered California historically approached marketing and outreach to multicultural audiences? Have general market campaigns primarily been translated/transcreated or does Covered California develop bespoke campaigns for certain audiences? | We do not develop bespoke campaigns. We primarily transcreate ads. In some cases, we make unique ads for non-English speaking populations or take the version developed for a non-English speaking population and use it for the general market. |
| 99. | <b>Campaign:</b><br>Do you anticipate the outcome of the upcoming election having any short-term impacts on the campaign's priorities and/or approach?   | Covered California is committed to our priorities. The election may include misinformation that may confuse potential consumers.   |
| 100 | <b>Media Channels:</b><br>What are the specific KPI's the campaign is accountable to? Have the communication goals of this campaign changed since 2015? How do   | From a media perspective we have identified KPIs appropriate to the channel mix objectives: Awareness, Engagement, and Conversion. We  |

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|     | <p>your KPIs differ for small businesses vs. consumer advertising campaigns?</p>  | <p>look to outperform campaign benchmarks such as CPM, Reach, Site Traffic, Account Creation, and Plan Selections.</p> <p>Our B2B campaigns are more targeted and look to drive leads, outperforming campaign benchmarks.</p>   |
| 101 | <p><b>Media Channels:</b><br/>Are there any regional enrollment goals that should be considered?</p>  | <p>No, but as an organization we are exploring strategies to increase enrollment for the hard-to-reach segments.</p>  |
| 102 | <p><b>Media Channels:</b><br/>In addition to acquisition, how important are your goals of retention and renewal?</p>  | <p>While retention and renewal efforts are important, it's primarily to ensure consumers don't disenroll and become uninsured. Covered CA's role is filling a critical gap for those who lack other coverage options. So, if they gain health insurance coverage through their employer or another source, it's a win for us.</p> <p>From a media perspective, our primary goal is to increase brand objectives and drive consumers down the funnel to enroll, with retention being secondary, relying on the halo effect of the acquisition campaign.</p> <p>Our member communication team is tasked with outreach efforts to members via database marketing efforts including email, direct mail, and texting. These efforts are currently done in-house.</p> |
| 103 | <p><b>Media Channels:</b><br/>What challenges do you face with campaign effectiveness measurement? Are you utilizing multi- touch attribution or advanced modeling?</p> | <p>We currently measure all trackable media KPIs via our ad server which are then populated into a dashboard via our AOR. We also have a separate contract for an MMM and Reach and Frequency tool to better understand paid media's effect on enrollment and</p>   |

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|     |   | identify appropriate brand objectives driving budgets.   |
| 104 | <b>Media Channels:</b><br>Are there existing measurement solutions (i.e. surveys) in place to gauge changes in consumer sentiment (awareness, favorability, consideration) and attribute causal variables (i.e. advanced attribution partnerships)? | Yes, Covered CA conducts a California Health Insurance Awareness study as well as the Member Survey on an annual basis to gauge any changes in consumer sentiment.   |
| 105 | <b>Media Channels:</b><br>What media channels are in scope e.g. TV, radio, print, OOH/Digital OOH, display, search, social, email, etc. Are there specific channels that are definitively out of scope?   | From a media perspective, all channels are within scope provided the right justification and alignment on KPIs. This includes up-and-coming social platforms, influencer marketing, etc.   |
| 106 | <b>Media Channels:</b><br>Which media channels have proven to be most effective over the last 5 years?  | It depends on the identified objective.<br><br>Awareness: Video (inclusive of social) and Audio channels tend to provide us both scalability and time to convey the message needed to increase brand awareness and understanding.<br><br>Prospecting: A mix of Video (inclusive of social) and Display channels have performed well, using diversified messaging, to motivate consumers to visit the website.<br><br>Conversion: Search, Display, and Social with customized messaging according to where the consumer is in the funnel has driven efficient cost-per conversions. |
| 107 | <b>Media Channels:</b><br>What new types of media are the most exciting for you to explore?   | In our most recent plans, we are exploring Influencers, In-Culture Content Marketing, and social channels like TikTok and Reddit.  |
| 108 | <b>Media Channels:</b><br>Do you require hyper local media campaigns?   | We do not currently run that strategy with most paid media, we focus on statewide efforts. However, when it comes to in-language plans, we have  |

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|     |  | very dedicated buys to reach Asian consumers and those buys are concentrated according to population density.  |
| 109 | <b>Media Channels:</b><br>Are there any existing media commitments we should be aware of? Locked-in sponsorships? Co-op media partnerships?          | At the time of this contract start, we will have committed plans for a Special Enrollment campaign from February – June. The successful Proposer will take responsibility for the media buy starting February 1, 2025.   |
| 110 | <b>Media Channels:</b><br>How has TV been purchased in the past? Upfront? Scatter? A combination? DRTV?  | We purchase it on a campaign basis, primarily for our Open Enrollment campaign. We purchase a mix of Broadcast Spot, DRTV, Cable, and premium programming across English, Spanish, Chinese, Vietnamese, and Korean programming.  |
| 111 | <b>Media Channels:</b><br>With the potential ban on Tik Tok in January, are there any other platforms you are looking to explore from a social lens? | At Covered California we are constantly evaluating both current and new social platforms. We believe in utilizing platforms that helps us extend our reach and allow us to measure performance for all currently advertised segments.<br><br>However, with our new LEP initiative, we are open to supporting more languages on social media provided the agency and Covered CA have the infrastructure to properly support additional languages. |
| 112 | <b>Media Channels:</b><br>Is CRM and/or Direct Marketing part of the scope of work, as a way to acquire/retain Californians?                         | We utilize CRM in-house to reach our existing members and consumers in the sales funnel who provided us with their contact information and permission to contact them. Direct Marketing is in scope. Covered CA currently conducts direct email outreach to purchased lists. With our current policies in place, we are not  |

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|     |   | able to leverage CRM to target or negatively target via paid media. The organization is primarily focused on 1 <sup>st</sup> party data and appropriate ways to leverage our data stack, so CRM could be accessible for paid media purposes in the future.  |
| 113 | <b>Media Channels:</b><br>Under Content Marketing, can you please elaborate on the type of content you are considering (i.e. film - long/short form, static, printed materials) and means of distribution (Paid/Owned)?                             | We currently do a mix of organic and paid content marketing. Our current strategy is primarily served organically via our Covered CA Blog with some paid social promotion. The content creation is a mix of in-house and agency-developed via a dedicated content marketing subcontractor.  |
| 114 | <b>Media Channels:</b><br>To what level of engagement have you used social media?   | We currently utilize our social channels for a full-funnel consumer experience inclusive of acquisition, retention, and customer service.   |
| 115 | <b>Media Channels:</b><br>Are you planning on introducing virtual assistant or chatbot capacities on social platforms, and how might that affect campaign strategy?   | We currently have a 'hybrid' version of this live now. Through the automation capabilities in Khoros, we send Welcome Responses (or auto-replies) to people who privately message us. We thank them for messaging us and direct them to their online account or Live Chat if they need immediate assistance. We then follow-up with a real person to finish the conversation. We do not have plans to implement a full-fledged chatbot on social. CoveredCA does have a very robust chatbot on the dot com. |
| 116 | <b>Media Channels:</b><br>Do you currently use earned media (PR, activations, influencer) as an amplification channel? If so, do you work with a PR agency partner and will their services be retained through the course of the RFP contract term? | We currently deploy a cross-divisional strategy to promote big campaigns and subsidy programs, where both paid and earned media work simultaneously towards the same awareness and education goals. Covered California's Communications and PR Division has their own   |

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|     |   | contract to service these needs. As needed, Marketing will coordinate and collaborate with the PR team.   |
| 117 | <b>Media Channels:</b><br>Has the campaign used Paid Influencers? If so, has it been an effective tactic and how have paid influencer investments been assessed against your KPI's? | We are currently exploring Influencer marketing for an upcoming campaign. We are very excited about the initiative, and it's being done as a test across multiple segments, inclusive of in-language. Our KPIs for this program are brand awareness and understanding along with reach and impressions. |
| 118 | <b>Media Channels:</b><br>Is Experiential considered part of the media mix and ongoing scope of work?   | Experiential is not currently a part of our media strategy; however, we are open to considering, provided it aligns with our objectives. Most experiential is coordinated by our Sales team.  |
| 119 | What is your approach to privacy i.e. do you leverage a data onboarder to remove PII data, etc.   | Covered California has strong privacy requirements. We do not plan to share PII with the successful proposer.   |
| 120 | <b>Research:</b><br>Is there a preference for SAG signatory vs non-signatory status with your agency of record?   | There is no preference.   |
| 121 | <b>Research:</b><br>Were the existing creative assets and related materials previously produced that would be transferred to your new agency made under union jurisdiction or not?  | As appropriate, some assets will be transferred to the new agency. Covered California had assets that are both Union and non-union produced. We will accommodate the successful proposer's union status.  |
| 122 | <b>Research:</b><br>Is there a cost/production consultant that we would be working with?  | No  |
| 123 | <b>Research:</b><br>Is there a requirement for production to take place in the state of California?   | Yes   |
| 124 | <b>Research:</b>  | Covered California considers population, media availability, and if   |



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|     | When addressing health disparities, how do you prioritize different populations? (Size of population, magnitude of disparity, etc.?)  | other channels are available that would be more effective.  |
| 125 | <b>Research:</b><br>What is the current level of awareness among Californians around a) Covered CA, b) the subsidy/rebate system, and c) the renewed state tax penalty?   | See Q51   |
| 126 | <b>Research:</b><br>We're aware of the NORC segmentation study from 2013. What (if anything) has changed in the market landscape since then?  | We no longer use the NORC segmentation data and have newer data to be shared with the successful Proposer. See Q51  |
| 127 | <b>Research:</b><br>How much persona and audience insight data have you gathered for your targets?  | We have a good amount of research and audience insights data available some of which has been shared during the Proposer Conference. We will share additional data available with Proposers moving on to Stage 2.   |
| 128 | <b>Research:</b><br>Can you identify or share a report with priority audience segments and/or specific geographic areas of uninsured Californians?  | See Q29 for data we're able to share at this stage.   |
| 129 | <b>Research:</b><br>Can you identify or share a report that includes the specific geographic areas of uninsured Californians or high priority geographic areas?   | See Q51   |
| 130 | <b>Research:</b><br>Pertaining to small businesses -- do you conduct separate tracking surveys or other research efforts specifically for small businesses? Is that research segmented by threshold cultural or linguistic group? | CCSB program is fairly small, and we prioritize our working budget to paid media and direct email. We have not conducted marketing research for this program recently.<br><br>We have not conducted any recent research specific to small businesses that focuses on cultural or linguistic groups. |
| 131 | <b>RFP Process:</b><br>Why is Covered California issuing the RFP at this time given the incumbent agency contract allows  | See Q183  |

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|     | for extension for two more years? Will the previous agency be defending?   |   |
| 132 | <b>RFP Process:</b><br>How many agencies registered for the pre-proposal Bidders webinar?  | We are not sure. We had 72 people sign up for the Proposers Conference.   |
| 133 | <b>RFP Process:</b><br>Will the audio from this Bidders Conference webinar be available?   | No. We will post the answers to the questions asked and the Proposer Conference presentation on the HBEX website –<br><a href="http://hbex.coveredca.com/solicitations">http://hbex.coveredca.com/solicitations</a>   |
| 134 | <b>RFP Process:</b><br>Should we progress to Stage 2, and the further stages, will there be opportunities to ask questions pertaining to the current stage, throughout this process?   | See Q24   |
| 135 | <b>RFP Process:</b><br>Can we submit the proposals via email?  | Proposals must be submitted electronically. See RFP section 1.12 for more details.  |
| 136 | <b>RFP Process:</b><br>Should item 12 (Agency Capabilities Overview) be included in our Stage 1 submission?  | Yes   |
| 137 | <b>RFP Process:</b><br>The RFP states Covered California requires one contract with lead agency requirement? Does this solely mean only one master services agreement? Are you able to accommodate separate statements of works if individual agencies are part of the same holding company?       | Covered California seeks one primary contractor that is responsible for all deliverables, regardless of whether they are done in-house or by subcontractors. The subcontractors may or may not be part of the same holding company. Covered California will not be developing separate statements of work for subcontractors. |
| 138 | <b>RFP Process:</b><br>As it relates to agency compensation, based on Exhibit B, Attachment 1. Is it correct that all "agency fees" would be calculated based on a percentage of media spend and production? If so, would you be looking for a "bottom up" calculation to justify this percentage? | It is Covered California's intent to have the bulk of advertising agency compensation comprised of a monthly account staff retainer and mark-up percentage calculated based on the net cost of media and production. We're looking for Proposers to fill in the Core Account Staff Retainer, the                              |

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|     |   | <p>production mark-up rate and media mark-up rate. We're not looking for any calculations that justify these percentages.</p> <p>See Q 10, 27, 93, and 149.</p>   |
| 139 | <p><b>RFP Process:</b><br/>If a bidder has multiple agencies from the same holding company, how would you prefer they present themselves? As a group under one lead agency or as a holding company solution?</p>  | <p>As a California-based lead agency with subcontractors. We have had successful contracts with agencies who were part of holding companies that did not express concerns with our processes or with the primary contractor with subcontractor model. This procurement does not provide for and will not consider a holding company solution.</p>   |
| 140 | <p><b>RFP Process:</b><br/>As part of a Public Holding company, we are not able to share financial results for individual agencies. Is this going to be an issue?</p>   | <p>Please share requested financial information for the holding company.</p>  |
| 141 | <p><b>RFP Process:</b><br/>If there is language in any of the agreements or attachments e.g. Exhibit A Scope of Work that the agency would like to discuss, is there an opportunity to do so? Would it be possible to summarize our legal comments as part of the submission?</p> | <p>Please review the RFP Section 4.3.4 Updated Model Contract with Exhibits which discusses the process for consideration of potential changes to the Model Contract and Exhibits. This process takes place after Stage 3. If you have major concerns, you should document your concerns in Stage 1, at 4.1.5 Project Assumptions. Also, review 1.11 Submissions of Proposals, Section 3.</p> |
| 142 | <p><b>RFP Process:</b><br/>Can you clarify the role of physical office locations in the enrollment process? Are these locations owned by individual certified agents/enrollers or are they run by Covered California?</p>   | <p>We have agents with individual offices and storefronts. Marketing does not promote these locations beyond saying in some ads 'you can enroll online, by phone, or find a local certified enroller.' Most individuals find an agent via CoveredCa.com which has a button to find local help.</p>  |
| 143 | <p><b>RFP Process:</b></p>  | <p>See Q141</p>   |

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|     | <p>Is there an opportunity to negotiate the following terms: Liability - there is currently no limitation of liability for your agencies. Additionally, you currently require a parent guarantee. Consequential Damages are not excluded. 30-day termination rights?</p> |   |
| 144 | <p>Could you discuss your position on sequential liability as it relates to the lead agency and their subs?</p>  | <p>Review Exhibit B, Media and Subcontractor Liability Section for clarification on sequential liability.</p>   |
| 145 | <p><b>RFP Process:</b><br/>Can you give any more definition to the small business target?</p>  | <p>We focus on small businesses in California with up to 100 employees, targeting owners and key decision-makers who influence benefit selection.</p>   |
| 146 | <p><b>RFP Process:</b><br/>Change of deadline will only be pushed back, it will not be pushed up, correct?</p>   | <p>Correct</p>  |
| 147 | <p><b>RFP Process:</b><br/>For the Stage 1 response, there are 5-page limitations for 12a and 12b. Are there any format requirements for our response - e.g., Word document, font size, etc.?</p>  | <p>See RFP 4.1.4 for details. The narrative response to Agency Strengths and Experience has a page limit of 6 pages. The narrative response to Advertising, Creative and Placement Effectiveness is limited to 7 pages. Yes, there are format requirements. See pages 9 and 10 of the RFP for more details.</p>   |
| 148 | <p><b>RFP Process:</b><br/>If a new strategy and creative is executed by the new agency taking over on 1/1/20, when do you recommend that it launches?</p>   | <p>The new contract is estimated to begin on 12/2/2024. This will be in the middle of Open Enrollment (OE). There will be a 4-month overlap between our current contract and the new contract. A new strategy and major creative wouldn't launch until the next OE beginning November 2025. This will allow time for the successful Proposer to do creative development, testing, and execution. The successful Proposer will be responsible for supporting Special</p> |

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|     |   | Enrollment starting on February 1, 2025.   |
| 149 | <b>RFP Process:</b><br>Can you provide more clarity on how you see the agency compensation structure playing out in year one, i.e., how are fees paid prior to any media or production occurring?               | See Q93. There will be an opportunity to ask questions about compensation at the site visit.   |
| 150 | <b>RFP Process:</b><br>Can you provide the names of the agencies & attendees that attended the virtual webinar on 7/25?   | We are unable to provide this information.   |
| 151 | <b>Scope of Work:</b><br>Will there be a need for/interest in embedded agency staff at Cover California offices?  | This is a possibility under the contract but not planned for at this time.   |
| 152 | <b>Scope of Work:</b><br>Are there any tasks related to the RFP that may be performed outside the USA for cost-efficiency purposes?   | We do not anticipate any tasks will be performed outside the USA.  |
| 153 | <b>Scope of Work:</b><br>Do all subcontractors need to have offices in California or only the primary agency submitting the proposal?   | While we prefer all subcontractors to have offices in California, there are cases where the subcontractor can perform equally well from another state. This will be determined on a case-by-case analysis.   |
| 154 | <b>Scope of Work:</b><br>How much technology infrastructure expertise are you looking for? Do you require guidance on data management platforms, connected infrastructure, data onboarding, call tracking, etc. | Other parts of the organization should be able to provide technology infrastructure support. We have a strong IT Division, and our Service Center (call center) has extensive mechanisms to track calls.   |
| 155 | <b>Scope of Work:</b><br>Do you currently utilize your CRM for media planning and activation?   | Yes. Our Marketing Team has two major components. One group that focuses on creative and media and will be the leads on this contract. A separate team manages our CRM processes, developing and distributing via direct mail, SMS/text, email tailored messages to our funnel and members. This same team manages |

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|     |   | our social media responses in English and Spanish.   |
| 156 | <p><b>Scope of Work:</b><br/>Can you estimate the amount of creative/media execution work that is required for Individual/Families vs. Small Business?</p>  | To give a sense on the workload, our Small Business annual media buy is ~\$1.2MM, comparatively to the ~\$31.8MM we spend on the individual/family side. The small business campaign utilizes primarily prospecting and conversion driving channels, while the individual side has a robust channel mix. |
| 157 | <p><b>Scope of Work:</b><br/>This engagement is inclusive of small businesses. Are mid-sized to large businesses addressed by your Sales Division, or elsewhere? If so, which agency/agencies are engaged by the Sales Division, and where are they in their contract period?</p> | See Q145. Covered California does not service mid-sized or large businesses. See link with eligibility requirements:<br><a href="https://www.coveredca.com/for-small-business/eligible/">https://www.coveredca.com/for-small-business/eligible/</a>  |
| 158 | <p><b>Scope of Work:</b><br/>What is your approach to language translation for the various target audiences and demographics?</p>   | Covered California expects that the Primary contractor or their subcontractors will have both the ability to translate and the ability to support cultural nuances. Budget will be allocated within this contract to cover the costs of requested translations.  |
| 159 | <p><b>Scope of Work:</b><br/>Can you explain more on what assistance you might need on econometric modeling?</p>  | See Response #83. Based on the results of our current media evaluation and future needs, we may ask the successful proposer to procure a vendor with deep experience in econometric modeling if the agency doesn't already have that capacity.   |
| 160 | <p>Which population segments are the key target priorities from a demographic standpoint and in what ranking?</p> <ol style="list-style-type: none"> <li>Age group</li> <li>Ethnicity</li> <li>Gender</li> </ol>  | This information was addressed at the Proposer's Conference. The presentation deck will be posted to the HBEX site.<br><br><a href="http://hbex.coveredca.com/solicitations">http://hbex.coveredca.com/solicitations</a>   |

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| 161 | Which ethnic population segments have the highest percentage of uninsured?                   | The majority of the remaining uninsured are Latinos.  |
| 162 | What is the primary goal – acquisition or retention?   | The contract's primary goal is to build awareness to support acquisition. Our messaging and media have a secondary impact as our efforts will be seen by current members.                   |
| 163 | Does affordability continue to be the main barrier to entry?                                 | Yes   |
| 164 | What are the other key barriers to entry?  | Lack of understanding about the benefits of having health insurance.  |
| 165 | Has retention of a particular demographic group(s) declined over the past few years?         | See Q51   |
| 166 | Has acquisition of a particular demographic group(s) increased over the past few years?      | See Q51   |
| 167 | Can you provide breakout of current enrollment by ethnicity?                                 | Yes, at this link you can see the comprehensive enrollee profile, including ethnicity:<br><a href="https://hbex.coveredca.com/data-research/">https://hbex.coveredca.com/data-research/</a> |
| 168 | What are the main KPI's for the marketing campaign?  | See Q35   |
| 169 | What media channels have been most successful in recent years?                               | See Q106.   |
| 170 | Will you still pursue traditional and digital media channels?                                | Yes   |
| 171 | How successful has your current marketing campaign been in meeting your key KPI's and goals? | Covered California is pleased with our ability to meet KPIs.  |
| 172 | Do you work in partnership with your contracted health carriers from a marketing standpoint? | We share our marketing campaign plans. Most focus on brand. We are a less established brand and need to focus on deadlines and educating consumers about what we offer.                     |

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| 173 | Are any of the contracted health a priority?  | We treat them all equally.  |
| 174 | Can you disclose which health carriers you have had the most successful marketing partnership with?   | Larger plans have larger budgets. Some of our plans are local and have little to no marketing.  |
| 175 | Is Covered California's annual brand tracking inclusive of the different ethnic groups in California?   | The survey is offered in English and Spanish, but we do ask participants if they speak another language.  |
| 176 | Can you provide the allocation of your marketing budget by ethnic group and in language (Spanish & Asian languages) for the past two years?   | We have followed the below breakdown for the past few years: <ul style="list-style-type: none"> <li>• Multicultural (English speaking Californians with dedicated media buys in the Black/AA and LGBTQ+ segments): 64.35%</li> <li>• Hispanic In-Language: 26.3%</li> <li>• Asian In-Language: 9.35%</li> </ul> |
| 177 | What is the current budget allocation between brand and direct response?  | Our last Open Enrollment campaign delivered on the following media split for the entire campaign across all segments: <ul style="list-style-type: none"> <li>• Awareness Media: 78%</li> <li>• Engagement Media: 11%</li> <li>• Conversion Media: 11%</li> </ul>  |
| 178 | <b>Section 4.1.1 Administrative Requirements - Proposer Agency Minimum Qualifications (page 20):</b><br>Are there any category restrictions for 'conflict of interest', ie alcohol/spirits?   | See Q6  |
| 179 | <b>Section 4.1.4 Technical Requirements – Agency Capabilities (page 23):</b><br>Agency Strengths and Experience: Include up to three (3) account examples where Proposer has served as a lead agency for accounts comparable in scope and complexity. Can these include account examples from subcontractors? | Since we are choosing a primary contractor to lead our account, no more than one (1) subcontractor example should be used.  |



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| 180 | <p><b>Section 4.2.7 Creative Reel (page 26):</b><br/>Do you want us to submit full ads or clips? Can this include work from our subcontractors?</p>   | <p>The reel should focus on creative developed and executed by the primary contractor California-based office. It is not necessary to include subcontractor creative.</p>   |
| 181 | <p><b>Section 5.2.1 Evaluation Criteria for Stage 1 (page 30):</b><br/>Media experience, capabilities, and capacity including research, planning, buying (including buying range of outlets), monitoring, and analysis.</p> <p>For clarity, are we being evaluated on media buying range by tactics and outlets? If outlets, what information is being requested?</p> | <p>You will be evaluated on your strategy, approach, marketplace knowledge, and previous experience as it relates to planning and buying media. We are not expecting the proposer to provide outlet-level information.</p>  |
| 182 | <p><b>Scope of Work:</b><br/>Does the scope include developing any co-op ads with community navigators?</p>   | <p>The SOW is flexible to allow for adjustments based on our needs. At this time, we do not anticipate developing co-op ads with Navigators.</p>  |
| 183 | <p>What are the key reasons for running this solicitation to find a new creative/media partner?</p>   | <p>We wanted to restructure the contract and add deliverables to the SOW.</p>   |
| 184 | <p>Once a contract is awarded, what will success look like in 1 year's time?</p>  | <p>Success would include having built a strong partnership, having a great campaign for OE25, and being actively involved in brand work.</p>  |
| 185 | <p>What do you feel are the potential areas for greatest improvement, either in efficiency or effectiveness of your marketing program?</p>  | <p>Some of the challenges we are looking for a partner to help us work through are real-time analytics and the granularity level of analytics. We would like to have visibility into how our media is performing in a close to real-time environment down to the audience and creative line item. This will allow us to garner learnings quicker, optimize faster, and overall be more efficient at driving consumers down the funnel. We are also looking for ways to be more innovative with our media buys whether it is targeting, ad formats, new platforms, integration</p> |

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|     |  | packages, etc., and we'd like the successful Proposer to educate us and evaluate those opportunities.  |
| 186 | What words would you use to describe your ideal creative/media agency partner?   | Collaborative, detail-oriented, flexible, innovative, responsive to new enrollment opportunities, supports our goals and mission, maximizes the efficacy of our media investments, and challenges our thinking but is open-minded to a true collaborative partnership. |
| 187 | Are you open to an alternative commercial/billing constructs instead of the proposed markup structure? If so, what is the appropriate way to communicate this back to Covered California? (For example, as one potential option, could we propose a fixed fee and dedicated team, based on agreed scope and deliverables, and where media buying, and other items are passthrough with no markup?) | At this point, we are NOT considering an alternative payment structure.  |
| 188 | Please provide more detail around the scope to build our team/pricing. If possible, please provide expected number and frequency of campaigns, with estimated deliverable volume under each.   | Please see the Proposer's Conference PRESENTATION.   |
| 189 | Can you supply an estimated budget split for media costs, production costs, and agency fees?   | See Q94 and the Proposer's Conference PRESENTATION.  |
| 190 | Should the bidder include staff and hours for transitioning the business from existing contractors, or will that be handled in a separate scope or fee?  | There will not be an extra fee. As part of the contract negotiations, we will determine when the successful agency's three 100% dedicated staff will be ready to fully engage to determine when the retainer will start.   |
| 191 | How does Covered California define a work year in terms of total hours? (e.g., 1,800 hours per year)   | Covered California does not have a defined number of hours to report, we are looking for a successful Proposer to be able to uphold our current strategy of an Open Enrollment campaign and 2 Special Enrollment campaigns. We are also open to                        |

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|     |  | exploring new campaign cadences and strategies to deliver on our objectives and we are leaning on an agency partner to fulfill the new and exciting work. We also requested 3 fulltime core account staff as a part of this contract.   |
| 192 | Is Covered California a SAG signatory?   | No  |
| 193 | Can you provide a timing/range of dates when references will be contacted? We would like to notify our clients as a courtesy, so they watch for communication from Covered California.                                     | Client references will only be contacted for those agencies that make it to Stage 3.  |
| 194 | Please describe the 'assignment' bidders would receive on August 16 so that we could have resources ready if we are invited to continue.   | This information will be provided at Stage 2.   |
| 195 | Please confirm that the Stage 2 checklist items will be due at the Site Visit or specify a date.   | Yes, due at Stage 2.  |
| 196 | RFP point 3.4 second paragraph mentions the awardee must collaborate with existing and future Covered California contractors. Can you provide a list of any of the existing contractors the awardee will collaborate with? | The successful Proposer will be introduced to various relevant existing contractors as the need arises. One example is on our planned brand work. The AOR will be coordinating and collaborating with various Divisions and Leadership to build consensus for the project. Marketing staff will be lead on the project. |
| 197 | Why is the Covered California account in review?   | See Q183  |
| 198 | <b>Account Stewardship:</b><br>What percentage of meetings would be in person vs video conference (Microsoft Teams)?   | At this point, we believe the majority (95% or more) of meetings will be video conferences. Covered California uses Teams as its primary video conference platform but also uses Zoom.  |
| 199 | <b>Enrollment:</b><br>Do special enrollment periods require exclusively created campaign materials and support?  | See Q81<br>Special creative is produced for Special Enrollment both to remind   |

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|     |   | consumers that you can sign up year-round if you have a qualifying event and to remind consumers what those qualifying events are.   |
| 200 | <b>Enrollment:</b><br>How many special enrollment periods should we plan for based on historical data?  | We have two Special Enrollment periods from February 1 <sup>st</sup> to June 30 <sup>th</sup> and from July 1 <sup>st</sup> to October 31 <sup>st</sup> .  |
| 201 | <b>Personal Identifiable Information and Protected Health Information</b><br>Will the AOR need to access confidential information (PII, PHI, federal tax information, or financial information) to provide the services contained within the SOW? | We see no need to and do not plan to share PII under this contract.  |
| 202 | <b>Creative:</b><br>Are there any topics or themes considered to be pitfalls unique to Covered California that we should avoid/be aware of?   | While many state based exchanges have targeted consumers younger than 25 years old, Covered California through testing has found that this is not a receptive population.  |
| 203 | <b>Creative:</b><br>Historically, what creative executions are you most proud of or feel have been most effective in achieving your goals and objectives?   | One of many examples is a TV ad we did called "Life Can Change in an Instant" which provided examples of how healthy people could suddenly need health care. For example, fell off a ladder, tripped while looking at their phone while crossing the street.   |
| 204 | <b>Content Marketing:</b><br>Will the content marketing effort require 24/7 community management services on an ongoing basis, or simply in case of emergency?  | Currently Social Media monitoring is done in-house, we do not foresee any instances in which we would need the agency to take over this responsibility, unless we have an unforeseeable emergency. If this service was needed, it would be temporary as Covered California will be actively trying to resolve this as soon as possible in-house. |
| 205 | <b>Measurement and reporting:</b><br>What measurement is being used to determine effectiveness related to ROI?  | We currently have a separate contract to service an MMM, however that contract will be expiring in January of 2025. We are open to new   |

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|     |   | solutions/subcontractors proposed by the successful bidder.  |
| 206 | <b>Measurement and reporting:</b><br>What cadence frequency should we plan on for all reporting requirements (brand, media, SEM, social, etc.)?                       | We would prefer to utilize a user-friendly live time dashboard to report on all trackable media analytics. And depending on the campaign, Covered California can come to a mutually agreed upon reporting cadence.   |
| 207 | <b>Media:</b><br>Are there channels that have historically performed best? Conversely, channels you've had less success with, but have interest in exploring further? | We continuously work to find ways to optimize our media mix.   |
| 208 | <b>Media:</b><br>Is there a typical planning cycle with dates that should be adhered to?  | Covered California will be providing a detailed milestone calendar at Stage 2.   |
| 209 | <b>Media:</b><br>Is there existing target audience work that can be shared?   | See Proposers Conference presentation  |
| 210 | <b>Media:</b><br>Which automated data delivery systems are currently in place that would require integration?   | Currently, just Google Analytics and Koros, as our ad server and media analytics dashboard are housed with our current AOR.  |
| 211 | <b>Media:</b><br>Is there a robust CRM data source of first-party data that can be used for audience targeting and creative look-alikes?                              | See Q43 and Q112.  |
| 212 | <b>Media:</b><br>Is there a competitive set we should be mindful of?  | No, we do not have competitors. We do have Qualified Health Plans that are advertising to the same consumers at relatively the same cadence as we are. We have found this to have a positive effect on our enrollment, however, during peak times it does drive up our CPMs. |
| 213 | <b>Media:</b>   | We are looking for our media analytics to be reported in live time (or as close  |

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|     | What would the trend reports entail? (Length, format, type of information.)   | to live as possible) in a user-friendly dashboard. By media partner, by creative, and by audience.   |
| 214 | <b>Tools:</b><br>Which tools are currently in place that would be used for execution and measurement of the work listed in the SOW?   | Currently we utilize an MMM, Google Analytics, and Brand Tracker.  |
| 215 | <b>Production:</b><br>Are there any logistic or geographic requirements for where to film / shoot campaign assets?  | Yes, we need to film in California.  |
| 216 | <b>Business Goals &amp; Agency Relations</b><br>What are the key traits and characteristics you are seeking in any agency? What areas of opportunity exist in your current agency partnership?  | See Q186   |
| 217 | <b>Business Goals &amp; Agency Relations</b><br>Your current goals are to build brand awareness (provide Californians with an understanding of what Covered California is and how it can help Californians) and to motivate them to enroll in and maintain health insurance coverage. Do you currently have a process place for measuring progress against these goals? What are your key KPIs and measurement methods? | We currently utilize a brand tracker to help us measure awareness, understanding, and sentiment.   |
| 218 | <b>Business Goals &amp; Agency Relations</b><br>What are the projections for Covered California during the term this 5-year contract?   | Our goals are to make significant progress on our organizational Strategic Plan. See Proposers Conference presentation and link below for more details.<br><br><a href="https://board.coveredca.com/meetings/2023/2023.08.17_Covered_California_Strategic_Plan_2023-2026.pdf">https://board.coveredca.com/meetings/2023/2023.08.17_Covered_California_Strategic_Plan_2023-2026.pdf</a> |
| 219 | <b>Business Goals &amp; Agency Relations</b><br>Are you able to provide more context, background and reasoning as to why the below occurred?<br><br><i>"Since Covered California's first open enrollment period in 2013, federal data shows that</i>  | California had a higher uninsured rate than the US as a whole before 2013. First, there was a pent-up demand for people who were unable to get insurance due to a pre-existing condition. More importantly, for many individuals and families who  |

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|     | <p><i>California's uninsured rate fell from 17.2 percent to a record low 6.5 percent in 2022, which is the largest percentage point drop for any state in the nation over the same period."</i></p>  | <p>previously couldn't afford health insurance, they were able to afford it due to the federal subsidies. The subsidies are more generous the lower your income so those with the least income (but still above the level for Medi-Cal) ended up with very low premiums.</p>   |
| 220 | <p><b>Business Goals &amp; Agency Relations</b><br/>To date, what is Covered California's biggest success or win? What, in advertising, are you most proud of?</p>   | <p>There are many successes. We went from no program, no staff, no processes, no enrollment portal, no qualified health plans, no public awareness or name recognition etc. to a well functioning, financially sustainable, effective exchange with brand name quality health plans that continues to increase its enrollment each year.</p>                         |
| 221 | <p><b>Business Goals &amp; Agency Relations</b><br/>What do you view as the most significant challenge to Covered California's future prospects?</p>   | <p>See Q8</p>  |
| 222 | <p><b>Brand/ Audience Strategy</b><br/>Based on Covered California's research, what are the top reasons Californians are choosing this health insurance? Conversely, what are the main reasons your audiences don't not choose Covered California?</p> | <p>Covered California does NOT sell health insurance. We facilitate a process that allows eligible Californians to obtain subsidized health insurance for themselves and their families that they wouldn't otherwise be able to afford. And in doing so allows them to live healthier, less stressful lives knowing they're covered should a health issue arise.</p> |
| 223 | <p><b>Brand/ Audience Strategy</b><br/>How do your core audiences currently hear about you?</p>  | <p>See Proposers' Conference presentation.</p>   |
| 224 | <p><b>Brand/ Audience Strategy</b><br/>How would you describe your current core audience(s) beyond "diverse"? Is there more detailed audience segmenting data you can provide?</p>   | <p>See the Proposer's Conference presentation and Q30. We constantly reevaluate our audiences, look for ways we can maximize our media investments, and use testing to</p>   |

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|     | <p>Alternatively, are you looking for agencies to provide their recommended audience sizing and segmentation?</p> <p>Are all of your audiences equally prioritized, or are there key priority segments, followed by secondary.</p> | determine how our audience is evolving.   |
| 225 | <p><b>Brand/ Audience Strategy</b><br/>Which cities or regions have you identified as the highest volume of people enrolling in Covered California?</p>  | Our enrollment volume by geography follows very closely the population volume by geography (i.e. top DMAs are contributing to the most enrollments).  |
| 226 | <p><b>Brand/ Audience Strategy</b><br/>Based on historical data, are there events/ moments/ occasions that drive spikes in enrollment?</p>   | The major spikes in enrollment are just before the two deadlines: December 31 <sup>st</sup> for insurance starting January 1st and January 31 <sup>st</sup> for coverage starting February 1 <sup>st</sup> .  |
| 227 | <p><b>Brand/ Audience Strategy</b><br/>Do you have any brand tracking or data around positive/negative perceptions of Covered California?</p>  | Overall, people have a positive view but don't understand what services we provide and the benefits of signing up for health insurance through Covered California.  |
| 228 | <p><b>Brand/ Audience Strategy</b><br/>Which messages and / or creative has been most effective historically with marketing, outreach, and education efforts towards California's diverse audiences?</p>                           | Messages that stress financial help, that clarify the purpose of Covered California, and help position us as a bridge to accessible affordable healthcare.  |
| 229 | <p><b>Brand/ Audience Strategy</b><br/>Is there a narrative or story that you believe resonate (or is proven to resonate) most with the variety of your audiences?</p>   | See Q 48.   |
| 230 | <p><b>Brand/ Audience Strategy</b><br/>Can you provide insight into Covered California's existing brand strategy foundations, and how much of those you'd like the agency to adhere to, versus evolve?</p>                         | Covered California plans during the life of this contract to develop and solidify our brand. We are a new organization and its time to brand ourselves vs just going from Marketing tagline to tagline. To be clear, we are not dissatisfied with our tagline. This will be a process that needs to pull in the whole organization and leadership |



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|     |   | so it can and will be adopted by the whole organization. Presently, different Divisions independently adopt their own look and feel vs having a look, feel and brand that is congruent across all Divisions. |
| 231 | <b>Creative &amp; Production</b><br>How do you feel about the current Covered California brand creative? Is there a desire to evolve it, or work within an already established brand platform/big idea?                       | See response to #230. We work collaboratively with our agencies, so we like our creative. At this point, we do not have an established brand platform.   |
| 232 | <b>Creative &amp; Production</b><br>Design wise, is Covered California seeking to venture beyond existing creative look / feel and design treatments, or stick close to where it's been historically?                         | See Q230 and Q231.   |
| 233 | <b>Creative &amp; Production</b><br>What are the strengths of your current executions, and where do you feel there are opportunities to shore up creatively? And, what was key in driving the success of these if applicable? | See Q230, Q231, and Q232. We are excited about finding our key to success. Yes, we do feel there are opportunities to strengthen our creative.   |
| 234 | <b>Creative &amp; Production</b><br>Who do you think has done a good job in the category space? Are there any brands (in and OUT of category) that you admire? What do you appreciate about them and their tone?              | As stated before, we are in a category of our own. The campaigns that resonate with us are those that can deliver on both brand and ROI objectives.  |
| 235 | <b>Creative &amp; Production</b><br>What kind of testing plan, if any, is required for the launch of a major campaign?  | We work collaboratively with our AOR to determine when, if, or what kind of research would improve our efforts.  |
| 236 | <b>Creative &amp; Production</b><br>What type of creative campaign executions excite you the most? Activations? Film?   | What excites us most are executions that engage and motivate our consumers.  |
| 237 | <b>Creative &amp; Production</b><br>What is the target tone for Covered California as a whole knowing this needs to have an educational aspect?   | Agree, it is an educational effort but there is a need to motivate consumers to take action. History has taught us that it has to be simple, clear, and engaging. Our target audiences won't                 |

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|     |   | <p>be well served by metaphors or complex concepts.</p> <p>Strategically, we are exploring new ways to build brand equity with our messaging. Due to the churn of our audience, we want to position ourselves as a household solution for when life events present themselves in the form of needing affordable accessible health insurance.</p> <p>We also understand that different segments and subcultures require more education and/or a different style of education than others. Covered California is striving for more custom creative based on the consumer's message consumption behavior.</p> |
| 238 | <p><b>Creative &amp; Production</b><br/>How many photo / video productions did the incumbent complete in the last year?</p>   | <p>We typically do 1 or 2 high production value shoots/year. However, we have a robust media plan that requires varying levels of production across channels and segments.</p>   |
| 239 | <p><b>Creative &amp; Production</b><br/>Is there a desired in-market date for your first campaign under this new agency partnership?</p>  | <p>See Q 148.</p>  |
| 240 | <p><b>Creative &amp; Production</b><br/>Can you give us a sense of the breadth/volume of assets/deliverables are typically included your advertising campaigns? Versions/channels, in addition to the number of languages/communities targeted with bespoke creative.</p> | <p>See Q30 and Q98. We work collaboratively with the AOR media team to determine which are the best channels to use to reach each population and what sizes are needed.</p>  |
| 241 | <p><b>Media, Digital, Intelligence</b><br/>What type of content management systems are currently being used? What existing dashboards do you have in place?</p>   | <p>We currently have a robust trafficking calendar and schedule. We utilize a dashboard and Tableau, to consolidate media analytics.</p>   |
| 242 | <p><b>Media, Digital, Intelligence</b><br/>In general, what is your expectation or experience with data-led marketing strategies?</p>   | <p>We are a data-driven organization, so we appreciate and strive for data-driven strategies. One of the reasons, we are able to get quick approval</p>  |

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|     |   | turnarounds when we have the data to back up our choices.  |
| 243 | <b>Media, Digital, Intelligence</b><br>What measurement strategy work is done today (e.g., measurement planning, testing planning, tagging strategies)? | We currently track our media via our agency's ad server with a tagging strategy designed to track a consumer from first exposure to plan selection (lowest trackable point of conversion). We also utilize an MMM to help guide the media planning process from a ROI perspective.                             |
| 244 | <b>Media, Digital, Intelligence</b><br>Is Covered California currently doing MMM or MTA?  | Yes, we currently utilize an MMM with a model for each language segment. The results, when available, will be shared with the successful Proposer.   |
| 245 | <b>Media, Digital, Intelligence</b><br>What are the specific media KPI's? And, are they different depending on geographic region or area?               | See Proposer Conference deck for the KPI slide. Currently our KPIs do not differ by geography.   |
| 246 | <b>Media, Digital, Intelligence</b><br>Can you provide post-launch analytics from a successful campaign that was launched?                              | We can provide this to the successful bidder.  |
| 247 | <b>Media, Digital, Intelligence</b><br>Of the current media mix, what tactics / partners achieved the greatest ROAS?                                    | According to the latest MMM results, this varies slightly by segment. But channels such as search, social, and display provide us the biggest return based on the CPM. With high-funnel channels such as TV, CTV, Audio, etc., playing a bigger role when it comes to awareness and brand building objectives. |
| 248 | <b>Media, Digital, Intelligence</b><br>How has your media spend changed over time, from a media mix and total budget standpoint?                        | See Proposer's Conference presentation   |
| 249 | <b>Media, Digital, Intelligence</b><br>Can you provide site and mobile tracking data for review?  | We do have site traffic broken down at the device level and can share that with the successful bidder. We do not track any device type data at the unique level, all data is anonymized.   |

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| 250 | <p><b>Media, Digital, Intelligence</b><br/> What is Covered California's current campaign flighting approach? Is there an always-on awareness campaign in addition to key promotional/business-oriented campaigns in a year?</p> <p>What are those campaigns? Are there any heavy ups that align with key moments in the yearly cycle?</p> | <p>See Proposer's Conference presentation. We are always on with either Open Enrollment or Special Enrollment although Open Enrollment is at a much higher level.</p>   |
| 251 | <p><b>Media, Digital, Intelligence</b><br/> What are your preferred platforms for media, digital and social analytics if any?</p>  | <p>See Proposer's Conference presentation</p>   |
| 252 | <p><b>Budget &amp; Advertising Spend</b><br/> What was the Covered California annual media spend for the last 3-5 years? How does this budget break out by key audience segments and regions, seasonality, or across business priorities/campaigns?</p>  | <p>See Proposer's Conference presentation.</p>  |
| 253 | <p><b>Budget &amp; Advertising Spend</b><br/> What has been the Covered California annual spend on creative advertising services (fees) and OOP production hard costs?</p>   | <p>Production percentage ranges year over year, depending on the need to refresh/develop new assets. But we typically spend anywhere between 7-15% of our annual spend on creative production.</p>  |
| 254 | <p><b>Budget &amp; Advertising Spend</b><br/> Of the provided \$38,000,000 annual budget, how has Covered California historically split this budget across labor/agency fees, paid media, and OOP production costs?</p>  | <p>See Q10, Q31, Q45, and Q94.</p>  |
| 255 | <p><b>Budget &amp; Advertising Spend</b><br/> What is the ideal team size that Covered California is looking for? Any key roles you would like embedded within your organization?</p>  | <p>We have asked for 3 dedicated core account staff. We assume we will also have access to staff who specialize in creative, media, strategy, etc. We are not planning to have embedded staff. Should we decide to use embedded staff, we would work with the AOR to come up with a fair cost for those services.</p> |

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| 256 | <b>RFP Process &amp; Deliverables</b><br>Will the incumbent agency, Duncan Channon, be participating in this process?  | It is an open procurement and until we receive all the proposals, it is unknown.   |
| 257 | <b>RFP Process &amp; Deliverables</b><br>Can you share the number of agencies you expect to participate in the RFP process?  | See Q256   |
| 258 | <b>RFP Process &amp; Deliverables</b><br>Can you provide high-level insight into what the Stage 2 and Stage 3 assignments may entail?  | See Q64  |
| 259 | <b>RFP Process &amp; Deliverables</b><br>Can our response include hyperlinks to external pages to view videos?   | For Stage 1, we will not be accepting hyperlinks.  |
| 260 | <b>RFP Process &amp; Deliverables</b><br>What agencies do you currently have on your roster across various areas and specific services (i.e. PR, comms, etc.) if any? And will the AOR be a designated quarterback for an IAT?   | Randle Communications is Covered California's PR contractor. Marketing and PR are overseen by two different Divisions. The Directors of those Divisions most likely will be the quarterbacks. Historically, we have not had an integrated agency team (IAT) but are forging stronger coordination between the Divisions. Some of this work will overlap with the brand work. |
| 261 | <b>RFP Process &amp; Deliverables</b><br>Knowing Covered California is governed by a five-member board appointed by the Governor and Legislature, walk us through the approval process for strategy, creative, etc. - Is the approval process separate because Covered California is its own entity? Or are there key milestones that involve external stakeholders? | The Director of Marketing approves all strategies and creative while keeping the Covered California Executive Leadership updated on the status of all deliverables so there are no surprises. Final approval by Leadership happens quickly and is based on what best supports Covered California.  |
| 262 | <b>RFP Process &amp; Deliverables</b><br>Term & contract start date is December 2nd, 2024. Can you confirm the planning cycle Covered California uses? Should we assume a Dec 2, 2024 - Dec 31, 2025 for the first year for the contract?  | See Q 50, Q82 and Q 148. You should assume December 2, 2024, to December 1, 2025. The goal is to have a full campaign ready to go on November 1, 2025, for open enrollment.  |

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| 263 | Attachment 14, the TACPA Bidder's Summary, requires the proposer to list our hours for the project. However, the RFP doesn't request a staffing plan until Stage 2. Can you please confirm if you'd like us to supply the TACPA forms in Stage 1 or would you instead change these forms to being required in Stage 2?  | The Bidder Declaration Attachment 15, the TACPA Attachments 13 and 14, and Attachments 15 and 16 if applicable should be submitted at Stage 2.   |
| 264 | Attachment 15, the Bidder's Declaration, requires the proposer to list the percentage of time estimated for any subcontractors we intend to use. However, the RFP doesn't require a staffing plan until Stage 2. Can you please confirm if you'd like us to supply the Bidder's Declaration as part of Stage 1, or would you instead change this form to being required in Stage 2? | See Q263   |
| 265 | Beyond developing strategy and content for Covered California's social media channels, do you expect the contractor to also manage certain social media channels on your behalf? If so, please specify if the contractor's responsibilities will include tasks such as scheduling/publishing content and managing community engagement.   | In our current strategy, Covered California manages our social channels entirely in-house for both English and Spanish. At this time, we do not foresee the need for an agency to manage our social channels in the form of scheduling, publishing, or community engagement. |
| 266 | Could you provide a budget breakdown of the last two years on how the annual marketing budget was divided? Specifically, between net media, production, and agency compensation?  | See Proposers Conference Presentation  |
| 267 | Is the incumbent agency invited/allowed to respond to the RFP?  | See Q183   |
| 268 | Is this current review and RFP mandated by contract timing, or is it happening for another reason?  | See Q183   |
| 269 | If participating as the lead agency, are responding agencies allowed to respond and bid on only specific portions of the RFP? For example, submitting a response for just media services?   | No   |

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| 270 | Approximately how many agencies will advance to stage 2? Approximately how many will advance to stage 3?   | There is no specific number, but we aim to only move forward those agencies that have a competitive chance to be successful overall.                                  |
| 271 | In section 5.5, you state "Scoring may also be based on the Proposer's performance in past or current contracts with Covered California." How much weight will this be given in the evaluation process?  | This is not a scored element but functions similarly to a reference.  |
| 272 | Can you provide us any view into the most critical success metrics for the Covered California marketing organization in 2025? I.e., what percentage increase in Californians carrying health insurance? Completion of process on the website? Website visits? Awareness of the Covered California program? What are the most critical metrics? | Continuing to deliver on our mission to reduce the uninsured population in California and see a lift in brand and ROI KPIs via motivating creative and media plans.   |
| 273 | At any point in the process prior to Stage 2 site visits, will we have the opportunity to speak to anyone within the marketing organization to directly inform a higher caliber of response and ideation, better understand the unique challenges for Covered California, and build rapport?   | See Q24   |
| 274 | Outside of the specific requirements outlined in the RFP for the Administrative & Technical Capabilities Proposals, are there any particular organizational traits, experiences, or other factors that would influence your decision as to whom to advance to Stage 2?   | We're looking for the team that will be the best partner for Covered California as we move forward.   |
| 275 | Given the ethnic diversity in California, what communities are the biggest priority for multicultural marketing?   | The majority of uninsured are Latino.   |
| 276 | Do employee counts of subcontractors count towards proposer employee minimum headcounts?   | The minimum of 50 employees must come from the CA-based office that would service this account. Subcontractor staff does not count toward the minimum qualifications. |

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| 277. | Are we able to utilize subcontracted staff outside of the U.S.?  | No  |
| 278. | Will a bidder's assumptions disqualify them from moving forward to Stage 2   | Listing assumptions is part of the process and does not of itself disqualify Proposers. The purpose of assumptions is to make sure Proposers and Covered California are on the same page. We don't want to get to the end of the process and realize a Proposer has made an assumption that is not compatible with the RFP process, state contract rules, or the needs of Covered California. |
| 279. | Is the minimum in gross billings applicable to California office ONLY?   | Yes.  |
| 280. | How are you looking to handle teams where a holding company is involved? Does the lead agency from the holding company need to qualify on its own or can it use the other affiliated offices/companies in the state of CA?   | See Q139. The proposer needs to be a CA-based advertising agency and needs to meet the minimum qualifications.  |
| 281. | Can you please clarify Lead Agency vs. Other Holding Company entities?<br>And are other Holding Company entities "subcontractors" and thus complete the subcontractor information/attachments?   | See Q139<br>Each separate subcontractor needs to complete the appropriate attachments whether they are an independent agency or part of the same holding company as the primary contractor.   |
| 282. | Attachment 1 - Proposal Cover Page requests that bidders " #13 - Indicate the total dollar amount of the Proposer's cost proposal." While this attachment is required in Stage 1, cost proposal is not required until Stage 3 (Cost Proposal (Exhibit B, Attachment 1). Please clarify if the bidder's cost proposal is required for phase 1 submission. | In completing Attachment 1 - Proposal Cover Page, for #13 use the number \$205,000.000. This is the amount of the total 5-year contract and includes the \$15 million contingency.  |



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| 283. | <p>With respect to the disclosure required by Attachment 8 – Conflict of Interest Certification, large global companies are likely to have contracts with other health clients for marketing and media services and have developed operational strategies and policies to mitigate potential conflicts, such as robust confidentiality protections and dedicated resource teams. Due to client confidentiality restrictions, such companies are typically prohibited from disclosing any detail regarding specific clients, client agreements and services. We would like to confirm with Covered California that the inability to disclose such client agreement and services detail will not prevent these companies from consideration nor from providing the proposed services with the implementation of the agreed safeguards.</p> | See Q3 and Q6  |
| 284. | <p>Is there an anticipated flight length for this campaign?</p>  | See Proposer’s Conference presentation.  |
| 285. | <p>For annual planning purposes, what is the term of the first year in the contract? Start and end date.</p>   | Anticipated from 12/2/2024 to 12/1/2025  |
| 286. | <p>Do you have allocations in mind for the budget?</p>   | See Q10 and Q31  |
| 287. | <p>Of the budget breakdowns you shared, do you have a specific % of total advertising spend for the agency fees/retainer? Only saw media and production breakouts but none for retainer staffing in the deck.</p>  | <p>See the Exhibit B, Attachment, Cost Proposal for more information and Q10. The primary compensation for this contract will be from a commission on the media buy. This contract will also include a monthly retainer to cover three core account staff that would be dedicated to this account. This is a competitive process and Proposer’s should provide a competitive commission rate and monthly retainer amount. Covered California is looking for the best value which is a combination of the best agency to service this account and the best price.</p> |

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| 288  | For similar campaigns in the past, what metrics or benchmarks were you looking at?  | See Proposer's Conference presentation.   |
| 289. | When you refer to your TV TRPs, are these inclusive of Streaming/Connected TV?  | The TRPs are for broadcast.   |
| 290. | Is there an incumbent agency that has provided this work in the past?   | Yes. The incumbent's contract expires on March 31, 2025.  |
| 291. | Will you share today's bidder participants?   | No. Non-attendees can still submit a proposal. Q132/150   |
| 292. | How many small businesses offer Covered California coverage to their employees?   | Covered California's small business program, Covered California Small Business, currently serves 8,800 groups with a total of 76,000 members.   |
| 293. | In SOW Exhibit A there is public relations. Will there also be a future RFP for PR and communications, or is this included within this contract? Thank you  | The SOW is written broadly. We don't anticipate using PR services under this contract. The language is there in case there is a time when we would need to use this contract for PR services. Covered California currently has a PR agency. |
| 294. | In terms of agency and subcontractor compensation, since compensation is heavily dependent upon media and production mark-ups, are payments made only upon completion of media and production assignments or are fees pro-rated on a monthly basis? | See Q93   |
| 295. | Is the incumbent agency invited/allowed to respond to the RFP?<br>Is this current review and RFP mandated by contract timing, or is it happening for another reason?  | See Q183  |
| 296. | Is there a maximum number of subcontractors allowed for the lead agency?  | No  |

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| 297, | Does Covered CA pay for the ad tracker and brand tracker, or does that come out of the agency budget?  | Covered California has other funding to pay for the ad or brand tracker. Creative testing will come out of the funding for this contract.  |
| 298. | How many agencies are included in this process at this point?  | Q132   |
| 299. | Is the incumbent agency invited to the RFP?  | Yes. This is an open solicitation.   |
| 300. | Is the Stage 1 submission expected to be in word document/format (8.5x11), or can we submit a PowerPoint format as long as we adhere to the font size and margins? | See 1.12 Format of Proposals. PowerPoints do not provide sufficient detail to be able to rate the proposals and will not meet the requirement.   |
| 301. | Could you provide a high-level answer of what the assignments at Stages 2 & 3 might require?   | More information will be provided at Stage 2.  |
| 302. | By "dedicated team," do you mean those people can only work on Covered California and no other clients?  | If you're referring to the core account staff covered by the retainer fee – we expect them to be dedicated to Covered California.  |
| 303. | What is the biggest challenge you are facing in relation to paid media?  | Some of the challenges we are looking for a partner to help us work through are real-time analytics and granularity level of analytics. We would like to have visibility into how our media is performing in a close to live environment down to the audience and creative line item. This will allow us to garner learnings quicker, optimize faster, and overall be more efficient at driving consumers down the funnel. We are also always looking for ways to be more innovative with our media buys whether it is targeting, ad formats, new platforms, integration packages, etc., and we'd like the successful Proposer to educate us and evaluate those opportunities. |

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| 304. | We know you're interested in creating synergy between creative and media; will you share examples of how you feel it's been done well in the past?                                      | Close coordination between media and creative teams working collaboratively.  |
| 305  | We know you'll want our POV on investment by audience segment, will you share any prioritization you have across segments?  | See Proposers Conference Presentation. Detailed information will be provided to the successful proposer.  |
| 306. | Have you measured percent of small businesses with 100 or less FTEs enrollment growth as percent of TAM?  | There are 9.5 million Californians employed by employers with less than 100 FTEs. The California small group insurance market has total enrollment of 2.3 million people which has remained steady over the last five years.                                      |
| 307. | Do you have a data source for new start up businesses with 100 or less employees?   | We do not have a sole data source but are able to glean insights from aggregated data provided by the Bureau of Labor Statistics, Employment Development Department, Public Policy Institute of California, and Small Business Administration Office of Advocacy. |
| 308. | Can you please clarify the breakdown between creative agency fee, production budget, and media?   | See Q10   |
| 309, | If there is a future RFP for PR/communications, does participating and possibly securing this bid (as a subcontractor) impact the ability to bid for a PR/comms specific RFP? Thank you | There is not a PR/Communications RFP at this time. Participating in this process, up to and including being part of the successful Proposal, neither positively nor negatively impacts an agency from applying for future Covered California RFPs.                |
| 310. | Is there an updated list for the Primary Contractor? Last one was dated Sept 17, 2019, per the RFP.   | Duncan Channon  |
| 311. | Who is the incumbent?   | See Q310.   |

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| 312. | Thank you for addressing my question; however, the question is on Attachment 1 - Item #13. Item #13 on attachment 1 requires cost. It is our understanding that cost is not part of Stage 1. Please advise. | The total cost of the contract will not exceed \$205,000,000, including the contingency. This is the dollar amount to put in Attachment 1, Proposal Cover Page item #13 |
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