

Welcome & Housekeeping

- Webinar Participants will be muted in listen only mode
- Questions must be submitted in writing in the "Questions" section of your desktop GoToMeeting Control Panel
 - To access Questions section:
 - Click orange arrow in top right corner of desktop to view the GoToMeeting control panel
 - Click "Questions" drop down arrow to see the content and type in questions/comments
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- Presentation deck will be posted on the Solicitations website along with answers to your questions, answers posted on the website supersede the answers given in this webinar



Media Spend Analysis RFP

Proposers' Conference

January 6, 2026

Agenda

- 01** Marketing Overview
- 02** MMM Overview
- 03** RFP Details
- 04** Q & A Session
- 05** Break
- 06** Q & A Session Part 2
- 07** RFP Reminders

Marketing Overview

Glenn Oyoung, Chief Marketing Officer



MARKETING DIVISION

Mission

The Marketing Division's mission is to build and sustain trust in Covered California's brand to maximize membership growth and retention by developing omni-channel, multicultural marketing campaigns that engage prospective consumers and members throughout their health coverage decision-making journey.

- The division aligns its work with Covered California's overall mission and vision, championing the "Reaching Californians" strategic pillar: "We are unwavering in our pursuit to reach Californians and connect them to comprehensive and affordable coverage."
- Marketing drives membership growth and retention in close collaboration with outreach partner divisions, using data-driven insights to understand and connect with diverse audiences.
- The division's omni-channel, multicultural advertising and consumer communications are designed to engage and support Californians throughout their health coverage decision-making journey.

Teams

Advertising Branch

- Advertising
- Brand Strategy & Paid Media
- Marketing Operations

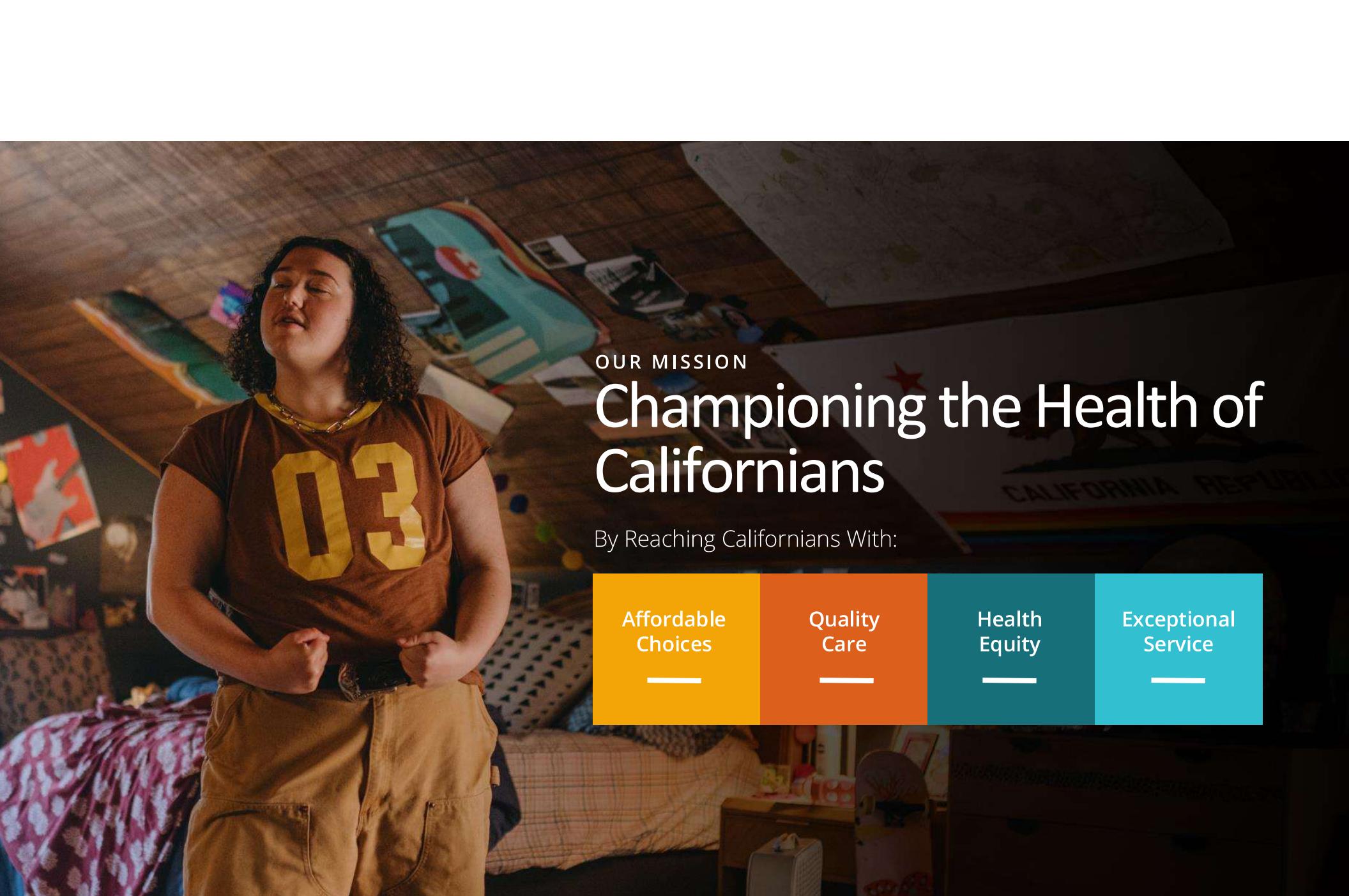
Member Communications, Branch

- Analytics
- Consumer Research
- Member Communications
- Cross-Divisional Team



Covered California is the healthcare exchange for the State of California.





OUR MISSION

Championing the Health of Californians

By Reaching Californians With:

Affordable
Choices

Quality
Care

Health
Equity

Exceptional
Service

NATIONAL LEADER

California has been a national leader
in insuring its people

1 in 6

Californians covered by Covered California
since inception



WHAT IS THIS MOMENT ALL ABOUT FOR
Covered California?



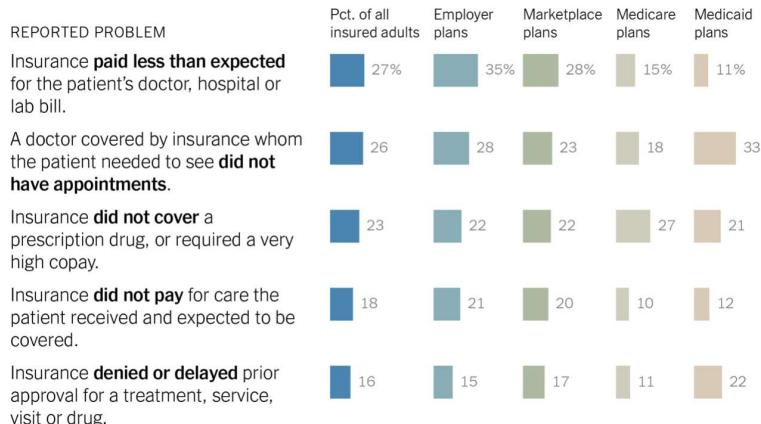
DIFFICULTY IN BUILDING TRUST

Trust in government and healthcare system on the decline

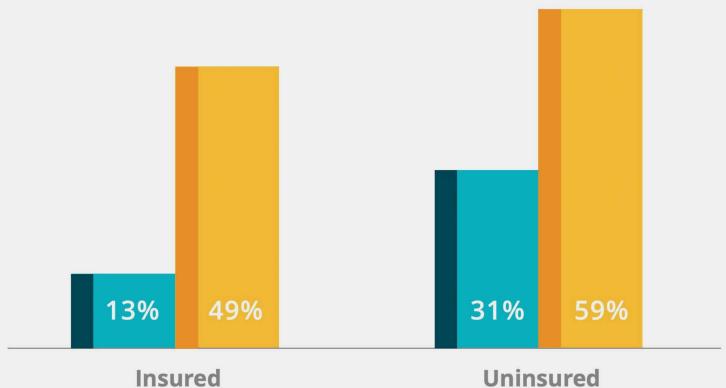
It's Not Just You: Many Americans Face Insurance Obstacles Over Medical Care and Bills



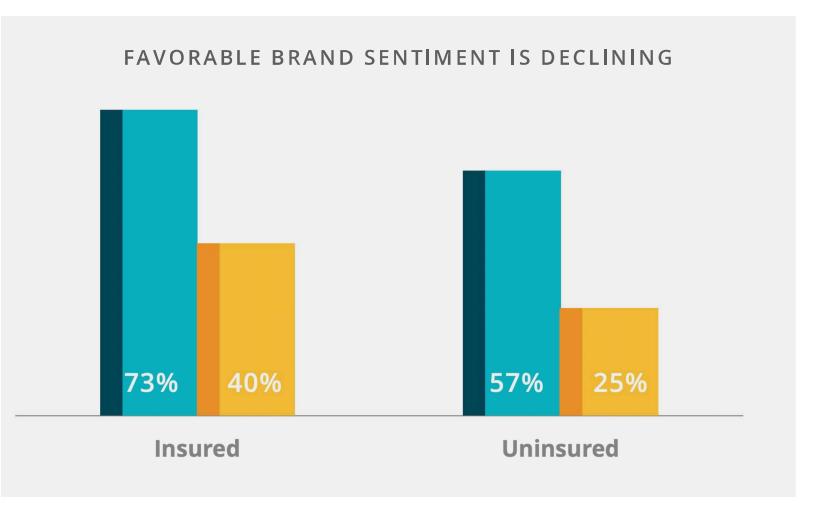
By Reed Abelson



NEUTRAL BRAND SENTIMENT INCREASING

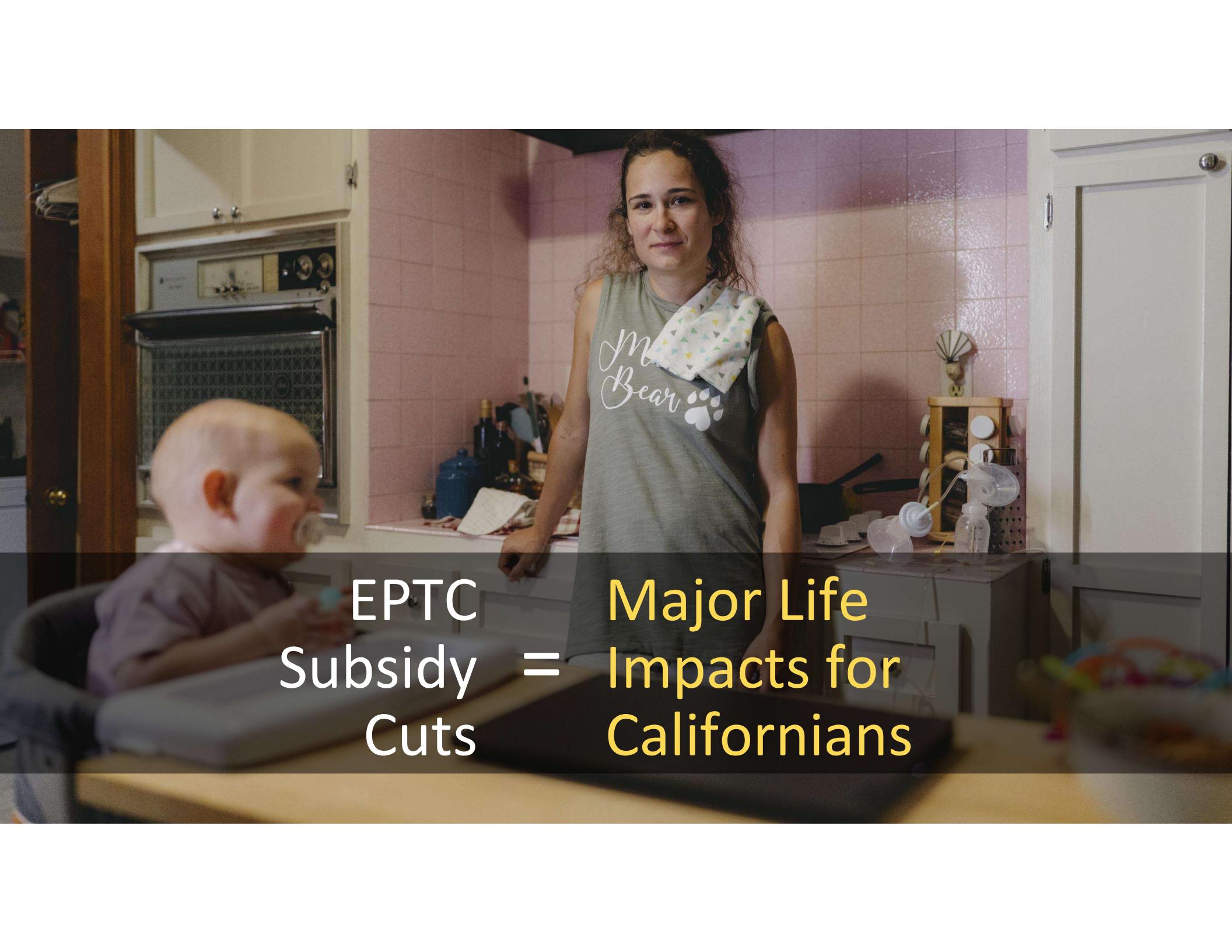


FAVORABLE BRAND SENTIMENT IS DECLINING

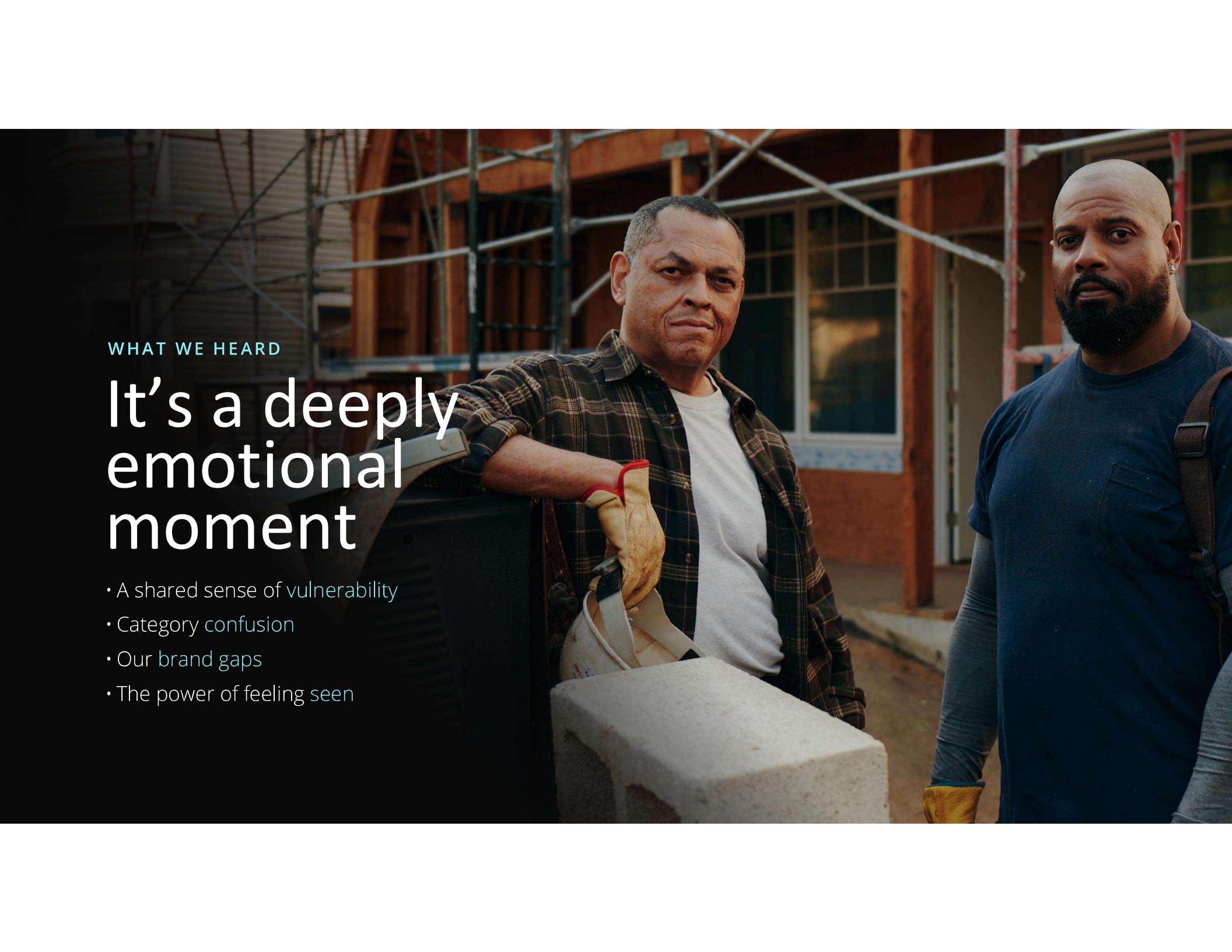


BRAND SENTIMENT

Waning
understanding
and positive
sentiment for
Covered
California



EPTC
Subsidy
Cuts =
Major Life
Impacts for
Californians

A photograph of two construction workers standing outdoors. The worker on the left is an older Black man with short hair, wearing a plaid shirt over a white t-shirt, and work gloves. He is leaning against a concrete block. The worker on the right is a younger Black man with a beard, wearing a dark t-shirt and overalls, looking directly at the camera. They are standing in front of a building with scaffolding.

WHAT WE HEARD

It's a deeply emotional moment

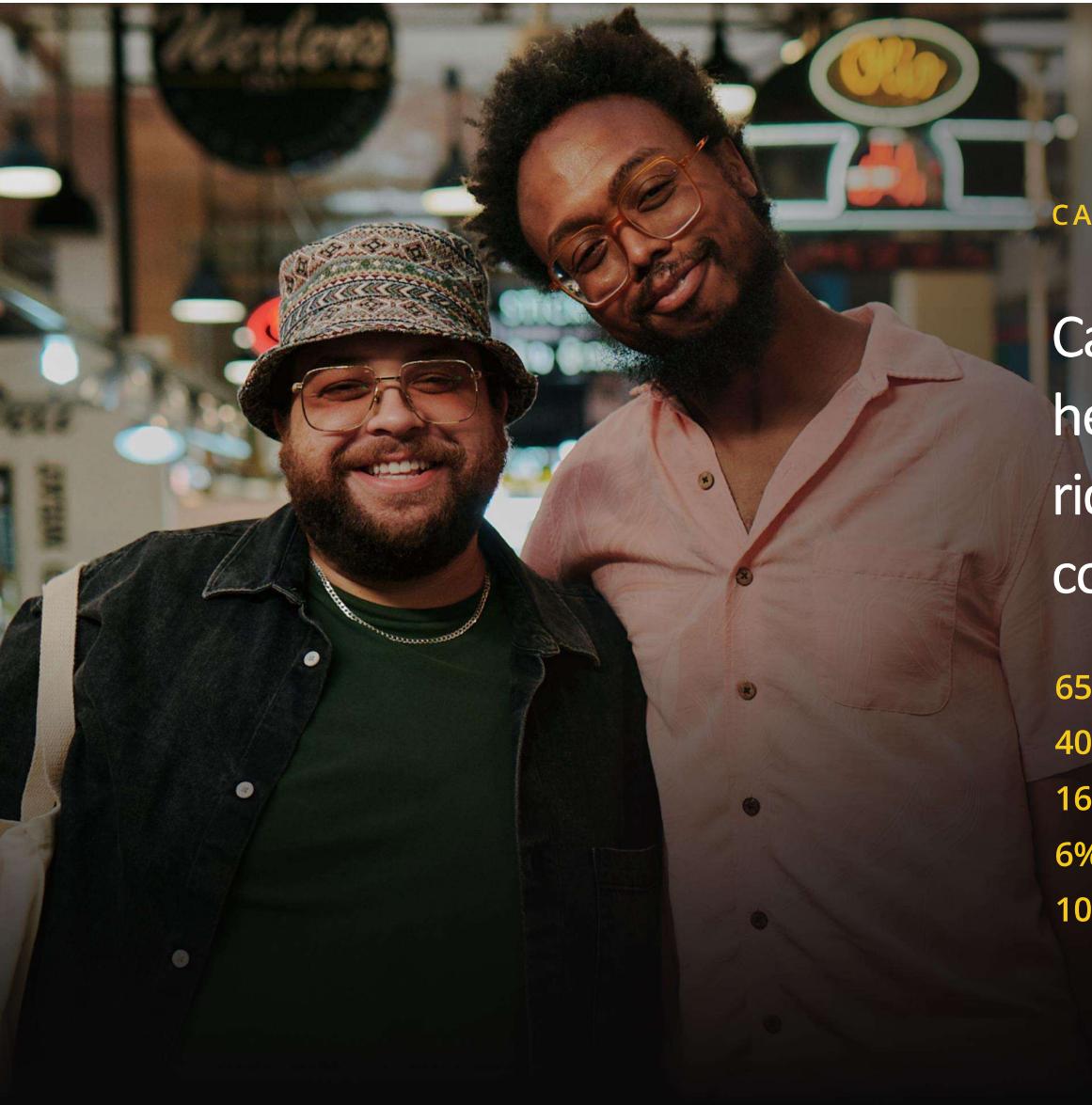
- A shared sense of vulnerability
- Category confusion
- Our brand gaps
- The power of feeling seen

A man with a beard and sunglasses is leaning against the side of a classic, orange and white striped car. He is wearing a denim jacket and dark pants. The background shows a chain-link fence, a building, and a street sign.

For the
love of
Californians

PLAY VIDEO

**File Name:
Declaration_OLV_90_1920x10
80**



CALIFORNIA REPRESENTATION

California grows stronger and healthier when we honor the richness of our diverse communities

- 65%+** California's population diversity
- 40%** Hispanic (51% under age 24)
- 16%** African American
- 6%** AAPI
- 10%** LGBTQIA+ (Majority non-white)

How we are meeting the moment



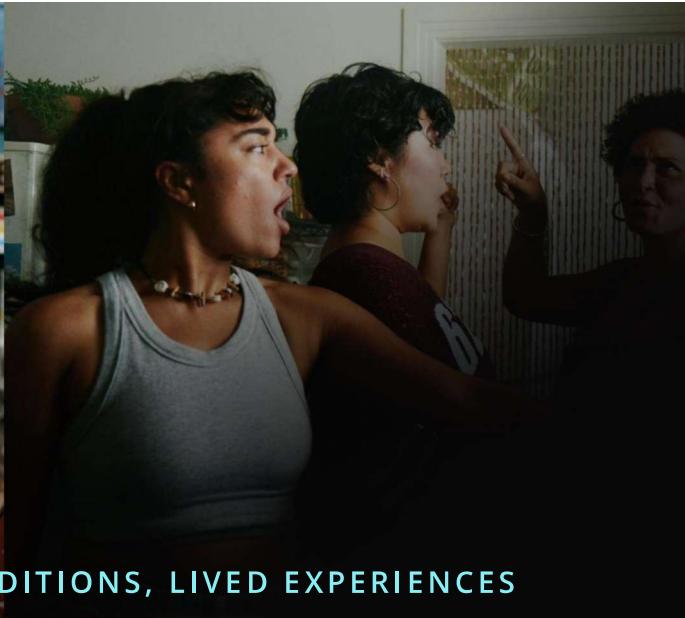
Culture-First Messaging



Language Expansion



Beyond Advertising



VALUES, TRADITIONS, LIVED EXPERIENCES

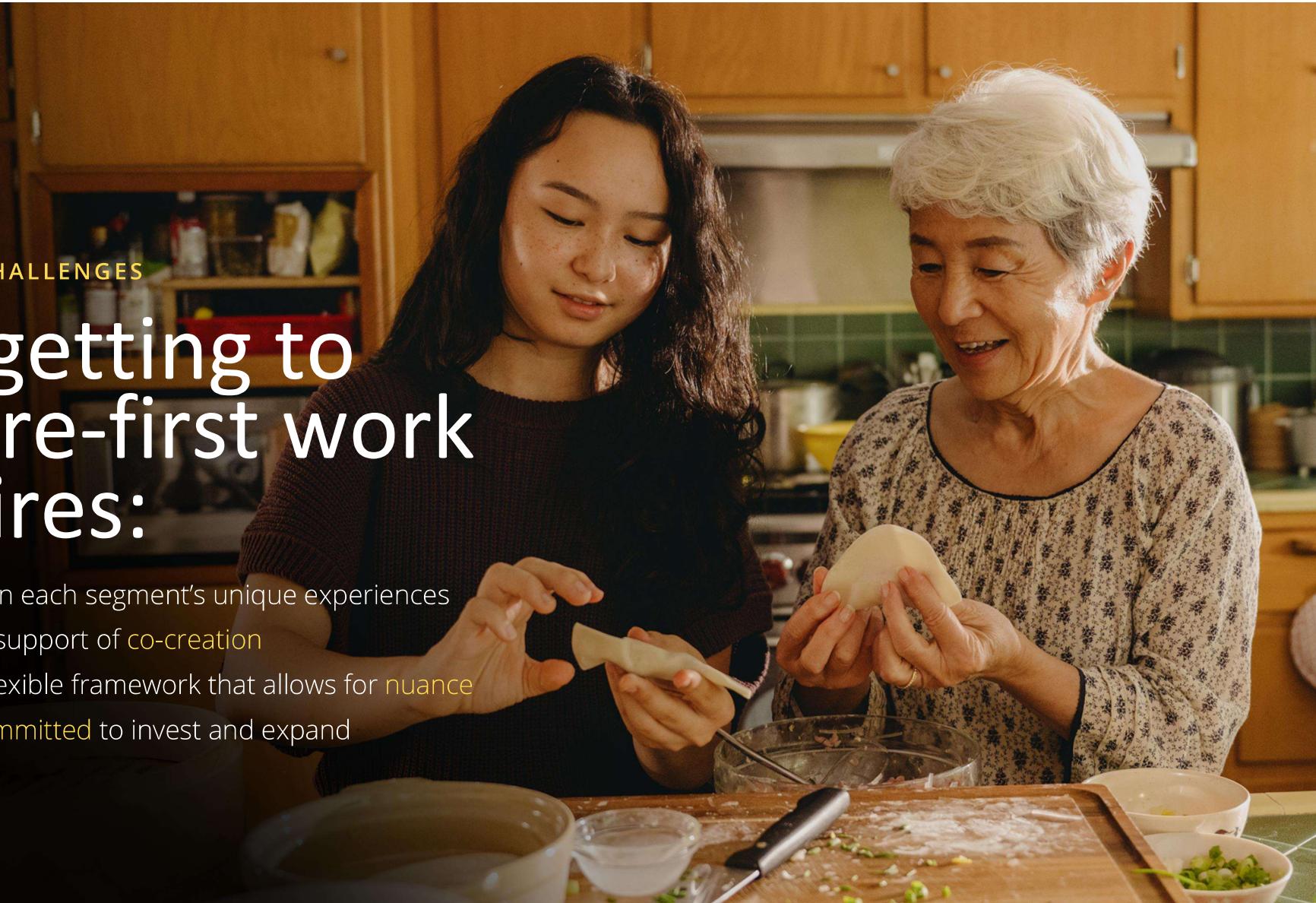
Culture-First Messaging

Messaging rooted in cultural insights that resonate with the unique values, traditions, and perspectives of diverse audiences, at every touch point of the journey.

UNIVERSAL CHALLENGES

And getting to culture-first work requires:

- Being rooted in each segment's unique experiences
- Organizing in support of co-creation
- Setting up a flexible framework that allows for nuance
- Remaining committed to invest and expand





Luchamos para que
el cuidado de salud
te funcione mejor.



Por el bien
de los
californianos

NINE LANGUAGES

Language Expansion

Communications in multiple languages meets the needs of our diverse member population. Developing in-language content ensures clarity and accessibility for all members.

Cuidado de salud sin el ¿quéee?

Obtén las respuestas y cobertura que buscas.



Por el bien
de los
californianos

हमें कैलिफोर्निया से मोहब्बत है, और क्यों न हो?

आपने इस स्टेट को बनाने में मदद की है— अपना देश छोड़कर, अपनों को छोड़कर, और अपनों के बेहतरीन जिंदगी के लिए।

60 देशों के लोग एक स्टेट में— यह फूलों का गुलदस्ता, जहाँ हर एक फूल अपने रंग और खुशबू से इस जगह को महका देता है— वहाँ उनकी हिफाजत भी ज़रूरी है।

आपको चाहिये थोड़ा सा प्यार, थोड़ा देखभाल—एक चैपियन की, क्योंकि हर कैलिफोर्निया-वासी को कारबार स्वास्थ्य सेवा मिलनी चाहिये।

आपको अपने या अपने बच्चों के स्वास्थ्य में चुनना न पड़े, या फिर अपनी ज़रूरी आवश्यकताओं की दबाना न पड़े, इसी लिए हम आपकी वकालत करते हैं। हम सौदा करते हैं ताकि आपको बेहतर स्वास्थ्य सेवा मिल सके।

हम स्वास्थ्य बीमा कंपनी नहीं हैं। हम इसमें आपके लिए हैं।

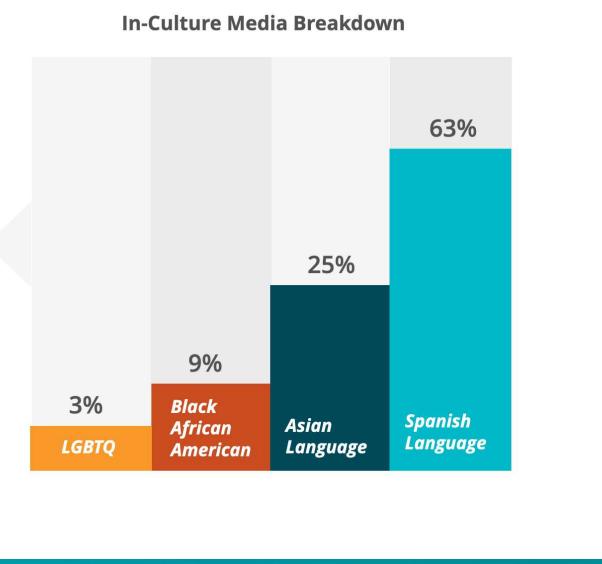
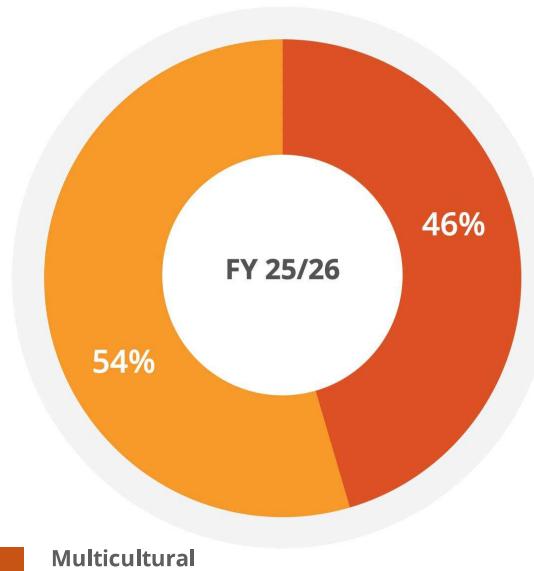
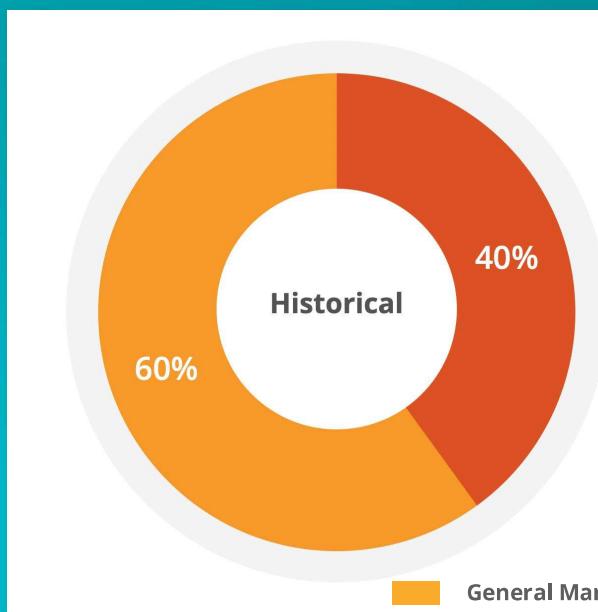


कैलिफोर्नियन्स
के लिए
दिल से



PAID MEDIA INVESTMENT

We've reallocated our investment to line up with our culture-first approach





CALIFORNIANS' TRUSTED VOICES

Beyond Advertising

Activate culturally relevant brand ambassadors via social media influencers and engage on the ground with community events.

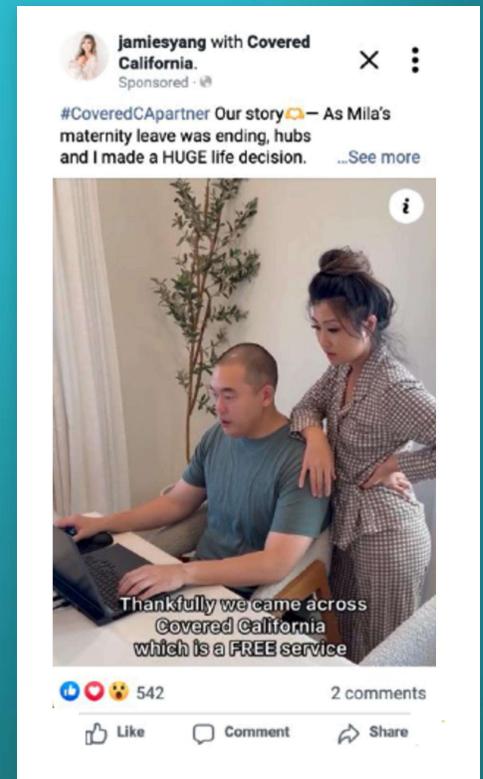
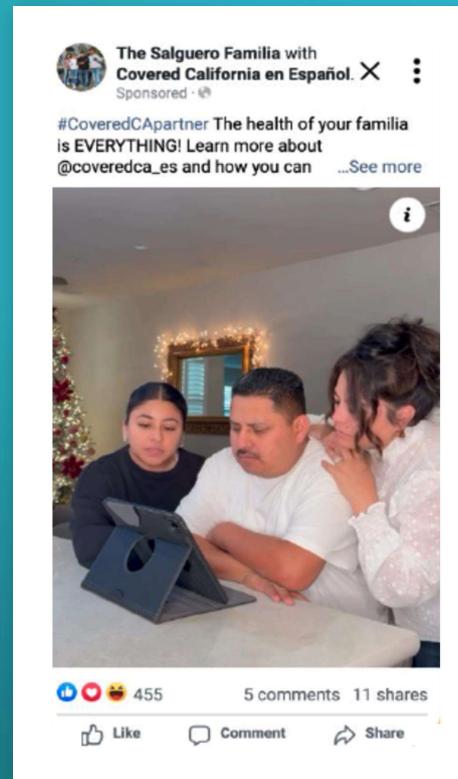
OUR NETWORK

Influencers

A key component to connecting with our communities is partnering with trusted influential creators across diverse communities.

10

CREATORS IN
TWO WAVES





COMMUNITY COMMITMENT

In-Community Events

Deepening connection through on-the-ground touch points; showing up in communities to facilitate real conversations and engagement.

- Engage community leaders
- Real people, real stories
- Meet communities where they are

MEMBER COMMUNICATIONS

Going beyond advertising to make choices clearer for consumers

Knowing of the impending loss of federal subsidies, we are empowering our members with the information they need to stay covered in 2026.

 **COVERED CALIFORNIA**
1801 Exposition Blvd., Sacramento, CA 95815-5103

July 15, 2025

Open for updates about financial help.

(First Name) (Last Name)
(Address_Line 1)
(Address_Line 2)
(City), (State) (ZipCode)

Changes are coming. We're here to help.

Dear (First Name),

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

Your monthly premium payment will remain the same through the end of 2025, if there are no changes to your income, household size or other things that affect your insurance.

Beginning in 2026, your monthly premium payment may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts, the additional support is set to end after 2025, which would result in higher premiums for many enrollees in 2026.

Here is the financial help you received in June 2025.

Savings Per:	Month
Affordable Care Act	\$400
Enhanced Premium Tax Credit	\$100
Total Savings	\$500

 Your exact financial help for 2026 will be determined at renewal, which happens this fall.

Savings Per: Month

Affordable Care Act	\$400
Enhanced Premium Tax Credit	\$100
Total Savings	\$500

 **COVERED CALIFORNIA** | For the love of Californians



Stay Covered, California

California is covering the difference, so you have the same **\$0 monthly premium**

[Learn how](#)

Dear FIRST_NAME,

Good news! Based on your current household information, you are eligible for a **\$0 monthly premium health plan**. Even as federal support ends, California is stepping in so you can stay covered for \$0.

 **coverage**

[Learn more](#)

Keep your same great coverage

Don't wait—renew today to keep your same great coverage and stay protected in 2026. Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium

And it's working.

We are building brand **trust** and **understanding** among
Californians.

CREATED EXCEPTIONAL EXPOSURE

184M

IMPRESSIONS

85% Higher Than Panned

10M

Reach Through The Trade Desk
56% of target audience is 18M

THE CREATIVE IS BREAKING THROUGH

61%

VIDEO COMPLETION RATE

(97% compared to plan)

77% Higher Than Last Year

2X Higher Than VML Portfolio

*Reported Through Google Ads

BRAND IS SUPPORTING INCREASED INTENT

+28%

MORE BRAND SEARCHES (IMPR)

+25%

GOOGLE TRENDS INDEX VS JUN-AUG

CREATING SEGMENT DISRUPTION

+65%

HIGHER HSL SEARCH
IMPRESSION SHARE YOY

+62%

HSL VIDEO COMPLETION RATE

+57%

AAM VIDEO COMPLETION RATE

* Reported Through Google Ads

We are not done yet.

We are on a mission to ensure **all Californians** have affordable, quality care and healthier outcomes.



Media Overview

Monica Padilla, Paid Media and Brand Strategy Manager



PREVIOUS APPROACH: 2024

**Covered California
has 2 campaigns a
year that align with
the 2 enrollment
periods consumers
have...**

Open Enrollment		Special Enrollment
FLIGHT	November – January	February – October
BUDGET	85% of Budget	15% of Budget
DEMO	CA A25-64, HHI of \$25K - \$150K	CA A25-64, HHI of \$25K - \$150K + Qualifying Life Event
CHANNELS	TV, Radio, Streaming CTV and Audio, Online Video Display, Social, Search	Online Video Display, Social, Search
SEGMENTS	General Market, Hispanic Market, Black/AA Market, LGBTQ+ Segment, Asian Market (Chinese, Korean, Vietnamese)	General Market, Hispanic Market, Black/AA Market, Asian Market (Chinese, Korean, Vietnamese)
CONVERSIONS	50%	50%

The Path Forward



Strategy Optimizations

These moves represent a shift from short-term, campaign-by-campaign tactics to an always-on, data-driven strategy that balances enrollment performance, brand health, and measurable ROI.

Optimize Open Enrollment and Special Enrollment

Dial back OE to reduce waste and shifting more dollars into SE, where always-on demand is growing and our cost per enrollment is highly efficient

Build Brand Trust to Break Through

A dedicated **brand campaign moves us beyond transactional** enrollment messaging to deepen understanding, trust, and positive sentiment

Elevating Media Performance Through Smarter Measurement

Tie every dollar to outcomes across the funnel—optimizing channel mix, quantifying impact on both enrollments and brand health, and understand how incremental investment is driving measurable value

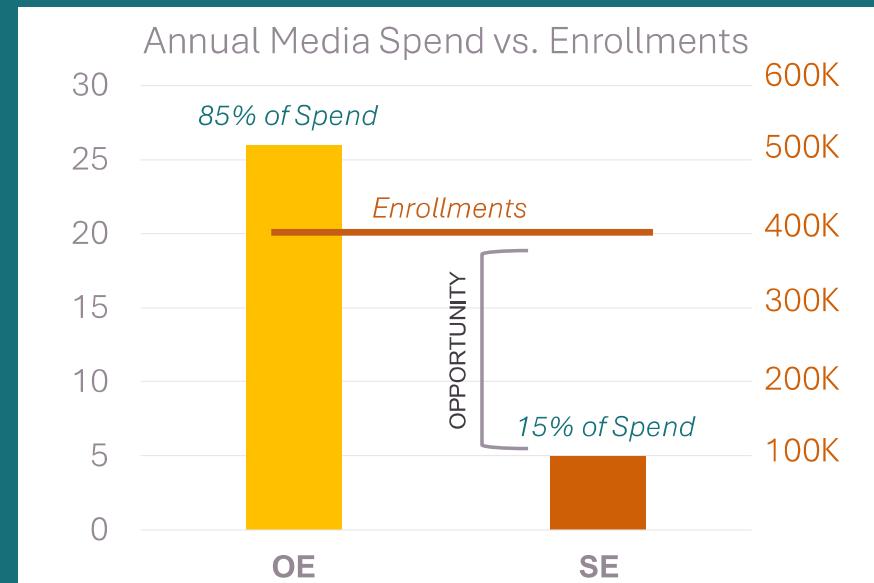
Optimize OE and SE Acquisition Campaigns



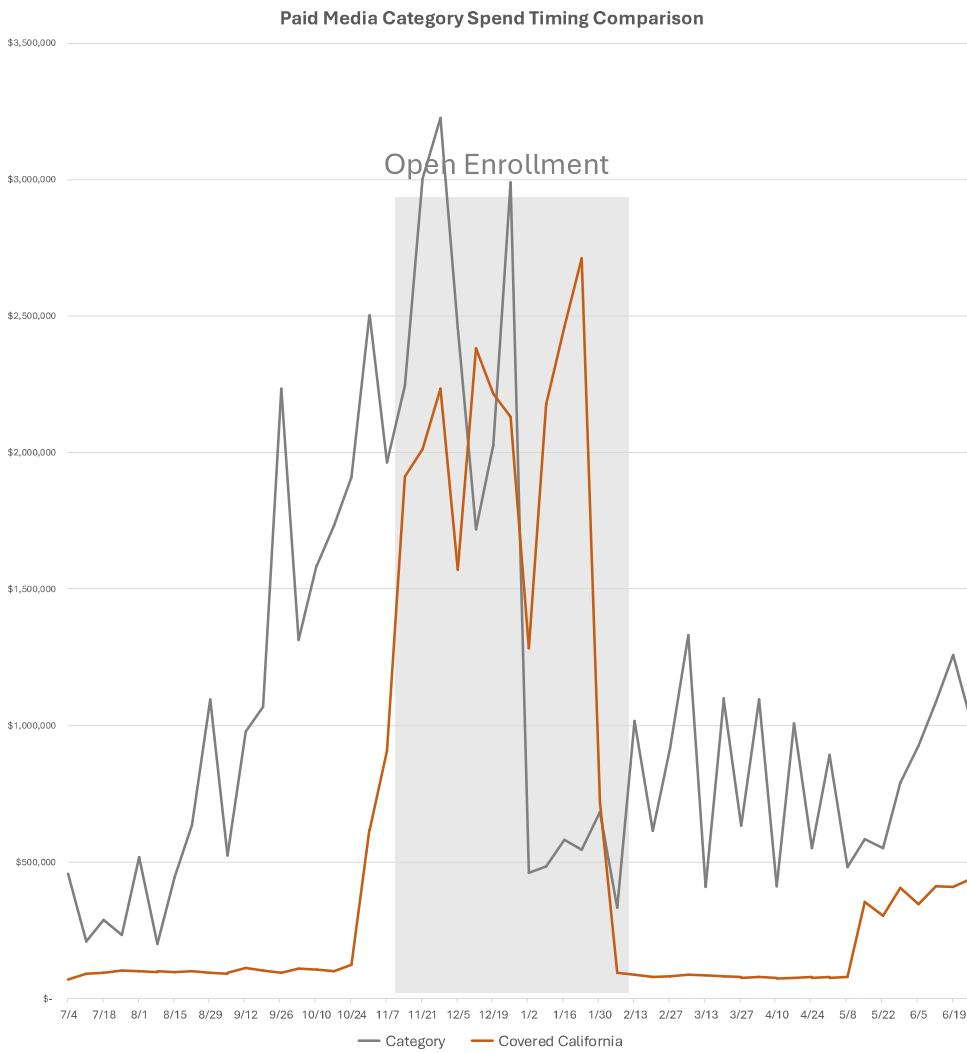
EVALUATING MEDIA SPEND VS ENROLLMENTS

Special Enrollment (SE) now drives roughly as many annual plan selections as **Open Enrollment (OE)** because qualifying life events happen year-round and must be acted on within a tight 60-day window.

Campaign Budget Evaluation



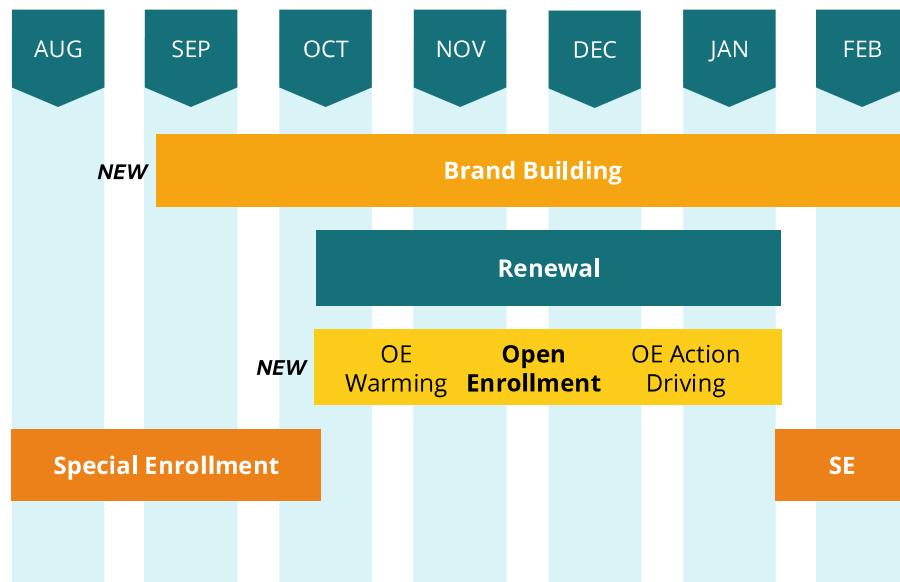
Optimize spend by redistributing a portion of the Open Enrollment budget during the Special Enrollment period



Move Up Open Enrollment Launch to match Industry Timing

Covered California assessed when the industry at large goes to market for Open Enrollment by using MMM and category share-of-voice analyses to track when competitors ramp “OE prep” spend and how that aligns with enrollment behavior. Those insights showed the industry starts priming consumers in September and builds into November

2025 FLIGHTING SNAPSHOT



- Acquisition Campaign Media Budget Allocation of Total Media Budget: 76% (Historical: 100%)
- Open Enrollment Media Budget Allocation of Total Budget: 56% (Historical 85%)
- Special Enrollment Media Budget Allocation: 19% (Historical 15%)

Priming the Market in September, Warming Up OE in October, and Bolstering SE Spend

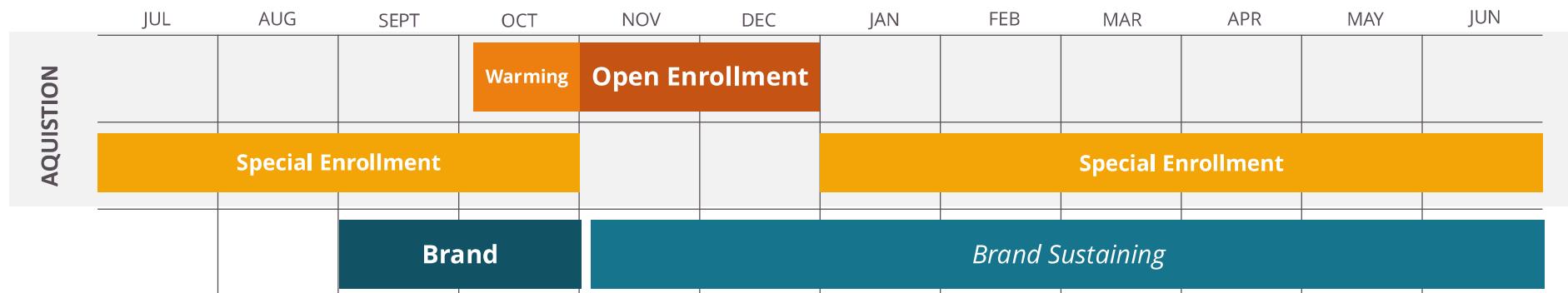
September – Brand Building: Run upper-funnel campaigns that tell our “why,” clarify what Covered California does, and build emotional connection and trust across priority segments.

Late September into October – OE Warming: Layer in mid-funnel messaging that signals OE is coming, highlights who qualifies, and encourages consumers to review options, gather documents, and talk to their household.

Build Brand Trust to Break Through

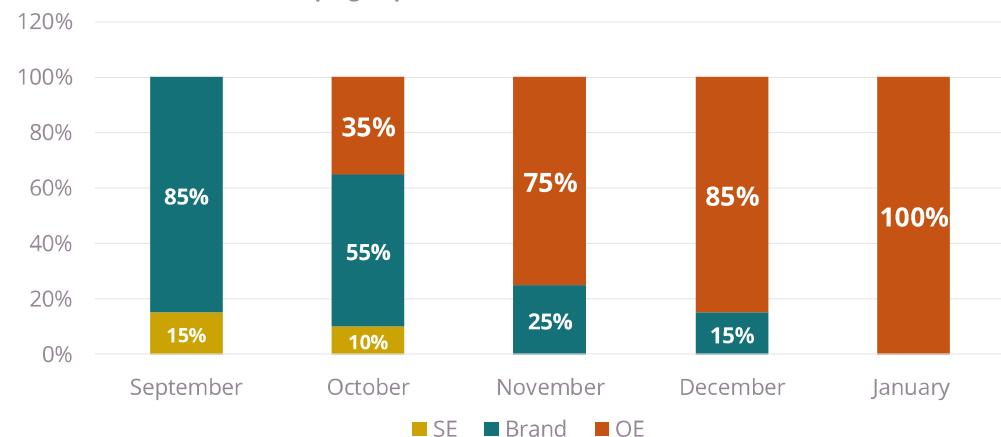


Brand Campaign lays the groundwork for Open Enrollment by staying in market year-round



During critical Open Enrollment deadlines, the **brand campaign intentionally dims** so that **OE messaging can take center stage**. We dial back broader brand storytelling and shift weight into direct, deadline-driven communications that clearly spell out key dates, eligibility, and how to enroll.

Campaign Spend Distribution – OE Timeframe



Elevating Media Performance Through More Robust Measurement



By unifying marketing mix modeling, brand health tracking, and in-flight media analytics, we tighten the feedback loop between investment and impact

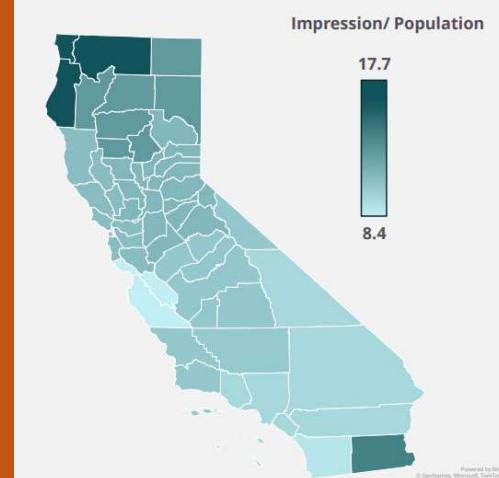
TOOL	PURPOSE	KPI
Marketing Mix Modeling	Sets strategic allocations by audience and channel and validates business impact	Return on Ad Spend, Cost per Plan Selection
Brand Health & Ad Tracker	Ensures brand effects move in the right direction	Brand Lift i.e. Awareness, Understanding, Trust
Media Analytics	Optimizes In-flight performance, reach/quality/efficiency, testing and learning	Reach/Frequency, Engagement, Site Traffic

MEDIA ANALYTICS

Support in-flight optimizations

- Reveal where to shift budget by channel
- Surface creative winners by audience
- Guide geo reallocation
- Track funnel efficiency against plan
- Validate multicultural expansion and inform next waves

Campaigns generated higher impression volume in lower populated areas to reach vulnerable DMAs



Seeing Creatives Break Through



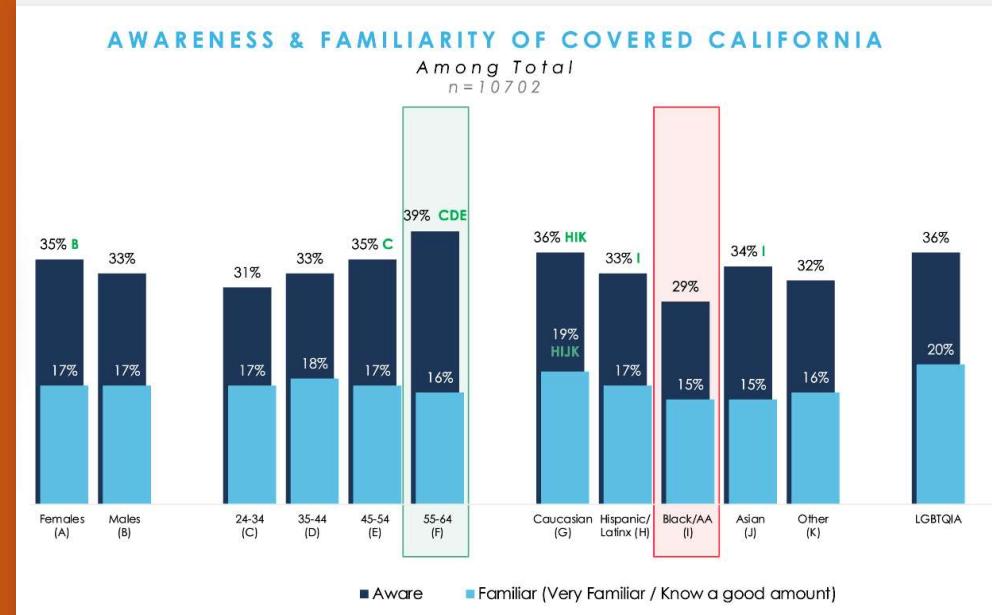
SOURCE: Covered California's OE 30 Day Report, December 2025

NEW: BRAND HEALTH TRACKER KEY INSIGHTS

Launched a brand health tracker as a key input to in-flight and future media decisions

- Diagnosing awareness and familiarity gaps by audience
- Informing audience and channel weighting
- Shaping messaging and creative strategy

Covered CA name recognition is highest among those uninsured and age 55-64, lowest amongst communities of color. Uninsured lack a strong familiarity at this point.



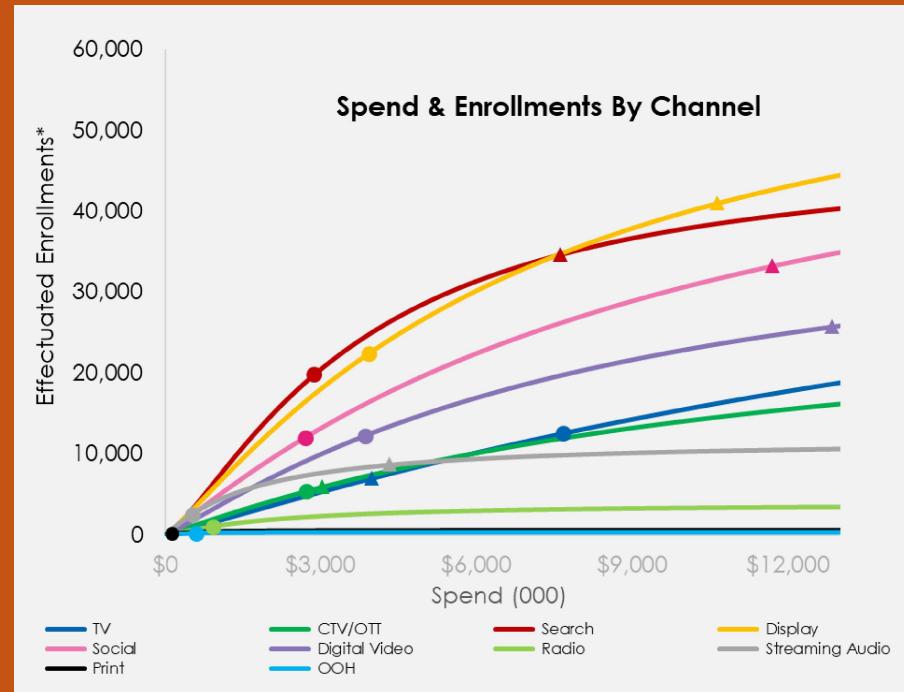
SOURCE: Brand Health Tracker Benchmark Report, October 2025

MMM KEY INSIGHTS

Using Marketing Mix Model to Drive Smarter Media Investment

- Quantify contribution of media vs. other drivers
- Quantify diminishing returns by channel
- Prioritize efficient enrollment drivers
- Informs annual planning and in-flight optimizations

MMM shows our paid media has not yet hit diminishing returns, guiding us to shift more budget into high-performing digital channels while right-sizing TV and Radio's role in awareness and reach.



CURRENT MMM APPROACH

Four MMM Models Powering Smarter Acquisition and Retention

1. General Market Acquisition Model (Inclusive of Black/AA and LGBTQ+ Media)
2. Hispanic Market Model (Spanish Language Only)
3. Asian Market Model (Chinese, Korean, Vietnamese)
4. Retention Model (All languages)

Model Inputs

KPI: Total Plan Selections with the ability to drill down to segment & OE/SE performance

VARIABLES ENTERING MODEL SIGNIFICANTLY		
SEASONALITY*	PAID MEDIA	MARKETING (SMS, Email, DM)
ACTIVE AGENT COUNT	DATE RANGE: Nov 2020 – June 2025	UNEMPLOYMENT RATE
PASSIVE RENEWALS	AMERICAN RESCUE PLAN**	MEDICAL TRANSITION***

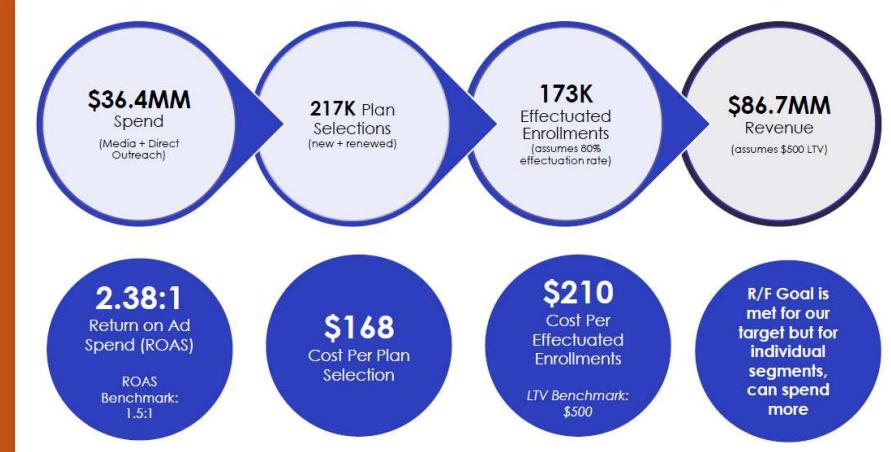
Marketing Channel Inputs

- Offline / linear: TV, Radio, Print, Out of Home (OOH)
- Digital & streaming:
 - CTV/OTT
 - Digital Video (online video pre roll, etc.)
 - Display (Native, Standard, Interactive)
 - Paid Social
 - Influencer Marketing
 - Search (Paid Search + Organic)
 - Streaming Audio
- Direct and owned media: SMS, Email, and Direct Mail.

DRIVING TANGIBLE RESULTS

Since implementing our Marketing Mix Modeling (MMM) optimizations, we've increased overall ROAS by 5% and improved CPPS by 2%

Meaning we're generating more plan selections from every media dollar while driving greater efficiency across the portfolio



Continued Evolution of Media Strategy & Execution in 2026



HOW FEDERAL CHANGES RESHAPE HOW CALIFORNIANS ENROLL AND STAY COVERED

Enrollment & Renewal Disruptions

- **End of passive renewals** as pre-enrollment eligibility verification becomes mandatory for premium tax credits.
- **Shorter Open Enrollment window** (90 days down to 45 days), leaving less time to shop and renew.
- Beginning in 2028, new applicants must **provide physical proof of eligibility**, adding friction and documentation burden.

Affordability & Medi-Cal Coverage Shifts

- **Expiration of enhanced premium tax credits** after 2025 drives significant premium increases for the 2026 plan year.
- More frequent Medi-Cal renewals (every six months starting in 2027) **increase churn risk**.
- New limits on Medi-Cal eligibility for certain immigrant populations **reduce coverage options** and increase reliance on the individual market.

These changes will fall hardest on low- and moderate-income communities, communities of color, immigrant families, and high-Medi-Cal regions, making multicultural, culturally and linguistically tailored outreach—and smarter, more efficient use of our budget—essential to protect coverage and minimize loss in the communities most at risk.

Next Media Analysis Contract – Desired Enhancements

Deeper geographic insights	Richer Asian-language insights	In-culture segment reads	Integrated Brand Health Tracker (BHT) inputs	Link brand health to conversion and retention	Actionable, ongoing optimization
Ability to read performance by geography (e.g., region, DMA, county/zip where feasible) to identify coverage gaps and local optimization opportunities.	Separate reads for Chinese, Korean, Vietnamese, Hindi, and Tagalog to understand awareness, response, and conversion for each language group.	In-culture performance insights for Black/African American and LGBTQ+ audiences, beyond language alone, to assess how culture-first media and messaging drive outcomes.	Incorporate Brand Health Tracker metrics (e.g., awareness, familiarity, consideration, trust) as key inputs into media analysis and modeling.	Quantify how changes in brand health influence the conversion funnel and retention outcomes, and translate those learnings into media and budget recommendations by geo and segment.	Provide recurring, insight-driven recommendations that connect geo, language, culture-first media, and brand health to enrollment and retention KPIs across planning cycles.

RFP Overview

Cassandra Cates, Associate Governmental Program Analyst



RFP Housekeeping Notes

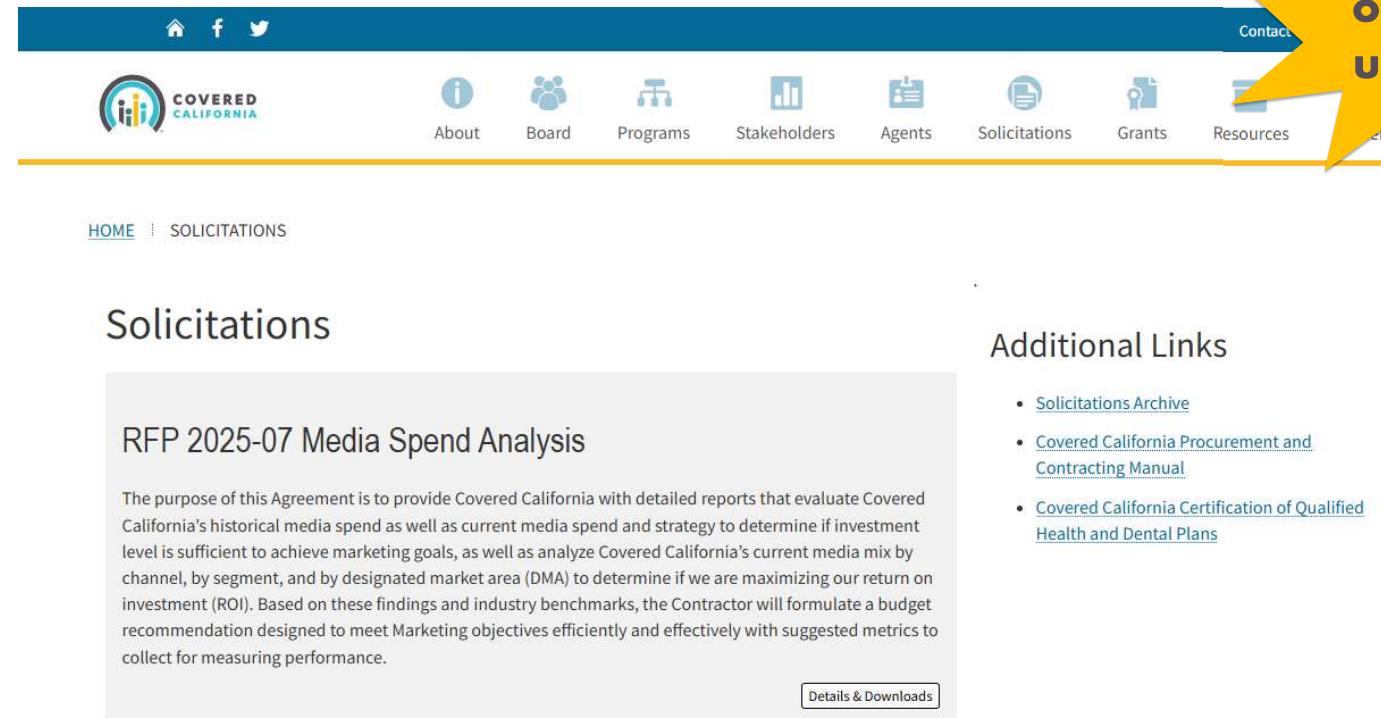
49

- Written RFP overrides verbal comments
- Open Procurement – open to all qualified & interested proposers
- Proposers must submit an electronic proposal package containing all required attachments, documents, narrative responses, and Model Contract exhibits
- Email package to HBEXSolicitation@covered.ca.gov with “RFP 2025-07” in the subject line
- Hard copy proposals will not be accepted

Covered California Solicitation Website

Proposers' Conference questions and answers will be posted to this page.

<https://hbex.coveredca.com/solicitations/>



The screenshot shows the homepage of the Covered California Solicitation Website. The URL <https://hbex.coveredca.com/solicitations/> is displayed at the top. The page has a header with the Covered California logo and social media links (Home, Facebook, Twitter). Below the header is a navigation bar with links for About, Board, Programs, Stakeholders, Agents, Solicitations, Grants, Resources, and Contact. The main content area is titled "Solicitations" and features a section for "RFP 2025-07 Media Spend Analysis". The text describes the purpose of the agreement, mentioning the provision of detailed reports on historical and current media spend to determine if investment levels are sufficient to achieve marketing goals. It also mentions analyzing the current media mix by channel, segment, and DMA. The page ends with a "Details & Downloads" button.

Additional Links

- [Solicitations Archive](#)
- [Covered California Procurement and Contracting Manual](#)
- [Covered California Certification of Qualified Health and Dental Plans](#)

Minimum Qualifications: Experience Requirements⁵¹

- 5+ years analyzing the efficacy of large-scale multi-channel media buys, strategies, and media's Return on Investment (ROI)
- 5+ years evaluating the efficacy of non-English large-scale multi-channel media buys, strategies, and media's ROI
- Developed & produced minimum of 3 reports for 3 different clients analyzing efficacy of their media buy and the contribution of media to achieving their strategic goals
- 5+ years analyzing efficacy & ROI of broadcast (TV & radio) buys
- Analyzed at least \$50 million in media spend annually for the last 3 years

Contract Funding & Terms

52

\$500,000 maximum available annually

Contract term is 3 years (April 6, 2026 to April 5, 2029)

One 2-year possible extension

Key RFP Dates

- Responses to Questions Posted By: January 12, 2026
- Proposal Due Date & Time: January 27, 2026 by 3:00 PM PT
- Virtual Presentations: March 3rd or 4th, 2026
- Notice of Intent to Award: Week of March 16th, 2026
- Anticipated Contract Term: April 6, 2026 to April 5, 2029

Important Document Requirements

54

Scoring:
Pass/Fail

Attachment 1	Proposal Cover Page
Attachment 2	Payee Data Record (STD. 204) & (Supplement STD 205)
Attachment 3	Contractor Certification Form
Attachment 4	Statement of Economic Interest Certification (Form 700)
Attachment 5	Bidder Declaration (GSPD-05-105)
Attachment 6	Proposal Checklist
Attachment 7	Client References
Attachment 8	Proposer's Minimum Qualifications Certification
Attachment 9	Generative Artificial Intelligence Risk Assessment (HBEX 707)
Optional Attachment 10	Disabled Veteran Business Enterprise Declarations (STD.843)
Certificates of Insurance (required but NOT an RFP attachment)	Certificate of Liability Insurance; Workers' Compensation Liability Insurance; Automobile Liability Insurance

Phase 2: Capabilities

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- Understanding and Approach (15 pages max)
- Corporate Qualifications Summary (10 pages max)
- Project Team Qualifications (5 pages max)
- Resumes (2 pages max per team member)
- Past Projects Completed (10 pages max)
- Project Assumptions (not scored) (2 pages max)

Proposal requirements:

- ✓ Times New Roman, Arial, or Calibri 12pt font
- ✓ One-inch margins at the top, bottom, and sides
- ✓ Sequentially number pages of proposal
- ✓ Identify each section
- ✓ Organization name in header or footer on each page

Phase 2: Continued

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Demonstrate:

- Experience with large-scale, multi-channel, multi-segment media analysis
- Experience evaluating multicultural & in-language media
- Ability to connect media to both enrollment & retention outcomes
- Strength in advanced analytics and modeling

Provide a clear approach and methodology for:

- Data integration
- Measurement & modeling
- Translating insights into budget & mix recommendations

Phase 3: Virtual Presentation

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Proposers with the highest scores proceed to this phase

- Up to two and a half (2.5) hours to present (virtual)
- Key staff expected to work on this account need to play a major role
- Provide narrative and elaborate on submitted proposal
- Further demonstrate comprehension of SOW, timeline and goals and how to accomplish those goals while providing optimal value

Phase 3 finalists will be notified via email with more details on the virtual presentation



Scoring:
Highest rank

Award of Contract



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- Notice of intent to award
 - Posted on solicitation website
 - All Phase 3 finalists notified by email
- Protest period
 - 5 business day protest period after notice of intent to award
- Estimated contract start date is April 6, 2026

Q & A Session



Break



Q & A Session Part 2



RFP Reminders



RFP Reminders



- Read RFP thoroughly & follow instructions
- Do you meet the minimum qualifications?
- Check the Covered California solicitation page often for updates
- Fill out all forms completely and sign
- Meet page limitations and deadlines
- Avoid jargon and acronyms, don't assume
- Survey at end of RFP process for all participants & debriefing, if requested

Thank You!

