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# **Marketing, Outreach & Enrollment Assistance Stakeholders Advisory Group**

## **Background Reading**

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# Marketing

# Marketing

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- **Maximize the enrollment of uninsured Californians:**
  - Provide a one-stop marketplace for affordable, quality health care options and health insurance information
  - Educate Californians to understand the benefits of coverage
  - Encourage insured Californians to retain their coverage
  - Ensure the availability of affordable health insurance coverage for all eligible Californians
- **Ultimately, the goal is to have every eligible Californian get health insurance coverage**

# Target Population

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- The primary target of marketing and outreach efforts of Covered California are the more than **5.3 million** California residents as of 2014:
  - **2.6 million who qualify for subsidies in Covered California;** and
  - 2.7 million who do not qualify for subsidies but now benefit from guaranteed coverage and can enroll inside or outside of Covered California.
- There are an additional **2.4 million** Californians who will be newly eligible for Medi-Cal.
- Covered California's marketing and outreach effort will reach nearly every Californian – almost **38 million** residents – with a positive message on new insurance options and proactive personal health care.

# The Strategy – Surrounding the Audiences with Messages and Motivation

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*Covered California's overall strategic approach is to surround the various target audiences with messages and calls-to-action where they live, learn, work, worship and play.*

- Building-up awareness and education of Covered California through an integrated multi-channel program, will significantly increase the effectiveness of the grass roots efforts, PR and community outreach programs used to engage and enroll.
- Covered California will leverage paid, earned and owned channels to achieve these objectives:
  - Create a brand that consumers can identify with and grow to trust
  - Mobilize communities through grants to educate and create awareness in their area
  - Create one-on-one opportunities to assist those needing information and/or wanting to enroll
  - Retain consumers once enrolled and activate them to promote and advocate among their communities, families and friends.

# Covered California Audience Segments

	139 – 199%	200 – 400%	400%+
18 - 24	Just Getting Started	Independent & Connected	Calculated Risk Takers
25 - 34	Determined Families		
35 - 44	Eager & Aging		Stability Seekers
45 - 64			

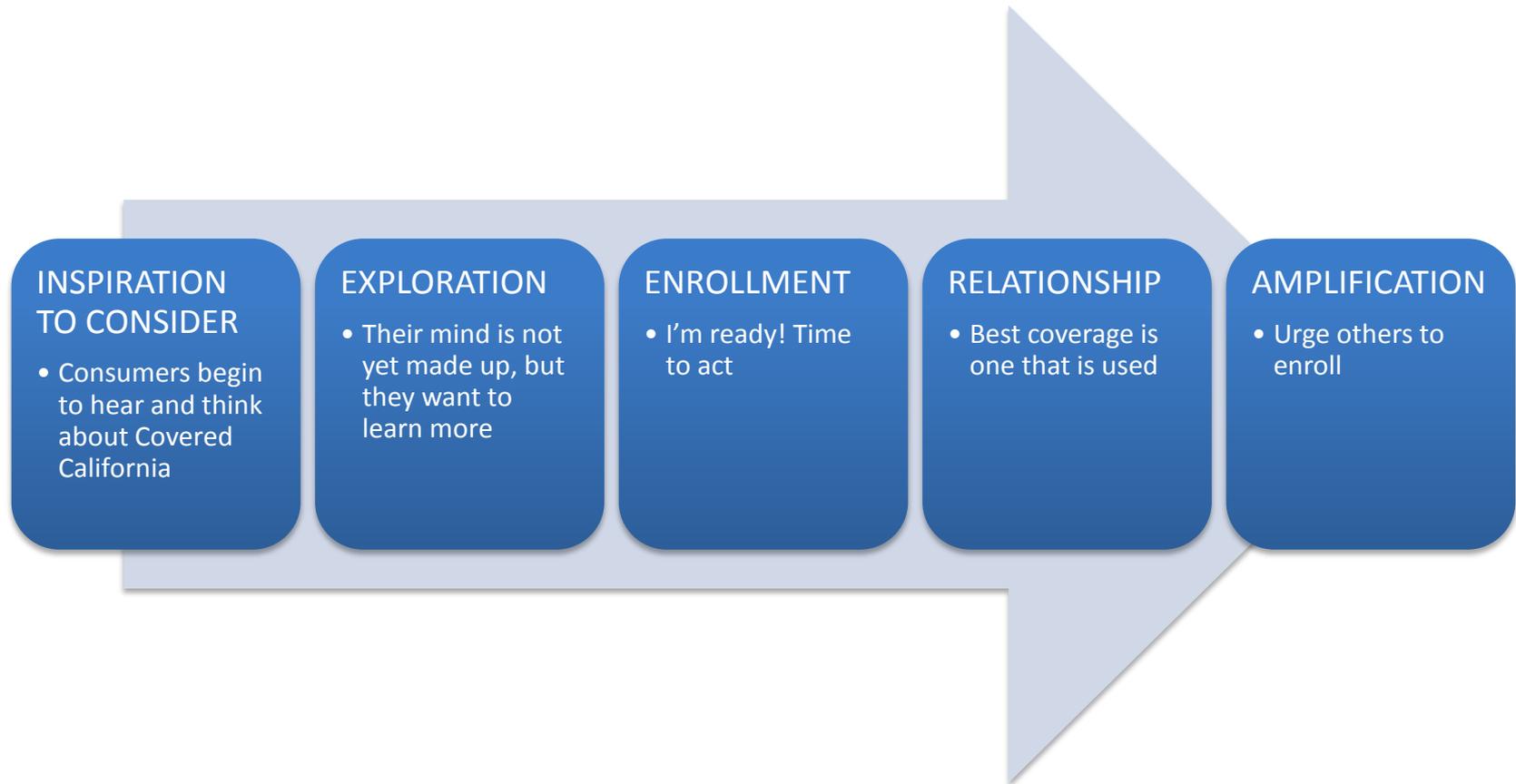
# Demographic Data for Each Identified Profile

The plan's segmentation model factors in key demographic attributes, economic and lifestyle drivers and also includes psychographic and social/cultural factors producing rich, highly developed targets to which we can generate customized, highly relevant communications.

	< 139%	139 – 199%	200 – 400%	400%+
18 - 24	White: 62% African American: 9% Asian: 13% Other: 16%  Hispanic: 62%  Students: 30%		White: 76% African American: 5% Asian: 7% Other: 11%  Hispanic: 61%  Students: 14%	White: 67% African American: 8% Asian: 8% Other: 16%  Hispanic: 33%  Students: 11%
25 - 34	White: 82% African American: 6% Asian: 3% Other: 9%  Hispanic: 74%  Students: 3%		Fresno: DMA 8% LA DMA: 12% Sacramento: DMA 11% San Diego DMA: 13% SF DMA: 11%	Fresno: DMA 1% LA DMA: 6% Sacramento: DMA 4% San Diego DMA: 5% SF DMA: 10%
35 - 44	Fresno: DMA 46% LA DMA: 37% Sacramento: DMA 42% San Diego DMA: 37% SF DMA: 30%			White: 79% African American: 8% Asian: 5% Other: 7%  Hispanic: 31%  Students: 1%
45 - 64	White: 80% African American: 7% Asian: 6% Other: 7%  Hispanic: 57%  Students: 1%		Fresno: DMA 11% LA DMA: 13% Sacramento: DMA 13% San Diego DMA: 11% SF DMA: 21%	

# The Customer Journey

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# Partnerships

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- The ideal partner will work with Covered California to generate awareness, educate consumers and provide enrollment assistances to individuals.
- Criteria
  - Reach (number of potential customer) in our targeted communities;
  - Be relevant to the consumer;
  - Scale and engage our target audience in there day to day lives

# Partnerships Cont.

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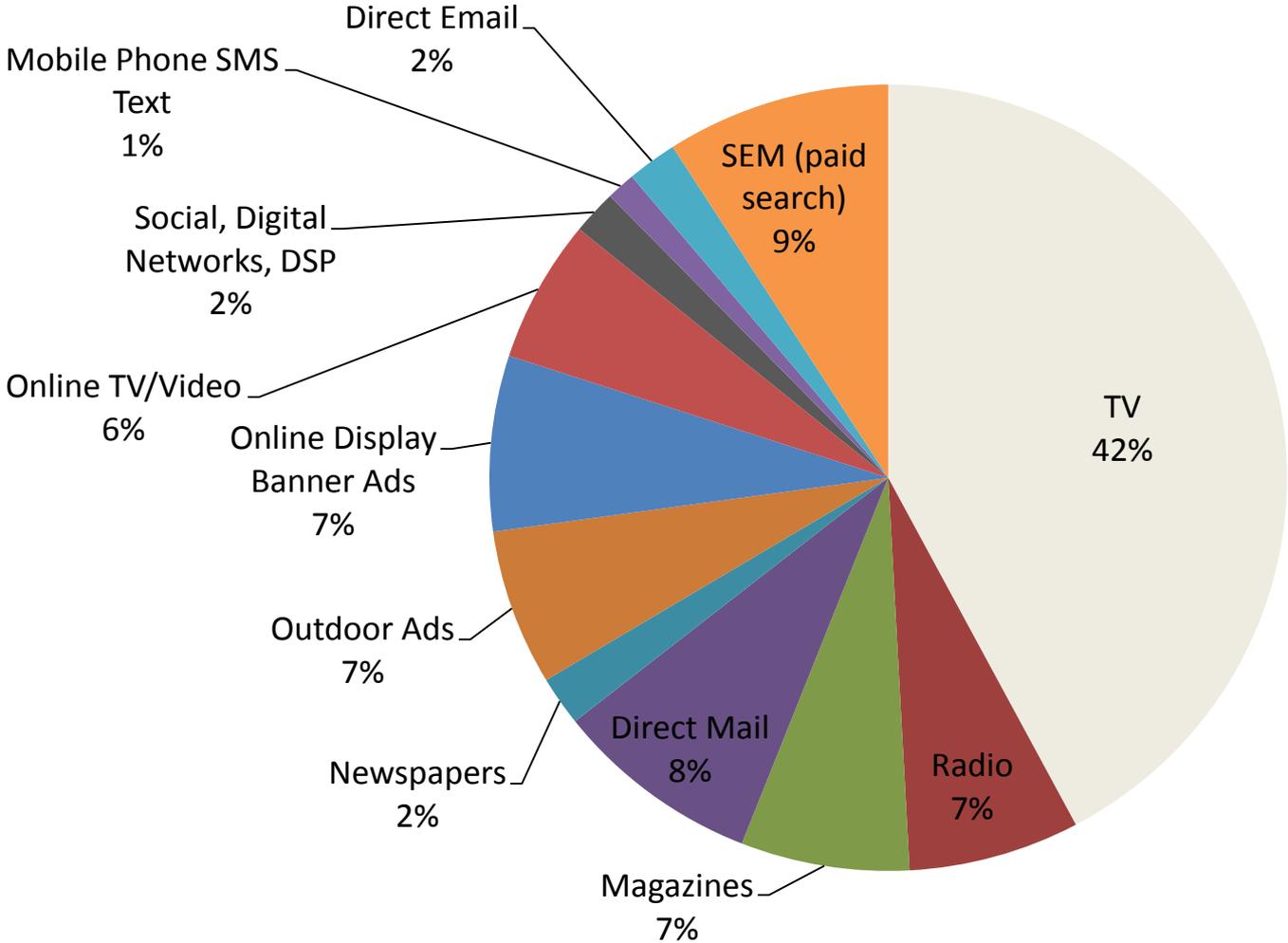
- **Covered California will provide**
  - Collateral materials, brochures and POS displays
  - Content for newsletters
  - Digital assets
- **Partners will provide**
  - Distribution of materials and/or messaging
  - Outreach & Educational services
  - Enrollment services
- **Compensation**
  - \$58 per Exchange eligible application that leads to a purchase
  - Renewal \$25

# Paid Media

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- Paid media is designed to reach broad and targeted audiences in urban and rural markets across the state.
- Will target all multicultural channels and allow messages in 13 threshold languages.
- Paid media has a “halo” effect on all aspects of the outreach and education program, improving performance in those areas.

# Enhanced Paid Media 2013/2014



# Customer Service Center

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- The Service Center will respond to general inquiries, provide assistance with enrollment, support retention and help those who enroll in Covered California
- Estimate 850 staff for the period from initial implementation in 2013 through December 31, 2014
- A significant share of staff will be hired as permanent intermittent staff to accommodate fluctuations in demand between open enrollment periods and other times of the year
- Current plans call for staff to be located in 3 separate facilities:
  - The main facility will be in Sacramento
  - A secondary facility targeted for southern/central California
  - A third facility will be located at a County-based site

# Small Business Health Options Program

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- California is creating a separate exchange to serve small businesses and their employees, the Small Business Health Options Program (SHOP).
- The Exchange has undertaken a solicitation for a qualified vendor to administer the California SHOP and support its business functions.

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# **Covered California Web Presence & Social Media**

# WWW.CoveredCA.Com

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**Goal: Helps Consumers and Small Businesses Stay Informed About Purchasing Affordable Health Insurance Starting in the Fall and Beginning in January 2014 in an easy to understand and easy to use format.**

1. Launched Feb. 13, 2013, it brings basic, easy to understand information consumers and small businesses need to learn more and prepare for next year.
2. Includes a cost calculator, designed to allow individuals and families to estimate what federal assistance they may qualify for, based on income and numbers of persons in a household.
3. Contains fact sheets in English and a dozen other languages.
4. The site includes a link to our social media networks – Facebook, Twitter, YouTube and Google+.

# Social Media 2013 Phased Approach

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Conversation research shows that consumers are uneducated about California's adoption of the Affordable Care Act, and the only people talking in social spaces are reporters and politicians who are sharing opinion or general news, not facts about Covered California. Because of this, we have developed a phased approach for social media. Phases Two and Three are underdeveloped at this time and will be informed by additional research being conducted right now along with conversation data gathered during Phase One. The Phases are as follows:

- **Phase One: Education & Content Development**
  - January – April
- **Phase Two: Program Amplification & Storytelling**
  - May – August
- **Phase Three: Enrollment & Event Activation**
  - September – December

# Phase One: Education & Content Development

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During Phase One, Covered California will be launching all official social media channels and resources. Ogilvy will begin establishing Covered California's online presence and developing social networks.

## TACTICS:

- Ongoing Community Management on Facebook, Twitter, Google+ and YouTube
- Ongoing Listening and Monitoring on all social channels across the web
- Monthly "Ask the Expert" Q&A Series via online forum
- Monthly Influencer Outreach and Engagement

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TIMING



# Phase Two: Program Amplification & Storytelling

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Once Covered California is more widely recognized and has established a strong social media presence, we will begin incorporating more engaging content, increasing influencer outreach efforts and launch social media paid advertising. This phase will be heavily influenced by FUSION and other Ogilvy research not yet complete.

## TACTICS:

- Ongoing Community Management on Facebook, Twitter, Google+ and YouTube
- Ongoing Listening and Monitoring on all social channels across the web
- Monthly “Ask the Expert” Q&A Series via online forum
- Monthly Influencer Outreach and Engagement
- Consumer Story Sharing via Facebook Tab
- Social Video Series
- Live Exchange Forums: Quarterly Roundtable Discussions
- SMS Texting/Mobile Campaign

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# Phase Three: Enrollment & Event Activation

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We will leverage all Covered California assets online to show Californians the power of health insurance, its attainability and immediacy, and we will drive them to the CalHEERS site to sign up now. This phase will be heavily influenced by FUSION and other Ogilvy research not yet complete.

## TACTICS:

- Ongoing Community Management on Facebook, Twitter, Google+ and YouTube
- Ongoing Listening and Monitoring on all social channels across the web
- Monthly “Ask the Expert” Q&A Series via online forum
- Monthly Influencer Outreach and Engagement
- Consumer Story Sharing via Facebook Tab
- Social Video Series
- Live Exchange Forums: Quarterly Roundtable Discussions
- SMS Texting/Mobile Campaign
- Paid Social Media Advertising on Twitter, Facebook, LinkedIn

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## TIMING



# Measurement: Preference & Action

In Phases One and Two, our monthly reports will focus on Reach and Positioning as well as Preference. Phase One will be used to benchmark and set KPI goals for Phases Two and Three. As enrollment opens in Phase Three, we will incorporate “Action” reporting not present in Phases One and Two. KPIs will be set in conjunction with those of the greater team.

	Reach and Positioning	Preference	Action
KPIs	Impressions	Sentiment	Enrollment
	Brand Positioning*	Brand Preference*	Consumption*
Diagnostic Metrics	Number of New Fans/Likes/RT	Likes Per Post	Link Shares
	Number of Wall Posts	+1 Per Post	Link Click-throughs
	Tab Impressions	Favorites Per Post	Media Uploads (videos, photos)
	Video Views		

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# Covered California Grant Program

# Grant Program Main Goal and Objectives

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**Goal: Educate eligible Californians about Covered California and collect leads for Assisters and the Service Center who will perform application assistance.**

1. Ensure participation of organizations with trusted relationships with the uninsured markets that represent the cultural and linguistic diversity of the state.
2. Deliver a cost-effective program that promotes and maximizes enrollment.
3. Disseminate clear, accurate and consistent messages to target audiences that eliminate barriers, increase interest and motivate consumers and small businesses to enroll into coverage.

# Eligible Entities

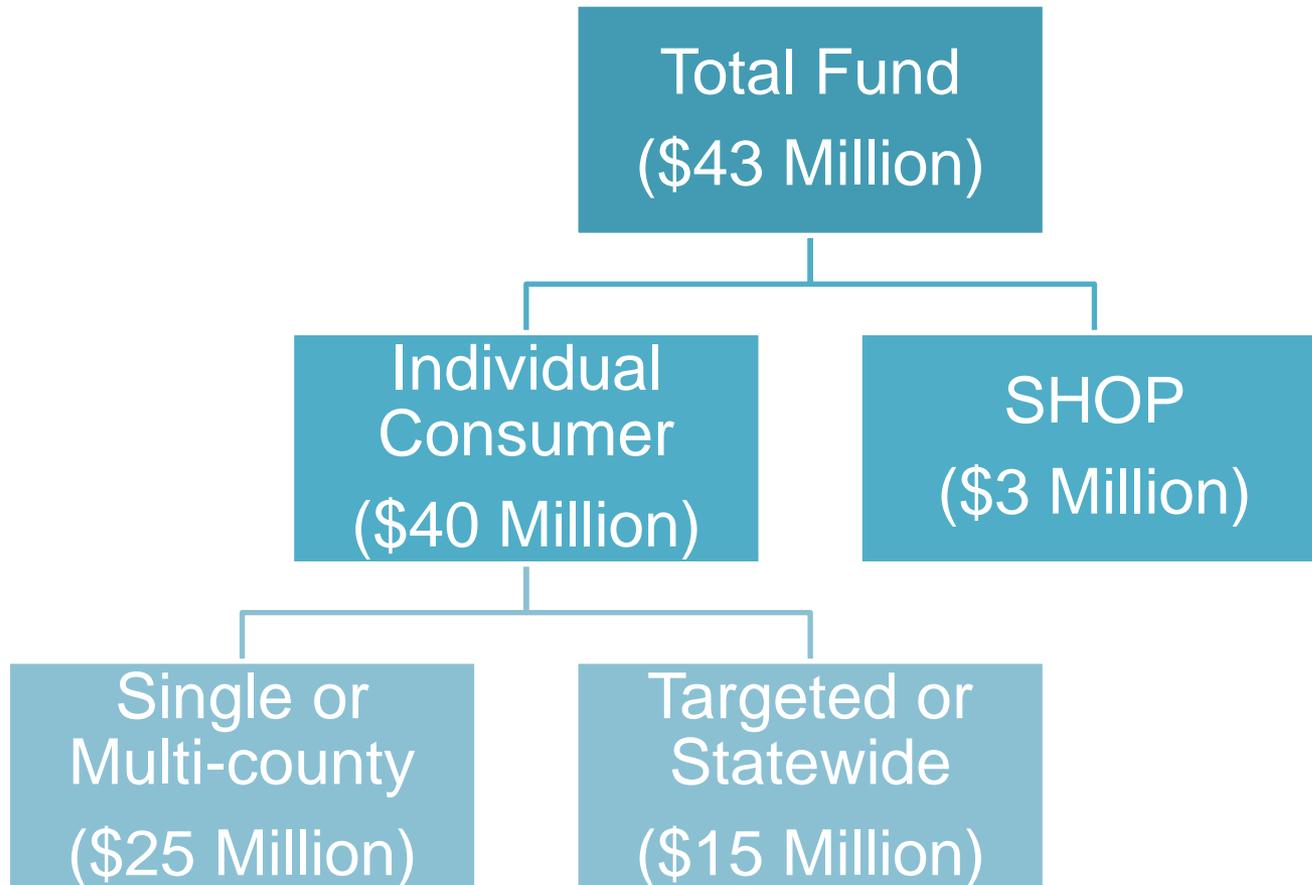
List of Eligible Organization Types
Community or Consumer-focused non-profit organization; Consumer Advocacy, community-based organization, or faith-based organization
Trade, industry or professional association, labor union, employment sector, Chamber of Commerce targeting specialty populations
Commercial fishing industry organization, ranching or farming organization
Health Care Provider: such as hospital, provider, clinic or county health department
Community College, University, School, or School Districts
Native American tribe, tribal organization, or urban Native American organization
City Government Agency or Other County Agency

\*For-Profit Entities may apply as a subcontractor to a collaborative.



# Grant Funding Pools

Funding Period: May 2013 – December 2014



Grant Application Section 4.1

# Grant Funding

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Applicants of either Individual Consumer or SHOP grant proposals may propose to reach their target markets in the following ways:

- **Single County:** Targeting one or multiple specific populations, or the general eligible population, within one county only.
  - Example: All uninsured in Alameda county.
- **Multi-County:** Targeting one or multiple specific populations, or the general eligible population, within two or more counties.
  - Example: Spanish-speaking populations in Kern and Tulare Counties and Restaurant workers in Kings County.
- **Targeted or Statewide:** Targeting one or multiple specific populations that are not defined by specific geographical boundaries, or targeted specific or general eligible populations on a statewide level.
  - Example: Uninsured males that are 26 – 35 years old throughout California.

# Grant Funding

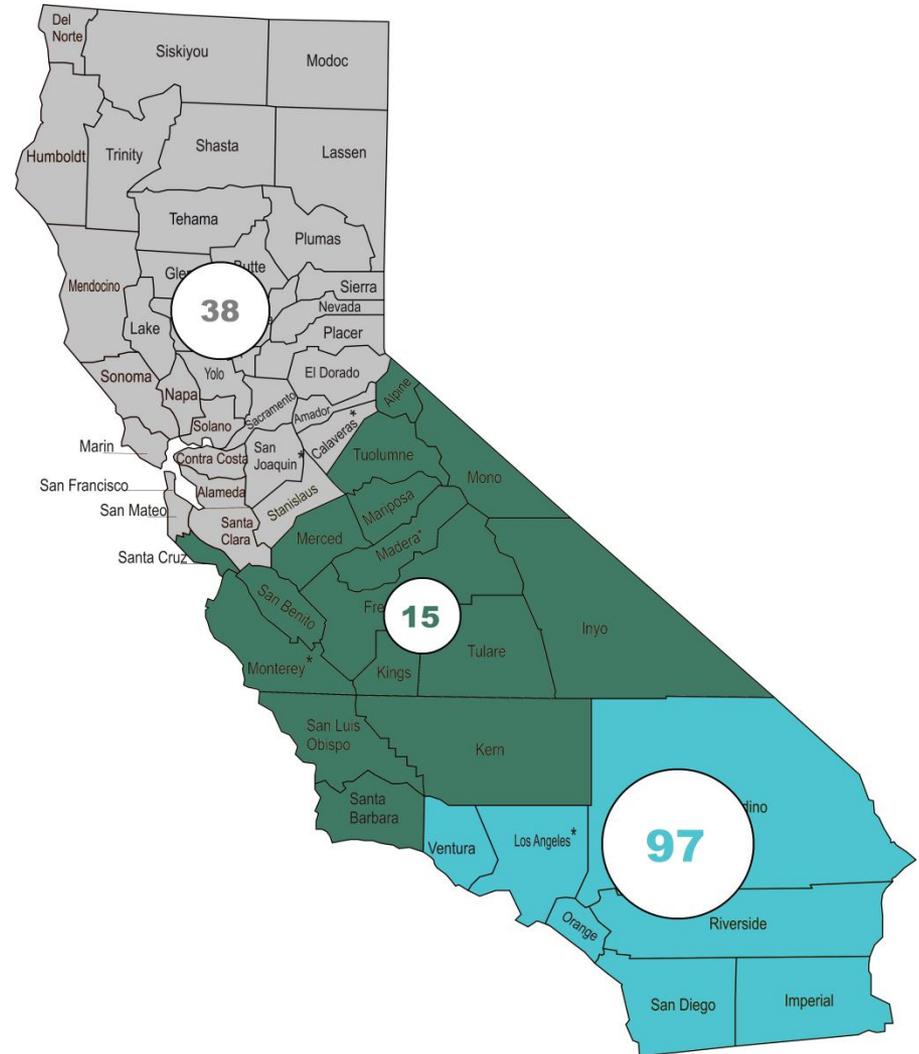
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For applicants seeking to target the individual consumer at a single or multi-county level, maximum county funding amounts were established based on the number of QHP-eligible individuals in each county.

- Applicants may not request more than the maximum available funds for each county.
- Counties with an anticipated funding amount of less than \$250,000 are not eligible to be including in a single-county grant application; and should be included in a multi-county application

# Potential Grant Awards by Region

- Maximum award is \$1 million
- Minimum award is \$250,000
- Less populated counties or smaller target populations (those with less than 5,000 estimated enrollment) are highly encouraged to participate in multi-county initiatives and coalitions.



Grant Application Section 4.1.2

# Covered California Outreach

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The Grant Program will align with the Statewide Outreach and Marketing Program and the Assisters Program.



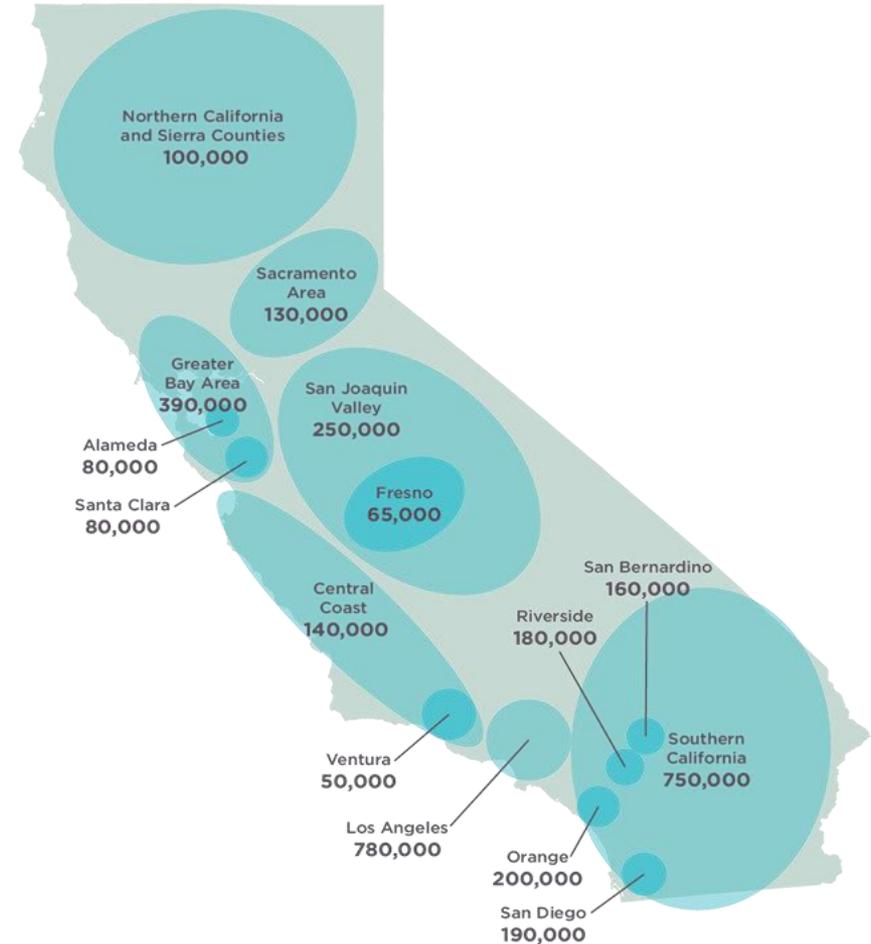
Organizations not selected for the Outreach and Education Grant Program may participate in Covered California's campaign as Assister Enrollment Entities and partners in the Community Outreach Network.

# Where is CA's Eligible Population

## Eligible for Subsidies By Geography:

California's geography presents a unique challenge. Our ability to reach the uninsured in urban and rural settings spanning over 163k square miles will be critical to the success of this program.

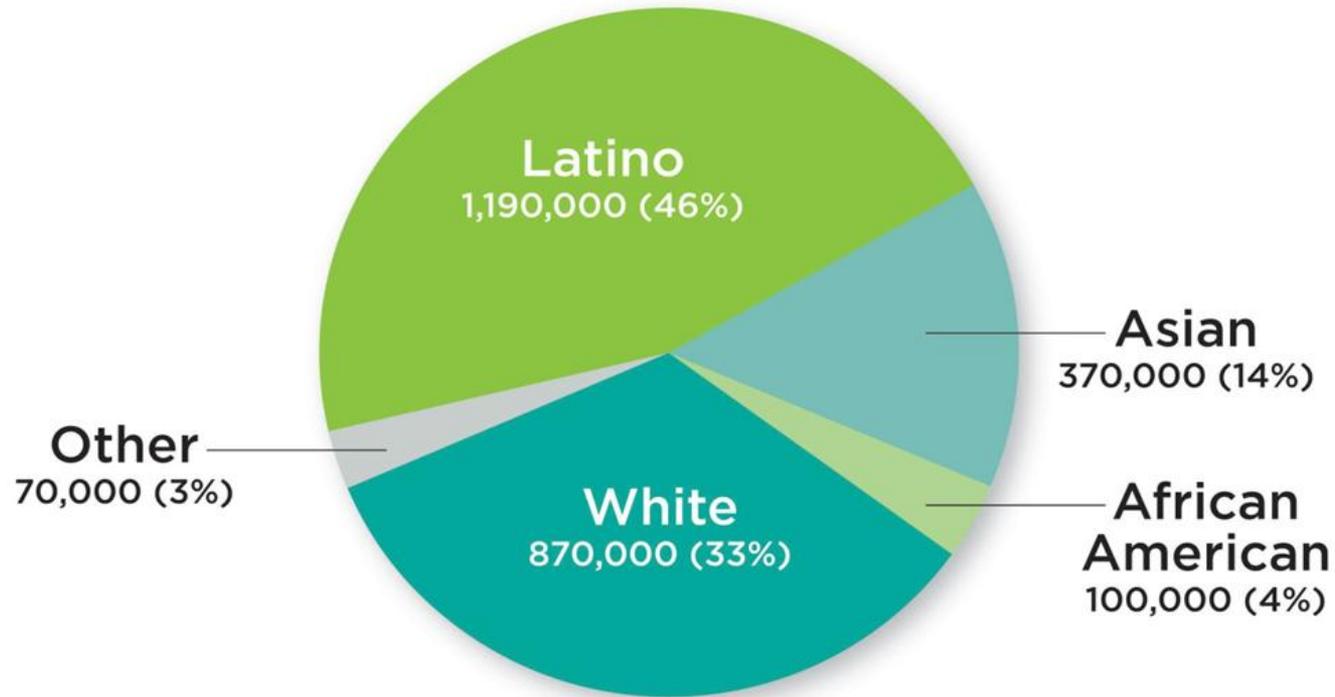
CALIFORNIA'S EXCHANGE SUBSIDY ELIGIBLE INDIVIDUALS BY REGION



# Who is CA's Eligible Population

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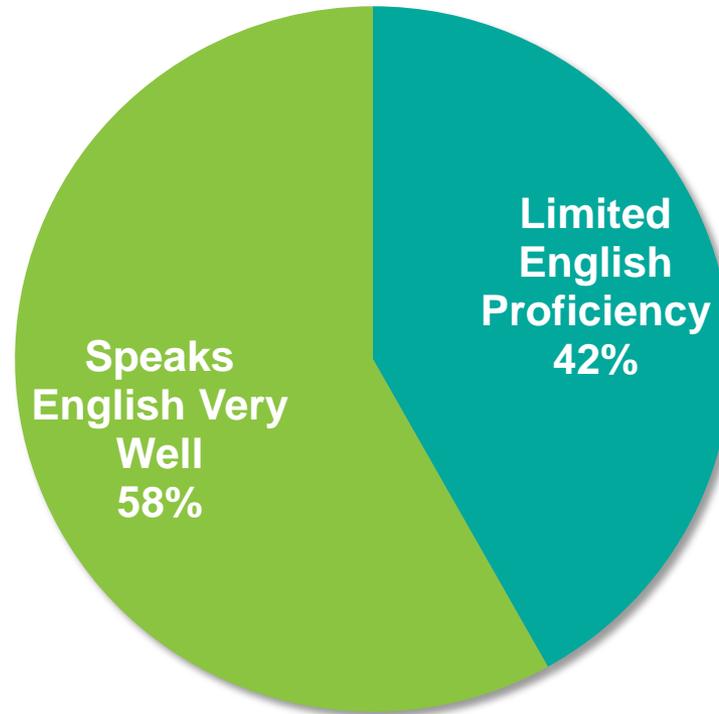
Eligible for Subsidies By Ethnicity:



# Who is CA's Eligible Population

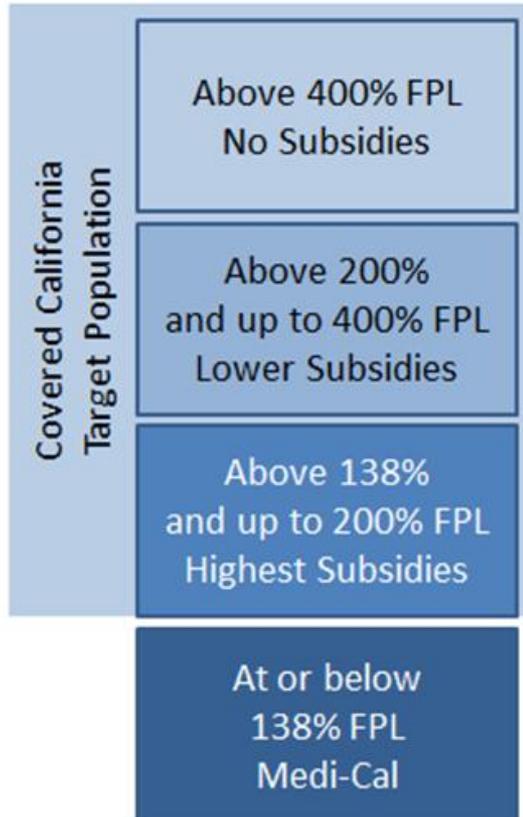
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Eligible for Subsidies By Language:



# Target Populations

Target Population and Program Eligibility  
Based on Federal Poverty Levels of Households



The primary target population of Covered California's marketing and outreach efforts are the 5.3 million California residents projected to be uninsured or eligible for tax credit subsidies in 2014:

- 2.6 million who qualify for subsidies and are eligible for Covered California qualified health plans; and
- 2.7 million who do not qualify for subsidies, but now benefit from guaranteed coverage and can enroll inside or outside of Covered California.

Grant Application Section 2.2.2

# Individual Target Populations

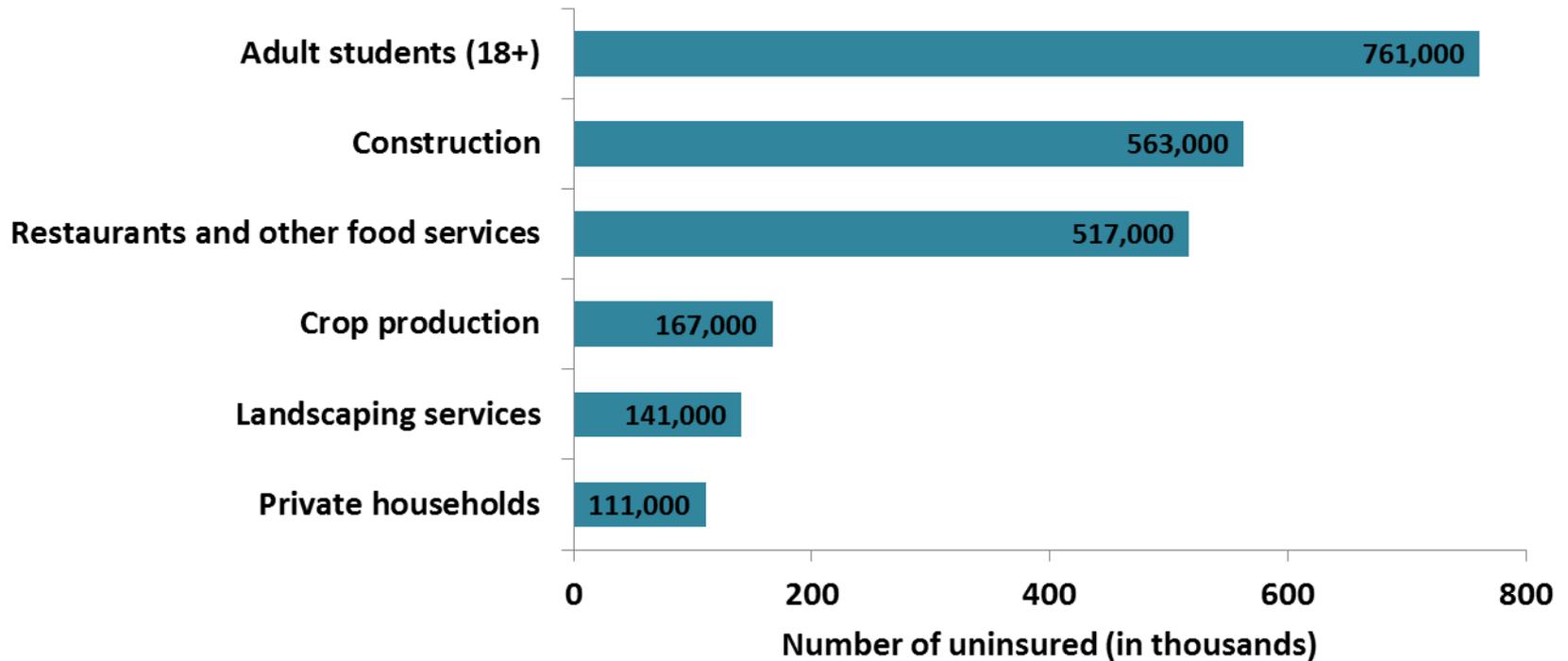
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Examples of target markets for individuals include, but are not limited to, the following:

- Geographic areas, including rural areas, where a high number of eligible uninsured individuals reside;
- Hard-to-move populations (e.g., young invincibles);
- College students;
- Populations with Limited-English Proficiency;
- Culturally diverse populations and communities; and
- Employment sectors in which there are high numbers of uninsured workers.

# California's Uninsured: Where do they work?

## Top Six Employment Sectors with Largest Number of Uninsured



Source: American Community Survey, U.S. Census Bureau, 2010

# SHOP Target Populations

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Examples of target markets for small businesses include, but are not limited to, the following:

- Geographic areas with a high number of small businesses, including minority business owners, that are eligible to purchase health insurance for their employees.
- Specific industries or trades that are regional or statewide, that have a higher propensity for uninsured workers.

Grant Application Section 2.2.2

# Cycle 2 Gap Analysis

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- After the Cycle 1 grant award process, Covered California will conduct a thorough analysis to determine whether or not there are any gaps in conducting outreach and education activities in specific geographic areas and/or target populations.
- In the event gaps are identified, Covered California will administer a Cycle 2 grant award process. The Cycle 2 process will focus on specific geographic areas and/or target populations that were not awarded during the Cycle 1 process.

# Grantee Activities

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- Innovative, comprehensive and cost effective plans will be highly considered.
- Applicants are required to clearly articulate and substantiate their proposals.
- Proposals should adequately address and identify the targeted populations.
- Outreach and Education plans should be tailored to meet the needs and specifications of the target populations.
- Applicants should demonstrate a thorough understanding of and existing relationships with the targeted populations.

Grant Application Section 2.3

# Grantee Activities

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Each Applicant will have to articulate and provide support for their proposed allocation of time towards outreach and education messages. Covered California recommends the following allocation of time:

- 70% of grant activities allocated towards the delivery of in-depth Education messages (10 – 15 minutes)
- 30% of grant activities will be allocated towards the delivery of brief Outreach messages (1 – 5 minutes)

Organizations have flexibility in the channels, including non-face-to-face, venues or formats, such as social media, in which outreach and education messages are delivered, as well as their mode for reaching their target population(s), which must be specifically explained in the Grant Application.

# Outreach and Education Plans

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- Applicants will need to develop a plan to deliver outreach and education messages, including monitoring and evaluation tools that measure the total number of households or businesses they plan to reach.
- Covered California will only consider plans that are effective, measurable and evidence-based. When presenting plans, the Applicant must:
  - Describe the plan's strategies, tactics, target goals and objectives;
  - Describe how the plan will be monitored, evaluated and adjusted as necessary to meet target goals;
  - Explain why the proposed approach is a proven and effective one; and
  - Provide details and demonstrate the Applicant's prior success in effectively reaching the target populations.

***Collaboration with other eligible entities is highly encouraged.***

Grant Application Section 2.3

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# Enrollment Assistance Program

# Introduction to Assisters Program

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- The Assisters Program will be comprised of trusted and known organizations that are critical resources in order to build a “culture of coverage” to help millions of Californians enroll into affordable health insurance.
- The Assisters Program will engage organizations to help consumers learn, navigate, and apply for qualified health plans offered by Covered California.
- The Assisters Program will be implemented statewide and will motivate consumers to take steps to enroll into Covered California.
- The Assisters Program will provide one-on-one, in-person assistance to help California’s diverse population learn about their health insurance options. Assistance will be provided in culturally and linguistic appropriate manners.

# Assisters, Outreach, Education, Marketing & Enrollment Guiding Principles

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- Promote **maximum enrollment** of individuals into coverage;
- **Build on and leverage existing resources, networks and channels** to maximize enrollment into health care coverage, including close collaboration with state and local agencies, community organizations, businesses and other stakeholders with common missions and visions;
- Consider where eligible populations **live, work, and play**. Select tactics and channels that are based on research and evidence of how **different populations can best be reached** and encouraged to enroll and, once enrolled, retain coverage;
- Marketing and outreach strategies will reflect and target the **mix and diversity of those eligible for coverage**;

# Assisters, Outreach, Education, Marketing & Enrollment Guiding Principles

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- Establish a **trusted statewide Assisters Program that reflects the cultural and linguistic diversity of the target audiences and results in successful relationship and partnerships;**
- Ensure that **Assisters are knowledgeable** of both subsidized and non-subsidized health coverage and qualified health plans and that Assisters are **equipped with the information and expertise needed to successfully enroll individuals into coverage;** and
- Continue to learn and adjust strategies and tactics based on input from our national partners, California stakeholders, on-going research, **evaluation and measurement of the programs' impact on awareness and enrollment.**

# Assisters Additional Guiding Priorities

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- **Identify incentive options** that encourage different types of Assisters to conduct activities that result in the successful enrollment of the target audiences into health care coverage.
- **Establish quality assurance standards and protocols that:**
  - Ensure enrollment goals are met
  - Maintain program integrity
  - Prevent conflicts of interest
  - Ensure a high quality consumer experience
  - Promote a positive public perception of Covered California

# Assisters Program Overview

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## Assister Enrollment Entities and Individual Assisters:

### Types of Assister Enrollment Entities and Assisters:

- In-Person Assistance
- Navigators
- Collectively referred to as “**Assisters Program**”

### What are Assister Enrollment Entities?

- Entities and organizations eligible to be trained and registered to provide in-person assistance to consumers and help them apply for Covered California programs.
- Entities that have access to Covered California’s targeted populations.

### Who are Individual Assisters?

- Individuals who are employed, trained, certified, and linked to Assister Enrollment Entities to provide in-person assistance to consumers and help them apply for Covered California programs.
- Individuals who provide assistance in culturally and linguistic appropriate manners to consumers.

# Assisters Program Overview

Similarities between In-Person Assistance Program and Navigator Program:

Roles and responsibilities include:

Roles & Responsibilities:	In-Person Assistance Program	Navigator Program
1. Conduct public education activities to raise awareness of the availability of Covered California products	–	X
2. Distribute fair and impartial information concerning enrollment into qualified health plans	X	X
3. Facilitate enrollment into qualified health plan available through Covered California	X	X
4. Provide referrals to Consumer Assistance Programs	X	X
5. Provide information that are culturally and linguistically appropriate	X	X

# Assisters Program Overview

Differences between In-Person Assistance Program (IPA) and Navigator Program:

	In-Person Assistance Program	Navigator Program
<b>Funding Source</b>	Level 2 - Initial Application Operating Costs/Self-Sustainability Funds- Renewals	Operating Costs (e.g., self-sustainability funds)
<b>Compensation</b>	Fee-for-enrollment program providing application assistance payment for application resulting in successful Covered California initial enrollment or renewal	Grant –based program performance-based block funding based on grantees’ Covered California QHP enrollment targets.
<b>Payment Method</b>	“Flat Fee Basis” Per Successful Application (\$58) Per Successful Annual Renewal (\$25)	Grant Program
<b>Implementation Timeline</b>	Occurs Before Open Enrollment (pre-October 2013)	Occurs After Open Enrollment (December 2013) *

\*Occurs during the later part of 2013 because health plan fees will not be collected until the first quarter of 2014.

**Note:** An IPA gap analysis will occur to determine what types of entities should be funded for the Navigator Program. Where gaps are identified (e.g., geographic areas and/or targeted market segments), enrollment grants for the Navigator Program will be awarded to entities to minimize gaps in providing enrollment assistance.

# Assisters Program Overview

Proposed Entities Eligible to be Assister Enrollment Entities:

Entity Type	Eligible for Compensation (Yes/No)
Agents	No
American Indian Tribe or Tribal Organizations	Yes
Attorneys (e.g., family law attorneys who have clients that are experiencing life transitions)	Yes
Chambers of Commerce	Yes
City Government Agency	Yes
Commercial fishing, industry organizations	Yes
Community Clinics	Yes
Community Colleges and Universities	Yes
County Health Department that provide health care services to consumers	No

# Assisters Program Overview

Proposed Entities Eligible to Be Assister Enrollment Entities (continued):

Entity Type:	Eligible for Compensation (Yes/No)
Faith-Based Organizations	Yes
Hospitals	<b>No</b>
Indian Health Services Facilities	Yes
Labor Unions	Yes
Non-Profit Community Organizations	Yes
Partnerships with Retail Stores	Yes
Providers	<b>No</b>
Ranching and farming organizations	Yes
School Districts	Yes
Tax Preparers	Yes
Trade, industry, and professional organizations	Yes

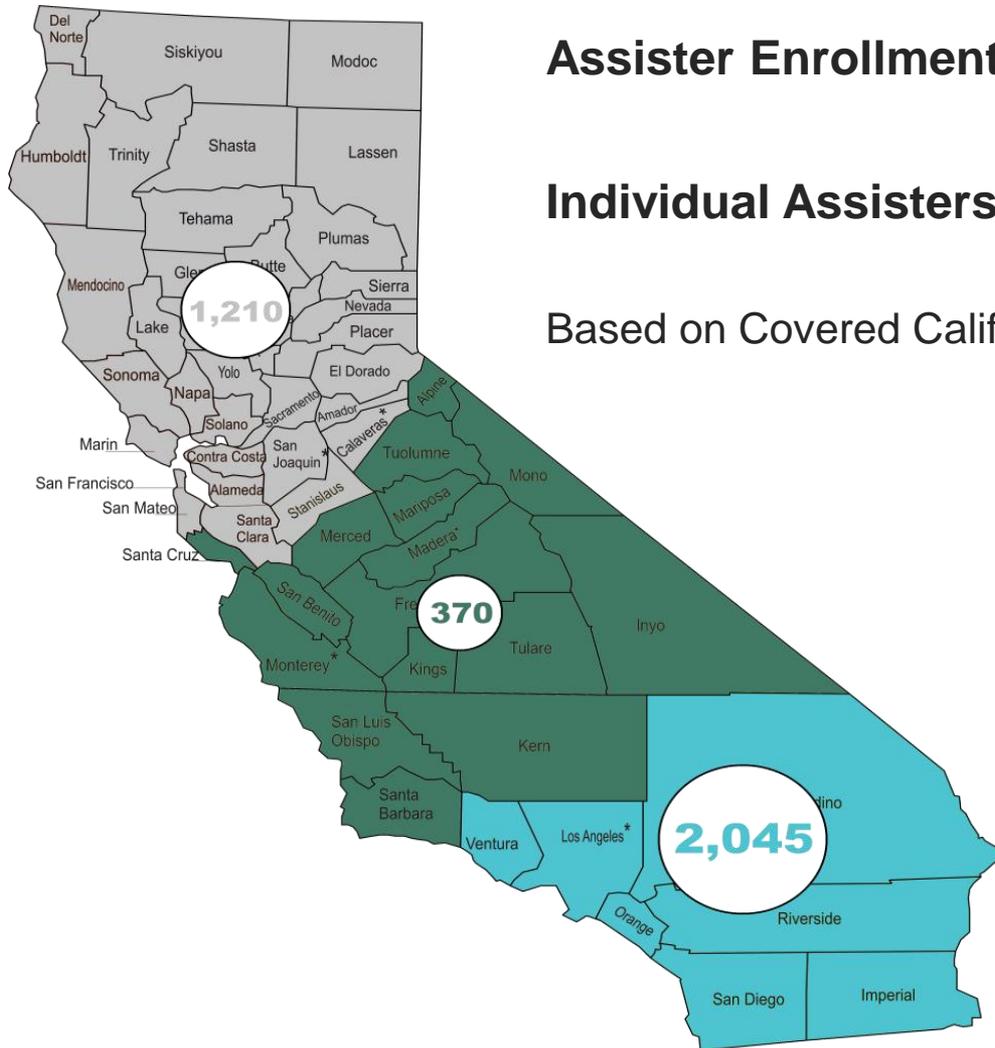
# Assisters Program Overview

## Assisters Program Compensation:

Scenarios – Continues to be refined and additions made	New Enrollment* (\$58)	Annual Renewal* (\$25)	No Compensation (\$0)
Initial enrollment into Covered CA - Open Enrollment	X		
MAGI Medi-Cal eligibility re-determination results in consumer now qualifying for Covered CA	X		
Annual renewal into Covered CA		X	
Annual renewal into Covered CA <u>and</u> adding new dependents		X	
Initial enrollment into Covered CA – Special Enrollment	X		
Member currently enrolled in Covered CA and adds new dependent during Special Enrollment	X		
Individual disenrolls from Covered CA and later re-enrolls back into the program	X		
Case management (e.g., report income changes, changes to APTC amount taken, plan transfers, referrals to Consumer Assistance Programs, etc.)			X

\* Per successful application

# Projected Assisters Network Capacity



**Assister Enrollment Entities – over 3,600**

**Individual Assisters – over 21,000**

Based on Covered California eligible populations

# Projected Assisters Network Capacity

- Targeting enhanced enrollment goals specifically for Covered California eligible populations
- Recruit entities who serve Covered California targeted populations to assist with Covered California enrollment
- 50% of consumers will need assistance
- 2 individuals applying for coverage per application
- Entities will be required to assist individuals enroll in full array of insurance affordability programs – although only compensated for Covered California products
- Data below reflects entire Assisters Network (compensated and non-compensated)

	Projections
Assister Entities	Over 3,600
Individual Assisters	Over 21,000

Note:

- Assumes an average of 6 individual Assisters per entity.
- Assumes a moderate production of 4 applications (on average) per month that result in successful Covered California enrollment.
- Factors for this projection included Assisters not meeting enrollment goals, denied applications, employee turnover, etc.

# Partnerships With Retail Stores & Roles As Assisters

## KEY FACTORS UNDER CONSIDERATION IN ESTABLISHING PARTNERSHIPS

Targeted Population Reach	How many people does the retail store reach?
Targeted Composition	What percentage of our targeted population shop at the retail store? Does the retail store reflect and target the mix and diversity of those eligible for Covered California?
Mission Alignment	Does the retail store share similar core values as Covered California and will we be proud of our partnership with them?
Financial Feasibility	What is the financial investment required? Is it cost effective and will it work within our budget?
Depth of Partnership	Level of partnership – what does Covered California hope to gain through our partnership? What types of activities will be provided by the partner?

# Partnerships With Retail Stores & Roles As Assistors

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## PROPOSED ACTIVITIES PROVIDED UNDER THE PARTNERSHIP

- On-site booth at retail store to engage consumers to learn more about Covered California
- Provide outreach and education activities
- Distribute literature and collateral materials about Covered California
- In-person assistance will be provided by the retail store's employees who will be trained and certified by Covered California
- Permit retail stores to co-brand with Covered California, such as retailer's website, through direct mail, in-store window signage, in-store television, radio commercials, flyers, store bags, and receipts
- Consider Covered California / retail partner joint marketing

# Assisters Recruitment Strategies

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- **Reflect the mix and diversity of Covered California’s eligible populations:**
  - Geographic factors (county level)
    - Non-geographic factors:
      - Ethnicity of eligible population
      - Primary language of eligible population (e.g., limited-English proficiency)
      - Income levels of eligible population (e.g., 138% - 250% FPL, 250% - 400% FPL, and 400%+ FPL)
      - Employment sectors of eligible populations (including college students)
    - Coordination with paid media and community mobilization activities
- **Passive Recruitment (preliminary strategies – 1st Quarter 2013):**
  - Broad outreach to potentially eligible entities:
    - Outreach & Education Grant Application – “Assisters Interest Form”
    - Provide link to “Assisters Interest Form” on Exchange’s website
    - Webinars soliciting interest from entities
    - Announce recruitment via Covered California ListServe
    - Promote “Assisters Interest Form” in MRMIB’s Enrollment Entity Newsletter and Health-e-App e-mail blast – targeting existing Assisters network

# Assisters Recruitment Strategies

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- **Active Recruitment (preliminary strategies – 2<sup>nd</sup> Quarter 2013):**
  - Identify gaps based on entities who have expressed interest
  - Deploy Assister Program Specialists to conduct targeted recruitment in each county (calls and in-person recruitment)
  - Work with organizations to reach entities that have access to targeted population
  - Leverage work of Community Outreach Network to identify and recruit interested entities
  - Advertisements in specific newsletters and ads in relevant publications
  - Letters to existing enrollment entities and organizations whose mission align with Covered California
  - Presentation at Conferences

# Code of Conduct and Ethics Policies

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**The Assister Enrollment Entity and its affiliated Assisters shall provide fair and impartial information to consumers. Under no circumstances shall an Assister Enrollment Entity or its affiliated Assister conduct the following:**

- Direct or steer a consumer toward a specific health plan or provider, or refer to a specific health plan or provider as superior to its competitors;
- Invite or influence an employee or their dependents to separate from affordable employer-based group health coverage, or arrange for this to occur;
- Intentionally provide false, deceptive, misleading or confusing information in an effort to influence a consumer's enrollment decision;
- Accept any consideration directly or indirectly, cash or in-kind, from a health issuer as compensation or inducement for enrolling qualified individuals or employees into qualified or non-qualified health coverage; or for the referral or procurement of customers for a health plan.

# Monitoring Requirements

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- As a representative of Covered California, the Assister Enrollment Entity shall promote Covered California as a trusted resource for affordable health care coverage by establishing an internal system for monitoring program quality and compliance and adhering to Covered California's monitoring and evaluation requirements. The Assister Enrollment Entity's monitoring shall entail, at a minimum, the following:
  - A mechanism(s) through which to evaluate the performance of In-Person Assistors responsible for delivering the services contained within this Agreement, including verifying that activities are delivered as planned, evaluating the accuracy of education messages and information, the quality of enrollment applications submitted, and assessing overall compliance with program standards and guidelines;
  - Identification and reporting of instances of non-compliance to the Exchange within 30 days and specifying a plan(s) for corrective action;
  - Identification and reporting to the Exchange within 30 days concerns related to conflicts of interest, fraud, or violations of program standards;
  - Removal of any employee or affiliated In-Person Assister from assignment to Assister services should Covered California deem them no longer eligible to represent the program.
- The Assister Enrollment Entity shall maintain compliance with established program standards, the Affordable Care Act and applicable California laws and statutes.

# Additional Policies Under Consideration

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**Background clearance and finger printing for Individual Assistors to ensure consumer protection and disqualify dishonest individuals from being an Assister. (NOTE: May require legislation)**

## **Option #1 (recommended approach):**

- Conduct background check and fingerprinting for each Individual Assister
- Cost for background check and fingerprinting estimated to be \$63 per individual (cost estimate still under review)
- **Cost paid by Assister Enrollment Entity**
  - Eligible entities will receive \$58 payment for each successful application enrollment into Covered California – ongoing payment exceeds initial cost for background check and fingerprinting
- Covered California provides free Assisters training

## **Option #2:**

- Conduct background check and fingerprinting for each Individual Assister
- Cost for background check and fingerprinting estimated to be \$63 per individual (cost estimate still under review)
- **Covered California pays for costs in the 1<sup>st</sup> year**
- After year 1, reassess to determine whether or not Covered California continues to pay for background check and fingerprinting. Or, if cost paid by Assister Enrollment Entity
- Covered California provides free Assisters training

## **Insurance Requirements for Assister Entities:**

- General Liability
- Negligence
- Unintentional errors and omissions

# Training Overview

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## Assisters Program Training

- 2-3 Day Training
- Instructor Lead training available
- Computer Based training available
- Training located at various locations throughout California (TBD)

## Currently Identified Training Requirements

- Initial Training
- Refresher Training
- Annual Recertification Training
- Agent Training

# Training Curriculum Overview

Primary Topic	Sub-Topic
1. Affordable Care Act (ACA)	<ul style="list-style-type: none"><li>• ACA Fundamentals</li><li>• Essential Benefits</li><li>• Covered California Overview</li><li>• Introduction to subsidies and non-subsidies available in Covered California</li><li>• Covered California (new marketplace) for health coverage</li></ul>
2. Assister Role	<ul style="list-style-type: none"><li>• Assisters Program Overview, Guidelines and Responsibilities</li><li>• Monitoring Reporting and Evaluation Procedures</li><li>• Compensation for Enrollment</li><li>• Covered California Marketing and Outreach Program Overview</li><li>• Training, Technical Assistance and Help Desk Resources</li></ul>

# Training Curriculum Overview

Primary Topic	Sub-Topic
3. Uninsured Demographics	<ul style="list-style-type: none"><li>• California's uninsured/underserved:<ul style="list-style-type: none"><li>• Basic demographics</li><li>• Cultural and linguistic needs</li><li>• Motivations and challenges</li></ul></li><li>• Implications for education, outreach, and enrollment support</li><li>• Access standards for individuals with disabilities</li></ul>
4. Compliance Standards	<ul style="list-style-type: none"><li>• Code of Conduct and Ethics</li><li>• Conflict of Interest</li><li>• Fraud, waste and abuse</li><li>• Privacy and Security Standards</li></ul>
5. Handling Personal Health Information (PHI)	<ul style="list-style-type: none"><li>• Identifying and recognizing PHI</li><li>• HIPAA and confidentiality requirements</li><li>• Proper handling of financial and tax information</li></ul>

# Training Curriculum Overview

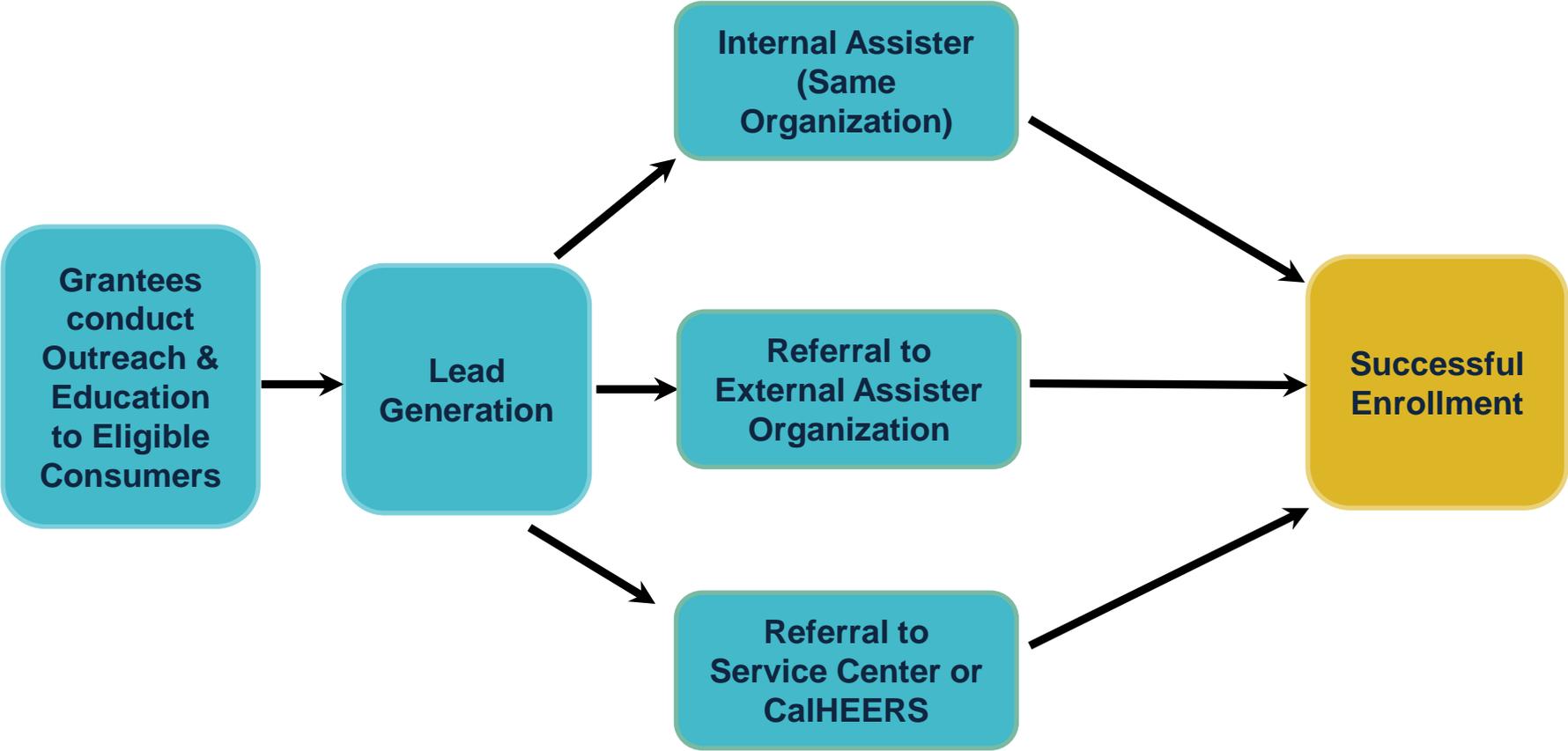
Primary Topic	Sub-Topic
6. Eligibility	<ul style="list-style-type: none"><li>• Understanding open enrollment</li><li>• Program overview and eligibility for Medi-Cal programs and Covered California products</li><li>• Subsidy requirements</li><li>• Advance premium tax credits</li><li>• Cost sharing reductions</li><li>• Monthly premiums</li><li>• Native American/Alaska Native Special Populations</li><li>• Non-subsidy requirements</li><li>• Verification process</li><li>• Annual re-determination process</li><li>• Special enrollment</li><li>• Appeals process</li><li>• Information about Consumer Assistance Programs</li></ul>
7. Plan Options	<ul style="list-style-type: none"><li>• Fundamentals of health insurance</li><li>• How to choose and compare plans</li><li>• Determining the best fit for the family</li><li>• Medi-Cal Program, plans and cost sharing</li><li>• Covered California subsidized and non-subsidized plan overview and benefits</li></ul>

# Training Curriculum Overview

Primary Topic	Sub-Topic
8. Enrollment Support	<ul style="list-style-type: none"><li>• Enrollment process overview</li><li>• Completing the enrollment form</li><li>• How to select a provider</li><li>• CalHEERS program overview</li></ul>
9. Post Enrollment	<ul style="list-style-type: none"><li>• Renewal and disenrollment</li><li>• Understanding Important documents</li><li>• Exploring other services offered</li><li>• Consumer support</li></ul>
10. Program System Training (CalHEERS)	<ul style="list-style-type: none"><li>• Assisting consumers apply online</li><li>• Account maintenance</li><li>• Process client application</li><li>• Assister payment information</li><li>• How to access and view reports</li></ul>

**\*Upon successful completion of all modules and testing, individual will be certified and receive a unique Assister number which will allow Assister to help consumers apply for coverage.**

# Outreach and Education Grant Program Lead Generation



# Proposed Timeline

In-Person Assistance Program	Date
Assisters Enrollment Entity & Individual Assisters Application Release	Early-April 2013
Assisters Help Desk Launch	Early-April 2013
IPA Recruitment Begins	Early-May 2013
Assisters Enrollment Entity Training Begins	Early-Mid-August 2013
Individual Assisters Training & Certification Begins	Early-Mid-August 2013
IPAs Begin Enrollment Assistance	October 1, 2013

Navigator Program	Date
Navigator Grant Application Release	June 2013
Navigator Application Due	Mid-July 2013
Enrollment Grant Award	Early October-2013
Navigator Grantee Training Begins	Early November-2013
Navigator Certification Begins	Mid-November-2013
Navigators Begin Enrollment Assistance	Early December-2013