Marketing, Outreach & Enrollment Assistance Advisory Group March 4, 2025, Hybrid Meeting



Welcome

Virtual Attendees: Thank you for joining us. **The meeting will begin at 1:00pm PST** You will not hear any audio until we begin the meeting webinar.

WEBINAR HOUSEKEEPING: MEMBERS, PUBLIC & STAFF

Recording	Today's hybrid meeting will be recorded and posted on the <u>Covered California Marketing,</u> <u>Outreach, and Enrollment Assistance Advisory Group</u> webpage
Participants	Use the computer audio or dial-in feature to listen.
	If you use the <u>dial-in feature</u> , you must enter your assigned " audio pin " on your phone in order to speak when unmuted.
<i>Dial in by phone:</i> +1 (562) 247-8422	All participants will be muted during the meeting. Please unmute yourself to speak.
Access Code: 135-454-592	There is time for comments at the end of every agenda item. We will open up for the members first, and then for the public.
<i>Audio PIN:</i> Shown after joining the webinar	 Computer Audio: Click on the icon, "raise hand " on your control panel. You will be called by your name to speak in the order of the raise hand.
Webinar ID: 471-615-171	 Dial-In by phone with no webinar visual: We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
	 Hearing Impaired: Please use the "chat" feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.
Technical Difficulties	Use the " chat " feature to submit technical difficulty comments/questions so we can assist you.
Contact	Email Covered California at MOEAgroup@covered.ca.gov if you have additional questions or comments after the webinar.



I. CALL TO ORDER & AGENDA OVERVIEW



AGENDA – MARCH 4, 2025 MEETING

I. Call to Order and Agenda Overview

II. Administrative

A. Welcome 2024-2026 MOEA Advisory Members

III. Covered California

- A. State Budget and Legislative Updates
- B. Population Health Investments (PopHI)
- c. Covered California Enrollment & Impacts of Enhanced Tax Credits

IV. MOEA Advisory Member Feedback Discussion

- A. Future of Enhanced Tax Credits 2026 Preparing Potential Consumer Retention Strategies
- B. Stakeholder Check-in: Consumer Hot Topics 2025

*10 Minute Break

V. Covered California Division Updates

- A. Marketing Updates
- B. Communications & Public Relations Updates
- c. External Affairs & Community Engagement Updates
- D. Outreach & Sales Updates

VI. MOEA Member Open Discussion

VII. Adjourn



II. ADMINISTRATIVE



WELCOME AND OPENING REMARKS

By Doug McKeever, Chief Deputy Executive Director, Program

Welcome 2024-2026 MOEA Advisory Members!!





2024 – 2026 MOEA ROSTER

Certified Community Enrollers	Consumer Advocates	Certified Insurance Agents	Carriers	
*Maribel Montanez – Gardner	**Rachel Linn Gish – Health Access	**Alex Hernandez – Alex Hernandez	Liwen Tsai – Anthem Blue	
Family Health Network	California	Insurance Agency	Cross	
Douglas Morales – AltaMed Health Services Corporation	Victoria 'Nikki' Dominguez – Asian Americans Advancing Justice – Southern California	Kerry Wright – Wright-Way Financial Insurance	Angela Cheda – Blue Shield of California	
Doreena Wong - Asian Resources,	Ariella Cuellar - California LGBTQ	Marshawn Harris – Bay Area Quality	Patricia Yeager – Health Net	
Inc.	Health and Human Services Network	Insurance Services		
Shannon Okimoto - Health Quality	Alicia Emanuel – National Health Law	Dawn McFarland – Certified Insurance	Betty Ho – Valley Health Plan	
Partners	Program	Agent		
Victoriano Diaz – Family Health	Hugo Morales – Radio Bilingue	Jagdeep Singh - Jagdeep Singh	Marti Ochiai – Kaiser	
Centers of San Diego		Insurance Agency	Permanente	
Foyinsola Ani – Rising Communities	Bianca Blomquist – Small Business	George Balteria – C:C Insurance	Jezabel Urbina – Inland	
	Majority	Solutions, an Alera Group Company	Empire Health Plan	
Sylvia Jackson – Riverside County		Parshottam Donga - Certified	Kelly Johnson – Sharp Health	
Black Chamber of Commerce		Insurance Agent	Plan	
Ex-Officio Member	Theresa Hasbrouck – Department of Health Care Services	Angela Chang – Bao Insurance Agency	*Chair **Co-Chair	

II. Administrative

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III. COVERED CALIFORNIA





State Budget and Legislative Updates Waynee Lucero Deputy Director | External Affairs & Community Engagement

GOVERNOR'S BUDGET

- Proposed budget appropriations for Covered California include:
 - \$165 million from the Health Care Affordability Reserve Fund (HCARF) to support a program of financial assistance.
 - \$20.35 million General Fund California Premium Credit (\$1 per member/per month).
 - \$2 million HCARF Striking worker benefit program, with additional increases up to \$3 million, if needed as specified.
- A loan of \$109 million will be made from HCARF to the General Fund in FY 2025-26.



STATE LEGISLATION

- Covered California continues to monitor bills that address health care and state operations. Topics of interest include cost sharing and benefit mandates, Essential Health Benefits, eligibility, privacy and artificial intelligence.
- AB 1419 (Addis) seeks to build on the Medi-Cal to Covered California Enrollment Program by extending auto-plan selection to consumers who apply for coverage through counties and are determined to be eligible for Covered California.



III. Covered California

A. State Budget and Legislative Updates

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Quality Transformation Initiative (QTI) Population Health Investments (PopHI) Joy Dionisio Senior Equity and Quality Specialist, QTI Lead

Equity and Quality Specialist, QTI Lead Equity & Quality Transformation Division

POPULATION HEALTH INVESTMENTS (POPHI) OVERVIEW



GUIDING PRINCIPLES: USE OF FUNDS

Centered on goal to improve health outcomes for Covered California enrollees



Equity First: funds should preferentially focus on geographic regions or communities with the largest identified gaps in health and quality among California subpopulations



Direct: use of funds should lead to measurable improvements in quality and outcomes for enrollees that are related to QTI Core Measure performance



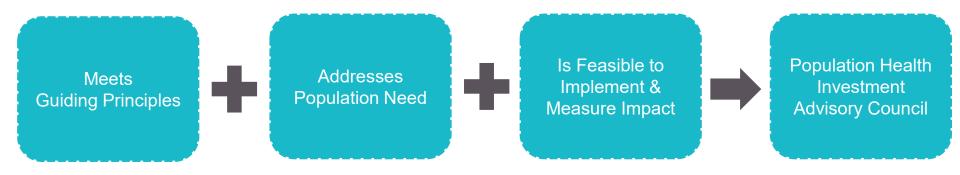
Evidence-based: use of funds should be grounded in approaches that have established evidence of success in driving improvements in quality or outcomes



Additive: funds should be used to advance quality in a currently underfunded arena.



POPULATION HEALTH INVESTMENTS: SELECTION CRITERIA



A prioritized list of Population Health Investments (PopHI) was assembled after **14 months of stakeholder engagement** and **input from constituents**, including Covered California current enrollees, QHP issuers, consumer advocates, clinicians who serve Covered California enrollees, professional associations and public purchasers. **9 public meetings** were held, and **6 weeks of written comments** were solicited through the PopHI Advisory Council and Plan Management Advisory Group.



2025 POPULATION HEALTH INVESTMENTS



Early Investments in Childhood Health and Wellness

- Funds deposited directly into CalKIDS Child Savings Account to incentivize timely vaccination and wellchild visits
- Targets families with newborns enrolled in Covered California and children under 2 years old



Direct Investments to Enhance Food Security

- Reusable cards loaded with funds available for use at grocery stores and other retailers with food facilitated by a third-party for disbursement and data collection.
- Targets Covered California members with income levels below 250% of the Federal Poverty Level (FPL), with a chronic condition, and identified as food insecure



Equity and Practice Transformation

- Funds will accelerate adoption of practice transformation through high-quality, 1:1 coaching, subject matter expertise, and foster sustainable practice change and disseminate innovative models statewide.
- Targets primary care practices enrolled in DHCS EPT program and serving Covered California enrollees



BEYOND COVERED BY COVERED CALIFORNIA: CHILD SAVINGS ACCOUNT



THE HEALTH OF KIDS IN CALIFORNIA

- California's ranking is among the lowest in the nation for children's healthcare
- Having a PopHI focused on children, emphasizes the importance of this special population
- We are also in alignment with other California public purchasers, even though Covered California has a relatively small pediatric population.

California					
Ranking Highlights ^a	I	How Health Care Performance Changed in California ^b			
Prevention & Treatment	2023 Scorecard				
Adults with all age- and gender- appropriate cancer screenings	2020	65%	69%	76%	43
Adults with age-appropriate flu and pneumonia vaccines	2021	40%	42%	54%	35
Adults vaccinated against COVID-19 with a booster	2022	52%	42%	63%	9
Diabetic adults without an annual hemoglobin A1c test	2021	16%	10%	4%	48
Children without all recommended vaccines	2021	31%	28%	12%	37
Children with a medical home	2020-21	41%	46%	55%	46
Children without a medical and dental preventive care visit	2020-21	46%	38%	26%	50
Children who did not receive needed mental health care	2020–21	21%	20%	11%	38
Adults age 18 and older with any mental illness who did not receive treatment	2019–20	63%	55%	41%	49





Source: Commonwealth Fund 2023 Scorecard on State Health System Performance

CHILD SAVINGS ACCOUNT PROGRAM • GO LIVE 2/25/25

Purpose

The **Beyond Covered by Covered California: Child Savings Account Program** aims improve well-child visits and childhood immunization rates for children under the age of two enrolled in Covered California, while helping families invest in their child's future.

Eligibility

Children under 2 years old who are:

- 1. Enrolled in a Covered California Health Plan
- 2. Born in California
- 3. Registered for a CalKIDS account*

<text>

Benefit

Families can earn up to \$1,000 for their CalKIDS savings account, which can be used for educational expenses.

Steps

- 1: \$150 Program Consent & CalKIDS Registration
- 2 6: \$100 Per PC Visit & Vaccine(s) at Specified Age
- 7 9: \$150 Per Flu Shot During Specified Time



*Beyond Covered program is designed to assist parents/guardians with CalKIDS account registration

BEYOND COVERED BY COVERED CALIFORNIA: GROCERY SUPPORT PROGRAM



COVERED CALIFORNIA ENROLLEE SURVEY

Population Focus: Members with Chronic Conditions

English 843 total respondents Email survey conducted June 6th – July	30th, 2024	Spanish 159 total respondents Email survey conducted June 13th – July 30th, 2024						
Response Insights								
Needs	Desired Help		Maximizing Impact of Funds					
 High rates of food insecurity 36% of English respondents 51% of Spanish respondents Transportation insecurity is prevalent 14% of English respondents 22% of Spanish respondents 	 Assistance with food and transportation are most cared about Followed by financial support for higher education for kids 		 Minimum amount for impact is \$80/m 34% of English respondents 39% of Spanish respondents Prefer smaller amounts but more frequent disbursements 44% of English respondents 47% of Spanish respondents 					
"I live in a rural area. The only grocery store is very expensive . Therefore, I have to drive an hour to a major chain grocery store. The cost of transportation is a major factor for me."	"Eating healthy costs more than, you know, than eating junk."	"It would have b helpful if someo been like, oh, he taxi voucher o call an Uber fo	one hadthe cost of utilities, food, andhere's amedical. All have increasedor let usso much that we cannot					

GROCERY SUPPORT PROGRAM • GO LIVE 2/5/25

Purpose

The **Beyond Covered by Covered California: Grocery Support Program** is designed to help Covered California members facing chronic health conditions and financial challenges access nutritious food to help improve food security and health outcomes.

Eligibility

Covered California members who:

- 1. Have a household income up to 250% of FPL
- 2. Have a chronic health issue
- 3. Are experiencing food insecurity

Benefit

A reloadable debit card to purchase food, and either:

- Monthly payments will be loaded onto the debit card for 12 months, OR
- A lump sum payment will be loaded onto the debit card at the end of 12 months (equal to 12 monthly payments)

Funds are based on household size reported to Covered California at time of enrollment and may only be used to purchase fresh food, packaged food, baby food and non-alcoholic drinks.







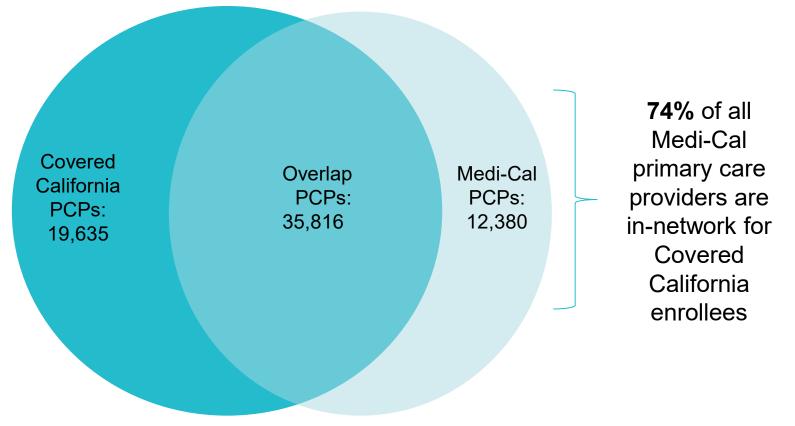
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COVERED CALIFORNIA EQUITY AND PRACTICE TRANSFORMATION (EPT)

PRIMARY CARE PROVIDER NETWORK OVERLAP





Analysis used Primary Care Provider NPI from October 2023 Provider Files

EQUITY & PRACTICE TRANSFORMATION • GO LIVE 2/2025

Purpose

Covered California's investment is aimed at leveraging Equity and Practice Transformation (EPT) infrastructure to accelerate population health management capabilities in practices serving both Covered California and Medi-Cal enrollees.

Eligibility

30-40 practices participating in EPT, who serve Covered California enrollees will receive enhanced support through tailored enhancements to EPT's technical assistance (TA) structure.

Benefit

Practices selected to participate in enhanced TA structure will receive:

- High-Quality, 1:1 Subject Matter Experts Support
- Virtual Learning and Peer Engagement through small group and 1:1 sessions
- Advanced Data Integration and Testing
- Learning System to distill insights from a diverse practice cohort and disseminate promising models to primary care practices across the state









POPHI EVALUATION



EVALUATION OF POPULATION HEALTH INVESTMENTS

- Design of PopHI includes ability to randomize, control groups of sufficient size to power outcomes, and data collection to enable rigorous evaluation and output suitable for peer-review journal publication
- Partnerships for qualitative and quantitative assessment of impact currently in place with:
 - UCSF Social Intervention Research and Evaluation Team
 - UCLA Medical-Financial Partnership program

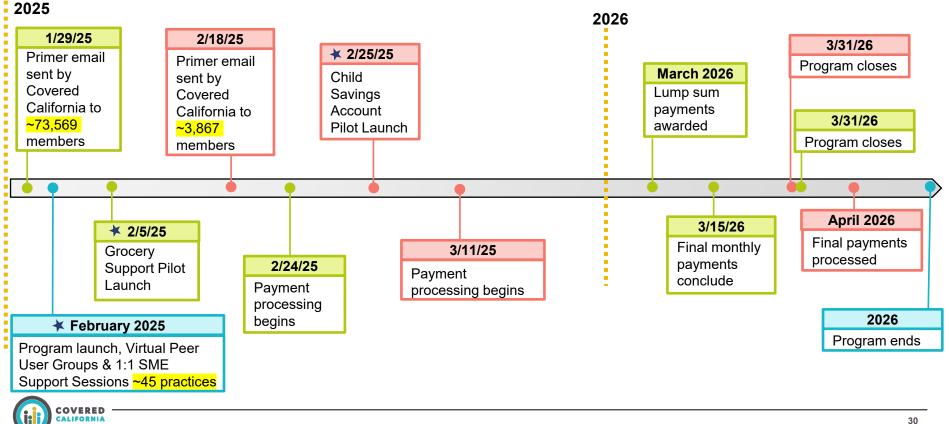


POPHI IMPLEMENTATION TIMELINE



PROGRAM TIMELINE

Grocery Support Program Child Savings Account Program EPT



INITIAL FEEDBACK FROM OUR MEMBERS ON BEYOND COVERED – GROCERY SUPPORT PROGRAM

"I'm looking to get more information in regards to this help. My mother and I were displaced during the first and we're in need of assistance."

"To whom it may concern:

I would like to be considered for this program. We do not eat healthy and I have heart disease. Please let me know what is required to qualify. Best regards. Thank you!"

"Please assist my family to obtain the captioned support. We are in need to save every penny we can on food and lodging."

"Wow! What an incredible program... I guess we are just waiting for a representative from Forward to reach out? Via Email? How will we know we've been offered this opportunity? I want to be sure not to miss any announcements, requests for information, etc..."

III. Covered California

B. Population Health Investments (PopHI)

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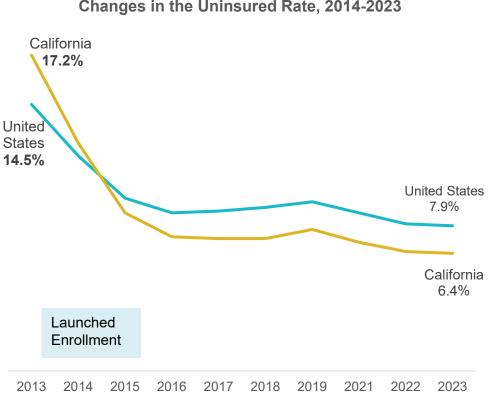
CALIFOR

Covered California Enrollment & Impacts of Enhanced Tax Credits Emily Kohn

Senior Research Manager | Policy, Eligibility, and Research Division

CONNECTING CALIFORNIANS WITH COVERAGE

- More than 6.3 million, or nearly 1 in 6. Californians have enrolled in marketplace coverage since Covered California launched in 2014.
- This has corresponded with the nation's largest drop in the number of remaining uninsured.
- The marketplaces serve many different consumer groups who do not have other sources of affordable coverage, including those losing Medicaid, self-employed individuals without employer coverage, or early retirees not yet eligible for Medicare.







EXPANDED AFFORDABILITY FROM THE ENHANCED PREMIUM TAX CREDIT

The federal enhanced premium tax credit (ePTC) has dramatically increased affordability for marketplace consumers by:

- Increasing the amount of financial help for all consumers eligible to receive the advanced premium tax credit (APTC).
- Eliminating the "subsidy cliff" for middle-income consumers above 400% FPL who were previously ineligible for APTCs (\$60,240 for an individual and \$124,800 for a family of four).

The savings from the enhanced tax credit have been substantial for consumers:

- □ On average, consumers save an additional \$101 on premium costs each month.
- More than 170,000 middle-income enrollees are now receiving a tax credit for their coverage where previously no financial help was available.

Without Congressional action, the enhanced premium tax credit will expire at the end of 2025.



ENHANCED TAX CREDITS HAVE RESULTED IN SUBSTANTIAL GROWTH IN MARKETPLACE ENROLLMENT

- □ Following the end of the 2025 Open Enrollment cycle, 1.98 million Californians selected Covered California plans for 2025 the highest count yet for an Open Enrollment period.
- ❑ The 2025 enrollment represents a 22% increase compared to 2021, the last Open Enrollment period prior to implementation of the enhanced tax credits, when 1.63 million consumers had enrolled.

Net Plan Selections	2021	2022	2023	2024	2025	Diff.
	(Count)	(Count)	(Count)	(Count)	(Count)	(2025 v 2021)
New Enrollment	249,279	255,575	263,325	306,382	345,711	39%
Renewals	1,376,267	1,521,867	1,476,043	1,478,271	1,633,793	7%
Total Plan Selections	1,625,546	1,777,442	1,739,368	1,784,653	1,979,504	22%



Plan selections counts represent 'net' plan selections, excluding consumers in a cancelled or pending status.

PREMIUMS WILL INCREASE IF THE ENHANCED PREMIUM TAX CREDIT EXPIRES

- Consumers with incomes less than 400% FPL (\$60,240 for an individual), could see, on average, a \$70 monthly increase in net premiums without the enhanced premium tax credit.
- Some consumers, who earn between \$22,590 and \$30,120 annually, could see their premium costs double from \$68 to \$136 per month.

Monthly Net Premium Without Extension of Enhanced Premium Tax Credits - Subsidized Enrollees Under 400% FPL



Monthly Net Premium with Enhnaced Tax Credits

Monthly Net Premium without Enhanced Tax Credits



Source: Snapshot of January 2025 Covered California among individuals receiving monthly APTC. Income levels reflect plan year 2025 FPL for an individual.

PREMIUMS WILL INCREASE IF ENHANCED PREMIUM TAX CREDIT EXPIRES

- Without the extension of enhanced premium tax credit, middle income consumers will have to pay the full premium cost to retain coverage.
- More than 170,000 middle income Californians save an average of \$384 per month in premium costs due to the enhanced premium tax credit.

Monthly Net Premiums Without Extension of Enhanced Premium Tax Credits - Subsidized Enrollees Over 400% FPL





TAX CREDITS ENSURE AFFORDABLE COVERAGE FOR SELF-EMPLOYED CONSUMERS

- More than 500,000 enrollees receiving tax credits are selfemployed, saving an additional \$106 per month on their premium costs.
- Premium tax credits are particularly important for these consumers as they are not eligible for other sources of coverage, such as through an employer, and must rely on the individual market for coverage.

Annual Premium Amounts without the Enhanced Premium Tax Credit: Self-Employed Marketplace Enrollees and Employer Coverage



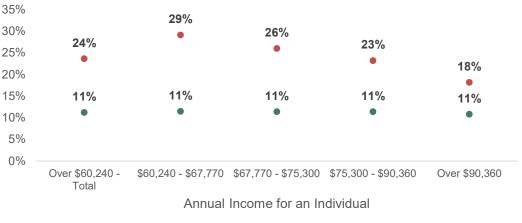


Source: Snapshot of January 2025 Covered California among individuals receiving monthly APTC. Employer data source: 2024 Employer Health Benefits Survey. 39 KFF 2024. https://www.kff.org/health-costs/report/2024-employer-health-benefits-survey/

OLDER ENROLLEES COULD PAY MORE THAN A QUARTER OF THEIR HOUSEHOLD INCOME

- Premiums are expected to double or more for enrollees ages 50-64 earning over 400% FPL, costing as much as \$1,112 per month.
- For some enrollees, this would consume as much as 29% of their annual income.

Average Premiums as a Percent of Income for Enrollees Ages 50-64 Earning Over \$60,240 Annually



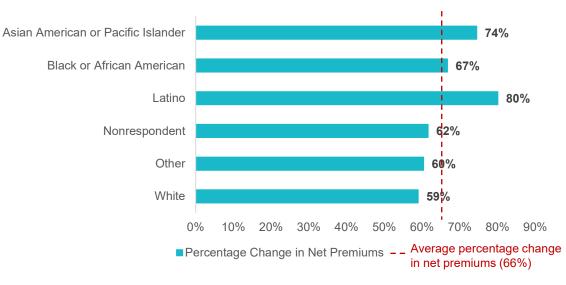
• Average Premiums as a Percent of Income - With Tax Credits

• Average Premiums as a Percent of Income - Without Tax Credits

COMMUNITIES OF COLOR FACE LARGEST INCREASES IN PREMIUMS

- While Covered California enrollees face an average 66% increase, premiums will increase more for communities of color.
- Communities that had some of the highest gains in enrollment since 2020 will face the greatest threats to affordable coverage without the enhanced premium tax credit.

Percentage Change in Net Premiums Without Extension of Enhanced Premium Tax Credits - Enrolleess by Race/Ethnicity



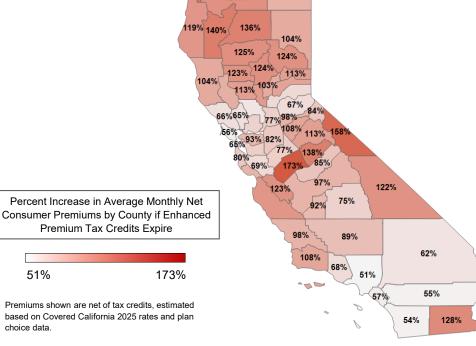


PREMIUMS EXPECTED TO INCREASE STATEWIDE WITHOUT ENHACED TAX CREDITS 97%

- On average, Californians across the state will see their monthly premiums increase by 66%.
- □ However, counties such as Imperial, Humboldt, and Shasta will see average premiums more than double without the enhanced premium tax credit.
- Premium Tax Credits Expire 51% 173%

choice data

□ In Merced county, enrollee premiums are anticipated to increase up to 173%.



124%



Source: Snapshot of January 2025 Covered California among individuals receiving monthly APTC.

MORE INFORMATION ON IMPACT OF THE ENHANCED PREMIUM TAX CREDITS FOR COVERED CALIFORNIA ENROLLEES

- A publicly-available <u>databook</u> comparing consumer net premiums under the Affordable Care Act and Inflation Reduction Act is available online.
- Data is available by demographics and geography, including congressional district.

Enrollees				
Subsidy Status	All Enrollees (M1)	Gross Premium Amount (avg \$ - PMPM) (M3)	IRA Net Premium Amount (avg \$ - PMPM) (M4)	Average Increase in Net Premium Amount if IRA Expires (PMPM) (M6)
Subsidy Received	1,749,550	\$699	\$153	\$101
Unsubsidized	229,940	\$590	-	-
Grand Total	1,979,490	\$686	\$153	\$101

Self-Employed				
Self-Employed	Subsidized Enrollees (M2)	Gross Premium Amount (avg \$ - PMPM) (M3)	IRA Net Premium Amount (avg \$ - PMPM) (M4)	Average Increase in Net Premium Amount if IRA Expires (PMPM) (M6)
Not Self-Employed	1,243,710	\$668	\$144	\$99
Self-Employed	505,840	\$773	\$177	\$106
Total	1,749,550	\$699	\$153	\$101

Congressional District				
Congressional District	Subsidized Enrollees (M2)	Gross Premium Amount (avg \$ - PMPM) (M3)	IRA Net Premium Amount (avg \$ - PMPM) (M4)	Average Increase in Net Premium Amount if IRA Expires (PMPM) (M6)
1	34,390	\$936	\$107	\$131
2	38,720	\$895	\$211	\$150
3	41,440	\$861	\$179	\$145
4	29,870	\$818	\$183	\$129
5	34,420	\$793	\$150	\$122



III. Covered California

C. Covered California Enrollment & Impacts of Enhanced Tax Credits

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IV. MOEA ADVISORY MEMBER FEEDBACK DISCUSSION



FUTURE OF ENHANCED TAX CREDITS 2026 – PREPARING POTENTIAL CONSUMER RETENTION STRATEGIES

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - How are you preparing your outreach efforts in the event the Enhanced Tax Credits sunset for 2026?
 - What consumer retention strategies might be used in the event the Enhanced Tax Credits sunset for 2026?
 - What resources / tools will you need for marketing and outreach?
 - How can Covered California support these efforts and strategies?



IV. MOEA Advisory Member Feedback Discussion

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STAKEHOLDER CHECK-IN: CONSUMER HOT TOPICS 2025

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - Given the abundance of information regarding potential modifications to our health care system, what strategies or marketing approaches have been implemented to guarantee that consumers receive accurate and reliable information about their health care options?
 - DACA enrollment updates: What are folks hearing on the ground from community members?
 - Are there any trending topics that Covered California should be aware of and/or prepare for?



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BREAK 10-MINUTES



V. COVERED CALIFORNIA DIVISION UPDATES





CALIFORNIA

Marketing Updates

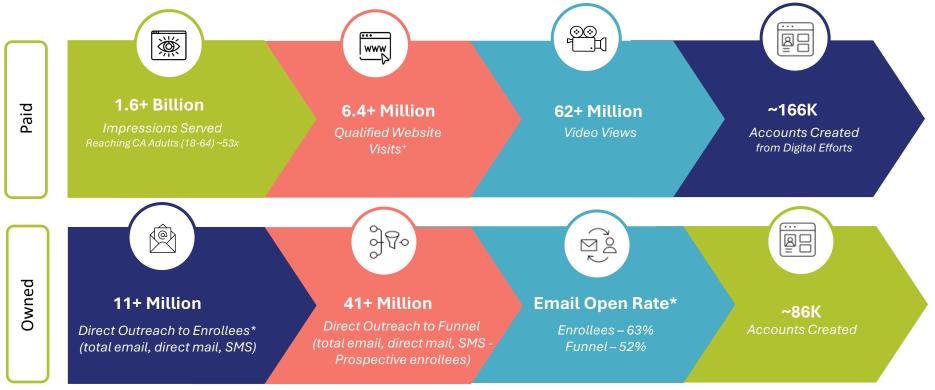
Yuliya AndreyevaMarketing Chief of Consumer Advertising and Operations | Marketing

OE25 Marketing Campaign Wrap-Up

Marketing Division



Strong Finish: Marketing Campaign Drove Enrollment Actions



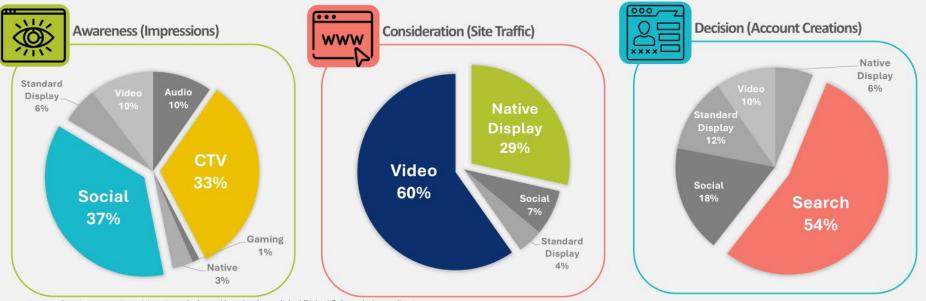
COVERED CALIFORNIA

- Data Sources: Marketing Email Tableau Dashboard and Digital Paid Media Dashboard
- +Qualified visit is when someone lands on our website for at least 10 seconds per 24-hour period.
- *Email Open Rates are above the industry standard of 37%.

Digital Channels Helped Nudge Consumers Along Their Enrollment Journey

A diverse channel mix is necessary to engage prospective consumers along their enrollment journey as some

channels excel in driving awareness metrics while others excel in driving conversions.



Account Creations are unique visitors in each channel buy that have clicked "submit" through the application process All channel share metrics are being reported based on the channel buy associated with the KPI



Multi-Segment Advertising Drove Enrollment Actions (Accounts Created) Across Key Audience Segments

- General Market campaign contributed 71% of trackable Account Creations.
- While the rest of the segments combined drove 29%, we know from research that these consumers prefer to convert with assistance via an agent and/or over the phone.
- And, because Paid Search makes up over half of our Account Creations, it is very likely that a user in the smaller segments could have converted via the English search ad.





Post Campaign Research To Evaluate Advertising Recall to Help Inform Future Work

Methodology

- ✓ Quantitative online survey in English & Spanish
- ✓ Fielding: February March 2025
- ✓ Report: April 2025
- ✓ Audience groups:
 - □ Uninsured, Subsidy Eligible (138-600% FPL)
 - Insured
 - Covered California members
 - Employer Sponsored Insurance

Research Goal

- ✓ Assess OE25 :30 TV/Video ads to evaluate breakthrough
- ✓ Assess actions taken and/or change in behavior
- Advertising impact on health insurance decision making
- ✓ Inform future advertising efforts

California Health Insurance Awareness Study (CHIAS)

Methodology

- ✓ Quantitative online survey in English & Spanish
- ✓ Fielding: February March 2025
- ✓ Report: June 2025
- ✓ Audience groups:

Uninsured

- Insured
 - Covered California members
 - Employer Sponsored Insurance
 - Medi-Cal members

Research Goal

- Assess Covered California's brand and brand health
- Assess awareness and experiences with Covered
 California and health insurance broadly
- Assess how results change and trend compared to prior years



SE25 Wildfires Campaign Highlights

Marketing Division



Wildfires Ad Campaign: Communication Strategy

- Build brand trust positioning Covered California as a source of security and peace of mind
- Deliver key information about more time to enroll
- Deploy ads across turnkey media channels: digital, search, and social
- Extend our message in a relevant and authentic way leveraging:
 - LA-based influencers with dedicated content
 - Univision interview segment dedicated to wildfires and Special Enrollment opportunity

In their arms, you're safe. In ours, you're Covered.

MORE TIME TO ENROLL FOR CALIFORNIANS AFFECTED BY WILDFIRES.



Wildfires Ad Campaign: Paid Media Highlights





Buying Demo:

Demo: Age 18-64 & \$25K+ HHI Geo: Primary: LA County/Ventura County Secondary: Surrounding counties Orange, San Bernardino, and Riverside

Campaign Flight: January 27 – March 8

Staggered launch based on channel

Segment Split: (based on LA County Census + General Market media impact on Hispanic and Asian)

- GM: 60% (incl. B/AA and LGBTQ+)
- HM: 30%
- AM 10%
 - o Chinese: 55%
 - Vietnamese: 25%
 - o Korean: 20%

When buying statewide, our segment splits: GM 64.35%, HM 26.3%, AM 9.35% (Chinese 46%, Vietnamese 23%, Korean 30%)



V. Marketing Updates Discussion

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CALIFORNIA

Communications & Public Relations Updates

Robert Kingston Director | Outreach & Sales



2025 Open Enrollment Let's Talk Health

The Goal of the "Let's Talk Health" Campaign

Covered California's "Let's Talk Health" initiative aimed to improve the health literacy of all Californians – especially the remaining uninsured – and engage them in conversation about health coverage, which can be complicated and confusing.

Partnership with Clinicians and Libraries

In phase one, rolled out in 2025 Open Enrollment, we collaborated with health literacy clinicians to provide in-language, culturally resonate messaging and materials. We also partnered with the California State Library system to distribute materials, host media events, and partner on health literacy workshops.





2025 Open Enrollment Let's Talk Health

Organic Social Media Campaign

Covered California's "Let's Talk Health" campaign was coordinated with marketing's social media calendar and amplified through the Let's Talk Health social press kit to various stakeholders, elected officials, and community-based organizations.

Influencer Strategy

The Communications team partnered with influencers that culturally resonated with the diverse communities reflected across California. These influencers strategically supported marketing and communications campaigns with visibility and content creation at media events near influencer's communities.



Earned Media and Events TO REACH THE REMAINING UNINSURED

Covered California executed a statewide media tour from San Diego to Redding including:

- Kickoff events in Sacramento, Fresno, Los Angeles, Redding, San Francisco, San Diego and Bakersfield
- Ethnic media events in Fresno, Los Angeles, San Francisco and the San Jose
- Deadline Events in San Diego, Fresno and Sacramento





These events were hosted at libraries, health centers, and directly in communities where the uninsured largely remain. Speakers included:

- Covered California executive team
- Elected officials

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- Health literacy experts
- Clinicians and executive leadership in healthcare
- Librarian leadership
- Public health experts
- Leaders from community-based organizations

COVERED CALIFORNIA

countdown to coverage

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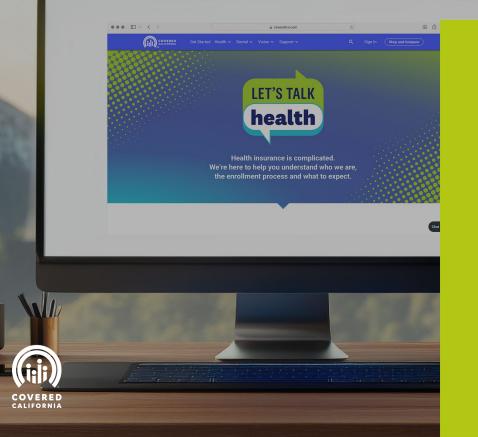
Let's Talk Health 0E25 LTH UPDATES

Branded Material

Covered California's "Let's Talk Health" initiative utilized new multilingual educational materials and tools to develop strong consumer engagement and remove one of the critical barriers to accessing health insurance. Materials included:

- Educational videos
- Let's Talk Health website
- Toolkits and PR boxes distributed statewide to libraries and partners
- Development of new, culturally relevant and inlanguage collateral
- Comic books for the farmworker and urban communities





Let's Talk Health

AWARENESS AND ENROLLMENT CAMPAIGN

Let's Talk Health Website

The new campaign website is accessible in multiple languages, providing in-language, culturally resonant information for consumers including access to resources for DACA recipients.

Let's Talk Health

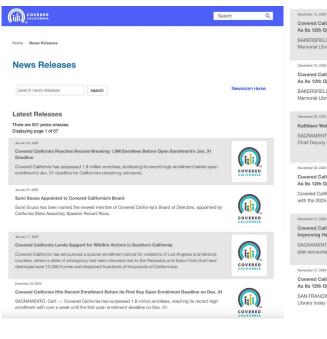
OE25 LTH UPDATES

Let's Talk Health Social Press Kit

Brand new tool to provides stakeholders and divisional partners with the integrative marketing tools to drive awareness for the campaign.







Covered California Continues "Let's Talk Health" Campaign With Record Financial Support Available As Its 12th Open Enrollment Continues

BAKERSFIELD, Calif. - Covered California continued its "Let's Talk Health" campaign at the Beale Memorial Library today with the 2025 open-enrollment period underway.

Covered California Continues "Let's Talk Health" Campaign With Record Financial Support Available As Its 12th Open Enrollment Continues

BAKERSFIELD, Calif. - Covered California continued its "Let's Talk Health" campaign at the Beale Memorial Library today with the 2025 open-enrollment period underway.

Kathleen Webb Named New Chief Deputy Executive Director of Operations for Covered California

SACRAMENTO, Calif. - Covered California announced the appointment of Kathleen Webb as its new Chief Deputy Executive Director of Operations on Tuesday.

Covered California Continues "Let's Talk Health" Campaign With Record Financial Support Available As Its 12th Open Enrollment Is Underwa

Covered California continued its "Let's Talk Health" campaign at the City Heights/Weingart Library today with the 2025 open-enrollment period underway.

Covered California Announces Initial Results of Its Quality Transformation Initiative Aimed at Improving Health Care Disparities Across the State

SACRAMENTO, Calif. - Covered California announced the first-year results of its first-in-the nation health plan accountability program, the Quality Transformation Initiative (QTI), today at its board meeting.

Covered California Continues "Let's Talk Health" Campaign With Record Financial Support Available As Its 12th Open Enrollment is Underway

SAN FRANCISCO, Calif. - Covered California continued its "Let's Talk Health" campaign at the Main Library today with the 2025 open-enrollment period underway.

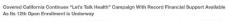




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COVERED



California HHS Secretary Kim Johnson Named Covered California Board Chair

SACRAMENTO, Calif. - Covered California welcomed Sec. Kim Johnson as its new board chair on

Covered California continued its "Let's Talk Health" campaign at the Redding Library today with the 2025 open-enrollment period underway.

Neverthar 13, 2024

November 21, 2024

Thursday,

November 19, 2024

Covered California Continues "Let's Talk Health" Campaign With Record Financial Support Available With Its 12th Open Enrollment Underway

Covered California continued its "Let's Talk Health" campaign at the Los Angeles Central Library today with the 2025 open-enrollment period underway.

November 01, 2024



Covered California kicked off 2025 open enrollment and launched its "Let's Health Talk" campaign across the state today to reach California's remaining uninsured.

October 30, 2024

Covered California Launches "Let's Talk Health" Campaign With Record Financial Support Available as Its 12th Open Enrollment Begins Nov. 1

Covered California launched its "Let's Talk Health" campaign for 2025 open enrollment at the Fresno City College Library today. Open enrollment - which begins on Nov. 1 and runs through Jan. 31, 2025 - is when Californians can sign up for, renew or shop for a new health insurance plan.

Secretary Xavier Becerra Joins Covered California to Launch Its "Let's Talk Health" Campaign as Open Enrollment Begins Nov. 1

Covered California was joined by Secretary Xavier Becerra of the U.S. Department of Health and Human

Services today at the historic California State Library in Sacramento to help kick off the 2025 openenrollment period. Covered California is also launching its "Let's Talk Health" health literacy campaign. Open enrollment - which begins on Nov. 1 and runs through Jan. 31, 2025 - is when Californians can sign up for, renew or shop for a new health insurance plan.



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NATIONAL AND STATE

- We launched our Open Enrollment campaign "Let's Talk Health" earlier this time because of the election.
- We were joined by former Secretary of Health Xavier Becerra in Sacramento to kick off Open Enrollment.



HOMETOWN HERO: U.S. Health and Human Services Secretary Xavier Becerra can't get enough of Sacramento. The C.K. McClatchy High School alum was hack in town today for the third time this month, this time to promothe health insurance open enrollment season. It comes as <u>Becerra has mulled leaving the</u> <u>Biden administration</u> to compete for California governor.

He appeared alongside Reps. **Doris Matsui** and **Ami Bera**, as well as the new California HHS Secretary **Kim Johnson** and Covered CA Executive Director **Jessica Altman**, to tout the state's record low 6.4 percent uninsured rate.

Despite the 2026 speculation, Becerra said not to read too much into his many guest appearances around town these days.

"I'm here on official business as secretary," Becerra told Playbook. "There's a lot going on in California ... so right now, all business. All official business." — Rachel Bluth

ABORTION DEAL: A Northern California hospital facing charges over its alleged refusal to terminate a pregnancy has agreed to provide emergency abortions in line with state law under a tentative deal reached with state Attornev

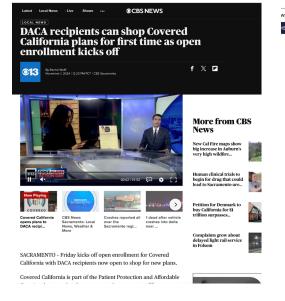






NORTHERN CALIFORNIA

- The "Let's Talk Health" campaign ٠ made multiple stops in Sacramento and San Francisco, while also visiting Redding.
- The second San Francisco event was held at the Excelsior Library in a heavily-Chinese neighborhood allowing us to extend our message in Mandarin and Cantonese.



THE SACRAMENTO BEE

WS SPORTS POLITICS RESTAURANTS OPINION GAMES OBITUARIES FINANCE CLASSIFIEDS SACRAMENTO'S BEST CAREERS

VALENTINE'S SALE Immerse yourself in stories you love with our digital subscription. HEALTH & MEDICINE

Covered California open enrollment is nearly over. Buy a 2025 health plan or pay tax penalty

By Cathie Anderson January 31, 2025 5:00 AM



Lezlie Sterling Isterling@sacbee.com

Only have a minute? Listen instead 5 C 1.0x Powered by Trinity Audio 00:00 02:23

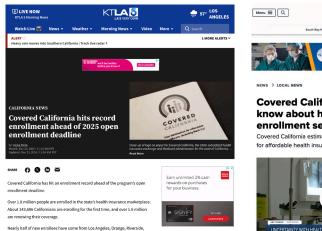
Covered California will set a new membership record when it closes enrollment Friday night with more than 1.9 million state residents buying a health plan through the insurance marketplace.





SOUTHERN CALIFORNIA

- We made multiple stops in Southern California throughout Open Enrollment, despite the Dodgers' parade foiling our Kickoff event plans and the tragic wildfires last month thwarted our annual Lunar New Year event.
- We had Spanish-language and APIfocused events in Los Angeles.
- We also visited San Diego for Kickoff and again in January for deadline.



MOST POPULAR

and San Bernardino counties, with 68,095 sign-ups



Covered California: What you need to know about healthcare coverage this open enrollment season

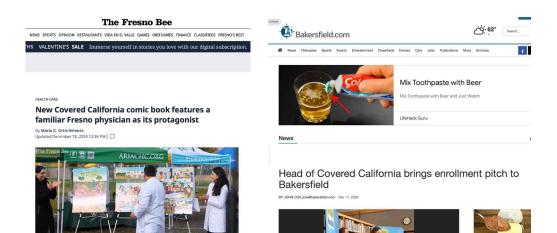
Covered California estimates 100,000+ San Diegans are uninsured, but eligible for affordable health insurance.





CENTRAL VALLEY

- We made the Central Valley more of a focus this Open Enrollment with multiple visits in Fresno, including for Kickoff, Deadline and a special event for farmworkers in Mendota.
- We also visited Bakersfield with our "Let's Talk Health" campaign.



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5) 🕑 1.0x

Covered California unveils the new comic book in both Spanish and English version which focuses on the importance of health insurance especially for the farmworker community. By Eric Paul Zamora

Only have a minute? Listen instead

(



Mix Coffee with Yogur and Just Watch

Videos



20 SAN DIEGO

California y evitar multas

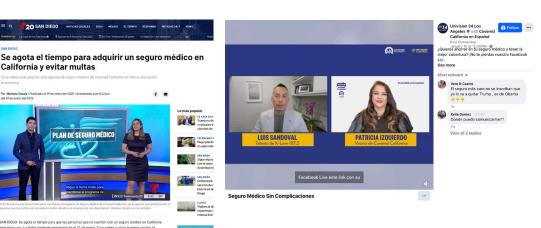
dal 29 de enero dal 2025

Por Marinee Zavala - Publicado el 29 de enero del 2025 - Actualizado a las 8/22 pr

SPANISH ETHNIC MEDIA

- Our "Let's Talk Health" campaign featured many Spanishcentered efforts, including the event in Mendota that included the reveal of a comic book that featured a narrative of farmworkers in that area needing health coverage and another in San Jose.
- We also continued our extensive media outreach focused on Univision, Telemundo, numerous radio stations and print publications all throughout the state.





AN DIFGO- Se apota el tiempo para que las personas que no cuentan con un seguro médico en California dquieran uno. La fecha límite de inscripción es el 31 de enero. Si no sabes cual es la meior opción, el orama de seguro médico de Covered California te ofrece una alternativa económica

PLAN DE SEGURO MÉDIC

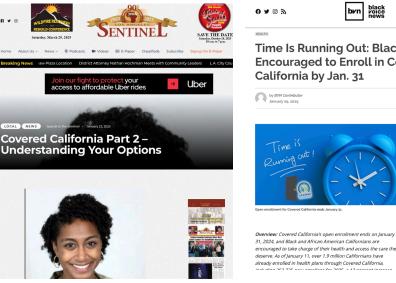
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nde todos estamos pasando por momentos difíciles, los incendios, todo lo que está ucarliando, si as importanta que la cante sens que si vienen con Coverad California y se inscriben hov miss pueden tener un plan de salud con su salud mental", informó Patricia Izquierdo, portavoz de Covered Californi



BLACK/AFRICAN AMERICAN MEDIA

- Covered California's Chief Medical Officer Dr. Monica Soni spearheaded our efforts in the Black/African American communities.
- We toured all over the state to meet with Black publications and media with our "Let's Talk Health" campaign.
- We also hosted three "Let's Talk Health" Roundtables with Dr. Soni in Inland Empire, San Francisco and Sacramento



Time Is Running Out: Black Californians Encouraged to Enroll in Covered California by Jan. 31

> L.A. Lawmakers Demand Answers on Botched Wildfire Evacuation Alerts February 13, 2025 Keeping it Real: America's Pandering, Paltering and **Prevaricating President**

Javden Daniels Wins NFL (AP) Rookie of the Year

G Facebook 🕺 X 🖬 Linkedin

LATEST NEWS

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Honors February 10, 202

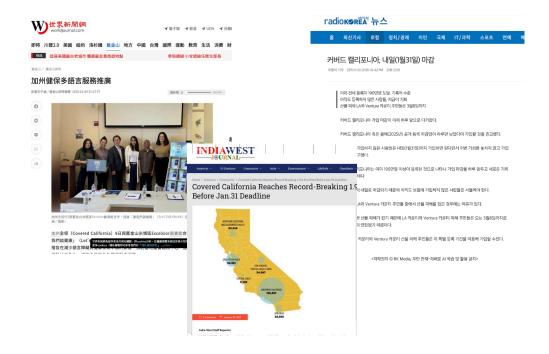
31, 2024, and Black and African American Californians are encouraged to take charge of their health and access the care they deserve. As of January 11, over 1.9 million Californians have already enrolled in health plans through Covered California. including 352 735 new envelope for 2025 a 12 percent inc





AAPI ETHNIC MEDIA

- We held multiple "Let's Talk Health" events in Los Angeles and San Francisco addressing the disparities that exist within various AAPI communities.
- We also toured around the state meeting with AAPI media about the deadline and the importance of coverage.
- We also had UCLA's Dr. Riti Shimkhada at our kickoff event in L.A., discussing newer AAPI immigrant communities and the challenges they face accessing services.





V. Communications & Public Relations Updates Discussion

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CALIFORNIA

External Affairs & Community Engagement Updates

Waynee LuceroDeputy Director | External Affairs & Community Engagement

OUTREACH ACTIVITIES

- Tribal Consultation- October Tribal Consultation with Tribal leaders and representatives. Provided updates and discussed items that may impact Tribal populations.
- Deferred Action Childhood Arrivals (DACA) Webinar and Tools: for stakeholders and community partners focused on eligibility for DACA recipients in Covered California.
- **Open Enrollment:** Participated in Open Enrollment events and helped coordinate attendance of elected officials.
- External Communication: shared Covered California updates with various audiences included elected offices, stakeholders, and others



COMMUNITY ENGAGEMENT PROGRAM UPDATE

Welcome Sumeet Pamma!

Chief of Community Engagement and Partnerships Program





V. External Affairs and Community Engagement Updates Discussion

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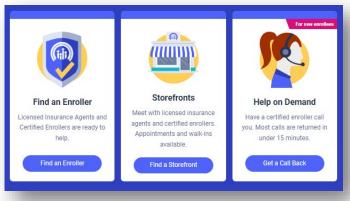


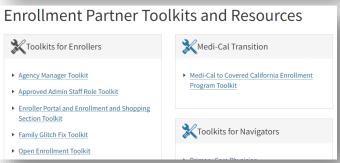
Outreach & Sales Updates

Robert Kingston Director | Outreach & Sales

RECAP OF PREPARING ENROLLERS FOR OPEN ENROLLMENT PERIOD 2025 READINESS

- Trained enrollers on 2025 insurance plans and system updates.
- Shared updates and guides to enrollers and agents through e-briefs and toolkits.
- Ensured accurate enroller contact information for consumer assistance.
- Offered multilingual support through the Help On-Demand Tool.
- Updated storefront information for consumer walk-in support.









COVERED CALIFORNIA

SEPT. 04	CHICO, Butte County
SEPT. 04	EL CENTRO, Imperial County
SEPT. 05	FRESNO, Fresno County
SEPT. 10	CAMARILLO, Ventura County
SEPT. 11	REDWOOD CITY, San Mateo County
SEPT. 12	SACRAMENTO, Sacramento County
SEPT. 17	SANTA ANA, Orange County
SEPT. 18	ESCONDIDO, San Diego County
SEPT. 19	YUCAIPA, San Bernardino County
SEPT. 24	LOS ANGELES, West Los Angeles County
SEPT. 25	DIAMOND BAR , East Los Angeles County

LET'S TALK HEALTH

ENROLLER KICK-OFF MEETINGS: OPEN ENROLLMENT PERIOD FOR THE 2025 PLAN YEAR



The Covered California Outreach and Sales Team launched the Open Enrollment 2025 plan year with extensive in-person training sessions across California, engaging over 1,200 certified insurance agents, navigators, community partner enrollers, and stakeholders.

COVERED CALIFORNIA OPEN ENROLLMENT 2025: SALES ENROLLER CHANNEL



Outreach and Sales works with

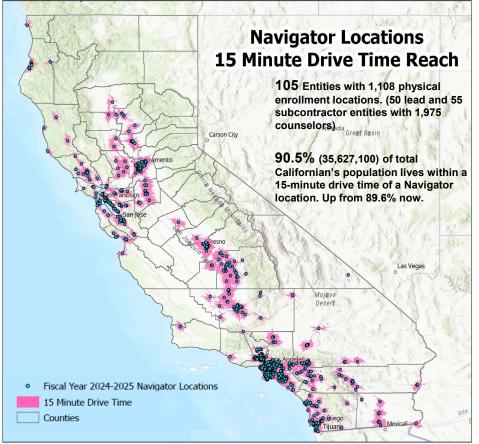
- **11,587** Certified Insurance Agents
 - 1,308 Navigator, Certified Enrollment Counselors
 - 1,254 Certified Application Counselors
 - 668 QHP Plan-Based Enrollers
 - 24 Medi-Cal Plan-Based enrollers



NAVIGATOR PROGRAM SUMMARY

Current Grant Year 2024-25

Budget / Allocation Core funds awarded Reserve for bonus	\$11.3 MM / \$9.9MM \$8.25 MM \$1.16 MM
Supplemental Outreach Grant	\$500,000 (6 awards)
Entities	49 30 Entities < \$100k 15 Entities \$120k -\$525k 4 Entities = \$605k
Enrollment Goal	38,710 (no separate performance goal)
Outreach Goal	23,226 points
Application Assistance Goal	15,428 households
Total Enrollment (% to Goal)	40,543 (105%) * *as at 2/10/2025
<i>Total Application Assistance (% to Goal)</i>	24,812 (161%) * *as at 2/10/2025



CERTIFIED ENROLLER ROUNDTABLES SCHEDULED FOR FEBRUARY AND MARCH 2025

The Covered California Outreach and Sales Team plans to engage with our sales channel partners to gather insights and feedback on the experience of the open enrollment period for the 2025 plan year.

Navigators

- **2/18/25**, In-Person, Northern California Navigators
- **2/19/25,** Virtual, Los Angeles County Navigators
- 2/21/25, In-Person, Bay Area Navigators
- 2/25/25, In-Person, Southern California Navigators
- 2/27/25, Virtual, Statewide Navigators

Certified Application Counselors

• **2/27/25**, Virtual Statewide, Certified Application Counselors

Agents

- **3/6/25**, In-Person, Northern California and Top 25 Agencies
- **3/11/25**, Virtual, Statewide Agents
- **3/13/25**, In-Person, Southern California Agents





SPECIAL ENROLLMENT PERIOD, APRIL 2025: 14 ENROLLER WORKSHOPS

Week 1:

- Wednesday, April 2: Imperial Valley (Calexico) and Northern California (Arcata)
- Thursday, April 3: Northern California (Redding) and Central Valley (Fresno)

Week 2:

- Tuesday, April 8: Central Coast (Salinas)
- Wednesday, April 9: Bay Area (Redwood City)
- Thursday, April 10: Sacramento (Expo HQ)

Week 3:

- Tuesday, April 15: Inland Empire (Moreno Valley)
- Wednesday, April 16: Orange County (Laguna Hills)
- Thursday, April 17: San Diego (El Cajon)

Week 4:

- Tuesday, April 22: Los Angeles East (Diamond Bar)
- Wednesday, April 23: Los Angeles Central (Downtown)
- Thursday, April 24: Los Angeles West (Lakewood)



Covered California for Small Business Updates

Adam Unger Sales & Product Manager, Covered California for Small Business



COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE

Group & Membership Update As of February 2025

Groups	9,028	
Members	76,468	
Average Members per Group Size	8.4	
Year-to-Date New Membership Sales 3,057		

*membership reconciled through 02/21/2025





COVERED CALIFORNIA FOR SMALL BUSINESS MARKETING



overedca As a small business owner, you may be

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Channel	Vendor
Digital Display	Google Discover
Digital Video	🕨 YouTube
Search	Google Ads
Social	\sim

- Multi-Channel marketing campaign targeting small business decision makers.
- 3,900 enrollment leads generated (9/3/24-2/11/25)
- Leads qualified to be better suited for individual coverage are routed to Help-on-Demand for expedited agent outreach.



CO M

TARGETED MARKETING



Employer Alert! BREAKING NEWS FROM COVERED CALIFORNIA FOR SMALL BUSINESS

Exciting News

Kaiser Permanente Health Plans Available in Monterey County Starting January 2025!

Covered California for Small Business (CCSB) is proud to announce that Kaiser Permanente health plans are available through CCSB in Monterey County!

This expansion means that your small business can access affordable, high-quality health care for your employees from one of the nation's most trusted healthcare providers.

New Location

Kaiser Permanente's brand-new Salinas Medical office is scheduled to open in January 2025, offering primary and specialty care, labs, pharmacy, radiology, and much more.

Do You Need Help Enrolling Your Business?

CCSB can help you get started! As part of our commitment to helping small businesses thrive, CCSB is pleased to partner with Kaiser Permanente, Blue Shield, and Sharp to offer your employees the best in health care all on a single platform.



- Direct to employer email campaigns.
- Targeted outreach to small business owners in Monterey County to promote expansion of Kaiser Permanente in the region.
- Targeted outreach to businesses identified to be less likely to offer insurance to promote availability of tax credits that help offset the cost of providing coverage.



V. Outreach & Sales Updates Discussion

- □ To request to make a comment,
 - *Computer Audio:* Click on the icon, "**raise hand** " on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
 - *Dial-In by phone only:* We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
 - Hearing Impaired: Please use the "chat" feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.

□ EACH PARTICIPANT WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM

NOTE: Written comments may be submitted to <u>MOEAgroup@covered.ca.gov</u>

MOEA Advisory Members

By phone: +1 (562) 247-8422 **Access code:** 135-454-592 **Audio PIN:** Shown after joining the webinar **Webinar ID:** 471-615-171

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VI. MOEA MEMBER OPEN DISCUSSION



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THANK YOU!

Email questions to MOEAgroup@covered.ca.gov

All meetings are open to members of the public. Meeting materials are available on the Covered California Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group web page here: https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/