

Marketing, Outreach & Enrollment Assistance Advisory Group

August 27, 2024, Hybrid Meeting



Welcome

Virtual Attendees: Thank you for joining us. **The meeting will begin at 1:00pm PDT**
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 [Covered California Marketing, Outreach, and Enrollment Assistance Advisory Group](#) webpage


Participants

Dial in by phone:
+1 (631) 992-3221

Access Code:
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Audio PIN:
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Webinar ID:
816-665-387

- Use the **computer audio** or **dial-in** feature to listen.
 - If you use the dial-in feature, you must enter your assigned **“audio pin”** on your phone in order to speak when unmuted.
- All participants will be muted during the meeting. Please unmute yourself to speak.
- 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.
 - **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.
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Technical Difficulties

- Use the **“chat”** feature to submit technical difficulty comments/questions so we can assist you.

Contact

- Email Covered California at MOEAgroupp@covered.ca.gov if you have additional questions or comments after the webinar.

I. CALL TO ORDER & AGENDA OVERVIEW

AGENDA – AUGUST 27, 2024 MEETING

I. Call to Order and Agenda Overview

II. Administrative

- A. Welcome and Opening Remarks
- B. MOEA Member Recognitions

III. Covered California

- A. State Budget and Legislative Updates
- B. Enhanced Cost Sharing Reductions Program Updates
- C. Language Consistency Project Updates

IV. MOEA Advisory Member Feedback Discussion

- A. Reaching DACA Populations – Outreach Strategies
- B. Open Enrollment 2025 – Marketing & Outreach Campaigns

***10 Minute Break**

V. Covered California Division Updates

- A. Marketing Updates
- B. Communications Updates
- C. Outreach and Sales Updates
- D. External Affairs and Community Engagement Updates

VI. MOEA Member Open Discussion

VII. Adjourn

II. ADMINISTRATIVE

WELCOME AND OPENING REMARKS

- Covered California welcomes all MOEA members and members of the public!
- Current Membership Updates:
 - 8/31/2024 the **2022 – 2024** 2-year term membership ends
- New Membership for 2024 – 2026:
 - Roster with new members will be posted on the exchange [MOEA website](#)


MOEA MEMBER RECOGNITION

- Covered California thanks all MOEA members for your service and contributions to the MOEA Advisory Group!
- Member Recognitions
 - Appreciation letters and certificates
 - Thank you for your dedication and service!
- Special thank you to our Chairperson
 - Kerry Wright

THANK YOU!

thank you!

II. Administrative

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III. COVERED CALIFORNIA

State Budget and Legislative Updates

Waynee Lucero, Deputy Director
External Affairs and Community Engagement



STATE BUDGET UPDATE

- The Fiscal Year (FY) 2024-25 State Budget went into effect on July 1, 2024.
- Appropriations to Covered California include:
 - \$165 million for the California Enhanced Cost Sharing Reduction Program
 - \$2 million for the striking worker benefit program established under AB 2530 (Wood, Chapter 695, Statutes of 2022), with a requirement for the Department of Finance to authorize up to \$3 million more, if needed.
 - \$20.35 million for the \$1 per member/per month California Premium Credit.
- The budget agreement also included one-time loans from the Health Care Affordability Reserve Fund to the General Fund of \$62 million in FY 2024, and \$109 million in FY 2025. Repayment of the existing \$600 million loan will be delayed, with the payments now being made in installments of \$200 million each for FY 2026, 2027 and 2028.


KEY STATE LEGISLATION

The following Covered California-related bills are headed to the Governor's desk:

- AB 2435 (Maienschein) would extend Covered California's emergency rulemaking authority by five years.
- AB 2749 (Wood) would clarify existing law related to Covered California's striking worker benefit program as established by AB 2530 (Wood, Chapter 695, Statutes of 2022).

III. Covered California

A. State Budget and Legislative Updates

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Enhanced Cost Sharing Reductions Program Updates

Melanie Droboniku,
Chief of Analytics and Informatics, Plan Management



NEW STATE FUNDING & FINANCIAL HELP IN 2025

Historic State Funding & Financial Assistance in 2025

- Introduction of state-funded enhanced CSR program in 2024.
- Benefitted over 800,000 Californians at or below **250% FPL**.
- Eliminated deductibles, lowered drug costs and copays.

2025 Program Expansion

- Gov. Newsom and Legislature increase funding by \$165 million.
- Expanded eligibility to those above **200% FPL**.
- Enhanced Silver 73 plan with no deductibles for new income bracket.

Benefits Across the Board

- All Silver CSR plan enrollees have no deductibles.
- Record enrollment, with nearly 90% receiving financial help.
- In 2025, significant premium stability and deductible elimination.


Enrollment and Premium Projections

- 25% of enrollees to have \$0 premium in 2025.
- Nearly 60% will see no change or reduction in monthly premium.

STANDARD COST-SHARING SILVER PLANS: 73, 87, AND 94


More Savings

Silver



Premiums
LOWER

Out-of-Pocket
MODERATE



70 to 94%
coverage

Lower monthly premium if you qualify for financial help.
[Learn More](#) →

An Enhanced Silver plans provide lower deductibles, co-pays, and out-of-pocket maximum costs.

Enhanced Cost-Sharing Reduction Plan	Household Income Eligibility by Percentage of FPL	Household Size of <u>One</u> Income Limit
Silver 94	100% up to 150%	\$21,870
Silver 87	Above 150% up to 200%	\$29,160
Silver 73	Above 200% up to 250%	\$36,450


FY 24-25 STATE BUDGET: \$165 MM FOR THE CALIFORNIA ENHANCED-COST SHARING REDUCTION PROGRAM, PLAN YEAR 2025



Household Income Eligibility by Percentage of Federal Poverty Level (FPL)	2025 California Enhanced Cost-Sharing Reduction Product
100% up to 150%	Silver 94
Above 150% up to 200%	Silver 87
Above 200% up to 250%	Silver 73
Above 250%	Silver 73
American Indian/Alaska Native Above 300%	Silver 73

III. Covered California

B. Enhanced Cost Sharing Reductions Program Updates

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Language Consistency Project Updates

Shawna Samboceti

SSM I-Specialist, Program Integrity Division/Customer Care



Project Overview

Objective

Deliver a standard language approach in order to offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational, and health status needs of those we service.

Success Criteria

- Improved common and consistent consumer experience with health care terminology across all consumer facing channels.
- Improved consumer understanding and education of health care terminology.


Update

- Presented to consumer advocates, stakeholders, agents, DHCS, and received great feedback.
- Implementation Kick-off Meeting late June – workgroup approved the terms and timelines by Phase.
- All divisions provided consumer-facing inventory lists and approved their respective plans by Phase.


2024 Schedule






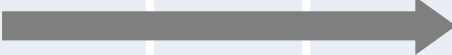
Legend

 Not Started

 In Progress

 At Risk

 Done

Milestone	May	June	July	Aug	Sep	Oct	Nov	Dec
Engage Project Manager								
Project Kick Off - Establish Work Group Meeting Cadence								
Document current language used at Covered California.								
Determine workgroup governance and mechanism to record content strategy								
Implement content strategy across all communication methods, including but not limited to; CalHEERS, .COM, Marketing, Policy, Plan Management, Ombuds, CCU, Communications, Sales/Outreach, Service Center, etc.								

IMPLEMENTATION PLAN

PHASE 1 (7/1/24-9/30/24)	PHASE 2 (10/1/24-12/31/24)	PHASE 3 (1/1/25-3/31/25)	PHASE 4 (4/1/25-6/30/25)	PHASE 5 (7/1/25-9/30/25)	PHASE 6 (10/1/25-12/31/25)
<ul style="list-style-type: none"> • Benefits Covered by all Plans • Coinsurance • Copay • Deductible • Financial Help to lower your monthly payment • Free Preventive Care • Free Preventive Care Visit • Health/Dental Insurance Company • Health/Dental Insurance Plan • Metal Tiers • Monthly Payment / Monthly Premium 	<ul style="list-style-type: none"> • Benefits Covered by all Plans • Coinsurance • Copay • Deductible • Financial Help to lower your monthly payment • Free Preventive Care • Free Preventive Care Visit • Health/Dental Insurance Company • Health/Dental Insurance Plan • Metal Tiers • Monthly Payment / Monthly Premium 	<ul style="list-style-type: none"> • Compare and Select a Plan • Cost-Sharing Reductions • Eligible/Ineligible • Enroll/Enrolled in a Plan / Enroll/Enrolled in a Health/Dental Plan • Enrollee • EPO • Health Insurance Marketplace • Health Savings Account • HMO • Injections • Insurance Agent/Certified Enroller • Out-of-Pocket Costs • PPO • Primary Care Doctor 	<ul style="list-style-type: none"> • Compare and Select a Plan • Cost-Sharing Reductions • Eligible/Ineligible • Enroll/Enrolled in a Plan / Enroll/Enrolled in a Health/Dental Plan • Enrollee • EPO • Health Insurance Marketplace • Health Savings Account • HMO • Injections • Insurance Agent/Certified Enroller • Out-of-Pocket Costs • PPO • Primary Care Doctor 	<ul style="list-style-type: none"> • Confirm • Date Coverage Begins • Determination • Ending Coverage • Estimated Yearly Cost • Exemption • Health Coverage Through Your Job • In-Network / Out-Of-Network • Major Life Change • Myself and My Dependents • Prescription Drugs • Primary Tax Filer • Quality Rating • Update Your Information 	<ul style="list-style-type: none"> • Confirm • Date Coverage Begins • Determination • Ending Coverage • Estimated Yearly Cost • Exemption • Health Coverage Through Your Job • In-Network / Out-Of-Network • Major Life Change • Myself and My Dependents • Prescription Drugs • Primary Tax Filer • Quality Rating • Update Your Information

III. Covered California

C. Language Consistency Project Updates

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IV. MOEA ADVISORY MEMBER FEEDBACK DISCUSSION

WHAT IS DEFERRED ACTION FOR CHILD ARRIVAL (DACA)?

- Deferred Action for Childhood Arrivals (DACA) is a **U.S. immigration policy** that allows certain undocumented immigrants who came to United States as children to receive a deferred action from deportation and become eligible for a work permit.
- To be eligible for DACA, an individual must meet certain criteria set by the [U.S. Citizenship and Immigration Services \(USCIS\)](#)

Deferred Action means:

- Immigration authorities to postpone the removal (deportation) of an individual who is unlawfully present in the United States.
- Does not provide legal status but grants temporary relief from deportation and allows the individual to remain in the country for a specified period. During this period, individuals may be eligible for employment authorization

DACA FINAL RULE

The U.S. Department of Health and Human Services published the [DACA Expansion final rule](#) on **Friday, May 3, 2024**. This final rule:

Modifies Definition of “Lawfully Present”	Inclusion of DACA Recipients	Updates to “Qualified Noncitizen” Definition for Medicaid and CHIP*
<ul style="list-style-type: none">• Applicable to eligibility for enrollment in Qualified Health Plans (QHP) and Basic Health Programs (BHP) through the Health Insurance Marketplace.• DACA recipients will no longer be excluded from this definition.	<ul style="list-style-type: none">• DACA recipients meeting all eligibility requirements can enroll in a QHP with financial assistance like Advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs) or a BHP.• Effective from November 1, 2024.	<ul style="list-style-type: none">• Clarifies categories of noncitizens that states are required to cover.

DACA RECIPIENTS ENROLLING IN COVERED CALIFORNIA

CalHEERS Application

- DACA recipients are **eligible to select a health plan** through Covered California.
- **Documentation required:** Notice of Action (I-797) issued by U.S. Citizenship and Immigration Services or Employment Authorization Document (Card) (I-766).

Financial Assistance

- Advanced Premium Tax Credit (APTC)
- Cost-Sharing Reduction (CSR)

Enrollment Period and Start Date

- **Special Enrollment Period**, starting November 1, 2024, through December 31, 2024, using the “gained lawful presence” qualifying life event (QLE).
- **Open Enrollment Period**, November 1, 2024, through January 31, 2025.

Effective Date of Coverage

- Follows the **standard rules** for the effective date of coverage.

External Affairs and Community Engagement DACA Efforts

Waynee Lucero, Deputy Director
External Affairs and Community Engagement



EACE DACA CAMPAIGN- INTERVIEWS AND PARTNERSHIPS

EACE is facilitating internal coordination across Covered California divisions that will conduct outreach and engagement on DACA recipient eligibility starting November 1st. EACE is considering:

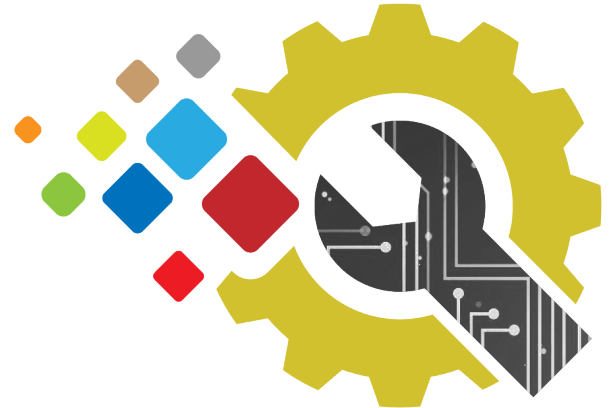
- **Partner Engagement and Mobilization:**

- ❑ **Community and Immigrant Groups:** Interviews to inform our strategy on how to reach DACA recipients, mobilization to assist with awareness and education; ongoing consultation for continued outreach and enrollment efforts.
- ❑ **Provider partnership:** Work with clinics and other providers to help disseminate information about Covered CA and new DACA-recipient eligibility.
- ❑ **District Office mobilization:** Engaging legislative district offices to promote DACA eligibility in their districts as part of renewal and open enrollment messaging and promotions.



EACE DACA CAMPAIGN- EDUCATION AND TOOLS

- **Webinars and Information Sessions:** Two educational webinars/events for community organizations, as well as elected offices (Congress, Assembly and Senate, District offices), stakeholders. Webinars would include Covered California overview, open enrollment and renewal, DACA specific slides, how to enroll and find help, and how to get the word out.
- **Toolkit development and distribution:** Similar to the [M2C toolkit](#), EACE can develop and disseminate consumer- and organization-facing documents that outline the new DACA eligibility, coverage and financial help, public charge clarification, how to find help and enroll. Coordinate with OSD, partner agencies, advocates and community organizations to develop and share the document.
- **Multilingual Resources:** Provide materials in multiple languages to ensure accessibility.



Marketing DACA Efforts

Yuliya Andreyeva

Marketing Chief of Consumer Advertising and Operations, Marketing



DACA – DEMOGRAPHICS INFORMING PLANNING

- 40K of DACA recipients in CA are projected to be uninsured
- Skew Hispanic (81%) – Using the current Hispanic millennial population as a proxy, we estimate:
 - Majority speak both English and Spanish
 - 36% prefer Spanish
- Asian countries represent less than 3% of the origin countries of DACA recipients, with the highest population being from South Korea at 1.1%, followed by Chinese at 0.1%



Sources:

CalSIM <https://laborcenter.berkeley.edu/extending-covered-california-subsidies-to-daca-recipients-would-fill-coverage-gap-for-40000-californians/>

US Citizenship and Immigration Services. Nielsen Universe Language Strata 2020

US Citizenship and Immigration Services

DACA – STRATEGIC APPROACH

Augment OE’25 advertising efforts that focus on the broad CA population and the uninsured to include targeted media and messaging to reach likely DACA audiences

- Focus on awareness to inform DACA recipients (and supporters) about the new opportunity to enroll through Covered CA and qualify for financial help.
- Prioritize digital platforms with outreach in English, Spanish, Chinese, and Korean
 - Strong consumption among DACA who skew younger and more tech-savvy.
 - Can efficiently target likely DACA recipients (and supporters).
 - Allow for message shareability within users’ networks (E.g. social).
- Supplement with Spanish radio based on the size of the Hispanic DACA population.
- Primary message: Covered California can now help DACA recipients get high-quality health insurance and financial help to pay for it.
- Announcement to the Members and Funnel audiences. Channels TBD (Email, Direct Mail, SMS/Text).
- If a list of DACA recipients is available, send tailored messaging via the following channels: Email, Direct Mail, and SMS/Text.



Communications DACA Efforts

Jagdip Dhillon

Media Relations Manager, Communications & Public Relations



Communications and Public Relations

Development of suggested messaging and talking points for spokespersons and external-facing divisions

Integration of DACA messaging into key media-facing activations and announcements, as appropriate (pre-November 1st)

Interviews and responses to media inquiries in English and Spanish

Integration of DACA messaging into Open Enrollment 2025 media events and activations

Development of DACA-specific infographics, fact sheets and other education materials in key languages

Updates to DACA-related content on CoveredCA.com to support education and enrollment


REACHING DEFERRED ACTION FOR CHILD ARRIVAL – DACA POPULATIONS – OUTREACH STRATEGIES

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - What are your outreach strategies for reaching DACA populations to enroll into Covered California?
 - What **tools** will you utilize in reaching and assisting DACA populations to enroll into Covered California?
 - What **challenges** do you think consumers will be encountered most through their DACA enrollment journey?

OPEN ENROLLMENT 2025 – MARKETING & OUTREACH CAMPAIGNS

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - How are you **preparing** your outreach efforts as we move into Open Enrollment 2025?
 - What **resources / tools** will you need for marketing and outreach?

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BREAK 10-MINUTES

V. COVERED CALIFORNIA DIVISION UPDATES

Marketing Updates

Yuliya Andreyeva,
Marketing Chief of Consumer Advertising and Operations, Marketing



OE'24 KEY MARKETING DELIVERIES



Spend
\$28.1 MM



Segment + Language
Multi-cultural, Black/AA, LGTBQ+,
Hispanic (in Spanish), Asian
(Chinese, Korean, Vietnamese,
Hmong, Lao)



Channels
TV/Video/CTV,
Radio/Audio,
Social, Digital
OOH, Print



Impressions
1.5 B
Reaching CA
Adults (18-64) ~73x



**Qualified Website
Visits**
2.1 MM



**Completed Video
Views**
125 MM



**Member + Funnel
Communications**
Email + Direct Mail + Text
30.8 MM



Strong Finish
Deadline countdown
reminders

Open Enrollment Campaign

What's new



OPEN ENROLLMENT '25 CAMPAIGN PARAMETERS



Budget:
~\$26.6MM

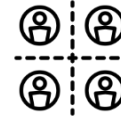


Flight:
Nov 1 – Jan 31



Target Audience:

- CA Adults 26-64
- Uninsured CA 26-64
HHI \$25K-\$150K
- Subsidy eligible uninsured
- Non-subsidy eligible uninsured
- Transitioning from Medi-Cal
- **New DACA recipients**



Segments

- Multicultural
- Hispanic
- Black/AA
- LGBTQ+
- Asian



Languages

- English
- Spanish
- Chinese
- Vietnamese
- Korean
- Hmong
- Laotian

CAMPAIGN OBJECTIVES:

- **Primary:** Develop an efficient media mix that maximizes new enrollment, while also considering the outreach needs of hard-to-reach communities.
- **Secondary:** Support retention and renewal efforts using spill over media that will keep our brand top of mind and serve as a reminder to convert.

MEDIA OBJECTIVES:

- **Awareness:** Improve brand awareness, build brand recognition, and increase understanding of Covered California's role in consumers' health insurance plan journey.
- **Conversion:** Promote enrollment among the uninsured to acquire new members.

NEW AD CAMPAIGN – HOW IT WAS INFORMED

How we got here:

Formative consumer research leveraging in-home ethnographic interviews with the uninsured subsidy-eligible Californians.



Goal:

Gain a deeper understanding of consumers who want health insurance but have not enrolled, to craft messaging that will resonate and motivate.



What we learned:

- Many are interested in getting insured but overwhelmed by the thought of starting the process.
- They feel confused and vulnerable because the health insurance language is intimidating and unclear to them.
- They anticipate that signing up will be complicated and require an understanding of this “foreign” language, as well as time to figure out what’s right for them.
- They want to feel supported and seen; to be able to find information easily, to know there’s an organization out there not trying to take advantage of them that can help, to talk with someone and ask their questions if they want, and ultimately not to feel like they have to go at it alone.

NEW AD CAMPAIGN – CREATIVE BRIEF

Insight...

They have so many questions about health insurance but don't know who to ask.

...[so] Strategic unlock

Reassure them that they're not alone and Covered California is here to help.

The resulting emotion

To feel like Covered California is on their side – hopeful, motivated, and reassured.

The creative challenge

To validate their feelings and convince them Covered California is on their side

NEW AD CAMPAIGN “HEALTHY CONVERSATIONS”

The ads show conversations between friends and coworkers and use these connections to answer some of the common questions people have about health insurance.

“Chop it up” :30 + :15



“Confab” :30 + :15



Focus group top line:

The conversation device is effective at drawing people in, making them feel seen/understood and ultimately delivering critical information about Covered California that motivates them to act.

“That’s what I would rather watch on tv. I would stay to watch a conversation because it feels regular.”

“Relatable because it is a full conversation of two people opening up.”

“I felt like I trusted it more.”

NEW AD CAMPAIGN TV SPOT – “CHOP IT UP”

Two restaurant workers are taking a break. The Server is talking to the seasoned Prep Chef. She has an air about her of someone who's been through the wars.



Server: I had health insurance before – (shakes head) so expensive. I’m helping my mom out, I don’t have that kinda cash.

Prep chef: Ugh, I know. But you can get financial help now through Covered California. It’s totally affordable – you’d be surprised. They’ve got this calculator thing that shows how much you’ll pay.

Server: Wait, for real?

Prep chef: Yes! What are you doing not having health insurance, man? (they both laugh) Here, let me show you...

VO: We all have questions. Covered California has answers and can find a health plan that’s right for you. Covered California. This way to health insurance.

NEW AD CAMPAIGN TV SPOT – “CONFAB”

We see two friends on a break at their work construction site. One is seeking advice on life stuff from the older more experienced carpenter, who’s been training him.



Laborer: (overwhelmed) I need some serious help with this health insurance stuff.

Carpenter: Check out Covered California. It’s this free service from the state that helps you get health insurance, millions of people have used it.

Laborer: (skeptical, but intrigued) Wait, really?

Carpenter: Yeah, they even offer financial help to lower the cost.

Laborer: (incredulous) How do you know all this?

Carpenter: That’s how I got my insurance. I got a great plan for about \$10 bucks a month.

Laborer: (impressed) Ok, I see you.

VO: If you’ve got questions, Covered California can help, every step of the way. Enroll by Dec 31 for coverage starting Jan 1.

NEW COST-SHARING REDUCTIONS (CSR) VIDEO

We see two friends, sitting down in a colorful collage space...

Jade: Hey — how'd you get your health insurance again?

Nora: Covered California. They help with the cost, so it was actually affordable.

Super: Covered California

Super: help with the cost

Jade: That's what I'm worried about...the cost!

Nora: Well, now their Silver-level plans have lower copays and no deductibles, so you'll pay less when you see the doctor or get care.

Super: Enhanced Silver plans

Super: NO Deductible

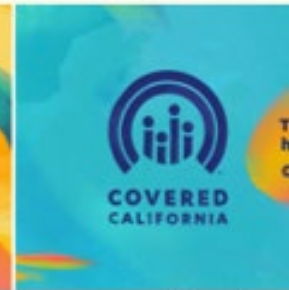
Jade: (intrigued) Really?

Nora: Yeah, and you can get it, regardless of how much you make.

Super: Regardless of how much you make.

Nora: C'mere, check this out. (our animation shows the Covered California website being pulled up on a phone)

VO: Check out your new options at Covered California.



NEW EDUCATIONAL VIDEOS

In Production

New “What is Covered California?”

LANGUAGES: English, Spanish, Cantonese, Korean, Mandarin, Vietnamese

New “Difference Between Covered California, Health Insurance Companies & Medi-Cal”

LANGUAGES: English, Spanish

New “Get Financial Help Through Covered California”

LANGUAGES: English, Spanish

New “Where to Get Answers to Your Questions | Covered California”

LANGUAGES: English, Spanish, Cantonese, Korean, Mandarin, Vietnamese

New “Understanding Health Insurance Terms | Covered California”

LANGUAGES: English, Spanish

New “Enrolling in Health Insurance Through Covered California”

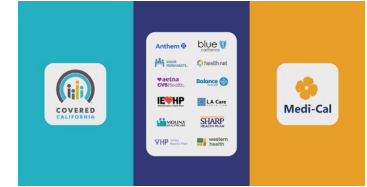
LANGUAGES: English, Spanish

New “Welcome to Covered California”

LANGUAGES: English, Spanish

Planned DACA Specific Message

LANGUAGES: Spanish, English



NEW CUSTOM CONTENT

Partner with Black and LGBTQ+ media to develop custom advertising solutions to create a deeper, more authentic connection with these audiences

Black/African American

Partner with Russell Westbrook Digital (RWD), a media company led by Russell Westbrook, a California native and an NBA star whose mission is to uplift and inspire Black communities. RWD will:

- Develop a documentary-style video and digital banners, and
- Promote these across a mix of Black-owned and Black-targeted sites to build awareness and increase understanding of Covered California's role in helping Californians get health insurance.



LGBTQ+

Partner with PrideCode, a digital media company specializing in empowering brands to build lasting relationships with the LGBTQ+ community. PrideCode will:

- Develop a sponsored editorial, high-impact banner, and premium video campaign that amplifies a healthy conversation about Covered California and encourages the LGBTQ+ audience to prioritize their health care and seek coverage through authentic narratives.



Communications Updates

Jagdip Dhillon,
Media Relations Manager, Communications & Public Relations



MEDI-CAL TO COVERED CALIFORNIA PROGRAM



News Release

Media line: (916) 206-7777 @CoveredCAnews media@covered.ca.gov

FOR IMMEDIATE RELEASE
June 4, 2024

Covered California Announces Over 150,000 Californians Stayed Covered Through the Medi-Cal to Covered California Enrollment Program

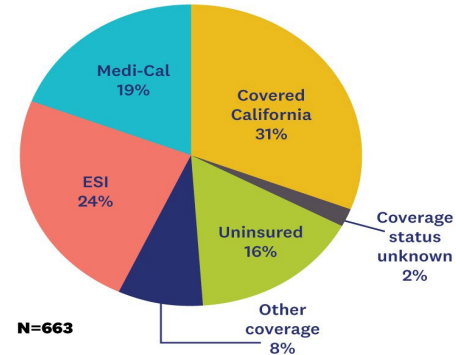
SACRAMENTO, Calif. — Covered California announced today that more than 158,000 Californians remained covered through the Medi-Cal to Covered California enrollment program over the past year.

Beginning in April 2023, following the end of the federal continuous coverage requirement put in place during the COVID-19 pandemic, Medi-Cal resumed its renewal process by redetermining eligibility for over 15 million of its members. In May 2023, Covered California and the Department of Health Care Services (DHCS), which administers California’s Medi-Cal program, launched the Medi-Cal to Covered California enrollment program.

Under the program, Covered California automatically enrolls individuals in one of its low-cost health plans when they lose Medi-Cal coverage and gain eligibility for financial help through Covered California. Through early June of 2024, the program has helped 158,100 Californians remain insured.



Coverage Status Following Loss of Medi-Cal Coverage.



MEDI-CAL TO COVERED CALIFORNIA PROGRAM ACTIVITIES



MEDI-CAL TO COVERED CALIFORNIA PROGRAM ACTIVITIES



MEDI-CAL TO COVERED CALIFORNIA PROGRAM ACTIVITIES

Covered California Medi-Cal Unwind:

WHAT YOU NEED TO KNOW

Dr. Monica Soni



Get Covered!

Brand-name health plans

Financial help to pay for coverage

Free, in-person enrollment help

MEDI-CAL TO COVERED CALIFORNIA PROGRAM COVERAGE

Covered California Announces Over 150,000 Californians Stayed Covered Through the Medi-Cal to Covered California Enrollment Program

0 Last Updated: Wednesday, 05 June 2024 04:05
0 Published: Wednesday, 05 June 2024 06:39


0 Comments

La versión en español de este Comunicado puede ser descargada en este enlace.

June 5, 2024 - SACRAMENTO, Calif. — Covered California announced on Tuesday that more than 150,000 Californians remained covered through the Medi-Cal to Covered California enrollment program over the past year.

Beginning in April 2023, following the end of the federal continuous coverage requirement put in place during the COVID-19 pandemic, Medi-Cal resumed its renewal process by redetermining eligibility for over 15 million of its members. In May 2023, Covered California and the Department of Health Care Services (DHCS), which administers California's Medi-Cal program, launched the Medi-Cal to Covered California enrollment program.

Under the program, Covered California automatically enrolls individuals in one of its low-cost health plans when they lose Medi-Cal coverage and gain eligibility for financial help through Covered California. Through early June of 2024, the program has helped 150,100 Californians remain insured.




PROGRAMA DE TRANSICIÓN DE MEDI-CAL A COVERED CALIFORNIA

5:18a 60°

LOS ANGELES: WWW.TVUNIVISIONS4.COM/ LA COMUNIDAD REQUEDA A HERMANOS ASESINADOS MIEN

La Opinión > Estados Unidos

La Opinión Hoy: ¿Cómo obtener cobertura médica accesible?

Covered California es el mercado de seguros de salud del estado, donde los californianos pueden encontrar seguros asequibles y de alta calidad de las mejores compañías de seguros



THE KOREA DAILY HOME ALL ARTICLES COMMUNITY CONSUMER FEATURE KOREA K-CULTURE EDUCATION OPINION

Health officials urge automatic enrollment to Covered CA for the Medi-Cal non renewed

2024-06-12

Must read

- Nonprofit criticized for serving instant noodles to homeless despite \$110 daily meal budget 2024-06-12
- Korean Americans now prefer stocks over real estate, but still hope to invest in real estate 2024-06-12
- Prominent Korean Americans rally behind Harris, raise \$20,000 in nationwide online event 2024-06-12
- Korean American Kyu Young Mike Park confirmed as federal judge in New York 2024-06-12

Advertisement

Covered California (CoveredCA), the state-subsidized health insurance program, is urging individuals and families who lost their Medi-Cal coverage during the Medi-Cal renewal process to learn about and take advantage of the automatic health insurance transition program.

The California Department of Health Care Services and Covered California emphasized that low-income individuals who lose their Medi-Cal eligibility will still have access to similar health insurance benefits from Covered California.

Here are answers to some frequently asked questions about California's health insurance benefits:



INDIAWEST JOURNAL

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Medi-Cal To Covered California Enrollment Program



MEDI-CAL TO COVERED CALIFORNIA PROGRAM COVERAGE

yahoo/新聞

Medi-Cal可自動轉入加州全保

世界日報
2024年6月11日



亞裔社區領袖與議員介紹AJSOCAL的工作 (記者沈理/攝影)

直到今年6月初, 已經有15萬失去了Medi-Cal的加州居民, 轉入了加州全保 (Covered California), 其中有16%的亞裔受益。

加州全保與南加州亞美公義促進中心 (California, 簡稱AJSOCAL) 於11日, 共及其一年來的執行成果。

KTSF 26

【加州新聞】不合資格領自卡人士 自動轉到Covered California 受保交保費 (揭曉)

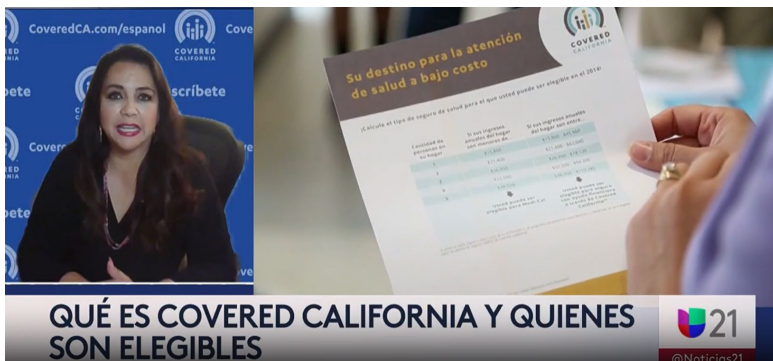
去年六月開始



QUÉ ES COVERED CALIFORNIA Y QUIENES SON ELEGIBLES

21
11:12p 85°

MEDI-CAL TO COVERED CALIFORNIA PROGRAM COVERAGE



QUÉ ES COVERED CALIFORNIA Y QUIENES SON ELEGIBLES  @Noticias21



2025 RATES ANNOUNCEMENT AND COVERAGE



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE
July 23, 2024

Covered California's Rates and Plans for 2025: The Most Financial Support Ever to Help More Californians Pay for Health Insurance

SACRAMENTO, Calif. — Covered California announced its health plans and rates for the 2025 coverage year with a preliminary weighted average rate increase of 7.9 percent.

The rate change can be attributed to many factors, including a continued rise in health care use, increases in pharmacy expenditures, the rising cost of care, labor shortages and other issues affecting the health care industry.

Because of the robust financial help available to Covered California enrollees, many will see a small impact, if any, to their monthly cost. Covered California, with the support of Gov. Newsom and the California Legislature, has worked to reduce the impact of increased consumer costs in 2025 by providing more support for its state-enhanced cost-sharing reduction (CSR) program, which will eliminate deductibles and lower the cost of care for over a million Californians.

"The stability of Covered California's marketplace helped us deliver a lower rate change than last year, and the expansion of the state's innovative cost-sharing reduction program will bring even greater affordability to our consumers in 2025," said Covered California Executive Director Jessica Altman. "Combined with the continued enhanced federal subsidies through the Inflation Reduction Act, Californians will have more assistance paying for their health insurance than ever before. And with Affordable Care Act coverage now being made available for Deferred Action for Childhood Arrivals (DACA) recipients beginning Nov. 1, a record number of Californians will have access to coverage."

Rate Changes by Carrier

Carrier	Weighted Average Rate Change
Aetna CVS Health	15.4%
Anthem Blue Cross	12.7%
Blue Shield of California	8.5%
Balance by CCHP	4.0%
Health Net	6.4%
Inland Empire Health Plan	1.8%
Kaiser Permanente	6.5%
LA Care Health Plan	6.3%
Molina Healthcare	6.4%
Sharp Health Plan	5.9%
Valley Health Plan	9.7%
Western Health Advantage	4.3%
Overall	7.9%

2025 RATES COVERAGE



OPEN ENROLLMENT 2025 PREVIEW

Let's Talk Health

- Entering our 12th Open Enrollment, Covered California wants to make sure consumers better understand their health insurance and health care options.
- The demographics of California have changed in the past dozen years, so we're getting back to the basics and that starts with health literacy.
- We want to simplify the complex and confusing to terms all Californians – regardless of their language, ethnicity, geography or income – can understand and feel empowered to enroll and utilize their coverage.

OPEN ENROLLMENT 2025 PREVIEW

PARLONS SANTE 让我们谈谈健康 USAP TAYO SA KALUSUGAN 我哋講下
KI HE MO'UI LELEI 健康について話しましょう LÅT OSS PRATA HÄL
HABLEMOS DE SALUD आइये स्वास्थ्य पर बात करें PARLIAMO DI SALUTE
PARLONS SANTÉ 让我们谈谈健康 USAP TAYO SA KALUSUGAN 我哋講下
WB THAM TXOG KEV NOJ QAB HAUS HUV ПОГОВОРИМ О ЗДОРОВЬЕ
地講下健康啦 LET'S TALK HEALTH 건강을 이야기하
KI HE MO'UI LELEI 健康について話しましょう LÅT OSS PRATA HÄL
让我们谈谈健康 HABLEMOS SALUD आइये स्वास्थ्य पर बात करें
PARLIAMO DI SALUTE आइये स्वास्थ्य पर बात करें WB THAM TXOG KEV NOJ Q
ПОГОВОРИМ О ЗДОРОВЬЕ 건강을 이야기하자 PARLONS SAN
PARLONS SANTÉ 让我们谈谈健康 USAP TAYO SA KALUSUGAN 我哋講下

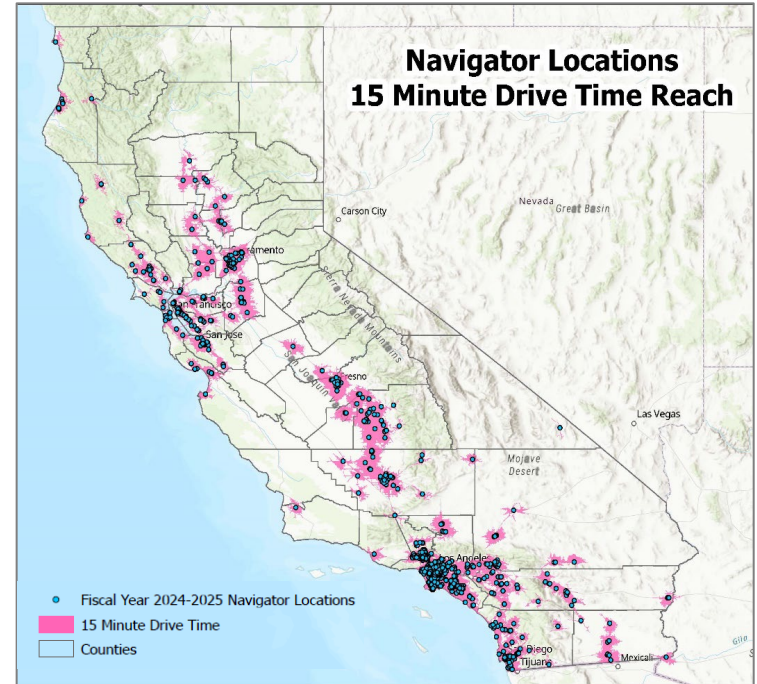
Outreach & Sales Updates

Robert Kingston,
Interim Director, Outreach & Sales



NAVIGATOR PROGRAM UPDATES

- Funding for FY 2024-25:
 - \$8.319 million in core funds awarded
 - \$500,000 in Supplemental Outreach Grants
- 104 Entities with 1,107 physical enrollment locations
 - 49 lead and 55 subcontractor entities with 1,970 counselors
- 90.5% (35,627,100) of total Californian's population lives within a 15-minute drive time of a Navigator location.
 - Up from 89.6% during May 2024
- Grantees:
 - 32 returning Navigator program grantees;
 - 6 Navigator program subcontractors become leads
 - 11 new organizations (non-Navigators)
 - 5 are current Certified Application Counselor entities
 - 1 is a previous Navigator lead entity
 - 5 are new to Covered California.



NEW GRANTEE ONBOARDING AND INITIAL SUPPORT

- 49 lead organizations executed grant agreements
 - New CAE agreements signed
 - Grantee contracts and required documentation
- Orientation Webinar for new enrollers
 - High level overview
 - Covered California and its role
 - Enroller channels
 - Existing Resources
- Welcome Webinar for grant program overview
 - Program structure
 - Deliverables
 - Workplan
 - Outreach Activity reporting
 - Progress Reporting
 - Payment Requests and Processing
 - Best practices
- DACA Outreach Planning and Strategy survey

Enroller Portal updates and functionality changes

- Program Goal expansions
- Reporting Changes
- Workplans
- Initial payment processing
 - Internal mechanisms
 - Supplemental Outreach Grant payments
- Dashboards

Productivity Report released to grantees

- Covers July 2024 period
- Individual level enrollment and plan selection information

NEW REPORT: Eligibility Report

- Application Assistance measure
- Household level data points
- Development completed. Pending verification for July 2024 period

PREPARING ENROLLERS FOR OPEN ENROLLMENT PERIOD 2025 READINESS

- Facilitate 11 in person OE 2025 kickoff events for enrollers on new 2025 insurance plans and system updates.
- Host a virtual webinars for all enrollers to learn about the 2025 plans and system updates.
- Distribute important updates and guides to enrollers and insurance agents through e-briefs, alerts, and toolkits.
- Train a diverse network of enrollers who can help Californians in different languages over the phone through the Help On-Demand Tool.
- Promote storefront details for walk-in consumer support.

The image shows three service cards with a blue border. The first card, 'Find an Enroller', features a shield icon with a person and a checkmark, and text stating 'Licensed Insurance Agents and Certified Enrollers are ready to help.' with a 'Find an Enroller' button. The second card, 'Storefronts', features a storefront icon and text 'Meet with licensed insurance agents and certified enrollers. Appointments and walk-ins available.' with a 'Find a Storefront' button. The third card, 'Help on Demand', features a person on a headset icon, a 'For new enrollees' tag, and text 'Have a certified enroller call you. Most calls are returned in under 15 minutes.' with a 'Get a Call Back' button.

Enrollment Partner Toolkits and Resources

The image shows a grid of enrollment partner toolkits and resources. On the left, under 'Toolkits for Enrollers', are links for 'Agency Manager Toolkit', 'Approved Admin Staff Role Toolkit', 'Enroller Portal and Enrollment and Shopping Section Toolkit', 'Family Glitch Fix Toolkit', and 'Open Enrollment Toolkit'. On the right, under 'Medi-Cal Transition', is a link for 'Medi-Cal to Covered California Enrollment Program Toolkit'. Below that, under 'Toolkits for Navigators', is a link for 'Primary Care Physician Toolkit'.



COVERED CALIFORNIA

OPEN ENROLLMENT

2025

ENROLLER KICK-OFF MEETINGS

SEPT. 4 EL CENTRO
Imperial Valley County

SEPT. 17 SANTA ANA
Orange County

SEPT. 4 CHICO
Butte County

SEPT. 18 ESCONDIDO
San Diego County

SEPT. 5 FRESNO
Fresno County

SEPT. 19 YUCAIPA
San Bernardino County

SEPT. 10 CAMARILLO
Ventura County

SEPT. 24 LOS ANGELES
Los Angeles County

SEPT. 11 REDWOOD CITY
San Mateo County

SEPT. 25 DIAMOND BAR
Los Angeles County

SEPT. 12 SACRAMENTO
Sacramento County



Coming This September 2024:

Get ready for an in-depth look at our 2025 health plan offerings, including rates, benefits, and network updates. Plus, discover the latest enhancements to CalHEERS and the enroller portal, and get a sneak peek at our new marketing campaigns. Equip yourself for success this open enrollment season with Covered California!

CERTIFIED ENROLLER ROUNDTABLES, AUGUST 2024

Covered California Outreach and Sales Team conducted **nine roundtable sessions** with our sales channel partners to solicit feedback on how we can prepare our enrollment partners this open enrollment period 2025.

Discussion topics included 2025 plan rates, DACA outreach, CalHEERS and enroller portal updates, and many more!

Navigators

- **8/20/24**, In-Person Northern CA Navigators
- **8/21/24**, In-Person Bay Area Navigators
- **8/27/24**, In-Person Southern CA Navigators
- **8/28/24**, In-Person Orange County Navigators
- **8/29/24**, Virtual Statewide Navigators

Certified Application Counselors

- **8/22/24**, In-Person Certified Application Counselors

Agents

- **8/8/24**, In-Person Northern CA and Top 25 Agencies
- **8/9/24**, Virtual Statewide Agents
- **8/14/24**, In-Person Southern CA Agents

COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE

Group & Membership Update through August 22, 2024

Groups	8,955
Members	77,103
Average Members per Group Size	8.6
2024 Year-to-Date New Membership Sales	6,562

*membership reconciled through 08/22/2024



External Affairs and Community Engagement Updates

Waynee Lucero

Deputy Director, External Affairs and Community Engagement



EXPANDING REACH INTO COMMUNITIES

- Community engagement and partnerships have been a core part of Covered California's success, working to reach, educate, and support enrollment through the organization's history.
- During 2023 and 2024, Communications and External Affairs held community engagements across the state, engaging a wide variety of community leaders representing regional, ethnic, cultural, and other community- and population-specific perspectives on coverage and care.
- Through these "Community Conversations" Covered California was able to reach goals related to outreach and education ***and*** create a two-way dialogue by which we could listen to and learn from the communities we engaged.



COMMUNITY ENGAGEMENT AND PARTNERSHIPS PROGRAM

As a part of Covered California's Strategic Plan, in July 2024, Covered California established the Community Engagement and Partnerships Program. The program will be administered by the External Affairs and Community Engagement Division (EACE) and is designed to:

- Build and cultivate trusted relationships with California communities, with particular focus on those who have been historically marginalized and underrepresented.
- Conduct ongoing, meaningful community-level dialogue to inform Covered California's work to meet the needs of Californians.
- Establish partnerships to help break down barriers to coverage and access to care.
- Promote awareness and understanding of Covered California and its service to Californians.



COMMUNITY LEARNINGS TO IMPROVE OUR WORK

- A primary purpose of the Community Engagement and Partnerships Program is to gain community and population-specific insights and perspectives on health coverage and care.
- Creating feedback loops helps with meaningful communication and builds trust.
- These feedback loops are intended to bring community feedback back to the organization to inform our work and improve service to Californians.




PROGRAM DEVELOPMENT: ASSESSMENT, PLANNING, AND EARLY ENGAGEMENT

The External Affairs and Community Engagement Division is undertaking a variety of steps to establish and develop the program:

- Build program infrastructure: staff; program and budget needs
- Use data to help inform prioritization of strategies, target groups, and resources
- Inventory existing community partners and identify potential partners
- Hold internal/external partner interviews to inform program strategies
- Make a roadmap of community-level engagements
- Create communications tools to sustain engagement through timely and relevant updates to community partners.
- Formalize internal processes to collect and act on community-level feedback.

V. Covered California Division Updates

- 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 MOEAGroup@covered.ca.gov

MOEA Advisory Members


By phone: +1 (631) 992-3221
Access code: 510-694-541
Audio PIN: Shown after joining the webinar
Webinar ID: 816-665-387

Public Comments

By phone: +1 (631) 992-3221
Access code: 510-694-541
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VI. MOEA MEMBER OPEN DISCUSSION

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/>