



Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group Meeting Minutes

Thursday March 2, 2023 from 1:00 PM – 4:00 PM

GoToWebinar Platform

Meeting Registration Link:

<https://register.gotowebinar.com/register/4660936871753640534>

Attendees:

Members:	Member Organization:
1. *Kerry Wright	Wright-Way Financial Insurance
2. *Douglas Matthews	Anthem Blue Cross
3. *John l'Anson	Kaiser Permanente
4. *Sandy Sanchez	Community Health Association Inland Southern Region
5. *George Balteria	Collective Choice Insurance Solutions
6. *Angela Chang	KCAL Health Insurance Services
7. *Fatima Clark	Children Now
8. *Rachel Linn Gish	Health Access California
9. Seciah Aquino	Latino Coalition for a Healthy California
10. Michael Bergstrom	Neighborhood Health Insurance Center
11. Bianca Blomquist	Small Business Majority
12. Ariella Cuellar	California LGBTQ Health and Human Services Network
13. Seleny Diaz	California Pan-Ethnic Health Network
14. Alicia Emanuel	National Health Law Program
15. Andrea Espinoza	Molina Healthcare
16. Betty Ho	Valley Health Plan
17. Kelly Johnson	Sharp Health
18. Dawn McFarland	M & M Benefit Solutions Insurance Services
19. Pamela Moore	Accounting Rivers
20. Hugo Morales	Small Business Majority
21. Guillermo Morales	Collective Choice Insurance Solutions
22. Cynthia Peshek	Ampla Health
23. Doreena Wong	Asian Resources Inc.
24. Marshawn Harris	Bay Area Quality Insurance Services
25. Hellan Dowden	Teachers for Healthy Kids

*Member attended in-person

Public:	Member Organization:
26. Larry Bennett	Unknown

27. Velia Castillo	Unknown
28. Debbie Cook	Unknown
29. Joseph Gabra	Insurance Agent
30. Dave Gunther	Insurance Agent
31. Rafael Halili	Insurance Agent
32. Alejandro Hernandez	Unknown
33. Sarah Hinds	Unknown
34. Shujun Jiang	Unknown
35. Tara Khor	Unknown
36. Irene Law	Unknown
37. Joan Madamba	Unknown
38. Myra Mao	Insurance Agent
39. Camilo Malmis	Unknown
40. Malao Martin	Unknown
41. Debra Matthews	Unknown
42. Peter Motta	Insurance Agent
43. Hyesung Park	Unknown
44. Lynne Robustelli	Unknown
45. Mariela Sandoval	Unknown
46. Michelle Wong	Insurance Agent
47. Stephanie Wong	Unknown
48. Yian Xu	Unknown
49. Shusheng Zhang	Insurance Agent
50. Sara Andrade	Unknown
51. Joey Choo	Unknown
52. Vanessa Rios	Anthem Blue Cross
53. Leslie Machado	Unknown
54. Araceli Perez	Unknown
55. Emiliano Saucedo	Insurance Agent

Agenda by Items:

**Comments, questions, or feedback made during or after each section are bulleted and followed by the member's name who made the remarks. Additionally, comments have been condensed and paraphrased. Pending comments or questions are highlighted in yellow for Covered California to follow up and respond via the MOEA Advisory Group Quarterly Summary Report.*

MOEA member and public comments will be made after each section

I. Call to Order and Agenda Overview

- Kerry Wright, MOEA Chair called the meeting to order.

II. Administrative

A. Welcome 2022-2024 MOEA Advisory Members

B. Bagley-Keene Meeting Requirement Updates

- Angela Chang—Will members get advanced notice of future meetings for planning purposes?
 - Karol Sandoval – Yes, as much notice will be given to allow for travel arrangements
- Kerry Wright—Request made to members to attend in person.

III. Covered California

A. Welcome

No comments.

B. State and Federal Policy/Legislative Updates

- Rachael Lynn Gish – Health Access California: As far as the budget transfer, Covered California had already developed their cost benefit design of money if 1208 is implemented or if the budget is altered?
 - Wayne Lucero—Design of benefits design is through stakeholder engagement.
- Rachel Lynn Gish—AB 04—a continuation of a long train of work with Senate Bill 10 in 2016, we look forward to work with Covered California through a 1332 waiver, etc. that Californians without legal status can have access to Advance Premium Tax Credit (APTC).
- Kerry Wright – Does this mean that we would eliminate immigration status into California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) and will it allow access to tax credits?
 - Jessica Altman – There are a lot of complexities and whether this moves forward and how it will move forward. Federal dollars that fund Advance Premium Tax Credit (APTC) cannot be used for undocumented individuals; there is a big money question apart of that issue.
- Doreena Wong – Appreciate Covered California for cooperating around different options and Assembly Bill 04, expanding coverage for undocumented immigrants. This is going along with Department of Health Care Services expanding Medi-Cal. Makes sense for Covered California to do the same. Many advocacy groups and organizations are supporting this effort.
- Kerry Wright – California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) needs to be simplified and needs to be done all day long, simplifying of the application for consumers should be considered and is very difficult for many consumers.

C. Senate Bill 260 & Medicaid Continuous Coverage Requirement Unwind

- George Balteria – Question for Derek Soiu: County redetermination; will you elaborate on when a person will not have a packet mailed?
 - Derek's Soiu: Each county has their own procedures, according to program standards they will determine from information already available as well as electronic sources (Federal hub)

and if everything comes back as verified as under 138% eligibility threshold, they will still qualify. They will not need a renewal packet and can automatically be renewed. If income does not match for example, the county may need to send out a renewal packet to request further information or substantiation of circumstances.

- Doug McKeever—Want to amplify on the amount of collaboration done with Department of Health Care Services, 15.4 million individuals is staggering and the timeframe to do this is daunting. We have made efforts through communications and support provided in enrollment assistance; what I would ask of this group, please get in touch with us on where the pain points are and what issues you are seeing, we will be able to mitigate those as best as possible.
- John W. I'Anson—Opportunity for confusion, renewals can be confusing; commend on coordination for consumer's sake; we are going to learn and adjust and bring this back to our Fall meeting.
- Fatima Clark—Can demographics be shared on who is cycling through coverage?
 - Will Department of Health Care Services be hosting data on renewals; will there be a plan on marrying them with Covered California data to activate enrollers in that area? Can both agencies be on the line with those consumers?
- Kerry Wright—Quick comment, we wanted to make a request to speak at our annual meeting; association meetings we can have breakouts in those venues. You must make an affirmative selection/ California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS). 138%-200% consumers are going to be a focus of many agents.
- Jessica Altman—An incredible amount of work; thoughtful collaborative work to do it. We must stay aligned and coordinated; data availability—we will be sharing this data and monitoring it throughout the process.
 - Derek Soiu—We will have a data dashboard available with avenues for communication.
 - **UPDATE April 2023:** <https://www.dhcs.ca.gov/dataandstats/Pages/Medi-Cal-Eligibility-Statistics.aspx>
- Rachel Lynn Gish—Prioritization with undocumented; since they cannot be auto-enrolled due to Senate Bill 260, will there be alternative messaging to that population?
- Angela Chang—Technology adoption; do all these consumers have active email accounts? Advertising free email providers for consumers when they do not have an email address.
- Sandy Sanchez— Senate Bill 260; as consumers move, for those who have never been on Covered California, will the information that are transferred be seamless? How will that information be available and how will that work?
 - Jahan Ahray: As far as information sharing, since we have an integrated system, any information that is on their application, the information will be transferred to California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) and will be able to report a change. If for some reason they have a delegation, the delegation will remain in California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) and will be sent to the delegated enroller that the consumer will need assistance; on the notice the enroller contact will be provider or if not assigned, they will provide information on how to become delegated; on the microsite they will be able to use Help on Demand or other delegation ways.
- Kerry Wright—What happens if a consumer was not originally in California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS)?
 - Jahan Ahray: When they go to the microsite, they will be able to create a California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) account, but the

information will be streamlined. Plan selection will be done for them, they just must click on the button to keep the plan or make another plan selection.

- Marshawn Harris—Is there is consideration with mixed households? In the past, mixed households have issues with dropped coverage or other such issues.
 - Jahan Ahrary: If the consumer already has a household, with auto plan selection, the dependent will be placed into the same plan/enrollment, this is an exception. The child will go into the same enrollment and will not cancel the parent's enrollment. We have been testing this process and identifying any issues that come up.
- Hellan Roth Dowden: What concerns me is that 40% will be auto redetermined though 70% will have to be contacted. What about people who do not return the forms, how was the order determined.
 - Jennifer Miller—The direct outreach was not in priority order. We are discussing internally the viability of the campaign and a potential future audience.
- Debra Matthews (public): If they already have a case number with Covered California, will the case number be used, or will they get a new case number?
 - Jahan Ahrary: Same case number will be used if Medi-Cal is determined on that case number.

*****BREAK*****

IV. MOEA Advisory Member Feedback Discussion

• Open Enrollment 2023 Best Practices

- Kerry Wright—The decision maker in the family can be the deciding person; person paying the bills will be the one to get a policy.
- Marshawn Harris—Second Kerry, speaking to mothers and fathers of those over the age of 20, it is often getting in touch with them directly. Rubicon and other places that do job placement, looking for job opportunities and the already uninsured. Employment Development Department classes and speaking with people getting unemployment help; events that target African Americans or Art and Soul that you run into places where there are many of different types of consumers.
- Hugo Morales—The reports from Covered California are very helpful. Developing outbound call campaigns from them to start scheduling meetings for renewals/new enrollments. They have been very successful. We have a group of 26 clinics for those who do not have a Certified Application Counselor, we have a commercial in lobbies and contact information for our office. Came about from COVID when we could not be in the offices.
- Ariella Cuellar—More often than not, enrollment information is not available from unhoused or housing insecure, working with Community Based Organizations with respite programs or in-person services to try and build the trust with those communities has been very helpful.
- Hellan Dowden Roth—One of the main things has been partnering with a trusted messenger, someone of their community, schools where 60% are Medi-Cal enrolled and many of those kids will are not eligible. Targeted outreach to schools will be very helpful to get outreach to parents to let them know about keeping coverage.
- Dave Gunther—Who should we reach out to on the border area with group coverage that require consumers to go across the border to get care? Are they eligible for Covered California to get care in California?

- **UPDATE June 2023:** Covered California currently does not have resources available for consumers asking about cross border access. We would refer consumers to contact the health plan directly to confirm benefit parameters outside of California.
- Marshawn Harris—Are there any consumer materials available for Family Glitch? A one-piece flyer available?
- Kerry Wright—Unaffordable coverage may allow for consumers to come on exchange.
- Alicia Emanuel—Our organization does not do direct outreach efforts; echo a theme I heard about meeting people where they are at, whether it be health fairs or in person assistance where they need it in the language that they speak; in terms of marketing, Covered California should continue the trend on a well-rounded holistic approach.
- Douglas Matthews—Anthem appreciated the great input; out of state exchanges in different states; Covered California is unique and there are no public/private partnerships like we have here; Covered California shares data, etc.
- George Balteria—Reiterate Alicia's comment in reaching out to hard-to-reach populations, the investment in Navigator programs will allow for those investments into hard-to-reach areas or certain settings and supporting the Navigator program more will provide benefits. Statewide the homeless populations are receiving field care.
- Doreena Wong—Comment on outreach efforts on meeting people where they are and the appreciation of Navigators. Culturally competent and in language. Created opportunities for Community Based Organization partners. Non threshold languages and support and funding for those services will be helpful.

B. Senate Bill 260 & Public Health Emergency Unwind

- John W. l'Anson—As consumers are phasing out of Medi-Cal, what are their next best option? We want to understand what all the consumer's options are; using call center and online portals giving people options on what options are available. Regular outreach to consumers and assisting in education campaigns to members and the general public and what can be done.
- Kerry Wright—Daily changes in Books of Business, Portal Alerts, etc., and proceeding from there.
- Hugo Morales—Using reports in place on assisting consumers. 27,000 patients in AltaMed and sending mailing and other outreach. Partnering with health plans, Health Net, LA Care, to assist consumers with redetermination packets. Assisting consumers with Open Enrollment.
- Doreena Wong—Making sure that Navigators and everyone understands the process. We know that this process will be confusing for limited English speakers—who will be determining the language outreach? And regarding autoenrollment, will there be any linkage to in-language assistance? Covered California's landing page in different languages will be helpful.
- George Balteria—In agent trainings, where they must verify where contact information is correct.
- Marshawn Harris—Ask about whether we can connect accounts; if they did not do the original enrollment, they think that there is no account for themselves, and it creates multiple accounts. It would be nice to have a service center that has abilities to work both Medi-Cal and Covered California applications and often are incorrect. An agent cannot spend time or do the research needed to complete this.

V. Covered California

A. Marketing Updates

- No comments

B. Communications Updates

- No comments

C. Outreach and Sales Updates

- No comments

VI. MOEA Member Open Discussion

Open Discussion

Kerry closing comments.

VII. Adjourn