



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

Wednesday August 31, 2022 from 1:00 PM – 4:00 PM
GoToWebinar Platform

Meeting Registration Link:

<https://attendee.gotowebinar.com/register/5483014219288828684>

Webinar Participation:

Members:

1. George Bacteria
2. Douglas Matthews
3. Cindy Keltner
4. John l'Anson
5. Hugo Morales
6. Alicia Emanuel
7. Michael Bergstrom
8. Kerry Wright
9. Andrea Espinoza
10. Pamela Moore
11. Njeri McGee Tyner
12. Rachel Linn Gish
13. Roberto Ortiz
14. Seciah Aquino
15. Hellan Dowden
16. Joseph Gabra
17. Bianca Blomquist
18. Lezlie Micheletti

Member Organization:

Collective Choice Insurance Solutions
Anthem Blue Cross
California Primary Care Association
Kaiser Permanente
Radio Bilingue, Inc.
National Health Law Program
Neighborhood Health Insurance Center
Wright-Way Financial Insurance
Molina Healthcare
Redwood Community Health Coalition
Alameda Health Consortium
Health Access California
California Plans Insurance
Latino Coalition for a Healthy California
Teachers for Healthy Kids
Accounting Rivers
Small Business Majority
Department of Managed Health Care

*The member was represented in the meeting by a colleague of the member's organization

Public:

19. Doreena Wong
20. Dominique Brown
21. Jennifer Doane
22. Benjamin Brown
23. Cynthia Peshek

Member Organization:

Asian Resources, Inc.
Collective Choice Insurance Solutions
Anthem Blue Cross
California Hospital Association
Ampla Health Consortium

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.*

Item I. Call to Order and Agenda Overview:

- George Balteria, MOEA Chair called the meeting to order.

Item II. Administrative:

A. MOEA Membership Updates

**MOEA member and public comments will be made after each section*

Item III. Covered California

A. Welcome & Member Recognition

No comments.

B. State and Federal and Policy and Legislative Updates

- Hellan Dowden Roth: Can we use California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS) to re-enroll for Medi-Cal if consumers are not eligible for Covered California?
 - Jahan Ahrary: The online enrollment is for Covered California, but if consumers are eligible for Medi-Cal, their counties will handle their enrollments.
- Hugo Morales: For Senate Bill 260 can you tell us what the volume of transitioning is?
 - Jahan Ahrary: Department of Health Care Services and Covered California are working on volume projections as the Public Health Emergency ends. We will be able to provide those estimates. There is an open action item from a previous meeting.
- Hugo Morales: Has there been some changes in enrollment into Medi-Cal?

- Jahan Ahrary: Not entirely sure, but Public Health Emergency has paused redetermination process.
- Rachel Linn Gish: Regarding Senate Bill 260: The slide says we will let consumers know through letters, are there other outreach attempts being made to consumers?
 - Jahan Ahrary: Yes, we are actively working on outreach approaches, when they lose their eligibility from Medi-Cal, they will be receiving a letter from the county stating they will be receiving a letter from Covered California, and that letter will have specific instructions and a date that action will be made. There is also a toolkit and flyers providing customized experience on what type of plan the consumer has been enrolled into.
- Alicia Emanuel: Second Rachel's comment about adding additional email communicate to Senate Bill 260 population. We are excited for the implementation and getting it started by the end of Public Health Emergency as it will provide streamline enrollment for Medi-Cal consumers. As for the Inflation Reduction Act, we are excited about the subsidy extension and hope the funds are used for Cost Sharing Reductions (CSR) to help consumers access care. Thank you to Covered California for submitting comments to Family Glitch. There is still confusion around Family Glitch, and we should continue efforts to develop notices and alerts to potentially impacted consumers as well as enhanced training for staff to help consumers understand the implications.

Jahan Ahrary: We are actively working on the Family Glitch on how to alert consumers as well as our Dot Com page for consumer information and affordability.

C. Marketing Updates

- George Balteria: Regarding direct mail marketing campaign: What was the list source used? What has been the best source of online marketing in terms of return-on-investment?
 - Yuliya Andreyeva: We do have a direct email list that was purchased. We suppress those members who have already been enrolled or are in the funnel with Covered California from the purchased email list, so we are not duplicating efforts. The best results really depend on the goal and audience segment. If we take the trackable digital channels, the social has done very well so we have increased our investments.

- Brent Knight: Direct mail campaigns are comprised of our funnel audience who have provided their preference communication outreach to those with email and phone number. We also have ad hoc campaigns.
- Hellan Dowden: What doesn't work in marketing, and does it vary by groups?
 - Yuliya Andreyeva: We don't use what doesn't work, though some channels are easier to track than others. Some of them are not trackable. The consumer journey is difficult to track. There are also different phases of consumers, such as, are they ready, are they just checking in, are they intent on applying and convert.
- Hugo Morales: What is the uninsured rate? And who makes up these uninsured? And there was mention of a fact sheet. Are there other groups that Covered California has had trouble reaching?
 - Yuliya Andreyeva: All the targeted languages are in the presentation; English, Spanish, Chinese (Mandarin and Cantonese), Vietnamese, Korean, Hmong and Laotian. The challenge has been with Cambodian with radio and print but the radio was no longer offering Cambodian. The print is on-going, but we are not able to get a response, so I encourage recommended radio and print Cambodian media. Currently not reaching Punjabi since the audience is very small and we do not have a page in Punjabi. The immigration fact sheet was developed for the Public Charge and eligibility. The uninsured rate is comprised of approximate 50% Latinos. We will have our Policy Division look at exact numbers through California Simulation of Insurance Markets [CalSIM] report and tell us who they are.
- Rachel Gish: I might have Cambodian language media. It's exciting to see TikTok and gaming; does that mean that some of these messages are done by age, and if so, will they be used in these venues?
 - Yuliya Andreyeva: There are several messages that we are able to track performances on. We have tailoring open enrollment messages for different outreach groups such as new parents or someone who lost their job, but general messages have performed better. If we start targeting age, messages start increasing in price, so we keep them general and we track who responds.

- Emailed Questions from the public: Dominique Brown: From marketing tactics, which languages have been the top enrollers in the last two years? When marketing through Google and Facebook, which tactics have worked in bringing in more leads to call or go to the website to seek more information? Has there been an increase in a certain demographic (race and/or language) that has been enrolling recently? Has radio been a good marketing strategy for Covered California?
 - Yuliya Andreyeva: Historically, English, and Spanish language campaigns drive larger share of enrollments, which is not surprising as our investment is larger for these languages proportionate to the size of the population. volume can be impacted by the amount invested in each channel, when comparing channel performance, we focus on cost pers. Facebook has performed very well historically and well ahead of Google SEM effort generating qualified website actions, including enrollment. Regarding the enrollment data, please reference our recent Active Member Profiles on HBEX: https://hbex.coveredca.com/data-research/library/CC_Membership_Profile_2022_03_R20220715.xlsx. Broadly speaking yes (assuming you're asking about the terrestrial radio). We leverage radio as an awareness channel to extend our reach, particularly amount the older uninsured demographic. Its success is measured in its ability to efficiently reach large volume of consumers

D. Qualified Health Plan Year 2023 Updates

- Hellan Dowden: There has been lots of confusion regarding abortions since Roe v. Wade and whether they are covered? Is Covered California working with the carriers to help message about this being a covered benefit?
 - James DeBenedetti: Yes, all plans will have this as a covered benefit.
- Rachel Gish: Did the benefit plan design include the Enhanced Cost Sharing Reduction if the Legislature approves it? As a consumer advocate we are interested in seeing this enacted and I want to reaffirm our desire to see this come through.
 - James DeBenedetti: Yes, the slide captures the Enhanced Cost Sharing Reduction.
- Chat question, Joseph Gabra: Are there any updates on vision?

- James DeBenedetti: No, it's not very structured like Dental and Health but we do have links and options for those consumers who want to purchase vision.

IV. MOEA Member Feedback Discussion

- George Balteria: Recommendation to enhance the delegation tool in the agent portal to allow for delegation to multiple cases to alleviate the call burden to the service center.
- Alicia Emmanuel: This Open Enrollment might be falling into the timeframe when the Public Health Emergency will be ending while at the same time the Senate Bill 260 and there will be a need for more hands-on assistance. Covered California staff and enrollment partner assistance; we're thinking about what additional resources will be available by Covered California to deal with this uptick in calls. What help will be provided to Appeals and Ombuds as we anticipate an uptick in appeals. Our recommendation across the board will be additional staffing or potential triage phone lines that will help Navigators and Agents and others.
- Hellen Dowden: Schools that I work with are particularly worried about the end of Public Health Emergency; we'd love to see counties have more phone services. Is there anything that Department of Health Care Services and Covered California can do jointly to get a blurb that Tony Therman, Superintendent of Education, can send out to all districts to post on the school websites by the first of the year.
- Cindy Ketner: There are a lot of new things happening and California Primary Care Association's focus is on many different places. There is a lot of uncertainty, and we are focusing on educating messaging to staff in order for them to be able to assist consumers and members. We heard rumors that the Public Health Emergency won't happen until January, and some have said it won't happen until later in 2023 so any updates on a timeframe that can help enroller assistants prepare will be useful.
- Doug Matthews: Covered California has a new emphasis on race/ethnicity data, as a health plan we are also collecting this data. Will there be education and emphasis of the collection of this information be directed to the agent community? We have less direct control over that even though we can encourage agents to collect this data.
 - Terri: We are working closely with our agent community to educate them and relate the importance of collecting this data. This is a good call-out.

- Pamela Moore: We have been focusing on two things: Medi-Cal expansion for 50+ and the end of the Public Health Emergency. We are stressing there are changes to Medi-Cal without giving too many details. We are encouraging consumers to contact us now so that when the Public Health Emergency does end, they will have all their contact information up-to-date and get their communication they need. We are also encouraging our counselors to check their secure mailbox to keep track of daily notices. We also did shelter, and bus ads targeting certain demographics and age groups and had a campaign of our own called, "Everyone Needs Health Insurance". We are also encouraging counselors join the Department of Health Care Services Ambassador program. We are also aware of the Senate Bill 260 toolkit and are using it with the fact sheet. Going forward, our social media campaign starts in September. We are doing Special Enrollment Period ads on the radio as well to get calls. We are also doing a "before the movie" ad that stressed changes to Medi-Cal. Bus and movie ads will be repeating in December.
- Doreena Wong: Our Navigators are doing similar things as Pamela; our focus is on newly enrolled into Medi-Cal. We are encouraging Navigators are becoming Department of Health Care Services Ambassadors, so we get the alerts. Covered California can help by providing trainings and webinars; confusing topics take a lot of explaining. We also have a "Stop the Hate" Campaign geared to spread awareness against hate towards Asian Americans. I can recommend extended hours to the service centers during the start of Senate Bill 260 and the end of the Public Health Emergency will be helpful during open enrollment. Regarding the Storefront finder, we are having a little trouble getting our storefronts on the Storefront website. Some of our Navigators are not on the site and we need support with this.
- Kerry Wright: If the Navigators and Agent line can be open later in the day and on the weekends that would help consumers. Secondly, are we going to be able to offer PDF and emailed quotes from Shop and Compare? It often takes more than one touch to make a sale due to this limitation.

V. Covered California

A. Communications Updates

- No comments

B. Outreach and Sales Updates

- Pamela Moore: Request for Navigator program productivity report that included the year-to-year renewals to understand the retention rate. This report can help with an analysis of how well we are doing.

- Terri Convey: We can take that back and see how we can build a report that will work for you at an entity level.
- Doreena Wong: Related to Pamela's request we were able to see the retention rate. It was during the conversation years back between the effectuation report versus the productivity report. Currently the report reflects the Medi-Cal referrals but it would be nice to have the breakdown of what enrollers are in what program. Lastly, thank you for asking for feedback through a survey and I'm wondering if we will have another opportunity to provide feedback.
 - Terri Convey: The results will be provided at the public section of the board meeting and additional opportunities will be provided for additional feedback through other surveys.

VI. MOEA Member Open Discussion

- Hellen Dowden: Is Covered California and other stakeholders able to assist in getting the word out about the HCAP (Hearing Aid Program for Children). The number of families who are eligible for this program is significantly low. Maybe someone can help with a way to outreach to this population since it is undergoing an expansion.
- Alicia Emanuel: Agrees with Hellen's comments about the need to advocate on this program's behalf is greatly appreciated.

V. Adjourn

Meeting was adjourned at 3:37 pm.