

Marketing, Outreach & Enrollment Assistance Advisory Group

March 2, 2023, In-person and Virtual Meeting



Welcome

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


Participants

Dial in by phone:
1 (415) 655-0052

Access Code:
208-839-392

Audio PIN:
Shown after
joining the webinar

Webinar ID:
915-143-435

- 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.
 - **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 2ND HYBRID MEETING

I. Call to Order and Agenda Overview

II. Administrative

- A. Welcome 2022-2024 Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Members
- B. Bagley-Keene Meeting Requirement Updates

III. Covered California

- A. Welcome Remarks
- B. State and Federal Legislative Updates
- C. Senate Bill 260 & Medicaid Continuous Coverage Requirement Unwind
 - Department of Health Care Services
 - Policy, Eligibility and Research
 - Marketing
 - Communications
 - Sales

***BREAK – 10 MIN**

IV. MOEA Feedback Discussion

- A. Open Enrollment Best Practices 2023
- B. Senate Bill 260 and Public Health Emergency Updates

V. Covered California Continued

- A. Marketing Updates
- B. Communications Updates
- C. Outreach and Sales Updates

VI. MOEA Member Open Discussion

VII. Adjourn

II. ADMINISTRATIVE

2022-2024 MARKETING, OUTREACH, AND ENROLLMENT ASSISTANCE (MOEA) ADVISORY MEMBERS

Welcome!

Consumer Advocates:

Alicia Emanuel

National Health Law Program

Seleny Diaz

California Pan-Ethnic Health Network

Hellan Roth

Dowden

Teachers for Healthy Kids

Hugo Morales

Radio Bilingue

Dr. Seciah Aquino

Latino Coalition for Healthy California

Ariela Cuellar

California LGBTQ Health and Human Services Network

Fatima Clark

Children Now

Rachel Linn Gish

Health Access California

Bianca Blomquist

Small Business Majority

Chairperson:

Kerry D. Wright

Wright-Way Financial Insurance

Co-Chair:

Cindy Keltner

California Primary Care Association

Co-Chair:

Douglas Matthews

Anthem Blue Cross of California

Certified Insurance Agents:

George Balteria

Collective:Choice Insurance Solutions

Michael Bergstrom

Neighborhood Health Insurance Center

Marshawn Harris

Bay Area Quality Insurance Services

Angela Chang

KCAL Health Insurance Services

Dawn McFarland

M & M Benefit Solutions Insurance Services

Certified Community Enrollers:

Pamela Moore

Redwood Community Health Coalition

Shannon Okimoto

Health Quality Partners of Southern California

Doreena Wong

Asian Resources Inc.

Cynthia Peshek

Ampla Health

Guillermo Morales

AltaMed Health Services Corporation

Sendy Sanchez

Community Health Association Inland Southern Region

Health Plan Carriers:

Andrea Espinoza

Molina Healthcare

Angela Cheda

Blue Shield of California

John W. I'Anson

Kaiser Permanente

Elizabeth Creager

Health Net

Betty Ho

Valley Health Plan

Kelly Johnson

Sharp Health Plan

Christina M. Candler-Aguirre

Aetna CVS Health


BAGLEY-KEENE MEETING REQUIREMENT UPDATES

Meeting requirements starting July 2023



- ✓ Required to meet at least twice per calendar year, or more as deemed necessary by the Executive Director
- ✓ In-Person Meeting – needs a quorum of half of the advisory members in person to have a meeting.
 - Members may participate by teleconference so long as a quorum of the members attend in-person, the group provides notice of such members' participation by teleconference at least 24 hours prior to the meeting, and those participating by teleconference are listed in the minutes of the meeting, in accordance with the Bagley-Keene Open Meeting Act.

II. Administrative Updates

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- **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

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III. COVERED CALIFORNIA


Welcome!

Jessica Altman,
Executive Director



III. Covered California

A. Welcome

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State And Federal Legislative Updates

Waynee Lucero,
Deputy Director, External Affairs



GOVERNOR'S PROPOSED BUDGET

- ❑ Governor Newsom released his 2023-24 State Budget on January 10.
- ❑ The Governor's Budget proposes the following:
 - ❑ Transfer the available Healthcare Affordability Reserve Fund balance of \$333.4 million to the General Fund. These funds will be returned after federal subsidies end, which is scheduled in 2025-26.
 - ❑ Maintain the \$20 million per year appropriation to provide the \$1 per member/per month California Premium Credit.
 - ❑ Maintain funding for full scope Medi-Cal for undocumented immigrants.
- ❑ Note: The end of the Medi-Cal Continuous Coverage Requirement will be addressed in the May Revise.

NEW LAWS COVERED CALIFORNIA IS IMPLEMENTING

- ❑ **AB 2530 (Wood, Chapter 695, Statutes of 2022)** – Requires Covered California to offer health insurance to an employee who has lost minimum essential coverage from employer coverage because of a strike, lockout, or other labor dispute. The individual would receive the same premium assistance and cost-sharing reductions as an individual with a household income of 138.1% FPL.
- ❑ **SB 1473 (Pan, Chapter 545, Statutes of 2022)** – Updates state law to align with current dates for open enrollment and coverage effectiveness. This technical bill set the annual enrollment period for the individual market from November 1 of the preceding calendar year to January 31 of the benefit year. Sets the effective date of coverage to be no later than January 1 for those who enroll by December 31 and no later than February 1 for those who enroll in January.

NEW LAWS COVERED CALIFORNIA IS IMPLEMENTING – (CONTINUED)

- ❑ **SB 644 (Leyva, Chapter 983, Statutes of 2022)** – Requires the Employment Development Department (EDD) to share specific data on beneficiaries with Covered California for the purpose of outreach. Covered California is required to market and publicize to these individuals the availability of health care coverage through the Exchange.
- ❑ **SB 967 (Hertzberg, Chapter 170, Statutes of 2022)** – Requires the Franchise Tax Board to include a check box on state tax forms where a taxpayer can indicate interest in low-cost or no-cost health insurance. Covered California is required to provide outreach to those individuals.

NEW STATE LEGISLATION INTRODUCED IN 2023

- ❑ **AB 4 (Arambula) Covered California: Expansion** – This bill declares the intent of the Legislature to expand Covered California access to all Californians regardless of immigration status.
- ❑ **SB 595 (Roth) Covered California: data sharing** – This bill would amend SB 644 (Leyva, 2022) by specifically prohibiting the disclosure of consumer information received from EDD by Covered California to a certified insurance agent or a certified enrollment counselor without consumer consent.
- ❑ **AB 1208 (Schiavo) California Health Benefit Exchange: Health Care Affordability Reserve Fund** - This bill would require Covered California to annually update its proposed program design to maximize the number of low- and middle-income Californians with zero deductibles.

NEW STATE LEGISLATION INTRODUCED IN 2023


- ❑ **Cost Sharing Mandate Bills** – Several bills introduced in 2023 would limit cost sharing for certain services. These include SB 90 (Wiener) which would limit the out-of-pocket cost for insulin to \$35 per month. Some other services covered by these bills include treatment for pediatric neuropsychiatric disorders and screening for certain cancers.

FEDERAL UPDATE – THE 2023 OMNIBUS SPENDING BILL

- ❑ On December 29, 2022, President Biden signed the Omnibus Spending Bill (Consolidated Appropriations Act, 2023) into law.
 - ❑ The bill decouples the Medicaid continuous coverage requirement from the COVID-19 Public Health Emergency which will end on May 11, 2023.
 - ❑ Beginning April 1, 2023, states may resume disenrollment of consumers who are no longer eligible for Medicaid.

III. Covered California

B. State and Federal Policy, Legislative Updates

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Department of Health Care Services (DHCS) Medi-Cal Continuous Coverage Unwinding

Bonnie Tran,

Health Program Specialist I, Medi-Cal Eligibility Division

Derek Soiu,

Health Program Specialist I, Medi-Cal Eligibility Division



DHCS Medi-Cal Continuous Coverage Unwinding

March 2023

Consolidated Appropriations Act of 2023

- On December 29, 2022, President Biden signed into law the Consolidated Appropriations Act of 2023 which **delinked the continuous coverage requirement from the public health emergency** and established a March 31, 2023 end date to the continuous coverage requirement.
- When continuous coverage requirements end, states will need to conduct a full redetermination for all beneficiaries who would have otherwise been subject to redetermination
- As a result of the Consolidated Appropriations Act of 2023, CMS released updated guidance in a Centers for Medicaid and CHIP Services (CMCS) Informational Bulletin on January 5, 2023 that maintains the applicability of the unwinding rules from previous CMS guidance

DHCS Medi-Cal COVID-19 PHE and Continuous Coverage Operational Unwinding Plan

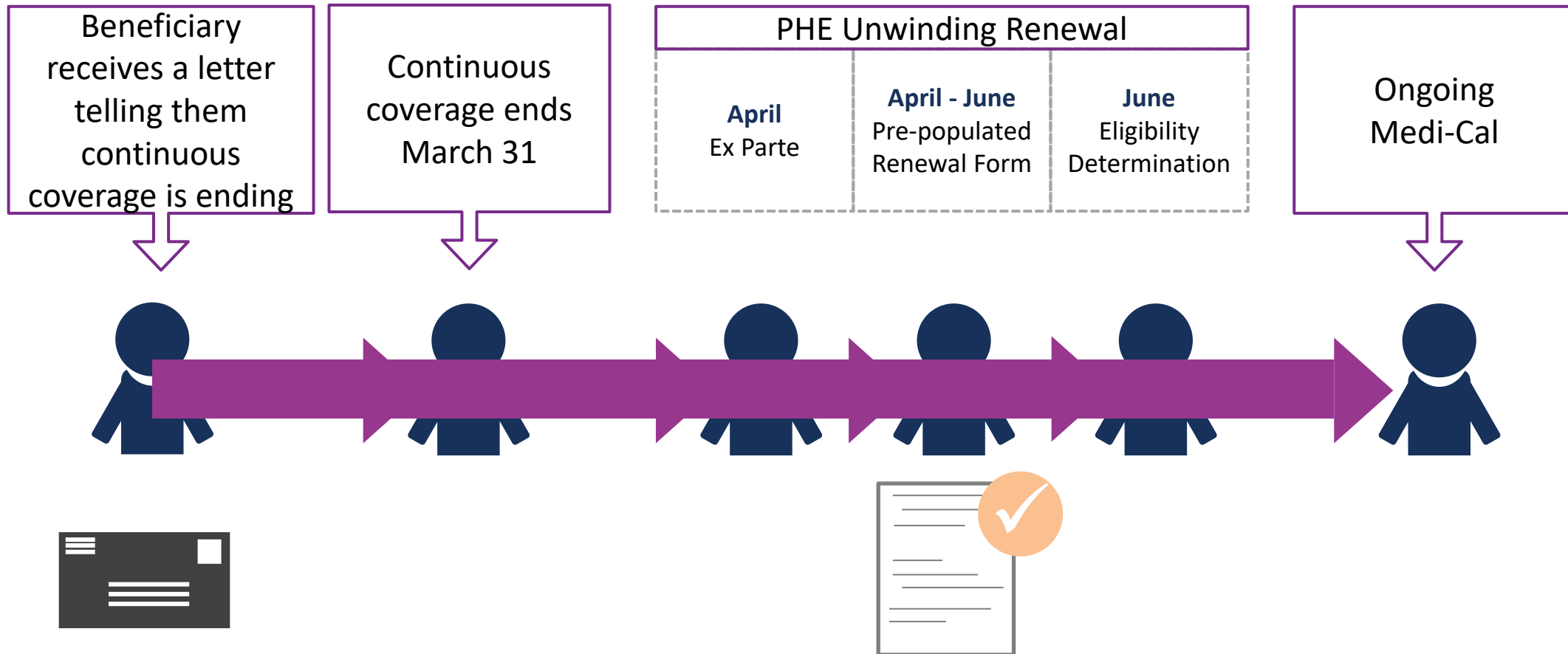
- The [Medi-Cal COVID-19 PHE and Continuous Coverage Unwinding Plan](#) was originally released in May 2022 and last updated January 13, 2023 to incorporate policy changes as a result of the federal Consolidated Appropriations Act of 2023 and corresponding guidance released from CMS.
- **The plan includes two main components:**
 - **Part 1: Unwinding Medi-Cal Program Flexibilities**
 - Details PHE-related non-eligibility flexibilities obtained during the PHE that DHCS has already made permanent, seeks to make permanent, or will expire at the end of the PHE.
 - **Part 2: Resumption of Normal Medi-Cal Redetermination Operations**
 - Overviews the DHCS guiding principles and implementation approach for redeterminations, retention strategies, federal eligibility flexibilities, outreach, county/system readiness, and data reporting.

Resuming Normal Business Operations

- When the continuous coverage requirement ends, counties will process annual renewals on the beneficiaries next normally scheduled annual renewal date.
- Counties will begin renewal activities on **April 1, 2023** for beneficiaries with a **June 2023** renewal date.
 - The first Medi-Cal discontinuances will occur **July 1, 2023**.
 - A detailed sequencing of annual renewal processing during the Continuous Coverage Unwinding is included in the [Medi-Cal COVID-19 PHE and Continuous Coverage Operational Unwinding Plan](#).

Beneficiary Journey

Continuous Coverage Unwinding Period Renewal



Continuous Coverage for Young Adults

- As enacted by Senate Bill 184 (Chapter 47, Statutes of 2022), California will implement state- funded full scope Medi-Cal to individuals age 26 through 49, regardless of immigration status if otherwise eligible beginning on January 1, 2024.
- Once Medi-Cal redeterminations begin at the end of the continuous coverage requirement, this population will most likely be determined ineligible for state-funded full scope Medi-Cal due to their age.
- To maintain continuity of coverage for these individuals who would have aged out during the continuous coverage requirement until the 26 through 49 expansion takes effect on January 1, 2024. DHCS will continue existing state-funded full scope Medi-Cal coverage for this population, and have issued policy guidance instructing counties to deprioritize the renewal towards the end of the continuous coverage unwinding period.

DHCS Guidance to Counties

- DHCS issued a series of [All County Welfare Directors Letters \(ACWDLs\) and Medi-Cal Eligibility Information Division Letters \(MEDILs\)](#) to provide counties with specific instructions in 2020, 2021, and 2022 in preparation for the end of the continuous coverage requirement, and also for managing the eligibility activities once the continuous coverage unwinding period begins.
- Several significant ACWDLs and MEDILs are listed below and also in Appendix:
 - **ACWDL 21-16 (September 14, 2021):** Case Processing Actions Allowed during the COVID-19 PHE
 - **ACWDL 22-18 (June 24, 2022):** Case Processing Actions after the Conclusion of the COVID-19 PHE
 - **ACWDL 22-20 (July 11, 2022):** Senate Bill 260 Streamlines Transitioning to Covered California
 - **MEDIL 23-03 (January 13, 2023):** Updates to the County Readiness Toolkit for the Preparation of novel COVID-19 PHE End of Continuous Coverage Requirement

DHCS Outreach Efforts

- **DHCS Outreach Communications Vendor for Media Campaigns (for both Continuous Coverage Unwinding and other Eligibility Expansions and Postpartum Extension)**
 - DHCS has awarded a direct contract with a media vendor for the DHCS outreach campaigns. The vendor will be responsible for implementing a statewide education and outreach communications campaign targeted to California's 15.4 million Medi-Cal beneficiaries during COVID-19 PHE, throughout the continuous coverage unwinding period, and for all the eligibility expansions (i.e. Asset Elimination, 26-49 Medi-Cal Expansion, Postpartum Extension).
 - One of the goals of DHCS' continuous coverage unwinding outreach campaign is to maintain eligibility for Medi-Cal beneficiaries by providing outreach materials that inform beneficiaries about the steps necessary to maintain coverage after the continuous coverage requirements end.

Campaign Goals & Objectives

Goals

- Drive Medi-Cal renewals once the continuous coverage requirement expires
- Drive Medi-Cal enrollment for newly eligible individuals

Objectives

- Raise awareness about the need to renew Medi-Cal coverage and encourage enrollees to take the steps needed to do so
- Raise awareness about new Medi-Cal eligibility
- Engage the partner network to increase outreach and amplify messaging

Strategic Imperatives

- Deploy a data-driven integrated communications campaign to raise awareness and drive action among enrollees
- Equip partners with information and resources that leverage research-based messages
- Enlist trusted messengers to convey information authentically and credibly
- Recognize the diversity of the population and reach them in culturally and linguistically appropriate ways



Campaign Waves Correspond to Enrollee Actions

Awareness | February 2023 – March 2024

- Raise awareness of the need to renew coverage, update contact information, and provide basic timeline/process

Renewals Focus | May 2023 – May 2024

- Drive timely completion of renewals, timely responses to renewal packets, and an understanding of the process
- Repeat sequence in 30-day cycles

Expanded Eligibility Enrollment | May 2023 – May 2024

- Enrollment begins for newly eligible non-citizens
- Eligibility changes for less restrictive asset calculations
- Eligibility extension for 12-month postpartum coverage

Bringing Messaging to Life


Social Graphic




Department of Health Care Services @DHCS_CA

Medi-Cal renewals are happening soon. Make sure Medi-Cal can reach you. Log into your account and check that Medi-Cal has your current contact information or update it at [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org).

Keep your family covered.



Update your contact information so Medi-Cal can reach you when it's time to renew.



vanityurl.com

Keep Your Medi-Cal



Promoted

Public Transit



Flyer

Keep yourself and your family covered.



Make sure your information is up to date.

Medi-Cal covers vital health care services for you and your family, including doctor visits, prescriptions, vaccinations, mental health care, and more. So, if you have Medi-Cal, make sure you renew it when it's time.

Update your contact information

Check that Medi-Cal has your current address, phone number, and email address, and make any needed updates, so your county can contact you.

Check your mail

Counties will mail you a letter about your Medi-Cal eligibility. The letter will tell you if you need to complete a renewal form to see if you still qualify for Medi-Cal.



Check your online account

Log into your account to check for alerts. You may submit renewals or requested information online.

Complete your renewal form (if you get one)

If you received a renewal form, submit your information by mail, phone, in person, or online to help avoid a gap in your coverage.

For more details and to learn how to update your contact information, visit [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org)



DHCS Outreach Efforts

- **DHCS Coverage Ambassadors (in English and Spanish)**
 - Currently, we have **1700+** DHCS Coverage Ambassadors signed up to help DHCS spread the word on the Continuous Coverage Unwinding Efforts
 - DHCS developed [FAQs](#) for our Coverage Ambassadors to assist with outreach efforts
 - DHCS conducted English and Spanish webinars for our Coverage Ambassadors in June 2022. The webinar recordings can be accessed [here](#).
- **DHCS Outreach Toolkits**

With DHCS approved graphics and messaging to be used by our Coverage Ambassadors.

 - **COVID-19 PHE Toolkit – Phase 1**
 - **Continuous Coverage Unwinding Toolkit- Phase 2**

Policy: Medi-Cal End Of Continuous Coverage and Auto-Plan Selection (SB 260)

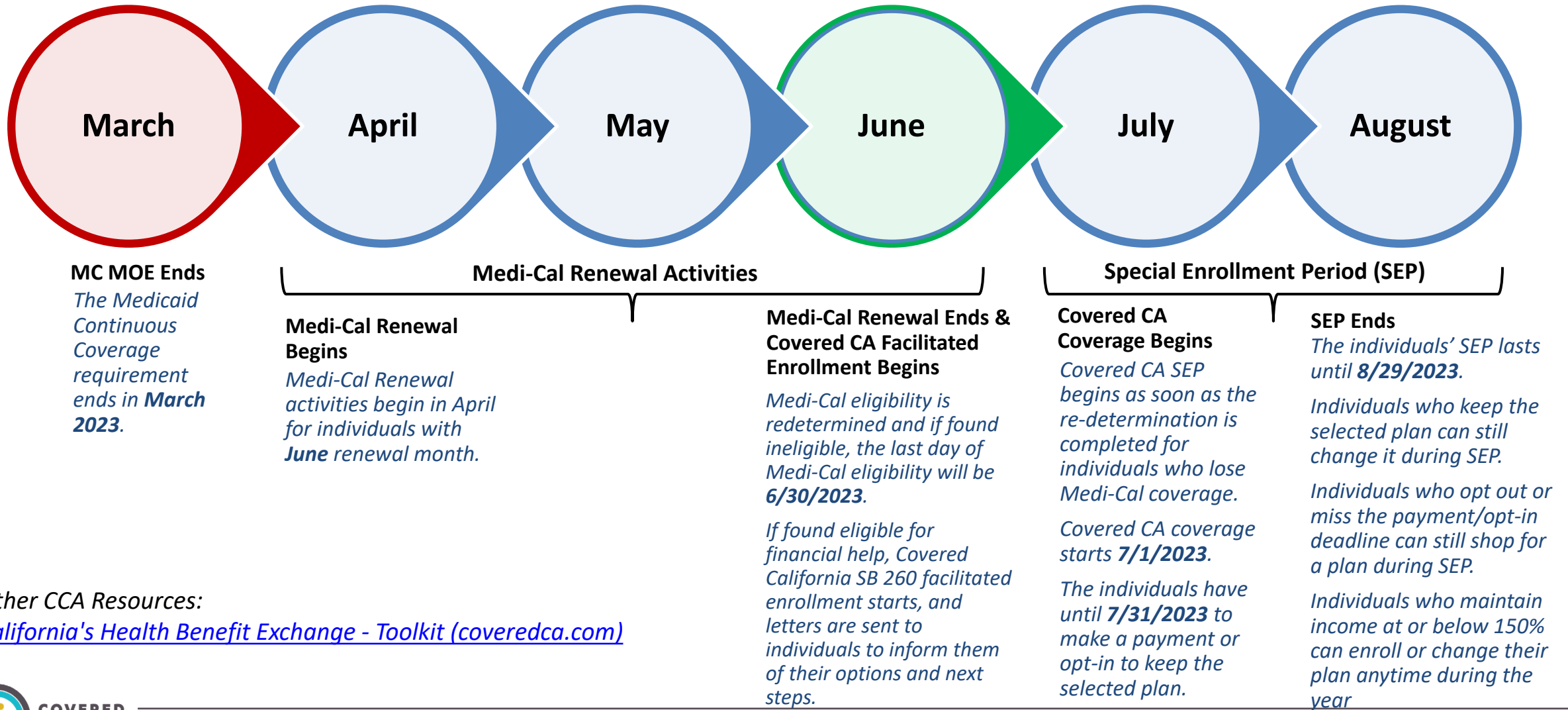
Jahan Ahrary,
Assistant Deputy Director, Policy, Eligibility & Research



OVERVIEW OF REQUIREMENT TO AUTOMATICALLY ENROLL INDIVIDUALS WHO LOSE MEDI-CAL COVERAGE

- ❑ California Senate Bill 260 (Chapter 845, Statutes of 2019) directs Covered California to automatically enroll individuals who lose Medi-Cal coverage and gain eligibility for subsidized coverage.
- ❑ Individuals will be enrolled in the lowest cost silver plan available, unless Covered California has information that enables enrollment with the individual's previous managed care plan.
- ❑ Enrollment is to occur before the Medi-Cal termination date.
- ❑ The first premium payment (binder payment) due date to be no sooner than the last day of the first month of enrollment.
- ❑ Covered California to provide a notice that includes the following information:
 - The plan in which the individual is enrolled.
 - The right to select another available plan and any relevant deadlines for that selection.
 - How to receive assistance to select a plan.
 - The right not to enroll in the plan.
 - Information for an individual appealing their previous coverage through Medi-Cal
 - A statement that services received during the first month of enrollment will only be covered by the plan if the premium is paid by the due date.

MEDICAID CONTINUOUS COVERAGE & SB 260 FACILITATED ENROLLMENT: SAMPLE TIMELINE



Other CCA Resources:

[California's Health Benefit Exchange - Toolkit \(coveredca.com\)](https://coveredca.com)

CONSUMER NOTICES

{DOC_DATE}
Case Number: {CASE_ID}
Online Access Code: {Access Code}



Welcome to Covered California!

Dear {PRIMARY_FIRST_NAME} {PRIMARY_LAST_NAME},

Covered California is a free government service. We work to make sure you have access to quality health care. Covered California is not a private health plan if you do not have coverage through Medicare or Medicaid.

Your Medi-Cal is ending. Covered California is a new program that will use the household and income information you reported on your Covered California health plan with financial help. We will be available. To start your coverage on {Coverage Start Date}, we picked for you {plan name} (pay your first premium (monthly cost) on {SEP end date}).

Name	Plan
John Smith - New	{Carrier} - Silver 87 HMO

- **Monthly premium** is the monthly cost of the plan.
- **APTC** is the federal Advance Premium Tax Credit. It lowers your monthly premium. To learn more about how APTC can affect your tax returns, read "How APTC affects your taxes" below.
- **Amount you pay** is the amount you need to pay for your health plan.

Your choices:

1. You can keep the plan we picked for you. (You will pay your first bill, you will be using your coverage. Pay as soon as you can to get your coverage started. If you do not pay by {SEP end date}, we will cancel your plan.)
2. You can choose a different plan offered through Covered California to compare other plans and costs. You can also choose to keep your current plan. You still have until {SEP end date} to make your choice.

CCOE100



Welcome to Covered California

Get help with your health insurance.

Covered California makes getting health insurance easier, with financial help for millions of Californians and free assistance to compare your options.

We can help you go from Medi-Cal to Covered California. You have options to choose from. We're here to help!

Cost savings

Many Californians can get covered with a low or \$0 monthly premium and save thousands of dollars a year.

Choose a plan from brands you know and trust.

Every plan we offer covers the important things like routine wellness exams, emergency care and mental health.

After you enroll

After you complete your enrollment, your health plan will send you a welcome packet with information about your coverage and a member ID card.

Make the most of your coverage

An in-network provider will cost you less than an out-of-network provider. Use your free preventative care for yearly flu shots, screenings and wellness exams. Get full coverage for prescriptions by using an in-network pharmacy.

Your plan benefits

The chart below shows costs for popular services. This plan offers the most cost savings based on your household income. There are other plans you can choose. To shop and compare plans, log in to your account at CoveredCA.com/new-plan.

Silver 87	
Annual wellness exam	\$0
Generic medication copay	\$5
Primary care visit copay	\$15
Mental health services	\$15
Urgent care visit copay	\$15
Emergency room copay	\$150

This list does not include all copays, coinsurance, deductibles or your out-of-pocket maximum. Log in or call us for full details.

Your options and what you need to do:

Option 1: Keep Plan

Keep the plan Covered California chose for you.

Go to your online account or call to confirm you want to keep this plan.

If your plan has a monthly premium, pay the bill to start your coverage.

Option 2: Change Plan

Choose a different plan with Covered California.

Go to your online account and choose the plan you want.

Option 3: Cancel Plan

Cancel the plan Covered California chose for you.

Go to your online account to cancel this plan. Or do nothing, and we will cancel this plan for you.

With Covered California, you can choose a health plan from insurance companies available in your area such as:



Financial help

Financial help is based on your age, family size, income, where you live, and the type of plan you choose. To learn more, go to CoveredCA.com/financial. Financial help includes:

Advance Premium Tax Credit (APTC)

APTC is paid directly to your insurance company to lower your monthly premium. Your monthly premium amount will be what APTC does not cover.

Cost Sharing Reduction (CSR)

CSR lowers the amount you pay for deductibles and copays. To get CSR you must meet income requirements and choose a Silver plan.



How APTC affects your taxes

At tax time, the Internal Revenue Service (IRS) compares the APTC you got during the year with what you qualified for based on your actual income. You will get tax forms that show the amount paid to your health plan. You will use the forms to fill out your tax returns. IRS will make sure you got the right amount of financial help. Be sure to report income and household changes right away to Covered California so you will not have to pay back APTC when you file your taxes.

Words to know for your plan

Here are some words to help you use your new health plan.

Premium: This is the amount you pay every month to your health plan to keep your health insurance coverage.

Preventive care: This is routine health care to prevent illness, disease and other health problems. All Covered California plans include free preventive services like yearly flu shots, screenings and checkups.

Copay: This is a fixed amount you pay for certain covered services like doctor visits. There are no copays for preventive care services, screenings and vaccinations.

Deductible: This is the fixed amount some plans require you to pay before the plan starts to pay its share for covered services, like hospitalizations and procedures. Deductibles do not apply to free preventive care services.

Coinsurance: For plans that include coinsurance, some health care services will cost you a percentage of the total cost. Depending on your plan, your share of the cost can range from 10-40%. These costs apply after you have met your deductible.

Out-of-pocket limit: This is the maximum you will pay each year for covered medical services before your health plan starts to pay for 100% of services. This protects you and your family from very high medical expenses. Most copayments, deductibles and coinsurance payments count toward this limit.



Get help

- Go online: Use the QR code or visit CoveredCA.com/new-plan
- Find free in-person help: To find a certified enrollment counselor or agent, go to CoveredCA.com/find-help
- Call Covered California: 1-800-816-4725 (TTY: 1-888-889-4500)

Covered California
PO BOX 989725
West Sacramento, CA 95798-9725



{FIRST_NAME} {LAST_NAME}
{ADDRESS_LINE1}
{ADDRESS_LINE2}
{CITY}, {STATE_CD (FK)} {ZIPCODE}

Your Covered California health plan is canceled

{CURRENT_DATE}

Case Number: {CASE_ID}

Dear {FIRST_NAME} {LAST_NAME},

We enrolled you or someone in your household in a {Carrier + APS Health Plan Name} health plan when you lost your Medi-Cal eligibility. (We canceled this health plan on {Cancellation date} because you told us you did not want health insurance through Covered California. If you picked a plan after that date, you will get another letter with information about your new plan.) (We canceled this health plan because you did not tell us you wanted to keep this plan by {Due Date}). If you picked a plan after that date, you will get another letter with information about your new plan.)

Do you still need health coverage?

You have until {SEP end date} to pick a health plan through Covered California. There are many plans to choose from based on your health care needs. We are here to help answer your questions.

If you do not pick a plan by {SEP end date}, you may have to wait until you have another qualifying life event or until open enrollment to pick a Covered California health plan. The next open enrollment starts {OE_Start Date}.

We are here to help!

- **Go online:** To learn more, go to CoveredCA.com/for-you.
- **Call Covered California:** Call us Monday – Friday, 8 a.m. to 6 p.m. at {Service Center Phone} (TTY: 1-888-889-4500).
- **Get free in-person help:** There are many certified enrollment counselors and agents to help you. To find one near you, go to CoveredCA.com/find-help.

Thank you,

Covered California

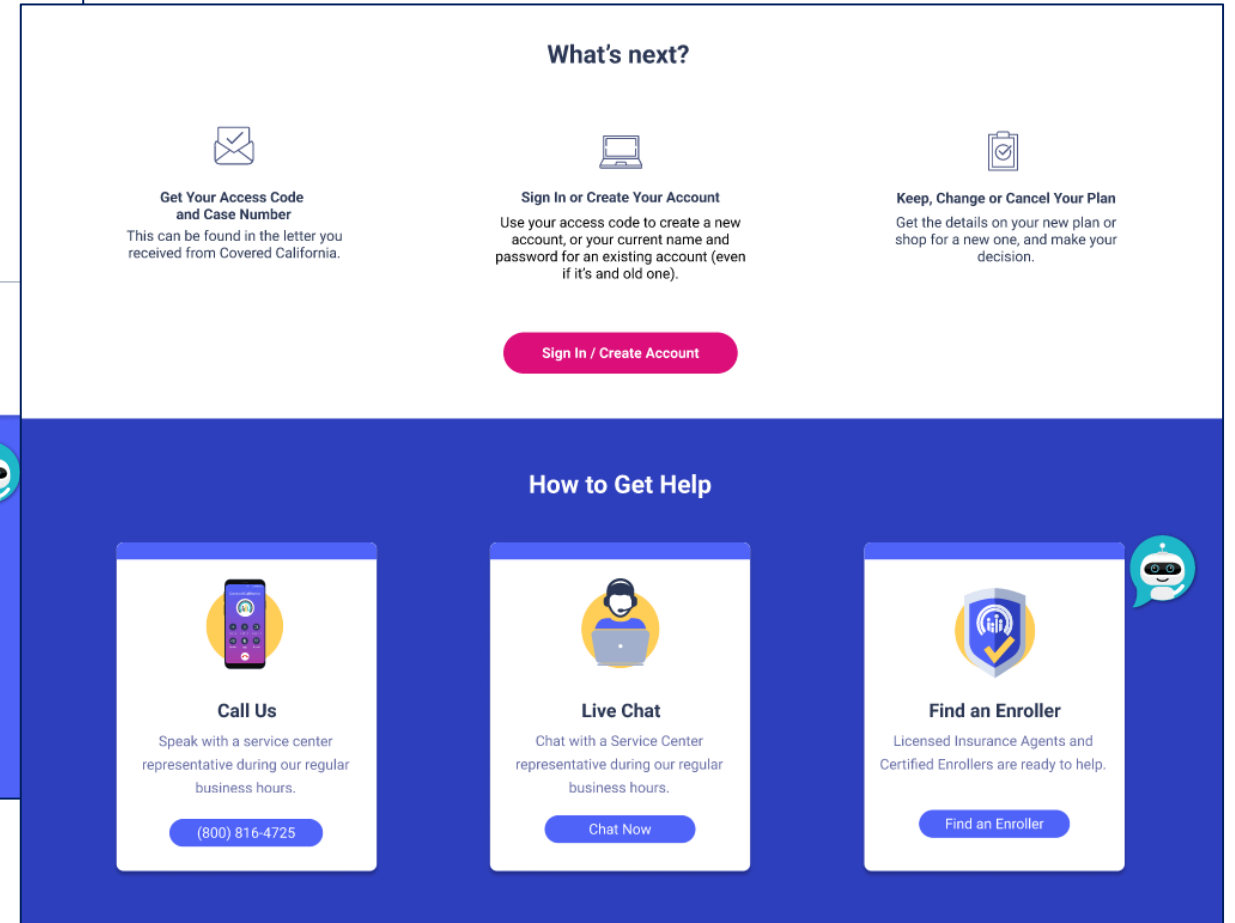
California Code of Regulations
If you think we made a mistake

GOINGOOD

PG. #



COVEREDCA.COM EXPERIENCE



CALHEERS EXPERIENCE

Account Creation Path



Create New Application
I want to create a new account
and have not started an
application yet.

Get Started



Link Existing
I have an account
and need to
access it.



Hi John,
Welcome to Covered California!



← Account Home You can return to this page later from Account Home

Get Your Coverage Started

Keep or Cancel Plan

Kaiser Permanente Silver 87 HMO

Pending

Enrollment ID 123456

[X] Days Left

Your coverage will start on [MM/DD/YYYY] as long as you [pay your premium] by [MM/DD/YYYY].
Once that is done, your health insurance company will mail your ID card and policy details.



Covered Household Members

These are the household members who are in this plan. You can keep or change these members when you click Keep or Cancel Plan

What You'll Pay

\$25/month

Primary Care Visits: First 3 visits at No Charge, then \$0 Coinsurance after deductible
Generic Drugs: 60.00% Coinsurance after deductible



John W.
49 yrs



Mary W.
49 yrs



Sally W.
19 yrs

You Have Options

Change Plan

If you do not think this plan will work for you, there may be other insurance companies in your area.

Visit your [Enrollment Dashboard](#) to:

- See the full details of your plan
- Find your doctor
- Compare other plans
- Change plans



Report a Change

Report any changes to your household information that may affect your eligibility, like your address or income.

Report a Change

Contact Us

Have more questions? Call Covered California for help.

Covered California

Phone Number: 1-800-816-4725


[Location] County Office

Phone Number: [phone number]

Please [click here](#) to view a full list of locations.

OPT-IN / OPT-OUT CALHEERS EXPERIENCE

Hi John,
Welcome to Covered California!



Account Home

You can return to this page later from Account Home

Get Your Coverage Started

Keep or Cancel Plan


Kaiser Permanente Silver 87 HMO

Pending

Enrollment ID 123456


[X] Days Left


Your coverage will start on (MM/DD/YYYY) as long as you [pay your premium] by (MM/DD/YYYY). Once that is done, your health insurance company will mail your ID card and policy details.


 KAISER PERMANENTE

Covered Household Members

These are the household members who are in this plan. You can keep or change these members when you click Keep or Cancel Plan.

 John W. (49 yrs)

 Mary W. (49 yrs)

 Sally W. (19 yrs)

What You'll Pay

\$25/month

Primary Care Visits: First 3 visits at No Charge, then \$0 Copayment after deductible.
Generic Drugs: \$0.00% Copayment after deductible.

More Household Members

Get Your Coverage Started


Review Application

Choose a Plan

Members Needing Coverage

No Plan Selected

We did not choose a plan for these household members because they do not qualify for financial help. You can still choose a plan with Covered California without financial help.

 Ted W. (59 yrs)

Why don't I qualify for financial help?

There are many reasons you may not qualify, it could be your tax filing status, or you may have other health insurance. For details, see your [Eligibility Results](#) summary.


You Have Options


Change Plan


If you do not think this plan will work for you, there may be other insurance companies in your area.


Visit your [Enrollment Dashboard](#) to:


- See the full details of your plan
- Find your doctor
- Compare other plans
- Change plans


 Bright Health

 Molina

 LA Care

 health net

 Anthem

 blue cross

Report a Change

Report a Change

Report any changes to your household information that may affect your eligibility, like your address or income.

Contact Us

Have more questions? Call Covered California for help.

Covered California

Phone Number: 1-800-816-4725

[Location] County Office

Phone Number: [phone number]

Please click here to view a full list of locations.


Plan Selection Dashboard

Choose Household Members


Would you like to keep or cancel [Plan Name Metal Tier] for the following household members?

Kaiser Permanente Silver 87 HMO


Enrollment ID 123456

 John W. (49)

☒ Keep ☐ Cancel

 Mary W. (39)


☐ Keep ☒ Cancel

 Sally W. (19)

☒ Keep ☐ Cancel

Kaiser Permanente Silver 87 HMO

Enrollment ID 654321

 Ted W. (49)

☐ Keep ☒ Cancel

Back

Next

Choose Members & Keep or Cancel

Payment Required

You are almost done. Household members in the following plan(s) will need to make their first month's payment on the Enrollment Dashboard to start their plan:

- Plan Name Metal Tier Enrollment ID

Cancel

Next

Payment


Plan Selection Dashboard

Your Coverage from Covered California


Carefully review your household selections below. If you see a mistake, click "Change" to update who is enrolled before you sign and submit.

Change


Household Members Keeping Plan

 John W. (49 yrs)

Kaiser Permanente Silver 87 HMO Enrollment ID 123456

 Mary W. (49 yrs)

Kaiser Permanente Silver 87 HMO Enrollment ID 123456

 Sally W. (19 yrs)

Kaiser Permanente Silver 87 HMO Enrollment ID 123456

By checking the box below you are keeping Covered California health insurance coverage.

By accepting the plan and financial help listed above, you agree to the following:

- I will file an income tax return for [Benefit Year];
- If I'm married, I will file a joint tax return for [Benefit Year];
- I will claim deductions for all members of my family listed in this application on my [Benefit year] tax return; and
- No one else can claim me as a tax dependent for [Benefit year];
- If applicable, I will use binding arbitration to resolve disputes or claims with my health plan.
- I give consent for Covered California to check federal and state records to determine my eligibility.

For details, please see the Terms & Conditions section in the letter you received from Covered California.

☐ I confirm that I have read and agree to the terms and conditions stated above.

Review & Sign

By entering my PIN and typing my full name I certify under penalty of perjury that I have read and understand the terms and conditions above.

Electronic Signature PIN

PIN

Electronic Signature

Type your full name (last, first, middle initial)

Sign & Submit

Back

Submit

OPT-IN / OPT-OUT EXPERIENCE

Interactive Voice Response (IVR)

The Covered California Service Center IVR will be updated to allow consumers to complete their actions via phone.

- Consumers will need to complete the authentication process (Zip, DOB, Full SSN)
- Consumers will be able to Opt-In or Opt-out of coverage
- Consumers can request assistance from a Service Center Representative (SCR) anytime during the process if needed

Chatbot (CiCi)

The Covered California Chatbot, CiCi, will provide consumers with 24/7 online access to:

- Answers to frequently asked questions related to their transition from Medi-Cal to Covered California.
- Ability to authenticate (e.g., Zip, DOB, Full SSN) in order to Opt-in to keep or Opt-out to cancel their coverage
- Directions on how to change their plan online or by connecting with a Service Center Representative (SCR)
- Live Chat with a SCR.

Marketing: PHE Unwind & Medi-Cal Continuous Coverage Plan

Yuliya Andreyeva,

Branch Chief of Advertising and Operations, Marketing

Jennifer Miller,

Chief of Consumer Communications, Research & Analytics Branch,
Marketing



BACKGROUND

An estimated 2-3 million Californians will lose Medi-Cal coverage as a result of PHE unwind. Covered California has partnered with the DHCS to help ensure Californians stay covered.

DHCS

- Launched their advertising campaign on 2/8 focused on helping Medi-Cal beneficiaries (HHI <\$25K) maintain eligibility by informing them about the necessary steps to keep their coverage:
 - 1) Update information
 - 2) Complete renewal package
- Notices to those losing Medi-Cal will include some information about Covered California

Covered California

- Will auto-plan select those losing Medi-Cal and qualifying for premium tax credit into a Covered California plan
- Conduct tailored direct outreach to consumers transitioning off Medi-Cal to encourage them to explore and secure coverage through Covered California.

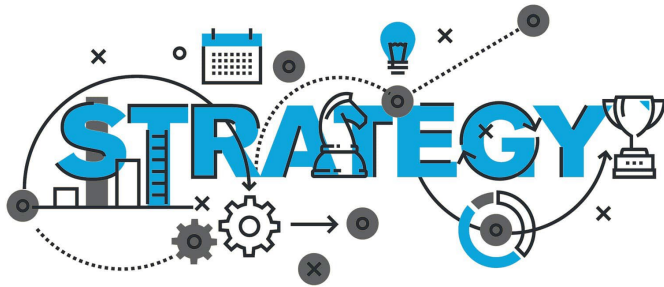
OPPORTUNITY & APPROACH

Opportunity	Approach
<p>DHCS' outreach efforts include information about Covered California within their discontinuance notice that for many may be a source of concern and uncertainty.</p> <ul style="list-style-type: none">• There's opportunity for Covered California to get ahead of this and position us as a solution, a safe landing place for those that may be losing Medi-Cal and prime them to be more receptive to our direct outreach efforts.	<p>Covered California is in process of developing a dedicated ad campaign targeting Californians likely to lose Medi-Cal (details on the upcoming slides)</p>

COVERED CALIFORNIA AD CAMPAIGN

Objective

- Build awareness that Covered California is here to help get quality health coverage if/when losing Medi-Cal
- Position Covered California as a solution to quality affordable health coverage
- Warm up impacted consumers who will receive direct consumer outreach from Covered California



- Align campaign timing to when Medi-Cal renewal messaging starts to let consumers know they will have options, if impacted
- Leverage trust consumers have in Medi-Cal by co-branding our campaign assets
- Where make sense, align media tactics with those leveraged by DHCS for continuity
- Leverage historical Medi-Cal to Covered California transitioners' demographic profile to inform planning

CAMPAIGN PARAMETERS

Target Audience

- Statewide advertising with emphasis on areas with large Medi-Cal enrollee population
- Adults 18-64 with HHI \$25 - 100K
- English, Spanish and key Asian languages (CMKV)



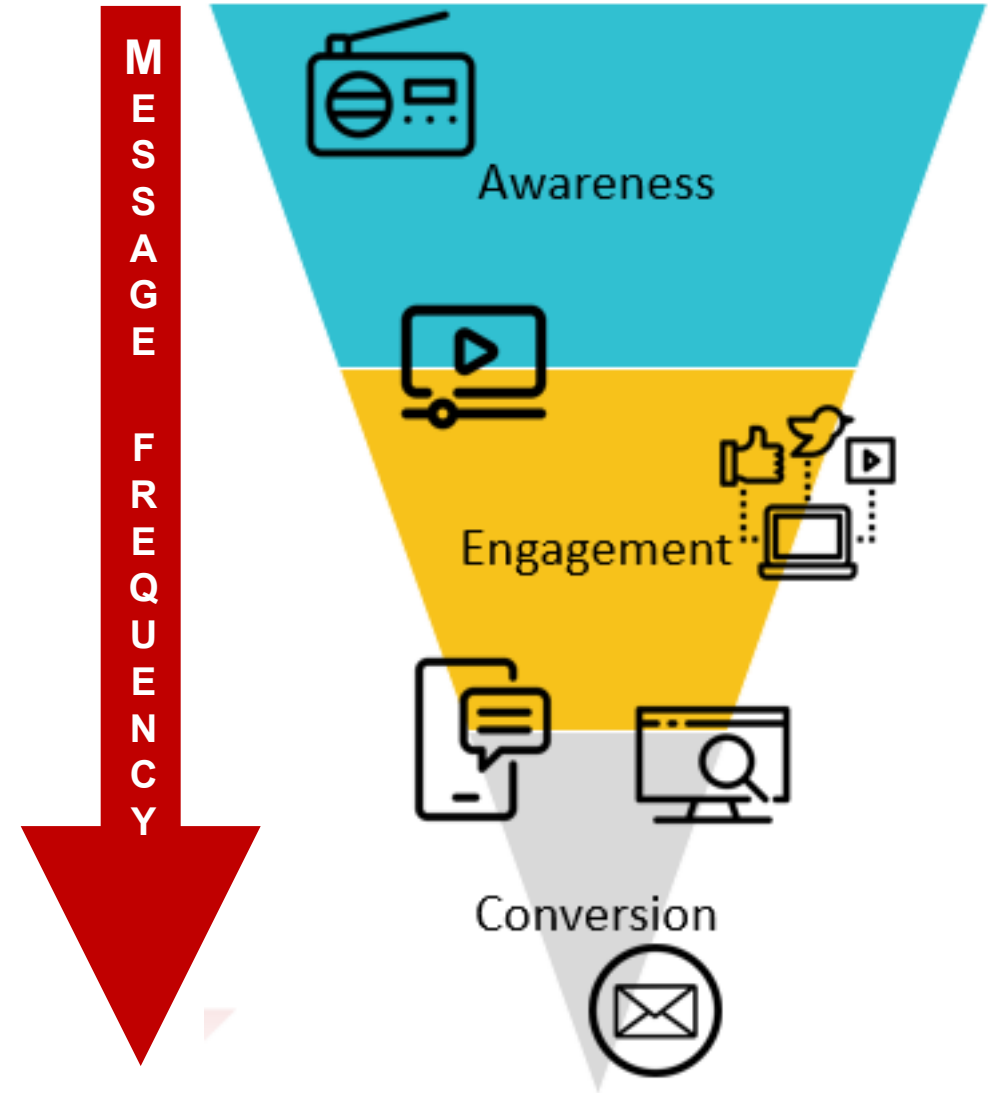
Budget and Timing

- \$3M May through June '23
- TBD July '23 through May '24

CAMPAIGN TACTICS

Leverage a strategic mix of media channels to reach our target audience segments based on their media consumption habits and to maximize campaign efficiency and effectiveness in moving consumers along the sales funnel from awareness to conversion:

- Traditional and Digital Radio
- CTV/Video
- Digital (Display and Native)
- Social Media
- Paid Search (Coordination with DHCS in process)



CREATIVE APPROACH

Distinguish this outreach from Covered California's Special Enrollment campaign while creating continuity with Medi-Cal efforts:

- Co-brand creative assets to leverage consumers' trust in Medi-Cal
- Position Covered California as another state-provided service for quality affordable coverage
- Included messages of financial help with plans as low as \$0/mo, enrollment assistance as well as reminders of limited window to enroll
- Drive audience to CoveredCA.com to learn more



*DHCS campaign asset
for reference*

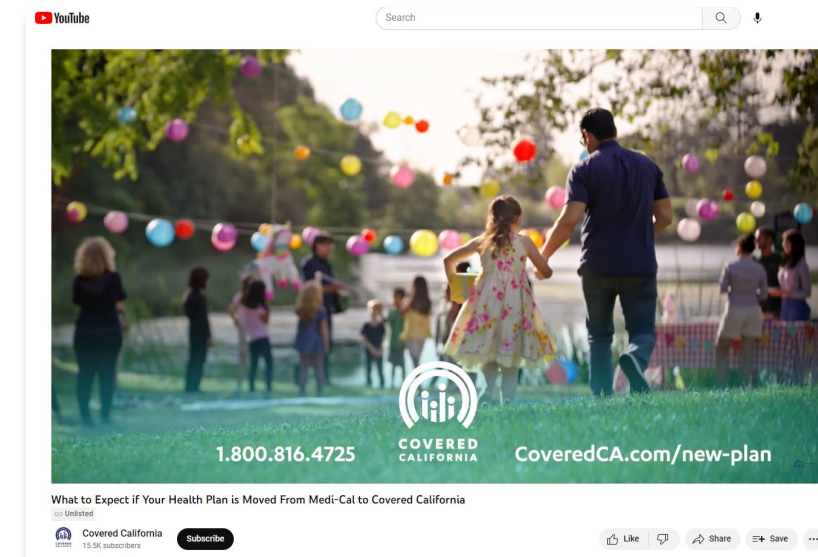
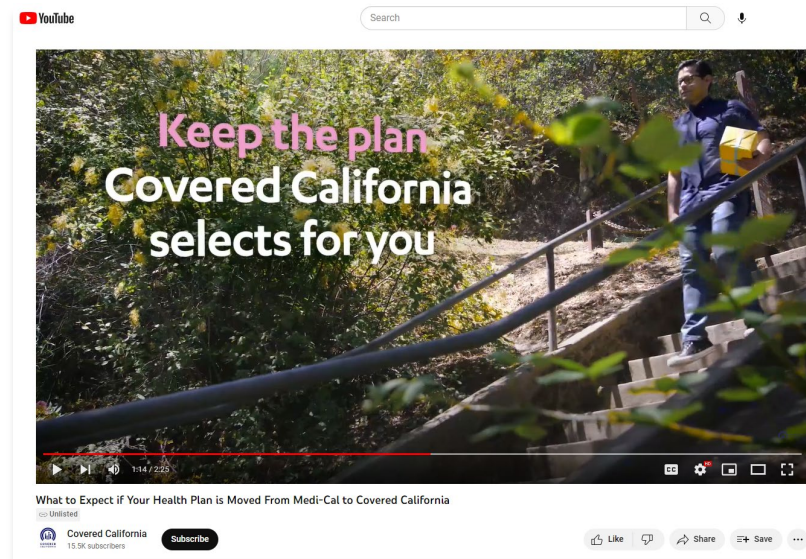
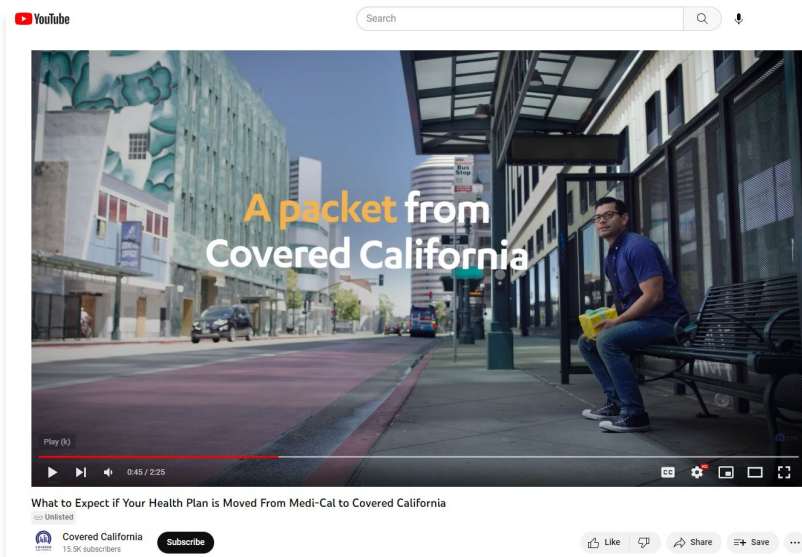
Keep your family covered.

Update your contact information so Medi-Cal can reach you when it's time to renew.

Medi-Cal

Learn More >

EDUCATIONAL VIDEO



PLANNED DIRECT CONSUMER OUTREACH

Beginning end of June 2023

Includes email, direct mail and text messaging channels

English and Spanish

To occur after Policy NOD01T



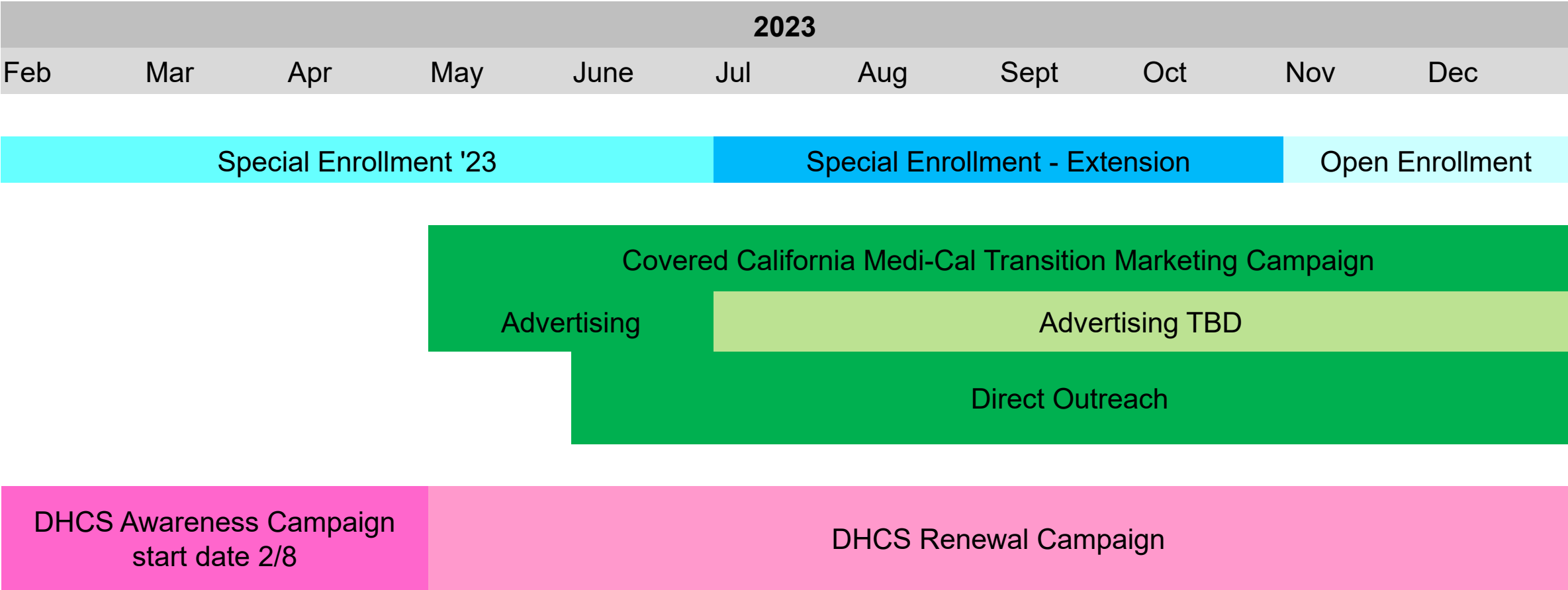
Audiences:

1. \$0 premium and have an auto plan selection
2. Get financial help and an auto plan selection, but will pay
3. No auto plan selection, but could still enroll
4. Potential: no action, didn't complete the redetermination package

Messaging tailored to each audience:

- Look for your welcome/eligibility packet (NOD01T) from Covered California
- Must keep/cancel by the date included in your letter
- Special enrollment window expiring
- Normal messaging such as, who is Covered California, value of health insurance coverage, how to find help, what is financial help, etc.

CAMPAIGN TIMING



Communications: Press and Media for PHE Unwind & Medi-Cal Continuous Coverage

Jagdip Dhillon,
Information Officer I, Communications & External Affairs



COMMUNICATIONS UPDATE

Integrated, multilingual communications and outreach approach aligned against key unwind dates

COMMUNICATIONS

- ❑ In conjunction with DHCS and Covered California marketing and communications teams, develop a media strategy to disseminate key messages and help fill gaps
- ❑ Educate eligible consumers about their options and empower them to actively choose to stay covered through Covered California
- ❑ Develop and distribute media and consumer-facing materials in multiple languages

WEBSITE

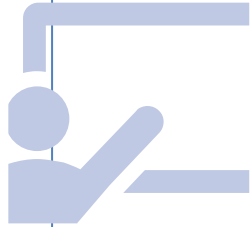
- ❑ Launch the landing page for eligible consumers to assist them with the transition process
- ❑ Develop consumer-focused information for the website and with clear user flows to ensure a positive consumer experience

Outreach & Sales: Preparing Enrollers for PHE Unwind & Medi-Cal Continuous Efforts

Jamie Yang,
Chief of Sales Channel Management

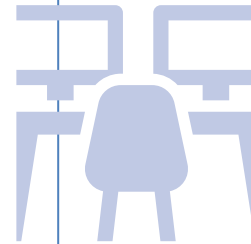


OUTREACH AND SALES ENROLLER SUPPORT



Education & Training

- Staff Training: policy updates, impacts to consumers, how enrollers can help
- Enroller In-Person Training: roundtables, kick-off meetings, enroller site visits, etc.
- Webinar Informational Videos
- Certification & Recertification Modules



Enroller & Tools Support

- Enroller Toolkit
- Alerts & e-Briefs
- Enroller Quick Guide
- Talking Points & Messaging
- Help On Demand Tool, website language update to highlight support for Medi-Cal Transitioners
- Enroller Reports of Medi-Cal Transitioners

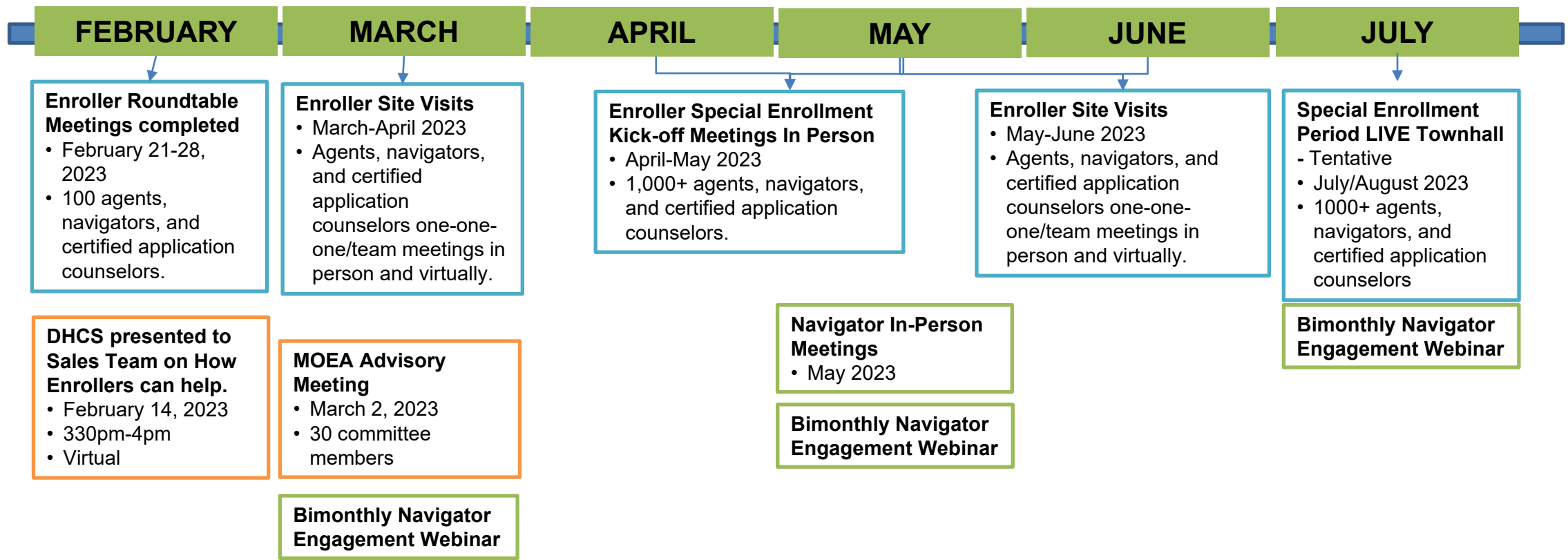


Enroller Support Opportunities

- Sales Lead Generation Projects
- Enroller Storefront in office ads
- Enroller Social media posting
- Enroller Ads on their website
- Enroller Email campaigns to clients
- Enroller Community partnership referrals


ENROLLER EDUCATION & TRAINING SCHEDULE

Field Engagement with enrollers to provide education and training on PHE Unwinding, Medicaid Continuous Coverage Requirement, SB 260 Auto Plan Selection updates, what consumers need to know, and how to help them.



III. Covered California

C. Senate Bill 260 & Medicaid Continuous Coverage Requirement Unwind

- 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 (415) 655-0052

Access code: 208-839-392

Audio PIN: Shown after joining the webinar

Webinar ID: 915-143-435

Public Comments

By phone: 1 (415) 655-0052

Access code: 208-839-392

Audio PIN: Shown after joining the webinar

Webinar ID: 915-143-435

MOEA Member Feedback Discussion

Kerry Wright,
Chairperson




OPEN ENROLLMENT 2023 BEST PRACTICES

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - What **outreach techniques** worked best with hard-to-reach populations?
 - What **tools** did you use for outreach and/or enrollment assistance?
 - What **enrollment assistance techniques** have you implemented that you would like Covered California to consider?
 - What **marketing strategies** resulted in the best return on investment?
 - If you work in **different marketplaces (out-of-state) exchanges**, do you have open enrollment best practices you'd like to share?

IV. MOEA member Feedback Discussion

A. Open Enrollment 2023 Best Practices

- 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.
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
Webinar ID: 915-143-435

SENATE BILL 260 AND PUBLIC HEALTH EMERGENCY UPDATES

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - How are you **preparing** for the end of the Public Health Emergency?
 - What **tools** will you use for outreach and/or enrollment for SB 260 Transitioners?
 - What **challenges** do you foresee and what **solutions** can you think of will help?
 - What should Covered California know about your **specific needs or challenges**?

IV. MOEA member Feedback Discussion

B. Senate Bill 260 and Public Health Emergency 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.
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Marketing Updates

Sarita de García,
Senior Marketing Specialist, Marketing

Stephanie Wong,
Senior Marketing Specialist, Marketing



OE'23 MARKETING HIGHLIGHTS



Spend
\$28.1MM



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
1.9B
Reaching CA
Adults (18-64) ~78x



**Qualified Website
Visits**
3MM



**Completed Video
Views**
151MM



**Member + Funnel
Communications**
Email + Direct Mail + Text
27.6MM



Strong Finish
Deadline countdown
reminders

OE'23 PREMIUM PLACEMENTS

We reached Californian's via highly anticipated programming like the iconic Rose Parade, NFL games, and the ever-growing popular FIFA tournament.



- TV spots ran across KTLA in and around the annual **Rose Parade** in Pasadena, as well as other programming on the network. Additionally, we ran digital assets such as banners and social to extend reach.



- Ran TV spots during **NFL** games – both in the regular season and playoffs – to reach a diverse audience in high-impact environments.

FIFA22

- TV spots ran during the highly anticipated **FIFA** World Cup – FIFA is held once every four years. The average viewership of the tournament was up 30% over the last FIFA World Cup in 2018.

Special Enrollment 2023

SE'23 CAMPAIGN PARAMETERS



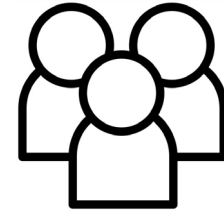
Spend:
~ \$2.6MM



Flight:
February 1 – June 30



Target Audience:
California Adults 25-64
with HHI \$25-150K
who experience QLEs



Segments:

- English
- Hispanic (SP)
- Black/AA
- Asian (CMKV)

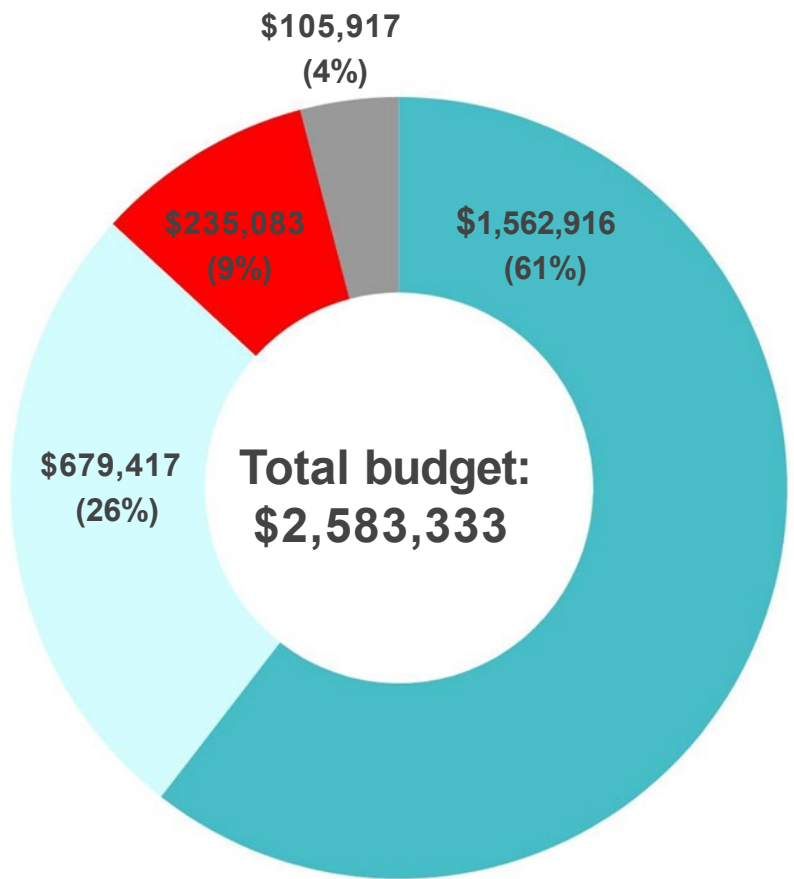
Campaign Goals

- **Engagement:** Motivate consumers who are experiencing a qualifying life event to compare and choose a health insurance plan through Covered California.
- **Conversion:** Drive qualified traffic to CoveredCA.com and ultimately encourage enrollment.

Media Objectives

- **Primary:** Build familiarity and understanding that Covered California is where Californians can get quality health coverage even outside of Open Enrollment when they have a qualifying life event.
- **Secondary:** Inform and remind consumers that financial and enrollment help are available for those who need it, and about individual mandate/penalty as well as a limited enrollment window.

SE'23 BUDGET & COMMUNICATION APPROACH



● Multicultural ● Asian
● Hispanic ● Black/AA



Strategy	Channels	Targeting
Focused Awareness	CTV, Audio	Prospecting
Engagement	Digital Display/Video, & Paid Social	Prospecting
Conversion	Digital Display/Video, Paid Social & Search*	Retargeting

CAMPAIGN MESSAGING STRATEGY

- We'll continue with the successful *"This way to Health Insurance"* campaign umbrella and further build on the OE campaign equity.
- We anticipate consumer barriers and motivators are largely the same as OE.
- Leverage a strategic mix of existing SE assets with updates as needed based on historical performance and research learnings.
- Highlight top QLE's and that Covered California is here to help find and pay for quality health insurance when life changes.
- Continue to leverage data points to help make benefits of extended ARP subsidies feel tangible and real, E.g., 90% of enrollees have received financial help.
- Remind consumers about individual mandate/penalty as well as limited enrollment window.

SE'23 DIGITAL VIDEO & AUDIO

This ad features diverse families & individuals experiencing different OLE's and calls out that CoveredCA is here to help you get quality health coverage when life changes, and to help pay for it too. Videos produced in English, Spanish, Cantonese & Mandarin, Korean & Vietnamese languages with customized talent.



Revised :15 script

[AVO]

Tying the knot.

Losing your health coverage.

Or Welcoming someone new.

SFX: Baby noises

[AVO]

When life changes, Covered California helps you find and pay for quality health insurance. 90% of enrollees have received financial help.

Learn more at CoveredCA.com.

[Supers]

Covered California

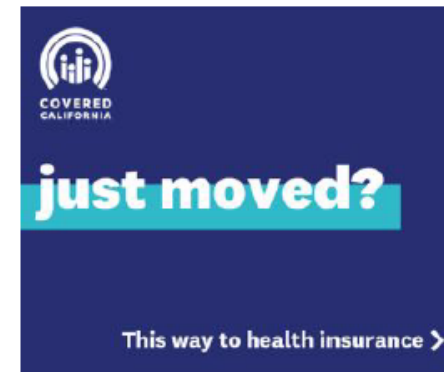
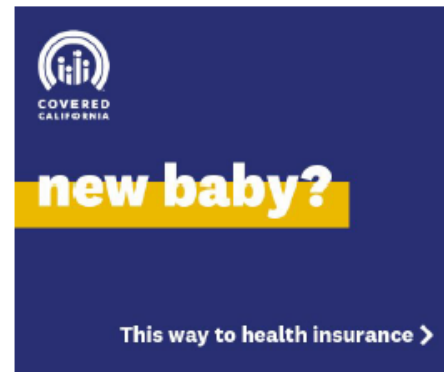
This way to health insurance.

Link to English spot: [Life Takes a Turn :15 - YouTube](#)

SE'23 DIGITAL ADS

Examples of ads produced in English, Spanish, Chinese, Korean & Vietnamese.

Prospecting



Retargeting



SE'23 NATIVE DIGITAL

Examples of Native ads produced in English and Spanish.



Lost Your Health Insurance? Get Quality Coverage Now

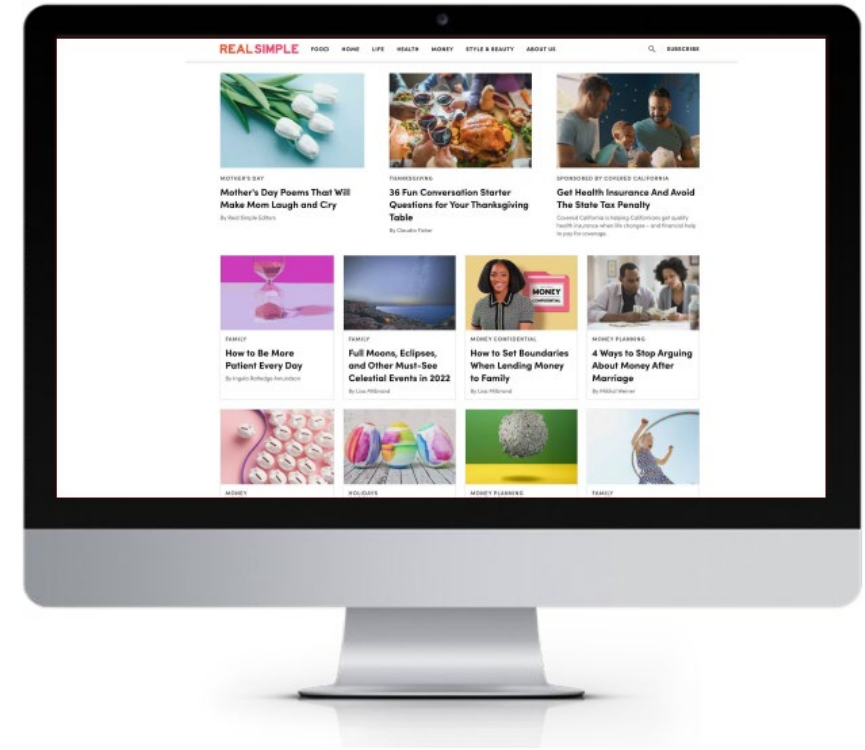
Californians who've experienced loss of health coverage in the last 60 days can now apply for quality health insurance through Covered California



SPONSORED BY COVERED CALIFORNIA

Get Health Insurance And Avoid The State Tax Penalty

Covered California is helping Californians get quality health insurance when life changes – and financial help to pay for coverage.



THE LATEST

SPONSORED CONTENT

More Financial Help For Health Insurance Is Now Available

If you've had a life changing event in the last 60 days, you can apply for health insurance. 90% of people who enrolled received financial help.

by Covered California



PAID SOCIAL MEDIA (ENGLISH & SPANISH)

@COVEREDCA

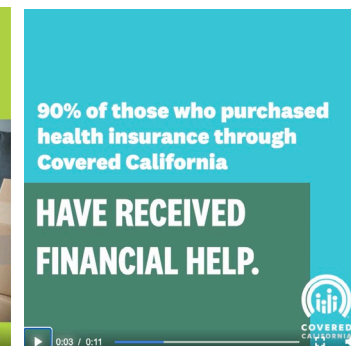
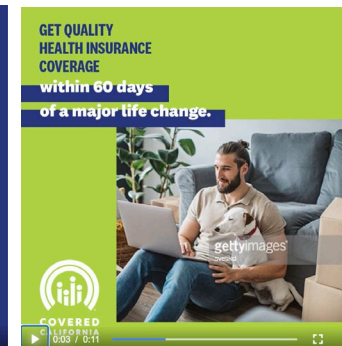
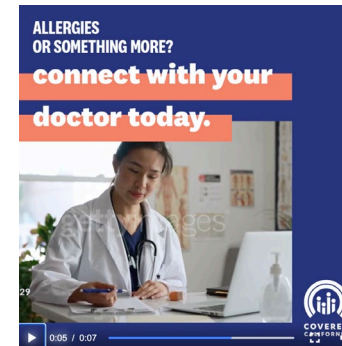
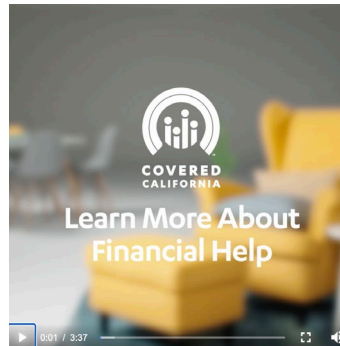
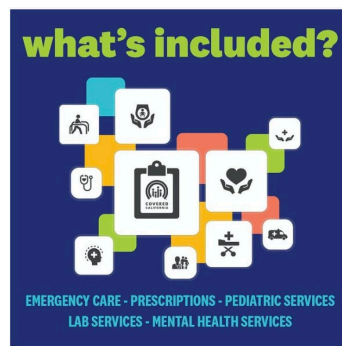
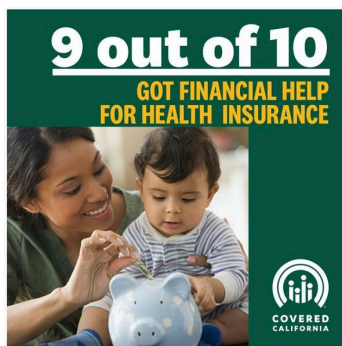


Targeting Funnel Audience

- Reaching potentially uninsured, job seekers, those experiencing qualifying life events, and website visitors who have not yet enrolled
- Topics include what is Covered California, financial help is available, Shop & Compare plans, enrollment facts and educational videos
- Averaging 16 ads per month February to June

Targeting Fans & Plan Selected Audience

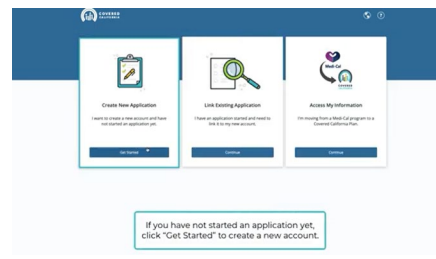
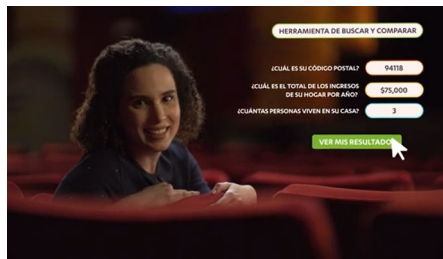
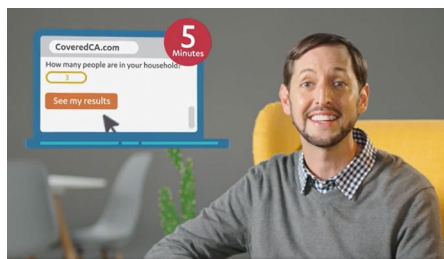
- Reaching social channel followers and current members who plan selected
- Topics include reporting changes, free preventive care, essential health benefits, value of health insurance and online account features
- Averaging 6 ads per month February to June



EDUCATIONAL VIDEOS


Educational videos are available on [YouTube.com/CoveredCA](https://www.youtube.com/CoveredCA) and are used on CoveredCA.com, social media and in email outreach to help educate potential enrollees and members on Covered California.


- What is Special Enrollment?*
- Value of Health Coverage through Covered California**
- What is Covered California?*
- How to Get Covered California*
- Get Financial Help Through Covered California*
- Free Preventive Care*
- What are the Differences Between Covered California, Health Insurance Companies, and Medi-Cal?*
- Health Insurance Terms Defined by Covered California*
- Learn More About Correctly Reporting Your Income*
- Learn More About Financial Help*
- Where to Find Help with Covered California*
- Welcome to Covered California*
- Report Any Important Changes to Your Information and Application with Covered California*
- What to Expect After You Enroll in Covered California*
- How to Access Your Health Insurance Tax Documents*
- How to Create an Account, Submit Your Application and Select a Plan During Special Enrollment
- How to Report a Change
- How to Report Unemployment Benefits
- How to Update Consent
- How to Upload a Document
- How to Use the Shop and Compare Tool*
- How to Reset Your Password



MEMBER EMAIL / DIRECT MAIL / TEXT MESSAGING OUTREACH

- Member outreach will be focused on retention messages that includes information about using their plan, free preventive care and essential health benefits included in health plans, importance of keeping their account updated, reporting changes, reminders to update consent, health tips, Covered California's social channels and 2022 tax form details.
- The cadence of outreach is:
 - Two emails per month
 - One text message every other month
 - One direct mail letter every other month

VIEW ONLINE » VER EN ESPAÑOL »




let's talk about mental health.
LEARN ABOUT THE FREE SERVICES AVAILABLE TO YOU.

Dear Victor,

It's not always easy to talk about our mental wellness, but it's important that we don't ignore it. We have put together some information about depression to understand the symptoms and common treatments, as well as the mental health services included in your coverage through Covered California.


Since there are many misconceptions about depression, it's helpful to understand a few basics. Depression is a real illness that causes a persistent feeling of sadness and loss of interest in life. It is often referred to as an "invisible" or "hidden" illness since many of those who suffer don't discuss it for fear of being seen as weak or vulnerable. But depression is more common than you might think and shouldn't be something to be ashamed about.




Did you know that depression is the leading cause of disability worldwide?


In fact, depression impacts more than 280 million people and 15% of adults are estimated to experience depression during their lives. Recent studies show that during the pandemic those impacted by depression and anxiety grew by 25%. It is also common in postpartum and pregnant women, affecting not only the woman but her child as well.

There are a variety of reasons why depression can occur, but there is no single cause. For some it might be a stressful event like an illness, death in the family, money issues, or another upsetting event. Some studies suggest that depression is more common in older adults or people in difficult social and economic circumstances.



How do you spot the symptoms of depression?

VIEW ONLINE » VER EN ESPAÑOL »



MAKE SURE YOUR MAILING ADDRESS IS CORRECT FOR 2022 TAX FORMS

Dear Victor,

At the beginning of the year, Covered California will send tax documents needed when filing your taxes for those who purchase health insurance through Covered California.

If you changed your mailing address this year and have **NOT** notified us, please update your contact information by **DECEMBER 31, 2022**.

You can find more information about the tax forms that you will be receiving [here](#).

PLEASE REVIEW THIS INFORMATION:

- If you had coverage for ANY part of 2022, even if you cancelled your coverage, you will receive tax forms from Covered California.
- You cannot provide your new address by replying to this email.
- If your communications preference is **EMAIL**, you will NOT be mailed a physical copy of your tax forms. You will receive an email when they are ready to download from your Covered California online account's secured mailbox. If you would like to change your preference to mail, you can do so by [logging in](#) to your Covered California online account to make the change.
- If you were enrolled in a catastrophic health plan, also known as a "minimum coverage plan" for 2022, you will not receive a tax form from Covered California. You may receive a 1095-B form from your health insurance company, but the form is not required to file your taxes.
- Please note, you will not receive Form FTB 3895 for the 2022 tax year.

If you need to check or update your mailing address, you can:

- [Log in](#) to your Covered California online account.
- From your online account home, select "**Report a Change**" to update your mailing address. This will not impact your health plan selection. You can [watch the video "How to Report a Change"](#) for a step-by-step instruction on how to keep your account updated.

FUNNEL EMAIL / DIRECT MAIL / TEXT MESSAGING OUTREACH

- Funnel outreach includes information about qualifying life events, special enrollment, financial help, benefits of Covered California health plans, metal tiers, copays and deductibles, value of health insurance, how to get help, etc. Tailored messaging to unique audiences, such as:
 - Spanish speaking funnel population
 - Consumers who terminated coverage from California carriers (SB260)
 - Penalty payers
 - Consumers transitioning from Medi-Cal to Covered California (outreach to begin after PHE ends)
- The cadence of the outreach is:
 - Twice weekly automated email campaign based on status in the enrollment funnel with 16 unique emails
 - Two to three additional emails per month
 - One text message per month
 - Two to four direct mail letters per month



Dear Victor,

Have you been wondering when you can enroll in health insurance through Covered California? What the difference is between the [open enrollment](#) period and [special enrollment](#) period with Covered California? Understanding all the different health care enrollment times can be confusing, but we are here to help!

Open Enrollment

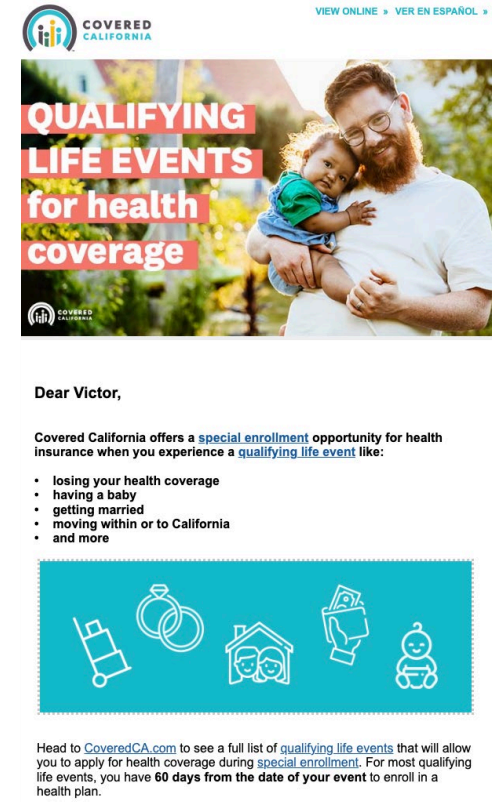
The [open enrollment](#) period takes place each year in the fall and winter and it's when anyone can enroll in health coverage and members can renew and make changes to their current coverage.

Special Enrollment

[Special enrollment](#) happens all year long and it's for Californians who experience certain [qualifying life events](#), like getting married, having a baby, or losing other health coverage. In general, you have 60 days from the qualifying life event to enroll. Watch this video to learn more about special enrollment:



Watch Video: "What is special enrollment?"



Dear Victor,

Covered California offers a [special enrollment](#) opportunity for health insurance when you experience a [qualifying life event](#) like:


- losing your health coverage
- having a baby
- getting married
- moving within or to California
- and more



Head to [CoveredCA.com](#) to see a full list of [qualifying life events](#) that will allow you to apply for health coverage during [special enrollment](#). For most qualifying life events, you have **60 days from the date of your event** to enroll in a health plan.

V. Covered California Continued

A. Marketing Updates

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MOEA Advisory Members

By phone: 1 (415) 655-0052

Access code: 208-839-392

Audio PIN: Shown after joining the webinar

Webinar ID: 915-143-435

Public Comments

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Communication Updates

Jagdip Dhillon,
Information Officer I, Communications & External Affairs



OPEN ENROLLMENT CAMPAIGN: 10 YEARS STRONG



“10 YEARS STRONG” ALL ACROSS CALIFORNIA



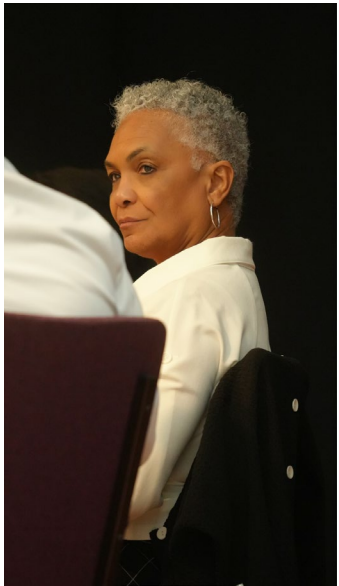
AAPI MEDIA ROUNDTABLES



LATINO COMMUNITY CONVERSATION AND ART ACTIVATION



AFRICAN AMERICAN TOWN HALL AND COMMUNITY HEALTH FAIR



LATINO COMMUNITY CONVERSATION IN SAN BERNARDINO



STREET ART TOUR FOR DEADLINE WEEK



LUNAR NEW YEAR EVENT IN LOS ANGELES




REAL PERSON STORY: ZHANG YUE



V. Covered California Continued

B. Communication Updates

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Outreach & Sales Updates

Jamie Yang,
Chief of Sales Channel Management



OPEN ENROLLMENT (OE) 23 ENROLLMENT SUPPORT

14,365

Total Certified Enrollers*
79% are Agents



Find an Enroller

Licensed Insurance Agents and
Certified Enrollers are ready to
help.

Find an Enroller

Enroller Type:

- 11,334 (79%) Agents
- 1,377 (10%) Certified Application Counselors
- 1,217 (8%) Navigators
- 437 (3%) Plan-Based Enrollers

Spoken Language:

- 3,453 (24%) Spanish
- 1,202 (8%) Chinese
- 563 (4%) Korean
- 491 (3%) Vietnamese
- 2,322 (16%) Other languages

556

Statewide Locations*
84% are Agents



Storefronts

Meet with licensed insurance
agents and certified enrollers.
Appointments and walk-ins
available.

Find a Storefront

483

Total HOD Certified Enrollers*
99% are Agents



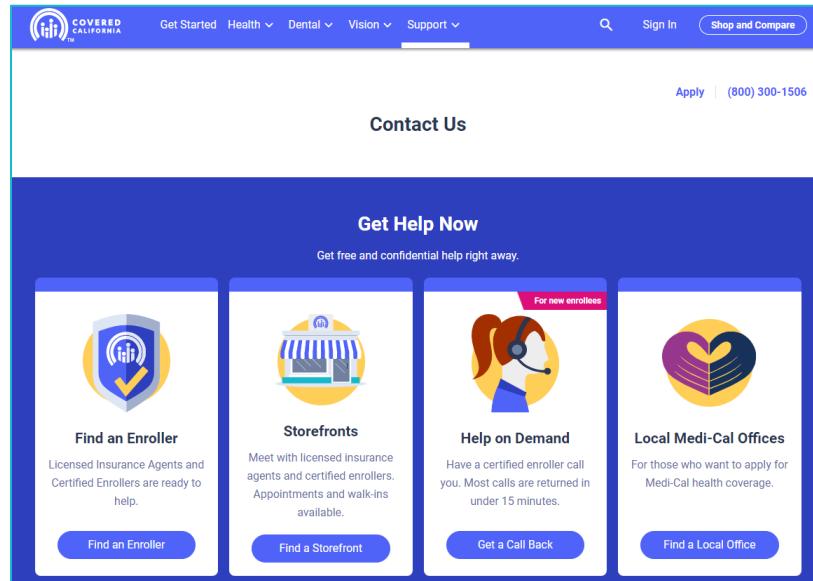
For new enrollees

Help on Demand

Have a certified enroller call
you. Most calls are returned in
under 15 minutes.

Get a Call Back

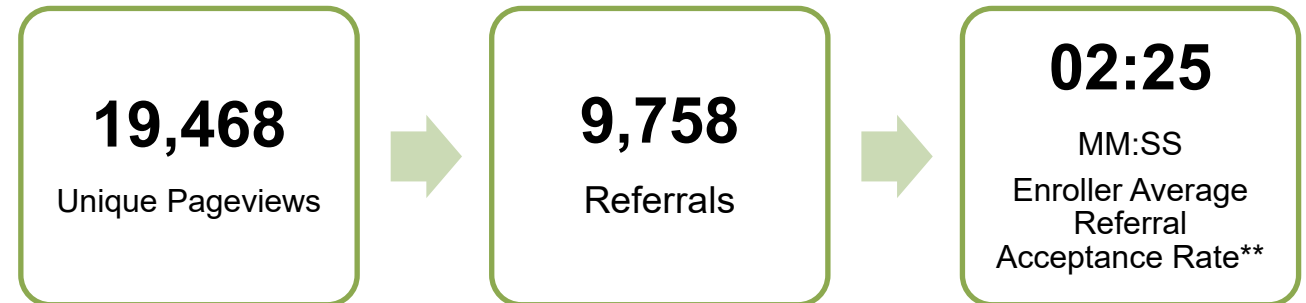
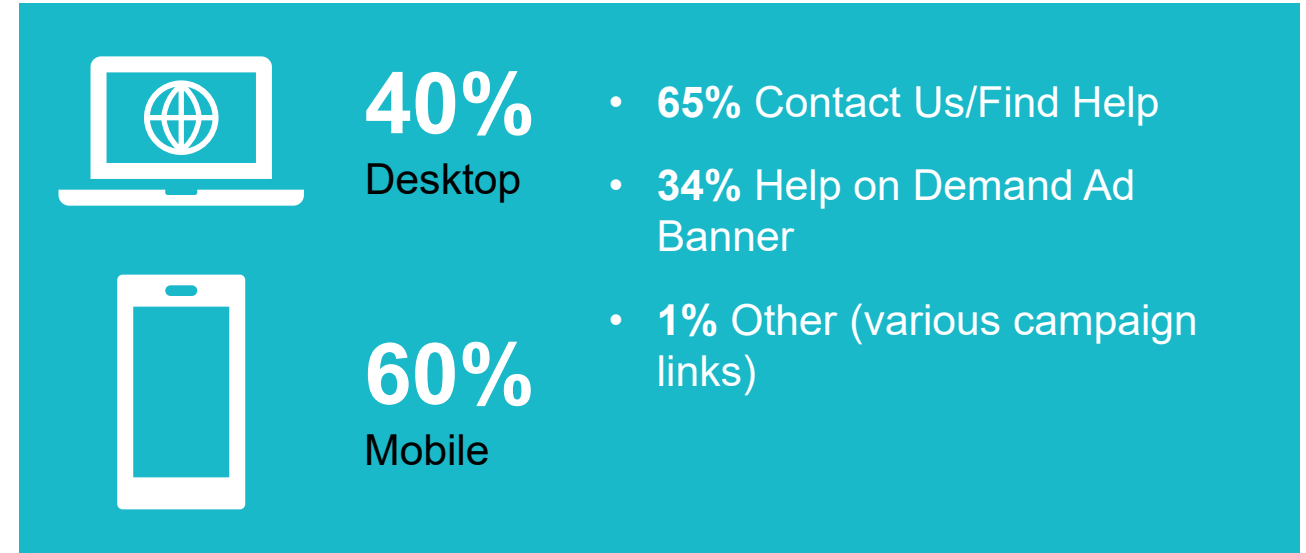
FIND LOCAL HELP & HELP ON DEMAND TOOL PERFORMANCE – JANUARY 2023



Unique Pageviews*

- 73,892 - Contact Us / Find Local Help
- 19,468 - Help On Demand Tool
- 9,161 - Storefronts Near Me

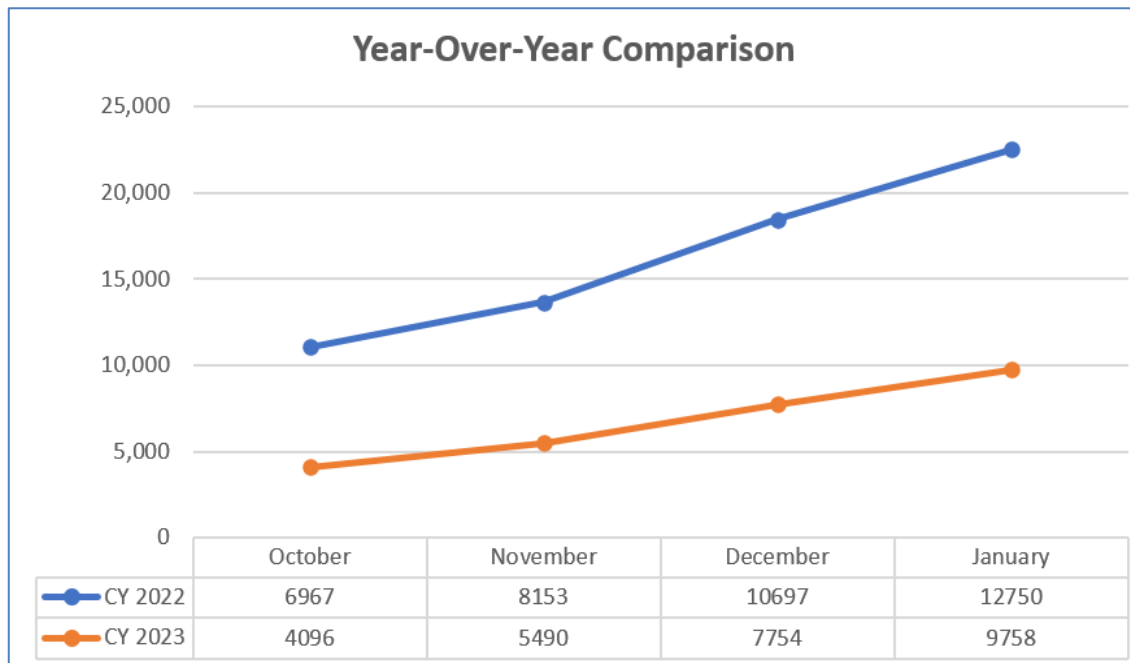
Help On Demand



OE 23: HELP ON DEMAND REFERRALS TO ENROLLERS – YEAR OVER YEAR COMPARISON

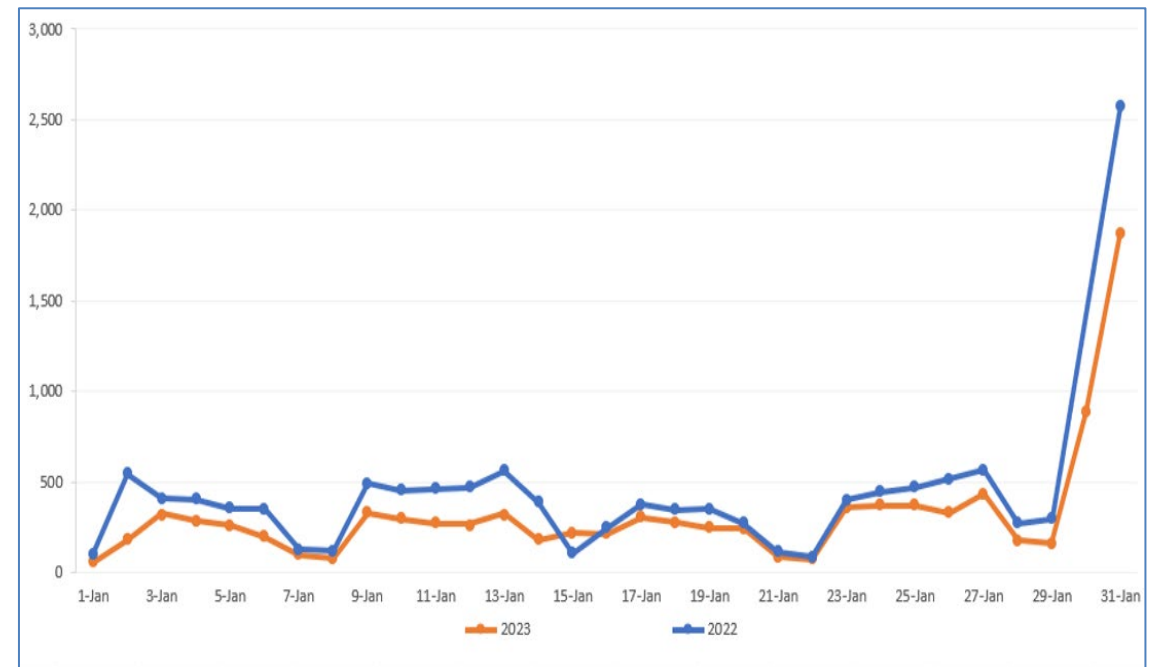
November 2022 through January 2023

- 41% decrease in January 2023 comparing to January 2022



January 2023

- 27% decrease comparing January 31, 2023 to January 31, 2022



NAVIGATOR PROGRAM

OPEN ENROLLMENT 2023

• Outreach & Enrollment Strategies

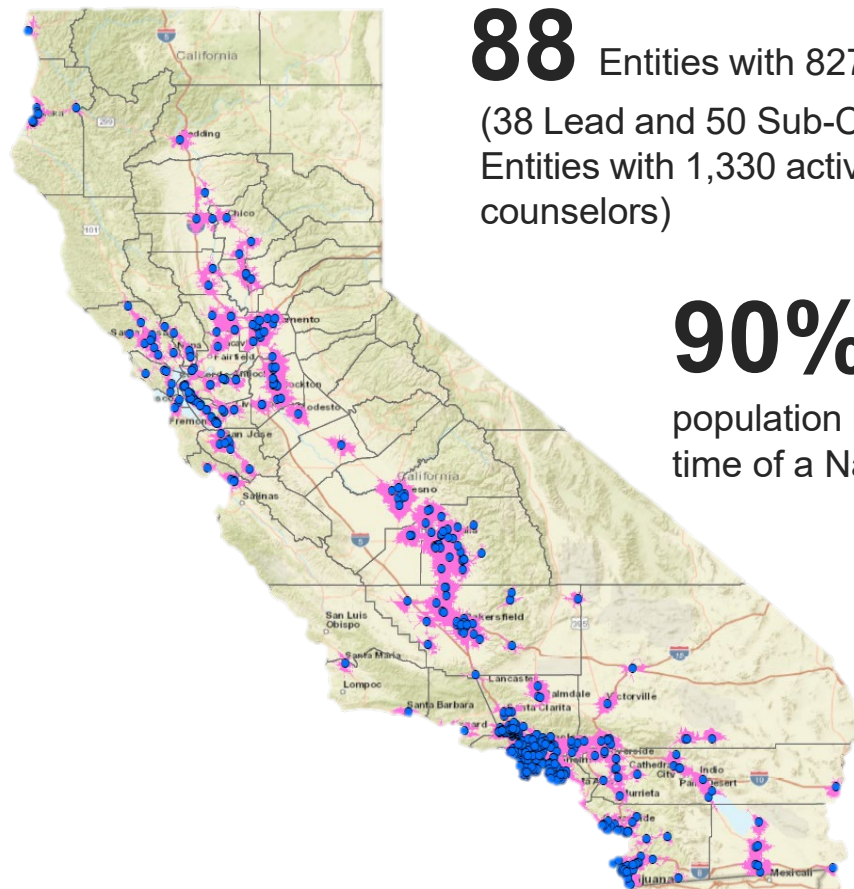
- ❑ Lead generation campaigns – digital and social media, in-person events
- ❑ Engagement webinars – program staff provided updates and Department of Health Care Services (DHCS) presented on Public Health Emergency Unwind planning

• Consumers Challenges and Barriers

- ❑ Consumers still report price of premium as barrier, ongoing monthly cost seen as significant burden.
- ❑ Locating and connecting with Covered California eligible consumers continues to be reported as a barrier.

SPECIAL ENROLLMENT PERIOD 2023

- DHCS Ambassador program
- Medi-Cal Transitioner reports
- Enroller Portal Alerts for Application Plan Selection consumers .



88 Entities with 827 enrollment locations*
(38 Lead and 50 Sub-Contractor Active Enroller Entities with 1,330 active certified enrollment counselors)

90% of Californian's total population lives within a 15-minute drive time of a Navigator location.

OUTREACH AND SALES LEAD GENERATION FOR OPEN ENROLLMENT 2023

Partnering with media and event partners targeting the underrepresented and underserved communities and generating leads for enrollers.

- November 1, 2022 – January 31, 2023
- Executed 29 campaigns with 21 media partners
 - 14 Digital partners for four social media sites
 - 2 TV stations
 - 2 Radio stations
 - 8 In-Person Events
- English-African American, English – General Market, Cantonese, Mandarin, Hmong, Korean, Tagalog, Vietnamese, Spanish, Armenian, Farsi, Punjabi, Russian, and Ukrainian
- Focused on a direct call to action messaging for consumers to contact Covered California Certified Enrollers for free, confidential help with enrollment.



OPEN ENROLLMENT 2023 LEAD GENERATION PROJECT

PERFORMANCE METRICS



Performance Data: November 1, 2022 – January 31, 2023**

*Number of impressions are estimated based on a limited of media outlets who can collect the data only. The number does not reflect the actual total number of impressions.

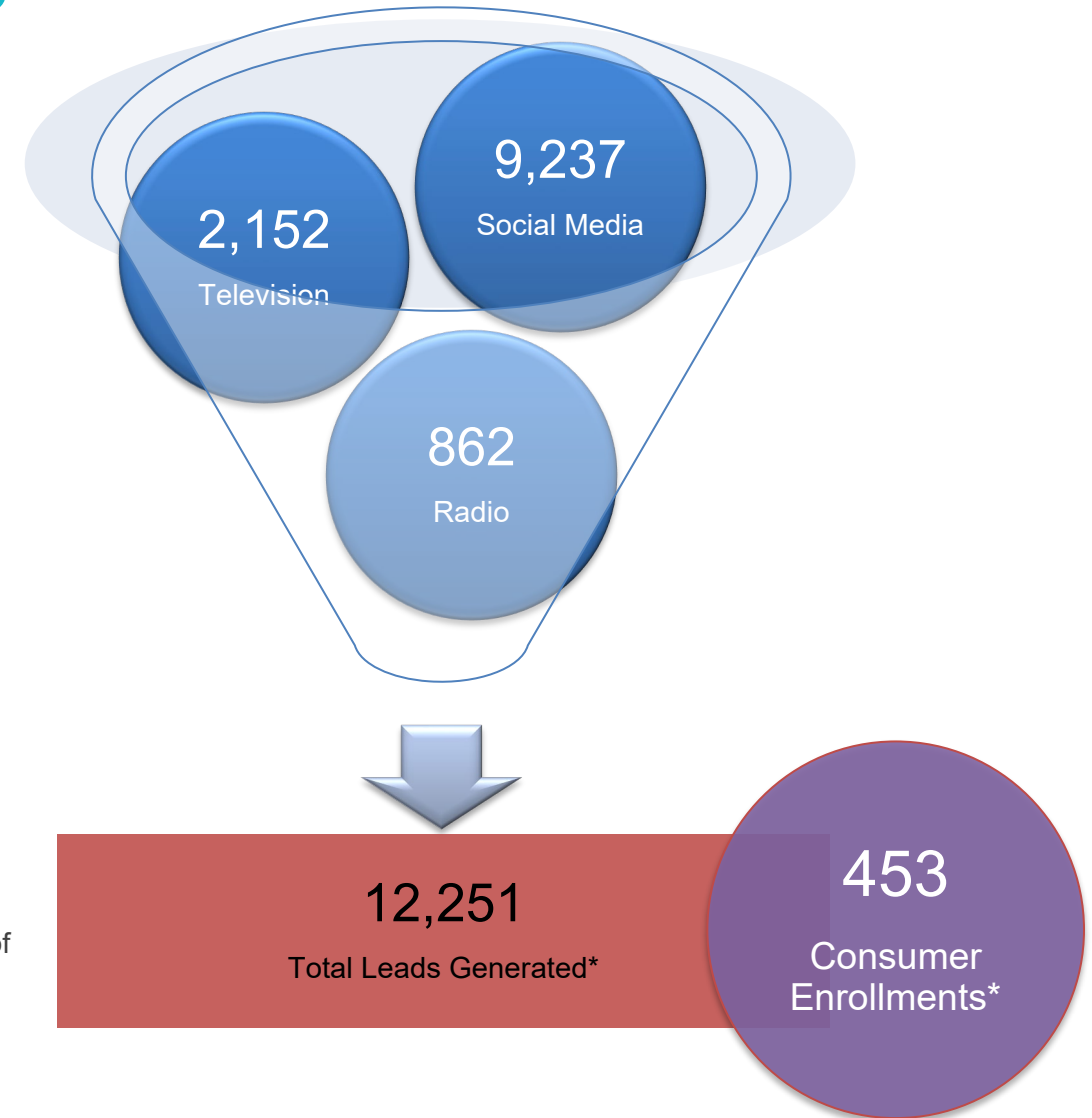
**Reported leads referred are actual data count received from Bilingo and is true to the number of consumers who requested further education from Covered California. Reported enrollment data reflects primarily self-reported data from participating insurance agent/enroller as of January 31, 2023, and does not represent the actual enrollments that may have not yet been reported.

OPEN ENROLLMENT 2023 SALES LEAD GENERATION PERFORMANCE BY PROJECTS

November 1, 2022 – January 31, 2023

- **75%** leads generated from the **Social Media** projects
 - ✓ 15M impressions
 - ✓ 6.3M individuals reached
 - ✓ 235,461 total clicks
 - ✓ 9,237 leads referred to agents and navigators
- **Top Clicks** were for the Spanish (49%) and English-African American (35%) ads on Facebook
- **Top Leads Referred to Enrollers** were for the Spanish (49%), English-African American (9%), and Armenian (7%) ads on Facebook

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OUTREACH & SALES LEAD GENERATION

SPECIAL ENROLLMENT PERIOD 2023

Partnering with media and event partners targeting the underrepresented and underserved communities and generating leads for enrollers during special enrollment period (SEP) 2023.



- SEP 2023, Post OE 23: February 1, 2023 – May 31, 2023
- Produce 19 projects with 2 media partners
 - 15 Digital
 - 3 TV
- Reached 18 groups: English-African American, English – General Market, Cantonese, Mandarin, Hmong, Korean, Tagalog, Vietnamese, Spanish, Arabic, Armenian, Farsi, Punjabi, Russian, Ukrainian, Dori, Pashto, and Persian.
- Focus on a direct call to action for consumers in niche communities to contact Covered California Certified Enrollers for free, confidential help with enrollment.



Covered California For Small Business


COVERED CALIFORNIA FOR SMALL BUSINESS (CCSB)

Group & Membership Update through Dec. 14, 2022	
Groups	8,842
Members	79,208
Average Members per Group Size	8.9
2022 Year-to-Date New Membership Sales	10,523



V. Covered California Continued

C. Outreach and Sales Updates

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MOEA Member Open Discussion

Kerry Wright,
Chairperson



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/>