

# Marketing, Outreach & Enrollment Assistance Advisory Group

August 22, 2023, In-person 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:**  
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**Access Code:**  
309-428-676

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- Use the **computer audio** or **dial-in** feature to listen.
  - If you use the dial-in feature, you must enter your assigned “**audio pin**” on your phone in order to speak when unmuted.
- All participants will be muted during the meeting. Please unmute yourself to speak.
- There is time for **comments** at the end of every agenda item. We will open up for the members first, and then for the public.
  - **Computer Audio:** Click on the icon, “**raise hand** ” on your control panel. You will be called by your name to speak in the order of the raise hand.
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  - **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](mailto:MOEAgroup@covered.ca.gov) if you have additional questions or comments after the webinar.

# I. CALL TO ORDER & AGENDA OVERVIEW

# AGENDA\* – AUGUST 22<sup>ND</sup> MEETING

## I. Call to Order and Agenda Overview

## II. Administrative

- A. Welcome NEW MOEA Advisory Reps
- B. Bagley-Keene Meeting Requirement Update

## III. Covered California

- A. Covered California Strategic Plan
- B. Equity, Quality and Transformation Updates
- C. Federal, State and Legislative Updates
- D. Department of Health Care Services – Unwinding Updates
- E. Covered California – Medi-Cal to Covered California Transitioner Updates

## IV. MOEA Feedback Discussion

- A. Medi-Cal Transitioners Enroller and Consumer Journey
- B. Medi-Cal Redetermination Outreach Efforts

**\*BREAK – 10 MIN**

## V. Covered California Continued

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

## VI. MOEA Member Open Discussion

## VII. Adjourn



## II. ADMINISTRATIVE

# WELCOME NEW MOEA ADVISORY REPRESENTATIVES



- **Certified Community Enroller:**

**Douglas Morales,**

Supervisor, Patient Care Coordinator

AltaMed Health Services Corporation

- **Health Plan Carriers:**

**Patricia Yeager,**

Business Process Consultant

Health Net


# BAGLEY-KEENE MEETING REQUIREMENT UPDATES

## Meeting requirements started 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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# III. COVERED CALIFORNIA

# Covered California Strategic Plan

**Doug McKeever,**  
Chief Deputy Executive Director,  
Program Plans, Sales, & Service



# COVERED CALIFORNIA STRATEGIC PLAN

FISCAL YEAR 2023-24 THROUGH 2025-26

# COVERED CALIFORNIA'S VISION AND MISSION REMAIN UNCHANGED



## ***Vision***

*To improve the health of all Californians by assuring their access to affordable, high-quality care.*

## ***Mission***

*To increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.*



# COVERED CALIFORNIA CORE VALUES



**We Value People.** We respect people for who they are and value their contributions. We seek and embrace diverse perspectives. We create an inclusive and welcoming environment for all through behaviors that show empathy and care for others. We empower individual talent to help create positive impacts for consumers, Californians, and their communities.

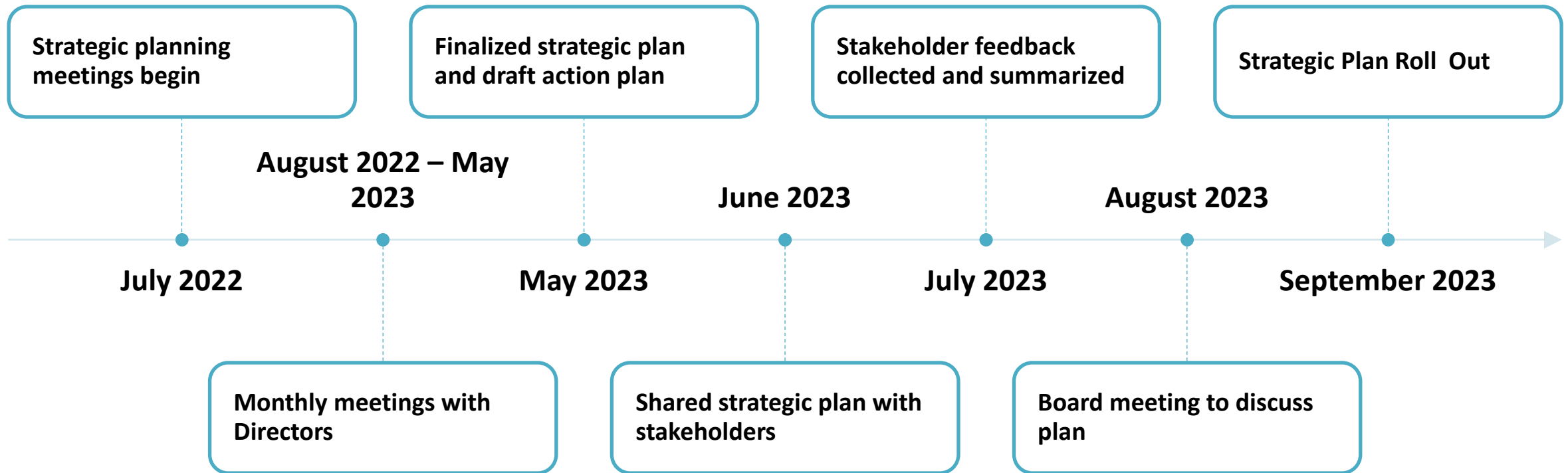
**We Work Together.** We create a culture of trust and shared responsibility. We actively seek opportunities to engage and collaborate with our partners and stakeholders. We are transparent in our decision-making and welcome input.

**We Do the Right Thing.** We operate with the highest degree of honesty, respect and fairness in everything we do. We take ownership and responsibility for our decisions and hold ourselves and others accountable. We are mindful stewards of the public trust and responsibly manage our resources.

**We Innovate.** We value curiosity, responsible risk-taking and enthusiastic pursuit of new ideas even at the risk of failure. We are nimble and unafraid of change. We foster creativity that challenges constraints and drives progress.

**We Follow Through.** We keep our commitments and do what we say we will do. We are results-driven and focus on outcomes that will deliver the highest value to Californians.

# STRATEGIC PLANNING PROCESS 2022 - 2023



# STAKEHOLDER ENGAGEMENT PROCESS



June

Shared draft strategic plan with Covered California staff and external partners including advocates, health plans, state officials, and others. Asked for high level feedback on the approach and direction of the plan, along with support and suggestions for improvements.



July

Received feedback from multiple stakeholders comprised of support for the plan and its objectives as well as additional language for consideration. Leadership met to review all stakeholder comments and suggestions and decide what to incorporate into the plan



August

Updated plan with stakeholder feedback included finalized for Covered California Board of Directors Review

# STAKEHOLDER FEEDBACK

- ❑ We received feedback from many of our core partners, including our partners in government, advocates, plans, agents and aligned organizations.
- ❑ This feedback helped us refine the plan, and those changes are reflected in the materials before the board today.
- ❑ Feedback included comments on:
  - Highlighting Covered California's commitment to transparency and collaboration and the value this commitment brings to our work
  - Further emphasizing our deep commitment to alignment with our state partners, including DHCS, CalPERS, HCAI/OHCA and others
  - Elevating the importance of consumer understanding of their choices
  - Ensuring our language captures our commitment to getting all Californians covered, whether their coverage is through Covered California or another source
  - Clarifying our role to support Californians in maintaining coverage in addition to gaining it



# Strategic Pillars

The **Pillars** are the ways we achieve our mission and vision.

## Affordable Choices

We connect consumers to financial assistance and a choice of affordable plans and providers that give them the best value.

## Quality Care

We ensure consumers consistently receive accessible, equitable, high-quality care.

## Organizational Excellence

We foster a nimble culture of continuous improvement that empowers and motivates our team to deliver on our mission with high standards.

## Reaching Californians

We are unwavering in our pursuit to reach Californians and connect them to comprehensive and affordable coverage.

## Catalyst for Change

We pioneer new ideas and disseminate our learnings to drive improvement in health care in California and nationally.

## Exceptional Service

We provide the highest level of service and exceed our consumers' expectations.

## DIVERSITY, EQUITY, INCLUSION

We apply this lens in all our work to improve the health and experience of our consumers and to create and support a workforce reflective of our core values and the people we serve.

# AFFORDABLE CHOICES

## Affordable Choices

We connect consumers to financial assistance and a choice of affordable plans and providers that give them the best value.

1. Connect as many Californians as possible to financial assistance to maximize take-up of affordable coverage.
2. Ensure that all Californians have robust and meaningful choices and understand their choices of affordable coverage.
3. Research, implement improvements and provide technical assistance to inform the policy dialogue about lowering premiums and out of pocket costs for consumers.
4. Participate in and reinforce the state's efforts to contain costs.

# QUALITY CARE

## Quality Care

We ensure consumers consistently receive accessible, equitable, high-quality care.

1. Produce measurable, equitable improvements in health outcomes.
2. Hold Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) issuers accountable for consistent, standard levels of quality.
3. Increase access to and support of high quality, diverse providers who practice with cultural humility.
4. Make demonstrable progress in addressing health disparities and increasing health equity.
5. Increase access to and quality of behavioral health care.

# ORGANIZATIONAL EXCELLENCE

## Organizational Excellence

We foster a nimble culture of continuous improvement that empowers and motivates our team to deliver on our mission with high standards.

1. Attract, retain, and invest in our team by fostering an inclusive, innovative, and collaborative workplace culture.
2. Maintain and enhance Covered California's trusted brand and reputation through transparency, accountability, security, and sustainability.
3. Optimize data as meaningful information to drive decision-making.
4. Incorporate diversity, equity, and inclusion in everything we do.
5. Provide employees with the tools, training, and support they need to do their jobs well.



# REACHING CALIFORNIANS

## Reaching Californians

We are unwavering in our pursuit to reach Californians and connect them to comprehensive and affordable coverage.

1. Reach all Californians, including those most in need of coverage through a culturally resonant and linguistically appropriate data-driven approach.
2. Strive to enroll and maintain coverage for as many Californians as possible.
3. Develop a comprehensive community engagement strategy to enhance our ability to reach historically marginalized communities and populations statewide.
4. Utilize data and technology to customize outreach, facilitate enrollment, and minimize gaps in coverage for Californians.
5. Expand efforts to connect California's small business owners and their employees to affordable coverage, either through Covered California for Small Business (CCSB) or the individual marketplace.

# CATALYST FOR CHANGE

## Catalyst for Change

We pioneer new ideas and disseminate our learnings to drive improvement in health care in California and nationally.

1. Build and use evidence to empower decision makers and foster innovation in how to deliver affordable coverage and quality care.
2. Enhance the way we share the innovative work Covered California is doing.
3. Increase alignment between and amplify work of partners, including Medi-Cal, the California Public Employees' Retirement System, the California Department of Health Care Access and Information, and the California Department of Managed Health Care, to enhance affordability, coverage, quality, and equity.

# EXCEPTIONAL SERVICE

## Exceptional Service

We provide the highest level of service and exceed our consumers' expectations.


1. Provide consumers with a seamless and consistent consumer experience regardless of which channel they use.
2. Make the self-service enrollment process as simple as possible and provide a seamless transition to assistance when needed.
3. Provide clear and understandable information to assist consumers to apply for, use, and maintain coverage, in a culturally resonant and linguistically appropriate way.
4. Increase the consistency and efficiency of consumer interactions with Covered California and enrollment partners.

# What this Strategic Plan will mean for our consumers

- ❑ **Coverage You Can't Miss:** We will reach Californians where and when they need us, while ensuring historically marginalized and hard-to-reach populations aren't left behind.
- ❑ **Coverage That Resonates:** We will construct our efforts for all Californians, deepening our understanding of the needs of our diverse communities and further tailoring our strategies to meet them.
- ❑ **Coverage That's Easy:** We will minimize barriers to coverage by having our system do the work for consumers, rather than consumers having to work for our system.
- ❑ **Coverage For California's Future:** We will maximize our levers to achieve hard-fought progress on affordability, cost, quality, and equity.

### III. Covered California

#### A. Covered California Strategic Plan

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# State And Federal Legislative Updates

**Kelly Green,**  
Director, External Affairs and Communications



# STATE BUDGET – COVERED CALIFORNIA ITEMS

Covered California items in the 2023 State Budget were finalized in SB 101 (Skinner, Chapter 12, Statutes of 2023), AB 102 (Ting, Chapter 38, Statutes of 2023) and AB 118 (Committee on Budget, Chapter 42, Statutes of 2023). These items include action on the Health Care Affordability Reserve Fund (HCARF) and appropriation for Covered California.

## HCARF

- HCARF will retain \$333.4 million from previous fiscal years.
- Individual Mandate Penalty revenues will be shifted to HCARF beginning in FY 23-24 and ongoing. The revenue shift for FY 2023-24 is set at \$361 million.
- \$600 million will be loaned from HCARF to the General Fund, which will be repaid in FY 25-26.

# STATE BUDGET – COVERED CALIFORNIA ITEMS


## Covered California Appropriation

- Appropriation of \$82.5 million of HCARF to Covered California to support a program of financial assistance for coverage year 2024.
  - Agreement to appropriate \$165 million for this purpose for coverage year 2025 and ongoing.
- Authority to spend up to \$2 million of HCARF to subsidize health insurance coverage for striking workers pursuant to AB 2530 of 2022.
- Augmentation of \$350,000 annually for the \$1 per member/per month California Premium Credit, bringing the annual total for this program to \$2,350,000.



### III. Covered California

#### B. State and Federal Policy, Legislative Updates

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# Equity, Quality and Transformation Updates

**S. Monica Soni, MD,**  
Chief Medical Officer, Equity, Quality and Transformation



# HEALTH EQUITY AND QUALITY TRANSFORMATION UPDATE

S. Monica Soni, MD, Chief Medical Officer

*Prepared for MOEA*  
*8.22.23*



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# Health Equity and Quality Transformation (EQT): Team Composition

## How it started:

### Population Care Team -

- Chief Medical Officer
- Health Equity Officer
- 5 staff positions

## How it's going:

### Health Equity & Quality Transformation Division

- Chief Medical Officer
- Health Equity Officer
- Associate Chief Medical Officer
- 2 Managers
- 16 staff positions

# EQT: Scope of Work

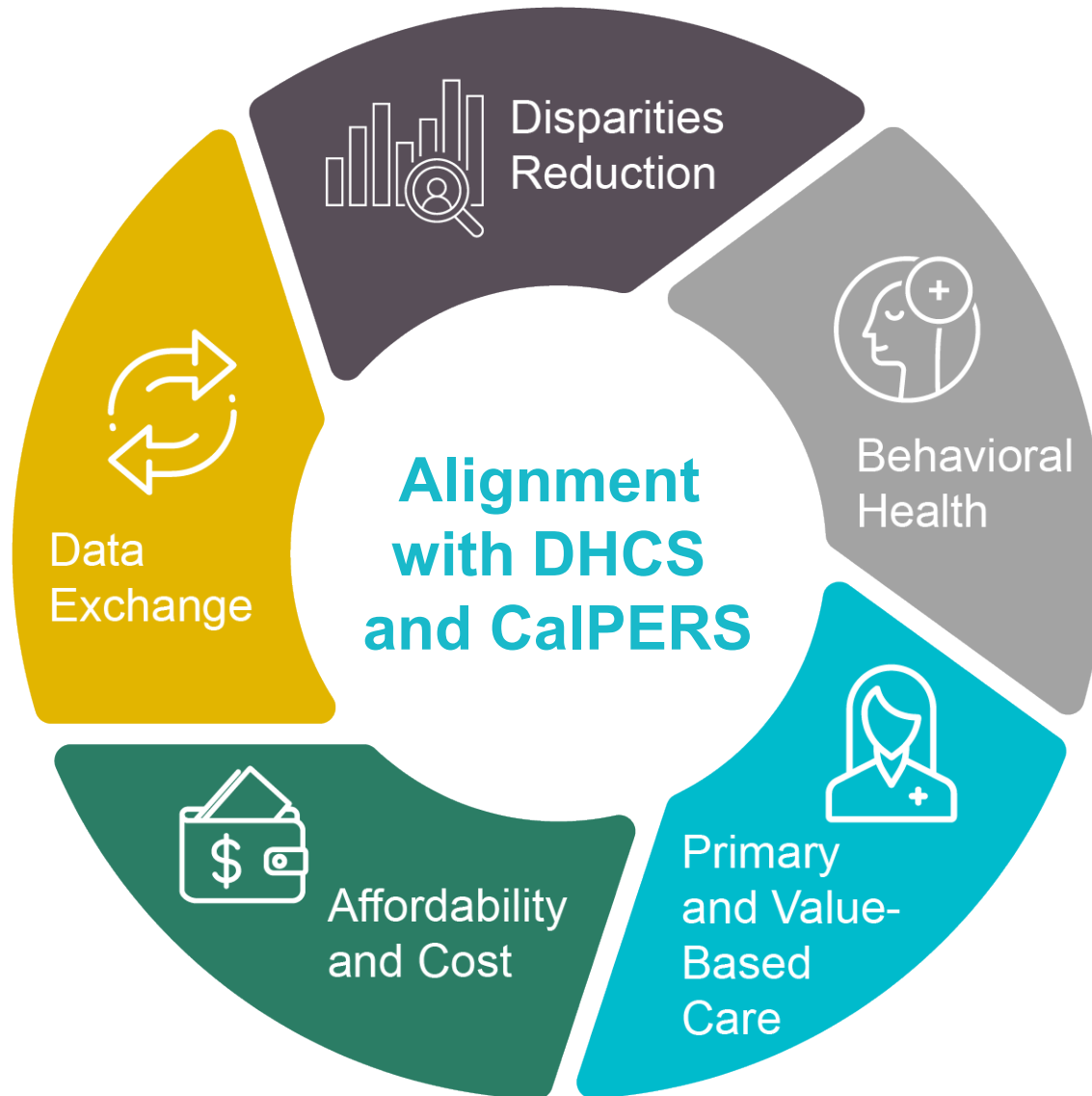
## How it started:

- Qualified Health Plan (QHP) Issuer Model Contract Attachment 7 & Quality Improvement Strategy (QIS)
  - Develops, implements and monitors compliance with the quality improvement, delivery system reform and network management elements of the QHP Issuer contract
- Health Equity and Reducing Health Disparities
- Consumer Decision Making tools (e.g., Provider Directory)
- Engagement with external organizations related to delivery system improvement and population care

## How it's going:

- Qualified Health Plan (QHP) Issuer Model Contract
  - Advancing Equity, Quality & Value
  - Performance Standards
  - Quality Transformation Initiative (QTI)
  - Quality Improvement Strategy (QIS)
- Qualified Dental Plan (QDP)
  - Advancing Equity Quality & Value
  - Population Health
  - Health Promotion and Prevention
  - Delivery System and Payment Strategies to Drive Quality
  - Measurement and Data Sharing
- Demographic Data Improvement
- Plan Performance Public Reporting
- Purchaser alignment with DHCS & CalPERS
- Engagement with external organizations related to delivery system improvement and population care

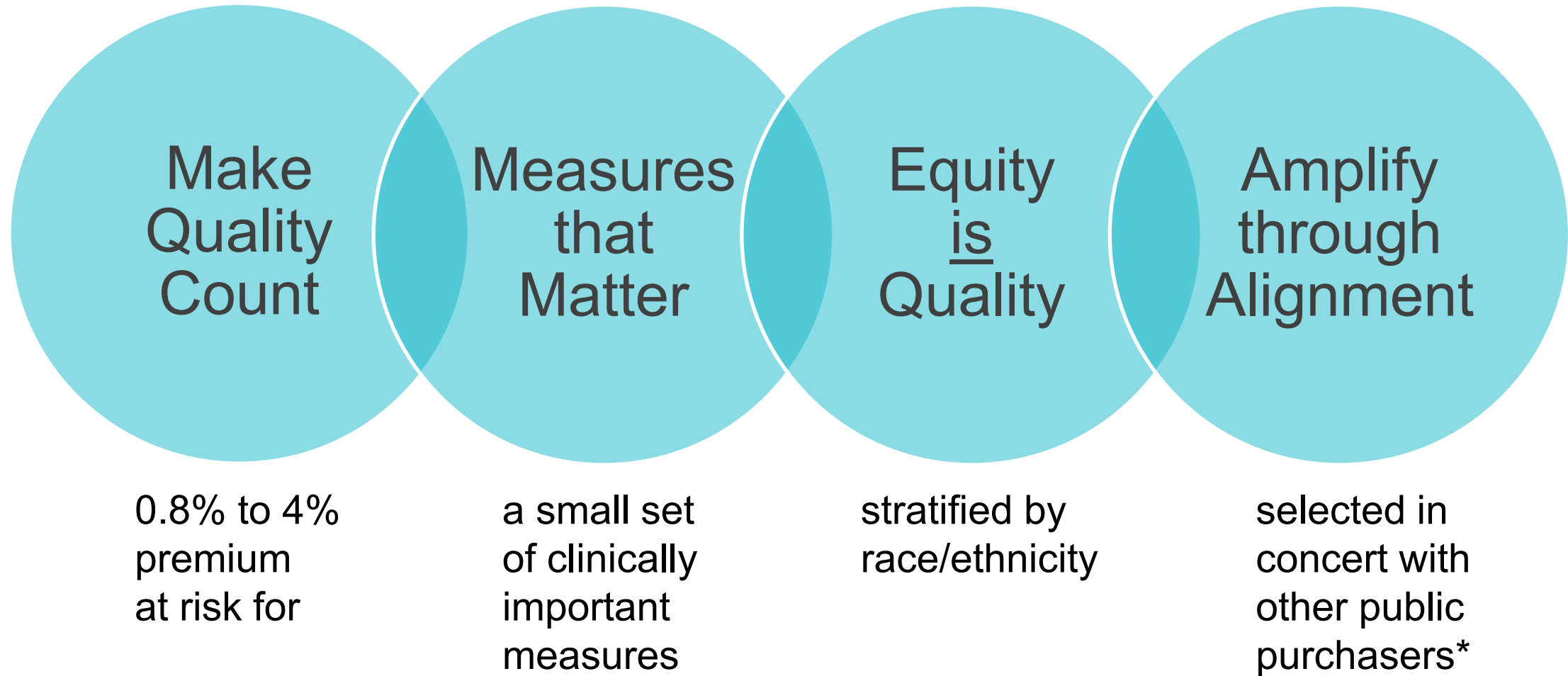
# 2023 – 2025 Contract Strategic Focus Areas



## Sample Health Plan Requirements:

- *Data Exchange:*
  - Collect race, ethnicity, language data
  - Submit quality data to Covered California
- *Primary and Value-Based Care*
  - Match all enrollees to PCP
  - Report on oral health quality measures
  - Screen for food insecurity
  - **Quality Transformation Initiative**
- *Disparities Reduction*
  - Achieve NCQA Health Equity Accreditation
  - Monitor maternal disparities
- *Behavioral Health*
  - Focus on depression screening
  - Promote appropriate use of opioids
- *Affordability and Cost*
  - Measure primary care spend

# Quality Transformation Initiative



\*Public purchasers includes CalPERS and DHCS/Medi-Cal



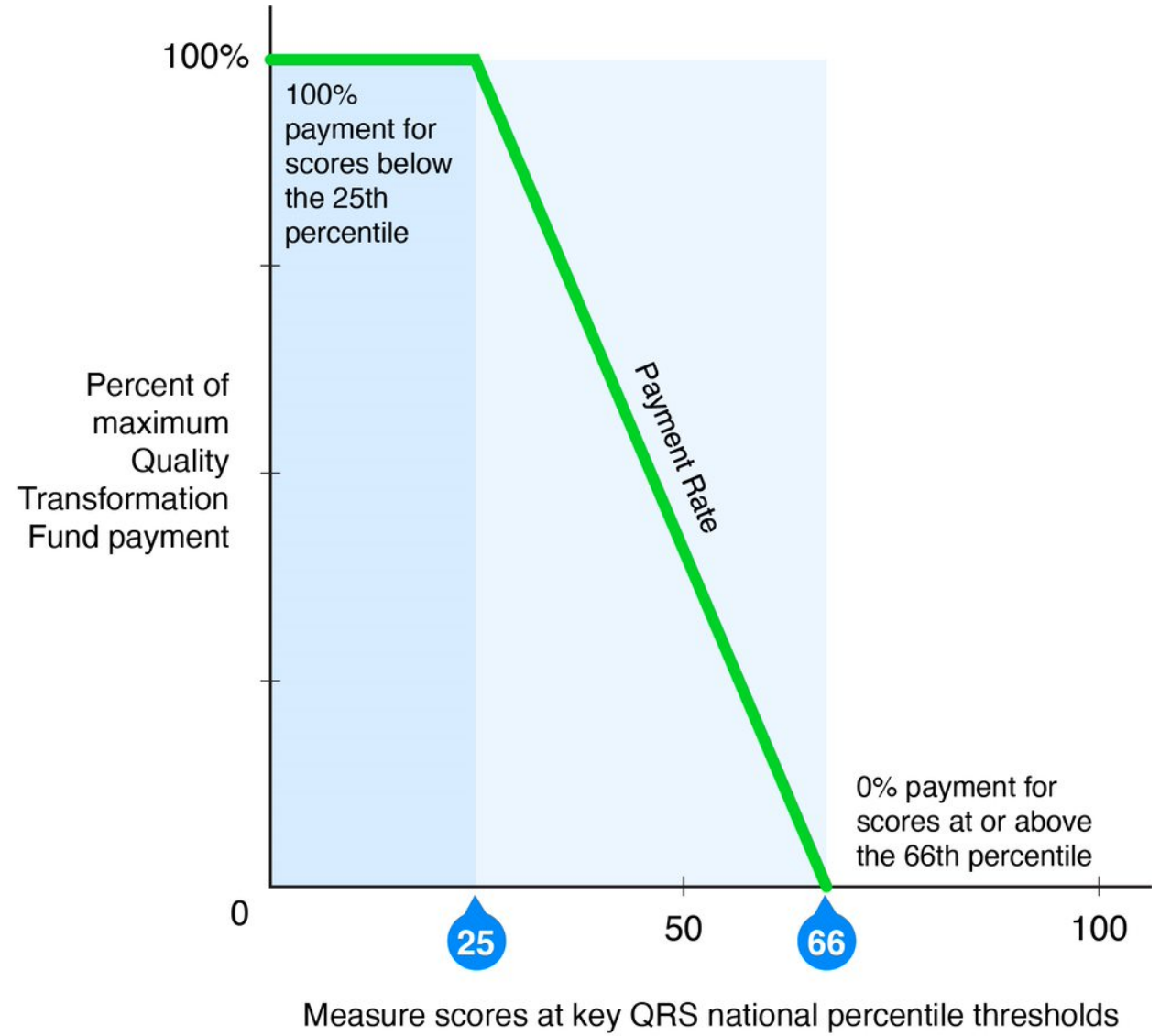
# QTI Measures

Core Measures*	Clinical Context
Blood Pressure	Key risk factor for cardiovascular disease (heart attacks and strokes), the leading cause of death in the United States
Diabetes (A1c control)	~50% Californians have prediabetes or diabetes, which is a leading cause of blindness and amputation and key risk factor for cardiovascular disease
Colorectal Cancer Screening	Cancer is the second leading cause of death after heart disease, and colorectal cancer is the second leading cause of cancer death after lung cancer. Screening reduces the risk of developing and dying from CRC cancer by 60-70%
Childhood Immunizations	Childhood immunizations prevent 10.5m diseases annually. For every \$1 spent on immunizations, there is as much as \$29 in savings
<i>Reporting only</i>	Depression Screening and Follow-Up for Adolescents and Adults
<i>Reporting only</i>	Medication Treatment for Opioid Use

\*All measures will be stratified by race/ethnicity

# QTI Quality Payment Structure

- Premium at risk for payment (0.8% in PY2023, 1.8% in PY2024, 3% max. in PY2025, 4% max. in PY2026)
- Full per measure payment if the measure score is below the 25th national percentile
- Per measure payment at a declining constant rate for each measure score between the 25th and 66th national percentile
- No payment if the measure score is at or above the 66th national percentile



# Guiding Principles: Use of Funds

Centered on goal to improve health outcomes for Covered California enrollees



**Equity First:** funds will preferentially focus on areas with the largest identified gaps in health and quality



**Direct:** use of funds leads directly to measurable improvements in quality and outcomes for enrollees and is related to QTI core measure performance




**Evidence-based:** use should be grounded in approaches that have existing proof points that they will improve quality or outcomes



**Additive:** funds should be used to advance quality in a currently underfunded or neglected arena rather than replace or be redundant to currently funded programs

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# Department of Health Care Services (DHCS) Unwinding Updates

**Bonnie Tran,**  
Health Program Specialist I, Medi-Cal Eligibility Division

**Derek Soiu,**  
Health Program Specialist I, Medi-Cal Eligibility Division



# Medi-Cal Continuous Coverage Unwinding

# Medi-Cal Continuous Coverage Unwinding

» DHCS Continuous Coverage Unwinding Guiding Principal:

- **Maximizing Continuity of Coverage for Medi-Cal beneficiaries**
- » Ensuring individuals have timely and correct redeterminations based upon their current information
- » Implementing innovative policy and waivers to relieve the administrative burden on County Eligibility Workers and beneficiaries.

# Medi-Cal Temporary Waivers and Flexibilities

Waiver or Flexibility	Authority	Letter
MAGI Medi-Cal Reasonable Compatibility Threshold Increase	MAGI Verification Plan	<a href="#">ACWDL 22-17</a>
Reasonable Explanation	MAGI Verification Plan	<a href="#">ACWDL 22-22</a>
Partnering with Managed Care Plans to Update Beneficiary Contact Information	1902(e)(14)(A)	<a href="#">MEDIL I 22-20E</a>
Partnering with Program of All-Inclusive Care for the Elderly (PACE) Organizations to Update Beneficiary Contact Information	1902(e)(14)(A)	<a href="#">MEDIL I 22-45</a>
Partnering with the National Change of Address (NCOA) Database and United States Postal Service (USPS) In-State Forwarding Address to Update Beneficiary Contact Information	1902(e)(14)(A)	<a href="#">MEDIL I 22-45</a>
Maximize the Number of Non-MAGI based Individuals Renewed Without Requesting Additional Information.	1902(e)(14)(A)	<a href="#">MEDIL I 23-19</a>
Zero Income	1902(e)(14)(A)	<a href="#">MEDIL I 23-21E</a>
State Fair Hearings Waiver Flexibilities	1902(e)(14)(A)	<a href="#">MEDIL I 23-26</a>
Ex Parte Renewal for Individuals With Income at or Below 100 Percent of the Federal Poverty Limit (FPL) and No Data Returned	1902(e)(14)(A)	<a href="#">MEDIL I 23-40</a>
Renewing Medicaid Eligibility, Based on Available Information, Establishing a New Eligibility Period When Contact is Made with Hard-to-Reach Populations	1902(e)(14)(A)	<a href="#">MEDIL I 23-40</a>



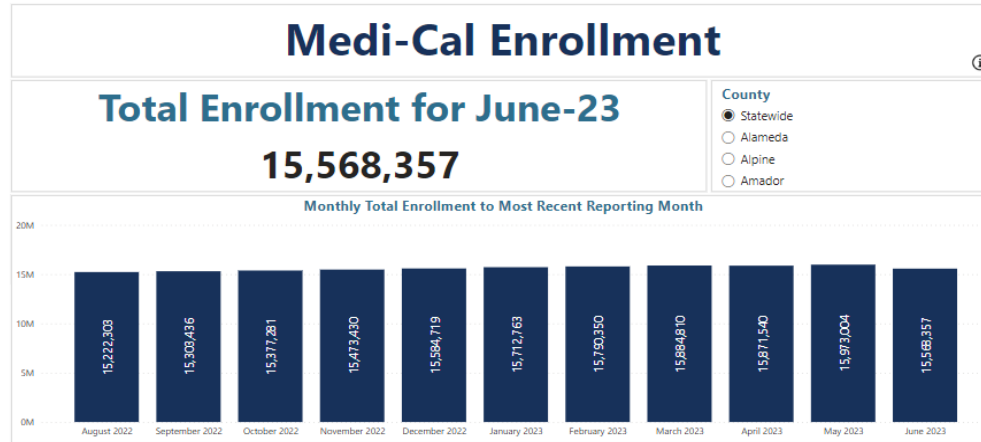
# Medi-Cal Waivers and Flexibilities: Pending Approval

The waivers listed below have been submitted but are pending approval by the Centers for Medicare and Medicaid Services (CMS). Once approved, DHCS will release a policy guidance letter.

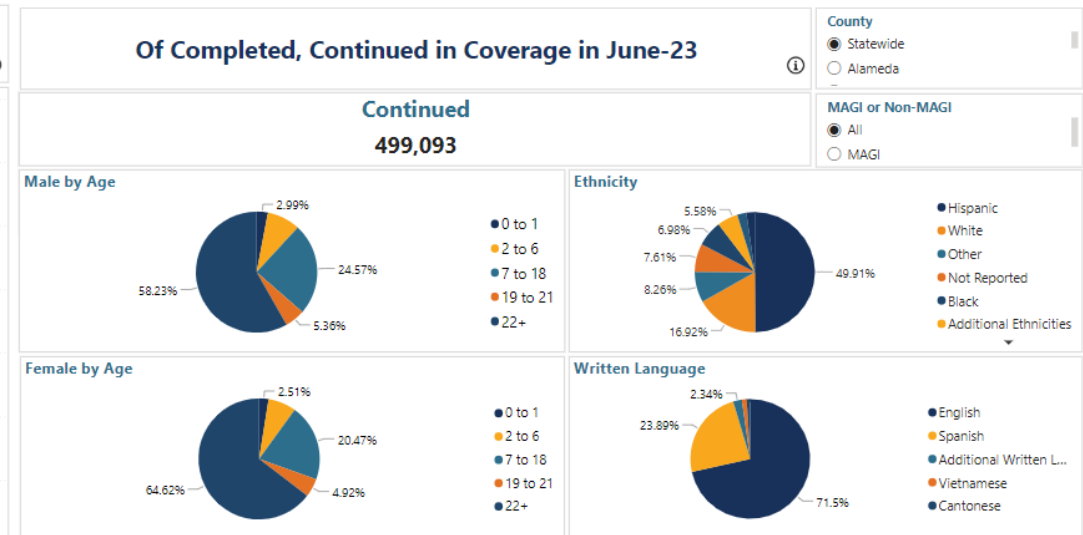
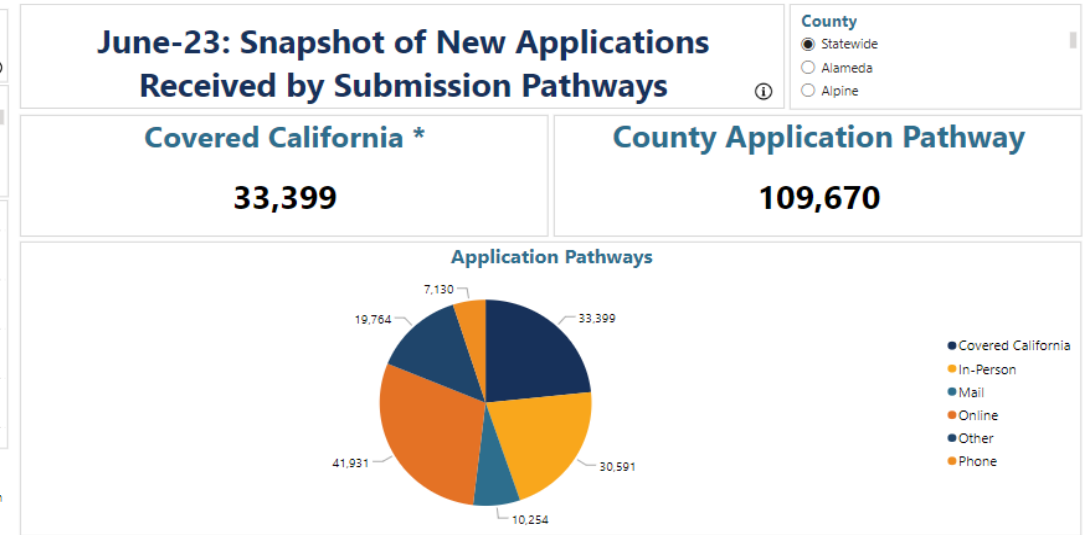
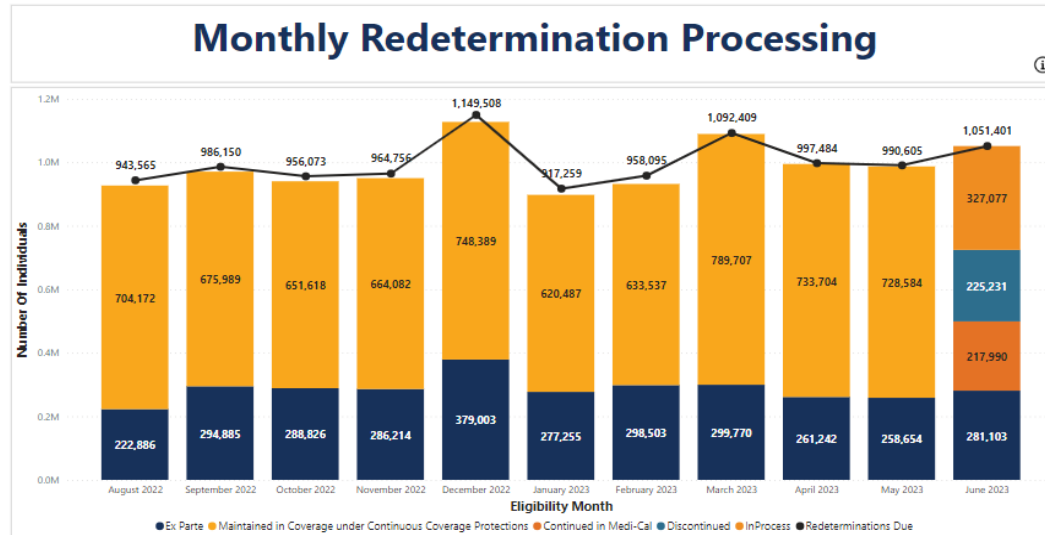
Waiver or Flexibility and Description	Authority
<b><i>Medical Support Enforcement Waiver:</i></b> Waiving the requirement for a Medi-Cal applicants to apply within 90 days of approval of benefits for medical support (if available and at no cost) from a non-custodial parent that is not in the home.	1902(e)(14)(A)
<b><i>Unconditionally Available Income Requirement Waiver:</i></b> Waiving the requirement for a Medi-Cal applicants to apply for income within 90 days of approval of benefits that is available to the applicant if applied for at no cost (also referenced as ‘unconditionally available income’), such as unemployment or Veteran’s benefits.	1902(e)(14)(A)
<b><i>Stable Income Waiver:</i></b> Waiving income verification requirements for individuals that have stable income that is not subject to change, such as Social Security or pension income.	1902(e)(14)(A)

# Medi-Cal Continuous Coverage Unwinding Dashboard

## » Continuous Coverage Unwinding Dashboard



1. "Blank" or "0" values indicate either suppressed data or no data available for that specific county.  
2. June 2023's total enrollment with the end of the COVID-19 Uninsured Group, which accounts for approximately 447,000 individuals. This group is a limited-coverage group established during the COVID-19 Public Health Emergency (PHE) that covers testing, testing-related, and treatment services for underinsured and uninsured individuals. Coverage in the COVID-19 Uninsured Group ended on May 31, 2023 with the ending of the COVID-19 PHE. This group is not included in the Continuous Coverage Unwinding policies since the coverage group is temporary.



# Become a Coverage Ambassador

Check the [stakeholder resource page](#) for up-to-date content and resources

Become a DHCS Coverage Ambassador (in English and Spanish)

- ❑ Currently, we have 3000+ 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
- ❑ [Sign up here](#)

The screenshot shows the DHCS website with a sidebar menu on the left and a main content area on the right. The sidebar menu includes links to Overview, Key Messages, Outreach Tactics, Toolkit Content, Call Script Snippets, Emails, Flyers, IVR Call Script, Messaging About Online Portals, Messaging for Supplemental Security Income Beneficiaries, Social Media, Test Messages, and Website Text for County Office Page. The main content area is titled "Medi-Cal Continuous Coverage Requirement" and includes an Overview section, a Two-Phase Approach to Communications section, a DHCS Coverage Ambassadors section, a Key Messages section, an Awareness section, a Renewal section, and an Outreach Tactics section. The Overview section explains the purpose of the program and the two-phase approach. The Two-Phase Approach section details the phases and the role of Coverage Ambassadors. The DHCS Coverage Ambassadors section provides information on how to sign up and the benefits of being an ambassador. The Key Messages section provides guidance on how to communicate with beneficiaries. The Awareness section provides information on how to get ready to renew coverage. The Renewal section provides information on how to create or check an online account and how to complete a renewal form. The Outreach Tactics section provides a list of available outreach materials.

**Medi-Cal Members:** Keep your coverage. Log on to [your account](#) or contact your [county office](#) to update your information.

**HCS**

Services Individuals Providers & Partners Laws & Regulations Data & Statistics Forms & Publications Search

**Medi-Cal Continuous Coverage Requirement**

**Overview**

In March 2020, the Centers for Medicare & Medicaid Services (CMS) temporarily waived certain Medicaid and Children's Health Insurance Program (CHIP) requirements and conditions in response to COVID-19. The easing of these rules helped people with Medicaid (Medi-Cal in California) and CHIP—in all 50 states, the District of Columbia, and the five U.S. territories—keep their health coverage during the pandemic. However, a new law ends Medicaid continuous coverage on March 31, 2023 and requires states to restart eligibility renewals beginning April 1, 2023.

**Two-Phase Approach to Communications**

DHCS is implementing a two-phased communication campaign to reach beneficiaries with messages across multiple channels using trusted partners called [DHCS Coverage Ambassadors](#).

**Phase 1, Awareness** – Launched in spring 2022, to encourage beneficiaries to provide updated contact information, such as name, address, phone number, and email address, so they can be contacted with important information about keeping their Medi-Cal benefits. Messaging focuses on "Keep yourself and your family covered."

**Phase 2, Renewal** – Beginning in February, this stage will continue encouraging beneficiaries to update contact information and report any changes in personal circumstances.

DHCS Coverage Ambassadors can use content from the [Medi-Cal Continuous Coverage Communication Toolkit - Phase 1](#) to encourage beneficiaries to update contact information, if it has changed. Additionally, it will also remind beneficiaries to check their mail for upcoming renewal packets they will receive by mail that will be issued for those who could not be renewed using information the local county office already has available. Beneficiaries will also be encouraged to check their online accounts for renewal alerts. The template messaging in this toolkit for Phase 2 focuses on themes including "Renew it or lose it" and "Time to renew" language, to emphasize the importance and urgency of renewal. The resources provided in this toolkit will further assist DHCS Coverage Ambassadors with outreach to beneficiaries about their renewals, and what they need to do to avoid a gap in coverage.

The focus of the communications campaign messaging is to encourage beneficiaries to report any changes in contact information including name, current address, email address, or phone number. Beneficiaries can update contact information in person, phone, mail, or online, if it has changed.

**DHCS Coverage Ambassadors**

Sign up to become a [DHCS Coverage Ambassador](#) today.

The Medi-Cal continuous coverage toolkit and webpage are available to help DHCS Coverage Ambassadors to customize push communications to Medi-Cal beneficiaries to encourage them to update their contact information with their counties. This will help ensure they receive important information about keeping their Medi-Cal coverage.

As further communications are needed, updated toolkits will be posted on the DHCS website as they become available and will be distributed to DHCS Coverage Ambassadors.

**Key Messages**

DHCS Coverage Ambassadors should focus on encouraging beneficiaries to get ready to renew their Medi-Cal coverage. Messages should be simple, direct, and informative:

**Awareness**

- **Log into your account** – Make sure that Medi-Cal has up-to-date information. Visit [KeepMediCalCoverage.org](#) to learn more and to sign up for email and text message alerts to get general updates about what is happening with Medi-Cal renewals.
- **Update your contact information** – Make sure counties have your current name, mailing address, phone number, email address, or other contact information if it has changed. This way, counties can contact you about your Medi-Cal.

**Renewal**

- **Create or check your online account** – Create or check your Covered California, BenefitsCal, or MyBenefitsCalWIN account to sign up to get text or email alerts about your case. You may be able to submit renewals or requested information online.
- **Complete your renewal form (if you get one)** – If you received a renewal form in the mail, you may submit your information by mail, phone, in person, or online to help avoid a gap in your Medi-Cal coverage.

**Outreach Tactics**

The following section is a list of available outreach materials:

# Social Press Kit

Keep your  
community covered.



## Keep Your Medi-Cal

CAMPAIGN ⓘ

### Keep Your Medi-Cal

DESCRIPTION

The California Department of Health Care Services (DHCS) is conducting a statewide public information, education, and outreach campaign to raise awareness about the return of the annual Medi-Cal eligibility renewals and encourage Medi-Cal members to take steps to keep themselves and their families covered.

To promote collaboration with community groups in this effort, DHCS created the Keep Your Community Covered Resource Hub with outreach materials in **English**. Simply select from the tabs below to download and share graphics, flyers, videos, and access specific audience resources. These materials can be customized and are designed to help Medi-Cal members take steps to keep their health coverage.

Important: clicking on the file names will immediately begin downloading the files.

General Messaging Resources ⓘ

Social Media Graphics ⓘ

Print Materials ⓘ

Media Outreach Resources ⓘ

For Uninsured Group ⓘ

Videos ⓘ

↓ ADDITIONAL DOWNLOADABLE ASSETS & HOUSED MEDIA

ENG Communications Toolkit

ENG Renewal Message Guide

# Partner Resources

## Available in 19 threshold languages

- ❑ English, Spanish, Arabic, Armenian, Cambodian, Mandarin, Farsi, Hindi, Hmong, Japanese, Korean, Laotian, Mien, Punjabi, Russian, Tagalog, Thai, Ukrainian, Vietnamese
- ❑ <https://socialpresskit.com/keep-medi-cal-coverage>



# Toolkits in Development

- IHSS
- Employers
- Tribes
- Providers
- Insurers
- Schools
- CHIP/MCAP/MCAIP
- Seniors

# Videos

“Take Care” and “Keep Covered”

:30s, :15s, :06s videos

- ❑ Available in all threshold languages

How-To informational video

- ❑ Step-by-step explanation of the renewal process

Translated to all threshold languages

- ❑ Will be made available on Social Press Kit



# Downloadable Assets

Print materials in all threshold languages are available for download  
<https://socialpresskit.com/keep-medi-cal-coverage>

## Medi-Cal Beneficiaries:

### Take action to keep your Medi-Cal

Your local county office will mail you a letter about your Medi-Cal coverage.



The letter will tell you if:

Your county needs information from you to renew your Medi-Cal

or

Your Medi-Cal was renewed automatically

If you get a renewal form, please fill it out and return it right away.

Check that your local county office has your updated information, including your name, current address, email address, and phone number.

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



## Keep yourself and your family covered.





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

**Medi-Cal**

### 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

Report any new changes to your name, address, phone number, and email address, so your county can contact you.

#### Check your mail

Counties will mail you a letter about your Medi-Cal eligibility. You may need to complete a renewal form. If you're sent a renewal form, submit your information by mail, phone, in person, or online, so you don't lose your coverage.

#### Create or check your online account

You can sign up to receive alerts on your case. Create or log into your account to get these alerts. You may submit renewals or requested information online.

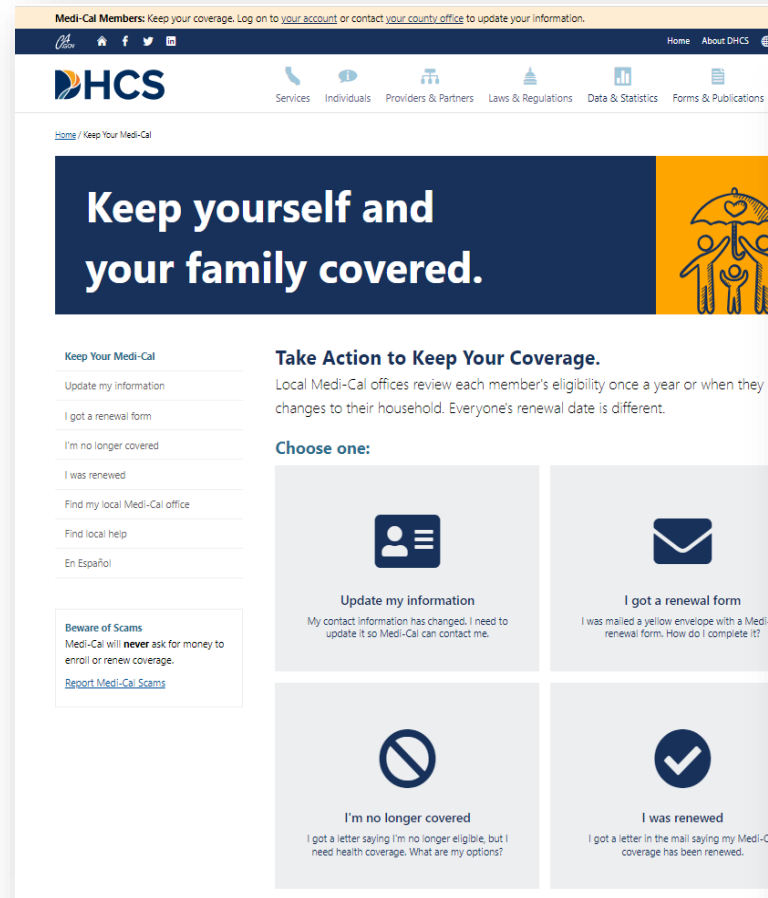
#### Complete your renewal form (if you get one)

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



# Medi-Cal Member Website

- » [KeepMediCalCoverage.org](https://KeepMediCalCoverage.org)
- » [MantengaSuMediCal.org](https://MantengaSuMediCal.org)



# Direct Outreach


- » DHCS sends targeted messages through email and text to Medi-Cal members when it is time for them to complete their annual renewal.
- » Medi-Cal Managed Care Plans and Medi-Cal Health Enrollment Navigators receive monthly renewal data to conduct targeted outreach with Medi-Cal members about their annual renewal.
- » The direct outreach is only sent to Medi-Cal members their were sent an annual renewal packet.

**Questions?**  
**[MCED.COVID@dhcs.ca.gov](mailto:MCED.COVID@dhcs.ca.gov)**



### III. Covered California

#### D. Department of Health Care Services – Unwinding Updates

- To request to make a comment,
  - *Computer Audio:* Click on the icon, “**raise hand** ” on your control panel. You will be called by your name to speak in the order of the raise hand. Please wait until the operator has introduced you before you make your comments.
  - *Dial-In by phone only:* We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
  - *Hearing Impaired:* Please use the “chat” feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.
- **EACH PARTICIPANT WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM**
- NOTE: Written comments may be submitted to [MOEAgroup@covered.ca.gov](mailto:MOEAgroup@covered.ca.gov)

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# Covered California – Medi-Cal to Covered California Transitioner Updates

**Laurie Taylor,**

Senior Manager, Policy, Eligibility and Research

**Emily Kohn,**

Senior Research Specialist, Policy, Eligibility and Research



# PUBLIC EMERGENCY UNWIND AND MEDI-CAL TO COVERED CALIFORNIA ENROLLMENT PROGRAM UPDATE

- Following the end of the Public Health Emergency and the continuous coverage requirement, counties resumed annual Medi-Cal activities in April 2023.
- Covered California launched its implementation of the Medi-Cal to Covered California enrollment program, to automatically enroll subsidy-eligible Medi-Cal transitioners into the lowest-cost Silver plan available.
- This first cohort of consumers eligible to transition to Covered California had until July 31<sup>st</sup> to take action on the plan that was automatically selected for them. Those who did not take action on the plan have until the end of August to pick a plan under their 60-day special enrollment period.
- Individuals who transition without subsidy eligibility can make changes to their application and pick a plan within their 60-day special enrollment period.

# MEDI-CAL TO COVERED CALIFORNIA

## JULY 2023 – KEY INDICATORS SHOW POSITIVE SIGNS

Medi-Cal to Covered California Transition Data By Month Marketplace Eligibility Begins*	July 2023
<b>Medi-Cal Transitions eligible in CalHEERS</b>	<b>36,606</b>
Medi-Cal Transitions with plan selection**	11,650
Auto Plan Selections***	10,998
<i>Automatically added to existing family enrollment</i>	4%
<i>Actively opted out of coverage</i>	3%
<b>Effectuated Coverage After Auto Plan Selection</b>	<b>3,273</b>
<i>Eligible for \$0 Silver Plan</i>	31%
<i>Switched out of default plan</i>	26%
<b>Effectuation Rate Among Auto Plan Selections</b>	<b>30%</b>
<i>Eligible for \$0 Silver Plan – effectuation rate</i>	31%

\* Data excludes any consumers who underwent Medi-Cal redetermination, were initially found marketplace eligible, but have since had Medi-Cal coverage restored for the month.

\*\*Includes plan selections by individuals who do not qualify for subsidies and members who were automatically added to an existing family enrollment.

\*\*\*A subset of Medi-Cal Transitions with plan selection. Indicates consumer received an automated plan selectin when first transition from Medi-Cal. Includes consumers who later switched into a different plan after auto plan selection.



**COVERED  
CALIFORNIA**

Policy, Eligibility, and Research Division – MOEA Meeting | August 2023

# NUMBER OF TRANSITIONING CONSUMERS LIKELY TO INCREASE AS THE 12-MONTH UNWINDING PROCEEDS

- Covered California is closely monitoring call center data and requests from consumers
- Covered California is piloting an outbound call campaign to Medi-Cal transitioners who received an automatic plan selection.
- The campaign is scheduled to launch in late August. And will be performed by the Service Center team.
- The campaign will target consumers who have received \$0 premium plan with an August 1<sup>st</sup> start date. These consumers must confirm their coverage by the end of the month to prevent a gap in coverage.
- Service Center Representatives will offer assistance with understanding coverage eligibility, opting into coverage, and plan choice (if needed).
- Effectiveness of the outbound call campaign will be evaluated on effectuation rates.



# ADDITIONAL DATA RELEASES

- Covered California looks forward to releasing more detail in future months on enrollee demographics, consumer experience and coverage outcomes.
- Complete data on the first cohort of Medi-Cal transitioners will be released in October and will include:
  - Count of Medi-Cal transitioners
  - Count of Medi-Cal transitioners who received an automatic plan selection
  - Count of Medi-Cal transitioners who effectuated their APS plan (by \$0 premium vs >\$0 premium)
  - Count of Medi-Cal transitioners effectuated in a new plan
  - Count of Medi-Cal transitioners who did not effectuate coverage, broken down by three categories: switched plan but did not pay, cancelled due to no action, active opt-outs
  - The report will include demographic breakdowns similar to Covered California's active member profile including income, race/ethnicity, written and spoken language preference, region and service channel
- Monthly consumer pulse survey of the first cohort of Medi-Cal transitioners will be fielded in September. Results will be available on a monthly basis beginning in early winter.
- Additional consumer service and experience metrics related to requests for assistance and appeals, web sessions, outreach effectiveness and appeals will be released in the months to come.

# State-Enhanced Cost Sharing Reduction Plans

# MANY CONSUMERS WILL SPEND LESS ON HEALTH CARE SERVICES

- **Maintain eligibility** for cost-sharing reduction benefits at the current levels for individuals with **income up to 250% FPL**;
- **Eliminate deductibles** in all Silver CSR plans;
- **Revert planned cost-sharing increases** for generic drugs and maximum out-of-pocket in the **Silver 87 CSR plan**; and
- **Increase the value of the Silver 73 CSR plan to approximate the Gold level** of coverage by reducing copays for primary and emergency care to Gold levels, reducing the copay for specialist visits and lowering the maximum out-of-pocket amount.

**About 40 percent of Covered California's 1.6 million enrollees will be eligible for these cost-sharing reduction benefits.**

**Table 1: Comparison of Silver CSR Plans with State-Enhanced Cost-Sharing Reductions**

Benefit	Silver 73 Standard CSR Plan	Silver 73 Enhanced CA CSR	Silver 87 Standard CSR Plan	Silver 87 Enhanced CA CSR	Silver 94 Standard CSR Plan	Silver 94 Enhanced CA CSR
<b>Medical Deductible</b>	\$5,400	<b>\$0</b>	\$800	<b>\$0</b>	\$75	<b>\$0</b>
ED Facility Fee	\$450	<b>\$350</b>	\$150	\$150	\$50	\$50
Primary Care Visit	\$50	<b>\$35</b>	\$15	\$15	\$5	\$5
Specialist Visit	\$90	<b>\$85</b>	\$25	\$25	\$8	\$8
<b>Drug Deductible</b>	\$150	<b>\$0</b>	\$50	<b>\$0</b>	\$0	\$0
Tier 1 (Generics)	\$19	<b>\$15</b>	\$6	<b>\$5</b>	\$3	\$3

# PROPOSAL TO MAXIMIZE ENROLLMENT IN CALIFORNIA ENHANCED COST-SHARING REDUCTION PLANS

- Marketplace enrollees forego cost-sharing reduction benefits when they do not enroll in Silver plans.
- Since the 2022 plan year, Covered California has automatically moved Bronze enrollees eligible for \$0 Silver 94 to take advantage of richer benefits with the same carrier and product.
- To maximize the consumer value of the new state enhanced cost-sharing reduction benefit, Covered California **proposes to expand its affordability crosswalk procedure to automatically move enrollees into CSR Silver plans during the upcoming renewal if:**
  - Their income is under 250% FPL.
  - They can get a Silver cost-sharing reduction plan at the same or higher actuarial value and the same or lower premium with the same carrier in the same product.
- Covered California plans to present draft program regulations for Board discussion in August and adoption in September.

# ESTIMATES OF CSR-ELIGIBLE ENROLLEES WHO WOULD BE MOVED TO CALIFORNIA ENHANCED CSR PLANS

These initiatives will help **connect current consumers to the maximum amount of financial assistance available** through the California Enhanced Cost-Sharing Reduction plans, potentially saving thousands of households hundreds of dollars in monthly premiums and out-of-pocket costs.

Crosswalk Type	Estimated Count of Members Impacted	Average <u>Premium</u> Savings Over Twelve Months	Average <u>Out of Pocket</u> Savings Over Twelve Months*
Gold/Platinum to Silver 94 plans	6,500	\$1,510	\$30-\$180
Gold to Silver 87 plans	23,000	\$1,120	\$90
Bronze to \$0 Silver 94 plans**	2,400	N/A	\$400
Bronze to \$0 Silver 87 plans	7,800	N/A	\$320
Bronze to \$0 Silver 73 plans***	2,600	N/A	\$240


All estimates based on enrollment as of August 8, 2023 and on preliminary 2024 rates. Members likely to be Medi-Cal eligible in 2024 are excluded.  
 \*Calculated using the average out-of-pocket costs for the original plan times the change in actuarial value. \*\*Note that we have had this crosswalk in place since plan year 2022.  
 \*\*\*Assumes benefit level of enhanced CSR plan.

# INITIAL ASSESSMENT OF CONSUMER BENEFIT

- New benefits for approximately **650,000** low- and middle-income enrollees with income up to \$33,975 for single members and \$69,375 for families of four currently enrolled in Silver CSR plans. And **35,000** will be automatically transitioned from Platinum, Gold, and Bronze plans to take advantage of the new benefits in 2024. Many more will be **able to shop and switch** to take advantage of the new benefits.
- **Elimination of deductibles in cost-sharing reduction products**, removing a barrier to accessing care and simplifying the plan shopping experience.
- An **average annual increase of more than \$450 in cost-sharing support** for moderate-income households enrolled in Silver 73 products reflecting the increase in the actuarial value of the product from 73.95 to 79.52.
- The policy will assist consumers losing Medi-Cal as the continuous coverage requirements end. Historically, more than **75% of individuals determined eligible for subsidies** after losing Medi-Cal were eligible for cost-sharing reduction plans.
- Combined with federal support for premiums under the Inflation Reduction Act, **this is the most affordability support that has ever been available** to Covered California enrollees.

### III. Covered California

#### E. Covered California – Medi-Cal to Covered California Transitioner 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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# MOEA Advisory Member Feedback Discussion

**Kerry Wright,**  
Chairperson





# MEDI-CAL TRANSITIONER ENROLLER AND CONSUMER JOURNEY


- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
  - What has your experience been with assisting consumers who are transitioning from Medi-Cal to Covered California?
  - What **tools** have worked best in helping you assist consumers through the transition?
  - What **challenges** do you think consumers have encountered through this transition?

# MEDI-CAL REDETERMINATION OUTREACH EFFORTS

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
  - How are you **preparing** your outreach efforts as we move into Open Enrollment?
  - What **tools** will you need for outreach and/or enrollment?
  - What should Covered California know about your **specific needs or challenges**?

## IV. MOEA member Feedback Discussion

- A. Medi-Cal Transitioner Enroller and Consumer Journey
- B. Medi-Cal Redetermination Outreach Efforts

- To request to make a comment,
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**Webinar ID:** 915-143-435

# BREAK 10-MINUTE

# Marketing Updates

**Amy Wilson,**

Consumer Marketing & Advertising Manager, Marketing

**Brent Knight,**

Senior Marketing Specialist, Marketing

**Jenny Lee,**

Research Data Specialist II, Marketing



# MARKETING UPDATES WILL FOCUS ON



# SPECIAL ENROLLMENT

# CAMPAIGN PARAMETERS



**Budget:**  
~ \$2.2MM



**Flight:**  
JUL 1 – OCT 31



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



**Geography:**  
Statewide



**Segments:**

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

## CAMPAIGN OBJECTIVES:

**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.

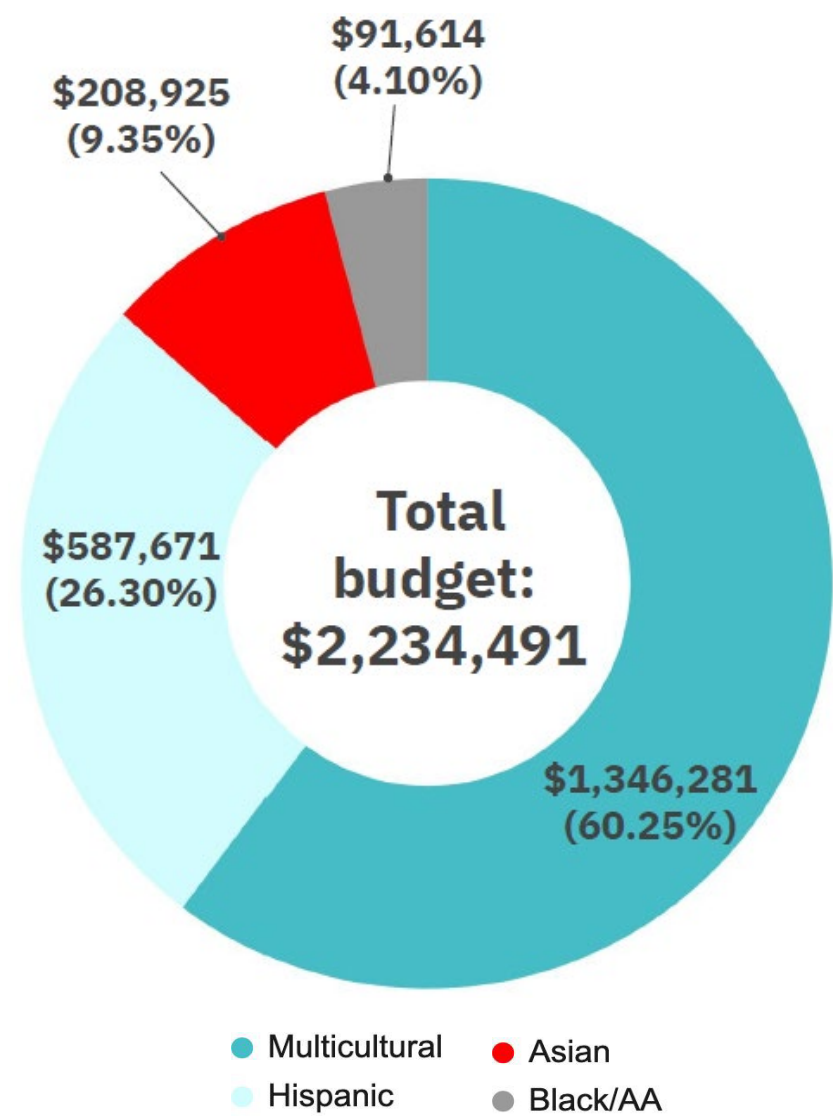
## MEDIA OBJECTIVES:

**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 people that financial and enrollment help are available for those who need it, and about individual mandate/penalty as well as a limited enrollment window.



# BUDGET + COMMUNICATION APPROACH



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

# CREATIVE

**Banners:** English, Spanish, Chinese, Korean, + Vietnamese

Prospecting



Retargeting



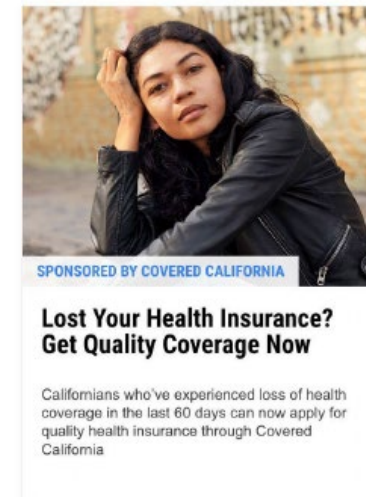
**Native:** English + Spanish



**Video + Audio:** English, Spanish, Chinese, Korean, + Vietnamese



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



# SOCIAL MEDIA (ENGLISH + SPANISH)

@COVEREDCA

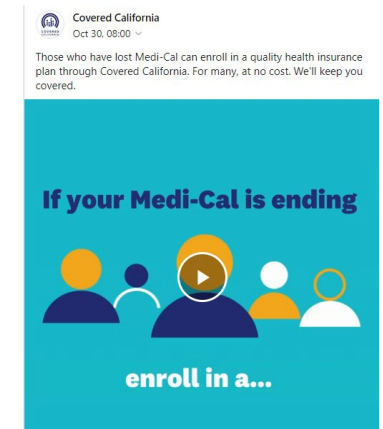
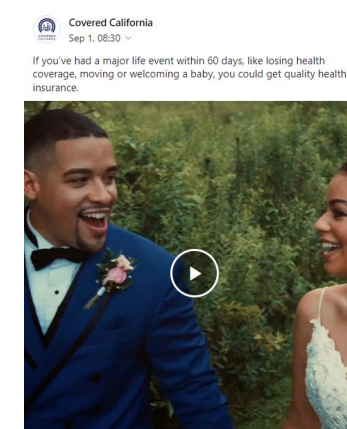
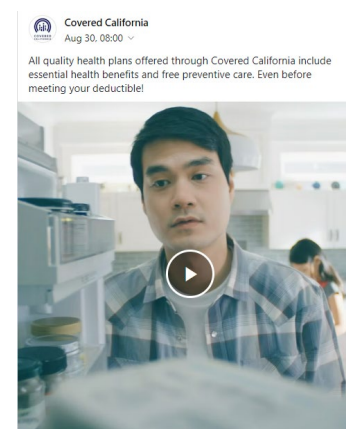
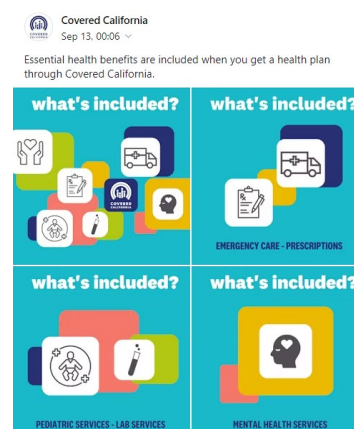
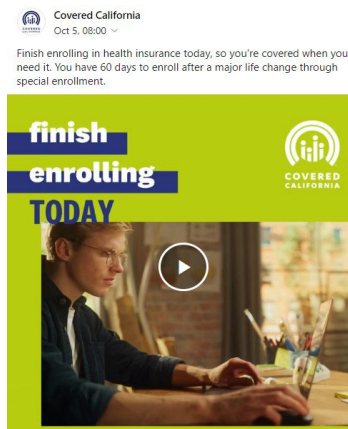
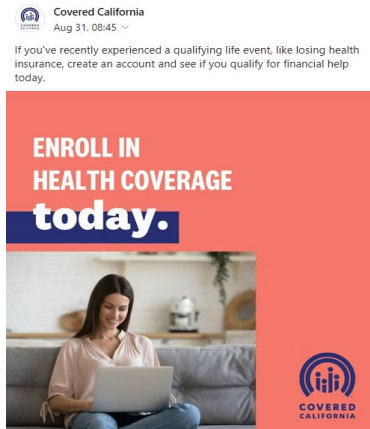


## Funnel Audience

- 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

## 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





# MEMBER OUTREACH

- Member outreach will be focused on retention messages that include information about using their plan, free preventive care, essential health benefits, importance of updating information or changes, reminders to update consent, health tips and invitation to follow Covered California's social channels.
- The cadence of outreach:
  - Two emails per month
  - One text message every other month
  - One direct mail letter every other month



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.

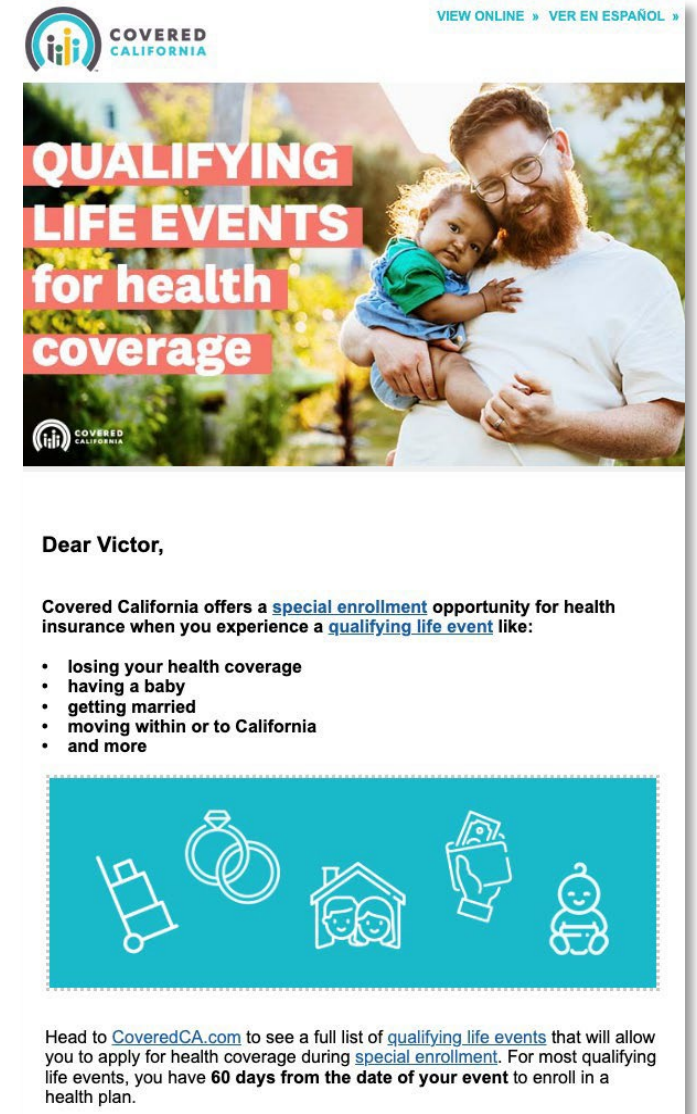
There are a variety of reasons why depression can occur, but there is no single cause. For some it might be a stressful event like an illness, death in the family, money issues, or another upsetting event. Some studies suggest that depression is more common in older adults or people in difficult social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



**How do you spot the symptoms of  
depression?**

# FUNNEL OUTREACH

- Funnel outreach includes information about qualifying life events, special enrollment, financial help, health plan benefits, 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 health insurance carriers (SB260)
  - Penalty payers
- The cadence of the outreach is:
  - Twice weekly automated email campaign based on status in the enrollment funnel with up to 16 unique emails (regular funnel and health insurance carrier terminations)
  - Up to three emails per month (Spanish-speaking funnel, penalty payers)
  - One text message per month
  - One direct mail letter per month



# **MEDI-CAL TO COVERED CALIFORNIA ENROLLMENT**

# CAMPAIGN PARAMETERS



**Budget:**  
~ \$3.1MM



**Flight:**  
JUL 1 – OCT 31



**Target Audience:**  
California Adults 18-64  
with HHI \$25-100K  
Medi-Cal enrollees  
transitioning off Medi-Cal



**Geography:**  
Statewide



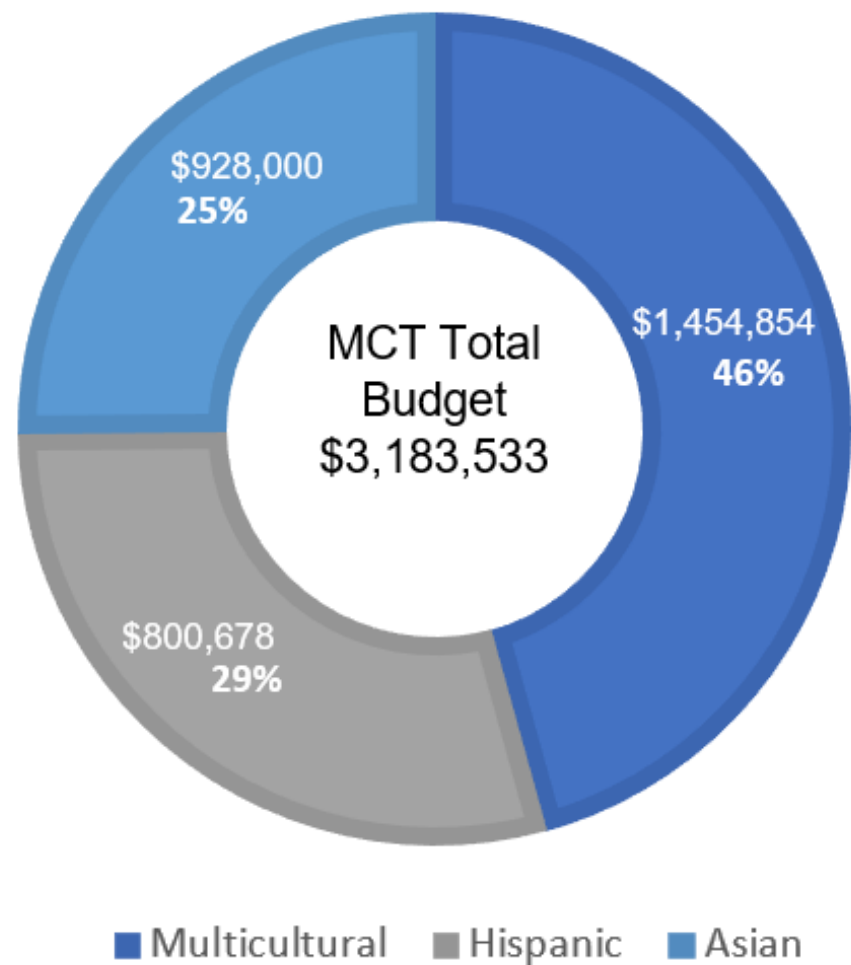
**Segments:**

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

## CAMPAIGN OBJECTIVES:

- Build awareness that if current Medi-Cal enrollees lose Medi-Cal, Covered California is here to help them get quality health coverage.
- Position Covered California as a solution to quality affordable health coverage with low or no monthly premiums.
- Warm up impacted consumers who will receive direct messages from Covered California.

# BUDGET + COMMUNICATION APPROACH



↓

Strategy	Channels	Targeting
Awareness	Radio, Digital Audio, Connected TV, Digital Video and Paid Social	Prospecting
Engagement	Digital Display & Native, and Paid Social	Prospecting
Conversion	Digital Display, Paid Social and Search*	Prospecting and Retargeting



# CREATIVE

## Radio:

- VO: If your Medi-Cal is ending, Covered California is here to help.
- VO: Covered California is a service from the state that helps you get affordable health insurance. In many cases, at no cost to you, just like with Medi-Cal.
- VO: We have quality health plans, and we'll help you every step of the way, to get the one that works for you and your family.
- VO: So if you're no longer eligible for Medi-Cal, check out Covered California. We'll keep you covered.
- VO: Learn more at CoveredCA.com.

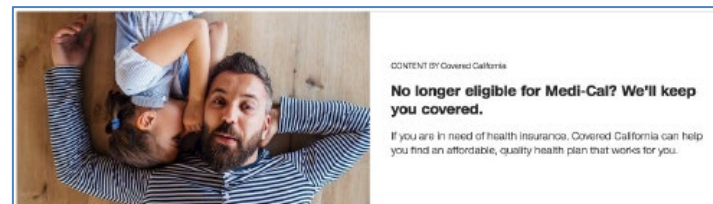
## Social



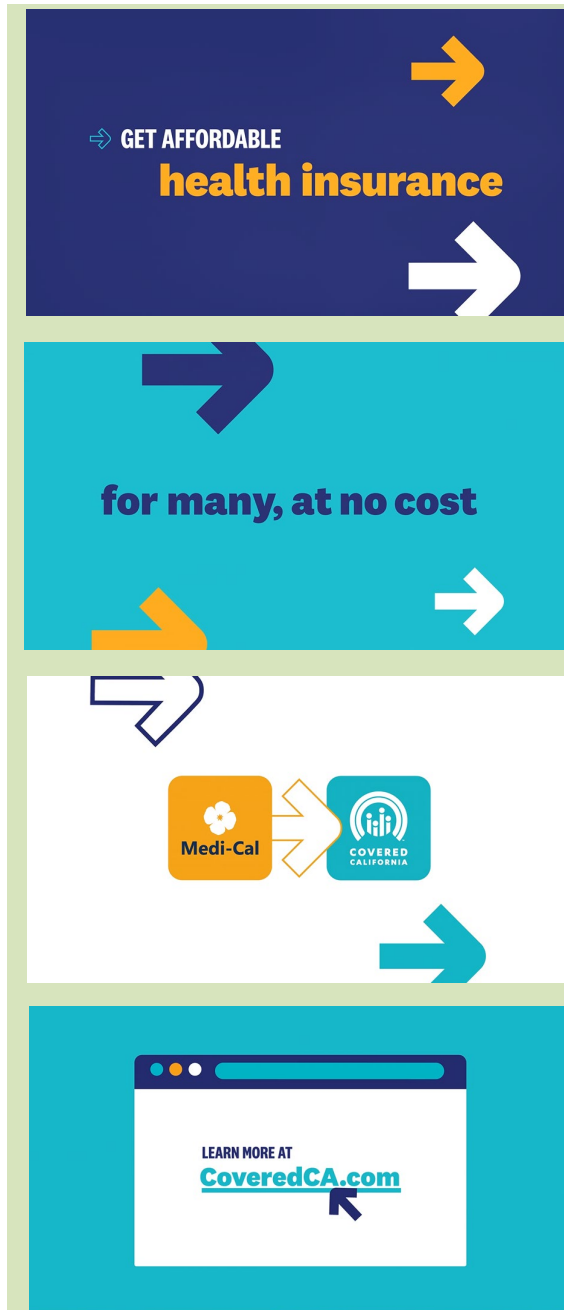
## Banners: Prospecting + Retargeting



## Native: Prospecting

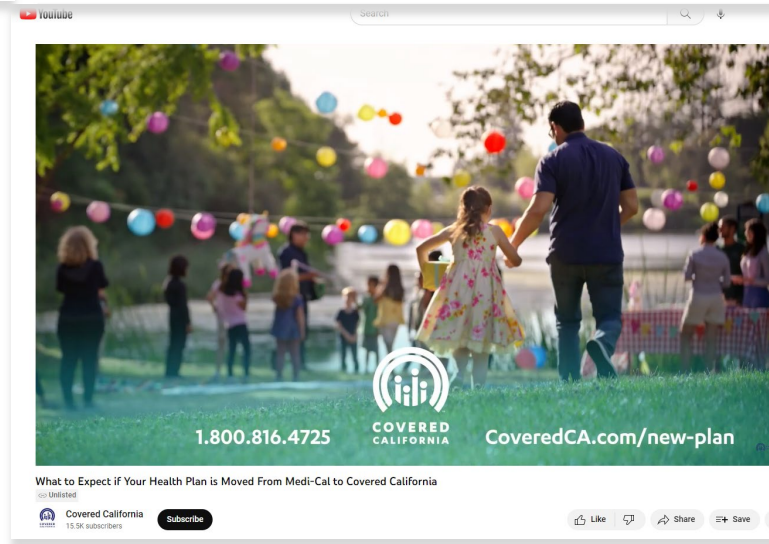
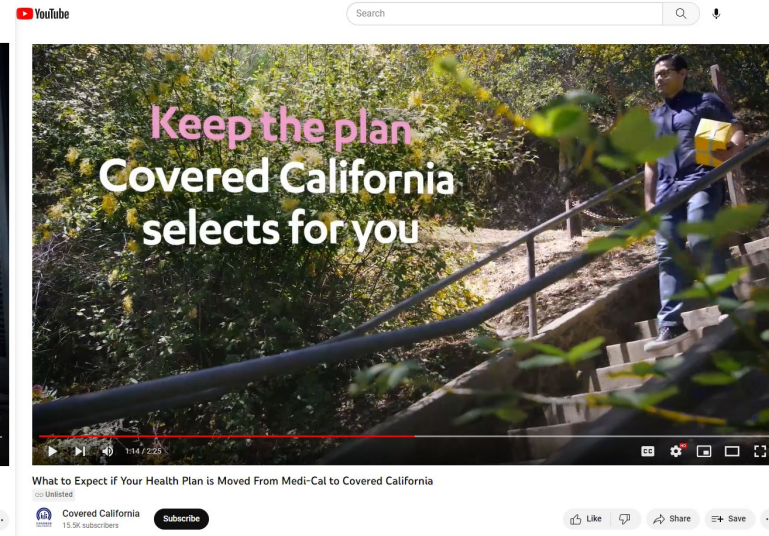
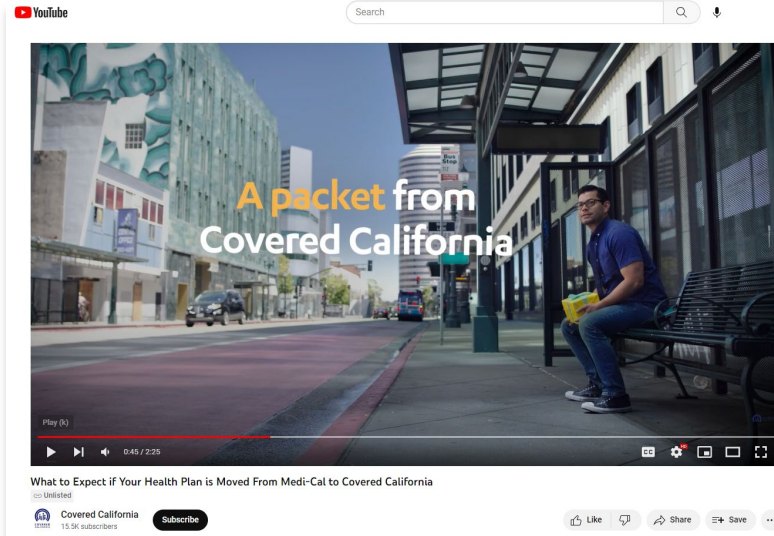


## Video



# EDUCATIONAL MATERIALS

## Educational Videos



English

<https://youtu.be/yt6WREL5IUQ>

Spanish

<https://youtu.be/o5JJGzUi3PA>

## Fact Sheet



### we'll keep you covered.

**IF YOUR MEDI-CAL IS ENDING, COVERED CALIFORNIA IS HERE TO HELP.**

Medi-Cal checks with their members regularly to learn if those receiving Medi-Cal coverage still qualify. If your circumstances have changed, like income, employment, or family size in the last three years, your eligibility for Medi-Cal coverage may also change. If you find that your Medi-Cal is ending, Covered California is here to help make sure you have access to affordable, quality health coverage.

If you currently have Medi-Cal and haven't received a notice from them, you should soon be contacted by Medi-Cal to learn if you are still eligible. While you wait for that step, update your contact information if it has changed. You can do this by logging into your Medi-Cal online account through [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org). You can also contact your local Medi-Cal office.

**HOW DOES THIS WORK?**

When it's your turn to renew, Medi-Cal will send your renewal notice in a large yellow envelope. Return the requested information to Medi-Cal by the date stated on the notice.

Medi-Cal will send you a follow-up notice with your eligibility status. If you continue to be eligible for Medi-Cal, you will be notified at this time. If you no longer qualify for Medi-Cal, the notice will state that your coverage is ending, the reason(s) why, and mention that you are being referred to Covered California.

If you are no longer eligible for Medi-Cal, Medi-Cal will immediately provide your information to Covered California, a free service from the state that helps you find and pay for quality health insurance.

Covered California will send you a letter in the mail which will include your eligibility with Covered California based on the information you provided to Medi-Cal and the steps to enroll. If your income qualifies you for financial help to lower the cost of your monthly premium, Covered California will pick a health insurance plan for you with the most financial help!

**! If you or your family have an offer of coverage through an employer or another program like Medicare, you may not qualify for financial help through Covered California.**

Whether a plan was picked for you or not, you still need to take a few steps to stay covered. On the next page you'll find step-by-step instructions for both situations.



# DIRECT CONSUMER OUTREACH

- Launched end of June 2023
- Includes email, direct mail and text messaging channels
- English and Spanish
- To occur after Policy NOD01T
- Audiences:
  - \$0 premium and have an auto plan selection
  - Get financial help and an auto plan selection, but will pay
  - No auto plan selection, but could still enroll (to begin tentatively in October 2023)
- Messaging tailored to each audience:
  - Look for your welcome/eligibility packet (NOD01T) from Covered California
  - Must keep/cancel/pay 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.



**OPEN ENROLLMENT 2024**



# OPEN ENROLLMENT '24 CAMPAIGN PARAMETERS



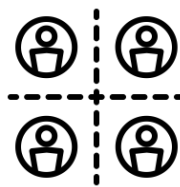
**Budget:**  
~\$26.5MM



**Flight:**  
Nov 1 – Jan 31



- Target Audience:**
- CA Adults 26-64
  - Uninsured CA 26-64  
HHI \$25K-\$150K
  - Subsidy eligible uninsured
  - Non-subsidy eligible uninsured
  - Transitioning from Medi-Cal



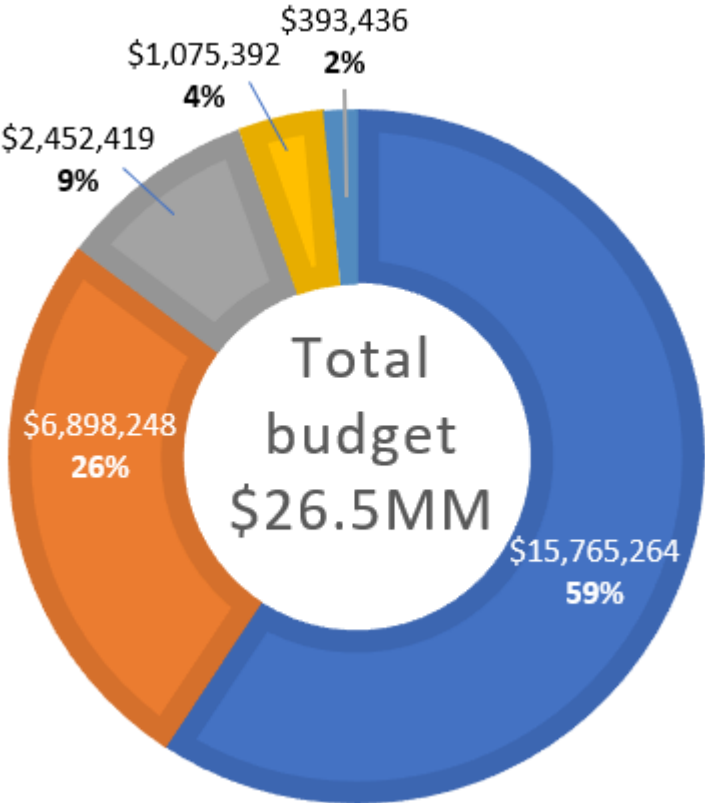
- Segments**
- Multicultural
  - Hispanic
  - Black/AA
  - LGBTQ+
  - Asian



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

CAMPAIGN OBJECTIVES:	MEDIA OBJECTIVES:
<ul style="list-style-type: none"><li>▪ <b>Primary:</b> Develop an efficient media mix that maximizes new enrollment, while also considering the outreach needs of key ethnic and cultural segments communities (i.e., ethnic communities &amp; LGBTQ+)</li><li>▪ <b>Secondary:</b> Support retention and renewal efforts using spill over media that will keep our brand top of mind and serve as a reminder to take action.</li></ul>	<ul style="list-style-type: none"><li>▪ <b>Awareness:</b> Improve brand awareness, build brand recognition, and increase understanding of Covered California's role in consumers' health insurance plan journey.</li><li>▪ <b>Conversion:</b> Promote enrollment among the uninsured to acquire new members.</li></ul>

# BUDGET BY SEGMENT + CONSUMER JOURNEY

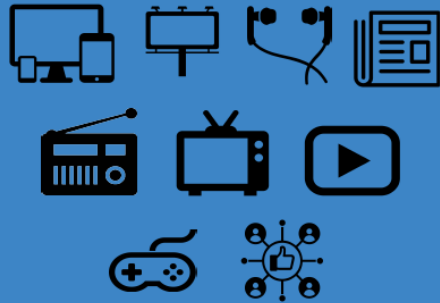


■ Multicultural ■ Hispanic ■ Asian ■ Black/AA ■ LGBTQ+

## Awareness

### Normalize + Motivate

Build the Covered California brand by communicating to everyone who Covered California is and how they support you.



## Engagement

### Motivate

Address specific mindset barriers to motivate uninsured Californians to take action.



## Conversion

### Convert

Follow up with uninsured Californians who've signaled interest and give them more reason to sign up now.



# FLIGHTING APPROACH

## Continue to heavy up as deadlines approach

Launch with medium weight levels and use heavier media weight in the weeks leading up to December and January deadlines to deliver extra emphasis and encourage Californians to take action.

## Stay consistent with digital presence

Run digital across all weeks throughout the flight, with the exception of select tactics/holidays.

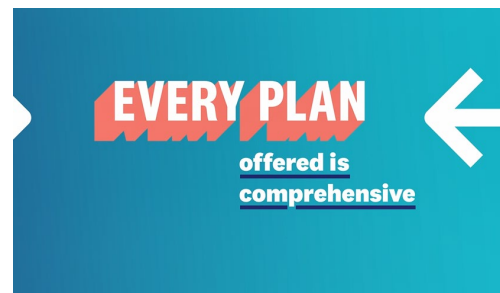
## Avoid key holidays and weekends in select channels

Go dark during select holidays and reduce spend levels during weekends.

TV Paused	Black Friday, Christmas Day, New Year’s Day
Radio Paused	Thanksgiving Day, Christmas Day, New Year’s Eve
Digital Paused	Thanksgiving Day, Christmas Eve, Christmas Day, New Year’s Eve, New Year’s Day
Paid Social Paused	Christmas Day

# CAMPAIGN MESSAGING STRATEGY

- We'll continue with the successful "This Way to Health Insurance" ad campaign leveraging a strategic mix of existing assets with updates as needed as well as develop new assets based on research learnings.
- Creative core messages will include who we are and what we offer; financial help to pay for health insurance; quality comprehensive coverage; free preventive care; value of health insurance; free assistance every step of the way.
- Leverage data points to help make coverage feel tangible and real for consumers. As an example, focus on compelling "many pay as little as \$10 per month" financial help data point to communicate affordability.





# PURCHASED LIST DIRECT EMAIL

- This outreach tactic has proven very effective and efficient and will be included as part of our OE24 efforts.
- Outreach efforts during OE23 delivered ~**35.3k** incremental plan selections at \$13.74 per plan selection based on holdback test.
- Three drops scheduled for Nov., Dec., and Jan in English with Spanish toggle option.
- All subject lines, headlines, and body copy will reflect this year's key messages.

In English with a Spanish toggle option



**ATTENTION, CALIFORNIA:**  
**health insurance has never been this affordable.**

**\$3 billion in new federal funding is here to help 2.5 million Californians pay for health insurance.**

**Uninsured?**  
Many people can now get a brand-name plan for as little as \$1 per month, or could choose one with richer benefits for less than \$10 per month.

**Insured, but paying too much?**  
Consumers who switch to Covered California can now save up to \$700 every month.

Covered California is the only place to get this new financial help. Visit us online or call 800.295.2304 to get free, confidential enrollment assistance right now.

**Check your new, lower cost >**

Join us on social | Facebook | Twitter | Instagram | YouTube  
PLEASE DO NOT REPLY TO THIS EMAIL.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.300.0213 (TTY: 888.889.4500). 注意: 如果您使用中文, 您可以免費獲得語言援助服務。請致電 800.300.1533 (TTY 888.889.4500) 幫

**2.5 million Californians**

**CAN NOW PAY EVEN LESS FOR HEALTH INSURANCE.**

Since April, more than 135,500 Californians have signed up for health insurance through Covered California, taking advantage of \$3 billion in new federal funding to help people pay less for health insurance.

*More than half of those households are now getting brand-name coverage for just \$1/month.*

Some new enrollees who already had health insurance, but not through Covered California, are saving up to \$8,000 each year for the same coverage they had before.

How much financial help you can get depends on your household income, family size and where you live. [Use our Quick Calculator Tool](#) to estimate your monthly payment in just minutes.

For expert help along the way, visit us online or call 855.295.2304 to get free, confidential assistance.

Enroll by June 30 to start benefiting from the new law on July 1.

**Check your new, lower cost >**

Join us on social | Facebook | Twitter | Instagram | YouTube  
PLEASE DO NOT REPLY TO THIS EMAIL.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.300.0213 (TTY: 888.889.4500). 注意: 如果您使用中文, 您可以免費獲得語言援助服務。請致電 800.300.1533 (TTY 888.889.4500) 幫

# COLLATERAL

## 1. Enrollment Guide

- Available in 13 threshold languages

## 2. Trifold Brochure –

- Available in 13 threshold languages

## 3. Immigration Fact Sheet –

- Double-sided with English always on one side. Users can select other side from Spanish, Chinese, Korean, or Vietnamese.

### immigration status & eligibility



#### WHAT YOU NEED TO KNOW.

Covered California was created to help legal California residents compare, afford and enroll in brand-name health insurance plans. Most people who enroll receive financial help, and everyone is guaranteed the same, high-quality coverage. All private information, including immigration and citizenship status, is kept confidential.

#### WHO IS NOT ELIGIBLE FOR COVERED CALIFORNIA?

If you are not lawfully present in California, you are not eligible for a Covered California plan. However, you can still apply through Covered California to find out if you are eligible for full-scope Medi-Cal up to age 26 or for pregnancy coverage. Individuals who are not lawfully present generally qualify for limited-scope Medi-Cal and can apply through Covered California for insurance that covers emergency services only.

#### "PUBLIC CHARGE" AND YOUR PRIVACY

Financial help through Covered California, including advanced premium tax credit (APTC), state premium assistance, and cost-sharing reduction (CSR) to help pay for care, and free or low-cost coverage through Medi-Cal are NOT public benefits under the public charge rule and will NOT be considered when determining public charge status.

### this way to health insurance.

#### A STEP-BY-STEP GUIDE

#### we've got you covered.

Covered California was created to help Californians compare, afford and enroll in brand-name health insurance plans. Most people who enroll receive financial help, and everyone is guaranteed the same, high-quality coverage.

#### we're here to help.

For help at any point during the enrollment process, call 800.300.1506 or visit CoveredCA.com. We offer free, expert assistance online, in-person, and over the phone in 13 languages as well as for the hearing-impaired.

#### step one. see if you qualify for help paying for health coverage.

You could pay as little as \$1/month for your plan. You won't pay more than 8.5% of your income for our benchmark Silver plan. You may also qualify for low or no-cost Medi-Cal.



To estimate your monthly payment with our calculator tool, scan the QR code or visit CoveredCA.com/#quick-calculator

### this way to health insurance.

#### WHEN, WHERE & HOW TO ENROLL



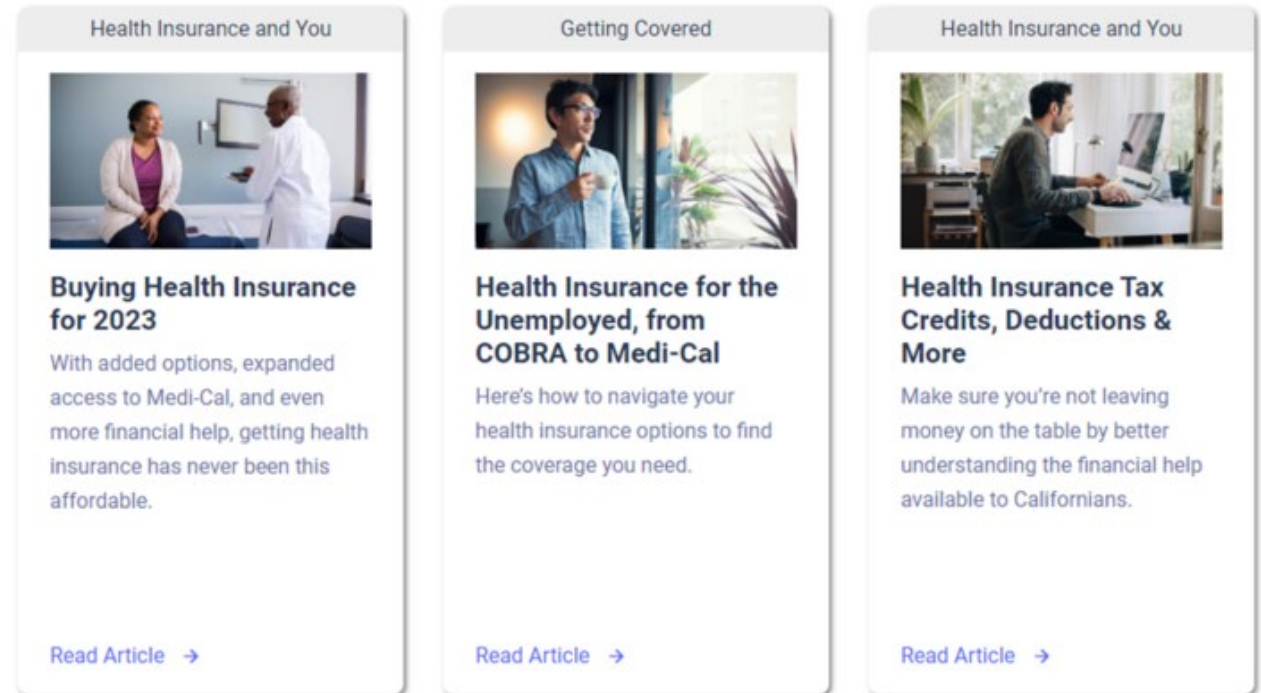
# CONTENT MARKETING

Our Content Marketing blog saw strong growth in both traffic and conversions year over year, with account creations up 101% and plan selections up by 216%.

We will continue to target organic growth opportunities based on search, keyword targets, and the user experience. New content will expand into untapped topic areas while legacy content will continue to be optimized for performance.

## NEW ARTICLE IN DEVELOPMENT

- What's new in Health Insurance for 2024
- Understanding Financial Help
- Covered California for Short Term Coverage



<https://www.coveredca.com/marketing-blog/>

# SOCIAL MEDIA (ENGLISH & SPANISH)

@COVEREDCA

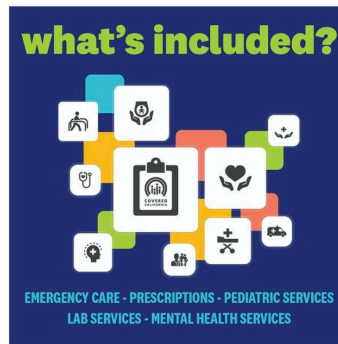
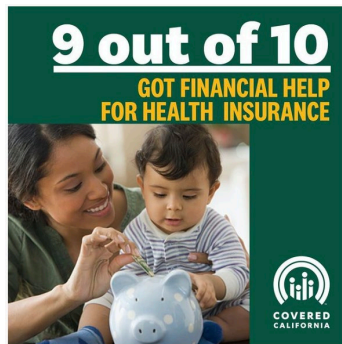


## Funnel Audience

- Reaching potentially uninsured, job seekers, those experiencing life events, and website visitors who have not yet enrolled
- Topics include what is Covered California, financial help is available, shop & compare plans, finish enrolling, and deadlines
- Averaging 16 ads per month

## 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, renewal and deadlines
- Averaging 6 ads per month







# MEMBER RENEWAL OUTREACH

Audience: current Covered California members  
(English & Spanish)

- Member email, SMS text and direct mail messages: how to compare and renew health plans, how to change plans, review household income for financial help, report a change, OE24 information, updating consent, how to find help, etc.
- 2-3 emails and 1 direct mail letter per month to engage and educate current members in English and Spanish with the majority of outreach occurring from October to December.
- Continued welcome outreach to new and renewing members including payment reminders and what to expect after you enroll.


 [VIEW ONLINE](#) » [VER EN ESPAÑOL](#) »

**CHECK for financial help and RENEW your health plan!**




Dear Victor,

Don't wait to renew your health plan for 2023. Make time to look at your coverage options today! To get started, review the information below.




**Have you reviewed your renewal notice from Covered California?**

You should have received an important renewal notice from Covered California, but if you haven't you should soon. This notice helps you understand your health coverage options for 2023, so be sure to read it carefully.





**REMINDER:** If you have not actively renewed your current plan or selected a new plan, 15 days after the date on your renewal notice you will automatically be enrolled into the same plan you have now for 2023, if available.



**Is your household income information accurate for 2023?**

[Log in](#) to your [CoveredCA.com](#) online account to make sure you have updated your household income, Zip code and how many people are in your household as listed on your tax return. This information determines how much financial help you might receive.

 [VIEW ONLINE](#) » [VER EN ESPAÑOL](#) »




**SWITCHING TO AN ENHANCED SILVER PLAN CAN SAVE YOU MONEY!**

Dear Victor,

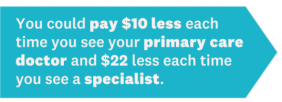
We're thrilled that you have renewed your health plan for another year of coverage through Covered California! We value you as a member and want to ensure you get the best plan for you and your family.


Though you've renewed your plan for 2023, we'd like to make sure you are aware that you could save money by switching metal tiers from Platinum to Enhanced Silver 94.

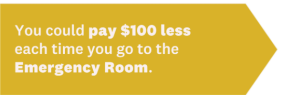
Did you know you can save money by switching your plan?





Based on your reported income and household size you provided to Covered California, you can qualify for an Enhanced Silver 94 plan. **Switching from your Platinum plan to an Enhanced Silver 94 plan, could save you an average of \$100 per month and also save you money when you use your coverage!**


 You could **pay \$10 less** each time you see your **primary care doctor** and **\$22 less** each time you see a **specialist**.



 You could **pay \$100 less** each time you go to the **Emergency Room**.




 You could **save \$2 to \$100** per **prescription drug**.




# FUNNEL OUTREACH

Audience: potential consumers who have provided an email and/or entered the CalHEERS system (English & Spanish)

- Email, SMS text and direct mail messages: what is financial help, availability of financial help, how to check for savings, value of health coverage, health plan benefits (e.g., free preventive care), who we are, how to get help, deadline reminders, etc.
- Twice weekly automated drip campaign based on status in the enrollment funnel.
- Tailored email and direct mail outreach to lower funnel consumers with specific plan cost.
- Ad hoc emails, direct mail and SMS text messages to engage and encourage enrollment.


 [VIEW ONLINE](#) [VER EN ESPAÑOL](#)

**lower the monthly cost of coverage with FINANCIAL HELP.**



**Dear Victor,**


Open enrollment is here and it's the time to get health coverage for 2023! If the cost of coverage is holding you back, we offer financial help that can lower the monthly premium cost for individuals and families who enroll through Covered California! In case you are unfamiliar, [financial help](#) is applied automatically to the monthly health insurance premium before you even see a bill.




The amount of financial help you may receive is based on your household information, such as:

- Your household income
- Your household size (the number of people in your household and their age)
- Your Zip code

Finding out how much you may save on the cost of health insurance with financial help is easy and simple! Just visit [CoveredCA.com](#) and use the [Shop and Compare](#) tool to find your savings and compare quality health plans from trusted companies to find the best one for your 2023 coverage needs.

 [VIEW ONLINE](#) [VER EN ESPAÑOL](#)

**CHOOSE the best plan that not only fits your needs, but your budget as well!**




If you are already a Covered California member, please disregard this message. Learn more about using your plan [here](#).

**Dear Victor,**

**You are one step away from enrolling in health coverage for 2023. Pick up right where you left off!** Open enrollment has begun and it's time to find a comprehensive health plan for 2023. Covered California allows you to choose from a range of private brand-name health insurance providers, like Kaiser, Blue Shield, Anthem Blue Cross and more, with comprehensive benefits no matter what your budget is.


Have you checked for financial help that can lower your monthly premium yet? Covered California offers [financial help](#) and 90% of Covered California members get it.


**HOW DOES financial help WORK?**



# UNIQUE AUDIENCE OUTREACH

- **SB260 Medi-Cal Transitioners**
  - Audience: Californians who lost Medi-Cal and are transitioning to a health insurance plan through Covered California.
  - Cadence: Ongoing monthly email, text and direct mail outreach that began June 2023 and will continue throughout open enrollment.
- **SB260 Health Plan Terminations**
  - Audience: Californians who were enrolled through a health insurance company but terminated/lost their coverage.
  - Cadence: Ongoing monthly email and direct mail outreach that began June 2021 and will continue throughout open enrollment.
- **"Win Back" Campaign**
  - Audience: Former Covered California members with cancelled or terminated status.
  - Cadence: Ongoing Marketing outreach that will continue throughout open enrollment.

VIEW ONLINE • VER EN ESPAÑOL •



**financial help is ONLY available through Covered California.**

**CREATE AN ACCOUNT TODAY!**

If you are already a Covered California member, please disregard this message. Learn more about using your plan [here](#).

Dear Victor,

Did you know having health insurance purchased through Covered California can help to limit your future financial risk? If you have a high medical bill, you'll pay a small portion, and your health insurance company will pay the rest. In addition, all health plans offered through Covered California offer FREE preventive care and 9 out of 10 members get [financial help](#) to lower the monthly premium.

In fact, Covered California is the only place that offers financial help to lower your monthly premium. The amount of financial help you receive is based on your income, where you live (Zip code), the size of your family and age. Financial help is automatically subtracted from your monthly premium cost before you even see your bill!


### Financial Help Payout

	MONTHLY	ANNUAL (monthly x 12)
HEALTH INSURANCE COST	\$547	\$6,564
FINANCIAL HELP*	\$440	\$5,280
YOU PAY	\$107	\$1,284

\*Financial help is automatically subtracted from health insurance cost before you pay.  
(Amounts used are for example only.)

[Visit Shop and Compare at Covered.CA.com to see your financial help savings!](#)

You can learn more about how financial help through Covered California works by watching the video below.



# RESEARCH LEARNINGS



# CONSUMER RESEARCH: MESSAGE TESTING

- Through our research vendor, we conducted quantitative research with the following goals:
  - Gain insights to provide the best messaging to determine what will resonate and create action for enrollment through Covered California
  - Understand the gaps of knowledge and/or interests
- Methodology
  - Online quantitative survey
  - Fielding: June 5 – July 12, 2023
  - Survey conducted in 5 languages: English, Spanish, Chinese, Korean, and Vietnamese
- Respondents
  - 1,256 Californians 26-54 years old
  - English, Spanish, Chinese, Korean, and Vietnamese speakers
  - Uninsured, Subsidy Eligible and Medi-Cal Enrolled

# MOST MOTIVATING MESSAGES

All groups share two of the top five motivating messages – with the most motivating message being consistent for all: a Financial Help/Cost message offering plans for as low as \$0/month.

Max Diff Scores (in descending order by average rank)	Medi-Cal Transitioners		Uninsured, Subsidy Eligible					African American
	English	Spanish	English	Spanish	Vietnamese	Chinese	Korean	
<b>With financial help, plans can be as low as \$0 month and cover preventive care, doctor visits, hospitalizations, and more.</b>	<b>176</b>	<b>131</b>	<b>146</b>	<b>132</b>	<b>213</b>	<b>243</b>	<b>227</b>	<b>149</b>
More than half of Californians who are currently uninsured could get a health plan for \$10 or less a month.	143	109	141	116	191	160	204	131
Preventive care, like annual checkups, cancer screenings and depression screenings, are covered in every health plan offered through Covered California, at no additional cost.	164	107	135	97	166	141	191	134
Covered California is a free service from the State of California, like Medi-Cal, and offers quality, affordable health coverage.	134	121	116	112	91	169	135	121
Covered California offers you access to affordable, quality health insurance for everything from preventive care to emergencies.	131	115	118	120	74	104	169	115
Your health plan is not just for when you and your family members are sick. With a health plan through Covered California, all preventive care is included at no additional cost.	123	101	110	114	139	138	110	118
Every health plan through Covered California includes comprehensive health benefits like doctor visits, hospitalization, prescription drugs and more.	147	96	123	95	118	170	175	123
Health insurance through Covered California limits your future financial risk. If you have a high medical bill, you'll pay a small portion out-of-pocket, and your health insurance company will pay the rest.	99	101	104	114	107	121	81	102
Among Covered California members, nearly 90% get financial help to lower their monthly premium.	96	91	98	93	191	142	141	96

Essential Health Benefits	Financial Help / Cost	Get Help	Moral Framing	Shop & Compare, Check	Value / Benefit of Health Insurance	Who We Are
---------------------------	-----------------------	----------	---------------	-----------------------	-------------------------------------	------------

B1. Looking at the statements below, please indicate which would be the LEAST motivating for you to consider health insurance through Covered California and which would be the MOST motivating. [MaxDiff exercise]  
 Base size: Medi-Cal Transitions (English n=401, Spanish n=75); Uninsured Subsidy Eligible (English n=404, Spanish n=75, Vietnamese n=100, Chinese n=101, Korean n=100), African American n=129; ■ Top 5 ■ Middle ■ Bottom 5

# MESSAGES WITH MEDIOCRE MOTIVATION

The mid-level messages are also fairly consistent, though Vietnamese speakers show a strong draw to messaging around “9 out of 10 get financial help.”

MaxDiff Scores (in descending order by average rank)		Medi-Cal Transitioners		Uninsured, Subsidy Eligible					African American
		English	Spanish	English	Spanish	Vietnamese	Chinese	Korean	
	Covered California is a free service from the state to help Californians find and pay for quality health insurance.	111	101	108	106	76	103	137	106
	Among Covered California members, 9 out of 10 get financial help to lower their cost of health insurance.	94	99	103	109	121	112	88	98
	Covered California offers financial help for those who need it to lower the monthly cost of health insurance. Many income levels are eligible to save!	107	107	103	102	84	108	85	109
	Among Covered California members, 9 out of 10 get financial help to lower their monthly premium.	84	87	96	97	141	112	95	98
	Emergency care is included in all health plans through Covered California, providing you peace of mind.	112	98	98	96	58	96	98	108
	Regardless of your income, check to see if you could get financial help to lower the cost of health insurance.	90	106	94	105	74	102	59	100
	Covered California's mission is to make it easier for all of us to get affordable and quality health insurance.	87	118	91	113	56	62	40	95
	Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top health insurance companies.	94	81	100	72	96	43	81	95

Essential Health Benefits	Financial Help / Cost	Get Help	Moral Framing	Shop & Compare, Check	Value / Benefit of Health Insurance	Who We Are
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# LEAST MOTIVATING MESSAGES

Most groups agree that the Moral Framing is among the least motivating – with the exception of Spanish-dominant Medi-Cal Transitioners.

MaxDiff Scores (in descending order by average rank)	Medi-Cal Transitioners		Uninsured, Subsidy Eligible				Korean	African American
	English	Spanish	English	Spanish	Vietnamese	Chinese		
With health insurance through Covered California, you have peace of mind knowing you're protected.	68	106	78	106	53	63	26	83
Covered California offers free expert help every step of the way, and in your language, to find a health plan that's best for you.	64	96	76	92	58	79	91	71
Covered California is a public service to help Californians get health insurance. We don't make a profit and we're not a health insurance company.	75	88	91	90	77	47	44	82
CoveredCA.com helps you see your choices for quality health insurance, all in one place, so you can make the best decision for your family's health.	86	77	89	86	78	50	57	85
You have choices - use our Shop and Compare tool at CoveredCA.com to see the cost of your monthly premium, copays and deductibles.	54	88	68	81	86	47	69	67
<b>Your community needs you. When everyone has health insurance, we all benefit.</b>	<b>39</b>	<b>108</b>	<b>58</b>	<b>87</b>	<b>47</b>	<b>19</b>	<b>16</b>	<b>62</b>
If you need help or have questions when enrolling in health coverage, Covered California is here for you! Visit us online, call, or find an expert in your area.	60	82	79	76	54	37	58	74
Covered California negotiates with health insurance companies to provide quality plan options for you.	62	87	77	88	48	32	25	75

Essential Health Benefits	Financial Help / Cost	Get Help	Moral Framing	Shop & Compare, Check	Value / Benefit of Health Insurance	Who We Are
---------------------------	-----------------------	----------	---------------	-----------------------	-------------------------------------	------------


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**Thank you!**



## V. Covered California

### A. Marketing Updates

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# Communications Updates

**Jagdip Dhillon,**  
Information Officer I, Communications & External Affairs



# MEDI-CAL TO COVERED CALIFORNIA PROGRAM LAUNCH



## News Release

May 31, 2023

### Covered California Launches Statewide Push to Help Californians Stay Covered if They Lose Their Medi-Cal Eligibility

SACRAMENTO, Calif. — Covered California launched a virtual media tour on Wednesday to spread the word about the upcoming Medi-Cal to Covered California Enrollment Program and how it will help keep Californians covered.

With the end of the federal continuous coverage requirement, Medi-Cal in April resumed the renewal process for its more than 15 million members, and the Department of Health Care Services (DHCS) estimates [between 2 and 3 million people will no longer be eligible for coverage](#). As this process continues over the next year, Covered California stands ready to enroll eligible Californians transitioning out of Medi-Cal.

CALIFORNIA STATE — JUNE 14, 2023

## Californians Losing Medi-Cal Eligible For Covered California

by ASIAN JOURNAL PRESS



The New York Times

CALIFORNIA TODAY

## Millions of Californians Are Expected to Lose Medi-Cal Coverage

As the state verifies eligibility for its Medicaid program after a pandemic pause, up to 2.8 million Californians could be kicked off the rolls, officials say.





# MEDI-CAL TO COVERED CALIFORNIA PROGRAM LAUNCH

## Después de una pausa por la pandemia, California reiniciará la verificación de elegibilidad para Medi-Cal

VIỆTBÁO  
FOUNDATION

LITERATURE AND ART ▾ CULTURE ▾ NEWS ▾ NOTIFICATION ▾ LIFE ▾

**Covered California launches statewide effort to help Californians keep coverage if they lose the ability to meet eligibility requirements.**

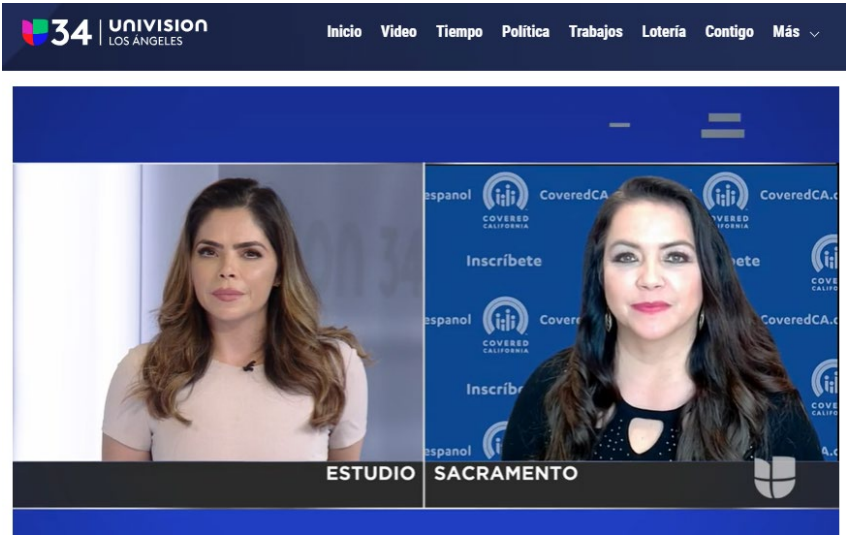
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# MEDI-CAL TO COVERED CALIFORNIA PROGRAM LAUNCH



# WORKSHOP FOR MEDI-CAL TRANSITION

## From Medi-Cal to Covered California

Keeping Californians Enrolled



**COVERED**  
**CALIFORNIA**



# WORKSHOP FOR MEDI-CAL TRANSITION



# CALIFORNIA COST-SHARING REDUCTION PROGRAM LAUNCH



## News Release

July 20, 2023

### Covered California to Launch State-Enhanced Cost-Sharing Reduction Program in 2024 to Improve Health Care Affordability for Enrollees

SACRAMENTO, Calif. — California is set to continue its legacy of building upon and strengthening the Affordable Care Act, as its Board of Directors approved enhanced benefit designs that will ensure over 600,000 Covered California enrollees see reduced out-of-pocket costs in 2024.

"Covered California is proud to be a part of another visionary program that strengthens the Affordable Care Act," said Jessica Altman, executive director of Covered California. "California made history with the State Premium Subsidy program in 2021, and we appreciate the continued leadership from Gov. Gavin Newsom and the state Legislature to make health care access and affordability a priority in our state."

BECKER'S  
**PAYER ISSUES**

California eliminating deductibles for some ACA plans



 CaliforniaHealthline

## Covered California to Cut Patient Costs After Democrats Win Funding From Newsom

THE SACRAMENTO BEE

Part of the McClatchy Media Network

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HEALTH & MEDICINE

Covered California to cut co-pays, end deductibles on some health plans

# 2024 PLANS AND RATES ANNOUNCEMENT



## News Release

July 25, 2023

### Covered California's Health Plans and Rates for 2024: More Affordability Support and Consumer Choices Will Shield Many From Rate Increase

SACRAMENTO, Calif. — Covered California announced its health plans and rates for the 2024 coverage year with a preliminary weighted average rate increase of 9.6 percent.

The rate change can be attributed to many factors, including a continued rise in health care utilization following the pandemic, increases in pharmacy costs, and inflationary pressures in the health care industry, such as the rising cost of care, labor shortages and salary and wage increases.

**AP**

U.S. WORLD POLITICS VIDEO SPOTLIGHT ENTERTAINMENT SPORTS BUSINESS SCIENCE FACT CHECK CLIM

HEALTH

**Covered California health insurance premiums will go up next year, but many consumers won't feel it**

HEALTH >

**Covered California premiums go up in 2024. Here's why it may not impact you.**

**13**

AUGUST 1, 2023 / 5:53 PM / CBS SACRAMENTO

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


# 2024 PLANS AND RATES ANNOUNCEMENT



## V. Covered California

### B. Communications Updates

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# Outreach & Sales Updates

**Jamie Yang,**  
Chief of Sales Channel Management, Outreach and Sales



# OUTREACH AND SALES CHANNEL PARTNERS



**CERTIFIED INSURANCE AGENTS**

**AGENT PROGRAM**

Voluntary  
Paid Commission by  
Health, Dental, and Vision Plans



**CERTIFIED ENROLLMENT COUNSELORS (CEC)**

**NAVIGATOR GRANT PROGRAM**

Competitive Application  
Paid by grant dollars by  
Covered California



**CERTIFIED APPLICATION COUNSELORS (CAC)**

**CAC PROGRAM**

Voluntary  
Non-Compensated



**PLAN BASED ENROLLER (PBE)**

**PLAN BASED ENROLLER PROGRAM**

Voluntary  
Non-Compensated  
Qualified Health Plan or  
Medi-Cal Managed Care Plan

# COVERED CALIFORNIA CERTIFIED ENROLLERS HELPING CONSUMERS

Outreach and Sales enrollment channels are in these programs.



## Find an Enroller

Licensed Insurance Agents and Certified Enrollers are ready to help.

**Find an Enroller**



For new enrollees

## Help On-Demand

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

**Get a Call Back**



## Storefronts

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

**Find a Storefront**



## Call Us

Speak with a service center representative during our regular business hours.

**(800) 300-1506**



## Online Application

Create your application account, provide required information, select a plan, pay your premium.

**Go Online**

# NAVIGATOR PROGRAM OVERVIEW



## REQUIREMENTS

**Mandatory requirement** of the Patient Protection and Affordable Care Act, funded from revenue generated by Covered California. Have a **competitive application process** for applicants to apply for the grant contract and funding amount award period.



## VISION

Covered California's Navigator Program is a **partnership with community organizations** across the state who have experience in reaching and assisting California's diverse populations and have proven success enrolling consumers in health care programs.



## MISSION

Navigators are Certified Enrollment Counselors that assist consumers through a variety of **outreach, education, enrollment, post enrollment, and renewal** support services.



## GRANTEES

Requires elected grant entities to **conduct outreach and education** throughout the grant award period and **assist consumers with the enrollment application process and post enrollment services** during both the annual Open Enrollment Period and the Special Enrollment Period.

# NAVIGATOR PROGRAM GOALS

## MAXIMIZE ENROLLMENT

Maximize enrollment and re-enrollment of eligible consumers Covered California Health Insurance Plans.

## PRIORITIZATION

Prioritize outreach, enrollment, renewal, and post enrollment assistance.

## ENGAGEMENT

Engage with organizations that maintain trusted relationships with target markets as defined by geography, employment sector, culture, language, or other shared characteristics.

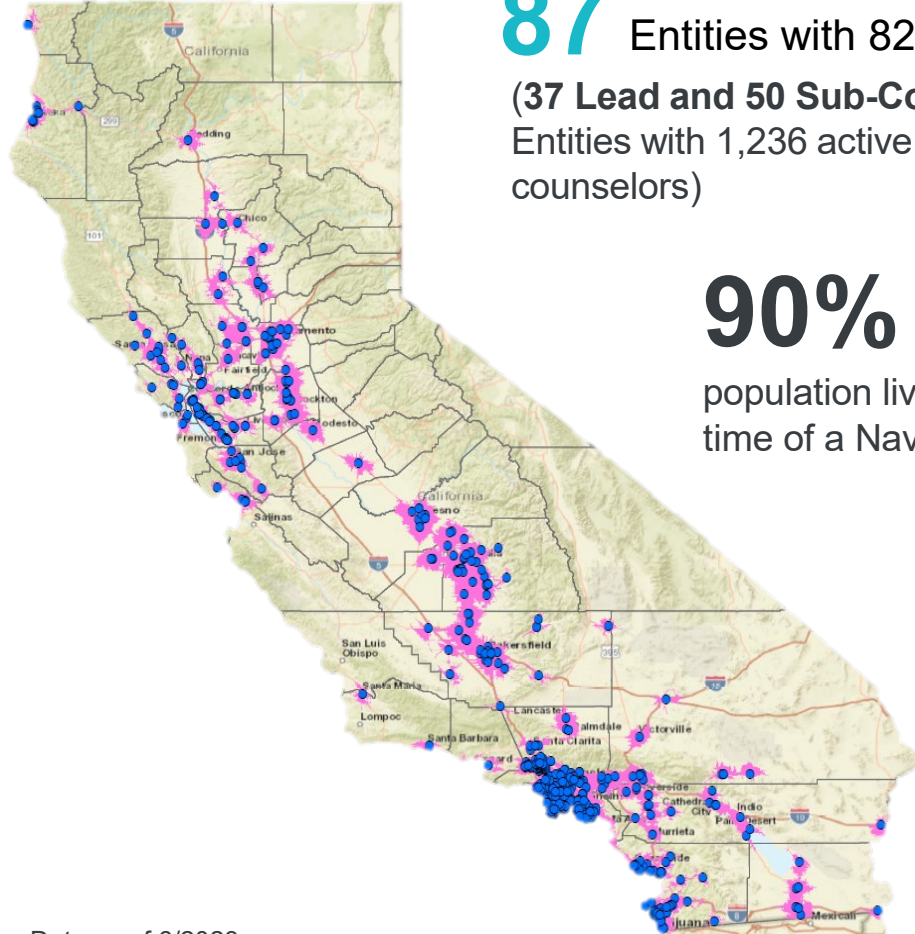
## PARTNERSHIP

Partner with organizations that have the capacity to serve as an integral part of Covered California's service delivery channels.

## FINANCIAL

Maintain a cost-effective grant program.

# NAVIGATOR PROGRAM GRANTEEES FISCAL YEAR 2023-24



**87** Entities with 827 enrollment locations\*  
(37 Lead and 50 Sub-Contractor Active Enroller  
Entities with 1,236 active certified enrollment  
counselors)

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

Navigator entities invest more time and resources to **provide culturally and linguistically appropriate help** to find those eligible for Covered California, particularly in this year in which so many Californians will need help because of the Medi-Cal redeterminations.

- **July 1, 2023 – June 30, 2024** contract period, final one-year extension to the Navigator Agreement for Grant Cycle Fiscal Year 2019-2024.
- **\$7,865,000** Program Funding Budget
- **37** Grant Entities with Funding Levels of \$60,500-\$605,000 allocated for this FY.

Data as of 6/2023

# PREPARING FOR THE NAVIGATOR GRANT PROGRAM REQUEST FOR APPLICATION SOLICITATION

- In May 2023, the Board approved a one-year contract extension to the existing Navigator Grant Program with an increase in annual funding to \$7.865 million for Fiscal Year 2023 -2024 for the fifth and final year of the current grant cycle
- Covered California will release a Request For Application (RFP) for the upcoming grant cycle which will start July 1, 2024 and run through June 30, 2027 with two one-year optional contract extensions
- Covered California is currently conducting market landscape surveys with incumbent Navigator entities and other stakeholders to gain insights and guidance to inform the development of program design for the upcoming grant cycle
- Following board approval, the RFA will be released in first quarter of 2024 and will be followed by an open-to-the public webinar where we will be able to field questions about the RFA process. We will be publishing key dates later in the year

# ENROLLER ENGAGEMENT TO HELP CONSUMERS ENROLL IN HEALTH COVERAGE

## ROUNDTABLE SESSIONS

Met with certified insurance agents, navigators, certified application counselors to discuss their feedback on Covered California support, resources, tools, and system.

## GROUP MEETINGS & TRAININGS

Train certified enrollers and stakeholders to be prepare for Open Enrollment 2024.

## ONE-ON-ONE MEETINGS

Engage with Navigator and community partner organizations that maintain trusted relationships with target markets as defined by geography, employment sector, culture, language, or other shared characteristics.

## PARTNERSHIP

Partner with Department Health Care Services Navigator Project Team to learn and share best practices to support our grantees.





# OPEN ENROLLMENT 2024

## IN-PERSON KICK-OFF MEETINGS

Covered California Outreach and Sales Team is coming to your region in-person to kick off the Open Enrollment 2024 plan year with certified insurance agents, navigators, community partner enrollers, and stakeholders.

### SAN DIEGO

TUESDAY, SEPTEMBER 12, 2023  
9:30AM – 12:30PM

### ORANGE CO.

WEDNESDAY, SEPTEMBER 13, 2023  
10:00AM – 1:00PM

### INLAND EMPIRE

THURSDAY, SEPTEMBER 14, 2023  
9:30AM – 12:30PM

### LOS ANGELES (E)

TUESDAY, SEPTEMBER 19, 2023  
9:30AM – 12:30PM

### LOS ANGELES (W)

WEDNESDAY, SEPTEMBER 20, 2023  
9:30AM – 12:30AM

### CENTRAL COAST

THURSDAY, SEPTEMBER 21, 2023  
9:30AM – 12:30AM

### CENTRAL VALLEY

TUESDAY, SEPTEMBER 26, 2023  
9:30AM – 12:30PM

### BAY AREA

WEDNESDAY, SEPTEMBER 27, 2023  
9:30AM – 12:30PM

### SACRAMENTO

THURSDAY, SEPTEMBER 28, 2023  
9:30AM – 12:30PM

Email your local field or account representative or [kickoffevents@covered.ca.gov](mailto:kickoffevents@covered.ca.gov) if you have questions.

# Covered California For Small Business


# COVERED CALIFORNIA FOR SMALL BUSINESS (CCSB)

Group & Membership Update through August 14, 2023	
Groups	8,693
Members	79,303
Average Members per Group Size	8.8
2023 Year-to-Date New Membership Sales	5,377



## V. Covered California Continued

### C. Outreach and Sales Updates

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
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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](mailto: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/>