



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

Tuesday March 4, 2025, 1:00 PM – 4:00 PM PST

GoToWebinar Platform

Meeting Registration Link:

<https://register.gotowebinar.com/register/6226036713989821792>

Attendees:

MOEA Members:	Member Organization:
1. *Maribel Montañez (Chair)	Gardner Family Health Network, Inc.
2. *Alex Hernandez (Co-Chair)	Alex Hernandez Insurance Agency
3. *Rachel Linn Gish (Co-Chair)	Health Access California
4. Angela Chang	Bao Insurance Agency
5. *Angela Cheda	Blue Shield of California
6. Ariela Cuellar	California LGBTQ Health and Human Services Network
7. Betty Ho	Valley Health Plan
8. Bianca Blomquist	Small Business Majority
9. Dawn McFarland	M & M Benefit Solutions Insurance Services
10. Doreena Wong	Asian Resources Inc.
11. *Douglas Morales	AltaMed Health Services Corporation
12. George Balteria	C:C Insurance Solutions, an Alera Group Company
13. Hugo Morales	Radio Bilingüe
14. Kelly Johnson	Sharp Health Plan
15. Kerry Wright	Wright-Way Financial Insurance
16. Liwen Tsai	Anthem Blue Cross
17. Marshawn Harris	Bay Area Quality Insurance Services
18. Marti Ochiai	Kaiser Permanente
19. Parshottam Donga	Certified Insurance Agent
20. Patricia Yeager	Health Net
21. Shannon Okimoto	Health Quality Partners
22. Sylvia Jackson	Riverside County Black Chamber of Commerce
23. *Theresa Hasbrouck	Department of Health Care Services
24. Victoriano Diaz	Family Health Centers of San Diego

*Member attended in person

Members of the Public:	Organization:
25. Deanne Thompson	CalOptima
26. Janis Rizzuto	CalOptima
27. Mary Russell	Cal Optima

Agenda by Items:

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

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

I. Call to Order, Rollcall and Agenda Overview

- No comments

II. Administrative

A. Welcome 2024-2026 MOEA Advisory Members

- Confirmation that potentially 400,000 Covered California enrollees could cancel their coverage if enhanced premium tax credits aren't extended is public information.

III. Covered California

A. Federal, State, and Legislative Updates

- **Rachel Linn Gish – Health Access California:** Monitoring HCARF appropriations closely due to significant involvement. Noted the use of Inflation Reduction Act funds to alleviate cost pressures for higher incomes and expressed hope for a positive outcome, appreciating collaboration with Covered California.
- **Doreena Wong – Asian Resources Inc:** Expressed satisfaction with Jessica and Kelly's advocacy in DC for enhanced subsidies, while lamenting the potential loss of 400,000 members. Also expressed interest in bill 1419, questioning how it differs from and enhances SB260.
 - **Waynee Lucero – Covered California:** Clarified SB 260's role in allowing auto plan selection for individuals transitioning from Medi-Cal to Covered California. Described AB 1419 as an enhancement to streamline enrollment for individuals applying through the county, addressing current gaps and enrollment hurdles to ensure coverage.
- **Kerry Wright – Wright-Way Financial Insurance:** Shared insights from a February 26 meeting with the Ways and Means Committee in DC, expressing skepticism about the passage of enhanced premium tax credits by year-end due to a focus on combating fraud in Healthcare.gov's advanced premium tax credits and funding tax cuts, rather than supporting Covered California's model.

B. Population Health Investments (PopHI)

- **Alex Hernandez – Alex Hernandez Insurance Agency:** Inquired about the start of the programs, notification process for members, benefit amounts, and qualification periods.
 - **Joy Dionisio – Covered California:** Confirmed the launch of Beyond Covered programs, with all eligible members notified except for the Child Savings Account launching on March 5th. Benefits vary by household size, modeled after the SNAP food program. Households are eligible for both SNAP and the Grocery Support Program benefits. Also clarified that Covered California conducts outreach to eligible members who are pre-screened, requiring them to accept and set up an account online to receive benefits.
 - **Dr. Monica Soni – Covered California:** Explained the pre-approval process and the assessment for food insecurity using validated questions. Participation does not affect income bracket eligibility.

- **Rachel Linn Gish – Health Access California:** Questioned the funding source for these programs and the potential for continuation beyond the current year.
 - **Joy Dionisio – Covered California:** Funding originates from the Quality Transformation Initiative program, through quality payments from underperforming health plans. The future of the program depends on subsequent quality payments.
- **Theresa Hasbrouck – Department of Health Care Services:** Expressed enthusiasm for the initiatives and inquired about potential overpayments or paybacks if eligibility changes.
- **Waynee Lucero – Covered California:** Discussed the accountability measures for health plans and the reinvestment of collected fees into community support for overcoming barriers like food insecurity.
- **George Balteria – C:C Insurance Solutions, an Alera Group Company:** Asked about the total funding provided for the program.
 - **Joy Dionisio – Covered California:** Reported approximately \$15 million collected from underperforming health plans for the first year of the Quality Transformation Initiative, allocated between three population health investments.
- **Hugo Morales – Radio Bilingüe:** Inquired about the availability of Spanish-speaking staff for interviews on the Equity and Quality Transformation Division's initiatives.
 - **Dr. Monica Soni – Covered California:** Confirmed no payback required for benefits received from earlier inquiry, as well as the availability of bilingual staff for interviews, and expressed enthusiasm to participate.

C. Looking Ahead at Enhanced Tax Credits 2026 and Beyond

- **Rachel Linn Gish – Health Access California:** Highlighted the need to discuss the loss of out-of-pocket cost enhancements due to funds being redirected by the Inflation Reduction Act enhanced premium tax credits not being extended. Suggested examining the implications of shifting HCARE monies back to state-supported premium assistance.
- **Bianca Blomquist – Small Business Majority:** Raised concerns about consumers, particularly small business owners, not being aware of financial assistance received due to rising healthcare costs.
 - **Robert Kingston – Covered California:** Acknowledged the complexity of informing small businesses and individuals about their savings and outlined the process through which this information is communicated.
- **Angela Chang -- Bao Insurance:** Requested a data book and talking points to help calm consumers, especially in the Asian American community.
 - **Emily Kohn – Covered California:** Agreed to distribute the data book link and noted the current focus on premium amounts without considering out-of-pocket costs.
- **Doreena Wong – Asian Resources Inc:** Inquired about the greater impact of the loss of enhanced premium tax credits on communities of color and asked about contingency plans.
 - **Emily Kohn – Covered California:** Suggested that income and geographic distributions are factors in the disparate impacts.
- **Hugo Morales – Radio Bilingüe:** Questioned the significant potential premium increases in specific regions such as Merced (+173%) and Fresno (+97%) Counties.
 - **Emily Kohn – Covered California:** Explained that premium distribution and demographic factors contribute to regional differences.
- **Kerry Wright – Wright-Way Financial Insurance:** Expressed concerns about the difficulty of selling plans without the enhanced premium tax credits.

- **Emily Kohn, Wayne Lucero – Covered California:** Discussed the uncertainty around the expiration of the enhanced premium tax credits and the impact on renewal and retention campaigns.
- **Bianca Blomquist – Small Business Majority:** Proposed collaborating with Covered California to improve awareness of current savings among consumers.
 - **Robert Kingston – Covered California:** Welcomed the suggestion and initiated direct communication for future collaboration.

IV. MOEA Advisory Member Feedback Discussion

A. Future of Enhanced Tax Credits 2026 – Preparing Potential Consumer Retention Strategies

- **Rachel Linn Gish – Health Access California:** Expressed a desire to involve community groups representing the most impacted subgroups in discussions about the future of enhanced tax credits. Highlighted the importance of making data accessible to these communities.
- **Alex Hernandez – Alex Hernandez Insurance Agency:** Shared concerns from a Merced County perspective about the potential increase in member premiums if enhanced premium tax credits are not extended. Questioned whether other programs, like PopHI, could offer financial relief to affected members
- **George Balteria – C:C Insurance Solutions, an Alera Group Company:** Suggested the provision of tools such as Excel call lists for agencies to assist populations at risk of losing funding. Emphasized the importance of advance preparation.
- **Rachel Linn Gish – Health Access California:** Inquired about the timing of Covered California's outreach communications for Open Enrollment (OE) and the possibility of disclosing savings from tax subsidies to members, even if indirectly.
 - **Robert Kingston – Covered California:** Provided insights into the scale of federal tax dollars assisting consumers, approximately \$2 billion in advanced premium tax credits due to enhanced subsidies. Acknowledged the need for clear communication to members about the reasons behind potential price increases, emphasizing the significant impact of the reduction in federal tax credits over carrier rate increases. Will take back the suggestion to communicate these changes directly to members.
- **Angela Cheda – Blue Shield of California:**
 - Highlighted the legal obligation to send renewal letters to members indicating new premiums and subsidy changes, anticipating member reactions to potential increases. These letters are scheduled for October distribution for Blue Shield of California.
 - Emphasized communicating the value of coverage and savings before the renewal notices are discussed. The objective is to make the benefits of the coverage more visible to members, especially to mitigate negative reactions to rate increases attributed to carriers.
 - Challenges in communicating reasons for rate increases, such as aging out of an age band or income changes, were addressed. The need for simplified language in Covered California templated letters to explain these increases across all carriers was emphasized.
 - Concerns were raised about members potentially downgrading from silver to bronze plans or leaving the marketplace altogether. Suggested the development of a cost comparison strategy (good, better, best) to illustrate the value lost by moving to a lower-tier plan.
 - Questions regarding the timing of subsidy extensions and the impact on renewal letters were raised. The possibility of sending multiple renewal letters based on subsidy extension outcomes was discussed, along with the operational challenges it could pose, such as increased call center volume.

- The need for strong, consistent talking points in simplified language was stressed to ensure clear communication with members. This approach aims to manage member expectations and reactions effectively, especially in regions facing significant premium increases like Merced.
- **Marshawn Harris – Bay Area Quality Insurance Services:**
 - The feasibility of altering plan designs to introduce an intermediate option between bronze and silver plans was discussed. This new plan would potentially cover basic healthcare needs while excluding more comprehensive coverage for less common services. The conversation touched on legislative constraints and the possibility of creating such tailored plans.
 - The importance of targeted community outreach was emphasized, with a focus on increasing the presence of agents and enrollers within local communities. The goal is to directly communicate and educate individuals about their options and the services provided by Covered California, particularly targeting those who have independently enrolled and might not have direct communication with an agent or enroller.
 - While acknowledging that Covered California has not typically directly funded individual agent or enroller outreach, the current circumstances were deemed to warrant a revisit to the approach used during the initial introduction of Covered California to the community. Discussions centered on identifying potential funding sources or partnerships that could facilitate this enhanced outreach effort.
- **Doreena Wong – Asian Resources Inc:**
 - Agreed with previous comments suggesting improving the website to better inform individuals, especially those without an agent, enroller, or navigator, about the extent of federal subsidies they are receiving.
 - The team emphasized the importance of not waiting until the renewal letters in October to start outreach efforts. The potential cuts to health coverage were discussed, including the severe impact on community members and the importance of integrating messages about both Medi-Cal and Covered California federal subsidy concerns.
 - Concerns were raised about the non-renewal of federal subsidies by the end of the year, with a focus on the potential impact on millions of people. The need to start informing the public and sounding the alarm was emphasized, including efforts to persuade some Republicans to renew the federal subsidies.
 - The importance of using data to highlight the impact on specific regions and districts was discussed. While Covered California cannot take a political position, it can share information through press releases and its website to help publicize the severity of potential impacts.
 - The possibility of using the Healthcare Affordability Fund to offset some loss of federal subsidies was discussed. This fund, which has been used to reduce deductibles and co-pays, could be crucial in mitigating the impact of lost federal subsidies. The need for contingency plans to understand the potential financial impact was highlighted.
- **Victoriano Diaz – Family Health Centers of San Diego:**
 - Highlighted the need for providing health enrollment specialists with a set of FAQs to better equip them in addressing concerns and questions from clients. The aim is to not only assist in enrollment but also to effectively communicate the benefits of staying with Covered California.
 - Suggestion to adjust marketing strategies to emphasize the general importance of having health insurance, especially highlighting the potential high costs of treatment for major

illnesses without coverage. The advice was to focus less on the specifics of subsidies and more on the broader benefits of insurance coverage.

- The current use of images in marketing materials was discussed, with a recommendation to avoid pictures that might convey a too formal or political image, such as individuals in shirts and ties. It was suggested that marketing should instead feature trusted community figures, like physicians, to discuss the benefits of health insurance, as this may resonate more with the community and alleviate any fears associated with government or political entities.
- **Hugo Morales – Radio Bilingüe:**
 - The importance of discussing Medi-Cal and federal subsidies together, especially when engaging with ethnic media, was emphasized. It was noted that a unified message would be more effective given the significant overlap in the populations eligible for these programs.
 - The need to intensify and enhance communications was highlighted, reflecting on the early years of Covered California where there were challenges in conveying the complexities of premiums, co-pays, and overall benefits. The discussion acknowledged that while improvements have been made, there is a risk of regressing, making clear and simplified communication critical for maintaining the brand's integrity and public trust
 - A recommendation was made to simplify the information provided to the public. By focusing on answering basic questions in a straightforward manner, it was suggested that Covered California could more effectively convey its message and assist individuals in understanding their health coverage options.
- **George Balteria – C:C Insurance Solutions, an Alera Group Company:**
 - Expressed strong support for the funding and programs aimed at assisting certified enrollers, navigators, and initiatives like additional food support programs. The importance of these programs to the community and individual well-being was acknowledged.
 - Concerns were raised about the lack of specific funding and compensation for insurance agents, who are crucial in the enrollment process with a reminder that insurance agents have historically accounted for more than 50% of all enrollments. It was noted that insurance agents are compensated directly by insurance companies, and the current contract language with Covered California requires these companies to pay commissions. However, the amount is not specified, leading to variability and potentially insufficient compensation for agents. A call was made for more specific guidelines on agent compensation from Covered California, with a suggestion that a higher compensation level could incentivize agents and enhance their engagement in enrollment and retention efforts.
 - Advocated for leveraging the existing relationships that thousands of insurance agents have with consumers to support retention as a priority for the year. The diverse language capabilities of insurance agents were emphasized as a critical resource in reaching and enrolling a wide range of communities across the state.
- **Kerry Wright – Wright-Way Financial Insurance:**
 - Proposed that a professional evaluation be conducted, particularly for consumers in Los Angeles and Regions 15 and 16, to assess the potential for transitioning from PPOs to managed care networks. This transition aims to reduce premiums by matching consumers with their current physicians and prescriptions within managed care settings.
 - Individuals at or above the 400% federal poverty level, who are more likely to be enrolled in PPO plans, were identified as a key demographic for this strategy. The goal is to

encourage these consumers to transition to managed care plans to mitigate premium increases.

- The importance of setting realistic expectations during open enrollment was emphasized. Presenting consumers with the reality that the advanced premium tax credits may not be extended was advised as a strategy to retain consumers by managing their expectations from the outset.
- It was noted that if the advanced premium tax credits are unexpectedly extended at the end of the year, this would be an advantageous scenario for Covered California, as consumers would be receiving more favorable terms than initially expected.
- **Ariella Cuellar – California LGBTQ Health and Human Services Network:**
 - Emphasis was placed on the importance of not only highlighting cost and tax credits but also the quality of care provided, especially for LGBTQ individuals. The need for affirming care and mental health benefits tailored to queer and trans folks was stressed as vital for consumer retention strategies.
 - Suggestion made to collaborate with local LGBTQ centers to engage the community directly. This approach would facilitate effective communication about plan options and benefits relevant to LGBTQ individuals. The creation and distribution of social media toolkits were recommended to easily share information about benefits affirming for queer and trans individuals, including mental health benefits.
 - Concerns were raised about how many providers in the Covered California network are affirming of LGBTQ individuals and how these providers can be accessed. The need for further research and information sharing on this topic was acknowledged.
 - The importance of educating consumers, particularly queer and trans folks, on their healthcare rights and the coverage of gender-affirming care through Covered California was highlighted. There was a call for more specific strategies to promote existing healthcare protections.
 - The need for continuous marketing and outreach efforts, beyond just Pride month, was emphasized to ensure that LGBTQ individuals are aware of their healthcare options and rights throughout the year. Inspiration was drawn from existing Covered California commercials targeting immigrant working communities, with a suggestion to expand these tactics to include LGBTQ populations in advertising and outreach efforts. The discussion underscored the importance of highlighting mental health benefits, given the heightened risks of suicide among LGBTQ youth and the overall need for accessible care in these troubling times.
- **Bianca Blomquist – Small Business Majority:**
 - The potential to use tax season as a strategic outreach opportunity was highlighted. With taxes due on April 15th, this period was identified as a critical time to inform individuals who receive healthcare individually and opt to apply their savings directly to their insurance premiums.
 - Outlined the need to explore and define the type of communication that occurs during tax season. Questions were raised regarding current efforts and the possibility of enhancing communication prior to October to better prepare consumers for the expected expiration of enhanced subsidies.
- **Hugo Morales – Radio Bilingüe:**
 - The importance of documenting and communicating the benefits received from enhanced subsidies was emphasized. The discussion highlighted how tangible examples of savings, like those shown on receipts at grocery stores like Safeway, could be a useful strategy for

illustrating the value of the enhanced subsidies to consumers. Such as itemized savings on receipts, to make the benefits of enhanced subsidies clear and tangible.

- **Maribel Montañez – Gardner Family Health Network:**

- Emphasized that the messaging strategy should remind consumers that health insurance is an essential investment in themselves. The comparison was made to car insurance, noting that individuals are often willing to pay significant amounts for car insurance but may hesitate when it comes to investing in their own health insurance. The discussion acknowledged the possibility of increased costs due to potential subsidy changes. It was noted that communicating the value of health insurance as a personal investment becomes even more crucial in this context.
- The critical role of community enrollers, consumer advocates, agents, and carriers as trusted messengers was highlighted. The responsibility of these groups to effectively communicate and educate consumers about the importance of investing in health insurance was stressed. The need for all stakeholders to adapt to new messaging strategies to ensure consumers understand the value of health insurance and to prevent the loss of insured individuals was discussed. The importance of learning how to communicate these messages effectively was identified as a key strategy moving forward.

B. Stakeholder Check-In; Consumer Hot Topics 2025

- **Rachel Linn Gish – Health Access California:**

- Reiterated that no health coverage has been removed for anyone at this point. Both Medicaid enrollments and Covered California options remain fully available despite the general closing of the open enrollment period, clarified that special enrollment periods are still open, allowing individuals who meet certain criteria to enroll in Covered California. Confirmation was given that Deferred Action for Childhood Arrivals (DACA) enrollees are eligible to enroll in Covered California during the special enrollment period, addressing any uncertainties regarding their inclusion.
- Call out to LGBTQ Health and Human Services Network, a project of Health Access, sharing their commitment to preventing the premature cutting of gender-affirming care and expressed readiness to support others facing similar challenges.
- A call to action was made for all attendees and their networks to continue reinforcing the message that health coverage options are available and to encourage enrollment. And highlighted the ongoing effort to combat confusion and misinformation, with a focus on reminding individuals that they can and should secure the health coverage they need.

- **Bianca Blomquist – Small Business Majority:**

- The success of targeting misinformation by leveraging the role of small business owners as trusted community messengers was highlighted. This approach is aimed at countering misinformation by reaching out to non-partisan constituencies, including business organizations and traditionally more conservative groups.
- Active engagement with business organizations is underway to inform them about the federal changes' impact on California's ability to support small businesses. Discussions focus on the importance of healthcare for small business owners, covering both the Covered California Small Business health program and access for self-employed individuals.
- An open invitation was extended to attendees experiencing difficulties in reaching certain groups. The speaker offered to collaborate and assist in disseminating information about the anticipated cuts and the broader impact on healthcare access for small businesses.

- **Maribel Montañez – Gardner Family Health Network:**

- Relayed that the supervisor from the enrollment team at Gardner Health Services shared an assessment indicating that the DACA demographic does not appear to be enrolling in

large numbers through community health centers. This observation led to a curiosity about whether there is a higher tendency for this group to enroll directly through the Covered California portal as it was noted that during community events, DACA individuals expressed a preference for online enrollment, suggesting they are very tech-savvy and comfortable with digital platforms.

- A request was made for insights from Covered California regarding enrollment trends among the DACA demographic, specifically asking if there is evidence to suggest that DACA individuals prefer to enroll online through the Covered California portal rather than in-person or through community health centers.
 - **Robert Kingston – Covered California:**
 - Informed that an analysis of enrollment numbers for the DACA population revealed that their enrollment patterns closely mirror those of the overall enrollment population within Covered California.
 - Approximately 59% of enrollments from the DACA demographic have been facilitated by certified insurance agents, with 29% of enrollments being unassisted. Enrollment counselors, including navigators, account for about 4% of these enrollments.

BREAK

V. Covered California

A. Marketing Updates

- **Rachel Linn Gish – Health Access California:** Positive feedback, noting their frequent appearance and the positive representation of Covered California. Particularly, ads featuring individuals speaking from their places of work. This approach was appreciated for its authenticity and relatability. The unique approach of showing real-life work settings was highlighted as a potential factor in breaking through to viewers. Echoing a point made earlier, a suggestion to expand this advertising approach to other populations and groups.
- **Angela Cheda – Blue Shield of California:** Inquired on the marketing spend for the Wildfire campaign, if anything is currently running, and any future special enrollment period campaigns planned.
 - **Yuliya Andreyeva – Covered California:** Confirmed Wildfire campaign spend of up to \$113K running through March 8th. Reinforced that the regular marketing campaign will be running during special enrollment period and will call out additional details for special enrollment campaigns in future MOEA meetings.

B. Communications Updates

- **No questions/comments**

C. External Affairs and Community Engagement Updates

- **Sumeet Pamma – Covered California:** Request to the advisory group and community if there are any subgroups that Covered California needs to hear from that haven't been previously connected, reach out to him so he can connect with those communities.

D. Outreach and Sales Updates

- **George Balteria – C:C Insurance Solutions, an Alera Group Company:** Acknowledged and commended the success of the Navigator program. Despite their primary involvement being with the insurance agent sector, wanted to highlight the achievements and positive outcomes of the Navigator program.

VI. MOEA Member Open Discussion

- **Alex Hernandez – Alex Hernandez Insurance Agency:**
 - The significant role of agencies and storefronts in providing year-round service to members, not only during open enrollment, was highlighted. Their direct interaction with carriers, as well as with Covered California, was emphasized as crucial for managing policies and addressing member queries.
 - It was suggested that agents play a vital role in retention, not only because it benefits them on a commission basis, but also because they are actively involved in educating members about the importance of maintaining coverage despite premium increases.
 - Concerns were raised about the impact of premium increases, especially in areas with over 100% increases where many members currently have zero monthly premiums. The potential for even greater increases in counties with 80 to 90% increases was noted, along with the anticipated rise in premiums from carriers.
 - A request for access to detailed data on premium changes was made to better prepare agents and consumers for the upcoming open enrollment. The current lack of breakdown by enhanced premium tax credits and advanced premium tax credits in the enrollment dashboard makes it challenging to understand and prepare for the effects on individual premiums. This information would aid in planning and executing more effective outreach and education campaigns.
 - **Robert Kingston – Covered California:** Proposed Covered California produce simulated renewal files for agents' and agencies' books of business by early September. This would allow for preliminary planning and adjustments before the renewal season, acknowledging that changes to provider networks and service footprints could affect the accuracy of early simulations.
- **Hugo Morales – Radio Bilingüe:**
 - Concerns raised about the influence of Immigration and Customs Enforcement (ICE) activity, specifically raids in the southern part of the San Joaquin Valley, on community behavior regarding enrollment in healthcare programs and seeking medical attention. It was noted that there has been a noticeable decrease in adult purchasers in some stores, with families reportedly sending teenagers to buy food instead suggesting a heightened level of fear within the community.
- **Theresa Hasbrouck – Department of Health Care Services:**
 - Provided insights from the Department of Health Care Services (DHCS) perspective, acknowledging the concerns related to the impact of ICE activities on healthcare enrollment and access, particularly for populations that might fall under DHCS' purview.
 - DHCS is in the process of creating a fact sheet intended to clarify what data DHCS shares with federal entities. The fact sheet aims to address common questions from members, counties, agents, and certified enrollment counselors regarding data sharing practices. Once finalized, the fact sheet will be broadly distributed to all DHCS partners, including stakeholders in this group.
- **Maribel Montañez – Gardner Family Health Network:**
 - During a Gardner Health Services January event in San Jose, questions were raised about the policies and procedures Covered California has in place to prevent ICE and other law enforcement agencies from accessing workshops aimed at helping individuals with enrollment.
 - Gardner Health Services has implemented policies and procedures to prevent law enforcement, including ICE and the FBI, from entering their workshops. All staff members

have been trained on these policies to ensure the safety and privacy of workshop attendees.

- After publicizing a partnership event with Latinas, Gardner Health Services received negative comments on their Facebook page, highlighting the potential for backlash but underscoring the importance of protecting community members.
- It was suggested that Covered California should consider adopting similar policies and procedures to protect individuals attending enrollment workshops in 2026. This would ensure a safe environment, free from the fear of law enforcement presence.
- **George Balteria – C:C Insurance Solutions, an Alera Group Company:**
 - Stories and rumors about individuals affected by ICE actions, such as long-term residents with no criminal background, have created apprehension among community members and Covered California employees and agents.
 - Proposed that Covered California consider developing and circulating documentation or guidelines to assist staff, agents, and community members in understanding their rights and knowing how to act in situations involving ICE.
- **Parshottam Donga – Covered California Certified Agent:**
 - It was noted that there have been difficulties in accessing enrollment data, with some insurance carriers unable to view this information promptly. This lack of access can delay addressing consumer access to care concerns. A request was made for the implementation of a real-time data display system that would allow insurance carriers to see enrollment data immediately.
- **Doreena Wong – Asian Resources Inc:**
 - Echoed concerns raised about community members' fear of enrolling in health programs and seeking medical care due to ICE raids. The apprehension affects their willingness to seek out necessary services. Also reiterated efforts made to train staff on how to respond if ICE comes to their offices, aiming to ensure that staff are prepared and can protect the rights of their clients.
 - Gratitude was expressed to DHCS for providing a future fact sheet, which is seen as a valuable resource in understanding the protection of client information and the sharing of data with federal entities. Suggested that Covered California develop a similar fact sheet or guidance document. This resource would help navigators, enrollers, and agents better understand data protection practices and reassure community members about the security of their information.
- **Maribel Montañez – Gardner Family Health Network:**
 - All resources provided by Covered California, including toolkits, are highly valued and utilized extensively. These resources have been instrumental in facilitating the work of community health centers.
 - The enrollment team, consisting of 8 counselors, has benefited greatly from attending Covered California seminars. These educational opportunities have allowed them to learn extensively and engage actively by asking questions. During open enrollment periods, the enrollment counselors were in constant communication with the Covered California team, seeking assistance and guidance. The support from Covered California has made the jobs of those at the health organization significantly easier, saving them from needing to reinvest resources and efforts unnecessarily.

VII. Adjourn

- **Maribel Montañez – Gardner Family Health Network**