

Marketing, Outreach & Enrollment Assistance Advisory Group

February 29, 2024, Hybrid 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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913-817-449

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713-983-299

- Use the **computer audio** or **dial-in** feature to listen.
 - If you use the dial-in feature, you must enter your assigned “**audio pin**” on your phone in order to speak when unmuted.
- All participants will be muted during the meeting. Please unmute yourself to speak.
- There is time for **comments** at the end of every agenda item. We will open up for the members first, and then for the public.
 - **Computer Audio:** Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand.
 - **Dial-In by phone with no webinar visual:** We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
 - **Hearing Impaired:** Please use the “**chat**” feature to submit your questions or comments. Staff will review and speak on your behalf and respond via chat.

Technical Difficulties

- Use the “**chat**” feature to submit technical difficulty comments/questions so we can assist you.

Contact

- Email Covered California at MOEAgroupp@covered.ca.gov if you have additional questions or comments after the webinar.

I. CALL TO ORDER & AGENDA OVERVIEW

AGENDA – FEBRUARY 29, 2024 MEETING

I. Call to Order and Agenda Overview

II. Administrative

- A. Welcome New MOEA Advisory Member Representatives
- B. Bagley Keene Update

III. Covered California

- A. Federal, State and Legislative Updates
- B. Covered California – Medi-Cal to Covered California Transitioner Updates
- C. Language Consistency Initiative
- D. Hearing Aid Coverage for Children Program

IV. MOEA Advisory Member Feedback Discussion

- A. Overall Consumer 2023 Experience
- B. Medi-Cal Redetermination – Wins & Opportunities
- C. Special Enrollment 2024 – Marketing & Outreach

***10 Minute Break**

V. Covered California Division Updates

- 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

- **Health Plan Carriers:**

Marti Ochiai,

Executive Director | Consumer Marketing

Kaiser Permanente

Stacey Miller,

Director II, Individual & Family Marketing

Elevance Health/Anthem Blue Cross




BAGLEY-KEENE MEETING REQUIREMENT UPDATES

Teleconference Options for Advisory Groups updated October 9, 2023

- At least one *Covered California* staff member must be present at the primary physical location
- Members may participate remotely from locations that do not need to be identified or open to public, but must give 24-hour notice identifying those members
- Current option available from 1/1/2024 – 1/1/2026



II. Administrative

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III. COVERED CALIFORNIA

APPRECIATION & GRATITUDE TO TERRI CONVEY

- Terri has been a valued member of the Covered California family since May 2018. Her contributions, along with her team, have significantly enhanced the support provided to Agents, Navigators, and Certified Enrollers through the enhancement of robust support programs. They've also created numerous "engagement opportunities" which have resulted in our certified enrollment partners consistently enrolling and retaining more than half of all Covered California members.
- Terri is bidding us farewell as she embarks on a well-deserved retirement from the state of California. She will be transitioning back to her home state of Florida.
- From everyone at Covered California, and representing the millions she has assisted, we extend our heartfelt appreciation and well wishes.



Terri Convey,
Director for Outreach and Sales

Thank you!

Covered California to Honor Partners for Helping Make ACA a Success

Covered California is holding a series of "Five Year Recognition" and special-enrollment period kick-off events across the state to thank partners and launch special-enrollment efforts.



"To recognize our 'Five Years Strong' milestone, the Outreach and Sales team are spearheading four events throughout the state," said Jamie Yang, statewide field manager. "These events will celebrate the accomplishments and contributions of our community partners — insurance agents; navigators; certified application counselors; counties; health, dental and vision plans; community groups and more."

Each event will be a day long, including recognition remarks, a panel discussion, a recognition ceremony, training opportunities and networking opportunities, Jamie said.



The team will kick off the first event in San Diego on April 25 and then gather in Los Angeles County for an event the next day. Later that week on April 30 the team will convene in Fremont, and then meet for the final event in Sacramento on May 1.

Outreach and Sales will coordinate, host, facilitate

Covered California Names Terri Convey New Director of Its Outreach and Sales Division

Terri Convey, who for nearly three decades forged a successful career in health insurance administration, has been named the new director of the Outreach and Sales Division at Covered California.

Terri will oversee Covered California's sales strategy in both the individual and small-business markets, including working with thousands of insurance agents and other certified enrollers to ensure Californians have in-person assistance. The field sales program includes Covered California Certified Insurance Agents, Navigators and agency staff.



Terri arrives at Covered California from Miami, Florida, where she has been a high-ranking officer with Aetna, Humana and Coventry Health Care.

"Terri's years of experience in health care — including her work as the sales director of individual and public exchange for Aetna in Florida — make her a perfect fit for Covered California," Executive Director Peter V. Lee said. "She has worked extensively with brokers, agents, sales teams and Service Center employees."

Terri will lead Covered California's system that supports in-person enrollment and works with more than 17,000 certified assisters who help consumers understand their health insurance choices and sign up for coverage.

Covered California's robust enrollment network includes more than 14,000 independent insurance agents and more than 800 privately run storefronts where consumers can get free and confidential assistance. More than 50 percent of all consumers sign up with the support of person-to-person assistance from agents and other enrollers.

Terri will also be tasked with continuing the growth of Covered California for Small Business, which has experienced a double-digit membership increase for the third consecutive year.

Terri graduated from the University of Miami with a Bachelor of Arts degree in English and has worked in health plan sales since 1989. After spending the first half of her career in large-group sales, she has held management roles in small-group and individual sales since 2003 and was intricately involved with Aetna's efforts on Florida's health insurance exchange through last year.

Terri will report to Chief Deputy Executive Director Doug McKeever. She will start at Covered California on April 2.

Next month's employee question is:

What is your fondest graduation memory?

Federal, State and Legislative Updates

Kevin Horan,
Specialist, External Affairs



2024 STATE BUDGET


- Governor Newsom released his 2024 State Budget on January 10, 2024. Proposed Covered California related items include:
 - \$165 million appropriation to Covered California to provide a program of financial assistance in plan year 2025 and ongoing.
 - \$2 million ongoing for purposes of funding subsidies for striking workers under AB 2530 (Wood, Chapter 695, Statutes of 2022)
 - \$20.35 million ongoing to fund the \$1 per member/per month California Premium Credit
 - Provisional language granting retroactive payment authority for Covered California to cover outstanding state subsidy payments to carriers for the 2020-2021 fiscal year.

NEW STATE LEGISLATION

- Covered California is tracking and monitoring state legislation that may impact Covered California, related programs, and the health insurance market generally. These bills include **AB 2435 (Maienschein)**, which extends Covered California's emergency rulemaking authority until 2030. Other topics include:
 - Health insurance regulation
 - Benefit and consumer cost sharing mandates
 - Insurance Affordability Program eligibility
- Covered California does not take positions on bills, but does provide technical assistance to inform policy making.

III. Covered California

A. Federal, State and Legislative Updates

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Covered California – Medi-Cal to Covered California Transitioner Updates

Emory Wolf,
Assistant Deputy Director, Policy, Eligibility and Research



MEDI-CAL TO COVERED CALIFORNIA ENROLLMENT PROGRAM – DECEMBER 2023

KEY PERFORMANCE INDICATORS

indicates data not yet settled

2023									2024	
Medi-Cal to Covered California Transition Data By Month Marketplace Eligibility Begins* <i>Metric</i>	Grand Total	July	August	September	October	November	December	January	February	
Medi-Cal Transitions eligible in CalHEERS E1	1,367,802	34,984	47,627	282,507	209,061	216,854	214,576	214,846	147,347	
Medi-Cal Transitions with plan selection** PS1	290,618	10,086	11,929	35,302	35,842	43,820	43,561	62,034	48,044	
Auto Plan Selections*** A2	272,265	9,406	10,694	32,761	33,841	41,083	40,440	57,838	46,202	
Effectuated Coverage After Auto Plan Selection A7	50,992	2,917	3,837	9,606	9,114	12,534	12,984			
Effectuated after APS - Eligible for \$0 Silver plan A11	33%	32%	37%	37%	35%	31%	28%			
Effectuated after APS - Switched out of default plan C12	26%	30%	28%	26%	26%	26%	26%			
Effectuation Rate After Auto Plan Selections (APS) A12	30%	31%	36%	29%	27%	31%	32%			
Effectuation rate among APS - eligible for \$0 plan A13	31%	33%	42%	33%	29%	30%	28%			


* Data excludes any consumers with Medi-Cal redetermination, initially found marketplace eligible, but who returned to Medi-Cal eligibility before losing coverage.

** 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 a plan selection. Indicates that consumer received an automatic plan selection when first transitioning from Medi-Cal. Includes consumers who were automatically added to an existing enrollment in the same household, and includes those who later switched into a different plan after auto plan selection.

III. Covered California

B. Covered California – Medi-Cal to Covered California Transitioner Updates

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Language Consistency Initiative

Shawna Samboceti,
SSM I-Specialist, Program Integrity Division/Customer Care



LANGUAGE CONSISTENCY INITIATIVE

Goal:

- To simplify and derive a standard language approach to health care terminology, including content and intent
- To deliver consistent, consumer friendly terminology across all channels within Covered California

Objectives:

- Established a cross-divisional workgroup and process to develop consistent and consumer-friendly terminology
- Performed consumer testing on terms and concepts via Gallup
- Conducted Spanish Focus Groups to test translations of approved terms
- Identify domains for consideration, including; member communications emails, .com, collateral, talking points, etc.
- Develop a language matrix for terms and definitions that are consumer friendly across all Covered California touchpoints

LANGUAGE CONSISTENCY INITIATIVE

Example of Inconsistencies:

Enrollment Guide Collateral



COVERED CALIFORNIA

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.

Covered California offers free, expert assistance online, in person, and over the phone in 13 languages as well as for the hearing-impaired.

OPEN ENROLLMENT IS
November 1 – January 31

Medi-Cal and Special Enrollment are available year-round. Special Enrollment allows Californians to get coverage within 60 days of a qualifying life event, such as losing health insurance, a change in household size, or moving to or within California. For more information, visit CoveredCA.com/special-enrollment.

explore your coverage options.

Covered California offers four levels of coverage: Bronze, Silver, Gold and Platinum. Insurance companies pay a portion of covered services, and the benefits offered within each level are the same no matter which insurance company you choose.

Visit CoveredCA.com and choose "Shop and Compare" to see which brand-name health plans are right for you.

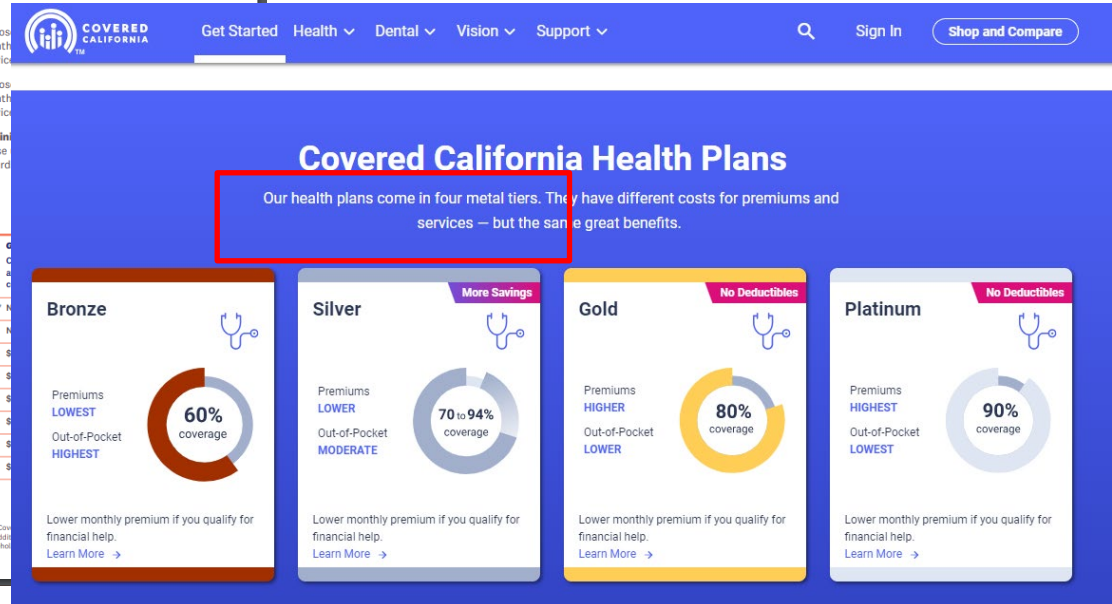
STANDARD COVERAGE BENEFITS BY LEVEL –

KEY BENEFITS	BRONZE	SILVER
Individual / family deductible	\$6,300 / \$12,600	\$5,400 / \$10,800**
Annual preventive care visit	No cost	No cost
Primary care visit copay	\$60*	\$50
Urgent care visit copay	\$60*	\$50
Emergency room copay	40%*	\$450
Generic medication copay	\$7	\$19
Annual out-of-pocket max for one	\$9,100 /year	\$9,100 /year
Annual out-of-pocket max for family**	\$18,200 /year	\$18,200 /year

Chart does not include all medical copays and coinsurance rates. For complete information, visit CoveredCA.com.
*For Bronze Plans, the deductible is waived for the first three primary care or urgent care visits. Additional visits are \$60.
**Silver is the only level where your deductible and other costs may be lower based on your household size.
**60% after the deductible, up to annual out-of-pocket max.

To get started,
visit CoveredCA.com
or call 800.300.1506.

CoveredCA.com



COVERED CALIFORNIA

Get Started Health Dental Vision Support

Sign In Shop and Compare

Covered California Health Plans

Our health plans come in four metal tiers. They have different costs for premiums and services — but the same great benefits.

Bronze	Silver	Gold	Platinum
Premiums LOWEST	Premiums LOWER	Premiums HIGHER	Premiums HIGHEST
Out-of-Pocket HIGHEST	Out-of-Pocket MODERATE	Out-of-Pocket LOWER	Out-of-Pocket LOWEST
60% coverage	70 to 94% coverage	80% coverage	90% coverage
Lower monthly premium if you qualify for financial help. Learn More	Lower monthly premium if you qualify for financial help. Learn More	Lower monthly premium if you qualify for financial help. Learn More	Lower monthly premium if you qualify for financial help. Learn More

LANGUAGE CONSISTENCY INITIATIVE

Tested Terms/Concepts:

Approved Language	Base Term
Benefits Covered by all Plans	Essential Health Benefits
Coinsurance - a percentage that you pay of the cost of services.	Coinsurance
Compare and Select a Plan	Shop and Compare
Confirm	Attest/Attestation
Copay - the amount you pay at the time of service or are billed	Copay
Cost-Sharing Reductions	Helps the consumer save money when they receive medical care including on deductibles, coinsurance and copays, or similar charges
Covered Services	Health Care Benefits
Date Coverage Begins	Effective Date
Deductible - The amount you pay before the plan pays	Deductible

Approved Language	Base Term
Determination	Determination
Eligible/Ineligible	Eligible/Ineligible
Ending Coverage	Termination
Enroll/Enrolled in a Plan Enroll/Enrolled in a Health/Dental Plan	Being Enrolled in a QHP
Enrollee	Consumer/Member
EPO - A health insurance plan that covers only in-network care (except for emergencies) but you do not need a referral to see a specialist.	EPO
Estimated Yearly Cost	Estimated Total Cost
Exemption	Exemption
Financial Help to "lower" your monthly premium	Tax credits applied to an enrollee's account to lower cost of monthly premium
Free Preventive Care	Free Preventive Care



LANGUAGE CONSISTENCY INITIATIVE

Tested Terms/Concepts:

Approved Language	Base Term
Free Wellness Check	Checkups
Health Coverage Through Your Job	Employer Sponsored Coverage
Health Insurance Marketplace	Marketplace
Health Savings Account - an account where you can save money for healthcare expenses. (Must be used with a High Deductible Health Plan.)	HSA
Health/Dental Insurance Company	Company that sells and manages health coverage
Health/Dental Insurance Plan	Health Insurance Plan
HMO - A health insurance plan that covers only in-network care (except for emergencies) and you need a referral to see a specialist.	HMO
Injections	Shots
In-Network / Out-Of-Network	In/Out of Network
Insurance Agent/Certified Enroller	Provides Consumer Enrollment Assistance
Major Life Change	Qualifying Life Event

Approved Language	Base Term
Metal Tiers - coverage levels such as bronze, silver, gold or platinum.	Metal Tiers
Monthly Premium or Monthly Payment	Enrollees Cost of Health Coverage
Myself and My Dependents	Household
Out-of-Pocket Costs - what you pay in deductibles, copays and coinsurance per plan year.	Out-of-Pocket Costs
PPO - A health insurance plan where you can get care from in-network or out-of-network providers without a referral (cost varies between in and out of network).	PPO
Prescription Drugs	Prescriptions
Primary Care Doctor	Primary Care Physician
Primary Tax Filer	Head of Household
Quality Rating	Quality Rating
Update Your Information	Enrollees Updating their Information

III. Covered California

C. Language Consistency Initiative

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Hearing Aid Coverage for Children Program (HACCP)

Department of Health Care Services

Kailey Jackson, JD

Health Program Specialist II

Stephen Jiang

Branch Chief

Erica Holmes, JD

Division Chief



Hearing Aid Coverage for Children Program

Program Introduction



**Hearing Aid Coverage
for Children Program**

February 2024

HACCP Overview

- » Objective: Provide hearing aid coverage for underinsured California children
- » Authority: Budget Act of 2020 and Budget Act of 2022
 - State-only benefit launched on July 1, 2021
 - Expanded eligibility on January 1, 2023
- » Program Implementation:
 - Based on Medi-Cal fee-for-service (FFS) coverage of hearing aid-related benefits for the same age group (under 21 years old)
 - Policies and documents incorporate extensive feedback from California Children's Services (CCS) and pediatric audiology stakeholders
 - Dedicated support team, provider locator, and online application portal (<https://haccp.dhcs.ca.gov>)

HACCP Covered Benefits

- » Hearing aids, including assistive listening devices (ALD) and surface-worn bone conduction hearing devices (BCHD)
- » Supplies, including ear molds and hearing aid batteries
- » Medically necessary hearing aid accessories
- » Hearing aid-related audiology and post-evaluation services

Note: Coverage determinations are based on medical necessity. There is no cap on HACCP-covered benefits if medically necessary.

HACCP Covered Benefits (Continued)

- » Specific examples include:
 - Hearing aid assessment
 - Electroacoustic analysis (EAA)
 - Real ear measurements
 - Minor hearing aid repairs
- » For a comprehensive list, see DHCS' HACCP Provider Manual at:
<https://mcweb.apps.prn.cammiis.medi-cal.ca.gov/file/manual?fn=hearaccp.pdf>

HACCP Eligibility

- » Children 0-20 years of age
- » California resident
- » Not otherwise eligible for Medi-Cal
 - For children: household income up to 266% of the [federal poverty level \(FPL\)](#)
 - For children in County Children's Health Initiative Program (C-CHIP) counties (San Mateo, San Francisco, and Santa Clara): up to 322% of FPL
 - Contact your local [county office](#) for more information or [apply online at Covered California](#).

HACCP Eligibility (Continued)

» Household income under 600% of FPL

Household Size, Including Parents	Medi-Cal for Kids (266% FPL)	C-CHIP (322% FPL)	HACCP (600% FPL)
1	\$38,783/year (\$3,232/month)	\$46,948/year (\$3,913/month)	\$87,480/year (\$7,290/month)
2	\$52,456/year (\$4,374/month)	\$63,499/year (\$5,294/month)	\$118,320/year (\$9,860/month)
3	\$66,128/year (\$5,512/month)	\$80,050/year (\$6,672/month)	\$149,160/year (\$12,430/month)
4	\$79,800/year (\$6,650/month)	\$96,600/year (\$8,050/month)	\$180,000/year (\$15,000/month)
Each Additional Member	Add \$13,673/year (\$1,142/month)	Add \$16,551/year (\$1,382/month)	Add \$30,840/year (\$2,570/month)

Note: The U.S. Department of Health and Human Services issues updated FPL guidelines annually. The income thresholds in this table are based on the 2023 FPL; updated resources for the 2024 FPL will be published at <https://www.dhcs.ca.gov/services/HACCP/Pages/Families/Eligibility.aspx> once available.

HACCP Eligibility (Continued)

- » Not currently enrolled in CCS for a hearing-related condition
 - To learn more about CCS eligibility, please visit <https://www.dhcs.ca.gov/services/ccs/Pages/qualify.aspx>.
 - CCS eligibility criteria for ear- or mastoid-related conditions:
[California Code of Regulations, Title 22, Section 41518](#)
- » Enrollment requires a valid hearing aid prescription or a referral from a medical provider or hearing professional
 - Includes referrals from newborn or school-based hearing screenings
 - Resource: [Provider Referral for Patient Enrollment \(DHCS 8482\)](#)

HACCP Eligibility (Continued)

» Does not have other health coverage for hearing aids and related services

OR

» Has other health coverage that limits annual benefit for hearing aids to \$1,500 or less

» Documentation options:

- Denial of coverage notice from child's health insurance plan
- Explanation of coverage from child's health insurance plan
- Attestation of no other health insurance/coverage (see application)

Application and Enrollment Process

- » Apply online at <https://haccp.dhcs.ca.gov>
or
- » Complete the application form on the HACCP webpage:
 - <https://www.dhcs.ca.gov/services/HACCP/Pages/Families/Application-Process.aspx>
 - Available in English and Spanish (with telephone assistance available in all threshold languages)
 - Mail or fax your application to HACCP:
 - Hearing Aid Coverage for Children Program
P.O. Box 138000
Sacramento, CA 95813
 - Toll-free to 1 (833) 774-2227

Application and Enrollment Process (Continued)

- » Please be sure to include all required documentation:
 - ❑ Household income
 - ❑ Existing health coverage (if any)
 - ❑ Hearing aid prescription or provider referral
- » Eligibility will be determined within 10 days from receipt of a complete application. HACCP will confirm your enrollment status by mail.

HACCP Providers

- » Once enrolled, find a participating provider:

<https://providerca.maximus.com/>

or

- » If an enrolled child is already established with a pediatric hearing aid provider, is their current provider enrolled as a Medi-Cal provider?
 - Enrolled Medi-Cal FFS providers may submit claims for covered benefits provided to HACCP clients through the same process they already use for Medi-Cal FFS and CCS.
 - If the provider is not already enrolled in Medi-Cal, they can learn more and apply online:
<https://www.dhcs.ca.gov/provgovpart/Pages/PAVE.aspx>

Additional Resources

» HACCP Help Center

- Call 1 (833) 774-2227
 - Translators available
 - Video relay, TTY/TTD
- Chat with us online at www.dhcs.ca.gov/HACCP
 - English and Spanish
 - Can upload documents
- Email HACCP@maximus.com



Chat with us...



» HACCP Webpage

- Visit www.dhcs.ca.gov/HACCP to learn more or find a provider.
- Apply online for coverage at <https://haccp.dhcs.ca.gov>.

Upcoming Events

» HACCP Webinars for Medical Providers and Hearing Professionals

- Tuesday, May 14, 2024, at 12-1 p.m. Pacific Time (PT)
- Thursday, August 15, 2024, at 12-1 p.m. PT
- Tuesday, November 12, 2024, at 12-1 p.m. PT

» HACCP Webinars for Families and Community Partners

- Wednesday, March 13, 2024, at 11 a.m.-12 p.m. PT
- Wednesday, June 5, 2024, at 11 a.m.-12 p.m. PT
- Thursday, September 12, 2024, at 11 a.m.-12 p.m. PT
- Tuesday, December 3, 2024, at 11 a.m.-12 p.m. PT

More information and registration links at www.dhcs.ca.gov/HACCP.

Continuing Outreach

- » Coordinating with similar programs to ensure eligible children and their families know about HACCP and can access coverage when needed
- » Outreach channels include:
 - Early childhood education and schools
 - State and local programs providing similar support
 - Community-based organizations
 - Medical professionals
- » Relevant, approachable messaging

Thank you!




**Hearing Aid Coverage
for Children Program**



III. Covered California

D. Hearing Aid Coverage for Children Program (HACCP)

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IV. MOEA ADVISORY MEMBER FEEDBACK DISCUSSION

OVERALL CONSUMER 2023 EXPERIENCE

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - What has your **feedback** been from consumers you assisted in 2023 to enroll or renew into Covered California?
 - What **tools** worked best in helping you assist consumers through their enrollment journey in open enrollment 2023?
 - What **challenges** do you think consumers encountered most through their open enrollment 2023 journey?


MEDI-CAL REDETERMINATION – WINS & OPPORTUNITIES

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - How has your **experience** been from 2023 through the present time in assisting Medi-Cal to Covered California transitioners?
 - What **tools / resources** worked best in assisting the Medi-Cal to Covered California transitioners?
 - What **opportunity** for improvement should Covered California consider with regards to your specific needs or challenges when assisting Medi-Cal to Covered California transitioners?

SPECIAL ENROLLMENT 2024 – MARKETING & OUTREACH

- 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 Special Enrollment 2024?
 - What **resources / tools** will you need for marketing and outreach?

IV. MOEA Advisory Member Feedback Discussion

- To request to make a comment,
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BREAK 10-MINUTE

V. COVERED CALIFORNIA DIVISION UPDATES

Marketing Updates

Sarita Navarro de Garcia,
Senior Marketing Specialist, Marketing
Jill Tobia,
Staff Services Manager II, Marketing



OE24 MARKETING: NEW TACTICS

Paid Social Media for English & Spanish Audiences



Spanish TV Integration



Tailored Spanish Purchase Email List



OE24 KEY MARKETING DELIVERIES



Spend
\$28.1 MM



Segment + Language
Multi-cultural, Black/AA, LGBTQ+,
Hispanic (in Spanish), Asian
(Chinese, Korean, Vietnamese,
Hmong, Lao)



Channels
TV/Video/CTV,
Radio/Audio,
Social, Digital
OOH, Print



Impressions
1.5 B
Reaching CA
Adults (18-64) ~73x



**Qualified Website
Visits**
2.1 MM



**Completed Video
Views**
125 MM



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



Strong Finish
Deadline countdown
reminders

ENROLLMENT EXTENSION PLAN: *PAID MEDIA + DIRECT OUTREACH*

		1/31	2/1	2/2	2/3	2/4	2/5	2/6	2/7	2/8	2/9
English	Radio										
	Digital*										
	Social										
	Search										
	Email										
	Text										
Spanish	Radio										
	Digital										
	Social										
	Search										
	Email										
Asian**	Digital										

*Inclusive of dedicated Black/African American Buy and LGBTQ+ Buy

**Inclusive of Chinese, Korean, Vietnamese

ENROLLMENT EXTENSION PLAN: *MESSAGING STRATEGY*

Leveraged top performing OE24 creative assets that didn't have 1/31 deadline to maximize enrollment actions

Developed new messages focused on the fact that enrollment window has been extended and consumers have more time to sign up for quality health coverage through Covered California

Included key supporting points:

- New “enroll by” date of February 9
- Financial help to make health coverage health care more affordable
- Enrollment help

New creative assets included Radio DJ reads, Digital Ads, Social, and Search



ENROLLMENT EXTENSION PLAN:

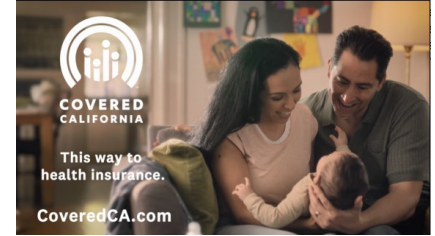
DIRECT CONSUMER OUTREACH – EMAIL AND TEXT

- **Sent 1.31.24: Funnel 2.9.24 Announcement**
 - Email and text – sent after press release
- **Sent 2.2.24: Funnel 1 Week Until 2.9.24 Reminder**
 - Email and text
- **Sent 2.7.24: Funnel 3 Days Until 2.9.24 Reminder**
 - Email and text
- **Sent 2.9.24: Funnel Last Day 2.9.24 Reminder**
 - Email and text



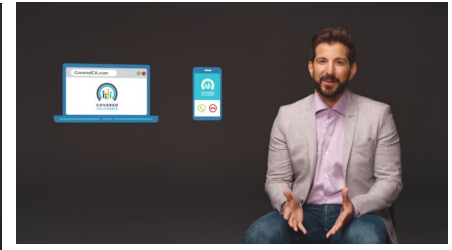
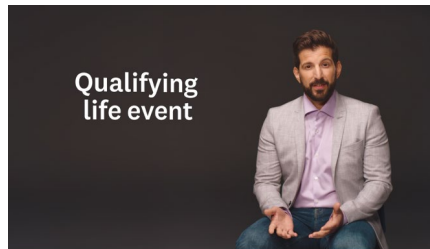
SE24 HIGHLIGHTS

New “Helping Hands” :30 & :15 LINK: <https://youtu.be/-QKE2hLQJpc>




Educational Videos

Updated “What is Special Enrollment” LINK: <https://www.youtube.com/watch?v=WLLybSyn6Jo>



V. Covered California Division Updates

A. Marketing Updates

- To request to make a comment,
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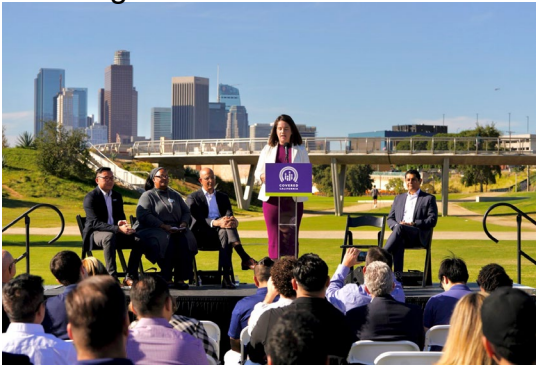
Communications Updates

Jagdip Dhillon,
Information Officer I, Communications & External Affairs



OE '24 KICKOFF: “BRIDGING THE GAP”

Los Angeles



San Francisco



OE '24 KICKOFF: “BRIDGING THE GAP”

San Diego



Sacramento



OE '24 KICKOFF: “BRIDGING THE GAP”

Fresno



Redding



OE '24 KICKOFF COVERAGE

19 UNIVISION
SACRAMENTO

[Inicio](#) [Video](#) [Tiempo](#) [Destino](#) [Trabajos](#) [Lotería](#) [Contigo](#) [Más](#) ▾

SEGURO MÉDICO

¿No tienes seguro médico? Inició la inscripción a Covered California y estos son los requisitos

Covered California puede ser una opción de seguro médico de bajo costo para ti, en caso de que no seas elegible para Medi-Cal: mira los detalles.

COVERED CALIFORNIA HOPES TO 'BRIDGE THE GAP' WITH OPEN ENROLLMENT 2024



Monica Soni, chief medical officer with Covered California, speaks at a news conference at Woodward Park Wednesday. Photo

kpbs

KPBS
Here and Now

Health

Covered California officials hope additional financial assistance will bridge enrollment gap

7 SAN DIEGO [LOCAL](#) [WEATHER](#) [TRAFFIC](#) [SPORTS](#) [ENTERTAINMENT](#) [IN YOUR NEIGHBORHOOD](#) [NEWSLETTERS](#)

COVERED CALIFORNIA

Open enrollment for Covered California has started. Here's what you need to know

Enrollment for California's low-cost insurance marketplace has begun for the coming year

OE '24 KICKOFF COVERAGE



LOCAL

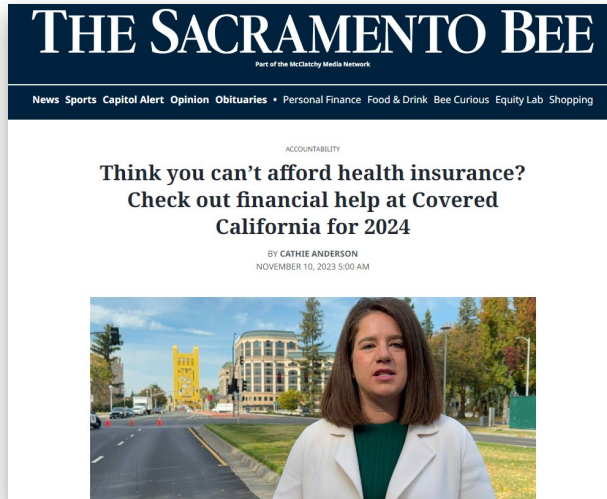
Live in Shasta County and can't afford health insurance? Here's what you can do.



Damon Arthur

Redding Record Searchlight

Published 6:00 a.m. PT Dec. 1, 2023 | Updated 6:00 a.m. PT Dec. 1, 2023



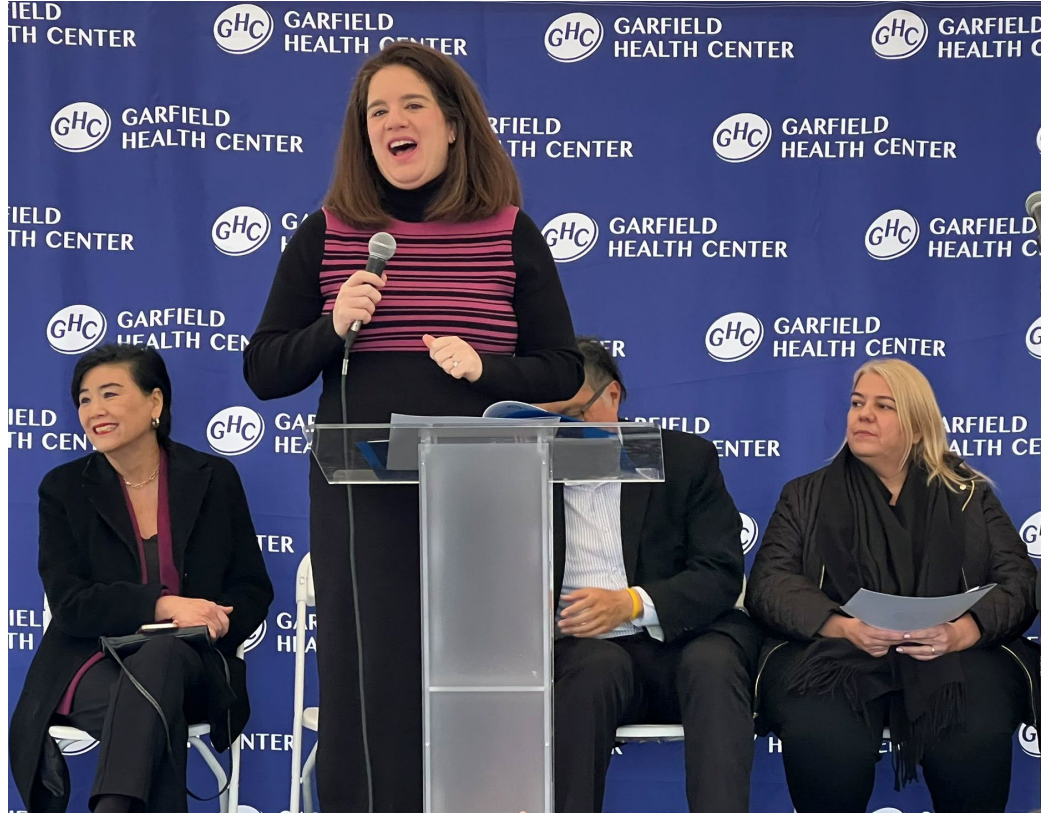
COMMUNITY CONVERSATIONS AND CLINICS



COMMUNITY CONVERSATIONS AND CLINICS



COMMUNITY CONVERSATIONS AND CLINICS



DEADLINE AND EXTENSION EVENTS



DEADLINE AND EXTENSION COVERAGE

Covered California Achieves Record Enrollment as Californians Have Until Friday, February 9th at Midnight to Sign Up for Health Coverage for 2024

Covered California hits record enrollment in 2024 despite rising rates

By Dominic Garcia
February 19, 2024 / 6:30 PM PST / CBS Sacramento

f X



NEW AT 5

COVERED CALIFORNIA ENROLLMENT MILESTONE

San Francisco Chronicle Subscribe

BAY AREA // HEALTH

Covered California open enrollment deadline extended: What to know

By Jessica Flores
Feb 5, 2024

Gift Article

34 UNIVISION LOS ANGELES

Inicio Video Tiempo Destino Trabajos Lotería Contigo Más



CÓMO ENTENDER LO QUE SIGNIFICA CADA COBRO EN EL SEGURO MÉDICO


ENDA HEIGHTS [UNIVISION34.COM] UN DRON CAPTA CÓMO LA TORMENTA DEJÓ A RESIDENTES

Se acerca la fecha límite para solicitar cobertura médica a través de Covered California

Aquellas personas interesadas en solicitar cobertura médica a través de Covered California tendrán de plazo hasta este viernes 9 de febrero para realizar sus solicitudes. La abogada Elisa Cariño, de Neighborhood Legal Services en Los Angeles, explica qué es el deducible y aclara dudas sobre otros cobros en el seguro médico.

V. Covered California Division Updates

B. Communications Updates

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Outreach & Sales Updates

Jamie Yang,

Chief of Sales Channel Management, Outreach & Sales

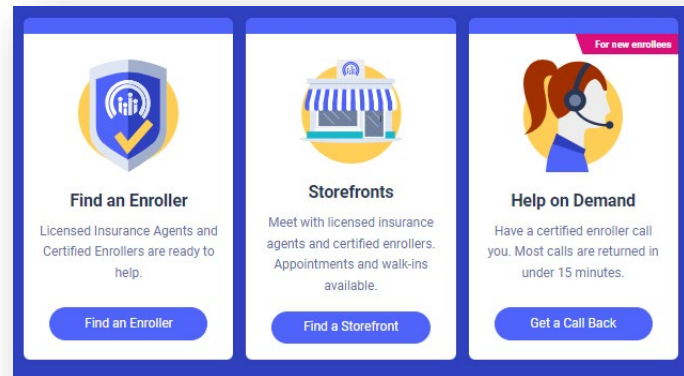
Eli White,

Senior Manager, Account Services

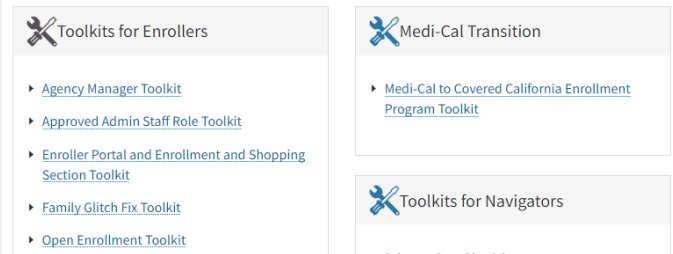


PREPARING ENROLLERS FOR OPEN ENROLLMENT PERIOD 2024 READINESS RECAP

- Trained current enrollers on new 2024 insurance plans and system updates.
- Provided important updates and guides to enrollers and insurance agents through e-briefs, alerts, and toolkits.
- Ensure consumers found local help with current contact information of enrollers.
- Administered a diverse network of enrollers who can help Californians in different languages over the phone through the Help On-Demand Tool.
- Checked and updated storefront details for walk-in consumer support.



Enrollment Partner Toolkits and Resources





**COVERED
CALIFORNIA**

OPEN ENROLLMENT

2024

ENROLLER KICK-OFF MEETINGS

SEPTEMBER 12-28

NINE IN-PERSON TRAININGS

Completed!

TOTAL ATTENDANCE

IN-PERSON

1,649

 **SACRAMENTO**

 **SAN JOSE**

 **FRESNO**

PASADENA
CAMARILLO
TORRANCE
RANCHO CUCAMONGA
PLACENTIA

 **EL CAJON**

SEPT. 12 EL CAJON
San Diego County

SEPT. 13 PLACENTIA
Orange County

SEPT. 14 RANCHO CUCAMONGA
San Bernardino County

SEPT. 19 TORRANCE
East Los Angeles County

SEPT. 20 PASADENA
West Los Angeles County

SEPT. 21 CAMARILLO
Ventura County

SEPT. 26 FRESNO
Fresno County

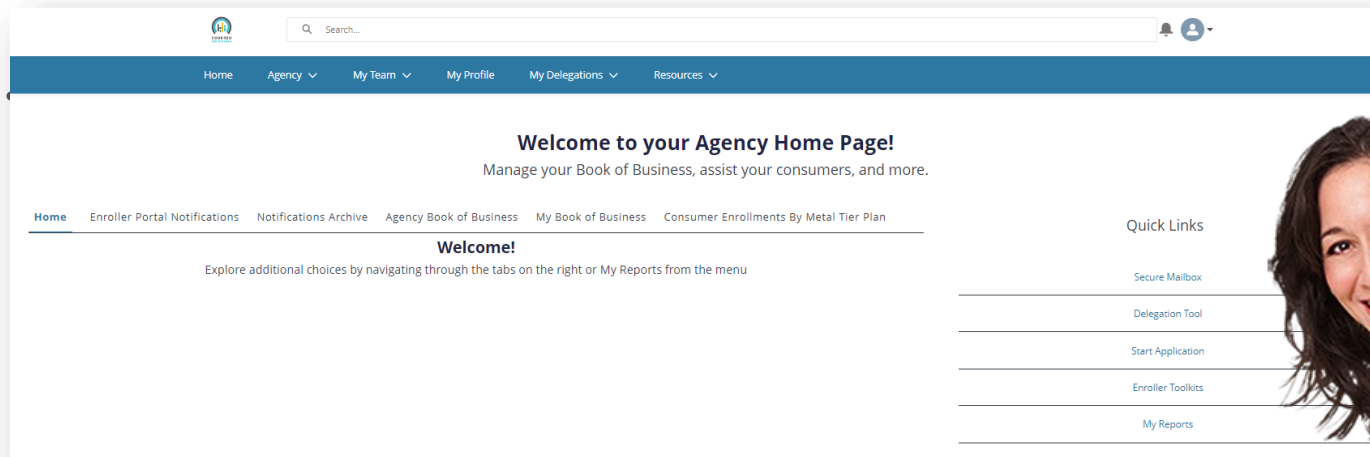
SEPT. 27 SAN JOSE
Santa Clara County

SEPT. 28 SACRAMENTO
Sacramento County

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

ENROLLER PORTAL

- Search for consumer information
- View and manage agency/entity information
- View and manage your team
- View and manage your profile
- Access delegation tool
- Export book of business
- Start a new application



COVERED CALIFORNIA OPEN ENROLLMENT 2024 SALES ENROLLER CHANNEL

60%

of consumers get
enrollment
assistance

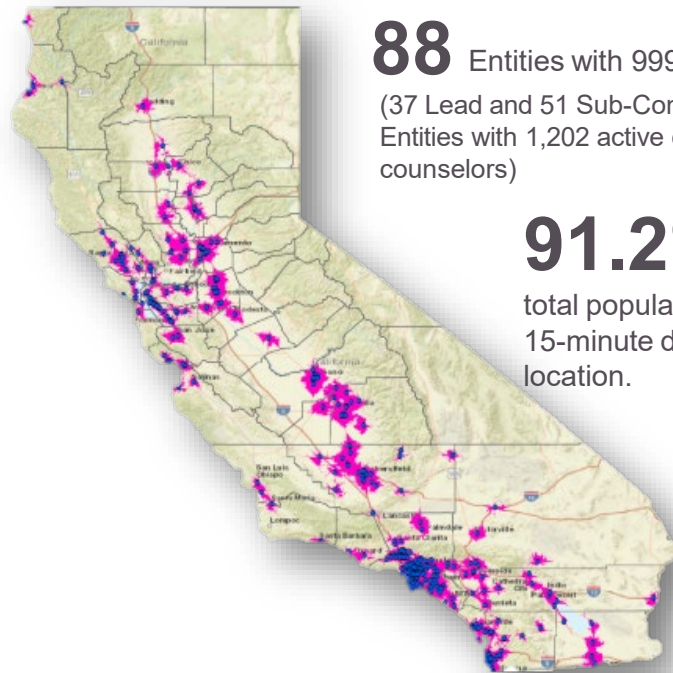
Outreach and Sales works with

- 11,803** Certified Insurance Agents
- 1,202** Navigator Certified Enrollment Counselors
- 1,502** Certified Application Counselors
- 449** QHP Plan-Based Enrollers
- 42** Medi-Cal Plan-Based enrollers

Data as of 1/31/2024

NAVIGATOR PROGRAM, FY 23-24 OVERVIEW

- **July 1, 2023 - June 30, 2024**, is the fifth and final year for the 2019 to 2024 grant cycle.
- **Awards outreach and enrollment grants** to community-based organizations qualified to reach California's diverse and hardest-to-serve communities.
- **\$7.865 million** annual funding to Navigator Program. Funding levels from \$60,500 to \$605,000.
- Grants awarded based on Navigator organization's ability to **meet performance requirements**.
- **Enrollment and outreach goals assigned** at the grant funding level.



88 Entities with 999 enrollment locations*
(37 Lead and 51 Sub-Contractor Active Enroller Entities with 1,202 active certified enrollment counselors)

91.2% of Californian's total population lives within a 15-minute drive time of a Navigator location.

*Map is for illustration purpose only. Entity and location counts as of 1/31/24, Covered California intends to award funding to the lead entities who will subcontract with the sub-entities. Awards are subject to contract execution.

NAVIGATOR PROGRAM REQUEST FOR APPLICATION, GRANT CYCLE 2024-27 NEWS RELEASE, 2/15/24



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE
Feb. 15, 2024

Covered California's Navigator Program Is Now Accepting Applications for the 2024-2027 Grant Cycle With a March 15 Deadline

SACRAMENTO, Calif. — Covered California has opened the application process for its Navigator Program, with up to \$33.9 million to be granted over the next three years to community organizations that help individuals and families become aware of and enroll in health insurance, with a focus on diverse and underserved communities.

The application process will run until March 15. For this Navigator Program funding cycle, the total annual budget has nearly doubled, increasing from \$6.5 million to up to \$11.3 million per year.

“Covered California’s success over the past decade is due in great part to the tremendous Navigator Program grantees that have helped Californians understand their health care options and get the coverage they need,”
***Executive Director Jessica Altman said.** “The increased funding this year is a testament to the effectiveness of this program and will help strengthen our efforts to reach the most vulnerable Californians where they are.”*

RFA 2023-02 Navigator Grant Program

The purpose of this RFA is to solicit applications from eligible organizations who are interested in applying for grant funding to become a participating Navigator entity in Covered California's Navigator Program.

[Details & Downloads](#)

Details & Downloads:

- [RFA 2023-02 Navigator Grant Program.](#)
- [Model Contract Exhibits.](#)
- [Attachment 1 - Letter of Intent to Participate.](#)

<https://www.coveredca.com/newsroom/news-releases/2024/02/15/february-15-2024/>

<https://hbex.coveredca.com/solicitations/#RFA-2023-02>



NAVIGATOR PROGRAM, GRANT CYCLE 2024-27

APPROVAL

- Covered California received authority to issue a Request For Application (RFA) and execute contracts with grantees for terms not to exceed three years under the enhanced Navigator Program model for the FY 2024-2027 grant cycle, which will:
- Be funded in a total amount not to exceed \$33.9 million for the three-year contract period, with each year funded at no more than \$11.3 million;
- Allow Covered California the option to renew the contracts for two additional one-year terms;
- Preserve the previously increased grantee funding levels ranging from \$60,500 to \$605,000; and offer the enhanced enrollment bonus;
- Provide the Supplemental Outreach Grant as an option in the Navigator Program for Fiscal Year 2024-2025 with funding levels ranging from \$50,000 to \$200,000.

NAVIGATOR PROGRAM FY 24-27 RFA TIMELINE

Milestone	Estimated Timeframe
Release Navigator Program FY 2024-27 RFA Solicitation Package	February 9, 2024 ✓
RFA Solicitation Webinar	February 15, 2024 ✓
Submission Deadline	March 15, 2024
Grant Selection & Award Process	March 16, 2024 - April 30, 2024
Intent to Award	May 1, 2024
Grant Execution and Awardee Onboarding	May - June 2024

CERTIFIED ENROLLER ROUNDTABLES, FEBRUARY AND MARCH 2024

Covered California Outreach and Sales Team will be meeting with our sales channel partners to solicit feedback on open enrollment period 2024 experience.

Navigators



- **2/21/24**, In-Person
Northern CA
Navigators
- **2/27/24**, In-Person
Southern CA
Navigators
- **2/28/24**, Virtual
Statewide Navigators

Certified Application Counselors



- **2/22/24**, In-Person
Certified Application
Counselors

Agents

- **3/5/24**, In-Person
Northern CA and Top
25 Agencies
- **3/7/24**, Virtual
Statewide Agents
- **3/12/24**, In-Person
Southern CA Agents

SPECIAL ENROLLMENT PERIOD, APRIL 2024 ENROLLER WORKSHOPS



Week #1

1. Tuesday, April 2nd - Imperial Valley, El Centro
2. Wednesday, April 3rd - Inland Empire, Riverside
3. Thursday, April 4th - San Diego, San Marcos
4. Friday, April 5th - Orange County, Costa Mesa

Week #2

5. Tuesday, April 9th - Central Valley, Fresno
6. Wednesday, April 10th - Bay Area, Fremont
7. Thursday, April 11th – Sacramento, HQ

Week #3

8. Tuesday, April 16th - Los Angeles West, Lakewood
9. Wednesday, April 17th - Los Angeles East, Rowland Heights
10. Thursday, April 18th - Central Coast, Santa Barbara

Week #4

11. Tuesday, April 23rd – NorCal, Redding
12. Thursday, April 25th - Virtual Webinar

COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE

Group & Membership Update through February 15, 2024


Groups	8,910
Members	77,503
Average Members per Group Size	8.7
2024 Year-to-Date New Membership Sales	3,311

*membership reconciled through 02/15/2024



V. Covered California Division Updates

C. Outreach and Sales Updates

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VI. MOEA MEMBER OPEN DISCUSSION

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THANK YOU!

Email questions to MOEAGroup@covered.ca.gov

All meetings are open to members of the public. Meeting materials are available on the Covered California Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group web page here:
<https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/>