

Marketing, Outreach & Enrollment Assistance Advisory Group

August 31, 2022, Virtual Meeting*



Welcome

Thank you for joining us. **The webinar will begin at 1:00 p.m.**
You will not hear any audio until we begin the webinar.

*Please Note: Covered California will hold its August 31, 2022, MOEA Advisory Group meeting remotely. Per Senate Bill No. 189 (2021-2022 Reg. Sess.), certain provisions of the Government Code pertaining to open meeting requirements have been temporarily waived to mitigate the effects of the COVID-19 pandemic. As such, Covered California advisory group members and the public will participate remotely by way of teleconference

WEBINAR HOUSEKEEPING: MEMBERS, PUBLIC & STAFF

Recording

- Today's virtual meeting via webinar will be recorded and posted on the [Covered California Marketing, Outreach, and Enrollment Assistance Advisory Group](#) webpage

Participants

Dial in by phone:

1 (631) 992-3221

Access Code:

716-403-051

Audio PIN:

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Webinar ID:

617-278-235

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

Technical Difficulties

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

Contact

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

I. CALL TO ORDER & AGENDA OVERVIEW

AGENDA* – AUGUST 31ST VIRTUAL MEETING

I. Call to Order and Agenda Overview

II. Administrative

- A. MOEA Membership Updates

III. Covered California

- A. Welcome & MOEA Recognitions
- B. State and Federal Policy, Legislature Updates
- C. Marketing Updates
- D. Qualified Health Plan Year 2023 Updates

***BREAK – 10 MIN**

IV. MOEA Feedback Discussion

- A. American Rescue Plan Updates
- B. Senate Bill 260 and Public Health Emergency Updates

V. Covered California Continued

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

VI. MOEA Member Open Discussion

VII. Adjourn

II. ADMINISTRATIVE

MOEA ADVISORY MEMBERSHIP UPDATES

- 2020-2022 Current Members
 - 8/31/22 is the last meeting for the two-year term.
- 2022-2024 New Members
 - To be announced soon. Roster with new members will be posted on the exchange [MOEA website](#)



II. Administrative Updates

- To request to make a comment,
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- **EACH PARTICIPANT WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM**

- NOTE: Written comments may be submitted to MOEAGroup@covered.ca.gov

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III. COVERED CALIFORNIA

Welcome!

Jessica Altman, Executive Director

Doug McKeever, Chief Deputy Executive Director, Programs



WELCOME AND OPENING REMARKS

Jessica Altman,
Executive Director
Covered California

[Jessica's Thank You Video](#)



MEMBER RECOGNITION LETTERS & CERTIFICATE



August 23, 2022

John I'Anson
Senior Director Individual and Small Group Marketing
Kaiser Permanente
3100 Thornton Ave. 2nd Fl
Burbank, CA 91504

Dear John,

I want to personally thank you for your partnership and the Marketing, Outreach, and Enrollment Assistance (MOEA) the 2020-2022 term. It has been a pleasure to serve as likeminded colleagues and professionals that are committed to obtain access to affordable, quality health care.

In the past two years, we have successfully:

- Renewed all 29 memberships plus two ex-officio of September 1, 2020, through August 31, 2022.
- Enhanced the MOEA Advisory Group home page <https://hbex.coveredca.com/stakeholders/Market> share information including the group charter, up agendas, presentations, recordings, minutes, meeting summary reports.
- Acknowledged and thanked Pamela Moore with Coalition for her service as one of our co-chairs. I welcomed our new co-chair Cindy Keltner with Coalition on March 3, 2022.
- Provided feedback to Covered California in the MOEA and tax penalty fact sheets in Chinese, Korean and the existing English and Spanish languages.

I am proud of the leadership, engagement, and contributions you have positively impacted Covered California's outreach coming months, Covered California will continue to mar

COVERED CALIFORNIA™ 1881 EXPOSITION BOULEVARD, SACRAMENTO, CA 95815
BOARD MEMBERS: Dr. Mark Ghaly, Chair | Jarrett Barrios | Jerry Fleming | Dr. Sandra Hernandez



August 23, 2022

John I'Anson
Senior Director Individual and Small Group Marketing
Kaiser Permanente
3100 Thornton Ave. 2nd Fl
Burbank, CA 91504

Dear John,

On behalf of Covered California, please accept our sincere thanks for your participation and service as a member of our Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group for the past two-year term of September 1, 2020, through August 31, 2022.

The MOEA Advisory Group has been an integral Covered California partner by providing expert perspectives and recommendations to improve enrollment and retention efforts, including how to best reach specific targeted populations and reduce the number of California's uninsured. The Advisory Group serves as a sounding board to Covered California staff to assist in the continual refinement of outreach, marketing, and enrollment assistance and reflects successful collaboration efforts across and beyond Covered California.

Your expertise and input have helped Covered California deliver thoughtful consumer messaging and services that have served millions of Californians and facilitated their access to affordable, high-quality health coverage. Thank you once more for your partnership, commitment, and efforts in that shared endeavor.

Sincerely,


Jessica Altman
Executive Director

COVERED CALIFORNIA™ 1881 EXPOSITION BOULEVARD, SACRAMENTO, CA 95815 WWW.COVEREDCA.COM
BOARD MEMBERS: Dr. Mark Ghaly, Chair | Jarrett Barrios | Jerry Fleming | Dr. Sandra Hernandez | Kate Kendall | EXEC. DIR. Jessica Altman

Certificate of Appreciation

PROUDLY PRESENTED TO

Alicia Emanuel

In appreciation of your service, dedication, and commitment to the Marketing, Outreach, and Enrollment Assistance Advisory Group

September 1, 2020 – August 31, 2022



Jessica Altman

JESSICA ALTMAN, EXECUTIVE DIRECTOR

Mark Ghaly

DR. MARK GHALY, BOARD CHAIR



III. Covered California

A. Welcome!

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State and Federal Legislative and Policy Updates

Jahan Ahrary, Emory Wolf, Jason Burrue





Senate Bill 260 Implementation Update

August 2022

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

PHE Unwind & SB 260 Facilitated Enrollment: Sample Timeline for January Medi-Cal Renewal Redeterminations



Inflation Reduction Act Subsidy Impact

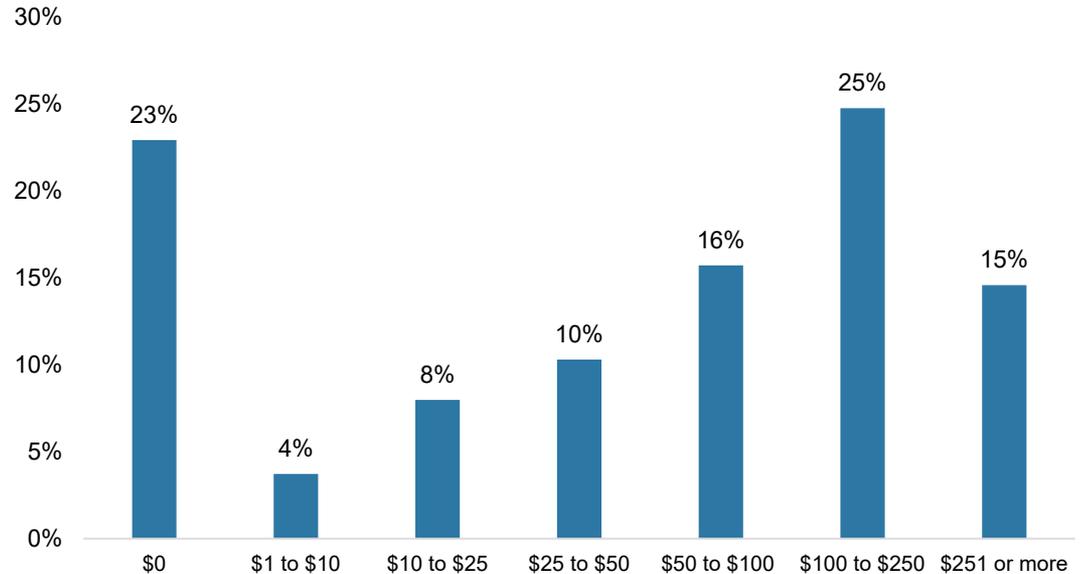
Emory Wolf, Senior Research Manager, Policy, Eligibility & Research

NET PREMIUMS FOR 2022 MEMBERS WITH AMERICAN RESCUE PLAN SUBSIDIES

With enhanced subsidies available through the American Rescue Plan, nearly a quarter of subsidized enrollees have a \$0 monthly net premium in 2022.

Nearly half of enrollees pay \$50 or less per month.

Individual Net Premium Distributions among Subsidy-Receiving 2022 Enrollees



INCREASED AFFORDABILITY CONTINUES WITH PASSAGE OF INFLATION REDUCTION ACT

The Inflation Reduction Act extends the enhanced subsidy levels of the American Rescue Plan through 2025.

Consumers with incomes less than 400% FPL will pay, on average, \$56 less per month in 2023 – compared to with ACA subsidies.

Monthly Net Premium Savings with Extension of American Rescue Plan Subsidies - Subsidized Enrollees Under 400% FPL



INCREASED AFFORDABILITY CONTINUES WITH PASSAGE OF INFLATION REDUCTION ACT

Without the subsidy extension, middle income consumers would no longer have received any federal financial assistance.

Now, middle income consumers who are eligible for financial help will save an average of \$324 on their monthly premiums.

Monthly Net Premium Savings with Extension of American Rescue Plan Subsidies - Subsidized Enrollees Over 400% FPL



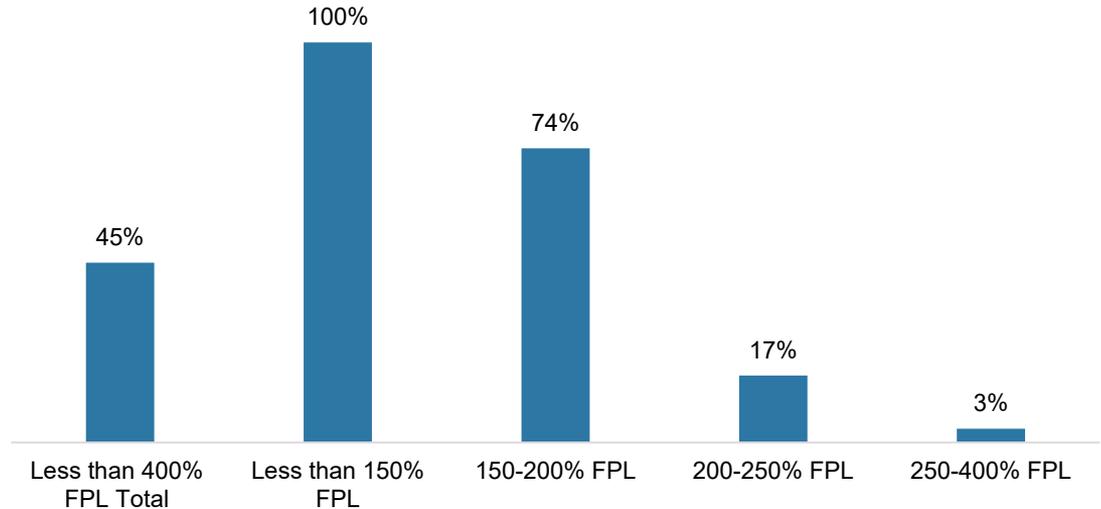
Source: Snapshot of May 2022 Covered California enrollment, among individuals receiving monthly APTC. Premiums reflect net of subsidy cost per member per month, using preliminary 2023 rates. Individuals who can purchase a benchmark silver plan at cost below the maximum percentage of income set by program rules are not included in these estimates.

MANY ENROLLEES CAN PAY \$10 OR LESS PER MONTH FOR A SILVER PLAN

Nearly half of current enrollees with incomes under 400% FPL can enroll in a Silver plan for \$10 or less per month in 2023.

This includes all enrollees with incomes under 150% FPL – who are eligible for \$0 Silver plans – and three-quarters of enrollees with incomes between 150% and 200% FPL.

Share of Enrollees who Can Get a Silver Plan for \$10 or Less Per Member Per Month in 2023



Source: Snapshot of May 2022 Covered California enrollment, among individuals receiving monthly APTC. Premiums reflect net of subsidy cost per member per month, using preliminary 2023 rates. Individuals who can purchase a benchmark silver plan at cost below the maximum percentage of income set by program rules are not included in these estimates.

Family Glitch

Jason Burrue! , Section Chief, Legal Affairs

FIXING THE FAMILY GLITCH

- On April 7, the Department of Treasury [proposed](#) a Rule to fix the “family glitch,” which currently prevents family members from accessing subsidies for Exchange coverage the employee if offered affordable health coverage through their employer. Specifically, this Rule proposes to extend subsidies for Exchange coverage to family members offered unaffordable family or coverage that does not provide an actuarial value of at least 60 percent through an employer.
- Covered California has identified trainings, task guides, and messaging that will need to be updated to inform consumers about this eligibility change and the possibility that they are newly eligible for subsidies.
- Covered California has also started the re-adoption of an emergency rulemaking for the Eligibility and Enrollment regulations to revise the application requirements to include the cost of family coverage as required information to be provided by the consumer. This will align with federal regulations.

FIXING THE FAMILY GLITCH

- Covered California [submitted](#) comments in support of the determination that the original interpretation of affordability, which prevented family members from accessing subsidies, is inconsistent with the Affordable Care Act's (ACA) fundamental purpose to expand access to affordable health care coverage. Covered California also highlighted that this reinterpretation of affordability be consistent with other affordability rules in the ACA.
- Covered California anticipates that this Rule will be finalized in October, ahead of the 2023 Open Enrollment.

III. Covered California

B. State and Federal Policy and Legislative Updates

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Marketing Updates

Jenny Lee, Sarita Navarro de García, & Brent Knight



RESEARCH LEARNINGS

Jenny Lee, Research Data Specialist II

MARKETING CONSUMER RESEARCH PROJECTS

- Research Project 1: Knowledge & Message Testing (online quantitative survey, June 2022)
- Research Project 2: Creative Research (virtual focus groups, June 2022)

RESEARCH PROJECT 1: KNOWLEDGE & 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 3 – June 21, 2022
- Respondents
 - 500 Californians aged between 26-54
 - English and Spanish speakers
 - Uninsured, Subsidy Eligible and Medi-Cal Enrolled

RESEARCH PROJECT 1:

KNOWLEDGE & MESSAGE TESTING: KEY FINDINGS

- Consistent with previous research, clear majorities across audiences in this study indicate that the COVID-19 pandemic has further increased the value they place on health insurance. This sentiment is especially prevalent (89%) among Spanish Dominant Californians.
- Covered California is a familiar term to most uninsured and Medi-Cal enrolled Californians, but few are confident they know “a lot” about it. Notably, Medi-Cal enrolled Californians feel the most knowledgeable about Covered California; indeed, a sizable proportion of them (39% <138% FPL and 27% 138-350% FPL) believe they are *currently* enrolled through Covered California.
- Belief in their eligibility for financial help—the lack of which can be a major barrier to consideration, based on previous studies—is quite high across audiences. Strong majorities across all groups either have checked and know they are eligible or haven’t checked but believe they are.
- All audiences are most drawn to the promise of “quality health insurance companies,” as a more compelling value than “brand-name” or “private” ones.
- Preventive care is a highly motivating aspect of coverage. Annual check ups and depression and cancer screenings are top examples of motivating messages.

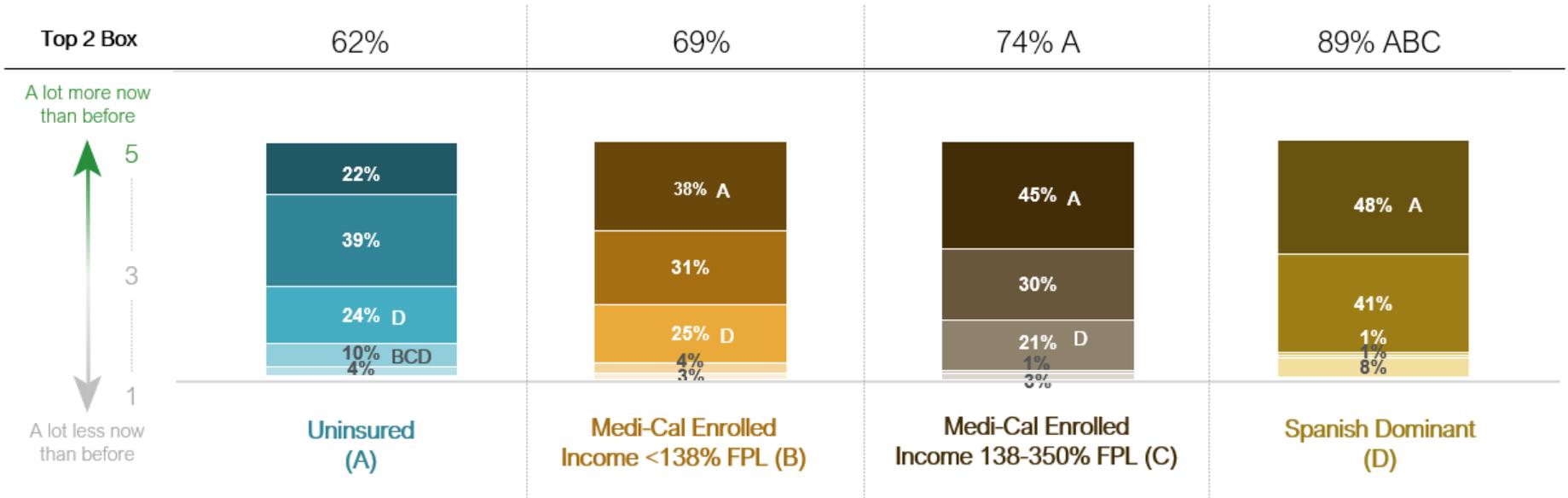
RESEARCH PROJECT 1: KNOWLEDGE & MESSAGE TESTING: KEY FINDINGS

- Consistent with previous research, themes of financial help/cost and essential health benefits resonate quite strongly, while the more technical metal tiers and Shop & Compare, check messages are less powerful.
- The most motivating messages are highly consistent across audiences, with financial help with the 90% stat and the inclusion of free preventive care highly impactful for all groups:

Uninsured	Medi-Cal <138% FPL	Medi-Cal 138-350% FPL	Spanish Dominant
<p>Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.</p> <p>Your health plan is not just for when you and your family members are sick. That's why all health insurance plans offered through Covered California include free preventive care, like annual checkups.</p>	<p>Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.</p> <p>Preventive care, like annual checkups, cancer screenings and depression screenings, are covered in every health plan offered through Covered California, at no additional cost.</p>	<p>Preventive care, like annual checkups, cancer screenings and depression screenings, are covered in every health plan offered through Covered California, at no additional cost.</p> <p>Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.</p>	<p>Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.</p> <p>Covered California recognizes the importance of mental health and invisible illnesses, like depression. All Covered California health insurance plans are comprehensive, with mental health coverage.</p>

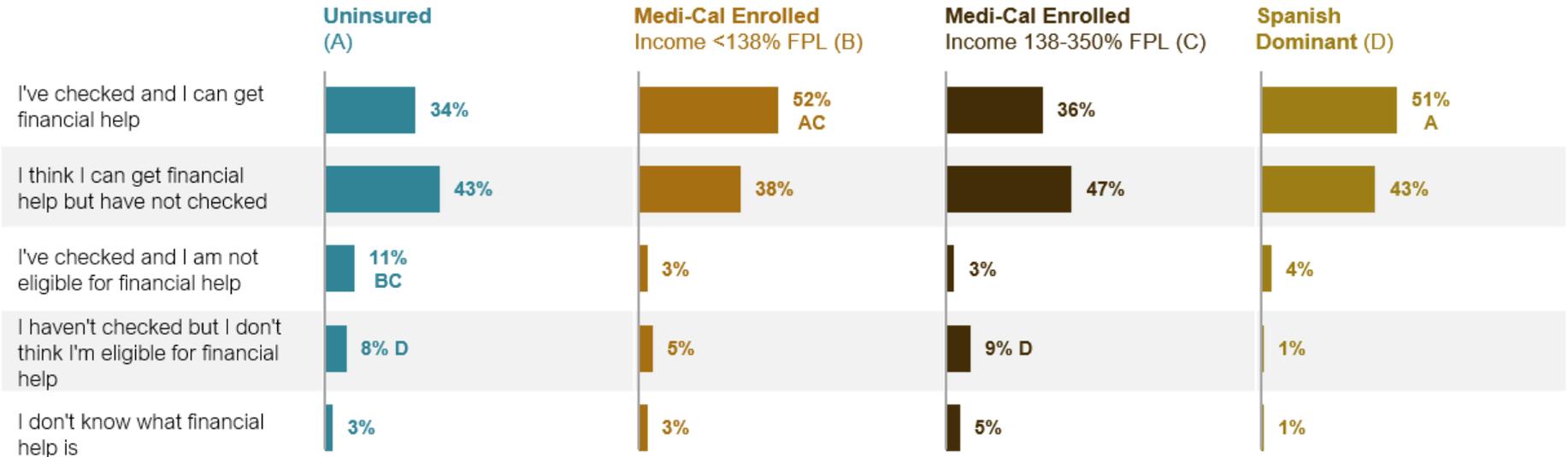
IMPACT OF COVID ON HEALTH INSURANCE

- Most Californians, regardless of health insurance coverage, value health insurance more with the onset of the COVID-19 pandemic. Spanish Dominant Californians have been especially influenced by COVID-19 in their thinking about health insurance.



COVERED CALIFORNIA ELIGIBILITY

- The majority across all audiences consider themselves eligible for Covered California, indicating the relative absence of a major barrier to enrollment and the effectiveness of messaging to date.



FREE PREVENTIVE CARE

- Annual check-ups, depression screenings, and cancer screenings are the most motivating examples of free preventive care.

Most Appealing Free Preventive Care (Ranked As Top 3)

	Total	Uninsured (A)	Medi-Cal Enrolled Income <138% FPL (B)	Medi-Cal Enrolled Income 138-350% FPL (C)	Spanish Dominant (D)
Annual check-up	67%	62%	66%	78% AD	58%
Depression screenings	57%	52%	59%	71% A	64%
Cancer screenings	55%	59%	48%	53%	54%
Children's wellness exams	54%	52%	60%	50%	61%
Well woman visits	53%	54%	56%	48%	42%
Mammograms	52%	47%	62%	52%	52%
Cholesterol screening	50%	55%	42%	42%	55%
Children's autism screening	49%	46%	59%	44%	63%
Children's behavioral assessments	49%	53%	45%	32%	57%
Children's developmental screenings	45%	46%	39%	48%	39%
Flu shots	44%	44%	53%	35%	42%
Diabetes screenings	44%	43%	46%	43%	61%
Immunization vaccines	43%	46%	28%	51% B	31%
Alcohol misuse screening and counseling	42%	45%	47%	26%	29%
Blood pressure screening	40%	46% B	27%	40%	38%
Smoking cessation treatment	39%	36%	53%	41%	33%



D3. [Preventive Care] When you hear that free preventive care is included in all health insurance plans through Covered California, which of the following types of preventive services are the most appealing to you? (Rank Top 6)
 Base size: Uninsured (n=300), Medi-Cal Enrolled <138% FPL (n=106), Medi-Cal Enrolled 138-350% FPL (n=94), Spanish Dominant (n=75), (A/B/C/D) Significant difference at 95% confidence level

MOST MOTIVATING MESSAGE: UNINSURED, SUBSIDY ELIGIBLE FINANCIAL HELP/COST MESSAGE

Most-Liked Phrase

Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.

Dark green liked by >60% of respondents

Green liked by 45-60% of respondents

Black liked by <45% of respondents

Light red disliked by 16-30% of respondents

Red disliked by >30% of respondents



MOST MOTIVATING MESSAGE: UNINSURED, SUBSIDY ELIGIBLE ESSENTIAL HEALTH BENEFITS MESSAGE

Most-Liked Phrase

Your health plan is not just for when you and your family members are sick. That's why all health insurance plans offered through Covered California include free preventive care, like annual checkups.

Dark green liked by >60% of respondents

Green liked by 45-60% of respondents

Black liked by <45% of respondents

Light red disliked by 16-30% of respondents

Red disliked by >30% of respondents

MOST MOTIVATING MESSAGES: MEDI-CAL ENROLLED

Essential Health Benefits	Financial Help / Cost	Get Help	Metal Tiers	Shop & Compare, Check	Value/Benefit of Health Insurance	Who We Are		
Most Motivating Messages – Max Diff						Income <138% FPL	Income 138-350% FPL	
						Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.	149	144
						Preventive care, like annual checkups, cancer screenings and depression screenings, are covered in every health plan offered through Covered California, at no additional cost.	141	145
						Covered California recognizes the importance of mental health and invisible illnesses like depression. All Covered California health insurance plans are comprehensive, with mental health coverage.	133	128
						Every health plan through Covered California includes comprehensive health benefits like doctor visits, hospitalization, prescription drugs and more.	128	130
						Your health plan is not just for when you and your family members are sick. That's why all health insurance plans offered through Covered California include free preventive care, like annual checkups.	134	119
						Covered California is here to make sure you have access to affordable, quality health insurance for everything from preventive care to emergencies.	114	123
						With a health plan through Covered California, you will be covered during unexpected emergencies and protected from large health care bills.	108	120
						Among Covered California members who get financial help, two-thirds pay just \$10 or less per month.	109	119
						If you receive financial help through Covered California, it is automatically removed from the monthly premium, before you even see a bill. It can pay for some, or even all, of your monthly health insurance bill, lowering the cost for you!	117	109
						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.	94	97
						You don't need to meet your deductible to get access to services that are covered or partly covered, like prescriptions and lab tests.	91	97
						Spend less money per month on your health insurance premium with financial help through Covered California.	92	93
						Covered California negotiates with quality, brand-name health insurance companies to provide the best plan options and price for you. You can compare plans side-by-side to choose the one that's best for you.	91	89
						Covered California is the only place to get financial help, so you can get quality health care coverage for a lower cost.	85	77
						Among Covered California members, 9 out of 10 get financial help to lower their monthly premium.	76	80
						You have choices – use our Shop and Compare tool at CoveredCA.com to see the cost of the monthly premium, copays, and deductibles; and learn how much financial help you could get. It takes less than 5 minutes to check out your options!	83	72
						We have experts to walk you through the process. Visit us online, call us, or speak with an enrollment expert in your area.	67	71
						At Covered California, all plans, bronze to platinum, offer high-quality health coverage. The only difference is you choose the best cost option for you.	71	66
						Health plan availability, costs, and eligibility for financial help can change each year. Even if you've checked before, look at your options again – use the Shop and Compare Tool at CoveredCA.com.	59	63
						With the Shop and Compare tool at CoveredCA.com, compare plans and prices from private health insurance companies, like Kaiser, Blue Shield, and Anthem Blue Cross.	59	58



MOST MOTIVATING MESSAGE: MEDI-CAL ENROLLED

FINANCIAL HELP/COST MESSAGE

Most-Liked Phrase

Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.

Dark green liked by >60% of respondents

Green liked by 45-60% of respondents

Black liked by <45% of respondents

Light red disliked by 16-30% of respondents

Red disliked by >30% of respondents

MOST MOTIVATING MESSAGES: SPANISH DOMINANT (ALL INSURANCE TYPES)

Essential Health Benefits	Financial Help / Cost	Get Help	Metal Tiers	Shop & Compare, Check	Value/Benefit of Health Insurance	Who We Are	
Most Motivating Messages – Max Diff							
						Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.	137
						Covered California recognizes the importance of mental health and invisible illnesses, like depression. All Covered California health insurance plans are comprehensive, with mental health coverage.	135
						Preventive care, like annual checkups, cancer screenings and depression screenings, are covered in every health plan offered through Covered California, at no additional cost.	128
						Your health plan is not just for when you and your family members are sick. That's why all health insurance plans offered through Covered California include free preventive care, like annual checkups.	125
						Every health plan through Covered California includes comprehensive health benefits like doctor visits, hospitalization, prescription drugs and more.	115
						Covered California is here to make sure you have access to affordable, quality health insurance for everything from preventive care to emergencies.	114
						Among Covered California members who get financial help, two-thirds pay just \$10 or less per month.	109
						If you receive financial help through Covered California, it is automatically removed from the monthly premium, before you even see a bill. It can pay for some, or even all, of your monthly health insurance bill, lowering the cost for you!	104
						With a health plan through Covered California, you will be covered during unexpected emergencies and protected from large health care bills.	101
						Spend less money per month on your health insurance premium with financial help through Covered California.	98
						Covered California is the only place to get financial help, so you can get quality health care coverage for a lower cost.	95
						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.	91
						Among Covered California members, 9 out of 10 get financial help to lower their monthly premium.	90
						You have choices - use our Shop and Compare tool at CoveredCA.com to see the cost of the monthly premium, copays, and deductibles; and learn how much financial help you could get. It takes less than 5 minutes to check out your options!	87
						Covered California negotiates with quality, brand-name health insurance companies to provide the best plan options and price for you. You can compare plans side-by-side to choose the one that's best for you.	87
						We have experts to walk you through the process. Visit us online, call us, or speak with an enrollment expert in your area.	83
						You don't need to meet your deductible to get access to services that are covered or partly covered, like prescriptions and lab tests.	82
						At Covered California, all plans, bronze to platinum, offer high-quality health coverage. The only difference is you choose the best cost option for you.	80
						With the Shop and Compare tool at CoveredCA.com, compare plans and prices from private health insurance companies, like Kaiser, Blue Shield, and Anthem Blue Cross.	72
						Health plan availability, costs, and eligibility for financial help can change each year. Even if you've checked before, look at your options again - use the Shop and Compare Tool at CoveredCA.com.	69



MOST MOTIVATING MESSAGE: SPANISH DOMINANT

FINANCIAL HELP/COST MESSAGE

Most-Liked Phrase

Covered California ofrece ayuda económica para las personas que la necesitan con el fin de reducir el costo mensual del seguro de salud. Hay mucho niveles de ingresos elegibles y casi un 90% de los miembros de Covered California han recibido ayuda económica.

Dark green liked by >60% of respondents
Green liked by 45-60% of respondents
Black liked by <45% of respondents
Light red disliked by 16-30% of respondents
Red disliked by >30% of respondents

Covered California offers financial help for those who need it to lower their monthly cost of health insurance. Many income levels are eligible and nearly 90% of Covered California members have received financial help.



MOST MOTIVATING MESSAGE: SPANISH DOMINANT

ESSENTIAL HEALTH BENEFITS MESSAGE

Most-Liked Phrase

Covered California reconoce la importancia de la salud mental y de enfermedades invisibles, como la depresión. Todos los planes de seguros de salud de Covered California son integrales, con cobertura para salud mental.

Dark green liked by >60% of respondents

Green liked by 45-60% of respondents

Black liked by <45% of respondents

Light red disliked by 16-30% of respondents

Red disliked by >30% of respondents

Covered California recognizes the importance of mental health and invisible illnesses, like depression. All Covered California health insurance plans are comprehensive, with mental health coverage.



RESEARCH PROJECT 2: CREATIVE RESEARCH

- Through our research vendor, we conducted qualitative creative research with the following goals:
 - Evaluate reactions to TV creative concepts and scripts to understand which components are compelling and which require further refinement
 - Explore similarities and nuances across participants
- Methodology
 - 8 Virtual focus groups, 90-min each
 - Conducted week of June 20, 2022
- Participants
 - 32 Californians aged between 26 – 54
 - English and Spanish Dominant speakers
 - Uninsured, Subsidy Eligible and Medi-Cal Enrolled
 - All ethnicities

RESEARCH PROJECT 2

CREATIVE RESEARCH: KEY LEARNINGS

- COVID has increased the importance and value of health care and made it much more upfront and center.
- There appears to be a greater concern around illnesses in general, especially illnesses that are beyond one's control as in the case of COVID.
- The challenge, however, is that the barriers to getting health coverage are still the same. The main barrier being the high cost and the lack of funds to cover the premium and additional expenses associated with using health care.
- This financial barrier has become more stressful as incomes are less stable and cost of living has increased (rent, gas, etc.) since COVID.
- The creative concepts tested effectively and conveyed messaging that sparked interest.
- Specifically, the messages that resonated were about free assistance every step of the way and regardless of your income you should check out Covered California.
- There is limited to no deep understanding about Covered California. Many Californians assume Covered California is a health insurance provider.

RESEARCH PROJECT 2

CREATIVE RESEARCH: KEY LEARNINGS

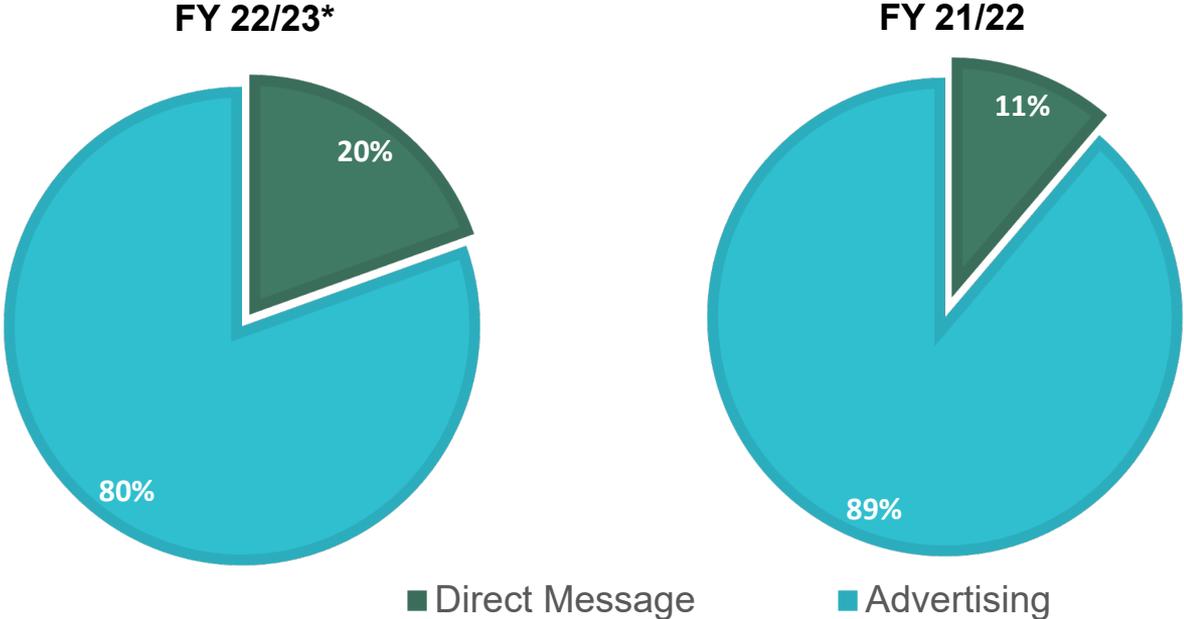
Reactions to Creative Concepts

- The creative concept “For You” tested the best
- Focus group participants thought this concept:
 - Was simple and straightforward
 - Was relatable due to the variety of images depicting everyday life in California
 - Conveyed Covered California was for all ages and types of people.
 - Overall, was motivating to consider health insurance through Covered California.

OE23 MARKETING CAMPAIGN

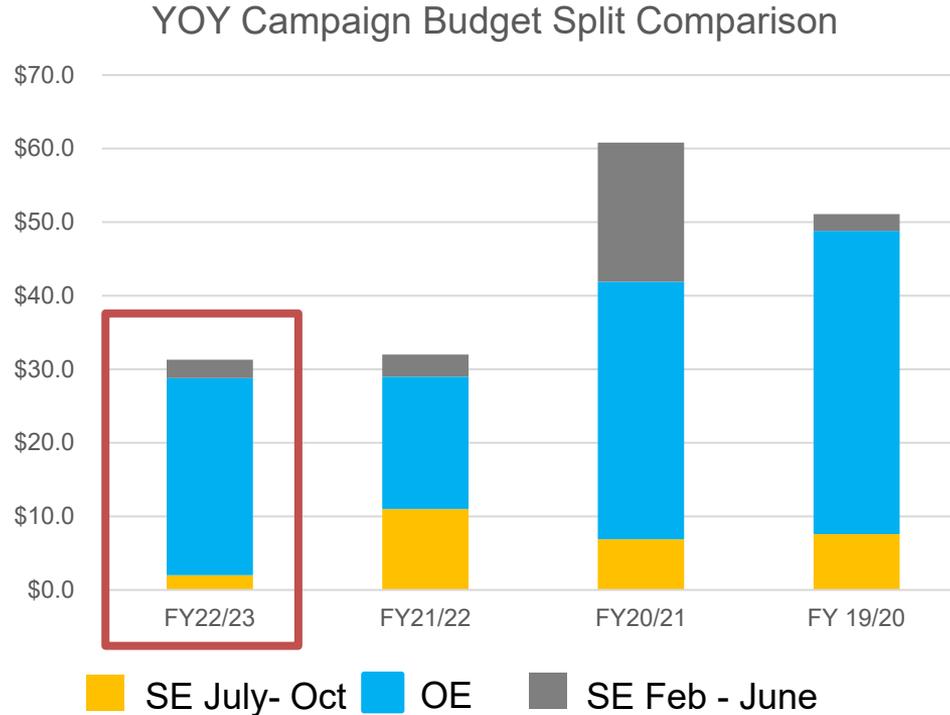
Sarita Navarro de García, Senior Marketing Specialist
Brent Knight, Senior Marketing Specialist

FY 22-23 MARKETING BUDGET ALLOCATION ADJUSTED TO FUND DIRECT OUTREACH OPPORTUNITIES RESULTING FROM SB260 AND SB967



*may change slightly based on the evolving processes with KP and OSP

IN ANTICIPATION OF RETURNING TO A NORMAL ENROLLMENT CYCLE, HIGHER PROPORTION OF PAID MEDIA BUDGET WILL BE INVESTED DURING OPEN ENROLLMENT



STATEWIDE AD CAMPAIGN PARAMETERS & OBJECTIVES



Budget
\$26.9 MM

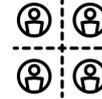


Flight dates
11/1 – 1/31



Target

- CA Adults 25-64
- Uninsured CA 26-64
- Subsidy eligible uninsured
 - Non-subsidy eligible uninsured



Segments

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



Languages

- English
- Spanish
- Chinese
- Vietnamese
- Korean
- Cambodian
- Hmong
- Laotian

CAMPAIGN OBJECTIVES:

AWARENESS: Improve brand awareness, build brand recognition, and increase understanding of Covered California's role in consumers' health insurance plan journey.

CONVERSION: Promote enrollment among the uninsured to acquire new members.

MEDIA OBJECTIVES:

PRIMARY: Develop an efficient media mix that maximizes new enrollments, while also considering the outreach needs of "hard to reach" communities.

SECONDARY: Support retention and renewal efforts via spillover media that will keep our brand top of mind.

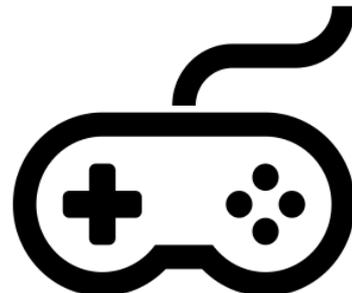
MAXIMIZE EFFICIENCY AND EFFECTIVENESS OF PAID MEDIA INVESTMENT BY FACTORING IN ENVIRONMENTAL FACTORS AND AUDIENCE BEHAVIOR

- Broadcast media (TV and Radio) will launch on 11/14 to avoid the political window of 2022 midterm elections. The rest of the channels launch 11/1.
- Heavier media weight leading up to December and January deadlines.
- Avoid key holidays in select channels based on audiences' media consumption habits.

TV Paused	Day After Thanksgiving, 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 MEDIA CHANNEL MIX LEVERAGES WHAT WORKED WELL WHILE TESTING NEW TACTICS: TIKTOK AND GAMING

Channel + Segment	TV	Radio	Print	OOH	CTV / OTT	Digital	Social	Streaming Audio	Search
Multi-cultural									
Hispanic In-language									
Asian									
Black/AA									
LGBTQ+									



CREATIVE DEVELOPMENT

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 and extension of enhanced subsidies via the Inflation Reduction Act.

- **Core messages:** Who we are and what we offer; financial help to pay for health insurance; quality comprehensive coverage; value of health insurance; free assistance every step of the way.
- **Supporting messages:** Free preventive care; mental health coverage, kids' dental included; deadlines; penalty.
- **Data points:** Continue to leverage data points to help make benefits of extended ARP subsidies feel tangible and real. E.g., amount of funds for CA, number of Californians that benefit, % of members getting financial help, etc.

Existing TV/Video assets



Both
Financial help for those who need it

Invisible
Comprehensive plans with mental health coverage

Translator
Free In-language expert help

Heart
Value of Health Insurance

Corazón
Value of health Insurance

New TV/Video asset



For You
Everyone needs health insurance

NEW DRTV SPOT

Learnings: Though familiar with the name, there is limited understanding of what Covered California is.

Solution: Craft a simple and meaningful articulation of **who we are** and **what we offer**.

Direction: We'll take viewers through a range of vignettes and lean into our brand colors and visual elements to highlight how Covered California is here to help every step of the way. We will also include compelling animated supers to reinforce key messages.



“For You” :30

VO: Everyone needs quality health insurance, even if you're healthy and active.

Covered California is a free service to help you get covered.

90% of members have received financial help and every plan offered is comprehensive, covering preventive care, doctor visits, emergency care, and more.

Regardless of your income, check today to see how Covered California can help you.

And if you have questions, there's free assistance every step of the way.

Covered California. This way to health insurance.

Enroll by December 31st at CoveredCA.com | Enrollment ends January 31st.

CREATIVE SAMPLES (WORK IN PROGRESS)

Print - *New* QR code

we believe
HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.

Every plan we offer covers the important things like preventive care, mental health screenings, and annual checkups. Regardless of income level, many residents are eligible for Covered California. And all enrollees have received financial help to pay for their health insurance. Find a plan that's right for you.

Enroll by December 31 to be covered by January 1.
CoveredCA.com | 800.375.3455

This way to health insurance.

we believe
HEALTH INSURANCE SHOULD COVER MORE AND COST LESS.

Regardless of income level, many residents are eligible for Covered California. 9 out of 10 members have even received financial help to pay for their health insurance. With preventive coverage for the important things like depression screenings and annual checkups included in every plan, you know whatever care you choose will fit your needs. Let us help get you covered.

Enroll by December 31 to be covered by January 1.
CoveredCA.com | 800.375.3355

This way to health insurance.

Out-of-home

te ayudamos
A PAGAR TU SEGURO MÉDICO.

COVERED CALIFORNIA

We help you pay for your health insurance.

no juegues con tu salud.
OBTÉN SEGURO MÉDICO.

COVERED CALIFORNIA

Don't play with your health. Get health insurance.

Digital: Prospecting & Retargeting

only X
DAYS LEFT TO ENROLL.

COVERED CALIFORNIA

This way to health insurance >

9 out of 10
GOT FINANCIAL HELP FOR HEALTH INSURANCE.

COVERED CALIFORNIA

Get covered >

GET HEALTH INSURANCE **today.**

COVERED CALIFORNIA

Enroll now >

WE HELP YOU PAY FOR **health insurance.**

COVERED CALIFORNIA

Enroll now >

SÓLO TE QUEDAN X días
PARA OBTENER SEGURO MÉDICO.

COVERED CALIFORNIA

You only have (x) days left to get health insurance

PURCHASED LIST DIRECT EMAIL

- This outreach tactic has proven very effective and efficient and will be included as part of our OE23 efforts.
- Outreach efforts during OE22 delivered **~14.3k** incremental plan selections at \$26.71 per based on holdback test.
- Due to the success of this outreach over the last few years, and considering our qualitative research findings, we plan to add a third touch in OE23 with unique drops occurring in November, December, and January.
- While creative is still in development, all subject lines, headlines, and body copy will reflect this year's key messages, including “who we are.”

Layout examples
from OE22 creative

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 800.390.0233 (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 800.390.1553 (TTY 888.889.4500) 或

COVERED CALIFORNIA

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 800.390.0233 (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 800.390.1553 (TTY 888.889.4500) 或

COLLATERAL

1. Enrollment Guide

- Benefit chart to be updated with this year's rates
- Expected to go live on the Printable Materials page and KP Print Store in early September
- Available in all 13 threshold languages

2. Trifold Brochure – live on print store

- Available in all 13 threshold languages

3. Immigration Fact Sheet – live on print store

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

4. Special Enrollment Fact Sheet – live on print store

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

special enrollment

WHAT YOU NEED TO KNOW.

Individuals and families who experience a qualifying life event can enroll in a Covered California health insurance plan outside of the annual open enrollment period, which is usually from November through January each year. This is called special enrollment. In most cases, you have 60 days after the date of a qualifying life event to enroll or change your existing plan, if you know ahead of time when you will lose your health insurance, you have an additional 60 days to enroll before that date to prevent any gaps in coverage.

WHAT ARE QUALIFYING LIFE EVENTS?

- **Lost health insurance**
- **Married, divorced, or new domestic partnership**
- **Child is born, adopted or received into foster care**
- **Moved to or from California**

For a complete list and to learn more about qualifying life events, visit coveredca.com/special-enrollment

WILL
Medi
even
on it
You
your
low
out
SPE
CARE
NOW
ARE
YOU
ELIGIBLE?

- **Lawful permanent residents or "green card holders."**
- **Lawful temporary residents.**
- **Non-immigrant status holders, including work visas and student visas.**
- **Persons fleeing persecution, including refugees and asylum.**
- **Other humanitarian immigrants, including those using protected status.**

**IN A MIXED
SITUA
FAMILY**
is both lawfully present and non-lawfully
is. Although an individual that is not lawfully
Use for coverage under a Covered California
Use for health coverage on behalf of
-covered. For example,

HAVE QUESTIONS WE CAN HELP.
Interpreters are available now to assist in your language.

NAME: _____
PHONE: _____
ADDRESS: _____
CITY: _____ STATE: _____ ZIP: _____
E-MAIL: _____



this way to health insurance.

A STEP-BY-STEP GUIDE

we've got you covered.

Covered California was created to help California 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 800.360.3636 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 if you won't pay more than 8.5% of your income on your benchmark Silver plan. You may also qualify for no-cost Medi-Cal.



To estimate your monthly payments with our calculator, enter the QIC code or visit coveredca.com/quali-calculator

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 (also apply for or 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 credits (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 making a public charge determination.

If you are concerned about how your personal information will be shared with the federal government or whether applying for coverage through Covered California will negatively affect you as a member of your household, you can call the Health Consumer Alliance (HCA) at 888.834.3338 for free, confidential legal assistance, or visit the California Department of Social Services Public Charge Provider List.

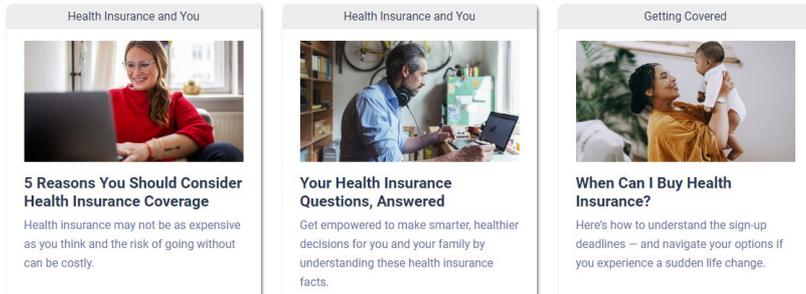
Use our Shop and Compare tool to receive an anonymous estimate on what program you may qualify for.



CONTENT MARKETING

Traffic from organic search is a sizable part of the Marketing Blog's pageviews and is growing an average of 18% month over month.

Content Marketing will continue targeting growth opportunities affiliated with organic search by improving upon legacy content and by developing new content related to keyword search volumes, our mission, and any program, law or policy updates.



NEW ARTICLE IN DEVELOPMENT

- Changes to Health Insurance for 2023
- ARP Subsidy Extension
- HIV/AIDs Preventative Care & PrEP
- Women's Health: Preventive & Reproductive Care
- Benefits of Coverage for the Self Employed
- Medi-Cal to Covered California Automatic Enrollment

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

SOCIAL MEDIA CAMPAIGNS (ENGLISH & SPANISH)

@COVEREDCA



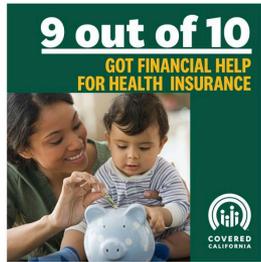
NEW!

Targeting 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, deadlines
- Averaging 16 ads per month November – January

Targeting Fans & Plan Selected Audience

- Reaching social channel followers and current members who plan selected
- Topics include reporting changes, free preventive care, essential health benefits, value of health insurance, renewal, deadlines
- Averaging 6 ads per month November – January



FUNNEL EMAIL / TEXT / DIRECT MAIL CAMPAIGNS

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

- Funnel email, SMS text and direct mail messages: availability of financial help, how to check for savings, value of health coverage, benefits of Covered California health plans such as free preventive care, how to get help, deadline reminders, etc.
- Twice weekly automated email campaign based on status in the enrollment funnel.
- Tailored email and direct mail outreach to lower funnel consumers with specific plan cost.
- Adhoc emails, direct mail and SMS/text messages to engage and encourage enrollment.



TOMORROW is the last day to enroll for health coverage beginning JAN!!



Dear Fellow Californian,

It's only a day away! The deadline to enroll in a health plan is midnight tomorrow for your coverage to begin on January 1. The Open Enrollment period ends January 31, 2022, but tomorrow is your last day to enroll in coverage to start January 1.

Log in to your Covered California account, or create one if you don't have an online account, to finish your enrollment. If you get stuck and need help along the way, watch this video for assistance with enrolling in a health plan (dental, too) during the Open Enrollment period.

Don't forget to check to see how much financial help you could receive by using the Shop and Compare tool on CoveredCA.com. Among Covered California members, 90% get financial help and nearly half will get a \$0 health plan for 2022!

If you have questions, we have experts to walk you through the entire enrollment process. The Covered California Service Center is available today at 800-300-1506 from 8 a.m. to midnight and tomorrow, December 31, from 8 a.m. to 6 p.m. To avoid long wait times, enroll now! If you would rather receive help online, you can watch our online enrollment tutorials at any time.

Remember: After you enroll, please make your first payment using the "Pay Now" feature that is available immediately after you select your health plan and e-sign. Click the "Pay Now" button to make your first payment to your health plan. If you don't make the first payment by the due date your coverage might be at risk.

Note: If your health plan is \$0 per month, you will not see a "Pay Now" option.

Be covered for 2022 and enroll today!

Enroll Today



the time is now!



Dear Fellow Californian,

If you haven't started your application for health insurance yet, now is the time. We're here to help you get started and fully understand what Covered California has to offer. Check out this video to see available health insurance companies and what services are included with a plan through Covered California.



Watch Video: "What is Covered California?"

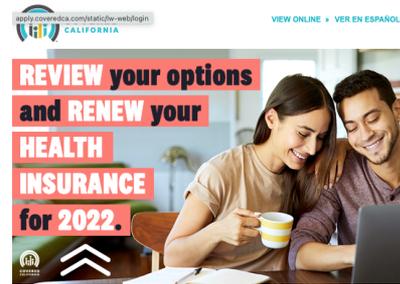
If the cost of coverage is holding you back, the American Rescue Plan is providing Covered California members with financial help! Financial help can lower the monthly cost of your health insurance premium for individuals and families who enroll in a health plan through Covered California. The amount of financial help you receive is based on your household size, annual income, age, and location (zip code). And with the American Rescue Plan, you might qualify for more than the last time you checked! Many could even get a health plan from a private brand-name health insurance company with no monthly premium.

Start your application today! After you're done with your application, you will see the financial help available to you and then you can continue to select your plan. For a quick look, use the Shop and Compare tool at CoveredCA.com to see how much you could get – it takes less than 5 minutes! You'll be able to see the monthly cost, cost for primary care visits, annual deductible, and the amount of financial help you may qualify for.

MEMBER EMAIL / TEXT / DIRECT MAIL CAMPAIGNS

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, what's new for OE23, 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.



Dear Fellow Californian,

It's time to renew your health coverage for another year through Covered California!

If you haven't already received your **renewal notice** in the mail, you will soon. Be sure to read it carefully to understand your options for 2022. Reviewing your health coverage each year allows you the opportunity to compare plans in your area and choose the best value for you and your family's health and budget.



REMINDER: If you have not selected a new plan, 30 days after the date on your renewal notice, you will automatically be enrolled into the same plan you have now for 2022, if available.

If you receive financial help, please be aware of changes to the amount that you may receive each month to lower your monthly premium. Thanks to the American Rescue Plan, a historic amount of additional financial help was made available to help lower the monthly cost of health insurance through Covered California that began in May 2021 and will continue in 2022. In 2022 this financial help is still available, but it will be spread out over 12 months, instead of 8 months (May through December), like it was for some in 2021.



Dear Fellow Californian,



It's time for you to update your consent!

To renew your coverage with financial help for 2022, Covered California needs your permission to check your income as reflected on your tax return. Previously, when you applied for health insurance, you gave your consent for Covered California to use sources, such as the IRS, to check your income.

Unfortunately, your consent has expired for the 2022 coverage year.

To accurately complete your renewal for the 2022 coverage year, please update your consent by September 30, 2021.

If you don't provide consent, even though you may be eligible for financial help, you will not receive that financial help since we won't have your permission to check your income.

If you got financial help last year to lower the cost of your monthly premium or would like to see if you qualify this year, it is important that you update your consent as soon as possible. With the historic amount of financial help available from the American Rescue Plan, we don't want to miss out on your chance to save on the monthly cost of health insurance – so take time to update your consent today!

How to Update Your Consent:

Online: You can [log in](#) in your online account at [CoveredCA.com](#) to update your consent with these 3 steps:

Step 1: Once you have logged in to your account, navigate to "Account Information" and select "Consent for Verification" from the Update Case Information menu.

Step 2: Select the number of years you wish to provide consent.

Step 3: Select "Update" to save your changes.

Watch our video "How to Update Your Consent" for step-by-step instructions on how to update your consent.

UNIQUE AUDIENCE MARKETING OUTREACH

Ongoing

- **SB260 Health Plan Cancellations**
 - Audience: Californians who were enrolled through a health insurance company but cancelled their coverage.
 - Cadence: Ongoing monthly email and direct mail outreach began June 2021 and will continue throughout open enrollment.
- **”Win Backs” Campaign**
 - Audience: Former Covered California members with cancelled or terminated status.
 - Cadence: Ongoing Marketing outreach that will continue throughout open enrollment.

Upcoming

- **SB260 Medi-Cal Transitioners**
 - Audience: Californians who lost their coverage through Medi-Cal and will be auto enrolled through Covered California.
 - Future marketing outreach (email and/or direct mail) expected to start in 2023.



COVERED CALIFORNIA VIEW ONLINE • VER EN ESPAÑOL •

GET COVERED FOR 2022 - ENROLL in a health plan that fits your needs and budget TODAY.

Dear Fellow Californian,

We understand that you have been interested or previously enrolled in health insurance through Covered California in the past and we thought it was important to let you know that Open Enrollment for coverage next year has started!

In case you are unfamiliar, Open Enrollment is the time of year for you to check for financial help, compare health plans and enroll in the one that best fits your needs and budget. Take time today to review your options and get covered for 2022 with a comprehensive health plan through Covered California! But you should act now!

 **Enroll in a health plan by December 31 for your coverage to begin on January 1, 2022.**



Watch Video: "Open Enrollment 2022. Enroll by December 31"

When comparing the health plans in your area, it is important to remember that all health plans through Covered California offer mental health services, emergency care, **FREE preventive care** and dental care for children (adult dental is available to add to a health plan). Having health insurance limits your future financial risk. With annual out-of-pocket limits, if you ever have high medical bills, you'll only pay a small portion while your plan pays the rest!

III. Covered California

C. Marketing 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

MOEA Advisory Members

By phone: 1 (631) 992-3221

Access code: 716-406-3-051

Audio PIN: Shown after joining the webinar

Webinar ID: 617-278-235

Public Comments

By phone: 1 (631) 992-3221

Access code: 716-406-3-051

Audio PIN: Shown after joining the webinar

Webinar ID: 617-278-235

Qualified Health Plans 2023 Updates

James DeBenedetti
Director, Plan Management



PREMIUM RATE CHANGE FOR 2023

- A rate increase of **5.6 percent** in 2023 coverage year, due in part to the return of normal medical trends that existed prior to the COVID pandemic. This includes the reduction following the approval of the Inflation Reduction Act. A recent Kaiser Family Foundation (KFF) study found that the national average among 13 states and the District of Columbia was 10 percent.
- The rate change is below the national average thanks to Covered CA's 1.7 million enrollees and the state's healthy consumer pool, among the best in the nation. Other factors include Covered CA's "active purchaser" model.
- When averaged over the past four years, which includes record-low rate changes in 2020 and 2021, Covered CA's average rate change is just **1.97 percent**.

California's Individual Market Rate Changes (Percentages)¹

Plan Years	2019 - 2020	2020 - 2021	2021 - 2022	2022 -2023	4-Year Average
Weighted Average	0.8%	0.5%	1.8%	5.6%	1.97%

NEW ENTRANTS AND WITHDRAWALS FOR 2023

- ❑ **Aetna CVS Health**, which currently serves 34 million people across the nation, will join Covered California and begin offering coverage in El Dorado, Fresno, Kings, Madera, Placer, Sacramento and Yolo counties.
- ❑ **Anthem Blue Cross** will return to San Diego County and will join Blue Shield of California as the second carrier to offer statewide coverage.
- ❑ **Blue Shield of California** will expand its Trio HMO plan into portions of Monterey County.
- ❑ **Health Net** will be ending its EPO plan product. Nearly 600 consumers spread throughout Contra Costa, Marin, Merced, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Solano, Sonoma, Stanislaus and Tulare counties will be given the opportunity to choose a new plan or be moved to the carrier with the lowest-cost plan in the same metal tier.
- ❑ As a result, with **13** carriers providing coverage across the state in 2023, all Californians will have two or more choices, 93 percent will be able to choose from three carriers or more, and 81 percent of Californians will have four or more choices.

QUALIFIED DENTAL PLANS 2023 UPDATES

2023 DENTAL PLAN OFFERINGS AND RATES

- The statewide weighted average rate for individual and family dental plans decreased by 1.7 percent
- More than 294,000 people are enrolled in Covered California's dental plans, which represents a 28 percent increase over last year.
- Five QDP Issuers are returning for 2023
- One QDP Issuer is withdrawing from the individual and family dental marketplace (Liberty Dental Plan)
 - Approximately 26,000 enrollees will be affected, which is about 9% of Covered California's Dental enrollees
 - Enrollees may choose a new dental plan during renewal. If enrollees do not act, they will be migrated to the lowest-cost dental plan of the same type (DHMO or DPPO) in their region

2023 HEALTH BENEFIT DESIGNS

2023 STANDARD AND ENHANCED HEALTH BENEFIT DESIGNS

- The Covered California Board approved 2023 Standard Benefit Designs at the June 16 meeting
- These approved Benefit Designs include two sets of silver variants:
 - Baseline (customary approach)
 - State augmented Cost Sharing Reduction (CSR) program (enhanced)

APPROVED 2023 PATIENT-CENTERED BENEFIT PLAN DESIGNS

SIDE-BY-SIDE VIEW (BASELINE)

Benefit	Individual-only Platinum Coinsurance		Individual-only Platinum Copay		Individual-only Gold Coinsurance		Individual-only Gold Copay		Individual-only Silver		Silver 73		Silver 87		Silver 94		Bronze		Bronze HDHP	
	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount
Deductible																				\$7,000
Medical Deductible								\$4,750		\$4,750		\$800		\$75		\$6,300				
Drug Deductible								\$85		\$30		\$25		\$0		\$500				
Coinsurance (Member)		10%		10%		20%		20%		20%		20%		15%		10%		40%		0%
MOOP		\$4,500		\$4,500		\$8,550		\$8,550		\$8,750		\$7,250		\$3,000		\$900		\$8,200		\$7,000
ED Facility Fee		\$150		\$150		\$350		\$350		\$400		\$400		\$150		\$50	X	40%	X	0%
Inpatient Facility Fee		10%		\$250		30%		\$350	X	30%	X	30%	X	25%	X	10%	X	40%	X	0%
Inpatient Physician Fee		10%		---		30%		---		30%		30%		25%		10%	X	40%	X	0%
Primary Care Visit		\$15		\$15		\$35		\$35		\$45		\$45		\$45		\$5	X	\$65	X	0%
Specialist Visit		\$30		\$30		\$65		\$65		\$85		\$85		\$25		\$8	X	\$95	X	0%
MH/SU Outpatient Services		\$15		\$15		\$35		\$35		\$45		\$45		\$15		\$5	X	\$65	X	0%
Imaging (CT/PET Scans, MRIs)		10%		\$75		25%		\$75		\$325		\$325		\$100		\$50	X	40%	X	0%
Speech Therapy		\$15		\$15		\$35		\$35		\$45		\$45		\$15		\$5		\$65	X	0%
Occupational and Physical Therapy		\$15		\$15		\$35		\$35		\$45		\$45		\$15		\$5		\$65	X	0%
Laboratory Services		\$15		\$15		\$40		\$40		\$50		\$50		\$20		\$8		\$40	X	0%
X-rays and Diagnostic Imaging		\$30		\$30		\$75		\$75		\$95		\$90		\$40		\$8	X	40%	X	0%
Skilled Nursing Facility		10%		\$150		30%		\$150	X	30%	X	30%	X	25%	X	10%	X	40%	X	0%
Outpatient Facility Fee		10%		\$100		20%		\$150		20%		20%		15%		10%	X	40%	X	0%
Outpatient Physician Fee		10%		\$25		20%		\$40		20%		20%		15%		10%	X	40%	X	0%
Tier 1 (Generics)		\$5		\$5		\$15		\$15	X	\$16	X	\$16	X	\$5		\$3	X	\$18	X	0%
Tier 2 (Preferred Brand)		\$15		\$15		\$60		\$60	X	\$60	X	\$55	X	\$25		\$10	X	40%	X	0%
Tier 3 (Nonpreferred Brand)		\$25		\$25		\$85		\$85	X	\$90	X	\$85	X	\$45		\$15	X	40%	X	0%
Tier 4 (Specialty)		10%		10%		20%		20%	X	20%	X	20%	X	15%		10%	X	40%	X	0%
Tier 4 Maximum Coinsurance		\$250		\$250		\$250		\$250		\$250		\$250		\$150		\$150		\$500*		
Maximum Days for charging IP copay				5				5												
Begin PCP deductible after # of copays																		3 visits		
Actuarial Value																				
2023 AV (Final 2023 AVC)		91.76		89.75		81.92		80.11		71.57†		73.86†		87.86†		94.88		64.73		64.17
2022 AV (Final 2022 AVC)		91.59		89.25		81.90		78.01		71.07†		73.42†		87.75†		94.66		64.78†		64.60

KEY:	X	Subject to deductible
	*	Drug cap applies to all drug tiers
	†	Additive adjustment (included in AV)
		Increased member cost from 2022
		Decreased member cost from 2022
		Does not meet AV
	Within .5 of upper de minimis	
	Securely within AV	

APPROVED 2023 PATIENT-CENTERED BENEFIT PLAN DESIGNS

ENHANCED COST SHARING REDUCTIONS (STATE AUGMENTED CSR)

Benefit	Silver 94 No Deductible		Silver 87 No Deductible		Silver 80 No Deductible	
	Ded	Amount	Ded	Amount	Ded	Amount
Deductible						
Medical Deductible		\$0		\$0		\$0
Drug Deductible		\$0		\$0		\$0
Coinsurance (Member)		10%		15%		20%
MOOP		\$900		\$3,000		\$4,900
ED Facility Fee		\$50		\$150		\$400
Inpatient Facility Fee		10%		25%		30%
Inpatient Physician Fee		10%		25%		30%
Primary Care Visit		\$5		\$15		\$30
Specialist Visit		\$8		\$25		\$70
MH/SU Outpatient Services		\$5		\$15		\$30
Imaging (CT/PET Scans, MRIs)		\$50		\$100		\$325
Speech Therapy		\$5		\$15		\$30
Occupational and Physical Therapy		\$5		\$15		\$30
Laboratory Services		\$8		\$20		\$40
X-rays and Diagnostic Imaging		\$8		\$40		\$80
Skilled Nursing Facility		10%		25%		30%
Outpatient Facility Fee		10%		15%		20%
Outpatient Physician Fee		10%		15%		20%
Tier 1 (Generics)		\$3		\$5		\$10
Tier 2 (Preferred Brand)		\$10		\$25		\$40
Tier 3 (Nonpreferred Brand)		\$15		\$45		\$70
Tier 4 (Specialty)		10%		15%		20%
Tier 4 Maximum Coinsurance		\$150		\$150		\$250
Maximum Days for charging IP copay						
Begin PCP deductible after # of copays						
Actuarial Value						
2023 AV (Final 2023 AVC)		95.14**		88.62**		80.98**
2022 AV (Final 2022 AVC)		N/A		N/A		N/A

**Pending Milliman's review on Enhanced CSR's

KEY:

Decreased member cost from Baseline Silver plans

APPROVED 2023 PATIENT-CENTERED BENEFIT PLAN DESIGNS

COVERED CALIFORNIA FOR SMALL BUSINESS ONLY

Benefit	CCSB-only Platinum Coinsurance		CCSB-only Platinum Copay		CCSB-only Gold Coinsurance		CCSB-only Gold Copay		CCSB-only Silver Coinsurance		CCSB-only Silver Copay		CCSB-only Silver HDHP	
	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount
Deductible														\$2,700
Medical Deductible						\$350		\$250		\$2,500		\$2,500		
Drug Deductible						\$0		\$0		\$300		\$300		
Coinsurance (Member)		10%		10%		20%		20%		35%		30%		25%
MOOP		\$4,500		\$4,500		\$7,800		\$7,800		\$8,600		\$8,750		\$7,200
ED Facility Fee		\$200		\$150	X	20%	X	\$250	X	35%	X	30%	X	25%
Inpatient Facility Fee		10%		\$250	X	20%	X	\$600	X	35%	X	40%	X	25%
Inpatient Physician Fee		10%		--	X	20%		--	X	35%		40%	X	25%
Primary Care Visit		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Specialist Visit		\$30		\$30		\$50		\$55		\$90		\$90	X	25%
MH/SU Outpatient Services		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Imaging (CT/PET Scans, MRIs)		10%		\$100		20%	X	\$250	X	35%	X	\$300	X	25%
Speech Therapy		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Occupational and Physical Therapy		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Laboratory Services		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
X-rays and Diagnostic Imaging		\$30		\$30		\$65		\$55		\$90		\$90	X	25%
Skilled Nursing Facility		10%		\$150	X	20%	X	\$300	X	35%	X	40%	X	25%
Outpatient Facility Fee		10%		\$100		20%	X	\$300	X	35%	X	35%	X	25%
Outpatient Physician Fee		10%		\$25		20%		\$35		35%		30%	X	25%
Tier 1 (Generics)		\$10		\$5		\$15		\$15		\$20		\$19	X	25%
Tier 2 (Preferred Brand)		\$25		\$20		\$50		\$40	X	\$75	X	\$85	X	25%
Tier 3 (Nonpreferred Brand)		\$40		\$30		\$80		\$70	X	\$105	X	\$110	X	25%
Tier 4 (Specialty)		10%		10%		20%		20%	X	30%	X	30%	X	25%
Tier 4 Maximum Coinsurance		\$250		\$250		\$250		\$250		\$250		\$250		\$250*
Maximum Days for charging IP copay				5				5						
Begin PCP deductible after # of copays														
Actuarial Value														
2023 AV (Final 2023 AVC)		90.71		88.80		78.93†		80.49		71.93†		71.65†		71.71
2022 AV (Final 2022 AVC)		90.47		88.29		78.02†		79.43		71.43†		70.84†		71.75
Enrollment as of January 2021		15,864			29,679			20,825			1,724			
Percent of Total enrollment		23%			44%			31%			3%			

KEY:		
	X	Subject to deductible
	*	Drug cap applies to all drug tiers
	†	Additive adjustment (included in AV)
		Increased member cost from 2022
		Decreased member cost from 2022
		Does not meet AV
		Within .5 of upper de minimis
		Securely within AV



III. Covered California

D. Qualified Health Plans 2023 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.
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- NOTE: Written comments may be submitted to MOEAgroup@covered.ca.gov

MOEA Advisory Members

By phone: 1 (631) 992-3221

Access code: 716-406-3-051

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10 MIN BREAK

IV. MOEA MEMBER FEEDBACK DISCUSSION

MOEA MEMBER FEEDBACK DISCUSSION

- **Open Enrollment 2023 Preparation**
 - (American Rescue Plan) Inflation Reduction Act: Subsidy Extension
 - Senate Bill 260 and Public Health Emergency (PHE) Updates
- **Questions to consider:**
 - What has your organization done to prepare consumers?
 - What types of tools or resources would be useful to assist consumers this open enrollment?
 - What tools will help you the most to prepare for the SB260 Implementation and PHE unwind?

IV. MOEA Member Feedback Discussion

A. American Rescue Plan Updates

B. Senate Bill 260 and Public Health Emergency (PHE) Updates

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V. COVERED CALIFORNIA

Communication Updates

Jagdip Dhillon

Information Officer, Communications



SPECIAL ENROLLMENT PERIOD

- First “normal” special-enrollment period (SEP) in three years.
- Continued to hold phone banks and produce print-ready articles to promote SEP.



In a celebration of Mexican culture and heritage, @CoveredCA joined over 10K in #Stockton this week to kickoff #CincoDeMayo festivities. The event, hosted by @Univision19 & @ElConcilioCA, helped inform visitors about signing up for #ACA #healthcare coverage via Special Enrollment



Covered California and 2 others

8:47 AM · May 5, 2022 · Twitter Web App



#mondaythoughts: @CoveredCA is visiting SinoTV in #LosAngeles from 10-11a to celebrate #AAPIHeritageMonth and inform #Chinese-speaking #Californians how they may be eligible for #ACA #healthcare coverage for the rest of 2022. Check your eligibility with agent: (800) 377-1944.



Covered California and Sino TV

10:10 AM · May 16, 2022 from Pasadena, CA · Twitter for iPhone



#MondayMotivation: @CoveredCA/@CoveredCA_es is visiting @noticias21 in #Fresno until 8p. Agents are answering all your questions about how uninsured #Californians with life changing experiences, such as getting #COVID19, can call and apply at (800) 493-1953 for #ACA coverage.



Covered California and 3 others

3:04 PM · May 16, 2022 from Fresno, CA · Twitter for iPhone

SPECIAL ENROLLMENT PERIOD



INLAND VALLEY NEWS
News from the Heart of the Inland Valley | Since 1992

COVID-19 LOCAL STATEWIDE EDUCATION NATIONAL FEATURES HEALTH LIFESTYLE

Home > Family > Newlyweds Are Now Eligible For Covered California Health Coverage

Newlyweds Are Now Eligible For Covered California Health Coverage

14 Jul 2022 / admin / 0 Comment

Family



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Talese@InlandValleyNews.com |
http://www.InlandValleyNews.com
2009 Porterfield Way, Suite C, Upland, CA 91786



Portada Deportes Fieranduta Inmigración Noticia Estatal Noticia Local Nación COVID-19 Donar

¿Eres madre primeriza y no tienes un plan de salud?

NOTICIA LOCAL

por Redacción May 19, 2022



HEALTH

Tips for California's New Graduates: Maintaining Health Coverage After Graduation

By **Billie Jordan Sushine** June 29, 2022

SPECIAL ENROLLMENT PERIOD

ARTÍCULOS 

Anuncios Google

Dejar de ver anuncio ¿Por qué este anuncio? 

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Inicio > Mujer > Planificación y Embarazo > Covered California tiene un plan de salud para madres primerizas

Featured Mujer Planificación y Embarazo

Covered California tiene un plan de salud para madres primerizas

By Noticias El Clasificado - 19 de mayo, 2022  45

Precinct Reporter Group

Precinct Reporter • Tri-County Bulletin • Long Beach Leader

Serving Southern California's African American Communities Since 1965

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BREAKING NEWS Need 4 Bridges Helps Kids Identify L

LATEST PRGNEWS Home > Latest PRGNews > Higher Health Costs if Rescue Plan Expires

HIGHER HEALTH COSTS IF RESCUE PLAN EXPIRES

BY PRECINCT REPORTER NEWS /  JULY 21, 2022 /  310 /  0

ADS

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COVID-19
employer 



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Newlyweds are now eligible for California health coverage

The summer wedding season is upon us, and this joyous next step in life shouldn't be taken without the safety and security of having quality, affordable health insurance for you and your partner.



Congratulations!

You may be eligible for coverage.



AMERICAN RESCUE PLAN FINANCIAL HELP

- Promoted the importance of the increased and expanded subsidies provided by the American Rescue Plan.
- Issued a study on the financial impact people could face if the increased subsidies were allowed to expire, which earned coverage in numerous outlets across the country.

HEALTH

Millions of Californians at risk of losing health coverage when federal COVID programs end

BY ANA B. IBARRA
MARCH 4, 2022

Spotlight

New Covered California Leader Urges Renewal of Enhanced Federal Aid for Health Premiums

By Bernard J. Wolfson
MAY 17, 2022

REPUBLISH THIS STORY



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE
July 13, 2022

Covered California Warns of Higher Health Insurance Costs if Congress Allows the American Rescue Plan to Expire

- *With Congress scheduled to recess at the end of July, and health insurance marketplaces finalizing their rates for the 2023 coverage year, timely action to decide on the future of the American Rescue Plan's benefits is critical.*
- *The law, which provides increased and expanded federal financial assistance and helped millions of Americans sign up for health insurance through the Affordable Care Act, is set to expire at the end of this year.*
- *An estimated 220,000 Californians could become uninsured, with premiums doubling for 1 million low-income consumers.*
- *Middle-income consumers would lose all federal financial help, and their premiums would increase by an average of \$272 per month if Congress does not act to extend the law.*

SACRAMENTO, Calif. — An updated Covered California analysis highlights how the expiration of the American Rescue Plan (ARP) would raise costs for enrollees, including doubling premiums on average for 1 million low-income Californians, and may lead up to 220,000 people to drop their health coverage. The analysis comes as Congress deliberates whether to extend the law, which provides increased financial help and is set to expire at the end of this year.



RATES 2023

- Despite all of the uncertainty, Covered California stuck with its timeline for a rate announcement and the proposed 2023 changes were announced on July 19.
- The 6 percent change received statewide and national coverage. We stressed the importance of the ARP subsidies and how California's rates came in lower than the national average.

POLITICO

Covered California's 2023 premiums set to jump 6 percent



BY: VICTORIA COLLIVER | 07/19/2022 02:09 PM EDT | UPDATED 07/19/2022 05:41 PM EDT

Los Angeles Times

CALIFORNIA

Healthcare premiums to rise an average of 6% on California's individual marketplace



AP U.S. News World News Politics Sports Entertainment Business Technology Health Science

US health insurers raise rates to match increase in usage

By ADAM BEAM July 19, 2022

In California, state officials announced Tuesday that rates would increase an average of 6% next year for the 1.7 million people who purchase coverage through Covered California, the state-operated health insurance marketplace. That's a big jump after years of record low increases, when rate increases averaged about 1% in the past three years.

Increased use of health plans was the biggest reason for the increase, accounting for four percentage points, according to Jessica Altman, executive director of Covered California.

"That is really the consistent message that other states are seeing as well, and even more so than California," she said.

HEALTH

CAL MATTERS

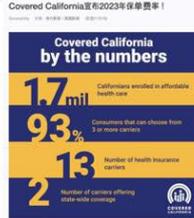
Covered California insurance rates to increase



BY ANA B. IBARRA
JULY 19, 2022

API MEDIA TOUR

- In conjunction with the rates announcement, two members of the Communications team went to Southern California to meet with seven different API media outlets.
- We have mentioned for the past handful of meetings our commitment to reaching Californians via Ethnic Media and these meetings included Chinese, Korean, and Filipino TV stations and newspapers.



V. Covered California

A. Communications Updates

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Outreach & Sales Updates

Terri Convey
Director, Outreach and Sales



SPECIAL ENROLLMENT PERIOD 2022

SPECIAL ENROLLMENT PERIOD 2022

- 16 Enroller Workshops
- Main event was a live cast with Jessica Altman focusing on key topics to help channel partners in outreach and enrollment efforts
 - Impact of the extra subsidies from ARP
 - Pathway to coverage for Medi-Cal beneficiaries when public health ends
 - Auto-selection/enrollment capability
 - Improving affordability for families with the “Family Glitch” provision

Live Cast Event – May 26, 2022

Join us for a
LIVE PANEL DISCUSSION
MAY 26, 2022
10:00-11:00 AM PST

**LEGISLATIVE UPDATES AND
KEY ENROLLMENT OPPORTUNITIES**
2022 SPECIAL ENROLLMENT PERIOD

CLICK HERE TO REGISTER

Questions email kickoffevents@covered-ca.gov

A Virtual Event

*Featuring Speakers From
Covered California*

JESSICA ALTMAN
Executive Director for
Covered California

KATIE RAVEL
Director for Policy, Eligibility,
and Research, Covered
California

KELLY GREEN
Director for Communications
and External Affairs,
Covered California

TERRI CONVEY
Director for Customer and
Sales, Covered California

ENROLLER ROUNDTABLE MEETINGS



OUTREACH & SALES DIVISION Top Partners Agent Roundtable Webinar

Thursday, August 11, 2022

Thank you for joining us. **The webinar will begin at 9:00 a.m. PDT**
You will not hear any audio until we begin the webinar.

7 Enroller Roundtable Meetings

- Interactive session with top partners
- Informal survey and feedback capture
- Test open enrollment messages

OUTREACH TO DIVERSE COMMUNITIES



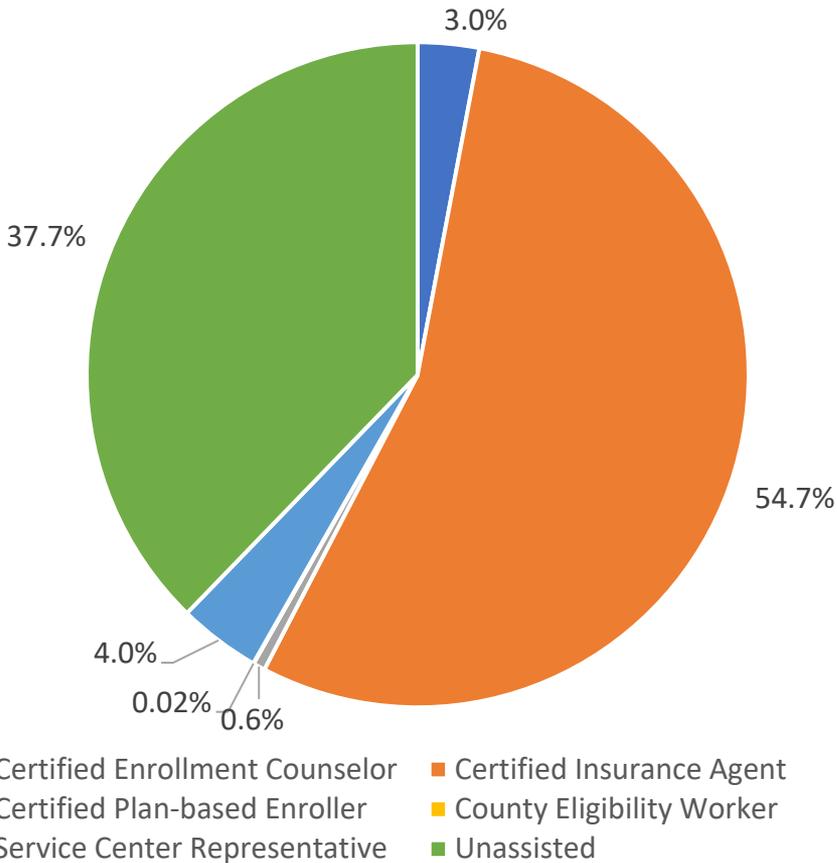
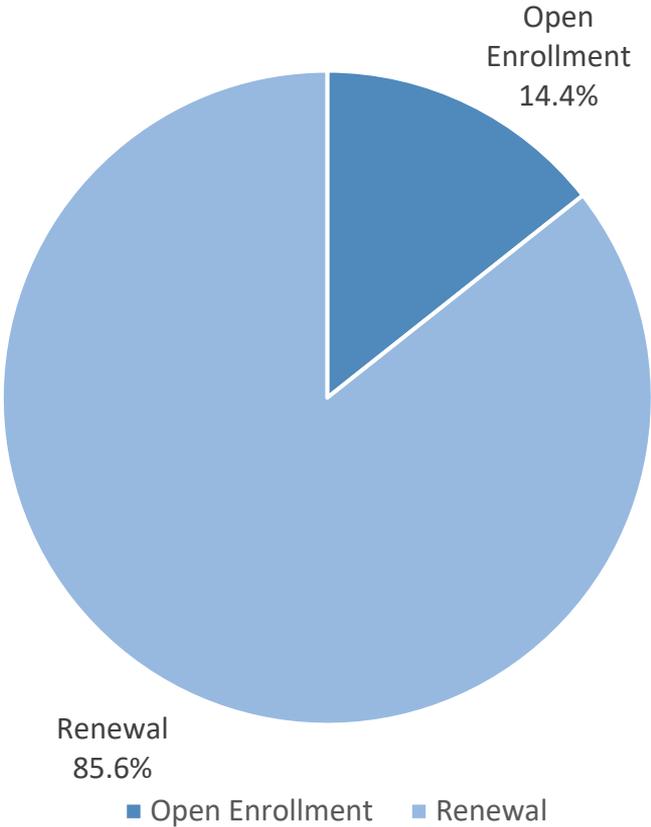
- Digital/Social Media
- TV/Radio
- In-person events
- 12 ethnic / languages
- 8+ geographic areas

FACEBOOK CAMPAIGN – MARCH – MAY 2022

• Chinese - Cantonese	• Bay Area, Central Valley
• Chinese - Mandarin	• LA, OC
• English – African American	• LA, Bay Area, Central Valley, San Bernardino, Palmdale
• English - General	• LA, Central Valley, Bay Area
• Hmong	• Central Valley
• Korean	• Los Angeles
• Punjabi	• Fresno, Sacramento, Yuba City
• Spanish	• LA, Inland Empire, Monterey Salinas, San Diego
• Vietnamese	• Bay Area
• Tagalog	• LA, Daly City, OC
• Ukrainian	• Central Valley
• Russian	• Central Valley

OPEN ENROLLMENT READINESS 2023

2022 PLAN SELECTIONS BY SERVICE CHANNELS



*Data is as of June 1, 2022
<https://hbex.coveredca.com/data-research/>

FY 22-23 NAVIGATOR PROGRAM

AT-A-GLANCE

- FY July 1, 2022 through June 30, 2023
- Annual funding of \$6.5 million
- **36,576** New and Renewal Enrollment
- **4,500** Outreach Activity Points Score

Region	Lead Entities	Funding Amount	Sub-Entities
Los Angeles	15	\$2,000,000	18
Northern CA	7	\$1,275,000	8
Central Valley	5	\$1,000,000	0
San Diego	4	\$900,000	5
Bay Area	1	\$500,000	8
Orange County	2	\$325,000	4
Inland Empire	3	\$225,000	5
Central Coast	1	\$75,000	1
Total	38	\$6,400,000	49



87 Navigators with 770 enrollment locations
and 803 active certified enrollment counselors

9⁹ **out of** **10**²

Californians live within a 15-minute
drive time of a Navigator location

OPEN ENROLLMENT 2023 REGIONAL WORKSHOPS



Covered California Outreach and Sales is hosting virtual regional workshops to train enrollers on important topics for this Open Enrollment Period.

Topics to include but not limited to: Policy Updates; Keeping California Healthy; Regional Rates and Plan Offerings; CalHEERS Updates; etc.

[Northern CA](#)

Wednesday, September 21st, 2022
10:00 a.m. – 12:00 p.m. PDT

[Central, CA, Central Coast, CA,](#)

Wednesday, September 21st, 2022
1:30 p.m. – 3:30 p.m. PDT

[Bay Area, CA](#)

Thursday, September 22nd, 2022
10:00 a.m. – 12:00 p.m. PDT

[Los Angeles, CA](#)

Tuesday, September 27th, 2022
10:00 a.m. – 12:00 p.m. PDT

[Orange County, CA](#)

Wednesday, September 28th, 2022
10:00 a.m. – 12:00 p.m. PDT

[Inland Empire & San Diego, CA](#)

Thursday, September 29th, 2022
10:00 a.m. – 12:00 p.m. PDT

For more information or questions regarding these virtual events, please email us at kickoffevents@covered.ca.gov or contact your [local field representative](#).

OUTREACH TO DIVERSE COMMUNITIES



- Goal is to connect people to enrollment partners
- Campaign includes television, radio, digital, in-person campaigns driving consumers to call and get help from enrollers
- Targets diverse communities throughout the state
- Targeting languages and ethnicities: English, Spanish, Mandarin, Cantonese, Vietnamese, Korean, Hmong, Punjabi, Farsi, Arabic, Tagalog, Russian, Ukrainian, and African American consumers
- Open Enrollment 2023

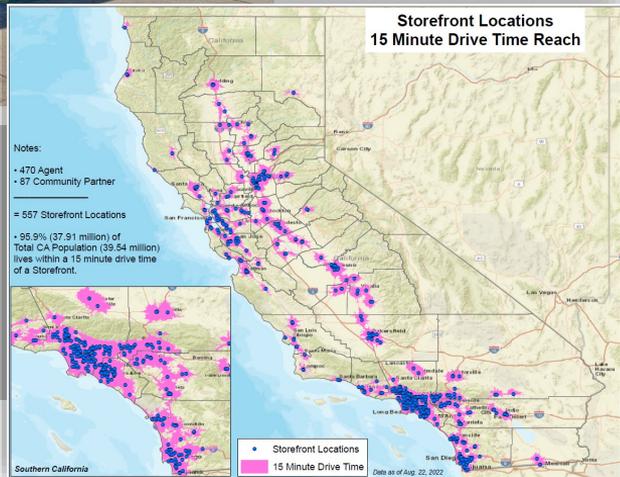


COVERED CALIFORNIA STOREFRONTS

- **95% of all Californians** are within a 15-minute drive from one of Covered California's storefront locations
- **557 storefront locations**
- **45% of enrollment from agents** is conducted by agents who operate storefronts (426,189 members)



557
storefront
locations*



V. Covered California

B. Outreach and Sales 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

MOEA Advisory Members

By phone: 1 (631) 992-3221

Access code: 716-406-3-051

Audio PIN: Shown after joining the webinar

Webinar ID: 617-278-235

Public Comments

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VI. MOEA MEMBER OPEN DISCUSSION

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THANK YOU!