

# Marketing, Outreach & Enrollment Assistance Advisory Group

March 4, 2021 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 is holding its March 4, 2021 MOEA Advisory Group meeting remotely. Per Executive Order N-25-20 and N-35-20, 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 will participate remotely by way of teleconference. Additionally, consistent with the Governor's Executive Order N-33-20 regarding the statewide stay-at home directive to preserve the public health and safety throughout the entire State of California, we are limiting public participation to remote participation only.

# WEBINAR HOUSEKEEPING

## 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 (213) 929-4212

### *Access Code:*

766-604-314

### *Audio PIN:*

Shown after  
joining the webinar

### *Webinar ID:*

799-653-923

- 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](mailto:MOEAgroup@covered.ca.gov) if you have additional questions or comments after the webinar.

# I. CALL TO ORDER & AGENDA OVERVIEW

# AGENDA\* – MARCH 4<sup>TH</sup> VIRTUAL MEETING

## I. Call to Order and Agenda Overview

## II. Administrative

- A. Co-Chair Position – Invitation to Participate
- B. Updated MOEA landing page on [hbex.coveredca.com](http://hbex.coveredca.com)

## III. Covered California

- A. Welcome
- B. Policy Updates
- C. Marketing Updates
- D. Communication Updates
- E. Outreach and Sales Updates

## IV. MOEA Member Discussion

- A. Advisory Group Action Items Update
- B. COVID-19 Vaccine Outreach
- C. COVID-19 Pandemic: Looking Ahead
- D. Open Discussion

## IV. Adjourn



## II. ADMINISTRATIVE

# CO-CHAIR – INVITATION TO PARTICIPATE

- Vacant currently
- Has to be a current member
- Please email: [MOEA@covered.ca.gov](mailto:MOEA@covered.ca.gov)

# WEBSITE – MOEA LANDING PAGE UPDATES

<https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/>

- Overview of the group's mission
- Upcoming meeting information
- Membership Roster
- Quarterly Summary Report
- Archived meetings and related documents

The screenshot shows the MOEA Landing Page on the Covered California website. The page has a blue header with the Covered California logo and navigation icons for About, Board, Programs, Stakeholders, Agents, Solicitations, Grants, Resources, and Careers. The main content area is white with a blue breadcrumb trail: Home > stakeholders > Marketing Outreach Enrollment. The page title is "Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group". The main text describes the group's purpose and provides a list of resources and upcoming meetings. The resources section includes links to the MOEA Charter, Membership Roster, Quarterly Summary Reports, Archived Meetings, Financial Reports, Newsroom, Data & Research, Toolkit, and Proposed Annual Report and FY 2020/2021 Budget. The upcoming meetings section lists a meeting on Thursday, March 4th, with links to the agenda, registration, presentation, and minutes. The page footer contains a note about past meeting information.

COVERED CALIFORNIA

About Board Programs Stakeholders Agents Solicitations Grants Resources Careers

Home > stakeholders > Marketing Outreach Enrollment

## Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group

Covered California has established the Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group to be well informed and provide input to the Covered California Board and staff on critical issues related to Covered California's efforts to assure as many Californians as possible are aware of and use its services.

The MOEA Advisory Group collects perspectives from key experts and stakeholders, provides advice and recommendations, and serves as a sounding board to Covered California staff to assist in the continual refinement of outreach, marketing, and enrollment assistance efforts to meet Covered California's mission. The MOEA Advisory Group also advises staff on how to best reach specific targeted populations as well as reducing the number of California's uninsured, many of whom are unaware they may be eligible for subsidies. Together with Covered California staff, the MOEA Advisory Group established a [charter](#) highlighting its purpose, scope, objectives and membership.

### Upcoming Meetings

All meetings are open to members of the public. Please review the meeting agenda upon available for instructions on how to join the meeting.

- Date: Thursday, March 4th 1:00 pm-4:00 pm
- [Agenda](#)
- [Registration](#)
- [Presentation](#)
- [Minutes](#)

Past meeting information can be found under the "Archived Meetings" on the right of this webpage, under the [MOEA Advisory Group Resources](#) section.

### MOEA Advisory Group Resources

- [MOEA Charter](#)
- [MOEA Membership Roster](#)
- [Quarterly Summary Reports](#)
- [Archived Meetings](#)
- [Financial Reports](#)
- [Newsroom](#)
- [Data & Research](#)
- [Toolkit](#)
- [Proposed Annual Report and FY 2020/2021 Budget](#)

### Stakeholder Links

- [Board of Directors of California Health Benefit Exchange](#)
- [Plan Management Advisory Group](#)
- [Tribal Consultation](#)
- [AB 1810 Affordability Workgroup Meetings](#)

## II. Administrative Updates

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining the webinar

**Webinar ID:** 799-653-923

# III. COVERED CALIFORNIA

# Welcome

Doug McKeever

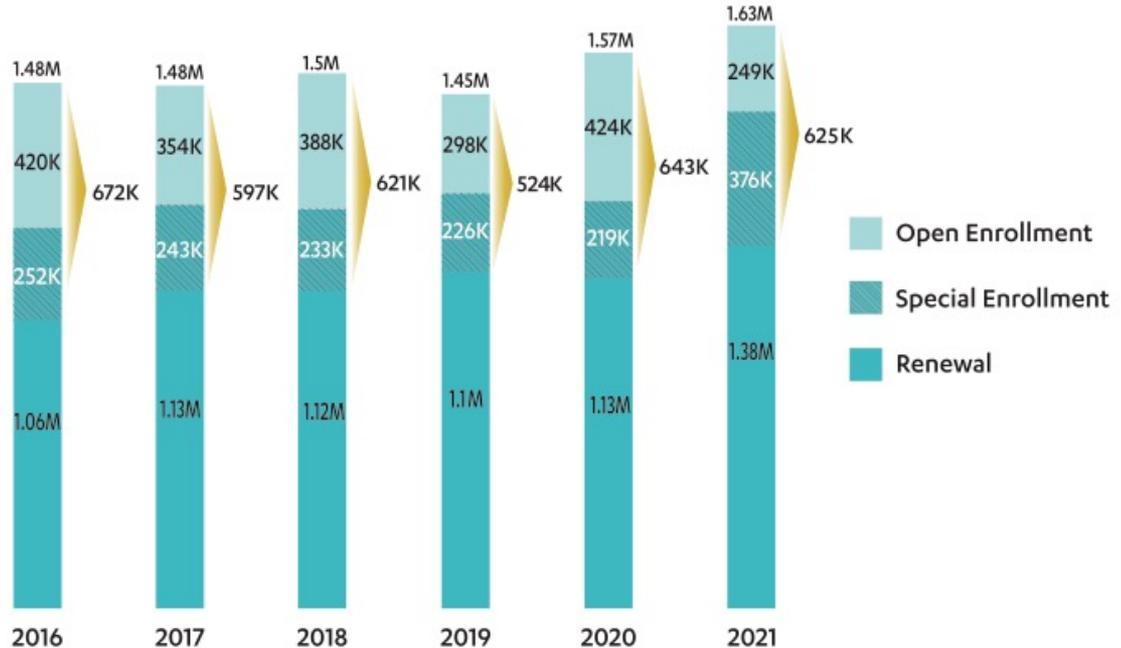
Chief Deputy Executive Director, Programs



# 2021 Highest Enrollment Ever – Driven by SEP

## Plan Selections at end of Open Enrollment for Coverage Years 2016 - 2021

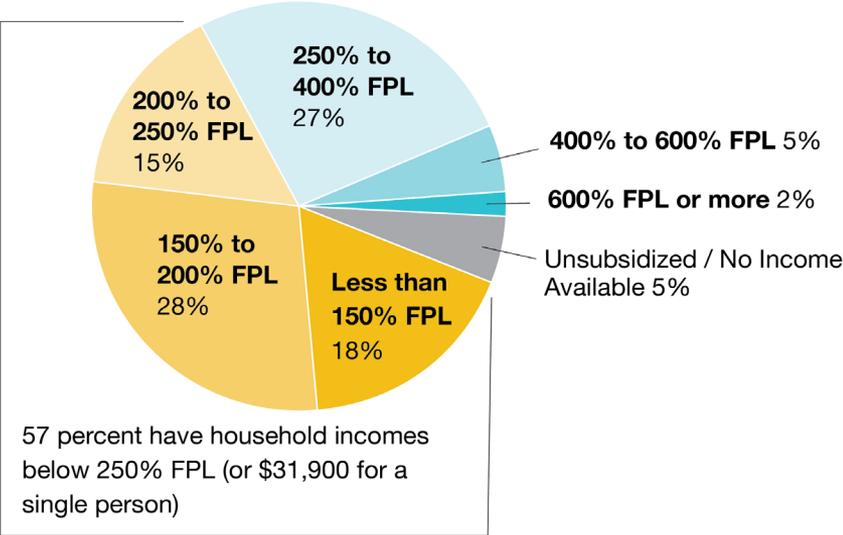
- Record 1.63 million plan selections at end of 2021 OE.
- 625,000 new plan selections during special and open enrollment; similar to 2020.
- Major shift of enrollment mix with COVID SEP: 2021 higher enrollment in SEP than OE first time ever, with 376,000 enrolling in SEP (almost double prior years)
- OE new enrollment in 2020 highest ever driven by new state subsidies and state-penalty, dropped in 2021 after large SEP enrollment



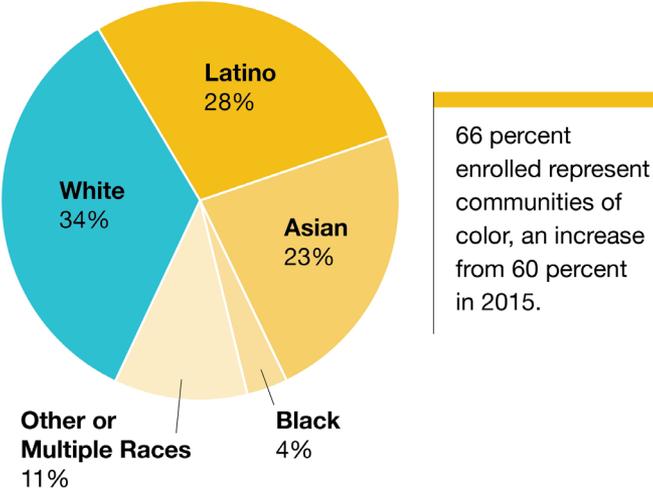
# During Pandemic – Covered California Meeting the Needs of Those Who Need it Most

## Strong Enrollment Among Communities Hardest Hit by COVID-19

Covered California 2021 Net Plan Selections by Income



SEP and OE Plan Selections by Ethnicity



# SPECIAL ENROLLMENT PERIOD- BIDEN EXECUTIVE ORDER AND COVERED CA ALIGNMENT

- Jan. 28 President Biden signed an Executive Order that activated a special three-month enrollment period from Feb. 15 to May 15 for the 36 states operating under the Federally Facilitated Marketplace.
- In alignment, Covered California established a special enrollment period from Feb. 1 to May 15.
- The new special enrollment period allows uninsured individuals to sign up for coverage without needing to meet the normal qualifying life events (loss of coverage, moving, etc.).

# NEW OPPORTUNITIES WITH BIDEN ADMINISTRATION THAT WANTS TO USE ACA TO “BUILD BETTER”

- Restore ACA rescinding executive actions that undermined the law.
- Restoring investments in marketing and outreach for FFM states.
- Use the ACA infrastructure to respond to the pandemic with a short-term stimulus proposal that increases financial help and lowers premiums.
  - Expanded subsidies for millions of Americans, with a limit of 8.5% cost of coverage, for both 2021 and 2022
- Potential additional federal action to build on the ACA and make subsidy increases permanent and ensure marketplaces can implement changes effectively and timely.

# FEDERAL STIMULUS - WHAT IS IN IT AND WHAT IS NEXT

**On February 8<sup>th</sup>, following the announcement of President Biden’s American Rescue Plan, the House of Representatives proposed a COVID-19 stimulus package to extend federal premium subsidies for plan years 2021 and 2022 by:**

- Eliminating the federal subsidy “cliff” at 400% of the federal poverty level (FPL)
- Limit required premium contribution so no one pays more than 8.5% of their income toward premiums through Exchanges

## **Additional proposals include:**

- Temporary reconciliation forgiveness for consumers who received excess federal advanced premium tax credits for tax year 2020
- Enhanced federal premium subsidies for individuals receiving Unemployment Insurance (UI)
- \$20 million federal funds for marketplace IT support for implementation.

# STIMULUS PACKAGE STATUS AND WHAT IS NEXT

- First week of March, Senate to take up the bill.
- The stimulus package could be passed by mid-March with intent for immediate implementation.
- Covered California teams are hard at work for planning and preparation for implementation if the stimulus packaged is passed by Congress and signed into law by the President.

### III. Covered California

#### A. Welcome

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining  
the webinar

**Webinar ID:** 799-653-923

# Policy Updates

**Andrea Zvonicek**  
Chief, Program Policy

**Jan Falzarano**  
Deputy Director, Plan Management



# PROPOSITION 22 APP-BASED NETWORK COMPANY DRIVERS

- Proposition 22 requires app-based network companies (e.g. Uber, Lyft, etc.) to provide their qualifying drivers a health care stipend based on certain criteria
- In February, Covered California introduced a new Qualifying Life Event and Special Enrollment Period for eligible drivers to sign up for or update their Qualified Health Plan (QHP)
- Covered California developed a Proof of Coverage document that will be available to consumers in CalHEERS around April 2021

# S.B. 260 AUTOMATIC HEALTH CARE COVERAGE ENROLLMENT

- SB 260 requires Covered California to enroll individuals no longer eligible for other insurance affordability programs (Medi-Cal) into the lowest cost silver Qualified Health Plan available
- Currently, efforts are focused on implementation of the federal American Rescue Plan
- Covered California is on track to implement SB 260 by July 2022
- We will be engaging with internal and external stakeholders this Spring to obtain feedback and gather business requirements
- SB 260 system pre-design sessions anticipated to begin September 2021

# S.B. 260 CONSUMER CONTACT INFORMATION

California health care service plans and health insurers providing individual or group health care coverage must provide consumer contact information to Covered California for individuals who have terminated from coverage and who have chosen not to opt-out.

- Plan Management Division in partnership with internal divisions at Covered California have worked together to accomplish data specification criteria, policy & data submission guidelines, executed Data Use Agreements (DUAs), and is currently establishing Secure File Transfer Protocol (SFTP) connectivity with each carrier.
- Collaboration on communication and implementation efforts is on-going between Covered California, California Association of Health Plans (CAHP), and health plans.
- Carriers must send the required data to Covered California by June 11, 2021 that includes individuals losing coverage at end of May 2021.
- Thereafter, termination enrollment data is due by the 15th of the month (or next business day if the 15th occurs on a weekend or holiday) for the preceding month.

### III. Covered California

#### B. Policy Updates

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining the webinar

**Webinar ID:** 799-653-923

# Marketing Updates

**Sarita Navarro de Garcia**

Senior Marketing Specialist

**Amanda Danley**

Senior Marketing Specialist

**Brent Knight**

Senior Marketing Specialist

**Ila Zapanta**

Research Data Specialist II



# SPECIAL ENROLLMENT (SE) PAID MEDIA PLAN

	<i>Enhanced SE</i>	<i>Normal SE</i>
Timing	February 1 – May 15	May 16 – June 30
Target Audience	A26 - 64; HHI \$25-\$150K; Experiencing qualifying life events	
	Uninsured	
Budget	\$8.3MM	
Campaign Objective	Motivate consumers who are experiencing qualifying life events (including COVID during Enhanced SE) to compare and choose a health insurance plan through Covered California.	
Channel Mix	TV (MS, HM; top DMAs)	
	Digital video, digital banners, social, search (MS, HM; statewide) Digital banners (API; statewide)	

***ENHANCED* SE CREATIVE**





## PROSPECTING

getting covered  
HAS NEVER BEEN MORE IMPORTANT.  
This way to health insurance >

LOSING YOUR JOB doesn't have to mean losing your health insurance.  
Enrollment is open due to COVID-19 >

enrollment is open  
DUE TO COVID-19.  
This way to health insurance >

9 out of 10  
GOT FINANCIAL HELP FOR HEALTH INSURANCE.  
Enrollment is open due to COVID-19 >



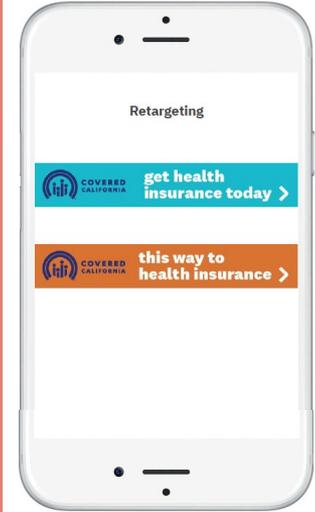
## RETARGETING

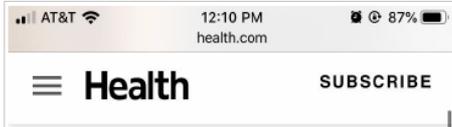
find a health insurance plan that fits.  
Enrollment is open due to COVID-19 >

compare brand name  
HEALTH INSURANCE PLANS.  
Enrollment is open due to COVID-19 >

cross health insurance off your to-do list.  
Enrollment is open due to COVID-19 >

sign up for health insurance today.  
Get covered >





PAID CONTENT

## Californians: Health Insurance Enrollment is Still Open

Think health insurance isn't for you? We've got good news. We're helping more Californians get covered during COVID-19.

From Covered CA



## Some Patients Are Developing 'COVID Arm' After Getting Vaccinated—Here's Why Not to Worry

▶ Video



## How to Make Mexican Corn Skillet Pizza



## Analysis: Food price spikes see inflation rear its head in emerging markets

For Cozanne Brito Machado, like millions of people in developing countries around the world, shopping for staple foods such as rice, beans, oil or potatoes now means making hard choices.

7:36AM EST



## Hyundai, Kia say Apple car deal now off, see \$8.5 billion wiped off market value

South Korea's Hyundai Motor Co said on Monday it is not now in talks with Apple Inc on autonomous electric cars, just a month after it confirmed early-stage talks with the tech giant, sending the automaker's shares slidding.

2:04AM EST



## Get Health Insurance When It Matters Most

Health insurance enrollment is open due to COVID-19. Last year, 9 out of 10 people who enrolled got financial help. See if you qualify.

SPONSORED BY COVERED CA



SPONSORED BY COVERED CA

## Californians Can Still Get Covered During COVID-19

All Covered California health insurance plans cover everything from preventive care to mental health to emergency surgery and more.

Advertisement

### More headlines

It's still safest to avoid indoor dining, even if more states are allowing it

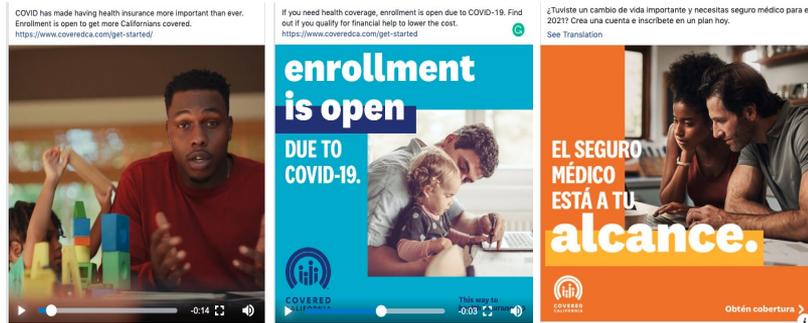
States are looking to help their vulnerable communities as vaccine distribution ramps up

'Definitely getting better': The United States is making vaccine progress on several fronts, and

# SOCIAL MEDIA CAMPAIGNS

## Targeting Funnel Audience

- Awareness ads reaching potentially uninsured, job seekers and those experiencing life events (Spanish & English)
- Retargeting ads reaching those who visited CoveredCA.com but not yet signed up
- Approximately 7 posts per month



## Targeting Retention Audience

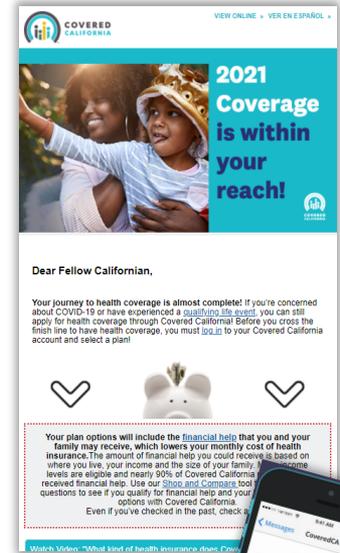
- Engagement ads to educate and reach social channel followers and current members (Spanish & English)
- Approximately 8 posts per month



# FUNNEL EMAIL / TEXT / DIRECT MAIL CAMPAIGNS

Audience: potential consumers who have, at minimum, provided an email (English & Spanish)

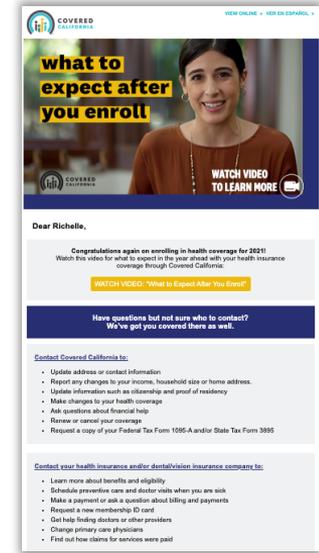
- Funnel emails will include information for both Enhanced Special Enrollment period and Normal Special Enrollment period
- Minimum 2x a week automated emails based on engagement and stage in enrollment
- Adhoc emails, SMS/text messages, and direct mail to continue to educate consumers with latest information



# MEMBER EMAIL / TEXT / DIRECT MAIL CAMPAIGNS

Audience: Current Covered California members (English & Spanish)

- Member emails will include information for both Enhanced Special Enrollment period and Normal Special Enrollment period
- 1-3 emails per month to engage and educate current members
- Direct Mail and SMS/text message outreach will be conducted for members



# FACE MASKS FOR NEW MEMBERS

Project continuing from the last Open Enrollment period where one free set of face masks (two masks per package) were sent to each Covered California member, totaling a distribution of more than 1.8M face masks.

- All new members during the Special Enrollment period will receive a set of two face masks, while supplies last.
- Face masks and collateral were created in: English, Spanish, Chinese, Korean and Vietnamese.  
(English & Spanish)



***NORMAL SE CREATIVE***

# VIDEO *(IN PROGRESS)*

Digital



## “Life Takes a Turn”

If you tie the knot, lose your coverage when you get let go or welcome someone new...

**Covered California** helps you get health insurance when life changes – and financial help if you need it.

Learn more at [CoveredCA.com](https://CoveredCA.com).

Time is limited.



# DIGITAL

## PROSPECTING - STATIC

lost your **health insurance?**

Get covered now >

COVERED CALIFORNIA

This ad features a woman with dark hair and a black leather jacket. The text 'lost your health insurance?' is in white, with 'health insurance?' highlighted in a yellow bar. Below the image is a 'Get covered now >' link and the Covered California logo.

lost your **job or income?**

This way to health insurance >

COVERED CALIFORNIA

This ad features a man with a beard and a grey shirt. The text 'lost your job or income?' is in white, with 'job or income?' highlighted in a yellow bar. Below the image is a 'This way to health insurance >' link and the Covered California logo.

life changes.

GET COVERED WHEN IT DOES.

This way to health insurance >

COVERED CALIFORNIA

This vertical ad features a woman holding a baby. The text 'life changes.' is in white, and 'GET COVERED WHEN IT DOES.' is in a smaller font below it. At the bottom is a 'This way to health insurance >' link and the Covered California logo.

## RETARGETING

9 out of 10

GOT FINANCIAL HELP FOR HEALTH INSURANCE.

Get covered >

COVERED CALIFORNIA

This ad features a man and a woman smiling. The text '9 out of 10' is in large white font, and 'GOT FINANCIAL HELP FOR HEALTH INSURANCE.' is in a smaller font below it. At the bottom is a 'Get covered >' link and the Covered California logo.

cross health insurance off your to-do list.

Get covered >

COVERED CALIFORNIA

This ad features a woman and a child. The text 'cross health insurance off your to-do list.' is in white. At the bottom is a 'Get covered >' link and the Covered California logo.

get covered within 60 days of a big life change.

This way to health insurance >

COVERED CALIFORNIA

This vertical ad features a woman and a man. The text 'get covered within 60 days of a big life change.' is in white. At the bottom is a 'This way to health insurance >' link and the Covered California logo.

Digital



## PROSPECTING - ANIMATED

lost coverage?

This way to health insurance >

COVERED CALIFORNIA

This ad has a dark blue background with a white bar containing the text 'lost coverage?'. Below is a 'This way to health insurance >' link and the Covered California logo.

marriage?

This way to health insurance >

COVERED CALIFORNIA

This ad has a dark blue background with a white bar containing the text 'marriage?'. Below is a 'This way to health insurance >' link and the Covered California logo.

new baby?

This way to health insurance >

COVERED CALIFORNIA

This ad has a dark blue background with a white bar containing the text 'new baby?'. Below is a 'This way to health insurance >' link and the Covered California logo.

just moved?

This way to health insurance >

COVERED CALIFORNIA

This ad has a dark blue background with a white bar containing the text 'just moved?'. Below is a 'This way to health insurance >' link and the Covered California logo.

life changes.

GET COVERED WHEN IT DOES.

This way to health insurance >

COVERED CALIFORNIA

This ad has a dark blue background with a white bar containing the text 'life changes.'. Below that is 'GET COVERED WHEN IT DOES.' in a smaller font, and at the bottom is a 'This way to health insurance >' link and the Covered California logo.

# COLLATERAL UPDATE

New look

## 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. This is called special enrollment.

In most cases, you have 60 days after the date of a qualifying life event to enroll, or to 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?**

<b>Lost health insurance</b>	<b>Married, divorced, or new domestic partnership</b>
<b>Child is born, adopted or received into foster care</b>	<b>Moved to or within California</b>

For a complete list and to learn more about qualifying life events, visit [CoveredCA.com/special-enrollment](https://coveredca.com/special-enrollment).

**WHEN DOES COVERAGE START?**

The start date for coverage depends on the date you enroll. If you enroll by the 15th day of the month, your coverage will start on the first day of the next month. If you enroll after the 15th day of the month, your health coverage will start on the first day of the second month.



**FINANCIAL HELP FOR PEOPLE WHO NEED IT**

Covered California is the only place to get help paying for health insurance. How much financial help depends on your household income, family size and where you live. Typically, the lower your income, the more financial help you're eligible to receive.

**You may qualify for low or no-cost Medi-Cal or for financial help through Covered California, if your annual household income is less than...**

COVERAGE YEAR 2021	Family size	Medi-Cal	Covered California
1		\$17,609	\$76,540
2		\$23,792	\$103,440
3		\$29,974	\$130,320
4		\$36,156	\$157,200
5		\$42,339	\$184,080
6		\$48,521	\$210,960

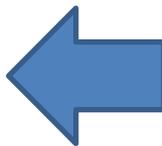
All numbers listed above are estimates. For larger households, visit the Shop and Compare tool at [CoveredCA.com](https://coveredca.com) to find out if your family qualifies.

**HOW TO ENROLL**

To find free, expert enrollment help near you, visit [CoveredCA.com/support/contact-us](https://coveredca.com/support/contact-us)

If you qualify for Medi-Cal, you can enroll anytime. If not you or someone in your family is eligible, apply at [CoveredCA.com](https://coveredca.com) or call your county human services agency.

For more information and free in-person help, contact: [CoveredCA.com](https://coveredca.com) | 800.300.1506



Old look

### Immigration Status and Eligibility

What You Need to Know

What if I'm from a mixed immigration status family?

Some households have both lawfully present and non-lawfully present individuals. Although an individual that is not lawfully present is ineligible for coverage under a Covered California plan, they can still apply for health coverage on behalf of household members that are lawfully present. For example, if you are not lawfully present, but your child is a U.S. citizen, you can apply on his or her behalf. You only need to provide information on immigrant status for family members applying for coverage.

Have questions? We can help.

800.300.1506  
CoveredCA.com

It may actually cost you **less** to get covered than to pay the tax penalty.

For example, a 30-year-old individual living in Los Angeles, making \$18,000/year would pay more to NOT have health coverage.

See if you can get help paying for your health insurance

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it.

Are you eligible? Find out here.

FAMILY SIZE	Maximum Annual Household Income
1	
2	
3	
4	
5	
6	

Now that you're enrolled Here's how to use your plan

Enrollment deadline

FOR COVERAGE EFFECTIVE ON

January 1, 2021

February 1, 2021

Avoid a tax penalty and ensure Medi-Cal enrollment is year-round

**OPEN ENROLLMENT 2022**  
**CREATIVE RESEARCH PREP**  
**Ila Zapanta**

# OPEN ENROLLMENT 2022 CREATIVE RESEARCH PREP

Through our research vendor, we conducted creative evaluation research with the following goals:

- Measure the effectiveness and collective impact of the television creative assets shown during the Open Enrollment 2021
- Determine the themes and messages that resonate best with the uninsured and Spanish-dominant population
- Collect data to guide creative strategy and targeting for the Open Enrollment 2022 planning

Methodology:

- January 6 – 21, 2021 survey fielding
- California residents between 26 to 54 years old who speak English and Spanish
- Sample size (N=431) of Uninsured, Covered California Renewals, Recent Covered California Enrollees, or Spanish-dominant

English TV Ads Shown



TRANSLATOR

BOTH

INVISIBLE

ANTHEM

HERO

Spanish TV Ads Shown



TRANSLATOR

BOTH

INVISIBLE

ANTHEM

HERO

# KEY FINDINGS

- The perceived costs of health insurance remain the primary barrier to signing up across income levels and languages.
- All audiences report comparable recollection of all television ads they saw.
  - Recent Covered California enrollees report the highest recall of the ad campaign, suggesting that exposure to the ads played an impact in their decision to enroll.
- The collective campaign has a clear and highly positive impact among those surveyed.
- Individual ads nearly the same impact on key metrics for each audience.
  - Key metrics include motivating viewers, generating positive impressions of Covered California, eliciting positive emotions, and conveying useful information.
  - Relatability is the core driver of ad preference, with respondents citing relatability of the specific scenarios conveyed in each ad (e.g., I have a mental illness, I lost my job due to COVID, I have to translate for my family) as the reason that ad resonates best.

# COMPARABLE IMPACT ON POSITIVE RESPONSES

The television ads draw positive responses among those surveyed.

	 Uninsured (B)	 Covered CA Renewals (C)	 Covered CA New (D)	 Spanish Dom.(E)
<b>% Positive Emotion</b>	<b>92%</b>	<b>95%</b>	<b>99% B</b>	<b>95%</b>
Hopeful	45% DE	48% DE	23%	29%
Motivated	35%	29%	37%	43%
Understood	24%	24%	26%	21%
Confident	22% E	29% E	26% E	11%
Happy	22%	27%	44% BCE	29%

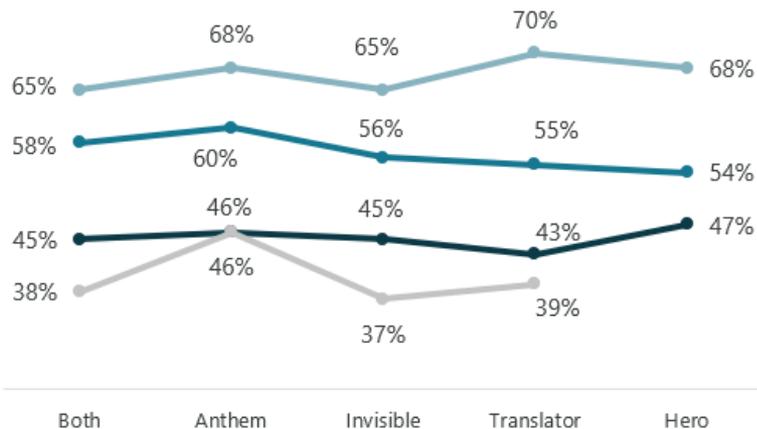
ABC Signifies statistical significance at the 95% confidence interval.

# AD IMPACT

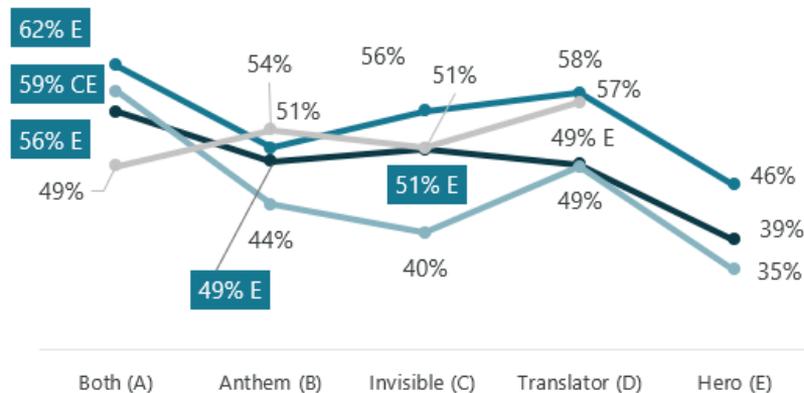
All individual ads are similarly effective at motivating enrollment and shaping positive perceptions of Covered California. “Both” tends to be seen as the most informative ad.

● Uninsured   
 ● CC Renewals   
 ● CC New Enrollees   
 ● Spanish Dom.

More Motivated to Sign Up/Favorable Towards CC\*



Contains Helpful Information



ABC Signifies statistical significance at the 95% confidence interval. \*Question varied by audience.

# MOTIVATION AND RELATABILITY – UNINSURED

Scenarios presented in each ad speak to the unique circumstances of diverse uninsured Californians. This diverse relatability supports the effectiveness of the ad campaign in totality.



## Translator

"I can relate to the woman in the video about having to translate when there is a language barrier for almost everything."

## Both

"I can relate with the working mom that thought she won't ever be able to afford health insurance but with Covered California it's possible"

## Invisible

"I was diagnosed back in 1997 with severe anxiety/anger disorder and insomnia. These issues are basically taboo for the health industry."

## Anthem

"It implied that their health insurance is affordable, and you don't have to be worried about the cost which is something that has prevented me from getting health insurance in the past"

## Hero

"I am in the same situation. I have had my hours cut in half and took a pay cut during this COVID 19 pandemic. I do not have health insurance because I can barely make enough to keep the bills paid and food on the table. This motivates me to look into Covered California to see if I can get assistance."

### 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](mailto:MOEAgroup@covered.ca.gov)

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining  
the webinar

**Webinar ID:** 799-653-923

# Communications Updates

Jagdip Dhillon  
Information Officer



# COVERED CALIFORNIA VIRTUAL EVENTS





# ETHNIC OUTREACH

- Data released by Covered California in December showed that over 1.2 million uninsured Californians were eligible for financial help, a majority of which came from the Latino, Asian and African American communities.
- In addition to the annual OE campaign, Communications scheduled additional Press Events to address the African American, Latino, Chinese, Korean, Vietnamese, Filipino, Indian and other South Asian and Thai and other Southeast Asian communities.

<b>Race and Ethnicity</b>	<b>Uninsured Californians Eligible for Financial Help</b>
Latino	650,000
Caucasian	367,000
Asian	89,000
African American	67,000
Other	29,000
<b>Total</b>	<b>1,202,000</b>

# ETHNIC OUTREACH – AFRICAN AMERICAN



## In Dr. King's Honor, California Black Doctors Call for Urgent Action During COVID-19 Crisis



**Our Weekly**  
Los Angeles

FEATURES ▾ NEWS ▾ ACROSS BLACK AMERICA ▾ OPINION ▾ LIFESTYLE ▾ BUSINESS ▾ EDUCATION

### In Dr. King's honor, California Black Doctors call for urgent action during COVID-19 crisis

"Access to high-quality health care is a basic human right"

OW Staff Writer | 1/14/2021, 12:08 p.m.

[f](#) [t](#) [+](#) 1

"Of all the forms of inequality, injustice in health care is the most shocking and inhuman." — Martin Luther King Jr.

# ETHNIC OUTREACH – SPANISH



Semana clave para la reforma migratoria de... Grupo cubanoamericano... La transición en Estados Unidos... Austin Barnes llega a un acuerdo con los... ¿Volvió Michelle Vieth con su ex, el torero... Gloria Trevi, en su mejor faceta Horóscopo de hoy, 7 de febrero de 2021... Alimentos que ayudan a bajar los niveles de...

**Hoy**

## Cerca de 1.6 millones de personas se han inscrito a Covered California

Alexandra Mendoza 2/5/2021



The San Diego Union-Tribune EN ESPAÑOL

PRIMERA PLANA

Cerca de 1.6 millones de personas se han inscrito a Covered California

**LOCAL**

COVID-19 - 22 ENERO, 2021 3:59 PM

**Alcaldes de la Bahía piden a residentes que se inscriban en Covered California**

La iniciativa busca que las personas tomen precauciones tras el surgimiento de contagios por COVID-19. Más de 1 millón de californianos se han inscrito en el seguro de salud.

@TELEMUNDO48 SAN FRANCISCO 62° 5:37 48

# ETHNIC OUTREACH – ASIAN PACIFIC ISLANDERS



Covered California Joins With Nhan Hoa Health Center to Encourage All to Get Covered in 2021



Covered California Joins Korean Community Leaders to Encourage All to Get Covered in 2021



# REAL PERSON – DIANA GAMEZ



### III. Covered California

#### D. Communication Updates

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining the webinar

**Webinar ID:** 799-653-923

# Outreach & Sales

Terri Convey

Director, Outreach and Sales



# SUPPORTING SEP AND OE 2022 CAMPAIGNS

# SPECIAL ENROLLMENT 2021 – SUPPORTING OUR ENROLLERS

- [Special Enrollment Period Toolkit](#)
- [IRS Form 1095-A and Form FTB 3895 Toolkit for Certified Enrollers](#)
- Online Delegation Tool 
- E-briefs and Texting Communication
- Statewide virtual conference for enrollers – April 2021

## Enrollment Partner Toolkit

### Toolkits for Enrollers

- ▶ [Open Enrollment Toolkit](#)
- ▶ [CalHEERS Release Toolkit](#)
- ▶ [Renewal Toolkit](#)
- ▶ [Special Enrollment Toolkit](#)
- ▶ [1095 and 3895 Toolkit](#)
- ▶ [Agency Manager Toolkit](#)
- ▶ [Approved Admin Staff Role Toolkit](#)

### Toolkits for Outreach

- ▶ [Provider Partner Toolkit](#)

### COVERED CALIFORNIA | 2021 Special Enrollment Toolkit Certified Enrollers

A "one-stop shop" for Covered California's Special Enrollment Period where enrollers can find information on Qualifying Life Events, Special Enrollment Verification, Health, Dental and Vision Plan information, as well as resources in order to support Covered California consumers. Check back frequently for updates.

#### Special Enrollment Resources

Resource	Type	Description	Date Updated
		Enrollment at a glance.	2/10/2021
		Information on Covered California's Special Enrollment Verification process and how to assist consumers with Special Enrollment Verification needs.	2/10/2021
		Overview of the online application for Special Enrollment.	2/10/2021
		Only asked questions and answers regarding Special Enrollment.	2/13/2020
		Information regarding new QLEs for short-term Special Enrollment Period.	2/14/2020
		Step-by-step guide to assist enrollers with CalHEERS Online Application.	8/27/2020
		Additional information about Prop 22 which is a gig-based companies to provide state stipends to drivers.	2/1/2021
		Information for consumers regarding	

### COVERED CALIFORNIA | Accelerated Consumer Delegation Consent Certified Enrollers

The Delegation Tool provides a means for Certified Counselors, Certified Insurance Agents, and Approved Admin Staff Level 1 and Level 2 to self-serve and delegate a consumer's case to their Book of Business.

**NOTE: Certified Enrollers are bound by Contract and/or State Regulations to only complete delegation requests at the express, present consent of a Consumer. Our system tracks and reports all Accelerated Delegation Requests made by every Certified Enroller, and suspicious use will be investigated. Certified Enrollers found fraudulently using this tool are at risk of having their Covered California certification revoked and their Book of Business permanently removed.**

Certified Enrollment Counselor (CEC), Plan Based Enroller (PBE), Agent, and Agency Manager access the Delegation Tool link from the Quick Links section on their respective portal.

1. Log into the dashboard.
2. Select the Delegation Tool link on the left navigation panel from the enroller dashboard to display the *Consumer Delegation* page.
3. The user enters the following Consumer information on the Delegation Form:
  - First name
  - Last name
  - Date of birth



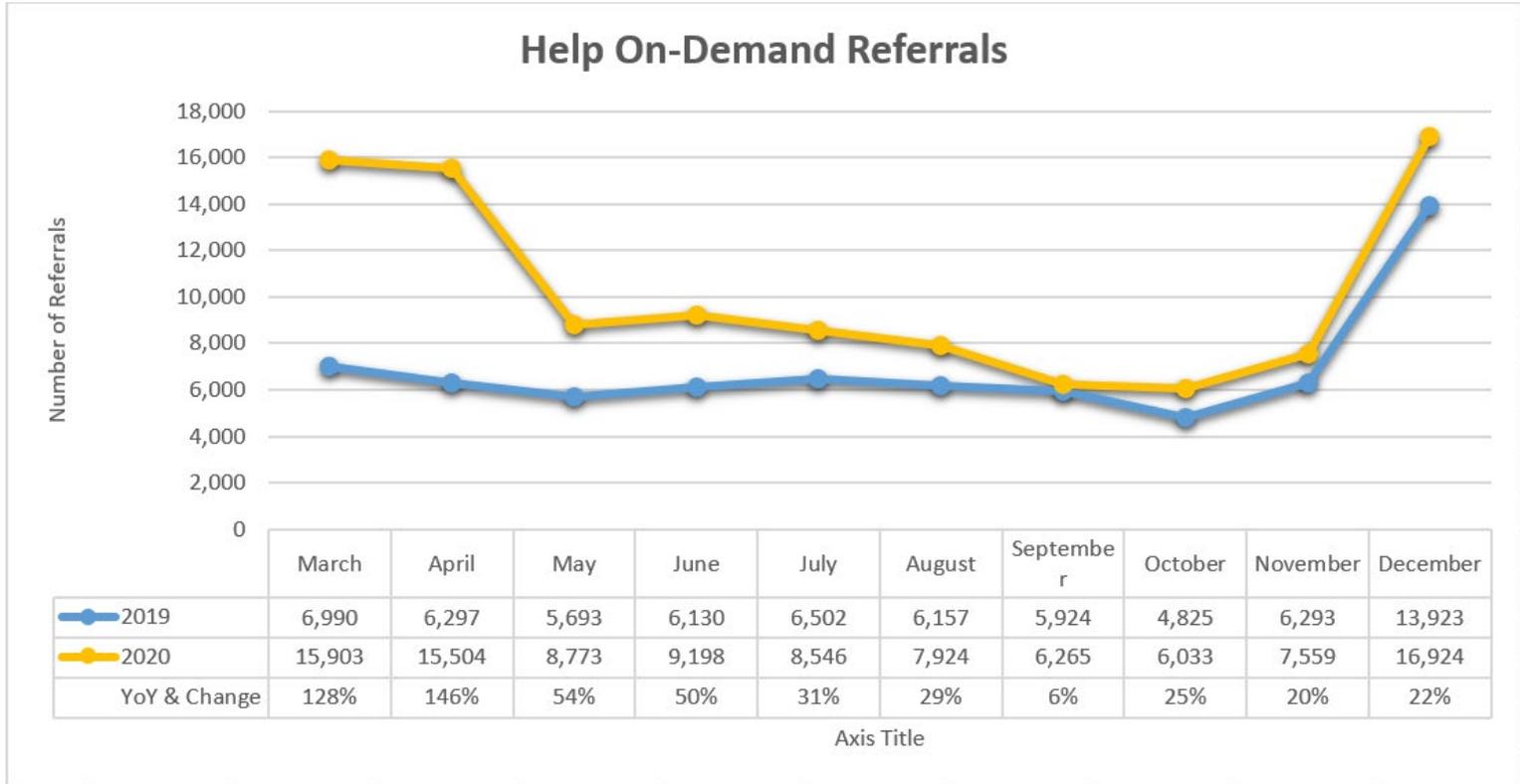
# BUILDING ON SUCCESS: AGENT AND NAVIGATOR READINESS FOR ACA EXPANSION

# ENROLLERS BUSINESS DURING PANDEMIC LOCKDOWN

- Virtual support increased while in-person support decreased
- Help On-Demand leads increased
- Storefront searches decreased on CoveredCA.com
- New storefronts developed during open enrollment



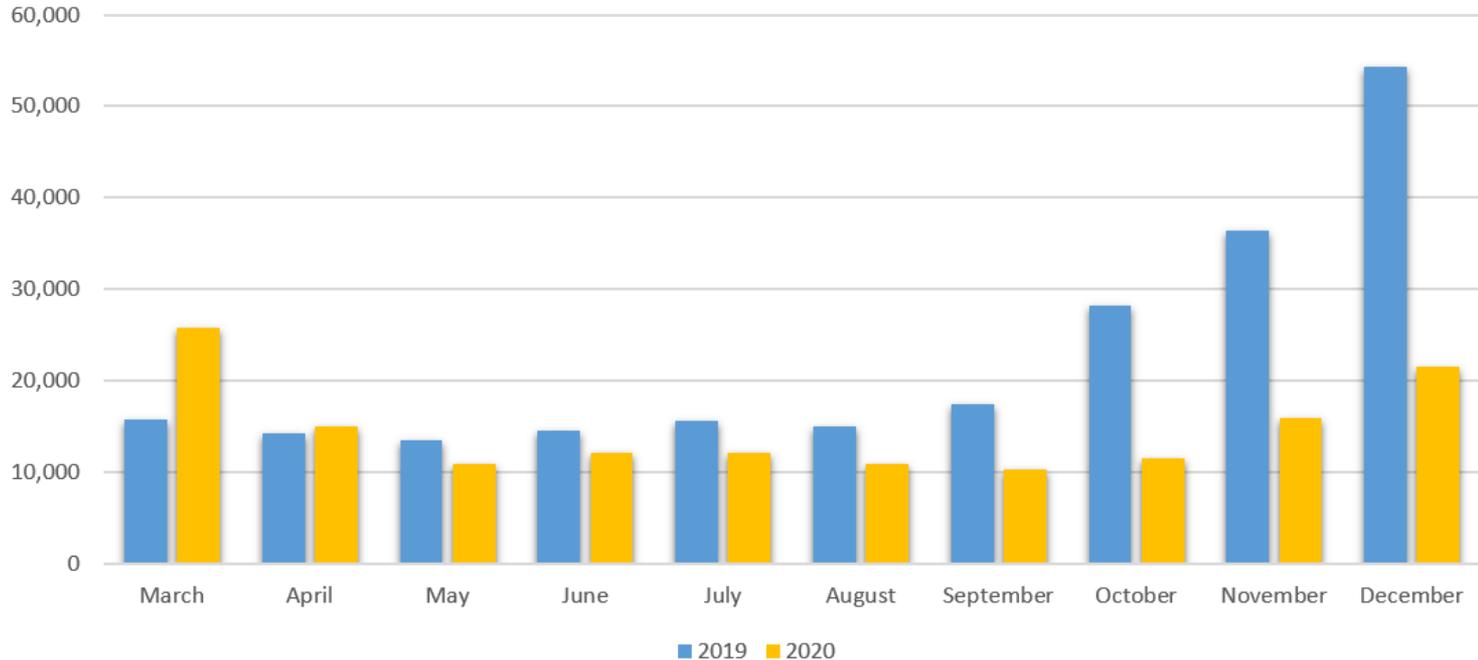
# HELP ON-DEMAND REFERRALS: YEAR OVER YEAR MONTHLY COUNT



# STOREFRONT PROGRAM WEBSITE VIEWS

Web Views\*: 2020 Compared to 2019: March through December

## Storefront Pageviews



# STOREFRONT PROGRAM

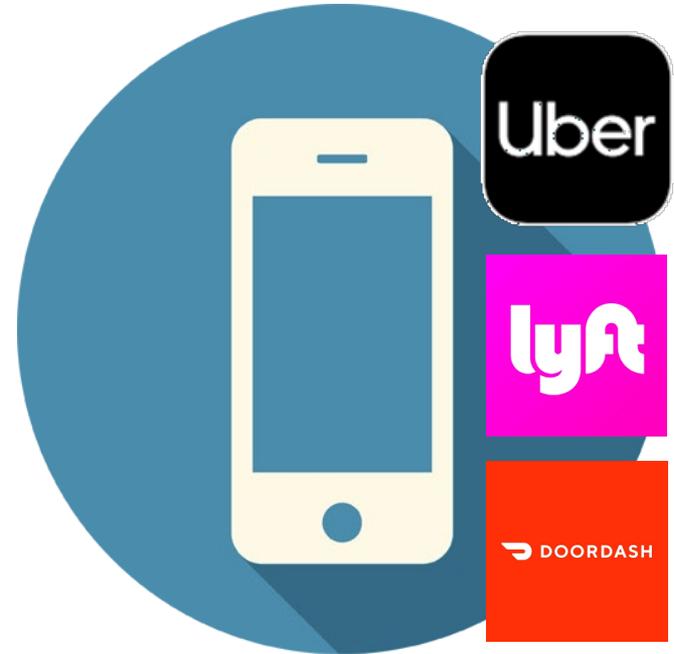
- 34 new storefronts were added since August 2020
- 32 agent operated
- 2 community partner operated



A screenshot of the 'COVERED CALIFORNIA Storefront Finder' web application. The interface includes a search bar, a filter menu on the left with options like 'By Region', 'Enroller Type', 'Languages Spoken', and 'Open At', and a map of Southern California with numerous location pins. A red rectangular box highlights a message at the top of the map area: 'Many of our Storefronts are closed for in-person assistance due to the coronavirus pandemic, but they are available to provide enrollment support by phone. Please call a Storefront for more information.'

# SEP ENROLLMENT OPPORTUNITIES

- Proposition 22
- Vaccination distribution partnerships
- Tax preparation partnerships
- Transitioning from group coverage to individual coverage
- Urgent and provider group partnerships



# COVERED CALIFORNIA FOR SMALL BUSINESS

## Group & Membership Update for December 2020

- Groups: 7,848
- Members: 65,808
- Retention: 90.4%
- Average Members per group: 8.4 mpg
- YTD New Membership Sales 13,366 membership thru 12/31/2020

## Operations Update - January

- During the pandemic Covered California for Small Business has continued to grow its membership, evidenced by a 16.5% membership increase over 2020.
- Covered California for Small Business has posted double digit membership increases for 6 consecutive years.

### III. Covered California

#### E. 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](mailto:MOEAgroup@covered.ca.gov)

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining the webinar

**Webinar ID:** 799-653-923

# IV. MOEA MEMBER DISCUSSION

# MOEA Discussion

George Balteria,  
Chair, MOEA Advisory Group



## **A. ADVISORY GROUP ACTION ITEMS UPDATES**

# ADVISORY GROUP ACTION ITEMS UPDATE

## Quarterly Summary Report

No.	Action item	Assigned Date & To	Status
1.	Focus Group  Develop a focus group to take a deeper dive into who the subset Latino group is.	3/5/2020; Marketing	Pending. This research project is on hold pending the ability to conduct in-person focus groups. In-person focus groups are not being held at this time due to COVID-19 restrictions.
2.	Covered California and Medi-Cal  Review available data for consumers churning between Covered California and Medi-Cal; and identify the loss of those who do not come back.	3/5/2020; Policy	Complete.  <a href="https://hbex.coveredca.com/data-research/library/CoveredCA_Coverage-When-You-Need-It_09-22-20.pdf">https://hbex.coveredca.com/data-research/library/CoveredCA_Coverage-When-You-Need-It_09-22-20.pdf</a>  Department of Health Care Services (DHCS) has the data from Covered California Qualified Health Plan to Medi-Cal here: <a href="https://data.chhs.ca.gov/dataset/number-of-individuals-transitioned-from-covered-california-ghps-to-medi-cal-program">https://data.chhs.ca.gov/dataset/number-of-individuals-transitioned-from-covered-california-ghps-to-medi-cal-program</a>
3.	Data Requests  Requesting the data tracking percentage of people moving off Covered California into Medi-Cal (i.e. consumers in carry forward status) given COVID-19.	7/9/2020; Policy	Pending, External Affairs to check with Policy on information if available at this time.



# ADVISORY GROUP ACTION ITEMS UPDATE

No.	Action item	Assigned Date & To	Status
4.	Collateral Materials  Requesting the 'Immigration Status & Eligibility' fact sheet in additional languages to English and Spanish.	7/9/2020; Marketing	Pending. Usage reports for the English/Spanish piece have been requested from both the KP Print Store and our Printable Materials page to help determine if there's demand for this piece. In addition, marketing is in the process of auditing the entire collateral suite with the plans for collateral to be made available before the beginning of OE 2022.
5.	COVID-19  Requesting a report about the COVID-19 economics.	7/9/2020; Marketing	The latest report about the impact COVID-19 is having on health, lives, finances and concerns of Californians can be found here:  <a href="https://www.coveredca.com/newsroom/news-releases/2020/11/24/new-survey-shows-californians-putting-their-families-first-while-underscoring-the-impact-of-the-covid-19-pandemic-on-their-health-lives-and-finances/">https://www.coveredca.com/newsroom/news-releases/2020/11/24/new-survey-shows-californians-putting-their-families-first-while-underscoring-the-impact-of-the-covid-19-pandemic-on-their-health-lives-and-finances/</a>

## IV. MOEA Member Discussion

### A. Advisory Group Action Items Update

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining  
the webinar

**Webinar ID:** 799-653-923

## **B. COVID-19 VACCINE OUTREACH**

# COVID-19 VACCINE OUTREACH

- What are some strategies that are being implemented to help promote the vaccine?
- What are some of the challenges?
- What enrollment opportunities might there be?



## IV. MOEA Member Discussion

### B. COVID-19 Vaccine Outreach

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining  
the webinar

**Webinar ID:** 799-653-923

## **C. COVID-19 PANDEMIC: LOOKING AHEAD**

# COVID-19 PANDEMIC: LOOKING AHEAD



- What opportunities do you see?
- What worked well in 2020 that will continue in 2021?
- What challenges continue to lie ahead?
- What resources would be helpful for enrollers in the future?

## IV. MOEA Member Discussion

### C. COVID-19 Pandemic: Looking Ahead

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (631) 992-3221

**Access code:** 881-800-245

**Audio PIN:** Shown after joining  
the webinar

**Webinar ID:** 512-422-323

## **D. OPEN DISCUSSION**

## IV. MOEA Advisory Discussion

### D. Open Discussion

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

# MOEA Advisory Members & Public Comments

**By phone:** 1 (213) 929-4212

**Access code:** 766-604-314

**Audio PIN:** Shown after joining the webinar

**Webinar ID:** 799-653-923

**V. ADJOURN**

**Thank you!**  
MOEA Advisory Group

