CHAIR’S WELCOME
Anthony Wright, Chair
EXECUTIVE DIRECTOR’S WELCOME
Peter V. Lee, Executive Director
• From 2013 to 2015, nearly **3.2 million** Californians have gained health insurance.

• In raw numbers, **California’s enrollment of nearly 3.2 million into insurance coverage is more than the next three states combined.**

• This helped California **cut its uninsured rate in half**, from 17.2 percent to 8.6 percent.

• The 8.6 percent decrease is **the largest of any state in the nation.**

• 92 percent of Californian’s have **at least 3 plans** to choose from. Every Californian has more than one plan to choose from.
72% of the previously uninsured have received insurance coverage since the enactment of the ACA.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
Many have received in person assistance with enrollment, and of those, most were assisted by a Covered California enroller.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
There is still work to do! Among the remaining uninsured, awareness of the benefits of the ACA varies. Here is the percentage who:

- Are aware of the mandate: 83%
- Are aware of Medi-Cal expansion: 54%
- Think the mandate applies to them: 54%
- Are aware of financial assistance: 49%
- Think they’ll have to pay a fine for not having coverage: 45%
- Think they’re eligible for Medi-Cal: 20%
- Think they’re eligible for financial assistance: 17%

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
COVERED CALIFORNIA: 2017 PREMIUM RATES

• The statewide weighted average increase is 13.2 percent
• The increase is higher this OE because this is a transitional year
• Our three-year average increase is 7 percent. This is lower than pre-Affordable Care Act trends
• Nearly 80 percent of consumers will pay less or see a rate bump of no more than 5 percent if they switch plans
• This is why we are focusing more on encouraging consumers to shop for the plan that fits their budget
2017 QHP PREMIUM RATES
Drew Kyler, Branch Chief, Outreach and Sales
# COVERED CALIFORNIA: STATEWIDE RATE CHANGES

## Rate Related Statistics *

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2017 Statewide Rate Change (weighted average)</strong></td>
<td><strong>+13.2%</strong></td>
</tr>
<tr>
<td><strong>2016 Statewide Rate Change (weighted average)</strong></td>
<td><strong>+4.0%</strong></td>
</tr>
<tr>
<td><strong>2017 lowest cost BRONZE plans statewide average increase</strong></td>
<td><strong>3.9%</strong></td>
</tr>
<tr>
<td><strong>2017 lowest cost SILVER plans statewide average increase</strong></td>
<td><strong>8.1%</strong></td>
</tr>
<tr>
<td><strong>NORTHERN California weighted average increase:</strong></td>
<td><strong>13.0%</strong></td>
</tr>
<tr>
<td>(for Pricing Regions 1-14, with 45% of enrollment)</td>
<td></td>
</tr>
<tr>
<td><strong>SOUTHERN California weighted average increase:</strong></td>
<td><strong>13.3%</strong></td>
</tr>
<tr>
<td>(for Pricing Regions 15-19, with 55% of enrollment)</td>
<td></td>
</tr>
</tbody>
</table>

* Specific individual circumstances and/or rating region circumstance may vary.
## COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Statewide Generalizations
(Regional and individual circumstance will vary)

<table>
<thead>
<tr>
<th>Statewide Generalizations</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rate Change Across State:</strong></td>
<td>13.2%</td>
</tr>
<tr>
<td>Averages are weighted based on enrollment.</td>
<td></td>
</tr>
<tr>
<td><strong>Advanced Premium Tax Credit (APTC) Subsidy Amount Change:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Post-Subsidy Cost to Enrollee:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>% of Enrollees Receiving Advanced Premium Tax Credit (APTC) Subsidy</strong></td>
<td>90%</td>
</tr>
</tbody>
</table>
# COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Statewide Generalizations  
(Regional and individual circumstance will vary)

<table>
<thead>
<tr>
<th>Health Plan Carriers</th>
<th>Average Rate Change Before Subsidy *</th>
<th>Range of % Rate Change from 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Blue Cross of California</td>
<td>16.5%</td>
<td>1% to 36%</td>
</tr>
<tr>
<td>Blue Shield of California</td>
<td>19.9%</td>
<td>11% to 25%</td>
</tr>
<tr>
<td>Chinese Community Health Plan</td>
<td>16.8%</td>
<td>9% to 20%</td>
</tr>
<tr>
<td>Health Net</td>
<td>9.8%</td>
<td>2% to 25%</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>5.6%</td>
<td>0% to 8%</td>
</tr>
<tr>
<td>L.A. Care Health Plan</td>
<td>3.7%</td>
<td>2% to 7%</td>
</tr>
<tr>
<td>Molina Healthcare</td>
<td>5.2%</td>
<td>-5% to 14%</td>
</tr>
<tr>
<td>Oscar Health Plan of California</td>
<td>11.2%</td>
<td>-2% to 17%</td>
</tr>
<tr>
<td>Sharp Health Plan</td>
<td>6.4%</td>
<td>-2% to 14%</td>
</tr>
<tr>
<td>Valley Health Plan</td>
<td>0.7%</td>
<td>0.6% to 0.8%</td>
</tr>
<tr>
<td>Western Health Advantage</td>
<td>7.5%</td>
<td>7% to 11%</td>
</tr>
</tbody>
</table>

* Averages are weighted based on enrollment.  

Note: Provider and hospital availability may vary by carrier and carrier plan type. It is advised to confirm provider and hospital availability with carrier prior to enrollment selection. For more detailed network information, please contact carrier or visit the carrier website.
COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Percent of All Enrollees and their Rate Change

(assuming no change in plan)

Statewide Generalizations
(Regional and individual circumstance will vary)

- 45.6% Increase of >10%-20%
- 21.3% Increase of >20%
- 33.0% Increase of >10%-20%
- 0.1% Decrease

Note: Provider and hospital availability may vary by carrier and carrier plan type. It is advised to confirm provider and hospital availability with carrier prior to enrollment selection. For more detailed network information, please contact carrier or visit the carrier website.

* Averages are weighted based on enrollment.
COVERED CALIFORNIA: TRANSITIONAL YEAR FOR RATES

- Reinsurance Program Ended
- Estimated one-time adjustment added
- Specialty drugs
- Pent up demand for health care services
- Special enrollment
COVERED CALIFORNIA: RATES: KEY POINTS

• 13.2% = Statewide weighted average increase
• 7% = Three-year average increase
• Nearly 80% of consumers will pay less or see a rate bump of no more than 5% if they switch plans
• Expansion: Carriers competing in new communities
• Benefit changes = savings when accessing health care
COVERED CALIFORNIA: PORTFOLIO-11 HEALTH PLANS

Anthem BlueCross
blue of california
CCHP Health Plan
Health Net
KAISER PERMANENTE
L.A. Care Health Plan
Molina Healthcare
Valley Health Plan
Western Health Advantage
SHARP Health Plan
Oscar
Covered California: 2017 Benefit Design Changes

- **Eliminated** Emergency Room Physician Fee
  - *Exception:* still subject to the deductible for the “High Deductible Health Plans (HDHPs)”

- **Reduced** Urgent Care copay amounts
  - to be the same as the Primary Care Visit copay amounts

- **Reduced** Primary Care Visits copay amounts in most plans
## Covered California: 2017 Silver 70: Copay and Plan Design

<table>
<thead>
<tr>
<th>Benefit or Cost Share</th>
<th>2016 Cost Share</th>
<th>2017 Cost Share</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Visit</td>
<td>$45</td>
<td>$35</td>
<td>-$10</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$90</td>
<td>$45</td>
<td>-$45</td>
</tr>
<tr>
<td>Emergency Services</td>
<td>$250 Facility Fee</td>
<td>$350 Facility Fee</td>
<td>+$100 Facility Fee</td>
</tr>
<tr>
<td></td>
<td>$50 Physician Fee</td>
<td>Eliminated Physician Fee</td>
<td>No Physician Fee</td>
</tr>
<tr>
<td></td>
<td>Subject to deductible</td>
<td>Not subject to deductible</td>
<td>No Deductible</td>
</tr>
<tr>
<td>Mental Health/Substance Use Disorder</td>
<td>$45</td>
<td>$35</td>
<td>-$10</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>$45</td>
<td>$35</td>
<td>-$10</td>
</tr>
<tr>
<td>X-rays/Diagnostic Imaging</td>
<td>$65</td>
<td>$70</td>
<td>+$5</td>
</tr>
<tr>
<td>Tier 2 Preferred Brand Drug</td>
<td>$50 subject to pharmacy deductible</td>
<td>$55 subject to pharmacy deductible</td>
<td>+$5</td>
</tr>
<tr>
<td>Tier 3 Non-Preferred Brand Drug</td>
<td>$70 subject to pharmacy deductible</td>
<td>$80 subject to pharmacy deductible</td>
<td>+$10</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$2,250</td>
<td>$2,500</td>
<td>+$250</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket</td>
<td>$6,250</td>
<td>$6,800</td>
<td>+$550</td>
</tr>
</tbody>
</table>
What type of outreach would be effective in your community to promote the advantages of “shopping”?
SHOP AND COMPARE TOOL
Michael Colwell, Covered California University
COVERED CALIFORNIA: SHOP AND COMPARE TOOL

http://www.coveredca.com/
## Confirm Your Plan Selection

### Health Plan

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Estimated Coverage Start Date: 11/01/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td></td>
</tr>
<tr>
<td><strong>Anthem Blue Cross</strong></td>
<td></td>
</tr>
<tr>
<td>Bronze 60 HSA PPO</td>
<td></td>
</tr>
<tr>
<td>Monthly Premium</td>
<td>$266.07</td>
</tr>
<tr>
<td>Tax Credit (APTC)</td>
<td>-$154.14</td>
</tr>
<tr>
<td>Your Payment</td>
<td>$111.93</td>
</tr>
</tbody>
</table>

### Dental

<table>
<thead>
<tr>
<th>Dental</th>
<th>Estimated Coverage Start Date: 11/01/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td></td>
</tr>
<tr>
<td><strong>Access Dental</strong></td>
<td></td>
</tr>
<tr>
<td>Family Dental HMO</td>
<td></td>
</tr>
<tr>
<td>Monthly Premium</td>
<td>$13.00</td>
</tr>
<tr>
<td>Your Payment</td>
<td>$13.00</td>
</tr>
</tbody>
</table>

**Total Monthly Premium**: $279.07

**Tax Credit (APTC)**: $154.14

**Cart Total**: $124.93
COMMUNICATIONS UPDATE
Amy Palmer, Director of Communications and Public Relations
COMMUNICATIONS: BUS TOUR

“Being Covered is the Best Plan”

November 12-20, 2016
Day 1: San Diego
Day 2: Los Angeles
Day 3: Inland Empire
Day 4: Bakersfield
Day 5: Fresno
Day 6: Sacramento (Board Meeting)
Day 7: Salinas
Day 8: San Jose
Day 9: Bay Area
COMMUNICATIONS: WEBSITE REFRESH
COMMUNICATIONS: WEBSITE REFRESH
COMMUNICATIONS: WEBSITE REFRESH
Updated Consumer Journey
Steps reflect the functionality of the new Shop and Compare tool and has an updated look.
HOUSEHOLD ENROLLMENT INTRODUCTION

Members of your household qualify for the health programs listed below. Each program has a set of available health plans for you to compare. You can choose the health plan that is the best fit for you.

For Covered California, you must choose a health plan before insurance coverage can begin. You have until null to choose your Covered California plan.

For Medi-Cal, when you first qualify you are covered under regular Medi-Cal (Fee-for-Service), until you choose a plan through Health Care Options (HealthCareOptions.tos.ca.gov) and are automatically enrolled in a plan by the state.

For the Medi-Cal Access Program, you will receive information separately on how to choose a health plan that covers your health care needs.

For the County Children’s Health Initiative Program (CHIP) you will receive information separately from your health plan.

In most cases, it is best for everyone in the household to enroll in one plan. If you choose to group your family differently, you will receive separate bills from each health plan. You will also have separate deductibles and out-of-pocket maximums.

<table>
<thead>
<tr>
<th>Persons</th>
<th>Program</th>
<th>Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are not able to enroll at this time. This is a Special Enrollment Period. Write you qualify for this period and do not have to go through an Open Enrollment period. Based on the information you provided, you did not meet the requirements to enroll in a plan outside of the Open Enrollment period. If you think we made a mistake or you have questions, please contact Covered California at 1-800-305-1045. You can (re)apply if you have a change in circumstances.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FEEDBACK
OUTREACH AND SALES UPDATE

Drew Kyler, Branch Chief, Outreach and Sales
OUTREACH AND SALES: OBJECTIVES

• Support Outreach & Sales Channel Partners
• Provide Partners with Opportunities to Engage
• Effective Outreach Tactics
OUTREACH AND SALES: ENROLLMENT WORKFORCE

- **14,204** Certified Insurance Agents
- **2,406** Certified Application Counselors
- **2,002** Navigator/Certified Enrollment Counselors
- **1,215** Plan-Based Enrollers

**19,827** Total

Storefronts
- 582 Approved Storefronts

Outreach
- 53% enrolled with Certified Partner
OUTREACH AND SALES:
SERVICE CENTER SUPPORT

Special Enrollment Period
50 Full-Time Staff

OE SURGE

Open Enrollment
100 Full-Time Staff

• Average 2 minute hold time
• Average 85% daily service level
• Hours of Operation
  Monday through Friday
  8:00am to 6:00pm
  Saturdays and Sundays, Closed
OUTREACH AND SALES: REGIONAL SALES TEAMS

- 8 Sales Regions
- 4 Account Representatives
- 9 Regional Field Representatives
- 1 Strategic Sales Executive

Supports:
Certified Enrollment Representatives - navigators, agents, CACs, stakeholders, and community leaders.
OUTREACH AND SALES:
OPEN ENROLLMENT 4 STRATEGY PLAN

• Facilitated “AMPED UP!” statewide kick off meetings
  • 11 Meetings in September 2016
  • 9 Cities: Oakland, Redding, Fresno, San Diego, Rancho Cucamonga, Garden Grove (2), Santa Barbara, Los Angeles (2), and Sacramento
  • 100+ attendees at each of the meeting (except Redding- 40 attendees) = 1,000+ attendees overall

• Certified Enrollment Representatives: Certified Insurance Agents and Certified Application/Enrollment Counselors; and

• Local Partners: Health/Dental/Vision Plan Representatives, County Medi-Cal Representatives, Elected Officials, and Community Partners

• Trained our Sales Partners with enrollment strategies and how to outreach and educate their communities to enroll in Covered California.
OUTREACH AND SALES: OPEN ENROLLMENT 4 STRATEGY PLAN

- Host **Webinars** for on-going trainings
  - 8/4/16: Sales Update: Feature Release 16.7 and Other Updates
  - 8/18/16: 2017 Covered California Health and Dental Plans/Benefits
  - 8/25/16: 2017 Regional Rate Analysis & Benefits
  - 9/23/16: Shop & Compare Portal Walkthrough
  - 10/11/16: Helping Consumers in Medi-Cal
  - 10/20/16: Open Enrollment Consumer Journey
  - Agent Portal Walkthrough
  - Certified Enrollment Counselor Portal Walkthrough
  - Renewal Consumer Journey & Online Application Feature Release 16.9
OUTREACH AND SALES: OPEN ENROLLMENT 4 STRATEGY PLAN

• Email **News Briefs and Alerts** highlighting the latest news to our Sales Partners
  • **Biweekly distribution** to all Sales Partners
  • **Updates** on Application Portal Releases of new functionalities
  • **Reminders** for administrative tasks – certification and recertification, trainings, etc.
  • **Calendars** for Service Center Hours and Outages
  • **Sign-up:** OutreachandSales@covered.ca.gov
OUTREACH AND SALES:
OPEN ENROLLMENT 4 STRATEGY PLAN

• Update **Tool Kits** for our Sales Partner
  • 2017 Health and Dental Plans Tool Kit
  • 2017 Plan Rates and Regional Data Sheets
  • **Renewal** (Job Aids and Sample Notices)
  • 2017 PCP Matching (Quick Guide)
  • 2016 Subsidy-Eligible Maps
  • **New Printable Materials for consumers** (Open Enrollment Guide, Paper Calculator, brochures, etc.)
OUTREACH AND SALES: OPPORTUNITIES TO ENGAGE

- Covered California Website: “Find Local Help to Enroll”
- Covered California Storefront Program
- Covered California Events Web Page
- Covered California Sales Tools
- Covered California Collateral Materials
OUTREACH AND SALES: STOREFRONT PROGRAM

• 582 Storefronts
  • Certified Insurance Agent or Certified Enrollment Entity offices
  • Open year round to provide in-person enrollment assistance
  • Developing more in hot zones where the uninsured eligible remains…
  • Storefront Finder Tool on http://www.coveredca.com/get-help/local/
OUTREACH AND SALES: CURRENT EVENTS

• **156** current events posted

• **Timeframe:** 10/3/16 – 1/31/17

• **By:** Certified Insurance Agents or Certified Enrollment Entity offices hosting or participating

• **Find an Event:** [www.coveredca.com/get-help/local/events/](http://www.coveredca.com/get-help/local/events/)

<table>
<thead>
<tr>
<th>Count of Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Past Events (Pre-OE3) 12/4/2014 thru 10/31/2015</td>
</tr>
<tr>
<td>4,533</td>
</tr>
</tbody>
</table>
OUTREACH AND SALES: PARTNERSHIPS

• Covered California
  • Community Colleges
  • DMV
  • Insurance Agencies
  • Local County Health Agencies
  • Local Health, Dental, and Vision Carriers
  • Local Malls and Stores

• Federal Support
  o Healthy Campus Challenge
  o Naturalization/Citizenship Ceremonies
  o Westfield Malls
  o Ralph Stores
  o Lyft
FEEDBACK
MARKETING UPDATE
Sharon Gray and Jennifer Miller, Marketing
MARKETING: DISCUSSION TOPICS

1. Research results to inform Open Enrollment
2. OE4 creative based on research
3. OE4 media plan
4. Renewal and retention
5. Website enhancements
MARKETING: OE4 RESEARCH OVERVIEW

- 5 segments: Multi Segment, African American, Asian, Hispanic Market, LGBTQ
- 3,427 People surveyed across multiple studies
- 5+ Independent Research partners
- 31 FOCUS GROUPS
- Post - OE3 and Pre - OE4 Research Conducted
- 85 Brains scanned in a neuroscience study
- + SECONDARY RESEARCH STUDIES
- 5 languages: English, Spanish, Vietnamese, Korean, Chinese
- Social Listening Conducted
MARKETING: OE4 RESEARCH –KEY LEARNINGS

To help inform OE4 creative and planning, Covered California conducted qualitative and quantitative research with uninsured Californians in the Multi-Segment, African American, Hispanic, Asian and LGBTQ communities.

What we learned **across all segments:**

- The new **brand campaign**, “It’s life care.” which emotionally conveys the value of coverage, tested very well.
- **Remaining uninsured are harder to convince** and they have found ways to cope
- **Awareness of Covered California** is good, but there’s still confusion about what Covered California is, what we offer. Audiences want specifics.
- **Affordability** is, by far, offered as the #1 barrier
- Consumers feel overwhelmed. **Health insurance is complicated** and they face difficulties with the shopping and enrollment process.

Some nuances by segments emerged for Asian and LGBTQ communities. While African American and Latino segments were consistent with Multi-Segment group.
MARKETING: TOP PERFORMING MESSAGE TOPICS

The following are the top performing message topics that we will work into our creative across segments and channels:

• Preventive with specific examples

• Availability of dental coverage

• Health insurance at a lower cost

• Choice of plans including specific names of QHP’s

• Free expert help
MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

• Continue with the current brand campaign

IT’S MORE THAN JUST HEALTH CARE.
IT’S LIFE CARE.
To address the finding that the **uninsured are harder to convince and have found ways to cope** we are developing a new brand TV spot, “The Scene”.
To address the learning that there is still confusion about what Covered California is and what we offer, we will bring back the educational platform, Welcome to Answers.
MARKETING: Applying the research learnings to OE 4 creative

To address the **need for more specific information** we are doing the following across segments and media channels:

1) Feature QHP logos to show that we offer a choice of quality brand name health plans.
2) Provide details about what free preventive services are included in all health plans purchased through Covered California.
To address the Affordability barrier, we’ll promote the lower cost message which resonated well across all groups. This message will be present across all segments and channels.

Translation: Medical Insurance at a Lower Cost
To address complexities of health insurance, we are adjusting language to be more empathetic as well offering free expert help.
Learning: Asian focus group participants felt that an ad didn’t apply to all if it only showed a family.

Revised Asian creative will show all types of households and the message will be:
Covered California can help you find health insurance for a lower cost whether you are single, married or have a family.
Learning:
LGBTQ focus group participants preferred images and messages that are clear and unambiguously LGBTQ. In testing, the rainbow image resonated.

New LGBTQ print ads will include the rainbow as well as imagery that is unambiguously LGBTQ.
MARKETING: MEDIA PLAN- TARGET AUDIENCE

Retention & Renewal
All current Covered California members

*Member communications & Social Media

Acquisition (Open Enrollment)

- Remaining uninsured Californians
  - Subsidy eligible (500k-615k)**
  - Non-subsidy eligible (460k)**
- Age: Media target A25-54
- Income: $50k-$130k
- Segments:
  - English Speaking Latinos
  - African Americans
  - English Speaking Asians
  - General Market
  - Millennials
  - LGBT

*Price Waterhouse Coopers Covered California 2016-2022 Market Analysis and Planning report

*Asian In-language: Primary – Chinese, Vietnamese, Korean; Secondary – Filipino (Tagalog), Hmong, Laotian, Cambodian
MARKETING: MEDIA PLAN- CAMPAIGN TIMING AND ELECTION CONSIDERATIONS

Renewal Period

• Begins October 2016 – December 15, 2016

Open Enrollment Period

• November 1, 2016 – January 31, 2017

Most campaign efforts will begin after the 2016 Presidential election (Nov. 14) due to expected high ad spending across all channels contributing to inventory pressure.
### TIER 1
- **LOS ANGELES**

### TIER 2
- **SAN FRANCISCO**
- **SACRAMENTO**
- **FRESNO**
- **SAN DIEGO**

### TIER 3
- **BAKERSFIELD** (tier 1 for Hispanic segment)
- **PALM SPRINGS**
- **MONTEREY-SALINAS**
- **SANTA BARBARA**
- **EUREKA**
- **CHICO-REDDING**

---

**Remaining Uninsured Subsidy Eligible Population**

- **White, 31%**
- **African American, 6%**
- **Latino, 43%**
- **Asian, 19%**
- **Other/Mixed, 1%**

**CalSIM 1.91 & CoveredCA**

- Data on uninsured non-subsidy population unavailable
- 12% of total CC enrolled Hispanic’s designated Spanish as their preferred language (CC 2016 OE Report)
MARKETING: MEDIA PLAN - PAID MEDIA CHANNELS BY SEGMENT

<table>
<thead>
<tr>
<th></th>
<th>Multi-Segment</th>
<th>In-Language Latino</th>
<th>African American</th>
<th>In-Language Asian</th>
<th>LGBT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spot TV/Cable</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DRTV</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<td>Radio</td>
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<td>Premium Digital</td>
<td>✓</td>
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<td>Programmatic Digital</td>
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<tr>
<td>Out-of-Home</td>
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<tr>
<td>Paid Social</td>
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<td>Paid Search (SEM)</td>
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**MARKETING: MEDIA PLAN - CAMPAIGN FLOW CHART**

- In Red are the weeks that we will heavy up leading up to key dates of 12/15 and 1/15
- 2 week hiatus during the holiday weeks of Christmas and New Years
MARKETING: RETENTION AND RENEWAL

- Segment member base into message specific groups to address 2017 plan year changes i.e. rate increases, carrier exits, carrier expansion
- Primary message will be “Shop and Compare plan options to be sure you have the plan that provides you the best value in 2017”
- Messages will be focused around key dates and specific calls to action
MARKETING: WEBSITE ENHANCEMENTS

- Email subscription form
  - Mobile and Desktop version
  - Option to subscribe to CoveredCA email updates
FEEDBACK
ADVISORY GROUP MEMBER FEEDBACK: OUTREACH MODELS
COVERED CALIFORNIA: OUTREACH MODELS

• What programs or outreach methods are you aware of or have implemented that have been effective at:
  o Encouraging people to sign up who think Covered CA is too expensive?
  o Signing up people who have not had insurance before?
  o Educating people about the subsidies?
  o Convincing someone who is willing to pay the penalty, to sign up for health insurance instead?
  o Identifying and overcoming any other barriers?
CLOSING REMARKS
Anthony Wright, Chair
COVERED CALIFORNIA: CLOSING REMARKS

• Future Meeting Dates
  o Before Open Enrolment: September
  o After Open Enrollment: March
  o SEP/ Open Enrollment Preparation: June
  o Mid-Open Enrollment Conference Call/Webinar: December