

Marketing, Outreach & Enrollment Assistance Advisory Group



Welcome

HOUSEKEEPING

- Call to order – Roll Call
- All lines will be muted during the meeting
- Teleconference line for public comments is: **1-800-230-1085**
- There is time for public comment at the end of every agenda item
 - We will take comments from the member attending in person first
 - Next, we will take comments from members on the phone
 - Then, we will take comments from the public attending in person
 - Finally, comments from the public on the phone

I. CALL TO ORDER & AGENDA OVERVIEW

AGENDA – MARCH 5, 2020 MEETING

- I. Call to Order and Agenda Overview
- II. Administrative: Final Charter Review & Approval
- III. Covered California Updates
 - A. Open Enrollment 2020 and Renewal
 - B. California State Subsidy Program
 - C. Individual Mandate
 - Member Discussion and Public Comments
- IV. Covered California Legislative Updates
 - A. 2020-21 Fiscal Year Governor’s Budget
 - B. Public Charge
 - Member Discussion and Public Comments

10 Minute Break
- V. Division Updates
 - A. Communications: Press Releases, Phone Banks, and Real Story
 - B. Marketing: Research: Health Coverage Mandate & Financial Help Findings; and Special Enrollment and New Qualifying Life (NQLE) Creative
 - C. Outreach & Sales: Open Enrollment 2020 Sales Support and Special Enrollment Strategies
 - Member Discussion and Public Comments
- VI. Adjourn

II. ADMINISTRATIVE: FINAL CHARTER REVIEW & APPROVAL

MOEA ADVISORY CHARTER BACKGROUND

- **March 7, 2019:** MOEA Advisory Group membership approved a new charter that determined meeting a minimum of twice per year was sufficient.
- **June 26, 2019:** the Covered California Board Members passed the board resolution 2019-43 directing the Marketing, Outreach and Enrollment Assistance Advisory Group to establish a charter, which shall be approved by the Executive Director, that is consistent with the scope and membership composition established by the Board and that meets at least twice per year.

MOEA ADVISORY CHARTER FINAL DRAFT

Meetings and Attendance

The MOEA Advisory Group is required to meet at least twice per calendar year, or more as deemed necessary by the Executive Director following consultation of the membership.

Advisory members participation should be in-person. However, members may participate by teleconference so long as a quorum of the members attend in-person, the group provides notice of such members' participation by teleconference at least 24 hours prior to the meeting, and those participating by teleconference are listed in the minutes of the meeting, in accordance with the Bagley-Keene Open Meeting Act. ~~yet however due to travel constraints members may attend through the public webinar once per calendar year.~~ Covered California **prefers encourages** in-person participation to promote and ensure active engagement. Based on engagement, or lack thereof, Covered California reserves the right to add, extend, exclude and end a membership term early.

MOEA ADVISORY CHARTER - ACTION REQUIRED

- MOEA Advisory Members to review, discuss, and approve the updated charter.
 - Updated language reflects the board resolution information and compliance with the Bagley-Keene Open Meeting Act
- Executive Director, Peter V. Lee to review and approve charter.
- MOEA Workgroup to publish the approved charter on our exchange website.

III. COVERED CALIFORNIA UPDATES

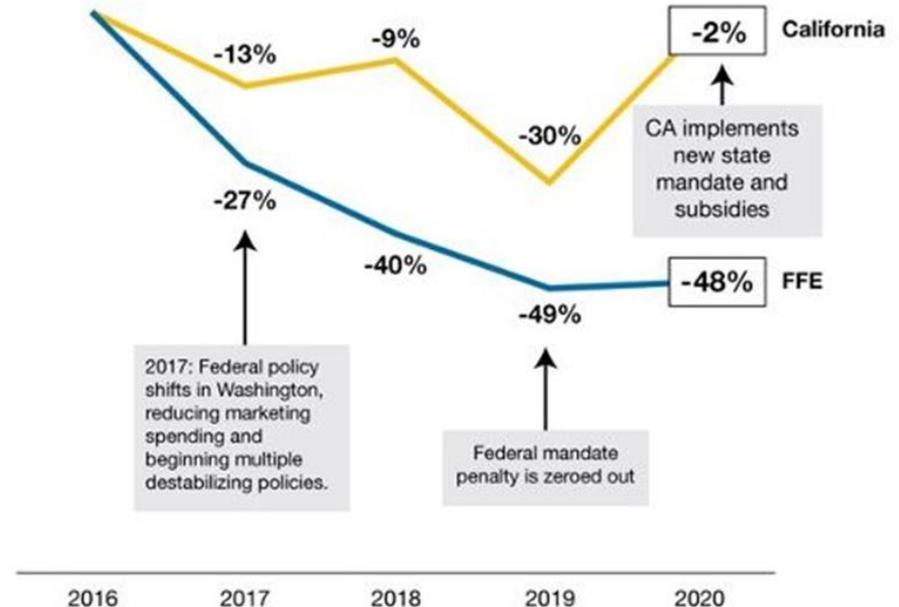
Open Enrollment 2020 and Renewal

Doug McKeever



CALIFORNIA COVERAGE MANDATE

- 2019 marked the first year that the federal government zeroed out the individual mandate penalty, which led to a sharp decrease in the number of new consumers signing up for coverage.
- Reinstating the federal penalty that was integral to the Affordable Care Act.
- Although we know the penalty is not popular, it is the law and it is leading to more people covered.



CALIFORNIA'S NEW INITIATIVES FOR 2020 BUILD ON THE SUCCESS OF AFFORDABLE CARE ACT

California's 2020 Health Care Affordability Programs



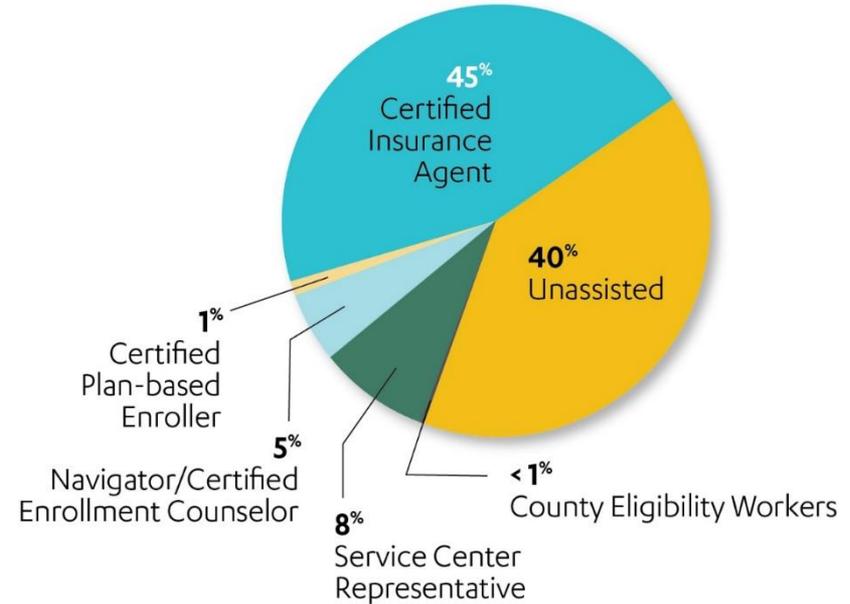
- The restoration of the penalty and new state subsidies contributed to the lowest rate change in Covered California's history at 0.8 percent.
- The new policies helped drive 418,052 people to newly sign up for coverage, an increase of 122,072 or 41 percent, compared to 2019.
- The new state subsidies lowered costs for 625,000 consumers.
- Over 590,000 low-income consumers, earning between 200 to 400 percent of the federal poverty level, will receive an average of \$25 per month per household in addition to their federal tax credits.
- California's first-in-the-nation program will help 32,000 middle-income consumers, earning from 400 to 600 percent of the federal poverty level — with an average state subsidy of \$504 per month per household.

EFFECTIVE MARKETING AND OUTREACH: MULTI-CHANNEL MARKETING AND MULTIPLE SERVICE CHANNELS

- Investments for 2020 of over \$120 million, including \$47 million for advertising including \$7 million for March/April.
- Investments for open enrollment mean **nearly every Californian is exposed to one of our TV, radio, print, billboards or digital ads on average 89 times**, from nearly 2.7 billion impressions – a 29% increase over 2019.

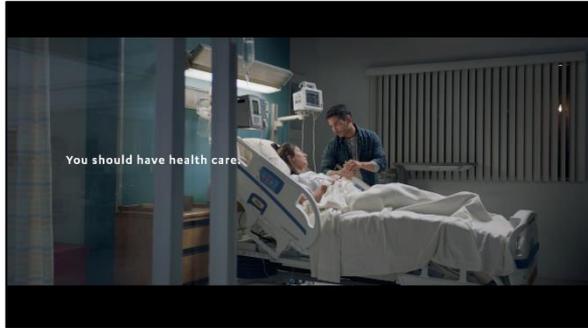


Service Channel Preferences in Fourth Open Enrollment



California 2020 Open Enrollment Advertising

Brand TV



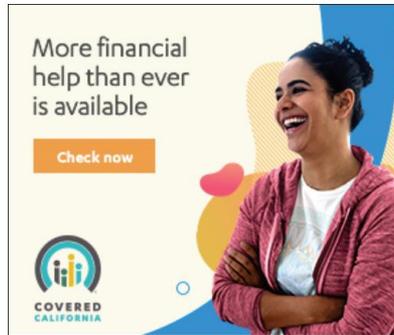
DRTV



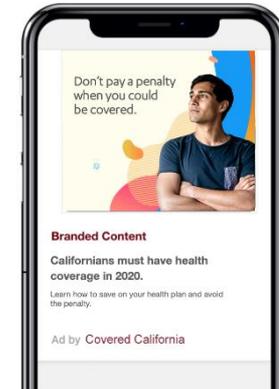
Social Media



Digital Banners



Mobile Banners



California 2020 Open Enrollment Mailings and Other Outreach

Direct Mail

COVERED CALIFORNIA

John Q. Sample
1234 Any Street,
Any Towne, USA 12345

STATE OF CALIFORNIA
Franchise Tax Board

IMPORTANT TAX INFORMATION.
INFORMACIÓN FISCAL IMPORTANTE.

Important Tax Information!

With the new state laws requiring Californians to have health coverage, **now is the time to secure your health plan**—and peace of mind—for 2020.

You should also know, if you don't already have coverage, **there's more financial help available** to lower the cost of a health plan. This means more money for more people, including many who haven't gotten help before.

Take these easy steps to see how much you could save. It takes less than 5 minutes.

- Go to CoveredCA.com
- Click "Shop & Compare" and answer a few easy questions
- If you need assistance, click "Find Help"

Call or visit us online to get more information about Covered California, how you can **avoid paying a penalty**, and the additional financial help available.

Don't wait. **The last day to enroll is January 31.**

CoveredCA.com | 800.995.3191

Estimates of the Tax Penalty for not having health insurance:	
Individual	Minimum \$491
Married Couple	Minimum \$1,190
Family of 4 (2 Children)	Minimum \$2,076

Qualifying health insurance coverage includes employer-sponsored plans, coverage purchased through Covered California or directly from insurers, Medicare, and most Medi-Cal plans.

Visit www.ftb.ca.gov/healthmandate for more information about the tax penalty.

Print

COVERED CALIFORNIA | It's LifeCare.
CoveredCA.com

Covered California is the only place to get financial help to pay for your health insurance. And this year, more help is available than ever. You could qualify for savings even if you haven't in the past.
Sign up by December 15 to have coverage starting January 1.

Educational videos

Ayuda Económica

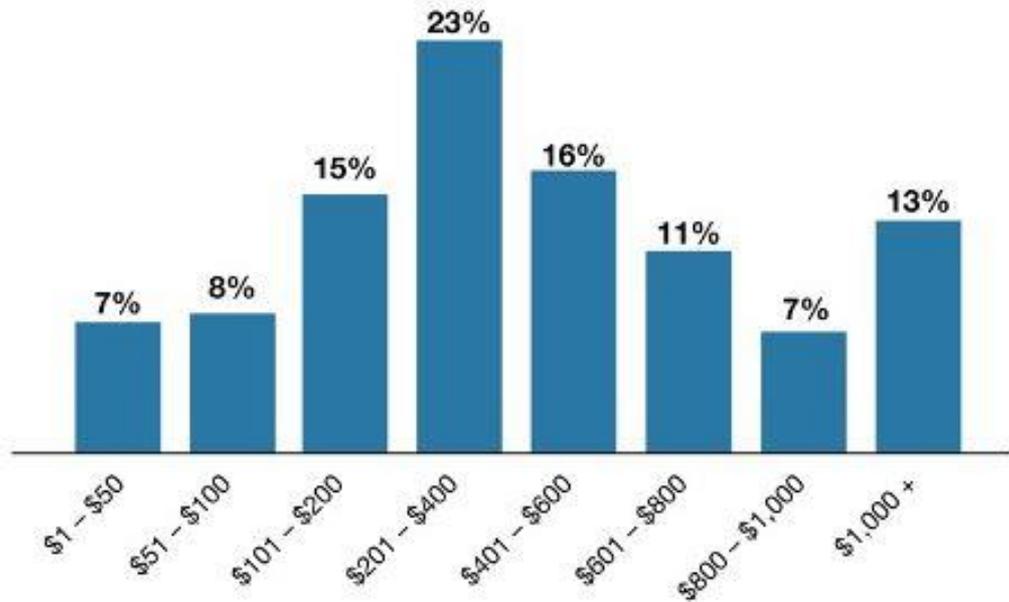
Out-of-Home

COVERED CALIFORNIA

WHILE ONLY SOME MIDDLE CLASS CONSUMERS RECEIVED NEW SUBSIDIES, THOSE WHO DID SAW DRAMATIC INCREASES IN AFFORDABILITY

Middle-class enrollees between 400 and 600% FPL are receiving new subsidies averaging \$504 per household, per month lowering their monthly premium by nearly half.

Most striking is that 1 in 10 of those receiving help had their monthly premium lowered by over \$1,000.



POLICIES, MARKETING AND OUTREACH MATTER — THE EVIDENCE FROM CALIFORNIA IS CLEAR

64% of the uninsured say they are more likely to enroll in health insurance to avoid the penalty

80% of insurance agents say the penalty is motivating to their consumers

11 health plans lowered premiums based on belief that penalty matters

41% increase in new consumers signing up for coverage during open enrollment

AND WE'RE NOT DONE -- SPECIAL ENROLLMENT

When: NOW until April 30th

More Targeted TV



More Direct Mail



More Digital Banners



III. Covered California Updates

- A. Open Enrollment 2020 and Renewal
- B. California State Subsidy Program
- C. Individual Mandate
 - Member Discussion and Public Comments

MOEA Advisory Members Discussion & Public Comments

IV. COVERED CALIFORNIA LEGISLATIVE UPDATES

Governor's Proposed
FY 2020-21 Budget
Kelly Green



2020-21 BUDGET PROPOSALS

- Expand comprehensive Medi-Cal coverage to income-eligible seniors aged 65 and older, regardless of immigration status.
 - **\$64 million** General Fund in 2020-21 and an annual ongoing cost of **\$320 million** General Fund.
- Establish an Office of Health Care Affordability responsible for increasing price transparency and developing cost containment strategies and targets for the health care industry.
- Policies to control drug spending:
 - Establish a uniform statewide schedule of prices at which drugs would have to be sold, and;
 - Contract with drug manufacturers to create a state brand of generic drugs available for purchase statewide.
- Building on the Public Option through Covered California and Medi-Cal

2020-21 LEGISLATIVE PROPOSALS

- **SB 65 (Pan) and AB 2347 (Wood):** Would eliminate premiums for consumers with household incomes at or below 138% of the federal poverty level (FPL), reduce premiums to no more than 8% for those in the 139-400% FPL household income, and reduce premiums to 8-15% for those in the 401-600% FPL household income.
- **SB 175 (Pan) and AB 2159 (Wood):** Codifies ACA lifetime limits protections into state law
- **SB 406 (Pan) and AB 2158 (Wood):** Codifies ACA protections around free access to preventative services into state law

PUBLIC CHARGE

The term “public charge” describes someone who is heavily dependent on government assistance. On January 27, 2020, the United States Supreme Court lifted the nationwide injunction, which allowed the public charge rule to go into effect while lower courts continue to litigate the legality of the rule.

Financial help through Covered California, including advanced premium tax credit (APTC), state premium assistance, and cost-sharing reduction (CSR) to help pay for care, are NOT public benefits under the new rule and will NOT be considered when making a public charge determination.

The public charge rule is complex and may affect families differently based on their unique situation. If they have more questions, please call the Health Consumer Alliance (HCA) at (888) 804-3536 to speak with a local health attorney about the public charge rule. Or visit the Department of Social Services website for a list of community organizations that can provide free, confidential legal assistance related to public charge.

PUBLIC CHARGE

Covered California Website information

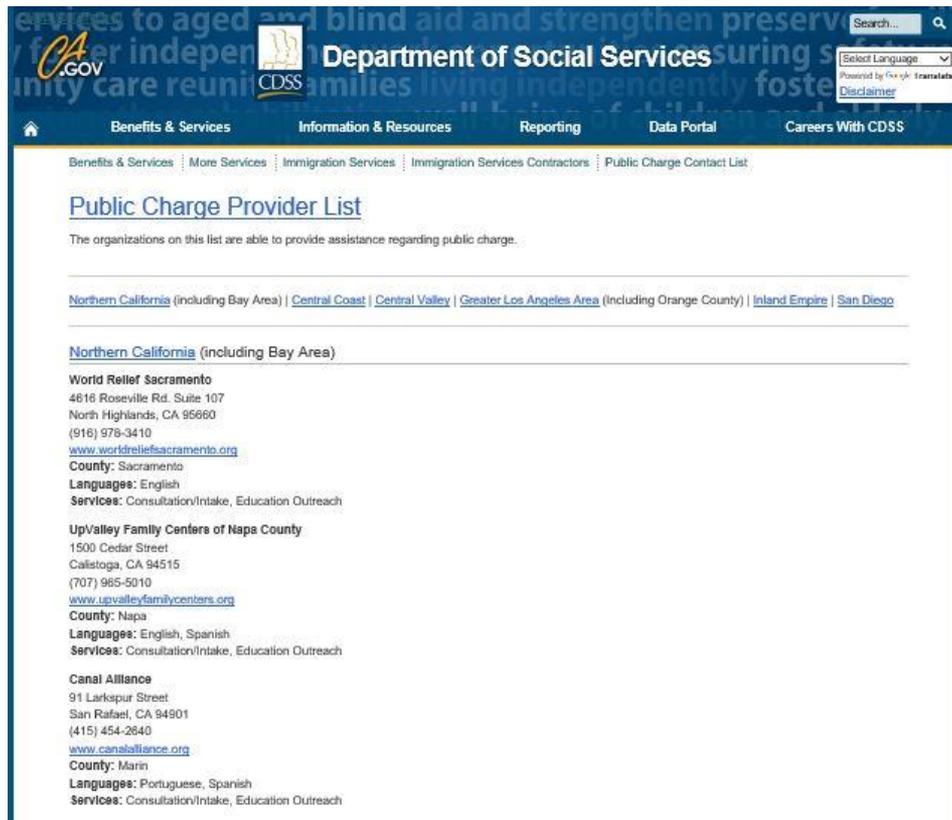
Public Charge

The term public charge describes someone who is heavily dependent on government assistance. In January 2020, the United States Supreme Court lifted a nationwide injunction which allowed the public charge rule to go into effect while lower courts continue to litigate the legality of the rule. There is important information for Californians seeking health insurance through Covered California or Medi-Cal, which use the same application to determine eligibility for both programs.

- Financial help through Covered California, including advanced premium tax credit (APTC), state premium assistance, and cost-sharing reduction (CSR) to help pay for care, are NOT public benefits under the new rule and will NOT be considered when making a public charge determination.
- If you are applying for financial help through Covered California's online application, Covered California will check your eligibility for Medi-Cal and for financial assistance through Covered California. Some Medi-Cal programs are public benefits under the new rule, but each family's situation is different.
- The public charge rule is complex and may affect families differently based on their unique situation. If you have more questions, please call the Health Consumer Alliance (HCA) at (888) 804-3536 to speak with a local immigration attorney about the public charge rule. Or visit the [Department of Social Services website](#) for a list of community organizations that can provide free, confidential legal assistance related to public charge.

PUBLIC CHARGE

Department of Social Services' list of resources



The screenshot shows the Department of Social Services (CDSS) website. The header includes the CA.GOV logo, the CDSS logo, and the text "Department of Social Services". There is a search bar and a language selection dropdown. The main navigation menu includes "Benefits & Services", "Information & Resources", "Reporting", "Data Portal", and "Careers With CDSS". The page content is titled "Public Charge Provider List" and includes a sub-header "Northern California (including Bay Area)". Three provider entries are listed:

- World Relief Sacramento**
4616 Roseville Rd, Suite 107
North Highlands, CA 95660
(916) 978-3410
www.worldreliefsacramento.org
County: Sacramento
Languages: English
Services: Consultation/Intake, Education Outreach
- UpValley Family Centers of Napa County**
1500 Cedar Street
Callistoga, CA 94515
(707) 985-5010
www.upvalleyfamilycenters.org
County: Napa
Languages: English, Spanish
Services: Consultation/Intake, Education Outreach
- Canal Alliance**
91 Larkspur Street
San Rafael, CA 94901
(415) 454-2640
www.canalalliance.org
County: Marin
Languages: Portuguese, Spanish
Services: Consultation/Intake, Education Outreach

PUBLIC CHARGE

California Department of Health and Human Services Factsheets



CALIFORNIA HEALTH AND HUMAN SERVICES AGENCY PUBLIC CHARGE GUIDE

February 2020

UPDATE: New federal policy to go into effect on February 24, 2020.

This guide provides current information regarding federal changes to “public charge” determinations and the use of public benefits. The new policy makes many changes to the way federal immigration officials make decisions about granting individuals entry into the United States, extension of stay, or adjustment to lawful permanent resident status (also known as becoming a green card holder).

EVERY FAMILY IS DIFFERENT, REACH OUT FOR QUALIFIED LEGAL ADVICE.

It is important for concerned individuals and families to know their rights and empower themselves with accurate information to understand whether the rule affects them or not. If you have questions, an immigration or public benefits attorney can give you advice based on the specific facts of your individual situation.

A list of nonprofit organizations qualified to provide assistance to individuals to determine if the new policy will negatively impact them is available on the [California Department of Social Services website](#).

1. **NOT** all immigrants are subject to a public charge determination.

The rule only applies to a limited number of immigrants. It does **NOT** apply to Refugees; Asylees; Temporary Protected Status applicants; Special Immigrant Juveniles; asylum applicants; and certain victims of crime, including domestic violence and trafficking, among others. It also does not apply to most lawful permanent residents, unless they leave the United States for over 180 days and seek to reenter.

2. Public benefits accepted by family members are generally **NOT** considered.

The federal government will consider only public benefits received directly by the person who is applying for the change in status, or if they're listed as a beneficiary of the benefit. This means that your family members accessing public programs will not be considered as part of your public charge determination.

3. The new policy does **NOT** change eligibility rules for public benefits programs.

The new policy does not change whether individuals can apply for and receive public benefits. But it does mean that applying for or receiving certain public benefits can make the federal government more likely to deny some non-US citizens entry into the United States or adjustment to lawful permanent resident status (a green card).

UNDERSTANDING THE NEW “PUBLIC CHARGE” POLICY.

Under longstanding federal policy, the federal government may deny a non-US citizen entry into the United States, or adjustment to lawful permanent resident status (a green card), if he or she is determined likely to become a public charge based on the totality of the individual's circumstances, including various factors in addition to the receipt of public benefits, such as income, age, health, family status, education and skills, financial status, assets, and, when applicable, a sponsor's affidavit of support.

Last year, the federal government released a new public charge policy that expands the types of public benefits considered alongside other factors. Overall, it will become harder for lower-income immigrants to obtain green cards.

Beginning February 24, 2020, the federal government will begin implementing this new policy. Individuals will be required to disclose their application for or use of certain benefits as part of their immigration application. An immigration attorney can advise what public benefits must be disclosed as part of the processing.

Only certain benefits are considered “public benefits” for purposes of public charge.

If you intend to apply for or receive benefits from the following public programs and intend to apply for a green card, visa, or admission into the United States, consulting with an immigration or public benefits attorney will help you better understand whether those benefits may impact your individual case.

- CalFresh or SNAP
- Medi-Cal or Medicaid*
- In-Home Supportive Services Program
- Federal Public Housing and Section 8 assistance
- Supplemental Security Income
- CalWORKs or TANF cash assistance
- State and local cash assistance programs
- Public assistance for long-term care in an institution

*For more information about the many public benefits that are **not** considered for purposes of public charge please visit <https://immigrantguide.ca.gov>.

CALIFORNIA IS FIGHTING BACK

In response to various legal challenges, including one brought by California, several courts issued opinions preventing the rule from taking effect as the cases proceed. On January 27, 2020, however, the United States Supreme Court issued an opinion allowing the federal government to implement the new “public charge” policy for now (except in the state of Illinois).

The State of California opposes this new policy and will continue to fight it in court. Additionally, California laws that prohibit discrimination based on immigration or citizenship status remain in effect.

Need More
INFORMATION?



<https://immigrantguide.ca.gov>

Need More
INFORMATION?



<https://immigrantguide.ca.gov>

**MOEA
Advisory
Members
Discussion &
Public
Comments**

- V. Covered California Legislative Updates
 - A. Governor's Proposed FY 2020-21 Budget
 - B. Public Charge Update

BREAK – 10 MINUTES

V. COVERED CALIFORNIA DIVISION UPDATES

Communications

Jagdip Dhillon



OPEN ENROLLMENT 2020 EVENTS



Nathan Adrian - #InYourCorner
Event in San Francisco



J.R. Todd – National Hot Rod Association
(NHRA) Finals in Pomona



Laila Ali & Leo Santa Cruz –
Open Enrollment Kickoff Event in Los Angeles



Challenged Athletes
Foundation– Holiday Boot
Camp in San Diego

ENROLLER EVENTS



PHONE BANKS

- Los Angeles (Spanish, English, Mandarin)
- San Diego (Spanish)
- Fresno (Hmong & Spanish)
- Oakland (English, Spanish)
- Sacramento (Spanish)
- San Jose (Spanish)
- Palm Springs (Spanish)



SEE IF YOU QUALIFY

Old Version



New Flow

1 Initial qualification screen with a table of household criteria.

Number of people in your household	Annual family income
2	\$0 up to \$24,040
3	\$0 up to \$30,140
4	\$0 up to \$37,080
5	\$0 up to \$44,000
6	\$0 up to \$51,200

2 Confirmation screen: "It looks like you may qualify for financial help!"

3 Program selection screen: "Once you apply, you may qualify for one of these programs." Options include Covered California, Medi-Cal, Coverage for Pregnant Women, and County Children's Health Initiative Program.

4 Benefits overview screen: "Every Covered California plan includes these benefits." Categories include Routine Care, Emergency Care, and Follow-Up Care.

5 Plan level selection screen: "A Plan Level for Every Budget." Options include Platinum, Gold, Silver 87*, and Bronze.

SEE IF YOU QUALIFY TAKEAWAYS

- **Research on this section confirmed that users were self-eliminating and wanted a quick and simple way to determine if they will receive financial help.**
- **85 percent of users interacting with this section continued on to engage the site rather than exiting.**
- **50 percent of users at any point in this section went to Shop and Compare.**
- **49 percent of users finished the entire flow before entering Shop and Compare.**

FAREWELL TO 2020 OPEN ENROLLMENT



Marketing



RESEARCH: Health Coverage Mandate & Financial Help Findings

Ila Zapanta

Research Conducted by  **GREENBERG**
January 9, 2020



Methodology: Californians' Understanding of the Mandate to Have Health Coverage and the Awareness of Financial Help – December 2019 Survey

How

- Online survey provided to respondents in English
- Independently conducted by LRWGreenberg, an external research and strategy consultancy firm, is comprised of the top data analytics, consumer insights, and marketing services with headquarters in the San Francisco Bay Area

Who

- Population: California residents
- Mix of insured and uninsured with over sampling of uninsured compared to the population
- Mix of gender, age (18-64), race, household income sizes, and geographical locations

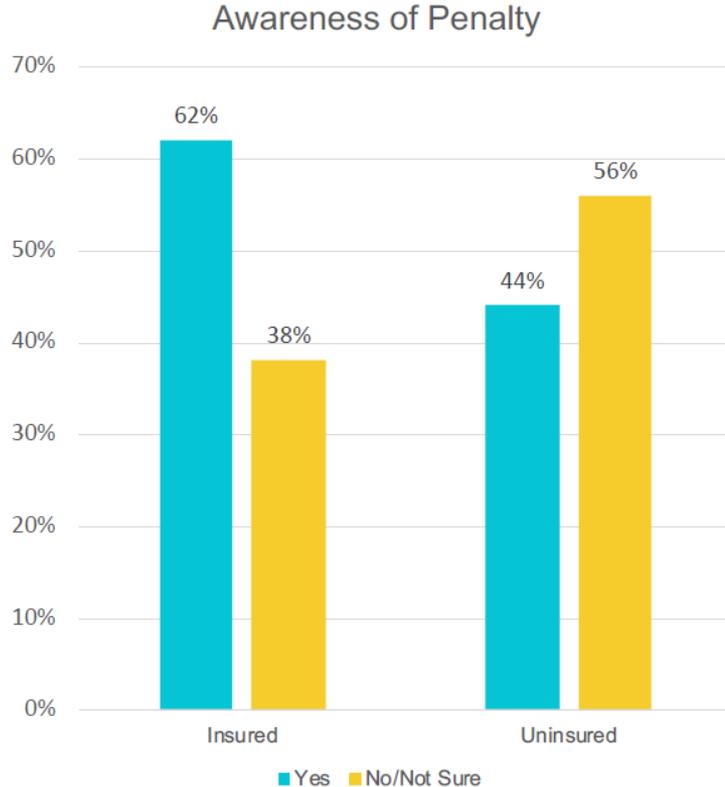
Sample

- Total Completes n= 1,000 (Insured n= 534, Uninsured n=466)
- Subsidy Eligible (SE) 401-600% Federal Poverty Level (FPL) n=164 (Insured n=100, Uninsured n=64)

When

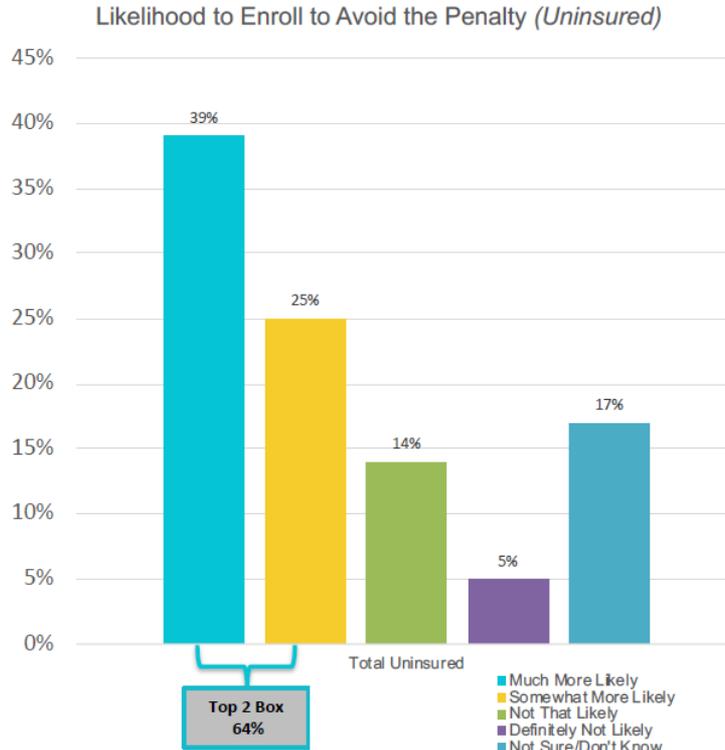
- Fielding dates: December 6, 2019 – December 18, 2019

Many Californians – Especially Uninsured – Are Unaware of State Penalty



- Many Californians reported being unaware of the requirement to have health insurance coverage in 2020 or else pay a penalty.
- 38% of respondents with *insurance* are unaware of the state penalty.
- 56% of *uninsured* respondents are unaware of the state penalty.

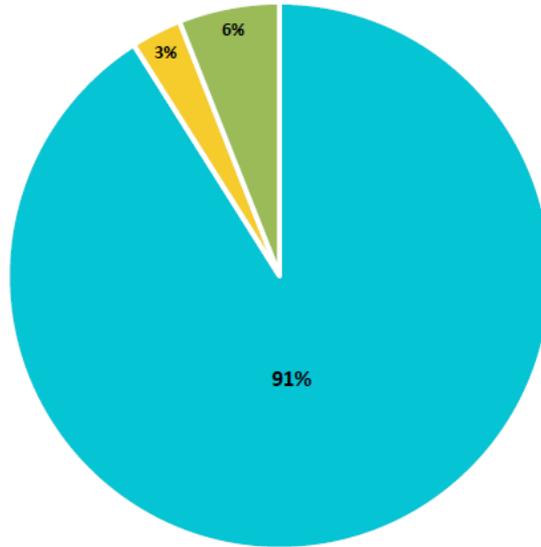
Uninsured Californians Are More Likely To Enroll in Coverage if Aware of the State Mandate



- Among *uninsured* respondents, once informed about the penalty, 64% say that the penalty makes them more likely to enroll in health insurance coverage for 2020.

State Mandate Encourages Already Insured Californians to Keep Their Coverage

Plans to Keep Health Insurance (Insured)

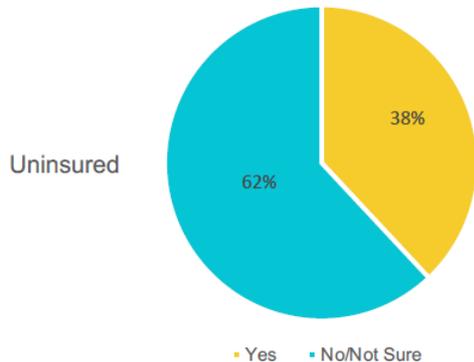


■ Yes ■ No ■ Not Sure/Don't Know

- Among the *insured* population, the vast majority of which (91%) – with a range of sources of coverage (e.g., employer, individual and Medi-Cal) – report that they will keep health insurance coverage in 2020.
- 46% of insured respondents indicate the penalty motivated them to stay covered.

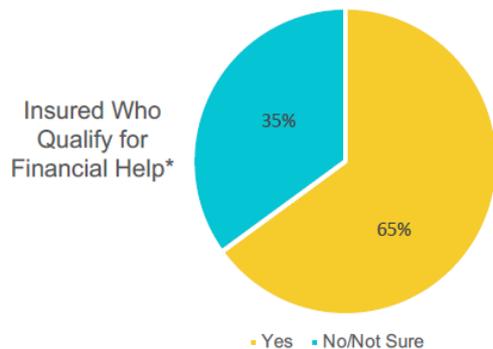
Many Uninsured Are Unaware Financial Help is Available

Aware that Covered California Offers Financial Help



- *Uninsured* respondents are almost half as likely to know financial help is available to lower their health insurance costs than insured respondents.

- Among the *uninsured* respondents, 62% are unaware that Covered California offers financial help to help pay for health insurance.



- Among the *insured* that are eligible for financial help, 65% are aware financial help is available.

* Respondents who reported they are Covered California or Medi-Cal enrollees

MARKETING: Special Enrollment

Sarita Navarro de García



SE20 MARKETING PARAMETERS & OBJECTIVES



Target Audience: CA residents who have experienced a qualifying life event

- Segments: Multi-Segment, Hispanic (in-language), Asian (in-language), and African American
- Demographic: California A25-64; HHI \$25-\$150K (*primary subsidy eligible, secondary non-subsidy eligible*)



Timing: 2/10/20 - 6/30/20 (Phase I)



Budget: \$2.4M (Feb-June)



Campaign Objectives:

- Motivate consumers who are experiencing a life changing event to find out how to qualify, compare and choose a health insurance plan through Covered California



Media Objectives:

- Drive qualified traffic to CoveredCA.com to encourage enrollment

MEDIA CHANNELS & STRATEGY

Prioritize media channels that encourage driving qualified traffic to the website without sacrificing reach/awareness & build upon historical campaign learnings.

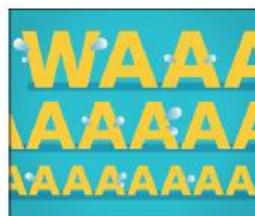
CHANNEL	MARKET COVERAGE BY SEGMENT
Digital	MS, HM, AA & API: Statewide
Paid Social	MS, HM & AA: Statewide
Paid Search	MS & HM: Statewide
Radio	AA: LA, Riverside-San Bernardino, SF & Sacramento (terrestrial)

MESSAGING STRATEGY

- Focus on key life changing events that drive enrollment: Loss of Coverage, Moving, Marriage and New Baby to drive site traffic and engagement.
- Retarget those who engaged on CoveredCA.com but did not create an account with messages focused on encouraging conversions: Limited window, compare plans, expanded financial help and new law/penalty.

DIGITAL BANNERS

Due to strong performance, leverage SE19 assets.



DIGITAL BANNERS

Augment retargeting messages to include Penalty and Expanded Financial Help in addition to Limited Window and Compare Plans messages.



DIGITAL BUMPERS

Leveraging successful creative from SE19 and expand this tactic for HM segment.

General Life Event



Lost Coverage



SPECIAL SE20 MARKETING

Key Message:

- If you didn't know that it is the law to have health insurance or didn't know about the penalty and new financial help available to more people than ever before, you have until April 30th to enroll.

Target Audience: Same audience as OE campaign

Timing: 3/9/20 to 4/30/20

Budget: \$7M

CHANNEL	MARKET COVERAGE BY SEGMENT
TV	MS & HM
Radio	MS, HM, API & AA
Digital	MS, HM & API: Statewide
Paid Social	MS, HM & AA: Statewide
Paid Search	MS & HM: Statewide
Direct Mail	MS & HM Reach 1M people

Spokesperson: “Teammates help each other find a way to win. Just like Covered California helps you find health insurance you can afford.

They’re the only place you can get financial assistance to help pay for health coverage... Plus this year, the state is providing more help than ever before.

And because a new law requires Californians to have health coverage or pay a penalty, Covered California has made it easier to get financial help. But ya gotta sign up by April 30th.

<https://vimeo.com/maximize/review/393696994/cd4224aa13>



RADIO

TITLE: NQLE :30

“More Financial Help Than Ever Before”

VO: 2020 is full of changes — even when it comes to healthcare.

This year there's more financial help for more people to pay for health insurance - through Covered California. Even if you already have coverage, you may be able to save money. Plus, a new law makes health insurance a requirement - those that don't get covered, may face a penalty. Fortunately, if you didn't know about the additional financial help from the state or the penalty, you still have until April 30th to sign up.

Get covered today.
Visit coveredca.com to enroll



TITLE: NQLE :30

“The New Law”

VO: Californians must have health insurance in 2020 – that's the new law. Without it, you may face a penalty.

And you know what's worse than paying that penalty?
Getting hurt or sick and getting stuck with a substantial medical bill.

Luckily, if you didn't know about the new law, you can still sign up now for a quality health plan through Covered California until April 30. And with more financial help from the state than ever before, we'll help you find health insurance you can afford.

Get covered today.
Visit [CoveredCA.com](https://coveredca.com) to enroll



DIGITAL

Two digital banners focus on the opportunity to sign up for health coverage through April 30 if you did not about new law and expanded financial help messages.



DIRECT MAIL

1 million letters are scheduled to drop in early April





STATE OF CALIFORNIA
Franchise Tax Board



COVERED
CALIFORNIA

John Q. Sample
1234 The Street,
The Town, USA 123456

IMPORTANT TAX INFORMATION

Estimated 2020 Penalty
for not having Health Insurance:

Individual	>>	Minimum \$695
Married Couple	>>	Minimum \$1,390
Family of 4 (2 Children)	>>	Minimum \$2,085

If you don't have qualifying health insurance in 2020, you could face a California state penalty at tax time, unless you qualify for an exemption.

Qualifying health insurance coverage includes employer-sponsored plans, coverage purchased through Covered California or directly from insurers, Medicare, and most Medi-Cal plans.

Visit www.ftb.ca.gov/healthmandate for more information about the penalty.

Hello [John],

Californians must have health insurance in 2020—that's the new law. Without it, you may face a penalty when filing your California state tax return.

Luckily, this year only, if you didn't know about this new law, you now have until April 30 to sign up for a quality health plan. And with more financial help from the state than ever before, there's more money for more people through Covered California.

Get coverage today and avoid the biggest penalty of all—you or your loved ones getting hurt or sick and getting stuck with a substantial medical bill.

Take 5 minutes to follow these easy steps, and see how much you could save.

1. Go to CoveredCA.com
2. Click "Shop & Compare," and answer a few easy questions
3. If you need assistance, click "Find Help"

Call or visit us online to learn more about Covered California, the penalty, and the additional financial help available.

Don't wait. **The last day to enroll is April 30.**

CoveredCA.com | 800.995.3191

SOCIAL MEDIA

Goal: Reach people having life-changing events, those not aware of the penalty/financial help who can still enroll, and those interested in staying up-to-date with Covered California information and general health tips



Content Strategy:

- Qualifying Life Events
- "Special" Special Enrollment (NQLE)
- Coverage benefits/education
- Healthy choices ("Life Care")

Platforms:

- Engage target audiences with always-on approach across all social channels in English and Spanish.



Outreach & Sales

Terri Convey



SALES DISTRIBUTION CHANNELS: 14,297 ENROLLERS

11,192

Certified Agents

- Agent program.
- Contracted.
- Paid by qualified health and dental plans.

1,072

Navigator Certified Enrollment Counselors (CECs):

42

Navigator Entities

- Navigator grant program, a competitive process.
- Contracted.
- Received grants.

1,451

Certified Application Counselors (CACs)

277

CAC Entities

- CAC program.
- Contracted.
- Voluntary and uncompensated.

558

Certified Plan-Based Enrollers (PBE)

11

Qualified Health Plan-Based Entities

- PBE program.
- Contracted.
- Voluntary and uncompensated.

24

Certified Medi-Cal Managed Care Plan-Based Enrollers (MMCP)

2

Medi-Cal Managed Care Plan Plan-Based Entities

- MMCP program.
- Contracted.
- Voluntary and uncompensated.

STOREFRONTS: 647 TOTAL

519 agents | 128 community partners

Analytics for January 2020

Unique Visitors

33,519

% of Total: 100.00% (33,519)



Visits

41,189

% of Total: 100.00% (41,189)



Pageviews

54,895

% of Total: 100.00% (54,895)



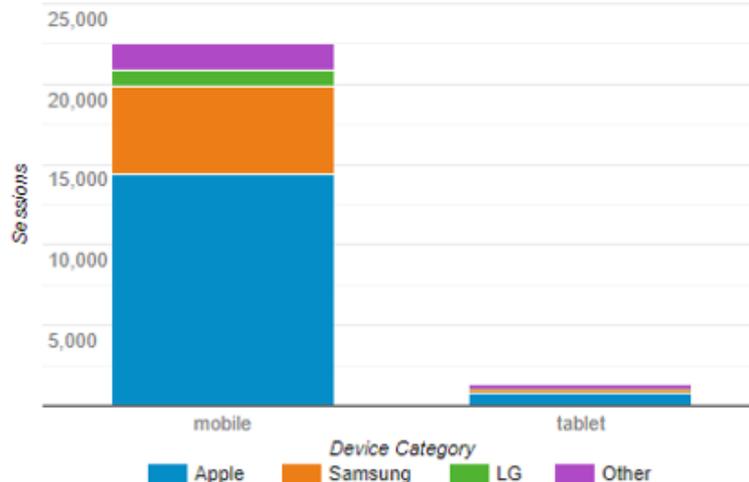
Visits by Device

Device Category	Sessions	Avg. Time on Page
mobile	22,530	00:04:38
desktop	17,323	00:04:01
tablet	1,336	00:03:57

Visits by Device

Device Category	Sessions	Avg. Time on Page
mobile	22,530	00:04:38
desktop	17,323	00:04:01
tablet	1,336	00:03:57

Tablet and Mobile Visits



HELP ON-DEMAND

- New enrollments only
- Call back within **20 minutes or less**
- Certified Expert Enrollers with proven success
- Includes 742 Agents
- 200+ Agents speak multiple languages

<https://www.coveredca.com/find-help/>

Find Help Now

- Help On-Demand
Have a Certified Enroller Call You
- Call Us: (800) 300-1506
Covered California Service Center
- Live Chat
Chat With a Covered California Service Representative

Referrals:



OPEN ENROLLMENT 2020 SALES KICK-OFF MEETINGS

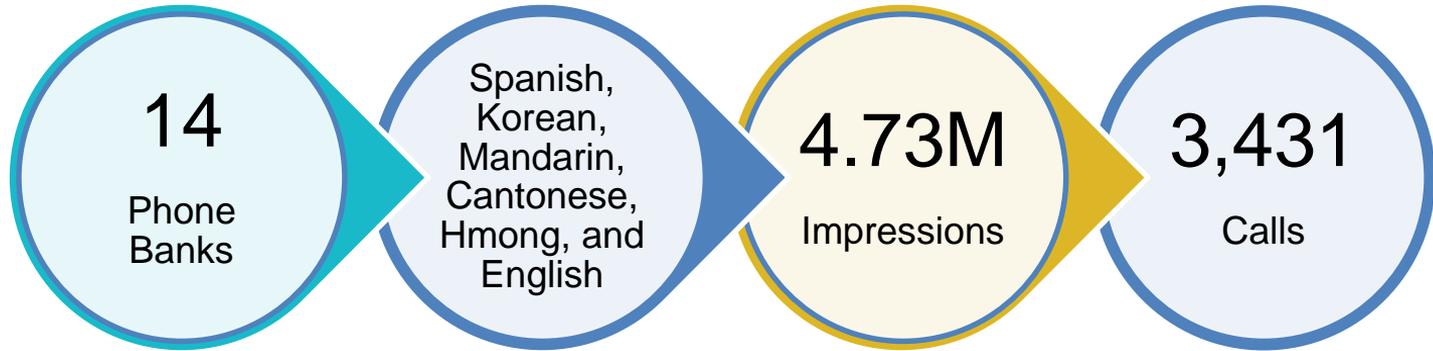
9 Meetings

1,500 agents and
enrollment partners
attended

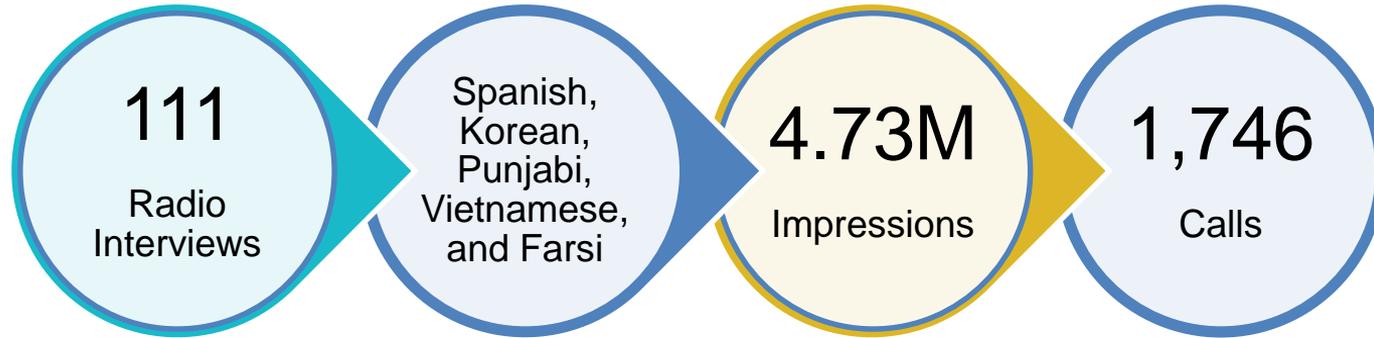
OE 2020 readiness



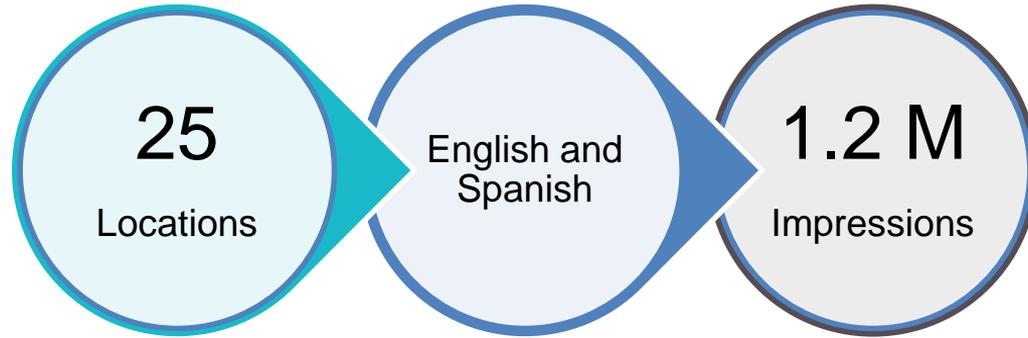
PHONE BANKS



RADIO INTERVIEWS



DIVISION OF MOTOR VEHICLES CLOSED CIRCUIT TV ADS



COMMUNITY EVENTS

Martin Luther King Day Parade, Los Angeles

1,699 events hosted
by agents and
enrollment partners



NEW SALES TOOLS

- Tax Penalty Fact Sheet
- Tax Penalty and OE Deadline Flyer
- Public Charge Guide
- State Subsidy Calculator

Enroll in Health Insurance Now!
Open Enrollment Ends January 31

Beginning in 2020, most Californians are required to have health insurance or pay a tax penalty. New this year, almost a million people could receive additional financial help from the State to help lower the cost of health insurance...more for those already getting it, and new help for many who haven't gotten help before.

Scan the QR code to connect with an enroller and see if you qualify.




CoveredCA.com | 800.806.7828

GET COVERED!

Starting in 2020, a new law requires all California residents to have health insurance or pay a penalty. You can avoid paying a penalty if you have health coverage that meets state requirements. And, with additional financial help now available through Covered California, you may find it easier to afford health insurance.





STATE OF CALIFORNIA
Franchise Tax Board



Getting Health Coverage is Easier and More Affordable Than Ever With the New State Subsidy

If you are not covered by your employer's health plan, or have other qualified coverage, you can go to CoveredCA.com to see if you are eligible for financial help.

Financial help may be available to lower your monthly cost for coverage.

You can shop and compare qualified health insurance plans.

Remember, you will want to select a plan that best suits your needs, and enroll during open enrollment which starts **October 15*** and ends **January 31****.



Paying the Penalty for Not Having Health Coverage

If you aren't covered for most of the year in 2020 you could face a penalty at tax time unless you qualify for an exemption.

The penalty for a family not having health insurance in 2020 could be \$2,000 or more.



Some Individuals May Not Have to Pay a Penalty if They Qualify for an Exemption

Exemptions through Covered California:

- **Affordability:** If the lowest cost Bronze plan or employer plan exceeds 8.24% of your household income
- **General Hardship:** Homelessness, eviction or foreclosure, domestic violence, death of a family member, natural disaster, bankruptcy, medical expenses and other conditions.
- **Religious Conscience:** A member of a recognized religious sect or division who is opposed to acceptance of the benefits of any private or public insurance.

Exemptions through Franchise Tax Board:

Most exemptions from the mandate will be claimed when filing 2020 state income tax returns in early 2021. A full listing of exemptions can be found on the FTB website: www.ftb.ca.gov

Estimates of the Penalty for Not Having Health Insurance*

Individual	Minimum \$695
Married Couple	Minimum \$1,390
Family of 4 (2 Children)	Minimum \$2,085

*FTB Regulations regarding the mandate penalty are being finalized and may change. See reverse for sample calculations for the 2020 calendar year.

AGENTS & ENROLLERS 2020 SEP KICKOFF MEETINGS

10 Meetings

- March 17 – San Diego, El Cajon
- March 18 – OC, Garden Grove
- March 19 – Inland Empire, San Bernardino
- March 24 – LA East, Diamond Bar
- March 25 – LA West, Torrance
- March 26 – Central Coast, Santa Barbara
- April 7 – Bay Area, San Jose
- April 8 – Central Valley, Clovis
- April 9 – NorCal, Sacramento
- April 14 – Bay Area, Oakland

SALES SEP 2020 CAMPAIGNS

- Phone Banks
- DMV Ads
- Sales Tools – SEP Posters, Fact Sheet
- Tax Preparer Tool Kit
- Real Stories
- Community Grassroots Partnerships
- 47 Sales Partners Event Scheduled

V. Division Updates

- A. Communications:** Press Releases, Phone Banks, and Real Story
- B. Marketing:** Research: Health Coverage Mandate & Financial Help Findings; and Special Enrollment and New Qualifying Life (NQLE) Creative
- C. Outreach & Sales:** Open Enrollment 2020 Sales Support and Special Enrollment Strategies

**MOEA
Advisory
Members
Discussion &
Public
Comments**

Closing
Thank you!

