



Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group Meeting Minutes

Thursday, March 5, 2020 from 1:00 PM – 4:00 PM
Covered California Tahoe Auditorium
1601 Exposition Blvd., Sacramento, CA 95815

MOEA Advisory Members Present:

I. In-Person:

Member Name:	Member Organization:
1. Abigail Ramirez	Latino Coalition for a Healthy California
2. Alicia Emanuel	National Health Law Program
3. Bubi Borgevich*	Health Markets Insurance
4. Cindy Keltner	California Primary Care Association
5. Cori Racela	Western Center on Law & Poverty
6. Dan Garrison	HealthMarkets Insurance Agents
7. Doreena Wong	Asian Americans Advancing Justice
8. George Balteria	Collective Choice
9. George Kalogeropoulos	HealthSherpa
10. Hellan Roth Dowden	Teachers for Healthy Kids
11. Hugo Morales	Radio Bilingue, Inc.
12. John I'Anson	Kaiser Permanente
13. Lezlie Micheletti	Department of Managed Healthcare
14. Melissa Gutierrez*	L.A. Care
15. Michael Bergstrom	Neighborhood Health Insurance Center
16. Njeri McGee-Tyner	Alameda Health Consortium
17. Pamela Moore	Redwood Community Health Coalition
18. Rachel Linn Gish	Health Access California
19. Rick Krum	Anthem Blue Cross
20. Sarah Dar	California Immigrant Policy Center
21. Weiyu Zhang	California Pan-Ethnic Health Network
22. Yvonne Vasquez	Health Access California

Teleconference:

Member Name:	Member Organization:
23. Amy DeMarco*	Molina Healthcare
24. Joseph Gabra*	Accounting Rivers
25. Kerry D. Wright*	Wright-Way Financial Insurance
26. Laura Johnson*	Blue Shield of California
27. Mark Herbert*	Small Business Majority
28. Melissa Diamond*	Health Net
29. Roberto Ortiz*	Ortiz & Assoc.

*Attended via teleconference.



Agenda by Items:

**Comments, questions or feedback made during or after each section are bulleted and each bullet is followed by the member's name who made the remarks. Additionally, comments have been condensed and paraphrased.*

Item I. Call to Order and Agenda Overview:

*No comments, questions or feedback were made during or after this item.

Item II. Administrative: Final Charter Review & Approval:

- Cori Racela: I have concerns about quorum requirements. Can we improve communication on what the quorum is (50%) and how many active members we currently have? Staffing changes caused lack of communication. Request on improved communication plan and any changes to the charter.

Item III. Covered California Updates: A. Open Enrollment, B. CA State Mandate Subsidy Program, C. Individual Mandate:

- Doreena Wong: Support decision to have Special SEP (Special Enrollment Period) period through April 30th with New QLE (Qualified Life Event). Many community members were unaware of penalty. We appreciate the literature, webinars and information supporting this topic.
- Pamela Moore: Regarding Direct Mail Marketing from Franchise Tax Board (FTB) – How were people selected? Were heat maps used for zip code targeting, etc.?
 - Yuliya Andreyeva: We used a purchased list from a vendor, with a propensity model rating people within the list that are more likely to be uninsured.
- Cori Racela: Regarding FTB mailing – We know policy advocates review notices; In this case who drafted the letter? What kind of Stakeholder input was there? What are the readability reviews? How many languages was this letter translated to?
 - Yuliya Andreyeva: Marketing team worked with an advertising agency, FTB along with Policy and Legal to ensure content accuracy and it was sent out double



sided in Spanish and English. So, every person who received it, received it in both languages.

- Colleen Stevens: FTB did not have enough capacity to translate the letter in multiple languages. FTB faced a challenge with multi-lingual staff, if consumers called to receive in-language assistance, there would not be enough in-language staff to support demands. Covered California is pleased that we were able to turn this around as fast as we did with the languages we did on such short turn time.
- Rachel Linn Gish: Regarding the 400%-600% FPL group, only 32,000 signed up. Is this a group that we should be focusing on?
 - Doug McKeever: There is a multitude of factors involved, such as, there may not have been a financial incentive to move, we are not sure if they got the message. We are still looking into the data, so we will get back to the group.
- Hellan Roth Dowden: In reference to slide 10; how do we know that the penalty is not popular? Is there analysis to support this statement or is this anecdotal? Regarding the FTB strategy, of the two million, what was the response like and will there be a focus on the 400-600% FPL (Federal Poverty Level) group on the next mailout since we are trailing in this group?
 - Doug McKeever: Covered California is a data driven organization and we did gather information about the unpopular penalty with focus group surveys.
 - Colleen Stevens: We gathered data using focus groups and quantitative, but I do not have exact numbers with me. Even though the penalty is unpopular it is a motivator. We initially tried focusing on the subsidies available, but we had to shift messaging.
- Hellan Roth Dowden: There are people who agree with the penalty who think everyone should pay their fair share would have a positive opinion on the penalty to help keep premiums low. Would you use this in the outreach and marketing strategy?
 - Colleen Stevens: Not in the marketing strategy but it is a talking point in our communication.
- Rachel Linn Gish: Isn't it that all money raised from the penalties go back into the subsidies, as far as unpopularity goes, this is the messaging we are relating.
 - Colleen Stevens: Correct. The penalty will become less and less unpopular and move towards the social norm.



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- Doug McKeever: During a press release with FTB and their chairperson, they expressed they do not want people to pay the penalty they just want everyone to get coverage.
 - Hellan Roth Dowden: Circling back: Regarding the FTB strategy, of the 2 million, what was the response like and will there be a focus on the 400-600% FPL group on the next mail out since we are trailing in this group? What are the numbers regarding the penalty?
 - Colleen Stevens: Regarding FTB targeting this group, they are not allowed to share income data. We tried proposing targeting those people who pay the earned income tax, but they were not able to share that information with us.
 - Hugo Morales: What are the characteristics of those targeted people on the FTB outreach list, what is the ethnicity and income? What is the enrollment of Latinos? Are Latinos still the most uninsured? Latino community continue to be uninformed.
 - Colleen Stevens: The Latino community is the easiest to target because they are the largest group in California. Everything we do is also in Spanish. The data shows Latinos enrolled in higher numbers this year than whites. They will continue to be a primary target for us.
 - Michael Bergstrom: The Special SEP has had a great response; the tax penalty is beginning to have positive enrollment in our community. Regarding the page 12 chart: Is this the current chart? The enrollment is showing at 45% for the agent channel but is this current, last I checked the agent channel was at about 51%?
 - Doug McKeever: This is from open enrollment 4 so we can update the chart to reflect the accurate enrollment data per channel.
 - Alicia Emanuel: Circle back to Rachel's point, not a significant uptick on the 400-600% -- can we have this as an agenda item on the next meeting to discuss more in depth? What is the data showing regarding this group, that will help to determine the outreach moving forward for this group?

Question to all members: Regarding Covered California marketing and messaging, what do you feel worked during this Open Enrollment?

- Hellan Roth Dowden: Was there any outreach to tax preparers? If not, will you be doing so from now until April 15th?



- Colleen Stevens: We personally did not, but we worked closely with FTB and they did.
- Hugo Morales: Overall getting the word out on the penalty was good, especially to Latinos.
- Michael Bergstrom: The messaging went out early to the enrollers (subsidy and penalty); consumers saw the savings and encouraged enrollment; extra value perceived from consumers through our agency and enrolling into Covered California.
- Pamela Moore: Simple handout regarding the tax penalty; very helpful and easy to read. Tabling material it was easy to read and discuss with consumers. Also opened door to have conversations about additional cost savings.
- Rick Krum: Relationship with FTB was really appreciated to get all the movement. Out in front from the start; partnership with carriers was greatly appreciated.
- Doreena Wong: Materials translated was appreciated. Moving forward, let's try to get print material out sooner. Emphasize on subsidies and not on penalty; should include financial help and penalty for marketing and messaging with a positive tone.
- Kerry Wright: Agent toolkit was most helpful. Shop & Compare was an opportunity to discuss increased financial assistance.
- Roberto Ortiz: Hispanic community was moved by the television ads.
- Joseph Gabra: (Original audio was inaudible. George asked Joseph to email the question to staff) We need to communicate with the FTB and Employment Development Department (EDD) to mandate the handout of information regarding the Tax Penalty and Subsidy in the matter of Health Coverage through the process of distributing the tax forms at year end like W-2. Same as it done with the informative information distributed regarding EIC (Earned Income Credit), CTC (Child Tax Credit) and YCTC (Young Child Tax Credit).

Question to all members: Was there any marketing and materials that were ineffective?

*No comments, questions or feedback were made during or after this item.

Question to all members: Are there any materials that would be helpful if they are developed?



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- Hellan Roth Dowden: Materials specific to the tax professionals. Targeting those materials directly.
 - Pamela Moore: There are those who will just accept the penalty. We need something for them that encourages them to understand that it is better to pay for insurance than to pay the penalty and receive no benefit. A one pager that explains what you're getting for your money compared to receiving nothing if you just pay the penalty.
 - Colleen Stevens: One great point is the synergy between the field salesforce and the marketing. There is a power in working together. These grassroots organizations have much more opportunity to personalize a message than our marketing team can with just ads.
 - Rachel Linn Gish: I received a reporter call about Special Enrollment who called the call center and the CSR (Consumer Service Representative) rep was unaware of the extension. What are we doing on informing CSRs?
 - George Balteria: I second this request, our agency too has heard about this issue.
 - Hugo Morales: It is great timing to start looking at who within the Latino community is still not enrolling. I recommend a focus group to take a deeper dive into who the subset group is.
 - Michael Bergstrom: Materials were valuable, but the tax penalty document came very late in Spanish and it was a huge missed opportunity.
 - Kerry Wright: Following up on the comment Colleen made about personalizing the message and outreach specifically in the Shop and Compare we need a PDF or email option to get to consumers with the ability to personalize a message.
 - Joseph Gabra: Recommendation for next year: Send a handout with the W-2 forms with information on the tax penalty and increased subsidy.
 - Alicia Emanuel: Recommendation on CSRs not knowing about extension – please send another reminder to the call center reps (Knowledge Center?) with accurate information on the Special SEP enrollment dates through April 30th.

Item IV. Covered California Legislative Updates: A. FY 2020-21 State Budget and Legislative Update, B. Public Charge Update:



Question to all members: What resources have you found useful when describing Public Charge?

- Hugo Morales: Messaging work should continue. Simplify the message as much as we can, we should determine what the message should be, for example, the language for today's meeting explaining the public charge definition is very helpful. How do we get a simple consistent narrative to not confuse partners and consumers?
- Abigail Ramirez: California PIF (PIF – Protecting Immigrant Families) has public charge marketing materials and resources available. Also, I want to point out that marketing to the Latinex community on television and radio continues to be an effective way to get messaging to the Latino community.
- Doreena Wong: I think even PIF marketing can be simplified. I recommend Covered California's logo be on the public charge document and it should have a document that explicitly states that APTC (Advanced Premium Tax Credit) is not considered a government benefit under this public charge rule. Also, most consumers applying through CalHEERS (California Healthcare Eligibility, Enrollment, and Retention System) portal probably would not be subject to the public charge because you are required to have a legal status to apply through CalHEERS. Simple message: If you are receiving Covered CA tax credits (APTC) you do not have to worry about this but if you receive Medi-Cal, you should refer to an immigration attorney.

Question to all members: Is there any messaging that Covered CA should put out relating to Public Charge?

- Cori Racela: Thanks for directing consumers to Health Consumer Alliance (HCA). Their webpage should have a live link in the Covered California website. Addressing Doreena's comment: The CalHEERS portal does allow for immigrants with varies status' can apply. Might be helpful to delineate which immigrants are subject to the public charge.
- Hellan Roth Dowden: When will this be resolved by the courts? Are we tracking how many people are dropping coverage?
 - Crystal Hirst: This is in the early stages of litigations and we do not have a timeframe for when this will be resolved. We have not been tracking the dropped coverage because the public is not calling us to ask these questions, so there has been no way of tracking.



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- Alicia Emanuel: Most enrollment assisters are the ones having conversations about dropping coverage and I agree that consumers are not calling Covered California with questions regarding this nor are they notifying us if public charge is the reason for dropping coverage. Is there a consumer facing fact sheet in multiple languages that explains what is subject to the public charge?
 - Michael Bergstrom: Echoed Alicia's point for the consumer facing fact sheet. Explain what is not subject to being considered a public charge. Media is stirring hysteria regarding this issue. Regarding the 65+ community proposed in the budget to be able to apply to Medi-Cal regardless of citizenship, is there CalHEERS functionality that will allow for this enrollment?
 - Alicia Emanuel: Just like the young adults up to the age of 26 can apply through CalHEERS, we will be testing this to ensure that this population of people are able to enroll through the portal.
 - Pamela Moore: Medi-Cal requires those Medicare eligible to apply for Medicare before continuing with Medi-Cal benefits. 65+ are considered non-MAGI which is why it may not be possible to enroll them through CalHEERS (at present time).
 - Cori Racela: MAGI (Modified Adjusted Gross Income) and Non-MAGI enrollments are complicated and require the counties to evaluate. (65+ are considered non-MAGI).
 - George Balteria: Data on public charge will be available via email.

Item V. Covered California Division Updates – A. Communications & Public Relation; B. Marketing; C. Outreach & Sales:

Voting on changes to the Charter:

- All MOEA Advisory Members Present: In favor

General Comments:

- Hellan Roth Dowden: Are we taking any action to address the issue on the Coronavirus?
 - Colleen Stevens: It is easier to change messaging on social media, but we have not come up with anything.



- Yuliya Andreyeva: It was discussed but we want to stay on track to provide accurate information and not be misleading. We collectively decided that we would stick to providing information on how we stay healthy and avoid getting sick overall. This will be posted in March or April. Content is created on a month-by-month basis, we start six weeks in advance and go through three rounds of content creation with advertising agency and internal team, we do copywriting and content creation with design and it takes six weeks to turn around.

Question to all members: What were some of the highlights that were unique to this Open Enrollment and what were some of the challenges you experienced during?

- Hugo Morales: Challenges include that consumers do not know about health insurance basics.
- Rachel Linn Gish: Press releases are helpful in guiding messaging. There was no update on when these releases were going to be released so everyone could prepare. More advanced notice or some lead time would be helpful.

Question to all members: Are there any comments or feedback on the Special, Special Enrollment Period marketing?

- Rich Krum: Communication about “special, special” period and having a little more advanced notice it would be very helpful. Covered California to health plans.
- Hellan Roth Dowden: Questions about slides regarding the storefronts: are the numbers of visits to these storefronts and the effectiveness of these locations being tracked? Also, the phone banks equate to about 240 calls per bank. Are these viable strategies? Can we ask storefronts to gather this data to see if the foot traffic circles back to the web page finder?
 - Terri Convey: The storefront data is for activity on the web page and not reflecting the foot traffic into these storefronts. Storefronts are operated independently by certified insurance agents and it is reflective on the amount of cumulative sales from that channel. We can follow-up on this task to see if the storefronts can ask the consumers how they found them to see if there is a web connection.
- Melissa Gutierrez: Radio was not a viable marketing effort.



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- Yurina Melara: Pointing out that phone banks are done at peak time during the news and the amount of calls are being taken at the news station and we are not able to intake a lot of calls. We are still determining what regions are giving us results. Markets like Los Angeles people are not watching as much television as we thought. We are currently taking our phone banks digitally.
 - Kerry Wright: The nexus between Covered California and Medi-Cal and there are still issues regarding enrollment. Comment to Colleen: Xavier Becerra and team are pushing Texas vs. US (United States) in the Supreme Court and we might get a ruling soon, what is Marketing's approach and do you have a budget for this?
 - Colleen Stevens: We plan for different contingencies, we are tracking this. We also test for things that may or may not happen.
 - Rachel Linn Gish: Clarification on the comment by Kerry: Oral arguments will occur around the elections, but a ruling won't come out until next Spring 2021. This is such a catastrophic subject that I do not know how you plan for this.

Question to all members: Thinking forward to the upcoming OE8 (Open Enrollment 8), are there any unique messages that should be considered?

- Michael Bergstrom: There was a big push to get the 400%+ FPL, but is there any focus on the churn between Medi-Cal and Covered California? Are there any numbers around people who continue to churn rate and what is the loss of those who do not come back?
- Weiyu Zhang: Is there any monitoring around California Advancing and Innovating Medi-Cal (CalAIM)? We are tracking and monitoring the Medi-Cal enrollment.
 - Kelly Green: We are tracking and monitoring CalAIM, and my current understanding is that the change to open enrollment period proposed to apply to Medi-Cal Managed Care is no longer moving forward.
- Hugo Morales: I commend Covered California for the research around the penalty and extending a Special, Special Enrollment Period. I would ask that we not limit the research on the comment made by Michael to find the churn rate of people that go to Medi-Cal and then are eligible for Covered CA but don't return, to English speakers only. We should be looking at the populations of Latinos that fall within this category. There should be a vendor that can look at the parallels.



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- Ila Zapanta: The deeper we get into the data the samples are smaller and its harder to share the findings because we aren't comfortable that the sample size is enough.
 - Pamela Moore: Concerned about seniors exiting Covered California and there is no current Covered California work flow about how to deal with this population. It would be helpful to remind consumers about aging out and getting them information about Medicare. There are tax implications and it would help seniors make a smoother transition.
 - Colleen Stevens: The senior population is a group we have not really looked at but with the Governor's budget to address this population we will be looking at this group.
 - Hellan Roth Dowden: Most of the emphasis went towards sports for the marketing. Infectious disease should be a focus on 2021.
 - Rick Krum: There should be no emphasize on specific diseases but focus on flu in general. The marketing for open enrollment was appropriate for the timing.
 - Michael Bergstrom: Question for Colleen: You didn't lead with tax penalty rather than tax credits. Do you have an idea on what you will focus on for 2021? Did the surveys change over time?
 - Colleen Stevens: We have 2 more surveys related to subsidies and penalties that will affect our marketing for next year. There is greater awareness of the penalty than of the subsidies.
 - Ila Zapanta: Initial survey being shared here was done in December, the next will be in February. As we collect all data with different viewpoints, we will have a better understanding of where we want to know.

Question to attending CCA staff: Are there any Covered California staff members who have questions for MOEA?

- Colleen Stevens: Thank you for bringing up these topics and issues with feedback.
- John l'Anson: Regarding the data requirements in the QHP contract, how are you using the data from the contract? Is that publicly available? Impact on marketing on the overall marketplace.



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- Colleen Stevens: We do not share it publicly because it's part of our contract for confidentiality. We did some work on the lift, but it is very high on the agenda.
 - Terri Convey: There is a study underway that may be released soon to the MOEA team.
 - George Balteria: The call center had about 12,000 man hours that were not accounted for and there were potentially some consumers who may not have been enrolled.
Comment: Agents and enrollers can assist with the fallout calls.
 - Colleen Stevens: We gave vanity numbers for every media for English and Spanish. We also have a volume issue, but we hope to use the agents for those calls that don't get answered.

Meeting was adjourned at 4:00 pm.