The information contained in this slide deck is accurate as of August 25, 2026. Please note that policies, procedures, and guidelines may be subject to change. For the most up-to date information, please contact Covered California directly or visit our official website.

COVERED CALIFORNIA

Marketing, Outreach & Enrollment Assistance Advisory Group

August 25, 2026 | 1:00 PM – 4:00 PM

Hybrid Meeting:

- In-person: Covered California Headquarters, Tahoe Auditorium
  1601 Exposition Blvd., Sacramento, CA 95815
- Virtual: **GoToWebinar**

Virtual Attendees: Thank you for joining us. The meeting will begin at 1:00pm. You will not hear any audio until we begin the meeting webinar.

Housekeeping

<table>
<tr><td>Recording</td><td colspan="2">Today's hybrid meeting will be recorded and posted on the Covered California Marketing, Outreach, and Enrollment Assistance Advisory Group webpage.</td></tr>
<tr><td rowspan="5">Virtual Participation
Dial in by phone:
+1 (415) 655-0052
Access Code:
197-457-709
Audio PIN:
Shown after joining the webinar
Webinar ID:
333-742-731</td><td>Audio</td><td>• Use computer audio for the best sound quality.
• If you call in by phone, enter your "audio pin" when you are unmuted to speak.</td></tr>
<tr><td>Speaking During the Webinar</td><td>Everyone will remain muted. Unmute yourself when it is your turn to speak.</td></tr>
<tr><td>Comment Periods</td><td>After each agenda item, members may comment first. Public comments will follow.</td></tr>
<tr><td>Raising Your Hand</td><td>• Computer: Click the "Raise Hand" icon on your control panel. Participants will be called on in order.
• Phone: Phone lines will open for comments after raised hands have been addressed.</td></tr>
<tr><td>For Hearing Impaired Participants</td><td>Use the "Chat" feature to submit questions or comments. Staff will assist and share your comments with the group and respond in the chat.</td></tr>
<tr><td>Technical Difficulties</td><td colspan="2">If you experience technical problems, use the "Chat" feature to let us know.</td></tr>
<tr><td>Contact</td><td colspan="2">For questions or comments after the webinar, email MOEAgroup@covered.ca.gov.</td></tr>
</table>

I. Call to Order and Agenda Overview

Rachel Linn Gish, Co-Chair,
Marketing, Outreach, and Enrollment Assistance Advisory Group

Agenda

August 25, 2026, Meeting

I. **Call to Order and Agenda Overview**

II. **Administrative**

   A. Welcome 2024-2026 MOEA Advisory Members

   B. MOEA Member Recognition

III. **Covered California**

   A. Federal Policy Updates

   B. State Legislation and Budget Highlights

   C. State Subsidy Program for 2027 Plan Year

   D. United for San Diego Program

IV. **MOEA Advisory Member Feedback Discussion**

   A. Reaching LPI Populations – Outreach Strategies

   B. Open Enrollment 2027 – Marketing & Outreach Campaigns

***10 Minute Break**

V. **Covered California Division Updates**

   A. Marketing Updates

   B. Communications Updates

   C. External Affairs and Community Engagement Updates

   D. Outreach and Sales Updates

VI. **MOEA Member Open Discussion**

VII. **Adjourn**

II. Administrative

Rachel Linn Gish, Co-Chair,
Marketing, Outreach, and Enrollment Assistance Advisory Group

A. Welcome 2024-2026 MOEA Advisory Members

Kathleen Webb, Chief Deputy Executive Director, Operations

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Welcome and Opening Remarks

Covered California welcomes all Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group members and members of the public!

- **A challenging year in healthcare policy** — HR 1, the CMS Final Rule, and expiring enhanced premium tax credits
- Amid consumer fear and confusion, **Covered California aims to be a source of clarity and support**
- **Clear messaging and strong partner collaboration** matter now more than ever
- **Thank you to our partners for shaping outreach this term** — from affordability messaging and language access to connecting consumers with resources

Current Membership Term	**2024 – 2026 Term:** September 1, 2024 – August 31, 2026
New Membership Term	**2026 – 2028 Term:** September 1, 2026 – August 31, 2028

New MOEA Advisory Group Members roster will be posted on the Covered California MOEA webpage: https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/

THANK YOU FOR YOUR SERVICE

Doug's Retirement Announcement

- **Retiring at year-end:** Doug McKeever will retire at the end of 2026 after nearly a decade with Covered California.
- **Executive leadership:** Since joining in 2017, Doug has served as Chief Deputy Executive Director of Programs.
- **Mission Impact:** He has helped advance Covered California's marketing, outreach, and enrollment assistance efforts.
- **A unifying collaborator:** Doug has brought consumers, partners, carriers, policymakers, and stakeholders together around our mission.
- **With appreciation:** We wish Doug well in his well-deserved retirement.

B. MOEA Member Recognition

Kathleen Webb, Chief Deputy Executive Director, Operations

COVERED CALIFORNIA

MOEA Advisory Group Member Recognition

- Covered California thanks all advisory members for your service and contributions to the Marketing, Outreach, and Enrollment Assistance Advisor Group!

- Member Recognitions
  - Appreciation letters and certificates
  - Thank you for your dedication and service!

- Special thank you to our Chairpersons
    - Maribel Montanez, Rachel Linn Gish, Alex Hernandez

II. Administrative

A. Welcome 2024-2026 MOEA Advisory Members
B. MOEA Member Recognition

How to Make a Comment

Computer Audio: Click the “Raise Hand” icon on your control panel. You’ll be called by name in the order hands are raised. Wait for the operator to introduce you before speaking.

Dial-In by Phone: After addressing raised hands, phone lines will open for comments. Unmute yourself to speak.

Hearing Impaired: Use the “Chat” feature to submit your questions or comments. Staff will review them, speak on your behalf, and respond via chat.

Comment Time Limit

Each participant will have **two minutes** to comment per agenda item.

Note: Written comments can be emailed to MOEAgroup@covered.ca.gov.

MOEA Advisory Members and Public Comments

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III. Covered California

A. Federal Policy Updates

Crystal Hirst, Senior Plan, Eligibility & Enrollment Attorney

Kelly Green, Director of External Affairs and Community Engagement

COVERED CALIFORNIA

Federal Updates

Crystal Hirst, Senior Plan, Eligibility & Enrollment Attorney

THE EVOLVING FEDERAL POLICY LANDSCAPE

The current federal landscape reflects overlapping regulatory, legislative, and litigation developments that have attempted to reshape Marketplace policy and created ongoing uncertainty for implementation and planning.

Recent Marketplace Rules

CMS issued rules in 2025 and 2026 that address many similar policies intended to:

- Impose new administrative barriers to enrollment.
- Reduce plan value and expand access to low-value plans.
- Reduce subsidies or narrow eligibility.

Litigation

A District Court in Maryland overturned many provisions of the June 2025 CMS Marketplace Integrity and Affordability Final Rule. An appeal is pending.

The same court issued an initial ruling pausing many provisions of the 2027 Notice of Benefit and Payment Parameters (NBPP) Final Rule issued in May 2026.

A District Court in Massachusetts overturned the provision of the 2025 Integrity Rule that prohibits coverage of gender-affirming care as part of essential health benefits.

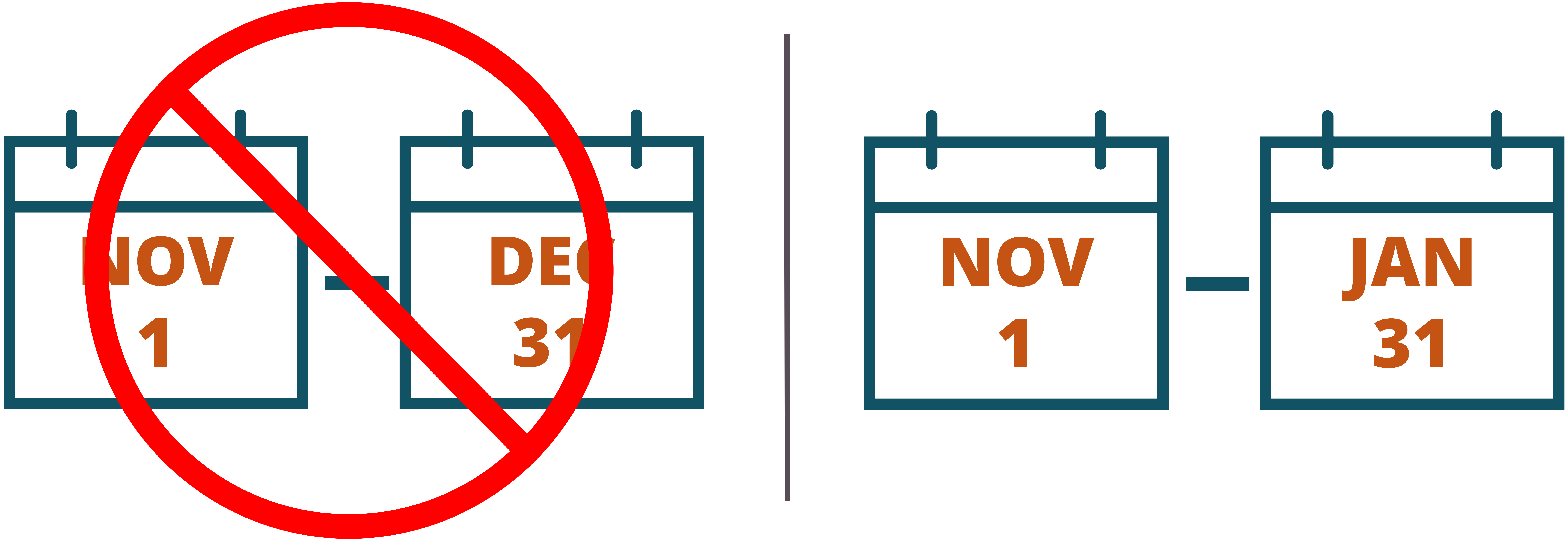
Status of Marketplace Rules

As a result of the litigation, most federal marketplace changes will not take effect for plan years 2026 or 2027, including a provision that would have shortened the Open Enrollment Period for the 2027 plan year to nine weeks.

Limited rules went into effect including:

- Excluding DACA recipients from Marketplace eligibility.
- Modifying premium adjustment percentage to increase consumer costs.

Open Enrollment Period Remains Unchanged for Plan Year 2027



Public Charge

What It Means

A **check used only during certain immigration steps**, like applying for a green card or entering the U.S.

It is **NOT a test** for most people already living here or renewing their coverage, including refugees, asylees, and certain humanitarian visa holders.

In addition to considering many other factors, **it currently asks:** Is the person likely to rely mainly on government cash aid or long-term care?

New Rule

Effective Date: September 18, 2026

Removes current federal regulations that limit the public benefits that may be considered and restores **broad discretion** to immigration officers.

Financial assistance available through Covered California **may be considered** in a public charge determination.

How You Can Help

Consumers should talk to an **attorney or qualified immigration legal representative** if they have questions or need help making decisions about their benefits.

Provide Covered California **feedback** on what you are hearing from the community and work with us to address any gaps.

Share any **resources** with Covered California that you think will assist impacted lawfully present immigrant consumers.

LPI Policy Changes Preparedness and Outreach Activities

Kelly Green, Director of External Affairs and Community Engagement

Eligibility Changes for Lawfully Present Immigrants:

Starting in 2027, under H.R. 1, specified Lawfully Present Immigrants (LPI) will no longer be eligible for premium tax credits and cost-sharing reductions.

This may impact approximately 140,000 Covered California enrollees and limit future enrollment among LPI consumers throughout the state.

- Lawful Permanent Residents (Green card holders), Cuban and Haitian Entrants, and migrants from Compact of Free Association countries, including Micronesia, the Marshall Islands, and Palau, will remain eligible for financial help.

- However, more than 90 percent of immigration categories, including asylees, refugees, victims of trafficking or domestic violence, or those with work or student visas, will no longer be eligible for financial help starting in 2027.

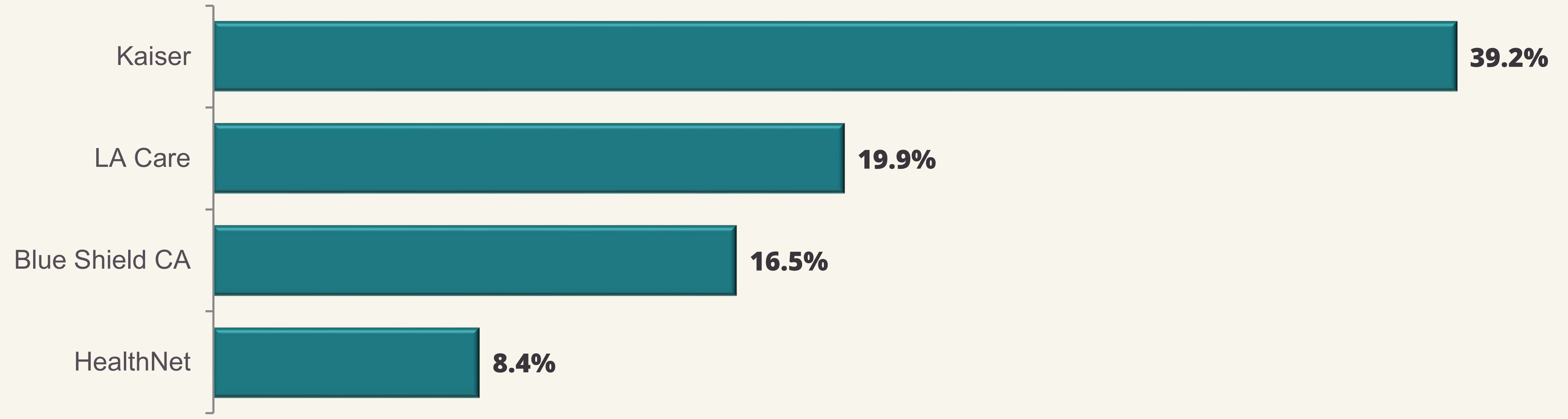
- Approximately $660 million in federal financial assistance will be lost. On average, monthly out-of-pocket premium costs may increase by $503 per month for ineligible LPI enrollees starting in 2027.

Eligibility Changes for Lawfully Present Immigrants

Coverage and Financial Assistance Eligibility by Immigration Status	
Who Remains Eligible	**2027 Coverage Year** • Lawful Permanent Residents (Green Card holders) • Cuban and Haitian Entrants • Migrants from Compact of Free Association (COFA) countries, including Micronesia, the Marshall Islands, and Palau
Who Will No Longer Be Eligible for Financial Assistance*	**2027 Coverage Year** • Individuals with work visas • Individuals with student visas • Individuals with asylum status or pending asylum applications • Refugee status • Survivors of trafficking, domestic violence, and other serious crimes (U visa, T visa, and pending Violence Against Women Act petitions) • Individuals with Temporary Protected Status (TPS) • Other humanitarian or temporary lawful statuses previously eligible for Marketplace financial assistance

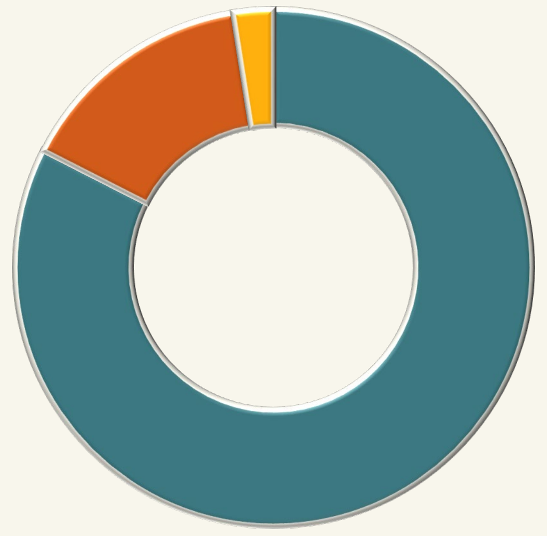
Enrollment Profile of Impacted LPI Consumers in Covered California

Qualified Health Plans (QHPs)



Kaiser covers the largest share **(~39%)**; the top 4 carriers cover **~84%** of impacted LPI enrollees.

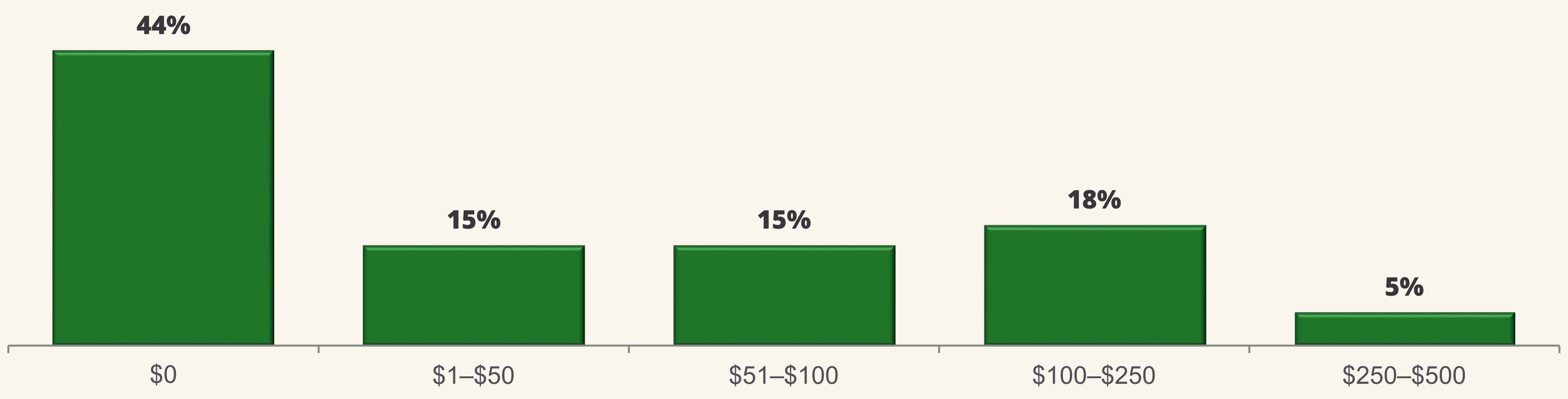
Metal Tier Selection



- **Silver 82.5%**
  70% in cost-sharing Silver 87/94
- **Bronze 15%**
- **Other ~2.5%**

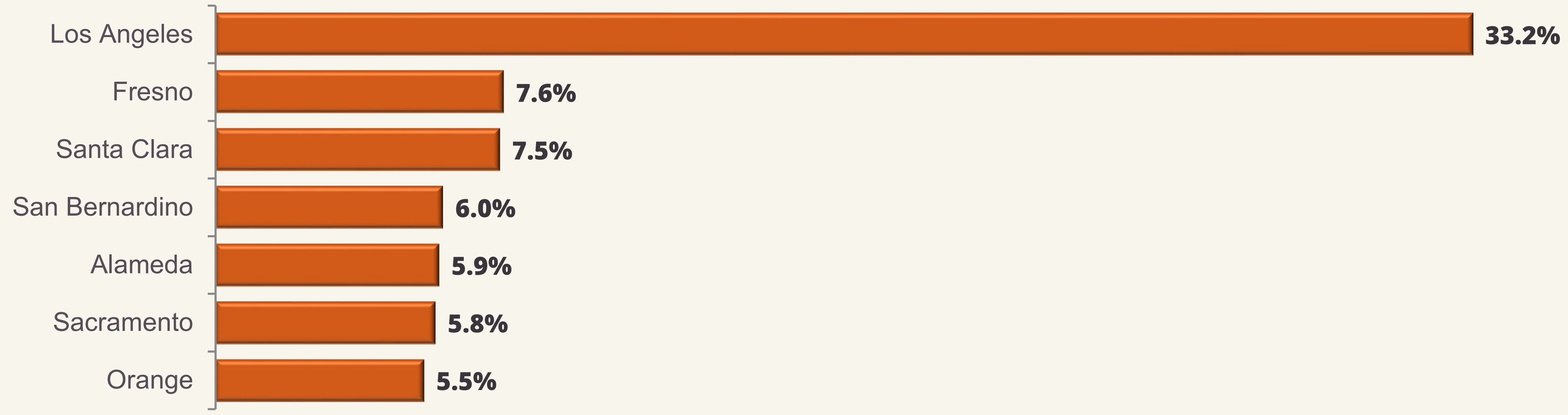
The vast majority **(82.5%)** choose Silver — and most of those receive enhanced cost-sharing **(Silver 87/94)**.

Net Premium (monthly)



44% currently pay **$0/month** and **74%** pay **$100 or less;** losing financial assistance would sharply raise these costs.

Geography — Top Counties



Highly concentrated in **LA County (~33%)**; the top 7 counties represent **~72%** of impacted LPI enrollees.

LPI Population Outreach Activities

Communications and External Partnership

- Collect feedback from stakeholders
- Provide technical assistance to policymakers
- Develop and share fact sheets, resource guides, and toolkits with external partners
- Create regional resource guides
- Host community circle conversations with impacted populations

Customer Support, Resources, and Referral

- Launching consumer awareness campaign
- Messaging guidance for enrollment partners, stakeholders, and plans
- Provide trainings, scripts, and talking points

Operations

- Preparing enrollers to conduct outreach and supporting consumer transitions
- Making needed updates to CalHEERS
- Ensuring Service Center Staff have the resources and training to assist consumers

Navigating New Federal Policy Change: Public Charge

- The public charge rule is broad and complicated. Lawfully present immigrants that are applying for a green card will need to speak to an immigration lawyer or qualified legal representative before applying to make an informed decision about their benefits.
- Covered California is currently working on analyzing the public charge rule, including federal guidance, and incorporating messaging into the LPI Project.
- Covered California will ensure that our Service Center Representatives, Agents and Enrollment Partners are prepared with resources and referrals to assist consumers.
- Working with other state departments to align on messaging on materials for our community partners.

Workstream Pillars: Where We Are At

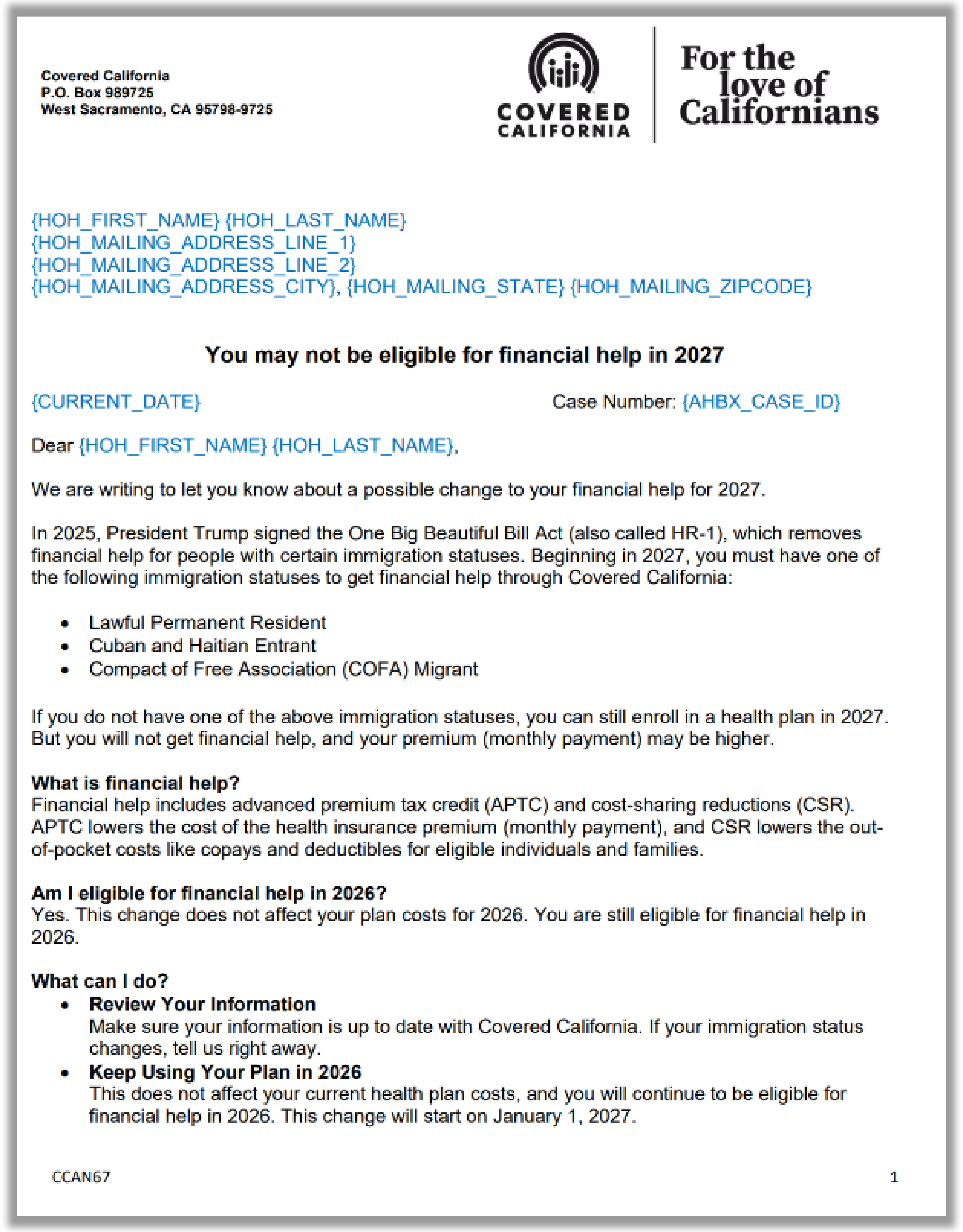
Consumer Support, Resources, and Referral

- **Expand agent and partner support** through trainings, toolkits, talking points, resource guides, and enroller roundtables.
- **Focus outreach and support on higher-risk consumers** during renewal and open enrollment.
- **Direct support for consumers** through an outbound call campaign for those that do not have a delegated enrollment partner.

Communications and External Partnership

- **Renewal communications and Open Enrollment** campaign preparations are underway.
- **Continue renewal and open enrollment communications** for consumers, partners, and external stakeholders.
- **Continue community engagement through external outreach**, Community Circles, and partner communication.
- **Aligning with state partners** through regular communication to support consistent outreach and implementation.
- **Distribute resources including** fact sheets, FAQs, and in-language materials so partners can communicate changes clearly and consistently.

Consumer Notice and Outreach Materials



Covered California
P.O. Box 989725
West Sacramento, CA 95798-9725

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{HOH_FIRST_NAME} {HOH_LAST_NAME}
{HOH_MAILING_ADDRESS_LINE_1}
{HOH_MAILING_ADDRESS_LINE_2}
{HOH_MAILING_ADDRESS_CITY}, {HOH_MAILING_STATE} {HOH_MAILING_ZIPCODE}

You may not be eligible for financial help in 2027

{CURRENT_DATE} Case Number: {AHBX_CASE_ID}

Dear {HOH_FIRST_NAME} {HOH_LAST_NAME},

We are writing to let you know about a possible change to your financial help for 2027.

In 2025, President Trump signed the One Big Beautiful Bill Act (also called HR-1), which removes financial help for people with certain immigration statuses. Beginning in 2027, you must have one of the following immigration statuses to get financial help through Covered California:

- Lawful Permanent Resident
- Cuban and Haitian Entrant
- Compact of Free Association (COFA) Migrant

If you do not have one of the above immigration statuses, you can still enroll in a health plan in 2027. But you will not get financial help, and your premium (monthly payment) may be higher.

What is financial help?
Financial help includes advanced premium tax credit (APTC) and cost-sharing reductions (CSR). APTC lowers the cost of the health insurance premium (monthly payment), and CSR lowers the out-of-pocket costs like copays and deductibles for eligible individuals and families.

Am I eligible for financial help in 2026?
Yes. This change does not affect your plan costs for 2026. You are still eligible for financial help in 2026.

What can I do?

- **Review Your Information**
  Make sure your information is up to date with Covered California. If your immigration status changes, tell us right away.
- **Keep Using Your Plan in 2026**
  This does not affect your current health plan costs, and you will continue to be eligible for financial help in 2026. This change will start on January 1, 2027.

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CONSUMER NOTICE

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FACT SHEET FOR PARTNERS

2027 Marketplace Eligibility Changes for Certain Lawfully Present Immigrants

What is Changing?

In 2025, President Trump signed H.R. 1, also known as the One Big Beautiful Bill Act, which specifies that certain immigrant groups with legal status will be ineligible for financial assistance, including premium tax credits and cost-sharing reductions, beginning in coverage year 2027.

Lawfully Present Immigrant (LPI) consumers who will become ineligible in 2027 will still be able to enroll in Covered California coverage; however, they will not be eligible for any financial assistance. As a result, many of these consumers will see their health insurance costs increase in 2027.

These changes will not go into effect until 2027 and do not affect current plan costs. LPI consumers can continue using their current health insurance for doctor visits and other necessary healthcare services throughout the remainder of 2026.

Who Will Remain Eligible?

Starting in 2027, **only these immigrant groups will be eligible for financial assistance** to lower the cost of their health insurance:

- Lawful Permanent Residents (green card holders)
- Cuban and Haitian Entrants (this category includes Cuban and Haitian nationals with a range of current or past immigration statuses)
- Migrants from Compact of Free Association (COFA) countries, including Micronesia, the Marshall Islands, and Palau

Who May Be Impacted?

Approximately 140,000 Covered California enrollees may be impacted by this federal change.

This includes consumers with:

- Work visas
- Student visas
- Asylum or pending asylum status
- Refugee status
- Survivors of trafficking, domestic violence, and other serious crimes (U visa, T visa, and pending Violence Against Women Act petitions)
- Temporary Protected Status (TPS)
- Other humanitarian or temporary lawful statuses previously eligible for Marketplace financial assistance

What Consumers Can Do

We know this news is not easy to hear. Covered California is working to keep health insurance affordable and help consumers navigate this change. We encourage consumers to reach out for free, confidential advice using the following channels:

- Contact Covered California at 800-300-1506 or visit CoveredCA.com for more information and support.
- For enrollment assistance with a certified enroller visit: coveredca.com/support/find-an-enroller/.
- For immigration legal support visit California Department of Social Services at cdss.ca.gov/inforesources/immigration or call 916-651-8017. For legal information and referrals call the Health Consumer Alliance at 888-804-3536.
- Only use trusted sources and beware of scams. When in doubt, call us directly.

HAVE QUESTIONS? WE CAN HELP.
For more information, contact: 800-300-1506 | CoveredCA.com

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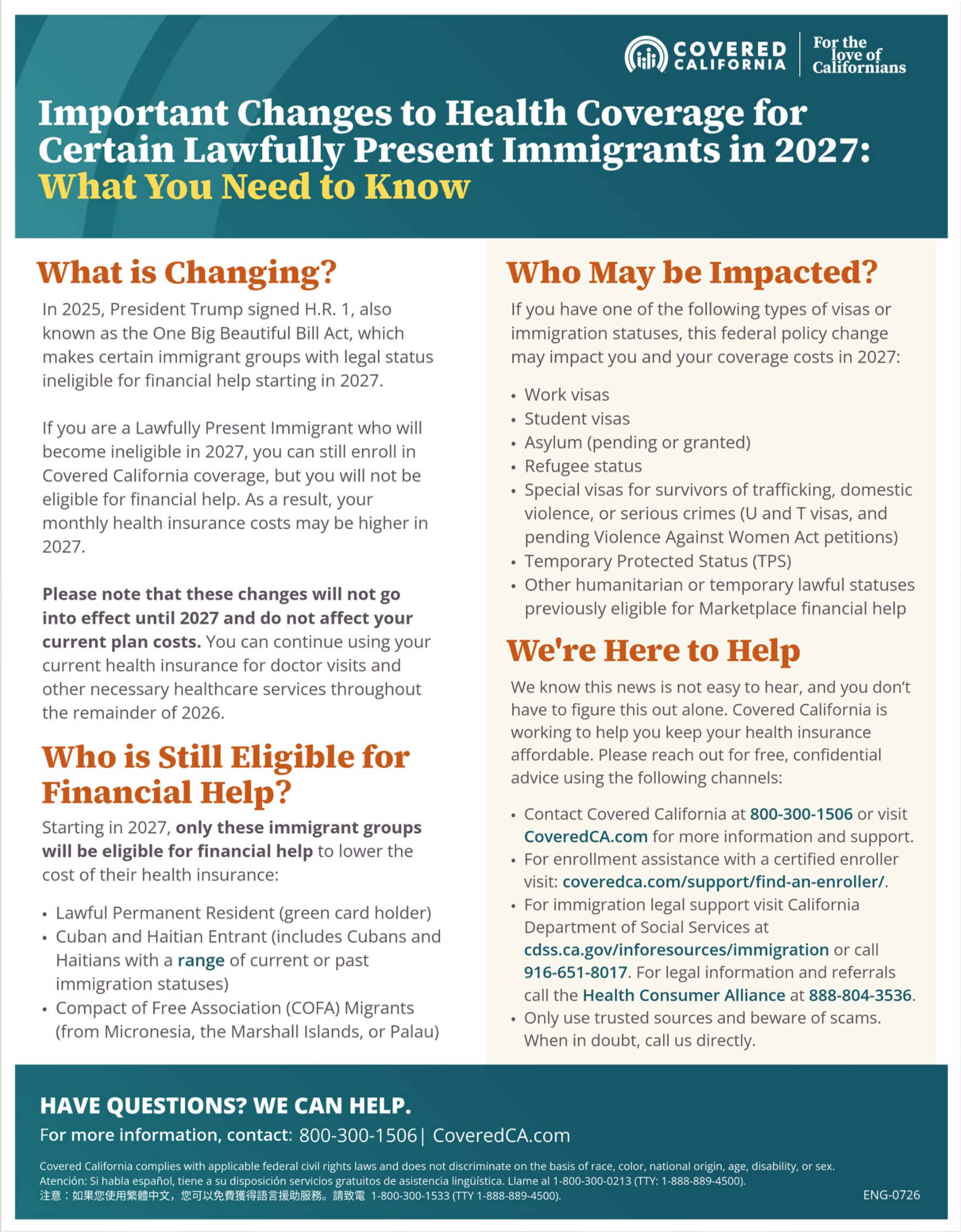
ACT SHEET FOR PARTNERS



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Important Changes to Health Coverage for Certain Lawfully Present Immigrants in 2027: What You Need to Know

What is Changing?

In 2025, President Trump signed H.R. 1, also known as the One Big Beautiful Bill Act, which makes certain immigrant groups with legal status ineligible for financial help starting in 2027.

If you are a Lawfully Present Immigrant who will become ineligible in 2027, you can still enroll in Covered California coverage, but you will not be eligible for financial help. As a result, your monthly health insurance costs may be higher in 2027.

Please note that these changes will not go into effect until 2027 and do not affect your current plan costs. You can continue using your current health insurance for doctor visits and other necessary healthcare services throughout the remainder of 2026.

Who is Still Eligible for Financial Help?

Starting in 2027, **only these immigrant groups will be eligible for financial help** to lower the cost of their health insurance:

- Lawful Permanent Resident (green card holder)
- Cuban and Haitian Entrant (includes Cubans and Haitians with a range of current or past immigration statuses)
- Compact of Free Association (COFA) Migrants (from Micronesia, the Marshall Islands, or Palau)

Who May be Impacted?

If you have one of the following types of visas or immigration statuses, this federal policy change may impact you and your coverage costs in 2027:

- Work visas
- Student visas
- Asylum (pending or granted)
- Refugee status
- Special visas for survivors of trafficking, domestic violence, or serious crimes (U and T visas, and pending Violence Against Women Act petitions)
- Temporary Protected Status (TPS)
- Other humanitarian or temporary lawful statuses previously eligible for Marketplace financial help

We're Here to Help

We know this news is not easy to hear, and you don't have to figure this out alone. Covered California is working to help you keep your health insurance affordable. Please reach out for free, confidential advice using the following channels:

- Contact Covered California at 800-300-1506 or visit CoveredCA.com for more information and support.
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- Only use trusted sources and beware of scams. When in doubt, call us directly.

HAVE QUESTIONS? WE CAN HELP.
For more information, contact: 800-300-1506 | CoveredCA.com

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FACT SHEET FOR CONSUMERS

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Find Affordable Healthcare Services Near You

This resource guide is designed to help people connect with affordable healthcare services and support available across California, regardless of insurance or immigration status. It includes information and links to community health centers, free and charitable clinics, county healthcare programs, and other local healthcare resources that may provide low-cost or no-cost services for eligible individuals.

Eligibility requirements, services provided, appointment availability, costs or payment options, and financial assistance may vary by provider, program, or county. Contact the provider or program directly to confirm current information.

Community Health Centers

Community health centers help people get healthcare, regardless of insurance status or ability to pay. Many offer low-cost sliding-scale fees based on income. Services may include primary care, preventive care, behavioral health services, dental care, prescription assistance, and other healthcare support.

In addition to the resources below, you can use the HRSA Find a Health Center tool to locate a community health center near you.

CLICK ON YOUR COUNTY/REGION BELOW TO FIND A COMMUNITY HEALTH CENTER NEAR YOU

- Alameda
- Alpine
- Amador
- Butte
- Calaveras
- Colusa
- Contra Costa
- Del Norte
- El Dorado
- Fresno
- Glenn
- Humboldt
- Imperial
- Inyo
- Kern
- Kings
- Lake
- Lassen
- Los Angeles
- South Los Angeles
- Madera
- Marin
- Mariposa
- Mendocino
- Merced
- Modoc
- Mono
- Monterey
- Napa
- Nevada
- Orange
- Placer
- Plumas
- Riverside
- Sacramento
- San Benito
- San Bernardino
- San Diego
- San Francisco
- San Joaquin
- San Joaquin Valley
- San Luis Obispo
- San Mateo
- Santa Barbara
- Santa Clara
- Santa Cruz
- Shasta
- Sierra
- Siskiyou
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tehama
- Trinity
- Tulare
- Tuolumne
- Ventura
- Yolo
- Yuba

RESOURCE GUIDE FOR SERVICE CENTER & ENROLLMENT PARTNERS

B. State Legislation and Budget Highlights

Kelly Green, Director of External Affairs and Community Engagement

COVERED CALIFORNIA

State Budget Update

On June 29, 2026, the Governor signed the following budget-related bills: AB 109 (Gabriel, Chapter 19, Statutes of 2026), SB 111(Laird, Chapter 21, Statutes of 2026) and SB 164 (Committee on Budget, Chapter 27, Statutes of 2026). These bills provided appropriations for Fiscal Year 2026-27 and statutory language needed to effectuate changes in health policy.

AB 109 and SB 164 provide the following appropriations and statutory language for Covered California's state budget items, including:

- Appropriation of **$300 million in Health Care Affordability Funds (HCARF)** for the **Covered California State Subsidy Program.** This is an increase of $110 million from the appropriation for the 2026 plan year with the intention to **expand the state premium subsidy program to enrollees up to 200 percent of the Federal Poverty Level.**

- Transfer of **$20.350 million in funding obligation for the California Premium Credit** ($1pmpm) from the General Fund to HCARF.

- Appropriation of an additional $**13.424 million in HCARF funds for the purpose of defrayal of cost for Gender Affirming Care** in plan year 2026 and a total of $28.424 million for the 2027 plan year.

C. State Subsidy Program for 2027 Plan Year

Emory Wolf, Assistant Deputy Director for Evaluation and Research

COVERED CALIFORNIA

State Subsidy Program for 2027 Plan Year

A California State Premium Subsidy for plan year 2027 that adds state financial help on top of federal help for eligible Covered California consumers.

What changes in 2027, by income

Under 150% FPL

Strongest help **continues** — two $0 Silver-tier plan options

150% – 165% FPL

Increase amount of premium assistance help added in 2027

165% – 200% FPL

New: **expands** eligibility to individuals up to 200% FPL

Lower income *Higher income →*

State Premium Subsidy Projected Consumer Benefit

- **500,000+** consumers are projected to **receive state subsidy** in 2027.
- **100,000+** consumers between **150% -165%** FPL will see their **premiums drop** by nearly $**10 PMPM***
- **200,000+** consumers will be **newly eligible** for state subsidy, receiving a projected **$36 PMPM.**

The California Premium Subsidy Program is estimated to help **90,000** enrollees avoid dropping coverage.

	2026 Program Design in 2027			2027 Expansion to 200% FPL		
FPL	Count Receiving Subsidies	Subsidy Amount PMPM	Net premium PMPM	Count Receiving Subsidies	Subsidy Amount PMPM	Net Premium PMPM
Under 150%	195,350	$63	$41	195,350	$63	$41
150-165%	116,520	$23	$84	118,850	$33	$76
165-200%	-	-	$129	218,340	$36	$99

*PMPM – Per Member Per Month

Focus on What the Consumer May Pay Each Month

The 2027 California Premium Subsidy Program required contribution for a **benchmark plan (second-lowest cost Silver plan)** for individuals will be:

Under 150% FPL

$0 benchmark plan option

Contribution stays at 0% of income

150% – 200% FPL

Lower share of income

1.5 percentage points below the federal required amount

Enrollee Contribution Toward a Benchmark Plan (Second-Lowest Cost Silver Plan) by Income Group

Percent (%) of FPL	2027 California Premium Subsidy Program	2026 California Premium Subsidy Program	2027 Affordable Care Act	2021-2025 ARPA / IRA* in Effect
Under 138%	**0.0%**	0.0%	2.15%	0%
138% – Under 150%	**0.0%**	0.0%	3.23% – 4.3%	0%
150% – At or Below 165%	**2.8% – 3.54%**	3.19% – 3.91%	4.3% – 5.04%	0% – 0.6%
Above 165% – Under 200%	**3.54% – 5.28%**	N/A	5.04% – 6.78%	0.6% – 2.0%
200% – Under 250%	N/A	N/A	6.78% – 8.66%	2.0% – 4.0%
250% – Under 300%	N/A	N/A	8.66% – 10.22%	4.0% – 6.0%
300% – 400%	N/A	N/A	10.22%	6.0% – 8.5%
Over 400%	N/A	N/A	Not eligible for federal financial assistance	8.5%

D. United for San Diego Premium Credit

Emory Wolf, Assistant Deputy Director for Evaluation and Research

COVERED CALIFORNIA

United for San Diego Premium Credit

Covered California is collaborating with Price Philanthropies Foundation to pilot a six-month premium credit in San Diego County.

- The program, known as United for San Diego, will help reduce enrollees' share of monthly premium payments that were lost after the federal enhanced premium tax credits expired at the end of 2025.
- The program will offer a monthly premium credit to former Covered California enrollees who were in active care in 2025 but went uninsured in 2026.
- Covered California has reached out to former enrollees who meet program criteria. The credit will be available for coverage months July through December.

More information on the credit and program eligibility is available on Covered California's website: Uninsured San Diego County Residents Could Get Extra Savings on Health Insurance in 2026

III. Covered California

A. Federal Policy Updates
B. State Legislation and Budget Highlights
C. State Subsidy Program for 2027 Plan Year
D. United for San Diego Program

How to Make a Comment

Computer Audio: Click the “Raise Hand” icon on your control panel. You’ll be called by name in the order hands are raised. Wait for the operator to introduce you before speaking.

Dial-In by Phone: After addressing raised hands, phone lines will open for comments. Unmute yourself to speak.

Hearing Impaired: Use the “Chat” feature to submit your questions or comments. Staff will review them, speak on your behalf, and respond via chat.

Comment Time Limit

Each participant will have **two minutes** to comment per agenda item.

Note: Written comments can be emailed to MOEAgroup@covered.ca.gov.

MOEA Advisory Members and Public Comments

Dial in by phone:

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Access Code:

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333-742-731

IV. MOEA Advisory Member Feedback Discussion

COVERED CALIFORNIA

A. Reaching LPI Populations – Outreach Strategies

Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:

1. Which LPI populations are hardest to reach or most at risk of dropping coverage, and what concerns should outreach address first?

2. Which LPI populations are you hearing the most concerns from, and what questions or misconceptions are they raising about losing financial assistance?

3. Which trusted messengers, languages, outreach channels, and partner resource tools would be most effective in helping the LPI consumers population to help them maintain coverage?

B. Open Enrollment 2027 – Marketing & Outreach Campaigns

Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:

1. What lessons from your recent outreach and enrollment experience are shaping your 2027 marketing and outreach plans?
2. What outreach activities or campaigns are you planning for Open Enrollment 2027, and which consumers or communities are you prioritizing?
3. Which trusted messengers, languages, channels, and partner resources are you planning to use, and where could additional coordination help?

IV. MOEA Advisory Member Feedback Discussion

A. Reaching LPI Populations – Outreach Strategies
B. Open Enrollment 2027 – Marketing & Outreach Campaigns

How to Make a Comment

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Break

10 - MINUTES

COVERED CALIFORNIA

V. Covered California Division Updates

A. Marketing Updates

Monica Padilla, Paid Media & Brand Strategy Manager
Yuliya Andreyeva, Chief Brand Officer

COVERED CALIFORNIA

FY26-27 Brand & OE Marketing Strategy Preview

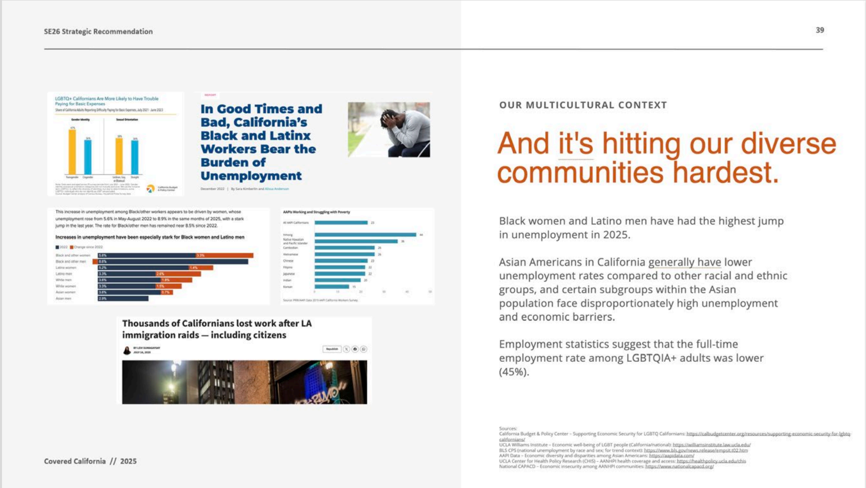
Monica Padilla, Paid Media & Brand Strategy Manager

FY26-27 Brand & OE Marketing Strategy Preview

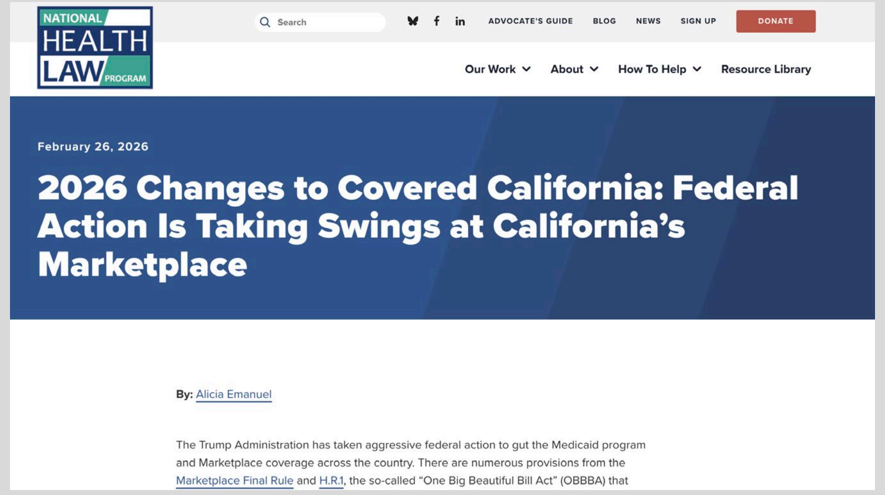
What We’re Up Against in This Moment

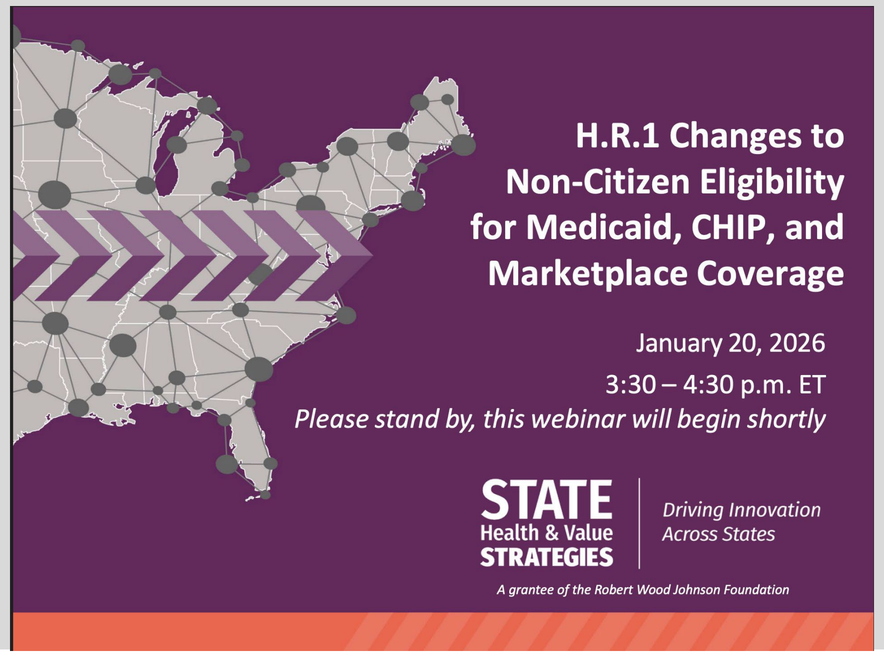
As we go into Open Enrollment this year, we face ongoing challenges related to the overall policy landscape, as well as new headwinds specific to media.

CONTINUED ECONOMIC CHALLENGES

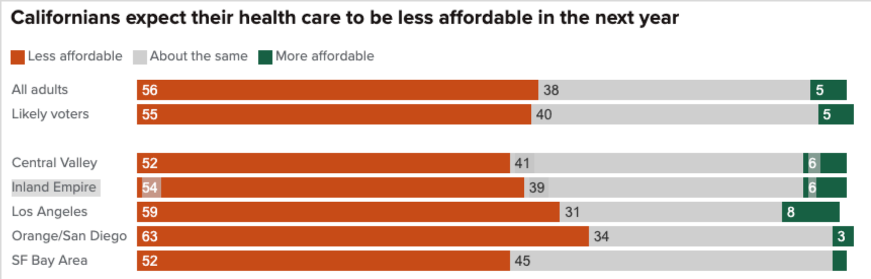


CONTINUED CUTS AND DEEPENING RESTRICTIONS TO SUBSIDIES





CONTINUED HEALTHCARE FRUSTRATIONS AND COST ANXIETIES



ELECTION-YEAR MEDIA MARKET DISRUPTION

How Political Advertising Will Impact the Media Landscape in 2026

For nonpolitical advertisers, this translates to tighter inventory, higher CPMs, platform-specific restrictions, and heightened brand safety concerns across channels. That complexity is compounded by challenges resulting from a fragmented media environment and the rise of AI-generated content.

INTERNAL PIVOT *Marketing had been planning for a shortened OE and are now quickly recalibrating for a full-length enrollment period*

OE26/27 Objective

Build awareness among Californians that do not know us and shrink the trust gap amid Californians who do know us so they can take confident action when it's time to enroll.

BUILD TRUST

Build on the emotional-connection gains from last year's FLOC efforts.

Continue culturally relevant messaging, in-language communications, and community-specific media.

EDUCATE

Drive deep, personal relevance through foundational education messages.

Californians need to understand the tangible impact we can have on their lives to drive them to action.

DRIVE ACTION

Translate trust and understanding into confident enrollment decisions.

Guide Californians to shop, compare, enroll, and renew coverage when they need it most.

In progress: Refining target audiences through life stage, behavioral, and attitudinal markers

Each priority audience splits into two distinct lived experiences — typically one more empowered and one less from a behavioral perspective.

Young adults

Same age band, very different urgency.

Young Invincibles – *16% of CA Pop*

Ages 24–26. Feel healthy, free, and not yet accountable to the consequences. Low perceived need; high sense of invincibility. invincibility.

Optimizers – *8% of CA Pop*

Ages 26+. More constrained and responsible — rent, work, relationships, maybe kids. Not immature; simply balancing cost, cost, stress, and competing priorities.

1099 workers

Both value independence, but from different realities.

Gig Workers – *16% of CA Pop*

Task-based or blue-collar workers juggling jobs, schedules, and and income volatility. Coverage has to feel practical, accessible, accessible, and worth it.

Knowledge Workers – *3% of CA Pop*

Freelancers, consultants, creatives, and recently laid-off professionals trying to preserve autonomy or replace employer coverage without losing momentum.

50+

Same life stage, different levels of control.

Forced Transition – *8% of CA Pop*

Pushed out of work, involuntarily retired, or nearing a COBRA cliff. Higher vulnerability, more anxiety, more immediate need for for reassurance.

Planned Transition – *9% of CA Pop*

Early retired, self-employed, or intentionally bridging to Medicare. More prepared, less fearful, but still looking for value and confidence.

TAKEAWAY We are continuing to refine Marketing's audience approach—building on work already underway to make our targeting more specific, relevant, and actionable.

We will go deeper by tailoring channel, messaging, and trusted voices to each audience's lived experience

AUDIENCE

1: CHANNEL	2: MESSAGING	3: TRUSTED VOICE
Where each sub segment is most reachable, receptive, and ready to act	What motivation, barrier, or tension should lead the communication	Who can deliver the message with the most credibility and reassurance

OUTCOME: More precise, relevant, and actionable marketing

Example: Connecting with 1099 Workers

	Gig Workers	Knowledge Workers
		
CHANNEL	• Mobile Targeting • In-App • Audio/Radio	• Search • LinkedIn • Podcasts • Trade-style Pubs
MESSAGING	• Lead with practicality: "Coverage that works as hard as you do" • Emphasize accessibility, flexibility, and cost clarity	• Lead with continuity and autonomy: "Keep your independence without losing coverage" • Address transition moments: freelance shift, layoff, contract change, self-employment
TRUSTED VOICES	• Other gig workers (Influencers) • Community groups	• Consultant & Trade Style (Influencers) • Professional Associations and Networks

Our OE architecture remains full-funnel, omni-channel, and always-on

WARM, EDUCATE, THEN CONVERT

SEP	OCT	NOV	DEC	JAN	Media Weight

BUILD TRUST — Brand builds early trust and confidence, creating the emotional foundation for later action. — *25%*

EDUCATE — Mid-funnel RTBs explain value, financial help and practical benefits in plain language. Simplify complexity, surface where to find human support, build readiness to act. — *24%*

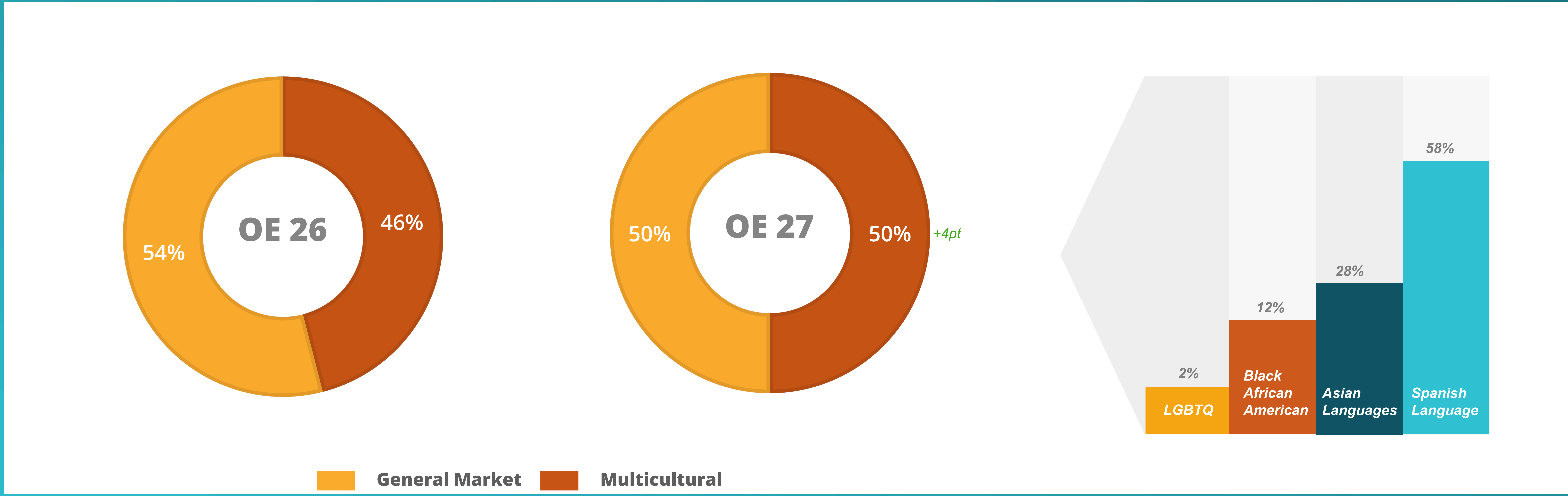
CONVERT — Urgency and countdown carry more weight weight as the window tightens and shortens. — *51%*

September → December: one continuous runway from emotional trust to decisive action.

OE 26-27 Media Strategy

PAID MEDIA INVESTMENT PLANNING

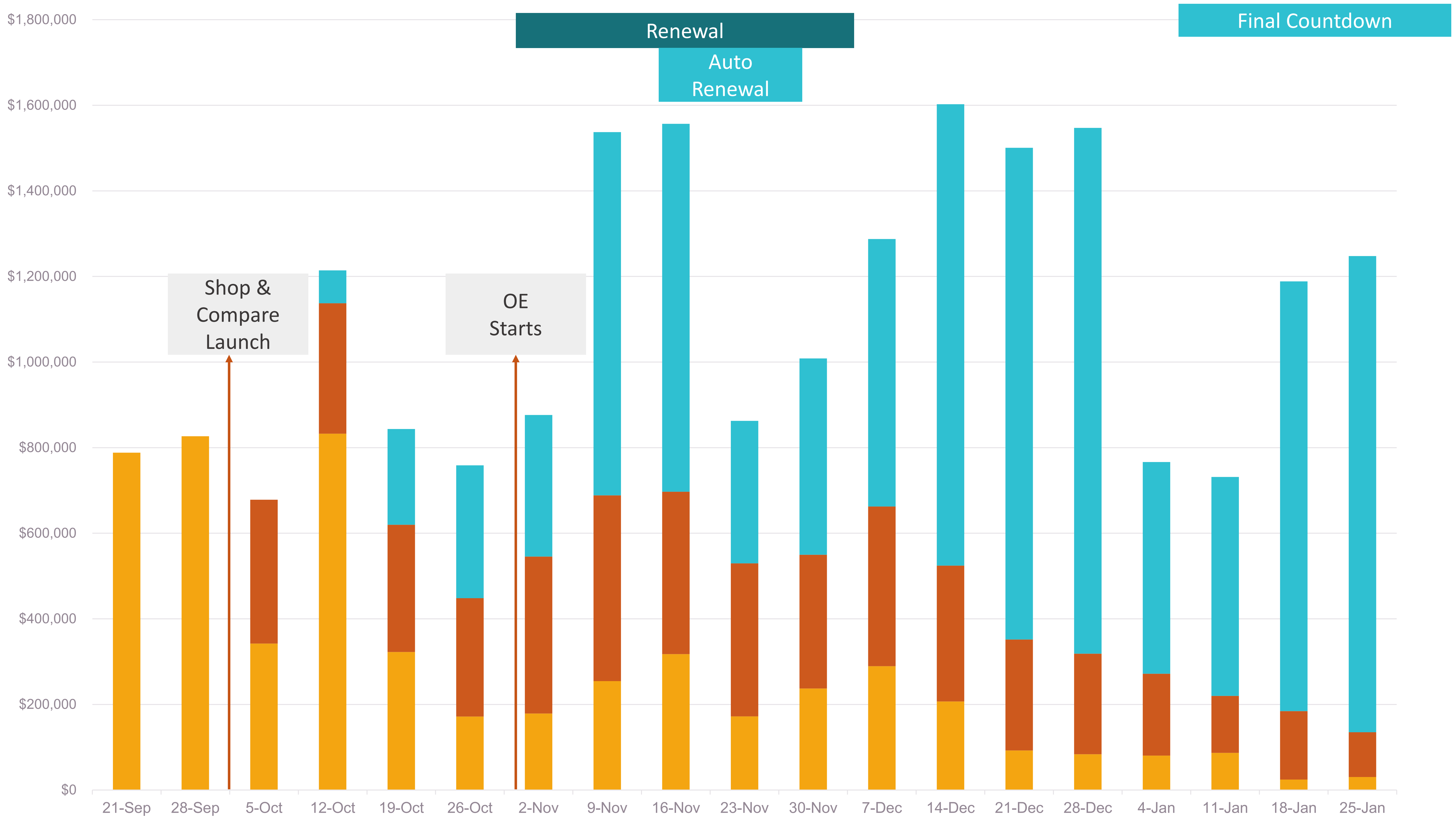
We continue to optimize paid media investment to build trust and close gaps



*Spend for multicultural segments have remained the same YoY but allocations have shifted

THE FULL FUNNEL IN MARKET

Planned media weight amplifies demand at the right moments—directly supporting enrollment surges, and spans the full funnel: Awareness, Education and Action.



Awareness

Establish relevance and trust by increasing familiarity with Covered California and reinforcing our role as a dependable source for health health coverage.

Educate

Deepen consideration by explaining plan options, demystifying enrollment, and showing consumers where they can turn for trusted trusted help and guidance.

Act

Convert intent into action by using strong calls to action, high-urgency urgency messaging, and clear pathways that move consumers to visit, visit, apply, and enroll.

Our countdown strategy builds urgency in three waves

We move consumers from getting ready, to deciding now, to acting before the final deadline.

URGENCY BUILDS LEFT TO RIGHT →

WAVE 1

Compare Options Early

Final 10 days before Open Enrollment

Get ready to act

"Get health coverage checked off your list."

THE JOB

Build anticipation and rope-drop energy.

CONSUMER TAKEAWAY

OE is here — it's time to be ready.

WAVE 2

Countdown to 1st Deadline

Final push before the Jan 1 coverage deadline

Make a decision now

"Start the new year right with January 1 coverage."

THE JOB

Convert interest into action.

CONSUMER TAKEAWAY

Enroll now so coverage starts January 1.

WAVE 3

Countdown to January Deadline

Final push before the January deadline

This is your last chance

"If you've been thinking about it, act now."

THE JOB

Capture procrastinators and late deciders.
20-30% of enrollments

CONSUMER TAKEAWAY

Don't miss your final chance to enroll.

Each countdown has a distinct job: build momentum, drive commitment, and close with urgency.

Creative

Yuliya Andreyeva, Chief Brand Officer

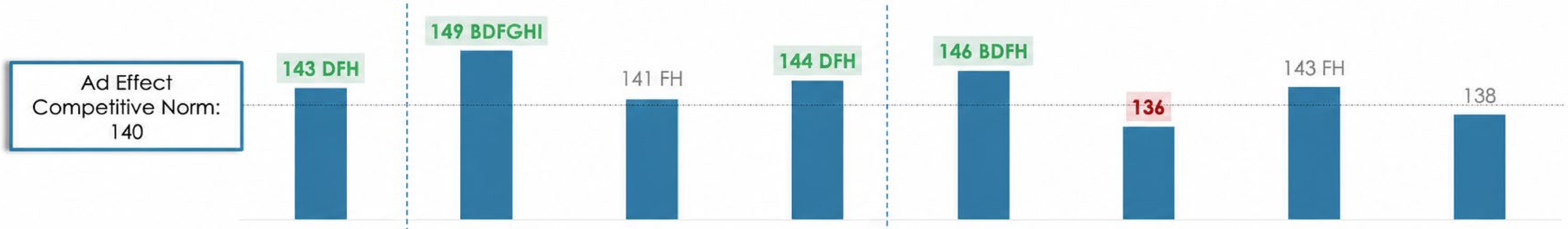
RESEARCH INSIGHTS

Creative testing supported brights spots. Identified opportunities for improvement: 1) in the Reasons to Believe (RTB) spot “Complexity,” and 2) overall, respondents want more details.

COVERED CALIFORNIA Executive Summary of Key Metrics

Total Respondents

Ad Effect Scores



	Covered CA Total Campaign (B)	Declaration (C)	Open Enrollment NET (D)	Backyard - Multicultural (I)	Open Invitation - OE (E)	Complexity - OE (F)	Financial Help - OE (G)	Skepticism - OE (H)
Branded Recall (15%)	21% FI	30% BDFEGHI	20% I	15%	19% I	18%	23% FI	21% I
Brand Familiarity (42%)	52%	53%	52%	54%	53%	50%	54%	51%
Values its Customers (46%)	47% DFH	51% DFH	46% FH	52% BDFH	50% DFH	42%	48% FH	42%
Makes my Life Easier (40%)	41% F	44% FH	40% F	41% F	44% DFH	35%	44% DFH	38%
Ad Likeability (44%)	48% DFH	57% BDFGHI	45% F	51% DFH	54% BDFGH	39%	46% F	42%
Lift to Impression (40%)	40% DFH	49% BDFEGH	37% F	44% BDFH	42% DFH	32%	39% F	36%
Lift to Consideration (37%)	38% DF	41% BDF	36% F	40% DF	39% F	31%	39% F	36% F
Lift to Trust (37%)	39% DF	44% BDFGH	36% F	43% BDFGH	42% DFH	30%	38% F	36% F
Action Considered (63%)	65% F	70% BDFHI	64% F	64%	66% F	60%	68% DF	64%

Above / Within / Below Competitive Norm

A/B Stat testing across ads at 90% confidence level

Source: Market Cast ad creative testing

CREATIVE EVOLUTION

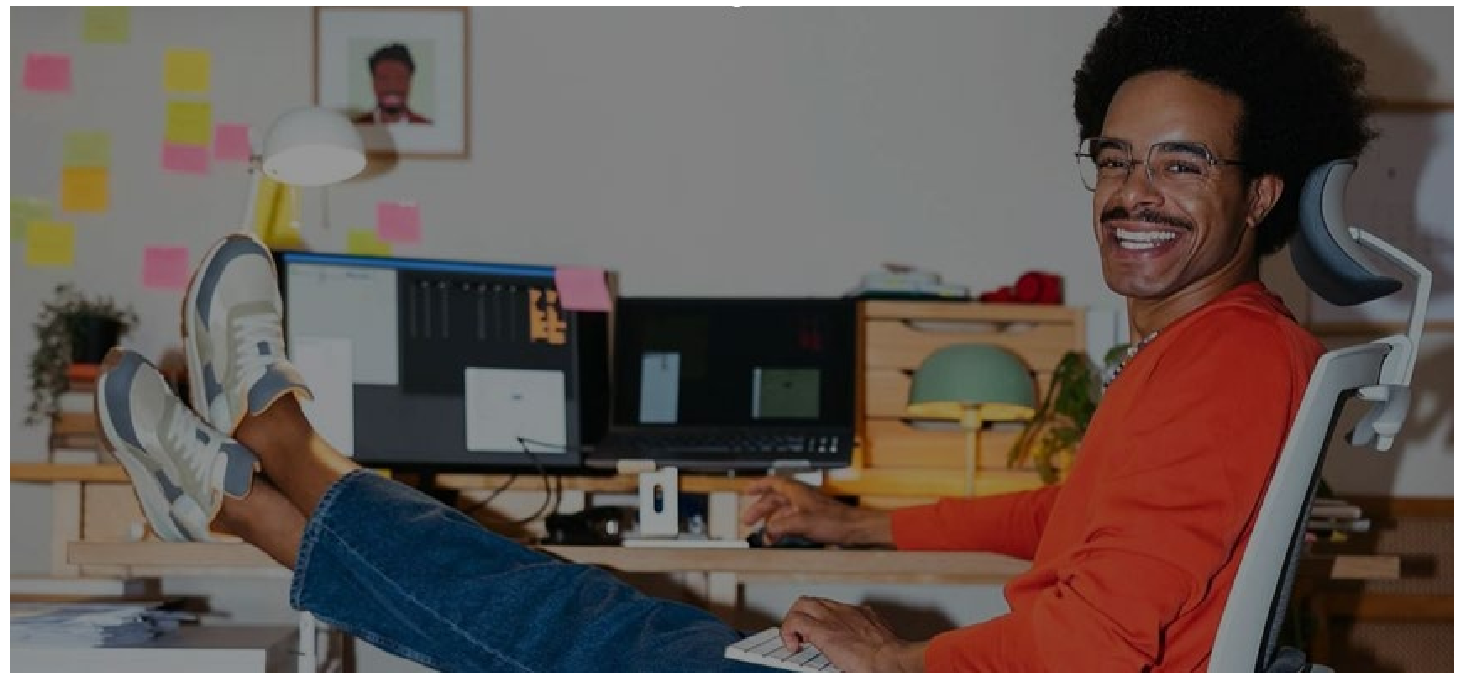
Developing Dedicated creative with Sub Audience Reasons To Believe at the Core

Young adults

VO:
Young. Healthy. Invincible. Until you're not. That's why we have an enroller within 15 minutes of almost every Californian. So when you need a health plan, we really are just around the corner.

Emotional takeaway:
I may feel invincible, but I'm smarter when I'm covered.

1099 workers



VO:
When you work for yourself, every decision matters. Covered California helps you find health coverage that works with real life—with financial help available and support that makes it easier to choose a plan that fits your budget.

Emotional takeaway:
I can protect myself without slowing down.

50+

VO:
You've spent a lifetime showing up for the people who matter. Covered California can help you find quality health coverage with support you can trust—and financial help that may make it more affordable than you think.

Emotional takeaway:
I can make a confident choice for this next stage of life.

REASONS TO BELIEVE

For the love

4 out of 5 Californians qualify for financial help with their health coverage. Someone you love is probably one of them. We're here for you all.

For the love of ___ (multiple names scrolling in different languages)
Open Enrollment: Nov 1 - Jan 31

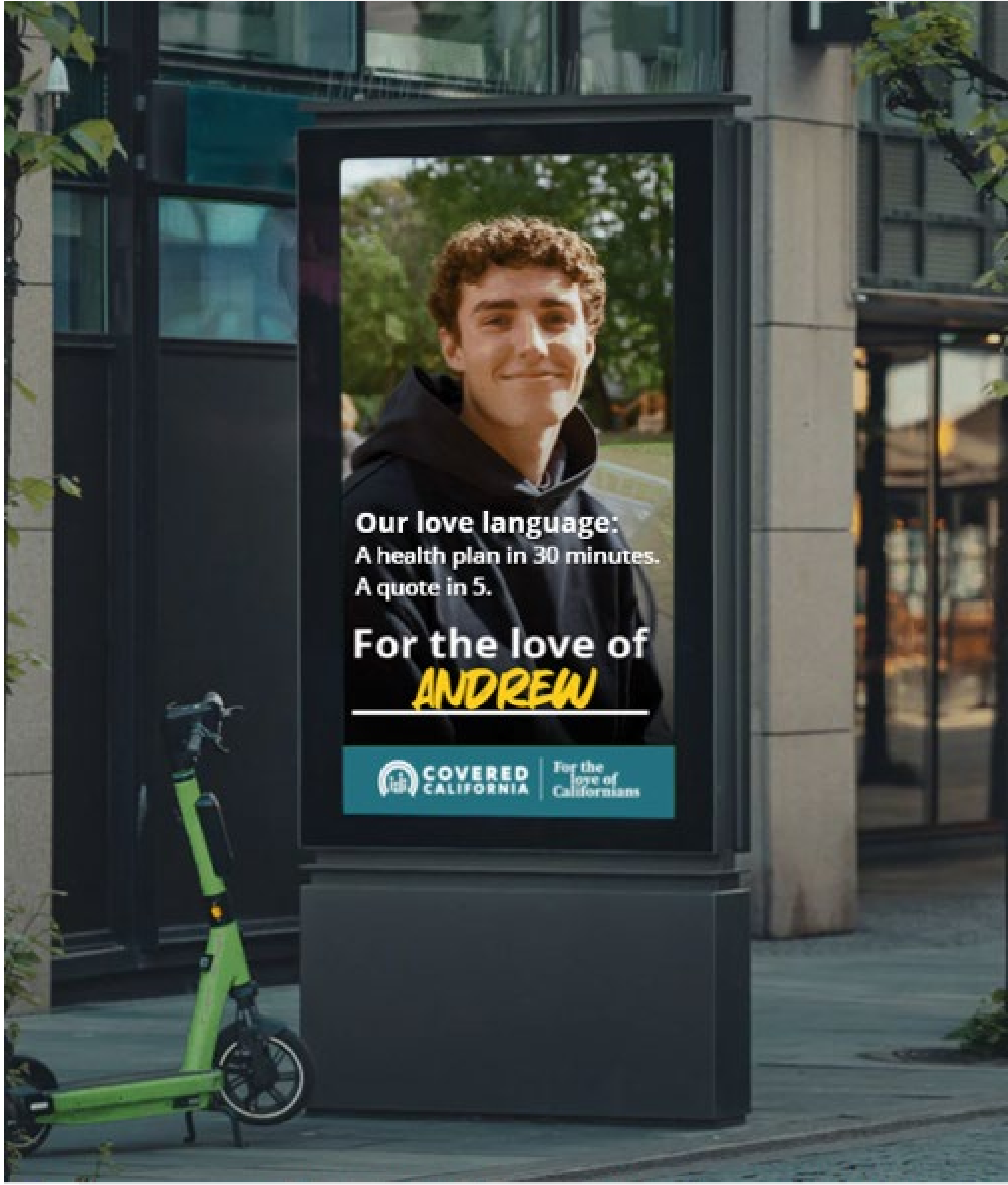
A Covered California agent is within 15 minutes of almost every Californian. Probably within 15 minutes of this billboard, too. They know health coverage. Find them. Because you deserve someone who is in your corner.

For the love of the people of this block.
Open Enrollment: Nov 1 - Jan 31

Health coverage is hard enough. Understanding it in your language shouldn't be. We can help in 14 of them. Love is the one that matters most.

For the love of Halmoni and Ha-eun
Open Enrollment: Nov 1 - Jan 31

Covered California
For the love of Californians



16,000 Certified Enrollers: A Reason to Believe

Insight: 99.6% of Californians live within 15 minutes of a certified enroller.

Countdown

We will make it obvious that the deadline is approaching, leaning on eye-catching OOH and other channels.

Less red tape. More real care.

IDEA:
We wrap bus stop billboards across the state in red tape. Not a little. Completely entangled. Mimicking how healthcare feels for many Californians.

HOW IT WORKS:
In high-foot-traffic areas in cities such as LA, SF, Sacramento, we see billboard entangled in red tape. Then over the course of 2-3 days, we invite people to participate and rip it off. Small printed prompt appears on the tape: Help us untangle it. A designated section of the tape is clearly marked: Pull Here. We collaborate with kids from neighboring schools to guide the activation and rip the red tape off during peak hours.

After each rip, more of the message becomes visible. Until finally, the full line appears:

Covered California. Untangling Healthcare, together.

Hidden cameras capture real reactions as people, the satisfaction as they rip off the red tape and the smile when they see the final message. All for the love of Californians.

COVERED CALIFORNIA

TRUSTED VOICES

Influencers

A key component to connecting with our communities is partnering with influential creators from diverse backgrounds **to build trust, amplify our message**, and **educate Californians**.

10	**10M+**	**200K**
CREATORS	ESTIMATED IMPRESSIONS	ESTIMATED ENGAGEMENTS

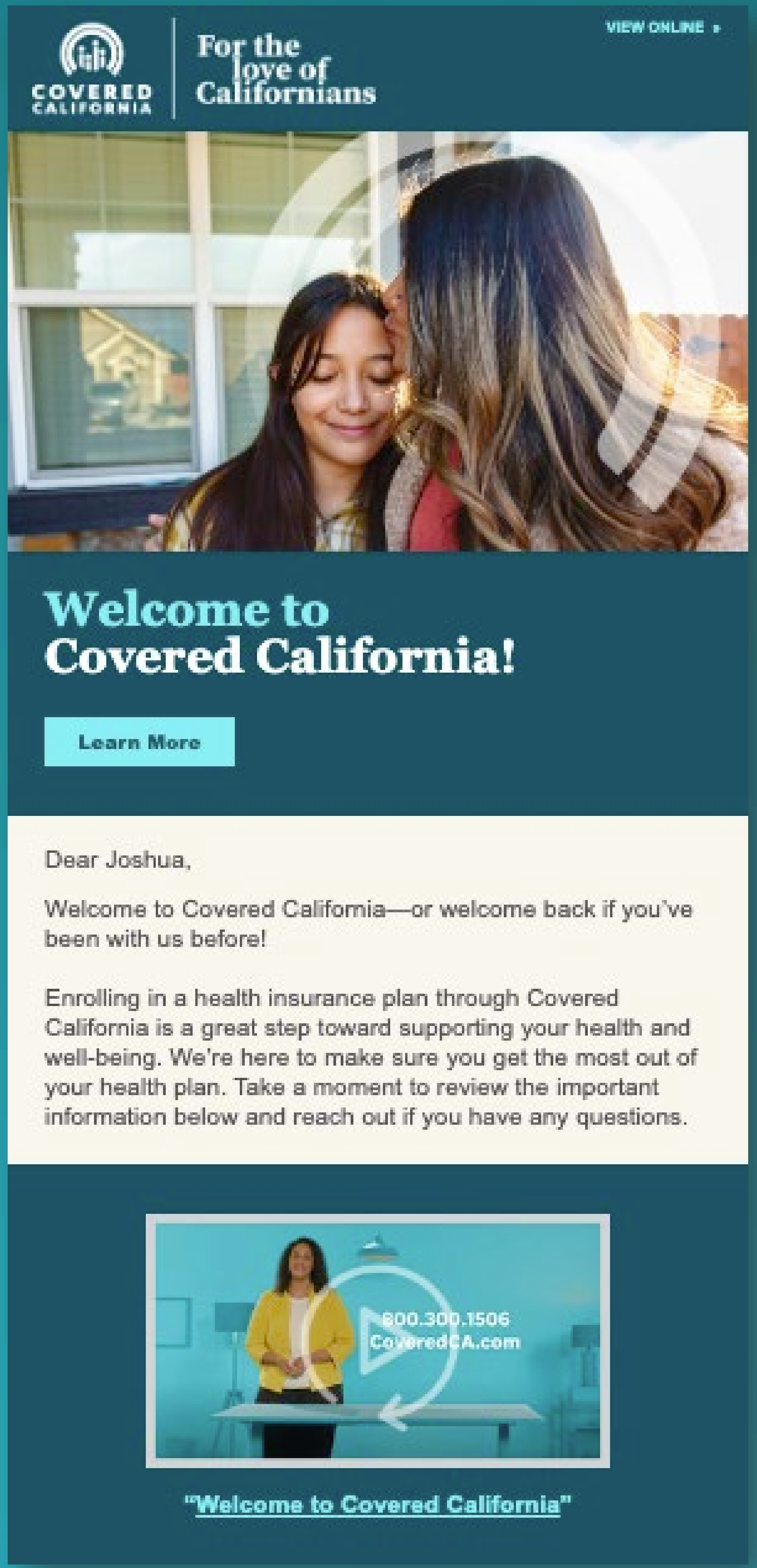
BEYOND ADVERTISING

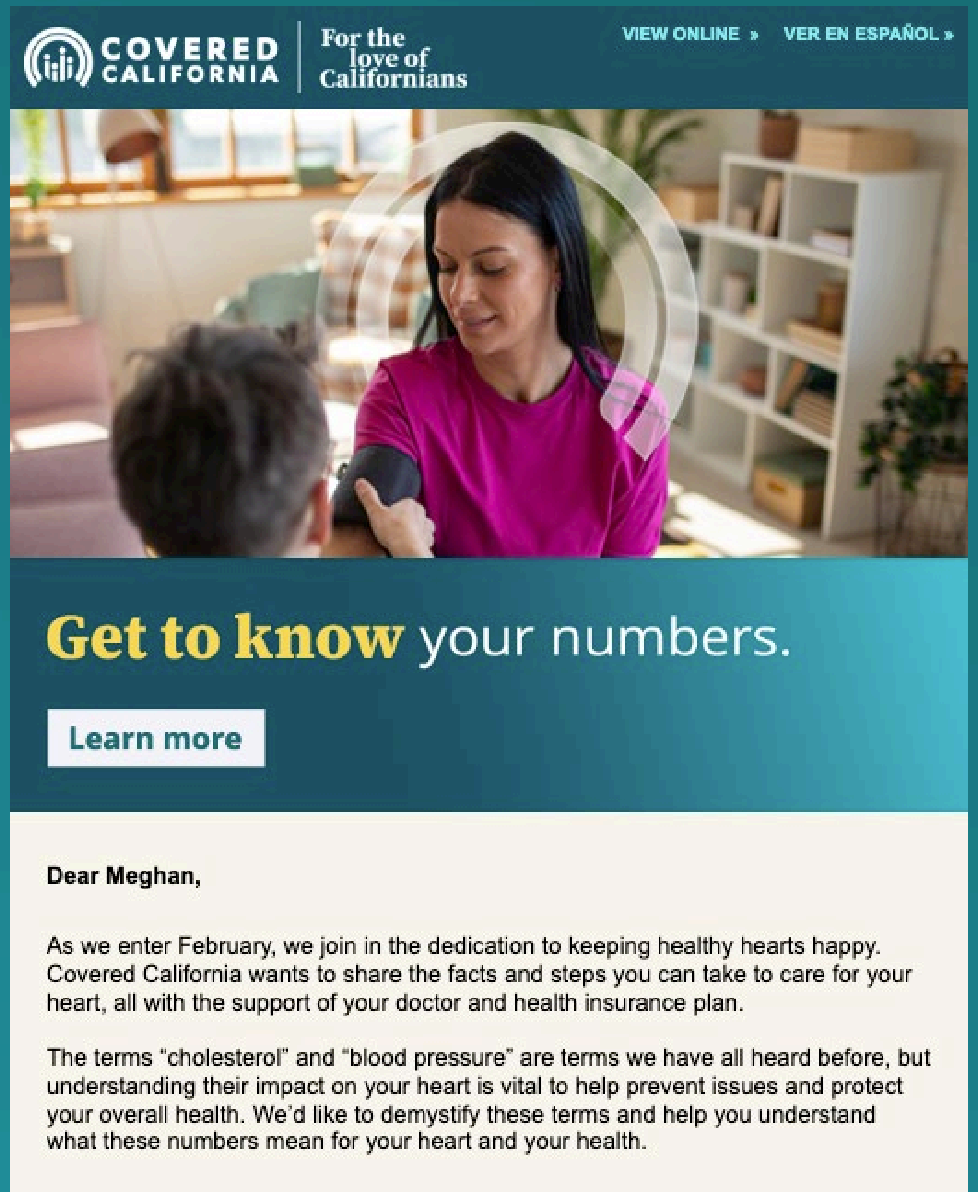
Communicating with our Enrollees – Email, Direct Mail, SMS

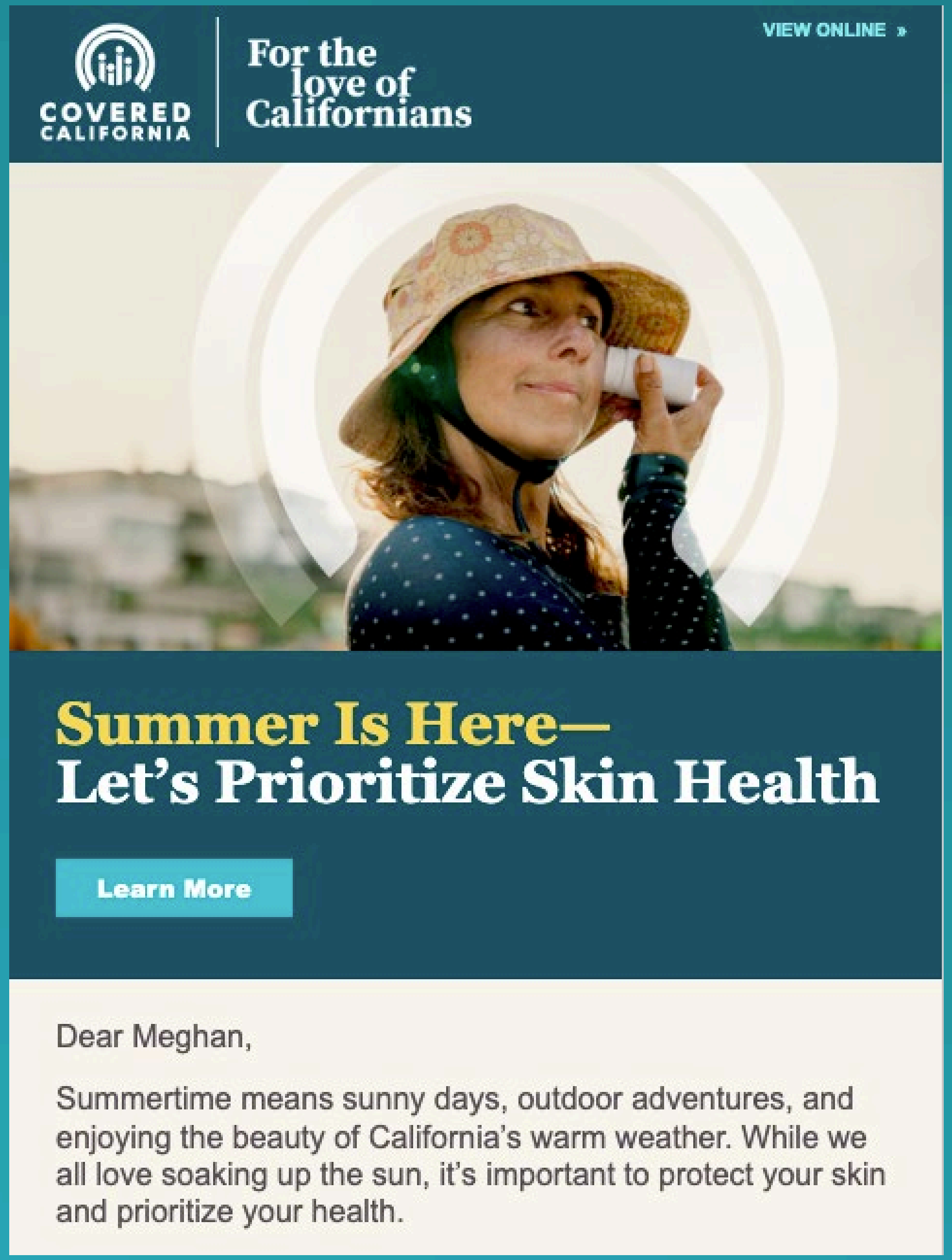
We connect with enrollees through the Welcome Letter, email, and SMS to provide clear, timely information about their coverage and next steps.

Our communications are designed to build trust, explain changes simply, and help enrollees stay informed, supported, and covered.

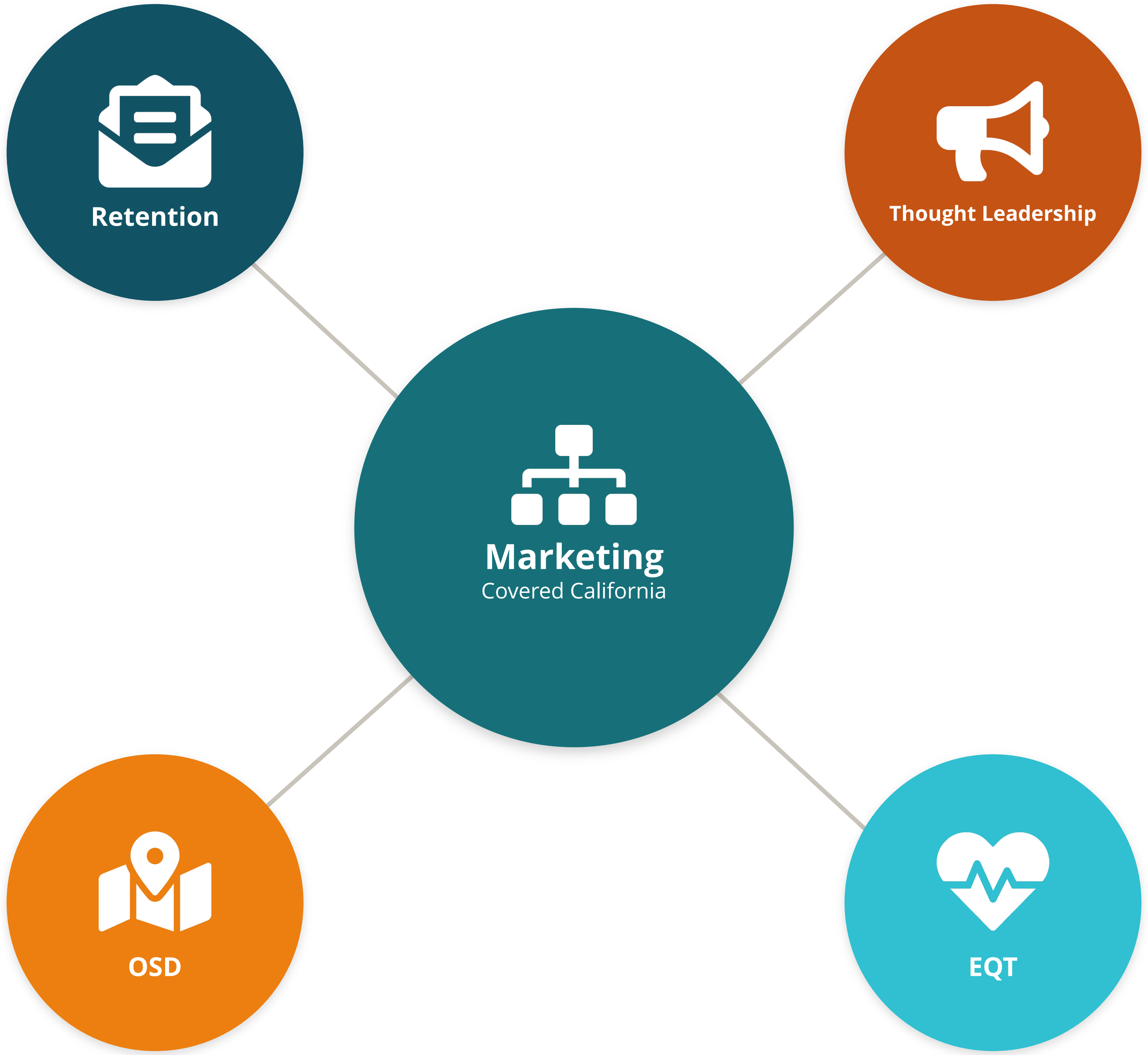
Reminding enrollees of benefits that are included in their health insurance plan encourages utilization and access to care. This ongoing outreach continues to be adjusted and tailored as access to data and knowledge about our enrollees increases.







Marketing strengthens cross-divisional impact by aligning messaging, amplifying priorities, and extending Covered California's reach



Retention/Renewal *PERD*

Ensure we have consistent messaging, full visibility on member and prospect frequency frequency via direct-to-consumer outreach and unlock spend efficiencies by combining efforts.

Thought Leadership *COMMUNICATIONS*

Working with Communications to secure interviews and editorial opportunities in trusted trusted stations and publications so Covered Covered California remains part of the broader broader health care narrative.

Lead Generation *OUTREACH & SALES*

Coordinating localized media support around around key events to amplify OSD efforts where and drive consumers to enrollers, extending awareness and visibility.

Preventive Care Messaging *EQUITY & QUALITY*

Continuing to partner on preventive care messaging and key messages, with that collaboration fueling consumer education and and reinforcing the value of coverage.

B. Communications Updates

Craig Tomiyoshi, Director, Communications and Public Relations

COVERED CALIFORNIA

OE ‘27 Communications Strategy

Preparing Californians Earlier. Supporting Them Longer.

Consumers are under pressure, uncertain, and delaying decisions

The Data Is Telling Us:

Costs are rising, and pressure is real

- 80% report higher costs, including 51% “a lot higher”

Consumers are navigating with uncertainty

- 63% felt worried and 46% felt confused during the process of selecting coverage

Affordability is driving decisions

- 73% worry about affording care; 55% are cutting back on basic needs

Confidence is fragile

- 1 in 6 are not confident they can afford coverage, increasing delayed decisions

What we're preparing for this Open Enrollment

External Environment

- Open Enrollment returns to a three-month enrollment period
- Federal eligibility changes reduce coverage options for many Lawfully Present Immigrants
- Public Charge changes may create confusion and discourage eligible consumers
- Midterm and California elections will increase misinformation and competition for attention

Communications Implications*

- Consumers need clear guidance amid policy uncertainty
- Consumers will rely on trusted sources to navigate health coverage changes
- Education must begin before consumers are ready to enroll
- Messaging must remain simple, consistent, and action-oriented

Our Response

Advance Connectors to Coverage into an engagement strategy that prepares consumers before Open Enrollment begins, and drives consumers to Covered California resources for help

** OE26 Program Assessment, Allison Advanced Analytics*
** KFF Health Information & Trust Dashboard (2026)*

ADVANCING CONNECTORS TO COVERAGE

Build on a proven, community-driven model by establishing a year-round engagement approach that drives earlier action, strengthens clarity, and deepens connection to coverage.

This next phase expands engagement beyond Open Enrollment to influence decisions earlier and more consistently

Activate Earlier

Engage Californians before Open Enrollment and establish connections throughout the year

Guide with Clarity

Scale trusted voices to simplify messages and reduce confusion

Deepen Community Reach

Strengthen culturally relevant, in-language engagement across priority audiences

Drive Earlier Action

Convert engagement into consistent, earlier enrollment behavior

Our Approach

OE27 CAMPAIGN THEME

Connectors to Coverage Expanded on in 2027

For over a decade, Covered California's network has grown through the power of human connection.

Connectors to Coverage repositioned Covered California from a marketplace that can feel transactional and impersonal, to a network of connectors who help Californians find their path to coverage. Enrollers, navigators, doctors, community leaders – we ARE the network who are fighting for you. We're real people, helping real people connect to coverage.

For the Love of Californians.

Why Expand on OE26?

With the expiration of the federal tax credits, changes in federal policies, loss of subsidies for lawfully present immigrants, and changes around public charge, now more than ever communities need trust and education. The best way to connect Californians to the marketplace is through trusted connectors to coverage: enrollers, agents, community-based organizations, and regional healthcare leaders.

One conversation.

One referral.

One connection at a time.

Our communications program shifts from seasonal enrollment promotion to year-round engagement, which prepares consumers earlier and supports them longer.

Educate	Engage	Enroll
Build awareness before Open Enrollment begins *July - September*	**Prepare consumers before Open Enrollment begins** *September - October*	**Help consumers enroll with confidence** *November - January*
Build awareness and understanding before Open Enrollment	Activate consideration and support preparedness before Open Enrollment	Convert intent into enrollment through coordinated execution
Use trusted voices and community outreach to reduce confusion and make coverage feel possible	Provide clear, actionable guidance on options, costs, and next steps	Reinforce urgency with clarity and support across all touchpoints
Outcome Build awareness and early intent	**Outcome** Increase early action and readiness	**Outcome** Drive completed enrollment and reduce last-minute surges

EDUCATE ENGAGE ENROLL

Educate Phase: Build Awareness with Californians

Reduce confusion around eligibility, affordability, and available support with Open Enrollment ahead and key policy changes in place.

Leverage real voices

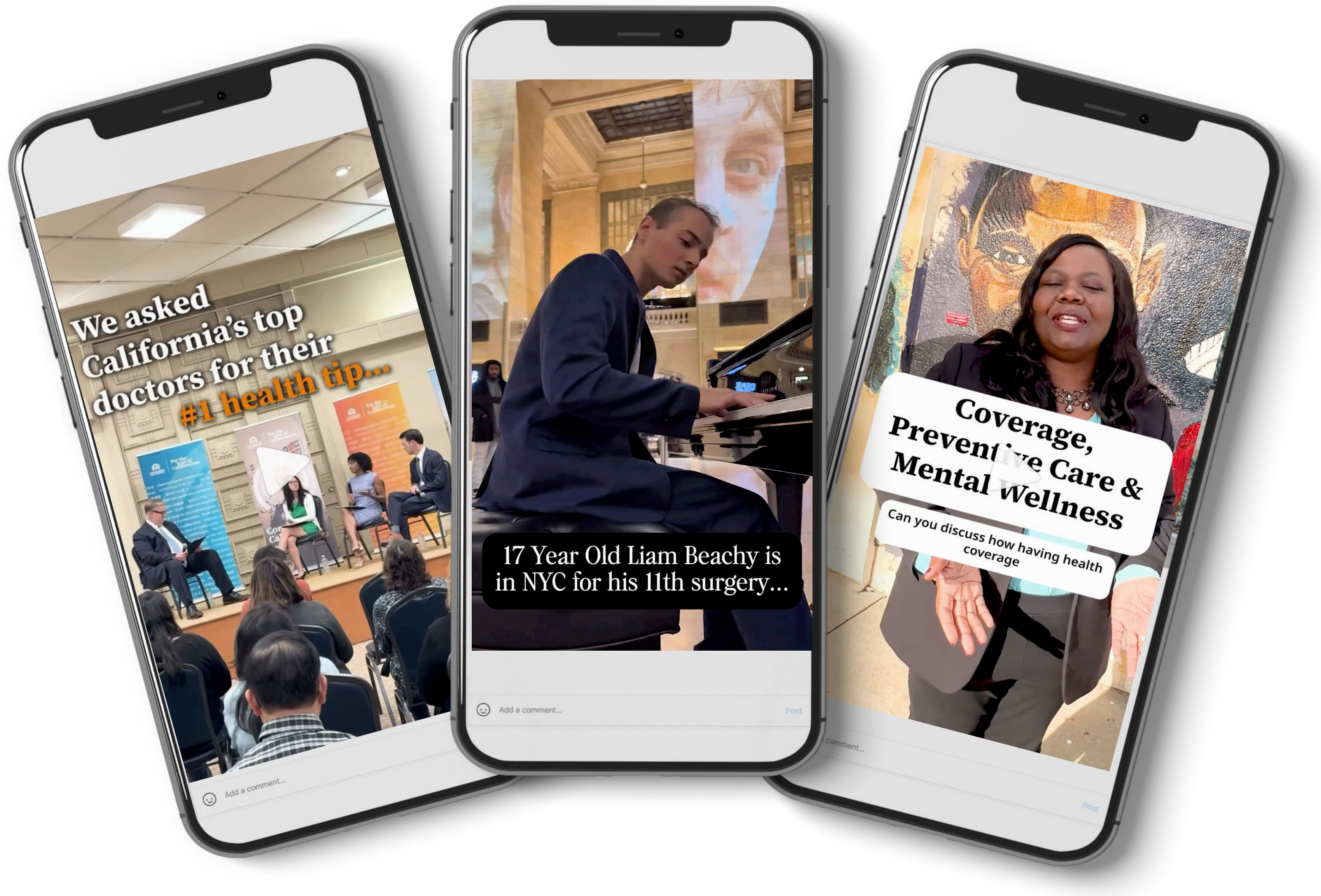
Develop social media content that leverages connectors in communities and real people stories. Leverage preventative care information and cultural and health awareness months to connect with specific audiences.

Events that generate earned media

Host community events that bring connectors and media together. Events would begin with a panel conversation moderated by a news reporter who will pose questions to each panelist within three specified topics: financial assistance, health care resources, and community-based support.

Educational materials

Develop physical and digital materials for community-based organizations and particular audiences to educate and inform Californians.



EDUCATE ENGAGE ENROLL

Educate Phase Highlights

Develop **social content** that leans into Real People experiences, event coverage, and preventive care topics

Plan recurring media segments with **local radio stations** through paid sponsorships

capradio KQED kvpr LAist 89.3FM

Develop **culturally nuanced and in-language resource materials** catered to gig workers and small business owners

California African American Chamber of Commerce SFBAYHCC

Supply CBOs with **integrated communications toolkits** to share relevant information with their communities

Alameda Health Consortium First Ladies Health Initiative CAAM La Familia Counseling Center

Connectors to Coverage Health Summit: Los Angeles and Virtual will feature qualified speakers representing each of our key audience segments and end with a Q+A from the audience/members of the media

Prioritize **earned media** surrounding Health Summits and evergreen media angles

SFGATE
State's Community Leaders Gather to Discuss Open Enrollment after H.R. 1 – Here's What We Learned

世界日報 World Journal
AANHPI Community Leaders Gather to Address Health Coverage Changes Ahead of Open Enrollment

EDUCATE | ENGAGE | ENROLL

Engage Phase: Prepare today, enroll with confidence

Helping Californians take simple steps now so they're ready to enroll when Open Enrollment begins

Satellite media tour

Launch October's statewide preparation campaign by reaching consumers with practical guidance that helps them prepare for Open Enrollment before November 1.

Earned media

Continue proactive outreach with audience-specific and regional media to reinforce October preparation messaging and address emerging consumer questions.

Social and digital media

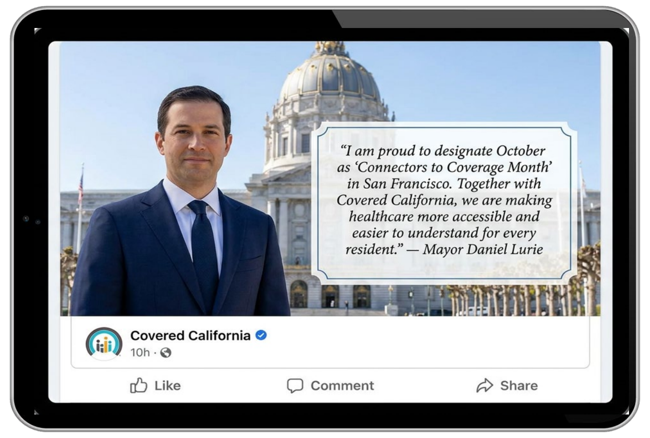
Amplify preparation tips, Connector spotlights, trusted voices, and simple actions consumers can take before November 1.

Community engagement

Activate community partners, certified enrollers, and local organizations to share resources, answer questions, and help consumers prepare with confidence.

EDUCATE | ENGAGE | ENROLL

Engage Phase Highlights



Develop **social content** that guides consumer decision making and highlights window shopping

Prioritize **media education**, hosting roundtables with select media groups to provide consumers with accurate information

HMONG DAILY NEWS | TELEMUNDO | CBM CALIFORNIA BLACK MEDIA

Host **statewide SMT** to reach trusted local broadcast stations

Create **take-home, branded materials** to share at local healthcare clinics

Carbon Health | minute clinic | AltaMed

EDUCATE ENGAGE ENROLL

Enroll Phase: Launching Open Enrollment through our statewide media tour

Kickoff and Deadline Media Events

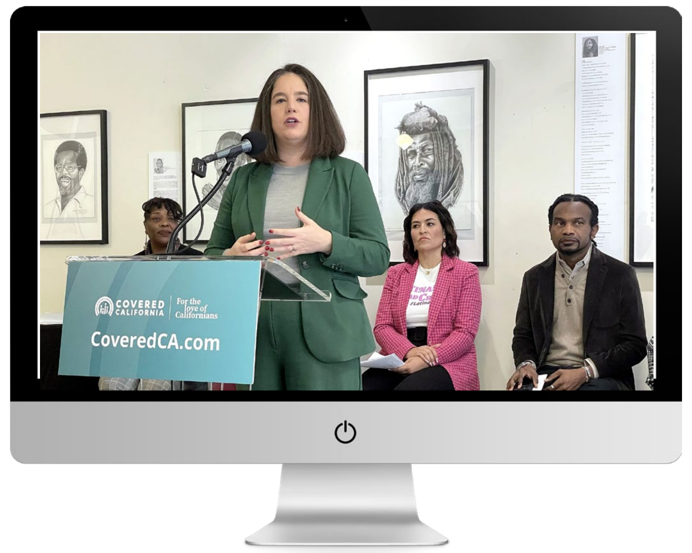
Launching open enrollment with kickoff events and closing open enrollment with deadline events to earn state and regional media. Locations include:

- Los Angeles
- San Diego
- Sacramento
- Fresno
- Bay Area

EDUCATE | ENGAGE | ENROLL

Enroll Phase Highlights

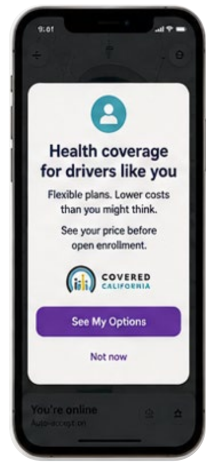
Develop **social content** that expresses the urgency to enroll and recaps key messages from enrollment events



Statewide media tour and distributing **press conference b-roll** to statewide network of broadcast stations

Activate **window shopping** initiatives

Activate **partnerships** to reach gig workers directly



Emphasize last-minute enrollment pushes through targeted **WhatsApp and WeChat messages** with information via existing partner groups

Host **statewide SMT** to reach trusted local broadcast stations

Host **segment-specific Q+A sessions** in partnership with navigators and enrollers to answer community questions

CALIFORNIA BLACK HEALTH NETWORK | United Way — United Ways of California | CLINICA SIERRA VISTA

Saturate **local media outlets** with news about information sessions and pop-up activations

THE SACRAMENTO BEE

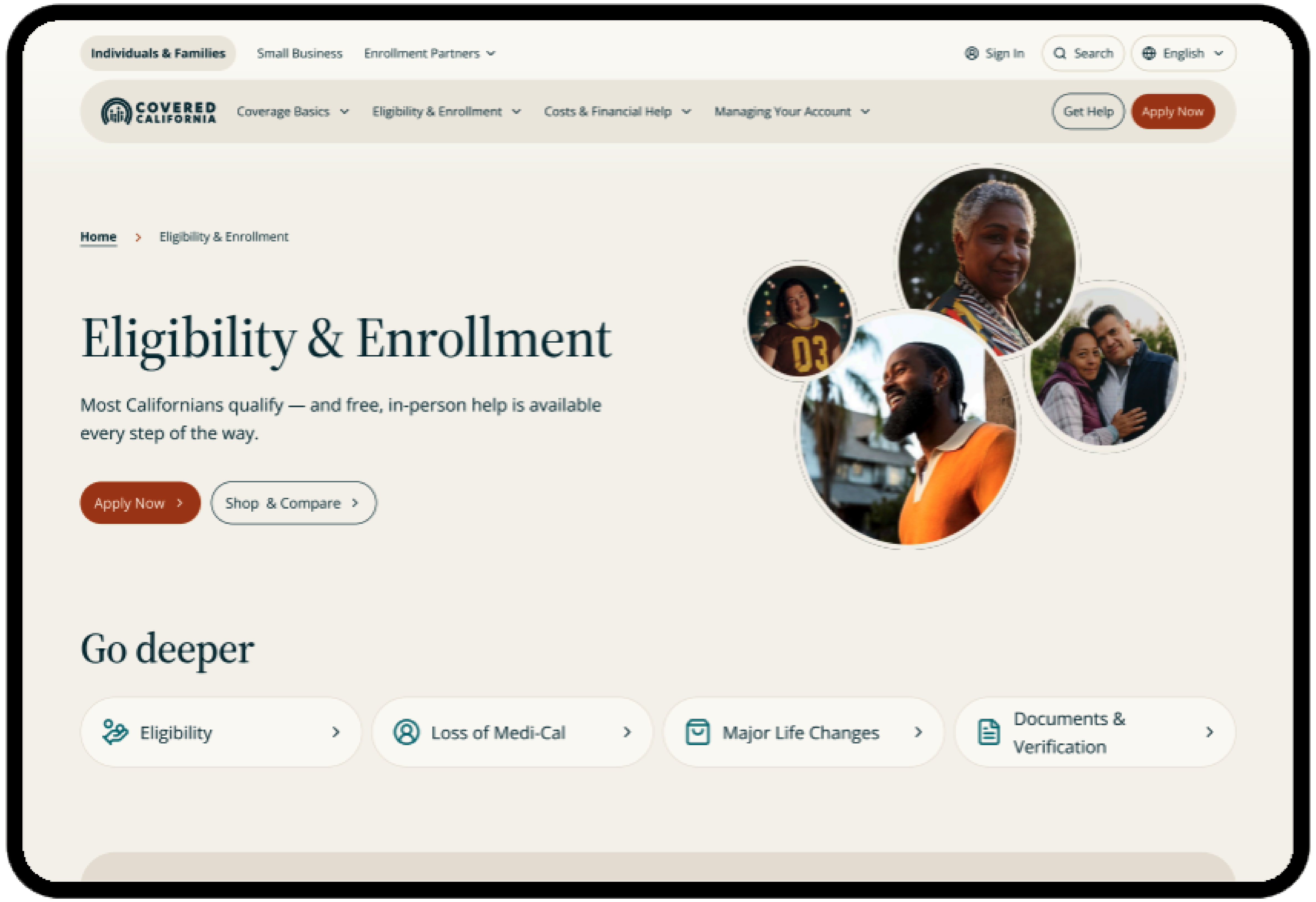
Marketplace insurance takes over K Street to prepare consumers ahead of open enrollment

LAist

Curious about health coverage? Healthcare professionals answer community questions on Saturday, Oct. 10

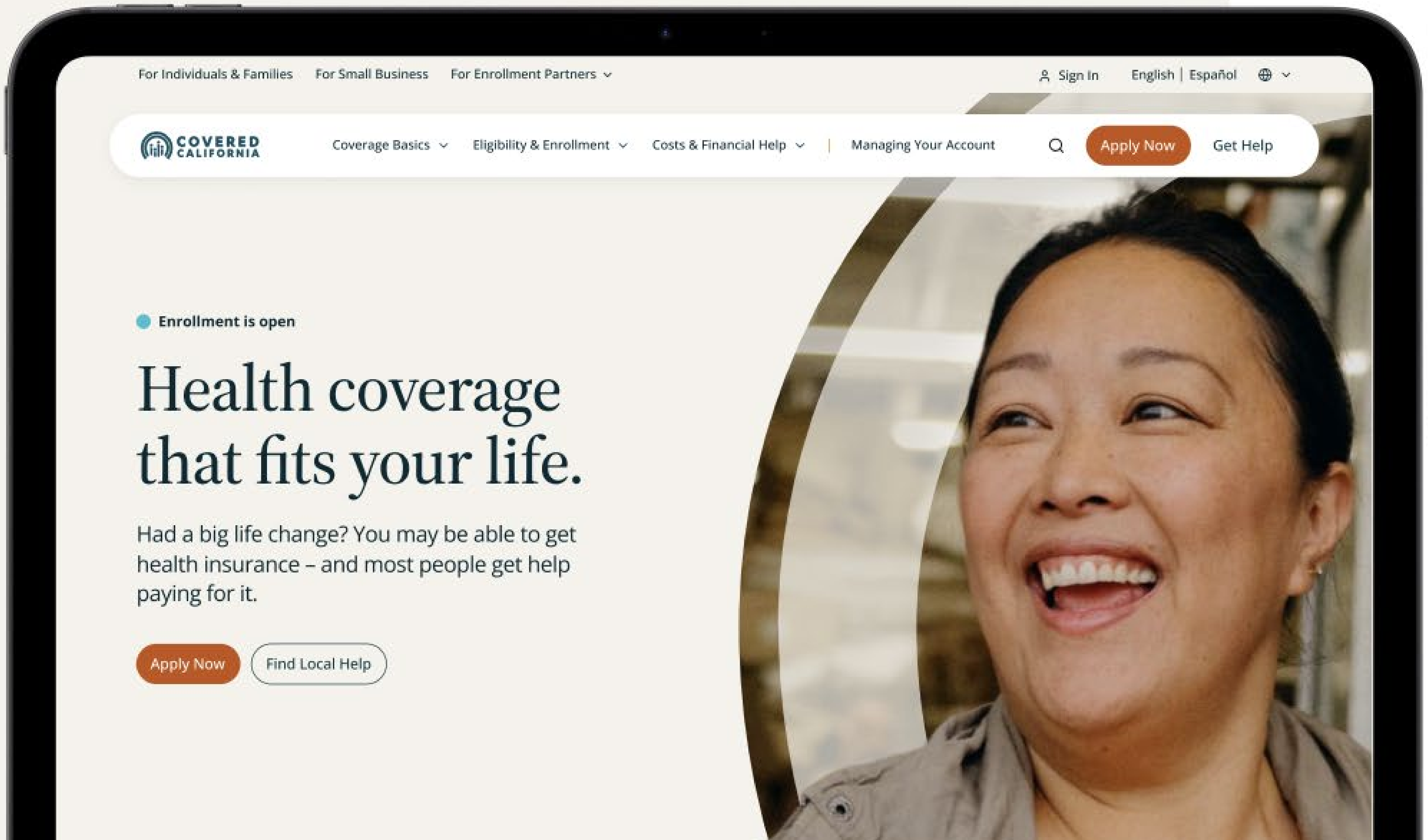
COVEREDCA.COM GETS A NEW LOOK

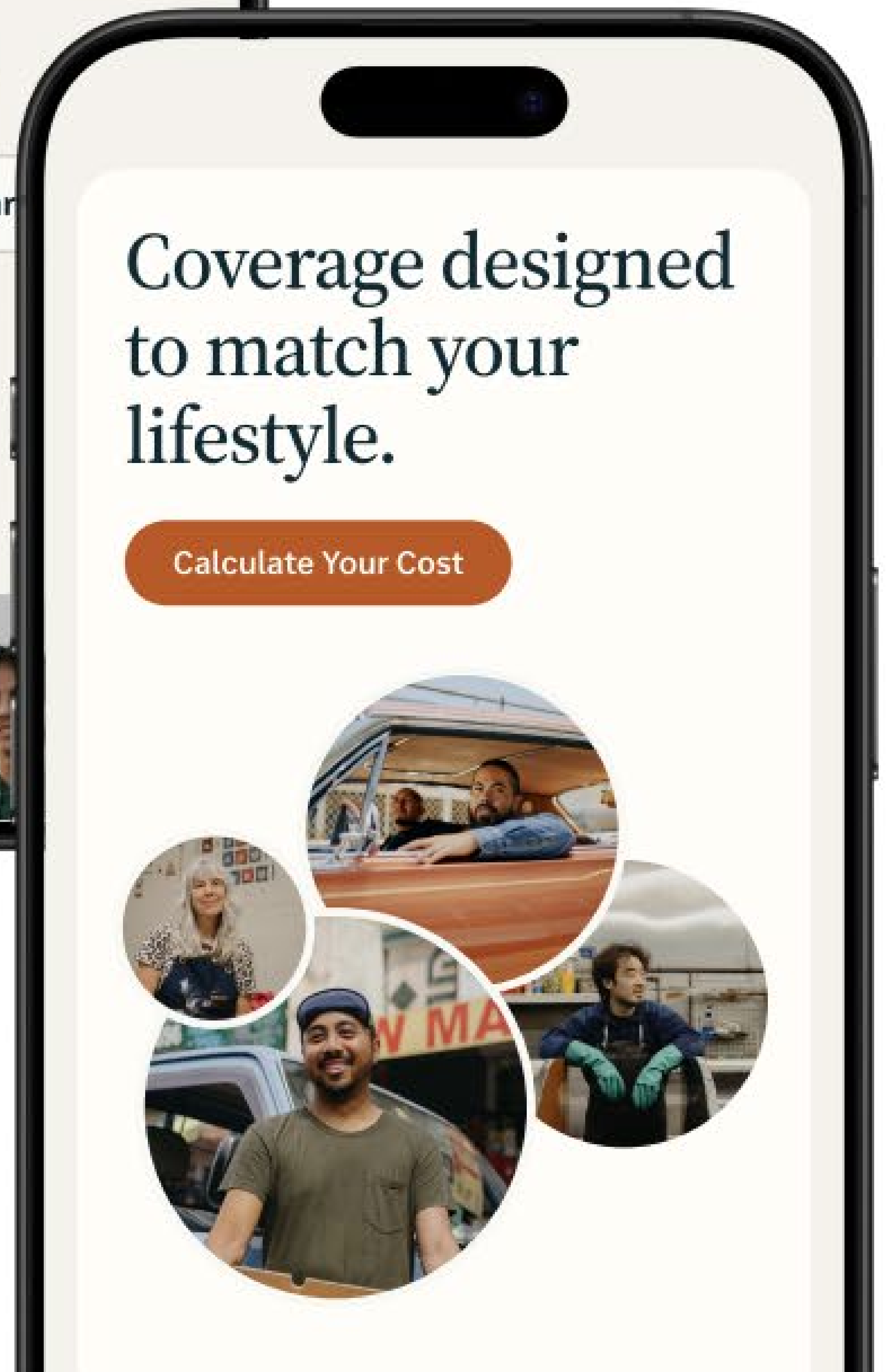
New CoveredCA.com Website Launching this Fall



The Vision

Design a people-first educational hub that builds enrollment-readiness by guiding uninsured Californians through their consumer journey to meet their unique moment of need.





C. External Affairs and Community Engagement Updates

Sumeet Pamma, Community Engagement & Partnerships Chief

COVERED CALIFORNIA

Community Engagement: Where We've Been & Who We've Met With

We've conducted statewide engagement through Community Circles and partner webinars, reaching diverse communities and stakeholders on emerging policy and eligibility changes.

Community Circles

- Sacramento — Ukrainian community
- Inland Empire — African American / Black community
- Coachella Valley — LGBTQ+ and immigrant-serving organizations
- Orange County — Asian American community

2025 Open Enrollment Kickoff Community Conversations

- Los Angeles, San Diego, and San Francisco — Latino communities
- Fresno — Farmworker communities

Statewide Webinars

- Impact of expiring Enhanced Premium Tax Credits — 158 attendees
- LPI Marketplace eligibility changes for legislative, congressional, and community partners — 165 community partner attendees

Looking Ahead

Moving forward, the program will continue strengthening statewide engagement, partnerships, and community-informed action.

Continue Community Circles and statewide partner engagement focused on communities most impacted by lawfully present immigrant eligibility changes in 2027, including:

- Planned **AANHPI Community Circles** in San Gabriel Valley, Santa Clara, and Central Valley.
- Planned **Latino Community Circles** in Los Angeles, Santa Clara, and Central Valley.

Use community feedback and data to help guide outreach strategies and resource development.

In partnership with the Health Equity and Quality Transformation Division, bolster local physician engagement to strengthen connections between Covered California, local physician leaders, and community partners.

Prepare partners and communities for renewal, open enrollment, and upcoming LPI and public charge policy changes by sharing timely, accurate information to support informed decisions and reduce confusion.

Launch an external newsletter to share updates, resources, and key messages to keep partners informed and support consistent outreach.

D. Outreach and Sales Updates

Jamie Shigetoshi, Chief of Sales Channel Management

Adam Unger, Deputy Director, Covered California for Small Business

COVERED CALIFORNIA

Individual Market updates

Jamie Shigetoshi, Chief of Sales Channel Management

COVERED CALIFORNIA

Certified Enrollers – Covered California certified professionals helping consumers apply for coverage and navigate the enrollment process.

60%

of the 1.78 million Covered California members are enrolled by a sales partner.

*Data as of 8/01/2026

OUTREACH AND SALES ENROLLER NETWORK

12,669	Certified Insurance Agents
1,209	Navigator, Certified Enrollment Counselors
1,431	Certified Application Counselors
835	QHP Plan-Based Enrollers
35	Medi-Cal Plan-Based enrollers

Covered California Storefronts

Are owned and operated by Certified Insurance Agents and Certified Enrollment Entities, providing consumers with in-person support.

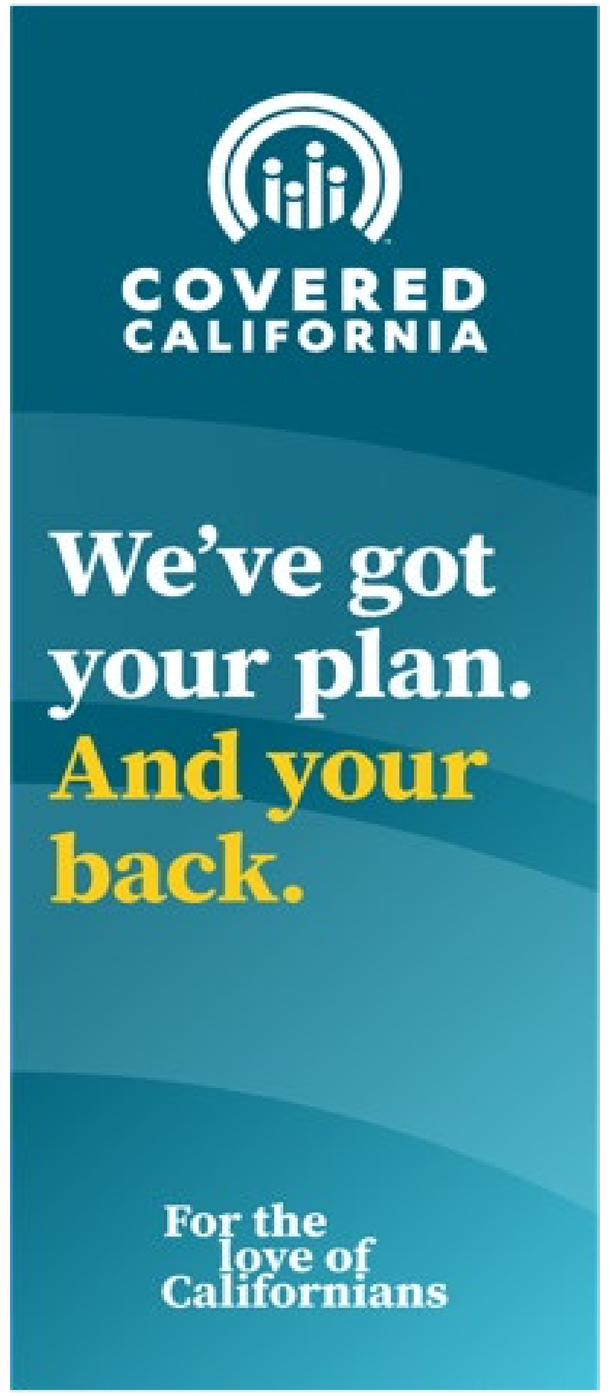
ACCESSIBILITY:

95% of Californians are just a 15-minute drive.

PROVEN SUCCESS:

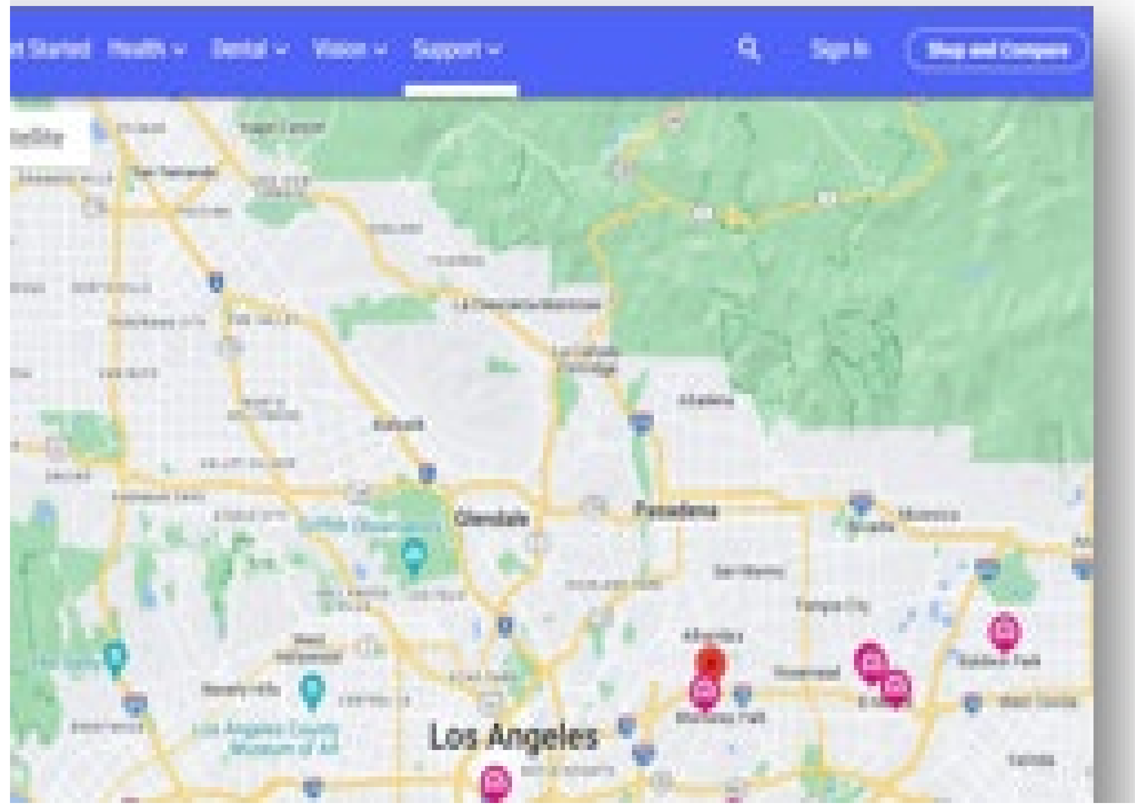
Storefront Agents support **45%** of all Covered California enrollments.

*Data as of August 2026



504

STOREFRONT LOCATIONS*



Special Enrollment Period, April 2026: 16 Enroller Workshops

473 In-Person Attendees

669 Virtual Attendees

1,142 Combined Total Attendees

Week 1:

Tuesday, April 7:
- Orange County (Lake Forest)
- Northern CA (Chico)

Wednesday, April 8:
- Orange County (Fullerton)
- Sacramento (Expo HQ)

Thursday, April 9:
- San Diego County (El Cajon)
- Northern CA (Santa Rosa)

Week 2:

Tuesday, April 14:
- Bay Area (Redwood City)
- Inland Empire (Moreno Valley)

Wednesday, April 15:
- Central Valley (Modesto)
- Inland Empire (Palm Springs)

Thursday, April 16:
- Central Valley (Fresno)

Week 3:

Tuesday, April 21:
- Central Coast (Oxnard)
- Los Angeles

Wednesday, April 22:
- Central Valley (Bakersfield)
- Carson (LA)

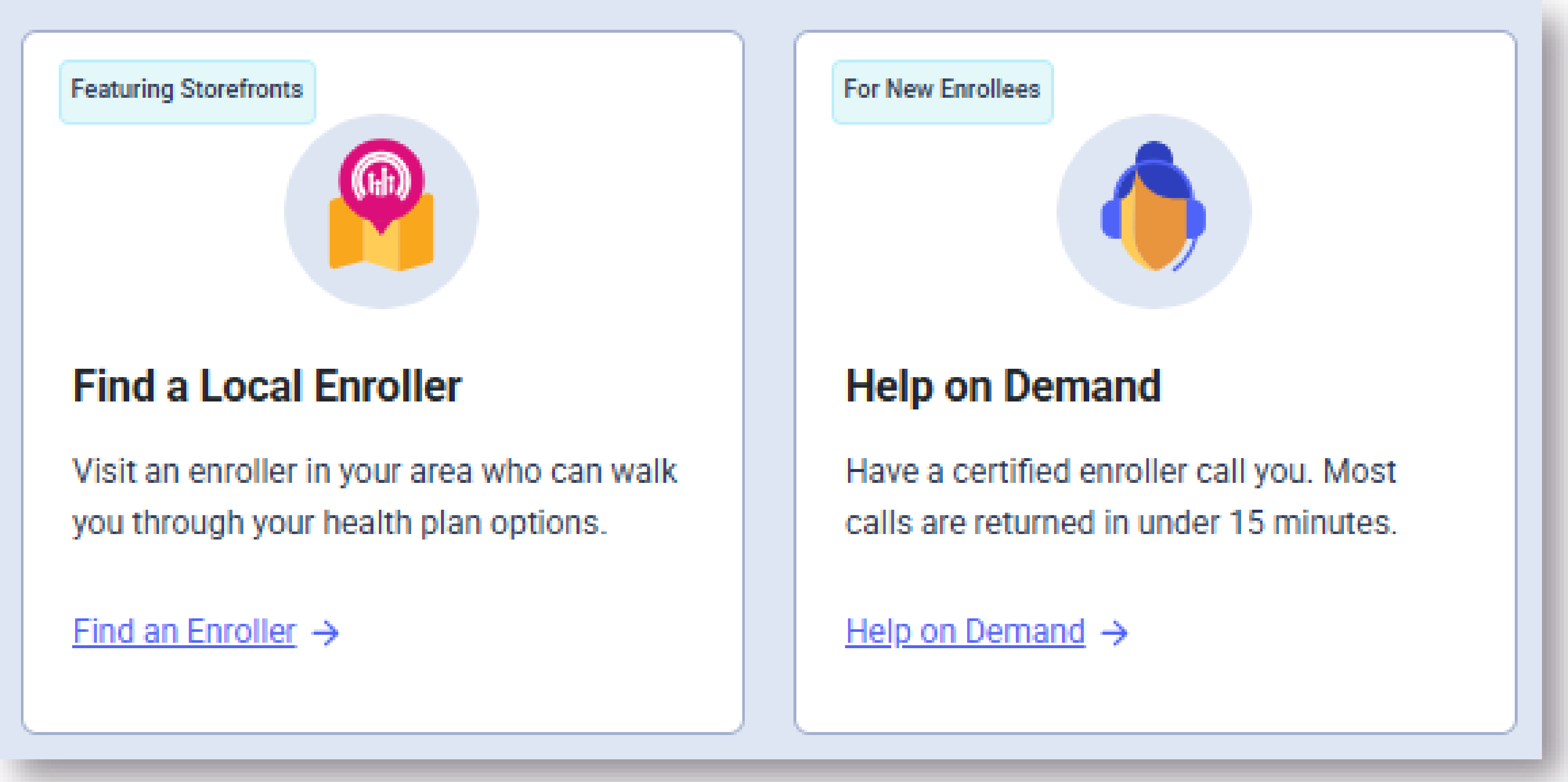
Week 4:

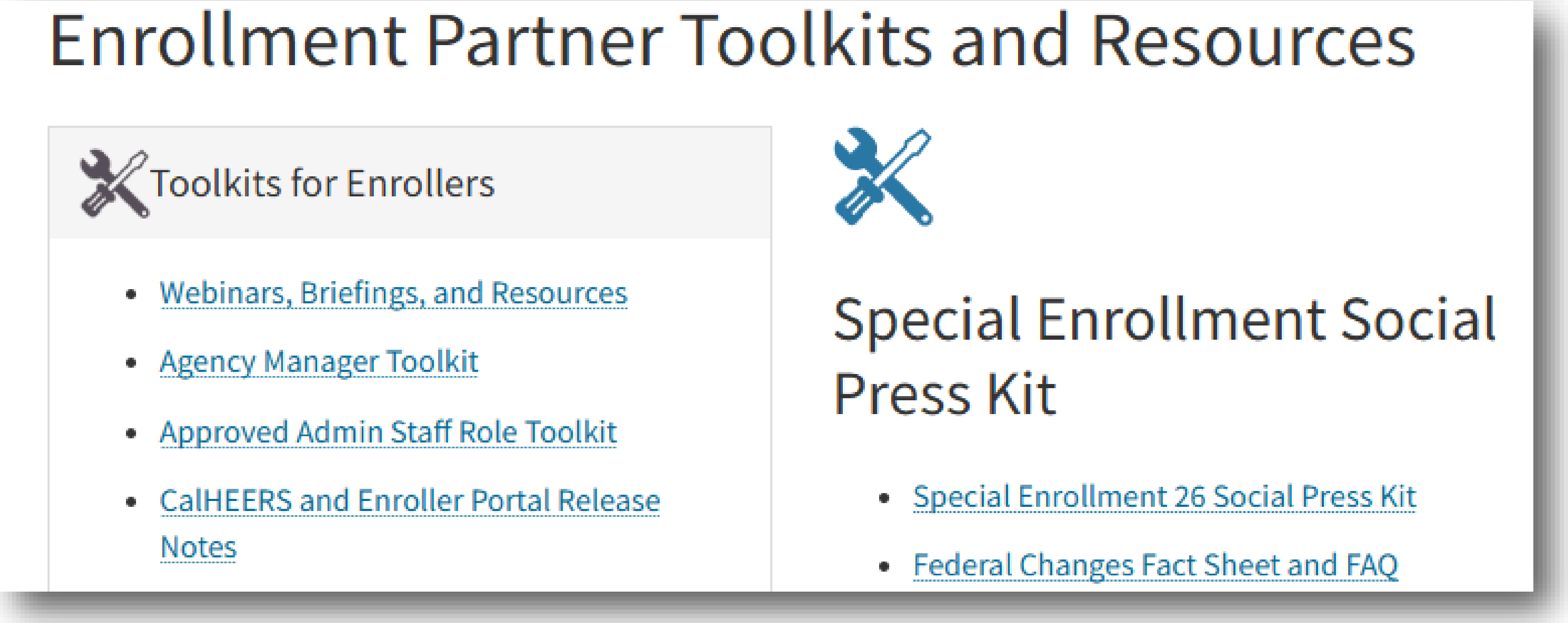
Tuesday, April 28:
- Virtual Meeting (Statewide)

Preparing Enrollers for Open Enrollment Period 2027

Outreach and Sales Division is preparing enrollers for OE 2027 through training, timely updates, and consumer-support tools.

- Delivered an enroller webinar on lawfully present immigrants (LPI) eligibility changes and the use of Enroller Portal Consumer Retention Workspace to help track and support LPI consumers.
- Updates shared through e-briefs, alerts, and toolkits
- Promoting Enroller Storefronts on Find a Local Enroller on CoveredCA.com for walk-in consumer support.
- Training a diverse network of multilingual enrollers to assist Californians by phone through the Help On-Demand tool.





Certified Enroller Roundtables Completed in July and August 2026

Outreach and Sales team engaged with **251 certified enrollers** to gather feedback and insights on their experience in advance of the Open Enrollment Period for 2027 Plan Year.

AGENTS

120 participants

Five In-Person Sessions:

1. **07/14/26**, Northern California
2. **07/15/26,** Bay Area
3. **07/21/26**, Statewide Top 25 Agents
4. **07/23/26**, Los Angeles (Top Agents with High Impacted LPI Cases)

One Virtual Sesson

1. **07/30/26,** Statewide and Out-of-State

NAVIGATORS

88 participants

Four In-Person Sessions:

1. **08/04/26**, Bay Area
2. **08/05/26**, Northern California
3. **08/11/26,** Los Angeles
4. **08/12/26,** Southern California Navigators

One Virtual Sesson

1. **08/18/26,** Statewide

CERTIFIED APPLICATION COUNSELORS

43 participants

One Virtual Sesson

1. **08/06/26**, Virtual Statewide, Certified Application Counselors

Sales Open Enrollment 2027 Kick-Off Events

A five-week tour readiness for certified enrollers.

STATEWIDE REACH

19 In-person Kick-Off Events

1 Virtual Kick-Off Event

WHAT OSD WILL COVER

3-hour agenda

READINESS + RESOURCES

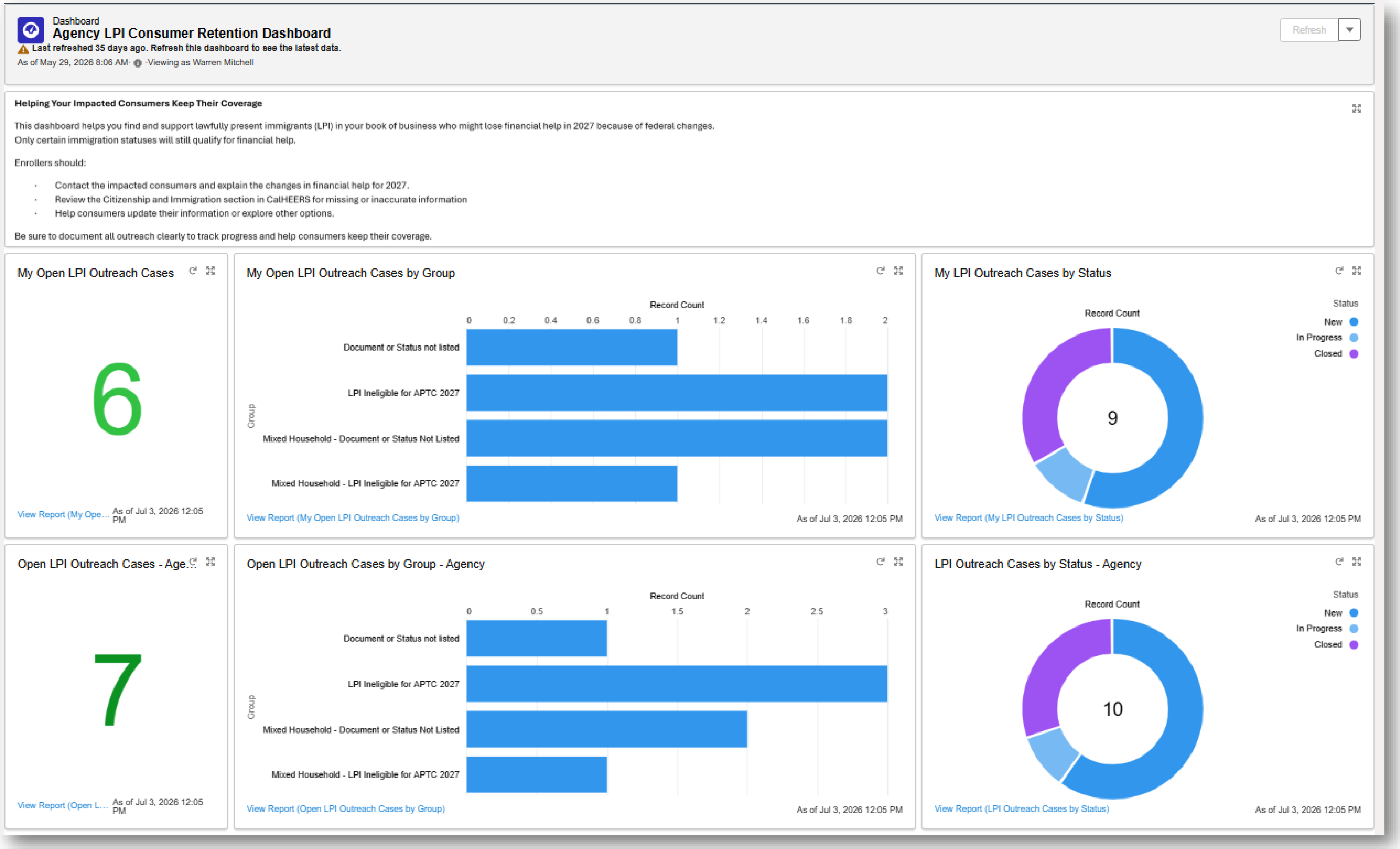
- Federal and state policy updates
- 2027 health, dental, and vision plan changes and rates
- CalHEERS & Enroller Portal Changes
- Enroller Tools & Resources

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Sept 1-3	Sept 8-10	Sept 15-17	Sept 22-24	Sept 29
8 cities	4 cities	4 cities	3 cities	1 virtual

Consumer Retention Workspace (CRW) for supporting LPI Consumers

Highlights

- **159K** Enroller Cases Created
- **4** Case Categories
- **Early Adoption** by Enrollers
- **Early Trends** show hope for maintaining eligibility

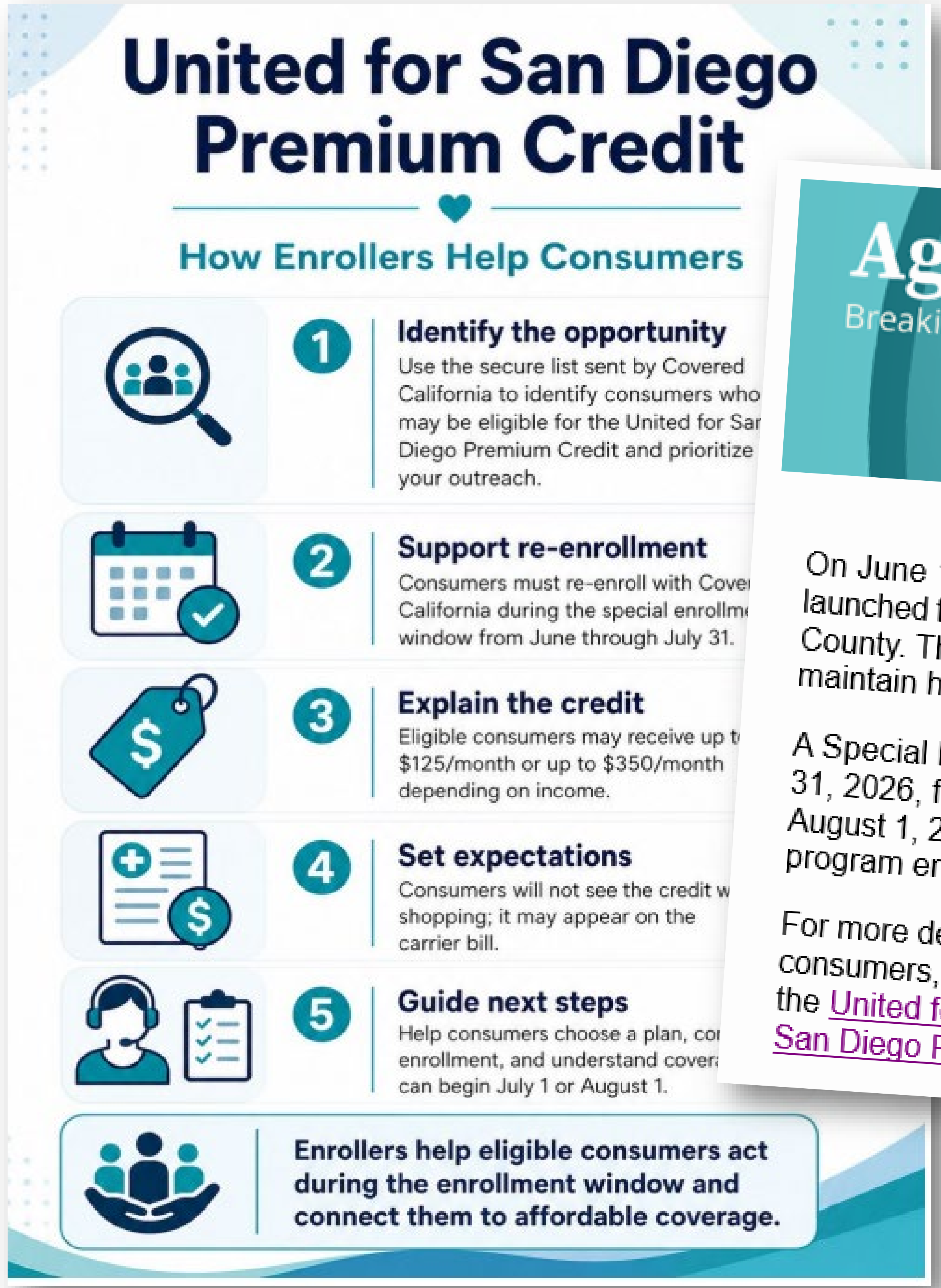


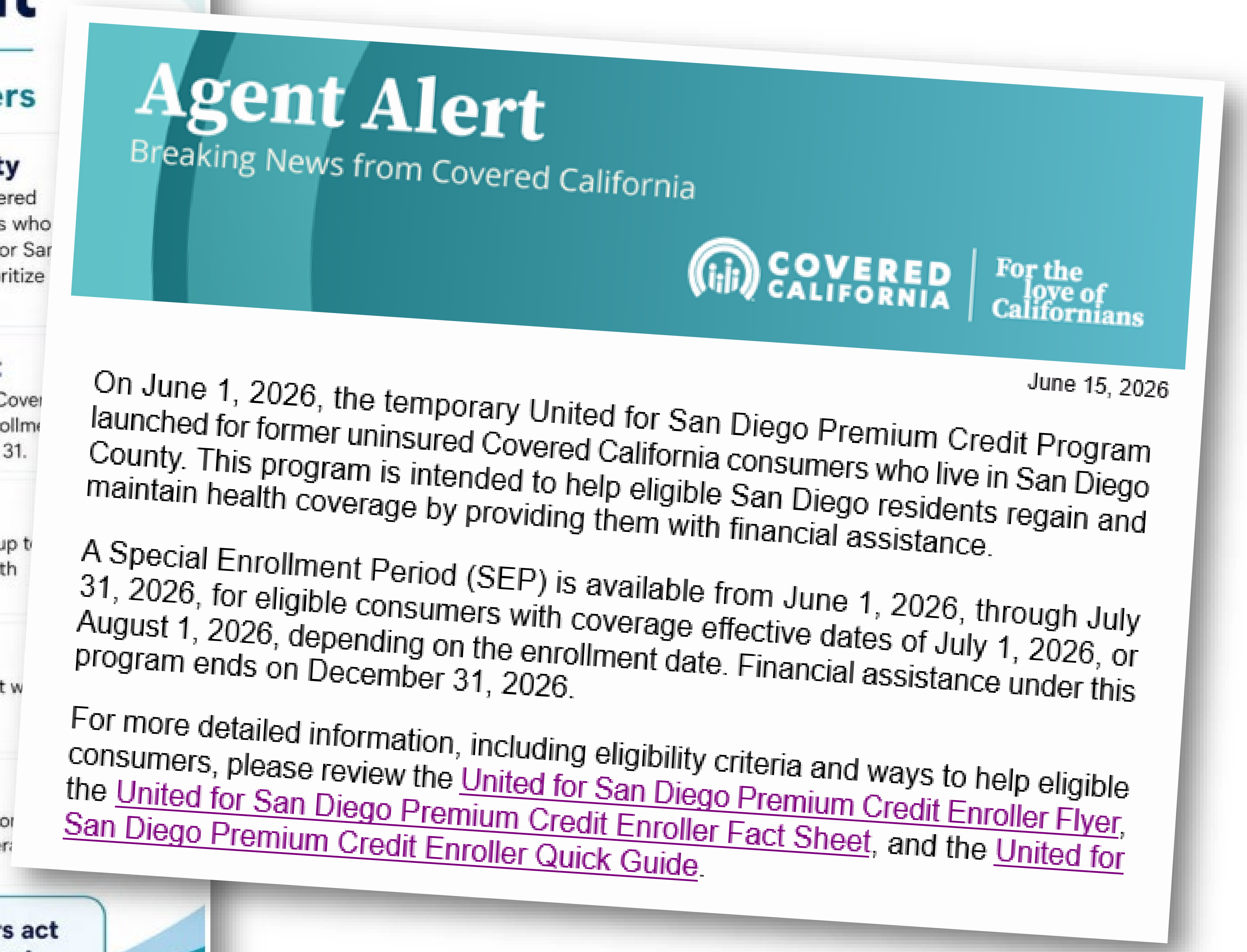
Certified Enrollers Outreaching to Consumers for the United for San Diego Premium Program, June through August 2026

SPECIAL ENROLLMENT PERIOD FOR SAN DIEGANS

Consumer’s last day to enroll 8/31/2026

- **555** Enrollers Delegated to 7,046 Unique Consumer Cases
- **414** new Enrollment as of 8/18/26





June 15, 2026

On June 1, 2026, the temporary United for San Diego Premium Credit Program launched for former uninsured Covered California consumers who live in San Diego County. This program is intended to help eligible San Diego residents regain and maintain health coverage by providing them with financial assistance.

A Special Enrollment Period (SEP) is available from June 1, 2026, through July 31, 2026, for eligible consumers with coverage effective dates of July 1, 2026, or August 1, 2026, depending on the enrollment date. Financial assistance under this program ends on December 31, 2026.

For more detailed information, including eligibility criteria and ways to help eligible consumers, please review the United for San Diego Premium Credit Enroller Flyer, the United for San Diego Premium Credit Enroller Fact Sheet, and the United for San Diego Premium Credit Enroller Quick Guide.

Covered California for Small Business updates

Adam Unger, Deputy Director, Covered California for Small Business

Covered California for Small Business Group Membership & Sales

GROUP MEMBERSHIP

9,738
ENROLLED EMPLOYER GROUPS

80,518
TOTAL MEMBERSHIP

88%
RETENTION RATE

8.3
AVERAGE GROUP SIZE

YEAR-TO-DATE (YTD) SALES

2,575
Agents writing CCSB business

7,256
YTD new sales

1,192
YTD new employer groups

MEMBERSHIP BY HEALTH PLANS

- **Kaiser Permanente** 41,970 (52.1%)
- **Blue Shield of California** 35,197 (43.7%)
- **Sharp Health Plan** 3,351 (4.2%)

9,204
Delta Dental Members*

*not included in total member count

- *Membership reconciled through 7/15/26*

CCSB Welcomes Back Western Health Advantage for 2027 Plan Year

Western Health Advantage

- **Expanded Choice and Affordability:** Enhancing access to competitive, quality coverage for small businesses in Sacramento and North Bay regions.
- **Availability Timeline:** Plans available for quoting in October for January 1 effective dates.
- **Looking Ahead:** Excited to deliver added value to brokers and employer groups, with more details about 2027 plans coming soon.

CCSB 2026 Plan Year Health Plan Partners

blue california

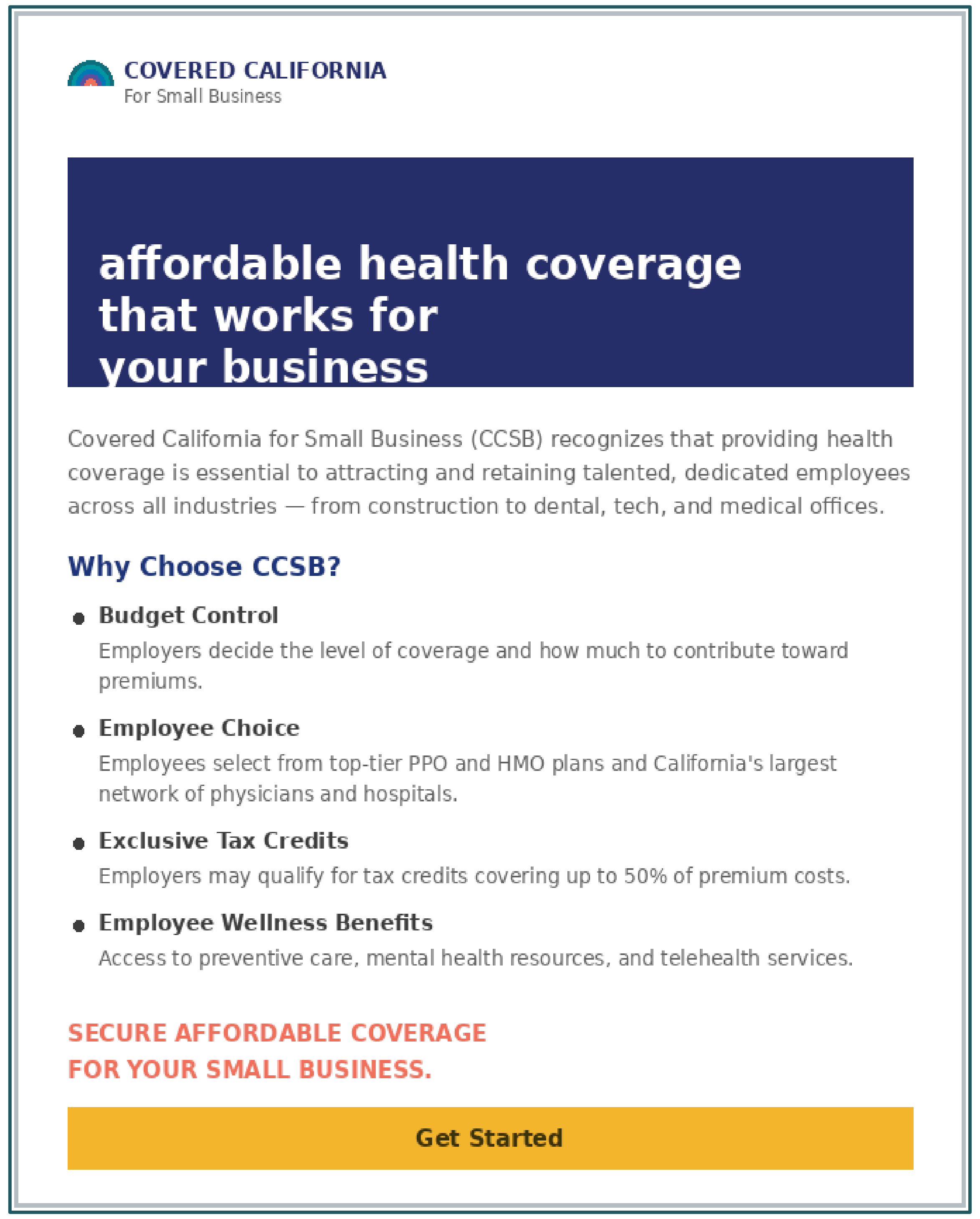
KAISER PERMANENTE

Sharp Health Plan

CCSB Targeted Marketing

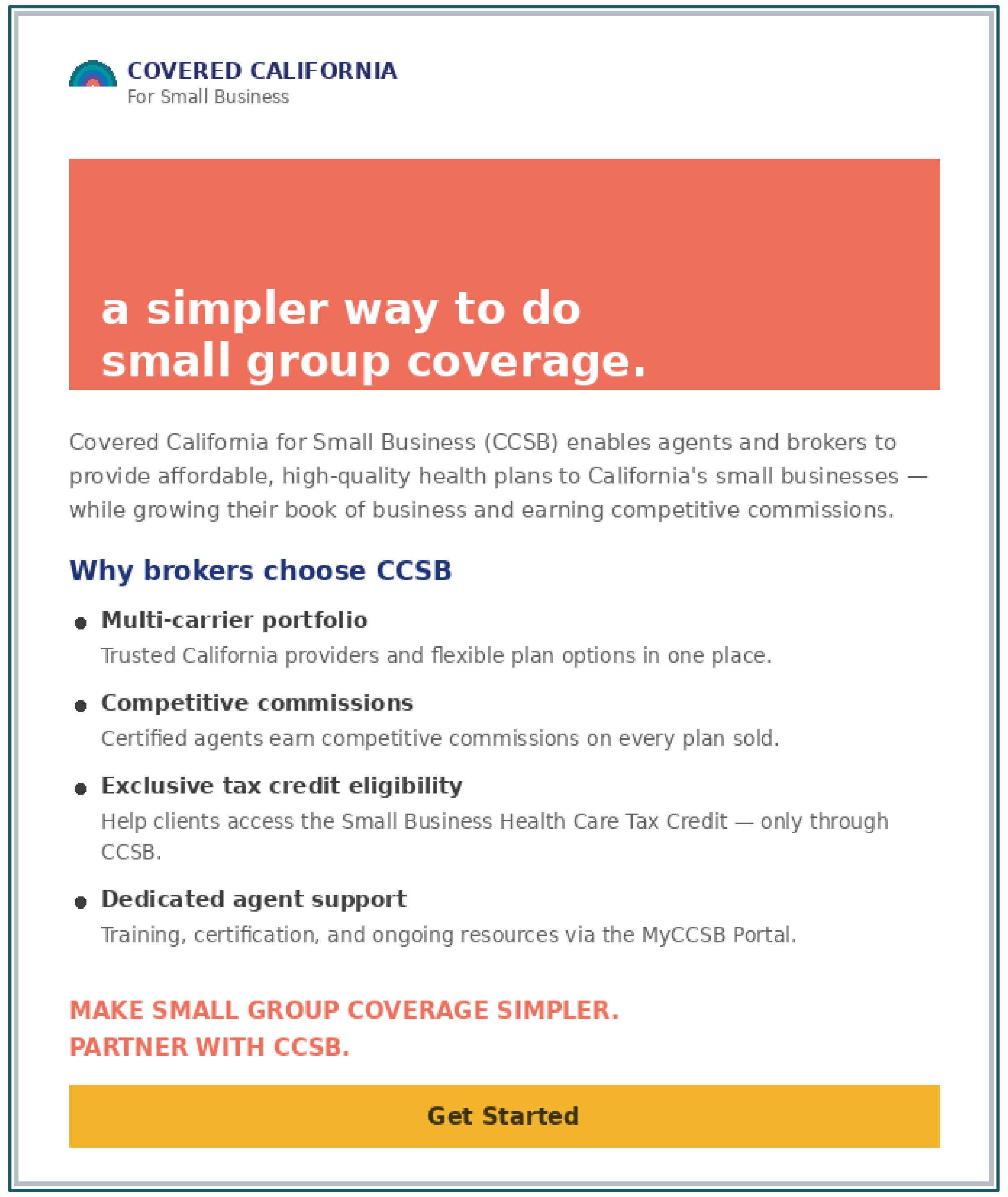
INDUSTRY FOCUSED

Direct email campaigns targeted at industry-specific employers — construction, dental, tech, medical, and more.



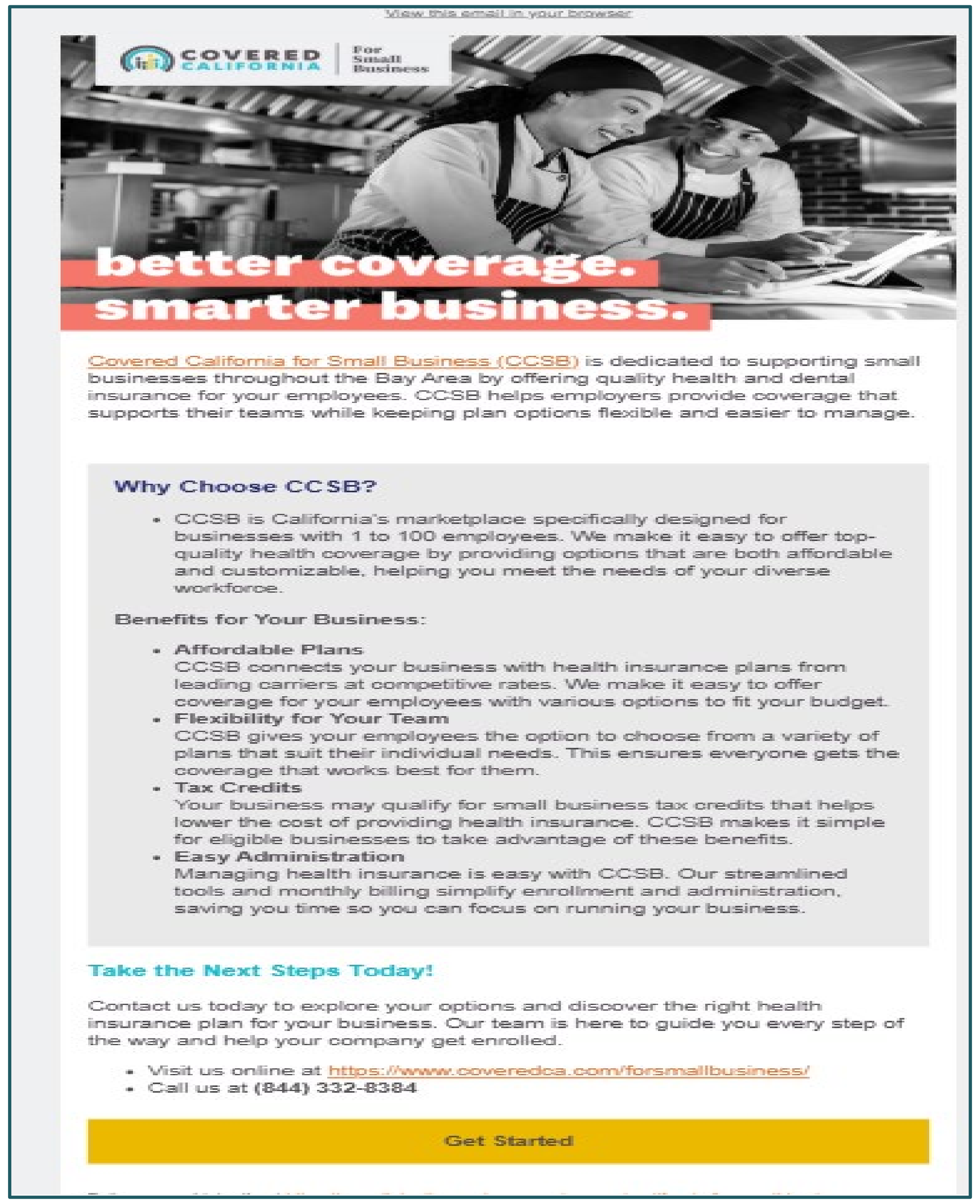
ENGAGING WITH BROKERS

Localized outreach tailored to California regions — the Bay Area, Greater LA, Orange County, and San Diego.

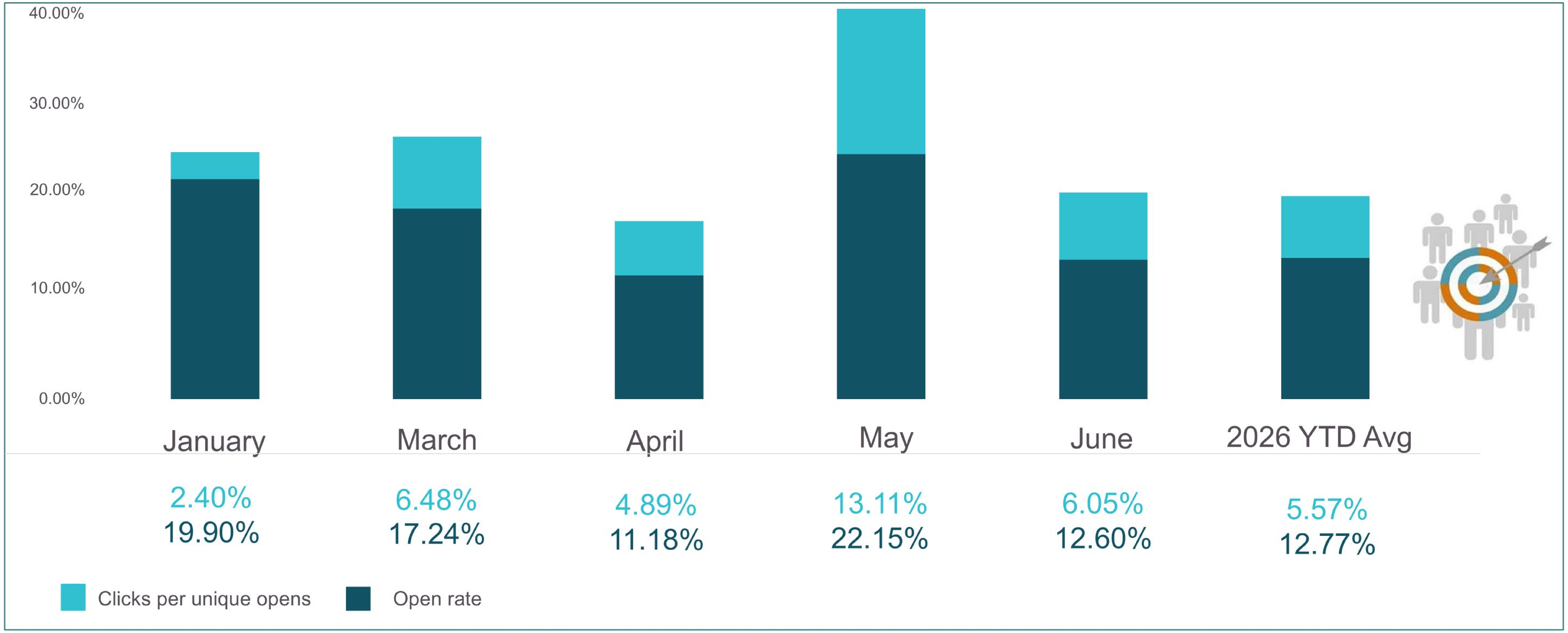


REGION FOCUSED

Localized outreach tailored to California regions — the Bay Area, Greater LA, Orange County, and San Diego.



2026 Targeted Outreach Performance



- **Overall performance was steady, with one standout peak in May.** Open rates and click engagement stayed stable, with May standing out as the strongest-preforming month for both open rate and clicks per unique open.
- **Year-to-date results show solid engagement, with room to build on the strongest months.** The 2026 YTD average is 12.7% open rate and 5.57% clicks per unique opens, and the data suggests future outreach can benefit from the tactics used in May's higher-performing campaigns.

Paid Media

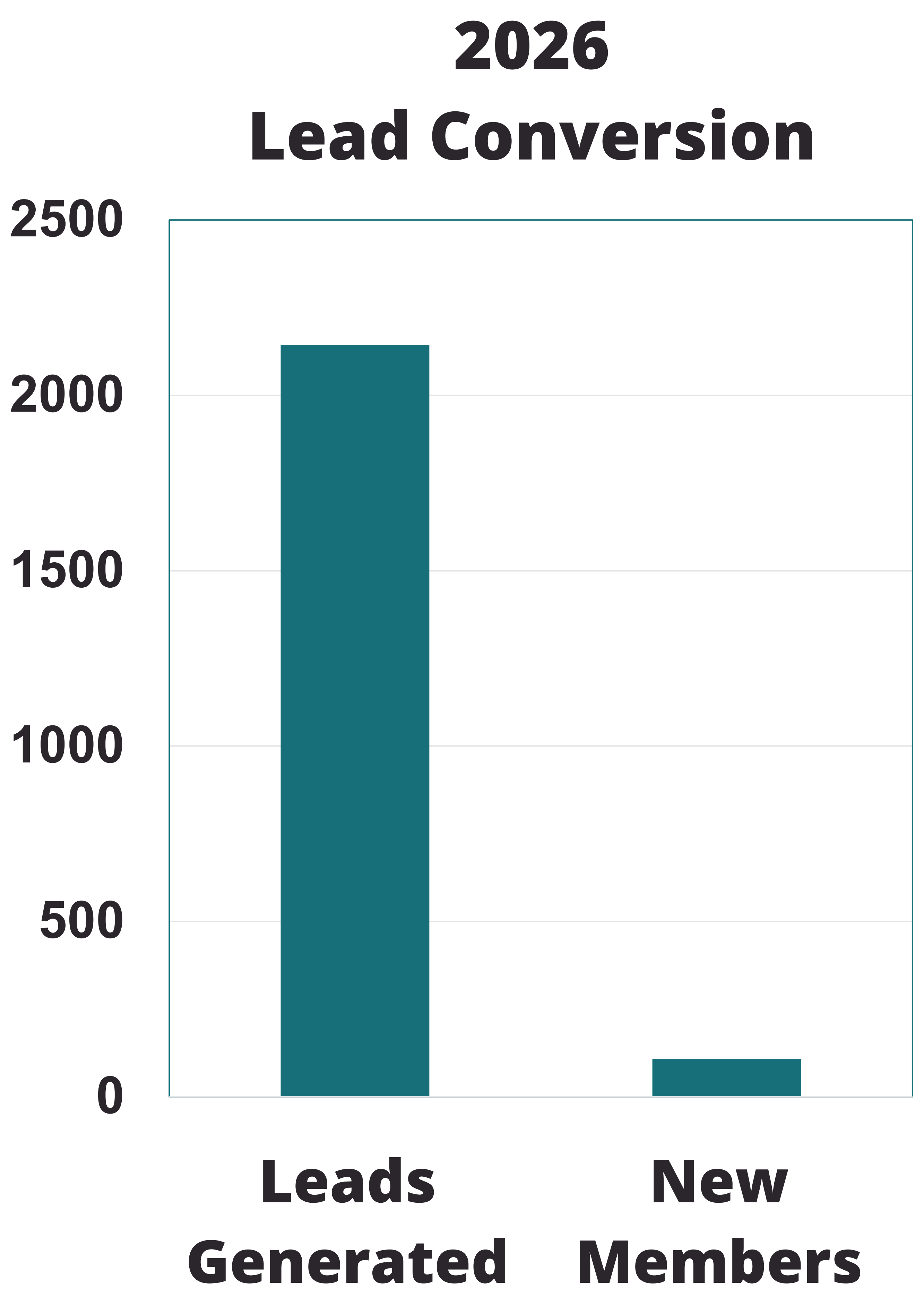
AUDIENCE + KEYWORD STRATEGY

Keyword Themes
- Health Insurance
- Employee Health Benefits
- CCSB Branded
- Association Health Plans

Affinity Audiences
- Business Professionals

In-Market Audiences
- Small Employer (1-249 employees)
- Health Insurance
- Business Services
- Employment

2026 New Employer Lead Conversion



- **Source of Leads:** CCSB.com
- **Total Leads Generated:** 2,144
- **Enrolled New Groups:** 108
- **Enrolled New Members:** 442

CCSB.com successfully generated over 100 new group enrollments, driven in part by the effectiveness of our direct marketing efforts in converting small business owner prospects into valued customers.

Direct Deposit for CCSB Commissions – Starting September 2026

CCSB is launching Direct Deposit for CCSB-only commissions — a faster, safer, and more convenient way for Agencies to receive their funds directly into their bank account.

Faster

Funds deposited directly into the agency bank account; typically, faster than paper warrants.

Safer

Eliminates the risks of paper warrants; standard banking security controls.

More Convenient

No trips to deposit checks; Direct Deposit Advice mailed on issue day.

Sept 7
Enrollment links available for existing, certified agencies (and in the onboarding application for new agencies)

Sept 8
Launch communications sent with enrollment links

By the 10th
Monthly cutoff to submit the form for the next payment cycle

1–2 cycles
First electronic payment; paper warrants continue in the interim

Important — CCSB commissions only. For agencies with both IFP and CCSB business, this applies only to CCSB commissions — IFP commissions are still paid by the health plan you have an active agreement with. Only the Agency Manager Level 2 (AM2) or Authorized Signer (AS) can enroll.

V. Covered California Division Updates

A. Marketing Updates
B. Communications Updates
C. External Affairs and Community Engagement Updates
D. Outreach and Sales Updates

How to Make a Comment

Computer Audio: Click the “Raise Hand” icon on your control panel. You’ll be called by name in the order hands are raised. Wait for the operator to introduce you before speaking.

Dial-In by Phone: After addressing raised hands, phone lines will open for comments. Unmute yourself to speak.

Hearing Impaired: Use the “Chat” feature to submit your questions or comments. Staff will review them, speak on your behalf, and respond via chat.

Comment Time Limit

Each participant will have **two minutes** to comment per agenda item.

Note: Written comments can be emailed to MOEAgroup@covered.ca.gov.

MOEA Advisory Members and Public Comments

Dial in by phone:

+1 (415) 655-0052

Access Code:

197-457-709

Audio PIN:

Shown after joining the webinar

Webinar ID:

333-742-731

VI. MOEA Member Open Discussion

Rachel Linn Gish, Co-Chair,
Marketing, Outreach, and Enrollment Assistance Advisory Group

VI. MOEA Member Open Discussion

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VII. Adjourn

Rachel Linn Gish, Co-Chair,
Marketing, Outreach, and Enrollment Assistance Advisory Group

COVERED CALIFORNIA

COVERED CALIFORNIA

Thank You

Covered California Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group

Email questions to MOEAgroup@covered.ca.gov | www.CoveredCA.com

All meetings are open to the public. You can find meeting materials on the Covered California Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group web page here: https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/