Marketing, Outreach, and Enrollment Assistance (MOEA)

Advisory Group Meeting Minutes

Tuesday, August 25, 2026, 1:00 PM – 4:00 PM PDT

Primary Physical Location:

Covered California, Tahoe Auditorium: 1601 Exposition Blvd. Sacramento, CA 95815

Virtual Platform using GoToWebinar:

https://attendee.gotowebinar.com/register/5069978313569585244

Attendees:

MOEA Members:	Member Organization:
1. *Alex Hernandez (Co-Chair)	Alex Hernandez Insurance Agency
2. *Rachel Linn Gish (Co-Chair)	Health Access California
3. Angela Chang	KCAL Health Insurance Services
4. Angela Cheda	Blue Shield of California
5. Ariela Cuellar	California LGBTQ Health and Human Services Network
6. Betty Ho	Valley Health Plan
7. Connie Lo	Asian Americans Advancing Justice Southern California
8. Dawn McFarland	M & M Benefit Solutions Insurance Services
9. Doreena Wong	Asian Resources Inc.
10. *Douglas Morales	AltaMed Health Services Corporation
11. George Balteria	C:C Insurance Solutions, an Alera Group Company
12. Hugo Morales	Radio Bilingüe
13. Jagdeep Singh	Jagdeep Singh Insurance Agency Inc.
14. Jezabel Urbina	Inland Empire Health Plan
15. Kelly Johnson	Sharp Health Plan
16. *Kerry Wright	Wright-Way Financial Insurance
17. Kristen Bray	Kaiser Permanente
18. Marshawn Harris	Bay Area Quality Insurance Services
19. *Parshottam Donga	Certified Insurance Agent
20. *Shannon Okimoto	Health Quality Partners
21. *Suli Kenyatta	Small Business Majority
22. Sylvia Jackson	Riverside County Black Chamber of Commerce
23. Theresa Hasbrouck	California Department of Health Care Services
24. Victoriano Diaz	Family Health Centers of San Diego

*Member attended in person

Agenda by Items:

**Comments, questions, or feedback made during or after each section are bulleted and followed by the member's name who made the remarks. Additionally, comments have been condensed and paraphrased. Pending comments or questions are highlighted in yellow for Covered California to follow up and respond via the MOEA Advisory Group Quarterly Summary Report.*

MOEA member and public comments will be made after each section.

I. Call to Order, Rollcall and Agenda Overview

II. Administrative

A. Welcome 2024-2026 MOEA Advisory Members

B. MOEA Member Recognition

MOEA Member Comments:

- **Kerry Wright – Wright-Way Financial Insurance:** Kerry Wright congratulated Doug on his retirement and recognized his longstanding support of agents, including traveling to events in Los Angeles and San Diego and graciously participating despite occasional challenges.

Public Comment: None

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

MOEA Member Comments:

- **Rachel Linn Gish – Health Access California:** Ms. Gish asked whether resources for the LPI community are available on the website and had also been emailed to consumer groups. She also sought clarification on the October roundtables and the September community circles that External Affairs and Community Engagement plans to host.
  - **Kelly Green – Covered California:** Ms. Green explained that yes they've been communicated and that Outreach and Sales is using the resources with partners. Also, updated materials, along with a data book detailing the LPI population, were emailed recently. She offered to resend the materials to anyone who needs them. She added that the community circles and roundtables are smaller, local meetings with community leaders focused on LPI issues and outreach efforts.
  - **Jamie Shigetoshi –** Covered California: Ms. Shigetoshi added that roundtables were held in July and August with community enrollers, Navigators, CA EEs, and agents, with additional details to be provided during the section updates.
- **Kerry Wright – Wright-Way Financial Insurance:** Mr. Wright asked whether changes affecting automatic renewals are among the provisions not being implemented in 2026 or 2027, noting that they are currently scheduled for 2028 under H.R. 1.
  - **Crystal Hirst – Covered California:** Ms. Hirst confirmed that the change will not take effect in 2026 or 2027, but Covered California is preparing for implementation in the 2028 plan year.
- **Kerry Wright – Wright-Way Financial Insurance:** Mr. Wright expressed disappointment that individuals with work visas will no longer qualify for financial assistance, emphasizing that they work, pay FICA and taxes, and are not a public charge. He also asked whether a program similar

to San Diego's could be considered for Los Angeles County, where many more people are affected.

- **Alex Hernandez – Alex Hernandez Insurance Agency:** Mr. Hernandez asked whether individuals with work visas would be exempt from the mandate penalty.
  - **Crystal Hirst – Covered California:** Ms. Hirst said Covered California is evaluating an exemption from the mandate penalty as one option to support affected communities, but no decision has been made.
- **Connie Lo – Asian Americans Advancing Justice Southern California:** Ms. Lo requested more detail on Covered California's strategies for reaching the LPI population, including potential media outreach and partnerships with federally qualified health centers and other community organizations. She asked whether public charge concerns would be addressed in the messaging and how consumers would be directed to qualified immigration attorneys. Ms. Lo noted that Asian Americans Advancing Justice is providing public charge consultations through a CDSS grant and asked whether Covered California is coordinating with CDSS and other funded legal services organizations for referrals. She emphasized the prevalence of inaccurate information and notarios serving immigrant communities and asked how Covered California will ensure that reliable information and appropriate resources reach affected consumers.
  - **Kelly Green – Covered California:** Ms. Green explained that Covered California's multifaceted outreach strategy relies on external partners, enroller engagement, and public webinars for community organizations. She noted that a consumer fact sheet has been developed for broad distribution and that the Communications and Public Relations team is identifying strategic media approaches for reaching this targeted population. Ms. Green added that Covered California is working closely with the Department of Social Services on public charge messaging and connecting consumers with legal resources through CDSS's regional networks. She welcomed feedback on additional organizations and strategies to consider as renewal activities begin in October.
  - **Waynee Lucero – Covered California:** Ms. Lucero added that the updated fact sheets include information about public charge and resources for assistance, including CDSS, the Covered California website, and the Health Consumer Alliance. These resources can help consumers with questions about green card applications and public benefits.
- **Ariela Cuellar – California LGBTQ Health and Human Services Network:** Ariela Cuellar asked about the implications of the recent CMS final rule on reimbursement for gender-affirming care and what steps California is taking to protect access for TGI Californians and help consumers navigate future changes. She also requested clarification on the approximately $13 million in Health Care Affordability Reserve Funds and an additional $28 million for 2027, including how the funds would be distributed and whether they would support consumers or health plans.
- **Kelly Green – Covered California:** Ms. Green explained that, following the federal decision to prohibit federally funded premium tax credits from covering gender-affirming care, California appropriated state funds to offset the resulting costs for consumers. She noted that Covered California secured additional funding based on current cost estimates and is also evaluating access challenges through plan contracting and other available measures.
- **Alex Hernandez – Alex Hernandez Insurance Agency:** Mr. Hernandez asked how California's individual mandate interacts with public charge concerns, particularly for lawfully present individuals who may lose eligibility for APTC. He questioned how consumers with green cards or work authorization could afford coverage and avoid the mandate penalty without risking potential effects on their immigration status.

  - **Kelly Green – Covered California,** Ms. Green clarified that the question was whether the mandate penalty should apply to individuals who decline coverage because of public charge concerns. She acknowledged the issue as valid but was unaware of any current policy discussions addressing it at the current time.
  - **Crystal Hirst – Covered California:** Ms. Hirst explained that the Franchise Tax Board's existing exemption applies only to individuals who are not lawfully present, so the affected consumers likely would not qualify. She noted that Covered California can recognize general hardship and affordability exemptions and has begun internal discussions about applying that authority to support these consumers, although no decision has been made.
  - **Alex Hernandez – Alex Hernandez Insurance Agency:** Mr. Hernandez noted that agents will likely receive many questions about the mandate and exemption issues. He requested clear, consistent messaging that agents can use to answer consumers and help reduce confusion.
- **Hugo Morales – Radio Bilingüe:** Mr. Morales supported Ms. Lo's earlier comments, noting that similar concerns are affecting communities in the San Joaquin Valley. He asked whether DACA recipients can obtain Covered California coverage with or without financial assistance. Regarding public charge, he encouraged Covered California to provide clear messaging identifying the two specific immigration circumstances in which the rule applies, while directing consumers to immigration attorneys, to help reduce the broader chilling effect. He also raised concerns about access to state-funded gender-affirming care, noting reports that families do not know where to seek assistance and that the funding may be narrower and less sufficient than prior federal support.
  - **Kelly Green – Covered California:** Ms. Green thanked Mr. Morales for sharing information about the ILRC webinars and confirmed that Covered California is partnering with ILRC. She explained that public charge messaging currently directs consumers to immigration legal services because circumstances vary and inaccurate guidance must be avoided, while Covered California continues working with partners to improve its approach. She clarified that state funding for gender-affirming care offsets consumers' monthly premiums rather than directly paying for services.
  - **Crystal Hirst – Covered California:** Ms. Hirst clarified that, as of August 2025, DACA recipients are no longer eligible to enroll in Covered California health plans or receive financial assistance.
- **Parshottam Donga: -- Certified Insurance Agent:** Mr. Donga asked how renewal letters will be sent to individuals who will no longer receive APTC because of their immigration status and whether the letters will include alternative plan options, such as Bronze 60 and minimum coverage plans, alongside silver plans.
  - **Kelly Green – Covered California:** Ms. Green clarified that although financial assistance will not be available, affected lawfully present immigrants may still enroll in Covered California. She encouraged consumers to review their options with an enrollment partner or the Service Center, including lower-cost plans such as Bronze, to remain covered. She noted that renewal letters will show the consumer's current plan and 2027 cost but may not list alternative plans; instead, they will direct consumers to seek assistance in comparing options.
- **Rachel Linn Gish –** Health Access California: Ms. Gish requested follow-up information on how the individual mandate will apply so community organizations can provide accurate guidance. She asked whether any population will be exempt or whether state legislation may change the mandate. She also sought clarification on whether the HCARF funding for gender-affirming care will replace lost federal funding so health plans can continue covering the care and receive reimbursement.

  - **Crystal Hirst – Covered California:** Ms. Hirst confirmed that all Covered California plans cover gender-affirming care as a benefit. Services are covered when members receive them from an in-network provider, consistent with other covered care.
- **Jezabel Urbina – Inland Empire Health Plan:** Ms. Urbina asked whether the state is coordinating with local counties to support individuals who may lose Medi-Cal coverage because of work requirements or more frequent redeterminations. She expressed concern that these individuals could become stuck between the county and Covered California if their applications are repeatedly redirected, and asked what measures are being developed to prevent this.
  - **Jamie Shigetoshi – Covered California:** Ms. Shigetoshi confirmed that Covered California is partnering with the Department of Health Care Services and cross-training enrollment partners. Webinars planned for October and November will cover the Medi-Cal application process and consumer journey, followed by federal policy changes for 2027 and beyond. She added that Covered California is developing additional fact sheets and trainings with its Policy team and Covered California University to prepare enrollment partners and community organizations.
- **Jezabel Urbina – Inland Empire Health Plan:** Ms. Urbina asked whether individuals who lose Medi-Cal for failing to meet work requirements would become eligible for Covered California subsidies. She noted that income-based screening could continue routing them to the county and prevent them from accessing financial assistance despite no longer qualifying for Medi-Cal.
  - **Crystal Hirst – Covered California:** Ms. Hirst explained that under H.R. 1, consumers who lose Medi-Cal solely because they fail to document or meet work and community engagement requirements are deemed eligible for Medi-Cal and therefore cannot receive Covered California financial assistance. She added that Covered California is working closely with the Department of Health Care Services and counties to prevent consumers from falling into a coverage gap or being repeatedly redirected. She specifically confirmed that individuals who lose Medi-Cal solely because they fail to complete work and community engagement reporting requirements would not qualify for Covered California subsidies and would need to pay the full premium.
- **Theresa Hasbrouck – California Department of Health Care Services:** Ms. Hasbrouck described a joint task force involving DHCS, Covered California, counties, and enrollment entities, with a shared roadmap to prevent consumers from falling through coverage gaps. She confirmed that individuals within the Medi-Cal income range who fail work requirements face the limitations discussed but noted that others may qualify for Covered California yet lack documented work and community engagement information. She explained that coordinated training and the six-month renewal process will focus on updating income and eligibility information, so consumers are directed appropriately and not delayed, with additional guidance forthcoming for mixed households and transitioning members.
- **Doreena Wong – Asian Resources Inc:** Ms. Wong asked whether Covered California can communicate APTC restrictions affecting humanitarian immigrants through emails, text messages, letters, notices, and outbound calls in consumers' preferred languages. She emphasized the need to reach limited-English-proficient enrollees, including Chinese- and Spanish-speaking consumers, using the language information collected in applications.
  - **Kelly Green – Covered California:** Ms. Green said Covered California is still developing its outbound call strategy. She explained that planned direct communications will be sent to all lawfully present immigrants enrolled in Covered California, including humanitarian immigrants. Adding that consumer fact sheets and related materials are being translated into Spanish, Traditional and Simplified Chinese, Russian, Ukrainian, Hindi, and Punjabi based on

enrollee demographics. She said the translated materials should be available soon and will be distributed once finalized.

- **Kerry Wright – Wright-Way Financial Insurance:** Mr. Wright emphasized the importance of clearly communicating that individuals who fail to meet work requirements will not qualify for Covered California subsidies. He noted that some consumers are seeking to transition from Medi-Cal to Covered California during redetermination, and said agents need accurate guidance to prevent misunderstandings about subsidy eligibility.
- **Hugo Morales – Radio Bilingüe:** Mr. Morales asked about the extent of Medi-Cal disenrollment and the primary reasons for it, including paperwork issues, failure to respond, or other factors.
- **Theresa Habrouck – California Department of Health Care Services:** Ms. Hasbrouck noted that DHCS maintains a public dashboard detailing the reasons individuals lose Medi-Cal coverage. She offered to share the dashboard's web address with Covered California meeting organizers for distribution.
- **Rachel Linn Gish – Health Access California:** Ms. Gish noted that, in addition to DHCS's public dashboard, the California Health Care Foundation and UC Berkeley Labor Center publish related enrollment data and maps. She cited an estimate that approximately 730,000 Californians have already left Medi-Cal and thanked DHCS for its work tracking the changes.

Public Comment: None

IV. MOEA Advisory Member Feedback Discussion

A. Reaching LPI Populations – Outreach Strategies

MOEA Member Comments:

- **Hugo Morales – Radio Bilingüe:** Mr. Morales emphasized that culturally and linguistically appropriate communication is essential for delivering trusted messages to affected communities. He recommended partnering with community media outlets, including Radio Bilingüe, which broadcasts statewide in Mixtec and Triqui, and using live interactive talk shows where consumers can ask questions of knowledgeable experts. He noted that other outlets, such as KQED, may offer similar opportunities across different languages and communities.
- **Parshottam Donga: -- Certified Insurance Agent:** Mr. Donga described a family whose income may decline after the husband lost work authorization while his pregnant wife is undergoing a high-risk situation and he has been diagnosed with cancer. He asked how the family could maintain continuity of care, whether their asylum status would qualify them for Medi-Cal next year, and what coverage options would be available if they lose Covered California financial assistance or eligibility because of the income change.
    - **Theresa Hasbrouck – California Department of Health Care Services: M**s. Hasbrouck explained that the family could qualify for state-funded Medi-Cal, which provides full-scope benefits for individuals within the Medi-Cal income range who are not federally eligible under H.R. 1. She noted that this population will transition out of managed care on January 1 and is budgeted to move to restricted-scope coverage on July 1, 2027; until then, eligible individuals may receive nearly full or full-scope benefits through a different delivery system.
    - **Rachel Linn Gish – Health Access California:** Ms. Gish noted that asylum seekers face difficult decisions about enrolling in Medi-Cal because of concerns about potential public charge consequences. She emphasized the importance of maintaining coverage while providing complete information about possible risks so consumers and families can make informed decisions. She added that the goal is to ensure this complex information reaches the people who need it.

Public Comment: None

B. **Open Enrollment 2027 – Marketing & Outreach Campaigns**

MOEA Member Comments:

- **Rachel Linn Gish – Health Access California:** Ms. Gish said consumer advocates will share practical information and distinguish between Medi-Cal and Covered California changes while acknowledging their overlap. She asked when Covered California will begin outreach and send renewal communications for the 2027 plan year so community organizations can align their messaging and outreach.
  - **Monica Padilla – Covered California:** Ms. Padilla said Covered California's outreach will align with the Shop and Compare release, currently targeted for October 1. While communications will build anticipation for open enrollment, broader outreach will begin when consumers can access the online tool to compare plans.
  - **Jamie Shigetoshi – Covered California:** Ms. Shigetoshi added that renewal notices will also be issued in batches beginning October 1.
  - **Craig Tomiyoshi – Covered California:** Mr. Tomiyoshi said Communications and Public Relations, in partnership with Marketing, has already begun outreach and will gradually increase activity leading up to November 1. Broader media outreach is expected to become more active beginning October 1.
- **Connie Lo – Asian Americans Advancing Justice Southern California:** Ms. Lo reported that many clients are proactively dropping Medi-Cal and Covered California coverage because of fears about immigration consequences. She emphasized the need for clear, specific messaging, noting that many Cambodian clients identify as refugees even though most are now lawful permanent residents or naturalized citizens, and may disenroll after hearing that refugees will lose Medi-Cal.
- **Angela Chang – KCAL Health Insurance Services:** Ms. Chang said consumers place strong trust in her organization's messaging, making accurate translations especially important. She recommended that Covered California provide guidance on culturally appropriate terminology—particularly terms such as "refugee" in Mandarin, Cantonese, and other Asian languages—or identify a resource for collaboration. She noted that her organization plans to distribute YouTube videos and emails with video attachments but is concerned about using inaccurate or misleading language.
  - **Craig Tomiyoshi – Covered California:** Mr. Tomiyoshi said Marketing and Communications and Public Relations are addressing language consistency across not just English but other languages as well. He offered to share a language and style guide, along with terminology used to explain complex topics such as LPI and public charge, so partners can align their messaging and avoid adding to consumer confusion.
- **Kerry Wright – Wright Way Financial Insurance:** Mr. Wright cautioned that the upcoming open enrollment will be emotionally challenging for consumers losing financial assistance. He said bronze plans may be suitable for higher-income consumers but are not an adequate solution for lower-income individuals who cannot afford coverage or medications without subsidies. He supported silver-loaded plans as a more practical option and emphasized that high costs may cause consumers to forgo necessary prescriptions.
- **Doreena Wong – Asian Resources Inc:** Ms. Wong recommended engaging culturally and linguistically competent enrollment entities and community-based organizations as trusted messengers for LPI populations, particularly low-income individuals transitioning from Medi-Cal to Covered California. She asked that public charge resources, including the Protecting Immigrant Families toolkit at pifcoalition.org be shared with partners. She also recommended

that Covered California and DHCS develop official materials about the changes to reinforce consistent messaging from trusted sources.

- **Connie Lo – Asian Americans Advancing Justice Southern California:** Ms. Lo emphasized that community members experience public charge, data sharing, and sponsor deeming as interconnected issues, even when government agencies address them separately. She recommended addressing these issues together to provide complete and useful information.

Public Comment: None

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V. Covered California

A. Marketing Updates

B. Communications and Public Relations Updates

C. External Affairs and Community Engagement Updates

D. Outreach and Sales Updates

MOEA Member Comments:

- **Kerry Wright – Wright Way Financial Insurance:** Mr. Wright recommended releasing CalHEERS updates as early as possible so enrollers can familiarize themselves with changes, locate documents and correspondence, and work efficiently with consumers. He noted that website changes take time to learn and can slow the enrollment process.
  - **Craig Tomiyoshi – Covered California:** Mr. Tomiyoshi clarified that the redesign affects only the public-facing CoveredCA.com website and will not change CalHEERS or the application process. The HBEX website, toolkits, and fact sheets will remain unchanged in the short term. He acknowledged the need to provide enrollers with early access to review and become familiar with the website updates.
- **Rachel Linn Gish – Health Access California:** Ms. Gish asked whether the outreach materials, fact sheets, and related resources will be easily accessible on the redesigned Covered California website.
  - **Craig Tomiyoshi – Covered California:** Mr. Tomiyoshi confirmed that the HBEX website will remain available in the short term and that a future redesign is intended to make resources easier to find. He also offered walkthroughs, explainers, and information sheets to help partners navigate the updates.

Public Comment: None

VI. MOEA Member Open Discussion

MOEA Member Comments: None
Public Comment: None

VII. Adjourn

- **Alex Hernandez – Alex Hernandez Insurance Agency:** Mr. Hernandez thanked everyone for their hard work helping Californians obtain health coverage. He acknowledged the challenges ahead during open enrollment but expressed confidence that the group could continue assisting consumers before adjourning the meeting.