Covered California

Small Business Health Options Program (SHOP) Advisory Group

June 4th, 2014
I. Welcome and Introductions
Small Business Health Options Program (SHOP) Advisory Group

Mira Guertin  
Policy Advocate  
California Chamber of Commerce

David Chase  
California Outreach Director  
Small Business Majority

Jorge C. Corralejo  
Chairman, Founding Member  
Latino Business Chamber of Greater Los Angeles

Virginia Donohue  
Small Business Owner  
Pet Camp

Tana Elizondo  
Insurance Agent  
Central Valley Life & Health Benefits

Robin Muck  
SVP, Strategic Plan Operations  
The Children's Partnership

Brent Hitchings  
Vice President  
Sales and Account Management  
Blue Shield of California

Theresa Martinez  
CEO  
LA Latino Chamber of Commerce

Emily Lam  
Senior Director  
Healthcare & Federal Issues  
Silicon Valley Leadership Group

Gohn Marie McFadden  
President and Founder  
McFadden & Associates Insurance

John Newman  
Executive Director  
California Exchange Operations  
Kaiser Permanente Health Plan

Carla Saporta  
Policy Director  
Greenlining Institute

Sam Smith  
President of CAHU  
Independent Agent & CAHU

Micah Weinberg  
Senior Policy Advisor  
Bay Area Council

Scott St. Clair  
Vice President, Sales  
Health Net

Barbara Vohryzek (Ex Officio)  
Small Business Advocate  
California Governor’s Office of Business and Economic Development

Covered California Board Participants  
Paul Fearer  
Susan Kennedy
Covered CA SHOP

Corky Goodwin
SHOP Interim Director
Covered CA

Anne Gezi
SHOP Manager
Covered CA

Bobbie Moore
SHOP Technical & Operations Liaison
Covered CA

Becky Moore
Policy Advisor
Covered CA

Efrain Cornejo
SHOP Analyst
Covered CA

Dan Frey
Agent Advisor
The Tori Group

Pat Flynn & Karen Meyers
SHOP Project Managers
Quantum Consulting

Ashley Betchley
SHOP Analyst
Covered CA

David Greene
Advisor
The Tori Group

David Zanze
President / Executive Sponsor
Pinnacle Claims Management, Inc.

Patty Benkowski
VP Operations / Project Director
Pinnacle Claims Management, Inc.

Steve Mangapit
AVP Operations
Pinnacle Claims Management, Inc.

Chris Patton
VP Agent Sales & Management
Pinnacle Claims Management, Inc.

Shawn Balsdon
N. Director Agent Sales & Mgmt.
Pinnacle Claims Management, Inc.

Rich Hines
S. Director Agent Sales & Mgmt.
Pinnacle Claims Management, Inc.

Damian Williams
Chief Information Officer
Pinnacle Claims Management, Inc.

Mark Noakes
Project Manager
Pinnacle Claims Management, Inc.

Natalie Krosel
Manager, PR & Communications
Pinnacle Claims Management, Inc.

Janice Tessen
Director, Eligibility & Enrollment
Pinnacle Claims Management, Inc.

Mary Nelson
Manager, Call Center Operations
Pinnacle Claims Management, Inc.
Diana Dooley, Board Chair and Secretary of the California Health and Human Services Agency, which provides a range of health care services, social services, mental health services, alcohol and drug treatment services, income assistance and public health services to Californians.

Kim Belshé, Senior Policy Advisor of the Public Policy Institute of California, former Secretary of California Health and Human Services Agency, and former Director of the California Department of Health Services.

Paul Fearer, Senior Executive Vice President and Director of Human Resources of UnionBanCalCorporation and its primary subsidiary, Union Bank N.A., Board Chair of Pacific Business Group on Health, and former board chair of Pacific Health Advantage.

Robert Ross, M.D., President and Chief Executive Officer of The California Endowment, previous director of the San Diego County Health and Human Services Agency from 1993 to 2000, and previous Commissioner of Public Health for the City of Philadelphia from 1990 to 1993.

Susan Kennedy, Nationally-recognized policy consultant, former Deputy Chief of Staff and Cabinet Secretary to Governor Gray Davis, former Chief of Staff to Governor Arnold Schwarzenegger, former Communications Director for U.S. Senator Dianne Feinstein, and former Executive Director of the California Democratic Party.
Small Business Health Options Program
Advisory Group Charter

• **Purpose**: To provide advice and recommendations and serve as a sounding board to Covered California to assist in the continual refinement of policies and strategies to ensure we offer a unique value to small businesses that purchase coverage through SHOP.

• **Scope**: Provide input on strategies to raise interest in the SHOP and ensure that it provides value for small employers.

• **Structure**: Advisory Group members are selected for an initial two-year term and meet quarterly. The SHOP Advisory Chairperson will serve a one-year term.
II. Service Center
Service Center Statistics

- Update and Overview
- Questions and Discussion
- Public Comment
## Service Center Statistics

### Pinnacle Service Center Statistics
**Period May 1, 2014 thru May 22, 2014**

<table>
<thead>
<tr>
<th>Call Statistics</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offered</td>
<td>14,302</td>
</tr>
<tr>
<td>Handled</td>
<td>13,640</td>
</tr>
<tr>
<td>Abandoned</td>
<td>662</td>
</tr>
<tr>
<td>Transferred</td>
<td>195</td>
</tr>
<tr>
<td>Average Calls Offered</td>
<td>895</td>
</tr>
<tr>
<td>Average Calls Handled</td>
<td>853</td>
</tr>
<tr>
<td>Avg Handle Time</td>
<td>10 min. 31 seconds</td>
</tr>
<tr>
<td>% Abandoned</td>
<td>4.60%</td>
</tr>
<tr>
<td>Service Level</td>
<td>95.03%</td>
</tr>
<tr>
<td>Avg Talk Time</td>
<td>10 min. 6 seconds</td>
</tr>
<tr>
<td>Speed of Answer</td>
<td>2 min. 25 seconds</td>
</tr>
</tbody>
</table>
Service Center Statistics

E-mail Volume
Period May 1, 2014 thru May 22, 2014

<table>
<thead>
<tr>
<th>E-mail Volume by Month</th>
<th>Turnaround Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>March: 1,496</td>
<td>4 days</td>
</tr>
<tr>
<td>April: 1,455</td>
<td>4 days</td>
</tr>
<tr>
<td>May: 872 (thru 5/15/14)</td>
<td>1 day</td>
</tr>
</tbody>
</table>

Service Center Staffing
As of May 22, 2014

<table>
<thead>
<tr>
<th>Call Center staffing</th>
<th>FTE</th>
<th>Temp</th>
<th>Open</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSR</td>
<td>31</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Leads</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
• Late in Paying Agent Commission
III. SHOP Operations
SHOP Operations

• Enrollment Statistics
• Questions and Discussion
• Public Comment
# SHOP Operations

## Enrollment Statistics

### SHOP Cases & Lives Sold By Effective Date

<table>
<thead>
<tr>
<th>Effective Date</th>
<th># Groups</th>
<th>Subscribers</th>
<th>Dependents</th>
<th>Total Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2014</td>
<td>490</td>
<td>2,449</td>
<td>1,256</td>
<td>3,705</td>
</tr>
<tr>
<td>2/1/2014</td>
<td>242</td>
<td>1,013</td>
<td>484</td>
<td>1,497</td>
</tr>
<tr>
<td>3/1/2014</td>
<td>233</td>
<td>1,147</td>
<td>434</td>
<td>1,581</td>
</tr>
<tr>
<td>4/1/2014</td>
<td>258</td>
<td>1,061</td>
<td>450</td>
<td>1,511</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>1,223</strong></td>
<td><strong>5,670</strong></td>
<td><strong>2,624</strong></td>
<td><strong>8,294</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>Average</strong></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>----</td>
<td>4.64</td>
<td>2.15</td>
<td>6.78</td>
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</tbody>
</table>

13
### SHOP Operations

#### Enrollment Statistics

#### Groups Sold by Sales Channel & Effective Date

<table>
<thead>
<tr>
<th>Sales Channel</th>
<th>1/1/2014</th>
<th>2/1/2014</th>
<th>3/1/2014</th>
<th>4/1/2014</th>
<th>Grand Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent Assisted</td>
<td>109</td>
<td>71</td>
<td>46</td>
<td>80</td>
<td>306</td>
<td>25.0%</td>
</tr>
<tr>
<td>Agent plus GA</td>
<td>271</td>
<td>125</td>
<td>129</td>
<td>118</td>
<td>643</td>
<td>52.6%</td>
</tr>
<tr>
<td>Employer Direct</td>
<td>110</td>
<td>46</td>
<td>58</td>
<td>60</td>
<td>274</td>
<td>22.4%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>490</strong></td>
<td><strong>242</strong></td>
<td><strong>233</strong></td>
<td><strong>258</strong></td>
<td><strong>1,223</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

#### Lives Sold by Sales Channel & Effective Date

<table>
<thead>
<tr>
<th>Sales Channel</th>
<th>1/1/2014</th>
<th>2/1/2014</th>
<th>3/1/2014</th>
<th>4/1/2014</th>
<th>Grand Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent Assisted</td>
<td>801</td>
<td>434</td>
<td>269</td>
<td>467</td>
<td>1,971</td>
<td>23.8%</td>
</tr>
<tr>
<td>Agent plus GA</td>
<td>2,435</td>
<td>868</td>
<td>1,092</td>
<td>865</td>
<td>5,260</td>
<td>63.4%</td>
</tr>
<tr>
<td>Employer Direct</td>
<td>469</td>
<td>195</td>
<td>220</td>
<td>179</td>
<td>1,063</td>
<td>12.8%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>3,705</strong></td>
<td><strong>1,497</strong></td>
<td><strong>1,581</strong></td>
<td><strong>1,511</strong></td>
<td><strong>8,294</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>
## SHOP Operations

### Enrollment Statistics

#### Lives (Subs + Dependents) Sold by Rating Region & Effective Date

<table>
<thead>
<tr>
<th>Region #</th>
<th>Region Description</th>
<th>1/1/2014</th>
<th>2/1/2014</th>
<th>3/1/2014</th>
<th>4/1/2014</th>
<th>Total</th>
<th>Region % of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>Rural North/Sierra</td>
<td>56</td>
<td>6</td>
<td>3</td>
<td>14</td>
<td>79</td>
<td>1.0%</td>
</tr>
<tr>
<td>002</td>
<td>Wine County</td>
<td>333</td>
<td>126</td>
<td>85</td>
<td>98</td>
<td>642</td>
<td>7.7%</td>
</tr>
<tr>
<td>003</td>
<td>Great Sacramento Region</td>
<td>233</td>
<td>42</td>
<td>45</td>
<td>66</td>
<td>386</td>
<td>4.7%</td>
</tr>
<tr>
<td>004</td>
<td>San Francisco</td>
<td>157</td>
<td>52</td>
<td>80</td>
<td>121</td>
<td>410</td>
<td>4.9%</td>
</tr>
<tr>
<td>005</td>
<td>Contra Costa</td>
<td>236</td>
<td>66</td>
<td>59</td>
<td>79</td>
<td>440</td>
<td>5.3%</td>
</tr>
<tr>
<td>006</td>
<td>Alameda</td>
<td>434</td>
<td>115</td>
<td>111</td>
<td>128</td>
<td>788</td>
<td>9.5%</td>
</tr>
<tr>
<td>007</td>
<td>Santa Clara</td>
<td>213</td>
<td>96</td>
<td>121</td>
<td>158</td>
<td>588</td>
<td>7.1%</td>
</tr>
<tr>
<td>008</td>
<td>San Mateo</td>
<td>116</td>
<td>56</td>
<td>75</td>
<td>59</td>
<td>306</td>
<td>3.7%</td>
</tr>
<tr>
<td>009</td>
<td>Monterey Bay</td>
<td>60</td>
<td>21</td>
<td>66</td>
<td>28</td>
<td>175</td>
<td>2.1%</td>
</tr>
<tr>
<td>010</td>
<td>Central Valley North</td>
<td>107</td>
<td>19</td>
<td>48</td>
<td>11</td>
<td>185</td>
<td>2.2%</td>
</tr>
<tr>
<td>011</td>
<td>Central Valley South</td>
<td>98</td>
<td>37</td>
<td>6</td>
<td>11</td>
<td>152</td>
<td>1.8%</td>
</tr>
<tr>
<td>012</td>
<td>South Coast</td>
<td>66</td>
<td>27</td>
<td>56</td>
<td>24</td>
<td>173</td>
<td>2.1%</td>
</tr>
<tr>
<td>013</td>
<td>Southern Desert</td>
<td>7</td>
<td>3</td>
<td></td>
<td></td>
<td>10</td>
<td>0.1%</td>
</tr>
<tr>
<td>014</td>
<td>Kern</td>
<td>15</td>
<td>16</td>
<td>25</td>
<td>8</td>
<td>64</td>
<td>0.8%</td>
</tr>
<tr>
<td>015</td>
<td>Los Angeles East</td>
<td>335</td>
<td>137</td>
<td>178</td>
<td>209</td>
<td>859</td>
<td>10.4%</td>
</tr>
<tr>
<td>016</td>
<td>Los Angeles West</td>
<td>451</td>
<td>263</td>
<td>261</td>
<td>175</td>
<td>1,150</td>
<td>13.9%</td>
</tr>
<tr>
<td>017</td>
<td>Inland Empire</td>
<td>310</td>
<td>131</td>
<td>133</td>
<td>104</td>
<td>678</td>
<td>8.2%</td>
</tr>
<tr>
<td>018</td>
<td>Orange County</td>
<td>174</td>
<td>104</td>
<td>113</td>
<td>112</td>
<td>503</td>
<td>6.1%</td>
</tr>
<tr>
<td>019</td>
<td>San Diego</td>
<td>294</td>
<td>174</td>
<td>99</td>
<td>139</td>
<td>706</td>
<td>8.5%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>3,688</td>
<td>1,495</td>
<td>1,567</td>
<td>1,544</td>
<td>8,294</td>
<td>100.0%</td>
</tr>
</tbody>
</table>
SHOP Operations

Enrollment Statistics

Group Size (number of Employees) by Sales Channel

<table>
<thead>
<tr>
<th>Sales Channel</th>
<th>1-5</th>
<th>6-10</th>
<th>11-15</th>
<th>16-20</th>
<th>21-25</th>
<th>26-30</th>
<th>31-35</th>
<th>41-45</th>
<th>46-50</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent Assisted</td>
<td>245</td>
<td>45</td>
<td>6</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td>306</td>
</tr>
<tr>
<td>Agent plus GA</td>
<td>415</td>
<td>156</td>
<td>44</td>
<td>15</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td></td>
<td>643</td>
</tr>
<tr>
<td>Employer Direct</td>
<td>255</td>
<td>16</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>274</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td>915</td>
<td>217</td>
<td>53</td>
<td>21</td>
<td>10</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td></td>
<td><strong>1,223</strong></td>
</tr>
<tr>
<td><strong>% of Total</strong></td>
<td>74.8%</td>
<td>17.7%</td>
<td>4.3%</td>
<td>1.7%</td>
<td>0.8%</td>
<td>0.2%</td>
<td>0.1%</td>
<td>0.0%</td>
<td></td>
<td>100.0%</td>
</tr>
</tbody>
</table>
IV. Health Plans
• Update
  – Product Offering
  – Alternate Benefit Design Proposals
• Questions and Discussion
• Public Comment
BREAK
V. Agent Update
Agent Update

- Agent Engagement
- Questions & Discussions
- Public Comment
Agent Update

Recent Events

• Kaiser Permanente Roadshow
  – 10 Southern California
  – 6 Northern California
• LAAHU University Day
• IIABCaI Symposium
• OCAHU Business Development Summit
Agent Update

Agent Service & Support Survey

• Tell Us How We’re Doing – Email Survey
  – Distributed to 12,000 Certified Insurance Agents

• Survey Area of Focus:
  – Service
  – System
  – Support
  – Product

• Results to be presented July 2014
Agent Update

Agent Focus Groups

• **Regional Meetings June 2014**
  – Workshop format
  – 10-12 Agents in each group
  – Discussion points from agent survey

• **Schedule of Events**
  – Fresno (June 5)
  – Walnut Creek (June 11)
  – L.A. (TBD)
  – Irvine (TBD)
Agent Update

Agent Training

• Upcoming Training
  – MediCal
  – Covered California “Tips and Tricks”
  – Special Enrollment Period
  – MAGI-Household Income Determination
VI. Marketing & Outreach Update
Marketing & Outreach Update

- Small Business Outreach
- Small Business Marketing
- Agent Marketing
- Questions and Discussion
  - Public Comment
SHOP O & E Grant Program Snapshot

Education and Outreach Activities

<table>
<thead>
<tr>
<th></th>
<th>CHCC</th>
<th>CAPCC</th>
<th>SBM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education Activities</td>
<td>51,383</td>
<td>40,850</td>
<td>10,213</td>
</tr>
<tr>
<td>Outreach Activities</td>
<td>84,558</td>
<td>133,767</td>
<td>1,123,506</td>
</tr>
</tbody>
</table>

| Total reaches (O/E combined) | 1,133,088 | 174,527 | 121,831 |
| % Above Projection           | 2,0995%    | 266%    | 759%  |

Grand Total Above Projection 1,1559%
SHOP O & E Grant Program Snapshot

ACTIVITY TYPE – NUMBER OF ACTIVITIES

- Business
- Community Event
- Social Media
- Workshops
- Conference
- Health Based
- Direct Mailing
- Faith Based

CALIFORNIA HISPANIC CHAMBER OF COMMERCE
- Business: 70
- Community Event: 14
- Social Media: 7
- Workshops: 22
- Conference: 1

SMALL BUSINESS MAJORITY
- Business: 78
- Community Event: 3
- Social Media: 50
- Workshops: 103
- Conference: 3

CALIFORNIA ASIAN PACIFIC CHAMBER OF COMMERCE
- Business: 41
- Community Event: 27
- Social Media: 1
- Workshops: 62
- Conference: 1
- Health Based: 1

Covered California
SHOP O & E Grant Program Snapshot

REACH BY ACTIVITY TYPE

CALIFORNIA HISPANIC CHAMBER OF COMMERCE
- Business: 40%
- Conference: 30%
- Community Event: 20%
- Social Media: 10%
- Faith Based: 10%
- Workshops: 10%
- Health Based: 10%
- Direct Mailing: 10%

SMALL BUSINESS MAJORITY
- Business: 80%
- Conference: 20%
- Community Event: 10%
- Social Media: 10%
- Faith Based: 10%
- Workshops: 10%
- Health Based: 10%
- Direct Mailing: 10%

CALIFORNIA ASIAN PACIFIC CHAMBER OF COMMERCE
- Business: 60%
- Conference: 20%
- Community Event: 10%
- Social Media: 10%
- Faith Based: 10%
- Workshops: 10%
- Health Based: 10%
- Direct Mailing: 10%
Waynee Lucero
Program Manager
California Hispanic Chambers of Commerce
Educators working with CIAs

Is there a possible conflict of interest?
Are we efficient with our resources?
Collecting consumer information
Are we positioned to succeed with our current strategies?
What is the expectation after a “lead” is generated?
How are leads being qualified?
Small Business Marketing: The path forward

• Leveraging the halo effects from individual market marketing to reach small businesses
  • General consumer awareness has increased from 12% in July 2013 to 79% in February 2014 (NORC)
  • Leverage the individual market’s social media platforms (Facebook, Twitter, Google+) to reach employees of small businesses

• Enhance ethnic advertising
  • Ad creatives: more ethnic representation visually
  • Ethnic media:
    • Add spanish-language media
    • Adjust media weight of english-language media to better reach African American, english-speaking Hispanic, and english-speaking Asian small businesses.
Leveraging Individual Market’s Social Media Platforms:
Facebook, Twitter, Google+
## Small Business Marketing

### Covered California SHOP Marketing

<table>
<thead>
<tr>
<th></th>
<th>Estimated Media Index²</th>
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<tbody>
<tr>
<td></td>
<td>Phase 1 (Mar-Jun’2014)</td>
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<tr>
<td></td>
<td>English-Language Only</td>
</tr>
<tr>
<td>White</td>
<td>90</td>
</tr>
<tr>
<td>Hispanic</td>
<td>210</td>
</tr>
<tr>
<td>African American</td>
<td>40</td>
</tr>
<tr>
<td>Chinese</td>
<td>330</td>
</tr>
<tr>
<td>Filipino</td>
<td>330</td>
</tr>
<tr>
<td>Vietnamese</td>
<td></td>
</tr>
<tr>
<td>Korean</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>n/a</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Ethnic-owned businesses as % of CA businesses with paid employees¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>70.2%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>8.1%</td>
</tr>
<tr>
<td>African American</td>
<td>1.4%</td>
</tr>
<tr>
<td>Chinese</td>
<td>5.6%</td>
</tr>
<tr>
<td>Filipino</td>
<td>2.5%</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>1.7%</td>
</tr>
<tr>
<td>Korean</td>
<td>3.3%</td>
</tr>
<tr>
<td>Other</td>
<td>10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Planned Media Weight %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Phase 2 (Aug-Oct’2014)</td>
</tr>
<tr>
<td></td>
<td>English &amp; Spanish</td>
</tr>
<tr>
<td>White</td>
<td>65%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>12%</td>
</tr>
<tr>
<td>African American</td>
<td>3%</td>
</tr>
<tr>
<td>Chinese</td>
<td>All Asians: 17%</td>
</tr>
<tr>
<td>Filipino</td>
<td></td>
</tr>
<tr>
<td>Vietnamese</td>
<td></td>
</tr>
<tr>
<td>Korean</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Regions with high concentration of ethnic-owned business communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>• LA, SF/Bay Area, SD, Sacramento, Inland Empire, Central Valley</td>
</tr>
<tr>
<td>Hispanic</td>
<td>• LA, SF/Bay Area, SD, Sacramento</td>
</tr>
<tr>
<td>African American</td>
<td>• LA, SF/Bay Area, SD, Sacramento</td>
</tr>
<tr>
<td>Chinese</td>
<td>• LA, SF/Bay Area, SD, Sacramento</td>
</tr>
<tr>
<td>Filipino</td>
<td>• LA, SF/Bay Area, SD</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>• LA, SF/Bay Area, SD, Sacramento</td>
</tr>
<tr>
<td>Korean</td>
<td>• LA, SF/Bay Area</td>
</tr>
<tr>
<td>Other</td>
<td>• LA, SF/Bay Area</td>
</tr>
</tbody>
</table>

¹ Source: Census Data
² Media Index: Baseline media index is 100. A media index of 210 for Hispanic indicates that (English-speaking) Hispanic small businesses are 2x more likely than average to be reached by the selected media outlets.
# Small Business Marketing

## Marketing Plan

<table>
<thead>
<tr>
<th>Media Vehicle</th>
<th>Activities</th>
<th>Phase 1 (Mar-Jul)</th>
<th>Phase 2 (Aug-Oct)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. PRINT/BUSINESS MAGAZINE</strong></td>
<td>• Business Journal in LA and SF only</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>• <em>Add a Spanish print ad in Business section of Sacramento El Hispano (Other Spanish print pubs are being considered)</em></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td><strong>2. ONLINE ADVERTISING</strong></td>
<td>• Media index skewed toward Hispanic and Asian business owners.</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>(premium &amp; programmatic digital,</td>
<td>• Adjust media weight corresponding Small Biz distribution for Hispanic, AA,</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Mobile, Paid Social)</td>
<td>Asian (English ads)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• <em>Add Spanish-language online ads</em></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>• <em>Add Black Enterprise.com</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3. PAID SEARCH</strong></td>
<td>• Search Ads targeted at small businesses, using small-business &amp; health</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>focused keywords</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• <em>Add Spanish-language online ads</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4. SOCIAL MEDIA</strong></td>
<td>• Leverage individual market’s social media platforms</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td><strong>4. DIRECT EMAIL</strong></td>
<td>• Expand email marketing with Small Business Majority. If SBM can segment</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>the list in Spanish, CC can provide email blast in Spanish.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Spanish Small-Biz Landing Page is to be updated
Agent Marketing

Covered California Certified Insurance Agent Kit

Includes…

• Welcome Letter from Peter Lee
• Agent Marketing & Branding FAQs
• Agent Portal Overview
• Agent Contact Card
• SHOP Agent Guide
• Small Business Tax Credit Overview
• SHOP Enrollment & Eligibility Guide
• SHOP Standard Benefits 2014
• SHOP Benefits Tri-fold
• Individual Standard Benefits 2014
• Individual Benefits Tri-fold
Agent Marketing

Covered California SHOP Print Advertising

**Big choices for small business.**

Covered California’s Small Business Health Options Program (SHOP) offers small businesses new choices for quality, affordable health insurance.

The SHOP marketplace allows employers to offer a choice of multiple plans that fit the needs and budget of their employees. With a single, consolidated monthly invoice plus simple administration, it’s easy for small businesses to offer their employees big choices in health insurance.

Learn more today!

- **877-453-9998**

April 2014

**Discover new choices for your small business.**

Covered California’s Small Business Health Options Program (SHOP) offers employers a new choice for quality, affordable health insurance.

The SHOP marketplace allows employers to offer a choice of multiple plans that fit the needs and budget of their employees. With simple administration and a single, consolidated monthly invoice, offering health insurance has never been easier.

Learn more today!

- **877-453-9998**

March & May 2014

**Exciting new choices for small business.**

Covered California’s Small Business Health Options Program (SHOP) offers small businesses new choices for quality, affordable health insurance.

The SHOP marketplace allows employers to offer a choice of multiple plans that fit the needs and budget of their employees. With a single, consolidated monthly invoice plus simple administration, it’s easy for small businesses to offer their employees big choices in health insurance.

Learn more today!

- **877-453-9998**

June 2014

**Ad Campaigns for California Broker**
Agent Marketing

Covered California SHOP Events

• Participated in 120 SHOP specific events since August 2013
  – Audience of both small business and agent community
  – Partnered with SHOP Grantees on Chamber events
  – SHOP sales leadership attend as speakers or panelists

• More scheduled events for upcoming summer and fall seasons 2014
Agent Marketing

SHOP Agent Direct Mail Program

Examples of Postcard Creative
Agent Marketing

SHOP Agent Direct Mail Program

Examples of Postcard Translations

Spanish
Korean
Tagalog
Vietnamese
Mandarin
Small Business Marketing

Covered California SHOP Employer Welcome Kit

Includes…

- Welcome Letter from Peter Lee
- Employer Guide
- Employer Change Request Form
- Employee Change Request Form
- SHOP Coverage At-a-Glance
- SHOP Contact List
- COBRA Rights & Information
- COBRA Election Form
- COBRA Cancellation Form
- COBRA Sample Termination Notice
- Small Business Tax Credit Fact Sheet
Thank you!