Covered California

Small Business Health Options Program (SHOP) Advisory Group

November 5, 2014



Small Business Health Options Program (SHOP) Advisory Group

I. Welcome and Introductions



SHOP Advisory Group

II. Service Center



Service Center Statistics

- Update and Overview
- Questions and Discussion
- Public Comment



Service Center Statistics

Pinnacle Service Center Statistics Period April thru September 2014

Call Statistics	Apr	May	Jun	Jul	Aug	Sep	Target
Offered	23153	19999	19721	23194	23731	26443	
Handled	17542	19139	18277	21958	20885	21355	
Abandoned	5068	846	508	1236	2842	5023	
% Abandoned	21.89%	3.36%	7.36%	5.32%	11.97%	19%	5% or less
Transferred	273	277	188	403	288	314	
Avg Calls Offered/day	1052	953	944	1062	1131	1260	
Avg Calls Handled/day	797	912	873	1004	995	1017	
Avg Talk Time	15:55	9:03	8:44	8:40	9:26	10:29	15 minutes
Avg Handle Time	16:29	10:10	9:49	9:35	10:21	11:28	17 minutes
Service Level	45.34%	97.42%	91.34%	95.04%	85.53%	66.67%	80% or better
Speed of Answer	13:08	1:29	3:07	2:24	6:26	12:28	80% in 20 minutes or less



Service Center Statistics

E-mail Volume Period April thru September 2014

	April	May	June	July	Aug	Sept
Email volume	1,455	1,591	1,433	1,351	1,616	2,860
Turnaround time	4 day	1 day				

Service Center Staffing As of October 30, 2014

Call Center staffing									
	FTE	Temp	Total						
CSR	40	10	50						
Leads	5		5						



SHOP Advisory Group

III. SHOP Operations



- Enrollment Statistics
- Case Processing Statistics
- Questions and Discussion
- Public Comment



Enrollment Statistics

SHOP Cases & Lives Sold By Effective Date

<u> </u>		100 00.a 2,		
				Total
	# Groups	Subscribers	Dependents	Members
1/1/2014	490	2,449	1,256	3,705
2/1/2014	242	1,013	484	1,497
3/1/2014	233	1,147	434	1,581
4/1/2014	258	1,061	450	1,511
5/1/2014	206	893	331	1,224
6/1/2014	158	679	300	979
7/1/2014	126	540	326	866
8/1/2014	105	488	206	694
9/1/2014	99	438	160	598
Grand Total	1,917	8,708	3,947	12,655
Average		4.54	2.06	6.60



Enrollment Statistics

Groups Sold by Sales Channel & Effective Date

Sales Channel	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Grand Total	% of Total
Agent Assisted	109	71	46	80	66	55	39	34	30	530	33.40%
Agent plus GA	271	125	129	118	93	77	64	54	53	984	62.00%
Employer Direct	110	46	58	60	47	26	23	17	16	403	25.40%
Grand Total	490	242	233	258	206	158	126	105	99	1,917	100.00%

Lives Sold by Sales Channel & Effective Date

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Grand Total	% of Total
801	434	269	467	344	331	315	162	173	3296	26.05%
2,435	868	1,092	865	676	525	470	452	388	7771	61.41%
469	195	220	179	204	123	81	80	37	1588	12.55%
3,705	1,497	1,581	1,511	1,224	979	866	694	598	12,655	100.00%
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Enrollment Statistics

Lives Sold by Carrier & Effective Date

Effective Date	Blue Shield	ССНР	HealthNet	Kaiser	Sharp	WHA	Grand Total
1/1/2014	521	31	1,053	2,003	54	26	3,688
2/1/2014	237	16	467	724	38	13	1,495
3/1/2014	194	32	490	838	7	6	1,567
4/1/2014	199	40	521	744	37	3	1,544
5/1/2014	128	5	430	647	3	11	1,224
6/1/2014	146	10	251	560	1	11	979
7/1/2014	61	7	400	377	3	18	866
8/1/2014	88	9	208	356	18	15	694
9/1/2014	53	10	203	318	8	6	598
Grand Total	1,627	160	4,023	6,567	169	109	12,655
% of Total	12.86%	1.26%	31.79%	51.89%	1.34%	0.86%	100.00%



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

	Dilled Lives	(Cab.	ים ו	эрспа	Cittoj	Cold D	y i tatii	ng reg	ion a	LIICOU	ve Dan	Region % of
Region #	Region Description	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Total	Total
1	Rural North/Sierra	56	6	3	14	27	6	6	12	3	133	1.05%
2	Wine County	333	126	85	98	101	39	45	37	67	931	7.36%
3	Great Sacramento Region	233	42	45	66	33	53	55	56	41	624	4.93%
4	San Francisco	157	52	80	121	91	24	31	55	42	653	5.16%
5	Contra Costa	236	66	59	79	53	24	55	28	61	661	5.22%
6	Alameda	434	115	111	128	95	68	52	39	29	1071	8.46%
7	Santa Clara	213	96	121	158	140	54	57	73	19	931	7.36%
8	San Mateo	116	56	75	59	37	11	22	11	5	392	3.10%
9	Monterey Bay	60	21	66	28	52	32	37	42	17	355	2.81%
10	Central Valley North	107	19	48	11	14	72	24	3	28	326	2.58%
11	Central Valley South	98	37	6	11	24	13	44	11	2	246	1.94%
12	South Coast	66	27	56	24	33	45	9	28		288	2.28%
13	Southern Desert		7	3		9					19	0.15%
14	Kern	15	16	25	8	8	20	85	9	15	201	1.59%
15	Los Angeles East	335	137	178	209	139	134	115	73	92	1412	11.16%
16	Los Angeles West	451	263	261	175	132	150	70	112	70	1684	13.31%
17	Inland Empire	310	131	133	104	65	52	41	39	38	913	7.21%
18	Orange County	174	104	113	112	85	113	57	22	35	815	6.44%
	San Diego	294	174	99	139	86	69	61	44	34	1000	7.90%
Total		3,688	1,495	1,567	1,544	1224	979	866	694	598	12,655	100.00%

Enrollment Statistics

Group Size (# of Employees) by Sales Channel

	Group Size									
Sales Channel	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	Grand Total
Agent Assisted	409	85	21	10	0	2	2	0	0	529
Agent plus GA	722	190	45	15	8	3	0	1	1	985
Employer Direct	315	60	16	6	4	1	1	0	0	403
Grand Total	1446	335	82	31	12	6	3	1	1	1917
% of Total	75.43%	17.48%	4.28%	1.62%	0.63%	0.31%	0.16%	0.05%	0.05%	100.00%



Current SHOP Application Turnaround Time

- 95.5% completed in less than 2 days
- 100% completed in less than 4 days
- 93.9% invoiced in less than 2 days
- 100% invoiced in 3 days



SHOP Advisory Group

IV. Health Plans



SHOP Health Plans

- New Plan Designs
- Embedded Pediatric Dental
- New Adult Dental
- New Dental Carrier
- Public Comment



SHOP Advisory Group

V. Agent Update & SHOP Sales



General Agent Commission Update

Next Scheduled Payment	Payment Through Month
11/14/14	August 2014



Agent Commission Update

Next Scheduled Payment	Payment Through Month
11/14/14	August 2014
11/21/14	September 2014
12/07/14	October 2014
12/24/14	November 2014



Carrier Payment Update

Next Scheduled Payment	Payment Through Month
11/14/14	August 2014
11/26/14	September 2014



Certified Agent Update as of October 2014

Covered California Certified Agents— 12,461

- Number of Agents that have started or completed the new CBT's – 1,842
- Agents that have completed the exam 421



SHOPWorks







SHOPWorks

- Goals: SHOP sales collateral imprinted with Certified Insurance Agent contact information on the desks of 250,000 business owners by the end of 2014
- Program launched on 10/21/14
- To date we have received orders for over 66,000 pieces
- We are at 25% to goal with 10 more weeks to go!



Renewal Process Timeline

Date	Event
October 15, 2014	Rates approved by CDI & DMHC
October 25, 2014	SHOP Renewal kits are processed
October 31, 2014	Quoting engines (Health Connect, GAs, etc.) make rates available
October 31, 2014	SHOP renewals mailed to groups
December 15, 2014	Change paperwork returned to Covered California
January 2015	Changes are made at the carrier



Renewal Kit Contents

1. Employer Letter	6. Employee Enrollment Worksheet
2. Program Changes	7. Employer Change Forms
3. Renewal Options	8. Employee Change Forms
4. Renewal Premium Notification	 9. Alternate Contribution Scenarios Employee Worksheet Changes Who to call
5. Current Employer Contribution	





Important Information about SHOP Renewal

Action Required

SHOP | P.O. Box 7010 | Newport Beach, CA 92658

October 15, 2014

SHOP Case Number ID: «Group_Num»

«Contact_First_Name» «Contact_Last_Name» «Group_Name» «Address_1» «Address_2» «City», «State_» «Zip»

Dear «Contact_First_Name»,

Thank you for choosing the Covered California Small Business Health Options Program (SHOP) as your choice for quality, affordable health coverage for your employees.

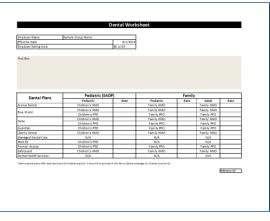
This notice is to inform you that your health plan is scheduled to renew <<Renewal Date>>. If you would like to continue with your current coverage without any adjustments, no action is required from you at this time.

This coming plan year, Covered California SHOP is pleased to provide you with more great choices for employee health coverage! Included below is a list of exciting new additions to our current offerings.

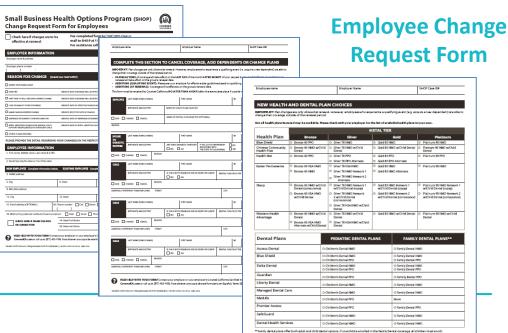
New Options for 2015 Plan Year

- Dual Tler Choice Provides employees with more plan options by allowing employers to offer coverage from two adjoining metallic tiers – Bronze + Silver, Silver + Gold, or Gold + Platinum – rather than from just one. The result is greater employee choice at no additional cost to the employer.
- Alternative Benefit Plans Several SHOP carriers now offer expanded benefit plans in addition to their Covered California standard benefit plan designs giving employees even more health coverage options.
- Adult Dental Plans Covered California now offers stand-alone dental ooverage that employees can select as part of their SHOP coverage. Dental benefits are employee paid, allowing for expanded benefit offerings without increasing benefits costs for the employer.
- Pediatric Dental Plans These plans are now included as part of several of SHOP's health plans. Employees should review their medical selections carefully before purchasing separate pediatric dental coverage to prevent purchasing duplicative coverage for their children. Pediatric Dental Plans will continue to be an option for child dependent coverage. For 2015, only one benefit level is being offered for standatione pediatric dental and is equivalent to the High Option (85%)

1



Plan Renewal Worksheets



SHOP Renewal Cover Letter



SHOP Advisory Group

VI. Marketing & Outreach



Marketing & Outreach

- Small Business Outreach
- Agent Marketing
- Small Business Marketing
- Questions and Discussion
- Public Comment



Small Business Outreach

Update from SHOP Grantees



SHOP Marketing Activities Small Business Audience

SHOP Customer Research

Target = small businesses

SHOP Advertising Campaign

Target = small businesses

SHOP Social Media

Target = employees of small businesses

SHOP Collateral

Target = small businesses, agents

Baseline NORC Research (June-July 2013)

Advertising Campaign (Mar – Jun 2014) (Email, Print, Digital – English only)

Advertising Campaign (Aug – early Nov 2014) (Print, Digital, Mobile, Paid Social, Paid Search –English / Spanish)

NORC Tracking Survey Advertising Campaign (Feb-April 2015) (Jan – June 2015)

"Welcome to Answers" Video (TBD) Agent Kit, Trifold, Factsheets, 12-page brochure (2013-2014)

Leveraging Covered CA Social Channels (June – ongoing) (FB, Twitter, G+)

Considering LinkedIn channel (TBD)

Updated Agent Kit, Trifold (English, Spanish, Chinese, Vietnamese, Korean), Factsheets (13 languages), 4-page booklet (English, Spanish) (2014-2015)



SHOP Collateral Update

Trifold brochures (English, Spanish, Chinese, Vietnamese, Korean)

- Currently available on KP Print Store; Customizable versions available soon
- Being uploaded to CoveredCA.com













English Spanish Chinese



SHOP Collateral Update

SHOP Fact Sheet(13 languages)

- All translations completed; standard versions & customizable versions available soon
- Being uploaded to CoveredCA.com





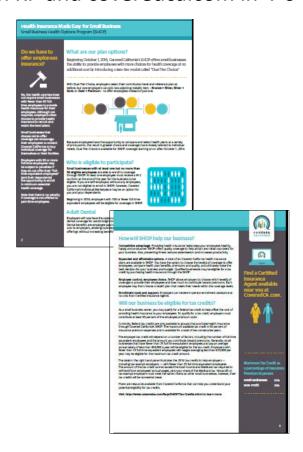


SHOP Collateral Update

SHOP 4-page Booklet(English & Spanish)

- Finalizing Spanish Translation
- Will be available on KP and coveredca.com in 4-6 weeks









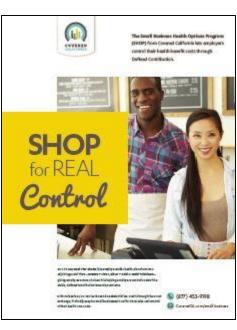
Covered California SHOP Print Advertising







November



December



"Choice, Value, Control " Ad Campaign California Broker

Covered California Email Campaigns







"Dual Tier Choice" Email Campaign September – October

Dual Tier & What's New Flyer



Available early October



Available November



SHOP Point of Sale Brochure







Available early October

SHOPWORKS Marketing Tools for Agents





Coming Soon!

- SHOP & Tax Credit Fact Sheets, SHOP Brochures – Now Customizable!
- Updated SHOP Eligibility Guidelines
- SHOP 2015 Plan Summary Booklet
- SHOP Materials & Agent Kit Online
- Agent Library: Archived Communications, Job Aids & Sales Tools



Covered CA SHOP

Kirk Whelan

Director of Sales

Covered CA

Corky Goodwin

Advisor

Covered CA

Bobbie Moore

SHOP Technical & Operations Liaison

Covered CA

Becky Moore

SHOP Contract/Budget Analyst

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Elise Dickenson

SHOP Policy & Regulations Analyst

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Jason Vroomman

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Dan Frey

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David Greene

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David Zanze

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Pinnacle Claims Management, Inc.

Chris Patton

VP Agent Sales & Management

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Small Business Health Options Program (SHOP)

Advisory Group

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California Chamber of Commerce

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Senior Policy Advisor Bay Area Council

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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 California Governance Independent Public Entity with Qualified Board

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.

