



COVERED
CALIFORNIA

Ad Hoc Dental Technical Work Group

October 16, 2014

AGENDA

**Ad Hoc Dental Technical Work Group
Meeting and Webinar
Thursday October 16, 2014, 12:00 - 3:00 p.m.**

Agenda Items

Suggested Time

- | | |
|--------------------------------------------------|----------------------|
| 1. Welcome & Agenda Review | 12:00 - 12:15 |
| 2. Program Updates | 12:15 - 12:30 |
| 3. CalHEERS Update | 12:30 - 1:00 |
| 4. Sales Channel Education & Training | 1:00 - 1:30 |
| Break | 1:30 – 1:40 |
| 5. Marketing & Outreach Campaign | |
| • SHOP Dental Marketing | 1:40 – 2:10 |
| • Individual Dental Marketing | 2:10 – 1:40 |

Send public comments to QHP@covered.ca.gov

PROGRAM UPDATES

PLAN MANAGEMENT STAFF

2014 SADP ENROLLEE NOTICE



Important News about your dental benefits

Thank you for purchasing children's dental coverage through Covered California. You are receiving this notice because your family purchased a children's dental plan during 2014. Covered California will be changing the dental offerings for 2015.

The good news is that children's dental coverage will be part of every Covered California health plan in 2015. **This means the children's dental plan you purchased during 2014 will end on December 31, 2014.** For 2015, you won't need to buy a separate plan to provide your children's dental benefits.

Beginning in January 2015:

- All Covered California health plans will include children's dental coverage. You will not have to buy separate dental coverage for your children to access comprehensive children's dental benefits. However, the health plan's network of dentists may not include the same dentists that were available to you through your 2014 dental plan.
- Dental plans which cover only children's dental benefits will not be available in 2015.

What does this mean for my family?

- You may renew into the same health plan for 2015, or choose a new health plan during open enrollment, and it will automatically include dental coverage for children under 19. Children under the age of 19 will have free preventive care, such as cleanings and x-rays, as well as coverage for dental treatment.
- Your health plan's network may not include the same dentists that were available to your children through your 2014 dental plan.

Adults will be able to buy dental coverage in one of Covered California's new Family Dental Plans.

- This benefit will be available at the beginning of 2015. At that time, you will be able to compare plans and purchase adult dental coverage that will be the best fit for your family.
- The family dental plan is optional and is primarily intended to offer affordable dental coverage to adults and dependent children age 19 to 26.

As part of the family dental plan, you may also purchase supplemental dental coverage for children under age 19, if, for example, your preferred dentist is not available through your health plan.

2014 SADP CONTRACT AMENDMENT

Summary of Draft Amendment:

- Aligns Customer Service Performance Measurement reporting with QHP reporting
- Retains Quality and Delivery System Reform reports and activities
- *Currently executing amendments with 2014 SADP Contractors*

2015 QUALIFIED DENTAL PLAN CONTRACT

Summary of Proposed Changes:

- Contract revised to cover both SADP and Family Dental Plan products
- Extends existing network requirements to Family Dental Plans
- Extends most existing quality measures to adult benefits
- Requires separate reporting for Individual Exchange and SHOP lines of business
- Not implementing penalties in 2015 due to significant changes in offerings

2015 QHP CONTRACT

Summary of Proposed Embedded Dental Provisions:

- Network adequacy standards applicable to dental provider networks
- Addition of pediatric dental quality measures

CALHEERS UPDATE

PLAN MANAGEMENT

CalHEERS FAMILY DENTAL PLAN LAUNCH INDIVIDUAL

- Waiting for final design approval
 - Dental Plan Preview not available in 2015
- Design will undergo readability and user testing
- Current plan is to launch Family Dental Open Enrollment 1/1/2015 with Open Enrollment closing 2/15/15, but we will continue to update status of CoveredCa's ability to keep this Open Enrollment period as future CalHEERS releases are evaluated

CALHEERS FAMILY DENTAL PLAN SELECTION PREVIEW

COVERED CALIFORNIA

Customer Service 1-800-123-4567 | Online Chat | Find Help Near You | Help

Hello Gustav | My Profile | Log Out | Secure Mailbox (3) | Español

LEARN PREVIEW PLANS APPLY MAINTAIN

Gustav Hermansson
Account #: 0123456789
Case #: 9876543210

ENROLLMENT

Introduction

Plan Selection

Summary

START HOUSEHOLD APPLICANTS INCOME ELIGIBILITY ENROLLMENT

PLAN SELECTION

Choose the adult household members you want to enroll in dental coverage. Adding a single adult household member would enable the continue button, and also allow you to add your children to the family dental plan by clicking the checkbox.

Gustav Hermansson

Penelope Smith - Hermansson

Remember! Children's dental benefits are included in your health plan for 2015. Enrolling your children in a Family Dental Plan is not required and will provide duplicate dental benefits already available in their health plan.

Children

Beatrice Hermansson

Lisa Hermansson

Back ¹ Save & Exit ³ Continue

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Follow Us:

Replace text: Choose the adult household members you want to enroll in dental coverage. Adding a single adult household member will allow you to click the continue button, and will also allow you to add your children to the family dental plan by clicking the checkbox.

Replace text: **Remember!** Children's dental benefits are included in your health plan for 2015. Enrolling your children in a Family Dental Plan is not required and will provide duplicate dental benefits already available in their health plan.

CALHEERS FAMILY DENTAL PLAN SELECTION PREVIEW

COVERED CALIFORNIA
Customer Service 1-800-300-1506 (TTY: 1-888-889-4500) | Online Chat | Find Help Near You | Help
Log In | Create Account | AAA | Español

LEARN PREVIEW PLANS APPLY Maintain

11 Plans

Sort by Filter by Your favorites (0) Print Your cart (0)

DELTA DENTAL
Delta dental
Delta Dental of Ca...

DELTA DENTAL
Delta dental
Delta Dental of Ca...

DELTA DENTAL
Delta dental
Delta Dental of Ca...

Summary

Your annual premium	\$0.00	\$0.00	\$0.00
Product type	PPO	PPO	HMO
Browse provider directory per plan	View Directory	View Directory	View Directory

Dental Benefits

Adult Filling - one surface	\$0.00	\$0.00	\$0.00
Adult Routine Dental Services	\$0.00	\$0.00	\$0.00
Adult Root Canal - Molar	\$0.00	\$0.00	\$0.00
Child Dental checkup	\$0.00	\$0.00	\$0.00
Child Filling - one surface	\$0.00	\$0.00	\$0.00
Child Medically Necessary Orthodontia	\$0.00	\$0.00	\$0.00
Child Root Canal - Molar	\$0.00	\$0.00	\$0.00

deductible & Out-of-pocket max

Child Dental Deductible (Individual)	\$0.00	\$0.00	\$0.00
Child Dental Deductible (Family)	\$0.00	\$0.00	\$0.00
Adult Dental Deductible (Individual)	\$0.00	\$0.00	\$0.00
Adult Dental Deductible (Family)	\$0.00	\$0.00	\$0.00
Child Out-of-pocket maximum (Individual)	\$0.00	\$0.00	\$0.00
Child Out-of-pocket maximum (Family)	\$0.00	\$0.00	\$0.00
Adult Out-of-pocket maximum (Individual)	Not applicable	Not applicable	Not applicable
Adult Out-of-pocket maximum (Family)	Not applicable	Not applicable	Not applicable

Click [here](#) for information on Family Dental Plans available in 2015

Replace text: Adult Dental Check-up.
Child Dental Check-up
(include new hover text explaining what's included)

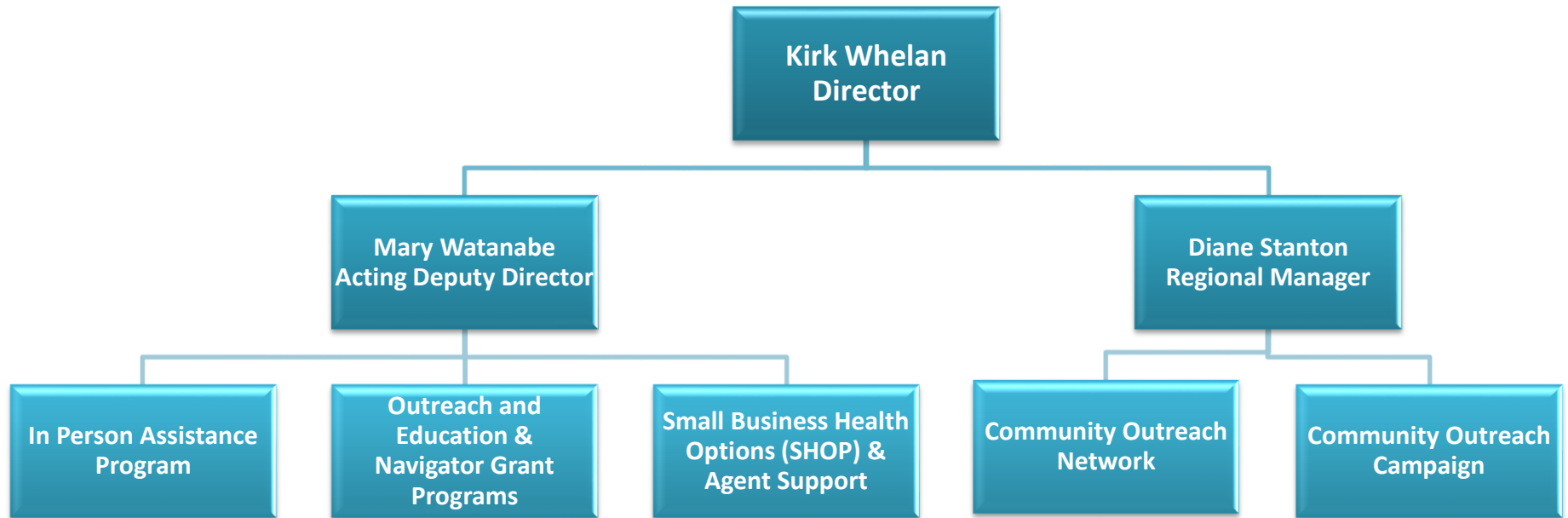
PINNACLE FAMILY DENTAL PLAN LAUNCH SHOP

- On track for launch this fall
- Available for quoting and renewals November 2014
- Effective date for coverage 1/1/15

2015 SALES CHANNEL EDUCATION

MARY WATANABE, ACTING DEPUTY DIRECTOR, SALES DIVISION

SALES DIVISION



COMMUNICATION STRATEGY

- **Bi-weekly Webinar**
 - 12,000 Certified Insurance Agents
 - 6,000 Certified Enrollment Counselors
 - 1,000 Plan Based Enrollers
 - 2,000 Certified Educators
 - 100 Outreach and Education and Navigator Grantees
 - 165 Community Outreach Network Partners
- **Bi-Monthly Newsletters**
- **E-mail blasts**
 - System and Program Updates
 - Job Aids and Sales Tools
- **Regional Community Outreach Campaign**

TRAINING UPDATE

- **Interactive, self-paced Computer-Based Training course**
- **Recertification required annually for Certified Enrollment Counselors and Plan Based Enrollers**
- **Includes an exam - 3 chances to pass at 80% or better**

Training	Approximate Duration	Release Date
Certified Enrollment Entity and Plan Based Enroller Certification	3 hours	September 24, 2014
New Certification for Certified Insurance Agent	10 hours	October 23, 2014
New Certification for Certified Enrollment Counselors and Plan Based Enrollers	10 hours	October 30, 2014

2015 DENTAL OFFERINGS EDUCATION

August 15 Agent Training webinar included overview of 2015 dental offerings

- **Responding to agent questions**
- **Redesigning training material for November 5 webinar**

DENTAL MARKETING & OUTREACH SHOP

NATALIE KROSEL, PUBLIC RELATIONS & COMMUNICATION MANAGER, PINNACLE
CHRIS PATTON, VICE PRESIDENT OF SALES, PINNACLE
CORKY GOODWIN, SENIOR ADVISOR

SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

- SHOP Overview
 - Health exchange for employers with 1 to 50 eligible employees*
 - Program offers employer control, employee choice
 - Employer defines contribution amount and metal tier(s)
 - Employees select health plan that meet individual needs and budget from defined metal tier(s) options
 - Some businesses eligible for federal tax credits
 - Tax credits only available through Covered California
- SHOP Sales Distribution
 - 80% of SHOP business enrolled through SHOP General Agents and Certified Insurance Agents
- SHOP Enrollment for 2014
 - 1,750 Total Cases
 - 12,001 Covered Lives
 - Average Case Size: 6.85

* Effective January 1, 2016, SHOP available to employers with 1 to 100 eligible employees.

NEW SHOP OFFERINGS & MARKETING INITIATIVES

- SHOP New Offerings for 2015
 - Dual Tier Choice
 - Expanded Health Plan Choices
 - Standalone Dental Options for both Adult and Children
- Agent Targeted Marketing
 - E-mail Campaigns
 - Print Flyers
 - Print Advertising
 - SHOP Sales Presentation
- Consumer Targeted Marketing
 - Social Media Campaigns
 - Print Advertising
 - SHOP Renewal Packets

MARKETING – SHOP RENEWAL



****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 Tier 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 coverage 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 stand-alone pediatric dental and is equivalent to the High Option (85%)

1

SHOP Renewal Cover Letter



Dental Worksheet

Employer Name: Sample Group Name
 Effective Date: 8/1/2014
 Employer Rating Area: CE or ER

Text Box

Dental Plans & Rates

Dental Plans	Pediatric (SADP)		Family	
	Pediatric	Rate	Pediatric	Rate
Access Dental	Children's HMO	N/A	Family HMO	N/A
	Children's PPO	N/A	Family PPO	N/A
Blue Shield	Children's HMO	N/A	Family HMO	N/A
	Children's PPO	N/A	Family PPO	N/A
Delta	Children's HMO	N/A	Family HMO	N/A
	Children's PPO	N/A	Family PPO	N/A
Guardian	Children's HMO	N/A	Family HMO	N/A
Liberty Dental	Children's HMO	N/A	Family HMO	N/A
Managed Dental Care	Children's HMO	N/A	Family HMO	N/A
MettLife	Children's PPO	N/A	Family PPO	N/A
Premier Access	Children's PPO	N/A	Family PPO	N/A
SafeGuard	Children's HMO	N/A	Family HMO	N/A
Wellpoint	Children's HMO	N/A	Family HMO	N/A
Dental Health Services	N/A	N/A	N/A	N/A

*Family dental plans offer both adult and child dental options. If one child is enrolled in the family dental coverage, all children must enroll.

Dental Plan Renewal Worksheet

Small Business Health Change Request Form

Employee Name: _____ Employee ID: _____ SHOP Case ID: _____

COMPLETE THIS SECTION TO CANCEL COVER

NEW HEALTH AND DENTAL PLAN CHOICES

METAL TIER

Health Plan	Bronze	Silver	Gold	Platinum
Blue Shield	<input type="radio"/> Bronze 60 PPO	<input type="radio"/> Silver 70 HMO	<input type="radio"/> Gold 80 HMO	<input type="radio"/> Platinum 90 HMO
Blue Shield	<input type="radio"/> Bronze 60 HMO w/Child Dental	<input type="radio"/> Silver 70 HMO w/Child Dental	<input type="radio"/> Gold 80 HMO w/Child Dental	<input type="radio"/> Platinum 90 HMO w/Child Dental
Health Net	<input type="radio"/> Bronze 60 PPO	<input type="radio"/> Silver 70 PPO	<input type="radio"/> Gold 80 PPO	<input type="radio"/> Platinum 90 PPO
Health Net	<input type="radio"/> Bronze 60 HMO	<input type="radio"/> Silver 70 HMO	<input type="radio"/> Gold 80 HMO	<input type="radio"/> Platinum 90 HMO
Western Health Advantage	<input type="radio"/> Bronze 60 HMO w/Child Dental	<input type="radio"/> Silver 70 HMO Network 1 w/Child Dental	<input type="radio"/> Gold 80 HMO Network 1 w/Child Dental	<input type="radio"/> Platinum 90 HMO Network 1 w/Child Dental

Dental Plans

Dental Plans	PEDIATRIC DENTAL PLANS	FAMILY DENTAL PLANS
Access Dental	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO
Blue Shield	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO
Blue Shield	<input type="radio"/> Children's Dental PPO	<input type="radio"/> Family Dental PPO
Delta Dental	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO
Delta Dental	<input type="radio"/> Children's Dental PPO	<input type="radio"/> Family Dental PPO
Guardian	<input type="radio"/> Children's Dental PPO	<input type="radio"/> Family Dental PPO
Liberty Dental	<input type="radio"/> Children's Dental PPO	<input type="radio"/> Family Dental PPO
Managed Dental Care	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO
MettLife	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO
Premier Access	<input type="radio"/> Children's Dental PPO	<input type="radio"/> Family Dental PPO
SafeGuard	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO
Wellpoint	<input type="radio"/> Children's Dental HMO	<input type="radio"/> Family Dental HMO

Employee Change Request Form

MARKETING PIECES FEATURING SHOP DENTAL



SHOP
for REAL
Value

Stand-alone adult dental coverage now available through SHOP

Adult Dental
Employers now have the option to offer stand-alone dental coverage for adults, beginning January 1, 2015. Dental benefits are employee paid with no additional cost to employers, allowing businesses to expand benefit offerings without increasing benefits cost.

NEW Dual Tier Choice
Dual Tier Choice lets employers offer two adjoining metallic tiers to their employees instead of just one – **Bronze + Silver, Silver + Gold or Gold + Platinum**. The employee decides which plan from the Dual Tier Choice provides the best coverage at the most affordable price.

Alternate Benefit Plans
For new plans or renewals effective on or after October 1, 2014, SHOP has expanded benefit plan choices for employees – depending on location. Check the benefit plan summaries or on the SHOP website for information on new alternate benefit plan choices.

CoveredCA.com/small-business (877) 453-9198

SHOP E-mail Campaign (1 of 3)



COVERED CALIFORNIA

What's New!

NOW THERE'S
EVEN MORE TO
LOVE ABOUT
SHOP

Rate Changes
For rates effective January 1, 2015, SHOP will change the method used to calculate rates. Employer zip code will now be used for rate calculation, rather than employee zip code, which may provide cost savings or more plan options, depending on the location of your business or residence.

Adult Dental
Employers will now have the option of offering stand-alone dental coverage for adults, beginning January 1, 2015. Dental benefits are employee paid with no additional cost to employers, allowing businesses to expand benefit offerings without increasing benefits cost.

Alternate Benefit Plans
For coverage or renewals effective on or after January 1, 2015, SHOP has expanded benefit plan choices for employees – depending on your location. Check the benefit plan summaries on the SHOP website for information on these and other benefit plan choices.

NEW Dual Tier Choice
Dual Tier Choice lets employers provide employees with more options for benefit plan choices. The Dual Tier Choice option is available for coverage starting on or after October 1, 2014.

With this new option, employers select their contribution level and reference plan as before, but can now offer two adjoining metallic tiers to their employees instead of just one. The employee decides which plan from the Dual Tier Choice option provides the best coverage at the most affordable price. Because employees have the opportunity to compare health plans at a variety of price points, the result is greater employee choice and coverage more closely tailored to individual needs – all without additional cost to the employer.

Bronze + Silver + Gold + Platinum

CoveredCA.com/small-business (877) 453-9198

SHOP "What's New" Flyer

DENTAL MARKETING & OUTREACH INDIVIDUAL

YULIYA ANDREYEVA, SENIOR MARKETING SPECIALIST

OBJECTIVE, STRATEGY & TIMING

- Objective – Introduce the new Family Dental plans
- Strategy
 1. Leverage member database to introduce dental coverage to existing members and newly enrolled members w/o dental
 2. Leverage open enrollment campaign tactics to introduce dental products to prospective members
- Timing – January through February 15
 - *Note, timing is contingent upon operational readiness.*

TARGET AUDIENCE

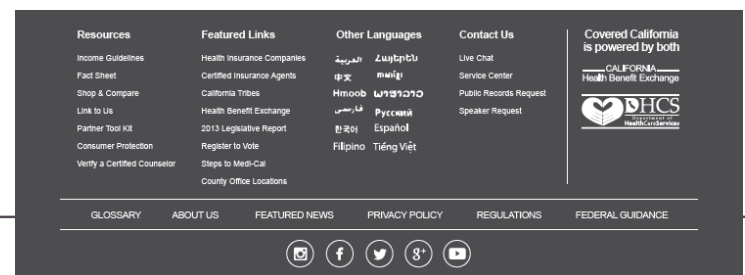
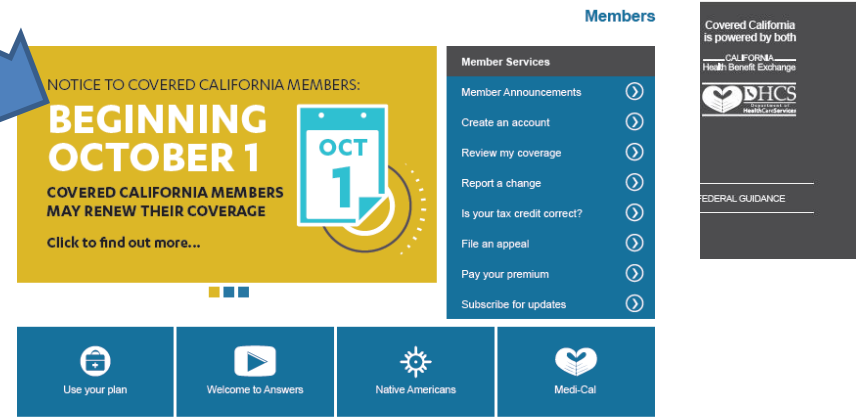
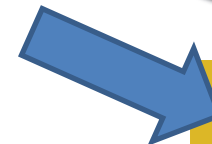
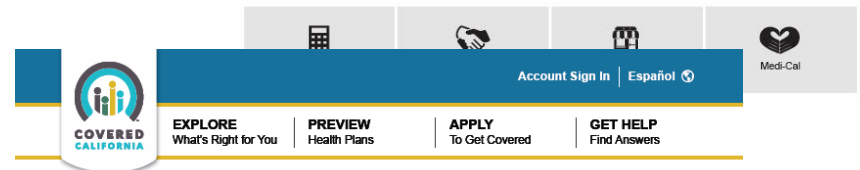
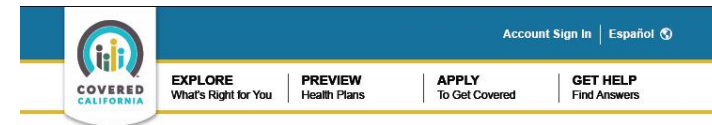
1. Existing Covered California members
2. Uninsured Californians
 - Core: Subsidy-eligible adults age 18-64
 - Other: While not the core audience, we'll also target the uninsured with household income up to \$100K, regardless of subsidy level



TACTICS – Website

All roads lead to...
CoveredCA.com


Home page and Member page of the website to prominently spotlight the new dental coverage and encourage enrollment (see arrows for placement)



MEMBER TACTICS

- Renewal communications
 - Insert Family Dental call out in select renewal communications to begin building awareness ahead of the product launch

- Dental plan emails
 - Target all current members w/email address
 - Message entirely focused on Family Dental introduction
 - In English and Spanish



An Important Message

from Covered California

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• Adults will be able to buy dental coverage in one of Covered California's new Family Dental Plans at the beginning of 2015. At that time, you will be able to compare and purchase adult dental coverage. The Family Dental Plan is optional and is primarily intended to offer dental coverage to adults and dependent children age 19-26.

What dental coverage will my children have in our health plan?

Health Plan	Children's Dental Coverage Embedded in Health Plan
Anthem Blue Cross	Anthem Blue Cross DHMO, DPPO

PROSPECT TACTICS

- Employ a multi-platform media mix leveraging mass and direct response media vehicles selected from the existing OE plan
- Develop creative assets designated to promote the new dental coverage in English and Spanish
 - Social: earned and paid
 - Digital banners
 - Search Engine Marketing
- Leverage ongoing lead conversion efforts to include dental plan message
 - Email



WRAP-UP AND NEXT STEPS

THANK YOU

Send public comments to QHP@covered.ca.gov