
Covered California

Small Business Health Options Program (SHOP) Advisory Group

March 5th, 2014

Small Business Health Options Program (SHOP) Advisory Group

David Chase

California Outreach Director
Small Business Majority

Jorge C. Corralejo

President
Macondo Leasing & Sales
Company, Inc.

Virginia Donohue

Camp Director
Small Business Owner (Pet Camp)

Tana Elizondo

Insurance Agent
Central Valley Life & Health Benefits

Mira Guertin

Policy Advocate
California Chamber of Commerce

Brent Hitchings

VP, Sales and Account Management
Blue Shield of California

Emily Lam

Vice President, Healthcare &
Federal Issues
Silicon Valley Leadership Group

Gohn Marie McFadden

President and Founder
McFadden & Associates

Theresa Martinez

CEO
Los Angeles Latino Chamber of
Commerce

John Newman

Executive Director
California Exchange Operations
Kaiser Permanente Health Plan

Carla Saporta

Policy Director
Greenlining Institute

Sam Smith

President Elect of CAHU
Independent Broker & CAHU

Scott St. Clair

Vice President, Sales
Health Net

Barbara Vohryzek (Ex-Officio)

Deputy Director of Small Business
Governor's Office of Business and
Economic Development (Go-Biz)

Micah Weinberg

Senior Policy Advisor
Bay Area Council

Covered California Board**Participants**

Paul Fearer

Susan Kennedy



Covered CA SHOP

Corky Goodwin
SHOP Interim Director
Covered CA

Pat Flynn ; Karen Meyers
SHOP Project Managers
Quantum Consulting

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

Anne Gezi
SHOP Manager
Covered CA

Dan Frey
Agent Advisor
The Tori Group

Damian Williams
Chief Information Officer
Pinnacle Claims Management, Inc.

Efrain Cornejo
SHOP Stakeholder Management
Covered CA

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

Mark Noakes
Project Manager
Pinnacle Claims Management, Inc.

Bobbie Moore
SHOP Technical & Operations Liaison
Covered CA

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

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

Becky Moore
SHOP Contracts Manager
Covered CA

Steve Mangapit
AVP Operations
Pinnacle Claims Management, Inc.

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

Ashley Betchley
SHOP Agent & Website Management
Covered CA

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

Mary Nelson
Manager, Call Center Operations
Pinnacle Claims Management, Inc.

Elise Dickenson
Policy & Regulations
Covered CA

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



Small Business Health Options Program (SHOP) Advisory Group

I. Welcome and Introductions

Small Business Health Options Program (SHOP) Advisory Group

II. Service Center

Service Center

- Update and Overview
- Questions and Discussion
- Public Comment

Small Business Health Options Program (SHOP) Advisory Group

III. Employer Portal

Employer Portal

- Enrollment Statistics
- Questions and Discussion
- Public Comment

Small Business Health Options Program (SHOP) Advisory Group

IV. Health Plans

Health Plans

- Update
- Questions and Discussion
- Public Comment

SHOP Advisory Group

BREAK

Small Business Health Options Program (SHOP) Advisory Group

V. Agent Update

Agent Update

- Agent Training & Certification
 - As of 3/3/14, we have 11,475 Agents Certified and another 10,395 In Progress
- Agent Engagement
 - Webinars, Focus Groups
- Questions & Discussion
- Public Comment

Small Business Health Options Program (SHOP) Advisory Group

VI. Marketing & Outreach Update

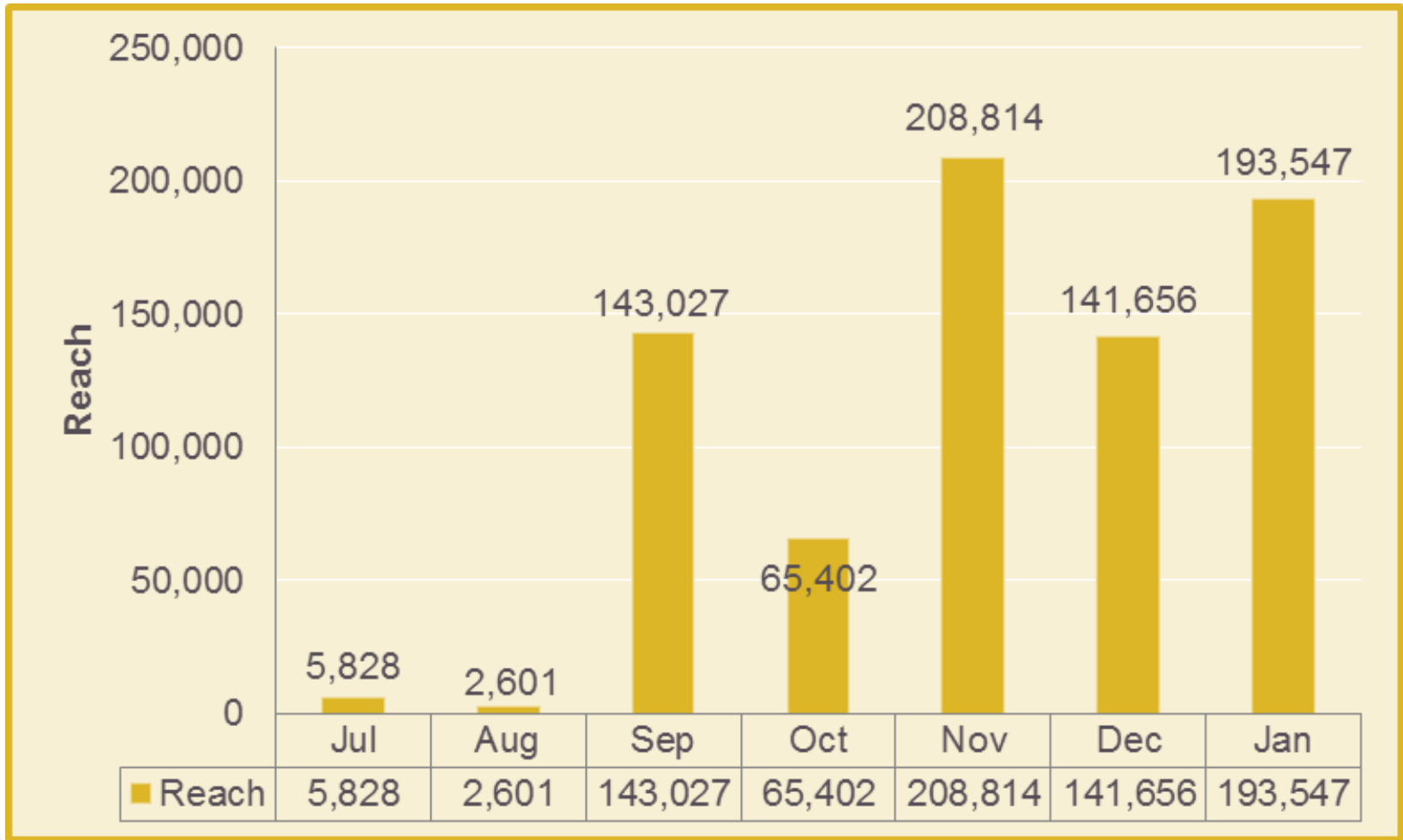
Marketing & Outreach Update

- Stakeholder Partner Meetings
- Small Business Outreach
- Website Improvements

Grantee Outreach & Education

SHOP	FY Quarter 1	FY Quarter 2	January 2014	YTD	YTD Expected
California Asian Pacific Chamber of Commerce					
Outreach	1,428	3,271	2,479	7,178	33,411
Education	966	2,000	3,468	6,434	11,529
California Hispanic Chambers of Commerce Foundation					
Outreach	518	1,413	20,491	22,422	9,933
Education	262	607	5,870	6,739	23,170
Small Business Majority					
Outreach	143,989	405,783	160,649	710,421	36,134
Education	4,293	2,798	590	7,681	2,765
Grand Totals					
Outreach	145,935	410,467	183,619	740,021	79,478
Education	5,521	5,405	9,928	20,854	37,464

Grantee Outreach & Education



Website Improvements

Welcome to the SHOP Marketplace!



Apply Here

Get a Quote

Plan Providers

Special Bulletins

- [SHOP Press Release 2/12/14](#)
- [SHOP Portal FAQ's for Employers](#)

Covered California's™ **Small Business Health Options Program (SHOP)** is a new, health insurance marketplace developed for businesses with one to 50 eligible employees^[1].

Business owners know that the ability to offer employees quality health insurance is a competitive advantage in the labor market. Health insurance through Covered California's SHOP gives you financial control of your business while allowing your employees to choose from a range of quality, affordable health plans. View the [SHOP fact sheet](#) for more information on how SHOP will benefit your business and employees. There is no penalty for not enrolling in SHOP, and there is no additional fee for using a Certified Insurance Agent.



Frequently Asked Questions

Hot Topics:

- Eligibility & Participation
- Dependent Coverage
- Rates, Quotes & Plans
- Tax Credits & Subsidies
- SHOP Portal For Employers



Calculate Your Tax Credit

If you are a small business owner with fewer than 25 full-time equivalent employees...



Find Help Near You

Search for a certified agent by name or location



Paper Application

- [Employee](#)
- [Employee \(Español\)](#)
- [Employer](#)
- [Employer \(Español\)](#)



SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP)

**COVERED CALIFORNIA
SMALL BUSINESS MARKETING CAMPAIGN**

SHOP Marketing Campaign 2014

Objectives & Target Audience

Objectives:

- Build awareness for the program
- Lead generation / Lead conversion
- Meet enrollment goals

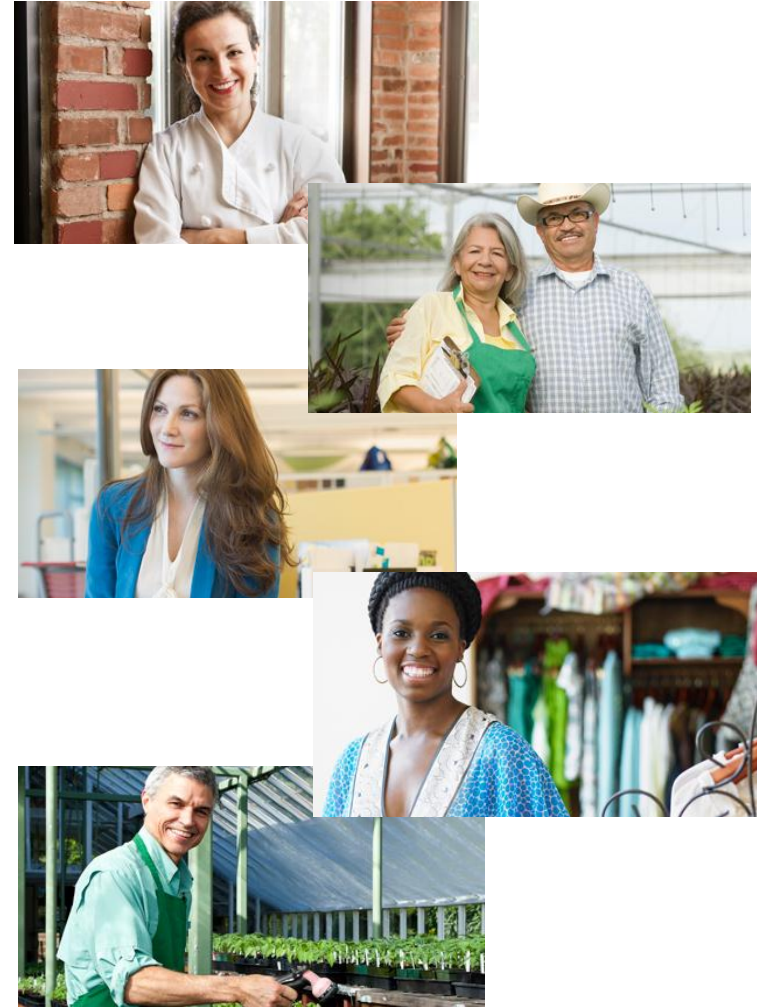
Target Audience:

- Small businesses with up to 50 employees

About Small Businesses:

(from NORC Research and MRI Data)

- 92% have heard about the ACA; however, unaided and aided awareness of Covered CA was very low (2% and 10% respectively)
- 12% of small businesses say they will purchase a plan through Covered CA, but an additional 50% are receptive and may purchase a plan.
- 48% say they will go online to compare plans and shop. However, as of Jan 30, 2014, 80% of our (actual) SHOP enrollees are agent-assisted, and almost 100% use paper applications.
- SHOP target is largely comprised of Baby Boomers, Minorities [especially Hispanic and Asian, higher income \$100K+] and is male dominated.



SHOP Marketing Campaign 2014

Messaging Strategy

Key Messages:

First Tier: Focus on the messages below when first launching in Q1-2014

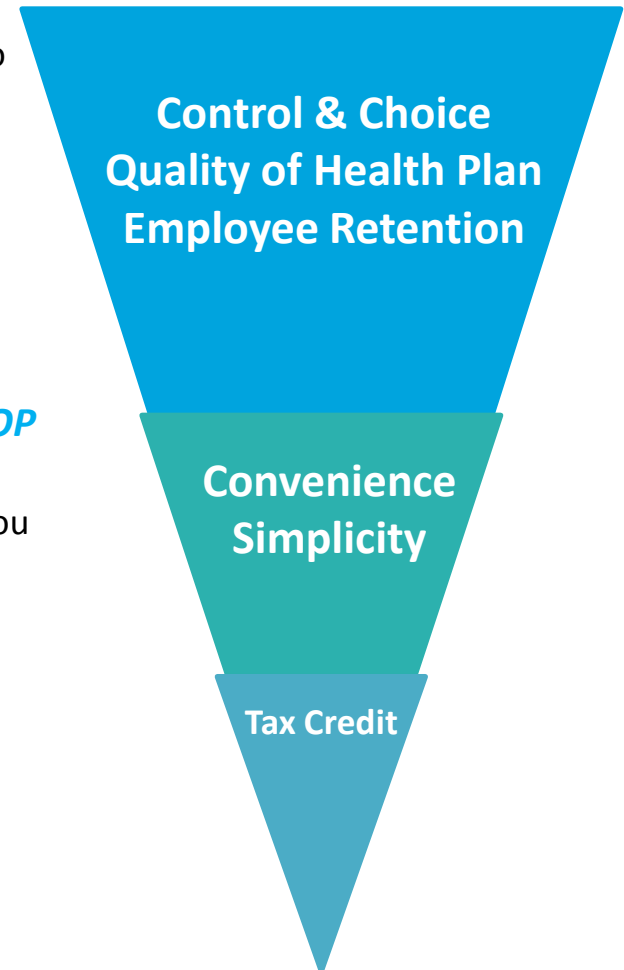
- **Control & Choice** – SHOP lets you choose the level of coverage you want to offer employees, and lets them choose among all available plans at that level.
- **Quality** – SHOP offers quality health plans from brand-name insurance companies.
- **Employee Retention & Recruitment** – SHOP's quality affordable health insurance can help attract and retain talented employees.

Second Tier: We will be able to dial-up this message once the SHOP enrollment process (online and offline) improves.

- **Convenience & Simplicity** – SHOP offers online comparison tools to help you and your employees shop for and enroll in a health plan.
 - ➔ Will become key message for the Q4-2014 enrollment period.
 - ➔ Per NORC research, Convenience & Simplicity rank high as decision making factors

Supporting Message: A benefit of SHOP to be mentioned when possible.

- **Tax Advantages** – Small businesses may be eligible for tax credits of up to 50% of premium costs. Only available through Covered California.



SHOP Marketing Campaign 2014

Paid Media Approach



Digital/Mobile:

- Online banners – content & contextual targeting
- Social media
- Paid social (Twitter, Facebook, LinkedIn)
- Paid search

Print:

- Local print (Business Journals, Business Times)
- In selected markets (e.g., LA, SF/Bay Area, SD, Sacramento)

eMail Marketing:

- CRM marketing
- Partnering with grantees/partners (Small Business Majority, Chamber of Commerce, SBA, SCORE, etc.)

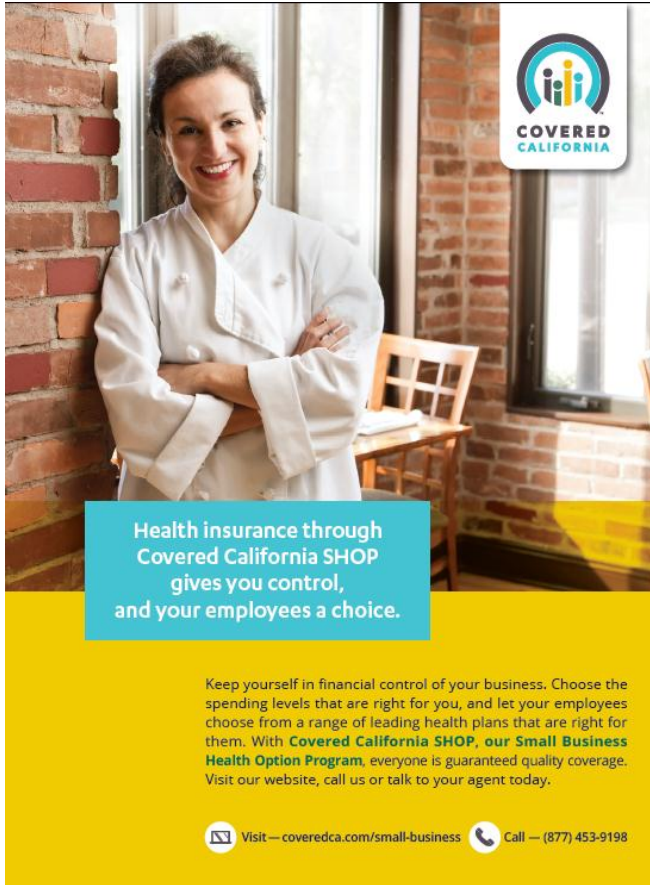
**Brand Awareness
Lead Generation**



Lead Management → Lead Conversion → Enrollment

SHOP Marketing Campaign 2014

Advertising Creatives



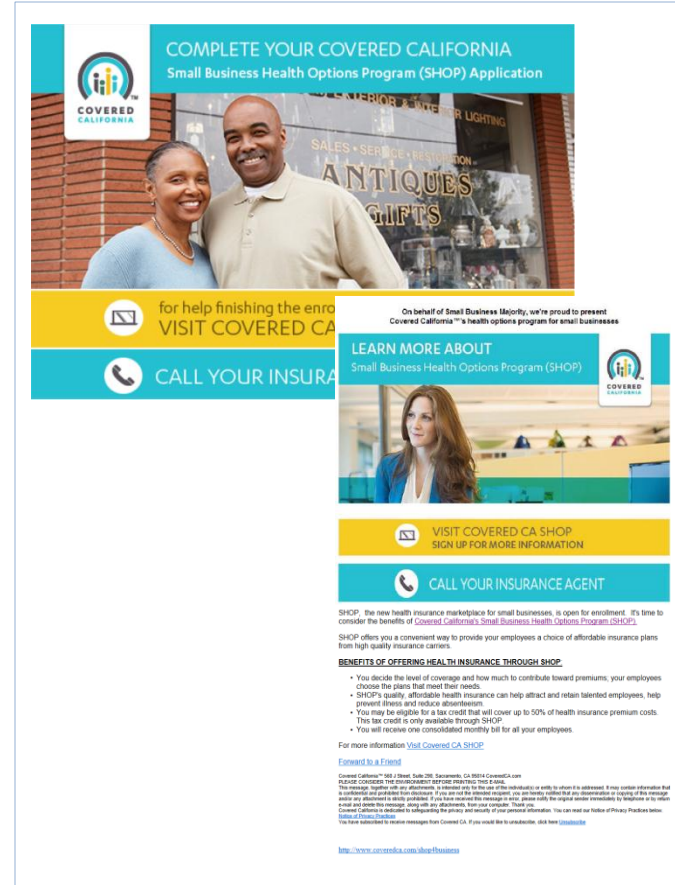
COVERED CALIFORNIA

Health insurance through Covered California SHOP gives you control, and your employees a choice.

Keep yourself in financial control of your business. Choose the spending levels that are right for you, and let your employees choose from a range of leading health plans that are right for them. With Covered California SHOP, our Small Business Health Option Program, everyone is guaranteed quality coverage. Visit our website, call us or talk to your agent today.

Visit — coveredca.com/small-business Call — (877) 453-9198

Print Ad to be launched Mar 17, 2014 in LA, SF, Sacramento



COVERED CALIFORNIA

COMPLETE YOUR COVERED CALIFORNIA Small Business Health Options Program (SHOP) Application

for help finishing the enrollment process, VISIT COVERED CA SHOP

CALL YOUR INSURANCE AGENT

On behalf of Small Business Majority, we're proud to present Covered California's health options program for small businesses.

LEARN MORE ABOUT Small Business Health Options Program (SHOP)

VISIT COVERED CA SHOP SIGN UP FOR MORE INFORMATION

CALL YOUR INSURANCE AGENT

SHOP, the new health insurance marketplace for small businesses, is open for enrollment. It's time to consider the benefits of Covered California's Small Business Health Options Program (SHOP). SHOP offers you a convenient way to provide your employees a choice of affordable insurance plans from high quality insurance carriers.

BENEFITS OF OFFERING HEALTH INSURANCE THROUGH SHOP

- You decide the level of coverage and how much to contribute toward premiums, your employees choose the plans that meet their needs.
- SHOP's quality, affordable health insurance can help attract and retain talented employees, help prevent illness and reduce absenteeism.
- You may be eligible for a tax credit that will cover up to 50% of health insurance premium costs. This tax credit is only available through SHOP.
- You will receive one consolidated monthly bill for all your employees.

For more information Visit CoveredCA.SHOP

Enrollment is a 3-step process:

Covered California (CCO) 1801 Street, Suite 300, Sacramento, CA 95811 CoveredCA.com
 PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS E-MAIL.
 This message, together with attachments, is intended only for the individual(s) or entity to whom it is addressed. If you consider this message to be in error, please notify the sender immediately by e-mail. If you have received this message in error, please notify the sender immediately by e-mail or by return e-mail and delete the message along with all attachments. Your cooperation is appreciated. Thank you.
 Covered California is dedicated to safeguarding the privacy and security of your personal information. You can read our Notice of Privacy Practices below.
 You have subscribed to receive messages from Covered CA. If you would like to unsubscribe, click here: www.coveredca.com/subscribe

<http://www.coveredca.com/healthbusiness>

Email Blasts sent in Dec'13 and March'14

SHOP Marketing Campaign 2014

Advertising Creatives

COVERED CALIFORNIA

Health plans that give you control

and your employees a choice.

You choose the spending level.

They choose the plan.

Small Business Health Options Program (SHOP)

ENROLL TODAY!

COVERED CALIFORNIA

Healthy employees

make for a healthy business.

Make sure yours are insured with Covered California's SHOP.

Small Business Health Options Program (SHOP)

LEARN MORE!

EMPLOYEE HEALTH INSURANCE FOR SMALL BUSINESSES

control

choices

employee retention

Healthy employees make for a healthy business.

Healthy employees make for a healthy business.

GET YOUR BUSINESS COVERED TODAY!

COVERED CALIFORNIA

Health plans that give you control

and your employees a choice.

You choose the spending level.

They choose the plan.

Small Business Health Options Program (SHOP)

LEARN MORE

Online Banner Ads and other digital ads to be launched statewide on Mar 17, 2014

SHOP Marketing Campaign 2014 Landing Page(s)

Coveredca.com/small-business

Your destination for affordable, quality health care, including Medi-Cal

ABOUT US COVERAGE RESOURCES PROGRAMS & PARTNERS NEWS CENTER LANGUAGES: ENGLISH

Small Business Health Options Program

Welcome to the SHOP Marketplace!

Apply Here

Get a Quote

Plan Providers

Special Bulletins

- SHOP Press Release 2/12/14
- SHOP Portal FAQ's for Employers

Covered California's™ Small Business Health Options Program (SHOP) is a new, health insurance marketplace developed for businesses with one to 50 eligible employees¹.

Business owners know that the ability to offer employees quality health insurance is a competitive advantage in the labor market. Health insurance through Covered California's SHOP gives you financial control of your business while allowing your employees to choose from a range of quality, affordable health plans. View the **SHOP fact sheet** for more information on how SHOP will benefit your business and employees. There is no penalty for not enrolling in SHOP, and there is no additional fee for using a Certified Insurance Agent.

Frequently Asked Questions

Hot Topics:

- Eligibility & Participation
- Dependent Coverage
- Rates, Quotes & Plans
- Tax Credits & Subsidies
- SHOP Portal For Employers

Calculate Your Tax Credit

If you are a small business owner with fewer than 25 full-time equivalent employees...

Find Help Near You

Search for a certified agent by name or location

Paper Application

- Employee
- Employee (Espanol)
- Employer
- Employer (Espanol)

Programs & Partners: Outreach & Education, Enrollment Assistance, Program, Health Insurance Companies, SHOP Health Insurance Companies, Certified Insurance Agents, California Tribes

The Board: Board Members, Board Meetings

Resources: Verify a certified enrollment counselor, Regulations, Webinar Guidance, Notice of Privacy Practices, Programs Toolkit, Links to Us, Fact Sheets, Register to Vote

Connect with Us: CONTACT US, Speaker Requests, Public Records Request, California Health Benefit Exchange

Covered California is Powered by CALIFORNIA Health Benefit Exchange

In Partnership with DHCS HealthCareServices

"Learn More" Call To Action

Coveredca.com/shop4business

Your destination for affordable, quality health care, including Medi-Cal

ABOUT US COVERAGE RESOURCES PROGRAMS & PARTNERS NEWS CENTER LANGUAGES: ENGLISH

Small Business Health Options Program (SHOP)

HERE'S THE PLAN:

SHOP, the new health insurance marketplace for small businesses, is open for enrollment. Health insurance through Covered California SHOP gives you control and offers your employees a choice.

- You decide the level of coverage and how much to contribute toward premiums; your employees choose the plans that meet their needs.
- SHOP's quality affordable health insurance can help attract and retain talented employees, help prevent illness and reduce employee absenteeism.
- You may be eligible for a tax credit that will cover up to 56% of health insurance premium costs. This tax credit is only available through SHOP.

Covered California™ Certified Insurance Agents are available to help you select a plan that will both fit your budget and provide quality health plans to your employees.

VISIT SHOP WEBSITE

DOWNLOAD SHOP BROCHURE

To learn more or to enroll, you can:

- Discuss SHOP with your Covered California Certified Insurance Agent
- Call 877-453-9198 to speak with a SHOP specialist

To receive a SHOP proposal for your company, Please enter your contact information:

Required fields

First Name * Last Name * Email Address * Phone Number

Business Category Referral Source No. of Full-Time Employees

Submit

Notice of Privacy Practices

Covered California is dedicated to safeguarding the privacy and security of your personal information. You can read our Notice of Privacy Practices below.

Notice of Privacy Practices


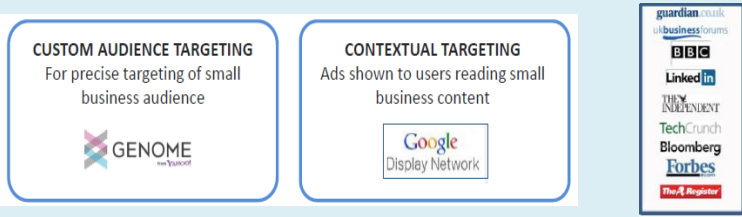
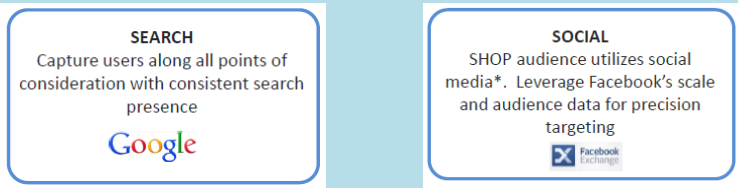

"Enroll Today" Call To Action

* A/B testing for different CTAs

SHOP Marketing Campaign Spring 2014

Media Plan Highlights

Target small businesses cost-effectively in media vehicles most commonly consumed by the target audience.

<p>Print</p>		<ul style="list-style-type: none"> • 2 insertions per month in Mar/April 2014 • Circulations: 24K (LA), 11K (SF), and 10K (Sacto)
<p>Online</p>		<ul style="list-style-type: none"> • Custom audience targeting-GENOME • Contextual targeting using intext keywords – Google Display Network • Estimated 135K clicks and 25M impressions
<p>Paid Search / Paid Social</p>		<ul style="list-style-type: none"> • Google Search Ads— estimated 22K clicks • FB exchange with right-rail ads and page posts – estimated 8.9M impressions
<p>Mobile</p>		<ul style="list-style-type: none"> • Target apps small businesses use most (Navigation, Finance, Business News, etc.) • Estimated 32K clicks and 2M impressions

SHOP Marketing Campaign Campaign Schedule 2014

Marketing Activities	Jan –Mar	Apr-Jun	Jul-Sep	Oct-Dec
E-Mail Marketing/Lead Generation <ul style="list-style-type: none"> • CRM • Partners' Lists 	Active	Active	Active	Active
Social Media*	Active	Active	Active	Active
Digital Marketing (statewide) <ul style="list-style-type: none"> • Online banners • Paid Search/Paid Social 	Active	Active	Active	Active
Print (select markets)	Active	Active	Active	Active
Press Release/ Press Event**	Active	Active	Active	Active

*

Earned Social Media will be managed by Pinnacle

**

Media plan will address the need to have a media element/event to be in sync with CC press release/press event for PR purposes

SHOP Marketing Campaign Spring 2014

Media Flow Chart

SHOP
 Covered California
 Q1 2014 Launch Media Plan
 Flowchart as of 2.24.14

	Mar				Apr				May				Jun				
	24	3	10	17	24	31	7	14	21	28	5	12	19	26	2	9	16
CAMPAIGN BUDGET: \$442,400 NET																	
<u>PRINT</u>																	
Los Angeles Business Journal				3/17	3/24	3/31	4/7										
San Francisco Business Times				3/21	3/28	4/4	4/11										
Sacramento Business Journal				3/21	3/28	4/4	4/11										
<u>DIGITAL</u>																	
Audience Targeting (Genome)				3/17													6/6
Contextual (GDN)				3/17													6/6
Search (Google)				3/17													6/6
Mobile (Uber)				3/17													6/6
Mobile (AdMob)				3/17													6/6
Social (Facebook Exchange)				3/17													6/6
Ad Serving and BrightTag Fees				3/17													6/6
CAMPAIGN TOTAL SPEND																	
\$442,400																	

SHOP Marketing Campaign Next Steps

- SHOP Campaign on track to launch Mar 17, 2014
- SHOP Campaign performance analysis July 2014
- Q4-2014 Campaign Planning in July-August 2014, utilizing insights from Spring Campaign
 - Campaign strategy
 - Messaging development
 - Paid media plan

Marketing & Outreach Update

- Public Comment

Covered CA - Vision and Mission

Vision

The vision of Covered California is to improve the health of all Californians by assuring their access to affordable, high quality care.

Mission

The mission of the Covered California is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.



Covered California's Values

Consumer-focused

At the center of the Exchange's efforts are the people it serves, including patients and their families, and small business owners and their employees. The Exchange will offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational and health status needs of those we serve.

Affordability

The Exchange will provide affordable health insurance while assuring quality and access.

Catalyst

The Exchange will be a catalyst for change in California's health care system, using its market role to stimulate new strategies for providing high-quality, affordable health care, promoting prevention and wellness, and reducing health disparities.

Integrity

The Exchange will earn the public's trust through its commitment to accountability, responsiveness, transparency, speed, agility, reliability, and cooperation.

Partnership

The Exchange welcomes partnerships, and its efforts will be guided by working with consumers, providers, health plans, employers and other purchasers, government partners, and other stakeholders.

Results

The impact of the Exchange will be measured by its contributions to expanding coverage and access, improving health care quality, promoting better health and health equity, and lowering costs for all Californians.



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



Foundations of Covered California's Success



Commitment to Transparency

- We are very public:
 - Public Records Act: The Public has the right to inspect and/or obtain copies of public records maintained by Covered California.
 - Assume all emails will be in the LA Times
 - Meetings are public
 - Advisory group discussions – individuals’ comments will NOT be treated as “positions” of the organizations they represent, but press and the public will be at quarterly meetings
- Advisory Group members may be contacted by media organizations, but do not “represent” Covered California
- Covered California may informally reach out to some or all of the Advisory Group for input between meetings.

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.