



**MARKETING, OUTREACH AND ENROLLMENT ASSISTANCE ADVISORY
GROUP MEETING**

October 5, 2016, 1:00pm- 4:00pm

CHAIR'S WELCOME

Anthony Wright, Chair

EXECUTIVE DIRECTOR'S WELCOME

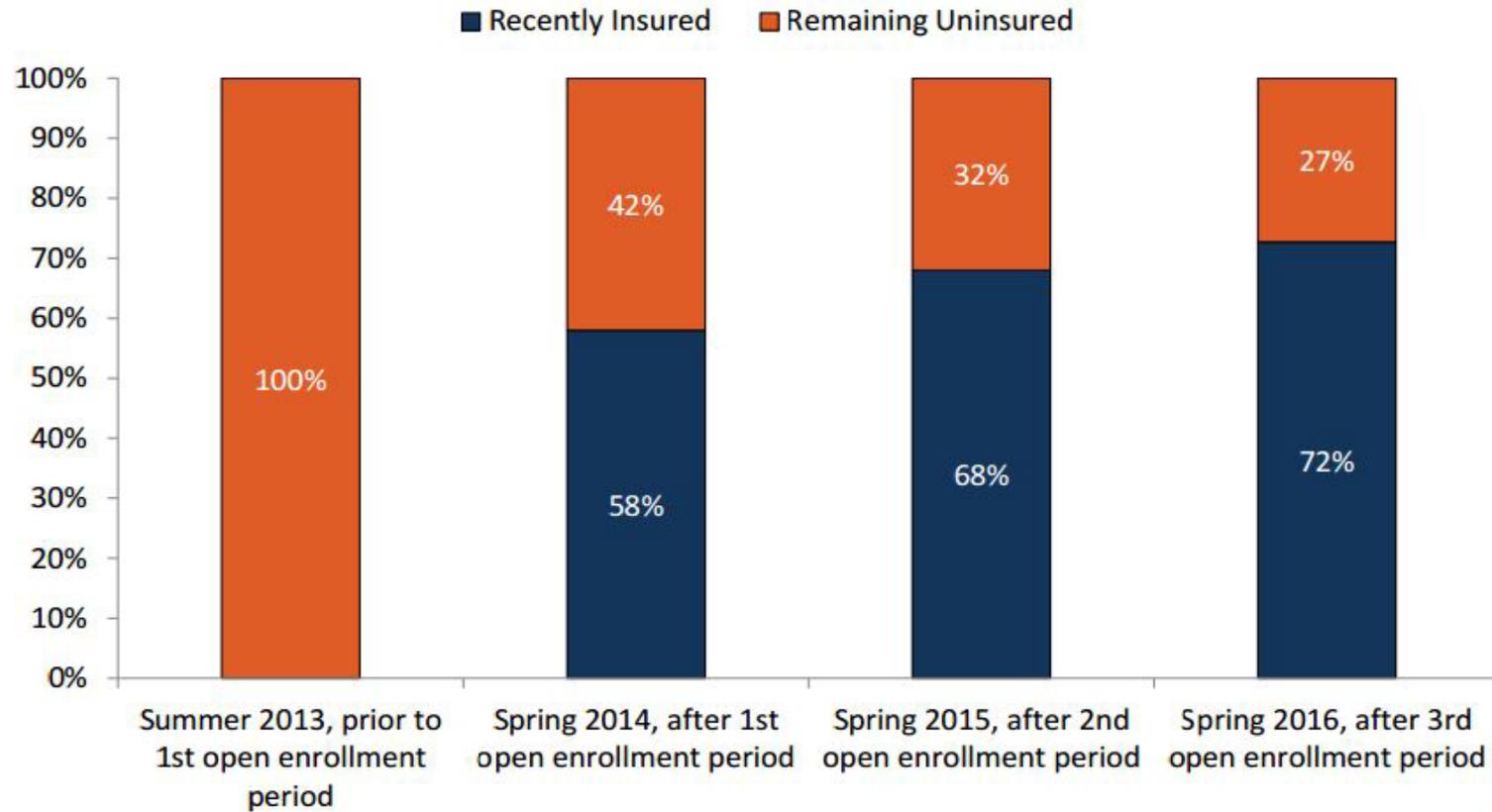
Peter V. Lee, Executive Director

COVERED CALIFORNIA: OPEN ENROLLMENT 4

- From 2013 to 2015, nearly **3.2 million** Californians have gained health insurance.
- In raw numbers, **California's enrollment of nearly 3.2 million into insurance coverage is more than the next three states combined.**
- This helped California **cut its uninsured rate in half**, from 17.2 percent to 8.6 percent.
- The 8.6 percent decrease is **the largest of any state in the nation.**
- 92 percent of Californian's have **at least 3 plans** to choose from. Every Californian has more than one plan to choose from.

COVERED CALIFORNIA: OPEN ENROLLMENT 4

72% of the previously uninsured have received insurance coverage since the enactment of the ACA

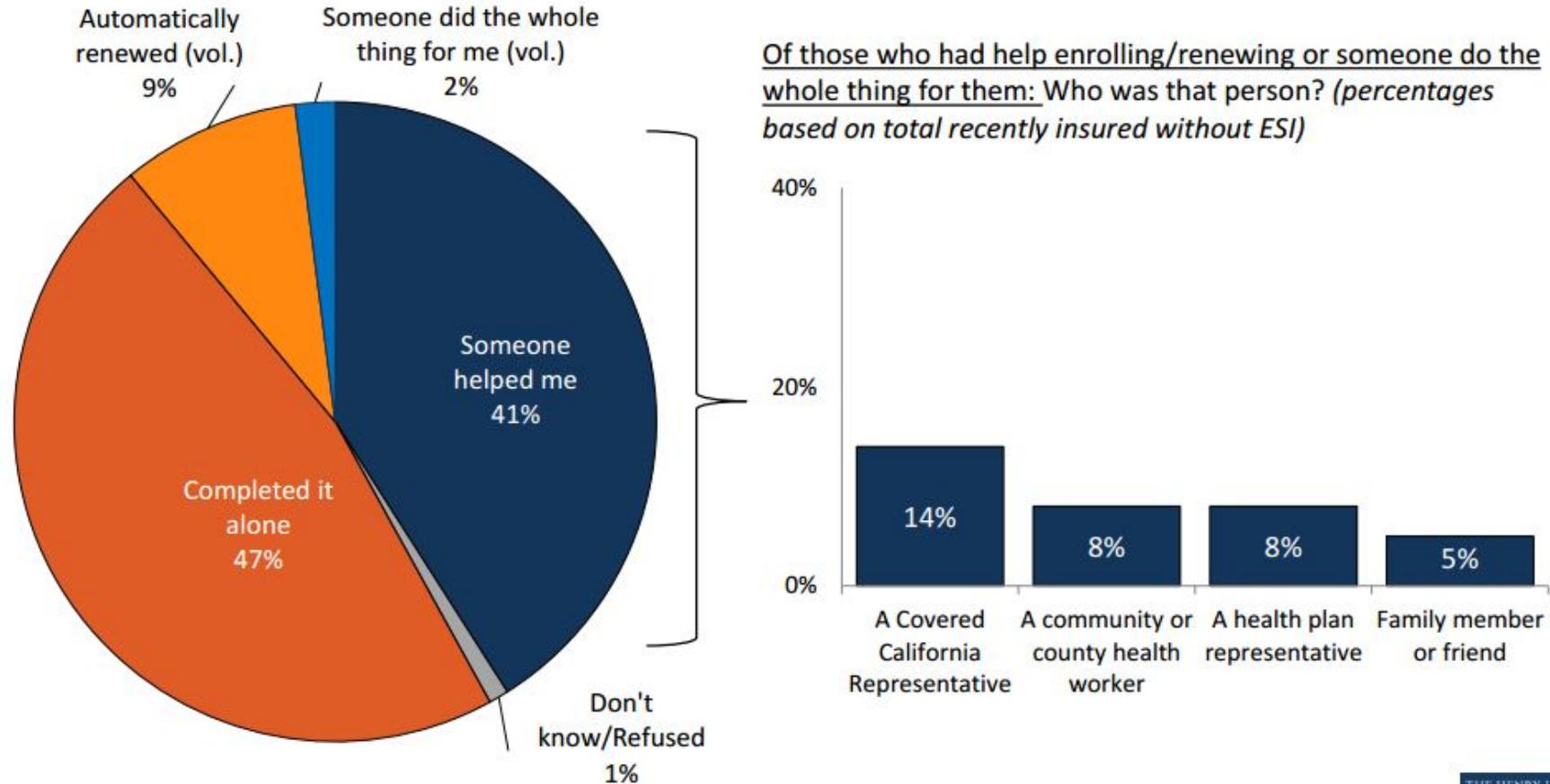


SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys



COVERED CALIFORNIA: OPEN ENROLLMENT 4

Many have received in person assistance with enrollment, and of those, most were assisted by a Covered California enroller

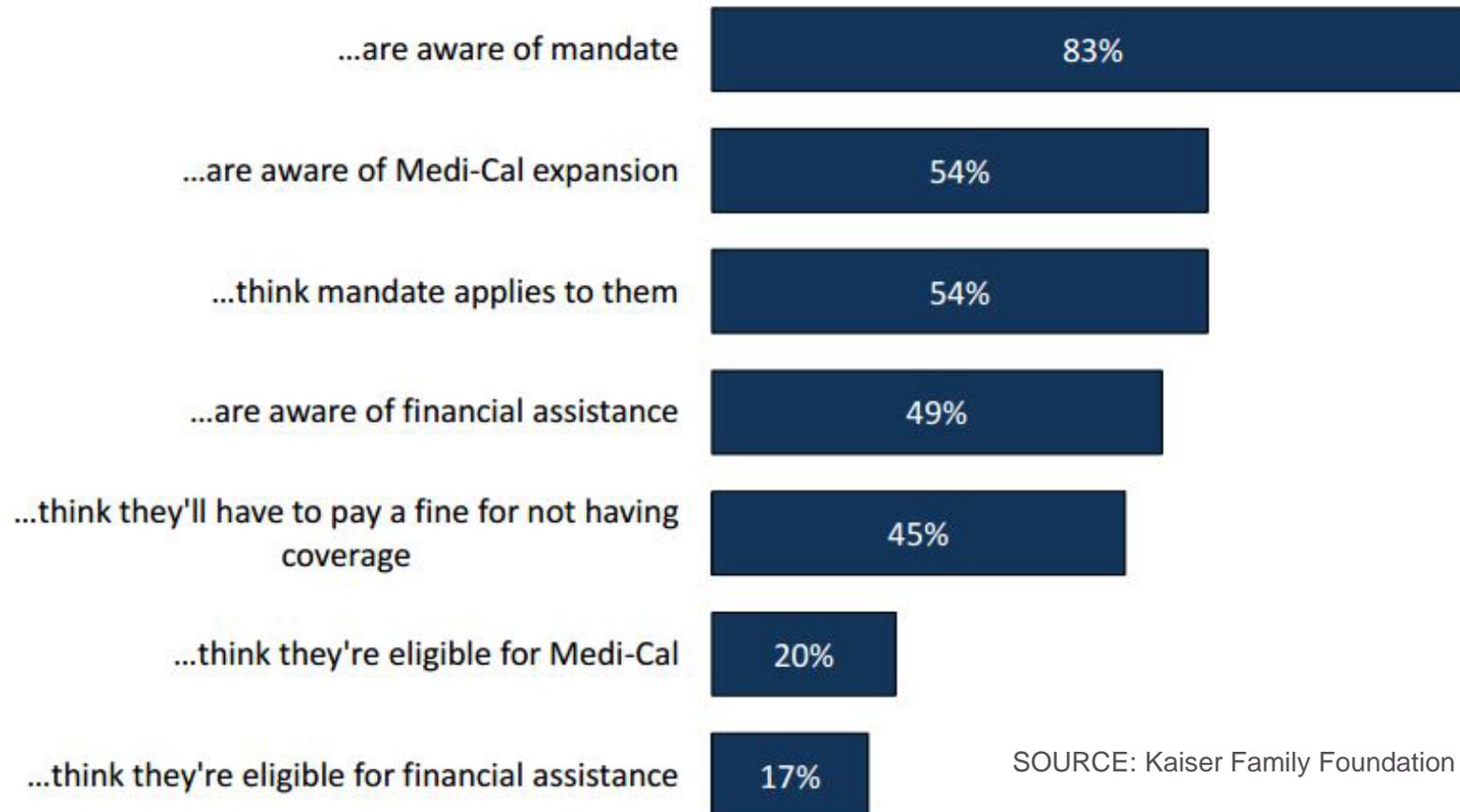


SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

THE HENRY J.

COVERED CALIFORNIA: OPEN ENROLLMENT 4

There is still work to do! Among the remaining uninsured, awareness of the benefits of the ACA varies. Here is the percentage who:



SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

COVERED CALIFORNIA: 2017 PREMIUM RATES

- The statewide weighted average increase is 13.2 percent
- The increase is higher this OE because this is a transitional year
- Our three-year average increase is 7 percent. This is **lower** than pre-Affordable Care Act trends
- Nearly 80 percent of consumers will pay less or see a rate bump of no more than 5 percent if they switch plans
- This is why we are focusing more on encouraging consumers to shop for the plan that fits their budget

2017 QHP PREMIUM RATES

Drew Kyler, Branch Chief, Outreach and Sales

COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Rate Related Statistics *

Statewide Generalizations (Regional and individual circumstance will vary)

• 2017 Statewide Rate Change (weighted average)	+13.2%
• 2016 Statewide Rate Change (weighted average)	+4.0%
• 2017 lowest cost BRONZE plans statewide average increase	3.9%
• 2017 lowest cost SILVER plans statewide average increase	8.1%
• NORTHERN California weighted average increase:	13.0% (for Pricing Regions 1-14, with 45% of enrollment)
• SOUTHERN California weighted average increase:	13.3% (for Pricing Regions 15-19, with 55% of enrollment)



* Specific individual circumstances and/or rating region circumstance may vary.

COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Statewide Generalizations

(Regional and individual circumstance will vary)

Statewide Generalizations	Percentage
Rate Change Across State: Averages are weighted based on enrollment.	13.2%
Advanced Premium Tax Credit (APTC) Subsidy Amount Change:	
Post-Subsidy Cost to Enrollee:	
% of Enrollees Receiving Advanced Premium Tax Credit (APTC) Subsidy	90%



COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Statewide Generalizations

(Regional and individual circumstance will vary)

Health Plan Carriers (All plans are not available in all areas)	Average Rate Change Before Subsidy *	Range of % Rate Change from 2016
Anthem Blue Cross of California	16.5%	1% to 36%
Blue Shield of California	19.9%	11% to 25%
Chinese Community Health Plan	16.8%	9% to 20%
Health Net	9.8%	2% to 25%
Kaiser Permanente	5.6%	0% to 8%
L.A. Care Health Plan	3.7%	2% to 7%
Molina Healthcare	5.2%	-5% to 14%
Oscar Health Plan of California	11.2%	-2% to 17%
Sharp Health Plan	6.4%	-2% to 14%
Valley Health Plan	0.7%	0.6% to 0.8%
Western Health Advantage	7.5%	7% to 11%



* Averages are weighted based on enrollment.

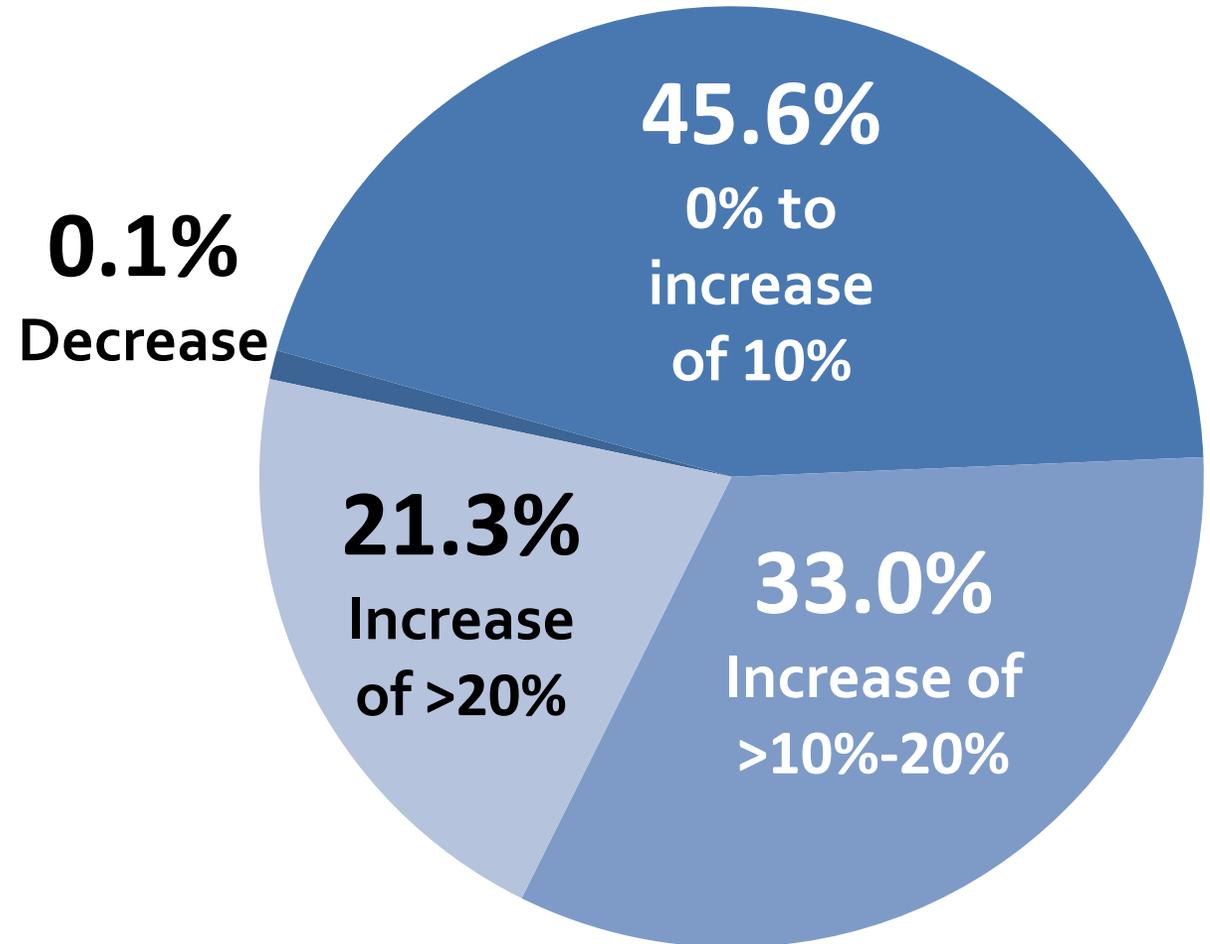
Note: Provider and hospital availability may vary by carrier and carrier plan type. It is advised to confirm provider and hospital availability with carrier prior to enrollment selection. For more detailed network information, please contact carrier or visit the carrier website.

COVERED CALIFORNIA: STATEWIDE RATE CHANGES

Statewide Generalizations
(Regional and individual circumstance will vary)

Percent of All Enrollees and their Rate Change

(assuming no change in plan)



* Averages are weighted based on enrollment.

Note: Provider and hospital availability may vary by carrier and carrier plan type. It is advised to confirm provider and hospital availability with carrier prior to enrollment selection. For more detailed network information, please contact carrier or visit the carrier website.

COVERED CALIFORNIA: TRANSITIONAL YEAR FOR RATES

- Reinsurance Program Ended
- Estimated one-time adjustment added
- Specialty drugs
- Pent up demand for health care services
- Special enrollment

COVERED CALIFORNIA: RATES: KEY POINTS

- **13.2%** = Statewide weighted average increase
- **7%** = Three-year average increase
- **Nearly 80%** of consumers will pay less or see a rate bump of no more than 5% if they switch plans
- **Expansion:** Carriers competing in new communities
- **Benefit changes** = savings when accessing health care

COVERED CALIFORNIA: PORTFOLIO-11 HEALTH PLANS

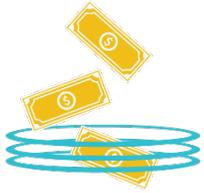


COVERED CALIFORNIA: 2017 BENEFIT DESIGN CHANGES



- **Eliminated** Emergency Room Physician Fee

- *Exception:* still subject to the deductible for the “High Deductible Health Plans (HDHPs)”



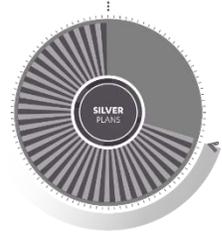
- **Reduced** Urgent Care copay amounts

- to be the same as the Primary Care Visit copay amounts



- **Reduced** Primary Care Visits copay amounts in most plans

COVERED CALIFORNIA: 2017 SILVER 70: COPAY AND PLAN DESIGN



70

Copay

Benefit or Cost Share	2016 Cost Share	2017 Cost Share	Difference
Primary Care Visit	\$45	\$35	-\$10
Urgent Care	\$90	\$45	-\$45
Emergency Services	\$250 Facility Fee \$50 Physician Fee Subject to deductible	\$350 Facility Fee Eliminated Physician Fee Not subject to deductible	+\$100 Facility Fee No Physician Fee No Deductible
Mental Health/Substance Use Disorder Outpatient Services	\$45	\$35	-\$10
Outpatient Habilitation/Rehabilitation Services	\$45	\$35	-\$10
X-rays/Diagnostic Imaging	\$65	\$70	+\$5
Tier2 Preferred Brand Drug	\$50 subject to pharmacy deductible	\$55 subject to pharmacy deductible	+\$5
Tier 3 Non-Preferred Brand Drug	\$70 subject to pharmacy deductible	\$80 subject to pharmacy deductible	+\$10
Medical Deductible	\$2,250	\$2,500	+\$250
Maximum Out-of-Pocket	\$6,250	\$6,800	+\$550

COVERED CALIFORNIA: RATES FEEDBACK

What type of outreach would be effective in your community to promote the advantages of “shopping”?

SHOP AND COMPARE TOOL

Michael Colwell, Covered California University

COVERED CALIFORNIA: SHOP AND COMPARE TOOL

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

COVERED CALIFORNIA: SHOP AND COMPARE TOOL

Confirm Your Plan Selection

Health Plan		
John		Estimated Coverage Start Date: 11/01/2016
		Remove
	Anthem Blue Cross Bronze 60 HSA PPO	Monthly Premium \$266.07
		Tax Credit (APTC) -\$154.14
		Your Payment \$111.93
Dental		
John		Estimated Coverage Start Date: 11/01/2016
		Remove
	Access Dental Family Dental HMO	Monthly Premium \$13.00
		Your Payment \$13.00
		Total Monthly Premium \$279.07
		Tax Credit (APTC) <input type="button" value="ADJUST"/> \$154.14
Cart Total	Your Total Monthly Premium Payment	\$124.93

COMMUNICATIONS UPDATE

Amy Palmer, Director of Communications and Public Relations

COMMUNICATIONS: BUS TOUR

“Being Covered is the Best Plan”

November 12-20, 2016

Day 1: San Diego

Day 2: Los Angeles

Day 3: Inland Empire

Day 4: Bakersfield

Day 5: Fresno

Day 6: Sacramento (Board Meeting)

Day 7: Salinas

Day 8: San Jose

Day 9: Bay Area



COMMUNICATIONS: WEBSITE REFRESH

The screenshot displays the Covered California website interface. At the top left is the Covered California logo. The navigation bar includes links for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS', along with 'Account Sign In', 'Español', and a search bar. Below the navigation bar are links for 'Need Coverage', 'Shop and Compare', 'Members', and 'Get Help'. A message reads: 'Renewing your coverage? Visit our renewal page here.' The main banner features a photograph of a smiling woman and child, with the text 'Health insurance that's right for you.' and a play button icon followed by 'Learn more about Covered California and how to enroll.' To the right of the banner are four vertical buttons: 'Find Out if You Qualify for Financial Help' (with a dollar sign icon), 'Apply for Coverage' (with a laptop icon), 'Medi-Cal Information' (with a heart icon), and 'Find Local Help to Enroll' (with a people icon).

FAQs
Glossary
Real Stories of Covered California
News Center

Accessibility
Register to Vote
Privacy Policy
Terms of Use
Public Records Act Requests

Enrollment Partner and Agent Resources
American Indians and Alaskan Natives

Learn More About Covered California
Sign up for email and text updates and other important information.
 SIGN UP
[Privacy Policy](#)

[Facebook](#) [Twitter](#) [YouTube](#) [Instagram](#)

CoveredCA.com is sponsored by Covered California and the [Department of Health Care Services](#), which work together to support health insurance shoppers to get the coverage and care that's right for them.

COMMUNICATIONS: WEBSITE REFRESH

The screenshot displays the Covered California website interface. At the top left is the Covered California logo. The navigation bar includes tabs for "INDIVIDUALS AND FAMILIES" and "SMALL BUSINESS", along with "Account Sign In", "Español", and a search bar. A secondary navigation bar features "Need Coverage" (highlighted in yellow), "Shop and Compare", "Members", and "Get Help". A dropdown menu is open, listing three main categories: "What Type of Coverage is Available?", "Can I Get Financial Help?", and "How Do I Apply?".

- What Type of Coverage is Available?**
 - Private Health Insurance
 - Medi-Cal
 - Dental
 - Vision
 - Coverage Options for Pregnant Women
 - Information About Prescription Drug Coverage
- Can I Get Financial Help?**
 - How to Get Help Paying for Your Premium
 - How to Get Help with Your Out-of-Pocket Costs
- When Can I Enroll?**
 - Open Enrollment
 - Special Enrollment
 - Year-round Medi-Cal Enrollment
- How Do I Apply?**
 - Shop and Compare
 - The Enrollment Process
 - Start an Application

Below the dropdown menu, there is a "Browse all topics >>" link. The footer contains a grid of links: FAQs, Glossary, Real Stories of Covered California, News Center, Accessibility, Register to Vote, Privacy Policy, Terms of Use, Public Records Act Requests, Enrollment Partner and Agent Resources, American Indians and Alaskan Natives, and a "Learn More About Covered California" sign-up form with a "SIGN UP" button. Social media icons for Facebook, Twitter, YouTube, and Instagram are also present.

COMMUNICATIONS: WEBSITE REFRESH

The screenshot displays the Covered California website interface. At the top left is the Covered California logo. The navigation bar includes tabs for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS', along with 'Account Sign In', 'Español', and a search bar. Below this is a secondary menu with 'Need Coverage', 'Shop and Compare' (highlighted in yellow), 'Members', and 'Get Help'. The main content area features a large banner for 'Health insurance that's right for' with a play button icon and text: 'Learn more about Covered California and how to enroll.' A tooltip titled 'How Do I Compare Plans and Prices?' is open over the 'Shop and Compare' tab, containing links for 'Shop and Compare Tool' and 'Apply for Coverage'. To the right of the banner are four vertical buttons: 'Find Out if You Qualify for Financial Help', 'Apply for Coverage', 'Medi-Cal Information', and 'Find Local Help to Enroll'. The footer contains a grid of links: 'FAQs', 'Glossary', 'Real Stories of Covered California', 'News Center', 'Accessibility', 'Register to Vote', 'Privacy Policy', 'Terms of Use', 'Public Records Act Requests', 'Enrollment Partner and Agent Resources', 'American Indians and Alaskan Natives', and a 'Learn More About Covered California' sign-up section with an email input field and a 'SIGN UP' button. Social media icons for Facebook, Twitter, YouTube, and Instagram are centered at the bottom. A disclaimer at the very bottom states: 'CoveredCA.com is sponsored by Covered California and the Department of Health Care Services, which work together to support health insurance shoppers to get the coverage and care that's right for them.'

COMMUNICATIONS: WEBSITE REFRESH

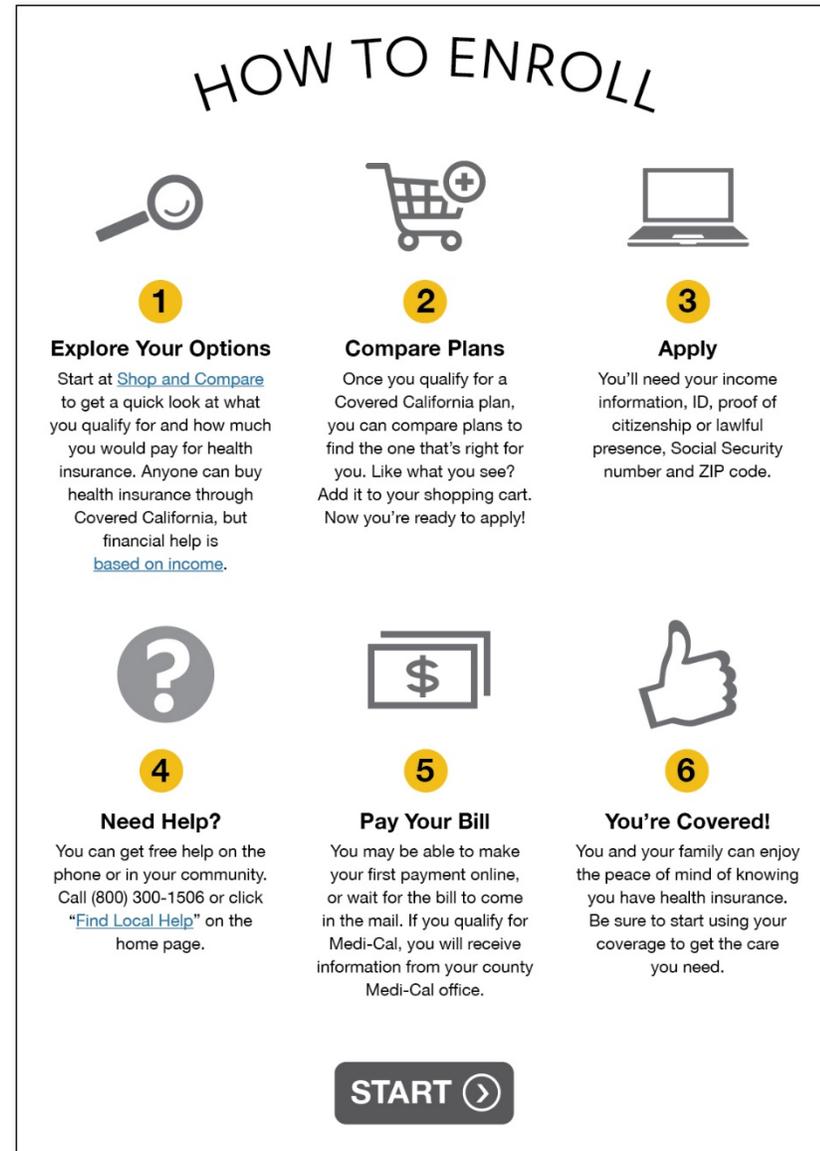
The screenshot displays the Covered California website interface. At the top left is the Covered California logo. The navigation bar includes tabs for 'INDIVIDUALS AND FAMILIES' and 'SMALL BUSINESS', along with 'Account Sign In', 'Español', and a search bar. The main navigation menu has four items: 'Need Coverage', 'Shop and Compare', 'Members' (highlighted in yellow), and 'Get Help'. A dropdown menu is open under 'Members', listing several categories: 'How Do I Change or Update My Account?' (with sub-links: Reporting A Change, How to Change Your Password, Getting the Right Tax Credit), 'How Do I Renew My Plan?' (with sub-links: Renewal Information, Shopping for 2017), 'Sign In to Your Account' (with sub-link: Account Sign In), 'What If I Received A Letter From Covered California?' (with sub-links: Notices to Consumers, Covered California Acceptable Documents for Verification), and 'Other Resources' (with sub-links: Using Your Plan, Filing an Appeal or a Complaint, Paying Your Premium, Form 1095-A Information). A 'Browse Members Section >>' link is also present. Below the navigation is a large banner for 'Health insurance that's right for you' with a play button icon and text: 'Learn more about Covered California and how to enroll.' The footer contains links for 'FAQs', 'Glossary', 'Real Stories of Covered California', 'News Center', 'Accessibility', 'Register to Vote', 'Privacy Policy', 'Terms of Use', 'Public Records Act Requests', 'Enrollment Partner and Agent Resources', 'American Indians and Alaskan Natives', and a 'Learn More About Covered California' sign-up form with an email input field and a 'SIGN UP' button. Social media icons for Facebook, Twitter, YouTube, and Instagram are also visible.

CoveredCA.com is sponsored by Covered California and the [Department of Health Care Services](#), which work together to support health insurance shoppers to get the coverage and care that's right for them.

COMMUNICATIONS: WEBSITE REFRESH

Updated Consumer Journey

Steps reflect the functionality of the new Shop and Compare tool and has an updated look.



COMMUNICATIONS: CalHEERS HEADER



COVERED CALIFORNIA

FAQs | Live Chat | Call for help 1-800-787-6921 | Find Local Help | Log In | Español ▾

LOGIN OR CREATE AN ACCOUNT

Log In

Enter Username

Enter Password

[Forgot your password?](#)

[Forgot your username?](#)

Login

New to Covered California?

Sign up for a Covered California Account.

- In order to begin an application you must create an account.
- Click the Create Account button below to get started.

Set up an account

COMMUNICATIONS: CalHEERS HEADER



HOUSEHOLD ENROLLMENT INTRODUCTION i

Members of your household qualify for the health programs listed below. Each program has a set of available health plans for you to compare. You can choose the health plan that is the best fit for you.

For Covered California, you must choose a health plan before insurance coverage can begin. You have until null to choose your Covered California plan.

For Medi-Cal, when you first qualify you are covered under regular Medi-Cal (Fee-for-Service), until you choose a plan through Health Care Options (HealthCareOptions.dhcs.ca.gov) or are automatically enrolled in a plan by the state.

For the Medi-Cal Access Program, you will receive information separately on how to choose a health plan that covers your health care needs.

For the County Children's Health Initiative Program (CCHIP) you will receive information separately from your health plan.

In most cases, it is best for everyone in the household to enroll in one plan. If you choose to group your family differently, you will receive separate bills from each health plan. You will also have separate deductibles and out-of-pocket maximums.

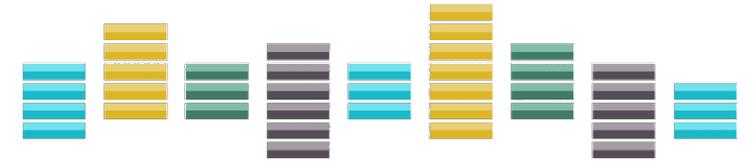
Persons	Program	Health Plan
		You are not able to enroll at this time. This is a Special Enrollment Period. While you qualify for insurance through Covered California, you have applied outside the open enrollment period. Based on the information you provided, you did not meet the requirements to enroll in a plan outside of the Open Enrollment period. If you think we made a mistake or you have questions, please contact Covered California at 1-800-300-1506. You can reapply if you have a change in circumstance or

FEEDBACK

OUTREACH AND SALES UPDATE

Drew Kyler, Branch Chief, Outreach and Sales

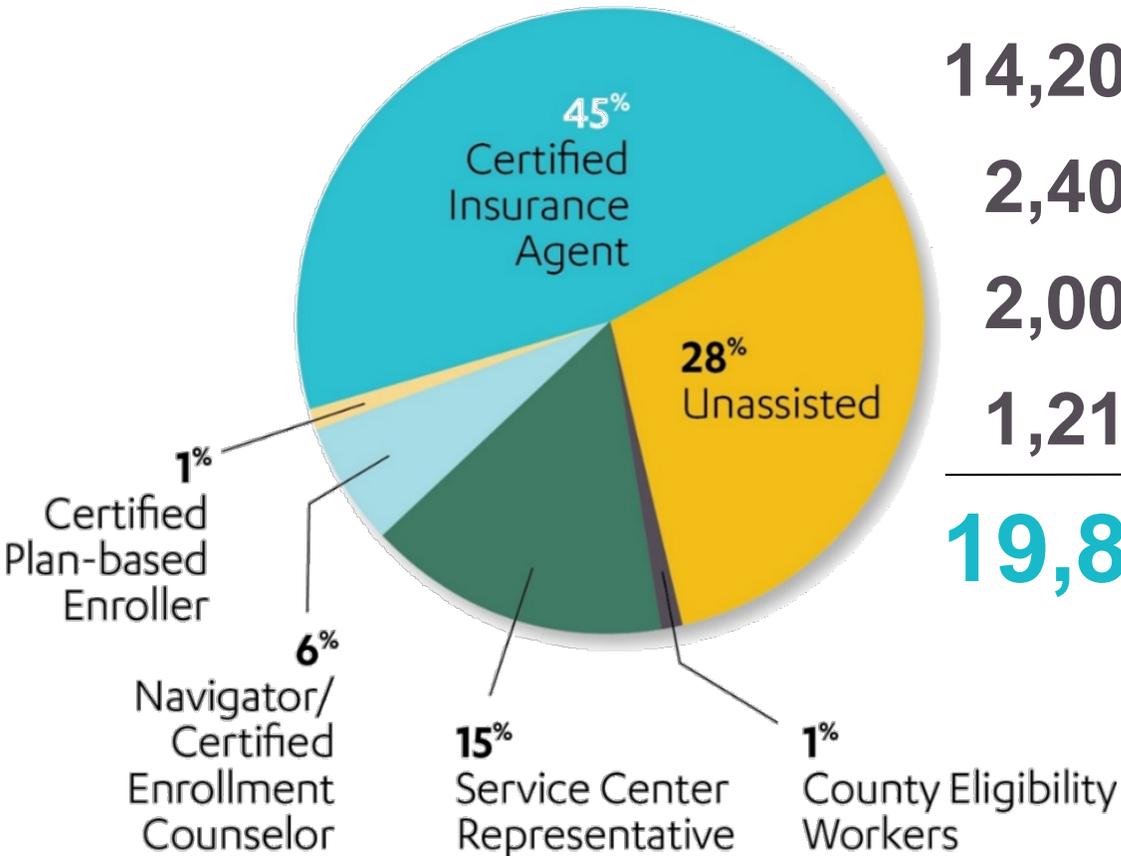
OUTREACH AND SALES: OBJECTIVES



- Support Outreach & Sales Channel Partners
- Provide Partners with Opportunities to Engage
- Effective Outreach Tactics



OUTREACH AND SALES: ENROLLMENT WORKFORCE



14,204 Certified Insurance Agents

2,406 Certified Application Counselors

2,002 Navigator/Certified Enrollment Counselors

1,215 Plan-Based Enrollers

19,827 Total

Storefronts

- 582 Approved Storefronts

Outreach

- 53% enrolled with Certified Partner

OUTREACH AND SALES: SERVICE CENTER SUPPORT

Special Enrollment Period
50 Full-Time Staff

OE SURGE →

Open Enrollment
100 Full-Time Staff



- Average **2 minute hold time**
- Average **85% daily service level**
- Hours of Operation

Monday *through* Friday

8:00am to 6:00pm

Saturdays and Sundays, Closed

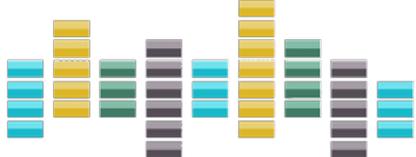
OUTREACH AND SALES: REGIONAL SALES TEAMS



- 8 Sales Regions
- 4 Account Representatives
- 9 Regional Field Representatives
- 1 Strategic Sales Executive

Supports:
Certified Enrollment Representatives - navigators, agents, CACs, stakeholders, and community leaders.

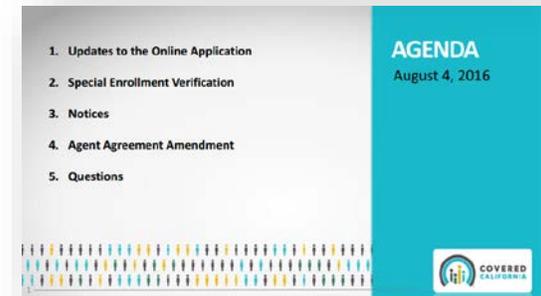
OUTREACH AND SALES: OPEN ENROLLMENT 4 STRATEGY PLAN

- Facilitated **“AMPED UP!”** statewide kick off meetings 
 - **11 Meetings** in September 2016
 - **9 Cities:** Oakland, Redding, Fresno, San Diego, Rancho Cucamonga, Garden Grove (2) , Santa Barbara, Los Angeles (2), and Sacramento
 - **100+ attendees** at each of the meeting (except Redding- 40 attendees) = **1,000+ attendees overall**
 - **Certified Enrollment Representatives:** Certified Insurance Agents and Certified Application/Enrollment Counselors; and
 - **Local Partners:** Health/Dental/Vision Plan Representatives, County Medi-Cal Representatives, Elected Officials, and Community Partners
 - **Trained our Sales Partners** with enrollment strategies and how to outreach and educate their communities to enroll in Covered California.



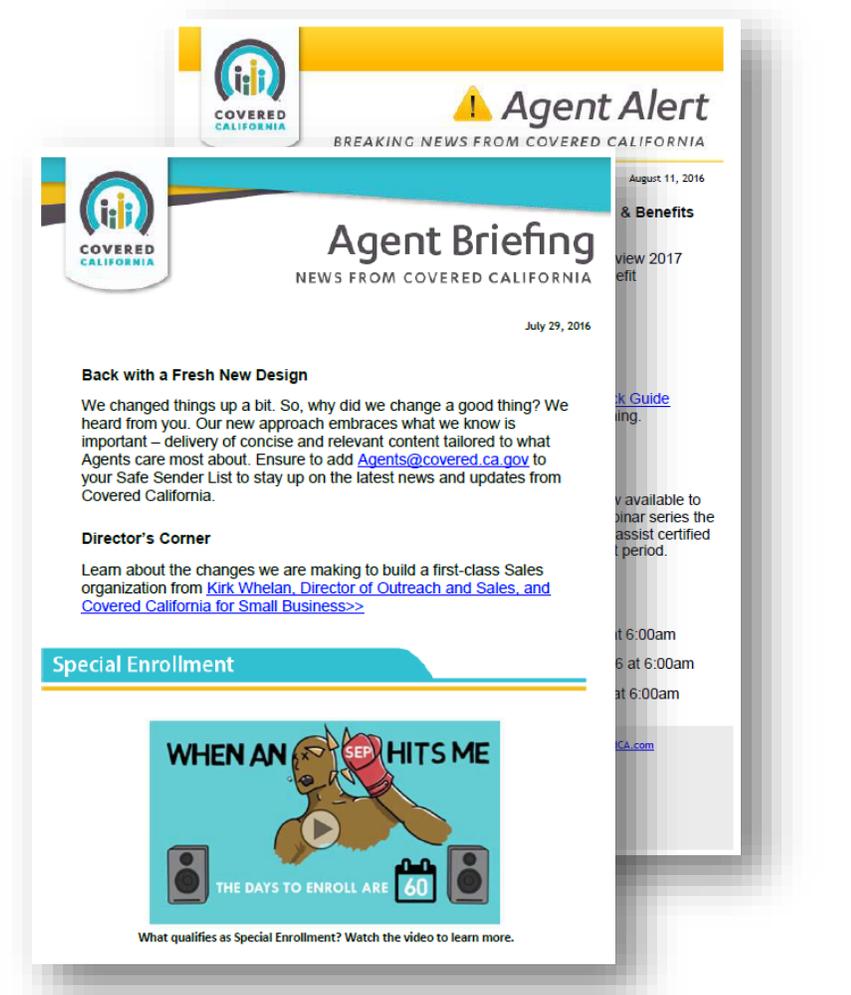
OUTREACH AND SALES: OPEN ENROLLMENT 4 STRATEGY PLAN

- Host **Webinars** for on-going trainings
 - 8/4/16: Sales Update: Feature Release 16.7 and Other Updates
 - 8/18/16: 2017 Covered California Health and Dental Plans/Benefits
 - 8/25/16: 2017 Regional Rate Analysis & Benefits
 - 9/23/16: Shop & Compare Portal Walkthrough
Agent Portal Walkthrough
Certified Enrollment Counselor Portal Walkthrough
Renewal Consumer Journey & Online Application Feature Release 16.9
 - 10/11/16: **Helping Consumers in Medi-Cal**
 - 10/20/16: **Open Enrollment Consumer Journey**



OUTREACH AND SALES: OPEN ENROLLMENT 4 STRATEGY PLAN

- Email **News Briefs and Alerts** highlighting the latest news to our Sales Partners
 - **Biweekly distribution** to all Sales Partners
 - **Updates** on Application Portal Releases of new functionalities
 - **Reminders** for administrative tasks – certification and recertification, trainings, etc.
 - **Calendars** for Service Center Hours and Outages
 - Sign-up: OutreachandSales@covered.ca.gov



OUTREACH AND SALES: OPEN ENROLLMENT 4 STRATEGY PLAN

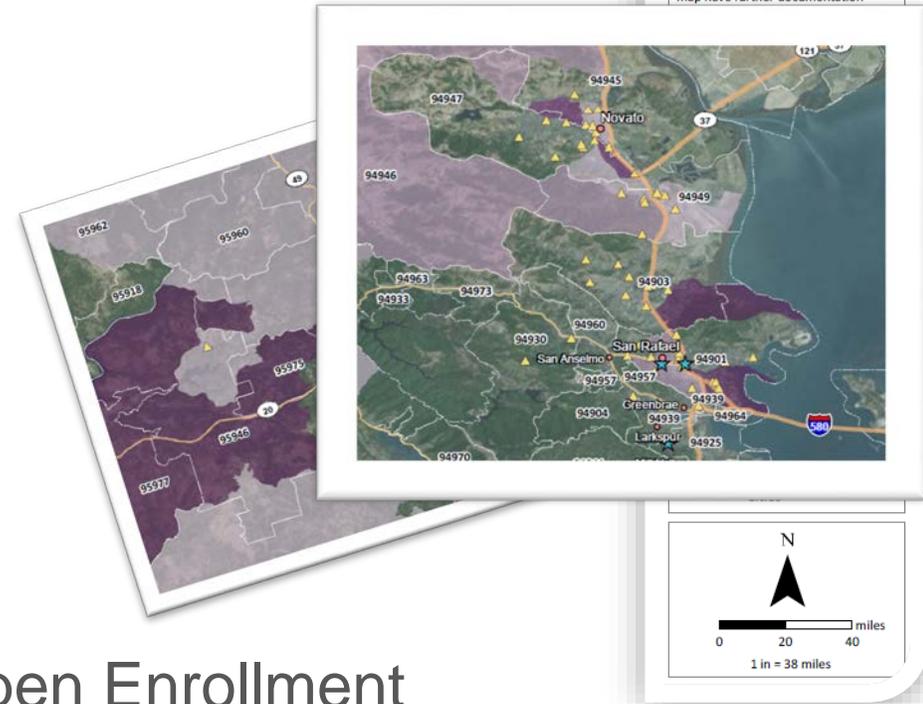
- Update **Tool Kits** for our Sales Partner
 - 2017 Health and Dental Plans Tool Kit
 - 2017 Plan Rates and Regional Data Sheets
 - Renewal (Job Aids and Sample Notices)
 - 2017 PCP Matching (Quick Guide)
 - 2016 Subsidy-Eligible Maps
 - New Printable Materials for consumers (Open Enrollment Guide, Paper Calculator, brochures, etc.)

Estimated Remaining Subsidy-Eligible Population

Sales Area 1

These maps represent the range of Covered CA subsidy-eligible target populations within Census Tracts. The subsidy-eligible population range was calculated by data from Covered CA, CalSIM (UCLA) and the American Community Survey (ACS). Be aware that larger Census Tracts are not as populated in comparison to smaller Census Tracts.

The five classes represented on this map have further documentation



OUTREACH AND SALES: OPPORTUNITIES TO ENGAGE

Find Events Near You

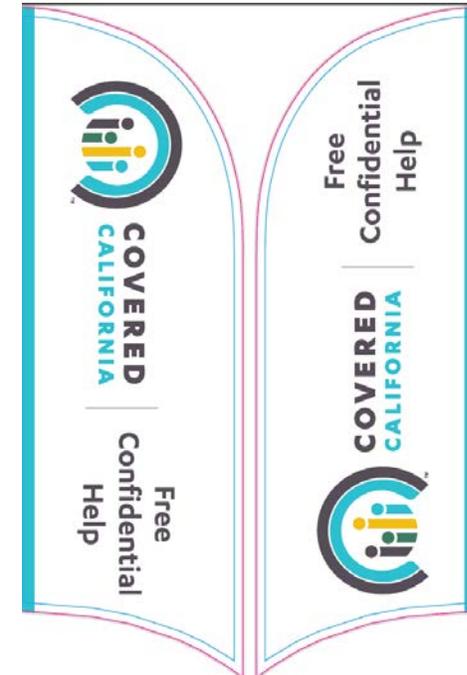
Find a Storefront Near You

Find a Certified Insurance Agent

Find a Certified Enroller

Find a County Services Agency

- Covered California Website: “Find Local Help to Enroll”
- Covered California Storefront Program
- Covered California Events Web Page
- Covered California Sales Tools
- Covered California Collateral Materials



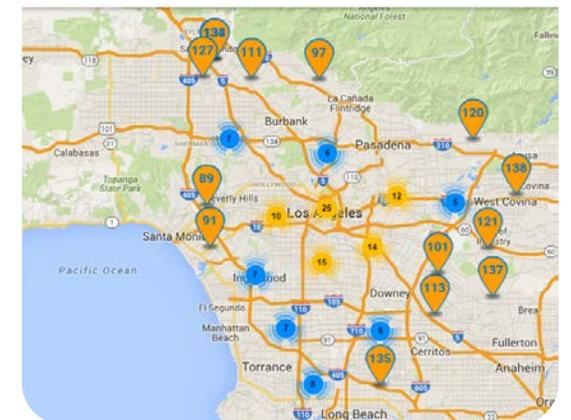
OUTREACH AND SALES: STOREFRONT PROGRAM

- **582** Storefronts

- Certified Insurance Agent or Certified Enrollment Entity offices
- Open year round to provide in-person enrollment assistance
- **Developing more** in hot zones where the uninsured eligible remains...
- Storefront Finder Tool on <http://www.coveredca.com/get-help/local/>



Los Angeles, CA, United States



OUTREACH AND SALES: CURRENT EVENTS

- **156** current events posted
- **Timeframe:** 10/3/16 – 1/31/17
- **By:** Certified Insurance Agents or Certified Enrollment Entity offices hosting or participating
- **Find an Event:** www.coveredca.com/get-help/local/events/

Find an Event

Event Name

Event Date
From:
To:

City

Type

Language

Postal Code

County

[Search](#)

[Reset](#)

Results 1 - 30 of 94

Event Name	Address	Event Time	County	Languages	Details
Special Enrollment Assistance@ Catholic Charities of Santa Clara County sponsored by Catholic Charities of Santa Clara County	195 E. San Fernando Street San Jose, CA 95112	Jul 13, 2016 08:30 AM to 04:00 PM	Santa Clara	English, Spanish	See Details
United Way Enrollment & Application Assistance@ United Way of Tulare County sponsored by United Way of Tulare County	1601 East Prosperity Avenue Tulare, CA 93274	Aug 18, 2016 08:00 AM to 05:00 PM	Tulare	English	See Details
Special Enrollment Event Free Help@ American Best Choice insurance @ Cucamonga Business Park sponsored by American Best Choice	9681 Business Center Drive Suite A Rancho Cucamonga, CA 91730	Aug 18, 2016 09:00 AM to 06:00 PM	San Bernardino	Arabic, English, Spanish	See Details
FREE SERVICICES Covered California Special Enrollment 2016 and Medi-Cal / SERVICIO GRATIS para su s@ Orange County United Way sponsored by Orange County United Way	18012 Mitchell South Irvine, CA 92614	Aug 18, 2016 09:00 AM to 04:00 PM	Orange	English, Spanish	See Details

Count of Events		
Past Events (Pre-OE3) 12/4/2014 thru 10/31/2015	OE3 Past Events 11/01/2015 thru 1/31/2016	OE3 Current Month and Future Events 2/1/2016 and beyond
4,533	3,124	1,415

OUTREACH AND SALES: PARTNERSHIPS

- **Covered California**

- Community Colleges
- DMV
- Insurance Agencies
- Local County Health Agencies
- Local Health, Dental, and Vision Carriers
- Local Malls and Stores

- **Federal Support**

- Healthy Campus Challenge
- Naturalization/Citizenship Ceremonies
- Westfield Malls
- Ralph Stores
- Lyft

FEEDBACK

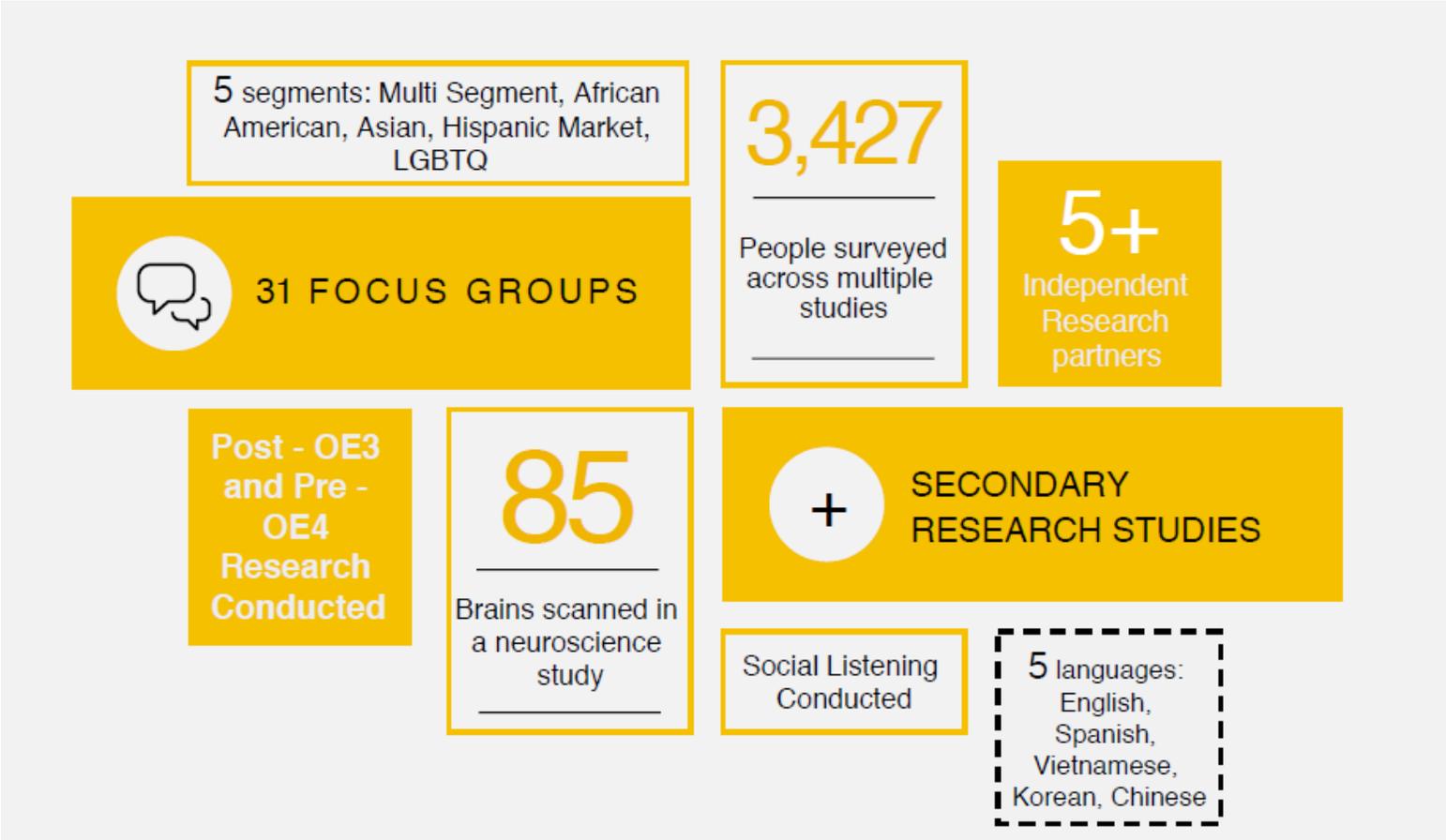
MARKETING UPDATE

Sharon Gray and Jennifer Miller, Marketing

MARKETING: DISCUSSION TOPICS

1. Research results to inform Open Enrollment
2. OE4 creative based on research
3. OE4 media plan
4. Renewal and retention
5. Website enhancements

MARKETING: OE4 RESEARCH OVERVIEW



MARKETING: OE4 RESEARCH –KEY LEARNINGS

To help inform OE4 creative and planning, Covered California conducted qualitative and quantitative research with uninsured Californians in the Multi-Segment, African American, Hispanic, Asian and LGBTQ communities.

What we learned across all segments:

- The new **brand campaign**, “**It’s life care.**” which emotionally conveys the value of coverage, tested very well.
- **Remaining uninsured are harder to convince** and they have found ways to cope
- **Awareness of Covered California** is good, but there’s still confusion about what Covered California is, what we offer. Audiences want specifics.
- **Affordability** is, by far, offered as the #1 barrier
- Consumers feel overwhelmed. **Health insurance is complicated** and they face difficulties with the shopping and enrollment process.

Some nuances by segments emerged for Asian and LGBTQ communities. While African American and Latino segments were consistent with Multi-Segment group.

MARKETING: TOP PERFORMING MESSAGE TOPICS

The following are the top performing message topics that we will work into our creative across segments and channels:

- Preventive with specific examples
- Availability of dental coverage
- Health insurance at a lower cost
- Choice of plans including specific names of QHP's
- Free expert help

MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

- Continue with the current brand campaign

**IT'S MORE THAN
JUST HEALTH CARE.
IT'S LIFE CARE.**

MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

To address the finding that the **uninsured are harder to convince** and have found ways to **cope** we are developing a new brand TV spot, “The Scene”.



MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

To address the learning that there is still confusion about what Covered California is and what we offer, we will bring back the educational platform, **Welcome to Answers.**



MARKETING: Applying the research learnings to OE 4 creative

To address the **need for more specific information** we are doing the following across segments and media channels:

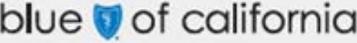
- 1) Feature QHP logos to show that we offer a choice of quality brand name health plans.

**BEING COVERED
IS THE
BEST PLAN.**

CoveredCA.com

 **COVERED CALIFORNIA** | *It's LIFE CARE.*

 Anthem. BlueCross

 blue of california

 Health Net

 KAISER PERMANENTE

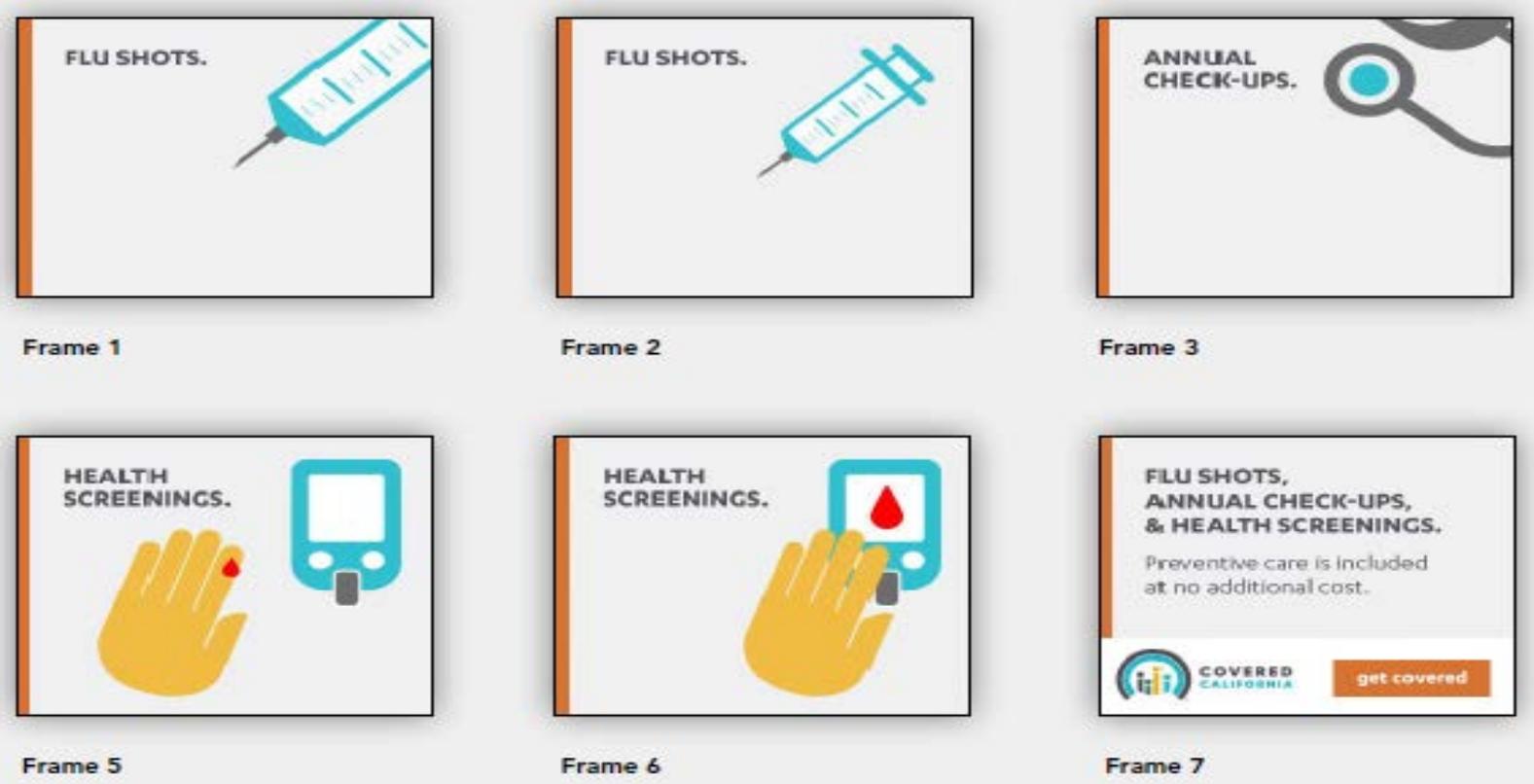
 MOLINA HEALTHCARE

 SHARP HEALTH PLAN

 VHP Valley Health Plan

MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

2) Provide details about what free preventive services are included in all health plans purchased through Covered California.



MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

To address the Affordability barrier, we'll promote the lower cost message which resonated well across all groups. This message will be present across all segments and channels.



Translation: Medical Insurance at a Lower Cost

MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE

To address complexities of health insurance, we are adjusting language to be more empathetic as well offering free expert help.



MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE- ASIAN



Learning: Asian focus group participants felt that an ad didn't apply to all if it only showed a family.

Revised Asian creative will show all types of households and the message will be:

Covered California can help you find health insurance for a lower cost whether you are single, married or have a family.

MARKETING: APPLYING THE RESEARCH LEARNINGS TO OE 4 CREATIVE- LGBTQ



Learning:

LGBTQ focus group participants preferred images and messages that are clear and unambiguously LGBTQ. In testing, the rainbow image resonated.

New LGBTQ print ads will include the rainbow as well as imagery that is unambiguously LGBTQ.

MARKETING: MEDIA PLAN- TARGET AUDIENCE

Retention & Renewal

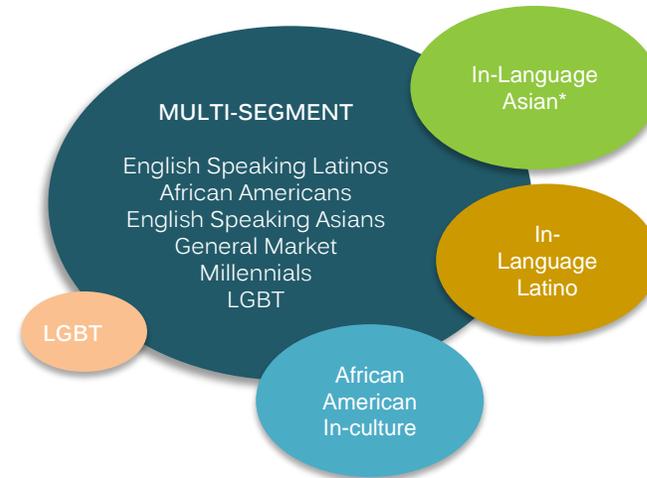
All current Covered California members



*Member communications & Social Media

Acquisition (Open Enrollment)

- **Remaining uninsured Californians**
 - Subsidy eligible (500k-615k)**
 - Non-subsidy eligible (460k)**
- **Age:** Media target A25-54
- **Income:** \$50k-\$130k
- **Segments:**



**Price Waterhouse Coopers Covered California 2016-2022 Market Analysis and Planning report

*Asian In-language: Primary – Chinese, Vietnamese, Korean; Secondary – Filipino (Tagalog), Hmong, Laotian, Cambodian

MARKETING: MEDIA PLAN- CAMPAIGN TIMING AND ELECTION CONSIDERATIONS

Renewal Period

- **Begins October 2016 – December 15, 2016**

Open Enrollment Period

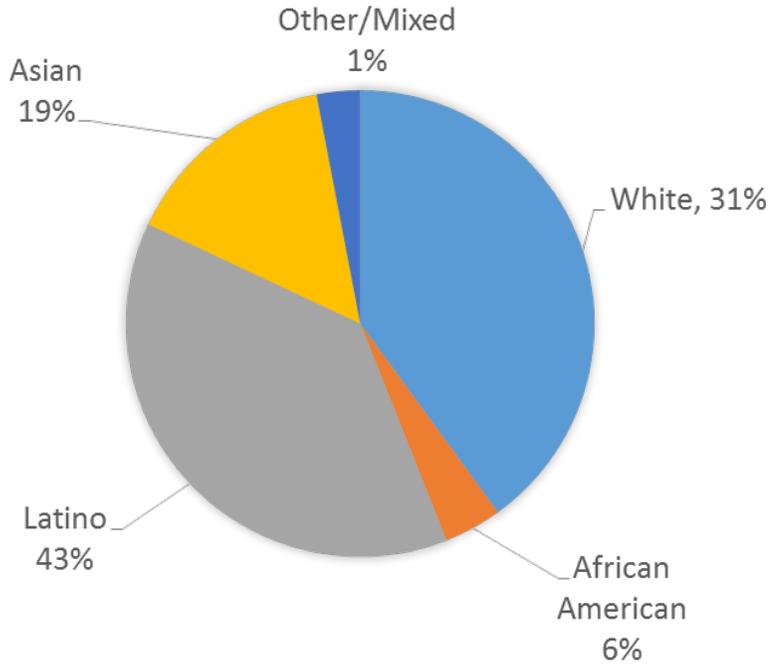
- **November 1, 2016 – January 31, 2017**

Most campaign efforts will begin after the 2016 Presidential election (Nov. 14) due to expected high ad spending across all channels contributing to inventory pressure

MARKETING: MEDIA PLAN- TARGET MARKETS & SEGMENTS

TIER 1 <ul style="list-style-type: none"> • LOS ANGELES
TIER 2 <ul style="list-style-type: none"> • SAN FRANCISCO • SACRAMENTO • FRESNO • SAN DIEGO
TIER 3 <ul style="list-style-type: none"> • BAKERSFIELD (tier 1 for Hispanic segment) • PALM SPRINGS • MONTEREY-SALINAS • SANTA BARBARA • EUREKA • CHICO-REDDING

Remaining Uninsured Subsidy Eligible Population**



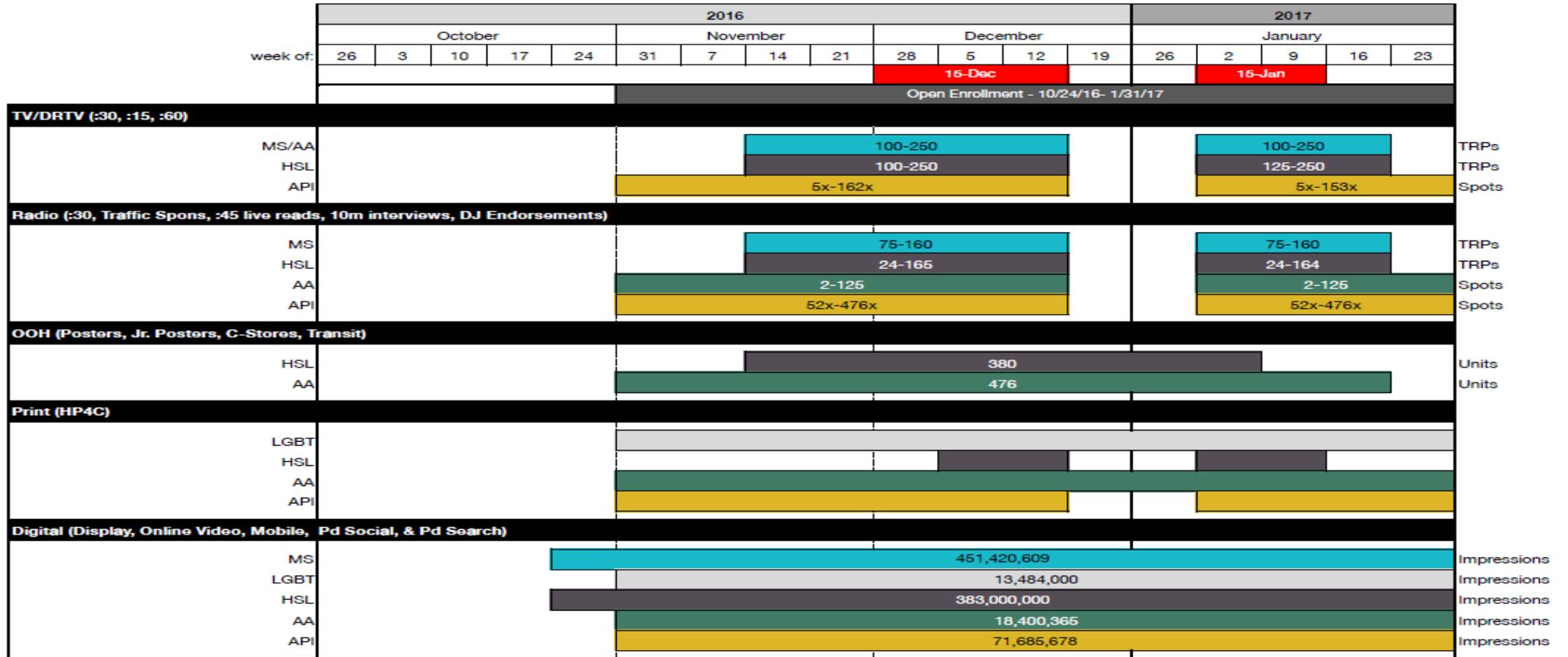
**CalSIM 1.91 & CoveredCA

-Data on uninsured non-subsidy population unavailable
 -12% of total CC enrolled Hispanic’s designated Spanish as their preferred language (CC 2016 OE Report)

MARKETING: MEDIA PLAN- PAID MEDIA CHANNELS BY SEGMENT

	Multi-Segment	In-Language Latino	African American	In-Language Asian	LGBT
Spot TV/Cable	✓	✓	✓		
DRTV	✓	✓		✓	
Radio	✓	✓	✓	✓	
Print		✓	✓	✓	✓
Premium Digital	✓	✓	✓	✓	
Programmatic Digital	✓	✓	✓		
Out-of-Home		✓	✓		
Paid Social	✓	✓			✓
Paid Search (SEM)	✓	✓			

MARKETING: MEDIA PLAN- CAMPAIGN FLOW CHART



- In Red are the weeks that we will heavy up leading up to key dates of 12/15 and 1/15
- 2 week hiatus during the holiday weeks of Christmas and New Years

MARKETING: RETENTION AND RENEWAL

- Segment member base into message specific groups to address 2017 plan year changes i.e. rate increases, carrier exits, carrier expansion
- Primary message will be “Shop and Compare plan options to be sure you have the plan that provides you the best value in 2017”
- Messages will be focused around key dates and specific calls to action



Stay Covered in 2017,
Renew Your Health Coverage!

Dear **First_Name_default_Friend_1**

It's time to renew your health coverage for 2017!

Each year there are changes in rates, plan availability and eligibility for financial help. This year is no exception. With the recently announced increases in health coverage rates for 2017, and new additions to the plan options in your area, you could potentially save money by shopping for a new plan. Renewal is the perfect time to compare your current plan with others available in your area to find the best value for your 2017 coverage – it only takes a few minutes.

In the first weeks of October, you will receive an important renewal notice about your health coverage from Covered California. This notice will help you understand your choices for 2017, so it is important for you to review it carefully. If you take no action to actively renew or change plans, you will automatically be renewed, 30 days after the date on your renewal notice, into the same plan you had in 2016.

Shopping for Health Coverage for 2017 is Easy!

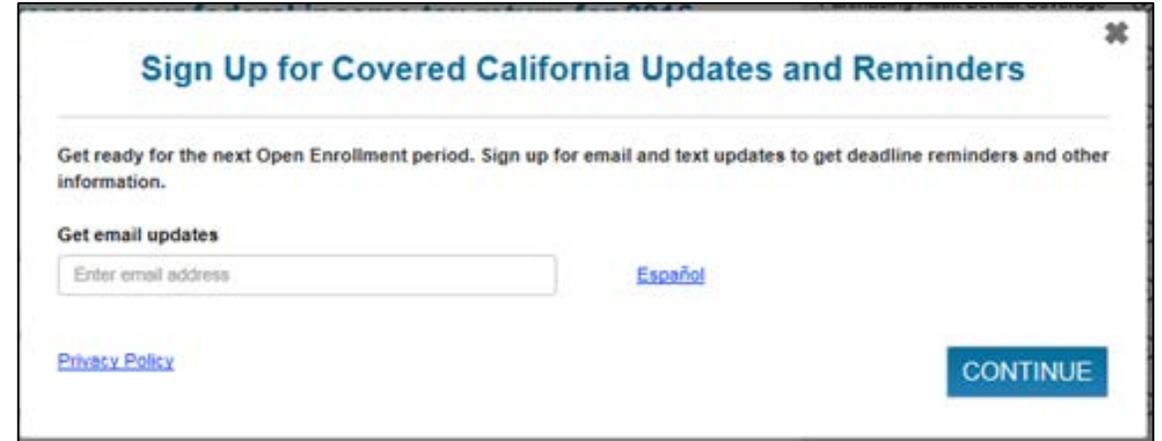
You have two options:

1) See what other options are available to you for 2017. You can compare rates and shop for a new health plan.

Your current plan will have a significant rate increase for 2017.

MARKETING: WEBSITE ENHANCEMENTS

- Email subscription form
 - Mobile and Desktop version
 - Option to subscribe to CoveredCA email updates



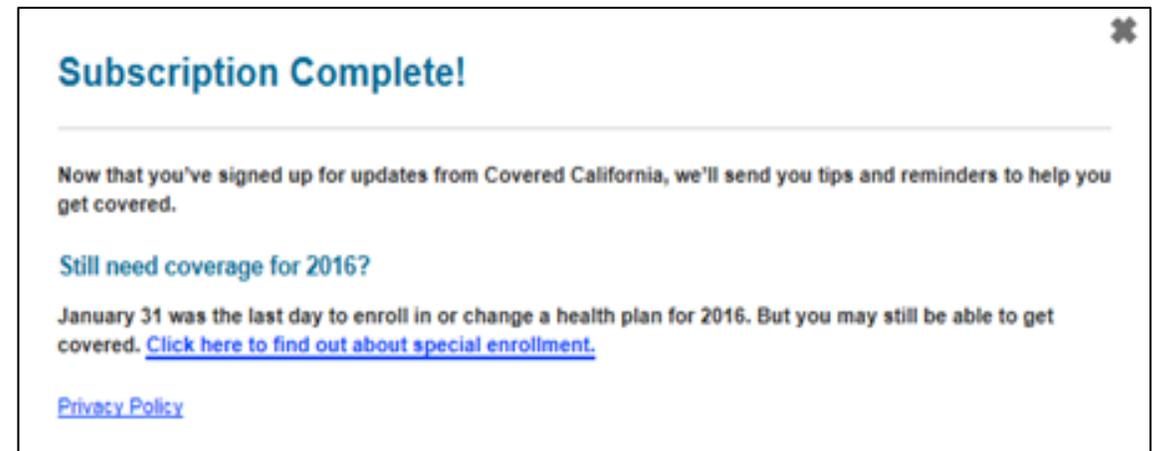
Sign Up for Covered California Updates and Reminders

Get ready for the next Open Enrollment period. Sign up for email and text updates to get deadline reminders and other information.

Get email updates

Enter email address [Español](#)

[Privacy Policy](#) **CONTINUE**



Subscription Complete!

Now that you've signed up for updates from Covered California, we'll send you tips and reminders to help you get covered.

Still need coverage for 2016?

January 31 was the last day to enroll in or change a health plan for 2016. But you may still be able to get covered. [Click here to find out about special enrollment.](#)

[Privacy Policy](#)

FEEDBACK

ADVISORY GROUP MEMBER FEEDBACK: OUTREACH MODELS

COVERED CALIFORNIA: OUTREACH MODELS

- What programs or outreach methods are you aware of or have implemented that have been effective at:
 - Encouraging people to sign up who think Covered CA is too expensive?
 - Signing up people who have not had insurance before?
 - Educating people about the subsidies?
 - Convincing someone who is willing to pay the penalty, to sign up for health insurance instead?
 - Identifying and overcoming any other barriers?

CLOSING REMARKS

Anthony Wright, Chair

COVERED CALIFORNIA: CLOSING REMARKS

- Future Meeting Dates
 - Before Open Enrolment: September
 - After Open Enrollment: March
 - SEP/ Open Enrollment Preparation: June
 - Mid-Open Enrollment Conference Call/Webinar: December