

“The Power of Synergy”



**COVERED
CALIFORNIA**

2016

Special Enrollment Period

Kick-off Tour





The Power of Synergy

Teamwork

Effective relationships

Working together

Open-mindedness

Discovery

Creative cooperation

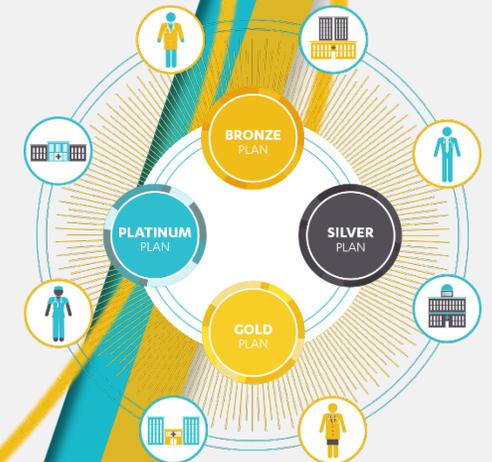
Valuing differences

Trust

Process

Better results

Finding new solutions





Welcome to the 2016 SEP Kickoff Tour!

- **13 meetings** statewide in April 2016
- **8 days** – Tuesday, 4/14/16 *through* Thursday, 4/28/16
- **2-hour** meeting discussion
- **Certified enrollment representatives**, community partners and leaders
- **Network, engage, and learn** about **SEP** to outreach and educate communities to enroll in Covered California

Agenda

- ✓ **OE3 Recap and Lessons Learned**
- ✓ **Certified Enrollment Representatives Panel**

Break

- ✓ **SEP Strategies, Best Practices, Tools and Resources**

Open Forum





Covered California's Promise:

- Better Care
- Healthier People
- Lower Cost

How Covered California Makes the Promise Real:

**CREATING
COMPETITIVE
MARKETS**

**OFFERING
AFFORDABLE
PRODUCTS**

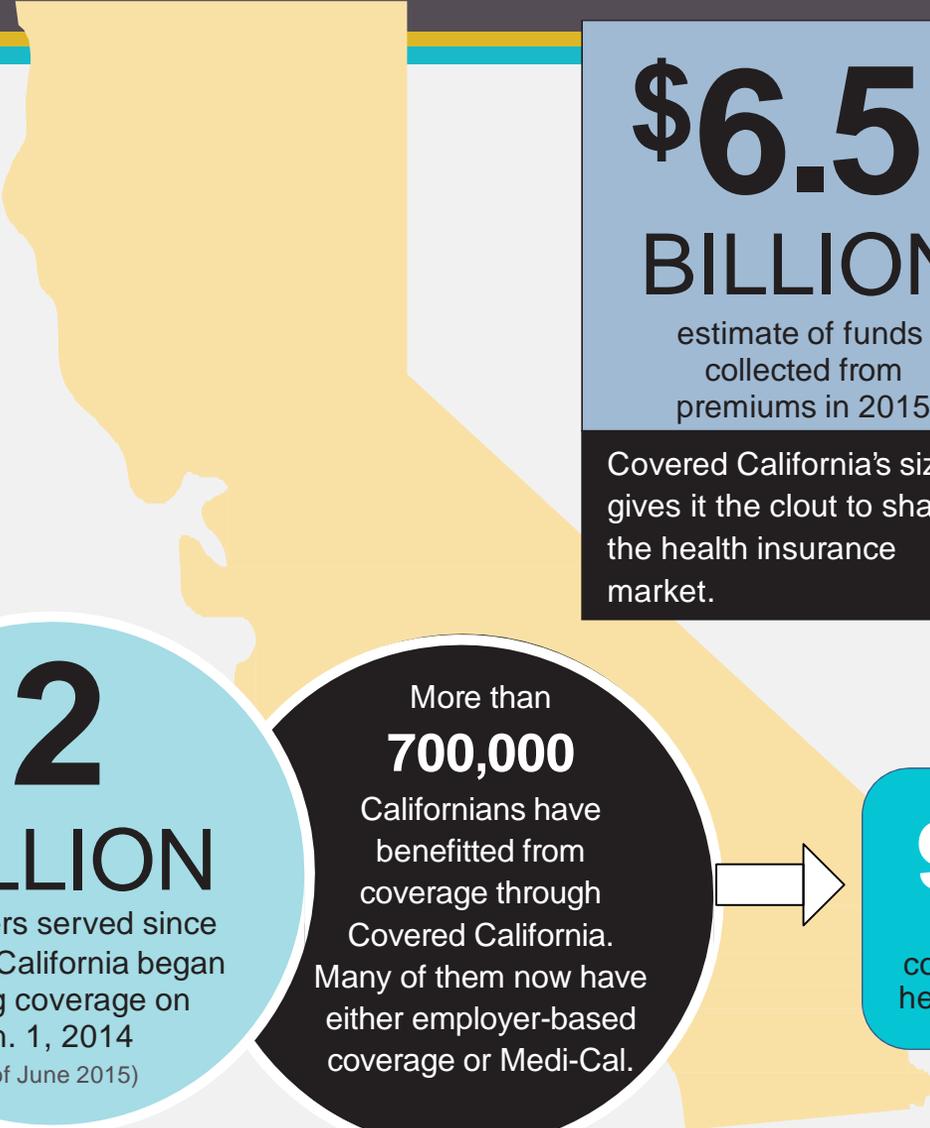
**EFFECTIVELY
REACHING AND
ENROLLING
CONSUMERS**

**ENCOURAGING
THE RIGHT CARE
AT THE RIGHT
TIME**



Covered California is Big and Having Big Impacts

It is now one of the largest purchasers of health insurance in California and the nation.



**1.3
MILLION**
consumers have active
health insurance as
of June 2015

Covered California is now
the second largest purchaser
of health insurance in the
state for those under age 65.

**\$6.5
BILLION**
estimate of funds
collected from
premiums in 2015

Covered California's size
gives it the clout to shape
the health insurance
market.

**2
MILLION**
consumers served since
Covered California began
offering coverage on
Jan. 1, 2014
(as of June 2015)

More than
700,000
Californians have
benefitted from
coverage through
Covered California.
Many of them now have
either employer-based
coverage or Medi-Cal.

9 out of 10
consumers enrolled in
coverage receive financial
help to pay their premiums

Source: [Covered California 2015 Active Member Profiles](#)



Covered California is Creating a Healthy Risk Mix

Good Risk in California (2014)

- The risk profile was 25 percent lower than the national average.
- Health insurance companies thrived, contributing more than half of all risk corridor “excess” profits (\$182 million).

The Percent of Enrollment of 18 to 34 Year Olds Continues To Grow

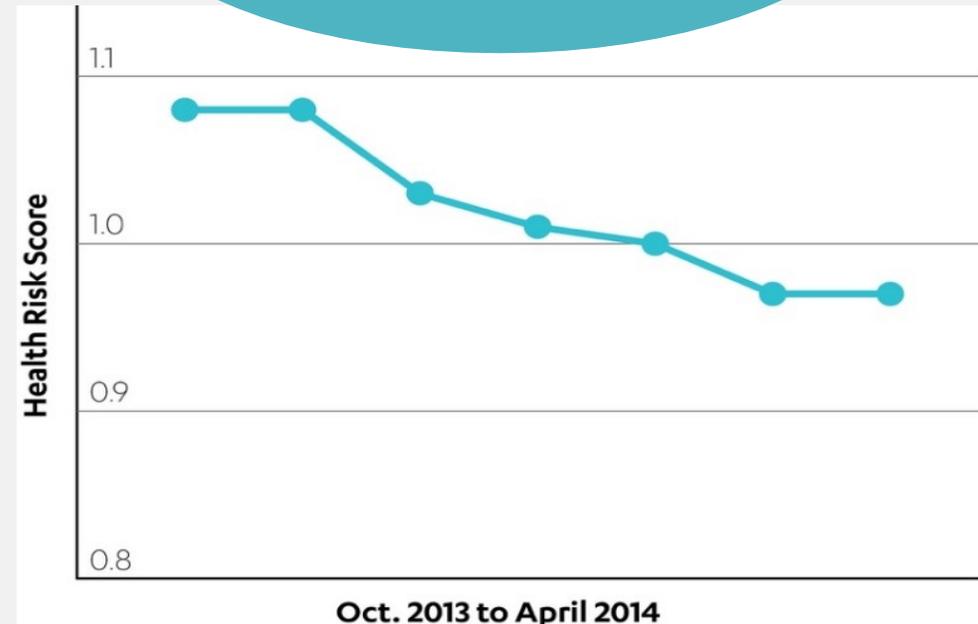
2014	2015	2016
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29% **34%** **38%**

Good Risk = Good Rates

2015 Average Increase: **4.2%**

2016 Average Increase: **4.0%**



Through our innovative data analysis, we were able to prove to our health insurance companies that the risk scores were decreasing over time, allowing Covered California to negotiate better prices.



Covered California's Core Building Blocks for Improving Quality and Lowering Costs



Strengthen value-based, patient-centered benefit design to improve access to primary care.



Require providers to meet quality standards without exception to provide safe care for all, including racial and ethnic groups.



Adopt payment strategies that support quality performance.



Be sure consumers get the right care at the right time — adopt proven models of primary care and integrated care delivery models.

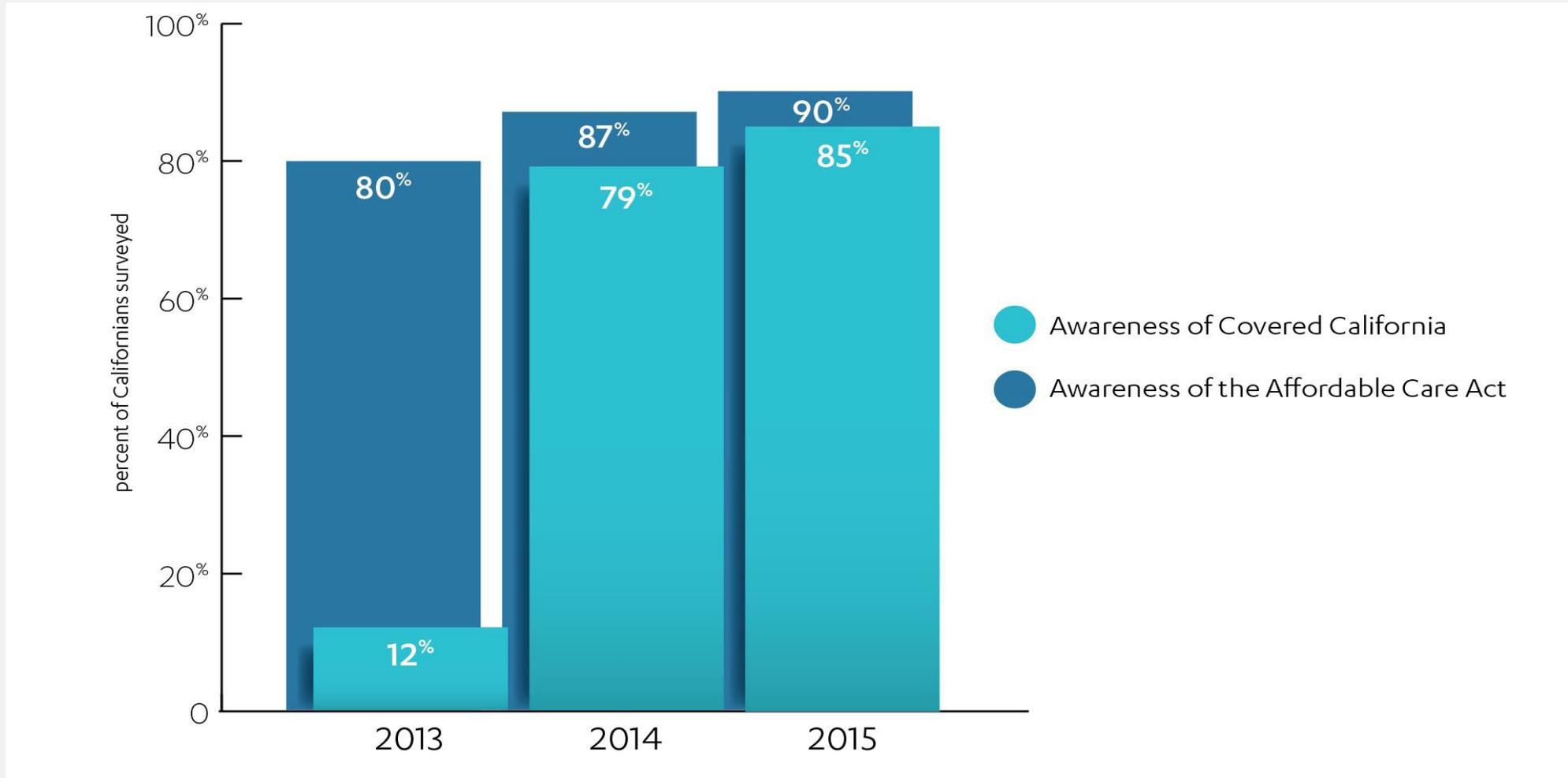


Provide tools to consumers so they can make informed choices when selecting providers.

OE3 Recap & Lessons Learned



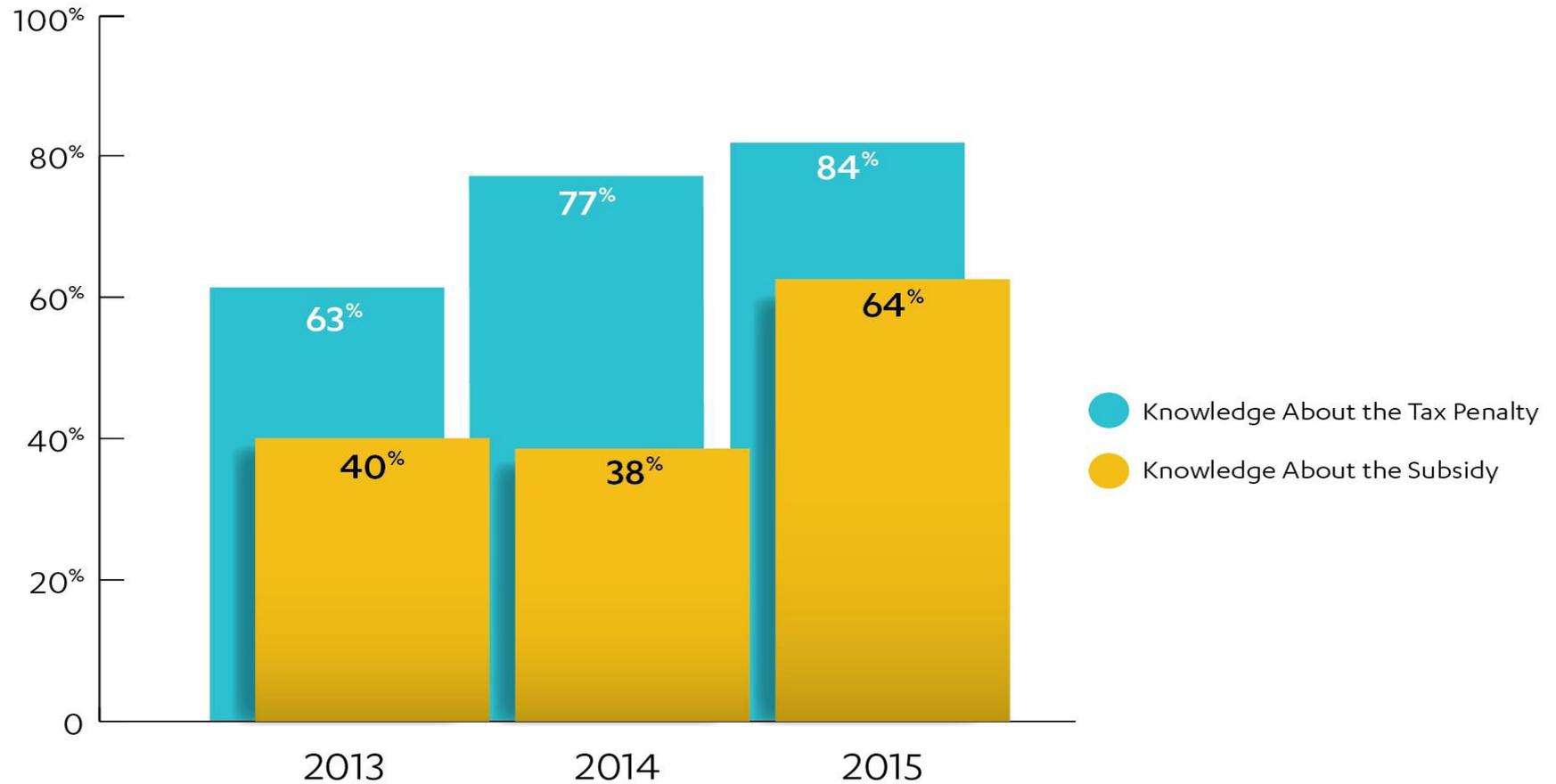
Awareness of the Affordable Care Act and Covered California is Very High





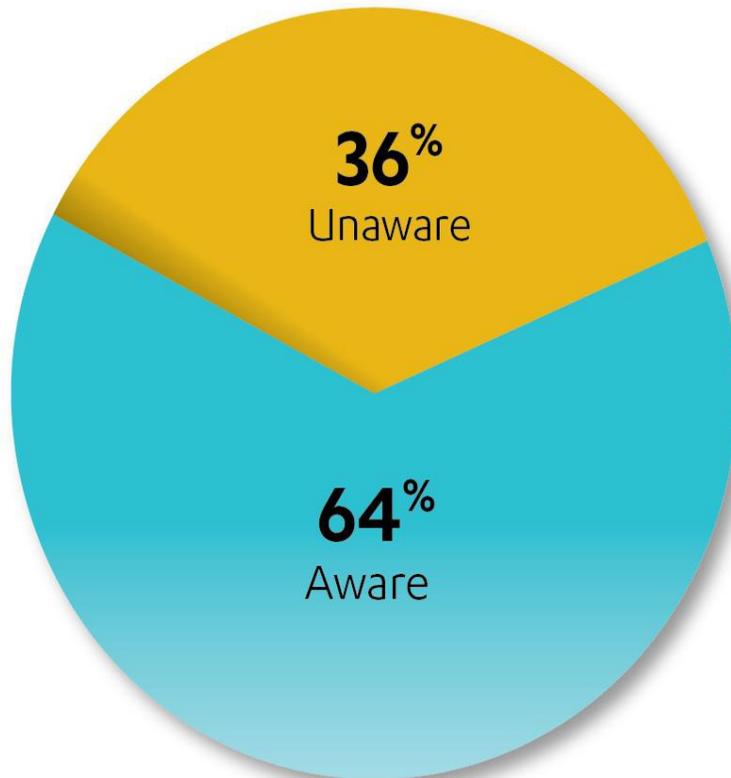
More than One-Third of the Uninsured do not know about the Subsidy – the Most Important Factor for People Signing up

Uninsured Californians' Knowledge About Subsidies and Penalties

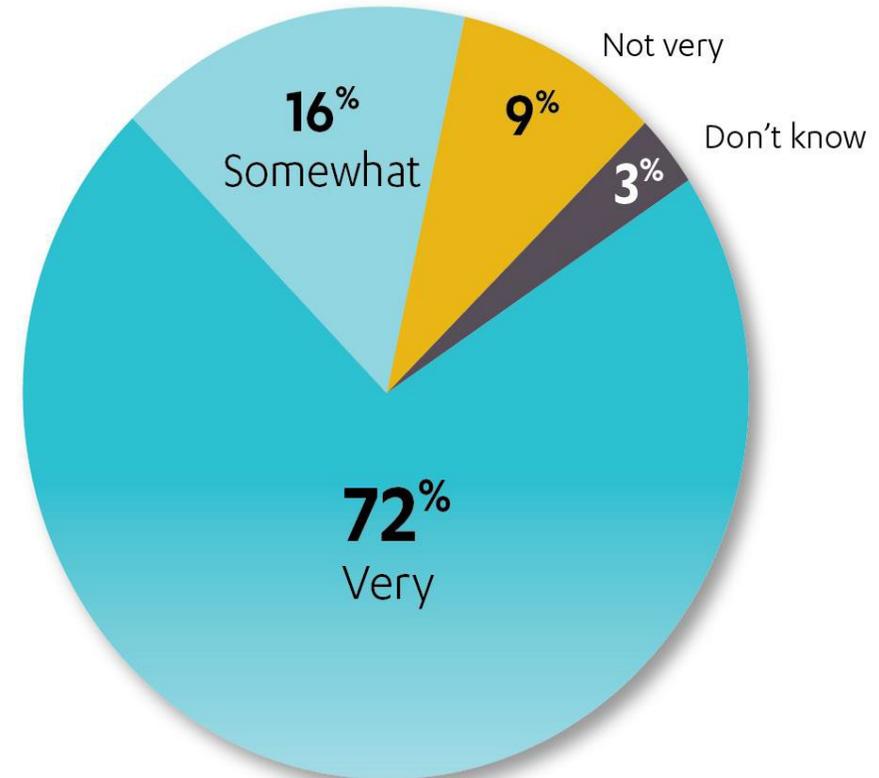


More than One-Third of the Uninsured do not know about the Subsidy – the Most Important Factor for People Signing up

**36% of the Uninsured
Are Unaware of the Subsidy**

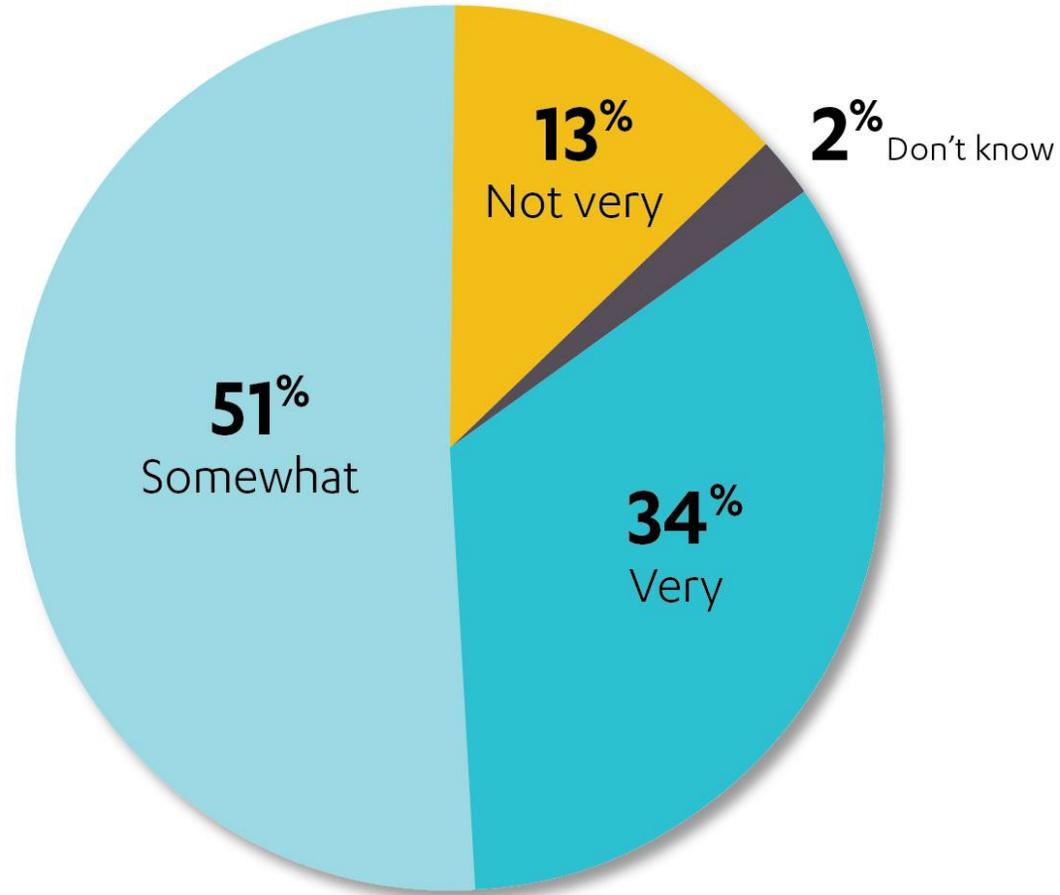


**88% of Purchasers Say the
Subsidy Is an Important Motivator**





85 Percent of First-time Purchasers Were Satisfied with Covered California's Website





“It’s LIFE CARE”

Marketing Campaign Launched 11/2/2015

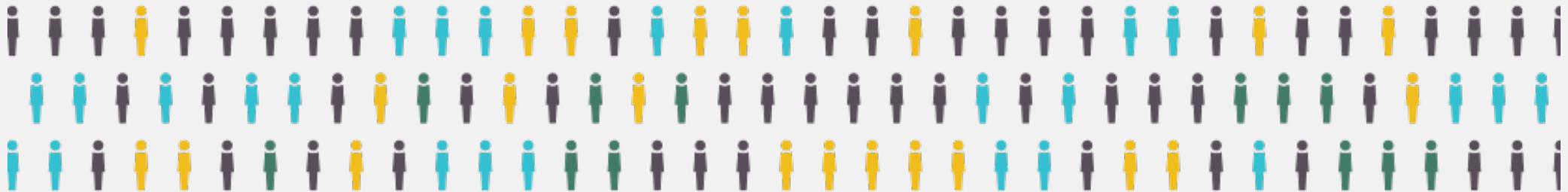
It’s MORE THAN JUST HEALTH CARE.
It’s LIFE CARE.





2016 Open Enrollment Period

439,392

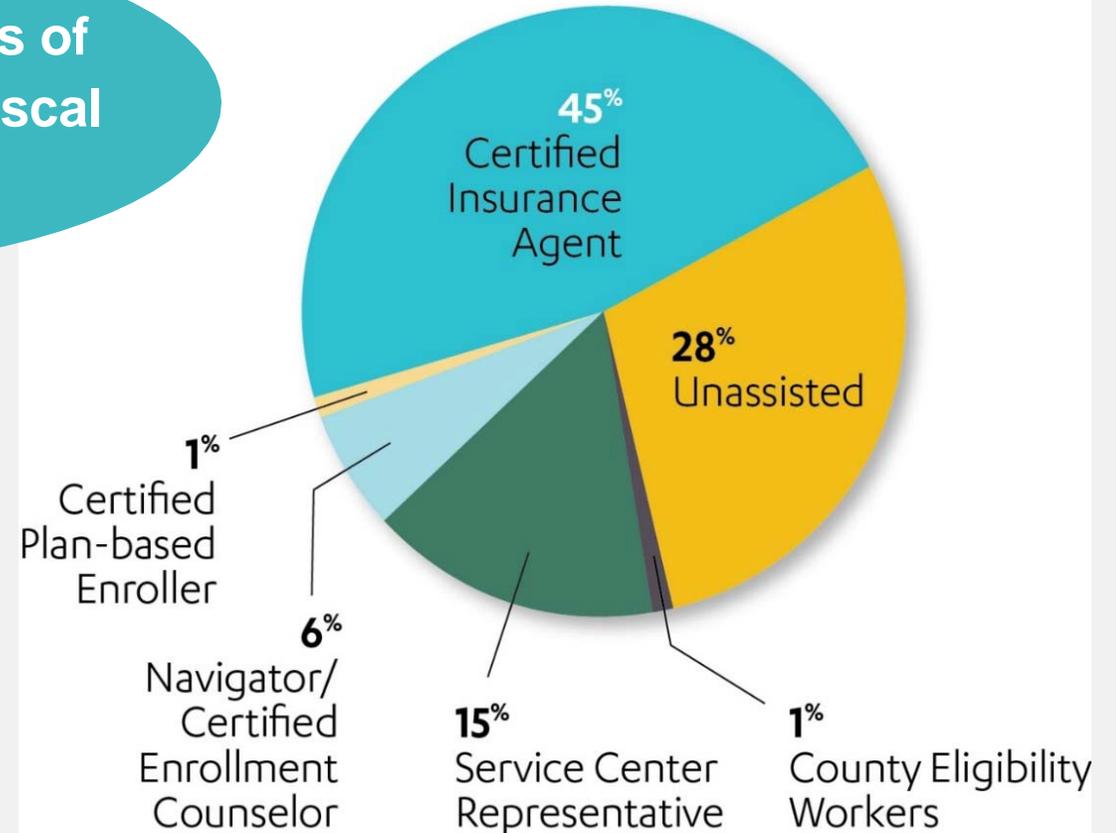


Effective Marketing and Outreach

Continued Investments of
nearly \$120 million in fiscal
year 2015-2016.



Service Channel Preferences in
Third Open Enrollment (2016)





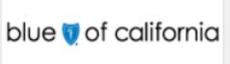
New for the Third Open Enrollment



Consumers have access to more than 500 storefronts statewide.

Why choose Enhanced Silver 73

Enhanced Silver Coverage: ≈ enhancedLevel %

 CCHP Silver 70 HMO	 Blue Shield Silver 70 PPO	 Kaiser Permanente Silver 70 HMO	 Health Net Silver 70 EPO
Overall Quality ★★★★☆	Overall Quality ★★★★☆	Overall Quality ★★★★★	
Your Total Monthly Payment: \$151 <small>(w/ tax credit)</small>	Your Total Monthly Payment: \$181 <small>(w/ tax credit)</small>	Your Total Monthly Payment: \$203 <small>(w/ tax credit)</small>	Your Total Monthly Payment: \$224 <small>(w/ tax credit)</small>
Monthly Premium Assistance (Tax Credit): \$148	Monthly Premium Assistance (Tax Credit): \$148	Monthly Premium Assistance (Tax Credit): \$148	Monthly Premium Assistance (Tax Credit): \$148
Total Monthly Premiums: \$300	Total Monthly Premiums: \$330	Total Monthly Premiums: \$352	Total Monthly Premiums: \$373
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS
Apply	Apply	Apply	Apply

Shop and Compare Tool clearly shows bottom-line payment information.



Storefront Program

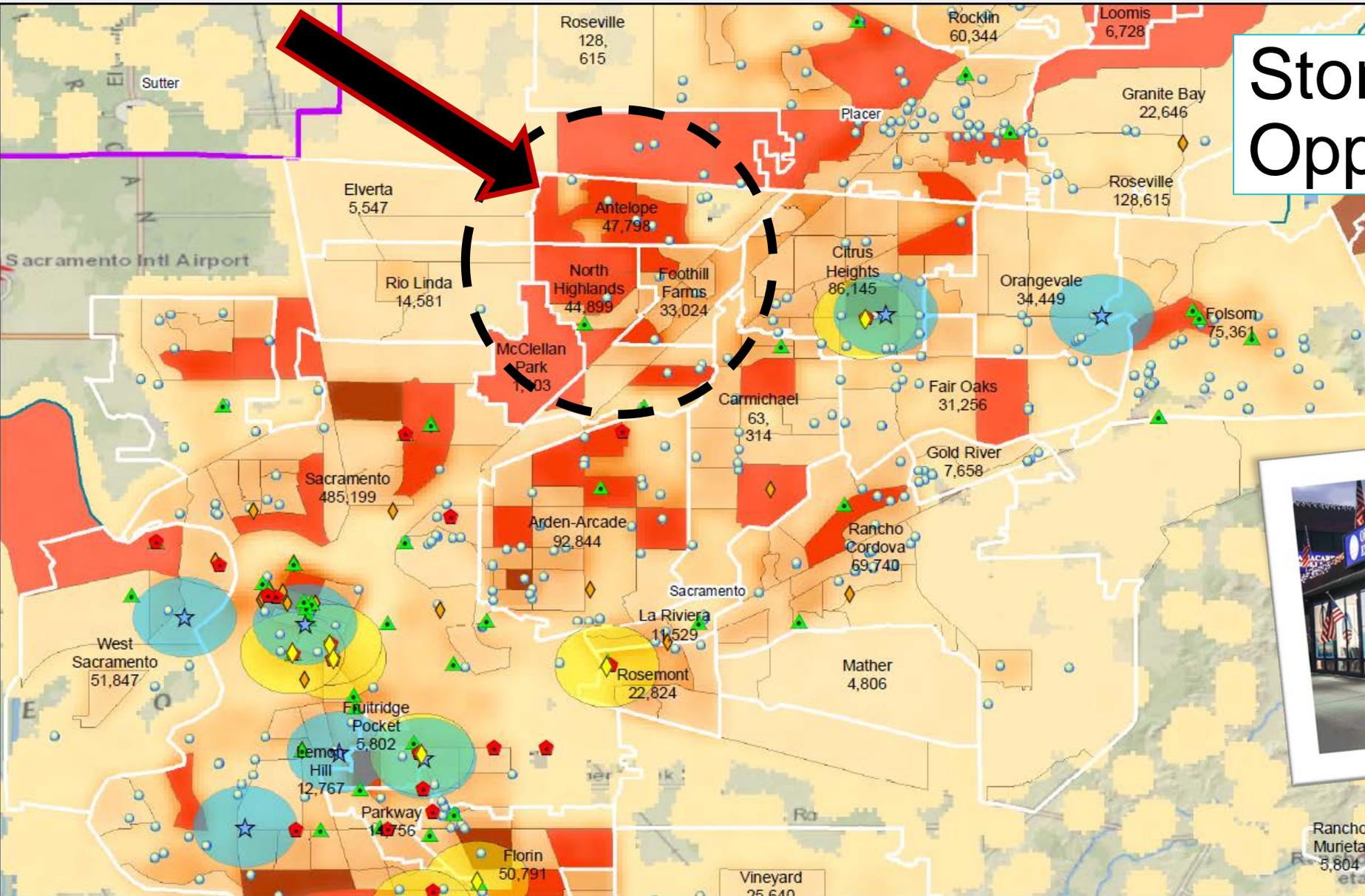
547

Storefronts

- Certified Insurance Agent or Certified Enrollment Entity
- Open a Storefront
- Be featured on the Storefront Finder Tool
- Drive consumers to you
- Apply now:
http://hbex.coveredca.com/toolkit/storefronts/Storefront_Tool_Kit_FINAL.pdf



Storefront Opportunities



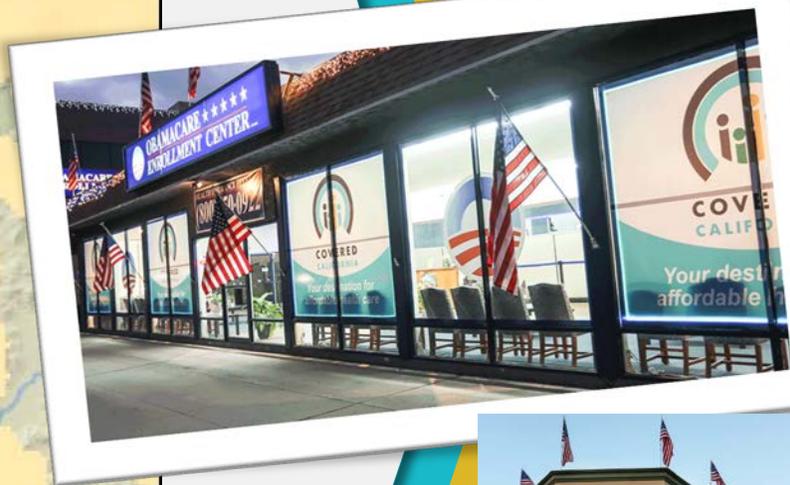
- Navigators
- CACs
- CONpartners
- Agents

- Agent Storefronts with 1 Mile Radius Service Area
 - Partner Storefronts with 1 Mile Radius Service Area
- Green Areas Show Overlapping Partner and Agent Storefronts

- Cities and Places Name and Population
- Estimated Subsidy-Eligible
 - 100 - 250
 - 251 - 500
 - 501 - 2251



4/7/2016





Successfully Enrolling the Full Diversity of Those Eligible for Subsidies

Third Open Enrollment

succeeded in enrolling

439,000

individuals.

Ethnicity	Projected Eligible Population ¹	First Open Enrollment (2014)	Second Open Enrollment (2015)	Third Open Enrollment (2016)
Asian	21%	23%	18%	20%
African-American	5%	3%	4%	4%
Latino	38%	31%	37%	36%
White	34%	35%	34%	34%
Other	4%	8%	6%	7%

¹ CalSIM version 1.91 Statewide Data Book 2015-2019 <http://bit.ly/1Que1NV>

² Henry J. Kaiser Family Foundation. 2015. "Coverage Expansions and the Remaining Uninsured: A Look at California During Year One of ACA

Implementation." Menlo Park, CA.

An independent study conducted by the Kaiser Family Foundation² confirmed Covered California's success at enrolling Latinos.

Covered California enrollees are more racially diverse than Californians with private coverage — 60 percent identify as a race/ethnicity other than white and Latinos make up 36 percent of the total.



Agent Program Updates

- Agency Contract
- Portal Enhancements
- 2017 Qualified Health Plan model contract:
 - Agent Commissions during OE and SEP
 - Streamline Agent Delegation and Agent of Record process
 - Consumer late premium payment notification to Agent of Record



Enrollment Guidance

- Provide fair, accurate, impartial assistance to all consumers
 - Know that consumers should make his or her own informed choice about which coverage option best meets his or her needs and budget.
 - Advise consumers that they are the one who is selecting, applying, and enrolling in a plan
 - You **MUST NOT** charge consumers for assistance.
 - You **MUST NOT** assist consumers to evade Covered California rules and regulations.

Covered California will be auditing SEP enrollments!



Certified Enrollment Representatives Panel

BREAK:
10 Minutes



Covered California for Small Business (CCSB)



FOR SMALL
BUSINESS



How Covered California for Small Business Works

Available to groups with 100 or fewer full-time equivalent employees

- Name Brand Insurance
- Employer selects a Base Plan
- Employees have Freedom to Choose
- Seven Dental Carriers
- Four Levels of Coverage with Dozens of Plan Options
- Simple to understand quote
- Single monthly bill
- Enroll anytime

Health Plans

blue  of california



Dental Plans



FOR SMALL BUSINESS



How Covered California for Small Business Works

CCSB Sales Toll-Free

(844) 332-8384 | www.CoveredCA.com/ForSmallBusiness

CCSB Agent Service Center

(877) 453-9198 | agents@covered.ca.gov

SALES through February 2016

- **Groups: 3,698**
- **Members: 27,753**
- **Average Group Size: 7.46**
- **Q1 2016 sales are 31% up from Q1 2015**

Agent COMMISSIONS

- **Agents now paid on a monthly basis**

Commission Changes to Agent Contract

<u>1-50 Employees Enrolled</u>	<u>51+ Employees Enrolled</u>
--------------------------------	-------------------------------

1 st Year	6.5%	5% Flat
2 nd Year	6.2%	
3 rd Year	5.9%	
4 th Year	5.6%	
5 th Year	5.3%	
6+ Years	5.0%	

Note:

Effective January 1, 2016 - Annualized premium cap removed.



FOR SMALL BUSINESS



2016 Special Enrollment Period

Covered California Individual Market -

SPECIAL ENROLLMENT PERIOD

**can happen any time of the year...*



**COVERED
CALIFORNIA**

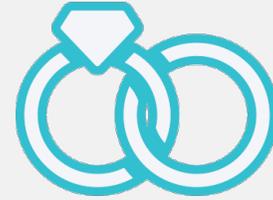
Life Changing Events for SEP



Had a Baby or Adoption



Loss of Minimum
Essential Coverage



Marriage or Entry into
Domestic Partnership



Released from
Incarceration



Permanently Moved
to/within California



Becomes a Citizen,
National, or Lawfully
Present Individual



Federally Recognized
American Indian and
Alaskan Native (AI/AN)



Application & Enrollment During SEP

- ✓ **Special Enrollment Period** means the timeframe within the 60 days from the date of the life change event
 - *Exception for loss of Minimum Essential Coverage which **can also be up to 60 days** in the future*
- ✓ **Must apply** within or up to 60 days...of the date of the life changing event date
- ✓ **Select** a qualified health plan
- ✓ **Make** the first premium payment





SEP Effective Date of Coverage

Qualifying Life Event	Effective Date of Coverage
<p>Had a baby or adopted a child</p> <ul style="list-style-type: none">• Lost or will soon lose my health insurance• Got married or entered into domestic partnership	<p>Day of birth/adoption date</p> <p>1st of following month</p>
<ul style="list-style-type: none">• Released from jail or prison• Permanently moved to/within California• Gained citizenship/lawful presence• Federally Recognized American Indian or Alaska Native• Returned from active duty military service	<p>If a plan is selected <u>on or before</u> the 15th of the month, coverage starts on the 1st of the following month.</p> <p>If a plan is selected <u>after</u> the 15th of the month, coverage starts on the 1st of the second following month.</p>



Not Applicable to Special Enrollment Period Rules

**Year-round enrollment.*



Medi-Cal



FOR **SMALL
BUSINESS**

Small Businesses



**American Indian /
Alaska Native**



UC Berkeley Center for Labor Research and Education – May 2015

- Estimated that approximately **300,000** Californians will **enroll** during an **SEP** in a given year
- **49%** were people who **lost** private or public **health coverage**

1. Loss of Health Care Coverage



Scenario: **Unemployment**

- Temporary Agencies
- Job Fair
- Job Resource Center

Scenario: **Age Out of Parent's Coverage**

- Social Media
- Colleges
- Health Plans

Scenario: **Divorce**

- Professional Network

Reaching Special Enrollment Populations

2. Moved – New residential address



Scenario: **Moved within or to California**

- Realtor office
- Department of Motor Vehicle – buy into ads
- USPS – buy into consumer packet
- Local moving company
- Home improvement stores

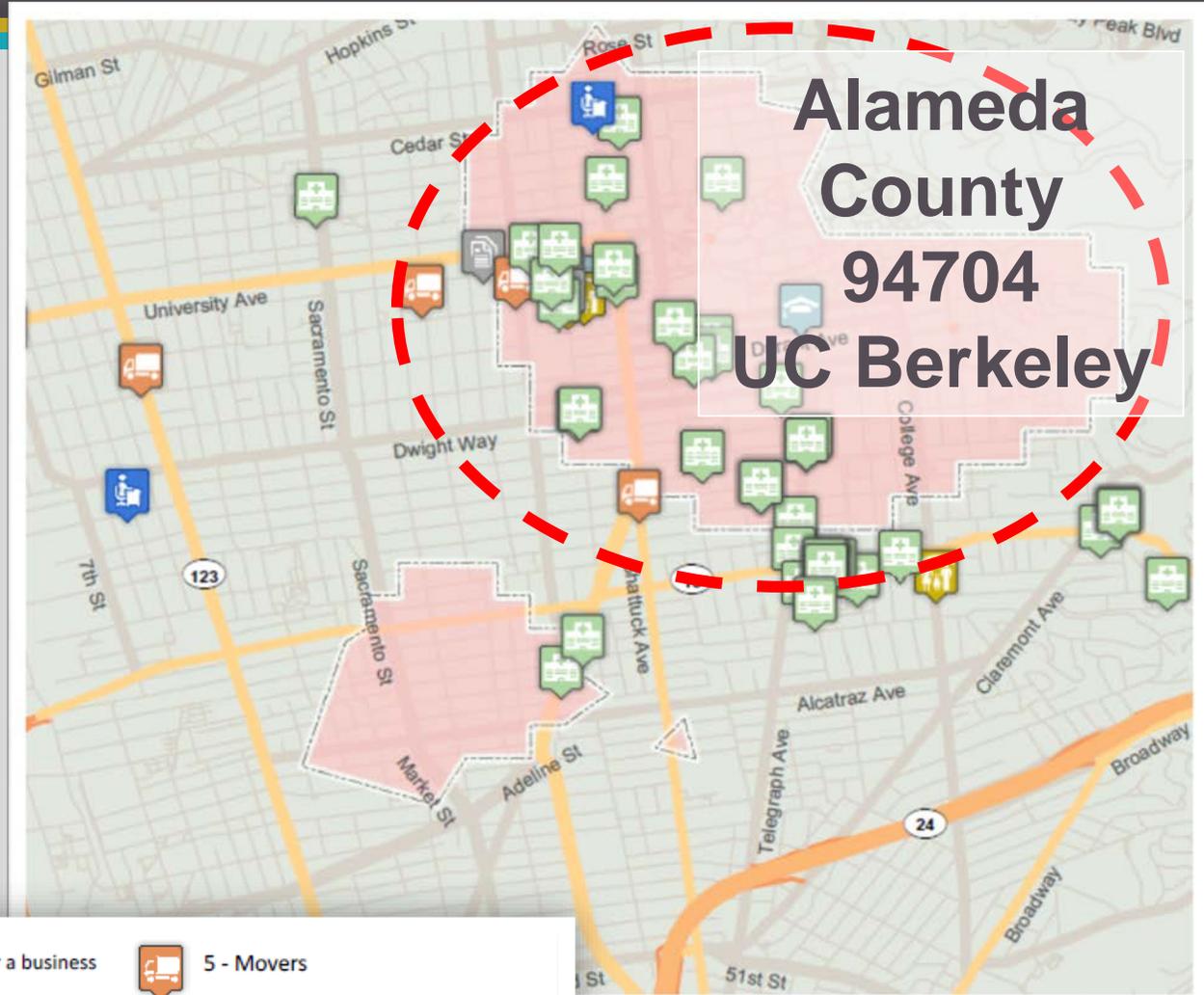
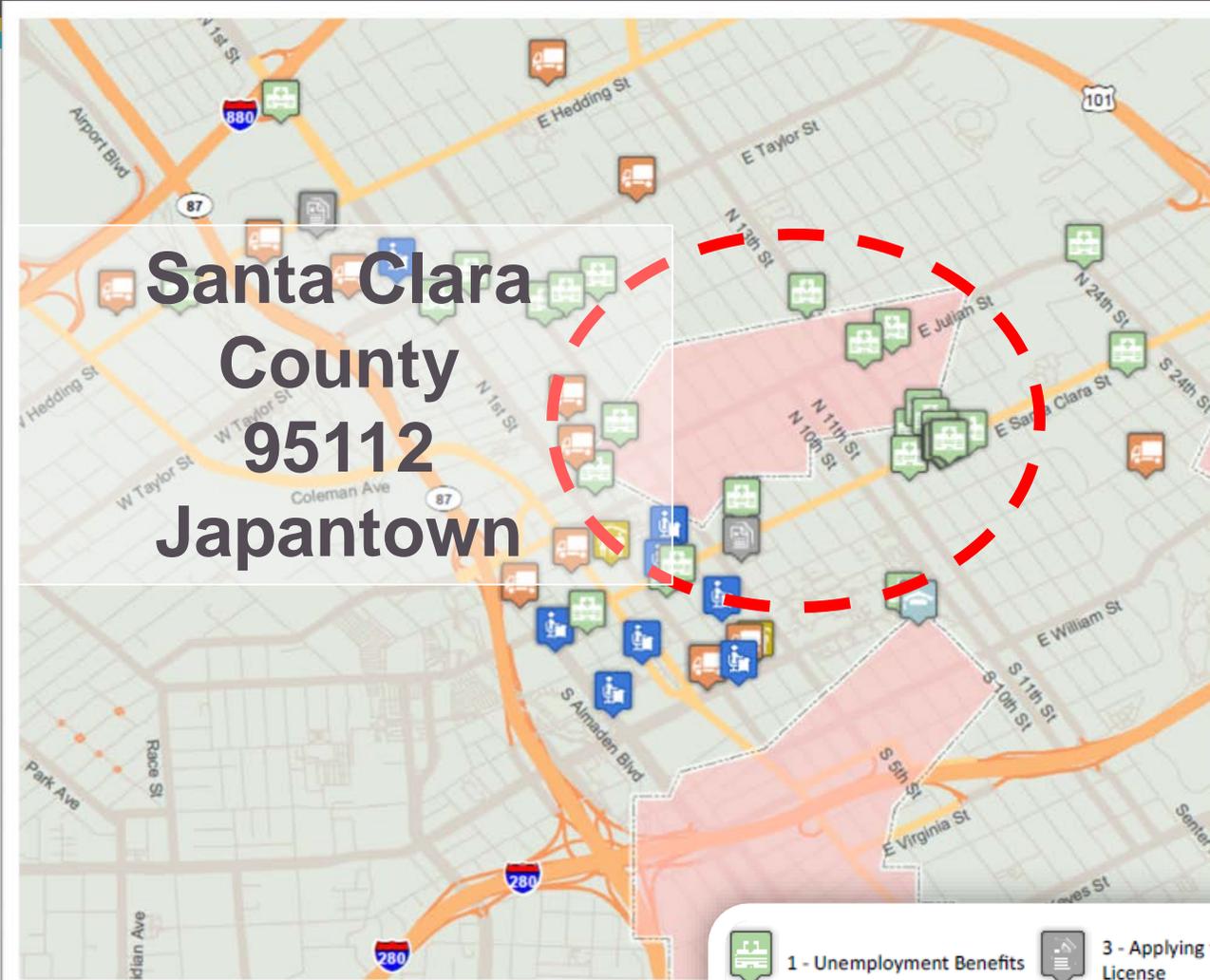
3. Having a child or adopting a child



Scenario: **Had a baby**

- Photographers

SEP Map Examples



 1 - Unemployment Benefits	 3 - Applying for a business License	 5 - Movers
 2 - Job Switchers	 4 - New legal and permanent residents	 6 - Entering and graduating students



SEP Best Practices

1. **KNOW** the Covered California products
2. **UNDERSTAND** the SEP Process
3. **BE FAMILIAR** with qualifying life changes
4. **NETWORK** with resources that support consumers through their life changes
5. **IDENTIFY** consumers
6. **SET GOALS & HAVE** a SEP enrollment strategy plan



SEP Goals

1. **IDENTIFY** the target consumer group
2. **REVIEW** the high uninsured heat maps
3. **CREATE** a SEP enrollment strategy plan
4. **WORK** with your regional field representative for partnership support and opportunities
5. **BUILD** a network of resources in your community
6. **OUTREACH, EDUCATE, and ENROLL** consumers

- **Currently have:**

- Special Enrollment Fact Sheet
- SEP Resource Maps
- SEP Social Media Tool Kit

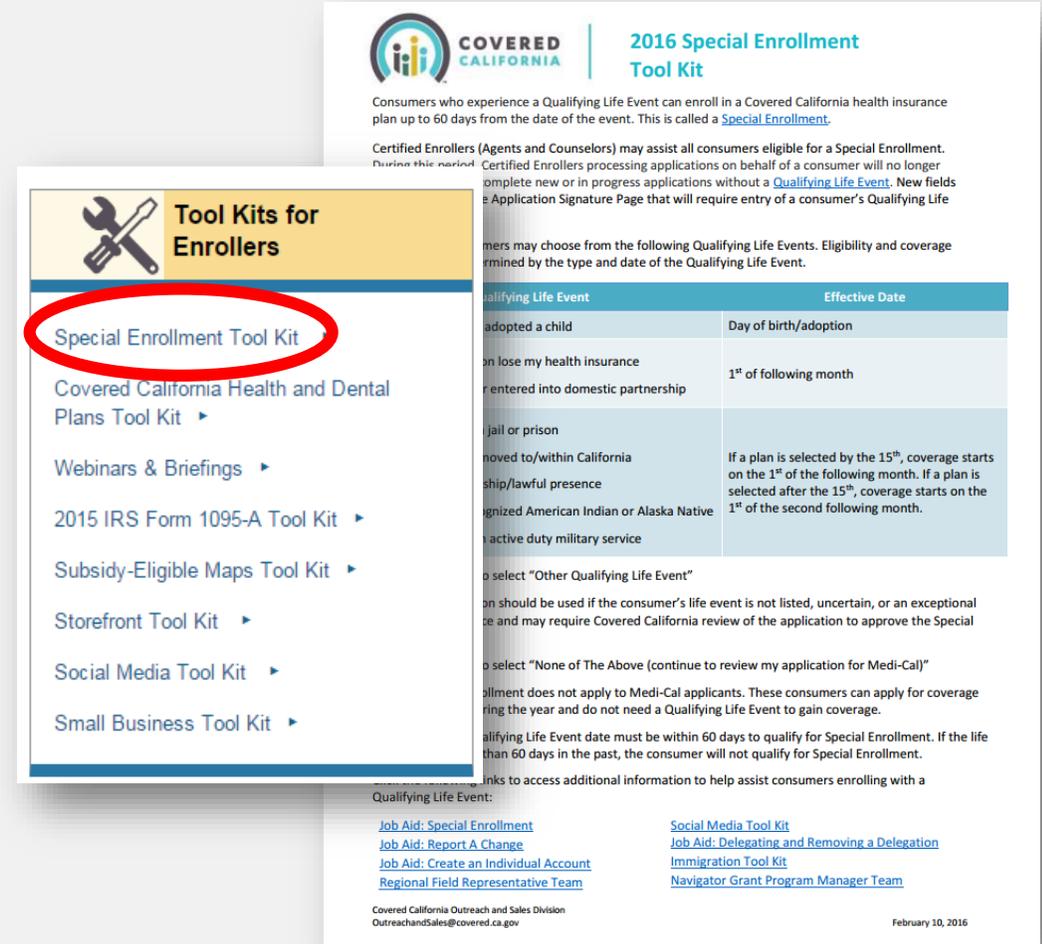
- **In development:**

- SEP Posters
- Storefront Signage
- Car Magnets



Special Enrollment Tool Kit

- Visit www.CoveredCA.com
- In the footer, click **“Enrollment Partners”**
- Click **“Partner Tool Kit”** for all Tool Kits
- Click **“Special Enrollment Tool Kit”** to access



COVERED CALIFORNIA | 2016 Special Enrollment Tool Kit

Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan up to 60 days from the date of the event. This is called a [Special Enrollment](#).

Certified Enrollers (Agents and Counselors) may assist all consumers eligible for a Special Enrollment. Certified Enrollers processing applications on behalf of a consumer will no longer complete new or in progress applications without a [Qualifying Life Event](#). New fields on the Application Signature Page that will require entry of a consumer's Qualifying Life Event.

Consumers may choose from the following Qualifying Life Events. Eligibility and coverage are determined by the type and date of the Qualifying Life Event.

Qualifying Life Event	Effective Date
adopted a child	Day of birth/adoption
no longer have health insurance	1 st of following month
entered into domestic partnership	
in jail or prison	
moved to/within California	If a plan is selected by the 15 th , coverage starts on the 1 st of the following month. If a plan is selected after the 15 th , coverage starts on the 1 st of the second following month.
marriage/lawful presence	
recognized American Indian or Alaska Native	
active duty military service	
to select "Other Qualifying Life Event"	
This should be used if the consumer's life event is not listed, uncertain, or an exceptional circumstance and may require Covered California review of the application to approve the Special Enrollment.	
to select "None of The Above (continue to review my application for Medi-Cal)"	
Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage during the year and do not need a Qualifying Life Event to gain coverage.	
Qualifying Life Event date must be within 60 days to qualify for Special Enrollment. If the life event occurs more than 60 days in the past, the consumer will not qualify for Special Enrollment.	

Links to access additional information to help assist consumers enrolling with a Qualifying Life Event:

- [Job Aid: Special Enrollment](#)
- [Job Aid: Report A Change](#)
- [Job Aid: Create an Individual Account](#)
- [Regional Field Representative Team](#)
- [Social Media Tool Kit](#)
- [Job Aid: Delegating and Removing a Delegation](#)
- [Immigration Tool Kit](#)
- [Navigator Grant Program Manager Team](#)

Covered California Outreach and Sales Division
OutreachandSales@covered.ca.gov

February 10, 2016

Optional Benefits: Dental & Vision

Dental Coverage



One of the most important benefits for consumers following health coverage.

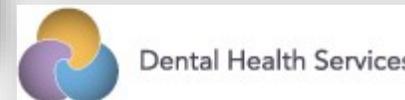


COVERED CALIFORNIA

Family Dental Plan Benefits



- **IMPORTANT:** much needed benefit
- Good optional benefit plan
- Offer to individuals with or without children
 - Must be enrolled in a Covered California health plan
 - One adult age 19 or older; if enrolling children, all children in the household must be enrolled with an adult.
- Dental HMO and PPO available.



Covered California Family Dental Plan Standard Benefit Designs 2016

ENROLLEE PAYS - DHMO \$		
Coverage category	Child	Adult
Diagnostic and preventive (includes X-rays, exams and cleanings)	\$ 0	\$ 0
Amalgam filling - one surface	\$ 25	\$ 25
Root canal - molar	\$ 300	\$ 300
Gingivectomy per quad	\$ 150	\$ 150
Extraction - single tooth, exposed root or erupted	\$ 65	\$ 65
Extraction - complete bony	\$ 160	\$ 160
Crown - porcelain with metal	\$ 300	\$ 300
Medically necessary orthodontia	\$ 350	not covered
Enrollee costs		
Deductible <i>(waived for diagnostic and preventive)</i>	\$ 0	\$ 0
Annual benefit limit	none	none
Individual out-of-pocket maximum	\$ 350	N/A
Family out-of-pocket maximum <i>(two or more children)</i>	\$ 700	N/A
Office copay	\$ 0	\$ 0
Waiting period	none	none

ENROLLEE PAYS - DPPO %		
Coverage category	Child	Adult
Diagnostic and preventive (includes X-rays, exams and cleanings)	0%	0%
Amalgam filling - one surface	20%	20%
Root canal - molar	50%	50%
Gingivectomy per quad	50%	50%
Extraction - single tooth, exposed root or erupted	50%	50%
Extraction - complete bony	50%	50%
Crown - porcelain with metal	50%	50%
Medically necessary orthodontia	50%	not covered
Enrollee costs		
Deductible <i>(waived for diagnostic and preventive)</i>	\$ 65	\$ 50
Annual benefit limit	none	\$ 1,500
Individual out-of-pocket maximum	\$ 350	N/A
Family out-of-pocket maximum <i>(two or more children)</i>	\$ 700	N/A
Office copay	\$ 0	\$ 0
Waiting period	none	6 months* for major services

* Waived with proof of prior coverage.

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan's Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.



Pricing Regions & Plan Availability for Family Dental

- Full Region
- Partial Region

PRICING REGION	ACCESS DENTAL DHMO	ANTHEM DPPO	DELTA DENTAL DHMO	DELTA DENTAL DPPO	DENTAL HEALTH SERVICES DHMO	PREMIER ACCESS DPPO
1 Northern counties	○	●	○	○	○	○
2 North Bay Area	●	●	○	○	○	●
3 Greater Sacramento	●	●	○	●	○	●
4 San Francisco County	●	●	●	●	●	●
5 Contra Costa County	●	●	●	●	●	●
6 Alameda County	●	●	●	●	●	●
7 Santa Clara County	●	●	●	●	●	●
8 San Mateo County	●	●	○	●	●	●
9 Santa Cruz, San Benito, Monterey	○	●	○	●	○	●
10 Central Valley	○	●	○	●	○	○
11 Fresno, Kings, Madera counties	○	●	○	●	○	○
12 Central Coast	○	●	●	●	○	○
13 Eastern counties	○	●	○	○	○	○
14 Kern County	●	●	○	○	○	●
15 Los Angeles County, partial	●	●	●	●	○	●
16 Los Angeles County, partial	●	●	●	●	●	●
17 Inland Empire	●	●	○	○	○	●
18 Orange County	●	●	●	●	●	●
19 San Diego County	●	●	○	●	●	●



Pricing Region 3

Sacramento, Placer, El Dorado, Yolo

FAMILY DENTAL RATES		
PLAN	ADULT	CHILD
Access Dental DHMO	\$ 13.00	\$ 16.00
Anthem DPPO	\$ 51.90	\$ 29.80
Delta Dental DHMO	\$ 13.99	\$ 15.49
Delta Dental DPPO	\$ 55.99	\$ 31.99
Dental Health Services DHMO	\$ 13.75	\$ 12.95
Premier Access DPPO	\$ 55.09	\$ 41.00



Dental Carrier Information for Agents

- Enrollment & Eligibility Periods (OE & SEP)
- Effective Date of Coverage – same as the health plan enrollment rules
- Premiums paid to dental carrier; Late Payment notification to Agent/AOR
- Agent Commission from the dental carrier will be the same during OE and SEP for each year based on the total amount of monthly premium
- Agent Appointments – managed by dental carriers
- AOR – Covered California will notify dental carrier of agent delegations





Vision Benefits

NEW COVERAGE

offered directly to Covered
California consumers in 2016



**COVERED
CALIFORNIA**





Vision Benefits

- Covered California contracted with **VSP** Vision Care and **EyeMed** Vision Care
- Year-round enrollment and payment is directly through the vision carriers
- <http://www.coveredca.com/individuals-and-families/getting-covered/vision/>
- **Note:** Vision services for children are included in all health plans purchased through Covered California





Savings Example & Rates

Consumers can elect to pay a monthly premium or pay the full annual premium.

SAVINGS EXAMPLE	WHAT YOU PAY		YOU SAVE
	WITHOUT INSURANCE	WITH VSP	
Comprehensive Exam	\$163	\$15 copay	\$148
Frames	\$130	\$8*	\$122
Rx Lenses Single, bifocal or trifocal	\$88	\$25 copay	\$63
Optical Lens Enhancements such as scratch resistance, anti-glare, etc. See the detailed savings (here)	\$111	\$69	\$42
VSP Plan Premium		\$182	-\$182
Total	\$492	\$299	\$193

Comparison based on national averages for comprehensive eye exams and most commonly purchased brands. This chart represents typical savings for VSP members when they see a VSP doctor. Plan may not be available in all states. Plan costs vary by state.
*Includes 20% savings on amount over frame allowance.

ANNUAL SAVINGS
\$193

WITH VSP®
After plan cost

Coverage Type	Monthly	Annual
Individual	\$15.16	\$181.92
Member Plus One	\$28.83	\$345.96
Family	\$39.41	\$472.92

Note: Family coverage is intended for a member, plus a spouse, plus adult children not eligible for vision under their health plan.



VSP Vision Care Information



VSP Agent Service Center

- Appointment status
- Agent of Record Changes
- Commission inquiries
- Consumer enrollment and VSP account issues

(888) 585-8978

*Monday - Friday
5:00 a.m. to 5:00 p.m.*

CCAgentEnrollment@vsp.com

VSP Consumer Service Center

- CECs to contact this number
- Consumer enrollment or VSP account issues

(800) 410-1857

*Monday - Friday, 5:00 a.m. to 8:00 p.m.
Saturday, 7:00 a.m. to 8:00 p.m.
Sunday, 7:00 a.m. to 7:00 p.m.*



EyeMed Healthy

An eye exam plus great discounts on glasses & contacts.



Discounts Apply

Discounts Apply

Discounts Apply



Starting at
\$5.50/Month

EyeMed Bold

Essential Vision coverage to get what you need.



Covered Allowance

Covered With Copay

Covered Allowance



Starting at
\$18.00/Month

EyeMed Bright

More coverage for you and your family.



Covered Allowance

Covered With Copay

Covered Allowance



Starting at
\$31.00/Month

Comprehensive Eye Exam
- covered after copay

Frames

Lenses SV/BV/TF

Contact Lenses

Additional Discounts¹

Out-of-Network benefits

Pricing



EyeMed Vision Care Information



EyeMed Agent Service Center

- Appointment status
- Commission inquiries
- Consumer enrollment and EyeMed account issues

Online inquiry form available at www.coveredca.eyemed.com/broker/

EyeMed Consumer Service Center

- Consumer enrollment and EyeMed account issues
- Consumer requests Agent of Record

(844) 225-3107

Benefits and provider questions

Monday - Saturday, 4:30 a.m. to 8:00 p.m. Sunday, 8:00 a.m. to 5:00 p.m.

Billing and policy change questions

Monday – Friday, 5:00 a.m. to 6:00 p.m.

Open Forum



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Thank you!

Outreach & Sales Team

