



Marketing, Outreach, and Enrollment Assistance (MOEA)

Advisory Group Meeting Minutes

Thursday, August 5, 2021 from 1:00 PM – 4:00 PM PST

GoToWebinar Platform

Webinar Participation:

Members:	Member Organization:
1. Alicia Emanuel	National Health Law Program
2. Andrea Espinoza for Amy DeMarco	Molina Healthcare
3. Bianca Blomquist for Mark Herbert	Small Business Majority
4. Brian Cassell for Dan Garrison	HealthMarkets Insurance Agents
5. Cori Racela	Western Center on Law & Poverty
6. George Balteria	Collective Choice
7. Hellan Roth Dowden	Teachers for Healthy Kids
8. Hugo Morales	Radio Bilingue, Inc.
9. Julie Rubio	Health Net
10. Kerry Wright	Wright Way Insurance/C.A.H.U.
11. Lezlie Micheletti	DMHC
12. Mahmoud Zahriya for Kristin McGuire	Young Invincibles
13. Marcella Reed for Angela Cheda	Blue Shield of California
14. Michael Bergstrom	Neighborhood Health Insurance Center
15. Oscar Rodriguez for Njeri McGee-Tyner	Alameda Health Consortium
16. Pamela Moore	Redwood Community Health Coalition
17. Rachel Linn Gish	Health Access California
18. Rick Krum	Anthem Blue Cross
19. Roberto Ortiz	Ortiz & Associates
20. Seciah Aquino	Latino Coalition for a Healthy California
21. Weiyu Zhang	California Pan-Ethnic Health Network

Public:	Member Organization:
22. Aalap Patel	Bright Healthcare
23. Angela Batta	Bright Healthcare
24. Ashley Bajarano	Valley Health Plan
25. Brigitte Maldonado	Universal Care
26. Chantal Rousseau	Bright Healthcare
27. Cynthia Bustamante	Universal Care
28. David Neubauer	Bright Healthcare
29. Dominique Washington	Bright Healthcare
30. Doreena Wong	Asian Resources Center
31. Emily Carlson	Bright Healthcare
32. Eric Brook	Bright Healthcare
33. Han Still	Bright Healthcare
34. Hana Ali	Valley Health Plan
35. Jason Daniel	Universal Care



Agenda by Items:

**Comments, questions or feedback made during or after each section are bulleted and each bullet is followed by the member's name who made the remarks. Additionally, comments have been condensed and paraphrased.*

Item I. Call to Order and Agenda Overview

Item II. Administrative: Final Charter Review & Approval:

A. Co-Chair position still vacant

B. Discussion of MOEA Charter – Membership

[Thoughts on two-year term as a member]

- Kerry Wright: I believe the two-year term is good, as it gives a year to get on board and understand the committee and then a year to really be effective in the role.
- Cori Racela: I think three years might be a good term as the infrequency of the meetings.

George Balteria (Chair) Do we want to set any limits on how long someone can serve and more specifically terms on chair and co-chair can serve?

- Rachel Linn Gish: Is the person on the committee? Or the organization?
 - George Balteria: It's the person's individual membership.
- Rachel Lin Gish: It's always good for someone to be around for a while, so limits aren't a good thing.
- Pamela Moore: Will organizations rotate on and off or individuals? For example, will Redwood always be a member?
 - George Balteria: The original question was regarding members, not organizations.
- Pamela Moore: One thing to consider is the quorum, you must factor in how long an organization can participate to make sure there's equitable representation across industries. For small organizations to rotate members, it could be challenging as small organizations might not have the staff to rotate through.
- Cori Racela: I agree that there shouldn't be a limit a member serves, but I think it would be good for a more rotation of chair/co-chair for different representation and the chair/co-chair wouldn't feel like it was an open-ended commitment.



George Balteria: Do we want to implement a number of meetings a person can miss before they are relieved of their committee duties?

Alicia Emanuel (Co-Chair): The charter is currently silent on term limits, so this is for all of us to decide and we welcome all ideas. The length of a term should be tied on participation as we want robust discussion based on collective input from agents, organizations, shareholders. If someone serves for a longer term they're actively contributing.

- Rick Krum: Making sure that representatives that are attending are knowledgeable and familiar with the charter expectations.
- Pamela Moore: Since this group only meets twice a year, and good capability to meet virtually, if the organization meets two meetings in a year, there's no reason to keep them on the roster as this could affect the quorum. We need to put a process in place to reach out to the organization and inquire on their intentions to participate.
- Kerry Wright: This decision should be guided by the quorum. As long as people are attending the meetings and making a quorum, there's no need to change things.

Item III. Covered California [Peter Lee]:

A. Welcome

- Hugo Morales: Do you have any idea about the demographics affected most by the American Rescue Plan (ARP).
 - Peter Lee: I'm pretty sure it's been similar to our demographics in the past. What we've seen in the enrollment is across income spectrums, but we'll put in the data report and get out to you. Thank you for the question and when we talk about health disparity, we talk about a starting point of getting people covered.
- Hellan Dowden: Where are you in terms of enrollment goals originally given to Covered California since inception?
 - Peter Lee: We've had a lot of goals so I'm not quite sure what reference point. But we have a goal of getting every eligible consumer enrolled. Currently we're running at a midline of our enrollment estimates.
- Kerry Wright: I'm going to make my comments pretty short. Peter – we want to thank you for making Covered California a learning organization. Lots of things that come out of this group are implemented statewide basis. When I'm out traveling nationally and hear people say that California and Covered California is doing a pretty good job getting things done. Other states across the nation can follow Covered California's lead on getting things done.



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- Peter Lee: Thanks Kerry. This advisory group means we do better at targeting strategies to reach the diverse communities of California.

B. Communications Division Updates [Jagdip Dhillon]:

- Hellan Dowden: What was your take after outreach to the Asian American community. And do you have any percentages from the African American community?
 - Jagdip Dhillon: I'll pass the enrollment portion to Sales, but I can tell you from a communications division we were very satisfied with the results of the publications.

C. Marketing Division Updates [Various]:

- Pamela Moore: Will the free preventive care graphic and copy be in the toolkit? Will the content be available in Spanish?
 - Amanda Danley: Yes, we will be including a free preventive care message in the August tool kit which has already been sent to the Sales and External Affairs Divisions.
- Cori Racela: Was Spanish language messaging tested by Spanish focus groups. Direct translations are often times tough and require a high reading level comprehension.
 - Amanda Danley: *Yes, Spanish language messaging was tested with Spanish dominant and bilingual consumers whose preferred language is Spanish. We take great care to ensure our Spanish-language communications are easily consumable and do not require high reading comprehension level. Our Spanish-language materials are never a merely direct translation from English. Spanish-language materials are either careful adaptations and/or unique messages developed specifically for this audience. We employ services of a Spanish-language advertising agency as well as have several internal staff who are native Spanish speakers dedicated to help us ensure that our Spanish-language communications are quality and easily consumable.
- Hugo Morales: I'd like to commend you on the research you are doing on messaging and so forth and was wondering separately: what has been your experience now reaching out to Latinos with text/Facebook? Increased response? Any different than other groups?



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- Amanda Danley: Regarding Spanish social media, they prefer an over the phone experience. Regarding the American Rescue Plan - ARP, we have received questions on the \$1 plan, such as, "is it really true?"
 - Hellan Dowden: Particularly for the Asian Community, what did you see in the response to the increase following these populations? The Public Health Emergency ends next March, where Medi-Cal people where registration is frozen, are you working with Medi-Cal on folks that may return to Covered California? What kind of coordination are you doing with Medi-Cal?
 - Sarita Navarro-Garcia: *Overall, we're seeing a surge in enrollment with 364,000 signing up since February according to the Aug 19, 2021 press release. Enrollment across all audience segments had already surpassed 2019 SEP levels.
 - *Policy provided a report out of S.B. 260 during the August board meeting. Please refer to slides 17-19
<https://board.coveredca.com/meetings/2021/August/Policy.and.Action.August.2021.pdf>
 - Cori Racela: Regarding the Employment Development Department (EDD) insert, I think that's fantastic, is there an electronic version of the insert? Have you been able to track the uptake of the Employment Development Department - EDD insert?
 - Sarita Navarro-Garcia: * Employment Development Department - EDD insert is not distributed electronically but if there's a specific need for an electronic version, please let us know and we'll take that into consideration. Tracking capabilities include number of calls, but we're not able to track enrollment take-up specific to this effort.
 - Wayne Lucero: We did work with EDD to put a link within online accounts to Covered California and the American Rescue Plan - ARP in English and Spanish.
 - Rachel Lin Gish: Really great presentation and I can't wait to get the slides. We find the research very useful. The marketing plan would go through November to January. Can you clarify how long this marketing plan is going on?
 - Monica Padilla: We actually have nonstop communication and we're not going to end until the end of Open Enrollment and have constant American Rescue Plan - ARP messaging through the end of January.
 - Karol Sandoval: I want to repeat the first part of Pamela Moore's question: Will free preventive care be included in messaging?



- Amanda Danley: Yes, we will be including a free preventive care notice in our messaging being sent out to our agents this week.
- Doreena Wong: It might help to do message testing in languages other than English and Spanish to reach the diversity of communities. With the immigration fact sheet, I wanted to clarify that the public charge issue was addressed informing that Public Charge no longer applies.
- Cori Racela: Question about S.B. 260, how are they going to implement? Will there be stakeholder involvement?
 - Katie Ravel: Will be working with marketing to fully encompass the efforts in getting the messaging out.
- Hugo Morales: I don't have the benefit of seeing the public charge. The better way of stating it is the public charge doesn't apply, not no longer applies. We have people still reluctant to access benefits because families fear public charge even though it clearly doesn't apply. Also, are we thinking about the benefits of year-round enrollment going forward? What's the thinking on that?
 - Yuliya Andreyeva: On the immigration fact sheet, we'll take a peek at that and consider your feedback. *We can confirm that the updated immigration fact sheet already does clearly state that public charge does not apply. Can policy take on the ongoing enrollment question?
 - Katie Ravel: We don't have anything to share on that at this time for 2022.
- George Balteria: Consumers want to know; can you ensure that the quality is there as well in addition to the cost savings.

D. Outreach and Sales Updates [Terri Convey]:

- Kerri Wright: My perennial question in "Shop & Compare" (consumer/agent pricing comparison tool). We've been promised quotes to be sent out with Shop & Compare that is interactive. Do you have anything on being able to send out quotes?
 - Terri Convey: It's on the docket and we'll keep you posted on when we can deliver. We've heard you and we agree.
- Doreena Wong: Thanks for the updates. I wanted to confirm, so now the Certified Enrollment Counselors (CECs) and Navigators are able to see who lost Medi-Cal and we can follow-up better?
 - Terri Convey: Yes.
- Doreena Wong: Thanks, good improvement.



- Kerry Wright: One last bite at the apple, in a previous model you mentioned the navigator effort will get 600k to increase the efforts. Peter said that agents will get support in helping their efforts, any news on agent compensation in 2022?
 - Terri Convey: Nothing specific. We do know that health plans will possibly be making an announcement in the 4th quarter. The health plans are the payors in commissions. Any agents to compensation would be announced by health plans.

Item IV. MOEA Member Discussion

A. Advisory Group Action Items Update

B. American Rescue Plan Outreach Efforts

- Oscar Rodriguez: We have Facebook posts and local radio stations, so the reach is quite large. I know one of our navigators was doing radio ads in Vietnamese.

George Balteria: What has been the success of these measures?

- Oscar Rodriguez: Yes, it's been very successful, better than health care fairs for example. The content has been well received with the unemployment benefit and added Advanced Premium Tax Credit (APTC).

George Balteria: I'm not going to point out carriers, but there's more success to have with moving consumers from off-exchange to on-exchange. What should the Covered California marketing team focus on going into this next open enrollment to improve individuals coming on exchange?

- Pamela Moore: I'm wondering if maybe a simple graphic would be helpful here, just as we did with the penalty? Could a simple graphic be made with average costs for an individual/family for off-exchange vs on-exchange. Perhaps for a social media post?

George Balteria: Can any of the carrier representatives comment on challenges of bringing off-exchange to on-exchange?

- Hugo Morales: Some of the things we've been doing. We've been doing with the census. We commissioned some songs from mariachi artists with songs with a message. For example, explaining the census and Covid-19 within a song for messaging. Posting the same song with graphics to encourage individuals to take action. And by the way, the songs have been successful. For example, census participation exceeded the goals and previous participation from ten years ago.



- Ashley Bajarano: We implemented a calling campaign directly calling our off-exchange members. We were able to get in contact with many of these members and they were excited about savings. Hesitancy was due to members that are undocumented as well as higher income individuals. Many off-exchange have higher than average incomes, so their income still kept them from seeing any savings from going on-exchange. We did find that the messaging created by Covered California was very helpful.

George Balteria: Cost vs convenience play. I had a real estate agent off-exchange, made around \$160k/year for a family of five. The savings was about \$180/month. Was it worth the \$180/month savings for an individual with that income making say \$35k per year? There's been less motivation for those with the balance of benefits.

George Balteria: Ashley Bajarano commented on the template messaging. Was there anything in particular that you found useful in moving individuals on-exchange?

C. Open Discussion

- Hugo Morales: I have some recommendations/suggestions about the application and application process. I'm so proud to work with Covered California and promote it. I've never enrolled anyone until about a month ago. We wanted to do more outreach for indigenous people to take the vaccine. What happened was I hired a farm worker and I realized that he had some challenges, when I inquired. He hadn't had health insurance for four years. Why don't I enroll him in Covered California? My assistant and I discovered it wasn't that easy. So, I'm glad we have a report about more storefronts. He speaks Spanish as a second language. His case was interesting and needed medical care. A lot of time was spent with my assistance enrolling him after two to three hours. By the way, the Spanish speaking Covered California reps are pretty good. In the end, the application asked if the consumer ever applied for Medi-Cal? And since he hadn't returned documents to Medi-Cal in Fresno he couldn't apply for Covered California. But he doesn't qualify for Medi-Cal due to income. Can we simplify the application process and synchronize with Medi-Cal systems? What do we do in these cases even though he doesn't qualify for Covered California? What I did by the way was enrolled him in a regular Kaiser plan and he has coverage.
- Pamela Moore: I just wanted to thank Alicia and George and all the Covered California staff for presenting at these meetings. Thanks for all the behind the scenes work to make things flow. It really is helpful to me as a navigator to roll



out my own outreach plans for Open Enrollment and how my efforts might dovetail with Covered California marketing.

- George Balteria: Thanks Pamela for your help in my efforts to announce a Co-Chair opportunity. Thanks for your comment and efforts in putting together the agenda follow-up items.
- Kerry Wright: This is actually a discussion question for the MOEA Advisory Group. I know there are reasons why we have the Open Enrollment period, particularly because it's written in the Affordable Care Act (ACA). But for the past two years, we've had enrollment open all year long. We have a very strong and robust risk portfolio. People are not hanging out there without insurance. Peter seems like if we got to the point of having zero uninsured in California, we've done our job. Why don't we leave open enrollment open indefinitely and get people enrolled when we can?
 - George Balteria: I believe it is the intention of 2022 to return to the traditional Open Enrollment/Special Enrollment Periods.

Waynee Lucero: Hi George, I believe that is the case for now with Open Enrollment coming up November 1st.

- Kerry Wright: We in Covered California have used that system to maintain that ability to get people insured.
- Hellan Dowden: I think this is a health plan issue where there's concern for adverse selection. Perhaps a carrier can describe the hesitancy to open enrollment year-round.
- Kerry Wright: If the carriers aren't going to speak up, yes adverse selection is the reason for the open enrollment periods.
 - George Balteria: This could be a bigger discussion for another time. Carriers have seen favorable rate trends during covid times due to people not utilizing their plans for non-essential medical services. This is why the rates have been favorable. In my opinion, I'm looking forward to the traditional enrollment periods to prevent gaming of the system.
 - Hellan Dowden: How does this fit in when people have to pay penalty.
 - George Balteria: My experience is that half of people will just pay the penalty as it's less than the cost of insurance for the year. The penalty always influences a person to get insurance sometimes. What I think helps during the OE is the other person that's needing medical care.



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- Hellan Dowden: One issue that has come up has to do with the new benefit for hearing aids for kids. Look at the premium structure to make hearing aids eligible for kids on Hearing Aid Coverage for Children Program (HACCP).
 - Alicia Emanuel: Wanted to echo support for Hellan's comments on support for hearing aids for kids. Can Covered California highlight the program since many of the families are on Covered California.

George Balteria: Our next meeting will be in March of 2022. Anyone interested in co-chair duties please reach out to the MOEA email address with any questions.

Meeting was adjourned at 3:33 pm.

****Responses were provided or edited post meeting.***