



# NEWS RELEASE

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## **COVERED CALIFORNIA RELEASES REPORT ON CALIFORNIANS' KNOWLEDGE OF THE AFFORDABLE CARE ACT IN ADVANCE OF UPCOMING OPEN ENROLLMENT**

*Awareness of Covered California Is High, but Many Who Are Uninsured Still Don't Know They Are Eligible for Financial Help to Buy Insurance*

SACRAMENTO — With new research showing that many uninsured consumers who can benefit most still do not understand they can get financial help to buy health insurance, Covered California announced on Thursday that it will launch its third open-enrollment period Nov. 1 by spotlighting basic information about health insurance offerings, enrollment and care.

“We cannot ignore the reality that too many uninsured Californians still don't know they can get financial help to buy brand-name insurance through Covered California,” said Covered California Executive Director Peter V. Lee. “We are going to take to the airwaves and hit the road with a new campaign to make sure consumers know what we offer and where they can enroll.”

Open enrollment, which runs from Nov. 1 through Jan. 31, will kick off with “Enroll Here” spotlights illuminating storefronts, clinics and hospitals throughout the state, and with a statewide “Spotlight on Coverage” bus tour to bring additional awareness to where consumers can enroll and get care. In addition, a new \$29 million advertising campaign will begin Nov. 2.

Lee said the results from the third California Affordable Care Act “Consumer Tracking Survey” conducted by the independent research organization NORC at the University of Chicago contained important findings on Californians' knowledge of the Affordable Care Act, including:

- Awareness of Covered California has increased substantially since the exchange launched in 2013, and 85 percent of consumers now know about Covered California.
- Covered California is succeeding in reaching diverse audiences, with high awareness across racial and ethnic groups.

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- Many Californians have learned about Covered California through coverage in the news media, which has been a critical tool for educating consumers. More Californians have been exposed to news coverage about Covered California (60 percent) than have seen advertising (56 percent).
- When Californians were exposed to news and advertising, most acted on that information: They discussed Covered California with friends and family, thought about purchasing and went to the CoveredCA.com website for more information.
- Of those who enrolled for the first time, the vast majority (85 percent) were very satisfied or somewhat satisfied with their experience on Covered California's website.

The full survey results can be found at <http://hbex.CoveredCA.com/data-research/library/2015CA-Affordable-Care-Act%20Consumer-Tracking-Survey.pdf>, and summary slides about the major findings can be found at [www.CoveredCA.com/news/pdfs/CoveredCA-CaliforniansKnowledgeoftheACA.pdf](http://www.CoveredCA.com/news/pdfs/CoveredCA-CaliforniansKnowledgeoftheACA.pdf).

“We feel good about the progress we are making on many fronts,” Lee said, “but the survey results also underscore that we have much work still to do.”

In particular, Lee highlighted the findings about uninsured consumers' knowledge of the subsidy and of the tax penalty:

- Even with growing awareness, too many of the eligible uninsured — more than one-third — are not aware that Covered California can provide financial help to reduce the cost of their insurance.
- More uninsured consumers know about the tax penalty than know about the subsidy, even though the subsidy is a more important factor for those making the decision to buy insurance.

“The fact that many uninsured still do not know they can get a subsidy to dramatically lower their monthly costs is one of the more striking findings,” Lee said. “It's a reminder that the changes in the Affordable Care Act are sweeping and complex and that we need to be sure everyone understands how Covered California works and that significant financial help is available for low- and moderate-income consumers.”

Based on the survey results, as well as a review of research from a wide range of other sources (including those who have enrolled), Covered California has refined its comprehensive outreach campaign aimed at reaching the uninsured in their communities, through Navigator grants to community organizations; support for more than 18,000 Certified Insurance Agents; and promotion of storefronts where consumers can get free, confidential help enrolling.

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The outreach campaign will include a new television, radio, digital and outdoor advertising campaign to reach multi-segment, Hispanic, Asian and African-American audiences. Details about the campaign and television ads, the route of the “Spotlight on Coverage” bus tour and new dental coverage will be released next week.

Other changes for Covered California’s third open-enrollment period include:

- Starting open enrollment with more than 500 storefront locations statewide — twice as many as at the start of last year’s open enrollment.
- Elevating brand names on the Covered California website to make sure people understand that the insurance they get through Covered California comes from insurers they know and trust.
- Changing the format of the online Shop and Compare Tool to make the bottom-line price for consumers more prominent.
- Promoting the fact that across the state Covered California will be offering optional adult dental coverage as an added benefit for those who enroll and that in some regions Covered California will offer coverage from two new health insurance companies, Oscar Health Plan of California and UnitedHealthcare Benefits Plan of California.

“Consumers will find new options and new innovations from the health plans offering coverage on the exchange,” Lee said. “Anyone who is uninsured or who buys in the individual market should visit our website at [www.CoveredCA.com](http://www.CoveredCA.com) to explore their health insurance options.”

Lee said Covered California estimates that there are currently about 750,000 Californians eligible for subsidies, and it forecasts that between 295,000 and 450,000 consumers will newly enroll in coverage during open enrollment.

“We have a lot of momentum, and we are heading into our third enrollment season with a high level of public support,” Lee said. “The level of awareness is very high, but we still have work to do to get the word out that coverage is now affordable with financial help.”

Covered California has a vast network of enrollment locations, and it’s easy for consumers to sign up and get help to enroll. For a list of Certified Insurance Agents, Navigators and other enrollment opportunities in their area, consumers should visit the “Find Local Help” section of [CoveredCA.com](http://CoveredCA.com).

More than 2 million people have purchased private health insurance from Covered California since it opened its doors in 2014, and an additional 2 million people have enrolled in Medi-Cal because of changes made as a result of the Affordable Care Act. Most of Covered California’s 1.3 million active members began the renewal process on Oct. 12.

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## **About Covered California**

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. Covered California helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information about Covered California, please visit [www.CoveredCA.com](http://www.CoveredCA.com).

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