
Covered California Overview

Chris Kelly
Marketing and Outreach

Covered California
December 5, 2012



Vision & Mission

Vision

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

Mission

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



Key Dates

- **October 1, 2013**
Pre Enrollment begins
- **January 1, 2014**
Coverage begins
- **January 1, 2015**
Federal funding ends

Major Activities 2013 - 2014

- **Qualified Health Plans (QHPs).** Evaluate, select, certify and contract with QHP issuers to provide coverage through the individual and SHOP exchanges.
- **Marketing, Outreach, Education.** Refine and implement marketing, outreach, and public education program leading to the first open enrollment period in 2013 and 2014.
- **California Health Eligibility, Enrollment & Retention System (CalHEERS).** Refine, test and bring online.
- **Small Business Health Options Program (SHOP).** Establish to serve small employers and their employees.

Subsidies Available to help with Cost

A “sliding scale” subsidy will be provided based on income for individuals and families earning between 138 and 400 percent of the federal poverty level. The size of the subsidy depends on both the income and family size of eligible individuals.

The table below illustrates the tax credit subsidy for a family of four at several income levels.

Assumes: 2014 projected income of a 45 year-old policyholder and the family buys a plan that has a 70 percent actuarial value (the policyholder would be responsible for 30 percent of all covered benefits, the health insurer would be responsible for the remaining 70 percent). Does not include cost-sharing which is also available.

Percent of FPL	Annual Income	Unsubsidized Annual Premium	Annual Tax Credit	Annual Premium after Tax Credit	Unsubsidized Monthly Premium	Monthly Premium Credit	Monthly Premium after Credit
150%	\$35,137	\$14,245	\$12,840	\$1,405	\$1,187	\$1,070	\$117
200%	\$46,850	\$14,245	\$11,294	\$2,952	\$1,187	\$941	\$246
300%	\$70,275	\$14,245	\$7,569	\$6,676	\$1,187	\$631	\$556
399%	\$93,700	\$14,245	\$5,344	\$8,901	\$1,187	\$445	\$742



Outreach and Marketing

- Maximize the enrollment of uninsured Californians:
 - Provide a one-stop marketplace for affordable, quality health care options and health insurance information
 - Educate Californians to understand the benefits of coverage
 - Encourage insured Californians to retain their coverage
 - Ensure the availability of affordable health insurance coverage for all eligible Californians
- Ultimately, the goal is to have every eligible Californian get health insurance coverage

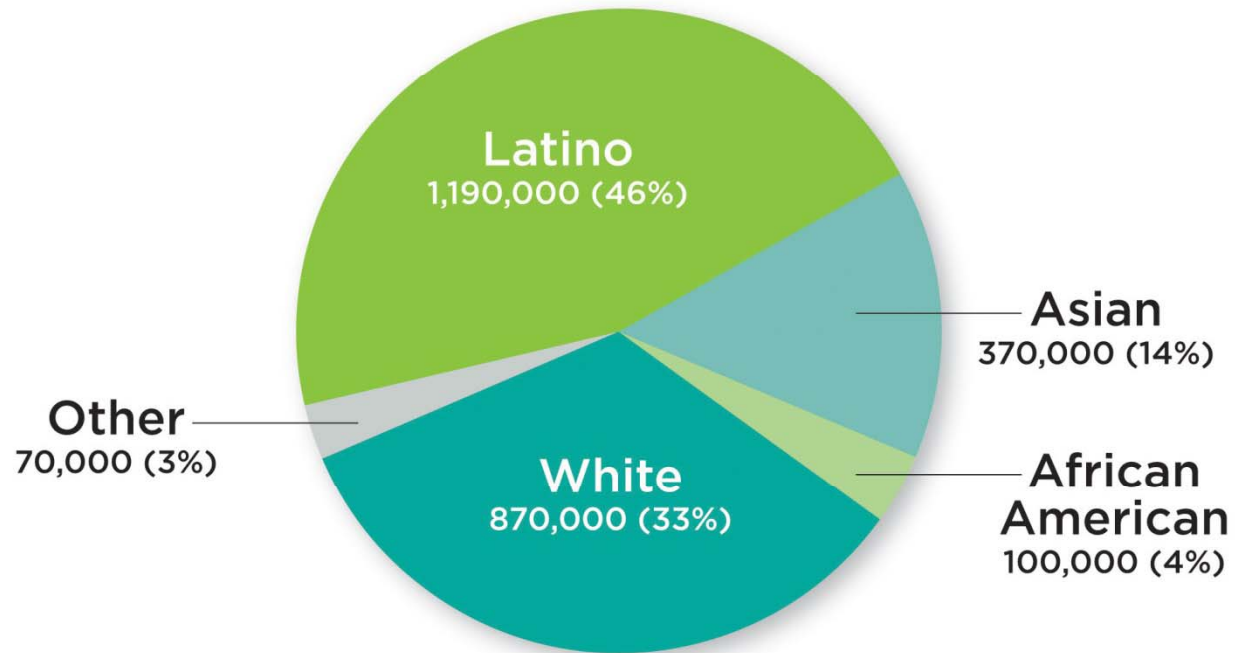
Target Population

- The primary target of marketing and outreach efforts of Covered California are the more than **5.3 million** California residents as of 2014:
 - **2.6 million who qualify for subsidies in Covered California;** and
 - 2.7 million who do not qualify for subsidies but now benefit from guaranteed coverage and can enroll inside or outside of Covered California.
- There are an additional **2.4 million** Californians who will be newly eligible for Medi-Cal
- Covered California's marketing and outreach effort will reach nearly every Californian – almost **38 million** residents – with a positive message on new insurance options and proactive personal health care.

Covered California's Annual Enrollment Goals

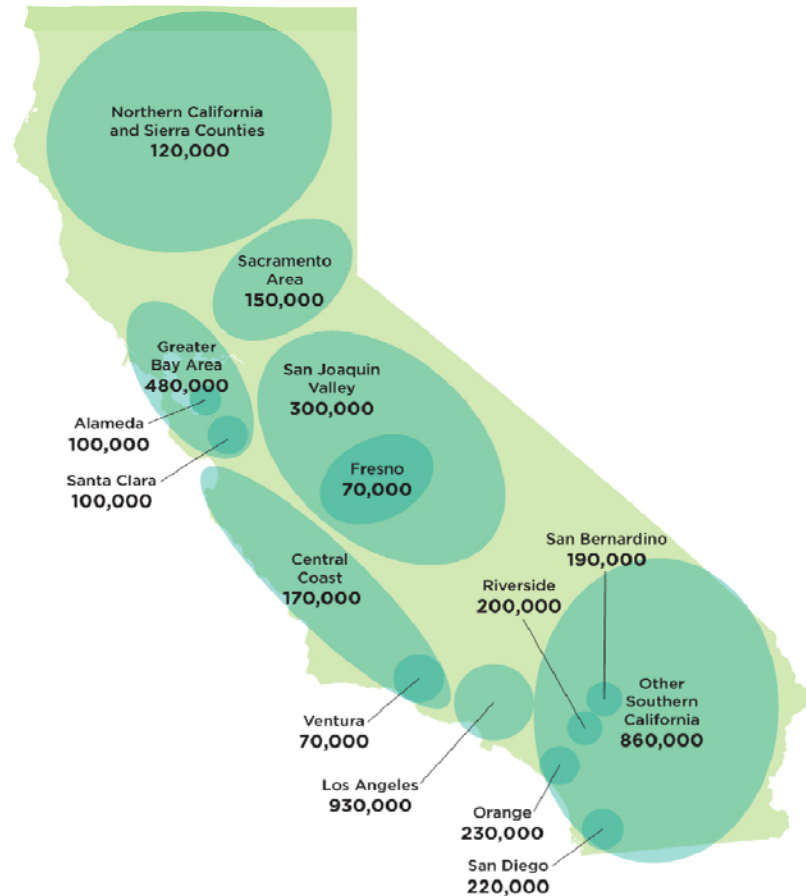
- By 2015:
 - Enrollment of 1.4 million Californians in subsidized coverage in Covered California or enrolling in the marketplace without subsidies
- By 2016:
 - Enrollment of 1.9 million Californians in subsidized coverage in Covered California or enrolling in the marketplace without subsidies
- By 2017:
 - Enrollment of 2.3 million Californians in subsidized coverage in the marketplace or enrolling in the marketplace without subsidies

Ethnic Mix of Exchange Subsidy Eligible Californians



California's Uninsured Population is Spread Throughout the State

California's expanse, diverse geography and mix of rural and urban areas are unique and present outreach challenges.



DEMOGRAPHIC DATE FOR EACH IDENTIFIED PROFILE

- The plan's segmentation model factors in key demographic attributes, economic and lifestyle drivers and also includes psychographic and social/cultural factors producing rich, highly developed targets to which we can generate customized, highly relevant communications.

	< 139%	139 – 199%	200 – 400%	400%+
10 CA	White: 62% African American: 9% Asian: 13% Other: 16% Hispanic: 62% Students: 30%		White: 76% African American: 5% Asian: 7% Other: 11% Hispanic: 61% Students: 14%	White: 67% African American: 8% Asian: 8% Other: 16% Hispanic: 33% Students: 11%
25 CA	White: 82% African American: 6% Asian: 3% Other: 9% Hispanic: 74% Students: 3%		Fresno: DMA 8% LA DMA: 12% Sacramento: DMA 11% San Diego DMA: 13% SF DMA: 11%	Fresno: DMA 1% LA DMA: 6% Sacramento: DMA 4% San Diego DMA: 5% SF DMA: 10%
35 CA	Fresno: DMA 46% LA DMA: 37% Sacramento: DMA 42% San Diego DMA: 37% SF DMA: 30%			White: 79% African American: 8% Asian: 5% Other: 7% Hispanic: 31% Students: 1%
45 CA	White: 80% African American: 7% Asian: 6% Other: 7% Hispanic: 57% Students: 1%		Fresno: DMA 11% LA DMA: 13% Sacramento: DMA 13% San Diego DMA: 11% SF DMA: 21%	

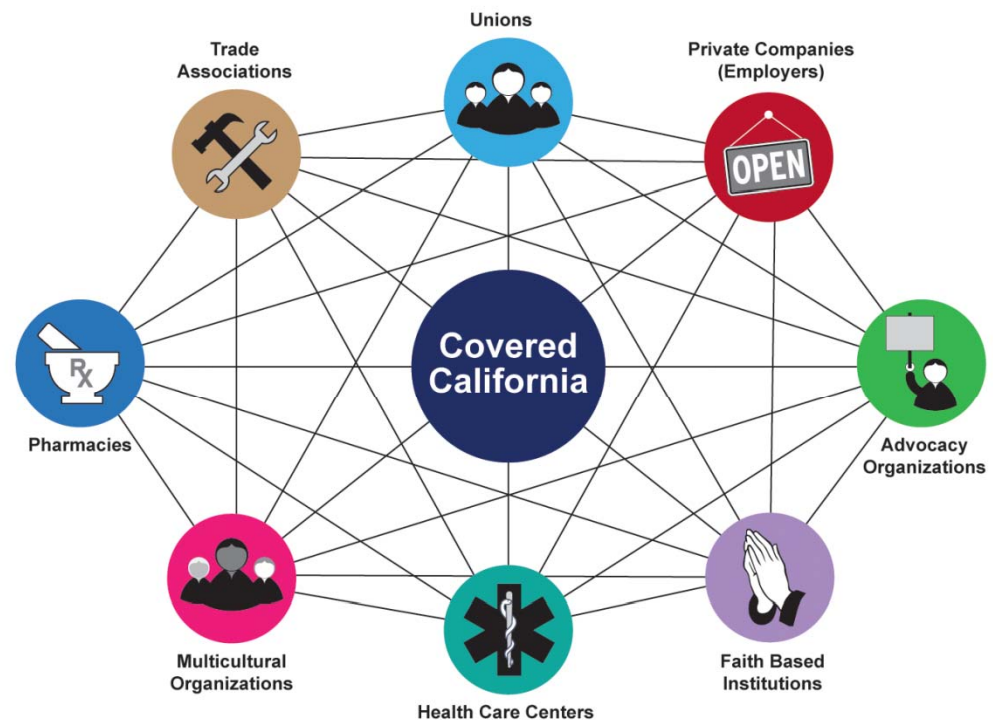
The Strategy – Surrounding the Audiences with Messages and Motivation

Covered California's overall strategic approach is to surround the various target audiences with messages and calls-to-action where they live, learn, work, worship and play.

- Building-up awareness and education of Covered California through an integrated multi-channel program, will significantly increase the effectiveness of the grass roots efforts, PR and community outreach programs used to engage and enroll.
- Covered California will leverage paid, earned and owned channels to achieve these objectives:
 - Create a brand that consumers can identify with and grow to trust
 - Mobilize communities through grants to educate and create awareness in their area
 - Create one-on-one opportunities to assist those needing information and/or wanting to enroll
 - Retain consumers once enrolled and activate them to promote and advocate among their communities, families and friends.

Community Mobilization

- Providing a stakeholder engagement framework for our Community Based grants and In-person Assisters program to reach strategic points of entry where people “live, work, shop, and play.”



Community Mobilization

- Extending paid media through grassroots public relations, media relations and community outreach.
 - Community-based grants program, funded at \$43M over 2013-2014
 - Mobilizing and Educating key influencers
 - Launching key milestone events
 - Establishing market driven partnerships
 - Managing educational outreach and enrollment
- Key Dates
 - December 21, 2012 Grant Application Released
 - March 22, 2013 – Notice of Intent to award
 - April 17, 2013 - Cycle 2 Grant Application Released
 - June 7, 2013 – Notice of Intent to award

In-person Assistance & Navigator Programs

- Assistance delivered through trusted and known channels will be critical to building a culture of coverage to ensure as many consumers as possible enroll in and retain affordable health insurance.
- The need for assistance will be high during the early years, with some estimates ranging from 50% to 75% of applicants needing assistance to enroll.
- The in-person assisters and navigators will be trained, certified and registered with the Exchange in order to enroll consumers in Covered California products and programs.

Partnerships

- The ideal partner will work with Covered California to generate awareness, educate consumers and provide enrollment assistances to individuals.
- Criteria
 - Reach (number of potential customer) in our targeted communities;
 - Be relevant to the consumer;
 - Scale and engage our target audience in there day to day lives

Marketing to YI

- **Guiding Principles**
 - Be where they are
 - Be relevant to there needs
 - Be authentic
 - Be true to them and the Brand
- **Channels**
 - Social Media
 - Mobile
 - Events
 - Traditional





Until someone perfects regeneration, there's this.®

What's your location?

- California
- Colorado
- Connecticut
- Nevada
- New Hampshire
- Georgia



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Goes well with
the phrase,
“Hey, watch this.”

Introducing Tonik.
Touring leads to long hours
deprivation can lead to s
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Prices are subject to cha
your medical history. Get

Introducing Tonik.
If you're into spandex tube tops, you're on
we've got you covered. Because with three
fits you perfectly. And if you're under 30, I
on your exact age (no wishful thinking) an

Introducing Tonik.
Three straightforward plans to help protect you from just about anything. Even yourself. If you're
under 30, you can get covered for \$64 to around \$120 a month. Prices vary depending on your
exact age and where you live (sorry, the lawyers made us say that). To apply, visit tonikhealth.com.



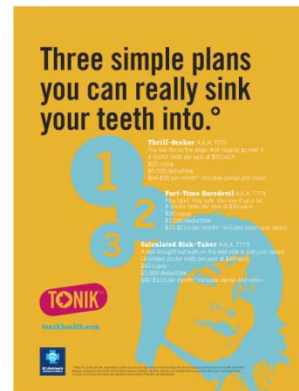
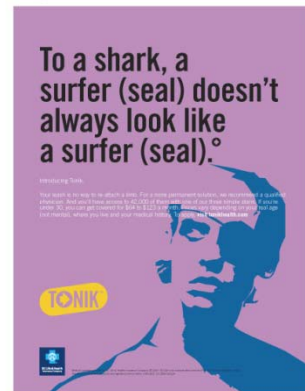
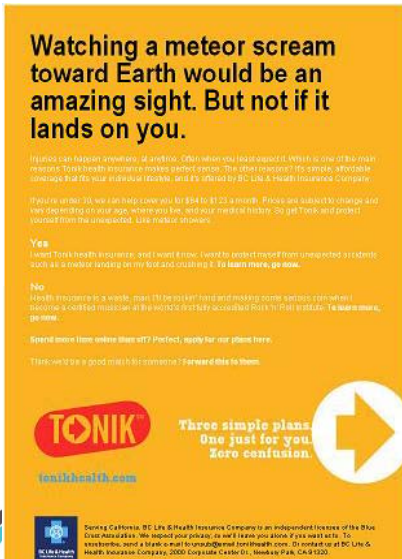
Launch Materials: Essence Boards



Event Booths & Banners



Direct Response Web Banners



Print Advertising



Direct Response Web Banners



Email Campaigns

Tonik Campaign: Examples



Tonik Website

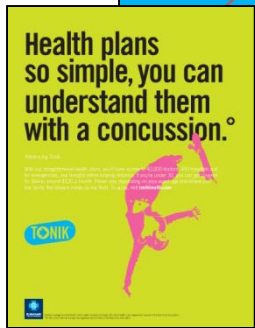
Out-of-Home "Go Card" Postcards



Events: Skateboards & Surfboards



Extreme Sports Events



Posters



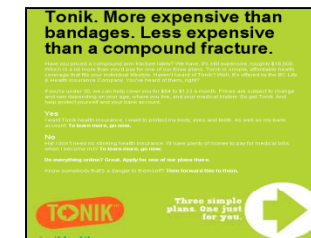
Print Advertising



Events: Skiing Film Festival



Collateral



Direct Mail



Results

- **Awareness**
 - In 2005, tonikhealth.com received 1 MM unique visitors. 1 in 20 of the Californians in our target audience had visited the Tonik website and successfully applied for a plan.
- **Objective 3: Meet applications and sales goals.**
 - By the end of 2005, BCC had exceeded the projected goal for submitted applications by 760%!
 - While BCC was outperforming their application goals, the projected sales goal was increased by 420%. By year end, BCC exceeded its sales goals by 45%.
 - The launch of Tonik set a new standard for BCC. Less than a year after launch, Tonik became the second most popular plan in the BCC individual plan portfolio.
 - The Tonik launch set the standard for BCC. Less than a year after launch it represents the biggest seller in the Individual Plan group.

For More Information:

Visit our website at
<http://www.hbex.ca.gov>
And join our listserv

