



Health Disparities in California

Joint Hearing of the Senate and Assembly Health Committees

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COVERED CALIFORNIA'S MISSION

The mission of 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.

2015 OPEN ENROLLMENT UPDATE

2015 OPEN ENROLLMENT

Through February 22:

495,073

New Individuals Selected a Qualified Health Plan for 2015

2015 OPEN ENROLLMENT v. 2014 OPEN ENROLLMENT

Race/Ethnicity

	CalSIM 1.91 (%)	Race & Ethnicity - SUBSIDY ELIGIBLE <i>RESPONDENTS ONLY</i> -				
		Total	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
			Count	Column %	Count	Column %
Asian	21%	208,357	23%	53,076	18%	
Native Hawaiian or Pacific Islander		2,237	<1%	895	<1%	
Black or African American	5%	26,038	3%	10,359	4%	
Latino	38%	280,025	31%	105,553	37%	
White	34%	317,311	35%	99,512	34%	
American Indian or Alaskan Native	4%	2,496	<1%	1,289	<1%	
Other		26,305	3%	9,708	3%	
Multiple Races		50,101	5%	9,163	3%	
Total	100%	912,870	100%	289,555	100%	

Note: Excludes individuals who did not respond to the race or ethnicity questions: 195,144 (23%) for 2014 and 147,415 (34%) for 2015.

NEW ENROLLMENT BY SERVICE CHANNELS

	Service Channel			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Certified Insurance Agent	548,847	39%	214,517	43%
Certified Enrollment Counselors and Navigators	123,270	9%	51,040	10%
County Eligibility Worker	8,834	1%	739	<1%
Consumer	577,376	41%	149,077	30%
Certified Plan-based Enroller	13,588	1%	17,698	4%
Covered California Service Center Representative	124,014	9%	62,002	13%
Total	1,395,929	100%	495,073	100%

2015 OPEN ENROLLMENT

Major observations from second open enrollment and first renewal period:

- **Strong Enrollment:** Nearly 500,000 new enrollees in Covered California and more than 780,000 in Medi-Cal.
- **High renewal rate:** 2014 consumers stayed with Covered California.
- **Higher share of Latinos and African-Americans** among new enrollees: our targeted outreach, education, and marketing efforts appear to be showing results.
- **A younger mix of new enrollees:** ensuring a good risk mix.
- **Price matters:** Renewal and new enrollment tied to better rate position.
- **Service Center enhancements paid off:** representatives handled twice the call volume compared to last year and improved customer service.
- Significant analysis needed on outreach efforts, demographics of new and renewing consumers, and lessons learned.

REACHING UNDERREPRESENTED COMMUNITIES

MULTI-SEGMENT MARKETING

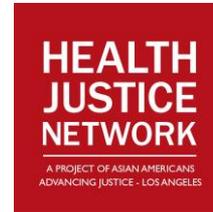


Improving on Language Access

- Asian-landing pages for Chinese, Vietnamese, Korean and Tagalog have been updated as a part of our overall website redesign to enhance customer experience.
- These landing pages are in-language, integrating informational videos and fact sheets as well as simplifying the navigation to “find local help.”

The image displays several overlapping screenshots of the Covered California website, showcasing its multilingual capabilities. The main screenshot on the left is in English, featuring a navigation bar with 'EXPLORE', 'PREVIEW', 'APPLY', and 'GET HELP' options. Below the navigation is a video player showing a group of people in a meeting, with a 'PLAYLIST' indicator. A sidebar on the right lists various resources in Chinese, including '登記指南', '計算表', and 'Covered California 說明書'. At the bottom, there are buttons for 'Shop and Compare', 'Medi-Cal Resources', 'Small Businesses', and 'You're In'. Other screenshots show the website in Chinese, Korean, Tagalog, and Vietnamese, each with its respective language-specific content and navigation elements.

PROMOTING ENROLLMENT WITH IMMIGRATION PARTNERS

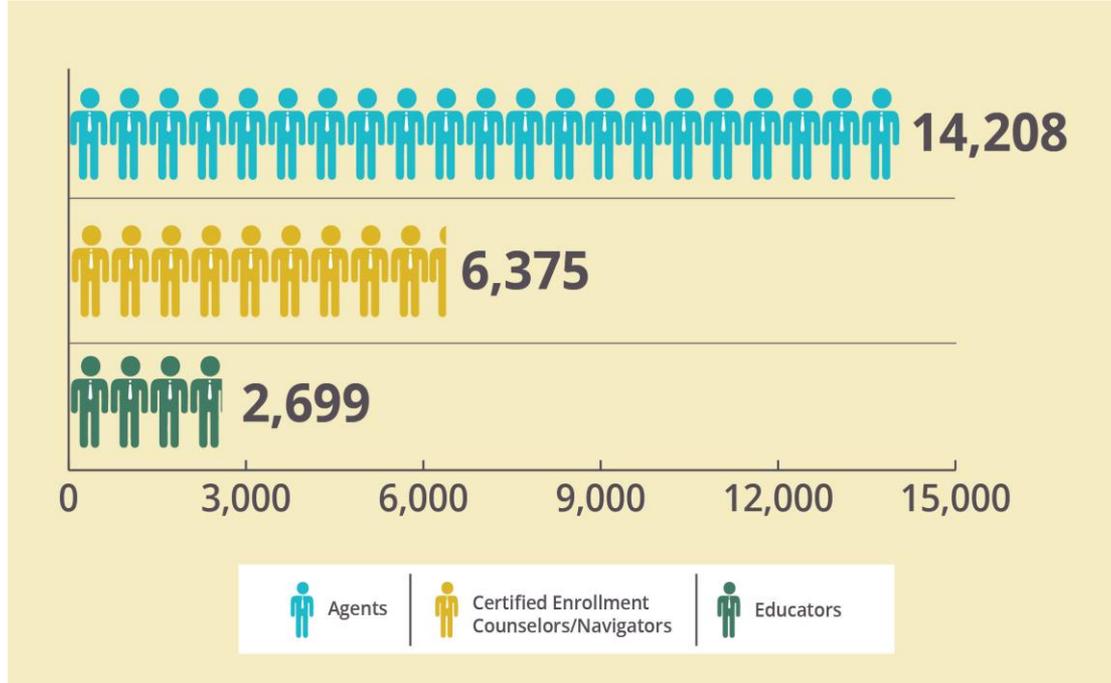


Immigration Fact Sheets



- Fact sheets developed in English, Spanish, Chinese, Korean and Vietnamese
- Informing Californians that immigration information submitted during the enrollment process will be kept secure and confidential and won't be used for immigration enforcement purposes.

ENROLLMENT SUPPORT: KEY METRICS



As of February 23, 2015:

14,208 Certified Insurance Agents - 16% Spanish; 5% Korean; 4% Mandarin; 4% Vietnamese; 3% Cantonese

6,375 Certified Enrollment Counselors - 57% Spanish; 3% Cantonese; 3% Mandarin; 2% Vietnamese; 1% Korean

2,699 Certified Educators

IMPROVING HEALTH LITERACY AMONG CONSUMERS

COVERED CALIFORNIA “WELCOME PACKET”

Once enrolled, enrollees receive a welcome kit from Covered California via mail (also available online). The kit contains the following materials:

- [A welcome letter.](#)
- [A brochure titled "Now That You're Enrolled."](#)
- [Information about the Advanced Premium Tax Credit \(APTC\).](#)
- [Information about consumer rights and protections.](#)

COVERED CALIFORNIA “WELCOME PACKET”

Terms to Know

You may see and hear lots of new words as you begin to use your health plan. It's important that you understand the terms so you can get the most out of your coverage.

Premium This is the amount you pay every month to your health plan to maintain your health insurance coverage.

Copay This is a fixed amount you pay for certain covered services, like doctor's visits. You will not be charged a copay for preventive care services, like annual wellness visits.

Deductible This is the fixed amount some plans require you to pay before the plan begins to pay its share for covered services, like hospitalizations and procedures. Deductibles don't apply to preventive care services, which are free.

Coinsurance Once you have paid your full deductible, your coinsurance kicks in. This is when your health plan begins to pay its share for covered services, with your share calculated as a fixed percentage. Depending on your plan, your portion of the coinsurance cost can range from 10-40%.

Out-of-Pocket Limit This is the maximum you'll pay per year for medical services before your health plan begins to pay for 100% of services, protecting you and your family from very high medical expenses. Most of your copayments, deductibles and coinsurance payments will be counted toward this limit.

Free Preventive Care to Keep You Healthy

Your health plan includes free preventive services for you and your family, helping you detect and prevent small problems before they become big health risks. These free services are just a sample of the care you can receive:

For adults:

- Blood pressure and cholesterol screenings
- Tests for common diseases like Type 2 Diabetes

For women:

- Mammograms and cervical cancer screenings
- Breastfeeding support and equipment

For children:

- Vision and hearing screenings
- Common vaccinations
- Pediatric dental coverage

For more information, please contact your health plan or:

 CoveredCA.com

 Use the Find Local Help button on our website to find free, confidential help near you.

 (800) 300-1506

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8000089-ENG-0215



Now That You're Enrolled
Using Your Plan



COVERED CALIFORNIA “WELCOME PACKET”

Welcome to Covered California

Congratulations on joining more than a million Californians who now have health coverage they can depend on through Covered California.

You now have coverage for visits to the doctor, medical prescriptions, emergency care, free preventive care and other covered services to help keep you and your family healthy. For detailed information on the services your health plan covers, contact your health plan.

After you Enroll



After you enroll and pay your first premium, your health plan will send you a welcome packet including important information about your coverage and a member ID card.

Once you receive the welcome packet and your coverage starts, you're ready to schedule your first appointment and start making the most of your health plan.

If you have any remaining questions about your coverage, contact your health plan. Make sure you understand:

- Which doctors accept your plan
- What you should expect to pay for covered services
- How to get prescriptions

Making the Most of Your Coverage

Getting Started



Find a Doctor

Contact your health plan to find an in-network provider. It will cost you less than a provider not in your network.



Prepare for Your First Visit

Write down a list of questions and concerns so you don't forget to discuss them with your doctor.

Visiting the Doctor



Bring Your Member ID Card

This provides details about your plan, and should be shown each time you need health services.



Share Your Medical History

If you visit a new doctor, share your history of illnesses, allergies, past procedures and medications.

Ongoing Care and Prescriptions



Get Free Preventive Care

Remember to make the most of your free preventive care, like yearly flu shots, screenings and wellness visits.



Filling Prescriptions

To receive full coverage for prescriptions, check to ensure you're using a network pharmacy.

Understanding Your Costs



Pay Your Copay

At doctor's visits, you may be responsible for a copay. This is your share of the costs for the care.



Deductible and Coinsurance

You may be responsible for additional costs for some services. Contact your health plan to learn more.

More questions?



Watch our “Welcome to Answers” video series at CoveredCA.com/FAQS

ENSURING QUALITY OF CARE

ENSURING QUALITY OF CARE – DATA COLLECTION

Covered California is working closely with 10 participating Qualified Health Plans (QHP) to collect data relevant to addressing health disparities

Covered California **eValue8 Request for Information** will gather data from QHPs, including:

- Access to care and timeliness standards
- Language and culturally appropriate care
- Effective Management of chronic conditions
- Specialty care, including addressing rare and complex conditions; mental health and substance abuse needs

ENSURING QUALITY OF CARE – DATA COLLECTION

Recently added gender identity and sexual orientation questions to the *Covered California eValue8 Request For Information*.

QHPs are now asked specific to if/how the carriers collect gender identity or sexual orientation data and how the data is used. For example, if the data is used to inform development of disease management programs, used to inform member surveys, support enrollee selection of providers, set performance targets or bonus programs, etc.

ENSURING QUALITY OF CARE – DATA COLLECTION

Sample of demographic information requested from QHPs via eValue8:

- Gender
- Primary Language
- Disability Status
- Interpreter Need
- Education Level
- Sexual Orientation
- Gender Identity

ENSURING QUALITY OF CARE – DATA COLLECTION

Covered California Upcoming Analytics Efforts

- Covered California will establish a 5 year contract for clinical data aggregation, warehouse and analytics
- QHPs will submit encounter and claims data
- Efforts will add key application demographics from CalHEERS to data from issuers
- Efforts will enable demographic dimensions for full range of analyses, including topics such as access to primary care, gaps in care, and use of essential community providers

Q & A