How Covered California identifies and engages with [micro-]communities to get uninsured populations signed up for health insurance

September 29, 2022
RECORD DECREASE IN CALIFORNIA’S UNINSURED RATE

Comparing the Rate of Uninsured in California and the United States

- California experienced the nation’s largest drop in the uninsured rate.
- More than 4.7 million Californians have gained coverage since 2013.
- As of 2019, about 3 million uninsured, with about 60% undocumented/ ineligible for federal programs (“currently eligible” uninsured rate is about 3 percent).

Source: U.S. Census 2014-2020


The survey is based on interviews conducted continuously throughout the year with respondents from more than 20,000 California households in a variety of languages. U.S. Census data on California’s uninsured rate in 2020 has been delayed due to the pandemic and is not reflected.
LARGE DECREASE IN THE UNINSURED DUE TO THE AFFORDABLE CARE ACT BETWEEN 2013 AND 2020 – BIGGEST BENEFICIARIES ARE COMMUNITIES OF COLOR

Rate of Uninsured in California
2013 to 2020 (all ages)

- Under the Affordable Care Act, the uninsured rate in CA dropped from 13.8% in 2013 to 6.0% in 2020.
- The uninsured rate among Latinos has been cut by more than half from 2013 to 2020.
- African Americans and Asian Americans saw their uninsured rates cut by about two-thirds.

Source: Covered California analysis of California Health Interview Survey 2013-2020, by individual survey year.
COMMUNITIES OF COLOR HAD THE LARGE GAINS IN ENROLLMENT IN 2022

- White enrollment for 2022 is 14 percent higher (nearly 60,000 more enrollees) compared with 2020.
- Asian American enrollment for 2022 is 14 percent higher (nearly 41,000 more enrollees) compared with 2020.
- Latino enrollment for 2022 is 18 percent higher (nearly 61,000 more enrollees) compared with 2020.
- African American enrollment for 2022 is 33 percent higher (nearly 10,000 more enrollees) compared with 2020.

Source: Covered California administrative data as of 2/4/2022.

Open Enrollment Plan Selections
(selected races/ethnicities, 2020-2022)
PERCENT UNINSURED BY RACE/ETHNICITY, 0-64 YEARS

Percent Uninsured, 0-64 years by Race/Ethnicity – California, 2020

Source: 2019-2020 combined data from the California Health Interview Survey (CHIS) weighted to the 2020 population.

Estimates for American Indians/Alaska Natives and Native Hawaiians/Pacific Islanders are statistically unstable and not presented.
## ENROLLMENT DEMOGRAPHICS – RACE/ETHNICITY

Race/ethnicity is a roll-up dimension that combines three CalHEERS application questions on race and ethnicity, such that a consumer who reports a Latino, Hispanic, or Spanish origin is counted as "Latino" in Race/Ethnicity.

<table>
<thead>
<tr>
<th>Race / Ethnicity</th>
<th>Subsidy Received</th>
<th>Unsubsidized</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Enrollees (column %)</td>
<td>Enrollees (column %)</td>
<td>Enrollees (column %)</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>3,510</td>
<td>360</td>
<td>3,870</td>
</tr>
<tr>
<td>Asian American</td>
<td>305,360</td>
<td>28,100</td>
<td>330,470</td>
</tr>
<tr>
<td>Black or African American</td>
<td>32,480</td>
<td>3,520</td>
<td>36,000</td>
</tr>
<tr>
<td>Latino</td>
<td>357,780</td>
<td>27,290</td>
<td>385,070</td>
</tr>
<tr>
<td>Multiple Races</td>
<td>29,670</td>
<td>6,110</td>
<td>35,790</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>1,390</td>
<td>130</td>
<td>1,520</td>
</tr>
<tr>
<td>White</td>
<td>406,460</td>
<td>63,960</td>
<td>470,420</td>
</tr>
<tr>
<td>Other</td>
<td>94,530</td>
<td>8,990</td>
<td>103,520</td>
</tr>
<tr>
<td>Grand Total</td>
<td><strong>1,231,180</strong></td>
<td><strong>135,460</strong></td>
<td><strong>1,366,640</strong></td>
</tr>
<tr>
<td>(nonrespondent)</td>
<td>309,420</td>
<td>34,220</td>
<td>343,640</td>
</tr>
</tbody>
</table>

All % calculations except the non-respondents calculated out of respondents only. Non-respondent % is of total population of enrollees.

Source: Covered California March 2022 Active Member Profile. [https://hbex.coveredca.com/data-research/](https://hbex.coveredca.com/data-research/)
## ENROLLMENT DEMOGRAPHICS – LANGUAGE

<table>
<thead>
<tr>
<th>Preferred Written Language</th>
<th>Subsidy Received</th>
<th>Unsubsidized</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Enrollees (column %)</td>
<td>Enrollees (column %)</td>
<td>Enrollees (column %)</td>
</tr>
<tr>
<td>Arabic</td>
<td>590 (0.0%)</td>
<td>50 (0.0%)</td>
<td>630 (0.0%)</td>
</tr>
<tr>
<td>Armenian</td>
<td>430 (0.0%)</td>
<td>20 (0.0%)</td>
<td>450 (0.0%)</td>
</tr>
<tr>
<td>Cambodian</td>
<td>220 (0.0%)</td>
<td>10 (0.0%)</td>
<td>230 (0.0%)</td>
</tr>
<tr>
<td>English</td>
<td>1,264,190 (83.1%)</td>
<td>160,900 (96.4%)</td>
<td>1,425,100 (84.4%)</td>
</tr>
<tr>
<td>Farsi</td>
<td>1,150 (0.1%)</td>
<td>40 (0.0%)</td>
<td>1,190 (0.1%)</td>
</tr>
<tr>
<td>Hmong</td>
<td>70 (0.0%)</td>
<td>0 (0.0%)</td>
<td>70 (0.0%)</td>
</tr>
<tr>
<td>Korean</td>
<td>18,640 (1.2%)</td>
<td>610 (0.4%)</td>
<td>19,240 (1.1%)</td>
</tr>
<tr>
<td>Russian</td>
<td>1,870 (0.1%)</td>
<td>110 (0.1%)</td>
<td>1,980 (0.1%)</td>
</tr>
<tr>
<td>Spanish</td>
<td>155,230 (10.2%)</td>
<td>2,740 (1.6%)</td>
<td>157,970 (9.4%)</td>
</tr>
<tr>
<td>Tagalog</td>
<td>1,090 (0.1%)</td>
<td>20 (0.0%)</td>
<td>1,110 (0.1%)</td>
</tr>
<tr>
<td>Traditional Chinese character</td>
<td>65,930 (4.3%)</td>
<td>2,190 (1.3%)</td>
<td>68,120 (4.0%)</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>12,610 (0.8%)</td>
<td>260 (0.2%)</td>
<td>12,870 (0.8%)</td>
</tr>
<tr>
<td>Grand Total</td>
<td>1,522,030 (100%)</td>
<td>166,940 (100%)</td>
<td>1,688,970 (100%)</td>
</tr>
</tbody>
</table>

Source: Covered California March 2022 Active Member Profile. [https://hbex.coveredca.com/data-research/](https://hbex.coveredca.com/data-research/)

All % calculations except the non-respondent calculated out of respondents only. Non-respondent % is of total population of enrollees.

Some individuals do not have a preferred language because language preference is only required for primary applicants and may be blank for other members of the household.
COVERED CALIFORNIA MARKETING & OUTREACH
IN SERVICE OF OUR MISSION

Covered California’s Mission

Increase number of insured Californians

Reduce health disparities in minority populations

Lower costs

Marketing Objective

Promote value of health coverage and, as a result, support the category.

Ensure marketing efforts reach CA diverse populations, considering cultural and linguistic needs.

Drive enrollment & retention among both, light and heavy healthcare users to maintain a healthy risk mix. Strong enrollment and healthy risk mix help lower insurance costs for all.
COVERED CALIFORNIA TARGET POPULATION MARKETING PARAMETERS & OBJECTIVES

CAMPAIGN OBJECTIVES:

**AWARENESS**: Improve brand awareness, build brand recognition, and increase understanding of Covered California’s role in consumers’ health insurance plan journey.

**CONVERSION**: Promote enrollment among the uninsured to acquire new members.

MEDIA OBJECTIVES:

**PRIMARY**: Develop an efficient media mix that maximizes new enrollments, while also considering the outreach needs of “hard to reach” communities.

**SECONDARY**: Support retention and renewal efforts via spillover media that will keep our brand top of mind.

Target
- CA Adults 25-64
- Uninsured CA 26-64
- Subsidy eligible uninsured
  - Non-subsidy eligible uninsured

Segments
- Multicultural
- Hispanic
- Black/AA
- LGBTQ+
- Asian

Languages
- English
- Spanish
- Chinese
- Vietnamese
- Korean
- Cambodian
- Hmong
- Laotian
MARKETING CONSUMER RESEARCH

Research goals to gain insights and determine what will resonate and create action for enrollment through Covered California:

- Motivators and barriers to enrolling in health insurance
- Understand the gaps of knowledge
- Awareness of Covered California and our services
- Reactions to creative concepts
- Determine the most effective messages/topics for outreach

Methodologies used:

- Online quantitative survey
- In-person focus groups

Respondents by language and insurance status could include (varies depending on the particular research project):

- English and Spanish speakers*
- Chinese (Cantonese and Mandarin), Korean and Vietnamese speakers
- Uninsured, subsidy eligible*
- Medi-Cal eligible
- Medi-Cal enrollees
- Covered California enrollees
- Insured elsewhere

*Most common
The open enrollment 2023 statewide paid media campaign will reach the uninsured Californians with a strategic mix of channels tailored to each audience segment’s media consumption habits, geographic location and media availability, leveraging what worked well in the past, while testing new tactics (e.g. gaming).

<table>
<thead>
<tr>
<th>Channel + Segment</th>
<th>TV</th>
<th>Radio</th>
<th>Print</th>
<th>OOH</th>
<th>CTV/OTT</th>
<th>Digital</th>
<th>Social</th>
<th>Streaming Audio</th>
<th>Search</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-cultural (English)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic (Spanish)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian (Mandarin, Cantonese, Korean, Vietnamese) (+ Hmong &amp; Laotian)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black/AA (English)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LGBTQ+ (English)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Enrollment Guide
- Benefit chart to be updated with this year’s rates
- Expected to go live on the Printable Materials page and KP Print Store in early September.
- Available in all 13 threshold languages.

Trifold Brochure – live on print store
- Available in all 13 threshold languages.

Immigration Fact Sheet – live on print store
- Double-sided with English always on one side. Users can select other side from Spanish, Chinese, Korean, or Vietnamese.

Special Enrollment Fact Sheet – live on print store
- Double-sided with English always on one side. Users can select other side from Spanish, Chinese, Korean, or Vietnamese.

Targeting Funnel Audience
• Reaching potentially uninsured, job seekers, those experiencing life events, and website visitors who have not yet enrolled.
• Topics include what is Covered California, financial help is available, shop & compare plans, finish enrolling, deadlines.
• Averaging 16 ads per month November – January.

Targeting Fans & Plan Selected Audience
• Reaching social channel followers and current members who plan selected.
• Topics include reporting changes, free preventive care, essential health benefits, value of health insurance, renewal, deadlines.
• Averaging 6 ads per month November – January.
COVERED CALIFORNIA ENROLLERS

• More than 11,000 insurance Agents have been trained to sell Covered California products and are consistently the largest channel for enrollment.

• To spur enrollment, Covered California engages with licensed insurance Agents, Navigators, and community partner enrollers who offer free confidential assistance.

• Consumers can get enrollment assistance in 16 languages from Covered California licensed insurance Agents and certified Counselors.

• Consumers can go to this site to find health insurance enrollment assistance from someone licensed or certified by Covered California and can search based on preferred language.

• 95% of all Californians are within a 15-minute drive from one of Covered California’s storefront locations.

\*Data as of 2/22/2022
NAVIGATOR PROGRAM

• Covered California supports more than 100 community organizations through the Navigator Program.

• Covered California’s Navigator Program is a partnership with community organizations across the state who have experience in reaching and assisting California’s diverse populations and have proven success enrolling consumers in health care programs.

• Navigators are certified enrollment counselors that assist consumers in hard-to-reach populations through a variety of outreach, education, enrollment, post enrollment, and renewal support services.

• Navigators are located across the state from northern California, Bay Area, Central Valley, Central Coast, and Southern California.

16
87 Entities with 770 enrollment locations* (38 Lead and 49 Sub-Contractor Active Enroller Entities with 803 active certified enrollment counselors) *As at 8/1/22

9 out of 10 Californians live within a 15-minute drive time of a Navigator location.
UNDERSTANDING THE DEMOGRAPHICS

• Covered California enrollment partners conduct outreach in 34 languages.

• Materials are translated in Spanish and the more common API languages.
  • Including: Mandarin, Cantonese, Vietnamese, Korean, Hmong, Tagalog, and Hindi.

• US census data is utilized to generate heat maps that target subsidy eligible populations and the data is shared with partners, stakeholders and enrollers.

• Covered California focuses on matching Navigators to the uninsured population based on language and ethnicity.

• Enrollers operate in diverse, local communities and are well equipped to provide a high quality, in language experience for our diverse communities.
  • In areas where there is predominant language spoken, we focus on making sure there is adequate printable consumer collateral and ensure we have an adequate library of translated material in that language.
OUTREACH STRATEGIES

Navigators engage in activities tailored to specific communities, including:

• Ethnic/In-Language media campaigns
• Collaborations with other community organizations and local businesses
  • Consumer Referrals
  • Food banks
• Storefront program
• Setting up mall booths, canvassing local area
• In-person events – tabling, church events, libraries, schools, health expos, swap meets
• Information booths at vaccination and flu shot sites
• Online media, local advertising, letter drops

Many have also reported that word-of-mouth referrals from consumers who feel well supported through their health care journey including enrollment and connecting to care have significantly contributed to outreach.
COVERED CALIFORNIA: COMMUNICATION EFFORTS
REACHING THE DIVERSE COMMUNITIES THROUGH ETHNIC MEDIA OUTREACH

Covered California is committed to reaching Californians via Ethnic Media.

In-language media events are held in Spanish, Chinese, Korean, Vietnamese and media interviews in Spanish, Mandarin, Vietnamese and Punjabi. Our press releases are published in Spanish, Chinese, Korean, Vietnamese and print-ready articles are released throughout the year for African-American, Spanish and API-media focusing on Open Enrollment and Special Enrollment.
REACHING THE DIVERSE COMMUNITIES THROUGH ETHNIC MEDIA OUTREACH
MEDIA COVERAGE

Health care professionals cite coverage disparities, urge enrollment ahead of Covered California deadline

PROTECT YOURSELF

Black Doctors Urge Health Coverage, Vaccinations During Pandemic

In Dr. King’s Honor, California Black Health Leaders Call for Urgent Action During COVID-19 Crisis

Right now, an estimated 1.1 million Californians don’t have health insurance and are eligible for more financial help than ever before through Covered California, or they qualify for low-cost or no-cost coverage through Medi-Cal. Most Californians can now qualify to get brand-name health plans with companies like Anthem, Blue Shield, Kaiser, and Health Net for less than $50 monthly and many for $0 per month.

Dolores Huerta urges Latinos to enroll in health coverage

Latinos in California have until the end of January to sign up for comprehensive coverage and lower costs through Covered California’s open enrollment period. As of 2020 Latinos are still the most likely part of Californians to be uninsured. By MARIA A. GONZALEZ

Covered California
Many AAPI groups have the highest uninsured rate in California.
African American Events and Print Ready articles

- May 7, 2021 - Health Mixer in Los Angeles

Covered California Health Plans: The Best Deal in Health Care

The base fare for a bus ride on Los Angeles Metro is $1.75. A ride from Oakland to San Francisco on BART, the San Francisco-Bay Area rapid transit system, can cost upwards of...
COVERED CALIFORNIA: EQUITY-FOCUSED POLICY INITIATIVES
COVERED CALIFORNIA’S EQUITY-FOCUSED POLICY INITIATIVES

• Covered California’s patient-centered plan designs prioritize affordability of key service categories and simplify plan comparison for consumers.

• Robust collection of enrollee demographic data
  • Through the application and with the assistance of enrollment partners
  • QHP performance standard of 80% race/ethnicity self-identification

• NCQA Health Equity Accreditation
  • QHP requirement to be achieved by 2023

• Disparities Reduction Interventions
  • QHP requirement since 2017
  • Examples include efforts to reduce gaps in rates of well-managed diabetes and/or high blood pressure among certain racial/ethnic groups.
COVERED CALIFORNIA BELIEVES EQUITY IS QUALITY

• QHP Contract for PY 2023 requires significant investments in quality improvement.
  • Establishes floor for quality that QHPs must meet and could result in removal from Covered California’s competitive regions in future years.
  • Establishes aspirational goals for quality attainment, which QHPs have financial incentive of up to 4% of premium to meet.

• Focus on measures that matter and represent opportunities to address disparities (blood pressure, diabetes, colorectal cancer screening, childhood immunizations).

• Data is stratified by race/ethnicity and we plan to incorporate disparities reduction accountability in future years.

• Aligned with other public purchasers (Medi-Cal and CalPERS).
QUESTIONS