



**Jessica Altman, Executive Director, Covered California**

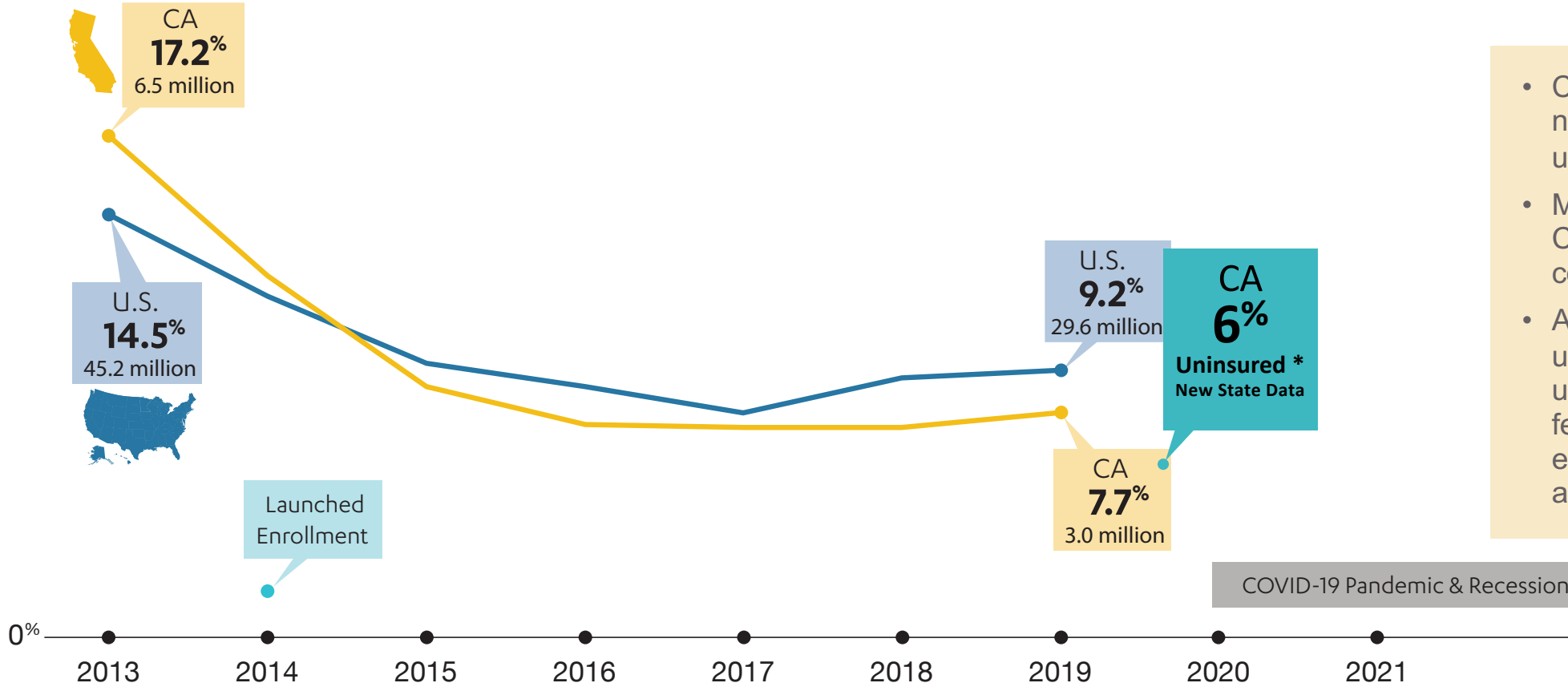
**NAIC Special Committee on Race and Insurance: Health Workstream**

***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).

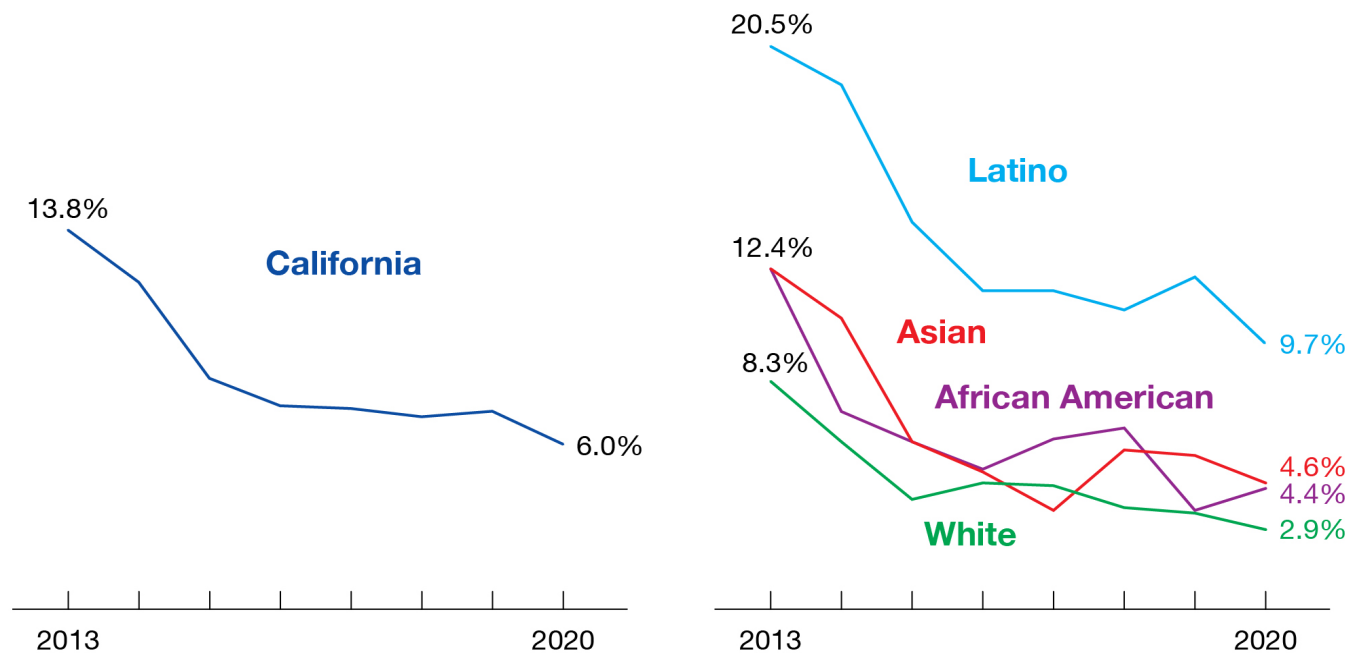
Source: U.S. Census 2014-2020

\*Source: California Health Insurance Survey, Sept. 22 - <https://healthpolicy.ucla.edu/publications/Documents/PDF/2021/access-to-care-policybrief-sep2021.pdf>.

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)



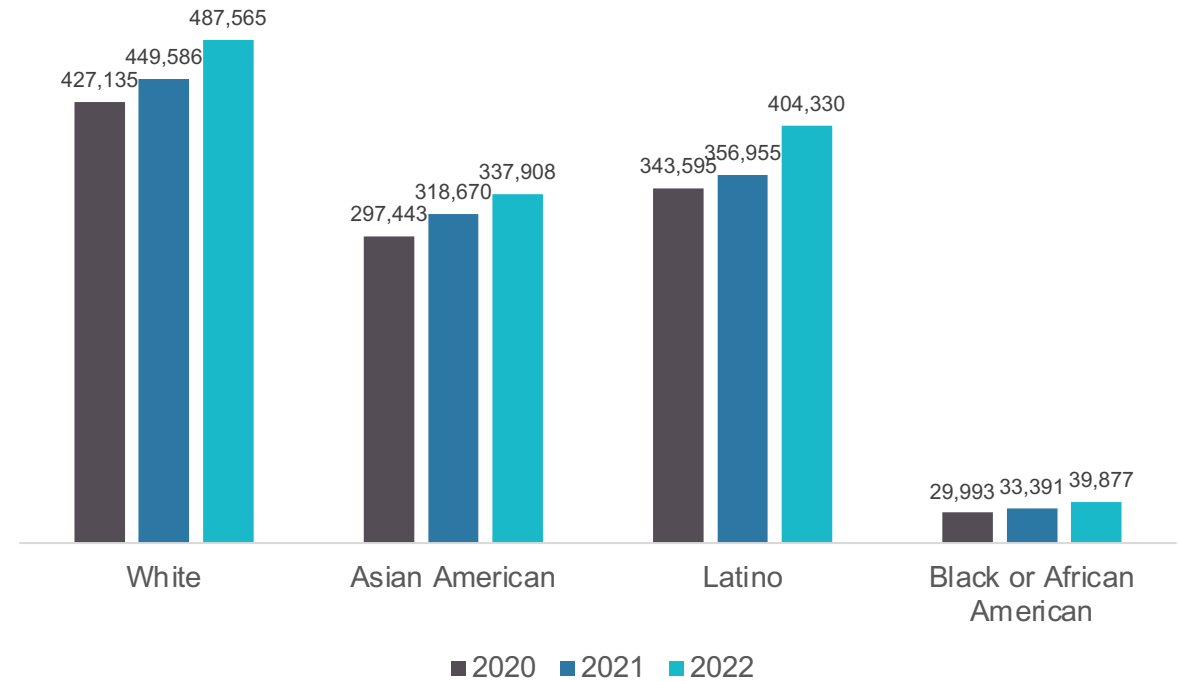
- Under the Affordable Care Act, the uninsured rate in CA dropped from 13.8% in 2013 to 6.0% in 2020.
- The uninsured rate among Latinos has been cut by more than half from 2013 to 2020.
- African Americans and Asian Americans saw their uninsured rates cut by about two-thirds.

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.

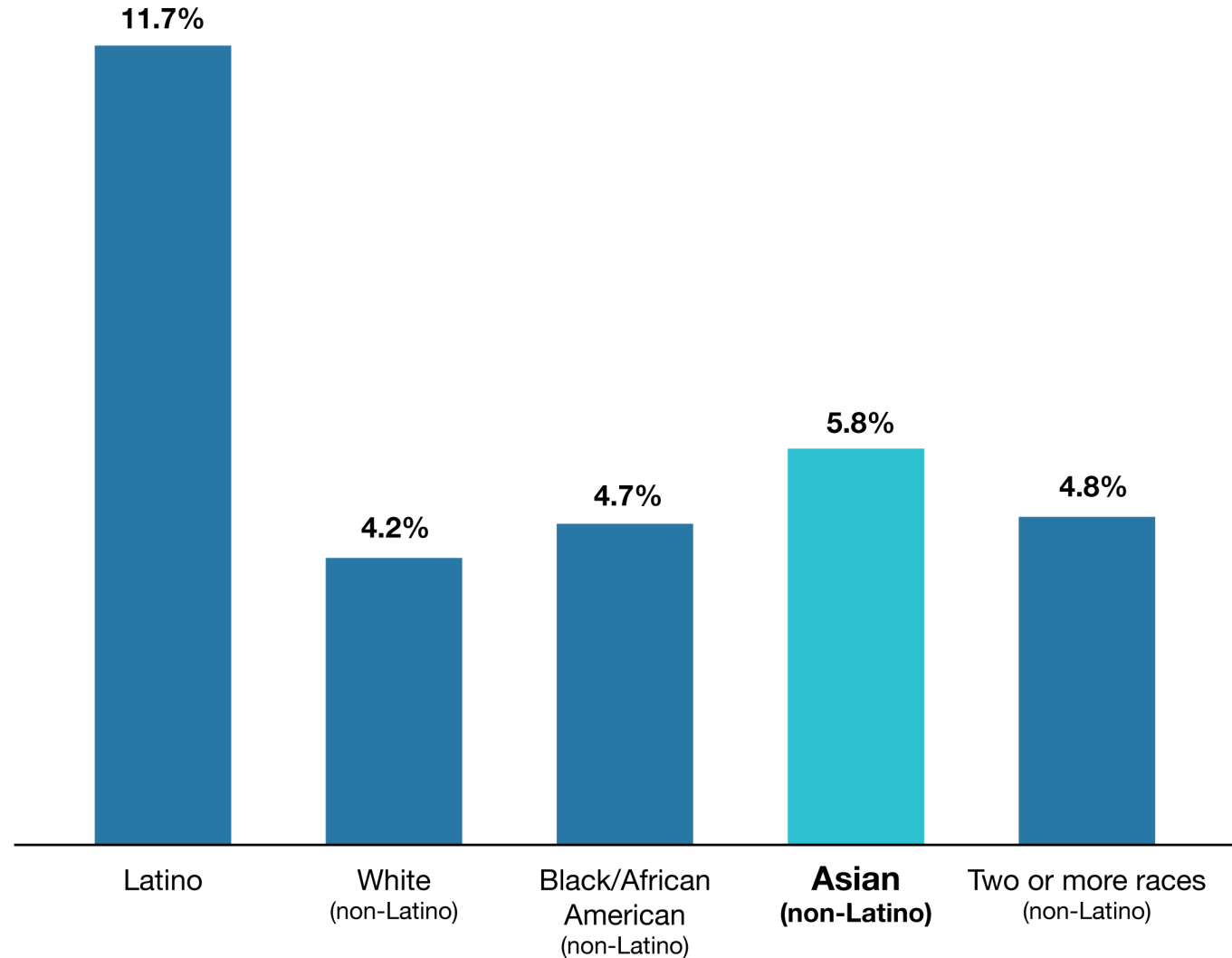
**Open Enrollment Plan Selections**  
(selected races/ethnicities, 2020-2022)



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

# 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						
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.						
Race / Ethnicity	Subsidy Received		Unsubsidized		Total	
	Enrollees	(column %)	Enrollees	(column %)	Enrollees	(column %)
American Indian or Alaska Native	3,510	0.3%	360	0.3%	<b>3,870</b>	<b>0.3%</b>
Asian American	305,360	24.8%	25,100	18.5%	<b>330,470</b>	<b>24.2%</b>
Black or African American	32,480	2.6%	3,520	2.6%	<b>36,000</b>	<b>2.6%</b>
Latino	357,780	29.1%	27,290	20.1%	<b>385,070</b>	<b>28.2%</b>
Multiple Races	29,670	2.4%	6,110	4.5%	<b>35,790</b>	<b>2.6%</b>
Native Hawaiian or Other Pacific Islander	1,390	0.1%	130	0.1%	<b>1,520</b>	<b>0.1%</b>
White	406,460	33.0%	63,960	47.2%	<b>470,420</b>	<b>34.4%</b>
Other	94,530	7.7%	8,990	6.6%	<b>103,520</b>	<b>7.6%</b>
<b>Grand Total</b>	<b>1,231,180</b>	<b>100.0%</b>	<b>135,460</b>	<b>100.0%</b>	<b>1,366,640</b>	<b>100.0%</b>
(nonrespondent)	309,420	20.1%	34,220	20.2%	<b>343,640</b>	<b>20.1%</b>

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

# ENROLLMENT DEMOGRAPHICS – LANGUAGE

Language Written						
Preferred Written Language	Subsidy Received		Unsubsidized		Total	
	Enrollees	(column %)	Enrollees	(column %)	Enrollees	(column %)
Arabic	590	0.0%	50	0.0%	630	0.0%
Armenian	430	0.0%	20	0.0%	450	0.0%
Cambodian	220	0.0%	10	0.0%	230	0.0%
English	1,264,190	83.1%	160,900	96.4%	1,425,100	84.4%
Farsi	1,150	0.1%	40	0.0%	1,190	0.1%
Hmong	70	0.0%	0	0.0%	70	0.0%
Korean	18,640	1.2%	610	0.4%	19,240	1.1%
Russian	1,870	0.1%	110	0.1%	1,980	0.1%
Spanish	155,230	10.2%	2,740	1.6%	157,970	9.4%
Tagalog	1,090	0.1%	20	0.0%	1,110	0.1%
Traditional Chinese character	65,930	4.3%	2,190	1.3%	68,120	4.0%
Vietnamese	12,610	0.8%	260	0.2%	12,870	0.8%
<b>Grand Total</b>	<b>1,522,030</b>	<b>100%</b>	<b>166,940</b>	<b>100%</b>	<b>1,688,970</b>	<b>100%</b>
(nonrespondent)	18,570	1.2%	2,740	1.6%	21,310	1.2%

All % calculations except the non-respondents 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.

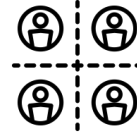
Drive enrollment & retention among both, light and heavy healthcare users to maintain a healthy risk mix. Strong enrollment and healthy risk mix help lower insurance costs for all.

# COVERED CALIFORNIA TARGET POPULATION MARKETING PARAMETERS & OBJECTIVES



## 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

## 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.

# 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

# PAID MEDIA BY CHANNEL AND SEGMENT (LANGUAGE)

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)

Channel + Segment	TV	Radio	Print	OOH	CTV/ OTT	Digital	Social	Streaming Audio	Search
<b>Multi-cultural (English)</b>									
<b>Hispanic (Spanish)</b>									
<b>Asian (Mandarin, Cantonese, Korean, Vietnamese)</b>		<i>(+ Hmong &amp; Laotian)</i>							
<b>Black/AA (English)</b>									
<b>LGTBQ+ (English)</b>									



# COLLATERAL

## 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.



# SOCIAL MEDIA CAMPAIGNS (ENGLISH & SPANISH)

@CoveredCA

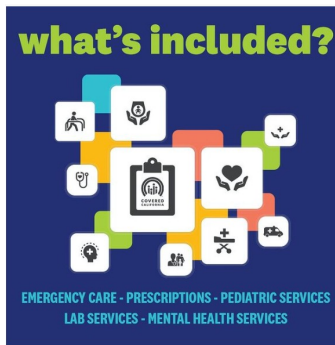
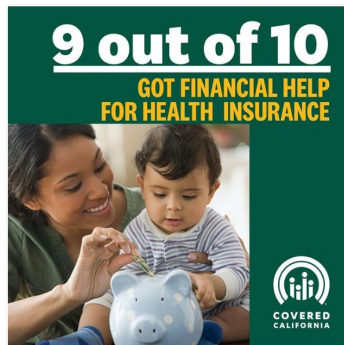


## Targeting Funnel Audience

- 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 ENROLLMENT PARTNERS

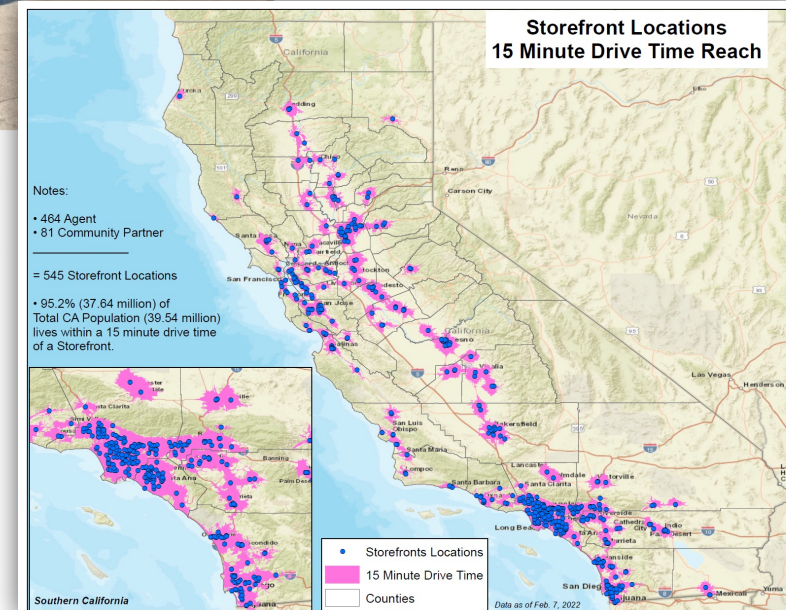


# COVERED CALIFORNIA ENROLLERS

- 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](#).



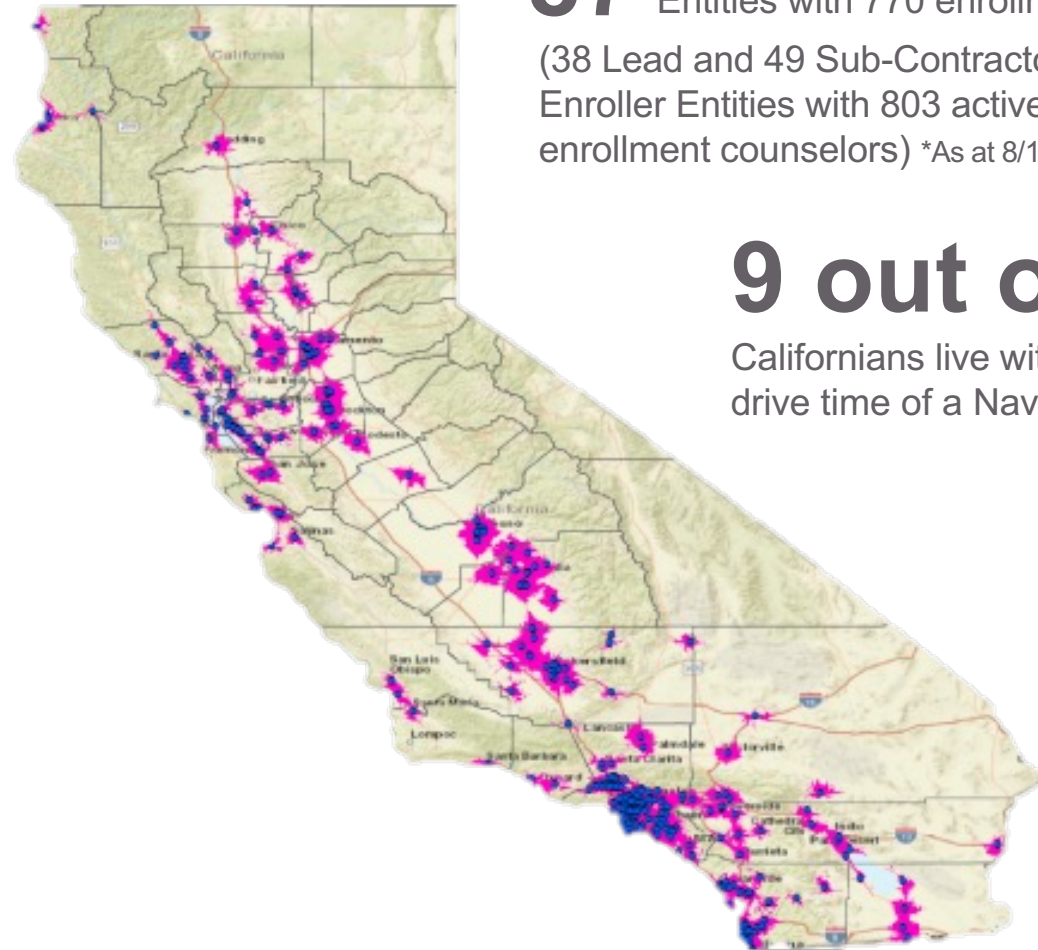
**548**  
storefront  
locations\*





# 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.



**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

**34 UNIVISION LOS ANGELES**

Inicio Video Tiempo Política Trabajos Lotería Contigo Más

SALUD

## Así puedes acceder a un seguro médico en California

Los altos costos médicos pueden ser devastadores para la economía de una persona en medio de una emergencia. Las inscripciones para Covered California están abiertas. Te explicamos cómo pueden beneficiarte.

Por: UNIVISION  
10 DIC 2021 - 01:25 AM EST

REACCIONA COMPARTE




**KTSF 26**

HOME NEWSNEWS PROGRAM PROGRAM COMMUNITY ACTIVITIESCOMMUNITY E26 WEB SPECIAL CONTACT USCONTACT

FEBRUARY 14, 2022

## Insured California accepts applications for more than 940,000 people have the opportunity to apply for free insurance (video)

December 10, 2021 national news , california news , news , hot topics



**The San Diego Voice & Viewpoint** WELLS FARGO Move your future forward.

2022 GALA CHURCH DIRECTORY CLASSIFIEDS DONATE EDITORIALS LOCAL NEWS

Home > Features > Community > African American Health Experts Urge Black Californians to Get COVID-19 Vaccinations and Boosters, and Enroll in Covered CA Health Plans for 2022

Features Community COVID-19 Health State and Local

## African American Health Experts Urge Black Californians to Get COVID-19 Vaccinations and Boosters, and Enroll in Covered CA Health Plans for 2022

Dec 15, 2021

Like 0

Facebook Twitter Google+ Pinterest

PRIMERA PLANA

## Hay ayuda financiera en San Diego para comprar seguro médico




ANUNCIO

News Observer / December 10, 2021

## Covered California Deadline Approaches as Omicron Surge Underscores Benefits of Health Insurance

SACRAMENTO, Calif. — With the rapid spread of the COVID-19 omicron variant across the state, Covered California is urging uninsured...



- An estimated at 1.1 million uninsured could get financial help through Covered California or Medi-Cal.
- Over 85 percent (943,000) could get comprehensive coverage for \$0 per month (\$40,000 through Medi-Cal and 403,000 through Covered California).
- The remaining uninsured eligible for help (172,000) could still receive large subsidies to greatly reduce their monthly premium, while paying a small portion of the total cost of coverage.

# MEDIA COVERAGE



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



## 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 health 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 \$10 monthly and many for \$0 per month.

Published 3 weeks ago on January 26, 2022  
By [Oakland Post](#)



HEALTH

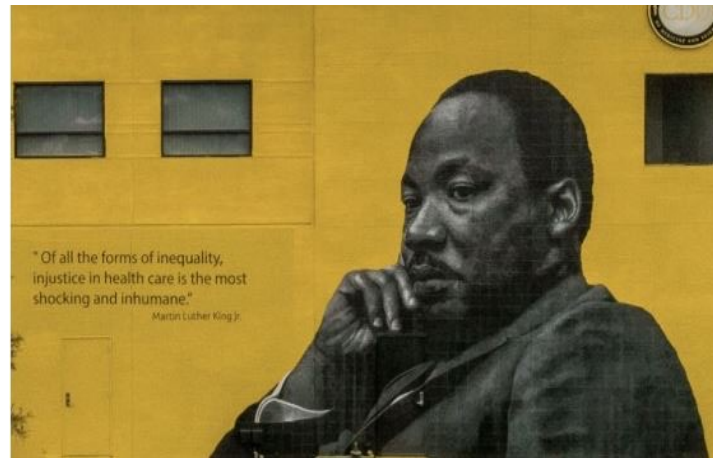
## PROTECT YOURSELF

*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

Published January 20, 2022



VIDA EN EL VALLE

### Dolores Huerta urges Latinos to enroll in health coverage

POR [MARÍA G. ORTIZ-BRIONES](#)  
ENERO 19, 2022 3:32 PM



Latinos in California have until the end of January to sign up for comprehensive coverage and lower costs through Cover California's open enrollment period. As of 2020 Latinos are still the most likely part of Californians to be uninsured. BY [MARÍA G. ORTIZ-BRIONES](#)



# ASIAN AND PACIFIC ISLANDER (API) AND SPANISH MEDIA

ASIAN AMERICANS

Many AAPI groups have the highest uninsured rate in California

COVERAGE MATTERS



DRIVING TOWARDS HEALTH EQUITY



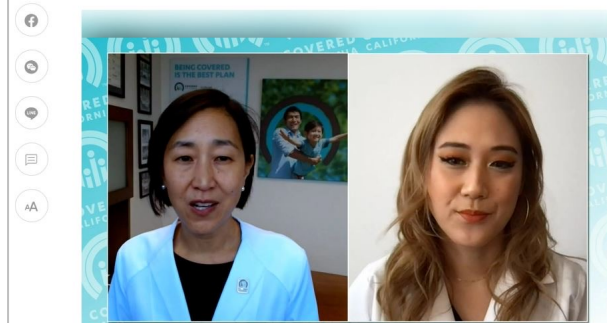
Quedan pocos días de inscripciones en Covered California para recibir un seguro médico a bajo costo

Hasta el 31 de enero los interesados se podrán inscribir para aplicar a seguros médicos desde \$10, que están disponibles para toda la comunidad. "Tenemos muchos apoyos financieros. Gracias a las ayudas recibidas del plan de rescate que firmó el presidente Biden, todas las personas en California pueden aplicar a subsidios, no solamente quienes tengan bajos recursos", dijo la portavoz Patricia Izquierdo

即時 焦點 美國 紐約 洛杉磯 舊金山 地方 中國 台灣 國際 運動 教育 生活

2022加州全保 1月31日截止註冊

記者王珂/洛杉磯報導 2022-01-26 02:13



加州全保首席醫療官Alice Hm Chen 醫師 (左)、波莫那醫院醫療中心急診醫學專家Jasmine Wang醫師 (右)。(主辦方提供)

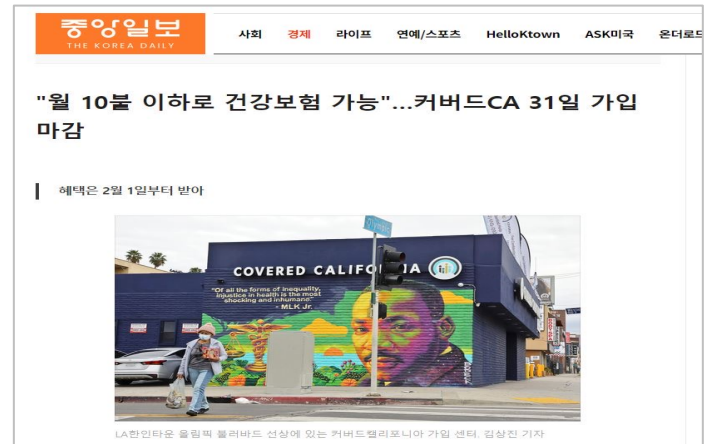
「加州全保」(Covered California)25日舉行「慶祝中國農曆新年, 提醒民眾投保開放期1月31日截止」說明會, 提醒民眾, 在1月31日註冊截止日期前註冊醫療保險, 近三分之二投保者可從每月10元或更少的計畫中獲得健保。

Covered California Has A Record 1.8-M Enrollees With The Jan. 31 Deadline Approaching, Encourages Uninsured Filipino Americans To Sign Up Now

by ASIAN JOURNAL PRESS



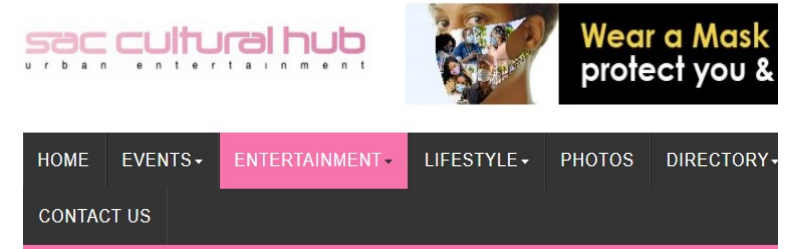
Peter Lee (left), executive director of Covered California, and Julia Liou (right), CEO of Asian Health Services, during the most recent media event of Covered California. Photo contributed by Covered CA





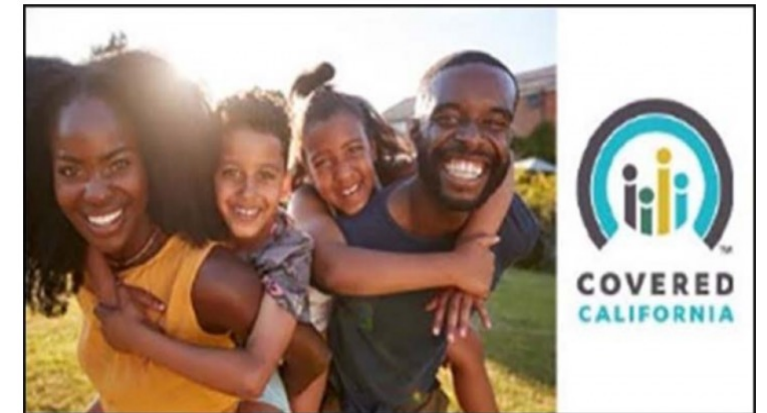
# COMMUNICATION EVENTS AND PRINT READY ARTICLES

- **African American Events and Print Ready articles**
  - May 7, 2021- Health Mixer in Los Angeles



06.01.2021

## 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



## Received Unemployment Benefits in 2021? You Can Get Health Insurance Through Covered California for Just \$1

## PRECINCT REPORTER GROUP NEWS



LATEST PRGNEWS Home > Latest PRGNews > Unemployment Benefits in 2021? Get Health Insurance Just \$1

## UNEMPLOYMENT BENEFITS IN 2021? GET HEALTH INSURANCE JUST \$1

# 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