Covered California: Small Business Overview
June 2013
5.3 Million Californians would benefit from enrollment in Covered California.
Our Agenda:

- Overview of who we are
- Update on our progress
- What is The SHOP
- Q&A
Who We Are

...and who we are not
What we are

Operated by the State of California

- The first legislated health exchange formed under the Affordable Care Act
- Established as California Health Benefit Exchange  
  - one of 17 state-based marketplaces
- Dot-com but state run
- Name brand health insurance policies
What we are NOT

- Not government insurance
- Not government doctors, hospitals or pharmacies
- Not death panels
- Not socialized medicine
- Not raising the cost of everyone’s insurance
Vision
- Improve the Health of all Californians
- Access Affordable Care
- Provide high quality care.

Mission
- Increase Insured Californians
- Improve Health Care Quality
- Lower Costs
- Innovative, Competitive Marketplace
- Choice & Value

Covered California
The Covered California Marketplace

Covered California Health Plans

- Acme Insurance
- Red Insurance
- Green Insurance
- Blue Insurance
- WXYZ Insurance
- Medi-Cal

The Place to Shop for Health Insurance. No gimmicks, No games.
Selected Health Plans for Individual Exchange:

- Alameda Alliance for Health
- L.A. Care Health Plan
- Anthem Blue Cross of California
- Molina Healthcare
- Blue Shield of California
- Sharp Health Plan
- Chinese Community Health Plan
- Valley Health Plan
- Contra Costa Health Services
- Ventura County Health Care Plan
- Health Net
- Western Health Advantage
- Kaiser Permanente
- SHOP QHPs announced on June 19th.
May 23, 2013

Covered California Announces Plans and Rates for 2014

Consumers will have access to more than 80% of practicing physicians, 80% of acute care hospitals through 13 commercial health plans.
Milestones

2013
- June: Health plans announced
- July: Public education campaign launch

2014
- October: First Open Enrollment
- January: Coverage begins
- March: First Open Enrollment ends

2015

2017

Enrollment Goal
- 5.3 Million

Source: Covered California Report to the Governor and Legislature, January 2013
Who Covered California must reach

- 5.3 million Californians who are currently uninsured or purchase health insurance on their own

  - 2.6 million who qualify for subsidies in our plans

  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 1.4 million Californians who may be newly eligible for Medi-Cal
Targeting Potential Enrollees
California’s Subsidy Eligible

- Latino: 1,190,000 (46%)
- White: 870,000 (33%)
- Asian: 370,000 (14%)
- African American: 100,000 (4%)
- Other: 70,000 (3%)
A place for our Community Based grants and In-person Assisters program to reach people where they “live, work, shop and play.”
Reasons people do not have health insurance:

- Pre-existing conditions
- Not offered by their employer
- Unaffordable
What we offer

Health Coverage for Small Businesses (SHOP)

- Up to 50 employees
- Tax Credits
- Plan choice
SHOP Small Business

- Separate exchange serving small businesses and their employees
- Solicitation for qualified vendor to administer the California SHOP and support its business functions
SHOP Small Business Health Options Program

- Vendor Responsibilities:
  - Sales support and fulfillment
  - Agent and General Agent management, training, certification
  - Eligibility and enrollment
  - Financial Management
  - Customer service
Enrollment Support

- Agents and Assisters
- Trained and Certified
- Online, telephone and in-person assistance
Questions