



**Covered California 2015 Enrollment Update**  
Department of Health Care Service Stakeholder Advisory Committee 5-19-2015

# 2015 OPEN ENROLLMENT UPDATE

# 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.

# 2015 OPEN ENROLLMENT

Through February 22:

# 495,073

New Individuals Selected a Qualified Health Plan for 2015

- Level of new enrollments during open enrollment consistent with medium forecast for 2015.

# 2015 RENEWAL of 2014 ENROLLEES

As of December 2014:

**944,000** –or– **92%**

of Covered California consumers renewed for 2015.

# 2015 OPEN ENROLLMENT & RENEWAL

## Comparing experience over the past year to projections:

- *New consumers added during open enrollment 2015:*
  - Consistent with forecast.
- *Effectuations during 2014:*
  - Slightly lower (80%) than forecast (85%)
- *Retention rate during 2014:*
  - Better than forecast, with more enrolled members staying with Covered California.
- *Special Enrollment growth during 2014:*
  - Special enrollment – especially due to loss of job-based coverage and transition out of Medi-Cal – was more modest than anticipated. As a result, by December 2014, the “base” of consumers with an option to renew was lower than forecast.
- *Renewal Rate for 2014 consumers:*
  - Of the consumer who could renew, 92% decided to continue their coverage with Covered California.

Forecasts for 2015	Total
Low	1,300,000
Medium	1,700,000
High	1,900,000
<b>Actual 2015*</b>	<b>~1,400,000</b>

\* Sum of 2015 open enrollment plan selections through 2/22/2015 and renewals current on 2/26/2015.

# 2015 ENROLLMENT

Continued strong enrollment among subsidy-eligible consumers.

	2014 Open Enrollment (%)	2015 Enrollment to date					
	Total	Renewal (As current on 2/26/2015*)		2015 New (Plan selections as of 2/22/2015)		Total	
	Column %	Count	Column %	Count	Column %	Count	Column %
Eligible for Subsidy	88%	834,587	91%	436,970	88%	1,271,542	90%
Unsubsidized	12%	78,718	9%	58,103	12%	136,820	10%
<b>Total</b>	<b>100%</b>	<b>913,305</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>	<b>1,408,362</b>	<b>100%</b>

\* Note: Number is less than 944,000 total renewed due to regular monthly inflow and outflow of consumers who gain and lose other sources of coverage.

# 2015 OPEN ENROLLMENT v. 2014 OPEN ENROLLMENT

## Race/Ethnicity

Distribution of new 2015 enrollments is closer to the CalSIM estimates of subsidy-eligible population:

- Latino and African-American shares of new enrollees increased in 2015 relative to 2014.

	CalSIM 1.91 (%)	Race & Ethnicity - SUBSIDY ELIGIBLE RESPONDENTS ONLY -				
		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%	
<b>Total</b>	<b>100%</b>	<b>912,870</b>	<b>100%</b>	<b>289,555</b>	<b>100%</b>	

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

# 2015 OPEN ENROLLMENT

## Age

A younger mix of new enrollees.

	Age			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Age 17 or less	77,963	6%	26,726	5%
Age 18 to 25	161,762	12%	64,093	13%
Age 26 to 34	241,066	17%	101,895	21%
Age 35 to 44	238,801	17%	83,867	17%
Age 45 to 54	338,439	24%	113,730	23%
Age 55 to 64	336,525	24%	101,909	21%
Age 65 or more	1,373	<1%	2,853	1%
<b>Total</b>	<b>1,395,929</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Gender

Gender				
2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)			2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Female	724,433	52%	248,435	50%
Male	671,496	48%	246,638	50%
<b>Total</b>	<b>1,395,929</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Service Channel

- Consumers increasingly sought in-person assistance.
- Consumer self-service enrollment remained high.
- Service Center Representatives continued to play a critical role in enrolling consumers.

	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%
<b>Total</b>	<b>1,395,929</b>	<b>100%</b>	<b>495,073</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Issuer

	Issuer			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)	Renewal (As current on 2/26/2015)	2015 New (Plan selections through 2/22/2015)	2015 Total (Plan selections through 2/22/2015 and renewals current on 2/26/2015)
	Count	Column %	Count	Count
Anthem	30%	28%	28%	28%
Blue Shield	27%	28%	19%	25%
Chinese Community	1%	1%	1%	1%
Health Net	19%	17%	19%	18%
Kaiser Permanente	17%	22%	28%	24%
LA Care	3%	2%	1%	2%
Molina Health Care	1%	1%	3%	2%
SHARP Health Plan	1%	1%	2%	1%
Valley Health	<1%	<1%	<1%	<1%
Western Health	<1%	<1%	1%	<1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Note: Does not include Contra Costa who was an Issuer in 2014.

# 2015 OPEN ENROLLMENT

## Metal Tier Selection - Subsidized

Subsidy-eligible consumers continue to prefer a Silver plan.

	Metal Tier - SUBSIDIZED only			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Minimum Coverage	6,534	1%	2,902	1%
Bronze	297,448	24%	128,342	29%
Silver	809,085	66%	274,351	63%
Gold	61,507	5%	17,866	4%
Platinum	47,746	4%	13,509	3%
<b>Total</b>	<b>1,222,320</b>	<b>100%</b>	<b>436,970</b>	<b>100%</b>

# 2015 OPEN ENROLLMENT

## Metal Tier Selection - Unsubsidized

Unsubsidized consumers are moving away from Gold and Platinum plans and towards Silver and Bronze plans.

Metal Tier - UNSUBSIDIZED only				
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
	Minimum Coverage	13,160	8%	4,148
Bronze	61,880	36%	22,366	39%
Silver	51,722	30%	18,793	32%
Gold	21,851	13%	6,336	11%
Platinum	24,996	14%	6,460	11%
<b>Total</b>	<b>173,609</b>	<b>100%</b>	<b>58,103</b>	<b>100%</b>

# SPECIAL ENROLLMENT UPDATE

# SPECIAL ENROLLMENT PERIOD UPDATE

- The Special Enrollment Period for consumers who did not realize there was a tax penalty in 2014 or learned they may face a penalty in 2015 ended on April 30th, 2015.
- However, consumers are still eligible for special enrollment under other qualifying life events like:
  - Marriage
  - Loss of insurance
  - Birth
  - Income changes
- Also, consumers are able to apply for the Medi-Cal Program throughout the year.
- For more information on special enrollment and the full list of qualifying life events, please visit the Covered California website at: <http://www.coveredca.com/individuals-andfamilies/getting-covered/special-enrollment/>

# SPECIAL ENROLLMENT UPDATE

- **74,789**: Total number of special enrollments from February 23 through April 12, 2015

SEP Reason	Number of Individuals
American Indian/Alaskan Native	1,184
Detected change in eligibility for APTC/CSR	600
Gained citizenship/lawful presence	293
Got married or entered into domestic partnership	270
Had a baby	369
Informed of Tax Penalty Risk	22,659
Lost my health insurance including Medi-Cal	25,712
Other qualifying life event	21,794
Permanently moved to/within California	1,863
Returned from active duty military service	45
<b>Grand Total</b>	<b>74,789</b>