



CALIFORNIA ELIGIBILITY AND ENROLLMENT REPORT:

INSURANCE AFFORDABILITY PROGRAMS

ASSEMBLY BILL X1 1 (J. PEREZ) CHAPTER 3, STATUTES OF 2013

For the Reporting Period
January 2015 through March 2015

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BACKGROUND

With the launch of Covered California¹ in 2013 and the expansion of Medicaid in 2014, Californians have access to a range of affordable health insurance choices. This report responds to California Assembly Bill x1 1 (J. Perez) Chapter 3, Statutes of 2013, Welfare and Institutions (W&I) Code Section 14102.5, which requires quarterly reporting on eligibility and enrollment processes for all California insurance affordability programs, including Medi-Cal, the Medi-Cal Access Program, and Qualified Health Plans (QHPs) available through Covered California.

This report presents application, eligibility, and enrollment data covering the period from January 1, 2015 through March 31, 2015. The report focuses on the initial steps and outcomes of the enrollment process for new applicants during this reporting period, including the venues through which applications were received, consumer assistance in filing applications, applicant demographics, resulting eligibility determinations, enrollee demographics, plan enrollment choices, and the volume and outcome of eligibility appeals. Future quarterly reports will incorporate additional measures – such as trends in disenrollment among current enrollees – as data become available.

¹ Covered California is California's Health Benefit Exchange and serves as its marketplace for insurance affordability programs. Tax credits and subsidies are available to Californians with incomes between 133 and 400% of the federal poverty level who enroll in QHPs offered by Covered California. This report does not include data on the Small Business Health Options Program, which is also operated by Covered California.

HIGHLIGHTS FROM JANUARY– MARCH 2015

How Many Californians Applied for and Enrolled in Health Insurance?

- From January – March 2015, nearly 910,000 California residents applied and were determined eligible for Medi-Cal, an increase of 28% over the last quarter of 2014. During this period, total enrollment in Medi-Cal grew by a net of approximately 240,000 individuals inclusive of new enrollees and disenrollments.
- More than 340,000 residents applied, were determined eligible, and selected QHPs offered through Covered California, an increase of 85% over the last quarter of 2014. During this period, total effectuated enrollment² in QHPs grew by approximately 260,000 individuals, inclusive of new enrollees and disenrollments.
- Increased application and enrollment activity this quarter was likely driven by approaching the end of Covered California’s open enrollment period, which began on November 15, 2014 and continued through February 15, 2015.

Which Californians Applied for and Enrolled in Health Insurance?

- Children and youth (ages 0 to 17) continued to represent the largest share of applicants (32%) through the California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS).³ Young adults (ages 18 to 25) accounted for an additional 15% of applicants during January – March 2015.
- The share of applicants whose primary spoken language was Spanish stayed about the same relative to the previous quarter (28%). About 45% of new Medi-Cal enrollees and 37% of those who selected a QHP and reported an ethnicity during this reporting period identified as Hispanic.
- Among QHP enrollees who selected a plan during this reporting period, 88% are receiving advance premium tax credits and/or cost-sharing reductions that reduce their costs of becoming insured and obtaining care. More than half of subsidized QHP enrollees enrolled during this period have household incomes at or below 200% of the federal poverty level (FPL).

How Did Californians Apply for Coverage?

- Among those determined eligible for Covered California QHPs during January – March 2015, 71% of applications were filed with assistance, similar to the previous reporting period (73%).
- Approximately 51% of all applications submitted through CalHEERS from January – March 2015 were initiated online (with and without assistance).

² Individuals and families eligible for QHPs must pay their monthly premiums in order to begin and maintain coverage. Effectuated enrollment refers to individuals and families who have paid the first month’s premium.

³ CalHEERS supports applications for enrollment submitted through CoveredCA.com and is jointly sponsored by Covered California and the California Department of Health Care Services. CalHEERS is both an enrollment portal and the “rules engine” for determining Medi-Cal and tax subsidy eligibility using Modified Adjusted Gross Income (MAGI) eligibility rules. Consumers can apply online through the Covered CA portal to shop for, compare, and purchase affordable QHPs, or determine if they qualify for no-cost or low-cost Medi-Cal coverage. The tools available at CoveredCA.com are designed to help consumers understand if they are eligible for financial help and, for QHP coverage, pick the right plan and benefit design for their coverage.

DATA SOURCES

The following data sources were used to produce this report. Additional details on the data sources and methods used to produce specific figures are presented at the beginning of each section in this report.

- CalHEERS is the online platform that runs the single-streamlined application for Medi-Cal, California's Medicaid program, as well as Covered California's QHP enrollments. Medi-Cal eligibility on the basis of Modified Adjusted Gross Income (MAGI) is initially determined through the CalHEERS rules engine.⁴
- The Medi-Cal Eligibility Data System (MEDS) stores vital and confidential client information such as Medi-Cal eligibility and demographics. Each month the Medi-Cal eligibility system is updated with information which indicates whether a client is eligible for Medi-Cal, the scope of Medi-Cal benefits (full-scope or restricted/limited scope), if the person is enrolled in a Medi-Cal Managed Care Plan, or the status of a person's share-of-cost and whether or not it has been met.
- The Statewide Automated Welfare Systems (SAWS) are the county-based systems used to determine non-MAGI Medi-Cal eligibility and conduct ongoing case management for MAGI and non-MAGI Medi-Cal, CalWORKs (cash assistance for needy families), CalFresh (California's Supplemental Nutrition Assistance Program), and other programs. The SAWS are comprised of the following three eligibility determination systems which have been developed by three separate county consortia:
 - California Work Opportunity and Responsibility to Kids Information Network (CalWIN) which supports 18 counties;
 - Consortium IV (C-IV) which supports 39 counties; and
 - Los Angeles Eligibility, Automated Determination, Evaluation and Reporting (LEADER) which supports Los Angeles County.
- Application and enrollment data for Medi-Cal health plans and the Medi-Cal Access Program are from MaxwareDW, a database created by MAXIMUS that reports and captures the data from the daily enrollment transactions processed by Maximus as a DHCS partner.
- Appeals data are from the California Department of Social Services (CDSS). Appeals for both Covered California and Medi-Cal are processed and adjudicated by Administrative Law Judges and staff at CDSS.

⁴ Once eligibility for MAGI Medi-Cal is established by CalHEERS, the eligibility determination information is imported from CalHEERS into SAWS and MEDS via an electronic transfer, known as the Electronic Health Information Exchange (eHIT). CalHEERS is not used for the determination process for Non-MAGI Medi-Cal. Final processing of Medi-Cal eligibility determinations is made by county eligibility workers. The information on the final determination is sent electronically from the SAWS to CalHEERS and MEDS. MEDS is the state system of record for Medi-Cal.

OVERVIEW

Data Sources and Methods (in reference to the overview figure, next page)

The count of applications received through all venues (blue box, top row of the overview figure on the next page) includes applications submitted in one of four ways: 1) through CalHEERS, 2) directly to County Human Services Agency offices, 3) through Hospital Presumptive Eligibility, or 4) through the Medi-Cal Access Program. Data are not currently available on the number of applications received through Express Lane Eligibility, an expedited enrollment process for beneficiaries in CalFresh. Applications for the CalFresh program are processed by the California Department of Social Services (CDSS), and these application counts are not currently available to DHCS. As a proxy for these applications, the count of total applications includes the number of individuals determined eligible via Express Lane Eligibility.

The count of individuals on applications (yellow box, second row of the overview figure) includes individuals on applications submitted through CalHEERS who were applying for benefits and excludes other household members not applying for benefits. Data are not currently available on the number of individuals represented on applications submitted to County Human Services Agency offices, or through the Medi-Cal Access Program, Express Lane Eligibility, or Hospital Presumptive Eligibility. As a proxy for these applicants, the count of total applicants displayed in the yellow box also includes: 1) the number of applications received via County Human Services Agency offices, multiplied by 1.9, which is the average number of applicants per application submitted through CalHEERS, 2) the number of Hospital Presumptive Eligibility applications, 3) the number of Medi-Cal Access Program applications, and 4) the number of individuals determined eligible via Express Lane Eligibility. Individuals may be included in this count more than once if they submitted multiple applications.

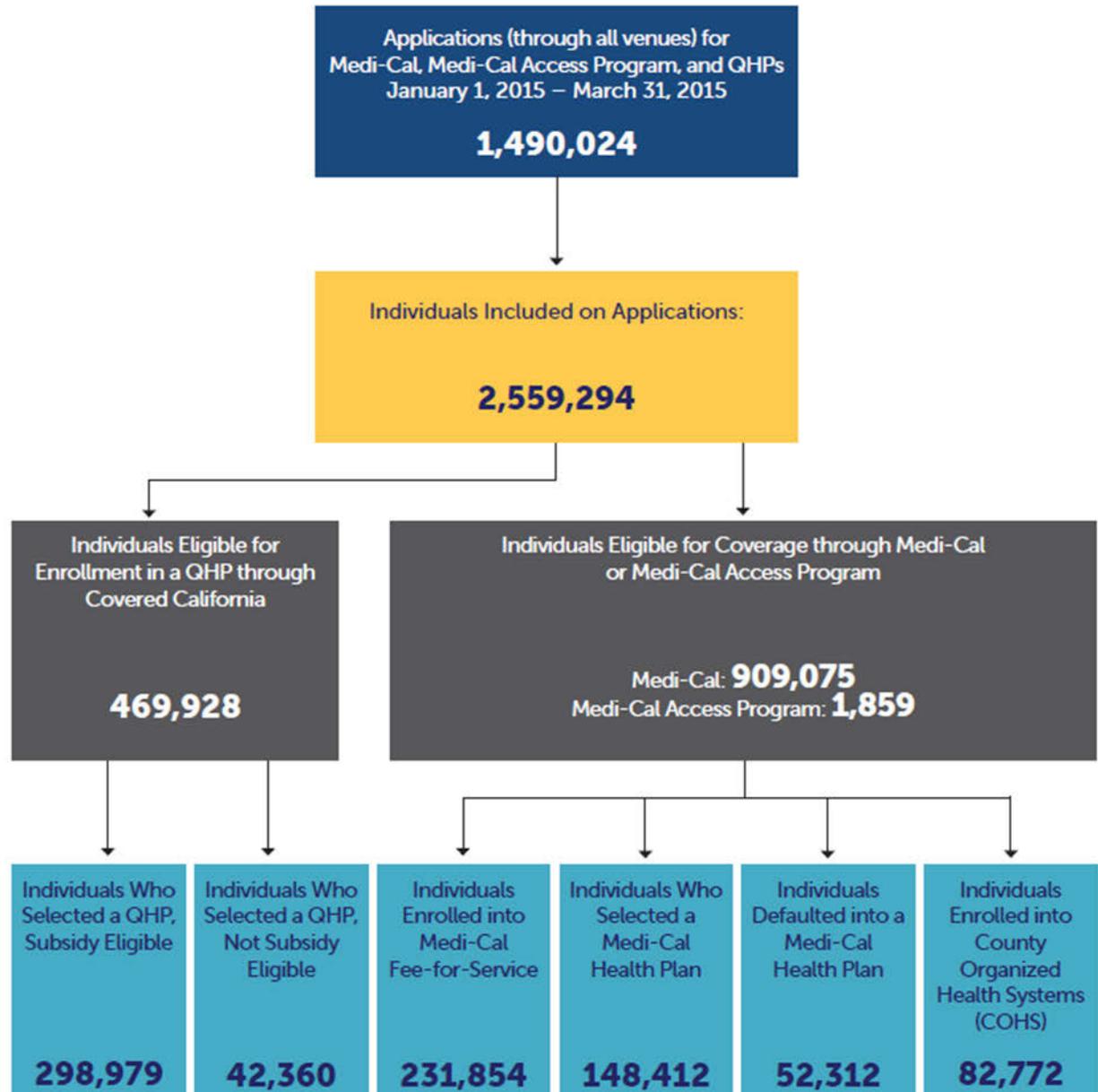
The counts of eligible individuals (grey boxes, third row of the overview figure) include all individuals who applied and were determined eligible for QHPs or Medi-Cal coverage (under both MAGI and non-MAGI rules). They are a subset of the individuals on applications counted in the top box of the overview figure and include individuals who applied through CalHEERS, directly to County Human Services Agency offices, via Express Lane Eligibility, via Hospital Presumptive Eligibility, or through the Medi-Cal Access Program. In addition, the count of individuals eligible for Medi-Cal includes individuals who did not submit an application, but were automatically enrolled in Medi-Cal as a result of receiving SSI or CalWORKs. It should be noted that the difference in the count of individuals on applications versus the count of individuals who were found eligible for Medi-Cal or QHP coverage reflects duplicates and individuals who were ineligible for California's insurance affordability programs.

Plan selection data are presented for individuals who were eligible for QHPs through Covered California (teal boxes, bottom row of the overview figure). This report refers to QHP enrollments with advance premium tax credits and/or cost-sharing reductions as subsidized QHP coverage. The difference in the count of individuals eligible for QHPs and the count who selected subsidized and unsubsidized QHPs reflects individuals who did not make a plan selection. Individuals who select a plan are not fully enrolled until they submit their first premium payment.

Health plan enrollment data are also presented for Medi-Cal enrollees (teal boxes, bottom row of the overview figure). These data do not include Medi-Cal Access Program enrollees. Several factors contribute to the difference in the count of individuals eligible for Medi-Cal and the count enrolled in Medi-Cal health plans and fee-for-service: 1) approximately 216,000 individuals who were newly eligible in the reporting quarter and enrolled into a Medi-Cal health plan without record of whether the enrollment was a selection or a default, 2) enrollees who could be enrolled into a Medi-Cal health plan, but who had not made a choice or been defaulted as of the end of the reporting period, and 3) individuals who lost eligibility before enrollment into a health plan.

OVERVIEW

This report presents California application, eligibility, and enrollment data from January 1, 2015, through March 31, 2015. The report responds to California Assembly Bill x1 1 (J. Perez) Chapter 3, Statutes of 2013, Welfare and Institutions (W&I) Code Section 14102.5, which requires quarterly reporting on application, eligibility, and enrollment processes for all California insurance affordability programs, including Medi-Cal, the Medi-Cal Access Program, and QHPs available through Covered California.



Note: For a detailed explanation of these counts, please see the methods described on p. 6.

APPLICATIONS RECEIVED

Data Sources and Methods

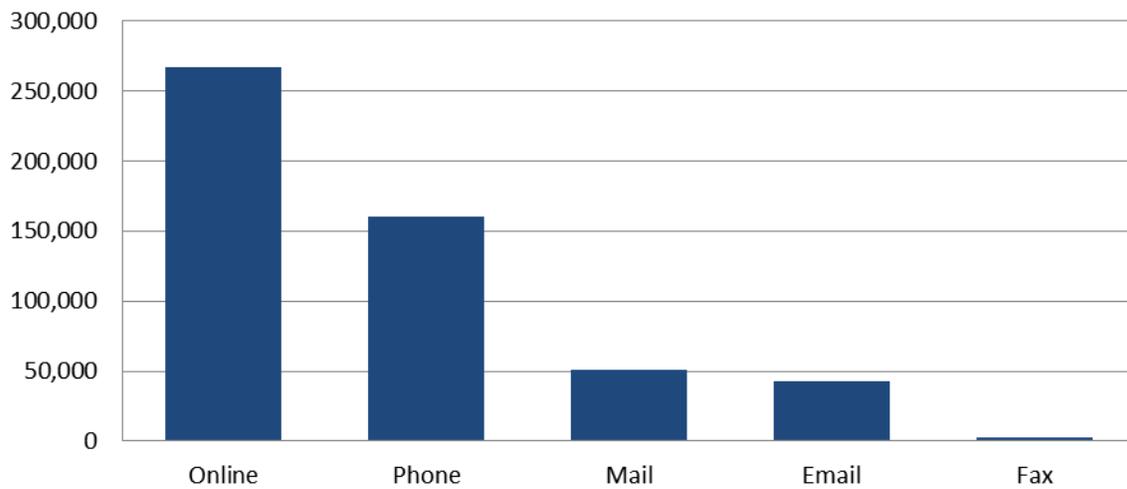
Data on application volume and venue include all applications received for Medi-Cal or QHP coverage during the reporting period of January – March 2015. Applications through CalHEERS include those that were submitted online, or by phone, mail, e-mail or fax. Applications to County Human Services Agency offices include those initiated via Benefitscal.org, phone, mail/fax, in-person, outreach efforts (i.e., eligibility workers stationed outside of county offices), other programs (including e-mail, Community Based Organizations, In-Home Supportive Services, call centers maintained by the SAWS consortia, and beneficiary transfers across counties), and unknown venue cases where the relevant data field was not populated. Application volume and venue data do not include individuals who became eligible for Medi-Cal automatically as a result of their receipt of CalWORKs or eligibility determination for Supplemental Security Income (SSI).

Applicants via Express Lane Eligibility, an expedited enrollment process for beneficiaries in CalFresh, and applicants via Hospital Presumptive Eligibility are tabulated separately. These policies became effective in January 2014. Data on applications via Express Lane Eligibility in the last quarter of 2014 were tabulated differently than data for the first quarter of 2015, and the two numbers should not be directly compared. Data for the last quarter of 2014 reflect the change in enrollment under Express Lane Eligibility aid codes during the reporting period. This net change in enrollment reflects additional entries through the Express Lane Eligibility pathway, as well as the movement of individuals out of this aid code, which may occur when an individual is redetermined for Medi-Cal and placed into a different aid code or when an individual loses eligibility for Medi-Cal. Beginning with the first quarter of 2015, DHCS has begun reporting the total number of newly eligible Medi-Cal beneficiaries in the reporting quarter with an Express Lane Eligibility aid code.

Applications could be filed independently or with assistance. *Agents* are licensed insurance agents, brokers, or web brokers who are trained and certified by Covered California to sell products in the individual marketplace. Agents are reimbursed by QHPs. *Certified Enrollment Counselors* (CECs) are in-person assisters employed by Certified Enrollment Entities, including community-based organizations, faith-based organizations, school districts, and tax preparers. Covered California trains and certifies CECs; many of the Certified Enrollment Entities are funded through covered California's Navigator program, while others are reimbursed on a per-application basis through the In-Person Assistance Program. *Service Center Representatives* are staff members at the Covered California call center. *Plan-Based Enrollers* are health plan employees authorized to assist with individual marketplace enrollments.

APPLICATIONS RECEIVED

Applications Received through CalHEERS by Venue, January 1, 2015 – March 31, 2015



Source: CalHEERS

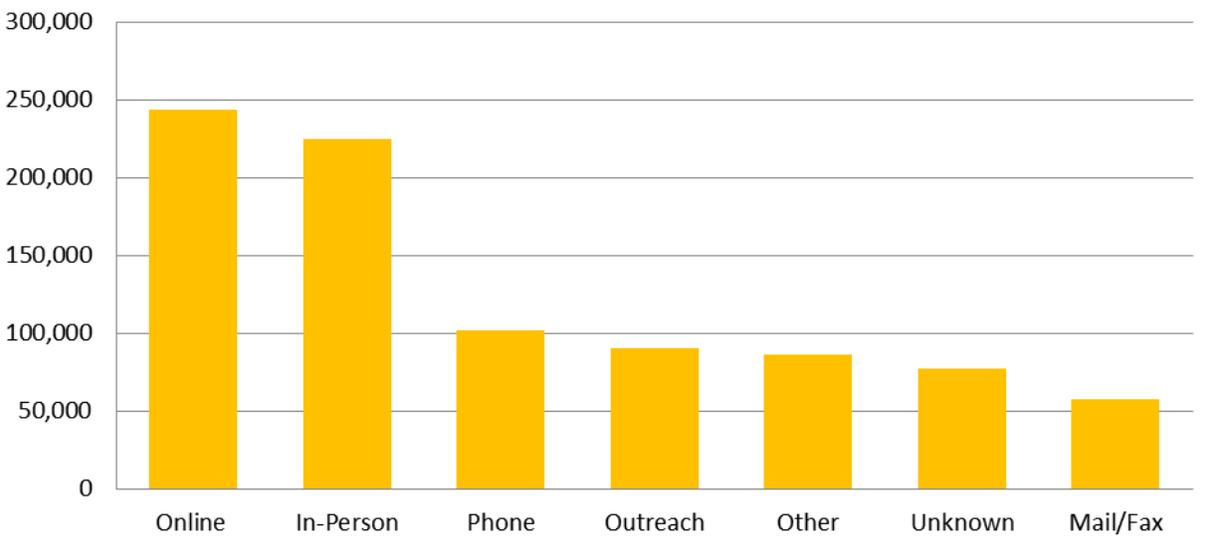
Note: Applicants may choose to use more than one submission venue to complete their applications.

- The number of applications received this quarter increased by 64% relative to the final quarter of 2014, likely reflecting increased activity near the end of Covered California's open enrollment period, which closed on February 15, 2015.
- About 51% of all applications received through CalHEERS during January – March 2015 were initiated online, including those filed with and without assistance.
- The share of applications initiated online (51%) is lower than it was in the previous reporting period (55%). Recently, relatively more applications were initiated by phone, mail, and email.

Venue	This Quarter: Jan – March 2015		Prior Quarter Oct – Dec 2014	
	Number of Applications	Percent of Applications	Number of Applications	Percent of Applications
Online	267,150	51%	173,678	55%
Phone	160,133	31%	91,843	29%
Mail	50,499	10%	28,652	9%
Email	42,959	8%	22,091	7%
Fax	2,253	<1%	1,509	<1%
Total	522,994	N/A	317,773	N/A

APPLICATIONS RECEIVED

Applications Received through County Human Services Agency Offices by Venue, January 1, 2015 – March 31, 2015



Source: SAWS

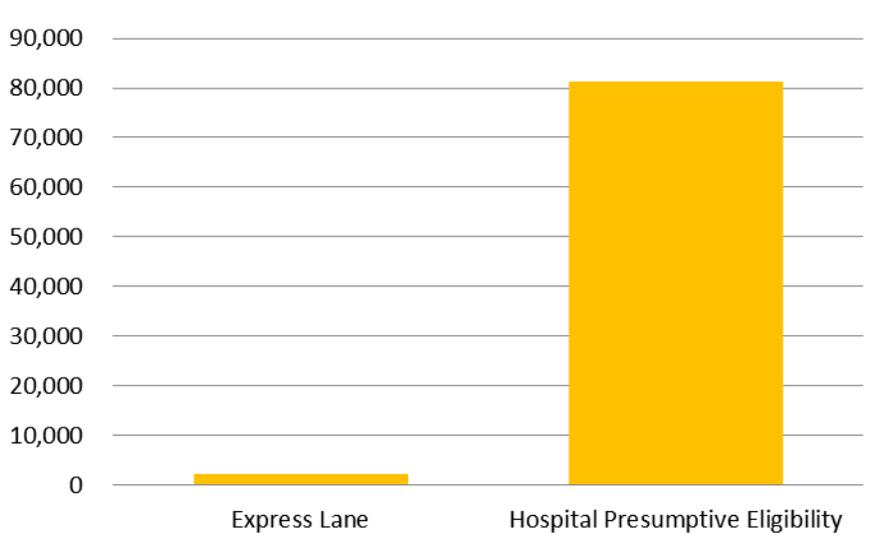
Note: Applicants may choose to use more than one submission venue to complete their application. The “Outreach” category indicates applications received by eligibility workers stationed outside of county offices. “Other” represents applications submitted through other programs, which include e-mail, Community Based Organizations, In-Home Supportive Services, call centers maintained by the SAWS consortia, and beneficiary transfers across counties. “Unknown” indicates applications for which the relevant data field was not populated.

- Of applications received through County Human Services Agency offices, the largest share were initiated through online applications via BenefitsCal.org (28%), followed by in-person applications (26%).

Venue	This Quarter: Jan – March 2015		Prior Quarter Oct – Dec 2014	
	Number of Applications	Percent of Applications	Number of Applications	Percent of Applications
Online (BenefitsCal.org)	243,760	28%	162,132	23%
In Person	224,573	26%	196,462	28%
Phone	101,744	12%	77,004	11%
Outreach	89,829	10%	57,139	8%
Other	85,853	10%	104,696	15%
Unknown	76,704	9%	62,580	9%
Mail/Fax	57,092	6%	46,098	7%
Total	879,555	N/A	706,111	N/A

APPLICATIONS RECEIVED

Medi-Cal Applications Processed through Other Eligibility Pathways, January 1, 2015 – March 31, 2015



Source: MEDS

Note: Data on the number of Express Lane applications are not currently available (see p. 8 for additional detail). The number shown here is the total number of newly eligible Medi-Cal beneficiaries this quarter with an Express Lane Eligibility aid code.

- Roughly 84,000 individuals applied for Medi-Cal through alternative channels that are intended to expedite enrollment.
- The share of applications submitted via Hospital Presumptive Eligibility (5%), slightly lower than the previous reporting period (7%). The number has grown from 76,000 per quarter from October – December 2014 to slightly more than 80,000 in the first quarter of 2015, an increase of 5%.

Pathway	This Quarter: Jan– March 2015	Prior Quarter: Oct – Dec 2014
	Number of Applications	Number of Applications
Express Lane Eligibility	2,210	48,596*
Hospital Presumptive Eligibility	81,304	76,265

Note: Express Lane Eligibility and Hospital Presumptive Eligibility policies went into effect in January 2014.

* Data on the number of Express Lane applications during October-December 2014 were tabulated differently and should not be directly compared to the data for January – March 2015. See p. 8 for additional detail.

APPLICATIONS RECEIVED

Applications Filed with the Help of an Assister or Navigator

- Approximately 71% of applications determined eligible for Covered California QHPs were filed with the help of an Agent (43%), Service Center Representative (13%), Certified Enrollment Counselor (11%), Plan-Based Enroller (4%), or County Eligibility Worker (<1%). This is similar to the share from the previous reporting period of October – December 2014, in which 73% of applications determined eligible for QHPs were filed with help.
- Roughly 10% of applications determined eligible for Medi-Cal were filed with the help of an Agent or Certified Enrollment Counselor. This is a similar share to the prior reporting period (11%).
- All applications for coverage received through the County Human Services Agency offices are handled by a County Eligibility Worker.

INDIVIDUALS INCLUDED ON APPLICATIONS AND APPLICANT DEMOGRAPHICS

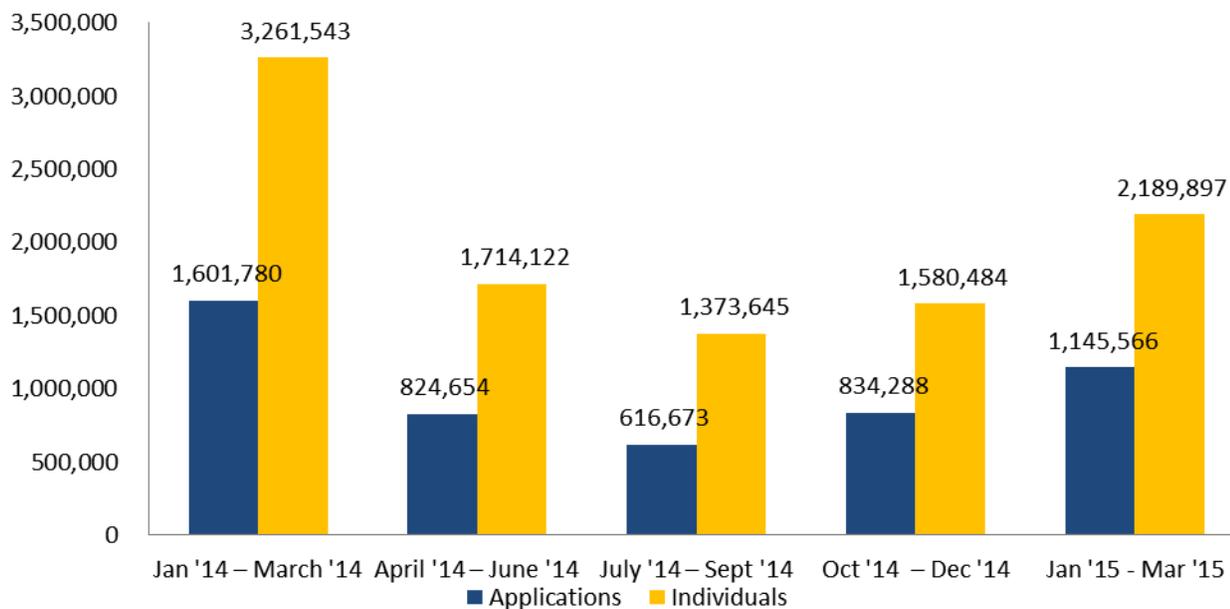
Data Sources and Methods

Demographic data (age, gender, race, ethnicity, and language preferences) include all applicants for Medi-Cal or QHP coverage that were processed through CalHEERS during the reporting period of January – March 2015. No race, ethnicity, or language categories that were available in the CalHEERS system have been omitted or aggregated. Comparable demographic data on individuals who applied for non-MAGI Medi-Cal coverage⁵, or through expedited enrollment channels (Express Lane Eligibility and Hospital Presumptive Eligibility) are not currently available.

⁵ Some applicants may be eligible for Medi-Cal on the basis of their household income and assets, as well as other characteristics, such as their age or disability status. The combination of income and other criteria is commonly referred to as non-MAGI Medi-Cal eligibility.

INDIVIDUALS INCLUDED ON APPLICATIONS

Number of Applications and Individuals Included on Applications January 1, 2015 – March 31, 2015

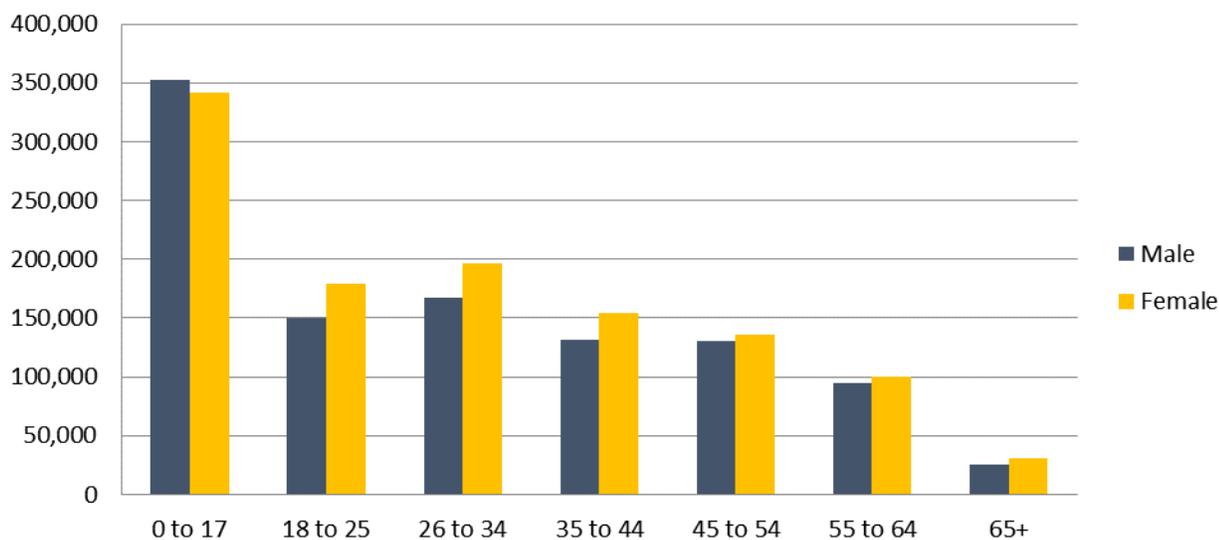


Source: CalHEERS

- The 1,145,566 total applications received through CalHEERS from January – March 2015 represent 2,189,897 individuals. Applications submitted during this period included an average of 1.9 individuals, the same average as the previous quarter.
- Roughly 310,000 more applications were submitted in January – March 2015 than during October – December 2014.
- The most recent Covered California Open Enrollment period began on November 15, 2014, and continued through February 15, 2015. Applications for Medi-Cal coverage are accepted throughout the calendar year.

APPLICANT DEMOGRAPHICS (GENDER, AGE)

Age and Gender of Applicants January 1, 2015 – March 31, 2015



Source: CalHEERS

Note: Individuals may be included more than once if they submitted multiple applications.

- Nearly 700,000 children (ages 0 to 17) and about 330,000 young adults (ages 18 to 25) applied for health insurance.
- Children represented the largest share of applicants received through CalHEERS during this and the previous reporting period (October – December 2014).

Age, Gender	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Individuals	Percent of Individuals	Number of Individuals	Percent of Individuals
0 to 17	693,928	32%	492,475	31%
18 to 25	329,277	15%	231,234	15%
26 to 34	363,952	17%	252,063	16%
35-44	285,363	13%	204,245	13%
45 to 54	266,531	12%	196,830	12%
55 to 64	194,446	9%	158,144	10%
65+	56,400	3%	45,493	3%
Male	1,051,520	48%	745,888	47%
Female	1,138,377	52%	834,596	53%

APPLICANT DEMOGRAPHICS (RACE)

Race of Applicants Included on Applications January 1, 2015 – March 31, 2015

Race	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Individual Applicants	Percent of Individual Applicants Who Reported Race	Number of Individual Applicants	Percent of Individual Applicants Who Reported Race
White	550,289	51%	430,780	53%
Other	146,597	14%	88,875	11%
Black or African American	123,905	11%	88,648	11%
Mixed Race	50,050	5%	33,770	4%
Filipino	43,456	4%	32,072	4%
Chinese	43,061	4%	37,541	5%
Vietnamese	38,611	4%	31,312	4%
Other Asian	22,005	2%	17,193	2%
Korean	19,899	2%	13,250	2%
Asian Indian	17,269	2%	15,564	2%
American Indian and/or Alaska Native	11,499	1%	9,021	1%
Other Pacific Islander	4,011	<1%	2,648	<1%
Japanese	3,636	<1%	3,076	<1%
Samoan	2,816	<1%	1,909	<1%
Native Hawaiian	1,898	<1%	1,247	<1%
Guamanian or Chamorro	1,003	<1%	731	<1%
Not Reported	1,109,892	N/A	772,847	N/A
Total	2,189,897	N/A	1,580,484	N/A

Source: CalHEERS

Note: Individuals may be included more than once if they submitted multiple applications. Percentages are calculated as a proportion of the total applicants who reported their race.

- About half of applicants received through CalHEERS indicated their race, and the distribution of racial groups was similar to that in the prior quarter. Applicants are not required to indicate their race.

APPLICANT DEMOGRAPHICS (ETHNICITY)

Ethnicity of Applicants January 1, 2015 – March 31, 2015

Ethnicity	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Individual Applicants	Percent of Individual Applicants Who Reported Ethnicity	Number of Individual Applicants	Percent of Individual Applicants Who Reported Ethnicity
Hispanic – ethnic origin reported	378,389	17%	246,895	17%
Mexican/Mexican American/Chicano	320,990	85%	210,071	85%
Puerto Rican	45,455	12%	28,798	12%
Mixed Ethnicity	6,168	2%	3,878	2%
Other	4,092	1%	2,939	1%
Cuban	1,684	<1%	1,209	<1%
Hispanic – ethnic origin not reported	703,136	32%	503,931	35%
Not Hispanic	897,100	41%	703,993	48%
Ethnicity not reported	211,272	N/A	144,826	N/A
Total	2,189,897	N/A	1,580,484	N/A

Source: CalHEERS

Note: Individuals may be included more than once if they submitted multiple applications. Applicants through CalHEERS have the opportunity to report their ethnicity as Hispanic or not Hispanic. Those who report being Hispanic are asked a follow-up question regarding their ethnic origin. Percentages are calculated as a proportion of the total applicants who reported their ethnicity.

- A total of 1,978,625 applicants received through CalHEERS (90%) reported their ethnicity, as compared to 91% in the prior reporting period. Among those who reported being Hispanic, 35% reported their specific ethnic origin. Applicants are not required to indicate their ethnicity or ethnic origin.
- 55% of those reporting their ethnicity in the first quarter of 2015 identified as Hispanic, up slightly from 52% in the prior reporting period.

APPLICANT DEMOGRAPHICS (WRITTEN LANGUAGE)

Primary Written Language of Applicants Included on Applications October 1, 2015 – December 31, 2015

Primary Language	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Applicants	Percent of Applicants Who Reported Language	Number of Applicants	Percent of Applicants Who Reported Language
English	1,298,625	72%	960,194	72%
Spanish	468,424	26%	335,060	25%
Traditional Chinese character	15,233	1%	12,191	1%
Vietnamese	11,630	1%	10,375	1%
Korean	8,520	<1%	5,893	<1%
Russian	1,757	<1%	1,503	<1%
Tagalog	1,722	<1%	1,307	<1%
Arabic	1,623	<1%	1,360	<1%
Armenian	1,534	<1%	1,208	<1%
Farsi	1,470	<1%	1,401	<1%
Hmong	681	<1%	442	<1%
Cambodian	529	<1%	406	<1%
Mandarin/Cantonese*	N/A	N/A	37	<1%
Not Reported	378,149	N/A	249,107	N/A
Total	2,189,897	N/A	1,580,484	N/A

Source: CalHEERS

Note: Individuals may be included more than once if they submitted multiple applications. Percentages are calculated as a proportion of the total applicants who reported their language.

*Mandarin and Cantonese were discontinued as applicant choices for written language during the October – December 2014 period. The categories have been combined to protect the privacy of the small number of individuals in each group.

- The share of applicants received through CalHEERS whose primary written language was Spanish (26%) was similar to the previous reporting period, and the share of applicants whose primary written language was English remained the same (72%).

APPLICANT DEMOGRAPHICS (SPOKEN LANGUAGE)

Primary Spoken Language of Applicants Included on Applications January 1, 2015 – March 31, 2015

Primary Language	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Applicants	Percent of Applicants Who Reported Language	Number of Applicants	Percent of Applicants Who Reported Language
English	1,449,922	68%	1,045,441	69%
Spanish	591,924	28%	411,665	27%
Vietnamese	22,836	1%	18,704	1%
Mandarin	14,554	1%	12,545	1%
Cantonese	13,983	1%	11,767	1%
Korean	9,659	<1%	6,670	<1%
Arabic	4,957	<1%	3,895	<1%
Tagalog	4,725	<1%	3,580	<1%
Russian	4,290	<1%	3,090	<1%
Hmong	3,924	<1%	2,217	<1%
Farsi	3,075	<1%	2,905	<1%
Armenian	2,799	<1%	2,489	<1%
Cambodian	1,223	<1%	961	<1%
Not Reported	62,026	N/A	54,555	N/A
Total	2,189,897	N/A	1,580,484	N/A

Source: CalHEERS

Note: Individuals may be included more than once if they submitted multiple applications. Percentages are calculated as a proportion of the total applicants who reported their language.

- The share of applicants received through CalHEERS whose primary spoken language was Spanish (28%) is roughly the same as the share in the previous reporting period (27%). The share of applicants whose primary spoken language was English (68%) is also about the same as the previous reporting period (69%).

ELIGIBLE INDIVIDUALS

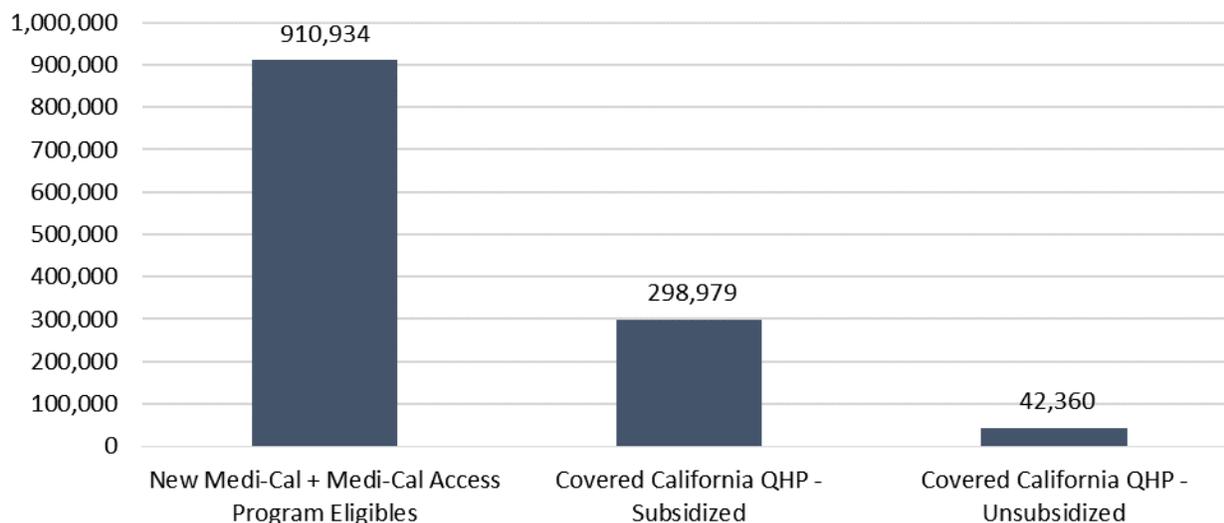
Data Sources and Methods

Data on Medi-Cal eligible individuals are a subset of the individuals on applications included in this report. They include individuals who applied through CalHEERS, directly to County Human Services Agency offices, via Express Lane Eligibility, or via Hospital Presumptive Eligibility and were determined eligible. Eligibility data also include individuals who became eligible for Medi-Cal automatically as a result of their receipt of CalWORKs or eligibility determination for SSI. New Medi-Cal eligibles are defined as individuals who were not enrolled during the previous quarter.

Demographic data are also presented in this section for individuals who selected a QHP. This is a subset of the individuals who were assessed eligible for QHP coverage during the period. Note also that QHP applicants are not fully enrolled until they submit their first premium payment. Subsidized QHP coverage includes QHP enrollments with advance premium tax credits and/or cost-sharing reductions.

ELIGIBLE INDIVIDUALS

Distribution of Eligible Individuals Across Insurance Affordability Programs January 1, 2015 – March 31, 2015



Source: CalHEERS, MEDS and MAXIMUS

Note: New Medi-Cal eligibles are defined as individuals who were not enrolled during the previous quarter. During the reporting period, 1,859 individuals were determined eligible for the Medi-Cal Access Program. “Eligible individuals” refers to eligible individuals who also selected a QHP.

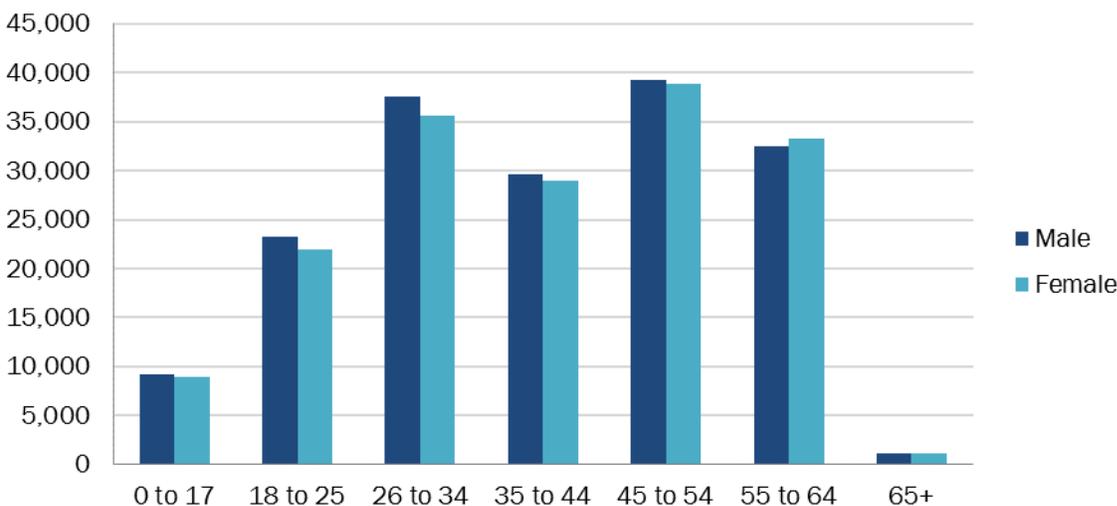
- Overall, 97% of eligible individuals qualified for Medi-Cal, the Medi-Cal Access Program or subsidized QHPs, the same percentage as the previous reporting period. The remaining 3% qualified for unsubsidized QHPs.
- 88% of individuals who were determined eligible for QHPs and selected a plan qualified for subsidies, a slightly greater share than the 85% who were eligible for subsidies in the previous reporting period.

Program Eligibility	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
Medi-Cal Eligibles	909,075	73%	710,780	79%
Medi-Cal Access Program Eligibles	1,859	<1%	1,355	<1%
Covered California QHP - Subsidized	298,979	24%	157,498	18%
Covered California QHP - Unsubsidized	42,360	3%	27,028	3%
Total	1,252,273	N/A	896,661	N/A

Note: For subsidized and unsubsidized QHPs “eligible individuals” refers to eligible individuals who also selected a QHP.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (GENDER, AGE)

Age and Gender of Eligible Individuals Selecting a QHP January 1, 2015 – March 31, 2015



Source: CalHEERS

Note: "Eligible individuals" refers to eligible individuals who also selected a QHP.

- Just under 20,000 children and youth (ages 0 to 17) and about 45,000 young adults (ages 18 to 25) were determined eligible for QHP coverage and selected a plan in the first quarter of 2015.
- 20% of individuals determined eligible for QHP coverage who also selected a plan were age 55 and over.

Age, Gender	This Quarter: Jan– March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
0 to 17	18,229	5%	13,230	7%
18 to 25	45,170	13%	21,249	12%
26 to 34	73,163	21%	32,443	18%
35 to 44	58,630	17%	30,699	17%
45 to 54	78,031	23%	43,598	24%
55 to 64	65,814	19%	43,226	23%
65+	2,302	1%	81	<1%
Male	172,631	51%	89,013	48%
Female	168,708	49%	95,513	52%

Note: "Eligible individuals" refers to eligible individuals who also selected a QHP.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (RACE)

Race of Eligible Individuals Selecting a QHP January 1, 2015 – March 31, 2015

Race	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Race	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Race
White	91,396	52%	56,085	56%
Other	25,418	14%	10,529	10%
Chinese	11,035	6%	7,882	8%
Mixed Race	9,211	5%	4,462	4%
Black or African American	8,631	5%	3,755	4%
Filipino	7,837	4%	3,568	4%
Korean	7,378	4%	4,122	4%
Vietnamese	4,744	3%	3,701	4%
Asian Indian	3,920	2%	2,816	3%
Other Asian	3,398	2%	1,769	2%
American Indian and/or Alaska Native	1,479	1%	668	1%
Japanese	1,138	1%	806	1%
Other Pacific Islander	478	<1%	236	<1%
Guamanian	129	<1%	51	<1%
Samoan	115	<1%	51	<1%
Native Hawaiian	75	<1%	24	<1%
Not Reported	164,957	N/A	84,001	N/A
Total	341,339	N/A	184,526	N/A

Source: CalHEERS

Note: Percentages are calculated as a proportion of the total eligibles who reported their race. "Eligible individuals" refers to eligible individuals who also selected a QHP.

- About 52% of eligible individuals who selected a QHP indicated their race. Applicants are not required to indicate their race.
- The racial distribution of eligible individuals who selected a QHP was comparable to the racial distribution across all individuals who applied through CalHEERS, including those found eligible for Medi-Cal.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (ETHNICITY)

Ethnicity of Eligible Individuals Selecting a QHP January 1, 2015 – March 31, 2015

Ethnicity	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Ethnicity	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Ethnicity
Hispanic – ethnic origin reported	72,267	32%	30,091	25%
Mexican/Mexican American/Chicano	59,205	82%	24,245	81%
Puerto Rican	10,655	15%	4,720	16%
Mixed Ethnicity	1,138	2%	509	>1%
Other	837	1%	413	>1%
Cuban	432	1%	204	>1%
Hispanic – ethnic origin not reported	10,190	5%	4,013	3%
Not Hispanic	141,318	63%	87,044	72%
Ethnicity not reported	117,564	N/A	63,378	N/A
Total	341,339	N/A	184,526	N/A

Source: CalHEERS

Note: Applicants through CalHEERS have the opportunity to report their ethnicity as Hispanic or not Hispanic. Those who report being Hispanic are asked a follow-up question regarding their ethnic origin. Percentages are calculated as a proportion of the total eligibles who reported their ethnicity. “Eligible individuals” refers to eligible individuals who also selected a QHP.

- A total of 223,775 eligible individuals who selected QHPs (66%) reported their ethnicity. Of those individuals who reported their ethnicity, about 37% identified as Hispanic. Among all applicants via CalHEERS in the first quarter of 2015, including those found eligible for Medi-Cal, 55% identified as Hispanic.
- Of the 82,457 eligible individuals who selected a QHP and reported being Hispanic, 88% reported their specific ethnic origin. Eligible individuals are not required to indicate their ethnicity or ethnic origin.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (WRITTEN LANGUAGE)

Primary Written Language of Eligible Individuals Selecting a QHP January 1, 2015 – March 31, 2015

Primary Written Language	This Quarter: Jan – March 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language
English	251,133	81%	137,582	84%
Spanish	47,006	15%	18,305	11%
Traditional Chinese character	6,129	2%	4,403	3%
Korean	3,963	1%	2,181	1%
Vietnamese	1,298	<1%	1,186	1%
Tagalog	233	<1%	118	<1%
Russian	211	<1%	79	<1%
Farsi	116	<1%	75	<1%
Arabic	79	<1%	66	<1%
Armenian	61	<1%	26	<1%
Cambodian/Hmong*	46	<1%	31	<1%
Not Reported	31,064	N/A	20,471	N/A
Total	341,339	N/A	184,526	N/A

Source: CalHEERS

Note: Percentages are calculated as a proportion of the total eligibles who reported their language. "Eligible individuals" refers to eligible individuals who also selected a QHP.

*These categories have been combined to protect the privacy of the small number of individuals in each group.

- A majority of eligible individuals who selected QHPs indicated English as their primary written language (81%), with notable groups preferring written communication in Spanish (15%) or traditional Chinese characters (2%).
- English language preference was more dominant among eligible individuals who selected a QHP, as compared to the overall pool of applicants received through CalHEERS. Across all applicants via CalHEERS in the last quarter of 2014, including those found eligible for Medi-Cal, 72% preferred English and 26% preferred Spanish for written communication.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (SPOKEN LANGUAGE)

Primary Spoken Language of Eligible Individuals Selecting a QHP January 1, 2015 – March 31, 2015

Primary Spoken Language	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language
English	249,322	80%	136,178	83%
Spanish	48,365	15%	18,657	11%
Mandarin	4,837	2%	3,158	2%
Korean	4,142	1%	2,319	1%
Cantonese	2,463	1%	1,918	1%
Vietnamese	1,649	1%	1,413	1%
Tagalog	466	<1%	246	<1%
Russian	308	<1%	115	<1%
Farsi	164	<1%	97	<1%
Arabic	146	<1%	99	<1%
Cambodian/Hmong*	123	<1%	56	<1%
Armenian	98	<1%	43	<1%
Not Reported	29,256	N/A	20,227	N/A
Total	341,339	N/A	184,526	N/A

Source: CalHEERS

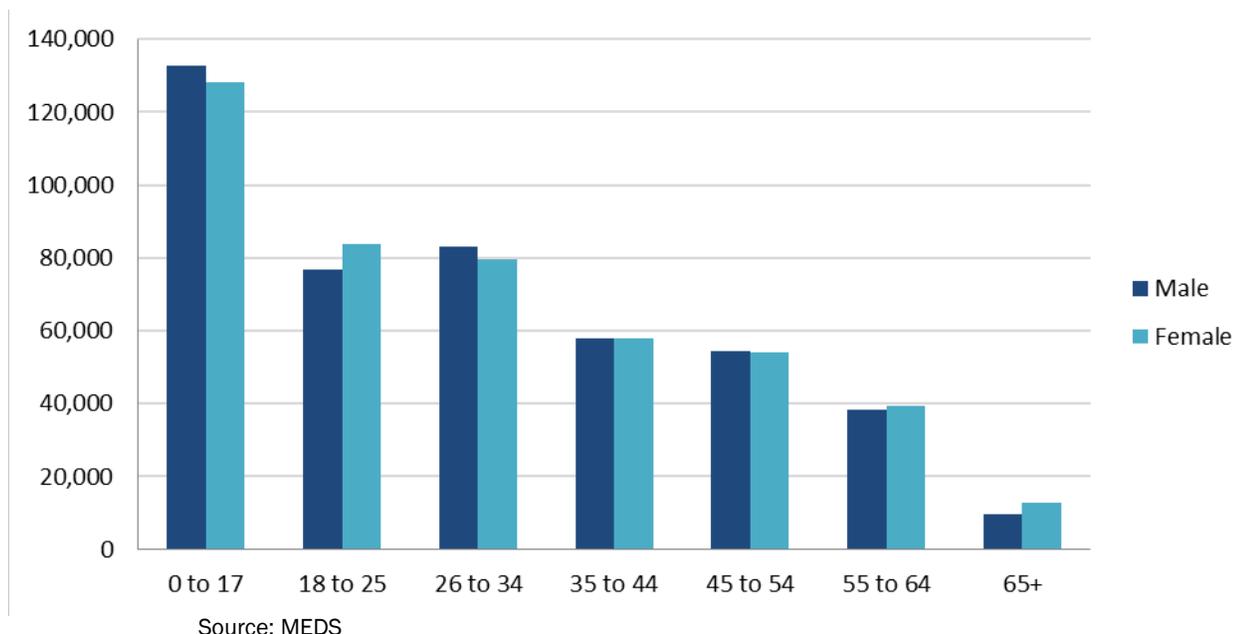
Note: Percentages are calculated as a proportion of the total eligibles who reported their language. "Eligible individuals" refers to eligible individuals who also selected a QHP.

*These categories have been combined to protect the privacy of the small number of individuals in each group.

- A majority of eligible individuals who selected QHPs indicated English as their primary spoken language (80%), with notable minorities preferring Spanish (15%) or Mandarin (2%).
- English language preference was more dominant among eligible individuals who selected a QHP as compared to the overall pool of applicants received through CalHEERS. Across all applicants via CalHEERS in the first quarter of 2015, including those found eligible for Medi-Cal, 68% preferred English and 28% preferred Spanish for spoken communication.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (GENDER, AGE)

Age and Gender of Individuals Eligible for Medi-Cal January 1, 2015 – March 31, 2015



- Roughly 260,000 children and youth (ages 0 to 17) and about 160,000 young adults (ages 18 to 25) were determined eligible for Medi-Cal coverage.

Age, Gender	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
0 to 17	260,893	29%	218,765	31%
18 to 25	160,495	18%	113,519	16%
26 to 34	162,671	18%	119,906	17%
35 to 44	115,952	13%	92,801	13%
45 to 54	108,743	12%	84,610	12%
55 to 64	77,881	9%	61,515	9%
65+	22,417	2%	19,650	3%
Male	453,260	50%	351,323	49%
Female	455,815	50%	359,457	51%

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (RACE/ETHNICITY)

Race/Ethnicity of Individuals Eligible for Medi-Cal January 1, 2015 – March 31, 2015

Race	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Race	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Race
Hispanic	358,028	45%	283,995	47%
White	200,108	25%	154,056	25%
Other	58,674	7%	40,262	7%
Black	51,114	6%	45,507	7%
Other Asian or Pacific Islander	41,020	5%	27,628	5%
Filipino	19,941	3%	14,423	2%
Chinese	19,630	2%	14,707	2%
Vietnamese	13,446	2%	10,954	2%
Korean	7,961	1%	4,932	1%
Asian Indian	7,315	1%	5,616	1%
Alaskan Native or American Indian	3,554	<1%	3,177	1%
Japanese	1,835	<1%	1,140	<1%
Cambodian	1,483	<1%	1,291	<1%
Samoan	1,198	<1%	998	<1%
Laotian	1,072	<1%	1,001	<1%
Hawaiian	654	<1%	564	<1%
Guamanian	394	<1%	269	<1%
Amerasian	107	<1%	92	<1%
Unknown	4,299	N/A	3,665	N/A
Not Reported	117,242	N/A	96,503	N/A
Total	909,075	N/A	710,780	N/A

Source: MEDS

Note: Percentages are calculated as a proportion of the total enrollees who reported their race.

- MEDS, the system of record for Medi-Cal, captures race and ethnicity data in a single field. About 87% of individuals determined eligible for Medi-Cal during January – March 2015 indicated their race/ethnicity. Of these individuals, 45% were Hispanic, 25% were White and 6% were Black. Among all applicants via CalHEERS, including those found eligible for QHPs, 55% identified as Hispanic.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (LANGUAGE)

Primary Language of Individuals Eligible for Medi-Cal January 1, 2015 – March 31, 2015

Primary Language	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language
English	620,406	69%	478,059	68%
Spanish	236,824	26%	190,176	27%
Vietnamese	7,641	1%	6,874	1%
Mandarin	6,889	1%	4,866	1%
Cantonese	6,005	1%	5,108	1%
Korean	4,021	<1%	2,754	<1%
Tagalog	2,569	<1%	2,011	<1%
Other Non-English	2,402	<1%	2,550	<1%
Arabic	2,269	<1%	2,327	<1%
Russian	1,906	<1%	1,604	<1%
Farsi	1,779	<1%	1,817	<1%
Armenian	1,752	<1%	1,910	<1%
Hmong	930	<1%	768	<1%
Other Chinese Languages	759	<1%	741	<1%
Cambodian	511	<1%	477	<1%
Lao	251	<1%	232	<1%
Portuguese	152	<1%	136	<1%
Samoan	128	<1%	137	<1%
French	110	<1%	95	<1%
Japanese	100	<1%	85	<1%
Thai	98	<1%	106	<1%
American Sign Language (ASL)	70	<1%	79	<1%
Mien	47	<1%	49	<1%
Other Sign Language	40	<1%	37	<1%
Hebrew	29	<1%	<20	<1%
Turkish	28	<1%	22	<1%
Ilacano	25	<1%	<20	<1%
Italian/Polish*	38	<1%	<20	<1%
Unknown	9,014	N/A	3,826	<1%
Not Reported	2,282	N/A	3,880	<1%
Total	909,075	N/A	710,780	<1%

Source: MEDS

Note: Percentages are calculated as a proportion of the total enrollees who reported their language.

*These categories have been combined to protect the privacy of the small number of individuals in each group.

HEALTH PLAN ENROLLMENT

Data Sources and Methods

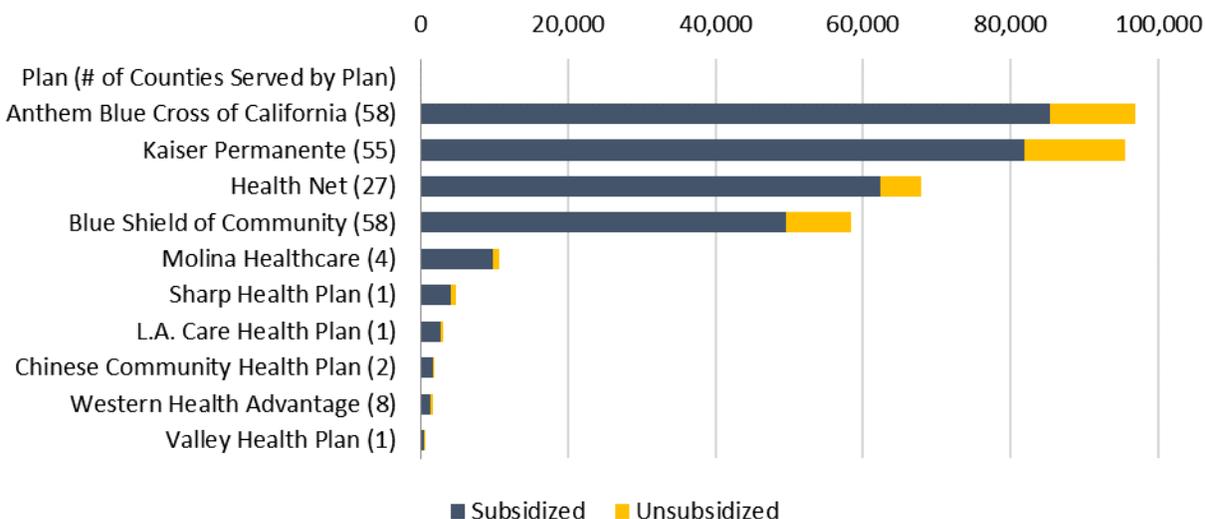
Plan selection data are presented for individuals who are eligible for QHPs through Covered California. Open enrollment for 2015 coverage began on November 15, 2014 and continued through February 15, 2015. QHP applicants are not fully enrolled until they submit their first premium payment.

Medi-Cal beneficiaries are enrolled in either a contracted managed care plan, or in fee-for-service Medi-Cal. Beneficiaries in 35 counties have a choice between two or more managed care plans.⁶ For beneficiaries in these counties who do not select their managed care plan within 30–45 days, and after repeated efforts (a letter, followed by two phone calls) to encourage choice, the State will identify individuals' claims and data to make a default selection into a plan based on known sources of care, including previous providers and utilization history. Enrollment data for new enrollees in County Organized Health Systems (COHS) plans are also presented. Each COHS is a non-profit, independent public agency that contracts with Medi-Cal to administer benefits through local care providers. Beneficiaries in 22 COHS counties do not have other health plans from which to choose. Federal regulation limits the collective maximum beneficiary enrollment in COHS plans to 10% of the Medi-Cal population.

⁶ See a description of Medi-Cal's managed care models here - <http://www.dhcs.ca.gov/provgovpart/Documents/MMCDModelFactSheet.pdf>

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA HEALTH PLANS)

QHPs Selected by Covered California Enrollees January 1, 2015 – March 31, 2015



Source: CalHEERS

Note: This figure represents health plans selected by individuals eligible for QHPs; individuals are not fully enrolled until they submit their first premium payment.

- The number of eligible individuals who selected a QHP was 85% higher during this reporting period relative to the final quarter of 2014. This was likely due to increased application activity approaching the end of Covered California's open enrollment period, which began on November 15, 2014 and continued through February 15, 2015.
- Anthem Blue Cross of California continued to be the most frequently selected QHP and Kaiser Permanente continued to be the second most frequently selected.
- Generally, individuals who were subsidy eligible and those who were not subsidy eligible made similar health plan selections. However, Kaiser Permanente and Blue Shield were selected more frequently among individuals who were not subsidy eligible, relative to individuals who were subsidy eligible.

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA HEALTH PLANS)

QHPs Selected by Covered California Enrollees January 1, 2015 – March 31, 2015

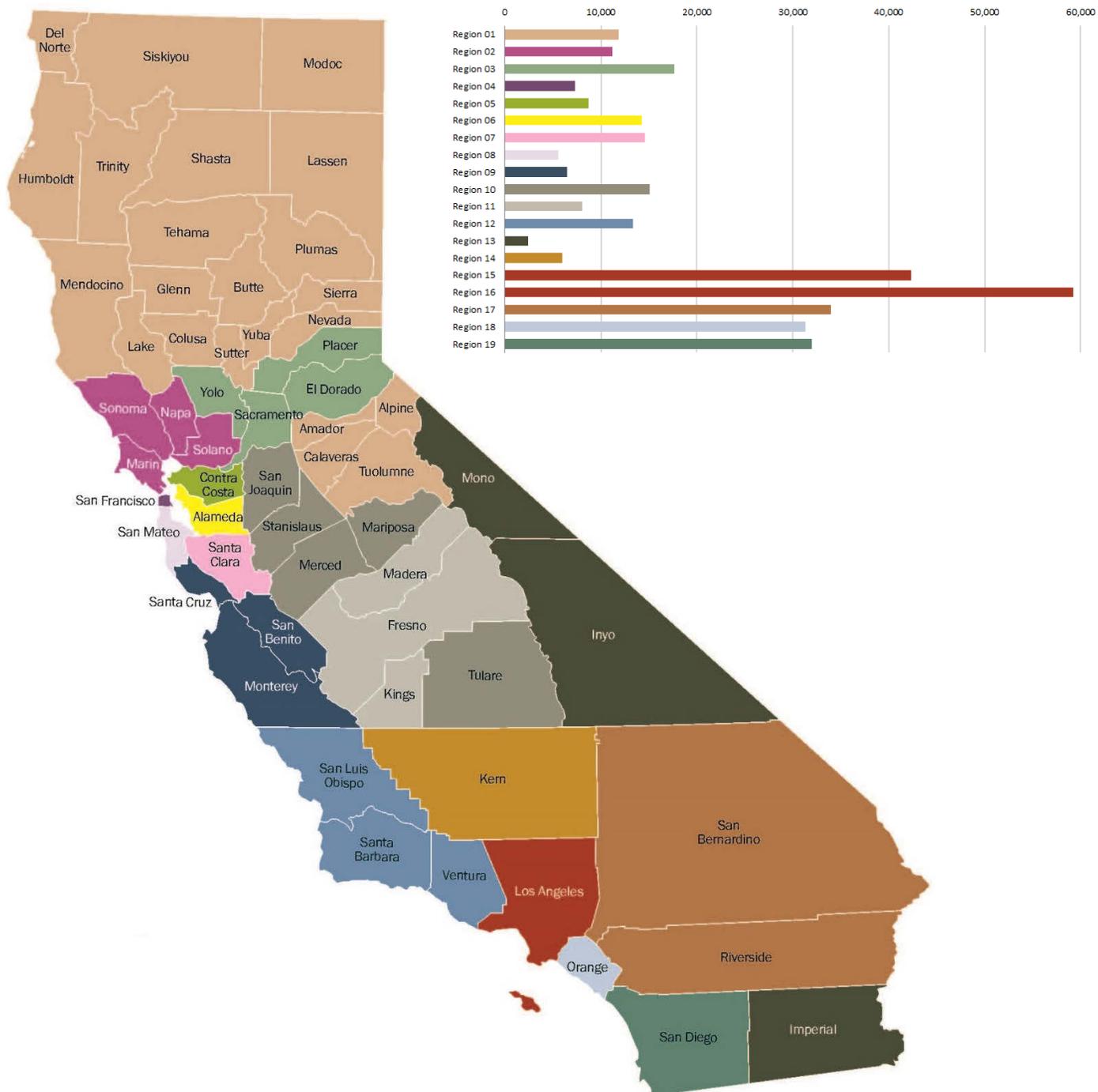
Health Plan (Number of Counties)	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Number of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
Anthem Blue Cross of California (58)	96,909	28%	53,517	29%
Kaiser Permanente (55)	95,602	28%	46,635	25%
Health Net (27)	67,946	20%	31,257	17%
Blue Shield of Community (58)	58,322	17%	43,780	24%
Molina Healthcare (4)	10,661	3%	3,231	2%
Sharp Health Plan (1)	4,842	1%	2,839	2%
L.A. Care Health Plan (1)	3,052	1%	1,277	1%
Chinese Community Health Plan (2)	1,740	1%	947	1%
Western Health Advantage (8)	1,637	<1%	798	<1%
Valley Health Plan (1)	628	<1%	245	<1%
Total	341,339	N/A	184,526	N/A

Source: CalHEERS

Note: Percentages are calculated as a proportion of the total number of eligible individuals. “Eligible individuals” refers to eligible individuals who also selected a QHP.

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA HEALTH PLANS)

Covered California QHP Enrollment by Rating Region January 1, 2015 – March 31, 2015



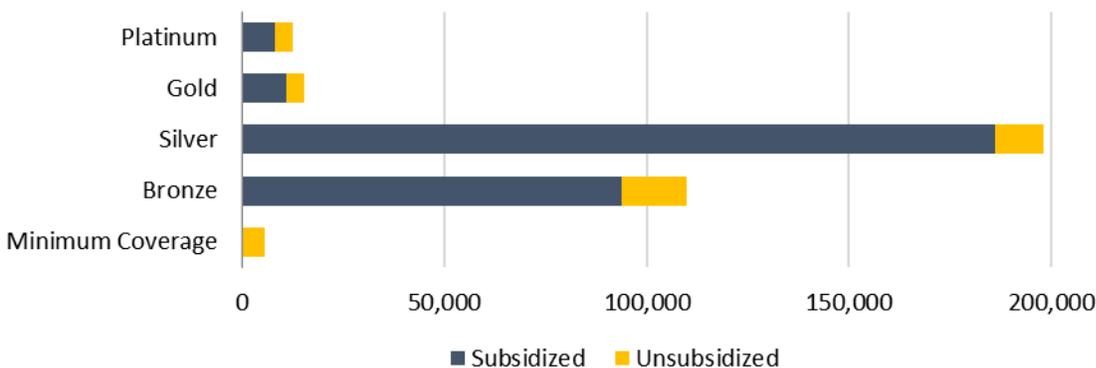
Source: CalHEERS

Note: Los Angeles County includes both regions 15 and 16. A list of the counties and plans included in each rating region is available online at <http://hbex.coveredca.com/data-research/2014-Open-Enrollment-Data-Book/regions-counties-plans.pdf>.

Applications → Applicants → Eligibility Determination → Plan Enrollment → Renewal

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA)

Covered California QHP Enrollment by Metal Tier, January 1, 2015 – March 31, 2015



Source: CalHEERS

- Silver plans remained the most frequently selected among subsidized enrollees. Nearly one-third selected bronze plans (31%), a substantial increase from the prior quarter (24%).
- Among unsubsidized enrollees, bronze plans continued to be the most frequently selected (38%). Fewer eligible individuals selected gold or platinum plans (20%) and more individuals selected minimum coverage (13%) as compared to the prior quarter.

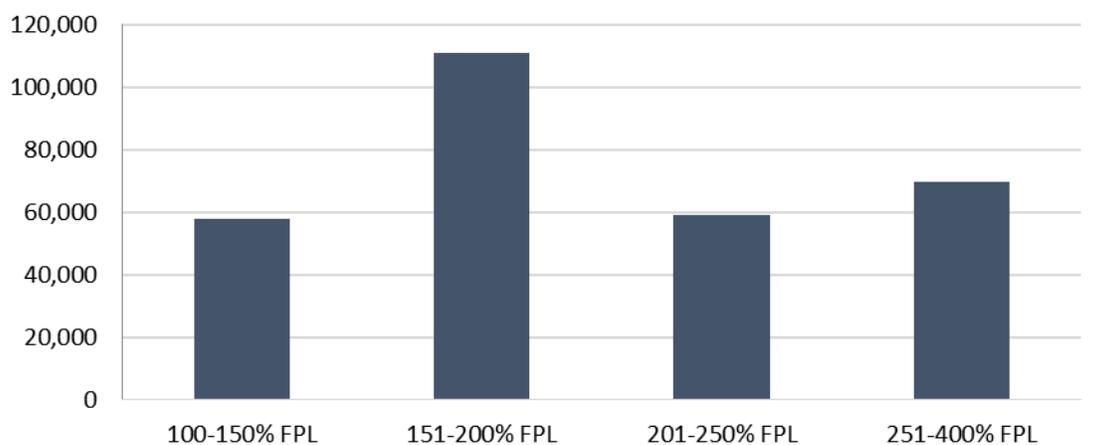
Program Eligibility	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
Subsidized Coverage				
Platinum	7,972	3%	6,280	4%
Gold	10,961	4%	8,208	5%
Silver	186,242	62%	105,564	67%
Bronze	93,804	31%	37,446	24%
Total	298,979	N/A	157,498	N/A
Unsubsidized Coverage				
Platinum	4,424	10%	3,820	14%
Gold	4,368	10%	3,379	13%
Silver	12,012	28%	8,367	31%
Bronze	16,013	38%	9,539	35%
Minimum Coverage	5,543	13%	1,923	7%
Total	42,360	N/A	27,028	N/A

Source: CalHEERS

Note: "Eligible individuals" refers to eligible individuals who also selected a QHP.

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA)

Covered California Subsidized QHP Enrollees by Percentage of the Federal Poverty Level (FPL) January 1, 2015 – March 31, 2015



Source: CalHEERS

Note: Not shown are 1,503 Medi-Cal ineligible enrollees with incomes <100% FPL or American Indian/Alaska Native enrollees with no income test. QHP enrollees who do not receive subsidies either completed the unsubsidized application, which does not have an income section, or have incomes over 400% FPL.

- 56% of subsidized enrollees who selected a QHP this quarter have household income below 201% FPL, an increase from 51% in the prior reporting period.

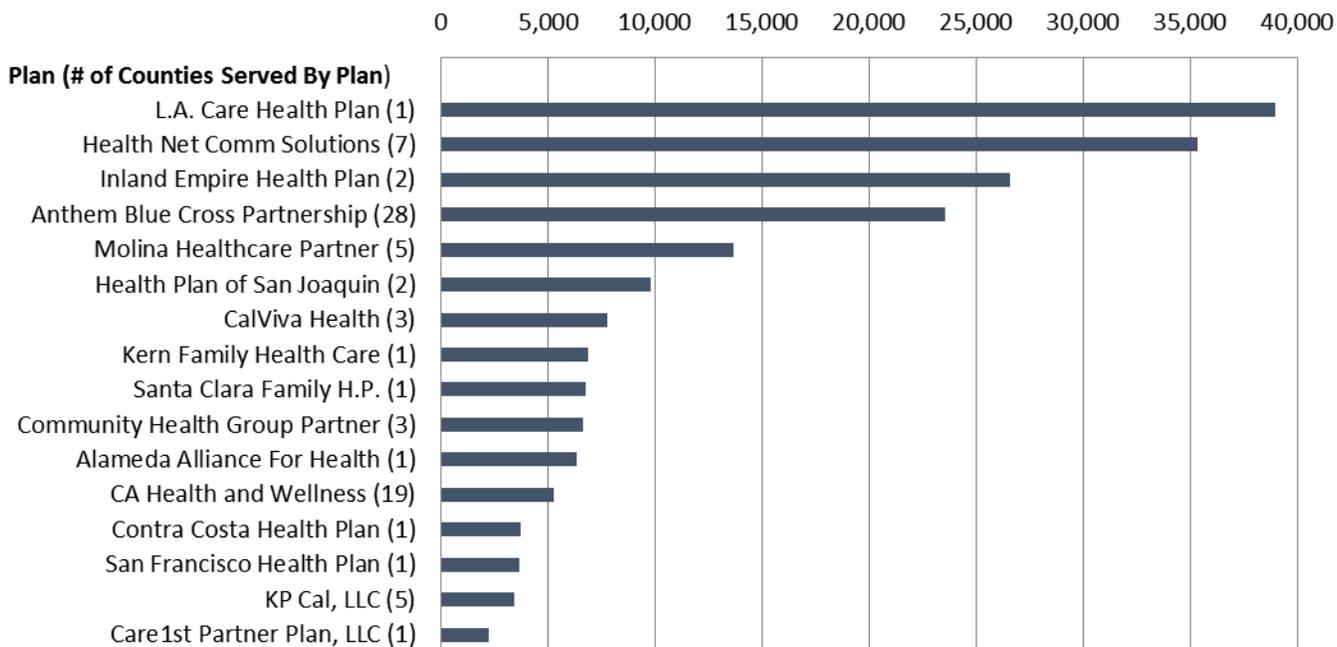
Percentage of the Federal Poverty Level (FPL)	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percentage of Eligible Individuals	Number of Eligible Individuals	Percentage of Eligible Individuals
100 to 150% FPL	57,989	19%	26,936	17%
151 to 200% FPL	110,743	37%	53,167	34%
201 to 250% FPL	59,160	20%	30,681	20%
251 to 400% FPL	69,584	23%	46,104	29%
Other	1,503	1%	610	<1%
Total	298,979	N/A	157,498	N/A

Source: CalHEERS

Note: "Eligible individuals" refers to eligible individuals who also selected a QHP.

HEALTH PLAN ENROLLMENT (MEDI-CAL HEALTH PLANS)

**Health Plans Selected by Medi-Cal Beneficiaries
January 1, 2015 – March 31, 2015**



Source: MAXIMUS

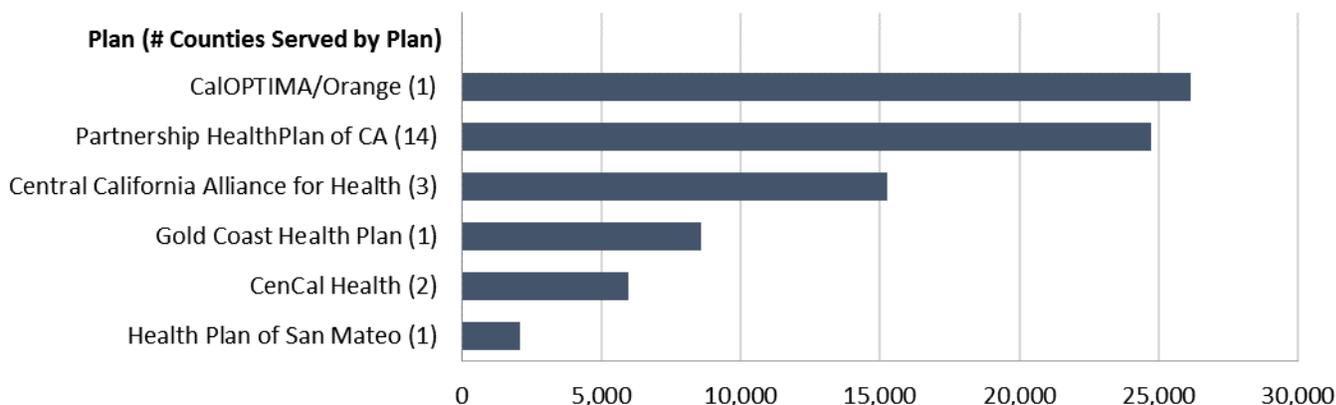
Note: Individuals who were enrolled by default into a health plan, or who enrolled in County Organized Health Systems (COHS) plans or FFS are not reflected in this figure.

- Medi-Cal beneficiaries are enrolled in either a contracted managed care plan or in FFS Medi-Cal. Beneficiaries in 35 counties have a choice between two or more commercial managed care plans, provided they select a plan within a specified time period.
- Of newly eligible beneficiaries in these 35 counties, 148,412 selected a health plan during the reporting period, as shown in the chart above.
- An additional 52,312 Medi-Cal beneficiaries did not select, but were instead enrolled by default into a health plan.*
- Approximately 216,000 more individuals enrolled into a health plan during the reporting period without record of whether the enrollment was a selection or default.*

*Individuals in these groups are not included in the chart above, nor are individuals enrolled in COHS plans. COHS plan enrollment is reported on p. 37.

HEALTH PLAN ENROLLMENT (MEDI-CAL HEALTH PLANS)

New Enrollment in County Organized Health Systems (COHS) Health Plans January 1, 2015 – March 31, 2015



Source: MAXIMUS

- 22 California counties enroll Medi-Cal beneficiaries in county-operated managed care plans called COHS.
- From January – March 2015, just over 80,000 new Medi-Cal enrollees were enrolled in COHS health plans.
- In addition to beneficiaries enrolled in commercial managed care plans and those enrolled in COHS, another 231,854 Medi-Cal beneficiaries enrolled into FFS during the reporting period.

RENEWALS

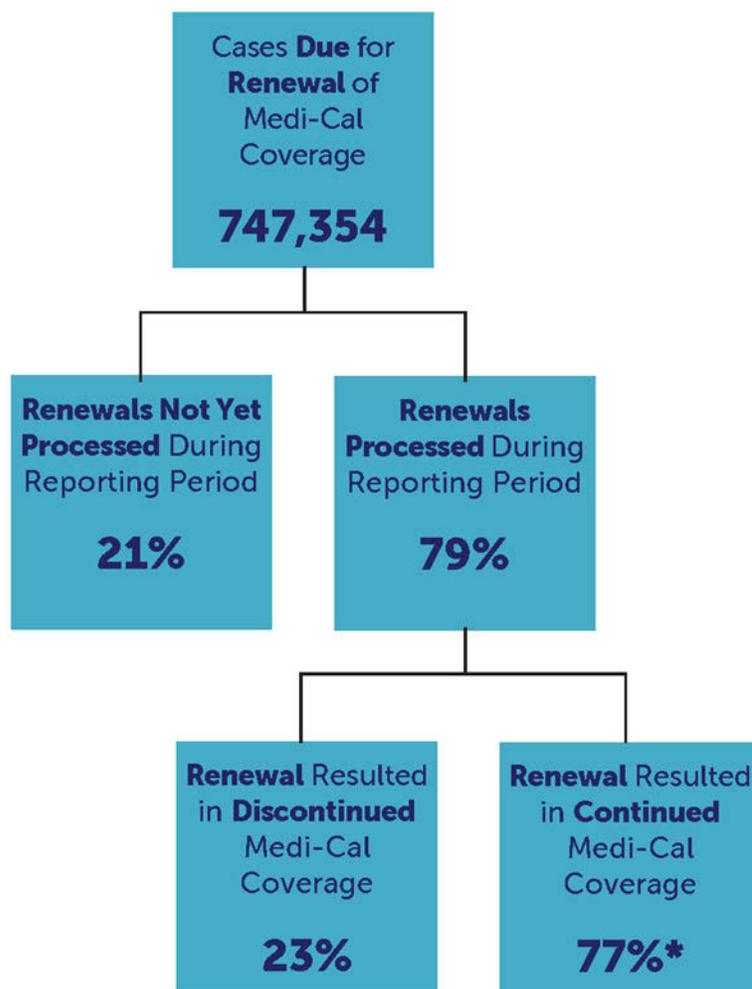
Data Sources and Methods

QHP renewals are completed once annually. As a result, there are no new data on QHP renewals in this reporting period. The report covering October – December 2014 contains the most recent information on QHP renewals.

Data on Medi-Cal renewals are from the three SAWS consortia. Unlike renewal of QHP coverage through Covered California, Medi-Cal renewals take place throughout the year. Each beneficiary must renew eligibility on an annual basis, and their renewal date is based on their initial eligibility determination date. Beneficiaries who do not complete the renewal process by the required deadline have up to 90 days after their discontinuance date to request reinstatement of coverage.

MEDI-CAL COVERAGE RENEWALS – CASE LEVEL

- For Medi-Cal renewals due January – March 2015, 79% were processed and 77% of those resulted in continued Medi-Cal coverage. In 2014, 82% of processed renewals resulted in continued Medi-Cal coverage.
- Note that a case may include more than one individual in a family. Renewals do not include individuals enrolled in Medi-Cal through their receipt of SSI or CalWORKs.



*Less than 1% of renewals were due to cases reinstated during the 90-day period following discontinuance of coverage.

Source: SAWS

APPEALS

Data Sources and Methods

Eligibility appeals for both Covered California and Medi-Cal are processed and adjudicated by Administrative Law Judges and staff at the California Department of Social Services (CDSS). This report shows data for appeals regarding eligibility for Covered California QHPs; appeals regarding eligibility for Medi-Cal; and appeals for cases that involved both Covered California and Medi-Cal. Appeals that involved both programs refer to applications whose household members applied for and/or had eligibility determinations made for the two programs (i.e., parents were eligible for Covered California and the child(ren) were eligible for Medi-Cal).

Data are presented for appeals that were filed and appeals that were adjudicated between January and March 2015.

APPEALS

Eligibility Actions Appealed January 1, 2015 – March 31, 2015

Program	Denial of Coverage	Eligibility Determination	Discontinuance
Covered California QHPs	2,065	413	332
Covered California & Medi-Cal	797	279	79
Medi-Cal	461	198	52
Total During Jan 15– Mar 15	3,325	890	463
Prior Quarter Oct 14 – Dec 14	1,397	132	424

Source: California Department of Social Services

- Between January and March 2015, a total of 4,680 appeals were filed by Covered California and Medi-Cal applicants.
- Of these, 71% were appeals regarding denials of coverage, 19% were regarding eligibility determinations, and 10% were regarding discontinuances from existing coverage.

Hearing Results January 1, 2015 – March 31, 2015

Program	Granted	Granted in Part	Denial of Appeal	Withdrawals/Dismissals
Covered California QHPs	245	50	67	1,210
Covered California & Medi-Cal	160	68	17	915
Medi-Cal	19	6	2	330
Total During Jan 15– Mar 15	424	124	86	2,183
Prior Quarter Oct 14 – Dec 14	478	75	112	1,020

Source: California Department of Social Services

- Between January and March 2015, 19% of appeals were granted or granted in part and 3% were denied. The remaining 77% were withdrawn or dismissed.

TOTAL ENROLLMENT IN MEDI-CAL AND QHPs

Data Sources and Methods

Previous sections of this report describe applicants and individuals found newly eligible for Medi-Cal and QHP coverage during the reporting period from January – March 2015. This final section examines changes in total enrollment from the beginning to the end of the reporting period. Data presented in this section draw from analyses conducted by the Research and Analytic Studies Division (RASD) of DHCS, which compiles official statistics and performs analytic studies to assist DHCS in achieving its mission and goals.

Changes in *total* Medi-Cal enrollment from month to month reflect the addition of newly eligible beneficiaries, the renewal of coverage for existing beneficiaries, and the departure of beneficiaries who lose eligibility or exit the program. To determine the number of current enrollees, DHCS uses MEDS data and a special definition of Medi-Cal beneficiaries referred to as “certified eligibles.” Certified eligibles are those beneficiaries who have a valid eligibility determination and who have completed enrollment into Medi-Cal. Individuals granted temporary enrollment under other Presumptive Eligibility programs, most notably, the Hospital Presumptive Eligibility program are included. The definition excludes: (1) those who are in the process of becoming eligible, but have not yet completed enrollment; (2) individuals who have a monthly share-of-cost obligation that has not been met; (3) members in the California Family Planning, Access, Care, and Treatment (FPACT) program, and (4) individuals granted provisional Medi-Cal enrollment under the Presumptive Eligibility program for pregnant women.

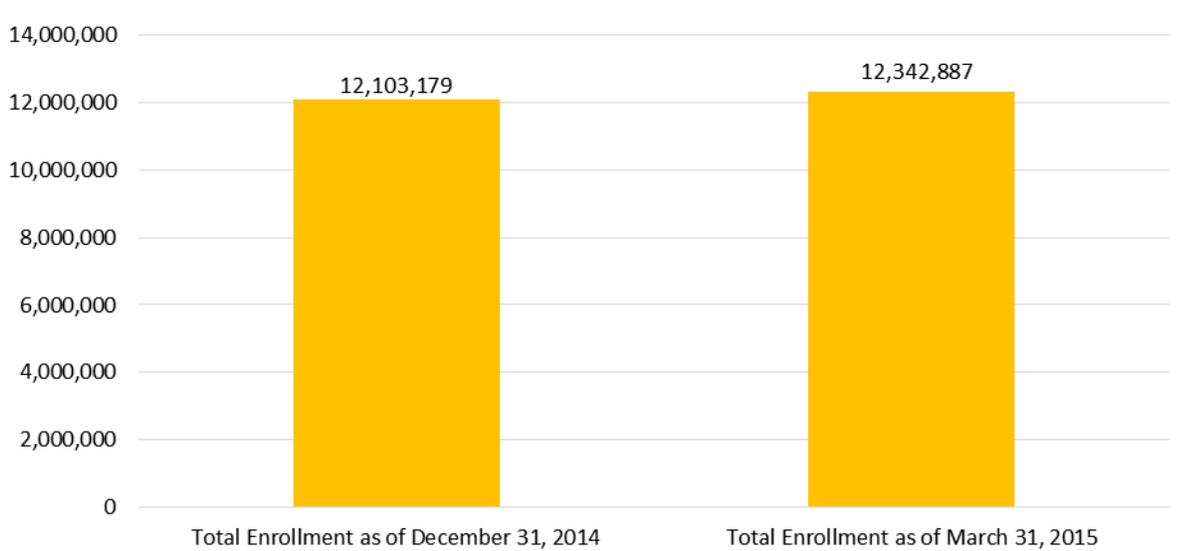
The initial certified eligible count for a given time period is generally understated and will grow through the passage of time as individuals are retroactively enrolled into the Medi-Cal program. Traditionally, a single month’s certified eligible counts have grown by 6 to 7 percent after the passage of 4 to 6 months from the initial count. Eligible counts that are still in the preliminary months of reporting and have yet to be finalized are referred to as incomplete counts. Because enrollment data from the first quarter of 2015 are less than 6 months old, they are considered incomplete counts.

Note that for the change in enrollment of individuals eligible under MAGI Medi-Cal aid codes, this report includes a new group of children that was not included in the “children” category in the previous report. This new group is Optional Targeted Low Income Children (OTLIC).

Changes in total QHP enrollment during the first quarter of 2015 are reported based on effectuated enrollment between December 31, 2014 and March 31, 2015. These data were supplied by insurance companies offering QHPs through Covered California. Enrollment is considered effectuated when an individual pays the first month’s premium for coverage. The counts include individuals who effectuated their enrollment and had an active policy at the time the enrollment report was compiled. Future quarterly reports will include year-to-date QHP enrollments in 2015.

TOTAL ENROLLMENT – MEDI-CAL

Total Medi-Cal Enrollment December 31, 2014 and March 31, 2015

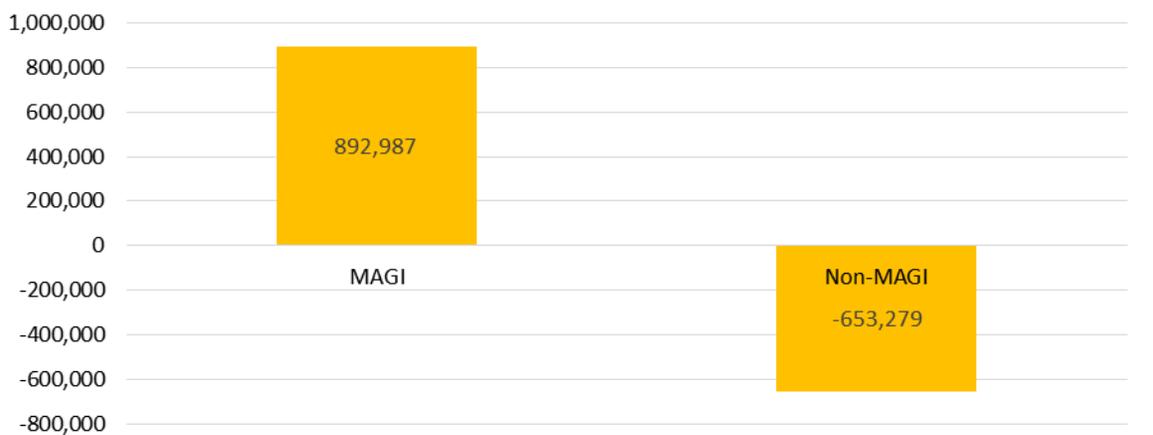


Source: Analysis by DHCS -RASD

- Between December 31, 2014 and March 31, 2015, total Medi-Cal enrollment increased by 239,708 individuals. This net change in enrollment reflects both new enrollments and disenrollment as individuals lose eligibility or exit the program.
- This change is slightly smaller than the increase of 271,344 individuals observed during the final quarter of 2014.

TOTAL ENROLLMENT – MEDI-CAL

Change in Total Medi-Cal Enrollment by MAGI and Non-MAGI Between December 31, 2014 and March 31, 2015

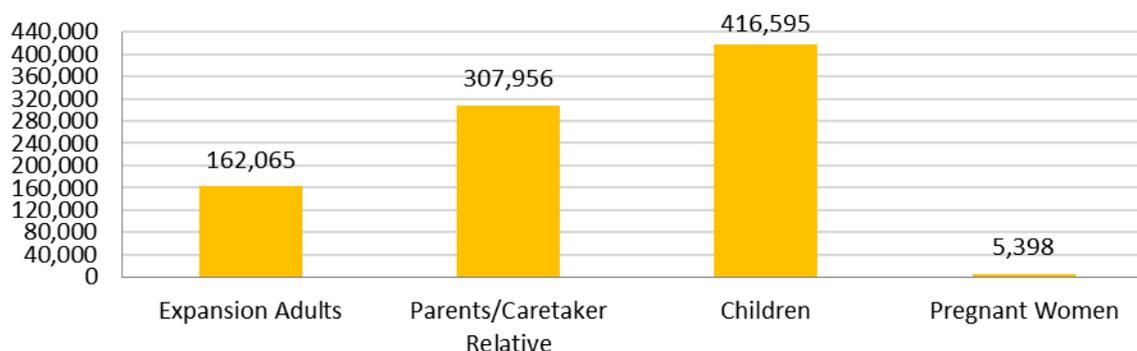


Source: Analysis by DHCS –RASD

- The number of individuals who enrolled in MAGI Medi-Cal coverage increased by nearly 900,000 between December 31, 2014 and March 31, 2015.
- During this period, enrollment under Non-MAGI aid codes dropped by slightly more than 650,000. A summary of non-MAGI enrollment by category is shown on page 46.

NET CHANGE IN ENROLLMENT – MEDI-CAL

Change in Enrollment of Individuals Eligible Under MAGI Medi-Cal Aid Codes Between December 31, 2014 and March 31, 2015



Source: Analysis by DHCS-RASD

Note: These counts do not include MAGI aid codes covering State inmates and County inmates. The Pregnant Women category does not include pregnant women who were enrolled through the Medi-Cal Access Program.

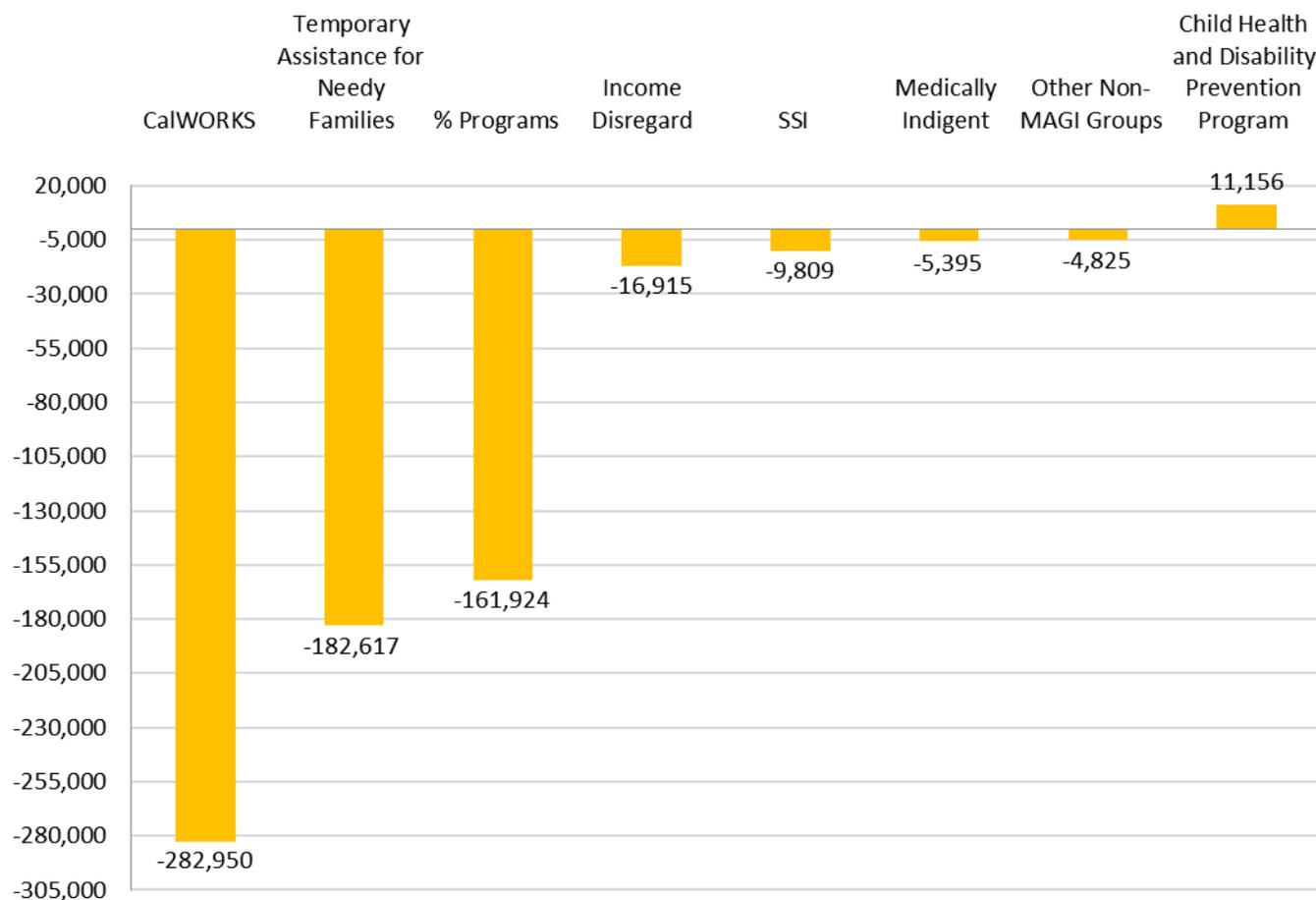
- During the first quarter of 2015, the number of individuals eligible under MAGI aid codes increased by nearly 900,000. This number includes individuals transitioning from Non-MAGI or pre-ACA aid codes at annual redetermination, as well as individuals new to the Medi-Cal program who enrolled during the reporting period.
- 47% of this increase came from children and 35% were parents or caretaker relatives.

Program Eligibility	This Quarter: Jan – Mar 2015		Prior Quarter: Oct – Dec 2014	
	Change in Number of Eligible Individuals	Percent of Eligible Individuals	Change in Number of Eligible Individuals	Percent of Eligible Individuals
Children	416,595	47%	247,810	37%
Parents/Caretaker Relatives	307,956	35%	145,306	22%
Expansion Adults	162,065	17%	276,927	41%
Pregnant Women	5,398	1%	3,895	1%
Total	892,014	N/A	673,938	N/A

Note: This report includes OTLIC in the “Children” category. This group was is not included in data for the prior quarter.

NET CHANGE IN ENROLLMENT – MEDI-CAL

Change in Enrollment of Individuals Eligible Under Non-MAGI Medi-Cal Aid Codes Between December 31, 2014 and March 31, 2015



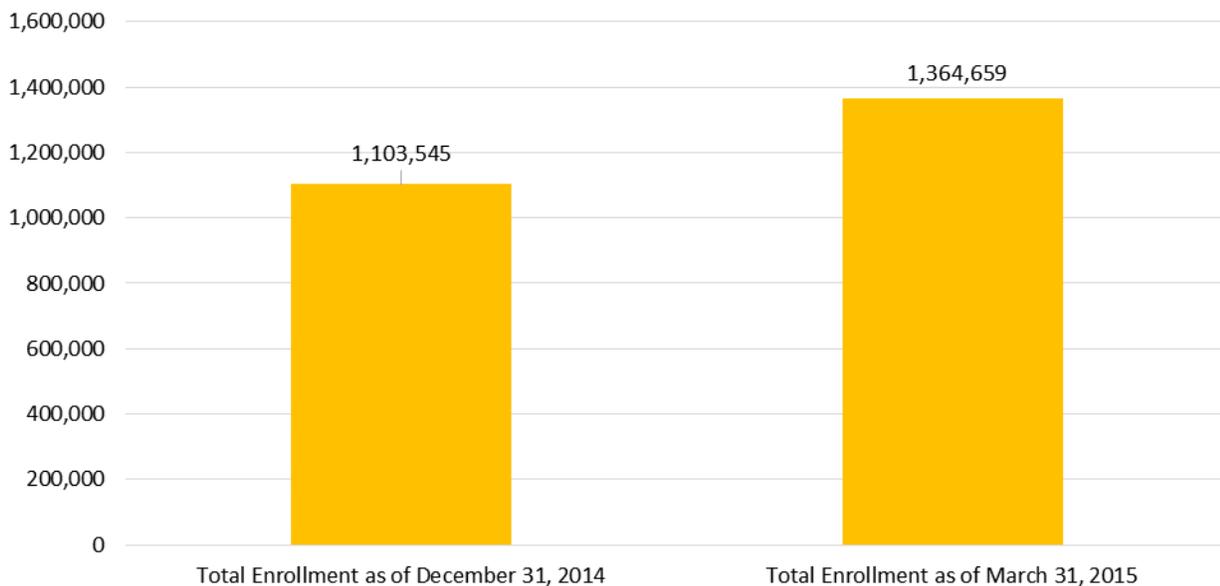
Source: Analysis by DHCS-RASD

Note: “% Programs” refers to the following state-funded non-MAGI groups: 100% Poverty, 133% Poverty, and the Low Income Health Program. “Other Non-MAGI groups” includes Breast Cancer and Cervical Cancer Treatment Program, Refugee Entrant, In-Home Supportive Services/Personal Care Services.

- Some applicants may be eligible for Medi-Cal on the basis of their household income and assets, as well as other characteristics, such as their age or disability status. The combination of income and other criteria is commonly referred to as non-MAGI Medi-Cal eligibility.
- Between December 31, 2014 and March 31, 2015, the number of individuals eligible under non-MAGI aid codes decreased by 653,279.

TOTAL ENROLLMENT – QHPS

Total Effectuated QHP Enrollment December 31, 2014 and March 31, 2015



Source: Centers for Medicare and Medicaid Services. "March 31, 2015 Effectuated Enrollment Snapshot." 2015. <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

- Between December 31, 2014 and March 31, 2015, total QHP enrollment increased by 261,114 individuals, a growth of 19%. This net change in enrollment reflects both new enrollments and disenrollment as individuals exit QHP coverage.
- Individuals effectuate their enrollment by paying their first month's premium. These data on total enrollment were supplied by insurance companies offering QHPs through Covered California. The counts include individuals who effectuated their enrollment and had an active policy at the time the enrollment report was compiled.

ERRATA

- Page 4 of the previous report incorrectly stated that approximately 37% of all applications submitted through CalHEERs since October 2014 were initiated online. In fact, 55% of all applications were initiated in this way. The corrected percentage is included on page 9 of this report.
- The total number of individuals found eligible for QHP coverage during October 2013 – September 2014 was stated incorrectly on page 35 of the previous report. Instead of 1,225,959, the correct total is 1,376,692.