



**CALIFORNIA ELIGIBILITY AND ENROLLMENT REPORT:
INSURANCE AFFORDABILITY PROGRAMS**

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

For the Reporting Period
October 2014 through December 2014

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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 October 1, 2014 through December 31, 2014. 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.² 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.

² Data on newly eligible individuals include those who became eligible for Medi-Cal automatically as a result of their receipt of CalWORKs (cash assistance for needy families) or eligibility determination for supplemental security income (SSI).

HIGHLIGHTS FROM OCTOBER – DECEMBER 2014

How Many Californians Applied for and Enrolled in Health Insurance?

- From October – December 2014, approximately 710,000 California residents applied and were determined eligible for Medi-Cal. During this period, total enrollment in Medi-Cal grew by over 270,000, accounting for both the addition of new enrollees and the departure of some prior enrollees.
- Approximately 340,000 residents applied and were determined eligible for enrollment³ in QHPs offered through Covered California. Open enrollment for 2015 coverage began on November 15, 2014; accordingly, more than 90% of applicants during this reporting period were seeking coverage that would become effective in January 2015.

Which Californians Applied for and Enrolled in Health Insurance?

- Children and youth continued to represent the largest share of applicants through the California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS).⁴ Children and youth (ages 0 to 17) accounted for 31% of applicants, and young adults (ages 18 to 25) accounted for 15% during October – December 2014.
- The share of applicants whose primary spoken language was Spanish increased relative to the previous year (from 20% to 27%). About 47% of new Medi-Cal enrollees and 28% of those who selected a QHP and reported an ethnicity during this reporting period identified as Hispanic.
- Among all QHP enrollees who enrolled since October 2014, 86% 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 have household incomes at or below 200% of the federal poverty level (FPL).

How Did Californians Apply for Coverage?

- 73% of applications determined eligible for Covered California QHPs since October 2014 were filed with assistance, an increase from 56% in the previous reporting period.
- Approximately 37% of all applications submitted through CalHEERS since October 2014 were initiated online (with and without assistance).

³ Individuals and families eligible for QHPs must pay their monthly premiums in order to begin and maintain coverage.

⁴ 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.⁵
- 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.

⁵ 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 the use of Hospital Presumptive Eligibility, or 4) through the Medi-Cal Access Program. Data on the number of applications submitted through Express Lane Eligibility are not currently available (see p. 8 for additional details).

The count of individuals on applications (yellow box, second row of the overview figure) includes individuals on applications submitted through CalHEERS. Data are not currently available on the number of individuals represented on applications submitted to County Human Services Agency offices, through the use of Express Lane Eligibility, or through the use of Hospital Presumptive 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, or via Hospital Presumptive Eligibility. In addition, these counts 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).

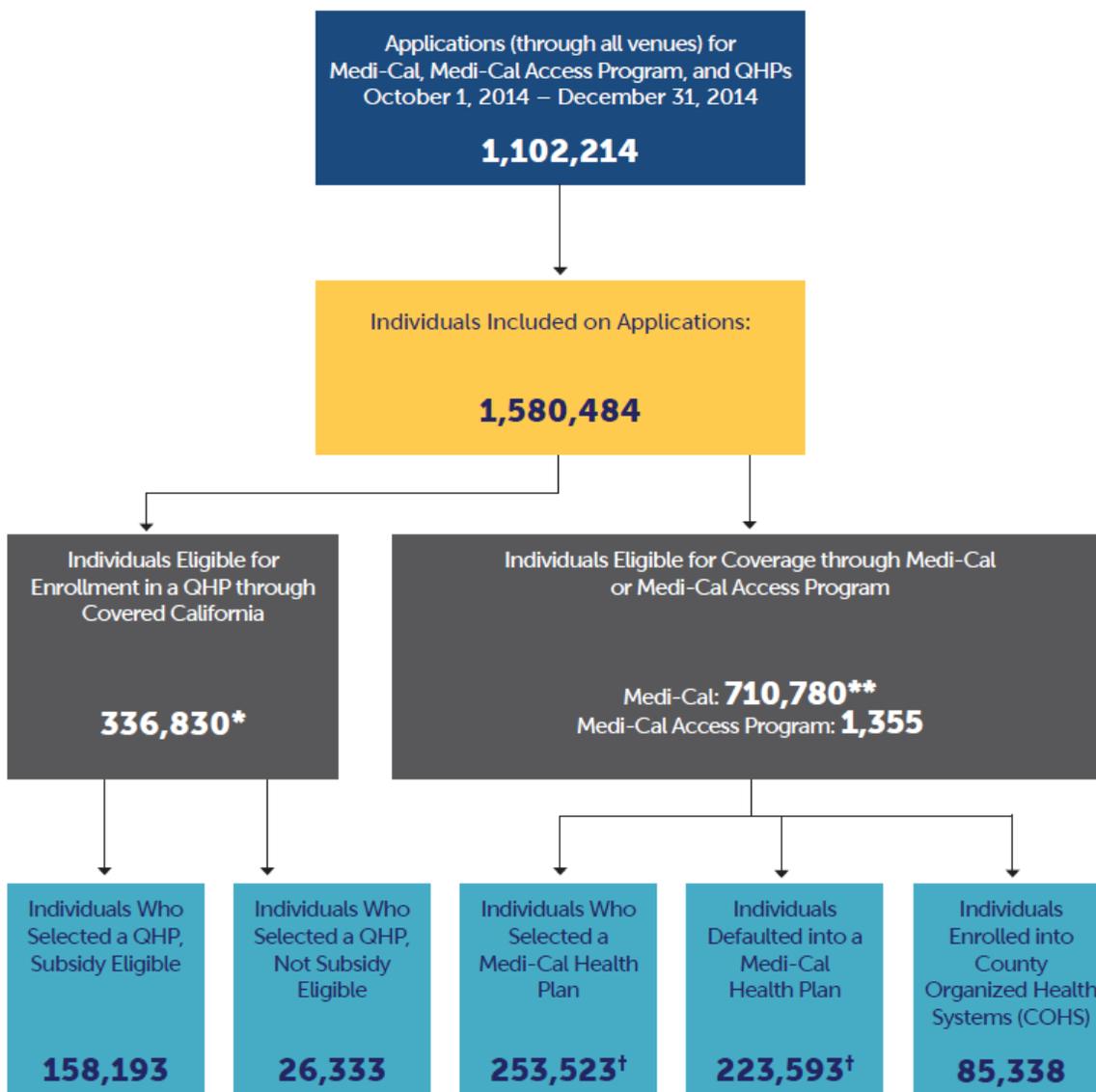
It should be noted that the difference in the count of individuals on applications versus the count of individuals who were found eligible for Medi-Cal or QHP coverage reflects duplicates and individuals who were ineligible for California's insurance affordability programs.

Plan selection data are presented for individuals who are eligible for QHPs through Covered California and Medi-Cal enrollees (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. Because the Open Enrollment period, an annual time when individuals can make changes to their QHP coverage, continued through February 15, 2015, many of the consumers found eligible during 2014 may yet select a plan in early 2015. Note also that QHP applicants are not fully enrolled until they submit their first premium payment. Medi-Cal enrollment counts include newly eligible beneficiaries required to enroll into managed care plans.

The difference in the count of individuals eligible for Medi-Cal and the count enrolled in Medi-Cal health plans reflects individuals not required to enroll into managed care plans due to their county of residence or eligibility aid code, who instead enrolled into fee-for-service Medi-Cal. For example, this group includes individuals granted temporary eligibility under Accelerated Enrollment. In addition, the difference reflects duplicates and beneficiaries who lost eligibility before enrollment into a health plan.

OVERVIEW

This report presents California application, eligibility and enrollment data from October 1, 2014, through December 31, 2014. 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.



*Because the Open Enrollment period for QHP coverage continues through February 15, 2015, many of the consumers found eligible during 2014 may yet select a plan in early 2015.

**This count includes individuals who did not submit an application, but were automatically enrolled in Medi-Cal as a result of receiving SSI or CalWORKs.

†Medi-Cal health plan enrollments include newly eligible beneficiaries required to enroll into managed care plans. These counts do not include MCAP enrollees or beneficiaries enrolled in Medi-Cal fee-for-service.

APPLICATIONS RECEIVED

Data Sources and Methods

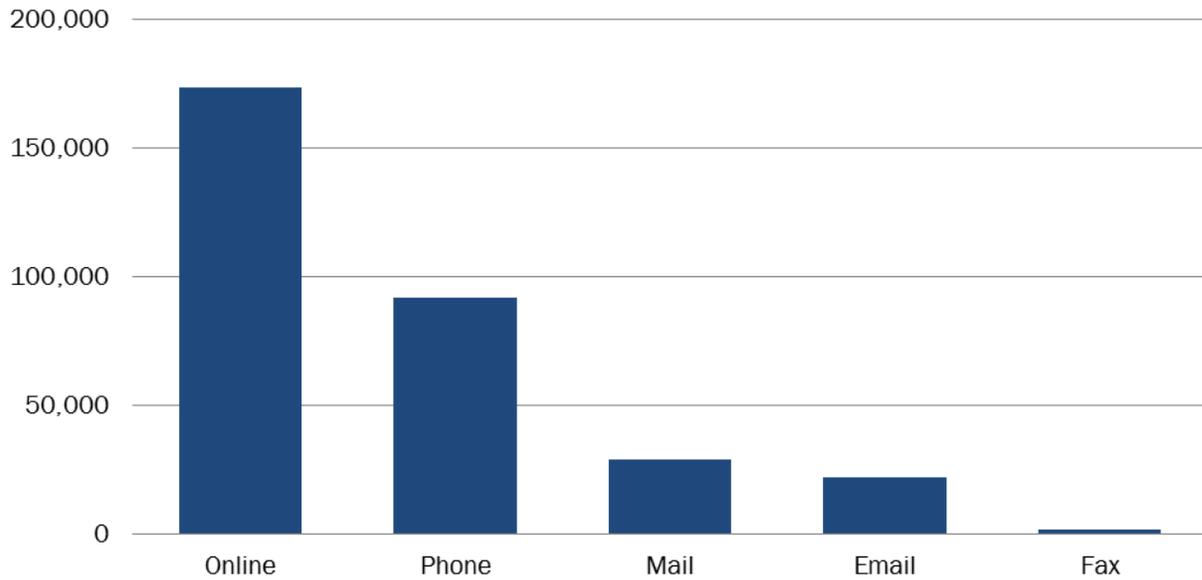
Data on application volume and venue include all applications received for Medi-Cal or QHP coverage during the reporting period of October – December 2014. Applications through CalHEERS include those that were submitted online, or by phone, mail, e-mail or fax. Applications to County Human Services Agency 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 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. Currently, reporting metrics for Express Lane Eligibility can only capture the change in enrollment under Express Lane Eligibility aid codes during the reporting period. The 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. DHCS is working to improve Express Lane Eligibility reporting metrics to capture the total number of new enrollments via these aid codes during a reporting period.

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, October 1, 2014 – December 31, 2014



Source: CalHEERS.

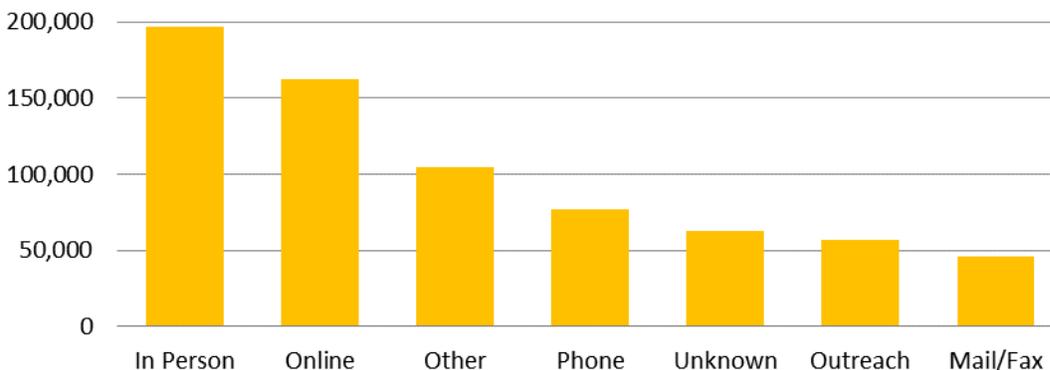
Note: Applicants may choose to use more than one submission venue to complete their applications.

- About 55% of all applications received through CalHEERS during October through December 2014 were initiated online, including those filed with and without assistance.
- The share of applications initiated online (55%) is lower than it was in the previous reporting period (66%). Recently, relatively more applications were initiated by phone, mail, and email.

Venue	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Applications	Percent of Applications	Number of Applications	Percent of Applications
Online	173,678	55%	1,125,816	66%
Phone	91,843	29%	350,819	21%
Mail	28,652	9%	126,284	7%
Email	22,091	7%	78,859	5%
Fax	1,509	<1%	11,521	1%
Total	317,773	N/A	1,693,299	N/A

APPLICATIONS RECEIVED

Applications Received through County Human Services Agency Offices by Venue, October 1, 2014 – December 31, 2014



Source: SAWS.

Note: Applicants may choose to use more than one submission venue to complete their application. The “Other” category 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. “Outreach” indicates applications received by eligibility workers stationed outside of county offices.

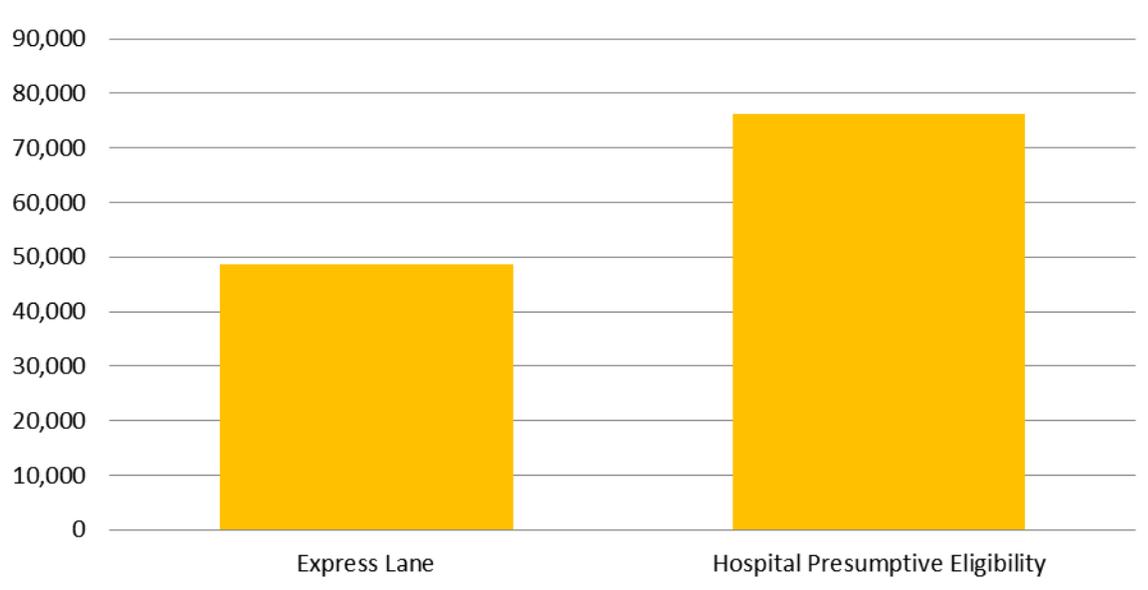
- Of applications received through County Human Services Agency offices, the largest share were initiated in person (28%), followed by online applications via BenefitsCal.org (23%).

Venue	This Quarter: Oct – Dec 2014		Prior Period: July - Sept 2014	
	Number of Applications	Percent of Applications	Number of Applications	Percent of Applications
In Person	196,462	28%	152,776	33%
Online (BenefitsCal.org)	162,132	23%	112,466	25%
Other	104,696	15%	N/A	N/A
Phone	77,004	11%	134,189	29%
Unknown	62,580	9%	N/A	N/A
Outreach	57,139	8%	27,948	6%
Mail/Fax	46,098	7%	31,183	7%
Total	706,111	100%	458,562	100%

Note: Application data by venue for applications received through County Human Services Agency offices are not available from October 2013 – June 2014.

APPLICATIONS RECEIVED

Medi-Cal Applications Processed through Other Eligibility Pathways October 1, 2014 – December 31, 2014



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 change in the total number of individuals enrolled in Medi-Cal under Express Lane Eligibility aid codes between the beginning and the end of the reporting period.

- Roughly 125,000 individuals applied for Medi-Cal through alternative channels that are intended to expedite enrollment.
- Applications via Hospital Presumptive Eligibility accounted for 7% of all applications, and have grown from an average of 57,000 per quarter from January – September 2014 to more than 76,000 in the last quarter of 2014, an increase of 34%.

Pathway	This Quarter: Oct – Dec 2014	Prior Period: Jan – Sept 2014
	Number of Applications	Number of Applications
Express Lane Eligibility	48,596	244,359
Hospital Presumptive Eligibility	76,265	170,712

Note: Express Lane Eligibility and Hospital Presumptive Eligibility policies went into effect in January 2014. Data on the number of Express Lane applications are not currently available (see p. 8 for additional detail). The number in this table is the net change in enrollment under Express Lane Eligibility aid codes during the reporting period.

APPLICATIONS RECEIVED

Applications Filed with the Help of an Assister or Navigator

- Approximately 73% of applications determined eligible for Covered California QHPs were filed with the help of an Agent (47%), Service Center Representative (12%), Certified Enrollment Counselor (9%), Plan-Based Enroller (4%), or County Eligibility Worker (<1%). This is an increase from the previous reporting period of October 2013 – September 2014, in which 56% of applications determined eligible for QHPs were filed with help.
- Roughly 11% of applications determined eligible for Medi-Cal were filed with the help of an Agent or Certified Enrollment Counselor. This is similar to the share of applications filed with help during the previous reporting period (12%).
- All Medi-Cal applications received through the County Human Services Agency offices are handled by a County Eligibility Worker.

INDIVIDUALS INCLUDED ON APPLICATIONS AND APPLICANT DEMOGRAPHICS

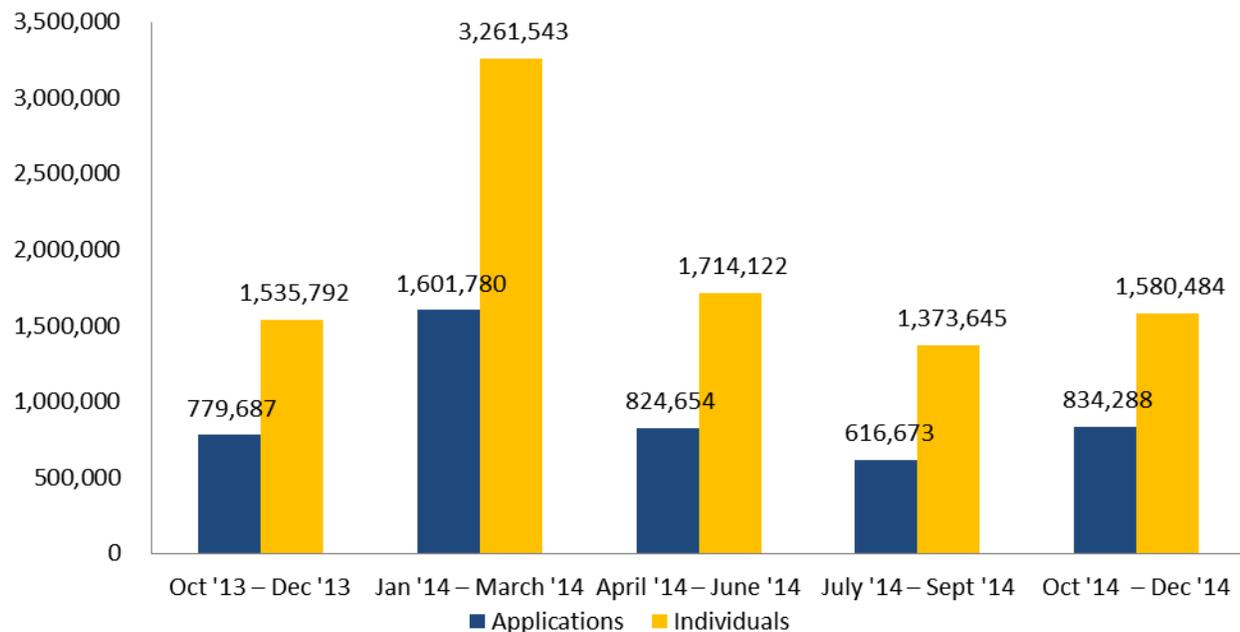
Data Sources and Methods

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 October – December 2014. 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 coverage⁶, or through expedited enrollment channels (Express Lane Eligibility and Hospital Presumptive Eligibility) are not currently available.

⁶ 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 October 1, 2013 – December 31, 2014



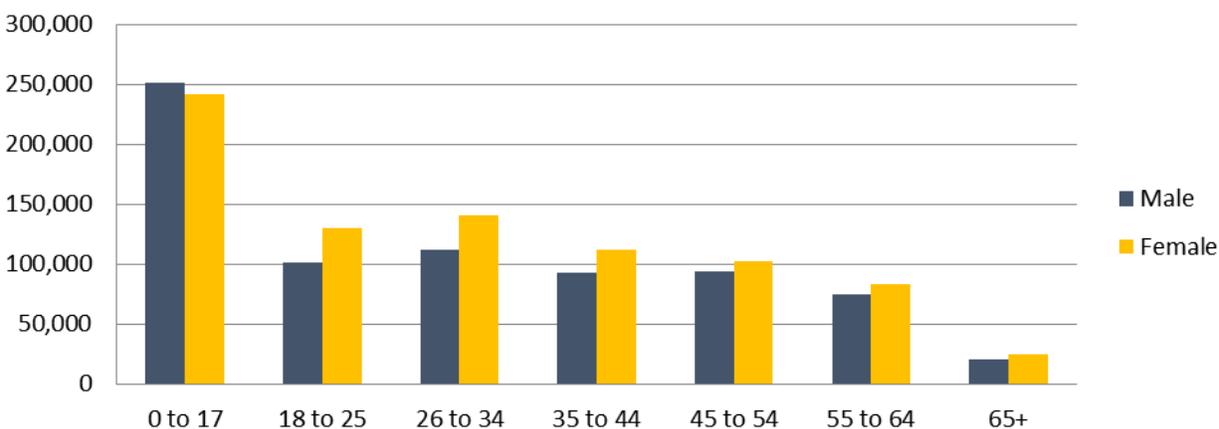
Source: CalHEERS.

Note: The sum of the quarterly counts exceeds the stated total number of applications and individuals on applications during the year due to instances of duplication.

- The 834,288 total applications received through CalHEERS from October– December 2014 represent 1,580,484 individuals. Applications submitted during this period included an average of 1.9 individuals.
- The number of applications and individuals on applications submitted during October – December 2014 is slightly higher than the same period in 2013.
- The 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 October 1, 2014 – December 31, 2014



Source: CalHEERS.

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

- Nearly 500,000 children (ages 0 to 17) and slightly more than 230,000 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 2013 – September 2014).

Age, Gender	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Individuals	Percent of Individuals	Number of Individuals	Percent of Individuals
0 to 17	492,475	31%	1,967,200	25%
18 to 25	231,234	15%	1,202,016	15%
26 to 34	252,063	16%	1,240,457	16%
35-44	204,245	13%	990,236	13%
45 to 54	196,830	12%	1,128,882	14%
55 to 64	158,144	10%	1,041,367	13%
65+	45,493	3%	302,847	4%
Male	745,888	47%	3,805,889	48%
Female	834,596	53%	4,067,116	52%

APPLICANT DEMOGRAPHICS (RACE)

Race of Applicants Included on Applications October 1, 2014 – December 31, 2014

Race	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Individual Applicants	Percent of Individual Applicants Who Reported Race	Number of Individual Applicants	Percent of Individual Applicants Who Reported Race
White	430,780	53%	2,405,234	50%
Black or African American	88,648	11%	396,413	8%
Chinese	37,541	5%	275,932	6%
Mixed Race	33,770	4%	282,823	6%
Filipino	32,072	4%	176,406	4%
Vietnamese	31,312	4%	191,826	4%
Other Asian	17,193	2%	102,907	2%
Asian Indian	15,564	2%	108,223	2%
Korean	13,250	2%	111,211	2%
American Indian and/or Alaska Native	9,021	1%	43,452	1%
Japanese	3,076	<1%	22,503	<1%
Other Pacific Islander	2,648	<1%	13,324	<1%
Samoan	1,909	<1%	7,358	<1%
Native Hawaiian	1,247	<1%	4,481	<1%
Guamanian or Chamorro	731	<1%	3,259	<1%
Other	88,875	11%	626,133	13%
Not Reported	772,847	N/A	3,101,521	N/A
Total	1,580,484	N/A	7,873,006	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.

- One half of applicants received through CalHEERS indicated their race. Applicants are not required to indicate their race.
- The share of applicants received through CalHEERS who reported their race as White or African American increased slightly relative to the previous reporting period.

APPLICANT DEMOGRAPHICS (ETHNICITY)

Ethnicity of Applicants October 1, 2014 – December 31, 2014

Ethnicity	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 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	246,895	17%	1,700,714	24%
Mexican/Mexican American/Chicano	210,071	85%	1,373,228	81%
Puerto Rican	28,798	12%	270,169	16%
Mixed Ethnicity	3,878	2%	32,323	2%
Other	2,939	1%	7,835	<1%
Cuban	1,209	<1%	17,159	1%
Hispanic – ethnic origin not reported	503,931	35%	1,312,745	19%
Not Hispanic	703,993	48%	4,073,459	57%
Ethnicity not reported	144,826	N/A	786,180	N/A
Total	1,580,484	N/A	7,873,006	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 1,454,819 applicants received through CalHEERS (91%) reported their ethnicity, as compared to 90% in the prior reporting period.
- Of the 750,826 applicants received through CalHEERS who reported being Hispanic, 33% reported their specific ethnic origin. Applicants are not required to indicate their ethnicity or ethnic origin.
- 52% of those reporting their ethnicity in the last quarter of 2014 identified as Hispanic, up from 43% in the prior reporting period.

APPLICANT DEMOGRAPHICS (WRITTEN LANGUAGE)

Primary Written Language of Applicants Included on Applications October 1, 2014 – December 31, 2014

Primary Language	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Applicants	Percent of Applicants Who Reported Language	Number of Applicants	Percent of Applicants Who Reported Language
English	960,194	72%	5,345,802	76%
Spanish	335,060	25%	1,361,111	19%
Traditional Chinese character	12,191	1%	114,516	2%
Vietnamese	10,375	1%	81,405	1%
Korean	5,893	<1%	55,265	1%
Russian	1,503	<1%	8,065	<1%
Farsi	1,401	<1%	9,952	<1%
Arabic	1,360	<1%	7,645	<1%
Tagalog	1,307	<1%	9,531	<1%
Armenian	1,208	<1%	6,179	<1%
Hmong	442	<1%	2,685	<1%
Cambodian	406	<1%	2,973	<1%
Mandarin*	27	<1%	14,303	<1%
Cantonese*	<20	<1%	286	<1%
Not Reported	249,107	N/A	853,288	N/A
Total	1,580,484	N/A	7,873,006	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 share of applicants received through CalHEERS whose primary written language was Spanish increased relative to the previous reporting period (from 19% to 25%), while the share of applicants whose primary written language was English decreased (from 76% to 72%).

APPLICANT DEMOGRAPHICS (SPOKEN LANGUAGE)

Primary Spoken Language of Applicants Included on Applications October 1, 2014 – December 31, 2014

Primary Language	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Applicants	Percent of Applicants Who Reported Language	Number of Applicants	Percent of Applicants Who Reported Language
English	1,045,441	69%	5,513,919	74%
Spanish	411,665	27%	1,520,123	20%
Vietnamese	18,704	1%	104,771	1%
Mandarin	12,545	1%	79,504	1%
Cantonese	11,767	1%	84,490	1%
Korean	6,670	<1%	60,414	1%
Arabic	3,895	<1%	13,918	<1%
Tagalog	3,580	<1%	18,706	<1%
Russian	3,090	<1%	12,628	<1%
Farsi	2,905	<1%	14,976	<1%
Armenian	2,489	<1%	10,547	<1%
Hmong	2,217	<1%	8,550	<1%
Cambodian	961	<1%	6,061	<1%
Not Reported	54,555	N/A	424,397	N/A
Total	1,580,484	N/A	7,873,006	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 increased relative to the previous reporting period (from 20% to 27%), while the share of applicants whose primary spoken language was English decreased (from 74% to 69%).

ELIGIBLE INDIVIDUALS

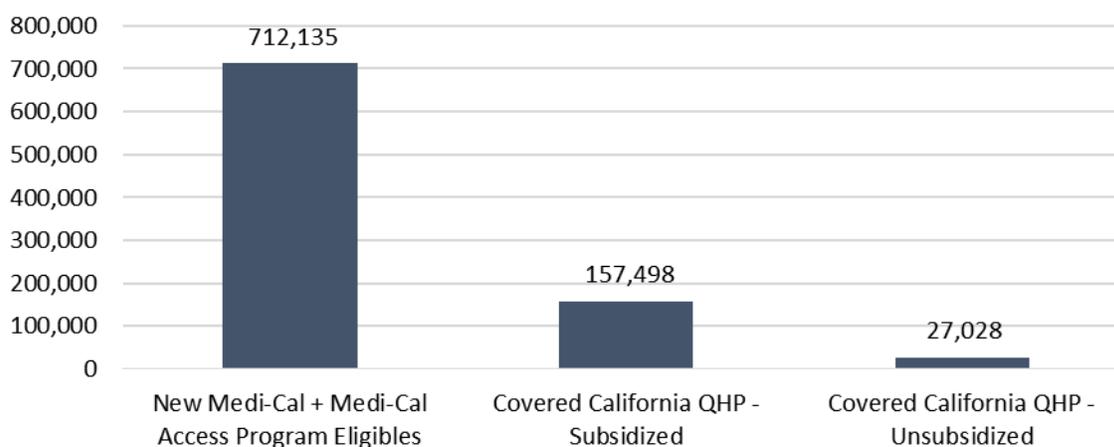
Data Sources and Methods

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. Because the Open Enrollment period for QHP coverage continued through February 15, 2015, many of the consumers found eligible during 2014 may yet select a plan in early 2015. 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 October 1, 2014 – December 31, 2014



Source: CalHEERS and MAXIMUS.

Note: New Medi-Cal eligibles are defined as individuals who were not enrolled during the previous quarter. During the reporting period, 1,355 individuals were determined eligible for the Medi-Cal Access Program. "Eligible individuals" refers to eligible individuals who also selected a QHP.

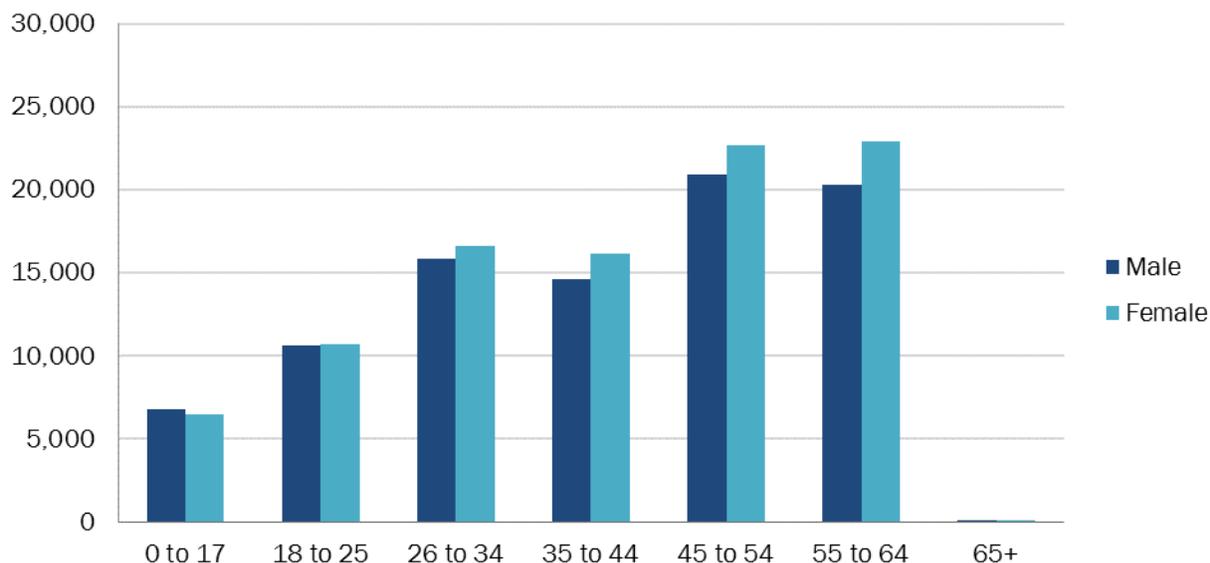
- Overall, 97% of eligible individuals qualified for Medi-Cal, the Medi-Cal Access Program or subsidized QHPs, up from 92% in the previous reporting period. The remainder qualified for unsubsidized QHPs.
- 85% of individuals who were determined eligible for QHPs and selected a plan qualified for subsidies, a slightly greater share than the 83% who were eligible for subsidies in the previous reporting period.

Program Eligibility	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
Medi-Cal Eligibles	710,780	79%	2,047,514	55%
Medi-Cal Access Program Eligibles	1,355	<1%	7,711	<1%
Covered California QHP - Subsidized	157,498	18%	1,386,334	37%
Covered California QHP - Unsubsidized	27,028	3%	289,306	8%
Total	896,661	N/A	3,730,865	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 October 1, 2014 – December 31, 2014



Source: CalHEERS.

Note: For the October 1, 2014 – December 31, 2014 quarter, fewer than 100 eligible individuals were 65 years old or older.

- Just under 15,000 children and youth (ages 0 to 17) and just more than 20,000 young adults (ages 18 to 25) were determined eligible for QHP coverage and selected a plan in the last quarter of 2014.

This Quarter: Oct – Dec 2014		
Age, Gender	Number of Eligible Individuals	Percent of Eligible Individuals
0 to 17	13,230	7%
18 to 25	21,249	12%
26 to 34	32,443	18%
35 to 44	30,699	17%
45 to 54	43,598	24%
55 to 64	43,226	23%
65+	81	<1%
Male	89,013	48%
Female	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 October 1, 2014 – December 31, 2014

This Quarter: Oct – Dec 2014		
Race	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Race
White	56,085	56%
Chinese	7,882	8%
Mixed Race	4,462	4%
Korean	4,122	4%
Black or African American	3,755	4%
Vietnamese	3,701	4%
Filipino	3,568	4%
Asian Indian	2,816	3%
Other Asian	1,769	2%
Japanese	806	1%
American Indian/Native American	668	1%
Other Pacific Islander	236	<1%
Guamanian or Chamorro	51	<1%
Samoan	51	<1%
Native Hawaiian	24	<1%
Other	10,529	10%
Not Reported	84,001	N/A
Total	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 54% 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 October 1, 2014 – December 31, 2014

This Quarter: Oct – Dec 2014		
Ethnicity	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Ethnicity
Hispanic – ethnic origin reported	30,091	25%
Mexican/Mexican American/Chicano	24,245	81%
Puerto Rican	4,720	16%
Mixed Ethnicity	509	>1%
Other	413	>1%
Cuban	204	>1%
Hispanic – ethnic origin not reported	4,013	3%
Not Hispanic	87,044	72%
Ethnicity not reported	63,378	N/A
Total	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 121,148 eligible individuals who selected QHPs (66%) reported their ethnicity. Of those individuals who reported their ethnicity, about 28% identified as Hispanic. Among all applicants via CalHEERS in the last quarter of 2014, including those found eligible for Medi-Cal, 52% identified as Hispanic.
- Of the 34,091 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 October 1, 2014 – December 31, 2014

Primary Language	This Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language
English	137,582	84%
Spanish	18,305	11%
Traditional Chinese character	4,403	3%
Korean	2,181	1%
Vietnamese	1,186	1%
Tagalog	118	<1%
Russian	79	<1%
Farsi	75	<1%
Arabic	66	<1%
Cambodian	30	<1%
Armenian	26	<1%
Mandarin*	<20	<1%
Cantonese*	<20	<1%
Hmong	<20	<1%
Not Reported	20,471	N/A
Total	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.

*Mandarin and Cantonese were discontinued as applicant choices for written language during the October – December 2014 period.

- A majority of eligible individuals who selected QHPs indicated English as their primary written language (84%), with notable groups preferring written communication in Spanish (11%) or traditional Chinese characters (3%).
- 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 25% preferred Spanish for written communication.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (SPOKEN LANGUAGE)

Primary Spoken Language of Eligible Individuals Selecting a QHP October 1, 2014 – December 31, 2014

This Quarter: Oct – Dec 2014		
Primary Language	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language
English	136,178	83%
Spanish	18,657	11%
Mandarin	3,158	2%
Korean	2,319	1%
Cantonese	1,918	1%
Vietnamese	1,413	1%
Tagalog	246	<1%
Russian	115	<1%
Arabic	99	<1%
Farsi	97	<1%
Cambodian	46	<1%
Armenian	43	<1%
Hmong	<20	<1%
Not Reported	20,227	N/A
Total	184,526	N/A

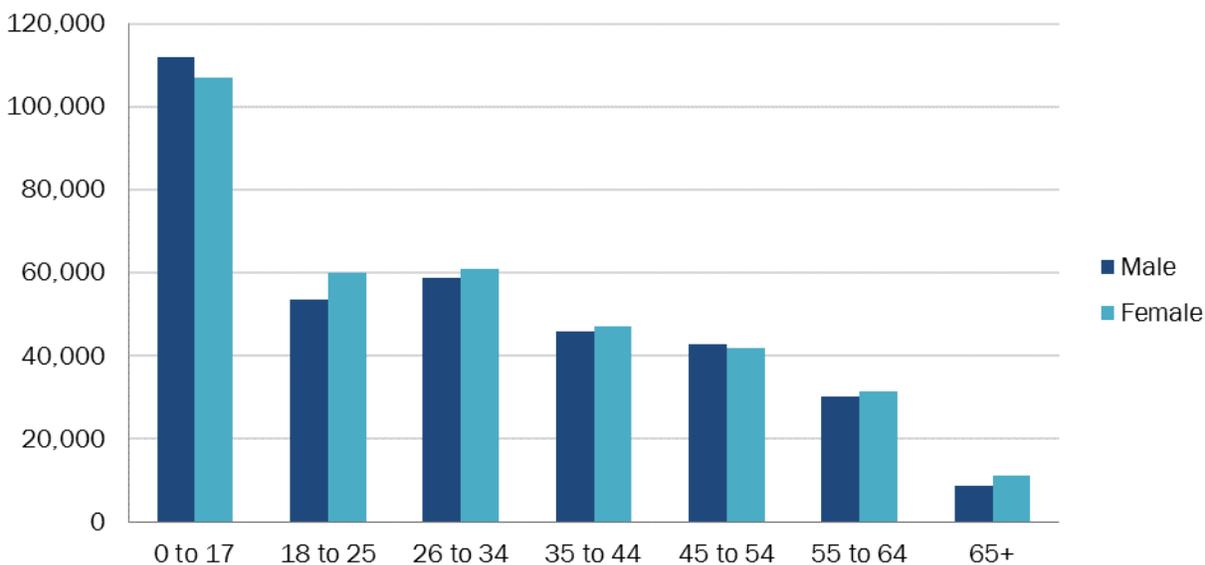
Source: CalHEERS.

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.

- A majority of eligible individuals who selected QHPs indicated English as their primary spoken language (83%), with notable minorities preferring Spanish (11%) 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 last quarter of 2014, including those found eligible for Medi-Cal, 69% preferred English and 27% preferred Spanish for spoken communication.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (GENDER, AGE)

Age and Gender of Individuals Eligible for Medi-Cal October 1, 2014 – December 31, 2014



Source: MEDS.

- About 220,000 children and youth (ages 0 to 17) and about 110,000 young adults (ages 18 to 25) were determined eligible for Medi-Cal coverage.

This Quarter: Oct – Dec 2014		
Age, Gender	Number of Eligible Individuals	Percent of Eligible Individuals
0 to 17	218,765	31%
18 to 25	113,519	16%
26 to 34	119,906	17%
35 to 44	92,801	13%
45 to 54	84,610	12%
55 to 64	61,515	9%
65+	19,650	3%
Male	351,323	49%
Female	359,457	51%

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (RACE/ETHNICITY)

Race/Ethnicity of Individuals Eligible for Medi-Cal October 1, 2014 – December 31, 2014

Race	This Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Race
Hispanic	283,995	47%
White	154,056	25%
Black	45,507	7%
Other	40,262	7%
Other Asian or Pacific Islander	27,628	5%
Chinese	14,707	2%
Filipino	14,423	2%
Vietnamese	10,954	2%
Asian Indian	5,616	1%
Korean	4,932	1%
Alaskan Native or American Indian	3,177	1%
Cambodian	1,291	<1%
Japanese	1,140	<1%
Laotian	1,001	<1%
Samoan	998	<1%
Hawaiian	564	<1%
Guamanian	269	<1%
Amerasian	92	<1%
Unknown	3,665	N/A
Not Reported	96,503	N/A
Total	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. More than 85% of individuals determined eligible for Medi-Cal during October – December 2014 indicated their race/ethnicity. Of these individuals, 47% were Hispanic, 25% were White and 7% were Black. Among all applicants via CalHEERS, including those found eligible for QHPs, 52% identified as Hispanic.

DEMOGRAPHICS OF ELIGIBLE INDIVIDUALS (LANGUAGE)

Primary Language of Individuals Eligible for Medi-Cal October 1, 2014 – December 31, 2014

Primary Language	This Quarter: Oct – Dec 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals Who Reported Language
English	478,059	68%
Spanish	190,176	27%
Vietnamese	6,874	1%
Cantonese	5,108	1%
Mandarin	4,866	1%
Korean	2,754	<1%
Other Non-English	2,550	<1%
Arabic	2,327	<1%
Tagalog	2,011	<1%
Armenian	1,910	<1%
Farsi	1,817	<1%
Russian	1,604	<1%
Hmong	768	<1%
Other Chinese Dialects	741	<1%
Cambodian	477	<1%
Lao	232	<1%
Samoan	137	<1%
Portuguese	136	<1%
Thai	106	<1%
French	95	<1%
Japanese	85	<1%
American Sign Language (ASL)	79	<1%
Mien	49	<1%
Other Sign Language	37	<1%
Turkish	22	<1%
Hebrew	<20	<1%
Ilacano	<20	<1%
Polish	<20	<1%
Italian	<20	<1%
Unknown	3,826	N/A
Not Reported	3,880	N/A
Total	710,780	N/A

Source: MEDS.

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

HEALTH PLAN ENROLLMENT

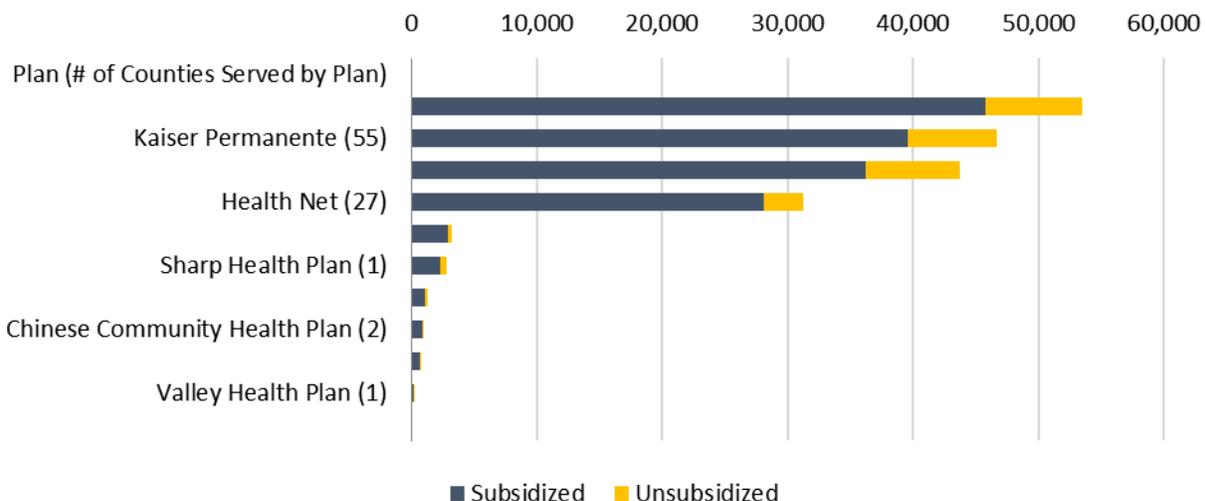
Data Sources and Methods

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; accordingly, more than 90% of applicants during this reporting period were seeking coverage that would become effective in January 2015. In addition, many individuals found eligible in the last quarter of 2014 may yet select a plan in early 2015. QHP applicants are not fully enrolled until they submit their first premium payment. Individuals in the health plan selection figures for the prior reporting period (September 2013 – October 2014) may have been included in more than one subcategory due to changes in their residence, plan selection, and/or household income during the year.

Medi-Cal beneficiaries are enrolled in either a contracted managed care plan, or in fee-for-service Medi-Cal. For beneficiaries who do not select their managed care plan within 30-45 days, and after repeated efforts (a letter, followed by 2 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. Data on Medi-Cal health plan enrollments include newly eligible beneficiaries required to enroll into managed care plans during the reporting period. 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. Federal regulation limits the collective maximum beneficiary enrollment in COHS plans to 10% of the Medi-Cal population.

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA HEALTH PLANS)

QHPs Selected by Covered California Enrollees October 1, 2014 – December 31, 2014



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.

- Individuals who were subsidy eligible and those who were not subsidy eligible made similar health plan selections.
- Anthem Blue Cross of California continued to be the most frequently selected QHP. However, Kaiser Permanente moved from the fourth to the second most frequently selected QHP.

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA HEALTH PLANS)

QHPs Selected by Covered California Enrollees October 1, 2014 – December 31, 2014

Health Plan (Number of Counties)	This Quarter: Oct – Dec 2014		Prior Year: Sept 2013 – Sept 2014	
	Number of Eligible Individuals	Percent of Eligible	Number of Eligible Individuals	Percent of Eligible Individuals
Anthem Blue Cross of California (58)	53,517	29%	521,622	30%
Blue Shield of Community (58)	43,780	24%	458,346	27%
Health Net (27)	31,257	17%	330,097	19%
Kaiser Permanente (55)	46,635	25%	300,814	18%
L.A. Care Health Plan (1)	1,277	1%	45,367	3%
Chinese Community Health Plan (2)	947	1%	16,740	1%
Molina Healthcare (4)	3,231	2%	15,867	1%
Sharp Health Plan (1)	2,839	2%	16,562	1%
Western Health Advantage (8)	798	<1%	5,216	<1%
Valley Health Plan (1)	245	<1%	2,531	<1%
Contra Costra Health Plan (1)	N/A	N/A	1,429	<1%
Total	184,526	N/A	1,665,006	N/A

Source: CalHEERS.

Note: For the September 2013 to October 2014 reporting period, individuals may be included in more than one health plan due to changes in plan selections throughout the year; this affected fewer than 3% of enrollees. Percentages are calculated as a proportion of the total number of eligible individuals. "Eligible individuals" refers to eligible individuals who also selected a QHP. Contra Costa Health Plan did not seek recertification from Covered California for the 2015 Plan Year and was not available as a plan selection during the reporting period.

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA HEALTH PLANS)

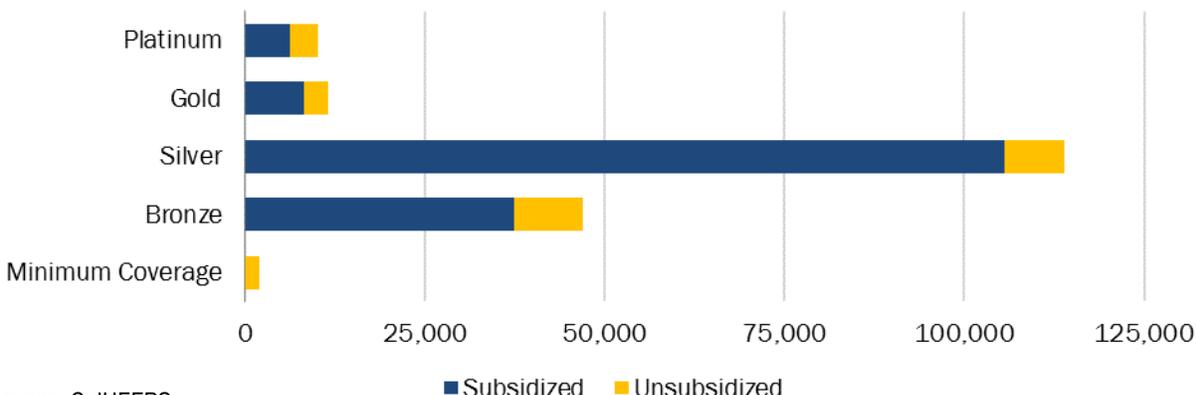
Covered California QHP Enrollment by Rating Region October 1, 2014 – December 31, 2014



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>

HEALTH PLAN ENROLLMENT (COVERED CALIFORNIA)

Covered California QHP Enrollment by Metal Tier, October 1, 2014 – December 31, 2014



Source: CalHEERS.

- Silver plans remained the most frequently selected among subsidized enrollees.
- Among unsubsidized enrollees, bronze plans became the most frequently selected, and more eligible individuals selected gold or platinum plans (27%) than in the prior year (22%).

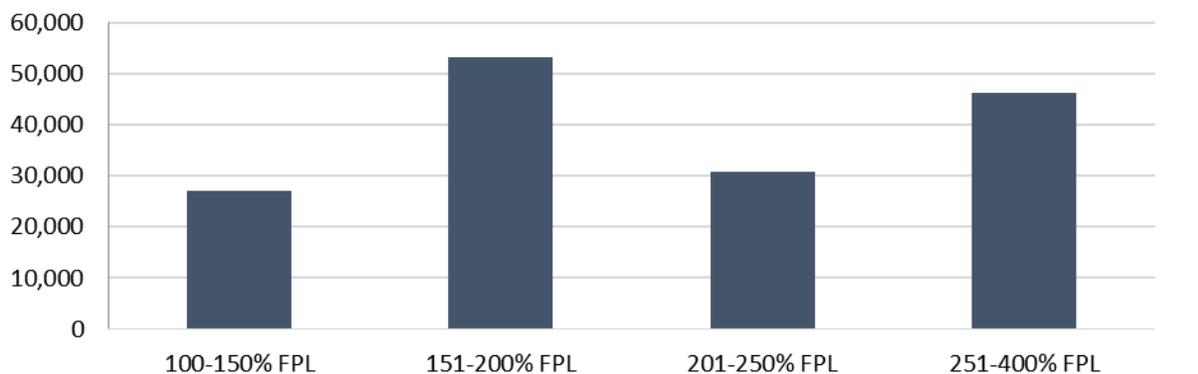
Program Eligibility	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Eligible Individuals	Percent of Eligible Individuals	Number of Eligible Individuals	Percent of Eligible Individuals
Subsidized Coverage				
Platinum	6,280	4%	61,792	4%
Gold	8,208	5%	75,668	5%
Silver	105,564	67%	930,026	66%
Bronze	37,446	24%	337,028	24%
Total	157,498	N/A	1,376,454	N/A
Unsubsidized Coverage				
Platinum	3,820	14%	35,791	12%
Gold	3,379	13%	31,568	10%
Silver	8,367	31%	115,566	38%
Bronze	9,539	35%	95,196	31%
Minimum Coverage	1,923	7%	26,332	9%
Total	27,028	N/A	289,306	N/A

Source: CalHEERS.

Note: For the September 2013 to October 2014 reporting period, individuals may be included in more than one metal level due to changes in plan selections throughout the year; this affected fewer than 3% of enrollees. "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) October 1, 2014 – December 31, 2014



Source: CalHEERS.

Note: Not shown are 610 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.

- More than half of subsidized QHP enrollees have household income below 201% FPL.
- The distribution of subsidized QHP enrollees across FPL groupings is similar between the current and previous reporting periods.

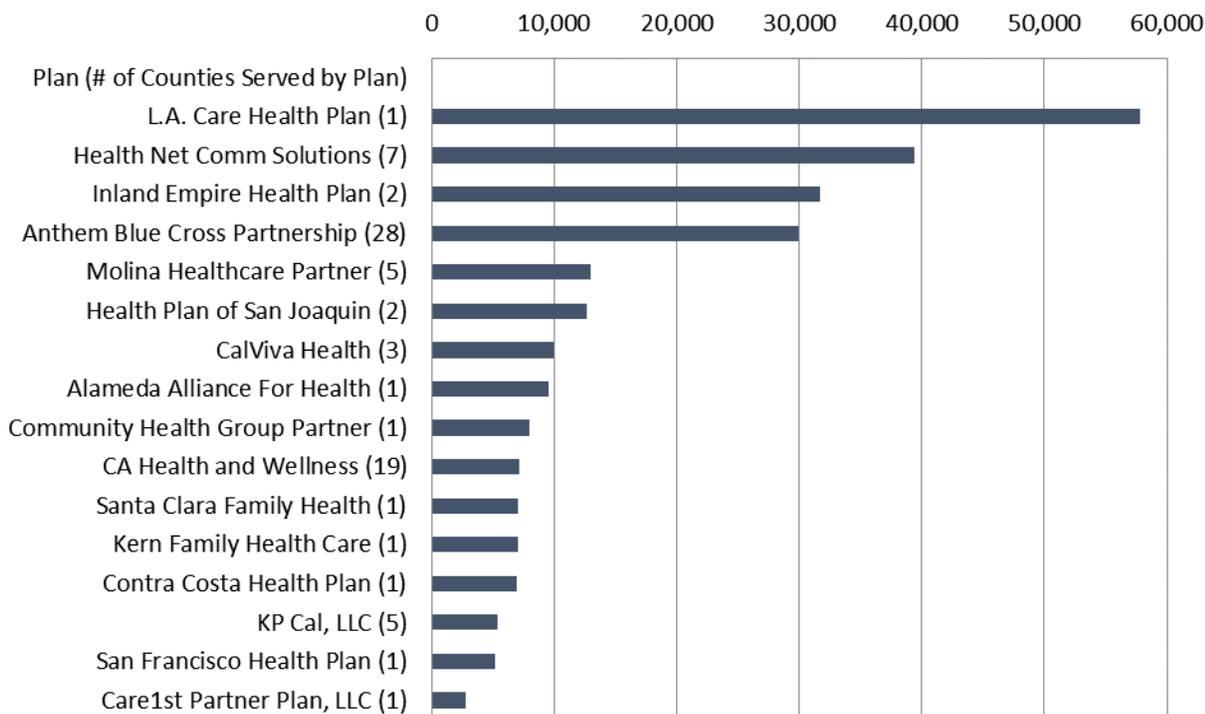
Percentage of the Federal Poverty Level (FPL)	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013 – Sept 2014	
	Number of Eligible Individuals	Percentage of Eligible Individuals	Number of Eligible Individuals	Percentage of Eligible Individuals
100 to 150% FPL	26,936	17%	259,191	19%
151 to 200% FPL	53,167	34%	468,590	34%
201 to 250% FPL	30,681	20%	252,739	18%
251 to 400% FPL	46,104	29%	347,236	25%
Other	610	<1%	48,936	4%
Total	157,498	N/A	1,225,959	N/A

Source: CalHEERS.

Note: For the September 2013 to October 2014 reporting period, individuals may be included in more than one category due to changes in FPL status throughout the year; this affected fewer than 1% of enrollees. "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
October 1, 2014 – December 31, 2014**



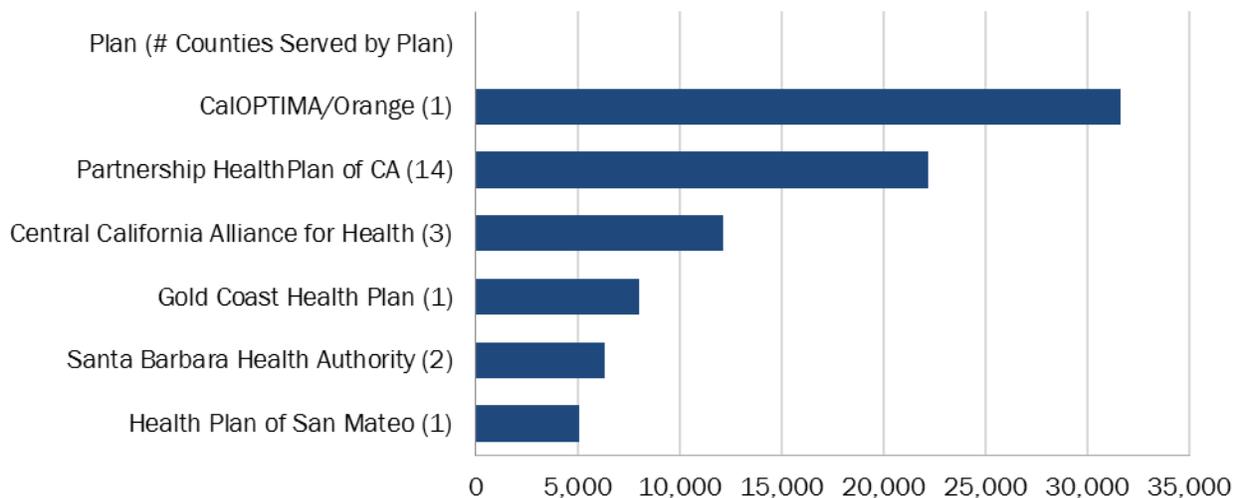
Source: MAXIMUS.

Note: Individuals enrolled in County Organized Health Systems (COHS) plans are not reflected in this figure.

- Medi-Cal Health Plan enrollments include newly eligible beneficiaries required to enroll into managed care plans during the reporting period.
- An additional 223,593 Medi-Cal beneficiaries did not select, but were instead enrolled by default into a health plan. (These individuals are not included in the chart above.)

HEALTH PLAN ENROLLMENT (MEDI-CAL HEALTH PLANS)

New Enrollment in County Organized Health Systems (COHS) Health Plans October 1, 2014 – December 31, 2014



Source: MAXIMUS.

- 22 California counties enroll some or all Medi-Cal beneficiaries in county-operated managed care plans called COHS.
- From October – December 2014, just over 85,000 new Medi-Cal enrollees were enrolled in COHS health plans.

RENEWALS

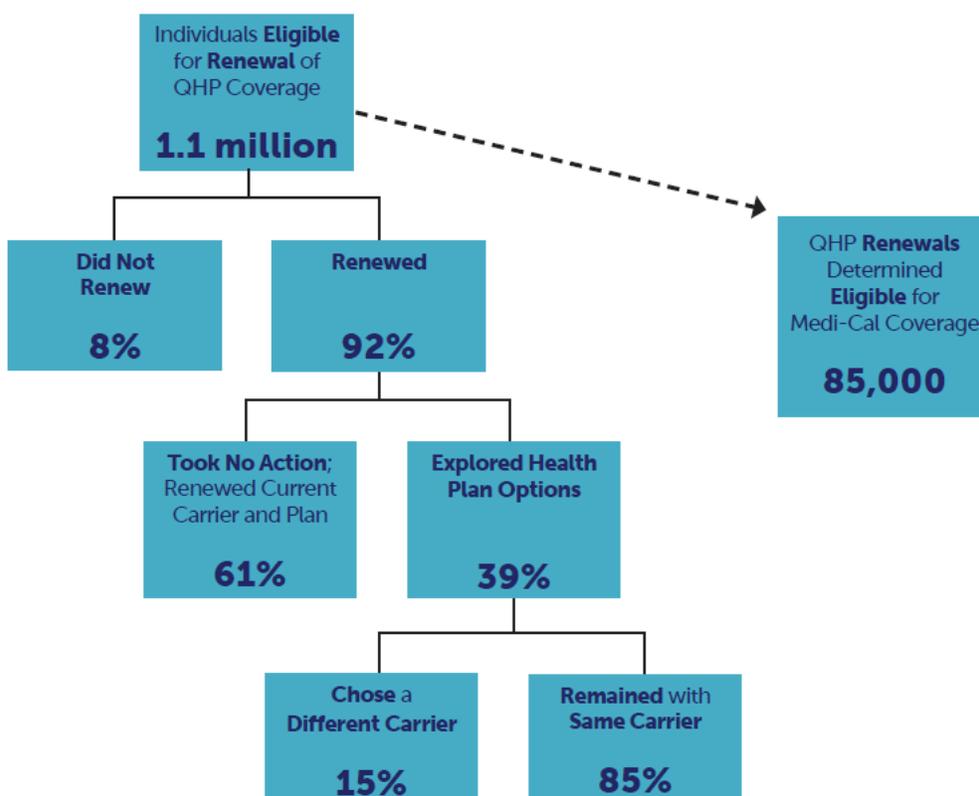
Data Sources and Methods

Data on QHP renewals are from CalHEERS. Coverage renewal for all QHP enrollees takes place once each year during the annual open enrollment period. To be eligible for coverage renewal for the 2015 Plan Year an individual must have been enrolled in QHP coverage as of October 2014, and have effectuated and maintained their coverage by paying premiums. Qualifying consumers were notified that they could take steps to change coverage, or could do nothing and be automatically renewed in their existing plan. Consumers that were determined Medicaid eligible during the QHP renewal process were transferred to Medi-Cal.

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. Consumers that do not complete the renewal process by the required deadline have up to 90 days after their discontinuance date to request reinstatement of coverage. Data on renewals were not included in the previous report. To provide a complete picture of renewal outcomes in 2014, this report presents data on cases due for renewal from January – December 2014.

QHP COVERAGE RENEWALS FOR PLAN YEAR 2015 – INDIVIDUAL LEVEL

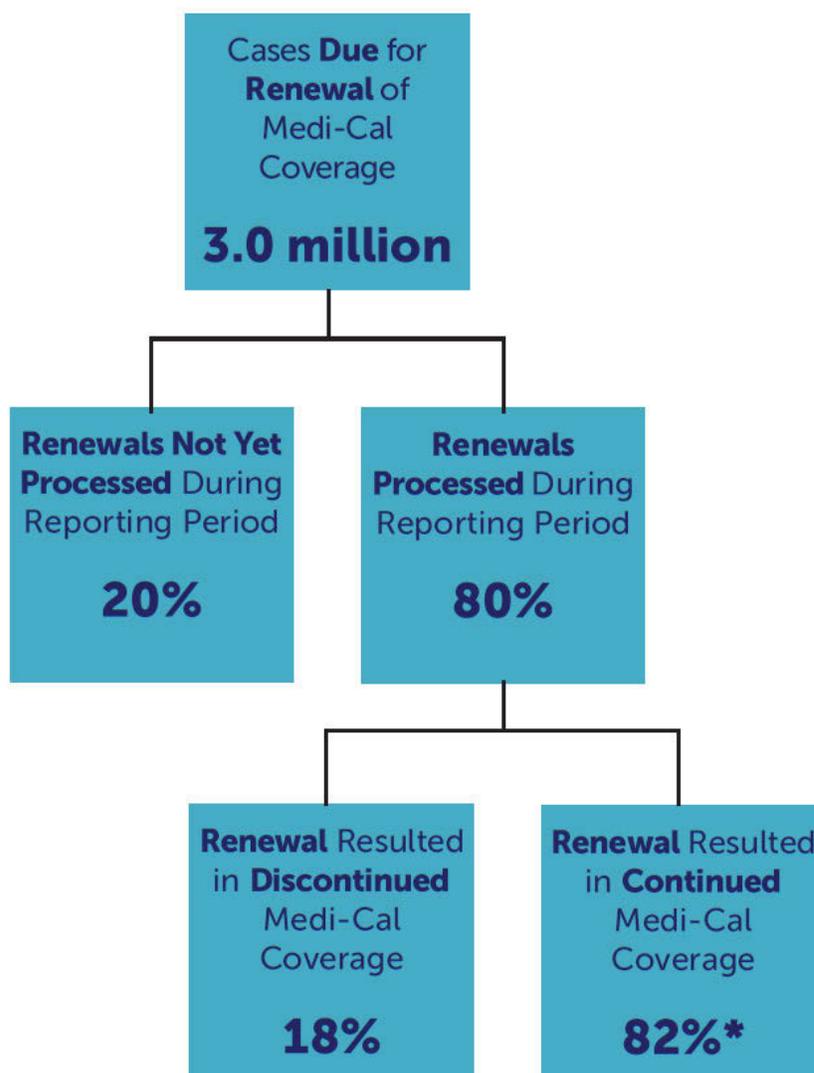
- Through the QHP renewal process, 85,000 QHP enrollees received a preliminary determination of eligibility for Medi-Cal.
- 92% of the 1.1 million individuals eligible to renew their QHP coverage for Plan Year 2015 renewed. The remaining 8% did not begin the renewal process for different reasons, such as terminating coverage, after gaining access to job-based or other coverage, or having a 2014 health plan that was not available in the 2015 plan year.
- Of all QHP enrollees who renewed, including those who took no action (61%) and those who explored their health plan options at renewal, 94% remained with the same carrier.
- Of QHP enrollees who explored their health plan options at renewal, 85% remained with the same carrier.



Source: CalHEERS.

MEDI-CAL COVERAGE RENEWALS – CASE LEVEL

- For Medi-Cal renewals due January - December 2014, 82% 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 October 2014 and December 2014. The sum of hearing results is greater than the sum of actions appealed because the hearing results include the outcome of some appeals filed before October 2014 that were decided between October 2014 and December 2014.

APPEALS

Eligibility Actions Appealed October 1, 2014 – December 31, 2014

Program	Denial of Coverage	Eligibility Determination	Discontinuance
Covered California QHPs	912	217	109
Covered California & Medi-Cal	377	149	14
Medi-Cal	108	58	9
Total During Oct 14 – Dec 14	1,397	132	424
Prior Year Oct 13 – Sept 14	3,816	730	67

Source: California Department of Social Services.

- Between October and December 2014, a total of 1,953 appeals were filed by Covered California and Medi-Cal applicants.
- Of these, 71% were appeals regarding denials of coverage, 22% were regarding eligibility determinations, and less than 7% were regarding discontinuances from existing coverage.

Hearing Results October 1, 2014 – December 31, 2014

Program	Granted	Granted in Part	Denial of Appeal	Withdrawals/Dismissals
Covered California QHPs	374	50	99	648
Covered California & Medi-Cal	82	24	11	209
Medi-Cal	22	1	2	163
Total During Oct 14 – Dec 14	478	75	112	1,020
Prior Year Oct 13 – Sept 14	696	150	293	3,560

Source: California Department of Social Services.

Note: The sum of hearing results is greater than the sum of actions appealed because the hearing results include the outcome of appeals filed before October 2014 that were decided between October 2014 and December 2014.

- Between October 1, 2014, and December 31, 2014, 32% of appeals were granted or granted in part and 7% were denied. The remaining 61% were withdrawn or dismissed.

TOTAL ENROLLMENT IN MEDI-CAL

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 October – December 2014. 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.

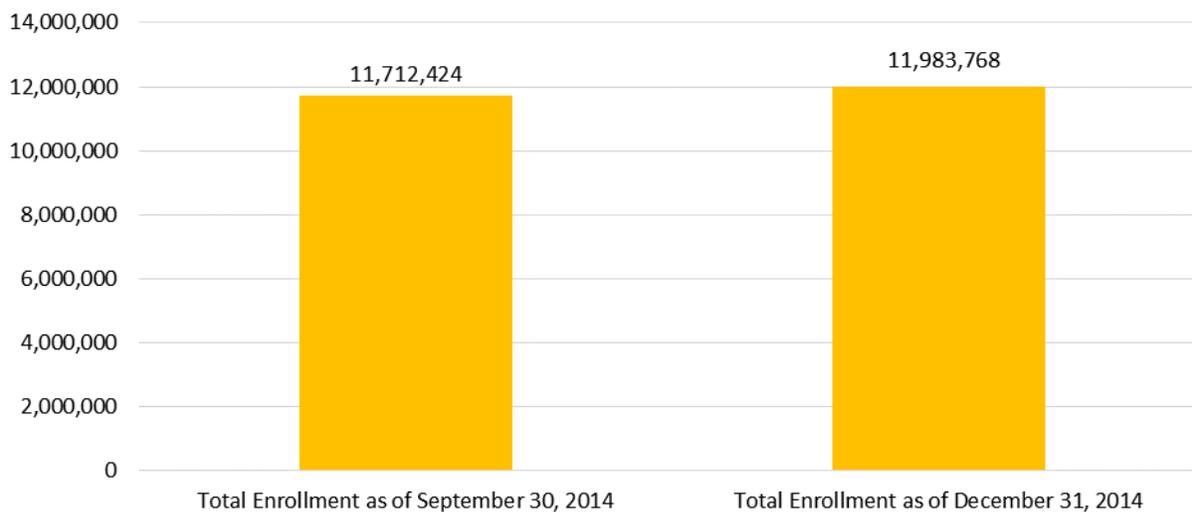
Changes in *total* Medi-Cal enrollment from month to month reflect the addition of newly eligible beneficiaries, the renewal of coverage for existing beneficiaries, and the departure of beneficiaries who lose eligibility or exit the program. To determine the number of current enrollees, DHCS uses MEDS 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 last quarter of 2014 are less than 6 months old, they are considered incomplete counts.

Changes in total QHP enrollment during the last quarter of 2014 cannot be accurately reported because the open enrollment period for Plan Year 2015 continued from November 15, 2014, through February 15, 2015. Individuals who selected plans in 2014 for coverage effective in January 2015 were not required to pay their first premiums to complete the enrollment process until 2015. Future quarterly reports will include data on total enrollments into QHPs in 2014 and year-to-date QHP enrollments in 2015.

TOTAL ENROLLMENT

Total Medi-Cal Enrollment September 30, 2014 and December 31, 2014

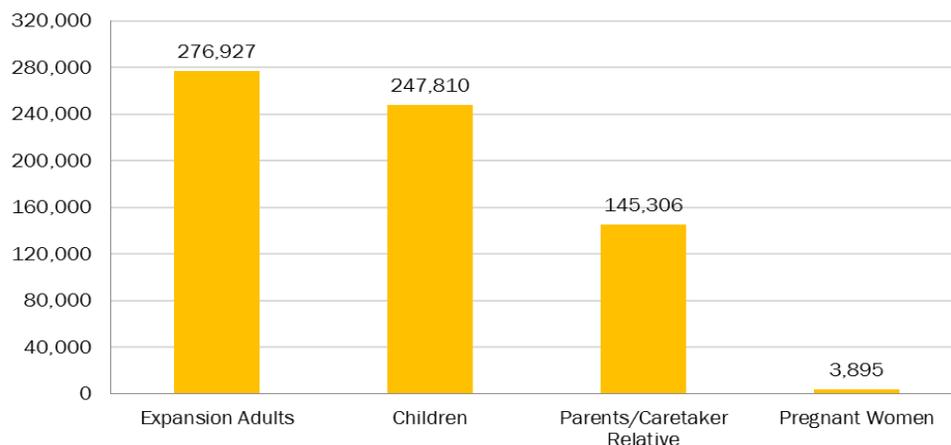


Source: Analysis by DHCS-RASD.

- Between October 1, 2014 and December 31, 2014, total Medi-Cal enrollment increased by 271,344 individuals. This net change in enrollment reflects both new enrollments and disenrollment as individuals lose eligibility or exit the program.

NET CHANGE IN ENROLLMENT

Change in Enrollment of Individuals Eligible Under MAGI Medi-Cal Aid Codes Between September 30 and December 31, 2014



Source: Analysis by DHCS-RASD.

Note: The Pregnant Women category does not include pregnant women who were enrolled through the Medi-Cal Access Program.

- During the last quarter of 2014, the number of individuals eligible under MAGI aid codes increased by more than 670,000. 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.
- Just over 40% of this increase came from newly eligible adults and almost 40% were children. During the previous reporting period, most growth in eligibility under MAGI aid codes was due to expansion adults (59%).

Program Eligibility	This Quarter: Oct – Dec 2014		Prior Year: Oct 2013–Sept 2014	
	Change in Number of Eligible Individuals	Percent of Eligible Individuals	Change in Number of Eligible Individuals	Percent of Eligible Individuals
Expansion Adults	276,927	41%	1,233,558	59%
Children	247,810	37%	499,500	24%
Parents/Caretaker Relatives	145,306	22%	313,747	15%
Pregnant Women	3,895	1%	35,048	2%
Total	673,938	N/A	2,071,853	N/A

Note: Data from October 2013 to September 2014 include 662,445 individuals transferred from the Low Income Health program (LIHP).

ERRATA

- Page 10 of the previous report incorrectly stated that from July – September 2014, 33% of applications received through the County Human Services Agency Offices were submitted via Mail/Email/Fax, and that 7% of applications received in the same manner were submitted in person. In fact, 7% of applications were submitted via Mail/Fax and 33% were submitted in person. The corrected numbers for application venues are included on page 10 of this report.
- For the previous reporting period (October 2013 – September 2014), the distribution of subsidized QHP enrollees by percentage of FPL was incorrect. The corrected distribution is included on page 35 of this report.