



NEWS RELEASE

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COVERED CALIFORNIA AND CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES RELEASE NOVEMBER STATISTICS FOR HEALTH INSURANCE MARKETPLACE

Hundreds of Thousands Apply for Coverage Starting on Jan. 1 in Covered California Health Insurance Plans and Low-Cost or No-Cost Medi-Cal

SACRAMENTO, Calif. — Covered California™ and the California Department of Health Care Services (DHCS) announced today that applications were started for an estimated 777,000 individuals seeking coverage between Oct. 1 and Nov. 30 under the Patient Protection and Affordable Care Act.

“This has been a phenomenal experience as Californians have expressed in words and action their desire for affordable and quality health insurance coverage,” Covered California Executive Director Peter V. Lee said. “Enrollments and applications are surging, and we at Covered California — and our partners — are stepping up our game to meet the demand.”

Enrollment in November more than doubled that of October, with 78,377 individuals enrolled in subsidized or unsubsidized coverage through Covered California and 108,000 being determined to be likely eligible for Medi-Cal, with coverage beginning in January 2014.

For the two-month period, 109,296 individuals enrolled in Covered California health insurance plans. For the same period, 179,000 were determined to be likely eligible for Medi-Cal.

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Early returns in December signal larger numbers to come.

In the week of Dec. 1-7, an additional 144,146 applications for individuals (averaging 20,590 per day) were completed, and 49,708 individuals selected plans (averaging 7,100 per day).

“We are very encouraged by the tremendous response as more and more Californians learn about the health coverage available through Covered California and Medi-Cal,” said DHCS Director Toby Douglas. “Our partnerships with the counties and others are helping lay the groundwork for a significant improvement in the health of all Californians.”

Dec. 23 is the deadline for consumers to enroll and obtain individual coverage beginning Jan. 1, 2014, but Lee pointed out that open enrollment continues through March 31 for coverage the remainder of 2014. Medi-Cal enrollment is continuous throughout the year.

Lee also reminded consumers of the many paths they can take to enroll in Covered California health insurance plans and in Medi-Cal, including in-person enrollment with assistance from thousands of trained Certified Insurance Agents, Certified Enrollment Counselors and county eligibility workers as well as self-enrollment online. Consumers can find the nearest in-person assisters on CoveredCA.com.

“We have thousands of employees and partners enthusiastically out there serving Californians,” Lee said. “They are trained to help consumers shop for and compare plans and then purchase insurance that best fits their medical needs and budget. Please use them.”

In November, 16,942 consumers ages 18 to 34 enrolled for coverage. This represents 22 percent of consumers enrolled. This age group represents about 25 percent of the state’s population. Consumers ages 45 to 64 accounted for 45,945 enrollees, or 58 percent of enrollees.

Consumer response to Covered California health insurance plans and Medi-Cal has been positive. In the first two months, two-thirds of those who completed the enrollment process said it was “easy.”

Here’s a sample of what people are saying through surveys and social media channels:

“THANK YOU! Covered California. I have signed up for a BlueShield PPO Silver 87 Plan for \$79 a month and have it approved! I just paid my first month due and can finally enjoy affordable and quality healthcare starting 1/1/14 :D I love you guys. And also thank you ACA!” — Timothy (via Facebook)

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“Fantastic enrollment process ... many great options. What a great savings for my family!” — Anonymous (via preliminary enrollment application survey)

“LOVED IT, CAN FINALLY AFFORD INS. THANK GOD FOR OBAMA.” — Anonymous (via preliminary enrollment application survey)

“@CoveredCA worked like a charm for me. And a lower premium to boot! #easypie.” — AJ (via Facebook)

“I am really grateful for the US government taking care of its citizens and making our health a priority. I am grateful to President Obama for following through on this promise as it is vital to a strong and healthy nation.” — Anonymous (via preliminary enrollment application survey)

Monthly Enrollment Statistics	Oct. 1 - Nov. 30	
	Applications	Individuals
Total number of electronic applications initiated	431,756	777,000*
Completed applications through Covered California	244,021	403,323
Individuals determined to be eligible for enrollment in Covered California		219,639
Medi-Cal applicants** (Includes individuals who are pending, eligible and conditionally eligible coming in through Covered California)		179,000
Enrollments in health coverage through CoveredCA.com		109,296
Subsidized enrollments (those eligible for federal premium assistance, cost-sharing reduction)		93,813
Non-subsidized enrollments		15,483

* Estimated, based on an average of 1.8 individuals per application.

** Does not include applicants for current Medi-Cal coverage through county human services agencies. This category may also include some individuals counted in other categories above.

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Individual Enrollments Completed in October and November, with Subsidy Status, Across Language

	Subsidy-Eligible		Unsubsidized		Grand Total		California Population Distribution ***
	Total	% of Total	Total	% of Total	Total	% of Total	
English	72,711	87.0%	13,599	97.3%	86,310	88.4%	56.1%
Spanish	4,364	5.2%	134	1.0%	4,498	4.6%	28.8%
Asian and Pacific Islander Languages	6,244	7.5%	209	1.5%	6,453	6.6%	9.7%
Indo-European Languages	289	0.3%	37	0.3%	326	0.3%	4.4%
Other Languages	-	-	-	-	-	-	1.0%
Grand Total	83,608	100.0%	13,979	100.0%	97,587	100.0%	100.0%

* Excludes 11,709 non-respondents. Presentation above assumes distribution of non-respondents follows trends for respondents.

** Covered California language data indicates primary applicants' chosen language for communication with the exchange.

*** Population distribution in all tables is taken from U.S. Census data. Census language indicates primary language spoken at home.

Individual Enrollments Completed in October and November, with Subsidy Status, Across Race

	Subsidy-Eligible		Unsubsidized		Grand Total		California Population Distribution ***
	Total	% of Total	Total	% of Total	Total	% of Total	
White	44,170	61.5%	9,109	72.2%	53,279	63.1%	74.2%
Asian	16,354	22.8%	1,728	13.7%	18,082	21.4%	13.5%
Black or African-American	2,594	3.6%	453	3.6%	3,047	3.6%	6.7%
Mixed Race	2,733	3.8%	658	5.2%	3,391	4.0%	3.5%
American Indian and Alaska Native	323	0.4%	32	0.3%	355	0.4%	1.7%
Native Hawaiian and Other Pacific Islander	197	0.3%	15	0.1%	212	0.3%	0.5%
Other	5,427	7.6%	618	4.9%	6,045	7.2%	
Grand Total	71,798	100.0%	12,613	100.0%	84,411	100.0%	100.0%

* Excludes 24,885 non-respondents, which is 22.8% of total enrollment, from % of total. Presentation above assumes distribution of non-respondents follows trends for respondents.

Individual Enrollments Completed in October and November, with Subsidy Status, Across Ethnicity

	Subsidy-Eligible		Unsubsidized		Grand Total	
	Total	% of Total	Total	% of Total	Total	% of Total
Cuban	195	2%	20	1%	215	2%
Mexican/Mexican-American/Chicano	9,261	72%	912	65%	10,173	72%
Mixed Ethnicity	277	2%	67	5%	344	2%
Puerto Rican	245	2%	48	3%	293	2%
Other	2,803	22%	347	25%	3,150	22%
Grand Total	12,781	100%	1,394	100%	14,175	100%

* Excludes 95,121 non-respondents, which is 87% of total individual enrollment, from % of total. Presentation above assumes distribution of non-respondents follows trends for respondents.

Individual Enrollments Completed in October and November, with Subsidy Status, Across Age

	Subsidy-Eligible		Unsubsidized		Grand Total		California Population Distribution **
	Total	% of Total	Total	% of Total	Total	% of Total	
Age Less Than 18	3,556	4%	2,321	15%	5,877	5%	25%
Ages 18 to 25	8,273	9%	979	6%	9,252	8%	11%*
Ages 26 to 34	12,117	13%	2,456	16%	14,573	13%	14%*
Ages 35 to 44	13,347	14%	2,805	18%	16,152	15%	14%
Ages 45 to 54	21,980	23%	3,035	20%	25,015	23%	14%
Ages 55 to 64	34,533	37%	3,863	25%	38,396	35%	11%
Ages 65 and Older	7	0%	24	0%	31	0%	11%
Grand Total	93,813	100%	15,483	100%	109,296	100%	100%

* 2010 Census uses age ranges 18-24 and 25-34.

** Population distribution in all tables is taken from U.S. Census data

*** Note: The California population distribution references for ages less than 18 and ages 18 to 25 have been recalculated from the October monthly data release.

Individual Enrollments Completed in October and November, with Subsidy Status, Across Metal Level

	Subsidy-Eligible		Unsubsidized		Grand Total	
	Total	% of Total	Total	% of Total	Total	% of Total
Minimum Coverage	868	1%	580	4%	1,448	1%
Bronze	16,696	18%	4,646	30%	21,342	20%
Silver	62,703	67%	4,206	27%	66,909	61%
Gold	6,345	7%	2,273	15%	8,618	8%
Platinum	7,201	7%	3,778	24%	10,979	10%
Grand Total	93,813	100%	15,483	100%	109,296	100%

Individual Enrollments Completed in October and November, with Subsidy Status, Across Issuer Name

	Subsidy-Eligible		Unsubsidized		Grand Total	
	Total	% of Total	Total	% of Total	Total	% of Total
Anthem Blue Cross of California	27,007	28.8%	5,234	33.8%	32,241	29.5%
Blue Shield of California	24,803	26.4%	5,149	33.3%	29,952	27.4%
Chinese Community Health Plan	951	1.0%	28	0.2%	979	0.9%
Contra Costa Health Plan	160	0.2%	18	0.1%	178	0.2%
Health Net	14,931	15.9%	2,106	13.6%	17,037	15.6%
Kaiser Permanente	23,456	25.0%	2,413	15.6%	25,869	23.7%
L.A. Care Health Plan	922	1.0%	208	1.3%	1,130	1.0%
Molina Healthcare	453	0.5%	68	0.4%	521	0.5%
Sharp Health Plan	816	0.9%	196	1.3%	1,012	0.9%
Valley Health Plan	101	0.1%	21	0.1%	122	0.1%
Western Health Advantage	213	0.2%	42	0.3%	255	0.2%
Grand Total	93,813	100.0%	15,483	100.0%	109,296	100.0%

About Covered California

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information on Covered California, please visit www.CoveredCA.com.

About the Department of Health Care Services

The Department of Health Care Services (DHCS) works to preserve and improve the physical and mental health of all Californians. DHCS provides health care services for more than 8.5 million Californians through Medi-Cal, including medical, dental, mental health, substance use treatment services and long-term services and supports. This is accomplished through an investment of approximately \$70 billion annually in public funds for the care of low-income families, children, pregnant women, seniors and persons with disabilities. DHCS focuses on delivering quality, effective services primarily through the more coordinated systems of care provided by 21 Medi-Cal managed care plans located in all of California's 58 counties. For more information about DHCS, please visit www.dhcs.ca.gov

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