



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

2015 OPEN ENROLLMENT UPDATE

2015 OPEN ENROLLMENT

Major observations from second open enrollment and first renewal period:

- **Strong Enrollment:** Nearly 500,000 new enrollees in Covered California and more than 780,000 in Medi-Cal.
- **High renewal rate:** 2014 consumers stayed with Covered California.
- **Higher share of Latinos and African-Americans** among new enrollees: our targeted outreach, education, and marketing efforts appear to be showing results.
- **A younger mix of new enrollees:** ensuring a good risk mix.
- **Price matters:** Renewal and new enrollment tied to better rate position.
- **Service Center enhancements paid off:** representatives handled twice the call volume compared to last year and improved customer service.
- Significant analysis needed on outreach efforts, demographics of new and renewing consumers, and lessons learned.

2015 OPEN ENROLLMENT

Through February 22:

495,073

New Individuals Selected a Qualified Health Plan for 2015

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

2015 RENEWAL of 2014 ENROLLEES

As of December 2014:

944,000 –or– **92%**

of Covered California consumers renewed for 2015.

2015 OPEN ENROLLMENT & RENEWAL

Comparing experience over the past year to projections:

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

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

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

2015 ENROLLMENT

Continued strong enrollment among subsidy-eligible consumers.

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

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

2015 OPEN ENROLLMENT v. 2014 OPEN ENROLLMENT

Race/Ethnicity

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

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

	CalSIM 1.91 (%)	Race & Ethnicity - SUBSIDY ELIGIBLE RESPONDENTS ONLY -				
		Total	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
			Count	Column %	Count	Column %
Asian	21%	208,357	23%	53,076	18%	
Native Hawaiian or Pacific Islander		2,237	<1%	895	<1%	
Black or African American	5%	26,038	3%	10,359	4%	
Latino	38%	280,025	31%	105,553	37%	
White	34%	317,311	35%	99,512	34%	
American Indian or Alaskan Native	4%	2,496	<1%	1,289	<1%	
Other		26,305	3%	9,708	3%	
Multiple Races		50,101	5%	9,163	3%	
Total	100%	912,870	100%	289,555	100%	

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

2015 OPEN ENROLLMENT

Age

A younger mix of new enrollees.

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

2015 OPEN ENROLLMENT

Gender

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

2015 OPEN ENROLLMENT

Service Channel

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

	Service Channel			
	2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)		2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Certified Insurance Agent	548,847	39%	214,517	43%
Certified Enrollment Counselors and Navigators	123,270	9%	51,040	10%
County Eligibility Worker	8,834	1%	739	<1%
Consumer	577,376	41%	149,077	30%
Certified Plan-based Enroller	13,588	1%	17,698	4%
Covered California Service Center Representative	124,014	9%	62,002	13%
Total	1,395,929	100%	495,073	100%

2015 OPEN ENROLLMENT

Issuer

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

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

2015 OPEN ENROLLMENT

Metal Tier Selection - Subsidized

Subsidy-eligible consumers continue to prefer a Silver plan.

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

2015 OPEN ENROLLMENT

Metal Tier Selection - Unsubsidized

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

Metal Tier - UNSUBSIDIZED only				
2014 Open Enrollment (Plan selections 10/1/13 – 3/31/14)			2015 New (Plan selections through 2/22/2015)	
	Count	Column %	Count	Column %
Minimum Coverage	13,160	8%	4,148	7%
Bronze	61,880	36%	22,366	39%
Silver	51,722	30%	18,793	32%
Gold	21,851	13%	6,336	11%
Platinum	24,996	14%	6,460	11%
Total	173,609	100%	58,103	100%

SPECIAL ENROLLMENT UPDATE

SPECIAL ENROLLMENT PERIOD UPDATE

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

SPECIAL ENROLLMENT UPDATE

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

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