Health insurance that’s right for you

Life can change in an instant. Be covered when it does.

Marc Ross, Bay Area Representative
Objective

To understand:

- Covered California Standard Benefit Design and Plan Components
- Eligibility & Subsidies
- Application Process
- Covered California 2020 Outlook
- Enrollment Resources
Covered California’s Promise

Vision
To improve the health of all Californians by assuring their access to affordable, high-quality care.

Mission
To increase the number of insured Californians, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

Better Care | Healthier People | Lower Cost
Covered California Marketplace

- Individuals can come and shop around for different types of health insurance plans.
- The only place to get financial assistance with health insurance in California.
Covered California provides quality health coverage from private health insurance companies.

- Health companies offer a wide variety of doctors and hospitals.
10 Essential Health Benefits

1. ambulatory patient services
2. emergency services
3. hospitalization
4. maternity and newborn care
5. mental health and substance use disorder services, including behavioral health treatment
6. prescription drugs
7. rehabilitative and habilitative services and devices
8. laboratory services
9. preventive and wellness services and chronic disease management
10. pediatric services
A plan with a lower premium results in a larger copayment with higher deductibles and maximum out-of-pocket expense.
Silver Cost Sharing Reduction

“Enhanced Silver Plans”

offer extra discounts so members pay even less for medical services. Not everyone qualifies for enhanced silver plans.

- Silver 73
- Silver 87
- Silver 94

Eligibility is based on income, age, family size, and zip code. Generally, adults with an income of just above 138% to 250% of the Federal Poverty Level may qualify for enhanced benefits.
Compare apples to apples on benefits and cost-sharing

**SILVER PLAN A**
- DEDUCTIBLE: $$
- COPAY: $ 

**SILVER PLAN B**
- DEDUCTIBLE: $$
- COPAY: $
# 2020 Standard Benefits Design

<table>
<thead>
<tr>
<th>Coverage Category</th>
<th>Minimum Coverage</th>
<th>Bronze</th>
<th>Silver</th>
<th>Enhanced Silver 73</th>
<th>Enhanced Silver 87</th>
<th>Enhanced Silver 94</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-of-Pocket Max.</strong></td>
<td></td>
<td><strong>Bronze</strong></td>
<td><strong>Silver</strong></td>
<td><strong>Enhanced Silver 73</strong></td>
<td><strong>Enhanced Silver 87</strong></td>
<td><strong>Enhanced Silver 94</strong></td>
<td><strong>Gold</strong></td>
<td><strong>Platinum</strong></td>
</tr>
<tr>
<td><strong>Percent of cost coverage</strong></td>
<td></td>
<td><strong>Covered 80% average annual cost</strong></td>
<td><strong>Covered 76% average annual cost</strong></td>
<td><strong>Covered 73% average annual cost</strong></td>
<td><strong>Covered 87% average annual cost</strong></td>
<td><strong>Covered 94% average annual cost</strong></td>
<td><strong>Covered 80% average annual cost</strong></td>
<td><strong>Covered 90% average annual cost</strong></td>
</tr>
<tr>
<td><strong>Cost-sharing Reduction</strong></td>
<td><strong>Single Income Range</strong></td>
<td><strong>N/A</strong></td>
<td><strong>N/A</strong></td>
<td><strong>$24,985 to $31,325 (+200% to ±250% FPL)</strong></td>
<td><strong>$18,730 to $24,985 (+150% to ±200% FPL)</strong></td>
<td><strong>up to $18,730 (100% to ±150% FPL)</strong></td>
<td><strong>N/A</strong></td>
<td><strong>N/A</strong></td>
</tr>
<tr>
<td>Annual Wellness Exam</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care Visit</td>
<td>After first 3 non-preventive visits, full cost per instance until out-of-pocket maximum is met</td>
<td>$65*</td>
<td>$40</td>
<td>$35</td>
<td>$15</td>
<td>$5</td>
<td>$30</td>
<td>$15</td>
</tr>
<tr>
<td>Urgent Care</td>
<td></td>
<td>$65*</td>
<td>$40</td>
<td>$35</td>
<td>$15</td>
<td>$5</td>
<td>$30</td>
<td>$15</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$95*</td>
<td>$80</td>
<td>$75</td>
<td>$25</td>
<td>$8</td>
<td>$65</td>
<td>$30</td>
<td></td>
</tr>
<tr>
<td>Emergency Room Facility</td>
<td></td>
<td>$400</td>
<td>$400</td>
<td>$150</td>
<td>$50</td>
<td>$350</td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td>Laboratory Tests</td>
<td>$40</td>
<td>$40</td>
<td>$20</td>
<td>$8</td>
<td>$40</td>
<td>$15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-Rays and Diagnostics</td>
<td></td>
<td>$85</td>
<td>$85</td>
<td>$40</td>
<td>$8</td>
<td>$75</td>
<td>$20</td>
<td></td>
</tr>
<tr>
<td>Imaging</td>
<td></td>
<td>$25</td>
<td>$25</td>
<td>$100</td>
<td>$60</td>
<td>$275 copy or 20% coinsurance***</td>
<td>$75 copy or 10% coinsurance***</td>
<td></td>
</tr>
<tr>
<td>Tier 1 (Generic Drugs)</td>
<td>$18**</td>
<td>$16**</td>
<td>$16**</td>
<td>$5 or less</td>
<td>$3 or less</td>
<td>$15 or less</td>
<td>$5 or less</td>
<td></td>
</tr>
<tr>
<td>Tier 2 (Preferred Drugs)</td>
<td></td>
<td>$16**</td>
<td>$55**</td>
<td>$25**</td>
<td>$10 or less</td>
<td>$65 or less</td>
<td>$15 or less</td>
<td></td>
</tr>
<tr>
<td>Tier 3 (Non-preferred Drugs)</td>
<td></td>
<td>$19**</td>
<td>$85**</td>
<td>$45**</td>
<td>$15 or less</td>
<td>$80 or less</td>
<td>$25 or less</td>
<td></td>
</tr>
<tr>
<td>Tier 4 (Specially Drugs)</td>
<td></td>
<td>20% up to $250** per script</td>
<td>20% up to $250** per script</td>
<td>10% up to $150** per script</td>
<td>10% up to $150** per script</td>
<td>10% up to $250** per script</td>
<td>10% up to $250** per script</td>
<td></td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>N/A</td>
<td>Individual $6,930 Family: $12,600</td>
<td>Individual $4,000 Family: $8,000</td>
<td>Individual $3,700 Family: $7,400</td>
<td>Individual $1,400 Family: $2,800</td>
<td>Individual $75 Family: $150</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Pharmacy Deductible</td>
<td>N/A</td>
<td>Individual $500 Family: $1,000</td>
<td>Individual $300 Family: $600</td>
<td>Individual $275 Family: $500</td>
<td>Individual $100 Family: $200</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Max.</td>
<td>$8,150 individual only</td>
<td>$7,800 individual $15,600 family</td>
<td>$7,800 individual $15,600 family</td>
<td>$6,500 individual $13,000 family</td>
<td>$2,700 individual $5,400 family</td>
<td>$1,000 individual $2,000 family</td>
<td>$7,800 individual $15,600 family</td>
<td>$4,500 individual $9,000 family</td>
</tr>
</tbody>
</table>
Covered California Dental Carriers
Individual Market

Covered California Family Dental Plan Products

Dental **HMO (DHMO) Plans**

- Copays and lower premiums
- No waiting period or annual benefit limit
- No deductible
- Out-of-network services are not covered
- **Anthem is offering a new DHMO product in Regions 15, 16, and 17 for 2020**

Dental **PPO (DPPO) Plans**

- Co-insurance
- **Adults:** six-month waiting period* for major services
  
  *Waived with proof of prior coverage; proof of prior coverage requirements may vary by plan.

- Deductible (no changes from 2019)
Covered California Vision Plans

Individual Market

Pathway to quality coverage

http://www.coveredca.com/individuals-and-families/getting-covered/vision/

Eligibility & Enrollment
Who is eligible to apply?

- **Be a California resident** or a person who intends to reside in California,
- **Be a citizen or national of the US**, or a person lawfully present in the **US**, though some immigrants may be eligible for restricted scope or full scope Medi-Cal.
- **Not be incarcerated.**
What is Advanced Premium Tax Credit (APTC)?

Premium assistance, also called Advanced Premium Tax Credits (APTC), can lower the cost of health care for individuals and families who enroll in a Covered California health plan and meet certain income requirements.

Factors that determine eligibility for financial assistance and the amount:

- Household income,
- Household size,
- Age of household members, and
- Location of the household (which determines the pricing region)
- Not enrolled in MEC or have MEC made available to them

Members who received APTC must file their federal taxes to reconcile the APTC amount.
Program Eligibility by Federal Poverty Level for 2020

<table>
<thead>
<tr>
<th>% FPL</th>
<th>0%</th>
<th>100%</th>
<th>138%</th>
<th>150%</th>
<th>200%</th>
<th>213%</th>
<th>250%</th>
<th>266%</th>
<th>300%</th>
<th>322%</th>
<th>400%</th>
<th>600%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0$</td>
<td>$12,490</td>
<td>$17,237</td>
<td>$18,735</td>
<td>$24,980</td>
<td>$26,604</td>
<td>$31,225</td>
<td>$33,224</td>
<td>$37,470</td>
<td>$40,216</td>
<td>$49,960</td>
<td>$74,940</td>
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<tr>
<td>2</td>
<td>0$</td>
<td>$16,910</td>
<td>$23,336</td>
<td>$25,365</td>
<td>$33,620</td>
<td>$36,019</td>
<td>$42,275</td>
<td>$44,981</td>
<td>$50,730</td>
<td>$54,451</td>
<td>$67,640</td>
<td>$101,460</td>
</tr>
<tr>
<td>3</td>
<td>0$</td>
<td>$21,330</td>
<td>$29,436</td>
<td>$31,995</td>
<td>$42,660</td>
<td>$45,433</td>
<td>$53,325</td>
<td>$56,738</td>
<td>$63,990</td>
<td>$68,683</td>
<td>$85,320</td>
<td>$127,980</td>
</tr>
<tr>
<td>4</td>
<td>0$</td>
<td>$25,750</td>
<td>$35,535</td>
<td>$38,625</td>
<td>$51,500</td>
<td>$54,640</td>
<td>$64,375</td>
<td>$68,495</td>
<td>$77,250</td>
<td>$82,915</td>
<td>$103,000</td>
<td>$154,500</td>
</tr>
<tr>
<td>5</td>
<td>0$</td>
<td>$30,170</td>
<td>$41,535</td>
<td>$45,255</td>
<td>$60,340</td>
<td>$64,263</td>
<td>$75,425</td>
<td>$80,253</td>
<td>$90,510</td>
<td>$97,148</td>
<td>$120,680</td>
<td>$181,020</td>
</tr>
<tr>
<td>6</td>
<td>0$</td>
<td>$34,590</td>
<td>$47,735</td>
<td>$51,885</td>
<td>$69,180</td>
<td>$73,677</td>
<td>$86,475</td>
<td>$92,010</td>
<td>$103,770</td>
<td>$111,380</td>
<td>$138,360</td>
<td>$207,540</td>
</tr>
<tr>
<td>7</td>
<td>0$</td>
<td>$39,010</td>
<td>$53,334</td>
<td>$58,515</td>
<td>$78,020</td>
<td>$83,092</td>
<td>$97,525</td>
<td>$103,767</td>
<td>$117,030</td>
<td>$125,613</td>
<td>$156,040</td>
<td>$234,060</td>
</tr>
<tr>
<td>8</td>
<td>0$</td>
<td>$43,430</td>
<td>$59,934</td>
<td>$65,145</td>
<td>$86,660</td>
<td>$92,506</td>
<td>$108,575</td>
<td>$115,524</td>
<td>$130,290</td>
<td>$139,845</td>
<td>$173,720</td>
<td>$260,580</td>
</tr>
<tr>
<td>add'l</td>
<td>0$</td>
<td>$4,420</td>
<td>$6,100</td>
<td>$6,630</td>
<td>$8,840</td>
<td>$9,415</td>
<td>$11,050</td>
<td>$11,758</td>
<td>$13,260</td>
<td>$14,233</td>
<td>$17,680</td>
<td>$26,520</td>
</tr>
</tbody>
</table>

Medi-Cal for Adults | Medi-Cal for Pregnant Women | Medi-Cal Access Program (for Pregnant Women)

Medi-Cal for Kids (0-18 Yrs.) | County Children's Health Initiative Program

Medi-Cal and Covered California have various programs with overlapping income limits.
Eligibility Results

The eligibility results will be one of the following:

- Qualify for a Covered California health plan at full price. This is referred to as an unsubsidized application,
- Qualify for a Covered California health plan with premium assistance.
- Qualify for a Covered California health plan with premium assistance and cost sharing.
- Potentially qualify for free or low-cost Medi-Cal
- Do not qualify

Mixed Households: Households with at least one member enrolled in Covered California and at least one member enrolled in Medi-Cal.
<table>
<thead>
<tr>
<th>Special Enrollment:</th>
<th>Small Business:</th>
<th>Medi-Cal:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applications accepted year-round with a qualifying life event</td>
<td>Applications accepted year-round</td>
<td>Applications accepted year-round</td>
</tr>
</tbody>
</table>

**Open Enrollment:**
October 15, 2019 – January 15, 2020*

**Renewal Begins:**
October 8, 2019

* Open Enrollment end date may be subject to change to January 31, 2020 if AB 1309 is signed by the Governor.
How to apply for coverage

- www.CoveredCA.com
- Service Center (800) 300-1506
- Mail or Fax
- Certified Insurance Agent
- Certified Enrollment Counselor
- Local county human or social services office
Free and Confidential Enrollment Help

Help on Demand

An enrollment assistance tool for new consumers to get help when they need it most: right now!

- Consumers enters their information and selects the preference of contact via email, phone or text from a certified enroller within 30 minutes for enrollment assistance.

- Supports 17 different languages from our certified enrollers.

Find Local Help: [https://www.coveredca.com/find-help/](https://www.coveredca.com/find-help/)
Covered California Storefronts

680 Storefronts

520 Certified Agents

160 Certified Enrollment Counselors

Westminster, CA

- In-person assistance.
- Open to walk-ins.
- Creates access to hard-to-reach consumers.

Count as of July 22, 2019

https://storefronts.coveredca.com/
What you need to know before you enroll

For every family member who will be covered by the health plan (including you), you should have:

- **Income Information** – 2014 tax returns, recent pay stubs and/or W2 forms
- **Identification** – California Driver’s License, California ID Card, U.S. Passport or other form of ID card.
- **Proof of citizenship or lawful presence** – U.S. passport, legal resident card or naturalization documentation

Also, for all family members who apply, you should know:

- **Social Security Numbers**
- **Birth dates**
- **Home ZIP codes**
Shop and compare plans online

https://apply.coveredca.com/lw-shopandcompare/
Tell us about yourself

- Coverage Year
- Zip Code
- Total Household Income
- Number of people in your household
- Age
- Types of Coverage
Programs you may qualify for…

Based on what you told us, here is what you may qualify for:

We've grouped your household members based on each person's potential eligibility.

### Covered California Programs

Click 'Preview' to view the available health plans through Covered California.

<table>
<thead>
<tr>
<th>HouseholdMember</th>
<th>Potential Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Person 1 (39)</td>
<td>Lower Monthly Premium (Advanced Premium Tax Credit)</td>
</tr>
</tbody>
</table>

These results are only an estimate. You will need to complete an application.

![Back button](back_button.png)  
![Apply Now button](apply_now_button.png)
**Preview plans**

**24 Health Plans**  
**Dental Plans**

**Estimated Monthly Savings** $118.46/month in zipcode 95831.  
for 1 member  
Coverage could start as early as 09/11/2019.

<table>
<thead>
<tr>
<th>SORT BY</th>
</tr>
</thead>
</table>
| - Total Expense Estimate  
| - Monthly Premium (low to high) |  

<table>
<thead>
<tr>
<th>FILTER BY</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN TYPE</td>
</tr>
</tbody>
</table>
| - HMO  
| - PPO |  

<table>
<thead>
<tr>
<th>PLAN FEATURES</th>
</tr>
</thead>
</table>
| - Health Savings Account (HSA)  
Qualified HSA used with a High Deductible Health Plan |  

<table>
<thead>
<tr>
<th>METAL TIER</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>PLAN</th>
<th>Monthly Premium <strong>after $118.46 tax credit</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze 60 HDHP HMO</td>
<td>$220.48</td>
</tr>
<tr>
<td>Bronze 60 HMO</td>
<td>$230.28</td>
</tr>
</tbody>
</table>

**Bronze 60 HDHP HMO**  
Primary Care Visits: You pay 40%  
Generic Drugs: You pay 40%  
Yearly Deductible: $6000 (May Not Apply)  
Total Expense Estimate: Lower  
Quality Rating: ★★★★★

**Bronze 60 HMO**  
Primary Care Visits: You pay $75  
Generic Drugs: You pay 100%  
Yearly Deductible: $300 / $500 (May Not Apply)  
Total Expense Estimate: Lower  
Quality Rating: ★★★★★
What is Special Enrollment Period (SEP)?

- Had a Baby or Adoption
- Loss of Minimum Essential Coverage
- Marriage or Entry into Domestic Partnership
- Released from Incarceration
- Permanently Moved to/within California
- Becomes a Citizen, National, or Lawfully Present Individual
- Federally Recognized American Indian and Alaskan Native (AI/AN)
Application & Enrollment During SEP

- Special Enrollment Period means the timeframe within the 60 days from the date of the life change event.
- Exception for loss of Minimum Essential Coverage which can also be up to 60 days in the future.
- Must apply within or up to 60 days…of the date of the life changing event date.
- Select a qualified health plan.
- Make the first premium payment.
2020 Outlook
More committed than ever

• More than 4 million people have been insured by Covered California since 2014

• More than 3.8 million people are currently enrolled in Medi-Cal because the Affordable Care Act’s expansion of Medicaid

• Millions more have purchased coverage
Federal policy changes led to a year of uncertainty

2019

• Federal penalty zeroed out
  • Health plans increased their premium on average 8%
  • 23.8% drop in new consumer enrollment
  • Active renewals dipped by 2.5%

• Consumers bombarded with offers of unqualified coverage
Comparing California’s uninsured rate to the rest of the nation

Uninsured rate increased from 6.8% in 2017 to 7.7% in 2018
State and federal updates

California Health Care Affordability Programs

In late June, the Governor signed the state’s fiscal year 2019-20 budget which:

- Establishes a state subsidy program providing premium subsidies over the next three years for eligible individuals with incomes at or below 138 percent of the Federal Poverty Level (FPL) and above 200 and at or below 600 percent of the FPL.

- Establishes a California individual mandate and penalty starting in 2020 that closely mirrors the federal structure that was in place prior to the penalty being “zeroed out” by Congress.
Improving affordability

California’s Health Care Affordability Programs
Effective January 1, 2020

State Subsidy

- Financial help for individuals up to 138% and between 200-600% Federal Poverty Level (FPL)
- Extends eligibility for financial help to nearly million Californians
- Covered California administers program

State Individual Mandate and Penalty

- Requires Californians to enroll in minimum essential coverage, receive an exemption or pay a penalty.
- Penalty is greater of $695 per adult ($347 per child) or 2.5% of annual household income
- Franchise Tax Board implements and collects penalties
Understanding the cost of not having Minimum Essential Coverage (MEC)

What is the penalty in California for not having health insurance in 2020?

A minimum of $695 per adult ($347 per child)

OR

2.5% of the annual household income, whichever is greater
Improving affordability

California’s Health Care Affordability Programs

- One and half billion dollars
- Nearly a million Californians eligible

- Only state affordability program in the country helping middle income individuals and families pay for health coverage
- Consumers who earn up to 600% of Federal Poverty Level or incomes of $75,000 for individuals and $150,000 for families of four
- State Individual Mandate and Penalty goes into effect January 1, 2020
# 2020 FPL Chart for the State Subsidy Program

## Federal Poverty Level for 2020

<table>
<thead>
<tr>
<th>Household Size</th>
<th>SILVER 94 (100% - 150%)</th>
<th>SILVER 87 (150% - 200%)</th>
<th>SILVER 73 (200% - 250%)</th>
<th>400%</th>
<th>450%</th>
<th>500%</th>
<th>600%</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of FPL</td>
<td>100%</td>
<td>150%</td>
<td>200%</td>
<td>250%</td>
<td>300%</td>
<td>400%</td>
<td>450%</td>
</tr>
<tr>
<td>1</td>
<td>$12,490</td>
<td>$18,735</td>
<td>$24,980</td>
<td>$31,225</td>
<td>$37,470</td>
<td>$49,960</td>
<td>$56,205</td>
</tr>
<tr>
<td>2</td>
<td>$16,910</td>
<td>$25,365</td>
<td>$33,820</td>
<td>$42,275</td>
<td>$50,730</td>
<td>$67,640</td>
<td>$76,095</td>
</tr>
<tr>
<td>3</td>
<td>$21,330</td>
<td>$31,995</td>
<td>$42,660</td>
<td>$53,325</td>
<td>$63,990</td>
<td>$85,320</td>
<td>$95,985</td>
</tr>
<tr>
<td>4</td>
<td>$25,750</td>
<td>$38,625</td>
<td>$51,500</td>
<td>$64,375</td>
<td>$77,250</td>
<td>$103,000</td>
<td>$115,875</td>
</tr>
<tr>
<td>5</td>
<td>$30,170</td>
<td>$45,255</td>
<td>$60,340</td>
<td>$75,425</td>
<td>$90,510</td>
<td>$120,680</td>
<td>$135,765</td>
</tr>
<tr>
<td>6</td>
<td>$34,590</td>
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<td>$69,180</td>
<td>$86,475</td>
<td>$103,770</td>
<td>$138,360</td>
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<tr>
<td>7</td>
<td>$39,010</td>
<td>$58,515</td>
<td>$78,020</td>
<td>$97,525</td>
<td>$117,030</td>
<td>$156,040</td>
<td>$175,545</td>
</tr>
<tr>
<td>additional person add</td>
<td>$4,420</td>
<td>$6,630</td>
<td>$8,840</td>
<td>$11,050</td>
<td>$13,260</td>
<td>$17,680</td>
<td>$19,890</td>
</tr>
</tbody>
</table>
California Subsidy Scenario

**Erin and Francis**

- 62 years old
- Live in a high cost region
- Income: $72,000
- 425% FPL

*Based on the second-lowest Silver (SLS) plan offered in Oakland, CA.*

<table>
<thead>
<tr>
<th></th>
<th>Affordable Care Act Baseline</th>
<th>New California State-Based Subsidies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium (SLS)</td>
<td>$2,414</td>
<td>$2,414</td>
</tr>
<tr>
<td><strong>Net Premium</strong></td>
<td>$2,414</td>
<td>$714</td>
</tr>
<tr>
<td>Net Premium Income Share</td>
<td>40.3%</td>
<td>11.9%</td>
</tr>
<tr>
<td>Federal Premium Subsidy</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>New California Premium Subsidy</td>
<td>$0</td>
<td><strong>$1,700</strong></td>
</tr>
<tr>
<td>Silver Plan Medical Deductible – (family)</td>
<td>$5,000 NO deductible for out-patient care</td>
<td>$5,000 NO deductible for out-patient care</td>
</tr>
</tbody>
</table>
2020 Enrollment Projections

922,000
individuals estimated to receive a state subsidy

235,000
are middle-income Californians who don’t receive federal financial help

$172
per household per month average state subsidy for middle-income Californians earning 400-600% FPL

229,000
new enrollments projected due to the mandate and penalty

42,000
projected new consumers enrolling off-exchange directly with carriers
Year-end consumer reconciliation of advanced premium subsidies

- Federal premium subsidies will be reconciled at year-end through the IRS.
- State premium subsidies will be reconciled at year-end through the Franchise Tax Board (FTB).
- Reconciliation adjusts consumers’ final premium subsidy based on their year-end income compared to the income they projected when they applied for coverage.
- Repayment of the federal premium tax credit is capped for individuals whose year-end income is at or below 400 percent FPL, while those above 400 percent FPL must repay the entire amount of credit they received in advance.
- Covered California will work closely with FTB and Department of Finance on the state subsidy program reconciliation process and repayment caps. In developing recommendations, staff will consider:
  - Budget considerations
  - Federal caps and the relationship of the caps to the premium subsidies received by consumers
  - Extension of caps beyond 600 percent FPL to mitigate the impact of the cliff
State and federal updates

Medi-Cal Expansion

• Expansion of state-only full-scope Medi-Cal to individuals between 19 and 25 years old regardless of immigration status.

• $15 million in State General Fund for outreach for two years, with an additional $15 million of federal matching funds each year.
Assembly Bill 1309 proposes to change the dates for the open enrollment period.

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>OE Under Current Law</th>
<th>OE Under AB 1309</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Start</td>
<td>Finish</td>
</tr>
<tr>
<td>2020</td>
<td>Oct 15</td>
<td>Jan 15</td>
</tr>
<tr>
<td>2021</td>
<td>Oct 15</td>
<td>Jan 15</td>
</tr>
<tr>
<td>Ongoing</td>
<td>Oct 15</td>
<td>Jan 15</td>
</tr>
</tbody>
</table>

AB 1309 is pending in the California Legislature and could be subject to further change. If signed into law by the Governor, the bill will take effect on January 1, 2020.

If enacted, Covered California is poised to make needed adjustments for a new January 31 deadline for the 2020 plan year.
2020 Plans & Benefits
Providing consumers with more health plan options in 2020

- All 11 health insurance companies will return to the market
- 3 carriers will be expanding their offerings
- Nearly all Californians will have a choice of 2 carriers
- 87% will have a choice of 3 or more carriers
Covered California 2019 Enrollment

Qualified health plan enrollment

- Blue Shield of California: 30.8%
- Kaiser Permanente: 34.4%
- Health Net: 13.8%
- LA Care: 6.0%
- Molina Healthcare: 4.0%
- Anthem Blue Cross of California: 4.6%
- other: 8.0%

Enrollment by metal plans

- Silver: 21.5%
- Silver: 14.2%
- Silver: 12.3%
- Bronze: 28.4%
- Gold: 10.8%
- Platinum: 3.7%
- Minimum Coverage: 1.1%

### San Francisco County – Region 4

<table>
<thead>
<tr>
<th>Regional Rate Change (weighted average)</th>
<th>6.6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier</td>
<td>-3.7%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Carriers</th>
<th>Range of 2020 Rate Changes</th>
<th>Average Rate Change 2019-20</th>
<th>Percent of Enrollment in 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Shield HMO</td>
<td>1.7% to 7.6%</td>
<td>2.3%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Blue Shield PPO</td>
<td>1.5% to 6.5%</td>
<td>3.5%</td>
<td>20.5%</td>
</tr>
<tr>
<td>CCHP HMO</td>
<td>17% to 23.5%</td>
<td>16.5%</td>
<td>24.7%</td>
</tr>
<tr>
<td>Health Net EPO</td>
<td>3.3% to 3.3%</td>
<td>3.3%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Kaiser Permanente HMO</td>
<td>-5.4% to 6.8%</td>
<td>1.6%</td>
<td>50.3%</td>
</tr>
<tr>
<td>Oscar EPO</td>
<td>-12.7% to 14.9%</td>
<td>7.5%</td>
<td>2.6%</td>
</tr>
</tbody>
</table>
# San Francisco County (Region 4): Hospital Network

- Hospital network as of August 5, 2019
- May not be a complete list of hospitals
- Verify with the health plan if the hospital is in-network
- Kaiser Permanente hospitals are not listed

<table>
<thead>
<tr>
<th>Hospital</th>
<th>Blue Shield HMO</th>
<th>Blue Shield PPO</th>
<th>CCHP HMO</th>
<th>Health Net EPO</th>
<th>Kaiser HMO</th>
<th>Oscar EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Pacific Medical Center - D/P APH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>California Pacific Medical Center - Davies Campus Hospital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>California Pacific Medical Center - Van Ness Campus</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chinese Hospital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kentfield Hospital San Francisco</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Francis Memorial Hospital</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>St. Mary's Medical Center, San Francisco</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>UCSF Medical Center</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>UCSF Medical Center at Mission Bay</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>UCSF Medical Center at Mount Zion</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

X = New in-network hospital for health plan
## 2020 Health Plan Benefit Designs by Metal Tier

<table>
<thead>
<tr>
<th>Metal Tier</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Wellness Exam</td>
<td>Covers 60% average annual cost</td>
<td>Covers 70% average annual cost</td>
<td>Covers 80% average annual cost</td>
<td>Covers 90% average annual cost</td>
</tr>
<tr>
<td>Primary Care Visit</td>
<td>$0</td>
<td>$40</td>
<td>$30</td>
<td>$15</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$65*</td>
<td>$40</td>
<td>$30</td>
<td>$15</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$95*</td>
<td>$80</td>
<td>$65</td>
<td>$30</td>
</tr>
<tr>
<td>Emergency Room Facility</td>
<td>40% after deductible is met</td>
<td>$400</td>
<td>$350</td>
<td>$150</td>
</tr>
<tr>
<td>Laboratory Tests</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
<td>$15</td>
</tr>
<tr>
<td>X-Rays and Diagnostics</td>
<td>40% after deductible is met</td>
<td>$85</td>
<td>$75</td>
<td>$30</td>
</tr>
<tr>
<td>Imaging</td>
<td>$325</td>
<td>$275 copay or 20% coinsurance*</td>
<td>$75 copay or 10% coinsurance***</td>
<td></td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>Individual: $6,300 Family: $12,600</td>
<td>Individual: $4,000 Family: $8,000</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Pharmacy Deductible</td>
<td>Individual: $500 Family: $1,000</td>
<td>Individual: $300 Family: $600</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>$7,800 individual $15,600 family</td>
<td>$7,800 individual $15,600 family</td>
<td>$7,800 individual $15,600 family</td>
<td>$4,500 individual $9,000 family</td>
</tr>
</tbody>
</table>

* Copay is for any combination of services (primary care, specialist, urgent care) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.

** See plan Evident of Coverage for imaging cost share.

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* Copay is for any combination of services (primary care, specialist, urgent care) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.
Marketing and Communications
Marketing Matters

**Lessons** from California to Promote Stability and Lower Costs in National and State Individual Insurance Markets

Many don’t understand Covered CA

Many are unclear that Covered California is a resource and provides a variety of low cost and high-value options.

Common misconceptions:

- A health insurance provider
- Tied to Medi-Cal
- A way for the state to make a profit
- Has insurance providers’ best interests in mind
- Only for low income consumers
- Even those who are subsidy eligible wouldn’t qualify for financial help
- Offers basic or subpar care

For some, “marketplace” is associated with profits or putting providers first; consumers need to know Covered CA has their best interests in mind.

“"It's Medi-Cal, I've looked into it, but I make too much money.”
MULTI-SEGMENT, SUBSIDY ELIGIBLE

“Covered California is more for insurance companies when it should be for Californians.”
MULTI-SEGMENT, SUBSIDY ELIGIBLE

“"It makes me fearful—am I getting the Blue Cross Light version or the full version?""
MULTI-SEGMENT, NON-SUBSIDY ELIGIBLE
Most motivational messages to consumers

• **People who have not been eligible before could receive financial help** to lower the cost of health insurance

• At Covered California, **there's financial help available**, so you can get the same quality health care coverage for a lower cost

• **Even if you didn't qualify before, you may** be able to afford health insurance with additional financial help California is providing next year

• Health insurance through Covered California limits your future financial risk. With annual out-of-pocket limits, **if you have high medical bills, you'll only pay a small portion**…
Our messages this open enrollment…

- **Affordability & Expanded financial help**
  - Rates/cost going down for many
  - For the first time ever, hundreds of thousands of Californians will get state financial help to make coverage more affordable
  - Even middle-income families can now get financial help

- **Law & Mandate**
  - Included in some media channels, as appropriate, while positioning Covered California to help
  - Californians now must have health coverage, and Covered CA is here to help you get it

- **Core support messages**
  - Enrollment help, preventive care, brand-name plans and deadlines
Creative Messages

Preventive
Free preventive care is included with every health plan.

Dental
You can add dental coverage to your health plan.

Get
Get free expert help choosing the right health plan for you.

December Deadline
Enroll in a health plan by December 15.

Affordability
See how little it costs to get covered.

QH
Compare brand-name health plans.

Five Dollar
Enrollees pay an average of $5/day for their health plan.

January Deadline
The last day to sign up for health coverage is January 15.
Outlook for 2020

More affordability

✓ Record-lowest, average statewide rate increase since launch
✓ More financial help now available for qualified households with low and moderate incomes
✓ Hundreds of thousands of Californians could be eligible for state subsidy dollars
✓ California is leading the country with innovative initiatives that will save residents hundreds of millions of dollars
Contact Us

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E Marc.Ross@covered.ca.gov

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