



COVERED CALIFORNIA
SMALL BUSINESS

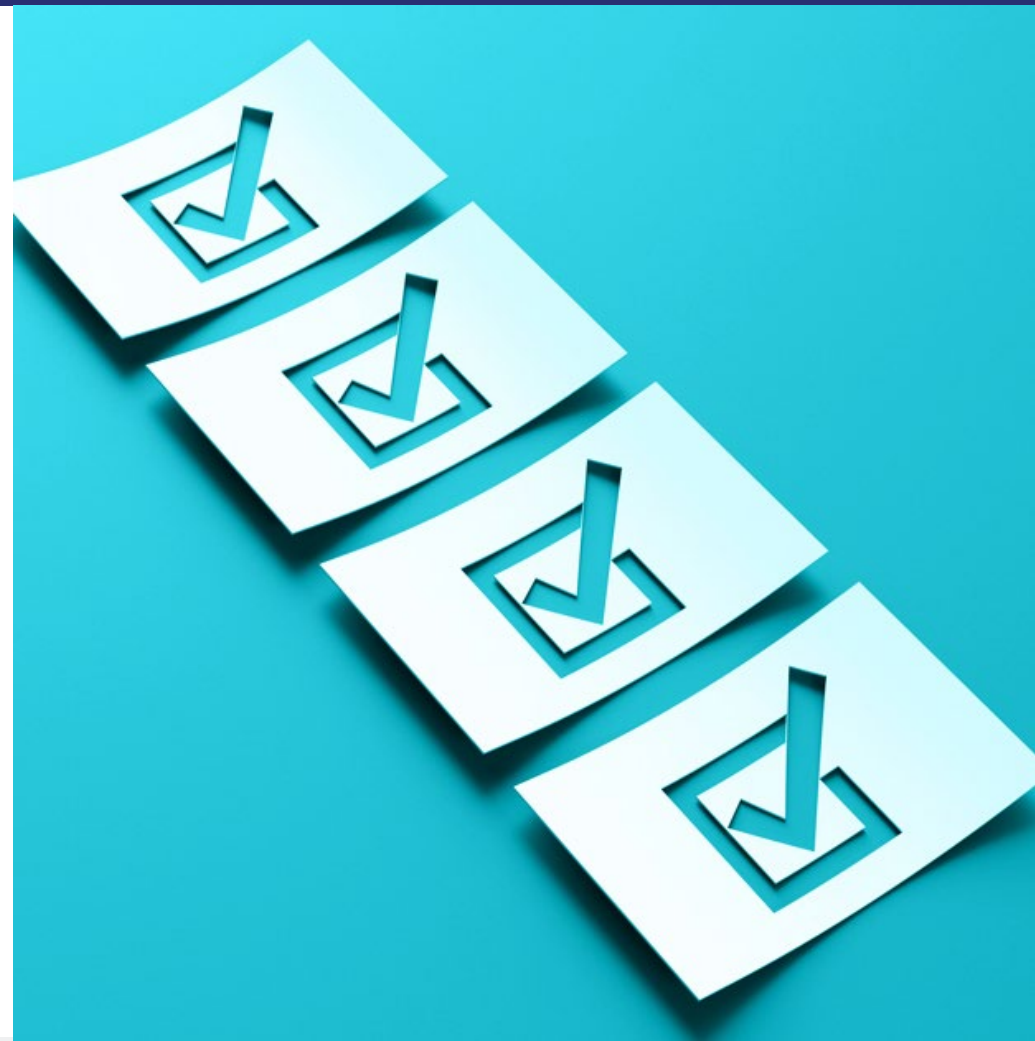
CCSB Mental Health Roadshow





Agenda

- ❑ Welcome!
- ❑ Is Mental Health Parity Working? Mental Health & Substance Use Disorder Claims Advocacy for Brokers
- ❑ Blue Shield of California
- ❑ Kaiser Permanente
- ❑ Covered California for Small Business
- ❑ Questions





MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT UPDATE #387937

HOW TO RECEIVE YOUR CE CREDITS



Using the camera on your phone, scan this QR Code,
open the link, and fill out the form.

YOUR SCAN IS TIMESTAMPED. YOU MUST SIGN IN AT THE BEGINNING
AND OUT AT THE END OR YOU WILL NOT GET CREDIT.



Dierdre “Dede” Kennedy, LPRT, CHRS, President



Dede Kennedy is a nationally-recognized expert in employee benefits with over 35 years of experience. She is the Chair of the NABIP Mental Health Working Group as well as President of CAHIP Los Angeles. She also serves on the NABIP Legislative Council, Delta Force, Education Foundation, and the CAHIP Mental Health Task Force.

Dede's background in behavioral health includes roles as an Operational & Marketing Consultant for a women's substance-use disorder treatment facility, and Director of Contracting for a psychiatric hospital. She has significant experience in developing behavioral health networks and negotiating with payors. In both provider settings, she trained the facility's admissions and utilization review staff on medical necessity, and navigation of authorization and utilization review processes.

A frequent media source, Dede has been featured in the L.A. Times, Kaiser Health News, Washington Post, Wall Street Journal, Sacramento Bee, California HealthLine, California Broker, KPCC and NPR, among others.

Dede is the Founder and President of a 100% woman-owned employee benefits agency, BenAssist Health Insurance Services, holds a BA in Rhetoric & Communication from the University of Oregon and lives in Altadena, California, with her husband and young adult children.



BENASSIST HEALTH
INSURANCE SERVICES, LLC

1443 E. Washington Blvd, Suite 173
Pasadena, California 91104
626-683-1390
dedek@benassisthealth.com
www.benassisthealth.com

**Wellness programs
and
value adds**

**Presented By:
Small Group Sales**



Wellvolution at-a-glance

Emotional well-being

Headspace & Headspace Care are popular programs that can boost resilience and help manage sleep, stress, anxiety, & depression.

Diabetes prevention

Programs focusing on type 2 diabetes include digital coaching & digital technology. Focuses on weight loss for overall health.

Condition-specific

Programs with intensive behavioral counseling for common conditions (e.g., diabetes, hypertension, & obesity).

Tobacco cessation

All programs include nicotine replacement therapy in the form of patch, lozenge, or gum. Two-month supply can be delivered to the home.



New: Proven digital solutions for all levels of MSK

SworKit: low acuity

Fitness app provides 1000+ inclusive video & audio-guided workouts

Prevention, injury care, maintenance for beginners, athletes, families, and older adults

- General fitness & exercise for chronic conditions
- Mobility & balance, falls prevention
- Wearables & fitness integrations
- Available in 14 languages

80% reported positive impact on chronic condition

83% with prediabetes reported better A1C results

82% reported less back, knee, & joint pain

85% reported improvement in back, neck, or joints

Kaia: medium acuity

Real-time, automated exercise feedback using digital Motion Coach™

For moderate pain due to muscular injuries and chronic pain management

- Clinically validated motion-technology delivers digital care comparable to physical therapy
- Member faces camera & motion points are tracked; no wearables involved
- Available in Spanish

Highest clinically proven outcomes, compared to surgery, pain killers, physical therapy, & other treatments

More than doubles pain reduction from standard outpatient protocols (33% vs. 14%)

Sword: high acuity

Live physical therapy sessions with licensed physical therapists

For acute and chronic pain & post-rehab support

- Licensed physical therapist creates exercise plan for member; weekly adjustments made
- Member wears body sensor during session; receives real-time feedback
- Outperforms traditional physical therapy by 30%

83% adherence

62% decreased pain / 60% able to avoid surgery

32% increase in productivity at work

\$2,472 saved per participant

Investing in mental health



Meditation & sleep tool that teaches members how to meditate, relieve stress, and improve sleep.

40,558
total enrolled members

500+
guided meditations on sleep, grief, anxiety, and more

4,999,043 minutes meditated since launch

40,110,968 minutes members have spent on content since launch



On-demand, personalized mental health support. Access coaching, therapists, & psychiatrists 7 days/week.

4.8/5
coach star rating

49.5
clinician star rating

50 seconds
median coach response time

5.4 days
to first offered intake

Programs for high-risk members

High-impact programs with intensive coaching



How it works

- Intensive coaching programs for at-risk members
- Helping members with weight loss, diabetes prevention, management, and reversal
- Includes one-on-one coaching, digital weight scales, and more



Wellvolution programs

Emotional well-being

For sleep, stress, anxiety, and depression and to boost resilience.

- Headspace
- Headspace Care

Weight management

Personalized and clinically proven plans for creating better habits and weight loss.

- Betr
- Restore Health
- Ciba Health
- Wondra Health

Diabetes prevention

Coaching & digital tools for losing weight, feeling healthier, and reducing chronic disease risk.

- Betr
- Habitnu
- Virgin Pulse
- Weight Watchers
- Ciba Health

Tobacco & vaping cessation

Nicotine replacement therapy in the form of patch, lozenge, or gum.

- Ex Program
- eMLife

Diabetes care & hypertension

Treats and monitors risk for common conditions such as diabetes, heart disease, & hypertension.

- Betr
- Habitnu
- Dario
- Virta

Fitness & physical therapy

MSK programs for low, medium and high acuity.

- Sworkit
- Kaia
- Sword

Maven Maternity

A solution for
every stage &
the parenting
journey



1:1 personalized support

single touchpoint, ability to connect with over 30 specialty areas—doulas, sleep experts, ob/gyns, & more

Care advocacy

dedicated care navigator, with provider-matching for diverse needs

Specialized virtual support

under 30-minute wait times, avoid unnecessary in-person visits

Content & community

virtual classes & support groups, community forums monitored by providers

Comprehensive pregnancy and postpartum support

Manage the expected & unexpected

Continuous care

Taking a holistic view throughout the pregnancy journey, promoting better care coordination

High-risk management

Through early detection, care planning, & proactive outreach

Inclusive

Match with providers based on background, race, & ethnicity

Measurable results

Satisfaction, outcomes, & savings

Referrals and coordination

With Blue Shield in-network providers, other programs, local resources, & benefits



Identity protection



Experian identity protection services are available to all Small Business members – at no extra charge!

- Identity repair assistance
- Identity theft insurance
- Credit monitoring

Members can access these services:

- Online at experianidworks.com/blueshieldca with activation code BCBSCALI24
- By phone at (866) 274-3891 with engagement number B100349

LifeReferrals 24/7SM for personal, family, and work issues

Confidential EAP-like program connects members with a team of experienced professionals

Personal counseling	Legal assistance	Financial coaching	Work/life
3 sessions in any six-month period	60-minute consult with an attorney & mediator, per issue per year	60-minute consult with a financial professional	Unlimited telephonic referrals & resources

Members are guided to the appropriate resource depending on their needs

(800) 985-2405

LifeReferrals.com

Teladoc services available nationwide – all 50 states

General medicine

Provides 24/7/365 access to physicians for non-emergent medical issues

Appointments are available on-demand, or can be scheduled in advance

Physicians can prescribe medications, as appropriate, from a limited formulary

\$0 copay on most plans

Mental health

Licensed professionals can help members with common issues including depression, anxiety, addiction, grief, and more.

Psychiatrists can prescribe medications from a limited formulary.

Members can schedule appointments 7am-9pm daily (in their time zone)

\$0 copay on most plans



NurseHelp 24/7

Day or night, get confidential and secure access to a registered nurse.

- Minor injuries
- Common illnesses
- Recent diagnoses and chronic conditions
- Choosing appropriate medical care: 911, Emergency Room, Urgent Care, office visit, home care
- Self-care tips and treatment options
- Preventive care

By phone or online chat

- Toll-free number found on back of member ID card
- Go to [blueshieldca.com](https://www.blueshieldca.com) for chat

Wellness discount program



Fitness and exercise

- Gym membership discounts
- 800 fitness centers in California and thousands more nationwide

Alternative care discounts – save up to 25%

- Acupuncture services
- Chiropractic services
- Massage therapy

Vision care – save up to 20%

- Routine eye exams
- Frames, lenses, and non-prescription sunglasses
- Hard contact lenses
- LASIK surgery (in select states)
- And more!

blueshieldca.com/wellnessdiscounts

Q3 2024 Medical Rating action

Blue Shield Average Small Business Medical Rate Actions

	Average HMO Rate Actions					Average PPO Rate Actions					Average Rate Actions for all plans				
	Jan	Apr	Jul	Oct	YEAR	Jan	Apr	Jul	Oct	YEAR	Jan	Apr	Jul	Oct	YEAR
2014	1.7%	1.8%	1.2%	-1.8%	2.9%	6.5%	2.3%	2.5%	-7.7%	3.1%	6.0%	2.2%	2.2%	-6.3%	3.7%
2015	0.7%	0.0%	4.0%	4.4%	9.3%	2.4%	0.0%	2.2%	0.0%	4.7%	1.9%	0.0%	2.8%	1.1%	5.9%
2016	0.6%	0.0%	0.0%	2.8%	3.4%	1.1%	0.0%	0.0%	5.0%	6.2%	1.0%	0.0%	0.0%	4.5%	5.5%
2017	0.0%	4.3%	0.0%	-0.9%	3.4%	-0.2%	0.8%	0.0%	0.5%	1.1%	-0.2%	1.6%	0.0%	0.2%	1.6%
2018	2.3%	1.0%	0.0%	-2.1%	1.2%	1.1%	1.9%	0.0%	0.7%	3.7%	1.4%	1.7%	0.0%	0.0%	3.1%
2019	0.9%	1.6%	3.8%	1.8%	8.3%	1.3%	1.5%	3.3%	1.8%	8.1%	1.2%	1.5%	3.4%	1.8%	8.1%
2020	0.9%	0.0%	0.9%	-1.2%	0.6%	0.9%	0.0%	0.9%	-1.2%	0.6%	0.9%	0.0%	0.9%	-1.2%	0.6%
2021	0.0%	1.0%	1.2%	1.4%	3.6%	0.0%	1.0%	1.2%	1.4%	3.6%	0.0%	1.0%	1.2%	1.4%	3.6%
2022	1.2%	0.9%	2.4%	3.6%	8.3%	1.2%	0.9%	2.4%	2.7%	7.4%	1.2%	0.9%	2.4%	2.9%	7.6%
2023	2.1%	1.9%	1.9%	1.7%	7.8%	2.1%	1.9%	1.9%	1.3%	7.4%	2.1%	1.9%	1.9%	1.4%	7.5%
2024	3.0%	2.0%	1.3%		8.2%	3.0%	2.0%	1.3%		7.8%	3.0%	2.0%	1.3%		7.9%
	Avg Q3'24 HMO Renewal Rate				8.2%	Avg Q3'24 PPO Renewal Rate				7.8%	Average Q3'24 Renewal Rate				7.9%

Note: The above are averages only; rate actions can vary significantly by plan and rating region. Each specific customer will also experience the customer-specific impact based on their demographics, in terms of the aging from one renewal to the next, as well as a possible increase in billable members for subscribers with more than three children, where one or more ages to 21 or over and starts being charged.



Kaiser Permanente Q3 California Updates

Presented by: Small Group New Sales



Fully integrated virtual and in-person care

Employers' top telehealth concern is lack of coordination with in-person visits.¹

At Kaiser Permanente, telehealth is seamlessly connected to overall care.



**Not all health care
is created equal**

Integrated telehealth drives more efficient care access:
More than 50% of members who used our 24/7 virtual care
for a video visit avoided a trip to the ER or urgent care.²



1. Business Group on Health, 2023. 2. Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023.

Get care now

24/7 virtual care — a fast, flexible way to talk with a clinician.
Great for care when and where members need it most.

1. Answer questions about symptoms

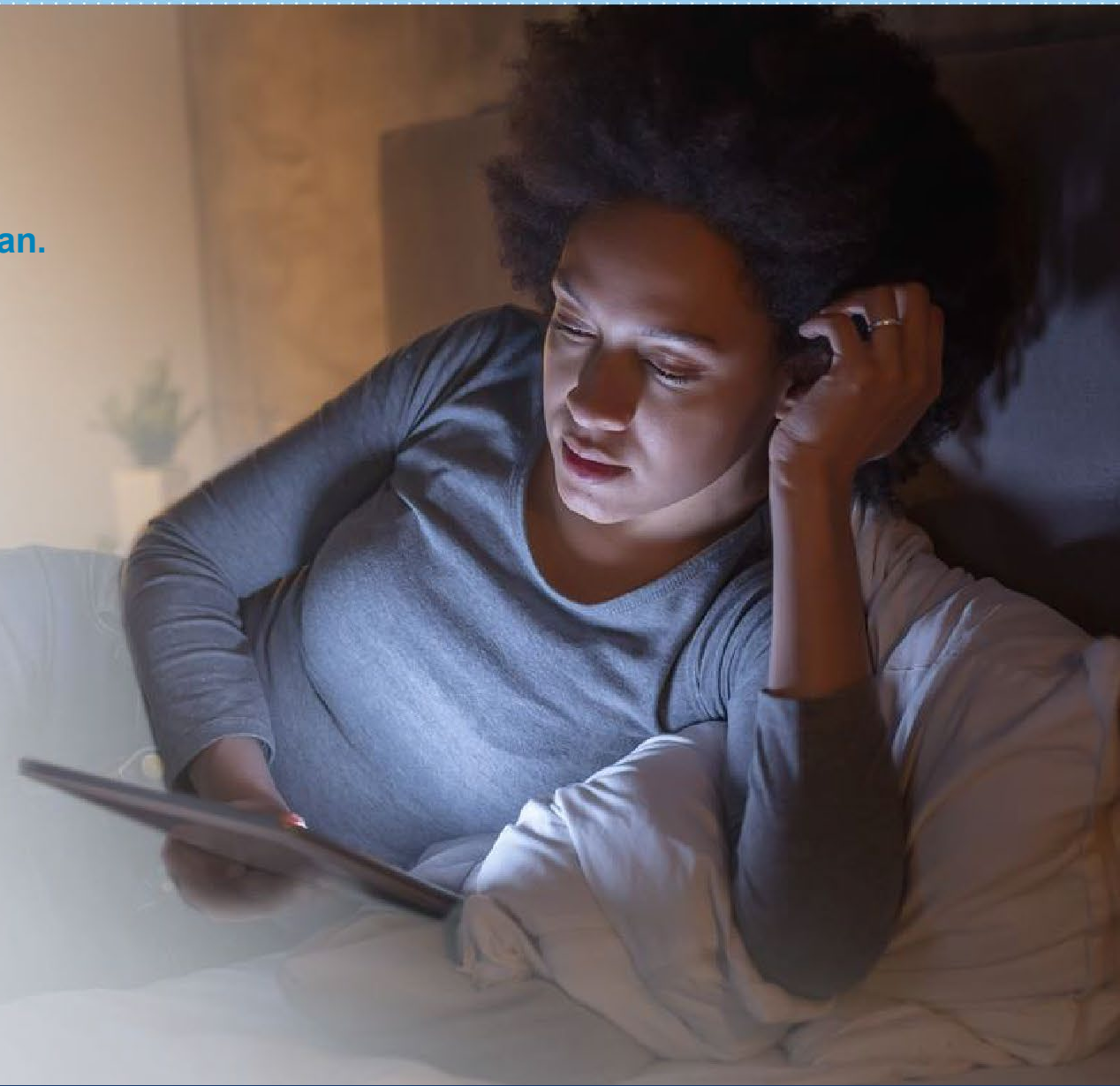
To get started, members can sign in to kp.org or the Kaiser Permanente app and answer a few questions to help us learn about their symptoms.

2. Choose how to get care

We'll recommend how members can get care quickly — either by phone, video, or both. Where available, members can also see estimated wait times to help them choose the best option for their needs.

3. Talk with a clinician

Clinicians are available to deliver care to the member based on their needs. During the visit, the clinician will update the member's health record to help coordinate follow-up care.



no cost to members
on most plans



all devices



clinical care

 KAISER PERMANENTE.

Integrated mental health and addiction support

On-demand self-care and wellness resources

Available to all members at no cost.

Coordinated primary care

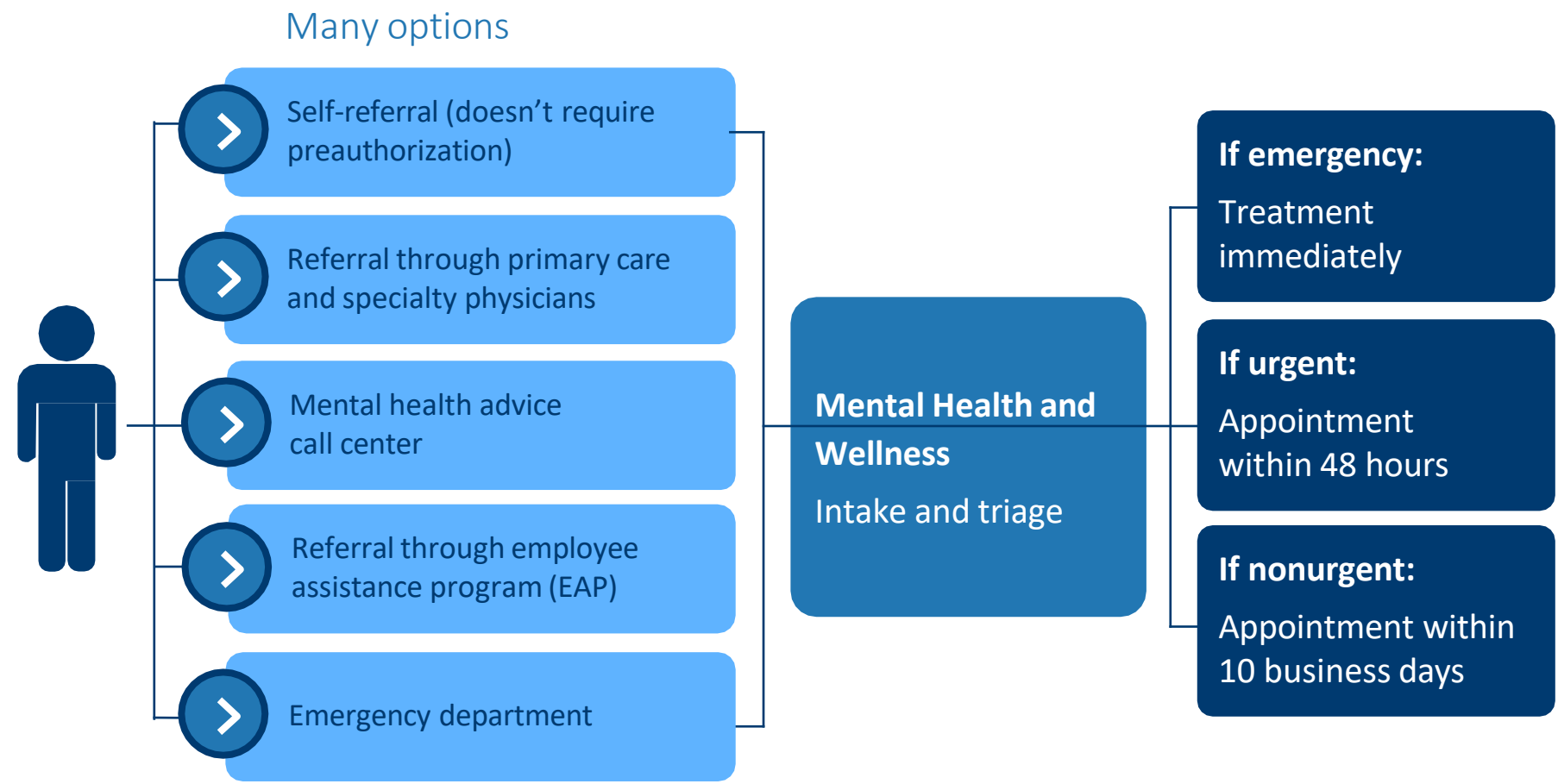
Primary care physicians screen for depression and unhealthy substance use and can manage many mental health conditions directly through our Collaborative Care program.

Accessible specialty care

Members can access the Mental Health department at Kaiser Permanente directly — without a referral.



How members access care



Health & Wellness

Explore our wellness resources for help and guidance on how to live a healthier tomorrow.



Programs & classes

Check out our healthy living programs, classes, and special member rates.

[Classes, support groups, and programs](#)

[Community support and financial help](#)

[Complementary care discounts](#)

[Fitness & exercise deals](#)

[Healthy lifestyle programs](#)

[Total Health Assessment](#)



Drugs & natural medicines

Discover in-depth information on prescription and over-the-counter drugs and supplements.

[Drug encyclopedia](#)

[Drug formulary \(covered drugs\)](#)

[Drug manufacturer coupons](#)

[Natural medicine database](#)

Mental health and wellness

Help with mental and emotional issues like depression.

Community resources

Connecting you to resources for food, housing, and more.

Life care planning

Planning for your end-of-life medical treatments.

Member Only Benefits & Add Ons

Try yoga, cardio, and bootcamp – without leaving home

Why ClassPass?

- 50,000 livestream classes every week to keep you moving
- 4,000 on-demand classes to access anytime
- 30,000 studios and gyms to choose from worldwide
- 22 types of fitness classes to choose from



Get wellness support

Take advantage of these convenient perks – from personal health coaching to reduced rates on alternative medical therapies.



Live healthier with helpful resources³

With our wellness resources, you'll get tools, tips, and information to help you create positive changes in your life. Our complimentary resources can help you:

- Lose weight
- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

kp.org/health-wellness

kp.org/salud-bienestar (en español)



Connect to a wellness coach

If you need more support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

kp.org/wellnesscoach



Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

kp.org/classes

kp.org/classes (en español)



Enjoy reduced rates

Get reduced rates on a variety of health-related products and services through The ChooseHealthy® program.⁴ These include:

- Active&Fit Direct – members pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers
- Up to 25% off a contracted provider's regular rates for:
 - Acupuncture
 - Chiropractic care
 - Massage therapy

kp.org/choosehealthy



Take time



KAISER PERMANENTE.



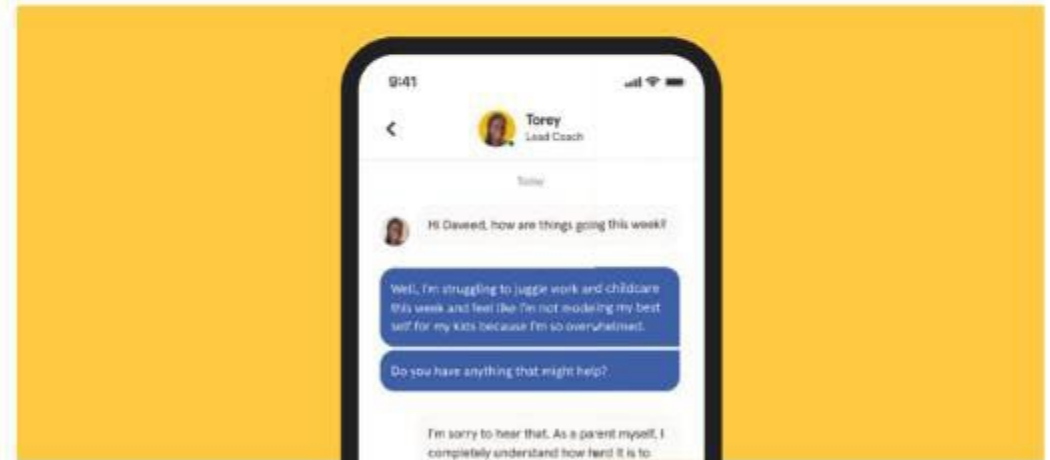
Calm is the number one app for meditation and sleep.⁴ You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



Headspace Care (formerly called Ginger) offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Headspace Care's text-based coaching services at no cost, no referral needed^{5,6}



Visit kp.org/selfcareapps to get started



TWO APPOINTMENTS FOR YOUR BEST POSSIBLE VISION

1. Book an eye exam for a new prescription
2. Book an appointment to shop for frames

SEE DETAILS FOR ACCESSING OUR SERVICES

Book an appointment with your Optical Center

Book an appointment with your Optical Center



Order Contact Lenses



Check My Benefits



Book Appointments



My Orders



EYEGLASS FRAMES



EYEGLASS LENSES



CONTACT LENSES



A BETTER WAY TO TAKE CARE OF BUSINESS

Locations & Facilities Update

Updates in Southern California

Care delivery

Now open

- New Watts Medical Offices and Remodeled Learning and Counseling Center
- Murietta Surgical Center (2023)
- San Marcos Medical Center (2023)

Opened in 2024

- Wildomar (May 2024)

Coming soon!

- Menifee Medical Office Building (2026)



San Marcos Medical Center
(San Diego County)

Updates in Northern California

Care delivery

Now open

- Level II Neonatal Intensive Care Unit at Vacaville Medical Center
- Santa Cruz Medical Offices
- Urgent Care Clinic at Geary Medical Offices in San Francisco
- Salinas Medical Office (Jan 2025)

Coming soon!

- Modesto MOB (Spring 2026)
- Fresno Orchard Plaza MOB (Fall 2024)



Care Essentials in the heart of downtown San Francisco



At the new Santa Cruz Medical Offices, members have access to family medicine, lab, mammography, ob-gyn, pediatric, pharmacy, and X-ray services.

Monterey Expansion

Expanding to Monterey County January 2025*

Soon, residents in northern Monterey County will have access to the same high-quality, affordable, integrated health care that Kaiser Permanente members enjoy.

- ✓ Better access to affordable, high-quality care
- ✓ Local services close to home
- ✓ Member-focused care
- ✓ Convenient and affordable virtual care
- ✓ Access to a network of specialists
- ✓ Community health and wellness

Zip	County	City / Community
93901	Monterey	Salinas
93902	Monterey	Salinas
93905	Monterey	Salinas
93906	Monterey	Salinas
93907	Monterey	Prunedale
93912	Monterey	Salinas
93915	Monterey	Salinas
93933	Monterey	Marina
93955	Monterey	Seaside
93962	Monterey	Spreckles
95004	Monterey	Aromas
95012	Monterey	Castroville
95039	Monterey	Moss Landing
95076	Monterey	Las Lomas



* Pending regulatory approval.

Salinas Medical Offices scheduled to open January 2025*

- 22,220 square-foot care facility
- 20 exam rooms, 17 provider offices
- Ample parking
- Departments & Services:**
 - Adult and Family medicine
 - Pediatrics
 - Obstetrics/gynecology
 - Dermatology
 - Pharmacy
 - Radiology
 - Lab



1930 N. Davis Road, Salinas

* Pending regulatory approval.

**Current plans are to collaborate with community providers for acupuncture, anesthesiology, chemo/infusion, clinical cardiac electrophysiology, dialysis, hematology, home health/hospice, maternal and fetal medicine, neonatology, oncology, and pediatric cardiology services. These services will be by referral only and are subject to change.

2025 Broker Market Update

**August 28, 2024
10am-11am**

**Reach out to your Sales Executive for
more information.**

Appendix



We're breaking ground

Orchard Plaza Medical Offices

A new state-of-the-art medical office building to better serve our members and the community.

7150 N. Corporate Drive, Fresno

Cross streets: Herndon Avenue and First Street
(located behind Santa Maria Building)



New Medical Offices in Modesto Scheduled to open Spring 2026

Modesto Medical Office Building 2

4601 Dale Road
Modesto, CA 95356
209-735-5000

At this state-of-the-art facility, members will have access to:

- Family Medicine
- Hematology/Oncology¹
- Pediatrics (Including Newborn Care Center, and High Risk Infancy Clinic)
- Outpatient Pharmacy
- Primary Care
- Physical/Occupational Therapy¹
- 28-bay Infusion Center

No emergency or urgent care services are available at this location. 1. By referral only.

Learn more at kp.org/CentralValley





COVERED CALIFORNIA
SMALL BUSINESS

CCSB Mental Health Roadshow

PRESENTED BY:
Selected Salesperson, CCSB Title





CCSB Advantages

MULTI-CARRIER PORTFOLIO

- Featuring Kaiser Permanente, Sharp Health Plan, Blue Shield of California

4-METAL TIER OFFERING

- Groups can offer their employees choices from 1-tier, 2-tier, 3-tier or 4-metallic tiers

FEDERAL TAX CREDIT

- Lower the cost of coverage for qualifying small businesses.

PEO SUB-GROUPS

- Employers in and out of a PEO are eligible with as little as PEO payroll.

ADMINISTRATION

Simple to understand quote, consolidated applications and **ONE SINGLE BILL**.

No Admin Fees, No Billing Fees, No Late Fees.

No Recertification!

RELAXED PARTICIPATION

70% of eligible employees enrolled or valid waiver.

Groups 1 to 100 FTEs

OUT-OF-STATE COVERAGE

Remote employees can access Blue Shield BlueCard.

GREAT FOR START-UPS

As little as 2 weeks of payroll!

Unusual Situation You Need Help With? Reach Out To Your Sales Team!

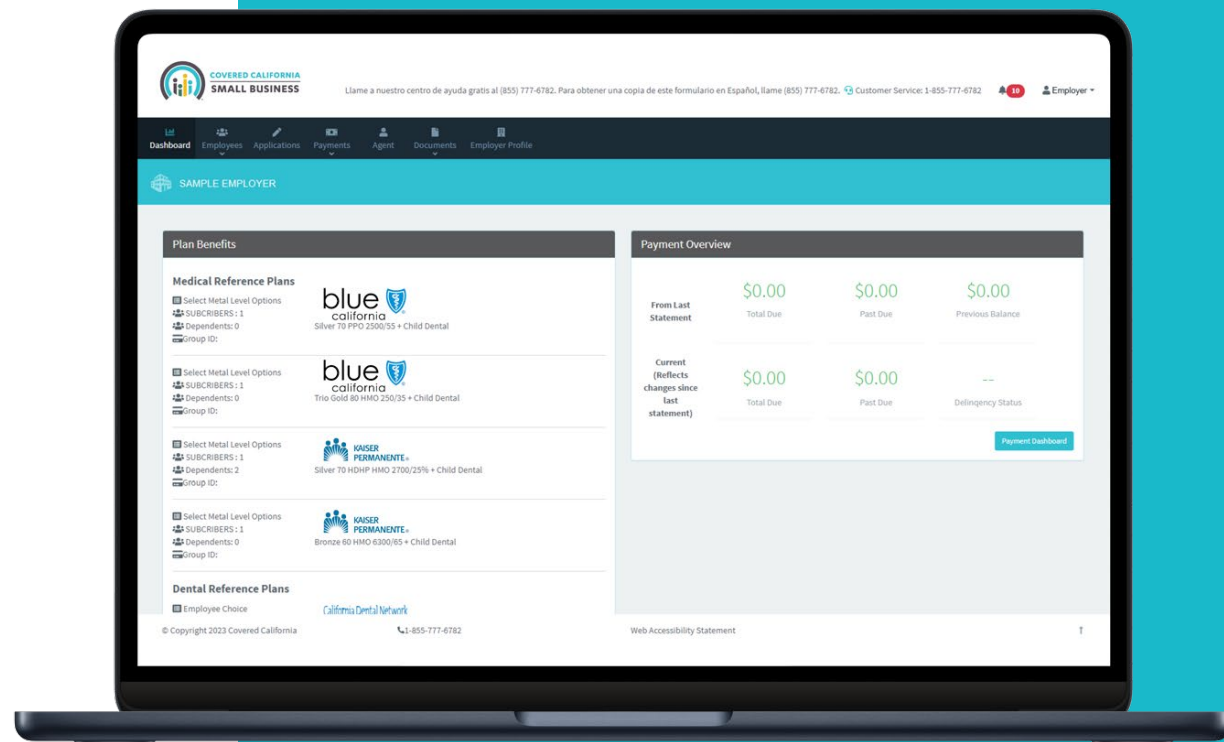


MyCCSB Portal

Driving Administrative Efficiencies

MANAGE YOUR POLICY AND EMPLOYEES ONLINE!

- Easy self-serve employee Adds, Terms and Changes
 - Up to 30 days retroactively!
- View carrier subscriber IDs online.
- Invite new hires to enroll online and compare options
- One-time and Auto-Pay Feature for Employers
- Real-time Account Balances
- View previous invoices, payments, letters and notices
- View all employer details such as reference plan, contribution, COBRA status, addresses and contact information
- Ability to have a secondary account login for employers
- Cal-COBRA packets available electronically and mailed
- Employee Census export tool
- And much more!



MyCCSB.com



Health Plan Partners

BLUE SHIELD PLANS EFFECTIVE 7/1/23

HDHP PPO

- Silver Full PPO Savings 2300/25%
- Bronze Full PPO Savings 7000

ACCESS+ HMO

- Access+ Platinum 90 HMO 0/20
- Access+ Gold 80 HMO 250/35
- Access+ Silver 70 HMO 2500/55

TRIO HMO

- Bronze Trio HMO 7000/70

KAISER PLAN EFFECTIVE 1/1/24

- Platinum 90 HMO 250/30 ALT

TOP PLANS 2024

1. Blue Shield Platinum 90 PPO 0/15
2. Blue Shield Gold 80 PPO 350/25
3. Kaiser Gold 80 HMO 250/35
4. Blue Shield Silver 70 PPO 2500/55
5. Kaiser Platinum 90 HMO 0/10 ALT
6. Kaiser Silver 70 HMO 2250/55
7. Blue Shield Silver HDHP PPO 2300/30%
8. Blue Shield Bronze HDHP PPO 7500/0
9. Kaiser Silver 70 HMO 1650/55
10. Blue Shield Trio Silver 70 HMO 2000/45

TOP PLANS BY TOTAL ENROLLMENT

1. Kaiser Gold 80 HMO 250/35
2. Blue Shield Gold 80 PPO 350/25
3. Blue Shield Platinum 90 PPO 0/15
4. Kaiser Silver 70 HMO 1900/65
5. Blue Shield Silver 70 PPO 2500/55

blue  of california

 KAISER PERMANENTE®

 SHARP Health Plan



Broker Bonus Program!

a partnership that pays

In addition to the standard 5% commission:

- Bonus Period includes effective dates of **7/1/2024 – 1/1/2025**
- Must write **3 or More Groups** during the Bonus Period to qualify
- Write 6 or more groups, and **ALL bonuses increased by 50%!!!**
- Business written through partnering General Agencies qualify

Terms and Conditions apply. Please see official flyer for the details, limitations, disclaimers.

Group Size (Enrolled Employees)	Bonus Per Group (3 Groups / 6+ Groups)
51 – 100	\$ 8,000 / \$12,000
26 – 50	\$ 4,000 / \$6,000
11 – 25	\$ 2,000 / \$3,000
4 – 10	\$ 1,000 / \$1,500



Contact Us

We're Here to Help!

CCSB Sales

(844) 332-8384

SmallBusiness@Covered.CA.gov

Agent Service Center

(855) 777-6782 - Agents@Covered.CA.gov

(Option 1 for English or 2 for Spanish >
then 1 for Agents > then 2 for the Call Center)

Case Submission & Eligibility

CCSBeligibility@Covered.CA.gov

Online: MyCCSB.com

Quotes

CCSBquotes@Covered.CA.gov

General Agent Partners



BEERE&PURVES





COVERED CALIFORNIA
SMALL BUSINESS

**Thank You for being
a Valued Partner!**

