



FACT SHEET

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COVEREDCA.COM LAUNCHES WITH BEST PRACTICES FOR CONSUMERS

*Covered California Releases Online Enrollment Tool to Help Consumers,
Outlines Features That Deliver Best-in-Class Consumer Experience*

Covered California™ released today its health insurance enrollment website — at www.CoveredCA.com — with tools to help consumers understand if they are eligible for financial help and pick the right plan and benefit design. CoveredCA.com, a joint initiative between Covered California and the California Department of Health Care Services (DHCS), is part of the Oct. 1, 2013, launch of the initial six-month open-enrollment period that starts the health coverage expansion in California under the Patient Protection and Affordable Care Act. The launch of CoveredCA.com will allow consumers to shop for, compare and purchase affordable, quality health plans or determine if they qualify for no-cost or low-cost Medi-Cal coverage.

In the coming weeks and months, millions of Californians will turn to CoveredCA.com for information and to enroll in quality health insurance plans with coverage that addresses all of their medical needs. For the first time, consumers cannot be turned away by insurance companies because of their health status or because they have pre-existing conditions.

Consumers will be supported by thousands of trained and certified individuals — from customer service representatives, local educators and enrollment counselors to county eligibility workers and licensed insurance agents — who can provide help either in person or by phone. These individuals have received training in using CoveredCA.com and will be given regular updates and additional training on new functionality to help consumers.

Challenging Technical Build: Accomplished on Time and on Budget

The Oct. 1 launch of CoveredCA.com is a significant accomplishment considering the complexity, functionality and timeframe needed to meet consumers' needs by the beginning of open enrollment.

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The CoveredCA.com eligibility and enrollment service was developed and is overseen as a joint initiative of Covered California and DHCS, the project sponsors. The California Health Benefit Exchange and DHCS began building CoveredCA.com in January 2012, when they conducted a competitive selection process for a vendor to build a system that would “[d]eliver a first-class consumer experience that accommodates the needs of each type of consumer and facilitates an end-to-end process that attains and maintains health coverage, from eligibility and enrollment through plan comparison and selection to premium payment and long-term retention.”

The project sponsors identified core expectations, selected a team of vendors that includes Accenture, and have worked together for 21 months to build an enrollment system that would provide the best possible consumer experience — using consumer shopping, enrollment and insurance practices in the public and private sectors as benchmarks. The development included extensive consumer testing and review of industry practices.

CoveredCA.com is launching on time and on budget, with functionality that reflects industry best practices that will help consumers understand their options and make informed decisions. The total development and implementation cost of the project that will ultimately help insure millions of Californians for years to come is \$313 million, which was almost entirely funded through federal support.

In going live with CoveredCA.com, Covered California and DHCS highlighted some of the functionality critical to making the experience for consumers as smooth and effective as possible.

- Consumers can get one-stop and immediate determinations of eligibility for financial support through premium assistance, which can be used to reduce monthly premiums with Covered California health insurance plans, or through no-cost/low-cost Medi-Cal.
- Eligibility and plan selection elements are available in both English and Spanish, with materials and telephone representatives available to assist in other languages.
- It is easier than ever to shop for and compare health plans, side by side, with straightforward information on monthly costs and additional costs, such as copayments when using medical care.
- Consumers can search for and locate plans whose networks include a preferred doctor or hospital.
- CoveredCA.com automatically verifies income/immigration status with federal and state resources.

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- The site has state-of-the-art security protection for secure information keeping.
- Consumers can find a clear explanation of eligibility for premium assistance that can reduce health care costs, along with tools to give eligible consumers the choice of using their premium assistance to reduce their monthly premium costs or to receive it in a lump sum at the end of the tax year.
- Consumers can find in-person assistance through a growing network of trained Covered California Certified Insurance Agents, Covered California Certified Enrollment Counselors and certified county eligibility workers, with both a mapping function and information about the languages spoken and the hours of operation.
- Consumers can create their own account, start the enrollment process, save it and access it at any time, day or night, depending on their own schedule.
- Consumers can easily update their information throughout the year and check for any changes in eligibility.

More Enhancements Coming Soon

While CoveredCA.com has many features designed and tested to address consumers' needs, it is "Version 1.0" of what will subsequently include numerous updates, expansions and upgrades aimed at enhancing future consumer experience. CoveredCA.com will see continuous improvements, adjustments and enhancements based on planned improvements and on consumer feedback.

Improvements and additional functionality currently scheduled to be added include:

- New avenues to provide feedback. These will include individual consumer survey and feedback mechanisms for all those who complete the enrollment process, starting in the second week of operations.
- Continued integration with county information.
- Enhanced training and education through a training video catalog.
- Enhanced help and support with the online application.
- Enhancements to the Spanish version of the site, which will include a household enrollment information page, administrative notices and announcements.

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- Improvements in how enrollment information is transferred. Initial enrollment information for October will be transferred to consumers' health plans by early November, and selected plans will then send welcome packages, the first bill and medical cards in plenty of time for coverage starting on Jan. 1, 2014. After that time, enrollment information will be ongoing and in real time.
- The ability for consumers to update their password, email, address and phone number through an account maintenance feature. Consumers can report changes to the site, and changes will be made for them.
- Additional functionality for Covered California's Small Business Health Options Program (SHOP). The SHOP marketplace is available for quotes and potential enrollment as of Oct. 1 through endorsed private quoting tools, which are the norm for selling small-group insurance. In November, CoveredCA.com will allow for SHOP plan selection, upload of employee information and selection of an employer contribution rate. The timeline coincides with traditional industry practices for health insurance purchases.
- The ability for enrollees in Medi-Cal to select their health plan.

For more information and to enroll in affordable, quality health care, including Medi-Cal, visit www.CoveredCA.com today.

About Covered California

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California 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 will help individuals determine whether they are eligible for premium assistance that will be 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 will be able to 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.

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