



NEWS RELEASE

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COVERED CALIFORNIA SURPASSES TWO MILLION CONSUMERS SERVED IN NEW ERA OF HEALTH CARE

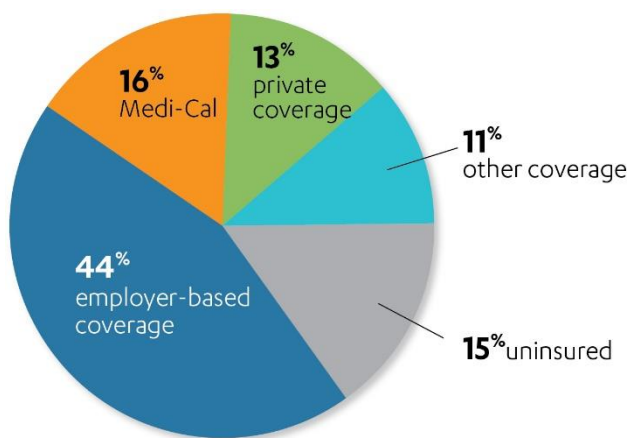
Exchange Also Releases First Comprehensive Report on Its Enrollment of 1.3 Million Consumers as Renewal Starts Oct. 12

SACRAMENTO, Calif. — As Covered California gears up for its renewal and open-enrollment periods, the exchange announced that it has served more than 2 million consumers since it began offering health care coverage in January 2014. The milestone occurred as Covered California released its first-ever comprehensive report on its consumers.

The “Covered California Active Member Profile” looks at the exchange’s 1.3 million current consumers based on ethnicity, age, income, region, county, ZIP code, carrier and metal tier. Covered California also provided new insight from a survey of consumers who moved on from the exchange.

“The data reveal that Covered California is not an end point for every consumer. Rather, it is part of their ongoing journey of ensuring they have health insurance, often moving from one source of coverage to another,” said Covered California Executive Director Peter V. Lee. “Covered California is serving as a vital part of the new health insurance landscape in our state.”

85 Percent of Consumers Who Move on from Covered California Remain Insured



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Lee noted that this is the nature of every individual health insurance market. Consumers come and go depending on their needs and circumstances.

“While the majority of consumers stay with Covered California, the good news is that most of those who move on enroll in another source of coverage and remain insured,” Lee said.

The survey showed that of those who moved to another source of coverage, most gained health care coverage through an employer. Other consumers gained coverage through Medi-Cal; purchased a private plan outside of the exchange; or received health care coverage through another source, such as Medicare or a health exchange in another state.

Covered California also released the first in-depth look at its enrollees. Among the highlights in the “Covered California Active Member Profile”:

- Covered California has 1,307,155 actively enrolled consumers as of June 30, which puts the exchange slightly ahead of its projections for the end of fiscal year 2014-2015.
- The average consumer saves 70 percent off their monthly premium, thanks to financial assistance only available through Covered California.
- In addition to the financial help, 654,000 Californians are shopping smart and choosing Enhanced Silver plans, which make access to care even more affordable through reduced copayments for doctor visits, lab tests and more.
- Special enrollment remains strong, with an average of 40,000 enrollments per month, which exceeds the projection of 25,000 per month.

Covered California also released data on the ethnicity of its enrollment population, which illustrates the positive enrollment trends seen over the last 18 months. While Covered California is increasingly improving its enrollment to better reflect the diversity of subsidy-eligible Californians, this improvement will take time to be fully reflected in active membership, which accounts for all the consumers enrolled since January 2014.

“The data released today show why changing to a culture of coverage is a long-term proposition,” Lee said. “The improvements we have made with partners across California to enroll our diverse state are bearing fruit, and we need to build on the good work we have done.”

In addition, Lee noted the importance of doing additional work to understand the demographics of Covered California’s membership by the rates at which they pay their premium, the rates at which they enroll during special enrollment and where they get their coverage if they leave Covered California.

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Lee said Covered California will continue to focus on reaching the state's diverse population and enrolling consumers in all communities during its upcoming open-enrollment period.

Supporting graphics related to this press release and the "Covered California Active Member Profile" are posted online at: <http://hbex.coveredca.com/data-research/library/Active-Membership-Slides.pdf>.

A link to the complete "Covered California Active Member Profile" can be found here: <http://hbex.coveredca.com/data-research>.

The health exchange also announced that current consumers can begin actively renewing their health insurance coverage on Monday, Oct. 12.

"Covered California consumers will benefit from an increased choice of plans and have access to more providers in 2016," Lee said. "This new era of health care is working in California and around the country."

Consumers can log into their Covered California online accounts to update their personal information, provide consent to verify their income, review their options and shop around if they are looking for a plan that better suits their needs. Consumers who do not take action by Dec. 15 will be automatically renewed into their existing plan.

"If you're happy with your plan, and you want to maintain the level of coverage that you've enjoyed in 2015, you don't have to do anything," Lee said. "In addition, we know that about 20 percent of consumers who choose to keep their current plan will see a decrease in their premiums. However, some consumers may be able to save money and keep the same level of coverage if they shop around."

Earlier this year, Covered California announced that thanks to its aggressive negotiating with health plans, the average rate increase was only 4 percent, and many consumers may be able to limit any premium increase, or reduce their current payments, by shopping around and switching to the lowest-cost plan in their same metal tier.

Consumers renewing their coverage for 2016 will have more health plans to choose from and access to more providers. Covered California previously announced that two health insurance companies, Oscar Health Plan of California and UnitedHealthcare Benefits Plan of California, will be offering products on the exchange. In addition, Blue Shield of California, Health Net and Molina Healthcare will be expanding to serve new areas. As a result, every Covered California consumer will have at least two plans to choose from, and 99.6 percent of consumers will have at least three options.

In 2016, more than 90 percent of hospitals ("general acute centers," as designated by the California Office of Statewide Health Planning and Development) in California will be available through at least one health insurance company, and now about three-quarters (74 percent) will be available through three or more companies.

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“We have also increased the number of services that are no longer subject to a deductible,” Lee said. “This will make it easier for consumers to see their doctor and get the right care at the right time.”

For consumers who are currently uninsured, Covered California’s open-enrollment period resumes on Nov. 1 and continues through Jan. 31, 2016. Right now consumers can find out if they qualify for financial help, compare the various plans available in their area and get a preliminary estimate of costs by using Covered California’s Shop and Compare Tool (at www.CoveredCA.com/shopandcompare/#calculator).

Individuals who have health coverage through Medi-Cal renew their coverage throughout the year, on a rolling monthly schedule. Medi-Cal will contact them directly if they need to take action. Unless they are contacted by Medi-Cal, these individuals do not need to go to the Covered California website to renew or apply.

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. 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 about Covered California, please visit www.CoveredCA.com.

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