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# COVERED CALIFORNIA EXECUTIVE DIRECTOR PETER V. LEE TESTIFIES BEFORE CONGRESSIONAL COMMITTEES AND ANNOUNCES HUGE GAINS IN HEALTH INSURANCE ENROLLMENT

Covered California and Department of Health Care Services Sign Up More Than 3 Million Consumers During Historic First Open-Enrollment Period

SACRAMENTO, Calif. — Crediting the Patient Protection and Affordable Care Act, Covered California Executive Director Peter V. Lee told two congressional panels today that more than 3 million California consumers enrolled in health insurance plans or in Medi-Cal by March 31, the end of the first open-enrollment period.

"I sit before you today proud of what we have accomplished as a state and as a nation," Lee said during testimony at a joint hearing of the U.S. House Subcommittee on Economic Growth, Job Creation and Regulatory Affairs and Subcommittee on Energy Policy, Health Care and Entitlements. "For the first time in our history, health care is now a right and not a privilege."

Enrollment in Covered California private health insurance plans hit 1,221,727 through March 31. In fact, March was the highest single month of enrollment, with more than 416,000 people signing up for a health insurance plan.

Lee said enhanced outreach boosted enrollment among Latinos and among Californians 18-34 years old. Additionally, Covered California more than doubled the base projection for Asian enrollment and has met the base projection for African-American enrollment.

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"March was a very good month for the enrollment of young adults and Latinos," Lee said before his congressional testimony. "The 18-34 segment of the March enrollment accounted for 32.1 percent of the total, improving that demographic cumulative total from 26.5 to 28.2 percent." In fact, the 344,000 young adults who have selected a plan put enrollment for this group at 162 percent of the base projection of 212,000.

Lee also stated, "We had 36 percent Latino enrollment in March, pushing our cumulative total among that demographic from 22 to 26.3 percent." From the end of February to the end of March, Latino enrollment surged 65 percent from 153,000 to 252,000. However, Latino enrollment should reach 265,000 by April 15, the base projection.

Medi-Cal enrolled approximately 1.9 million people through the end of March, including 1.1 million through the Covered California portal and county offices, approximately 650,000 former Low Income Health Program (LIHP) members who were transitioned to Medi-Cal by the California Department of Health Care Services (DHCS) and 180,000 individuals who applied through the state's Express Lane program.

"The enrollment success we've seen is happening because Californians across the state committed to help expand health coverage opportunities to more individuals than ever before," said DHCS Director Toby Douglas. "We owe them a great debt, and we are excited to build on this success as we continue working to make California a healthier place with the year-round enrollment of Medi-Cal."

Lee noted that with Covered California's decision allowing consumers who had difficulty accessing the enrollment portal on March 31 to now complete their applications by April 15, the final enrollment number for Covered California health insurance plans and for Medi-Cal enrollment will certainly be higher.

Lee praised partnerships with other state departments, including DHCS, which oversees Medi-Cal, and the two entities that regulate the insurance industry in California, the California Department of Managed Health Care and the California Department of Insurance.

#### A few more highlights:

- Health insurance companies report that more than 85 percent of those who
  enrolled are paying their premium and getting coverage. If that trend continues,
  more than 1 million Californians are on their way to coverage through Covered
  California.
- At the end of this first open-enrollment period, 4.3 million people had completed their applications for health coverage.

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- On the final day of open enrollment, a record 117,421 online accounts were created, there were 765,764 unique visitors to CoveredCA.com, and the total call volume to the Covered California Service Center was approximately 17,700.
- From March 24 to March 31, approximately 500,000 accounts were created.

Consumers who created an online account and completed the first page of the application by 11:59 p.m. on March 31, 2014, will be able to return online to complete their application or find a certified assister to help them finish the process before April 15.

Consumers who were unable to start their online application because of technical difficulties can contact Covered California Service Center representatives, Covered California Certified Enrollment Counselors, Covered California Certified Insurance Agents, Certified Plan-Based Enrollers and county eligibility workers to help them finish their enrollment. They can simply explain that they attempted to get through on March 31 but experienced difficulties. Those consumers will have until 11:59 p.m. on April 15 to work with the assister, complete their applications and choose a plan.

Although the open-enrollment deadline has passed for Covered California health insurance plans, enrollment in Medi-Cal continues year-round. Individuals who would like their eligibility determined for low-cost/no-cost Medi-Cal can apply at www.CoveredCA.com.

"The Affordable Care Act is making fundamental changes to our health care system and improving the lives of millions of people," Lee said during the congressional hearing. "This new era of health care has already provided life-saving treatments for some, has changed lives for others and has given people the priceless peace of mind and security that they deserve."

The full text of Lee's testimony can be found online at <a href="http://oversight.house.gov/wp-content/uploads/2014/04/Lee-CA.pdf">http://oversight.house.gov/wp-content/uploads/2014/04/Lee-CA.pdf</a>. Enrollment details presented through Lee's testimony are attached at the end of this press release.

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#### **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. With coverage starting in 2014, 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 on Covered California, please visit <a href="https://www.coveredCA.com">www.coveredCA.com</a>.

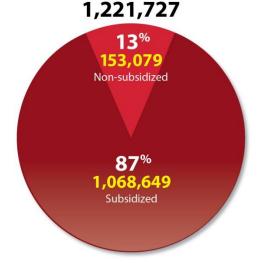
#### **About the Department of Health Care Services**

The Department of Health Care Services (DHCS) works to preserve and improve the physical and mental health of all Californians. DHCS provides health care services for approximately 9.4 million Californians through Medi-Cal, including medical, dental, mental health, substance use treatment services and long-term services and supports. This is accomplished through an investment of approximately \$70 billion annually in public funds for the care of low-income families, children, pregnant women, seniors and persons with disabilities. DHCS focuses on delivering quality, effective services primarily through coordinated systems of care provided by 21 Medi-Cal managed care plans located in all of California's 58 counties. For more information about DHCS, please visit www.dhcs.ca.gov.

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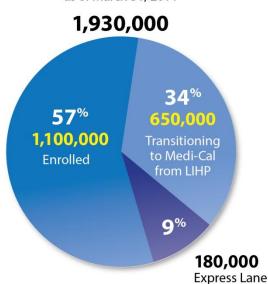


# **Covered California Enrollment** as of March 31, 2014



## **Medi-Cal Enrollment**

as of March 31, 2014



Likely eligible\* — 800,000

### **Enrollment by Metal Tier** as of March 31, 2014 subsidized non-subsidized Silver Silver 30% 67% Gold 13% Bronze **Platinum 35**% 15% Bronze 24% Gold 5% Platinum 4% Minimum Coverage <1% Minimum Coverage 7%

<sup>\*</sup> Includes some ongoing caseload activity conducted through the Covered California portal. In addition to the figures noted above, about 800,000 individuals are likely eligible and have Medi-Cal applications in process, particularly those who recently applied, those who need to complete verifications or have duplicate applications, and those who need to be transitioned to Covered California coverage.

Age of Individuals Enrolled: Oct. 1 to March 31

Age	Subsidy Eligible		Unsubsidized		Total	
Less Than 18	44,838	4.2%	25,206	16.5%	70,044	5.7%
18 to 25	125,767	11.8%	13,572	8.9%	139,339	11.4%
26 to 34	174,117	16.3%	31,298	20.4%	205,415	16.8%
35 to 44	177,372	16.6%	28,439	18.6%	205,811	16.8%
45 to 54	268,228	25.1%	27,923	18.2%	296,151	24.2%
55 to 64	277,709	26.0%	26,204	17.1%	303,913	24.9%
65 and Older	618	0.1%	436	0.3%	1,054	0.1%
Grand Total	1,068,649		153,078		1,221,727	

### Race of Individuals Enrolled: Oct. 1 to March 31

Race	Subsidy Eligible		Unsubsidized		Total		Base Projection for 3/31/2014
White	286,861	34.4%	63,098	49.8%	349,959	36.4%	194,000
Latino	231,656	27.8%	20,511	16.2%	252,167	26.3%	265,000
Asian	191,953	23.0%	19,714	15.6%	211,667	22.0%	83,000
Black or African-American	21,974	2.6%	3,912	3.1%	25,886	2.7%	22,000
Mixed Race	44,070	5.3%	10,654	8.4%	54,724	5.7%	
American Indian and Alaska Native	2,140	0.3%	126	0.1%	2,266	0.2%	16,000
Native Hawaiian and other Pacific Islander	1,900	0.2%	285	0.2%	2,185	0.2%	
Other	23,065	2.8%	3,431	2.7%	26,496	2.8%	
Unknown Race, Non-Latino	30,226	3.6%	4,979	3.9%	35,205	3.7%	
Grand Total	833,845		126,710		960		

<sup>\*</sup> Excludes 261,172 non-respondents.

# Language of Individuals Enrolled\*: Oct. 1 to March 31

Language	Subsidy Eligible		Unsub	sidized	Total	
English	773,432	79.1%	134,860	95.7%	908,292	81.2%
Spanish	119,654	12.2%	3,323	2.4%	122,977	11.0%
Asian and Pacific Islander Languages	81,620	8.4%	2,621	1.9%	84,241	7.5%
Indo-European Languages	2,555	0.3%	144	0.1%	2,699	0.2%
Grand Total	977,261		140,948		1,118,209	

<sup>\*</sup> Excludes 103,518 non-respondents.

### Metal Level of Individuals Enrolled: Oct. 1 to March 31

Metal Level	Subsidy Eligible		Unsubsidized		Total	
Minimum Coverage	5,174	0.5%	10,710	7.0%	15,884	1.3%
Bronze	251,760	23.6%	53,301	34.8%	305,061	25.0%
Silver	712,409	66.7%	45,729	29.9%	758,138	62.1%
Gold	55,457	5.2%	19,983	13.1%	75,440	6.2%
Platinum	43,849	4.1%	23,355	15.3%	67,204	5.5%
Grand Total	1,068,649		153,078		1,221,727	