



# Covered California Participation Opportunity

Health Network Forum  
August 15, 2024

## Our Mission

To serve member health with excellence and dignity, respecting the value and needs of each person.

## Our Vision

By 2027, remove barriers to health care access for our members, implement same-day treatment authorizations and real-time claims payments for our providers, and annually assess members' social determinants of health.

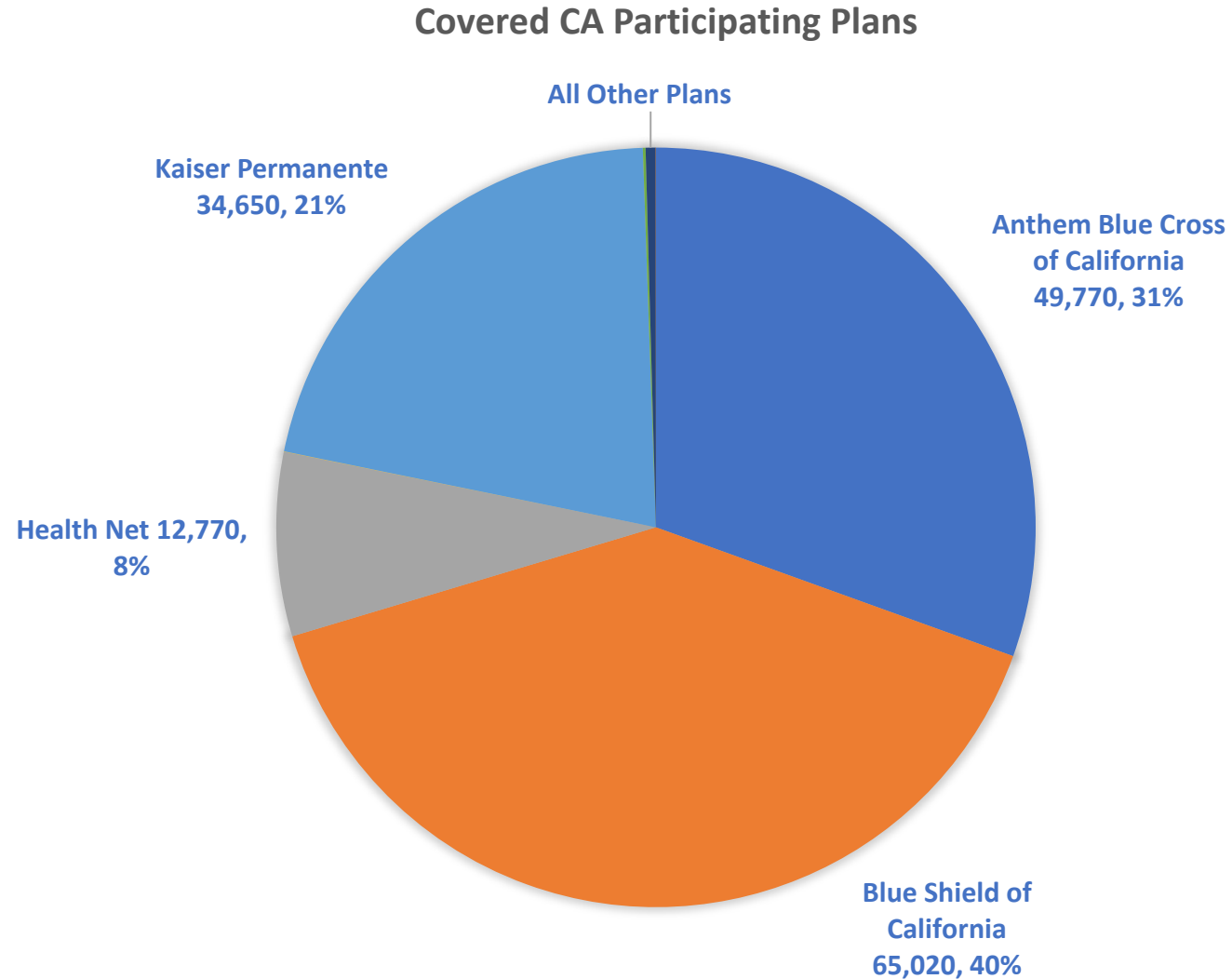
# Agenda

- Covered California – Background
- Value Proposition for CalOptima Health Participation
- Member Story
- Overview of the Orange County Covered California Landscape
- High Level Timeline
- Next Steps

# Background

- Covered California (Covered CA) is the California state-based Marketplace program through which eligible Californians can purchase individual insurance coverage for themselves and their families.
- California residents who are not eligible for Medi-Cal or employer-sponsored insurance can purchase a plan through Covered CA.
- Premium subsidies are available to qualifying individuals/families.
- The type of plans offered in Covered CA are called Qualified Health Plans (QHPs).
- CalOptima Health would be seeking to join the Covered CA market for the 2027 plan year.
- Covered CA advises that new plans will need a two-year runway to prepare for participation.

# Orange County's Covered CA Plans



# Value Proposition for Participation

- **Opportunity:** The recent reinstatement of Medi-Cal renewals and existing churn in eligibility for low-income populations compromises continuity of care for members and results in mixed-coverage households with varying provider networks.
- **Solution:** Entry into the Covered CA market will bridge the coverage gap when our members lose Medi-Cal coverage and keep family members in aligned networks at affordable premiums.
- **Value:** CalOptima Health is the largest health plan in Orange County with broad partnerships and a commitment to reinvesting in our local community.
- **Call to Action:** CalOptima Health has a responsibility to protect access to and continuity of high-quality care for our members throughout their life span.

# Member Story

- A CalOptima Health member undergoing breast cancer treatment recently received a Medi-Cal disenrollment notice due to her current income level that was assessed during the redetermination process.
- The member was very concerned about the following:
  - Maintaining access to the same providers that are administering her current treatment plan.
  - Inability to afford her out-of-pocket treatment costs under any of the currently available Covered CA plans.
- Due to her lack of Medi-Cal eligibility, CalOptima Health was prohibited from exercising “continuity of care” (COC) provisions.
  - COC provisions to maintain access to her current providers can only be exercised at the discretion of her *new* plan — and may be time-limited.

# CalOptima Health Covered CA Guiding Principles

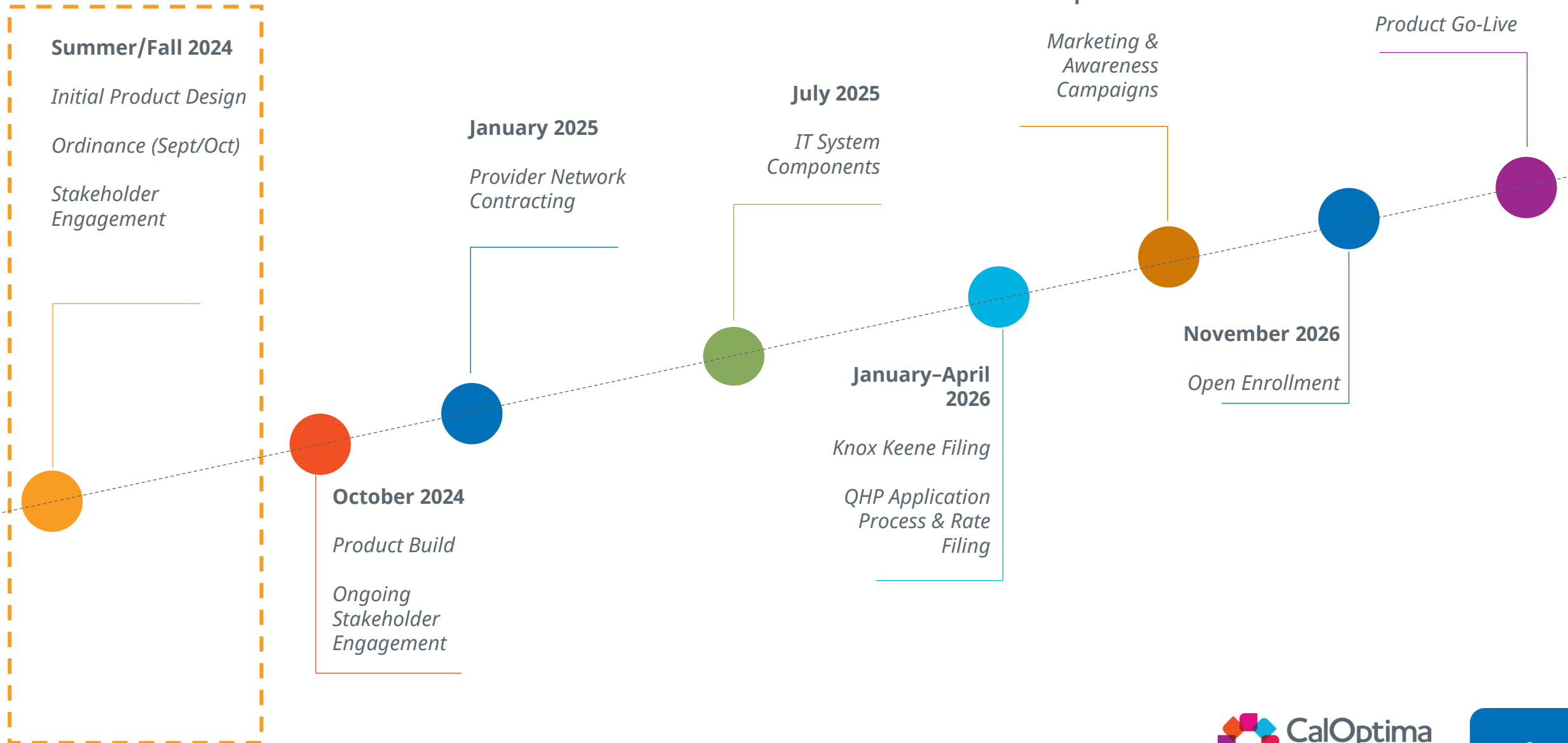
1. Through Covered CA participation, provide continuous, high-quality care to our members across changes in life circumstances.
2. Ensure sufficient provider reimbursement in alignment with the current Covered CA market in Orange County.
3. Consistently engage external stakeholders on an ongoing basis to inform the design and development of the program in a transparent way.
4. Be strong stewards of public funds by identifying opportunities for efficiency and careful investment in needed capabilities.
5. Ensure ongoing reinvestment in the Orange County community as a key tenet of Covered CA participation.
6. Start small and target individuals and families churning on and off Medi-Cal coverage.

# Stakeholder Engagement

- CalOptima Health has started engaging key stakeholders in discussions about participation in Covered CA.
- A small steering group made up of external stakeholders will begin meeting in July to inform the development of the program.
- Community Listening Sessions will begin in August to obtain broad community input into the program development process.
- CalOptima Health will share information soon about how to attend a Community Listening Session.
- The Member and Provider Advisory Committee meeting in August will include a discussion topic on Covered California.



# High-Level Timeline



# Question & Answer