

INFORMATION TECHNOLOGY DIVISION



APRIL 2022
v1.0

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> THE EXECUTIVE SUMMARY <

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers.

VISION

"To improve the health of all Californians by assuring their access to affordable, high-quality healthcare."

MISSION

"To increase the number of insured Californians, improve healthcare quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health insurance companies, doctors and hospitals that give them the best value."

SERVICE VALUES

- Consumer Focus
- Affordability
- Catalyst for Change
- Integrity
- Partnership
- Results



FIRST EXECUTIVE DIRECTOR

Peter V. Lee

Covered California's Board of Directors appointed Jessica Altman as its new Chief

Executive Officer (CEO) in early March 2022. Altman's appointment follows the September 2021 announcement that Peter V. Lee, Covered California's first executive director, would be leaving after more than a decade of leading the marketplace.

Covered California is currently in a period where the marketplace has a record-high 1.8 million enrollees, following the swift implementation of the American Rescue Plan under Lee's leadership, and record-low rate changes averaging just over 1 percent over the last three years. Covered California is currently working to enact new, nation-leading health plan contracting policies to hold health insurance companies accountable to improving health care quality and equity. Those policies will be acted upon by Covered California's board on Feb. 17, 2022, and will set landmark quality and equity benchmarks for companies doing business with Covered California. Over Lee's decade of service, Covered California has served millions of Californians, become the largest state-based marketplace in the nation, and established itself as a leader in both state and federal health care policies. California has had the largest drop in the uninsured rate of any state in the nation; maintained stable, healthy enrollment due to extensive year-over-year investments in marketing and outreach and consumercentric policies; set standard patient-centered benefit designs improving consumer access to care; and held health insurance companies accountable to high standards of accessible, quality care by enrollees.

> MANAGEMENT BOARD <

Covered California is led by a five-member board appointed by the Governor and state Legislature. The board is responsible for making major policy decisions and the hiring of senior staff.

> EXECUTIVE DIRECTOR <



Covered California's Board of Directors appointed Jessica Altman as its new Chief Executive Officer (CEO) in early March 2022.

Altman served as the insurance commissioner for the Pennsylvania Insurance Department, where she was charged with regulating the Commonwealth's insurance marketplace, protecting consumers and ensuring their health insurance needs are met. She joins Covered California with a wealth of experience concerning the Affordable Care Act, having played key roles in the Obama administration during the early establishment and implementation of the law, and as the chair of the Pennsylvania Health Insurance Exchange Authority, where she led the establishment of PA's state-based marketplace.

In addition to her duties as Pennsylvania's insurance commissioner and chair of the Pennsylvania Health Insurance Exchange Authority Board of Directors, Altman has served in leadership positions with the National Association of Insurance Commissioners, including chair of the Health Insurance and Managed Care Committee, and as co-chair of the Health Insurance Workstream under the Special Committee on Race and Insurance that she helped found, recognizing the need to address health disparities affecting communities of color across the country. Altman served as a member of the Pennsylvania Governors' Cabinet, and as a member of the Executive Committee of the National Academy for State Health Policy. She grew up in Menlo Park and is a graduate of Cornell University and Harvard University's John F. Kennedy School of Government.

> ORGANIZATIONAL STRUCTURE <

BOARD of DIRECTORS

Dr. Mark Ghaly, Paul E. Fearer,
Jerry Fleming, Dr. Sandra Hernandez,
Art Torres

EXECUTIVE DIRECTOR

Jessica Altman

Equal Employer Opportunity Dir.

Ebenezer Ampah

Equity & Quality Transformation

Alice Chen, MD

Chief Deputy Executive Dir. Operations

Karen Johnson

General Counsel Compliance & Accountability

Kathleen Keeshan

Chief Deputy Executive Dir. Plans, Sales, & Service

Doug McKeever

Administrative Services Division

Lisa Lassetter

Office of Legal Affairs

Brandon Ross

Policy, Eligibility & Research Div.

Katie Ravel

Financial Management Div.

Jim Watkins

Program Integrity Division

Thien Lam

Service Center Division

Mavilla Safi

Information Technology Div.

Kevin Cornish

Ombuds Office

Darryl Lewis

Outreach & Sales Division

Terri Convey

Customer Care Division

Jen Jacobs

Marketing Division

Colleen Stevens

Communication & External Affairs Div.

Kelly Green

Plan Management Division

James DeBenedetti

OUR AGENCY DIVISIONS

Administrative Services Division

Provides an array of central support services to Covered California's Board, staff, members, and customers with the most effective and efficient level of administrative services to achieve Covered California program and operational objectives.

Services are provided through several independent branches.

- Business Services Branch (BSB)
- Covered California University (CCU)
- Human Resources Branch (HRB)
- Office of Organizational Culture, Inclusion, & Engagement (OOCIE)

Financial Management Division (FMD)

Plans, implements and guides all financial related activities of Covered California, including finance, accounting, forecasting, budgeting and governmental compliance.

This includes coordinating and preparing Covered California's annual financial plan.

Information Technology Division (ITD)

Provides technology and security services and solutions to all divisions, consumers and stakeholders to support effective, secure and efficient operations and enrollment services in a manner that is financially sustainable.

The Office of Legal Affairs (OLA)

Ensures that all legal agreements are fulfilled and Covered California operates within its legal authority and provides guidance on any statutes or regulations pertaining to Covered California.

Program Integrity Division (PID)

Collaborates with all program areas to improve system and operational efficiencies when consumers apply and enroll in a health plan through Covered California. In addition, the division helps improve program compliance with federal and state regulations and mandates.

Ombuds Office

Operates independently between the consumer and program.

Essentially, the Ombudsman and their staff act as unbiased advocates to help the public resolve disputes.

Customer Care Division (CCD)

Improves how Covered CA staff (Agents, CECs, QHPs, CalHEERS) interact with the Consumer Experience lifecycle.

Policy, Eligibility, & Research (PER) Division

- Policy Branch: Acts as an advisor and resource to leadership on the development, implementation, and evaluation of uprogram policies.
- Eligibility Branch: Ensures appropriate implementation of program-eligibility rules.
- Research Branch: Provides policy and data analysis to support evidence-based decision-making, analyzing enrollment and the care provided by contracted health insurance companies.

Plan Management Division (PMD)

Improves the cost, quality and accessibility of health care delivered to consumers through its contracted health plans, and to enable Covered California's goals through the effective management and coordination of activities between Covered California and its health plans.

Outreach & Sales (O&S) Division

Supports enrollment partners, including Certified Insurance Agents, Navigator Grantees, Plan Based Enrollers, and community groups, to maximize enrollment and retention.

The division is also responsible for overseeing all aspects of the small business exchange including strategy and operations.

Marketing Division

Provides outreach, marketing, and education efforts with consideration to social and cultural attributes and lifestyle drivers to define target audiences.

Marketing tailors relevant communications to motivate consumers to enroll in and keep health insurance through Covered California.

Communications & External Affairs Division

Responsible for the ongoing public information and public relations functions of Covered California, such as press releases, video production, spokesperson services, and the agency's style guidelines.

External Affairs serves as Covered California's governmental relations liaison, providing strategic representation to federal, state, and local officials.

Service Center Division

Responsible for pre and post enrollment support - which includes processing consumer inquiries, assisting in consumer enrollment, and resolving challenges that prevent the consumer from receiving health and dental benefits.

> AGENCY OVERVIEW <

The Affordable Care Act (ACA), sometimes referred to as Obamacare, is one of the reasons we're here today. The Patient Protection and Affordable Care Act was signed into law March 2010 by President Obama. The primary goals were to make affordable health insurance available to more people, strengthen benefits for

women and seniors, and help lower the cost of health care in general.

Once implemented, the ACA required states to choose to operate their own exchanges, also known as marketplaces, or participate in multi-state exchange.

> CALHEERS <

From a technology perspective, there are two parts to Covered CA – the front end and the back end. The “front end” being Covered CA website, marketing, outreach, sales, service center, customer relations, relationships with insurance plan providers, and policy implementation; while CalHEERS comprises the “back end”.

CalHEERS is jointly sponsored by Covered California and the California Department of Health Care Services. Covered CA and DHCS provide the funding (project sponsors) for the running and maintenance of the CalHEERS project. The project is governed by an executive steering committee representing each of the participating agencies.

While Covered CA is not technically under the California Health and Human Services Agency (CHHS) umbrella, since we deal with health and human services, we are adjacent.

CalHEERS is administered and managed by the Office of Systems Integration (OSI). OSI was created to support all IT projects undertaken by the other 16 departments under CHHS. OSI administrates the CalHEERS project and provides guidance and oversight of the contract and contractors working on the CalHEERS project. Covered CA works with both OSI and contractor (Deloitte) staff when engaging and communicating with the CalHEERS project.

AGENCY HISTORY

California chose early on to operate its own exchange, becoming the first state to operate a state-run exchange under the ACA. Thus creating, the CA Health Benefit Exchange (HBEX), also known as Covered California.

Since officially opening its doors in 2014 Covered California has helped more than 2.9 million people buy health insurance.

Covered California successfully completed its 8th open enrollment period in 2022, leading the nation in implementing one

of the most significant exchanges to our health care system in U.S. history.

For individuals, Covered California is a free service that connects Californians with financial help when they buy health insurance from well-known companies.

For small businesses, Covered California helps them determine the right level of coverage and how much to contribute toward their employees' premiums. Then the business and their employees select the plan that fits their budget.

- 95% of all Californians are within a 15-minute drive from one of CCA's storefront locations

- ~ 320,000 people have enrolled in a supplemental dental plan through CCA to-date

- Approx. 45% of enrollment from agents is conducted by storefront operators (426,189 members)

- 80,000 employees have coverage through Covered California for Small Business

546

STOREFRONT LOCATIONS

4.7M

ENROLLEES TO-DATE

AGENCY MATTERS

• *If ARP subsidies expire, paid premiums for the lowest-income enrollees will more than double*

A new analysis shows how the expiration of the American Rescue Plan (ARP) would dramatically raise health insurance premiums for millions of people, force many to drop their health coverage, and potentially reduce the benefits that many people receive when they seek care. The analysis comes as Congress considers extending the premium subsidies that are part of that law before they expire at the end of 2022.

Through the federal law's expansion of Medicaid, millions more have enrolled through California's Medi-Cal program. Taken together, California's implementation of the Affordable Care Act (ACA) has resulted in a drop in the state's uninsured rate to a record-

low 6 percent in 2020. Communities of color have been among the biggest beneficiaries of ACA policies in California, with the uninsured rate for Latinos decreasing by 50 percent, and by nearly 66 percent for Black and Asian American/Pacific Islander consumers.

The analysis details the increased enrollment that the higher subsidies supported, the particular groups that benefited in California, the potential premium increases that consumers would face in October of this year if the subsidies are not continued, and the likely result of more than 150,000 Californians and 1.7 million people across the nation being priced out of coverage.

60%

of CCA's subsidized enrollment is comprised of lowest-income enrollees

92%

or 1.64 million of 2022 enrollees received tax credits to help reduce the cost of premiums each month

INFORMATION TECHNOLOGY DIVISION

> DIVISION OVERVIEW <

The Information Technology Division provides technology solutions, project management, and information security services to Covered California divisions, consumers and stakeholders supporting organization-wide innovation, operations and consumer-focused eligibility and enrollment services in a cost-effective manner. The Division's responsibilities include oversight of the ongoing development, maintenance and operation of CalHEERS.

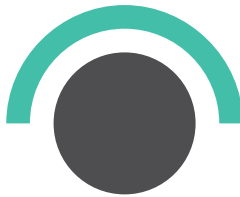
Three branches carry out specific functions in the Information Technology Division: Technology Solutions and Program Management, Technology Infrastructure and Operations, and the Information Security Office, in addition to our oversight and partnership with the Office of Systems Integration (OSI) and Deloitte to support CalHEERS.

> HOW WE FIT IN <

We actively support the goals, opportunities, and challenges of Business Division Partners by transforming data into information that supports decision making and drives action, providing strategy and technology management consulting services.



• CONSUMER FACING



• DIVISION PARTNERS



• INTERNAL PROCESSES

> THE SWOT ANALYSIS <

S TRENGTHS

- Agility – a division composed of talented, mission-driven, resilient people quick to pivot to support evolving business needs
- Partnership-based value delivery – internally via the EPMO, Product Council, and Agile product teams; externally via collaborative stewardship of CalHEERS with DHCS, OSI, CWDA, and Deloitte
- Effective talent pipeline – student workforce, interns, internal promotions, and our reputation as an IT employer of choice among State agencies

O PPORTUNITY

- Develop a project prioritization process aligned with a common set of enterprise-wide goals and priorities
- Engage business divisions early-on to improve innovation and enterprise-wide strategic goal achievement
- Develop relationships with other technology service providers (consultancies, CA State agencies, other State exchanges, private sector) to identify and adopt best practices

WEAKNESS

- Dearth of shared organizational goals and strategies create too many IT urgencies, making it difficult to prioritize and deliver meaningful/measurable outcomes
- Demand for IT resources exceeds capacity (especially PMs and BAs)
- Business pressure to pave the cow path – digital initiatives often recreate suboptimal manual processes
- Redundant data repositories and siloed teams make fact-based decision making harder than it should be
- New IT skills and change in customer mindset required to reimagine IT value proposition – from order taker / tool builder to consultative partner

THREATS

- Growing number, scale, complexity, and impact of cybersecurity threats
- Recruiting / retaining skilled technical talent is challenging given our compensation gap with private sector and prohibition against hiring outside California
- CalHEERS challenges including potential for litigation with strategic supplier, competing agendas with DHCS and CWDA partners, and modifications to the cost share model (13.03% to Cov'd CA)
- Tool-first or project-funding orientation in some business divisions

> THE LIST OF FUTURE PLANNING <



NEAR TERM: NEXT 6 – 18 MONTHS

Initiatives, Outcomes, or Achievements and Goals

● Secure our brand and reputation

Protect our brand and support business innovation while dethroning cybersecurity from the top spot on the ERM risk register, actively participate in audit responses and reviews, recertify federal Approval To Connect / Approval To Operate

● Deliver an outstanding consumer experience

Enhance and support CalHEERS, our B to C platform providing consumer health care benefits and Covered California's revenue – period highlights include PlanChoice and Assister Portal, cloud technology refresh, 2023 affordability contingency planning, AB133, SB260, Build Back Better, and Human Centered Design

● Support business division innovation

Drive progress towards enterprise goals and performance via Agile product teams and the EPMD's project portfolio, transition Workday from Accenture, converge consumer information onto Salesforce platform, improve Service Center workforce management and call recording, enhance CiCi chatbot to enrich consumer engagement, leverage robotic process automation to elevate people out of work that machines do better (BPM and DIVS), stabilize the CCSB platform transition to NFP

- **Achieve a productive hybrid workplace**

Support the Relmagine digital transformation initiative with enterprise platforms (Microsoft 365/Teams, DocuSign, Workday, SharePoint, ServiceNow, Kloudspot, etc)

- **Develop our talent and their focus on delivering value**

NEAR TERM: NEXT 18 MONTHS – 5 YEARS

New Potential Initiatives and Goals

- **Pivot**

Pivot IT to innovation-focused, business-value measured service delivery – providing Big 5 consulting value on a State budget

- **Evaluate**

Evaluate expansion of CalHEERS to support DHCS Medi-Cal plan selection

- **Accelerate**

Accelerate Covered California’s digital transformation by:

- ***Become*** a strategic partner by actively supporting business division goals, opportunities, and challenges
- ***Transform*** data into information that supports decision making and drives action
- ***Create*** a cybersecurity is everyone’s responsibility mindset
- ***Act*** on opportunities to deliver on a multi-experience (formerly omnichannel) strategy – consistent consumer, assister, and partner experience regardless of entry point
- ***Lead*** a business impact analysis to identify appropriate BCP investments and DR outcomes
- ***Invest*** in IT employees to deliver a consulting-oriented service delivery mindset and organizational model

> ETIQUETTE AND NORMS <

We strive for a positive, inclusive, and welcoming culture in the IT division. To foster connection, shared knowledge and resources, and meaningful experiences for all the staff, we've established these etiquettes (polite considerations) and norms (expected behaviors and actions).

HYBRID WORKPLACE <

We envision a future where location of work is not a differentiator, where contributors are empowered and supported through intuitive experiences regardless of whether we are alone, together-together, or together-apart.

Our workplace supports individual contributions and productivity by promoting flexibility and choice.

Our workplace supports team output by reducing friction and improving interaction regardless of location.

We continually seek feedback and consider all points of view and experiences so that we can iterate and constantly improve.

● EMAIL ETIQUETTE

When sending emails, be as clear and concise as possible and only include the necessary recipients. If the email requires more than a couple of paragraphs, consider calling instead.

● VIDEO CALL ETIQUETTE

Before you reach out by video, give your teammate a heads up. Send a quick chat or text message to make sure they're available or at a good stopping point to be able to give you the attention you need. If it's going to take more than 15mins to explain, consider scheduling a meeting instead.

● MEETING ETIQUETTE

Standard meeting default should be 45mins. This gives time for breaks between back-to-back meetings and still provides an opportunity for productive conversations.

If longer is needed, follow-up meetings can be planned.

● MICROPHONE ETIQUETTE

Unless speaking, your mic should be muted in consideration of others.

ON-CAMERA NORMS<

As we have moved to a more hybrid working model, where some staff are in-office and others are remote employees, it's pertinent that we are able to maintain the benefits of interacting as though we are all still together.

There are insights to be gleaned from expressions, body language, and social cues.

If you are experiencing camera issues or are in a situation where you can't be on camera, let the facilitator and/or other participants know.

● CAMERA NORM 01

If you are facilitating a virtual meeting, your camera should be on for you to be present and visible

● CAMERA NORM 02

If you are in participating in a virtual meeting with 5 or less participants, the cameras should be on for all of the attendees

● CAMERA NORM 03

If there are 6 or more virtual attendees, having cameras on will be at the discretion of the facilitator.

However, while speaking/participating your camera should be on.

MEETING NORMS<

Meetings can be a helpful and powerful tool for forward progress, but only when used the right way.

Have and communicate your intention for the meeting so that the right people may attend. For example, specify the type of meeting (i.e. Goal Setting, Brainstorming, Planning, Informational, Formal, etc.).

● MEETING NORM 01

Provide context and a general plan/agenda to the meeting prior to the commencement. It gives people the opportunity to prepare, bring materials, and have the right mindset for the purpose of the meeting.

● MEETING NORM 02

Facilitator has the responsibility to provide post-meeting recap and action item responsibilities.

ON-BOARDING APRIL 2022