



# NEWS RELEASE

**FOR IMMEDIATE RELEASE**  
Nov. 21, 2013

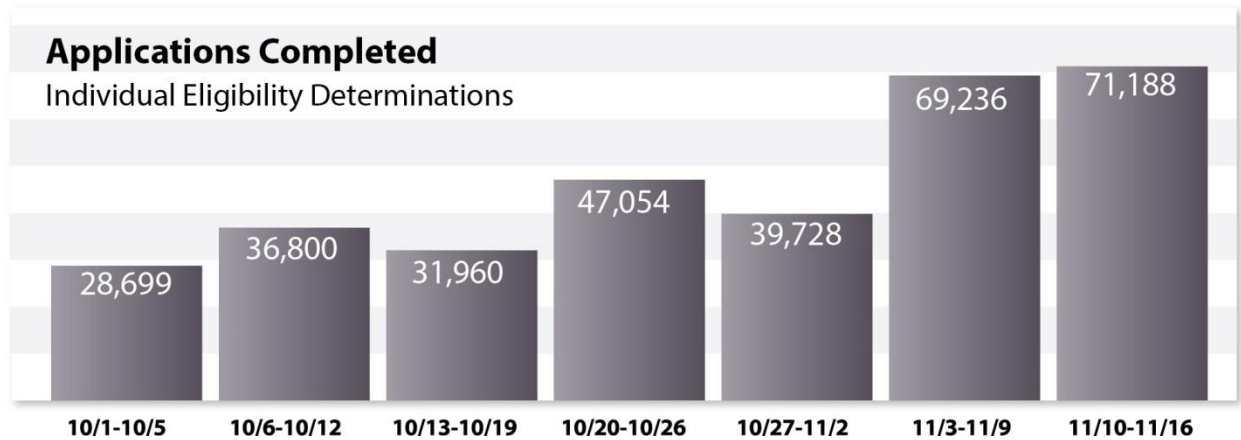
**Media Line:** (916) 205-8403

## **RATE OF APPLICATIONS COMPLETED NEARLY DOUBLES — COVERED CALIFORNIA TAKING IN 10 THOUSAND PER DAY**

*Momentum for Enrollment Increases More Than Threefold*

SACRAMENTO, Calif. — The number of applications completed for Covered California™ has reached more than 10,000 a day. During the week ending Nov. 16, 71,188 applications were completed, with applicants’ eligibility for premium assistance or no-cost or low-cost Medi-Cal determined.

As of Nov. 19, Californians had completed 360,464 health coverage applications and had their eligibility determined for premium assistance or no-cost or low-cost Medi-Cal.



“This is a clear indicator that our enrollment system is working, demand for health care coverage is strong, and Californians are embracing the benefits offered by the Affordable Care Act,” said Covered California Executive Director Peter V. Lee.

(more)

Of the applications completed, about 39 percent or 135,000 will likely result in Medi-Cal coverage for currently uninsured or underinsured individuals.

“The tremendous interest in Covered California’s health coverage options has been a positive influence to motivate those who are uninsured to take advantage of their new coverage options,” said Toby Douglas, Director of the Department of Health Care Services. “It is very encouraging to see that the rate of approvals for Medi-Cal continues to increase.”

The rate of enrollment in Covered California health plans has also increased. As of Nov. 19, 79,891 Californians had selected a health plan. Compared with the first week of October, during which about 700 people a day selected a health plan, the enrollment rate nearly quadrupled by the second week of November, to about 2,700 plan selections per day.

The increase is mirrored by Medi-Cal, both through Covered California and by applications processed by county health agencies. In October, county human services agencies processed 270,670 applications, a 30% increase over the previous month.

In October, Los Angeles County, where pricing regions 15 and 16 are located, had the largest number of enrollments, totaling 6,978, including subsidy-eligible and nonsubsidized consumers. San Diego County, Orange County and San Bernardino/Riverside counties followed closely.

Expanded data about those who enrolled during October shows that 18- to 34-year-olds are applying in direct proportion to California’s population.

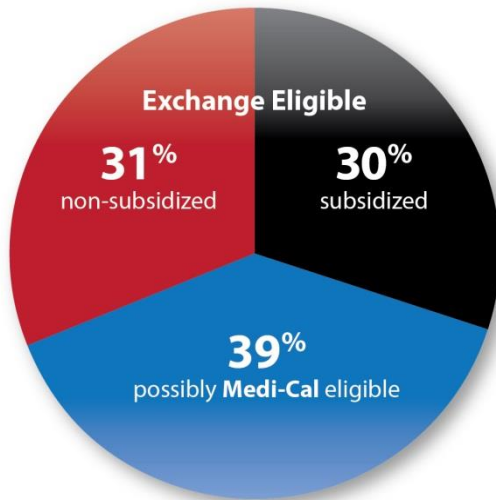
“Not only are we seeing strong enrollment numbers overall, but enrollment in key demographics like the so-called young invincibles is very encouraging,” said Lee.

Of the 30,830 individuals who enrolled during October, 22.5 percent, or about 6,900, were between 18 and 34 years old. This group makes up about 21 percent of the state’s population.

English was by far the predominant language of those who enrolled during October. Covered California anticipates a more diverse language mix in the coming months, with greater in-person enrollment, as language-specific outreach and marketing rolls out in November and December.

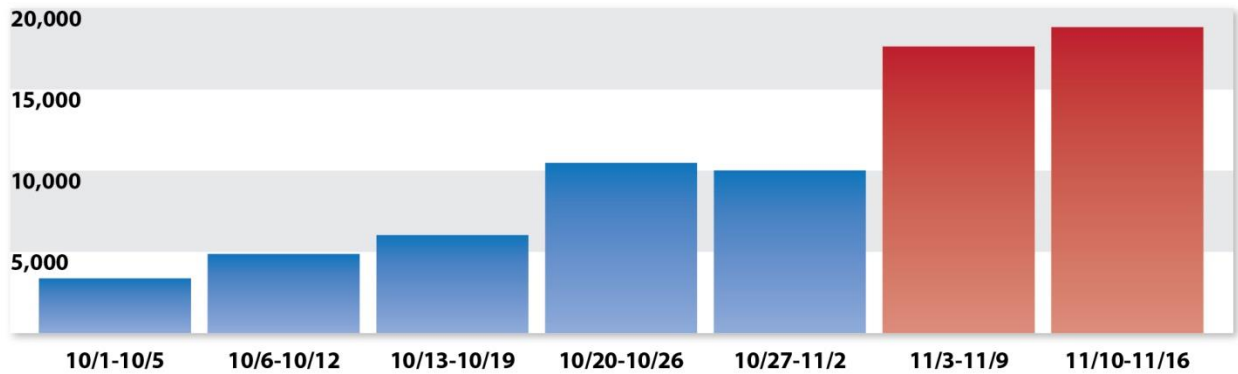
“The enrollment numbers so far reflect a tremendous demand for health insurance, which will only grow stronger as the facts about Covered California health coverage options spread across California’s diverse communities of language and culture,” said Lee.

For more details about applications and enrollment, please see the charts on the following pages.



Based on enrollment trends through Oct. 31, 2013.

### Plan Selections – Individual Enrollment



As of Nov. 19, 2013, 79,891 individuals have selected a plan.

Note: These represent individual application counts for the weekly federal reporting periods. The numbers are not additive for accumulative purposes due to the dynamic nature of application status throughout the enrollment cycle (e.g., an applicant may have changed application status).

<sup>1</sup>  
Individual Enrollments and Exchange Eligible Applications Completed, With Subsidy Status, Across Age Brackets

<sup>2</sup>  
October 1-31

Age Brackets	Individuals Exchange Eligible – Subsidized		Individuals Exchange Eligible – Non-Subsidized		Total Individuals Exchange Eligible		Individuals Enrolled <sup>1</sup> – Subsidized		Individuals Enrolled <sup>1</sup> – Non-Subsidized		Total Individuals Enrolled <sup>1</sup>		California Population <sup>3</sup> Distribution
		% of Total		% of Total		% of Total		% of Total		% of Total		% of Total	
AGE <18	4,141	11%	12,449	16%	16,590	14%	673	14%	891	3%	1,564	5%	28%
AGE 18 to 25	3,210	9%	7,068	9%	10,278	9%	312	6%	2,032	8%	2,344	8%	7%
AGE 26 to 34	5,757	16%	12,420	16%	18,177	16%	807	17%	3,773	15%	4,580	15%	14%
AGE 35 to 44	5,164	14%	11,471	15%	16,635	15%	930	19%	4,007	15%	4,937	16%	14%
AGE 45 to 54	6,868	19%	13,199	17%	20,067	18%	1,001	21%	5,864	23%	6,865	22%	14%
AGE 55 to 64	9,715	26%	17,118	22%	26,833	23%	1,097	23%	9,290	36%	10,387	34%	11%
AGE 65 or older	1,906	5%	4,026	5%	5,932	5%	32	1%	121	0%	153	0%	11%
<b>Total</b>	<b>36,761</b>	<b>100%</b>	<b>77,751</b>	<b>100%</b>	<b>114,512</b>	<b>100%</b>	<b>4,852</b>	<b>100%</b>	<b>25,978</b>	<b>100%</b>	<b>30,830</b>	<b>100%</b>	<b>100%</b>

<sup>1</sup> Enrollment is defined as application submitted, plan selected, but not yet effectuated.

<sup>2</sup> Enrollment data based on data extracted from California Healthcare Eligibility, Enrollment and Retention System (CalHEERS) on November 6, 2013 and application data based on data extracted from CalHEERS on November 14, 2013.

<sup>3</sup> Taken from 2010 US Census data with an error margin of +/- 1%.

<sup>4</sup> This data reflects only the first month of a six month enrollment process. The rates and distribution are very likely to change over time. Additional analysis will be conducted in the future.

<sup>5</sup> This data does not include Medi-Cal.

- Children are underrepresented compared to the population. This is largely due to the fact that children in families with incomes up to 250% of the Federal Poverty Level are likely Medi-Cal eligible and are not reflected in the enrollments above.
- Oldest age brackets, 45-64, are overrepresented compared to the population.
- 18-34 year olds are applying in very similar proportion to the population.

## Individual Enrollments<sup>1</sup> Completed, With Subsidy Status, Across Issuer

October 1-31<sup>2</sup>

Issuers	Individuals Enrolled <sup>1</sup> – Subsidized		Individuals Enrolled <sup>1</sup> – Non-Subsidized		Total Individuals Enrolled <sup>1</sup>	
		% of Total		% of Total		% of Total
Anthem Blue Cross of California	1,591	32.7%	7,067	27.2%	8,658	28.1%
Blue Shield of California	1,558	32.0%	6,345	24.4%	7,903	25.6%
Chinese Community Health Plan	5	0.1%	211	0.8%	216	0.7%
Contra Costa Health Plan	10	0.2%	40	0.2%	50	0.2%
Health Net	665	13.7%	4,174	16.1%	4,839	15.7%
Kaiser Permanente	858	17.6%	7,392	28.5%	8,250	26.8%
L.A. Care Health Plan	78	1.6%	290	1.1%	368	1.2%
Molina Healthcare	24	0.5%	120	0.5%	144	0.5%
Sharp Health Plan	45	0.9%	253	1.0%	298	1.0%
Valley Health Plan	5	0.1%	30	0.1%	35	0.1%
Western Health Advantage	13	0.3%	56	0.2%	69	0.2%
<b>Total</b>	<b>4,852</b>	<b>100.0%</b>	<b>25,978</b>	<b>100.0%</b>	<b>30,830</b>	<b>100.0%</b>

1 Enrollment is defined as application submitted, plan selected, but not yet effectuated.

2 Based on data extracted from CalHEERS on November 6, 2013.

3 This data reflects only the first month of a six month enrollment process. The rates and distribution are very likely to change over time. Additional analysis will be conducted in the future.

4 This data does not include Medi-Cal.

## Individual Enrollments<sup>1</sup> Completed, With Subsidy Status, Across Language

October 1-31 <sup>2</sup>							
Language <sup>3</sup>	Individuals Enrolled <sup>1</sup> – Subsidized		Individuals Enrolled <sup>1</sup> – Non-Subsidized		Total Individuals Enrolled <sup>1</sup>		California Population Distribution <sup>4</sup>
		% of Total		% of Total		% of Total	
English	4,419	91.1%	21,930	84.4%	26,349	85.5%	56.1%
Spanish	43	0.9%	951	3.7%	994	3.2%	28.8%
Asian and Pacific Islander languages	63	1.3%	1,129	4.3%	1,192	3.9%	9.7%
Other Indo-European languages	10	0.2%	96	0.4%	106	0.3%	4.4%
Other languages	-	-	-	-	-	0.0%	1.0%
(blank)	317	6.5%	1,872	7.2%	2,189	7.1%	-
<b>Total</b>	<b>4,852</b>	<b>100.0%</b>	<b>25,978</b>	<b>100.0%</b>	<b>30,830</b>	<b>100.0%</b>	<b>100.0%</b>

1 Enrollment is defined as application submitted, plan selected, but not yet effectuated by payment.

2 Based on data extracted from CalHEERS on November 6, 2013.

3 Language categories grouped to match Census categories.

4 Taken from US Census data with an error margin of +/- 1%.

5 This data reflects only the first month of a six month enrollment process. The rates and distribution are very likely to change over time. Additional analysis will be conducted in the future.

6 This data does not include Medi-Cal.

In October, when most enrollments were performed online or by phone, the disproportionate enrollment was by English speakers. Covered California anticipates more diverse language mix in the coming months with greater in-person enrollment.

## Individual Applications Completed, With Subsidy Status, Across Language

October 1-31<sup>1</sup>

Language <sup>2</sup>	Individuals Exchange Eligible – Subsidized		Individuals Exchange Eligible – Non-Subsidized		Total Individuals Exchange Eligible		California Population Distribution <sup>3</sup>
		% of Total		% of Total		% of Total	
English	30,689	83.5%	63,933	82.2%	94,622	82.6%	56.1%
Spanish	1,583	4.3%	3,794	4.9%	5,377	4.7%	28.8%
Asian and Pacific Islander languages	1,378	3.7%	2,771	3.6%	4,149	3.6%	9.7%
Other Indo-European languages	144	0.4%	349	0.4%	493	0.4%	4.4%
Other languages	-	-	-	-	-	-	1.0%
(blank)	2,967	8.1%	6,904	8.9%	9,871	8.6%	-
<b>Total</b>	<b>36,761</b>	<b>100.0%</b>	<b>77,751</b>	<b>100.0%</b>	<b>114,512</b>	<b>100.0%</b>	<b>100.0%</b>

1 Based on data extracted from CalHEERS on November 6, 2013.

2 Language categories grouped to match Census categories.

3 Taken from US Census data with an error margin of +/- 1%.

4 This data reflects only the first month of a six month enrollment process. The rates and distribution are very likely to change over time. Additional analysis will be conducted in the future.

5 This data does not include Medi-Cal.

## Individual Enrollments<sup>1</sup> Completed, With Subsidy Status, Across Region

October 1-31<sup>2</sup>

Regions	Individuals Enrolled <sup>1</sup> – Subsidized		Individuals Enrolled <sup>1</sup> – Non-Subsidized		Total Individuals Enrolled <sup>1</sup>		California Population Distribution <sup>3</sup>
		% of Total		% of Total		% of Total	
1 - Northern counties	162	3.3%	1,148	4.4%	1,310	4.2%	3.7%
2 - North Bay counties	245	5.0%	1,325	5.1%	1,570	5.1%	3.5%
3 - Sacramento Valley	229	4.7%	1,945	7.5%	2,174	7.1%	5.8%
4 - San Francisco	189	3.9%	703	2.7%	892	2.9%	2.2%
5 - Contra Costa County	201	4.1%	1,072	4.1%	1,273	4.1%	2.8%
6 - Alameda County	283	5.8%	1,471	5.7%	1,754	5.7%	4.1%
7 - Santa Clara County	278	5.7%	1,194	4.6%	1,472	4.8%	4.8%
8 - San Mateo County	142	2.9%	701	2.7%	843	2.7%	1.9%
9 - Monterey Coast	71	1.5%	597	2.3%	668	2.2%	2.0%
10 - San Joaquin Valley	166	3.4%	1,177	4.5%	1,343	4.4%	5.1%
11 - Central San Joaquin	40	0.8%	468	1.8%	508	1.6%	3.3%
12 - Central Coast	211	4.3%	1,326	5.1%	1,537	5.0%	4.1%
13 - Eastern counties	5	0.2%	85	0.3%	90	0.3%	0.6%
14 - Kern County	40	0.8%	258	1.0%	298	1.0%	2.3%
15 - Los Angeles County, partial	446	9.2%	2,281	8.8%	2,727	8.8%	26.4%
16 - Los Angeles County, partial	1,004	20.7%	3,247	12.5%	4,251	13.8%	
17 - Inland Empire	321	6.6%	2,529	9.7%	2,850	9.2%	11.3%
18 - Orange County	385	7.9%	1,994	7.7%	2,379	7.7%	8.1%
19 - San Diego County	434	8.9%	2,457	9.5%	2,891	9.4%	8.3%
<b>Total</b>	<b>4,852</b>	<b>100.0%</b>	<b>25,978</b>	<b>100.0%</b>	<b>30,830</b>	<b>100.0%</b>	<b>100.0%</b>

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5 This data does not include Medi-Cal.



## Individual Applications Completed, With Subsidy Status, Across Region

October 1-31 <sup>1</sup>							
Regions	Individuals Exchange Eligible – Subsidized		Individuals Exchange Eligible – Non-Subsidized		Total Exchange Eligible Individuals		California Population Distribution <sup>2</sup>
		% of Total		% of Total		% of Total	
1 - Northern counties	1,637	4.5%	3,203	4.1%	4,840	4.2%	3.7%
2 - North Bay counties	1,687	4.6%	3,452	4.4%	5,139	4.5%	3.5%
3 - Sacramento Valley	2,565	7.0%	5,460	7.0%	8,025	7.0%	5.8%
4 - San Francisco	1,049	2.9%	1,993	2.6%	3,042	2.7%	2.2%
5 - Contra Costa County	1,352	3.7%	2,713	3.5%	4,065	3.5%	2.8%
6 - Alameda County	1,867	5.1%	3,772	4.9%	5,639	4.9%	4.1%
7 - Santa Clara County	1,724	4.7%	3,428	4.4%	5,152	4.5%	4.8%
8 - San Mateo County	892	2.4%	1,787	2.3%	2,679	2.3%	1.9%
9 - Monterey Coast	787	2.1%	1,624	2.1%	2,411	2.1%	2.0%
10 - San Joaquin Valley	1,785	4.9%	4,179	5.4%	5,964	5.2%	5.1%
11 - Central San Joaquin	710	1.9%	1,707	2.2%	2,417	2.1%	3.3%
12 - Central Coast	1,725	4.7%	3,521	4.5%	5,246	4.6%	4.1%
13 - Eastern counties	126	0.3%	253	0.3%	379	0.3%	0.6%
14 - Kern County	472	1.3%	1,135	1.5%	1,607	1.4%	2.3%
15 - Los Angeles County, partial	3,383	9.2%	7,090	9.1%	10,473	9.1%	26.4%
16 - Los Angeles County, partial	5,039	13.7%	10,738	13.8%	15,777	13.8%	
17 - Inland Empire	3,749	10.2%	8,642	11.1%	12,391	10.8%	11.3%
18 - Orange County	2,917	7.9%	6,094	7.8%	9,011	7.9%	8.1%
19 - San Diego County	3,295	9.0%	6,960	9.0%	10,255	9.0%	8.3%
<b>Total</b>	<b>36,761</b>	<b>100.0%</b>	<b>77,751</b>	<b>100.0%</b>	<b>114,512</b>	<b>100.0%</b>	<b>100.0%</b>

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4 This data does not include Medi-Cal.



Provider	Regions Served
Anthem Blue Cross of California	1*, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19
Blue Shield of California	1*, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19
Chinese Community Health Plan	4, 8**
Contra Costa Health Plan	5
Health Net	4, 5, 7, 8, 9, 10, 14, 15, 16, 17, 18, 19
Kaiser Permanente	1*, 2, 3, 4, 5, 6, 7, 8, 10*, 11, 12*, 13*, 14, 15, 16, 17, 18, 19
L.A.Care Health Plan	15, 16
Molina Healthcare	15, 16, 17, 19
Sharp Health Plan	19
Valley Health Plan	7
Western Health Advantage	2, 3

\* specific areas only  
 \*\* northern area only

Regions
1 - Northern counties
2 - North Bay counties
3 - Sacramento Valley
4 - San Francisco
5 - Contra Costa County
6 - Alameda County
7 - Santa Clara County
8 - San Mateo County
9 - Monterey Coast
10 - San Joaquin Valley
11 - Central San Joaquin
12 - Central Coast
13 - Eastern counties
14 - Kern County
15 - Los Angeles County, partial
16 - Los Angeles County, partial
17 - Inland Empire
18 - Orange County
19 - San Diego County

## **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 [www.CoveredCA.com](http://www.CoveredCA.com).

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