

COVERED CALIFORNIA

Claiming Your Share of the Health Benefit Exchange

EXECUTIVE SUMMARY

Covered California, California's Health Benefit Exchange, represents an exciting opportunity for health care providers to reach out to vast new groups of potential customers. Through this health plan marketplace, approximately two million Californians and 300,000 small businesses are expected to shop for and purchase health care coverage within its first few years of inception, and the numbers are expected to rise from there.

Consumers will be able to enroll in Covered California beginning in October 2013. With over seven million uninsured people – more than any other state – California is moving swiftly to ensure that the Covered California is in full operation by the January 2014 deadline.

Research shows that the majority of these new healthcare customers will be people of color and also Limited English Proficient. For health plans to increase their share in Covered California, they must reach, enroll and communicate effectively with this important audience. Connecting with this pool of potential customers hinges on clear, accurate communication, and requires ramping up language assistance efforts and implementing new strategies to present your plans in a way that is understandable, approachable and appealing.

How do you successfully participate in this growing market? Choose a translation services provider you trust, set the process in motion now and look forward to increasing your market share substantially once Covered California opens for business.

READYING FOR COVERED CALIFORNIA

In January of 2014, in accordance with the Patient Protection and Affordable Care Act (passed in March of 2010), California will institute Covered California, formerly known as the California Health Benefit Exchange. Covered California is essentially a health plan "marketplace" where uninsured individuals with low to moderate incomes, as well as small businesses (less than 100 employees), can shop for and purchase health insurance. Covered California will have the ability to negotiate with insurers for optimum rates, and will offer assistance to consumers and small business owners so that they can confidently choose a health plan that best fits their needs. So far, 33 insurers and other organizations have expressed interest in bidding for business through Covered California, and by June 2013, officials are expected to choose the winning health plans and negotiate rates. In January 2014, Covered California will be open and ready for business.

NEW MEMBERS, NEW OPPORTUNITIES

Once it is fully established, Covered California is expected to have 3 to 5 million members; specifically, 67% of this new customer base will be people of color and 40% Limited English Proficient. Targeted and culturally sensitive translation of marketing collateral and informational materials is critical to ensure that these new customers fully understand your plan's benefits.

According to Chad Silva, Policy Analyst, Latino Coalition for a Healthy California, "Enrollment efforts must focus on both older and younger consumers through clinic and community-based outreach programs. It is critical that organizations have marketing and informative materials translated and ready to implement prior to the January 2014 deadline."

NOW IS THE TIME TO BEGIN

Because of the large amount of new materials and information that must be translated prior to the implementation of Covered California, it is vital that health care providers have a solid, well-thought-out translation strategy in place. It is imperative that health care organizations begin preliminary work now by partnering with a translation services provider they trust.

Consider the math: Estimates by the Latino Coalition for a Healthy California suggest that there are 6 to 7 million Limited English Proficient individuals living in California, and more than 40% of Californians do not speak English at home. Health plans cannot ignore this statistic; to gain market share, they must reach and connect with the state's LEP population.

And these numbers will continue to only increase. To maximize your enrollment through Covered California and through the Patient Protection and Affordable Care Act (ACA), culturally sensitive and targeted language assistance needs to be done now. In particular, your health care organization will be a huge step ahead if it translates all vital documents, including enrollment forms and notices of action, into the 13 Medi-Cal Managed Care threshold languages. The large number of LEP individuals who will be purchasing insurance through Covered California will be more likely to enroll in your plan than others if they accurately and comprehensively can understand your services and benefits.

CREATE YOUR PLAN: 5 STEPS TO TAKE RIGHT NOW

1. **Be an educated translation consumer.** When it comes to selecting a translation company, do your homework! The cheapest company may not be the best one for your organization, but a good translation partner will be able to find ways to work with you to keep costs down and save you money in the long run.

2. **Do an internal-needs assessment.** Ask these critical questions before you start: What languages are you dealing with? Is a particular linguistic group within your area not considered a “threshold” language, but you know that this population is growing? What factors and data do you want to measure for identifying return on investment (ROI)? What types of documents will you have translated? What data formats are the documents in? What are your volume needs?
3. **Allocate appropriate resources.** Any health plan that is serious about translation should designate a Cultural and Linguistics coordinator. This will give you a single “point person” who can act as a liaison between your organization and your translation provider, and minimizes mistakes and misunderstandings that can occur within the communication process.
4. **Plan the translation process.** A good plan is key to a smooth translation experience. Work with your translation provider to create your step-by-step translation process; identify which steps will take place each time a document is translated; and ensure that they are aware of your specific needs and offers a detailed outline for meeting them.
5. **Standardize your vital documents, create style guides and glossaries.** Make sure your forms, applications, letters and other vital documents are up-to-date, accurate from your end and ready to be translated first. Once these are out of the way, it’s easier to move on with more complex documents. A glossary contains important terms with their preferred translations, and a style guide lets translators working on your projects know the linguistic and stylistic preferences specific to your organization.

FINAL THOUGHTS

Covered California represents a unique opportunity for health care providers to increase market share and gain new, long-term customers. In order to successfully participate in Covered California, providers should start now on their translation strategies. Having solid language assistance plans in place will play a key role in the ability to thrive within the highly competitive healthcare marketplace. Call Avantpage today at (530) 750-2040 to get a detailed translation-needs assessment and on the path to claiming this new market for your health plan.

ABOUT AVANTPAGE

For 16 years, we’ve helped California health plans and organizations through our language expertise and experience to ensure that healthcare information is translated accurately, swiftly, and cost-effectively. With expertise in 150+ languages, we provide responsive, quality, and customized services. Our translations save you time and money, ensure you comply with regulations, and help you connect in any language.