

Covered California Collaborates with Google Public Sector to Accelerate and Simplify Health Insurance Enrollment Using AI

Google Cloud AI integration will enable Covered California to verify more than 50,000 health care documents with an 84 percent verification rate monthly, providing residents with affordable, high-quality health care options at unprecedented speed.

SACRAMENTO, Calif., April 10, 2024 /PRNewswire/ -- Cloud Next '24, LAS VEGAS -- [Covered California](#), California's health insurance marketplace, announced today that it is leveraging [Google Cloud's](#) AI solutions to help streamline the organization's efforts to provide California residents with affordable, quality health insurance.

Google Cloud's AI solution, [Document AI](#), will help improve the consumer and employee experience by automating parts of the documentation and verification process when residents apply for coverage. Once the solution is live in June, residents will be able to securely upload their documents through the Covered California online application and receive instant verification status, simplifying access to health insurance.

In 2013, 17.2 percent of the state's 39 million residents lacked access to basic health insurance. By 2022, that number was 6.5 percent. Covered California launched a pilot program in 2023, with Google Cloud and Deloitte, to test the viability of Document AI. This AI-powered solution uses machine learning (ML) to automate the repetitive task of verifying resident information, improving speed and accuracy of data extraction, and gaining insights for data-driven decision making.

The initial results proved successful, with Covered California achieving a document verification rate of 80-96 percent, depending on the document type, for an average of 84 percent. The previous solution had a completion rate of only 18-20 percent. And Covered California officials believe the new Google Cloud-powered system's success rates will only continue to improve.

"This whole journey started with broad conversations about what Google Cloud can do and where AI is going," said Karen Johnson, Covered California's chief deputy executive director. "The effectiveness of Google Cloud's solutions on its open-cloud infrastructure enabled our team to automate document verification, meet high validation thresholds and consistently keep up with shifting state legislation. We are very pleased with these initial results; Document AI has reliably fulfilled its promises and we are confident in our ability to effectively leverage it."

Processing a significant volume of documents manually, Covered California recognized the lag that manual systems have historically created in getting people the coverage they need. While essential to authenticating sensitive, personally identifiable information (PII) such as identity and income, health insurance verification processes have traditionally been time consuming. To improve the experience of both its customers and employees, this new solution will meet accuracy, efficiency, and scalability requirements.

Covered California is also using Google Cloud's [Assured Workloads](#) to manage and maintain FedRAMP compliance and [Google Security Operations](#) to help eliminate security blind spots and safeguard against attacks, part of the organization's broader efforts to protect the integrity of consumer personal information.

"We are excited to collaborate with Covered California in its mission to make healthcare more accessible and affordable for all Californians," said Brent Mitchell, Google Public Sector's vice president, U.S. state and local government and education. "Our AI-powered solutions, including Document AI, are helping to streamline the enrollment process and ensure that residents can get the coverage they need more seamlessly. We are committed to working with Covered California to help the organization continue to find innovative ways to improve the enrollment experience for everyone across the state."

To learn more about Covered California's mission to ensure Californians have access to high-quality, affordable insurance, please visit www.CoveredCA.com.

About Covered California

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 on a sliding scale to 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. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.

About Google Cloud

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.

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