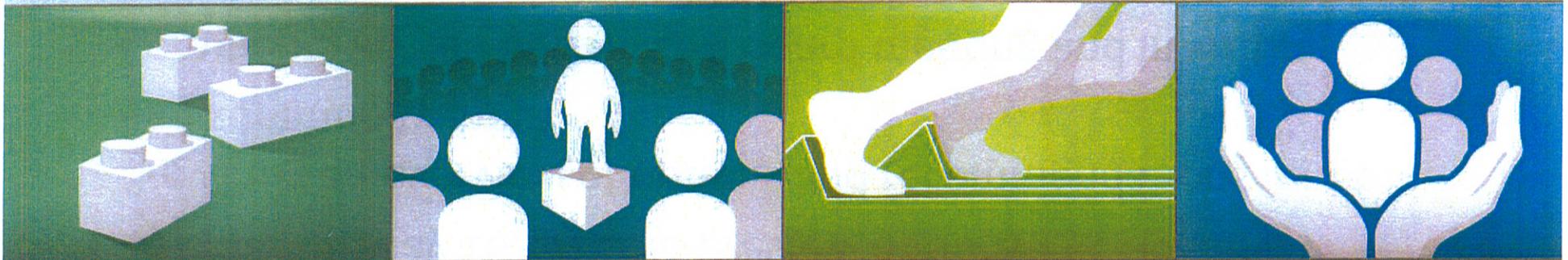


Marketing, Outreach & Education and Assisters Program for the

# California Health Benefits Marketplace

*sponsored by*

California Health Benefit Exchange  
Department of Health Care Services  
Managed Risk Medical Insurance Board



***California Health Benefit Exchange  
Board Meeting  
May 22, 2012***

## Where we are and where we're going...

- Developed options and recommendations informed by stakeholder input, review of national lessons and expert advice
- The Department of Health Care Services, Managed Risk Medical Insurance Board, and California Health Benefit Exchange hosted a webinar on May 16, 2012 to preview options
- Providing an overview of options and recommendations for board and community input
- Comments invited both at this board meeting and in writing between now and May 31, 2012
- Staff will make revisions and prepare final recommendations for the Exchange Board
- Exchange Board decisions (likely for June 19<sup>th</sup> board meeting)
- Further research of outstanding issues and continued work to develop details

# Guiding Principles

*What follows are draft principles articulated by the Exchange, DHCS, and MRMIB. These guiding principles are reflected in the various options that are being presented.*

1. Promote maximum enrollment of currently uninsured individuals in coverage – including subsidized coverage in the Individual Exchange and Small Business Health Options Program (SHOP), Medi-Cal and Healthy Families programs, as well as for individuals who can purchase coverage without subsidies.
2. Build on and leverage existing resources, networks and channels to maximize enrollment into health care coverage, including close collaboration with partners and state agencies with common missions and visions.
3. Consider where eligible populations live, work and play. Select tactics and channels that are based on research and evidence of how different populations can best be reached and encouraged to enroll and, once enrolled, retain coverage.
4. Marketing and outreach strategies will reflect the mix and diversity of those eligible for coverage.

# Guiding Principles

## *(continued)*

5. Establish a trusted statewide Assisters Program that reflects the cultural and linguistic diversity of the target audiences and results in successful relationship and partnerships among Assisters serving state affordable health insurance programs.
6. Ensure Assisters are knowledgeable of both subsidized and non-subsidized health coverage and qualified health plans and that Assisters are equipped with the information and expertise needed to successfully educate and enroll individuals in coverage, regardless of the type of program for which they are eligible.
7. Promote retention of existing insurance coverage in public programs and the individual market.
8. Continue to learn and adjust strategies and tactics based on input from our national partners, California stakeholders, on-going research, evaluation and measurement of programs' impact on awareness and enrollment.

# “California Coverage” Goals

The goal of the project sponsors is to increase the number of insured Californians. Specific targets for the first years of this effort are to enroll at least the “enhanced” enrollment estimates from the UC-CalSIM modeling:

## By the end of 2014:

- **ENROLL 2.8 million** Californians newly eligible for Medi-Cal, Healthy Families, subsidized coverage in the Exchange or enrolling in the Exchange without subsidies

## By the end of 2015:

- **ENROLL 3.6 million** Californians newly eligible for Medi-Cal, Healthy Families, subsidized coverage in the Exchange or enrolling in the Exchange without subsidies

## By the end of 2016:

- **ENROLL 4.4 million** Californian newly eligible for Medi-Cal, Healthy Families, subsidized coverage in the Exchange or enrolling in the Exchange without subsidies
- **Decrease** the number of the **uninsured by more 2.8 million**

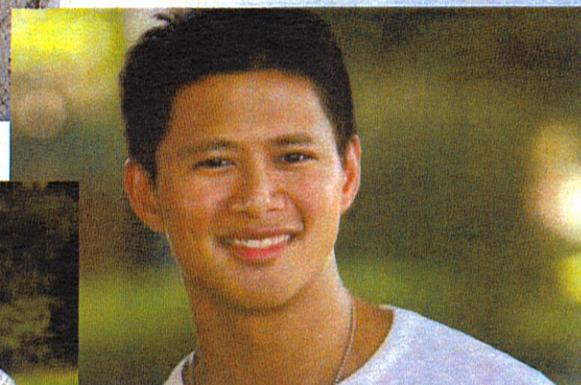
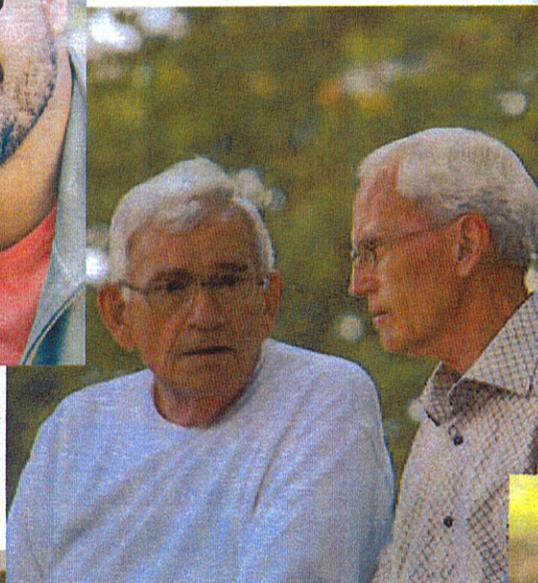
## Cost per Acquisition

Findings regarding spending per enrollee for other California public programs, private health plans and other exchange efforts. Research is continuing.

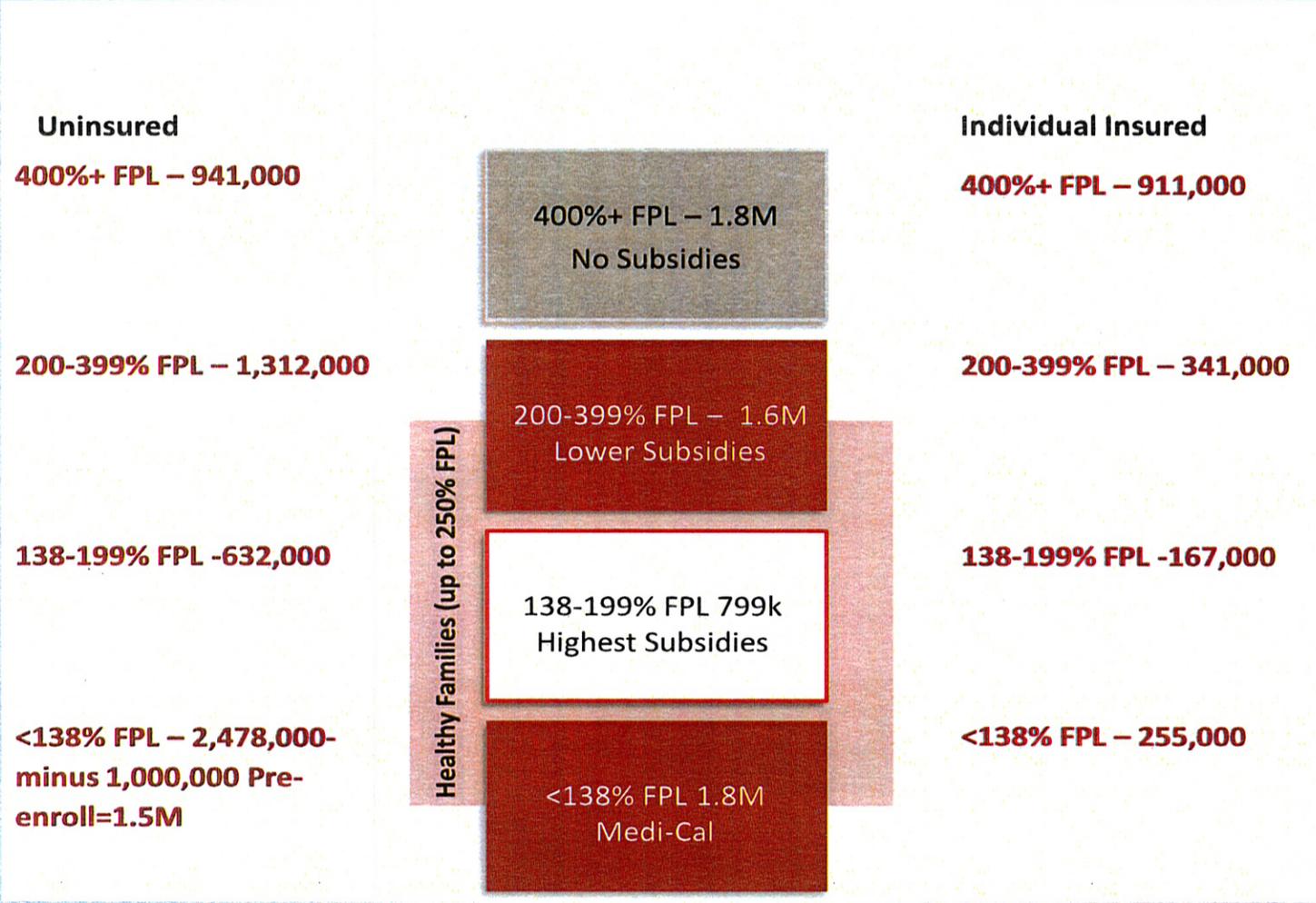
Plan Comparisons	Approximate Cost
Health Plan 1	\$200 - \$350
Health Plan 2	\$350 - \$550
Healthy Families*	\$97
Massachusetts Connector	\$148

\*Cost does not include cost for sales/phone help.

# The Faces of California's Uninsured



# Target Segments by Federal Poverty Level/Product Type

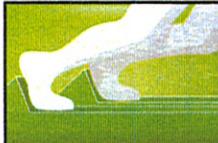


**Note: Demographic data is in the process of being validated.**

# Meeting the Goal of Enrolling 2.8 Million Californians By 2014

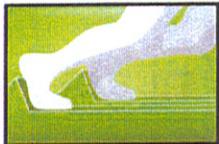
Challenges	Solution
<p>Little to no awareness of the Affordable Care Act, the marketplace and its benefits</p>	<ul style="list-style-type: none"> <li>• Use high impact mediums</li> <li>• Heavy weight levels</li> <li>• Start early</li> </ul>
<p>Short amount of time between generating awareness and driving purchase/enrollment</p>	<ul style="list-style-type: none"> <li>• High message frequency necessary – persuasion is increased when consumers receive a message multiple times in different contexts/media</li> </ul>
<p>A diverse target with various levels of acculturation, that is multi-generational, has very different lifestyle and motivations to purchase within target populations, multiple targets with differing messages</p>	<ul style="list-style-type: none"> <li>• Balance the use of “traditional” and “new” media</li> <li>• Go beyond targeting demographics and make a connection to those who are proactive about health for greater interest and engagement</li> </ul>
<p>The cost for mass media is very expensive since the state has 11 television designated market areas (DMAs) and 20 radio metro areas to cover</p>	<ul style="list-style-type: none"> <li>• Extend the budget and magnify its effect by layering media on top of each other in order to surround the target audience with the marketplace message with repetition and intensity</li> </ul>

# “California Coverage” Phases

 <p><b>PHASE I</b> Build Out</p> <p>September - December 2012</p>	<ul style="list-style-type: none"> <li>• Research, creative, message development, refine media plan, education and outreach grant program</li> <li>• Aggressive earned and social media program</li> <li>• Specific Latino, African American, Asian Pacific Islander and other outreach, including small business</li> <li>• Begin to develop Assisters Program management plan, administrative and IT system design and training curriculum</li> </ul>
 <p><b>PHASE II</b> Consumer Outreach &amp; Education</p> <p>The Benefits of Coverage &amp; “It’s Coming”</p> <p>January - July 2013</p>	<ul style="list-style-type: none"> <li>• Begin educating consumers</li> <li>• Begin paid media to promote the benefits of coverage and “it’s coming”</li> <li>• Segmentation /baseline study</li> <li>• Finalize training materials and tools, begin recruitment of organizations, training of Navigators and Assisters and provide technical support</li> </ul>
 <p><b>PHASE III</b> Get Ready, Get Set... Enroll!</p> <p>August 2013 - March 2014</p>	<ul style="list-style-type: none"> <li>• Extensive earned, paid and social media to announce the opportunity to enroll</li> <li>• Sustain open enrollment for six months</li> <li>• Marketplace launch conference &amp; bus tour</li> <li>• Continued outreach to community-based organizations, faith-based organizations, non-governmental organizations, small business, etc.</li> <li>• Continue recruitment of organizations, training of Navigators and Assisters and technical supports assistance</li> </ul>
 <p><b>PHASE IV</b> Retention &amp; Special Enrollment</p> <p>April - July 2014</p>	<ul style="list-style-type: none"> <li>• To help address churn and promote special enrollment: paid, earned media, social media, storytelling</li> <li>• Lower (or no) levels of paid media</li> <li>• 1<sup>st</sup> tracking survey</li> <li>• Conduct analysis of Navigator and Assister pool and continue to recruit organizations to reach all targeted segments. Ongoing training of Navigators and Assisters and technical support assistance</li> </ul>

# “California Coverage” Phases

## *(continued)*



### **PHASE V**

Get Ready, Get Set...  
Enroll!

August - December 2014

- Open enrollment #2
- Use all outreach tools in Phase III including heavy paid, earned and social media
- All Navigator and Assister activities from Phase IV and update curriculum



### **PHASE VI**

Retention & Special  
Enrollment

January - July 2015

- To help address churn and promote special enrollment: paid, earned media, social media, storytelling
- Lower (or no) levels of paid media
- 2<sup>nd</sup> tracking survey
- All Navigator and Assister activities and update curriculum



### **PHASE VII**

Get Ready, Get Set...  
Enroll!

August - December 2015

- Open enrollment #3
- Use all outreach tools in Phase III including heavy paid, earned and social media
- Evaluation and measurement
- All Navigator and Assister activities and update curriculum

# Marketing & Outreach Plan

## Key Components and Options

The marketing & outreach plan includes seven key activity areas:

1. Research (quantitative and qualitative, pp. 22 – 27) and Tracking/Measurement (pp. 27 – 30)
2. Multi-platform Paid Media (pp. 32 – 48)
3. Message, Creative and Materials Development (pp. 48 – 51)
4. Partnerships/Grant Program (pp. 54 – 58 + all phases)
5. Public Relations (pp. 59 – 87 + in all phases)
6. Digital/Social Media (pp. 87 – 93)
7. Events (pp. 64 – 66 + all phases)

**Note: Multi-cultural outreach is included in all phases.**

**Within the activity areas, there are bronze, silver and gold budget options to promote discussion.**

# Research/Tracking/Measurement Plan Options

(see Report pp. 22 – 30)

Component	Bronze	Silver	Gold
<b>RESEARCH</b> quantitative & qualitative	144 one-on-one message strategy interviews with general market, Spanish-language, African American and Asian Pacific Islander	336 one-on-one message strategy interviews with general market, Spanish-language, African American, Chinese, Vietnamese, Korean, Tagalog, Hmong, and Cambodian	464 one-on-one message strategy interviews with general market, Spanish-language, African American, Chinese, Vietnamese, Korean, Tagalog, Hmong, Cambodian, Armenian, Arabic, Russian and Farsi
	4 small employer message strategy	4 small employer message strategy	4 small employer message strategy
	8 qualitative advertising copy testing	8 qualitative advertising copy testing	20 qualitative advertising copy testing
	Market Segmentation: phone, n=2,000 <i>or</i> mall intercepts, n=2,000	Market Segmentation: phone, n=3,000 <i>or</i> mall intercepts, n=2,000	Market Segmentation: phone, n=4,400 <i>or</i> mall intercepts, n=3,000
<b>PROS</b>	<ul style="list-style-type: none"> <li>Basic level research will provide some important data on most key targets</li> </ul>	<ul style="list-style-type: none"> <li>Increased interviews with additional target audiences</li> <li>Increased market segmentation</li> </ul>	<ul style="list-style-type: none"> <li>Full research plan provides insight into all targeted languages</li> <li>Full creative testing</li> <li>Largest market segmentation</li> </ul>
<b>CONS</b>	<ul style="list-style-type: none"> <li>No data on API languages</li> </ul>	<ul style="list-style-type: none"> <li>No data on Armenian, Arabic, Russian and Farsi</li> </ul>	<ul style="list-style-type: none"> <li>Cost</li> </ul>

# Research/Tracking/M Measurement Plan Options

(see Report, pp. 22 – 30)

Component	Bronze	Silver	Gold
<b>Tracking/Measurement</b>	<ul style="list-style-type: none"> <li>• 2,000 phone OR mall surveys in 2014 and 2015</li> </ul>	<ul style="list-style-type: none"> <li>• All levels are the same</li> </ul>	<ul style="list-style-type: none"> <li>• All levels are the same</li> </ul>
<b>PROS</b>	<ul style="list-style-type: none"> <li>• Assessing awareness, perceptions and behavioral intentions overtime will allow for course correction</li> <li>• Data will be collected in multiple languages (phone)</li> </ul>	<ul style="list-style-type: none"> <li>• All levels are the same</li> </ul>	<ul style="list-style-type: none"> <li>• All levels are the same</li> </ul>
<b>CONS</b>	<ul style="list-style-type: none"> <li>• Cost</li> </ul>	<ul style="list-style-type: none"> <li>• Cost</li> </ul>	<ul style="list-style-type: none"> <li>• Cost</li> </ul>

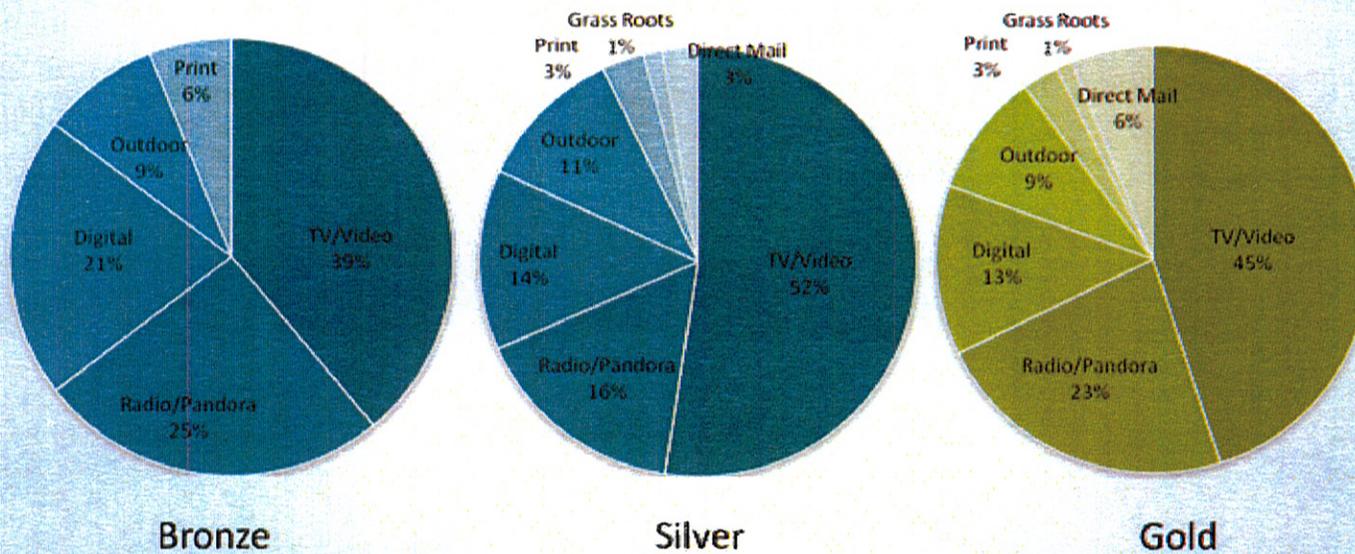
# Multi-Platform Paid Media Plan Options

(see Report, pp. 32 - 48)

Component	Bronze	Silver	Gold
<b>PAID MEDIA</b> TV, radio, digital, out-of-home, print, grassroots and direct mail	Base level plan, no retention messaging, ethnic buy and SHOP	Year round advertising, lower level retention messaging, heavy ethnic buy and SHOP	Year round advertising, highest retention messaging, heavy ethnic buy and small health insurance option program (SHOP)
<b>PROS</b>	<ul style="list-style-type: none"> <li>• Front loaded plan with significant ethnic and small health insurance option program (SHOP) buy</li> </ul>	<ul style="list-style-type: none"> <li>• Retention messaging</li> </ul>	<ul style="list-style-type: none"> <li>• Consistent presence in the market overtime</li> <li>• Highest retention messaging/4<sup>th</sup> quarter messaging level combats clutter</li> </ul>
<b>CONS</b>	<ul style="list-style-type: none"> <li>• No retention messaging</li> </ul>	<ul style="list-style-type: none"> <li>• Lower retention messaging in the second year/4<sup>th</sup> quarter issues with Medi-Care</li> </ul>	<ul style="list-style-type: none"> <li>• Cost</li> </ul>

# Media Mix

- Spending by medium varies by plan; however, all plans allocate approximately 2/3 of the spending to television and radio with a significant spend in ethnic media.
- Bronze - 64%, Silver – 68%, Gold – 67%



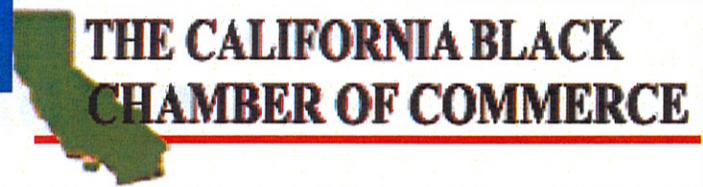
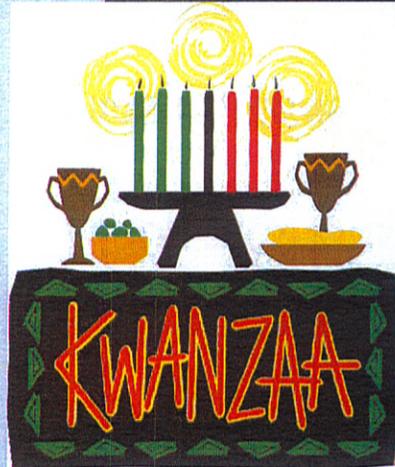
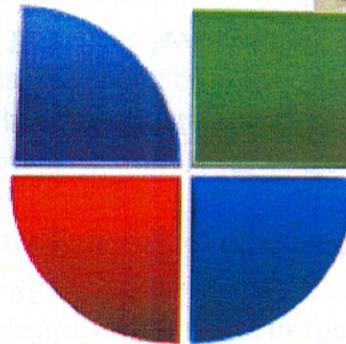
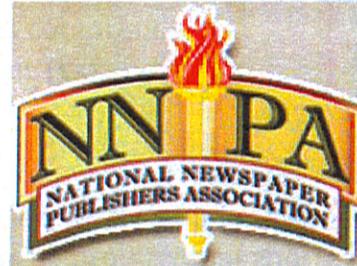


# Targeted Ethnic PR, Partnerships & Events

(see Report, pp. 54 – 87 + all phases)

Component	Bronze	Silver	Gold
<b>LATINO, ASIAN PACIFIC ISLANDERS &amp; AFRICAN AMERICAN + OTHER</b>	<ul style="list-style-type: none"> <li>• Significant CBO, NGO and FBO outreach and partnerships within these communities</li> <li>• Limited events presence</li> <li>• Limited paid partnerships</li> <li>• Limited ethnic PR</li> </ul>	<ul style="list-style-type: none"> <li>• Extended CBO, NGO and FBO outreach and partnerships within these communities</li> <li>• Increased events presence</li> <li>• Increased paid partnerships</li> <li>• Ethnic marketplace launch</li> <li>• Increased ethnic PR</li> </ul>	<ul style="list-style-type: none"> <li>• Robust CBO, NGO and FBO outreach and partnerships within these communities</li> <li>• Comprehensive events and festivals presence</li> <li>• Increased paid partnerships</li> <li>• Ethnic marketplace launch</li> <li>• Robust ethnic PR</li> </ul>
<b>PROS and CONS</b>	<ul style="list-style-type: none"> <li>• All options provide good coverage and outreach into specific targeted ethnic audiences. Options 2 and 3 provide heavier concentration throughout the year. Given the demographic and cultural breakdown of the eligible uninsured, Options 2 and 3 provide the possibility of higher enrollment numbers.</li> </ul>		

# Multicultural Outreach

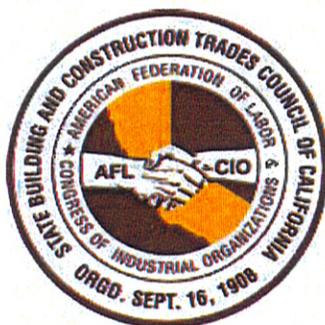


# General Market PR, Partnerships & Events

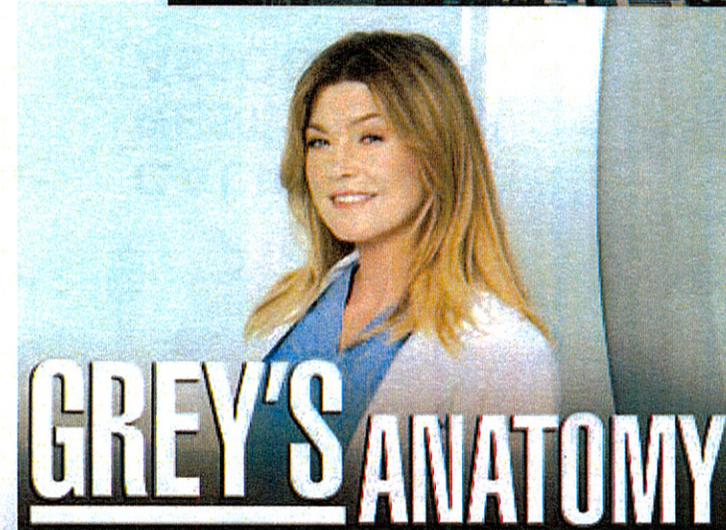
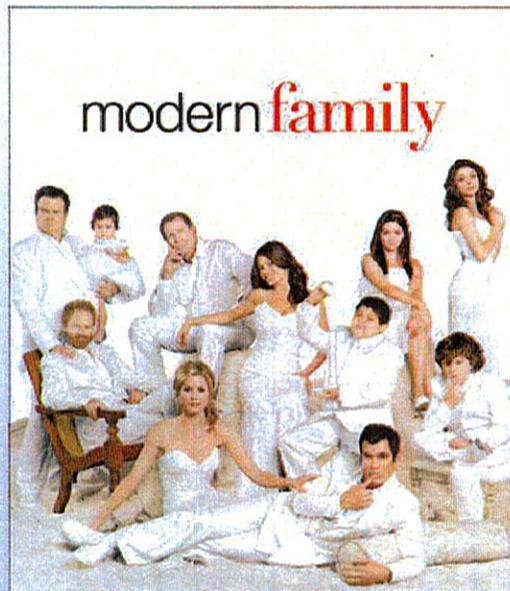
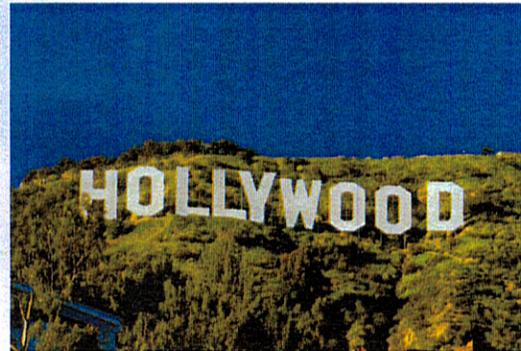
(see Report, pp. 59 – 87 + all phases)

Component	Bronze	Silver	Gold
<b>PUBLIC RELATIONS</b>	Limited PR, partnerships and events	Extended PR, partnerships and events	Robust PR, partnerships and events
<b>PROS and CONS</b>	In Option 1 the project sponsors manage the majority of PR in-house with limited counsel and advise from a consultant. In Option 2, a consultant would manage the majority of the PR activities with limited support from the project sponsors. In Option 3, a consultant would manage all PR activities.		
<b>PARTNERSHIPS</b>	In-kind partnerships with minimal paid (e.g., 4 sports team partnerships)	In-kind partnerships with increased paid (e.g., 8 sports team partnerships)	In-kind partnerships with increased paid (e.g., 11 sports team partnerships)
<b>PROS and CONS</b>	<ul style="list-style-type: none"> <li>• Paid partnerships with sports teams have proven successful in other states. Since young men are a key target these paid sports partnerships could yield tremendous opportunities. The three levels reflect 4, 8 or 11 partnerships. Fall sports when open enrollment is going on includes nearly all professional sports including football, baseball, soccer and basketball. However, cost is a factor and paid sports partnerships can be expensive.</li> </ul>		
<b>EVENTS</b>	<ul style="list-style-type: none"> <li>• No bus tour</li> <li>• Launch conference</li> <li>• Existing events</li> </ul>	<ul style="list-style-type: none"> <li>• Bus tour (2x)</li> <li>• Launch conference</li> <li>• Increased existing events</li> </ul>	<ul style="list-style-type: none"> <li>• Bus tour (4x)</li> <li>• Launch conference</li> <li>• Optimal existing events including county fairs</li> </ul>
<b>PROS and CONS</b>	Bus tour is expensive with small enrollee numbers but will be offset by PR value.		

# General Market Outreach



# General Market Outreach



# Grant Program Options

(see Report, pp. 57 – 58)

- Under the Partnership component of the marketing & outreach plan, there is the potential option for an education and outreach grant program that would be coordinated with the Assisters Program.
- These grantees would be responsible for delivering in-language education and outreach to diverse target markets with messaging tailored to preferences and helping consumers find assistance resources if needed.
- Any grants program would need to be closely coordinated with similar programs conducted by CA's leading foundations and others.

# Grant Program Options

(see Budget Summary, pp. 111)

Component	Bronze	Silver	Gold
<b>Awareness &amp; Education Grants</b>	Grant program for qualifying community-based organizations, faith-based organizations and non-governmental organizations and others serving hard to reach populations.	Same program as Bronze level, but budget allocation allows for more or higher level grants	Same program as Bronze level, but budget allocation allows for more or higher level grants
<b>PROS</b>	Allows for minimum level for grantees.	Enhanced access to target markets through trusted messengers	Enhanced access to target markets through trusted messengers
<b>CONS</b>	Investment for a grant program can be significant.		
<b>Cost</b>	\$5M annually	\$7.5M annually	\$10M annually

# Other Plan Elements

- Creative development (see pp. 48 – 50)
  - Radio, television, out-of-home, etc.
  - Materials in multiple language, tool kits, etc.
- Digital/Social media (see pp. 87 – 93 + all phases)
  - Facebook, Twitter, LinkedIn, etc.
  - Multicultural targeted social media platforms

## Phase I Budget Options

Program Components	Bronze	Silver	Gold
Research/Measurement	\$1,014,159	\$1,456,567	\$2,283,518
Creative	\$5,700,000	\$5,700,000	\$5,700,000
Paid Media Planning	\$60,000	\$60,000	\$60,000
Public Relations	\$2,836,435	\$3,337,950	\$5,040,750
Digital	\$1,168,750	\$2,268,750	\$3,437,500
Partnerships	\$2,802,745	\$3,296,700	\$4,705,935
Events	\$1,237,365	\$1,581,250	\$2,266,340
<b>Totals</b>	<b>\$14,819,454</b>	<b>\$17,701,217</b>	<b>\$23,494,643</b>
<b>Grant Program if adopted (additional)</b>	<b>\$5M annually</b>	<b>\$7.5M annually</b>	<b>\$10M annually</b>

Budget does not include paid advertising, sports team partnerships or direct staff costs that may be incurred by the Exchange, DHCS or MRMIB.

## Next Steps

- Comments invited:
  - Written comments by May 31, 2012
  - Submit comments to [info@hbex.ca.gov](mailto:info@hbex.ca.gov)
  - Please use Comment Form available at Stakeholder Section of the Exchange Website
- Staff will make revisions and prepare final recommendations for the Exchange Board
- Exchange Board decisions (June 12<sup>th</sup> or June 19<sup>th</sup> board meeting on Phase I plan)
- Further research of outstanding issues and continued work to develop details – an evolving process

# **Questions/Comments Outreach, Education & Marketing**