



Sales and Outreach Strategy

Goals

- Follow mission of SB 11-200: increase access, affordability and choice for individuals, families and small businesses
- Maximize enrollments
- Build strong and trusted brand
- Establish diversified customer base
 - Age
 - Income
 - Businesses
 - Rural reach
 - Uninsured
 - Minorities/Latinos

Enrollment Dates

- October 1 to December 15 2013
 - Individual/family enrollments for January 1, 2014 coverage
- December 16 2013 to March 31 2014
 - Remaining time in open enrollment
- April 1 to October 14, 2014
 - Small group enrollments, Native Americans, new residents, churn, life change events
- October 15 to December 7 2014
 - Preparing for next open enrollment period with a focus on renewals

Market entry and sales principles

- Provide quality product(s)
- Build strong brand
- Recruit, train and deploy sales force
- Build broad goodwill and alliances
- Develop channel-specific support, targets, management
- Identify and address obstacles/challenges
- Measure
- Remediate
- Innovate
- Celebrate

Product Offerings

- Health plans: with and without tax credits
 - 10 carriers offering 150 plans for individuals/families
 - Six carriers offering 92 plans for small businesses
- Dental plans (7 carriers)
- Vision plan
- Future ancillary products

Brand Awareness

- Statewide marketing campaign with new brand launched May 2013
- Intensified enrollment campaign began in October with new website and ad campaign, ramping up in November
- Social media
- Hundreds of outreach events and presentations
- Partnerships established with over 100 stakeholder groups
- Dedicated Outreach Coordinators on Western Slope, Latino community, medical providers, Tribal liaison

Sales Force

- Website – user friendly, quality design
- 1,400 Colorado-based Agents/Brokers
- 600 Carrier Dedicated Sales Agents
- 500+ Web-Based Agents
- 400 full-time and part-time Health Coverage Guides
- 250-300 Certified Application Counselors
- 130 Customer Service Center Representatives

Key Alliances

- Medical providers
- Health care organizations
- Pharmacies
- Consumer groups
- Service organizations
- Businesses
- Media
- State agencies
- Legislators
- Higher education

Emerging challenges – shopping experience

- Financial application process
 - Number and types of questions asked
 - Disinterest by some in public assistance
 - Length of process
- Complexity of tax credit/cost-sharing reductions
- Lack of motivation to shop for new products
 - Inertia

Emerging challenges - perceptions

- General confusion/misinformation
- Negative association from healthcare.gov
- Debate about federal health law
- Negative view by some of government

Emerging challenges – market

- While prices are competitive in many communities, some areas have higher premium costs (without tax credit reduction)
- Competition
- Uncertainty about future market dynamics/prices/provider networks
- Need to build trust with business community and agents/brokers

Sales Channels

- Website
- Customer Service Center
- Agents/brokers
- Health Coverage Guides
- Carriers
- Partners
- Direct-to-consumer tactics

Approach: Paid Media

Prime target audiences: Uninsured, individual market purchasers, young adults, small businesses

Strategies:

- Pivot messaging
- Adjust tactics based on results
- Promote customers telling their stories
- Coordinate with grassroots campaigns
- Maximize social media opportunities

Approach: Website

Prime target audiences: young adults and online shoppers (higher income)

Strategies:

- improve usability and timely financial assistance process
- dynamic homepage design
- promote customer stories
- leverage advertising campaign that stresses 'made for Colorado' and 'thousands are enrolling' message
- social media campaigns

Approach: Customer Service Center

Prime target audiences: Coloradans who want help understanding insurance, applying for financial assistance and enrollment; Spanish and non-English speakers

Strategies:

- Improve financial application process
- Ongoing training and support of representatives
- Coordination with brokers/agents and HCGs
- Increase speed of answer with more flexible and enhanced staffing (part-time strategies, over-time etc.)
- Bolster outbound sales efforts
- Targeted mailings

Approach: Agents/brokers

Prime Target Audiences: Small Businesses and non-profits, individual market purchasers, dependents of employees, early retirees

Strategies:

- Ongoing support with system and financial application (broker support team in service center)
- Proposal systems to enhance book of business
- MGA partnerships
- Co-branded marketing

Approach: Health Coverage Guides

Prime target audiences: Uninsured, specialized populations, Coloradans who are new to financial assistance programs, non-computer users, some small business groups

Strategies:

- Product and outreach training
- Best practices development
- Improved operational and technical support
- Coordination with partners
- Marketing support (direct and indirect through ad campaign and social media)

Approach: Carrier-dedicated agents

Prime target audiences: Coloradans who already have coverage with individual/small group plans, Coloradans who are eligible for tax credits

Strategies:

- Facilitate technical integration
- Showcase products and services

Approach: Allies and Partners

Prime target audiences: all target groups, specialized populations, businesses

Strategies:

- increase coordination
- provide communication support to address potential challenges
- share customer success stories
- logistical support with materials and with outreach
- social media interaction
- creative events

Approach: Direct-to-consumer

Prime target audiences: all target groups, especially hard-to-reach populations

Strategies:

- Conduct detailed data analysis to find gaps and opportunities
- obtain quality consumer lists
- identify shopping incentives
- direct outreach at high-traffic events and community sites
- door-to-door or phone campaigns
- enrollment drives at medical facilities, libraries, pharmacies, malls, churches
- Develop materials to help customers and address obstacles

Measure and Adjust

- Awareness surveys
- Metrics
- Post-enrollment customer surveys
- Feedback from sales channels
- Learn from other states and partners
- Maintain flexibility in messaging
- Shift tactics and spending as necessary
- Improve shopping process
- Promote success stories