



CUSTOMER SURVEYING EFFORTS & MARKETING STRATEGY

*August 8, 2016
Board Meeting*

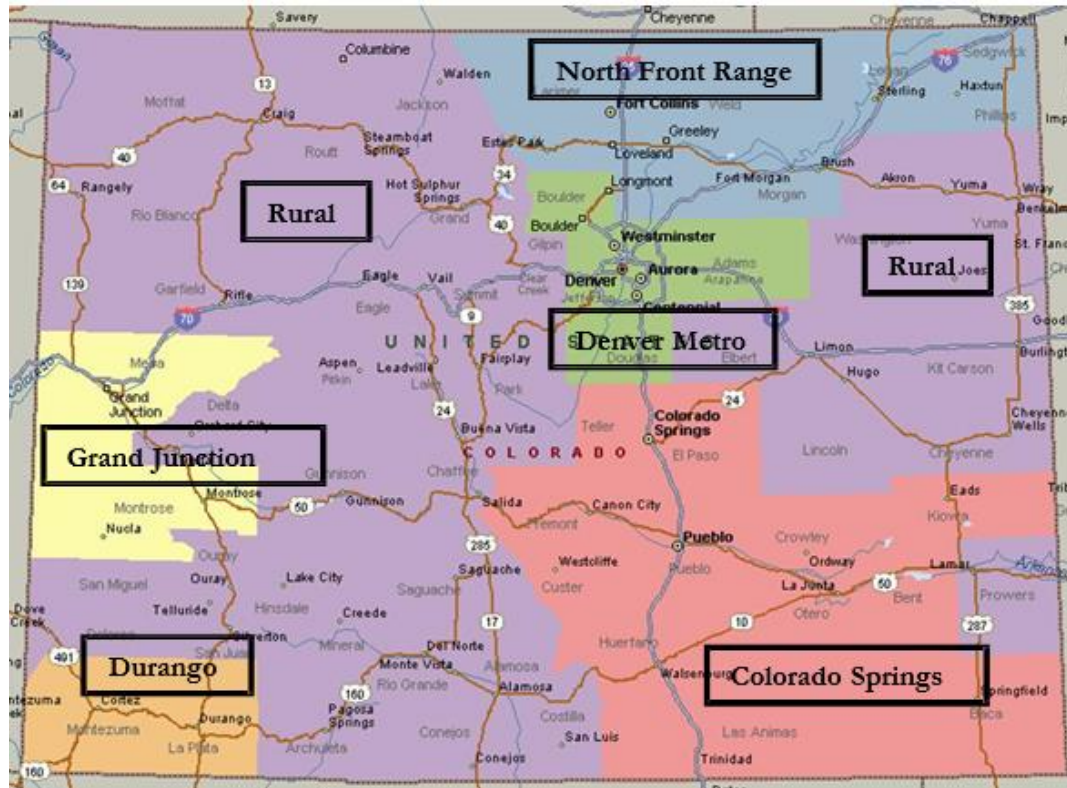
Surveying Efforts – Customers and Non-customers

Survey Focus	Goals	Timing
Statewide Awareness Survey	Understand level of awareness of <ul style="list-style-type: none"> • Connect for Health Colorado • Financial Assistance • The tax penalty • Perception of us 	Completed May 2016
Uninsured Online Panel	Understand various aspects of uninsured Coloradans <ul style="list-style-type: none"> • Barriers to getting insurance • Perceptions of health insurance and its value • How uninsured Coloradans receive info 	Completed May 2016
Disenrollee Survey	Collect data on customers: <ul style="list-style-type: none"> • Who did not renew • Understand why they didn't renew • Understand their current coverage status 	August 2016
Current Customer Satisfaction Survey	Collect data on current customers AFTER they enroll <ul style="list-style-type: none"> • The process of enrolling • Perceptions of quality – plan, coverage, • Motivation to enroll 	Post enrollment starting January 2017

Statewide Awareness Survey

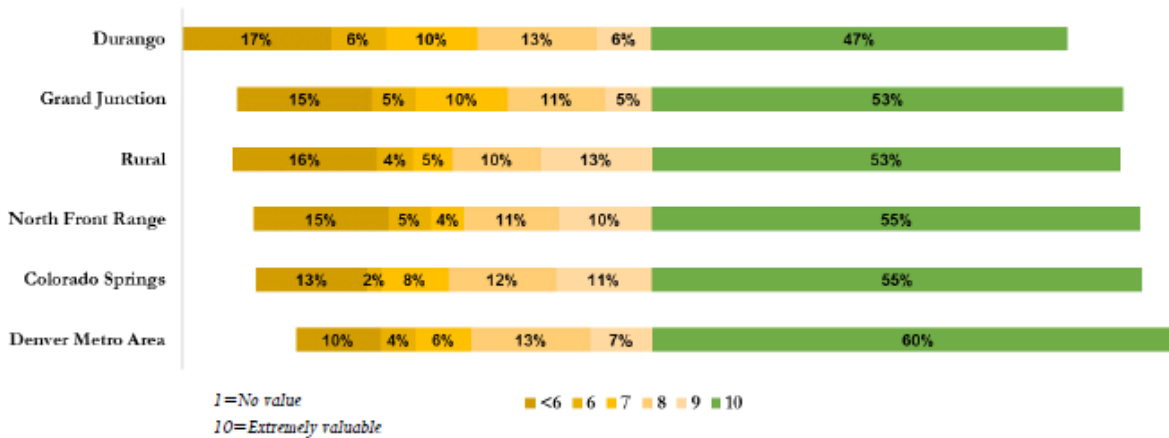
Methodology

- Who: Colorado adults 26 – 64
- How: a 5-minute or less phone survey
- Representing: 801 households



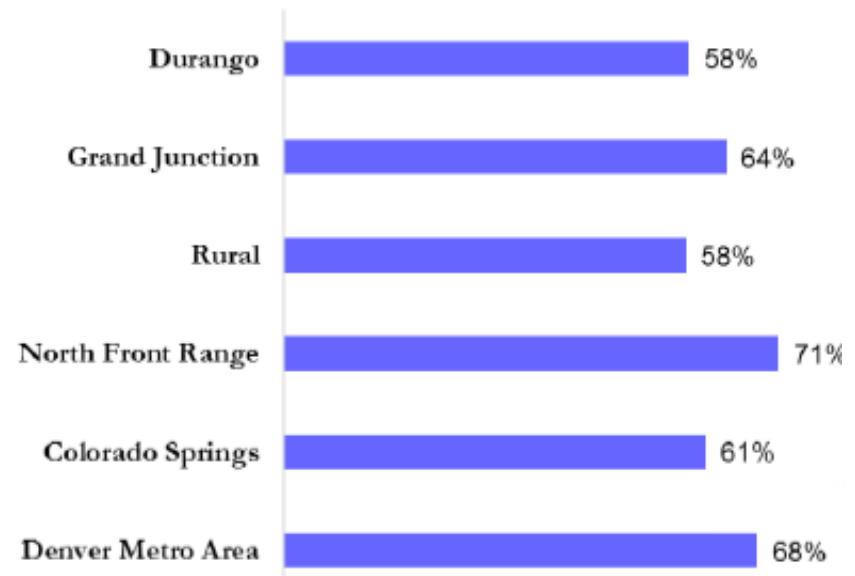
Statewide Awareness Survey – Topline Findings

- More Coloradans believe insurance is valuable



- Awareness declined slightly in 2016 relative to 2015 levels

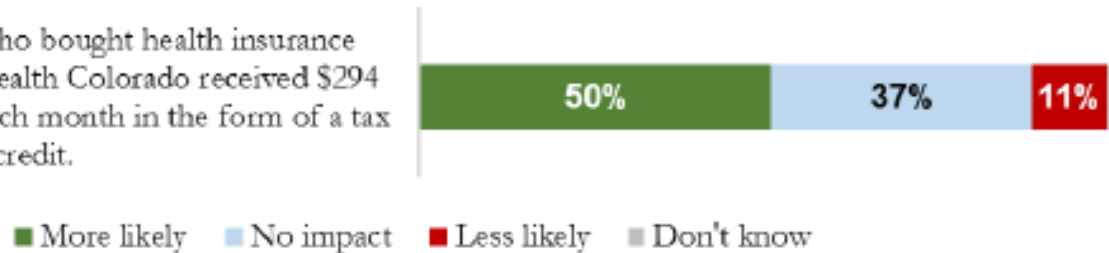
- From 73% to 66%
- BUT, still higher than after 2013 launch year 60%
- Expected due to change in overall marketing strategy



Statewide Awareness Survey – Topline Findings

- About 50% believe we have had a positive impact
- Respondents were more likely to purchase health insurance knowing the average tax credit

On average, people who bought health insurance through Connect for Health Colorado received \$294 of financial assistance each month in the form of a tax credit.



- More respondents were aware of the penalty than in 2015

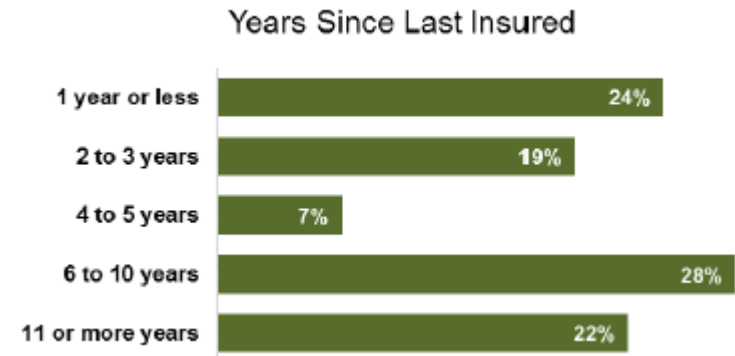
Uninsured Online Panel

Methodology

- Who: Colorado adults 26 – 64
- Who: Still uninsured
- How: a 10-minute or less online survey
- Representing: 128 surveys

Uninsured Online Panel – Topline Findings

- 40% have shopped for insurance within the past 12 months
- Family, friend, or neighbor are still the go to resources for information
- Most uninsured have had insurance in the past as adults
 - Cost, not lack of understanding, is the largest barrier
- Cost is still largest barrier for uninsured respondents
 - Emphasize average monthly savings through a tax credit AND
 - Emphasize income cut offs for tax credit eligibility
 - While 71 percent of uninsured respondents in the panel were eligible for some level of assistance, only 28 percent believed they were



OE4 Marketing Strategy – High level

Customer Acquisition

- Data driven paid digital ad/social media targeting
- Grassroots outreach, events
- Integrated, multi touch email campaign

Customer Retention

- Monthly e-newsletters
- Decision Support Tools
- Surveying to inform future efforts
- Integrated, multi touch email campaign

Channel Support

- Enhanced suite of printed materials
- More electronic materials available
- More event/enrollment center support

Increasing Brand Recognition

- Empower channels/partners with on brand messaging tools
- Continuous, positive, proactive messaging – 5YearsStrong campaign

OE4 Marketing Strategy – High level

Colorado

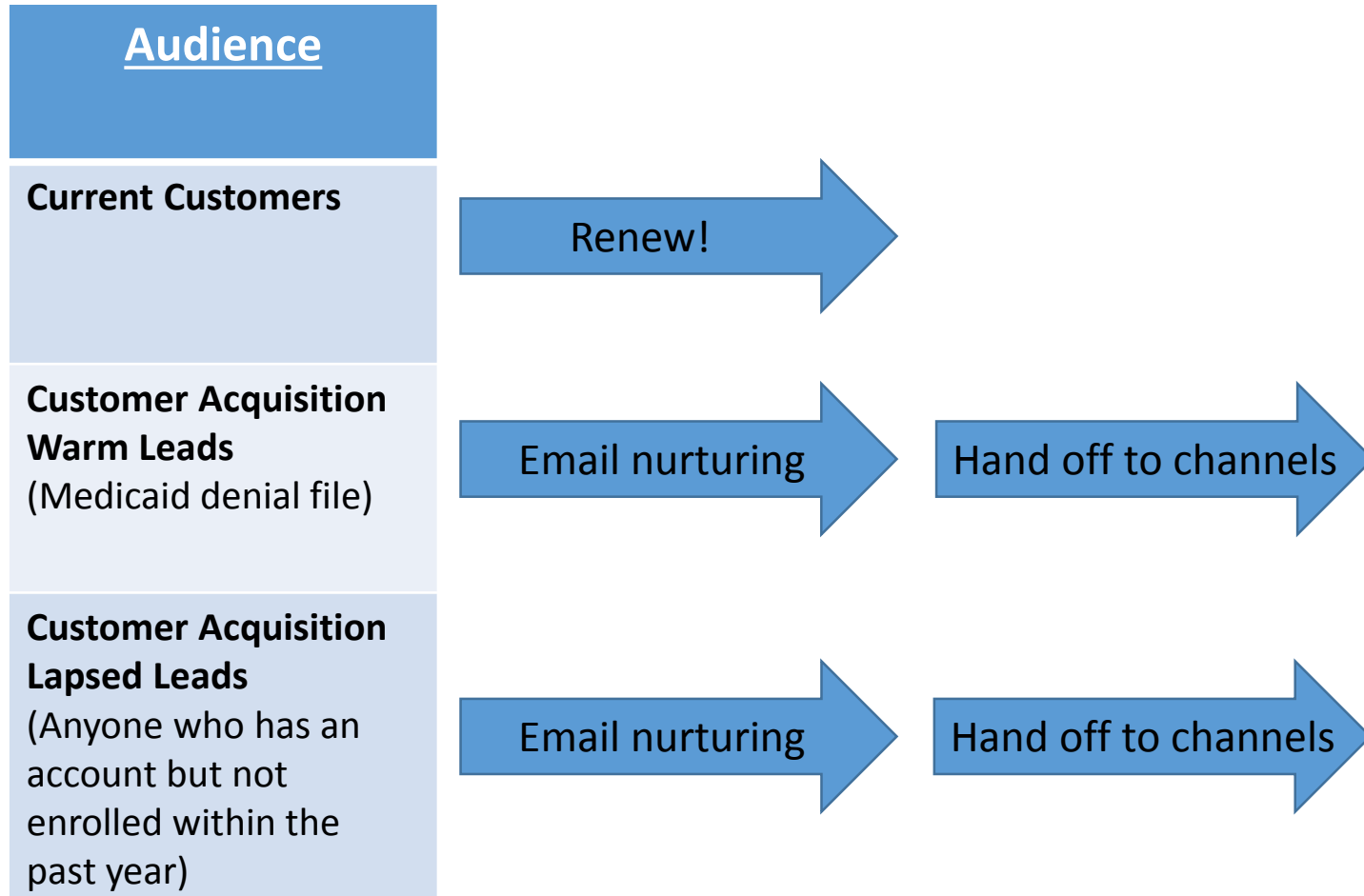


- Air cover in concert with ground cover
- Community events



GOAL – identify AND enroll them!

OE4 Marketing Strategy



OE4 Marketing Strategy – High level timing

Ongoing proactive messaging and outreach – events, social media

Paid Media
Renewal

Paid Media
New Customer

Aug

Sept

Oct

Nov

Dec

Jan

Print
Collateral

Quick Cost
and Plan
Finder

Education
Website -
Renewals

Education
Website –
OE starts!

Quick Cost
and Plan
Finder 16
& 17

Certified
Enrollmen
t Centers

Integrated Email Marketing

Monthly Customer E-Newsletters

Open Enrollment 4 Projects: FDSH

Federal Data Services Hub (FDSH) projects will have downstream implications on customers and our service center. Development (as with other OE4 projects) is on track.

	Income checks	Failure to Reconcile (FTR)
What is being checked	Income (within a threshold)	Customer filed (including 1095s) and paid taxes.
Impact on customers	<ul style="list-style-type: none"> No impact to initial enrollment process If a discrepancy is noted, customers will be noticed They will have a 90-day period to submit documentation If customers do not submit documentation/make appropriate attestations, their APTC will be removed going forward 	
Applies	Nov 1 st 2016 onwards	End-March 2017 onwards
Experience in other states	~20% of enrollments require income verification	~7% of enrollments require FTR verification
Mitigation	<ul style="list-style-type: none"> CMS approved income threshold of 25% (same as FFM) Changes to SES to capture mitigating factors “upfront” Education to channels 	<ul style="list-style-type: none"> Developing plans to outreach to customers in order to gather tax filing attestation