



OUTREACH & COMMUNICATIONS ADVISORY GROUP

November 19, 2015

AGENDA

Welcome | Introductions | Overview

Staff updates

Enrollment

Media Efforts/Messaging

- Campaigns/channels
- Key talking points
- Needs/Gaps in outreach

Discussion Items

- 2016 Rates/Wakely Analysis
- Colorado HealthOP update

2016 Open Enrollment Marketing Approach

- Target new and transitional plan customers
 - Uninsured
 - Individual market purchasers
 - Small businesses
- Retain current customers

Strategy

- Focus resources in places with **highest market potential**
- Use simple, **direct messages** tailored to audience
- Create **more visual campaign** with videos, graphics and images
- Ensure strong presence of in-person assistance in target areas
- Boost brokers, Enrollment Centers and Assistance Sites in target areas

Zip-code level marketing/outreach

- Analyzed zip-code level data to identify areas with the highest number of eligible uninsured Coloradans
- Utilized Colorado Health Access Survey data, first from 2013 and then from 2015, to identify zip codes with the highest number of potential new customers
- Studied demographic details of each zip code and created targeted messaging
- Identified different calls to action for zip code groups

Emphasizing in-person assistance, sending customers to the In-person assistance web page or to Enrollment Centers or the Customer Service Center

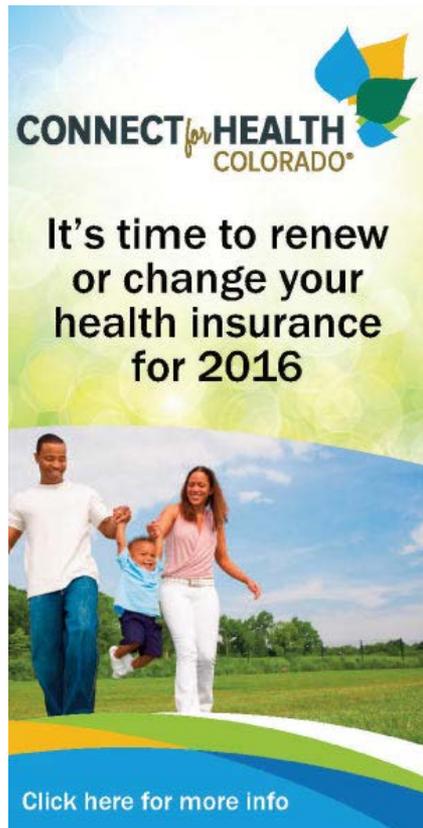
Demographic groups

1. Lower income individuals and families, with high number of young adults
 - Latinos
 - African-Americans and immigrants
 - High concentrations in Aurora, Colorado Springs
 - Pockets in Greeley and northern Colorado, Durango area, Grand Junction, Pueblo, Sterling
2. Middle income individuals and families with higher education levels, largely Caucasian, in areas such as Broomfield and Littleton
3. Upper income individuals and families, including older adults

Marketing schedule

- **Renewal campaign** - Oct. 19 to Nov. 4
- **Start of open enrollment** - Nov. 2 to Nov. 22
- **December 15 deadline** - Nov. 30 to Dec. 15
- **January 31 deadline** - Jan. 11 to Jan. 31

Renewal campaign - digital banners



CONNECT for HEALTH
COLORADO®

**It's time to renew
or change your
health insurance
for 2016**

Click here for more info



CONNECT for HEALTH
COLORADO®

**Shop our new
plans and find the
best prices**

Click here for more info

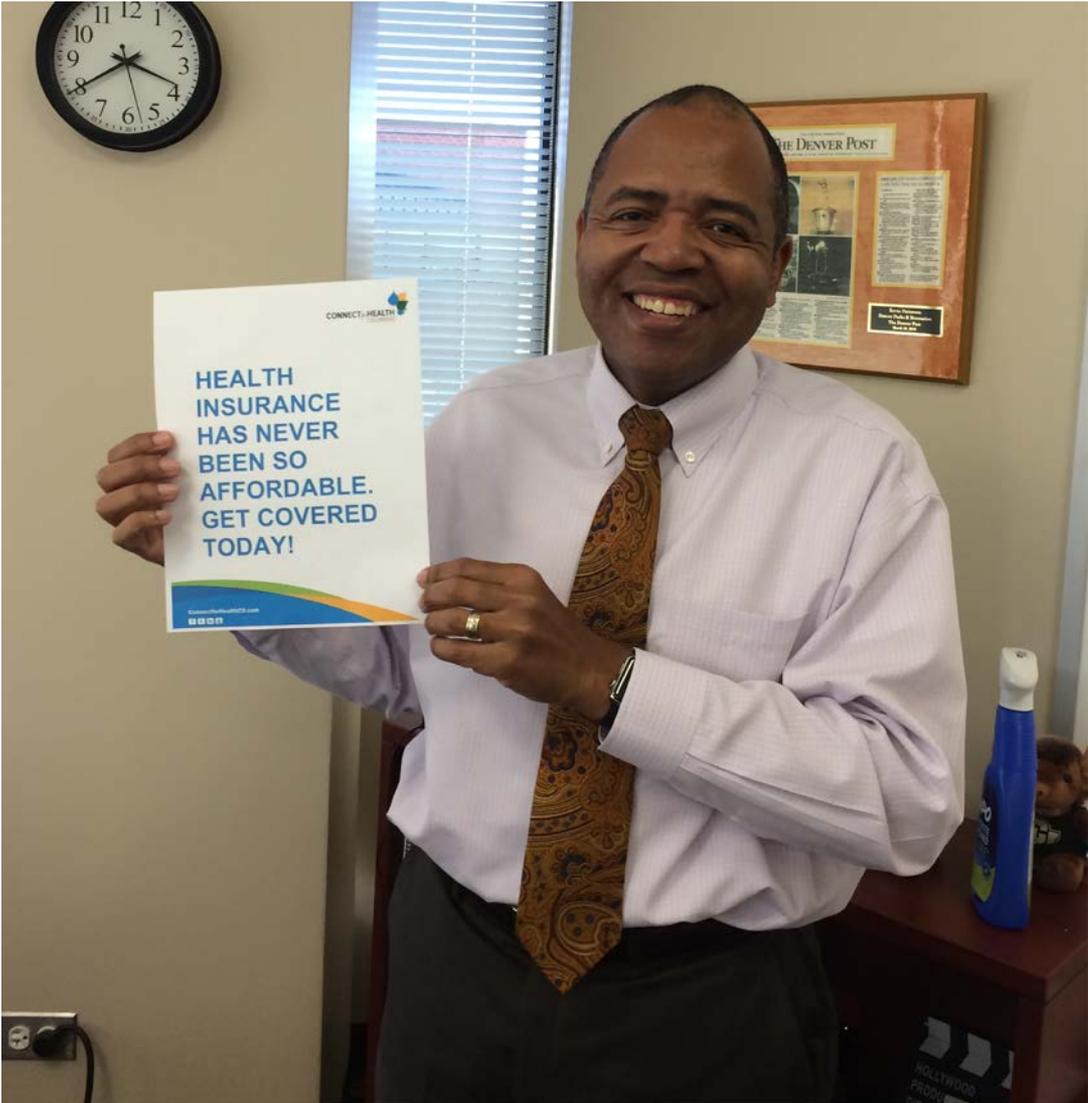


CONNECT for HEALTH
COLORADO®

**We can help you
avoid a tax penalty
of up to thousands
of dollars**

Click here for more info

Social media visuals





Shop and compare plans and prices



ConnectForHealthCO



Paid media

- Google search ads
- Digital radio (Pandora)
- Online banners/video
- Mobile banners
- Broadcast radio (traffic sponsorships)
- Cable TV in Denver and Aurora
- KOA announcer-read spots in Denver area during morning commute with small business message
- Spanish-language TV, radio, online, mobile
- Facebook boosts/targeted campaigns
- African-American print, social media

Messaging

- **Savings**
 - Your health plan could cost less than \$100 with financial assistance
 - Save hundreds of dollars a month on health insurance
 - Find the best prices and selection on health insurance
- **Tax penalty**
 - Get covered and avoid a tax penalty of at least \$695
 - Get covered and keep your tax refund
- **Deadlines**
 - The deadline is December 15 for January 1 coverage
 - The deadline is January 31 to get health insurance and avoid a tax penalty
- **Free in-person help**

Pandora audio script

DOES GETTING A TAX REFUND EXCITE YOU? WELL, NOW, BUYING YOUR HEALTH INSURANCE PLAN SHOULD TOO.

BY PURCHASING YOUR HEALTH PLAN THROUGH CONNECT FOR HEALTH COLORADO, YOU CAN KEEP YOUR TAX REFUND CHECK AND AVOID AN IRS TAX PENALTY OF AT LEAST SIX HUNDRED NINETY FIVE DOLLARS.

CONNECT FOR HEALTH COLORADO ALSO IS THE ONLY PLACE THAT CAN SAVE YOU HUNDREDS A MONTH ON YOUR PLAN. NOW THAT'S A REASON TO BE EXCITED.

ENROLL BY DECEMBER FIFTEENTH FOR JANUARY FIRST COVERAGE.

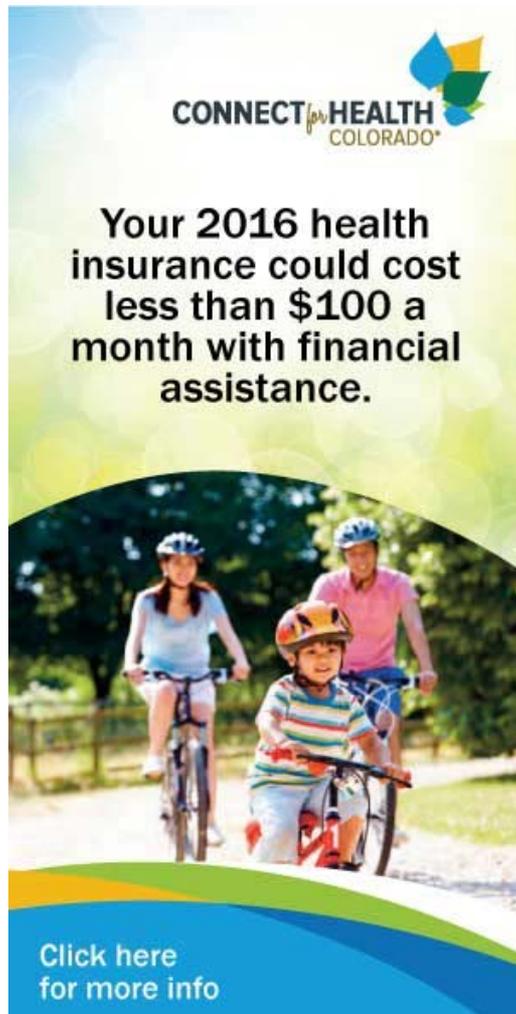
DON'T WAIT. CONNECT FOR HEALTH C-O DOT COM.

<https://youtu.be/Zen8ZE5co>

Get covered--avoid the tax penalty.



Open enrollment online banners



CONNECT *for* HEALTH
COLORADO*

Your 2016 health insurance could cost less than \$100 a month with financial assistance.

[Click here for more info](#)

The banner features a photograph of a family of three (a woman, a man, and a child) riding bicycles on a paved path in a park. The background is a soft-focus green and blue bokeh. The text is centered in the upper half, and a call-to-action is at the bottom. The logo is in the top right corner.



Save hundreds on your health plan. The deadline is Dec. 15 for Jan. 1 coverage.

CONNECT *for* HEALTH
COLORADO*

**Get free expert help
My Health Connections
970-301-4426**

The banner has a blue and green background with a white curved shape at the top. The text is centered. The logo is on the right side. The contact information is at the bottom.

Latino messaging – print ad



**Es hora de adquirir
el seguro médico
para el 2016.**



Obtenga ayuda de expertos para escoger un plan para usted y su familia y reducir sus costos.



Continual evaluation

- No statewide presence as in previous years
- Campaign is continually evaluated for effectiveness
- Adjustments being made to maximize impact and in response to performance and enrollments
 - Colorado Springs example
- Feedback welcome

Discussion: 2016 Rates

Analysis 2016 Rates/Tax Credits

- Rising premiums mean an increase in premium subsidies for those who qualify. Subsidy increases average **\$107/month, or 48% more** than 2015.
- Customers who receive tax credit assistance whose plans are continuing will see net premium drop by **27% on average** if they stay with their current coverage, because of the tax credit increase. They can save more by choosing the lowest cost option in their current metal tier – **46%, on average**.
- **Non- APTC customers** will see average **rate increase of 12%** (\$36/month) if they stay with current plan.
- They can limit the increase to 7% by choosing the lowest available premium.

Discussion: 2016 Rates

- The average subsidy per enrollee will **increase to \$328 in 2016, or about 74%** of the average premium (was \$221 per month in 2015, or 58% of the average premium).
- Customers who receive tax credit assistance whose plans are continuing will see net premium drop by **27% on average** if they stay with their current coverage, because of the tax credit increase. They can save more by choosing the lowest cost option in their current metal tier – **46%, on average**.
- The average subsidy per enrollee is roughly \$221 per month in 2015, or 58% of the average premium. The average subsidy per enrollee will **increase to \$328 in 2016, or about 74%** of the average premium

Discussion 2016: Choice

- Overall, the number of plans offered in 2016 is increasing to **188** (from 176) but customers in **47 counties** will have fewer carriers to choose from.
- Residents of **14 counties** will have six or more carriers to choose from for 2016 coverage. That number was **42 counties** this year.
- **21 counties** will have one less carrier in 2016; **26 counties** will have two fewer carriers in 2016.
- In **Mesa, Summit and Lake Counties**, more than 90% of our customers are in discontinued plans. In Boulder County, 62%.

Discussion 2016

Of note:

- Last year, **1,283 households** who qualified for tax credits had a net premium of \$0.00.
- In 2016, **6,304 households** could have a net premium of \$0.00.
- **1,042** people enrolled in CYA plans this year and are not getting a subsidy that they are eligible for.

Discussion 2016: Messaging

- Individual circumstances will vary from the averages.
- New and renewing customers should take the time to review their options and eligibility.
- The importance of free, in person, confidential help.
 - It's easier now because
 - Connector allows you make your own appointment with our Community Based Assistance Programs
 - Broker tool: leave your contact information and a broker will contact you

Colorado HealthOP: Small Group

- The Colorado Division of Insurance has determined small business plans will terminate Dec. 31, 2015.
 - The notice <http://cohealthop.org/wp-content/uploads/2014/10/Small-Group-Member-Notice.pdf>
 - Small group plan's benefits are based on a calendar year, it makes sense to start your 2016 deductible and out-of-pocket accumulators as of January 1.
 - Colorado HealthOP's provider contracts begin terminating after December 31.
 - And, once the Colorado Life & Health Protection Association assumes the liability for claim payments, the maximum available for an individual's claims is limited to \$500,000.

Colorado HealthOP: Individuals

- We are working with Colorado HealthOP on a message inviting all of their members to shop for new coverage with Connect for Health Colorado.
- We have outreach under way:
 - Email to current Connect for Health Colorado HealthOP customers
 - Robo-dialer

THANK YOU

