CONNECT FOR HEALTH COLORADO

PBC BRAND

Initial Brand & Naming Exploration

Survey Feedback – PBC Structure



- Uncertainty: Could be many things/all things to all people
- Help people outside of the Advanced Premium Tax Credit
 - Alleviates pain point by allowing for non-qualified health plans that cannot be used on the exchange
- "The PBC will be both a service provider to C4HCO and other nonprofit organizations and a product <u>incubator</u> that leverages the assets of C4HCO and possibly joint venture with other organizations to create long-term value."
- "The PBC's role is more business-minded, I could see where the PBC will be an <u>incubator</u> for new ideas and create other entities/joint ventures for the actualization of the ideas."

Survey Feedback – C4HCO

- Alignment in that the PBC is <u>closely aligned</u> to our flagship service, the C4HCO platform, and positioned to broaden the offering
- "Transfer of trust" continue to build on "affordability, access and choice"
- "Don't qualify for a tax credit? There's still a reason to come to us"
 - Address gaps in service, doesn't alleviate pain points
- Provides sustainability to marketplace earned income/revenue streams
- Flexible/agile/responsive can be more responsive than the marketplace
- Undocumented target audience
 - Less alignment of how this is met by the PBC
 - Advocacy component
 - Must build trust for the model and disclosure

Survey Feedback – SWOT

Strengths

- Unique to Colorado
- Brand equity, industry expertise and trust that can transfer from the C4HCO marketplace
- Established customer base/network

Weaknesses

- Capacity for start-up
- Limited initial funding
- Reliance on C4HCO for technology infrastructure
- Start-up perception

Opportunities

- Right time, right place
- Fill a void for benefit packages for small business and individuals
- Value proposition to carriers/insurers in supporting individual insurance strategy

Threats

- Political environment
- Potential public relations caused by association to C4HCO
- Competition other insurance providers

PBC Goals

- Provide Colorado residents, across the entire spectrum of employment types, with increased access to trusted, quality health products, benefits and services
- Positively impact the Colorado economy over the long term by increasing access to needed health and wellness benefits to residents
- Create a sustainable sales model that generates alternate revenue for C4HCO outside its current single revenue stream
- In concert with C4HCO, serve as a centralized, efficient and cost-effective way for Colorado health care consumers to link to all manner of trusted service providers
 - Must be more than just a list of health care goods and services. Must help vet these services and ensure that people understand what they are, why they need them and how to use them.

Survey Feedback – Brand Focus

- "Keep it simple, healthcare is complicated"
 - Keep the process, messaging and platform easy
- Customer service at the forefront "If you take care of the customer, everything else seems to work"
- Discussion area- B2C or B2B
 - Most agree that B2C is the direction of the brand
 - "Brokers only care if it is easy"

Audience Personas

When launching, the PBC's primary audience will be consumers that fit the following profiles:



THE HAPPY CUSTOMER:

Current C4HCO customers looking for additional health and wellness benefits, products and services

THE SOLO WORKER:

Solo-preneurs and gig workers who may not have access to health and wellness benefits, products and services through an employer

THE SMALL BIZ OWNER:

Micro-businesses that want to offer health and wellness benefits, products and services to their employees

THE EARLY RETIREE:

Unemployed or underemployed Coloradans, including early retirees, who do not have access to health and wellness benefits, products or services through Medicaid or Medicare

THE CONCERNED PARENT:

Parents of adult children who want to purchase health and wellness benefits, products and services on their behalf

Audience Personas

In the future, the PBC's secondary audiences could expand to include:



THE UNINSURABLE:

Coloradans with unique challenges to gaining health care and coverage, including undocumented residents, rural Coloradans and those who fall into the gap between Medicaid and C4HCO subsidy eligibility

• Health care sector businesses, including insurance carriers, brokers and sister marketplaces, that receive administrative services and capacity building/technical support to help them better serve customers.

Brand Launch Goals



- Establish PBC identity and presence in the marketplace
- Test initial consumer offerings that can be built upon and refined over time
- Better understand consumer needs and willingness to pay for health and wellness benefits, products and services
- Build trust with Coloradans based on C4HCO's reputation for providing a positive customer experience

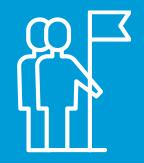
Brand Positioning



WHO WE ARE: [NAME] is a flexible, innovative platform that provides Colorado residents, across the entire spectrum of employment types, with increased access to trusted, quality health products, benefits and services.

WHY WE EXIST: [NAME] exists to improve the health, wellness, literacy and overall well-being of Coloradans, ultimately helping to strengthen families, communities and the economy over time.

Brand Attributes



Customer-Centered

We put our customers first and strive to instill trust and confidence by providing the best experience possible.

Flexible

We are nimble and highly responsive to the evolving health and wellness needs of Colorado residents.

Innovative

Because of our foundational knowledge and expertise, we have the unique ability to think progressively, act entrepreneurially and successfully implement new ideas.

Synergistic

We have a collaborative mindset and the ability to work across the public, private and government sectors.

Connection to C4HCO



- There is value in leveraging the trust, confidence and brand equity that Connect for Health Colorado has built across Colorado.
- Ultimately, C4HCO and the PBC can serve as a centralized, efficient and cost-effective entry point for health care consumers to access an array of benefits, products and services.
- The new PBC brand should be connected to yet distinct from C4HCO so there is the opportunity for the two brands to either grow closer or more separate over time.

Topline Messaging



[insert name]

is a new, centralized platform for improving the health, wellness, literacy and overall well-being of Colorado residents by increasing access to trusted, quality health products, benefits and services.