Marketplace and Oregon Insurance Division
Open Enrollment Agent Summit

Monday, October 12, 2015

10 a.m. – 3 p.m.

Labor & Industries Building, Room 260

350 Winter Street NE

Salem, OR 97301

AGENDA:

10:00 – 10:50 .....INSURANCE + LAW *(1 CE credit)*

- Intro to Oregon Insurance Division (OID) and the Oregon Health Insurance Marketplace
- Upcoming Dates and Milestones
- Agent Licensing Regulations
- Compensation Rules
- OID Cost Comparison Tool

10:50 – 11:40 .....INSURANCE + HEALTH *(1 CE credit)*

- Carrier Overview
- Plan Comparison Tools
- Tax Credits
- Using HealthCare.gov and Enroll America
- Working with the Oregon Health Authority to Enroll People in the Oregon Health Plan

11:40 – 11:50 .....BREAK

11:50 – 12:50 .....WORKING LUNCH *(1 CE credit)*

- *Current Issues in Health Insurance:* Panel Q&A Session with OID and Marketplace Leadership

12:50 – 1:00 .....BREAK

1:00 – 2:50 .....INSURANCE + HEALTH *(2 CE credits*

- *The Open Enrollment Campaign:* Communication, Promotion and Outreach from the Marketplace – and Opportunities for You **(110 minutes)**

2:50 – 3:00 .....FINAL THOUGHTS AND ADJOURN

Revised 10/07/15

Oregon Insurance Division Mission

To empower and protect consumers through fair and efficient regulation while encouraging a financially stable, innovative, and competitive insurance marketplace..

AGENDA

- What is the Oregon Insurance Division?
  - How we regulate
  - How we protect Consumers
  - Rate Review
- Educating Consumers
  - Consumer Awareness and outreach
  - Campaign outcomes and why it maters to Agents
- Market Research
  - What do Oregonians know about Insurance?
- Online Resources for Agents
  - Small Business Guide
  - Agent Compensation Handbook

State-based insurance regulation focuses on financial solvency, product compliance, and market conduct

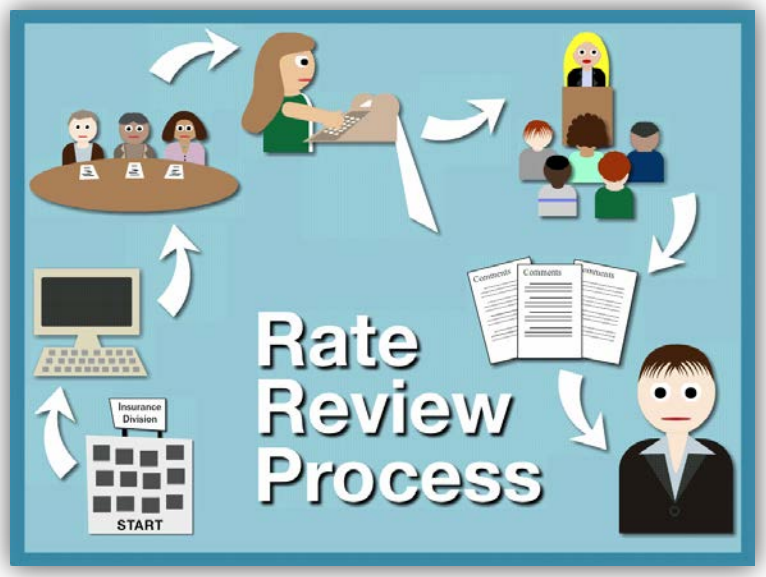
- Oregon Insurance Division (OID) structure:
  - Administration
  - Financial & Producer Regulation
  - Product Regulation
  - Market Regulation
- Authority over all major lines of business:
  - Property & casualty (includes personal and commercial products, such as homeowners, commercial property, and workers' compensation)
  - Life & annuities
  - Health
- Regulated entities:
  - Insurance companies, producers, rating bureaus, etc.

We regulate all insurance sold in Oregon

- Health
- Life
- Auto
- Homeowners
- Renters
- Annuities
- Pet
- Business Liability
- Key Persons
- Workers Comp
- Med. Sup.
- Long Term Care
- Disability
- GAP

Protecting Consumers and the Market

- Reviewing, Approving, and Setting Rates
- Review and Approve Forms and Contracts
- License Producers and Carriers



Protecting Consumers and the Market

- Advocate for State and Federal reforms
- Assist in resolving complaints
- Investigate violations of insurance law
- Educate and Outreach

Toll Free (888) 877-4894

Oregon Insurance Division

2016 proposed health insurance rates

Learn more

Rate filings

- Find a filing
- Pending filings
- Recently approved
- Medigap rate histories

Get involved

- Public hearings
- Twitter
- Email updates
- Comment on a rate filing

Learn more

- Rate FAQs
- Rate review process
- Rate grants
- Using health insurance

Rate filing deadline for 2016 individual and small employer health plans is April 30, 2015

This Oregon Insurance Division site provides information on health insurance rates for individual and small group plans. You can find pending and approved filings, watch public hearings, learn about the rate

PORTLAND AREA APPROVED RATE EXAMPLES

Clackamas, Multnomah, Washington, and Yamhill counties

Learn about the information in this table at http://www.oregon.gov/DCBS/insurance/healthrates/Documents/explanation.pdf.

Learn more about federal financial help to lower these costs at HealthCare.gov.

Key

- Bronze plans pay an estimated 60 percent of medical costs
- Silver plans pay an estimated 70 percent of medical costs
- Gold plans pay an estimated 80 percent of medical costs

	2016 Individual Plans (one person) Age 40, single, non-tobacco user								
	Standard Bronze Plan			Standard Silver Plan			Standard Gold Plan		
	2015	2016	Rate Change	2015	2016	Rate Change	2015	2016	Rate Change
Atrio Health Plans, Inc	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
BridgeSpan Health Co.	$219	$240	9%	$266	$289	9%	$321	$351	10%
Freedom Life Insurance Co. of America	New	N/A	N/A	New	N/A	N/A	N/A	N/A	N/A
Health Republic Insurance Co.	$187	$250	33%	$249	$332	33%	$307	$411	34%
Health Net Health Plan of Oregon, Inc.	$200	$255	27%	$234	$297	27%	$268	$349	30%
Kaiser Foundation Health Plan of the NW	$182	$200	10%	$246	$271	10%	$290	$319	10%
LifeWise Health Plan of Oregon	$179	$225	26%	$222	$299	35%	$272	$369	36%
Moda Health Plan, Inc.	$184	$251	36%	$245	$307	25%	$296	$367	24%
Oregon's Health CO-OP	$179	$214	20%	$231	$274	19%	$275	$327	19%
PacificSource Health Plans	$207	$310	50%	$260	$389	50%	$316	$474	50%
Providence Health Plan	$197	$204	4%	$234	$273	17%	$273	$319	17%
Regence BlueCross BlueShield of Oregon	$213	$231	8%	$258	$279	8%	N/A	N/A	N/A
Time Insurance Co.	$228	N/A	N/A	$273	N/A	N/A	N/A	N/A	N/A
Trillium Community Health Plan, Inc.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Zoom Health Plan, Inc.	New	$221	New	New	$276	New	New	$330	New

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Key

- Bronze plans pay an estimated 60 percent of medical costs
- Silver plans pay an estimated 70 percent of medical costs
- Gold plans pay an estimated 80 percent of medical costs

	2016 Small Group Plans Age 40, single, non-tobacco user								
	Standard Bronze Plan			Standard Silver Plan			Standard Gold Plan		
	2015	2016	Rate Change	2015	2016	Rate Change	2015	2016	Rate Change
Atrio Health Plans, Inc	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Health Net Health Plan of Oregon, Inc.	$259	$291	12%	$318	$346	9%	$364	$389	7%
Health Republic Insurance Co.	$216	$229	6%	$294	$307	4%	$351	$365	4%
Kaiser Foundation Health Plan of the NW	$233	$216	-7%	$311	$299	-4%	$366	$352	-4%
LifeWise Health Plan of Oregon	$224	$224	0%	$291	$295	1%	N/A	N/A	N/A
Moda Health Plan, Inc.	$248	$281	13%	$340	$345	1%	$409	$412	1%
Oregon's Health CO-OP	$223	$239	7%	$287	$307	7%	$343	$367	7%
PacificSource Health Plans	$259	$290	12%	$319	$356	12%	$395	$443	12%
Providence Health Plan	$232	$225	-3%	$278	$286	3%	$325	$341	5%
Regence BlueCross BlueShield of Oregon	$253	$227	-10%	$307	$275	-10%	N/A	N/A	N/A
Samaritian Health Plans, Inc.	N/A	$265	N/A	N/A	$315	N/A	N/A	N/A	N/A
Trillium Community Health Plan, Inc.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare Insurance Co.	$318	$294	-8%	$372	$330	-11%	N/A	N/A	N/A
UnitedHealthcare of Oregon, Inc.	$308	$294	-5%	$364	$330	-9%	N/A	N/A	N/A
Zoom Health Plan, Inc.	New	$269	N/A	New	$336	N/A	New	$401	N/A

Campaign Logo & Tagline

ANSWERS & ACTION

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INSURANCE DIVISION

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Campaign Strategy

- Multi-Faceted Approach, including

Community Engagement

- Outreach to local officials, community groups & organizations

Traditional Advertising

- TV, Out-of-Home, print, radio

Digital Marketing

- Social media, online advertising, digital content creation

Public Relations

- Outreach to statewide and local media

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THEY DENIED OUR CLAIM. NOW WHAT?

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Have an insurance problem or complaint? A state insurance advocate can answer your questions, look into your concerns, and help you navigate the next steps. The service is free and confidential. Get connected to the help you need.

Call 888-877-4894 or visit Insurance.Oregon.gov

“It wasn’t our tree. But it was in our kitchen.”

It may have been sunny the day the Bennett’s neighbor’s tree fell on their house, but they found themselves in a grey area. Whose insurance would apply, theirs or their neighbors? The answer wasn’t clear, so they called the Oregon Insurance Division. We helped clarify that, in their case, their own insurance applied. The Bennetts moved forward, filed a claim and got back in their home.

If you’ve got an insurance problem or complaint, visit Insurance.Oregon.gov or call (503) 947-7984. It’s free and we’re always here to help.

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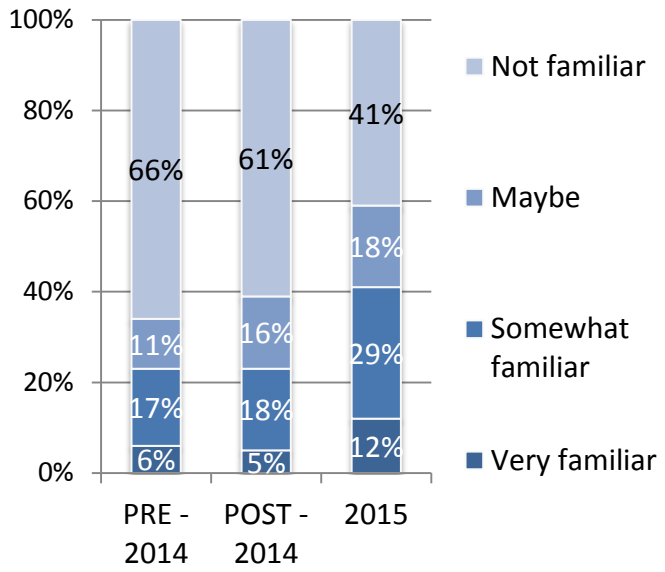
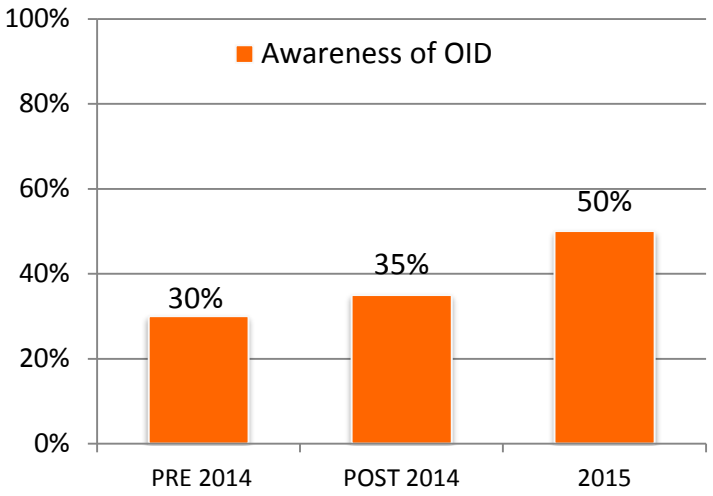
Insurance.Oregon.gov

Awareness of OID – 2014 Pre/Post - 2015

- An additional 6% of Oregon residents are "very familiar" of an Oregon state agency available to help
- An additional 11% are "somewhat familiar" and 4% "maybe"
- INCREASE of 20 points familiarity in last 6 months and 24 points overall from campaign benchmark
- Leaves 41% not familiar
- Awareness of Oregon Insurance Division increases to 50%



Q. Are you familiar with an Oregon state agency available to help consumers with questions and assist them with complaints about insurance companies or insurance agents?

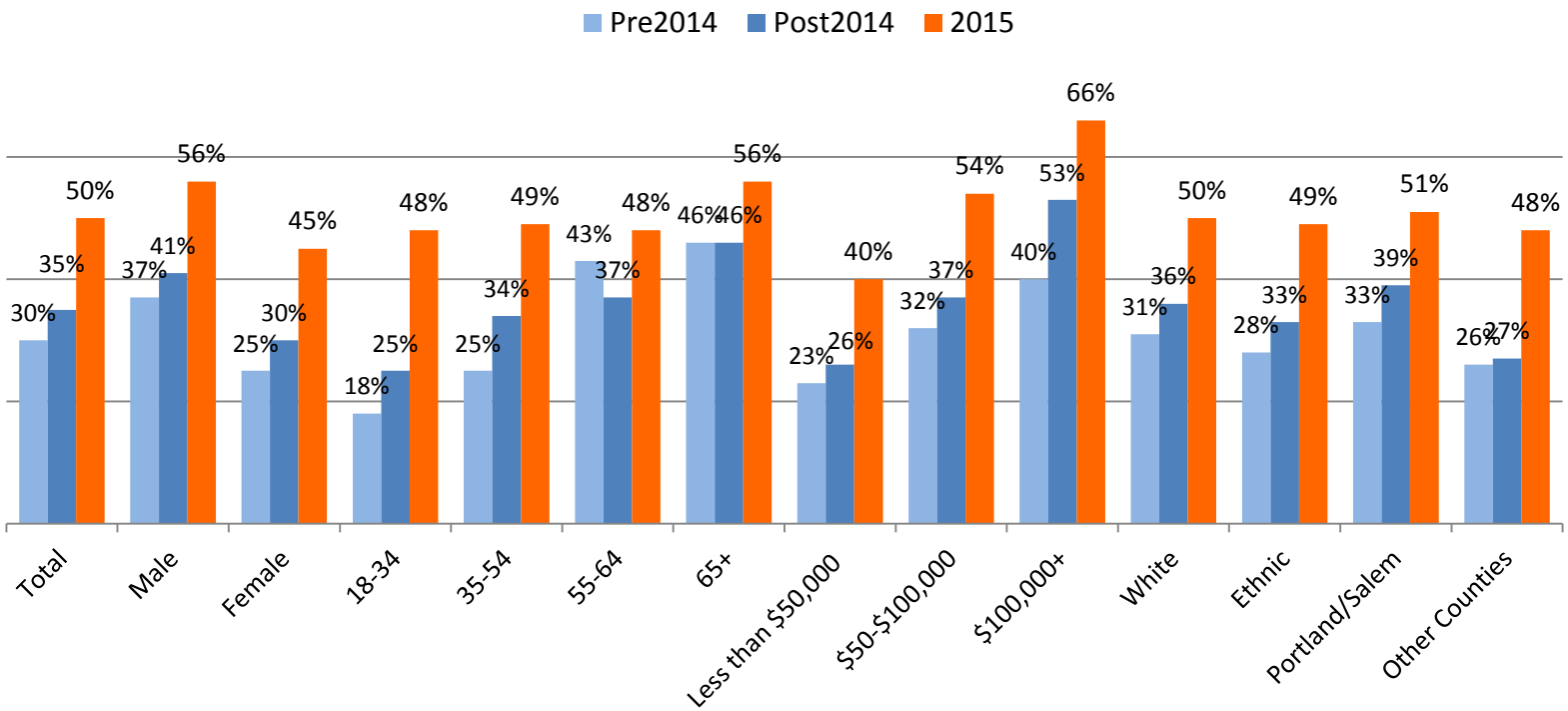


5% of 2014 sample claim to have had "personal experience with the Oregon Insurance Division; 8% of 2015 sample has had reason to contact (Included in Awareness)

Q. Have you ever heard of …

Comparison of Awareness by Demographic Segments Pre-Post-2015

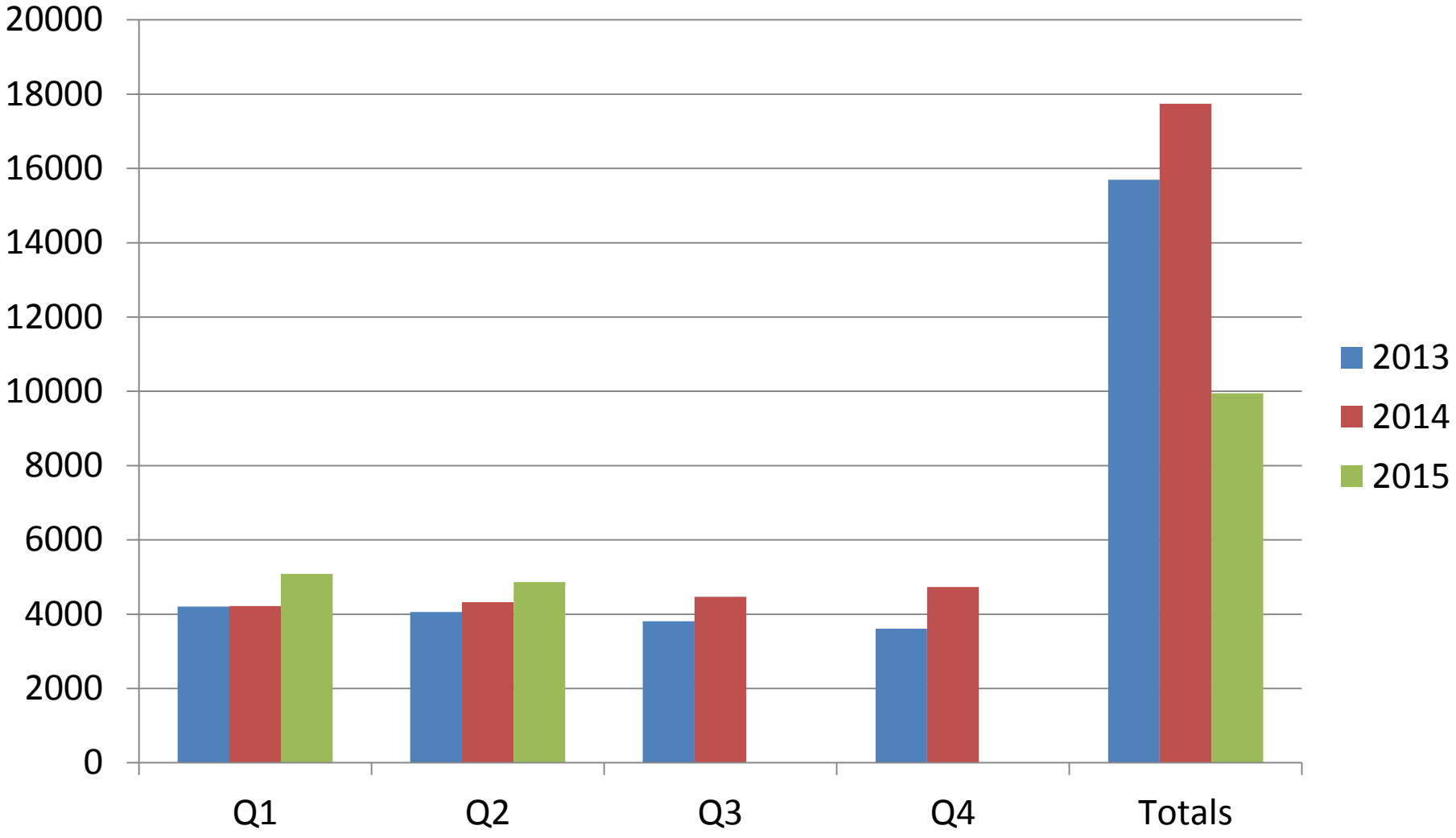
- The chart below shows a percentage comparison across the major demographics for OID Awareness
- Lower income, females become the major two segments significantly below “average” awareness



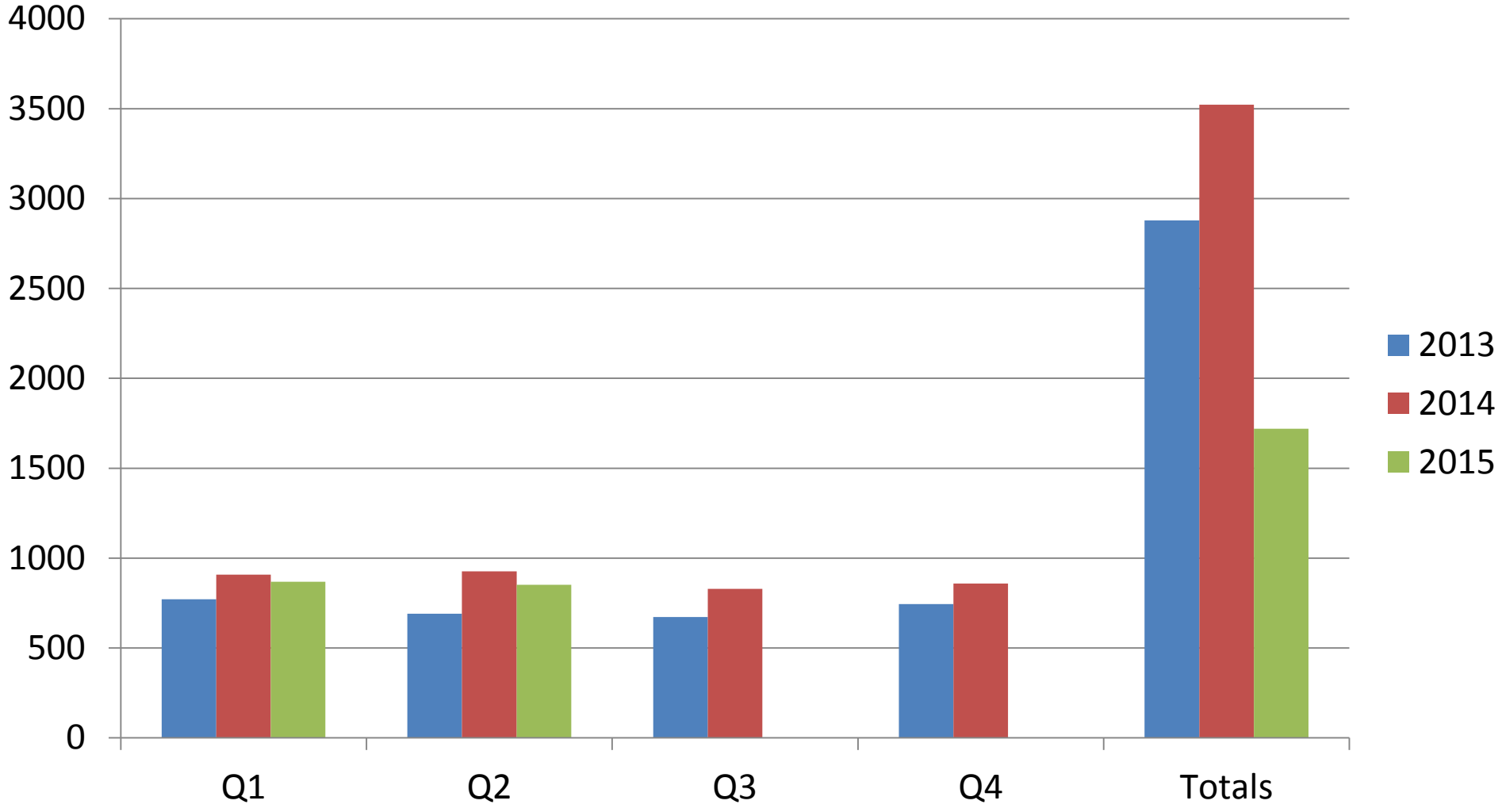
Q: Have you ever heard of the Oregon Insurance Division?

VISTA MARKET INTELLIGENCE

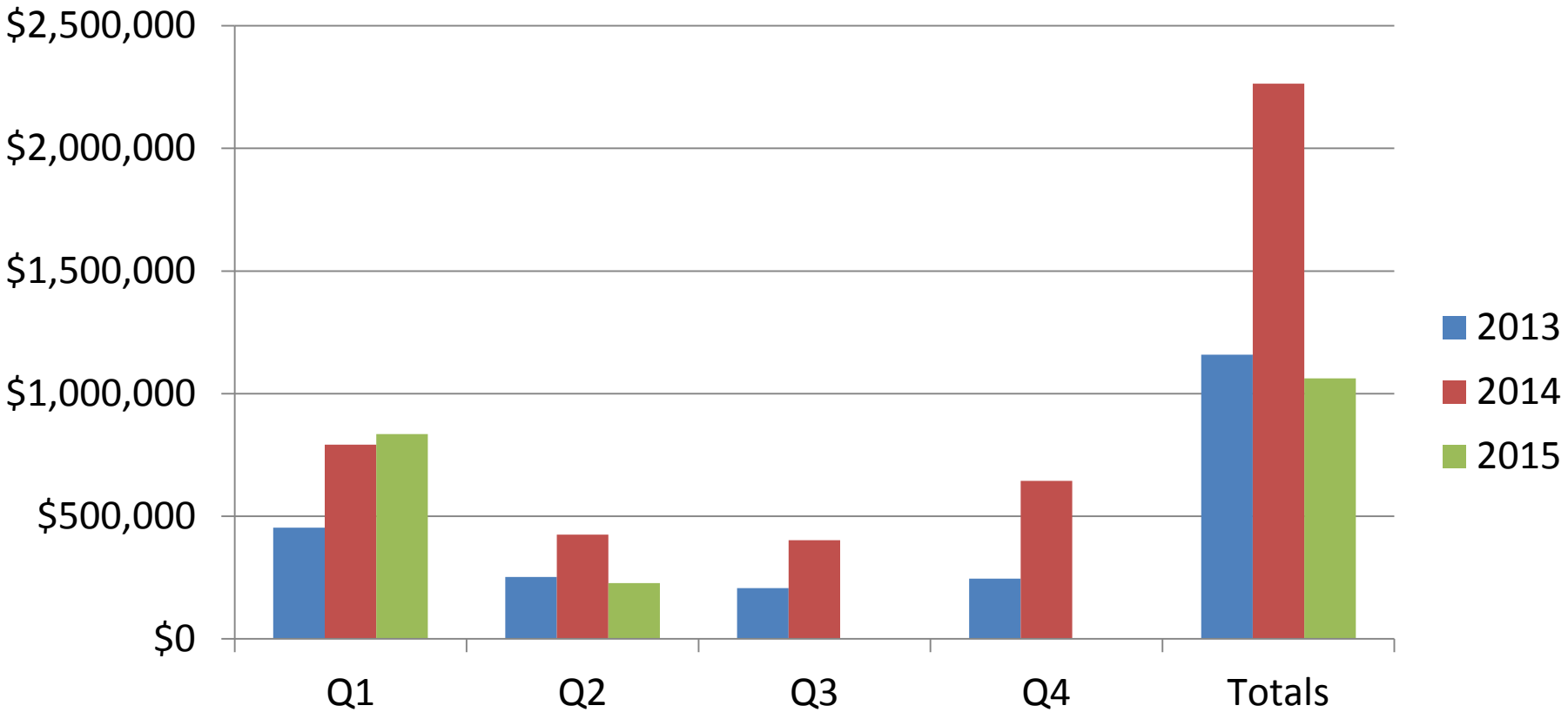
Total Calls and Emails



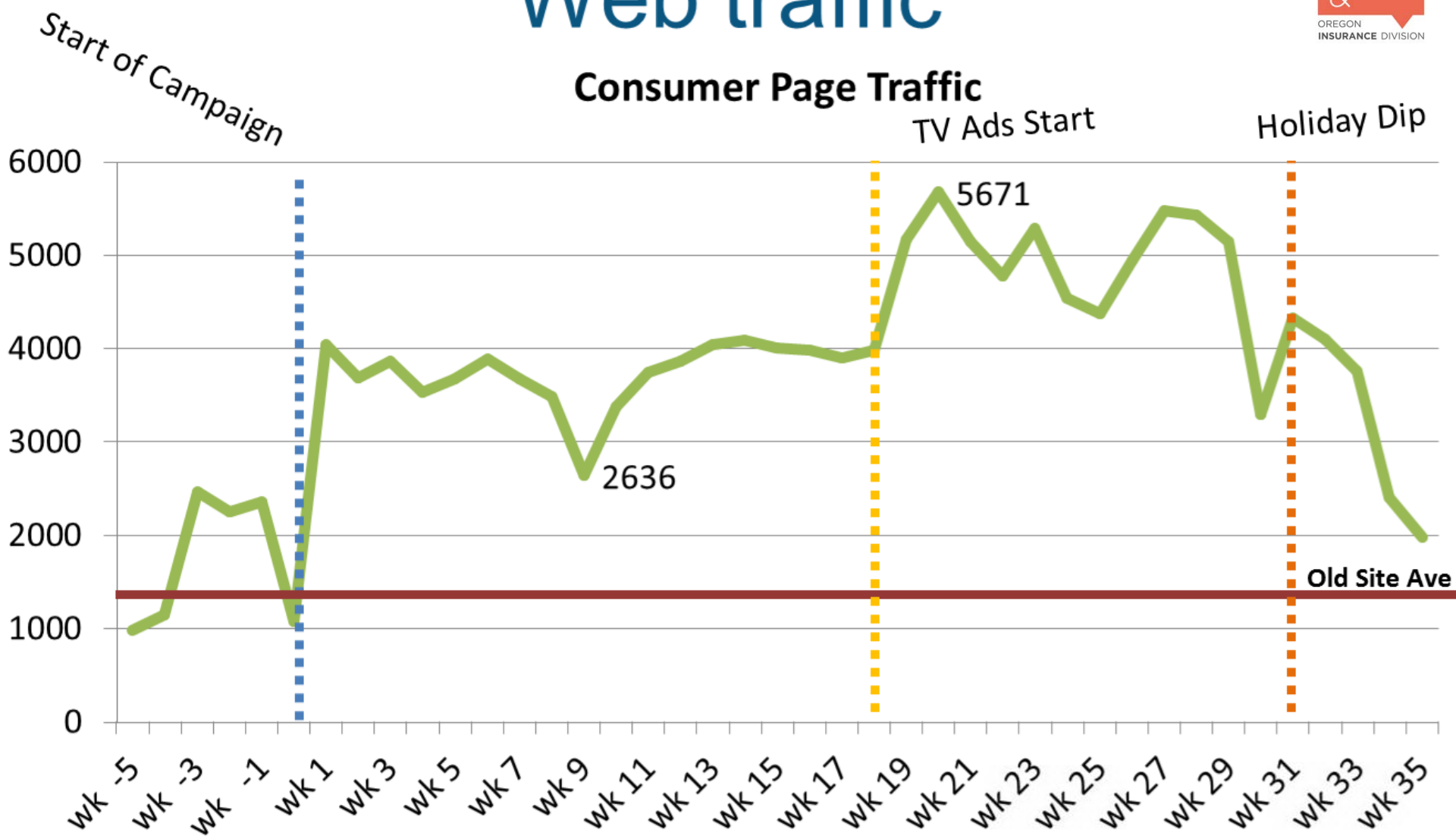
Total Complaints



Recoveries


$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
Q1
Q2
Q3
Q4
Totals
2013
2014
2015

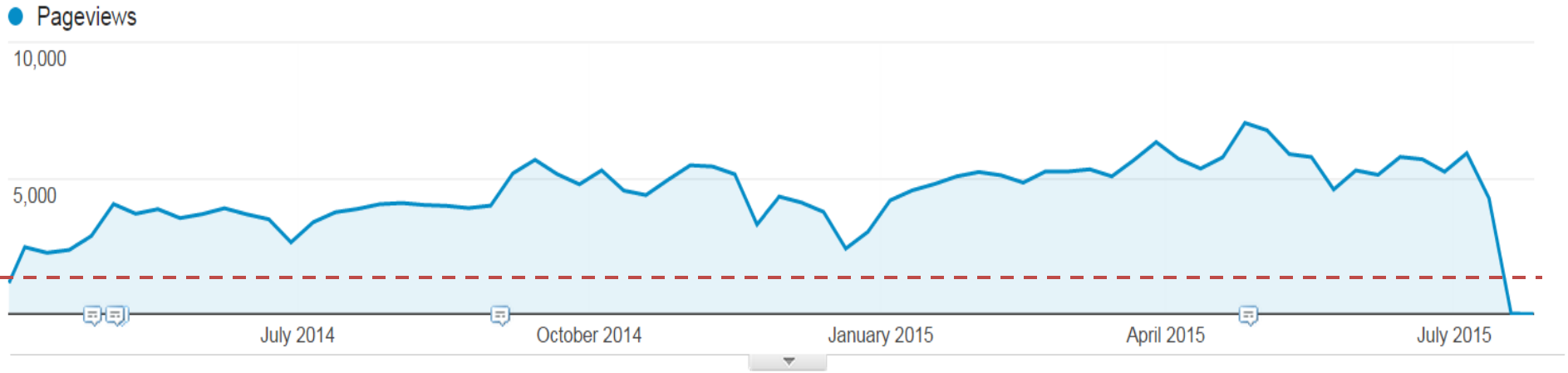
Web traffic


Consumer Page Traffic
Start of Campaign
TV Ads Start
Holiday Dip
5671
2636
Old Site Ave
6000
5000
4000
3000
2000
1000
0
wk -5
wk -3
wk -1
wk 1
wk 3
wk 5
wk 7
wk 9
wk 11
wk 13
wk 15
wk 17
wk 19
wk 21
wk 23
wk 25
wk 27
wk 29
wk 31
wk 33
wk 35

Web Traffic

Pageviews vs. Select a metric

Day Week Month



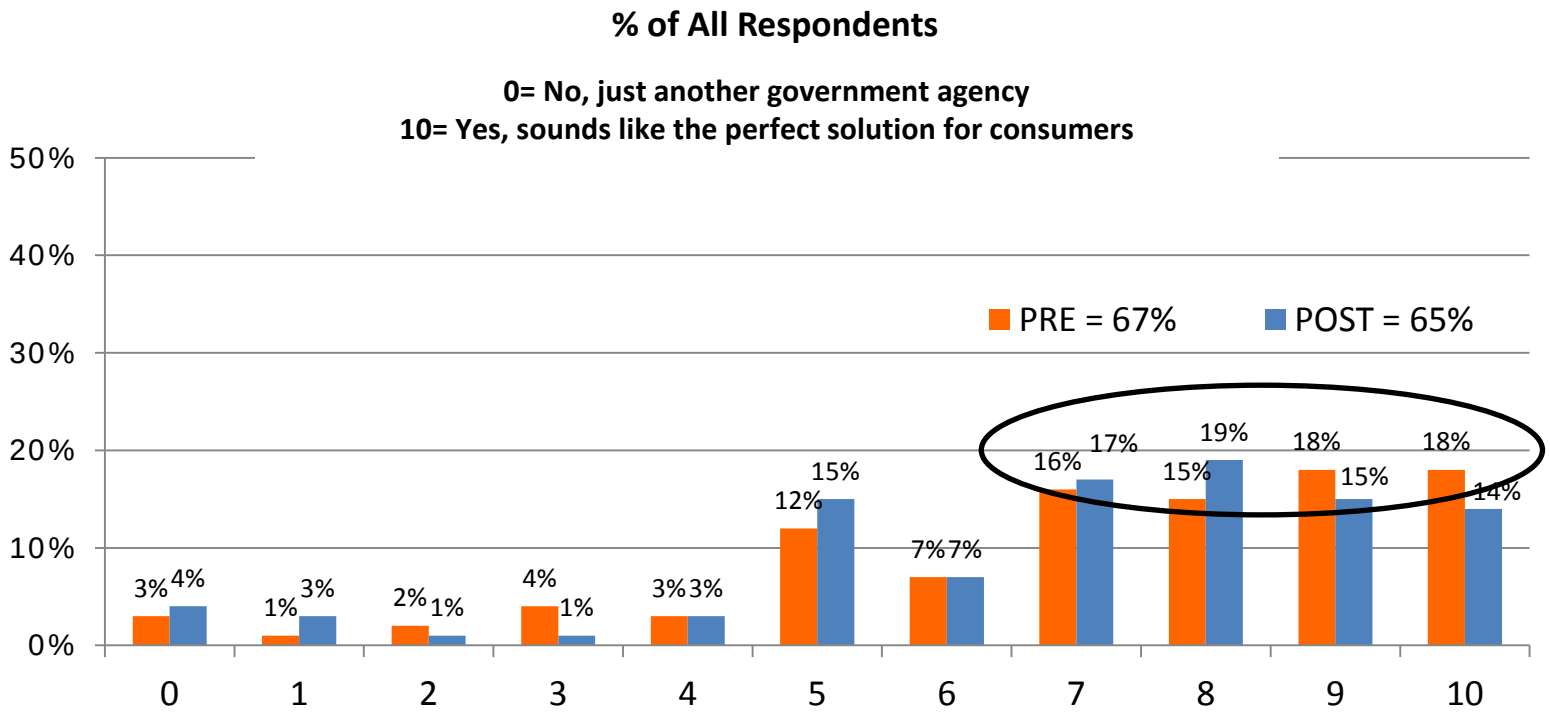
Primary Dimension: **Page path level 4** Page Other

Secondary dimension Sort Type: Default advanced

Page path level 4	Pageviews	Unique Pageviews	Avg. Time on Page	Bounce Rate	% Exit
	305,990 % of Total: 15.92% (1,922,176)	235,854 % of Total: 17.24% (1,368,206)	00:01:24 Avg for View: 00:01:25 (-1.09%)	59.03% Avg for View: 39.67% (48.81%)	39.95% Avg for View: 35.76% (11.71%)

Reassurance

- The majority of Oregon residents find it reassuring that OID is part of a State of Oregon government agency. This has not changed appreciably in the past year.



Q. Is it reassuring for you to know the Oregon Insurance Division is part of a State of Oregon government agency?

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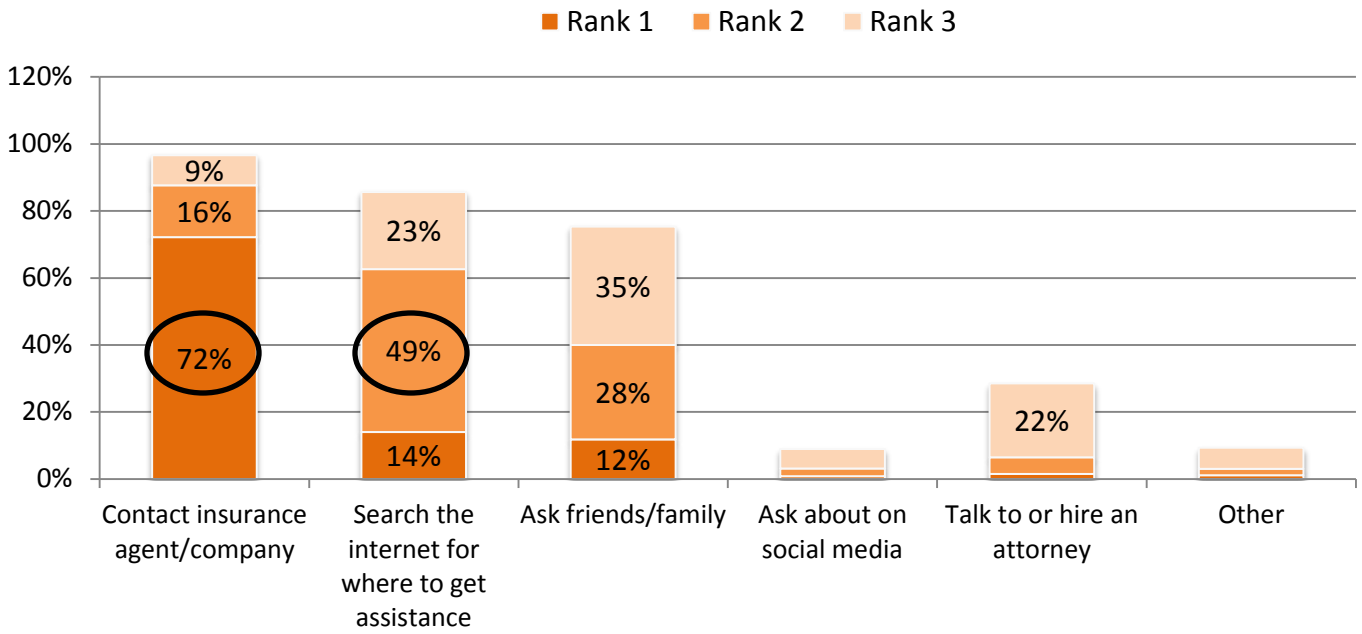
When Needing Assistance with an Insurance Issue

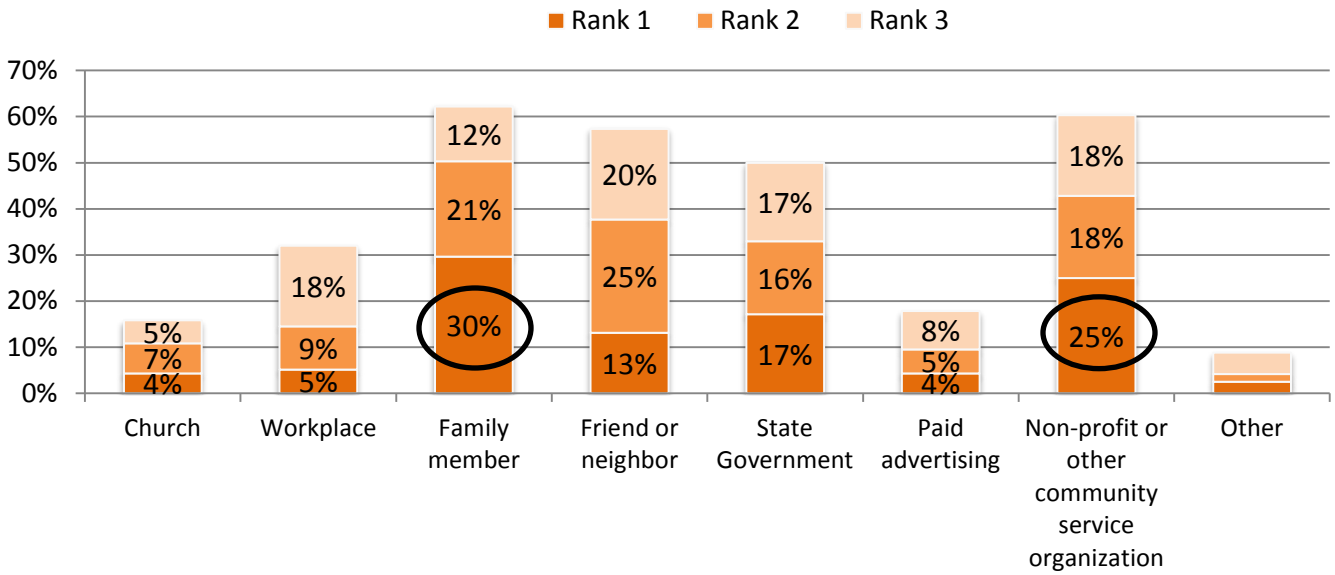
- When faced with the need to address an insurance issue, 72% of consumers will contact their insurance agent/company first.
- Searching the internet on where to get assistance is second overall and followed by talking with family and friends.
- Other includes a few mentions of "State of Oregon Insurance Division"



Q. If you needed assistance with an insurance issue or complaint, where would you go for additional information? Please rank the 3 options you'd most likely pursue first – if something is missing from the list – please add it in the space below.

Trustworthy Sources of Information

- Oregon residents are most likely to turn to “family members” and “non-profits” for information about a new service in the community.
- “Friends and neighbors” rank third, and “State Government” ranks fourth.



Q. How trustworthy are the following sources of information when you want to learn about a new service available in community? Please rank your Top 3.
Other mentions largely involved the internet, Google searches, social network, industry experts, and lawyers

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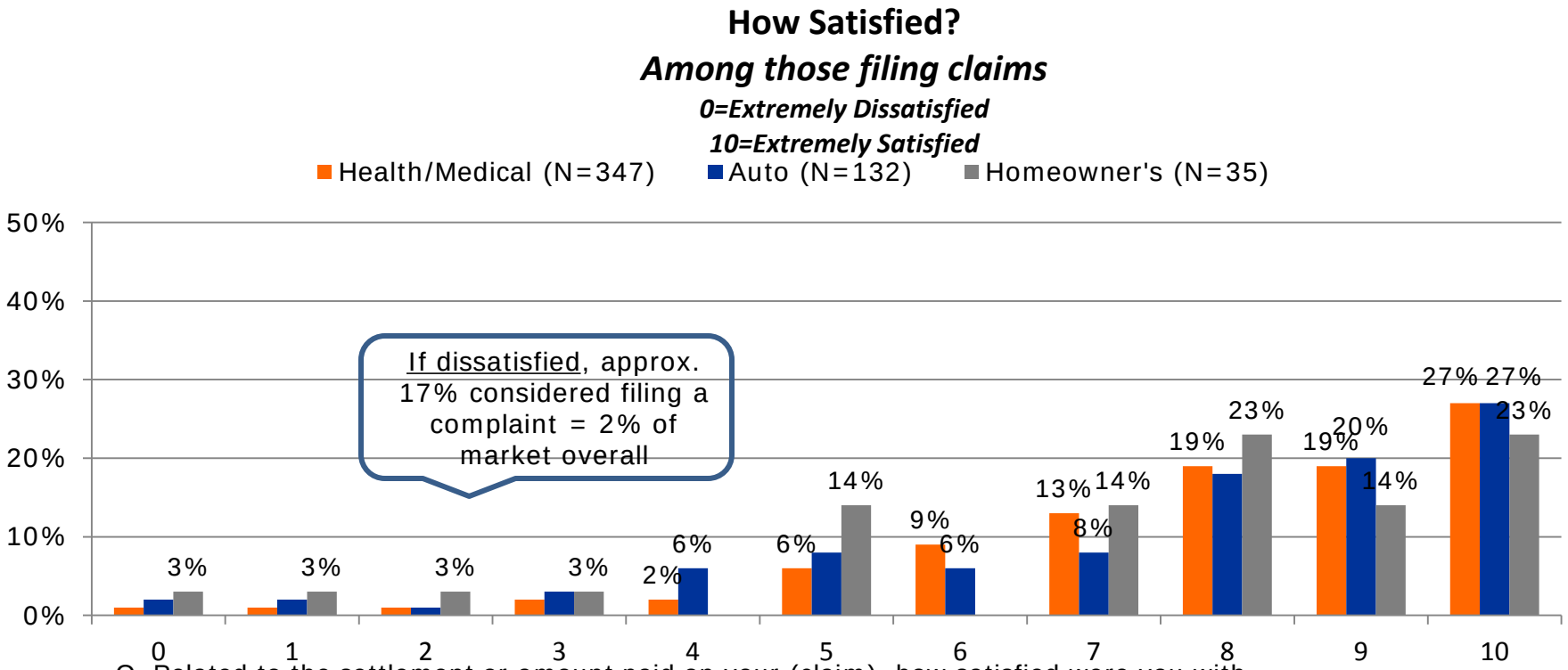
Satisfaction – POST

- Most Oregon consumers are satisfied with the outcome of the claims they have filed.
- OF THOSE DISSATISFIED 16% considered filing a complaint
- When sized to the total market this equates to 2% of Oregon residents who were dissatisfied to the extent they have pursued or considered filing a complaint.



Q. Related to the settlement or amount paid on your (claim), how satisfied were you with the outcome. If you've filed multiple claims in the past couple years, just think about the last claim submitted. **(If dissatisfied,** because of your dissatisfaction on the insurance claim, did you pursue or consider filing a complaint against your insurance carrier?"

Agent Resources

Licensing

- New application
- Renew
- Prelicense training
- Fees
- Exam information

Education

- Agent CE requirements
- CE proctors
- Annuity suitability training
- Long-term care training
- CE provider information

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Agent Resources

How do I ... ?

- Update my address
- Find or print my license
- View a license, affiliates, DRLPs
- Find a form
- View my CE transcript

Key topics

- Common questions
- Modifying insurance certificates
- Commissions and gifts
- Agent compensation rules
- Changing Medigap plans

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Licensing

- OID no longer mails out Licenses
- You must use State Based Systems (SBS)
- You get one Free Print

www.statebasedsystems.com

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Can I renew online?

- **Yes**. Individuals and businesses must use the National Insurance Producer Registry **www.nipr.com**

- **Individual license**: Add your National Producer Number (NPN). Your old number is obsolete.

- **Business license:** Enter the SBS license number. Your old number is obsolete

How do I get my old continuing education to OID?

- For classes **taken up to May 7, 2012**, fax or scan and email the certificates to OID

- Fax: 503-378-4351

web.insagent@oregon.gov

- **After May 7, 2012,** it will be downloaded directly into your account.

- CE providers have 15 business days to upload information to your record.

Oregon Producer Compensation
Health Insura
Insurance
Travel Insurance
Car Insurance
Life Insurance
Home Insurance
Rules & guidelines
DEPARTMENT OF CONSUMER & BUSINESS SERVICES
Oregon Insurance Division

Commissions and gifts

Can I share commissions?

Yes.

Also license is not needed to receive commissions.

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Commissions and gifts

Can I offer a gift to potential clients?

Yes.

However, you must offer the gift to all potential clients and not just those who purchase a policy.

Offering gifts only to clients who purchase a policy may be considered a rebate and rebates are not allowed under Oregon law.

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OID Producer Contacts

Producer Licensing

Lynn Marshall
503-947-7981
Lynn.marshal@oregon.gov

Producer Investigations

Stephanie Noren
503-947-7233
Stephanie.j.noren@oregon.gov

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ATRIO Health Plans (M)
Individual | Group | Medicare

LifeWise (B)

DENTEGRA Insurance Company (D)

bridgespan (M)

Health Republic Insurance (M)

moda Health (M)

Kaiser Permanente (B)

Dental Health Services (D)

PacificSource Health Plans (B)

Trillium Community Health Plan (B)

Providence Health Plan (M)

Delta Dental (D)
Delta Dental of Oregon

Oregon's Health CO-OP (M)

Willamette Dental Group (D)

ZOOM+ (B)
performance health insurance

Statewide Carriers

Non-Statewide Medical Carriers

- Douglass, Josephine, Klamath (Partial), Marion, & Polk

- Lane

- Clackamas, Multnomah, & Washington

- Benton (P), Clackamas (P), Columbia, Hood River (P), Linn (P), Marion (P), Multnomah, Polk, Washington, & Yamhill

Non-Statewide Dental Carriers

- Benton, Clackamas, Columbia, Deschutes, Douglass, Hoodriver, Josephine, Lane, Linn, Marion, Multnomah, Polk, Wasco, Washington, & Yamhill

- Benton, Clackamas, Clatsop, Deschutes, Douglass, Hood River, Jackson, Josephine, Klamath, Lane, Lincoln, Linn, Malheur, Marion, Polk, Umatilla, Wasco, Washington, & Yamhill

Non-Statewide Dental Carriers

- Benton, Clackamas, Columbia, Deschutes, Douglass, Jackson, Jefferson, Josephine, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Washington, & Yamhill

Cost-Sharing Reductions

Another way to help reduce the cost of health care coverage

While tax credits get most of the attention for helping to reduce the cost of premiums, cost-sharing reduction (CSR) variations of qualified health plans can reduce the costs of copays, coinsurance, deductibles and maximum out-of-pocket (MOOP) costs for people with household incomes up to 250% of the federal poverty level (FPL).

CSR variations plans increase the actuarial value of a silver plan to silver plus, gold, and platinum levels, depending on the household income and the amount of subsidy.

Insurers may take different approaches to creating CSR variants of the silver metal level plans, the *only* metal level that qualifies for CSR.

In 2016 filings, most insurers in Oregon chose to reduce copays, coinsurance, deductibles and maximum out-of-pocket (MOOP). One insurer kept copays and coinsurance at the same level, but reduced deductible and MOOP.

The federal government directly reimburses insurers for the CSR plans.

Example of 2016 Cost Sharing Reduction Plan Variants with Reduced Copays, Coinsurance, Deductible and Maximum Out-of-Pocket					
1-person Household	Deductible	Maximum Out-of-Pocket	Primary Care Copay	Generic Drug Copay	In-Patient Coinsurance
>251% FPL - 70% Actuarial Value Standard Silver Plan	$2,500	$6,350	$35	$15	30%*
201-250% FPL - 73% AV	$2,500	$4,300	$35	$15	30%*
151- 200% FPL - 87% AV	$850	$1,500	$15	$10	10%*
133-150% FPL - 94% AV	$100	$750	$10	$5	10%

*After deductible

Estimated Marketplace Eligibility and Enrollment Status, by PUMA

Census Bureau Public Use Microdata Areas (PUMA)	Total Potentially QHP Eligible	2015 Enrollment	Remaining Potentially QHP Eligible
Umatilla, Union, Baker & Wallowa Counties	11,715	2,484	9,231
North Central Oregon--The Dalles City	12,955	2,885	10,070
Klamath, Malheur, Lake & Harney Counties	9,503	2,029	7,474
Deschutes County	22,412	8,022	14,390
Columbia, Lincoln, Clatsop & Tillamook Counties	19,241	4,583	14,658
Linn & Benton Counties	17,701	4,471	13,230
Lane County (West Central)--Eugene City (West & South)	13,005	4,393	8,612
Lane County (East Central)--Eugene (Northeast) & Springfield Cities	10,828	2,499	8,329
Lane County (Outside Eugene & Springfield Cities)	10,592	2,860	7,732
Josephine, Coos & Curry Counties	15,068	5,008	10,060
Jackson County (Central)--Medford & Central Point Cities	8,754	2,807	5,947
Jackson County (Outside Medford & Central Point Cities)--Ashland City	12,780	3,839	8,941
Douglas County	10,242	1,907	8,335
Marion County (West Central)--Salem (North), Keizer Cities & Hayesville	6,581	1,956	4,625
Marion County (West Central)--Salem City (South) & Four Corners	8,207	2,162	6,045
Marion County (Outside Salem & Keizer Cities)--Woodburn & Silverton Cities	10,449	2,389	8,060
Yamhill & Polk Counties	17,458	3,793	13,665
Portland City (North & Northeast)	14,933	4,382	10,551
Portland City (East)	12,482	3,723	8,759
Portland City (Southeast)	15,349	4,534	10,815
Portland City (Central East)	14,952	5,287	9,665
Portland City (Northwest & Southwest)	12,561	4,238	8,323
Multnomah County (East)--Gresham & Troutdale Cities	16,014	3,865	12,149
Clackamas County (South & East)--Damascus City	11,221	2,812	8,409
Clackamas County (Northwest)--Oregon City, Milwaukie & Happy Valley Cities	21,521	4,609	16,912
Clackamas County (Northwest)--Lake Oswego, West Linn, Wilsonville & Canby Cities	12,001	3,032	8,969
Washington County (Southeast)--Tigard, Tualatin & Sherwood Cities	8,622	3,033	5,589
Washington County (West)--Forest Grove, Cornelius Cities, Bethany & Oak Hills	10,059	2,470	7,589
Washington County (Central)--Hillsboro City	8,296	2,260	6,036
Washington County (Central)--Beaverton City (West) & Aloha	10,894	3,056	7,838
Washington County (Northeast)--Beaverton City (East & Central) & Cedar Mill	10,958	2,901	8,057
	397,354	108,289	289,065

Source: State Health Access Data Assistance Center (SHADAC), University of Minnesota School of Public Health analysis of Oregon's 2013 American Community Survey and 2015 Plan Selection data from HHS, Assistant Secretary for Planning & Evaluation. Potentially eligible include non-elderly adults from 138% FPL to households with incomes above 400%FPL and children above 305%.

SHADAC included an estimated 103,000 unauthorized immigrants in this total.

A more recent analysis, which excluded unauthorized immigrants, and was updated to reflect 2015 Oregon population growth, estimates that approximately 358,000 Oregonians are eligible to purchase QHPs, but does not break this state-wide estimate down to PUMAs.

It is likely there are approximately 249,000 remaining potentially QHP eligible persons state-wide, correcting for this more recent state-wide population estimate and slightly fewer effectuated enrollees in the Marketplace than those who had selected plans according to carrier reports to the Oregon Insurance Division (through 6/30/15).

Almost 1/3 of the potentially QHP eligible have household incomes more than 400% FPL. Currently, 23% of 2015 Marketplace enrollees do not receive APTC and some are known to have incomes > 400% FPL.

Second Lowest Silver Plans 2016

Geographic Area	County	SLSP Premium	Geographic Area	County	SLSP Premium
1	Clackamas	$ 261	6	Baker	$ 307
1	Multnomah	$ 261	6	Crook	$ 307
1	Washington	$ 261	6	Gilliam	$ 307
1	Yamhill	$ 267	6	Grant	$ 307
2	Benton	$ 271	6	Harney	$ 307
2	Lane	$ 278	6	Hood Rvr	$ 271
2	Linn	$ 271	6	Jefferson	$ 307
3	Marion	$ 271	6	Malheur	$ 307
3	Polk	$ 271	6	Morrow	$ 307
4	Deschutes	$ 307	6	Sherman	$ 307
4	Klamath	$ 282	6	Umatilla	$ 307
4	Lake	$ 314	6	Union	$ 307
5	Clatsop	$ 307	6	Wallowa	$ 307
5	Columbia	$ 271	6	Wasco	$ 307
5	Coos	$ 307	6	Wheeler	$ 307
5	Curry	$ 307	7	Douglas	$ 278
5	Lincoln	$ 307	7	Jackson	$ 278
5	Tillamook	$ 307	7	Josephine	$ 278

Source: Oregon Insurance Division, SLSP premium for 40-year old non-tobacco user.
Note: The second lowest silver plans are determined by service area, which are smaller than the county, and in a few instances would have a different SLSP than the rest of the county. These may be used as general rule for targeting purposes.

Working together with the Community Partner Program

Marina Cassandra
Regional Outreach Coordinator

October 12, 2015

Oregon Health Authority

OFFICE OF CLIENT AND COMMUNITY SERVICES

MEDICAL ASSISTANCE PROGRAMS

Section I.
Introductions and Overview

Oregon Health Authority

Oregon's Community Partner Outreach Program

Goal: To ensure all eligible Oregonians are able to enroll in health care coverage.

Mission: The Community Partner Team is committed to partners and clients. Our outreach strategies build coalitions, establish trust, and empower communities. As a result we develop a stronger healthier Oregon.

Program Overview:

Over **240** contracted partner organizations statewide network of over **800** certified Application Assisters (staff/volunteer) provide culturally and linguistically appropriate assistance at no-cost

Partners include, health care providers, community-based organizations, faith-based organizations, Tribes, health advocacy groups, health care systems, safety-net clinics, county health departments and more

Oregon Health Authority

They love their communities!

Community Partners wear many hats! In addition to this aspect of their job, they also generally have several hours devoted to another job title.

Who is an Assister?

- Must be employed by, or volunteering for, an active community partner organization
- Must have a current Criminal History check through OHA
- Must complete training for the FFM as well as the OHA Enrollment Assister training.

Primary Role of an Application Assister

Help individuals apply for health coverage.

Other roles:

- Application status follow-up
- Answer Basic eligibility questions
- Assist with Life change reporting
- Assist with CCO Enrollment
- Initiate Date of Request corrections
- Connect client with providers
- Communicate with OHA when there are urgent medical needs
- Billing issues (MAP contracted providers only)
- Document interpretation
- Renewals
- Appeals and grievances
- **Refer to clients to Insurance Agents**

Today and Onward

- **Benefit Year 2015-2016:**
  - healthcare.gov (QHP/split households)
  - oregonhealthcare.gov (Oregon Health Plan only)
    - Paper applications (has attached consent form)
    - Online fillable/submittable pdf (includes consent form)

- **February 2016:**
    - Oregon's future Medicaid/CHIP enrollment system. We have named our system "ONE".

OregONEligibility

Frequently Asked Questions…

- **What is DHS's responsibility with ONE?**
  - Read Only access will be granted to DHS workers to provide clients with application status
  - Some APD workers will have access to record Non-MAGI eligibility decisions in ONE
- **Will ONE impact work at a branch office that does not handle medical?**
  - It will act as a tool to help individuals know the status of their Oregon Health Plan application
- **Where should applicants for health care go before the customer portal is implemented?**
  - DHS workers should continue to use the current process

Frequently Asked Questions…

- **Will AAA's and other county government staff be able to use the ONE Worker Portal when it becomes available?**
  - AAA and other county government staff will be able to access the system once they have completed necessary training

- **Will SNAP, TANF, and other eligibility groups be moving into the ONE?**
  - This decision has not been made

Frequently Asked Questions…

- **Will DHS staff be trained on the system? When and How?**
  - Yes, ONE Project staff are currently working with DHS leadership to plan training

- **What's different about this implementation?**
  - System works in Kentucky, minimal changes made for Oregon
  - Working six months ahead of implementation
  - Substantial training materials and documentation being developed

Frequently Asked Questions…

- **After an individual applies, how long is it before a worker can verify eligibility?**
  - If they have provided complete information, an eligibility decision is made in real time.

Frequently Asked Questions…

- **How will clients enroll in a managed care plan through ONE?**
  - After eligibility is determined, client has opportunity to choose a CCO from a list of CCOs available in their geographic area.
- **Where do I send clients who are having a problem using ONE?**
  - OHA is establishing a help desk for clients who have trouble with the ONE system.

Where do I take my concerns?

- Email the project team: OHAOregon.Eligibility@dhsoha.state.or.us
- Participate in ongoing conversations
- Ask questions today and ongoing

Oregon Health Authority

Your turn!

What can we do to support your work with OHA?

Future questions & feedback?

Name	Role	Counties	Email
Marina Cassandra	Regional Outreach Coordinator	Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler; Warm Springs	marina.cassandra@state.or.us 503-269-7014
Colette Gillies	Regional Outreach Coordinator	Coos, Curry, Josephine, Jackson, Douglas, Lane	colette.gillies@state.or.us 503-932-8601
Ruby Graven	Regional Outreach Coordinator	Clatsop, Columbia, Tillamook, Washington	ruby.graven@state.or.us 503-884-1175
Monica Juarez	Regional Outreach Coordinator	Benton, Linn, Marion, Polk, Yamhill, Lincoln	TBD
Jon McDaid	Regional Outreach Coordinator	Multnomah	michael.j.mcdaid@state.or.us 503-269-0880
Kelly Paige	Regional Outreach Coordinator	Grant, Harney, Malheur, Union, Wallowa, Baker	kelly.paige@state.or.us 503-347-8767
Deanna Simon	Regional Outreach Coordinator	Clackamas	deanna.l.simon@state.or.us 971-301-3123
Tim Hasty	Regional Outreach Coordinator	Crook, Deschutes, Jefferson, (except Warm Springs), Klamath, Lake	TBD

Thank you for your participation!

We look forward to further collaboration with our Oregon Agents!

Introduction/ Healthcare.gov

By now we know most, if not all, of you know how to use healthcare.gov, so I won't go in to the details of that. However, we did want to remind everyone that healthcare.gov is the only way for Oregonians to get tax credits and cost sharing reductions; going directly to a carrier does not allow for this opportunity. A tip we have learned is to make sure to include your name on the application itself (as the person assisting your client) when running it through the system, and then again when the enrollment is completed. Not doing this can cause an issue with commissions.

Additionally, we understand that you experience some frustration when working with the FFM. Please know that we are advocating for you and want to make the process smoother. Keep in mind, that we don't control the FFM and have limitations in what we can accomplish. We value the hard work you do and we are in your corner.

With that being said, the Marketplace Outreach team is making every effort to support agents. We understand the importance of the relationship between the Marketplace and Agents and we look forward to continuing to build that relationship.

How the Marketplace Outreach team supports Agents:

We have a designated in house Agent Liaison support- Ashley Russell you can reach her on her direct line at 503-315-9132. *Introduce*

In addition all Outreach team members can help you will general questions and the navigation of healthcare.gov we are available M-F 8:00-5:00 at 1-855-268-3767 *Introduce Team members*

You can reach out by email that is set up specifically for agents: Agents.Marketplace@oregon.gov

In addition to phone and email the Outreach team is out in the field attending collaborates put on by the Oregon Health Authority Regional Outreach Coordinators and supporting community events with the Marketplace Agent Liaison Michael Morter. We encourage you to attend collaborates in your region it is a great way to create a working relationship with Community Partners in your area.

Enroll America

The Outreach team will be utilizing Enroll America data to help consumers find an Agent in their area.

Consumers can find an Agent one of two ways: By calling the Outreach Center or by going to oregonhealthcare.gov and clicking on: Get help (from an expert)

The Outreach team understands the relationships between Agents and their clients. We will first ask the consumer if they currently have an agent or have an agent that a friend or family member may have referred that they would like us to connect them to.

Please keep in mind the Outreach team will only refer Agents that are listed in the Enroll America search tool. If you need to make updates to your information please call or email the Outreach team **Call**: 1-855-268-3767 M-F 8:00-5:00 or **Email:** Agents.Marketplace@oregon.gov A little background on Enroll

America, the Outreach team has reached out to Agents to verify contact information is current and up to date. The search tool on Oregon.healthcare.gov has been updated as of 10/1/2015. Please go to our website and verify your information is there and correct. Some of you have expressed interest in the utilizing Enroll America to manage your calendar. You should have received and email with instructions on how to set this up along with upcoming training dates that will be done via webinar. If you have not received this information or would like to use this feature please email Agents.Marketplace@oregon.gov

Oregon
Kate Brown, Governor

Department of Consumer and Business Services
Oregon Health Insurance Marketplace
350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405
855-268-3767
Fax: 503-315-9144
oregonhealthcare.gov

Oregon Health Insurance Marketplace SHOP Process

As Oregon currently does not have an automated SHOP, small employers may purchase certified SHOP QHPs directly from the carrier. Upon request, the Marketplace will determine whether the small employer meets the requirements to participate in the SHOP program and potentially be eligible for the IRS small business tax credit. The steps in this process are outlined below. Please note that the Marketplace only determines eligibility to participate in SHOP, not eligibility for the small employer tax credit.

SHOP Process

1. The small employer decides they wish to apply for the small group tax credit and/or enroll in a SHOP QHP and either contacts the carrier directly, or their agent contacts the carrier.
2. The carrier enrolls the small employer in one of their SHOP QHPs. The carrier should ensure the small employer is enrolled in the -01 variant *(the on exchange variant)* of the plan to eliminate any confusion with CMS or the IRS.
3. The carrier fills out the *Health Insurance Renewal for Employers form* and sends it to shop.marketplace@oregon.gov.
4. SHOP staff receive the application and determine the following:
   a. *Is application complete?* If not, return to carrier for missing information.
   b. *Did employer choose a SHOP QHP certified by the Marketplace?* If not, employer cannot participate in the SHOP program.
   c. *Does employer have 50 or less employees?* If employer has more employees, they are not eligible for SHOP and must choose a different plan.
   d. *Does employer contribute at least 50% of premium for employees?* If not, employer is only eligible to enroll in SHOP plan between November 15th and December 15th.
5. If any of the answers to questions b through d are ***NO,*** SHOP staff will prepare the Employer Eligibility Notice_Not Eligible letter and send it to the employer. This letter contains information for the employer on how to appeal the decision if they do not agree with it.
6. If the answers to b through d are ***YES,*** SHOP staff will prepare the Employer Eligibility Notice_Eligible letter and send it to the employer. This notice informs the employer that they are eligible to participate in SHOP and to give the notice to their tax preparer if they wish to apply for the small business tax credit.

7. Both letters are sent to the employer, with a copy to the carrier and agent *(if applicable).*
8. The turn around time on processing applications and sending out letters is one week or less, unless a large number of requests are received at the same time.
9. Each month the Marketplace is responsible for compiling and reporting SHOP enrollment data. This data is collected from the carriers and contains the name of the small employer, number of employees eligible for coverage, and number of employees enrolled in coverage.
10. Each quarter, the Marketplace is responsible for compiling and reporting SHOP enrollment data that is slightly more in-depth than the monthly reports. It contains information on average number of employees enrolled per employer, number of employers offering employee and dependent coverage, and average employer contribution, among other data items.

SMALL BUSINESS HEALTH CARE TAX CREDIT

2015 ELIGIBILITY

The IRS Small Business Health Care Tax Credit helps qualified small businesses lower the cost of offering health insurance to employees. If you have a small business in Oregon, you must meet the following minimum criteria to qualify for the tax credit:

- Employ fewer than 25 full-time equivalent employees (not including family members of owners/partners, or seasonal workers who work fewer than 120 days during the taxable year)
- Pay average annual salaries of $50,000 or less per employee
- Pay at least 50% of full-time employees' premium costs
- Purchase a certified medical or dental plan. Please visit OregonHealthCare.gov for a list of certified plans.

The maximum tax credit is 50% of the amount you pay toward your employees' premium costs *(35% for tax-exempt employers).* You don't need to offer coverage to your part-time employees or to dependents to qualify for the tax credit.

Follow these four steps to claim the tax credit when you file your taxes:

1. Purchase a certified medical or dental plan directly from a participating insurance carrier.
2. Inform your insurance carrier that you want to apply for the tax credit — your agent can do this for you. *Your insurance carrier will then contact the Oregon Health Insurance Marketplace to request a letter confirming that the plan you purchased is certified.*
3. Receive confirmation letter from the Oregon Health Insurance Marketplace.* *The Oregon Health Insurance Marketplace will send the letter to you, your agent and your insurance carrier.*
4. File the confirmation letter with your taxes when applying for the small business tax credit.

**Please note: the Oregon Health Insurance Marketplace does not determine eligibility for the IRS Small Business Health Care Tax Credit; we only confirm that the plan purchased is certified.*

Health Insurance Renewal for Employers

The purpose of this form is to provide company and health insurance policy information to the Marketplace, upon request, to determine eligibility for the Marketplace employer program.

Requested effective date:	**Group #:**

COMPANY INFORMATION

Company legal name:	Company DBA name:	
Address:		
City:	State:	ZIP code:
Mailing address *(if different from above):*		
City:	State:	ZIP code:
Name of owner or president:	Title:	
Headquarters location: City:	State:	ZIP code:
EIN *(Federal Tax ID):*	NAICS #:	SIC #:

Business type: ☐ C-Corp ☐ S-Corp ☐ Partnership ☐ Non-profit
☐ 1040 Schedule C Business *(self-employed)* ☐ Tax-exempt Corp.
☐ Tax-exempt Trust ☐ Tax-exempt LLC ☐ Tax-exempt Assoc.

PRIMARY CONTACT/SECONDARY CONTACT

Primary contact name *(first, middle, last):*	Title:	
Email address:	Phone #:	Fax #:
Secondary contact name *(first, middle, last):*	Title:	
Email address:	Phone #:	Fax #:

AGENT INFORMATION

Name *(first, middle, last):*		Agent Oregon license #:
Address:		
City:	State:	ZIP code:
Email address:	Phone #:	Fax #:

DESIGN YOUR COVERAGE AND EMPLOYER CONTRIBUTION AMOUNTS

Who would you like to cover? ☐ Employees only **OR** ☐ Employees and dependents

*Employers with 50 or more employees **cannot** select "Employees only."*

How much will you contribute toward medical and dental premiums?

Medical: Employer will contribute toward employee premium..... $_____ or _____%

Employer will contribute toward dependent premium ..... $_____ or _____%

Dental: Employer will contribute toward employee premium..... $_____ or _____%

Employer will contribute toward dependent premium ..... $_____ or _____%

Currently enrolled in: ☐ Medical ☐ Dental **OR** ☐ Both

Medical carrier:	Plan name:
Medical carrier:	Plan name:
Medical carrier:	Plan name:
Medical carrier:	Plan name:
Medical carrier:	Plan name:
Dental carrier:	Plan name:
Dental carrier:	Plan name:

PREMIUM

Type of coverage	Premium
Employee only	$
Employee/spouse	$
Employee/family	$
Employee/child(ren)	$

ADDITIONAL COMPANY INFORMATION

Please provide additional information about your company in the fields below.

Total number of eligible employees:	Total number of employees on payroll:

What are your weekly eligibility hours? *(17.5 minimum to 40 hours maximum)*

What is your new hire probationary period?

First day of the month following: ☐ date of hire ☐ 30 days ☐ 60 days

Or ☐ 90 days

INSURANCE COMPANY:

Email the completed form to the Health Insurance Marketplace at shop.marketplace@oregon.gov

HEALTH INSURANCE MARKETPLACE
DEPARTMENT OF CONSUMER & BUSINESS SERVICES
PO BOX 14480
SALEM OR 97309-0405

[Date]

Primary Contact First/Last Name
Company Name
Company Physical Address
City, State ZIP

Re: Marketplace Small Employer Program Eligibility Notice

Dear Name:

We have reviewed your policy information for plan year 2015 and determined that your small business would be eligible to participate in the employer program with the Marketplace.

If you wish to apply for the IRS Small Business Tax Credit, you will need to provide this notice with your tax documentation to your tax professional. This notice provides confirmation that you have purchased the following Marketplace certified employer program plans:

Insurance company	Plan name	Plan ID

The Marketplace does not determine eligibility for the IRS Small Business Tax Credit. You can find more information about tax credit options by contacting a tax professional or by visiting irs.gov.

If you have any questions, please send them via e-mail to shop.marketplace@oregon.gov.

Sincerely,

Ashley Russell

Ashley Russell
Marketplace Small Employer Program

cc: Agent
Carrier Contact

HEALTH INSURANCE MARKETPLACE
DEPARTMENT OF CONSUMER & BUSINESS SERVICES
PO BOX 14480
SALEM OR 97309-0405

Date

Primary contact first/last name
Company name
Company physical address
City, State, ZIP

Marketplace Small Employer Program Eligibility Notice

Dear Name:

We have reviewed your policy information for plan year 2015 and determined that your small business is not eligible to participate in the employer program with the Marketplace for one or more of the following reasons:

- Your business address is not in Oregon
- You have more than 50 employees
- Your contribution toward employee-only premiums is less than 50%
- The medical plan(s) you purchased is(are) not certified by the Marketplace.

For more information about eligibility for the IRS Small Business Health Care Tax Credit, consult a tax professional or visit irs.gov. *The Marketplace does not determine eligibility for the IRS Small Business Health Care Tax Credit.*

You have the right to request an appeal if you disagree with our decision regarding your eligibility to participate with the Marketplace.

If you have any questions, please send an e-mail to shop.marketplace@oregon.gov.

Sincerely,

Ashley Russell

Ashley Russell
Marketplace Small Employer Program

cc: Agent
Carrier Contact

Marketplace 2016 Enrollment Campaign Agent Summit

GRADY BRITTON
METROPOLITAN GROUP

OCTOBER 12, 2015

KEY RESEARCH TAKEAWAYS

- Local 1x1 help is important
- Because cost is a primary driver, communicate the financial benefits of insurance and the marketplace (e.g. financial help)
  - Choice is important to ensure people feel they're getting the most out of their investment
  - Can't promise "savings"
- Tone should feel transparent, honest
- Leverage off of what consumers already understand
  - HealthCare.gov
  - Insurance is important
  - Consumers are more sophisticated and experienced than in years past

CAMPAIGN GOALS — ENROLLMENT 2016

- Maintain the percentage of QHP subsidy-eligible people who enrolled in insurance through the marketplace.
- Define the percentage of people who actively re-enrolled (vs. passive enrollees) via the marketplace at the end of the campaign.
- Build a trusted, credible reputation among current and potential customers of the marketplace (including OHP eligible/enrollees), and overall positive reputation among key stakeholders.

AUDIENCE FOCUS

Attraction: 85,000-100,000 people who are subsidy eligible and are not currently buying on the marketplace.

Retention: The portion of the 107,000 people who previously purchased on the marketplace who are still QHP eligible.

Geotargeting: Geographic concentration of multicultural populations in the following counties, with additional statewide tactics:

- Multnomah
- Yamhill
- Lincoln
- Deschutes
- Clackamas
- Polk
- Tillamook
- Clatsop
- Washington
- Columbia
- Marion

BRAND STRATEGY — CALLS TO ACTION

OregonHealthCare.gov

- *Destination for all "get help" messages*
- *Only a landing page when "help" is the CTA*
- *Is not a brand — is a URL to a campaign landing page, which also serves OHA objectives*

HealthCare.gov

- *Destination for all shop/compare/enroll messages*
- *Primary campaign landing destination*

MESSAGE CONCEPTS

For New Customers

- **Shop and get the plan that's right for you.**
  - New plan options available.
  - "Get the right fit for you and your family"— the cost/benefit equation
  - Protect you and your family from financial hardship
  - Select a plan that offers the level and type of care you need and want for you and your family.
- **Financial help is available.**
  - Financial support is available to assist with the cost of health insurance.
  - Many individuals qualify for financial help. Check it out — you may be surprised to find you qualify.
- **Local help is available to you.**
  - Folks and resources in Oregon are here to help you.
  - Free help via an agent or community partner is available to you.
- **Success stories of people finding the right plan that covered what they needed it to.**
- **Financial hardship: the price of care when you have no insurance; the penalty.**

For Past Customers

- **Shop again.**
  - Things have changed a lot, there's a lot more options available, you can find a plan that's right for you.
  - (If possible: new comparison tools available.)
- **You have to re-enroll if you want a new plan. Don't miss your chance to find a plan that's right for you.**

CAMPAIGN OVERVIEW

Federal Marketing:

Audience: QHP eligible

- Paid Media – Cable, Digital Advt

Statewide Marketing:

Audience: QHP subisidy-eligible, including English-speaking multicultural communities

- Earned Media
- Community Partner Engagement
- Paid Media – Digital Advt, Radio, Print

Hyper-targeted Marketing:

Audience: QHP subisidy-eligible in 11 counties, English/Spanish/Russian

- Paid Media
- Events

Multi-Language Marketing:

Audience: QHP-eligible speaking languages other than English

- Community Materials
- Grassroots (events, agent storefronts, etc.)

Spanish/Russian-Language Marketing:

Audience: Spanish & Russian language QHP-eligible

- Paid Media
- Community Materials
- Grassroots

MEDIA OPTIONS

Considered, not recommended

- Television
- Radio
- Print
- Outdoor

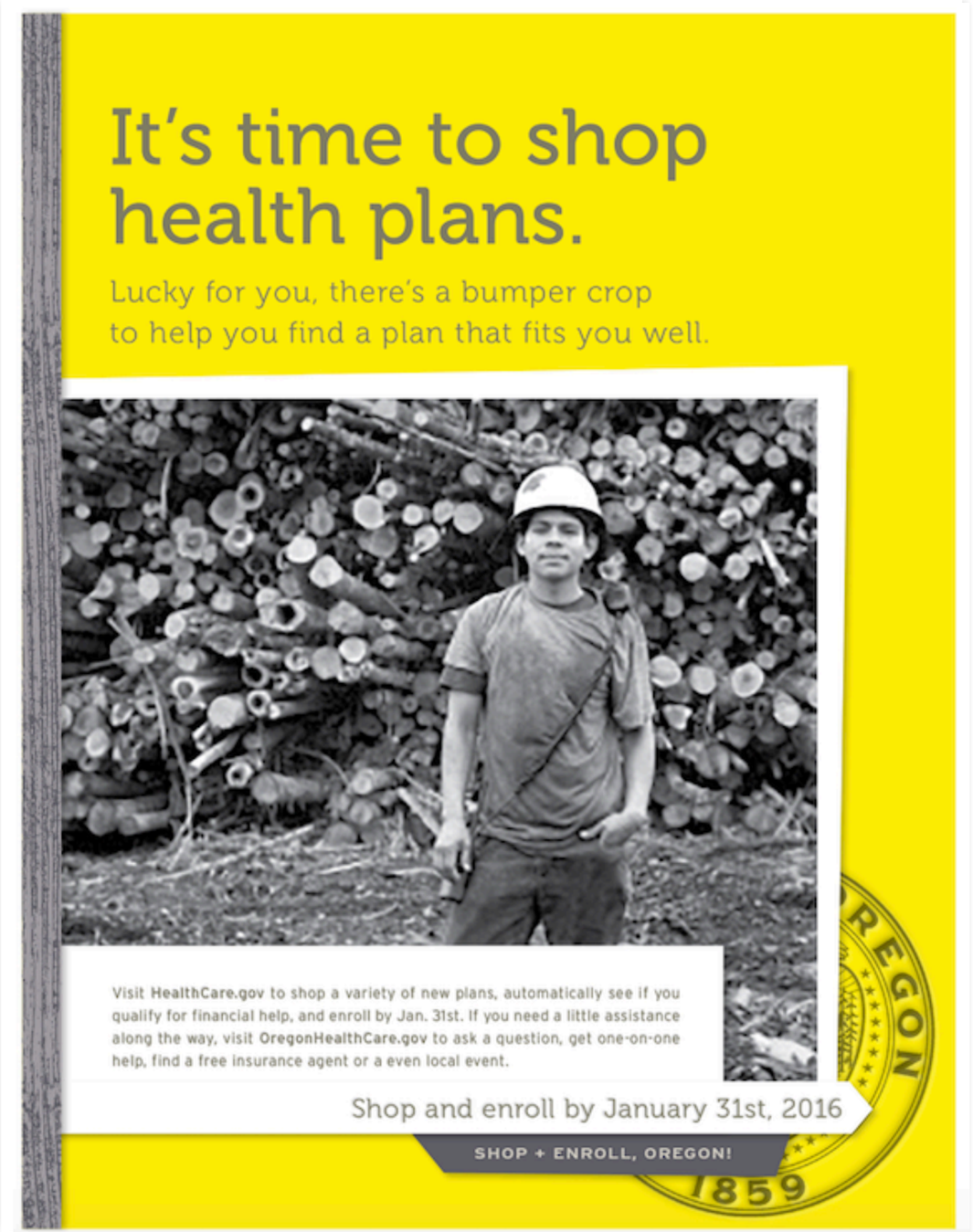
- **Difficult to track and measure**
- **Minimal targeting ability = more media “waste”**
- **Requires large investment to achieve necessary frequency levels**
- **Effective with multicultural audiences**

Recommended

- Online advt
- Search
- Online radio
- Media relations
- Partner outreach
- Events
- Grassroots

- **Can highly target because of digital platforms, insights — including multicultural audiences**
- **Can achieve high frequency of messages, direct calls to action to drive behavior**
- **Can optimize and measure in real time**

PRINT


It's time to shop health plans.
Lucky for you, there's a bumper crop to help you find a plan that fits you well.
Visit HealthCare.gov to shop a variety of new plans, automatically see if you qualify for financial help, and enroll by Jan. 31st. If you need a little assistance along the way, visit OregonHealthCare.gov to ask a question, get one-on-one help, find a free insurance agent or a even local event.
Shop and enroll by January 31st, 2016
SHOP + ENROLL, OREGON!
OREGON
1859

LOGO

Nov. 1 - Jan. 31
SHOP + ENROLL, OREGON!
OF OREGON
1859

DESKTOP 160 X 600

DESKTOP 300 X 600

MOBILE 300 X 50

DESKTOP 300 X 250

*Banner ads are not true to size

YEAR 1 BUDGET SUMMARY

Item	Total Budget Year 1
Paid Media Costs	$949,000
Creative Services/Production	$318,302
Earned Media	$89,272
Community Partner Engagement	$185,893
Account Services (MG and GB) (includes Research)	$514,228
TOTAL YEAR 1 INVESTMENT	$2,056,695

EARNED MEDIA

EARNED MEDIA STRATEGY

- Create a **drumbeat of coverage** — in statewide outlets, major dailies and broadcast, trades and niche market media — that raises awareness and drives Oregonians to shop for the plan that's right for them.

- Develop a suite of media materials to ensure positive, accurate coverage that builds the reputation for the enrollment campaign.

- **Support partners, grantees and agents** in telling stories in local communities.

COMMUNITY PARTNER AND AGENT ENGAGEMENT

COMMUNITY PARTNER ENGAGEMENT

- Provide communication support to OHA.
  - Customizable media materials
  - Customizable brochures and fact sheets
- Identify, recruit and support statewide promotional partners.
- Launch Agent Storefront Program and support grantees.

SOCIAL MEDIA

SOCIAL MEDIA

Overview

- Limited presence on Facebook and Twitter during Open Enrollment to augment campaign
- Branded as “Shop + Enroll, Oregon!”

Goal

- Retweet/re-post content from partners and agents
- Platform for paid social
- Build trust and transparency
- Ear to the ground

THANK YOU
GRADY
BRITTON

Tips for working with the media

Part 1: Tips for effective media relations
Part 2: Being and effective spokesperson

Today's media landscape

- Newspapers, magazines, community weeklies, etc.
  - News coverage and features
  - Calendar listings
  - Opinion pieces (editorials, columns and letters to the editor)
- Radio stations that carry local news
- Local television stations
- Website for all of the above
- Other website, blogs and newsletters

Metropolitan Group
the power of voice

What the media want

- New, unusual, unexpected, enlightening, controversial, of wide significance or about change
- Stories that are relevant to their (specific) audiences
- The local angle
- A human interest story
- Stories that are just for them

Metropolitan Group
the power of voice

Making the pitch

- A “pitch” is an e-mail to send to reporters about your story idea
  - Localize the pitch
  - Determine which media
  - Identify the right reporter/editor
  - Keep it short and concise
  - Follow up with a call

Metropolitan Group
the power of voice

Breakout exercise #1: Customizing the pitch

When a reporter calls

- Find out what the story is about.
- Determine if you are the appropriate spokesperson.
- Don’t have to do an interview on the spot!
- Find out the reporter’s name, newspaper/ station, contact information, deadline and angle.

Metropolitan Group
the power of voice

Preparing for an interview

- Put messages into your own words and practice.
- Provide 10-15 second statements.
- Anticipate tough questions…and your answers.
- Know what to cover and what to defer to DCBS
  - Specifics, politics, things you don't know
  - Details or criticism of the ACA/"Shop and enroll, Oregon!" campaign
  - Questions about actions by carriers, providers
- Research the outlet/reporter in advance.

Metropolitan Group
the power of voice

During an interview

- Avoid jargon and acronyms
- Be clear and concise
- Answer questions in your purview; defer when appropriate
- Tips and tricks:
  - Bridging
  - Flagging
  - Lifeline

Metropolitan Group
the power of voice

Do's and don'ts

- **Do** speak confidently and keep answers short
- **Don't** speak "off the record"
- **Do** feel free to restate a message
- **Don't** repeat false information posted in a reporter's question
- **Don't** guess (It's OK to get back to them if you don't know)
- **Don't** become defensive or heated
- **Do** give more than a "yes" "no" or "no comment"

Metropolitan Group
the power of voice

After the interview

- Ask when and where the story will run
- Don't ask to review the story or quotes
- Let DCBS know about it
  - Joel Metlen, joel.c.metlen@oregon.gov
- Only correct factual mistakes
- Send the reporter a thank you email; no gifts
- Share the story with appropriate people and on your social/digital platforms
  - Tag @ShopEnrollOR

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Breakout exercise #2:
Spokesperson practice

Questions?
Requests?

THANK YOU!

The Metropolitan Group team:
Kiernan Doherty
Ashley Royal

Media Contact:
Joel Metlen
503-569-8171
joel.c.metlen@metgroup.com

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Oregon
Kate Brown, Governor

Department of Consumer and Business Services
Oregon Health Insurance Marketplace
350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405
855-268-3767
Fax: 503-373-9422
oregonhealthcare.gov

Health Insurance Marketplace

Key Messages for 2016 Open Enrollment

For additional details and reactive messages, please see the FAQ document

Main message	Supporting points
It's time for Oregonians to sign up, renew or change their health insurance plans at HealthCare.gov. Open enrollment begins November 1 and goes through January 31, 2016.	• Sign up by Dec. 15 to ensure your coverage starts Jan. 1, 2016. If you sign up between Dec. 16 and Jan. 31 you'll still be covered in 2016, but your coverage won't start until February or March. • You can also call 1-800-318-2596 (toll-free) (TTY: 1-855-889-4325). • This open enrollment period is only for private health insurance plans. People covered by the Oregon Health Plan (OHP) can apply and enroll throughout the year. When it's time to renew your OHP coverage, you will get a letter in the mail. You do not need to do anything on HealthCare.gov. Visit OregonHealthCare.gov or call 1-800-699-9075 for OHP information.
If you don't have insurance, this is a great opportunity to get covered. Sign up by Jan. 31. Otherwise, you'll have to wait another year and could pay a penalty on your 2016 taxes.	• Health insurance helps you and your family stay healthy by getting the care you need. And it protects you from large health care expenses. • The penalty for not having insurance in 2016 is the higher of these two numbers: 2.5 percent of your yearly household income; or $695 for every adult in your family plus $347.50 for every child under 18. • You may qualify for a special enrollment period before next year if you have a major life change. This includes things like having a child, getting married or divorced, changes in your income, or trauma such as spousal abuse. Visit HealthCare.gov to learn more.
If you bought insurance last year, now's the time to renew or change plans. Plans change every year, so first visit HealthCare.gov to see if there might be a plan that better meets your needs.	• If you bought insurance last year, you'll likely be re-enrolled in your plan or a similar plan. But this won't happen for everyone so it's important to check with your insurer or go to HealthCare.gov to find out what you need to do. • If you signed up through HealthCare.gov last year, it's important to review and update your information as well. Changes in income and family size can make a difference in cost and how much financial assistance you qualify for.

Financial help is available for many people. In fact, three out of every four Oregonians who signed up through HealthCare.gov last year qualified for financial help to pay for insurance. Come see if you qualify—you may be surprised.	• HealthCare.gov is the only place to get financial help paying for premiums and out-of-pocket costs. • There are two ways to get help: You can qualify for tax credits to help pay for premiums. You may also get cost-sharing reductions that cover out-of-pocket costs like copays and deductibles. • An individual who earns up to $47,000, or a family of four earning up to $97,000, may qualify. Check it out—you might be surprised. • People who earn more than this can still compare and buy plans on HealthCare.gov; they just won't likely qualify for financial help.
Overwhelmed? Get free help to sign up from insurance agents and community organizations. Visit OregonHealthCare.gov to find help near you.	• Local community organizations can help you enroll and troubleshoot problems with the process. • An insurance agent can help you enroll and help you pick a plan. • You can also call 1-855-268-3767 (toll-free), Monday-Friday 8 am to 5 pm.
Nine out of 10 Oregonians now have health insurance. Our goal is to help even more people find plans that fit their needs.	• We're spreading the word through our campaign, "Shop + Enroll, Oregon!"
We invite you to…	• **Consumers**: Visit HealthCare.gov to enroll, renew, or change plans. If you'd like free, local, in-person help to enroll, visit OregonHealthCare.gov to find an insurance agent or community organization near you. • **Community organizations:** Please help us spread the word. Go to http://www.oregonhealthcare.gov/community-resources.html for materials and information to share, or to find out how you can get trained to help people enroll. • **Agents:** Enrolling through HealthCare.gov gives your clients a wide range of plan choices, and it's the only place they can get financial help. You'll still earn a commission by enrolling people this way. Visit oregonhealthcare.gov/agent-resources.html for more information

Tips for Working with the Media

As community partners and agents you have great stories to tell. And telling them through your local media can show that people are getting covered and benefitting from their insurance. It can also position you as experts ready to serve people and can encourage others to come to you to sign up.

DCBS and Metropolitan are here to help you. Around key milestones leading up to, during and after open enrollment, we'll be providing you with customizable media materials to share with your local media. Look for them via email and Groupsite.

Here are additional resources if you need help or more info:

- Key messages, FAQ and glossary (available on Groupsite)
- Joel Metlen – joel.c.metlen@oregon.gov; (503) 569-8171
- Metropolitan Group; (503) 223-3299
    - Kiernan Doherty – kdoherty@metgroup.com
    - Ashley Royal – aroyal@metgroup.com

This tip sheet accompanied the webinar on Marketplace communications for community partners as well as the kickoff meeting with agents. You can find the former on Groupsite. This tip sheet contains:

1. Tips for effective media relations
2. Being an effective spokesperson

1. Tips for effective media relations

Today's media landscape

- Newspapers, including dailies, community weeklies, "penny savers," etc. (including news coverage, feature stories, calendar listings, and opinion pieces like editorials, columns and letters to the editor)
- Radio stations that carry local news
- Local television stations
- Websites for all of the above
- Other websites and blogs hosted by community members, community organizations, schools, churches, etc.

What the media wants

- Stories that are new, unusual, unexpected, enlightening, controversial, of wide significance, or about change
- The local angle—who in my community is doing this or is impacted by this?
- Stories relevant to their publication and readers. A local agriculture publication might not be the best place to discuss enrollment.
- A human interest angle—a great story about a real person or people
- Story ideas that are just for them—not for every other reporter in town

Making the pitch (suggesting a story to a local reporter)

- **Customize and localize the media materials** you receive from DCBS**.** There will be a news release and a sample e-mail pitch (i.e. an email to send to reporters about your story idea). Be sure to include your contact information and make it your own – you know your community best.
- **Decide which media** you would like to cover the story. Consider print, radio, TV and online outlets (see above).
- **Identify the reporter(s) or editor (s)** who are the right person to contact.
    - You may already know the right reporter(s) from your existing relationships or from reading, listening and watching local news.
    - If not, search online (Google News) for who has covered health insurance stories in the past. It could be a reporter who covers health, business, consumer issues or other topics. In smaller outlets, it may be the editor.
    - If you need help, contact Metropolitan Group using the contact info above.
- **Keep the e-mail pitch short and concise.** You can share more info on the follow up call or when the reporter gets back to you.
    - If you're using a news release, copy and paste it directly into the email below your signature. Don't send it as an attachment or it will likely go to their spam.
- **Follow up with a phone call** 1-2 days after the email if you don't get a response.
    - Be aware of what's happening in the news before you call. If there is breaking news in your community, postpone your call. Or if there is something relevant happening, tie your story idea to that piece of news.
    - Tell them who you are and why you're calling, and ask if they have a minute to chat.
    - Lead with the most compelling part of the story and why the reporter and/or his/her audience will care.
    - Share other aspects of the story that weren't in the email. For example, if you have a person you helped get insurance who has a great story and is willing to talk, share that.
    - Be sure to send follow up information and materials on time.

2. Being an effective spokesperson

When a reporter calls

- Find out what their story is about and determine if you are the right person to be interviewed and/or if there are other people who would help round out the story. Think about people who have gotten covered and are willing to tell their story, other community organizations, even doctors who can talk about the importance of coverage.
    - See below for questions you should defer to DCBS.
- You don't have to do an interview on the spot! It's OK to ask to take time to prepare. Ask the reporter if it's OK if you call them back at a set time that's reasonable based on their deadline.
- Find out the reporter's name, newspaper/station, contact information, deadline and angle.

Preparing for an interview

- Put messages into your own words and practice them. Add in your personal stories to bring it to life.
- Try to provide 10 to 15 second statements. Most reporters will stop listening after 15 seconds.
- Anticipate tough questions and your responses. Draft your lifeline (see below).
- Look online to see what the reporter has written about recently to get a better idea of what he/she might be most interested in.

<u>During an interview</u>

- Avoid jargon or acronyms
- Be clear and concise
- Be ready to answer questions in your purview and be ready to defer. Examples of when it's OK to defer:
    - Specifics, politics, things you don't know
    - Details or criticism of the ACA/"Shop and enroll, Oregon!" campaign
    - Questions about actions by carriers, providers
- If you get those questions, let the reporter know you're not the right person, and that you'll have someone from DCBS get back to them. Immediately contact Joel at joel.c.metlen@oregon.gov or (503) 569-8171 and share:
    - Reporter's name and newspaper/station
    - Phone/email
    - Deadline
    - What you talked about
    - The questions you are deferring

<u>A few tricks</u>

- **Bridging:** answer what you can and then: "that brings me back to my main point…"
    - "I'm not the best source on that. You should talk to XXX. But what I can tell you is…"
- **Flagging:** verbal cues to let reporters know what is most important
    - "What I really want to stress here is that…"
- **Lifeline:** one key phrase you keep coming back to, especially if you're being challenged.
    - **"**What's really important here is that we're helping people get health insurance—and many people are getting help to pay for it, too."

<u>Dos</u>

- Be confident. You know what you're talking about, and you know this is a good story.
- Speak slowly. Keep your sentences short (around 10 to 15 seconds).
- If you feel like an answer is rambling or not what you wanted to stay, it's OK to say, "Wow, that was really confusing! Let me try that again…" and then restate your information.

<u>Don'ts</u>

- Speak "off the record." Anticipate that anything you share could be in tomorrow's paper.

- Repeat negative or false information the reporter includes in a question. (e.g. If a reporter says: "Cover Oregon really failed. Will this do better?" Just go right into the positives of open enrollment this year. "We have a great system to get people signed up, and plenty of local help if they don't want to do it alone.")
- Give false information or guess at anything you don't know. If you don't know, just say so, find out, and get back to them.
- Get heated or become defensive.
- Give only a "yes" or "no" response—give a bit more information to fill in the details.
- Say "no comment." If you've been directed not to talk about something, simply explain that you aren't the best source or don't have the information.

<u>Working with different types of media</u>

- TV
    - Dress appropriately in relation to your activities – avoid dark colors and stripes
    - Gesture naturally
    - Smile, show enthusiasm
    - Look at the reporter, not the camera

- Radio
    - Answer in complete sentences and speak clearly
    - Use vivid language that paints a picture
    - Remember, audiences can't see your gestures

- Print
    - Stop speaking when you finish an idea. If the reporter is quiet, don't feel compelled to fill the silence, just wait for the next question.
    - Flag important points

<u>After the interview</u>

- Ask when and where it will run.
- Don't ask to review the story or quotes.
- Let Joel know about it. Contact him at joel.c.metlen@oregon.gov.
- Only correct factual mistakes like a wrong telephone number or URL.
- Send the reporter a thank you email but no gifts.
- Share it with appropriate people and on your social/digital channels. Tag @shopenrollOR in your post.

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Strategic Communication

Resource Development

Multicultural Communication

Organizational Development

Tips for working with the media
Small group exercise #1 handout: Customizing the pitch

Background: A "pitch" is an e-mail or phone call to a reporter or editor that suggests a story idea. During open enrollment, DCBS will provide you with sample pitches (along with other customizable media materials) for you to customize and send to your local media around key milestones (e.g. open enrollment, the Dec. 15 deadline, etc.). Telling stories through the local media can position you as experts ready to serve people and can encourage others to come to you to sign up.

Exercise: Below is a sample pitch you might receive from DCBS about open enrollment. For this exercise, first think about a local newspaper, radio station or TV station you would like to pitch. Then, spend 10 minutes customizing the pitch for your local community and for the local media outlet you chose. See the prompts at the bottom of the next page for help. Take the final 10 minutes to discuss with your table members.

NOTE the draft pitch is just for this exercise and is NOT FOR DISTRIBUTION. There will be someone from DCBS/MG at each of your tables to take part in the discussion. The final customizable pitch you receive in a couple of weeks before open enrollment may look different from the one below.

Sample pitch

Subject line: Open Enrollment starts Nov. 1 – A look at what's new/different this year

To XXXX,

As Open Enrollment nears, I thought you might be interested in sharing with your [readers/listeners/viewers] what changes they can expect related to Oregon's health insurance marketplace.

There's no doubt this will be relevant for your [readers/listeners/viewers]. Changes this year will affect people who are already enrolled as well as the thousands of people who are eligible for financial help to pay for insurance.

Nov. 1 also marks the day your [readers/listeners/viewers] will begin seeing and hearing ads for the "Shop + enroll, Oregon!" marketing and outreach campaign.

Chicago
35 East Wacker Drive Suite 1750
Chicago Illinois 60601
Phone 312 628 1447 Fax 312 628 1449

Portland
519 SW Third Avenue Suite 700
Portland Oregon 97204
Phone 503 223 3299 Fax 503 223 3474

San Francisco
4104 24th Street #413
San Francisco California 94114
Phone 415 519 2414 Fax 503 223 3474

Washington DC
2639 Connecticut Avenue NW Suite 250
Washington DC 20008
Phone 202 355 9098 Fax 202 464 6544

Would you be interested in chatting with me about what's new this year and what people need to know in order to get the right insurance for them and help to pay for it? I can also put you in touch with someone at the Department of Consumer and Business Services (DCBS), the agency that now oversees the marketplace.

[Provide a human-interest angle if possible, particularly someone who is benefiting from having insurance. Example: "Finally, I also have a local customer who is enrolled in health insurance through the marketplace who can discuss his/her personal experience getting enrolled and accessing insurance"].

Thank you for your time and consideration. You can find a full release pasted below my signature.

[Name]
[Signature block]

Prompts:

- Is there a sentence you can add to indicate why you chose that specific reporter or that specific media outlet or another way to make it custom? For example:
    - "Given your reporting on the health insurance marketplace in the past, I thought you might be interested in…"
    - "I enjoyed seeing you at the Chamber meeting last week. Like I mentioned, I'm working on getting more people in our community signed up for health insurance…"
- Is there a way to customize the story or add in local data?
- Is there a way to tie the story to some other news event that recently happened in your community?
- Is there a human-interest story you can offer?
- Are there other spokespeople you should offer to round out the story? Someone from DCBS? A happy customer? A local community partner?

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Tips for working with the media
Small group exercise #2 handout: Spokesperson practice

As mentioned, there are times when you will be the right person to talk to the media—perhaps alone or along with other spokespeople like someone from DCBS or a person in your community with a personal story to tell.

Exercise: In this exercise, you and a partner at your table are asked to take turns acting like a reporter using the sample scenarios and questions below while the other practices being an effective spokesperson. First, pick a partner at your table and decide who will be the spokesperson for each of the two scenarios. Then, review the key messages document. Based on your scenario, take five minutes to pick the three to five key messages you would most like to deliver in your mock interview and put them in your own words. After the five minutes is up, begin the first mock interview and switch after seven to eight minutes.

Scenario #1: You pitch a story to your local daily (e.g. Register Guard, Bend Bulletin, etc.) and the local health reporter is curious to talk to you about what is going to be different during this open enrollment. In addition to this interview, you've introduced the reporter to a past, happy customer.

Questions:

- How many people do you expect to enroll this year?
- What plans will you likely be recommending for someone who hasn't been able to afford health insurance in the past?
- Is the online sign-up process going to work or will there be glitches like the past?
- What resources are available for people to get help signing up?
- What else should my readers know about open enrollment this year?

Scenario #2: The local TV station wants to talk about financial help after your pitch told the reporter that your county has a high amount of people who are eligible for help but aren't using it. You're doing a taped interview that will air later that day.

Questions:

- Who is eligible for financial help and how can people find out if they're eligible?
- What does it help pay for?
- What do you tell customers if they still can't afford insurance?
- Rates went up this year, is Obamacare really working?
- Where will people see ads about financial help here locally?

Chicago
35 East Wacker Drive Suite 1750
Chicago Illinois 60601
Phone 312 628 1447 Fax 312 628 1449

Portland
519 SW Third Avenue Suite 700
Portland Oregon 97204
Phone 503 223 3299 Fax 503 223 3474

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2639 Connecticut Avenue NW Suite 250
Washington DC 20008
Phone 202 355 9098 Fax 202 464 6544