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Oregon Health Insurance Marketplace 2016 Open Enrollment Outreach and Education Campaign Overview

Review and Analysis
November 1, 2015 – January 31, 2016



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DESCRIPTION OF THE CAMPAIGN

The Department of Consumer and Business Services' (DCBS) 2016 plan year open enrollment outreach and education campaign began Nov. 1, 2015 and ended Jan. 31, 2016. The campaign sought to drive enrollment in Oregon's Health Insurance Marketplace (Marketplace) and educate Oregonians about the benefits of health coverage, how to enroll through the Marketplace, coverage options, tax credits, and subsidies. DCBS worked with marketing firm Grady Britton and social change firm Metropolitan Group on this campaign.





CAMPAIGN STRATEGY





CAMPAIGN GOALS

The Oregon Health Insurance Marketplace created a campaign, **Shop + Enroll, Oregon!**, with the following goals for the 2016 open enrollment period:

- ▶ Maintain the percentage of QHP, subsidy-eligible people who enrolled in insurance through the Marketplace (market share).
- ▶ 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 and overall positive reputation among other key stakeholders.





AUDIENCE FOCUS

- Attraction:** 85,000-100,000 people who are **subsidy-eligible** and **not currently buying** on the Marketplace.
- Retention:** The portion of the 107,000 people who **previously purchased** on the Marketplace and still **QHP eligible**.
- Geotargeting:** Geographic concentration of multicultural populations in the following **priority counties**, with additional statewide tactics:
- Multnomah
 - Yamhill
 - Lincoln
 - Deschutes
 - Clackamas
 - Polk
 - Tillamook
 - Clatsop
 - Washington
 - Columbia
 - Marion





TACTICS OVERVIEW

Federal Marketing:

Audience: QHP eligible

- Paid Media – Cable, Digital Advt

Statewide Marketing:

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

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

Hyper-targeted Marketing:

Audience: QHP subsidy-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



CAMPAIGN GOAL #1

Maintain the percentage of QHP, subsidy-eligible people who enrolled through the Marketplace (market share)

- DCBS didn't just maintain its market share; it actually increased its market share by 10 percent. DCBS seems to be successfully reaching its audience (KPI 1), providing ways for multicultural audiences to get information (KPI 2), driving people to HealthCare.gov (KPI 3), driving enrollment (KPI 4), getting people to ask for help (KPI 5), and doing well in terms of enrollment compared to other states (KPI 6).





CAMPAIGN GOAL #2

Define the percentage of people who actively re-enrolled via the Marketplace

- This was the first year that Oregonians could automatically re-enroll; however DCBS wanted to make sure Oregonians understood the value of actively shopping. Oregon had a high percentage (78.4%) of returning customers who actively enrolled compared with the HealthCare.gov average of 69.6%. DCBS seems to have successfully reached current customers (KPI 1) and maintained a significant percentage of current customers (KPI 2).





CAMPAIGN GOAL #3

Build a trusted, credible reputation among customers and key stakeholders

- ▶ Customers and key partners were active and engaged during open enrollment. Current/potential customers seemed aware of the resources we made available (KPI 1), used HealthCare.gov more than in previous years (KPI 2), and used local help such as agents, community partners, the outreach center, and Oregon website (KPI 3). Our key messages performed well and were widely distributed by partners and media (KPI 4).





ENROLLMENT MEASUREMENTS

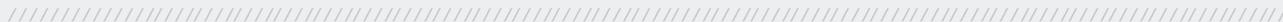
- a. **147,109** Oregonians enrolled, up more than 35,000 enrollees or **131%** from last year.
- b. Target county enrollment increased, as a whole, by **134%** vs. 127% for the rest of the state.
- c. Oregon had the **highest percentage of increase in enrollment** over previous year of any HealthCare.gov state.
- d. Market share of the QHP eligible population **increased to 41%** (147,109 out of an estimated 357,788), up from 31% last year.
- e. Oregon had the **highest percentage enrollment of subsidy eligible** consumers of HealthCare.gov states.
- f. **104,447** are receiving APTC, up more than 18,188 or 121% from last year.
- g. Market share of the subsidy eligible population increased to 48% (104,447 out of an estimated 216,000), up from 40% (86,258 out of 216,000) last year.
- h. Those receiving CSR increased to 57,372, up from 52,651 last year.
- i. Of the 80,992 returning customers, 63,500 or **78.4%** actively re-enrolled, as compared to the average for all HealthCare.gov states of 69.6% (3.9 million out of 5.6 million) active enrollees. Oregon had a **retention rate of 87%** (80,992 out of 92,959) between 4th quarter 2015 and the end of 2016 open enrollment.





PAID AND EARNED MEDIA ANALYTICS

- a. 147,804,950 ad impressions were served
- b. Over 7 million unique views, which translates to approximately 2.5 million viewers
- c. 19+ messages per person
- d. 423 messages. Help (.19% CTR) and Deadline (.18% CTR) messages performed well above standard.
- e. Click through rate of .15%, compared to the industry average of .08%.
- f. Click through rate 88% above industry standard.
- g. 90 earned media placements, mostly neutral or positive, with a distribution of 63,065,190





OUTREACH

OUTREACH CENTER, WEBSITE, COMMUNITY PARTNERS, AND AGENTS

- a. 353,551 website sessions and 93,322 page views of Get Help page.
- b. 1,989 consumers assisted by Oregon's outreach center (1,689 calls/300 emails).
- c. 662 stakeholders assisted by Oregon's outreach center (258 calls/404 emails).
- d. 67 events attended or supported by DCBS
- e. 16,517 customers served by our 24 storefront agents, including 11,724 existing customers and 4,793 new customers.
- f. 7 multicultural advisors
- g. 19 promotional partners
- h. 38 materials developed
- i. 51,674 people were assisted by agents, resulting in 19,291 application submissions
- j. 2,997 people assisted by community partners

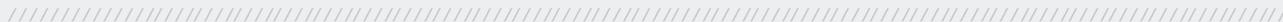




FEEDBACK

CONSUMER SURVEY AND COMMUNITY PARTNER/AGENT/PROMOTIONAL

- a. 91% of agent and community partner surveys rated their experience partnering with the Oregon Health Insurance Marketplace as overall positive to very positive.
- b. 69% of consumer surveys indicated HealthCare.gov was very or somewhat helpful at providing information, answering questions or helping in the sign up process, on par with the percentage who found HealthCare.gov helpful last year.
- c. 66% of consumers surveyed indicated they were very likely or somewhat likely to use HealthCare.gov to sign up or purchase their 2017 health insurance coverage, compared to 77% last year, a decrease of 11%.
- d. 31% of consumers surveyed indicated a positive response when asked if they would recommend using HealthCare.gov to a friend or family member, or colleague who needed insurance, compared to 32% last year.





CAMPAIGN TACTIC RESULTS

- Evaluation of tactics used for the 2016 OE campaign and the effectiveness

Tactic	Level of Effectiveness	Recommend for next year
Digital media	.15% CTR	Recommend - Refine Individual Tactics
Traditional advertising, including Spanish and Russian language ads	14,570,085 impressions	Recommend - Expand Multicultural Resource List
Earned media	90 media placements	Recommend - Expand Multicultural and Geographic Reach
Materials for consumers and small businesses	38 pieces developed	Recommend - Optimize Materials List and Refine Messaging
Community partner (navigator) and insurance agent engagement and support	2,997 people assisted by community partners, 51,674 people assisted by agents-resulting in 19,291 application submissions	Recommend - Introduce Participation Levels
Enrollment centers in 24 locations across the state	4,793 new customer served by storefront	Recommend - Develop Individual Support Plans
Promotional partnerships	19 partners	Recommend - Develop Customized Support Materials
Event and meeting support	67 events attended	Recommend - Expand List of Partnerships and Outreach
Social media posts	29 posts	Recommend - Continue Focus On Timely and Relevant Content
Information and resources through the state website OregonHealthCare.gov	353,551 website sessions	Recommend - Refine Navigation, User Experience and Online Support
Information and resources through Oregon's outreach center	1,989 consumers, 662 stakeholders	Recommend - Support With Customer Service Resources



DIGITAL STRATEGY





DIGITAL SUMMARY

From 11/1/15-1/31/16, the **Shop + Enroll, Oregon!** digital campaign delivered more than **133 MILLION** total impressions, reaching more than **7 MILLION** unique views/approximately **2.5 MILLION** viewers, with an average message frequency of **19+** times.

From those impressions delivered, the campaign achieved **204,038** direct clicks on ads, with a “click-through rate” (CTR) of **0.15%** which is **88% HIGHER** than the industry standard of 0.08% for the insurance & health care category.





DIGITAL STRATEGY

▶ The **Shop + Enroll, Oregon!** campaign leveraged the following digital tactics, all working together to effectively reach audiences in key counties as well as state-wide for general market and Hispanic audiences. Ads ran on desktop, tablet, and mobile devices.

- ▶ Behavioral targeting
- ▶ Predictive targeting
- ▶ Contextual placement
- ▶ Domain retargeting
- ▶ Mobile targeting
- ▶ Local channel targeting
- ▶ Search retargeting
- ▶ Search engine marketing
- ▶ IP address targeting to Oregon libraries
- ▶ Digital COBRA target audience
- ▶ Digital COBRA private marketplace
- ▶ Digital radio – Pandora
- ▶ Facebook Exchange
- ▶ Facebook News Feed
- ▶ Facebook video (English, Spanish)





DIGITAL TACTICS RESULTS

- ▶ Evaluation of the tactics used for the campaign and their effectiveness

Tactic	Level of Effectiveness	Recommend for next year
Behavioral targeting	.11% CTR	Recommend - Drives awareness and action
Predictive targeting	.20% CTR	Recommend - Pre-optimizes site list
Contextual placement	.09% CTR	Recommend - Optimizes ad placement with relevant content
Domain retargeting	.08% CTR	Recommend - Serves ads to website visitors after they've left the site
Mobile targeting	.24% CTR	Recommend - Targets by device, drives engagement and awareness
Local channel targeting	.05% CTR	Recommend - Pre-optimizes site list for local websites
Search retargeting	.04% CTR	Not Recommend
Search Engine Marketing	3.95% CTR	Recommend - Targets those actively searching for information
IP address targeting to Oregon libraries	.05% CTR	Recommend - Limited but reaches underserved target audience
Digital COBRA target audience	.19% CTR	Recommend - Targets specific audience identified
Digital COBRA private marketplace	.08% CTR	Recommend - Broaden list of websites
Digital radio – Pandora	.31% CTR	Recommend - Consider adding additional platforms
Facebook Exchange	.04% CTR	Recommend- Drives activities on website
Facebook News Feed	1.60% CTR	Recommend - Consider adding additional platforms
Facebook video (English, Spanish)	0.03% CTR	Recommend - Builds awareness and increases exposure



DIGITAL: PERFORMANCE RECAP

► This campaign leveraged the following digital tactics, all working together to effectively reach audiences, in key counties as well as state-wide for general market and Hispanic audiences. Ads ran on desktop, tablet, and mobile devices.

TACTIC	IMPRESSIONS	CLICKS	CTR
Display	126,970,358	158,500	0.12%*
Pandora Radio	4,460,398	6,812	0.31%**
Facebook Direct	1,485,971	23,834	1.60%
Facebook Video	440,726	n/a***	n/a***
Search Engine Marketing	337,362	14,892	3.95%
TOTAL	133,734,815	204,038	0.15%

*Display includes main Marketplace campaign + targeted IP Library campaign + targeted COBRA campaign.

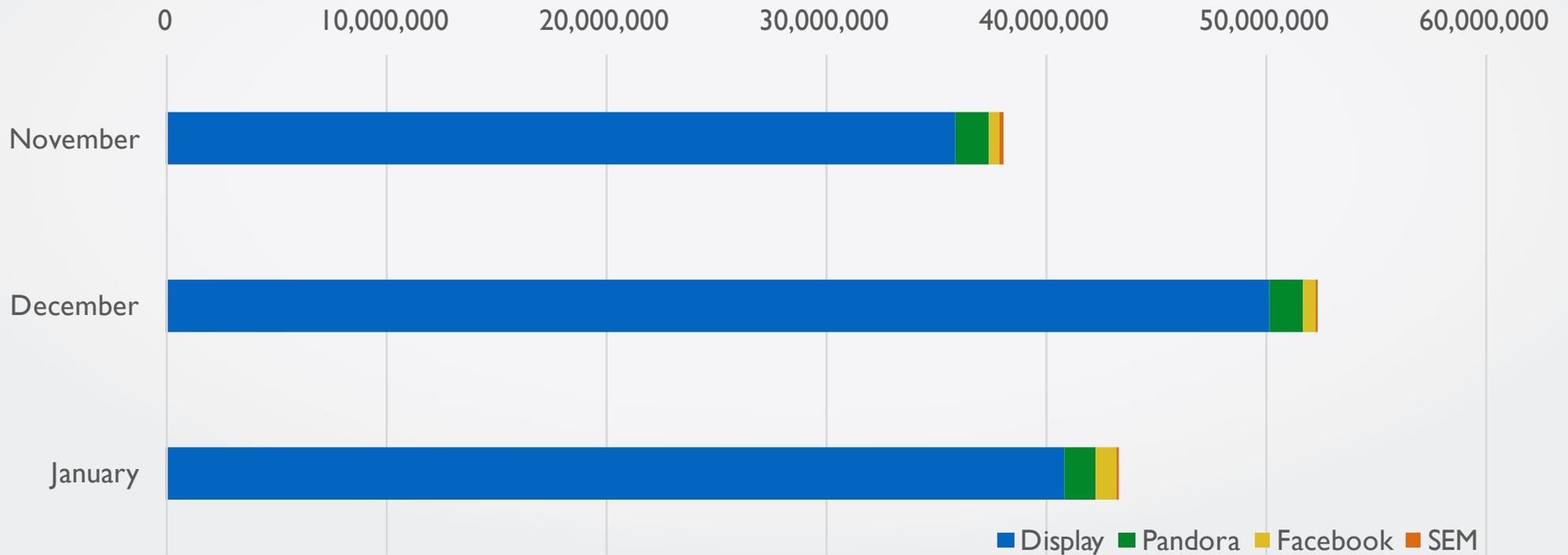
**Pandora CTR is based on “paired impression” vs the total impression count which counts each audio + banner spot separately.

***Facebook video metrics are calculated differently and do not offer a direct correlation to other metrics for comparison.



DIGITAL: TRENDS

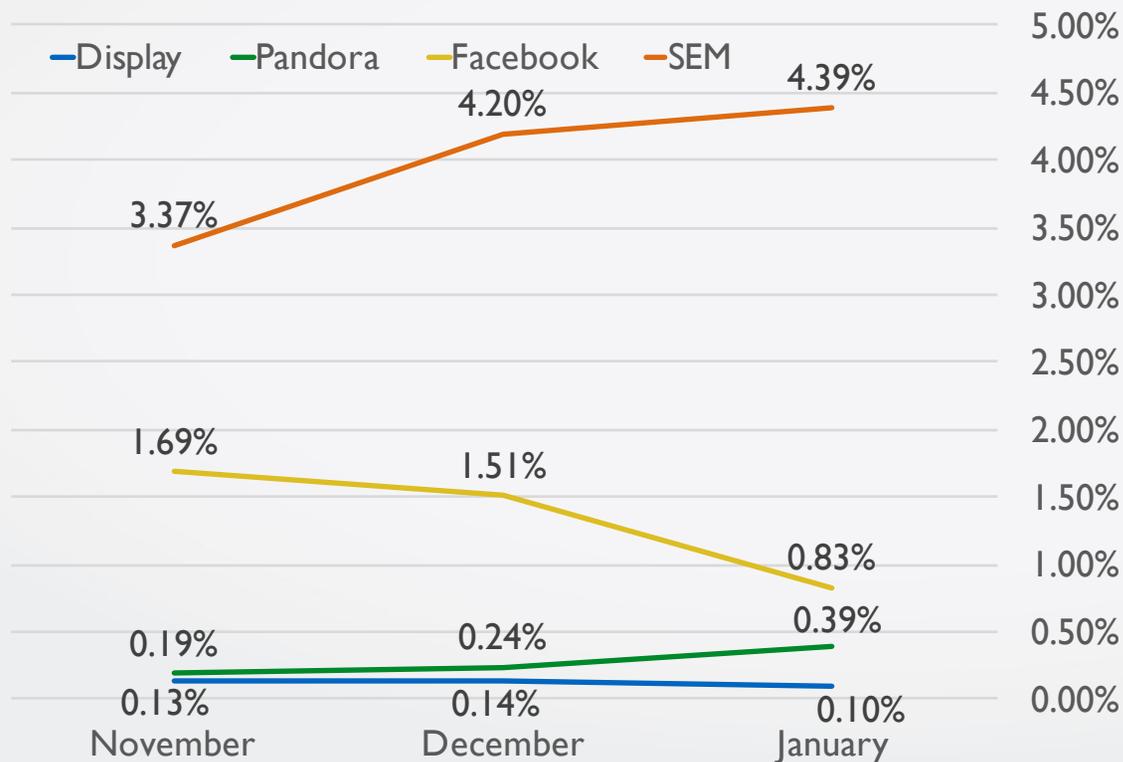
Total impressions across main ad types: Display, Pandora, Facebook Direct and SEM





DIGITAL: TRENDS

CTR across main ad types: Display, Pandora, Facebook Direct and SEM



- Month over month,
- ▶ **SEM** and **Pandora** increased their CTR, attributed to rotating targeted messages.
 - ▶ The slight dip in **Facebook** and **Display** could be attributed to fatigue.

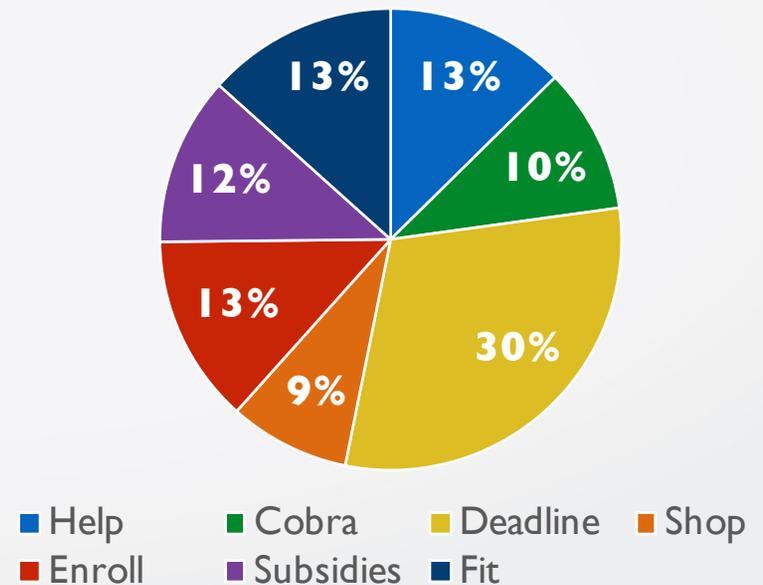


DIGITAL – CAMPAIGN MESSAGE

Help drew the strongest CTR, followed closely by **COBRA** and **Deadline**.

	Clicks	CTR
Help:	19,196	0.19%
COBRA:	15,507	0.18%
Deadline:	46,169	0.18%
Shop:	12,875	0.15%
Enroll:	20,081	0.11%
Subsidies:	17,698	0.11%
Fit:	20,319	0.09%

Clicks by Creative, as a % of the total





TRADITIONAL ADVERTISING





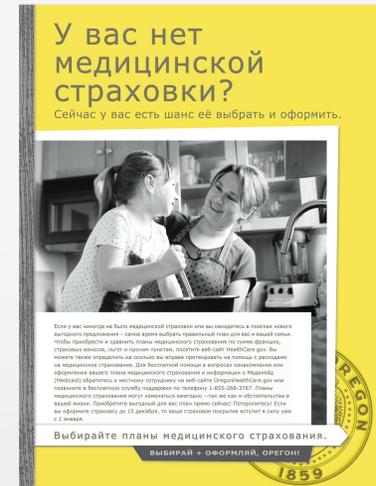
PRINT – MULTICULTURAL

Summary: A total of **17** ads ran in five Hispanic newspapers targeting the **Spanish**-speaking population in Oregon, and delivering **555,500** impressions. There were also **8** ads that ran in two **Russian** language newspapers in Portland delivering **243,750** impressions.

- ▶ El Hispanic News
- ▶ Revista Caminos
- ▶ Exito Magazine
- ▶ El Latino De Hoy
- ▶ El Centinela



- ▶ Afisha
- ▶ Riklama

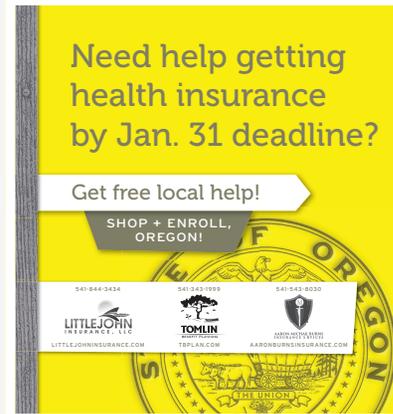




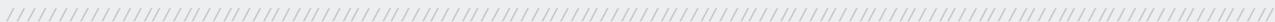
AGENT - PRINT AND RADIO

▶ **12** print insertions, ran in four newspapers covering **Clatsop**, **Deschutes**, **Jackson**, and **Lane** counties. The ads were on co-branded agent ads that ran January 14th - January 28th, and delivered a total of **845,342** impressions:

- ▶ Eugene Register Guard (3 ads)
- ▶ Bend Bulletin (3 ads)
- ▶ Medford Mail Tribune (2 ads)
- ▶ Astoria Daily Astorian (4 ads)



▶ **964** total radio spots ran in Eugene, Bend, Medford and Astoria, delivering **2,274,790** impressions.





RADIO – MULTICULTURAL

Summary: For **Spanish** language, **5,335** total radio spots ran in Portland, Salem, Medford, Bend and Dallas, delivering **9,628,788** total impressions. For **Russian** language, **1,188** total radio spots ran in Portland, delivering **1,021,915** total impressions. In addition to the scheduled radio spots, a few stations ran PSA style Q&A spots or provided on-air interviews with listener call-ins.





EARNED MEDIA





EARNED MEDIA STRATEGY

- ▶ Create a **drumbeat of coverage** — statewide
- ▶ Develop a suite of media material to ensure positive accurate coverage
- ▶ **Support partners, grantees and agents** in telling their stories in their local communities, raising awareness, driving people to seek their help, and driving Oregonians to shop for a plan that's right for them.





EARNED MEDIA

Strategy: Create a drumbeat of coverage (in statewide outlets, major dailies and broadcast, and trades) that raises awareness and drives Oregonians to shop for the plan that's right for them. Use social media platforms (developed primarily as launch point for digital advertising) to share information and milestones.

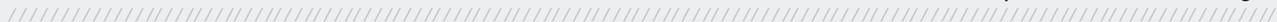
Deliverables: Campaign talking points and messaging, editorial calendar, social media profile development and maintenance, pitching support and consultation to DCBS in-house media relations team.

Summary: Overall, the campaign garnered an earned media circulation* reach of **63,065,190**. Stories containing the campaign calls to action (shop at HealthCare.gov / get local help at OregonHealthCare.gov) appeared in at least **40** outlets and in **17** of Oregon's 36 counties in both statewide and local outlets, demonstrating the earned media coverage had both a broad AND highly targeted reach in Oregon.

Insights: The news outlets that ran the most stories were the **Oregonian**, **Statesman Journal**, and the **Portland Tribune**. Multicultural outlets under-reported the story as compared to mainstream outlets.

Future consideration: There is an opportunity to do more proactive storytelling throughout the year to reinforce the importance and value of health insurance, so that open enrollment deadlines and updates are set in broader context. To increase the reporting by multicultural outlets, engage the paid communications advisors to do outreach/pitching in their communities.

*Circulation data c/o Meltwater -- only includes articles in Oregon, Washington or national media.





MATERIALS / TOOLS

Strategy: Provide Oregonians with helpful and critical information about shopping for and enrolling in health insurance via the Marketplace. Create key collateral in multiple languages and cultural contexts to reach diverse communities.

Deliverables: Shop + Enroll, Oregon! logo treatments and brand standards, campaign brochure, half-page flyers, digital banners, infographic + video, radio ads, social media images, co-branded logo lockup, web badge, event banner, event poster, print ads, yard sign, window cling, flyer template, table throw/runner, retractable vertical banner, college flyer template

Summary: Overall, the campaign created **25** key collateral pieces. Brochures and flyers were translated into several languages/cultural contexts including **LGBTQ, Spanish, Russian, Tribal, Vietnamese, Chinese, Hmong and Japanese**.

Insights: Brochures were distributed to relevant partners for distribution at events, while most other materials were produced as-needed. The flyer template for community colleges (which allowed for customization of event details) was particularly well received and widely distributed across various channels.

Future consideration: As with other aspects of this campaign, we recommend expanding our photo assets, continuing to showcase the diversity of people in Oregon.





PARTNER ENGAGEMENT





AGENT STOREFRONT PROGRAM

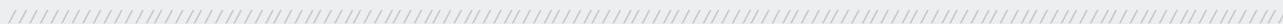
Strategy: Develop and support an agent grantee storefront program that builds the capacity of agents to raise awareness and drive Oregonians to shop for health insurance in their local communities.

Deliverables: Program design and RFP development. Custom branded materials, as requested. Co-designed and facilitated convenings of the grantee agents (both in-person and remote).

Summary: Overall, **24** agent organizations were awarded grants. The program provided assistance to **4,793** individuals or families and, of those, **3,602** enrolled in QHPs. (This represents a **31%** increase in business for the storefront agents. In addition, the agents helped **11,724** existing customers/non-storefront walk-ins.) A total of **866** customers switched from off marketplace to on marketplace plans.

Insights: During open enrollment, the agents were incredibly busy – and have so much so that they had little time for the support that we offered them. The agents responded positively to the regular check-ins as a group, including the kick-off meeting before the start of open enrollment.

Future consideration: We recommend installing the grantees much sooner next time, to allow for a couple of months of preparation leading up to open enrollment. We could then provide more 1-on-1 support/consultation to generate media and marketing plans, and help develop custom messaging, etc.





COMMUNITY PARTNER AND AGENT SUPPORT

Strategy: Develop and support community partner and agent grantees to provide local support, raise awareness and drive Oregonians to shop for health insurance in their local communities.

Deliverables: Provide customizable media and marketing materials for each of the campaign’s major milestones: “swiss-cheese” press release, email pitch, talking points, website blurb and newsletter copy. On-call media relations support. Custom branded materials, as requested.

Summary: Overall, **4** community partners and **24** agent participated. Grantee agents successfully conducted **407** earned media efforts.

Insights: During open enrollment, community partners and agents were incredibly busy and had little time for the support that we offered them (technical assistance for media relations, partner outreach, event support).

Future consideration: We recommend installing both the community partners and agent grantees much sooner next time, to allow for a couple of months of preparation leading up to open enrollment. We could then provide more 1-on-1 support/consultation, it would also allow for partnership to form and support local communities. Also, we would recommend requiring agents to submit clippings of placed stories each month, as some of them were not available online.





EVENTS AND MEETING SUPPORT

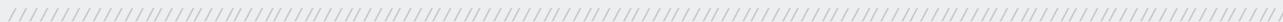
Strategy: Activate and support a statewide network of partners to promote enrollment in the Marketplace through local community events.

Deliverables: Customizable promotional “swiss-cheese” press release, email pitch, flyer, talking points, to promote local/regional events. Support with marketing materials and custom materials as required. Supported January “blitz” strategy.

Summary: Grantee agents participated in **1,014** community events and/or outreach activities. Promotional partners participated in **127** events and outreach activities as “branded” partners on behalf of the campaign. Community partners participated in **148** events and outreach activities, assisting a total of **2,997** people.

Insights: Lead time to identify, organize and promote events require outreach much earlier in the year. The additional time would allow for a couple of months of preparation leading up to open enrollment.

Future consideration: Create a centralized event listing resource page. Sponsor more events. Promotional partners suggested hosting a social media workshop to go over the strategy and how to better promote events.





PROMOTIONAL PARTNERSHIPS

Strategy: Activate and support a statewide network of partners to promote enrollment in the Marketplace. Partners included CBO grantees of DCBS (“community partners”) and industry-diverse organizations with an aligned mission (“promotional partners”).

Deliverables: Outreach to secure promotional partners and ongoing relationship-building and support. Customizable media and marketing materials for each of the campaign’s major milestones: “swiss-cheese” press release, email pitch, talking points, website blurb and newsletter copy. Convening the community partners for a January “blitz” strategy session. Custom branded materials, as requested.

Summary: Overall, **19** promotional partnerships were secured and **4** community partners were awarded DCBS grants.

Insights: The partner strategy to engage colleges and faith-based communities was well received. Partners who received sponsorship dollars from the campaign were more likely to be responsive, self-starting promotional partners. Additionally, partners who were mission aligned—health clinics, health systems, reproductive health advocates—and those who represented community resource centers were the most interested and active partners.

Future consideration: Engage colleges and faith-based communities early on. Reach young and healthy Oregonians via schools— even outside of open enrollment period (Summer/Fall). Improve coordination with Oregon Health Authority’s network of paid and unpaid community partners (need OHA help to do so).

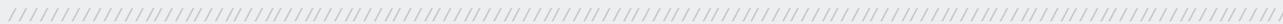




PARTNER/AGENT SURVEY RESULTS

Agents and partners were asked to participate in a survey to assess the support provided by The Oregon Health Insurance Marketplace (OHIM).

- ▶ When asked about the timely response to questions or inquiries, **73%** rated the OHIM program team as completely responsive.
- ▶ In terms of effectively resolving issues, **87%** respondents positively agreed.
- ▶ **96%** rated their interactions with the OHIM team as completely or usually positive
- ▶ When rating the overall experience partnering with the Oregon Health Insurance Marketplace, **91%** of respondents said their experience was completely or usually positive.





OUTREACH

During the 11/1/15 and 1/31/16 **Shop + Enroll, Oregon!** campaign the DCBS outreach center supported outreach efforts .

- ▶ There were **1,989** individuals assisted by Oregon's outreach center. It included handling **1,689** consumer phone calls, **300** consumer emails. Oregon's outreach center assisted **662** stakeholders, and responded to **404** stakeholder emails.
- ▶ DCBS staff attended or supported **67** events, collaborating with community organizations.





SOCIAL MEDIA





SOCIAL MEDIA

Strategy: Promote campaign messages on Facebook and Twitter to further engage consumers.

Goals:

- Drive direct engagement (via community partners, and social network sharing)
- Drive traffic to OregonHealthCare.gov and HealthCare.gov

Assumptions:

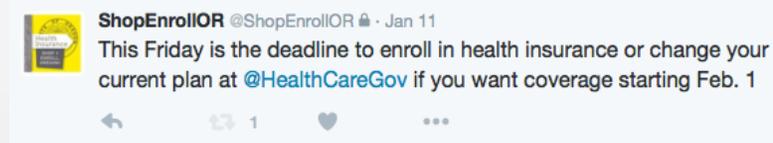
- The social media presence will be branded for the campaign (not DCBS or OregonHealthCare.gov)
- Activity is limited to open enrollment window
- Priority is using social as another channel to augment the campaign, NOT actively building followers





SOCIAL MEDIA

For date range 10/27-1/31, the **Shop + Enroll, Oregon!** social pages posted/tweeted 29 messages, supporting deadline reminders and help resources. During the campaign the Facebook page acquired **239** likes, and the Twitter page gained **19** followers.





WEBSITE INTEGRATION





WEBSITE STRATEGY

- Leverage OregonHealthCare.gov landing page for local help resources
- Tie campaign to landing page by including similar campaign imagery and messaging in header area of OregonHealthCare.gov
- Campaign imagery is only live during open enrollment period
- Remainder of website will stay the same for 2016 Open Enrollment

OREGON HEALTHCARE.gov GET HELP LEARN MORE ABOUT HEALTH COVERAGE APPLY OR RENEW NOW

DO YOU NEED HEALTH CARE COVERAGE?

Start here. Apply for the Oregon Health Plan (Medicaid) at any time or visit [Healthcare.gov](#) before Jan. 31, 2016 to shop for health insurance, compare plans, and see if you qualify for financial help. For help enrolling, visit one of our storefronts.

SHOP + ENROLL, OREGON!



What type of coverage is best for you and your family?

1 Are you or any of your household members currently receiving Oregon Health Plan (OHP) benefits?

Yes No

Get help from an expert

Need help enrolling? Want tips on choosing a plan? Talk to a certified agent or community partner on the phone or make an in-person appointment.

GET HELP

OREGON HEALTHCARE.gov GET HELP LEARN MORE ABOUT HEALTH COVERAGE APPLY OR RENEW NOW [Community Partner Login](#)

DO YOU NEED HEALTH CARE COVERAGE?

Start here. Apply for the Oregon Health Plan (Medicaid) at any time. If you need to buy health insurance, visit [Healthcare.gov](#) to see if you qualify for a special enrollment period.

[Questions & Answers about Moda Plans](#)



What type of coverage is best for you and your family?

1 Are you or any of your household members currently receiving Oregon Health Plan (OHP) benefits?

Yes No

Get help from an expert

Need help enrolling? Want tips on choosing a plan? Talk to a certified agent or community partner on the phone or make an in-person appointment.

GET HELP



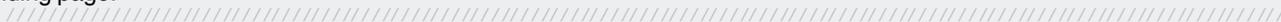


WEBSITE RESULTS

For the **Shop + Enroll, Oregon!** campaign* there were a total of **353,551** total sessions on OregonHealthCare.gov. That number is comprised of **260,700** unique users, with an average of **1.35** visits per unique visitor.

Those visiting OregonHealthCare.gov visited the Get Help page, either from the navigation bar or the Get Help button on the website **93,322** times, and is comprised of **28,109** unique visitors. That is an average of **3.32** page views per unique visitor.

*Analytics are not available from HealthCare.gov. The Shop + Enroll, Oregon! campaign directed Enroll, Shop, Fit, Deadline, Subsidy, COBRA and High Bill messages to the HealthCare.gov landing page.





ENROLLMENT





ENROLLMENT

A total of **147,109** Oregonians enrolled during the 2016 Open Enrollment timeframe, that represents **41.1%** of Oregon's 357,788 total estimated eligible.

The 147,109 Oregonians that enrolled in 2016 increased overall enrollment by 35,000 individual, representing **131%** of 2015 Open Enrollment totals. For 2016 enrollment in targeted counties increased, as a whole, by **134%** vs. 127% for the rest of the state.

Of those who enrolled, 45% were new to the Oregon Health Care Marketplace and 55% were reenrollees, broken out between actively reenrolled (43%) and automatically reenrolled (12%). There was a total net gain of **80,992** returning customers and a total net gain of **66,117** new customers.

There were **104,447** Oregonians that received financial assistance, that represents **48%** of Oregon's 216,000 total eligible.

For those Oregonians receiving financial assistance **104,447** received **APTC**. There were also **57,372** individuals that received **CSR**.





CONSUMER RESEARCH SURVEY





CONSUMER SURVEY RESULTS

Consumer were contacted online and by telephone to participate in a survey to assess the outreach, support, education and performance of The Oregon Health Insurance Marketplace (OHIM) in driving enrollment and providing help to Oregonians.

- The survey was active for **3 ½ weeks**, and used previously enrolled OHIM consumers, purchased phone sample selected by county and income specifications, as well as surname
- The focus was speaking with QHP subsidy-eligible Oregonians, age 18+, with annual household incomes between \$20,000 (single) and \$97,000 (family of 4 members).
- The survey was translated into Spanish and Russian to allow respondents to access online, or have it administered on the phone by an interviewer in Spanish or Russian.
- In total **764** interviews were conducted.





CONSUMER SURVEY RESULTS

- ▶ In 2016, most respondents reviewed, compared, and shopped for alternative plans. This was particularly the case for those **ages 50-64**, where **77%** of the respondents **actively re-enrolled**. Older (65+) respondents and younger (49 or younger) also predominantly reviewed, compared, and shopped, but were more likely to automatically re-enroll than those 50-64 years of age.
- ▶ About **75%** of those who automatically re-enrolled were aware that they could chose an alternative plan. Those who had **seen or heard news stories** about the Marketplace were more likely (**81%**) to be aware of the possibility of switching plans than those who had not.





CONSUMER SURVEY RESULTS

- › Overall, **71%** of those who used HealthCare.gov found the site to be either somewhat or very helpful.
- › **51%** of those who used HealthCare.gov considered themselves very likely to use HealthCare.gov in 2017. This rating was strongly associated with a respondents' perception of the ease of the site.
- › Individuals not planning to use HealthCare.gov in the future expressed dissatisfaction with **navigating** the site and not finding information **quickly**, as well as the **cost** of the plans.
- › Most respondents who used OregonHealthCare.gov considered the site either somewhat or very helpful.
- › Oregon HealthCare.gov online **chat** feature and an **online appointment** feature were rated by **+50%** of respondents as very or somewhat important.
- › To help with future insurance decisions, respondents mentioned **greater accuracy** of information, **speed** at retrieving information and comparing plans, and **reduced** waiting times.





CONSUMER SURVEY INPUT

Respondents offered many reasons for not using HealthCare.gov in the future, including it was too difficult or confusing to navigate, described the insurance offered as too expensive or unaffordable.

“Using the website was painstakingly difficult. The most important thing my wife and I needed to do was compare plans. Healthcare.gov made this process infuriatingly repetitive by refreshing the page (and scrolling the list all the way back to the top, and deselecting any filters) every time we checked an option to compare. Just because of this single awful design flaw, it took us HOURS longer than it should have to get the information we needed to make a decision.”

“The system is very confusing, doesn't make it easy at all, and repeats the same useless steps over and over.”

“I think I will go through a health insurance agency as it seems more simple and they know the ends and outs of it better. The website did not seem to answer all my questions or I could not find the answers location.”

“I was told that since I am eligible for Medicare I have to accept that coverage instead of coverage by a better plan.”

“Until the costs go down, I will be unable to afford a policy. Subsidizing costs with tax dollars did not make plans affordable, only subsidized for a select group of people. I do not qualify for the subsidy, and cannot afford the plan. Costs have gone up tremendously since the inception of ACA, and those of us who don't get the subsidy have suffered horribly.”





CONSUMER SURVEY INPUT

Respondents provided insights into what other features or information could be helpful when comparing or deciding between health insurance coverage.

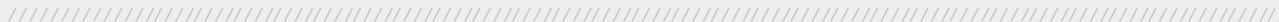
“Some kind of site with easy to compare customer satisfaction reviews regarding their plans and health care insurance companies.”

“It would be nice if the information from the federal website would get to my chosen insurance company quickly enough that I wouldn't have to call both on the phone multiple times to get it done in time for us to be covered. It took about 2 months for the 2016 coverage and might not have happened at all if I had not kept calling and complaining. Working through the Oregon state and federal healthcare websites has been a nightmare every year.”

“A lot more information on how to contact agents and brokers for help and healthcare.gov actually giving phone numbers of agents and brokers out to people who call for help.”

“If they had more meetings where you can go to a place and ask questions about all available health care options. It would be better to talk to a real person than to just look online.”

“Accurate network and provider information. 2016 provider information was inaccurate which caused a lot of frustration. For applicants who do not have access to internet or do not have an email, they have to call in to apply. Waiting time on telephone call can exceed 1 hour which is ridiculous. Create a fillable online paper application with a submit button to resolve having to make a telephone call.”





CONSUMER SURVEY RESULTS

- ▶ Almost **50%** of respondents recalled seeing or hearing ads. Of all media channels, television was the source with the highest overall percentage of recall, but for **millennials**, (18 to 34 year old) **online** and **streaming radio** surpassed television.
- ▶ Overall **71%** of respondents were aware of the “FREE” help from insurance agents and community partners. Of those age 18-34 years old, only 55% were aware, the lowest percentage among all the age groups.





CONSUMER SURVEY DEMOGRAPHICS

Gender	Total (n=764)
Male	32%
Female	65%
Age	
18-34	19%
35-49	21%
50-64	49%
65+	8%
Average	48
# in Household	
1	29%
2	38%
3	13%
4	10%
5 or more	6%
Average	2.3

Ethnicity	(n=764)
White or Caucasian	85%
Black or African American	1%
Hispanic or Latino	4%
American Indian or Alaska Native	1%
Asian	2%
Native Hawaiian or Pacific Islander/Other	2%
Income	
Less than \$20,000	12%
\$20,000 to \$39,999	34%
\$40,000 to \$59,999	23%
\$60,000 to \$79,999	8%
\$80,000 to \$99,999	4%
\$100,000 to \$119,999	2%
\$120,000 or more	2%
Average	\$44,120





CONSUMER SURVEY

RESPONDENT DISTRIBUTION

