

Oregon Health Insurance Marketplace

Publicity and Publication Plan and Report for the Joint Committee on Ways and Means

Addendum

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Marketplace Report

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I. Introduction

In February 2016, the Department of Consumer and Business Services (DCBS) provided a plan and report to the Joint Committee on Ways and Means of the Oregon Legislature about the agency's outreach campaigns for the Oregon health insurance marketplace (Marketplace).

At the time of submission, DCBS had not yet completed its review of the 2016 plan year open enrollment campaign. The agency has since completed that review, and we are pleased to report that the 2016 plan year open enrollment campaign was an overall success. It helped drive enrollment in the Marketplace and reach target audiences:

- More than 147,000 Oregonians enrolled, an increase of 35,000 people or 31% over last year, more than any other HealthCare.gov state
- More than 147 million ad impressions served to Oregonians with a click-through rate of .15%, almost twice the industry average of .08%
- More than 353,000 website sessions on OregonHealthCare.gov
- 90 earned media placements with circulation in the millions resulting from our press releases and reporter outreach, in a year when most states struggled to get media coverage
- More than 16,500 customers served by our 24 storefront agents, including 11,724 existing customers and 4,793 new customers.
- Almost 3,000 customers served by our 4 community partner organizations
- More than 1,600 phone calls and 300 emails from consumers handled by our Outreach Center and 67 events and informational meetings staffed by DCBS

For more information on the 2016 plan year open enrollment campaign, please see the full campaign review attached to the end of this report.

After reviewing the 2016 campaign, DCBS developed the plan included in this addendum for the 2017 open enrollment campaign. This addendum provides the following information about the 2017 campaign, pursuant to the note included in DCBS 2015-2017 budget:

- A narrative description of the campaign;
- The total amount of biennial expenditures of the campaign;
- The goals and objectives of the campaign;
- The expected results of each campaign activity; and
- Identification of the quantitative measures that directly demonstrate the effectiveness of the campaign with respect to the goals of the campaign.

II. Narrative Description of the 2017 Plan Year Open Enrollment Campaign

DCBS has developed an overall communications plan for the Marketplace for the period of March 2016 through March 2017. The 2017 plan year open enrollment campaign described in this report is a part of that overall communications plan.

DCBS's 2017 plan year open enrollment outreach and education campaign will begin Nov. 1, 2016 and will end Jan. 31, 2017. The campaign will:

1. Educate Oregonians about the benefits of health coverage, how to enroll through the Marketplace, coverage options, tax credits, and subsidies, and
2. Drive enrollment in the Marketplace.

To develop the plan for the campaign, DCBS:

- Reviewed the 2016 plan year open enrollment campaign results and lessons learned;
- Reviewed research, studies, and other state's outreach and education plans;
- Discussed lessons learned from previous years with stakeholders, including insurance companies, community partners, insurance agents, the Oregon Health Authority, and Indian Tribes of Oregon;
- Polled customers through a phone and online survey; and
- Consulted with experienced marketing firms Grady Britton and Metropolitan Group.

The key takeaways from DCBS's research were:

1. DCBS's 2016 campaign was a success, and the agency should use similar strategies and tactics in 2017 to build upon that success.
2. Local, one-on-one help—through agents; community partners; Oregon's website, hotline, and in-the-field outreach—continues to be important for both new and returning customers.
3. Because cost is still a primary driver, communicating the financial benefits of insurance, subsidies, and the Marketplace and communicating the financial cost of going without insurance (e.g. the penalty and medical debt) are high priorities.
4. Many consumers are still confused about health insurance, and there is a real need for ongoing education on the topic.
5. Additional targeted outreach is needed to reach certain key audiences, including the remaining eligible uninsured, young adults, and multicultural audiences.

Based on these takeaways, DCBS's 2017 plan year open enrollment campaign will include the tactics below. The only 2016 tactic that will not be repeated in 2017 is search retargeting, which did not perform as well as other tactics. The only new tactics will be direct mail to potential customers and Spanish television.

- Digital paid media, including custom local website ads, behavioral targeting (targeting audiences based on their online behavior—what sites they visit and what they look at), predictive modeling (targeting audiences by who they are demographically instead of by their online behavior), contextual targeting (targeting websites with certain keywords or content), search engine marketing (placing ads within search engine queries), paid Facebook marketing, and digital radio.

- Earned media, including news releases and story pitching to TV news channels, radio stations, newspapers, and other media.
- Spanish and Russian ads, including print and radio Spanish and Russian ads and Spanish TV ads, as these two communities make up a large portion of minority audiences around the state of Oregon.
- Materials for consumers and small businesses, including brochures and flyers in multiple languages (Spanish, Vietnamese, Chinese, Korean, Japanese and Russian) and for multiple communities (e.g. materials for LGBTQ and tribal communities). This year, materials will also include direct mail post cards and flyers to key potential customers, using contact lists provided by other state agencies.
- Community partner (navigator) and insurance agent engagement and support, including training, earned and paid media support (media toolkits, cosponsored ads, social posts, etc.), materials, fact sheets, key messages, frequently asked questions, webinars, guides, multi-language glossaries, and signage
- Enrollment centers in locations across the state that provide free, one-on-one help to shop and enroll in health insurance from certified agents and community partners; are open throughout open enrollment during normal business hours; are willing to meet with clients outside of typical business hours; provide free parking and handicap accessibility; and are near public transportation
- Event and meeting support, including staff, materials, and presentations. This includes but is not limited to monthly regional collaborative meetings between OHA and community partners; local educational events put on by civic, community, and business organizations; and enrollment events throughout the state
- Promotional partnerships with businesses, agents, and other organizations that share campaign information with their vast networks
- Social media posts on the campaign's Facebook and Twitter pages year-round
- Information and resources through the state website OregonHealthCare.gov, including a tool to connect people with agents and community partners, a plan selection tool, and other resources
- Information and resources through Oregon's outreach center, including phone, email, social media, and walk-in support and on the ground assistance for consumers, agents, community partners, and small businesses in the community

DCBS anticipates that the federal government will provide email outreach to current enrollees and make a national cable buy that provides some mass messaging, and DCBS will complement those efforts with targeted outreach to specific audience segments within Oregon, focusing on:

- 1) The 360,000 Oregonians eligible for qualified health plans (QHPs), including:
 - a. 147,000 current Marketplace customers
 - b. 108,000 individuals who bought ACA coverage off exchange
 - c. 105,000 without ACA coverage
- 2) Specific subsets of the 360,000 QHP eligible:
 - a. The 216,000 who are subsidy eligible, including:
 - i. 104,000 current Marketplace customers receiving subsidies
 - ii. 112,000 eligible individuals not receiving subsidies
 - b. Those who are traditionally uninsured or underinsured;
 - c. Multicultural audiences; and
 - d. Young adults (ages 18 -34), especially those between 138 and 200 percent of the federal poverty level.

While DCBS will perform outreach and education statewide, the agency will perform additional on the ground assistance in the following Public Use Microdata Areas (PUMAs)¹, which either have more than 11,000 estimated uninsured individuals eligible for Marketplace coverage or more than 7,000 estimated uninsured individuals eligible for subsidies.

PUMA Name	Estimated Remaining QHP Eligible	Estimated Remaining Subsidy Eligible
Clackamas County (Northwest)--Oregon City, Milwaukie & Happy Valley Cities	15,356	11,248
Columbia, Lincoln, Clatsop & Tillamook Counties	12,925	9,601
Yamhill & Polk Counties	12,456	10,388
Deschutes County	11,952	7,192
Linn & Benton Counties	11,939	7,649
Multnomah County (East)--Gresham & Troutdale Cities	11,142	8,645
Portland City (East)	7,957	8,327

The campaign is straight-forward in tone and focuses on providing actionable information and facts to empower Oregonians to obtain coverage that best fits their needs. Key messages include:

- Shop because benefits and price can change every year.
- Enroll before the deadline.
- Financial help is available and many qualify.
- Avoid the penalty.
- Local help is available to help you get signed up and pick a plan.

¹ PUMAs are statistical geographic areas defined for the dissemination of Public Use Microdata Sample (PUMS) data. They each contain at least 100,000 people and are built on census tracts and counties.

III. The Total Amount of Biennial Expenditures of the 2017 Plan Year Open Enrollment Campaign

The anticipated budget need by category for DCBS for the 2017 plan years is as follows:

2017 Plan Year Open Enrollment Campaign	
Category	Budget
Paid Media	\$1,100,000
Creative Services/Production	\$280,000
Earned Media	\$90,000
Community Partner/Agent Engagement	\$120,000
Account Services, including Research	\$410,000
Total	\$2,000,000

The Marketplace 2015 – 2017 biennial spending authority for marketing, publicity, and promotion is \$2.3 million. To cover the anticipated budget need for the 2017 plan year open enrollment campaign, DCBS has requested authority to expend an additional \$1.7 million for marketing and publicity. The increase will help ensure that DCBS can provide outreach and education to some of Oregon’s most vulnerable populations at the local level, driving enrollment in the Marketplace and ensuring Oregonians have the information they need for the next plan year.

As indicated in the report to the Joint Interim Committee on Ways and Means and Interim Senate and House Committees on Health Care in January 2016, the current projected ending fund balance has the capacity for additional outreach expenditures. As of the date of this report, the expected ending fund balance for the 2015 - 2017 biennium is 3.89 quarters. With the approved authority to expend an additional \$1.7 million for marketing and publicity we estimate the ending fund balance to be approximately 2.77 quarters; as detailed on page 11 of the January 2016 report.

IV. The Goals and Objectives of the 2017 Plan Year Open Enrollment Campaign

The specific goals of the 2017 plan year open enrollment campaign are:

- 1) Increase the percentage of qualified health plan, subsidy-eligible people who enrolled in insurance through the Marketplace.

DCBS estimates that approximately 357,800 Oregonians are eligible to purchase insurance through the Marketplace. In 2016, about 41 percent of those eligible enrolled through the Marketplace (147,109 people).

There are benefits to using the Marketplace, but many eligible people are still not using it. Some choose instead to buy a plan directly from an insurer for various reasons. For

instance, if people do not qualify for financial help, they may see less reason to use the Marketplace. Some may also want to stick with their current plan to avoid having to shop around. There are still other people who may find coverage too expensive and decide to go uninsured. DCBS will perform outreach to all of those eligible to buy health insurance through the Marketplace. If people do not qualify for financial help, however, it can be harder to convince them to use HealthCare.gov.

One of the greatest benefits of using the Marketplace is the ability to access financial help, in the form of subsidies, to help make coverage more affordable. Subsidies include advanced premium tax credits (APTC) to help pay for premiums and cost-sharing reductions to help reduce out-of-pocket costs. Of the 357,800 Oregonians eligible to buy through the Marketplace, DCBS estimates that approximately 216,000 could be eligible for subsidies. In 2016, about 104,000 of those eligible for subsidies purchased health insurance through the Marketplace, or approximately 48 percent of the subsidy-eligible population.

Subsidies can make a huge difference for consumers, and DCBS needs to make sure those eligible are aware of the financial help available and can take advantage of it during open enrollment. These people can get the greatest benefit from using the Marketplace, so the agency has put an emphasis on reaching this group during its outreach campaign.

DCBS's goal this year is to increase the percentage of subsidy-eligible Oregonians who use the Marketplace.

2) Maintain the percentage of returning customers who actively re-enrolled instead of auto re-enrolled through the Marketplace.

Oregonians who purchased health insurance through the Marketplace last year have the option of automatic re-enrollment. For many, they won't need to do anything to re-enroll, but that might not be the best option for them. Every year, the benefits covered and the costs of health insurance plans can change. People's lives change too. They get married, have children, or experience changes in income. Shopping each year helps people make sure they get the right coverage for them and their families. It can also save Oregonians a lot of money. For plan year 2016, Oregonians who shopped and switched plans saved on average \$446 a year.

It is also important to note that not everyone will be automatically re-enrolled. Others may be automatically re-enrolled but not automatically qualify for the financial help they received last year.

For all of these reasons, one of the key messages of the 2017 plan year campaign is that Oregonians should actively shop for health insurance plans during open enrollment. For the 2016 plan year, 78 percent of returning customers actively re-enrolled (vs. 22 percent who auto re-enrolled). Our goal for the 2017 plan year is to maintain that high percentage of active re-enrollees.

- 3) Continue to build trust and credibility among current and potential customers of the Marketplace and an overall positive reputation among key stakeholders.

DCBS would like the Marketplace to be a trusted resource for Oregonians, small businesses, and stakeholders for information about health insurance. The agency's outreach and education campaigns seek to provide straightforward, helpful, timely, and accurate information in order to help build that trust and reputation, which will in turn help the Marketplace make sure people get the information they need.

V. The Expected Results of Each Campaign Activity

As mentioned above, the goal of DCBS's 2017 plan year open enrollment outreach and education campaign is to educate Oregonians about health insurance and to drive enrollment in the Marketplace. Ultimately, we want as many people to enroll in the right health insurance plan for them and their families as possible, understand their insurance, and use it most effectively. Each campaign activity serves these goals.

Here are the results we expect from each type of activity/tactic:

- Digital paid media: By Jan. 31, 2017, the campaign will have served millions of digital ad impressions to Oregonians in targeted audience groups. The ads are expected to result in hundreds of thousands of clicks that route Oregonians to either OregonHealthCare.gov, where they can find local help as well as apply for Medicaid, or HealthCare.gov, where they can apply for Marketplace coverage. By helping to increase web traffic to sites where people can get help to enroll or enroll directly, this tactic will help increase enrollment.
- Earned media: Stories about open enrollment should run in statewide news outlets, in major media market in the state, and in multicultural outlets. The circulation (a number of people an outlet is projected to reach) of the media coverage should be in the millions. These stories—from trusted, third party sources—will build credibility for the Marketplace and should help increase awareness and enrollment in the areas served by these news outlets.
- Spanish and Russian ads: Marketplace ads in Spanish language publications are expected to deliver hundreds of thousands of impressions, and the TV and radio spots on Spanish language stations will deliver millions of impressions. The Russian language ads will run in several publications and radio stations. All of these ads will most likely increase enrollment in Spanish- and Russian-speaking populations.
- Materials for consumers and small businesses: DCBS will update dozens of materials, including materials in multiple languages (Spanish, Vietnamese, Chinese, Korean, Japanese, and Russian) and made relevant for other multicultural communities (e.g.

materials for LGBTQ and tribal communities) that were developed in partnership with paid community-based organizations that are part of the communities DCBS is seeking to reach. All of the materials have and continue to be provided to agents, community partners, and other organizations to distribute to consumers. The materials will most likely increase enrollment, including among specific audiences, such as those who speak languages other than English.

- Community partner (navigator) and insurance agent engagement and support: DCBS will provide a variety of materials, support and training to community partners and insurance agents, including on the ground support in regions across the state, to help maintain and build positive working relationships with local experts. The relationships between DCBS and its partners should help increase awareness and enrollment by providing our partners with the tools and information necessary to work with the communities they serve at the local level, including multicultural and underserved audiences.
- Enrollment centers: DCBS will renew its storefront program. DCBS expects that the enrollment centers will provide a place for Oregonians to get information and enroll in person with free help from fellow Oregonians. The agents who run the storefronts should help increase local media coverage and use their existing marketing channels to drive traffic to the storefronts, which will most likely help increase awareness and enrollment in the specific communities they serve.
- Event and meeting support: DCBS will provide support for community partner and other organizations' events and meetings in locations around the state, including enrollment fairs. The events should provide additional opportunities to educate and increase awareness and enrollment for the populations served by the community partners and organizations.
- Promotional partnerships: DCBS expects to partner with organizations like libraries and non-profits to promote enrollment in the Marketplace. These partnerships help augment traditional paid and earned media tactics by allowing DCBS to reach specific audiences through organizations that have an influential position in the communities they serve. DCBS will help identify the best outreach opportunities within each organization and provide them with tools and resources to share with their networks. Promotional partnerships should help increase awareness and enrollment in those communities.
- Social media posts: DCBS will target consumers on social media, where they commonly get news. The agency's Facebook posts and Twitter tweets should reinforce messaging delivered through other tactics and help raise awareness of local help, deadlines, and other important information. DCBS also expects this tactic to allow the agency to listen to questions from consumers and then deliver answers through social media and other outreach channels.

- Information and resources through the state website OregonHealthCare.gov: DCBS will provide up-to-date information and resources to thousands of Oregonians each day through OregonHealthCare.gov. The agency will promote the agent and community partner finder tool, which should help Oregonians connect with qualified health insurance experts near them and who can help them with their unique needs (i.e. partners and agents who speak multiple languages).
- Information and resources through Oregon’s outreach center: DCBS will continue to help with education and enrollment by answering phone calls from consumers, agents, and community partners. In addition the outreach center will provide information through social media, emails, in-person assistance, and outreach in the field in regions across the state. The outreach center provides an easy-to-access, local resource for Oregonians to get assistance and information about health insurance. A major focus of outreach during 2017 will be helping Oregon’s small businesses learn about opportunities to help their employees purchase individual coverage on the Marketplace. Small employers who don’t provide coverage are a wonderful resource to their employees and are glad to have a tool to help their employees access insurance coverage.

VI. Identification of the Quantitative Measures that Directly Demonstrate the Effectiveness of the Campaign with Respect to the Goals of the 2017 Plan Year Open Enrollment Campaign

DCBS has developed a set of proposed quality measures to help determine the effectiveness of its 2017 plan year outreach and education campaign. The agency will begin collecting data for each measure listed below in November 2017 and begin compiling the data into monthly metric reports.

During the campaign, DCBS will use these monthly reports to make adjustments to activities and tactics based on their effectiveness. DCBS will also complete a full review of the campaign after open enrollment ends, which will look at quantitative and qualitative (i.e. surveys of agents and partners) measures. The review will include an evaluation of the effectiveness of each tactic, and DCBS will use the results to inform its plans for future campaigns.

DCBS identified the following Key Performance Indicators (KPIs) and potential measurement instruments for each goal of the 2017 open enrollment outreach and education campaign:

Goal 1: Increase the percentage of qualified health plan, subsidy-eligible people who enrolled in insurance through the Marketplace.

Potential KPIs for this goal include:

1. Are we reaching our audience and target populations?
2. Are we providing a way for multicultural communities and non English speaking communities to get information and find assistance/support?

3. Are we driving people to HealthCare.gov?
4. Are we driving enrollment and re-enrollment?
5. Are we getting people to use the local help available?
6. How does market share in Oregon compare to other states?

Potential measurement instruments for this goal include:

1. Enrollment:
 - a. Number of people enrolled
 - b. Percent change in enrollment from previous year in comparison to other states
 - c. Percent of the QHP-eligible population enrolled
 - d. Percent of QHP eligible enrolled in Oregon in comparison to other states
 - e. Number of people who received APTC
 - f. Percent of the APTC-eligible population who received APTC
 - g. Number of people who received cost-sharing reductions
 - h. Number of enrollees who actively re-enrolled vs. auto re-enrolled
2. Paid and earned media analytics:
 - a. Impressions
 - b. Reach of coverage
 - c. Message frequency
 - d. Performance of ads by message
 - e. Clicks and click-through rate
 - f. Comparison of click-through rate to industry standard
 - g. Earned media placements and circulation
3. Data from the outreach center, website, community partners, and agents:
 - a. Number of visits to OregonHealthCare.gov
 - b. Number of consumers assisted by the outreach center by phone and email
 - c. Number of stakeholders assisted by the outreach center by phone and email
 - d. Number of events attended and supported
 - e. Number of people assisted through storefronts
 - f. Number of multicultural advisors
 - g. Number of promotional partners
 - h. Number of materials developed, including for multicultural audiences
 - i. Number of people assisted by agents
 - j. Number of people assisted by community partners
4. Post-campaign consumer surveys
 - a. Data from a consumer survey in Oregon

Goal 2: Maintain the percentage of returning customers who actively reenrolled instead of auto reenrolled through the Marketplace.

Potential KPIs for this goal include:

1. Are we reaching our audience?
2. What are enrollment numbers year over year?

Potential measurement instruments for this goal include:

1. Measurements from goal 1

2. Year over year enrollment data
3. Additional questions included in the post-campaign surveys

Goal 3: Continue to build trust and credibility among current and potential customers of the Marketplace and an overall positive reputation among key stakeholders.

Potential KPIs for this goal include:

1. Are current/potential customers aware that there are resources available to them?
2. Do they use HealthCare.gov?
3. Do enrollees know that there is localized help?
4. Were our key messages reflected in communications, partner communication, and media coverage?

Potential measurement instruments include:

1. Measurements from goal 1
2. Community partner/agent/promotional partner feedback
3. Additional questions included in the post-campaign surveys

VII. Closing Summary

Outreach and education is a critical function of the Marketplace. It drives enrollment and helps ensure that Oregonians have the tools, resources, and information they need to make informed decisions about both buying and using health care coverage.

DCBS will continually improve its outreach and education plans using data and metrics to track progress, measure the effectiveness of tactics and strategies, and make decisions—all in an effort to better serve the needs of our customers, the people of Oregon. We look forward to reporting more information about our outreach and education plans and the results of our campaigns in future reports to the legislature.

Attachment A – 2016 Plan Year Open Enrollment Campaign Results