

Oregon Health Insurance Marketplace: Advertising and Mass Marketing

Open Enrollment 2018 Summary



2018 open enrollment marketing results



Recap of key techniques

- TV and radio



Super: **SIGN UP FOR HEALTH INSURANCE BY DEC. 15, OREGON.**



Super: **BECAUSE HORNS.**



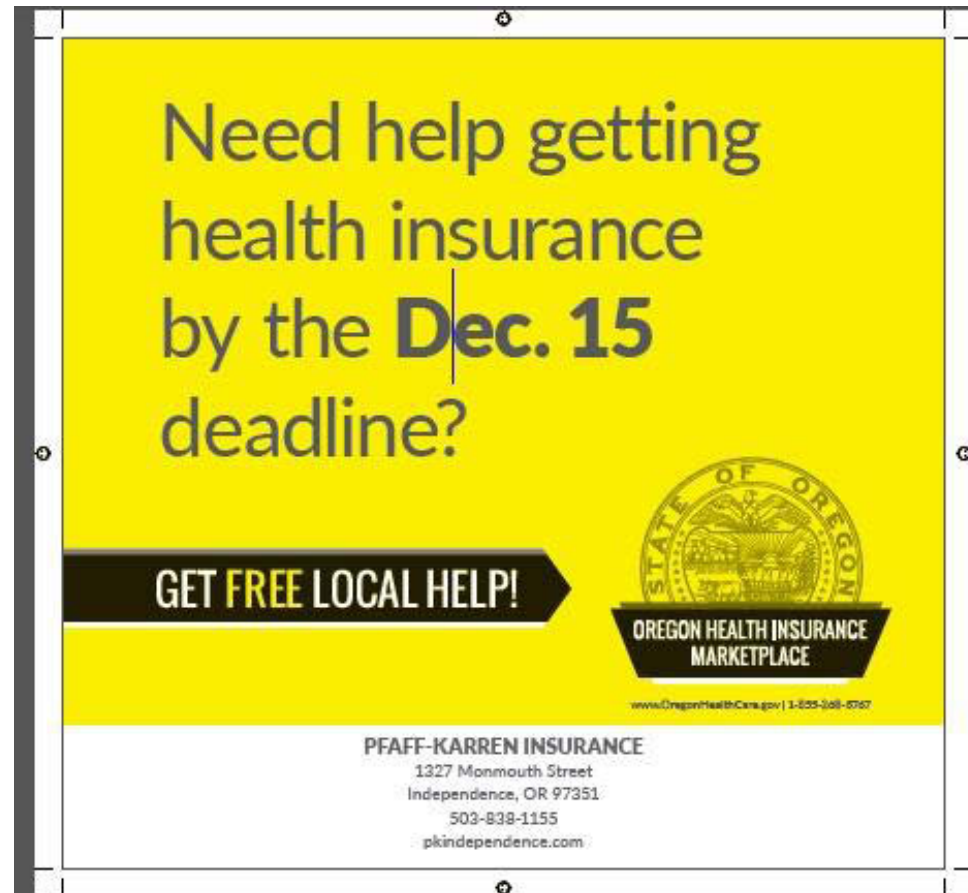
CTA: Visit OregonHealthCare.gov

2018 open enrollment marketing results




Recap of our techniques

- Ads in Oregon newspapers



Need help getting health insurance by the **Dec. 15** deadline?

GET FREE LOCAL HELP!

OREGON HEALTH INSURANCE MARKETPLACE

www.OregonHealthCare.gov | 1-800-368-8767

PFAFF-KARREN INSURANCE
1327 Monmouth Street
Independence, OR 97351
503-838-1155
pkindependence.com

The advertisement is a yellow rectangular graphic with a black border. It features large, bold text asking for help with health insurance by the Dec. 15 deadline. A black arrow points to the right with the text "GET FREE LOCAL HELP!". Below this is the Oregon Health Insurance Marketplace logo, which includes the state seal and the text "OREGON HEALTH INSURANCE MARKETPLACE". At the bottom, there is contact information for PFAFF-KARREN INSURANCE, including their address, phone number, and website.

2018 open enrollment marketing results



Recap of our techniques

- Billboards

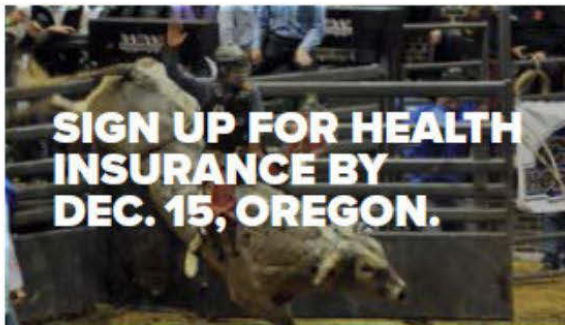


2018 open enrollment marketing results



Recap of our techniques

- Video ads on YouTube, Hulu, etc.



Super: **SIGN UP FOR HEALTH INSURANCE BY DEC. 15, OREGON.**



Super: **BECAUSE HORNS.**



CTA: Visit OregonHealthCare.gov

2018 open enrollment marketing results



Recap of our key techniques

- Search engine marketing

Get Help Enrolling in Coverage - Learn More Today

 healthcare.oregon.gov/Enrolling

Help enrolling is free of charge and available in your area.

2018 open enrollment marketing results



Recap of key techniques

- Display ads on websites and social media



2018 open enrollment marketing results



The results

TV and radio:

- 2,177 TV ads per week
- 168 radio news/traffic/weather ads per week

Print ads:

- 50 ads in community papers Nov. 1 – Dec. 15

Billboards:

- 38 locations

2018 open enrollment marketing results



The results

Highest performing among digital media:

- Search engine marketing
- Website ads

2018 open enrollment marketing results



The results

Search engine ads:

- 1.8 million impressions
- 63,630 clicks
- Click-through rate of 5.38 percent
- Industry average click-through: 2.65 percent

2018 open enrollment marketing results



The results

Website ads:

- More than 47 million impressions
- 214,525 clicks
- Click-through rate of 0.45 percent
- Industry average click-through: 0.05 percent
(5 clicks per 10,000 impressions)

2018 open enrollment marketing results



Comparing 2018 to 2017

Search engine ads	2018	2017
Impressions	1.8 million	1.2 million
Clicks	63,630	71,155
Click-through rate	5.38 percent	6.03 percent
Industry average click-through rate	2.65 percent	2.65 percent
Total cost	\$78,588	\$202,681

2018 open enrollment marketing results



Comparing 2018 to 2017

Website ads	2018	2017
Impressions	47+ million	39+ million
Clicks	214,525	57,838
Click-through rate	0.45 percent	0.15 percent
Industry average click-through rate	0.05 percent	0.05 percent
Total cost	\$81,784	\$286,387

2018 open enrollment marketing results



Comparing 2018 to 2017

Non-English ads	2018	2017
Spanish or Russian radio	538 ads per week	623 per week
Spanish or Russian print	5 ads total	14 ads total
Total cost	\$114,72 combined	\$181,456 combined

2018 open enrollment marketing results



New investments for 2018

Medium	Cost
TV air time	\$414,094
Radio air time	\$43,000
Billboards	\$49,235

2018 open enrollment marketing results



In my next update:

- Details on geographic variations in outcomes
- Details on age, gender, and race variations
- Cost analyses across tactics

Oregon Health Insurance Marketplace: Community Partner Program

Open Enrollment 2018 Summary





OE 2018 OHIM CP Program

Community-based organizations replied to RFGP in May 2017, scored for outreach and enrollment grants by OHIM in July. Total awarded \$370,135:

- Asian Health & Service Center (AHSC) – awarded \$65,000
- Cascade AIDS Project (CAP) – awarded \$50,000
- Northeast Oregon Network (NEON) – awarded \$50,135
- Performance Health Technology (PH Tech) – awarded \$80,000
- Project Access NOW (PAN) – awarded \$75,000
- Rinehart Clinic (Rinehart) – awarded \$50,000



OE 2018 OHIM CP Program

Organizations selected primarily due to access to underserved populations, including:

- Rural Oregonians
- People living with HIV/AIDS and/or the LGBTQ community
- COFA citizens
- Small businesses
- Asian/Pacific Islander, Russian, Somali, and Latino communities

Note: Scoring emphasis placed on whether organization served key counties or helped provide assistance in the state's hard-to-reach areas.

OE 2018 OHIM CP Program



Important factors to consider:

- Open enrollment period changed from 90 days (PY2017) to 45 days (PY2018)
- Partner grants began Sept. 1, 2017, and continue through Aug. 31, 2018.
- This presentation reports on the period of Sept. 1 – Dec. 31, 2017.



OE 2018 CP Program outcomes

- Total* **new** applications: **2,700** representing:
 - New QHP eligible individuals: **669**
 - OE 2017: **1,279** new apps; **255** QHP individuals
 - Total* **renewal** applications: **1,752**, representing:
 - Renewal QHP individuals: **828**
 - OE 2017: **825** renewal apps; **162** QHP individuals
 - Total* instances of app assistance: **13,288** (OE 2017: **7,734**)
 - Total* Individuals assisted: **8,955** (OE 2017: **3,200**)
 - Total QHP Applications: **1,497** (OE 2017: **417**)
 - **119%** of total CP enrollments for full GY2017 (684)
- * includes OHP, reporting dates include all of December



OE 2018 CP Program outcomes

- In-person meeting to promote OHIM: **259**
- Outreach contacts: **626,185**
- Materials distributed: **15,319**
- Counties of note:
 - Baker*, Benton, Clackamas, Clatsop*, Columbia, Crook, Curry*, Deschutes, Hood River, Jefferson, Lane, Lincoln, Linn*, Marion, Multnomah, Polk*, Tillamook*, Umatilla, Union*, Wallowa*, Washington, Yamhill

*New to CP program outreach this year



OE 2018 CP outcome analysis

- Open Enrollment cut in half by federal policy changes, but OHIM community partners helped more than double the number of new applications and individuals new to the marketplace
- Community partners more than doubled renewal applications
 - * Significant improvement in renewal QHP individuals who were assisted (828 in 2018 from 162 in 2017)

OE 2018 CP outcome analysis (continued)



- CPs tripled QHP applications submitted in OE2018 compared to OE2017, completing them in half the time
- To date (September through December 2017), CP enrollment numbers are 119% of the total achieved last year by end of grant cycle (full year)
- CP assistance available in more counties this year
- Assisters present in more parts of the state



Grant spending to date

Grantee Expenditure Category	Spent to Date
Payroll & Benefits	\$ 113,925.11
Travel	\$ 1,632.37
Outreach and Materials	\$ 5,094.05
Indirect, Admin Exp.	\$ 10,804.65
<hr/>	
Total expenses for this period	\$ 131,456.18



Grant spending analysis

Total Award	Expected Monthly Average Expense	# Months reported	Expected Expenditure	Actual Expenses to Date	Difference
\$ 370,135.00	\$ 30,844.58	4	\$ 123,378.33	\$ 131,456.17	\$ (8,077.84)

- Based on projected average monthly spending only, CPs spent \$8,077.84 (<7%) over expected for the reporting period, plus remaining expenses yet to be reported
- Spending to date is considered on-target with regards to these months, including additional open enrollment expenses



OE 2018 CP consumer survey

- Provided by OHIM CPs to consumers after enrollment assistance throughout open enrollment
- Distributed via paper, and electronically via SurveyMonkey in English and Spanish
 - 128 total responses in OE 2018:
108 English, 20 Spanish
 - 47 total responses in GY 2017:
35 English, 12 Spanish

OE 2018 CP consumer survey responses



How did you hear about the assistance you received today?

Word of Mouth: 42

- Family: **3**
- Friend: **5**
- Work: **1**
- Unspecified: **33**

Outreach Efforts: 23

- Flier: **5**
- Internet Search: **3**
- Radio: **1**
- Facebook: **6**
- Community Bulletin Board: **1**
- Marketplace website: **2**
- Newspaper: **2**
- Public Library: **2**
- Portland Pride (CAP): **1**



OE 2018 CP consumer survey responses

How did you hear about the assistance you received today?

Partnerships: 35

- Inreach from CPs: **14**
- Insurance Agents : **9**
- DHS: 3
- OHP: 1
- CCOs: 1
- Providers: **6**

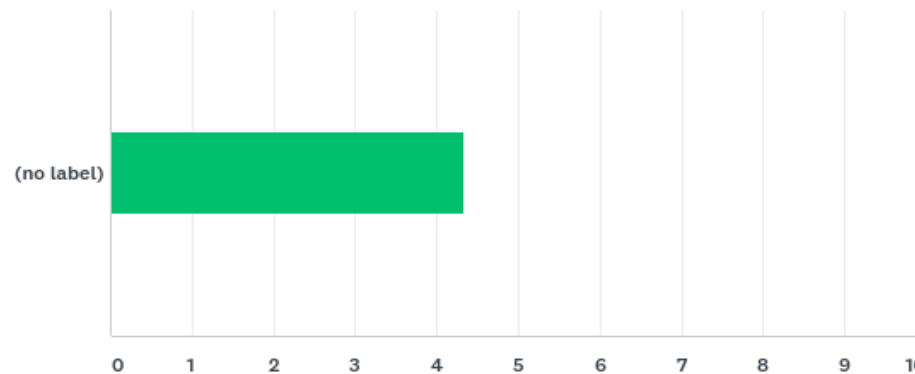
Other: 4

- “Referral”: 1
- “Because I have to”: 1
- “Etc.”: 1
- “Local Office”: 1



OE 2018 CP consumer survey responses

Q3 Rate your level of knowledge or confusion about health insurance coverage after receiving assistance today.



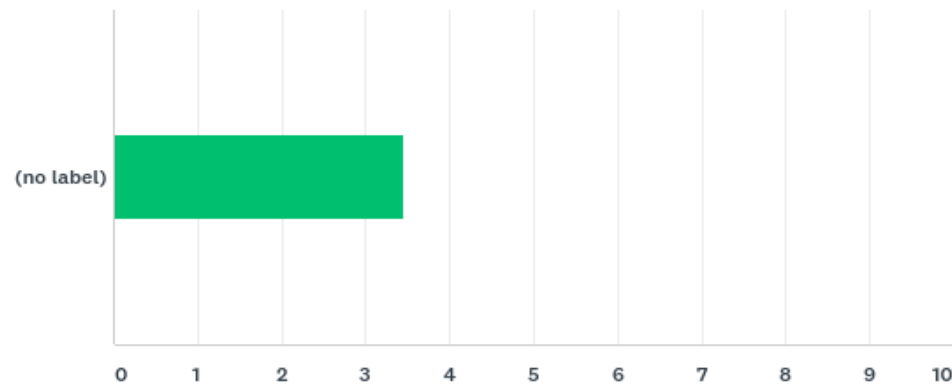
Of 108 responses:

- Much More Confused: 0
- Slightly More Confused: 2 (1.85%)
- Knowledge/Confusion the same: 12 (11.11%)
- Slightly More Knowledgeable: 42 (38.89%)
- Much More Knowledgeable: 52 (48.15%)
- Weighted Average: 4.33 (of 5)



OE 2018 CP consumer survey responses

Q4 Rate your level of confidence in using the health coverage you selected for you and/or your family after receiving assistance today.



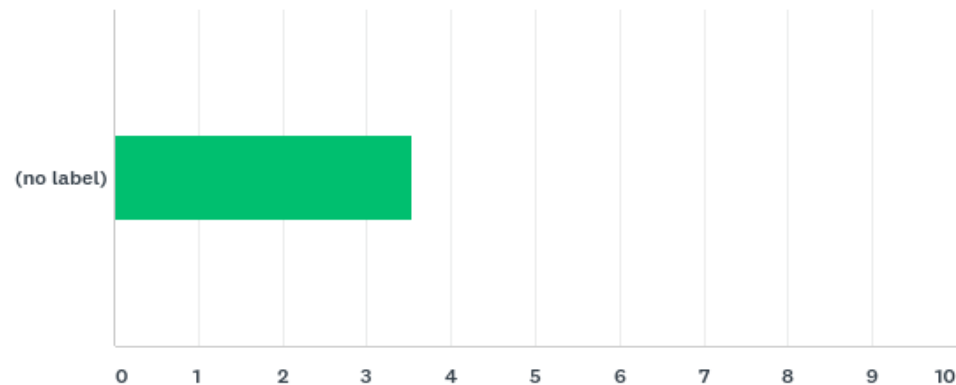
Of 108 responses:

- Not at all confident: 1 (0.93%)
- Slightly confident: 6 (5.56%)
- Somewhat confident: 44 (40.74%)
- Very confident: 57 (52.78%)
- Weighted Average: 3.45 (of 4)



OE 2018 CP consumer survey responses

Q5 Rate the following statement on how it applies to you and/or your family: Receiving assistance with health coverage locally from someone within my own community, cultural identity, or heritage is important to me.



Of 108 responses:

- Not at all important to me: 3 (2.78%)
- Slightly important to me: 6 (5.56%)
- Somewhat important to me: 29 (26.85%)
- Very important to me: 70 (64.81%)
- Weighted Average: 3.54 (of 4)



OE 2018 CP consumer survey responses

My cultural identity (optional) - 29 responses:

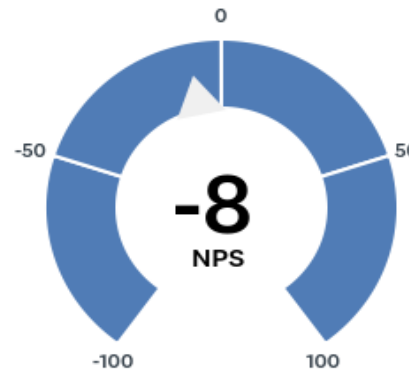
- African American: 2
- Pacific Islander: 1
- Hispanic / Latino: 2
- Uncategorized (“Human”): 5
- White: **15**

Answers could belong to multiple categories (duplicated list)



OE 2018 CP consumer survey responses

Q6 How likely is it that you would recommend applying for health coverage through healthcare.gov to a friend or colleague?



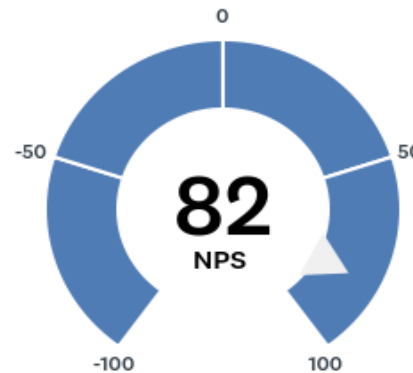
Of 106 responses (2 skipped):

- **Detractors (0-6): 44 (42%)**
- Passives (7-8): 26 (25%)
- Promoters (9-10): 36 (34%)
- Net Promoter Score: -8 (GY2017: 44)



OE 2018 CP consumer survey responses

Q7 How likely is it that you would recommend getting assistance applying for health coverage from a community organization to a friend or colleague?



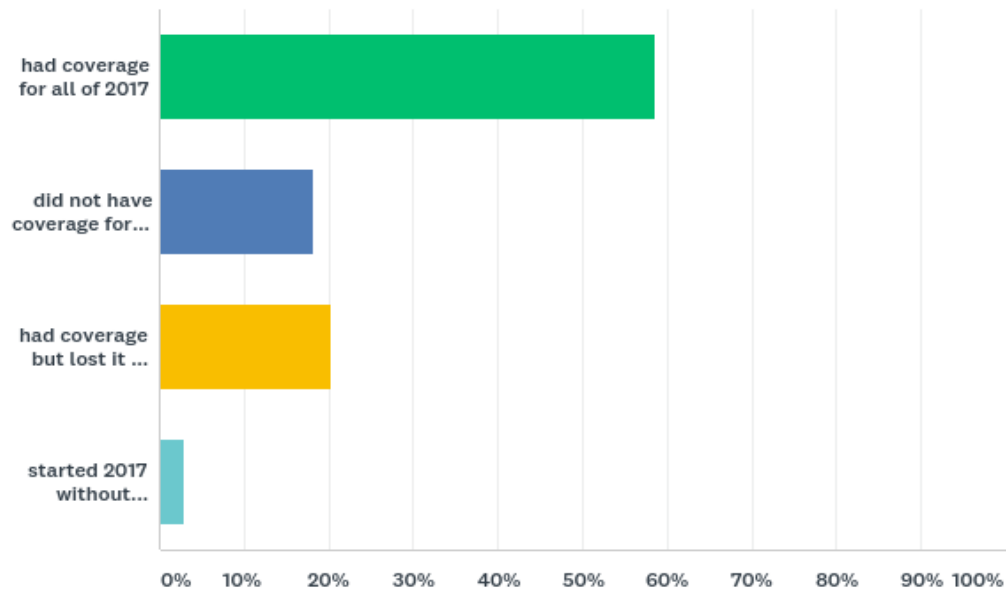
Of 105 responses (3 skipped):

- Detractors (0-6): 3 (3%)
- Passives (7-8): 13 (12%)
- **Promoters (9-10): 89 (85%)**
- Net Promoter Score: 82 (GY2017: 76)



OE 2018 CP consumer survey responses

Q8 Prior to receiving health coverage enrollment assistance today, my household...



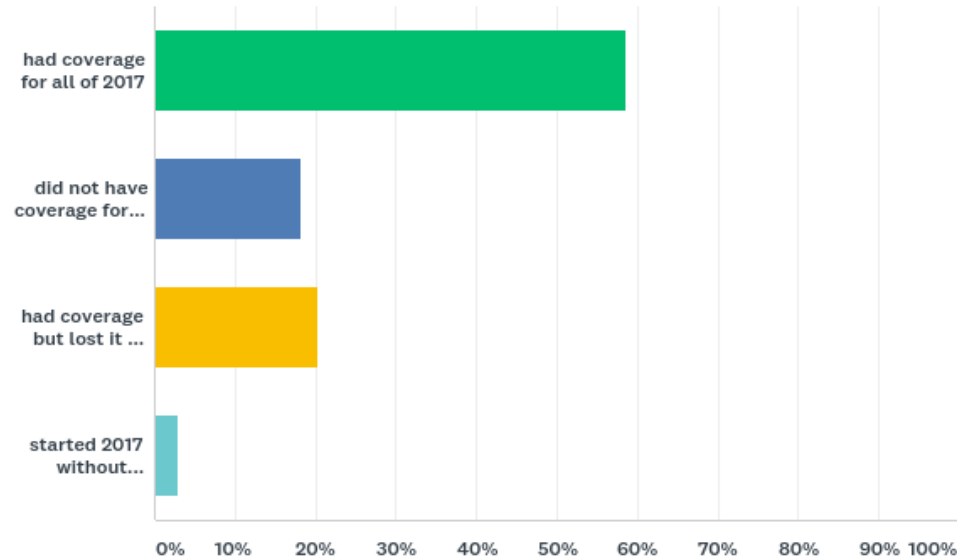
Of 104 responses (4 skipped):

Had coverage for all of 2017: 61 (58.65%) Started 2017 without coverage but gained it: 3 (2.88%)
Did not have coverage for any of 2017: 19 (18.27%) Had coverage but lost it in 2017: 21 (20.19%)



OE 2018 CP consumer survey responses

Q8 Prior to receiving health coverage enrollment assistance today, my household...



Of 21 responses who had coverage but lost it in 2017:

If you lost coverage in 2017, why?

- Cost of 2017 plan: 3
- Life change: 3
 - Job loss
 - Husband passed away
- Aged out of parent's plan
- **Over income for OHP: 15**
- Unclear Answer: 2
 - "Income"
 - "Went off old plan"



OE 2018 CP consumer survey analysis

- Much higher rate of return this year from consumers
- More responses from rural Oregonians thanks to CP selection
- “Word of Mouth” the most commonly mentioned method of advertising about assistance in applying
 - Note: Outreach, inreach, and collaboration with state and other agencies effective
- Majority of respondents felt slightly to much more knowledgeable (87%) and slightly to much more confident (94%) about using their coverage after assistance
- 65% of respondents felt it was “very important” to receive assistance from someone locally who shared their cultural identity, heritage, or community

OE 2018 CP consumer survey analysis (cont.)



- Respondents identified with a wide variety of cultures and backgrounds
- Majority of respondents reported a negative to neutral opinion about applying through healthcare.gov (68%), yet felt very confident about referring others to get assistance through community partner (85%)
- Majority of respondents had coverage for all of 2017, but roughly 20% of respondents lost 2017 coverage
 - Majority of these respondents were new to the Marketplace after losing OHP coverage due to income eligibility



What's next? Post OE planning

- Exploring creation of in-person certification process and Marketplace training,
 - Came from partner feedback on barriers in CMS online training
- Strengthening partnerships with CPs throughout the state
- Developing next year's RFGP, advertise widely, make it accessible to organizations of all sizes, locales throughout the state
- Meeting with current grantees to review outcomes/goals, and provide support in reaching them

Oregon Health Insurance Marketplace: COFA Premium Assistance Program

Open Enrollment 2018 Summary





Compact of Free
Association (COFA)
Premium Assistance Program

2018 open enrollment



- Program received 487 applications for 603 people
- Currently, 470 enrollees actively being sponsored in January



Compact of Free
Association (COFA)
Premium Assistance Program

How we got there



- 12 enrollment events in Eugene, La Grande, Portland, and Salem
- Multiple home visits by agents and community partner assisters
- Mailer sent in December to enrollees with active plans in the last quarter of 2017 reminding them coverage would end Dec. 31



Compact of Free
Association (COFA)
Premium Assistance Program

2018 enrollment



- BridgeSpan – 2
- Kaiser – 268
- Moda – 110
- Pacific Source – 4
- Providence – 74



Compact of Free
Association (COFA)
Premium Assistance Program

Participant tax considerations



- We are mailing reminders to everyone approved in 2017 & 2018 to submit requested documents to Healthcare.gov and to watch for 1095-A tax forms
- Failure to reconcile premium tax credits will affect future eligibility for premium tax credits
- Information on free tax filing services included



Compact of Free
Association (COFA)
Premium Assistance Program

What's next?



- Meet with stakeholders on program process improvements and updates
- Create education materials to increase program awareness and use

Oregon Health Insurance Marketplace: Outreach and Customer Service Center

2017 and Open Enrollment 2018 Summary



Outreach



- In 2017, Outreach team's significant strategic plan change:
 - Support paid community events in each region, year round, specifically when events are catered to target populations
- Outreach Timeline: Preparation and strategic planning for 2018 OE began March 1, 2017

Outreach



- Regional outreach: In 2017 The Outreach Team divided the state into seven regions: Tri-County, North Coast, Southwest Oregon, Willamette Valley, North Central, Central, and Frontier. (This will be updated for 2018)
- Outreach focused on these target communities:
 - Latino
 - Millennial
 - African American
 - Russian
 - Identified priority counties.

Outreach



Overall Outreach Plan (mandatory outreach along with identified region specific outreach, which included):

- Individual strategic regional plans
- College outreach
- Educational presentations
- Collaborative meetings with OHA ROC partners
- Support the community partner/tribal liaisons and agent liaisons
- Co-present at Rapid Response & Trade Act sessions

Outreach



- Partnered with DCBS social media strategist
- Coordinated with DCBS/Marketplace Communication and Legislative manager
- Provided information and resources through the state website OregonHealthCare.gov
- Connected Oregonians with information and local resources via outreach call center

Marketplace call center



- Provides Oregonians with information and local resources using Oregonhealthcare.gov (supported by Outreach team)
- Helps consumers walk through Healthcare.gov if needed
- Outreach team provided detailed support to consumers for escalated and urgent issues via constituent issues liaison
- Call center metrics during OE (Nov. 1-Dec. 15)
 - Handled 421 calls
 - Flow outs to FFM call center: 3,288
 - Maintained 85% and above customer service level

Post open enrollment support



- Compiling data for 2017 and 2018 open enrollment
- Start Strategic planning end of Feb/March
 - What worked
 - What needs to be changed
 - Who/where are our target demographics for the upcoming year/2019 OE
 - Support consumers who have carrier SEPs
 - Continued phone and outreach support