
State-based Marketplace Project Partner Listening Sessions Results

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Listening sessions: Purpose

To solicit feedback from key partners (insurance carriers, community partners who provide application assistance, and insurance agents/brokers) about their experience using HealthCare.gov and desired improvements within the new state-based marketplace (SBM) enrollment and eligibility platform and consumer assistance center.

Project overview

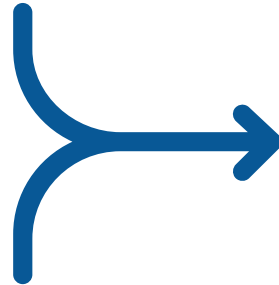
Community engagement goals

Clarity



Clearly defining and communicating expectations with both internal staff and partners to avoid confusion.

Alignment



Ensuring expectations align with organizational goals and objectives.

Accountability



Holding staff, vendors and partners responsible for meeting established expectations.

Feedback



Receiving feedback from internal and external sources. Providing regular response and commentary to adjust and align expectations as needed.

Who is impacted?

Consumers	<ul style="list-style-type: none">• Apply and enroll in ACA-compliant health plan, often with financial assistance• Manage enrollment
Insurance agents/ brokers	<ul style="list-style-type: none">• Direct access to assist clients in enrolling through the Marketplace with financial assistance• Assist clients with managing their policy and solving problems as they arise
Assisters at community partner organizations	<ul style="list-style-type: none">• Guide consumers through the Marketplace application using the consumer's account• Assist with outreach efforts to drive enrollment through the Marketplace• Assist with solving issues as they arise
Insurance carriers	<ul style="list-style-type: none">• Submit plan data through a Marketplace portal, which also allows testing the system to ensure data is shown properly• Share files back and forth with the Marketplace to keep policies/enrollments up to date
Insurance regulator	<ul style="list-style-type: none">• Handles complaints on behalf of consumers
Tribal communities	<ul style="list-style-type: none">• Apply and enroll in ACA-compliant health plan, typically with unique financial assistance available to Tribal communities
Oregon Department of Human Services (ODHS) and OHA eligibility staff	<ul style="list-style-type: none">• Assists Oregonians with applying and problem solving with state benefits, such as Oregon Health Plan• Guides people to other health coverage if they are losing OHP benefits

Identified opportunities for questions for community and partner input

Planning

- Gathering insight into experience using the current federal platform and desired requirements.

Execution

- Gathering insight into training experience and what is desired. Feedback on communications toolkits, what may be helpful in the transition and beyond.
- Feedback and insight into branding.
- Feedback on application structure, flow, and verbiage.
- Dedicated demonstration and listening session.
- Partner testing and feedback.

Monitoring and Controlling

- Feedback on communications mechanisms, timeline, and messaging.
- Feedback on communications drafts

Close out

- Feedback on implementation, first OE on new platform.

Community engagement

Outreach

Accessible communications

- Ensuring communication and education routinely defines what the Marketplace is, uses plain language, and establishes mechanisms that may be used to address concerns and issues.
- Providing equitable access to coverage by striving to provide materials in a variety of languages and formats (i.e., audio, visual and written).
- Ensuring translations are culturally and linguistically appropriate.

Accessible outreach

- Ensuring materials are accessible to people with disabilities.
- Providing in-person engagement opportunities when possible.
- Coordination of engagement opportunities with associated partners.

Populations of focus

Outreach team members have built a deep familiarity with the communities throughout their regions. They have completed extensive work to identify which priority audiences exist, where they are located, and which tactics to best reach those audiences.

Populations of focus are typically harder-to-reach or less engaged directly with the Marketplace or state government, whether due to distrust or general lack of interest.

Historically, priority audiences have been:

Hispanic and
Latina/o/x
communities

Asian
communities

Eastern
European and
Slavic
communities

African
American and
Black
communities

Tribal
communities

Training

Assisters

Currently state-based training

Updated for new system

Insurance agents

Replaces federal training through CMS

Support systems and navigation

Consumers

Prepare for information to move to SBM

How to update information

How to enroll and manage enrollment

Communications mechanisms

Publications

- Arabic
- Chuukese
- English
- French
- German
- Hmong
- Korean
- Marshallese
- Russian
- Simplified Chinese
- Somali
- Spanish
- Tagalog
- Thai
- Traditional Chinese
- Ukrainian
- Vietnamese

Notices

- Arabic
- Chuukese
- English
- French
- German
- Hmong
- Korean
- Marshallese
- Russian
- Simplified Chinese
- Somali
- Spanish
- Tagalog
- Thai
- Traditional Chinese
- Ukrainian
- Vietnamese

Email

- English
- Spanish

Text message

- English
- Spanish

Website

- English
- Spanish
- Google translate available for other languages

Accessibility to information

- Website reviews and updates routinely to improve accessibility
- Accessibility measures to ensure equitable access to assistance
- Offering auxiliary aids and services:
 - Examples include ensuring websites and materials are screen-reader friendly, providing materials in large print, Braille or electronically when requested, and ensuring American Sign Language (ASL) or other language translators and/or closed captioning is available at all public meetings or when requested
- All phone lines are relay service compatible
- Public-facing materials at a 6th grade reading level or lower
- Partner-facing materials at an 8th grade reading level or lower when possible

Feedback

Insurance agents/brokers

- Make sure to incorporate streaming and radio when advertising time comes.
- In person agent training sessions.
- Opportunity for non-grantee agents to partner for in person.
- Company requirements on CMS training – will they be able to take CMS instead of state training?
- Agent on record (AOR) and consent form requirements.
- Rural folks aren't getting the messages as consistently – mailers or other non-virtual methods.
- Can we leverage county-level election mailing databases to send out a mailed FAQ/Fact Sheet type mailer?

Assisters

- Add Pacific Islanders to priority audiences list (MANIT)
- Will there be outreach and engagement grant funding opportunities for partner organizations?
- Is there a link that we can share those social media platforms?

Insurance carriers

- No feedback

Inclusive data

Inclusive data driven process

Current data does not adequately inform the demographics impacted by the Marketplace

The new SBM system aims to allow the state to:

- Collect data following race, ethnicity, age, language, disability (REALD), sex, orientation, gender, and identity (SOGI) guidelines
- Have direct access to demographic data to inform decisions and change

Data evaluation for system improvement

The Marketplace continuously evaluates data it receives to identify pain points in the system, marketing, and outreach, and will continue to do so.

Due to data limitations, the Marketplace plans to employ listening sessions and other feedback mechanisms to engage partners with expertise in the various communities within Oregon, with an emphasis on Asian, Black African Diaspora, Latino/a/e/x, Native Hawaiian/Pacific Islander, Slavic, and rural communities.

Once implemented, the SBM technology will allow the state to collect more robust data sets to inform program and agency decisions more accurately.

Informing about data collection/use

The Marketplace plans to employ multiple strategies to inform data collection and its use, including email newsletters, project and program websites, and social media.

Once the SBM technology has been implemented, disclosures will be included to inform about the collection and use of data, as well as the security of data provided.

Transparency

The Marketplace holds a fundamental value of transparency, including sharing data when available via media outlets, its website via dashboards and reports, and through its annual report.

The Marketplace plans to share demographic data on an agency level as appropriate to better inform agency decisions.

1. Inform participants how data collected will be used to tell a story and construct policies.
2. Transparency will remain a core value of the Marketplace, including being transparent over the relationship between data vendors, data sharing, what data will be gathered, and how data will be used.
3. Prioritizing investments, entrusting and centering perspectives of diverse and indigenous community members, leaders, and partners.
4. Frequently publishing data publicly using dashboards or other mechanisms, to be determined prior to launch.

Feedback

Insurance agents/brokers

- Making sure something is on the application, so folks know why we are collecting data/what we do with it.

Assisters

- Can immigrants retract information from the Marketplace if they don't want to continue?
- Better collection of data. I know this can be challenging as people don't always want to give their personal demographics. I wonder if we can incentivize when people do provide their stats. Something to encourage people to do it.

Insurance carriers

- No feedback

Co-creation and power sharing

Co-creation

The Marketplace has built relationships with trusted community-based organizations (CBOs) statewide who provide Oregon Health Plan and/or Marketplace application assistance, as well as other CBOs who do not provide application assistance but are trusted resources for their community.

The Marketplace holds the opinions and viewpoints of these trusted partners in high regards, especially as these organizations and individuals often have direct lived experience living as or working with individuals who are members of priority audiences.

In addition, Marketplace partners have a keen sense of understanding about the complexities of the systems of health coverage and care.

Co-creation

- Quarterly listening sessions started in Jan. 2024 and are scheduled through Jan. 2027 to provide project updates and solicit feedback from partners.
- The Marketplace will additionally submit feedback via electronic survey and in-person, when possible.
- A primary focus of the Marketplace team through the duration of this project remains on co-creating the state-based marketplace branding, communications materials, and platform with feedback from partners.

Distribution or redistribution

Tribal communities:

- Three out of the nine Tribes in Oregon partner with the Marketplace to educate and support their Tribal communities.
- The Marketplace attends monthly meetings with Tribes, as well as quarterly in-person check-ins.
- The team also offers training specific to the Tribes and seeks consultation on Tribal-specific materials.

Distribution or redistribution

Rural Oregon:

- Two Marketplace outreach team members live in different parts of rural Oregon.
- One of our outreach team members travels to Southern Rural Oregon several times a month to support outreach, education and meetings.
- The Marketplace also has volunteers and partners who live in rural Oregon and support rural Oregonians.
- The team hosts several meetings and trainings virtually as well to allow for all Oregonians to attend.

Distribution or redistribution

Plan choice:

- Four of the six insurance carriers offer plans statewide. This ensures that all Oregonians have meaningful plan choice, regardless of their geographic location.

Feedback:

- The Marketplace routinely gathers feedback from trusted community partner organizations who have specialty in cultures the Marketplace has identified as being a priority.
- The purpose of this feedback is to refine messaging, visual elements, and tactics to ensure the Marketplace is being culturally specific and responsive to communities of focus.

Grants

The Marketplace has historically issued grants to select partners who apply and meet eligibility to participate.

- These grants provide funding to support Marketplace outreach, education, and enrollment efforts.

The Marketplace plans to continue offering these grants during and after the transition to a state-based Marketplace.

- Funding amounts will be determined prior to implementation, with a heavy focus on partners with focus on priority audiences.

Feedback

Insurance agents/brokers

- Training employers on health coverage changes
- Advertisements that steer folks to partners and grantees

Assisters

"I just want to say that judging by the thoroughness of your presentation You guys are doing an amazing job. You know, the fact that you're going over all of these details and, you know, and, and everybody who I have interacted with in the marketplace has really been just top notch and I really appreciate the efforts that you're putting in and you know the fact that you're asking for all of this feedback and going over everything was a fine tooth comb. It really makes a big difference. Really, it really makes quite an impression. So thank you."

Insurance carriers

- No feedback

Evaluation

Feedback

Each month the Marketplace shares project updates via the Marketplace Monthly Updates and email newsletters.

The Marketplace updates the SBM Transition Project site as needed.

Feedback is largely gathered, assessed by the project team, and evaluated for action. Feedback is received:

- During Health Insurance Marketplace Advisory Committee meetings
- During monthly CPOP/Marketplace regional collaborative meetings
- During quarterly listening sessions
- Via email to marketplace.sbmproject@oha.oregon.gov

Receiving feedback

The Marketplace team is open to all feedback from interested parties at any time.

When feedback is received, it is disbursed to the most appropriate team member, discussed as a team (if needed), and evaluated for possible change implementation.

- Currently, the Marketplace is limited to what feedback can be implemented due to the constraints on using the federal platform.
- However, during and after implementation of the state-based Marketplace, the team will be able to take more actionable steps based on the feedback received.

The Marketplace takes all feedback seriously to determine and reduce issues if processes, procedures, and policies are inequitable.

Partnerships

The Marketplace uses existing partnerships with community organizations and insurance agents/brokers to learn about identified communities of focus, and uses information gathered to enhance efforts to engage with these communities.

The Marketplace believes our partners are invaluable experts at working with the communities they serve and see their input as a beacon to learn about strategies that will best serve their communities.

Though not all feedback is able to be implemented, the team holds the feedback close in mind when establishing new policies, processes, and strategies.

Feedback

Insurance agents/brokers

- Communications on point
- More communication prior to the transition – RE: BHP and other topics

Assisters

- No feedback

Insurance carriers

- No feedback

Anything else?

Stay up-to-date

Questions?

- Email us at marketplace.sbmproject@odhsoha.Oregon.gov

Sign up for email updates

- orhim.info/SBMupdates

Keep an eye on our project website

- orhim.info/SBMtransition

Future Listening Sessions

Quarterly (Jan., April, July, Oct.) through Jan. 2027

Last week of the month

Assisters

Last Weds. of the month
2-3:30 p.m.

orhim.info/SBMLS-Assisters



Agents/Brokers

Last Thurs. of the month
2-3:30 p.m.

orhim.info/SBMLS-Agents



Carriers

Last Thurs. of the month
3:30-4:30 p.m.

orhim.info/SBMLS-Carriers

