Outreach and Education for 2015 Open Enrollment

Board of Directors Meeting, September 11, 2014
Summary

- As outlined at the August meeting, we are preparing a multi-faceted outreach and education program that will:
  - Deliver a clear call-to-action to all populations to take action during Open Enrollment
  - Directly target transitioning populations – Commonwealth Care/MSP, temporary Medicaid and existing QHPs – with details regarding their particular coverage
- We will make direct contact through mail, phone, door-to-door visits and Navigator outreach efforts, supported by broader, general contact through earned and paid media
- Since the August Board meeting, Health Connector and MassHealth staff have:
  - Continued to refine the large-scale plan
  - Detailed our strategy with the Centers for Medicaid and Medicare Services (CMS), health plans, providers, advocates and other stakeholders, incorporating their thoughts into our plan
  - With the broader project team and Optum, conducted an operational readiness assessment
  - Refined our project plan, detailing ongoing work and upcoming milestones across all workstreams
Building upon the foundation from last year’s campaign, we will leverage high intensity, multi-faceted outreach strategies, with the goal of getting to every single person in need of coverage.

- Mailing (Open Enrollment package, reminder postcards)
- Outbound calls
- Door knocking

- Navigators & Certified Application Counselors
- Community enrollment fairs
- Collaborate with community partners

- Radio, TV, print
- Earned media; corporate sponsorships
- “Town halls” & “road shows”

Centralized member outreach data reporting to track and measure our progress.
Our communications messages and cadence vary by population segment and are informed by their proposed coverage end dates.

- We will direct our members to enroll online in all of our messaging, although we will send paper applications to a subset of the population that might be more likely to apply by paper:
  - For Commonwealth Care and Medical Security Program (MSP) members, we will mail paper applications to ~35,000 individuals who did not reapply or who applied by paper last year, specifically those who may have language barriers or who have not had to pay a premium to remain in coverage.
  - For temporary Medicaid members, we will mail paper applications in three waves (in line with their coverage end dates) to ~115,000-150,000 households that applied by paper last year. Final numbers will depend on the final count of individuals in temporary Medicaid (~285,030 members as of August 30, 2014).
  - We have also assessed the current workforce who enters these applications and will augment accordingly to mitigate paper backlogs and to ensure that applications get processed in a timely manner.

Even those that receive paper applications will still be educated that the fastest and easiest way to apply for coverage this Open Enrollment is online.
Direct Member Contact (cont’d)

**Direct Member Mailings**

- Beginning in October, we will be sending transitioning members a variety of direct mailings
  - Postcards to reinforce important dates and provide calls to action to sign up (Open Enrollment start date, plan selection and payment deadline dates, etc.)
  - Open Enrollment packets providing population specific messaging, frequently asked questions and details on where individuals can go to receive help applying and enrolling
  - E-mail blasts will follow each mailing to members for whom we have an e-mail on file
  - Operational letters and invoices sent to current members will also include language about Open Enrollment and important dates
  - To a certain subset of the subsidized population, paper applications (further detailed in later slide)

**Outbound Call Campaign**

- Beginning in November, transitioning members and new applicants will also receive phone calls before, during and after the Open Enrollment period
- Approximately 2.3 million calls will be deployed in total
  - Automated calls will be deployed to reinforce messaging provided in member mailings to all transition members. These can also be left on voicemail
  - Live agent calls will be deployed to provide education and enrollment support to transitioning members
Direct Member Contact (cont’d)

- QHP (~34K)
  - October: 10/20
  - November: 11/3
  - December: 12/8
  - January: 12/31
  - February: 1/12
  - 2/9

- CommCare / MSP (~100K)
  - October: 10/20
  - November: 11/3
  - December: 11/17
  - January: 12/8
  - February: 1/12
  - 1/31
  - 2/9

- Temporary Medicaid Wave 1 (~100K)
  - October: 10/20
  - November: 11/15
  - December: 12/8
  - January: 1/12
  - February: 1/15

- Temporary Medicaid Wave 2 (~100K)
  - October: 10/20
  - November: 11/15
  - December: 12/8
  - January: 1/12
  - February: 1/31

- Temporary Medicaid Wave 3 (~100K)
  - October: 10/20
  - November: 11/15
  - December: 12/8
  - January: 1/12
  - February: 1/31
  - 2/15

- Automated and Live Agent Outbound Calls (~2.3M calls deployed)

- Door Knocking Campaign (target 200,000 doors)
Direct Member Contact (cont’d)

Door Knocking Campaign

- The Commonwealth is working with Health Care For All to execute a door knocking campaign designed to target 200,000 doors to inform consumers of the need to apply for 2015 coverage
- Door knockers will be able to provide education on Open Enrollment and will also have a variety of education and application materials to share with transitioning members

Other Outreach Materials

- We are also updating materials we created last year with new information (updated income, benefit information where applicable etc.), as well as some new pieces based on feedback from our outreach and enrollment partners
- These materials describe our dental and health products, the differences between metallic tiers, the ConnectorCare program, student health insurance and options for individuals who are offered COBRA
- Materials are made available on the web and are also distributed to stakeholders across the Commonwealth
Enrollment Assisters

The Health Connector and MassHealth have started engaging and training the Massachusetts enrollment assister community to prepare them for Open Enrollment.

- The Commonwealth has selected 15 Navigator organizations that span across Massachusetts. Training is underway for these groups and in November we will be introducing them to their communities via local media and press events
  - Following completion of the first phase of training and passing the required exam, 85 Navigators have been certified
  - Phase 2 training is scheduled for September 25-26 and will focus on direct enrollment assistance and member transition activities
  - Starting the week of September 29, a series of 10-12 Navigator press events will be held across the Commonwealth, featuring state officials, Navigator leaders and local officials. This is modeled after the Health Connector’s Navigator tour last fall, which generated informative media coverage in advance of Open Enrollment
Enrollment Assisters (cont’d)

- The Commonwealth has approximately 170 Certified Application Counselor (CACs) organizations spread across nearly all hospitals and Community Health Centers in the Commonwealth. These organizations are responsible for 1,212 trained CACs. An additional 529 CACs are being trained for Open Enrollment
  - CAC training on ACA policies will be available on the Learning Management System (LMS) the first week of October, with additional training on the new system and paper application to be uploaded mid-to later October
  - Conference calls on member transition and the new application will be held on 9/15 and 10/8, respectively, for CACs and other representatives of the provider community
  - CACs are receiving regular emails on updates on the Commonwealth’s member transition strategy and trainings. In addition, CACs are encourage to attend one of the five the Massachusetts Training Forum (MTF) sessions held throughout October, which will include a system training component

- We have also been working with the carrier community to provide an opportunity for them to play a role as Issuer Enrollment Assisters where their staff can provide direct application and enrollment assistance to consumers

- The Health Connector and MassHealth teams are also working to provide weekly updates in the form of consolidated email blasts to the enrollment assister community on relevant member transition and open enrollment topics
**Public Education**

**Public Education Events**

- A series of public education roundtable events starting in early October and running through mid-November featuring state officials, local health care experts and assisters, discussing the importance of health care and the need to submit a new application this fall

- These events will also educate the public on where enrollment assistance is available in local communities

- Significant outreach, through local leaders and notices in local media will be conducted to drive public attendance

**Enrollment Events**

- Shortly after the start of Open Enrollment, the Commonwealth will host a series of events working with Navigators, carriers and other stakeholders to build awareness, foster our call-to-action and drive completion of online enrollments

- At these events, individuals will be able to receive information on the Marketplace, including eligibility for programs and information on insurance products offered. They will also be able to get assistance with an eligibility application, shopping and enrollment all in one place
Recent consumer research efforts conducted provide helpful insights into how to best approach the next Open Enrollment period:

- Survey of former Commonwealth Choice members (both those who re-enrolled into QHPs and those who did not)
- Focus groups of both subsidized and non-subsidized enrollees/potential enrollees (heavier on subsidized side)

Findings from both research efforts reveal commonality in terms of relatively favorable feelings about health care through the Health Connector and a strong desire for simple, clear, digestible information:

- Awareness/experience with technological challenges, but still high levels of interest in enrolling with/staying with the Health Connector
- Members and potential members are tuned in, waiting for key pieces of information
Goals of Commonwealth Choice Survey

- Better understand the experience of Commonwealth Choice members during last year's Open Enrollment, whether they chose to re-enroll into a new Health Connector plan or obtain coverage elsewhere
- Determine how the Health Connector can improve experience for non-group (unsubsidized) enrollees
- Better understand where those who left the Health Connector went for coverage instead
- Incorporate actionable findings into outreach, enrollment, website, and operational strategies for upcoming Open Enrollment period
Survey Methodology

### Survey Details

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<thead>
<tr>
<th>Survey vendor</th>
<th>Market Decisions (Portland, ME)</th>
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<tr>
<td>Surveys completed</td>
<td>609</td>
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<td>Overall margin of error</td>
<td>+/- 3.9%</td>
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<tr>
<td>Fielding period</td>
<td>August 2014</td>
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- Of roughly 600 completed surveys, ~400 respondents re-enrolled with the Health Connector last year, while the remaining ~200 respondents did not.
- In addition to obtaining a mix of who re-enrolled with us, we also stratified our target population by metallic tiers to ensure that the experiences and responses of a wide range of enrollees were captured.
- Key categories of questions included:
  - Demographics
  - Overall satisfaction
  - Experience with website
  - Experience with customer service
  - Perception of plan choice, plan selection experience
  - Awareness/recall of mailings, advertisements
  - Sources of information about health coverage options
  - Reasons for re-enrolling/not re-enrolling
  - Source of coverage if not re-enrolled
**Key Takeaway:** Respondents expressed fairly high levels of satisfaction with their overall Health Connector experience. Rates of satisfaction are somewhat higher among those who did not re-enroll with the Health Connector.
Awareness Levels

**Key Takeaway:** Respondents reported high levels of awareness about Open Enrollment, new subsidies, and efforts to relay coverage-related information to them (although we see a notable disparity in mailing recall between those who re-enrolled and those who did not).

- 90% Aware of Open Enrollment Period
- 79% Recalled Receiving Open Enrollment Mailing
- 70% Aware of ACA Subsidies
- 56% Checked to See if Qualified for Subsidies
- 54% Not Re-Enrolled

![Bar Chart]
Website Usage and Experience

**Key Takeaway:** Majority used website; about half overall had problems when visiting the website, although two-thirds of respondents found it helpful at answering questions.

- For those who found website unhelpful, top reasons included that website crashed, that interface was poor/not user-friendly, and that there was too much information (leading to confusing or overwhelming experience)
Customer Service Usage and Experience

Key Takeaway: 56% of respondents (65% of those who re-enrolled and 42% of those who did not) interfaced with Customer Service Representatives – for a wide range of reasons.

- 63% of respondents found customer service to be somewhat or very helpful in providing needed information and/or answering questions
Plan Selection Experience

Key Takeaway: 74% of respondents who re-enrolled noted that it was very or somewhat easy to select a plan.

When asked how selection could be made easier, respondents said:

- 39% needed guidance to enroll online
- 37% needed better guidance
- 16% found the information unclear and confusing
Why Some Members Did Not Re-Enroll

Key Takeaway: The most common response from those surveyed who did not re-enroll in a Health Connector plan about why they did not re-enroll was getting coverage through another source, such as an employer’s plan.
Where are Those Who Did Not Re-Enroll Now Covered?

**Key Takeaway:** The largest source of coverage for those who did not re-enroll with the Health Connector is coverage from an employer or union, followed by MassHealth (including temporary coverage). Note the answers to this question indicate current source of coverage, not opinion on why they did not re-enroll with us.
Overview of Focus Group Results

- Tested consumer messaging concepts and creative elements for 2015 Open Enrollment to:
  - Understand current perspectives surrounding the Health Connector and MassHealth as they pertain to Open Enrollment
  - Gauge relevance, impact and reactions to messaging themes and approaches to inform the creative
  - Test messages, pertinent information and ways to engage target audiences
- KRC Research conducted five focus groups with a total of 30 Massachusetts residents

<table>
<thead>
<tr>
<th>Focus Group Details</th>
<th>Waltham</th>
<th>Springfield</th>
<th>Fall River</th>
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<tbody>
<tr>
<td>Current member group: 7 participants at 300%+ FPL</td>
<td>Prospect group: 6 participants at 300%+ FPL</td>
<td>Mixed member and prospect group: 6 participants at mixed income levels (4 at &lt;300%FPL; 2 at 300%+FPL)</td>
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</tr>
<tr>
<td>Prospect group: 5 participants at mixed income levels (2 at &lt;300% FPL; 3 at 300%+ FPL)</td>
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Key Findings from Focus Groups

- Members are looking for clarity surrounding their coverage (coming out of months of extensions on Commonwealth Care), clear directions on what they should do to continue coverage, and how to get answers to questions they may have.
- Top-of-mind recall of technical issues during last year's open enrollment appear to be limited.
- Members expect that there will be glitches with open enrollment for 2015, yet this doesn’t cause them to distrust the Health Connector.
- Commonwealth Care members were acutely aware of complications because of the communications surrounding the extension of their plans:
  - They are uncertain about what the future of their coverage will look like.
  - However, members clearly pay close attention to our direct mailings.
Key Quotes from Focus Group Participants

- “So I personally don't really know what's going on so that's a little scary because, you know I like the plan I have now and the payment's perfect, if everything stays the same it's great.” – Springfield Member

- “Improvements I want to hear about are: bandwidth of the website, response time and knowledge of support, and continuity of phone prompts and the website.” – Waltham Member

- Higher income members describe the Health Connector using its value proposition and low-income members associate it with subsidies
The Commonwealth is preparing an outreach campaign that will include a series of public events and earned media surrounding those events, and a messaging campaign targeting current members and uninsured residents.

The messaging campaign will include TV, radio, print and digital online platforms, and ethnic media outlets. The first view of placements is expected next week.

The Health Connector is working with Weber Shandwick, a long-time communications consultant, on this campaign.

### Market Research and Analysis
- Complete

### Messaging Creative Development
- TV – Ongoing through September
- Radio/Print/Digital – Ongoing through October

### Spot Production
- TV – October
- Radio/Print/Digital – October/November

### Messaging Placement
- Initial draft plan w/o Sept. 15, finalized w/o Sept. 29
- Work throughout Open Enrollment

### SHOP Campaign
- Print messaging starting mid-fall
- Radio and stronger print messaging Feb./March
Messaging and Media Plan

- The public outreach and education campaign will run throughout Open Enrollment, with heavier rotation through December, featuring Navigators giving a clear call-to-action to current members and offering assistance.
- Press outreach includes upcoming Navigator tour and education and enrollment events; media roundtables and demonstrations of the system; access to the Operations Command Center during the first stage of Open Enrollment.
- Additional local ethnic media support is part of Health Care For All’s engagement, along with Navigator connections, building off existing relationships with Spanish, Portuguese, Haitian and other ethnic outlets.

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Working Television Story Board

Health Connector - “I Can Help” :30

VIDEO: EACH PERSON HAS A SUPER WITH THEIR NAME, AND "TRAINED ASSISTER" OR "HEALTH SIGN-UP VOLUNTEER"

ONE OF THE HELPERS – A, B, OR C – IS SHOWN IN A SIGN-UP ASSISTANCE SETTING – ACTUALLY HELPING A YOUNG MOM AND HER YOUNG KID SIGN UP.

HELPER A: I can help you apply for health insurance through the Massachusetts Health Insurance Exchange...

B: I can show you if you qualify for help paying for your insurance...

C: If you have coverage through the Health Connector, or temporary MassHealth coverage, you need to submit a new application.

A: If this is your first time... I can help you compare and choose health and dental plans from leading carriers.

B: Sign up online now for coverage starting January 1st.

(ALT. POST JAN. 1: Open Enrollment ends February 15, so sign up today.)

A: Or get free help signing up from trained assistants around the state.

B: Get covered.

C: We can help!

Health Connector and MassHealth logos.

SUPER: A message from the Health Connector and the Commonwealth of Massachusetts.
Weber Shandwick Work Order

- This is the second year of a two-year contract with Weber Shandwick to provide outreach and messaging support.

- Scope of work:
  - Public Education Campaign Development and Placement
  - Social Media Support
  - Strategic Messaging Development

- Weber Shandwick continues to provide services at its original rate of $190/hour.

- Total engagement will not exceed $4.3 million.

- Engagement is supported entirely by Level 1A and Level 2 federal Establishment grant funding already secured by the Health Connector:
  - $1.8 million in grant funding initially budgeted for 2015 Open Enrollment
  - $2.5 million in grant funding initially targeted for 2014 Open Enrollment.
Health Connector staff recommends entering into a work order with Weber Shandwick for outreach and education consulting services, for no more than approximately $4.3 million.