



Outreach Strategy Update

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Overview



Each year, the Health Connector refreshes its outreach strategy with the latest data on Massachusetts residents in need of coverage and the latest insights on the best ways to reach target populations.

- The Health Connector’s outreach and messaging task is multi-faceted: (1) seeking to reach the uninsured; (2) keep members informed/supported/engaged; and (3) promote broad awareness in general population of CCA as coverage option when needed
- Today, we’ll cover:
 - The latest data on the uninsured in Massachusetts
 - 2018 closed enrollment outreach and marketing
 - Proposed OE 2019 outreach strategy
 - #StayCovered campaign on the Massachusetts individual mandate
 - Updates on community-based partnerships to promote coverage

Overview of the Uninsured in Massachusetts



The uninsurance rate in Massachusetts has remained low but relatively flat (3 percent) in recent years. However, there is substantial variability in the coverage patterns of particular subpopulations indicating ongoing need for specialized focus in certain communities.

- CHIA's Health Insurance Survey found Massachusetts' 2017 uninsured population is:
 - 65 percent male
 - 63 percent single (compared to 55 percent in 2014)
 - 24 percent Hispanic (compared to 12 percent of overall population)
 - 78 percent under 400 percent of the federal poverty level (FPL) (*i.e.* subsidy eligible)
- Data suggest that the types of Massachusetts residents at broadly higher risk of uninsurance continue to hold to historical patterns, but some new micro-trends emerging which the Health Connector's outreach strategy will address
- We continue to observe substantial churn in the uninsured population, underscoring our continued commitment to continual outreach and public education

Proposed Target Populations for 2019 OE Outreach



The Health Connector is using granular level data on the uninsured and the subpopulations most at risk of uninsurance to drive 2019 OE outreach strategy, with a focus on five target populations.

Target populations	Potential barriers to obtaining coverage	Intervention/outreach tactic
“Young Invincibles” aged 18-34	<ul style="list-style-type: none"> Unaware of or newly subject to individual mandate Low risk aversion High cost of coverage No plan for coverage after losing parent’s health insurance 	<ul style="list-style-type: none"> Emphasis on possibility of health surprises Pursue outreach events and awareness-raising in locations and via activities more typical of young people (e.g., nightclubs) Use of humor, lighter messaging
Men	<ul style="list-style-type: none"> Low risk aversion May place low priority on their own health 	<ul style="list-style-type: none"> Marketing and outreach to female ‘influencers’ in men’s lives (e.g., girlfriends) Presence in community activities that draw substantial male audience (e.g., sports)
Childless, single adults	<ul style="list-style-type: none"> “No one to stay healthy for” mentality Lack of contact with entities (schools, doctors etc.) that care if they have health insurance 	<ul style="list-style-type: none"> Emphasis on possibility of health surprises Identify platforms drawing younger populations (e.g., social media, phone apps)
Minorities	<ul style="list-style-type: none"> New residents of MA (international migrants) Wariness about engaging with government programs Language barriers 	<ul style="list-style-type: none"> Outreach and marketing presence in communities with greater share of minorities and immigrants Continued marketing and earned media push in ethnic media Emphasis on multi-lingual in person support via Navigators
Low income individuals	<ul style="list-style-type: none"> Cost of coverage Fluctuating eligibility 	<ul style="list-style-type: none"> Highlighting availability of subsidies Highlighting help available to enroll

2018 Year-Round Outreach & Marketing

Many of the state's uninsured residents are new to Massachusetts or newly uninsured, and eligible for ConnectorCare coverage at any point during the year. This campaign focused on ConnectorCare-eligible residents, encourage coverage at a point in time when they need it.

- The Health Connector conducted a tailored marketing campaign during closed enrollment, and also participated in more than 25 community and media events since the end of Open Enrollment, including:
 - Sponsorship of the Latino Family Festival in August (photo far right, top)
 - Sponsoring Little League teams throughout the state and hosting teams at Fenway through the Red Sox Foundation (photo bottom left)
 - Participating in informational events with agencies like the United Way (photo top middle)
 - With El Mundo, hosted Latino club nights (photo bottom right)
 - TV interviews discussing closed enrollment outreach, with Channel 7's "Urban Update" and other outlets (photo top left)
 - TV, digital, and print marketing to young, Latino men using humor and 'influencer theory' and reaching 450,000 people (photo middle bottom)



Open Enrollment 2019



Multi-platform outreach will maximize opportunities to inform uninsured residents and expand visibility in communities with higher uninsured rates.

- Data collected by CCA each year has identified additional communities with high rates of uninsured that we have added to target communities for 2019 outreach
- Speaking directly in communities remains a significant part of our outreach efforts, with events scheduled regularly in areas identified as priorities
- Pre-Open Enrollment visibility tour in October, a traditional multi-day statewide tour discussing Open Enrollment and availability of local assisters
- Days of Coverage, Dec. 18 and Jan. 17, with visits to multiple locations each day, raising awareness of pending enrollment deadlines
- Signage placed at neighborhood locations provide additional opportunity in trusted locations

2019 Target Communities	
Boston	Lowell
Brockton	Lynn
Cape Cod*	New Bedford
Chelsea	Quincy
Chicopee*	Revere
Everett	Salem*
Fall River	Springfield
Fitchburg	Worcester
Framingham	Somerville*
Holyoke*	Waltham*
Lawrence	

* New target community

Open Enrollment 2019 (Cont'd)



- Paid media creates direct messaging opportunities to targeted audiences
 - **TV:** Includes Spanish-language TV, Univision and Telemundo, in Boston, Springfield and Rhode Island markets
 - **Radio:** Includes Latino shows and stations in Lawrence, Western Massachusetts, SouthCoast and Greater Boston; Brazilian radio in Framingham; and Haitian radio stations based in Greater Boston
 - **Print outlets:** Includes Latino newspapers like El Mundo, El Planeta; and El Pueblo Latino in Western Massachusetts; Brazilian newspapers in Framingham and on Cape Cod; Chinese newspapers in Boston and Quincy; and Lowell's Cambodian newspaper
 - **Digital outlets:** Leverages available tools to target messages to vulnerable populations, using Pandora, Facebook and Instagram, and will utilize partnerships with media outlet's popular accounts to generate additional visibility
- Telethons on Spanish-language on Telemundo and Univision offer significant, broad visibility, while reinforcing the message that help is available to enrollees
- In conjunction with Navigators, the Health Connector supports and provides advance publicity for public events. These events offer direct, in-person, enrollment and renewal assistance in key communities, and also provides an opportunity for increased overall Open Enrollment visibility

#StayCovered

With federal individual mandate penalties cancelled after 2018, it is important to remind Massachusetts residents that a state individual mandate remains.

- The state individual mandate ensures state residents have access to necessary coverage benefits, but also imposes a penalty on adults who do not have coverage. The requirement applies to roughly 4 million Massachusetts adults.
- The mandate – and the penalties for not having coverage – have not been part of recent campaigns, but will be included in Open Enrollment messaging this year and will be supported by a separate messaging campaign.
- Messaging will balance the penalty aspect of the mandate with the benefits created by the mandate, including:
 - The mandate plays a role in making coverage more affordable and creates benefit protection
 - The mandate is an important part of Massachusetts’ position as a national leader in health care, and is part of the state’s unique efforts to maintain a stable and accessible market
 - The mandate reinforces the original intent of the state’s health care reform effort, which is that having health insurance is a shared responsibility



Consumer Guide

Massachusetts law requires residents to have health coverage

With all the changes in health insurance these days, it can be hard for people to know what kind of health plan is best for themselves and their families. But if you are a Massachusetts resident age 18 or older, you are required to have health coverage that meets certain standards or else you may have to pay a state tax penalty. This requirement is part of Massachusetts state law.

As you consider your health coverage options, you should be aware of specific state coverage standards that are still in effect. This guide is intended to help you ensure that you and your family have health coverage that meet Massachusetts requirements and consumer protections so that you and your family members can avoid state penalties.

Your Responsibility to Have Comprehensive Coverage

Massachusetts law generally requires adult residents (age 18+) to have health coverage that meets “Minimum Creditable Coverage” (MCC). MCC standards require you to have a plan that cover key health benefits including preventive health care. These standards protect you from severe financial losses as a result of serious illness or injury.

MCC is the level of coverage a Massachusetts resident must have so that they are not penalized under the state’s individual mandate law when filing taxes. MCC standards help ensure that people have the coverage they need and works to keep insurance costs down for consumers.

In addition to Massachusetts law, federal law currently contains a similar requirement that individuals obtain coverage that meets certain standards or face a federal tax penalty. While there will no longer be a federal penalty starting in 2019, Massachusetts residents can still face a state penalty for not having health coverage that meets MCC requirements.

Remember...

You still have a responsibility to have health coverage that meets certain standards under Massachusetts law, even though similar federal requirements are changing.

Questions? Visit MAhealthconnector.org/stay-covered

#StayCovered (Cont'd)

The #StayCovered campaign will be a multi-platform effort that leverages the help and visibility of a wide range of partners.

- #StayCovered will be part of the discussion during Open Enrollment-related events, such as the statewide October tour and during the Days of Coverage, as well as paid media messaging during Open Enrollment and throughout 2019
- Social media will be heavily leveraged, with some targeted promotion on the @HealthConnector Twitter account and Facebook account, with material prepared and distributed to stakeholders
- Assistants, advocates, carriers, public officials, and other stakeholders will be provided information, including useable social media posts, with coordinated days for posting to generate awareness
- Resources will be available to educate consumers about how to spot non-compliant plans and where to look for trusted coverage
- Other opportunities from the Board, stakeholders and others involved in the campaign



#StayCovered (Cont'd) & Marketplace Awareness Program



The Health Connector launched a new program to support #StayCovered, general enrollment and retention efforts, along with ongoing consumer education around changes in the federal landscape.

- Health Care For All will help create and participate in an outreach and education campaign that will heavily feature the #StayCovered campaign, along with other enrollment and retention messaging
- Health Care For All will leverage opportunities to talk directly to consumers, via its HelpLine and coordinated email messaging to its client base
- A series of events during Open Enrollment will provide opportunities for in-person assistance in targeted communities, along with an additional public platform for enrollment and #StayCovered messaging
- Throughout the course of the campaign, which runs through June 2019, Health Care For All will attend 30 community events around the state, providing information to attendees about the importance of having health insurance and the need to #StayCovered

2019-2020 Navigators



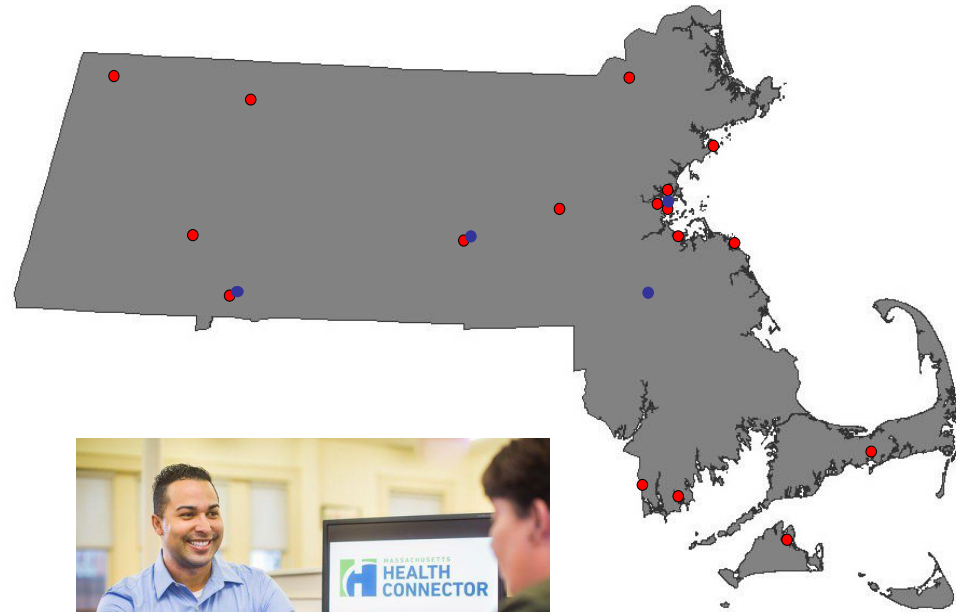
The Health Connector recently completed selection a new round of grant recipients for the 2019-2020 Navigator program.

- The Navigator team includes 94 individuals statewide who will provide in-person support activities, the largest group ever in the Massachusetts program
- Along with in-person assistance, Navigator organizations undertake a number of outreach initiatives
 - Public events, with advance publicity, help position Navigators as local assistance experts and provide an opportunity for drop-in support
 - Navigators use local media outlets and public posting opportunities to highlight Open Enrollment assistance, and typically use messaging parallel to our broad Open Enrollment messaging
 - By being able to directly connect with clients through in-office postings, email, texts and other methods, Navigators are able to ensure members are supported during renewal

Language Capabilities
English (all)
Portuguese (11)
Spanish (11)
French (5)
Haitian Creole (5)
Italian (4)
Arabic (3)
Cape Verdean Creole (2)
Albanian
Amharic
Berber
German
Kaba
Sango
Vietnamese

2019-2020 Navigators

The Health Connector is pleased to announce a Navigator program with robust coverage in areas of high need, including in never-before covered locations.



- Year Round Health Connector Walk-In Center
- 2019-2020 Navigators

Organization	Location(s)
Boston Public Health Commission	Boston
Cambridge Economic Opportunity Commission	Cambridge
Caring Health Center	Springfield
Community Health Center of Franklin County	Greenfield
Community Action Committee of Cape Cod & Islands	Hyannis
Ecu-Health Care	North Adams
Edward M. Kennedy Community Health Center ★	Framingham and Worcester
Family Health Center of Worcester	Worcester
Fishing Partnership Support Services	North Shore, South Shore, Cape Cod and SouthCoast
Greater Lawrence Community Action Council	Lawrence
HealthFirst Family Care Center ★	Fall River
Hilltown Community Health Center	Huntington
Joint Committee for Children's Health Care	Everett
Manet Community Health Center	Quincy
PACE (People Acting in Community Endeavors)	New Bedford
Vineyard Health Care Access	Vineyard Haven

* Star indicates new Navigator

Looking Ahead

Through Open Enrollment and beyond, the Health Connector will be ensuring outreach reaches a broad, statewide audience with particular intensity among key subpopulations.

- **The Right Messages for the Right Audiences:** Tailored messages for subpopulations with particular barriers or obstacles to obtaining coverage will be used in key media and community channels to reach those with highest need
- **Ramping Up Outreach in New Locations:** With increased activity on Cape Cod, SouthCoast and MetroWest, will ensure appropriate messaging resonates with target audiences
- **Individual Mandate and Keeping Coverage Strong:** Execution of a broad and diverse #StayCovered plan will re-bolster statewide awareness of the Massachusetts individual mandate and ensure Massachusetts consumers are informed about how to stay in compliant, comprehensive coverage