

RFP 2023-03 Media Spend Analysis (Marketing)

Questions and Answers

#	Proposer Questions:	Covered California's Responses:
1	What is the extent of historical data that Covered California is looking for? (How many years back?)	Covered California is looking for a recommendation from the proposer on what historical data is needed to adequately complete the analysis and recommendation. Covered California has 7 years' worth of extensive data available.
2	Is regular and special enrollment part of a creative description?	Open Enrollment and Special Enrollment are not creative descriptions but define the enrollment opportunities consumers have when looking for insurance. Open Enrollment occurs every year from November 1 to January 31. Special Enrollment is available to consumers year-round provided they meet the qualifying life event enrollment criteria. Covered California advertises Special Enrollment during the months of February through October (outside of Open Enrollment). Open Enrollment does not require consumers to experience a qualifying life event and is advertised during the months enrollment is open, November through January.
3	Are Advanced Audiences (referenced in the Multicultural Audiences section) a definite requirement? Any more details here would be helpful.	We believe this question pertains to the additional audiences that are included within the Multicultural Segment (i.e., English-speaking Californians regardless of ethnicity): Black/African American and LGBTQ+. We understand the audience size for these two segments may be too small to perform an in-depth analysis. However, these segments do have dedicated media buys and we'd like to understand from the proposer if and what analysis is possible based your experience.
4	What is the specific data you are looking for the Asian Market?	Covered California is looking to understand holistically, if we have a sufficient media spend to achieve our marketing objectives, and subsequently looking to understand if we are spending adequately in the Asian Market based on our historical media spend and proposers' expertise.
5	Do you want competitive data? If so, what is your list of competitors?	Covered California does not have direct competitors. In addition to Covered California's paid media, there's advertising by health insurance companies that offer plans through

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		Covered California, although majority of their advertising focuses on brand awareness. Additionally, there's advertising by Healthcare.gov, a federally run insurance marketplace, that has a national ad campaign with ads that run in California. See response to question #9 on the difference between Healthcare.gov and Covered California.
6	What is the level of data desired for each market break?	Covered California has Broadcast TV, Broadcast Radio, OOH, and Print data broken out at the market level; however, we understand that some DMAs may be too small to complete the same analysis that can be done of major markers i.e., LA vs. Chico-Redding.
7	Is it possible for us to receive call center data?	Yes, we have call center data broken out by day. This data will be available to the successful proposer.
8	Are you currently working with any agencies? If so, what is their role of influence?	Yes, we currently have an Agency of Record (AOR) that is responsible for majority of our creative and all media buying for all segments. Our AOR will supply Covered California's paid media data for this analysis.
9	<p>General: How do you consider Covered California in relation to Healthcare.gov?</p>	Both, Healthcare.gov and Covered California are the result of the implementation of the Affordable Care Act (ACA). Healthcare.gov is federally run on behalf of all the states that did not elect to create their own state-run marketplaces. California has elected to create its own state-run marketplace, Covered California. If a person who resides in California navigates to healthcare.gov and attempts to get a quote or enroll, upon entering their state or zip code, they will be redirected to coveredca.com.
10	<p>Budget: How are the budgets within each enrollment period broken out by channel?</p> <ul style="list-style-type: none"> • Are they further segmented by DMA / Audience? • Are the budgets static or fluid throughout the campaign? 	Budget within each campaign is broken out by audience segment, media channel, campaign objective (awareness, engagement, and conversion) and DMA. Campaign budgets are meant to be static, however it is very common for the Marketing Division to receive incremental budget or need to shift budget based on legislation or policy changes. In-flight, digital budget is optimized toward best performing channels, partner, tactics, creative assets, and audiences.

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11	<p>Budget: Of the existing channels, are any must haves for the board / key stakeholders with set budget requirements? (i.e. must spend \$10MM in TV)</p>	No
12	<p>Strategy: Is the expectation that awareness channels contribute to the conversion journey or is it only being evaluated against awareness metrics?</p>	Covered California would like to better understand how awareness channels contribute to conversion.
13	<p>Strategy: Are the KPI goals across each objective static throughout the campaign or fluid and what are goals for the below business objectives – how do they change during OEP to SEP?</p> <ul style="list-style-type: none"> • Maximize acquisition and retention. • Improve brand awareness and understanding of Covered California's role. • Position Covered California as the go to resource to get quality health coverage. • Improve consumer perception about the value and affordability of health insurance. 	<p>KPIs goals across objective are static for the duration of the campaign. I.e., Awareness channels' objective does not change from delivery and reach; Engagement channels' objective does not change from driving site traffic and building retargeting pools. However, we hope to see performance of the KPIs increase and improve throughout the campaign.</p> <p>Our goal is to increase the number of insured Californians. There's market churn as circumstances change and people move between source of coverage, and some may become uninsured. So, we build our marketing and media plans to enroll and retain as many consumers as possible.</p> <p>Our goal is to increase consumers overall understanding and comprehension of what Covered California is and how we help Californians. Strategically, we heavily invest in awareness channels to address this goal specifically during Open Enrollment because there are no enrollment restrictions during this time and a larger number of eligible consumers during OE months in comparison to SE months.</p> <p>As it pertains to positioning Covered California as the go to place for quality affordable health coverage as well as improving perception about its value and affordability, we rely heavily on creative, relevant partnerships (i.e., DJ Reads), and PR.</p>
14	<p>Strategy:</p>	We evenly weight media investment comparatively to population size of the DMA, as

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	Are any of the 16 CA DMA's a higher / lower priority than others?	the largest uninsured populations are in the larger DMAs.
15	<p>Strategy: Does Covered California have a good understanding of audience sizing and profiles that they can share? How does this change from OEP to OEP year over year? Same for SEP?</p>	<p>We leverage the California Simulation of Insurance Markets (CalSIM) model developed by the UC Berkeley Center for Labor Research and Education and the UCLA Center for Health Policy Research and will share details with the successful proposer.</p> <p>Year over year the audience size has changed due to evolving legislation like state mandates, relief programs, and inclusion of audiences. In the last three years, SEP audience size has increased with the pandemic and various relief programs due to enhanced special enrollment opportunities that mirrored open enrollment.</p>
16	<p>Strategy: Is Covered California willing to share creative for reference in evaluations?</p>	Yes
17	<p>Strategy: Will partner have access to website data during historical campaign timeframes to utilize for evaluation? What is the site structure during OEP / SEP – single domain or multiple domains utilized?</p>	Yes, the successful proposer will have access to website data. We utilize one domain: coveredca.com. However, some of our digital retargeting efforts point consumers to a subdomain: apply.coveredca.com.
18	<p>Strategy: Does Covered California have a good idea of customer journey on their website and will they be able to share insight?</p>	Covered California is currently working to better define the consumer journey on our website. Successful proposer will have access to all our website data.
19	<p>Data / Reporting: Are all the conversions being measured only taking place on website, or are there any offline elements (i.e: call center data or other validation taking place)?</p>	Consumers can enroll with Covered California online via our website, over the phone, or in-person. They can also enroll directly with a health insurance company or with the assistance of an insurance agent or navigator, Covered California's customer service representative or a certified community enrollment partner. However, no matter the enrollment channel, a Covered California application is completed whether by the consumer themselves or by an assister.
20	<p>Data / Reporting: What types of attribution or modeling have you utilized to date? Are vendors or techniques you've wanted to explore but haven't?</p>	Covered California used a subcontracted MMM provider through our AOR. We used this tool from 2020 to October of 2023.

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		Through this RFP process, we're seeking to explore and leverage the best tools available to achieve our stated project objectives.
21	<p>Data / Reporting: What level of granularity can marketing spend and actions be aggregated within each channel / audience / DMA?</p> <ul style="list-style-type: none"> • How often is your data refreshed and sharable? • Will any of the data you share contain PII or HIPAA protected data? 	<p>For TV and Radio, spend and impressions are broken out weekly at the DMA level. For Print, insertions and spend are broken out at the DMA level. For digital media - spend, impressions, site traffic and conversion are broken out at the weekly level state-wide (our digital media is purchased state-wide).</p> <p>Our digital data is refreshed bi-weekly. Our offline data is refreshed post-campaign when delivery receipts and logs are received.</p> <p>No data we share will contain PII or HIPPA data.</p>
22	<p>Data / Reporting: What are the relative sizes of each consumer segment (i.e. Multi-cultural, Hispanic, Asian, etc.)?</p> <ul style="list-style-type: none"> • Are spend levels against these audiences' fluid or static and how are they broken out? 	<p>Budget split by segment is set at the beginning of each fiscal year based on the relative size of each audience. Once set, it typically remains static. For the current fiscal year, it's as follows:</p> <ul style="list-style-type: none"> • Multicultural (English speaking Californians with dedicated media buys in the Black/AA and LGBTQ+ segments): 64.35% • Hispanic In-Language: 26.3% • Asian In-Language: 9.35% <p>See response to question #15 for additional details about audience sizing.</p>
23	<p>Data / Reporting: Have you utilized brand lift studies in the past? If so, how impactful have those been?</p>	Covered California has conducted brand tracker studies. Available research will be shared with the successful proposer.
24	<p>Data / Reporting: How is reporting being shared with you today? What do you like and what do you not like?</p> <ul style="list-style-type: none"> • What are the key reporting deliverables needed for day-to-day stakeholders and executive stakeholders? 	<p>We currently receive our digital media campaign performance data on a bi-weekly basis from our AOR. We would like for this data to be available in real time eventually and provide more precise results on how many and which touchpoints lead to the most conversions. We'd also like to have data to help us understand the impact of and optimize performance of off-line channels (TV, Radio, OOH, etc.) within each campaign.</p> <p>We had been receiving MMM reports from the MMM vendor of our AOR on a campaign basis (twice a year, OE and SE). While these campaign insights were valuable and used to inform media</p>

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		<p>planning, we would like for there to be more transparency in how conclusions and big takeaways are determined. We'd like for the data and methodology to be transparent enough that non-media stakeholders can understand and have confidence in the results.</p> <p>One of the major goals of this RFP is to get more comprehensive data for off-line channels and how they attribute to our goals and objectives.</p>
25	How is Covered California currently measuring brand awareness and perception?	Covered California uses its California Insurance Awareness Survey (CHIAS) to track among other things brand awareness and perceptions of Covered California. The last CHIAS survey was fielded between February 15 – April 21, 2023. It was conducted in English and Spanish and was population based - 6559 adults 26- 54 years old were surveyed.
26	Is there historical data available from the agents? (that is, data around number of agents and details on their call history)	There is limited agent data available for the purpose of this RFP. Historically, agents enroll the largest percentage of new enrollees each year, but we believe that many may have had multi-touches with other parts of the organization before ending up with an agent.
27	Would the deliverables covered under this RFP include a communications plan and strategy around media allocation or is this an exclusively analytics RFP, with comms strategy and planning to come at a later date?	<p>The deliverable for this RFP is an analysis of our historical media spend, analysis of current media spend, recommendation on appropriate media spend and an executive summary of findings and recommendation.</p> <p>We are open to exploring a comms strategy and brand analysis in the 1-year extension of this contract (year 2).</p>
28	For the RFP submission, are we able to include images (such as graphs or charts) within the narrative document or should it be words only?	Graphics and charts can be included in the narrative so long as the document stays within the page limit. Fonts etc. in the graphs need to be easily readable.
29	What is your annual paid advertising budget for brand engagement and conversion?	<p>Our annual paid media budget varies from year to year. Over the last five years, it ranged from \$32 to \$61 million. Our last Open Enrollment the media spend was broken out by objective as follows:</p> <ul style="list-style-type: none"> • Awareness Media: 78% • Engagement Media: 11% • Conversion Media: 11%

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30	How do you typically flight paid advertising, i.e. do you run an "always on" advertising throughout the year and heavy up spend during key campaigns or initiatives, or only run advertising during key campaigns and go dark during periods during the year?	We have media running all year-round, with 85% of our media investment during OE (November through January) and 15% of our investment in SE (months outside of OE).
31	How is your advertising spend affected by seasonality?	Historical data demonstrates that consumers are less inclined to enroll on major holidays such as Christmas and New Year's. We also see enrollment actions decrease on the weekends.
32	What is the budget percent allocation of your media mix across TV, OOH, radio, print, and digital? How does this breakdown across brand, engagement, and conversion?	<p>As an example, for the upcoming Open Enrollment campaign, multicultural segment budget split by channel is as follows:</p> <ul style="list-style-type: none"> • TV = 39% • Radio = 5% • Gaming = 1% • CTV/OTT = 14% • Streaming Audio = 2% • Digital Display = 9% • Digital Video = 10% • Paid Search = 9% • Paid Social = 11% <p>Note, budget allocation by channel varies by campaign and by segment. Detailed information will be shared to the successful proposer.</p> <p>See response to question 29 for allocation by objective.</p>
33	At what level is your conversion data available (defined as an account creation and/or health plan selection), i.e. daily, weekly, or monthly? Is this data available at a DMA level?	Our conversion data is broken down at the plan selection level (step after account creation and just before payment) and is available at the weekly level by DMA.
34	How do you currently track your key KPIs across awareness, engagement, and conversion? What systems are involved and where is the data stored?	<p>Our in-flight campaign tracking is stored in a Tableau dashboard that is connected to our ad server. This dashboard is managed by our AOR and includes reporting for on-line media channels.</p> <p>KPIs by objective are as follows:</p> <ul style="list-style-type: none"> • Awareness: Impressions, reach, and frequency, video views, and completed video views.

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		<ul style="list-style-type: none"> • Engagement: Site visits (cost per and rates) and site engagements (cost per and reach) • Conversion: Account creations (cost per and reach), plan selections (cost per and reach)
34	<p>Are there third-parties/ affiliates/ other internal groups doing marketing that may affect your outcomes that you do not directly control?</p>	<p>Overall, late fall is open enrollment for health insurance in general, including Employer Sponsored Insurance (ESI) and Medicare. As a result, there's a lot of health insurance advertising around the same time Covered California's open enrollment advertising campaign is in market.</p> <p>And yes, there are third-parties, affiliates and other internal groups doing marketing, including:</p> <ul style="list-style-type: none"> • Covered California contracted insurance companies • Healthcare.gov • Covered California Sales Team and Certified Enrollment Entities (Agents, Community Organizations)
36	<p>How much historical advertising spend and impression data is available, e.g. does it go back at least two years and at what granularity (daily, weekly)?</p>	<p>Covered California has 7 years' worth of extensive data available at the weekly level.</p>
37	<p>What do you use as a brand tracker? At what frequency do you run the brand studies (e.g. monthly, quarterly)? What demographics and audience targets do you track, if any, in your brand studies?</p>	<p>Yes, Covered California conducts a brand tracker survey every other year that is comprehensive and inclusive of our target demographics. See question number 25.</p>
38	<p>How many agencies do you work with for media buying? What are each responsible for?</p>	<p>We work with an AOR that is responsible for all our media buying. Our AOR has separate subcontractors that handle in-language media buying. AOR buys English (Multicultural, Black/AA, and LGBTQ+) and separate subcontractors purchase Spanish and Asian Languages.</p>
39	<p>Will this contract preclude the winning vendor from potentially winning any related RFP contracts that Covered California plans to release in the future?</p>	<p>The awarded contractor and its subcontractors under this RFP are prohibited from being awarded a subsequent contract for goods or services suggested in its work under this RFP's contract except that they can be subcontractors earning 10% or less of the subsequent contract amount. In other words, the winning contractor can't set up future work for itself under this contract. This</p>

#	Proposer Questions:	Covered California's Responses:
		prohibition comes from the Public Contract Code as incorporated into Covered California's contracting policies. In addition, Covered California is looking for unbiased analyses in this contract and does not want the resulting work skewed by a contractor trying to establish future work for itself (i.e., report to Covered California that a certain path is best to follow, and it happens to be the best contractor for doing so). However, the prohibition only applies to work suggested under this contract. There is no prohibition of winning subsequent marketing and advertising work unrelated to the suggestions resulting from this contract.
40	Can you elaborate on any media spend analytics or marketing analytics (internal or external) you have done previously, and if there were any gaps in those efforts that you are looking to address?	See response to question number 24.
41	Are you interested in evaluating media performance and seeing optimizations at a more granular level that media channel (such as publisher and/or campaign-level read outs)?	Covered California is looking for a recommendation from the proposers on what level of granularity is needed to successfully complete the analysis and recommendation.
42	Beyond new enrollments, what other key metrics/outcomes do you use to evaluate the performance of your current media?	We use full funnel KPIs to evaluate media depending on the media objective such as impressions, reach, site traffic, site engagement, account creations and plan selections.
43	Have you done any Audience Segmentation analysis to help better understand your best prospects/customers to inform your marketing messaging/tactics?	Not for the paid media campaign.
44	Do you have any other existing measurement solutions (internal or external) that your team would want calibrated with this Media Spend Analysis (such as lift tests)?	We currently do not have any existing measurement solutions we would want calibrated with this analysis. However, if this contract is extended to year 2, perhaps other studies could be incorporated as part of a deeper analysis.
45	What will the role of your agency be in supporting the stand up or ongoing utilization of the media analysis?	Our AOR will supply available Covered California paid media data for this analysis. This analysis and recommendation will be used to inform future media budget and media strategy.

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46	<p><u>RFP Process</u> Will this presentation be posted after this call?</p>	Yes, the presentation will be posted on the hbex.coveredca.com/solicitations page on October 26, 2023.
47	<p><u>RFP Process</u> Are any exhibits expected to be included in section page restrictions? Or can they be treated as an Appendix or Attachments?</p>	Model Contract Exhibits are not included in the section page restrictions. However, if you wish to add your own exhibits, graphs, illustrations, etc. to support or illustrate your narrative response, they will be included in the page count restriction for the section in which they appear.
48	<p><u>Media</u> Can you discuss what you learned from MMM partnership?</p>	Yes, we can discuss MMM detailed learnings with the successful proposer.
49	<p><u>Media</u> What gaps didn't MMM fill?</p>	MMM did not provide budget level recommendation for reaching marketing goals and objectives, which is one of the key deliverables of this RFP.
50	<p><u>Media</u> Are you doing unique marketing related to the conversion channels?</p>	Yes, we do optimize media by channel. All the details will be shared with successful proposer.