

# Advertising & Marketing Services RFP 2024-04 Stage 2 Webinar

**AUGUST 23, 2024**

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# Welcome & Congrats!

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**Colleen Stevens**

Advertising & Marketing Services RFP 2024-04 Stage 2 Webinar



# Agenda



01

**Stage 2  
Overview**

**Colleen Stevens**

02

**Research**

**Jennifer Miller**

03

**Current  
Strategy**

**Yuliya Andreyeva**

04

**Stage 2  
Assignment**

**Glenn Oyoung**

05

**Q&A**

**CC Team**

# Stage 2 Overview **September 10 - 13, 2024**

## **3 Hour Time Limit**

**Office Tour: 10 minute maximum**

**Q&A: 30 minute minimum**

### **Presentation**

- Agency Overview
- Case Histories
- Assignment

Email any parking/arrival instructions to  
[HBEXsolicitation@covered.ca.gov](mailto:HBEXsolicitation@covered.ca.gov)  
by Friday, September 6

**Scoring: Evaluation criteria was provided in the Stage 2 Instructions**



# Also Provide Us

## Hardcopies

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2 copies and USB Stick

## Account Staffing Proposal

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Prime Bidder and Proposed Subcontractors need to provide Account Staffing Proposal (Attachment 17)

## Client References

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Prime Bidder and Proposed Subcontractors need to provide Client References (Attachment 18)

## Creative Reel

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- Should include:
- General Market
  - Spanish Language
  - Asian Languages
  - Black/African American
  - LGBTQ+

# Stage 2 Attendance

**Proposed Team Members** | Day-to-day staff

**Proposed Subcontractor(s)** | At least 1 member from each, 2 maximum

**Covered California Evaluation Team** | 7 Covered California Team Members

# Important Note



**Any work or case histories presented must be**

**ONLY work produced by the submitting California office(s).**

# Key Dates

**Stage 2: Site Visits**

September 10 – 13, 2024

**Stage 3: Notifications & Assignment**

September 19, 2024

**Stage 3: Final Package Due**

October 4, 2024, by 3:00 PM

**Stage 3: Oral Presentations**

October 16 – 18, 2024

**Estimated Contract Start Date**

December 2, 2024





# Research

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**Jennifer Miller**

Advertising & Marketing Services RFP 2024-04 Stage 2 Webinar



# Recent Covered California Marketing Research

Research	Methodology & Insurance Status							Survey/ Research Language			Audience			
	Online Survey	Online Focus Groups / IDIs	In-person Focus Groups / IDIs	In-person Intercepts	Paper Survey	Uninsured	Insured	English	Spanish	Korean	Multicultural English	Black/AA English	Spanish Language Dominant	Korean Language Dominant
2023 California Health Insurance Awareness Study (CHIAS) Quantitative Research (WAIT FOR 2024 REPORT)	X				X	X	X	X	X		X	X	X	
2023 Ethnographic Qualitative Research			X			X		X	X		X		X	
2024 Message Testing Quantitative Research	X			X		X	X	X	X	X	X	X	X	X
2024 Creative Concept Testing Qualitative Research		X	X			X		X	X		X	X	X	
2024 Who We Are and What We Do Qualitative Research		X					X	X	X		X		X	



# Research

## California Health Insurance Awareness Study

2024

# CHIAS 2024

## 2024

- ✓ **Online and mailed paper survey option**
- ✓ **Two sampling frame: ABS (address based sample) and member database**
- ✓ **Survey in English and Spanish**
- ✓ **Partnered with Gallup**
- ✓ **4,993 total sample**
- ✓ **Covers health insurance awareness and opinions; Covered California Brand and knowledge; Knowledge about financial help and other offerings; Enrollment interactions; General awareness of Covered California advertising/news**

### Insured Groups

- ✓ **Medi-Cal enrolled**
- ✓ **Enrolled directly with health insurance company**
- ✓ **Covered California members**
- ✓ **Employee sponsored insurance (ESI)/other**

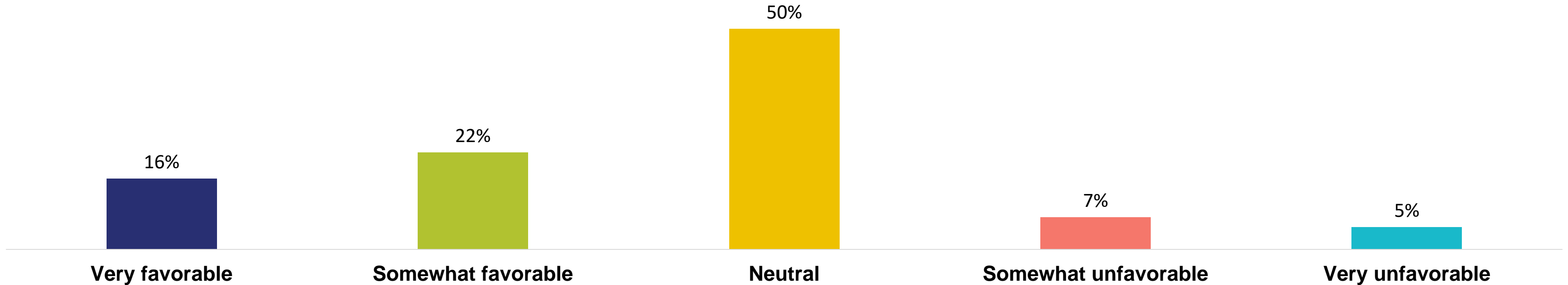
### Uninsured Groups

- ✓ **Uninsured: 0 - 600+%FPL**

# Impression of Covered California – Overall

**More than a third (38%) of respondents have a favorable impression of Covered California. Only 12% of respondents report having an unfavorable general impression of Covered California. Half of respondents have a neutral impression.**

**What is your *general impression* of Covered California?  
(Asked of respondents familiar with Covered California, n=4,630)**

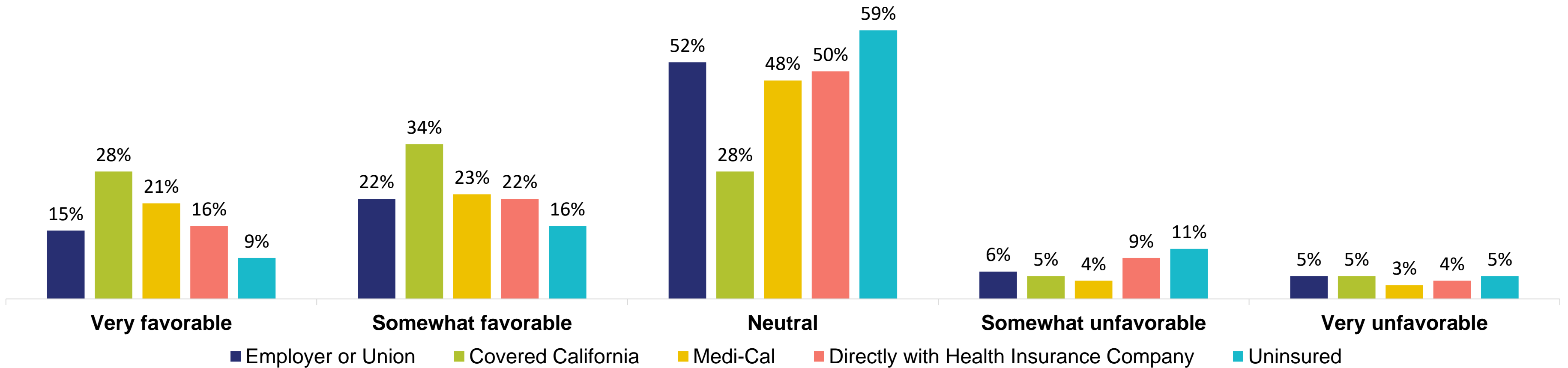


**Note: Total is drawn from the unrounded sum of Somewhat and Very Unfavorable, and sums to less than the sum of the unrounded numbers (7% and 5%).**

# Impression of Covered California – By Insurance Status

**Covered California members are most favorable toward Covered California, although the most common opinion among this group is a neutral one. Uninsured respondents have the least favorable impression of Covered California.**

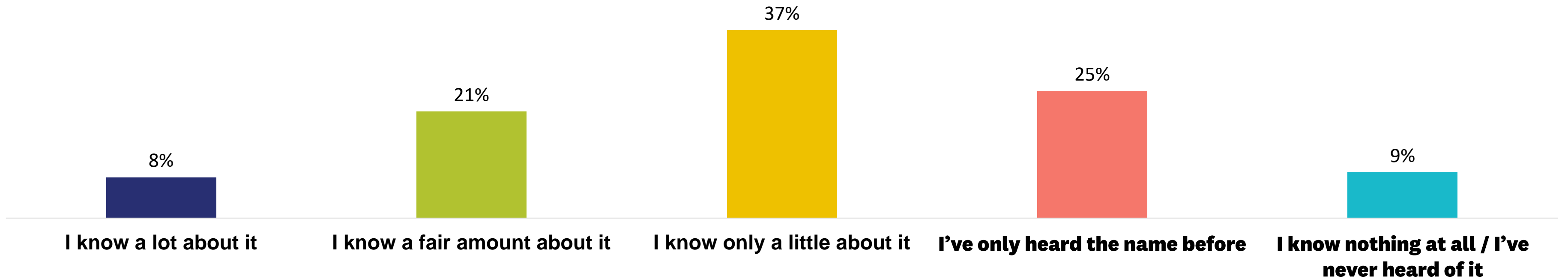
**What is your *general impression* of Covered California?  
(Asked of respondents familiar with Covered California, n=4,630)**



# Familiarity With Covered California – Overall

**Less than a third (29%) of respondents report knowing a fair amount or a lot about Covered California.**

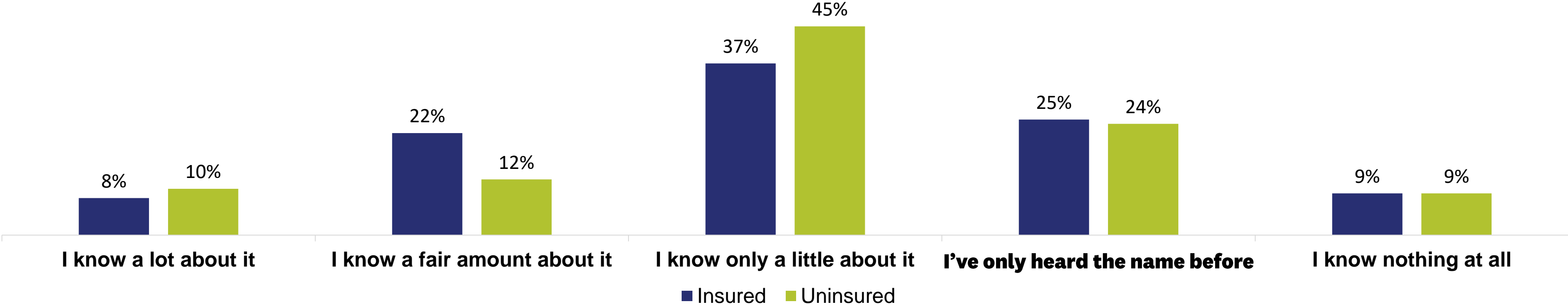
**How familiar are you with Covered California?**  
*(Asked of all, n=4,993)*



# Familiarity With Covered California – By Insurance Status

Both insured and uninsured respondents are equally likely to say they have never heard of Covered California.

How familiar are you with Covered California?  
(Asked of all, n=4,993)



Note: Total is drawn from the unrounded sum of I know a lot / I know a fair amount, and sums to be less than the sum of the unrounded numbers (8% and 22%).

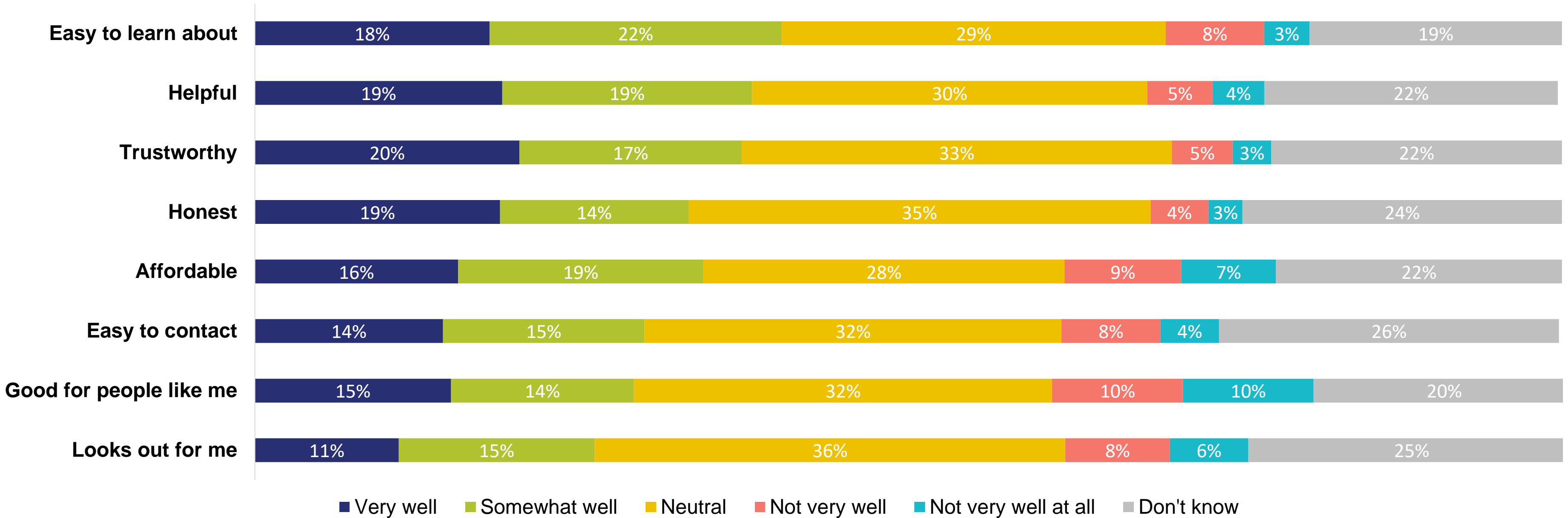




# Covered California Brand

**“Easy to learn about” and “Helpful” are the most common brand attributes that respondents felt described Covered California well, but fewer than one in five respondents agree that these terms describe Covered California “very well.”**

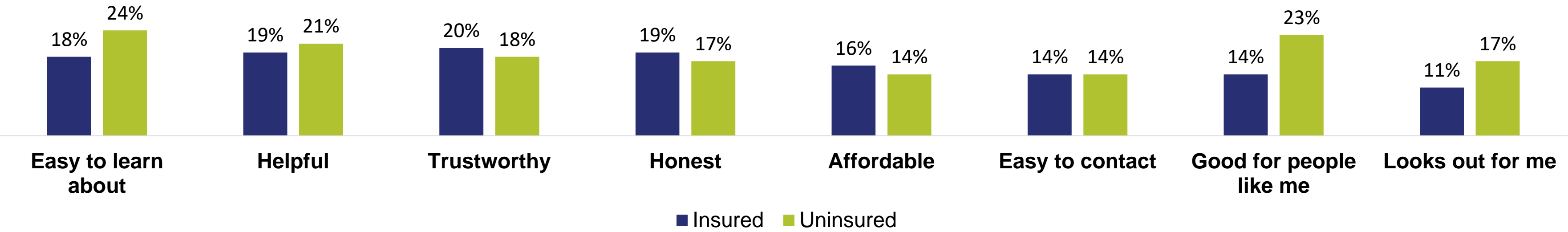
**How well do you feel each of the following describes Covered California?**  
*(Asked of all respondents familiar with Covered California, n=4,630)*



# Covered California Brand – By Insurance Status

Insured and uninsured respondents' views of the Covered California brand diverged on several attributes, especially Easy to learn about, Good for people like me, and Looks out for me.

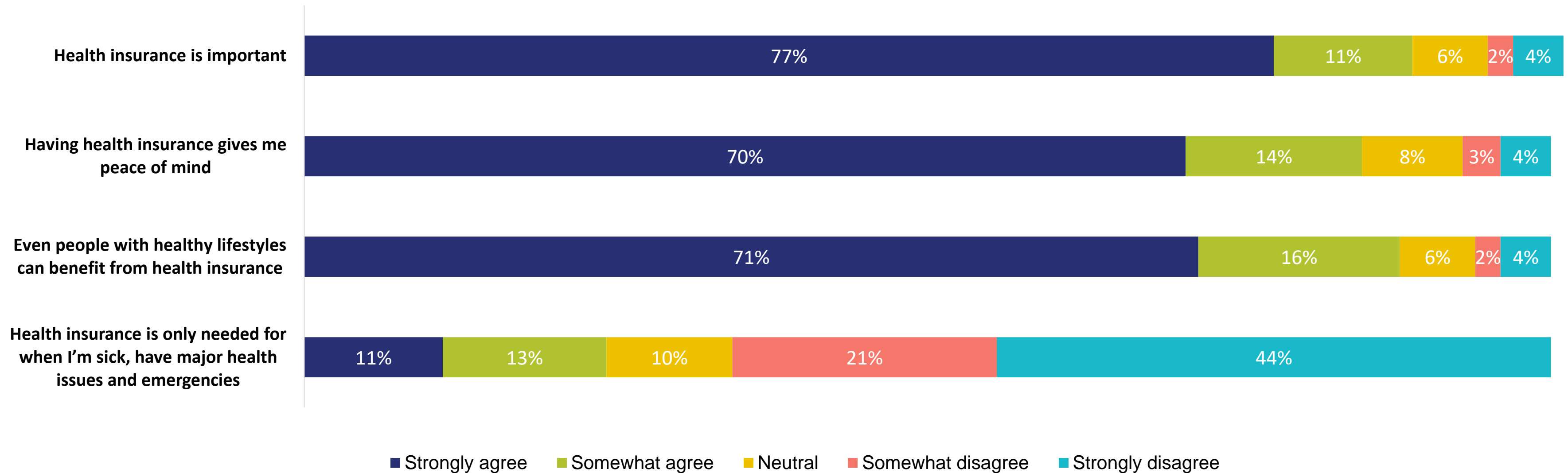
How well do each of the following describe Covered California?  
(Asked of respondents familiar with Covered California, n=4,630)  
% Very Well (Top Box)



# Attitudes Toward Health Insurance – Overall

**Most respondents agree that health insurance is important, gives them peace of mind, and can benefit everyone. Respondents are much less likely to agree that “Health insurance is only needed for when I’m sick, have major health issues and emergencies.”**

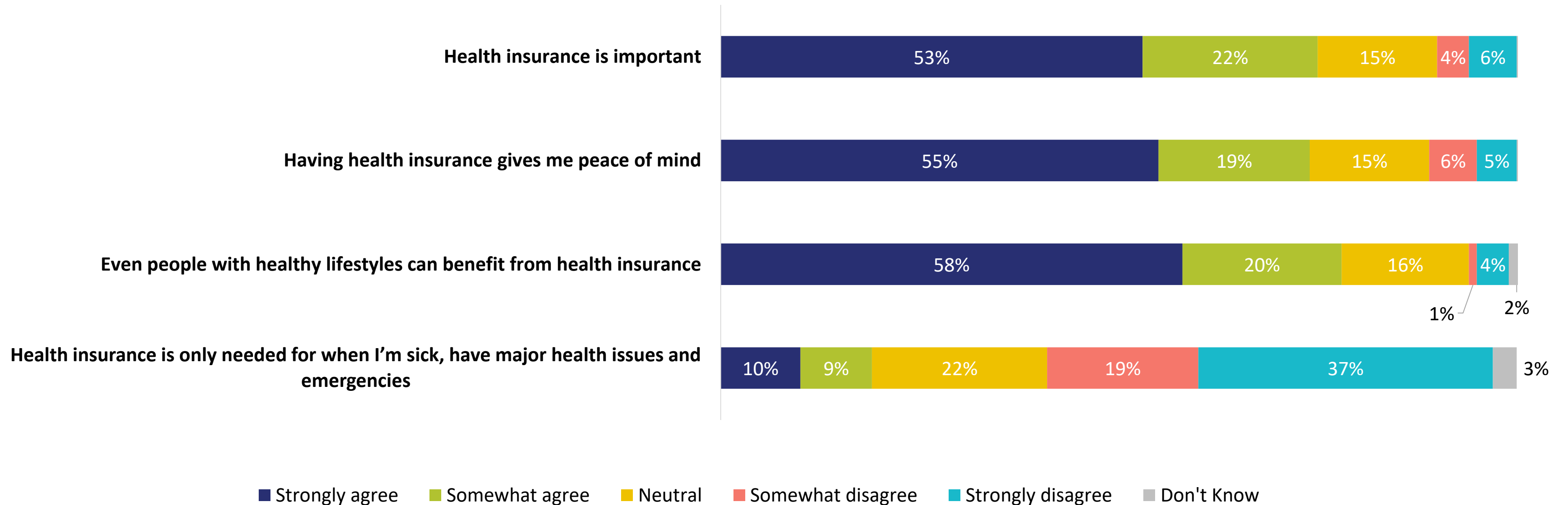
**How much do you agree or disagree with the following statements?  
(Asked of all, n=4,993)**



# Attitudes Toward Health Insurance – Among the Uninsured

Uninsured respondents are less likely to agree that health insurance is important, that it would give them peace of mind and that even healthy lifestyles can benefit from health insurance – but their sentiments were felt less strongly than the overall population.

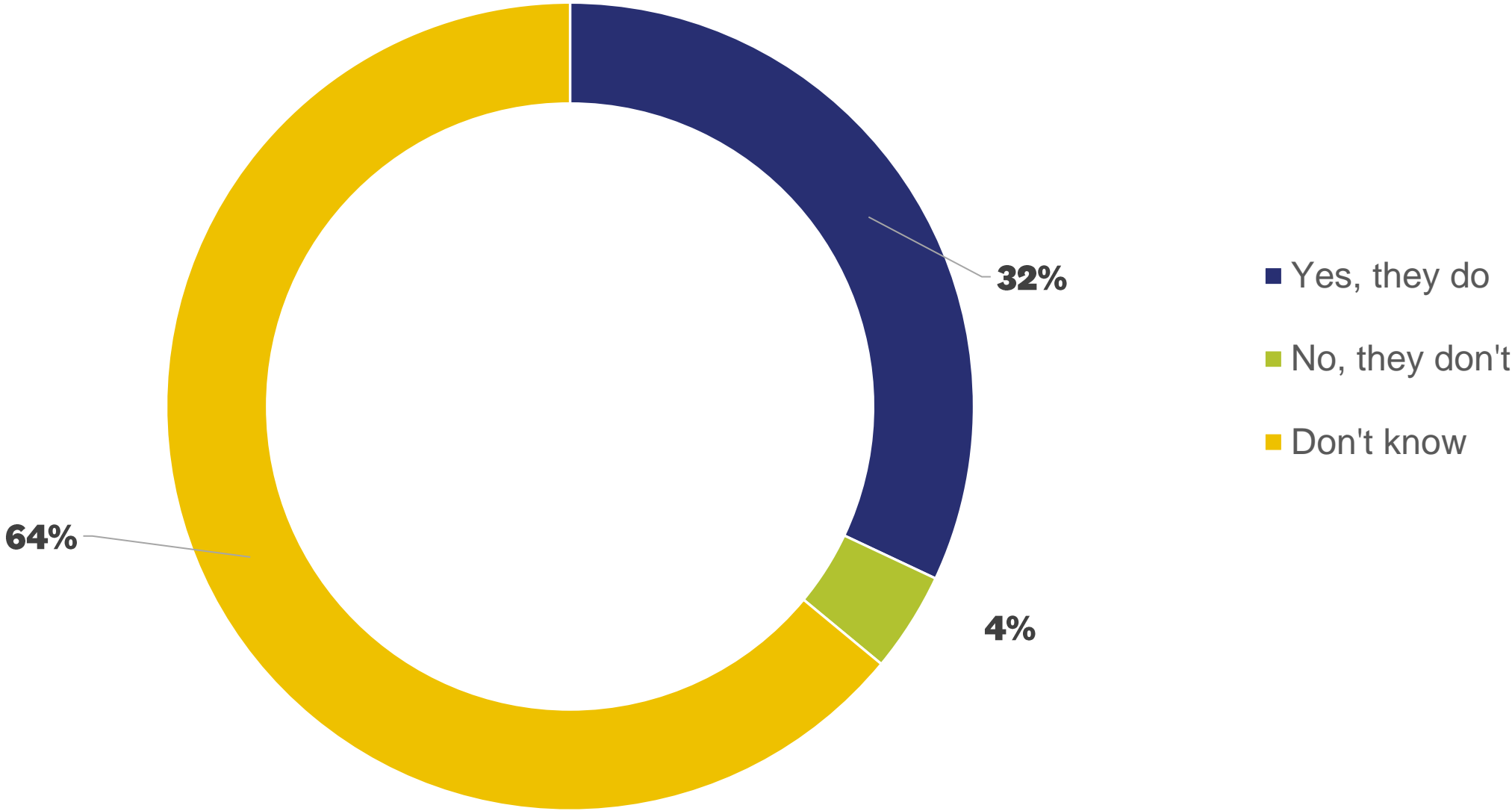
How much do you agree or disagree with the following statements?  
(Asked of uninsured respondents, n=155)



# Awareness About Financial Help

**Only one-third of respondents (32%) indicated that they know Covered California offers financial help; while twice as many respondents (64%) do not know.**

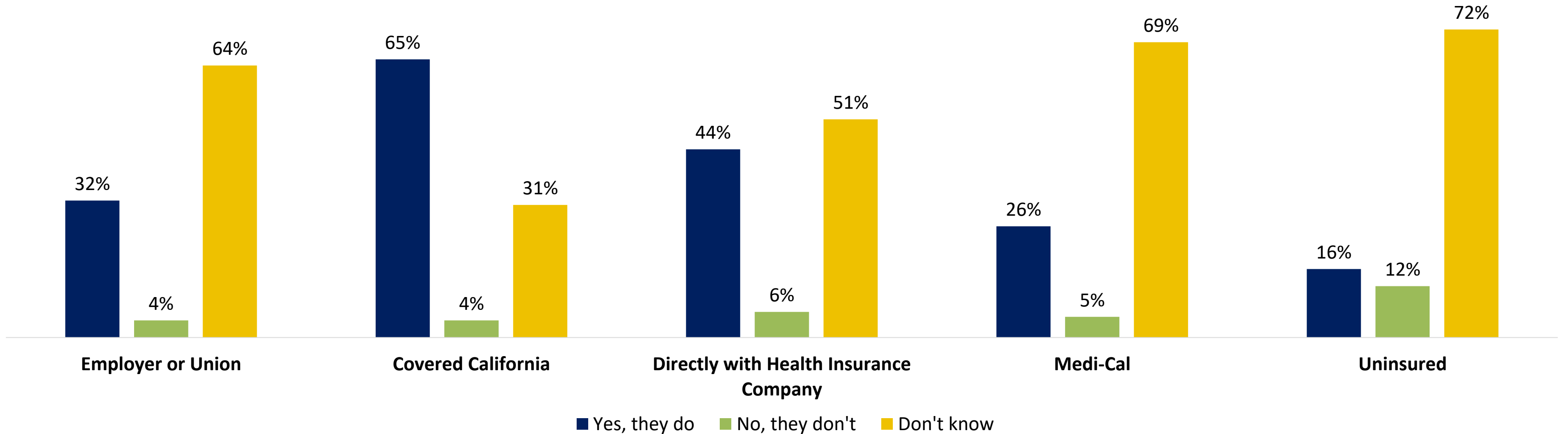
**Do you know if Covered California offers financial help?  
(Asked of all familiar with Covered California, n=4,630)**



# Awareness About Financial Help – By Insurance Type

Unveiling potential knowledge gaps, a significant proportion of individuals enrolled in different health insurance options are uncertain about Covered California's financial help.

**Do you know if Covered California offers financial help?**  
*(Asked of all familiar with Covered California, n=4,630)*





# Current Advertising Strategy

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**Yuliya Andreyeva**

Advertising & Marketing Services RFP 2024-04 Stage 2 Webinar





# **Current Strategy** **ADVERTISING PLATFORM**



# Key Findings (2020 Research)

## CONSUMERS SEE THE VALUE OF HEALTH INSURANCE AND SIMULTANEOUSLY JUSTIFY WHY THEY DON'T HAVE IT

Even among those who are currently uninsured, there was a recognition of the benefits associated with having health insurance

## COST AND COMPLEXITY CONTINUE TO BE THE BARRIERS

While cost is the top barrier and many stated that they simply cannot afford health insurance, complexity and uncertainty about coverage, specifically with pre-existing conditions are also factors that limit having insurance

## AWARENESS OF COVERED CALIFORNIA IS STRONG, BUT IT DOES NOT ALWAYS TRANSLATE TO UNDERSTANDING

- Most associations are related to providing health insurance, though some believe it is meant specifically for lower-income
- Few people understand the help and resources we offer and many don't check to see if they can get financial help

# The Problem

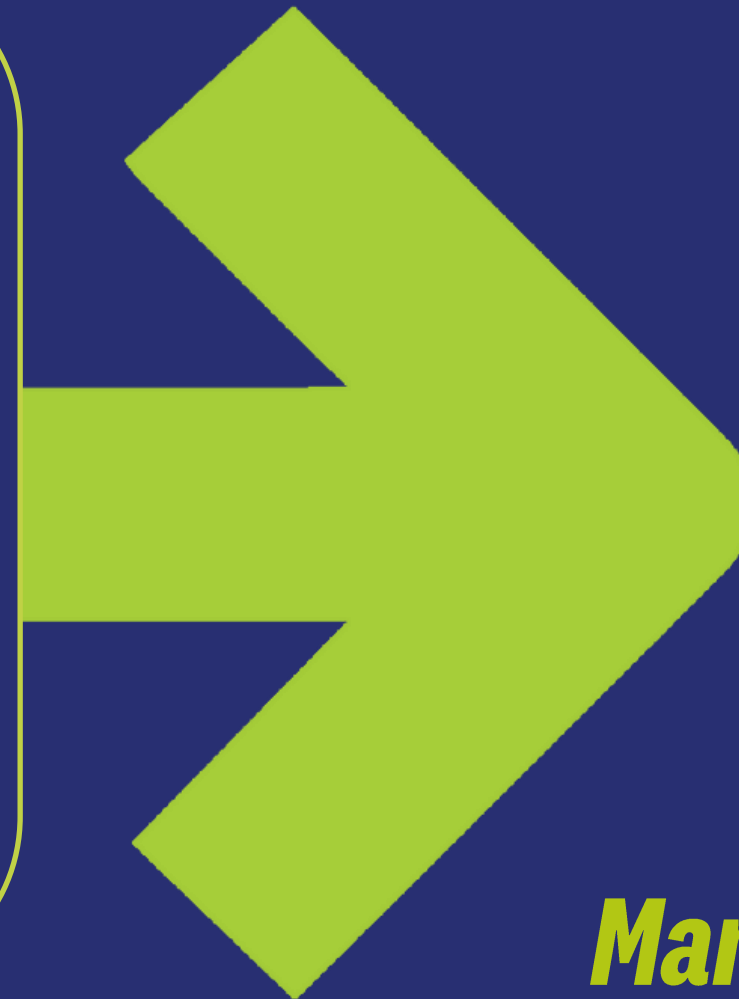
## What The Uninsured Say

“Too expensive, I can’t afford it”

“It’s for those with lower income”

“I’m healthy, so I don’t need it”

“It’s too complicated”



## What It Means

Not for me.

Not for me.

Not for me.

Not for me.

***Many just don't feel  
Covered California is for them.***

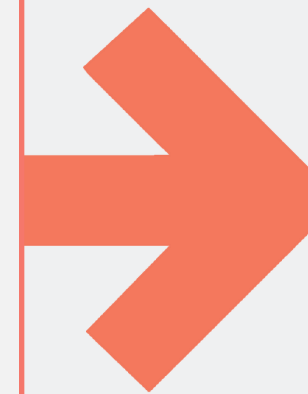
# Core Challenge

Replace negative emotions with positive ones.

Spike confidence early on.  
Build positive associations with Covered California over time.

**From**

Fear  
Anxiety  
Confusion  
Avoidance  
**FOR THEM**



**To**

Empowerment  
Peace of Mind  
Clarity  
Confidence  
**FOR ME**

# Main Idea

**Covered California is the starting point for health insurance for Californians**

created by people like me for people like me

Created by Californians for Californians, Covered California is our destination for affordable, quality health insurance.

a place to go to take action

defines what we uniquely offer

# Message Strategy



**We provide better access to better health insurance.  
Not a health insurance company or healthcare itself.  
Not a business at all, but a public good.**

# Creative Strategy

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Create a sense of “for-me-ness” in tone and content. Choose scenarios and cultural cues that feel authentic and real.

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Find balance in making something that feels aspirational but remains grounded in reality.

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Make it feel living and human and real, made by people who understand them.

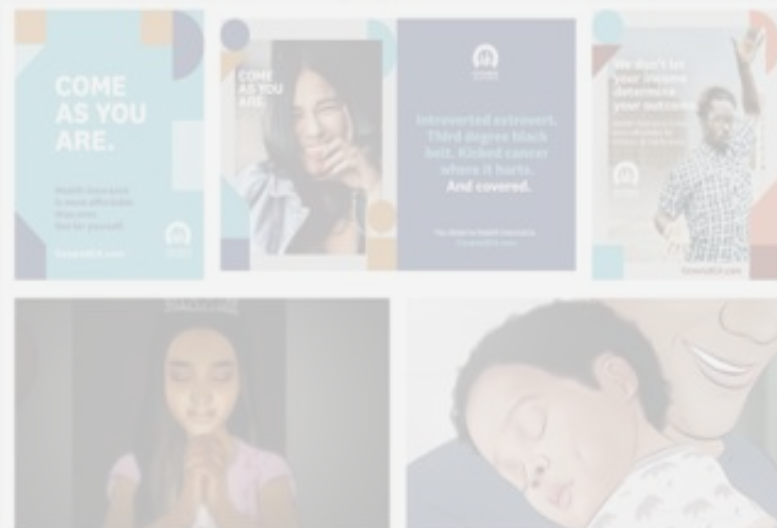


# Winning Platform

## PLATFORM 1

Come as you are.

The one that says “for anyone/everyone” without saying it



## PLATFORM 2

# This way to health insurance.

The one that cuts to the chase. The emotion is in the directness.



## PLATFORM 3

# This plan is your plan.

The one that rallies us together around care and optimism





**Current Strategy**

**OE25 CREATIVE**



# OE25 Ad Campaign **HOW IT WAS INFORMED**

**HOW WE GOT HERE:** Formative consumer research leveraging in-home ethnographic interviews with the uninsured subsidy-eligible Californians.

**GOAL:** Gain a deeper understanding of consumers who want health insurance but have not enrolled, to craft messaging that will resonate and motivate.

## **WHAT WE LEARNED**

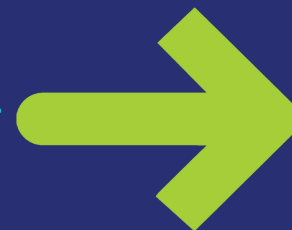
- Many are interested in getting insured but overwhelmed by the thought of starting the process.
- They feel confused and vulnerable because the health insurance language is intimidating and unclear to them.
- They anticipate that signing up will be complicated and require an understanding of this “foreign” language, as well as time to figure out what’s right for them.
- They want to feel supported and seen; to be able to find information easily, to know there’s an organization out there not trying to take advantage of them that can help, to talk with someone and ask their questions if they want, and ultimately not to feel like they have to go at it alone.

# OE25 Ad Campaign **CREATIVE BRIEF**

## Insight

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They have so many questions about health insurance but don't know who to ask.



## Strategic Unlock

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Reassure them that they're not alone and Covered California is here to help.

## The Resulting Emotion

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To feel like Covered California is on their side – hopeful, motivated, and reassured.



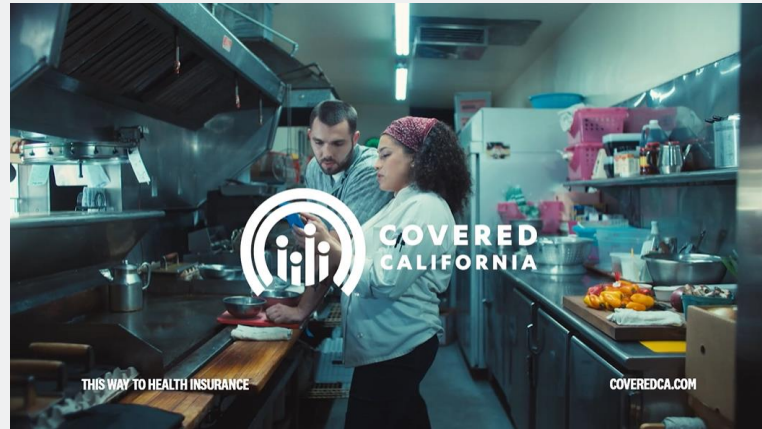
## The Creative Challenge

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To validate their feelings and convince them Covered California is on their side

# OE25 Ad Campaign “HEALTHY CONVERSATIONS”

“Chop it up” :30 + :15



“Confab” :30 + :15



The ads show conversations between friends and coworkers and use these connections to answer some of the common questions people have about health insurance.

## Focus group top line:

The conversation device is effective at drawing people in, making them feel seen/understood and ultimately delivering critical information about Covered California that motivates them to act.

*“That’s what I would rather watch on tv. I would stay to watch a conversation because it feels regular.”*

*“Relatable because it is a full conversation of two people opening up.”*

*“I felt like I trusted it more.”*



# OE25 Ad Campaign TV SPOT

Two restaurant workers are taking a break. The Server is talking to the seasoned Prep Chef. She has an air about her of someone who's been through the wars.

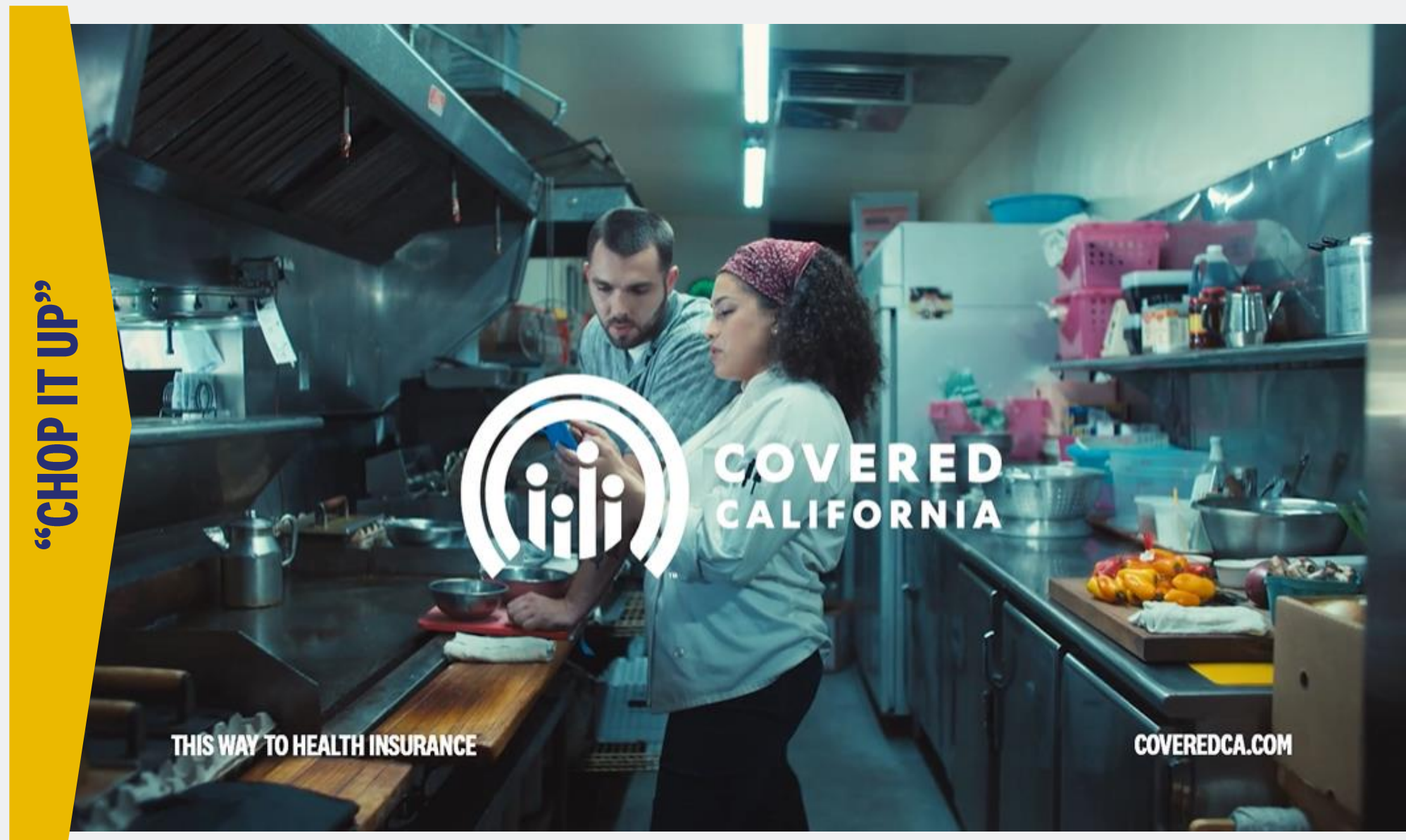
Server: I had health insurance before – (shakes head) so expensive. I'm helping my mom out, I don't have that kinda cash.

Prep chef: Ugh, I know. But you can get financial help now through Covered California. It's totally affordable – you'd be surprised. They've got this calculator thing that shows how much you'll pay.

Server: Wait, for real?

Prep chef: Yes! What are you doing not having health insurance, man? (they both laugh) Here, let me show you...

VO: We all have questions. Covered California has answers and can find a health plan that's right for you. Covered California. This way to health insurance.





# OE25 Ad Campaign TV SPOT

We see two friends on a break at their work construction site. One is seeking advice on life stuff from the older more experienced carpenter, who's been training him.



**Laborer:** (overwhelmed) I need some serious help with this health insurance stuff.

**Carpenter:** Check out Covered California. It's this free service from the state that helps you get health insurance, millions of people have used it.

**Laborer:** (skeptical, but intrigued) Wait, really?

**Carpenter:** Yeah, they even offer financial help to lower the cost.

**Laborer:** (incredulous) How do you know all this?

**Carpenter:** That's how I got my insurance. I got a great plan for about \$10 bucks a month.

**Laborer:** (impressed) Ok, I see you.

**VO:** If you've got questions, Covered California can help, every step of the way. Enroll by Dec 31 for coverage starting Jan 1.

# OE25 Ad Campaign **DIGITAL VIDEO**

We see two friends, sitting down in a colorful collage space...



**Jade:** Hey — how'd you get your health insurance again?  
**Nora:** Covered California. They help with the cost, so it was actually affordable.

**Super:** Covered California  
**Super:** help with the cost

**Jade:** That's what I'm worried about...the cost!  
**Nora:** Well, now a bunch of their Silver-level plans have lower copays and no deductibles, so you'll pay less when you see the doctor or get care.

**Super:** Silver plans  
**Super:** NO Deductibles

**Jade:** (intrigued) Really?  
**Nora:** Yeah, and you can get it, regardless of how much you make.

**Super:** Regardless of how much you make.

**Nora:** C'mere, check this out. (our animation shows the Covered California website being pulled up on a phone)

**VO:** Check out your new options at Covered California.



# OE25 Ad Campaign DIGITAL CREATIVE

Prospecting

HEALTH INSURANCE  
COULD COST YOU  
**\$10/month.**



COVERED CALIFORNIA

Get covered >

**\$0 annual deductible**  
SO YOU CAN PAY LESS OUT OF POCKET.



COVERED CALIFORNIA

Get covered >

**we help you pay**  
FOR HEALTH INSURANCE.



COVERED CALIFORNIA

Enroll now >

**get free preventive care and more.**



COVERED CALIFORNIA

This way to health insurance >

SHOP PLANS  
**from brands you know.**



COVERED CALIFORNIA

This way to health insurance >

HEALTH COVERAGE  
**can keep you in the game.**



COVERED CALIFORNIA

This way to health insurance >

**save an average of \$4,300/year**  
FOR THE SAME COVERAGE YOU HAVE NOW.



COVERED CALIFORNIA

This way to health insurance >

**90%**  
GOT FINANCIAL HELP FOR HEALTH INSURANCE.



COVERED CALIFORNIA



Get covered >

**there's a plan for you.**



COVERED CALIFORNIA




This way to health insurance >

# OE25 Ad Campaign DIGITAL CREATIVE

Retargeting

**cross health insurance off your to-do list.**

Enroll now >



**GET HEALTH INSURANCE today.**

Enroll now >



**onlyX**  
DAYS LEFT TO ENROLL.

**This way to health insurance >**



**ENROLL BY december 31.**

**This way to health insurance >**



**ENROLL BY january 31.**

**This way to health insurance >**





# OE24 Ad Campaign PRINT CREATIVE



COVERED CALIFORNIA


YA ES POSIBLE OBTENER UN SEGURO MÉDICO DE CALIDAD POR **\$10 al mes**

Covered California es un servicio gratuito del estado que ya ha ayudado a millones de personas como tú a obtener y pagar un seguro médico. Te ofrecemos:

- Ayuda económica para reducir el costo mensual de la cobertura médica.
- Aún más ayuda para reducir los copagos y deducibles.
- Todos los planes de reembolso incluyen visitas al doctor, recetas médicas y cuidado de emergencia, además de atención preventiva gratuita.

Inscríbete antes del 31 de diciembre para estar cubierto el 1 de enero.  
CoveredCA.com/segsal | 800.395.5037

Tu seguro médico empieza aquí.



COVERED CALIFORNIA


NOW IT'S POSSIBLE TO GET QUALITY HEALTH INSURANCE FOR **\$10/month.**

Covered California is a free service from the state that has already helped millions of people like you get and pay for health insurance, and we offer:

- Financial help to lower the monthly cost of health coverage.
- Even more help to lower copays and deductibles.
- All brand-name plans include doctor visits, prescriptions and emergency care, plus free preventive care.

Enroll by December 31 to be covered by January 1.  
CoveredCA.com | 800.375.8355

This way to health insurance.



COVERED CALIFORNIA

NOW IT'S POSSIBLE TO GET QUALITY HEALTH INSURANCE FOR **\$10/month.**

Covered California is a free service from the state that has already helped millions of people like you get and pay for health insurance, and we offer:

- Financial help to lower the monthly cost of health coverage.
- Even more help to lower copays and deductibles.
- All brand-name plans include doctor visits, prescriptions and emergency care, plus free preventive care.

Enroll by December 31 to be covered by January 1.  
CoveredCA.com | 855.370.9450

This way to health insurance.





# SE24 Ad Campaign

## Banners - Prospecting



## Banners - Retargeting



## Native Digital


**THE LATEST**

SPONSORED CONTENT

**More Financial Help For Health Insurance Is Now Available**

If you've had a life changing event in the last 60 days, you can apply for health insurance. 90% of people who enrolled received financial help.

by Covered California



## Video



LINK: <https://youtu.be/-QKE2hQJpc>



SPONSORED BY COVERED CALIFORNIA

**Lost Your Health Insurance? Get Quality Coverage Now**

Californians who've experienced loss of health coverage in the last 60 days can now apply for quality health insurance through Covered California



SPONSORED BY COVERED CALIFORNIA

**Get Health Insurance And Avoid The State Tax Penalty**

Covered California is helping Californians get quality health insurance when life changes – and financial help to pay for coverage.



# Current Strategy

## BUDGET BREAKDOWN

# Historical Annual Budget **SNAPSHOT**

## PAID MEDIA: 90%

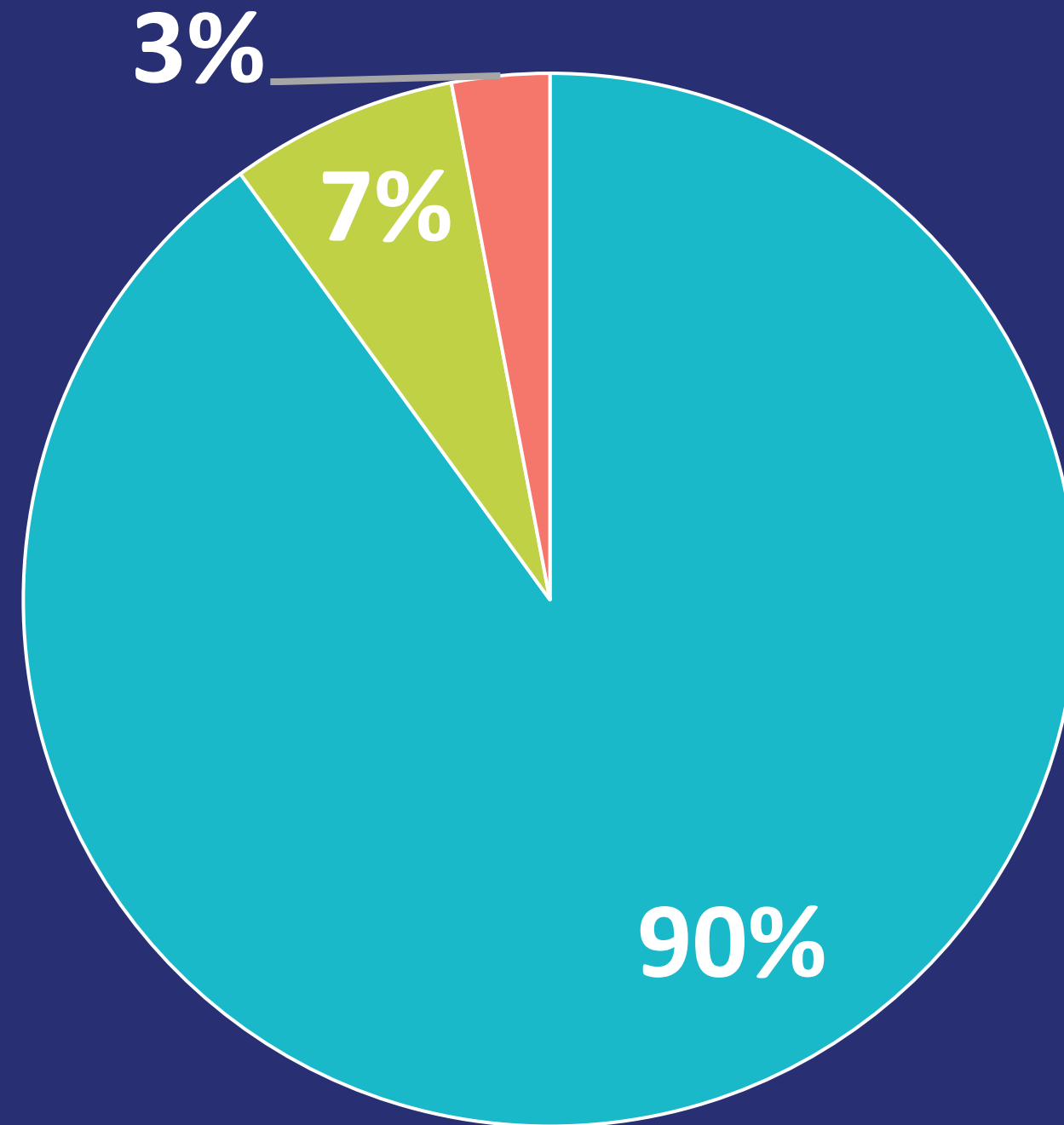
- 85% Open Enrollment
- 15% Special Enrollment

## PRODUCTION: 7%

- Varies based on TV production needs
- No more than 15%

## OTHER: 3%

- Trafficking
- Tools
- Translations





# Current Strategy

## MEDIA

# Historical Media Budget Allocation

	Feb -June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Special Enrollment	Special Enrollment Extension					Open Enrollment			Special Enrollment				
Media Budget Breakdown	7%					85%			8%				
Enrollment Breakdown	22.8%					45.5%			31.7%				

Note: Special Enrollment campaign crosses Fiscal Years, so it appears as 2 campaigns in billings, but the campaign strategy is built for one campaign February through October.

**Media Weight Strategy** : Special Enrollment’s budget is evenly distributed month-to-month. Open Enrollment takes a stair step approach to media spend, 25% November, 35% in December, and 40% in January.



# Media Targeting Parameters

## OPEN ENROLLMENT

## SPECIAL ENROLLMENT

Enrollment Window

11/1 – 1/31

Year-round outside of OE Campaign

Geography

Statewide

Statewide

Target

**CA 25-64 + HHI \$25K - \$150K**  
 Broad (70%)  
 Uninsured (25%)  
 Off-exchange (5%)

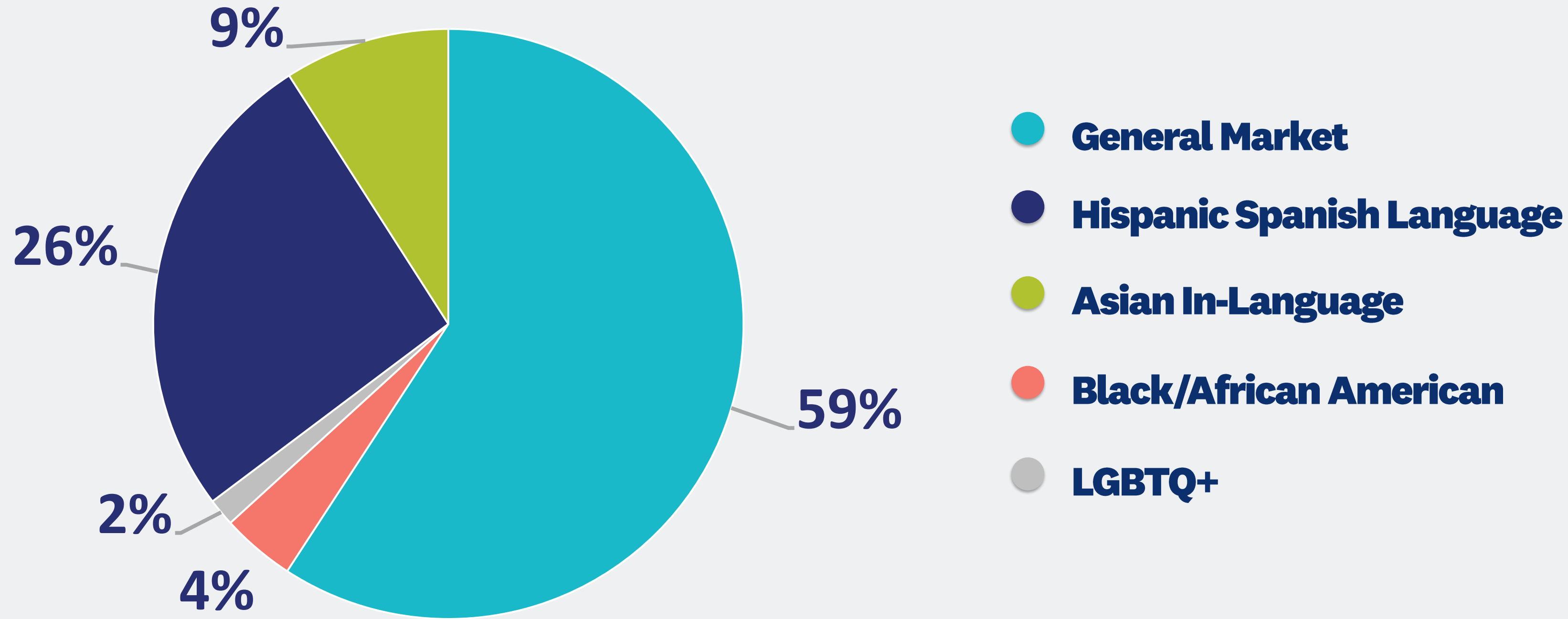
CA25-64 + HHI \$25K - \$150K  
 +  
 Qualifying Life Event

Segments

**Multi-Segment (English)**  
**LGBTQ (English)**  
**Hispanic (Spanish)**  
**Asian (Chinese – Mandarin, Cantonese, Korean, Vietnamese, Hmong, Laotian)**  
**Black/African American (English)**


**Multi-Segment (English)**  
**Hispanic (Spanish)**  
**Asian (Chinese – Mandarin, Cantonese, Korean, Vietnamese)**  
**Black /African American (English)**

# Media Budget by Segment **UPCOMING OE25**





# Media by Segment **UPCOMING OE25**



TV

● ● ●



Streaming Audio

● ● ●



Video

● ● ● ●



Eblast

● ●



Radio

● ● ● ●




Print

● ● ● ●



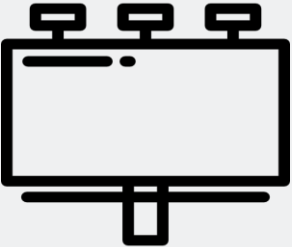
Display

● ● ● ●




Social

● ● ● ●



OOH

●



CTV/OTT

● ● ● ●



Search

● ●



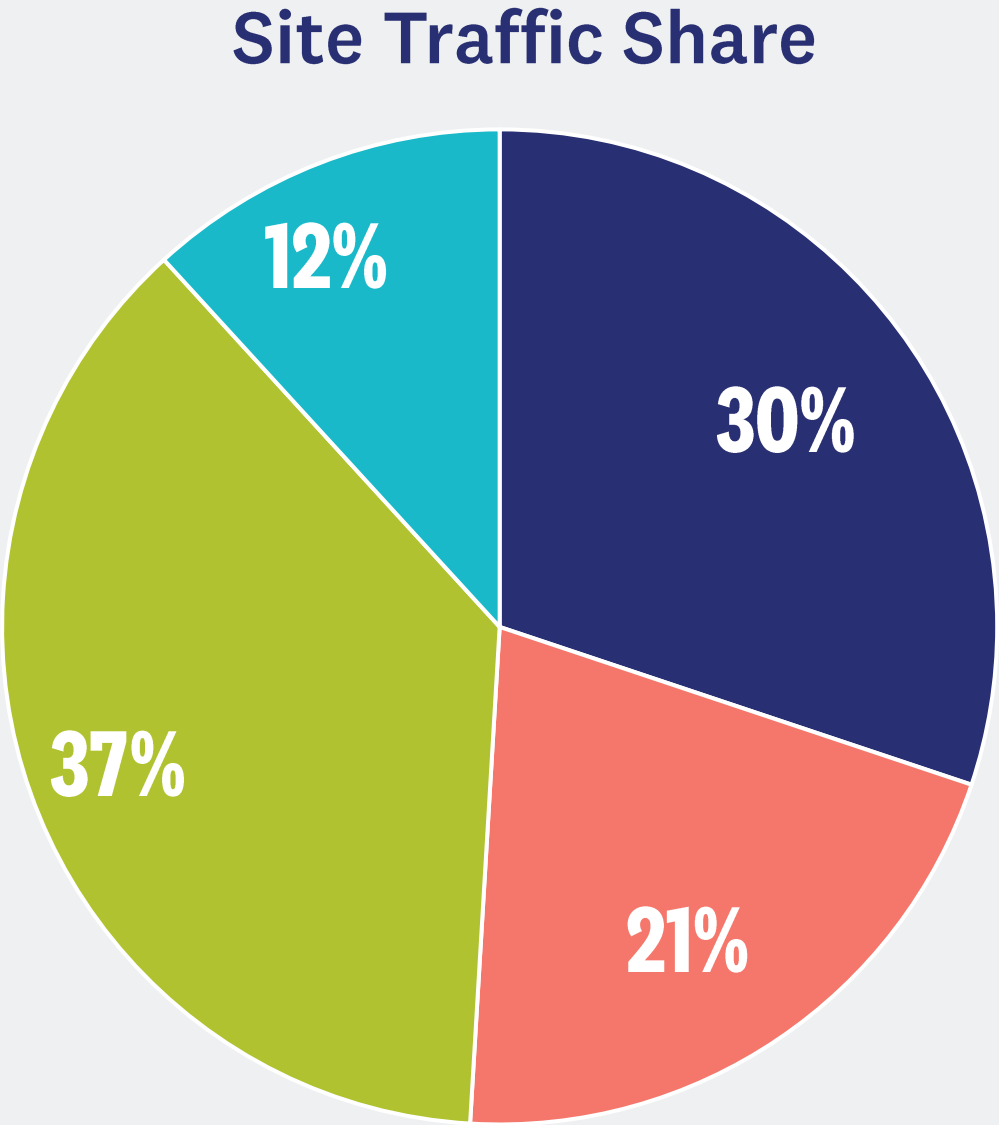
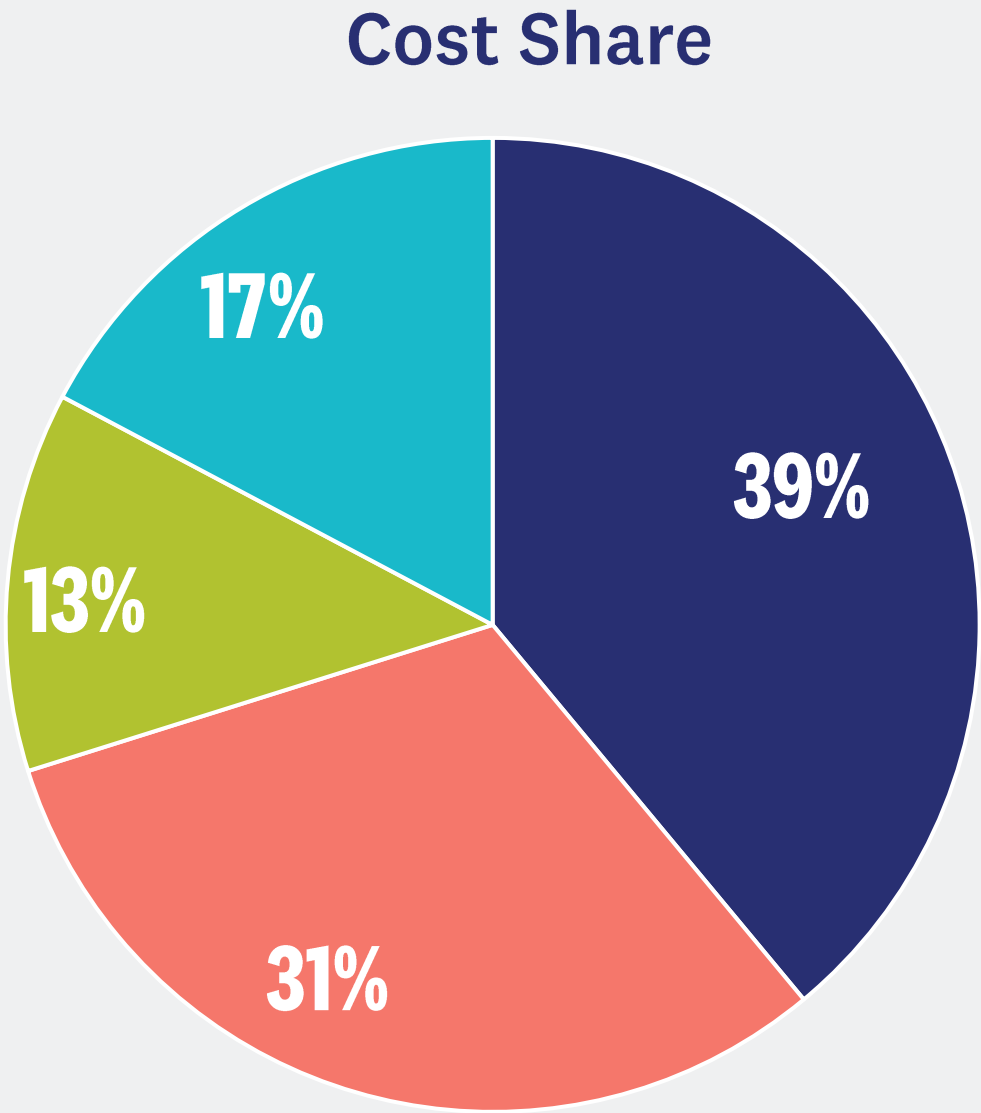
Influencers

● ● ● ● ●

**General Market**   **Black/African American**   **LGBTQ+**  
**Hispanic Spanish Language**   **Asian In-Language**

# Media Performance PAST OE24 RESULTS

Analytics for OE24 Digital media that had a KPI of driving site traffic.

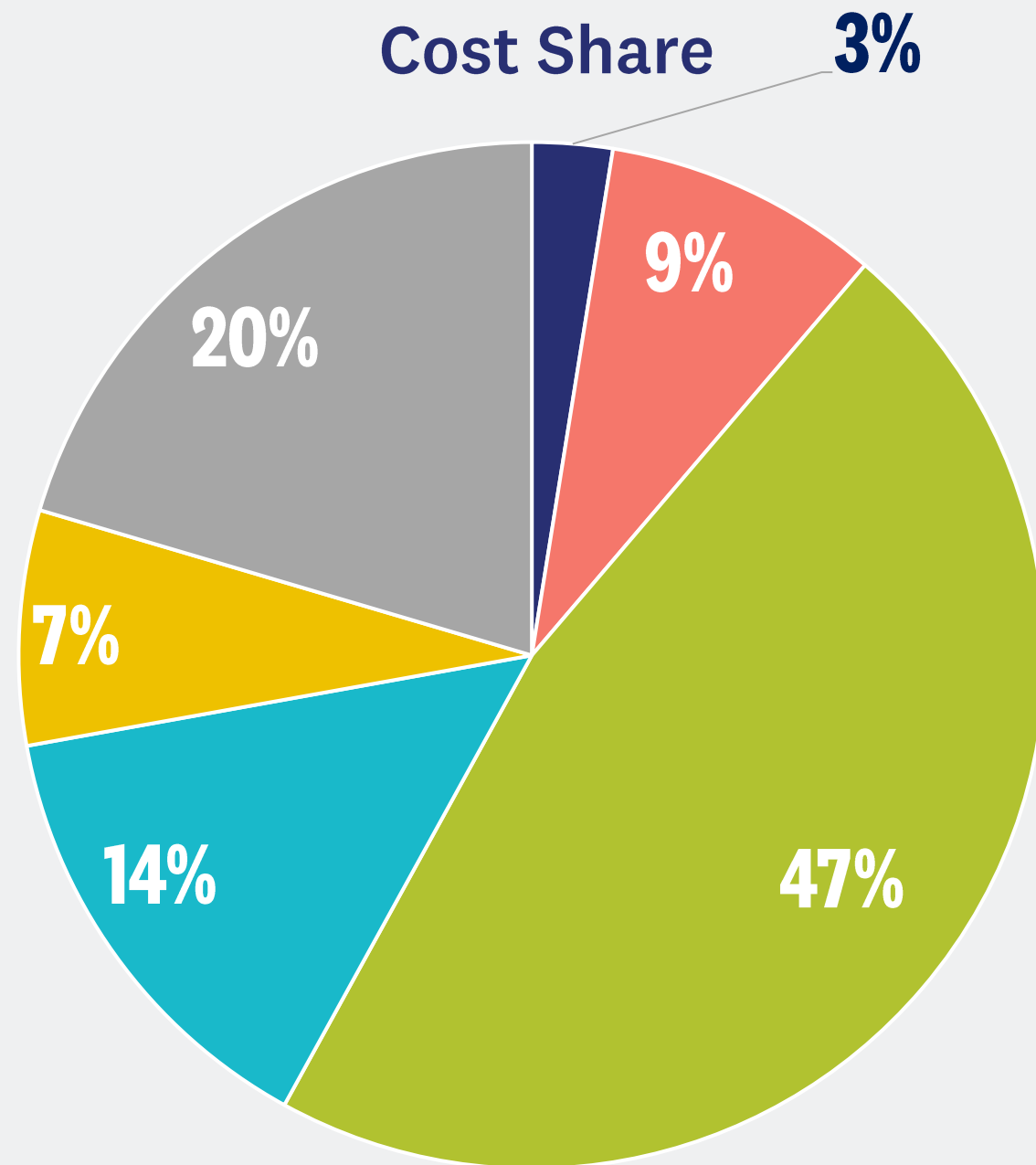


■ Video ■ Standard Display ■ Social ■ Native Display

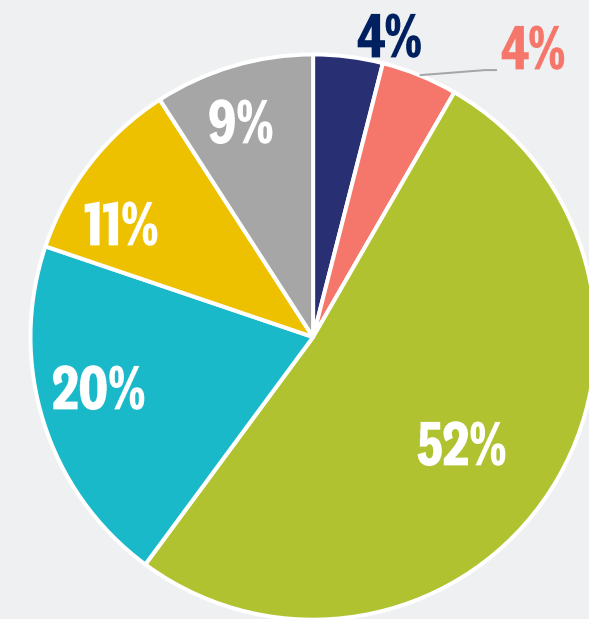
# Media Performance PAST OE24 RESULTS

Analytics for OE24  
Digital media that  
had a KPI of  
conversion.

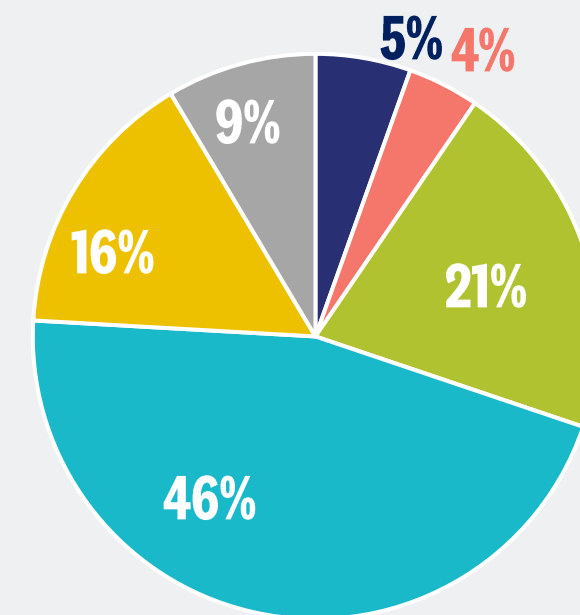
- Native Display
- Responsive Display
- Search
- Social
- Standard Display
- Video



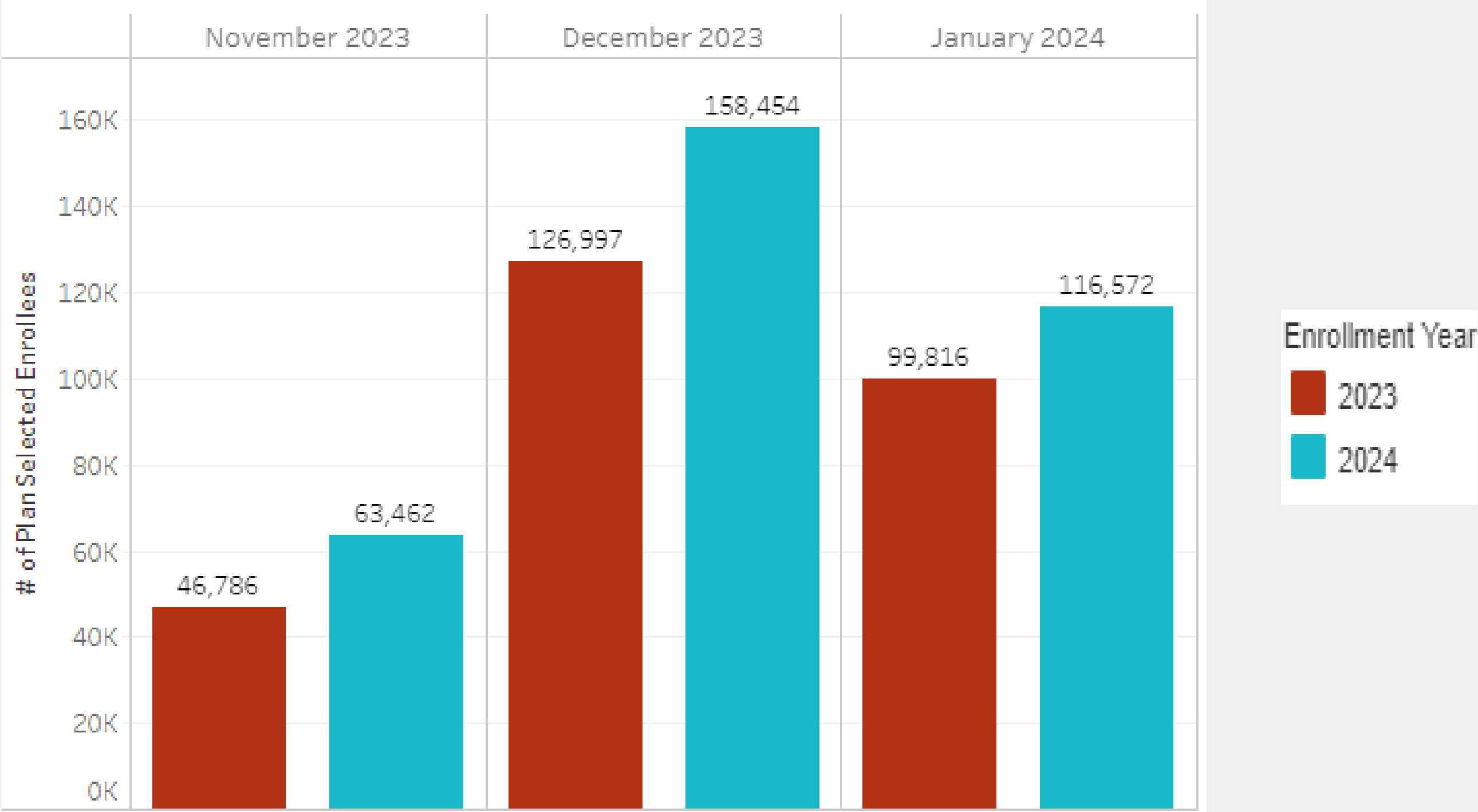
Account Creation Share



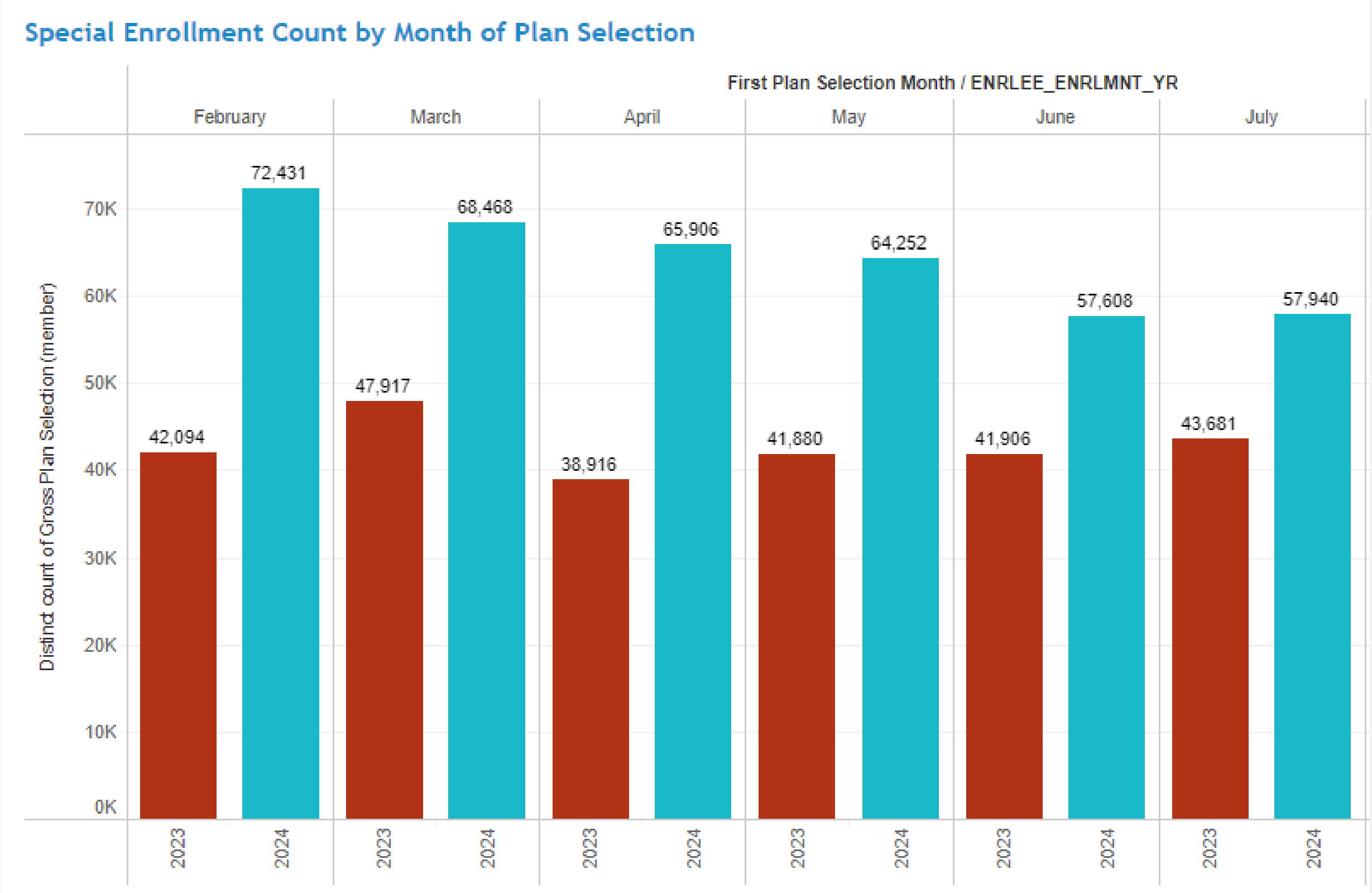
Plan Selection Share



# Monthly Plan Selections 0E23 & 0E24



# Monthly Plan Selections SE23 & SE24





# Case Studies & Assignment

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**Glenn Oyoung**

Advertising & Marketing Services RFP 2024-04 Stage 2 Webinar



# Case Histories

## CASE HISTORY 1

### Brand Building Strength and Process

Share a case history that displays your ability to rebrand and/or pivot a brand strategy to achieve the client's goals.

What processes and research did you use to inspire strategy planning and what steps did your team take to make sure the approach was on target and relevant?

## CASE HISTORY 2

### Strategic & Impactful Creative and Media

Share a case history of a campaign that showcases the strength of your creative team and your media team (in-house and/or proposed subcontractor) and demonstrates how your team has developed impactful, emotionally engaging creative that worked across communication channels and motivated consumers to take action.

## CASE HISTORY 3

### Strategic Media Planning and Buying

Share your proudest media accomplishments over the past year that demonstrate how your media team is on the cutting edge of enhancing the overall effectiveness of advertising efforts.

How do you leverage technology including AI to maximize the efficiency and impact of media investments?

# Assignment



## Initial Thoughts on Covered California's Current Situation

Let's have a strategic discussion based on our current creative platform and media strategy. Don't hold back! Based on our consumer research and your experience, identify any gaps or areas of improvement. What are your initial thoughts on the vision for how we take our brand to the next level?





# Q&A Session

## Part 1



**Break**



# Q&A Session

## Part 2



**Thanks!**