

# Marketing, Outreach & Enrollment Assistance Advisory Group



# Welcome

# HOUSEKEEPING

- Call to order – Roll Call
- All lines will be muted during the meeting
- Teleconference line for comments is: 1-800-230-1085
- There is time for comment at the end of every agenda item
  - We will take comments from the member attending in person first
  - Next we will take comments from members on the phone
  - Then we will take comments from the public attending in person
  - Finally comments from the public on the phone

# AGENDA

- I. Call to Order and Agenda Overview
  - II. Covered Legislative Updates
    - A. California State Subsidies
    - B. Individual Mandate
    - C. Implementation
  - III. Division Updates
    - A. Outreach & Sales – Targeting newly subsidy-eligible consumers
    - B. Marketing – OE7 Messaging Plan and Focus Group Research
    - C. Communications: Messaging to New Subsidies
- 10 Minute Break**
- IV. MOEA Advisory Members' Feedback Discussion Forum – State Subsidy Expansion and Penalty Mandate
  - V. Closing

# LEGISLATIVE UPDATES

# Subsidies, Mandate & Implementation

## **Audrey King**



# NEW AFFORDABILITY PROGRAMS BUILD ON THE ACA

In late June, the Governor signed the 2019-20 budget that:

- Establishes a state subsidy program providing premium subsidies over the next three years for eligible individuals with incomes at or below 138 percent of the Federal Poverty Level (FPL) and above 200 and at or below 600 percent of the FPL.
- Establishes a California individual mandate and penalty starting in 2020 that closely mirrors the federal structure that was in place prior to the penalty being “zeroed out” by Congress.

# KEY ELEMENTS OF THE STATE SUBSIDY PROGRAM

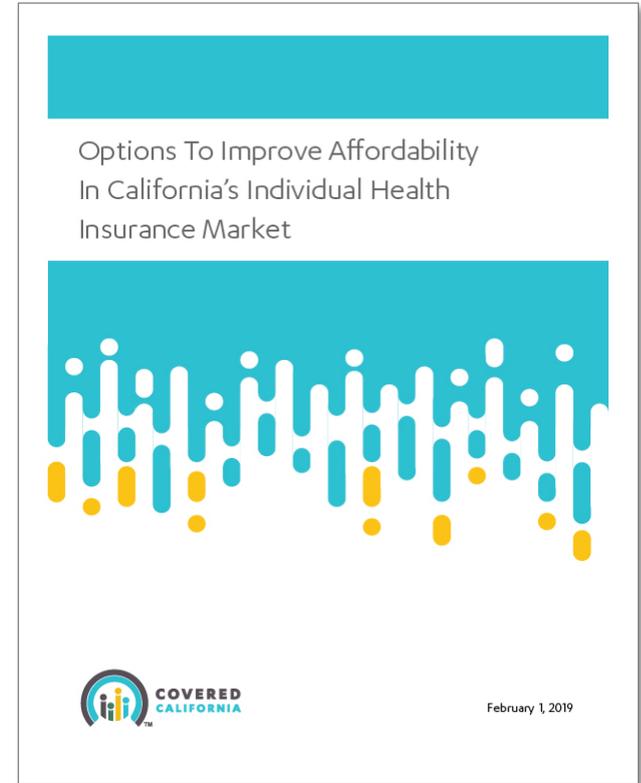
- The budget appropriates \$428,629,000 for plan year 2020 for state premium subsidies for consumers at or below 138 percent FPL and above 200 and at or below 600 percent FPL.
- The budget directs Covered California to allocate approximately 17 percent of funding to individuals above 200 and at or below 400 percent FPL and the remaining 83 percent to individuals at or below 138 percent FPL and above 400 and at or below 600 percent FPL.
- To receive state subsidies, individuals must purchase coverage through Covered California and otherwise meet eligibility requirements for federal premium subsidies, except for the income requirements for the 400 to 600 percent FPL population.

# KEY ELEMENTS OF THE STATE SUBSIDY PROGRAM CONT.

- Subsidies would be advanceable and would be reconciled at year-end through the Franchise Tax Board.
- The California individual mandate is permanent but the amount of the penalty would be offset if the federal penalty is reinstated.
- The state financial assistance program would sunset December 31, 2022.

# COVERED CALIFORNIA'S WORK TO INFORM OPTIONS TO IMPROVE AFFORDABILITY IN CALIFORNIA'S INDIVIDUAL HEALTH INSURANCE MARKET

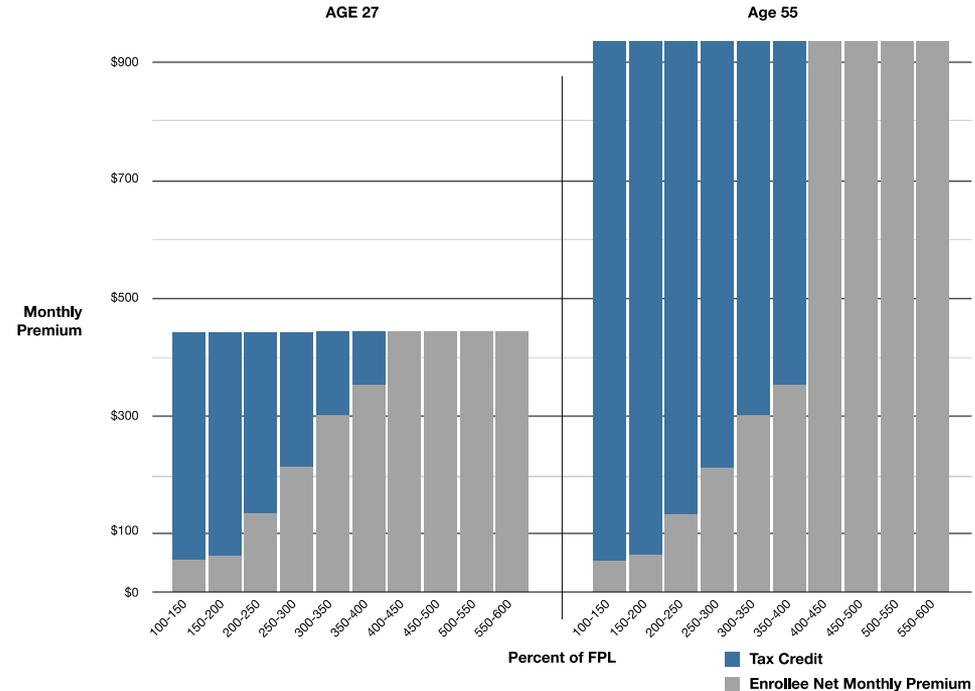
- Developed pursuant to AB 1810 (Committee on Budget, Chapter 34, Statutes of 2018), to develop and present options to improve affordability for low- and middle-income Californians to the Governor, Legislature, and Council on Health Care Delivery Systems.
- Five-month engagement of academic experts and Covered California's Policy Division with a workgroup of stakeholders, legislative staff and broad community input.
- Report presents multiple options to improve affordability in the individual market building on tools of the Affordable Care Act.
- Report available at: [https://hbex.coveredca.com/data-research/library/CoveredCA\\_Options\\_To\\_Improve\\_Affordability.pdf](https://hbex.coveredca.com/data-research/library/CoveredCA_Options_To_Improve_Affordability.pdf)



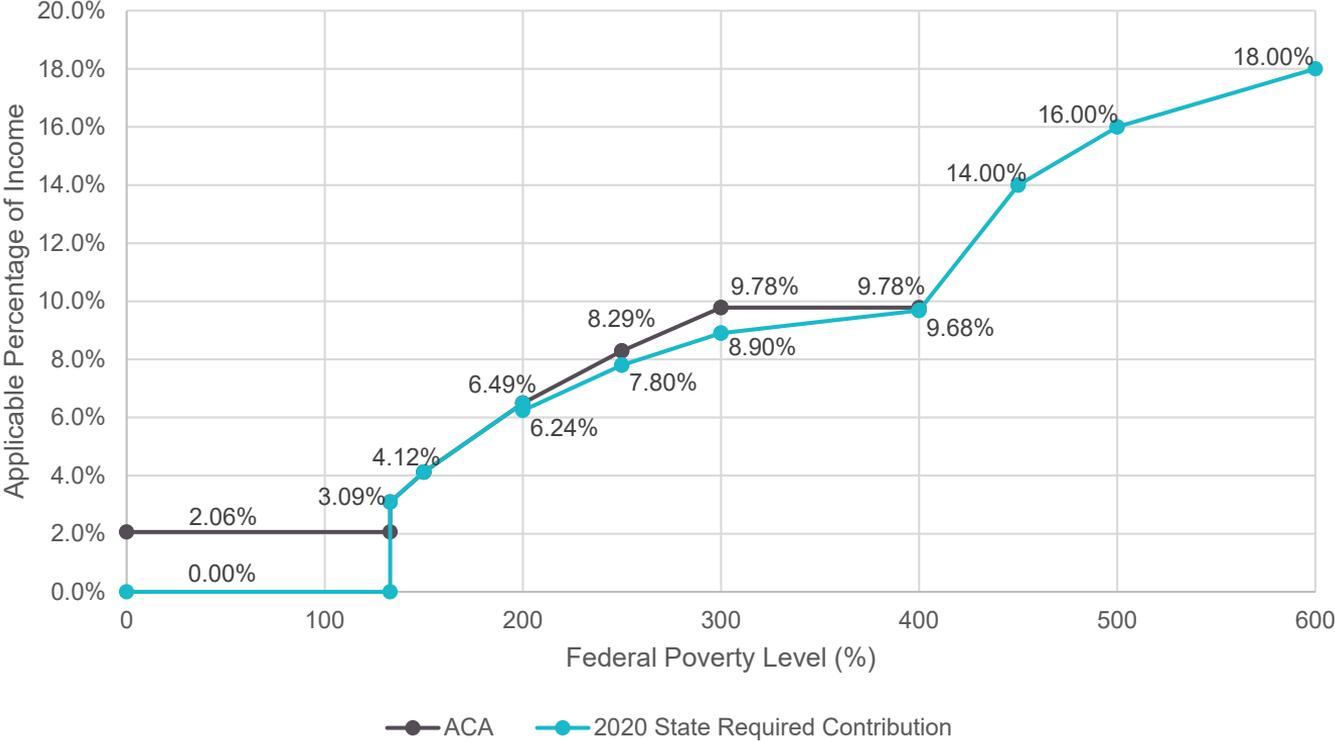
# AFFORDABILITY REMAINS A CRITICAL CHALLENGE FOR MIDDLE INCOME CONSUMERS

- Consumer share of premium (grey bars) jump for those just over the “subsidy cliff” at 400 percent of Federal Poverty Level. The impact is most severe for older consumers and those living in regions with higher health care costs.

Monthly Premium and Tax Credit by Age and Income Range in Alameda County



# 2020 REQUIRED CONTRIBUTION LEVELS



# INDIVIDUAL MANDATE

- Would require California residents to enroll in and maintain minimum essential coverage, receive an exemption, or pay a penalty.
- Generally mirrors the federal individual mandate and penalty with adjustments for California's filing threshold and other adjustments needed for a state-level penalty.
- Franchise Tax Board would collect the penalty through the income tax system.
- Covered California would grant exemptions year-round for hardship and religious conscience; Franchise Tax Board would grant additional exemptions (e.g., low income, unaffordability of coverage, short-term gaps in coverage) through the filing process.

# COVERED CALIFORNIA'S ROLE IN THE ADMINISTRATION'S INDIVIDUAL MANDATE

- The Governor's Budget requires Covered California to administer exemptions for hardship and religious conscience.
  - Hardship includes financial hardship and other life circumstances that would prevent an individual from obtaining coverage
  - Hardship exemptions can be granted throughout the year and entitle a consumer to purchase a catastrophic plan if desired
- Using data provided by the Franchise Tax Board, Covered California will perform outreach to individuals who pay the penalty or receive exemptions.

# Questions?

# DIVISION UPDATES

Outreach & Sales  
**Robert Kingston**



# STATE SUBSIDY SCENARIO

- Game-changer for certain households

<b>Erin and Francis</b> 62 years old Live in a high cost region Income: \$72,000 425% FPL <i>Based on the second-lowest Silver (SLS) plan offered in Oakland, CA.</i>		Affordable Care Act Baseline	New California State-Based Subsidies
	Monthly Premium (SLS)	\$2,414	\$2,414
	Net Premium	\$2,414	\$714
	Net Premium Income Share	40.3%	11.9%
	Federal Premium Subsidy	\$0	\$0
	New California Premium Subsidy	\$0	\$1,700
	Silver Plan Medical Deductible – (family)	\$5,000 NO deductible for out-patient care	\$5,000 NO deductible for out-patient care

# THREE CATEGORIES OF OPPORTUNITY

- **On-Exchange**
- **Off-Exchange**
- **New to Coverage**

Projected Outcomes, Coverage Year 2020	Total	Below 400% FPL	Above 400% FPL
Number of Individuals Eligible to Receive a State Subsidy	922,000	687,000	235,000
Estimated Number of Newly Insured Individuals through Covered California	187,000	88,000	99,000
Projected State Subsidy Cost (\$ millions)	\$421,000,000	\$86,000,000*	\$335,000,000

# OFF-EXCHANGE TO ON-EXCHANGE TRANSITION

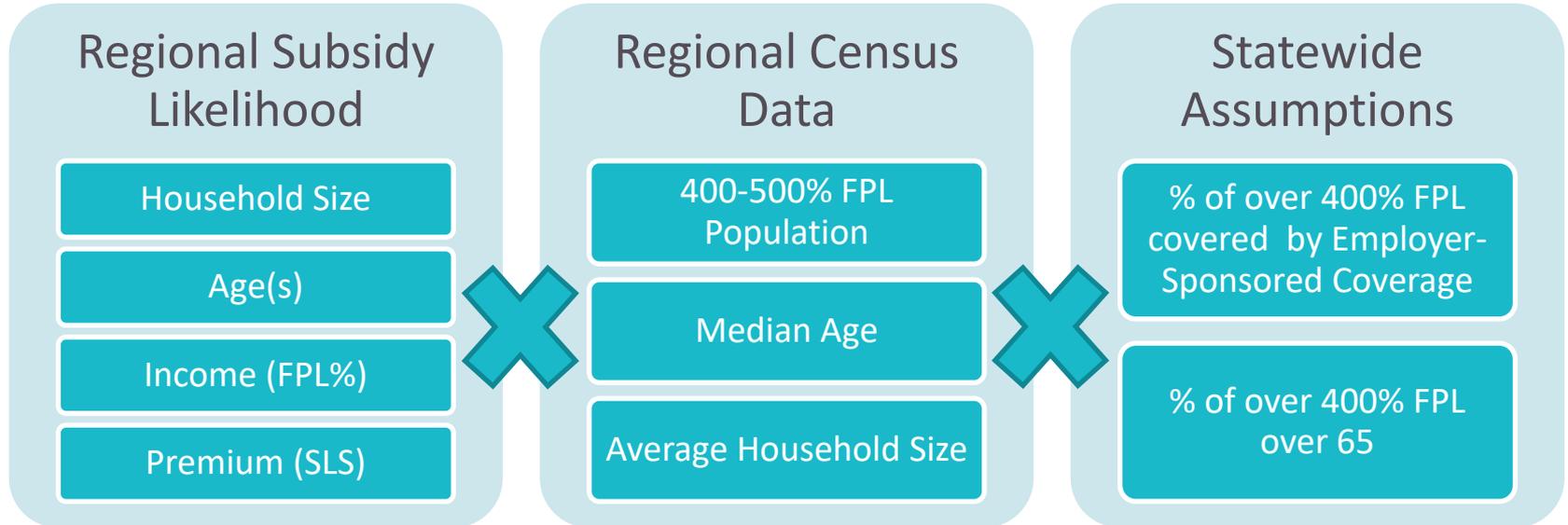
There are a variety of potential barriers to bringing consumers over from off-exchange.

- **Subsidy eligibility** will be a critical factor in determining the likelihood of bringing an off-exchange consumer on-exchange.
- **Silver loading** may decrease the likelihood of bringing a consumer on-exchange even if they are subsidy eligible because the off-exchange price differential may be greater than the subsidy.
- **Non-mirrored plan pricing** may also decrease the likelihood of bringing a consumer on-exchange depending on the pricing for the consumer.

# NEW TO COVERAGE OPPORTUNITY

A region specific strategy is key to micro-targeting populations of subsidy-likely consumers.

- **Regional variation** yields varied subsidy eligibility.



# REGIONAL COMPARISONS

## Monterey Coast (Region 9)

- High premium region
- State Subsidy likely at most combinations of age, household size, and income
- 8,500 Individuals\*

## Sacramento Valley (Region 3)

- Medium premium region
- State Subsidy likely at fewer combinations of age, household size, and income
- 29,000 individuals\*

## Los Angeles County Partial (Region 15)

- Low premium region
- State Subsidy likely at lower end of 400-600% FPL range, older ages, household size at least two
- 51,000 individuals\*

# OPPORTUNITY DISTRIBUTION

- State based subsidy planning requires regional analysis to combine subsidy eligibility likelihood with demographics to project sales opportunity
- Relatively lower regional premiums mean older, lower incomes, and larger household sizes to qualify for subsidy
- Meaningful pockets of opportunity in every rating region
- Tens of thousands of likely newly eligible consumers in most rating regions

# Questions?

Marketing  
**Jennifer Miller &  
Yuliya Andreyeva**



# RESEARCH

## APRIL 2019 FOCUS GROUPS & IDIS

Jennifer Miller, Marketing Manager

# KEY FINDINGS

- ✓ **Consumers want healthy bodies AND minds** – definitions of health include both physical and mental/emotional aspects
- ✓ **While health is important, foregoing health insurance is seen as a practical choice** – skipping out on premiums is seen as a way to save money especially if you remain healthy and don't "use it." It's not even considered unless something catastrophic happens
- ✓ **Self-perceived preventive measures help uninsured consumers feel protected** – focusing on healthy habits and proactively seeking health-related information helps keep the need for doctors at bay
- ✓ **Workarounds work—they aren't always seen as a compromise** – uninsured consumers employ lots of strategies to cope with life without health insurance (local clinics, traveling to home country for care, etc.) and in many cases these options are seen as good quality care
- ✓ **But being uninsured can cause an emotional toll** – some shame and embarrassment exists from being uninsured especially for those who just lost coverage or simply can't afford it
- ✓ **The world of health insurance is untrustworthy, overwhelming, and confusing** – too much information and misinformation abounds, and there's no easy way to navigate it
- ✓ **Mandatory enrollment and penalty feel like an infringement on personal rights** – they are seen as scare tactics that strip people of their right to "choice" and freedom rather than setting a goal for the common good
- ✓ **Few have a good understanding of Covered California** – misunderstanding, past experiences, and hearsay taint perceptions
- ✓ **Once they see their quotes, many subsidy eligible consumers are relieved by affordability** – but emotional roadblocks impede them from checking (not wanting to get their hopes up)
- ✓ **Non-subsidy eligible consumers are more likely to see premiums as hampering their lifestyle** – quotes confirm what they already know; the costs are high and feel like a blow to their already "stuck in the middle" financial state

# Many don't understand Covered CA

Many are unclear that **Covered California is a resource** and provides a variety of low cost and high-value options

## Common misconceptions:

- A health insurance provider
- Tied to Medi-Cal
- A way for the state to make a profit
- Has insurance providers' best interests in mind
- Only for low income consumers
- Even those who are subsidy eligible wouldn't qualify for financial help
- Offers basic or subpar care

**For some, “marketplace” is associated with profits or putting providers first; consumers need to know Covered CA has their best interests in mind**



“It’s Medi-Cal. I’ve looked into it, but I make too much money.”

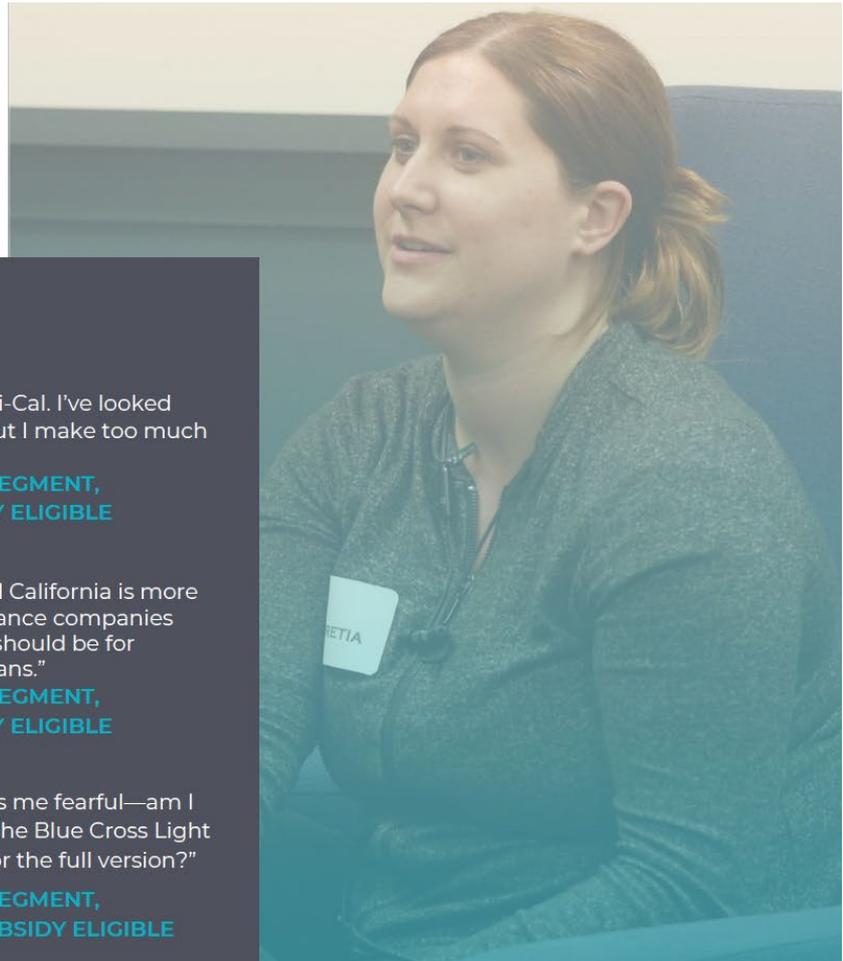
**MULTI-SEGMENT,  
SUBSIDY ELIGIBLE**

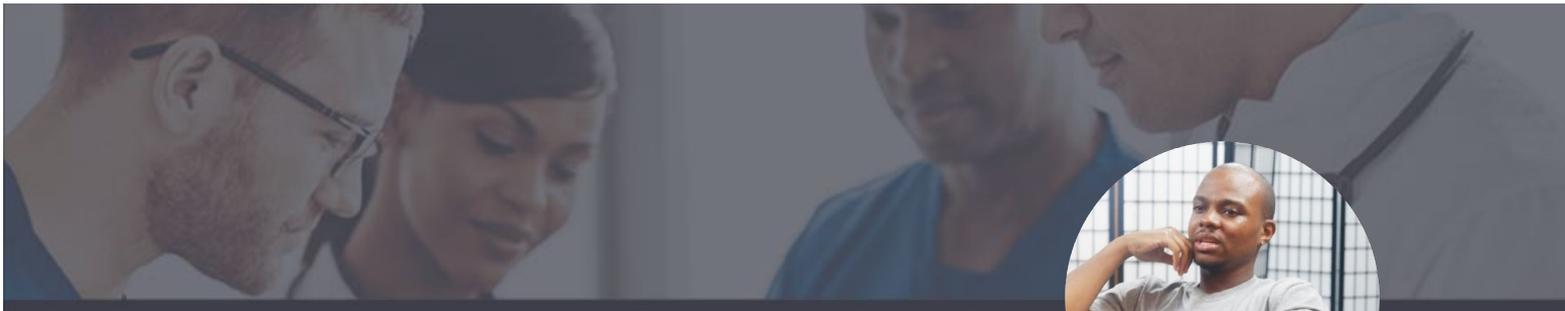
“Covered California is more for insurance companies when it should be for Californians.”

**MULTI-SEGMENT,  
SUBSIDY ELIGIBLE**

“It makes me fearful—am I getting the Blue Cross Light version or the full version?”

**MULTI-SEGMENT,  
NON-SUBSIDY ELIGIBLE**





## Misunderstanding or past experience hold consumers back

- Most don't return or check back because they think their quote will still be too high and don't know of any improvements made over the past few years
- Subsidy eligible express anxiety about getting quotes because they don't want to get their hopes up and be let down

**Levels of plans are seen as quality indicators, not options;** bronze plans are seen as low quality, lacking sufficient coverage, and undesirable



"My status hasn't changed since I looked at it. I probably can't afford anything so why bother looking?"

**MULTI-SEGMENT, SUBSIDY ELIGIBLE**

"Learning more about financial aid doesn't interest me because I don't want to get my hopes up."

**MULTI-SEGMENT, SUBSIDY ELIGIBLE**

"Bronze would include St Vincent's, where there are lower quality doctors, as opposed to Cedars Sinai in Beverly Hills."

**AFRICAN AMERICAN, SUBSIDY ELIGIBLE**

# OE7

# QUANTITATIVE MESSAGING RESEARCH RESULTS

Jennifer Miller, Marketing Manager

# METHODOLOGY



## ONLINE

- 20-minute online survey
- Across California

## F2F

- 20-minute survey taken on computer or tablet
- Combination of mall and street intercepts
- Locations: Los Angeles, San Diego, San Francisco, Sacramento

## KEY RECRUITING CRITERIA

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- 26 to 60 years old
- Legal CA resident
- Uninsured
- Not employed in Sensitive Industries (Market Research, Healthcare, Pharmaceuticals, etc.)
- Qualify for one of four segments (see details on next slide)



# AUDIENCE DEFINITIONS

The following four audiences are covered in this report. All four are uninsured.

## English Speakers

N=500

- Any ethnicity
- Uninsured
- Subsidy eligible OR Potential subsidy eligible

## Spanish Dominant

N=200

- Must have taken survey in Spanish
- Uninsured
- Subsidy eligible

## Chinese Dominant

N=50

- Must have taken survey in Traditional Chinese
- Uninsured
- Subsidy eligible
- Consumes a minimum of 5+ hours of Mandarin-language media per week

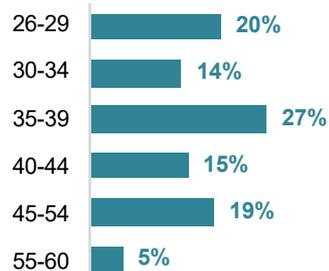
## Korean Dominant

N=50

- Must have taken survey in Korean
- Uninsured
- Subsidy eligible
- Consumes a minimum of 5+ hours of Korean-language media per week

# ENGLISH SPEAKER PROFILE

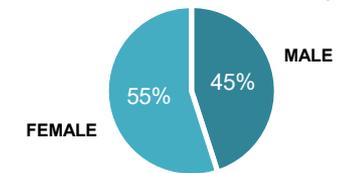
## AGE AVG: 38



## MARITAL STATUS



## GENDER



## AVG. HOUSEHOLD SIZE



## ETHNICITY

White/Caucasian	42%
Black/African American	20%
Asian Pacific Islander/Asian American	4%
Hispanic/Latino	30%
Native American	0%
Mixed race	2%
Other	1%

## ONLINE MEDIA HABITS ONCE-A-DAY OR MORE SUMMARY

Go on social media	70%
Look for information online	65%
Listen to the radio	61%
Watch traditional television	54%
Watch television via streaming	51%
Listen to online radio	35%

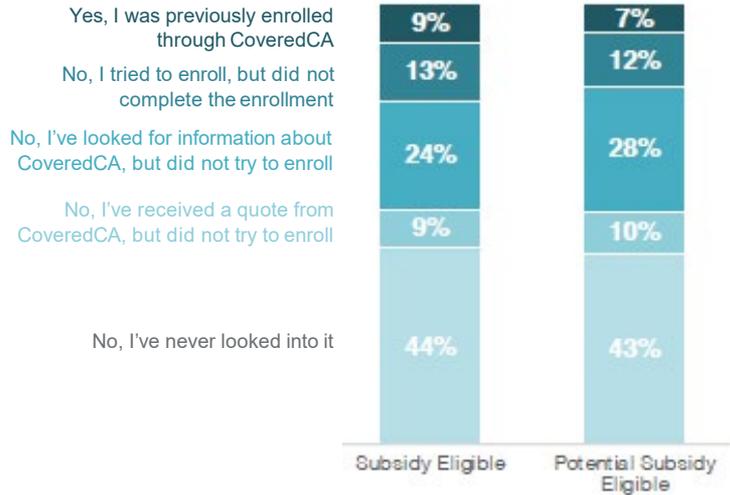
## EDUCATION LEVEL

High school graduate	30%
Some college	38%
College	23%
Some post-graduate work	6%
Postgraduate/PhD	2%

## EMPLOYMENT STATUS

Full-time	57%
Part-time	21%
Self-employed	5%
Homemaker	6%
Unemployed	11%

# PRIOR EXPERIENCE WITH COVERED CALIFORNIA

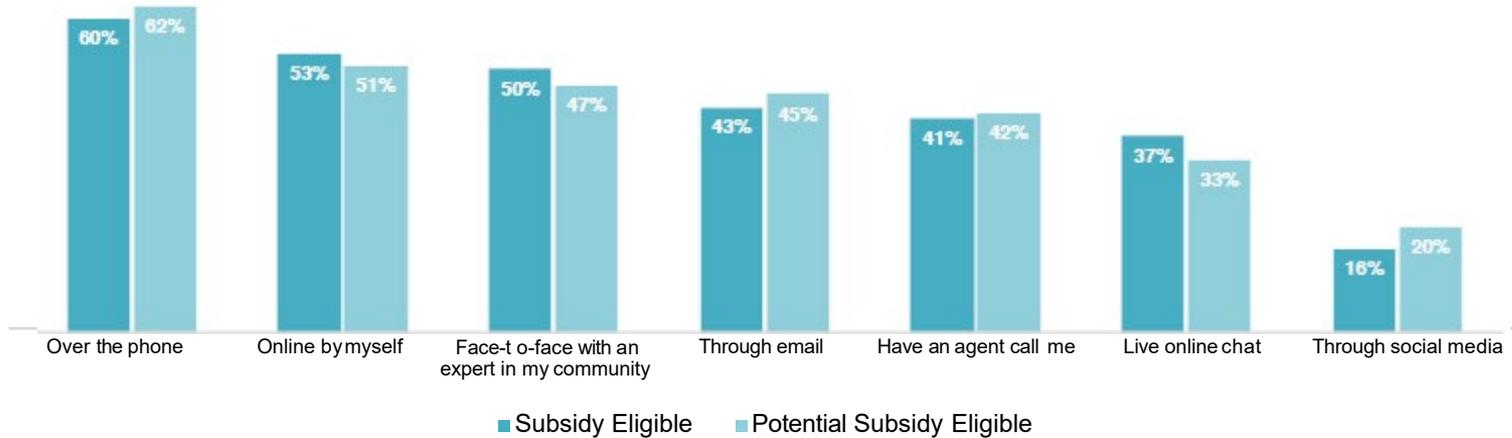


C1: Have you ever explored health insurance through Covered California before?  
Base size: Total (N)= 528, Subsidy Eligibility (N)= 343, Potential Subsidy Eligibility (N)=185

# PREFERRED COMMUNICATIONS METHOD

When Californians engage with CoveredCA, most prefer the personal touch of a phone call or face-to-face interaction, or they want to look into CoveredCA online on their own.

Preferred Communication Methods (Top 3 Ranked)

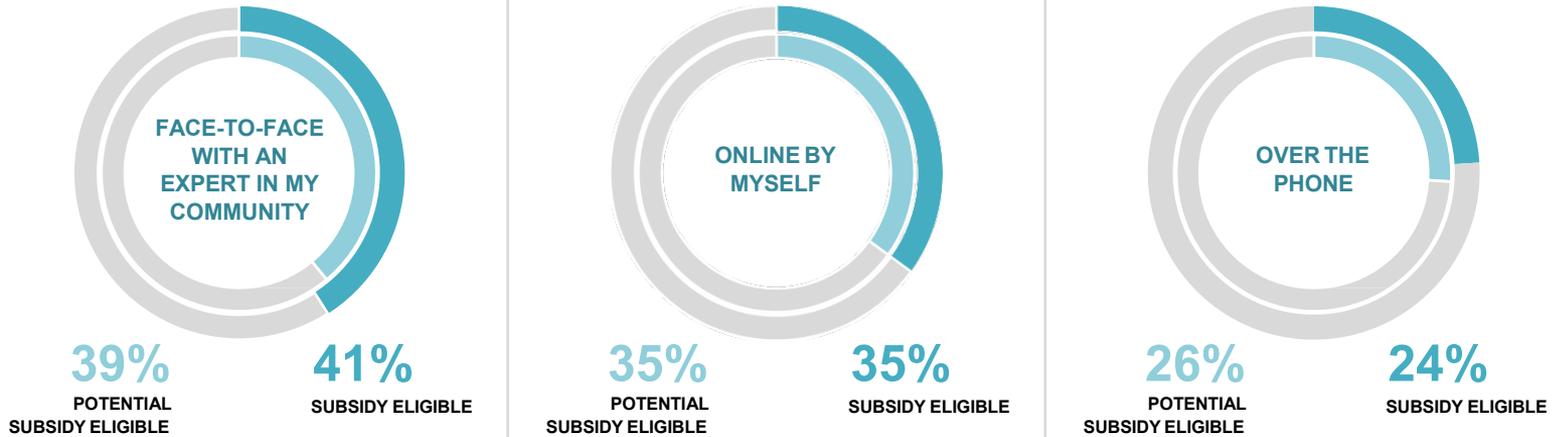


E1: How would you prefer to interact with CoveredCA?  
Please tell us your preferred communications methods to get more information/learn about your options.  
Base size: Total (N)= 528, Subsidy Eligibility (N)= 343, Potential Subsidy Eligibility (N)=185

# PREFERRED ENROLLMENT METHODS

When it comes to enrolling, Californians want to go through the process in-person with an expert, or they prefer to enroll online on their own.

## Preferred Enrollment Methods

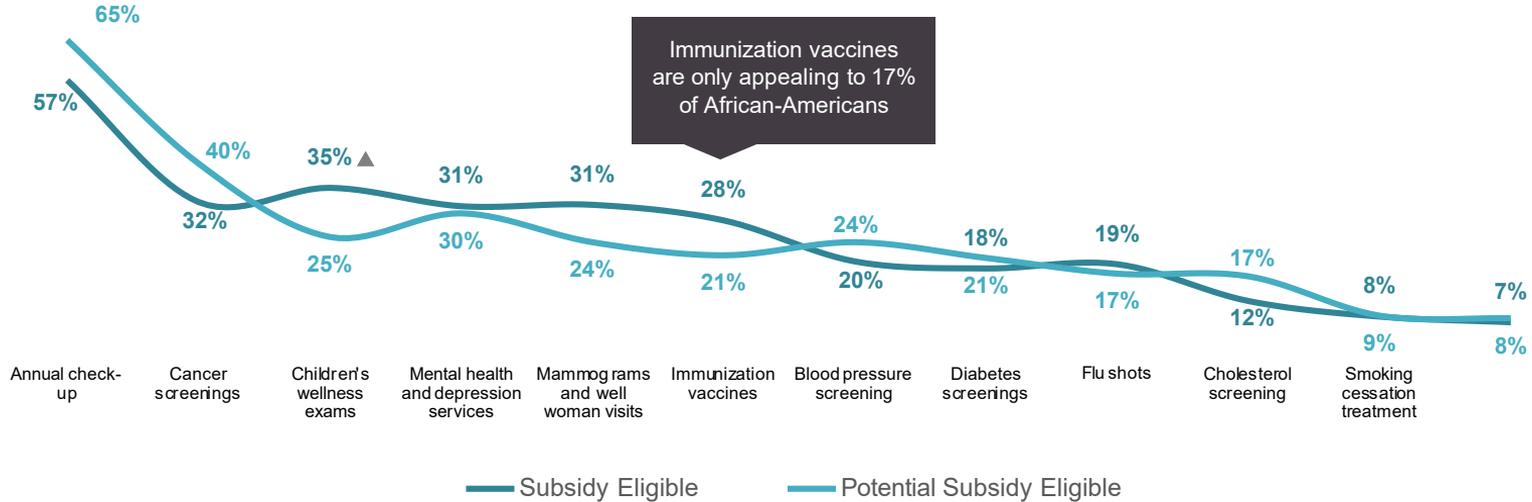


E2: What about for enrolling? Please tell us your most preferred method of enrollment with Covered California.  
Base size: Total (N)= 528, Subsidy Eligibility (N)= 343, Potential Subsidy Eligibility (N)=185

# FREE PREVENTATIVE CARE

Annual check-ups are the top need among both Subsidy Eligible and Potential Subsidy Eligible Californians.

## Most Appealing Free Preventive Care (Ranked As Top 3)



D1: When you hear that FREE PREVENTIVE CARE is included in all health insurance plans through Covered California, which of the following types of preventive services are the most appealing to you?

Base size: Total (N)= 528, Subsidy Eligibility (N)= 343, Potential Subsidy Eligibility (N)=185

▲ Significant difference at 95% confidence level

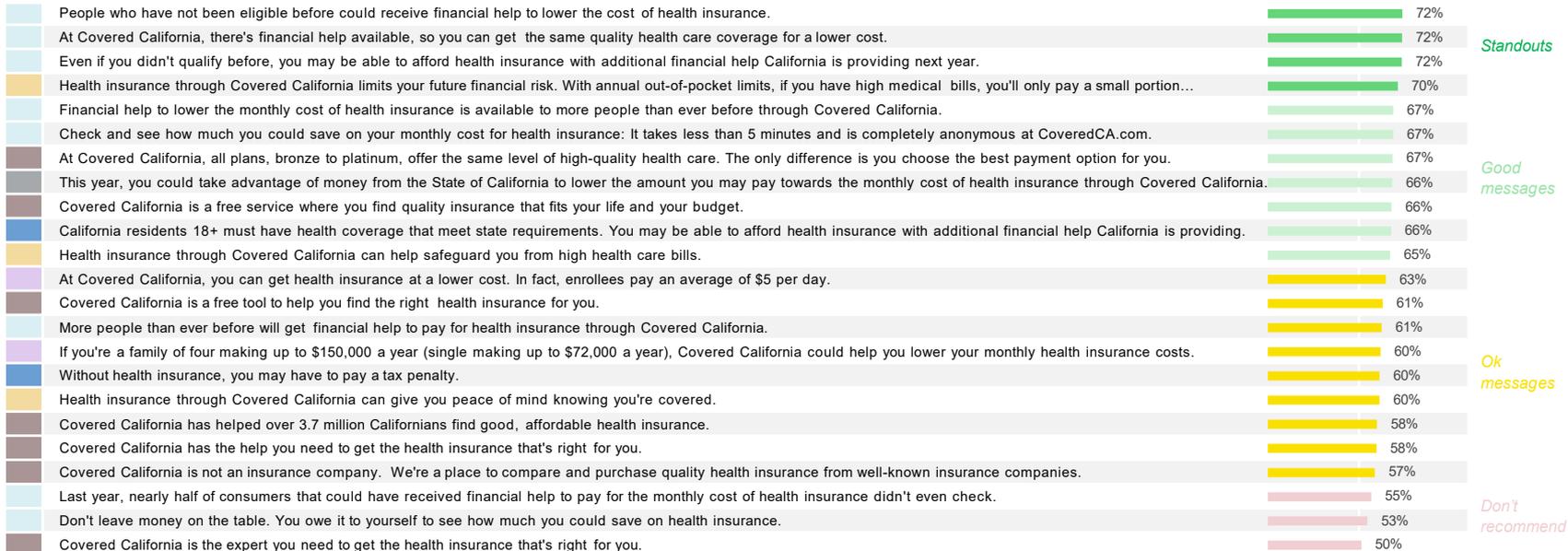
Covered CA Message Evaluation | July 16, 2019

# MOST MOTIVATING MESSAGES



African-Americans rated the same messages as standouts

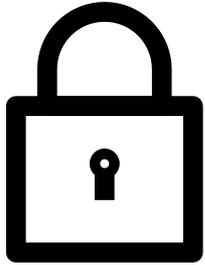
## Most Motivating Messages (Top 2 Box %)



# OE7 CREATIVE CAMPAIGN DIRECTION

Yuliya Andreyeva, Marketing Manager

# PROBLEM



Many people just still don't get how Covered California can help them get Health Insurance

# WHY?

There's a lot in the way of 'getting' how we can help

Other priorities

Misinformation

Technical Challenges

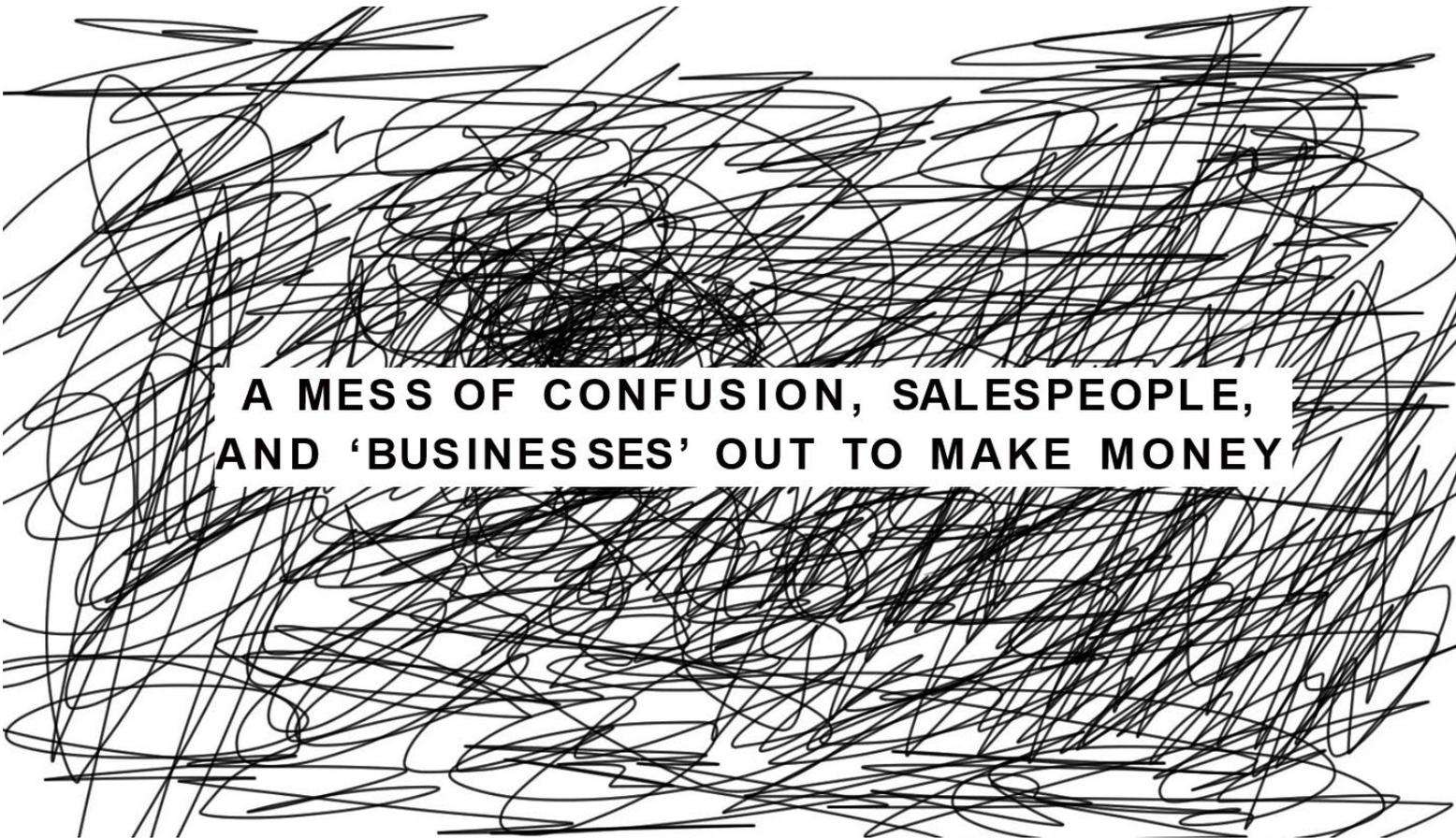
Work Arounds

Lack of Urgency

Past Experience

Terminology

Changing Laws



**A MESS OF CONFUSION, SALESPEOPLE,  
AND 'BUSINESSES' OUT TO MAKE MONEY**



**COVERED  
CALIFORNIA GETS  
LUMPED IN AS  
JUST ANOTHER  
ONE IN THE  
(INCREASINGLY  
CLUTTERED)  
CROWD...**

**BUT THAT'S NOT WHO WE ARE...**

# WE CAN HELP THEM

- Health insurance isn't a little thing.
- It's not a casual, or a fun thing.
- It's not an easy thing.
- It's a big deal.
- It's a fight.

It's might be too hard to take it on alone. But what if someone has your back?

Show Covered California is  
**In Your Corner**

- More emphasis on us/what we can do for the consumer
- Be an ally in the confusing world of health insurance
- Give back hope/a solution to cynicism
- More emotional connection to Covered California vs. Insurance

# TV “SHOULDN’T HAVE TO”



Open on a husband frantically helping to sit his wife down on to the couch. She’s grabbing her chest, a bit out a breath. We don’t know what’s going on, but it appears serious.



**VO:** In an emergency, you shouldn’t have to handle it yourself.



Cut to him hurriedly helping her into the car.



**VO:** You shouldn’t have to be the ambulance.



Cut to the couple in the hospital. The wife is in a hospital bed, hooked up to various monitors.

**VO:** You shouldn’t have to worry about the cost... but without insurance, you don’t have a choice.



As the doctor gives his diagnosis...

**VO:** That’s why there’s Covered California. We’re here to help you find a health plan that fits your needs and your budget...



...they exchange a nervous glance.

**VO:**...so you’re covered when the unexpected happens.



Cut to art card as VO is spoken over it.

SUPER: [LOGO]

SUPER: [CoveredCA.com](http://CoveredCA.com)

**VO:** Because we believe you shouldn’t have to choose between the life you’ve built and the care you need.

# DRTV “SPOKESPERSON”- SCRIPT

MAN: When it comes to health coverage, we all need someone in our corner.

MAN: That’s why there’s Covered California. We’re the only place you can get financial help to pay for your health insurance.

MAN: And this year, almost a million people could receive additional financial help from the State to lower the cost of health insurance...more for those already getting it, and new help for many who have not gotten help before.

MAN: With insurance, you have annual out-of-pocket caps that limit your financial risk. If you ever have high medical bills, you’ll only pay a small portion and your plan will pay the rest.

MAN: At CoveredCA.com you can see health plans side-by-side, so you can choose the one that fits your needs and budget.

MAN: So, check to see how much you could save. It only takes 5 minutes.

MAN: Have questions or want to enroll? Visit us online, call us, or meet with an expert in your area.

VO: To be covered by January 1, enroll by December 15.

# OE7 MEDIA PLAN

Yuliya Andreyeva, Marketing Manager

# PLANNING PARAMETERS



## Flight dates

10/15/19 – 1/31/20



## Target

Subsidy eligible,  
uninsured CA residents,  
138%-600% FPL

### **Media Target**

A25-64  
HHI \$25K - \$150K



## Segments & Languages

**Multi-Segment** (English)

**LGBTQ** (English)

**Hispanic** (Spanish)

**Asian** (Chinese – Mandarin  
and Cantonese, Korean,  
Vietnamese, Hmong,  
Laotian, Cambodian)

**African American** (English)



## Geography

**Statewide CA**

(emphasis given to markets with  
high populations of uninsured  
and markets with high  
populations of ethnic sub-  
segments)

# MEDIA OBJECTIVES



Promote enrollment among subsidy eligible uninsured Californians to acquire 660,000 plan selections



Build brand/product awareness of Covered California

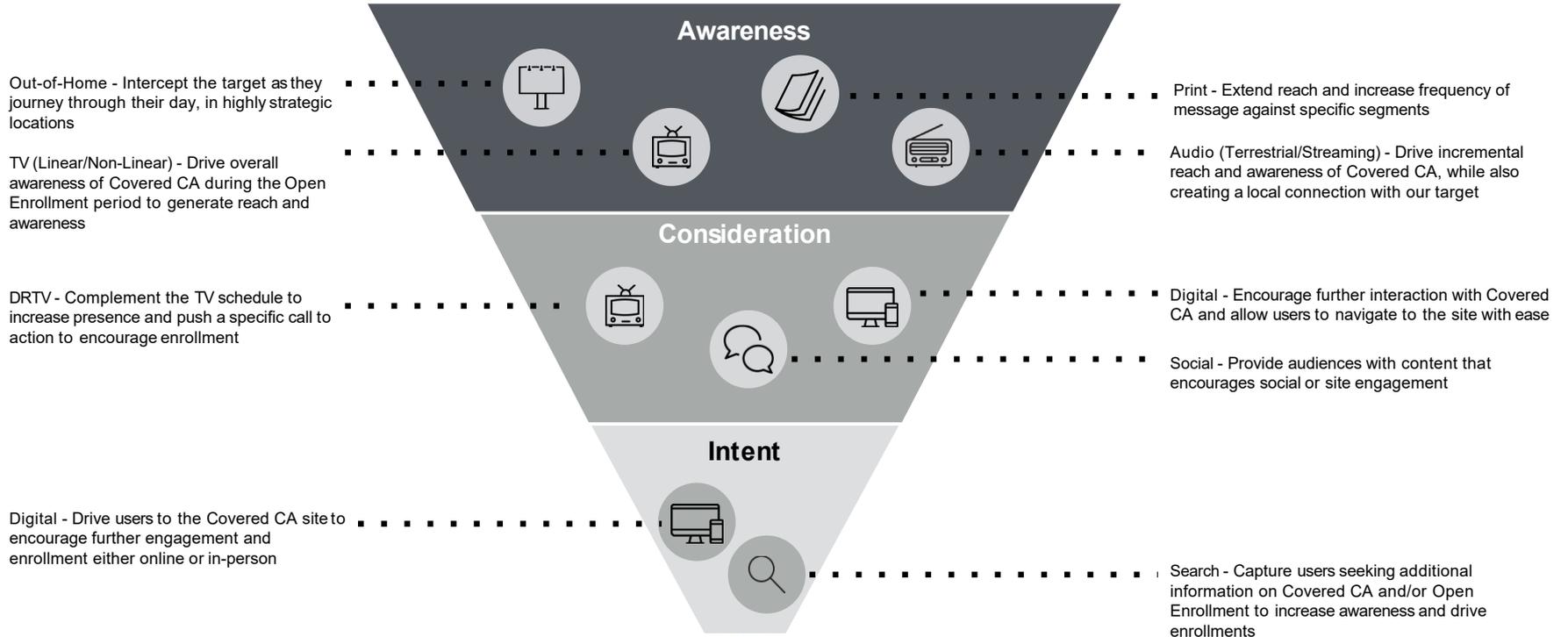


Educate Californians about changes/opportunities



Coordinate efforts with the ground campaign to support all service channels

# IMPACTING THE ENTIRE CONSUMER JOURNEY



# OVERALL UPDATE

- Soft launch 10/15 with search, social and radio
- Additional channels launch on 11/4
- Continuous presence on TV, no hiatus weeks
- Heavy-up weigh levels leading up to the enrollment deadlines (12/15 & 1/31)
- Include deadline extension
- Include :60s TV and radio spots in the mix

# Questions?

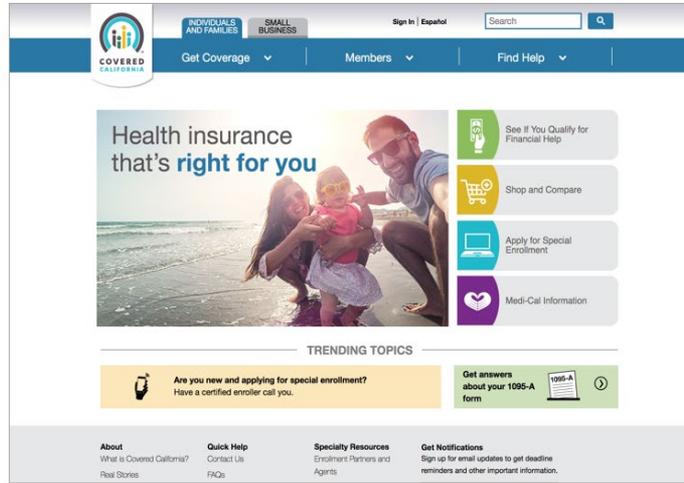
# Communications

## Jagdip Dhillon



# COVEREDCA.COM REDESIGN

- Teaming with members of the IT Division, Communications' staffers undertook an 18-month process to redesign the home page.
- They first converted the site to a responsive design for mobile devices last fall and as of June, mobile has overtaken desktop as the preferred access method for consumers.



# COVEREDCA.COM REDESIGN

- The changes made were via Website user experience (UX) design, a process of creating sites that provide meaningful and relevant information.
- There was extensive user testing to land on how clearly provide the most – needed info to consumers as content was streamlined. We will launch in early October.

The screenshot displays the user interface for the Covered California Silver 70 + Financial Help plan. At the top, there is a navigation bar with the Covered California logo and links for 'Get Started', 'Health', 'Dental', 'Vision', 'Support', 'Sign In', and a 'Get a Quote' button. Below the navigation bar, the page title is 'Covered California Silver 70 + Financial Help', with tabs for 'Overview', 'Plan Details', and 'Pharmacy'. A 'My Settings' dropdown menu is visible, showing details for 'Plan Type: INDIVIDUAL', 'Income: \$45,000', 'Under 19?: No', and 'Pregnant?: No', with an 'edit' link. The main content area features a large circular graphic on the left that says 'SILVER 70 Plan Pays 70%'. To the right, the heading 'Silver Coverage' is followed by the subtext 'Moderate Monthly Payments and Lower Costs When You Get Care'. Below this, a paragraph states: 'Silver plans are a safe bet – which might be why it's our most popular coverage level.' Two buttons, 'Get a Quote' and 'Learn More', are positioned below the text. At the bottom of the main content area, five key benefits are listed: 'Coverage for pre-existing conditions', '70% of costs paid by your plan', 'Free preventive care', 'No caps on cost of care', and 'Free children's dental and vision'. A blue footer bar at the bottom contains the text 'Choose your household size'.

# MULTICULTURAL ROUNDTABLES

- To make sure we are reaching all of California's diverse communities, the Communications Division, through its Ethnic Media Outreach team, have scheduled and executed in-language media roundtables to discuss hot topics for these populations in-depth this summer.



# MULTICULTURAL ROUNDTABLES

- The first event was held in Los Angeles for Spanish-speaking media on May 29.
- Peter V. Lee will be attending the remaining three events:
  - API media in L.A. (Aug. 26)
  - Multicultural media in Oakland (Aug. 27)
  - African-American media in L.A. (Sept. 3)



# OPEN ENROLLMENT ROLLOUT PLANNING

- Tuesday, Oct. 1 – Renewal begins for Covered California’s consumers **AND** the “Shop & Compare Tool” will launch, allowing consumers to see their options for 2020.
- Tuesday, Oct. 15 – Open Enrollment begins with a soft-launch.
- Friday, Nov. 1 – Formal kickoff of open enrollment with a press event TBD.
- Monday, Nov. 4 – Covered California television ads begin, press event in the Greater Bay Area.
- Jan. 31 – Open enrollment deadline (pending legislation)

# NEW PR CONTRACTOR IN PLACE

- After a thorough search that included three other finalists, the Communications Division chose an integrated Interpublic Group (IPG), of Weber Shandwick, Golin and The Axis Agency, as its public relations agencies for the next three years.
- The IPG agency team will also work with IW Group and LAGRANT COMMUNICATIONS to lead external communications strategy for Covered California.



# Questions?

Break  
**10 Minutes**



MOEA Advisory Members  
Feedback Discussion  
**George Balteria**



# MEMBER DISCUSSION FORUM

Enroller, consumer advocate, agency and carrier perspectives on:

- How to reach newly subsidy-eligible consumers?
- How to make existing consumers aware of additional subsidies?
  - Off-exchange consumers
  - Consumers who previously did not sign up
- What training, tools or resources do you think Covered California can provide that would help enrollers maximize this open enrollment?

Closing  
**Thank you!**



# APPENDIX

# MULTI-SEGMENT



CAMPBELL  
EWALD

# MULTI-SEGMENT TARGET IN A NUTSHELL



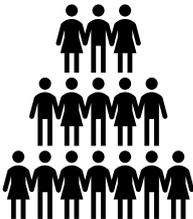
### Sports Fanatics

They show strong interest in organized sports including MLB, NBA, NFL, and NHL



### Healthy Lifestyle

They are always looking for new ways to live a healthy lifestyle and follow a regular fitness routine (Index: 111). They consult health professionals and research medications heavily before taking (Index: 116)



### Relationship Focused

They feel as though they have obligations to their family and community (Index: 94) and it is very important to have a close group of friends (Index: 119)



### Connected

They turn to the internet for a various of needs such as personal, news, entertainment and communication

# MEDIA CONSUMPTION IS DOMINATED BY DIGITAL



## Digital Streamers

They are watching online video, both on YouTube and watching TV/movies, as well as streaming music



## Social Butterflies

Heavy Social users (70%) checking their platforms multiple time per day and consuming content and video. More likely to trust brands that they see advertised on social media (Index 139)



## Multi-taskers

They are heavy TV users (av. 12 hrs/week), however 56% are utilizing their mobile phone or computer while viewing (emailing, texting, talking, browsing the internet)



## Mobile Mavens

Heavy mobile users (av. 12 hrs/week). They use their cell phones to gather information and are likely to purchase products that they saw advertised on their device

You may find them here:



# MULTI-SEGMENT MARKET PRIORITIZATION



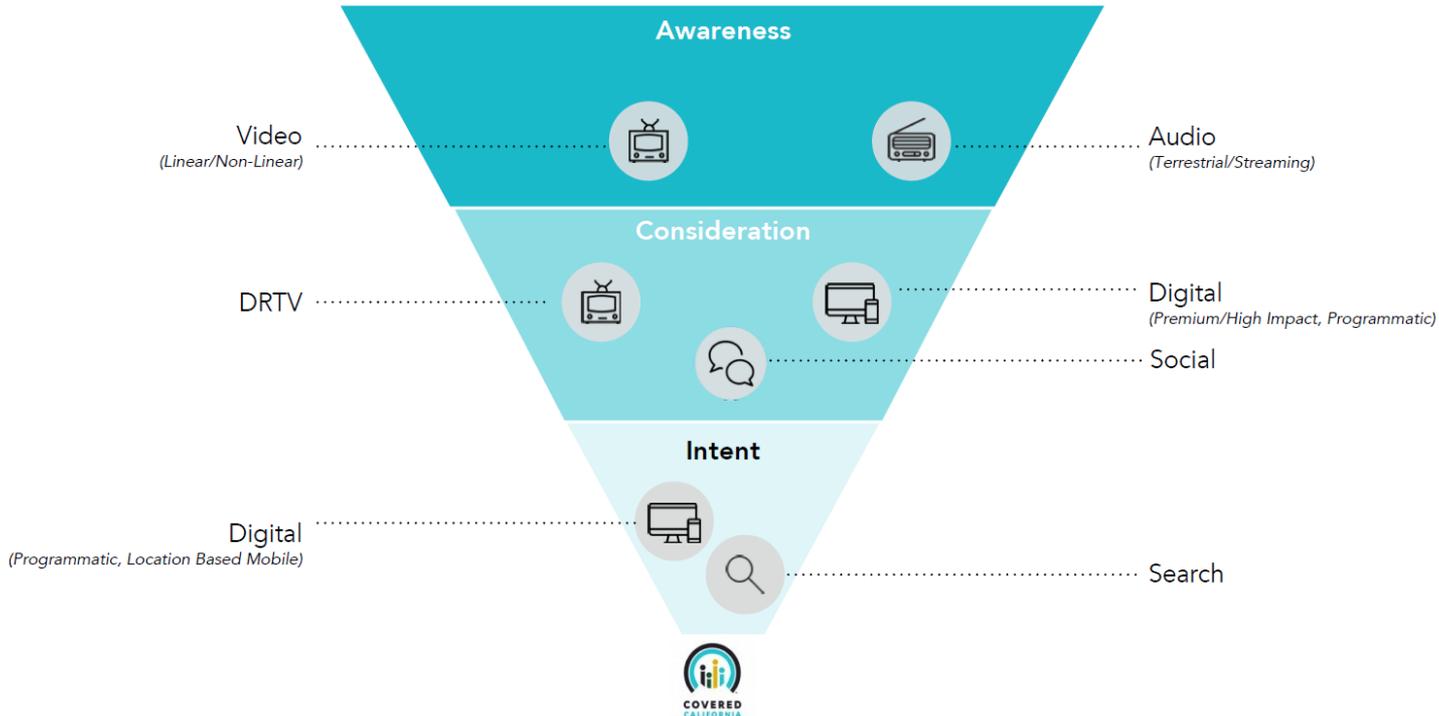
Market Tiers		Uninsured Total	139to400 PctFPL	% of Total (139-400) by Market	Latino	White Non-Latino	Black Non-Latino	Asian Non-Latino	Amer Indian/ Alaska Native	Hawaii/ Pac Islander	Multiracial/ Other
Tier 1	Los Angeles, CA	2,948,739	1,129,478	45%	1,676,831	668,355	184,537	348,042	9,456	8,677	52,841
Tier 2	San Francisco-Oakland-San Jose, CA	726,616	273,803	11%	248,175	225,971	62,099	156,790	5,201	4,768	23,609
	Sacramento-Stockton-Modesto, CA	542,005	198,583	8%	177,035	238,510	34,019	62,468	4,538	4,768	20,666
	San Diego, CA	432,511	162,451	6%	202,994	149,285	21,279	40,069	4,192	1,053	13,639
Tier 3	Fresno-Visalia, CA	341,967	105,069	4%	208,145	84,965	13,122	23,883	2,821	162	8,870
	Bakersfield, CA	121,842	43,202	2%	73,992	30,008	7,915	7,202	392	228	2,105
	Monterey-Salinas, CA	107,941	35,899	1%	61,342	33,520	5,054	4,726	686	330	2,284
	Palm Springs, CA	80,116	29,356	1%	53,627	19,721	1,753	1,548	1,667	66	1,734
	Santa Barbara-Santa Maria-San Luis Obispo, CA	102,062	38,262	2%	47,540	46,215	2,757	2,572	966	88	1,924
	Chico-Redding, CA	104,418	35,962	1%	23,629	69,122	1,569	4,344	1,927	223	3,603
	Eureka, CA	23,461	9,068	0%	3,063	17,369	311	41	865	56	1,755
Yuma-El Centro, AZ-CA	27,948	8,132	0%	25,437	1,829	239	0	443	0	0	

Tier 1: 21%+, Tier 2: 6-20%, Tier 3: 0-5%

- When evaluating markets to prioritize for Multi-Segment in OE7, we are focusing on a few key data points – Uninsured Total, 139-400 FPL, the percent of the total audience that falls within the 139-400 FPL, and all ethnic segments (especially White/Non-Latino and Multi-racial/Other)
- Important to keep in mind that Multi-Segment media reaches all segments which is why we’ve shown all above

# IMPACTING THE ENTIRE CONSUMER JOURNEY: Multi-Segment

Create a diverse channel mix that is inclusive of upper funnel tactics that drive awareness at scale and lower funnel tactics that drive qualified traffic through the funnel towards enrollment



# HISPANIC IN-LANGUAGE



CASANOVA //McCANN

# HISPANIC TARGET IN A NUTSHELL



## Family Focused

They enjoy spending time with their family (86%) and they say that their family is who they prefer to spend most of their time with (70%)



## Healthy-ish

Their feelings about health are conflicting. While most believe that taking vitamins and minerals on a regular basis are important to their health (61%), they under index in eating healthier foods (Index 92)



54% Married  
78% Employed  
62% Children in the Home



## Culturally Connected

They enjoy eating Hispanic foods (85%) and ensure that speaking Spanish in the house is a priority (56%, Index 111)



## Curious

They feel that it's important to continue learning things throughout their lives (75%) and it is important to be well informed about things (70%)

# THE HISPANIC TARGET IS A HEAVY USER OF MOBILE & TV



87% have a smartphone

They spend most of their media time on their mobile phone (9.5 hrs. per wk.)

They use their mobile phone in different ways to get the information they need (68%, Index 105)

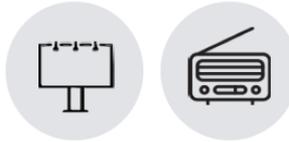
They like to be connected to their friends and family wherever they are (65%, Index 105)



TV is their next most used media (8.5 hrs. per wk.)

They enjoy watching TV with their kids (47%, Index 97) and TV is their main source of entertainment (39%, Index 107).

They rely on TV to keep them informed (38%, Index 111)



When they are driving they always listen to the radio (55%, Index 102) and their favorite formats are Spanish Adult Contemporary (37%, Index 147) and CHR (25%, Index 135)

62% commute to work on an average week (Index 115) and they are likely to intercept outdoor boards



84% are social media users (Index 106) They love to talk about things they see in their social media feed (35%, Index 95)

They are passive social media users preferring to read what people post versus post their own content (31%, Index 100)

They pay attention to reviews on social media (30%)

# HISPANIC IN-LANGUAGE MARKET PRIORITIZATION

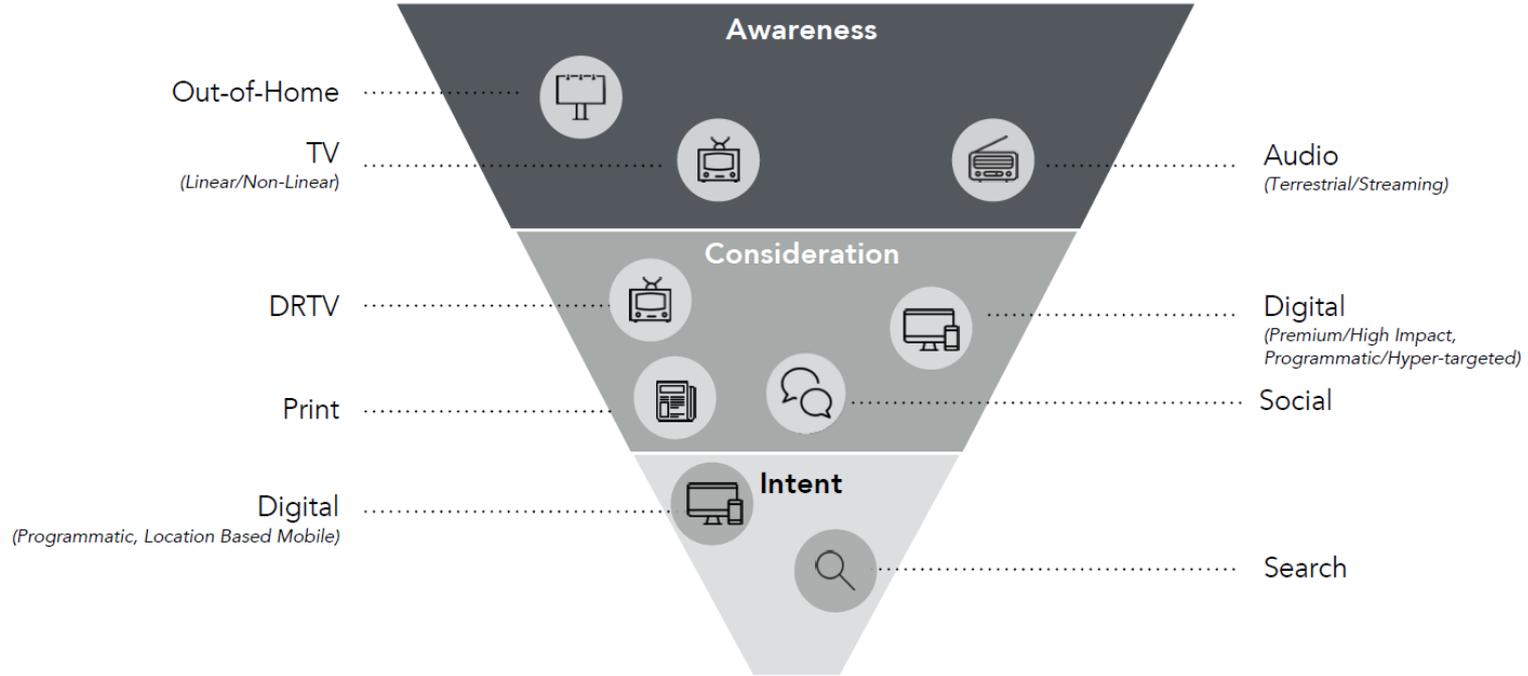


Market		Uninsured	Latino	% of Total
Tiers	DMA Name	Total		Uninsured by Market
Tier 1	Los Angeles, CA	2,948,739	1,676,831	60%
Tier 2	San Francisco-Oakland-San Jose, CA	726,616	248,175	9%
	Sacramento-Stockton-Modesto, CA	542,005	177,035	6%
	San Diego, CA	432,511	202,994	7%
	Fresno-Visalia, CA	341,967	208,145	7%
Tier 3	Bakersfield, CA	121,842	73,992	3%
	Monterey-Salinas, CA	107,941	61,342	2%
	Palm Springs, CA	80,116	53,627	2%
	Santa Barbara-Santa Maria-San Luis Obispo, CA	102,062	47,540	2%
	Chico-Redding, CA	104,418	23,629	1%
	Eureka, CA	23,461	3,063	0%
	Yuma-El Centro, AZ-CA	27,948	25,437	1%

Tier 1: 21%+, Tier 2: 6-20%, Tier 3: 0-5%

- When evaluating markets to prioritize for Hispanic In-language media in OE7, we are focusing on the Latino data column
- For the most part, market tiers align with MS with the exception of Hispanic focus on Yuma and exclusion of Eureka

# IMPACTING THE ENTIRE CONSUMER JOURNEY: Hispanic In-Language



# ASIAN IN-LANGUAGE



# ASIAN TARGET IN A NUTSHELL

Since a majority of the Asian population is foreign-born with limited language proficiency, they often look to their family and ethnic communities for support when it comes to information and resource regarding health.

Therefore, a more localized and community-based media strategy is crucial.

Mostly foreign-born with limited English proficiency

64% of Asian in CA are foreign-born. 68% say they prefer to speak in their native tongue, especially when it comes to more complex topics like health insurance.



Need for support from family

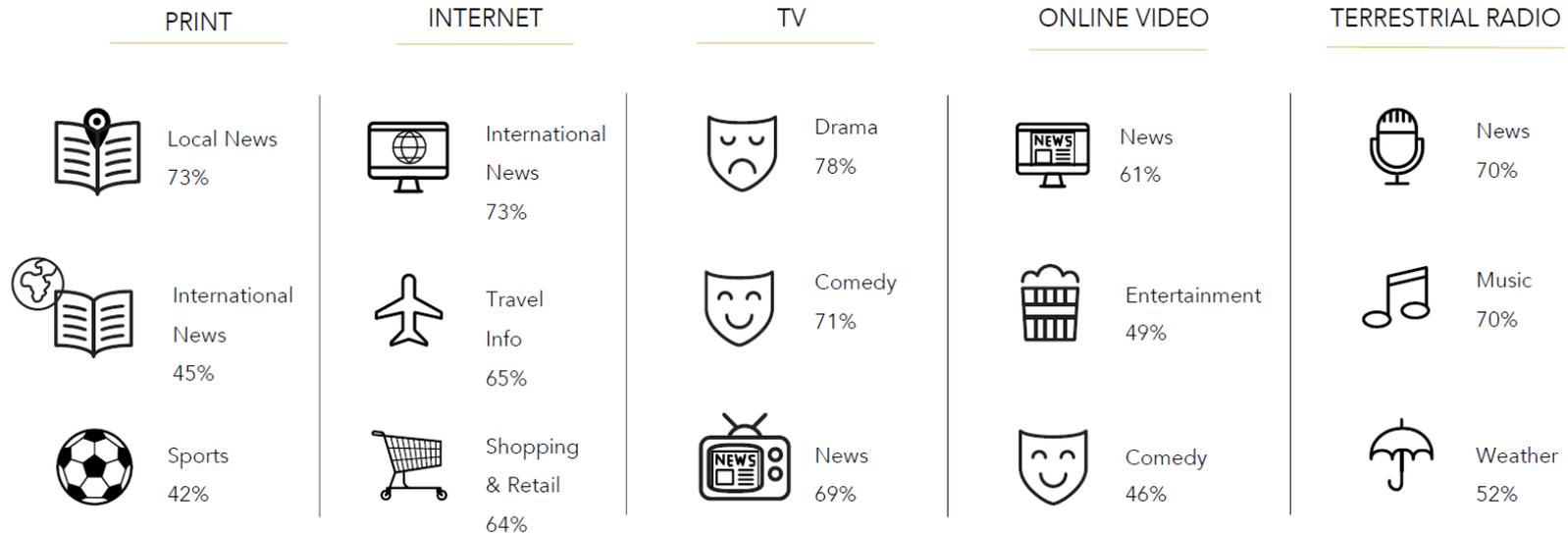
Nearly 30% of total Asian households are multigenerational (vs. 19% of the general U.S. population). Therefore, many older immigrants often lean in on their children for health and financial support.

Prefer to live in Asian communities, especially first-generation Asian Americans

57% say they prefer to live in a community with higher concentrations of Asian Americans. Additionally, 67% say that they feel more comfortable around other Asian Americans.

# THE ASIAN IN-LANGUAGE TARGET RELIES ON THE NEWS TO STAY UP-TO-DATE

News is the most consumed content category for Asian in-language audience. They rely on local in-language radio and print publications to get local news while international news from TV and internet. They also rely on TV, online video and radio to consume entertainment.



# ASIAN IN-LANGUAGE MARKET PRIORITIZATION

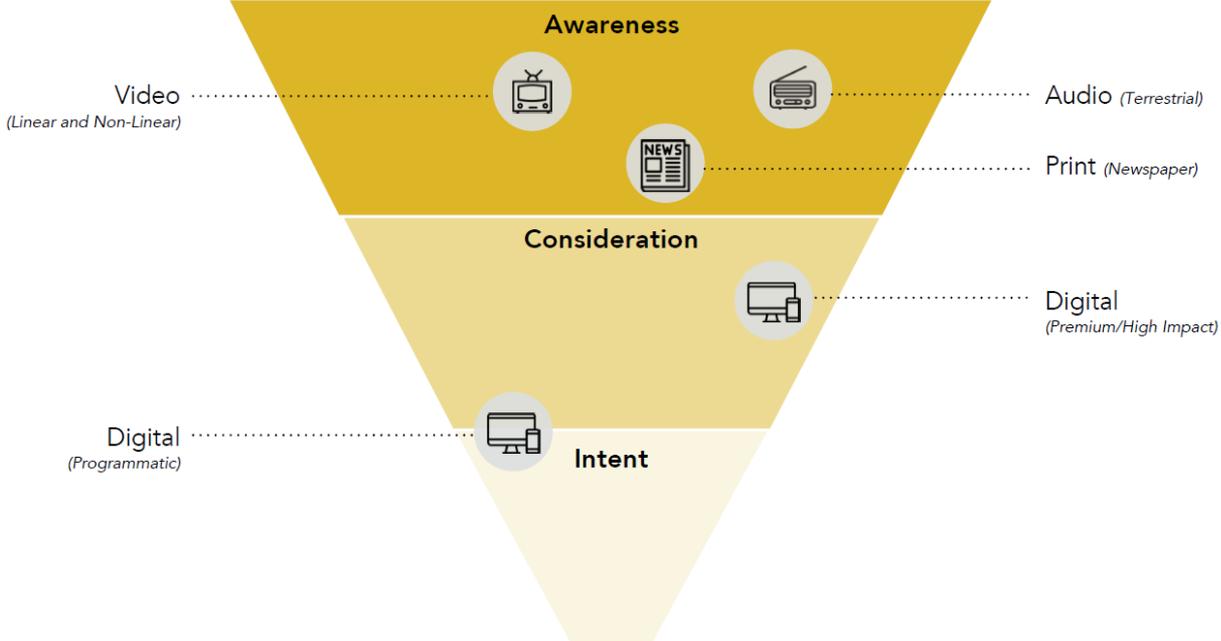


Market Tiers		Uninsured Total	Asian Non-Latino	Hawaii/ Pac Islander	% of Total Uninsured by Market
Tier 1	Los Angeles, CA	2,948,739	348,042	8,677	53%
	San Francisco-Oakland-San Jose, CA	726,616	156,790	4,768	24%
Tier 2	Sacramento-Stockton-Modesto, CA	542,005	62,468	4,768	10%
	San Diego, CA	432,511	40,069	1,053	6%
Tier 3	Fresno-Visalia, CA	341,967	23,883	162	4%
	Bakersfield, CA	121,842	7,202	228	1%
	Monterey-Salinas, CA	107,941	4,726	330	1%
	Palm Springs, CA	80,116	1,548	66	0%
	Santa Barbara-Santa Maria-San Luis Obispo, CA	102,062	2,572	88	0%
	Chico-Redding, CA	104,418	4,344	223	1%
	Eureka, CA	23,461	41	56	0%
Yuma-El Centro, AZ-CA	27,948	0	0	0%	

Tier 1: 21%+, Tier 2: 6-20%, Tier 3: 0-5%

- When evaluating markets to prioritize for Asian In-language media in OE7, we are focusing on the Asian Non-Latino and Hawaiian/Pac Islander data columns
- In OE7, paid media will focus on Tier 1 Markets and Tier 2 markets will be reached as budget allows, by media channel

# IMPACTING THE ENTIRE CONSUMER JOURNEY: Asian In-Language



# AFRICAN AMERICAN



**LAGRANT**  
COMMUNICATIONS  
Advertising • Marketing • Public Relations

# AFRICAN AMERICAN TARGET IN A NUTSHELL

42 hours/week spent viewing live TV



75% TV HHs subscribe to cable via wired, telco, or satellite

38% own an enabled smart TV

African-Americans support TV shows and networks that feature celebrities who share their ethnic background.

For example:

- 133% more likely to watch *Power*
- 74% more likely to watch *Empire*
- 40% more likely to watch *Black-ish*

#1 destination on Cable among AA across all demos



BET is one of the few networks with YoY ratings gain



13 hours per week listening to radio



92% own a smartphone

19 hours weekly on smartphone apps and internet

Average daily time spent on social media by platform



SMARTPHONE TABLET COMPUTER



Favorite online sites include: entertainment, family, and lifestyles

# AFRICAN AMERICAN MARKET PRIORITIZATION



Market Tiers	DMA Name	Uninsured Total	Black Non-Latino	% of Total Uninsured Subsidy Eligible Blacks by Market
Tier 1	Los Angeles, CA	2,948,739	184,537	55%
Tier 2	San Francisco-Oakland-San Jose, CA	726,616	62,099	19%
	Sacramento-Stockton-Modesto, CA	542,005	34,019	10%
	San Diego, CA	432,511	21,279	6%
Tier 3	Fresno-Visalia, CA	341,967	13,122	4%
	Bakersfield, CA	121,842	7,915	2%
	Monterey-Salinas, CA	107,941	5,054	2%
	Palm Springs, CA	80,116	1,753	1%
	Santa Barbara-Santa Maria-San Luis Obispo, CA	102,062	2,757	1%
	Chico-Redding, CA	104,418	1,569	0%
	Eureka, CA	23,461	311	0%
Yuma-El Centro, AZ-CA	27,948	239	0%	
<b>Total</b>		<b>5,559,626</b>	<b>334,654</b>	<b>100%</b>

Tier 1: 21%+, Tier 2: 6-20%, Tier 3: 0-5%

- When evaluating markets to prioritize for African American focused media in OE7, we are focusing on the Black/Non-Latino data column
- In OE7, paid media will focus on Tier 1 and Tier 2 Markets only

# HYPER-TARGETED LAYER ONTO CONSUMER JOURNEY

Supplementing the upper funnel MS approach, we'll reach our target where and when they are consuming content that resonates, in an effort to move them through the funnel towards enrollment.

