



COVERED
CALIFORNIA

Marketing, Outreach, and Enrollment Assistance Advisory Group

Tuesday July 14, 2015

CHAIR'S WELCOME

ANTHONY WRIGHT

AGENDA

PLENARY SESSION (ALL SUBCOMMITTEES)

I. New and Returning Contractors

- a. Introduction (Colleen Stevens and Amy Palmer – Covered California)
- b. Ogilvy Public Relations
- c. Campbell Ewald
- d. Q&A Session

II. Outreach and Sales Division Update

- a. Grantee Update (Kirk Whelan – Covered California)
- b. Q&A

III. Discussion on Rural Issues (David Lavine – Health Alliance of Northern CA)

IV. Subcommittee Breakouts - Q&A and Feedback for Targeted Outreach

- a. African American Subcommittee
- b. Asian American Subcommittee
- c. Latino Subcommittee

V. Report back

- a. All subcommittees
- b. Announcements

INTRODUCTION

AMY PALMER AND COLLEEN STEVENS

RFP Goals & Objectives

- Through an open and competitive review process select a public relations (PR) firm with full-service capabilities as prime contractors
- Strong project management skills, strategic partner
- Extensive knowledge of California media markets
- Experience integrating media and PR efforts
- Demonstrates capacity to reach language-specific and/or culturally-relevant populations, or plan for use of subcontractors

Promotion of RFP

- Pre-announcement one week before release
- Phone calls to large agencies by Comms staff
- Email to 50+ mid- to large-sized agencies
- Public Relations Society of America (PRSA)
- PR Week
- Standard announcement by Contracts

Bidders' Conference

- Present Covered CA background and goals of the PR campaign
- Overview of RFP and submission requirements
- Answer questions to improve proposals
- Firms can connect with one another to consider partnering
- 12 large and small firms attended the Bidders Conference

RFP Stages

Stage 1: Eligibility and Capabilities Requirements

- Certifies gross billings and signs Guaranty, Conflict of Interest (if needed)
- Provides summary of agency structure, strengths, and multicultural/ethnic experience

Stage 2: Site Visits, Agency Presentations, and Staffing Proposals

- Agency highlights capacity, style and strategic capabilities
- Give case history of previous effort for a client
- Presents recommendation to a specific Covered California challenge or issue (TBD)
- Provides staffing chart of who would be assigned to account

Stage 3: Financial Package and Oral Presentations

- Completes Cost Proposal
- Provides audited statements for the most recent calendar or fiscal year
- Completes various financial forms
- Presents on specific Covered California assignment, held at Headquarters

Multi-ethnic proposals

1. Prime agency pre-selects subs as part of their proposal
 - This gave us an outline and depth of multi-cultural knowledge throughout the process
 - Covered California
2. Covered California chooses prime and subcontractors should the prime not demonstrate multi-cultural capability

Evaluation Criteria

Stage	Criteria
1	<ul style="list-style-type: none">• Agency Structure and Experience• Diverse Population Outreach• Strategic Planning• Client Retention and History, Staffing Resources
2	<ul style="list-style-type: none">• Agency Capacity and Style• Collaboration Style with Client• Case History• Covered California Assignment• Proposed Account Staffing
3	<ul style="list-style-type: none">• Cost Proposal• Oral Presentation based on two questions

Common Themes

- Defined “PR” as a combination of paid, earned and owned media
- Emotionally compelling visual and video content that’s authentic
- Covered California needs to tap into its “Influencers”
- Content is king
- Listen to what’s being said in the digital and social platforms
- Target communities want to see and hear from people “like me”
- Community targeted campaigns or “Narrow casting to vital demos”
- Agreement that our brand is strong but there’s limited depth of understanding

ADVERTISING & MARKETING UPDATE

Colleen Stevens

ADVERTISING/MARKETING PROCUREMENT PROCESS

- RFP for:

A dynamic advertising agency with strong, full-service capabilities that can produce a best in class advertising and marketing campaign anchored in diversity with an ability to reach the general market and multicultural populations.

The advertising agency must be highly strategic in order to lead Covered California's integrated media account and help navigate future challenges and opportunities.

RFP Effort

- RFP released on March 5, 2015
- 8 full-service prime ad agencies with complete ethnic subcontractor teams submitted proposals
- 3-stage RFP process
- 3 teams gave final Oral Presentations, Stage 3

CONTRACT DETAILS

- Initial three-year period (June 1, 2015 – May 31, 2018)
- Two optional one-year extensions (through May 2020)
- Focus on diversity

Introducing:

CAMPBELL EWALD

CAMPBELL EWALD

- Full service, multicultural marketing communications agency with expertise in:
 - Advertising;
 - Insights and strategic planning;
 - Integrated content strategy and development;
 - Digital
 - Social
 - Direct mail/email (CRM); and
 - Media planning and buying.
- Other clients:
 - Kaiser Permanente
 - UNICEF
 - USAA
 - OnStar
 - LifeLock

CAMPBELL EWALD'S ETHNIC AGENCY TEAM MEMBERS:



Casanova Pendrill
Hispanic/Latino

Founded in 1984
Other Clients: California Lottery, U.S. Army, Nestle

LAGRANT Communications
African American

Founded in 1990
Other Clients: LA Care, Southern California Edison

Intertrend
Asian

Founded in 1991
Other Clients: Toyota, State Farm

National Opinion Research Center (NORC)

2015 Consumer Tracking Survey - preliminary results

- Total interviews: 2,164 (~54,000 households screened)
- Calls to both landlines and cell phones increased response rates
- Oversampled groups: African American, Asian-Pacific Islander
- Sexual orientation question: yielded 81 out of 2,164 respondents

National Opinion Research Center (NORC) 2015 Consumer Tracking Survey - preliminary results

- Overall Covered California awareness is strong:
 - Latinos (76%), African American (80%), Asian (79%), Limited English Proficient (65%);
- Advertising and news are significant contributors to information seeking and first-time purchases
- 59% of respondents are considering enrollment in Fall of 2015. Responses are noted both before/after information on penalty and financial assistance
 - Latinos (59/66%), African American (70/77%), non-Hispanic Asian (69/70%); Non-Hispanic White/other (49/50%); Limited English Proficient (71/78%)

OGILVY PUBLIC RELATIONS

CAMPBELL EWALD

CAMPBELL
EWALD



OE3 CAMPAIGN

MARKETING ADVISORY MEETING - JULY 14TH 2015





FIVE THINGS WE LEARNED

1

Awareness pretty good, but value needs to lift

2

Advertising works (Amplifies the effect of other channels)

3

There's still confusion on brand, function and eligibility

4

Uninsured on the fence

5

A need to understand / guide the shopping process, especially online



EVOLVING THE COVERED CALIFORNIA CAMPAIGN

YEAR ONE
INVITED THEM TO JOIN



BUILD Awareness of Covered

YEAR TWO
ANSWERED QUESTIONS
AND PROVIDED SOCIAL
PROOF

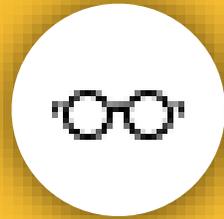


Strengthen Consideration

YEAR THREE



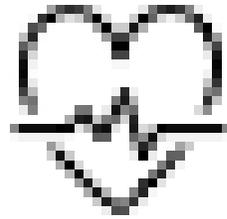
OE3 CAMPAIGN FOCUS



BUILD THE VALUE OF
HAVING HEALTH INSURANCE
IN PEOPLES LIVES



KEY TO SUCCESS
WILL BE OUR ABILITY TO:

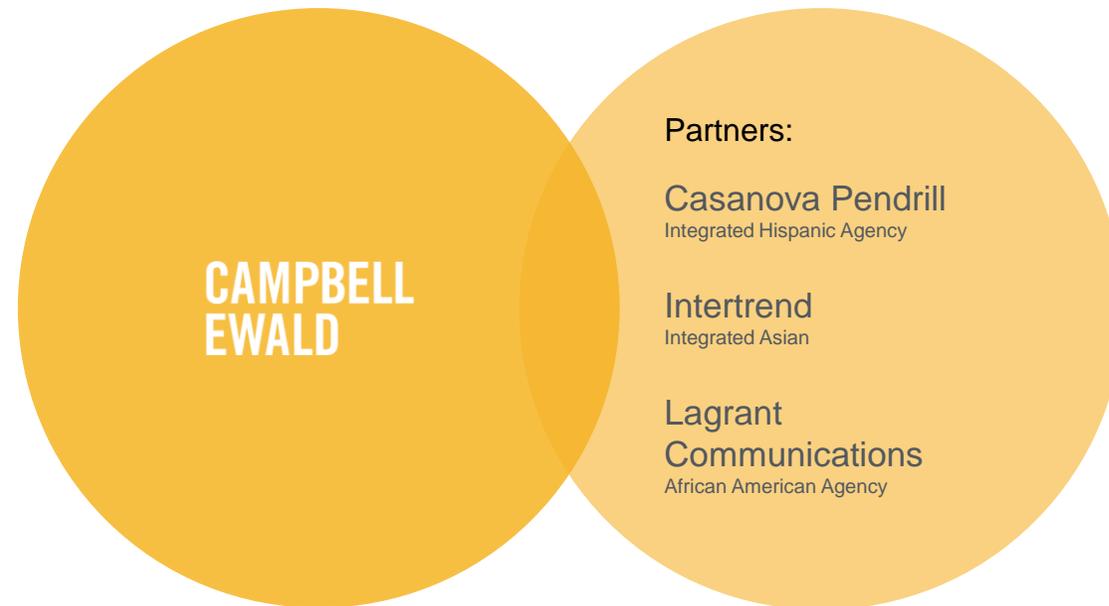


INCREASES VALUE OF HEALTH
INSURANCE
ACROSS ALL MARKETS



PERSONALIZE THE MESSAGE
TO CRITICAL AUDIENCES

COVERED
CALIFORNIA
TEAM



Q&A

OUTREACH AND SALES DIVISION

KIRK WHELAN

Navigator Program:

- 107 Applicants for the new block-grant program
- 68 Intent to award
- Over \$10 million in grants
- Protest period ended July 10
- Protest evaluations and responses within 30 days
- Final awards announced at board meeting in August

Certified Enrollment Resources:

Compensated

- 68 Navigator grantees
- 5,097 Certified Enrollment Counselors

Non-compensated programs

- 2,000 Plan Based Enrollers (approx.)
- Community Outreach Network
- Certified Application Counselors (new program)

Storefronts and Events

- 125 Agent Storefronts
- 293 Community Partner Storefronts
- Thousands of enrollment events expected

Q&A

DISCUSSION ON RURAL ISSUES

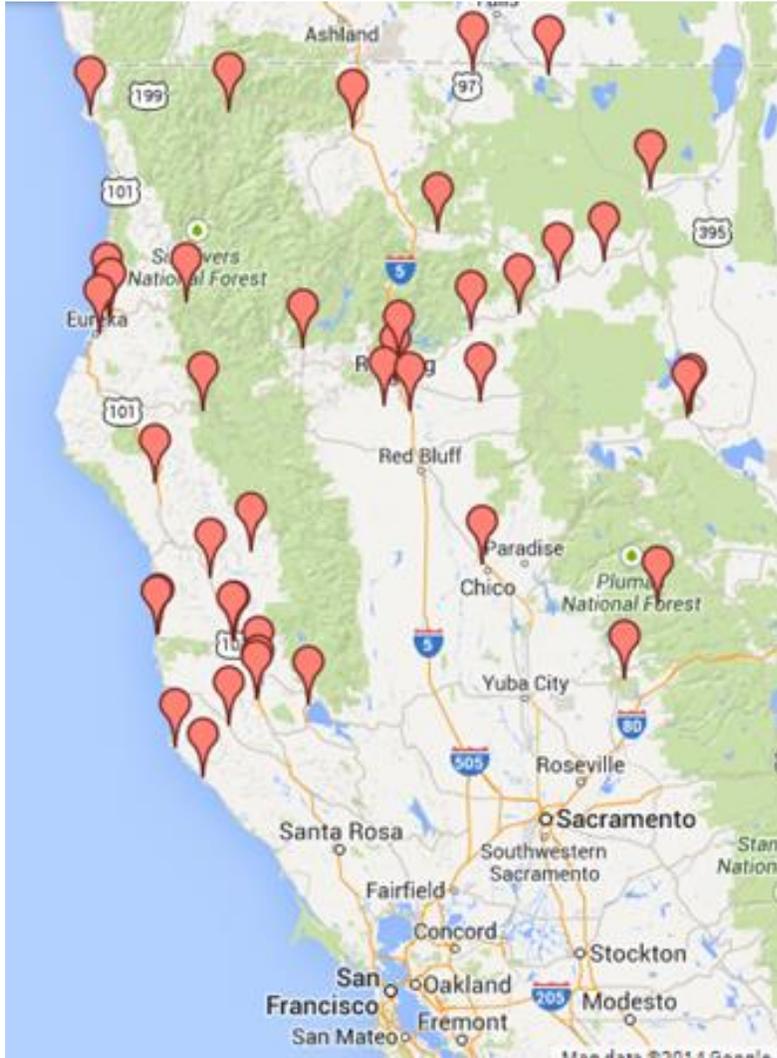
DAVID LAVINE



**Covered CA Marketing and Outreach in
Rural
Northern California**

*David Lavine, Program Manager
Health Alliance of Northern California*

Who We Are



- Community clinic associations whose members together serve a 40,000 square mile geography
- Representing 2.2% of California's 39 million, 14 rural counties cover ~1/4 of the state's land mass
- Covered CA pricing region 1

Definition of Rural and Frontier

- California's land area defined by the state to be rural: **Approximately 80%**
- Rural Medical Service Study Areas (MSSAs): < 250 persons/sq. mile with no township of more than 50,000: **Total Rural MSSAs 186**
- Frontier MSSAs : <11 persons/sq. mile: **Total Frontier MSSAs 56**

Rural* and Urban Counties



*COUNTIES ARE RURAL (green color) IF THEIR LANDMASS 80% RURAL/FRONTIER per MSSA

Considerations for Successful Marketing and Outreach in Rural Communities

Three Major Categorical Obstacles

Limited:

- Coverage Options
- Access
- Sociocultural Support



Obstacles: Coverage Options

Region 1 — Northern Counties

Enrollment by Pricing Region*

Pricing Region	First Open Enrollment		Second Open Enrollment	
1 Northern counties	49,665	3.6%	16,893	3.4%

Metal Level of Individuals Enrolled*

Metal Level	First Open Enrollment		Second Open Enrollment	
Minimum Coverage	389	0.8%	130	0.8%
Bronze	16,490	33.2%	6,799	40.2%
Silver	29,444	59.3%	9,060	53.6%
Gold	2,063	4.2%	637	3.8%
Platinum	1,279	2.6%	267	1.6%
Total	49,665	100%	16,893	100.0%

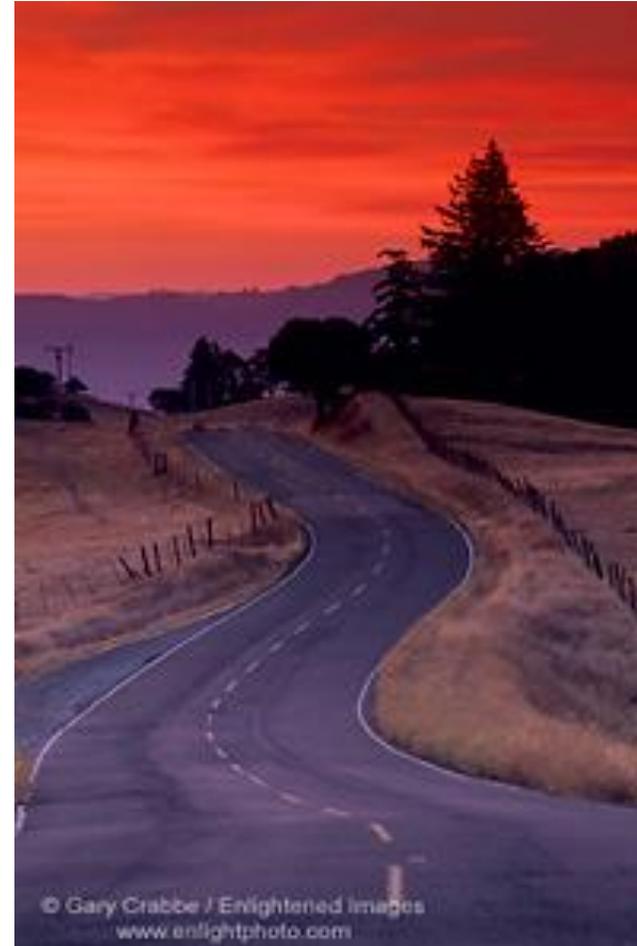
Carrier Selected of Individuals Enrolled*

Carrier	First Open Enrollment		Second Open Enrollment	
Anthem Blue Cross of California	45,021	90.8%	15,711	93.0%
Blue Shield of California	4,289	8.6%	1,058	6.3%
Kaiser Permanente	293	0.6%	124	0.7%
Total	49,603	100%	16,893	100.0%

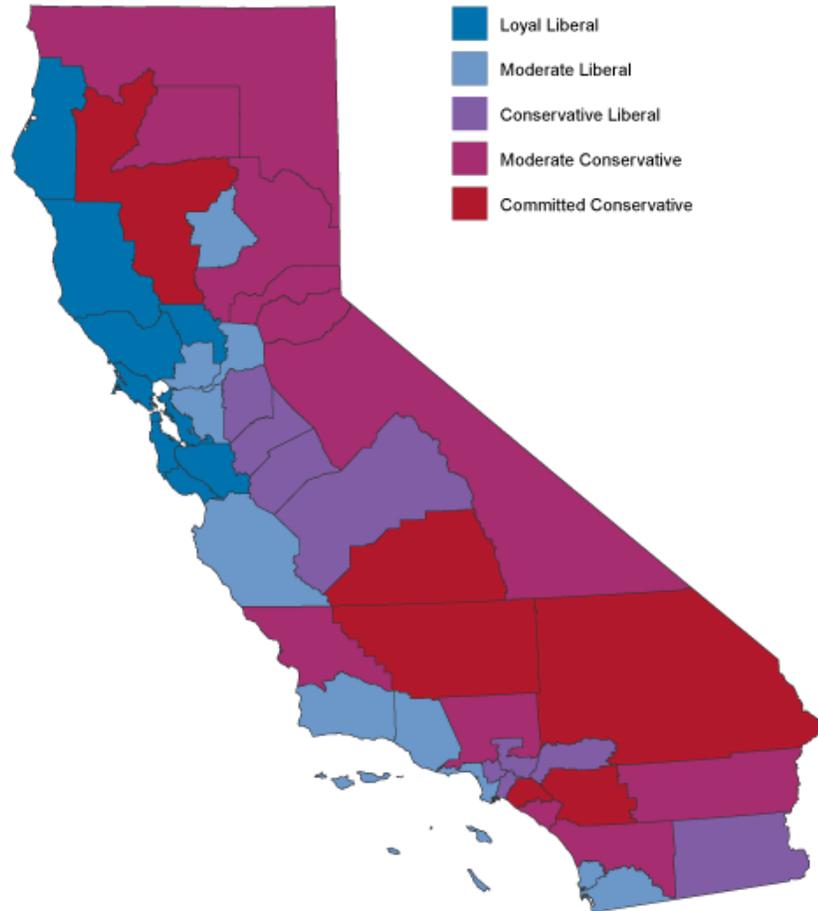
* Data include individuals who finished their applications and selected plans through Feb. 22, 2015.

Obstacles: Rural Access

- **Physician and Provider Supply-** many rural communities have Health Professional Shortage Area designations for primary, dental and mental health providers
- **Long Travel Time** to see primary care doctors and even greater distances to see specialists – communities are 2 to 6 hours north of San Francisco
- **Local Infrastructure:** Lack of public transportation, extreme weather conditions and challenging roads



Obstacles: Sociocultural



- **Limited Employer-sponsored Options:** Few opportunities for employer-sponsored health insurance. This labor-health care relationship may have resulted in a pervasive culture of “going without”
- **Limited Coverage Options Affect Community Perception:** not consistent with marketing strategy of “comparing options” or ideals of a marketplace. Poor experiences spread via word of mouth
- **Varied Political Support:** Consumers who once supported ACA may now question Marketplace

Covered CA

Network Adequacy Challenges for Our Region:

- **Provider Shortages** - can take rural community health centers many months to years to recruit fulltime providers
- **Directory Accuracy** - Humboldt County survey last year found that 66 percent of Anthem Blue Cross's family practice listings for Covered California products were inaccurate
- **Lack of Plan Choice** – 93% enrolled in Anthem Blue Cross
- **Hidden Costs** - including travel, and other financial burdens, like out of network costs
- **Lack of Oversight** - providers not accepting bronze plans

Marketing and Outreach: Possible Solutions

- Use language that addresses rural obstacles and acknowledges combined challenges:
 - lack of plan choice
 - accessibility of providers
 - ideological opposition
- Use of social networking to promote Covered CA in rural areas via community resources – 4-H groups, churches, junior colleges, etc.
- Promote local collaboration between health plans and providers - ex) provider focus groups, establish Covered CA provider peer network
- Better Promotion of Silver Plan – message explicit potential benefit of silver plan for rural population

SUBCOMMITTEE SESSIONS

African American Subcommittee (Room Havasu):

USA Toll-Free: (888) 808-6929

PARTICIPANT CODE: 5207089

Asian Pacific Islander Subcommittee (Room Pyramid)

USA Toll-Free: (877)848-7030

PARTICIPANT CODE: 623479

Latino Subcommittee (Current Room)

Stay on Current Webinar



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MARKETING ADVISORY MEETING - JULY 14TH 2015

Questions:

- Based on your experience during the first 2 years of implementation, what outreach and marketing strategies were the most visible and effective to reach our community?
- What did not work in reaching our community?
- What unique barriers exist for our community heading into year 3 of open-enrollment?

ANNOUNCEMENTS

EFRAIN CORNEJO & PATRICK LE

IMMIGRATION INCONSISTENCIES UPDATE

- Approximately 80,000 individuals are currently in an inconsistency status for citizenship and immigration status
- Similarly to last year, Covered CA will outreach and engage these enrollees to resolve inconsistencies
- Consumers have until August 31 to resolve inconsistencies

IMMIGRATION INCONSISTENCIES UPDATE

Paper Notices:

- Covered California will send a reminder a notice to consumers in English, Spanish, Chinese, Korean and Vietnamese.
- The notice includes a list of acceptable documents, and instructions on how to upload, fax, or mail items to Covered California.
- It also includes a translated Service Center referral page in our Medi-Cal threshold languages.
- The development of this notice included significant input from consumer advocates.

Email Reminders

- Individuals will also receive email reminders.

IMMIGRATION INCONSISTENCIES UPDATE

Supporting Materials for Service Channels:

- Service channels including Certified Agents, Certified Enrollment Counselors (i.e., in-person assisters), and plan-based enrollers will be provided sample notices, job aids, talking points and phone scripts to help consumers submit documents.

Website Information:

- The CoveredCA.com website will direct consumers to notice-specific FAQs, the document list, and a visual aid of immigration document samples.

Pre-Termination Notice:

- Beginning in August, Covered California will send a pre-termination notice
- The notice advises consumers to continue submitting documents and to call the Covered California Service Center.
- Carriers will also send termination notices to impacted individuals.

Q&A