



Insuring America



*Health Insurance Marketplace
Outreach & Education*

April 2013



Goal

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- To ensure consumers have access to and enroll in quality, affordable health insurance.

Campaign Objectives

- Raise awareness of the Marketplace as the official, objective source for finding affordable health coverage
- Reinforce the availability of financial assistance
- Drive uninsured Americans to the Marketplace to find, compare and enroll in coverage
- Educate currently insured Americans about the Marketplace, in case they need it in the future
- Demonstrate the value of health insurance to skeptical audiences

Strategic Imperatives

- Create a new conversation around healthcare, focused on new opportunities to get affordable health insurance
- Focus on choice and affordability
- Micro-target audiences for better more efficient marketing while raising awareness broadly
- Manage consumer expectations, particularly around cost and ease
- Engage consumers where they are, both online and offline
- Leverage and extend resources and reach through private-sector partners
- Customize messaging to make relevant to local markets
- Enlist and equip allies, partners, federal, state and local agencies, providers, caregivers, stakeholders, and others, to reach, engage, and assist potential enrollees

Marketplace Consumers: National Snapshot



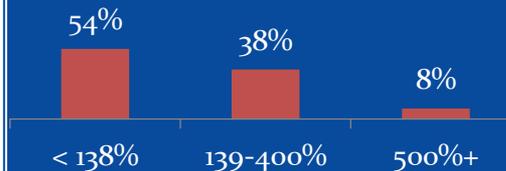
Geography

- 41.3 million eligible uninsured
- 28.1 million eligible uninsured in 33 FFM/Partnership states
- 6.9 million live in 14 partnership states
- 18 SBM states
- Need to communicate at national, state and community level at same time



National Demographics

- 3.8 million rely on Spanish and more than one million rely on some other language
- 20% have not graduated High School
- Poverty Level:



Segmentation

- **Healthy & Young:** Feel invulnerable; unlikely to see value
 - 17.8 million 18-35 years old
 - 58% male
 - 42% female
 - 26% Latino
 - 18% African American
- **Active Sick and Worried:** Need and want insurance but don't know how to choose
- **Passive & Unengaged:** Uninterested in insurance; mistrust government

Where we're going and when consumers can engage

2012

2013

2014

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

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Preparation

- Build the infrastructure and customer service channels
- Conduct consumer research
- Attend state Design Reviews and provide support to states
- Procurements
- Coordinate Federal Agency Workgroup and FACA
- Technical assistance with states

Basic Education / Stakeholder Engagement

- Train partners and stakeholders
- Build awareness
- Provide information on value of insurance, health and financial literacy, basic program parameters

Anticipation / Get Ready

- Local assistance
- Customer service – Navigators, website & call center

Act Now / Enroll

Open Enrollment Begins

- Major launch effort/media blitz
- Field in action

Value Messages Resonate Across Audiences

- You may be eligible for a free or low cost premium plan, or a new kind of tax credit that lowers your monthly premiums right away.
- You can see what your premium, deductibles, and out-of-pocket costs will be before you decide to enroll.
- You can make apples-to-apples comparisons of costs and coverage between health insurance plans.

Basic Education

Raise Awareness • Engage Partners

- Stakeholder Engagement
 - Training
 - Consultation calls/regional office collaboration
 - Marketplace.cms.gov
- Materials Development
 - Widget
 - Brochures
 - Facebook.com/HealthCare.gov
 - @HealthCare.gov on Twitter
- Limited Digital Advertising
 - SEM
 - Digital Display ads & Paid Facebook
 - Digital Video



Creative Content

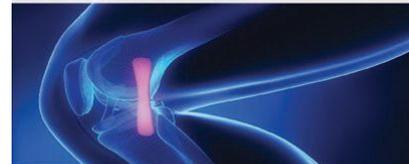
- Developing engaging and bite-size content on Facebook and Twitter around:
 - Key attributes of the marketplace, e.g., “no wrong door”
 - Seasonal events, e.g., Daytona 500, NCAA Tournament



“No matter where a qualified consumer lives, he or she will have access to coverage through a marketplace.”

- Secretary Sebelius

Common Basketball Injury:
Torn ACL
Cost (without health insurance):
up to \$50,000



NCAA Players have health insurance. Do you?

Health
Insurance
Marketplace

Are You Uninsured?
healthcare.gov



Find out how the Health Insurance Marketplace is making health coverage more affordable.

Partnership Strategies

- Soften the ground by building an engaged and educated group of information intermediaries and trusted voices
- Solicit partners with focus on reaching target audiences
 - Private Sector (Tax Preparers, Employers, Tech, Quick Serve, Retail)
 - Insurance Sector
 - Nonprofit Sector (Consumers, Foundations, Education, Faith Institutions)
 - Provider Sector (Hospitals, Clinicians, NACHC, Nurses)
 - Constituency Sectors (African-American, Latino, Labor, Women, Disease, Disability)
 - Pharmacy stores and big box stores
 - ❖ CVS, Walgreens, Wal-Mart/SAM's Club, Costco, and more.
 - Media/Entertainment/Sports – Sports leagues, Spanish-language networks, cable
- Utilize partnership distribution channels to disseminate information
 - Dozens of national organizations are linking to HealthCare.gov, using widgets & drop in articles
- Recruit, train and activate national, state and local partners
 - Training now available

Federal Partnerships

- 21 agencies have submitted plans to assist in outreach & education efforts
- Key outreach to target audiences:
 - Department of Agriculture
 - Cooperative Extension Agents
 - Department of Education
 - Links to FASA Form
 - HHS
 - HRSA Community Health Centers
 - HUD
 - Housing counselors, and Family Self-sufficiency, Multifamily and Neighborhood Coordinators
- Key outreach to business community on SHOP thru:
 - Departments of Commerce
 - Small manufacturers, minority-owned businesses, economic development community
 - Department of Labor
 - American Job Centers, Employer Benefits; Job Corps and Disadvantaged Youth Grantees
 - Small Business Administration

Anticipation/Get Ready:

Build Awareness • Utilize Motivational Messages • Set Expectations

Shift to more direct consumer conversations supported by local activity

Messages: Open enrollment begins in October
Review checklist to get ready
Find help in your community

JUNE

- Launch HealthCare.gov redesign
- Launch FFM call center

JULY -SEPTEMBER

- Grassroots Activities
- In-person assister training
- Digital buy
- PSA & partner content available

Act Now/Enroll:

Drive Enrollment • Major launch • Increase Direct Engagement • Initiate Field Operation • Issues Management

Messages:

- You can find out if you're eligible for a free or low cost health insurance premium
- You can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll
- You can make apples to apples comparisons of costs and coverage between health insurance plans
- Find help if you need it

OCTOBER

- Launch paid TV and radio
- Field operation activated
- Customer service tools operational

JANUARY

- Message shift in January to focus on time left – Enroll now
- Testimonials about success in getting covered