

*The Forum for America's Ideas*

# HEALTH EXCHANGES: CREATIVE MARKETING AND ENROLLMENT –

Presented By Richard Cauchi  
National Conference of State Legislatures  
August 2, 2016

For the  
Colorado Health Insurance Exchange Oversight Committee



## State-Based Marketplace Enrollment in the Third Open Enrollment Period

State	Individuals who selected a marketplace plan	Percent of plan selections by new enrollees	Percent of active renewals (as a share of total renewals)*	Percent of consumers receiving financial assistance	Percent change in enrollment from OEP2
California	1,575,340	27.0%	37.3%	87.0%	11.6%
Colorado	150,769	48.0%	75.9%	61.0%	7.4%
Connecticut	116,019	32.0%	19.7%	78.0%	5.6%
District of Columbia	22,693	26.0%	17.9%	6.0%	22.9%
Hawaii	14,564	99.0%**	100.0%	82.0%	15.4%
Idaho	101,073	33.0%	31.1%	83.0%	4.1%
Kentucky	93,666	20.0%	73.1%	67.0%	-11.9%
Maryland	162,177	30.0%	14.0%	70.0%	35.0%
Massachusetts	213,883	22.0%	N/A	78.0%	52.2%
Minnesota	83,507	45.0%	N/A	N/A	39.9%
Nevada	88,145	47.0%	76.5%	88.0%	19.8%
New Mexico	54,865	45.0%	70.6%	70.0%	4.8%
New York	271,964	19.0%	N/A	54.0%	-33.5%***
Oregon	147,109	45.0%	78.4%	72.0%	31.3%
Rhode Island	34,670	22.0%	21.0%	87.0%	10.6%
Vermont	29,440	6.0%	10.0%	69.0%	-6.9%
Washington	200,691	37.0%	37.8%	70.0%	24.9%
State-based marketplaces using state platforms (12 states and DC)	3,055,892	28.1%	37.2%†	78.0%	7.7%
State-based marketplaces using the HealthCare.gov platform (HI, NV, NM, OR)	304,683	48.1%	76.3%	76.7%	21.5%**
All state-based marketplaces (16 states and DC)	3,360,575	29.9%	40.4%†	77.9%‡	8.8%

### Factors Affecting Health Insurance Enrollment... July 2016

(Included in handouts)



# Connecticut – Wired for multi-generations

access health CT Connecticut's Health Insurance Marketplace

HOME ABOUT US MEETINGS Health Plans POLICIES CONTACT US

Attention, brokers!  
[Grow your business by joining Access Health CT](#)

CHANGE IS HERE.  
THE STATE OF CT IS WORKING  
TO BRING QUALITY  
HEALTH INSURANCE TO ALL.

Individuals and small businesses, visit us at [AccessHealthCT.com](#)

FAQs  
View answers to frequently asked questions.

Health Care Reform is here! At Access Health CT, we've created Connecticut's official online marketplace to help more people get insured, improve health care quality and increase transparency of health care coverage costs. As we continue to develop, we welcome your interest and involvement. On this site, you'll find information about board and committee meetings, legislation, milestones, legal notices and more. It's a great resource to help you stay on top of our organization's progress.

TWEETS 2,411 FOLLOWING 534 FOLLOWERS 3,158 LIKES 215 LISTS 1

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Access Health CT @AccessHealthCT · Jul 24  
Visit [Learn.AccessHealthCT.com/events](#) to see our other events around the state. #wehavegoodies #stethoscopes #healthiswealth

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You may also like

HealthSource RI @HealthSourceRI  
One-stop marketplace for Rhode Islanders and Rhode Island small employers to compare and purchase coverage that best fits their needs.  
TWEETS 1,205 FOLLOWING 626 FOLLOWERS 1,914

Trends

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Looking fresh is easy for James Harden in his new adidas Ultra Boosts  
Promoted by Foot Locker

#avemarinajoyce  
150k Tweets

<https://twitter.com/AccessHealthCT>

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**WA Healthplanfinder** ✓  
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# Minnesota (Twitter)



**MNSure**   
@MNSure  
Minnesota's official health insurance marketplace. We reply to tweets & DMs M-F 8AM - 3PM. Contact Center hours: mnsure.org/help/ 1-855-3MNSURE

TWEETS 5,520 FOLLOWING 333 FOLLOWERS 3,110 LIKES 435

Tweets Tweets & replies Media

 **MNSure** @MNSure · 4h  
You can ask any Qs of us via DM, too!  
[twitter.com/messages/compo...](https://twitter.com/messages/compose)

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You may also like

  
**C4HCO**  
@C4HCO  
The official Twitter of Connect for Health Colorado a new health insurance marketplace for individuals, families and small employers in Colorado.

TWEETS 3,689 FOLLOWING 627 FOLLOWERS 2,047

 @C4HCO

Colorado featured on the Minnesota site >



# Washington Exchange (Twitter version)

**OPEN ENROLLMENT CLOSED**

Special Enrollment Available!

washington healthplanfinder  
click. compare. covered.

TWEETS	FOLLOWING	FOLLOWERS	LIKES	LISTS
3,094	2,511	3,144	137	5

**WA Healthplanfinder** @WAplanfinder  
A new way to find, compare, and enroll in health insurance that fits your needs and budget. Comment policy: [bit.ly/1OqvOZB](http://bit.ly/1OqvOZB)  
Olympia, WA  
[wahealthplanfinder.org](http://wahealthplanfinder.org)

Tweets Tweets & replies Media

**WA Healthplanfinder** @WAplanfinder · Jul 7  
Your health insurance is there in case of an accident or illness, but how well do you really know your plan?

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# Washington Exchange report to Board, 7/21/2016

## Community-based Outreach Vehicles

Holiday Mall event

New Years Resolutions – YMCA

Boys and Girls Club

Underserved Populations

Roller Derby

Community College

Hockey

Fun Run

State Fairs

Haunted House

Tacoma Film Festival & Contests

Facebook Ads



UNIVISION



# California – 9 day, 21 city bus tour

**“Officials with the state health insurance marketplace Covered California are taking a bus tour starting Monday in Sacramento. They'll be in 21 cities across the state over nine days to get the word out about open enrollment for health insurance available under the Affordable Care Act. Open enrollment starts Saturday the 15<sup>th</sup> for 2015.”**

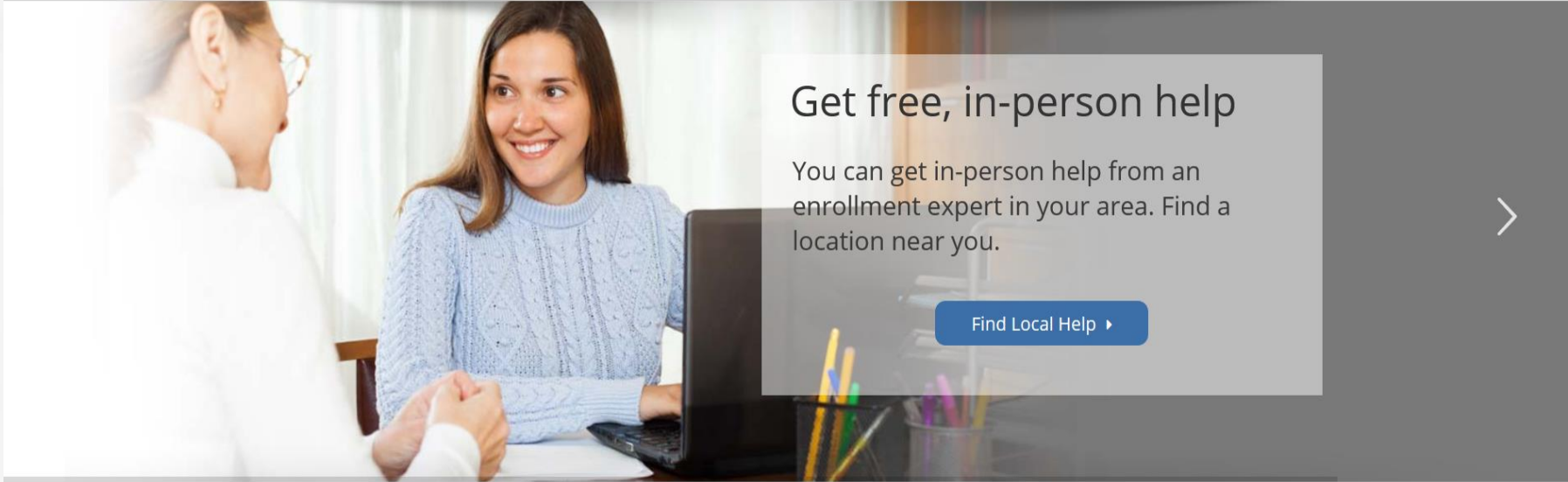


<http://www.scpr.org/news/2014/11/09/47950/covered-california-goes-on-a-bus-tour-to-tell-peop/>

# Massachusetts Exchange



GET STARTED ▾ LEARN ▾ ABOUT ▾



## Get free, in-person help

You can get in-person help from an enrollment expert in your area. Find a location near you.



[Find Local Help ▶](#)



## Important Information on MassHealth Renewals

Did you receive a renewal letter from MassHealth? You can [sign in to your online account now](#) to renew your MassHealth, Health Safety Net, or Children's Medical Security Plan health coverage.





# The Ultimate Endorsement

**Mass. Health Connector** teams up with  
Boston Red Sox to build enrollment in  
new health insurance plans.

Other corporate/civic partnerships  
announced as part of public education  
campaign

(Excerpt from Joan Fallon, Mass Connector- 2010)



“#)\*!(%i@\*\*&!”

Good thing  
he's got health  
insurance.

Get insured. It's good for your health. And it's the law.

**1-877-MA-ENROLL**  
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**Sign up today.**



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COTTAGE ST.

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# Hawaii: Partnering with nonprofit organizations

Instead of contracting with PR firms, Hawaii's [Health Connector](#) has partnered with 34 organizations to boost its education and outreach efforts. With these partners, Hawaii's efforts reach deeper into each community and connect individuals, families, and small businesses with health insurance and financial assistance options.



# Colorado - Connect *for* Health

(An operational example –  
studied by other states around the country)

7/27/2016

Individual  
Health Quotes

Compare Affordable Health  
Insurance Plans Right Now

See how easy it is to explore your options...

ZIP Code

Continue

Did You Know?

You can find rates as low as \$2.43 per day!\*



\*Rates are typically paid on a monthly basis. This is the preferred rate for a 30-year old male living in Addison, TX for a UnitedHealthOne Saver 80 plan, effective date 6/1/2013, with the following benefits: \$10,000 deductible, 20% coinsurance, and a \$0 copay. Actual monthly rate as of 6/1/2013 is \$75.28.

AUG 2, 2016



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# Online challenges – “Closed” for 9 months??



2016 INDIVIDUAL & FAMILY

GENERAL MARKETPLACE INFORMATION

EVENTS IN: Date      SEARCH: Search      NEAR: Location      **FIND EVENTS**      VIEW AS: Month

## Events for July 2016

There were no results found.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

### Open Enrollment for Individuals and Families is Now Closed

You can enroll any time of the year if you are applying for dental plans or help paying for health coverage including MassHealth, Children's Medical Security Plan (CMSP), Health Safety Net, or ConnectorCare. Or, if you've experienced a qualifying event.

[Learn More](#)

[Apply Now](#)



## New York:

### Texting and smartphone reminders

#### to young adults for enrollment outreach

- In a special effort to reach young adults, New York added a **texting** campaign to its outreach efforts. This way, young adults can use their smartphones to get information about the [New York Health Benefit Exchange](#) and set **reminders** in their calendars.



# Personal Connections Forged by ACA Assisters, Community Partners, and Agents and Brokers Drive Enrollment

*"We established walk-in centers in high-priority locations. We opened new full-service centers in four communities, three of them in community health centers. These were very successful."*

*-state exchange official*



The  
COMMONWEALTH  
FUND

Source: [Justin Giovanelli](#)

<http://www.commonwealthfund.org/publications/issue-briefs/2016/jul/insurance-enrollment-aca-state-marketplaces>





# States Grapple with Affordability Concerns

- *"We find that consumers **who enroll** state the premium tax credits and price were key factors in their decision.*
- *Consumers who do **not** enroll cite the tax credits and affordability as the reason."*
- [/insurance-enrollment-aca-state-marketplaces](#)

# Assister Programs and brokers did better than web browsing

- Significant numbers of Assister Programs (37%) and brokers (53%) said most clients had questions about health plans that were not answered by information on the Marketplace web site.
- Most Assister Programs (61%) and brokers (67%) said most or nearly all consumers had difficulty understanding basic insurance concepts.

-June 2016,

- [kff.org/health-reform/report/2016-survey-of-health-insurance-marketplace-assister-programs-and-brokers](http://kff.org/health-reform/report/2016-survey-of-health-insurance-marketplace-assister-programs-and-brokers)

# A Commercial View: Bright Health in CO

## □ *TODAY*: National webinar about a new plan

For information only: NCSL does not rank or endorse plans or agencies

The Bright Health Story  
Behind the Scenes at a Health Plan Startup

 **Tuesday, August 2nd, 2016**  
1:00 - 1:30 p.m. Eastern (10:00 to 10:30 a.m. Pacific)

**Register for \$95**  
Call 209.577.4888 or  
[Click to register](#)

[REGISTER NOW >](#)

- Special HealthcareWebSummit 30 Minute Edition
- Bright Health's insights, perspectives, strategies and initiatives



- ▶ Bright Health's vision and approach to entering the marketplace and partnering with health systems
- ▶ Bright Health's unique attributes to distinguish itself in the marketplace
- ▶ The experiences, challenges and opportunities facing a start up health plan
- ▶ Bright Health's simpler, more integrated technology experience for consumers and providers

Faculty:  
Tom Valdivia  
Co-Founder and Chief Medical Officer  
Bright Health





# NCSL Exchange Resources

Dick.Cauchi@ncsl.org

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## STATE ACTIONS TO ADDRESS HEALTH INSURANCE EXCHANGES

5/10/2016 Richard Cauchi, Health Program

### 2016 Open Enrollment Completed + 12.7 million signed up

**Overview**

Jan. 31 marked the end of the third year of the open enrollment period for private insurance plans offered through state and federal marketplaces, in all 50 states and D.C. More than 12.7 million individuals selected or were automatically reenrolled in a 2016 Marketplace plan during the three months.

For state policymakers, activity and decisions began more than five years earlier. NCSL's report has 50-state enrollment, plans and pricing, plus legislative history. The implementation and state responses continue, with information on enrollment for 2016 and plans for 2017 added as the information is made available.

This report provides both a snapshot and a detailed look at:

- 2016 Health Plans:** Open enrollment began Sunday, Nov. 1, 2015, and ran for three months, until Jan. 31, 2016, but some people can still enroll, through October.
- 2015 Health Plans & Implementation:** The U.S. Supreme Court ruling in June, plus plan options and final information about enrollment and renewals for 2015.
- State Roles in Exchanges:** The decisions made by states and the federal decisions affecting states, from 2010 to 2016.
- (Archive) 2014 Implementation:** The start-up steps and enrollment results in year one.

**50-State Table of State and Federal Actions to Implement Exchanges or Marketplaces**

View, print or download your state(s) in PDF Format - (Updated March 21, 2016 | 59 pages) includes full page for each state plus all information in the map.

**MAP OF HEALTH INSURANCE EXCHANGE STRUCTURES - 2015-2016**

Use this interactive map to view individual state snapshot information. Hover on state for quick facts. Click on state for details on legislation and 2014-16 implementation.

State-Run Exchange	State-Run Exchange using federally-supported website	State-Federal Partnership	Federally-run Individual Marketplace; State-Run SHOP	Federally Facilitated Marketplace (Exchange)
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MAP UPDATED: July 2016. For 2016, Delaware and Pennsylvania, and for 2017, Arkansas, received "conditional approval" from HHS to convert to a state-run exchange, while using the federal Healthcare.gov website. Pennsylvania withdrew its application June 2015 and remains federally-facilitated for 2016.

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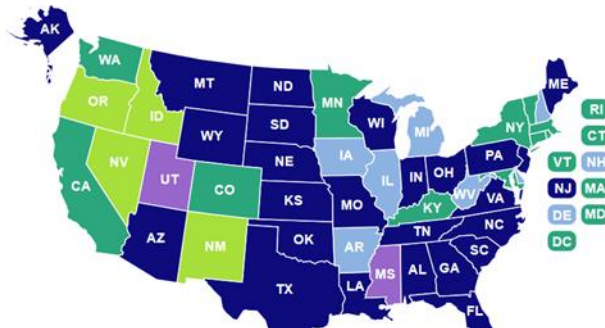
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[www.ncsl.org/research/health/state-actions-to-implement-the-health-benefit.aspx](http://www.ncsl.org/research/health/state-actions-to-implement-the-health-benefit.aspx)