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AGENDA ITEM

For Possible Action

Information Only

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PURPOSE

The purpose of this report is to provide the Board and the public with an overview of our Off-Season Marketing & Outreach Campaign for Nevada Health Link and provide a summary of the Fiscal & Operational Report for January to June of 2020.

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GENERAL COMMENTS

Open Enrollment for Plan Year (PY) 2020 concluded on December 15, 2019. For PY 20, the Silver State Health Insurance Exchange (Exchange) operated as an autonomous State Based Exchange (SBE), which meant that Nevadans no longer applied for coverage through the federal marketplace, HealthCare.gov. Although Open Enrollment has concluded, Nevada Health Link, the online marketplace and brand of the Exchange, does not stop its work in reducing the number of uninsured and underinsured Nevadans in the off cycle of the open enrollment period (OEP).

Nevada Health Link strategizes and prioritizes consumer outreach and messaging efforts during the off cycle—and refers to this work as the “off season campaign.” Nevada Health Link works to brand the organization as a

consistent presence and resource for consumers and stakeholders as it relates to health care policy and qualified health and dental plans.

The strategy and planning for this year's off season campaign shifted due to the impact of the Coronavirus. In response to Governor's Sisolak's March 12th Emergency Declaration, the Exchange proposed a new regulation to open up a limited-time Exceptional Circumstance Special Enrollment Period (ECSEP). The ECSEP ran from March 17 to May 15, 2020 which allowed eligible Nevadans who missed the regular open enrollment window (November 1 – December 15) to enroll in a qualified health plan through Nevada Health Link. Since Nevada is operating as an SBE, this allowed the Exchange to make swift policy changes in response to the pandemic and open up an opportunity for more Nevada residents to gain insurance coverage to help reduce the number of uninsured.

In response to the Exchange's regulation of the ECSEP, Nevada Health Link and marketing partner, Penna Powers, initiated a strategic ECSEP marketing campaign to inform Nevadans of the special enrollment period and inspire them to enroll at NevadaHealthLink.com. Campaign messaging encouraged the uninsured and underinsured to shop and explore qualified health plans sold through Nevada Health Link and to consider Nevada Health Link as an alternative to COBRA plans due to a job layoff or as an interim health insurance alternative while furloughed. Additional messages to Exchange consumers stressed the concept of *now is not the time to cancel your health insurance* coverage and advised consumers to reach out to their insurance carrier to see if they qualified for additional grace periods, or reach out to the Exchange to see if they qualified for additional subsidies in order to reduce monthly premium costs. Secondly, messaging brought awareness of the increased fraudulent activity by out of state brokers messaging to Nevadans to purchase unnecessary additional COVID-19 insurance coverage.

Because many Nevadans were required to shelter at home, the campaign incorporated television and radio in addition to a digital and online presence and included :30-second television and :15-second radio spots, digital and paid social display ads and programmatic video as well as Over the Top (OTT) Television (reaching the streaming audience). The campaign media ran in both English and Spanish statewide. NevadaHealthLink.com's homepage and SEP landing pages (English and Spanish) were also reworked to incorporate the ECSEP message. Additionally, a robust email marketing campaign was strategized and implemented to target various niche audiences with specific related ECSEP messaging. Audiences included current enrollees to come back and update their change in income (if applicable), loss of Minimum Essential Coverage (MEC) and to work with carriers to see if they could receive more subsidies, as well as non-enrollees seeking coverage and Medicaid-denied individuals/households.

Public and Media Relations

In collaboration with its marketing vendors, the Exchange developed and implemented a robust ECSEP-focused public relations (PR) campaign which included identifying key media contacts with whom to make direct outreach and follow up on the ECSEP messaging and offer virtual one-on-one interviews with the Exchange's Communications Director. Outlets included: local radio community programs, local lifestyle TV shows, key print and online media outlets, and healthcare podcasts.

On March 23, 2020, Nevada Health Link also incorporated the Affordable Care Act (ACA) 10 year anniversary messaging and pushed out a press release. The communications team also developed infographics and shared

those on social channels for the week of the ACA anniversary in lieu of a press conference due to COVID-19 and event cancelations. Nevada Health Link and the PR team generated multiple press releases first announcing the ECSEP, then announcing the extension of the SEP to May 15th. Two press releases were also pushed out announcing the enrollment figures based on the ECSEP and loss of Minimum Essential Coverage (MEC). Below are further media highlights that transpired from the ECSEP campaign.

Other Public Relations highlights:

- 1) February 27: [Vegas Inc.'s Healthcare Quarterly - includes this year's Healthcare Headliners and features the Exchange's Executive Director, Heather Korbolic, as Administrator of the Year. The story is on pg. 29.](#)
- 2) March 17: [Nevada Independent – Nevada's Exchange opens Special Enrollment Period in light of Coronavirus pandemic.](#)
- 3) March 19: [Huffington Post online – Uninsured and worried about COVID-19? You may be able to get covered.](#)
- 4) March 29: Reno Gazette Journal – [Nevada Health Link commemorates 10th anniversary of the Affordable Care Act](#)
- 5) March 30: Las Vegas Sun: Guest column – [On ACA's anniversary, special enrollment period allows more Nevadans to get covered](#)
- 6) April 2: Las Vegas Sun – Editor Ric Anderson's column featuring quotes from Heather.
- 7) April 9: Las Vegas Weekly print and online – <https://lasvegasweekly.com/news/2020/apr/09/what-weve-learned-during-the-covid-19-crisis-so-fa/> / [Print edition – Heather's quote only](#)
- 8) May 6: KLAS 8 News Now – interview regarding SEP extension: <https://www.8newsnow.com/news/local-news/nevada-health-insurance-deadline-is-10-days-away-silver-state-health-insurance-exchange-outlines-what-you-need-to-know/>

Nevada Health Link Outreach and Community Relations

In January and February, the Exchange and its marketing partners, navigator grantees and broker partners continued making strides to reach the community on behalf of Nevada Health Link. Due to Covid-19, established outreach practices, including in-person outreach event attendance were significantly hampered or, altogether canceled, beginning in March. As a result, the Exchange and the marketing teams refocused efforts toward internal email communication collaboration with community partners and stakeholders to reach their consumer audiences who also represent Nevada Health Link's target audiences. Highlights of activities include:

- Delivering NHL-branded hand sanitizer and literature to:
 - Southern Nevada Health District
 - Cleveland Clinic
 - Discovery Children's Museum
 - Insurance Brokers
 - Salvation Army
 - Washoe County Sherriff's Office
 - Communities in Schools
 - Sparks JobConnect
 - Nevada Highway Patrol

- Collaboration with partners and stakeholders to present and share ECSEP and SEP information with their audiences:
 - Las Vegas Chamber of Commerce
 - Communities in Schools
 - Immunize Nevada
 - DETR – Rapid Response
 - Senator Cortez-Masto
 - Senator Rosen
 - Congresswoman Lee
 - Congresswoman Titus
 - UMC Medical Center
 - UNR Black Business Student Association
 - OLLI UNLV
 - Touro University
 - Carson Valley Chamber of Commerce
 - Roseman University
 - Access to Healthcare Network
 - Partnership Carson City
 - Douglas County Chamber of Commerce

- Ongoing community distribution of printed resource guides and SEP information via navigator grantees.
- Collaboration with the Exchange’s Asian Community Resource Center navigator grantee to develop and distribute multi-Asian language literature for the growing Las Vegas Asian population.
- Development of culturally-relatable (Hispanic/Latino and African American) promotional concepts to use at associated events (such as Quinceanara and Sweet Sixteen).
- Ongoing LinkedIn messaging campaign to HR and management individuals in industries such as casinos, hospitality, gig, independent and contract workers and associations.
- Continued collaboration with existing sponsors to creatively deliver messages to audiences during and after the Covid-19 pandemic.

Off Season Ad Campaign and Job Loss Focus

The ECSEP campaign ran from March 17 through May 15, 2020 after which the ad campaign segued back to promoting Nevada Health Link’s regular SEP period. While overall messages focus primarily on the specifics of Qualifying Life Events for the special enrollment period and the ten (10) essential health benefits, significant effort is being placed on promoting job loss messages to reflect the current situation in Nevada as a result of Covid-19. The ad campaign primarily utilizes digital/online and paid social media as well as a retooled email campaign that is consistently refreshed using Nevada Health Link’s real time data collected as an SBE to ensure we are reaching relevant audiences. Organic social media, including health-related blogs and native articles are also an effective part of the off season campaign.

This SEP campaign, which will run through September of this year incorporates a robust paid search effort to ensure Nevada Health Link is the primary result for the many Nevadans who are searching for health insurance and related coverage during this time. The primary target age demographic continues to be 26-45, as well as a

broader secondary audience who may be experiencing job loss and, of course, the ongoing turnover of those who have been denied Nevada Medicaid benefits.

Currently, the Exchange is working with its marketing partners to concept and strategize the Plan Year 2021 Open Enrollment Period and associated advertising campaign which will likely launch in late October to support the Open Enrollment Period of November 1 through December 15, 2020.