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AGENDA ITEM

For Possible Action

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PURPOSE

The purpose of this report is to provide the Board and the public with an overview of our Open Enrollment and Off Season Marketing & Outreach Campaign for Nevada Health Link.

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GENERAL COMMENTS

Open Enrollment for Plan Year (PY) 2021 concluded on January 15, 2021 with an extension for consumers who completed their application by the January 15th deadline. Enrollees that met this deadline had an additional five days to shop for a plan until midnight on January 20, 2021. During one of the most turbulent and difficult years in response to the COVID-19 pandemic, the Silver State Health Insurance Exchange (Exchange), the state agency that oversees the online health insurance marketplace known as Nevada Health Link, enrolled nearly 82,000 Nevadans in its eighth open enrollment cycle. These figures exceed 2019’s enrollment numbers by 4,493, or a 5.8 percent increase.

From July 2020 until late October, the Exchange continued to focus paid media (advertising) on promoting the Special Enrollment Period (SEP) to encourage eligible Nevadans to enroll if they had a qualifying life event such as giving birth, adopting a child, marriage or divorce or moving to Nevada. While this strategy is not

entirely new (referred to as the off season campaign), the marketing team took into account the extraordinary job loss and therefore health insurance loss circumstances due to COVID-19. Many Nevadans were facing these unfortunate events and Nevada Health Link made appropriate modifications to ensure both messaging and advertising platforms were as targeted as possible to reach those expanded audiences.

In response to the global pandemic as well as leading up to the Open Enrollment campaign, some strategic tweaks surrounding marketing and outreach included adding paid social and display advertising in addition to search engine optimization (SEO). The Exchange promoted social media posts to give Nevada Health Link a stronger online presence for those Nevadans who were facing layoff situations and spending more time online to look for new jobs, file for unemployment and keep abreast of current events. While mass media channels including radio, TV and outdoor advertising (posters and billboards) were also considered, the marketing team felt Nevada Health Link's target audiences could be better reached for a longer period of time via online digital channels such as social media, email marketing, and online in general. The Exchange's marketing team also made a strategic determination to maintain a heavy emphasis on job loss messaging with a sprinkling of other SEP messaging (i.e., marriage/divorce, having or adopting a baby, moving, etc.) to exploit enrollment availability and solidify Nevada Health Link as a main health insurance resource.

In late October 2020, the paid media (advertising) campaign segued into the Open Enrollment campaign. The call to action (CTA) was set up in three phases to help elicit the strongest responses: 1) *Get Ready to Enroll/Learn More*; 2) *Enroll Now*; 3) *Only XX Days Left to Enroll*. While the online/digital strategy from the Special Enrollment Period (SEP) advertising campaign remained largely intact, additional mediums including TV, Radio, Out of Home, Print and additional Online Video formats were added to establish a well-rounded advertising campaign that ensured significant reach and frequency within our target audiences.

Advertising Strategy Highlights for the Open Enrollment Campaign:

Again, because of the global COVID-19 pandemic, the marketing and outreach strategy for Nevada Health Link's eighth Open Enrollment Period looked a little different than in years past. The number of jobs lost resulting from layoffs in the hospitality, travel, and event industries throughout the state of Nevada pushed unemployment rates to unprecedented highs and created a wider platform of potential for Nevada Health Link enrollees. This, coupled with 4 out of 5 Nevadans qualifying for financial assistance (subsidies or tax credits), enabled the marketing team to brainstorm and build a campaign flexible enough to react swiftly and effectively to Nevada's "new normal" and to highlight a wide range of life scenarios or "reasons" to have health insurance through realistic but thoughtful and careful messaging.

Health insurance is not an easy sell. Each year, Nevada Health Link strives to create both emotive and demonstrative ad campaigns that compel our target audiences to listen, educate themselves, and then act. The call for Nevadans to act on getting insured has never been more important. With so many residents deeply affected by COVID-19 on multiple levels, promoting Nevada Health Link's resources in a profound and meaningful manner, was essential.

The ad campaign, entitled: "Reasons" focused on Nevadans need for coverage and their specific reason for enrolling in a qualified health plan. The Exchange wanted to dig deep into our audiences and community and recognize people's personal reasons for getting covered.

The PY 2021 campaign, entitled: “Reasons,” featured the following ad/TV spots:

- *Single mom* – a young single mother able to give her son preventative care because he was enrolled in a qualified health plan.
- *Job search* – reflecting the all-to-common scenario of a man knowing he’s covered between jobs and beyond should his next employer not offer health insurance.
- *Injury* – focused on a couple who avoided the threat of having to use their savings to cover emergency and treatment costs for a broken bone because they were insured.
- *Driver* – featuring a rideshare (Uber/Lyft) driver with a chronic illness (asthma) that doesn’t need to worry about losing shifts because he can get the prescriptions he needs to stay well.
- *Check-up* – an authentic scenario of an extended Hispanic family engaging in a weekend barbecue. The family patriarch is seen checking his blood sugar with his monitor and reflecting on the peace of mind he has gained now that he is insured - and time he can share with his family because he gets the care he needs. This spot was shot in Spanish and appealed exclusively to Nevada’s large Hispanic/LatinX populations.
- *Anthem* – a 30-second montage of the individual “Reasons” spots to collectively represent the diversity of reasons and Nevadans who get insured through Nevada Health Link.

As we are all aware, 2020 was an immense political year with a presidential election on the ballot. In response, the Exchange waited to launch TV and video placements until after November 3rd when spot inventory and costs were lower and the “noise” of the election didn’t threaten to overshadow our commercial spots and important Open Enrollment messaging. Moreover, with COVID-19 affecting in-studio recording opportunities with lifestyle programs on local news channels, the marketing team pivoted to develop informative pre-recorded spots direct from Janel Davis, Nevada Health Link’s Communications Officer. The 1-minute spots were also produced in Spanish and featured Rosa Alejandre, Nevada Health Link’s Navigator Program Manager. The spots aired the latter half of the Open Enrollment period (mid-Nov thru Jan) in addition to the branded campaign spots to not only create an additional layer of frequency, but to help convey Nevada Health Link’s role as an important health-related resource for Nevadans.

The inclusion of Over-the-Top (OTT) advertising and online video platforms were implemented to reach our viewing audiences which were plentiful especially due to COVID-19 stay at home orders. OTT advertising is delivered directly to viewers over the internet through streaming video services, devices such as smart TVs or streaming services like Hulu, for example. Radio and audio are cornerstone mediums to reach large audiences and niche audiences including Nevada’s Hispanic/Latinx and African American populations. Podcasts and music streaming programs like Pandora and Spotify were also used.

Also included in the media strategy were out-of-home advertising such as digital billboards and posters, bus sides and bus shelters. These outdoor billboard strategies were showcased in a mix of high-traffic freeway locations and specific community locations to reach lower income, Hispanic/Latinx and Asian/Asian American audiences. Buses acted as traveling billboards and specific routes and zip codes were chosen purposefully to target key audiences identified by the marketing team based on consumer enrollee data.

Print publications like specialty statewide Hispanic/Latinx, Asian and Native American publications and newsletters helped ensure exposure to these key niche audiences; and the strategy was to hit them frequent and well-rounded. Native content and video advertising continue to be an excellent medium for awareness and building audiences. Native video is video content that is uploaded directly to a social network and play in-feed on that platform, like Facebook for example. The user is uninterrupted and the idea is to engage repeat users. Furthermore, when it comes to retargeting our consumers, down funnel and conversions like display and search engine optimization through digital advertising are used to continue to reach potential enrollees to essentially compel them to go even further in the shopping process to enroll and complete an application.

Public and Media Relations:

In conjunction with the advertising campaigns, public relation (PR) and media relations is a core marketing component to continue driving Nevada Health Link's success. Nevada Health Link's expert PR team, The Warren Group, synchronizes strategies that align with all marketing and advertising activities to garner positive exposure, solidify position and respond proactively and appropriately to ongoing industry and political issues.

The objectives for PY 2021 were to: 1) position the Exchange as a non-commercial entity, 2) separate from other insurance sellers, 3) highlight the ACA-certified coverage of the 10 essential health benefits, and 4) shine light on Nevada Health Link being the number one resource when it comes to health insurance within the state of Nevada. All of these objectives were layered where possible with messaging surrounding COVID-19 as it relates to health insurance and the Exchange (I.e., now is not the time to go without coverage).

The Exchange produced various opinion editorials (op-eds), secured virtual editorial board meetings, presented to City Council members in both the north and south, produced press releases in English and Spanish, alerted media about Nevada Health Link's virtual prep conference for stakeholders, and published various guest columns in print media.

Event Outreach and Community Relations:

As COVID-19 remained at the forefront of our business and a public health challenge, most of Nevada Health Link's in-person outreach event attendance was either canceled or was converted to a virtual format. In the same vein, sponsorships were affected as well. In spite of COVID-19, Nevada Health Link was able to continue its outreach and community relations involvement by making calls to established community organizations that the Exchange has relationships with and were in need of updated resource information such as Resource Guides for both the north and south.

Outreach & Community Relations Highlights:

Sponsorships:

- Cox Back to School Virtual Fair, August
- One October Memorial Blood Drive, October
- Immunize Nevada

Event Participation: (via SWAG and material drop off, virtual or drive-thru)

- July – 1 event
- August – 5 events
- September – 5 events
- October – 11 events
- November – 5 events
- December – 5 events

Community Partner Collaborations:

- Food Bank of Northern Nevada
- Immunize Nevada
- City of Reno
- Sierra Kids
- Southern Nevada Health District
- AARP

- UNLV School of Public Health
- Asian Community Resource Center
- Value-add distribution opportunities with radio stations

Consumer Resources Developed:

- Resource Guide in English and Spanish
- SEP Rack card in English, Spanish, Chinese, Vietnamese, Korean and Thai
- COBRA fact sheet in English and Spanish

Email Marketing, Social Media and Blogs:

Email marketing, social media, and blogs are all methods of communication that are an integral and enduring facet of Nevada Health Link’s combined marketing efforts. The marketing team uses anonymized data to build niche email campaigns that allow the Exchange to communicate on a more personalized, near real-time level. Nevada Health Link engages in a robust, ongoing organic social media strategy that features varied content and graphics to bolster the Exchange’s position as a statewide health-related resource, authority and mission-driven community advocate. The content team pushes out content that informs and educates Nevadans about Special and Open Enrollment periods, financial assistance eligibility, the 10 Essential Health Benefits and Qualified Health Plans. Organic social media is used as a platform to highlight Nevada Health Link’s community partners, recognize important health-related causes and promote relevant national and statewide events or current happenings. Nevada Health Link’s blog content is another way to connect consumers with relational topics in a more relaxed, conversational fashion.

Email Marketing, Content Media & Blog Highlights:

- 67 unique emails sent to Nevada Health Link’s database of over 91,000 subscribers
- Nearly 200 organic social media posts
- “What’s Your Reason” Wednesdays
- *Ask the Expert* insurance broker blog series that shared important tips and health insurance-related details
- Nevada Health Link’s 4th Annual Prep Sessions
 - Held for stakeholders, partners and community leaders
 - Virtual format featuring (2) 1-hour sessions
 - Record-setting 303 Viewers/Attendees