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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 Special Enrollment Period and Off Season Marketing & Outreach Campaign for Nevada Health Link.

CONTENTS

PURPOSE	1
CONTENTS	1
GENERAL COMMENTS.....	1

GENERAL COMMENTS

Beginning in the fall of 2020 and going through Mid-March of 2021, the Silver State Health Insurance Exchange (Exchange), the state agency that oversees the online health insurance marketplace known as Nevada Health Link, went through a rigorous Request for Proposal (RFP) process as required by the state of Nevada to seek marketing and outreach services. Through this process, the Exchange has on-boarded a new agency of record, The Abbi Agency (TAA). Subcontracted with the Abbi Agency is Marketing for Change and Ericka Aviles Consulting. The Exchange went into contract with TAA on April 1, 2021 and has set forth a new scope of work, budget, and strategy for all marketing and outreach projects moving forward.

The Open Enrollment Period for Plan Year 2021 (PY 21) concluded on January 15, 2021, with an extension for consumers who completed their application by the January 15th deadline. Enrollees who 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 Exchange 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.

In April & May the Exchange was intensely focused on two things, first was onboarding the The Abbi Agency along with its partners Marketing for Change and Ericka Aviles Consulting. The second was planning, strategizing and developing a creative campaign and content to support The American Rescue Plan Act of 2021 (ARPA). All owned advertising and social channels, social media, email marketing and Nevada Health Link's blog, saw a consistent cadence from March to April and into May of this year. The consumer facing website NevadaHealthLink.com saw a slight decline in web traffic which is to be expected without a media campaign in the market. Exponential growth in email open rates and click through percentages indicate the Exchange has found a highly qualified audience within the Nevada Health Link database and are serving customers who are engaging in Nevada Health Link and insurance-relevant content. The Abbi Agency's Public Relations & Community Outreach teams are working diligently on expanding the community partner network and building relationships with key stakeholders and community organizations statewide.

Additionally, in May, TAA and its partner Marketing for Change began a series of audits and started conducting research that will lay the strategic foundation to build the marketing plan and guide the future direction for the Exchange and its marketing/advertising campaigns. The audits review Nevada Health Link's digital communication and content including: their chatbot, Search Engine Optimization (SEO), website content, email marketing and social media content. Research began in May of this year with a statewide survey of the general public to gauge awareness of and attitudes toward NVHL, ARPA and current health insurance options. This was accompanied by a three-day online focus group with uninsured residents to get guidance on how to refine creative concepts for the upcoming open enrollment campaign.

Special Enrollment Period: Marketing & Outreach

On January 28, 2021, the Biden Harris Administration issued an Executive Order on Strengthening Medicaid and the Affordable Care Act (ACA). Pursuant to this order, the Center for Medicare and Medicaid Services (CMS) released a press release on February 12, 2021 announcing that a Special Enrollment Period (SEP) for HealthCare.gov would officially be available to consumers starting on Monday, February 15, and continuing through Saturday, May 15. The Exchange immediately began having conversations with vendors and planning to make necessary technology changes and communicate another SEP to Nevada consumers.

The Executive Order and accompanying SEP was late breaking news; but the marketing team and agency of record during this time: Penna Powers/The Warren Group, quickly provided a game plan to message consumers about this new enrollment opportunity. The messaging was going to be simple and direct, and move away from the previously planned qualifying life event (QLE) messaging since this enrollment period would be open to all new consumers without needing a specific QLE reason. Current messaging for the new SEP included:

- Are you uninsured? Nevada Health Link is here for you. Get Peace of Mind.
- Nevada Health Link is your resource for comprehensive health insurance coverage. Think you can't afford to get covered?; Nevada Health Link is the only place Nevadans can qualify for financial assistance to help pay monthly premiums; 4 out of 5 enrollees qualify; Some enrollees pay \$0 out of pocket each month.

Once the Exchange and marketing partners determined the messaging to consumers and education to stakeholders, the next task was to determine where to advertise the message. It was decided that the Exchange's best strategy as where to market messaging regarding this SEP would be:

- Paid Search (review search terms within Search Engine Optimization (SEO))
- Display Advertising – Advertising on hand sanitizing stations (test market to run 3/29 – 6/29/21)
- Hand sanitizing stations are located in CVS pharmacies
 - 16 locations in Reno; 2 locations in Carson City
- Email Campaigns – Weekly
- Social Media (i.e., Facebook, Twitter, Instagram)
- Stakeholder Promotion and cross-promotional opportunities (i.e., SNHD, Immunize Nevada, etc.)
- Community Relations and messaging through community partners
- Continued delivery of Resource Guides throughout community organizations statewide

Special Enrollment ARPA Campaign Overview:

Shortly after the Executive Order, the Biden Administration enacted the American Rescue Plan Act of 2021 (American Rescue Plan or ARPA). The American Rescue Plan, passed by Congress and signed by President Biden on March 11, 2021, increases the opportunity for unprecedented numbers of Nevadans to receive subsidies, including Nevadans making over 400% of the federal poverty level. It simultaneously reduces premiums for ACA compliant health insurance plans sold through Nevada Health Link. Nevadans who have received unemployment insurance may also be able to take advantage of \$0 premium plans sold on the Exchange. Nevada Health Link fully implemented ARPA subsidies and unemployment insurance rules starting on April 20, 2021, thus extending the SEP from May 15 to August 15 to match the federal (HealthCare.gov) extension.

During March and into April of 2021, the Exchange communications team was busy transitioning from Penna Powers and The Warren Group to the new agency of record, The Abbi Agency team and their subcontractors.

The Abbi Agency (TAA) and its subcontractors immediately began developing a campaign to provide Nevadans an understanding of the increased opportunity for subsidies due to The American Rescue Plan. The marketing for this campaign needed to communicate the following to its target audiences:

- Nevada Health Link now provides access to subsidies for an unprecedented number of Nevadans who previously were not eligible.
- There are increased subsidies which means reduced monthly premiums for Nevadans. This will hopefully enable Nevadans to allocate their hard-earned money to meet their families' other essential needs such as food and clothing, to name a few.
- Nevadans who have received unemployment insurance may also be able to take advantage of \$0 premium plans.

Advertising Strategy Highlights for Special Enrollment ARPA Campaign:

The Abbi Agency developed two campaign creative concepts, one that drives home the idea of rescuing Nevadans in their time of need and a second that speaks to quality health care at a lower cost. Both concepts were tested against each other through paid social media ads as well as a three-day online survey qualitative research project.

The first creative concept is titled ‘Rescue Savings Await’, a sample headline reads ‘Nevadans, Claim Your Rescue Savings,’ with messaging that speaks to the lower cost in premiums ‘the American Rescue Plan has reduced health coverage premiums’ and a call to action that drives home the idea of savings one last time, ‘claim your savings now.’

The second creative concept is built off of the idea that Nevada Health Link already provides quality health care, and now that same quality can be had at a better price. This concept was titled ‘The Best Just Got Better.’ Headlines used the possibility of \$0 premiums with ‘Health Insurance As Low As \$0,’ messaging brought through familiarity to ARPA with ‘The American Rescue Plan just lowered health plan premiums,’ and the call to action made it relatable and actionable to the individual with ‘see how low your premium fell.’

The target audiences for this campaign include but are not limited to: uninsured Nevadans, rural Nevadans, individuals/families statewide, 50+ age group, 26-45 age group, the young invincible, members of Nevada Tribes, Hispanic/Latino, Asian Americans and Asian Pacific Islanders, African Americans, and multicultural populations. Those who qualify financially for the additional subsidies offered through ARPA, including those who received unemployment insurance in 2021 and current enrollees who previously did not qualify for additional subsidies that may now be eligible for more savings.

The special enrollment campaign for ARPA features the following media and marketing tactics:

Marketing Collateral:

- Consumer Fact Sheet (English & Spanish Versions)
- Broker/Navigator Fact Sheet
- Talking Points (English & Spanish Versions)
- FAQ Document (English & Spanish Versions)
- User Guide
- Social Media Toolkit (English & Spanish Versions)

Traditional Media Tactics:

- Outdoor Boards
 - Product: Digital billboards
 - Audience(s) reached: Nevadans in the Las Vegas and Reno Metro areas
 - Strategy: Expanded reach in the metro areas via traditional billboards
- Radio Ads (English & Spanish Versions)
 - Product: A mix of local stations in English and Spanish
 - Audience(s) reached: Las Vegas and Reno metro areas and surrounding rural regions.
 - Strategy: Reaching English and Spanish speaking Nevadans in both the metro and rural areas
- Connected TV/OTT
 - Platforms include Hulu and Sling
 - Region: Nevada

- Audience(s) reached: Targeting Nevadans with household income under \$75k, including those who are recently unemployed.
- Strategy: Reaching English and Spanish speaking Nevadans in both the metro and rural areas

Digital Media Tactics:

Paid Social Media Advertising

- Platform: Facebook
 - Audience(s): State influencer targeting
 - Strategy: Statics of both creative concepts for testing in late May/early June
 - Video content featuring: An education on commonly searched questions and a tutorial on how to enroll.
- Search Engine Marketing
 - Platform: Google
 - Target Audience(s): those searching the identified keywords/terms
 - Creative: Long Form SEO vs Health Insurance Questions, Competitor Placements.
 - Strategy: Expanded reach for those searching for health care in Nevada and relative terms.
- Display Banners
 - Platform: Google Display Banners
 - Targeting: News Sites Statewide - LVRJ, RGJ, KLAS, KTNV, KOLO, etc.
 - Strategy: Increased exposure with news authorities
- YouTube
 - Platform: YouTube :15 non-skippable and :30 skippable
 - Target Audience(s): Placements vs Health Insurance, Health, News, Sports, Entertainment, Nevada State Influencers & Competitor Channels
 - Strategy: Health care related video content and increase exposure with state influencers

Public and Media Relations

In conjunction with the advertising campaigns, public relation (PR) and media relations is a core marketing component to bring awareness to the Nevada Health Link brand and its offerings. Nevada Health Link's expert PR team, The Abbi Agency along with its partner for the Hispanic Community Ericka Aviles Consulting, 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.

In April, the team was laser-focused on implementing a PR launch plan for ARPA, ensuring that all statewide media was made aware of the new changes under the Special Enrollment Period. Additionally, the team introduced themselves to Broker/Navigator Partners and began research and discovery on the best ways to communicate with these groups. This research was conducted through an online survey and one-on-one meetings with the Exchange's Broker Grantees.

In May, the team continued to find new angles and methods to promote messaging around the ARPA Special Enrollment Period. This was done through a number of tactics, including a data-driven pitch around "healthcare" search Google rankings in Nevada, as well as a press release highlighting Nevada Health Link's successful enrollment numbers since implementation. Additionally, during one-on-one meetings with Broker Grantees, the agency learned that healthcare scams were a hot consumer topic. To educate the public on how to

avoid various possible scams and why working with a certified broker is the best route, the agency worked with two broker grantees (Alberto Ochoa and Brian Douglas) for media interviews and story placements. The PR team also worked with two of the Exchange's Board Members (Quincy Branch and Jonathan Johnson) to secure

opinion columns on what ARPA means for self-employed/contractors. These content submissions were published in June of this year.

In June, the Abbi Agency worked on a mid-way push for ARPA where education to the public/media on consumer cost breakdowns/savings through the Special Enrollment Period is a key focus. TAA made sure to strategize a heavy push on getting Heather Korbolic back in media interviews for expert positioning. The PR team is also working to obtain consumer testimonials (request sent via email survey) to put a name and a story behind the overall ARPA savings story. These testimonials will be used for media interviews, story placements and social media, where applicable.

Event Outreach and Community Relations

COVID-19 remained at the forefront of our business and from a public health perspective, most of Nevada Health Link's in-person outreach event attendance was either canceled or converted to a virtual format. In the same vein, sponsorships were affected as well. Now that more restrictions are being lifted community events are coming back and the opportunity for sponsorships is increasing despite of coronavirus, Nevada Health Link was able to continue its outreach and community relations involvement by making calls to established community organizations where relationships already existed – those organizations were however in need of updated resource information such as Resource Guides for both the North and South. Below are some highlights:

Outreach & Community Relations Highlights

Sponsorships:

- Reno River Festival
- The Great Reno Balloon Race
- Golden Eagles Sports Complex
- Nevada Primary Care Association

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

- Throwback Sizzling Jam
- City of North Las Vegas Pop-Up Vaccination event
- Juneteenth Jazz Legacy & Heritage Festival
- Las Vegas Juneteenth Festival
- Ward 5 Summer Splash
- Senior Expo events in Las Vegas, Reno, and Pahrump

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 utilized email campaigns to

communicate to enrollees, non-enrollees and brokers & navigators the increased opportunity for subsidies for Nevadans due to The American Rescue Plan Act.

Nevada Health Link engages in a robust, ongoing organic social media strategy that features varied content and graphics to bolster our 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, Social Media, Blog & Website Highlights

- 21 unique emails sent to Nevada Health Link's database. In April, The Abbi Agency audited the database, removed outdated and unqualified subscribers, and are now sending to more qualified audiences; 50,000 enrollees, 11,000 non-enrollees and close to 650 brokers. This has proven to increase the click through and open rates and decrease the bounce rates.
- Emails are created to a multitude of audiences:
 - Enrollees
 - Non-Enrollees
 - ARPA Enrollees
 - Broker/Navigators
- Email campaign to gather testimonial content for ARPA enrollees receiving savings to be used in future marketing support for the ARPA SEP campaign.

- Blog posts (2) per month, (5) in English and (1) in Spanish:
 - April 21, 2021: [Dramatic Insurance Premium Savings to Nevadans](#)
 - April 30, 2021: [El Plan de Rescate Estadounidense entrega ahorros dramáticos de la prima de seguro a los Nevadenses](#)
 - May 11, 2021: [Brokers, Navigators, CECs: What you Need to Know](#)
 - May 25, 2021: [Deep Savings for Different Demographics](#)
 - June 8, 2021: Health Care Scams and how you can prevent them
 - June 21, 2021: What Nevada Health Link Means to Me: Customer Profile

- Over 100 social media posts that support and amplify the following content:
 - General Awareness
 - Blog Content: Health Care Scams & Testimonial Content
 - Event Coverage (i.e. River Fest, Reno Balloon)
 - Earned Media Amplification & Press Release Support (LinkedIn & Twitter)
 - Related Holidays/Health Care Awareness
 - Health Partnerships