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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 Nevada Health Link’s Off-Season Marketing & Outreach Campaign and Open Enrollment Campaign for the duration of this year’s Fiscal & Operational Report.

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GENERAL COMMENTS

The American Rescue Plan Act of 2021 (American Rescue Plan or ARPA) passed by Congress and signed by President Biden on March 11, 2021, increased the opportunity for an unprecedented number of Nevadans to receive subsidies, including Nevadans making over 400% of the federal poverty level (FPL). It simultaneously reduced premiums for Affordable Care Act (ACA) compliant health insurance plans sold through Nevada Health Link, the state of Nevada’s online health insurance marketplace. Nevadans who had received unemployment insurance may have been able to take advantage of \$0 premium plans sold through Nevada Health Link. The ARPA subsidies and unemployment were extended into the Special Enrollment Period (SEP) through August 15 to match the federal marketplace (HealthCare.gov) SEP. Nevada Health Link along with marketing agency, The Abbi Agency (TAA) and research partner Marketing for Change (M4C) and Ericka

Aviles Consulting (EAC) continued with efforts to support the ARPA campaign through to its conclusion on August 15th.

Simultaneously, the Exchange communications team along with TAA, EAC and M4C were busy preparing for the next Open Enrollment Period (OEP). In July, several strategy and planning sessions were completed to ensure that all teams were aligned in the coming months. Marketing for Change conducted six online focus groups with a diverse sample of Nevadans in August assessing a variety of campaign messages and creative concepts for the Open Enrollment campaign. Additionally, they tested the creative concepts with the Exchange's Board, the Navigators and Brokers/Agents to gain early feedback and insights from these stakeholder groups.

A fully developed marketing plan for the Open Enrollment Period was completed and approved in September and production of the new vetted messaging and creative concepts began. Campaign production was a full week across a variety of locations and TAA produced seven different broadcast quality videos and 10 different print advertisements in two different languages (English and Spanish).

Throughout the month of October, the window-shopping creative and messaging was flighted into the advertising market. This functioned as a priming of the marketplace and notified the consumer that Open Enrollment was coming beginning November 1st. Final preparations were made to blogs and email newsletters, coordination of the OEP virtual press conference and preparation and implementation of a variety of Halloween and fall outreach events.

November 1, 2021 window shopping messaging and marketing assets were pulled from the traditional ad market and the NevadaHealthLink.com website and the Open Enrollment main campaign assets were implemented, or flighted. The press conference was held on November 1st via digital meeting (Zoom) due to the rising COVID-19 cases with then new Delta Variant.

Beginning, January 1st and continuing through January 15th all creative was switched in our third creative rotation to what was called deadline messaging. This creative was clear and to the point, Open Enrollment was ending by January 15th and enroll now. All blogs and newsletters and Public Relations and Community Relations efforts were aligned in supporting this last push of the Open Enrollment campaign.

General Research & Insights:

In support of marketing efforts, multiple research studies were conducted by M4C. In August, focus groups composed of both older and younger Nevadans were engaged to test potential creative messaging concepts. Focus groups were conducted both in English and Spanish. Results helped to prioritize specific messaging strategies and anticipate potential consumer response to messaging including both emotional and cognitive reactions. In September, separate surveys were conducted with employees of the Nevada Health Link call center and exchange brokers/navigators. Findings from these surveys provided key insights into consumer experiences with the application and enrollment process. Throughout November and December, three larger surveys were designed to assess awareness and favorability of Nevada Health Link across Nevada, motivators and barriers for potential Nevada Health Link customers (uninsured and self-insured Nevadans), and the experiences of current Nevada Health Link enrollees. These surveys were fielded immediately after the end of the open enrollment period. Data analysis is currently underway, but initial findings point to potential differential impacts of the marketing and outreach efforts such as awareness of the open enrollment marketing campaign and favorability of Nevada Health Link being higher among families with children.

In addition to the above research efforts, statistical analysis of live enrollment data was conducted using the state enrollment data throughout the open enrollment period. During bi-weekly meetings with Nevada Health Link personnel, enrollment trends were discussed including differences in enrollment by key sub-groups of Nevadans including patterns across counties and demographic characteristics such as enrollee age, race/ethnicity, and household size. These analyses provided check-ins on how open enrollment numbers compared to previous open enrollment periods and to state-level data.

Open Enrollment Period: Marketing & Outreach

The Abbi Agency worked in lockstep with the Exchange to prepare Nevadans to sign up for health insurance this Open Enrollment Period which ran from Nov. 1, 2021 through Jan. 15, 2022. This year Nevadans were able to explore/shop 128 plans offered by a total of seven insurance carriers. The approach was to message consumers from October 1 - 31 and encourage them to “window shop” for health insurance plans, ahead of the Open Enrollment Period. The creative and messaging switched to the larger ‘Price Compete’ campaign that evoked feelings of pride, motivated Nevadans to invest in themselves and their families and clearly stated the value of having coverage and how to enroll in a plan. Lastly, from January 1 - 15 there was a shift to the ‘deadline messaging’ that very clearly pushed consumers to enroll before Open Enrollment concluded.

The target audiences identified for this campaign were as follows: Those that were currently enrolled and needed to re-enroll and those that were not yet enrolled. Uninsured Nevadans, rural Nevadans, individuals/families statewide, 50+ age group, 26-45 age group, the young invincibles, members of Nevada Tribes, Hispanic/Latino, Asian Americans and Asian Pacific Islanders, African Americans, multicultural populations.

The Abbi Agency and Marketing for Change developed and tested a variety of campaign creative concepts, they varied in tone, design styles, possible talent, and messaging. After completion of online focus groups and surveys with key stakeholders we developed the following storylines for the OEP creative campaign:

- Traditions - This depicts a Hispanic family engaging in several family traditions, the last of which is having healthcare and health insurance.
- Being There - Takes you through a journey with a father and son and they grow up together, the son has an accident at a soccer practice, but the father is there to care for the son by making sure he’s covered with health insurance.
- Healing Knee - An older couple is seeing a physical therapist and are pleasantly surprised that all their recovery is covered through Nevada Health Link.
- Gender Reveal - A couple is in the final moments of having their baby, finally the baby is born, and the father runs out into the waiting room to announce if it’s a boy or girl, but is so excited that they are fully covered, he announces that instead.
- Super Saver - An average joe is shocked that he’s both fit as a fiddle and totally covered.
- Weight Lifted - A doctor is weighing a patient and the scale is getting more and more heavy, the patient removes their wallet stuffed with cash, and a huge weight is lifted, thanks to savings with Nevada Health Link.

Open Enrollment Period: Overall Performance (TAA will review)

This Open Enrollment period was the most successful in the history of the Exchange with a total of 101,409 total enrollees, of those 20,897 were new enrollees and 27,717 were active re-enrollees. Nevada Health Link ranked the highest among all the state level exchanges, in terms of new enrollees and 17th in the country overall

(among all 50 US states plus Washington D.C.). Contributing factors to this success are as follows:

- Nevada had a large market of the uninsured population
- Attended 43 community events, reached 37,295 people, engaged with 20,535 Nevadans from Oct 1- Jan 15.
- PR efforts garnered strong awareness, 201 pieces of coverage and 2 million coverage views
- 13,133,000 impressions from digital paid media tactics, and of that 94,900 were engaged users
- 15,472,486 page views on the website and an average session duration of over 11 minutes
- New website navigation, design of key pages and email design to benefit the user experience
- During this Open Enrollment period Nevada Health Link reached the target audience of Nevadans that meet the federal requirements for low income
 - Nearly half of all enrollees have net premiums that are \$100 or less
 - 88% of all enrollees received a subsidy
 - Greater than 50% of clicks across the Google paid media tactics were from lower income levels
- Also during this Open Enrollment period we saw a greater impact in the Hispanic/Latino communities of Nevada
 - 9.1% of new enrollees identified as Hispanic/Latino
 - Prior to campaign development our research indicated that dedicated assets needed to be developed that were authentic to the Hispanic/Latino communities of Nevada
 - Spanish campaigns outperformed English on almost every paid media platform
 - PSA filmings, community partnerships and numerous radio remotes
- The website performance data demonstrated that there was an increased awareness in the rural regions of Nevada
 - Notable increase, of over 100% in website sessions from most rural regions in Nevada
 - This traffic is attributed to specific paid media tactics that targeted the rural communities: radio, print, billboards and outdoor digital
- Research indicated that there was an increased enrollment of younger Nevadans
 - 74.1% of new enrollees were one person households
 - Washoe and Clark County had the highest percentage of single households
 - 18.9% of new enrollees were 19 - 30 years old, and 24.9% were 31 - 45 years old

Paid Media Strategy

The Abbi Agency (TAA) is committed to reaching Nevadans from all backgrounds and communities on behalf of Nevada Health Link. More diverse than ever, Nevada has robust Asian American Pacific Islander, African American, Native American, and Hispanic communities. The 2022 Open Enrollment Media Plan integrated highly effective tactics to reach these historically underserved communities, as well as the remaining communities in Nevada.

Overall, TAA and the Exchange allocated the spend broadly across a diverse range of media channels to ensure Nevadans were reached on the platforms that they frequent. Broadly, funds were allocated in line with channel

engagement figures provided by 3rd-party data firms. The largest channel was TV & Connected TV, followed by Google (SEM, Display & YouTube), Out of Home, Radio, Print, Social Media and Streaming Audio.

Many of the traditional channels (billboards, radio, etc.) built awareness of Nevada Health Link and Open Enrollment through exposure to its ‘price compete’ campaign. The blended traditional and digital placements, from partners like Las Vegas Review Journal and the Reno Gazette-Journal moved individuals from awareness to consideration. Paid social media placements similarly moved individuals from initial exposure to consideration. As users landed on NevadaHealthLink.com, the digital ad experience was able to retarget them in the future. Each of the digital platforms had retargeting ad sets and creatives, ensuring that individuals who had shown interest in Nevada Health Link enrollment were nudged again. Lastly, for individuals showing intent to enroll, the Exchange and TAA leveraged Search Engine Marketing (SEM) marketing to push them to enroll. This combination of channels and tactics generated strong enrollment figures for 2022’s Open Enrollment Period.

Open Enrollment Period: Marketing Collateral

The Exchange communications team along with The Abbi Agency developed a comprehensive enrollment guide that outlined the step-by-step process on how to enroll. A blog post was also developed to coincide with the collateral piece and shared on all owned channels (social media and email newsletters both to consumers and to navigators and brokers).

Additionally, during the Open Enrollment timeframe, the Exchange team worked closely to reimagine Nevada Health Link’s presence at community events. A newly branded booth experience for both Northern and Southern Nevada along with the accompanying booth signage showcasing a wide range of Nevadans was created. Navigators and team swag was developed to ensure their team remained on brand and easily identified. A vast quantity of giveaway and takeaway items were produced to enhance Nevada Health Link’s footprint and increase awareness and engagement during scheduled outreach events.

Open Enrollment Period: Paid Media Tactics

Connected TV/OTT

Out-of-Home

Google

Radio & Streaming

Print

Paid Social Media

- Facebook
- Instagram
- Twitter
- LinkedIn
- SnapChat
- TikTok
- Pinterest

Open Enrollment Period: Public and Media Relations Overview & Strategy

The Abbi Agency aligned with Nevada Health Link’s goal of getting more Nevadans enrolled in health insurance and used the Open Enrollment Period to garner attention through earned media placements. Key

efforts included an October 1 press release announcing the start of “window shopping” outlining the new insurance carriers offered through Nevada Health Link and the approved rates for the plans for the upcoming OEP. Ahead of Open Enrollment starting on November 1, public relations efforts focused on securing stories in statewide media outlets that shared how Nevadans could prepare for the Open Enrollment Period, including eligibility, how to sign up and where to get help throughout the enrollment process. Pitch efforts emphasized key messaging that reiterated that all Nevadans could find a plan within their budget and health needs, no matter of income, class or job status. Public Relations efforts also focused on reaching Nevada’s AAPI, African American, Native American, and Latino/Hispanic communities by targeting media outlets that specifically aim to reach these demographics.

On November 1, opening day of Open Enrollment, TAA coordinated a virtual press conference with remarks in English and in Spanish with featured guest speakers including Governor Steve Sisolak, Majority Leader Cannizzaro, Assemblywoman Nguyen and Senator Donate. TAA helped draft talking points for each of the speakers as well as coordinate media attendance.

Throughout the Open Enrollment Period, TAA worked with Nevada Health Link on several announcements that highlighted the enrollment figures, including one 30 days into the Open Enrollment Period; one 30 days left of OEP and one 10 days left of OEP. These announcements included key information regarding the number of new enrollees, active re-enrollees, total enrollees on the Exchange. Announcements also featured key information on when and where to sign up, with a focus on how to access enrollment assistance and subsidies.

During OEP, former Executive Director Heather Korbolic announced her resignation from the Exchange, and while this garnered media attention on its own, TAA helped coordinate interviews with Heather and some of the major news outlets including the Nevada Independent, Nevada Newsmakers and local broadcast stations to discuss the progress the Exchange made during her tenure and the current status of the Exchange. These conversations highlighted the importance of quality and affordable health insurance for all Nevadans.

In addition to enrollment number announcements and Heather’s farewell from the Exchange, TAA curated ongoing pitches throughout the Open Enrollment Period including pitches on how to stay healthy during the holidays and targeted pitches to college students.

Ericka Aviles Consulting (EAC) provided a Hispanic Marketing, Media and Community Outreach strategy plan; identified and facilitated interviews and media opportunities (print and broadcast); identified/connected with stakeholders and community groups targeted to Spanish speaking populations in Southern & Northern Nevada; and translated marketing materials.

- EAC secured media opportunities and partnerships that targeted other minority demographics in the community including with AAPI and Black and African American community.
- EAC also included Nevada Health Link messaging in organization communication channels to partners including Latinas in Power, EAC social channels and newsletter.

Open Enrollment Period: Event Outreach and Community Relations

During the window-shopping period in October 2021, the community relations and event outreach teams were focused on brokering new relationships with organizations and partners such as the Latino Bar Association and African Chamber of Commerce (Afrikafest).

During the Open Enrollment period there was ongoing community event participation including at Springs Preserve Haunted Harvest and various Day of the Dead events. Also, Nevada Health Link experienced the implementation of secured added value media components including Public Service Announcements (PSAs),

Radio Remotes and social sharing with grassroots and traditional media partners.

Ericka Aviles Consulting researched and provided Hispanic | Latino collaborations with organizations serving underserved communities by facilitating and securing tabling events and sponsorships targeting those communities.

Open Enrollment Period: Social Media Strategy & Overview

Open Enrollment content encouraged non-enrollees to find an insurance plan that suited their needs. This content highlighted the seven carriers, the 126 healthcare plans available, and the free assistance of a Navigator/Exchange Enrollment Facilitator to select an insurance plan. Nevada Health Link made use of messaging across all social channels focusing on Instagram, Facebook, Twitter, and LinkedIn. Additionally, TikTok platform was incorporated to the regularly scheduled posts on the primary platforms. Each platform had updated imagery to encourage Open Enrollment and to maintain campaign consistency for the consumer via their cover photos.

The content corresponded with the themes outlined in the broader Open Enrollment plan including being responsible for your family, which was executed through imagery of families enjoying time with one another and referencing child healthcare benefits. This theme is bolstered through the wide range of age demographics shown through imagery that perpetuates healthcare is not a one-size-fits-all solution and relates to Nevadans of all walks of life. Spanish content was also developed from a variety of the social posts. These posts contained imagery heavily featuring Hispanic families and will focus on the overarching concepts of traditions to align with the campaign direction.

The main call to action was to drive individuals to the Nevada Health Link website to explore resources and ultimately enroll in coverage. All content linked back to the Nevada Health Link's main landing page for Open Enrollment, with links to Navigators/Brokers resources when appropriate. Urgency was increased corresponding to the deadline.

Overall, the Nevada Exchange experienced an increase in enrollment figures and had some major key successes throughout the entire SEP and OEP. During this plan year, the marketing campaign was able to reach Nevadans that meet the federal requirements for low income, while also expanding and increasing subsidy assistance to those Nevadans making over the federal poverty level. The Exchange was able to have an increased presence in the rural communities, had a greater impact on the Hispanic/Latino communities as well as the younger populations throughout the state.