



Silver State Health Insurance Exchange

2310 South Carson Street, Suite 2

Carson City, NV 89701

T: 775-687-9939

F: 775-687-9932

www.nevadahealthlink.com/sshix

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 the Plan Year 2023 Marketing & Outreach Campaign for Nevada Health Link. This includes a deep dive into the marketing campaign creative concepts, the paid media strategy and media tactics for the Open Enrollment Period.

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MARKETING CAMPAIGN CONCEPTS, PAID MEDIA STRATEGY & MEDIA TACTICS

Over the past several months, Nevada Health Link’s communications team and marketing partner, The Abbi Agency (TAA), have been hard at work in developing and strategizing a new open enrollment creative advertising campaign for Plan Year 2023’s Open Enrollment Period (OEP).

This OEP, Nevadans can explore 163 Qualified Health Plans offered by a total of seven insurance carriers on the online State Based Exchange, known as NevadaHealthLink.com. The approach is to message consumers from October 1 - 31 and encourage them to “window shop” for health insurance plans, in preparation of OEP which runs from Nov. 1, 2022, through Jan. 15, 2023. Starting November 1st, the creative campaign and messaging will switch to the larger “Our Plans are Made for your Plans” campaign that evokes feelings of

having options, plans specific for them, motivates Nevadans to invest in themselves and their families, and clearly states the value of being covered and how to enroll in coverage.

Below are the key messages of the advertising campaign. The goal is to build a campaign that unites three reasons to act under a single campaign:

- Motivation – Nevada Health Link must drive Nevadans to understand the reason to invest in the health of themselves and their families, leaning in on self-standards and norms. For the Latino community, Nevada Health Link will lean more on the need to invest in their families and others as research shows there is little fear in loss of coverage for the individual.
- Nevada Health Link is here to help! The Exchange needs to communicate that the perceived investment is smaller. The Exchange will accomplish this by educating Nevadans about lower and affordable premium prices.
- Frame Nevada Health Link as valuable. The Exchange will accomplish this by including a strong logo presence of all seven carriers to drive brand equity of Nevada Health Link and to showcase to Nevadans the notable insurers they have to choose their coverage and plans from.

The Exchange serves a wide range of age groups and demographics; the target audiences Nevada Health Link is marketing to includes (but is not limited to): those who are currently enrolled (existing enrollees) and need to re-enroll and those who are 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/Latinx, Asian Americans and Asian Pacific Islanders, African Americans, and multicultural populations.

The Abbi Agency and Marketing for Change developed and tested [through research and surveys] a variety of campaign creative concepts after presenting the concepts to the Exchange. Each creative concept varied in tone, design styles, possible talent (models/actors) and messaging. All creative concepts/storyboards will be produced in a traditional ad campaign, meaning video and stills in both English & Spanish. After completion of online focus groups and surveys with key stakeholders the following storylines were developed:

“Our Plans are Made for Your Plans”

- Own Boss: barbershop, food truck, realtor, housekeeper, landscaper
“You’re your own boss. You built this from nothing. Winning your own work. There’s no clocking in or clocking out — there’s only getting ahead. And you can spot opportunity. Today, you can find health coverage tailored to your needs. Because at Nevada Health Link, our plans are made for your plans. Nevada Health Link is the only place you can get federal financial help on private health insurance. Nevada Health Link: Where health insurance competes for you.”
- Diver: food delivery/ride-share
“Some call it a side hustle, but there’s nothing halfway about working 12-hour days. 22 stops. All on time. People count on you to deliver. Now, you can count on Nevada Health Link to have your back. Today it’s delivering meals and picking up passengers. Tomorrow, who knows? At Nevada Health Link, our plans are made for your plans. Last year, nine out of 10 enrollees got financial help on their premium. Nevada Health Link: Where health insurance competes for you.”

- Part-time Worker: server/barista

“You’re really good at what you do. You’ve mastered the art of making people feel welcome. And you do it on a nightly basis. Just because you’re part-time doesn’t mean you don’t deserve full health coverage. That’s where we come in. At Nevada Health Link, our plans are made for your plans. Nevada Health Link is the only place you can get federal financial help on private health insurance. Nevada Health Link: Where health insurance competes for you.

During the window-shopping period (October 1-31, 2022), TAA and the Exchange sent out a press release announcement explaining the benefits of window shopping, announcing the on average rate increase, and the addition of new plan options on the Exchange. The Exchange is currently planning a press conference with a health fair to follow. In attendance at the health fair will be Nevada Health Link insurance carriers and the presser and fair will be held at Southern Nevada Health District which will kick off the start of open enrollment on November 1st. The press conference will feature Executive Director, Ryan High, Southern Nevada broker, Alberto Ochoa, the Exchange’s Board Chair, Florence Jameson, and other distinguished guests. The Exchange also continues to participate in statewide community events, has advertising in the market for window shopping including radio and programmable radio, digital billboards, Google search engine marketing (SEM, previously referred to as SEO), display banners, paid social media advertisements, broadcast television and Connected TV, email marketing, blog posts, and organic social media.

For the Open Enrollment ad campaign, TAA and the Exchange will launch press releases, participate in statewide community events, and implement a full traditional media campaign. The media plan will include advertising in radio and programmable radio, static and digital billboards, Google SEM, online display banners, paid social media advertisements, broadcast television and Connected TV (streaming), print advertisements, email marketing, blog posts on NevadaHealthLink.com, and organic social media content on all social channels.

Prior to choosing the creative concepts for the open enrollment campaign, the research team, Marketing for Change, conducted an online focus group consisting of 64 uninsured Nevadans. The goal was to assess the consumer response to potential marketing concepts for the OEP. The collected data included an emotional response to the creative concepts, general discussion, and reactions to the concepts, as well as recall task tested which concept was remembered most clearly at the end of discussion. The key findings were:

- The “Our Plans, Your Plans” campaign was found to be the most relevant to the uninsured (with intent), while the “Being There” campaign had highest relevance among those intending to shop.
- The “Navigators” concept received consistently lower ratings than the other two concepts for relevance, perceived impact and communicating premium pricing.
- The “Our Plans, Your Plans” campaign communicated the appeal of low prices better to the uninsured than other concepts and was also viewed as the most likely to trigger an interest in shopping on the website.

In addition to testing consumer responses and after completion of the online focus group and refinement of the concepts, Marketing for Change surveyed the Exchange’s certified Agent/Broker and Navigator populations. The goal was to gain insights from brokers and navigators regarding customer needs and potential advertising language during OEP. The key findings were:

- Brokers and navigators saw these ads as squarely targeting a demographic they see a lot: independent contractors. They felt these mostly hit the mark for that group.
- Both stakeholder groups appreciated the opportunity to give feedback on the program, the website, and the advertising. Several participants suggested more regular feedback sessions.
- Suggestions from the group: simpler premium calculator, a database of doctors and drugs that could be searched across plans, adding a compare-plans options that allows specific coverage details to be compared more easily across plans.

Nevada Health Link social media channels are performing well. Seeing the Nevada Health Link ads everywhere– Instagram, Twitter, everywhere.

MEDIA STRATEGY

The Exchange and the Abbi Agency are committed to reaching Nevadans from all backgrounds and communities. More diverse than ever, Nevada has robust Asian American Pacific Islander, African American, Native American, and Latinx communities. The 2023 Open Enrollment Media Plan integrates highly effective tactics to reach these historically underserved communities, as well as the remaining communities throughout the state of Nevada.

Overall, TAA has allocated the spend broadly across a diverse range of media channels to ensure we reach Nevadans on the platforms that they frequent. The spend for this paid media plan are slightly higher since more spend is focused on the traditional paid media tactics, like billboards, radio and tv, versus the digital channels, paid social media ads, display banners, etc., with a ratio of approximately 2 to 1. The largest channel in reach is TV & Connected TV, followed by Google (SEM, Display & YouTube), Billboards, Programmatic Digital, Radio, Print, Social Media and Streaming Audio (Pandora, Spotify and iHeartRadio).

Many of the campaign’s traditional channels will build awareness through exposure to Nevada Health Link and the Open Enrollment Period. Our blended traditional placements and digital placements, from partners like Las Vegas Review Journal and the Reno Gazette-Journal will begin to move individuals from awareness to consideration [of enrollment]. Paid social media placements will similarly move individuals from initial exposure to consideration. As users land on Nevada Health Link’s website, the Abbi Agency will be able to retarget them in the future via digital paid media tactics. More detailed messaging will be used, like ‘started shopping plans, complete your application today to help drive consumers through the enrollment process. Moreover, each of the digital platforms will have retargeting ad sets and creatives, ensuring that individuals who have shown interest in Nevada Health Link enrollment are nudged again. Lastly, for Nevadans who are most likely to enroll, SEM marketing will be leveraged, and the consumer will be inserted deeper into the conversion funnel. The Exchange expects this combination of channels and tactics will generate strong enrollment figures for 2023’s Open Enrollment Period.

MEDIA TACTICS

Throughout the month of October, the campaign will broadcast the window-shopping creative in 15 second ads via Connected TV/Over the Top (OTT), or streaming television. During the Open Enrollment Period, November through January 15, the Exchange will broadcast multiple 15s and 30s creatives via a traditional advertising campaign. As we move towards January 15, the close of OEP, the frequency of the advertisement plays will increase, helping move individuals realize the deadline of enrollment. Additionally, the Exchange has targeted TV channels and show placements that will have a high impact. These include morning and

evening news stations, as well as live events with high viewership such as sporting events. The Abbi Agency is working with broadcast networks, cable providers and connected tv vendors to reach Nevadans through their televisions. We're leveraging Charter Spectrum's Connected TV offering to reach the audience that uses smart tv apps like Hulu instead of traditional cable. TAA was able to leverage this audience was able to negotiate for the lowest cost-per-1,000 impressions rate of the proposed Connected TV vendors. The strategy was to bundle together the Northern Nevada cable buy with the Connected TV buy.

For Out-of-Home paid media, the tactic includes multiple exciting vendors & placements that will help reach Nevada residents when they are neither on their streaming devices nor intending to consume media. The Abbi Agency and the Exchange is using multiple Out-of-Home vendors for static billboards, which will serve Reno, Carson, and Elko, Las Vegas, and rural areas such as Battle Mountain, Ely, and Winnemucca. The billboard vendors have provided inventory that avoids tourist areas and has high visibility by individuals in the Exchange's target demographic. The Abbi Agency is also introducing two new Out of Home vendors to further reach Nevada Health Link's target audience. These digital Out of Home providers specialize in unique screen placements; locations include convenience and grocery stores, gyms, college campuses, as well as gas stations.

Included in the media plan is search engine marketing (SEM) which is a form of Internet marketing that involves the promotion of websites by increasing their visibility in search engine results pages primarily through paid advertising. Google is obviously an expansive network and is the second largest media channel, due to their reach. The Google SEM campaigns that TAA has contracted with will run on Google's search engine as well as their extended reach network. As of August 2022, Google accounted for 92% of global search traffic. TAA is geotargeting the Nevada Health Link campaigns to Nevada, however, the agency expects this market share in Nevada to hold true. Additionally, Nevada Health Link plans to leverage Google's display network to reach individuals across the internet on sites such as news, shopping, sports, weather and more. Finally, the Exchange plans to use the YouTube network to reach Nevadans with engaging video content. Nevada Health Link's ads will run on the YouTube platform, as well as their streaming services YouTube TV/Movies, and their extended video network. YouTube's extended video network reaches viewers across the web, on sites like Fox News, AccuWeather, and ESPN.

As a result of the election year, both radio and TV advertising rates are higher through November 8, so traditional tactics are focused on high value placements after the date of the election. TAA has negotiated for added value, in the form of free plays and Public Service Announcement (PSA) space, on many of the TV stations within the state. There are urban and rural radio partners in the media plan, all which reach both Spanish and English audiences. Streaming audio has seen a listener resurgence during the global pandemic. The Abbi Agency attributes this to screen fatigue, in which individuals now spend up to a dozen hours, daily, engaged with computer and mobile device screens. For this reason, we are also leveraging Spotify streaming and iHeartRadio podcast streaming ads. Much like Charter Spectrum for TV/CTV, TAA made the decision to combine the streaming buy with the traditional over-air radio buy to secure significant discounts for Nevada Health Link.

For the paid media ads, TAA is using a strong mix of social media platforms to reach Nevadans where they are, so to speak. The Exchange expects to leverage messaging on each platform that is appropriate for the demographic present, for example:

- Facebook is one of the broadest awareness platforms, as nearly 70% of US adults use Facebook daily, spending an average of 38 minutes on the platform each day. Both Spanish and English language audiences will be reached on the Facebook platform.
- Instagram tends to skew slightly younger than Facebook. Also, demographically, the Spanish language audiences are more active on Instagram in comparison to Facebook.
- Twitter's demographic skews younger, is more diverse than Facebook and Instagram, and has a more even user distribution between males and females. There are expectations that Twitter will reach minority communities including African American, Latinx and the LGBTQ+ community.
- LinkedIn will allow Nevada Health Link to reach Nevada's self-employed, gig and contractor populations.
- Snapchat's platform popularity is increasing with strong growth in the millennial and Gen Z audiences. Snapchat is also popular with Spanish language audiences, and it's expected to see strong returns from this platform in accessing younger, hard-to-reach groups.
- TikTok is currently reaching a younger audience and is highly popular with the Gen Z audience but is growing in other audiences too. More than half of TikTok users is over the age of 30. On average, a TikTok user is on the platform for 52 minutes or more per day.
- Pinterest: The Pinterest audience demographic skews heavily female. Nevada Health Link plans to leverage this by reaching family decision makers who are, majority of the time, in the mom/wife role.

The Abbi Agency and the Exchange has partnered with a broad range of print outlets that are providing both physical print placements as well as digital placements, for both the Spanish and English language audiences. Some print partners are helping the Exchange reach additional demographics in Nevada since the digital demand is so impactful. Black Image Magazine and a new partner, Urban Voice, distributed throughout the African American community, will help us reach a historically underserved community. Las Vegas Review Journal's El Tiempo Spanish language newspaper will help us reach the Latinx community's print readers. Readers in Northern and Eastern Nevada with the Reno Gazette Journal, Nevada Appeal and Elko Daily Free Press will also be reached. Print budget has been allocated to a list of a dozen rural focused papers to create awareness of OEP.

PUBLIC RELATIONS STRATEGY

The Abbi Agency (TAA) is aligned with Nevada Health Link's goal of getting more Nevadans enrolled in health insurance and is using the Open Enrollment Period to garner attention through earned media placements. Ahead of Open Enrollment starting on November 1, public relations efforts will focus on securing stories in statewide media outlets that share how Nevadans can prepare for the Open Enrollment Period, including eligibility, how to sign up and where to get help throughout the enrollment process. Pitch efforts will emphasize key messaging that reiterate that all Nevadans can find a plan within their budget and health needs, no matter of income, class or job status. Public Relations efforts will also focus on reaching Nevada's AAPI, African American, Native American, and Latinx communities by targeting media outlets that specifically aim to reach these demographics.

Throughout Open Enrollment, public relations efforts will continue with an announcement release highlighting the start of Open Enrollment and ongoing pitches to follow throughout the OEP to remind Nevadans of upcoming deadlines and how to enroll in plans.

- Goal: Garner attention surrounding Open Enrollment Period through earned media.
- Key efforts include:
 - October 3 press release announcing the start of “window shopping”, new carriers and approved rates for the plans for the upcoming OEP.
 - Secure stories in statewide media outlets that share how Nevadans can prepare for the Open Enrollment Period, including eligibility, how to sign up and where to get help throughout the enrollment process.
 - Pitch efforts will emphasize key messaging that reiterate that all Nevadans can find a plan within their budget and health needs, no matter of income, class, or job status.
 - Public Relations efforts will also focus on reaching Nevada’s AAPI, African American, Native American, and Latinx communities by targeting media outlets that specifically aim to reach these demographics.

TAA & the Exchange will work together to secure interviews in local print, online, TV broadcast and radio to discuss how Nevadans can enroll in health insurance during OEP. Public Relations tactics will focus on reaching AAPI, African American, Native American and Latinx communities through targeted outreach to local news outlets with a focus in these demographics. Pitch efforts will highlight the broker/navigator programs, sharing how Nevadans can receive assistance during the enrollment process.

To continue outreach efforts to rural communities, a budget was outlined, and an outreach plan was developed to focus on partnerships and these are being executed upon. The first step in the plan was negotiating a three-year partnership with the Food Bank of Northern Nevada to assist in their rural food bank deliveries that will feature the Nevada Health Link brand, resource guide and other promotional materials. Navigators will be invited to these rural food distribution events to interact and engage with rural communities one-on-one. Additional rural partnerships throughout the state will be developed and implemented throughout OEP.

As a continued community engagement strategy throughout window shopping and open enrollment, the Exchange has established new relationships with organizations such as the LGBTQ Center of Southern Nevada; Navigators remain the primary event staff representing Nevada Health Link at statewide outreach events and have participated in 169 events this year.

Some statewide sponsorships include:

- Food Bank of Northern Nevada – 3 year sponsorship
- Las Vegas Baby Expo Sponsor (10/8)
- NAACP Las Vegas Invitational Black Rodeo Show (10/15)
- Springs Preserve Haunted Harvest (10/22-23)
- City of Henderson Trunk or Treat Event (10/27)
- ACRC Annual Asian Fall Festival (10/29)
- Opportunity Village Magical Forest Signage & Tree (11/25-27,12/1-4, 12/8-11, 12/15-31)

WEBSITE & CONTENT

As open enrollment approaches and we integrate the content strategy into the messaging campaign, Nevada Health Link has an opportunity to develop content that answers questions and engages readers at all points of the insurance enrollment journey.

Backed by keyword and search intent research, an open enrollment content strategy can be a key component in boosting Nevada Health Link’s organic search ranking and overall domain authority, while answering health consumers questions quickly and efficiently.

There are challenges that come with every enrollment period – Nevada Health Link’s audience is busy with day-to-day tasks and is looking for a simple, easy, and efficient way to make the best decision regarding their health insurance. The Nevada Health Link audience is broad, including residents with limited time and ability to digest complex insurance information as well as those to whom English is a second language. Search results that detail insurance enrollment in the simple and most direct terms both benefit the audience directly and are rewarded by search engine algorithms.

The Abbi Agency and the Exchange has proposed a customer journey-focused strategy where content blocks are synced up with the stages of the customer journey, allowing insurance seekers to gain awareness, be educated, and feel comfortable in enrolling through Nevada Health Link. Finally, the strategy would allow enrollees to get the most out of their coverage and become loyal ambassadors for Nevada Health Link.

The main call to action is to drive individuals to the Nevada Health Link website to explore resources and ultimately, enroll. Content will link back to the Nevada Health Link main landing page for Open Enrollment, with links to Navigators/Brokers resources when appropriate. Urgency will be increased corresponding to the deadline, as will be reflected in graphics and visuals, social media copy, and the frequency of posting as the deadline approaches.

The Abbi Agency conducted many general updates for the Open Enrollment Period to improve both the English and Spanish speaking customer’s journey on the consumer facing website NevadaHealthLink.com:

- Updated toolkit page
- Updated testimonial page (added new videos with Executive Director and small business owners)

The Abbi Agency also will be implementing two new user interface User Experience (UX) features for the Open Enrollment landing pages that help provide friendly ways for individuals to find more information about health insurance:

1. Spanish Broker & Navigator search: Based upon the UX findings, on the Spanish landing page, a searchable database is being developed that allows Spanish speakers to enter their zip code and find a Spanish-speaking broker or navigator close to them.
2. Interactive Quiz: On the general OEP landing page, a quiz will be implemented that allows a user to answer questions about their lifestyle, job and needs. The results of the quiz will provide them with a personality type such as “the provider” or the “super saver.” Based upon the results of the quiz, they will receive information about key terms they should know as they shop for plans. We will provide a graphic and encourage them to share about what type of health insurance shopper they are.