HEALTH EXCHANGES: CREATIVE MARKETING AND ENROLLMENT -

Presented By Richard Cauchi
National Conference of State Legislatures
August 2, 2016
For the
Colorado Health Insurance Exchange Oversight Committee
### State-Based Marketplace Enrollment in the Third Open Enrollment Period

<table>
<thead>
<tr>
<th>State</th>
<th>Individuals who selected a marketplace plan</th>
<th>Percent of plan selections by new enrollees</th>
<th>Percent of active renewals (as a share of total renewals)*</th>
<th>Percent of consumers receiving financial assistance</th>
<th>Percent change in enrollment from OEP2</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>1,575,340</td>
<td>27.0%</td>
<td>37.3%</td>
<td>87.0%</td>
<td>11.6%</td>
</tr>
<tr>
<td>Colorado</td>
<td>150,769</td>
<td>48.0%</td>
<td>75.9%</td>
<td>61.0%</td>
<td>7.4%</td>
</tr>
<tr>
<td>Connecticut</td>
<td>116,019</td>
<td>32.0%</td>
<td>19.7%</td>
<td>78.0%</td>
<td>5.6%</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>22,693</td>
<td>26.0%</td>
<td>17.9%</td>
<td>6.0%</td>
<td>22.9%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>14,564</td>
<td>99.0%**</td>
<td>100.0%</td>
<td>82.0%</td>
<td>15.4%</td>
</tr>
<tr>
<td>Idaho</td>
<td>101,073</td>
<td>33.0%</td>
<td>31.1%</td>
<td>83.0%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>93,666</td>
<td>20.0%</td>
<td>73.1%</td>
<td>67.0%</td>
<td>-11.9%</td>
</tr>
<tr>
<td>Maryland</td>
<td>162,177</td>
<td>30.0%</td>
<td>14.0%</td>
<td>70.0%</td>
<td>35.0%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>213,883</td>
<td>22.0%</td>
<td>N/A</td>
<td>78.0%</td>
<td>52.2%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>83,507</td>
<td>45.0%</td>
<td>N/A</td>
<td>N/A</td>
<td>39.9%</td>
</tr>
<tr>
<td>Nevada</td>
<td>88,145</td>
<td>47.0%</td>
<td>76.5%</td>
<td>88.0%</td>
<td>19.8%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>54,865</td>
<td>45.0%</td>
<td>70.6%</td>
<td>70.0%</td>
<td>4.8%</td>
</tr>
<tr>
<td>New York</td>
<td>271,964</td>
<td>19.0%</td>
<td>N/A</td>
<td>54.0%</td>
<td>-33.5%**</td>
</tr>
<tr>
<td>Oregon</td>
<td>147,109</td>
<td>45.0%</td>
<td>78.4%</td>
<td>72.0%</td>
<td>31.3%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>34,670</td>
<td>22.0%</td>
<td>21.0%</td>
<td>87.0%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Vermont</td>
<td>29,440</td>
<td>6.0%</td>
<td>10.0%</td>
<td>69.0%</td>
<td>-6.9%</td>
</tr>
<tr>
<td>Washington</td>
<td>200,691</td>
<td>37.0%</td>
<td>37.8%</td>
<td>70.0%</td>
<td>24.9%</td>
</tr>
<tr>
<td>State-based marketplaces using state platforms (12 states and DC)</td>
<td>3,055,892</td>
<td>28.1%</td>
<td>37.2%†</td>
<td>78.0%</td>
<td>7.7%</td>
</tr>
<tr>
<td>State-based marketplaces using the HealthCare.gov platform (HI, NV, NM, OR)</td>
<td>304,683</td>
<td>48.1%</td>
<td>76.3%</td>
<td>76.7%</td>
<td>21.5%**</td>
</tr>
<tr>
<td>All state-based marketplaces (16 states and DC)</td>
<td>3,360,575</td>
<td>29.9%</td>
<td>40.4%†</td>
<td>77.9%‡</td>
<td>8.8%</td>
</tr>
</tbody>
</table>
Colorado featured on the Minnesota site >
Washington Exchange (Twitter version)

OPEN ENROLLMENT CLOSED

Special Enrollment Available!

WA Healthplanfinder @WAplanfinder
A new way to find, compare, and enroll in health insurance that fits your needs and budget. Comment policy: bit.ly/1OqyO2B
Olympia, WA
wahealthplanfinder.org

New to Twitter?
Sign up now to get your own personalized timeline!

Sign up

Your health insurance is there in case of an accident or illness, but how well do you really know your plan?
Community-based Outreach Vehicles

- Holiday Mall event
- New Years Resolutions – YMCA
- Boys and Girls Club
- Underserved Populations
- Roller Derby
- Community College
- Hockey
- Fun Run
- State Fairs
- Haunted House
- Tacoma Film Festival & Contests
- Facebook Ads
California – 9 day, 21 city bus tour

“Officials with the state health insurance marketplace Covered California are taking a bus tour starting Monday in Sacramento. They'll be in 21 cities across the state over nine days to get the word out about open enrollment for health insurance available under the Affordable Care Act. Open enrollment starts Saturday the 15th for 2015.”

Massachusetts Exchange

Get free, in-person help

You can get in-person help from an enrollment expert in your area. Find a location near you.

Find Local Help

Important Information on MassHealth Renewals

Did you receive a renewal letter from MassHealth? You can sign in to your online account now to renew your MassHealth, Health Safety Net, or Children's Medical Security Plan health coverage.
The Ultimate Endorsement
Mass. Health Connector teams up with Boston Red Sox to build enrollment in new health insurance plans.
Other corporate/civic partnerships announced as part of public education campaign

(Excerpt from Joan Fallon, Mass Connector- 2010)
Good thing
he's got health
insurance.

Avoid tax penalties: up to $912 this year.
Sign up today.

"#)*!(@**&!"

Get insured. It's good for your health. And it's the law.
1-877-MA-ENROLL
MAhealthconnector.org
Hawaii: Partnering with nonprofit organizations

Instead of contracting with PR firms, Hawaii’s Health Connector has partnered with 34 organizations to boost its education and outreach efforts. With these partners, Hawaii’s efforts reach deeper into each community and connect individuals, families, and small businesses with health insurance and financial assistance options.
Colorado - Connect for Health

(An operational example – studied by other states around the country)

7/27/2016
Online challenges – “Closed” for 9 months??

Open Enrollment for Individuals and Families is Now Closed

You can enroll any time of the year if you are applying for dental plans or help paying for health coverage including Dental Health, Children’s Medical Security Plan (CMSP), Health Safety Net, or ConnectCareCare. Or, if you’ve experienced a qualifying event.

Learn More

Apply Now >
New York:
Texting and smartphone reminders to young adults for enrollment outreach

- In a special effort to reach young adults, New York added a texting campaign to its outreach efforts. This way, young adults can use their smartphones to get information about the New York Health Benefit Exchange and set reminders in their calendars.
Personal Connections Forged by ACA Assisters, Community Partners, and Agents and Brokers Drive Enrollment

"We established walk-in centers in high-priority locations. We opened new full-service centers in four communities, three of them in community health centers. These were very successful."

-state exchange official

Source: Justin Giovanelli
States Grapple with Affordability Concerns

□ "We find that consumers **who enroll** state the premium tax credits and price were key factors in their decision.

□ Consumers who do **not** enroll cite the tax credits and affordability as the reason."

□ /insurance-enrollment-aca-state-marketplaces
Assister Programs and brokers did better than web browsing

- Significant numbers of Assister Programs (37%) and brokers (53%) said most clients had questions about health plans that were not answered by information on the Marketplace website.

- Most Assister Programs (61%) and brokers (67%) said most or nearly all consumers had difficulty understanding basic insurance concepts.

-June 2016,

A Commercial View: Bright Health in CO

- **TODAY:** National webinar about a new plan

  For information only: NCSL does not rank or endorse plans or agencies

---

**The Bright Health Story**

**Behind the Scenes at a Health Plan Startup**

**Tuesday, August 2nd, 2016**

1:00 - 1:30 p.m. Eastern (10:00 to 10:30 a.m. Pacific)

- Special HealthcareWebSummit 30 Minute Edition
- Bright Health's insights, perspectives, strategies and initiatives

- Bright Health’s vision and approach to entering the marketplace and partnering with health systems
- Bright Health's unique attributes to distinguish itself in the marketplace
- The experiences, challenges and opportunities facing a start up health plan
- Bright Health's simpler, more integrated technology experience for consumers and providers

**Faculty:**

Tom Valdivia  
Co-Founder and Chief Medical Officer  
Bright Health

---

**Register for $95**

Call 209.577.4888 or Click to register

**REGISTER NOW**
STATE ACTIONS TO ADDRESS HEALTH INSURANCE EXCHANGES

5/10/2016
Richard Cauchi, Health Program

2016 Open Enrollment Completed - 12.7 million signed up

Overview
Jan 31 marked the end of the third year of the open enrollment period for private insurance plans offered through state and federal marketplaces, in all 50 states and D.C. More than 12.7 million individuals selected or were automatically reenrolled in a 2016 Marketplace plan during the three months.

For state policymakers, activity and decisions began more than five years earlier. NCSL’s report has 50-state enrollment, plans and pricing, plus legislative history. The implementation and state responses continue, with information on enrollment for 2016 and plans for 2017 added as the information is made available.

This report provides both a snapshot and a detailed look at:

1. 2016 Health Plans: Open enrollment began Sunday, Nov. 1, 2015, and ran for three months, until Jan. 31, 2016, and some people can still enroll, through October.
2. 2015 Health Plans & Implementation: The U.S. Supreme Court ruling in June, plus plan options and final information about enrollment and renewals for 2015.
4. (Archive) 2014 Implementation: The start-up steps and enrollment results in year one.

Table of Contents
- 2016 Enrollment by State
- Overview of State Actions
- Key Exchange and Health Reform Resources
- MAP: Federal or State Websites
- 2015 Exchange Enrollment
- Find 2016 Premium Rates
- (HealthCare.gov)
- Contact

RESOURCES
- 50-state actions full report – March 2016 [PDF]
- Essential Health Benefits
- (50-state table)

50 State Table of State and Federal Actions to Implement Exchanges or Marketplaces

Check print or download your state(s) in PDF Format - (Updated March 21, 2016; 59 pages) Includes full page for each state plus all information in the map.

MAP OF HEALTH INSURANCE EXCHANGE STRUCTURES - 2015-2016

Use this interactive map to view individual state information. Hover on state for quick facts; Click on state for details on legislation and 2014-2016 implementation.