

# Consumer Outreach & Research

DEPARTMENT OF HEALTH AND HUMAN SERVICES  
CENTERS for MEDICARE & MEDICAID SERVICES  
Center for Consumer Information and Insurance Oversight

Health Insurance Exchange System-Wide Meeting  
May 21-23, 2012



# Communications Opportunity

## Current Situation

<p><b>Know</b></p> <p>I should have it, but I can't qualify or afford it.</p>	<p><b>Think</b></p> <p>There is nothing out there for me.</p>
<p><b>Feel</b></p> <p>Worried, left out, confused, "stuck between a rock and a hard place," frustrated</p>	<p><b>Do</b></p> <p>Do? There is nothing I can do.</p>

## 2014+

<p><b>Know</b></p> <p>There are new options to find a good deal on health insurance.</p>	<p><b>Think</b></p> <p>It makes sense to check out what's available in this marketplace.</p>
<p><b>Feel</b></p> <p>Confident I can find a good deal, one I understand (no fine print or exclusions) and empowered to choose.</p>	<p><b>Do</b></p> <p>Get covered now.</p>

# Timeline

2012

2013

2014

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## Preparation

- Build the infrastructure and customer service channels
- Conduct and utilize research
- Build field capacity for outreach and support
- Launch user group conversations

## Basic Education

- Provide information on value of insurance, health and financial literacy
- Ensure audiences have what is needed to make decisions
- Engage partners and stakeholders

## Anticipation

- Increase awareness
- Utilize motivational messages

## Act Now

### *Open Enrollment Begins*

- Major launch effort/media blitz
- Field in action
- Customer service channels and tools live

## Ongoing Support

- Support those with special election periods and Medicaid, CHIP, and SHOP enrollment

# Environmental Scan: Who are the Uninsured?

- Most of the uninsured are in low income working families that do not have access to employer-sponsored insurance, and may have a pre-existing condition that makes insurance unaffordable or inaccessible.
- Other perceptual and attitudinal barriers are likely present and will need to be addressed to improve outreach success rates and optimize program benefits.

# Feelings About Being Uninsured

## We Heard:

- Fear and worry
- Uninsured - unanticipated illness or accident
- Insured - losing coverage
- Employers - not being able to attract/retain employees or afford coverage

## Implications:

- Value of coverage is peace of mind, security
- Interest in affordable coverage is high

# Findings: Benefits

Key Benefits	Business Benefits
<ul style="list-style-type: none"><li>•All in one place</li><li>•Simplicity<ul style="list-style-type: none"><li>•Comparing</li><li>•Shopping</li><li>•Purchasing</li></ul></li><li>•Variety of coverage levels</li><li>•Financial assistance availability/eligibility</li><li>•Unbiased counselors</li></ul>	<ul style="list-style-type: none"><li>•Ability to offer &gt;1 plan</li><li>•One bill for different insurers</li><li>•More control for employers and employees</li><li>•Plans meet minimum standards</li></ul>

# Expectations & Questions

## We Heard:

- Hopeful, but skeptical.
- Who determines affordability?
- How will this affect me?  
What will it cover?
- Will I understand what I'm getting?

## Implications:

- Must set reasonable expectations
- Provide basic information to consumers with little or no experience with health insurance
- Use clear, plain language not jargon

# Conclusions

- Overall, the concept is appealing to uninsured consumers and business owners
- Avoid trivializing the process – serious product requires serious attention
- Avoid provoking skepticism
- Make easily accessible via web search
- Potential benefits will need to be explained and supported
- Education about how the program works and the consumer's role in making health insurance choices needed