

MINNESOTA HEALTH INSURANCE EXCHANGE WORK GROUP REPORT

Outreach, Communications and Marketing

May 18, 2012

Work Group Focus

The purpose of the work group is to provide technical assistance and information on the options related to outreach, marketing, and communication for a Minnesota Health Insurance a Minnesota Health Insurance Exchange. The Advisory Task Force will use this information to inform their recommendations to the Commissioner of Commerce.

Issues for Discussion

The work group has been tasked with providing the Advisory Task Force with information about the following issues:

- What are the audiences for the Exchange?
- What are the barriers to reaching the target audience? How can we overcome them?
- What are the best channels/methods to reach the audience segments?
- What groups or partners should we seek out to help spread the word on the Exchange?
- What messages and visuals will have the most impact on the audience to entice them to purchase health insurance from the Exchange?
- How do we best present information to drive traffic to the Exchange?
- How do we measure the effectiveness of our outreach efforts?

In addition to these issues, the Task Force may refer additional issues to this work group for additional assistance and input.

Meeting Update

The work group met for the third time on May 4, 2012. The following items were covered:

- Presentation from Salter Mitchell, marketing research project vendor
- Discussion of market research: scope of information and what questions should be asked
- Discussion of audience segments analysis

Presentation by Salter Mitchell on Market Research Project

Mr. Mitchell discussed “branding” of the Exchange. He emphasized, based on national research Salter Mitchell has conducted for CMS, that pricing and brokers are going to be important issues of consideration

into how consumers perceive the Exchange. To explore these, and additional, issues, Salter Mitchell proposed a research plan that included focus groups, phone surveys and interviews with key informants, consumers and small employers. Mr. Mitchell then outlined the specific methods his market research will utilize, the goals, and the types of factors explored.

Mr. Mitchell's presentation can be viewed online at <http://mn.gov/commerce/insurance/images/ExchOutreachSalterPresentation5-12.pdf>.

Discussion of Market Research Scope and Questions

Upon conclusion of the presentation, Mr. Mitchell then turned to the group for input to assist his team in linking Exchange outreach development needs to specific research objectives and activities. An in-depth discussion ensued with group members contributing viewpoints from different angles. A number of topics where additional research would be helpful were presented during the discussion.

- Native Americans have experienced many challenges in their past experiences with health insurance so their attitude to the Exchange may be affected by that and they may approach the Exchange with caution. In addition, some are very comfortable with government programs, while others are not.
- Public assistance oftentimes has a negative perception in the minds of consumers and may inhibit citizens from participating in the Exchange.
- How about using the term "Exchange"? The word "Exchange" has not connected with consumers in preliminary testing.
- Brokers/agents will be a key outreach channel. Many have expressed hesitation because they don't want to lose business. The research will be looking at how brokers/agents are processing the insertion of the Exchange into the marketplace.
- How would the recruitment efforts address populations of color representation on the focus groups? The research methodology is factoring recruitment to include zip codes that have communities of color into their random calling patterns.
- Most consumers are not knowledgeable of the true costs of their health insurance. Plus, the definition of "quality" is muddled. It would be helpful to find out what the disconnect is between what we perceive as quality and what consumers think.

Defining Audience Segments for the Exchange

A proposal was brought forward that the work group modify its approach to analyzing the audience segments. Instead of brainstorming on all audience segments with the large group, it was proposed that smaller teams be formed for each audience segment to more easily accommodate some in-depth discussion.

Those in attendance agreed with the proposal. Also, during the discussion, it was proposed that "large employer" be added to the audience segment list. Since some members were not in attendance, an e-mail message was sent to all members to find out which team(s) they want to be on. Team meetings are scheduled for the week of 5/21 or 5/28, so the work product can be presented at the June 5 meeting.

Upcoming Meeting Topics

June 5, 2012

- Summarize the audience segment analysis
- UX Project presentation
- Brainstorm on partnership opportunities for the Exchange
- Discussion of outreach efforts – prioritize partner groups, channels, events, etc.

July 10, 2012

- Presentation of market research results
- Discuss ways to incorporate market research and prior work group efforts into public relations strategy
- Prioritize outreach efforts