



# Outreach, Communications and Marketing Webinar

Wednesday, June 12, 2013

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# How today's session will work

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## Online Content

- If you have trouble accessing the online content, the slides are available for download at <http://mnsure.org/hix/newsroom/presentations-webinars/index.jsp>.

## Q & A

- At the end of the session, we will take time for live questions and answers. Please submit your questions via the chat feature.

## Playback

- Following today's session, the audio and corresponding slide deck will be viewable via youtube.com and also available for download at mnsure.org.

# Today's Agenda

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- MNsure Overview
- Market Research
- Public Awareness Campaign
- Outreach Strategies
- Feedback
- Q & A

# MNsure Overview

# What is MNsure?

A new marketplace where Minnesotans can find, compare, choose, and get quality health care coverage that best fits your needs and your budget.

The screenshot shows the MNsure website homepage. At the top left is the MNsure logo, a stylized grid of colored squares. To its right is the text "Where you choose health coverage". Further right is a search bar labeled "Search MNSURE" and the Great Seal of the State of Minnesota. Below the logo and search bar is a teal navigation bar with links: "how you benefit", "how it will work", "calculate your cost", and "get involved". Below this bar are links for "how do i?" and "share". The main content area features a large banner with a scenic lake and trees. The banner text reads: "what we are", "a new, one-stop health insurance marketplace where Minnesotans can find and compare health plans, and choose the coverage that fits their needs. Opens October 2013. [How it will work...](#)". To the right of the banner are three teal buttons: "FAQs", "your stories", and "stay informed". Below the banner is a "Photo source: Minnesota Tourism" credit and a slide show indicator with numbers 1, 2, 3 and a play button. At the bottom of the page are three colored boxes: "news" (green), "ask us" (orange), and "video" (red). Below the "news" box is a link: "Governor Dayton Appoints Seven-Member Board to Manage MNSure". Below the "ask us" box is a link: "What is MNSure? A new central health insurance". Below the "video" box is a link: "Welcome to MNSure".

# Why MNsure?



Simple One-Stop Shop

One place to search, select and enroll. Less administration for small employers.

More Choice

Consumer has many plans to pick from and can pick a quality plan that best fits their needs.

Lower Costs

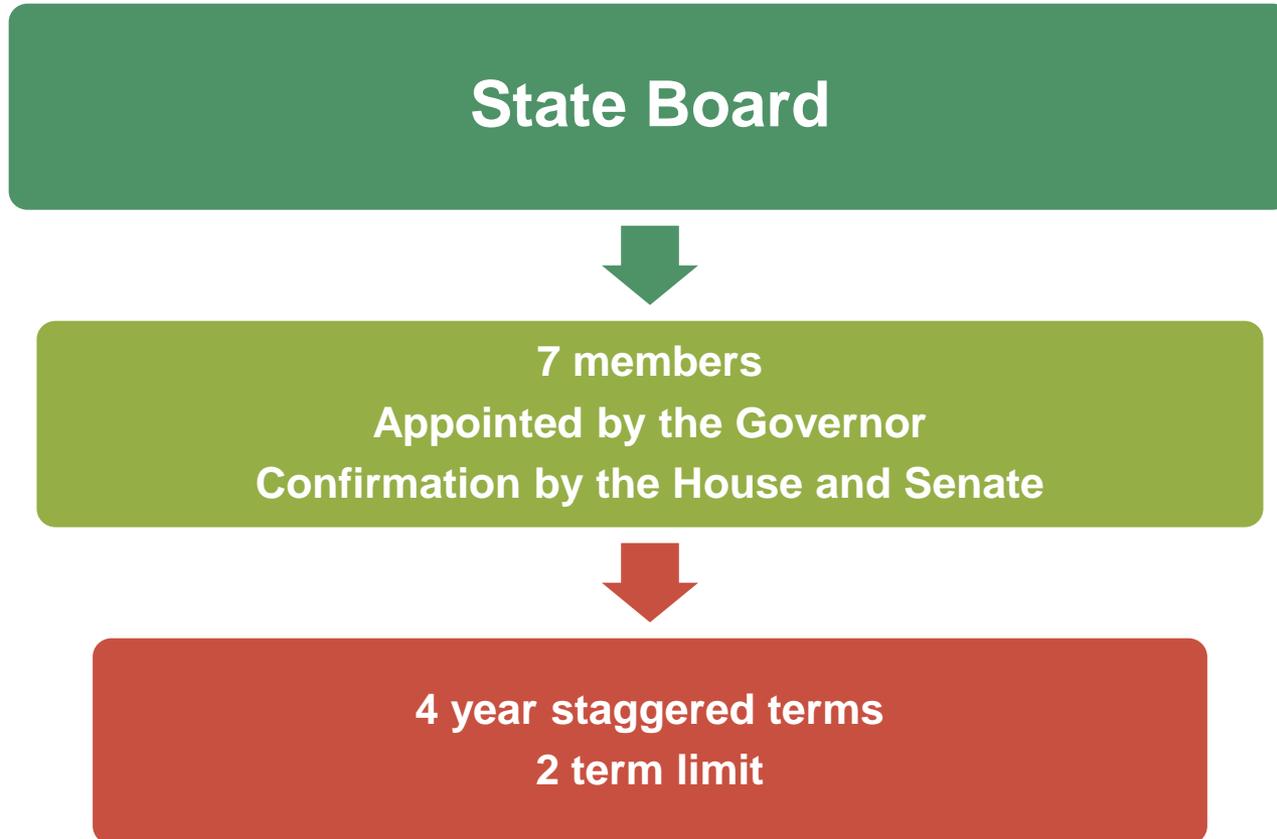
Financial assistance and greater market incentives for competition on quality & cost.

Quality Ratings

Consumers can find easy to use, comparable information on plans and providers

# MNsure Governance

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# MNsure Board of Directors



- **Thompson Aderinkomi, Founder and CEO, RetraceHealth**

Representing the interests of individual consumers eligible for individual market coverage. Term ends 2015.



- **Peter Benner, Independent Consultant**

Representing the areas of health administration, health care finance, health plan purchasing, and health care delivery systems. Term ends 2017.



- **Brian Beutner, Independent Business Advisor**

Representing small employers. Term ends 2015.



- **Kathryn Duevel, MD**

Representing the areas of public health, health disparities, public health care programs, and the uninsured. Term ends 2016.

# MNsure Board of Directors



- **Tom Forsythe, Vice President Global Communications, General Mills**  
Representing the area of health policy issues related to the small group and individual markets. Term ends 2016.



- **Lucinda Jesson, Commissioner of the Minnesota Department of Human Services (DHS)**

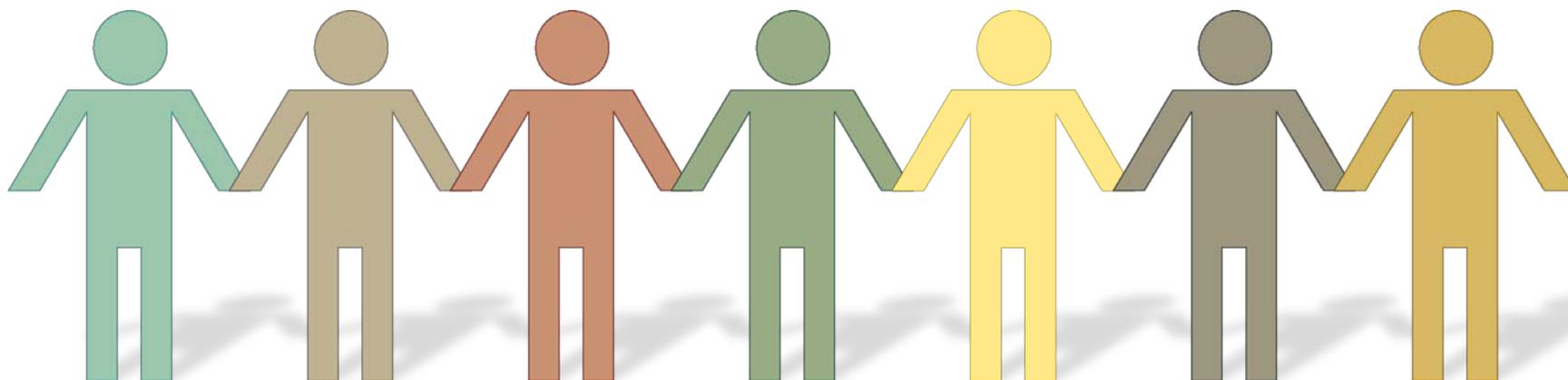


- **Phil Norrgard, Director of Human Services, Fond du Lac Band of Lake Superior Chippewa**  
Representing individual consumers eligible for public health care program coverage. Term ends 2017.

# Who will MNsure serve?

## Over 1 million Minnesotans by 2016

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**Individual Consumers –  
300,000**

**Small Businesses and  
Employees – 150,000**

**Medical Assistance/  
MNCare – 880,000**

# Benefits of MNsure for Individuals



# Additional Benefits for Employers

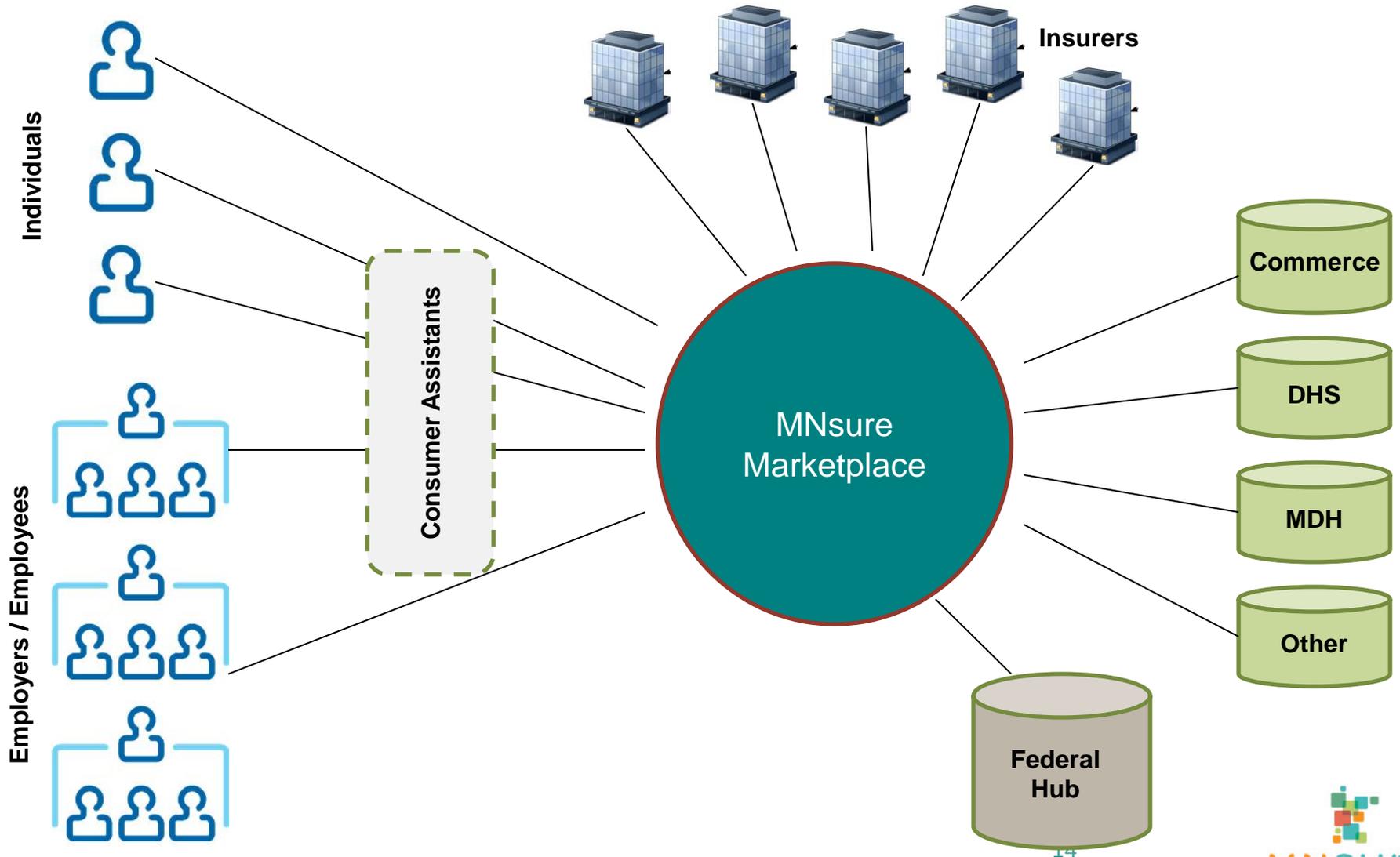


# When can you enroll?

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- Initial open enrollment runs October 1, 2013 through March 31, 2014
- Annual open enrollment periods after that run October through December
- Special enrollment periods available in certain circumstances during the year
- Members of federally-recognized tribes may enroll or change plan designations one time per month
- Small employers can enroll/renew throughout the year at one time of their choosing
- Individuals may apply and be eligible for Medicaid throughout the year

# How will MNsure work?



# Plan Levels of Coverage

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average* (in addition to the monthly plan premium)
Bronze	60 %	40 %
Silver	70 %	30 %
Gold	80 %	20 %
Platinum	90 %	10 %

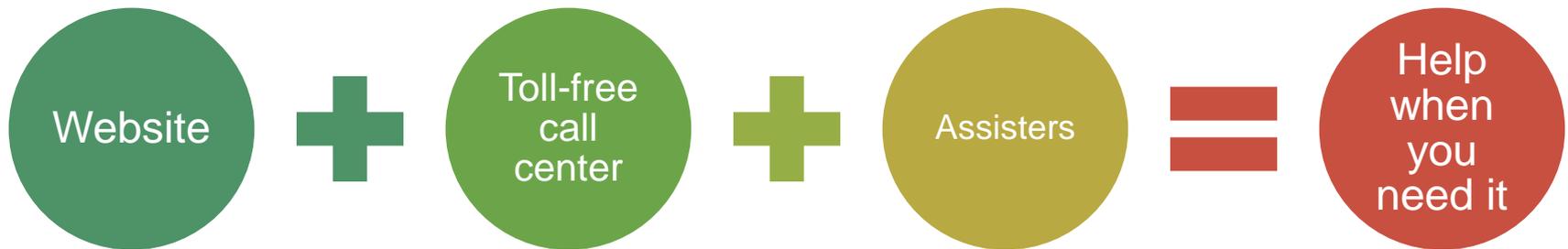
# The User Experience

Design a user experience that is responsive to people's different needs, desires and expectations.

 <p><b>Passenger</b> Get it done for me</p> <p>How they want to engage: Hands-off</p> <p>How they want to feel: Unburdened</p> <p>What they're willing to give up: Control for convenience</p>	 <p><b>Apprentice</b> Hold my hand</p> <p>How they want to engage: Hands-on</p> <p>How they want to feel: Like they're doing the right thing and making appropriate decisions</p> <p>What they're willing to give up: Speed, convenience, and flexibility</p>	 <p><b>Manager</b> Keep me posted</p> <p>How they want to engage: Only when needed for oversight and approval</p> <p>How they want to feel: Confident and well represented; that their time is used effectively</p> <p>What they're willing to give up: A certain degree of control over the process</p>	 <p><b>Engineer</b> Get out of my way</p> <p>How they want to engage: Detail by detail</p> <p>How they want to feel: Equipped to make decisions and changes when necessary</p> <p>What they're willing to give up: Very little</p>	 <p><b>Assister</b> How can I best help you?</p> <p>How they want to engage: Meet consumers where they are</p> <p>How they want to feel: Like they're providing a valuable service</p> <p>What they're willing to give up: Many of the easier cases</p>
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ENROLL 2014 **UX** WELCOME TO COVERAGE

# Consumer Assistance Network



# Upcoming Activities

**June:**  
Public awareness campaign begins

**July:**  
Grant proposals for Assisters and Outreach due

**August:**  
Assister training; begins MNsure at State Fair

**September:**  
Call Center opens; system testing

**October 2013 – March 2014:**  
Open Enrollment



# Market Research

# Market Research

## Key Informant Interviews

Statewide

### Multiple Stakeholders

- Consumer advocacy
  - Health plans
  - Small business
- Brokers / Agents
- Industry experts
- Multicultural / Tribal reps

## Qualitative Focus Groups

Statewide

18 groups

99 participants

6 cities

- Bemidji
- Duluth
- Marshall
- Rochester
- St. Cloud
- Twin Cities

## Quantitative Surveys

Statewide

797 Consumer

250 Small Employer

# Key Findings

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## Top Things to Know

- People don't like today's experience
- Seeking insurance is a journey
- The Norm Affect
- People want more than medical payments
- Brokers are key for the small employer
- People like competition and fit

# Agent / Broker Research

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**Needs / States**

**Concern / Opportunity**

**Effective Messaging**

# Agent / Broker Research

## Needs / State

- Show value
- Stability
- Survival

## Concerns / Opportunity

- Can compare multiple plans
- Simpler way to select plans
- Helps insure hard-to-reach groups
- Avenue for brokers to do business in new markets
- Can offer multiple networks to employees of small employers

# Messaging

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**Choice**

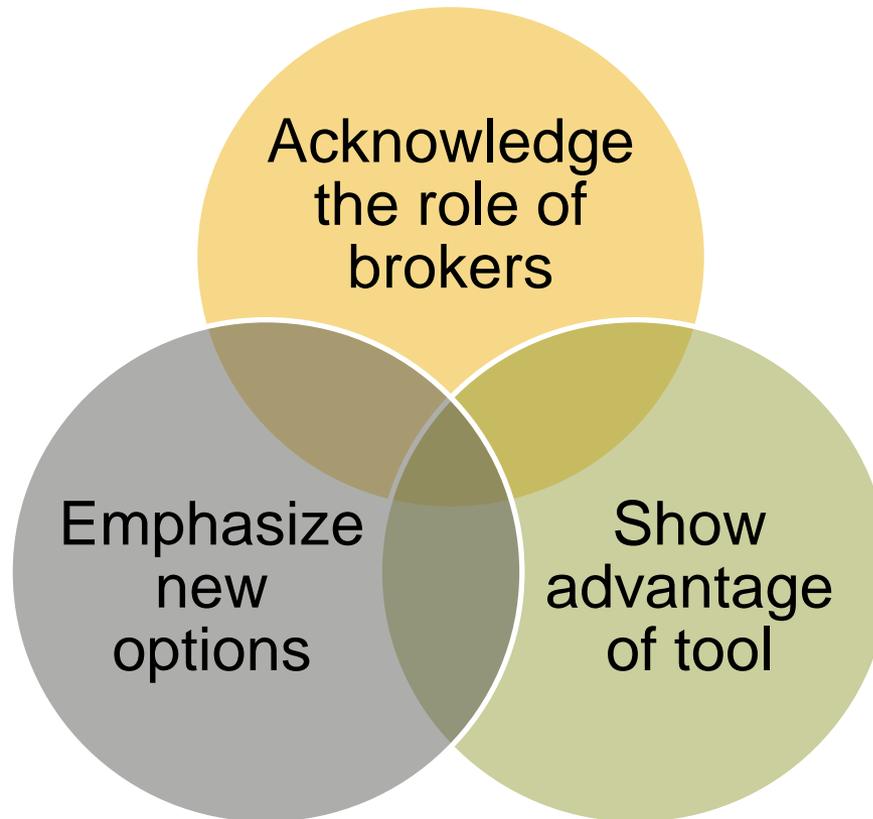
**Value**

**Peace of mind**



# Agent / Broker Messaging

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# Public Awareness Campaign

# Campaign Objectives

1. **Awareness & education** amongst all Minnesotans
2. **Activation – compel and propel** individuals and small business owners to MNsure to shop, compare and ultimately, obtain health insurance



# Campaign Strategy



**ACTIONABLE INSIGHT:** MNsure is the sure way to choose health insurance.

# Three Distinct Audiences



- General Population/Consumer
1. Young, Healthy & Confident
  2. Healthy but Concerned
  3. Sick & Seeking Help



- Populations with Disparities
1. American Indian
  2. Hispanic
  3. African American
  4. Hmong
  5. Somali



Small Business Owners &  
Insurance Brokers



# Campaign Plan

## Mass/Paid Media

- Radio
- TV
- Billboards/transit
- Newspapers
- Digital / online
- Industry publications

## Social/Personal Media

- Facebook
- Twitter
- LinkedIn
- YouTube
- Pinterest
- E-mail messages

# Campaign Plan

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## Earned Media (PR)

- News Releases
- PSAs
- Face-to-face briefings
- Opinion Pieces
- Letters to the editor
- Special sections / editorial calendars
- Story placements
- Blog
- Online newsroom
- Video vignettes
- Virtual press conference
- TV/Radio appearances

# Campaign Plan

## Targeted Media

- Presentations
- Speaking engagements
- Outreach events
- Town Halls
- Webinars
- Direct mail

## Grassroots Outreach

## Corporate Partnerships



# Outreach Strategies

# Community Partnerships

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*To Educate and Enroll*

- Churches
- Schools
- Nonprofit organizations
- Businesses and business associations
- Agents / Brokers
- State government agencies (Township, Municipal, County, State)
- Federal government agencies

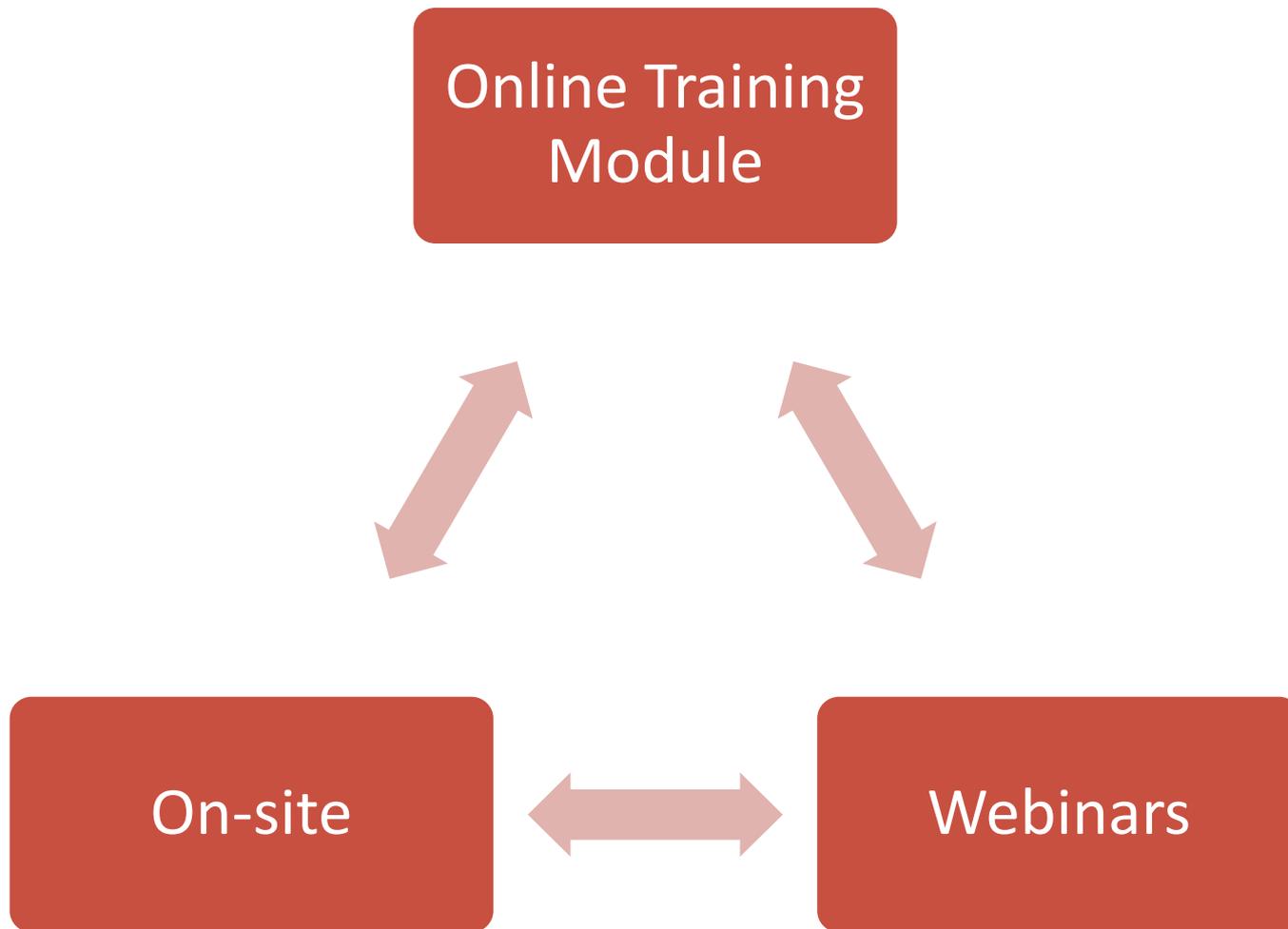
# Local Presence

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*To Create Brand and Marketplace Awareness*

- Marketing Communications
  - Signage (banners, billboards)
- Community events
  - Fairs, festivals, cultural gatherings
- Professional events
  - Conferences
  - Public meetings and convenings

# Training and Development

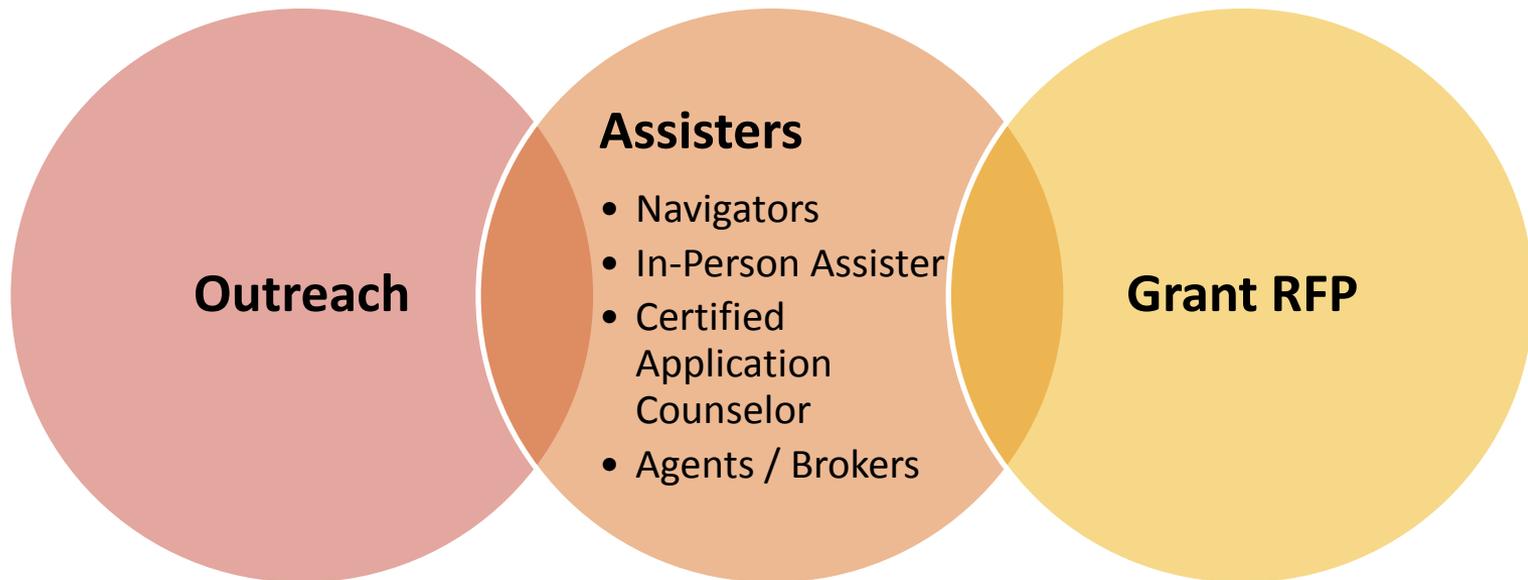


# Partnering with MNsure

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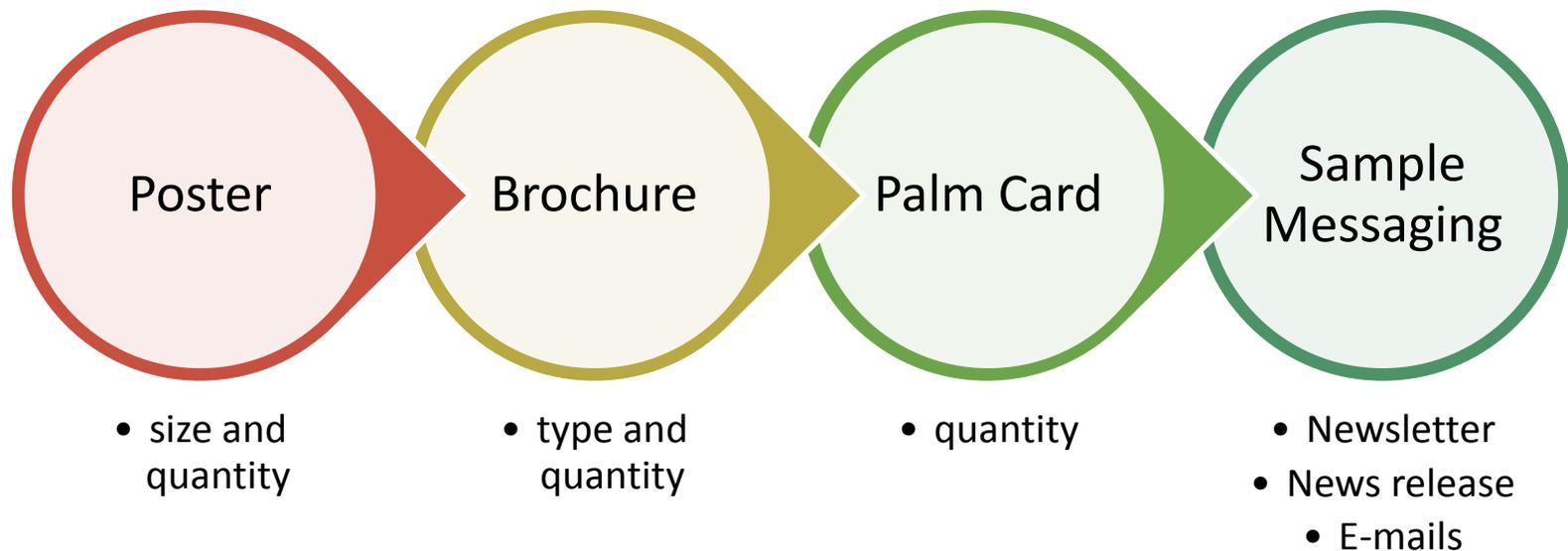
- **Statewide Coverage** – MNsure is fostering a *network* of partners throughout Minnesota
- **Communities** – Outreach Partners serve communities
- **Partner Expertise** – Outreach Partners use their organizational expertise to serve their communities
- **Individuals** – Outreach Partner organizations manage individuals trained as ambassadors
- **Referrals** – to the MNsure Consumer Assistance *Network*
- **Innovation** – MNsure is new—we're not re-creating the status quo
- **Uninsured** – statewide needs—ultimate goal to lower uninsured rate

# Partnering Opportunities



# Feedback

# Outreach Toolkit



Outreach collateral will be available in multiple languages

English ■ Hmong ■ Somali ■ Spanish



# Q & A



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Have more questions?

E-mail:  
[PublicComments.HIX@state.mn.us](mailto:PublicComments.HIX@state.mn.us)