MNsure
Where you choose health coverage

Audio for today's webinar is only available through call-in by phone.

Outreach, Communications and Marketing Webinar

Thursday, August 8, 2013

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How today's session will work

Online Content

- If you have trouble accessing the online content, the slides are available for download at http://mnsure.org/hix/news-room/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.

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Today's Agenda

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

MNsure Overview

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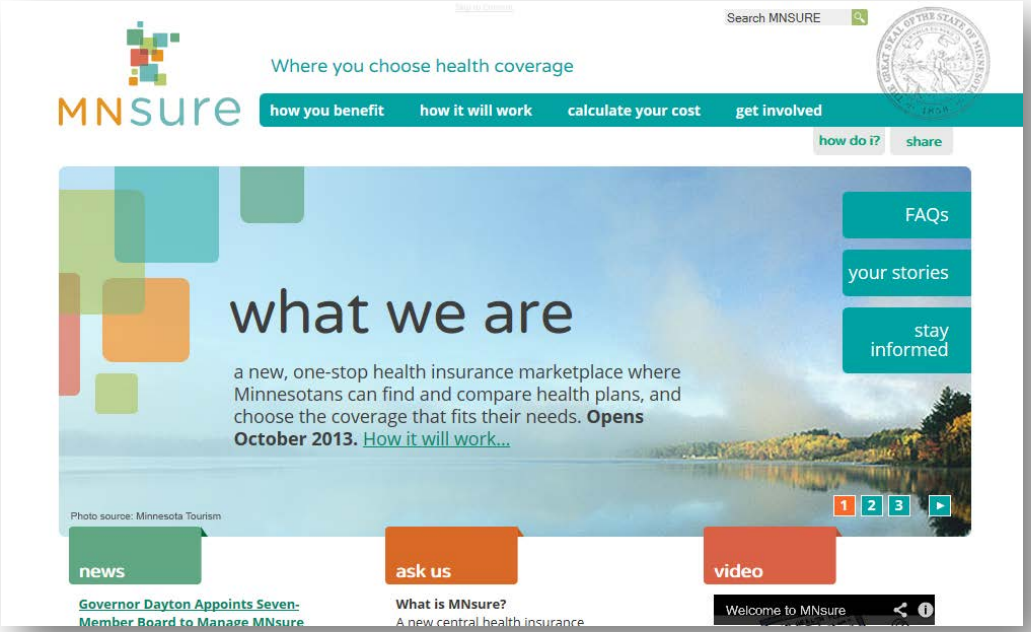
What is MNsure?

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



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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

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MNsure Governance

State Board

↓

7 members
Appointed by the Governor
Confirmation by the House and Senate

↓

4 year staggered terms
2 term limit

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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.

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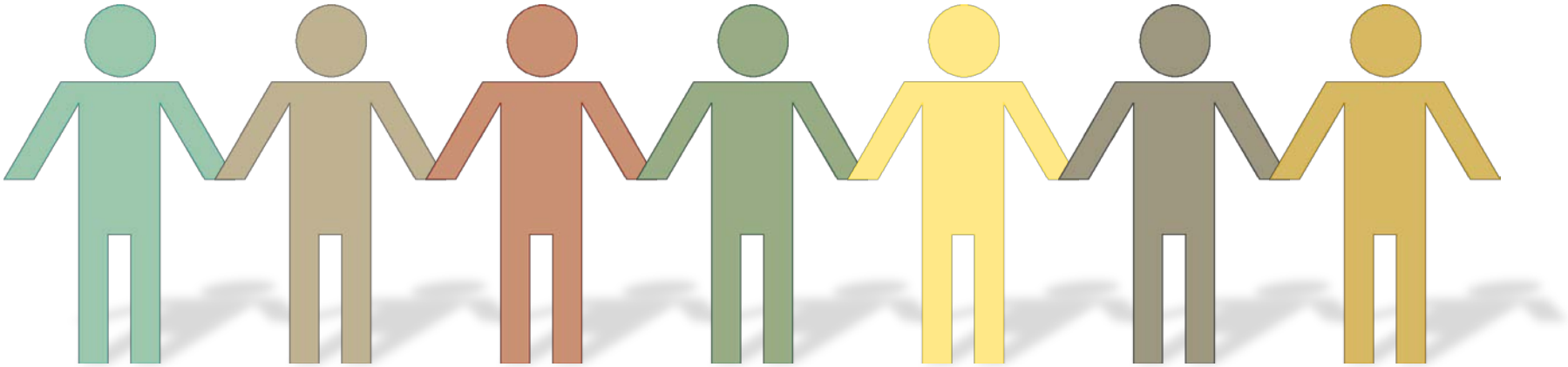
MNsure Board of Directors

- **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



Individual Consumers – 300,000

Small Businesses and Employees – 150,000

Medical Assistance/ MNCare – 880,000

Benefits of MNsure for Individuals

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Additional Benefits for Employers

When can you enroll?

- 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

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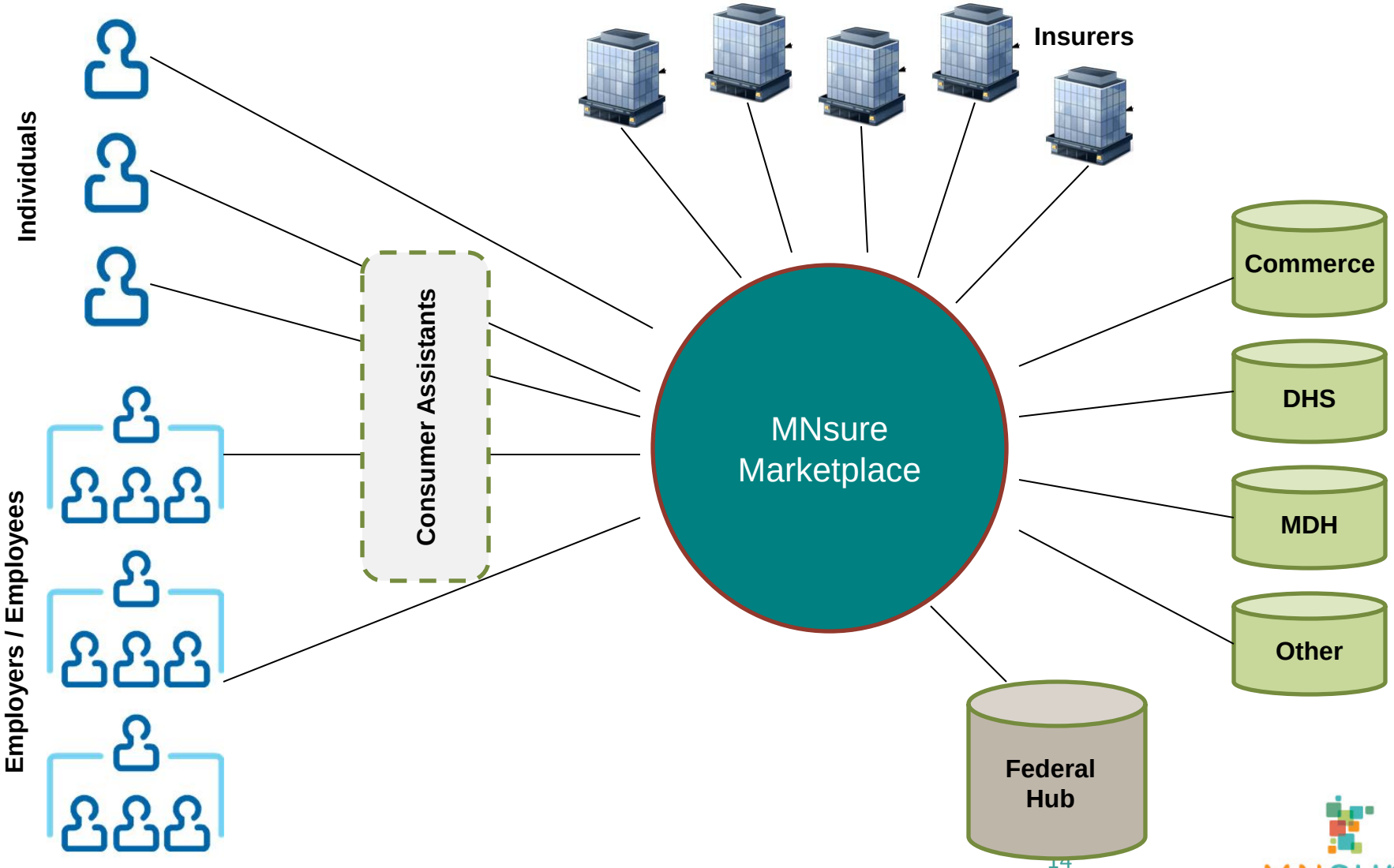
How will MNsure work?



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 %

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The User Experience

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

Passenger
Get it done for me

How they want to engage: Hands-off

How they want to feel: Unburdened

What they're willing to give up: Control for convenience

Apprentice
Hold my hand

How they want to engage: Hands-on

How they want to feel: Like they're doing the right thing and making appropriate decisions

What they're willing to give up: Speed, convenience, and flexibility

Manager
Keep me posted

How they want to engage: Only when needed for oversight and approval

How they want to feel: Confident and well represented; that their time is used effectively

What they're willing to give up: A certain degree of control over the process

Engineer
Get out of my way

How they want to engage: Detail by detail

How they want to feel: Equipped to make decisions and changes when necessary

What they're willing to give up: Very little

Assister
How can I best help you?

How they want to engage: Meet consumers where they are

How they want to feel: Like they're providing a valuable service

What they're willing to give up: Many of the easier cases

ENROLL 2014 UX WELCOME TO COVERAGE

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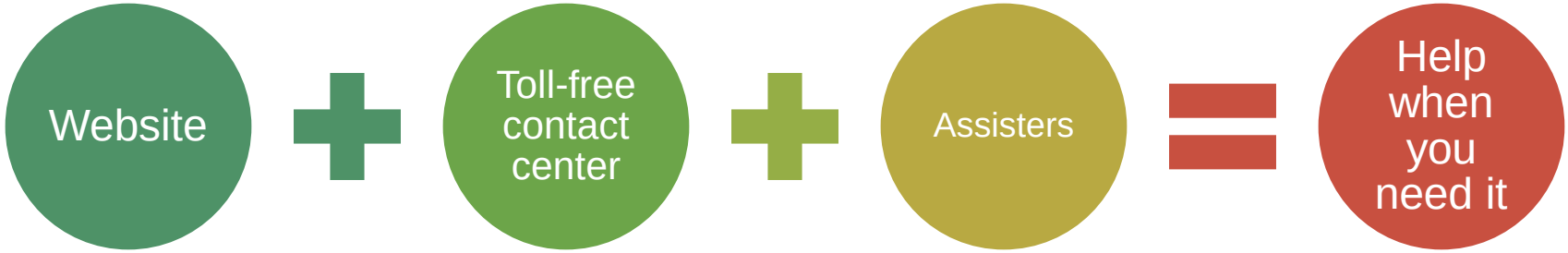
Consumer Assister Network



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Market Research

Market Research

Key Informant Interviews	Qualitative Focus Groups	Quantitative Surveys
Statewide	Statewide	Statewide
Multiple Stakeholders	18 groups	797 Consumer
• Consumer advocacy • Health plans • Small business • Brokers / Agents •Industry experts • Multicultural / Tribal reps	99 participants	250 Small Employer
	6 cities	
	• Bemidji • Duluth	
	• Marshall • Rochester	
	• St. Cloud • Twin Cities	

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Key Findings

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

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Agent / Broker Research

Concerns	Opportunity
• Market role into the future	• 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

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Messaging

Choice

Value

Peace of mind

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Public Awareness Campaign

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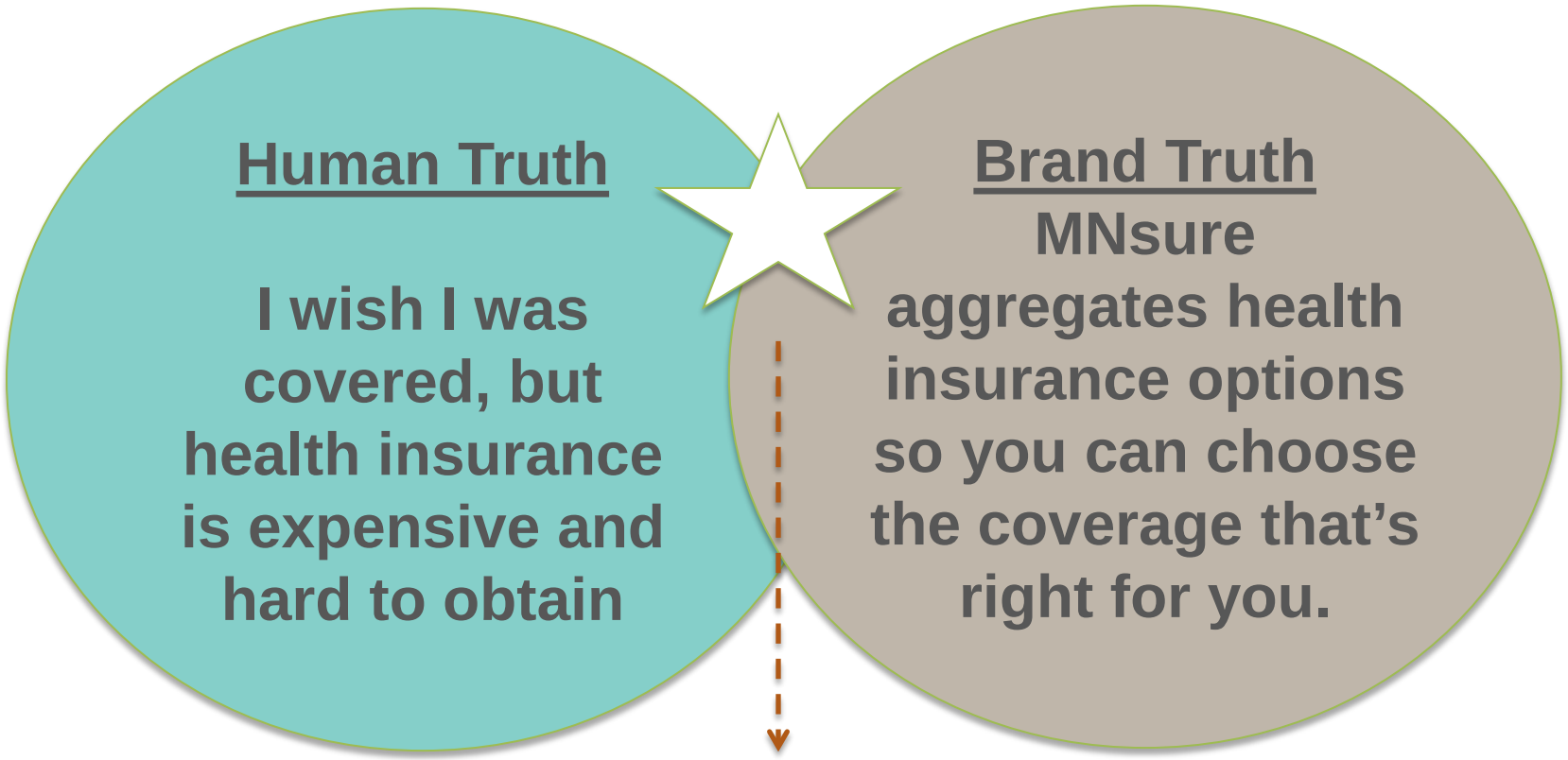
Campaign Objectives

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

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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

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Campaign Plan

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

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Campaign Plan

Targeted Media

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

Grassroots Outreach

Corporate Partnerships

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Outreach Strategies

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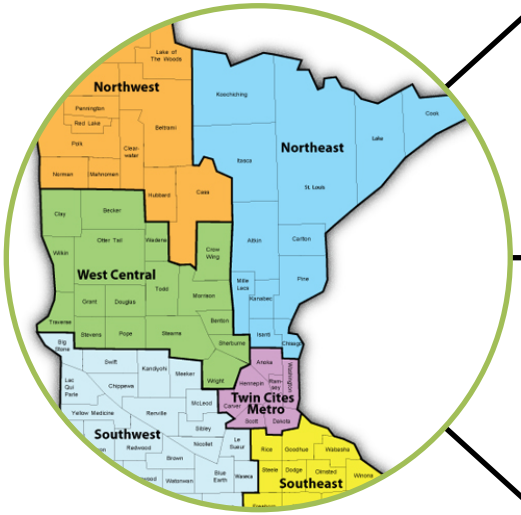
Community Outreach

- Regional Approach
  - Northwest
  - Northeast
  - West Central
  - Twin Cities Metro
  - Southwest
  - Southeast

Map is representative of potential regions and not illustrative of areas that have been already designated.

Community Outreach

Key Components



Regional Approach

- 6 Regions
- Targeted Area Networks

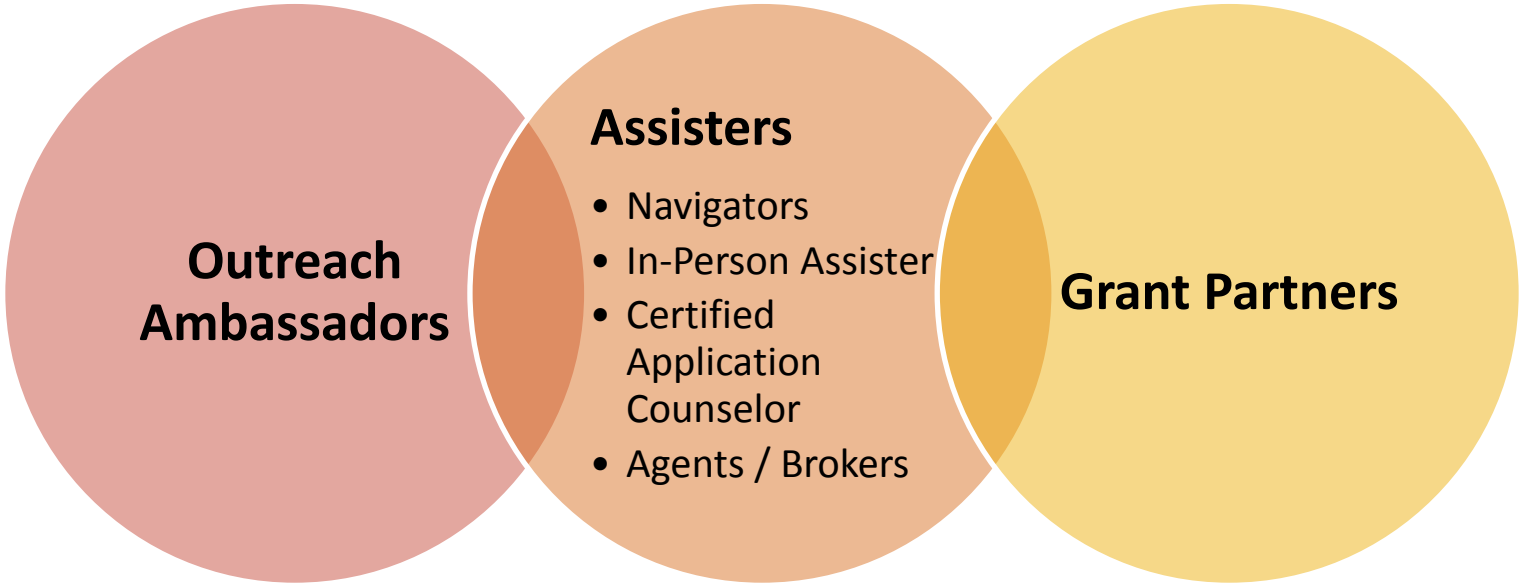
Local Knowledge

- Ambassadors
- Assisters
- Brokers

Staff Support

- Outreach, Assister, SHOP Staff
- Local Outreach Liaisons

Partnering Opportunities



Outreach Ambassadors

- **Statewide Coverage** – MNsure is fostering a *network* of Ambassadors throughout Minnesota
- **Communities** – Outreach Ambassadors are trusted in the community
- **Partner Expertise** – Outreach Ambassadors use their organizational expertise to reach their communities
- **Referrals** – Ambassadors refer consumers to the Consumer Assister *Network*

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Community Outreach

- Local Knowledge
  - Community Knows Best
    - Expertise, Experience, Results
- **Ambassadors – Non-Contracted Partners**
  - Churches, Schools, Nonprofit Organizations, Community Centers, Businesses
- **Assisters – Contracted Partners**
  - Navigators, In-Person-Assistors
  - Certified Application Counselors
  - Brokers

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Local Presence

To create brand and marketplace awareness through

- Distribution of Education Materials and Communications
  - Brochures, flyers, messages
- Community events
  - Fairs, festivals, cultural gatherings
- Professional events
  - Conferences
  - Public meetings and convenings

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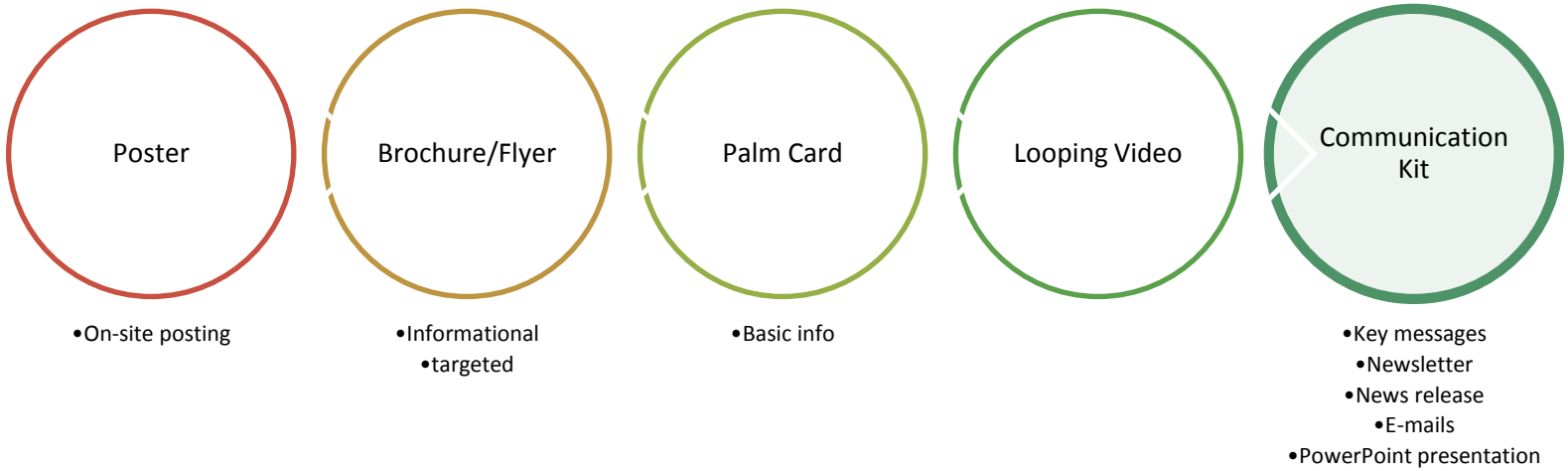
Outreach Toolkit



Outreach collateral will be available in multiple languages

English ▪ Hmong ▪ Somali ▪ Spanish

Timeline

August:

- Public awareness campaign launches
- At State Fair (8/22-9/3) in Health Fair 11 building
- Outreach Community Liaisons in the field
- Outreach/Assister/Infrastructure grants awarded
- Assister training begins

September:

- Contact Center opens
- TV/Radio ads launch
- Assister certification complete

October - March 2014:

- Open enrollment
- Plan coverage effective 1/1/14

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Q & A

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Have more questions?

E-mail:

publicfeedback@mnsure.org