

What we know and what it tells us for OE4

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NC FOURTH Highest Enrollment



613,477



Yes lots are insured, still need help

- **NC Fifth Highest Uninsured Rate 18-64 y.o.**
 - 19.5% NC 18-64 year olds are uninsured (U.S. 12.8%)
 - USHHS-CDC- National Center for Health Statistics May 2016
- **Churn:** New People lose insurance daily or move here
- **They Qualify for Help:** 39% of Uninsured are eligible for a Qualified Health Plan on marketplace. McKinsey & Company for Center on U.S. Health System Reform
- **About 500,000 need to renew**



People still don't understand



- More uninsured know about Financial Help
 - 60% of uninsured know there is subsidy
 - Only 36% of them know if they qualify

McKinsey&Company
- Many uninsured don't shop.
- *Insured* still report being overwhelmed by all their options and terminology.
- Marketplace still changing
 - Agents Leaving; New Plans Coming; Changing Companies



Consumers Want Cost & Coverage info

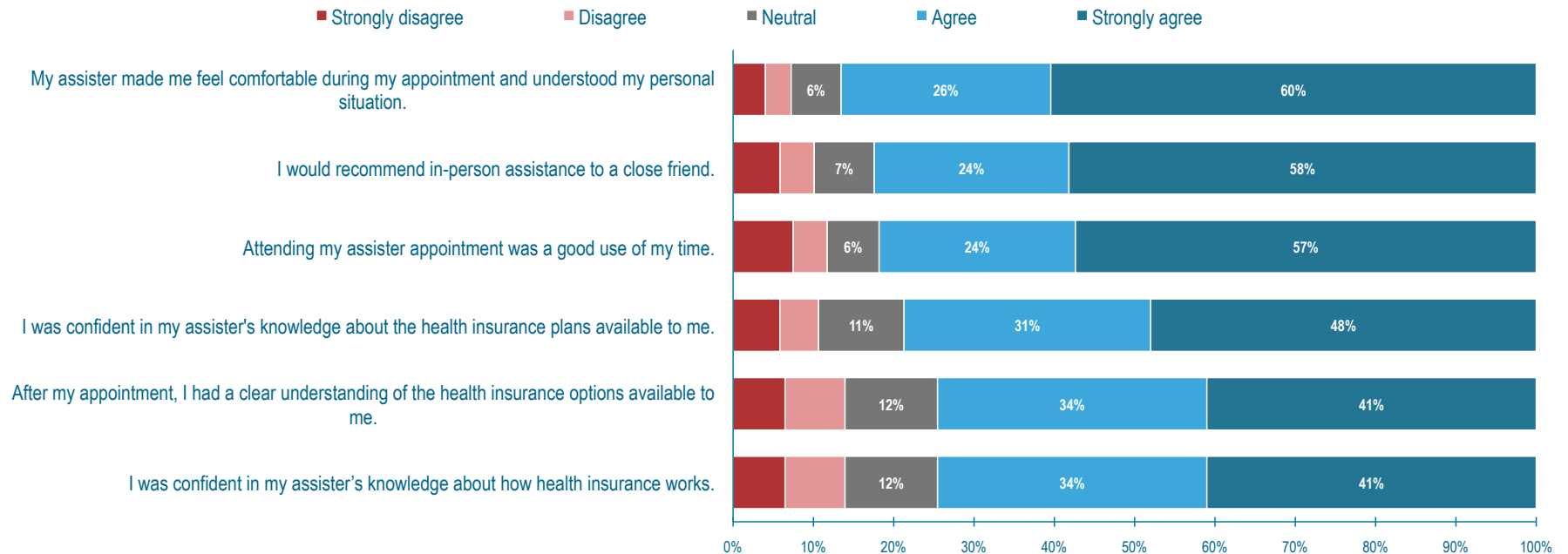


*We surveyed our consumers email list and got over 3,000 responses.
Skews older and poorer than general population.*

- Findings:
 - 59% who did not enroll said because they “can’t afford”.
 - Over 40% wanted to know more about yearly costs and coverage.
 - Next highest, 20% said info on how insurance works would have helped them.
 - 46% did not use any help, but those who enrolled were more likely to have help from friend, agent or assister.

Appointment Satisfaction

Please rate the following statements about your appointment



Uninsured and
Renewers **need** your
help more than



Consumers also
want your help!

Consumer Attitudes and Motivations Post-OE3

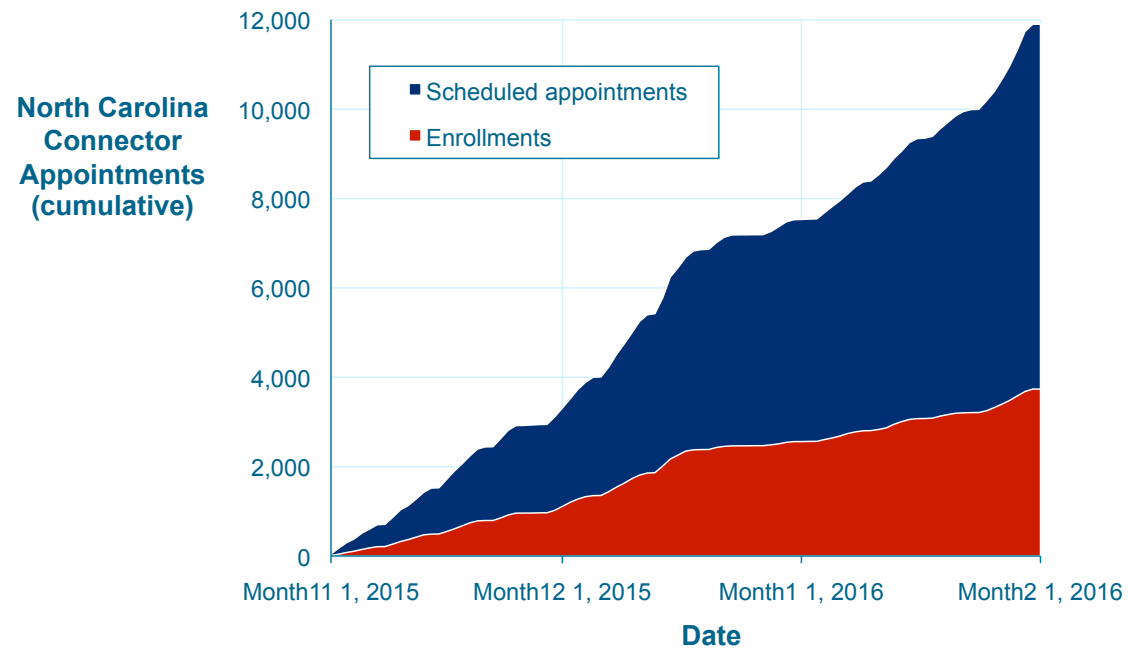


- Consumers value health insurance.
- Consumers are satisfied with their coverage.
- Financial help matters, and more needs to be done to educate consumers about their options.
- Engaging consumers about appropriate use of coverage may help with retention.

GET COVERED CONNECTOR LESSONS FOR OE4

11,900 NC Connector Appointments in OE3

At least 3,700 ended in enrollment (31%).



DEADLINES MATTER



- Half of all appointments prior to the December 15 deadline.
- December 15 was the single day with the most appointments.
- January 30 second most appointments.
- There is a distinct drop in attended appointments during the holidays.

TIMING Matters



NC Appointment Uptake by Day of Week and Time of Day, 11/1/2015 – 1/31/2015

	MON.	TUES.	WED.	THURS.	FRI.	SAT.	SUN.
Morning (8 – noon)	12%	12%	12%	11%	11%	19%	9%
Afternoon (noon – 4)	9%	10%	9%	9%	8%	13%	12%
Evening (4 -8)	9%	9%	8%	8%	5%	4%	5%

Nationwide – **10am still most popular time** – every day except Sunday!

Where you Hold Appointments Matters



- Access East offered fewer appointments overall
- But they saw *more* consumers!
- They offered more appointments at most popular locations.
- They cut locations that were unpopular.
- They tried new places.

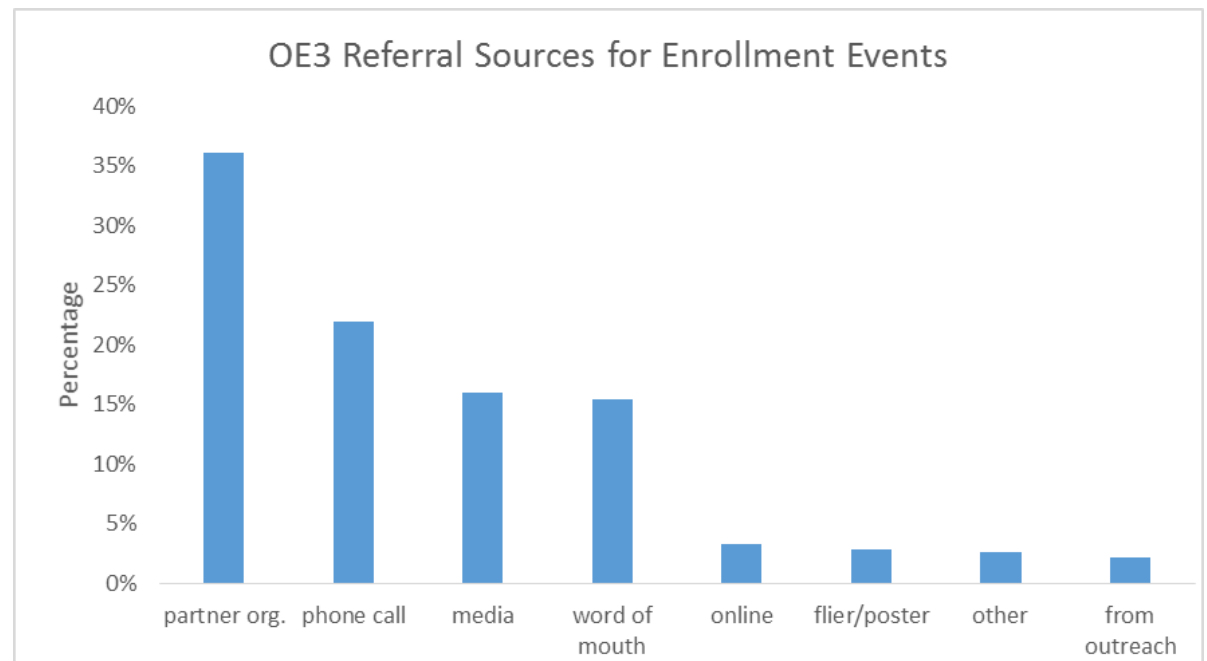


OE3 NORTH CAROLINA ENROLLMENT EVENT DATA SUMMARY

Angela Cameron

Observation #1

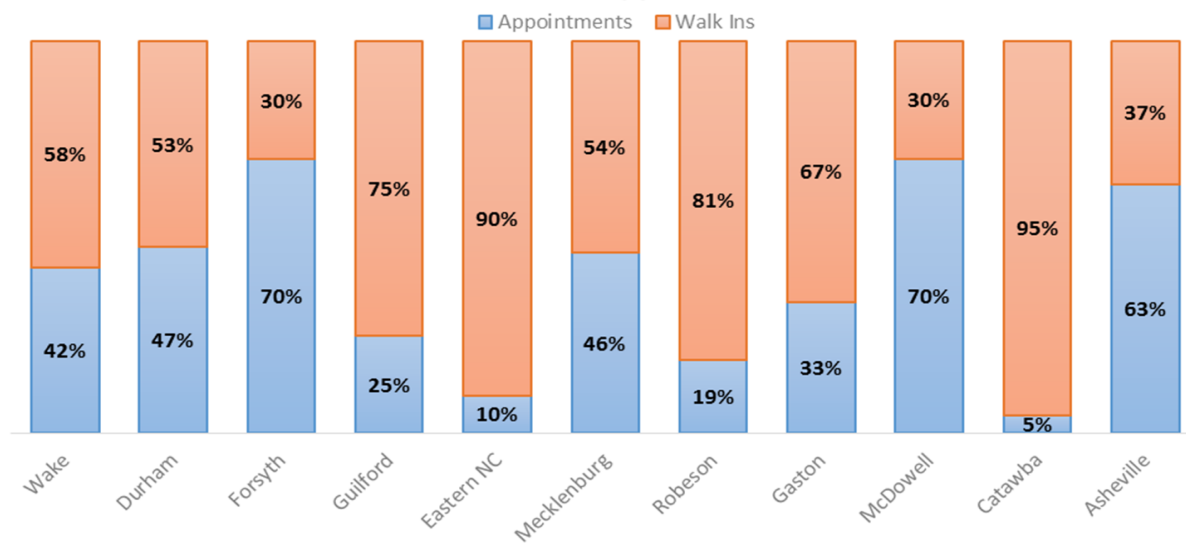
- Partner organization referrals was most consistent referral source across all regions.
- Phone calls and partner referrals important in regions with less media.
- Word of mouth results for partners, media and calls.



Observation #2



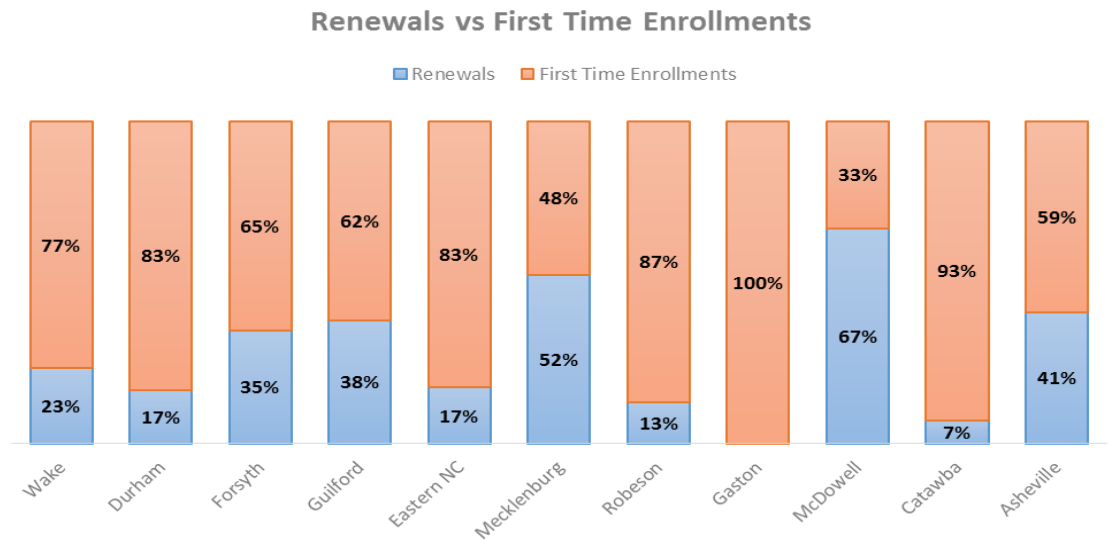
Walk Ins vs Appointments



- Walk-ins outnumbered appointments
- Consumers with appointments were more likely to enroll overall.
- More 'touches' increase enrollment rates.

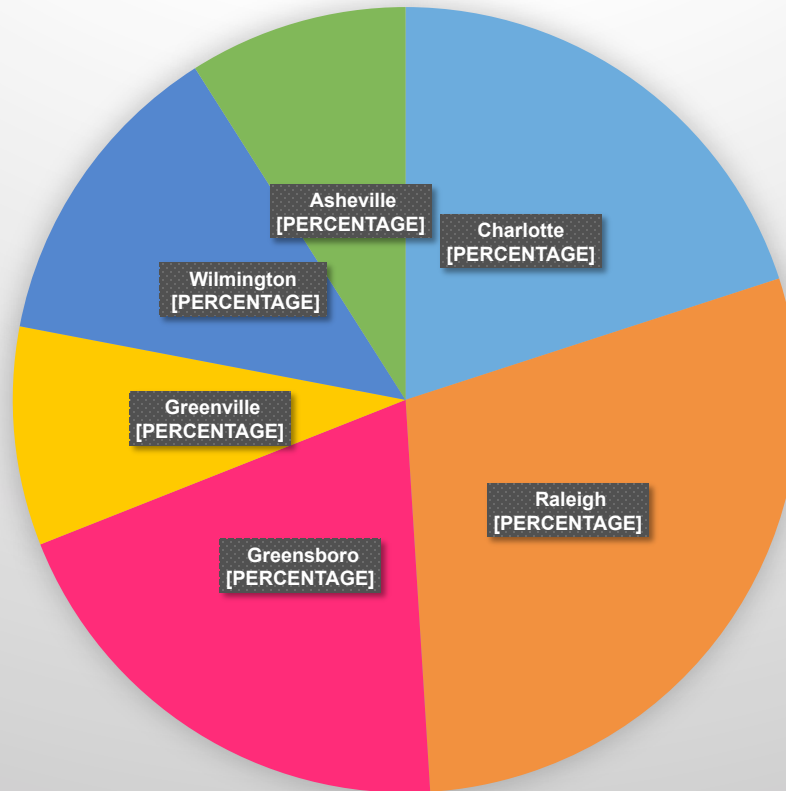
Observation #3

- Enrollment events attract first time enrollments
- But renewals increased as a percentage of attendees
- As uninsured consumers become more difficult to identify, enrollment events remain an effective tool in attracting them.



NC COMMUNICATIONS

OE3 Media Hits by Markets (11/01- 02/01)



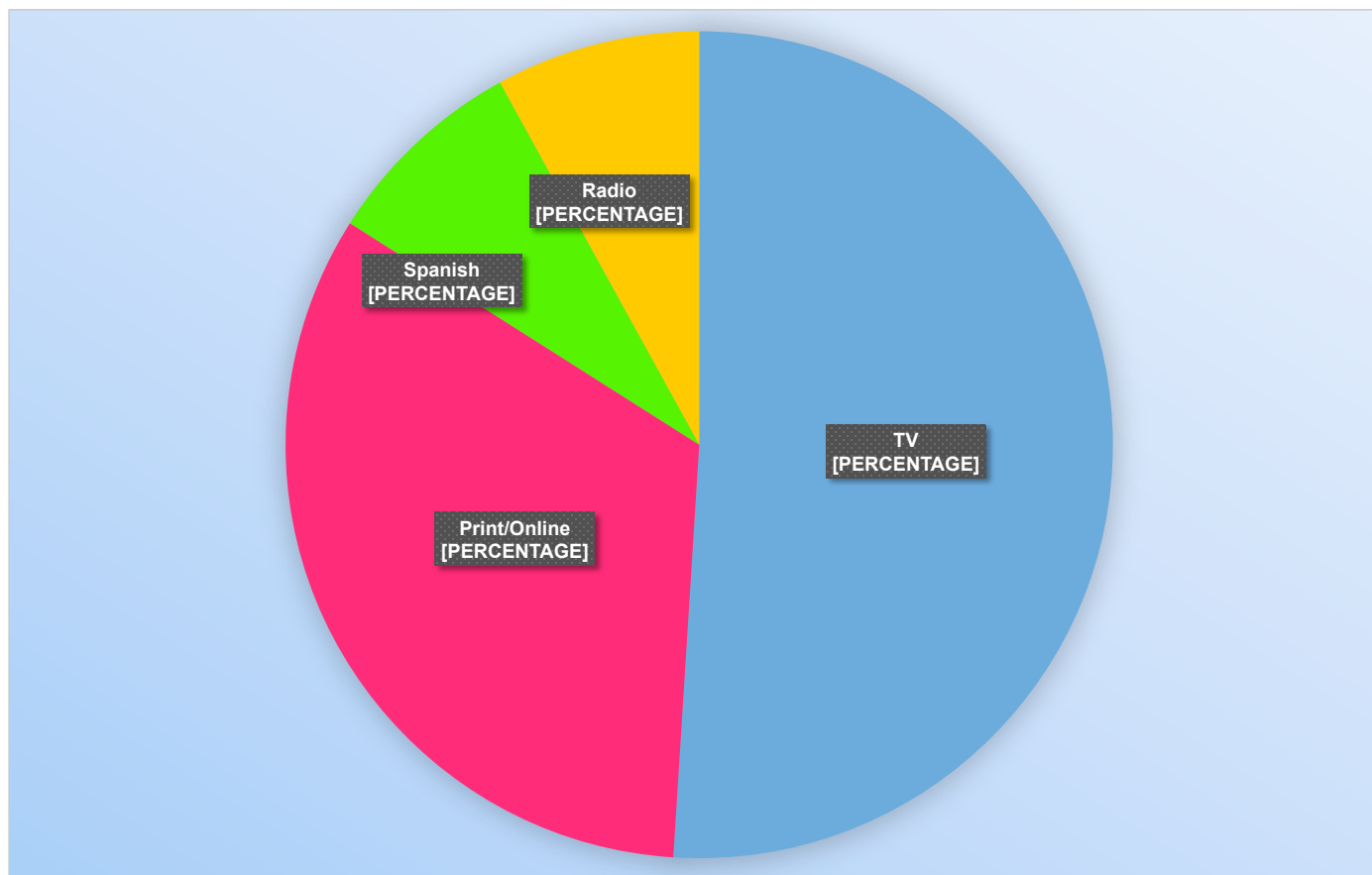
Asheville and Raleigh Event Attendees most likely to report MEDIA as source of referral

Asheville and Raleigh media:

- More TV hits
- Ran story multiple times in a day
- Put up graphic with address



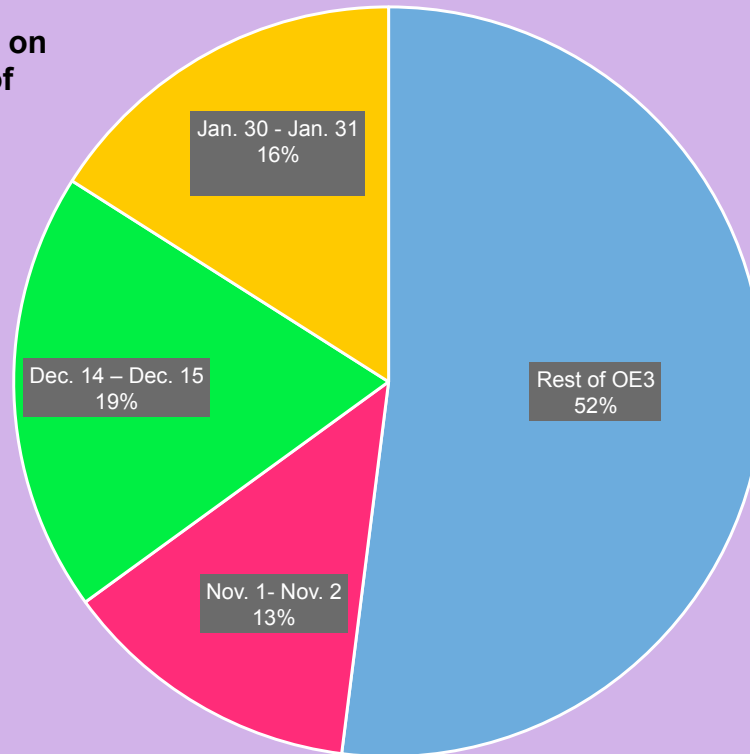
Clips Categories





Key Dates are very important

48% of media clips appeared on just SIX days of OE3



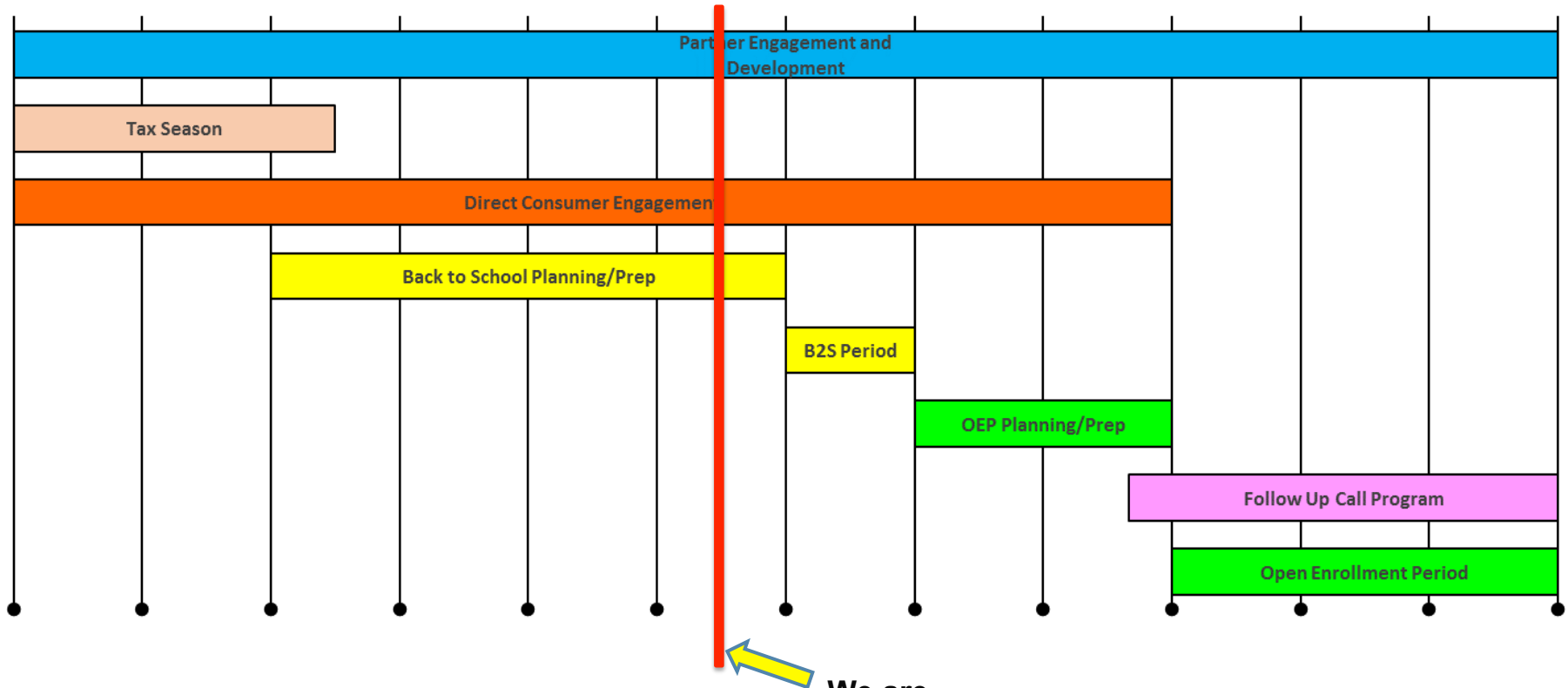
Election Day is one week after start of open enrollment 4.

WHAT NEXT FOR OE4?

5 Conclusions for OE4

1. Yes more insured but new become uninsured daily and 500,000 need to renew.
 - Will Agents and Brokers continue to enroll individuals? They have played a significant part in enrolling hundreds of thousands.
2. People know the basics but not what it actually means for them.
 - a) Plans and premiums change every year – but people don't know financial help rises with it (OE2 avg \$92 to OE3 avg \$95)
3. Consumers like your services, like their plans and need help, but still struggle to connect with you.
 - a) Outreach and informing them now is important – so we can call them later.
 - b) Share Testimonials? More promotion of Call Center and Connector. New appointment times and locations.
4. Market Changes and Political Rhetoric confuse things more
 - Elections are one week after OE4 starts.
5. Partnerships are more important and smarter than ever –
 - a) Public health intake forms, partner referrals, hospital events, better media
 - b) White Hispanics and youth are key communities still slow to enroll.

Partner and Consumer Engagement Timeline



We are
here.