

**Connecticut Health Insurance Exchange
Consumer Experience and Outreach Advisory Committee Special Meeting**
In-Depth Review of Consumer Outreach Strategy Development with Mintz & Hoke

United Way
Rocky Hill, CT

Friday, April 27, 2012
9:00am-11:00am

Members Present:

Victoria Veltri, Co-Chair, Office of the Healthcare Advocate; Tanya Barrett, Co-Chair, United Way; Robert Scalettar; Arlene Murphy, Prevention Council of Roanoke County; Claudia Epright, United Action Connecticut; Shawn Lang, Connecticut AIDS Resource Coalition; Gerard O'Sullivan, Subject Matter Expert, Connecticut Insurance Department; Barbara Spear, Subject Matter Expert, Connecticut Insurance Department.

Members Absent:

Cecilia Woods; Danielle Warren; Dominique Thornton, Mental Health Association of Connecticut; Heather Greene, CT Parent Power; Helen Raisz; Jennifer Jaff, Advocacy for Patients with Chronic Illness; John Erlingheuser, AARP; Sheldon Toubman, New Haven Legal Assistance Association, Inc.

Other Participants:

Chris Knopf, Mintz & Hoke; Su Strawderman, Mintz & Hoke; Andrew Wood, Mintz & Hoke; Janette Baxter, Mintz & Hoke; Kathy Morelli, Mintz & Hoke.

Meeting Notes:

Agenda:

Mintz & Hoke outlined an agenda for the meeting based on the Consumer Outreach Program Development materials that had been disseminated to the Committee prior to the meeting, and allowed the meeting attendees to determine which areas they would like to spend the most time on.

Committee members in attendance indicated that they had the most interest in learning more about the following:

- Initial Findings from the Stakeholder Discussion Forums.
- Target audience populations to be focused on.
- In-depth review of the Outreach Process Model.

Initial Findings from Stakeholder Discussion Forums

Mintz & Hoke led a detailed review of the findings from Stakeholder Discussion Forums held in February and March, including top line findings and findings by professional category (consumer advocates, small employer advocates, providers, agents/brokers, insurers).

Top level findings shared focused on a strong desire from the stakeholders for tangible information about the Health Insurance Exchange and its plans to fulfill federal requirements and establish decisions around policy. Findings also included a hope that the implementation of the Exchange will take advantage of existing support systems that are currently in place, rather than trying to reinvent the wheel.

The need for a clear name for the Connecticut Health Insurance Exchange was discussed. The Committee members present inquired about what names have been considered by other states. Mintz & Hoke explained that some states have chosen names that use other terms for insurance, as in Health Benefits Exchange, and others have taken the name a step further, as in Commonwealth Connector. Shawn Lang emphasized the importance of getting past the idea of insurance to the end goal which is healthcare.

Mintz & Hoke referenced the interstate Enroll UX 2014 project as a helpful resource for insight into what other states are doing. Enroll UX 2014 facilitates opportunities for states looking to work together and discuss the creation of an online user experience that is smooth and comfortable for visitors.

Findings also included the various interpretations different stakeholder audiences have about what the Exchange is physically (a website, a building, face-to-face interaction in the community) and about who navigators will be.

Mintz & Hoke concluded that to address these findings, a bridging communications program is being developed to open up the lines of communications between the Exchange and stakeholders in the community. Claudia Epright noted that information about the Exchange is likely to change over time, and stressed that it will be important to identify information that is constant and solid for inclusion with bridging communications. Ms. Epright also suggested building in language that addresses the fact that change will happen.

In regard to bridging communications, Arlene Murphy suggested using each touch point as an opportunity to ask people what they think. For instance, put out a piece of information and then ask people to comment. Mintz & Hoke noted that a comment form is being considered as a tool on the Exchange website through which the public can submit comments, questions and feedback. The Committee members present stressed that if a comment form is instituted, the Exchange must have the resources in place to respond to all submissions appropriately and in a timely manner. Ms. Murphy acknowledged that the form as described would help to identify natural ambassadors.

Based on the findings, Mintz & Hoke shared positioning concepts for Exchange messages that are considered potentially powerful. This included the ability to provide care for loved ones, the personal dignity that choice affords, and the ability to avoid financial catastrophe. Barbara Spear commented that the idea of avoiding financial catastrophe could be strong for those who will rely on subsidies to help fund their coverage through the Exchange.

In response to the positioning concepts being considered, Bob Scalettar inquired as to whether the Exchange offering is so different that we should not consider other research from state and insurance programs. Mintz & Hoke clarified that based on analysis of existing studies and experience in the industry, the ideas of financial protection and care for loved ones are applicable and resonate across different programs.

As part of the findings, Mintz & Hoke noted that small employers in minority communities can be just as distrustful of the insurance industry as individuals, stressing the importance of knowing that someone they trust endorses that Exchange program. The Committee members responded, emphasizing the immense diversity of audiences and languages all over the state. Arlene Murphy noted that in addition to trust factors on a cultural level, it can also be effective to have family members endorsing the program.

Claudia Epright stated that if the Exchange is interested in using chambers of commerce to help reach small employers, we should be aware that there are some challenges associated, noting that many sell private insurance and can be resistant to reform. Ms. Epright stressed that a selling point with small employers can be centered around the cost reductions that can result from a larger pool.

Vicki Veltri cited the Mercer study released in 2012, reporting that 45% of small employers in Connecticut do not offer insurance plans that reach at least the bronze level outlined by the ACA. Ms. Veltri stated that since these employers are very cost conscious, they are likely to be resistant to the Exchange's offerings. She stressed that it will be very important to come up with compelling messages for this group to overcome that.

Mintz & Hoke also discussed the importance of fighting the natural tendency of the insurance industry to use jargon, which leads to confusion and frustration among consumers. Claudia Epright remarked that everyone uses jargon, not just the insurance industry. Ms. Epright stated that we must all use the same words and make sure that a word used in different Exchange communications means the same thing across the board. She stressed that it will be important to avoid "alphabet soup," or using collections of acronyms to describe concepts that consumers may not understand.

Target Audience Populations

Mintz & Hoke presented the basic demographic makeup of the population who they will focus on recruiting for the upcoming primary consumer research process. While they explained that the audience will be segmented further, they will be actively recruiting research participants who are 26-64 years old, with incomes between 139-400% of the federal poverty level (FPL). Participants will span ethnicities and genders across the state's demographics, and will be both insured and uninsured. As part of the research process, small employers with up to 50 employees will be recruited as well.

Citing the Small Area Health Insurance Estimates for Connecticut available from the U.S. Census Bureau, Mintz & Hoke noted that recruitment will be performed in counties based on their population of uninsured residents. Fairfield, New Haven and Hartford counties have the highest number of uninsured, so recruiting efforts will be highest in these areas, but participants will also be recruited from all other counties to have proper representation in the research.

Vicki Veltri suggested that people with multiple conditions who cannot qualify for public programs and are chronically underinsured be focused on as well. Ms. Veltri and Shawn Lang volunteered to help identify some people who fit this description who can participate. Claudia Epright also suggested working with the National Alliance on Mental Illness to speak with people who live with mental health and addiction issues, and their families. Ms. Lang mentioned that it would be beneficial to speak with medical case managers who work with people living with HIV and AIDS.

Ms. Epright suggested youth and family service organizations in different towns. Ms. Lang added that Dennis Torres would be a good resource to speak with, as he has been involved in a successful program where people literally walk through organizations and resources with people who have just tested positive for HIV.

Outreach Process Model

Mintz & Hoke presented detailed plans for how primary consumer research will be performed, including partnerships, recruitment methods, setting, approach and deliverables.

Partnerships discussed included research consultant Creative Fuel, as well as multicultural agency Bauza & Associates. In regard to making communications materials available in multiple languages, Claudia Epright expressed concern that translation of messages may get watered down and become less effective in other cultures. Mintz & Hoke clarified that Bauza & Associates, a multicultural partner involved in the research and communications process uses a process called “transcreation,” which goes beyond simple translation and also adjusts messages in accordance with cultural nuances.

Recruitment techniques discussed included community-based efforts, co-recruiting with small businesses, mall intercepts, web recruiting, public gatherings, research facility databases and small business owners.

On community-based efforts, Bob Scalettar asked whether Mintz & Hoke is speaking with federally qualified health centers (FQHCs) one at a time. Mintz & Hoke answered that they have been in touch with the Community Health Center Association of Connecticut and Community Health Center, Inc. to access multiple locations across the state.

Shawn Lang suggested that recruitment at public gatherings could be very effective when trying to reach the young adult audience.

Mintz & Hoke also presented the different approaches being taken to develop visual and verbal prompts for testing materials, and explained that the approaches were identified based on stakeholder discussions and external research analysis so far.

When reviewing one of the approaches that focused on affordability, Gerald O’Sullivan stated that it will be important to use the phrase “more affordable” rather than “affordable” to avoid overclaim. Mr. O’Sullivan noted that Massachusetts faced this issue in the past.

Barbara Spear suggested that messages tested incorporate the idea of “your family” instead of just “you,” in support of the earlier positioning approach which stated that care for loved ones can be more effective than care for oneself. Mintz & Hoke noted that depending on the research participant, prompts can be tailored to gauge effectiveness.

Mintz & Hoke invited Committee members to sit behind the screen when focus groups are performed as part of the research process, to see discussions first-hand. Bob Scalettar stated that he liked this idea and asked that the schedule for primary research focus group sessions be posted to the website once it is available. Mr. Scalettar asked whether Mintz & Hoke has considered tapping into research resources at facilities in Connecticut like Yale, UConn and Quinnipiac. Mintz & Hoke

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stated that while these resources are not being leveraged for the first stage of primary consumer research, which is qualitative and thus being performed on a smaller scale, plans can be made to use these resources for a quantitative study in the future.

Mintz & Hoke concluded the session by offering to provide the Committee members contact information for their team, and asked members to reach out with questions and comments.