







## **DEFINING THE NARRATIVE**

Consistent Communication During Uncertain Times Building Better Health September, 26, 2017

#### Key Messages

- We are updating our Message Guide and will make it available to Brokers and Assisters in Box when it is complete.
- A one-page handout is available to you in the room today, which covers these topic areas:
  - 1. Costs & Affordability: Even if you make as much as \$45,000 a year (\$98,000 for a family of four) you can get financial help.
  - **2. Open Enrollment Period** is November 1, 2017 January 12, 2018, with December 15<sup>th</sup> being the deadline for January 1<sup>st</sup> coverage.
  - **3. Full Cost of Coverage:** The Quick Cost & Plan Finder tool now helps you estimate prescription costs as part of overall out-of-pocket costs.
  - 4. Free, In-Person Help: Health insurance can be complicated but there is help.
  - **5. Uncertain Political Climate:** Do I still need coverage? Yes, protect your health and financial future.
  - **6.** The Penalty: It's still the law.



#### **Email Outreach**

Separate campaigns planned for these groups:

- Current customers
- Lapsed customers
- Approved for APTC but not enrolled (yet) customers

Timing - Three sends to each group around the following dates:

- o November 1
- o December 10
- January 5



#### Paid Media

Our paid media efforts will be statewide but also will target zip codes with high numbers of eligible but not enrolled. These efforts will run November 1, 2017 – January 12, 2018.

- o Online retargeting
- o Online search
- Social media
- Streaming radio (Pandora)
- Traditional radio



## Earned Media Calendar (subject to change)

	Topic	Notes	Audience	Press Release Dates
September	Colorado Health Access Survey reports gains in coverage, impact on personal bankruptcies, Marketplace enrollments	CEO statement	<ul><li>News media</li><li>Stakeholders</li></ul>	September 20
October	<ul> <li>Outreach based on DOI actuarial analysis of benchmark plan and 2018 premiums</li> <li>Quick Cost and Plan Finder Tool enhancements include prescription costs</li> <li>OE5 dates</li> </ul>	<ul> <li>Press availability</li> <li>Assistance Network News</li> <li>Broker Connect</li> <li>Press release</li> </ul>	<ul><li>News media</li><li>Stakeholders</li><li>Sales Channels</li><li>Customers</li></ul>	October 25
November	<ul> <li>Start of open enrollment and opening of enrollment centers</li> <li>Plan selection updates</li> <li>OE5 dates</li> </ul>	Channel Communications & Press Release:	<ul><li>News media</li><li>Stakeholders</li><li>Sales Channels</li><li>Customers</li></ul>	November 16
December	<ul> <li>Deadline for Jan. 1, 2018, coverage is 12/15</li> <li>Enrollment updates</li> <li>OE5 dates</li> </ul>	Press Releases, blog and channel communications	<ul><li>News media</li><li>Stakeholders</li><li>Sales Channels</li><li>Customers</li></ul>	<ul><li>Dec. 2</li><li>Dec. 16</li></ul>
January	<ul> <li>Open Enrollment deadline urgency</li> <li>Enrollment updates</li> <li>OE5 dates</li> </ul>	Channel Communications & Press Releases:	<ul><li>News media</li><li>Stakeholders</li><li>Sales Channels</li><li>Customers</li></ul>	<ul><li>Jan. 3</li><li>Jan. 17</li></ul>
February	<ul> <li>End of enrollment summation late January to early February</li> </ul>	Channel Communications & Press Release	<ul><li>News media</li><li>Stakeholders</li><li>Sales Channels</li></ul>	• TBD

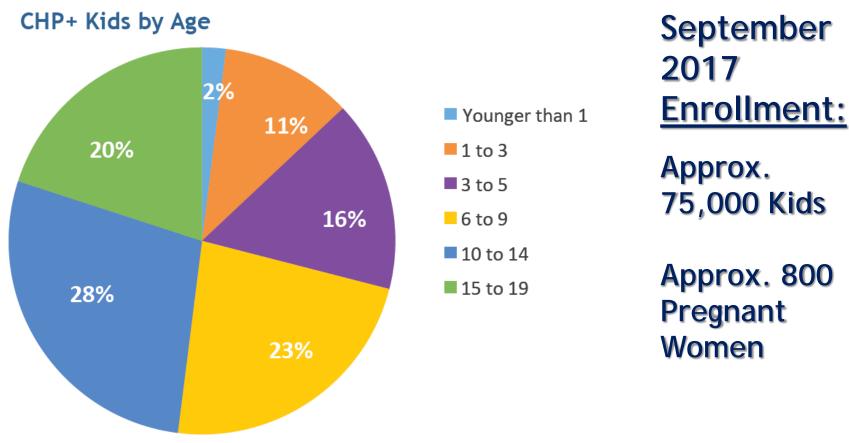
# Child Health Plan Plus (CHP+) Program

Marc Williams
Public Information Officer

## Our Mission

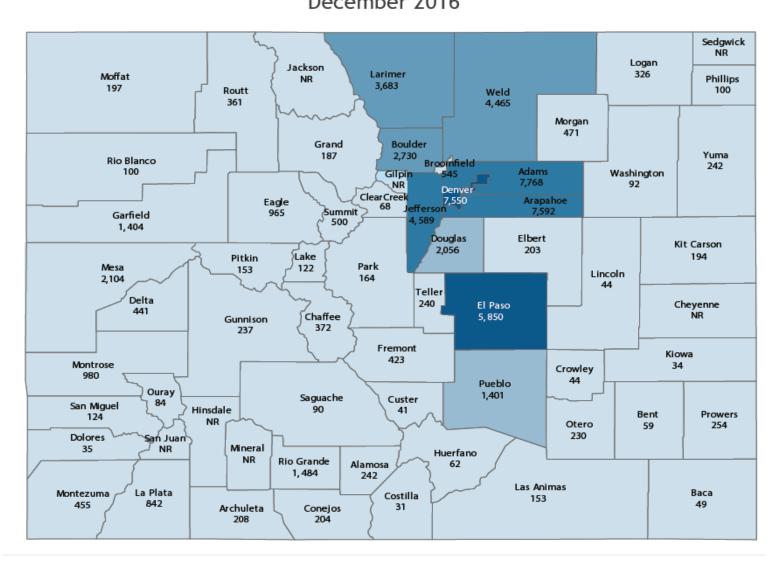
Improving health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources

## CHP+ Program Overview



Data Note: Data is based on 2016 annual caseload, the latest monthly County by County Caseloads available at Colorado.gov/hcpf

## CHP+ Kids by County in Colorado December 2016



NR = The number is too small to be reportable per federal privacy rules.

#### Communication Plan Overview

#### \* Preliminary Only - May Change Dependent on Congressional Actions

**Audience** 

CHP+ members

Applicants (potential members)

Stakeholders & Partners (CAAS, PE, Counties, MA, Assistors, Brokers, other community partners)

Care Coordinators/Enrollment Broker

**HMOs & Providers** 

FQHCs, hospitals and other safety net (pregnant women)

Funders & Regulators (Legislators, CMS, MSB, OAB) Now - Oct. 1, 2017

\*Oct - Dec 2017

\*Jan - March 2018

Call Center messaging (HCPF, enrollment broker, FHC, PEAK/CBMS, MCOs, C4 and CMAP), \*Member Correspondence (speed letter & 10 day notice letter), \*member websites/Apps, \*other letters or \*direct outreach

Call center & eligibility partner messaging

E-newsletters (C4 & HCPF), Future of CHP+ page, direct outreach via contract managers, PAC/SubPAC, County Directors, County Connections, CBMS communications, \*webinar

E-newsletters (C4 & HCPF), Future of CHP+ page, direct outreach via contract managers, \*webinar

Provider newsletters, association leader newsletter, contract manager outreach/in person meetings, provider bulletin, Future of CHP+ page

Association leader newsletter, targeted email blasts, contract manager direct outreach, Future of CHP+ page, \*webinar

JBC updates, MSB update, in person, hearings, e-newsletters

## Resources for Partners

- For Latest Visit Future of CHP+ site
  - https://www.colorado.gov/pacific/hcpf/future-child-healthplan-plus-chp
- Resource for Call Center Agents
- CHP+ Member Frequently Asked Questions (FAQs)
- \*Future Resources Upcoming webinars, samples of member letters and other resources for partners/stakeholders (\*could change based Congressional action)

## Thank You

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Division of Insurance

## Consistent Communication During an Uncertain Time

## Greetings & Salutations Vincent Plymell

Colorado Division of Insurance, DORA

Building Better Health Conference 2017



## 1. Know your options



## Know your options

#### **Health First Colorado (Colorado Medicaid)**

• Are you eligible?

#### Individual plan – private insurance

Do you qualify for a premium tax credit?

#### **Employer-based insurance**

Do you have access through work or a spouse's employment?



## 2. Look beyond premiums



## Look beyond premiums

#### Your out-of-pocket costs

Is there a deductible? Co-insurance? Co-payments?

#### Your health needs

How does it cover your conditions? Your prescriptions?

#### Your doctor / your hospital?

How important are these to you?



3. Understand your plan



## Understand your plan

#### Read the information

Know where the info is. What are your concerns?

### Take advantage of extras

Nurse lines, discounts, wellness programs, flu shots

#### Think about emergencies

How are they covered? What hospitals are in network?



## Thank you!

Questions & Concerns about insurance - contact the Divison of Insurance

- 303-894-7490 / 800-930-3745
- DORA\_insurance@state.co.us
- DORA.Colorado.gov/Insurance
- AskDORA.Colorado.gov



Division of Insurance