

September 2014

Project Report: Culture of Coverage

Prepared by Global Strategy Group and Hilltop Public Solutions for
the Colorado Health Foundation

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Project Overview

As part of the Colorado Health Foundation's commitment to making Colorado the Healthiest State in the Nation, the Foundation pursues strategies in the area of Health Coverage that seek to maximize the number of Coloradans with health coverage, whether through public or private insurance options. The Foundation also seeks to ensure that coverage options are affordable and provide adequate health coverage to meet the needs of individuals and families. With the changing landscape of Health Coverage as a result of Medicaid expansion in Colorado and the Affordable Care Act, there is a need to understand how to maximize the number of individuals who are enrolled in health coverage in Colorado. To explore ways to create a "culture of coverage" in Colorado, the Foundation partnered with the Colorado Department of Health Care Policy and Financing to assemble a coalition of public- and private-sector partners looking to develop a shared understanding of the value of health insurance and an expectation that every citizen is enrolled in either public or private coverage. This partnership includes:

- Colorado Health Foundation
- Colorado Department of Health Care Policy and Finance (HCPF)
- Connect for Health Colorado (C4HCO)
- Colorado Consumer Health Initiative (CCHI)
- Rocky Mountain Health Plans (RMHP)
- Kaiser Permanente (KP)
- Colorado Access
- Cigna
- Wellpoint/Anthem
- United Healthcare
- Colorado HealthOp

As a first step to building this culture of coverage, the group commissioned Hilltop Public Solutions and Global Strategy Group (GSG) to conduct the following study to inform the Foundation and its partners about reaching and engaging Colorado's uninsured population.

Coming out of the inaugural enrollment period for Connect for Health Colorado and Medicaid expansion, Colorado has been very successful enrolling people in coverage. In fact, new data shows that Colorado ranks 5th in the country for states that have lowered their uninsured rate. In 2013, Colorado had 17% uninsured. Today, 11% of Coloradans are uninsured. Colorado can build upon the success of this first year. In the research results outlined in this report, you will find that three in five uninsured

Coloradans (62%) say they are concerned about not currently having health insurance, including among target groups such as Hispanics (66% concerned) and low-income workers (63% concerned). Overall, three in five of the uninsured (61%) looked into enrollment options within the past year, a proportion that remains steady across target groups. Cost is overwhelmingly the reason why Coloradans remain uninsured (80% say cost had a “major” impact on their decision not to enroll), and this is true among all three major target groups.

As outlined by the Colorado Health Foundation, this project’s goal was to understand the best methods and messages for reaching individuals who remain eligible for public insurance programs (Medicaid/CHP+), individuals eligible for private insurance subsidies through the Affordable Care Act but have not yet enrolled, young people between 18-34 that are either eligible or ineligible for subsidies and Latinos. Hilltop Public Solutions (Hilltop) and Global Strategy Group (GSG) completed the following project to 1) conduct audience research; 2) develop messages for diverse populations; and 3) recommend the ideal delivery vehicles for reaching and engaging Colorado’s remaining uninsured population. Below you will find a communications audit of prior communications, market research and messages, strategies and tactics for delivering these messages.

Project Methodology

This project was completed between June and September, 2014 and included:

Market Research: Research was conducted among uninsured Coloradans to understand their attitudes towards enrollment, as well as the messages and communications that can motivate them to enroll using the following methodologies.

- **Online discussion board with uninsured young Coloradans:** Global Strategy Group conducted an online discussion board with uninsured Coloradans age 18-34 between July 9 and 16, 2014. The goal of this discussion board was to understand young people’s attitudes about health care, health insurance, the main drivers of signing up for an insurance plan, and their decision-making process for purchasing health insurance – or not. Participants from across the state were recruited to the discussion board using both online survey panels and traditional telephone recruiting. Over a weeklong period, they engaged in the online discussion in their own homes or work environments, where they would be making real decisions about health insurance. Participants responded to

approximately 10-15 topics per day, spending at least 30-45 minutes per day contributing to the discussion. During the discussion, it was possible for the Colorado Health Foundation and its partners to log on and observe what was being said at any time. In addition, we were able to adjust the questions asked during the course of the discussion to further explore previously unidentified issues or follow up on particular points.

Note: Because of the exploratory nature of qualitative research involving small samples drawn without use of statistical procedures, the discussion board results should be read as indicative of hypotheses that may need quantification, and reflects the attitudes of the type of group convened. The research can provide clear directions on some issues, but it is designed primarily to provide insights into perceptions of the various elements of the issues in question.

- **Statewide survey of the uninsured:** Global Strategy Group conducted a survey of 500 uninsured Coloradans age 18-64 from July 26-August 26 2014, with a margin of error of 4.4%, which is larger for sub-samples. The survey was conducted via three separate methods to reach the uninsured: landline telephone survey interviews, mobile telephone survey interviews, and online survey interviews. While the survey was fielded statewide, the overall sample size of the survey means that a limited number of regions in Colorado are available for in-depth analysis. These are outlined in the appendix of this report.

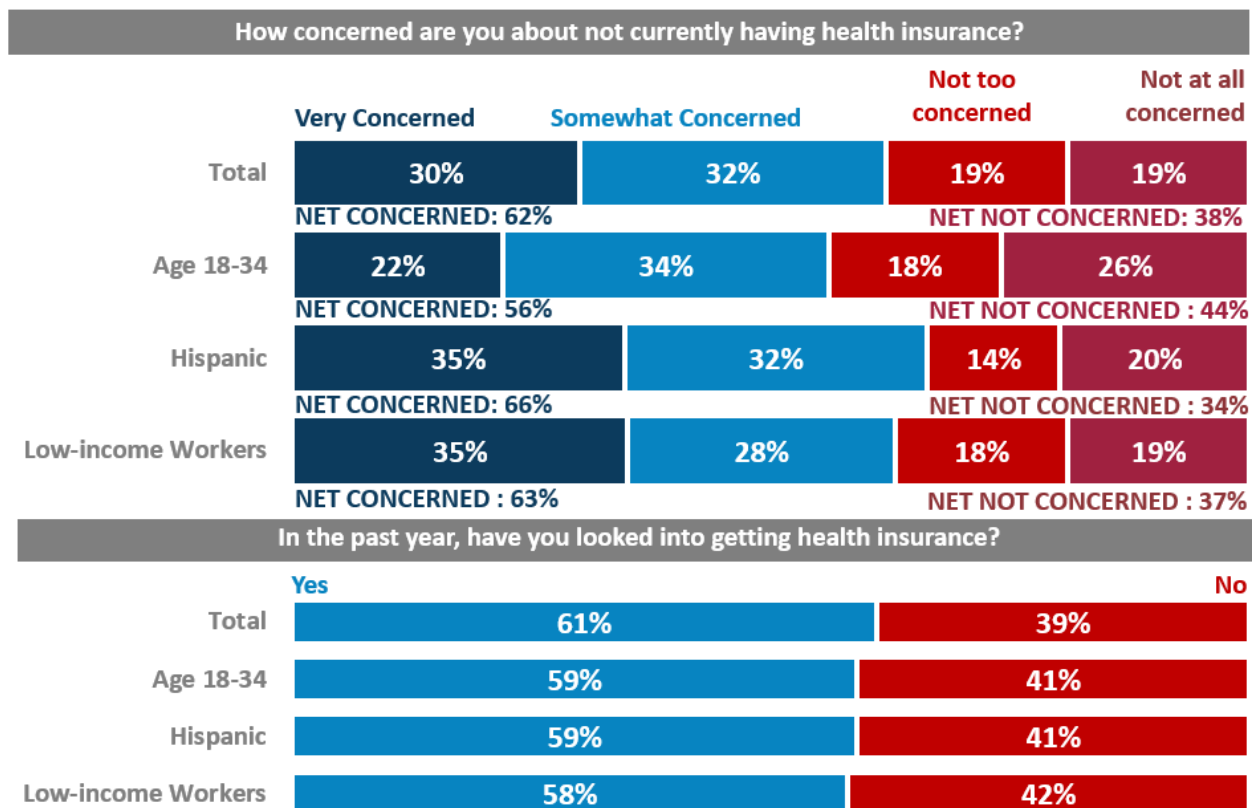
Communications Audit: An audit of previous communications through interviews with project participants, collection of previous communications, and message and ad testing through the market research phases of the project.

Communications Consulting: As a result of the market research, Hilltop Public Solutions and Global Strategies Group have provided sample messages, strategies and tactics for delivering messages that will influence people to take action.

Research Findings: Colorado Uninsured Survey

Executive Summary

Uninsured Coloradans remain a very difficult to reach group. The success of enrollment over the past year means that those who are still uninsured are the hardest to contact. Those Coloradans who are still without health insurance after the implementation of the Affordable Care Act overwhelmingly remain so because of perceived financial barriers. The majority of the uninsured (including those age 18-34, Hispanics, and low-income workers) are concerned that they do not have health insurance and want to get coverage.



Uninsured Coloradans have been deterred from enrolling primarily by their perceptions of the cost of coverage (and lack of information about affordable coverage options). This is true among most major demographic groups, including younger Coloradans, Hispanics and low-income workers.

**And what would you say was the single biggest reason you decided not to enroll in health insurance?
(Top open-ended responses)**

	Total	18-34	Hispanic	Low-income workers
Cost	52%	52%	46%	53%
Do not want to participate in Obamacare	12%	12%	12%	16%
Feel I am healthy and don't need insurance	6%	7%	7%	8%
Enrollment process is confusing	5%	5%	5%	3%
Missed the enrollment deadline	4%	3%	6%	4%

There are major gaps in knowledge among uninsured Coloradans when it comes to accessing affordable coverage and understanding the costs of being uninsured. Messaging needs to fill in these gaps. In particular, the uninsured want to know how much they can potentially save on insurance premiums. Most are unaware of the financial assistance that is available to help pay for insurance coverage, and a significant proportion are unaware of the details surrounding the Connect for Health Colorado marketplace, Medicaid expansion, or escalating penalties for not being covered by insurance. Providing information on these topics boosts the likelihood that the uninsured will explore enrollment for 2015, particularly among Hispanics and low-income workers. The “young invincibles” – ages 18-34 – remain a more difficult audience to motivate around enrollment, although Colorado Young Adult insurance plans are not well known among this group and information about these plans is particularly important to them. Beyond this “informational” messaging, the most effective general positive messaging to reach the uninsured focuses on financial concerns and affordability rather than the overall importance of getting insured.

LIKELIHOOD TO TRY TO ENROLL

How likely are you to try to enroll in a health insurance plan this year so you are covered in 2015?

	Total	18-34	Hispanic	Low-income Workers
Current likelihood	57%	61%	62%	61%
Post-informational messaging	72%	72%	84%	79%
Post-positive messaging	71%	73%	82%	79%
Net Change	+14	+12	+19	+19

Strategic Recommendations

- Uninsured Coloradans need to hear specifics, like dollar amounts, on how much they can potentially save and the costs of not being insured. They need details tailored to their demographic and financial reality.
- Talk about “discounts” and “financial assistance” to help pay for coverage, rather than “tax credits” or “subsidies,” and be specific about savings and costs.
- Coloradans who remain uninsured are a very hard audience to reach, particularly the younger demographic. They will need multiple communications touches across media sources – social media, online, mobile, video, etc. – for them to absorb the information that will get them to enroll.
- The experience of fielding a survey among this hard-to-reach audience demonstrates the inherent difficulties of this task. Whereas a “normal” survey of 500 adults usually takes a few days to complete, the same number of interviews among the uninsured in Colorado took an entire month using every method at our disposal. Part of this difficulty is likely due to the success of enrolling Coloradans over the last year. However, those who remain uninsured are a very difficult to reach group. In order to get them enrolled, it will be necessary to communicate directly and repeatedly on their particular concerns.

SUMMARY OF FINDINGS	
DESIRE TO ENROLL A majority of the uninsured are concerned that they do not have health insurance, have already looked into getting coverage, and plan on trying to enroll for 2015.	COST AND FINANCIAL CONCERNS The perceived costs of insurance are the number one barrier to enrollment. Communications should focus on the specific ways that insurance can be made affordable, using representative dollar figures to demonstrate savings whenever

INFORMATIONAL MESSAGING

There is a lack of awareness on the specifics of financial assistance, Medicaid, and penalties for not being enrolled. Providing this information increases the likelihood that uninsured Coloradans will try to enroll.

ENGAGE ONLINE AND ON TV

This hard-to-reach audience is most likely to search online for information on health insurance when thinking about enrollment. Direct outreach to Hispanic and low-income workers should be accomplished via TV, while 18-34 year olds can be found online.

Coverage Concerns and Likelihood to Enroll

Uninsured Coloradans are concerned about not having health insurance, but those fears are trumped by concerns over the cost of insurance. Three in five uninsured Coloradans (62%) say they are concerned about not currently having health insurance, including among target groups such as Hispanics (66% concerned) and low-income workers (63% concerned). While “young invincibles” are less concerned about not having coverage than these other target groups, it is still a concern among a majority of uninsured 18-34 year olds (56% concerned). Overall, three in five of the uninsured (61%) looked into enrollment options within the past year, a proportion that remains steady across target groups.

CONCERN ABOUT COVERAGE AND ENROLLMENT				
	Total	18-34	Hispanic	Low-income Workers
Concerned about not having health insurance	62%	56%	66%	63%
Looked into getting health insurance in past year	61%	59%	59%	58%

Cost is overwhelmingly the reason why Coloradans remain uninsured (80% say cost had a “major” impact on their decision not to enroll), and this is true among all three major target groups. While other considerations such as political values (“do not want to participate in Obamacare” – 36% major impact) or a lack of health concerns (“feel I am healthy and don’t need insurance” – 27% major impact) play some role in decisions about enrollment, these factors are dwarfed by financial concerns.

BARRIERS TO ENROLLMENT				
	% major impact			
	Total	18-34	Hispanic	Low-income Workers
Cost	80%	80%	75%	76%
Do not want to participate in Obamacare	36%	32%	33%	27%
Enrollment process is confusing	33%	26%	35%	40%
Feel I am healthy and don’t need insurance	27%	25%	36%	34%
Missed the enrollment deadline	25%	25%	30%	28%

Over half of the uninsured (52%) say cost is the single biggest reason they decided not to enroll in insurance, with the next biggest being not wanting to participate in Obamacare (12%). However, not wanting to participate in Obamacare is a bigger barrier among ideological conservatives (23%) than among liberals (7%) or moderates (6%). While 44% of conservatives still say that cost is the biggest barrier to enrollment, there may be a benefit to differentiating Connect for Health Colorado as a Colorado-focused solution to healthcare access.

Opportunity targets for enrollment are motivated to try get covered as soon as possible. The groups that are currently the most likely to try to enroll before hearing any information or communications are:

- Women 18-34
- College-educated women
- Political liberals

Persuasion targets for communications include lower-income workers and Hispanics. Using the likelihood to enroll questions through the course of the survey, we are able to identify the groups that are the most likely to be persuaded by messaging. These “persuadables” make up 40% of the survey sample, and are either those who move from being undecided about enrollment to likely to enroll, or whose likelihood to enroll increases during the survey. They tend to be:

- Educated at a high school-level or less;
- Low-income workers;
- From the Colorado Springs media market, although many more persuadable Coloradans live within the Denver media market; and
- Hispanic, particularly those who are likely to speak more Spanish than English at home (note that this does not necessarily mean they speak only Spanish, either inside or outside of the home).

Information and Messaging

It is critical to push out more information on affordable insurance options, as well as the financial risks of not enrolling, in order to motivate the uninsured to take action. Awareness of financial assistance through tax credits and Medicaid expansion, what is offered by Connect for Health Colorado, and the escalating penalties imposed for not enrolling in insurance is low. This is particularly true among Hispanics, low-income workers and other persuadable groups, where less than half were aware of this information before taking the survey. However, majorities within these groups find information on all of these subjects “very important.” While 18-34 year olds are slightly more aware than these other groups and see it as less important information, a significant proportion still find the information to be “very important.”

- The uninsured are most concerned with cost but know little about financial assistance. Uninsured Coloradans are unaware of the extent of financial assistance available through federal tax credits (just 25% are aware overall), with Hispanics, low income workers and other persuadable Coloradans even less aware. Communications on this topic need to provide uninsured Coloradans with more specific details on cost savings and how to access financial assistance.
- Awareness of tax credits is only marginally higher among those who have seen advertising about health insurance enrollment in Colorado in the past year (30% aware) and those who are “very concerned” about not having insurance and have looked into getting it (33% aware). This suggests

that this information needs to be communicated more effectively, even among the uninsured population that is paying the most attention. Information on tax credits is “very important” to a majority within our target groups (except for 18-34 year olds, where 43% say it is “very important”). Given that this information addresses the main barrier to enrollment – cost – stressing the availability and extent of financial assistance should be the primary focus of communications among all groups.

- The expanded availability of Medicaid in Colorado needs to be better communicated to those who qualify, as it is also unknown to a majority of uninsured Coloradans (46% are aware, with similar levels of knowledge among our target groups). Knowledge about Medicaid eligibility is not significantly different between income groups (44% aware among those making less than \$15,000 per year and 40% aware among those making \$45,000 to \$80,000 per year), which suggests that awareness is not dependent on eligibility. Majorities within the most of the target groups say information on Medicaid is “very important” (except for 40% of 18-34 year olds who say the same). This holds true for all potentially Medicaid-eligible uninsured Coloradans making less than \$30,000 per year (56% very important), regardless of whether or not they are employed.
- Knowledge about escalating penalties for not being adequately insured is fairly low (51% overall), with two in five aware within target groups. While there may be some political risk in using what could be viewed as a “negative” message on penalties to encourage health insurance enrollment, this should be weighed against the potential impact of the message – particularly if used in combination with messaging that communicates the availability of financial assistance. No other piece of information is rated as important by uninsured Coloradans (55% very important overall). A majority (55%) of 18-34 year olds say this information is “very important” to them, which may indicate that the threat of high tax penalties changes how they view the expense of enrolling in health insurance. As we also saw in the online discussion board, many young Coloradans may view insurance as a less critical expense than other priorities such as entertainment, travel, or saving money. However, the threat of paying a significant penalty for not being insured may change the financial calculus used by young Coloradans, as well as among Hispanics (70% very important) and low-income workers (66% very important).
- Just over half of the uninsured (54%) are aware of what is offered by Connect for Health Colorado, with less awareness among Hispanics, low-income workers and other persuadable groups. Information about Connect for Health is more important to these lower-awareness groups (particularly Hispanics at 57% very important) and less important to 18-34 year olds (34% very important). However, a strong majority of those who have seen health insurance advertising (65%) are aware.

INFORMATION ON HEALTH INSURANCE			
		AWARE	VERY IMPORTANT
Financial Assistance Coloradans can get a new kind of tax credit that can be used to help pay for health insurance. The average tax credit received by customers in 2014 was over \$275 a month, which could be used to reduce the cost of monthly premiums.	Total	25%	47%
	18-34	24%	43%
	Hispanic	17%	56%
	Low Income Workers	18%	56%
	Persuadable	17%	52%
Medicaid Medicaid is free or low-cost public health insurance for lower income individuals and families. Colorado has expanded Medicaid eligibility so that even if you are working, you may be able to enroll and get covered immediately. Examples of eligible people are individuals earning up to about \$15,000 a year, as well as families of 4 earning up to about \$31,000 a year.	Total	46%	41%
	18-34	49%	40%
	Hispanic	42%	59%
	Low Income Workers	47%	57%
	Persuadable	38%	50%
Tax Penalties Federal law now requires that Americans have adequate health insurance or pay a fine for the year on their federal tax return. By 2016, the annual fines will be at least \$700 or 2.5% of your household income if you make more than \$10,000 a year.	Total	51%	55%
	18-34	41%	55%
	Hispanic	39%	70%
	Low Income Workers	42%	66%
	Persuadable	42%	61%
Connect for Health Colorado Connect for Health Colorado helps individuals and families across Colorado purchase health insurance and apply for new federal financial assistance to reduce costs. A statewide customer support network helps Coloradans find the best health plan for their needs and budgets, apply for financial assistance, and find ways to help lower their health insurance costs.	Total	54%	41%
	18-34	51%	34%
	Hispanic	41%	57%
	Low Income Workers	44%	48%
	Persuadable	44%	48%

Unable to get on their parents insurance, young Coloradans do not know what their options are. Fewer than one-quarter (23%) of uninsured Coloradans under 30 know about Colorado Young Adult insurance plans, but 55% say this information is “very important” to them. Further communications on the existence and affordability of these plans may help push this age group to enroll in coverage. However, while just over half (52%) of Coloradans age 18 to 25 know that adults their age can stay on their parents insurance, only 36% say this information is “very important.” This suggests that many of the uninsured in this demographic may not have this option available to them.

INFORMATION ON HEALTH INSURANCE – YOUNG ADULTS

	AWARE	VERY IMPORTANT
Colorado Young Adult insurance plans (Age 18 to 29) If you are age 18 to 29, you can enroll in a Colorado Young Adult or "CYA" health insurance plan that has lower premiums and is designed to protect you from catastrophic medical emergencies that could cost you tens of thousands of dollars.	23%	55%
Stay on your parents insurance (Age 18 to 25) Young adults can stay on their parents' health insurance plans until age 26. If they are uninsured, you can go online or call the health insurance marketplace to find out about plans and sign them up for health insurance so you can all get covered.	52%	36%

Specifics about cost makes messaging more effective. The top-testing general messages all focus on financial concerns, with the most successful message outlining the financial risks of not being insured. This frame can be used to help communicate specific information about affordability.

- The most successful positive message tested is to not wait until getting sick to enroll insurance, as emergency medical treatment can costs thousands or tens of thousands of dollars out-of-pocket (38% very convincing overall, 46% among persuadable Coloradans). This message is also the most effective among our major target groups.
- Other slightly less effective messages are that there is financial assistance to help pay for insurance (32% very convincing overall, 36% persuadable) and that there are now low-cost insurance options available for young working Coloradans (32% overall, 38% persuadable).
- The least effective messages focus the frame of “push yourself, protect yourself,” which is aimed at young Coloradans (25% very convincing overall, 28% persuadable), as well as a “normalizing” frame that encourages the uninsured to join with the 135,000 Coloradans who signed up for coverage last year (24% very convincing overall, 27% persuadable). While the young Coloradans in the online discussion board liked the “push yourself, protect yourself” television ads, they responded most positively to the overall content of the ad rather than the specific message frame. The fact that these messages are less successful demonstrates that the real need now is to address the cost barrier to enrollment, and not to try to convince the uninsured that health insurance is important.

POSTIVE MESSAGES

Sorted by % total very convincing

	Total	18-34	Hispanic	Low-income Workers	Persuadable
<p>Don't wait until you get sick Don't wait until you get sick to get health insurance. A visit to the emergency room for a broken arm can cost over \$2,500 and a ruptured appendix can cost \$27,000. Go online or call the health insurance marketplace today to find a plan that protects you.</p>	38%	37%	59%	51%	46%
<p>Financial assistance The price of health insurance once left too many Coloradans without the ability to get the care they need. Many Coloradans now qualify for financial assistance to get covered. Go online or call to choose the health coverage that works for you.</p>	32%	31%	49%	44%	36%
<p>Low cost options for young Coloradans A health care crisis can happen to anyone, regardless of how young or healthy they are. Many young working Coloradans have been left out in the cold without health care coverage, but now there are low cost options available for every budget.</p>	32%	29%	45%	36%	38%
<p>Affordable options There are now affordable health insurance options available to protect your family without unpredictable costs. Coloradans are protecting their health by using the state's health insurance marketplace to find health plans that work for them.</p>	28%	25%	42%	38%	32%
<p>Push yourself, protect yourself If you push yourself, protect yourself with health insurance. Coloradans work hard and play hard, so make sure to go online to find a low-cost insurance plan that meets your needs.</p>	25%	23%	38%	34%	27%
<p>Join to protect your health Last year, one hundred and thirty five thousand Coloradans signed up for health insurance and many had health insurance for the first time. Join with them this year and protect your health.</p>	24%	16%	39%	26%	27%

Talk about “discounts” and “financial assistance” to help pay for health insurance, not “tax credits” or “subsidies.” Across all major target groups, the uninsured prefer the language of “discounts” and “financial assistance” to describe the options available to make insurance more affordable. In comparison, neither “tax credits” nor “federal subsidies” are seen as overwhelmingly helpful. It is likely that the first two terms give the impression that financial help is immediate, while the latter two may seem delayed or complicated to receive (and almost no one likes to think about doing their taxes).

TAX CREDIT LANGUAGE GUIDANCE

Which of the following sounds like it would be most helpful to you personally?

	Total	18-34	Hispanic	Low-income Workers	Persuadable
Receiving a discount on monthly insurance premiums OR	74%	73%	77%	69%	75%
Receiving a tax credit at the end of the year for having purchased health insurance	24%	27%	22%	27%	23%
Financial assistance to help purchase health insurance OR	70%	68%	72%	74%	75%
Tax credits to help purchase health insurance	29%	31%	27%	23%	24%
Federal subsidies to help purchase health insurance OR	49%	46%	49%	52%	48%
Tax credits to help purchase health insurance	46%	51%	44%	42%	40%

Communications and Outreach

Uninsured Coloradans primarily seek out information about health coverage online. Those who have looked into getting insurance primarily did so online, either via a Google/internet search (22%), the Connect for Health Colorado website (16%), or the Healthcare.gov website (9%). This is true among all the major target groups. However, Hispanics (11%) and low-income workers (8%) are slightly more likely to get information from a walk-in enrollment center than younger people (3%). Uninsured Coloradans who are most concerned about getting covered (a demographically diverse group who are “very” concerned about not having insurance and have explored enrollment) are much more likely to have looked for information via internet search (44%) or the Connect for Health Colorado website (29%).

TOP RESOURCES USED TO EXPLORE INSURANCE OPTIONS

	Total	18-34	Hispanic	Low-income Workers	Persuadable
Internet search/Google	22%	26%	19%	20%	19%
Connect for Health Colorado website	16%	13%	9%	18%	12%
Healthcare.gov website	9%	6%	6%	10%	6%
Talking to my employer	7%	6%	6%	3%	8%
Health insurance walk-in enrollment site	5%	3%	11%	8%	4%

Advertising is effective at encouraging the uninsured to explore enrollment options online.

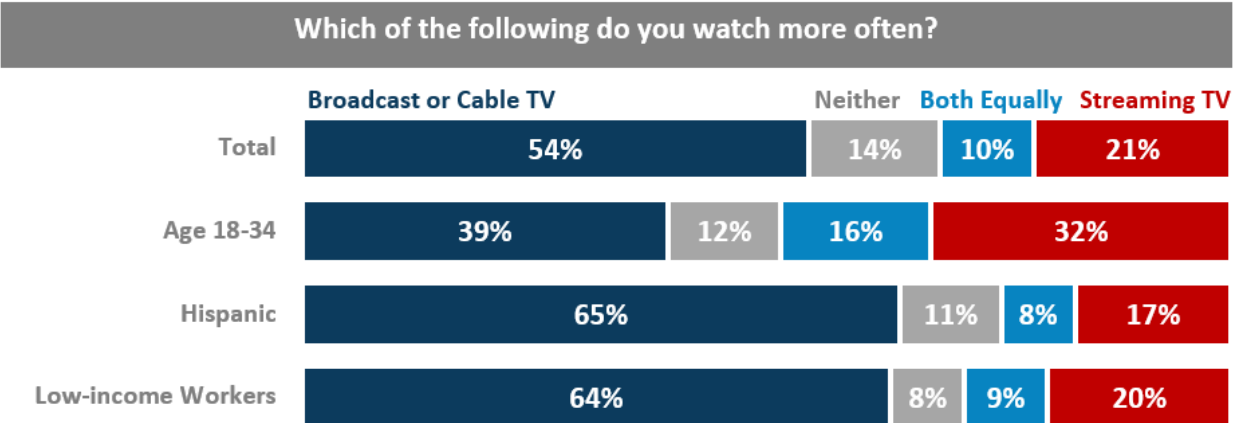
Overall, 68% of uninsured Coloradans saw ads within the past year, with Hispanics (74%) and women over 34 (79%) the most likely to recall seeing ads. Those who saw ads are much more likely to have explored insurance options (69%) in comparison those who did not see ads (46%). In particular, those who saw ads were more than twice as likely to visit the Connect for Health marketplace online (20%) as those who did not see ads (8%). Uninsured Coloradans who were exposed to advertising also searched the internet (24%), or visited the Healthcare.gov website (11%) at higher rates than those who did not see ads. By focusing future advertising on the on cost concerns that are the now major barrier to enrollment, it should be possible to drive more of the uninsured to these resources and get them to enroll.

AD IMPACT ON EXPLORING INSURANCE OPTIONS			
Resources used to explore insurance options by ad exposure			
	Total	Seen Ads	Have Not Seen Ads
Internet search/Google	22%	24%	19%
Connect for Health Colorado website	16%	20%	8%
Healthcare.gov website	9%	11%	5%
Talking to my employer	7%	7%	8%
Health insurance walk-in enrollment site	5%	5%	4%

“Young invincibles” can be reached through online video, while Hispanics prefer broadcast and cable. Moving forward, outreach to uninsured Coloradans should be conducted through channels such as Google ads (46% are daily users of Google), Facebook (40% use daily), and television (40% use daily). However, 18-34 year olds are heavier Google and Facebook users than groups like Hispanics and low-income workers, and tend to watch less television.

How often do you do each of the following? (% daily)					
	Total	Men 18-34	Women 18-34	Hispanic	Low-income workers
Use Google	46%	55%	73%	44%	42%
Watch TV news	40%	25%	30%	47%	38%
Use Facebook	40%	39%	64%	34%	46%
Watch TV sports	15%	24%	14%	20%	15%

When younger people do watch television, they are nearly as likely to watch broadcast television (39%) as they are to watch shows via internet streaming (32%), with a smaller proportion watching both equally (16%). This is good news for communicating with this difficult to reach audience, as advertising can be more directly targeted to this demographic online at a lower cost than using broadcast media.



Research Findings:
Colorado Uninsured Online
Discussion Board

Key Findings

The online discussion highlighted that the largest barrier to enrolling in health insurance among this group is concern about cost. Information and messaging on reducing the costs of obtaining health insurance are most effective at encouraging younger Coloradans to seriously consider enrollment in health coverage. Major findings from the discussion are outlined below.

Cost and personal financial priorities play a huge role in the decision to not enroll in health insurance.

There is a near universal desire to be able to enroll in a health insurance plan, but the biggest barrier to enrollment among young Coloradans is cost. Some participants say that insurance is unaffordable because of necessary expenses like housing and food. However, others express the view that while they would like to have health insurance, they see other (potentially less critical) financial priorities as more important. These young Coloradans are likely to rank travel, saving money, or going out to eat above getting covered, saying that *“If I were to purchase health insurance at the [market] prices I thought it would be, I couldn’t do any of [these] things and my life would be miserable.”* Most discussion participants view \$50-100 per month to be a reasonable amount to pay for coverage for a single person.

“If I were to purchase health insurance at the [market] prices I thought it would be, I couldn’t do any of [these] things and my life would be miserable.”

The best strategy to motivate younger Coloradans to enroll in health insurance is to convince them that insurance can be affordable.

Information and messaging on tax credits to reduce the cost of health insurance is very motivational for young Coloradans. Most say they did not know about tax credits previously and want to find out what kind of credit they qualify for (*“I did not know about this prior to today, but it is very helpful information and is something I would most definitely want to take advantage of.”*). The fact that the average credit is \$275 a month also grabs people’s attention, so it may be advantageous to present some kind of representative dollar figure in messaging on tax credits and discounts.

“I did not know the average tax credit could be so high...I am more incentivized to go to the site knowing that I have the possibility of such a high tax credit.”

General health is a moderate concern among younger Coloradans, but they tend to deprioritize medical care. Most of the discussion participants express at least some concern about their health – they like maintaining a healthy lifestyle. However, when talking about overall health, access to medical care and health insurance is not a top-of-mind concern. In their short experience as independent adults, young Coloradans have not needed medical care and are not eager to pay for it. As one participant put it, *“I am still in the indestructible phase of my life.”* Cost plays a big role in forming these priorities, with another participant saying that *“At the moment, I cannot afford health insurance so any minor health issues I may have I try not to concern myself with.”*

While they are not happy about it, young Coloradans are motivated to explore their insurance options by the possibility of fines for being uninsured. While most young Coloradans previously knew there was some kind of fine for not being adequately insured, they are much less aware of how fines will escalate in the next few years (*“I knew the rates would rise but not the exact percentages.”*). Giving younger Coloradans more information about rising fines incentivizes this group to want to look closer at insurance options sooner rather than later.

Many younger Coloradans do not know about Medicaid expansion and those who are lower income want to know if they qualify. There is generally a low level of knowledge about Medicaid among this group (there is some confusion with Medicare – *“I thought Medicaid was for elderly individuals.”*), but there does not appear to be much stigma against the benefit. The primary concern among this demographic is getting covered by health insurance, and most see free government health insurance as being better than no health insurance at all. Even the few who have an objection to using government-funded insurance still understand the need for it (*“I know there is a need out there for Medicaid and I understand that. But...I do not want to have to rely on the government to pay for me.”*).

Active young Coloradans respond positively to the “Push Yourself, Protect Yourself” advertising, but they still need more information on cost and affordability. These ads resonate with young Coloradans (*“I like the ad because it relates to activities that I do.”*) and the message is clear (*“If you participate in risky activities you should get health insurance.”*). However, this message frame needs to more directly

address primary concerns about cost in order to motivate this group to take action (*"This video should mention reduced rates that are available."*).

Participants are most likely seek information about health insurance from friends, family, and research on the internet. This group is very likely to trust the opinions of the people closest to them (*"I get information from my friends and family first," "I listen to friends' and family [members'] opinions the most."*). Whether young Coloradans have visited these sites or not, state and federal insurance exchange websites are trusted online sources of information about health insurance. However, few participants say that they click on banner ads online (*"I don't click on ads, at least not on purpose...I doubt [that my friends] click on ads either."*). Text message advertising is generally disliked (*"I am not a fan of mass texts and would probably delete it," "It feels like harassment."*), and most participants say they would not click on a link in a text message.

Younger Coloradans are generally aware of Connect for Health Colorado and have seen advertising for it. While many have only heard of the marketplace and have not visited the website, those who have visited say that *"it was a great resource"* and are likely to use it again. The reasons given for not enrolling in insurance by those who visited the Connect for Health site are that the quoted premiums were too high or that they had missed the enrollment deadline.

Young Coloradans live online and Connect for Health Colorado is where they will go to explore their health insurance options. Once they are given more information, this group will visit the Connect for Health website over other available options. At the end of each day of the discussion, we asked how likely participants would be to visit the Connect for Health Colorado website, call an insurance hotline, visit a walk-in enrollment center, or talk to an insurance broker. From the beginning of the discussion board to the end, the Connect for Health website was the preferred option.

Communications Audit

Communications Audit

Throughout this project we conducted an audit of previous communications through interviews with project participants, collection of previous communications, and message and ad testing through the market research phases of the project. The first part of auditing communications was understanding that project partners were an invaluable resource to this project. They were able to contribute samples of communications as well as relay thoughts and opinions on lessons learned and best practices. The partners, Rocky Mountain Health Plans, Kaiser, Wellpoint/Anthem, Wellpoint/Anthem/Amerigroup, CO Access, United Health Plan, Cigna, Colorado HealthOp, Connect for Health Colorado, HCPF, Colorado Consumer Health Initiative and the Colorado Health Foundation were each asked to:

1. Submit samples of messaging and communications that they used in 2013 and 2014
2. Share what worked and what did not
3. Submit communications that they saw from other entities and states that were effective.

Leading up to and during open enrollment communicators used a wide variety of tactics to reach potential new enrollees: television ads, online ads (banner ads, social media ads and video streaming ads), flyers, telephone town halls, billboards and bus ads, community meetings, walk-in sites, hotlines and mobile text campaigns. Partners of the project submitted over 40 examples of outreach and enrollment materials. These included television commercials, flyers, website pages, fact sheets and digital ads. Hilltop Public Solutions and Global Strategies Group reviewed all of these materials and used them to build both the online focus group and survey portions of the study.

The partners that had the capacity to do large, paid advertising, found that television ads and Internet searches were the most successful lead drivers. Paid ad campaigns for many partner groups included radio, television, digital and print ads. Groups with smaller budgets used fact sheets, flyers, community meetings and both small scale paid and organic online campaigns to communicate with potential enrollees. A number of the non-profit partners also adapted successful "pledge to vote" campaigns. Partners found that these tactics were not successful because "pledging to enroll" did not make sense to people. Partners felt like messages that asked people to actually enroll once enrollment was open were considerably more successful.

Partners expressed that in the inaugural enrollment period they saw a noticeable increase in the efficacy of their communications when they referenced cost and financial assistance. Most of the partner groups did not use cost messaging until later in the enrollment period. It was unknown among partners

if the success was a direct result of the messages or the looming deadline of the end of open enrollment.

The largest marketing campaigns came from Connect for Health Colorado itself. Many of the partner groups emphasized that the first wave of ads from Connect for Health Colorado did not result in people taking action. The tag line of these ads was, “When health insurance companies compete, there’s only one winner: you.” What these commercials lacked was tangible information about what is available and messaging around cost. The competition messaging alludes to a competitive marketplace, which implies competitive prices, but does not draw that line for the audience.



The later phases of marketing from Connect for Health Colorado used varying tactics. Including social pressure, communication of physical risk and some cost-based messaging. According to some participants in the project, messages did not include financial assistance until late in open enrollment, and only after significant pressure from advocates and assistance sites.



**A WIN-WIN FOR
EVERYONE.
AND BY “EVERYONE”
WE MEAN “YOU.”**

**WHEN HEALTH INSURANCE PLANS COMPETE,
THERE’S ONLY ONE WINNER: YOU.**

**CONNECT for HEALTH
COLORADO**

Starting in October, we’re making your job a little easier. Because now you can help your employees find a variety of health insurance plans. By going on line, they can shop, compare, pick and purchase the plan that’s right for them. All on one site, all in one visit. We think that makes everyone a winner.

LEARN MORE TODAY • SHOP IN OCTOBER

ConnectforHealthCO.com

Using the communications samples that we collected in conjunction with the best practices lessons shared by partner groups, Global Strategy Group was able to test a number of messages and tactics in both the online focus groups and through the quantitative survey.

GSG conducted a digital ethnography, a guided discussion over the Internet via an online discussion board of 20 uninsured Coloradans ages 18-34, between July 9 and 16, 2014. The goal of this discussion board was to understand young people’s attitudes about health care, health insurance, the main drivers of signing up for an insurance plan, and their decision-making process for purchasing health insurance – or not.

During the online focus group, participants were shown a variety of communications from this past year including flyers, digital ads and television ads.

got insurance?

Let's Get Physical
OMG, he's hot!
Let's hope he's as easy to get as this birth control. My health insurance covers the pill, which means all I have to worry about is getting him between the covers.* I got insurance.
Now you can too.
#thanksobamacare!
#GotInsurance
doyougotinsurance.com

Susie & Nate
Hot to Trot

*The pill doesn't protect you from STDs, condoms and common sense do that.

Verizon 1:10 PM

Messages (720) 588-3096 Contact

Text Message
Today 12:11 PM

Are you still living on the edge without health insurance? C'mon! Get it together and check out Connect for Health CO <http://bit.ly/1b3PRqg> To optout reply STOP

Text Message Send

We showed these younger Coloradans samples of the “Push Yourself, Protect Yourself” campaign. The younger Coloradans liked this message when it is combined with visuals, but future ads need to address the details of affordable options more directly.

IF YOU PUSH YOURSELF
PROTECT YOURSELF

HERE

This isn't crazy. What's crazy is doing this without health insurance. Luckily, many Coloradans who thought they couldn't afford health insurance are now discovering that they can. Here, nearly half a million Coloradans will qualify for exclusive cost savings. Find your plan today.
1-855-PLANS-4-YOU • ConnectforHealthCO.com
(1-855-752-6749)

CONNECT for HEALTH COLORADO

“I wouldn't bother to read the fine print so I would think it's about wearing a helmet...I could see the concept better as a video.” -White Female, 18-34, Ft. Collins

“I do this type of stuff and I need to be covered if something were to happen...but I still wouldn't think I can afford it.” -White Male, 18-34, Denver



"I like it...but this video should mention reduced rates that are available." -White Male, 18-34, Littleton

"I really like this – probably the most of [all of them]. I think the ad could do with a narration instead of just type, because I was so caught up...that I forgot to read any of the health information." -White Female, 18-34, Ft. Collins

From showing a number of ads and tactics to this group of 18-34 year olds, we learned that the best strategy to motivate younger Coloradans to enroll in health insurance is to convince them that insurance can be affordable. While the participants responded to messaging around being healthy and the financial risks of injury, the messages that detailed the cost of accessing coverage – and the potential savings – were more likely to motivate them to change their behavior.

During the quantitative survey we were also able to audit exposure to prior communications. As mentioned earlier, advertising was effective at encouraging the uninsured to explore enrollment options online. Overall, 68% of uninsured Coloradans saw ads within the past year, with Hispanics (74%) and women over 34 (79%) the most likely to recall seeing ads. Those who saw ads are much more likely to have explored insurance options (69%) in comparison those who did not see ads (46%). In particular, those who saw ads were more than twice as likely to visit the Connect for Health marketplace online (20%) as those who did not see ads (8%). Uninsured Coloradans who were exposed to advertising also

searched the Internet (24%), or visited the Healthcare.gov website (11%) at higher rates than those who did not see ads.

The data from quantitative survey shows that uninsured Coloradans know that new health care options exist in some capacity. And a broad majority of uninsured Coloradans (57%) say they are likely to try to enroll in health insurance in order to be covered in 2015. Of those surveyed, many saw communications about available options this last year, and many of them pursued more information about them, especially online. That said, many were not driven to act. Presenting more information about Connect for Health Colorado, the availability of financial assistance to help pay for insurance, escalating fines for not being enrolled, Medicaid expansion, and insurance options for young Coloradans will drive likelihood up.

The communications audit shows that while Colorado was very successful in the first year of open enrollment for the new health insurance marketplace and Medicaid expansion, fine-tuning the messaging and tactics will result in additional uninsured Coloradans taking action.

Appendix: Survey Regions

The following regions are available for analysis from the survey data:

- Denver Metro Area: Denver County, Arapahoe County, Jefferson County, Adams County, Douglas County, Broomfield County, Park County, Clear Creek County, and Gilpin County;
- Denver County;
- Arapahoe/Adams County;
- El Paso/Pueblo County;
- Boulder/Larimer/Weld County; and
- Western Colorado: Routt, Rio Blanco, Garfield, Eagle, Summit, Mesa, Delta, Pitkin, Montrose, Gunnison, Chaffee, San Miguel, Ouray, Saguache, Rio Grande, Montezuma, La Plata, Archuleta, Conejos Counties