

## Optimizing Health Insurance Marketplace Enrollment through Collaboration, Technical Assistance, and Promotion

MORGAN HYND

*Program Officer, Maine Health Access Foundation*

The passage of the Affordable Care Act (ACA) in 2010 provided many health foundations an unprecedented opportunity to expand affordable coverage to lower-income and vulnerable people through the new health insurance marketplaces. The national enrollment strategy for states using the marketplace at healthcare.gov (the Marketplace) focused resources on states with higher numbers of uninsured, such as Florida and Texas, with fewer resources provided to states like Maine with high coverage rates (11 percent uninsured or approximately 140,000 people). Maine's two navigators received less than \$600,000, and neither the Centers for Medicare and Medicaid Services (CMS) nor Enroll America spent any marketing money in the state to promote the Marketplace, and our state government remained largely disengaged from assisting with enrollment efforts. Despite these odds, Maine still had one of the highest enrollment rates per capita of the 27 Federally Facilitated Marketplace states with a total enrollment of 44,258.

Why was Maine so successful?

### EARLY INVESTMENT IN COLLABORATION

Three months after the ACA was signed into law, the Maine Health Access Foundation (MeHAF) funded 10 organizations to work as a statewide ACA Outreach and Education team to get the word out to Maine people about the benefits available through the new law. Collaborative strategies and message development were requirements of the grants, which made for a bumpy road for the first several months. Many of the grantee organizations had worked together in the past, but crafting common messages and building collaborative strategies required a more rigorous level of commitment. However, through regular, facilitated, in-person meetings and the use of Google Groups to support group interaction, the grantees became a true collaborative. This early focus on relationship building proved to be one of MeHAF's most valuable investments.

ALYSON CUMMINGS

*Communications Officer, Maine Health Access Foundation*

For three years, MeHAF's ACA Outreach and Education grantees built strategies on grassroots outreach, targeted organizational inreach, and provider education. The cohort included small community-based organizations that were trusted sources of information, and statewide organizations that were recognized for their technical expertise and understanding of the ACA and health insurance law. Together, they developed resources such as consumer-friendly brochures highlighting specific elements of the law. Grantees vetted materials by sharing drafts with the entire cohort on the Google Group and through working subcommittees. The collective expertise of the group always resulted in a better finished product and well thought out strategies.

*By ensuring that partners worked together early on and as a result of MeHAF's leadership in fostering transparent communications throughout the state through enroll207, Maine has become an enrollment and outreach leader around the country.*

– Heather Bates, Enroll America

By the summer of 2013, the group was collaborating so well that it seemed as though organizational boundaries no longer existed. Before applying for the federal Navigator funding, several organizations convened at MeHAF to decide how they could include each other in their respective Navigator applications and the best way to incorporate their work as a collaborative.

Ultimately, the bulk of the Navigator funding was awarded to one of our grantees, Western Maine Community Action (WMCA). WMCA partnered with seven of Maine's other nine Community Action agencies, leaving only two geographical coverage gaps in the state. Their proposal also included resources for other MeHAF grantee partners to support their enrollment efforts.

## **ROBUST, INTEGRATED TECHNICAL ASSISTANCE**

Once the Navigator grants were announced, MeHAF awarded a \$250,000 grant to Consumers for Affordable Health Care (CAHC) to provide policy analysis and ongoing support for certified assisters. CAHC also provided additional assistance in the geographic areas where WMCA had few resources, and they focused on harder-to-reach populations such as young adults, immigrants, and refugees. They built more capacity into their existing health insurance HelpLine, and quickly took the lead on coordinating regional assister meetings to provide additional training and technical assistance. The regional meetings allowed assisters to connect with each other and find ways to share resources locally.

CAHC also built a statewide network for all navigators and assisters to receive rapid responses to the complex questions they encountered during enrollment appointments. CAHC's policy expertise and expedient problem solving on enrollment issues were key factors in Maine's enrollment success.

## **MeHAF'S ENROLL207.COM PUBLIC AWARENESS CAMPAIGN**

Even with early ACA outreach and education activities, Maine still faced an awareness gap like the rest of the country. As October 1 approached, polls continued to show a lack of awareness about the Marketplace and the financial assistance that would be available in Maine. With no significant promotion of the Marketplace planned by CMS, Enroll America, or state government, it became clear that MeHAF was the only organization in Maine positioned to orchestrate a broad public awareness campaign.

With the unanimous approval of our board, MeHAF began the process of developing a Marketplace enrollment ad campaign. The campaign was built around a website developed by MeHAF: enroll207.com (207 is Maine's only telephone area code). We hired a local advertising agency to guide our marketing plans, ad buys, casting, and voiceovers. Using the enroll207 brand, the campaign deployed a number of strategies to reach uninsured people, including city bus ads, television commercials, radio spots, and social media, as well as print, mobile, and online ads. In particular, the campaign targeted young adults with clever, attention-getting ads and internet memes. One print ad that received national attention featured a naked young man holding a strategically-placed laptop computer with the headline, "Dude: it's time to get covered!"

The anchor of the campaign, enroll207.com, provided Maine-specific, consumer-friendly information on the ACA, but its primary purpose was to connect people with local, certified enrollment assisters and insurance brokers through a zip code locator. Mainers could quickly find out where to get free help in their communities, make an appointment, or simply call to have questions answered quickly.

As MeHAF launched the enroll207 campaign, we learned that the group with the most questions and the hardest

decisions to make were small businesses. Small and micro-businesses represent 97 percent of all employers in Maine and are an important channel to reach our uninsured population. In partnership with Maine's state and regional Chambers of Commerce, we organized several ACA forums where small business owners heard from local experts and the three Marketplace insurers. Local insurance brokers were invited and encouraged to attend, both to connect with small business owners, but also to build their own understanding of the Small Business Health Options Program.

MeHAF has tracked awareness of the Marketplace and enroll207.com since launching the campaign through a statewide pre- and post-enrollment poll based on Kaiser polling questions. As of May 2014, a majority of Mainers now say they have heard "a lot" about the ACA, up from only one-quarter of those surveyed in the fall of 2013. Also, after just six months, a third of Maine people indicated they were now aware of enroll207.com. We plan to continue polling through 2015 to help inform our decisionmaking for future enrollment strategies and investments.

Despite being the oldest state in the nation with an average age of 43.5, our targeted marketing to young adults boosted Maine's enrollment of 18 to 34-year-olds to 22 percent of total enrollees for the first open enrollment period. MeHAF maintained an intense focus on reaching young adults both through the enroll207 campaign and through the work of our grantees. While the data cannot support a direct correlation, our strong investment in reaching that population seems to have paid off.

Maine is not unique in the many challenges we faced getting the word out about the ACA and the Marketplace. However, Maine's experience may offer some ideas for other states and health philanthropies. By taking advantage of a foundation's capacity to be quick and nimble with decisionmaking, MeHAF was able to leverage the existing strengths of Maine's health care and nonprofit landscape. Rapid and strategic deployment of MeHAF's resources allowed us to fill an essential role with the enroll207.com marketing campaign, and our early and long-term investment allowed our partners to be highly effective with their outreach and enrollment efforts when it mattered most. These strategies have truly made a difference and helped to make Maine's first Marketplace open enrollment a resounding success.

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