

# Stakeholder Advisory Committee

November 10, 2020 - 10:00am-  
12am



NEW MEXICO HEALTH INSURANCE EXCHANGE



# Agenda



- Public Policy Landscape
- Open Enrollment 2021
- Board Meeting

# Public Policy Landscape



# Policy Landscape

- Federal
  - Legislative
  - Executive
  - Next Year, Beyond
- State



# OE 2021



# Enrollment Projections



- Projections will be provided at the November Board Meeting (currently gathering data)
- Environment is unprecedented (information in following slides)
- Key Environmental Considerations
  - Economy
  - Public Health Emergency
    - Developing a plan for after it's end
  - Access to People
  - People's Access to beWellnm

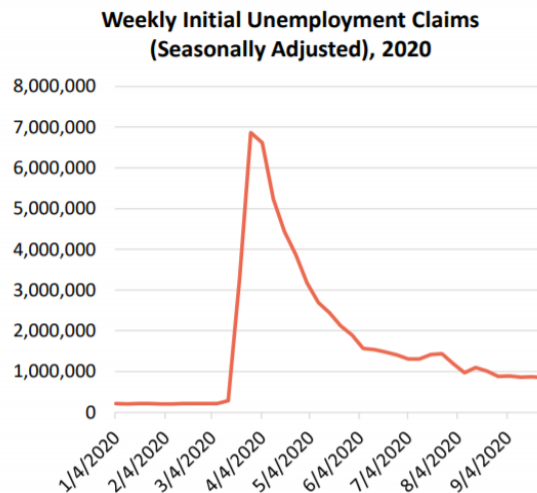
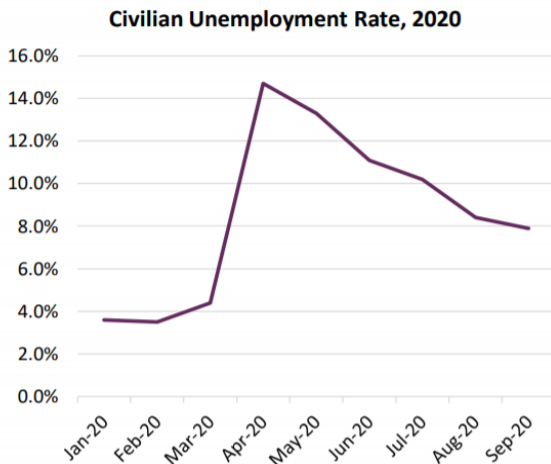
# Enrollment



- Credit:  
State Health & Value  
Strategies Initiative

## An Improved but Still Struggling Economy

While the economy has improved since the early days of the pandemic, unemployment remains substantially elevated relative to normal times



# Enrollment



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## Economic Picture Moving Forward is Uncertain

There are signs that the economic recovery may be stalling, and further stimulus from the federal government is not guaranteed

- The September jobs report suggested that recovery may be stalling
  - Nonfarm payrolls increased by only 661,000, compared to the 859,000 anticipated by economists
  - More than 700,000 people left the labor force and the share reporting permanent unemployment increased
- Prospects of additional near-term economic stimulus have faded (though this could change depending on the results of the election)

THE WALL STREET JOURNAL  
**U.S. Job Gains Slow as More Layoffs Become Permanent**

The New York Times  
***Job Gains Are Waning, a Blow to Economic Recovery***

Payrolls grew last month, but permanent layoffs are rising, the labor force is contracting, and fewer women are employed.

Sources: <https://oui.doleta.gov/unemploy/claims.asp>  
<https://www.bloomberg.com/news/articles/2020-10-02/u-s-jobs-rise-less-than-forecast-as-economic-rebound-downshifts>  
<https://www.nytimes.com/2020/10/02/business/economy/september-jobs-report.html>  
<https://www.wsj.com/articles/september-jobs-report-unemployment-rate-2020-11601593020>



# Enrollment

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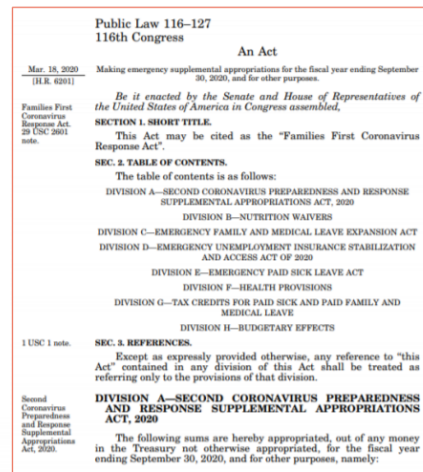


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## Families First Legislation is also Driving Medicaid Enrollment Growth

The Families First Coronavirus Response Act is also driving increased enrollment by reducing churn; however, the magnitude of these changes remains unclear

- Normally, a substantial share of Medicaid beneficiaries “churn” off of the program each month
- However, as a result of the Families First “continuous coverage” provision, those who would normally disenroll due to changes in circumstance, paperwork requirements, or other reasons, are now being kept enrolled in Medicaid
- Many of these individuals may have since regained eligibility (through job or income loss)



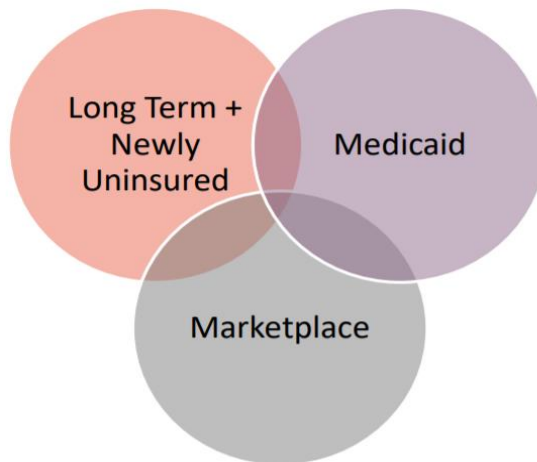
# Enrollment



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## Anticipate Coverage Churn and Communicate Open Door

Consumers are looking for coverage NOW and for 2021 and may not know about changes in program eligibility that may make new coverage options available to them



# Enrollment



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## Messaging to Meet the Moment

In order to ensure that consumers are getting enrolled in right program and bolster a “no wrong door” approach, reinforce basic information about Medicaid and Marketplace coverage options

### Affordability

- Financial help is available to lower the cost of a plan
- In some cases, there may be free or low-cost coverage options

### Help Enrolling

- Free, safe help is available for consumers to explore their health coverage options

### Need

- There when you need it
- Covers doctor’s visits, preventive care, prescriptions, etc.

# Messaging



# Communications



## Communication Objectives

- To motivate insured New Mexicans to retain or improve their health insurance coverage.
- To motivate uninsured New Mexicans to enroll for health insurance.
- To encourage consumers to get free help throughout the process from beWellnm Enrollment Counselors or Brokers/Agents.
- To increase awareness that health insurance coverage may be more affordable than they think and they may be eligible for financial assistance.
- To leverage the pandemic as a valid reason to have health insurance.
- To create awareness of the variety of in-person or contactless methods for getting assistance and enrolling.
- To encourage consumers to sign up by the 12/15/20 deadline for insurance coverage effective 1/1/21

# Media



# 2020 OEP Media Outlets

Medium	Placement	Role in Media Mix	Targeting Ability
<b>Digital Online Display Pre-Roll Video</b>	Running digital online display and pre-roll video advertising via programmatic online display targeting	<ul style="list-style-type: none"> <li>• Specific targeting via online behaviors</li> <li>• Complements other efforts by filling in gaps left by traditional media</li> <li>• Cross-device (desktop, tablet, phone)</li> <li>• One click away from website content</li> </ul>	Uses a <b>person's own</b> online behavior to serve ads with precise targeting; allows for re-targeting
<b>Connected TV</b>	Running video spots on internet-connected devices like Amazon Firestick, Apple TV, Roku, etc. and programmatically delivering via platforms like Hulu, PlutoTV, etc. and on networks like ESPN, MSNBC, Comedy Central, History, etc.	<ul style="list-style-type: none"> <li>• Emotional Connection</li> <li>• Visual story telling</li> <li>• Complements other efforts by filling in gaps left by traditional media</li> </ul>	Uses a <b>person's own</b> online behavior to serve ads with precise targeting; allows for re-targeting
<b>Streaming Audio</b>	Running audio spots on connected devices on platforms including Spotify, Pandora, SoundCloud, Triton Digital, etc.	<ul style="list-style-type: none"> <li>• Complements other efforts by filling in gaps left by traditional media</li> <li>• Audio story telling</li> <li>• Reach audiences not listening to terrestrial radio</li> </ul>	Uses a <b>person's own</b> online behavior to serve ads with precise targeting; allows for re-targeting



# 2020 OEP Media Outlets

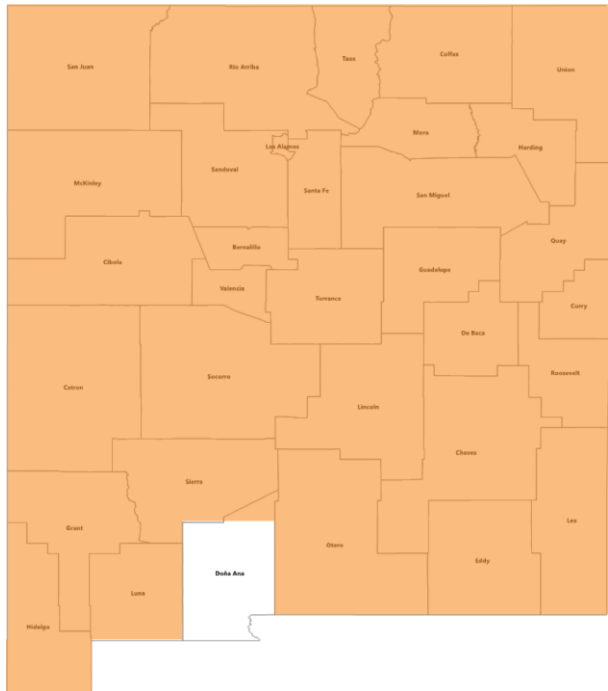
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Medium	Placement	Role in Media Mix	Targeting Ability
<b>Broadcast TV</b>	Running video spots on broadcast, network TV stations	<ul style="list-style-type: none"> <li>Emotional connection</li> <li>Large reach</li> <li>Visual story telling</li> <li>Credibility</li> </ul>	Targeting across networks to reach our target, running across news and other high-performing shows
<b>Radio</b>	Running audio spots across a variety of targeted radio formats across key markets of the state	<ul style="list-style-type: none"> <li>Complements other efforts</li> <li>Ability to reach listeners at home and on the go</li> <li>Cost efficient</li> <li>High levels of reach, frequency</li> <li>Audio story telling</li> </ul>	Focus on M-F, 6a-7p across formats and markets to reach the highest number of people in the target audience with a high level of frequency
<b>DOOH</b>	Digital billboards in key markets around the state	<ul style="list-style-type: none"> <li>Complements other efforts</li> <li>Ability to reach target out of home</li> <li>Cost efficient with a high frequency</li> </ul>	Focus on key markets with DOOH advertising opportunities to reach target out of home
<b>Print</b>	Running print display ads in key newspapers in key areas of the state	<ul style="list-style-type: none"> <li>Complements other efforts</li> <li>Ability to provide more detailed content</li> </ul>	Focus on key markets, publications; running in section A of each publication, on each pub's highest-readership days (when possible)

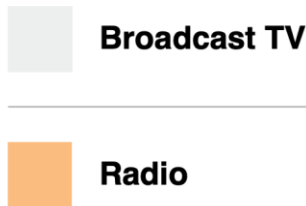
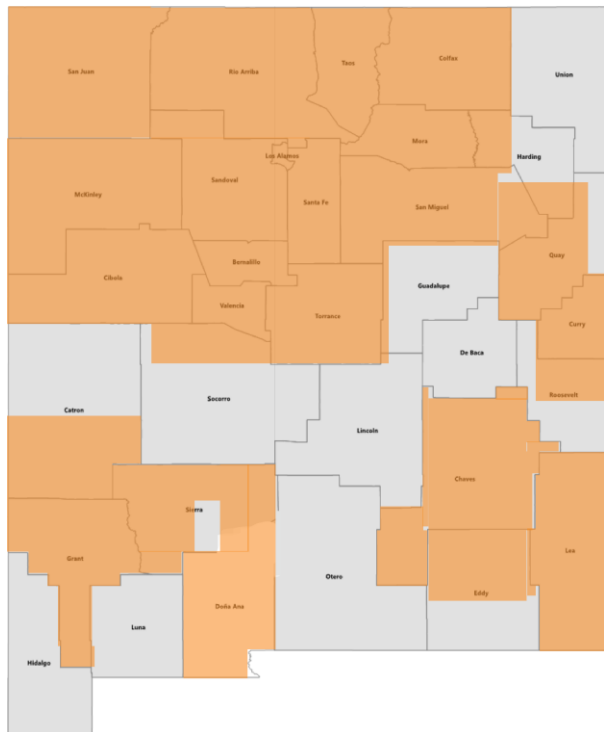


# 2021 Open Enrollment Media Mix Map



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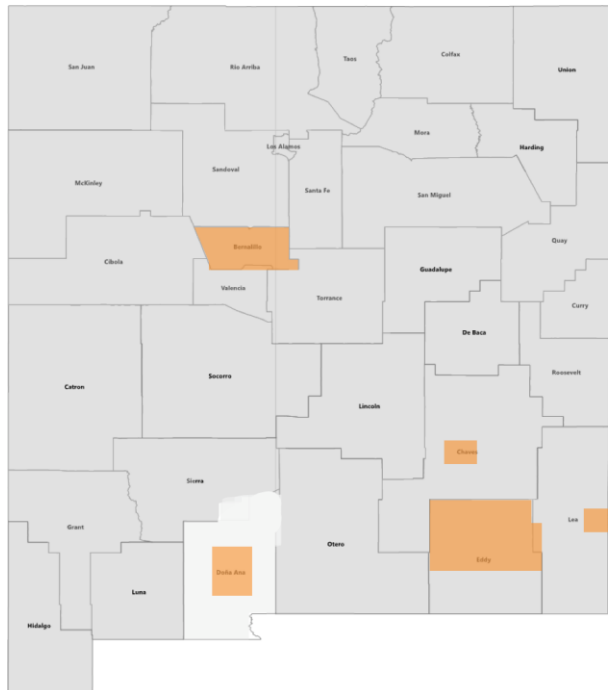
# 2021 Open Enrollment Media Mix Map



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# 2021 Open Enrollment Media Mix Map



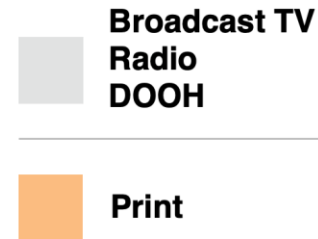
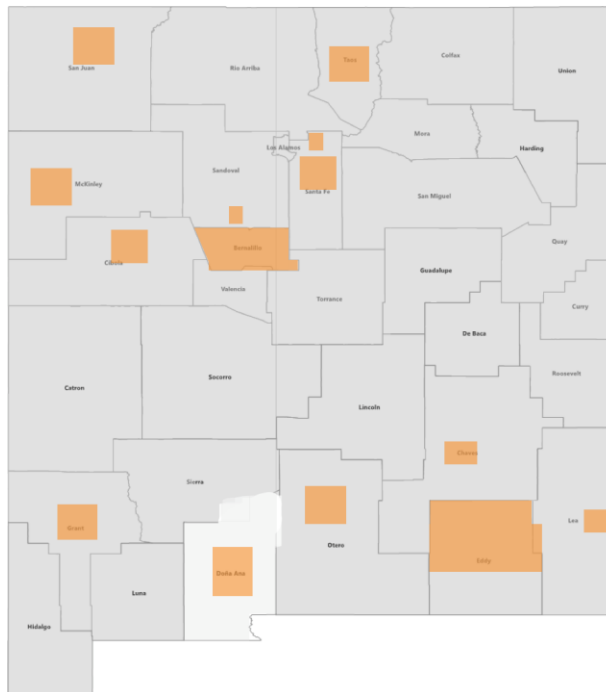
 **Broadcast TV  
Radio**

 **DOOH**

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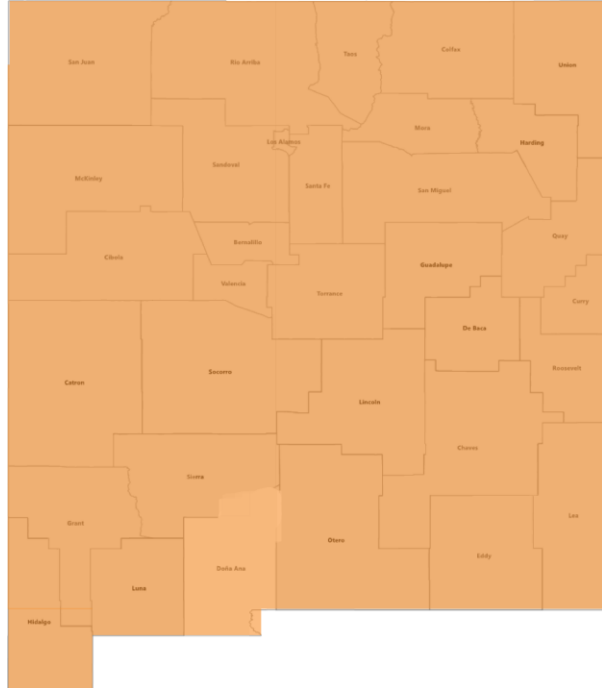
# 2021 Open Enrollment Media Mix Map



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# 2021 Open Enrollment Media Mix Map



- Broadcast TV  
Radio  
DOOH  
Print
- Online Display  
Pre-Roll Video  
Connected TV  
Streaming Audio

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# Marketing & Advertising Campaign



**open enrollment  
is ending.**  
get health insurance today!

**be well nm.com®**

ENROLL BEFORE  
**Dec. 15th**  
FOR 2021  
COVERAGE

get health insurance...  
**because  
you just  
never know.**



Living without health insurance puts you and your family at risk. Especially during a pandemic. Find the low-cost or even no-cost health coverage you need with the free assistance of our knowledgeable beWellnm brokers and enrollment counselors. Schedule your contactless appointment today.

**be well nm.com®**

1-833-ToBeWell (862-3935) | beWellnm.com

**lower premiums  
and more plan  
choices.**



because you just  
never know...

**be well nm.com®**

**because  
you just  
never know...**



get health insurance. **be well nm.com®**

**get low-cost or no-cost  
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# Earned Media



- Coordinated OPED for La Clinica de Familia
  - Published in Las Cruces Sun News and Deming Headlight
  - One story published in Kaiser Health News and the other in Bloomberg Law – both stories turned out positive

# Outreach Advertising-Peach Jar



**Peachjar provides School and community digital flyers and** partners with school districts to help keep parents more informed about important school updates and community resources.

- Open Enrollment information, will be distributed to over 179 school districts and their students/families. Ranging from APS, Rio Rancho, Hobbs and many other school districts across NM.



# Outreach activities



- Statewide- Radio Media Virtual Roadshow occurring
- Department of Workforce Solution- Text, Email , Website Banner, Social Media all in support of Open Enrollment.
- 2020 Virtual Chaves County Health Expo
- Road Runner Food bank- Flyer distribution, email communication
- Road Runner Food Bank- Alb event over 400 cars, will continue through out Open Enrollment
- Distributed information to over 850 business, churches, schools, chambers and organizations.
- Tele-town hall being held in December

# Outreach Activities



- Website-adjusted for OE activities and enhanced mobile view
- Virtual Enrollment Events- 19 across New Mexico
- Virtual online appointment scheduling with Brokers and Enrollment Counselors can assist across the state.
- Community partners holding in-person assistance
- Peer to Peer campaign to all former Medicaid applicants reminding them of Open Enrollment.
- Large physician group has incorporated open enrollment messaging in a letter to all their patients advising them of open enrollment.

# Year over Year digital report



# Year to Year Website Report



- 11.48% Increase on Pageview
- 316.2% increase on Website Referrals

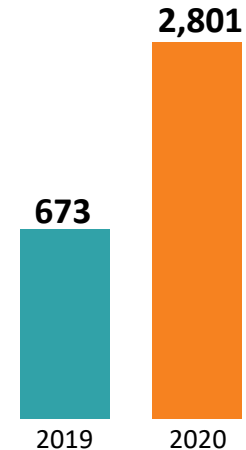
## September & October Pageviews

As of August 31<sup>st</sup>  
Data subject to change



## September & October Total Website Referrals

from Social Media  
As of August 31<sup>st</sup>  
Data subject to change



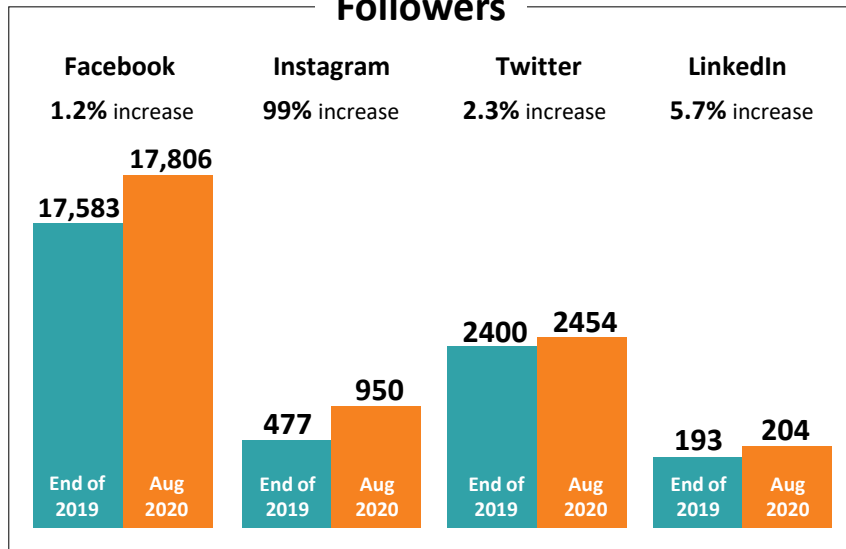
# Social Media

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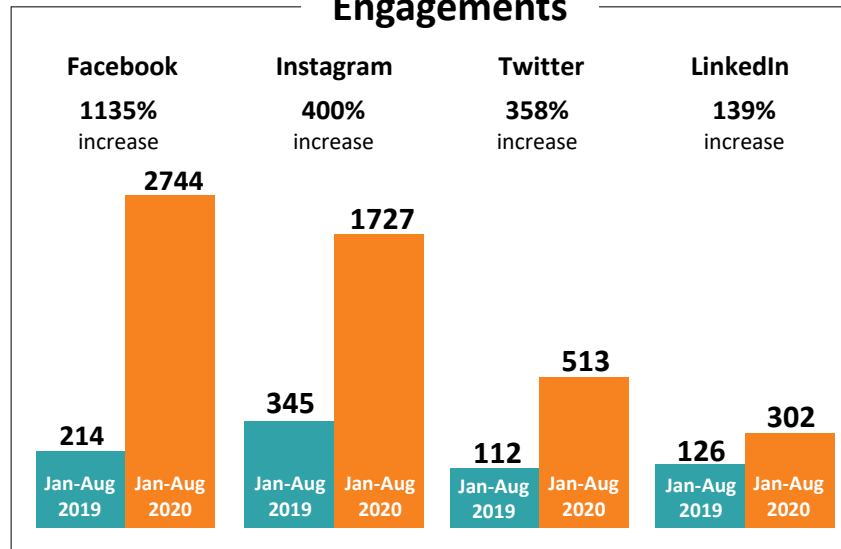


## Digital Programs

### Followers



### Engagements



# Contact Center



# Contact Center



## Incoming Calls

Year	September	October
2019	708	1132
2020	841	1026

- An increase of 1.46% compared to last year.
- Top call reasons
  - Broker Assistance
  - Marketplace Appointments Scheduled
  - Consumers eligible for SEP

Outreach calls to Medicaid applicants who were denied or not eligible for renewing their Medicaid coverage.

741 Head of households  
1175 Outbound dials  
20% Contact Rate

# Board Meeting





An orange square graphic, tilted slightly to the right, positioned behind the 'be well' portion of the logo.

# be well nm<sup>®</sup>

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