A Conversation About Building Brands and Considerations for an Outreach Plan to Maximize Health Insurance Coverage for Californians

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Ogilvy

What is a brand?

A brand is a story about an organization's purpose, its people and its products/services – an accumulation of impressions in the mind of audiences; a set of characteristics.

"A well defined brand is the most sustainable asset an organization can have."

— **David Ogilvy**

What brand are we building?

- Overall Goal
  - As many Californians as possible get and keep health insurance coverage

- Marketing and Communications Goals
  - Communicate the value of and create desire for health insurance
  - Define and promote a new, trusted marketplace for affordable health insurance plans and information
  - Define and promote insurance product offerings, including new Exchange products

A few potential brand attributes for the marketplace

Begin building our brand story and laying the foundation and framework for messaging:

Approachable	Simple, easy
Affordable	Modern
Straightforward	Helpful
Trustworthy	Capable
High quality customer service and information	

From Brand to Messaging

- Develop specific messages under the brand umbrella

  Considerations:

  – Messages that resonate with specific insurance customers

    - Cultural perspective – Latinos and many others that make up this diverse target
    - Life stage as a driver of perspective

  – Messages around specific insurance products

From Brand to Messaging

- What higher level benefits might resonate?
  - Economic security
  - Health + wellness + prevention
  - Peace of mind – access to needed care
  - Obligation + responsibility – to loved ones and law abiding

- Relevant messengers are also important - match the message with the messengers

From Branding to Program . . .

The Planning Process

Project kick off and immersion

Audit - assessment of current knowledge, identify gaps

Research objectives and plan

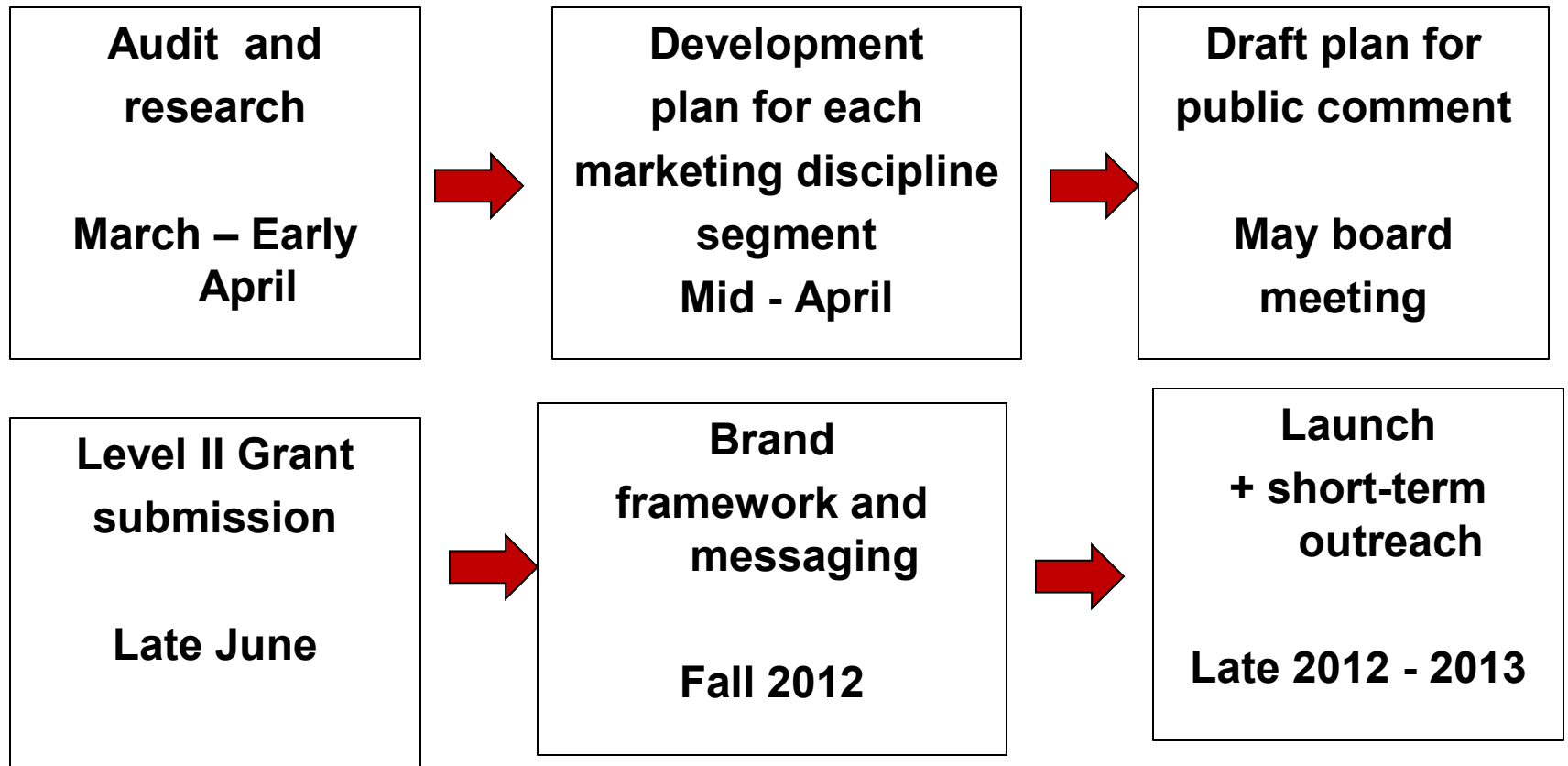| Creative Develop-ment	Paid Media Planning	PR Planning	Community Outreach	Assisters Planning	Web Planning

Develop marketing plan, including all disciplines above, budgets and ROI

Timing

Audit and research March – Early April	→	Development plan for each marketing discipline segment Mid - April	→	Draft plan for public comment May board meeting
Level II Grant submission **Late June**	→	**Brand framework and messaging** **Fall 2012**	→	**Launch + short-term outreach** **Late 2012 - 2013**

We will explore messages by products

- Product usage
  - Medi-Cal
  - Healthy Families
  - Exchange with and without subsidies
  - Employer sponsored

Our initial information audit tells us

The challenge:

- The majority of newly eligible are communities of color
- Many of the newly eligible have English proficiency issues
- Particular terminology issues regarding health care (e.g., co-pays, deductibles, etc.)

Therefore:

- You can't do it alone
- You can't do it in English only
- You have to do it all . . .

Segment messages for different populations

- **Culture/Ethnicity**
- **Age**
- **Income**
- **Health Status**
- **Business target (SHOP)**

Initial Latino Audience Insights

- Big differences between Spanish language dominant and English dominant populations
  - Univision/Telemundo/print can reach upwards of 90% of Spanish dominant*
  - Spanish-dominant Hispanics trail bilingual and English-dominant Hispanics in internet and social media use**

- Over 65% of Latinos use some form of social media as a form of communication***

- Messaging: simple, culturally-sensitive, based on community and family

- Importance of influencers – especially local/national television/media personalities

*The Nielsen Company and Stanford University, August 2010
**Pew Research Center, February 2011
***Pew Internet and American Life Project, May 2011

We need partners. . .

- Partnerships with CBOs, health care providers, those in the community are key

- Use of trustworthy influentials and ethnic media personalities are critical

- Involvement of other government entities is a "must" (schools, WIC, CalFresh, Family PAC, DMV, EDD, etc.)
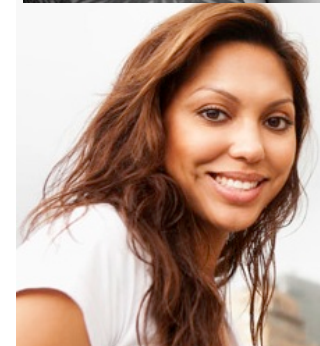
Must be culturally and linguistically sensitive

- In language to certain populations
- Ensure Assisters represent the diversity of California
- Additional research in other languages/cultures
- Simplify and explain health care terminology

15

Explore the Use of all channels

- Traditional Media

- Use of ethnic media
  - Print, radio, television

- Social media
  - Latinos are the biggest purchasers of smart phones in the U.S.*
    - SMS/texting
    - Mobile campaigns

- Community-based engagement

*Univision data, November 2011

Next Steps

- Develop business ambition/objective and brand framework

- Identify short-term research for marketing plan development and long-term needs for program launch

- Develop long-term marketing plan for Level II grant funding