

Partnerships with Retail Stores & Roles as Assisters

SUMMARY

Covered California is committed to implementing a multi-faceted outreach, education and marketing campaign to target the 5.3 million Californians who will be eligible to purchase coverage through the program beginning in 2014. Covered California recognizes the value of establishing partnerships with retail stores to implement outreach, education and enrollment strategies to maximize enrollment of millions of individuals into affordable coverage.

Specifically:

- Retail stores have immediate access to diverse targeted populations by being in close proximity to where eligible individuals live, work and play.
- Retail stores cater to a wide variety of consumers in various age groups, culturally diverse populations, and consumers with varying income levels.
- The consumers' shopping experience at retail stores will help facilitate outreach, education and enrollment activities for Covered California.

This Board Recommendation Brief highlights Covered California's strategies to establish partnerships with retail stores and leveraging such partnerships to complement the Assisters Program enrollment activities and proposes a revision to Covered California's policies regarding what entities may be eligible to serve as paid assisters.

BACKGROUND

As noted above, there are 5.3 million Californians projected to be uninsured or eligible for tax credit subsidies in 2014, in which:

- 2.6 million who qualify for subsidies and are eligible for Covered California qualified health plans; and
- 2.7 million who do not qualify for subsidies; however, benefit from guaranteed coverage and can enroll inside or outside of Covered California.

Covered California's robust enrollment goals are to have at least 70% of those eligible for subsidies enrolled within 5 years. By the end of the first year, Covered California aspires to have 1.4 million individuals enrolled in subsidized and non-subsidized coverage purchased through Covered California. Strategic partnerships will be crucial to reaching enrollment goals. In order to achieve high enrollment goals, the California Health Benefit Exchange Board adopted the following Guiding Principles for statewide outreach, education, marketing and enrollment strategies:

- Promote maximum enrollment of individuals into coverage;
- Build on and leverage existing resources, networks and channels to maximize enrollment into health care coverage, including close collaboration with state and local

agencies, community organizations, businesses and other stakeholders with common missions and visions;

- Consider where eligible populations live, work, and play. Select tactics and channels that are based on research and evidence of how different populations can best be reached and encouraged to enroll and, once enrolled, retain coverage;
- Marketing and outreach strategies will reflect and target the mix and diversity of those eligible for coverage;
- Establish a trusted statewide Assisters Program that reflects the cultural and linguistic diversity of the target audiences and results in successful relationship and partnerships;
- Ensure that Assisters are knowledgeable of both subsidized and non-subsidized health coverage and qualified health plans and that Assisters are equipped with the information and expertise needed to successfully enroll individuals into coverage; and
- Continue to learn and adjust strategies and tactics based on input from our national partners, California stakeholders, on-going research, evaluation and measurement of the programs' impact on awareness and enrollment.

Covered California's *Statewide Marketing, Outreach, and Education Program* [Work Plan](#) identified retail stores, such as CVS Caremark, Rite Aid, Wal-Mart, K-Mart, as key partners in reaching enrollment goals. Research shows that partnerships with retail stores that have access to a significant amount of any target population are an effective marketing strategy to increase reach and awareness of new products. In fact, for the Medicare Program, the federal Health and Human Services (HHS) Agency established partnerships with retail stores (e.g., CVS Caremark, Walgreens, Thrifty White, Wal-Mart, and Sam's Club) to help customers learn more about their new Medicare benefits available to them under the Affordable Care Act, which included the distribution of educational materials.

In addition to the multi-faceted marketing strategies and community mobilization activities that will be implemented, establishing an in-store presence will help Covered California reinforce the benefits of having health care coverage. Through these retail partnerships, consumers will conveniently receive important messaging about Covered California and have the ability to immediately apply for coverage. For example, Covered California would leverage the easy access to retail stores as a "one-stop-shop" to, not only buy groceries, pick up prescriptions, and buy school supplies, etc., but also be a place for consumers to learn more about Covered California, compare qualified health plans, and also shop for affordable health care options.

RETAIL STORE PARTNERSHIP STRATEGIES

Covered California recommends implementing strategic partnerships with retail stores. When identifying retail stores in which Covered California may consider establishing partnerships with, staff will factor the following:

KEY FACTORS	
Targeted Population Reach	How many people does the retail store reach?
Targeted Composition	What percentage of our targeted population shop at the retail store? Does the retail store reflect and target the mix and diversity of those eligible for Covered California?
Mission Alignment	Does the retail store share similar core values as Covered California and will we be proud of our partnership with them?
Financial Feasibility	What is the financial investment required? Is it cost effective and will it work within our budget?
Depth of Partnership	Level of partnership – what does Covered California hope to gain through our partnership? What types of activities will be provided by the partner?

As Covered California pursues opportunities to establish partnerships with retail stores, we propose having varying tiers for the level of participation with each partner. Specifically:

Tier Level	Activities Provided Under the Partnership
Tier 1	<p>Tier 1 is the most desirable. Strategies include outreach, education and enrollment activities as well as in-person enrollment through retail staff. For example:</p> <ul style="list-style-type: none"> • On-site booth at retail store to engage consumers to learn more about Covered California <ul style="list-style-type: none"> ✓ Provide outreach and education activities ✓ Distribute literature and collateral materials about Covered California ✓ Assist consumers apply for Covered California. In-person assistance will be provided by the retail store’s employees who will be trained and certified by Covered California • Permit retail stores to co-brand with Covered California, such as retailer’s website, through direct mail, in-store window signage, in-store television, radio commercials, flyers, store bags, and receipts • Consider Covered California / retail partner joint marketing

Tier Level	Activities Provided Under the Partnership
Tier 2	<p>Strategies include outreach and education activities. In-person enrollment activities will not be provided. For example:</p> <ul style="list-style-type: none"> • On-site booth at retail store to engage consumers to learn more about Covered California <ul style="list-style-type: none"> ✓ Provide outreach and education activities ✓ Distribute literature and collateral materials about Covered California ✓ Refer consumer to Assisters Program or Covered California Service Center ✓ Hosting in-person assistance from certified assisters approved by Covered California • Permit retail stores to co-brand with Covered California, such as retailer’s website, through direct mail, in-store window signage, in-store television, radio commercials, flyers, store bags, and receipts
Tier 3	<p>Strategies include the distribution of Covered California collateral materials. For example:</p> <ul style="list-style-type: none"> • Distribute Covered California collateral materials at check-out stands, retailer’s pharmacy counter, and store aisles • Permit retail stores to co-brand with Covered California, such as retailer’s website, through direct mail, in-store window signage, in-store television, radio commercials, flyers, store bags, and receipts

When finalizing any partnership with retail stores regardless of the tier level, formal agreements will be established in order to:

- Clearly delineate the rules of engagement between Covered California and the retail store;
- Identify the roles and responsibilities of the retail store and Covered California;
- Identify marketing requirements and standards that must be met by the retail store;
- Address any conflict of interest policies and procedures;
- Quality assurance standards;
- If the partnership is a Tier 1 level and provides in-person assistance to help consumers apply for coverage:
 - ✓ Retail store employees who provide in-person assistance must complete training and be certified and re-certified by Covered California;
 - ✓ Comply with all policies and procedures established by the Assisters Program;
 - ✓ Perform the roles and responsibilities required by the Assisters Program;
 - ✓ Facilitate enrollment in a fair and impartial manner and comply with steerage policies required by the Assisters Program;

- ✓ Provide assistance in culturally and linguistically appropriate manners. If assistance can not be provided to a consumer who has limited English proficiency, then, make a referral to the Assisters Program or Covered California Service Center; and
- ✓ Compensation for successful Covered California enrollment per application, consistent with Assisters Program standards.

RECOMMENDATION

Staff requests that the Board adopt the recommendation to compensate retail stores who have direct partnerships with Covered California under the Tier 1 level. It is important that, when outreach and education activities are provided at statewide store locations, consumers should have the ability to immediately apply for coverage. This is critical for Covered California to successfully reach its target enrollment goals of covering 1.4 million individuals by the end of 2014.

Retail stores (including those that have pharmacies or provide optical services) under Tier 1 should be eligible to receive compensation for providing in-person assistance that results in successful enrollment into Covered California. While the California Health Benefit Exchange Board previously approved the *Assisters Program Design Options, Recommendations and Final Work Plan* in June 2012 which identified the types of organizations that would be eligible to participate as Assisters, retail stores were not originally identified in the report.

While the Affordable Care Act and federal regulations do not prohibit providers (e.g., doctor's offices, hospitals, etc.) from being compensated, staff recommended that Assisters who are providers do not receive compensation. This was a broad policy that was approved by the Board, as a result of providers having a business interest and direct benefit in enrolling consumers into health insurance.

Since June 2012, Covered California staff further refined our partnership strategies with retail stores who have significant access to our diverse targeted populations. For example, some of the retail stores reach hundreds of thousands of consumers in a year and have hundreds of stores located throughout California. As previously noted, these retail stores are in close proximity to where eligible individuals live, work and play. Retail stores cater to a wide variety of consumers in various age groups, culturally diverse populations, and consumers with varying income levels. The consumers' shopping experience at retail stores will help facilitate outreach, education and enrollment activities for Covered California.

Staff met with large retail stores who are willing to establish partnerships under the Tier 1 level, which includes in-person assistance to help consumers apply and enroll into Covered California. Staff recommends that partnerships with retail stores (even those that provide pharmaceutical or optical services who are legally considered to be providers) be eligible to receive the Assister compensation for successful enrollments. Under the umbrella of being a "retail store," it is only through their direct partnership with Covered California would

retailers be eligible for this compensation under the Tier 1 level. None of the partnerships (e.g., Tier 1, Tier 2, or Tier 3) will be eligible to receive any Outreach & Education Grant awards, but Covered California may engage in targeted or joint marketing with retail entities.

This model encourages retailers to participate as a Tier 1 partner. Allowing retail stores to receive compensation for their employees' time to help consumers apply for coverage demonstrates Covered California's commitment in working with important partners to maximize enrollment into coverage. As previously noted, strict contract provisions will be identified requiring Tier 1 partners to provide fair and impartial information, preventing steerage into specific qualified health plans, and complying with all policies and procedures established by the Assisters Program. Retail employees who provide in-person assistance must be trained, certified and re-certified through Covered California.