
Partnerships with Retail Stores and Roles as Assisters

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Background: Guiding Principles Outreach, Education and Marketing

Previously adopted Guiding Principles for 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;



Background: Guiding Principles Outreach, Education and Marketing

- 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 Robust Enrollment Goals – Aiming High

- Target 5.3 million Californians eligible for Covered California:
 - 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.
- At least 70% of those eligible for subsidies enrolled within 5 years.
- By the end of 2014, Covered California aspires to have 1.4 million individuals enrolled into coverage.



Value of Partnerships with Retail Stores

- Effective marketing strategies can significantly increase the reach and awareness of Covered California.
- Retail stores have immediate access to Covered California's 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.
- In-store presence will help Covered California reinforce the benefits of having health care coverage.
- Consumers will conveniently receive important messaging about Covered California.
- Leverage easy access to retail stores as "one-stop-shop" to not only buy groceries, pick up prescriptions, and buy school supplies, etc., but also a place to shop and compare Covered California products.
- Retail stores serve hundreds of thousands consumers a year and have hundreds of store locations throughout California.

Key Factors for Partnership Strategies

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?



Tier Levels for Retail Partnerships

Proposed level of partnership may vary with each retail store:

Tier Level	Activities Provided Under the Partnership
Tier 1	<p>Tier 1 is most desirable. Strategies include outreach, education <u>and</u> enrollment activities, including in-person assistance through retail staff:</p> <ul style="list-style-type: none">• On-site booth• Outreach and education activities (distribute literature, collateral materials, etc.)• Certified and trained employees provide in-person assistance and help consumers apply for coverage• 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 Levels for Retail Partnerships

Tier Level	Activities Provided Under the Partnership
Tier 2	<p>Strategies only include outreach and education activities. No enrollment activities will be performed:</p> <ul style="list-style-type: none">• On-site booth• Outreach and education activities (distribute literature, collateral materials, etc.)• Referrals and leads 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	<ul style="list-style-type: none">• Distribution of Covered California collateral materials at check-out stands, retailer's pharmacy counter, 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



Proposed Rules of Retail Partnership Engagements

- Formal Agreements will be executed with each retail store partner
- Clearly identify the roles and responsibilities of the retail store and Covered California
- Identify marketing requirements and standards
- Address any conflict of interest policies
- Quality assurance standards

Proposed Rules of Retail Partnership Engagements (Tier 1)

- Tier 1 level partnerships that provide in-person assistance to help consumers apply for coverage must:
 - ✓ Trained, certified and re-certified by Covered California
 - ✓ Comply with 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 Assisters
 - ✓ Provide assistance in culturally and linguistically appropriate manners

Recommendation for Tier 1 Partnership Compensation

Under the umbrella of “retail stores,” partnerships would be compensated for successful enrollments and renewals into Covered California products – consistent with payment structure for Assisters Program.

- Includes retail stores that provide pharmaceutical or optical services (who are legally considered to be “providers”).
- Compensate retail stores for their employees’ time in providing in-person assistance and helping consumers enroll.
- Engage retail stores as Tier 1 partners based on demonstrated commitment and potential reach to targeted populations.



Questions/Comments