



**Mississippi Health Insurance Exchange Advisory Board**

**Mississippi Insurance Department**

**Commissioner Mike Chaney**

**June 13, 2012**

**Jackson, Mississippi**

# **“One, Mississippi”**

## **Branding & Messaging**

These slides represent options and recommendations, not actual advertisements.



B R O D E R I C K | A D V E R T I S I N G

# Marketing Communications Strategic Development: Branding/Positioning/Prototype Messaging



# Strategic Positioning Lines

## Positioning Line, Option A



**One, Mississippi<sup>TM</sup>**  
Your Health Insurance Exchange

**Count Me In**

# Count Me In

- References the “One, Mississippi” brand’s counting convention
- It’s a positive, first-person advocacy of the exchange
- Suggests there’s something advantageous about using the exchange
- Its anticipatory tone works in pre-site launch materials
- Enables the testimonial-style advertising to feature a broad cross-section of Mississippians

## Positioning Line, Option B



# A Better Way to Play the Game



# A Better Way to Play the Game

- Alludes to the most iconic use of the “One, Mississippi” brand’s counting convention—the game of Hide & Seek
- Acknowledges that shopping for/securing the best deal on health benefits is a game with winners and losers, and that the exchange is a more advantageous way to play it
- Establishes “One, Mississippi” as a new alternative to shopping multiple health insurance carriers



## Positioning Line, Option C



Search It. Find It. Buy It.

## Search It. Find It. Buy It.

- Three simple action statements that describe the user experience of the exchange; their brevity underscores its ease-of-use and how it expedites the process
- “Search It” addresses the comparison-shopping aspect of the exchange
- “Find It” alludes to the “One, Mississippi” brand’s counting convention and its connection to the game of Hide & Seek
- “Buy It” explains that you can complete the transaction

## Positioning Line, Option D



# One Site Fits All

# One Site Fits All

- A play on “One Size Fits All,” the one-word edit calls attention to the phrase and favorably alters the meaning
- The redundancy of “One” in the brand and positioning line aids memorability and reinforces the brand
- “Site” highlights the Web-based nature of the exchange, a key to its ease of accessibility and comparison shopping functionality

# Prototype Advertising Look and Feel



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## Teaser Outdoor





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## Teaser Outdoor





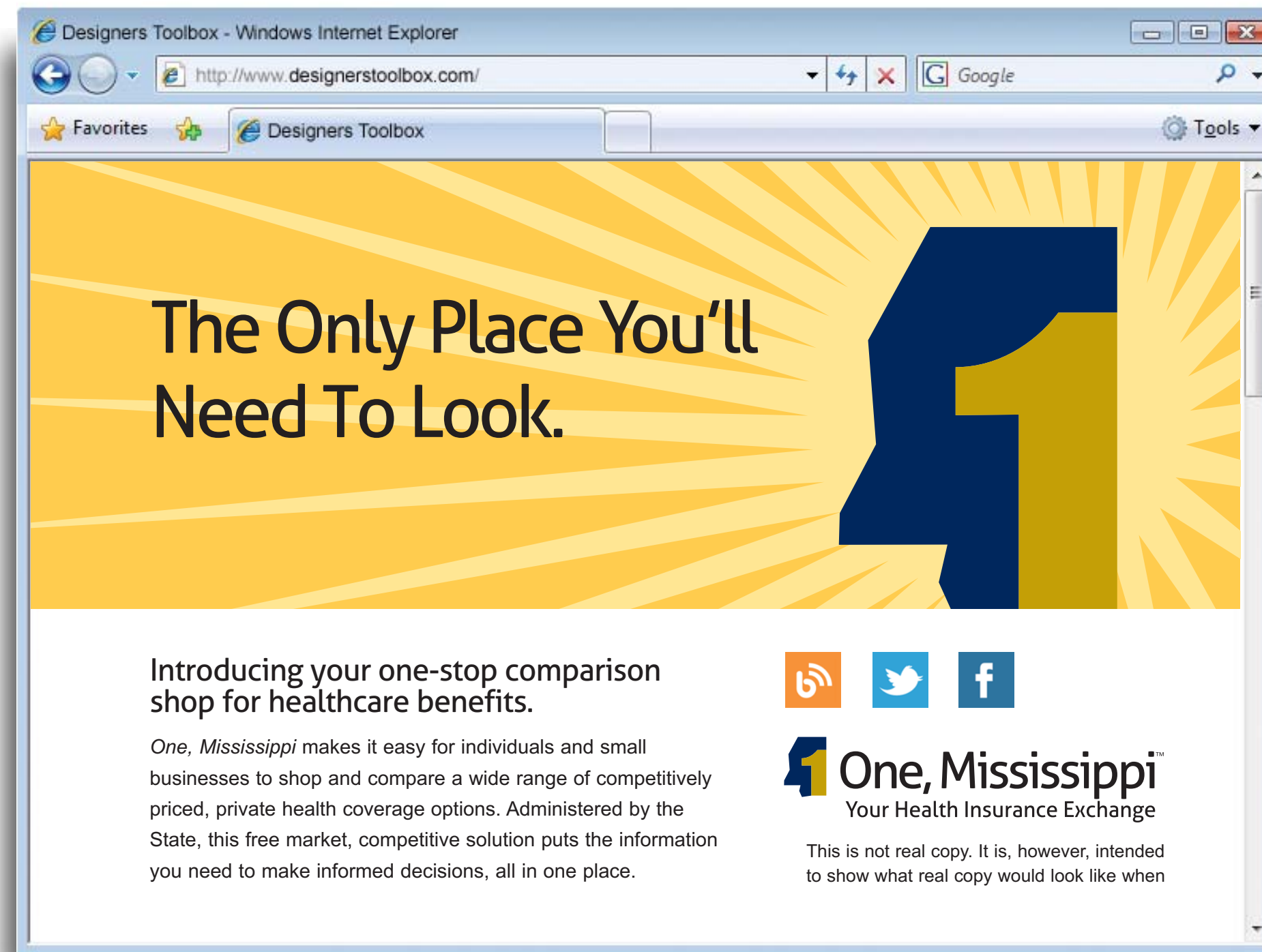
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## Teaser Outdoor



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# Teaser Splash Page





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## Teaser Outdoor





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## Payoff Outdoor





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# Out-of-Home Media



Ball Park Signage



Transit



Poster

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# Magazine & Newspaper



## We Make Finding Major Medical A Minor Effort

Introducing an easy-to-use online marketplace to one-stop comparison-shop for health benefits.

*One, Mississippi* makes it easy for individuals and small businesses to shop and compare a wide range of competitively priced, private health coverage options. Administered by the State, this free market, competitive solution puts the information you need to make informed decisions, all in one place.

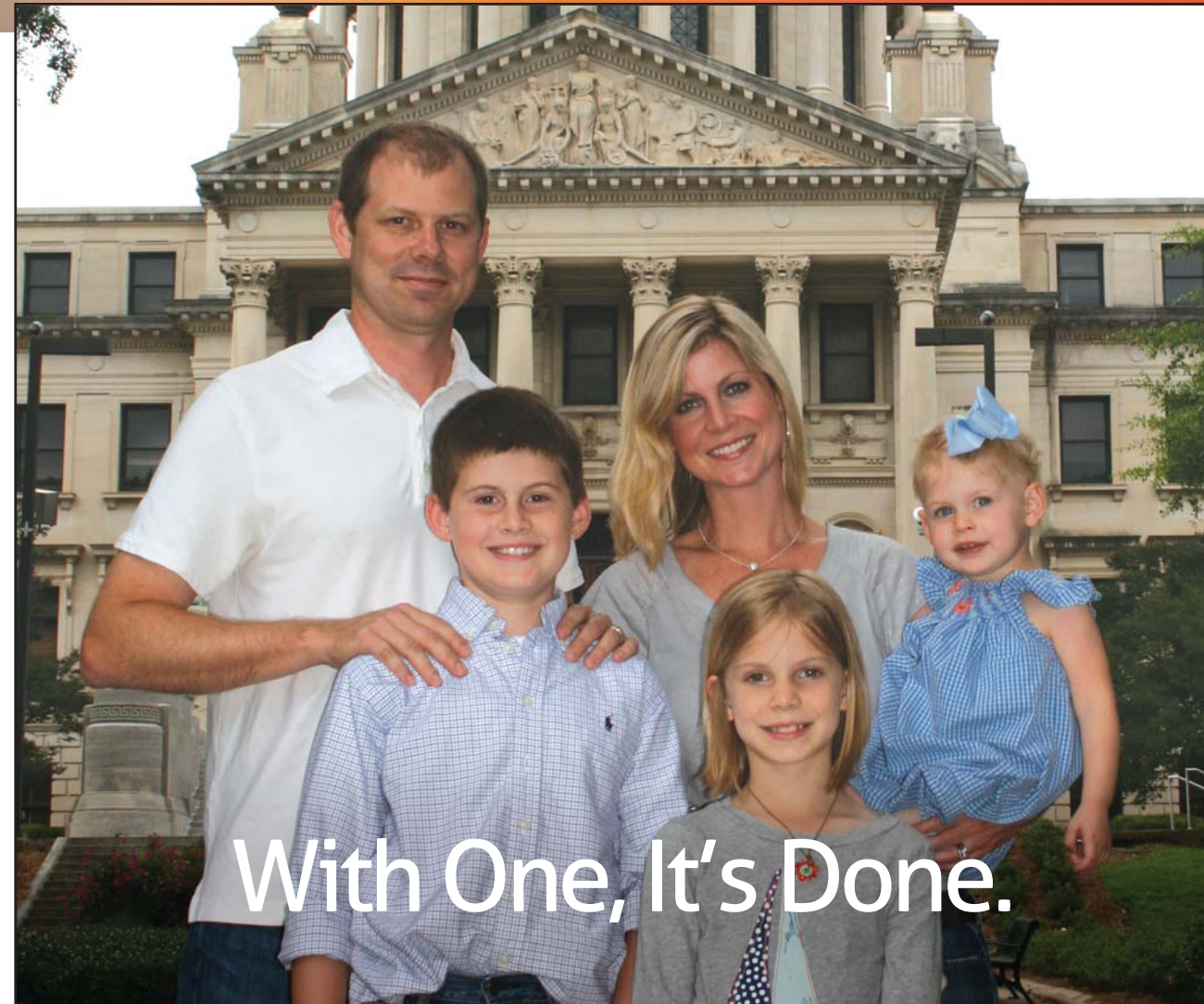
Count Me In.

 **One, Mississippi**  
Your Health Insurance Exchange



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# Magazine & Newspaper



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Your Health Insurance Exchange



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# Magazine & Newspaper



## One Site Fits All.

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Count  
Me In.

 **One, Mississippi**<sup>™</sup>  
Your Health Insurance Exchange

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# Magazine & Newspaper



One,  
for the  
money.

Introducing a one-stop comparison-shop  
for health insurance you can count on.

*One, Mississippi* makes it easy for individuals and small businesses to shop and compare a wide range of competitively priced, private health coverage options. Administered by the State, this free market, competitive solution puts the information you need to make informed decisions, all in one place.

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A Better Way to Play the Game



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# Magazine & Newspaper



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# Single Sheet Flyer



#### **What is *One, Mississippi*™?**

- Your internet-based one-stop shop for health insurance – similar to Travelocity® or Expedia® for health plans
- An easy-to-use, easy-to-understand online marketplace for major medical health insurance, where individuals and small businesses can comparison shop for health benefits
- Only qualified health plans certified by the Mississippi Department of Insurance will be available through the Exchange
- *One, Mississippi* will be a free market, competitive solution administered by the State



#### **Why we need *One, Mississippi*.**

- To increase access to and transparency of health insurance in Mississippi
- The Patient Protection and Affordable Care Act requires that a health benefit exchange be in place for each state by 2014
- If Mississippi does not create its own exchange, the Federal Government will operate one for the State
- Mississippians believe the people of this State are best equipped to design and regulate an Exchange that meets their needs



#### **For Mississippians, By Mississippians.**

- Mississippi is a leader among states in developing its own Health Insurance Exchange
- Mississippi is one of only a few states in the nation making significant progress in developing its own Exchange



Visit [www.OneMississippi.com](http://www.OneMississippi.com) to get started.

## Count Me In

*One, Mississippi* is regulated by the Mississippi Insurance Department





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# Online Media



## Microsite



## Web Banners



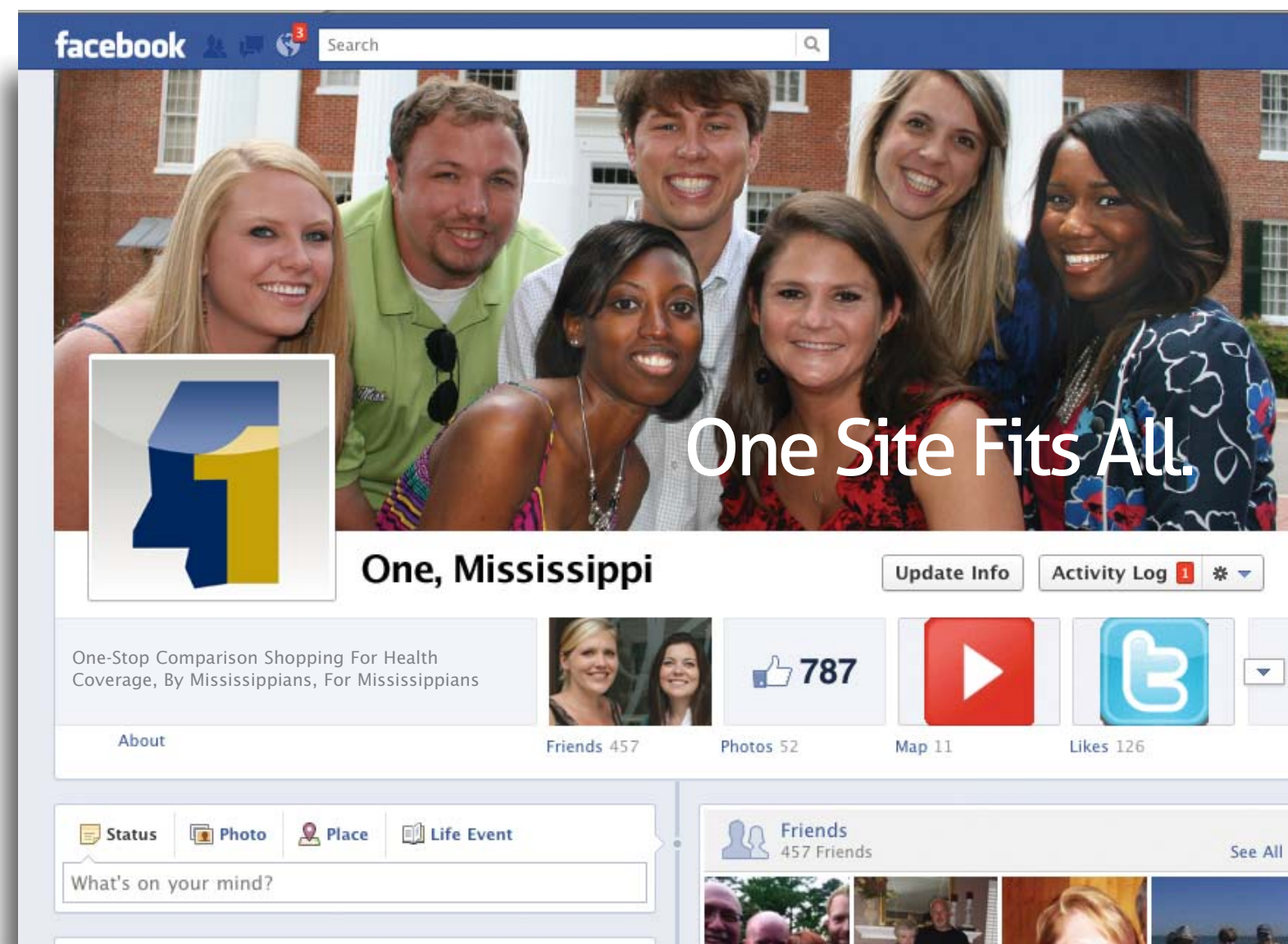


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# Social Media



## Facebook



One Site Fits All.

## Twitter



## Other Mission-Critical Action Steps



- Television Advertising ..... Cable and local affiliate networks
- Radio Advertising
- Print Advertising ..... Newspaper and Magazine
- Outdoor Advertising ..... Bulletins and Posters
- Digital Advertising ..... Microsite, Web Banners, Social Media,  
YouTube video content
- Out of Home Media ..... Signage, Posters, Transit,  
Promotional Items
- Public Relations Sponsorships





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# **Adoption of Final Recommendations on Essential Health Benefits**

# **Outreach & Education: Mississippi Demographics**

# Outreach & Education

## Awareness

- Notifying the general public that a health insurance exchange has been established in Mississippi

## Knowledge

- Broadly disseminating information about the exchange

## Understanding

- Facilitating public understanding of how and why they should access the exchange

# Target Populations

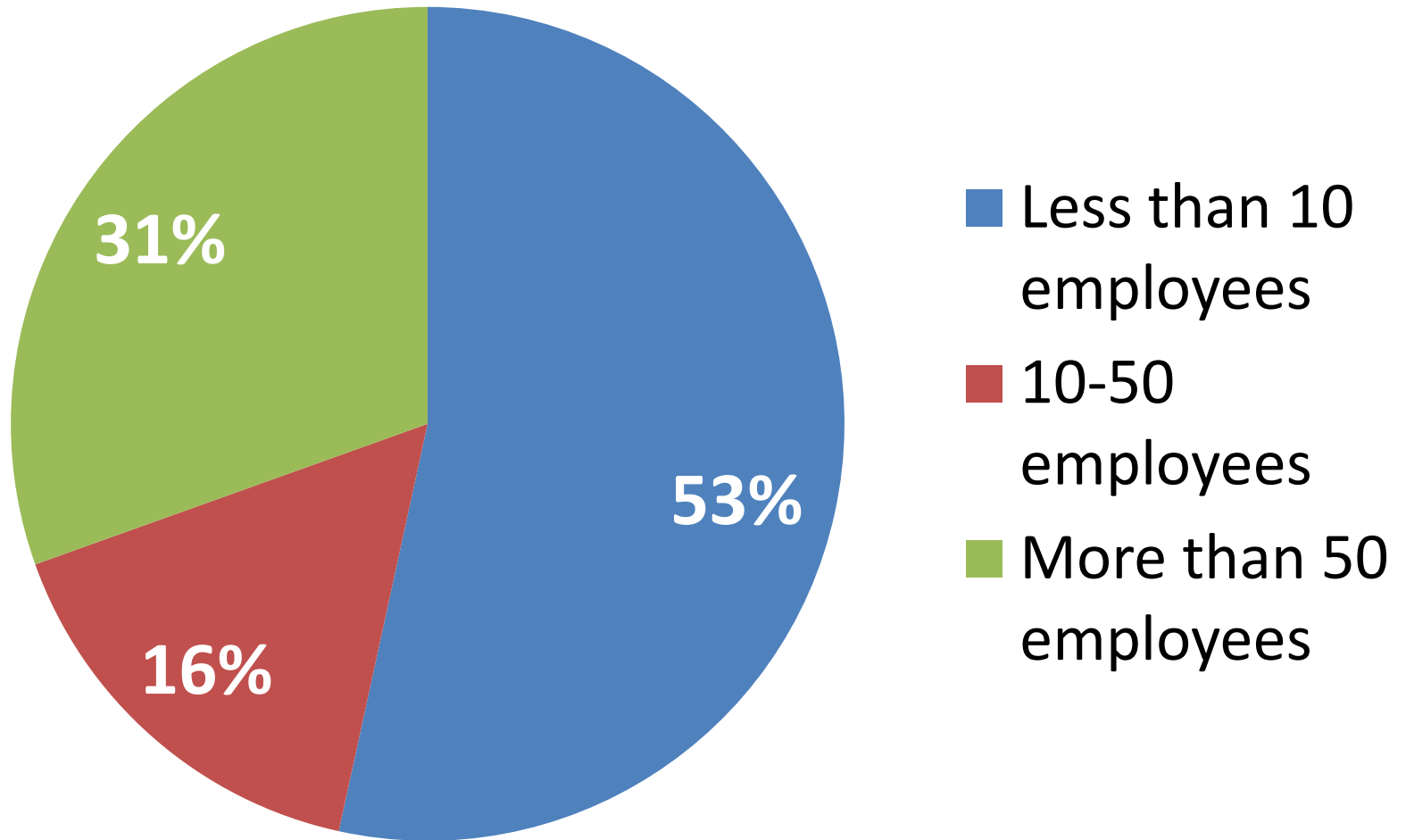
## Small Businesses

- Beginning January 1, 2016, this will include businesses with up to 100 employees

## Individuals

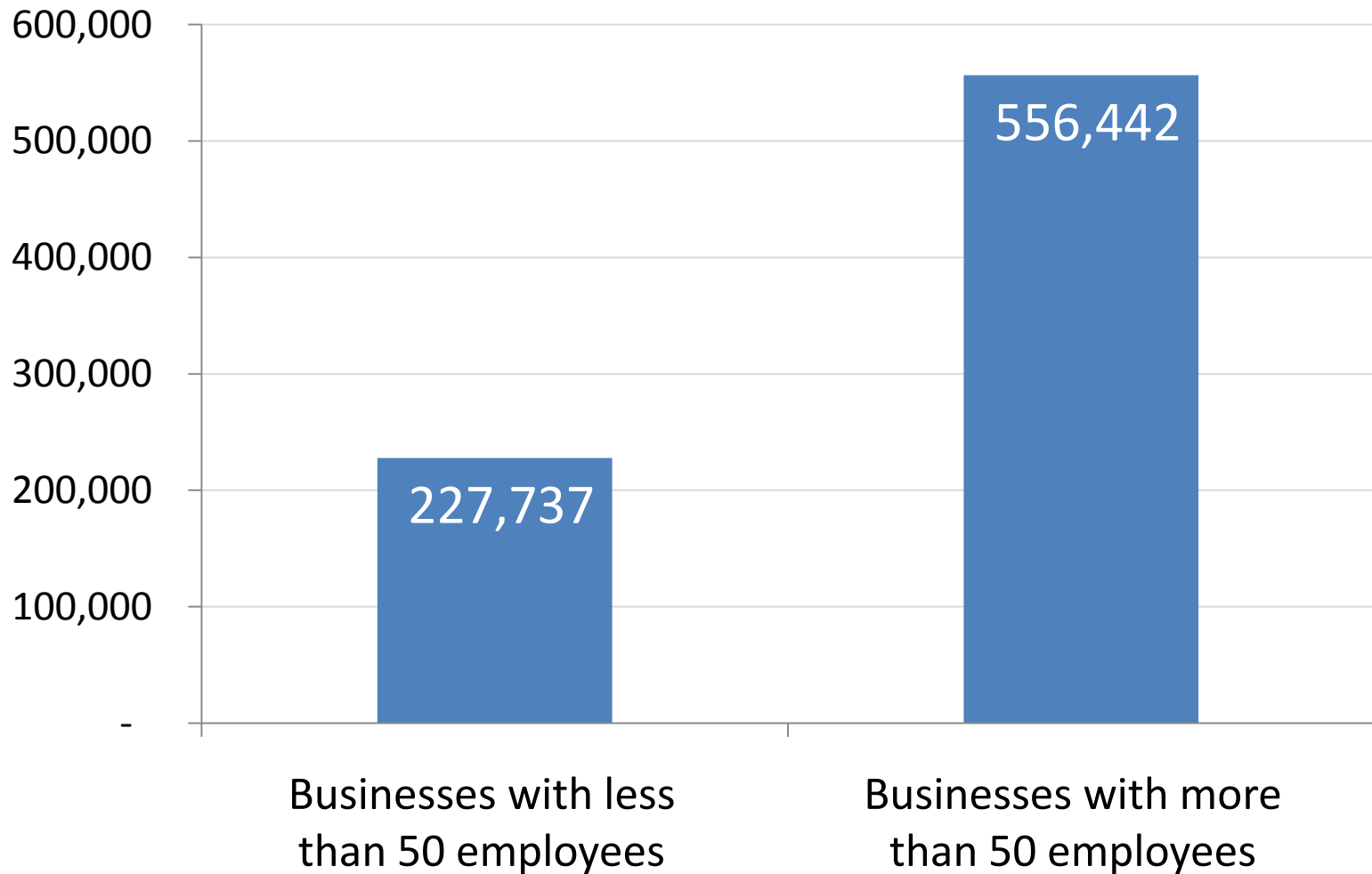
- Persons with incomes below 138% Federal Poverty Level (FPL) will be part of the Medicaid expansion population
- Persons with income between 138% FPL and 400% FPL will be eligible for premium subsidies

# Private-Sector Businesses



Source: [meps.ahrq.gov](https://meps.ahrq.gov)

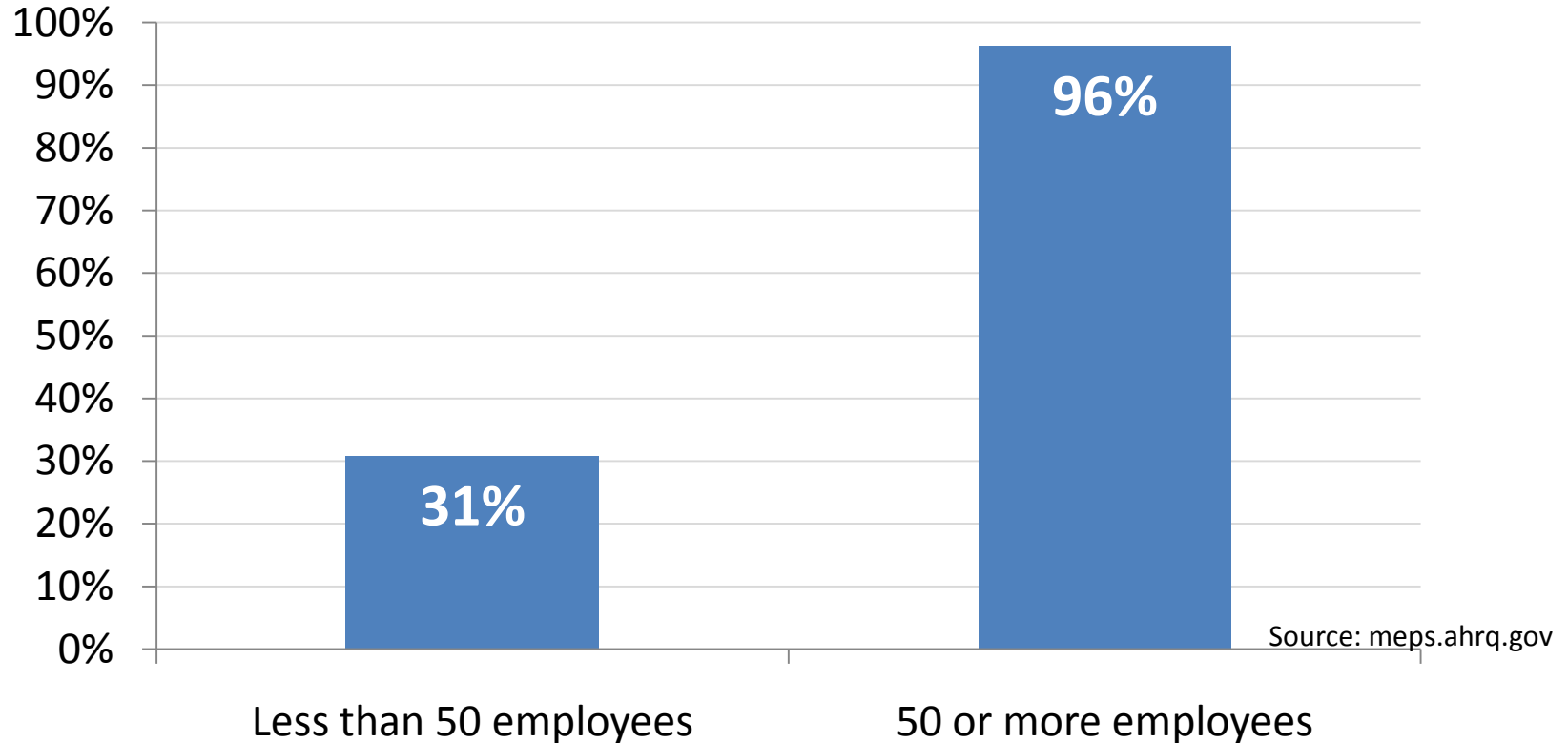
# Number of Private-Sector Employees



Source: meps.ahrq.gov

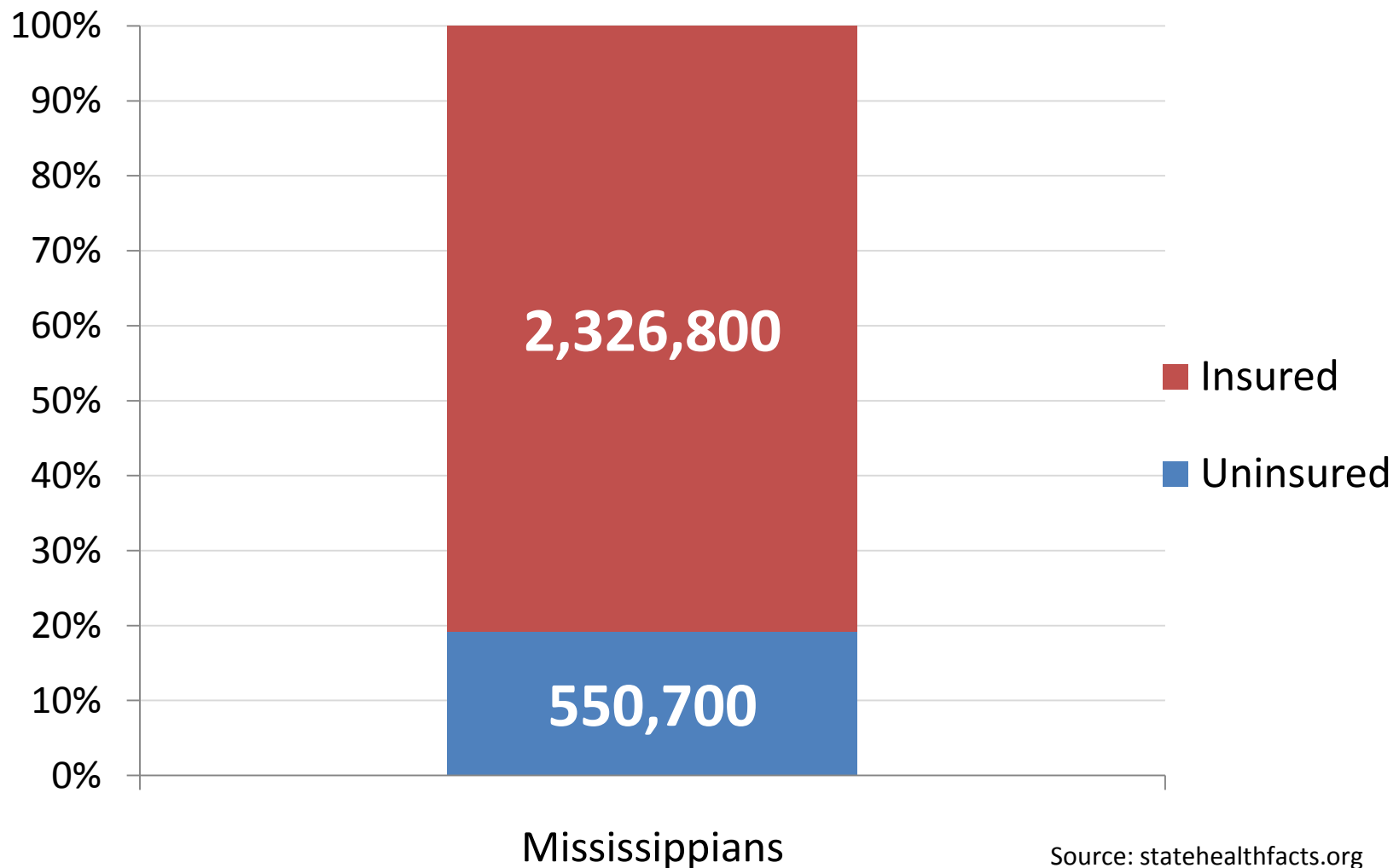


# Percent of Businesses That Offer Health Insurance

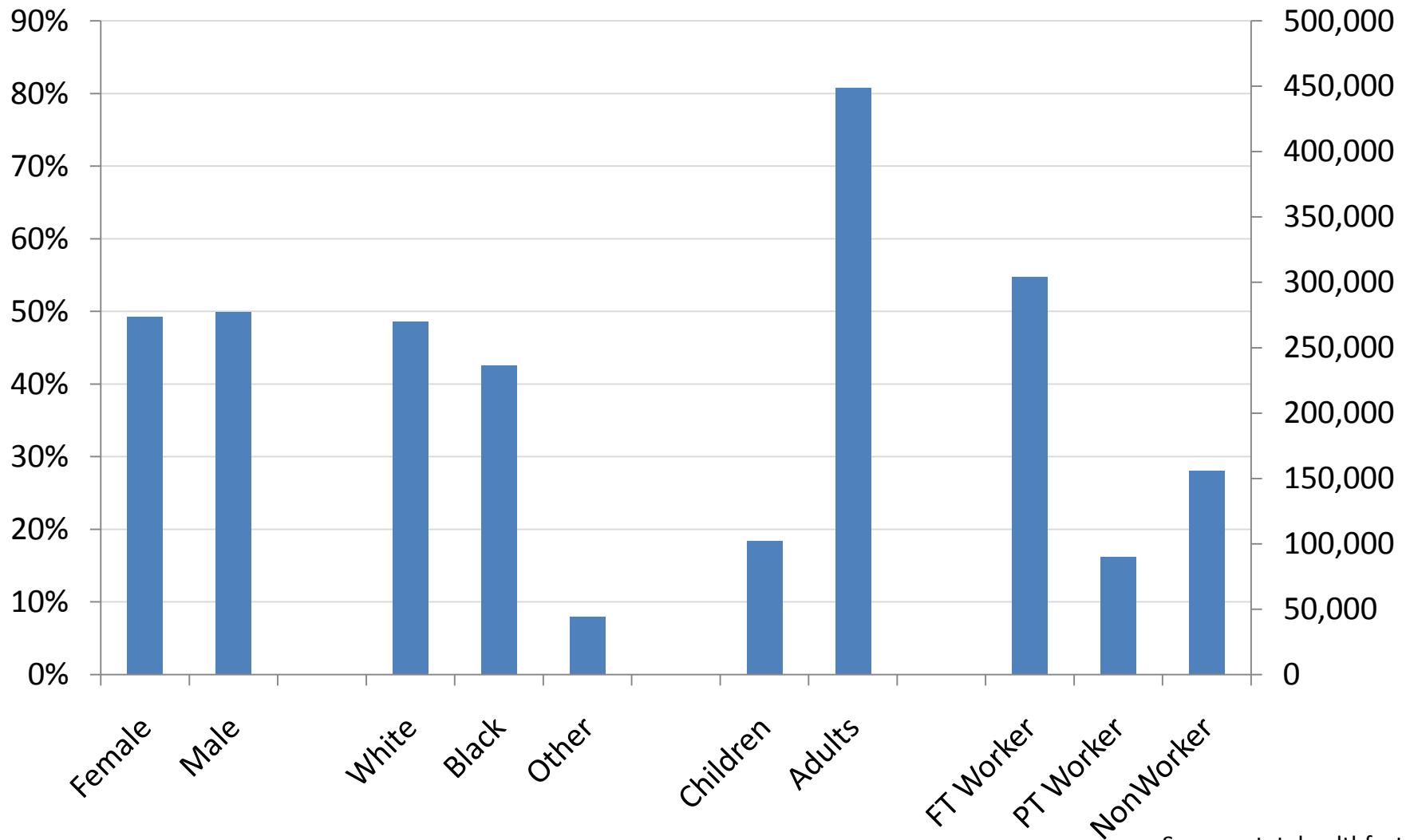


Of the small businesses that offer health insurance, only 85% of full-time employees are actually enrolled.

# Insured vs. Uninsured Population

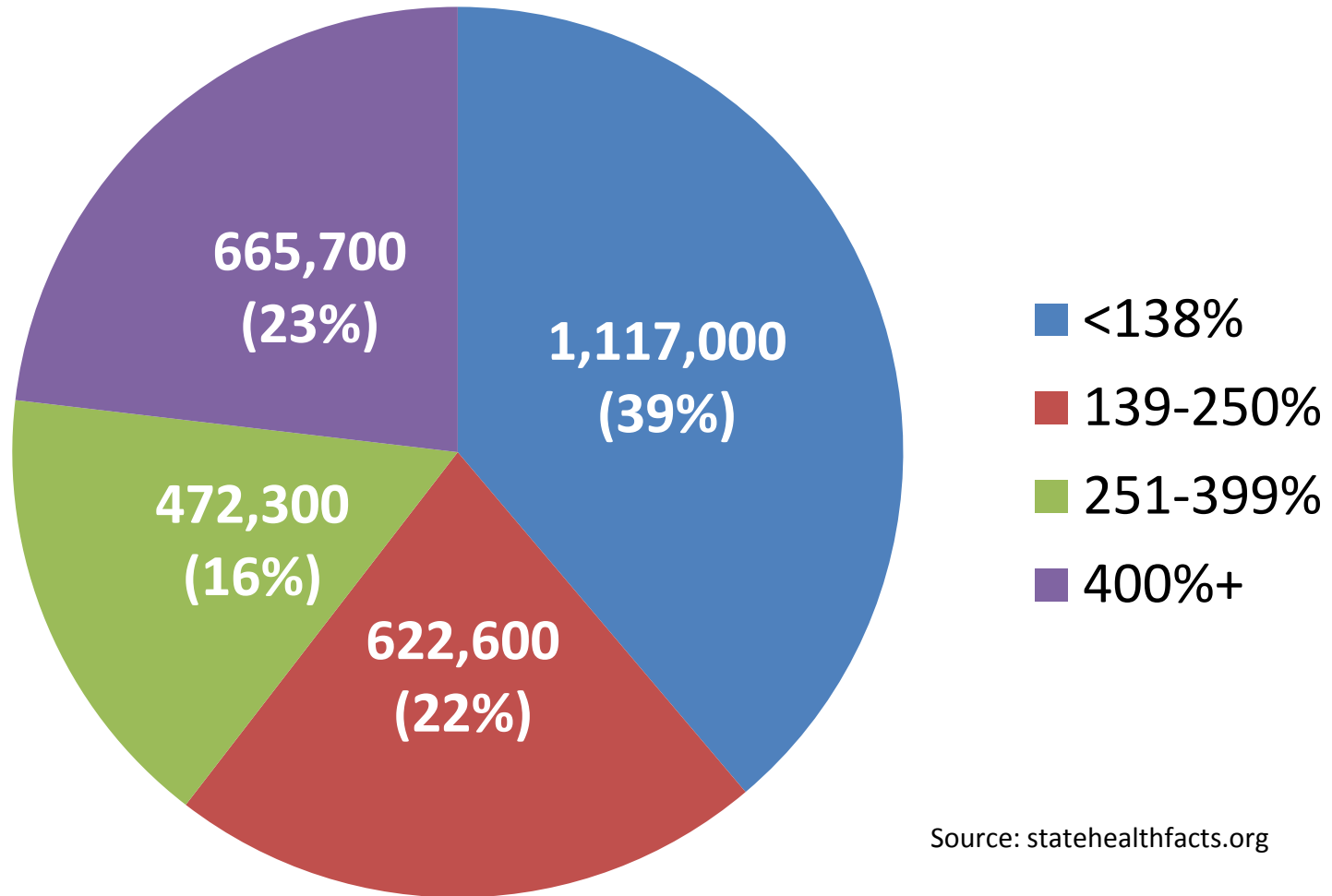


# Characteristics of the Uninsured



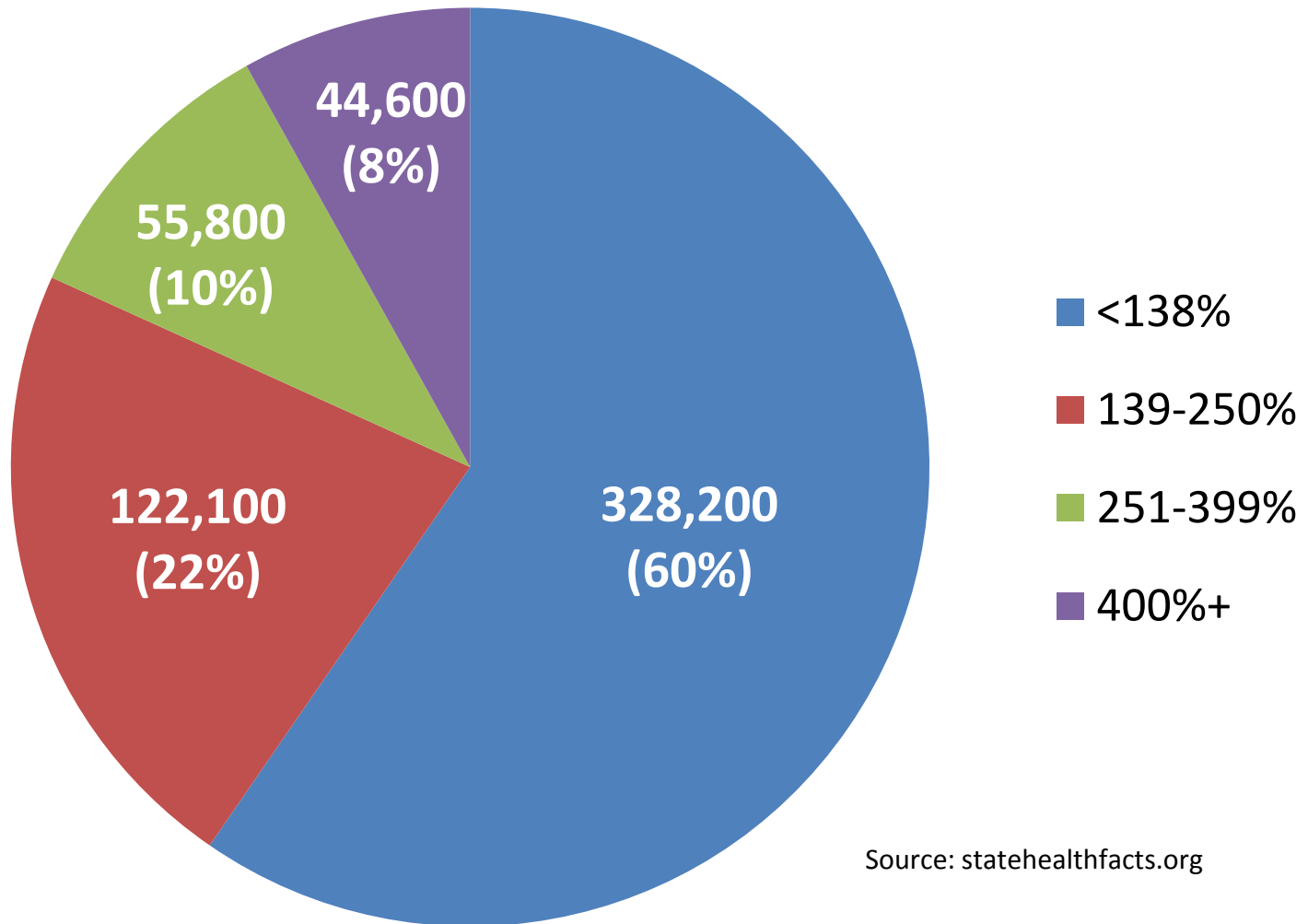
Source: statehealthfacts.org

# Total Mississippi Population by Income (FPL)

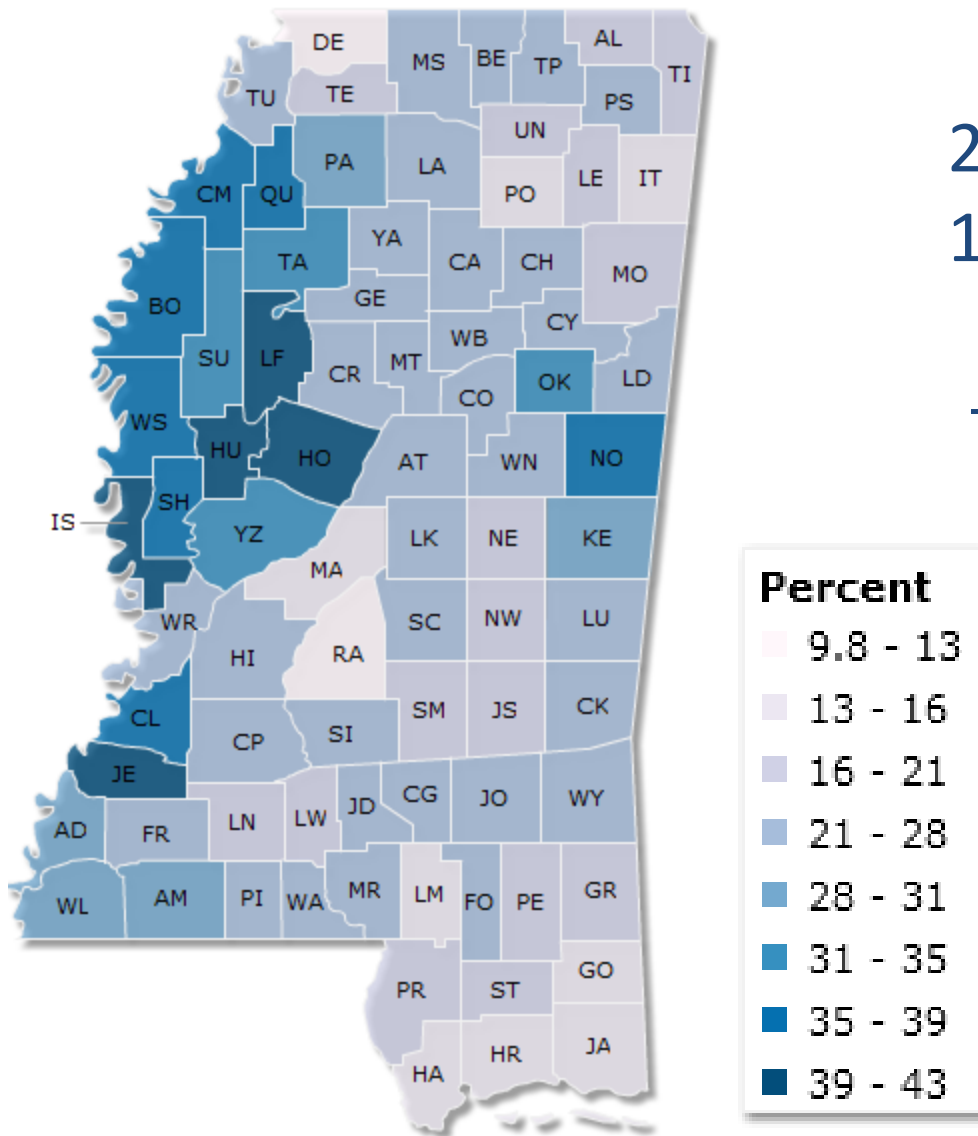


Source: statehealthfacts.org

# Uninsured Population by Income (FPL)



# Poverty Rate by County



21% of Mississippi is below 100% FPL (13.5% national)

## – Highest Poverty Rates:

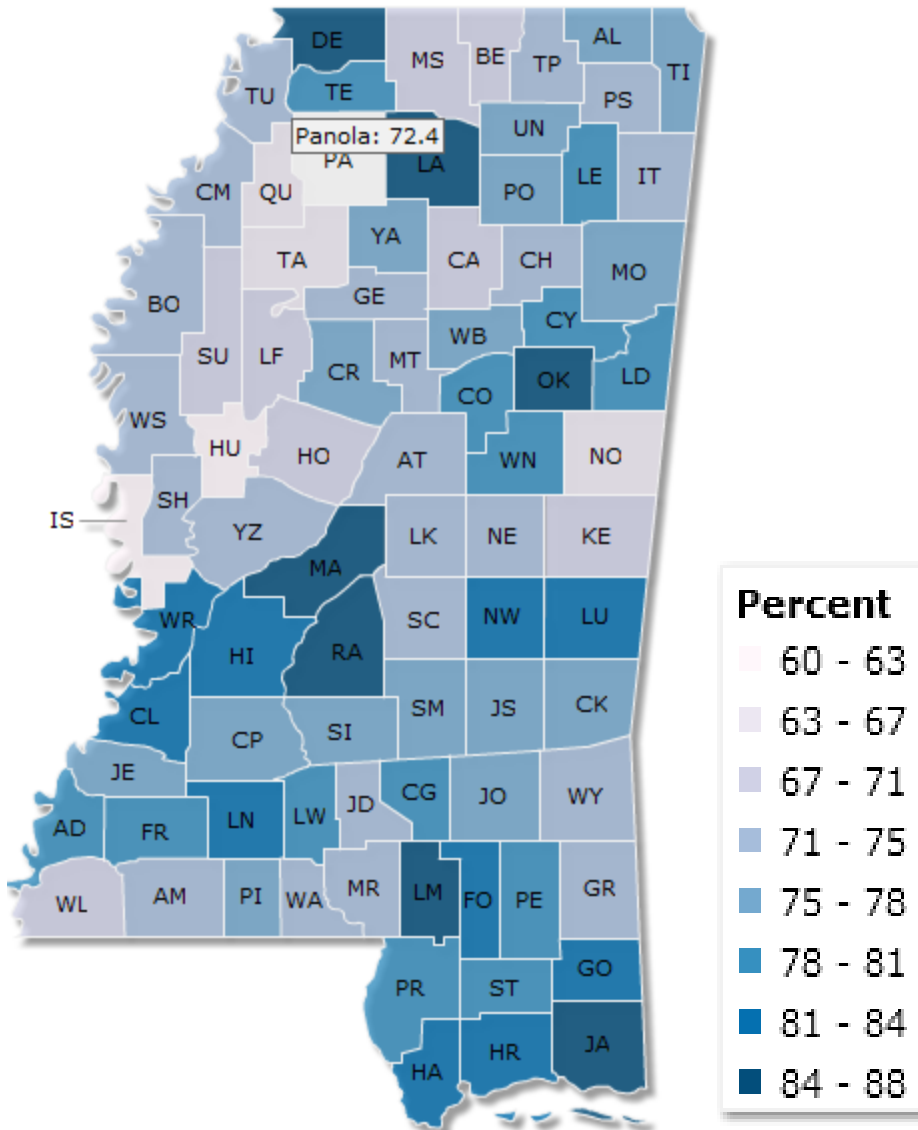
- Holmes County (42.7%)
- Issaquena County (42.7%)
- Leflore County (41.6%)

# Education Level by County

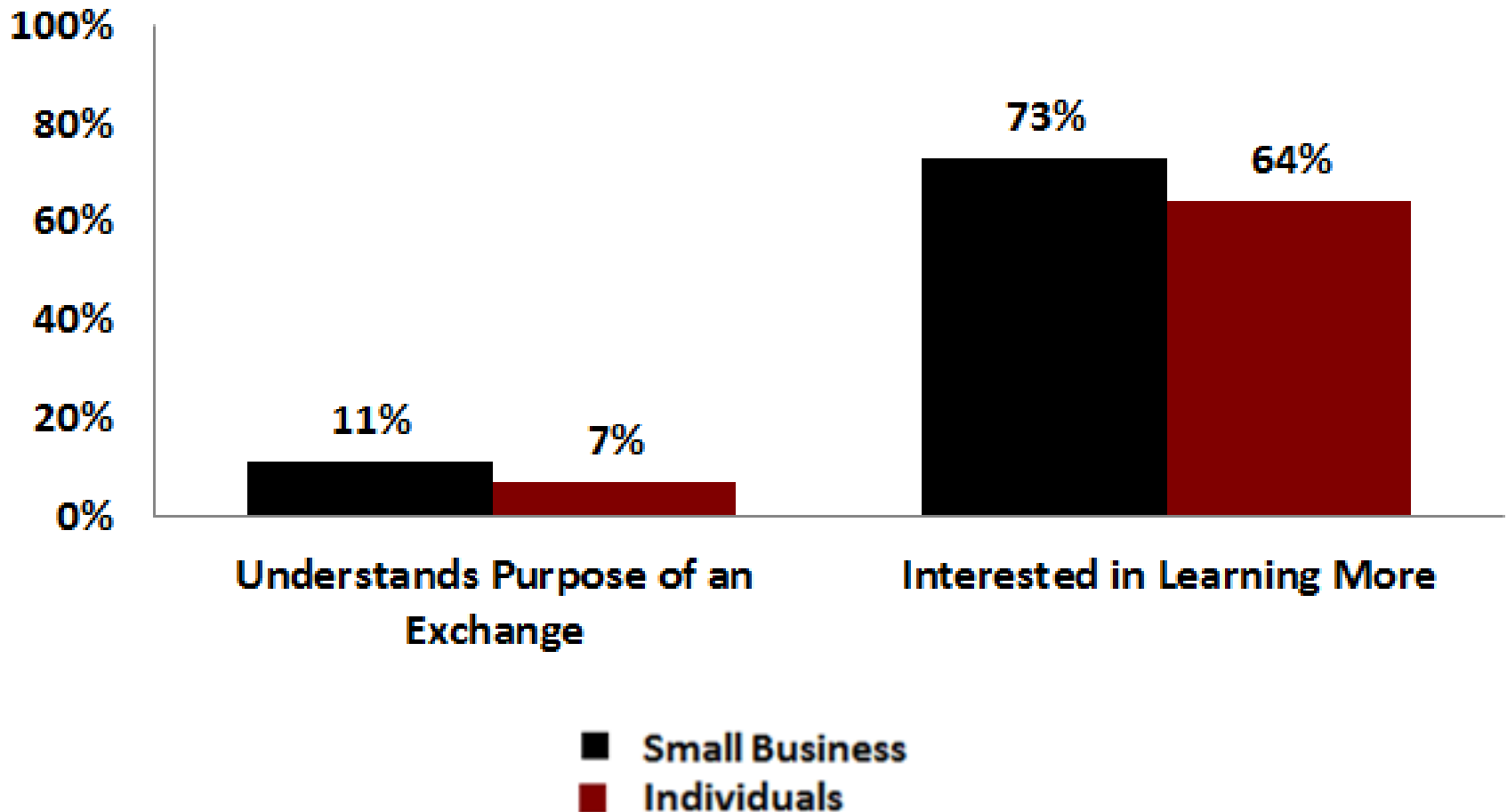
80% of Mississippians 25 years and older have a high school degree or higher (85% national)

– Lowest Education Rates:

- Issaquena County (59.7%)
- Humphreys County (62.9%)



# Mississippians' Understanding of a Health Insurance Exchange





# Questions for Subcommittees

- What marketing channels should the state engage in to raise awareness of an exchange and consumer options?
- What elements should be included in public relations and advertising campaigns to drive enrollment in the exchange?
- What points of contact should be made (e.g., schools, churches, community centers, etc.)?

# **Overview of PPACA Navigator Program**

# Navigator Program

- Navigator Qualifications
- Navigator Duties
- Navigator Compensation
- Navigators, Producers, and Mississippi Law
- Certification and Training
- Expected “Help” from HHS

# Questions for Subcommittees

- What are the important issues that need to be included in the training program for Navigators?
- What are the important issues that need to be included in the licensure/certification program for Navigators?
- What type of oversight should be required and who should be charged with this oversight?

# **Outreach, Education, Adoption, & Enrollment: Initial Findings & Comments from Subcommittees**

# Navigators

## Role of a Navigator

- A navigator's role is distinct from the role of a producer
- Navigators should provide education and information to individuals about the Exchange
- Navigators should NOT enroll consumers in health plans
- Once an individual is ready to enroll, Navigators should transition them to the appropriate contact

## Certification vs. Licensure

- Certification is favored over licensure
- Some subcommittees suggested pre-certification requirements (e.g., background & credit check)

# Navigators

## Training Program

- Training program should balance rigor with accessibility
- Training should be comprehensive
- Navigators should be trained in the following areas:
  - HIPAA compliance
  - Consumer protection standards
  - Exchange processes
  - Terminology
  - Eligibility requirements

# Communications & Marketing

## Utilization of Diverse Marketing Efforts

### – Traditional marketing mediums

- TV
- Print
- Radio

### – Grass-Root Efforts

- Churches and faith-based groups
- Community health centers
- Colleges and universities
- Libraries
- State agencies
- Business associations
- Medical offices & associations
- Professional associations
- Public and sporting events
- Chambers of commerce
- County supervisors
- Community organizations



# Communications & Marketing

## Messaging

- Keep it simple
  - Easy to understand (4<sup>th</sup> grade reading level)
  - Easy to remember
  - Easy to relate to
- Subcommittees suggested that the message should focus on three main points:
  - Exchange's ease of use
  - Consumer's ability to choose a tailored plan
  - Transparency



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