

## VA HBE Outreach Subcommittee

### RECOMMENDATIONS

October 27, 2022

**To inform efforts to educate and enroll Virginians in quality healthcare options made available as the state stands up its own health insurance marketplace, we recommend the following strategic considerations as part of an integrated outreach and education campaign that seeks to connect Virginians with health insurance and reduce the number of uninsured residents statewide:**

- Take a data driven approach to outreach and target audiences accordingly – utilize existing data sources including Census and others to target audiences likely eligible for APTC coverage options. Income, geography, race/ethnicity, age, citizenship status, and language preference data are all important components if available.

**Response:** The Virginia Health Benefit Exchange (VAHBE) agrees and shares the Advisory Committee’s recognition of the importance of taking a data driven approach to developing outreach strategies and reaching target audiences.

To serve this goal, we have been engaged in gathering publicly available Census Bureau and other data to facilitate identification of key segments of the uninsured and underinsured populations in Virginia. Our data driven population segmentation approach allows for targeted and tailored outreach based on the same data categories recommended by the Advisory Committee.

Our ongoing outreach strategies will continue to focus on reaching as diverse a population as possible with messaging and information tailored to the needs of these demographically diverse population segments.

- Plan to leverage customer data when available to develop customized, direct to consumer marketing with information specific to circumstances and steps in the enrollment journey. Develop mechanisms to share and segment data that enables direct and targeted email, text, and phone call efforts from VA HBE to help individuals complete the enrollment process.

**Response:** VAHBE agrees and shares the Advisory Committee’s goal to maximize outreach opportunities. One of the many benefits of transitioning to a full state-based exchange is access to consumer data, which we do not presently have with Healthcare.gov. While maintaining the security and privacy of consumer information, the HBE will leverage our marketplace platform tools and data to identify steps along the application and enrollment journey where we can send targeted reminders and supporting information to facilitate completion of the enrollment process. The Virginia HBE will also leverage data and tools to send appropriate, targeted, and timely direct and other outreach to consumers to inform, educate, and promote action to obtain health insurance coverage.

- Train and equip navigators and assisters to provide in person enrollment assistance, with availability in localities statewide. Coordinate training with Medicaid and CHIP enrollment counselors to minimize churn, get help with the enrollment process and referrals to other forms of support and services that can help improve health and well-being.

**Response:** VAHBE agrees and appreciates the Advisory Committee’s recognition of the crucial role navigators and assisters play throughout spectrum of public and private insurance coverage in increasing and retaining enrollment. Ensuring navigators and assisters have sufficient knowledge and resources to effectively assist consumers is a top priority of the Virginia Health Benefit Exchange. Completing Virginia’s transition to a full state-based exchange next year will further enhance Virginia’s ability to support a robust, state-wide navigator and assister program. Currently, there are 32 navigators and assistors providing services in 24 localities.

In addition to the annual training navigators and assisters must complete for certification, navigators and assisters receive weekly training through the VAHBE’s Certified Application Counselor Designated Organization.

These weekly trainings, supported by Virginia VAHBE grant funding and oversight, cover various, relevant topics, including:

- Best practices for providing direct enrollment assistance to consumers.
- Applying for Marketplace, Medicaid and/or FAMIS coverage.
- Ways to assist consumers with complex case resolution and filing appeals.
- Eligibility requirements and policy updates for Marketplace, Medicaid, and other insurance affordability programs.

Cases studies of complex eligibility scenarios, inclusive of the final eligibility outcomes, are presented, ensuring Navigators and assisters practical, real-world knowledge to assist consumers through to successful enrollment.

The trainings also provide information on services and agencies for consumer referrals when support is needed that falls outside of the scope of navigators and assisters.

- Recognize and encourage the important role that agents and brokers play in enrollment and health insurance literacy education and in person assistance to consumers statewide by coordinating training and establishing multiple avenues for consumers to know and understand coverage options.

**Response:** The VAHBE agrees and recognizes the vital role agents and brokers play in driving enrollment efforts and supporting continuity of coverage among residents of the Commonwealth.

During the 2021 General Assembly session, VAHBE was happy to support the inclusion of agents and brokers in legislation mandating the creation of an annual marketing plan.

The Virginia HBE will have resources dedicated to facilitating agent and broker training, customer support, and engagement. Beginning in early 2023, we will kick-off monthly agent and broker engagement meetings. We are already meeting with members of the agent and broker

community to plan and coordinate these meetings. The purpose of these meetings is to provide transition and Exchange related updates, answer questions and obtain feedback, and serve as a forum to share knowledge and best practices related to serving consumers and driving enrollment efforts.

- In addition to helping customers gain an increased awareness of health insurance availability and obtaining health coverage, outreach efforts can: (1) educate customers to increase health insurance literacy, and (2) help customers understand how to use health insurance. Navigators, assisters and agents and brokers are instrumental in such efforts.

**Response:** The VAHBE agrees and shares the value of educating and empowering Virginia consumers to make informed choices about health coverage. As we continue to develop the HBE long term marketing and outreach goals and objectives, strategies will be included to increase health insurance literacy and improve consumers' understanding of how to use health insurance coverage. Those strategies will leverage our agents and brokers, navigators and assisters, agency partners, and existing community organizations.

- Provide a consumer-focused experience, accessible to all Virginians, including resources and assistance in culturally and linguistically appropriate ways, including language translation and customer service. Train and equip community-based organizations and preexisting local support networks who work with these populations to serve as trusted messengers to conduct outreach and enrollment efforts.

**Response:** The VAHBE agrees and strives to provide accessibility to services in culturally and linguistically appropriate ways to all Virginians with an emphasis on the consumer experience. The HBE platform and publicly facing website are being developed to accommodate foreign languages and translation services will be available through the Consumer Assistance Center.

VAHBE continues to partner with trusted entities in the community through our statewide navigator network to reach consumers in culturally and linguistically appropriate ways, collaborate on outreach and enrollment efforts, and serve as trusted messenger to vulnerable and at-risk populations. Outreach to and participation with local community-based organizations will be a key component of our outreach and education activities.

- Take a “whole of government” approach to outreach and enrollment, coordinating closely with other state agency partners that have touchpoints with VA HBE consumers such as Department of Social Services, Medicaid, SNAP, Department of Labor, and others to share information about VA HBE health coverage options.

**Response:** VAHBE agrees and appreciates the Advisory Committee's recognition of the opportunities available as a full state-based marketplace to maximize coverage, by coordinating with multiple other state agencies whose work intersects with the populations we serve. We are collaborating with the Department of Medical Assistance Services (DMAS) and the Department of Social Services (DSS) on a regular basis to identify marketing and outreach

activities that can promote the continuity of coverage and share information about coverage options available on the Exchange. Additional collaborative opportunities with other state and local government agencies will begin in early 2023 to expand the reach of the HBE and provide information on the availability of coverage through the Exchange.

- Engage and enlist partners including health plans, providers, small businesses, industry professionals, and community-based organizations to serve as brand ambassadors and conduct outreach efforts. Examples of potential stakeholders to engage include community health centers/safety net providers, faith-based entities, direct service providers such as food pantries, housing shelters, and utility assistance.

**Response:** VAHBE agrees and values the strong role a cross-industry, cross-organization, and Commonwealth-wide approach will play in supporting consumers in accessing health coverage and assistance in obtaining it. These efforts are part of the VAHBE's planned outreach strategies beginning in early 2023. To date, nearly 800 different partners, including health plans, providers, small businesses, industry professionals, and community-based organizations, to serve as brand ambassadors and champions have been identified. We will begin reaching out to establish relationships, build awareness of the Exchange, and provide information on coverage options and assistance available through the Exchange.

- Plan and execute an integrated communications campaign to raise brand awareness and build trust among Virginia consumers that supports marketing activities that utilize multiple channels, leverages up to date consumer behavior, media trends and technology, and maximizes use of resources against target audience.

**Response:** The VAHBE agrees and strives to be a trusted public resource for Virginians. Throughout the transition and ongoing operations as a state-based Exchange, the VAHBE will use integrated marketing, outreach, and communications strategies to build and grow the Exchange's reputation as a trusted resource for quality, affordable health coverage in Virginia. As recommended, the HBE will utilize multiple channels, leverage up to date consumer behavior, media trends and technology, and maximizes use of resources against target audience. The goals of the integrated strategy are to build Exchange awareness, help consumers learn more about the Exchange and key concepts in health insurance, learn how to take action to purchase plans using the Exchange, and to motivate consumers to maintain coverage once they've enrolled in plans.

- Recognize the value of lived experience and respect that VA HBE customers are subject matter experts in their own lives and have valuable insights and perspectives to share. Develop mechanisms to regularly engage Virginia consumers and incorporate their feedback to make continuous improvements to the VA HBE.

**Response:** The VAHBE agrees and recognizes that lived experience of our customers is critical to informing quality services that reflect the communities we serve. Presently, VAHBE engages Virginia consumers through the Navigator and Assister networks. As Navigators and Assisters

have the most opportunity to interact directly with consumers, insights and perspectives are gathered and shared through reporting from the assister networks and incorporated into marketing and outreach planning to ensure continuous improvement. As VAHBE makes the transition to a standalone state-based Exchange, there will be more opportunity to engage directly with consumers through interactions with the consumer assistance center, targeted outreach events, social media marketing and email marketing activities. VAHBE is also exploring additional opportunities to bring voices of lived experience more directly to Exchange leadership. These increased engagements will provide meaningful insight into ways the VAHBE can improve and provide a better consumer experience.