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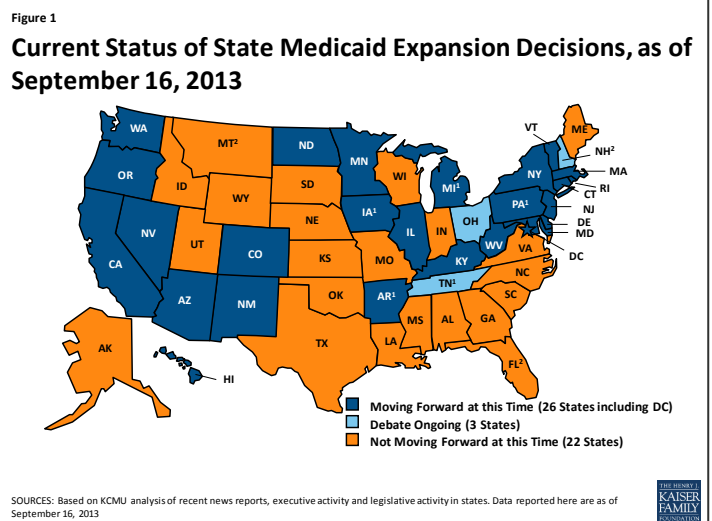
# Getting into Gear for 2014: An Early Look at Branding and Marketing of New Health Insurance Marketplaces

As of September 2013, states and the federal government are on the eve of their October 1<sup>st</sup> launch of open enrollment for the new Health Insurance Marketplaces, where consumers will be able to shop for and purchase private coverage and potentially receive subsidies to lower the cost of that coverage. Achieving adequate enrollment through these Marketplaces will be important for fulfilling the Affordable Care Act's (ACA's) goal of reducing the nation's uninsured rate. Moreover, sufficient enrollment, particularly among young and healthy individuals, will be important for ensuring the financial sustainability of the Marketplaces over time.

Recognizing the importance of enrollment, the federal government and the 17 states operating State-based Marketplaces have invested resources and conducted extensive consumer research to inform the branding and marketing campaigns for their Marketplaces. Based on a review of publicly available materials as of September 2013, this brief provides an examination of the Marketplace branding strategies, websites, and marketing materials, providing insight into how consumers will be introduced to the Marketplaces and some of the key messages and approaches the Marketplaces will utilize to encourage individuals to enroll.

## BACKGROUND

The ACA seeks to reduce the number of uninsured through two key coverage expansions: the creation of new Health Insurance Marketplaces and an expansion in Medicaid eligibility. The Health Insurance Marketplaces will provide consumers with a choice of qualified health plans, offering similar benefits, so they can select the one that best meets their needs. Individuals with incomes between 100%-400% of the federal poverty level (\$11,500 to \$46,000 for an individual in 2013) may qualify for tax credits to lower the cost of the premiums and may also be eligible for cost sharing subsidies to reduce what they pay out of pocket for care. The Medicaid expansion will extend eligibility to adults with incomes below 139% of the federal poverty level (\$15,856 for an individual in 2013). However, the Supreme Court ruling on the ACA effectively made the Medicaid expansion optional for states, and as of September 16, 2013, 26 states are moving forward with the expansion, 22 states are not moving forward, and debate is ongoing in 3 states (Figure 1). In states that do not expand Medicaid, poor

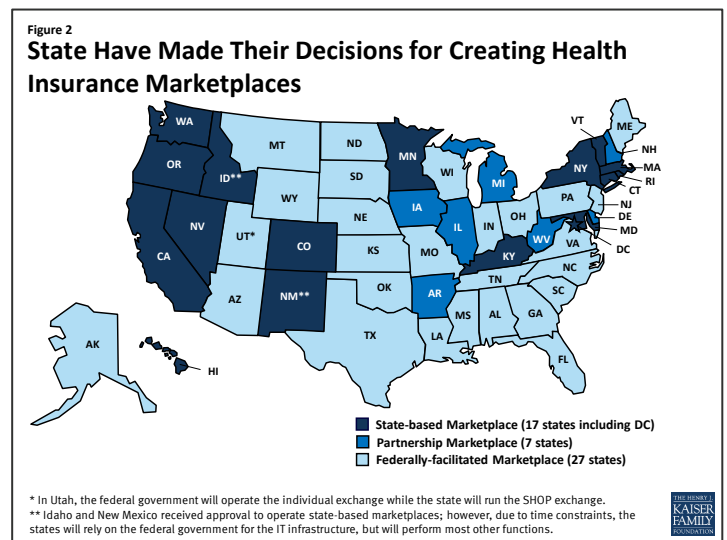


adults will continue to face a coverage gap because adults with incomes below 100% of the poverty level will not be eligible for the premium subsidies for Marketplace coverage.

**In addition to these coverage expansions, the ACA establishes a new integrated enrollment process for coverage through the Marketplaces, Medicaid, and the Children’s Health insurance Program (CHIP).** This process will allow consumers to apply for coverage through an online portal, by phone, via mail, or in person using a single, streamlined application. Moreover, technology will be utilized to reduce paperwork requirements and speed the eligibility determination process.

**While Marketplaces across states share some common attributes, how they look and function varies, reflecting different choices made by states.** Nationwide, 17 states, including the District of Columbia, have established a State-based Marketplace, 7 states are operating their Marketplace in partnership with the federal government, and 27 states have defaulted to the Federally-facilitated Marketplace (Figure 2).

With regard to branding and marketing of the Marketplaces, states running their own Marketplaces are responsible for all functions, including designing the website, developing the Marketplace logo and tagline, and developing its outreach and marketing campaign. In contrast, the federal government is responsible for all of these activities in the 27 states where the Federally-facilitated Marketplaces will operate. States and the federal government will share duties in Partnership Marketplaces, with the federal government responsible for branding the Marketplace and its website and the states responsible for developing and implementing outreach and marketing campaigns.



**Marketplaces are in different stages of readiness, particularly with website development and the development and implementation of marketing campaigns.** The federal government and most states running their own Marketplaces unveiled their websites earlier this year and have begun to launch the initial phases of their marketing campaigns. However, some states got a late start establishing their Marketplaces and, as a result, are further behind. Idaho and New Mexico, in particular, will rely on the federal information technology infrastructure during the first year of operations and only recently selected vendors to assist with developing their marketing campaigns.

**In all states, enrollment will open for Marketplaces on October 1, 2013, with coverage becoming effective on January 1, 2014.** This initial open enrollment period will last through the end of March 2014. In addition, the Medicaid expansion will become effective as of January 1, 2014 in states that expand Medicaid. Enrollment in Medicaid is not limited to the open enrollment period.

## KEY FINDINGS

As discussed in the key findings below, there are a number of important similarities and differences in how the Marketplaces are introducing themselves to consumers and their approaches to raising awareness and motivating individuals to enroll.

### BRANDING

The name, logo, and tagline for each Health Insurance Marketplace will often be the first face of the Marketplace for consumers and, as such, will be key components to establish their brands and identities. As described below, State-based Marketplaces have taken a wide range of approaches in their names, logos, and taglines, although there are several common elements seen across a number of Marketplaces.

#### *Marketplace Names*

The federal Marketplace is simply named the “Health Insurance Marketplace.” It is also often referenced as “HealthCare.gov,” which will be the online portal for the Marketplace. Each State-based Marketplace has a unique name (Table 1). Only New Mexico uses the terms “insurance” and “exchange” in its name, “New Mexico Health Insurance Exchange;” however, 13 of the 17 use the term “health.” In terms of establishing a state-specific identify, 11 of the Marketplace names include the full state name, while the remaining 6 use the state abbreviation. The term “connect” and its variations, “connection” and “connector,” are also commonly used terms, found in six Marketplace names including the “Massachusetts Health Connector,” which pre-dates the ACA and, in large part, served as the model for the ACA Marketplaces. In addition, Kentucky’s Marketplace, “kynect,” uses a state-specific twist on the term, “connect.” Nevada and the District of Columbia use the related term “link.” Together, these names appear to highlight that the Marketplace will be the place to connect or link to “health.” California and Oregon took a somewhat different approach in their names, Covered California and Cover Oregon, which focus more on the Marketplaces’ goal of covering state residents. Still others focus on integrating the state identity into a one-word Marketplace name, such as “MNSure.” Lastly, some of the names represent a more literal description of Marketplace functionality such as the federal “Health Insurance Marketplace” and the “Washington healthplanfinder.” Others like “Access Health CT” and “Maryland Health Connection” are more focused on goals for consumers.

State	Marketplace Name
<b>Federal Government</b>	Health Insurance Marketplace (HealthCare.gov)
<b>California</b>	Covered California
<b>Colorado</b>	Connect for Health Colorado
<b>Connecticut</b>	Access Health CT
<b>District of Columbia</b>	DC Health Link
<b>Hawaii</b>	Hawai'i Health Connector
<b>Idaho</b>	Your Health Idaho
<b>Kentucky</b>	kynect
<b>Maryland</b>	Maryland Health Connection
<b>Massachusetts</b>	Massachusetts Health Connector
<b>Minnesota</b>	MNSure
<b>Nevada</b>	Nevada Health Link
<b>New Mexico</b>	New Mexico Health Insurance Exchange (NMHIX)
<b>New York</b>	NY State of Health
<b>Oregon</b>	Cover Oregon
<b>Rhode Island</b>	HealthSource RI
<b>Vermont</b>	Vermont Health Connect
<b>Washington</b>	Washington Healthplanfinder

## Logos

The federal Marketplace logo includes a stylized version of its name along with a small abstract design in blue and black. Blue is also one of the most common colors used in the State-based Marketplace logos. Other common colors include green and orange, with nearly all of the state Marketplaces using some variation of these colors (Figure 3). Three of the state Marketplace logos (Your Health Idaho, NY State of Health, and MNSure) include the state shape as part of the logo design. Several also use iconic state imagery. For example, HealthSourceRI's logo includes a wave, Vermont Health Connect's logo depicts the state's mountains, Connect for Health Colorado's logo includes aspen leaves, the New Mexico Health Insurance Exchange logo includes an image of the sun symbol also displayed on the state flag. Other logos convey a visual depiction of the Marketplace name. For example, Covered California's logo includes an image that is suggestive of a family being covered and Nevada Health Link's logo includes an image of several interlocking links.

Figure 3: Marketplace Names and Logos



## Taglines

The federal Marketplace uses the taglines, “Better Options. Better Health. Learn more at HealthCare.gov” and “Better Health is in Your Hands.” The State-based Marketplaces vary widely in their taglines (Table 2). Some focus on the ability to shop and compare plans through the Marketplaces, such as Hawaii Health Connector’s tagline, “Compare. Save. Enroll.,” Your Health Idaho’s tagline, “Shop. Compare. Choose.,” and Washington Healthplanfinder’s tagline, “Click. Compare. Covered.” Others highlight that consumers can come to the Marketplace to connect to health insurance coverage, such as Nevada Health Link’s tag line, “Connecting you to Health Insurance,” and Covered California’s tagline, “Your destination for high-quality health coverage.” Still others emphasize change like Connecticut’s “Change is here. Quality health care coverage is now within reach,” and Colorado’s “A new way to shop for health insurance.” A handful of states took a different approach and adopted taglines that were less descriptive and more inspirational, such as Cover Oregon’s tagline, “Long Live Oregonians!” and HealthSourceRI’s tagline, “Your Health. Your Way.”

**Table 2: Marketplace Taglines<sup>1</sup>**

	Tagline(s)
<b>Health Insurance Marketplace (HealthCare.gov)</b>	Better Options. Better Health. Learn More at HealthCare.gov Better Health is in Your Hands
<b>Covered California</b>	Your destination for high-quality health coverage.
<b>Connect for Health Colorado</b>	When health insurance companies compete, there's only one winner: you! Helping Coloradans afford health insurance. A new way to shop for health insurance.
<b>Access Health CT</b>	Change is here. Quality health insurance is now in reach. Cambio está aquí. Temereces seguro de salud de calidad. Ahora usted puede conseguir.
<b>DC Health Link</b>	Get the facts. Get covered.
<b>Hawai'i Health Connector</b>	Compare. Save. Enroll.
<b>Your Health Idaho</b>	Shop. Compare. Choose.
<b>Kynect</b>	A new day has arrived.
<b>Maryland Health Connection</b>	Helping Marylanders connect to health coverage. Gotta have it. Gonna get it. Hay que tenerla, conseguirla.
<b>Massachusetts Health Connector</b>	Your connection to good health. Connect to good health, Massachusetts!
<b>MNsure</b>	Where you choose health coverage.
<b>Nevada Health Link</b>	Connecting you to Health Insurance. Para nuestra salud, nuestra familias, y nuestras futuro.
<b>New Mexico Health Insurance Exchange</b>	Be well.
<b>NY State of Health</b>	The official health plan marketplace.
<b>Cover Oregon</b>	Long live Oregonians!
<b>HealthSource RI</b>	Your health. Your way.
<b>Vermont Health Connect</b>	Find the plan that's right for you.
<b>Washington Healthplanfinder</b>	Click. Compare. Covered.

<sup>1</sup>Taglines include slogans or catchphrases associated with Marketplace logos, websites, or advertising campaigns.

## MARKETPLACE WEBSITES

The ACA requires Marketplaces to establish an online portal that enables individuals to apply for Marketplace, Medicaid, and CHIP coverage using the single, streamlined application. Marketplace websites are also required to provide an array of information to consumers, including information on available plans, an electronic calculator to help individuals estimate their premium costs, and information about consumer assistance, including Navigators and a toll-free call center. This information must be available to consumers in plain language and in a manner that is accessible to people with disabilities and to those with limited English proficiency. As shown in Table 3, Marketplace websites vary in their features as of mid-September; however, they are continuing to develop and add features moving closer to October 1st.

**Table 3: Selected Features of Marketplace Websites, September 2013**

Marketplace Name	Website URL	Availability of Select Features/Tools:					
		Informational Video	Countdown Clock/Calendar to Open Enrollment	Premium Cost Calculator	Option to Subscribe to Email Updates	Toll-free Call Center Number	Information about how to Obtain In-Person Assistance
Health Insurance Marketplace	<a href="http://HealthCare.gov">HealthCare.gov</a>	Y	Y	Y	Y	Y	Y
Covered California	<a href="http://coveredca.gov">coveredca.gov</a>		Y	Y	Y	Y	Y
Connect for Health Colorado	<a href="http://connectforhealthco.com">connectforhealthco.com</a>	Y			Y	Y	Y
Access Health CT	<a href="http://accesshealthct.com">accesshealthct.com</a>		Y	Y	Y	Y	
DC Health Link <sup>1</sup>	<a href="http://dchealthlink.com">dchealthlink.com</a>			Y	Y	Y	Y
Hawai'i Health Connector	<a href="http://hawaiihealthconnector.com">hawaiihealthconnector.com</a>			Y	Y	Y	
Your Health Idaho	<a href="http://yourhealthidaho.org">yourhealthidaho.org</a>		Y		Y	Y	Y
kynect	<a href="http://kynect.ky.org">kynect.ky.org</a>	Y	Y		Y	Y	Y
Maryland Health Connection <sup>1</sup>	<a href="http://marylandhealthconnection.gov">marylandhealthconnection.gov</a>	Y		Y	Y	Y	Y
Massachusetts Health Connector	<a href="http://mahealthconnector.org">mahealthconnector.org</a>					Y	
MNSure	<a href="http://mnsure.org">mnsure.org</a>	Y		Y	Y	Y	Y
Nevada Health Link	<a href="http://nevadahealthlink.com">nevadahealthlink.com</a>			Y	Y	Y	Y
New Mexico Health Insurance Exchange <sup>3</sup>	<a href="http://BeWellNM.com">BeWellNM.com</a>	Y	Y	Y	Y		
NY State of Health	<a href="http://nystateofhealth.ny.gov">nystateofhealth.ny.gov</a>			Y	Y	Y	Y
Cover Oregon	<a href="http://coveroregon.com">coveroregon.com</a>			Y	Y	Y	
HealthSource RI	<a href="http://healthsourceri.com">healthsourceri.com</a>	Y		Y	Y	Y	Y
Vermont Health Connect	<a href="http://healthconnect.vermont.gov">healthconnect.vermont.gov</a>			Y	Y	Y	Y
Washington Healthplanfinder	<a href="http://wahealthplanfinder.org">wahealthplanfinder.org</a>	Y		Y	Y	Y	Y
<b>Total</b>		<b>7</b>	<b>5</b>	<b>13</b>	<b>16</b>	<b>16</b>	<b>11</b>

<sup>1</sup> Covered California includes as calendar counting down to the start of coverage on January 1 instead of open enrollment.

<sup>2</sup> As of September 2013, DC Health Link and the Maryland Health Connection have tax credit calculators for small businesses but not for individuals.

<sup>3</sup> New Mexico Health Insurance Exchange website notes that toll-free call center number and information about assisters will be available on October 1, 2014.

### Website features

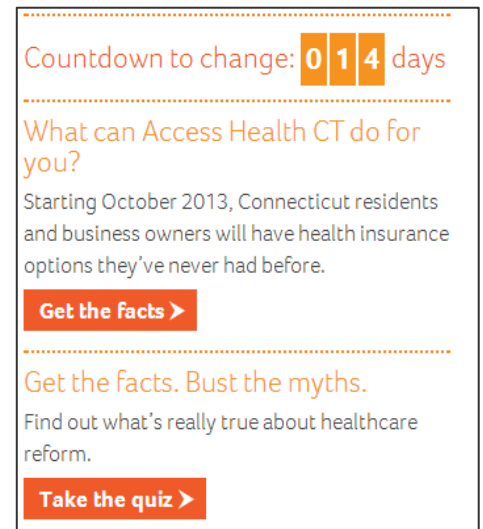
The federal government launched its consumer-facing HealthCare.gov website in June 2013 (Figure 4). As of September 2013, visitors to the website can learn more about how the ACA will affect individuals and families and small businesses, read about coverage options and costs, and obtain information about the Marketplace in their state. The website includes videos that explain how the Marketplace will work for different kinds of people and features stories of how uninsured Americans may benefit from ACA. The site also features a countdown clock to open enrollment and allows visitors to sign up for email updates. To guide consumers in search of additional information, HealthCare.gov advertises a toll-free telephone number for a 24-hour call center and allows users to chat live with a representative online. The website notes that individuals will also be able to obtain in-person assistance from a Navigator in October but does not yet list locations for assistance.

Figure 4: Screenshot of HealthCare.gov’s Home Page



As of mid-September 2013, all 17 State-based Marketplaces have launched their consumer-facing websites and provide visitors with a wide array of information. This includes answers to frequently asked questions, information about when and how to enroll, plan information, and resources for individuals, small businesses, providers, and community-based organizations. Seven of the 17 State-based Marketplaces include informational videos that explain how the Marketplace works and how the law will affect different populations. Like HealthCare.gov, Marketplace websites in California, Colorado, and Minnesota contain stories of uninsured people and how coverage changes may affect them. Washington Healthplanfinder solicits stories from consumers that have benefitted from the ACA. Five state websites also display a countdown clock or calendar indicating the time remaining until October 1, when individuals will be able to apply for coverage through the Marketplace. For example, Idaho’s Marketplace displays a prominent countdown clock on its homepage. Similarly, Access Health CT’s home page displays a “Countdown to Change” calendar above a link to resources explaining how the marketplace can help residents and small business owners (Figure 5).

Figure 5: Countdown calendar and Marketplace resources featured on Access Health CT’s website



Some 12 of the 17 State-based Marketplaces include online calculators or tools that allow visitors to estimate their premium costs or potential eligibility for financial assistance in the new Marketplace. Most of these sites include a cost calculator for individuals and families and a separate tool to estimate the tax credit that small businesses. As of September 2013, 4 states have rate information available for plans in the Marketplace, and many already allow individuals to enter basic information and compare rates online. This information should be available on all sites by open enrollment.

The vast majority of Marketplace sites also inform visitors about how to obtain further information and assistance. As of September 2013, nearly all (16 of 17) State-based Marketplace websites list a toll-free telephone number for consumers to call if they have questions about the Marketplace. Most websites also provide links to resources where individuals can obtain in-person assistance in their communities. Many states are still developing their consumer assistance programs and will add more information about sources for help closer to open enrollment. Of the 12 Marketplace websites that currently provide referrals to assisters, 8 include contact information for agents and brokers, and 7 refer individuals to Navigator organizations or other community-based partners. As shown in Figure 6, Covered California also allows residents to register and request enrollment assistance in the fall. Unlike HealthCare.gov, no State-based Marketplace currently offers online chat assistance, although some are expected to add this feature closer to October 1.

Figure 6: Covered California online tool to request enrollment assistance

Similar to the federal Health Insurance Marketplace, nearly all (16 of 17) State-based Marketplace websites offer individuals the option to subscribe to email updates. Most sites include a registration box on their home page that only asks users to enter their email addresses. However, some sites, including Cover Oregon’s Marketplace page, shown in Figure 7, ask subscribers to provide additional information or indicate what kind of updates they would like to receive. Marketplace websites in Maryland and Minnesota also allow individuals to opt in to receive updates via text message.

Figure 7: Cover Oregon Online Tool Allowing Users to Subscribe to Email Updates



## Language Accessibility

The federal Health Insurance Marketplace includes a number of resources on its website in languages other than English. HealthCare.gov has a full Spanish language version of the site, called Cuidado de Salud.gov with information and resources in Spanish. The federal Marketplace website also contains a resource page with information about how to obtain assistance in 14 languages, including Chinese, French Creole, Hindi, Korean, and Russian. The site displays language-specific text that advises non-English-speakers that they have the right to help and information in their native language at no cost and provides a phone number to call for language assistance. Fact sheets with information on the ACA and the Marketplace and the value of obtaining health coverage are also available in seven languages.

As of September 2013, over half of the State-based Marketplace websites contain some materials or information in languages other than English, including five that have full Spanish versions of their websites (Table 3). These materials include fact sheets, videos, or information about language translations services. For example, Covered California’s website includes fact sheets on the Marketplace, changes in health coverage, financial eligibility, and small business tax credits in 13 languages. Like HealthCare.gov, the Marketplaces in California, Kentucky, and Nevada currently have full Spanish versions of their sites, and several other states, including Colorado, Idaho, and Maryland, plan to complete work on Spanish versions by October 1. Two State Marketplaces (AccessHealthCT and MNsure) use Google Translate to translate their sites into over 70 languages, though downloadable materials, images, and logos on those sites are only available in English. Most (13 of 17) State-based Marketplace websites provide a phone number for individuals to obtain language assistance.

Marketplace Name	Resources Available in a Language Other than English	Full Spanish-Language Website	Toll-Free Telephone Number for Language Assistance
Health Insurance Marketplace	Y	Y	Y
Covered California	Y	Y	Y
Connect for Health Colorado	Y		Y
Access Health CT	Y	Y	Y
DC Health Link			Y
Hawai'i Health Connector			
Your Health Idaho	Y		
Kynect	Y	Y	Y
Maryland Health Connection	Y		Y
Massachusetts Health Connector			Y
MNsure	Y	Y	Y
Nevada Health Link	Y	Y	Y
New Mexico Health Insurance Exchange (NMHIX)			
NY State of Health			
Cover Oregon			Y
HealthSource RI			
Vermont Health Connect			Y
Washington Healthplanfinder	Y		Y
<b>Total</b>	<b>9</b>	<b>5</b>	<b>12</b>

Access Health CT and MNsure use Google Translate to translate information on their Marketplace websites.  
A number of states currently have English-only sites but are expected to launch Spanish versions of their portals closer to October 1.

## MARKETING AND ADVERTISING

The federal government will promote the Health Insurance Marketplace in the 27 states that are operating a federally-facilitated Marketplace. State-based Marketplaces assume this responsibility in their states. As shown in Table 5, the federal government and states are at varied stages of launching these broad marketing campaigns and are using a number of avenues, including social media, commercials, and print advertising, to promote the Marketplace. Links to examples of video and audio marketing are included in Appendix 1.

Table 5: Features of Marketplace Branding and Advertising, September 2013					
Marketplace Name	Launched Broad Marketing Campaign?	Presence on Social Media Sites			
		Facebook	Twitter	YouTube	Other Social Media Sites (eg. Google+, Linked In, Tumblr, Instagram)
Health Insurance Marketplace		Y	Y	Y	
Covered California	Y	Y	Y	Y	Y
Connect for Health Colorado	Y	Y	Y	Y	Y
Access Health CT	Y	Y	Y	Y	
DC Health Link		Y	Y		Y
Hawai'i Health Connector	Y	Y	Y		Y
Your Health Idaho					
Kynect		Y	Y	Y	
Maryland Health Connection	Y	Y	Y	Y	
Massachusetts Health Connector <sup>1</sup>	Y	Y	Y		
MNSure	Y	Y	Y	Y	
Nevada Health Link	Y	Y	Y	Y	
New Mexico Health Insurance Exchange	Y	Y	Y	Y	
NY State of Health	Y	Y	Y	Y	Y
Cover Oregon	Y	Y	Y	Y	Y
HealthSource RI		Y	Y		
Vermont Health Connect	Y	Y	Y	Y	
Washington Healthplanfinder	Y	Y	Y		
<b>Total</b>	<b>13</b>	<b>16</b>	<b>16</b>	<b>11</b>	<b>6</b>

<sup>1</sup> The Massachusetts Health Connector has an ongoing Marketplace campaign that was developed prior to the ACA.  
<sup>2</sup> As of September 2013, DC Health Link has a YouTube page but has not posted any information on the site.

### Marketing Campaigns

As of September 2013, the federal government has launched the initial phase of its marketing campaign focused on raising awareness. To date, most marketing has been through its social media outlets. Its broader mass media campaign will launch when open enrollment begins on October 1<sup>st</sup>. HealthCare.gov's Facebook, Twitter, and YouTube pages include English and Spanish versions of print advertisements, videos, and other media about the federal Health Insurance Marketplace and the ACA. Some materials are serious; others are humorous, and most highlight the benefits of the law and features of the Marketplace and direct individuals to resources where they can obtain more information. For example, an instructional YouTube video explains the Marketplace in detail and provides information about new coverage options. Another series of ads aims to educate individuals about health coverage by defining

Figure 8: Example of Marketplace messaging displayed on HealthCare.gov's Facebook page



basic health insurance terminology such as “deductible” and “out-of-pocket costs.” These messages are interspersed with more humorous messaging, as shown in Figure 8. While some of the messaging for HealthCare.gov mentions the Affordable Care Act by name, it does not highlight the tax penalty for not obtaining health insurance. Moreover, none of the federal Marketplace messaging mentions the Medicaid expansion specifically, though Facebook and Twitter posts and advertisements highlight “lower cost health coverage.”

**Many of the ads for the federal Marketplace target select groups of individuals, including young adults and individuals with pre-existing health conditions.**

For example, several highlight that, under the new law, young adults can remain on their parents’ plans until age 26, or, as shown in Figure 9, warn young adults that they need coverage for care and financial protection in case of accidents. Facebook and Twitter pages for HealthCare.gov also highlight several resources and materials explaining that individuals will no longer be denied coverage because of a pre-existing health condition.

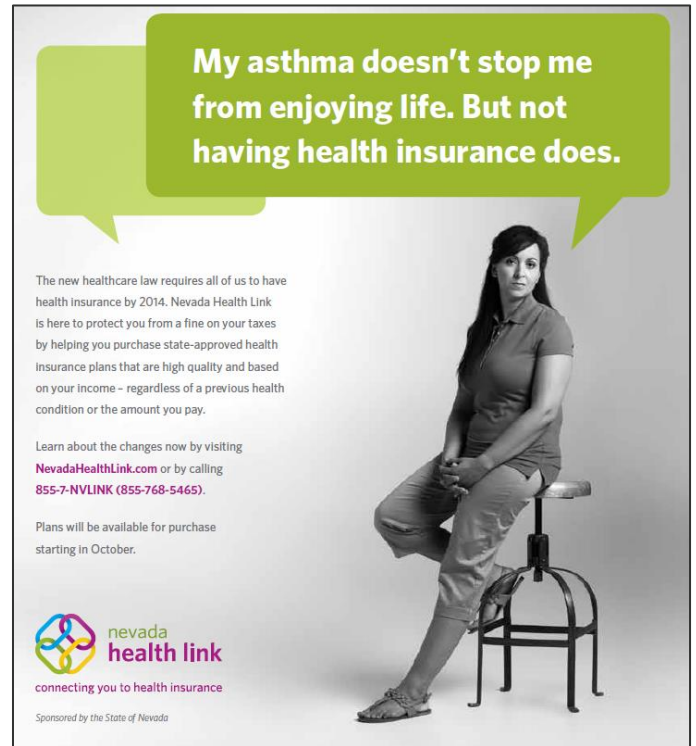
**Figure 9: Example of federal Marketplace messaging targeting young adults.**



**Most (13 of 17) State-based Marketplaces have launched broad marketing campaigns as of September 2013 and are conducting advertising through multiple avenues.** Connect for Health Colorado, which was the first Marketplace to launch a comprehensive campaign in May 2013, developed television and radio ads as well as billboards and advertising in print and on city buses. Other Marketplaces have adopted similar approaches and are using digital media, commercials, radio, and partnerships with sports teams and local businesses to spread information about open enrollment and encourage people to apply. Of the 13 states that have launched broad marketing campaigns, only four (CA, CO, NV, and WA) currently have publicly-available marketing materials in English and Spanish. Washington Healthplanfinder also has print advertising in Russian and Chinese. As October 1<sup>st</sup> approaches, more states are expected to launch broad advertising campaigns to promote the Marketplace, and current campaigns will shift from building awareness about the Marketplace to actively encouraging consumers to enroll.

**A number of states have developed advertising with humorous, light-hearted themes and catchy musical jingles, but others are adopting a more serious tone.** For example, Cover Oregon launched a series of commercials around the theme of “Long Live Oregonians” that feature local musicians singing about the state. These ads do not mention insurance or the new health law, but are simply meant to raise awareness about the Cover Oregon website. In contrast, Nevada is using a more serious, fact-based approach for its campaign and includes information about the tax penalty for not obtaining health insurance as part of its messaging. Unlike most other Marketplace advertising, Nevada’s advertising mentions the ACA and the requirement to obtain coverage explicitly, as shown below in Figure 10.

**Figure 10:**  
Examples of Print Advertising for Cover Oregon (left) and Nevada Health Link



**Some messaging for State-based Marketplaces highlights reasons to obtain health insurance.**

For example, MNSure recently launched an advertising campaign with the tagline, “10,000 reasons to get health insurance” and promotes the MNSure Marketplace as a source for affordable health care. The campaign features a life-size version of the Minnesota folk hero, Paul Bunyan, in dangerous situations that require him to obtain health care. Washington Healthplan finder released a series of ads using the phrase “Don’t leave it to Chance” that highlight the risks of going without health insurance. Like many of the ads created by the federal Marketplace, these messages are meant to convey that even healthy individuals need health care in case of accidents. Other marketing materials, such as the Maryland Health Connection poster shown in Figure 11, cite reasons to obtain health coverage, including peace of mind, protection from health costs, and preventive care.

**Figure 11: Maryland Health Connection Poster**



**States are also promoting their Marketplaces by sharing stories of how uninsured people may benefit from the ACA.** Covered California has developed several print ads, such as the one shown in Figure 12, that highlight stories of Californians that are looking forward to obtaining coverage through the marketplace. Similarly, Connect for Health Colorado features small business owners, families, and self-employed Coloradans in short videos to explain how the Marketplace can help people like them obtain health coverage. Like those from the federal government, advertising materials in State-based Marketplaces feature some select sub-groups, including young adults, women, part-time or self-employed workers, and individuals with pre-existing health conditions.

**Figure 12: Print Advertisement for Covered California**



**State-based Marketplace messaging features iconic images associated with each state and draws on state pride to encourage residents to enroll.** For example, Cover Oregon uses the motto “Long Live Oregonians” in its advertising to appeal to residents’ love of their state. Similarly, Vermont launched a series of commercials with the theme, “For Vermonters, by Vermonters,” and New York’s ad campaign uses the motto, “We are all kinds of people. We are New Yorkers” and describes unique reasons why access to affordable health coverage is beneficial for people in the state. Maryland Health Connection’s commercials also feature images with which residents can identify, such as a crab fisherman and the Baltimore skyline. Unlike marketing for HealthCare.gov, which has a broad audience across numerous states, these messages are intended to resonate with targeted populations and brand the Marketplaces as uniquely state-specific.

**States vary in the extent to which they mention Medicaid and CHIP on their Marketplace websites and in their marketing materials.** Most of the Marketplace advertising materials discuss new health care options generally, note that individuals may be eligible for “affordable coverage” or “financial assistance,” or focus on new options to purchase private insurance through the Marketplace. For example, Colorado’s campaign uses the tagline, “When health insurance plans complete, there’s only one winner: You. (Figure 13).” In contrast, the Maryland Health Connection is one of few Marketplaces that references Medicaid and CHIP in its advertising by highlighting the ability to obtain “\$0 or low cost-coverage.” A larger number of states include information about Medicaid and CHIP on their websites. For example, the website for Kentucky’s marketplace, kynect, includes an informational video that explains that the Marketplace will determine individuals’ eligibility for payment assistance, discounts, Medicaid, or CHIP. Similarly, language on the MNSure site notes that the Marketplace will help determine if individuals qualify for health programs like Medicaid beginning in 2014.

Figure 13:  
Examples of Advertising for Connect for Health Colorado and the Maryland Health Connection



**A number of Marketplaces also are partnering with other organizations to promote awareness and encourage enrollment.** For example, Access Health CT recently launched a Spanish-language television series, called *Mercado de Salud* that will run on its local Univision affiliate until the end of open enrollment in March 2014. The series aims to engage and educate Latinos in the state about health insurance and encourage them to enroll in coverage through the Marketplace. Officials in Connecticut will also establish Marketplace storefronts in low-income urban areas of the state, where they will educate and enroll city residents. Other State Marketplaces are partnering with sports teams to promote the Marketplace. DC Health Link has partnered with the District's major league soccer team, DC United, and Maryland formed a partnership with its 2013 Super Bowl-winning football team, the Baltimore Ravens. The Maryland Health Connection is also partnering with CVS pharmacy and Giant Food Stores to distribute information. In addition, some Marketplaces have organized summits and other events for targeted groups, including faith-based organizations and Lesbian, Gay, Bisexual, and Transgender (LGBT) populations, to promote coverage.

### ***Use of Social Media***

**In addition to its HealthCare.gov website, the federal Health Insurance Marketplace has official pages on Facebook, Twitter, YouTube, and Google+.** Moreover, the federal Marketplace has full Spanish versions of its Facebook and Twitter pages. These social media platforms contain advertising materials, answers to frequently asked questions, and links to resources where individuals can learn more about the law and how they may benefit from the coverage expansions. The YouTube page contains stories of uninsured people and how they may be helped by the Marketplace. The federal government recently hosted its first Google+ "Hangout" event where federal officials explained aspects of the law and responded live to questions that viewers' submitted via Twitter. Federal officials are also promoting the use of the hashtag, #GetCovered to facilitate discussion of the Marketplace and ACA on social media. As of September 2013, HealthCare.gov's English Twitter page had over 100,000 followers, and over 165, 000 "likes" on Facebook.

Figure 14:

Selection of Materials Posted on Social Media Pages for the Federal Health Insurance Marketplace



Selected posts from HealthCare.gov's Twitter Page

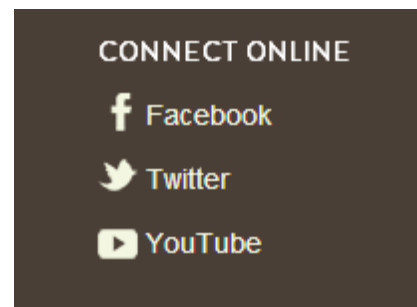


Google+ Post advertising HealthCare.gov's first "Hangout" with federal officials

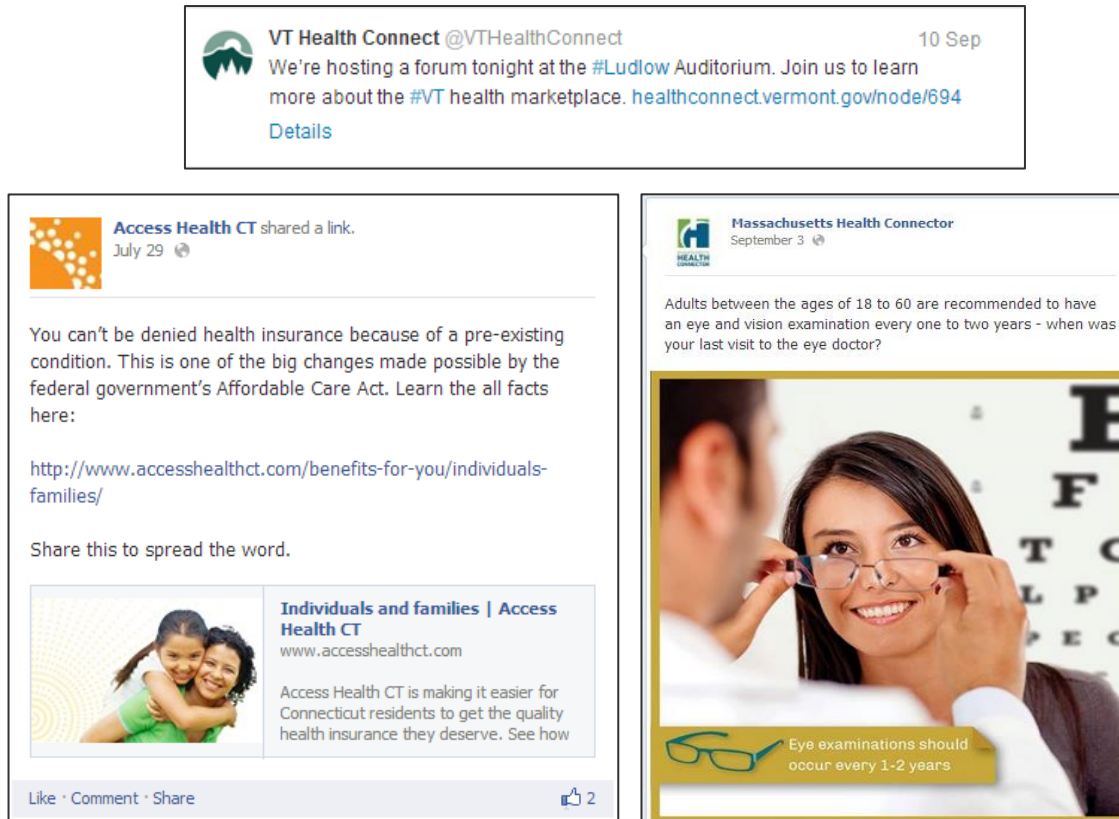
All but one State-based Marketplace have official Facebook and Twitter pages, and many have a presence on other social media sites. As of September 2013, Idaho is the only Marketplaces without an official account on Facebook or Twitter. Over half of State-based Marketplaces also have official accounts on other social media platforms including YouTube, Linked In, Tumblr, Google Plus, and Instagram. Like HealthCare.gov, Covered California also has a Spanish-language version of its Facebook page. Nearly all of these social media pages are branded with the Marketplace logo, colors, and taglines. Most Marketplaces include links to their social media accounts on their websites (Figure 15).

States provide varied information on their Marketplace social media pages, including advertising, information about events, links to news stories, and tips about health and wellness. For example, Vermont Health Connect uses Twitter to advertise local town halls where community members can listen to presentations about the Marketplace, Access Health CT includes information about the benefits of the ACA on its Facebook page and encourages followers to share the information online, and the Massachusetts Health Connector provides information about the importance of regular health screenings (Figure 16).

Figure 15: Screenshot of links to social media pages on the website for the New Mexico Health Insurance Exchange (NMHIX)

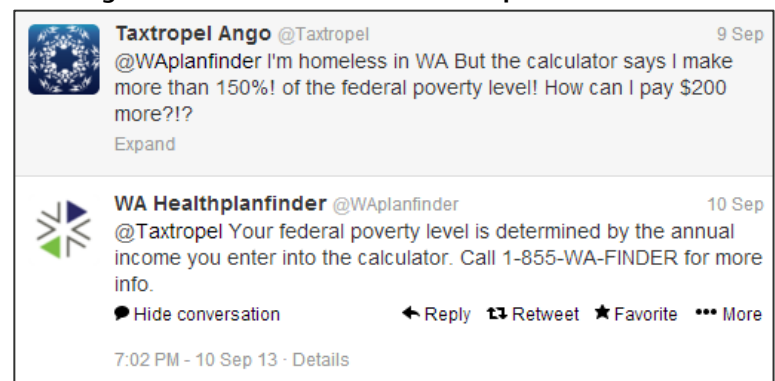


**Figure 16:**  
**Examples of Information Displayed on Social Media Pages for State-based Marketplaces**



Several states also use their social media pages to communicate directly with consumers in the state. For example, as shown in Figure 17, The Washington Healthplanfinder posts public answers to user questions posted on its Twitter page. Like HealthCare.gov's social media accounts, many of these state Marketplaces pages attract significant attention from individuals and organizations, who view, share, and comment on posts online. As of September 2013, nearly 50,000 people have "liked" Covered California's Facebook page, and its English language Twitter account has over 8,000 followers. Together, the official online versions of Cover Oregon's first three commercials have over 100,000 views on YouTube.

**Figure 17: Example of a Twitter conversation between a Washington resident and the WA Healthplanfinder**





## CONCLUSION

Looking forward, the ACA coverage expansions have the potential to connect millions of currently uninsured individuals to affordable coverage. Educating the public about the new Marketplaces will be a central component of ensuring that eligible individuals enroll in the new coverage options. This analysis highlights early efforts by the federal government and State-based Marketplaces to establish their brand identities and websites and launch marketing campaigns to encourage eligible individuals to enroll. Moving closer to open enrollment on October 1<sup>st</sup> and beyond, these efforts will continue to evolve and an increasing array of consumer resources will become available, including direct one-to-one outreach and assistance from trusted community-based organizations, which will be key for enhancing these efforts, particularly for hard-to-reach and vulnerable populations.

This brief was prepared by Jessica Stephens, Samantha Artiga, and Alexandra Gates of the Kaiser Family Foundation's Commission on Medicaid and the Uninsured (KCMU). The brief is part of KCMU's "Getting into Gear for 2014" series examining key implementation issues as states prepare for the Affordable Care Act (ACA) coverage expansions.

**Appendix Table 1:  
Examples of Video and Audio Marketing, September 2013**

Marketing Type	Marketplace	Link
<b>Informational Videos</b>	HealthCare.gov: HealthCare.gov: HealthCare.gov: kynect: MNSure: Washington Healthplanfinder:	<a href="#">The Marketplace for Individuals and Families</a> <a href="#">The Value of Health Insurance</a> <a href="#">First-Ever HealthCare.gov Hangout</a> <a href="#">Kynect: Kentucky's Healthcare Connection</a> <a href="#">Welcome to MNSure</a> <a href="#">How Does Insurance Work</a>
<b>Television Commercials (English)</b>	HealthCare.gov: HealthCare.gov: Covered California: Connect for Health Colorado: Access Health CT: Hawai'i Health Connector: Kynect: Maryland Health Connection: MNSure Nevada Health Link: NY State of Health: Cover Oregon: Vermont Health Connect: Washington Healthplanfinder	<a href="#">"Grandpa"</a> <a href="#">"For Healthy Todays. For Future"</a> <a href="#">"Signs"</a> <a href="#">Vegas Television Commercial</a> <a href="#">07.08 TV Commercial</a> <a href="#">Meet Kimo</a> <a href="#">30 Second Education TV Spot</a> <a href="#">TV Commercial (English)</a> <a href="#">Paul Goes Water Skiing</a> <a href="#">TV Commercial 3 (English)</a> <a href="#">The Official Health plan Marketplace</a> <a href="#">"Live Long In Oregon" - Laura Gibson</a> <a href="#">For Vermonters, By Vermonters</a> <a href="#">No More Surprises</a>
<b>Television Commercials (Spanish)</b>	Covered California: Maryland Health Connection: Nevada Health Link:	<a href="#">"Doors"</a> <a href="#">TV Commercial (Spanish)</a> <a href="#">TV Commercial 1 (Spanish)</a>
<b>Personal Stories</b>	HealthCare.gov: HealthCare.gov: Covered California:	<a href="#">I'm Young and I Need Health Insurance: Malik's Story</a> <a href="#">I Can't Get Health Care: Howard's Story</a> <a href="#">Ajay's Story: Soon won't have to avoid the emergency room when she has an asthma attack</a>
<b>Music and Radio Commercials</b>	Massachusetts Health Connector: Hawai'i Health Connector Washington Healthplanfinder Washington Healthplanfinder	<a href="#">Looking To Save</a> <a href="#">Small Business Owner Lisa</a> <a href="#">Ballad of Chance</a> <a href="#">Facturas Medicas (Spanish)</a>