



**MINNESOTA DEPARTMENT OF COMMERCE**  
**MINNESOTA HEALTH INSURANCE EXCHANGE**  
***2012 Integrated Marketing Communications Plan***

---

PREPARED BY  
Mary Sienko, Director of Marketing and Communications  
January 2012  
May 2012 – updated  
August 2012 - updated

# 2012 Integrated Marketing Communication Plan

## BACKGROUND

The Minnesota Health Insurance Exchange is an online marketplace for individuals and businesses to compare, choose, and buy affordable health insurance for high quality care. It is a user-friendly website like *Priceline.com* or *Orbitz.com*, an easier way for Minnesotans to purchase private health insurance or determine eligibility for public programs like Medical Assistance.

The Exchange will consist of a number of inter-connected elements that will make it easier for the consumer to compare health insurance options by cost, quality, and consumer satisfaction based on their needs and price point.

- Eligibility determination for Medical Assistance
- Eligibility determination for individual payment assistance
- Eligibility determination for small business premium tax credits
- Real-time enrollment in health insurance plans
- Health insurance plan comparison
- Health provider quality ratings
- Establishing a network of individuals or organizations that will assist the consumer and business owner in navigating the Exchange
- Operating a toll-free hotline and online customer service

The Exchange offers a number of features that should be highlighted as selling points:

- Small business owners can use the exchange to allow their employees to select a health insurance plan that is best for them and their families.
- Employees can aggregate contributions from one or more employers to purchase coverage
- Consumers can keep their same health insurance coverage if they become self-employed, lose their job, or if they change jobs.
- The administration of health insurance for small business owners will be simplified, allowing them to focus on growing their business instead of managing health insurance.
- It can also foster fair and equitable competition to encourage insurers and health care providers to place a greater focus on value and affordability.

Early projections indicate that the Minnesota Health Insurance Exchange will service approximately 1 million consumers beginning January 1, 2014. The major challenge in 2012 for marketing and communications is to lay the ground work for spreading the word on the Exchange to every potential user; how it will function and what benefit it will bring to their lives.

## AUDIENCE

Because the Minnesota Health Insurance Exchange will perform a number of functions, the audience will be quite broad. The primary audience consists of three identifiable groups: Medicaid enrollees, the individual consumer, and the small business owner. Ancillary audiences, no less important, have been identified as navigators (brokers, agents or public assistance organizations) and any Minnesota consumer searching for health provider information.

It is a top priority of marketing to further define and identify additional groups and audience characteristics. To that end, we plan to locate existing research or to conduct our own qualitative and quantitative market research to help us achieve that goal. This data serves as the primary source of information for strategic marketing decision-making.

Outline of the audience segments and specific avenues to reach them in addition to marketing channels.

<i><b>Individual Consumer</b></i>		
Self-Employed	<ul style="list-style-type: none"> <li>Chambers</li> <li>LinkedIn Groups</li> <li>Insurance Providers</li> </ul>	<ul style="list-style-type: none"> <li>Business Associations</li> <li>Agents/Brokers</li> </ul>
Uninsured	<ul style="list-style-type: none"> <li>Agents/Brokers</li> <li>Hospitals, clinics</li> </ul>	<ul style="list-style-type: none"> <li>Insurance Providers</li> </ul>
Early retirees	<ul style="list-style-type: none"> <li>PERA</li> </ul>	<ul style="list-style-type: none"> <li>AARP</li> </ul>
College grads/young adults	<ul style="list-style-type: none"> <li>Universities/Colleges</li> </ul>	<ul style="list-style-type: none"> <li>Social Media</li> </ul>
Aging out of foster care	<ul style="list-style-type: none"> <li>Community Service Organizations</li> </ul>	<ul style="list-style-type: none"> <li>Social Media</li> </ul>
Underserved/Minorities	<ul style="list-style-type: none"> <li>Community Service Organizations</li> <li>Churches (African American, Latino)</li> <li>Tribal Council (American Indian)</li> </ul>	<ul style="list-style-type: none"> <li>Social Media</li> <li>Elders (Hmong)</li> <li>Money Transfer (Latino)</li> </ul>
Unemployed	<ul style="list-style-type: none"> <li>Work Force Centers</li> <li>LinkedIn</li> </ul>	<ul style="list-style-type: none"> <li>Transition Networking Groups</li> </ul>
<i><b>Small Business Owner</b></i>		
	<ul style="list-style-type: none"> <li>Chambers</li> <li>LinkedIn Groups</li> <li>Insurance Providers</li> </ul>	<ul style="list-style-type: none"> <li>Business Associations</li> <li>Agents/Brokers</li> </ul>
<i><b>Medicaid Enrollee</b></i>	<ul style="list-style-type: none"> <li>Community Service Organizations</li> </ul>	<ul style="list-style-type: none"> <li>Hospitals, clinics</li> </ul>

The target audience should also be assessed from a geographic standpoint to be sure that the marketing/communications plan reaches the entire state of Minnesota. It is customary and accepted practice for the state to be divided into these areas:

- Northwest
- Central
- Southeast
- Northeast
- Southwest
- Mpls./St. Paul Metro

## MESSAGE

In 2012, a year of planning and setting the groundwork for the Exchange, the primary goal of messaging is to generate awareness for the Exchange. The first step is to create clear, concise, memorable universal messages that simplify the complex nature of health insurance for the buyer so they can more easily understand how the Exchange will benefit them.

Health insurance purchase is an extremely personal decision. Every individual and family has a unique situation and specific needs. However, finding the best care is a common goal for every consumer. The key selling points that will resonate the strongest with consumers are reduced cost, more choices, better care, and an easy way to buy or enroll.

For the small business owner, the Exchange can be the light at the end of the tunnel. They have typically been faced with high rates for employee health insurance. By tapping into the Exchange, they can join with other small business owners and purchase coverage at competitive prices. Not only can they save money but they will be able to offer more insurance choices to their workers. Best of all, using the Exchange will simplify the selection and administration of health insurance for them. Thus, the key selling points for the small business owner are reduced cost, more choices (leading to happier employees), and less work (time saved that they can direct towards growing their business).

### Approach

Messaging will overwhelmingly concentrate on the positives of the Exchange. However, because the advent of an exchange is a politically-charged one, there may be occasions when the approach would need to be adapted. The best response to opposition is to employ one of the following:

- Remove negatives – find a point of parity, a feature or offering that the competition shares
- Make the Exchange relevant to the objector
- Change the dialog – shift the focus off of the argument and onto a more positive aspect

## 2012 INITIATIVES

2012 is all about planning the development of the Minnesota Health Insurance Exchange. Within that framework, it is essential to first establish a supporting foundation that will allow us to lay down core marketing strategies that will be the platform to launch the subsequent statewide public awareness campaign. The key to success will be forging outreach partnerships with a cross-section of stakeholders. The areas of concentration will be branding, public relations and stakeholder communications, introductory campaign and infrastructure assessment.

### Foundation Planning

In order to construct a thorough, effective marketing plan that delivers results, it will be critical to pull upon the ideas, suggestions and resources of a wide variety of stakeholders. To that end, a work group for outreach, communications and marketing will be assembled. The Work Group will meet regularly through 2012 and 2013. It will serve as both a resource and a sounding board. It will be tasked to discuss the options for marketing and outreach, and to advise Exchange staff and the Advisory Task Force on messaging, channels, tactics and barriers to reaching the target audiences.

## **Research**

To better understand the communications, public awareness and engagement strategies that will be most effective in educating Minnesotans about an Exchange, in-depth market research is necessary. Research will help inform the components and deliverables for a statewide public awareness campaign. The resulting report should further define the target audiences, propose effective strategies to reach them and outline potential messaging that will capture their attention.

Because Minnesota's target audiences will span the entire state and include various subgroups, both qualitative and quantitative research methods will be utilized, such as:

- Statewide consumer survey: conduct a random sample phone survey of 800 people, covering various populations in both urban and rural communities.
- Survey of employers/businesses: conduct a random sample phone survey of 250 large and small employers.
- Consumer/Business focus groups and key informant interviews: conduct up to ten focus groups of consumers, businesses, counties, and opinion leaders to enhance Minnesota's understanding of their perspectives. This component may also include one-on-one key informant interviews as needed to supplement this qualitative research. Representatives from diverse and underserved communities from rural and urban communities across the state will be included in this research.

Vendors will be solicited via an RFP process and reviewed by a committee managed by the Marketing and Communications Director.

## **Branding**

Simply stated, a brand is an identity. It is a combination of personality, a promise that we strive to deliver to our users, and a set of key messages. To successfully connect with Minnesotans, and to sell the services of the Exchange, it is essential to create an enduring brand from the outset, one that is easily recognizable and strongly desired by the consumer.

Building a brand is akin to establishing your reputation; it should be done carefully and thoroughly. The best brands know how to differentiate themselves from the competition and create such a consistent, reliable impression with the consumer that it leads to staunch loyalty. By leveraging their expertise and objectivity, a marketing/branding firm will help us arrive at the level of an exceptional brand, thereby helping to position the Exchange to achieve the goal of self-sustainment.

The scope of work will include:

- Create the Minnesota Health Insurance Exchange identity
- Establish the brand essence
- Construct the brand promise - incorporating core principles and values
- Develop positioning strategy and key messages
- A logo representation
- Create a style guide
- In-depth assessment of the Exchange name to determine a need exists for changing it

Vendors will be solicited via an RFP process and reviewed by a committee managed by the Marketing and Communications Director.

## **Public Relations/Stakeholder Communications**

The next step in setting the stage for the Minnesota Health Insurance Exchange is to contract with a public relations firm or expert to assist in developing a public awareness campaign that will keep the Exchange as a “hot” topic in the news and throughout the social realm, utilizing such diverse tactics as social media, town hall meetings and webinars. The intent is to be proactive in consumer outreach by communicating the value of the Exchange and providing the necessary information to assist them with making informed decisions about health insurance and the Exchange.

Regular communications with stakeholders will remain a key goal as additional partnerships and resources are explored to solidify a foundation that allows us to increase our public awareness reach efficiently and economically.

## **Introductory Campaign**

Robust outreach efforts are critical for launching a venture of this magnitude. Since the timeframe for creating awareness for the Exchange is short, an Introductory Campaign is planned for the second half of 2012. Marketing materials – such as introductory pamphlets, a State Fair/traveling exhibit and website adaptations – will be developed to build recognition for the Exchange brand.

## **Infrastructure Assessment**

As work continues apace on the Exchange, the marketing/communications director will analyze and address any shortfalls in necessary tools such as software programs or personnel that will be essential to carry out the public awareness campaign for the Exchange.

## **TACTICS**

All avenues will be explored in developing a comprehensive plan that will permeate Exchange information to all corners of the state and to every citizen. This plan is intended to be a fluid document, one that can be changed to respond to circumstances or adapted to take advantage of opportunities that arise.

Strategies and tactics will be continuously revised as new research reveals better ways to market and communicate the Exchange, however the core marketing tactics that will be considered and implemented at some point are:

- Publications
- Direct Mail
- E-Mail
- Media Relations
- Advertising
- Interactive/Digital – Web Site, Social Media, Multimedia, Mobile Applications
- Events/Promotions
- Town Halls
- Webinars
- Traveling Exhibit
- Presentations

## Action Plan

Timeline	Action	Initiative	Partners/Resources	WP MS
January	Draft RFP for Minnesota-specific market research	Research	<ul style="list-style-type: none"> <li>• Matt Swenson, DOC</li> <li>• Lauren Gilchrist, HRM</li> <li>• Jeremy Drucker, DHS</li> <li>• John Stieger, MDH</li> <li>• Sue Bergh, DOC</li> </ul>	#2
January	Draft RFP for branding assessment	Branding	<ul style="list-style-type: none"> <li>• Matt Swenson, DOC</li> <li>• Lauren Gilchrist, HRM</li> <li>• Jeremy Drucker, DHS</li> <li>• John Stieger, MDH</li> <li>• Sue Bergh, DOC</li> </ul>	#2
January	Draft RFP for public relations services	Public Relations / Stakeholder Com.	<ul style="list-style-type: none"> <li>• Matt Swenson, DOC</li> <li>• Lauren Gilchrist, HRM</li> <li>• Jeremy Drucker, DHS</li> <li>• John Stieger, MDH</li> <li>• Sue Bergh, DOC</li> </ul>	#2
January	Formulate Outreach, Communications and Marketing Work Group	Foundation Planning	HIX Director & Staff, Advisory Task Force	#1
January	Create initial marketing/communications plan	Foundation Planning	HIX Project Mgr – Carley Barber	#3
January	Review and select contact management software/service solution	Infrastructure Assessment	DOC Communications Staff, HIX IT Staff – Pete Frank	#1
January	Institute regular communications to listserv	Public Relations	DOC Communications Staff	#4
February	Publish RFP	R/B/PR	Sue Bergh	#2
February - March	Research Exchange websites from other states <ul style="list-style-type: none"> <li>• Massachusetts &amp; Utah</li> <li>• Get marcom plans</li> </ul>	Research		#3
February - March	Research Exchange outreach from other states <ul style="list-style-type: none"> <li>• Massachusetts</li> <li>• Utah</li> <li>• Oregon</li> <li>• Maryland</li> </ul>	Research		#3
February - March	Compile list of community events to attend for outreach purposes (metro & statewide)	Introductory Campaign	MN State Tourism	#3
March	Outreach Work Group meetings <ul style="list-style-type: none"> <li>• Background on Exchange</li> <li>• Work group role, scope, plan</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
March	Evaluate RFP responses for marketing research	Research	Evaluation team – HIX, MDH, DOC, DHS	#2
March - April	Research mktg for commercial health insurance <ul style="list-style-type: none"> <li>• Talk w contacts in industry</li> <li>• Get marcom plans</li> </ul>	Research		#3
March - April	Research mktg for public health programs <ul style="list-style-type: none"> <li>• Talk w contacts in industry</li> <li>• Get marcom plans</li> </ul>	Research		#3
March-Dec	Seek out promotional partners to assist with introductory campaign and or 2013 campaign	Introductory Campaign	Outreach Work Group, Interagency Staff	#3
April	Outreach Work Group meetings <ul style="list-style-type: none"> <li>• Begin defining audience segments</li> <li>• Market research discussion</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
April	Evaluate RFP responses for public relations	Public Relations / Stakeholder Com.	Evaluation team – HIX, MDH, DOC, DHS	#2

April	Execute contract for market research	Research	HIX Deputy & PM, Senior Counsel, Interagency Staff	#2
April	Evaluate marketing/communication infrastructure for internal resource shortfalls	Infrastructure Assessment	DOC Communications Staff	#1
April-June	Conduct market research project <ul style="list-style-type: none"> <li>statewide consumer survey</li> <li>survey of small business owners</li> <li>focus groups</li> <li>key informant interviews</li> </ul>	Research	Salter Mitchell	#2
May	Outreach Work Group meetings <ul style="list-style-type: none"> <li>Presentation from market research vendor</li> <li>Discussion of research scope/questions</li> <li>Discussion of team breakouts for audience segments</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
June	Outreach Work Group meetings <ul style="list-style-type: none"> <li>Summarize audience segment analysis</li> <li>Presentation on the UX project</li> <li>Discussion of outreach efforts</li> <li>Brainstorm on partnership opportunities</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
June	Analyze market research report and findings <ul style="list-style-type: none"> <li>Share with stakeholders</li> </ul>	Research	Outreach Work Group, Interagency Staff, Salter Mitchell	#3
June-Sept	Develop marketing/outreach materials <ul style="list-style-type: none"> <li>Educational pamphlet</li> <li>Portable exhibit</li> </ul>	Introductory Campaign	Outreach Work Group, Interagency Staff	#3
June-Dec	Create marketing/outreach plan for 2013 <ul style="list-style-type: none"> <li>Determine marketing channels and tools</li> <li>Develop performance metrics &amp; evaluation</li> <li>Work w stakeholders for input/refinement</li> <li>Present plan to Advisory Task Force</li> <li>Submit final plan to HHS</li> </ul>	Foundation Planning	Outreach Work Group, Interagency Staff, HIX Staff	#3
July	Analyze market research report and findings	Foundation Planning		#2
July	Outreach Work Group meetings <ul style="list-style-type: none"> <li>Presentation of market research results</li> <li>Discuss ways to incorporate research and prior work group efforts into public relations</li> <li>Prioritize outreach efforts</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
August	Outreach Work Group meetings <ul style="list-style-type: none"> <li>Barriers/benefits of Audience Segments</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
Aug-Dec	Initiate public awareness campaign planning: Attend popular community events to promote HIX <ul style="list-style-type: none"> <li>Minnesota State Fair</li> </ul>	Public Relations / Stakeholder Com.	Interagency Staff	#2
September	Evaluate RFP responses for branding	Branding	Evaluation team – HIX, MDH, DOC, DHS	#2
September	Outreach Work Group meetings <ul style="list-style-type: none"> <li>Guiding Principles</li> <li>Outreach work by other states</li> <li>Audience Segment reports</li> <li>State Fair report</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1
October	Outreach Work Group meetings <ul style="list-style-type: none"> <li>Public Education/Outreach website</li> <li>Outreach Channels</li> </ul>	Foundation Planning	Co-lead Sue Abderholden, Carley, Manny, HIX staff	#1



Oct-Jan 2013	Design/develop exchange website or overhaul existing DOC pages	Introductory Campaign	HIX staff, PR vendor	#3
November	Execute contract for public relations	Public Relations / Stakeholder Com.	HIX Deputy & PM, Senior Counsel, Interagency Staff	#2
November	Execute contract for branding assessment	Branding	HIX Deputy & PM, Senior Counsel, Interagency Staff	#2
Nov-Dec	Conduct branding assessment	Branding	Branding Vendor	#2
December	Refine 2013 marketing/communications plan based on research findings and branding <ul style="list-style-type: none"> <li>• Incorporate PR deliverables <ul style="list-style-type: none"> <li>○ Strategic plan</li> <li>○ Social media campaign</li> </ul> </li> </ul>	Foundation Planning	Outreach Work Group, Interagency Staff	#3
Dec-Jan 2013	Analyze branding assessment report and recommendations <ul style="list-style-type: none"> <li>• Share with stakeholders</li> </ul>	Branding	Outreach Work Group, Interagency Staff, Branding Vendor	#3
Dec – April 2013	Implement public relations plan to introduce the Exchange <ul style="list-style-type: none"> <li>• Conduct webinars with community partners to share outreach plan</li> <li>• Hold Town Halls to explain the concept and features of the Exchange <ul style="list-style-type: none"> <li>○ Statewide</li> <li>○ Metro</li> </ul> </li> </ul>	Introductory Campaign	Public Relations Vendor, HIX IT Dir – Pete Frank, Outreach Work Group	#4

*Work Plan Milestone #1: Outreach Infrastructure.*

*Work Plan Milestone #2: Develop Minnesota-specific market research.*

*Work Plan Milestone #3: Develop marketing/communication strategy for Minnesota Exchange based on market research.*

*Work Plan Milestone #4: Launch marketing and outreach campaign.*