

Data-Driven Outreach

The HealthCare.gov Team

Office of Communications
Centers for Medicare and Medicaid Services

Data: Know Your Audience

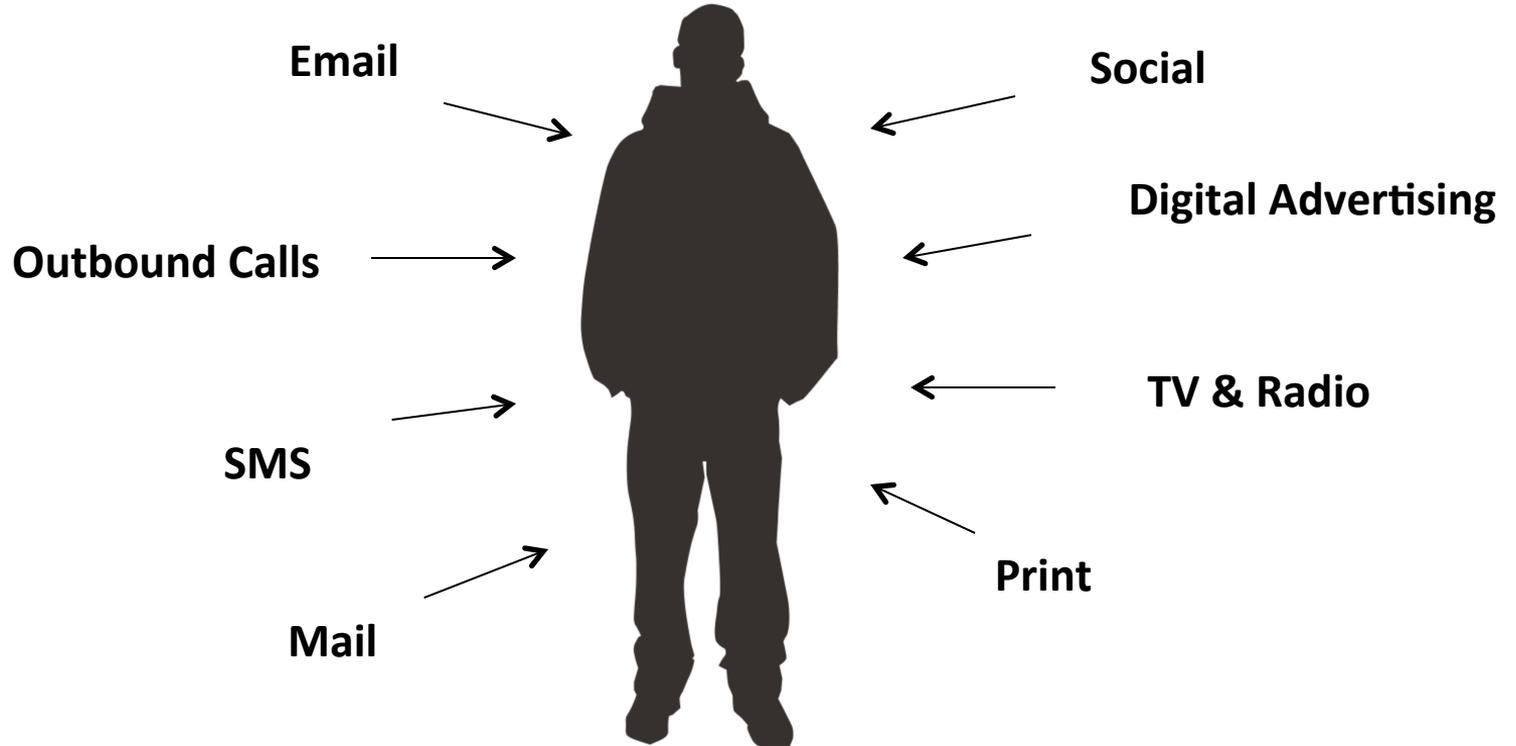
**10.5
Million**

Marketplace Eligible Uninsured

Demographics

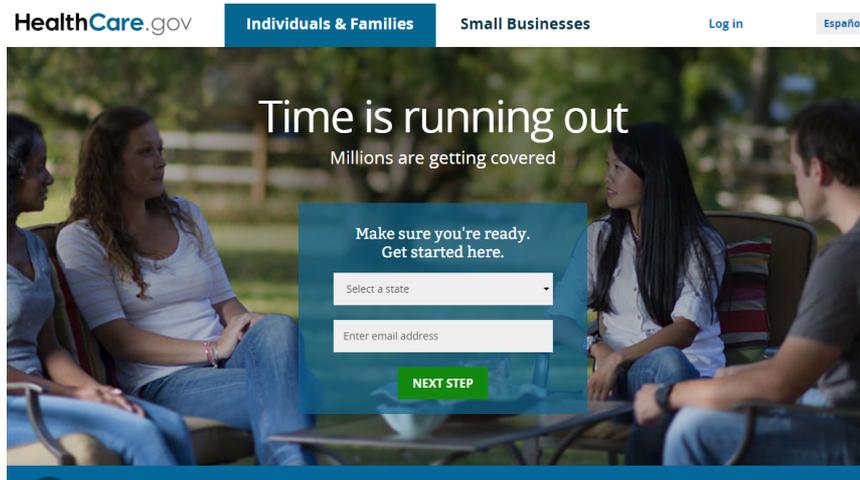
- **Age:** ~50% between 18 - 34
- **Income:** ~40% between \$30 - 60k for a family of four (139 - 250% FPL)
- **Race:**
 - ~19% Hispanic
 - ~14% African-American
 - ~ 2% Asian.

Know How to Reach Your Audience



Growing Your Audience

Email was a cost effective way for us to drive engagement and we used it to help people through the process from start to finish.



HealthCare.gov

Individuals & Families Small Businesses Log in [Español](#)

Time is running out
Millions are getting covered

Make sure you're ready.
Get started here.

Select a state

Enter email address

NEXT STEP

Get covered for 2016: Start here. ✕

November 1 is the first day you can enroll for 2016 coverage - and making sure you're ready starts right here. Sign up to receive reminders before important coverage deadlines and learn about new options for 2016.

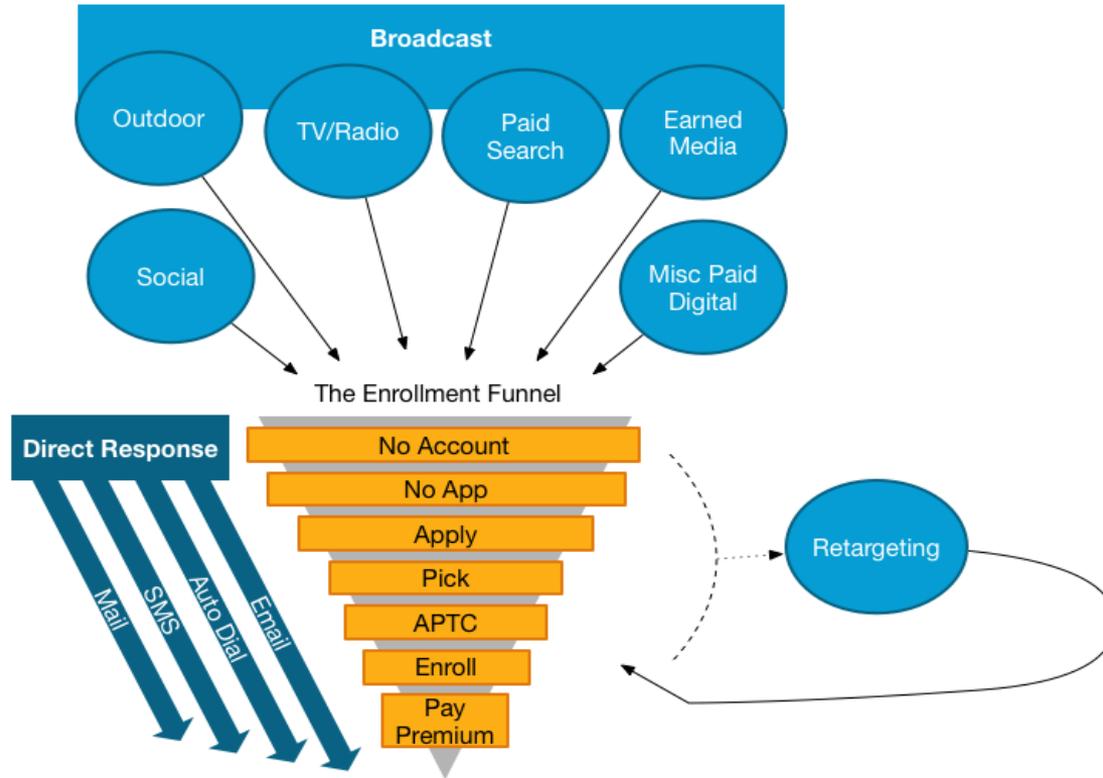
Select a state

Enter email address

GET STARTED

[Privacy Policy](#)

Use Data to Drive Action



Messages That Move

Financial Help is Available

- Over 8 out of 10 people who enrolled in health coverage through HealthCare.gov qualified for financial help to make their monthly premiums more affordable.
- In fact, most people can find health insurance plans for \$75 or less per month. If you choose not to buy health insurance this year, you may need to pay a tax penalty of \$695 or more.

Sign-up by December 15

- If you want coverage to start January 1, the deadline to enroll is December 15.

Messages That Move

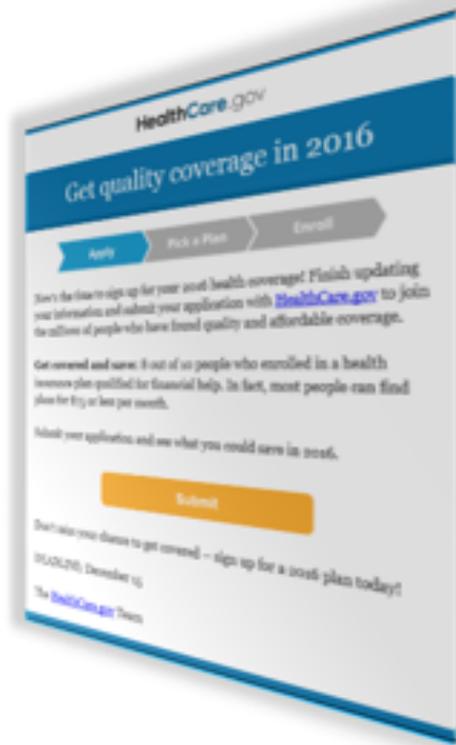
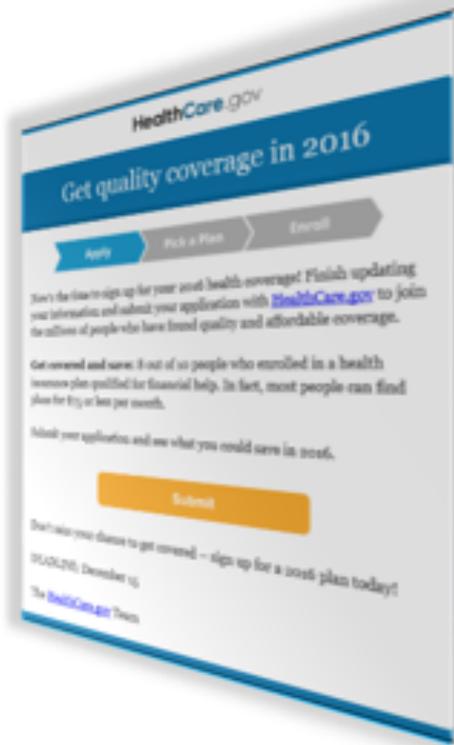
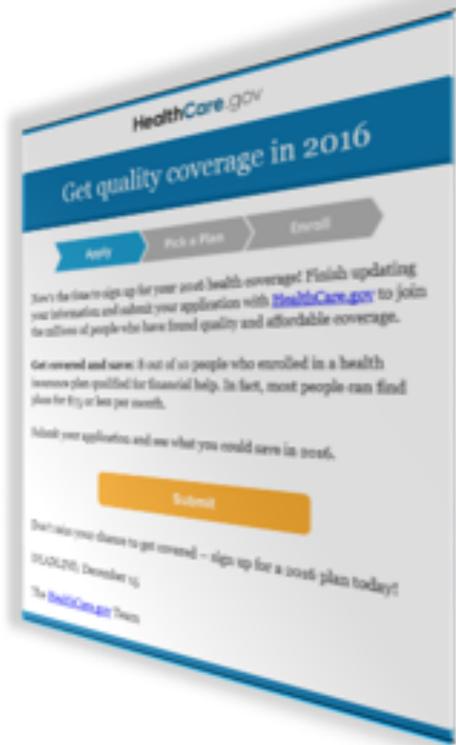
It pays to shop for 2016 coverage

- You could save money by switching to a new plan. Most consumers who switched plans with the same level of coverage saved \$51 per month on average.
- Most consumers who come back to shop could save \$610 each year for the same level of health insurance coverage before tax credits.

Re-Enroll by December 15

- If you want your new coverage to start January 1, the deadline to re-enroll is December 15.

Elements of an Email: Template



Elements of an Email: Content

1 HealthCare.gov

2 Get quality coverage in 2016

3

Apply

Pick a Plan

Enroll

Now's the time to sign up for your 2016 health coverage! Finish updating your information and submit your application with HealthCare.gov to join the millions of people who have found quality and affordable coverage.

Get covered and save: 8 out of 10 people who enrolled in a health insurance plan qualified for financial help. In fact, most people can find plans for \$75 or less per month.

Submit your application and see what you could save in 2016.

5

Submit

Don't miss your chance to get covered -- sign up for a 2016 plan today!

6

DEADLINE: December 15

7

The HealthCare.gov Team

8

Data: Testing and Optimization

We ran A/B tests and campaigns with “holdouts” so we could compare our initial test results against the “action rate” for consumers who did not receive any emails.

Control

HealthCare.gov

Open Enrollment ending soon

Apply Pick a Plan Enroll

Time is running out. Open Enrollment for 2016 coverage ends January 31.

We've rolled your information over into your 2016 application and it's ready for your review! Visit [HealthCare.gov](#) to submit your application and see if you qualify for financial help in 2016.

Submit

8 out of 10 people who enrolled in a health insurance plan qualified for financial help. In fact, most people can find monthly premiums for \$75 or less.

REMEMBER: Open Enrollment for 2016 coverage ends January 31.

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Version 1

HealthCare.gov

Final deadline for 2016 coverage

Apply Pick a Plan Enroll

Time is running out. The final deadline for 2016 coverage is January 31.

We've rolled your information over into your 2016 application and it's ready for your review! Visit [HealthCare.gov](#) to submit your application and see if you qualify for financial help in 2016.

Submit

8 out of 10 people who enrolled in a health insurance plan qualified for financial help. In fact, most people can find monthly premiums for \$75 or less.

REMEMBER: January 31 is the final deadline for 2016 coverage.

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Version 2

HealthCare.gov

Last chance to avoid the penalty

Apply Pick a Plan Enroll

Time is running out. Your last chance to avoid the penalty in 2016 is January 31.

We've rolled your information over into your 2016 application and it's ready for your review! Visit [HealthCare.gov](#) to submit your application and see if you qualify for financial help in 2016.

Submit

8 out of 10 people who enrolled in a health insurance plan qualified for financial help. In fact, most people can find monthly premiums for \$75 or less.

REMEMBER: January 31 is your last chance to avoid the penalty in 2016.

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Version 3

HealthCare.gov

Enroll by the deadline or wait until 2017

Apply Pick a Plan Enroll

Time is running out. If you don't enroll by the January 31 deadline, you may have to wait until 2017.

We've rolled your information over into your 2016 application and it's ready for your review! Visit [HealthCare.gov](#) to submit your application and see if you qualify for financial help in 2016.

Submit

8 out of 10 people who enrolled in a health insurance plan qualified for financial help. In fact, most people can find monthly premiums for \$75 or less.

REMEMBER: If you don't enroll by the January 31 deadline, you may have to wait until 2017.

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Testing & Optimization: The Tracker



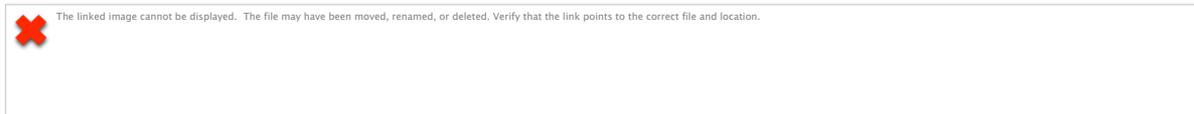
**YOU ONLY HAVE
1 DAY LEFT!**



Testing & Optimization: The Tracker



Testing & Optimization: The Tracker



Testing & Optimization: The Table

Use your
Enroll
To-Do List:

- ✓ Track your progress
- ✓ Explore your options
- ✓ Confirm your coverage

USE YOUR ENROLL TO-DO LIST:

 Gather info and apply

 Track your progress

 Explore your options

Testing & Optimization: The Table

Your Coverage Status	
2016 Application:	STARTED
2016 Plan:	NONE SELECTED
Financial Help:	SEE IF YOU QUALIFY
Penalty Risk:	\$695 OR MORE

YOUR COVERAGE STATUS	
2016 Application:	SUBMITTED
2016 Plan:	PENDING SELECTION
Financial Help:	YOU QUALIFY
Penalty Risk:	\$695 OR MORE

Testing & Optimization: The Table

YOUR COVERAGE STATUS

2016 Application:

✔ **STARTED**

2016 Plan:

❗ **NONE SELECTED**

Financial Help:

❗ **SEE IF YOU QUALIFY**

Penalty Risk:

⊗ **\$695 OR MORE**

YOUR COVERAGE STATUS

2016 Application:

✔ **SUBMITTED**

2016 Plan:

❗ **PENDING SELECTION**

Financial Help:

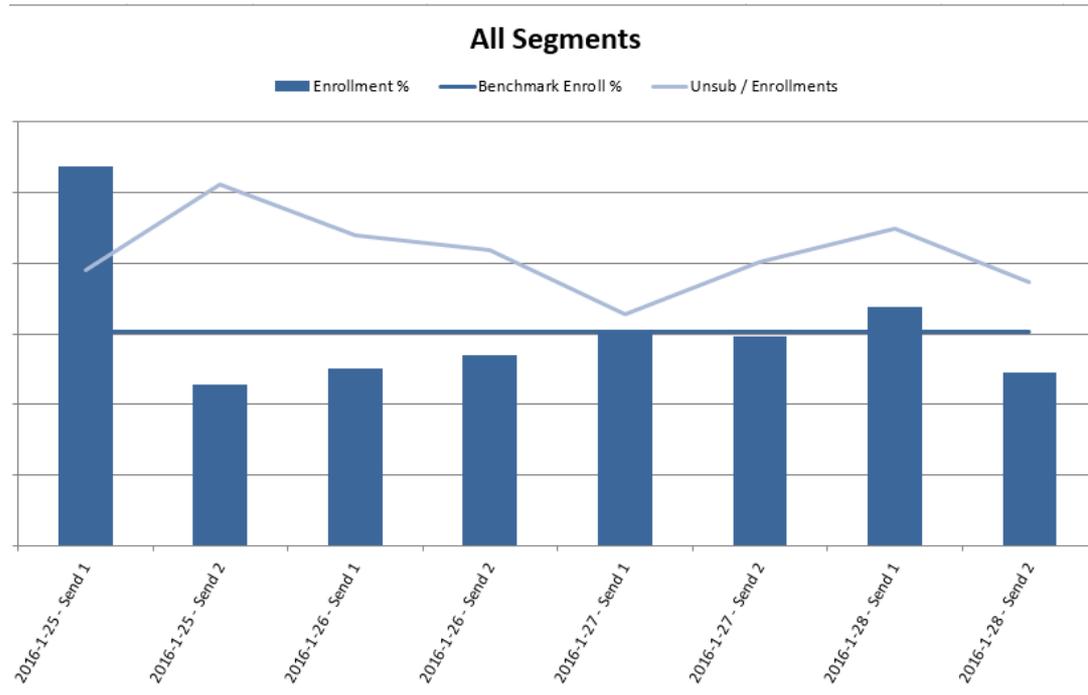
✔ **YOU QUALIFY**

Penalty Risk:

⊗ **\$695 OR MORE**

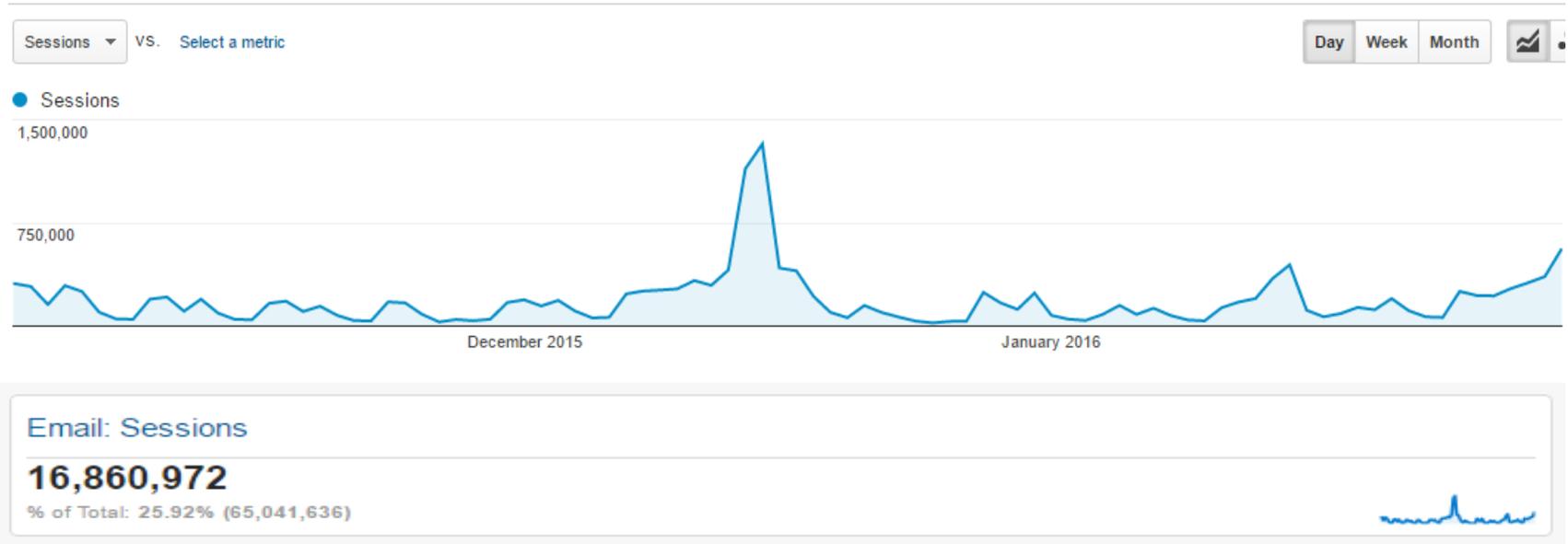
Measuring Impact

The coverage status table increased the effectiveness of our outreach.



Measuring Impact

We were able to increase engagement and help **hundreds of thousands** of people get covered through Direct Response outreach.



Lessons Learned

- **Focus on the funnel:** Consumers respond best to email that explain where they are in the enrollment process and what actions they need to take to move forward.
- **Get specific about affordability:** Messaging that references dollar amounts that returning consumers can save by shopping for a new plan, or that new enrollees can pay for coverage, outperform statements that don't include those specifics.

Lessons Learned

- **Provide social proof:** Consumers are compelled by proof points that focus on the total number of people who have enrolled or the percentage of people nationwide who have coverage.
- **Timing and frequency matter:** We were able to enroll more consumers without higher unsubscribe rates in the days leading up to deadlines. Transactional messages consistently lead to more engagement and a higher action rate.

Lessons Learned

- **Personalization that's more personal:** Consumers respond best to data personalization that focuses on their individual situation — e.g., the percentage range their own premium may increase.
- **Mobile matters:** The email campaign drove more mobile or tablet users back to HealthCare.gov than ever before. Mobile-friendly email templates are a must-have.

Every Second Counts



47 : 59 : 59

Are you using data to optimize your outreach?

- Identify barriers to data-driven outreach
- Start small and scale up
- Show how you can add value
- Share learnings across your organization