Covered California

Problem
How does a health insurance exchange accurately target its audiences across various demographics?

Solution
Combine US Census data with OOH Ratings to identify the best areas and units for reaching each group.

Background
Covered California (Covered CA) is the state agency in charge of implementing the federal Affordable Care Act in California. Covered CA needed to build a new insurance marketplace in which individuals and small businesses could get access to health insurance.

The biggest challenge for Covered CA was creating brand awareness and educating potential consumers. Based on timing of the open enrollment period, Covered CA faced a secondary challenge of breaking through the clutter of retail marketing during the first phase of the campaign.

Objective
The planning team sought to develop a compelling multi-cultural campaign to raise awareness and encourage eligible residents to visit the Covered CA portal to explore and enroll in their health insurance plan of choice.

The primary goals of the campaign were to:
• Launch and quickly raise awareness of the new Covered CA brand as the official, objective source for finding affordable health coverage.
• Drive uninsured Californians to Covered CA’s website to compare plans and enroll in coverage.
• Educate audiences (across 13 languages) about the individual mandate in a simple and effective way.

The buying target audience was Adults 18-49 in high composition ethnic communities with a secondary focus on adults who were subsidy-eligible and had a household income of $50,000 or less.

Strategy
The campaign ran in two phases in late 2013 and early 2014. During late 2013, the plan included a combination of 30-sheet posters and transit shelters to create brand awareness and extend the message throughout the target markets. Census data & TAB OOH Ratings were used to determine the best placements for getting the right message into the right neighborhoods in the right languages. Census data highlighted zip codes with the highest penetration of Chinese, Vietnamese, Korean, and Spanish speakers; those numbers, paired against target Asian, African American and Hispanic demographic TRPs, delivered a smarter media plan that spoke to core consumers in the right areas.

Plan Details
Markets: Los Angeles, Sacramento, San Diego, San Francisco, Stockton-Modesto, Bakersfield, Chico-Redding, El Centro, Fresno, Monterey-Salinas, Palm Springs
Flight Dates:
• Flight 1: November 4 - December 15, 2013
• Flight 2: January 20 - March 30, 2014

OOH Formats:
• Phase 1: 30-sheet posters, bulletins, transit shelters, 7 Eleven TV, bus interiors, laundromat dominations, C-Store one-sheet posters, lunch trucks
• Phase 2: 30-sheet posters, transit shelters, 7 Eleven TV, C-Store one-sheet posters

Results
Covered CA exceeded its enrollment projections during the first open enrollment period. The following results were published in a Covered CA news release on April 17, 2014:
• Final enrollments in the Covered California Exchange were 1,395,929, 2.4 times the base goal.
• 88% of enrollments were subsidy eligible, reflecting a strong reach of the core audience.
• Enrollment for Latinos exceeded the base projections by 40,000.
• Enrollment for Asians were more than double the base projects.
• Enrollment for African Americans met the base projection.

Covered CA felt so strongly about OOH that the agency increased the OOH budget to target the Asian segment during the second phase of the campaign. Additionally, Covered CA Executive Director Peter V. Lee hosted various press events using the campaign’s OOH units as a backdrop.

Lastly, Covered CA extended the OOH campaign by two weeks just before the second phase of the campaign was scheduled to finish.