Maryland Health Connection
Chase Campaign (Open Enrollment 4)

Background

Nearly anyone who has browsed items at Amazon, Home Depot or other major online retailers has looked at an item they want to buy, maybe even put it in their website "shopping cart," but then paused to make dinner or just because they weren't sure about making the purchase. The next day, expect to get an email reminder from your retailer reminding you to buy.

Approaching Maryland Health Connection's fourth open enrollment period, we pursued this same approach used successfully by both the e-commerce world and the federal health insurance marketplace, Healthcare.gov. Our goal was to track consumers through the process of creating an account, applying for health coverage, and enrolling in a plan -- with the goal of driving completion of applications and enrollments.

Maryland Health Connection used its email platform to send an email to a consumer who hadn't moved to the next step yet, encouraging them to finish shopping. We provided consumers who had finished enrolling with important next steps, such as paying their bill. This effort supports the exchange's goal of increasing enrollments among young adults.

In consulting with HHS, we learned that Healthcare.gov found that young adults are almost twice as likely as older consumers to enroll if they receive an email about getting coverage: "We've learned that sending an email, with the right information, at just the right time, can make a significant difference in whether someone gets covered."

Healthcare.gov also found that consumers are more likely to respond to emails that tell them exactly what they need to do next and reach them when they are in the process of trying to get coverage, rather than solely general messaging around deadlines.

At the conclusion of the campaign, we found consumers who engaged with the chase campaign emails were 30 percent more likely to enroll compared to consumers whom we did not contact by email.
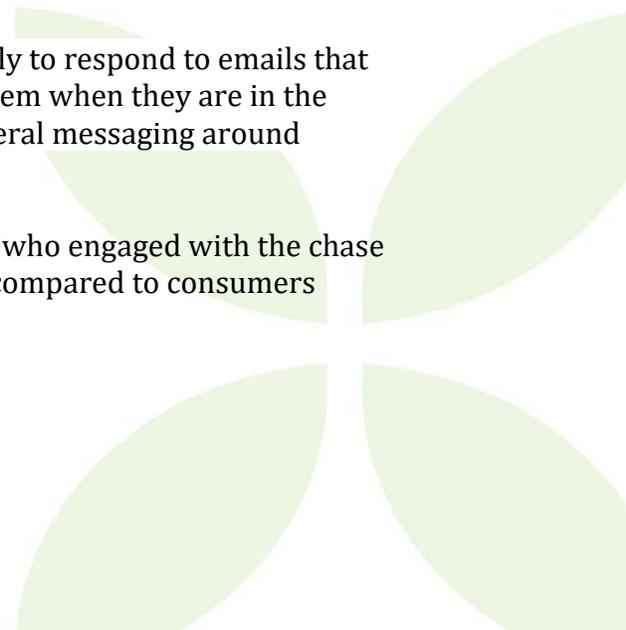
Method

1. We identified three sets of consumers within the MarylandHealthConnection.gov enrollment process who we wanted to reach, and developed custom email content for each. Emails included a prominent action-button.

   See [Addendum at end](#) for email content

   Group A: Created an account but no application completed (Including only consumers who had created an account since the start of the open enrollment period, 11/1/16, not existing customers)

   Group B: Determined eligible for a program but no completed enrollment (Including only consumers who had received an eligibility determination since the start of the open enrollment period, 11/1/16)

   Group C: Enrollment completed or pending (Including all consumers who enrolled during the open enrollment period, 11/1/16- 1/31/17)

2. Weekly throughout the 90-day open enrollment period (November 1, 2016 to January 31, 2017), our systems team securely provided a marketing staff member with an Excel spreadsheet of consumers who fit the criteria of the above groups.

3. The marketing office used its email platform (GovDelivery, now called Granicus) to send messaging to each consumer for whom an email address was provided. Of note, a given consumer would receive only one email reminder per stage; for example, a consumer who created an account on November 10 but didn't apply until five weeks later would receive one email reminder, not five.

Analysis

To measure the success of the campaign, we looked at the percent of consumers, either new account holders (A group) or people who had recently been determined eligible to enroll (B group), who ultimately went on to enroll (C group) by the end of the open enrollment period.

Our control was the conversion rate among people with no email address in their account, as they would not have received a "chase campaign" email from us. Among those consumers (n = 10,601), **14.6%** who had been among the A or B groups ultimately enrolled (becoming a C).

The test group was people who engaged with our email chase campaign by clicking a link in the A or B email; among those consumers (n = 1581), **20%** ultimately enrolled/converted -- an increase of 30 percent compared to the non-email group.

Chase Campaign Analysis
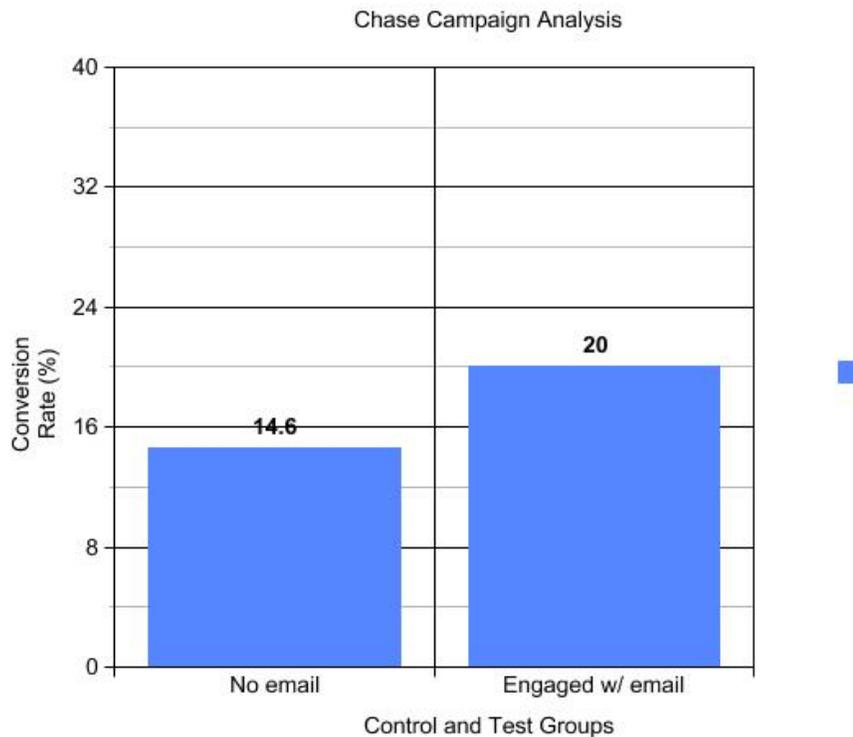
Future

Maryland Health Connection has continued the email chase campaign since the conclusion of open enrollment, with the goal of ongoing conversion among new account holders and new applicants who have been determined eligible to enroll. We also value the outreach to consumers who have finished enrolling to provide important next steps.

In addition, the email contact with consumers provides an avenue for them to opt in to other updates from us and further engage with content at MarylandHealthConnection.gov.

In planning the email chase campaign for the fifth open enrollment period this fall, we would like to broaden the potential set of A and B consumers to include anyone who has an account as of the first day of open enrollment (compared with this year, when we included only new account holders, which limited the number of people we could track from A-B-C, A-C or B-C).

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Addendum: Email Content

Group A: Created an account but no application completed (Including only consumers who had created an account since the start of the open enrollment period, 11/1/16, not existing customers)
    Email subject line: You're missing out on health coverage

    Email body:

One step left: Finish applying now

We noticed you recently created an account on MarylandHealthConnection.gov but haven't finished applying.

Take the next step now, and finish applying to see what plans and savings you qualify for.

Last year, 9 out of 10 people who enrolled received financial help to make health insurance more affordable.

Questions about your application?
• Visit MarylandHealthConnection.gov for helpful tips and FAQs
• [Find free, in-person help](#) near you

    Action button: Finish Applying Now

Group B: Determined eligible for a program but no completed enrollment (Including only consumers who had received an eligibility determination since the start of the open enrollment period, 11/1/16)
    Email subject line: Finish enrolling now for coverage

    Email body:

Next Step: Finish Enrolling Now

We noticed you recently applied through MarylandHealthConnection.gov and were found eligible for health coverage but haven't finished enrolling yet.

Take the next step now, and choose your health plan or program to finish enrolling.

Then, be sure to check your account inbox and watch for notices in case we need any additional information from you.

Need help?
• Visit MarylandHealthConnection.gov for tips on choosing the best plan for you and understanding your coverage options
• Find free, in-person help near you

Action button: Finish enrolling now

Group C: Enrollment completed or pending (Including all consumers who enrolled since the start of the open enrollment period, 11/1/16)
**Email subject line:** 3 important next steps after enrolling:

Email body:

Don't Miss These Next Steps:

Thank you for enrolling in coverage through MarylandHealthConnection.gov! We want to make sure you know these next steps:

1. Check your account's inbox for alerts or notices in case you need to verify information in your application. Provide any required documents right away, or your coverage or eligibility could change.

2. Pay your bill, if you enrolled in a private plan, before the first day of coverage. Call your insurance company to pay if you don't receive a bill by then. You should also **check your bills carefully** and tell us about any errors in your enrollment right away, no later than 30 days from receiving your bill.
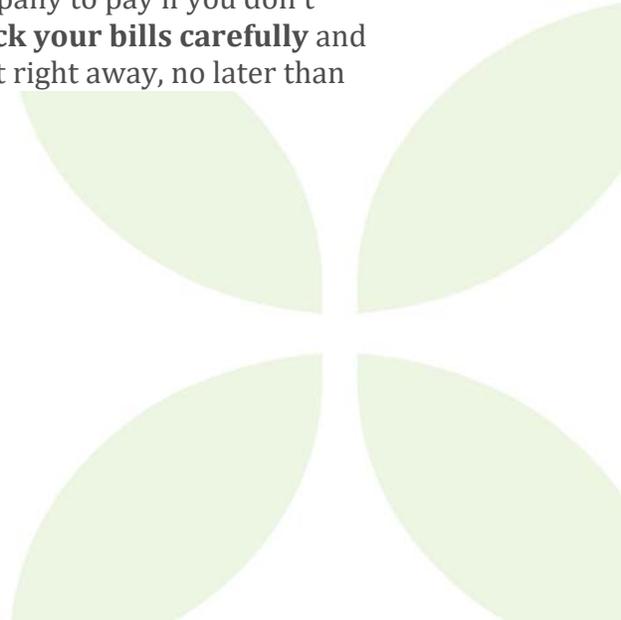
3. Find a doctor who accepts your plan. Check with your insurance company, or use the [provider search](#) to find a doctor who accepts your health plan or MCO. Be sure to also confirm with the doctor's office.

Check out more tips here for people who are:
- [Enrolled in a private health plan](#)
- [Enrolled in Medicaid or MCHP](#)

Action button: Find a Doctor