

## Themes from Consumer Information Subgroup Focus Groups

The NAIC Consumer Information Subgroup conducted two focus groups in the Summer of 2022. The priorities for the focus groups were to gather information on methods used by state departments of insurance for consumer outreach and education, metrics used to track success of those methods, and the department staff's impressions of the success of different methods, with an end goal of identifying successful methods that could be adopted by other departments. While the focus was to be health insurance, other lines of insurance frequently came up in the conversation. Each focus group was 90 minutes in length. Representatives of the North Carolina and Maryland Departments of Insurance participated in the first focus group. Representatives of the Kansas and Colorado Departments participated in the second. LeAnn Crow, Kansas Department of Insurance, moderated both focus groups using the moderator guide in the Appendix. Each focus group was recorded and transcribed. Brenda Cude, NAIC Consumer Representative, participated in the focus groups and analyzed the transcripts to produce this report.

### Background Information

Departments of Insurance (DOIs) have multiple audiences with whom they communicate – consumers, of course, but also the governor, the commissioner, the legislature, and sometimes other state officials.

DOIs have multiple points of contact with consumers:

- Consumer services, which usually include those who take consumer complaints
- Outreach staff (if the state has staff dedicated to this function; in one state, volunteers from the DOI perform the outreach roles)
- DOI staff who take appeals
- DOI staff in a specialized unit, such as Smart NC in North Carolina.

DOIs hear from consumers in a number of ways:

- Phone calls
- Online complaint forms
- Complaints directed from the commissioner
- Complaints directed from legislators
- Information from online chats

### Ways DOIs Connect with Consumers

DOIs reach consumers in a variety of ways. Approaches mentioned were:

- Radio ads
- TV ads
- Digital ads
- Videos (especially short videos, described as 2 to 3 minutes in length)
- The department's website
- A speaker's bureau (with an online request form)
- Brochures
- Stakeholder meetings (in person and virtual)

- Billboards
- Bus backs
- News releases
- A public calendar
- Direct mailings
- Webinars
- Live chat

Two participants commented on the benefits of holding stakeholder meetings virtually, saying that holding the meetings online expanded the diversity of the participants.

One state talked about the database of providers they have created, which they use to direct communications to those providers. Another described the opportunity the Department gives anyone to subscribe to listservs; participants register and select the content of communications to receive.

### **Social Media**

All of the participants talked about their use of social media to reach consumers. The social media mentioned included Facebook, Twitter, Instagram, and, in one state, Next Door. One described using Facebook Live and another had used Facebook ads.

The state that used Next Door appeared to use it as a primary social media outlet. They have an account that is an “official” account for department communications and not the private account of an individual in the department. They use Next Door to post information, including short videos, and described many advantages, including the possibility of targeting communications to residents in specific geographic locations. One described Next Door as the “community newsletter” of today.

The participants provided some practical tips about using social media that would be useful to others. One indicated the importance of allowing questions in the chat when using Zoom. One said that if you use Next Door, she recommended turning off the comments and using private messaging.

One participant described attending the Government Social Media Conference. The next conference is May 3-4, 2023 in Reno/Tahoe, Nevada.

This [webpage](#) provides information that appears to be useful to those who may want to use Next Door.

### **Targeted Approaches and Audiences**

Participants described a number of specific approaches they have used, including:

- A sports-related campaign
- A Word of the Day campaign, with a new word twice a week
- “Tidbit Tuesdays”
- Attending provider conferences
- Coordinating with “Awareness” Days (such as a Health Insurance Awareness Day or a day calling attention to a particular health condition)

Participants also described specific audiences they target. These included:

- Lobbyists

- Company executives
- Large employer groups
- Civic organizations
- Places of worship
- Grassroots organizations
- Trade associations, such as a state hospital association
- Food banks or food drives
- Emergency management associations
- Working with insurance agents
- Federally qualified health centers

Several specific education/information campaigns were mentioned. For example, the North Carolina DOI participates in a regular new employee orientation for state government employees, providing information about their health insurance plan.

However, participants expressed some concerns about working with some of the more traditional audiences. For example, one described the audience for civic organization speaking engagements as mostly older, whose primary interest was often learning about Medicare.

All participants indicated that they attended grassroots events, including state fairs, festivals, home shows, farmers markets, and parent/teacher nights to reach consumers. One participant described fairs and festivals as important opportunities to talk with consumers in her state, where agriculture is important. However, she described the opportunity presented by these events as “hit or miss” depending on where the DOI is situated at the event and “what the people are thinking about that day.” Another said his state’s interest in participating in large events that attract “everyone” has declined, especially since the pandemic, citing, among other concerns, staffing issues. He also questioned whether such events, which may be attended largely by people who already have insurance, should be the priority. Or should the focus be events where the attendees don’t have insurance?

### **The DOI’s Message to Consumers**

The content of at least some of every Department’s communication with consumers is state-specific – for example, hurricane preparedness in a coastal state. Communications about health insurance in a state with a state-based exchange will be somewhat different from those in a state without a state-based exchange. One participant commented on how the political environment of a state influenced communications, saying he works in a red state and the Commissioner there is elected, implying that communications in his state would be different than those in, for example, California. Others commented on how the priorities of the Commissioner, Governor, and legislative body influence communications. Another described her state as “pro-agent,” acknowledging the presence of navigators and in-person assistants, and indicating a delicate balance of respecting the role of agents while recognizing that there are others available in the system to assist consumers.

All agreed that the typical consumer doesn’t know what the DOI does. In approaching the public, it’s important to, from the outset, let the consumer know the DOI doesn’t sell insurance. According to one participant, another common misperception is that the DOI represents the insurance industry and that it lobbies for and protects the industry. While one state described campaigns specifically designed to let the public know what the DOI is and does, others seemed to rely on more indirect communication; for

example, if a consumer learns that the DOI can help them to appeal a health insurance claim, then the DOI assumes they have learned what the DOI does and its role in helping consumers.

Two states described actions they took after reading *Disparities in Insurance Access*, a [report](#) commissioned by the National Association of Insurance Commissioners Consumer Representatives. One said she had her staff “figure out a group that we generally didn’t interact with and build on that.” Through that, they’ve made new connections with places of worship, nonprofit organizations, Latino Chambers of Commerce, and provider groups. Another state said they talked with some consumer advocacy groups and sent one-on-one personal communications to more than 100 organizations across their state to reach a more diverse set of stakeholders, especially those outside the large metropolitan areas.

One state has a staff of regional directors that is helpful to let them know when content on specific topics is needed.

The five principles from a report by the Consumer Financial Protection Bureau may be helpful in designing consumer information/education campaigns. Those principles are: 1) Know the individuals and families who will receive in the information; 2) Provide actionable, relevant, and timely information; 3) Improve key skills – explain *how* to act on the information; 4) Build on motivation; and 5) Make it easy to make good decisions and follow through on them. You can access the full report (*Effective Financial Education: Five Principles and How to Use Them*) [here](#).

The focus group participants agreed that getting consumers to engage in communications about mental health can be a challenge.

### **The Importance of Focused and Personalized Communications**

Several focus group participants described the importance of focused communications. One talked about using stories or specific scenarios in teaching content. This is a practice long recognized in education as a way to engage learners.

Another spoke about how one can use social media (the specific examples were Facebook and Next Door) to target specific geographic areas, especially after an event that has affected only certain areas. Others thought that a news release that focused on a specific topic, such as “a tree fell on your car,” is more likely to be read than a news release on a more generic topic, such as “learn about your comprehensive insurance coverage.” This resonates with the knowledge that adults read to get answers to questions.

In an example of personalization, one focus group participant described social media posts that highlight state employee accomplishments, saying that employee is likely to share that post with others, and increase views.

One participant described using a photo of a well-known building in a post about a weather event in that area, indicating that likely would attract more hits for that post than a picture of a generic building would have. Another described the benefits of preparing news releases or posts that are regional if not county-specific, indicating a greater take-up rate by newspapers when the information is more specific to their location.

One participant described using Facebook ads to target a specific age group and then being able to compare the engagement of the targeted group with those in other age groups.

### **Timing of Communication and Outreach**

While events around open enrollment are a primary time to distribute information/education to consumers, several states described having an editorial calendar that helped them to plan the timing of other information/education. For example, August/September is when children return to school, perhaps prompting parents of college-age children to discuss health insurance coverage with their child.

### **Budgets**

In the participating states, the DOIs had their own operating budgets and described challenges to manage those budgets. One state described sharing the funding for a specific campaign with another state agency. States occasionally mentioned grant funding – for example, a grant for a hurricane readiness campaign and grant funding through CCIO.

All states were cautious about using funds to print materials, expressing concerns about printing “too many” or leaving printed materials with others who may just throw them away.

One state talked about buying swag to distribute at events and the value of that to get people to stop at their table. Another state reported that they aren’t allowed to buy swag.

### **Assessing Effectiveness**

All states thought they could do a better job of measuring their effectiveness. Some of the desired outcomes described were helping the consumer to solve a problem, improving the consumer’s understanding, customer satisfaction with the service they received, and having a consumer learn that state government can be efficient.

States said they used Google Analytics to determine the number of hits on their websites, but described it as a “crude” measure. Google Analytics doesn’t indicate the demographic characteristics of those who visit the website. Nor can it track cause and effect; for example, one can’t use Google Analytics to learn if traffic to the website picked up after a tv ad ran.

Focus group participants described counting the number of people who attend an event and counting the number of people who call the Department. One state asks staff to complete an “after event” survey, indicating the number of people who attended the event, the number who visited the DOI’s table, and the number who asked a question as well as alerting the staff to any questions that require further attention. One state said they ask consumers to complete a survey at the end of the complaint process.

There are a multitude of resources online about using Google Analytics but you’ll find a basic one [here](#). You’ll find information about a popular model to use to assess a change effort (the Logic Model) [here](#).

### **The Work of the Consumer Information Subgroup**

Participants were asked if they used any of the recent work products of the Consumer Information Subgroup. One state described several ways in which they have used some of the documents – by linking directly to the document from their state website, by editing the document to make it more

applicable to their state, by editing a longer document to create more than document, and using a line or two from a document in a social media post and then linking to the full document.

Other states said they hadn't used the Consumer Information Subgroup's work, indicating it was too generic and that it was less work to write their own than to edit the Subgroup's work. One person did say they lifted content from the Consumer Information Subgroup's work to include in their own work.

### **Partnerships with State Government**

The focus group participants mentioned a number of state agencies with which the DOI has partnered. Agencies mentioned were:

- Department of Motor Vehicles
- Department of Aging
- Department of Health
- National Weather Service
- Drivers Education Advisory Committee/Drivers Education Teachers
- Department of Labor
- Department of Banking
- Attorneys General

Other partnerships mentioned were public libraries and state-based health insurance exchanges. All agreed that they do not work closely with their state's Senior Health Insurance Program (SHIP).

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## Appendix

1. Please tell me about your role in the agency—what division do you work in, what is your focus, how long have you been in this role?
2. Which areas of your agency work with consumers? For example, conducting consumer education and outreach, taking consumer complaints, answering questions from consumers.
3. Has your agency made efforts over the last few years to increase consumer understanding of insurance and how to use it? Has this focused on certain lines of insurance?
4. Can you tell me about the specific education and outreach methods your agency has used over the last few years to educate consumers about health insurance? This could be things like media releases, social media, website content, community events, or partnerships with other organizations to reach consumers.
5. Any others?
6. How often do you use these methods?
7. Are they focused during certain times of year, like Open Enrollment for health insurance?
8. Can you give me a sense of how much resources in terms of time and budget your agency puts into these methods? How are the resources apportioned to different lines of insurance or methods of outreach?
9. Does your agency collect quantitative measurements of how many consumers are reached or how well the method does in educating those it reaches? If so, do you notice that higher engagement correlates with any particular factors?
10. Would you be able to share these measurements?
11. If you do not currently track this information, would you or the agency be willing to start tracking things like website visits, phone calls, or emails? Are there obstacles to tracking this information?
12. What have you or the agency found to be the best method for getting consumers to pay attention to the agency's resources that assist with health insurance?
13. What have you or the agency found to be the best method for educating consumers on health insurance, once you have their attention?
14. Have you used any of the materials developed by NAIC's Consumer Information Subgroup, such as [What to Ask when Shopping for Health Insurance](#)

[Using Your Health Plan](#)  
[How to Appeal a Denied Claim](#)  
[New Protections from Surprise Medical Bills](#)

If so, how have you used them? Posted as documents on your website or printed into brochures, as social media posts or videos? Made them available during outreach events? Do you use them as a starting point and make changes, or use them as they were written?

15. What would make you more likely to use these documents? Would it help if they were:
- Branded with my state info
  - Shorter
  - More detailed
  - Emailed to me directly
  - Translated to languages other than English