

## Insurers work to increase Affordable Care Act customers

They want to make process more convenient, less confusing for consumers

*By Lora Hines*

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The federal government and insurers learned from the last year's inaugural open enrollment period under the Affordable Care Act that it takes more than low premiums to persuade the uninsured to buy federally mandated health coverage, especially in a state like Texas, where leaders oppose the health care law.

These consumers, many of whom have never been insured, want more in-person, one-on-one help from someone who speaks their language to explain how deductibles, out-of-pocket costs, premiums and subsidies can affect a plan's total value. That assistance also must be convenient because many people don't have the time or means to travel to find the help they need.

In response, insurers are meeting the uninsured where they typically go for medical care, social services and shopping - health centers, neighborhood multiservice centers and grocery stores. They also have extended call center hours, increased their social media presence and improved websites to make insurance education and enrollment information, in English and Spanish, more accessible. Additionally, pharmacists at CVS Health, H-E-B, Kroger, Walgreens and Wal-Mart are helping customers find enrollment assistance and holding sign-up events.

Open enrollment for 2015 coverage lasts through Feb. 15. The law requires that almost all Americans have health coverage or face a penalty of \$325 per person or 2 percent of family income, whichever is greater. In 2014, those who went without coverage could be penalized the greater of \$95 per person or 1 percent of family income.

"Last year, we learned a lot about the need to provide people the information they need," said Dr. Bob Morrow, the Southeast Texas chief medical officer for Blue Cross Blue Shield of Texas, one of the state's largest insurers. "Buying insurance can be confusing. We really learned how important it is to get information to people on their terms."

The strategy makes perfect business sense, said Partha Krishnamurthy, marketing professor at the University of Houston's Bauer College of Business. The marketplace's first year was an experiment for insurers, who wanted to ensure that they could make a profit before investing a lot of money in products and marketing, he said. Obviously, the marketplace proved it could work because this year more insurers are offering plans and increasing their marketing efforts to attract new customers and retain current ones.

"If the first year had not been successful, they would have fled the market," Krishnamurthy said. "They have a great deal of incentive to attract and retain as many people as they can before the market gets flooded."

Nationwide, more than 8 million people signed up for 2014 coverage, including nearly 734,000 in Texas. Still, about 6 million Texans, or 25 percent of the state's population, remain uninsured. The state has the highest rate of un-insured residents nationwide.

Experts estimate more than 1 million in the Houston area are uninsured, even though nearly 200,000 residents enrolled in 2014 coverage.

As the 2015 insurance marketplace launched last month, U.S. Health and Human Services Secretary Sylvia Burwell came to Houston vowing to increase the health care law's impact in Texas, where the governor's office has refused to create a state-run marketplace or accept billions in federal funding to expand Medicaid to extend coverage to millions more people.

State and local advocacy groups and insurers said they would hold multiple enrollment events, provide additional one-on-one application assistance opportunities and offer more marketplace education.

'So many uninsured'

Vivian Ho, health care economics chairman at Rice University's Baker Institute, said she's hopeful any efforts to educate and enroll more of the uninsured will pay off.

"It's really frustrating because we have so many uninsured people," said Ho, who began examining insurance enrollments after the October 2013 marketplace launch.

The number of uninsured adult Texans fell about 2 percent during the 2014 open enrollment period, studies indicate. On average, 2014 marketplace enrollees pay \$72 per month for coverage.

Researchers locally and across the country found many people did not buy coverage for 2014 because they believed they couldn't afford it. Half of Texans eligible for subsidies to offset insurance premium costs said coverage still was too expensive.

Last year, Blue Cross dominated Texas, selling marketplace insurance coverage to an estimated 550,000 residents statewide. Despite the insurer's success, Morrow said Blue Cross is operating an around-the-clock call center to answer consumers' questions and enroll more people. It also converted a recreational vehicle into a traveling enrollment center to help residents from the Houston area to Brownsville sign up.

"People really need face-to-face opportunities," Morrow said. "The RV is a mobile information center and office. There are two offices in the RV where you can sit in there and sign up for insurance on the spot."

'What their needs are'

The insurer also goes to H-E-B and Target stores to educate people and enroll them in coverage.

"I think we've all learned that we need to be making sure we're paying attention to the consumer and what their needs are," Morrow said.

After a dismal performance in the inaugural marketplace, Community Health Choice, the Houston area's largest managed care provider, came to the 2015 marketplace with more competitively priced insurance plans. The nonprofit organization also improved its website and call center and bought radio advertising spots and an RV, which it uses as a mobile insurance enrollment office.

So far, the organization has enrolled more than 17,000 in coverage. Last year, it signed up 250.

"We've had very good results," said its president and CEO, Ken Janda. "Now, we're scrambling to answer people's phone calls."

The RV, which cost about \$200,000, turned out to be a better investment than renting office or retail space, he said. It includes two offices and a small waiting area and goes to grocery stores, shopping centers, health centers and community events, primarily in low-income areas.

"It doesn't tie us to one location," Janda said of the RV. "We need to be in lots of locations."

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