

Report from NAIC's Consumer Information Subgroup

November 2022

In November 2022, the National Association of Insurance Commissioners' Consumer Information Subgroup distributed a link to an online survey to state insurance departments. The purpose of the survey was twofold: 1) to learn more about state outreach to consumers regarding health insurance and 2) to learn if and how states use the materials created by NAIC and its Consumer Information Subgroup.

Thirteen individuals responded, representing 12 states. While respondents could choose to remain anonymous, those who identified themselves represented Alabama, Alaska, Connecticut, Kansas, Maryland, Massachusetts, Mississippi, North Dakota, and Tennessee.

Types and Effectiveness of Outreach Efforts

The first portion of the survey asked respondents to describe and evaluate the effectiveness of their outreach efforts. The greatest number of respondents said they used websites and social media (11 each) as well as partnerships with other government agencies (10), outreach events sponsored by the department or in collaboration with other state agencies (9), and events targeted to an audience and not sponsored by state government, such as health provider conferences, consumer group meetings, etc. (9). Websites and social media were identified as the most effective methods, along with online public meetings. Outdoor advertising was one of the three outreach methods used the least (along with radio and television advertising) and was rated the lowest in effectiveness (2.7 on a 5-point scale where 5 was most effective).

Outreach Method	Number That Used Method ¹	Mean Effectiveness ²
Online public meetings	6	4.3
Website content	11	4.3
Social media	11	4.1
Digital advertising	7 ³	3.8
Newspaper or other print advertising	6	3.7
Radio advertising	5	3.4
Partnerships with other government agencies	10	3.4
Partnerships with non-government organizations	7	3.4
Outreach events sponsored by your department or in collaboration with other state agencies	9	3.2
Events targeted to an audience and not sponsored by state government, such as health provider conferences, consumer group meetings, etc.	9	3.2
Television advertising	5	3.0
Outdoor advertising such as billboards	5	2.7

¹ States could choose more than one response.

² On a scale of 1 to 5, where 5 is most effective.

³ Five of the seven said they use search engine optimization.

Respondents also provided descriptions of other ways they reach out to consumers about health insurance:

- Meetings with small civic clubs and church groups as requested.
- Newsletter mailings
- Push email, using Granicus GovDelivery

They identified a number of partnerships:

- The Wisconsin Health Care Coverage Partnership in 2019 that formalizes a partnership between OCI and the Department of Health Services as well as external stakeholders like health plans, navigator entities, advocacy organizations, and more.
- Alabama Emergency Management Agency
- MEMA, Office of Consumer Affairs and Business Regulation
- Our state-based marketplace, which is part of the State DHHS. Our state non-profit consumer health advocacy organization. Our state's SHIP (DHHS) and Area Agencies on Aging re Medicare related health issues
- Alaska state offices: Department of Labor, Health and Human Services, Retirement and Benefits, Banking and Securities, Senior and Disability Services, Medicare Information Office, Department of Law Consumer Protection, Business and Professional Licensing. Other examples: Better Business Bureau, CMS, EBSA
- Metro Hartford Alliance, State Department of Economic Development
- Maryland Department of Emergency Management, Maryland Department of Aging, Maryland Department of Health, Maryland Health Benefit Exchange

Use of Social Media in Outreach

State insurance departments also were asked whether they used various types of social media and, if so, how effective they found that media to be. One state said their administration does not allow them to have their own social media accounts; all social media are managed by the parent agency.

Among the remaining states, Facebook was the most popular social media used, followed by Twitter. The two states that used NextDoor rated it highly effective while the state that used TikTok evaluated its effectiveness as 2 on a 5-point scale. One state also mentioned it used HandShake.

Social Media	Number That Used It ⁴	Mean Effectiveness ⁵
NextDoor	2	4.0
Facebook	12	3.5
LinkedIn	8	3.375
YouTube	6	3.2
Twitter	11	2.8
TikTok	1	2.0

⁴ States could choose more than one response.

⁵ On a scale of 1 to 5, where 5 is most effective.

Assessing the Effectiveness of Outreach

States were also asked if they quantitatively measure the effectiveness of their consumer outreach activities. Nine said they did. The methods and the number reporting them are described below. The methods largely involved counting: for example, number of likes (9 states), content shares (9), visits to the department’s consumer education webpages (7), and calls to the insurance department (7).

Method to Assess Effectiveness	Number Reporting Use⁶
Likes on social media	9
Content shares	9
Number of visits to consumer education pages on the department’s website	7
Number of calls to your department	7
Other engagement with social media	6
Number of people who visit a booth or table at an event	4
Amount of time spent on consumer education pages on the department’s website	3
Number of downloads of consumer education materials from the department’s website	2
Analysis or correlation between events and metrics	1

Outreach Staff

Eight of the respondents said their department had a dedicated consumer outreach staff. One noted that the person in their outreach position also creates web and brochure content as well as legislative reports, leaving little time for outreach.

Most (11) said others in their department also engaged with consumers. Respondents mentioned a wide variety of those participating in outreach:

- Public Affairs, Reception
- Consumer Services Staff
- Commissioner, Deputy Commissioner, Communications Director, Life/Health Division Director
- Producer Licensing (producers are consumers) ,Board of Appeal (for appeals of insurance surcharges and actions taken by the RMV against a license)
- Press Secretary, Executive Assistant, Legislative Liaison, Communications Director
- Consumer assistance staff
- Public information officer, digital communications manager, director of public affairs
- Director, Deputy Director, Investigations Team
- P & C Consumer Analyst, L & H Consumer Analyst
- Customer Service representatives, agency licensing staff members

Use of NAIC Materials

All but one of the 13 who responded to the survey said they used materials from the NAIC to educate consumers about health insurance issues. The one that did not use the materials said they develop their

⁶ States could choose more than one response.

own materials. That respondent said, “Some of the materials may function well in some states, but often one-size-fits-all materials don't necessarily resonate in our state. Many factors including culture, economics, politics, etc., affect this.”

Respondents were asked how they use the materials. The uses, with the number reporting them, are described below. By far the most common use, reported by 10 respondents, was a link on the state department website to the document on NAIC’s website.

Use of Materials	Number Reporting Use⁷
Link to the document on the NAIC website	10
Use only parts of the document as a basis to develop your own document	5
Use language from the document as the basis for social media posts	6
Use only parts of the document as a basis to develop your own document	5
Brand the document with your department’s info and use as written to post to own website	4
Print and use the document as written	3
Brand the document with your department’s info and print and use as written	1
Use internally, for staff training or other internal purposes	1

Preferred Format and Content of NAIC Materials

Another question asked about the format of materials from NAIC. There were no clear preferences, although four said “text of whatever length is necessary to communicate the information.” Other choices (A page or so, A paragraph or two, and infographics) were chosen by the same number of respondents (2). One said they preferred short videos.

When respondents were asked what health insurance content they were most likely to use in outreach, there were no priorities in the responses. However, the choices selected most often were information about choosing health insurance plans (11) and about how to use health insurance (10).

Content Area	Number Reporting Would Likely Use⁸
Information about choosing plans	11
Information about how to use health insurance	10
Basic health insurance definitions	8
Information about open enrollment	8
Information about cost sharing when using health insurance	7
Information about new or changing laws impacting health insurance	7
Information about how to file or appeal claims	6

Other topics for NAIC consumer education materials the respondents suggested were:

⁷ States could choose more than one response.

⁸ States could choose more than one response.

Education about state exchange mimic sites and other "ACA/ObamaCare" websites that are not actually selling comprehensive health insurance.

National campaigns to raise awareness about the role that insurance can play when it comes to disaster preparedness. Multilingual print pieces.

Provide short teaser copy to use on social media and link to the full report/message online. National video content that could be branded for our state would be helpful.

Brenda J. Cude, NAIC Consumer Representative