



Advisory Board
One Weybosset Hill/33 Broad Street 2nd Floor, Conference Room A 1:00 – 2:30 pm
Tuesday, September 16, 2014
Meeting Minutes

Board members present: Peter Howland, Mike Gerhardt, Geoff Grove, Margaret Holland McDuff

Staff: Christine Ferguson, Amy Black, Marti Rosenberg, Meg Ivatts, Lisa Monti, Dara Chadwick, Dharma Yechuri

I. Call to Order. Chairman Grove called the meeting to order. The Board unanimously approved minutes from the September 16th Advisory Board Meeting.

II. Presentation & Feedback: *Proposed HealthSource RI Website Enhancements*, Jay Wightman, Director of Digital Experience, The Boston Group

- a. Mr. Wightman provided an overview of the HSRI website performance to date. The key points are highlighted below:
 - The HSRI website has heavy traffic, and visitors stay an average of 3:41 minutes. This is considered an admirable session time.
 - Over 50% of the hits are from new visitors (almost 400,000 unique visitors).
 - The site has a less than 30% bounce rate.

When the website was designed, there was no model for how people should shop for insurance this way. As HSRI looks to the future, the goal is to capitalize on the successes of the site during the first open enrollment period, along with lessons learned to create improvements. HSRI will integrate outbound and social campaigns as well, to align with its goals.

Mr. Wightman presented the ways in which The Boston Group and HSRI will work to improve the website.

1. Optimizing the Overall Consumer Experience

This effort is focused on getting the information on the Web in a logical way, so people can find it. The site does a great job at educating a diverse group of people, and the site is user friendly for consumers looking to shop for a plan. However, the site is not currently designed to allow consumers to learn and shop simultaneously - it can be disjointed and difficult to navigate.

Mr. Wightman then did a walk-through of what customers experience on the current website (www.healthsourceri.com). The typical process for an individual's shopping experience would

include a few clicks to get to the rates calculator to help the consumer compare plan costs. But to find more information needed to make a plan choice (such as the definition of a deductible), consumers have to move to the Glossary, FAQ section, and Learn the Insurance Basics drop down menu items. Consumers can then compare, but must leave the site to move into the UHIP portal to purchase. In this current structure, it is more likely that HSRI will lose consumers in the transition from understanding options to purchasing insurance.

Mr. Wightman demonstrated how the new proposed website structure will streamline this process.

The more educated consumers are, the more likely they will become our customers; we want them to re-enroll and stay with us (using both passive and active education). Enhancements include:

- Moving to proactive, guided, anticipatory and more seamless browse to buy
- Specific enhancements for learning and influencing buying (individual) include:
 - Progress indicator
 - In-context learning
 - Better guidance (e.g., series of questions that will lead to a metal level choice)
 - Pro-active chat
 - Plan recommendations
 - More seamless connection to UHIP

2. Empowering the Broker Channel

HSRI has put time and resources into reaching small businesses. To continue this effort, we propose putting better tools in our brokers' hands.

Proposed enhancements are geared toward encouraging active recruitment across the broker channel, a unique “membership-style” approach, proactive targeted relationship management, increased visibility for certified brokers, and more efficient, accurate and convenient enrollment.

The current landing page is text heavy. The planned enhanced site includes:

- A broker video outlining a step-by-step process
- A logged-in experience
- Broker event feed and blog dedicated to broker
- Tools: *unique* log-in for personalized experience for each broker with richer broker tools area
 - Automated, personalized correspondence (i.e., updated the rate sheets)
- Directory of brokers for small businesses; interactive maps
- Exclusive/co-branded webpage

The re-vamp will look like a toolkit that will include an individual log-in for brokers. When new tools are available, the broker will be notified and HSRI will know when a broker has downloaded a tool. New functionality will allow for personalized information.

At present, HSRI site does not include a list of certified brokers. There is a proposal for an online directory, for sorting and contacting brokers. Brokers will also get a way to quote prices out 12 months for their businesses. They can start working many months in advance – that is not available anywhere else.

Finally, there is an option to do an exclusive co-branded page with agents. The advantage would be to drive traffic to the HSRI site and the ability to control the message and information about HSRI. Brokers would have an ability to add information to the site, within an approval and release process.

3. Enrollment Experience

The enrollment process has been a disjointed mix of an offline/online experience. Enhancements will create an efficient, accurate and convenient enrollment process for individuals, employers and brokers.

A discussion ensued regarding the brokers' reaction to the new site, and a concern that brokers will believe the site will limit their role with employers. Director Ferguson noted that HSRI is making it easier for brokers to help small businesses – and taking brokers out of the mix would be something small businesses would miss. HSRI is trying to limit the amount of work the broker has to do to serve their clients well, without additional cost to brokers.

The HSRI website proposals are part of HSRI's "listen and respond" model: Tight integration of systems and people to create a 360-degree view of user trends and more closely link online and offline behaviors. Finally, there are plans to implement a site survey, to capture direct site user feedback in real time. Board members suggested limiting the number of questions on the survey to increase the response rate.

The timing of the website enhancements: The goal is to phase in the changes and complete them the week before the beginning of open enrollment.

III. Director's Report

Director Ferguson provided an update on the systems issues and other concerns. She noted that HSRI staff members have been working across functions that will wrap around the technology, in the following areas:

- Contingency: We have experienced some increased call and wait time in the call center, as a result of the first two releases. We're doubling down on the contingency plan for the new October release for Open Enrollment, with the goal of making it seamless to the user.
- Renewals: The renewal process will be publicly announced soon in the press, and through a significant series of mail and emails to be sent to customers.
- Interagency cooperation: The interagency work, to coordinate under the UHIP system, is going fairly well.

- Small Business: On the small business side, the sales team is undergoing training and is getting more and more active. During the last two weeks, about 500 lives (53 small businesses) have come in. so that the SHOP is approaching 2,000 lives. Compared to progress in other states, this is a good sign for Rhode Island. The next big enrollment period is January for small businesses, and HSRI is aiming to have a lot of the other tools discussed in place, so that the sales team can be even more effective.
- In answer to questions, it was noted that the law goes into effect for larger businesses in 2016, and that it may be possible to go beyond 100 businesses by getting a waiver from the federal government. The data team is doing some test runs with the data we have with larger groups, to see what that might look like. Also, it would also take a waiver to bring all state employees into the exchange prior to 2017, but after 2017, anyone can come in.
- In answer to another question about citizenship issues and the need to collect more data, Director Ferguson noted that HSRI had 900 people at risk of losing coverage at the end of September if they did not submit more data. The Contact Center is reaching out to these customers to remind them and to customers who need to submit income data as well. Mechanisms include using email blasts, official notices, and phone calls, and working with community organizations such as the Genesis Center, Dorcas International, and Progreso Latino.
- In answer to questions about whether the small business rates for 2015 were published and how they compared to 2014, Director Ferguson said they would be out soon – and that they were good. There are plans that are less expensive, but the dip in price is more larger on the individual side. However, businesses will be able to fully compare their censuses year to year, and not just guess on the overall 5 to 6% rate hikes published by OHIC.

III. Public Comment

Betsy Loucks from HealthRight announced that there was to be a gubernatorial debate at Brown on October 1 and that if anyone present wanted to weigh on questions, they could contact her.

Ken Pariseau from Neighborhood Health Plan of Rhode Island noted that the recent HSRI Convergence article was helpful on multiple levels – it helped do away with the idea that about signing up for the federal exchange and seemed to provide a funding mechanism for the exchange. Director Ferguson did a nice job.

IV. Adjourn – Next Meeting is October 21, 2014