



RETAIL WORKS!

Acquiring and Retaining Hispanic and Multicultural Individual (aka Obamacare) Health Plan Members in New Jersey

Dirk G. Schroeder

Chief Health Officer & Co-Founder
HolaDoctor Inc

Mylene Colom

Lead, Hispanic & Consumer Markets
Horizon Blue Cross Blue Shield of
New Jersey

New Jersey Opportunity Growth – ALL MULTICULTURAL

Projections of Population by Race: 2010 to 2030

- With high rate of growth, **Hispanics** and **Asians** will expand their shares in New Jersey's population.

	2010	2020	2030
White	74.5%	70.7%	67.3%
Black	14.6%	14.5%	14.4%
Asian	8.5%	11.1%	13.3%
Other Races	0.7%	1.1%	1.6%
2+ Races	1.8%	2.6%	3.5%
<i>Hispanic</i>	17.7%	22.2%	26.7%





148,000

Subsidy-Eligible Hispanics live in Northern Jersey

1.4M
Of Hispanics

Hispanic Population density

Source: US Census Viewer

Challenges Have Evolved - ACA

First Years of ACA

1. **Educating** Hispanics and other multiculturals about the ACA, the subsidies & health insurance
2. **Helping them enroll** in plans

Now

1. **Enrolling** rest of subsidy eligibles, especially Younger and Healthier
2. **Retention**, including avoid involuntary disenrollment

Better Outreach Critical to ACA Enrollment, Particularly for Latinos



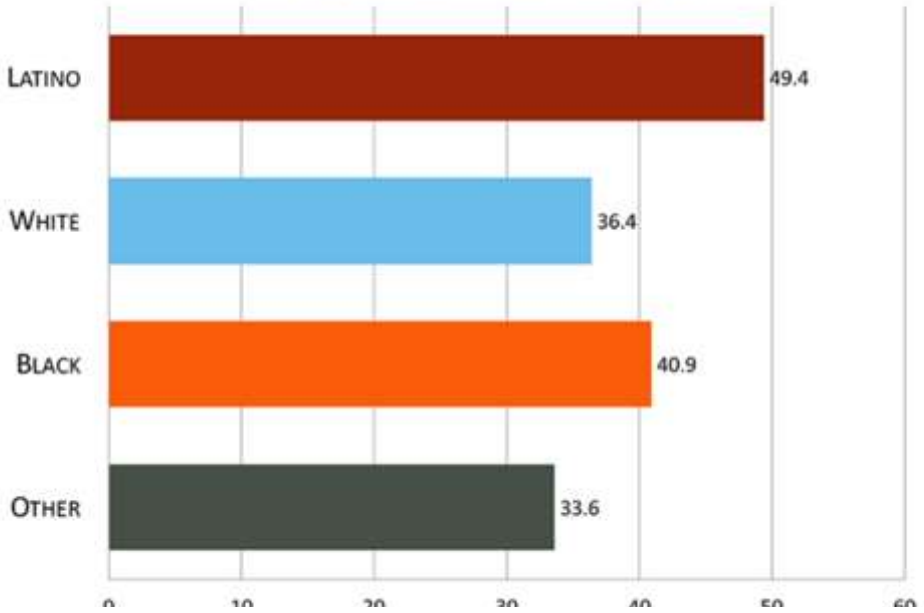
The
COMMONWEALTH
FUND



Thursday, January 14, 2016

By **Adrian Garcia Mosqueira** and **Benjamin Sommers**

Figure 2: Received Application Assistance from Navigator/Social Worker



Notes: Results are predicted probabilities from a logistical model adjusting for state of residence, age, gender, Spanish language survey, rural vs urban residence, education level and income

Source: Mosqueira, Hua, and Sommers, 2015.

The Hispanic Patient / Member Journey: Building An Exceptional Member Experience

Education

Intent

Acquisition

Service

Engagement

Health



Health
Education
Online

Call Center

Bilingual
Agents &
Enrollment
Centers

On-boarding;
Payment
Processing

Finding Dr.
Prevention
Fotonovelas

Health
improvement
Programs

Solution Examples

----- Strategic Hispanic Roadmap -----

----- Cultural Adaptation & Translation -----

An Answer to the Challenge

*Launch and run, year-round,
Retail Centers in Heavily
Multicultural communities*

HORIZON OVERVIEW & HISPANIC GROWTH INITIATIVE



Jersey City named most diverse city in America:



By [Summer Dawn Hortillosa](#) | [The Jersey Journal](#)

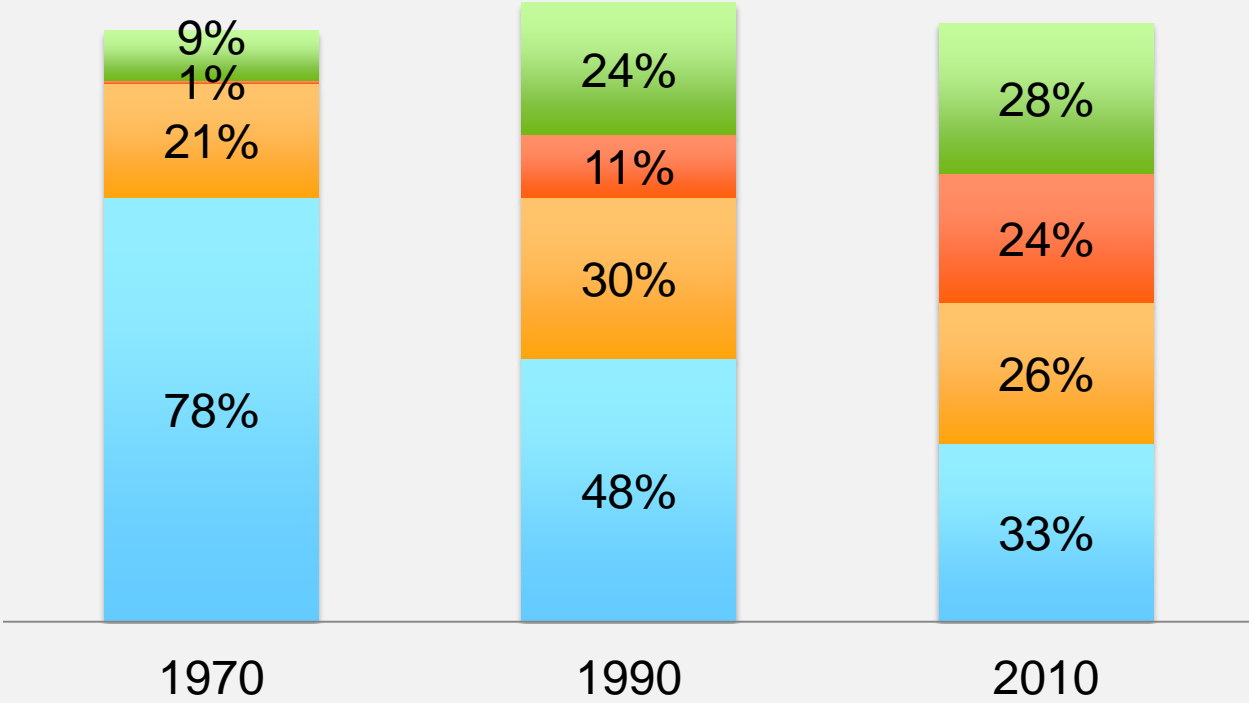
[Email the author](#) | [Follow on Twitter](#)

on February 17, 2015 at 10:14 AM, updated February 17, 2015 at 10:27 AM



The Changing Ethnicity Mix of Hudson County, NJ

■ White ■ Black ■ Asian ■ Hispanic



* Totals add to more than 100% because Hispanics can also be included in race data

Jersey City chosen as the ideal location for 1st Retail Center in New Jersey

- Built and opened a new health insurance Retail Center in Jersey City to sell and to service Hispanics and other multicultural populations in North Jersey
- Retail Center marketing Horizon BCBS products and serving Horizon members exclusively



Launching Retail Center Strategy: 353 Central Avenue...Just 1 short year ago...



We want to be the “Apple Store” of Hispanic Health Insurance & Services



A lot of hard...working...together...



And in just a few short months....



Key Objectives of the Retail Center

In Person assistance to help people in the community

- Purchase health insurance
- Pay for premiums

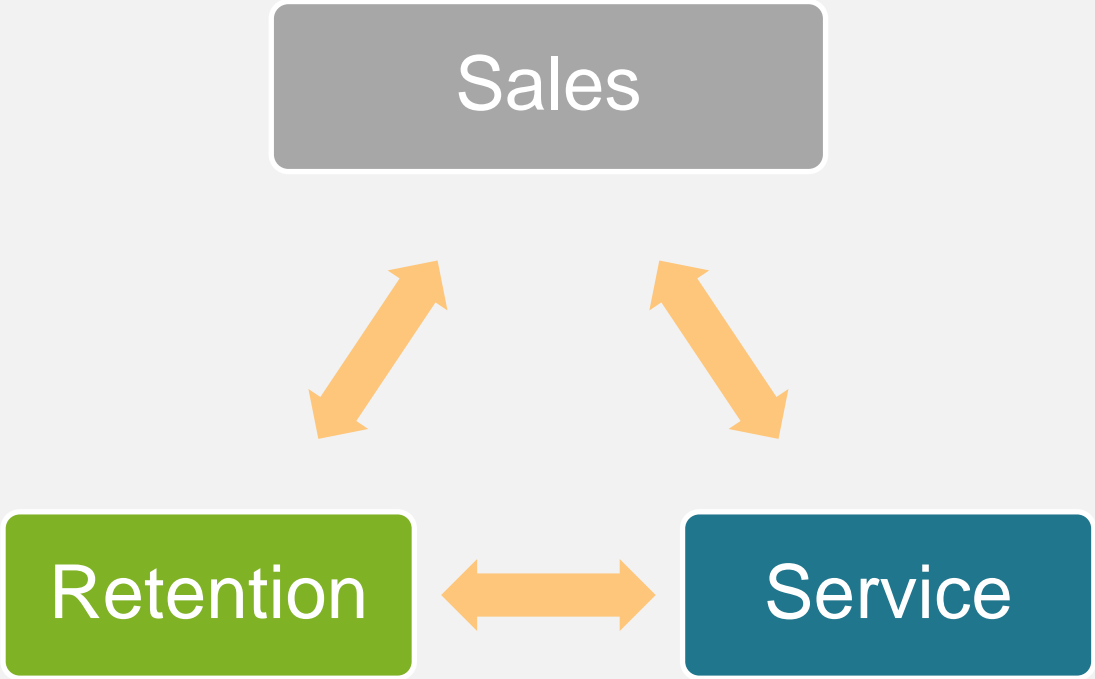
Customer service to HolaDoctor and Non-HolaDoctor Members

- Understand and use health insurance
- Choose a doctor
- Questions about bills, etc.

Health and Wellness Events



Health Insurance Retail Centers







HolaDoctor:/ Good Afternoon Miss Carmona could you tell us what brought you today to our offices?

Miladis Carmona:/ I came here because I am waiting for my new insurance cards because I just have the cards from last year, the old ones and I came here because I need help with that, like they did it before when I came here because the girls were very helpful. I also heard from people I know that the girls are so polite, kind, comprehensive and helpful they are excellent well I am very happy because I am an elderly person and I don't know about technology or computers and all my stuff related with HORIZON

Te



Ricardo Zambrano

Hola Doctor:/ Hi Ricardo Could you tell me a little bit about your experience with Hola Doctor?

Ricardo: My experience with HolaDoctor was terrific they help me to get health insurance through Obamacare I have OMNIA SILVER which is very good so and inviting every one to come to get an insurance like OMNIA SILVER which is the best!



Helping Customer fill in paperwork for MoneyGram so he can pay his premium

Signage and Materials Outside Store



Horizon Partnership



Horizon OMNIA

En Es | Hablemos en persona

PÁGINA DE INICIO PLANES DE SALUD OMNIA PARA EMPRESAS CONTACTENOS

¿Nuevos planes con primas más bajas, copagos más bajos y sin deducibles?
¡Claro que **SÍ!**

A promotional banner for Horizon OMNIA insurance. The top features the Horizon logo and 'OMNIA' in white on a blue background. Below this is a navigation bar with links: 'PÁGINA DE INICIO', 'PLANES DE SALUD OMNIA', 'PARA EMPRESAS', and 'CONTACTENOS'. The main content area has a light blue background with the text '¿Nuevos planes con primas más bajas, copagos más bajos y sin deducibles?' followed by '¡Claro que SÍ!' in large blue letters. To the right is a photograph of a man in a blue sweater sitting on a couch with a young child, both looking at a smartphone.



Grassroots Promotion

- **Direct to Consumers**
- **Seeking out businesses**

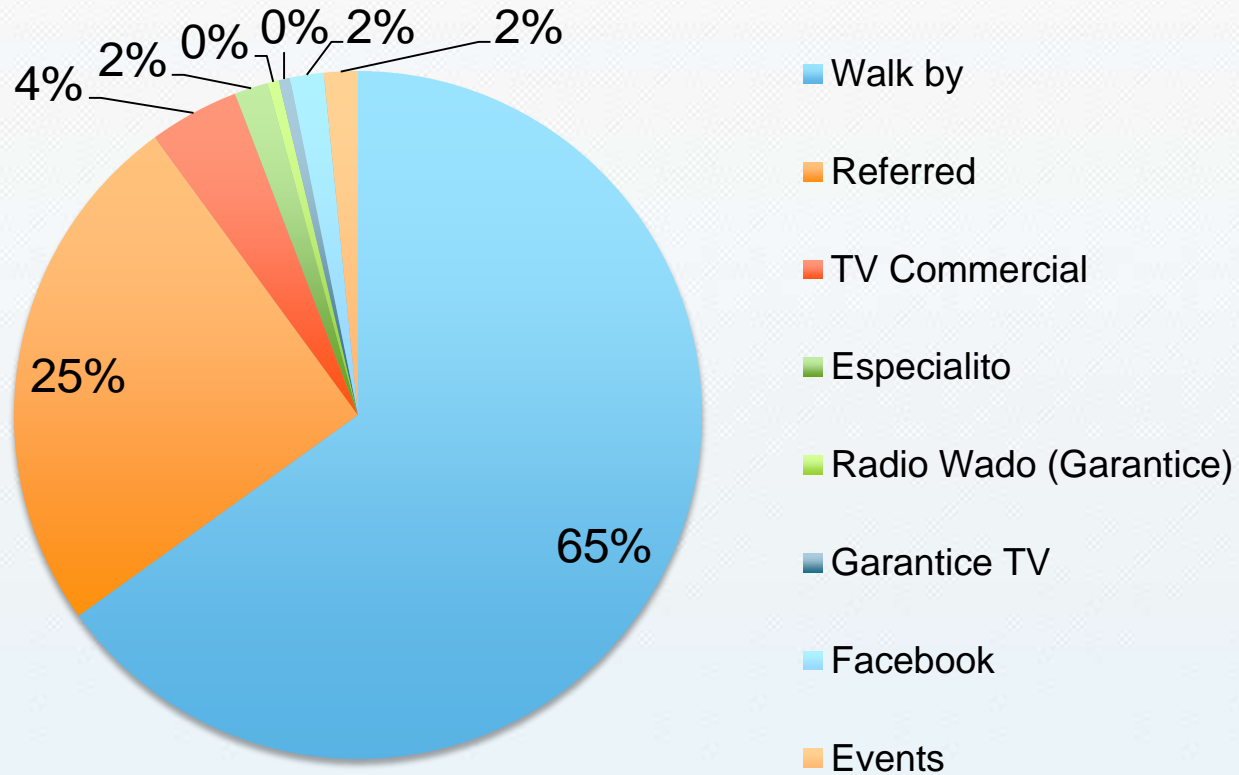


Diabetes Education Program

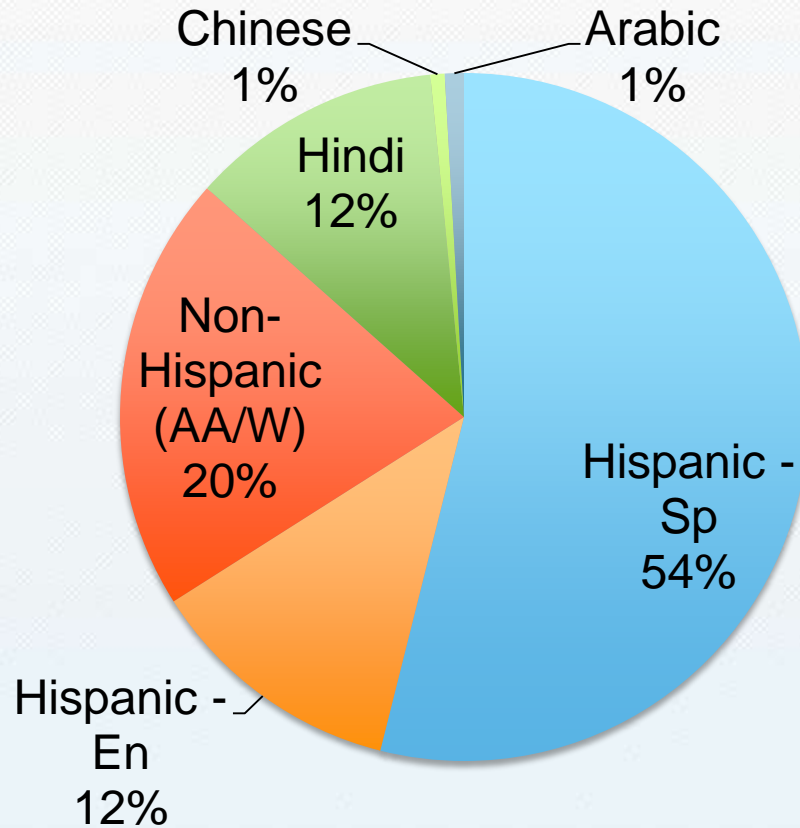
Horizon – Novo Nordisk
Diabetes Education
Program held at the Center



How People Came to the Retail Center



Customers coming into the retail Center



Key Learnings from 2016 OEP

- Retail Center fills a big need for in person assistance to purchase and for customer service
- 360° experience by culturally sensitive staff helps with payments, customer service, and increases binder payments and client satisfaction
- TV and Print were not cost effective (unacceptable lead cost per acquisition).
- Database, website, paid search and warm-transfer leads worked much better



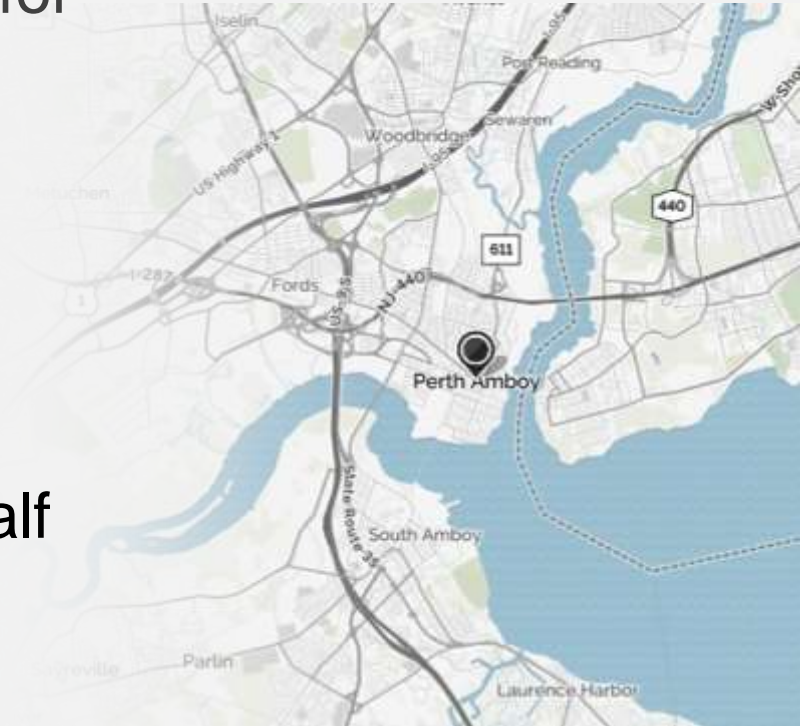
More Key Learnings from 2016 OEP

- Good bilingual agents hard to find
- Hispanics DO enroll by phone when serviced by bilingual Hispanics of similar background in a culturally appropriate manner
- On-Boarding and Retention Program needs to be in place year-round, as this will significantly impact retention



What does Future Hold - Retail Center # 2 – Perth Amboy, NJ

- Perth Amboy (PA), NJ ideal location for the 2nd retail center.
- Of Perth Amboy's 52,682 residents, 78% are Hispanic.
- Perth Amboy is also a great location from which to serve the rest of Middlesex county, of which almost half the population is Hispanic or Asian.



The Big Vision” Retail Centers Tailored for Multicultural Populations that are a combination of



+



Contact

Dirk G. Schroeder
Chief Health Officer and EVP
HolaDoctor Inc
dschroeder@holadoctor.net
678-520-4131



Discussion