Conference Call Etiquette

- Please **mute your line** if you not speaking.

- Identify yourself before you speak.

- If you are on the phone **and** logged in via web, <u>turn off</u> your computer speakers.

- Chat functionality **will be turned on for Board members**. Use this to interrupt the presenters/ask questions you'd like the presenter to answer.

Pennie – Board of Directors Meeting

May 19, 2020

Preliminary Matters

Meeting Agenda

1. Preliminary Matters

2. Standard Administrative Updates

3. Standard Technology and Operations Update

4. Call Center Update

5. Broker Certification

6. Brand Development Update

7. Adjourn

Administrative Updates

Administrative Updates
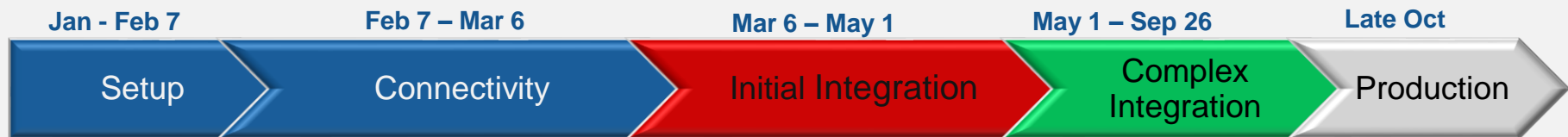
Updates

- Personnel

- Stakeholder Engagement
    - Insurers
    - Advocates
    - Advisory Council
    - Brokers
    - State-Based Exchange partners

Stakeholder Engagement

Insurers

- Impact of covid-19 on Insurers

- EDI Technical Working Group (weekly)
  - All insurers have completed connectivity testing
  - Initial Integration testing is wrapping up (happy path)
  - Complex Integration testing has begun

Jan - Feb 7	Feb 7 – Mar 6	Mar 6 – May 1	May 1 – Sep 26	Late Oct
Setup	Connectivity	Initial Integration	Complex Integration	Production

- Insurer Policy Working Group (bi-weekly)
  - Feedback on insurer's current policies regarding binder payment, termination due to non-payment of premiums, and agent/brokers

- Service Coordination Working Group (weekly)
  - Detailed walkthroughs of experience for:
    - New customers
    - Current customers migrating from HealthCare.gov
    - Brokers
- Information Sharing via Insurer SharePoint (ongoing)

Stakeholder Engagement

Advocates, Advisory Council, Brokers and Others

- **Advocates**
  - Held second monthly **Outreach & Education Workgroup** meeting of a broad coalition of stakeholders and Advisory Council members. Updated them on customer notices and timelines; continuing to monitor input from **Stakeholder Feedback Web-form**

- **Advisory Council**
  - Next meeting to be held in June
  - Continuing to gather insights through the **Stakeholder Feedback Web-form**

- **Brokers**
  - Held second monthly **Broker Workgroup** – discussed transition activities and proposed broker certification policies and timelines; continuing to gather insights through the **Broker Feedback Web-Form**
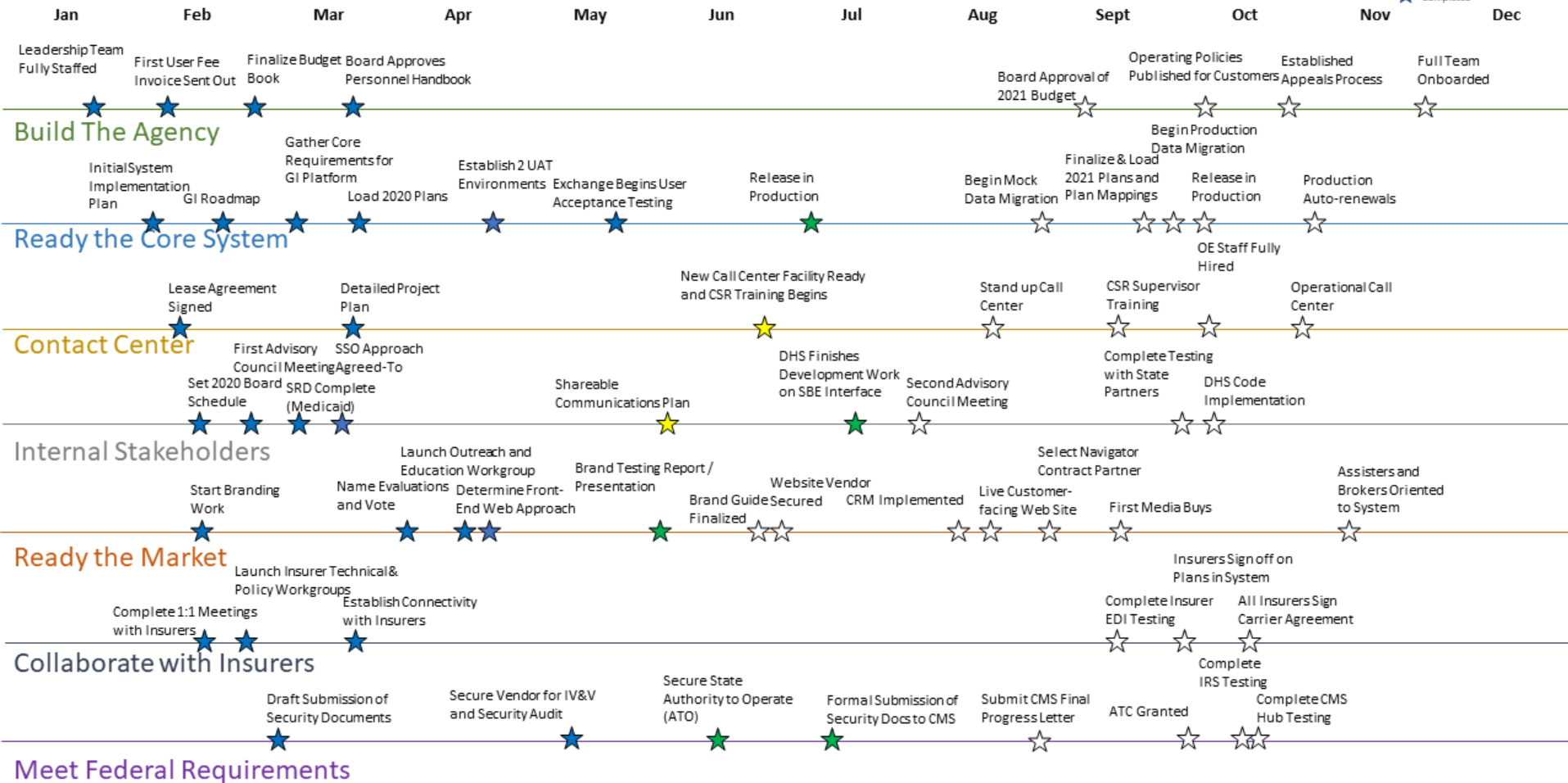
- **Other State-Based Exchanges**
  - Working through National Association of State Health Plan to drive advocacy around COVID19, two draft letters to be issued soon:
    1. Urges Congress to take action to protect consumers by funding a national reinsurance program and additional premium subsidies as well as a request to waive or limit the tax reconciliation penalties created by income counting confusion stemming from the temporary increase to UI payments in the CARES Act.
    2. Urges the IRS to provide maximum flexibility and relief to filers for the same reason.

Standard Technology and Operations Update

EXCHANGE AUTHORITY PROJECT MILESTONES

Legend:
- ☆ Not Started
- ★ In Process, On Track (green)
- ★ In Process, Behind Schedule (yellow)
- ★ In Process, At Major Risk (red)
- ★ Completed (blue)

Months: Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sept | Oct | Nov | Dec

Build The Agency
- Leadership Team Fully Staffed (Jan)
- First User Fee Invoice Sent Out (Feb)
- Finalize Budget Book (Mar)
- Board Approves Personnel Handbook (Mar)
- Board Approval of 2021 Budget (Aug/Sept)
- Operating Policies Published for Customers (Sept)
- Established Appeals Process (Oct)
- Full Team Onboarded (Nov)

Ready the Core System
- Initial System Implementation Plan (Feb)
- GI Roadmap (Feb)
- Gather Core Requirements for GI Platform (Mar)
- Load 2020 Plans (Mar)
- Establish 2 UAT Environments (Apr)
- Exchange Begins User Acceptance Testing (May)
- Release in Production (Jun)
- Begin Mock Data Migration (Aug)
- Finalize & Load 2021 Plans and Plan Mappings (Sept)
- Begin Production Data Migration (Sept)
- Release in Production (Oct)
- Production Auto-renewals (Nov)

Contact Center
- Lease Agreement Signed (Feb)
- Detailed Project Plan (Mar)
- New Call Center Facility Ready and CSR Training Begins (Jun)
- Stand up Call Center (Aug)
- CSR Supervisor Training (Sept)
- OE Staff Fully Hired (Oct)
- Operational Call Center (Nov)

Internal Stakeholders
- Set 2020 Board Schedule (Feb)
- First Advisory Council Meeting (Feb)
- SSO Approach Agreed-To (Mar)
- SRD Complete (Medicaid) (Mar)
- Shareable Communications Plan (May)
- DHS Finishes Development Work on SBE Interface (Jun/Jul)
- Second Advisory Council Meeting (Aug)
- Complete Testing with State Partners (Sept)
- DHS Code Implementation (Oct)

Ready the Market
- Start Branding Work (Feb)
- Name Evaluations and Vote (Apr)
- Launch Outreach and Education Workgroup (Apr)
- Determine Front-End Web Approach (Apr)
- Brand Testing Report / Presentation (May)
- Brand Guide Finalized (Jun)
- Website Vendor Secured (Jun)
- CRM Implemented (Jul)
- Live Customer-facing Web Site (Aug)
- Select Navigator Contract Partner (Sept)
- First Media Buys (Sept)
- Assisters and Brokers Oriented to System (Nov)

Collaborate with Insurers
- Complete 1:1 Meetings with Insurers (Feb)
- Launch Insurer Technical & Policy Workgroups (Feb/Mar)
- Establish Connectivity with Insurers (Mar)
- Complete Insurer EDI Testing (Sept)
- Insurers Sign off on Plans in System (Sept)
- All Insurers Sign Carrier Agreement (Oct)

Meet Federal Requirements
- Draft Submission of Security Documents (Mar)
- Secure Vendor for IV&V and Security Audit (Apr)
- Secure State Authority to Operate (ATO) (May)
- Formal Submission of Security Docs to CMS (Jun)
- Submit CMS Final Progress Letter (Aug)
- ATC Granted (Sept)
- Complete IRS Testing (Oct)
- Complete CMS Hub Testing (Oct)

User Acceptance Testing – June Release

The function of User Acceptance Testing (UAT) is to execute steps within a business process as the end user would expect to perform them in production. End to end testing is included in this phase. This process validates that the technology is executing as expected and therefore will be accepted by the business.

In Scope for this Release

- Exchange Administrators, Carriers, and Broker related functions.
    - Plan set up and administration by Carriers
    - User account provisioning by Exchange Administrators
    - Multi-factor Authentication (Security)
    - Role based access (Security)
    - Document review and approval/denial

Out of Scope for this Release

- Customer Facing Elements such as
    - Application Process
    - Plan Shopping
    - Customer Notices

- Data Conversion

- Medicaid Account Transfer

UAT for June Release

Summary format; UAT (User Acceptance Testing) activities began 5/4/2020 (data as of 5/15/2020)

Pennie – Release 20.6 (June): What's in Scope

40 PAREQ tickets including PA-specific requirements, PA-specific configuration and notices updates, and GI-initiated enhancements to SBE platform.

KPMG UAT Lead	Kevin Chik
UAT Status	On Track
UAT Execution Dates	May 4, 2020 – June 12, 2020
Deployment Date	June 22, 2020
Jira Reporting Dashboard	*Link*

Overall Testing Status / Takeaways / Risks

- UAT execution for Release 20.6 (June) Code Drop 1 is currently in progress and ahead of plan (66.8% actual to 54.5% planned)
- 1 new defect was logged and the development team analysis is in progress
- 5 TC marked "failed" are pending internal validation and a defect will be logged post validation, if it is determined not to be a defect, the TC(s) will be passed as-is.
- Code Drop 2 will be deployed in the evening on 5/15/2020 and includes 10 QA defect fixes

Total TC's	Total Executed[1]	Passed	Failed[2]	Blocked	In Progress[3]	Not Run
220	147	126	21	0	17	56
	66.8%	57.2%	9.5%	0%	7.7%	25.4%

Notes:
1) Total Executed is the number of passed and failed test cases.
2) Failed Test Cases may not have a defect linked to it at the time of reporting due to internal analysis to confirm the defect. If the defect is confirmed and logged, the test case(s) will remain failed and linked to the defect. Otherwise, the test case(s) will be marked passed
3) In Progress represents test cases that were initiated but not completed by the tester or a test case that was executed in its entirety but has a low severity defect logged against it.

UAT Test Case Execution Tracker Template

UAT Test Case Execution Tracker (as of 5/15 @ 4:00 PM)

Daily Planned Executions vs. Actual Executions

The below table reflects the Test Case activity to execute test cases to a passed or failed state. Test Case activity is tracked in the "Pennsylvania Requirements (PAREQ)" Project of Jira.

Actual vs. Plan Execution (Pass / Fail)
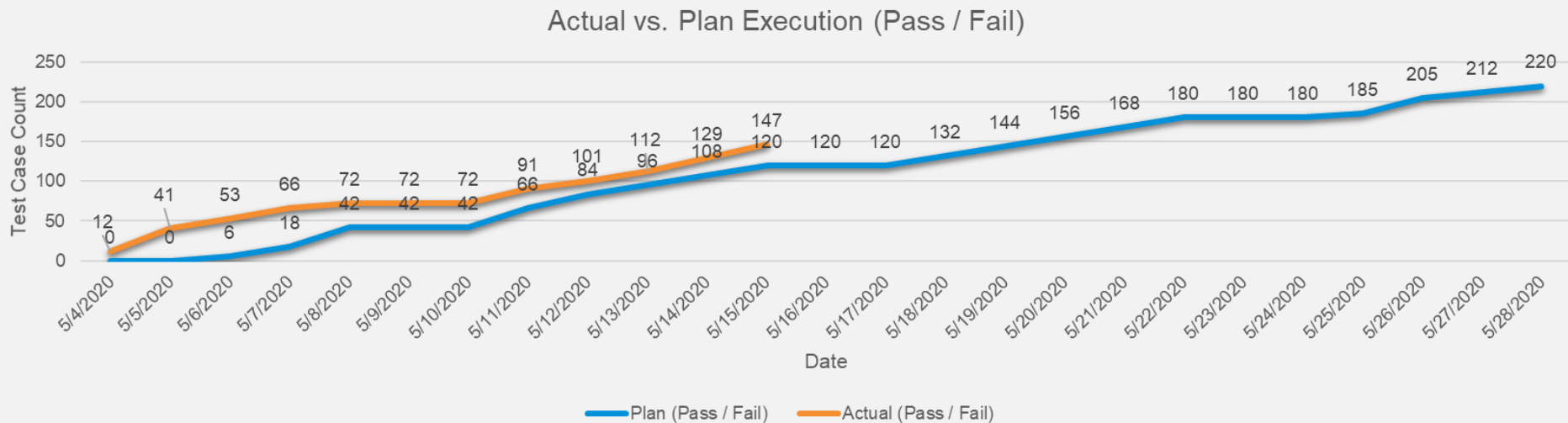
Technology Development Updates

September Release, Federal Hub Testing, Security Assessment, Insurer Connectivity

- September Release Progress
  - GI and Exchange Authority have reviewed planned designs for requested September improvements
  - GI has completed effort estimates; joint discussions to be held regarding any items that might be on the border of benefit vs. implementation risk tradeoff due to high estimated effort

- Federal Data Services Hub (FDSH) Testing
  - Independent Verification and Validation (IV&V) vendor able to deploy a team and launch immediately after agreement
  - GI team has successfully tested the Remote Identity Proofing (RIDP) / Fraud Archive Reporting Service (FARS) through the two required environments – Test Harness & End-to-End Trusted Data Sources
  - Team has initiated testing Social Security Administration Composite (SSAC) and will continue to test service-by-service through August

- Security Assessment
  - Package of security materials has been provided to Commonwealth Chief Information Security Officer (CISO) for review to align with the Authority to Operate (ATO) issuance
  - Security Assessment team kicked off week of 5/12; GI is working to initiate independent external security testing, which will be reviewed by the Security Assessment vendor

- Insurer Connectivity Testing
  - Two insurers were unable to complete Simple Connectivity testing on time; This issue has since been resolved.
  - Complex scenario testing launched week of 5/8; PayNow testing to follow shortly and then Reconciliation testing

Call Center Update

Virtual Call Center Planning

Overview

- **What is impacted by a virtual call center (versus brick and mortar)?**
  - **Everything** – recruiting, training, on-boarding, supervision, work-environment, attrition.

- **How long should we plan to be virtual?**
  - Through October go-live?
  - Through 2021 OEP?
  - Beyond 2021 OEP?

- **What would be minimum requirements to consider before resuming brick and mortar operations?**
  - Guidance of public health officials
  - Risk of bringing 200-300 people into a single brick and mortar work location
  - Availability of vaccines or effective treatment?

Virtual Call Center Planning

Recruiting

Virtual Recruiting Challenges	Virtual Recruiting Solutions
• 1000+ interviews required to acquire the needed headcount • Sight-unseen hiring. • Identifying skill sets and work from home capabilities. • Attracting candidates (CARES Act Enhanced Unemployment Benefits)	• Increase the number of GetInsured team members capable of assisting in the interview process • Accelerate recruiting timeline • Hold interviews with social distancing when feasible • Utilize video conferencing • Heavily screen using assessment tools, tests and strategic questions. • Look for more seasoned hires?

- **Recruiting Underway**
  - Huge volume of applicants
  - Highly experienced and qualified pool of applicants
  - Includes PA residents
  - 1st CSR class begins June 1, ~50-60 CSRs

- **WFH Impact on Attrition?**

Virtual Call Center Planning

Training

Virtual Training Challenges	Virtual Training Solutions
• Prolonged training period • Reduced trainee comprehension • Maintaining trainee engagement • Increased trainee fallout	• Increase training class frequency and size • Convert existing training materials to remote appropriate mediums and add interesting and relevant off-the-shelf virtual training tools • Shorten training modules to maintain interest • Increase knowledge check frequency • Transfer key SBE experienced call center personnel to PA to assist training and provide leadership

- **Training Development In Process**
  - Collaboration with Call Center Management and Exchange Authority Staff

Virtual Call Center Planning

Operations

Remote Operational Challenges	Solution
• Dead air can increase • Call availability can decrease • Uncontrollable internet provider and other technical issues • Other call quality issues • Managing Work From Home (WFH) distractions	• Dedicated live listening • Real-time coaching • Dedicated wall board activity monitoring • Increased Call QA reviews • On-demand messaging • Increase Team Lead & Supervisor Ratio for closer management and assistance availability • Increase CSR staffing • WFH best practices training and reminders

Virtual Call Center Planning

Social & Team Building

Interpersonal/Social Challenges	Solution
• Remote call center employees can feel disconnected from team/company • Personnel can feel additional stress due to current conditions • Staff need time to tend to family matter as daycares and schools are closed	• Daily TEAMS huddles • Weekly virtual 1:1's and 'Socials' • Weekly company-wide meeting with the CEO • Offer scheduled and on-demand Health & Wellness Webinars

- **Social & Team Building**
    - Increase number of virtual touch points to foster the feeling of being part of a team and drive interpersonal wellness
    - Increase access to on demand support via always available team leads and revamped knowledge based and FAQs.

Virtual Call Center Planning

Data Security & Equipment

Data Security Challenges	Data Security Solution
• Individual internet connections increases penetration points • Variable connectivity solutions contingent on ISP of employee • VPN disconnects • Reliant on employee to connect to VPN	• Hardware vs. Software solution to route all individual internet traffic through whitelisted hardware firewall to control entry points for GetInsured systems • Always on VPN via hardware firewall solution • Employee does not have to remember to sign onto VPN

- **Data Security & WFH Equipment Setup**
  - Already implemented in Nevada
  - Will work with staff privacy and security team to ensure solutions meet highest levels of security

Virtual Call Center Planning

Next Steps

- Regular open dialogue with contact center and staff

- Planning for flexibility to be able to adapt to changing circumstances

- Learn best practices from other virtual call centers, including
    - Other state-based exchanges
    - Insurers
    - Private sector firms

- Continue monitoring public health official recommendations

Producer Certification Policy & Transition for Current HealthCare.gov Producers

Producers

"Producer" = agent or broker with a health producer license issued by the Pennsylvania Insurance Department

- Informally, "agent" or "broker" are more commonly used terms

"Producer Certification Policy" = defines the minimum requirements for a producer to be authorized to sell coverage through the exchange.

What's the role of certified producers and certified assisters (e.g. navigators, CACs) on the exchange?

- Customers can search for certified producers and certified assisters when seeking help with their application or enrollment.

- Certified producers and assisters can use their dedicated portal to help their customers with any aspects of their application or enrollment, including taking action on behalf of customers.

- Certified producers and assisters can also help customers through the entire application and enrollment process without the customer having to log into exchange website.

- Customers can stop working with a certified producer or assister at any time.

Producers are unique in that they are the only individuals who can make plan recommendations for customers.

- Neither customer service representatives, assisters, nor exchange staff can make recommendations.

Proposed Producer Certification Policy

Prior to developing a proposed producer certification policy, we engaged both brokers and insurers on preliminary fact finding and feedback

After reviewing the preliminary feedback, we:

- Drafted a proposed producer certification policy
- Reviewed the proposed policy with broker work group and the insurer policy work group
- Received stakeholder feedback

Proposed Producer Certification Policy has 4 components for consideration:

1. Licensure
2. Compliance
3. Training
4. Certification Renewal

Proposed Producer Certification Policy

Requirement #1: Active Health Producer License

Proposal	Policy Goal(s)	Benefits	Challenges
Active health producer license	• Ensure customers have access to licensed professionals	• Consumer Protection • Ensures state licensure requirements met.	• Additional administrative process before producer applications can be certified

- Ensures that only licensed producers are able to serve as agents/brokers on the exchange.

- Producer license will be validated before certification approved.
    - License may also be verified throughout certification on a periodic basis.
    - Exchange Authority will reach out to producers if a license appears to be invalid.

- **Stakeholder Feedback:**
    - No concerns or additional feedback

- **Staff Recommendation: Adopt, as is**

Proposed Producer Certification Policy

Requirement #2: Compliance

Proposal	Policy Goal(s)	Benefits	Challenges
Comply with federal and state rules, including privacy and security	Ensures customer privacy and Security.	• Customers have the confidence the information they provide is safe and secure. • Ensures the PA Exchange is a safe environment.	

- Certify, through a process established by the Exchange Authority, that the producer will comply with all relevant federal and state rules and regulations, including those related to privacy and security.

- **Stakeholder Feedback:**
  - Broad support for requiring compliance with federal and state rules including privacy and security.
  - One insurer recommended certification include a list of all applicable state & federal laws and regulations that agents/brokers must comply with

- **Staff Recommendation: Adopt, as is**

Proposed Producer Certification Policy

Requirement #3: Pennsylvania Exchange Producer Certification Training

Proposal	Policy Goal(s)	Benefits	Challenges
Complete Pennsylvania-specific training on policy, systems, and privacy	Ensure customers have access to quality information and assistance Seamless transition for brokers	• Consistent knowledge about policy, systems, and privacy, including PA-specific policies.	• Brokers have other existing training requirements competing for their time.

▪ Format: Online courses only Topics: Policy, systems, and privacy/security

▪ The Exchange Authority will make every effort to apply for Continuing Education (CE) credits through the Pennsylvania Insurance Department for producer certification training, subject to approval and feasibility.

▪ **Stakeholder Feedback:** Broad agreement that training is important for all producers to complete

   ▪ Several considerations raised including releasing training early enough for producers to become familiar with exchange before OEP, realistic time requirements, concern about the training content training provider and how the training would differ from current producer licensure training

   ▪ Several insurers and brokers questioned the value of offering CE credits & potential costs to the exchange

▪ **Staff Recommendation: Adopt, as is**

   ▪ Continuing Education (CE) credits will not be pursued if there is a cost

Proposed Producer Certification Policy

Requirement #4: Certification Valid for One Plan Year

Proposal	Policy Goal(s)	Benefits	Challenges
Certification is valid for up to one plan year; Streamlined process to maintain certification	Ensure customers have access to quality information and assistance	• Ensure consistent knowledge about policy, systems, and privacy, including PA-specific policies. • Less administrative requirements for certified brokers to continue to participate	• Brokers have other existing training requirements competing for their time.

- Streamlined reauthorization training – completed prior to each new plan year, focus on changes in policy, systems, and refresher of key topics like privacy and security.

- Continue to maintain an active producer license in good standing.

- **Stakeholder Feedback:**
  - Wide support from insurers and brokers for the yearly recertification process
  - One insurer asked how the Exchange would verify the streamlined training was completed

- **Staff Recommendation: Adopt, as is**

Transition to State-Based Exchange

For Current HealthCare.gov Brokers

Transition to State-Based Exchange
For Current HealthCare.gov Brokers

- To ensure a seamless transition, we will migrate current customer data from HealthCare.gov to the new state platform including:
  - Current 2020 Eligibility Application
  - Current 2020 Active Enrollment (may or may not be effectuated yet)
  - Current Broker Assignment

- To retain the broker assignment, brokers with current customers will need to:
  - Pre-register for the State-Based Exchange (Summer 2020), and
  - Complete certification requirements (by end of November 2020)

- If brokers do not pre-register, brokers will have to:
  - Complete a new broker registration,
  - Complete all certification requirements, and
  - Have clients re-designate their broker

Transition to State-Based Exchange

Timeline of Broker-Related Activities

Monthly Broker Workgroup Meetings Begin

Pre-Registration for Current Active Brokers (June – August)

Migration of Current HealthCare.gov Customers to New State-Based Platform

Renewal Notices Sent to Migrated Customers

OPEN ENROLLMENT Nov 1, 2020 – Jan 15, 2021

APR MAY JUN JUL AUG SEP OCT NOV DEC JAN

Finalize Broker Certification Policy

Broker Training Available

Sales & Marketing Materials Available for Pre-Registered Brokers

Pre-registered brokers must complete certification by Nov 30

DEC 15

Last day to shop for 1/1 coverage

JAN 15

End of OEP

Last day to shop for 2/1 coverage

Brand Update
Brand Visuals and Tagline

Rationale

When you find Pennie, you find something you didn't expect from health insurance. Instead of complexity, you find clarity. Instead of worry, peace of mind. Instead of confusion, understanding.
That's Pennie.

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Concepts

All elements are designed to communicate the beliefs, attitudes and
values of the Pennie brand and to tell the brand story. Design elements
from the logo are leveraged to extend into the environments where
Pennie lives in advertising and across the web.

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Concept 1

This simple, clean and uncomplicated look makes Pennie
feel friendly and approachable.

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Concept 1: Overview

pennie

PRIMARY

SECONDARY

Comfort.
Care.
Coverage.

pennie

Carefree coverage
for Pennsylvania

pennie

Covering
Pennsylvanians
where they are.

pennie

Proprietary and confidential
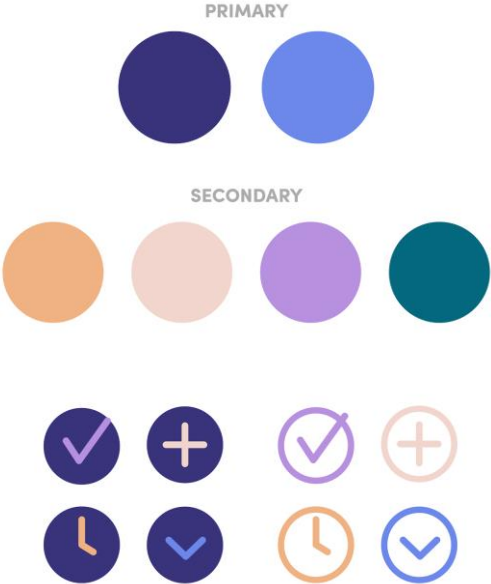
Concept 2

A refined look and feel help Pennie make a lasting impression while providing a graphic treatment that communicates the concept of coverage made easy.

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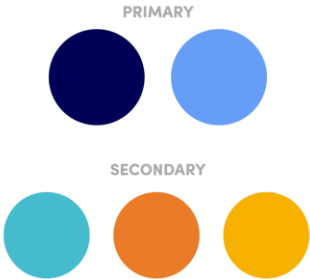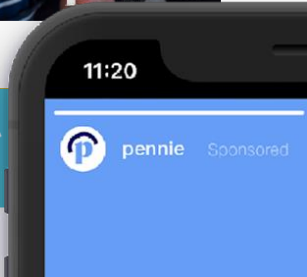
Taglines

Tagline options are paired with the two logos.

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Concept 1: Tagline options

pennie
Pennsylvania's path to health coverage

pennie
Pennsylvania's path to health coverage

pennie
Connecting Pennsylvanians to health coverage

pennie
Connecting Pennsylvanians to health coverage

pennie
Pennsylvania's home for health coverage

pennie
Pennsylvania's home for health coverage

Brand Testing

A survey was conducted to test elements of the brand concepts and taglines.

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Testing Methodology

- We solicited responses from 601 respondents who met the following qualifications:
  - Age 18 or older
  - Did not obtain health insurance through an employer
  - Household income of $25,000 to $100,000 per year
  - Decision-maker and selected own health insurance
  - Maximum n=100 Medicare/Medicaid patients
  - If employed, in nonsensitive industry

Current Health Insurance Coverage
(Total Qualified Respondents)

Health-care.gov 24%

Medicare/Medicaid 18%

Don't know 4%

None 17%

Private 37%

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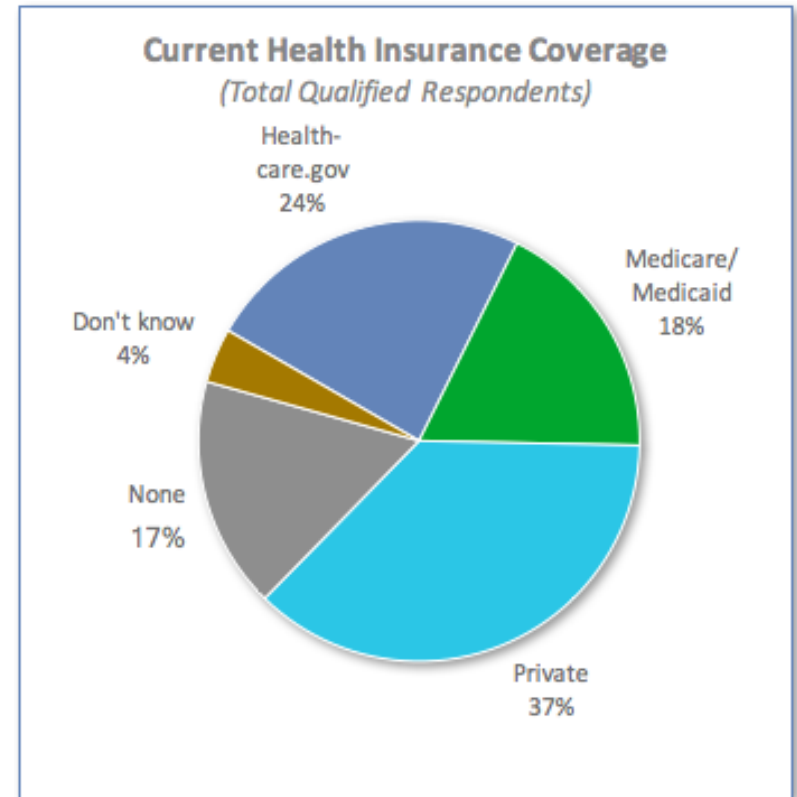
Tagline

We tested three taglines across seven attributes to compare their effectiveness. The taglines were:

- "Pennsylvania's path to health coverage"
- "Connecting Pennsylvanians to health coverage"
- "Pennsylvania's home for health coverage"

Legend: "Path" | "Connecting" | "Home" | None of these

Attribute	"Path"	"Connecting"	"Home"	None of these
Easy to Enroll	0.24	0.36	0.2	0.2
Good Healthcare Solution	0.24	0.3	0.3	0.16
High Quality, Variety	0.24	0.27	0.28	0.21
Trusted to Find Best Coverage	0.24	0.28	0.24	0.24
Eligibility	0.23	0.32	0.21	0.24
Quick Approval	0.23	0.29	0.2	0.28
Benefits & Coverage	0.23	0.28	0.28	0.21
Affordable	0.22	0.29	0.22	0.27
State-sponsored Customer Service	0.22	0.29	0.28	0.21
Quality	0.19	0.25	0.26	0.3
Better Option over Private	0.17	0.25	0.24	0.34

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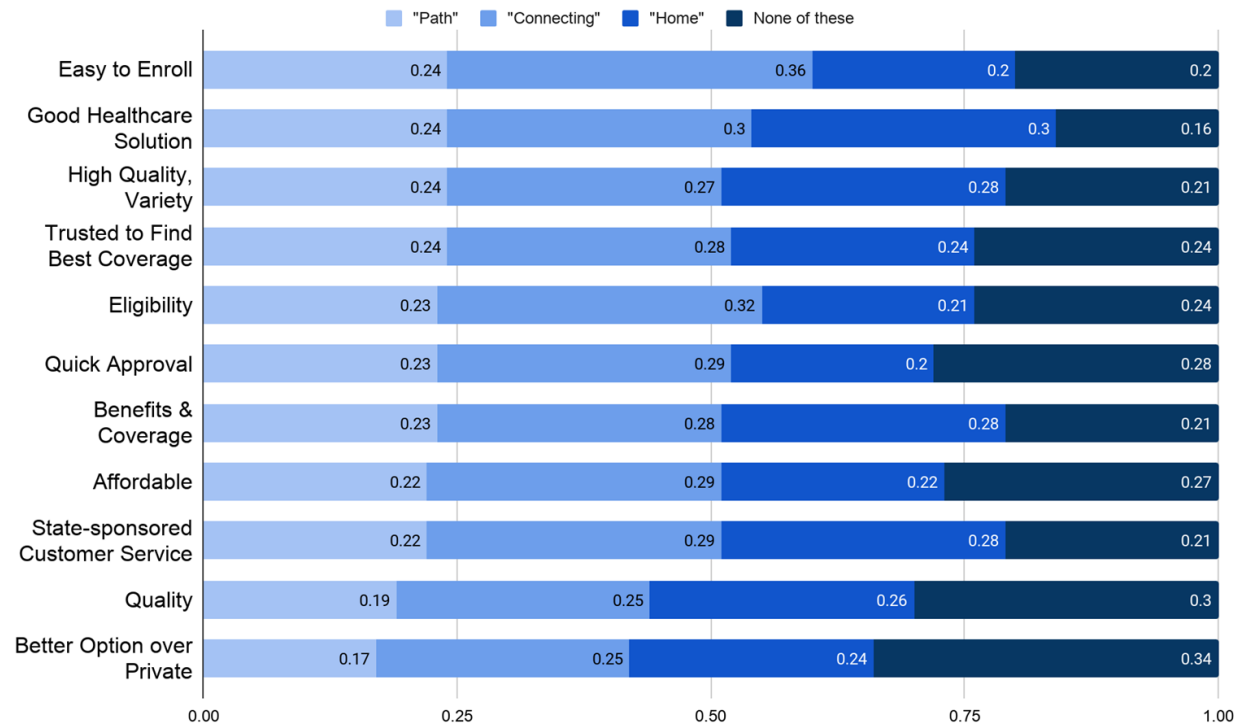
Tagline

All three taglines are rated highly on being motivating — they would stimulate residents to find out more about Pennie — (37%, 40% and 40%, respectively).

All three are also rated highly on being appealing (38%, 39% and 36%, respectively).

	Pennsylvania's path to health coverage	Connecting Pennsylvanians to health coverage	Pennsylvania's home for health coverage
This tagline is appealing to me.	38%	39%	36%
This tagline would motivate me to find out more about Pennie.	37%	40%	40%
This tagline would help me remember the Pennie exchange.	34%	34%	37%
This tagline tells me something about the Pennie exchange.	34%	39%	35%
This tagline makes me think positively about health insurance.	35%	36%	35%
This tagline is original.	35%	32%	34%
This tagline is creative.	34%	30%	31%

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Tagline

Among four priority segments, we evaluated specifically which tag was the most *motivating*.

The only significant outcome was "Connecting" among Hispanics.

	Pennsylvania's path to health coverage	*Connecting Pennsylvanians to health coverage*	*Pennsylvania's home for health coverage*
Uninsured (n = 104)	36%	33%	34%
Hispanic (n = 32)	44%	59%	50%
Ages 18-34 (n = 145)	48%	48%	50%
Healthcare.gov Customers (n = 145)	43%	44%	43%
Moms (F, 35 - 54) (n = 119)	45%	44%	45%

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Logos

We tested two logos across five attributes

As with the taglines, the two logos are rated similarly by Pennsylvania residents.

The descriptive attribute "would catch my eye" is rated highest for both logos. Being "memorable" is also rated highly for both.

The darker blue logo is also considered a "good fit" (ranked No. 3 for that logo), while the lighter blue logo is "unique and different" (ranked No. 2).

Attribute Ratings and Rankings		
	pennie	*pennie*
Would catch my eye	35%	43%
Is memorable	32%	37%
Fits well with product	30%	29%
Is unique and different	28%	42%
Best describes concept	42%	40%

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Logos

Across key crosstabs (uninsured, Hispanics, HHI <$50K, Ages 18-34), we identified consistent preference for the lighter blue "Pennie" in almost every attribute except "The logo fits well with the product."

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Logos

Unique and Different

Legend: ■ Dark ■ Light

Category	Dark	Light
Uninsured	21%	38%
Hispanic	53%	59%
<$50K	28%	45%
Ages 18-34	36%	48%
Healthcare.gov Customers	26%	39%

0% 25% 50% 75% 100% 125%

Proprietary and confidential

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Logos

Catch my Eye

Dark | **Light**

Category	Dark	Light
Uninsured	28%	38%
Hispanic	53%	44%
<$50K	36%	45%
Ages 18-34	43%	43%
Healthcare.gov Customers	32%	44%

Axis: 0%, 25%, 50%, 75%, 100%

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Logos

Memorable

Legend: ■ Dark ■ Light

Group	Dark	Light
Uninsured	29%	34%
Hispanic	56%	56%
<$50K	33%	40%
Ages 18-34	41%	43%
Healthcare.gov Customers	34%	38%

X-axis: 0%, 25%, 50%, 75%, 100%, 125%

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Logos

Appealing

BRAVOGROUP

Logos

Fits with Product

Legend: ■ Dark ■ Light

Segment	Dark	Light
Uninsured	25%	19%
Hispanic	53%	53%
<$50K	30%	29%
Ages 18-34	41%	34%
Healthcare.gov Customers	26%	23%

X-axis: 0% 25% 50% 75% 100% 125%

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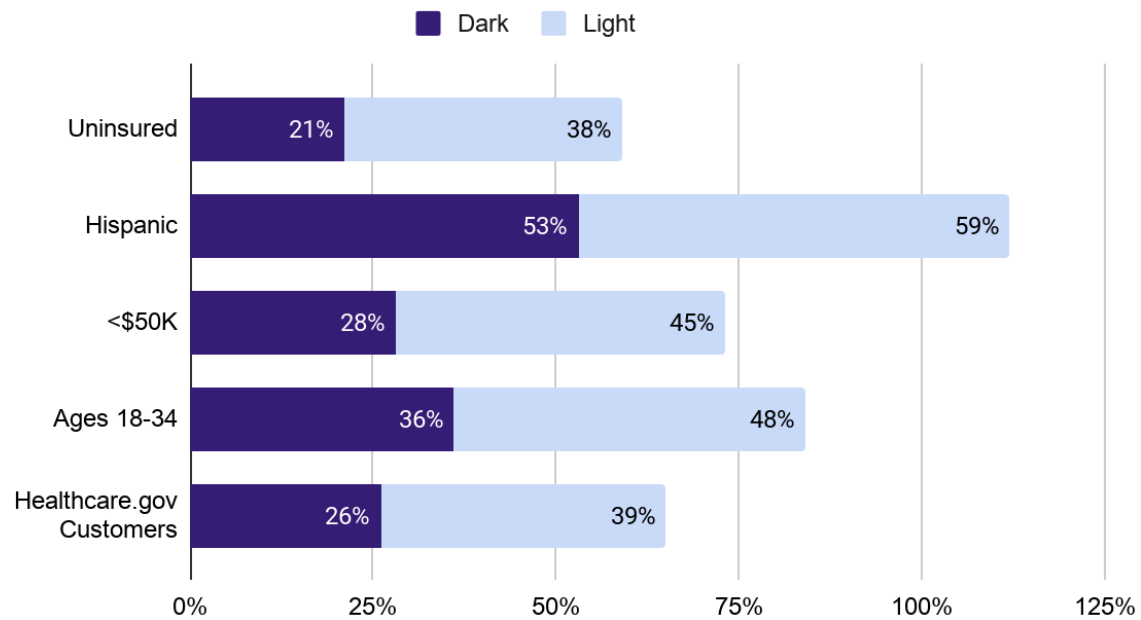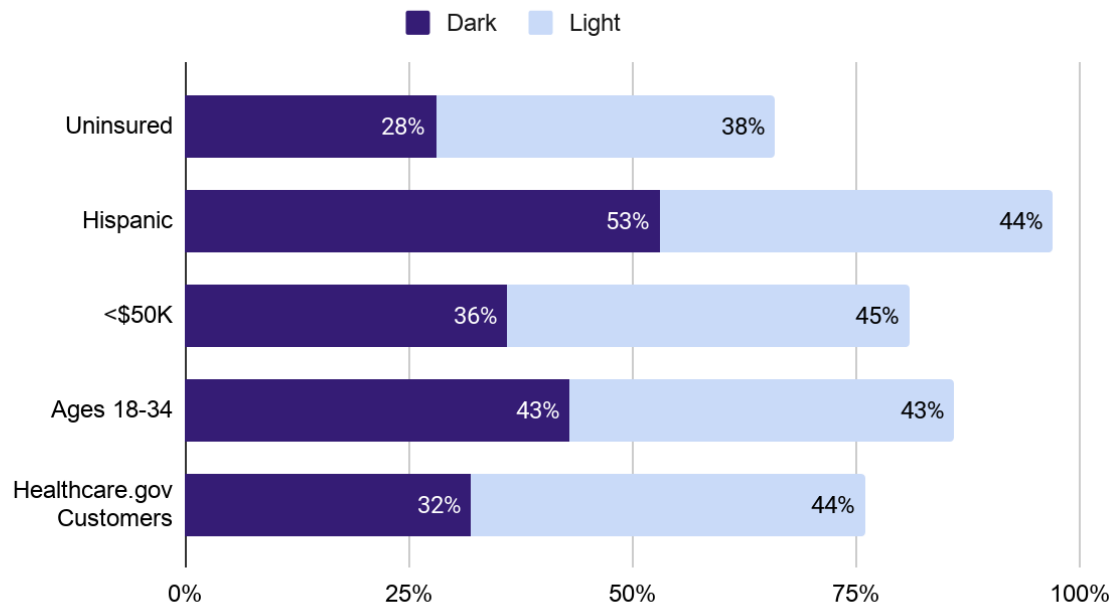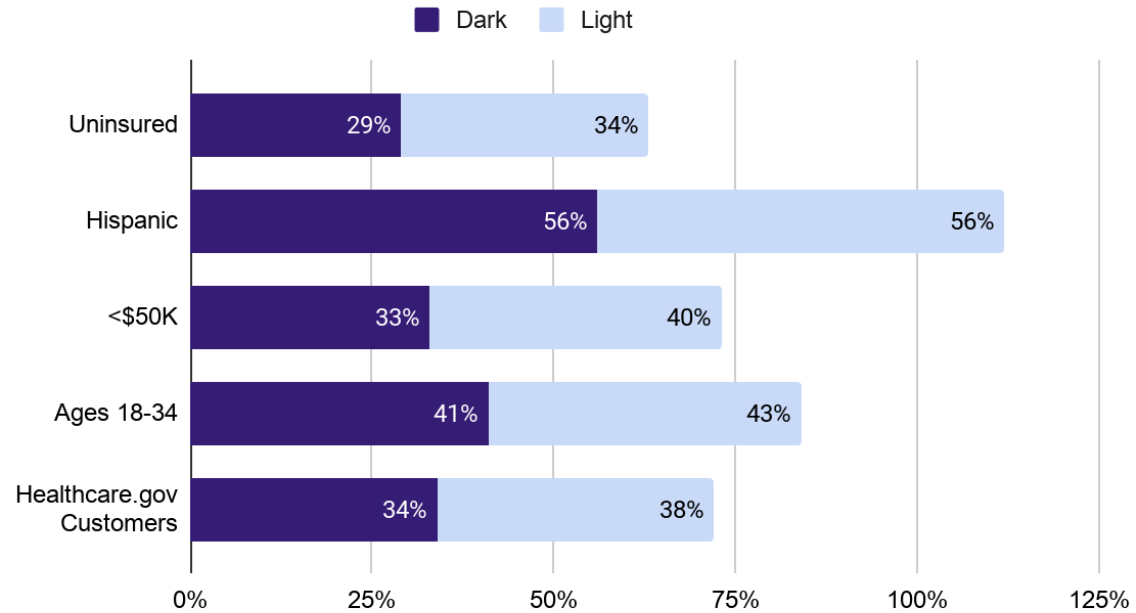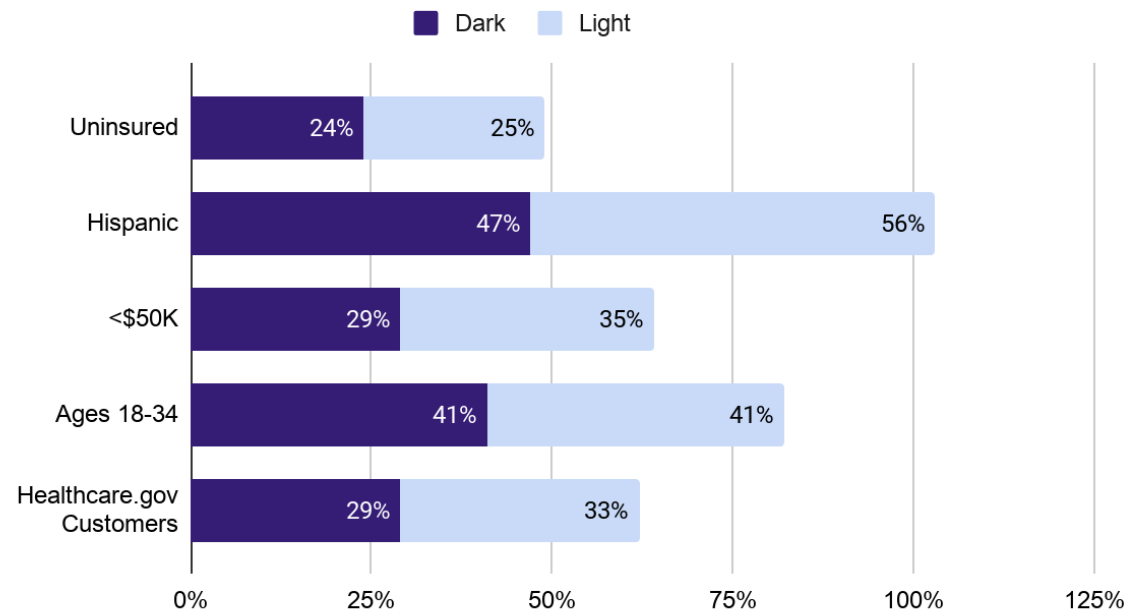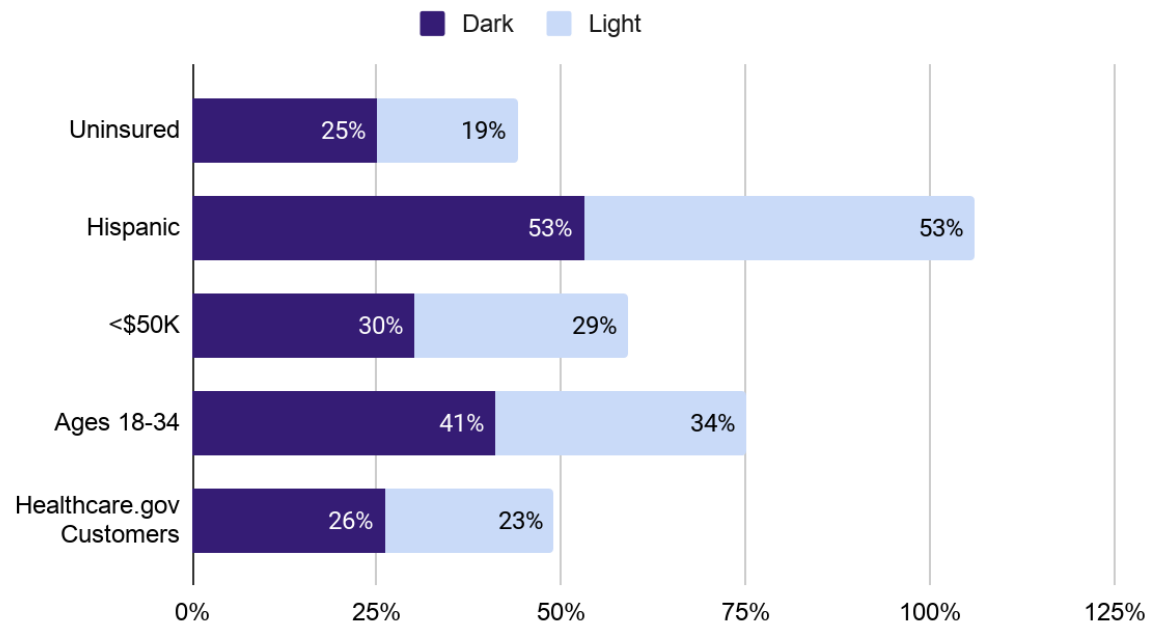
Logos

Words Most Associated with Logo (Base=Total Respondents) (%)					
	pennie	*pennie*		**pennie**	*pennie*
Friendly	27%	29%	Caring	11%	10%
Approachable	26	18	High quality	10	13
Likeable	26	24	Trustworthy	9	9
Easy to use	25	15	Helpful	9	12
Modern	20	26	Innovative	8	15
Original	17	22	Protective	7	7
Interesting	15	23	Precision	7	8
Affordable	15	12	Comprehensive	5	6
Warm	15	16	Generous	4	5
Distinctive	13	20	None of these	21	23
Creative	11	23			

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Recommendation

- "Connection" is the clear winning tagline based on brand attributes and among key crosstabs.
- The idea of connection is reflected visually in lighter blue Pennie.
- Lighter blue Pennie is the leading concept among key targets by every attribute except "fit."

Conclusion: We believe lighter blue Pennie represents an opportunity for a breakthrough brand statement, appealing to audiences with unexpected touches, bolstered by an informative and clear tagline.

pennie
Connecting Pennsylvanians to health coverage

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pennie
Pennsylvania's path to health coverage

pennie
Pennsylvania's path to health coverage

pennie
Connecting Pennsylvanians to health coverage
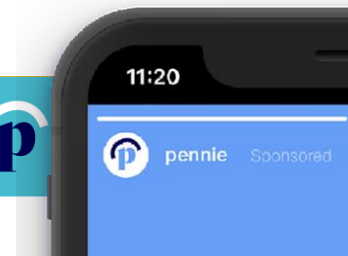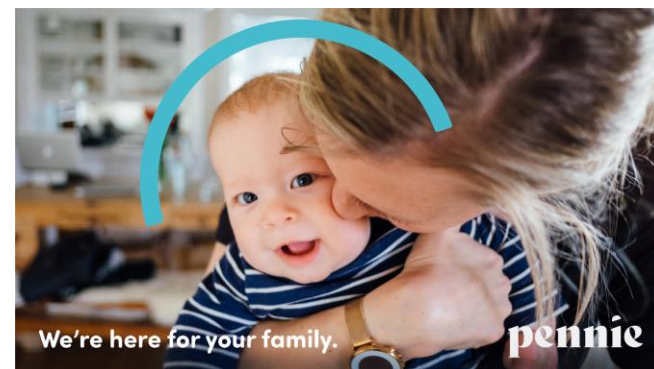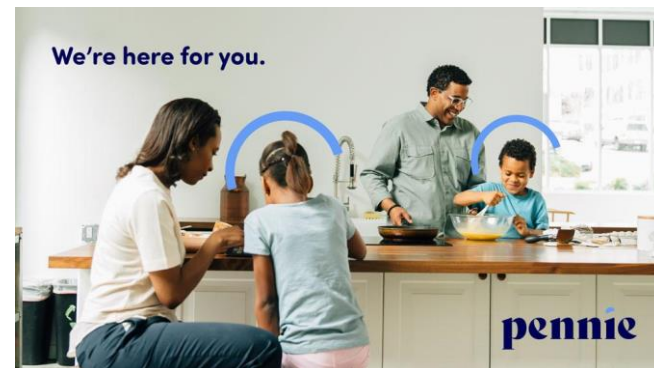
pennie
Connecting Pennsylvanians to health coverage

pennie
Pennsylvania's home for health coverage

pennie
Pennsylvania's home for health coverage

Thank you.

___

Brand Visuals and Tagline

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Adjourn