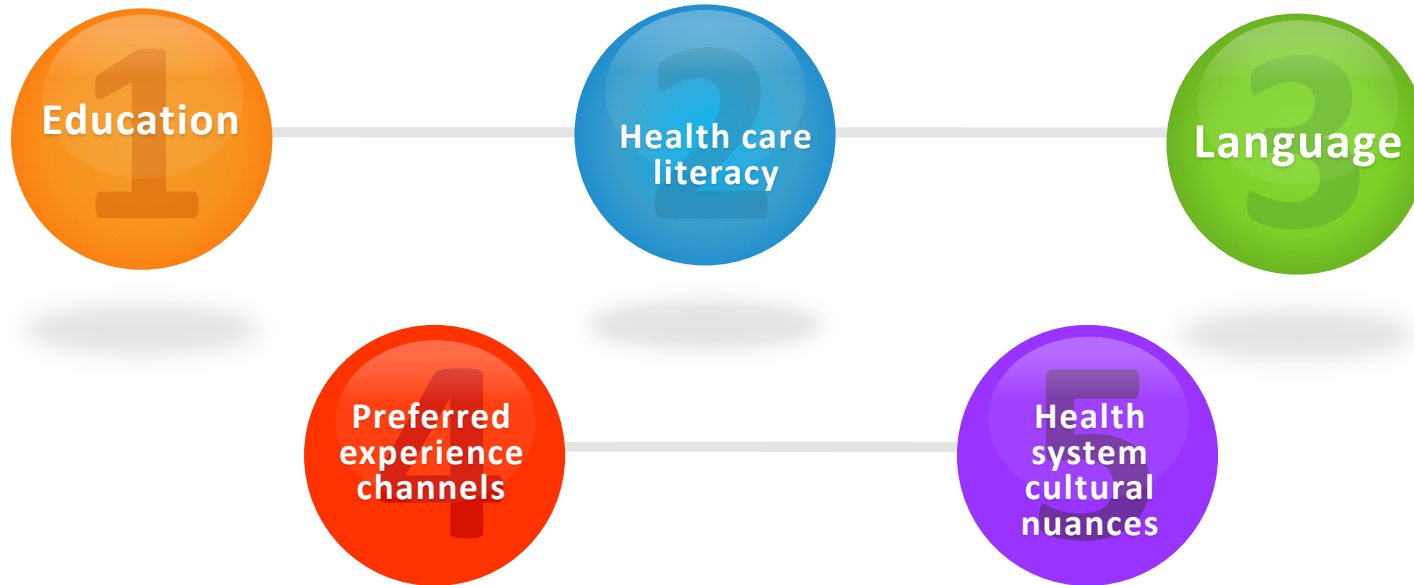




# 5 Distinct Differences Between New ACA Exchange Insured & Insured FPL 400+ Consumers



# 5 Differences between New ACA Exchange Insured & Long-term Insured



SOG decoded key differences between long standing insured and new ACA Exchange consumer, which could improve relationships and retention with current new ACA enrollees.

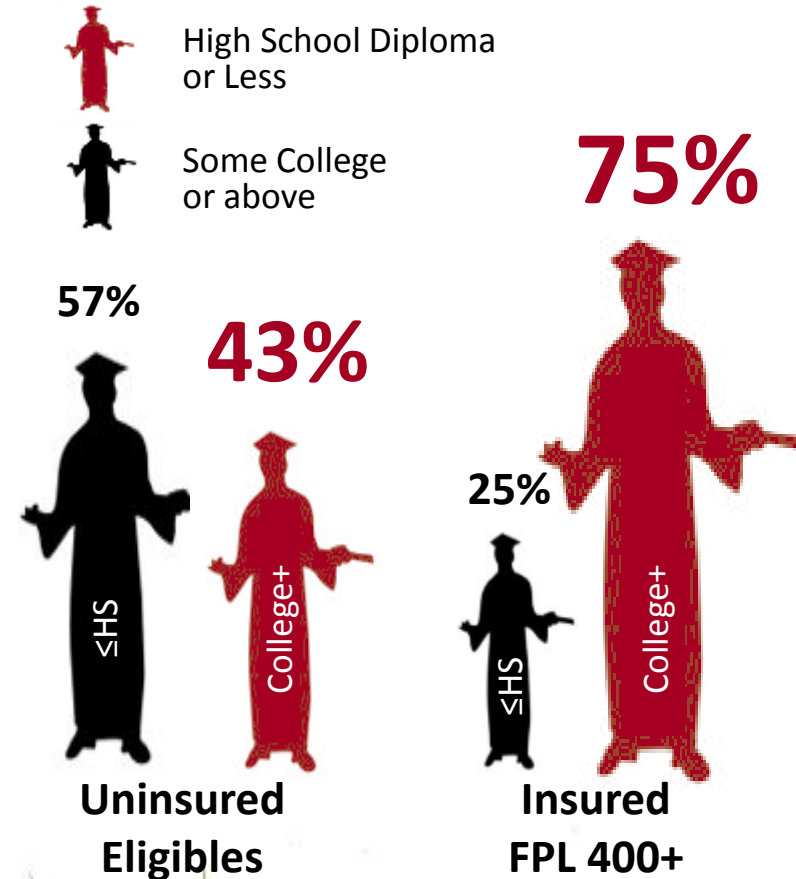
# 1

# Education



## *HS Diploma/Less vs College Educated*

1. These populations will likely be miles apart in their ability to understand complex terminology, processes and documentation in the unfamiliar world of health care and health insurance, requiring materials and follow-up to be available at basic and below basic levels.
2. Engaging potential eligibles and newly ACA insured will require clear and simple communications due to their low Health Care literacy and experience.



# 2

# Health Care Literacy

## *No Insurance History vs. Long-term Insured*

Lack of experience with health literacy and health insurance world will further complicate the Uninsured Eligibles ability to navigate the unfamiliar health care and health insurance territory, including understanding such standard topics as: co-payments, deductibles, maximums, and complex prescriptions plans.



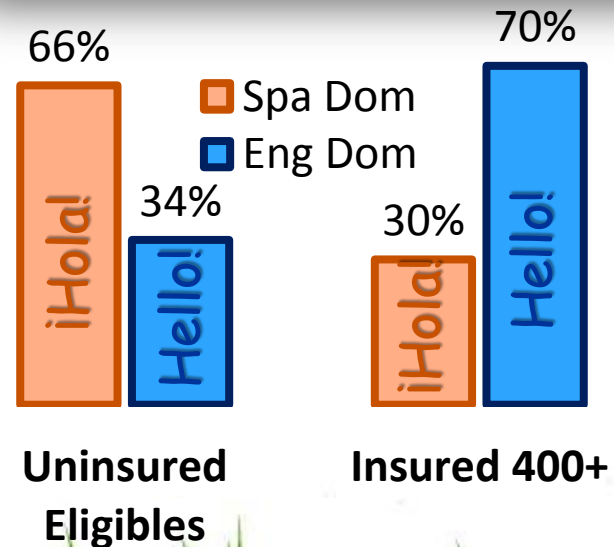
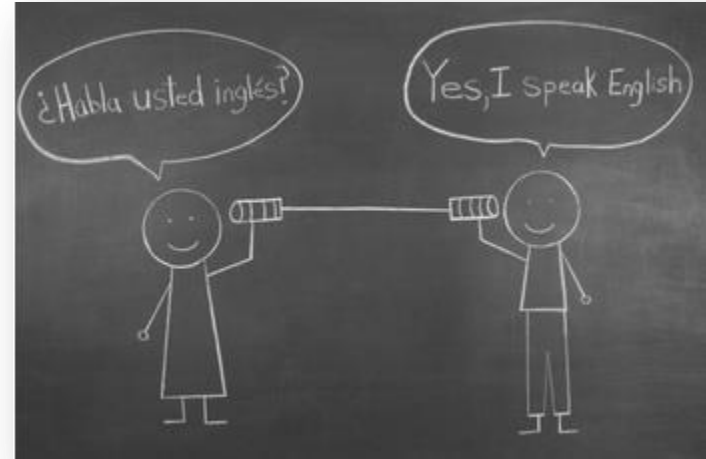
# 3

## Language



66% of Hispanic Uninsured eligibles are Spanish dominant

They often lack communication essentials, requires in-language materials & services

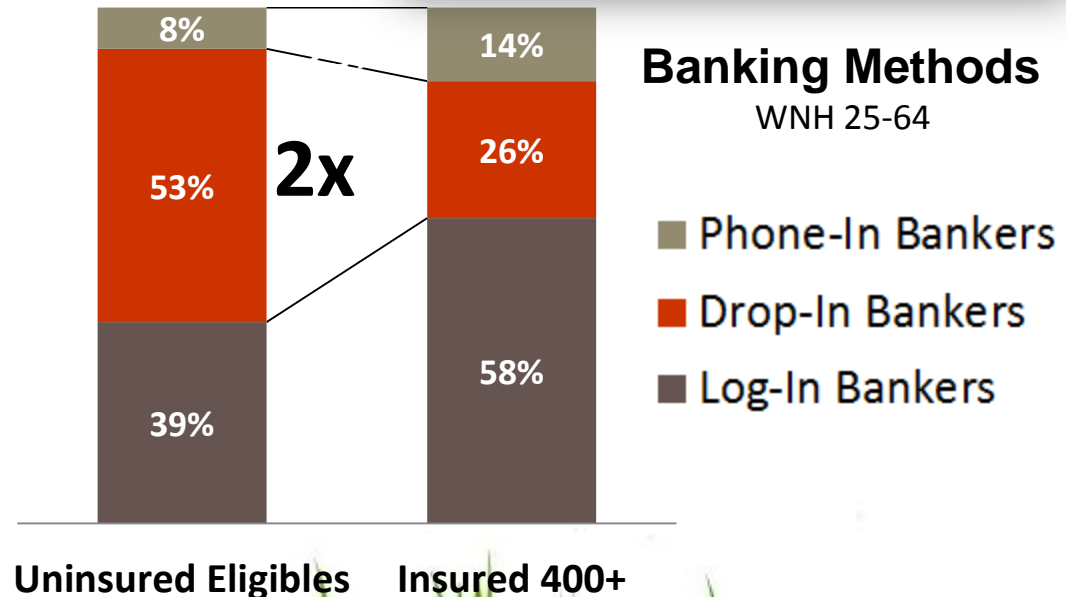


# 4

# Preferred Experience Channels

## Face to Face > Digital

- Despite Hispanics trait for being more socially connected and generally mobile savvy, 40% of the Uninsured Hispanic eligibles are offline (not shown)
- Overall, even WNH Uninsured Eligibles are twice as likely to prefer face-to-face transactions when banking (see chart)
- Active storefronts and face-to-face staff will be required to bring consumers from enrollment to onboarding at a comfort level, to build trust and conduct business in an unfamiliar arena



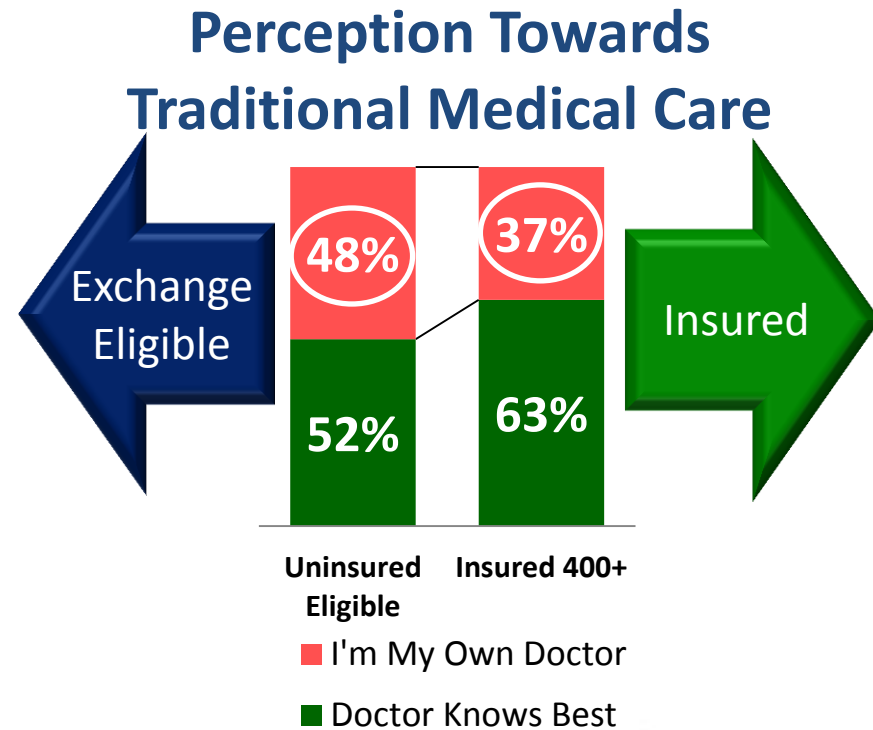
# 5

# Health System Cultural Nuances

## *Uninsured Eligibles Perception Towards Traditional Health System vs. Insured 400+*

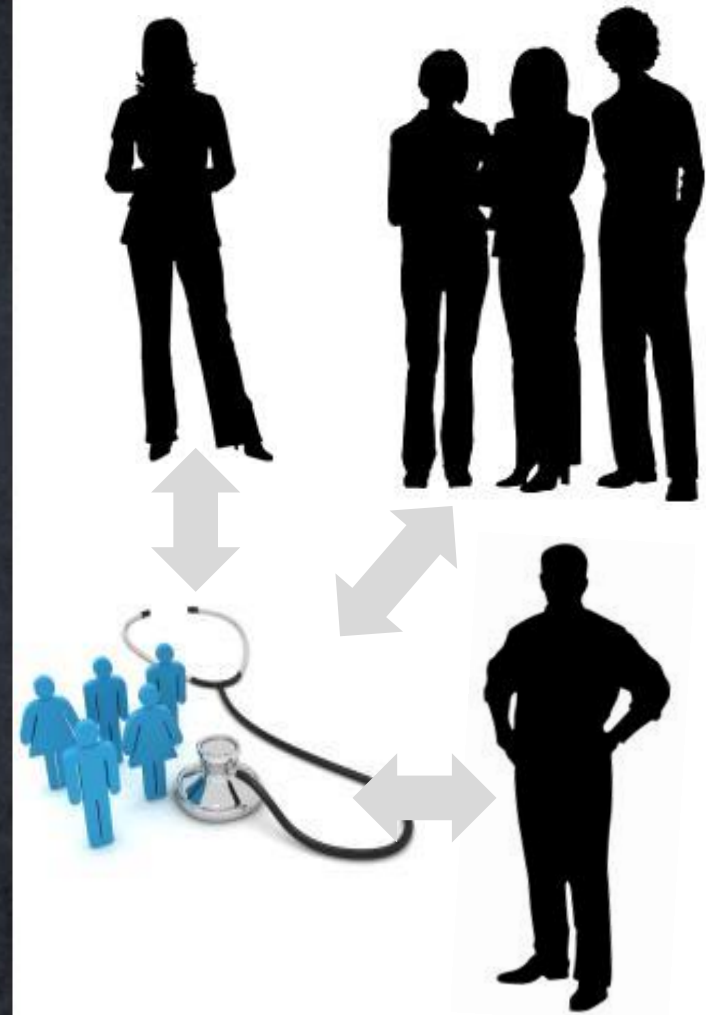


1. Uninsured Eligibles view health through distinct cultural nuances, such as tending to believe in Integrative Medicine rather than Traditional Medicine
  - *Uninsured Eligibles are more likely to trust the innate ability of the body to heal, valuing the relationship between patient and physician somewhat less than those insured FPL 400+, while being more likely to integrate complementary and alternative medicine*
  - *Eligibles are more likely to perceive themselves as their own doctors, believing that certain conditions (such as pregnancy) are natural and do not require medical attention*
  - *Overall clarity and simplicity in information and service can bring in the newly insured population into the fold of regular checkups*
2. Insured FPL 400+ counterparts are more likely to believe that the doctor knows best



# CONCLUSION

1. Modifying communications, information and services to accommodate the distinct difference with newly insured ACA consumer could improve their customer experience, help increase brand image, and strengthen relationships.
2. Improved customer experience will increase customer loyalty, and ensure healthier business growth through retention and positive referrals with Exchange eligibles during the upcoming ACA Open Enrollment Round #2.







# Sources

- SSG Analyses of Scarborough USA+ 2013R2 Uninsured Eligibles: Uninsured, Ages 25-64, FPL 139-400. Insured: Insured, FPL400+
- Scarborough USA+ 2013 and GfK MRI Fusion R2 Survey of the American Consumer; Enrolled a/o Apr 19 FPL 400%+ vs Uninsured + FPL 139-400%; Age 25-64. Significance tests run at 95% confidence level
- SSG Wellness Spectrum™ Powered by GfK-MRI



To access our complimentary full reports please subscribe to “SSG Growth Insights” monthly newsletter at: [santiagosolutionsgroup.com/subscribe/](http://santiagosolutionsgroup.com/subscribe/)

 @Santiago\_Group

 @Carlos\_SSG

 Santiago Solutions Group

 818.736.5661

 [SantiagoSolutionsGroup.com](http://SantiagoSolutionsGroup.com)

 [Carlos@SantiagoSolutionsGroup.com](mailto:Carlos@SantiagoSolutionsGroup.com)

## About Santiago Solutions Group

- We guide clients using advanced research, projectable opportunity sizings, innovative modeling and predictive analytics. Yet, integrating and distilling rigorous data is just the base to reduce your financial risk.
- Leveraging client-side experience and consulting, we arm you with intelligence, ownable insights to purchase, strategic pathways aligned with the highest impact priorities, and effective Total Market roadmaps inclusive of customer journeys.