

CONNECT FOR HEALTH COLORADO

# PBC BRAND

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Initial Brand &  
Naming Exploration

# Survey Feedback – PBC Structure

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- Uncertainty: Could be many things/all things to all people
- Help people outside of the Advanced Premium Tax Credit
  - Alleviates pain point by allowing for non-qualified health plans that cannot be used on the exchange
- “The PBC will be both a service provider to C4HCO and other nonprofit organizations and a product incubator that leverages the assets of C4HCO and possibly joint venture with other organizations to create long-term value.”
- “The PBC’s role is more business-minded, I could see where the PBC will be an incubator for new ideas and create other entities/joint ventures for the actualization of the ideas.”

# Survey Feedback – C4HCO

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- Alignment in that the PBC is closely aligned to our flagship service, the C4HCO platform, and positioned to broaden the offering
- “Transfer of trust” – continue to build on “affordability, access and choice”
- “Don’t qualify for a tax credit? There’s still a reason to come to us”
  - Address gaps in service, doesn’t alleviate pain points
- Provides sustainability to marketplace – earned income/revenue streams
- Flexible/agile/responsive – can be more responsive than the marketplace
- Undocumented target audience
  - Less alignment of how this is met by the PBC
    - Advocacy component
    - Must build trust for the model and disclosure

# Survey Feedback – SWOT

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- Strengths
  - Unique to Colorado
  - Brand equity, industry expertise and trust that can transfer from the C4HCO marketplace
  - Established customer base/network
- Weaknesses
  - Capacity for start-up
  - Limited initial funding
  - Reliance on C4HCO for technology infrastructure
  - Start-up perception
- Opportunities
  - Right time, right place
  - Fill a void for benefit packages for small business and individuals
  - Value proposition to carriers/insurers in supporting individual insurance strategy
- Threats
  - Political environment
  - Potential public relations caused by association to C4HCO
  - Competition – other insurance providers

# PBC Goals

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- Provide Colorado residents, across the entire spectrum of employment types, with increased access to trusted, quality health products, benefits and services
- Positively impact the Colorado economy over the long term by increasing access to needed health and wellness benefits to residents
- Create a sustainable sales model that generates alternate revenue for C4HCO outside its current single revenue stream
- In concert with C4HCO, serve as a centralized, efficient and cost-effective way for Colorado health care consumers to link to all manner of trusted service providers
  - Must be more than just a list of health care goods and services. Must help vet these services and ensure that people understand what they are, why they need them and how to use them.

# Survey Feedback – Brand Focus

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- “Keep it simple, healthcare is complicated”
  - Keep the process, messaging and platform easy
- Customer service at the forefront – “If you take care of the customer, everything else seems to work”
- Discussion area- B2C or B2B
  - Most agree that B2C is the direction of the brand
    - “Brokers only care if it is easy”

# Audience Personas



When launching, the PBC's primary audience will be consumers that fit the following profiles:

## THE HAPPY CUSTOMER:

Current C4HCO customers looking for additional health and wellness benefits, products and services

## THE SOLO WORKER:

Solo-preneurs and gig workers who may not have access to health and wellness benefits, products and services through an employer

## THE SMALL BIZ OWNER:

Micro-businesses that want to offer health and wellness benefits, products and services to their employees

## THE EARLY RETIREE:

Unemployed or underemployed Coloradans, including early retirees, who do not have access to health and wellness benefits, products or services through Medicaid or Medicare

## THE CONCERNED PARENT:

Parents of adult children who want to purchase health and wellness benefits, products and services on their behalf

# Audience Personas



In the future, the PBC's secondary audiences could expand to include:

- **THE UNINSURABLE:**  
Coloradans with unique challenges to gaining health care and coverage, including undocumented residents, rural Coloradans and those who fall into the gap between Medicaid and C4HCO subsidy eligibility
- Health care sector businesses, including insurance carriers, brokers and sister marketplaces, that receive administrative services and capacity building/technical support to help them better serve customers.



# Brand Launch Goals

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- Establish PBC identity and presence in the marketplace
- Test initial consumer offerings that can be built upon and refined over time
- Better understand consumer needs and willingness to pay for health and wellness benefits, products and services
- Build trust with Coloradans based on C4HCO's reputation for providing a positive customer experience

# Brand Positioning

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**WHO WE ARE:** [NAME] is a flexible, innovative platform that provides Colorado residents, across the entire spectrum of employment types, with increased access to trusted, quality health products, benefits and services.

**WHY WE EXIST:** [NAME] exists to improve the health, wellness, literacy and overall well-being of Coloradans, ultimately helping to strengthen families, communities and the economy over time.

# Brand Attributes



## Customer-Centered

We put our customers first and strive to instill trust and confidence by providing the best experience possible.

## Flexible

We are nimble and highly responsive to the evolving health and wellness needs of Colorado residents.

## Innovative

Because of our foundational knowledge and expertise, we have the unique ability to think progressively, act entrepreneurially and successfully implement new ideas.

## Synergistic

We have a collaborative mindset and the ability to work across the public, private and government sectors.

# Connection to C4HCO

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- There is value in leveraging the trust, confidence and brand equity that Connect for Health Colorado has built across Colorado.
- Ultimately, C4HCO and the PBC can serve as a centralized, efficient and cost-effective entry point for health care consumers to access an array of benefits, products and services.
- The new PBC brand should be connected to yet distinct from C4HCO so there is the opportunity for the two brands to either grow closer or more separate over time.

# Topline Messaging

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[insert name]

is a new, centralized platform for improving the health, wellness, literacy and overall well-being of Colorado residents by increasing access to trusted, quality health products, benefits and services.