

Federal Health Insurance Marketplace Enrollment Letter Campaign



The Department of Health and Human Services (HHS), in collaboration with the Office of Evaluation Sciences (OES), developed and sent letters incorporating behavioral insights to assist individuals who started an application on HealthCare.gov with completing their insurance application in time.

From February 2 to 4 in 2015, 811,795 users had created an account on HealthCare.gov but had not yet enrolled in an insurance plan. All of these users were randomly assigned to be sent one of eight letter variants or no letter at all. In addition to providing key information to complete the application, the letters incorporated behavioral components including action language, an implementation intention prompt, a picture of authority figure, social norms messaging, a pledge to complete the application, and loss aversion.

By the February 15 deadline, enrollment was higher in the groups that were sent any letter compared to the no-letter condition. Letter #4 (designed with behavioral dynamics of action language, an implementation intention, and a picture) was the most effective, resulting in a statistically significant increase in enrollment.

The letters were designed with four principles in mind: **make it personal**, **keep it simple**, **make it easy**, and **loss aversion**. (More information on designing effective communications can be found [here](#).) The way these principles were applied to the letters is described below:

1

Make it personal

Provide personalized information.

Provide peer comparisons or social norms.

Use a picture of an authority figure.

2

Keep it simple

Prioritize key information.

Provide step by step directions.

3

Make it easy

Provide actionable information and action language.

Prompt an implementation intention.

Ask for a pledge to oneself.

4

Loss Aversion

Highlight negative consequences of taking no action.

For more information on this intervention or to start a conversation, please contact oes@gsa.gov. The OES project page for this project can be accessed [here](#).

Letter #1 (Basic Letter)



[Mailed on agency letterhead]

[Date]

[Address of Primary Contact]

Dear [First name last name]:

It's time to come back to HealthCare.gov and complete your enrollment for 2015 health coverage. If you've completed your enrollment already, that's great – you can skip this letter and refer to the information your health plan sends you.

If you haven't finished enrolling, it's not too late to get high-quality health coverage that meets your needs. Plans available in the Health Insurance Marketplace provide essential health benefits like **free preventive care** and most people qualify for **financial help**. Marketplace coverage can also protect you from unexpected medical costs in the future.

Millions of Americans are already benefiting from the **quality, affordable health coverage** available to them through the Health Insurance Marketplace. We want you to join them!

Open Enrollment for 2015 ends on February 15, 2015, for Marketplace coverage starting March 1. We don't want you to miss this opportunity for health coverage. Return to HealthCare.gov today!

For more information, visit HealthCare.gov or call the Marketplace Call Center toll-free at 1-800-318-2596. TTY users should call 1-855-889-4325.

Provide personalized information.

Prioritize key information by bolding text.

Provide simple step-by-step directions.

Letter #4 (Action language + Implementation intention prompt + Picture)



[Mailed on agency letterhead]

Dear [First name]:

You're *almost* done at HealthCare.gov — only an extra step or two needed.

You've started your online enrollment for 2015 health insurance coverage, so you already know the benefits: affordable premiums, guaranteed coverage, free preventive services, and most people qualify for financial help. And if you have any questions, quick help is available on the website or at **1-800-318-2596**. (TTY users should call 1-855-889-4325.)

But you need to act now to finish. The final deadline, February 15th, is approaching fast. **Visit HealthCare.gov** right away and complete your enrollment.

(If you've completed your enrollment already, that's great — you beat us to the punch!)

Sincerely,

Kevin Counihan
Chief Executive Officer
Health Insurance Marketplace



P.S. Don't have time this second to finish? Make a plan for when you'll act, and go stick it on your refrigerator so you don't forget!

January 2015						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February 2015						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15						

I will complete my enrollment at HealthCare.gov on:

, at

(name of day) (month) (day #) (time)

Use action language.

Provide simple step-by-step directions.

Use a picture of an authority figure to increase compliance.

Prompt an implementation intention to help users plan out when they can complete their enrollment.

Letter #6 (Social norm + Pledge)



[Mailed on agency letterhead]

Dear [First name]:

Americans are enrolling at HealthCare.gov – but you haven't joined them.

Millions of Americans have already found health coverage at HealthCare.gov. They know the benefits: affordable premiums, guaranteed coverage, free preventive services, and most people qualify for financial help. And for people with questions, they took advantage of the help available on the website and at **1-800-318-2596**. (TTY users called 1-855-889-4325.)

But you haven't joined them yet. The final deadline, February 15th, is approaching, and many people have already enrolled. Join your fellow Americans on HealthCare.gov to complete your enrollment.

(If you've completed your enrollment since we mailed this letter, that's great – you're already part of the HealthCare.gov family!)

Sincerely,

Health Insurance Marketplace
Department of Health and Human Services

P.S. Join us! Check the pledge below, and stick it on your refrigerator so you don't forget. Show others that you value your health.

Provide peer comparisons and social norms.



I pledge to **Get Covered** at HealthCare.gov and join the millions already doing their part to keep America healthy.

Ask users to make a pledge to themselves.

Letter #8 (Kitchen sink, including Loss aversion)



[Mailed on agency letterhead]

Dear [First name]:

You're *almost* done at HealthCare.gov – but a little more is needed, or else risk a \$325 fee.

You've started your online application for 2015 health insurance coverage, so you already know the benefits: affordable premiums, guaranteed coverage, free preventive services, and most people qualify for financial help. If you have any questions, quick help is available on the website or at **1- 800-318-2596**. (TTY users should call 1-855-889-4325.)

But you need to act now. The final deadline, February 15th, is approaching fast. If you don't get health coverage for 2015, **you risk paying a fee with your taxes – either \$325 or 2% of your income (whichever is higher).**

(If you've completed your enrollment already, that's great – you beat us to the punch!)

Sincerely,

Kevin Counihan
Chief Executive Officer
Health Insurance Marketplace



Highlight the negative consequences of taking no action, to increase compliance among loss-averse users.

Use a picture of an authority figure.

January 2015						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February 2015						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15						

Prompt an implementation intention.

I will complete my enrollment at HealthCare.gov on:

<input type="text"/>	,	<input type="text"/>		<input type="text"/>	at	<input type="text"/>
(name of day)		(month)		(day #)		(time)

