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**Department of
Regulatory Agencies**

Executive Director's Office

November 1, 2015

Colorado Joint Budget Committee
Legislative Services Building, 3rd FL
200 East 14th Ave
Denver, Colorado 80203

Honorable Members of the Joint Budget Committee:

Pursuant to § 24-34-108 (3), C.R.S., the Department of Regulatory Agencies (DORA) hereby reports the status of the Consumer Outreach and Education Program, enacted by HB 08-1216. The Consumer Outreach and Education Program is funded through the Consumer Outreach and Education Cash Fund, which is comprised of a surcharge on the fines of regulatory violators in order to fund up to \$200,000 in annual appropriations made by the Colorado General Assembly. The program was created for the purposes of:

- Informing consumers of their rights regarding regulated occupations and professions;
- Decreasing regulatory violations; and
- Ensuring public awareness of consumer protection information available from DORA.

The aforementioned statute requires that DORA report annually to the Joint Budget Committee on November 1 the amount of revenues collected; a description of how funds were spent in the previous fiscal year; and a plan for how the fund will be spent in the current fiscal year. Attached please find our 2015 Annual Report.

Please let us know if you have any questions.

Sincerely,



Joe Neguse
Executive Director
Colorado Department of Regulatory Agencies





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CONSUMER OUTREACH & EDUCATION PROGRAM ANNUAL REPORT
Colorado Department of Regulatory Agencies (DORA)

A. Background

Since the Consumer Outreach and Education Program (“Fund” or “Program”) was created in 2008, DORA has made significant strides in raising awareness about its role in consumer protection. The Department continues to hone its messaging and create a consistently identifiable presence on high-priority consumer issues. To that end, building upon DORA’s successes during FY 13-14, the Department launched a new and refreshed consumer-focused media campaign for FY 14-15 entitled “Take 5 to Get Wise – Ask DORA” (“Take 5”). The purpose of the Take 5 campaign is to encourage consumers to take “just five minutes” to access DORA’s information and resources *before* making critical consumer decisions. Campaign messaging addresses common consumer interest issues, and in addition, serves as a reminder to licensees of their responsibilities to their customers.

B. Financial Summary

At year end FY 14-15, the Program collected \$130,624 in surcharges and interest. Total spending for the program in FY 14-15 was \$141,399. Approximately 90% of the spending was for marketing, advertising, public service announcement development and related purposes. An additional 9% of the spending was associated with collateral, educational materials and miscellaneous expenses related to the Program.

C. Overview of FY 14-15 Campaign — “Take 5”

The new Take 5 campaign is designed to be a long-term effort—the first phase was launched in March 2015 during “National Consumer Protection Week,” and pushed through June 30, 2015. The campaign integrates consumer interest topics and messaging into the broader DORA brand, helping to both drive awareness of DORA while informing consumers of their rights regarding regulated occupations, professions and industries. The “Phase I” communications strategy included:

- Deploying a paid, earned, owned, shared media and marketing program targeting seniors, household decision makers, and veterans;
- Launching a new consumer friendly campaign that included developing new graphics, messaging, PSAs (television and radio), original content (news stories and social media content), a Take 5 website (www.Take5.state.co.us), and updating outreach materials and collateral to integrate the Take 5 campaign; and
- Developing key partnerships and attending community events and outreach opportunities.

The Take 5 campaign covered a wide variety of topics, including insurance (home and medical), health/healthcare providers, services/licenses, housing/real estate, and finance/fraud-related issues. These topics were integrated into the Take 5 campaign through the development and implementation of several new partnerships and collaborations, including but not limited to:



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- **KUSA 9NEWS and 9News Senior Source:** The partnership with KUSA 9NEWS included the production of a series of relatable television PSAs. Four PSAs were produced and broadcast on KUSA during the morning shows. These PSAs were also broadcast over other major Denver television stations. In addition, DORA worked with 9News Senior Source, an affiliated program of 9NEWS, to provide Take 5 consumer content and information for the Senior Source website and social media sites.
- **KMGH 7News:** In addition to airing Take 5 PSAs, the KMGH 7News partnership included a Take 5 digital campaign taking place over their highly accessed station website, TheDenverChannel.com. Banner advertisements and five-second Take 5 web PSAs drove visitors to the Take5.state.co.us website. Also included in the partnership was booth space at its “New Year New You” event at the Colorado Mills Mall, which attracts approximately 12-15,000 attendees.
- **Community Connections – KOAA Colorado Springs/Pueblo:** KOAA is the NBC affiliate that services south/southeastern Colorado. The partnership included a series of television interviews with DORA staff on Take 5 campaign topics. Interviews were broadcast during KOAA’s special program “Community Connections” and on their News5 Now channels. A Community Connections – DORA/Take 5 web page was developed and “webdriver” PSAs were aired to inform audiences of the Take 5 campaign.
- **Entercom Radio:** This partnership included the production of three radio PSAs which aired on Entercom radio stations – KOSI, the Mountain, and KEZW; two online Take 5 quizzes/contests; two online banner advertisements; a series of interviews on Take 5 campaign topics with DORA staff on the the Colorado Today radio show; live interviews on KEZW with Rick Crandall on senior and veteran consumer issues, and on-air acknowledgements to veterans throughout May 2015 during the station’s “Patriot of the Day” segment.
- **Stop Fraud Colorado:** The Office of the Attorney General launched its consumer campaign, Stop Fraud Colorado, in FY14-15. To ensure that the messages with Take 5 and Stop Fraud Colorado complemented – not competed – with one another, DORA and the AGO established a collaboration to share content from both campaigns over our social media platforms, post links to our various websites, distribute information about our campaigns during community outreach, and reference the resources each offer in our interviews.
- **TakeMedsSeriously.com:** DORA is an active participant with the Colorado Consortium on Prescription Abuse and its FY14-15 campaign, TakeMedsSeriously.com. The collaboration included sharing content and information about TakeMedsSeriously.com via social media and referencing its resources during relevant media interviews and/or events. The goal of the partnership was to highlight the benefits of the Prescription Drug Monitoring Program and the healthcare provider database (HPPP), as well as provide guidance for healthcare practitioners through the Policy for Prescribing and Dispensing Opioids, which is managed through DORA.



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- **DORA Divisional Collaborations:** The Executive Director's Office collaborated with each DORA division on the campaign. In particular, the Division of Insurance, which had received a grant to promote resources and help available regarding health insurance, shared and promoted Take 5 content in their campaign, such as news releases and collateral. In turn, relevant content about DOI and insurance was integrated into the Take 5 campaign, its PSAs, on its website and over social media. In addition, the Division of Securities, charged with educating consumers about financial fraud, began a community outreach effort called Secure Colorado, which included sharing and promoting Take 5 content during community outreach.

D. Program Impact

DORA's progress towards achieving the goals of the Consumer Outreach Program is measured, in part, through: (1) our ability to create multiple touchpoints for consumers to come into contact with Take 5 messaging; (2) website traffic from DORA (and partner sites) during campaign run time; and (3) a decrease in calls and complaints to the DORA Customer Service Center related to subject matter of campaign. As explained below, the Consumer Outreach Program continued to achieve its awareness-raising goals during FY 14-15. For example, DORA increased its visibility on multiple platforms, including:

- **Television:** In total, five television stations targeting the Metro-Denver-Boulder area, southern Colorado counties, and front-range counties aired "Take 5" campaign PSAs and interviews between March and June 2015.
 - Rocky Mountain PBS: Broadcast statewide, aired 60 PSAs.
 - KUSA (NBC): The leading station in Denver metro area station broadcasted statewide for cable and satellite TV customers. Aired 61 PSAs during the prime time *Today Show* program and highly ranked morning local news programs.
 - KMGH (ABC): Denver metro area station broadcasted statewide for cable and satellite TV customers, aired 120 PSAs spanning all times of day, primarily during the morning news shows.
 - KCNC (CBS): Denver metro area station broadcasted statewide for cable and satellite TV customers, aired 70 PSAs spanning all times of the day, primarily during the morning news shows.
 - KOAA & News5 Now (NBC Affiliate): Southern Colorado. Aired Community Connections interviews the first Wednesday of each month during the campaign period. A total of eight two-minute spots were aired on KOAA and 81 spots aired on News5 Now. Introductory videos promoting the interviews aired 54 times on KOAA and 54 times on News5 Now. Finally, the Take 5 PSAs were aired 142 times on KOAA and 366 times on News5 Now.
- **Radio:**
 - KOA/I Heart Radio: 192 PSAs aired on KOA, a statewide AM station, which included I-Heart Radio streaming commercials free radio spot production.



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- Entercom Stations (KOSI, The Mountain, KEZW): A total of 254 PSAs aired on these three stations, including 84 live mentions during the “Patriot of the Day” broadcasts during May 2015.

- **Online/Digital:**

- **Take5 Website:** Creation of the Take5.state.co.us website to drive viewers and listeners to a single online source with relevant Take 5 consumer content, as well as links to resource pages in DORA’s website and partner resources.
- **KMGH:** Digital campaign included five-second video PSA advertisements on TheDenverChannel.com, which garnered nearly 300,000 impressions during the campaign period.
- **KOAA:** Website banner ads to drive viewers to a KOAA webpage where a DORA/Take5 homepage was developed.
- **Social Media:** Our partners shared Take 5 content via their social media channels when appropriate.

Throughout the Take 5 Campaign, the Department also engaged in a number of long-form media interviews, including: (1) three taped interviews with six DORA staff members on the “Colorado Sunday – Public Affairs Radio Program;” (2) five taped interviews with five DORA staff members on KOAA TV; and (3) two live interviews with four DORA staff interviews on KEZW radio. These interviews augmented the large-impact community outreach events that included a Take 5 Campaign presence, such as “New Year New You,” a general consumer event with roughly 12,000-15,000 attendees at Colorado Mills Mall, and “Salute to Seniors,” the largest expo in the state for seniors with over 2,000 attendees (held at the Colorado Convention Center). DORA also participated in the “Colorado Common Groun Conference,” a consumer focused conference that featured law enforcement and consumer advocates discussing issues affecting students, military personnel and veterans for consumers to learn about emerging trends and new and existing challenges in fraud and share information and resources at the Ralph L. Carr Judicial Center.

Finally, our website and phone call data continue to show the positive impact of the Take 5 Campaign, including during the last Fiscal Year. For example, with respect to phone calls, the DORA Call Center (established in 2010 as the main point of entry into the Department) had a decrease on average of 10 calls per month compared to FY 13-14 (during the year there was an average of 4,140 calls/month). Worth noting, these calls are answered by DORA staff in approximately 10 seconds, and each caller is routed to the appropriate person in approximately 30 seconds. Regarding website usage, the data provides further examples of the progress made in achieving the goals of the Consumer Outreach Program:

- **Take 5 Campaign Website:** Take5.state.co.us user comparison during campaign period.
 - **March 1- June 30, 2015 – Campaign period**
 - Average views: 3,500
 - Viewer returns: 9%



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- **July 1 – Oct. 30, 2015 – After campaign period**
 - Average views: 2,700
 - Viewer returns: 5%
- **Healthcare Professions Profile Program (HPPP) search comparison.** HPPP is an online database for consumers to check the background of a healthcare provider specifically promoted during the campaign.
 - **March 1- June 30, 2015 – Campaign period**
 - Searches: 80,646
 - **March 1 – June 30, 2014**
 - Searches: 51,608

E. FY 15-16 Program Strategy—Take 5, Phase II

The second phase of the Take 5 campaign will use the already established Take 5 topics, while also incorporating a few additional topics, specifically, the Department's efforts to combat particular predatory practices (such as consumer fraud) and the protection of consumers via our "Prosumer" resources and customer service tools. The Department also intends to engage in broader community outreach regarding the Take 5 campaign, and has incorporated expansion of the campaign into its Performance Plan. To continue this effort, the FY15-16 strategy includes the following:

- **Expand "Take 5" Campaign's Media Reach:** Continue using an integrated approach of paid, earned, owned and shared media, but include west and southwest counties, as well as Hispanic media, for Phase II of the campaign. This includes seeking out opportunities to highlight campaign themes through consumer education media interviews and programs.
- **Increase Partnerships and Collaborations:** Work in partnership with the AARP to reach an important demographic of ages 55+ by conducting a series of "Take 5 for Seniors" live webinars with DORA staff to address campaign themes. DORA will also seek to renew its partnerships and increase its visibility and connections with successful program collaborators such as Stop Fraud Colorado at community events, expos and forums, as well as develop educational materials for distribution.
- **Boost the "Take 5" Digital Presence:** With the launch of the new DORA website in July 2015, we will leverage our improved digital platform to introduce a new Take 5 website. We also plan on increasing the Take 5 presence over social media, including DORA's Facebook, Twitter and YouTube pages, as well as our partner's social media channels. We also seek to add targeted digital advertising on a statewide level.