

Implications of the Affordable Care Act: Effective Strategies for Outreach and Enrollment

**Satellite Conference and Live Webcast
Wednesday, July 24, 2013
12:00 – 1:30 p.m. Central Time**

**Produced by the Alabama Department of Public Health
Video Communications and Distance Learning Division**

Faculty

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Enroll America

- **Maximize the number of uninsured Americans who enroll in health coverage made available by the Affordable Care Act**
 - **Enroll America will execute a national, coalition-based education and enrollment campaign using proven, cutting-edge engagement strategies**

Objectives

- 1. Describe Health Insurance Marketplaces and their impact on consumers**
- 2. Discuss how to prepare staff for impending health insurance changes**
- 3. Identify effective strategies for increasing insurance coverage among your target constituency**

Objectives

- 4. Discuss Enroll America's national *Get Covered America* campaign**

What is the Affordable Care Act?

- **Expands access to affordable health coverage**
- **Those who already have coverage will have more affordable and secure coverage**
- **Will cover tens of millions of people who would otherwise be uninsured**

Affordable Care Act

- **Already implemented:**
 - Young adults on parents' plans until age 26
 - No pre-existing condition denials for children
 - Temporary pre-existing condition coverage
 - Free preventive care
 - No lifetime limits

Affordable Care Act

- **Coming soon:**
 - No pre-existing condition denials
 - Financial help to make coverage more affordable
 - Medicaid expansions
 - Health insurance marketplaces

Health Insurance Marketplaces

- **Health coverage in 2014**
 - Open enrollment starts October 1, 2013, coverage starts January 1, 2014**
 - Marketplace websites make it easier to shop and compare plans
 - Can apply on paper, by phone, online, or in person

Health Insurance Marketplaces

- Federal tax credits and cost sharing reductions available depending on income
- States have three options for their health insurance marketplaces:
 1. State-run marketplace
 2. Partnership marketplace
 3. Federally financed marketplace

Health Insurance Marketplaces

- **How to enroll:**
 - Marketplace open October 1, 2013 to March 31, 2014
 - Sign up and select coverage
 - Coverage starts January 1, 2014*

Health Insurance Marketplaces

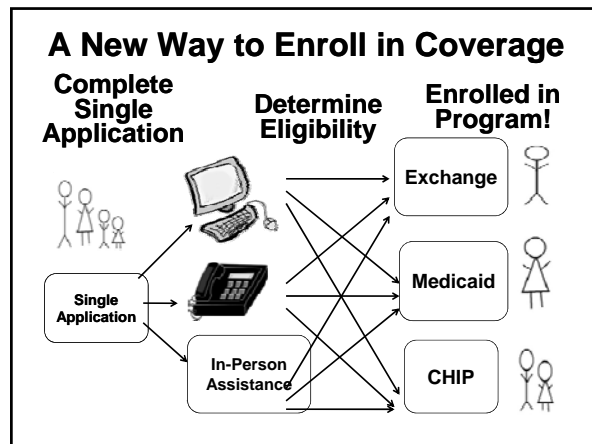
- * Must enroll by December 15, 2013 for coverage to start by January 1, 2014
- **Note that coverage starts as early as January 1, 2014
 - Will start later if enrolled after December 15, 2013

New Health Coverage Options in 2014

Coverage Options for Adults without Medicare or Employer-Based Coverage

0% Medicaid → 133% Exchange ("Marketplace") with Tax Credits → >400% exchange (without tax credits) or Private Plan

An Opportunity for a Complete Continuum of Coverage



www.healthcare.gov

Requirements for ALL States

- A single, streamlined application
- Use modified adjusted gross income / no income disregards
- Eliminate asset tests
- Eliminate in-person interview requirements

Regardless of exchange type or Medicaid expansion!

Requirements for ALL States

- Use electronic verification to the greatest extent possible

Regardless of exchange type or Medicaid expansion!

Lack of Awareness Creates Opportunity for Education + Messaging

- Enrollment in optional public benefit programs is well below 100%

Program	% of Eligible Enrolled
Adult Medicaid	62%
Subsidized Medicare	33%
Medicare Rx Benefit (low-income subsidy)	40%
Unemployment benefits	72 – 83%
Earned income tax credit	80 – 86%
SNAP (Food stamps)	54 – 71%

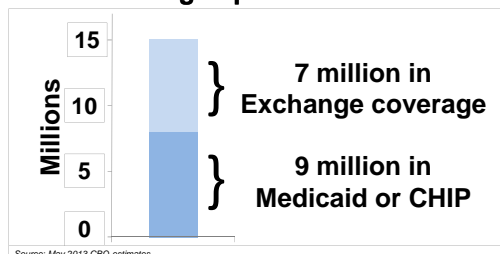
Source: ASPE, March 2012; Enroll America, Nov 2012

Lack of Awareness Creates Opportunity for Education + Messaging

- Limited public awareness of benefits of recent health reforms
 - 78% of the uninsured don't know about the new health insurance exchanges
 - 83% of people who could be eligible for the new Medicaid expansion don't know about it

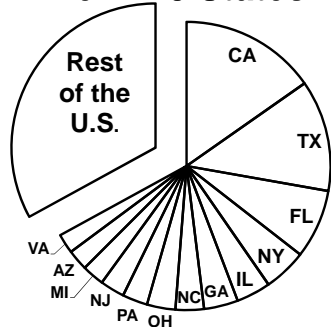
So, How Many People Are We Talking?

- Enroll at least 16 million people in new coverage options



Source: May 2013 CBO estimates

67% of Uninsured Live in 13 States

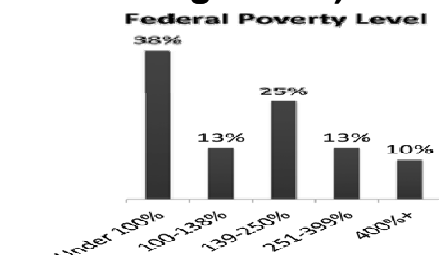


The Uninsured: Demographic Profile (Nonelderly Uninsured, Ages 0-64)

Race / Ethnicity	Percent of Uninsured	Uninsured Rate
White (non-Hispanic)	45%	13%
Black (non-Hispanic)	15%	21%
Hispanic	32%	32%
Other	8%	18%

Source: Kaiser Commission on Medicaid and the Uninsured, October 2012

The Uninsured: Demographic Profile (Nonelderly Uninsured, Ages 0-64)



Source: Kaiser Commission on Medicaid and the Uninsured, October 2012

The Uninsured: Demographic Profile (Nonelderly Uninsured, Ages 0-64)



62%
Live in Families with at least One Full Time Worker

Source: Kaiser Commission on Medicaid and the Uninsured, October 2012

Enroll America Activity Focuses on Maximizing Enrollment

- 1. Educate and engage**
 - Raise awareness about new opportunities for coverage available in 2014

Enroll America Activity Focuses on Maximizing Enrollment

- Engage two key audiences:
 - 1. The uninsured**
 - 2. Individuals and partner organizations that can reach the uninsured**

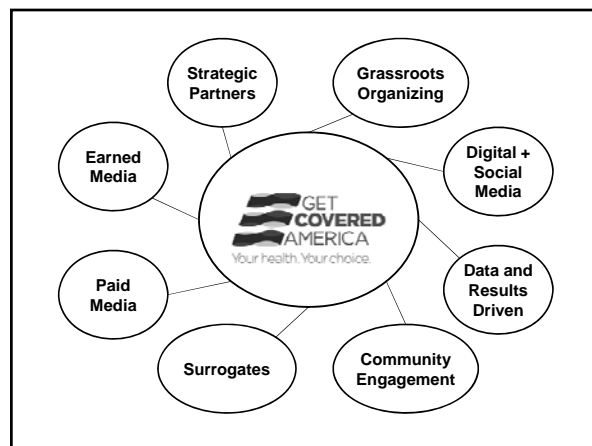
Enroll America Activity Focuses on Maximizing Enrollment

- 2. Mobilize to enroll**
 - Mobilize the uninsured to enroll by getting them to the system
 - Through research identify the messages and tactics that are most compelling to each group

Enroll America Activity Focuses on Maximizing Enrollment

- 3. Work with partners to ensure system works**
 - Identify barriers to enrollment and work with partners to address them
 - Disseminate information about best practices on enrollment policy, procedure, and practice

Enroll America Will Execute National Education and Enrollment Campaign Using Cutting-edge Strategies and Tactics



Outreach Best Practices

I. Identify your strengths

II. Identify your target

III. Build an outreach plan

IV. Identify essential skills for staff

V. Utilize consumer tested messages

VI. Follow up, follow up, follow up

Build Off of Your Strengths

- Who does your organization currently reach?
- What programs and resources currently exist?
- How can service be coordinated and integrated?

Build Off of Your Strengths

- What is the outreach program's goal?
 - Reach specific ethnicity?
 - Geographic region?
 - Age?
 - Demographic?

Key Findings

- Almost all (91%) believe health insurance is necessary or very important
- Cost and affordability are the biggest barriers
- Financial and health security are the biggest motivators
- Deep skepticism and confusion among consumers

Four Key Facts to Reach Most Uninsured

1. All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions
2. You might be able to get financial help to pay for a health insurance plan

–Source: Enroll America, November 2012

Four Key Facts to Reach Most Uninsured

3. If you have a pre-existing medical condition, insurance plans cannot deny you coverage
4. All insurance plans will have to show the costs and what is covered in simple language with no fine print

–Source: Enroll America, November 2012

Four Key Facts to Reach Most Uninsured

- One of those four key facts = top message for 89% of population

—Source: Enroll America, November 2012

Public Perceptions

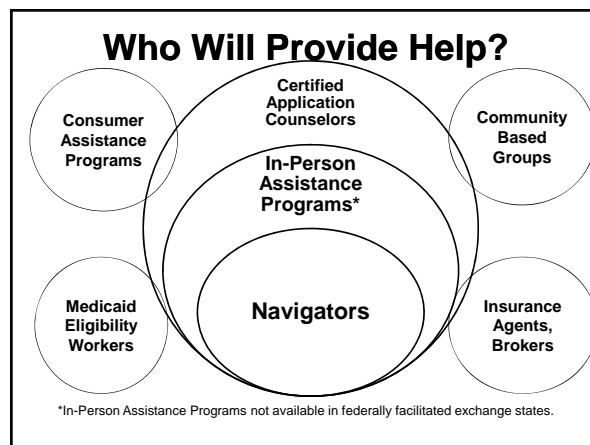
- **75%**
 - Three out of four of the newly eligible want in-person assistance to learn about and enroll in coverage

Source: Enroll America, November 2012

Public Perceptions

<ul style="list-style-type: none"> • Help gets them from here . . . – Confused – Overwhelmed – Worried – Helpless 		<ul style="list-style-type: none"> • To here . . . – Secure – Confident – Reassured
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Source: Enroll America, November 2012



Developing Research-tested Messaging

- Top motivating concepts
 - Financial security – from bankruptcy / bills
 - Health security – coverage for the care you need
 - Plans that fit your budget

Developing Research-tested Messaging

- Best messengers
 - State government whose job it is to help
 - Medicaid offices, family members, doctors

Developing Research-tested Messaging

- **Connected + online**
 - 73 % use internet frequently, 68% Facebook, 31% smartphone, 68% text
 - 66% likely to go to exchange website to find and compare plans

Mission: Maximize Coverage for Uninsured Americans

- **Enroll America will execute a national education and enrollment campaign**
 1. **Educate and Engage**
 2. **Mobilize to Enroll**
 3. **Work with Partners to Ensure System Works**

Mission: Maximize Coverage for Uninsured Americans

- **Successful implementation of ACA requires all-out effort by government, not-for-profits, insurers, hospitals, community health centers, health providers, and others**

Campaign Driven by Guiding Principles

1. **Data-driven and Metrics-based**
2. **Grassroots-focused**
3. **Coalition-based**
4. **Committed to Cutting-edge Online Organizing and Social Media Tactics and Tools**
5. **Building a Narrative of Success**

www.getcoveredamerica.org

Questions?

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