



Connecting Millions of Americans with Health Coverage: The 2013-2014 Opportunity

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- Who Are The Uninsured
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Enroll America's Mission: Maximize Coverage For Uninsured Americans



Enroll America is executing a national education and enrollment campaign

1. Educate and Engage

2. Mobilize to Enroll

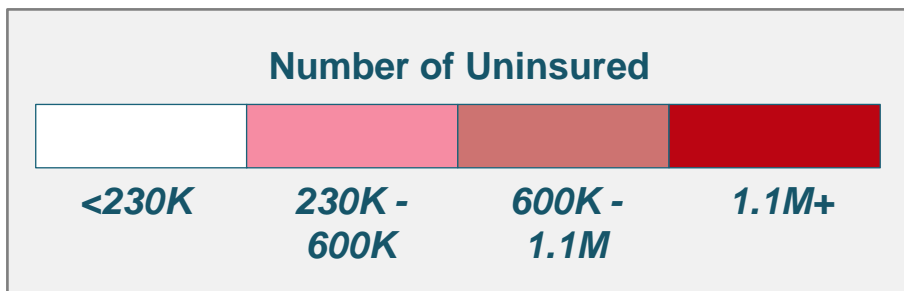
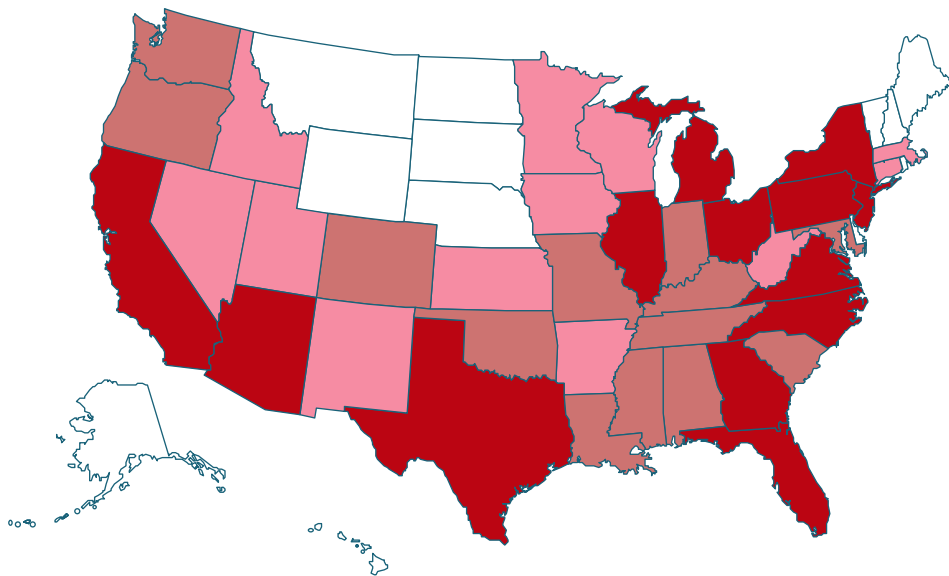
3. Work with Partners to Ensure System works

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

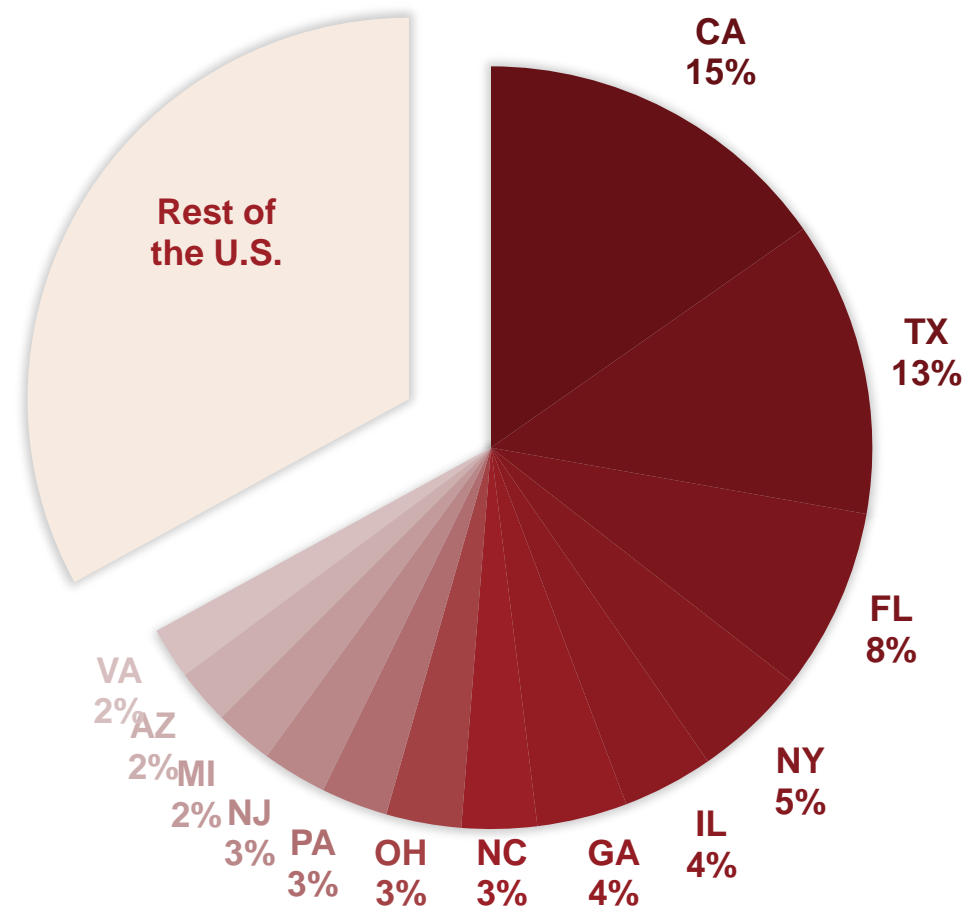
Two Thirds Of The Uninsured Live In 13 States



Uninsured by State



67% of uninsured live in 13 states



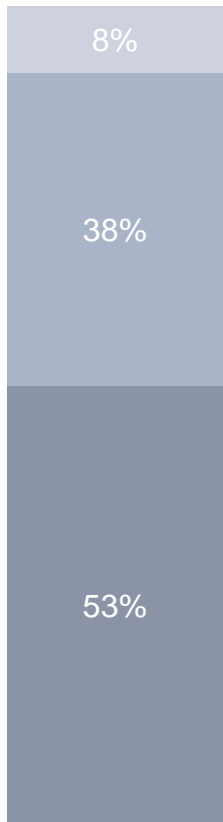
Source: Census Bureau, Current Population Survey, March 2011 and 2012

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Who Are The Eligible Uninsured?



FEDERAL POVERTY LEVEL



■ 0-138% ■ 139-400% ■ 401%+



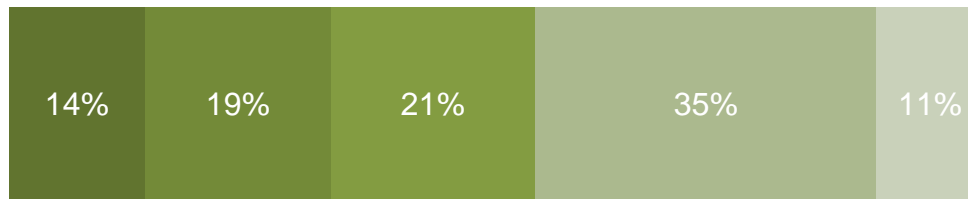
45%

55%

30%

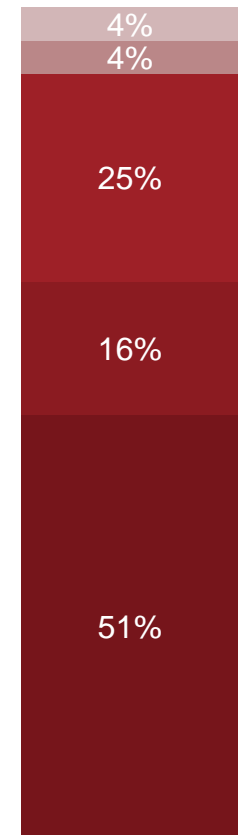
of all uninsured have a mental health or substance use disorder

AGE



■ 0-18 ■ 19-25 ■ 26-34 ■ 35-54 ■ 55-64

RACE



■ White ■ Black
 ■ Hispanic ■ AAPI
 ■ Other

Source: Source: Centers for Medicare and Medicaid Services' (CMS) analysis of the 2011 American Community Survey (ACS)

Health Insurance Marketplaces Offer Coverage Option Opportunities For All Americans



Health Coverage in 2014

Health Insurance Marketplaces opened October 1, 2013, allowing consumers to purchase and enroll in health insurance, with coverage beginning January 1, 2014

Marketplaces certify qualified health plans and provide an easy way to compare options

Continuum of coverage: Low income individuals (<138% of Federal Poverty Level) qualify for Medicaid in expansion states, individuals at 138-400% FPL qualify for the Marketplace with tax credits (in non-expansion states 100-400% FPL), and individuals above 400% FPL qualify for the Marketplace or private plans.

Average subsidy for each subsidized enrollee is \$5,510*

How to Enroll

Marketplace Open
Oct 1 to Mar 31

Sign up on website
and select coverage

Coverage
begins Jan 1

Requirements for ALL States



A Single, Streamlined Application

- One application for Medicaid, CHIP, the Marketplace
- Online, phone, and paper



Regardless of exchange type or Medicaid expansion!

Use Modified Adjusted Gross Income/No Income Disregards

Eliminate Asset Tests

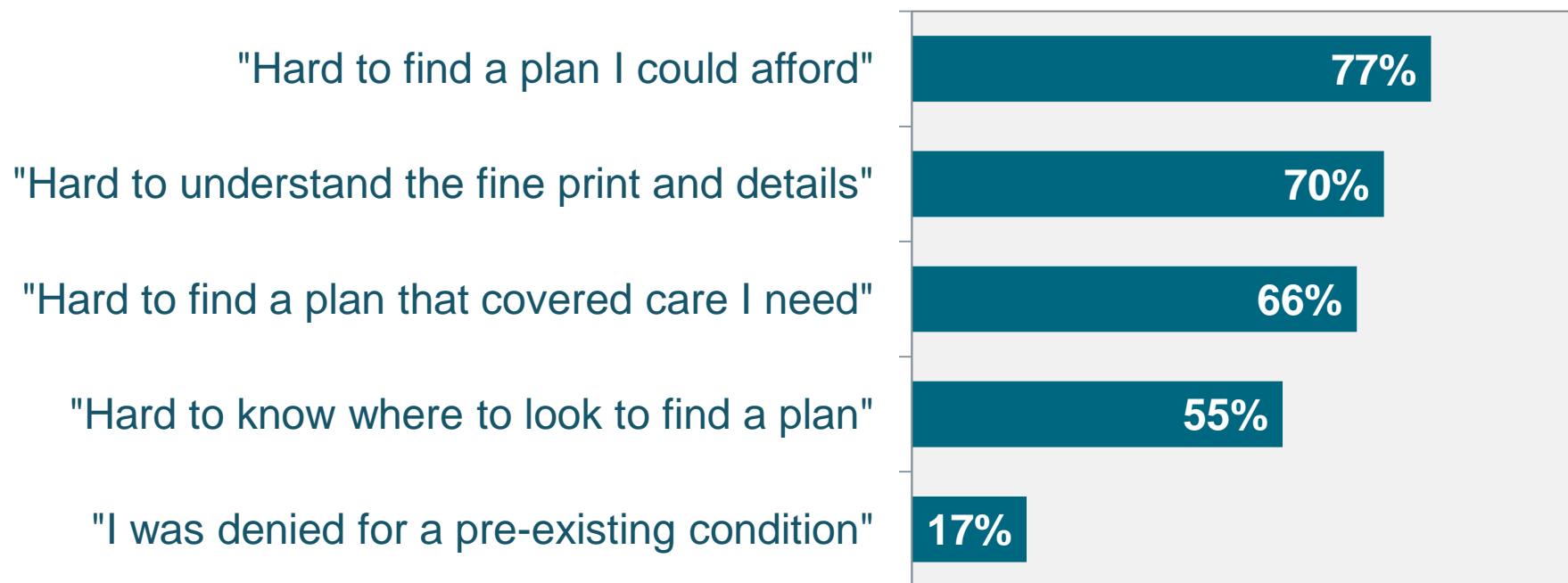
Eliminate In-Person Interview Requirements

Use Electronic Verification to the Greatest Extent Possible

Many Have Had Negative Experiences Shopping For Coverage In The Past



44% have shopped for health insurance outside their job and majority of these individuals have had one or more difficulties



Enrollment Will Be A Challenge To Overcome



The uninsured still don't know about their options

November 2012

78%

of the uninsured don't know about the new health insurance options

November 2013

38%

of the uninsured don't know about the new health insurance marketplace options

Enroll America still has work to do, but the uninsured are hearing more and more about the new options available to them



Lack of awareness provides opportunity for education with effective messaging

We Can Overcome These Challenges By Raising Awareness And Connecting With Values Of Health + Financial Security



Almost all (91%) believe health insurance is necessary or very important.

Cost and affordability are the biggest barriers.

Financial & health security are the biggest motivators.

Deep skepticism & confusion among consumers.

We Can Overcome These Challenges By Raising Awareness And Connecting With Values Of Health + Financial Security

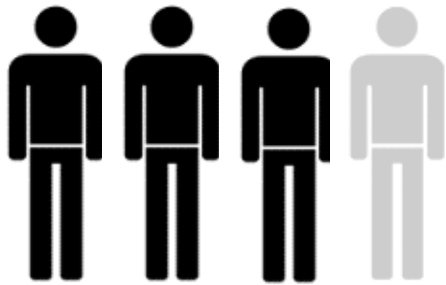


Messaging will raise awareness by highlighting 4 key facts

1. All insurance plans will have to cover doctor's 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
3. If you have a pre-existing condition, insurance plans cannot deny you coverage
4. All insurance plans will have to show costs and what is covered in simple language

89% of respondents identified one of these as the most important facts to communicate

Outreach and enrollment: Value of in-person assistance



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

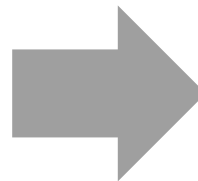
Help gets individuals
from here...

Confused

Overwhelmed

Worried

Helpless



...to here.

Secure

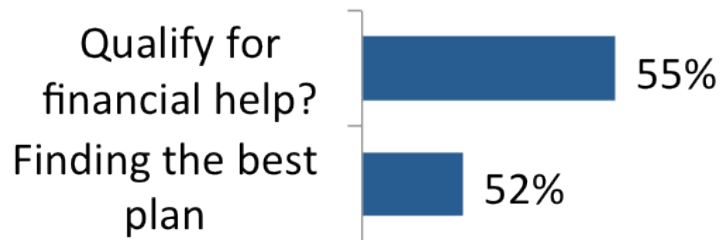
Confident

Reassured

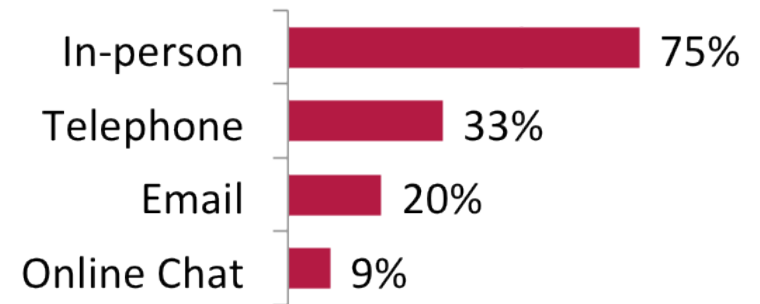
Outreach and Enrollment: Value of In-Person Assistance



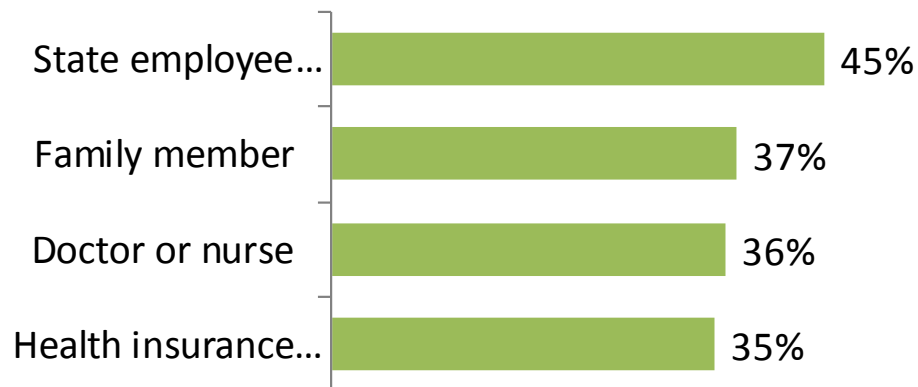
What Kind?



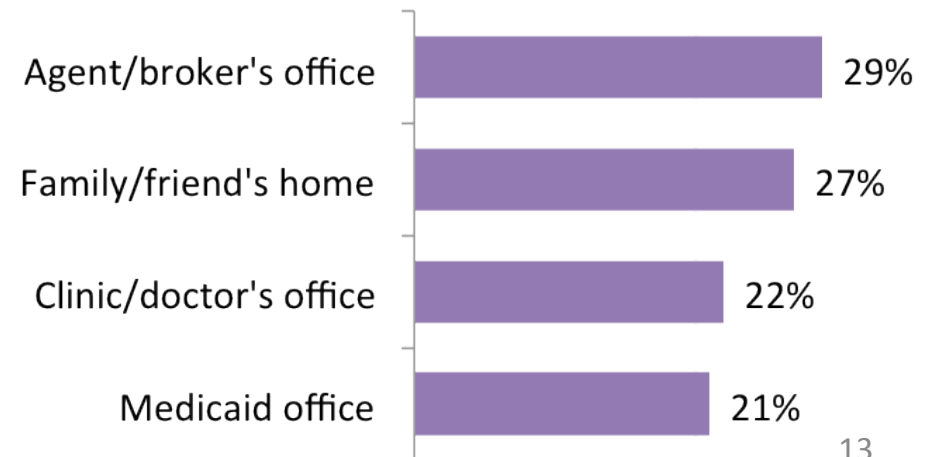
How?



From Whom?



Where?



Source: Enroll America, November 2012

Who's providing the help?



Navigators

Certified
Application
Counselors
(CACs)

In-Person
Assisters
(IPAs)*

Types of Organizations That May Provide In-Person Assistance

Consumer
Assistance
Programs

Medicaid
eligibility
workers

Hospitals

Insurance
Agents,
Brokers

Community
Based
Groups

*In-Person Assistance Programs not available in federally facilitated exchange states.

Enroll America Works With An Array Of Partners



Many stakeholders play a role in a successful enrollment effort, including: Retailers, consumer groups, hospitals, insurers, faith-based groups, business, labor, civic groups, community health centers, drug companies, and grassroots volunteers

Sampling of Partners



Enroll America Is Executing A National Education and Enrollment Campaign



The GCA campaign is using cutting-edge strategies and tactics



Modeling And Testing Connect Individuals With Most Effective Messages And Tactics



**Without Modeling,
Campaign Would Miss
Millions of Uninsured**

Example: In Houston, 120K out of 800K uninsured live in areas with low uninsured rates

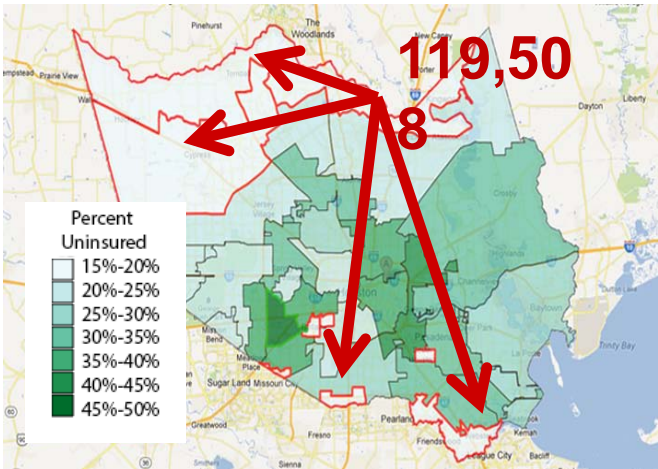
**Modeling Identifies
Uninsured at
Individual Level**

Example: Individual level targeting increases efficiency of volunteer outreach

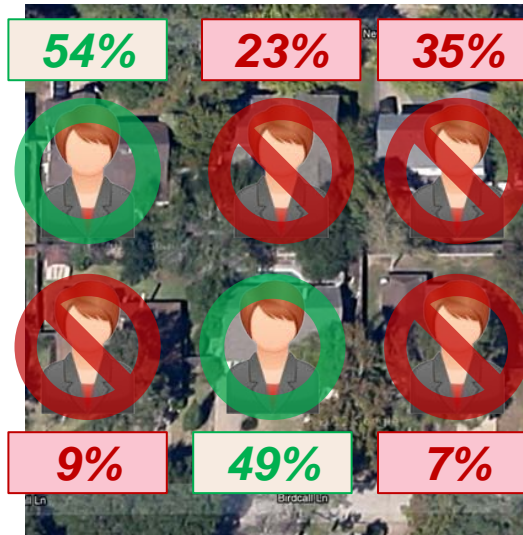
**Additional Testing
Identifies Best
Message + Tactic**

Example: Experiments identify which individuals respond better to mail or phone calls

Houston Uninsured Map



Example Neighborhood



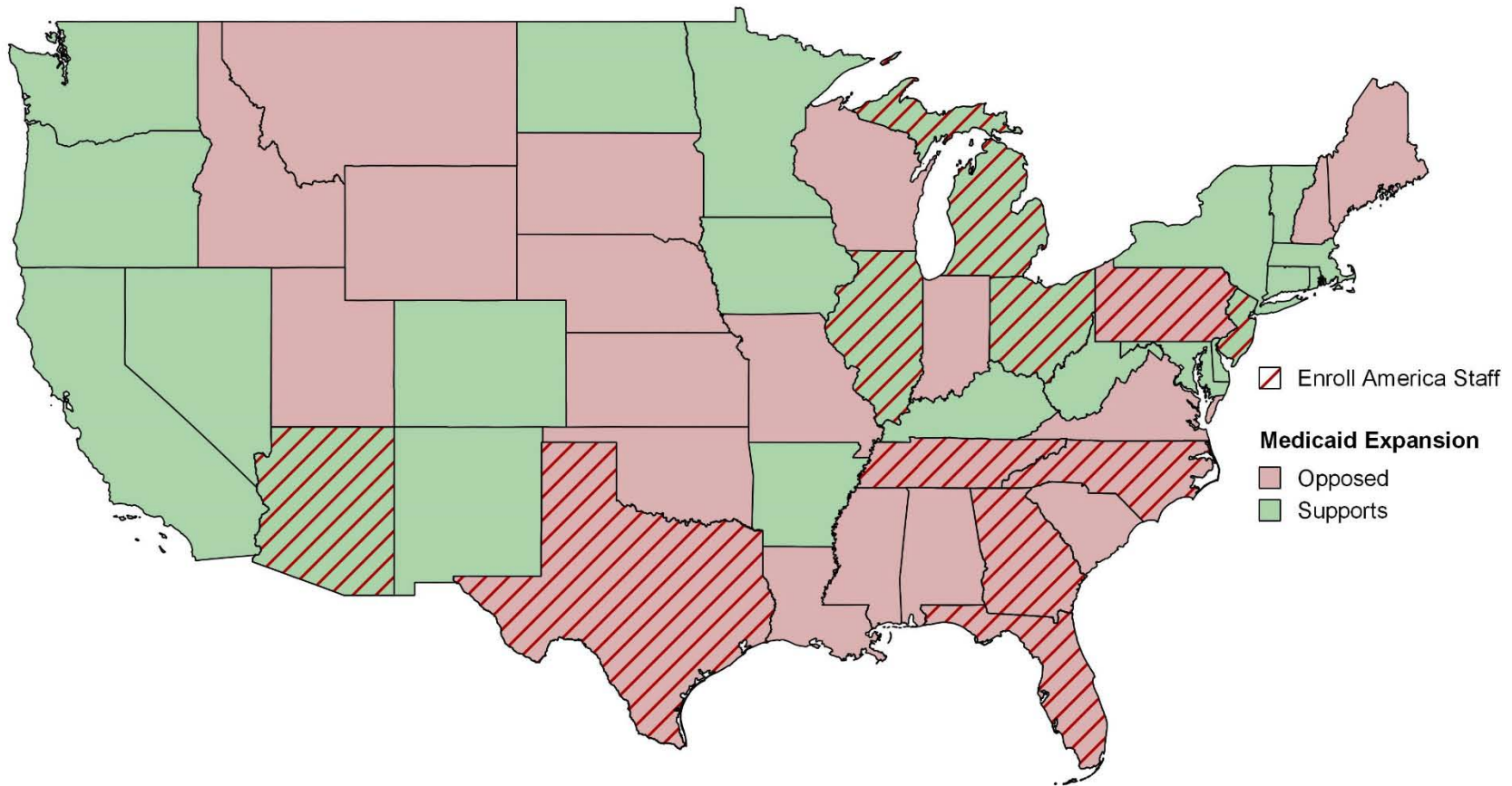
Example Tactics + Message



Focus Resources in Targeted Areas



Investment Decisions Based on Research and Analytics



67% of the uninsured live in 13 states and 50% live in just 113 counties



What We've Learned Thus Far

- For consumers, this is not a conversation about politics or a law. It's about an opportunity.
- Interest is high. Deep hunger for straightforward delivery of facts.
- Healthcare.gov issues are significant but not fatal.
 - Consumers frustrated but not giving up.
- For consumers, the conversation has begun. This is a process, and in person-assistance is valued.
- The work Enroll America and others are doing in communities is only more important now.
- Strong regional networks are developing in states with limited federal resources, and are concrete examples for other states.



Remember the Four Key Messages

All insurance plans will have to cover doctor visits, hospitalizations, mental health and substance use disorder services and prescriptions.

You might be able to get financial help to pay for a health insurance plan.

One of these = top message for 89% of population

If you have a pre-existing condition, insurance plans cannot deny you coverage.

All insurance plans will have to show the costs and what is covered in simple language with no fine print.

More Resources



Visit Us For More Information On:

- Best practices in outreach & enrollment
- Messaging research
- Premium calculator
- Local help finder tool
- Mapping tools
- Outreach toolkits
- ...and more!





Questions

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Visit us at EnrollAmerica.org