

Consumer Research to Inform Unwinding Outreach

Messaging to Promote the Use of HealthCare.gov

Background

- Two research projects to inform HealthCare.gov outreach to people who no longer have Medicaid (often referred to as Phase II outreach)
- A brief attitude and awareness survey
 - 406 individuals with Medicaid in FFM states, May 2022
- Message testing focus groups with English and Spanish speaking individuals with Medicaid in August 2022

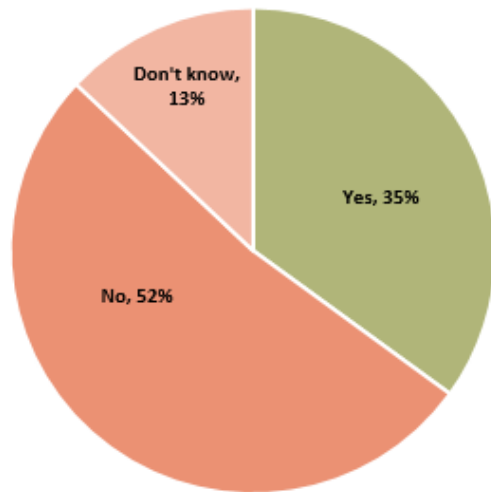
Key Findings: Survey

Key Findings - Survey

- Many are not hearing about re-enrollment or re-determination, so this may not be top of mind
- If faced with loss of Medicaid, most say they believe it would be worth their time to go to HealthCare.gov to see if they are eligible for financial help to lower their monthly premiums
 - Only about half believe HealthCare.gov has plans they can afford or plans that would be as good as Medicaid
- Messages that focus on savings, minimizing healthcare costs, and comprehensive coverage were seen as motivational

Redetermination Information

In the past year have you heard anything about Medicaid re-enrollment or redetermination?



- About one-third of respondents had heard something about re-determination or re-enrollment in the past year.
 - Most common through State Medicaid office (53%) or other state assistance programs (31%)
 - Sometimes from the media (21%) or healthcare providers (19%)

Survey: Marketplace Perceptions

Perceptions about health insurance at HealthCare.gov	% Strongly or Somewhat Agree
If I needed health insurance, it would be worth my time to go to 'HealthCare.gov' to see if I qualify for financial help to lower my monthly costs <small>*Note: African Americans were less likely than White and Hispanic participants to agree</small>	81%
If I needed health insurance other than Medicaid, there are health plans that I can afford at 'HealthCare.gov'	53%
The quality of coverage I could get at 'HealthCare.gov' would be as good as my Medicaid coverage	49%
Before today, have you heard of HealthCare.gov?	76% (Yes)

Survey: Message Motivation

If you no longer had Medicaid and needed health insurance, how interested would each of these statements make you in going to HealthCare.gov to see what is available?	% Somewhat or Very Interested
At HealthCare.gov, you can find plans that minimize out-of-pocket costs when you get healthcare	84%
All plans offered in the Health Insurance Marketplace at HealthCare.gov offer comprehensive health coverage	83%
At HealthCare.gov, you can find out if you can get savings that will lower your monthly premiums	79%
Base = 406 (total sample)	

Key Findings: Message Testing Focus Groups

Qualitative Message Findings

- Referencing \$10 plans was compelling, whereas saying “low cost” was seen as too subjective.
- Important to emphasize what plans cover as a sign that the plans are high quality.
- English speakers appreciated empathetic messages such as:
 - “Losing your coverage can be scary.”
- Spanish speakers appreciated references to “family” more than English speakers.
- Spanish speakers struggled with the term “financial help” (is it a loan?). While this worked well for English speakers.

Implications

Implications, continued

- These studies provide a clear direction for HealthCare.gov outreach.
- The survey identified attitudinal barriers, and the messages preferred by people in the focus groups directly address those attitudinal barriers.
- Effective outreach should address:
 - That plans are affordable with specific dollar messaging (e.g. \$10)
 - That the plans are high quality and cover specific services (e.g. doctor's visits, prescription drugs, emergencies, etc.)
- African Americans were the most skeptical and will require targeted outreach.
- For Spanish speakers, inclusion of the concept of “family” is compelling.
- Build empathic messaging to connect to people who have lost their health coverage.

Appendix

Survey Demographics

Sample Characteristics*	%
Age	
18-34	43%
35-54	39%
55-64	15%
REF	4%
Gender	
Male	39%
Female	61%
Another gender	<1%
REF	<1%
Race/Ethnicity	
White only, non-Hispanic	53%
Black , non-Hispanic	25%
Hispanic or Latino	14%
Other	7%
REF	1%
Federal Poverty Level	
<100%	43%
100% to 138%	23%
Over 138%	33%
REF	1%
Education	
Graduated HS/GED or less	59%
Some college	21%
Voc//Tech/Assoc Deg	10%
4-year grad or Post-grad	9%
REF	<1%

*Ages 18 to 64